

BALANCE DE SITUACION
Banesco, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(223,107.22)	(39.56%)	563,989.23	612,740.11	750,271.27	633,921.74	672,130.49	341,052.70	427,561.73	453,250.75	269,610.57	325,033.45	308,733.58	391,457.72	340,882.01
Depositos Locales en Bancos	(43,407.88)	(26.70%)	162,584.50	246,266.20	340,368.65	168,264.09	145,529.20	50,833.56	63,291.49	95,903.30	25,306.33	33,095.28	56,929.42	47,521.98	119,176.62
A la Vista	1,945.21	19.89%	9,779.50	9,036.36	11,214.78	10,460.57	9,515.61	10,552.52	11,517.55	11,005.95	10,306.33	10,072.86	10,594.81	10,711.19	11,724.71
A Plazo	(45,353.09)	(29.68%)	152,805.00	237,229.84	329,153.87	157,803.52	136,013.59	40,281.04	51,773.94	84,897.36	15,000.00	23,022.42	46,334.61	36,810.79	107,451.91
Depositos Extranjeros en Bancos	(169,300.51)	(46.24%)	366,134.84	332,585.11	379,226.92	432,158.70	496,211.49	259,822.58	330,731.39	327,031.74	215,608.09	265,889.80	228,704.10	317,739.20	196,834.33
A la Vista	(112,393.98)	(64.84%)	173,353.35	87,079.24	113,554.84	111,594.27	198,708.50	96,536.61	107,792.58	134,553.92	129,545.69	110,880.58	81,904.99	98,526.95	60,959.38
A Plazo	(56,906.53)	(29.52%)	192,781.49	245,505.87	265,672.08	320,564.43	297,502.99	163,285.97	222,938.81	192,477.82	86,062.40	155,009.21	146,799.11	219,212.24	135,874.96
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	(10,398.83)	(29.48%)	35,269.89	33,888.80	30,675.70	33,498.95	30,389.80	30,396.56	33,538.85	30,315.70	28,696.16	26,048.37	23,100.06	26,196.54	24,871.06
CARTERA CREDITICIA	555,782.66	56.18%	989,230.79	1,003,975.74	1,014,051.62	1,062,071.62	1,134,283.35	1,175,173.20	1,215,894.74	1,248,878.08	1,309,280.25	1,336,486.13	1,382,311.73	1,483,099.18	1,545,013.45
Locales	412,233.93	44.51%	926,074.41	940,941.79	957,683.01	1,000,999.02	1,058,261.22	1,094,528.84	1,132,499.69	1,169,351.33	1,215,293.84	1,229,673.33	1,267,707.13	1,328,943.17	1,338,308.33
Extranjero	150,704.98	198.31%	75,995.52	76,108.29	69,495.72	74,873.21	90,765.30	95,874.13	99,216.93	95,800.11	111,006.82	124,085.82	132,451.87	172,899.42	226,700.51
Menos Provisiones	7,156.25	55.74%	12,839.14	13,074.34	13,127.10	13,800.61	14,743.17	15,229.77	15,821.88	16,273.36	17,020.41	17,273.02	17,847.27	18,743.41	19,995.39
Locales	445.94	9.20%	4,849.24	5,280.75	5,176.87	4,690.17	4,500.43	4,333.07	4,297.72	4,265.30	4,202.99	4,652.65	4,746.71	5,091.98	5,295.17
Extranjero	6,710.32	83.98%	7,989.90	7,793.59	7,950.24	9,110.44	10,242.74	10,896.71	11,524.16	12,008.07	12,817.42	12,620.37	13,100.56	13,651.43	14,700.22
INVERSIONES EN VALORES	(201,117.82)	(26.21%)	767,242.33	771,654.37	770,059.77	780,686.37	777,635.83	730,582.67	730,261.67	730,089.82	700,642.58	632,736.67	621,246.38	615,017.41	566,124.51
Locales	(45,760.28)	(32.91%)	139,055.05	140,260.95	117,946.54	120,846.50	114,997.75	116,568.22	116,078.76	115,885.23	111,008.57	92,932.16	93,083.93	93,991.78	93,294.77
Extranjero	(155,357.54)	(24.73%)	628,187.28	631,393.43	652,113.23	659,839.86	662,638.08	614,014.45	614,182.91	614,204.59	589,634.01	539,804.51	528,162.45	521,025.63	472,829.74
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	79,586.38	112.62%	70,665.16	118,140.32	122,040.66	138,152.69	136,950.74	129,266.20	129,847.36	131,985.25	147,034.36	140,015.59	152,186.79	151,848.98	150,251.53
Locales	13,274.35	23.12%	57,417.14	59,646.75	63,158.75	59,201.43	58,789.70	58,110.15	57,603.26	62,234.58	76,576.34	69,364.25	68,315.90	70,296.58	70,691.49
Extranjero	66,312.02	500.54%	13,248.02	58,493.58	58,881.91	78,951.25	78,161.04	71,156.04	72,244.10	69,750.67	70,458.01	70,651.35	83,870.89	81,552.40	79,560.04
TOTAL DE ACTIVOS	211,143.99	8.83%	2,391,127.51	2,506,510.55	2,656,423.32	2,614,832.41	2,721,000.41	2,376,074.77	2,503,565.50	2,564,203.90	2,426,567.75	2,434,271.85	2,464,478.47	2,641,423.29	2,602,271.50
DEPOSITOS	136,728.15	6.42%	2,129,478.96	2,210,595.26	2,356,314.22	2,303,163.14	2,403,947.17	2,046,658.66	2,184,731.93	2,186,008.82	2,071,985.26	2,077,682.51	2,122,185.94	2,288,268.97	2,266,207.11
Locales	150,215.66	31.49%	476,963.67	448,893.10	458,545.27	464,344.12	484,824.79	444,020.16	521,476.17	506,893.11	493,907.56	496,274.68	531,402.07	561,466.54	627,179.33

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			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	150,215.66	31.49%	476,963.67	448,893.10	458,545.27	464,344.12	484,824.79	441,020.16	521,476.17	506,893.11	488,907.56	496,274.68	531,402.07	561,466.54	627,179.33
A la Vista	32,390.63	16.28%	198,981.59	203,084.01	194,286.56	188,890.06	213,667.75	167,704.26	175,158.10	177,289.03	177,840.05	177,941.77	210,116.47	195,537.22	231,372.22
A Plazo	22,276.25	16.68%	133,575.12	133,978.99	148,529.23	139,097.08	138,563.25	138,743.21	176,076.14	146,586.49	147,104.13	149,254.29	156,819.50	151,906.85	155,851.37
De Ahorros	95,548.78	66.17%	144,406.95	111,830.10	115,729.48	136,356.98	132,593.79	134,572.69	170,241.93	183,017.58	163,963.38	169,078.62	164,466.09	214,022.47	239,955.73
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	5,000.00	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	3,000.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00
Extranjero	(13,487.51)	(0.82%)	1,652,515.30	1,761,702.16	1,897,768.95	1,838,819.02	1,919,122.38	1,602,638.50	1,663,255.76	1,679,115.71	1,578,077.70	1,581,407.83	1,590,783.88	1,726,802.43	1,639,027.78
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	(13,487.51)	(0.82%)	1,652,515.30	1,761,702.16	1,897,768.95	1,838,819.02	1,919,122.38	1,602,638.50	1,663,255.76	1,679,115.71	1,573,077.70	1,581,407.83	1,590,783.88	1,726,802.43	1,639,027.78
A la Vista	(24,076.54)	(44.31%)	54,334.95	65,247.34	37,176.85	38,246.12	39,624.10	40,181.63	48,947.14	51,892.85	36,647.71	33,117.66	34,113.04	36,200.41	30,258.41
A Plazo	35,604.14	7.72%	461,335.83	479,360.97	440,684.27	434,506.06	446,284.11	484,735.72	486,885.99	452,247.66	462,144.71	468,609.68	468,264.96	581,992.88	496,939.98
De Ahorros	(25,015.12)	(2.20%)	1,136,844.51	1,217,093.84	1,419,907.83	1,366,066.84	1,433,214.17	1,077,721.14	1,127,422.63	1,174,975.20	1,074,285.27	1,079,680.49	1,088,405.87	1,108,609.14	1,111,829.39
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	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	5,000.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	14,646.16	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	10,000.00	14,646.16	0.00	0.00	0.00
OTROS PASIVOS	(7,680.75)	(13.88%)	55,338.10	71,356.90	57,507.89	66,659.62	68,339.03	75,763.39	59,708.11	111,143.86	69,803.68	65,195.71	61,406.69	66,775.49	47,657.35
Locales	(4,974.35)	(10.46%)	47,553.48	43,753.68	40,582.54	44,663.38	44,296.15	44,168.62	43,308.09	49,605.95	51,918.36	51,610.67	54,003.48	56,541.75	42,579.13
Extranjero	(2,706.40)	(34.77%)	7,784.62	27,603.22	16,925.35	21,996.24	24,042.89	31,594.76	16,400.03	61,537.91	17,885.32	13,585.05	7,403.22	10,233.74	5,078.22
PATRIMONIO	82,096.60	39.79%	206,310.45	224,558.39	242,601.21	245,009.65	248,714.21	253,652.72	259,125.45	267,051.23	274,778.82	276,747.47	280,885.84	286,378.83	288,407.05
Capital	20,000.00	14.94%	133,850.02	133,850.02	138,850.02	138,850.02	138,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02
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	35,887.60	70.00%	51,267.42	94,210.17	94,210.17	93,961.41	93,961.41	88,961.41	88,519.04	87,870.57	87,870.57	87,870.57	87,155.02	87,155.02	87,155.02
Utilidad de Periodo	1,845.95	4.30%	42,935.10	5,938.17	9,228.10	12,442.31	16,900.97	20,075.61	23,738.44	27,898.93	32,127.35	35,317.29	39,330.77	43,306.17	44,781.05

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	24,363.04	(112.05%)	(21,742.08)	(9,439.97)	312.92	(244.08)	(998.19)	(9,234.31)	(6,982.05)	(2,568.30)	930.88	(290.41)	550.04	2,067.63	2,620.96
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	211,143.99	8.83%	2,391,127.51	2,506,510.55	2,656,423.32	2,614,832.41	2,721,000.41	2,376,074.77	2,503,565.50	2,564,203.90	2,426,567.75	2,434,271.85	2,464,478.47	2,641,423.29	2,602,271.50