

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,648,556.60	1,723,881.57	1,923,460.90	1,986,498.97	2,391,127.51	2,682,072.54	2,565,264.15	2,434,271.85	2,588,176.96
ACTIVOS LIQUIDOS	343,370.39	300,116.30	339,503.34	177,224.72	563,989.23	633,921.74	427,561.73	325,033.45	337,334.17
TOTAL DE PRESTAMOS	618,093.08	646,955.48	752,447.05	881,716.65	989,230.79	1,062,071.62	1,215,894.74	1,336,486.13	1,543,150.52
LOCALES	563,350.72	602,586.38	714,843.68	825,686.17	921,225.17	996,308.85	1,128,201.97	1,225,020.69	1,331,270.31
EXTRANJEROS	54,742.36	44,369.11	37,603.37	56,030.48	68,005.62	65,762.77	87,692.77	111,465.44	211,880.21
TOTAL DE INVERSIONES	620,596.35	705,406.08	756,150.43	852,667.80	767,242.33	847,926.50	791,960.33	694,862.80	623,710.36
TOTAL DE DEPOSITOS	1,455,124.42	1,507,236.71	1,700,350.19	1,716,663.66	2,129,478.96	2,303,163.14	2,184,731.93	2,077,682.51	2,266,385.22
LOCALES	286,501.86	308,689.98	322,694.10	377,891.05	476,963.67	464,344.12	521,476.17	496,274.68	627,082.60
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	280,501.86	308,689.98	322,694.10	377,891.05	476,963.67	464,344.12	521,476.17	496,274.68	627,082.60
DEPOSITOS DE BANCOS	6,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,168,622.55	1,198,546.73	1,377,656.09	1,338,772.61	1,652,515.30	1,838,819.02	1,663,255.76	1,581,407.83	1,639,302.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,168,622.55	1,198,546.73	1,377,656.09	1,338,772.61	1,652,515.30	1,838,819.02	1,663,255.76	1,581,407.83	1,639,302.62
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	155,758.51	169,515.81	177,253.48	161,410.38	206,310.45	245,009.65	259,125.45	276,747.47	285,858.92
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,446,168.43	1,454,560.10	1,573,934.86	1,727,625.23	2,019,842.06	2,202,977.06	2,244,362.53	2,210,385.41	2,489,652.24
ACTIVOS GENERADORES DE INGRESOS	1,011,907.47	1,106,494.79	1,243,959.47	1,419,413.65	1,497,581.28	1,631,179.84	1,758,226.27	1,882,866.69	1,961,667.00
TOTAL DE PRESTAMOS	503,677.03	529,584.57	616,131.25	714,857.81	803,661.94	854,513.55	984,170.89	1,109,101.39	1,266,190.66
TOTAL DE INVERSIONES	508,230.44	576,910.23	627,828.22	704,555.84	693,919.34	776,666.29	774,055.38	773,765.30	695,476.35
PATRIMONIO TOTAL	144,847.80	157,271.76	156,727.94	159,828.65	181,034.48	207,262.73	218,189.47	219,078.92	246,084.69
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	68,123.87	21,721.05	44,170.50	69,028.42	94,776.62	26,144.89	53,033.68	80,962.02	108,918.39
EGRESOS DE OPERACIONES	20,262.25	4,956.00	10,168.14	15,700.00	21,459.65	5,324.80	10,536.07	16,056.46	21,556.05
INGRESO NETO DE INTERESES	47,861.62	16,765.05	34,002.36	53,328.42	73,316.97	20,820.09	42,497.61	64,905.56	87,362.34

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OTROS INGRESOS	44,853.03	10,193.39	19,149.07	28,235.12	40,578.12	13,478.57	25,476.61	37,401.03	52,495.02
INGRESO DE OPERACIONES	92,714.66	26,958.44	53,151.44	81,563.54	113,895.10	34,298.66	67,974.22	102,306.59	139,857.36
EGRESOS GENERALES	48,554.53	14,629.24	28,648.63	45,574.78	63,659.00	20,956.35	40,565.78	61,502.30	86,154.06
UTILIDAD ANTES DE PROVISIONES	44,160.12	12,329.20	24,502.81	35,988.76	50,236.10	13,342.31	27,408.44	40,804.29	53,703.30
UTILIDAD DEL PERIODO	35,794.94	11,004.20	21,292.81	30,387.76	42,935.10	12,442.31	23,738.44	35,317.29	44,576.29
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	3,117.09	4,186.36	4,291.21	2,324.43	2,014.52	3,061.21	2,837.33	2,799.26	3,140.97
TOTAL PROVISIONES PARA PRESTAMOS	8,397.92	9,648.97	11,237.64	12,538.68	12,839.14	13,800.61	15,821.88	17,273.02	19,995.39
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.50	0.65	0.57	0.26	0.20	0.29	0.23	0.21	0.20
PROVISIONES / PRESTAMOS VENCIDOS (%)	269.42	230.49	261.88	539.43	637.33	450.82	557.63	617.06	636.60
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.36	1.49	1.49	1.42	1.30	1.30	1.30	1.29	1.30
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.45	9.83	9.22	8.13	8.63	9.14	10.10	11.37	11.04
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.57	12.53	11.75	9.31	11.75	12.83	12.91	13.62	13.19
PATRIMONIO / PRESTAMOS TOTALES (%)	25.20	26.20	23.56	18.31	20.86	23.07	21.31	20.71	18.52
INDICE DE ADECUACION DE CAPITAL	14.00	13.62	13.36	12.66	13.56	13.81	14.54	14.51	13.56
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.60	19.91	19.97	10.32	26.48	27.52	19.57	15.64	14.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.83	17.41	17.65	8.92	23.59	23.64	16.67	13.35	13.03
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	66.25	66.71	64.44	59.99	62.51	64.34	55.82	49.09	42.40
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.54	3.98	3.42	2.85	2.87	3.05	2.70	2.50	2.27
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.48	3.03	2.71	2.35	2.13	2.26	2.12	2.13	1.79
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.71	27.99	27.17	25.35	23.72	24.01	21.76	21.49	18.11
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.73	7.85	7.10	6.48	6.33	6.41	6.03	5.73	5.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.00	1.79	1.63	1.47	1.43	1.31	1.20	1.14	1.10
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.73	6.06	5.47	5.01	4.90	5.11	4.83	4.60	4.45



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ZONA LIBRE	6.34	6.40	6.41	6.19	5.87	5.95	5.82	5.90	5.76
RESTO DEL PAIS	7.22	7.48	7.21	6.99	6.99	6.93	6.90	7.03	6.82
AL POR MENOR	7.56	8.04	7.65	7.40	7.44	7.35	7.24	7.33	7.58
CONSUMO									
VIVIENDA HIPOTECARIA	3.72	3.75	3.76	4.05	3.87	4.08	4.11	3.92	4.01
PRESTAMO PERSONAL AUTO	7.93	7.93	7.93	7.98	7.98	8.04	8.02	7.81	7.91
PRESTAMO PERSONAL	9.23	9.14	8.76	8.41	8.77	8.59	8.86	8.84	8.81
TARJETA DE CREDITO	14.67	14.66	13.80	13.68	14.22	14.62	13.23	13.37	12.87
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.12	3.91	3.84	3.75	3.66	3.53	3.52	3.44	3.34
PERSONA JURIDICA	3.62	3.43	3.43	3.06	2.99	3.18	3.04	3.00	2.95