

**SISTEMA BANCARIO NACIONAL  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
DE DICIEMBRE 2013 A DICIEMBRE 2014**

|                              | 2013               | 2014               |                    |                   |                    |
|------------------------------|--------------------|--------------------|--------------------|-------------------|--------------------|
|                              | Trimestre IV       | Trimestre I        | Trimestre II       | Trimestre III     | Trimestre IV       |
| ACTIVOS LIQUIDOS NETO        | 16,115,892,976.41  | 15,419,045,020.90  | 17,060,626,088.30  | 17,693,815,797.03 | 19,295,085,172.20  |
| DEPÓSITOS INTERNOS EN BANCOS | 3,143,015,492.42   | 3,423,051,645.18   | 3,677,068,842.14   | 4,095,519,532.40  | 3,597,441,411.70   |
| A LA VISTA                   | 642,543,318.02     | 1,088,489,768.49   | 1,045,621,326.94   | 1,306,696,704.08  | 856,669,373.68     |
| A PLAZO                      | 2,500,472,174.40   | 2,334,561,876.69   | 2,631,447,515.20   | 2,788,822,828.32  | 2,740,772,038.02   |
| DEPÓSITOS EXTERNOS EN BANCOS | 11,527,660,174.02  | 10,581,845,752.91  | 12,009,689,630.91  | 12,172,484,128.24 | 14,157,245,814.40  |
| A LA VISTA                   | 5,933,455,111.77   | 5,615,193,321.91   | 5,881,073,040.68   | 5,516,238,053.28  | 6,372,943,188.23   |
| A PLAZO                      | 5,594,205,062.25   | 4,966,652,431.00   | 6,128,616,590.23   | 6,656,246,074.96  | 7,784,302,626.17   |
| OTROS                        | 1,445,217,309.97   | 1,414,147,622.81   | 1,373,867,615.25   | 1,425,812,136.40  | 1,540,397,946.10   |
| CARTERA CREDITICIA NETA      | 58,487,279,118.61  | 58,971,991,205.92  | 61,114,356,196.13  | 63,180,088,565.84 | 65,316,790,113.33  |
| INTERNA                      | 37,975,168,148.37  | 38,373,400,172.42  | 39,229,940,233.24  | 40,287,683,254.38 | 41,128,730,735.44  |
| EXTERNA                      | 21,615,240,614.24  | 21,675,493,456.33  | 22,976,170,123.52  | 23,816,397,541.73 | 25,107,966,175.97  |
| MENOS PROVISIONES            | (1,103,129,644.00) | (1,076,902,422.83) | (1,091,754,160.63) | (923,992,230.27)  | (919,906,798.08)   |
| INTERNA                      | (756,571,647.14)   | (758,580,324.82)   | (769,860,677.56)   | (696,215,162.69)  | (686,753,576.56)   |
| EXTERNA                      | (346,557,996.86)   | (318,322,098.01)   | (321,893,483.07)   | (227,777,067.58)  | (233,153,221.52)   |
| INVERSIONES EN VALORES NETA  | 12,404,831,325.50  | 13,109,431,312.28  | 13,083,442,040.13  | 13,238,502,104.87 | 13,466,769,032.93  |
| INTERNAS                     | 6,322,510,219.68   | 6,662,565,191.74   | 6,492,748,084.16   | 6,695,382,963.40  | 7,006,189,006.32   |
| EXTERNAS                     | 6,084,425,200.64   | 6,449,258,434.13   | 6,591,133,313.71   | 6,544,043,298.75  | 6,461,243,171.15   |
| MENOS PROVISIONES            | (2,104,094.82)     | (2,392,313.59)     | (439,357.74)       | (924,157.28)      | (663,144.54)       |
| INTERNA                      | (498,371.01)       | (547,399.17)       | (383,190.53)       | (832,430.03)      | (310,000.00)       |
| EXTERNA                      | (1,605,723.81)     | (1,844,914.42)     | (56,167.21)        | (91,727.25)       | (353,144.54)       |
| OTROS ACTIVOS                | 4,009,631,855.41   | 3,980,138,768.38   | 4,048,817,818.06   | 4,222,450,281.37  | 4,615,169,373.65   |
| INTERNOS                     | 2,637,785,390.88   | 2,531,828,095.59   | 2,574,933,340.46   | 2,628,917,940.41  | 2,649,134,545.37   |
| EXTERNOS                     | 1,371,846,464.53   | 1,448,310,672.79   | 1,473,884,477.60   | 1,593,532,340.95  | 1,966,034,828.28   |
| ACTIVO TOTAL NETO            | 91,017,635,275.93  | 91,480,606,307.48  | 95,307,242,142.62  | 98,334,856,749.12 | 102,693,813,692.11 |
| DEPOSITOS                    | 66,876,503,810.60  | 67,162,881,104.32  | 70,097,897,585.54  | 72,803,522,785.76 | 74,661,648,569.28  |
| INTERNOS                     | 43,644,866,976.27  | 43,781,830,960.08  | 44,801,640,923.53  | 46,722,722,207.74 | 47,499,940,787.77  |
| OFICIALES                    | 6,861,946,649.55   | 6,494,058,870.97   | 6,530,642,755.65   | 7,123,157,457.68  | 7,601,357,434.60   |

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|---------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                           | Trimestre IV      | Trimestre I       | Trimestre II      | Trimestre III     | Trimestre IV      |
| DE PARTICULARES           | 32,504,041,480.92 | 33,128,715,972.13 | 33,838,871,835.98 | 34,514,516,249.20 | 35,429,032,651.22 |
| A LA VISTA                | 7,844,057,393.92  | 7,889,774,769.73  | 8,015,786,684.19  | 8,123,627,358.24  | 8,369,298,955.10  |
| A PLAZO                   | 16,617,692,736.17 | 17,005,233,090.34 | 17,381,137,400.00 | 17,679,854,475.02 | 18,083,133,778.82 |
| DE AHORROS                | 8,042,291,350.83  | 8,233,708,112.06  | 8,441,947,751.79  | 8,711,034,415.94  | 8,976,599,917.30  |
| DE BANCOS                 | 4,278,878,845.80  | 4,159,056,116.98  | 4,432,126,331.90  | 5,085,048,500.86  | 4,469,550,701.95  |
| A LA VISTA                | 765,786,275.77    | 1,119,508,781.19  | 1,042,908,279.70  | 1,341,805,883.65  | 761,778,797.68    |
| A PLAZO                   | 3,513,092,570.03  | 3,039,547,335.79  | 3,389,218,052.20  | 3,743,242,617.21  | 3,707,771,904.27  |
| EXTERNOS                  | 23,231,636,834.33 | 23,381,050,144.24 | 25,296,256,662.01 | 26,080,800,578.02 | 27,161,707,781.51 |
| OFICIALES                 | 93,896,592.05     | 152,657,974.86    | 56,100,748.73     | 58,105,382.07     | 1,704,222,590.28  |
| DE PARTICULARES           | 18,812,873,258.78 | 18,503,494,322.72 | 19,758,969,102.94 | 20,016,576,334.95 | 20,629,140,456.25 |
| A LA VISTA                | 5,078,523,907.37  | 5,095,511,131.66  | 5,178,842,496.82  | 5,309,767,187.69  | 5,656,847,514.00  |
| A PLAZO                   | 9,390,535,537.03  | 9,316,847,106.51  | 10,256,665,467.27 | 10,771,069,943.11 | 11,086,740,659.93 |
| DE AHORROS                | 4,343,813,814.38  | 4,091,136,084.55  | 4,323,461,138.85  | 3,935,739,204.15  | 3,885,552,282.32  |
| DE BANCOS                 | 4,324,866,983.50  | 4,724,897,846.66  | 5,481,186,810.34  | 6,006,118,861.00  | 4,828,344,734.98  |
| A LA VISTA                | 929,631,432.11    | 1,541,461,639.16  | 1,675,775,419.58  | 2,077,037,977.02  | 1,961,248,320.71  |
| A PLAZO                   | 3,395,235,551.39  | 3,183,436,207.50  | 3,805,411,390.76  | 3,929,080,883.98  | 2,867,096,414.27  |
| OBLIGACIONES              | 12,645,787,430.85 | 12,138,554,898.65 | 12,627,252,430.28 | 11,700,429,520.80 | 14,575,335,062.77 |
| INTERNAS                  | 2,526,449,927.38  | 2,626,260,018.72  | 2,797,717,901.45  | 2,918,529,834.11  | 3,453,764,426.52  |
| EXTERNAS                  | 10,119,337,503.47 | 9,512,294,879.93  | 9,829,534,528.83  | 8,781,899,686.69  | 11,121,570,636.25 |
| OTROS PASIVOS             | 2,817,333,596.63  | 3,192,927,762.09  | 3,262,670,116.44  | 4,088,438,720.08  | 3,213,291,158.30  |
| INTERNOS                  | 2,006,673,632.23  | 2,267,294,741.37  | 2,318,872,840.80  | 2,344,756,817.33  | 2,077,549,579.86  |
| EXTERNOS                  | 810,659,964.40    | 925,633,020.72    | 943,797,275.64    | 1,743,681,902.75  | 1,135,741,578.44  |
| PATRIMONIO                | 8,678,010,439.06  | 8,986,242,542.41  | 9,319,422,010.37  | 9,742,465,721.97  | 10,243,538,901.79 |
| CAPITAL                   | 4,864,337,342.46  | 4,945,895,240.48  | 5,023,236,892.88  | 5,084,285,714.16  | 5,626,515,941.47  |
| RESERVAS DE CAPITAL       | 153,897,563.21    | 155,448,205.70    | 162,198,598.56    | 162,060,069.14    | 163,796,188.16    |
| OTRAS RESERVAS            | 122,739,006.03    | 138,901,498.24    | 76,235,707.89     | 677,795,356.75    | 818,959,888.79    |
| UTILIDAD DEL PERIODO Y DE | 3,555,848,887.13  | 3,758,155,578.47  | 3,995,998,421.32  | 3,784,642,103.74  | 3,669,875,770.53  |

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| PERIODOS ANTERIORES                 |                   |                   |                   |                   |                    |
| GAN/PERD EN INV. DIS. PARA LA VENTA | (128,074,859.77)  | (130,262,474.34)  | (55,104,662.14)   | (83,932,137.68)   | (147,943,567.02)   |
| DEUDA SUBORDINADA                   | 109,262,500.00    | 118,104,493.86    | 116,857,051.86    | 117,614,615.86    | 112,334,679.86     |
| PASIVO Y PATRIMONIO TOTAL           | 91,017,635,277.14 | 91,480,606,307.47 | 95,307,242,142.63 | 98,334,856,748.61 | 102,693,813,692.14 |