



ESTADO DE RESULTADO
Banesco Banco Universal C.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	722,309.25	859,746.14	727,272.33	2,309,327.72	562,554.81	870,395.85	773,843.09	2,206,793.75	765,046.09	1,185,288.66	1,079,929.82	3,030,264.57	1,060,484.22	1,025,574.26	1,576,135.29	3,662,193.77	11,208,579.81
Préstamos	258,323.68	221,147.40	215,503.73	694,974.81	93,300.92	207,709.72	224,549.55	525,560.19	185,515.35	560,997.85	240,174.19	986,687.39	164,824.08	100,109.49	157,795.63	422,729.20	2,629,951.59
Depósitos	151,396.81	127,609.86	15,540.77	294,547.44	139,865.50	270,139.38	144,442.04	554,446.92	154,110.95	165,044.93	278,831.32	597,987.20	162,297.38	25,495.48	134,250.03	322,042.89	1,769,024.45
Inversiones	312,588.76	510,988.88	496,227.83	1,319,805.47	329,388.39	392,546.75	404,851.50	1,126,786.64	425,419.79	459,245.88	560,924.31	1,445,589.98	733,362.76	899,969.29	1,284,089.63	2,917,421.68	6,809,603.77
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	494,456.95	373,598.25	377,476.47	1,245,531.67	126,656.36	148,506.64	132,292.66	407,455.66	144,125.70	141,686.98	199,200.56	485,013.24	252,999.27	249,372.02	227,607.03	729,978.32	2,867,978.89
Intereses Pagados	491,709.82	371,394.11	375,009.45	1,238,113.38	123,711.90	145,584.04	129,228.41	398,524.35	139,902.86	138,295.79	196,356.78	474,555.43	249,871.48	244,773.34	224,025.25	718,670.07	2,829,863.23
Comisiones	2,747.13	2,204.14	2,467.02	7,418.29	2,944.46	2,922.60	3,064.25	8,931.31	4,222.84	3,391.19	2,843.78	10,457.81	3,127.79	4,598.68	3,581.78	11,308.25	38,115.66
Ingreso Neto de Intereses	227,852.30	486,147.89	349,795.86	1,063,796.05	435,898.45	721,889.21	641,550.43	1,799,338.09	620,920.39	1,043,601.68	880,729.26	2,545,251.33	807,484.95	776,202.24	1,348,528.26	2,932,215.45	8,340,600.92
Otros Ingresos	410,303.54	7,364,782.59	4,270,523.47	12,045,609.60	3,438,496.33	579,374.92	1,836,144.95	5,854,016.20	1,853,855.76	4,673,207.63	1,960,602.53	8,487,665.92	2,127,398.36	2,572,213.93	1,972,823.89	6,672,436.18	33,059,727.90
Comisiones	6,907.75	7,034.32	9,584.88	23,526.95	9,265.36	10,935.87	11,469.32	31,670.55	10,641.09	15,863.28	17,142.58	43,646.95	16,318.06	17,796.02	17,931.54	52,045.62	150,890.07
Operaciones con Divisas	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	0.00	0.00
Dividendos	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	0.00	0.00
Otros Ingresos	403,395.79	7,357,748.27	4,260,938.59	12,022,082.65	3,429,230.97	568,439.05	1,824,675.63	5,822,345.65	1,843,214.67	4,657,344.35	1,943,459.95	8,444,018.97	2,111,080.30	2,554,417.91	1,954,892.35	6,620,390.56	32,908,837.83
Ingresos de Operaciones	638,155.84	7,850,930.48	4,620,319.33	13,109,405.65	3,874,394.78	1,301,264.13	2,477,695.38	7,653,354.29	2,474,776.15	5,716,809.31	2,841,331.79	11,032,917.25	2,934,883.31	3,348,416.17	3,321,352.15	9,604,651.63	41,400,328.82
Egresos Generales	538,578.74	7,803,583.50	4,118,862.02	12,461,024.26	3,673,358.12	642,886.05	132,885.63	4,449,129.80	43,166.27	3,191,931.52	2,727,098.41	5,962,196.20	-3,955,727.72	100,068.22	322,184.60	-3,533,474.90	19,338,875.36
Gastos Administrativos	40,270.25	21,768.11	41,981.10	104,019.46	35,950.40	28,952.06	35,779.60	100,682.06	35,242.70	72,255.77	65,614.50	173,112.97	71,362.92	70,240.47	73,436.73	215,040.12	592,854.61
Gastos Generales	6,579.05	7,411.25	16,072.38	30,062.68	9,248.77	7,138.65	8,365.80	24,753.22	3,910.96	24,536.76	5,750.53	34,198.25	10,759.58	4,084.81	183,439.16	198,283.55	287,297.70
Gastos de Depreciación	729.44	729.44	729.44	2,188.32	729.44	729.44	729.44	2,188.32	729.44	729.44	729.44	2,188.32	729.44	729.44	729.44	2,188.32	8,753.28
Otros Gastos	491,000.00	7,773,674.70	4,060,079.10	12,324,753.80	3,627,429.51	606,065.90	88,010.79	4,321,506.20	3,283.17	3,094,409.55	2,655,003.94	5,752,696.66	-4,038,579.66	25,013.50	64,579.27	-3,948,986.89	18,449,969.77
Utilidad antes de Provisiones	99,577.10	47,346.98	501,457.31	648,381.39	201,036.66	658,378.08	2,344,809.75	3,204,224.49	2,431,609.88	2,524,877.79	114,233.38	5,070,721.05	6,890,611.03	3,248,347.95	2,999,167.55	13,138,126.53	22,061,453.46
Provisiones por Cuentas Malas	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	0.00	0.00
Utilidad del Periodo	99,577.10	47,346.98	501,457.31	648,381.39	201,036.66	658,378.08	2,344,809.75	3,204,224.49	2,431,609.88	2,524,877.79	114,233.38	5,070,721.05	6,890,611.03	3,248,347.95	2,999,167.55	13,138,126.53	22,061,453.46