



BANESCO BANCO UNIVERSAL, C. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	9,858,561.00	2,231,573.00	4,334,596.00	6,523,475.00	8,679,234.00
Préstamos	990,649.00	170,969.00	306,030.00	439,219.00	546,575.00
Depósitos	4,271,924.00	1,488,988.00	2,781,781.00	4,240,343.00	5,551,866.00
Inversiones	4,595,988.00	571,616.00	1,246,785.00	1,843,913.00	2,580,793.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	2,606,068.00	459,024.00	750,741.00	1,063,399.00	1,269,351.00
Intereses Pagados	2,453,098.00	437,268.00	713,816.00	1,014,284.00	1,209,729.00
Comisiones	152,970.00	21,756.00	36,925.00	49,115.00	59,622.00
INGRESO NETO DE INTERESES	7,252,493.00	1,772,549.00	3,583,855.00	5,460,076.00	7,409,883.00
OTROS INGRESOS	-456,510.00	890,759.00	963,495.00	357,472.00	421,306.00
Comisiones	0.00	0.00	0.00	0.00	0.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	-456,510.00	890,759.00	963,495.00	357,472.00	421,306.00
INGRESOS DE OPERACIONES	6,795,983.00	2,663,308.00	4,547,350.00	5,817,548.00	7,831,189.00
EGRESOS GENERALES	797,156.00	121,765.00	256,839.00	413,377.00	589,130.00
Gastos Administrativos	541,615.00	96,108.00	203,425.00	325,298.00	453,461.00
Gastos Generales	54,452.00	5,797.00	9,887.00	21,969.00	51,090.00
G. de Depreciación	27,628.00	6,239.00	11,042.00	16,565.00	18,822.00
Otros Gastos	173,461.00	13,621.00	32,485.00	49,545.00	65,757.00
UTILIDADES ANTES DE PROVISIONES	5,998,827.00	2,541,543.00	4,290,511.00	5,404,171.00	7,242,059.00
CUENTAS MALAS	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
UTILIDAD DEL PERIODO	5,998,827.00	2,541,543.00	4,290,511.00	5,404,171.00	7,242,059.00