

BALANCE DE SITUACION
Banesco, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(60,793.91)	(15.02%)	404,629.76	245,466.00	225,119.34	272,772.04	217,425.76	196,130.94	187,590.07	200,885.39	205,038.49	301,590.85	232,442.01	363,217.61	343,835.85
Depositos Locales en Bancos	38,582.45	55.86%	69,075.74	63,229.27	39,642.14	64,397.48	34,171.72	34,762.87	22,265.20	34,727.97	25,488.74	78,387.20	71,559.69	113,762.36	107,658.19
A la Vista	2,806.55	61.39%	4,571.45	3,746.37	3,338.52	3,396.62	3,551.20	3,507.10	4,247.46	4,446.84	3,700.23	5,539.86	4,759.69	5,912.36	7,378.00
A Plazo	35,775.90	55.46%	64,504.29	59,482.90	36,303.63	61,000.86	30,620.52	31,255.77	18,017.74	30,281.13	21,788.51	72,847.34	66,800.00	107,850.00	100,280.19
Depositos Extranjeros en Bancos	(99,537.95)	(30.23%)	329,239.68	175,173.11	179,499.93	202,025.14	177,930.31	153,362.50	154,600.46	157,891.38	169,092.68	216,071.05	149,687.58	240,740.21	229,701.73
A la Vista	29,962.23	78.27%	38,280.37	62,435.71	60,262.21	58,186.26	61,290.59	47,625.10	52,163.06	53,843.81	64,070.63	60,323.92	23,248.84	53,303.85	68,242.60
A Plazo	(129,500.18)	(44.51%)	290,959.31	112,737.40	119,237.72	143,838.88	116,639.72	105,737.40	102,437.40	104,047.57	105,022.05	155,747.14	126,438.74	187,436.36	161,459.13
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	161.59	2.56%	6,314.34	7,063.61	5,977.27	6,349.43	5,323.73	8,005.57	10,724.40	8,266.04	10,457.07	7,132.59	11,194.75	8,715.04	6,475.93
CARTERA CREDITICIA	228,832.10	58.79%	389,260.98	386,983.25	403,438.93	412,213.65	420,962.49	445,432.53	479,815.46	491,374.71	528,392.54	547,998.97	571,091.71	598,651.88	618,093.08
Locales	218,203.22	61.90%	352,501.19	358,753.84	372,205.92	383,367.86	388,685.31	413,462.21	438,164.76	450,607.80	488,011.42	515,038.24	534,009.37	555,557.63	570,704.41
Extranjero	13,591.49	32.21%	42,195.10	33,463.33	36,617.81	34,731.51	38,375.07	38,092.30	47,995.96	47,564.25	47,560.09	40,664.17	44,595.30	51,388.29	55,786.59
Menos Provisiones	2,962.61	54.51%	5,435.31	5,233.92	5,384.80	5,885.72	6,097.90	6,121.99	6,345.27	6,797.35	7,178.97	7,703.44	7,512.97	8,294.04	8,397.92
Locales	2,556.53	73.63%	3,471.97	4,461.13	4,560.57	4,560.16	5,268.11	5,050.27	5,146.16	5,549.28	6,839.32	7,685.80	7,143.09	7,568.19	6,028.50
Extranjero	406.07	20.68%	1,963.35	772.79	824.23	1,325.56	829.78	1,071.72	1,199.11	1,248.06	339.65	17.64	369.88	725.85	2,369.42
INVERSIONES EN VALORES	224,731.83	56.77%	395,864.52	464,237.13	463,647.84	448,414.38	506,591.62	490,821.62	499,506.02	484,819.39	531,181.79	556,443.89	578,661.53	620,711.46	620,596.35
Locales	21,796.36	22.25%	97,979.44	121,807.32	124,886.40	97,847.93	85,582.25	98,520.40	82,517.86	74,187.75	82,529.90	82,879.24	94,950.72	102,783.79	119,775.80
Extranjero	202,935.46	68.13%	297,885.08	342,429.81	338,761.44	350,566.45	421,009.37	392,301.21	416,988.16	410,631.64	448,651.89	473,564.65	483,710.80	517,927.67	500,820.55
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	12,272.47	22.72%	54,024.99	50,978.88	52,687.93	51,838.57	52,970.19	54,097.01	57,497.29	57,941.73	59,249.61	62,717.77	64,506.49	68,584.96	66,297.46
Locales	9,930.37	21.60%	45,972.27	44,947.74	45,530.21	46,275.64	47,565.83	47,855.30	49,354.98	51,589.13	51,989.50	53,385.36	56,366.43	57,511.13	55,902.64
Extranjero	2,342.10	29.08%	8,052.73	6,031.14	7,157.72	5,562.94	5,404.36	6,241.71	8,142.31	6,352.61	7,260.12	9,332.41	8,140.06	11,073.83	10,394.82
TOTAL DE ACTIVOS	405,042.48	32.57%	1,243,780.26	1,147,665.25	1,144,894.04	1,185,238.64	1,197,950.06	1,186,482.09	1,224,408.83	1,235,021.22	1,323,862.43	1,468,751.48	1,446,701.74	1,651,165.91	1,648,822.74
DEPOSITOS	366,219.14	33.66%	1,087,838.24	983,282.24	982,670.73	1,012,133.27	1,026,352.24	1,026,183.16	1,058,011.91	1,053,978.27	1,132,219.04	1,274,196.86	1,235,756.18	1,434,373.82	1,454,057.38
Locales	123,587.58	75.86%	162,914.28	175,172.99	172,044.79	183,567.58	214,585.17	223,725.74	222,741.89	204,888.40	194,990.70	214,137.20	226,608.49	248,016.46	286,501.86

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	125,587.58	81.07%	154,914.28	175,172.99	172,044.79	183,567.58	214,585.17	223,725.74	216,741.89	204,888.40	194,990.70	214,137.20	226,608.49	248,016.46	280,501.86
A la Vista	46,145.68	93.87%	49,158.36	52,183.74	51,136.62	49,298.13	57,843.71	61,837.03	60,977.64	65,064.40	64,378.50	73,816.80	78,670.96	82,793.08	95,304.04
A Plazo	55,484.69	98.02%	56,603.01	55,216.84	56,315.52	61,160.86	70,275.19	73,514.80	75,666.16	77,552.74	85,104.88	90,820.06	96,946.99	105,877.48	112,087.69
De Ahorros	23,957.21	48.74%	49,152.92	67,772.40	64,592.65	73,108.59	86,466.27	88,373.91	80,098.08	62,271.26	45,507.32	49,500.34	50,990.54	59,345.90	73,110.13
De Bancos	(2,000.00)	(25.00%)	8,000.00	0.00	0.00	0.00	0.00	0.00	6,000.00	0.00	0.00	0.00	0.00	0.00	6,000.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(2,000.00)	(25.00%)	8,000.00	0.00	0.00	0.00	0.00	0.00	6,000.00	0.00	0.00	0.00	0.00	0.00	6,000.00
Extranjero	242,631.56	26.23%	924,923.95	808,109.25	810,625.94	828,565.68	811,767.07	802,457.42	835,270.02	849,089.86	937,228.34	1,060,059.66	1,009,147.70	1,186,357.36	1,167,555.51
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	242,631.56	26.23%	924,923.95	808,109.25	810,625.94	828,565.68	811,767.07	802,457.42	835,270.02	849,089.86	937,228.34	1,060,059.66	1,009,147.70	1,186,357.36	1,167,555.51
A la Vista	21,569.65	79.45%	27,149.53	26,066.09	25,553.60	25,609.93	26,944.28	25,433.39	25,780.83	26,561.63	28,905.33	29,543.98	34,713.11	39,750.05	48,719.18
A Plazo	(50,528.68)	(12.81%)	394,564.05	348,025.80	330,114.31	335,590.22	330,199.80	336,223.87	336,871.71	341,913.37	345,814.67	348,765.58	333,901.81	341,296.19	344,035.36
De Ahorros	271,590.60	53.97%	503,210.37	434,017.35	454,958.04	467,365.53	454,622.98	440,800.15	472,617.48	480,614.87	562,508.33	681,750.10	640,532.78	805,311.12	774,800.97
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	10,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	10,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00
OTROS PASIVOS	9,086.75	41.29%	22,004.93	34,810.73	26,422.03	28,077.66	23,815.97	29,474.52	30,194.53	31,591.21	41,281.67	36,307.69	46,668.07	61,725.22	31,091.68
Locales	9,219.46	51.59%	17,872.23	18,822.31	17,314.85	21,475.20	19,054.74	20,464.94	23,221.64	21,317.14	29,070.11	30,676.27	30,766.38	42,225.08	27,091.69
Extranjero	(132.72)	(3.21%)	4,132.71	15,988.43	9,107.18	6,602.45	4,761.22	9,009.58	6,972.89	10,274.07	12,211.56	5,631.42	15,901.69	19,500.14	3,999.99
PATRIMONIO	19,736.60	14.74%	133,937.09	129,572.29	135,801.28	145,027.72	147,781.85	130,824.41	136,202.39	149,451.74	150,361.72	158,246.93	164,277.49	155,066.87	153,673.69
Capital	0.00	0.00%	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02	113,690.02
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	15,404.29	6,739.10%	228.58	14,021.55	14,021.55	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87	15,632.87
Utilidad de Periodo	18,305.84	118.84%	15,404.28	2,853.14	3,284.41	8,274.28	9,298.45	10,642.46	12,708.10	14,795.28	16,017.72	20,169.07	25,559.98	28,810.82	33,710.12

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Ganancia o Perdida en Valores Disponible para la Venta	(13,973.53)	(302.84%)	4,614.21	(992.42)	4,805.31	7,430.56	9,160.52	(9,140.93)	(5,828.59)	5,333.58	5,021.12	8,754.97	9,394.63	(3,066.83)	(9,359.32)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	405,042.48	32.57%	1,243,780.26	1,147,665.25	1,144,894.04	1,185,238.64	1,197,950.06	1,186,482.09	1,224,408.83	1,235,021.22	1,323,862.43	1,468,751.48	1,446,701.74	1,651,165.91	1,648,822.74