

BANESCO (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	4,162,005.56	4,084,549.83	4,110,719.93	4,083,746.76	4,205,896.60	4,184,524.94	4,264,153.78	0.00	0.00
ACTIVOS LIQUIDOS	663,486.06	670,393.18	651,765.35	649,248.34	696,762.23	633,508.24	645,603.68	0.00	0.00
TOTAL DE PRESTAMOS	2,821,284.22	2,752,250.21	2,810,151.52	2,778,716.26	2,785,415.60	2,789,794.34	2,869,407.69	0.00	0.00
LOCALES	2,169,095.47	2,172,720.66	2,221,322.84	2,183,712.06	2,187,545.78	2,197,214.90	2,229,808.42	0.00	0.00
EXTRANJEROS	652,188.76	579,529.55	588,828.69	595,004.20	597,869.81	592,579.44	639,599.28	0.00	0.00
TOTAL DE INVERSIONES	515,517.57	490,257.11	479,236.54	487,028.63	541,080.72	564,578.31	539,512.77	0.00	0.00
TOTAL DE DEPOSITOS	3,437,483.22	3,338,371.93	3,363,643.98	3,348,476.94	3,490,043.34	3,456,798.27	3,490,053.40	0.00	0.00
LOCALES	1,255,219.03	1,225,236.65	1,258,905.33	1,267,327.44	1,344,153.35	1,341,305.35	1,361,086.22	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	1,226,709.93	1,221,251.83	1,254,473.65	1,262,541.26	1,338,592.63	1,335,724.67	1,339,630.72	0.00	0.00
DEPOSITOS DE BANCOS	28,509.10	3,984.82	4,431.68	4,786.18	5,560.73	5,580.68	21,455.50	0.00	0.00
EXTRANJEROS	2,182,264.19	2,113,135.29	2,104,738.65	2,081,149.49	2,145,889.99	2,115,492.92	2,128,967.19	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	2,149,289.52	2,080,541.07	2,095,686.35	2,072,660.76	2,138,886.83	2,109,401.99	2,091,614.73	0.00	0.00
DEPOSITOS DE BANCOS	32,974.66	32,594.21	9,052.30	8,488.74	7,003.16	6,090.93	37,352.45	0.00	0.00
PATRIMONIO TOTAL	383,932.21	388,672.84	397,908.80	407,280.50	404,086.04	416,715.63	425,704.13	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,108,253.65	4,073,240.76	4,080,439.65	4,040,394.81	4,183,951.08	4,134,537.38	4,187,436.86	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	3,191,384.31	3,155,475.31	3,228,199.30	3,223,970.70	3,331,649.06	3,298,439.99	3,349,154.26	0.00	0.00
TOTAL DE PRESTAMOS	2,741,060.08	2,703,194.98	2,759,924.72	2,745,102.19	2,803,349.91	2,771,022.27	2,839,779.61	0.00	0.00
TOTAL DE INVERSIONES	450,324.24	452,280.32	468,274.58	478,868.51	528,299.15	527,417.71	509,374.65	0.00	0.00
PATRIMONIO TOTAL	364,695.24	373,084.24	383,096.27	393,469.90	394,009.13	402,694.24	411,806.47	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	175,648.93	47,018.25	94,488.08	142,799.30	191,929.83	49,350.45	100,286.67	0.00	0.00
EGRESOS DE OPERACIONES	68,328.45	18,155.05	37,808.35	58,359.20	80,549.33	21,921.39	44,570.20	0.00	0.00
INGRESO NETO DE INTERESES	107,320.48	28,863.20	56,679.73	84,440.11	111,380.51	27,429.06	55,716.46	0.00	0.00
OTROS INGRESOS	73,320.44	23,292.78	45,505.21	65,946.09	88,599.27	22,516.15	43,827.24	0.00	0.00

INGRESO DE OPERACIONES	180,640.92	52,155.98	102,184.94	150,386.19	199,979.78	49,945.21	99,543.71	0.00	0.00
EGRESOS GENERALES	121,462.50	34,324.46	69,567.83	99,960.88	130,442.80	29,075.38	66,859.87	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	59,178.42	17,831.52	32,617.11	50,425.31	69,536.98	20,869.83	32,683.83	0.00	0.00
UTILIDAD DEL PERIODO	40,519.53	14,644.14	23,791.17	32,563.10	31,000.96	8,176.78	16,040.89	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	51,387.34	47,046.93	53,289.84	63,806.28	63,585.04	67,670.97	69,615.22	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	23,657.00	32,558.84	33,490.23	36,500.62	50,856.76	56,320.22	59,130.20	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.82	1.71	1.90	2.30	2.28	2.43	2.43	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	46.04	69.21	62.85	57.21	79.98	83.23	84.94	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.84	1.18	1.19	1.31	1.83	2.02	2.06	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.22	9.52	9.68	9.97	9.61	9.96	9.98	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.51	11.99	12.10	12.47	12.15	12.42	12.49	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.61	14.12	14.16	14.66	14.51	14.94	14.84	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.25	14.06	13.83	13.56	13.04	13.28	13.21	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.30	20.08	19.38	19.39	19.96	18.33	18.50	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.94	16.41	15.86	15.90	16.57	15.14	15.14	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.30	34.77	33.62	33.93	35.47	34.66	33.96	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.27	1.86	1.47	1.35	0.93	0.99	0.96	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.99	1.44	1.17	1.07	0.74	0.79	0.77	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.11	15.70	12.42	11.03	7.87	8.12	7.79	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.50	5.96	5.85	5.91	5.76	5.98	5.99	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	2.30	2.34	2.41	2.42	2.66	2.66	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.36	3.66	3.51	3.49	3.34	3.33	3.33	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	67.24	65.81	68.08	66.47	65.23	58.21	67.17	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.30	2.95	2.82	2.73	2.66	2.73	2.62	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,328.00	1,315.00	1,346.00	1,284.00	1,270.00	1,309.00	1,319.00	0.00	0.00
NUMERO DE SUCURSALES	24.00	24.00	23.00	23.00	23.00	23.00	23.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,124.46	2,092.97	2,087.78	2,164.11	2,193.24	2,131.24	2,175.44	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,588.47	2,538.69	2,498.99	2,607.85	2,748.07	2,640.79	2,645.98	0.00	0.00
UTILIDAD NETA / EMPLEADOS	30.51	11.14	17.68	25.36	24.41	6.25	12.16	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.65	0.56	1.50	2.17	1.05	2.45	3.73	0.00	0.00
PRESTAMOS (%)	6.03	3.70	3.71	2.48	(1.27)	1.36	2.11	0.00	0.00
LOCALES (%)	7.99	7.30	5.35	2.98	0.85	1.13	0.38	0.00	0.00
EXTRANJEROS (%)	(0.02)	(7.89)	(2.06)	0.68	(8.33)	2.25	8.62	0.00	0.00
DEPOSITOS (%)	0.80	(2.09)	(0.09)	1.29	1.53	3.55	3.76	0.00	0.00

LOCALES (%)	9.78	3.08	9.47	8.80	7.09	9.47	8.12	0.00	0.00
EXTRANJEROS (%)	(3.74)	(4.85)	(5.06)	(2.80)	(1.67)	0.11	1.15	0.00	0.00
PATRIMONIO (%)	11.14	8.72	8.04	7.28	5.25	7.22	6.99	0.00	0.00
UTILIDAD NETA (%)	(2.28)	133.70	54.21	18.14	(23.49)	(44.16)	(32.58)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,434,852.94	2,386,543.89	2,400,935.20	2,380,369.35	2,421,244.22	2,411,310.41	2,474,661.25	0.00	0.00
MENCION ESPECIAL	244,087.32	241,641.91	224,240.37	221,654.12	197,292.50	219,851.71	230,881.84	0.00	0.00
SUBNORMAL	34,072.28	17,479.64	83,176.43	72,157.14	68,486.17	68,307.72	73,435.08	0.00	0.00
DUDOSO	80,093.16	82,483.74	81,806.11	88,450.95	96,053.04	83,154.04	80,495.42	0.00	0.00
IRRECUPERABLE	51,835.53	56,659.87	53,483.63	52,585.31	53,196.43	63,490.68	69,064.32	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.97	5.97	6.06	6.11	6.17	6.24	6.33	0.00	0.00
AL POR MENOR	7.33	7.29	7.28	7.33	7.34	7.39	7.25	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.97	5.07	5.14	5.15	5.15	5.16	5.16	0.00	0.00
PRESTAMO PERSONAL AUTO	6.18	6.20	6.23	6.42	6.41	6.41	6.37	0.00	0.00
PRESTAMO PERSONAL	8.66	8.67	8.69	8.71	8.72	8.75	8.83	0.00	0.00
TARJETA DE CREDITO	18.40	18.46	18.48	18.46	18.49	18.89	18.98	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.97	4.00	4.15	4.26	4.39	4.48	4.53	0.00	0.00
PERSONA JURIDICA	3.36	3.43	3.55	3.68	3.79	3.88	3.99	0.00	0.00