

BANESCO, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015												
			2014	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	(91,446.44)	(10.62%)	861,355.96	834,888.54	722,768.63	664,927.01	713,382.19	702,187.54	744,720.74	632,028.19	610,730.86	625,730.56	589,085.14	682,167.26	769,909.52
Depositos Locales en Bancos	(20,572.46)	(8.53%)	241,287.52	238,281.04	221,861.88	194,224.44	226,548.44	219,437.12	208,762.70	197,834.17	183,373.60	213,742.22	204,739.75	226,113.36	220,715.06
A la Vista	31,861.80	134.50%	23,688.26	16,368.54	16,735.65	18,299.52	18,009.00	16,635.52	17,752.82	15,171.38	17,240.43	15,463.50	16,763.42	20,919.38	55,550.06
A Plazo	(52,434.25)	(24.10%)	217,599.26	221,912.50	205,126.24	175,924.92	208,539.44	202,801.60	191,009.87	182,662.79	166,133.17	198,278.72	187,976.33	205,193.99	165,165.00
Depositos Extranjeros en Bancos	(75,378.86)	(12.41%)	607,369.49	577,323.67	481,813.08	453,559.75	474,099.84	466,208.23	517,275.23	412,461.61	403,406.24	389,467.26	359,945.93	435,755.95	531,990.63
A la Vista	102,800.94	82.38%	124,786.06	106,235.30	91,022.30	98,827.45	91,804.98	102,475.89	103,920.49	95,751.60	92,103.44	86,760.25	99,387.03	121,186.76	227,587.01
A Plazo	(178,179.80)	(36.92%)	482,583.43	471,088.37	390,790.78	354,732.30	382,294.86	363,732.35	413,354.74	316,710.01	311,302.80	302,707.01	260,558.90	314,569.18	304,403.63
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	4,504.88	35.47%	12,698.95	19,283.82	19,093.67	17,142.82	12,733.91	16,542.19	18,682.81	21,732.41	23,951.01	22,521.08	24,399.46	20,297.95	17,203.83
CARTERA CREDITICIA	426,543.62	19.25%	2,215,470.97	2,214,379.40	2,227,664.07	2,282,271.09	2,314,395.94	2,312,782.59	2,373,643.26	2,458,948.66	2,497,563.05	2,484,554.65	2,532,036.49	2,588,144.75	2,642,014.59
Locales	335,309.66	20.91%	1,603,515.75	1,607,734.97	1,615,384.81	1,665,136.55	1,684,282.75	1,701,439.94	1,751,976.33	1,784,957.50	1,827,905.21	1,866,399.26	1,900,976.07	1,918,256.68	1,938,825.41
Extranjero	96,975.93	15.28%	634,861.31	629,505.84	635,326.79	640,285.11	653,735.28	635,653.91	646,081.25	700,124.02	696,900.26	645,726.87	659,011.44	698,143.05	731,837.24
Menos Provisiones	5,741.98	25.07%	22,906.08	22,861.41	23,047.53	23,150.57	23,622.10	24,311.26	24,414.33	26,132.87	27,242.42	27,571.48	27,951.02	28,254.98	28,648.06
Locales	7,503.52	45.17%	16,611.79	16,227.47	16,971.91	17,281.98	17,831.58	19,827.60	19,655.16	19,967.72	21,835.35	23,813.94	23,522.73	23,544.85	24,115.30
Extranjero	(1,761.54)	(27.99%)	6,294.30	6,633.94	6,075.62	5,868.59	5,790.51	4,483.66	4,759.17	6,165.14	5,407.07	3,757.54	4,428.29	4,710.13	4,532.76
INVERSIONES EN VALORES	604.59	0.14%	446,548.81	431,345.31	445,642.11	498,277.21	489,749.88	509,009.65	518,842.92	526,562.70	523,834.26	522,916.79	509,797.66	470,698.89	447,153.39
Locales	(19,730.82)	(23.17%)	85,162.84	85,223.28	85,210.03	97,641.67	97,700.96	109,475.27	112,714.58	113,426.97	99,406.16	95,380.54	105,386.28	86,712.48	65,432.02
Extranjero	20,335.41	5.63%	361,385.96	346,122.03	360,432.08	400,635.55	392,048.91	399,534.38	406,128.33	413,135.73	424,428.11	427,536.25	404,411.38	383,986.42	381,721.37
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	1,311.95	0.97%	135,842.93	131,436.40	131,446.26	124,331.04	118,658.60	118,703.42	120,019.79	123,942.02	128,627.97	127,300.24	126,164.44	133,904.15	137,154.88
Locales	4,558.51	4.53%	100,737.53	94,206.40	95,783.10	88,929.50	92,041.04	93,275.28	94,312.65	97,224.80	99,393.26	97,679.77	100,108.87	103,132.07	105,296.04
Extranjero	(3,246.56)	(9.25%)	35,105.40	37,230.00	35,663.16	35,401.54	26,617.56	25,428.14	25,707.15	26,717.22	29,234.72	29,620.47	26,055.58	30,772.09	31,858.84
TOTAL DE ACTIVOS	337,013.72	9.21%	3,659,218.67	3,612,049.64	3,527,521.07	3,569,806.35	3,636,186.60	3,642,683.20	3,757,226.70	3,741,481.57	3,760,756.14	3,760,502.24	3,757,083.73	3,874,915.06	3,996,232.39
DEPOSITOS	255,495.56	7.90%	3,235,431.81	3,172,703.12	3,125,575.40	3,153,536.43	3,212,476.66	3,216,093.87	3,338,827.45	3,311,341.68	3,287,453.86	3,292,155.92	3,297,433.19	3,392,020.89	3,490,927.37
Locales	92,161.76	8.50%	1,083,995.98	1,011,309.15	994,074.57	990,370.00	1,008,276.22	1,029,041.32	1,083,744.06	1,068,526.85	1,080,478.61	1,110,984.54	1,122,541.79	1,123,282.94	1,176,157.74

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			2014 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	94,522.43	8.89%	1,062,869.95	989,431.35	992,246.91	988,241.42	986,567.32	1,007,257.27	1,062,274.51	1,038,421.38	1,043,918.94	1,068,365.78	1,097,668.23	1,115,102.73	1,157,392.38
A la Vista	47,135.91	16.93%	278,473.97	257,339.56	268,900.16	267,546.59	270,167.47	291,278.50	303,822.57	271,891.58	292,305.06	301,633.66	320,726.17	320,942.45	325,609.88
A Plazo	48,140.38	10.27%	468,547.03	434,152.79	427,517.39	432,728.99	434,739.07	424,673.95	449,191.33	459,704.26	461,692.43	474,812.17	490,404.55	498,312.72	516,687.41
De Ahorros	(753.87)	(0.24%)	315,848.95	297,939.00	295,829.36	287,965.85	281,660.78	291,304.82	309,260.61	306,825.54	289,921.45	291,919.96	286,537.51	295,847.56	315,095.09
De Bancos	(2,360.67)	(11.17%)	21,126.03	21,877.80	1,827.67	2,128.58	21,708.90	21,784.05	21,469.55	30,105.47	36,559.68	42,618.75	24,873.56	8,180.20	18,765.36
A la Vista	(510.67)	(70.34%)	726.03	727.80	577.67	878.58	558.90	634.05	319.55	705.47	509.68	568.75	823.56	1,130.20	215.36
A Plazo	(1,850.00)	(9.07%)	20,400.00	21,150.00	1,250.00	1,250.00	21,150.00	21,150.00	21,150.00	29,400.00	36,050.00	42,050.00	24,050.00	7,050.00	18,550.00
Extranjero	163,333.80	7.59%	2,151,435.83	2,161,393.97	2,131,500.83	2,163,166.43	2,204,200.44	2,187,052.55	2,255,083.39	2,242,814.83	2,206,975.25	2,181,171.38	2,174,891.40	2,268,737.95	2,314,769.63
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	161,253.86	7.52%	2,144,928.12	2,155,613.06	2,127,272.36	2,156,388.94	2,199,014.12	2,180,753.13	2,249,051.07	2,235,761.11	2,199,317.83	2,172,117.56	2,166,701.05	2,261,476.77	2,306,181.98
A la Vista	40,976.81	32.56%	125,835.55	117,422.07	117,438.84	153,044.78	175,070.87	189,718.06	191,974.49	162,074.31	161,022.86	173,416.01	161,816.13	164,882.71	166,812.36
A Plazo	124,923.37	22.78%	548,423.82	530,754.72	517,031.81	505,057.29	531,113.83	526,361.22	519,574.11	618,150.44	608,284.29	604,116.73	626,794.38	652,105.39	673,347.19
De Ahorros	(4,646.31)	(0.32%)	1,470,668.75	1,507,436.27	1,492,801.71	1,498,286.86	1,492,829.42	1,464,673.85	1,537,502.47	1,455,536.37	1,430,010.68	1,394,584.82	1,378,090.54	1,444,488.67	1,466,022.43
De Bancos	2,079.94	31.96%	6,507.71	5,780.91	4,228.48	6,777.49	5,186.32	6,299.42	6,032.32	7,053.72	7,657.42	9,053.82	8,190.35	7,261.18	8,587.65
A la Vista	2,079.94	31.96%	6,507.71	5,780.91	4,228.48	6,777.49	5,186.32	6,299.42	6,032.32	7,053.72	7,657.42	9,053.82	8,190.35	7,261.18	8,587.65
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	69,438.56	85.41%	81,304.33	81,335.42	56,304.33	54,107.44	54,107.84	59,654.44	49,832.00	64,234.62	84,239.47	74,836.85	70,908.85	116,055.85	150,742.90
Locales	53,937.00	253.11%	21,310.00	21,310.00	21,310.00	21,310.00	21,310.00	26,857.00	24,832.00	24,832.00	24,832.00	24,832.00	24,832.00	61,979.00	75,247.00
Extranjero	15,501.56	25.84%	59,994.33	60,025.42	34,994.33	32,797.44	32,797.84	32,797.44	25,000.00	39,402.62	59,407.47	50,004.85	46,076.85	54,076.85	75,495.90
OTROS PASIVOS	2,009.69	3.84%	52,383.03	77,006.78	60,503.02	72,376.32	71,710.66	66,100.32	70,586.12	65,003.30	78,887.47	83,846.42	75,024.23	72,523.62	54,392.72
Locales	2,334.00	4.67%	49,996.32	73,751.35	57,698.73	69,636.18	68,920.33	63,970.04	69,308.57	63,616.10	77,339.29	82,110.29	73,017.14	70,783.15	52,330.32
Extranjero	(324.30)	(13.59%)	2,386.71	3,255.43	2,804.29	2,740.15	2,790.33	2,130.27	1,277.56	1,387.21	1,548.18	1,736.14	2,007.09	1,740.47	2,062.41
PATRIMONIO	10,069.91	3.47%	290,099.50	281,004.32	285,138.31	289,786.16	297,891.44	300,834.58	297,981.13	300,901.97	310,175.33	309,663.05	313,717.45	294,314.70	300,169.40
Capital	(28,475.00)	(18.51%)	153,840.02	153,840.02	153,840.02	153,690.02	153,690.02	153,690.02	150,540.02	150,540.02	150,140.02	147,940.02	147,914.02	121,508.02	125,365.02
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	47,917.88	204.36%	23,447.85	23,447.85	23,455.25	25,252.91	25,255.45	25,255.45	25,255.45	25,258.09	26,520.57	26,665.40	51,501.66	51,501.66	71,365.73
Provisiones Dinámicas	1,759.69	6.83%	25,773.13	25,773.13	25,773.13	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81	27,532.81
Otras Reservas	46,158.19	(1,985.06%)	(2,325.28)	(2,325.28)	(2,317.88)	(2,279.90)	(2,277.37)	(2,277.37)	(2,277.37)	(2,274.73)	(1,012.24)	(867.42)	23,968.84	23,968.84	43,832.91

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Utilidad de Periodos Anteriores	(11,408.74)	(12.35%)	92,413.39	126,426.52	123,579.12	122,212.12	121,478.34	121,478.34	121,478.34	120,762.94	126,702.88	126,558.05	101,040.60	100,870.06	81,004.65
Utilidad de Periodo	(1,996.67)	(4.42%)	45,184.91	2,355.19	4,950.05	8,596.65	12,276.38	16,436.23	19,449.22	22,781.37	26,379.71	29,764.13	34,371.09	38,013.51	43,188.24
Ganancia o Perdida en Valores Disponible para la Venta	4,032.43	(16.27%)	(24,786.66)	(25,065.26)	(20,686.12)	(19,965.54)	(14,808.74)	(16,025.45)	(18,741.89)	(18,440.45)	(19,567.85)	(21,264.56)	(21,109.92)	(17,578.54)	(20,754.23)
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	337,013.72	9.21%	3,659,218.67	3,612,049.64	3,527,521.07	3,569,806.35	3,636,186.60	3,642,683.20	3,757,226.70	3,741,481.57	3,760,756.14	3,760,502.24	3,757,083.73	3,874,915.06	3,996,232.39