



Baneco Banco Universal, C. A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-67,279,627.89	-52.47	128,232,968.92	132,870,601.32	139,155,497.83	80,398,850.03	82,708,836.82	82,545,664.38	63,510,211.76	50,472,148.22	46,626,433.20	74,563,618.04	56,252,582.42	53,632,553.97	60,953,341.03
Depositos Locales en Bancos	6,070,534.30	90.26	6,725,480.23	6,517,050.28	21,539,406.13	7,606,642.58	8,376,035.26	7,462,649.56	8,441,646.55	4,255,398.65	221,120.16	4,198,495.43	2,228,460.75	4,261,017.87	12,796,014.53
A la Vista	20,410.23	9.30	219,414.01	1,014,170.38	527,403.04	601,987.07	357,587.60	430,707.94	441,646.55	229,403.27	221,120.16	198,495.43	215,048.28	225,066.78	239,824.24
A Plazo	6,050,124.07	92.99	6,506,066.22	5,502,879.90	21,012,003.09	7,004,655.51	8,018,447.66	7,031,941.62	8,000,000.00	4,025,995.38	0.00	4,000,000.00	2,013,412.47	4,035,951.09	12,556,190.29
Depositos Extranjeros en Bancos	-73,350,162.19	-60.37	121,502,988.69	126,349,051.04	117,611,591.70	72,787,707.45	74,328,301.56	75,078,514.82	55,064,065.21	46,212,249.57	46,400,813.04	70,360,622.61	54,019,621.67	49,367,036.10	48,152,826.50
A la Vista	15,015,726.54	604.77	2,482,877.27	13,602,016.40	6,339,557.06	2,527,537.49	1,822,945.84	1,948,159.10	1,749,709.49	1,477,026.88	1,290,008.39	23,824,817.96	5,479,682.39	16,887,813.41	17,498,603.81
A Plazo	-88,365,888.73	-74.24	119,020,111.42	112,747,034.64	111,272,034.64	70,260,169.96	72,505,355.72	73,130,355.72	53,314,355.72	44,735,222.69	45,110,804.65	46,535,804.65	48,539,939.28	32,479,222.69	30,654,222.69
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	-6,991,841.89	-78.60	8,895,105.49	8,762,591.41	8,664,498.76	7,113,903.80	7,002,824.93	6,826,800.33	7,136,087.56	7,044,776.18	6,263,693.24	5,172,853.65	5,079,240.40	4,984,847.04	1,903,263.60
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	-7,457,582.56	-51.51	14,477,253.23	14,344,739.15	14,246,646.50	12,630,154.81	12,519,075.94	12,343,051.38	12,252,494.63	12,161,183.24	11,380,100.31	10,289,260.72	10,195,647.47	10,101,254.11	7,019,670.67
Menos Provisiones	-465,740.67	-8.34	5,582,147.74	5,582,147.74	5,582,147.74	5,516,251.01	5,516,251.01	5,516,251.05	5,116,407.07	5,116,407.06	5,116,407.07	5,116,407.07	5,116,407.07	5,116,407.07	5,116,407.07
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	-465,740.67	-8.34	5,582,147.74	5,582,147.74	5,582,147.74	5,516,251.01	5,516,251.01	5,516,251.05	5,116,407.07	5,116,407.06	5,116,407.07	5,116,407.07	5,116,407.07	5,116,407.07	5,116,407.07
INVERSIONES EN VALORES	30,583,203.77	31.24	97,911,488.42	95,412,841.65	84,566,962.48	101,473,138.03	97,718,470.35	98,851,144.08	120,582,618.67	139,605,907.40	134,555,662.40	105,785,349.79	121,663,230.32	120,314,240.35	128,494,692.19
Locales	-2,585,747.15	-100.00	2,585,747.15	2,624,221.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	33,168,950.92	34.80	95,325,741.27	92,788,619.70	84,566,962.48	101,473,138.03	97,718,470.35	98,851,144.08	120,582,618.67	139,605,907.40	134,555,662.40	105,785,349.79	121,663,230.32	120,314,240.35	128,494,692.19
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 ACTIVOS	663,147.33	18.43	3,598,930.00	4,584,039.04	5,951,152.13	8,852,232.41	8,038,357.13	7,460,269.89	6,179,862.83	4,047,440.45	5,314,121.23	3,567,440.94	4,601,995.67	5,408,319.78	4,262,077.33
Locales	-4,790.40	-1.93	248,299.39	264,468.74	248,468.79	3,616,888.02	2,520,533.57	1,412,704.97	307,524.35	320,184.31	310,203.61	300,576.58	285,401.70	434,021.72	243,508.99
Extranjero	667,937.73	19.93	3,350,630.61	4,319,570.30	5,702,683.34	5,235,344.39	5,517,823.56	6,047,564.92	5,872,338.48	3,727,256.14	5,003,917.62	3,266,864.36	4,316,593.97	4,974,298.06	4,018,568.34
TOTAL DE ACTIVOS	-43,025,118.68	-18.03	238,638,492.83	241,630,073.42	238,338,111.20	197,838,124.27	195,468,489.23	195,683,878.68	197,408,780.82	201,170,272.25	192,759,910.07	189,089,262.42	187,597,048.81	184,339,961.14	195,613,374.15
DEPOSITOS	-20,048,992.48	-12.26	163,573,305.17	158,370,415.50	161,260,284.38	150,284,254.41	150,110,405.12	149,682,186.97	149,196,299.69	155,059,165.63	143,824,060.82	140,026,882.52	135,028,198.15	134,329,465.44	143,524,312.69
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	-20,048,992.48	-12.26	163,573,305.17	158,370,415.50	161,260,284.38	150,284,254.41	150,110,405.12	149,682,186.97	149,196,299.69	155,059,165.63	143,824,060.82	140,026,882.52	135,028,198.15	134,329,465.44	143,524,312.69
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	-1,395,643.23	-1.23	113,533,678.86	108,200,879.06	111,021,963.23	112,725,114.97	112,920,172.32	112,503,464.47	112,157,463.41	118,463,302.40	107,438,026.93	103,769,543.96	98,910,745.81	98,351,899.33	112,138,035.63



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Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	7,943,574.28	15.96	49,769,446.24	48,765,460.13	54,456,396.22	58,797,885.51	57,107,530.45	57,886,389.46	59,756,015.61	59,220,420.11	56,628,298.95	60,747,689.92	57,186,167.53	55,176,848.96	57,713,020.52
De Ahorro	-9,339,217.51	-14.65	63,764,232.62	59,435,418.93	56,565,567.01	53,927,229.46	55,812,641.87	54,617,075.01	52,401,447.80	59,242,882.29	50,809,727.98	43,021,854.04	41,724,578.28	43,175,050.37	54,425,015.11
De Bancos	-18,653,349.25	-37.28	50,039,626.31	50,169,536.44	50,238,321.15	37,559,139.44	37,190,232.80	37,178,722.50	37,038,836.28	36,595,863.23	36,386,033.89	36,257,338.56	36,117,452.34	35,977,566.11	31,386,277.06
A la Vista	-1,000.00	-100.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	-18,652,349.25	-37.28	50,038,626.31	50,168,536.44	50,238,321.15	37,559,139.44	37,190,232.80	37,178,722.50	37,038,836.28	36,595,863.23	36,386,033.89	36,257,338.56	36,117,452.34	35,977,566.11	31,386,277.06
OBLIGACIONES	0.00	0.00	155,294.53	155,431.08	155,431.08	155,294.53	155,294.53	155,294.53	938,648.45	155,294.53	155,294.53	155,294.53	155,294.53	155,294.53	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	0.00	0.00	155,294.53	155,431.08	155,431.08	155,294.53	155,294.53	155,294.53	938,648.45	155,294.53	155,294.53	155,294.53	155,294.53	155,294.53	155,294.53
OTROS PASIVOS	1,409,772.49	239.69	588,176.80	8,004,153.15	572,349.13	1,132,503.15	2,287,459.70	2,445,168.64	2,862,580.73	791,589.21	821,900.39	468,504.15	4,800,727.18	456,811.64	1,997,949.29
Locales	18,422.00	6.79	271,402.94	273,650.98	278,912.99	276,730.51	432,679.58	2,286,206.81	2,739,062.62	637,208.22	650,809.07	271,448.03	4,568,967.80	208,717.91	289,824.94
Extranjero	1,391,350.49	439.23	316,773.86	7,730,502.17	293,436.14	855,772.64	1,854,780.12	158,961.83	123,518.11	154,380.99	171,091.32	197,056.12	231,759.38	248,093.73	1,708,124.35
PATRIMONIO	-24,385,898.55	-32.81	74,321,716.50	75,100,073.83	76,350,046.81	46,266,072.49	42,915,329.92	43,401,228.90	44,411,252.26	45,164,223.18	47,958,654.64	48,438,581.53	47,612,829.26	49,398,389.84	49,935,817.95
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	-7,938,546.55	-29.67	26,752,740.62	48,814,194.07	48,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07	18,814,194.07
Utilidad de Periodo	-16,224,949.98	-73.54	22,061,453.45	778,357.33	2,028,330.31	1,944,355.99	-1,406,386.58	-920,487.60	89,535.76	842,506.68	3,636,938.14	4,116,865.03	3,291,112.76	5,076,673.34	5,836,503.47
Ganancia o Perdida en Valores Disponible para la Venta	-222,402.02	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	-222,402.02
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	-43,025,118.54	-18.03	238,638,493.00	241,630,073.56	238,338,111.40	197,838,124.58	195,468,489.27	195,683,879.04	197,408,781.13	201,170,272.55	192,759,910.38	189,089,262.73	187,597,049.12	184,339,961.45	195,613,374.46