



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

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	128,634,279.00	80,856,620.00	63,971,928.00	75,104,707.00	61,443,306.00
Depósitos Internos en Bancos	6,948,827.00	7,859,662.00	8,666,651.00	4,455,306.00	13,053,827.00
A la Vista	342,761.00	755,006.00	566,651.00	355,306.00	397,637.00
A Plazo	6,606,066.00	7,104,656.00	8,100,000.00	4,100,000.00	12,656,190.00
Depósitos Externos en Bancos	121,680,952.00	72,992,458.00	55,300,777.00	70,644,901.00	48,384,979.00
A la Vista	2,660,840.00	2,732,288.00	1,986,421.00	24,109,096.00	17,730,756.00
A Plazo	119,020,112.00	70,260,170.00	53,314,356.00	46,535,805.00	30,654,223.00
Otros	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
CARTERA CREDITICIA NETA	8,895,105.00	7,113,904.00	7,136,088.00	5,172,854.00	1,903,264.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	14,542,253.00	12,647,327.00	12,252,495.00	10,289,261.00	7,019,671.00
Menos Provisiones	5,647,148.00	5,533,423.00	5,116,407.00	5,116,407.00	5,116,407.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	5,647,148.00	5,533,423.00	5,116,407.00	5,116,407.00	5,116,407.00
INVERSIONES EN VALORES NETA	104,603,699.09	109,574,090.00	128,332,020.00	106,948,780.00	129,732,390.00
Internas	9,288,552.09	6,444,054.00	7,447,532.00	0.00	0.00
Externas	95,315,147.00	103,130,036.00	120,884,488.00	106,948,780.00	129,732,390.00
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	4,766,269.00	7,910,545.00	6,190,712.00	3,318,705.00	3,997,447.00
Internos	1,363,703.00	3,587,121.00	1,190,044.00	275,443.00	213,516.00



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Externos	3,402,566.00	4,323,424.00	5,000,668.00	3,043,262.00	3,783,931.00
ACTIVO TOTAL NETO	246,899,352.09	205,455,159.00	205,630,748.00	190,545,046.00	197,076,407.00
DEPOSITOS	163,588,237.55	150,299,212.00	149,208,152.00	140,038,740.00	143,536,203.00
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	163,588,237.55	150,299,212.00	149,208,152.00	140,038,740.00	143,536,203.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	113,548,611.24	91,501,326.49	112,169,316.00	103,781,401.44	112,149,925.94
A la Vista	11,617.00	11,643.00	8,537.00	8,543.00	8,575.00
A Plazo	49,772,761.24	37,562,454.49	59,759,331.00	60,751,004.44	57,716,335.94
De Ahorros	63,764,233.00	53,927,229.00	52,401,448.00	43,021,854.00	54,425,015.00
De Bancos	50,039,626.31	58,797,885.51	37,038,836.00	36,257,338.56	31,386,277.06
A la Vista	1,000.00	0.00	0.00	0.00	0.00
A Plazo	50,038,626.31	58,797,885.51	37,038,836.00	36,257,338.56	31,386,277.06
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	729,334.00	1,267,967.00	3,124,846.00	1,995,137.00	3,545,552.00
Internos	486,063.00	999,109.00	3,033,710.00	1,827,526.00	3,374,005.00
Externos	243,271.00	268,858.00	91,136.00	167,611.00	171,547.00
PATRIMONIO	82,581,780.50	53,887,980.43	53,297,750.43	48,511,168.43	49,994,651.43
Capital	32,703,098.43	32,185,225.43	32,703,098.43	25,507,522.43	25,507,522.43
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	49,878,682.07	21,702,755.00	20,594,652.00	23,003,646.00	24,805,147.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	-318,018.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	246,899,352.05	205,455,159.43	205,630,748.43	190,545,045.43	197,076,406.43