



**Multicredit Bank, Inc.**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 2002**

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	15.919.229,45	47,85	33.271.284,78	18.867.353,50	15.692.160,36	12.377.482,80	14.363.556,39	34.710.862,95	23.000.824,76	14.820.725,38	21.448.098,83	27.580.230,35	26.227.888,27	18.274.449,63	49.190.514,23
Depositos Locales en Bancos	10.670.840,20	55,05	19.384.320,96	10.097.695,92	10.037.797,23	6.583.177,68	7.082.482,83	28.540.948,80	15.337.340,25	8.119.066,71	10.987.835,57	18.766.916,11	8.376.357,58	7.377.135,95	30.055.161,16
A la Vista	2.215.510,32	22,98	9.639.213,32	6.037.695,92	4.836.135,17	5.383.177,68	3.132.482,83	4.604.933,06	3.836.897,52	5.119.066,71	3.217.330,30	14.366.916,11	3.276.108,09	4.880.135,95	11.854.723,64
A Plazo	8.455.329,88	86,76	9.745.107,64	4.060.000,00	5.201.662,06	1.200.000,00	3.950.000,00	23.936.015,74	11.500.442,73	3.000.000,00	7.770.505,27	4.400.000,00	5.100.249,49	2.497.000,00	18.200.437,52
Depositos Extranjeros en Bancos	990.918,10	13,79	7.184.420,40	5.467.872,45	2.507.578,80	2.414.469,56	1.668.793,45	1.996.576,22	2.484.642,62	2.193.343,07	4.229.116,75	4.154.504,54	12.869.131,52	2.652.221,22	8.175.338,50
A la Vista	865.918,10	12,05	7.184.420,40	5.467.872,45	2.507.578,80	2.414.469,56	1.668.793,45	1.996.576,22	2.484.642,62	2.193.343,07	4.229.116,75	4.154.504,54	12.869.131,52	2.527.221,22	8.050.338,50
A Plazo	125.000,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	125.000,00	125.000,00
Otros	4.257.471,15	63,52	6.702.543,42	3.301.785,13	3.146.784,33	3.379.835,56	5.612.280,11	4.173.337,93	5.178.841,89	4.508.315,60	6.231.146,51	4.658.809,70	4.982.399,17	8.245.092,46	10.960.014,57
CARTERA CREDITICIA	-9.990.743,87	-3,38	295.483.303,81	294.952.955,40	297.562.619,69	302.299.834,00	302.280.822,37	298.664.540,09	293.871.568,50	289.100.639,81	287.795.955,86	287.909.850,60	292.484.762,96	291.593.047,03	285.492.559,94
Locales	-13.470.569,83	-4,69	287.490.889,80	286.852.259,74	289.461.006,81	294.194.364,95	293.126.750,01	289.490.732,63	284.676.256,80	280.530.997,33	276.785.303,04	274.667.425,12	279.316.144,55	277.625.385,66	274.020.319,97
Extranjero	3.479.825,96	43,54	7.992.414,01	8.100.695,66	8.101.612,88	8.105.469,05	9.154.072,36	9.173.807,46	9.195.311,70	8.569.642,48	11.010.652,82	13.242.425,48	13.168.618,41	13.967.661,37	11.472.239,97
INVERSIONES EN VALORES	44.270.298,68	69,48	63.716.291,56	64.040.281,73	76.202.760,00	76.029.698,66	75.149.654,54	75.624.740,53	84.108.542,65	88.950.528,93	89.573.914,86	86.436.156,42	86.620.265,98	102.779.934,76	107.986.590,24
Locales	28.828.222,95	50,41	57.191.498,76	57.500.564,71	62.646.222,38	62.470.945,21	61.578.011,78	62.045.702,78	70.435.319,90	75.208.140,00	76.975.525,66	72.859.980,35	73.044.089,91	84.522.421,19	86.019.721,71
Extranjero	15.442.075,73	236,67	6.524.792,80	6.539.717,02	13.556.537,62	13.558.753,45	13.571.642,76	13.579.037,75	13.673.222,75	13.742.388,93	12.598.389,20	13.576.176,07	13.576.176,07	18.257.513,57	21.966.868,53
OTROS ACTIVOS	-235.063,34	-0,75	31.444.319,63	27.238.137,88	26.877.108,05	27.132.919,06	26.804.910,22	30.529.254,20	28.608.071,46	29.735.918,40	29.656.607,80	28.592.236,36	29.991.946,73	28.657.817,43	31.209.256,29
Locales	-439.672,02	-1,40	31.336.788,99	27.139.839,09	26.777.239,54	26.999.999,09	26.645.160,89	30.336.476,86	28.388.191,11	29.492.761,69	29.405.982,13	28.313.606,03	29.663.965,52	28.402.596,26	30.897.116,97
Extranjero	204.608,68	190,28	107.530,64	98.298,79	99.868,51	132.919,97	159.749,33	192.777,34	219.880,35	243.156,71	250.625,67	278.630,33	327.981,21	255.221,17	312.139,32
TOTAL DE ACTIVOS	49.963.720,92	11,79	423.915.199,78	405.098.728,51	416.334.648,10	417.839.934,52	418.598.943,52	439.529.397,77	429.589.007,37	422.607.812,52	428.474.577,35	430.518.473,73	435.324.863,94	441.305.248,85	473.878.920,70
DEPOSITOS	22.990.202,24	7,00	328.630.768,41	311.448.000,42	322.145.117,37	324.058.197,86	324.732.490,30	333.376.939,62	321.652.031,08	314.472.421,31	319.480.866,38	326.367.940,14	331.143.827,01	337.472.894,40	351.620.970,65
Locales	13.804.561,81	6,45	214.176.327,33	199.478.552,95	208.597.589,95	206.820.626,24	210.431.401,61	217.127.466,58	206.996.129,83	197.627.522,08	200.636.238,34	202.807.650,16	209.127.896,36	211.720.674,57	227.980.889,14
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	20.402.791,39	10,35	197.072.141,30	188.820.384,38	192.855.412,76	196.075.392,57	197.558.209,15	204.778.713,38	195.270.848,45	192.422.420,35	190.449.624,82	197.603.666,22	200.333.185,04	205.039.223,03	217.474.932,69
A la Vista	-5.023.036,04	-16,37	30.677.548,39	23.626.354,51	24.333.339,11	23.780.612,63	24.554.230,82	25.356.522,42	19.271.319,28	21.047.574,68	21.594.559,10	22.932.940,47	20.377.782,52	23.226.429,23	25.654.512,35
A Plazo	17.867.180,09	12,01	148.758.273,58	147.008.440,10	147.564.913,62	151.151.055,26	152.482.563,52	157.454.916,61	153.612.967,30	150.498.067,16	148.044.957,40	154.056.705,69	157.647.603,25	159.763.188,29	166.625.453,67
De Ahorros	7.558.647,34	42,86	17.636.319,33	18.185.589,77	20.957.160,03	21.143.724,68	20.521.414,81	21.967.274,35	22.386.561,87	20.876.778,51	20.810.108,32	20.614.020,06	22.307.799,27	22.049.605,51	25.194.966,67
De Bancos	-6.598.229,58	-38,58	17.104.186,03	10.658.168,57	15.742.177,19	10.745.233,67	12.873.192,46	12.348.753,20	11.725.281,38	5.205.101,73	10.186.612,52	5.203.983,94	8.794.711,32	6.681.451,54	10.505.956,45
A la Vista	2.659.210,59	486,37	546.745,86	600.728,40	684.737,02	687.793,50	815.752,29	791.313,03	723.225,77	701.111,12	680.679,41	696.035,83	794.711,32	1.181.451,54	3.205.956,45
A Plazo	-9.257.440,17	-55,91	16.557.440,17	10.057.440,17	15.057.440,17	10.057.440,17	12.057.440,17	11.557.440,17	11.002.055,61	4.503.990,61	9.505.933,11	4.507.948,11	8.000.000,00	5.500.000,00	7.300.000,00
Extranjero	9.185.640,43	8,03	114.454.441,08	111.969.447,47	113.547.527,42	117.237.571,62	114.301.088,69	116.249.473,04	114.655.901,25	116.844.899,23	118.844.628,04	123.560.289,98	122.015.930,65	125.752.219,83	123.640.081,51
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	6.569.010,97	19,00	34.580.521,59	32.636.921,63	32.892.846,91	32.811.355,26	31.697.687,16	32.783.456,31	34.518.378,64	36.109.498,02	37.421.249,02	39.400.657,57	38.829.276,85	41.204.752,70	41.149.532,56
A la Vista	1.568.023,54	101,89	1.538.897,45	1.633.833,27	1.589.479,10	1.134.292,41	1.562.298,69	1.179.152,83	1.006.250,43	992.815,12	643.603,52	1.666.102,13	710.978,04	2.116.627,67	3.106.920,99
A Plazo	1.749.338,44	5,68	30.824.505,52	28.584.359,01	29.572.050,02	29.700.789,31	28.229.296,32	29.352.524,10	30.988.883,99	31.151.162,32	33.899.164,55	34.865.297,54	34.308.732,86	34.550.136,83	32.573.843,96
De Ahorro	3.251.648,99	146,66	2.217.118,62	2.418.729,35	1.731.317,79	1.976.273,54	1.906.092,15	2.251.779,38	2.523.244,22	3.965.520,58	2.878.480,95	2.869.257,90	3.809.565,95	4.537.988,20	5.468.767,61
De Bancos	2.616.629,46	3,28	79.873.919,49	79.332.525,84	80.654.680,51	84.426.216,36	82.603.401,53	83.466.016,73	80.137.522,61	80.735.401,21	81.423.379,02	84.159.632,41	83.186.653,80	84.547.467,13	82.490.548,95
A la Vista	2.491.361,83	81,38	3.061.568,71	2.286.930,71	5.309.911,31	9.866.229,33	7.110.866,40	7.092.417,27	6.817.953,97	8.300.660,50	8.930.856,66	10.757.896,82	10.400.865,78	7.418.698,40	5.552.930,54
A Plazo	125.267,63	0,16	76.812.350,78	77.045.595,13	75.344.769,20	74.559.987,03	75.492.535,13	76.373.599,46	73.319.568,64	72.434.740,71	72.492.522,36	73.401.735,59	72.785.788,02	77.128.768,73	76.937.618,41
OBLIGACIONES	19.577.492,00	107,81	18.158.963,17	16.097.029,52	16.064.889,63	16.032.688,81	18.721.191,89	21.062.703,34	32.030.418,81	29.492.485,65	28.834.062,27	28.256.673,13	26.002.971,21	24.640.740,30	37.736.455,17



**Multicredit Bank, Inc.**  
**BALANCE DE SITUACION DE Diciembre 2001 Y 2002**

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			2001												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	730.736,79	4,68	15.623.963,17	15.562.029,52	15.529.889,63	15.497.688,81	15.463.691,89	15.180.203,34	19.147.918,81	17.113.318,98	19.079.895,60	20.546.256,46	18.511.721,21	17.728.985,09	16.354.699,96
Extranjero	18.846.755,21	743,46	2.535.000,00	535.000,00	535.000,00	535.000,00	3.257.500,00	5.882.500,00	12.882.500,00	12.379.166,67	9.754.166,67	7.710.416,67	7.491.250,00	6.911.755,21	21.381.755,21
<b>OTROS PASIVOS</b>	<b>-1.864.292,08</b>	<b>-5,34</b>	<b>34.884.974,82</b>	<b>35.069.695,21</b>	<b>35.294.228,62</b>	<b>35.466.723,79</b>	<b>32.573.055,24</b>	<b>42.290.383,12</b>	<b>28.986.329,11</b>	<b>31.666.330,59</b>	<b>32.633.214,83</b>	<b>27.476.414,32</b>	<b>29.249.369,75</b>	<b>29.835.851,31</b>	<b>33.020.682,74</b>
Locales	-1.859.600,26	-5,82	31.947.746,13	31.772.831,12	31.173.173,90	34.793.612,06	31.045.115,10	40.324.059,96	26.074.140,79	28.208.688,28	28.331.427,42	26.653.022,02	27.778.986,10	27.708.741,57	30.088.145,87
Extranjero	-4.691,82	-0,16	2.937.228,69	3.296.864,09	4.121.054,72	673.111,73	1.527.940,14	1.966.323,16	2.912.188,32	3.457.642,31	4.301.787,41	823.392,30	1.470.383,65	2.127.109,74	2.932.536,87
<b>PATRIMONIO</b>	<b>9.260.318,76</b>	<b>21,92</b>	<b>42.240.493,38</b>	<b>42.484.003,36</b>	<b>42.830.412,48</b>	<b>42.282.324,06</b>	<b>42.572.206,09</b>	<b>42.799.371,69</b>	<b>46.920.228,37</b>	<b>46.976.574,97</b>	<b>47.526.433,87</b>	<b>48.417.446,14</b>	<b>48.928.695,97</b>	<b>49.355.762,84</b>	<b>51.500.812,14</b>
Capital	7.000.000,00	17,40	40.220.000,00	40.220.000,00	40.220.000,00	40.220.000,00	40.220.000,00	40.220.000,00	46.220.000,00	46.220.000,00	46.220.000,00	46.220.000,00	46.220.000,00	46.220.000,00	47.220.000,00
Reservas de Capital	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Otras Reservas	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Utilidad de Periodos Anteriores	-919.500,51	547,76	-167.866,11	2.056.721,38	2.056.721,38	1.412.633,38	1.412.633,38	1.412.633,38	-1.087.366,62	-1.087.366,62	-1.087.366,62	-1.087.366,62	-1.087.366,62	-1.087.366,62	-1.087.366,62
Utilidad de Periodo	2.817.926,03	126,67	2.224.587,49	90.002,76	233.621,18	465.564,93	661.224,25	848.977,86	1.715.959,58	2.007.144,48	2.338.777,32	3.292.330,99	3.803.580,82	4.230.647,69	5.042.513,52
Ganancia o Perdida en Valores Disponible para la Venta	361.893,24	-998,93	-36.228,00	117.279,22	320.069,92	184.125,75	278.348,46	317.760,45	71.635,41	-163.202,89	55.023,17	-7.518,23	-7.518,23	-7.518,23	325.665,24
<b>PASIVO Y PATRIMONIO</b>	<b>49.963.720,92</b>	<b>11,79</b>	<b>423.915.199,78</b>	<b>405.098.728,51</b>	<b>416.334.648,10</b>	<b>417.839.934,52</b>	<b>418.598.943,52</b>	<b>439.529.397,77</b>	<b>429.589.007,37</b>	<b>422.607.812,52</b>	<b>428.474.577,35</b>	<b>430.518.473,73</b>	<b>435.324.863,94</b>	<b>441.305.248,85</b>	<b>473.878.920,70</b>