

BALANCE DE SITUACION
Banesco, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	227,325.22	66.20%	343,370.39	381,961.51	308,282.96	300,116.30	329,301.06	285,253.19	339,503.34	285,189.07	203,191.52	177,224.72	537,192.92	433,843.93	570,695.62
Depositos Locales en Bancos	54,926.31	51.02%	107,658.19	105,578.17	88,138.50	85,551.89	88,192.17	62,447.97	87,303.88	86,018.71	41,051.44	11,463.56	145,259.78	151,298.10	162,584.50
A la Vista	2,401.50	32.55%	7,378.00	5,793.17	7,358.50	7,479.89	8,162.17	7,642.97	8,203.88	6,723.71	7,996.44	7,819.56	7,759.78	9,146.10	9,779.50
A Plazo	52,524.81	52.38%	100,280.19	99,785.00	80,780.00	78,072.00	80,030.00	54,805.00	79,100.00	79,295.00	33,055.00	3,644.00	137,500.00	142,152.00	152,805.00
Depositos Extranjeros en Bancos	143,604.95	62.64%	229,236.27	267,957.79	212,348.05	206,205.28	229,270.75	211,855.09	231,493.78	187,541.68	151,308.33	155,201.81	381,744.89	271,089.05	372,841.23
A la Vista	112,282.60	165.66%	67,777.14	53,819.37	54,498.86	42,738.66	59,373.61	79,089.64	94,974.44	27,024.48	70,215.91	66,529.13	142,558.04	98,080.26	180,059.74
A Plazo	31,322.35	19.40%	161,459.13	214,138.42	157,849.19	163,466.62	169,897.14	132,765.45	136,519.34	160,517.21	81,092.42	88,672.68	239,186.85	173,008.79	192,781.49
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	28,793.96	444.63%	6,475.93	8,425.56	7,796.41	8,359.14	11,838.14	10,950.13	20,705.69	11,628.68	10,831.75	10,559.36	10,188.25	11,456.79	35,269.89
CARTERA CREDITICIA	372,595.30	60.28%	618,093.08	630,267.33	635,166.72	646,955.48	683,525.47	724,477.06	752,447.05	760,998.88	824,259.98	881,716.65	910,153.79	969,906.52	990,688.39
Locales	356,727.59	62.51%	570,704.41	588,039.11	596,251.84	608,869.34	646,714.07	662,818.75	721,306.10	731,692.95	785,279.49	830,608.33	859,988.60	919,531.41	927,432.00
Extranjero	20,208.93	36.23%	55,786.59	50,962.88	48,047.38	47,735.11	46,847.26	72,298.91	42,378.58	40,940.43	51,375.04	63,647.00	63,403.22	63,185.12	75,995.52
Menos Provisiones	4,341.22	51.69%	8,397.92	8,734.66	9,132.49	9,648.97	10,035.87	10,640.59	11,237.64	11,634.51	12,394.55	12,538.68	13,238.04	12,810.01	12,739.14
Locales	(2,504.45)	(34.06%)	7,353.69	6,300.24	6,158.83	6,282.96	5,710.54	5,086.55	6,462.42	6,091.48	6,895.35	4,922.16	4,982.53	4,948.41	4,849.24
Extranjero	6,845.67	655.57%	1,044.23	2,434.42	2,973.66	3,366.01	4,325.33	5,554.05	4,775.21	5,543.03	5,499.19	7,616.51	8,255.50	7,861.61	7,889.90
INVERSIONES EN VALORES	146,645.98	23.63%	620,596.35	654,102.35	672,507.90	705,406.08	708,258.84	769,177.31	756,150.43	876,708.63	904,132.94	852,667.80	759,812.33	744,940.30	767,242.33
Locales	19,279.25	16.10%	119,775.80	148,166.26	147,358.29	147,910.82	158,169.59	162,043.67	163,012.89	167,814.34	190,483.34	186,567.29	134,885.71	134,274.73	139,055.05
Extranjero	127,366.73	25.43%	500,820.55	505,936.09	525,149.60	557,495.25	550,089.25	607,133.64	593,137.54	708,894.29	713,649.61	666,100.51	624,926.62	610,665.57	628,187.28
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	4,832.42	7.27%	66,496.78	66,703.16	72,824.76	71,403.70	80,218.29	68,367.12	75,360.08	68,677.66	72,781.67	74,889.80	73,238.92	69,588.86	71,329.20
Locales	6,766.06	13.39%	50,526.48	59,005.61	58,734.18	57,508.59	66,150.99	53,687.08	56,578.69	57,426.63	57,702.75	59,136.44	59,132.75	57,791.25	57,292.55
Extranjero	(1,933.64)	(12.11%)	15,970.29	7,697.55	14,090.58	13,895.11	14,067.30	14,680.03	18,781.39	11,251.02	15,078.92	15,753.36	14,106.17	11,797.61	14,036.65
TOTAL DE ACTIVOS	751,398.93	45.58%	1,648,556.60	1,733,034.36	1,688,782.34	1,723,881.57	1,801,303.66	1,847,274.67	1,923,460.90	1,991,574.23	2,004,366.11	1,986,498.97	2,280,397.96	2,218,279.61	2,399,955.53
DEPOSITOS	669,845.17	46.03%	1,455,124.42	1,531,512.57	1,477,928.22	1,507,236.71	1,578,546.62	1,630,277.16	1,700,350.19	1,748,923.32	1,759,168.01	1,716,663.66	2,038,246.45	1,823,383.78	2,124,969.59
Locales	190,215.49	66.39%	286,501.86	312,763.09	307,436.34	308,689.98	335,029.56	289,411.76	322,694.10	298,987.28	368,414.87	377,891.05	361,511.72	393,300.67	476,717.35

BALANCE DE SITUACION
Banesco, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			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	196,215.49	69.95%	280,501.86	312,763.09	307,436.34	308,689.98	335,029.56	289,411.76	322,694.10	298,987.28	368,414.87	377,891.05	361,511.72	393,300.67	476,717.35
A la Vista	103,606.22	108.71%	95,304.04	97,863.53	95,395.21	89,182.39	109,987.66	93,153.82	113,942.54	111,065.51	162,603.34	159,782.87	145,762.01	164,995.85	198,910.26
A Plazo	21,487.43	19.17%	112,087.69	153,726.38	150,351.77	152,291.64	160,241.69	129,543.57	131,099.65	117,287.67	122,477.02	125,801.20	132,998.70	133,797.33	133,575.12
De Ahorros	71,121.84	97.28%	73,110.13	61,173.18	61,689.35	67,215.95	64,800.21	66,714.37	77,651.90	70,634.10	83,334.51	92,306.98	82,751.01	94,507.50	144,231.97
De Bancos	(6,000.00)	(100.00%)	6,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	(6,000.00)	(100.00%)	6,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	479,629.69	41.04%	1,168,622.55	1,218,749.48	1,170,491.89	1,198,546.73	1,243,517.06	1,340,865.40	1,377,656.09	1,449,936.05	1,390,753.14	1,338,772.61	1,676,734.73	1,430,083.11	1,648,252.24
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	479,629.69	41.04%	1,168,622.55	1,218,749.48	1,170,491.89	1,198,546.73	1,243,517.06	1,340,865.40	1,377,656.09	1,449,936.05	1,390,753.14	1,338,772.61	1,676,734.73	1,430,083.11	1,648,252.24
A la Vista	5,604.14	11.50%	48,722.44	29,861.48	30,033.14	30,711.84	37,205.33	43,847.60	37,582.00	34,790.88	34,194.80	40,134.83	48,614.67	47,703.20	54,326.58
A Plazo	117,300.47	34.10%	344,035.36	375,626.00	372,645.92	379,404.74	377,935.72	425,800.49	457,590.58	508,017.34	412,661.06	442,055.86	488,518.59	498,484.22	461,335.83
De Ahorros	356,725.08	45.98%	775,864.75	813,262.00	767,812.82	788,430.15	828,376.01	871,217.31	882,483.51	907,127.82	943,897.28	856,581.92	1,139,601.47	883,895.68	1,132,589.82
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)	(100.00%)	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	8,682.82	8,445.80	52,680.23	8,368.37	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	(10,000.00)	(100.00%)	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	8,682.82	8,445.80	52,680.23	8,368.37	0.00	0.00
OTROS PASIVOS	40,753.05	147.26%	27,673.68	41,513.64	46,924.56	47,129.05	44,186.30	41,694.75	45,857.22	48,490.10	57,408.16	55,744.71	55,006.41	197,528.47	68,426.73
Locales	26,859.28	113.46%	23,673.69	30,548.58	33,362.92	33,641.14	31,622.87	31,713.85	37,743.29	37,475.32	40,037.23	41,374.73	36,553.98	39,896.83	50,532.97
Extranjero	13,893.77	347.35%	3,999.99	10,965.06	13,561.63	13,487.91	12,563.44	9,980.90	8,113.94	11,014.78	17,370.93	14,369.98	18,452.44	157,631.64	17,893.76
PATRIMONIO	50,800.71	32.62%	155,758.51	160,008.15	163,929.56	169,515.81	178,570.74	175,302.76	177,253.48	185,477.99	179,344.14	161,410.38	178,776.72	197,367.36	206,559.22
Capital	20,160.00	17.73%	113,690.02	113,690.02	113,690.02	113,850.02	113,850.02	113,850.02	113,850.02	113,850.02	113,850.02	113,850.02	113,850.02	133,850.02	133,850.02
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	35,640.71	227.95%	15,632.87	49,397.94	49,397.94	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42	51,267.42
Utilidad de Periodo	7,388.92	20.64%	35,794.94	3,502.28	6,245.91	11,004.20	14,282.45	17,847.83	21,292.81	24,715.73	28,258.37	30,387.76	34,453.74	38,771.17	43,183.86

BALANCE DE SITUACION
Baneco, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(12,382.76)	132.30%	(9,359.32)	(6,582.08)	(5,404.30)	(6,605.83)	(829.15)	(7,662.51)	(9,156.76)	(4,355.18)	(14,031.66)	(34,094.81)	(20,794.45)	(26,521.25)	(21,742.08)
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	751,398.93	45.58%	1,648,556.60	1,733,034.36	1,688,782.34	1,723,881.57	1,801,303.66	1,847,274.67	1,923,460.90	1,991,574.23	2,004,366.11	1,986,498.97	2,280,397.96	2,218,279.61	2,399,955.53