

PAGO DE PLANILLAS DE EMPLEADOS PERMANENTES

16 AL 30 FEBRERO 2015

		SALARIO	DIAS	DIARIO	HORA	4-7 Hrs.		7-12 Hrs		12 Hrs. En adelante		DIAS DOBLES		Total de Horas Extras	OTROS	HORAS EXTRAS	TOTAL	DIAS NO	BIENES	IHSS	Prestamos	CUENTAS	Impto. Sobre	EMBARGOS	Total Deducciones	TOTAL NETO A
NO.	NOMBRE	QUINCENAL				0.25	VALOR	Total	0.5	Valor	Total	0.75	Valor	Total	Horas (DOMINGO)	INGRESOS	INGRESOS	TRABAJADOS	Y MUEBLES	y Anticipos	X COBRAR	la Renta			PAGAR	
	CORPORACION																15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-001	LELAND ROY WOODS	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00				15,000.00			1,807.50	13,192.50	
01-002	SERGIO ROMERO BENITEZ	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-003	LAURETTA LYN SANDER	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-004	MARIA ASUNCION TORRES	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-005	RAYMOND SAMUEL CHERINGTON	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00	15,000.00						15,000.00		
01-006	ARICK MCKENZIE	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-007	JOSE YOVANY SUAZO	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-008	MARCOS ANGEL NELSON	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-009	ELSA MARIA GOMEZ	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
01-010	MARCO TULIO ROMERO	15,000.00	15	1,000.00	125.00		156.25			187.50			218.75	1,000.00			15,000.00			245.00			1,562.50		1,807.50	13,192.50
		150,000.00															150,000.00							42,652.50	105,540.00	
	ALCALDIA																									
02-001	DORN ANDY EBANKS	30,000.00	15	2,000.00	250.00		312.50			375.00			437.50	2,000.00			30,000.00			245.00			4,937.50	5,182.50	24,817.50	
02-002	ORLEN FORBES	5,500.00	15	366.67	45.83		57.29			88.75			90.21	366.67			5,500.00				5,000.00			500.00	500.00	
02-003	SCARLET NICOLE BODDEN	14,000.00	15	933.33	116.67		145.83			175.00			204.17	933.33			14,000.00			245.00			1,362.50	1,607.50	12,392.50	
02-004	GEORGE SPURGEON CRUMMIN	6,000.00	15	400.00	50.00		62.50			75.00			87.50	400.00			6,000.00			245.00				245.00	5,755.00	
02-005	MIRTA YULIANA RODRIGUEZ	5,250.00	15	350.00	43.75		54.69			65.63			76.56	350.00			5,250.00				4,750.00			500.00	500.00	
02-006	DAVID A. BODDEN EBANKS	12,500.00	15	833.33	104.17		130.21			156.25			187.50	833.33			12,500.00				10,000.00			2,500.00	2,500.00	
02-007	EMILY JULIE LUCAS	20,000.00	15	1,333.33	166.67		208.33			250.00			281.67	1,333.33			20,000.00			245.00			2,562.50	2,807.50	17,192.50	
02-008	DONALD MICHAEL SCOTT	6,000.00	15	400.00	50.00		62.50			75.00			87.50	400.00			6,000.00			245.00				245.00	5,755.00	
		99,250.00															99,250.00							29,837.50	69,412.50	
	SECRETARIA																									
03-001	BRITTANIE B. STEWARD	6,000.00	15	400.00	50.00		62.50			75.00			87.50	400.00			6,000.00			245.00		2,500.00			2,745.00	3,255.00
03-002	JEWEL JANICE JOHNSON BODDEN	11,000.00	15	733.33	91.67		114.58			137.50			160.42	733.33			11,000.00			245.00			762.50	1,007.50	9,992.50	
03-003	RAMONA YOLIBETH LOPEZ	8,250.00	15	550.00	68.75		85.94			103.13			120.31	550.00			8,250.00			245.00			300.00	545.00	7,705.00	
03-004	DELMY SUYAPA MATA	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00				245.00	4,755.00	
		30,250.00															30,250.00							4,542.50	25,707.50	
	AUDITORIA																									
04-001	HECTOR DANIEL ZELAYA	14,000.00	15	933.33	116.67		145.83			175.00			204.17	933.33			14,000.00			245.00			1,062.50	1,307.50	12,692.50	
04-002	SARITA LOIS WEBSTER BODDEN	5,250.00	15	350.00	43.75		54.69			65.63			76.56	350.00			5,250.00			245.00				245.00	5,005.00	
04-003	DELMY ARACELY GARAY	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00				245.00	4,755.00	
		24,250.00															24,250.00							1,797.50	22,452.50	
	TESORERIA																									
05-001	MIRIAN GUADALUPE JUAREZ	4,750.00	15	316.67	39.58		49.48			59.38			69.27	316.67			4,750.00			245.00		289.55		514.55	4,235.45	
05-002	NILDA XIOMARA VALLADARES	7,500.00	15	500.00	62.50		78.13			93.75			109.38	500.00			7,500.00			245.00		5,000.00	1,174.27	862.50	6,606.77	
05-003	INONA SUE JAMES BENNETT	12,500.00	15	833.33	104.17		130.21			156.25			187.50	833.33			12,500.00			245.00				1,107.50	11,392.50	
05-004	JORGE GIOVANNI MARTINEZ	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00				245.00	4,755.00	
05-005	ETHEL YESSSENIA LOBO	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00		2,500.00		2,745.00	2,255.00	
05-006	ERADINE AMALDA NIXON GARCIA	6,000.00	15	400.00	50.00		62.50			75.00			87.50	400.00			6,000.00			245.00				6,000.00	5,755.00	
		40,750.00															40,750.00							11,218.82	29,531.18	
	DESARROLLO COMUNITARIO																									
06-001	PABLO CESAR FINEZ	4,500.00	15	300.00	37.50		46.88			56.25			65.63	300.00			4,500.00			245.00				245.00	4,255.00	
06-002	LEE MARVIN MANN WOODS	7,500.00	15	500.00	62.50		78.13			93.75			109.38	500.00			7,500.00			245.00			187.50	7,067.50	7,067.50	
06-003	SANTA DIOSELINA BANEZAS	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00				245.00	4,755.00	
06-004	FRANCISCO RAMON MEZA	10,000.00	15	666.67	83.33		104.17			125.00			145.83	666.67			10,000.00			245.00			562.50	907.50	9,162.50	
06-005	DULCE MARIA CRUZ VINDEL	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00			245.00				245.00	4,755.00	
06-006	LADESHA GISELLE UCLLES	6,000.00	15	400.00	50.00		62.50			75.00			87.50	400.00			6,000.00			245.00				245.00	5,755.00	
		38,000.00															38,000.00							1,975.00	35,780.00	
	ADMINISTRACION																									
07-001	DWYNE DELROY THOMAS	5,750.00	15	383.33	47.92		59.90			71.88			83.85	383.33			5,750.00			245.00				245.00	5,505.00	
07-002	BETTY SAMARY MARTINEZ	5,000.00	15	333.33	41.67		52.08			62.50			72.92	333.33			5,000.00				4,750.00			250.00	4,750.00	
07-003	MARGARITA ZELAYA	4,244.64	15	282.98	35.37		44.22			53.																

[illegible]

16-012	JOHNN LEONARDO BENNETT	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		738,50	5.738,98		245,00		1.500,00		245,00		245,00		5.494,58			
16-013	WENDY PATRICIA CANO	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		283,33	5.288,33		245,00		3.000,00		245,00		245,00		5.494,58			
16-014	ROSSEL ALEXI FIGUEROA	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		781,25	5.781,25		245,00		3.000,00		245,00		245,00		5.494,58			
16-015	ADALBERTO ESCOBED JUNGUA	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		780,42	5.780,42		245,00		3.000,00		245,00		245,00		5.494,58			
16-016	REYNOLDS MCCARNEY LUKAS	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33			5.000,00		245,00		5.000,00		245,00		245,00		5.494,58			
16-017	DEMARK JEROME HINDS	6.000,00	15	400,00	50,00	62,50		75,00		87,50		400,00		1.875,00	6.187,50		245,00		1.900,00		245,00		245,00		6.187,50			
16-018	WAYNE ONEAL FRANCISCO	6.000,00	15	400,00	50,00	62,50		75,00		87,50		400,00		1.437,50	7.437,50		245,00		1.900,00		245,00		245,00		7.437,50			
16-019	JUANA MARIA SUAZO	6.000,00	15	400,00	50,00	62,50		75,00		87,50		400,00			6.000,00		245,00		1.900,00		245,00		245,00		7.192,50			
16-020	CARLOS ALFREDO MORRIS	8.000,00	15	533,33	61,11	80,00		100,00		120,00		533,33		562,50	8.562,50		245,00		2.500,00		245,00		245,00		8.562,50			
16-021	RICARDO ALBERTO BENEDIT	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33			5.000,00		245,00				245,00		245,00		6.317,50			
16-022	RYAN RENOLD ENBANKS PINNAE	6.000,00	15	400,00	50,00	62,50		75,00		87,50		400,00		1.050,00	7.050,00		245,00				245,00		245,00		7.050,00			
16-023	DERREN EDWARD FLOWERS	4.500,00	15	300,00	37,50	46,88		58,25		69,53		300,00		1.537,50	6.037,50		245,00				245,00		245,00		6.037,50			
16-024	AEDI GEORGE MANN	8.000,00	15	533,33	61,11	80,00		100,00		120,00		533,33			8.000,00		245,00				245,00		245,00		8.000,00			
16-025	ADA GISELE RODRIGUEZ	6.000,00	150	400,00	50,00	62,50		75,00		87,50		400,00		1.437,50	7.437,50		245,00				245,00		245,00		7.437,50			
		135.500,00												17.731,24	153.231,24		245,00				245,00		245,00		153.231,24			
				4-7 Hrs.		7-12 Hrs.		12 Hrs. En adelante		DIAS DOBLES		OTROS			DIAS NO		IHSS		CUENTAS						TOTAL NETO A			
NO.	NOMBRE	SALARIO QUINCENAL	DIAS	DIARIO	HORA	0,25	VALOR	Total	0,5	Valor	Total	0,75	Valor	Total	Horas (DOMINGO)	Total de Horas Extras	INGRESOS	HORAS EXTRAS	TOTAL INGRESOS	TRABAJADOS	BIENES INMUEBLES	IHSS	Prestamos y Anticipos	X COBRAR	Imppto. Sobre la Renta	EMBARGOS	Total Deducciones	PAGAR
17-001	MANUEL RAMON RODRIGUEZ	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-002	KELTENTON JOSEPH BENNETT MBRID	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-003	STEWART THOMAS	11.500,00	15	766,67	95,83	119,79	-	143,75		167,71		766,67	-	-	11.500,00		245,00		11.500,00		245,00		11.500,00		862,50		10.392,50	
17-004	JORGE HUMBERTO CHAVEZ	8.250,00	15	550,00	68,75	86,94	-	103,13		120,31		550,00	-	-	8.250,00		245,00		8.250,00		245,00		8.250,00		119,88		10.392,50	
17-005	JUAN RAMON SOBALVARRO MONTES	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-006	NOEL ANTONIO AVIEDO	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-007	BURKE DANIEL RUSSELL	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-008	WILSON ALEXANDER SANTOS RIVAS	4.500,00	15	300,00	37,50	46,88	-	56,25		69,53		300,00	-	-	4.500,00		245,00		4.500,00		245,00		4.500,00		245,00		3.996,64	
17-009	SANTOS VICTOR ALVAREZ	5.750,00	15	383,33	47,92	59,90	-	71,88		83,85		383,33	-	-	5.750,00		245,00		5.750,00		245,00		5.750,00		245,00		4.250,00	
17-010	FRANK GRAHAM MCBRIDE	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-011	MARTIN SERRANO VALENZUELA	4.500,00	15	300,00	37,50	46,88	-	56,25		69,53		300,00	-	-	4.500,00		245,00		4.500,00		245,00		4.500,00		245,00		3.996,64	
17-012	HECTOR REYNALDO VARELA	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-013	YESLY ELICETH FERRUFINO	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
17-014	FRANCISCO MANUEL MURILLO	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		-	5.000,00		245,00		5.000,00		245,00		5.000,00		245,00		3.996,64	
		73.457,12													73.457,12		245,00		73.457,12		245,00		73.457,12		245,00		7.755,00	
				4-7 Hrs.		7-12 Hrs.		12 Hrs. En adelante		DIAS DOBLES		OTROS			DIAS NO		IHSS		CUENTAS							TOTAL NETO A		
NO.	NOMBRE	SALARIO QUINCENAL	DIAS	DIARIO	HORA	0,25	VALOR	Total	0,5	Valor	Total	0,75	Valor	Total	Horas (DOMINGO)	Total de Horas Extras	INGRESOS	HORAS EXTRAS	TOTAL INGRESOS	TRABAJADOS	BIENES INMUEBLES	IHSS	Prestamos y Anticipos	X COBRAR	Imppto. Sobre la Renta	EMBARGOS	Total Deducciones	PAGAR
18-001	MAIRA ALEYDA JIMENEZ GUTIERREZ	11.500,00	15	766,67	95,83	119,79	-	143,75		167,71		766,67	-	-	11.500,00		245,00		11.500,00		245,00		11.500,00		862,50		10.392,50	
18-002	MARIA ESTELA MARTINEZ	6.500,00	15	433,33	54,17	67,71	-	81,25		94,79		433,33	-	-	6.500,00		245,00		6.500,00		245,00		6.500,00		37,50		6.217,50	
18-003	JUAN ANTONIO ROSALES	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
18-004	LESBIA ODESA CANALES	4.250,00	15	283,33	35,42	44,27	-	53,13		61,98		283,33	-	-	4.250,00		245,00		4.250,00		245,00		4.250,00		245,00		3.999,64	
18-005	NORIS AZUCENA CASTRO	4.250,00	15	283,33	35,42	44,27	-	53,13		61,98		283,33	-	-	4.250,00		245,00		4.250,00		245,00		4.250,00		245,00		3.999,64	
18-006	JOSE SANTOS CASTRO	6.500,00	15	433,33	54,17	67,71	-	81,25		94,79		433,33	-	-	6.500,00		245,00		6.500,00		245,00		6.500,00		37,50		6.217,50	
18-007	DANIEL EDMOND LEVY KELLY	4.500,00	15	300,00	37,50	46,88	-	56,25		69,53		300,00	-	-	4.500,00		245,00		4.500,00		245,00		4.500,00		245,00		3.999,64	
18-008	MARVIN ISRAEL FLORES	4.500,00	15	300,00	37,50	46,88	-	56,25		69,53		300,00	-	-	4.500,00		245,00		4.500,00		245,00		4.500,00		245,00		3.999,64	
18-009	SONIA ELIZABETH ANTUNEZ	4.250,00	15	283,33	35,42	44,27	-	53,13		61,98		283,33	-	-	4.250,00		245,00		4.250,00		245,00		4.250,00		245,00		3.999,64	
18-010	JOSE ELIAS AGUIRRE	5.250,00	15	350,00	43,75	54,89	-	66,11		79,38		350,00	-	-	5.250,00		245,00		5.250,00		245,00		5.250,00		245,00		4.005,00	
18-011	SANTOS ATILIO ROSALES DELGADO	4.750,00	15	316,67	39,58	49,48	-	59,38		71,67		316,67	-	-	4.750,00		245,00		4.750,00		245,00		4.750,00		245,00		3.500,00	
18-012	ORDIE ESTHER EDEEN WHITTAKER	5.000,00	15	333,33	41,67	52,08		62,50		72,92		333,33		-	5.000,00		245,00		5.000,00		245,00		5.000,00		245,00		3.996,64	
18-013	FLORA CATALINA ORTIZ	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
18-014	RELLY DANIEL KELLY	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
18-015	RAIMUNDO DE JESUS GUILLEN	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
18-016	SALIA VENFERD BROOKS	4.244,64	15	282,98	35,37	44,22	-	53,06		61,90		282,98	-	-	4.244,64		245,00		4.244,64		245,00		4.244,64		245,00		3.996,64	
18-017	LUIS ALBERTO TURCOS SANCHEZ	8.000,00	15	533,33	61,11	80,00		100,00		120,00		533,33		-	8.000,00		245,00		8.000,00		245,00		8.000,00		245,00		6.000,00	
18-018	MARLO SAHIL TURNER	5.250,00	15	350,00	43,75	54,89	-	66,11		79,38		350,00	-	-	5.250,00		245,00		5.250,00		245,00		5.250,00		245,00		4.005,00	
18-019	FAUSTO RODRIGUEZ HERNANDEZ	5.250,00	15	350,00	43,75	54,89	-	66,11		79,38		350,00	-	-	5.250,00		245,00		5.250,00		245,00		5.250,00		245,00		4.005,00	
18-020	LUIS HUMBERTO VASQUEZ ORELLANA	4.244,64	15	282,98																								

TREN DE ASEO															OTROS INGRESOS															DIAS NO															IHSS															Cuentas															TOTAL NETO														

19-001	RUNNIE CARINA BODDEN	8,000.00	15	533.33	66.67	83.33	-	100.00	-	116.67	-	533.33	-	8,000.00	245.00	6,000.00	221.74	6,466.74	1,533.26					
		8,000.00												8,000.00				6,466.74	1,533.26					
	RELACIONES PUBLICAS																							
20-001	JORGE REYNALDO ORELLANA	5,000.00	15	333.33	41.67	52.08	-	62.50	-	72.92	-	333.33	-	5,000.00	245.00			245.00	4,755.00					
20-002	SANDRA LISETH CASTELLANOS ANDIN	7,500.00	15	500.00	62.50	78.13	-	93.75	-	109.38	-	500.00	-	7,500.00	245.00		187.50	432.50	7,067.50					
20-003	JIMMY RUDOLPH CONNOR	4,244.64	15	282.98	35.37	44.22	-	53.06	-	61.90	-	282.98	-	4,244.64		4,244.64		4,244.64	-					
20-004	EXENIA YADIRA MANN PEÑA	7,500.00	15	500.00	62.50	78.13	-	93.75	-	109.38	-	500.00	-	7,500.00	245.00		187.50	432.50	7,067.50					
20-005	RULLY RAMON SIGLENCA	5,000.00	15	333.33	41.67	52.08	-	62.50	-	72.92	-	333.33	-	5,000.00		5,000.00		5,000.00	-					
		29,244.64												29,244.64				10,354.64	18,890.00					
	OBRAS CIVILES																							
21-001	ABILIO RODRIGUEZ RUBI	9,000.00	15	600.00	75.00	93.75	-	112.50	-	131.25	-	600.00	-	9,000.00	245.00		412.50	657.50	8,342.50					
21-002	ENRIQUE ELISEO MARTINEZ	8,000.00	15	533.33	66.67	83.33	-	100.00	-	116.67	-	533.33	-	8,000.00	245.00		282.50	507.50	7,492.50					
21-003	GENARO CASTELLANOS MEMBRENO	6,000.00	15	400.00	50.00	62.50	-	75.00	-	87.50	-	400.00	-	6,000.00	245.00			245.00	5,755.00					
21-004	ESTEBAN AMADOR	7,500.00	15	500.00	62.50	78.13	-	93.75	-	109.38	-	500.00	-	7,500.00	245.00			245.00	7,255.00					
21-005	JOSE NARCISO COREA	12,600.00	15	833.33	104.17	130.21	-	156.25	-	182.29	-	833.33	-	12,600.00	245.00	3,138.62	187.50	3,571.12	9,928.88					
21-006	FRANCISCO ANTONIO ROSALES	6,000.00	15	400.00	50.00	62.50	-	75.00	-	87.50	-	400.00	-	6,000.00	245.00		1,082.50	1,307.50	11,192.50					
		49,000.00												49,000.00			1,601.14	1,846.14	4,153.86					
	ASESORIA LEGAL																	8,134.78	40,865.24					
22-001	JOSE MARVIN MENJIVAR AGUILERA	10,000.00	15	666.67	83.33	104.17	-	125.00	-	145.83	-	666.67	-	10,000.00	245.00		562.50	807.50	9,192.50					
		10,000.00												10,000.00					9,192.50					
		1695,371.98												29,094.44	1724,466.42	15,300.00	1,055.21	62,475.00	244,337.34	18,632.56	39,667.44	1,500.00	382,967.55	1341,498.87

Elaborado por,

Verificado por,

Aprobado por,

Autorizado Por, Don A. Banks