



Fecha: 14 de Marzo de 2005

BANESCO BANCO UNIVERSAL C.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	14,148,544.00	6,880,579.33	10,703,713.47	13,804,108.97	11,009,488.00
Préstamos	5,983,815.00	265,225.80	1,220,785.99	2,207,473.38	2,630,202.00
Depósitos	3,416,589.00	314,072.86	884,535.14	1,552,326.84	1,879,041.00
Inversiones	4,670,010.00	6,301,280.67	8,598,392.34	10,044,308.75	6,500,245.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	78,130.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	8,067,171.00	1,238,570.52	1,637,312.21	2,175,802.41	2,920,388.24
Intereses Pagados	8,022,636.00	1,238,570.52	1,627,492.38	2,155,524.47	2,843,030.84
Comisiones	44,535.00	0.00	9,819.83	20,277.94	77,357.40
INGRESO NETO DE INTERESES	6,081,373.00	5,642,008.81	9,066,401.26	11,628,306.56	8,089,099.76
OTROS INGRESOS	14,523,006.00	6,730,279.44	6,775,432.97	14,007,407.72	15,290,337.00
Comisiones	89,599.00	0.00	0.00	43,646.95	0.00
Oper. con Divisas	5,180,342.00	6,568,500.02	0.00	-226.54	2,988,349.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	9,253,065.00	161,779.42	6,775,432.97	13,963,987.31	12,301,988.00
INGRESOS DE OPERACIONES	20,604,379.00	12,372,288.25	15,841,834.23	25,635,714.28	23,379,436.76
EGRESOS GENERALES	2,216,843.00	7,999,078.95	11,896,334.31	16,562,109.40	1,052,963.00
Gastos Administrativos	722,463.00	104,067.44	218,288.29	402,807.74	597,495.00
Gastos Generales	48,791.00	21,921.57	43,431.12	54,400.40	43,774.00
G. de Depreciación	7,562.00	4,796.98	9,247.78	11,436.10	8,754.00
Otros Gastos	1,438,027.00	7,868,292.96	11,625,367.12	16,093,465.16	402,940.00
UTILIDADES ANTES DE PROVISIONES	18,387,536.00	4,373,209.30	3,945,499.92	9,073,604.88	22,326,473.76
CUENTAS MALAS	0.00	4,039,000.00	0.00	0.00	104,565.00



Fecha: 14 de Marzo de 2005

BANESCO BANCO UNIVERSAL C.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	18,387,536.00	334,209.30	3,945,499.92	9,073,604.88	22,221,908.76