

**BANESCO, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,243,780.26	1,185,238.64	1,224,408.83	1,468,751.48	1,648,556.60	1,723,881.57	0.00	0.00	0.00
ACTIVOS LIQUIDOS	404,629.76	272,772.04	187,590.07	301,590.85	343,370.39	300,116.30	0.00	0.00	0.00
TOTAL DE PRESTAMOS	389,260.98	412,213.65	479,815.46	547,998.97	618,093.08	646,955.48	0.00	0.00	0.00
LOCALES	349,029.22	378,807.70	433,018.60	507,352.44	563,350.72	602,586.38	0.00	0.00	0.00
EXTRANJEROS	40,231.76	33,405.95	46,796.85	40,646.53	54,742.36	44,369.11	0.00	0.00	0.00
TOTAL DE INVERSIONES	395,864.52	448,414.38	499,506.02	556,443.89	620,596.35	705,406.08	0.00	0.00	0.00
TOTAL DE DEPOSITOS	1,087,838.24	1,012,133.27	1,058,011.91	1,274,196.86	1,455,124.42	1,507,236.71	0.00	0.00	0.00
LOCALES	162,914.28	183,567.58	222,741.89	214,137.20	286,501.86	308,689.98	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	154,914.28	183,567.58	216,741.89	214,137.20	280,501.86	308,689.98	0.00	0.00	0.00
DEPOSITOS DE BANCOS	8,000.00	0.00	6,000.00	0.00	6,000.00	0.00	0.00	0.00	0.00
EXTRANJEROS	924,923.95	828,565.68	835,270.02	1,060,059.66	1,168,622.55	1,198,546.73	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	924,923.95	828,565.68	835,270.02	1,060,059.66	1,168,622.55	1,198,546.73	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	133,937.09	145,027.72	136,202.39	158,246.93	155,758.51	169,515.81	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,130,865.47	1,047,751.96	1,085,205.94	1,269,019.96	1,446,168.43	1,454,560.10	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	675,149.27	749,240.11	819,338.37	913,767.01	1,011,907.47	1,106,494.79	0.00	0.00	0.00
TOTAL DE PRESTAMOS	295,901.35	326,592.12	380,112.55	448,262.33	503,677.03	529,584.57	0.00	0.00	0.00
TOTAL DE INVERSIONES	379,247.93	422,647.99	439,225.82	465,504.68	508,230.44	576,910.23	0.00	0.00	0.00
PATRIMONIO TOTAL	109,140.89	117,943.45	119,290.90	135,195.01	144,847.80	157,271.76	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	54,465.49	15,337.49	30,882.54	48,121.78	68,123.87	21,721.05	0.00	0.00	0.00
EGRESOS DE OPERACIONES	19,050.12	4,856.19	9,835.60	14,940.62	20,262.25	4,956.00	0.00	0.00	0.00
INGRESO NETO DE INTERESES	35,415.36	10,481.30	21,046.94	33,181.16	47,861.62	16,765.05	0.00	0.00	0.00

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OTROS INGRESOS	86,183.43	9,361.31	15,311.42	27,962.16	44,853.03	10,193.39	0.00	0.00	0.00
INGRESO DE OPERACIONES	121,598.79	19,842.61	36,358.36	61,143.32	92,714.66	26,958.44	0.00	0.00	0.00
EGRESOS GENERALES	104,244.51	10,672.16	21,585.08	37,409.07	48,554.53	14,629.24	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	17,354.28	9,170.46	14,773.28	23,734.25	44,160.12	12,329.20	0.00	0.00	0.00
UTILIDAD DEL PERIODO	15,404.28	8,274.28	12,708.10	20,169.07	35,794.94	11,004.20	0.00	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	5,122.02	5,117.99	6,208.85	8,177.95	3,117.09	4,186.36	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	5,435.31	5,885.72	6,345.27	7,703.44	8,397.92	9,648.97	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.32	1.24	1.29	1.49	0.50	0.65	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	106.12	115.00	102.20	94.20	269.42	230.49	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.40	1.43	1.32	1.41	1.36	1.49	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.77	12.24	11.12	10.77	9.45	9.83	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.06	16.85	13.91	14.33	12.57	12.53	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	34.41	35.18	28.39	28.88	25.20	26.20	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.76	16.50	14.67	13.75	14.00	13.62	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.20	26.95	17.73	23.67	23.60	19.91	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	32.53	23.01	15.32	20.53	20.83	17.41	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	73.59	71.25	64.94	67.34	66.25	66.71	0.00	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	4.42	3.10	2.94	3.54	3.98	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.36	3.16	2.34	2.12	2.48	3.03	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.11	28.06	21.31	19.89	24.71	27.99	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.07	8.19	7.54	7.02	6.73	7.85	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	2.59	2.40	2.18	2.00	1.79	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.25	5.60	5.14	4.84	4.73	6.06	0.00	0.00	0.00



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ZONA LIBRE	7.88	7.41	7.25	6.75	6.28	6.40	0.00	0.00	0.00
RESTO DEL PAIS	8.28	6.61	6.96	6.62	7.22	7.48	0.00	0.00	0.00
AL POR MENOR	7.85	7.56	7.09	7.74	7.76	8.04	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.09	3.67	3.95	3.86	3.82	3.75	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	7.76	7.94	7.87	7.94	7.93	7.93	0.00	0.00	0.00
PRESTAMO PERSONAL	8.65	8.49	9.44	9.16	9.26	9.14	0.00	0.00	0.00
TARJETA DE CREDITO	15.03	14.76	14.45	15.12	14.80	14.66	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.25	4.39	4.32	4.24	4.12	3.91	0.00	0.00	0.00
PERSONA JURIDICA	3.64	3.84	3.91	3.76	3.62	3.43	0.00	0.00	0.00