

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

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 1,243,780.26 | 1,185,238.64 | 1,224,408.83 | 1,468,751.48 | 1,648,556.60 | 1,723,881.57 | 1,923,460.90 | 1,986,498.97 | 2,399,955.53 |
| ACTIVOS LIQUIDOS | 404,629.76 | 272,772.04 | 187,590.07 | 301,590.85 | 343,370.39 | 300,116.30 | 339,503.34 | 177,224.72 | 570,695.62 |
| TOTAL DE PRESTAMOS | 389,260.98 | 412,213.65 | 479,815.46 | 547,998.97 | 618,093.08 | 646,955.48 | 752,447.05 | 881,716.65 | 990,688.39 |
| LOCALES | 349,029.22 | 378,807.70 | 433,018.60 | 507,352.44 | 563,350.72 | 602,586.38 | 714,843.68 | 825,686.17 | 922,582.76 |
| EXTRANJEROS | 40,231.76 | 33,405.95 | 46,796.85 | 40,646.53 | 54,742.36 | 44,369.11 | 37,603.37 | 56,030.48 | 68,105.62 |
| TOTAL DE INVERSIONES | 395,864.52 | 448,414.38 | 499,506.02 | 556,443.89 | 620,596.35 | 705,406.08 | 756,150.43 | 852,667.80 | 767,242.33 |
| TOTAL DE DEPOSITOS | 1,087,838.24 | 1,012,133.27 | 1,058,011.91 | 1,274,196.86 | 1,455,124.42 | 1,507,236.71 | 1,700,350.19 | 1,716,663.66 | 2,124,969.59 |
| LOCALES | 162,914.28 | 183,567.58 | 222,741.89 | 214,137.20 | 286,501.86 | 308,689.98 | 322,694.10 | 377,891.05 | 476,717.35 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 154,914.28 | 183,567.58 | 216,741.89 | 214,137.20 | 280,501.86 | 308,689.98 | 322,694.10 | 377,891.05 | 476,717.35 |
| DEPOSITOS DE BANCOS | 8,000.00 | 0.00 | 6,000.00 | 0.00 | 6,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 924,923.95 | 828,565.68 | 835,270.02 | 1,060,059.66 | 1,168,622.55 | 1,198,546.73 | 1,377,656.09 | 1,338,772.61 | 1,648,252.24 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 924,923.95 | 828,565.68 | 835,270.02 | 1,060,059.66 | 1,168,622.55 | 1,198,546.73 | 1,377,656.09 | 1,338,772.61 | 1,648,252.24 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 133,937.09 | 145,027.72 | 136,202.39 | 158,246.93 | 155,758.51 | 169,515.81 | 177,253.48 | 161,410.38 | 206,559.22 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 1,130,865.47 | 1,047,751.96 | 1,085,205.94 | 1,269,019.96 | 1,446,168.43 | 1,454,560.10 | 1,573,934.86 | 1,727,625.23 | 2,024,256.07 |
| ACTIVOS GENERADORES DE INGRESOS | 675,149.27 | 749,240.11 | 819,338.37 | 913,767.01 | 1,011,907.47 | 1,106,494.79 | 1,243,959.47 | 1,419,413.65 | 1,498,310.07 |
| TOTAL DE PRESTAMOS | 295,901.35 | 326,592.12 | 380,112.55 | 448,262.33 | 503,677.03 | 529,584.57 | 616,131.25 | 714,857.81 | 804,390.73 |
| TOTAL DE INVERSIONES | 379,247.93 | 422,647.99 | 439,225.82 | 465,504.68 | 508,230.44 | 576,910.23 | 627,828.22 | 704,555.84 | 693,919.34 |
| PATRIMONIO TOTAL | 109,140.89 | 117,943.45 | 119,290.90 | 135,195.01 | 144,847.80 | 157,271.76 | 156,727.94 | 159,828.65 | 181,158.86 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 54,465.49 | 15,337.49 | 30,882.54 | 48,121.78 | 68,123.87 | 21,721.05 | 44,170.50 | 69,028.42 | 94,776.62 |
| EGRESOS DE OPERACIONES | 19,050.12 | 4,856.19 | 9,835.60 | 14,940.62 | 20,262.25 | 4,956.00 | 10,168.14 | 15,700.00 | 21,459.65 |
| INGRESO NETO DE INTERESES | 35,415.36 | 10,481.30 | 21,046.94 | 33,181.16 | 47,861.62 | 16,765.05 | 34,002.36 | 53,328.42 | 73,316.97 |

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| OTROS INGRESOS | 86,183.43 | 9,361.31 | 15,311.42 | 27,962.16 | 44,853.03 | 10,193.39 | 19,149.07 | 28,235.12 | 40,478.12 |
| INGRESO DE OPERACIONES | 121,598.79 | 19,842.61 | 36,358.36 | 61,143.32 | 92,714.66 | 26,958.44 | 53,151.44 | 81,563.54 | 113,795.10 |
| EGRESOS GENERALES | 104,244.51 | 10,672.16 | 21,585.08 | 37,409.07 | 48,554.53 | 14,629.24 | 28,648.63 | 45,574.78 | 63,410.23 |
| UTILIDAD ANTES DE PROVISIONES | 17,354.28 | 9,170.46 | 14,773.28 | 23,734.25 | 44,160.12 | 12,329.20 | 24,502.81 | 35,988.76 | 50,384.86 |
| UTILIDAD DEL PERIODO | 15,404.28 | 8,274.28 | 12,708.10 | 20,169.07 | 35,794.94 | 11,004.20 | 21,292.81 | 30,387.76 | 43,183.86 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 5,122.02 | 5,117.99 | 6,208.85 | 8,177.95 | 3,117.09 | 4,186.36 | 4,291.21 | 2,324.43 | 2,014.52 |
| TOTAL PROVISIONES PARA PRESTAMOS | 5,435.31 | 5,885.72 | 6,345.27 | 7,703.44 | 8,397.92 | 9,648.97 | 11,237.64 | 12,538.68 | 12,739.14 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.32 | 1.24 | 1.29 | 1.49 | 0.50 | 0.65 | 0.57 | 0.26 | 0.20 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 106.12 | 115.00 | 102.20 | 94.20 | 269.42 | 230.49 | 261.88 | 539.43 | 632.37 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.40 | 1.43 | 1.32 | 1.41 | 1.36 | 1.49 | 1.49 | 1.42 | 1.29 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.77 | 12.24 | 11.12 | 10.77 | 9.45 | 9.83 | 9.22 | 8.13 | 8.61 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 17.06 | 16.85 | 13.91 | 14.33 | 12.57 | 12.53 | 11.75 | 9.31 | 11.75 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 34.41 | 35.18 | 28.39 | 28.88 | 25.20 | 26.20 | 23.56 | 18.31 | 20.85 |
| INDICE DE ADECUACION DE CAPITAL | 14.76 | 16.50 | 14.67 | 13.75 | 14.00 | 13.62 | 13.36 | 12.66 | 13.67 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 37.20 | 26.95 | 17.73 | 23.67 | 23.60 | 19.91 | 19.97 | 10.32 | 26.86 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 32.53 | 23.01 | 15.32 | 20.53 | 20.83 | 17.41 | 17.65 | 8.92 | 23.78 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 73.59 | 71.25 | 64.94 | 67.34 | 66.25 | 66.71 | 64.44 | 59.99 | 62.96 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.28 | 4.42 | 3.10 | 2.94 | 3.54 | 3.98 | 3.42 | 2.85 | 2.88 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.36 | 3.16 | 2.34 | 2.12 | 2.48 | 3.03 | 2.71 | 2.35 | 2.13 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 14.11 | 28.06 | 21.31 | 19.89 | 24.71 | 27.99 | 27.17 | 25.35 | 23.84 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.07 | 8.19 | 7.54 | 7.02 | 6.73 | 7.85 | 7.10 | 6.48 | 6.33 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.82 | 2.59 | 2.40 | 2.18 | 2.00 | 1.79 | 1.63 | 1.47 | 1.43 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 5.25 | 5.60 | 5.14 | 4.84 | 4.73 | 6.06 | 5.47 | 5.01 | 4.89 |

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| ZONA LIBRE | 7.88 | 7.41 | 7.25 | 6.75 | 6.34 | 6.40 | 6.41 | 6.19 | 5.87 |
| RESTO DEL PAIS | 8.28 | 6.61 | 6.96 | 6.62 | 7.22 | 7.48 | 7.21 | 6.99 | 6.99 |
| AL POR MENOR | 7.85 | 7.56 | 7.09 | 7.74 | 7.56 | 8.04 | 7.65 | 7.40 | 7.44 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.09 | 3.67 | 3.95 | 3.86 | 3.72 | 3.75 | 3.76 | 4.05 | 3.87 |
| PRESTAMO PERSONAL AUTO | 7.76 | 7.94 | 7.87 | 7.94 | 7.93 | 7.93 | 7.93 | 7.98 | 7.98 |
| PRESTAMO PERSONAL | 8.65 | 8.49 | 9.44 | 9.16 | 9.23 | 9.14 | 8.76 | 8.41 | 8.77 |
| TARJETA DE CREDITO | 15.03 | 14.76 | 14.45 | 15.12 | 14.67 | 14.66 | 13.80 | 13.68 | 14.22 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.25 | 4.39 | 4.32 | 4.24 | 4.12 | 3.91 | 3.84 | 3.75 | 3.66 |
| PERSONA JURIDICA | 3.64 | 3.84 | 3.91 | 3.76 | 3.62 | 3.43 | 3.43 | 3.06 | 2.99 |