

**BANESCO (PANAMÁ), S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2023		2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
<b>ACTIVOS LIQUIDOS</b>	91,762.93	23.58%	389,128.28	353,180.85	387,077.01	370,166.14	419,983.48	372,360.74	418,382.24	385,299.82	341,013.72	308,938.05	306,312.25	385,938.38	480,891.21	
Depositos Locales en Bancos	31,424.75	49.04%	64,077.12	60,059.96	73,141.01	66,902.29	81,566.10	73,472.41	74,648.29	66,398.99	71,808.27	56,917.90	43,301.16	71,032.54	95,501.87	
A la Vista	7,267.77	31.21%	23,287.02	22,134.45	27,080.61	18,665.01	30,115.63	22,788.59	25,395.71	29,171.10	36,267.11	13,005.31	10,313.41	23,902.69	30,554.79	
A Plazo	24,156.99	59.22%	40,790.10	37,925.51	46,060.40	48,237.28	51,450.47	50,683.83	49,252.59	37,227.88	35,541.16	43,912.59	32,987.75	47,129.85	64,947.09	
Depositos Extranjeros en Bancos	55,169.35	18.19%	303,236.58	277,652.83	297,444.56	285,429.36	321,477.64	280,347.26	328,984.27	302,414.36	243,218.70	235,111.45	245,387.55	296,832.22	358,405.93	
A la Vista	47,477.48	66.96%	70,900.01	44,621.39	71,550.23	62,810.87	64,673.49	52,670.10	98,743.91	73,397.66	60,304.00	63,387.12	64,978.22	99,310.15	118,377.49	
A Plazo	7,691.87	3.31%	232,336.58	233,031.44	225,894.33	222,618.48	256,804.15	227,677.16	230,240.35	229,016.70	182,914.70	171,724.33	180,409.33	197,522.07	240,028.45	
Menos Provisiones	56.87	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	56.87	
Locales	56.87	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	56.87	
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	5,225.69	23.96%	21,814.58	15,468.06	16,491.43	17,834.49	16,939.74	18,541.07	14,749.67	16,486.47	25,986.75	16,908.70	17,623.54	18,073.62	27,040.27	
<b>CARTERA CREDITICIA</b>	351,411.33	9.98%	3,521,346.13	3,512,232.60	3,489,365.58	3,574,429.04	3,595,317.85	3,635,350.06	3,742,914.96	3,711,238.00	3,730,914.82	3,753,918.99	3,788,795.13	3,819,377.70	3,872,757.46	
Locales	69,831.52	2.64%	2,645,673.80	2,638,428.22	2,617,321.14	2,629,956.84	2,630,860.56	2,649,305.11	2,657,628.97	2,667,939.02	2,696,201.34	2,716,082.48	2,728,033.62	2,724,994.97	2,715,505.32	
Extranjero	245,829.29	25.03%	982,134.21	972,775.63	964,837.42	1,030,613.52	1,048,870.72	1,067,004.77	1,164,557.47	1,121,206.94	1,112,704.86	1,113,745.82	1,135,770.05	1,167,171.17	1,227,963.50	
Menos Provisiones	(35,750.51)	(33.58%)	106,461.88	98,971.25	92,792.98	86,141.32	84,413.43	80,959.82	79,271.49	77,907.97	77,991.38	75,909.31	75,008.55	72,788.44	70,711.36	
Locales	(37,003.56)	(37.95%)	97,501.81	89,995.84	84,495.93	78,200.45	73,087.93	69,614.06	67,641.99	66,203.03	66,312.36	66,036.38	64,924.42	62,652.25	60,498.25	
Extranjero	1,253.04	13.98%	8,960.07	8,975.41	8,297.05	7,940.87	11,325.50	11,345.76	11,629.49	11,704.94	11,679.02	9,872.93	10,084.12	10,136.19	10,213.11	
<b>INVERSIONES EN VALORES</b>	138,155.80	19.83%	696,731.45	703,264.70	704,521.35	743,298.73	759,482.97	765,026.52	746,974.47	759,651.06	763,472.84	748,989.72	762,185.88	804,403.37	834,887.25	
Locales	53,570.32	35.45%	151,134.29	148,573.58	131,678.47	152,992.56	168,929.10	161,532.67	161,463.88	162,121.36	165,187.89	185,751.47	197,256.24	206,516.53	204,704.61	
Extranjero	84,627.92	15.51%	545,767.76	554,867.95	573,021.24	590,501.24	590,749.81	603,688.16	585,686.75	597,698.61	598,450.57	563,403.60	565,089.24	598,085.44	630,395.68	
Menos Provisiones	42.45	24.88%	170.59	176.83	178.36	195.07	195.94	194.31	176.15	168.90	165.63	165.34	159.60	198.60	213.04	
Locales	50.32	138.33%	36.37	36.37	36.37	40.99	42.42	42.42	42.41	42.41	40.00	39.60	39.32	90.67	86.69	
Extranjero	(7.87)	(5.86%)	134.22	140.45	141.99	154.08	153.52	151.89	133.74	126.50	125.63	125.74	120.28	107.93	126.35	
<b>OTROS ACTIVOS</b>	55,864.23	14.20%	393,524.85	392,938.41	393,958.61	392,947.37	371,299.76	384,945.25	382,023.31	388,836.37	396,375.99	439,713.65	438,888.05	443,744.48	449,389.08	
Locales	34,108.44	9.51%	358,787.51	351,289.58	351,943.97	349,673.94	328,280.50	335,595.89	332,659.22	336,813.12	344,297.95	379,783.55	378,179.17	382,620.58	392,895.95	
Extranjero	21,755.79	62.63%	34,737.34	41,648.83	42,014.64	43,273.43	43,019.27	49,349.37	49,364.09	52,023.25	52,078.04	59,930.10	60,708.88	61,123.90	56,493.13	
<b>TOTAL DE ACTIVOS</b>	637,194.28	12.74%	5,000,730.71	4,961,616.56	4,974,922.55	5,080,841.29	5,146,084.07	5,157,682.58	5,290,294.97	5,245,025.25	5,231,777.37	5,251,560.41	5,296,181.30	5,453,463.93	5,637,924.99	
<b>DEPOSITOS</b>	488,781.50	12.60%	3,878,394.02	3,863,904.30	3,908,961.98	3,980,958.67	4,043,681.21	4,048,213.38	4,153,833.65	4,108,426.42	4,112,690.87	4,086,773.55	4,140,845.61	4,180,813.33	4,367,175.52	
Locales	270,364.04	13.75%	1,965,664.25	1,947,677.95	1,983,856.39	2,012,794.29	2,038,103.49	2,029,601.68	2,051,508.35	2,056,914.44	2,038,652.36	2,033,040.23	2,086,023.82	2,113,501.88	2,236,028.29	

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			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	241,898.30	12.43%	1,945,417.88	1,926,216.14	1,962,805.37	1,992,502.08	2,017,156.58	2,008,194.50	2,010,287.51	2,034,490.30	2,021,253.44	2,001,730.56	2,044,564.63	2,064,318.35	2,187,316.18	
A la Vista	10,114.69	2.09%	484,121.17	447,195.48	473,249.63	490,582.60	497,036.33	483,654.86	479,700.60	466,502.78	457,669.45	441,109.78	447,870.46	439,936.27	494,235.86	
A Plazo	198,234.80	19.89%	996,605.93	1,026,974.59	1,034,653.92	1,035,284.80	1,052,302.00	1,053,746.25	1,050,655.53	1,087,417.63	1,090,361.02	1,090,133.12	1,128,057.77	1,147,126.90	1,194,840.72	
De Ahorros	33,548.81	7.22%	464,690.79	452,046.06	454,901.81	466,634.67	467,818.26	470,793.39	479,931.39	480,569.89	473,222.98	470,487.66	468,636.39	477,255.19	498,239.60	
De Bancos	28,465.74	140.60%	20,246.37	21,461.81	21,051.02	20,292.21	20,946.92	21,407.18	41,220.84	22,424.14	17,398.92	31,309.67	41,459.20	49,183.52	48,712.11	
A la Vista	428.26	292.58%	146.37	3,338.29	2,951.02	172.16	784.62	1,209.97	192.09	474.02	1,226.52	145.10	887.87	564.47	574.63	
A Plazo	28,037.48	139.49%	20,100.00	18,123.53	18,100.00	20,120.04	20,162.29	20,197.22	41,028.75	21,950.13	16,172.40	31,164.57	40,571.32	48,619.06	48,137.48	
Extranjero	218,417.46	11.42%	1,912,729.77	1,916,226.35	1,925,105.58	1,968,164.38	2,005,577.71	2,018,611.70	2,102,325.30	2,051,511.98	2,074,038.51	2,053,733.32	2,054,821.78	2,067,311.46	2,131,147.22	
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	219,872.11	11.68%	1,883,069.84	1,908,532.20	1,917,789.30	1,961,065.02	1,999,325.04	2,012,544.16	2,057,629.10	2,022,981.40	2,036,350.59	2,002,738.47	2,006,929.89	2,052,119.19	2,102,941.95	
A la Vista	156,586.40	28.68%	545,993.63	538,265.32	552,164.43	596,258.42	611,259.67	612,547.92	635,860.87	651,903.03	648,963.09	655,475.85	655,796.62	670,587.12	702,580.03	
A Plazo	(3,419.98)	(0.48%)	715,046.61	717,818.36	706,268.94	696,364.76	712,999.61	724,940.44	721,246.91	702,437.95	708,683.75	688,897.38	688,261.41	708,004.51	711,626.62	
De Ahorros	66,705.69	10.72%	622,029.61	652,448.51	659,355.93	668,441.84	675,065.77	675,055.80	700,521.32	668,640.41	678,703.75	658,365.25	662,871.86	673,527.55	688,735.30	
De Bancos	(1,454.65)	(4.90%)	29,659.92	7,694.15	7,316.28	7,099.37	6,252.67	6,067.54	44,696.20	28,530.59	37,687.92	50,994.85	47,891.89	15,192.27	28,205.28	
A la Vista	(1,454.65)	(21.84%)	6,659.92	7,694.15	7,316.28	7,099.37	6,252.67	6,067.54	15,696.20	5,530.59	5,687.92	17,994.85	14,891.89	5,192.27	5,205.28	
A Plazo	0.00	0.00%	23,000.00	0.00	0.00	0.00	0.00	0.00	29,000.00	23,000.00	32,000.00	33,000.00	33,000.00	10,000.00	23,000.00	
OBLIGACIONES	118,972.24	20.02%	594,171.07	573,227.97	544,543.82	574,929.08	587,523.91	577,523.91	597,684.27	587,169.52	569,781.65	600,432.29	604,281.22	707,041.01	713,143.32	
Locales	(11,095.74)	(8.22%)	135,027.03	135,027.03	118,374.11	116,643.34	126,423.34	126,423.34	129,412.19	129,412.19	129,124.27	127,393.50	124,242.44	124,242.44	123,931.28	
Extranjero	130,067.99	28.33%	459,144.05	438,200.94	426,169.71	458,285.74	461,100.57	451,100.57	468,272.08	457,757.33	440,657.38	473,038.79	480,038.79	582,798.57	589,212.03	
OTROS PASIVOS	(6,588.40)	(4.54%)	145,055.96	138,757.40	135,055.98	133,091.54	121,987.20	131,174.12	132,089.06	131,072.19	121,670.80	127,874.61	112,086.15	119,095.35	138,467.55	
Locales	(20,463.79)	(17.04%)	120,089.57	111,907.71	106,417.20	122,851.85	110,470.50	117,519.77	122,872.53	120,402.69	110,920.39	119,841.68	102,451.79	107,807.05	99,625.78	
Extranjero	13,875.39	55.58%	24,966.38	26,849.69	28,638.78	10,239.70	11,516.70	13,654.35	9,216.53	10,669.50	10,750.41	8,032.92	9,634.36	11,288.30	38,841.78	
PATRIMONIO	36,028.94	9.40%	383,109.66	385,726.90	386,360.77	391,861.99	392,891.76	400,771.16	406,688.00	418,357.12	427,634.04	436,479.96	438,968.33	446,514.24	419,138.60	
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	12,677.54	17.12%	74,041.09	74,915.56	75,924.18	72,849.54	79,590.99	79,503.64	82,010.94	83,238.78	85,486.66	86,740.74	85,869.22	86,286.00	86,718.63	
Provisiones Dinámicas	7,027.73	16.27%	43,202.34	43,202.34	43,202.34	43,202.34	50,230.07	50,230.07	50,230.07	50,230.07	50,230.07	50,230.07	50,230.07	50,230.07	50,230.07	
Otras Reservas	5,649.81	18.32%	30,838.76	31,713.23	32,721.85	29,647.21	29,360.92	29,273.58	31,780.87	33,008.71	35,256.59	36,510.67	35,639.16	36,055.93	36,488.56	

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Utilidad de Periodos Anteriores	(5,842.06)	(2.53%)	230,818.80	267,196.51	266,187.89	269,157.78	262,312.74	262,400.08	259,892.79	258,561.34	256,313.45	255,059.38	255,826.15	255,387.04	224,976.74
Utilidad de Periodo	22,870.10	61.39%	37,252.19	2,023.89	3,874.61	7,428.07	11,223.10	16,181.57	21,010.97	28,614.20	35,950.72	42,734.06	48,838.34	54,359.26	60,122.28
Ganancia o Perdida en Valores Disponibles para la Venta	6,323.36	(29.65%)	(21,323.23)	(20,729.88)	(21,946.73)	(19,894.22)	(22,555.88)	(19,634.95)	(18,547.52)	(14,378.02)	(12,437.61)	(10,375.04)	(13,886.20)	(11,838.88)	(14,999.87)
<b>PASIVO Y PATRIMONIO</b>	<b>637,194.28</b>	<b>12.74%</b>	<b>5,000,730.71</b>	<b>4,961,616.56</b>	<b>4,974,922.55</b>	<b>5,080,841.29</b>	<b>5,146,084.07</b>	<b>5,157,682.58</b>	<b>5,290,294.97</b>	<b>5,245,025.25</b>	<b>5,231,777.37</b>	<b>5,251,560.41</b>	<b>5,296,181.30</b>	<b>5,453,463.93</b>	<b>5,637,924.99</b>