



Fecha: 14 de Marzo de 2005

MULTICREDIT BANK, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	39,418,011.00	27,028,393.00	36,601,931.00	28,557,270.00	45,491,779.00
Depósitos Internos en Bancos	17,061,927.00	11,883,816.00	13,270,757.00	11,060,221.00	10,206,468.00
A la Vista	2,851,062.00	3,181,350.00	2,267,762.00	2,353,461.00	2,004,228.00
A Plazo	14,210,865.00	8,702,466.00	11,002,995.00	8,706,760.00	8,202,240.00
Depósitos Externos en Bancos	11,175,722.00	7,530,069.00	16,966,998.00	8,928,715.00	24,655,359.00
A la Vista	10,358,053.00	7,530,069.00	11,266,998.00	4,378,715.00	3,935,190.00
A Plazo	817,669.00	0.00	5,700,000.00	4,550,000.00	20,720,169.00
Otros	11,180,362.00	7,614,508.00	6,364,176.00	8,568,334.00	10,629,952.00
CARTERA CREDITICIA NETA	319,032,396.00	316,188,791.00	298,845,496.00	303,204,536.00	303,314,200.00
Interna	330,771,267.00	326,536,818.00	313,424,513.00	315,666,483.00	303,525,641.00
Externa	7,525,072.00	7,673,222.00	2,480,762.00	3,605,104.00	15,341,010.00
Menos Provisiones	19,263,943.00	18,021,249.00	17,059,779.00	16,067,051.00	15,552,451.00
Interna	19,263,943.00	18,021,249.00	17,059,779.00	16,067,051.00	15,552,451.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	78,925,357.00	93,976,668.00	84,468,815.00	95,178,573.00	103,123,747.00
Internas	78,925,357.00	93,976,668.00	84,468,815.00	95,178,573.00	103,123,747.00
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	33,206,932.00	37,067,846.00	39,610,317.00	36,093,907.00	45,782,001.00
Internos	33,206,932.00	37,067,846.00	39,610,317.00	36,093,907.00	45,782,001.00



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Externos	0.00	0.00	0.00	0.00	0.00
ACTIVO TOTAL NETO	470,582,696.00	474,261,698.00	459,526,559.00	463,034,286.00	497,711,727.00
DEPOSITOS	367,292,148.00	376,295,848.00	358,736,898.00	366,803,556.00	388,075,046.00
Internos	270,777,861.00	282,903,353.00	270,964,027.00	268,250,335.00	262,494,790.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	270,777,861.00	282,903,353.00	270,964,027.00	268,250,335.00	262,494,790.00
A la Vista	40,420,751.00	40,041,399.00	36,522,726.00	32,238,302.00	32,306,222.00
A Plazo	204,729,232.00	214,640,092.00	202,236,589.00	200,797,019.00	198,522,854.00
De Ahorros	25,627,878.00	28,221,862.00	32,204,712.00	35,215,014.00	31,665,714.00
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	96,514,287.00	93,392,495.00	87,772,871.00	98,553,221.00	125,580,256.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	96,514,287.00	93,392,495.00	87,772,871.00	98,553,221.00	125,580,256.00
A la Vista	17,539,026.00	11,972,854.00	12,251,694.00	15,825,433.00	36,398,958.00
A Plazo	78,975,261.00	81,419,641.00	75,521,177.00	82,727,788.00	89,181,298.00
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	39,226,398.00	28,546,693.00	31,798,536.00	29,753,060.00	35,411,130.00



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Internas	39,226,398.00	28,546,693.00	31,798,536.00	29,753,060.00	35,411,130.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	13,204,490.00	16,799,667.00	18,115,007.00	12,525,826.00	14,112,962.00
Internos	13,204,490.00	16,799,667.00	18,115,007.00	12,525,826.00	14,112,962.00
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	50,859,660.00	52,619,490.00	50,876,118.00	53,951,844.00	60,112,589.00
Capital	47,912,000.00	47,912,000.00	47,912,000.00	47,912,000.00	55,912,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	-150,000.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	3,609,253.00	4,916,497.00	4,992,441.00	6,370,253.00	4,539,476.00
Gan/Perd en Inv. Dis. para la Venta	-661,593.00	-209,007.00	-2,028,323.00	-330,409.00	-188,887.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	470,582,696.00	474,261,698.00	459,526,559.00	463,034,286.00	497,711,727.00