

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,391,127.51	2,682,072.54	2,565,264.15	2,434,271.85	2,588,176.96	2,631,023.14	2,787,228.07	0.00	0.00
ACTIVOS LIQUIDOS	563,989.23	633,921.74	427,561.73	325,033.45	337,334.17	387,998.11	523,708.40	0.00	0.00
TOTAL DE PRESTAMOS	989,230.79	1,062,071.62	1,215,894.74	1,336,486.13	1,543,150.52	1,558,801.55	1,605,619.65	0.00	0.00
LOCALES	921,225.17	996,308.85	1,128,201.97	1,225,020.69	1,331,270.31	1,332,955.53	1,354,926.97	0.00	0.00
EXTRANJEROS	68,005.62	65,762.77	87,692.77	111,465.44	211,880.21	225,846.02	250,692.68	0.00	0.00
TOTAL DE INVERSIONES	767,242.33	847,926.50	791,960.33	694,862.80	623,710.36	569,359.41	552,705.86	0.00	0.00
TOTAL DE DEPOSITOS	2,129,478.96	2,303,163.14	2,184,731.93	2,077,682.51	2,266,385.22	2,297,603.97	2,426,830.93	0.00	0.00
LOCALES	476,963.67	464,344.12	521,476.17	496,274.68	627,082.60	594,918.64	651,711.80	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	476,963.67	464,344.12	521,476.17	496,274.68	627,082.60	594,918.64	649,923.18	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	1,788.62	0.00	0.00
EXTRANJEROS	1,652,515.30	1,838,819.02	1,663,255.76	1,581,407.83	1,639,302.62	1,702,685.33	1,775,119.13	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	1,652,515.30	1,838,819.02	1,663,255.76	1,581,407.83	1,639,302.62	1,702,685.33	1,775,119.13	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	206,310.45	245,009.65	259,125.45	276,747.47	285,875.42	292,784.49	291,512.25	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,019,842.06	2,202,977.06	2,244,362.53	2,210,385.41	2,489,652.24	2,656,547.84	2,676,246.11	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,497,581.28	1,631,179.84	1,758,226.27	1,882,866.69	1,961,667.00	2,019,079.54	2,083,090.29	0.00	0.00
TOTAL DE PRESTAMOS	803,661.94	854,513.55	984,170.89	1,109,101.39	1,266,190.66	1,310,436.59	1,410,757.19	0.00	0.00
TOTAL DE INVERSIONES	693,919.34	776,666.29	774,055.38	773,765.30	695,476.35	708,642.96	672,333.09	0.00	0.00
PATRIMONIO TOTAL	181,034.48	207,262.73	218,189.47	219,078.92	246,092.94	268,897.07	275,318.85	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	94,776.62	26,144.89	53,033.68	80,962.02	108,918.39	27,867.67	57,478.88	0.00	0.00
EGRESOS DE OPERACIONES	21,459.65	5,324.80	10,536.07	16,056.46	21,556.05	5,766.13	11,676.37	0.00	0.00
INGRESO NETO DE INTERESES	73,316.97	20,820.09	42,497.61	64,905.56	87,362.34	22,101.54	45,802.51	0.00	0.00

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OTROS INGRESOS	40,578.12	13,478.57	25,476.61	37,401.03	52,318.50	8,802.23	16,643.96	0.00	0.00
INGRESO DE OPERACIONES	113,895.10	34,298.66	67,974.22	102,306.59	139,680.84	30,903.77	62,446.47	0.00	0.00
EGRESOS GENERALES	63,659.00	20,956.35	40,565.78	61,502.30	85,961.04	20,865.28	41,195.63	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	50,236.10	13,342.31	27,408.44	40,804.29	53,719.80	10,038.49	21,250.84	0.00	0.00
UTILIDAD DEL PERIODO	42,935.10	12,442.31	23,738.44	35,317.29	44,592.79	9,038.49	19,250.84	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,014.52	3,061.21	2,837.33	2,799.26	3,140.97	4,709.71	5,703.05	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,839.14	13,800.61	15,821.88	17,273.02	19,995.39	20,312.53	20,832.44	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.20	0.29	0.23	0.21	0.20	0.30	0.36	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	637.33	450.82	557.63	617.06	636.60	431.29	365.29	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.30	1.30	1.30	1.29	1.30	1.30	1.30	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.63	9.14	10.10	11.37	11.05	11.13	10.46	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.75	12.83	12.91	13.62	13.19	13.76	13.51	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.86	23.07	21.31	20.71	18.53	18.78	18.16	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.56	13.81	14.54	14.51	13.56	14.52	14.03	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.48	27.52	19.57	15.64	14.88	16.89	21.58	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.59	23.64	16.67	13.35	13.03	14.75	18.79	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	62.51	64.34	55.82	49.09	42.40	41.67	44.35	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	3.05	2.70	2.50	2.27	1.79	1.85	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.13	2.26	2.12	2.13	1.79	1.36	1.44	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	23.72	24.01	21.76	21.49	18.12	13.45	13.98	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.33	6.41	6.03	5.73	5.55	5.52	5.52	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.43	1.31	1.20	1.14	1.10	1.14	1.12	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.90	5.11	4.83	4.60	4.45	4.38	4.40	0.00	0.00

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ZONA LIBRE	5.87	5.95	5.82	5.90	5.76	5.68	5.75	0.00	0.00
RESTO DEL PAIS	6.99	6.93	6.90	7.03	6.82	7.06	6.62	0.00	0.00
AL POR MENOR	7.44	7.35	7.24	7.33	7.58	7.64	7.59	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.87	4.08	4.11	3.92	4.01	3.85	3.76	0.00	0.00
PRESTAMO PERSONAL AUTO	7.98	8.04	8.02	7.81	7.91	7.83	7.72	0.00	0.00
PRESTAMO PERSONAL	8.77	8.59	8.86	8.84	8.81	8.38	8.67	0.00	0.00
TARJETA DE CREDITO	14.22	14.62	13.23	13.37	12.87	13.14	13.08	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.66	3.53	3.52	3.44	3.34	3.33	3.34	0.00	0.00
PERSONA JURIDICA	2.99	3.18	3.04	3.00	2.95	2.97	3.00	0.00	0.00