

**Banisi, S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas )**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	7,033,763.47	2,325,798.99	4,733,438.35	7,254,062.92	9,985,743.29
PRESTAMOS	4,622,994.03	1,782,094.12	3,753,692.55	5,913,838.72	8,265,175.33
DEPOSITOS	197,774.81	25,927.82	55,419.06	81,986.35	106,378.72
INVERSIONES	2,212,994.63	517,777.05	924,326.74	1,258,237.85	1,614,189.24
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	2,965,855.99	877,604.95	1,822,554.68	2,854,197.26	3,944,987.54
INTERESES PAGADOS	2,548,800.85	862,994.98	1,792,725.32	2,805,060.61	3,872,921.38
COMISIONES	417,055.14	14,609.97	29,829.36	49,136.65	72,066.16
INGRESO NETO DE INTERESES	4,067,907.48	1,448,194.04	2,910,883.67	4,399,865.66	6,040,755.75
OTROS INGRESOS	1,952,859.68	(22,206.20)	48,558.30	217,947.54	428,546.75
COMISIONES	497,508.77	92,423.30	177,878.17	256,953.84	438,490.28
OPERACIONES CON DIVISAS	222.76	19.98	855.01	(4,129.27)	(4,126.67)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	1,455,128.15	(114,649.48)	(130,174.88)	(34,877.03)	(5,816.86)
INGRESOS DE OPERACIONES	6,020,767.16	1,425,987.84	2,959,441.97	4,617,813.20	6,469,302.50
EGRESOS GENERALES	3,555,617.83	1,239,541.60	2,750,340.25	4,298,490.41	5,670,042.41
GASTOS ADMINISTRATIVOS	1,282,993.93	487,412.93	1,205,397.74	1,919,348.22	1,946,416.84
GASTOS GENERALES	678,194.30	187,476.72	344,567.00	515,441.01	1,242,513.81
GASTOS DE DEPRECIACION	1,244,592.16	446,522.18	953,353.33	1,480,271.55	2,059,756.28
OTROS GASTOS	349,837.44	118,129.77	247,022.18	383,429.63	421,355.48
UTILIDADES ANTES DE PROVISIONES	2,465,149.33	186,446.24	209,101.72	319,322.79	799,260.09
CUENTAS MALAS	468,304.93	43,516.73	118,787.89	179,361.50	235,361.50
UTILIDAD DEL PERIODO	1,996,844.40	142,929.51	90,313.83	139,961.29	563,898.59