



Fecha: 14 de Marzo de 2005

BANCO UNIVERSAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	16,761,965.73	12,918,148.60	11,937,281.89	14,913,757.66	14,992,655.78
Depósitos Internos en Bancos	13,438,838.30	11,412,785.53	9,765,602.58	11,565,513.47	12,845,411.39
A la Vista	3,185,121.61	3,027,944.50	1,739,656.38	1,574,821.10	2,216,083.52
A Plazo	10,253,716.69	8,384,841.03	8,025,946.20	9,990,692.37	10,629,327.87
Depósitos Externos en Bancos	2,446,330.74	460,053.92	1,123,788.33	2,411,584.34	991,197.52
A la Vista	46,330.74	35,053.92	23,788.33	51,584.34	41,197.52
A Plazo	2,400,000.00	425,000.00	1,100,000.00	2,360,000.00	950,000.00
Otros	876,796.69	1,045,309.15	1,047,890.98	936,659.85	1,156,046.87
CARTERA CREDITICIA NETA	38,634,803.78	42,550,780.30	44,282,321.62	49,507,933.37	51,929,667.56
Interna	40,447,136.15	44,461,058.27	46,236,728.53	51,594,150.27	54,068,626.79
Externa	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	1,812,332.37	1,910,277.97	1,954,406.91	2,086,216.90	2,138,959.23
Interna	1,812,332.37	1,910,277.97	1,954,406.91	2,086,216.90	2,138,959.23
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	700,000.00	700,000.00	703,000.00	700,000.00	700,000.00
Internas	700,000.00	700,000.00	703,000.00	700,000.00	700,000.00
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	5,311,309.23	5,476,733.96	5,490,691.20	5,340,741.52	5,132,154.90
Internos	5,311,309.23	5,476,733.96	5,490,691.20	5,340,741.52	5,132,154.90



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Externos	0.00	0.00	0.00	0.00	0.00
ACTIVO TOTAL NETO	61,408,078.74	61,645,662.86	62,413,294.71	70,462,432.55	72,754,478.24
DEPOSITOS	46,070,516.01	46,457,355.48	47,096,225.51	52,637,319.91	53,600,094.99
Internos	46,070,516.01	46,457,355.48	47,096,225.51	52,637,319.91	53,600,094.99
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	41,587,070.30	45,072,718.84	42,987,656.91	46,461,812.55	46,950,836.89
A la Vista	3,570,786.06	5,494,303.54	0.00	0.00	0.00
A Plazo	25,714,585.75	26,801,431.84	29,241,125.31	30,336,634.91	31,207,564.26
De Ahorros	12,301,698.49	12,776,983.46	13,746,531.60	16,125,177.64	15,743,272.63
De Bancos	4,483,445.71	1,384,636.64	4,108,568.60	6,175,507.36	6,649,258.10
A la Vista	337,272.02	229,892.27	2,953,234.37	4,119,570.60	4,411,795.05
A Plazo	4,146,173.69	1,154,744.37	1,155,334.23	2,055,936.76	2,237,463.05
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	1,875,000.00	1,432,922.16	1,765,071.43	1,296,617.91	2,427,370.65



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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	1,875,000.00	1,432,922.16	1,765,071.43	1,296,617.91	2,427,370.65
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	2,668,690.48	2,621,896.11	2,090,216.10	4,609,391.85	5,098,972.77
Internos	2,668,690.48	2,621,896.11	2,090,216.10	4,609,391.85	5,075,017.17
Externos	0.00	0.00	0.00	0.00	23,955.60
PATRIMONIO	10,793,872.25	11,133,489.11	11,461,781.67	11,919,102.88	11,628,039.83
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	793,872.25	1,133,489.11	1,461,781.67	1,919,102.88	1,628,039.83
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	61,408,078.74	61,645,662.86	62,413,294.71	70,462,432.55	72,754,478.24