



Fecha: 14 de Marzo de 2005

INTERNATIONAL UNION BANK, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	7,748,414.00	9,117,090.00	17,657,512.97	16,714,755.84	19,719,333.44
Depósitos Internos en Bancos	6,911,653.00	6,805,577.38	5,495,770.85	10,450,751.41	8,665,121.67
A la Vista	310,674.00	291,990.53	1,309,212.27	1,304,847.01	1,441,436.53
A Plazo	6,600,979.00	6,513,586.85	4,186,558.58	9,145,904.40	7,223,685.14
Depósitos Externos en Bancos	835,984.00	2,310,647.87	12,161,274.79	6,263,719.18	11,053,972.51
A la Vista	235,984.00	360,647.87	261,274.79	663,719.18	403,972.51
A Plazo	600,000.00	1,950,000.00	11,900,000.00	5,600,000.00	10,650,000.00
Otros	777.00	864.75	467.33	285.25	239.26
CARTERA CREDITICIA NETA	548,500.00	148,500.00	534,831.25	784,831.25	6,825,960.02
Interna	0.00	0.00	0.00	0.00	0.00
Externa	548,500.00	148,500.00	534,831.25	784,831.25	6,825,960.02
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
INVERSIONES EN VALORES NETA	19,029,708.61	16,260,628.93	17,688,411.93	18,837,498.25	24,191,884.82
Internas	0.00	0.00	0.00	0.00	0.00
Externas	19,029,708.61	16,260,628.93	17,688,411.93	18,837,498.25	24,191,884.82
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	1,019,864.15	955,998.43	809,142.31	889,648.98	775,018.68
Internos	389,658.15	420,922.35	408,486.16	376,354.11	348,104.74



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Externos	630,206.00	535,076.08	400,656.15	513,294.87	426,913.94
ACTIVO TOTAL NETO	28,346,486.76	26,482,217.36	36,689,898.46	37,226,734.32	51,512,196.96
DEPOSITOS	11,398,491.00	12,858,182.43	21,838,403.32	23,421,944.89	38,658,588.51
Internos	2,830,000.00	2,830,000.00	5,182,941.17	5,244,673.47	5,191,038.72
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	2,830,000.00	2,830,000.00	5,182,941.17	5,244,673.47	5,191,038.72
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	2,830,000.00	2,830,000.00	5,182,941.17	5,244,673.47	5,191,038.72
Externos	8,568,491.00	10,028,182.43	16,655,462.15	18,177,271.42	33,467,549.79
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	8,568,491.00	10,028,182.43	14,282,913.13	15,748,422.65	31,094,714.36
A la Vista	443,388.00	525,092.86	257,265.90	274,060.26	458,677.96
A Plazo	5,447,961.00	6,735,784.08	8,263,084.27	9,057,067.87	17,380,731.30
De Ahorros	2,677,142.00	2,767,305.49	5,762,562.96	6,417,294.52	13,255,305.10
De Bancos	0.00	0.00	2,372,549.02	2,428,848.77	2,372,835.43
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	2,372,549.02	2,428,848.77	2,372,835.43
OBLIGACIONES	11,374,962.00	8,104,385.51	10,400,014.87	8,452,121.58	6,282,474.01



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	11,374,962.00	8,104,385.51	10,400,014.87	8,452,121.58	6,282,474.01
OTROS PASIVOS	253,518.00	193,906.08	306,671.91	245,921.79	414,395.75
Internos	13,858.00	59,415.34	124,166.53	79,558.92	129,995.99
Externos	239,660.00	134,490.74	182,505.38	166,362.87	284,399.76
PATRIMONIO	5,319,515.18	5,325,743.32	4,144,808.41	5,106,745.51	6,156,738.72
Capital	3,445,000.00	3,445,000.00	3,445,000.00	3,445,000.00	3,445,000.00
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	-34,840.82	-142,114.66	-212,739.39	-846,059.00	-60,929.02
Gan/Perd en Inv. Dis. para la Venta	1,909,356.00	2,022,857.98	912,547.80	2,507,804.51	2,772,667.74
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	28,346,486.18	26,482,217.34	36,689,898.51	37,226,733.77	51,512,196.99