

**SISTEMA BANCARIO NACIONAL  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
DE DICIEMBRE 2014 A SEPTIEMBRE 2015**

	2014	2015			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	19,462,672,282.61	20,213,881,816.98	18,918,731,310.05	18,044,628,333.42	0.00
DEPÓSITOS INTERNOS EN BANCOS	3,686,049,543.82	3,652,022,934.68	3,403,838,853.66	3,608,926,940.30	0.00
A LA VISTA	943,345,126.24	933,565,899.56	800,405,337.92	897,940,832.97	0.00
A PLAZO	2,742,704,417.58	2,718,457,035.12	2,603,433,515.74	2,710,986,107.33	0.00
DEPÓSITOS EXTERNOS EN BANCOS	14,233,996,698.82	14,882,905,135.32	13,988,496,380.70	13,040,258,386.15	0.00
A LA VISTA	6,449,694,072.65	6,235,140,171.09	5,833,914,262.31	5,494,897,380.99	0.00
A PLAZO	7,784,302,626.17	8,647,764,964.23	8,154,582,118.39	7,545,361,005.16	0.00
OTROS	1,542,626,039.97	1,678,953,746.98	1,526,396,075.69	1,395,443,006.97	0.00
CARTERA CREDITICIA NETA	65,317,814,525.80	66,565,354,371.74	69,330,055,603.11	71,369,279,925.60	0.00
INTERNA	41,124,715,172.20	42,495,963,276.15	43,135,535,755.99	44,749,756,726.67	0.00
EXTERNA	25,111,981,739.25	25,021,422,334.54	27,163,849,395.65	27,624,145,705.24	0.00
MENOS PROVISIONES	(918,882,385.65)	(952,031,238.95)	(969,329,548.53)	(1,004,622,506.31)	0.00
INTERNA	(686,218,118.97)	(703,472,234.17)	(702,032,848.03)	(733,857,211.65)	0.00
EXTERNA	(232,664,266.68)	(248,559,004.78)	(267,296,700.50)	(270,765,294.66)	0.00
INVERSIONES EN VALORES NETA	13,466,768,544.08	13,932,961,058.76	14,966,335,165.42	15,064,958,815.61	0.00
INTERNAS	7,006,188,517.47	6,911,246,471.82	7,148,566,673.45	7,349,986,553.09	0.00
EXTERNAS	6,461,243,171.15	7,022,183,347.62	7,818,414,182.88	7,715,826,170.65	0.00
MENOS PROVISIONES	(663,144.54)	(468,760.68)	(645,690.91)	(853,908.13)	0.00
INTERNA	(310,000.00)	(315,186.15)	(310,000.00)	(310,000.00)	0.00
EXTERNA	(353,144.54)	(153,574.53)	(335,690.91)	(543,908.13)	0.00
OTROS ACTIVOS	4,603,704,396.77	4,428,389,367.70	5,387,194,974.69	5,568,506,579.85	0.00
INTERNOS	2,639,077,241.68	2,991,767,799.21	3,789,584,445.30	3,867,028,178.28	0.00
EXTERNOS	1,964,627,155.09	1,436,621,568.49	1,597,610,529.39	1,701,478,401.57	0.00
ACTIVO TOTAL NETO	102,850,959,749.26	105,140,586,615.18	108,602,317,053.26	110,047,373,654.48	0.00
DEPOSITOS	74,827,231,919.16	76,581,417,908.14	78,271,121,698.31	79,407,096,465.06	0.00
INTERNOS	47,568,604,552.75	48,805,092,309.89	48,619,524,115.45	49,743,895,872.37	0.00
OFICIALES	7,601,357,434.60	8,407,111,776.29	8,127,106,266.86	8,268,529,362.71	0.00

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DE PARTICULARES	35,472,217,619.66	35,720,270,565.12	36,128,784,059.56	36,773,294,932.91	0.00
A LA VISTA	8,369,285,624.19	8,005,286,180.45	7,943,714,504.56	7,918,187,918.75	0.00
A PLAZO	18,126,332,078.17	18,656,930,854.84	19,063,109,820.18	19,596,484,401.31	0.00
DE AHORROS	8,976,599,917.30	9,058,053,529.83	9,121,959,734.82	9,258,622,612.85	0.00
DE BANCOS	4,495,029,498.49	4,677,709,968.48	4,363,633,789.03	4,702,071,576.75	0.00
A LA VISTA	838,584,302.64	879,929,988.00	832,691,330.35	900,270,048.72	0.00
A PLAZO	3,656,445,195.85	3,797,779,980.48	3,530,942,458.68	3,801,801,528.03	0.00
EXTERNOS	27,258,627,366.41	27,776,325,598.25	29,651,597,582.86	29,663,200,592.69	0.00
OFICIALES	1,704,222,590.28	1,332,948,431.59	487,680,525.13	1,351,637,040.38	0.00
DE PARTICULARES	20,629,140,456.25	21,220,321,347.74	21,201,774,552.95	22,253,700,986.02	0.00
A LA VISTA	5,656,847,514.00	5,871,374,489.92	5,964,221,605.64	6,000,552,610.24	0.00
A PLAZO	11,086,740,659.93	11,259,666,867.01	11,177,096,617.01	11,569,961,848.51	0.00
DE AHORROS	3,885,552,282.32	4,089,279,990.81	4,060,456,330.30	4,683,186,527.27	0.00
DE BANCOS	4,925,264,319.88	5,223,055,818.92	7,962,142,504.78	6,057,862,566.29	0.00
A LA VISTA	2,048,039,496.54	1,783,863,400.56	2,139,192,689.70	1,308,257,456.35	0.00
A PLAZO	2,877,224,823.34	3,439,192,418.36	5,822,949,815.08	4,749,605,109.94	0.00
OBLIGACIONES	14,582,395,413.94	14,799,885,397.71	15,401,676,432.03	15,438,609,909.28	0.00
INTERNAS	3,452,332,277.69	3,804,574,285.73	4,058,725,971.52	4,294,969,358.75	0.00
EXTERNAS	11,130,063,136.25	10,995,311,111.98	11,342,950,460.51	11,143,640,550.53	0.00
OTROS PASIVOS	3,213,352,925.75	3,498,892,195.38	4,363,295,340.28	4,518,311,969.40	0.00
INTERNOS	2,077,559,154.39	2,545,043,865.25	3,217,102,645.71	3,287,844,251.78	0.00
EXTERNOS	1,135,793,771.36	953,848,330.13	1,146,192,694.57	1,230,467,717.62	0.00
PATRIMONIO	10,227,979,490.78	10,260,391,113.96	10,566,223,582.76	10,683,355,310.78	0.00
CAPITAL	5,628,257,088.94	5,329,945,682.10	5,438,074,236.13	5,443,229,851.07	0.00
RESERVAS DE CAPITAL	163,796,188.16	164,458,839.19	164,898,402.29	162,883,628.53	0.00
OTRAS RESERVAS	824,247,502.98	1,008,559,586.31	1,119,252,585.45	1,139,725,260.57	0.00
UTILIDAD DEL PERIODO Y DE	3,656,190,633.75	3,774,413,442.10	3,895,259,400.30	4,132,734,029.37	0.00

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(148,354,102.91)	(120,836,179.60)	(154,930,849.28)	(298,894,830.62)	0.00
DEUDA SUBORDINADA	103,842,179.86	103,849,743.86	103,669,807.86	103,677,371.86	0.00
PASIVO Y PATRIMONIO TOTAL	102,850,959,749.63	105,140,586,615.19	108,602,317,053.37	110,047,373,654.51	0.00