



Fecha: 14 de Marzo de 2005

CAJA DE AHORROS BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	153,883,106.00	146,914,221.00	152,307,985.00	165,764,825.00	147,888,001.00
Depósitos Internos en Bancos	144,246,056.00	136,487,297.00	140,390,186.00	151,303,170.00	134,879,794.00
A la Vista	5,666,780.00	6,296,740.00	5,911,040.00	4,862,881.00	6,135,106.00
A Plazo	138,579,276.00	130,190,557.00	134,479,146.00	146,440,289.00	128,744,688.00
Depósitos Externos en 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
Otros	9,637,050.00	10,426,924.00	11,917,799.00	14,461,655.00	13,008,207.00
CARTERA CREDITICIA NETA	519,625,009.00	646,960,285.00	687,612,889.00	706,442,872.00	691,002,816.00
Interna	547,669,397.00	678,006,081.00	721,416,832.00	740,657,177.00	738,245,387.00
Externa	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	28,044,388.00	31,045,796.00	33,803,943.00	34,214,305.00	47,242,571.00
Interna	28,044,388.00	31,045,796.00	33,803,943.00	34,214,305.00	47,242,571.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	153,786,441.00	152,363,669.00	140,035,128.00	157,664,204.00	160,679,504.00
Internas	153,786,441.00	152,363,669.00	140,035,128.00	157,664,204.00	160,679,504.00
Externas	0.00	0.00	0.00	0.00	0.00
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	178,206,952.00	89,227,090.00	98,343,950.00	93,902,183.00	96,722,732.00
Internos	178,206,952.00	89,227,090.00	98,343,950.00	93,902,183.00	96,722,732.00



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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	0.00	0.00	0.00	0.00	0.00
ACTIVO TOTAL NETO	1,005,501,508.00	1,035,465,265.00	1,078,299,952.00	1,123,774,084.00	1,096,293,053.00
DEPOSITOS	702,074,439.61	681,316,282.27	681,416,953.34	689,436,783.83	671,850,645.22
Internos	702,074,439.61	681,316,282.27	681,416,953.34	689,436,783.83	671,850,645.22
Oficiales	206,298,228.68	193,373,208.68	184,001,805.98	191,671,316.00	190,122,503.80
De Particulares	478,279,813.36	479,566,676.02	494,038,749.79	492,389,070.23	472,351,743.82
A la Vista	19,483,222.73	20,425,636.73	23,273,642.15	25,652,416.22	24,945,779.20
A Plazo	157,570,303.63	153,213,672.32	145,551,504.77	142,584,296.35	146,405,897.79
De Ahorros	301,226,287.00	305,927,366.97	325,213,602.87	324,152,357.66	301,000,066.83
De Bancos	17,496,397.57	8,376,397.57	3,376,397.57	5,376,397.60	9,376,397.60
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	17,496,397.57	8,376,397.57	3,376,397.57	5,376,397.60	9,376,397.60
Externos	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
OBLIGACIONES	143,481,091.00	189,246,815.00	243,463,998.00	270,617,029.00	272,891,026.00



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	143,481,091.00	189,246,815.00	243,463,998.00	270,617,029.00	272,891,026.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	27,927,901.00	28,657,738.00	30,544,883.22	28,195,041.00	22,567,669.00
Internos	27,927,901.00	28,657,738.00	30,544,883.22	28,195,041.00	22,567,669.00
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	132,018,076.00	136,244,430.00	122,874,117.00	135,525,230.00	128,983,712.79
Capital	115,997,491.00	126,992,047.00	126,992,047.00	126,992,047.00	83,010,878.79
Reservas de Capital	218,832.00	218,832.00	218,832.00	218,832.00	0.00
Otras Reservas	4,807,197.00	4,488,765.00	-7,787,299.00	193,334.00	50,578,253.00
Utilidad del periodo y de periodos anteriores	10,994,556.00	4,544,786.00	3,450,537.00	8,121,017.00	-4,605,419.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,005,501,507.61	1,035,465,265.27	1,078,299,951.56	1,123,774,083.83	1,096,293,053.01