

**BANESCO, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,017,950.67	910,265.27	946,003.06	1,069,288.45	1,243,780.26	1,185,238.64	0.00	0.00	0.00
ACTIVOS LIQUIDOS	409,858.78	231,227.60	236,940.23	290,001.00	404,629.76	272,772.04	0.00	0.00	0.00
TOTAL DE PRESTAMOS	202,541.71	240,970.58	280,409.65	348,525.70	389,260.98	412,213.65	0.00	0.00	0.00
LOCALES	159,080.30	200,428.47	243,628.77	300,646.94	349,029.22	378,807.70	0.00	0.00	0.00
EXTRANJEROS	43,461.41	40,542.12	36,780.88	47,878.76	40,231.76	33,405.95	0.00	0.00	0.00
TOTAL DE INVERSIONES	362,631.33	396,881.60	378,945.62	374,565.47	395,864.52	448,414.38	0.00	0.00	0.00
TOTAL DE DEPOSITOS	920,155.45	802,391.59	825,441.77	924,344.61	1,087,838.24	1,012,133.27	0.00	0.00	0.00
LOCALES	80,329.82	72,725.40	104,428.49	127,720.84	162,914.28	183,567.58	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	56,829.82	72,725.40	96,428.49	127,720.84	154,914.28	183,567.58	0.00	0.00	0.00
DEPOSITOS DE BANCOS	23,500.00	0.00	8,000.00	0.00	8,000.00	0.00	0.00	0.00	0.00
EXTRANJEROS	839,825.63	729,666.19	721,013.28	796,623.76	924,923.95	828,565.68	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	829,819.71	719,458.69	710,595.67	785,994.06	924,923.95	828,565.68	0.00	0.00	0.00
DEPOSITOS DE BANCOS	10,005.92	10,207.50	10,417.61	10,629.70	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	84,344.69	90,859.17	102,379.41	112,143.09	133,937.09	145,027.72	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	857,670.86	853,602.92	955,063.74	1,030,733.26	1,130,865.47	1,047,751.96	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	449,465.93	546,220.22	645,645.84	670,718.35	675,149.27	749,240.11	0.00	0.00	0.00
TOTAL DE PRESTAMOS	139,685.40	162,061.12	213,795.40	266,725.78	295,901.35	326,592.12	0.00	0.00	0.00
TOTAL DE INVERSIONES	309,780.52	384,159.09	431,850.45	403,992.57	379,247.93	422,647.99	0.00	0.00	0.00
PATRIMONIO TOTAL	74,288.99	76,483.75	101,332.56	96,572.83	109,140.89	117,943.45	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	50,066.91	12,562.06	25,816.14	39,217.54	54,465.49	15,337.49	0.00	0.00	0.00
EGRESOS DE OPERACIONES	22,166.88	4,587.12	9,256.93	13,686.17	19,050.12	4,856.19	0.00	0.00	0.00
INGRESO NETO DE INTERESES	27,900.03	7,974.94	16,559.21	25,531.37	35,415.36	10,481.30	0.00	0.00	0.00

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OTROS INGRESOS	57,990.08	50,713.07	60,884.80	71,137.12	86,183.43	9,361.31	0.00	0.00	0.00
INGRESO DE OPERACIONES	85,890.11	58,688.00	77,444.01	96,668.49	121,598.79	19,842.61	0.00	0.00	0.00
EGRESOS GENERALES	71,587.05	55,085.67	70,916.33	86,121.35	104,244.51	10,672.16	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	14,303.06	3,602.33	6,527.67	10,547.14	17,354.28	9,170.46	0.00	0.00	0.00
UTILIDAD DEL PERIODO	14,303.06	3,602.33	6,027.67	8,697.14	15,404.28	8,274.28	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,082.53	1,780.99	2,311.51	5,088.93	5,122.02	5,117.99	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,556.28	4,545.74	4,987.22	5,881.96	5,435.31	5,885.72	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.53	0.74	0.82	1.46	1.32	1.24	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	420.89	255.24	215.76	115.58	106.12	115.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.25	1.89	1.78	1.69	1.40	1.43	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.29	9.98	10.82	10.49	10.77	12.24	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.92	14.24	15.53	15.51	17.06	16.85	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	41.64	37.71	36.51	32.18	34.41	35.18	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	21.49	23.42	19.98	16.90	14.76	16.50	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	44.54	28.82	28.70	31.37	37.20	26.95	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	40.26	25.40	25.05	27.12	32.53	23.01	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	83.95	78.28	74.61	71.90	73.59	71.25	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.18	2.64	1.87	1.73	2.28	4.42	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.67	1.69	1.26	1.13	1.36	3.16	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.25	18.84	11.90	12.01	14.11	28.06	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.14	9.20	8.00	7.80	8.07	8.19	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.93	3.36	2.87	2.72	2.82	2.59	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.21	5.84	5.13	5.08	5.25	5.60	0.00	0.00	0.00



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ZONA LIBRE	0.00	0.00	0.00	0.00	7.88	7.41	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	8.28	6.61	0.00	0.00	0.00
AL POR MENOR	6.79	7.74	7.63	7.88	7.85	7.56	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.07	3.75	3.71	4.17	4.09	3.67	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	7.76	7.74	7.75	7.71	7.76	7.94	0.00	0.00	0.00
PRESTAMO PERSONAL	8.06	8.40	8.40	8.50	8.65	8.49	0.00	0.00	0.00
TARJETA DE CREDITO	12.86	13.18	13.71	13.86	15.03	14.76	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.23	4.26	4.12	4.15	4.25	4.39	0.00	0.00	0.00
PERSONA JURIDICA	4.24	4.09	4.07	3.98	3.64	3.84	0.00	0.00	0.00