

**BANESCO (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(24,365.15)	(5.51%)	442,507.54	389,777.43	363,862.05	406,361.31	382,501.93	397,191.50	380,550.81	373,449.64	358,902.82	374,525.66	390,803.37	340,807.37	418,142.40
Depositos Locales en Bancos	10,802.62	12.16%	88,852.83	86,452.40	79,539.97	73,338.57	95,085.89	73,890.14	85,773.31	73,390.46	70,247.31	80,069.45	87,416.88	86,681.21	99,655.45
A la Vista	14,761.83	143.53%	10,284.48	16,374.55	19,455.26	18,289.41	30,023.68	15,831.77	22,712.98	17,304.09	19,095.06	19,889.06	21,152.35	17,249.55	25,046.31
A Plazo	(3,959.21)	(5.04%)	78,568.34	70,077.85	60,084.71	55,049.16	65,062.21	58,058.37	63,060.33	56,086.37	51,152.25	60,180.39	66,264.53	69,431.66	74,609.14
Depositos Extranjeros en Bancos	(38,454.73)	(11.49%)	334,602.37	283,341.56	270,475.02	316,207.06	269,911.21	304,853.41	276,896.45	284,549.90	271,258.10	267,405.33	282,505.27	233,169.54	296,147.64
A la Vista	(12,232.77)	(11.23%)	108,943.63	94,642.32	101,872.76	102,267.66	94,317.39	99,497.58	106,671.66	101,656.32	83,615.96	101,066.76	73,246.82	88,760.75	96,710.87
A Plazo	(26,221.96)	(11.62%)	225,658.74	188,699.25	168,602.27	213,939.41	175,593.82	205,355.82	170,224.79	182,893.58	187,642.14	166,338.57	209,258.46	144,408.79	199,436.78
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	3,286.96	17.25%	19,052.34	19,983.47	13,847.06	16,815.68	17,504.83	18,447.95	17,881.06	15,509.28	17,397.41	27,050.88	20,881.22	20,956.62	22,339.30
<b>CARTERA CREDITICIA</b>	277,570.81	9.10%	3,050,418.92	3,058,872.95	3,112,283.43	3,121,240.16	3,158,890.89	3,196,047.03	3,234,703.97	3,229,475.90	3,260,182.77	3,249,208.12	3,297,123.52	3,354,606.64	3,327,989.73
Locales	232,623.66	10.22%	2,277,067.12	2,289,505.13	2,307,145.78	2,309,187.08	2,330,204.06	2,338,166.22	2,369,796.09	2,365,388.09	2,367,035.63	2,391,482.47	2,445,079.67	2,524,335.37	2,509,690.78
Extranjero	62,599.69	7.23%	866,225.23	863,489.64	900,507.74	907,097.19	926,162.01	960,033.34	970,244.85	968,198.27	996,483.53	964,281.23	960,391.69	939,040.40	928,824.93
Menos Provisiones	17,652.54	19.01%	92,873.43	94,121.82	95,370.09	95,044.10	97,475.17	102,152.53	105,336.97	104,110.45	103,336.39	106,555.59	108,347.84	108,769.13	110,525.97
Locales	17,459.79	20.04%	87,138.76	88,352.52	89,629.01	88,917.27	91,354.90	96,028.03	99,188.04	97,999.51	96,890.89	99,916.82	101,774.74	102,594.74	104,598.55
Extranjero	192.75	3.36%	5,734.67	5,769.30	5,741.08	6,126.83	6,120.27	6,124.50	6,148.93	6,110.94	6,445.50	6,638.76	6,573.09	6,174.39	5,927.42
<b>INVERSIONES EN VALORES</b>	9,893.15	1.69%	585,566.04	586,150.57	574,390.43	573,183.17	580,342.41	584,496.79	588,667.54	595,690.85	590,231.77	604,952.01	598,357.54	600,626.83	595,459.18
Locales	6,288.40	5.71%	110,078.42	118,722.81	118,005.67	122,603.93	123,085.44	130,515.10	129,476.74	129,538.70	125,337.13	120,800.13	121,034.73	121,018.93	116,366.82
Extranjero	4,469.15	0.94%	475,754.52	467,691.78	456,881.71	451,138.85	457,821.66	454,565.62	459,847.24	466,808.58	465,580.02	484,900.38	478,169.07	480,521.96	480,223.66
Menos Provisiones	864.40	323.86%	266.90	264.03	496.96	559.62	564.69	583.94	656.44	656.43	685.37	748.50	846.26	914.07	1,131.30
Locales	(0.01)	(0.78%)	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.52	1.52	1.52	1.52
Extranjero	864.41	325.74%	265.37	262.49	495.43	558.09	563.16	582.41	654.91	654.91	683.85	746.97	844.73	912.54	1,129.78
<b>OTROS ACTIVOS</b>	27,357.98	7.08%	386,499.04	381,199.83	392,784.63	399,971.71	393,309.25	393,410.41	408,375.65	410,439.54	412,649.47	396,401.25	394,415.03	402,436.47	413,857.02
Locales	18,902.22	5.20%	363,724.37	356,326.24	367,355.65	374,490.88	369,005.70	368,991.43	382,814.86	393,554.50	385,317.62	367,017.41	360,734.61	372,324.83	382,626.59
Extranjero	8,455.76	37.13%	22,774.67	24,873.59	25,428.98	25,480.83	24,303.54	24,418.98	25,560.79	16,885.04	27,331.84	29,383.83	33,680.42	30,111.64	31,230.43
<b>TOTAL DE ACTIVOS</b>	290,456.80	6.51%	4,464,991.54	4,416,000.79	4,443,320.54	4,500,756.35	4,515,044.48	4,571,145.73	4,612,297.97	4,609,055.93	4,621,966.82	4,625,087.04	4,680,699.46	4,698,477.30	4,755,448.33
<b>DEPOSITOS</b>	54,221.32	1.51%	3,582,293.24	3,552,513.25	3,568,840.34	3,573,161.44	3,602,992.93	3,586,316.47	3,624,267.67	3,607,257.32	3,624,137.04	3,586,923.29	3,589,927.32	3,587,897.91	3,636,514.56
Locales	150,359.46	9.19%	1,636,245.90	1,610,960.03	1,629,480.20	1,637,140.93	1,678,544.87	1,651,947.53	1,702,802.90	1,691,976.89	1,708,634.52	1,732,807.11	1,731,175.75	1,736,712.60	1,786,605.36

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			2021 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	128,811.85	8.07%	1,595,205.68	1,571,031.14	1,580,821.59	1,616,693.09	1,660,517.78	1,634,056.63	1,686,790.61	1,684,093.62	1,673,196.31	1,682,107.92	1,678,708.58	1,678,642.76	1,724,017.53
A la Vista	41,227.15	9.94%	414,744.38	400,320.60	408,343.77	428,031.82	446,033.47	426,887.89	446,362.64	452,776.42	436,637.20	458,591.09	415,489.77	424,584.97	455,971.53
A Plazo	93,829.40	13.49%	695,350.36	686,271.88	689,086.20	693,739.55	705,928.21	711,293.50	741,454.24	738,563.26	740,548.85	739,204.72	762,459.68	768,902.15	789,179.76
De Ahorros	(6,244.70)	(1.29%)	485,110.94	484,438.66	483,391.62	494,921.73	508,556.11	495,875.24	498,973.72	492,753.94	496,010.26	484,312.11	500,759.12	485,155.63	478,866.24
De Bancos	21,547.61	52.50%	41,040.22	39,928.89	48,658.61	20,447.84	18,027.08	17,890.89	16,012.30	7,883.27	35,438.22	50,699.19	52,467.18	58,069.84	62,587.83
A la Vista	19.48	13.89%	140.22	26.62	253.84	40.58	115.71	473.05	85.50	474.92	323.32	284.26	727.27	694.58	159.70
A Plazo	21,528.13	52.64%	40,900.00	39,902.28	48,404.77	20,407.26	17,911.38	17,417.85	15,926.80	7,408.34	35,114.90	50,414.93	51,739.91	57,375.26	62,428.13
Extranjero	(96,138.14)	(4.94%)	1,946,047.34	1,941,553.22	1,939,360.14	1,936,020.51	1,924,448.06	1,934,368.94	1,921,464.77	1,915,280.43	1,915,502.52	1,854,116.18	1,858,751.57	1,851,185.32	1,849,909.20
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	(102,110.96)	(5.32%)	1,920,330.26	1,915,267.95	1,913,011.45	1,914,366.50	1,899,061.68	1,906,076.50	1,908,738.95	1,872,284.38	1,884,014.59	1,821,405.73	1,821,435.77	1,812,138.24	1,818,219.29
A la Vista	54,032.25	14.26%	378,922.77	379,847.76	391,896.82	399,296.37	377,931.02	380,142.49	396,713.64	388,982.53	405,152.46	417,031.55	431,601.46	430,897.27	432,955.02
A Plazo	(128,181.58)	(15.47%)	828,369.05	824,028.09	817,949.03	816,894.27	821,284.19	822,769.95	798,888.79	798,803.00	800,614.29	736,294.66	719,866.32	723,785.38	700,187.47
De Ahorros	(27,961.63)	(3.92%)	713,038.43	711,392.10	703,165.60	698,175.87	699,846.46	703,164.06	713,136.52	684,498.85	678,247.84	668,079.52	669,968.00	657,455.59	685,076.80
De Bancos	5,972.82	23.23%	25,717.09	26,285.27	26,348.69	21,654.00	25,386.39	28,292.44	12,725.82	42,996.05	31,487.93	32,710.45	37,315.80	39,047.08	31,689.91
A la Vista	7,972.82	1,111.83%	717.09	1,285.27	1,348.69	1,654.00	5,386.39	5,292.44	12,725.82	17,996.05	7,487.93	8,710.45	14,315.80	16,047.08	8,689.91
A Plazo	(2,000.00)	(8.00%)	25,000.00	25,000.00	25,000.00	20,000.00	20,000.00	23,000.00	0.00	25,000.00	24,000.00	24,000.00	23,000.00	23,000.00	23,000.00
OBLIGACIONES	240,128.49	57.63%	416,700.66	404,151.60	414,273.33	466,901.90	461,019.50	528,820.28	519,123.12	533,574.05	524,996.19	589,769.97	639,315.87	645,940.16	656,829.15
Locales	53,642.86	69.56%	77,113.85	77,113.85	76,825.93	99,325.93	99,325.93	116,917.93	117,220.78	122,220.78	131,067.86	131,067.86	131,067.86	131,067.86	130,756.71
Extranjero	186,485.63	54.92%	339,586.82	327,037.75	337,447.41	367,575.97	361,693.57	411,902.35	401,902.35	411,353.27	393,928.33	458,702.11	508,248.01	514,872.30	526,072.45
OTROS PASIVOS	16,360.55	18.58%	88,075.27	86,291.05	90,425.59	94,596.11	96,097.45	99,586.82	118,168.68	113,134.54	118,630.36	101,756.01	103,833.33	110,748.23	104,435.82
Locales	14,770.12	17.84%	82,792.45	81,887.83	86,436.97	90,972.00	92,131.98	94,712.30	113,484.48	108,489.11	111,104.15	94,095.68	95,343.14	103,664.09	97,562.58
Extranjero	1,590.43	30.11%	5,282.81	4,403.21	3,988.62	3,624.10	3,965.46	4,874.51	4,684.20	4,645.43	7,526.21	7,660.33	8,490.20	7,084.14	6,873.24
PATRIMONIO	(20,253.56)	(5.36%)	377,922.36	373,044.89	369,781.27	366,096.91	354,934.61	356,422.17	350,738.50	355,090.02	354,203.23	346,637.77	347,622.93	353,890.99	357,668.80
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	(23,537.41)	(24.95%)	94,353.10	95,976.09	90,786.19	65,786.19	66,018.09	66,190.00	68,688.17	71,508.16	70,660.73	70,776.59	71,169.65	70,903.18	70,815.68
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	(23,537.41)	(46.02%)	51,150.76	52,773.75	47,583.85	22,583.85	22,815.75	22,987.66	25,485.83	28,305.82	27,458.39	27,574.25	27,967.31	27,700.84	27,613.35

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Utilidad de Periodos Anteriores	27,196.09	12.49%	217,671.53	226,813.26	230,275.43	255,275.43	249,543.52	249,269.14	246,770.98	243,950.99	244,694.81	244,578.95	244,081.96	244,348.44	244,867.62
Utilidad de Periodo	3,882.94	42.47%	9,141.73	(800.64)	1,658.36	2,426.97	3,198.89	4,101.24	5,163.06	6,002.13	7,106.19	8,623.38	10,120.25	11,215.27	13,024.67
Ganancia o Perdida en Valores Disponibles para la Venta	(27,795.17)	499.48%	(5,564.81)	(11,264.64)	(15,259.52)	(19,712.50)	(26,146.71)	(25,459.03)	(32,204.52)	(28,692.07)	(30,579.32)	(39,661.96)	(40,069.74)	(34,896.71)	(33,359.98)
<b>PASIVO Y PATRIMONIO</b>	<b>290,456.80</b>	<b>6.51%</b>	<b>4,464,991.54</b>	<b>4,416,000.79</b>	<b>4,443,320.54</b>	<b>4,500,756.35</b>	<b>4,515,044.48</b>	<b>4,571,145.73</b>	<b>4,612,297.97</b>	<b>4,609,055.93</b>	<b>4,621,966.82</b>	<b>4,625,087.04</b>	<b>4,680,699.46</b>	<b>4,698,477.30</b>	<b>4,755,448.33</b>