

**BANESCO (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022		2023										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(29,014.12)	(6.94%)	418,142.40	368,877.12	366,495.16	378,852.62	360,563.25	324,885.60	431,348.16	340,288.40	349,732.41	389,839.13	320,115.18	343,028.77	389,128.28
Depositos Locales en Bancos	(35,578.33)	(35.70%)	99,655.45	85,524.57	76,421.75	57,199.55	71,179.43	58,343.59	70,288.03	59,225.13	49,690.92	57,690.10	50,055.29	55,235.85	64,077.12
A la Vista	(1,759.29)	(7.02%)	25,046.31	27,893.44	29,254.88	12,006.45	30,861.86	17,867.36	24,187.01	14,972.73	17,025.25	24,440.49	23,382.61	23,437.56	23,287.02
A Plazo	(33,819.04)	(45.33%)	74,609.14	57,631.13	47,166.86	45,193.10	40,317.56	40,476.23	46,101.02	44,252.40	32,665.67	33,249.60	26,672.69	31,798.29	40,790.10
Depositos Extranjeros en Bancos	7,088.94	2.39%	296,147.64	266,582.87	270,944.21	304,346.45	272,820.14	244,362.75	346,147.62	265,399.08	282,831.19	314,391.50	250,744.75	268,130.79	303,236.58
A la Vista	(25,810.86)	(26.69%)	96,710.87	95,094.07	90,272.22	89,246.01	89,357.47	45,029.04	138,827.27	52,769.65	79,763.41	48,510.84	58,607.99	66,395.96	70,900.01
A Plazo	32,899.80	16.50%	199,436.78	171,488.80	180,671.99	215,100.44	183,462.67	199,333.71	207,320.34	212,629.43	203,067.78	265,880.66	192,136.76	201,734.83	232,336.58
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	(524.73)	(2.35%)	22,339.30	16,769.68	19,129.20	17,306.62	16,563.68	22,179.26	14,912.52	15,664.19	17,210.30	17,757.53	19,315.14	19,662.13	21,814.58
<b>CARTERA CREDITICIA</b>	193,356.40	5.81%	3,327,989.73	3,337,889.88	3,325,316.43	3,355,648.40	3,387,684.70	3,385,702.45	3,384,982.38	3,349,688.48	3,379,937.38	3,412,001.82	3,446,450.73	3,493,118.68	3,521,346.13
Locales	135,983.02	5.42%	2,509,690.78	2,524,281.57	2,532,552.39	2,552,290.76	2,583,158.14	2,586,765.45	2,589,074.47	2,572,004.99	2,595,188.58	2,622,886.49	2,636,848.62	2,644,737.62	2,645,673.80
Extranjero	53,309.28	5.74%	928,824.93	924,031.08	904,244.86	914,795.12	915,117.57	908,247.84	904,792.80	885,246.70	890,614.59	894,406.86	914,933.48	954,364.13	982,134.21
Menos Provisiones	(4,064.10)	(3.68%)	110,525.97	110,422.77	111,480.81	111,437.48	110,591.01	109,310.84	108,884.89	107,563.21	105,865.79	105,291.53	105,331.36	105,983.07	106,461.88
Locales	(6,818.25)	(6.52%)	104,598.55	104,424.01	105,225.70	106,431.92	104,967.10	103,277.13	102,421.81	101,096.76	99,796.21	98,509.36	98,299.04	97,515.93	97,780.30
Extranjero	2,754.16	46.46%	5,927.42	5,998.77	6,255.12	5,005.57	5,623.91	6,033.71	6,463.08	6,466.45	6,069.58	6,782.17	7,032.32	8,467.14	8,681.58
<b>INVERSIONES EN VALORES</b>	101,272.27	17.01%	595,459.18	604,782.26	607,059.10	600,852.09	609,460.51	617,577.82	620,146.16	675,148.51	669,484.47	676,433.66	662,800.35	676,143.87	696,731.45
Locales	34,767.47	29.88%	116,366.82	122,367.87	120,320.15	117,659.20	116,270.73	117,268.79	111,215.43	115,926.60	128,796.75	134,402.18	135,507.76	136,378.81	151,134.29
Extranjero	65,544.09	13.65%	480,223.66	483,625.40	487,988.74	484,480.22	493,407.82	500,405.61	509,038.12	559,339.18	540,826.02	542,163.57	527,444.60	539,931.53	545,767.76
Menos Provisiones	(960.71)	(84.92%)	1,131.30	1,211.01	1,249.79	1,287.33	218.04	96.57	107.39	117.26	138.29	132.09	152.00	166.46	170.59
Locales	34.85	2,290.59%	1.52	1.52	1.52	1.52	1.52	1.21	1.21	1.21	22.31	27.99	38.17	31.36	36.37
Extranjero	(995.56)	(88.12%)	1,129.78	1,209.49	1,248.27	1,285.81	216.52	95.36	106.18	116.05	115.98	104.10	113.83	135.10	134.22
<b>OTROS ACTIVOS</b>	(20,332.17)	(4.91%)	413,857.02	409,312.27	413,827.07	406,289.95	410,652.01	424,789.83	399,149.31	404,953.65	398,593.43	402,657.79	403,530.90	413,360.22	393,524.85
Locales	(23,839.07)	(6.23%)	382,626.59	378,164.20	383,129.55	378,388.62	384,667.27	364,958.21	355,927.40	361,192.90	355,611.86	357,852.32	359,247.02	372,586.45	358,787.51
Extranjero	3,506.90	11.23%	31,230.43	31,148.07	30,697.51	27,901.33	25,984.74	59,831.62	43,221.91	43,760.76	42,981.57	44,805.46	44,283.87	40,773.77	34,737.34
<b>TOTAL DE ACTIVOS</b>	245,282.38	5.16%	4,755,448.33	4,720,861.54	4,712,697.76	4,741,643.05	4,768,360.47	4,752,955.70	4,835,626.02	4,770,079.05	4,797,747.69	4,880,932.39	4,832,897.16	4,925,651.55	5,000,730.71
<b>DEPOSITOS</b>	241,879.46	6.65%	3,636,514.56	3,624,058.85	3,614,462.41	3,662,706.44	3,678,221.42	3,654,177.60	3,760,959.43	3,685,814.51	3,719,519.95	3,790,637.20	3,757,706.51	3,805,172.92	3,878,394.02
Locales	179,058.89	10.02%	1,786,605.36	1,758,407.15	1,770,250.44	1,785,021.23	1,824,493.29	1,818,148.27	1,844,169.83	1,844,987.76	1,857,995.36	1,904,666.78	1,874,745.02	1,914,825.23	1,965,664.25

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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	221,400.35	12.84%	1,724,017.53	1,728,340.06	1,747,948.05	1,764,888.34	1,790,861.60	1,794,999.85	1,823,059.74	1,823,139.86	1,830,369.86	1,884,334.17	1,854,658.54	1,888,896.67	1,945,417.88
A la Vista	28,149.63	6.17%	455,971.53	443,830.49	437,124.93	445,837.00	445,402.02	412,852.47	427,849.06	402,625.35	413,110.78	461,624.15	414,228.26	437,101.30	484,121.17
A Plazo	207,426.17	26.28%	789,179.76	805,713.99	829,638.96	849,981.95	874,934.55	921,583.20	934,255.60	949,528.74	956,935.78	964,173.85	981,563.17	1,001,509.17	996,605.93
De Ahorros	(14,175.45)	(2.96%)	478,866.24	478,795.57	481,184.16	469,069.39	470,525.03	460,564.18	460,955.08	470,985.77	460,323.30	458,536.17	458,867.11	450,286.21	464,690.79
De Bancos	(42,341.46)	(67.65%)	62,587.83	30,067.09	22,302.39	20,132.89	33,631.69	23,148.42	21,110.10	21,847.90	27,625.50	20,332.61	20,086.47	25,928.56	20,246.37
A la Vista	(13.33)	(8.35%)	159.70	657.60	488.99	104.04	1,598.78	1,061.98	194.22	899.87	1,640.36	232.61	1,959.46	1,824.25	146.37
A Plazo	(42,328.13)	(67.80%)	62,428.13	29,409.49	21,813.40	20,028.86	32,032.91	22,086.44	20,915.88	20,948.03	25,985.15	20,100.00	18,127.02	24,104.31	20,100.00
Extranjero	62,820.57	3.40%	1,849,909.20	1,865,651.71	1,844,211.97	1,877,685.21	1,853,728.14	1,836,029.34	1,916,789.60	1,840,826.75	1,861,524.59	1,885,970.42	1,882,961.49	1,890,347.68	1,912,729.77
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	64,850.55	3.57%	1,818,219.29	1,827,269.98	1,813,128.26	1,840,126.91	1,819,837.22	1,824,283.65	1,900,351.37	1,829,342.48	1,829,220.02	1,852,334.64	1,851,124.04	1,856,141.22	1,883,069.84
A la Vista	113,038.60	26.11%	432,955.02	438,305.65	460,629.51	482,261.51	481,229.37	485,020.07	482,696.49	480,924.71	485,833.44	498,184.30	509,261.15	532,330.91	545,993.63
A Plazo	14,859.14	2.12%	700,187.47	704,582.64	695,011.29	686,990.25	687,378.65	695,991.33	710,776.29	721,528.87	701,293.34	700,975.90	703,185.08	704,138.36	715,046.61
De Ahorros	(63,047.19)	(9.20%)	685,076.80	684,381.69	657,487.46	670,875.15	651,229.20	643,272.24	706,878.59	626,888.91	642,093.24	653,174.44	638,677.80	619,671.95	622,029.61
De Bancos	(2,029.98)	(6.41%)	31,689.91	38,381.72	31,083.71	37,558.30	33,890.92	11,745.69	16,438.23	11,484.27	32,304.57	33,635.77	31,837.46	34,206.46	29,659.92
A la Vista	(2,029.98)	(23.36%)	8,689.91	15,381.72	16,083.71	14,558.30	10,890.92	11,745.69	11,438.23	11,484.27	9,304.57	10,635.77	16,837.46	11,206.46	6,659.92
A Plazo	0.00	0.00%	23,000.00	23,000.00	15,000.00	23,000.00	23,000.00	0.00	5,000.00	0.00	23,000.00	23,000.00	15,000.00	23,000.00	23,000.00
OBLIGACIONES	(62,658.08)	(9.54%)	656,829.15	634,139.97	626,802.30	603,603.30	613,278.26	617,029.00	591,760.35	596,671.09	576,058.61	586,735.14	573,991.84	593,462.37	594,171.07
Locales	4,270.32	3.27%	130,756.71	125,756.71	122,698.79	120,968.02	127,202.02	131,016.23	130,755.07	130,775.07	136,672.95	131,642.18	130,338.18	130,338.18	135,027.03
Extranjero	(66,928.40)	(12.72%)	526,072.45	508,383.26	504,103.51	482,635.28	486,076.24	486,012.77	461,005.27	465,896.02	439,385.66	455,092.96	443,653.66	463,124.19	459,144.05
OTROS PASIVOS	40,620.14	38.89%	104,435.82	99,645.10	116,429.02	115,888.15	113,280.38	115,774.00	112,435.13	113,322.51	125,219.34	126,164.61	122,990.03	139,142.15	145,055.96
Locales	22,526.99	23.09%	97,562.58	92,474.84	108,724.64	108,929.31	104,555.99	105,459.53	105,124.99	105,435.51	116,705.19	118,448.17	113,433.09	128,615.02	120,089.57
Extranjero	18,093.14	263.24%	6,873.24	7,170.26	7,704.38	6,958.84	8,724.39	10,314.47	7,310.14	7,887.00	8,514.15	7,716.45	9,556.94	10,527.14	24,966.38
PATRIMONIO	25,440.86	7.11%	357,668.80	363,017.62	355,004.04	359,445.17	363,580.41	365,975.10	370,471.11	374,270.94	376,949.80	377,395.43	378,208.79	387,874.11	383,109.66
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	3,225.41	4.55%	70,815.68	72,114.32	72,830.22	73,455.93	74,690.04	73,941.26	74,031.38	75,242.23	75,481.60	75,048.87	73,976.38	74,052.32	74,041.09
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	3,225.41	11.68%	27,613.35	28,911.98	29,627.88	30,253.59	31,487.70	30,738.92	30,829.05	32,039.89	32,279.26	31,846.54	30,774.04	30,849.98	30,838.76

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Utilidad de Periodos Anteriores	(14,048.82)	(5.74%)	244,867.62	256,057.20	249,341.31	248,715.59	247,481.48	248,126.97	248,036.86	246,722.41	246,483.04	246,915.76	247,883.51	247,807.57	230,818.80
Utilidad de Periodo	24,227.52	186.01%	13,024.67	1,711.48	3,256.42	5,835.28	7,988.29	11,016.67	14,522.35	16,848.61	19,904.64	22,888.04	26,643.02	31,477.64	37,252.19
Ganancia o Perdida en Valores Disponibles para la Venta	12,036.75	(36.08%)	(33,359.98)	(29,186.19)	(32,744.72)	(30,882.45)	(28,900.22)	(29,430.61)	(28,440.31)	(26,863.12)	(27,240.29)	(29,778.06)	(32,614.94)	(27,784.24)	(21,323.23)
<b>PASIVO Y PATRIMONIO</b>	<b>245,282.38</b>	<b>5.16%</b>	<b>4,755,448.33</b>	<b>4,720,861.54</b>	<b>4,712,697.76</b>	<b>4,741,643.05</b>	<b>4,768,360.47</b>	<b>4,752,955.70</b>	<b>4,835,626.02</b>	<b>4,770,079.05</b>	<b>4,797,747.69</b>	<b>4,880,932.39</b>	<b>4,832,897.16</b>	<b>4,925,651.55</b>	<b>5,000,730.71</b>