



Banesco, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	0.00	292,202.04	340,785.10	471,140.20	697,391.05	796,940.57	964,124.42	992,178.08	1,017,220.40	
Activos Líquidos	0.00	102,383.31	105,516.79	248,146.03	342,826.96	317,559.58	294,179.44	337,912.22	409,748.74	
Total de Préstamos	0.00	49,760.84	42,405.21	37,532.34	76,829.09	83,151.66	147,181.15	184,925.87	202,541.71	
Locales	0.00	0.00	0.00	0.00	19,358.37	46,186.53	93,056.75	125,853.10	159,080.30	
Extranjeros	0.00	49,760.84	42,405.21	37,532.34	57,470.73	36,965.13	54,124.40	59,072.77	43,461.41	
Total de Inversiones	0.00	136,291.96	185,265.94	172,043.99	256,929.72	371,436.58	484,755.27	433,419.66	362,822.42	
Total de Depósitos	0.00	219,118.70	275,879.60	399,248.42	627,203.46	723,519.12	850,166.74	896,263.38	910,395.73	
Locales	0.00	0.00	0.00	0.00	14,407.55	29,420.10	51,929.15	60,789.77	79,869.82	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	14,407.55	29,420.10	51,929.15	60,789.77	79,869.82	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	0.00	219,118.70	275,879.60	399,248.42	612,795.91	694,099.02	798,237.60	835,473.61	830,525.92	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	219,118.70	275,879.60	331,359.95	534,475.66	613,002.72	798,237.60	835,473.61	830,525.92	
Depósitos de Bancos	0.00	0.00	0.00	67,888.47	78,320.25	81,096.30	0.00	0.00	0.00	
Patrimonio Total	0.00	72,383.97	62,547.61	63,960.79	64,233.29	62,108.32	100,285.70	81,002.58	83,366.93	
PROMEDIO (12 MESES)										
Total de Activos	0.00	146,101.02	170,392.55	235,570.10	348,695.52	544,571.30	652,454.76	731,659.14	857,305.72	
Activos Generadores de Ingresos	0.00	93,026.40	113,835.57	104,788.17	166,879.41	320,320.52	429,803.78	413,960.93	449,561.47	
Total de Prestamos	0.00	24,880.42	21,202.61	18,766.17	38,414.55	66,456.25	94,793.18	111,229.11	139,685.40	
Total de Inversiones	0.00	68,145.98	92,632.97	86,022.00	128,464.86	253,864.27	335,010.60	302,731.83	309,876.07	
Patrimonio Total	0.00	36,191.98	31,273.81	31,980.40	32,116.64	67,246.14	81,416.66	72,481.68	73,800.11	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	0.00	2,782.84	7,941.48	13,724.63	46,870.02	10,173.85	22,095.70	36,133.96	49,834.69	
Egreso de Operaciones	0.00	956.46	3,111.54	5,995.68	11,020.04	5,560.64	11,224.46	17,089.89	22,166.88	



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Ingreso Neto de Intereses	0.00	1,826.38	4,829.94	7,728.95	35,849.99	4,613.20	10,871.24	19,044.07	27,667.81
Otros Ingresos	0.00	2,382.76	6,311.42	9,951.01	36,007.34	8,171.15	37,467.73	43,803.27	57,703.42
Ingreso de Operaciones	0.00	4,209.14	11,141.36	17,679.96	71,857.33	12,784.35	48,338.97	62,847.34	85,371.24
Egresos Generales	0.00	1,237.74	4,593.25	12,730.59	64,171.56	9,797.01	36,463.95	50,080.18	71,054.36
Utilidad Antes de Provisiones	0.00	2,971.40	6,548.11	4,949.37	7,685.77	2,987.34	11,875.02	12,767.16	14,316.87
Utilidad del Periodo	0.00	2,971.40	6,548.11	4,949.37	7,685.77	2,987.34	11,875.02	12,767.16	14,316.87
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	12.15	12.15	167.52	3.17	77.93	89.55	465.43	1,082.53
Total Provisiones Para Préstamos	0.00	4,933.28	4,933.28	4,498.07	4,489.09	4,489.09	4,880.37	4,680.37	4,556.28
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.02	0.03	0.45	0.00	0.09	0.06	0.25	0.53
Provisiones / Préstamos Vencidos (%)	0.00	40,597.72	40,597.72	2,685.05	141,539.64	5,760.14	5,449.61	1,005.60	420.89
Provisiones para Préstamos / Préstamos Totales (%)	0.00	9.91	11.63	11.98	5.84	5.40	3.32	2.53	2.25
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	0.00	24.77	18.35	13.58	9.21	7.79	10.40	8.16	8.20
Patrimonio / Activos Generadores de Ing. (%)	0.00	38.91	27.47	30.52	19.25	13.66	15.87	13.10	14.75
Patrimonio / Préstamos Totales (%)	0.00	145.46	147.50	170.42	83.61	74.69	68.14	43.80	41.16
Indice de Adecuacion de Capital	0.00	33.30	28.45	21.73	13.36	12.08	22.63	11.22	12.50
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	0.00	46.73	38.25	62.15	54.66	43.89	34.60	37.70	45.01
Activos Líquidos / Activos Totales (%)	0.00	35.04	30.96	52.67	49.16	39.85	30.51	34.06	40.28
Activos Líquidos + Inversiones / Depósitos Totales (%)	0.00	108.93	105.40	105.25	95.62	95.23	91.62	86.06	84.86
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	12.78	11.50	6.30	4.61	3.73	5.53	4.11	3.18
Utilidad Neta / Total de Activos (Promedio) (%)	0.00	8.14	7.69	2.80	2.20	2.19	3.64	2.33	1.67
Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	32.84	41.88	20.64	23.93	17.77	29.17	23.49	19.40
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	11.97	13.95	17.46	28.09	12.70	10.28	11.64	11.09
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.11	5.47	7.63	6.60	6.94	5.22	5.50	4.93
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.85	8.49	9.83	21.48	5.76	5.06	6.13	6.15



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Egresos Generales / Ingresos de Operaciones (%)	0.00	29.41	41.23	72.01	89.30	76.63	75.43	79.69	83.23
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	10.25	11.09	12.66	21.58	10.20	17.43	14.11	12.84
PRODUCTIVIDAD									
Número de Empleados	0.00	31.00	81.00	185.00	258.00	318.00	379.00	447.00	482.00
Número de Sucursales	0.00	1.00	1.00	1.00	7.00	7.00	11.00	14.00	14.00
Préstamos / Empleados	0.00	1,605.19	523.52	202.88	297.79	261.48	388.34	413.70	420.21
Depósitos Totales / Empleados	0.00	7,068.35	3,405.92	2,158.10	2,431.02	2,275.22	2,243.18	2,005.06	1,888.79
Utilidad Neta / Empleados	0.00	95.85	80.84	26.75	29.79	9.39	31.33	28.56	29.70
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	0.00	0.00	0.00	0.00	172.74	182.91	110.59	45.86
Préstamos (%)	0.00	0.00	0.00	0.00	0.00	67.10	247.08	392.71	163.63
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	721.76
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	-25.71	27.64	57.39	-24.38
Depósitos (%)	0.00	0.00	0.00	0.00	0.00	230.20	208.17	124.49	45.15
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	454.36
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	216.77	189.34	109.26	35.53
Patrimonio (%)	0.00	0.00	0.00	0.00	0.00	-14.20	60.33	26.64	29.79
Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	0.54	81.35	157.96	86.28
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	0.00	44,960.71	38,374.75	33,246.92	56,226.88	75,762.64	139,962.13	164,179.24	195,255.44
Mencion Especial	0.00	9,721.26	8,951.59	0.00	16,500.00	3,454.08	3,532.81	16,153.75	2,121.59
Subnormal	0.00	0.00	0.00	8,771.34	8,588.13	8,404.33	8,476.82	8,832.63	8,663.09
Dudoso	0.00	3.17	0.00	0.00	0.00	16.53	84.38	401.35	677.73
Irrecuperable	0.00	8.98	12.15	12.15	3.17	3.17	5.38	39.28	380.15
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	6.00	5.79	5.61	0.00	17.00
Resto del País	0.00	0.00	0.00	0.00	0.00	15.50	7.00	0.00	0.00



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Al por Menor	0.00	0.00	0.00	0.00	7.75	24.00	12.00	7.33	7.54
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	6.00	5.90	6.03	4.28	4.14
Prestamo Personal Auto	0.00	0.00	0.00	0.00	7.38	7.52	7.61	7.65	7.67
Prestamo Personal	0.00	0.00	0.00	0.00	8.10	8.21	8.71	8.89	9.15
Tarjeta de Crédito	0.00	0.00	0.00	0.00	13.00	12.99	12.99	12.99	13.13
TASA DE INTERES PASIVA									
Persona Natural	0.00	2.85	2.92	0.00	5.18	4.94	4.60	0.00	4.29
Persona Juridica	0.00	3.05	3.29	0.00	5.22	5.04	4.77	0.00	3.91