



ESTADO DE RESULTADO
BanESCO Banco Universal, C. A.
ENERO - DICIEMBRE 2005
(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 | 1,775,323.03 | 1,665,348.52 | 1,327,705.50 | 4,768,377.05 | 1,275,196.60 | 1,123,831.26 | 1,246,494.93 | 3,645,522.79 | 1,313,021.10 | 1,523,953.10 | 1,081,855.71 | 3,918,829.91 | 1,089,925.84 | 1,260,792.73 | 1,041,128.71 | 3,391,847.28 | 15,724,577.03 |
| Préstamos | 157,662.61 | 152,508.82 | 71,348.53 | 381,519.96 | 114,462.92 | 128,046.38 | 58,710.24 | 301,219.54 | 264,407.34 | 173,210.45 | 119,219.74 | 556,837.53 | 109,933.72 | 110,620.70 | 106,894.47 | 327,448.89 | 1,567,025.92 |
| Depósitos | 1,037,816.26 | 1,047,602.84 | 614,093.04 | 2,699,512.14 | 525,243.40 | 463,409.70 | 526,995.04 | 1,515,648.14 | 460,770.22 | 531,041.24 | 469,648.70 | 1,461,460.16 | 458,357.15 | 481,431.38 | 487,694.60 | 1,427,483.13 | 7,104,103.57 |
| Inversiones | 579,844.16 | 465,236.86 | 642,263.93 | 1,687,344.95 | 635,490.28 | 532,375.18 | 660,789.65 | 1,828,655.11 | 587,843.54 | 819,701.41 | 492,987.27 | 1,900,532.22 | 521,634.97 | 668,740.65 | 446,539.64 | 1,636,915.26 | 7,053,447.54 |
| 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 | 210,729.39 | 197,301.41 | 182,075.77 | 590,106.57 | 173,817.90 | 177,768.88 | 175,529.05 | 527,115.83 | 182,252.16 | 185,286.60 | 182,593.41 | 550,132.17 | 190,293.13 | 179,622.26 | 183,558.14 | 553,473.53 | 2,220,828.10 |
| Intereses Pagados | 210,310.62 | 196,907.90 | 181,605.23 | 588,823.75 | 173,444.80 | 177,389.90 | 175,073.39 | 525,908.09 | 181,876.19 | 184,936.60 | 178,972.97 | 545,785.76 | 181,541.21 | 175,829.24 | 179,802.14 | 537,172.59 | 2,197,690.19 |
| Comisiones | 418.77 | 393.51 | 470.54 | 1,282.82 | 373.10 | 378.98 | 455.66 | 1,207.74 | 375.97 | 350.00 | 3,620.44 | 4,346.41 | 8,751.92 | 3,793.02 | 3,756.00 | 16,300.94 | 23,137.91 |
| Ingreso Neto de Intereses | 1,564,593.64 | 1,468,047.11 | 1,145,629.73 | 4,178,270.48 | 1,101,378.70 | 946,062.38 | 1,070,965.88 | 3,118,406.96 | 1,130,768.94 | 1,338,666.50 | 899,262.30 | 3,368,697.74 | 899,632.71 | 1,081,170.47 | 857,570.57 | 2,838,373.75 | 13,503,748.93 |
| Otros Ingresos | 19,468.57 | 63,293.68 | 275,318.91 | 358,081.16 | 255,008.44 | 1,674,193.67 | 2,512,204.23 | 4,441,406.34 | 51,785.76 | 1,555,541.68 | 844,724.87 | 2,452,052.31 | 112,459.19 | 1,538,854.20 | 606,241.81 | 2,257,555.20 | 9,509,095.01 |
| Comisiones | 14,072.75 | 14,726.99 | 17,111.79 | 45,911.53 | 16,875.47 | 15,198.53 | 16,316.51 | 48,390.51 | 15,326.69 | 15,650.19 | 15,858.36 | 46,835.24 | 13,979.95 | 16,928.26 | 16,845.59 | 47,753.80 | 188,891.08 |
| 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 | 5,395.82 | 48,566.69 | 258,207.12 | 312,169.63 | 238,132.97 | 1,658,995.14 | 2,495,887.72 | 4,393,015.83 | 36,459.07 | 1,539,891.49 | 828,866.51 | 2,405,217.07 | 98,479.24 | 1,521,925.94 | 589,396.22 | 2,209,801.40 | 9,320,203.93 |
| Ingresos de Operaciones | 1,584,062.21 | 1,531,340.79 | 1,420,948.64 | 4,536,351.64 | 1,356,387.14 | 2,620,256.05 | 3,583,170.11 | 7,559,813.30 | 1,182,554.70 | 2,894,208.18 | 1,743,987.17 | 5,820,750.05 | 1,012,091.90 | 2,620,024.67 | 1,463,812.38 | 5,095,928.95 | 23,012,843.94 |
| Egresos Generales | 805,704.88 | 281,367.81 | 1,504,922.96 | 2,591,995.65 | 4,707,129.71 | 2,134,357.07 | 2,573,146.75 | 9,414,633.53 | 429,583.78 | 99,776.72 | 1,264,060.28 | 1,793,420.78 | 1,837,844.17 | 834,464.09 | 703,982.25 | 3,376,290.51 | 17,176,340.47 |
| Gastos Administrativos | 60,936.51 | -10,051.46 | 75,494.57 | 126,379.62 | 41,091.06 | 33,603.74 | 38,856.66 | 113,551.46 | 36,686.92 | 34,023.55 | 35,236.44 | 105,946.91 | 31,511.57 | 37,164.71 | 36,624.52 | 105,300.80 | 451,178.79 |
| Gastos Generales | 8,432.52 | 6,955.42 | 16,719.07 | 32,107.01 | 41,169.39 | 10,228.06 | 11,409.09 | 62,806.54 | 40,882.30 | 14,076.99 | 23,985.41 | 78,944.70 | 6,639.58 | 8,157.99 | 9,421.17 | 24,218.74 | 198,076.99 |
| Gastos de Depreciación | 729.44 | 729.44 | 729.41 | 2,188.29 | 549.58 | 528.88 | 528.88 | 1,607.34 | 528.88 | 528.88 | 528.88 | 1,586.64 | 528.88 | 528.88 | 528.88 | 1,586.64 | 6,968.91 |
| Otros Gastos | 735,606.41 | 283,734.41 | 1,411,979.91 | 2,431,320.73 | 4,624,319.68 | 2,089,996.39 | 2,522,352.12 | 9,236,668.19 | 351,485.68 | 51,147.30 | 1,204,309.55 | 1,606,942.53 | 1,799,164.14 | 788,612.51 | 657,407.68 | 3,245,184.33 | 16,520,115.78 |
| Utilidad antes de Provisiones | 778,357.33 | 1,249,972.98 | -83,974.32 | 1,944,355.99 | -3,350,742.57 | 485,898.98 | 1,010,023.36 | -1,854,820.23 | 752,970.92 | 2,794,431.46 | 479,926.89 | 4,027,329.27 | -825,752.27 | 1,785,560.58 | 759,830.13 | 1,719,638.44 | 5,836,503.47 |
| 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 | 778,357.33 | 1,249,972.98 | -83,974.32 | 1,944,355.99 | -3,350,742.57 | 485,898.98 | 1,010,023.36 | -1,854,820.23 | 752,970.92 | 2,794,431.46 | 479,926.89 | 4,027,329.27 | -825,752.27 | 1,785,560.58 | 759,830.13 | 1,719,638.44 | 5,836,503.47 |