

BANESCO, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	4,054,501.73	4,061,931.69	4,050,159.38	3,997,042.87	4,162,005.56	4,084,549.83	4,110,719.93	4,083,746.76	0.00
ACTIVOS LIQUIDOS	855,303.89	837,603.29	727,294.14	658,654.69	663,486.06	670,393.18	651,765.35	649,248.34	0.00
TOTAL DE PRESTAMOS	2,660,835.93	2,654,139.76	2,709,697.92	2,711,488.13	2,821,284.22	2,752,250.21	2,810,151.52	2,778,716.26	0.00
LOCALES	2,008,538.53	2,024,966.52	2,108,460.04	2,120,491.86	2,169,095.47	2,172,720.66	2,221,322.84	2,183,712.06	0.00
EXTRANJEROS	652,297.40	629,173.24	601,237.88	590,996.26	652,188.76	579,529.55	588,828.69	595,004.20	0.00
TOTAL DE INVERSIONES	385,130.90	414,303.54	457,312.61	470,708.39	515,517.57	490,257.11	479,236.54	487,028.63	0.00
TOTAL DE DEPOSITOS	3,410,351.76	3,409,493.01	3,366,837.63	3,305,926.63	3,437,483.22	3,338,371.93	3,363,643.98	3,348,476.94	0.00
LOCALES	1,143,401.04	1,188,673.93	1,149,968.95	1,164,841.81	1,255,219.03	1,225,236.65	1,258,905.33	1,267,327.44	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	1,131,432.35	1,186,122.29	1,137,780.20	1,161,259.49	1,226,709.93	1,221,251.83	1,254,473.65	1,262,541.26	0.00
DEPOSITOS DE BANCOS	11,968.69	2,551.63	12,188.75	3,582.31	28,509.10	3,984.82	4,431.68	4,786.18	0.00
EXTRANJEROS	2,266,950.72	2,220,819.08	2,216,868.68	2,141,084.83	2,182,264.19	2,113,135.29	2,104,738.65	2,081,149.49	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	2,237,599.19	2,188,703.19	2,180,441.19	2,128,341.17	2,149,289.52	2,080,541.07	2,095,686.35	2,072,660.76	0.00
DEPOSITOS DE BANCOS	29,351.52	32,115.89	36,427.49	12,743.66	32,974.66	32,594.21	9,052.30	8,488.74	0.00
PATRIMONIO TOTAL	345,458.27	357,495.64	368,283.73	379,659.30	383,932.21	388,672.84	397,908.80	407,280.50	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,025,367.03	4,017,591.58	4,010,215.17	3,973,470.40	4,108,253.65	4,073,240.76	4,080,439.65	4,040,394.81	0.00
ACTIVOS GENERADORES DE INGRESOS	3,067,567.40	3,117,347.63	3,086,387.09	3,120,062.21	3,191,384.31	3,155,475.31	3,228,199.30	3,223,970.70	0.00
TOTAL DE PRESTAMOS	2,651,425.26	2,665,269.13	2,685,259.63	2,689,436.51	2,741,060.08	2,703,194.98	2,759,924.72	2,745,102.19	0.00
TOTAL DE INVERSIONES	416,142.14	452,078.50	401,127.46	430,625.70	450,324.24	452,280.32	468,274.58	478,868.51	0.00
PATRIMONIO TOTAL	322,813.84	335,209.51	347,854.49	360,581.25	364,695.24	373,084.24	383,096.27	393,469.90	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	167,602.46	42,386.15	85,117.53	129,005.61	175,648.93	47,018.25	94,488.08	142,799.30	0.00
EGRESOS DE OPERACIONES	57,154.47	16,074.04	32,799.88	50,388.62	68,328.45	18,155.05	37,808.35	58,359.20	0.00
INGRESO NETO DE INTERESES	110,447.99	26,312.11	52,317.65	78,616.99	107,320.48	28,863.20	56,679.73	84,440.11	0.00
OTROS INGRESOS	56,070.74	16,447.85	33,084.74	53,647.26	73,320.44	23,292.78	45,505.21	65,946.09	0.00

INGRESO DE OPERACIONES	166,518.73	42,759.95	85,402.39	132,264.25	180,640.92	52,155.98	102,184.94	150,386.19	0.00
EGRESOS GENERALES	107,587.09	30,112.68	59,131.22	90,740.41	121,462.50	34,324.46	69,567.83	99,960.88	0.00
UTILIDAD ANTES DE PROVISIONES	58,931.65	12,647.27	26,271.17	41,523.84	59,178.42	17,831.52	32,617.11	50,425.31	0.00
UTILIDAD DEL PERIODO	41,464.81	6,266.27	15,427.79	27,563.45	40,519.53	14,644.14	23,791.17	32,563.10	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	30,728.10	91,311.97	83,957.00	91,855.23	51,387.34	47,046.93	53,289.84	63,806.28	0.00
TOTAL PROVISIONES PARA PRESTAMOS	30,694.20	34,159.60	29,126.18	23,588.26	23,657.00	32,558.84	33,490.23	36,500.62	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.15	3.44	3.10	3.39	1.82	1.71	1.90	2.30	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	99.89	37.41	34.69	25.68	46.04	69.21	62.85	57.21	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.15	1.29	1.07	0.87	0.84	1.18	1.19	1.31	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.52	8.80	9.09	9.50	9.22	9.52	9.68	9.97	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.34	11.65	11.63	11.93	11.51	11.99	12.10	12.47	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.98	13.47	13.59	14.00	13.61	14.12	14.16	14.66	0.00
INDICE DE ADECUACION DE CAPITAL	12.44	12.60	13.31	13.63	13.25	14.06	13.83	13.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.08	24.57	21.60	19.92	19.30	20.08	19.38	19.39	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.10	20.62	17.96	16.48	15.94	16.41	15.86	15.90	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.37	36.72	35.18	34.16	34.30	34.77	33.62	33.93	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.35	0.80	1.00	1.18	1.27	1.86	1.47	1.35	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	0.62	0.77	0.92	0.99	1.44	1.17	1.07	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.84	7.48	8.87	10.19	11.11	15.70	12.42	11.03	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.46	5.44	5.52	5.51	5.50	5.96	5.85	5.91	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	2.06	2.13	2.15	2.14	2.30	2.34	2.41	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.60	3.38	3.39	3.36	3.36	3.66	3.51	3.49	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.61	70.42	69.24	68.61	67.24	65.81	68.08	66.47	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	2.11	2.14	2.29	2.30	2.95	2.82	2.73	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,296.00	1,308.00	1,306.00	1,303.00	1,328.00	1,315.00	1,346.00	1,284.00	0.00
NUMERO DE SUCURSALES	24.00	24.00	24.00	24.00	24.00	24.00	23.00	23.00	0.00
PRESTAMOS / EMPLEADOS	2,053.11	2,029.16	2,074.81	2,080.96	2,124.46	2,092.97	2,087.78	2,164.11	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,631.44	2,606.65	2,577.98	2,537.17	2,588.47	2,538.69	2,498.99	2,607.85	0.00
UTILIDAD NETA / EMPLEADOS	31.99	4.79	11.81	21.15	30.51	11.14	17.68	25.36	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.46	2.23	2.01	1.19	2.65	0.56	1.50	2.17	0.00
PRESTAMOS (%)	0.71	(0.83)	1.84	1.65	6.03	3.70	3.71	2.48	0.00
LOCALES (%)	4.90	5.89	10.17	6.83	7.99	7.30	5.35	2.98	0.00
EXTRANJEROS (%)	(10.31)	(17.65)	(19.52)	(13.41)	(0.02)	(7.89)	(2.06)	0.68	0.00
DEPOSITOS (%)	(2.31)	(1.06)	(1.30)	(2.17)	0.80	(2.09)	(0.09)	1.29	0.00

LOCALES (%)	(2.79)	0.23	4.14	3.71	9.78	3.08	9.47	8.80	0.00
EXTRANJEROS (%)	(2.07)	(1.73)	(3.91)	(5.10)	(3.74)	(4.85)	(5.06)	(2.80)	0.00
PATRIMONIO (%)	15.09	14.24	12.48	11.17	11.14	8.72	8.04	7.28	0.00
UTILIDAD NETA (%)	(3.99)	(46.89)	(35.03)	(17.20)	(2.28)	133.70	54.21	18.14	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,239,318.27	2,203,391.24	2,293,973.74	2,303,426.17	2,434,852.94	2,386,543.89	2,400,935.20	2,380,369.35	0.00
MENCION ESPECIAL	295,413.62	314,554.46	283,845.83	250,513.55	244,087.32	241,641.91	224,240.37	221,654.12	0.00
SUBNORMAL	87,902.85	77,714.43	56,157.55	76,289.61	34,072.28	17,479.64	83,176.43	72,157.14	0.00
DUDOSO	34,480.58	49,070.96	58,789.87	49,722.13	80,093.16	82,483.74	81,806.11	88,450.95	0.00
IRRECUPERABLE	34,414.81	43,568.26	46,057.11	55,124.93	51,835.53	56,659.87	53,483.63	52,585.31	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.82	5.98	5.95	5.92	5.97	5.97	6.06	6.11	0.00
AL POR MENOR	7.01	7.10	7.17	7.21	7.33	7.29	7.28	7.33	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.15	5.10	5.04	5.01	4.97	5.07	5.14	5.15	0.00
PRESTAMO PERSONAL AUTO	6.21	6.13	6.15	6.16	6.18	6.20	6.23	6.42	0.00
PRESTAMO PERSONAL	8.70	8.70	8.69	8.67	8.66	8.67	8.69	8.71	0.00
TARJETA DE CREDITO	17.53	17.87	17.86	18.08	18.40	18.46	18.48	18.46	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.94	3.98	4.00	3.98	3.97	4.00	4.15	4.26	0.00
PERSONA JURIDICA	3.21	3.31	3.31	3.39	3.36	3.43	3.55	3.68	0.00