



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	410,359,075.01	232,027,901.36	238,870,992.83	290,870,075.25	405,013,708.44
Depósitos Internos en Bancos	141,983,259.27	69,269,960.97	50,979,455.79	75,051,864.48	69,951,484.45
A la Vista	2,145,259.27	3,467,460.97	2,806,994.05	8,752,502.38	4,647,193.39
A Plazo	139,838,000.00	65,802,500.00	48,172,461.74	66,299,362.10	65,304,291.06
Depósitos Externos en Bancos	264,235,380.21	158,837,950.34	181,138,993.60	208,769,279.58	328,747,332.75
A la Vista	8,324,128.37	17,290,981.92	39,347,819.14	19,232,465.19	37,788,018.36
A Plazo	255,911,251.84	141,546,968.42	141,791,174.46	189,536,814.39	290,959,314.39
Otros	4,140,435.53	3,919,990.05	6,752,543.44	7,048,931.19	6,314,891.24
<b>CARTERA CREDITICIA NETA</b>	199,559,161.38	237,415,261.07	276,193,824.18	343,547,005.00	384,056,720.91
Interna	159,959,403.36	201,759,735.42	245,855,406.69	304,154,416.34	352,501,192.76
Externa	47,138,588.73	43,751,838.05	39,534,778.18	50,253,238.68	42,195,101.55
Menos Provisiones	7,538,830.71	8,096,312.40	9,196,360.69	10,860,650.02	10,639,573.40
Interna	3,854,628.65	4,723,935.80	6,268,854.83	8,107,015.72	8,283,838.80
Externa	3,684,202.06	3,372,376.60	2,927,505.86	2,753,634.30	2,355,734.60
<b>INVERSIONES EN VALORES NETA</b>	360,239,331.00	394,489,604.41	376,553,623.37	372,173,471.12	393,470,822.06
Internas	84,984,391.70	89,540,759.72	99,260,815.75	94,823,201.18	95,587,442.00
Externas	275,254,939.30	304,948,844.69	277,292,807.62	277,350,269.94	297,883,380.06
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>	44,111,543.14	41,273,542.69	51,309,157.62	59,127,879.02	55,483,300.73



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Internos	36,684,411.35	37,489,099.95	43,346,840.71	44,795,126.92	47,759,211.35
Externos	7,427,131.79	3,784,442.74	7,962,316.91	14,332,752.10	7,724,089.38
<b>ACTIVO TOTAL NETO</b>	<b>1,014,269,110.53</b>	<b>905,206,309.53</b>	<b>942,927,598.00</b>	<b>1,065,718,430.39</b>	<b>1,238,024,552.14</b>
<b>DEPOSITOS</b>	<b>918,545,992.08</b>	<b>800,987,143.15</b>	<b>823,890,694.59</b>	<b>922,501,152.11</b>	<b>1,086,089,545.57</b>
Internos	78,720,358.99	71,320,955.53	102,894,096.96	125,877,387.22	161,165,592.76
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	55,220,358.99	71,320,955.53	94,894,096.96	125,877,387.22	153,165,592.76
A la Vista	15,523,150.46	21,551,587.92	32,605,251.13	41,331,791.43	48,409,668.34
A Plazo	22,690,191.85	27,894,489.67	34,210,664.29	45,812,008.53	55,603,005.75
De Ahorros	17,007,016.68	21,874,877.94	28,078,181.54	38,733,587.26	49,152,918.67
De Bancos	23,500,000.00	0.00	8,000,000.00	0.00	8,000,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	23,500,000.00	0.00	8,000,000.00	0.00	8,000,000.00
Externos	839,825,633.09	729,666,187.62	720,996,597.63	796,623,764.89	924,923,952.81
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	829,819,708.89	719,458,689.20	710,578,987.86	785,994,064.83	924,923,952.81
A la Vista	22,029,341.41	20,806,536.71	21,091,308.40	23,503,018.28	27,149,534.02
A Plazo	409,931,625.03	314,836,295.45	310,982,201.39	345,501,687.19	394,564,046.53
De Ahorros	397,858,742.45	383,815,857.04	378,505,478.07	416,989,359.36	503,210,372.26
De Bancos	10,005,924.20	10,207,498.42	10,417,609.77	10,629,700.06	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	10,005,924.20	10,207,498.42	10,417,609.77	10,629,700.06	0.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>2,000,000.00</b>	<b>2,000,000.00</b>	<b>0.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	2,000,000.00	2,000,000.00	0.00
OTROS PASIVOS	11,402,099.44	13,377,108.34	14,557,168.67	28,800,368.20	19,466,881.83
Internos	9,426,575.56	12,363,866.03	11,838,973.26	25,184,139.03	16,549,249.94
Externos	1,975,523.88	1,013,242.31	2,718,195.41	3,616,229.17	2,917,631.89
PATRIMONIO	84,321,019.01	90,842,058.04	102,479,734.74	112,416,910.08	132,468,124.64
Capital	32,627,487.13	32,608,017.13	32,608,017.13	113,898,017.13	113,898,017.13
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	81,267,439.89	84,895,796.01	87,438,578.92	8,991,543.13	13,955,895.88
Gan/Perd en Inv. Dis. para la Venta	-29,573,908.01	-26,661,755.10	-17,566,861.31	-10,472,650.18	4,614,211.63
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,014,269,110.53	905,206,309.53	942,927,598.00	1,065,718,430.39	1,238,024,552.04