

**BANESCO, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,659,218.67	3,569,806.35	3,757,226.70	3,760,502.24	3,996,232.33	3,973,251.48	3,970,270.96	3,949,897.93	0.00
ACTIVOS LIQUIDOS	861,355.96	664,927.01	744,720.74	625,730.56	769,909.52	665,844.64	822,987.18	741,710.11	0.00
TOTAL DE PRESTAMOS	2,215,470.97	2,282,271.09	2,373,643.26	2,484,554.65	2,642,014.59	2,676,398.50	2,660,821.35	2,667,384.89	0.00
LOCALES	1,586,903.96	1,647,854.57	1,732,321.18	1,842,585.32	1,914,710.11	1,912,395.71	1,913,757.72	1,984,839.74	0.00
EXTRANJEROS	628,567.01	634,416.52	641,322.08	641,969.33	727,304.49	764,002.79	747,063.63	682,545.15	0.00
TOTAL DE INVERSIONES	446,548.81	498,277.21	518,842.92	522,916.79	447,153.39	489,853.46	344,942.30	390,543.02	0.00
TOTAL DE DEPOSITOS	3,235,431.81	3,153,536.43	3,338,827.45	3,292,155.92	3,490,927.37	3,445,967.22	3,411,184.84	3,379,231.21	0.00
LOCALES	1,083,995.98	990,370.00	1,083,744.06	1,110,984.54	1,176,157.74	1,185,950.32	1,104,204.85	1,123,163.40	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	1,062,869.95	988,241.42	1,062,274.51	1,068,365.78	1,157,392.38	1,165,329.46	1,081,124.26	1,096,991.95	0.00
DEPOSITOS DE BANCOS	21,126.03	2,128.58	21,469.55	42,618.75	18,765.36	20,620.85	23,080.59	26,171.45	0.00
EXTRANJEROS	2,151,435.83	2,163,166.43	2,255,083.39	2,181,171.38	2,314,769.63	2,260,016.90	2,306,979.99	2,256,067.81	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	2,144,928.12	2,156,388.94	2,249,051.07	2,172,117.56	2,306,181.98	2,253,232.33	2,281,956.35	2,228,988.68	0.00
DEPOSITOS DE BANCOS	6,507.71	6,777.49	6,032.32	9,053.82	8,587.65	6,784.57	25,023.63	27,079.13	0.00
PATRIMONIO TOTAL	290,099.50	289,786.16	297,981.13	309,663.05	300,169.40	312,923.38	327,425.25	341,503.20	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,401,535.02	3,245,973.27	3,545,733.12	3,628,083.44	3,827,725.50	3,771,528.91	3,863,748.83	3,855,200.09	0.00
ACTIVOS GENERADORES DE INGRESOS	2,454,774.09	2,500,750.59	2,660,408.72	2,768,374.74	2,875,593.88	2,973,400.14	2,949,124.91	3,032,699.67	0.00
TOTAL DE PRESTAMOS	2,006,080.82	2,033,303.34	2,186,496.04	2,276,614.49	2,428,742.78	2,479,334.80	2,517,232.30	2,575,969.77	0.00
TOTAL DE INVERSIONES	448,693.28	467,447.25	473,912.68	491,760.25	446,851.10	494,065.34	431,892.61	456,729.91	0.00
PATRIMONIO TOTAL	287,906.36	283,674.68	294,075.34	300,581.96	295,134.45	301,354.77	312,703.19	325,583.12	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	140,608.27	37,461.72	75,717.82	115,183.88	155,440.49	40,686.56	81,936.34	123,735.04	0.00
EGRESOS DE OPERACIONES	42,446.23	11,367.41	22,277.94	33,336.03	45,930.92	13,186.55	26,610.37	40,589.34	0.00

INGRESO NETO DE INTERESES	98,162.04	26,094.31	53,439.88	81,847.85	109,509.57	27,500.02	55,325.97	83,145.70	0.00
OTROS INGRESOS	40,087.08	9,634.70	19,565.14	30,888.47	44,963.72	11,193.78	25,129.93	38,144.14	0.00
INGRESO DE OPERACIONES	138,249.12	35,729.01	73,005.02	112,736.32	154,473.29	38,693.80	80,455.89	121,289.84	0.00
EGRESOS GENERALES	85,275.26	25,599.09	48,122.52	73,790.96	99,403.83	24,445.34	49,958.12	76,716.53	0.00
UTILIDAD ANTES DE PROVISIONES	52,973.86	10,129.93	24,882.50	38,945.36	55,069.46	14,248.45	30,497.77	44,573.31	0.00
UTILIDAD DEL PERIODO	45,176.20	8,596.65	19,449.22	29,764.13	43,188.24	11,798.75	23,746.35	33,288.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	22,236.97	29,879.64	30,014.92	23,147.02	28,865.30	55,902.92	32,180.70	44,484.57	0.00
TOTAL PROVISIONES PARA PRESTAMOS	22,906.08	23,150.57	24,414.33	27,571.48	28,648.06	29,828.33	31,230.66	29,813.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.00	1.31	1.26	0.93	1.09	2.09	1.21	1.67	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	103.01	77.48	81.34	119.11	99.25	53.36	97.05	67.02	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.03	1.01	1.03	1.11	1.08	1.11	1.17	1.12	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.93	8.12	7.93	8.23	7.51	7.88	8.25	8.65	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.90	10.42	10.30	10.30	9.72	9.88	10.89	11.17	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.09	12.70	12.55	12.46	11.36	11.69	12.31	12.80	0.00
INDICE DE ADECUACION DE CAPITAL	11.98	11.88	11.65	12.33	12.09	12.09	12.93	12.53	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.62	21.09	22.30	19.01	22.05	19.32	24.13	21.95	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.54	18.63	19.82	16.64	19.27	16.76	20.73	18.78	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.42	36.89	37.84	34.89	34.86	33.54	34.24	33.51	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.84	1.38	1.46	1.43	1.50	1.59	1.61	1.46	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.33	1.06	1.10	1.09	1.13	1.25	1.23	1.15	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.69	12.12	13.23	13.20	14.63	15.66	15.19	13.63	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.73	5.99	5.69	5.55	5.41	5.47	5.56	5.44	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.73	1.82	1.67	1.61	1.60	1.77	1.80	1.78	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.00	4.17	4.02	3.94	3.81	3.70	3.75	3.66	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.68	71.65	65.92	65.45	64.35	63.18	62.09	63.25	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	1.54	1.47	1.49	1.56	1.51	1.70	1.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,262.00	1,330.00	1,350.00	1,411.00	1,400.00	1,386.00	1,282.00	1,317.00	0.00
NUMERO DE SUCURSALES	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	0.00
PRESTAMOS / EMPLEADOS	1,755.52	1,715.99	1,758.25	1,760.85	1,887.15	1,931.02	2,075.52	2,025.35	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,563.73	2,371.08	2,473.21	2,333.21	2,493.52	2,486.27	2,660.83	2,565.86	0.00
UTILIDAD NETA / EMPLEADOS	35.80	6.46	14.41	21.09	30.85	8.51	18.52	25.28	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.39	22.16	12.69	7.58	9.21	11.30	5.67	5.04	0.00

PRESTAMOS (%)	23.31	27.91	18.72	20.10	19.25	17.27	12.10	7.36	0.00
LOCALES (%)	11.03	17.06	20.81	23.49	20.66	16.05	10.47	7.72	0.00
EXTRANJEROS (%)	71.07	68.46	13.42	11.35	15.71	20.43	16.49	6.32	0.00
DEPOSITOS (%)	17.98	23.80	18.13	7.36	7.90	9.27	2.17	2.64	0.00
LOCALES (%)	33.61	25.08	12.10	10.09	8.50	19.75	1.89	1.10	0.00
EXTRANJEROS (%)	11.41	23.22	21.27	6.02	7.59	4.48	2.30	3.43	0.00
PATRIMONIO (%)	1.54	4.40	2.69	6.23	3.47	7.98	9.88	10.28	0.00
UTILIDAD NETA (%)	9.24	(21.77)	(16.40)	(19.29)	(4.40)	37.25	22.09	11.84	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,189,214.55	2,235,788.70	2,315,738.16	2,383,768.85	2,363,513.97	2,323,825.64	2,250,625.92	1,990,439.23	0.00
MENCION ESPECIAL	21,116.16	40,525.22	42,853.95	69,391.94	164,514.50	212,638.33	271,618.73	531,539.67	0.00
SUBNORMAL	12,126.09	9,316.49	16,363.38	27,196.53	94,789.65	106,093.13	90,941.00	107,782.23	0.00
DUDOSO	4,766.09	9,542.26	7,551.64	16,922.46	28,552.29	39,741.36	36,050.32	37,086.14	0.00
IRRECUPERABLE	11,154.16	10,249.00	15,550.46	14,846.36	19,292.25	23,928.39	42,816.04	30,350.68	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.51	5.44	5.44	5.36	5.25	5.28	5.50	5.44	0.00
AL POR MENOR	6.95	6.89	6.73	6.76	6.66	6.75	6.78	6.86	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.39	5.17	5.13	5.07	5.04	4.99	5.17	5.13	0.00
PRESTAMO PERSONAL AUTO	7.37	7.29	7.18	7.05	6.91	6.81	6.62	6.36	0.00
PRESTAMO PERSONAL	8.94	8.74	8.68	8.62	8.57	8.56	8.60	8.67	0.00
TARJETA DE CREDITO	16.76	16.75	16.89	16.87	16.78	16.80	17.17	17.40	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.60	3.61	3.59	3.63	3.71	3.79	3.83	3.87	0.00
PERSONA JURIDICA	3.04	3.00	2.97	2.98	3.06	3.08	3.11	3.16	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016