

**SISTEMA BANCARIO NACIONAL
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	12,741,858,565.56	12,410,811,688.35	12,441,703,299.66	12,094,498,867.15	13,494,211,446.24
DEPÓSITOS INTERNOS EN BANCOS	2,620,808,204.42	2,518,283,615.22	2,405,263,696.25	2,487,144,754.45	2,752,610,468.88
A LA VISTA	646,863,212.57	568,148,691.96	507,589,680.05	589,254,759.36	713,550,219.65
A PLAZO	1,973,944,991.85	1,950,134,923.26	1,897,674,016.20	1,897,889,995.09	2,039,060,249.23
DEPÓSITOS EXTERNOS EN BANCOS	8,760,020,311.57	8,615,030,413.50	8,957,471,126.44	8,493,934,045.34	9,574,339,539.02
A LA VISTA	3,678,852,111.32	3,573,317,126.12	3,297,613,528.06	3,613,700,769.98	3,796,034,637.69
A PLAZO	5,081,168,200.25	5,041,713,287.38	5,659,857,598.38	4,880,233,275.36	5,778,304,901.33
OTROS	1,361,030,049.57	1,277,497,659.63	1,078,968,476.97	1,113,420,067.36	1,167,261,438.34
CARTERA CREDITICIA NETA	46,534,882,796.06	47,849,066,347.51	48,913,255,893.84	51,849,494,018.79	53,275,411,155.60
INTERNA	29,627,519,784.02	30,383,400,892.05	31,756,436,831.26	33,809,631,602.22	34,062,193,949.14
EXTERNA	17,849,515,317.38	18,410,084,381.20	18,122,780,090.39	19,042,072,245.19	20,194,095,474.48
MENOS PROVISIONES	(942,152,305.34)	(944,418,925.74)	(965,961,027.81)	(1,002,209,828.62)	(980,878,268.02)
INTERNA	(660,004,699.85)	(665,877,204.92)	(685,738,187.17)	(700,166,511.36)	(699,734,171.91)
EXTERNA	(282,147,605.49)	(278,541,720.82)	(280,222,840.64)	(302,043,317.26)	(281,144,096.11)
INVERSIONES EN VALORES NETA	10,309,739,763.39	10,701,304,825.66	10,570,582,832.65	10,792,879,092.87	11,369,608,484.87
INTERNAS	4,558,927,103.37	4,602,419,438.35	4,721,068,610.97	4,921,658,003.84	5,535,162,265.05
EXTERNAS	5,753,843,302.93	6,102,410,243.77	5,852,398,734.26	5,873,740,489.37	5,836,966,469.29
MENOS PROVISIONES	(3,030,642.91)	(3,524,856.46)	(2,884,512.58)	(2,519,400.34)	(2,520,249.47)
INTERNA	(8,299.64)	(3,300.60)	(3,300.00)	0.00	0.00
EXTERNA	(3,022,343.27)	(3,521,555.86)	(2,881,212.58)	(2,519,400.34)	(2,520,249.47)
OTROS ACTIVOS	7,811,072,388.33	7,906,337,291.76	8,988,217,943.92	9,252,336,635.37	4,766,482,038.72
INTERNOS	2,349,795,072.69	2,294,630,663.54	2,250,674,914.07	2,886,378,050.90	2,430,433,750.77
EXTERNOS	5,461,277,315.64	5,611,706,628.22	6,737,543,029.85	6,365,958,584.47	2,336,048,287.95
ACTIVO TOTAL NETO	77,397,553,513.34	78,867,520,153.28	80,913,759,970.07	83,989,208,614.18	82,905,713,125.43
DEPOSITOS	54,755,962,126.57	55,639,466,540.61	56,754,076,302.43	58,169,675,841.10	60,398,314,588.05
INTERNOS	34,538,417,599.43	35,188,129,436.81	36,219,262,439.92	36,688,866,198.29	39,072,582,614.22
OFICIALES	5,672,145,506.35	4,835,157,791.70	5,151,800,788.97	5,309,406,970.01	5,731,351,156.69

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
DE PARTICULARES	26,062,472,453.67	27,729,853,255.52	28,272,578,614.95	29,290,121,200.86	30,182,716,143.64
A LA VISTA	6,116,206,871.39	6,350,982,084.51	6,388,348,064.82	6,445,164,238.86	7,019,515,558.23
A PLAZO	13,372,532,136.84	14,589,523,741.98	14,981,240,236.93	15,545,712,354.86	15,545,723,407.32
DE AHORROS	6,573,733,445.44	6,789,347,429.03	6,902,990,313.20	7,299,244,607.14	7,617,477,178.09
DE BANCOS	2,803,799,639.41	2,623,118,389.59	2,794,883,036.00	2,089,338,027.42	3,158,515,313.89
A LA VISTA	727,003,822.80	686,280,129.93	549,075,412.65	598,936,187.61	701,208,515.74
A PLAZO	2,076,795,816.61	1,936,838,259.66	2,245,807,623.35	1,490,401,839.81	2,457,306,798.15
EXTERNOS	20,217,544,527.14	20,451,337,103.80	20,534,813,862.51	21,480,809,642.81	21,325,731,973.83
OFICIALES	28,230,626.54	64,366,328.24	22,325,276.00	94,811,444.07	44,391,273.30
DE PARTICULARES	16,253,060,038.80	16,670,961,940.25	16,215,041,917.74	16,911,017,310.45	17,627,004,935.27
A LA VISTA	4,213,188,109.64	4,261,626,544.99	4,300,927,900.81	4,127,078,973.77	4,257,603,458.04
A PLAZO	8,736,054,495.34	8,823,808,238.40	8,681,769,916.80	9,422,983,726.36	9,853,499,369.46
DE AHORROS	3,303,817,433.82	3,585,527,156.86	3,232,344,100.13	3,360,954,610.32	3,515,902,107.77
DE BANCOS	3,936,253,861.80	3,716,008,835.31	4,297,446,668.77	4,474,980,888.29	3,654,335,765.26
A LA VISTA	300,359,970.47	435,414,432.71	516,968,707.83	348,688,756.63	425,429,164.04
A PLAZO	3,635,893,891.33	3,280,594,402.60	3,780,477,960.94	4,126,292,131.66	3,228,906,601.22
OBLIGACIONES	7,913,456,129.43	7,722,888,732.27	7,836,055,248.54	8,551,827,292.46	9,698,515,194.78
INTERNAS	1,776,278,337.41	1,505,031,682.30	1,677,131,860.86	1,842,931,971.65	2,069,654,190.99
EXTERNAS	6,137,177,792.02	6,217,857,049.97	6,158,923,387.68	6,708,895,320.81	7,628,861,003.79
OTROS PASIVOS	6,587,104,252.94	6,928,995,708.02	7,662,376,394.15	8,215,746,392.01	4,376,086,084.52
INTERNOS	1,854,095,611.46	2,078,162,361.95	1,977,982,113.60	2,640,574,928.25	2,224,773,689.77
EXTERNOS	4,733,008,641.48	4,850,833,346.07	5,684,394,280.55	5,575,171,463.76	2,151,312,394.75
PATRIMONIO	8,141,031,004.97	8,576,169,172.20	8,661,252,025.51	9,051,959,088.35	8,432,797,257.84
CAPITAL	4,388,358,324.81	4,455,530,721.23	4,511,331,607.71	4,509,160,343.88	4,471,884,736.30
RESERVAS DE CAPITAL	204,391,332.01	180,568,117.28	186,812,974.95	162,260,339.42	146,628,739.19
OTRAS RESERVAS	184,532,182.58	246,494,075.98	253,112,210.15	230,429,299.19	150,425,765.95
UTILIDAD DEL PERIODO Y DE	3,282,338,501.63	3,529,911,884.25	3,565,596,345.66	3,933,407,358.01	3,374,563,474.11

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(54,359,336.06)	27,894,373.46	8,628,887.03	80,931,747.85	153,524,542.29
DEUDA SUBORDINADA	135,770,000.00	135,770,000.00	135,770,000.00	135,770,000.00	135,770,000.00
PASIVO Y PATRIMONIO TOTAL	77,397,553,513.91	78,867,520,153.10	80,913,759,970.63	83,989,208,613.92	82,905,713,125.19