



Banesco Banco Universal C.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	76,498,728.09	147.87	51,734,240.83	45,923,291.92	51,246,277.21	74,837,396.41	100,655,804.29	96,821,448.48	78,222,450.22	72,812,372.62	66,705,780.32	68,081,647.93	65,095,834.05	71,741,331.74	128,232,968.92
Depositos Locales en Bancos	6,514,693.34	3,090.65	210,786.89	229,677.09	103,055.59	101,135.33	113,770.58	165,568.26	166,714.53	133,946.75	169,533.68	182,877.96	209,289.94	5,353,048.82	6,725,480.23
A la Vista	8,627.12	4.09	210,786.89	229,677.09	103,055.59	101,135.33	113,770.58	165,568.26	166,714.53	133,946.75	169,533.68	182,877.96	209,289.94	353,048.82	219,414.01
A Plazo	6,506,066.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000,000.00	6,506,066.22
Depositos Extranjeros en Bancos	69,984,034.75	135.84	51,518,953.94	45,689,114.83	51,138,721.62	74,731,761.08	100,537,533.71	96,651,380.22	78,051,235.69	72,673,925.87	66,531,746.64	67,894,269.97	64,882,044.11	66,383,782.92	121,502,988.69
A la Vista	1,183,119.85	91.03	1,299,757.42	1,801,561.08	7,251,167.87	27,237,188.52	28,592,961.15	22,402,380.22	22,572,125.04	23,015,830.85	23,397,821.75	23,468,484.41	22,981,258.55	26,141,657.61	2,482,877.27
A Plazo	68,800,914.90	137.00	50,219,196.52	43,887,553.75	43,887,553.75	47,494,572.56	71,944,572.56	74,249,000.00	55,479,110.65	49,658,095.02	43,133,924.89	44,425,785.56	41,900,785.56	40,242,125.31	119,020,111.42
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
CARTERA CREDITICIA	-10,571,733.60	-54.31	19,466,839.09	19,339,094.02	15,130,934.72	15,035,747.23	14,925,841.95	14,818,288.27	13,612,574.00	13,495,470.32	10,795,540.79	10,675,917.14	9,305,210.33	9,187,446.34	8,895,105.49
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-10,438,247.24	-41.89	24,915,500.47	24,787,755.39	20,579,596.09	20,484,408.60	20,374,503.32	20,266,949.64	19,061,235.37	18,944,131.70	16,244,202.17	16,124,578.52	14,858,436.84	14,740,672.86	14,477,253.23
Menos Provisiones	133,486.36	2.45	5,448,661.38	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.38	5,448,661.38	5,553,226.51	5,553,226.52	5,582,147.74
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	133,486.36	2.45	5,448,661.38	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.37	5,448,661.38	5,448,661.38	5,448,661.38	5,553,226.51	5,553,226.52	5,582,147.74
INVERSIONES EN VALORES	-18,696,897.87	-16.03	116,608,386.29	110,455,726.13	111,888,365.22	65,684,568.30	70,892,545.66	74,965,030.57	94,730,882.83	101,593,140.15	114,080,405.96	135,909,547.51	142,331,259.46	141,286,778.04	97,911,488.42
Locales	2,585,747.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,112,393.35	8,041,020.00	8,260,720.00	7,319,625.00	7,467,135.00	7,622,840.00	2,585,747.15
Extranjero	-21,634,913.44	-18.50	116,960,654.71	110,807,994.55	111,931,725.22	65,684,568.30	70,892,545.66	74,965,030.57	91,618,489.48	93,552,120.15	105,819,685.96	128,589,922.51	134,864,124.46	133,663,938.04	95,325,741.27
Menos Provisiones	-352,268.42	-100.00	352,268.42	352,268.42	43,360.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-352,268.42	-100.00	352,268.42	352,268.42	43,360.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-1,472,573.59	-29.04	5,071,503.59	12,473,960.20	4,668,403.88	3,943,980.67	4,149,082.33	4,700,559.78	4,162,347.68	5,505,466.27	5,709,907.31	5,194,575.34	4,911,667.99	4,711,150.87	3,598,930.00
Locales	21,902.61	9.67	226,396.78	249,872.56	245,890.67	337,679.44	324,541.04	311,878.02	361,144.39	461,618.88	619,192.50	597,425.60	603,985.59	311,181.95	248,299.39
Extranjero	-1,494,476.20	-30.85	4,845,106.81	12,224,087.64	4,422,513.21	3,606,301.23	3,824,541.29	4,388,681.76	3,801,203.29	5,043,847.39	5,090,714.81	4,597,149.74	4,307,682.40	4,399,968.92	3,350,630.61
TOTAL DE ACTIVOS	45,757,523.03	23.72	192,880,969.80	188,192,072.27	182,933,981.03	159,501,692.61	190,623,274.23	191,305,327.10	190,728,254.73	193,406,449.36	197,291,634.38	219,861,687.92	221,643,971.83	226,926,706.99	238,638,492.83
DEPOSITOS	33,265,331.33	25.53	130,307,973.84	132,294,786.07	126,159,384.46	100,847,641.87	135,309,445.06	134,948,750.27	132,760,496.68	133,471,822.23	132,357,909.73	150,968,649.69	147,563,498.96	149,862,482.55	163,573,305.17
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	33,265,331.33	25.53	130,307,973.84	132,294,786.07	126,159,384.46	100,847,641.87	135,309,445.06	134,948,750.27	132,760,496.68	133,471,822.23	132,357,909.73	150,968,649.69	147,563,498.96	149,862,482.55	163,573,305.17
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	53,854,882.29	90.24	59,678,796.57	61,411,465.49	62,530,203.55	71,445,062.73	102,244,078.19	101,632,850.73	99,439,091.54	100,144,290.33	99,024,944.67	96,299,107.94	96,411,328.69	98,600,663.16	113,533,678.86



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A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	16,069,014.44	47.68	33,700,431.80	34,692,481.35	33,291,741.44	39,023,680.23	36,759,510.42	35,796,043.02	40,166,090.90	42,058,366.43	37,714,734.76	40,805,535.54	38,013,248.24	41,233,483.10	49,769,446.24
De Ahorro	37,785,867.85	145.45	25,978,364.77	26,718,984.14	29,238,462.11	32,421,382.50	65,484,567.77	65,836,807.71	59,273,000.64	58,085,923.90	61,310,209.91	55,493,572.40	58,398,080.45	57,367,180.06	63,764,232.62
De Bancos	-20,589,550.96	-29.15	70,629,177.27	70,883,320.58	63,629,180.91	29,402,579.14	33,065,366.87	33,315,899.54	33,321,405.14	33,327,531.90	33,332,965.06	54,669,541.75	51,152,170.27	51,261,819.39	50,039,626.31
A la Vista	-1,680.95	-62.70	2,680.95	500.00	500.00	500.00	500.00	500.00	500.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
A Plazo	-20,587,870.01	-29.15	70,626,496.32	70,882,820.58	63,628,680.91	29,402,079.14	33,064,866.87	33,315,399.54	33,320,905.14	33,326,531.90	33,331,965.06	54,668,541.75	51,151,170.27	51,260,819.39	50,038,626.31
OBLIGACIONES	-6,083,502.89	-97.51	6,238,797.42	162,994.53	162,994.53	162,994.53	162,994.53	162,994.53	160,294.53	160,294.53	160,294.53	160,294.53	5,061,544.53	5,061,544.53	155,294.53
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-6,083,502.89	-97.51	6,238,797.42	162,994.53	162,994.53	162,994.53	162,994.53	162,994.53	160,294.53	160,294.53	160,294.53	160,294.53	5,061,544.53	5,061,544.53	155,294.53
OTROS PASIVOS	-3,485,758.71	-85.56	4,073,935.51	4,761,769.33	5,591,732.86	6,969,729.69	3,428,471.52	3,812,841.04	1,694,594.56	1,229,854.10	3,704,073.52	7,549,154.04	944,727.34	680,131.17	588,176.80
Locales	-110,689.24	-28.97	382,092.18	386,973.79	391,762.32	389,941.81	266,361.29	270,026.91	278,055.95	273,868.10	270,441.49	274,063.88	278,833.22	266,729.97	271,402.94
Extranjero	-3,375,069.47	-91.42	3,691,843.33	4,374,795.54	5,199,970.54	6,579,787.88	3,162,110.23	3,542,814.13	1,416,538.61	955,986.00	3,433,632.03	7,275,090.16	665,894.12	413,401.20	316,773.86
PATRIMONIO	22,061,453.45	42.21	52,260,263.05	50,972,522.20	51,019,869.18	51,521,326.49	51,722,363.15	52,380,741.22	56,112,868.92	58,544,478.80	61,069,356.59	61,183,589.97	68,074,201.00	71,322,548.95	74,321,716.50
Capital	0.00	0.00	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43	25,507,522.43
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	18,340,328.75	218.02	8,412,411.87	25,365,422.67	25,365,422.67	25,365,422.67	25,365,422.67	25,365,422.67	26,752,740.62	26,752,740.62	26,752,740.62	26,752,740.62	26,752,740.62	26,752,740.62	26,752,740.62
Utilidad de Periodo	3,721,124.70	20.29	18,340,328.75	99,577.10	146,924.08	648,381.39	849,418.05	1,507,796.12	3,852,605.87	6,284,215.75	8,809,093.54	8,923,326.92	15,813,937.95	19,062,285.90	22,061,453.45
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	45,757,523.18	23.72	192,880,969.82	188,192,072.13	182,933,981.03	159,501,692.58	190,623,274.26	191,305,327.06	190,728,254.69	193,406,449.66	197,291,634.37	219,861,688.23	221,643,971.83	226,926,707.20	238,638,493.00