

BANISTMO, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,066.00	0.11%	942,577.28	915,358.41	858,211.11	962,012.32	1,053,494.93	961,547.24	913,249.38	920,930.97	891,682.76	929,917.95	957,302.92	873,389.42	943,643.28
Depositos Locales en Bancos	2,585.30	1.12%	231,341.61	228,650.97	223,278.43	217,633.16	234,444.70	263,704.64	229,103.85	242,363.36	249,963.60	247,357.58	268,778.67	269,647.69	233,926.92
A la Vista	6,585.30	13.32%	49,441.61	55,850.97	50,978.43	54,833.16	70,144.70	61,904.64	48,303.85	53,113.36	54,513.60	46,357.58	50,778.67	89,447.69	56,026.92
A Plazo	(4,000.00)	(2.20%)	181,900.00	172,800.00	172,300.00	162,800.00	164,300.00	201,800.00	180,800.00	189,250.00	195,450.00	201,000.00	218,000.00	180,200.00	177,900.00
Depositos Extranjeros en Bancos	18,771.90	3.85%	486,997.73	498,171.69	484,961.53	527,662.77	680,015.39	565,399.38	539,125.38	546,902.69	490,116.17	551,970.78	531,483.50	437,676.68	505,769.63
A la Vista	14,812.42	5.06%	292,725.85	316,764.04	248,572.00	341,612.06	369,364.99	344,373.80	404,183.14	377,238.94	337,709.47	292,535.12	262,021.00	287,753.21	307,538.27
A Plazo	3,959.48	2.04%	194,271.88	181,407.65	236,389.53	186,050.71	310,650.40	221,025.59	134,942.24	169,663.75	152,406.71	259,435.66	269,462.50	149,923.47	198,231.36
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(20,291.20)	(9.05%)	224,237.93	188,535.75	149,971.15	216,716.39	139,034.84	132,443.21	145,020.15	131,664.92	151,602.98	130,589.59	157,040.74	166,065.06	203,946.73
CARTERA CREDITICIA	338,997.64	5.12%	6,619,899.84	6,709,740.35	6,739,932.75	6,781,442.16	6,772,846.83	6,784,825.15	6,836,256.63	6,895,692.18	6,919,847.39	6,969,199.69	6,964,822.78	6,935,453.09	6,958,897.48
Locales	413,186.57	6.65%	6,212,755.71	6,293,136.48	6,322,609.07	6,375,460.23	6,336,204.07	6,367,459.89	6,442,175.45	6,498,047.33	6,529,405.88	6,600,891.89	6,601,772.75	6,575,143.98	6,625,942.28
Extranjero	(17,864.03)	(3.82%)	467,258.18	477,390.97	479,580.38	471,255.81	502,239.72	485,659.09	479,397.69	484,573.85	481,438.16	463,415.04	460,750.33	459,683.27	449,394.15
Menos Provisiones	56,324.90	93.70%	60,114.05	60,787.11	62,256.70	65,273.87	65,596.95	68,293.83	85,316.52	86,929.00	90,996.64	95,107.25	97,700.30	99,374.15	116,438.95
Locales	56,703.70	96.99%	58,465.44	59,820.42	61,243.87	64,246.44	64,748.29	67,605.30	83,913.99	85,547.68	89,665.23	93,791.76	96,442.47	98,094.57	115,169.14
Extranjero	(378.80)	(22.98%)	1,648.61	966.70	1,012.83	1,027.43	848.66	688.53	1,402.52	1,381.31	1,331.41	1,315.48	1,257.83	1,279.58	1,269.81
INVERSIONES EN VALORES	(104,203.38)	(9.95%)	1,047,435.62	1,031,589.34	1,042,613.68	1,018,878.72	994,931.94	894,990.39	907,667.67	891,285.75	980,638.37	899,711.63	957,138.99	910,007.56	943,232.24
Locales	32,680.00	4.86%	672,129.77	670,101.13	667,152.52	669,981.92	690,889.48	674,773.45	699,336.47	685,835.40	698,444.59	695,217.96	689,445.58	675,685.41	704,809.77
Extranjero	(136,883.38)	(36.47%)	375,305.85	361,488.20	375,461.17	348,896.80	304,042.46	220,216.93	208,331.20	205,450.35	282,193.78	204,493.67	267,693.41	234,322.15	238,422.47
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	10,323.06	2.66%	388,405.39	397,527.31	383,432.12	397,620.36	396,750.89	383,467.71	385,475.17	376,623.82	381,940.29	373,282.07	391,313.90	379,944.60	398,728.46
Locales	(5,344.29)	(1.43%)	374,774.69	387,328.47	359,739.73	369,875.29	350,287.23	360,021.93	353,135.47	350,417.25	353,495.75	340,817.28	362,693.04	356,258.98	369,430.40
Extranjero	15,667.35	114.94%	13,630.70	10,198.84	23,692.39	27,745.07	46,463.66	23,445.78	32,339.69	26,206.57	28,444.54	32,464.79	28,620.86	23,685.62	29,298.06
TOTAL DE ACTIVOS	246,183.33	2.74%	8,998,318.13	9,054,215.41	9,024,189.67	9,159,953.57	9,218,024.60	9,024,830.48	9,042,648.84	9,084,532.72	9,174,108.81	9,172,111.35	9,270,578.60	9,098,794.67	9,244,501.46
DEPOSITOS	112,152.04	1.68%	6,658,526.77	6,713,454.80	6,681,481.10	6,705,613.06	6,770,032.63	6,512,923.02	6,514,254.95	6,555,517.76	6,601,262.86	6,631,100.59	6,672,564.86	6,608,207.04	6,770,678.81
Locales	22,115.39	0.36%	6,149,308.94	6,178,280.20	6,154,847.54	6,125,778.74	6,184,565.01	5,915,566.89	5,931,353.69	5,928,396.38	5,946,971.42	5,975,962.86	6,033,741.92	6,061,154.33	6,171,424.33

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	5,087.51	2,951.70%	172.36	253.38	264.60	267.69	319.64	361.72	3,116.39	4,713.61	4,977.16	4,658.25	4,981.44	5,487.99	5,259.86
De Particulares	108,073.41	1.86%	5,814,100.13	5,828,497.80	5,845,883.21	5,813,060.76	5,863,615.34	5,633,022.48	5,625,224.83	5,612,522.84	5,636,793.09	5,698,492.20	5,728,032.11	5,818,340.85	5,922,173.54
A la Vista	(79,325.62)	(6.01%)	1,320,865.23	1,298,141.30	1,304,658.92	1,315,096.62	1,304,395.57	1,180,394.12	1,267,478.83	1,145,752.55	1,220,027.74	1,176,258.43	1,214,928.32	1,230,095.64	1,241,539.61
A Plazo	280,228.69	9.78%	2,864,296.22	2,857,544.36	2,859,518.42	2,892,328.75	2,991,474.99	3,004,460.15	2,884,001.60	2,984,839.94	2,937,560.70	3,027,377.82	3,032,765.93	3,070,368.33	3,144,524.90
De Ahorros	(92,829.66)	(5.70%)	1,628,938.69	1,672,812.13	1,681,705.87	1,605,635.39	1,567,744.78	1,448,168.21	1,473,744.40	1,481,930.35	1,479,204.65	1,494,855.94	1,480,337.86	1,517,876.88	1,536,109.02
De Bancos	(91,045.52)	(27.17%)	335,036.44	349,529.02	308,699.73	312,450.28	320,630.03	282,182.69	303,012.47	311,159.93	305,201.17	272,812.41	300,728.37	237,325.49	243,990.92
A la Vista	(56,067.78)	(36.43%)	153,907.45	192,381.91	153,684.30	140,980.88	154,703.89	159,300.49	163,368.76	162,047.83	168,197.05	125,626.09	127,720.30	116,899.29	97,839.67
A Plazo	(34,977.74)	(19.31%)	181,128.99	157,147.11	155,015.43	171,469.40	165,926.14	122,882.19	139,643.71	149,112.09	137,004.12	147,186.31	173,008.08	120,426.19	146,151.25
Extranjero	90,036.65	17.68%	509,217.83	535,174.60	526,633.57	579,834.32	585,467.62	597,356.13	582,901.26	627,121.38	654,291.44	655,137.74	638,822.94	547,052.71	599,254.48
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	19,109.07	6.39%	298,852.09	325,105.76	321,158.46	370,263.83	379,074.86	383,554.88	266,530.02	312,110.14	330,347.13	330,876.81	319,532.02	317,466.19	317,961.15
A la Vista	(10,639.70)	(20.60%)	51,651.04	51,540.63	62,952.70	60,908.32	55,847.00	52,918.51	45,535.23	46,684.21	47,574.30	44,168.11	44,141.97	41,488.70	41,011.34
A Plazo	38,635.34	21.40%	180,503.60	202,945.33	190,186.22	244,746.61	259,678.58	268,226.63	159,806.65	207,062.74	225,797.66	230,573.88	217,805.88	217,648.69	219,138.93
De Ahorros	(8,886.57)	(13.32%)	66,697.45	70,619.80	68,019.54	64,608.90	63,549.28	62,409.74	61,188.14	58,363.19	56,975.17	56,134.83	57,584.16	58,328.79	57,810.88
De Bancos	70,927.58	33.72%	210,365.74	210,068.84	205,475.10	209,570.49	206,392.76	213,801.25	316,371.25	315,011.24	323,944.31	324,260.93	319,290.92	229,586.52	281,293.33
A la Vista	(4,201.32)	(87.24%)	4,815.89	4,815.84	115.80	4,331.29	31.26	31.25	31.25	31.24	31.23	30.85	30.85	30.84	614.57
A Plazo	75,128.90	36.55%	205,549.85	205,253.00	205,359.30	205,239.20	206,361.50	213,770.00	316,340.00	314,980.00	323,913.07	324,230.07	319,260.07	229,555.68	280,678.75
OBLIGACIONES	85,540.92	7.83%	1,092,597.42	1,071,861.72	1,057,582.05	1,150,184.67	1,135,737.86	1,224,135.81	1,233,105.91	1,262,378.84	1,272,607.43	1,262,876.85	1,309,015.98	1,213,306.79	1,178,138.33
Locales	17,661.40	41.56%	42,500.00	42,500.00	42,500.00	42,500.00	192,500.00	30,000.00	81,164.03	51,685.62	71,878.74	72,173.64	72,476.10	60,270.29	60,161.40
Extranjero	67,879.52	6.46%	1,050,097.42	1,029,361.72	1,015,082.05	1,107,684.67	943,237.86	1,194,135.81	1,151,941.88	1,210,693.23	1,200,728.69	1,190,703.21	1,236,539.88	1,153,036.50	1,117,976.94
OTROS PASIVOS	(6,396.37)	(1.98%)	323,397.07	339,037.83	348,546.51	359,420.46	358,490.43	328,446.37	344,305.22	305,753.45	330,549.42	303,822.68	313,944.25	304,182.31	317,000.70
Locales	(7,288.30)	(2.32%)	314,154.81	333,334.65	342,099.33	352,365.46	353,102.80	321,167.63	335,581.31	298,533.77	322,166.05	295,463.18	306,549.48	295,424.17	306,866.51
Extranjero	891.93	9.65%	9,242.26	5,703.18	6,447.18	7,055.01	5,387.63	7,278.73	8,723.91	7,219.68	8,383.37	8,359.50	7,394.77	8,758.14	10,134.20
PATRIMONIO	54,886.74	5.94%	923,796.88	929,861.05	936,580.00	944,735.37	953,763.69	959,325.29	950,982.76	960,882.68	969,689.10	974,311.22	975,053.52	973,098.53	978,683.61
Capital	0.00	0.00%	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(278.21)	(0.32%)	86,371.14	86,402.75	86,552.33	86,855.18	86,868.70	86,920.88	90,176.53	88,717.50	91,110.90	90,188.05	94,243.91	95,531.99	86,092.93
Provisiones Dinámicas	0.00	0.00%	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87
Otras Reservas	(278.21)	(19.84%)	1,402.27	1,433.88	1,583.46	1,886.30	1,899.83	1,952.00	5,207.66	3,748.63	6,142.03	5,219.18	9,275.04	10,563.12	1,124.05

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Utilidad de Periodos Anteriores	115,476.77	(293.52%)	(39,342.34)	75,517.02	75,651.94	75,555.14	75,541.61	75,489.44	72,233.79	73,692.82	71,299.41	72,222.26	68,166.41	66,878.33	76,134.42
Utilidad de Periodo	(77,528.72)	(67.66%)	114,588.02	7,068.00	12,839.26	19,130.44	26,980.88	33,632.49	26,888.67	34,083.12	40,838.73	43,967.31	45,537.78	45,869.19	37,059.30
Ganancia o Perdida en Valores Disponibles para la Venta	17,216.91	242.15%	7,110.09	5,803.31	6,466.49	8,124.64	9,302.52	8,212.51	6,613.79	9,319.26	11,370.08	12,863.62	12,035.45	9,749.05	24,326.99
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	246,183.33	2.74%	8,998,318.13	9,054,215.41	9,024,189.67	9,159,953.57	9,218,024.60	9,024,830.48	9,042,648.84	9,084,532.72	9,174,108.81	9,172,111.35	9,270,578.60	9,098,794.67	9,244,501.46