

**SISTEMA BANCARIO NACIONAL  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
DE DICIEMBRE 2010 A DICIEMBRE 2011**

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	12,625,494,949.23	11,778,888,084.00	11,589,625,728.34	10,822,184,066.13	12,814,569,169.99
DEPÓSITOS INTERNOS EN BANCOS	2,087,712,163.00	1,868,072,082.49	2,107,971,565.90	1,929,092,692.61	2,624,185,948.18
A LA VISTA	597,246,621.83	531,959,453.08	624,393,548.12	515,444,818.06	650,150,898.32
A PLAZO	1,490,465,541.17	1,336,112,629.41	1,483,578,017.78	1,413,647,874.55	1,974,035,049.86
DEPÓSITOS INTERNOS EN BANCOS	9,344,523,456.71	8,709,392,573.36	8,211,383,707.53	7,598,727,305.41	8,827,511,249.17
A LA VISTA	3,280,774,285.22	3,195,168,450.96	3,357,699,681.58	3,513,825,913.77	3,746,343,048.92
A PLAZO	6,063,749,171.49	5,514,224,122.40	4,853,684,025.95	4,084,901,391.64	5,081,168,200.25
OTROS	1,193,259,329.52	1,201,423,428.15	1,270,270,454.91	1,294,364,068.11	1,362,871,972.64
CARTERA CREDITICIA NETA	42,333,857,230.60	43,867,696,858.91	46,013,493,782.99	48,330,950,232.52	46,952,949,430.20
INTERNA	25,478,722,081.27	26,295,845,879.53	27,651,042,071.22	29,446,819,097.07	29,836,420,191.65
EXTERNA	17,837,060,845.72	18,562,696,782.67	19,342,828,058.72	19,872,269,888.13	18,062,226,111.97
MENOS PROVISIONES	(981,925,696.39)	(990,845,803.29)	(980,376,346.95)	(988,138,752.68)	(945,696,873.42)
INTERNA	(606,257,246.76)	(606,619,189.30)	(630,874,441.01)	(645,201,656.42)	(663,514,955.14)
EXTERNA	(375,668,449.63)	(384,226,613.99)	(349,501,905.94)	(342,937,096.26)	(282,181,918.28)
INVERSIONES EN VALORES NETA	10,036,595,695.04	10,920,112,560.18	11,229,632,283.85	11,291,990,228.81	10,463,030,471.84
INTERNAS	3,910,312,244.93	4,049,459,006.45	4,426,260,819.12	4,697,629,039.39	4,580,774,244.99
EXTERNAS	6,130,572,058.69	6,875,119,397.60	6,807,946,749.71	6,599,386,027.27	5,885,286,870.12
MENOS PROVISIONES	(4,288,608.58)	(4,465,843.87)	(4,575,284.98)	(5,024,837.85)	(3,030,643.27)
INTERNA	(1,344,253.08)	(1,342,392.33)	(1,342,932.80)	(2,696,232.80)	(8,300.00)
EXTERNA	(2,944,355.50)	(3,123,451.54)	(3,232,352.18)	(2,328,605.05)	(3,022,343.27)
OTROS ACTIVOS	3,503,106,077.87	3,579,965,777.90	3,663,186,387.89	3,942,245,323.84	7,839,817,789.67
INTERNOS	2,102,150,973.13	2,277,239,370.01	2,238,960,377.58	2,403,588,591.29	2,375,684,737.54
EXTERNOS	1,400,955,104.74	1,302,726,407.89	1,424,226,010.31	1,538,656,732.56	5,464,133,052.13
ACTIVO TOTAL NETO	68,499,053,952.74	70,146,663,280.99	72,495,938,183.07	74,387,369,851.30	78,070,366,861.70
DEPOSITOS	52,360,506,298.55	52,942,488,163.19	54,666,079,230.75	55,664,750,492.78	55,292,141,449.30
INTERNOS	31,267,695,832.09	31,376,987,025.92	32,521,582,895.39	32,694,394,055.00	34,756,399,916.55
OFICIALES	4,409,440,681.23	4,220,623,733.69	4,811,177,724.61	4,463,276,618.53	5,672,145,506.35

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
DE PARTICULARES	24,901,663,168.99	25,297,507,483.53	25,789,839,550.81	26,292,705,964.68	26,268,826,189.12
A LA VISTA	5,215,263,465.40	5,528,239,403.92	5,404,883,610.88	5,729,670,479.70	6,154,717,597.10
A PLAZO	13,705,512,323.02	13,673,076,201.82	14,031,571,243.84	14,131,645,677.61	13,503,899,105.58
DE AHORROS	5,980,887,380.57	6,096,191,877.79	6,353,384,696.09	6,431,389,807.37	6,610,209,486.44
DE BANCOS	1,956,591,981.87	1,858,855,808.70	1,920,565,619.97	1,938,411,471.79	2,815,428,221.08
A LA VISTA	621,667,126.83	654,049,447.69	714,317,643.33	691,190,727.28	727,021,546.68
A PLAZO	1,334,924,855.04	1,204,806,361.01	1,206,247,976.64	1,247,220,744.51	2,088,406,674.40
EXTERNOS	21,092,810,466.46	21,565,501,137.27	22,144,496,335.36	22,970,356,437.78	20,535,741,532.75
OFICIALES	59,757,946.15	66,536,557.96	25,357,993.83	210,318.36	28,230,626.54
DE PARTICULARES	18,326,272,870.38	18,472,663,273.06	18,749,285,854.39	18,518,817,277.01	16,541,354,473.72
A LA VISTA	4,554,204,970.20	4,650,880,631.74	4,634,215,685.14	4,634,088,583.15	4,254,107,310.33
A PLAZO	10,013,914,344.24	10,033,595,225.64	10,125,504,327.84	10,044,764,730.72	8,929,010,375.20
DE AHORROS	3,758,153,555.94	3,788,187,415.68	3,989,565,841.41	3,839,963,963.14	3,358,236,788.19
DE BANCOS	2,706,779,649.93	3,026,301,306.25	3,369,852,487.14	4,451,328,842.41	3,966,156,432.49
A LA VISTA	283,499,435.30	183,315,306.27	168,373,497.99	319,190,462.49	315,262,541.16
A PLAZO	2,423,280,214.63	2,842,985,999.98	3,201,478,989.15	4,132,138,379.92	3,650,893,891.33
OBLIGACIONES	6,103,213,282.64	6,569,679,401.05	6,933,877,966.96	7,257,025,409.50	7,931,076,129.43
INTERNAS	1,100,834,847.17	1,179,610,652.31	1,305,384,555.31	1,507,580,834.15	1,776,278,337.41
EXTERNAS	5,002,378,435.47	5,390,068,748.74	5,628,493,411.65	5,749,444,575.35	6,154,797,792.02
OTROS PASIVOS	2,562,209,650.39	3,013,621,159.84	3,140,741,674.14	3,455,945,866.98	6,612,594,403.27
INTERNOS	1,411,518,489.69	1,854,841,518.12	1,797,028,781.84	1,993,404,404.50	1,876,386,740.13
EXTERNOS	1,150,691,160.70	1,158,779,641.72	1,343,712,892.30	1,462,541,462.48	4,736,207,663.14
PATRIMONIO	7,473,124,719.90	7,620,874,557.61	7,755,239,311.79	8,009,648,083.95	8,234,554,879.63
CAPITAL	4,278,647,435.30	4,283,123,558.21	4,286,720,933.25	4,301,084,215.17	4,417,458,324.81
RESERVAS DE CAPITAL	163,850,960.67	163,553,996.67	170,245,086.67	174,356,483.59	204,350,223.86
OTRAS RESERVAS	136,028,964.28	145,018,518.33	165,127,626.36	143,279,660.10	188,500,182.58
UTILIDAD DEL PERIODO Y DE	2,861,253,892.36	2,936,404,883.03	3,048,066,784.88	3,299,319,458.00	3,343,135,016.85

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(69,319,532.71)	(36,500,398.63)	(50,681,119.37)	(44,161,732.91)	(54,658,868.47)
DEUDA SUBORDINADA	102,663,000.00	129,274,000.00	135,760,000.00	135,770,000.00	135,770,000.00
PASIVO Y PATRIMONIO TOTAL	68,499,053,951.48	70,146,663,281.69	72,495,938,183.64	74,387,369,853.20	78,070,366,861.63