



Fecha: 14 de Marzo de 2005

**BANCO DE FINANZAS, S.A. (LIC. INTL)  
BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	7,451,162.70	8,082,603.82	7,902,341.01	8,901,940.77	7,703,975.28
Depósitos Internos en Bancos	7,445,662.70	8,072,103.82	7,891,841.01	8,891,440.77	7,035,386.78
A la Vista	949,602.75	1,337,638.33	1,157,375.52	2,556,975.28	1,421,954.87
A Plazo	6,496,059.95	6,734,465.49	6,734,465.49	6,334,465.49	5,613,431.91
Depósitos Externos en Bancos	0.00	0.00	0.00	0.00	663,088.50
A la Vista	0.00	0.00	0.00	0.00	663,088.50
A Plazo	0.00	0.00	0.00	0.00	0.00
Otros	5,500.00	10,500.00	10,500.00	10,500.00	5,500.00
<b>CARTERA CREDITICIA NETA</b>	9,476,545.92	3,297,280.32	3,955,793.40	1,758,912.66	1,739,301.58
Interna	9,666,545.92	3,487,280.32	4,145,793.40	1,948,912.66	1,929,301.58
Externa	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00
Interna	190,000.00	190,000.00	190,000.00	190,000.00	190,000.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES NETA</b>	9,227,401.53	20,824,206.91	20,099,206.91	20,099,206.91	22,074,310.03
Internas	9,227,401.53	20,824,206.91	20,099,206.91	20,099,206.91	22,074,310.03
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
<b>OTROS ACTIVOS</b>	7,423,034.82	3,887,480.17	4,279,735.48	4,390,161.87	3,961,627.67
Internos	7,423,034.82	3,887,480.17	4,279,735.48	4,390,161.87	3,961,627.67



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	0.00	0.00	0.00	0.00	0.00
<b>ACTIVO TOTAL NETO</b>	<b>33,578,144.97</b>	<b>36,091,571.22</b>	<b>36,237,076.80</b>	<b>35,150,222.21</b>	<b>35,479,214.56</b>
<b>DEPOSITOS</b>	<b>29,917,463.51</b>	<b>32,562,453.15</b>	<b>32,649,805.71</b>	<b>31,241,711.13</b>	<b>28,464,442.36</b>
Internos	29,917,463.51	32,562,453.15	32,649,805.71	31,241,711.13	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	29,917,463.51	32,562,453.15	32,649,805.71	31,241,711.13	0.00
A la Vista	2,355,683.36	1,757,192.95	2,887,598.63	1,611,595.68	0.00
A Plazo	27,554,156.63	30,796,343.54	29,753,746.18	29,608,741.91	0.00
De Ahorros	7,623.52	8,916.66	8,460.90	21,373.54	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	0.00	0.00	0.00	0.00	28,464,442.36
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	28,464,442.36
A la Vista	0.00	0.00	0.00	0.00	1,937,802.55
A Plazo	0.00	0.00	0.00	0.00	26,507,696.40
De Ahorros	0.00	0.00	0.00	0.00	18,943.41
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
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,000,000.00</b>



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	0.00	0.00	0.00	0.00	3,000,000.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	430,714.35	292,605.69	345,512.14	657,607.53	728,253.06
Internos	430,714.35	292,605.69	345,512.14	657,607.53	728,253.06
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	3,229,967.11	3,236,512.38	3,241,758.95	3,250,903.55	3,286,519.14
Capital	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
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	229,967.11	236,512.38	241,758.95	250,903.55	286,519.14
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	33,578,144.97	36,091,571.22	36,237,076.80	35,150,222.21	35,479,214.56