

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 | 1,224,408.83 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 409,858.78 | 231,227.60 | 236,940.23 | 290,001.00 | 404,629.76 | 272,772.04 | 187,590.07 | 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 | 479,815.46 | 0.00 | 0.00 |
| LOCALES | 159,080.30 | 200,428.47 | 243,628.77 | 300,646.94 | 349,029.22 | 378,807.70 | 433,018.60 | 0.00 | 0.00 |
| EXTRANJEROS | 43,461.41 | 40,542.12 | 36,780.88 | 47,878.76 | 40,231.76 | 33,405.95 | 46,796.85 | 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 | 499,506.02 | 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 | 1,058,011.91 | 0.00 | 0.00 |
| LOCALES | 80,329.82 | 72,725.40 | 104,428.49 | 127,720.84 | 162,914.28 | 183,567.58 | 222,741.89 | 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 | 216,741.89 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 23,500.00 | 0.00 | 8,000.00 | 0.00 | 8,000.00 | 0.00 | 6,000.00 | 0.00 | 0.00 |
| EXTRANJEROS | 839,825.63 | 729,666.19 | 721,013.28 | 796,623.76 | 924,923.95 | 828,565.68 | 835,270.02 | 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 | 835,270.02 | 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 | 136,202.39 | 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 | 1,085,205.94 | 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 | 819,338.37 | 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 | 380,112.55 | 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 | 439,225.82 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 74,288.99 | 76,483.75 | 101,332.56 | 96,572.83 | 109,140.89 | 117,943.45 | 119,290.90 | 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 | 30,882.54 | 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 | 9,835.60 | 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 | 21,046.94 | 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 | 15,311.42 | 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 | 36,358.36 | 0.00 | 0.00 |
| EGRESOS GENERALES | 71,587.05 | 55,085.67 | 70,916.33 | 86,121.35 | 104,244.51 | 10,672.16 | 21,585.08 | 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 | 14,773.28 | 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 | 12,708.10 | 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 | 6,208.85 | 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 | 6,345.27 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.53 | 0.74 | 0.82 | 1.46 | 1.32 | 1.24 | 1.29 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 420.89 | 255.24 | 215.76 | 115.58 | 106.12 | 115.00 | 102.20 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 2.25 | 1.89 | 1.78 | 1.69 | 1.40 | 1.43 | 1.32 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.29 | 9.98 | 10.82 | 10.49 | 10.77 | 12.24 | 11.12 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.92 | 14.24 | 15.53 | 15.51 | 17.06 | 16.85 | 13.91 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 41.64 | 37.71 | 36.51 | 32.18 | 34.41 | 35.18 | 28.39 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 21.49 | 23.42 | 19.98 | 16.90 | 14.76 | 16.50 | 14.67 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 44.54 | 28.82 | 28.70 | 31.37 | 37.20 | 26.95 | 17.73 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 40.26 | 25.40 | 25.05 | 27.12 | 32.53 | 23.01 | 15.32 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 83.95 | 78.28 | 74.61 | 71.90 | 73.59 | 71.25 | 64.94 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.18 | 2.64 | 1.87 | 1.73 | 2.28 | 4.42 | 3.10 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.67 | 1.69 | 1.26 | 1.13 | 1.36 | 3.16 | 2.34 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 19.25 | 18.84 | 11.90 | 12.01 | 14.11 | 28.06 | 21.31 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 11.14 | 9.20 | 8.00 | 7.80 | 8.07 | 8.19 | 7.54 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.93 | 3.36 | 2.87 | 2.72 | 2.82 | 2.59 | 2.40 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 6.21 | 5.84 | 5.13 | 5.08 | 5.25 | 5.60 | 5.14 | 0.00 | 0.00 |

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| ZONA LIBRE | 0.00 | 0.00 | 0.00 | 0.00 | 7.88 | 7.41 | 7.25 | 0.00 | 0.00 |
| RESTO DEL PAIS | 0.00 | 0.00 | 0.00 | 0.00 | 8.28 | 6.61 | 6.96 | 0.00 | 0.00 |
| AL POR MENOR | 6.79 | 7.74 | 7.63 | 7.88 | 7.85 | 7.56 | 7.09 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.07 | 3.75 | 3.71 | 4.17 | 4.09 | 3.67 | 3.95 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 7.76 | 7.74 | 7.75 | 7.71 | 7.76 | 7.94 | 7.87 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 8.06 | 8.40 | 8.40 | 8.50 | 8.65 | 8.49 | 9.44 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 12.86 | 13.18 | 13.71 | 13.86 | 15.03 | 14.76 | 14.45 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.23 | 4.26 | 4.12 | 4.15 | 4.25 | 4.39 | 4.32 | 0.00 | 0.00 |
| PERSONA JURIDICA | 4.24 | 4.09 | 4.07 | 3.98 | 3.64 | 3.84 | 3.91 | 0.00 | 0.00 |