

BANESCO (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	33,276.18	5.02%	663,486.06	557,225.98	584,653.28	670,393.18	607,836.91	624,468.38	651,765.35	648,923.67	673,829.76	649,248.34	630,297.78	669,103.39	696,762.23
Depositos Locales en Bancos	(20,984.37)	(13.18%)	159,201.75	122,964.61	133,054.98	160,942.53	139,879.37	135,153.64	148,349.35	157,528.38	170,604.01	129,885.29	109,240.71	126,591.35	138,217.37
A la Vista	6,260.05	33.00%	18,967.06	14,282.69	15,804.62	12,350.08	13,431.90	23,297.52	18,115.40	17,753.01	17,383.99	17,968.09	17,651.40	20,663.14	25,227.11
A Plazo	(27,244.42)	(19.43%)	140,234.69	108,681.93	117,250.36	148,592.45	126,447.47	111,856.12	130,233.96	139,775.37	153,220.02	111,917.20	91,589.31	105,928.21	112,990.27
Depositos Extranjeros en Bancos	58,925.66	12.16%	484,609.75	420,921.49	433,824.55	499,240.56	451,512.98	476,078.92	486,385.25	476,619.53	486,031.79	504,775.39	504,164.99	526,911.54	543,535.41
A la Vista	26,686.27	26.88%	99,266.11	61,769.07	57,599.16	97,447.25	57,960.15	90,768.19	90,930.93	68,973.10	87,963.85	81,637.63	74,856.91	112,892.41	125,952.38
A Plazo	32,239.39	8.37%	385,343.63	359,152.42	376,225.39	401,793.31	393,552.82	385,310.73	395,454.32	407,646.43	398,067.94	423,137.77	429,308.07	414,019.12	417,583.03
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	(4,665.11)	(23.71%)	19,674.56	13,339.87	17,773.76	10,210.09	16,444.56	13,235.82	17,030.74	14,775.76	17,193.95	14,587.66	16,892.08	15,600.51	15,009.45
CARTERA CREDITICIA	(35,868.63)	(1.27%)	2,821,284.22	2,785,551.92	2,789,220.91	2,752,250.21	2,780,659.97	2,778,571.57	2,810,151.52	2,776,148.01	2,794,226.02	2,778,716.26	2,789,570.54	2,797,951.78	2,785,415.60
Locales	42,178.47	1.93%	2,189,079.69	2,182,115.36	2,197,470.97	2,202,276.60	2,230,751.00	2,230,261.47	2,252,297.19	2,216,934.51	2,224,715.76	2,218,872.60	2,232,496.82	2,235,988.03	2,231,258.16
Extranjero	(50,847.35)	(7.75%)	655,861.54	637,557.47	625,038.79	582,532.45	581,786.57	579,931.69	591,344.56	595,807.59	605,639.78	596,344.27	595,897.93	601,280.20	605,014.19
Menos Provisiones	27,199.76	114.98%	23,657.00	34,120.92	33,288.86	32,558.84	31,877.59	31,621.59	33,490.23	36,594.09	36,129.51	36,500.62	38,824.21	39,316.45	50,856.76
Locales	23,728.16	118.73%	19,984.22	30,327.73	29,990.74	29,555.94	28,821.44	28,556.90	30,974.35	34,367.95	34,747.12	35,160.54	37,402.53	37,210.87	43,712.38
Extranjero	3,471.60	94.52%	3,672.78	3,793.19	3,298.12	3,002.90	3,056.15	3,064.69	2,515.87	2,226.14	1,382.39	1,340.08	1,421.68	2,105.58	7,144.38
INVERSIONES EN VALORES	25,563.15	4.96%	515,517.57	522,908.63	496,482.57	490,257.11	499,253.21	483,935.34	479,236.54	476,245.81	479,067.12	487,028.63	517,027.89	534,789.09	541,080.72
Locales	22,251.17	26.54%	83,833.17	93,231.87	90,330.55	85,093.91	86,910.10	80,734.51	84,562.32	86,366.49	96,884.67	96,948.67	102,428.03	106,246.60	106,084.34
Extranjero	3,395.36	0.79%	431,684.41	429,760.53	406,201.38	405,237.71	412,431.06	403,265.24	394,758.00	389,952.80	382,257.96	390,177.01	414,689.68	428,632.92	435,079.77
Menos Provisiones	83.39	0.00%	0.00	83.77	49.36	74.51	87.96	64.41	83.78	73.49	75.51	97.06	89.82	90.44	83.39
Locales	1.16	0.00%	0.00	1.11	1.35	1.06	0.47	6.84	0.23	1.44	0.23	0.22	0.11	1.16	1.16
Extranjero	82.22	0.00%	0.00	82.66	48.01	73.45	87.49	57.57	83.55	72.05	75.29	96.84	89.71	89.27	82.22
OTROS ACTIVOS	20,920.34	12.94%	161,717.71	167,410.51	167,884.64	171,649.33	170,338.68	171,401.97	169,566.52	175,144.72	164,612.27	168,753.54	170,988.04	171,256.03	182,638.04
Locales	26,430.76	18.83%	140,357.13	144,409.67	144,653.53	148,345.42	148,805.34	150,318.19	147,684.07	153,152.22	148,766.85	152,641.09	155,980.96	155,365.63	166,787.88
Extranjero	(5,510.42)	(25.80%)	21,360.58	23,000.84	23,231.12	23,303.91	21,533.35	21,083.78	21,882.45	21,992.49	15,845.42	16,112.44	15,007.08	15,890.41	15,850.16
TOTAL DE ACTIVOS	43,891.03	1.05%	4,162,005.56	4,033,097.05	4,038,241.40	4,084,549.83	4,058,088.77	4,058,377.26	4,110,719.93	4,076,462.21	4,111,735.16	4,083,746.76	4,107,884.25	4,173,100.29	4,205,896.60
DEPOSITOS	52,560.13	1.53%	3,437,483.22	3,310,222.54	3,298,200.41	3,338,371.93	3,329,133.35	3,306,089.85	3,363,643.98	3,337,263.20	3,341,919.16	3,348,476.94	3,375,526.20	3,450,075.96	3,490,043.34
Locales	88,934.32	7.09%	1,255,219.03	1,209,536.88	1,230,828.22	1,225,236.65	1,219,705.83	1,213,547.03	1,258,905.33	1,247,674.04	1,245,484.50	1,267,327.44	1,307,252.17	1,346,445.46	1,344,153.35

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			2017 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	111,882.70	9.12%	1,226,709.93	1,199,412.97	1,227,087.03	1,221,251.83	1,215,662.13	1,209,581.45	1,254,473.65	1,243,327.43	1,240,688.96	1,262,541.26	1,302,610.22	1,341,840.78	1,338,592.63
A la Vista	6,057.70	2.26%	267,602.54	252,269.10	249,983.36	247,097.82	226,445.84	225,841.56	245,802.74	212,567.92	219,076.64	226,086.53	242,679.34	280,779.90	273,660.25
A Plazo	82,273.38	14.62%	562,822.02	554,180.35	569,064.74	559,629.55	574,113.84	587,212.79	603,868.46	605,328.63	607,790.03	618,241.94	632,866.91	642,438.98	645,095.40
De Ahorros	23,551.62	5.94%	396,285.36	392,963.52	408,038.93	414,524.46	415,102.45	396,527.10	404,802.44	425,430.88	413,822.29	418,212.79	427,063.97	418,621.90	419,836.98
De Bancos	(22,948.38)	(80.49%)	28,509.10	10,123.91	3,741.20	3,984.82	4,043.70	3,965.58	4,431.68	4,346.61	4,795.54	4,786.18	4,641.96	4,604.68	5,560.73
A la Vista	1,051.62	292.85%	359.10	473.91	591.20	334.82	393.70	315.58	281.68	196.61	645.54	636.18	491.96	454.68	1,410.73
A Plazo	(24,000.00)	(85.26%)	28,150.00	9,650.00	3,150.00	3,650.00	3,650.00	3,650.00	4,150.00	4,150.00	4,150.00	4,150.00	4,150.00	4,150.00	4,150.00
Extranjero	(36,374.20)	(1.67%)	2,182,264.19	2,100,685.67	2,067,372.19	2,113,135.29	2,109,427.52	2,092,542.82	2,104,738.65	2,089,589.16	2,096,434.66	2,081,149.49	2,068,274.02	2,103,630.50	2,145,889.99
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	(10,402.69)	(0.48%)	2,149,289.52	2,066,450.18	2,032,161.85	2,080,541.07	2,075,398.59	2,058,194.14	2,095,686.35	2,081,116.28	2,088,044.40	2,072,660.76	2,059,609.26	2,096,392.16	2,138,886.83
A la Vista	42,710.47	26.04%	164,031.68	154,824.07	151,874.60	155,943.67	162,563.65	167,304.90	180,078.74	176,365.21	188,890.20	195,085.33	191,173.63	180,869.85	206,742.15
A Plazo	116,557.53	14.97%	778,350.66	764,882.23	759,613.39	818,719.95	821,082.17	824,864.58	833,839.34	841,894.58	838,047.33	833,129.75	865,080.86	879,240.45	894,908.19
De Ahorros	(169,670.69)	(14.06%)	1,206,907.18	1,146,743.87	1,120,673.86	1,105,877.45	1,091,752.77	1,066,024.65	1,081,768.27	1,062,856.49	1,061,106.87	1,044,445.68	1,003,354.77	1,036,281.86	1,037,236.50
De Bancos	(25,971.51)	(78.76%)	32,974.66	34,235.49	35,210.34	32,594.21	34,028.93	34,348.68	9,052.30	8,472.87	8,390.26	8,488.74	8,664.77	7,238.34	7,003.16
A la Vista	(971.51)	(12.18%)	7,974.66	9,235.49	10,210.34	7,594.21	9,028.93	9,348.68	9,052.30	8,472.87	8,390.26	8,488.74	8,664.77	7,238.34	7,003.16
A Plazo	(25,000.00)	(100.00%)	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(21,578.50)	(8.30%)	259,833.04	263,605.34	277,225.50	280,273.38	260,396.56	267,042.10	272,773.96	262,148.97	268,370.37	248,370.37	248,370.37	238,026.84	238,254.54
Locales	(687.00)	(0.76%)	90,980.00	89,980.00	92,980.00	93,080.00	93,080.00	91,880.00	92,600.00	91,975.00	91,975.00	91,975.00	91,975.00	91,293.00	90,293.00
Extranjero	(20,891.50)	(12.37%)	168,853.04	173,625.34	184,245.50	187,193.38	167,316.56	175,162.10	180,173.96	170,173.97	176,395.37	156,395.37	156,395.37	146,733.84	147,961.54
OTROS PASIVOS	(7,244.43)	(8.97%)	80,757.09	77,216.37	78,698.74	77,231.67	75,486.42	88,784.61	76,393.18	75,913.62	96,988.46	79,618.95	76,753.89	76,562.64	73,512.66
Locales	(7,609.14)	(9.85%)	77,275.39	72,776.91	74,469.84	73,453.94	71,100.54	84,863.56	72,492.46	71,835.02	92,731.42	75,980.84	72,800.75	72,997.99	69,666.25
Extranjero	364.71	10.48%	3,481.70	4,439.46	4,228.91	3,777.74	4,385.87	3,921.05	3,900.72	4,078.60	4,257.05	3,638.11	3,953.14	3,564.64	3,846.42
PATRIMONIO	20,153.83	5.25%	383,932.21	382,052.80	384,116.75	388,672.84	393,072.45	396,460.70	397,908.80	401,136.42	404,457.17	407,280.50	407,233.79	408,434.86	404,086.04
Capital	0.00	0.00%	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02	122,415.02
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	(8,439.99)	(9.42%)	89,583.23	79,764.90	80,172.00	80,697.20	85,748.15	90,827.21	87,688.81	87,506.07	86,989.10	90,059.41	93,430.49	88,527.83	81,143.24
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	(8,439.99)	(13.60%)	62,050.42	52,232.09	52,639.18	53,164.39	58,215.33	63,294.39	60,155.99	59,973.26	59,456.28	62,526.59	65,897.68	60,995.01	53,610.42

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Utilidad de Periodos Anteriores	39,643.29	29.02%	136,626.80	178,412.90	178,016.39	177,702.96	172,558.97	167,509.12	170,684.00	170,712.52	171,117.81	168,300.27	164,786.91	169,738.06	176,270.09
Utilidad de Periodo	(9,518.57)	(23.49%)	40,519.53	5,245.85	9,909.50	14,644.14	19,673.64	22,121.17	23,791.17	26,588.61	29,650.76	32,563.10	33,609.98	35,233.54	31,000.96
Ganancia o Perdida en Valores Disponibles para la Venta	(1,530.90)	29.37%	(5,212.36)	(3,785.87)	(6,396.15)	(6,786.47)	(7,323.33)	(6,411.81)	(6,670.18)	(6,085.80)	(5,715.52)	(6,057.29)	(7,008.61)	(7,479.60)	(6,743.26)
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	43,891.03	1.05%	4,162,005.56	4,033,097.05	4,038,241.40	4,084,549.83	4,058,088.77	4,058,377.26	4,110,719.93	4,076,462.21	4,111,735.16	4,083,746.76	4,107,884.25	4,173,100.29	4,205,896.60