



BANESCO BANCO UNIVERSAL, C. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	101,382,580.00	73,931,903.00	71,982,679.00	72,731,319.00	71,442,220.00
Depósitos Internos en Bancos	23,061,461.00	12,726,266.00	10,344,591.00	15,512,808.00	18,127,703.00
A la Vista	206,298.00	670,113.00	667,910.00	699,921.00	621,779.00
A Plazo	22,855,163.00	12,056,153.00	9,676,681.00	14,812,887.00	17,505,924.00
Depósitos Externos en Bancos	78,316,619.00	61,201,137.00	61,633,588.00	57,214,011.00	53,310,017.00
A la Vista	22,037,753.00	23,969,375.00	26,401,826.00	25,982,249.00	22,078,255.00
A Plazo	56,278,866.00	37,231,762.00	35,231,762.00	31,231,762.00	31,231,762.00
Otros	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
CARTERA CREDITICIA NETA	16,664,642.00	11,664,642.00	11,664,642.00	11,664,642.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	17,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	0.00
Menos Provisiones	335,358.00	335,358.00	335,358.00	335,358.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	335,358.00	335,358.00	335,358.00	335,358.00	0.00
INVERSIONES EN VALORES NETA	30,452,294.00	29,646,675.00	29,076,529.00	24,833,644.00	22,219,902.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	30,452,294.00	29,646,675.00	29,076,529.00	24,833,644.00	22,219,902.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	2,413,628.00	1,630,298.00	3,030,379.00	1,777,965.00	3,123,863.00
Internos	299,918.00	326,087.00	285,079.00	257,260.00	182,585.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	2,113,710.00	1,304,211.00	2,745,300.00	1,520,705.00	2,941,278.00
ACTIVO TOTAL NETO	150,913,144.00	116,873,518.00	115,754,229.00	111,007,570.00	96,785,985.00
DEPOSITOS	77,846,986.00	42,755,899.00	40,257,179.00	38,111,481.00	27,003,024.00
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	77,846,986.00	42,755,899.00	40,257,179.00	38,111,481.00	27,003,024.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	77,846,986.00	42,755,899.00	40,257,179.00	38,111,481.00	27,003,024.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	59,148,262.00	29,578,683.00	26,781,411.00	30,613,598.00	21,411,489.00
De Ahorros	18,698,724.00	13,177,216.00	13,475,768.00	7,497,883.00	5,591,535.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS PASIVOS	394,230.00	230,797.00	243,991.00	237,149.00	237,229.00
Internos	215,596.00	218,790.00	223,922.00	228,493.00	232,379.00
Externos	178,634.00	12,007.00	20,069.00	8,656.00	4,850.00
PATRIMONIO	72,671,928.00	73,886,822.00	75,253,059.00	72,658,940.00	69,545,732.00
Capital	25,507,522.00	25,507,522.00	25,507,522.00	25,507,522.00	25,507,522.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	51,736,780.00	54,278,323.00	56,027,291.00	57,140,951.00	58,978,839.00
Gan/Perd en Inv. Dis. para la Venta	-4,572,374.00	-5,899,023.00	-6,281,754.00	-9,989,533.00	-14,940,629.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	150,913,144.00	116,873,518.00	115,754,229.00	111,007,570.00	96,785,985.00