

BANESCO, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	459,487.76	136.21%	337,334.17	645,716.43	412,758.05	387,998.11	669,558.76	494,946.56	523,708.40	375,833.58	582,212.33	585,384.32	554,515.09	638,398.44	796,821.93
Depositos Locales en Bancos	132,503.33	111.18%	119,176.62	243,235.38	102,243.88	89,893.43	229,201.64	144,087.52	174,950.92	147,836.42	232,084.04	179,809.66	152,643.63	192,085.64	251,679.95
A la Vista	2,206.90	18.82%	11,724.71	9,646.40	11,385.84	10,625.11	12,937.43	11,524.09	11,113.36	12,597.71	11,705.16	13,308.62	12,815.20	12,622.58	13,931.61
A Plazo	130,296.43	121.26%	107,451.91	233,588.98	90,858.05	79,268.32	216,264.20	132,563.43	163,837.55	135,238.71	220,378.87	166,501.04	139,828.43	179,463.06	237,748.34
Depositos Extranjeros en Bancos	335,171.56	173.41%	193,286.49	377,950.34	289,031.69	287,606.94	420,513.98	335,859.03	329,055.42	205,855.67	333,447.63	384,430.82	380,287.77	428,526.45	528,458.05
A la Vista	(21,569.85)	(37.57%)	57,411.54	84,024.53	101,242.79	48,223.95	48,935.45	59,140.11	82,204.66	69,797.36	90,006.73	86,873.30	105,182.89	44,708.27	35,841.68
A Plazo	356,741.41	262.55%	135,874.96	293,925.81	187,788.90	239,382.99	371,578.53	276,718.92	246,850.76	136,058.31	243,440.90	297,557.52	275,104.87	383,818.19	492,616.36
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	(8,187.13)	(32.92%)	24,871.06	24,530.72	21,482.48	10,497.74	19,843.15	15,000.00	19,702.06	22,141.49	16,680.66	21,143.85	21,583.69	17,786.35	16,683.93
CARTERA CREDITICIA	253,540.14	16.43%	1,543,150.52	1,551,622.59	1,591,862.84	1,558,801.55	1,537,792.36	1,574,600.21	1,605,620.84	1,689,775.93	1,722,011.62	1,754,436.88	1,763,758.97	1,767,119.13	1,796,690.66
Locales	101,359.41	7.58%	1,336,565.48	1,326,666.79	1,367,411.99	1,338,333.07	1,320,892.96	1,333,484.77	1,361,532.27	1,390,277.74	1,408,550.31	1,410,051.21	1,395,648.55	1,401,326.00	1,437,924.89
Extranjero	157,751.93	69.62%	226,580.43	245,142.66	244,888.25	240,781.01	236,991.52	261,490.71	264,919.82	320,939.99	336,106.02	367,996.39	393,074.50	391,653.71	384,332.36
Menos Provisiones	5,571.20	27.86%	19,995.39	20,186.86	20,437.41	20,312.53	20,092.12	20,375.28	20,831.26	21,441.81	22,644.71	23,610.72	24,964.07	25,860.58	25,566.59
Locales	3,362.10	63.49%	5,295.17	5,303.55	5,702.85	5,377.54	6,307.62	6,278.96	6,605.30	8,625.00	10,103.11	14,663.57	9,851.29	10,427.61	8,657.27
Extranjero	2,209.09	15.03%	14,700.22	14,883.31	14,734.56	14,934.98	13,784.51	14,096.31	14,225.95	12,816.81	12,541.60	8,947.14	15,112.79	15,432.97	16,909.31
INVERSIONES EN VALORES	(172,872.61)	(27.72%)	623,710.36	585,173.34	582,647.31	569,359.41	550,948.20	568,641.30	552,705.86	532,359.63	555,076.80	537,422.17	524,598.04	489,812.28	450,837.75
Locales	(16,870.67)	(18.08%)	93,294.77	104,949.82	104,856.86	105,144.71	104,995.87	87,548.78	89,901.19	84,336.33	100,700.21	100,457.88	95,724.17	92,499.30	76,424.11
Extranjero	(156,001.95)	(29.41%)	530,415.59	480,223.52	477,790.45	464,214.70	445,952.34	481,092.52	462,804.67	448,023.30	454,376.58	436,964.29	428,873.87	397,312.97	374,413.64
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	24,706.95	29.42%	83,981.92	95,643.05	110,292.25	114,864.06	111,722.29	102,842.37	102,546.66	107,886.01	108,655.47	108,736.90	110,998.33	114,035.08	108,688.87
Locales	24,815.95	40.02%	62,007.72	72,202.37	87,607.62	81,200.15	78,719.28	70,916.24	70,995.09	77,612.53	79,155.84	83,758.71	82,032.05	86,574.36	86,823.68
Extranjero	(109.00)	(0.50%)	21,974.19	23,440.68	22,684.63	33,663.92	33,003.01	31,926.13	31,551.57	30,273.48	29,499.63	24,978.19	28,966.28	27,460.72	21,865.19
TOTAL DE ACTIVOS	564,862.24	21.82%	2,588,176.96	2,878,155.41	2,697,560.45	2,631,023.14	2,870,021.62	2,741,030.43	2,784,581.75	2,705,855.14	2,967,956.22	2,985,980.27	2,953,870.43	3,009,364.92	3,153,039.20
DEPOSITOS	475,794.15	20.99%	2,266,385.22	2,530,903.08	2,343,368.41	2,297,603.97	2,524,572.58	2,400,583.29	2,426,830.93	2,355,618.71	2,566,626.97	2,590,329.19	2,566,635.51	2,601,909.04	2,742,179.37
Locales	184,226.05	29.38%	627,082.60	627,456.45	593,353.58	594,918.64	571,297.96	728,935.79	651,711.80	694,532.42	725,511.46	724,396.05	719,794.19	707,234.40	811,308.65

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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	0.00
De Particulares	174,869.82	27.89%	627,082.60	627,456.45	593,353.58	594,918.64	571,297.96	728,935.79	649,923.18	691,980.22	722,496.58	722,330.96	717,730.49	698,463.04	801,952.42	
A la Vista	45,115.57	19.50%	231,376.22	208,406.40	185,005.50	184,028.27	195,229.65	206,238.55	220,854.55	242,451.85	267,485.75	246,495.34	242,501.87	220,198.02	276,491.79	
A Plazo	120,378.84	77.29%	155,751.27	159,634.78	164,225.35	172,630.62	176,797.98	192,295.66	198,378.43	221,543.79	239,352.30	253,107.12	256,986.45	257,149.91	276,130.11	
De Ahorros	9,375.41	3.91%	239,955.10	259,415.27	244,122.73	238,259.75	199,270.33	330,401.57	230,690.19	227,984.57	215,658.53	222,728.50	218,242.17	221,115.11	249,330.52	
De Bancos	9,356.23	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	1,788.62	2,552.20	3,014.88	2,065.09	2,063.69	8,771.36	9,356.23	
A la Vista	356.23	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	788.62	922.20	1,284.88	335.09	563.69	371.36	356.23	
A Plazo	9,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	1,630.00	1,730.00	1,730.00	1,500.00	8,400.00	9,000.00	
Extranjero	291,568.10	17.79%	1,639,302.62	1,903,446.63	1,750,014.84	1,702,685.33	1,953,274.62	1,671,647.50	1,775,119.13	1,661,086.28	1,841,115.51	1,865,933.14	1,846,841.32	1,894,674.64	1,930,870.71	
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	288,885.88	17.62%	1,639,302.62	1,903,446.63	1,750,014.84	1,702,685.33	1,953,274.62	1,671,647.50	1,775,119.13	1,661,086.28	1,841,115.51	1,865,933.14	1,840,846.16	1,889,859.54	1,928,188.50	
A la Vista	29,489.79	97.46%	30,258.41	52,537.43	41,111.87	35,400.58	33,780.31	36,371.72	59,932.89	38,893.38	52,614.80	55,081.81	53,947.76	53,487.43	59,748.20	
A Plazo	(53,649.43)	(10.79%)	497,040.08	488,152.70	462,273.85	472,285.77	454,730.12	468,012.08	483,122.35	438,847.45	437,409.48	443,925.96	446,208.40	443,359.74	443,390.65	
De Ahorros	313,045.52	28.15%	1,112,004.12	1,362,756.51	1,246,629.12	1,194,998.98	1,464,764.19	1,167,263.70	1,232,063.89	1,183,345.45	1,351,091.22	1,366,925.37	1,340,690.00	1,393,012.38	1,425,049.64	
De Bancos	2,682.22	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,995.16	4,815.10	2,682.22	
A la Vista	2,682.22	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,995.16	4,815.10	2,682.22	
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	75,537.42	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,028.32	50,028.32	50,028.32	69,037.42	75,537.42	
Locales	20,500.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,000.00	20,500.00	
Extranjero	55,037.42	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,028.32	50,028.32	50,028.32	55,037.42	55,037.42	
OTROS PASIVOS	14,109.40	39.28%	35,916.32	56,224.56	60,940.24	40,634.68	49,732.31	45,159.99	66,238.41	56,582.80	66,410.60	64,753.49	52,818.16	57,176.85	50,025.72	
Locales	11,385.27	33.36%	34,131.43	45,126.12	47,937.43	35,132.21	38,520.34	38,826.56	44,516.68	46,259.67	57,435.59	55,610.35	46,697.88	51,113.92	45,516.70	
Extranjero	2,724.13	152.62%	1,784.89	11,098.43	13,002.82	5,502.48	11,211.97	6,333.44	21,721.72	10,323.13	8,975.01	9,143.14	6,120.28	6,062.93	4,509.02	
PATRIMONIO	(578.72)	(0.20%)	285,875.42	291,027.77	293,251.79	292,784.49	295,716.73	295,287.14	291,512.41	293,653.63	284,890.32	280,869.27	284,388.44	281,241.62	285,296.70	
Capital	0.00	0.00%	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	153,850.02	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	(2,343.36)	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	(2,343.36)	
Utilidad de Periodos Anteriores	24,097.26	28.41%	84,811.66	131,220.52	131,220.52	128,672.39	127,972.39	127,972.39	127,972.39	127,264.61	117,264.61	107,281.11	106,565.55	106,565.55	108,908.91	
Utilidad de Periodo	(3,654.28)	(8.19%)	44,592.79	3,744.22	5,825.48	9,038.49	12,763.27	16,150.24	19,250.96	22,427.44	27,027.67	30,643.04	34,253.92	37,996.03	40,938.51	

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Ganancia o Perdida en Valores Disponible para la Venta	(18,678.35)	(712.65%)	2,620.96	2,213.02	2,355.78	1,223.59	1,131.06	(2,685.50)	(9,560.96)	(9,888.44)	(13,251.98)	(10,904.90)	(10,281.06)	(17,169.98)	(16,057.38)
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	564,862.24	21.82%	2,588,176.96	2,878,155.41	2,697,560.45	2,631,023.14	2,870,021.62	2,741,030.43	2,784,581.75	2,705,855.14	2,967,956.22	2,985,980.27	2,953,870.43	3,009,364.93	3,153,039.20