



Banesco, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	697,391.05	796,940.57	964,124.42	992,178.08	1,017,950.67	910,265.27	946,003.06	1,069,288.45	1,242,819.09	
Activos Líquidos	342,826.96	317,559.58	294,179.44	337,912.22	409,858.78	231,227.60	236,940.23	290,001.00	404,629.76	
Total de Préstamos	76,829.09	83,151.66	147,181.15	184,925.87	202,541.71	240,970.58	280,409.65	348,525.70	390,193.56	
Locales	19,358.37	46,186.53	93,056.75	125,853.10	159,080.30	200,428.47	243,628.77	300,646.94	349,029.22	
Extranjeros	57,470.73	36,965.13	54,124.40	59,072.77	43,461.41	40,542.12	36,780.88	47,878.76	41,164.33	
Total de Inversiones	256,929.72	371,436.58	484,755.27	433,419.66	362,631.33	396,881.60	378,945.62	374,565.47	395,864.52	
Total de Depósitos	627,203.46	723,519.12	850,166.74	896,263.38	920,155.45	802,391.59	825,441.77	924,344.61	1,087,838.24	
Locales	14,407.55	29,420.10	51,929.15	60,789.77	80,329.82	72,725.40	104,428.49	127,720.84	162,914.28	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	14,407.55	29,420.10	51,929.15	60,789.77	56,829.82	72,725.40	96,428.49	127,720.84	154,914.28	
Depósitos de Bancos	0.00	0.00	0.00	0.00	23,500.00	0.00	8,000.00	0.00	8,000.00	
Extranjeros	612,795.91	694,099.02	798,237.60	835,473.61	839,825.63	729,666.19	721,013.28	796,623.76	924,923.95	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	534,475.66	613,002.72	798,237.60	835,473.61	829,819.71	719,458.69	710,595.67	785,994.06	924,923.95	
Depósitos de Bancos	78,320.25	81,096.30	0.00	0.00	10,005.92	10,207.50	10,417.61	10,629.70	0.00	
Patrimonio Total	64,233.29	62,108.32	100,285.70	81,002.58	84,344.69	90,859.17	102,379.41	112,143.09	132,325.78	
PROMEDIO (12 MESES)										
Total de Activos	348,695.52	544,571.30	652,454.76	731,659.14	857,670.86	853,602.92	955,063.74	1,030,733.26	1,130,384.88	
Activos Generadores de Ingresos	166,879.41	320,320.52	429,803.78	413,960.93	449,465.93	546,220.22	645,645.84	670,718.35	675,615.56	
Total de Prestamos	38,414.55	66,456.25	94,793.18	111,229.11	139,685.40	162,061.12	213,795.40	266,725.78	296,367.63	
Total de Inversiones	128,464.86	253,864.27	335,010.60	302,731.83	309,780.52	384,159.09	431,850.45	403,992.57	379,247.93	
Patrimonio Total	32,116.64	67,246.14	81,416.66	72,481.68	74,288.99	76,483.75	101,332.56	96,572.83	108,335.23	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	46,870.02	10,173.85	22,095.70	36,133.96	50,066.91	12,562.06	25,816.14	39,217.54	54,465.49	
Egreso de Operaciones	11,020.04	5,560.64	11,224.46	17,089.89	22,166.88	4,587.12	9,256.93	13,686.17	19,050.12	



Banesco, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	35,849.99	4,613.20	10,871.24	19,044.07	27,900.03	7,974.94	16,559.21	25,531.37	35,415.36
Otros Ingresos	36,007.34	8,171.15	37,467.73	43,803.27	57,990.08	50,713.07	60,884.80	71,137.12	86,136.73
Ingreso de Operaciones	71,857.33	12,784.35	48,338.97	62,847.34	85,890.11	58,688.00	77,444.01	96,668.49	121,552.10
Egresos Generales	64,171.56	9,797.01	36,463.95	50,080.18	71,587.05	55,085.67	70,916.33	86,121.35	105,809.13
Utilidad Antes de Provisiones	7,685.77	2,987.34	11,875.02	12,767.16	14,303.06	3,602.33	6,527.67	10,547.14	15,742.97
Utilidad del Periodo	7,685.77	2,987.34	11,875.02	12,767.16	14,303.06	3,602.33	6,027.67	8,697.14	13,792.97
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	3.17	77.93	89.55	465.43	1,082.53	1,780.99	2,303.37	5,088.93	5,122.02
Total Provisiones Para Préstamos	4,489.09	4,489.09	4,880.37	4,680.37	4,556.28	4,545.74	4,987.22	5,881.96	5,435.31
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.09	0.06	0.25	0.53	0.74	0.82	1.46	1.31
Provisiones / Préstamos Vencidos (%)	141,539.64	5,760.14	5,449.61	1,005.60	420.89	255.24	216.52	115.58	106.12
Provisiones Para Préstamos / Préstamos Totales (%)	5.84	5.40	3.32	2.53	2.25	1.89	1.78	1.69	1.39
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.21	7.79	10.40	8.16	8.29	9.98	10.82	10.49	10.65
Patrimonio / Activos Generadores de Ing. (%)	19.25	13.66	15.87	13.10	14.92	14.24	15.53	15.51	16.83
Patrimonio / Préstamos Totales (%)	83.61	74.69	68.14	43.80	41.64	37.71	36.51	32.18	33.91
Indice de Adecuacion de Capital	13.36	12.08	22.63	11.22	0.00	14.70	14.90	16.90	14.61
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	54.66	43.89	34.60	37.70	44.54	28.82	28.70	31.37	37.20
Activos Líquidos / Activos Totales (%)	49.16	39.85	30.51	34.06	40.26	25.40	25.05	27.12	32.56
Activos Líquidos + Inversiones / Depósitos Totales (%)	95.62	95.23	91.62	86.06	83.95	78.28	74.61	71.90	73.59
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.61	3.73	5.53	4.11	3.18	2.64	1.87	1.73	2.04
Utilidad Neta / Total de Activos (Promedio) (%)	2.20	2.19	3.64	2.33	1.67	1.69	1.26	1.13	1.22
Utilidad Neta / Patrimonio Total (Promedio) (%)	23.93	17.77	29.17	23.49	19.25	18.84	11.90	12.01	12.73
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	28.09	12.70	10.28	11.64	11.14	9.20	8.00	7.80	8.06
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.60	6.94	5.22	5.50	4.93	3.36	2.87	2.72	2.82



Banesco, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	21.48	5.76	5.06	6.13	6.21	5.84	5.13	5.08	5.24
Egresos Generales / Ingresos de Operaciones (%)	89.30	76.63	75.43	79.69	83.35	93.86	91.57	89.09	87.05
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	21.58	10.20	17.43	14.11	12.90	37.14	18.86	14.14	12.75
PRODUCTIVIDAD									
Número de Empleados	258.00	318.00	379.00	447.00	482.00	504.00	517.00	540.00	567.00
Número de Sucursales	7.00	7.00	11.00	14.00	14.00	0.00	15.00	0.00	0.00
Préstamos / Empleados	297.79	261.48	388.34	413.70	420.21	478.12	542.38	645.42	688.17
Depósitos Totales / Empleados	2,431.02	2,275.22	2,243.18	2,005.06	1,909.04	1,592.05	1,596.60	1,711.75	1,918.59
Utilidad Neta / Empleados	29.79	9.39	31.33	28.56	29.67	7.15	11.66	16.11	24.33
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	172.74	182.91	110.59	45.97	14.22	-1.88	7.77	22.09
Préstamos (%)	0.00	67.10	247.08	392.71	163.63	189.80	90.52	88.47	92.65
Locales (%)	0.00	0.00	0.00	0.00	721.76	333.95	161.81	138.89	119.40
Extranjeros (%)	0.00	-25.71	27.64	57.39	-24.38	9.68	-32.04	-18.95	-5.29
Depósitos (%)	0.00	230.20	208.17	124.49	46.71	10.90	-2.91	3.13	18.22
Locales (%)	0.00	0.00	0.00	0.00	457.55	147.20	101.10	110.10	102.81
Extranjeros (%)	0.00	216.77	189.34	109.26	37.05	5.12	-9.67	-4.65	10.13
Patrimonio (%)	0.00	-14.20	60.33	26.64	31.31	46.29	2.09	38.44	56.89
Utilidad Neta (%)	0.00	0.54	81.35	157.96	86.10	20.59	-49.24	-31.88	-3.57
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	56,226.88	75,762.64	139,962.13	164,179.24	195,255.44	231,775.91	269,736.83	337,678.60	383,127.10
Mención Especial	16,500.00	3,454.08	3,532.81	16,153.75	2,121.59	3,806.99	2,816.88	3,292.03	6,526.86
Subnormal	8,588.13	8,404.33	8,476.82	8,832.63	8,663.09	8,152.43	10,387.55	8,348.06	1,458.24
Dudoso	0.00	16.53	84.38	401.35	677.73	1,145.33	1,369.11	3,766.78	2,203.40
Irrecuperable	3.17	3.17	5.38	39.28	380.15	635.66	1,086.50	1,322.19	2,313.26
TASA DE INTERES ACTIVA									
Comercio									



Banesco, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	6.00	6.50	6.00	0.00	0.00	0.00	0.00	0.00	8.00
Resto del País	0.00	15.50	7.00	0.00	0.00	0.00	0.00	0.00	8.50
Al por Menor	8.00	0.00	7.50	7.33	7.00	7.63	7.67	7.83	7.82
Consumo									
Vivienda Hipotecaria	6.00	4.50	4.00	3.80	4.00	3.71	3.78	4.22	4.22
Prestamo Personal Auto	7.40	8.00	7.43	8.00	8.00	8.00	8.00	7.90	7.90
Prestamo Personal	8.00	7.70	8.56	8.38	7.73	8.30	8.15	8.31	8.23
Tarjeta de Crédito	13.00	13.00	13.00	13.00	13.00	13.00	13.60	14.00	15.20
TASA DE INTERES PASIVA									
Persona Natural	5.18	4.94	4.60	4.46	4.29	4.15	4.10	4.16	4.24
Persona Juridica	5.22	5.04	4.77	4.54	3.91	4.07	4.02	3.99	4.00