

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

	2023	2024												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	255,925.16	23,612.91	22,555.11	24,488.41	23,954.25	24,527.25	24,750.11	25,647.45	25,694.79	25,402.04	25,775.80	25,426.52	26,503.32	298,337.97
Préstamos	220,673.80	19,781.27	18,838.20	20,551.36	19,958.05	20,271.12	20,659.17	21,488.26	21,511.39	21,534.99	21,776.84	21,402.60	21,960.18	249,733.42
Depósitos	13,866.62	1,553.60	1,340.58	1,463.00	1,427.61	1,549.23	1,297.99	1,395.59	1,334.24	1,042.82	1,069.87	1,052.95	1,292.04	15,819.52
Inversiones	21,384.74	2,278.04	2,376.33	2,474.05	2,568.60	2,706.91	2,792.95	2,763.61	2,849.15	2,824.23	2,929.09	2,970.97	3,251.10	32,785.03
Arrendamiento Financiero	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 Ingresos	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
Egresos de Operaciones	152,390.54	14,329.40	13,571.38	14,457.00	14,277.92	14,776.91	14,872.93	15,466.91	15,656.05	15,415.94	16,369.68	16,468.31	18,438.62	184,101.04
Intereses Pagados	112,818.05	10,517.31	9,831.19	10,540.25	10,444.14	10,910.41	10,797.34	11,411.00	11,441.59	11,137.91	11,793.27	11,786.60	12,594.68	133,205.68
Comisiones	39,572.49	3,812.09	3,740.19	3,916.75	3,833.78	3,866.50	4,075.59	4,055.91	4,214.47	4,278.03	4,576.41	4,681.71	5,843.95	50,895.36
Ingreso Neto de Intereses	103,534.62	9,283.51	8,983.73	10,031.41	9,676.34	9,750.34	9,877.18	10,180.54	10,038.73	9,986.10	9,406.12	8,958.21	8,064.70	114,236.92
Otros Ingresos	102,617.49	9,359.94	9,446.32	9,119.71	8,100.00	8,098.24	7,813.40	10,442.40	9,348.89	8,233.15	9,756.36	12,192.68	9,679.31	111,590.40
Comisiones	71,679.31	6,051.99	6,047.06	6,241.86	6,313.31	6,507.62	6,532.49	6,351.85	6,535.86	6,781.37	6,878.96	6,711.86	8,540.60	79,494.83
Operaciones con Divisas	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
Dividendos	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 Ingresos	30,938.18	3,307.96	3,399.26	2,877.85	1,786.69	1,590.62	1,280.91	4,090.55	2,813.03	1,451.78	2,877.40	5,480.81	1,138.71	32,095.57
Ingresos de Operaciones	206,152.11	18,643.45	18,430.05	19,151.12	17,776.34	17,848.58	17,690.58	20,622.95	19,387.62	18,219.25	19,162.49	21,150.88	17,744.01	225,827.32
Egresos Generales	144,594.25	14,156.99	14,350.78	14,932.17	12,937.01	12,523.62	12,168.24	12,876.98	11,423.23	10,956.03	12,759.53	8,818.11	11,603.31	149,506.01
Gastos Administrativos	69,084.04	5,221.71	5,420.69	5,870.34	5,855.55	6,105.14	5,608.92	5,945.69	5,245.74	5,388.09	6,129.84	5,012.63	8,406.09	70,210.43
Gastos Generales	42,303.76	5,580.97	5,629.76	6,738.33	4,152.02	4,167.47	4,290.48	3,762.21	3,392.78	3,665.07	4,783.53	1,864.99	1,550.44	49,578.05
Gastos de Depreciación	14,031.18	1,204.11	1,253.03	1,263.63	1,273.72	1,287.92	1,305.64	1,262.31	1,242.14	1,271.10	1,220.83	1,237.98	1,226.65	15,049.06
Otros Gastos	19,175.26	2,150.20	2,047.30	1,059.87	1,655.71	963.10	963.20	1,906.77	1,542.57	631.76	625.33	702.51	420.14	14,668.46
Utilidad antes de Provisiones	61,557.86	4,486.46	4,079.27	4,218.96	4,839.33	5,324.96	5,522.34	7,745.97	7,964.39	7,263.22	6,402.96	12,332.77	6,140.69	76,321.31
Provisiones por Cuentas Malas	24,305.67	2,462.57	2,228.55	665.49	1,044.30	366.49	692.93	142.74	627.87	479.88	298.68	6,811.86	377.66	16,199.03
Utilidad del Periodo	37,252.19	2,023.89	1,850.72	3,553.46	3,795.03	4,958.47	4,829.41	7,603.23	7,336.52	6,783.34	6,104.28	5,520.92	5,763.03	60,122.28