

**SISTEMA BANCARIO NACIONAL
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2014 A DICIEMBRE 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 | 18,754,007,974.14 |
| DEPÓSITOS INTERNOS EN BANCOS | 3,686,049,543.82 | 3,652,022,934.68 | 3,403,838,853.66 | 3,608,926,940.30 | 3,610,799,458.51 |
| A LA VISTA | 943,345,126.24 | 933,565,899.56 | 800,405,337.92 | 897,940,832.97 | 909,406,005.27 |
| A PLAZO | 2,742,704,417.58 | 2,718,457,035.12 | 2,603,433,515.74 | 2,710,986,107.33 | 2,701,393,453.24 |
| DEPÓSITOS EXTERNOS EN BANCOS | 14,233,996,698.82 | 14,882,905,135.32 | 13,988,496,380.70 | 13,040,258,386.15 | 13,644,938,617.46 |
| A LA VISTA | 6,449,694,072.65 | 6,235,140,171.09 | 5,833,914,262.31 | 5,494,897,380.99 | 6,595,017,018.04 |
| A PLAZO | 7,784,302,626.17 | 8,647,764,964.23 | 8,154,582,118.39 | 7,545,361,005.16 | 7,049,921,599.42 |
| OTROS | 1,542,626,039.97 | 1,678,953,746.98 | 1,526,396,075.69 | 1,395,443,006.97 | 1,498,269,898.17 |
| CARTERA CREDITICIA NETA | 65,317,814,525.80 | 66,565,354,371.74 | 69,330,055,603.11 | 71,369,279,925.60 | 72,984,701,938.53 |
| INTERNA | 41,124,715,172.20 | 42,495,963,276.15 | 43,135,535,755.99 | 44,749,756,726.67 | 45,962,025,190.88 |
| EXTERNA | 25,111,981,739.25 | 25,021,422,334.54 | 27,163,849,395.65 | 27,624,145,705.24 | 28,037,622,251.54 |
| MENOS PROVISIONES | (918,882,385.65) | (952,031,238.95) | (969,329,548.53) | (1,004,622,506.31) | (1,014,945,503.90) |
| INTERNA | (686,218,118.97) | (703,472,234.17) | (702,032,848.03) | (733,857,211.65) | (749,584,227.64) |
| EXTERNA | (232,664,266.68) | (248,559,004.78) | (267,296,700.50) | (270,765,294.66) | (265,361,276.26) |
| INVERSIONES EN VALORES NETA | 13,466,768,544.08 | 13,932,961,058.76 | 14,966,335,165.42 | 15,064,958,815.61 | 15,158,365,576.82 |
| INTERNAS | 7,006,188,517.47 | 6,911,246,471.82 | 7,148,566,673.45 | 7,349,986,553.09 | 7,421,518,097.36 |
| EXTERNAS | 6,461,243,171.15 | 7,022,183,347.62 | 7,818,414,182.88 | 7,715,826,170.65 | 7,738,401,211.10 |
| MENOS PROVISIONES | (663,144.54) | (468,760.68) | (645,690.91) | (853,908.13) | (1,553,731.64) |
| INTERNA | (310,000.00) | (315,186.15) | (310,000.00) | (310,000.00) | (721,068.80) |
| EXTERNA | (353,144.54) | (153,574.53) | (335,690.91) | (543,908.13) | (832,662.84) |
| OTROS ACTIVOS | 4,603,704,396.77 | 4,428,389,367.70 | 5,387,194,974.69 | 5,568,506,579.85 | 5,775,168,931.56 |
| INTERNOS | 2,639,077,241.68 | 2,991,767,799.21 | 3,789,584,445.30 | 3,867,028,178.28 | 2,831,757,587.23 |
| EXTERNOS | 1,964,627,155.09 | 1,436,621,568.49 | 1,597,610,529.39 | 1,701,478,401.57 | 2,943,411,344.33 |
| ACTIVO TOTAL NETO | 102,850,959,749.26 | 105,140,586,615.18 | 108,602,317,053.26 | 110,047,373,654.48 | 112,672,244,421.05 |
| DEPOSITOS | 74,827,231,919.16 | 76,581,417,908.14 | 78,271,121,698.31 | 79,407,096,465.06 | 80,633,558,702.46 |
| INTERNOS | 47,568,604,552.75 | 48,805,092,309.89 | 48,619,524,115.45 | 49,743,895,872.37 | 50,819,774,246.56 |
| OFICIALES | 7,601,357,434.60 | 8,407,111,776.29 | 8,127,106,266.86 | 8,268,529,362.71 | 8,200,363,349.30 |

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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| DE PARTICULARES | 35,472,217,619.66 | 35,720,270,565.12 | 36,128,784,059.56 | 36,773,294,932.91 | 38,022,823,748.84 |
| A LA VISTA | 8,369,285,624.19 | 8,005,286,180.45 | 7,943,714,504.56 | 7,918,187,918.75 | 8,318,250,204.19 |
| A PLAZO | 18,126,332,078.17 | 18,656,930,854.84 | 19,063,109,820.18 | 19,596,484,401.31 | 20,142,692,064.07 |
| DE AHORROS | 8,976,599,917.30 | 9,058,053,529.83 | 9,121,959,734.82 | 9,258,622,612.85 | 9,561,881,480.58 |
| DE BANCOS | 4,495,029,498.49 | 4,677,709,968.48 | 4,363,633,789.03 | 4,702,071,576.75 | 4,596,587,148.43 |
| A LA VISTA | 838,584,302.64 | 879,929,988.00 | 832,691,330.35 | 900,270,048.72 | 840,320,304.90 |
| A PLAZO | 3,656,445,195.85 | 3,797,779,980.48 | 3,530,942,458.68 | 3,801,801,528.03 | 3,756,266,843.53 |
| EXTERNOS | 27,258,627,366.41 | 27,776,325,598.25 | 29,651,597,582.86 | 29,663,200,592.69 | 29,813,784,455.89 |
| OFICIALES | 1,704,222,590.28 | 1,332,948,431.59 | 487,680,525.13 | 1,351,637,040.38 | 838,849,703.09 |
| DE PARTICULARES | 20,629,140,456.25 | 21,220,321,347.74 | 21,201,774,552.95 | 22,253,700,986.02 | 23,352,866,951.75 |
| A LA VISTA | 5,656,847,514.00 | 5,871,374,489.92 | 5,964,221,605.64 | 6,000,552,610.24 | 6,374,446,087.84 |
| A PLAZO | 11,086,740,659.93 | 11,259,666,867.01 | 11,177,096,617.01 | 11,569,961,848.51 | 12,056,703,034.74 |
| DE AHORROS | 3,885,552,282.32 | 4,089,279,990.81 | 4,060,456,330.30 | 4,683,186,527.27 | 4,921,717,829.17 |
| DE BANCOS | 4,925,264,319.88 | 5,223,055,818.92 | 7,962,142,504.78 | 6,057,862,566.29 | 5,622,067,801.05 |
| A LA VISTA | 2,048,039,496.54 | 1,783,863,400.56 | 2,139,192,689.70 | 1,308,257,456.35 | 1,331,223,661.86 |
| A PLAZO | 2,877,224,823.34 | 3,439,192,418.36 | 5,822,949,815.08 | 4,749,605,109.94 | 4,290,844,139.19 |
| OBLIGACIONES | 14,582,395,413.94 | 14,799,885,397.71 | 15,401,676,432.03 | 15,438,609,909.28 | 16,790,995,684.93 |
| INTERNAS | 3,452,332,277.69 | 3,804,574,285.73 | 4,058,725,971.52 | 4,294,969,358.75 | 4,340,469,915.93 |
| EXTERNAS | 11,130,063,136.25 | 10,995,311,111.98 | 11,342,950,460.51 | 11,143,640,550.53 | 12,450,525,769.00 |
| OTROS PASIVOS | 3,213,352,925.75 | 3,498,892,195.38 | 4,363,295,340.28 | 4,518,311,969.40 | 4,442,645,055.21 |
| INTERNOS | 2,077,559,154.39 | 2,545,043,865.25 | 3,217,102,645.71 | 3,287,844,251.78 | 2,007,702,402.26 |
| EXTERNOS | 1,135,793,771.36 | 953,848,330.13 | 1,146,192,694.57 | 1,230,467,717.62 | 2,434,942,652.95 |
| PATRIMONIO | 10,227,979,490.78 | 10,260,391,113.96 | 10,566,223,582.76 | 10,683,355,310.78 | 10,805,044,978.31 |
| CAPITAL | 5,628,257,088.94 | 5,329,945,682.10 | 5,438,074,236.13 | 5,443,229,851.07 | 5,502,293,505.10 |
| RESERVAS DE CAPITAL | 163,796,188.16 | 164,458,839.19 | 164,898,402.29 | 162,883,628.53 | 163,479,848.75 |
| OTRAS RESERVAS | 824,247,502.98 | 1,008,559,586.31 | 1,119,252,585.45 | 1,139,725,260.57 | 1,285,109,502.87 |
| 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 | 4,101,664,656.40 |

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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) | (350,999,970.67) |
| DEUDA SUBORDINADA | 103,842,179.86 | 103,849,743.86 | 103,669,807.86 | 103,677,371.86 | 103,497,435.86 |
| PASIVO Y PATRIMONIO TOTAL | 102,850,959,749.63 | 105,140,586,615.19 | 108,602,317,053.37 | 110,047,373,654.51 | 112,672,244,420.90 |