



**BANESCO, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	342,826,962.32	319,559,577.39	293,154,985.92	336,863,538.00	410,909,950.00
Depósitos Internos en Bancos	56,829,518.34	58,406,437.25	53,001,352.23	87,007,095.00	141,983,259.00
A la Vista	1,765,218.34	2,850,190.09	1,834,792.66	1,669,611.00	2,145,259.00
A Plazo	55,064,300.00	55,556,247.16	51,166,559.57	85,337,484.00	139,838,000.00
Depósitos Externos en Bancos	283,364,107.15	254,584,892.38	236,774,792.59	245,815,072.00	264,786,255.00
A la Vista	47,549,105.67	39,567,327.00	19,626,180.00	11,995,585.00	8,214,091.00
A Plazo	235,815,001.48	215,017,565.38	217,148,612.59	233,819,487.00	256,572,164.00
Otros	2,633,336.83	6,568,247.76	3,378,841.10	4,041,371.00	4,140,436.00
<b>CARTERA CREDITICIA NETA</b>	75,801,830.00	81,935,133.96	145,248,778.12	182,493,234.00	199,396,269.00
Interna	19,553,908.59	46,665,737.47	94,121,464.00	126,204,046.00	159,955,316.00
Externa	61,764,271.41	40,975,009.88	57,940,058.00	63,414,822.00	47,138,589.00
Menos Provisiones	5,516,350.00	5,705,613.39	6,812,743.88	7,125,634.00	7,697,636.00
Interna	1,222,803.78	1,695,731.97	2,909,701.03	2,732,633.00	3,854,628.00
Externa	4,293,546.22	4,009,881.42	3,903,042.85	4,393,001.00	3,843,008.00
<b>INVERSIONES EN VALORES NETA</b>	256,929,718.05	369,596,584.76	484,669,625.00	431,579,662.00	360,430,418.00
Internas	35,399,130.00	79,007,169.27	70,400,031.00	116,915,444.00	85,146,375.00
Externas	221,530,588.05	290,589,415.49	414,269,594.00	314,664,218.00	275,284,043.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	20,805,032.12	24,632,743.69	37,953,772.00	35,623,910.00	42,135,923.00
Internos	12,220,879.93	16,080,804.33	27,412,853.25	29,776,504.00	35,097,130.00



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Externos	8,584,152.19	8,551,939.36	10,540,918.75	5,847,406.00	7,038,793.00
<b>ACTIVO TOTAL NETO</b>	<b>696,363,542.49</b>	<b>795,724,039.80</b>	<b>961,027,161.04</b>	<b>986,560,344.00</b>	<b>1,012,872,560.00</b>
<b>DEPOSITOS</b>	<b>627,203,458.87</b>	<b>723,519,116.60</b>	<b>850,165,740.87</b>	<b>894,242,608.00</b>	<b>908,786,273.00</b>
Internos	14,567,932.36	29,420,098.26	291,294,704.02	63,167,603.00	63,379,257.00
Oficiales	5,331,171.27	0.00	0.00	0.00	0.00
De Particulares	9,236,761.09	29,420,098.26	291,294,704.02	63,167,603.00	63,379,257.00
A la Vista	1,155,885.73	6,788,740.33	17,914,668.59	17,046,761.00	16,196,981.00
A Plazo	1,997,514.00	11,743,542.56	20,238,741.74	25,044,653.00	24,053,191.00
De Ahorros	6,083,361.36	10,887,815.37	253,141,293.69	21,076,189.00	23,129,085.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	612,635,526.51	694,099,018.34	558,871,036.85	831,075,005.00	845,407,016.00
Oficiales	233,697,300.59	0.00	0.00	0.00	0.00
De Particulares	300,617,979.27	613,002,720.61	479,603,694.31	750,279,103.00	811,901,092.00
A la Vista	6,601,468.99	14,422,787.79	16,262,164.33	17,980,941.00	20,787,503.00
A Plazo	95,354,813.42	400,132,321.85	434,176,402.84	417,406,864.00	399,647,412.00
De Ahorros	198,661,696.86	198,447,610.97	29,165,127.14	314,891,298.00	391,466,177.00
De Bancos	78,320,246.65	81,096,297.73	79,267,342.54	80,795,902.00	33,505,924.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	78,320,246.65	81,096,297.73	79,267,342.54	80,795,902.00	33,505,924.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS PASIVOS	4,926,794.80	10,096,605.71	10,636,060.18	11,221,645.00	20,764,341.00
Internos	2,236,452.75	8,329,502.51	8,146,892.71	9,734,146.00	9,393,673.00
Externos	2,690,342.05	1,767,103.20	2,489,167.47	1,487,499.00	11,370,668.00
PATRIMONIO	64,233,288.82	62,108,316.69	100,225,360.00	81,096,091.00	83,321,946.00
Capital	12,000,000.00	12,000,000.00	32,400,017.13	32,400,017.00	32,400,017.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	67,215,518.00	70,203,217.46	79,030,194.80	80,076,187.00	81,487,405.00
Gan/Perd en Inv. Dis. para la Venta	-14,982,229.18	-20,094,900.77	-11,204,851.93	-31,380,113.00	-30,565,476.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	696,363,542.49	795,724,039.00	961,027,161.05	986,560,344.00	1,012,872,560.00