

BANESCO (PANAMÁ), S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(94,951.15)	(17.67%)	537,458.69	466,692.31	499,003.42	510,983.46	510,154.49	437,097.52	412,943.54	373,552.13	382,246.99	421,353.48	388,088.24	336,987.96	442,507.54
Depositos Locales en Bancos	(668.30)	(0.75%)	89,521.13	81,135.06	80,129.55	86,475.85	91,737.70	83,290.41	76,870.57	67,797.47	69,354.49	88,119.77	95,404.52	63,177.44	88,852.83
A la Vista	(4,772.55)	(31.70%)	15,057.04	11,691.46	10,682.87	17,019.81	12,272.88	15,324.23	11,403.76	10,368.93	11,317.29	10,089.53	9,974.84	7,966.62	10,284.48
A Plazo	4,104.25	5.51%	74,464.09	69,443.60	69,446.68	69,456.04	79,464.82	67,966.18	65,466.81	57,428.53	58,037.20	78,030.24	85,429.68	55,210.81	78,568.34
Depositos Extranjeros en Bancos	(100,711.79)	(23.14%)	435,314.16	370,749.73	405,394.13	406,499.05	405,054.52	339,910.46	322,951.72	293,122.85	298,531.50	321,414.39	279,065.19	256,768.54	334,602.37
A la Vista	(14,004.83)	(11.39%)	122,948.46	115,739.44	113,378.03	131,475.15	121,012.41	104,710.23	113,775.93	104,082.04	100,841.47	107,721.00	87,608.43	99,812.84	108,943.63
A Plazo	(86,706.96)	(27.76%)	312,365.70	255,010.29	292,016.10	275,023.91	284,042.11	235,200.23	209,175.79	189,040.82	197,690.03	213,693.39	191,456.76	156,955.70	225,658.74
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	6,428.95	50.93%	12,623.40	14,807.51	13,479.74	18,008.56	13,362.27	13,896.64	13,121.26	12,631.81	14,361.00	11,819.32	13,618.53	17,041.99	19,052.34
CARTERA CREDITICIA	124,207.10	4.24%	2,926,211.82	2,913,167.28	2,889,620.50	2,890,472.49	2,904,010.32	2,934,550.55	2,964,929.13	2,934,130.31	2,969,016.94	2,986,355.81	3,010,417.45	3,075,184.19	3,050,418.92
Locales	72,398.63	3.28%	2,204,668.48	2,195,462.39	2,198,351.67	2,211,794.18	2,209,114.00	2,226,967.89	2,239,799.83	2,221,918.14	2,237,544.30	2,235,920.99	2,246,870.78	2,297,079.78	2,277,067.12
Extranjero	82,606.70	10.54%	783,618.54	777,501.66	752,142.41	741,316.98	759,917.98	774,934.77	793,414.54	776,037.71	794,853.98	817,564.39	832,327.00	852,924.43	866,225.23
Menos Provisiones	30,798.23	49.61%	62,075.20	59,796.77	60,873.58	62,638.68	65,021.66	67,352.11	68,285.25	63,825.54	63,381.33	67,129.57	68,780.33	74,820.03	92,873.43
Locales	29,792.09	51.95%	57,346.67	55,127.54	55,678.33	56,845.35	58,867.90	60,393.64	60,590.75	56,133.60	55,731.80	59,419.40	61,169.93	69,425.59	87,138.76
Extranjero	1,006.14	21.28%	4,728.53	4,669.24	5,195.25	5,793.33	6,153.76	6,958.47	7,694.50	7,691.94	7,649.53	7,710.18	7,610.40	5,394.44	5,734.67
INVERSIONES EN VALORES	47,242.00	8.78%	538,324.04	580,925.19	579,569.07	581,689.87	599,882.47	615,858.86	607,153.00	596,290.66	583,283.10	543,390.83	559,241.29	582,874.89	585,566.04
Locales	(7,781.57)	(6.60%)	117,859.99	117,639.83	115,062.54	111,563.71	119,803.07	131,500.28	152,003.14	152,242.79	149,991.38	122,573.97	109,675.20	109,608.28	110,078.42
Extranjero	55,232.11	13.13%	420,522.40	463,313.43	464,534.59	470,147.88	480,107.44	484,392.33	455,183.61	444,081.61	433,448.82	420,973.86	449,796.01	473,494.58	475,754.52
Menos Provisiones	208.54	357.32%	58.36	28.06	28.06	21.72	28.04	33.76	33.75	33.74	157.11	157.00	229.92	227.96	266.90
Locales	(0.01)	(0.74%)	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.53	1.53
Extranjero	208.55	367.06%	56.82	26.52	26.51	20.18	26.50	32.22	32.21	32.20	155.57	155.46	228.38	226.43	265.37
OTROS ACTIVOS	76,429.48	24.65%	310,069.56	322,737.12	316,395.40	325,169.50	317,057.83	328,613.54	367,162.88	368,412.40	367,570.80	365,154.76	373,821.90	374,986.75	386,499.04
Locales	76,277.32	26.54%	287,447.05	293,150.87	287,520.31	296,197.10	295,591.56	300,482.00	334,974.28	336,210.15	338,528.78	336,064.28	346,132.53	353,012.46	363,724.37
Extranjero	152.16	0.67%	22,622.52	29,586.25	28,875.08	28,972.40	21,466.27	28,131.54	32,188.60	32,202.25	29,042.02	29,090.48	27,689.37	21,974.29	22,774.67
TOTAL DE ACTIVOS	152,927.43	3.55%	4,312,064.11	4,283,521.90	4,284,588.38	4,308,315.31	4,331,105.11	4,316,120.47	4,352,188.55	4,272,385.51	4,302,117.83	4,316,254.88	4,331,568.88	4,370,033.79	4,464,991.54
DEPOSITOS	132,891.61	3.85%	3,449,401.64	3,445,907.57	3,445,593.00	3,468,634.56	3,509,565.91	3,484,981.97	3,504,382.87	3,461,246.11	3,466,257.05	3,463,543.38	3,472,984.45	3,515,921.95	3,582,293.24
Locales	146,060.30	9.80%	1,490,185.60	1,493,354.69	1,526,058.31	1,550,148.49	1,579,945.83	1,552,713.84	1,541,221.88	1,516,548.12	1,528,809.73	1,534,735.34	1,558,413.78	1,594,084.22	1,636,245.90

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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	109,139.97	7.34%	1,486,065.71	1,489,235.03	1,521,936.63	1,546,022.94	1,575,833.46	1,548,108.04	1,537,074.37	1,512,234.41	1,519,370.32	1,530,310.74	1,553,572.98	1,589,494.21	1,595,205.68
A la Vista	81,277.38	24.37%	333,467.00	336,334.77	345,219.67	358,407.59	375,245.54	369,846.92	367,475.82	346,181.19	359,133.73	361,848.85	386,468.10	415,319.31	414,744.38
A Plazo	(36,040.26)	(4.93%)	731,390.62	727,168.84	737,255.84	738,532.28	738,969.94	720,465.32	705,209.63	705,751.56	699,341.09	696,379.46	694,291.28	693,643.13	695,350.36
De Ahorros	63,902.85	15.17%	421,208.09	425,731.42	439,461.13	449,083.07	461,617.99	457,795.81	464,388.92	460,301.66	460,895.50	472,082.43	472,813.60	480,531.78	485,110.94
De Bancos	36,920.33	896.15%	4,119.89	4,119.66	4,121.68	4,125.55	4,112.37	4,605.80	4,147.52	4,313.71	9,439.41	4,424.60	4,840.80	4,590.01	41,040.22
A la Vista	120.33	604.94%	19.89	19.66	21.68	25.55	12.37	5.80	47.52	213.71	39.41	24.60	440.80	190.01	140.22
A Plazo	36,800.00	897.56%	4,100.00	4,100.00	4,100.00	4,100.00	4,100.00	4,600.00	4,100.00	4,100.00	9,400.00	4,400.00	4,400.00	4,400.00	40,900.00
Extranjero	(13,168.69)	(0.67%)	1,959,216.04	1,952,552.88	1,919,534.69	1,918,486.07	1,929,620.08	1,932,268.13	1,963,160.98	1,944,697.99	1,937,447.32	1,928,808.04	1,914,570.68	1,921,837.74	1,946,047.34
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	(38,885.78)	(1.98%)	1,959,216.04	1,952,552.88	1,919,534.69	1,918,486.07	1,929,162.57	1,932,095.34	1,962,465.27	1,944,195.19	1,926,400.28	1,917,131.24	1,913,541.90	1,920,548.56	1,920,330.26
A la Vista	77,144.67	25.56%	301,778.10	306,133.68	318,547.61	330,725.52	334,629.44	349,807.43	377,390.67	349,866.52	358,884.11	362,376.51	371,258.33	385,030.67	378,922.77
A Plazo	(62,941.02)	(7.06%)	891,310.07	890,776.74	843,346.29	826,813.04	836,657.39	832,213.13	833,536.29	836,970.05	845,476.20	839,432.64	825,755.61	827,889.83	828,369.05
De Ahorros	(53,089.43)	(6.93%)	766,127.86	755,642.46	757,640.79	760,947.51	757,875.74	750,074.78	751,538.31	757,358.63	722,039.96	715,322.09	716,527.96	707,628.06	713,038.43
De Bancos	25,717.09	0.00%	0.00	0.00	0.00	0.00	457.50	172.79	695.71	502.80	11,047.04	11,676.79	1,028.78	1,289.18	25,717.09
A la Vista	717.09	0.00%	0.00	0.00	0.00	0.00	457.50	172.79	695.71	502.80	1,047.04	1,676.79	1,028.78	1,289.18	717.09
A Plazo	25,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	10,000.00	0.00	0.00	25,000.00
OBLIGACIONES	5,850.13	1.42%	410,850.53	385,552.23	384,812.24	389,697.92	373,694.22	357,767.62	367,767.62	341,234.17	355,825.48	371,632.23	368,401.15	367,011.82	416,700.66
Locales	(12,156.15)	(13.62%)	89,270.00	77,570.00	71,075.00	71,075.00	71,075.00	71,075.00	71,075.00	71,075.00	69,675.00	79,675.00	77,425.00	77,425.00	77,113.85
Extranjero	18,006.29	5.60%	321,580.53	307,982.23	313,737.24	318,622.92	302,619.22	286,692.62	296,692.62	270,159.17	286,150.48	291,957.23	290,976.15	289,586.82	339,586.82
OTROS PASIVOS	12,649.91	16.77%	75,425.36	75,637.33	79,623.85	77,762.64	73,492.72	97,569.17	103,013.24	91,169.11	100,780.04	103,196.75	112,711.53	109,648.26	88,075.27
Locales	21,080.12	34.16%	61,712.34	63,921.05	68,185.21	66,812.71	63,662.89	86,910.88	91,909.57	81,590.16	95,434.56	98,154.74	108,288.59	104,783.03	82,792.45
Extranjero	(8,430.21)	(61.48%)	13,713.02	11,716.27	11,438.64	10,949.93	9,829.82	10,658.29	11,103.67	9,578.95	5,345.48	5,042.01	4,422.94	4,865.24	5,282.81
PATRIMONIO	1,535.78	0.41%	376,386.59	376,424.77	374,559.29	372,220.18	374,352.26	375,801.71	377,024.83	378,736.12	379,255.26	377,882.52	377,471.74	377,451.76	377,922.36
Capital	0.00	0.00%	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82	62,320.82
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	4,567.17	5.09%	89,785.93	94,508.25	94,668.96	94,951.95	95,142.20	95,590.27	96,248.48	97,769.50	98,162.98	98,229.71	98,444.91	94,425.98	94,353.10
Provisiones Dinámicas	0.00	0.00%	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34	43,202.34
Otras Reservas	4,567.17	9.80%	46,583.59	51,305.91	51,466.62	51,749.61	51,939.86	52,387.93	53,046.14	54,567.16	54,960.65	55,027.38	55,242.57	51,223.64	51,150.76

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Utilidad de Periodos Anteriores	1,341.79	0.62%	216,329.74	218,420.90	218,183.72	217,910.17	217,668.30	217,213.42	215,986.14	214,362.32	213,968.84	213,902.11	213,582.99	217,598.65	217,671.53
Utilidad de Periodo	4,122.11	82.12%	5,019.62	494.03	1,223.48	1,582.28	2,181.94	3,080.98	3,811.07	4,616.16	5,544.05	6,525.73	7,606.18	9,329.41	9,141.73
Ganancia o Perdida en Valores Disponibles para la Venta	(8,495.28)	(289.89%)	2,930.47	680.78	(1,837.68)	(4,545.03)	(2,961.00)	(2,403.78)	(1,341.67)	(332.68)	(741.43)	(3,095.85)	(4,483.16)	(6,223.10)	(5,564.81)
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	152,927.43	3.55%	4,312,064.11	4,283,521.90	4,284,588.38	4,308,315.31	4,331,105.11	4,316,120.47	4,352,188.55	4,272,385.51	4,302,117.83	4,316,254.88	4,331,568.88	4,370,033.79	4,464,991.54