

BANESCO, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,996,232.33	3,973,251.48	3,970,270.96	3,949,897.93	4,054,501.73	4,061,931.69	4,050,159.38	3,997,042.87	4,162,005.56
ACTIVOS LIQUIDOS	769,909.52	665,844.64	822,987.18	741,710.11	855,303.89	837,603.29	727,294.14	658,654.69	663,486.06
TOTAL DE PRESTAMOS	2,642,014.59	2,676,398.50	2,660,821.35	2,667,384.89	2,660,835.93	2,654,139.76	2,709,697.92	2,711,488.13	2,821,284.22
LOCALES	1,914,710.11	1,912,395.71	1,913,757.72	1,984,839.74	2,008,538.53	2,024,966.52	2,108,460.04	2,120,491.86	2,169,095.47
EXTRANJEROS	727,304.49	764,002.79	747,063.63	682,545.15	652,297.40	629,173.24	601,237.88	590,996.26	652,188.76
TOTAL DE INVERSIONES	447,153.39	489,853.46	344,942.30	390,543.02	385,130.90	414,303.54	457,312.61	470,708.39	515,517.57
TOTAL DE DEPOSITOS	3,490,927.37	3,445,967.22	3,411,184.84	3,379,231.21	3,410,351.76	3,409,493.01	3,366,837.63	3,305,926.63	3,437,483.22
LOCALES	1,176,157.74	1,185,950.32	1,104,204.85	1,123,163.40	1,143,401.04	1,188,673.93	1,149,968.95	1,164,841.81	1,255,219.03
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,157,392.38	1,165,329.46	1,081,124.26	1,096,991.95	1,131,432.35	1,186,122.29	1,137,780.20	1,161,259.49	1,226,709.93
DEPOSITOS DE BANCOS	18,765.36	20,620.85	23,080.59	26,171.45	11,968.69	2,551.63	12,188.75	3,582.31	28,509.10
EXTRANJEROS	2,314,769.63	2,260,016.90	2,306,979.99	2,256,067.81	2,266,950.72	2,220,819.08	2,216,868.68	2,141,084.83	2,182,264.19
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,306,181.98	2,253,232.33	2,281,956.35	2,228,988.68	2,237,599.19	2,188,703.19	2,180,441.19	2,128,341.17	2,149,289.52
DEPOSITOS DE BANCOS	8,587.65	6,784.57	25,023.63	27,079.13	29,351.52	32,115.89	36,427.49	12,743.66	32,974.66
PATRIMONIO TOTAL	300,169.40	312,923.38	327,425.25	341,503.20	345,458.27	357,495.64	368,283.73	379,659.30	383,932.21
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,827,725.50	3,771,528.91	3,863,748.83	3,855,200.09	4,025,367.03	4,017,591.58	4,010,215.17	3,973,470.40	4,108,253.65
ACTIVOS GENERADORES DE INGRESOS	2,875,593.88	2,973,400.14	2,949,124.91	3,032,699.67	3,067,567.40	3,117,347.63	3,086,387.09	3,120,062.21	3,191,384.31
TOTAL DE PRESTAMOS	2,428,742.78	2,479,334.80	2,517,232.30	2,575,969.77	2,651,425.26	2,665,269.13	2,685,259.63	2,689,436.51	2,741,060.08
TOTAL DE INVERSIONES	446,851.10	494,065.34	431,892.61	456,729.91	416,142.14	452,078.50	401,127.46	430,625.70	450,324.24
PATRIMONIO TOTAL	295,134.45	301,354.77	312,703.19	325,583.12	322,813.84	335,209.51	347,854.49	360,581.25	364,695.24
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	155,440.49	40,686.56	81,936.34	123,735.04	167,602.46	42,386.15	85,117.53	129,005.61	175,648.93
EGRESOS DE OPERACIONES	45,930.92	13,186.55	26,610.37	40,589.34	57,154.47	16,074.04	32,799.88	50,388.62	68,328.45

INGRESO NETO DE INTERESES	109,509.57	27,500.02	55,325.97	83,145.70	110,447.99	26,312.11	52,317.65	78,616.99	107,320.48
OTROS INGRESOS	44,963.72	11,193.78	25,129.93	38,144.14	56,070.74	16,447.85	33,084.74	53,647.26	73,320.44
INGRESO DE OPERACIONES	154,473.29	38,693.80	80,455.89	121,289.84	166,518.73	42,759.95	85,402.39	132,264.25	180,640.92
EGRESOS GENERALES	99,403.83	24,445.34	49,958.12	76,716.53	107,587.09	30,112.68	59,131.22	90,740.41	121,462.50
UTILIDAD ANTES DE PROVISIONES	55,069.46	14,248.45	30,497.77	44,573.31	58,931.65	12,647.27	26,271.17	41,523.84	59,178.42
UTILIDAD DEL PERIODO	43,188.24	11,798.75	23,746.35	33,288.00	41,464.81	6,266.27	15,427.79	27,563.45	40,519.53
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	28,865.30	55,902.92	32,180.70	44,484.57	30,728.10	91,311.97	83,957.00	91,855.23	51,387.34
TOTAL PROVISIONES PARA PRESTAMOS	28,648.06	29,828.33	31,230.66	29,813.07	30,694.20	34,159.60	29,126.18	23,588.26	23,657.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.09	2.09	1.21	1.67	1.15	3.44	3.10	3.39	1.82
PROVISIONES / PRESTAMOS VENCIDOS (%)	99.25	53.36	97.05	67.02	99.89	37.41	34.69	25.68	46.04
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.08	1.11	1.17	1.12	1.15	1.29	1.07	0.87	0.84
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.51	7.88	8.25	8.65	8.52	8.80	9.09	9.50	9.22
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.72	9.88	10.89	11.17	11.34	11.65	11.63	11.93	11.51
PATRIMONIO / PRESTAMOS TOTALES (%)	11.36	11.69	12.31	12.80	12.98	13.47	13.59	14.00	13.61
INDICE DE ADECUACION DE CAPITAL	12.09	12.09	12.93	12.53	12.44	12.60	13.31	13.63	13.25
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.05	19.32	24.13	21.95	25.08	24.57	21.60	19.92	19.30
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.27	16.76	20.73	18.78	21.10	20.62	17.96	16.48	15.94
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.86	33.54	34.24	33.51	36.37	36.72	35.18	34.16	34.30
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.50	1.59	1.61	1.46	1.35	0.80	1.00	1.18	1.27
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.13	1.25	1.23	1.15	1.03	0.62	0.77	0.92	0.99
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.63	15.66	15.19	13.63	12.84	7.48	8.87	10.19	11.11
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.41	5.47	5.56	5.44	5.46	5.44	5.52	5.51	5.50
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.60	1.77	1.80	1.78	1.86	2.06	2.13	2.15	2.14
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.81	3.70	3.75	3.66	3.60	3.38	3.39	3.36	3.36
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.35	63.18	62.09	63.25	64.61	70.42	69.24	68.61	67.24
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.56	1.51	1.70	1.68	1.83	2.11	2.14	2.29	2.30
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,400.00	1,386.00	1,282.00	1,317.00	1,296.00	1,308.00	1,306.00	1,303.00	1,328.00
NUMERO DE SUCURSALES	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00
PRESTAMOS / EMPLEADOS	1,887.15	1,931.02	2,075.52	2,025.35	2,053.11	2,029.16	2,074.81	2,080.96	2,124.46
DEPOSITOS TOTALES / EMPLEADOS	2,493.52	2,486.27	2,660.83	2,565.86	2,631.44	2,606.65	2,577.98	2,537.17	2,588.47
UTILIDAD NETA / EMPLEADOS	30.85	8.51	18.52	25.28	31.99	4.79	11.81	21.15	30.51
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.21	11.30	5.67	5.04	1.46	2.23	2.01	1.19	2.65

PRESTAMOS (%)	19.25	17.27	12.10	7.36	0.71	(0.83)	1.84	1.65	6.03
LOCALES (%)	20.66	16.05	10.47	7.72	4.90	5.89	10.17	6.83	7.99
EXTRANJEROS (%)	15.71	20.43	16.49	6.32	(10.31)	(17.65)	(19.52)	(13.41)	(0.02)
DEPOSITOS (%)	7.90	9.27	2.17	2.64	(2.31)	(1.06)	(1.30)	(2.17)	0.80
LOCALES (%)	8.50	19.75	1.89	1.10	(2.79)	0.23	4.14	3.71	9.78
EXTRANJEROS (%)	7.59	4.48	2.30	3.43	(2.07)	(1.73)	(3.91)	(5.10)	(3.74)
PATRIMONIO (%)	3.47	7.98	9.88	10.28	15.09	14.24	12.48	11.17	11.14
UTILIDAD NETA (%)	(4.40)	37.25	22.09	11.84	(3.99)	(46.89)	(35.03)	(17.20)	(2.28)
CLASIFICACION PRESTAMOS									
NORMAL	2,363,513.97	2,323,825.64	2,250,625.92	1,990,439.23	2,239,318.27	2,203,391.24	2,293,973.74	2,303,426.17	2,434,214.23
MENCION ESPECIAL	164,514.50	212,638.33	271,618.73	531,539.67	295,413.62	314,554.46	283,845.83	250,513.55	244,726.02
SUBNORMAL	94,789.65	106,093.13	90,941.00	107,782.23	87,902.85	77,714.43	56,157.55	76,289.61	34,072.28
DUDOSO	28,552.29	39,741.36	36,050.32	37,086.14	34,480.58	49,070.96	58,789.87	49,722.13	80,093.16
IRRECUPERABLE	19,292.25	23,928.39	42,816.04	30,350.68	34,414.81	43,568.26	46,057.11	55,124.93	51,835.53
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.25	5.28	5.50	5.44	5.82	5.98	5.95	5.92	5.97
AL POR MENOR	6.66	6.75	6.78	6.86	7.01	7.10	7.17	7.21	7.33
CONSUMO									
VIVIENDA HIPOTECARIA	5.04	4.99	5.17	5.13	5.15	5.10	5.04	5.01	4.97
PRESTAMO PERSONAL AUTO	6.91	6.81	6.62	6.36	6.21	6.13	6.15	6.16	6.18
PRESTAMO PERSONAL	8.57	8.56	8.60	8.67	8.70	8.70	8.69	8.67	8.66
TARJETA DE CREDITO	16.78	16.80	17.17	17.40	17.53	17.87	17.86	18.08	18.40
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.71	3.79	3.83	3.87	3.94	3.98	4.00	3.98	3.97
PERSONA JURIDICA	3.06	3.08	3.11	3.16	3.21	3.31	3.31	3.39	3.36