

BANESCO, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	85,394.36	11.09%	769,909.52	737,532.04	673,381.28	665,844.64	650,606.93	658,094.28	822,987.18	668,310.17	742,453.61	741,710.11	709,780.15	728,153.37	855,303.89
Depositos Locales en Bancos	25,892.56	11.73%	220,715.06	245,335.06	190,295.98	179,957.72	190,702.91	144,486.27	191,720.86	148,045.17	175,631.70	179,138.95	176,762.25	169,856.37	246,607.62
A la Vista	13,694.41	24.65%	55,550.06	18,125.17	15,481.98	17,909.35	18,378.28	17,332.27	16,533.96	15,798.13	15,911.45	15,170.54	15,488.08	15,742.33	69,244.47
A Plazo	12,198.14	7.39%	165,165.00	227,209.88	174,814.00	162,048.37	172,324.63	127,154.00	175,186.90	132,247.05	159,720.26	163,968.41	161,274.17	154,114.04	177,363.15
Depositos Extranjeros en Bancos	48,485.66	9.11%	531,990.63	471,930.49	463,963.46	463,386.87	442,877.77	496,010.26	616,186.01	506,580.44	551,122.34	548,334.15	516,014.80	538,709.69	580,476.29
A la Vista	(44,851.42)	(19.71%)	227,587.01	94,006.49	124,044.39	118,150.76	83,314.87	94,464.36	187,663.31	116,038.82	149,458.14	154,979.61	131,675.24	168,522.99	182,735.58
A Plazo	93,337.08	30.66%	304,403.63	377,924.00	339,919.07	345,236.11	359,562.91	401,545.90	428,522.70	390,541.62	401,664.20	393,354.54	384,339.56	370,186.70	397,740.71
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	11,016.15	64.03%	17,203.83	20,266.49	19,121.84	22,500.05	17,026.25	17,597.74	15,080.32	13,684.56	15,699.57	14,237.01	17,003.10	19,587.32	28,219.98
CARTERA CREDITICIA	18,821.33	0.71%	2,642,014.59	2,651,676.24	2,645,629.13	2,676,398.50	2,650,040.95	2,675,046.80	2,660,821.35	2,683,237.03	2,643,699.14	2,667,384.89	2,648,382.63	2,661,020.42	2,660,835.93
Locales	94,730.98	4.89%	1,938,825.41	1,935,641.45	1,925,007.99	1,935,679.76	1,934,815.18	1,957,625.44	1,940,095.59	1,957,717.33	1,970,989.14	2,008,914.75	2,019,999.85	2,021,181.33	2,033,556.39
Extranjero	(73,863.50)	(10.09%)	731,837.24	745,097.52	750,121.65	770,547.07	746,308.69	748,961.69	751,956.42	756,071.49	704,110.48	688,283.20	658,330.27	667,475.49	657,973.74
Menos Provisiones	2,046.14	7.14%	28,648.06	29,062.72	29,500.51	29,828.33	31,082.92	31,540.32	31,230.66	30,551.79	31,400.49	29,813.07	29,947.49	27,636.39	30,694.20
Locales	902.56	3.74%	24,115.30	19,003.69	23,613.03	23,284.05	25,252.92	25,814.13	26,337.87	25,725.36	25,648.27	24,075.02	24,342.67	21,690.68	25,017.86
Extranjero	1,143.58	25.23%	4,532.76	10,059.04	5,887.48	6,544.28	5,830.00	5,726.19	4,892.80	4,826.44	5,752.21	5,738.05	5,604.82	5,945.72	5,676.34
INVERSIONES EN VALORES	(62,022.49)	(13.87%)	447,153.39	453,952.58	478,525.56	489,853.46	495,834.84	458,504.84	344,942.30	397,833.03	396,057.73	390,543.02	396,618.64	368,599.08	385,130.90
Locales	(25,771.67)	(39.39%)	65,432.02	80,360.61	87,882.72	90,316.52	90,338.06	90,169.79	89,824.59	87,423.88	80,493.98	76,526.34	48,454.33	51,119.11	39,660.35
Extranjero	(36,250.82)	(9.50%)	381,721.37	373,591.97	390,642.84	399,536.95	405,496.78	368,335.05	255,117.71	310,409.15	315,563.75	314,016.68	348,164.31	317,479.96	345,470.55
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	16,076.19	11.72%	137,154.82	138,070.12	140,875.47	141,154.86	144,454.32	144,042.07	141,520.13	144,200.14	146,026.51	150,259.91	150,164.29	150,696.31	153,231.02
Locales	20,689.90	19.65%	105,295.99	107,589.31	110,463.92	112,184.44	118,312.45	118,204.75	115,435.67	116,775.83	118,103.21	122,126.95	124,047.98	125,491.22	125,985.89
Extranjero	(4,613.71)	(14.48%)	31,858.84	30,480.81	30,411.54	28,970.42	26,141.88	25,837.32	26,084.45	27,424.31	27,923.30	28,132.96	26,116.31	25,205.08	27,245.13
TOTAL DE ACTIVOS	58,269.40	1.46%	3,996,232.33	3,981,230.99	3,938,411.44	3,973,251.48	3,940,937.05	3,935,687.99	3,970,270.96	3,893,580.38	3,928,236.99	3,949,897.93	3,904,945.71	3,908,469.18	4,054,501.73
DEPOSITOS	(80,575.61)	(2.31%)	3,490,927.37	3,448,268.45	3,408,717.81	3,445,967.22	3,377,411.08	3,372,558.65	3,411,184.84	3,345,393.34	3,361,703.46	3,379,231.21	3,302,005.62	3,281,048.99	3,410,351.76
Locales	(32,756.70)	(2.79%)	1,176,157.74	1,156,393.58	1,155,397.91	1,185,950.32	1,175,005.71	1,131,210.29	1,104,204.85	1,088,565.67	1,070,686.77	1,123,163.40	1,111,067.29	1,078,823.14	1,143,401.04

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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	(25,960.03)	(2.24%)	1,157,392.38	1,142,608.69	1,136,317.78	1,165,329.46	1,153,424.11	1,100,453.73	1,081,124.26	1,054,310.81	1,068,704.56	1,096,991.95	1,078,489.57	1,061,733.48	1,131,432.35
A la Vista	(11,555.22)	(3.55%)	325,609.88	325,325.67	316,717.11	329,481.89	302,661.04	346,735.87	312,459.40	301,595.95	286,274.64	285,327.97	282,378.16	272,541.05	314,054.66
A Plazo	(14,940.63)	(2.89%)	516,687.41	522,190.87	531,702.10	523,855.91	529,407.64	450,719.11	458,465.23	464,452.45	494,714.47	500,589.89	485,468.44	481,820.10	501,746.78
De Ahorros	535.82	0.17%	315,095.09	295,092.15	287,898.57	311,991.66	321,355.43	302,998.75	310,199.63	288,262.40	287,715.44	311,074.08	310,642.97	307,372.33	315,630.91
De Bancos	(6,796.67)	(36.22%)	18,765.36	13,784.89	19,080.13	20,620.85	21,581.60	30,756.55	23,080.59	34,254.86	1,982.21	26,171.45	32,577.71	17,089.66	11,968.69
A la Vista	(46.67)	(21.67%)	215.36	484.89	780.13	320.85	281.60	456.55	280.59	454.86	182.21	371.45	277.71	289.66	168.69
A Plazo	(6,750.00)	(36.39%)	18,550.00	13,300.00	18,300.00	20,300.00	21,300.00	30,300.00	22,800.00	33,800.00	1,800.00	25,800.00	32,300.00	16,800.00	11,800.00
Extranjero	(47,818.91)	(2.07%)	2,314,769.63	2,291,874.87	2,253,319.90	2,260,016.90	2,202,405.37	2,241,348.36	2,306,979.99	2,256,827.67	2,291,016.69	2,256,067.81	2,190,938.34	2,202,225.85	2,266,950.72
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	(68,582.79)	(2.97%)	2,306,181.98	2,286,742.72	2,247,617.24	2,253,232.33	2,187,745.31	2,217,763.74	2,281,956.35	2,239,701.56	2,256,118.06	2,228,988.68	2,164,054.83	2,168,297.89	2,237,599.19
A la Vista	14,688.28	8.81%	166,812.36	176,195.44	147,887.09	157,833.81	145,540.01	147,392.13	177,723.67	170,344.51	171,009.10	156,180.23	172,888.05	176,126.25	181,500.64
A Plazo	91,579.10	13.60%	673,347.19	666,467.37	672,381.87	676,649.34	699,872.25	758,714.38	767,308.68	780,027.50	778,863.17	778,856.22	757,092.88	757,196.47	764,926.29
De Ahorros	(174,850.16)	(11.93%)	1,466,022.43	1,444,079.91	1,427,348.28	1,418,749.17	1,342,333.05	1,311,657.24	1,336,924.00	1,289,329.55	1,306,245.80	1,293,952.22	1,234,073.90	1,234,975.16	1,291,172.27
De Bancos	20,763.88	241.79%	8,587.65	5,132.15	5,702.66	6,784.57	14,660.06	23,584.62	25,023.63	17,126.11	34,898.63	27,079.13	26,883.50	33,927.96	29,351.52
A la Vista	(4,236.12)	(49.33%)	8,587.65	5,132.15	5,702.66	6,784.57	5,660.06	4,584.62	6,023.63	7,126.11	9,898.63	2,079.13	1,883.50	3,927.96	4,351.52
A Plazo	25,000.00	0.00%	0.00	0.00	0.00	0.00	9,000.00	19,000.00	19,000.00	10,000.00	25,000.00	25,000.00	25,000.00	30,000.00	25,000.00
OBLIGACIONES	87,910.01	58.32%	150,742.90	151,507.90	124,503.04	112,562.00	145,544.54	156,975.85	165,888.42	150,222.14	160,222.14	163,659.99	187,148.26	202,260.72	238,652.90
Locales	8,358.00	11.11%	75,247.00	76,012.00	77,012.00	80,062.00	83,262.00	81,525.00	76,770.00	76,835.00	76,835.00	75,885.00	75,885.00	74,845.00	83,605.00
Extranjero	79,552.01	105.37%	75,495.90	75,495.90	47,491.04	32,500.00	62,282.54	75,450.85	89,118.42	73,387.14	83,387.14	87,774.99	111,263.26	127,415.72	155,047.90
OTROS PASIVOS	5,646.14	10.38%	54,392.66	79,741.52	98,455.84	101,798.88	100,140.91	85,341.99	65,772.45	65,475.28	72,029.22	65,503.54	75,181.38	83,035.09	60,038.80
Locales	4,979.16	9.51%	52,330.26	77,362.41	96,299.91	99,632.18	97,983.52	83,583.06	63,830.94	63,410.87	69,899.23	63,245.12	71,962.36	80,117.72	57,309.42
Extranjero	666.97	32.34%	2,062.41	2,379.11	2,155.93	2,166.69	2,157.39	1,758.94	1,941.52	2,064.41	2,129.99	2,258.41	3,219.03	2,917.37	2,729.38
PATRIMONIO	45,288.87	15.09%	300,169.40	301,713.12	306,734.74	312,923.38	317,840.52	320,811.50	327,425.25	332,489.61	334,282.17	341,503.20	340,610.45	342,124.38	345,458.27
Capital	(2,850.00)	(2.27%)	125,365.02	125,365.02	125,215.02	124,515.02	124,515.02	122,515.02	122,515.02	122,515.02	122,515.02	122,515.02	122,515.02	122,515.02	122,515.02
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	9,182.01	12.87%	71,365.73	71,390.20	71,458.29	71,623.75	71,675.85	71,675.85	74,125.27	75,414.53	75,425.55	75,481.18	79,147.05	80,400.55	80,547.74
Provisiones Dinámicas	0.00	0.00%	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	27,532.81	27,532.81	27,532.81
Otras Reservas	9,182.01	20.95%	43,832.91	43,857.38	43,925.47	44,090.93	44,143.03	44,143.03	46,592.45	47,881.71	47,892.74	47,948.36	51,614.23	52,867.74	53,014.93

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Utilidad de Periodos Anteriores	33,541.88	41.41%	81,004.65	124,168.42	123,956.29	123,790.83	123,606.27	123,606.27	121,156.85	119,867.59	119,758.13	119,702.50	115,947.22	114,693.71	114,546.53
Utilidad de Periodo	(1,723.43)	(3.99%)	43,188.24	4,158.00	8,151.44	11,798.75	15,022.47	19,610.81	23,746.35	26,346.76	29,275.66	33,288.00	36,876.18	39,265.49	41,464.81
Ganancia o Perdida en Valores Disponibles para la Venta	7,138.41	(34.39%)	(20,754.23)	(23,368.51)	(22,046.30)	(18,804.96)	(16,979.09)	(16,596.45)	(14,118.24)	(11,654.29)	(12,692.19)	(9,483.50)	(13,875.01)	(14,750.39)	(13,615.82)
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	58,269.40	1.46%	3,996,232.33	3,981,230.99	3,938,411.44	3,973,251.48	3,940,937.05	3,935,687.99	3,970,270.96	3,893,580.38	3,928,236.99	3,949,897.93	3,904,945.71	3,908,469.18	4,054,501.73