

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(SalDOS en millones de pesos)

| Concepto | 2002 | | 2003 | | | | | 2004 | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Dic | Ago | Sep | Oct | Nov | Dic | Ene | Feb | Mar | Abr |
| Recursos totales | 4,869,014 | 5,943,034 | 6,495,375 | 6,845,000 | 6,822,032 | 6,687,076 | 6,734,725 | 6,918,505 | 7,001,402 | 7,032,186 |
| I. Disponibilidades | 257,209 | 282,362 | 297,215 | 264,182 | 312,467 | 299,182 | 268,612 | 292,436 | 317,934 | 305,388 |
| 1.1 Billetes y monedas | 34,676 | 27,904 | 26,794 | 28,255 | 33,569 | 43,329 | 29,030 | 29,426 | 30,745 | 28,216 |
| 1.2 Depósitos en bancos | 163,047 | 90,860 | 163,018 | 104,022 | 189,817 | 157,442 | 120,246 | 179,024 | 204,706 | 184,465 |
| Del país | 129,390 | 140,418 | 140,718 | 131,484 | 157,518 | 147,477 | 137,080 | 156,001 | 165,864 | 140,794 |
| Banco de México | 117,070 | 121,695 | 121,817 | 122,005 | 120,640 | 121,749 | 120,519 | 121,322 | 122,099 | 121,133 |
| Banca comercial | 8,497 | 16,683 | 14,930 | 8,468 | 33,344 | 23,940 | 13,475 | 32,453 | 33,941 | 16,924 |
| Banca de desarrollo | 3,823 | 2,040 | 3,970 | 1,011 | 3,534 | 1,788 | 3,087 | 2,226 | 9,824 | 2,737 |
| Del extranjero | 33,657 | -49,559 | 22,300 | -27,462 | 32,299 | 9,965 | -16,834 | 23,023 | 38,843 | 43,671 |
| 1.3 Otras disponibilidades | 684 | 794 | 760 | 763 | 1,191 | 838 | 981 | 911 | 1,018 | 1,185 |
| 1.4 Oro y plata | 62 | 79 | 84 | 90 | 97 | 99 | 109 | 99 | 111 | 101 |
| 1.5 Intereses devengados | 451 | 178 | 196 | 251 | 330 | 392 | 381 | 440 | 517 | 469 |
| De intermediarios financieros | 451 | 178 | 196 | 251 | 330 | 392 | 381 | 440 | 517 | 469 |
| Del país | 301 | 76 | 92 | 148 | 218 | 278 | 270 | 325 | 401 | 410 |
| Del extranjero | 150 | 102 | 103 | 103 | 112 | 114 | 111 | 115 | 117 | 59 |
| 1.6 Disponibilidades restringidas | 58,289 | 162,546 | 106,364 | 130,801 | 87,463 | 97,081 | 117,865 | 82,536 | 80,836 | 90,952 |
| Memo: Cuentas corrientes hasta 3 días | 13,433 | 28,722 | 39,372 | 18,654 | 47,875 | 36,874 | 19,853 | 43,127 | 60,027 | 36,348 |
| II. Cartera de títulos y valores | 1,368,804 | 1,357,400 | 1,344,655 | 1,401,919 | 1,351,941 | 1,325,036 | 1,383,791 | 1,378,794 | 1,387,395 | 1,327,084 |
| 2.1 Tenencia de valores | 516,776 | 644,131 | 659,428 | 677,801 | 667,010 | 681,872 | 657,416 | 680,886 | 703,776 | 653,162 |
| 2.1.1 De intermediarios financieros | 86,942 | 84,703 | 75,996 | 102,451 | 101,127 | 128,778 | 100,175 | 88,725 | 84,114 | 58,046 |
| Del país | 71,555 | 54,794 | 47,802 | 71,316 | 69,468 | 99,789 | 81,161 | 69,721 | 67,103 | 40,937 |
| Bancarios | 70,950 | 53,420 | 46,066 | 69,013 | 67,101 | 97,349 | 78,596 | 67,148 | 64,992 | 39,596 |
| Banco de México | 586 | 6,647 | 6,283 | 11,524 | 10,293 | 29,184 | 19,317 | 11,444 | 8,370 | 11,065 |
| Bonos de regulación monetaria | 586 | 6,647 | 6,283 | 11,524 | 10,293 | 29,184 | 19,317 | 11,444 | 8,370 | 11,065 |
| Banca Comercial | 41,292 | 33,110 | 29,534 | 44,666 | 45,162 | 48,648 | 47,908 | 46,116 | 31,380 | 16,589 |
| Banca de desarrollo | 29,071 | 13,663 | 10,249 | 12,823 | 11,646 | 19,517 | 11,371 | 9,588 | 25,241 | 11,943 |
| Otros intermediarios financieros | 605 | 1,374 | 1,736 | 2,303 | 2,367 | 2,440 | 2,565 | 2,573 | 2,112 | 1,341 |
| Privados | 605 | 1,374 | 1,736 | 2,303 | 2,367 | 2,440 | 2,565 | 2,573 | 2,112 | 1,341 |
| Del extranjero | 15,388 | 29,909 | 28,194 | 31,135 | 31,659 | 28,989 | 19,014 | 19,003 | 17,010 | 17,109 |
| 2.1.2 Del sector público | 109,006 | 187,750 | 201,940 | 195,924 | 194,334 | 193,920 | 203,500 | 239,839 | 247,891 | 234,363 |
| Gobierno federal | 36,719 | 65,289 | 80,281 | 78,601 | 77,909 | 79,048 | 91,119 | 128,564 | 137,770 | 124,621 |
| Cetes | 15,011 | 18,433 | 16,231 | 17,461 | 14,363 | 21,289 | 15,829 | 32,173 | 25,239 | 16,470 |
| Bondes | 707 | 10,301 | 17,296 | 12,715 | 15,826 | 16,467 | 37,121 | 36,438 | 37,563 | 43,316 |
| Bonos a tres años tasa fija | 9,218 | 4,478 | 5,473 | 8,697 | 4,189 | 5,770 | 1,719 | 9,524 | 9,824 | 5,305 |
| Bonos a cinco años tasa fija | 10,239 | 22,152 | 24,911 | 20,209 | 24,127 | 12,857 | 17,044 | 23,432 | 34,421 | 34,856 |
| Bonos a siete años tasa fija | 201 | 5,244 | 8,877 | 9,846 | 10,292 | 10,981 | 11,169 | 14,146 | 13,947 | 10,152 |
| Bonos a diez años tasa fija | 141 | 3,894 | 6,081 | 7,890 | 7,315 | 8,043 | 5,361 | 6,156 | 7,477 | 7,977 |
| Ajustabonos | 0 | - | - | - | - | - | - | - | - | - |
| Udibonos | 392 | 16 | 645 | 997 | 1,003 | 2,471 | 793 | 2,927 | 1,430 | 635 |

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|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Dic | Ago | Sep | Oct | Nov | Dic | Ene | Feb | Mar | Abr |
| Del país | - | - | - | - | - | - | - | - | - | - |
| Del extranjero | - | - | - | - | - | - | - | - | - | - |
| 2.5.4 De otros | 25 | - | - | - | - | - | - | - | - | - |
| IPAB | 25 | - | - | - | - | - | - | - | - | - |
| Títulos para negociar | 120,851 | 133,450 | 132,039 | 166,375 | 153,132 | 204,670 | 188,536 | 213,235 | 236,095 | 184,642 |
| Títulos disponibles para la venta | 75,469 | 89,437 | 104,276 | 97,082 | 102,927 | 96,710 | 92,751 | 91,949 | 91,076 | 93,886 |
| Títulos conservados al vencimiento | 167,556 | 178,599 | 183,367 | 178,780 | 180,905 | 179,250 | 175,153 | 174,400 | 172,092 | 175,129 |
| III. Cartera de crédito | 835,201 | 828,992 | 832,692 | 836,644 | 847,391 | 857,001 | 846,127 | 848,120 | 858,704 | 867,179 |
| 3.1 Cartera vigente | 676,291 | 682,225 | 692,248 | 697,425 | 708,235 | 722,272 | 715,599 | 717,970 | 732,889 | 741,092 |
| 3.1.A De intermediarios financieros | 43,389 | 26,571 | 27,673 | 27,520 | 29,898 | 29,486 | 29,171 | 28,942 | 33,021 | 33,307 |
| Del país | 40,638 | 26,164 | 27,011 | 27,365 | 29,179 | 29,062 | 28,782 | 28,560 | 32,718 | 33,164 |
| Bancarios | 17,407 | 3,036 | 3,470 | 3,015 | 2,440 | 2,665 | 2,491 | 2,450 | 2,574 | 2,312 |
| Banca Comercial | 7,548 | 681 | 951 | 494 | 164 | 178 | 143 | 184 | 302 | 35 |
| Banca de desarrollo | 9,859 | 2,355 | 2,520 | 2,521 | 2,276 | 2,487 | 2,348 | 2,266 | 2,272 | 2,278 |
| Otros intermediarios financieros | 23,232 | 23,128 | 23,541 | 24,350 | 26,739 | 26,397 | 26,291 | 26,110 | 30,144 | 30,851 |
| Públicos | 48 | 33 | 32 | 101 | 122 | 140 | 136 | 146 | 142 | 138 |
| Privados | 23,184 | 23,095 | 23,509 | 24,249 | 26,617 | 26,257 | 26,155 | 25,964 | 30,002 | 30,714 |
| Del extranjero | 2,750 | 406 | 662 | 155 | 719 | 424 | 389 | 382 | 303 | 143 |
| 3.1.B Del sector público | 38,791 | 42,958 | 43,492 | 45,149 | 44,379 | 61,978 | 61,529 | 60,075 | 64,412 | 67,107 |
| Gobierno federal | 9,604 | 8,201 | 8,557 | 7,760 | 7,781 | 8,253 | 8,517 | 8,535 | 8,887 | 9,296 |
| Gobierno del Distrito Federal | 10,763 | 14,258 | 14,228 | 16,429 | 17,256 | 19,001 | 19,001 | 19,001 | 19,001 | 19,001 |
| Gobiernos estatales y municipales | 8,847 | 10,763 | 11,186 | 11,318 | 12,503 | 16,299 | 17,360 | 17,540 | 16,860 | 18,792 |
| Organismos y empresas | 9,577 | 9,736 | 9,521 | 9,642 | 6,839 | 18,425 | 16,652 | 14,999 | 19,663 | 20,018 |
| 3.1.C Del sector privado | 443,528 | 465,332 | 472,643 | 477,023 | 488,048 | 497,898 | 494,100 | 498,135 | 504,564 | 513,429 |
| Del país | 439,222 | 458,447 | 466,096 | 469,115 | 480,140 | 490,222 | 486,608 | 490,582 | 496,931 | 505,543 |
| Del extranjero | 4,306 | 6,885 | 6,547 | 7,908 | 7,908 | 7,676 | 7,492 | 7,553 | 7,632 | 7,886 |
| 3.1.D De otros | 150,583 | 147,364 | 148,440 | 147,733 | 145,910 | 132,910 | 130,799 | 130,818 | 130,892 | 127,249 |
| IPAB | 147,973 | 135,079 | 135,079 | 134,339 | 132,221 | 118,684 | 116,763 | 116,753 | 116,779 | 114,064 |
| Rescate financiero | 107,434 | 101,803 | 101,803 | 101,063 | 98,946 | 94,793 | 93,809 | 93,799 | 93,826 | 93,254 |
| Fondeo | 40,538 | 33,275 | 33,275 | 33,275 | 33,275 | 23,891 | 22,954 | 22,954 | 22,954 | 20,811 |
| PIDIREGAS 4 | 2,610 | 12,286 | 13,361 | 13,395 | 13,689 | 14,226 | 14,036 | 14,065 | 14,113 | 13,184 |
| 3.2 Cartera vencida | 124,364 | 115,157 | 109,436 | 108,014 | 107,280 | 103,822 | 99,849 | 99,224 | 95,870 | 95,771 |
| 3.2.A De intermediarios financieros | 6,268 | 6,136 | 6,044 | 5,853 | 5,836 | 5,752 | 3,447 | 3,442 | 680 | 692 |
| Del país | 6,238 | 6,104 | 6,011 | 5,821 | 5,802 | 5,719 | 3,415 | 3,410 | 648 | 659 |
| Bancarios | 136 | 92 | 83 | 81 | 79 | 76 | 72 | 86 | 77 | 79 |
| Banca Comercial | 134 | 83 | 75 | 74 | 72 | 69 | 65 | 78 | 70 | 72 |
| Banca de desarrollo | 2 | 9 | 8 | 8 | 7 | 7 | 8 | 8 | 8 | 7 |
| Otros intermediarios financieros | 6,102 | 6,012 | 5,929 | 5,740 | 5,723 | 5,643 | 3,343 | 3,324 | 571 | 580 |
| Públicos | 123 | 129 | 130 | 130 | 133 | 73 | 71 | 71 | 72 | 74 |

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|---|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|
| | Dic | Ago | Sep | Oct | Nov | Dic | Ene | Feb | Mar | Abr |
| Privados | 5,979 | 5,883 | 5,799 | 5,610 | 5,590 | 5,570 | 3,271 | 3,253 | 498 | 507 |
| Del extranjero | 30 | 32 | 32 | 32 | 33 | 33 | 32 | 32 | 33 | 33 |
| 3.2.B Del sector público | 135 | 55 | 52 | 51 | 52 | 58 | 53 | 54 | 54 | 55 |
| Gobierno federal | 1 | 40 | 38 | 38 | 38 | 38 | 39 | 39 | 39 | 39 |
| Gobierno del Distrito Federal | - | - | - | - | - | - | - | - | - | - |
| Gobiernos estatales y municipales | 128 | 15 | 14 | 14 | 14 | 15 | 14 | 15 | 15 | 15 |
| Organismos y empresas | 6 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 |
| 3.2.C Del sector privado | 117,960 | 108,965 | 103,341 | 102,109 | 101,393 | 98,013 | 96,349 | 95,727 | 95,135 | 95,024 |
| Del país | 117,960 | 108,965 | 103,341 | 102,109 | 101,393 | 98,013 | 96,349 | 95,727 | 95,135 | 95,024 |
| Del extranjero | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.3 Intereses devengados sobre créditos | 34,547 | 31,611 | 31,007 | 31,206 | 31,876 | 30,906 | 30,679 | 30,926 | 29,945 | 30,316 |
| 3.3.A Intereses vigentes | 8,125 | 8,070 | 7,152 | 7,612 | 8,404 | 7,817 | 8,337 | 8,607 | 7,761 | 8,149 |
| 3.3.A.1 De intermediarios financieros | 477 | 256 | 247 | 259 | 272 | 290 | 274 | 252 | 222 | 228 |
| Del país | 455 | 254 | 244 | 257 | 270 | 288 | 271 | 252 | 222 | 228 |
| Bancarios | 169 | 8 | 3 | 3 | 0 | 2 | 4 | 2 | 1 | 1 |
| Banca Comercial | 159 | 7 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Banca de desarrollo | 11 | 1 | 2 | 3 | 0 | 2 | 4 | 2 | 0 | 1 |
| Otros intermediarios financieros | 285 | 245 | 241 | 254 | 269 | 286 | 267 | 249 | 221 | 226 |
| Públicos | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Privados | 285 | 245 | 241 | 254 | 269 | 285 | 266 | 249 | 220 | 226 |
| Del extranjero | 22 | 3 | 2 | 2 | 3 | 3 | 2 | 0 | 0 | 0 |
| 3.3.A.2 Del sector público | 948 | 170 | 116 | 134 | 249 | 152 | 258 | 239 | 104 | 145 |
| Gobierno federal | 827 | 41 | 12 | 12 | 44 | 15 | 43 | 43 | 17 | 22 |
| Gobierno del Distrito Federal | 10 | 22 | 19 | 22 | 74 | 40 | 84 | 62 | 14 | 18 |
| Gobiernos estatales y municipales | 31 | 26 | 23 | 25 | 30 | 25 | 35 | 72 | 30 | 48 |
| Organismos y empresas | 81 | 80 | 63 | 75 | 100 | 71 | 97 | 62 | 43 | 58 |
| 3.3.A.3 Del sector privado | 2,766 | 3,000 | 2,418 | 2,495 | 3,034 | 2,644 | 2,930 | 3,068 | 2,577 | 2,592 |
| Del país | 2,753 | 2,901 | 2,297 | 2,454 | 2,987 | 2,577 | 2,837 | 2,966 | 2,559 | 2,551 |
| Del extranjero | 13 | 100 | 121 | 41 | 47 | 67 | 93 | 102 | 19 | 41 |
| 3.3.A.4 De otros | 3,935 | 4,643 | 4,371 | 4,724 | 4,849 | 4,731 | 4,875 | 5,049 | 4,858 | 5,184 |
| IPAB | 3,933 | 4,635 | 4,364 | 4,715 | 4,838 | 4,713 | 4,855 | 5,012 | 4,849 | 5,173 |
| Rescate financiero | 3,791 | 4,546 | 4,256 | 4,620 | 4,739 | 4,513 | 4,807 | 4,946 | 4,743 | 5,069 |
| Fondeo | 142 | 89 | 109 | 95 | 99 | 201 | 48 | 66 | 106 | 104 |
| PIDIREGAS 4 | 2 | 8 | 6 | 9 | 12 | 18 | 20 | 37 | 9 | 11 |
| 3.3.B Intereses vencidos | 26,422 | 23,541 | 23,855 | 23,594 | 23,471 | 23,089 | 22,342 | 22,318 | 22,184 | 22,167 |
| 3.3.B.1 De intermediarios financieros | 1,107 | 1,151 | 1,145 | 1,090 | 1,072 | 742 | 631 | 628 | 594 | 594 |
| Del país | 1,107 | 1,150 | 1,144 | 1,088 | 1,071 | 741 | 629 | 627 | 592 | 592 |
| Bancarios | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |
| Banca Comercial | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |

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|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Banca de desarrollo | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Otros intermediarios financieros | 1,102 | 1,144 | 1,139 | 1,084 | 1,066 | 736 | 625 | 622 | 588 | 588 |
| Públicos | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Privados | 1,099 | 1,141 | 1,136 | 1,081 | 1,063 | 733 | 622 | 618 | 584 | 584 |
| Del extranjero | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 3.3.B.2 Del sector público | 6 | 2 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 |
| Gobierno federal | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Gobierno del Distrito Federal | - | - | - | - | - | - | - | - | - | - |
| Gobiernos estatales y municipales | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Organismos y empresas | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.3.B.3 Del sector privado | 25,308 | 22,388 | 22,709 | 22,502 | 22,398 | 22,345 | 21,710 | 21,689 | 21,588 | 21,571 |
| Del país | 25,303 | 22,388 | 22,709 | 22,502 | 22,398 | 22,345 | 21,710 | 21,689 | 21,588 | 21,571 |
| Del extranjero | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Memo: (No incluido en cartera de crédito) | | | | | | | | | | |
| Reestructuración de cartera | | | | | | | | | | |
| UDIS | 109,070 | 92,762 | 91,517 | 89,669 | 89,264 | 86,758 | 84,848 | 84,759 | 83,899 | 82,864 |
| Memo: (Incluido en cartera de crédito) | | | | | | | | | | |
| Esquema de participación de flujos con Fobaproa | 105,583 | 97,847 | 97,345 | 96,805 | 96,399 | 94,932 | 94,120 | 93,870 | 93,515 | 92,930 |
| IV. Préstamos por operaciones de reporto | 271,021 | 274,052 | 259,805 | 274,843 | 236,571 | 232,990 | 252,153 | 268,054 | 238,330 | 225,310 |
| 4.1 A intermediarios financieros | 210,023 | 196,099 | 172,555 | 169,428 | 128,785 | 106,991 | 152,174 | 168,815 | 147,602 | 140,503 |
| Del país | 210,023 | 196,099 | 172,555 | 169,428 | 128,785 | 106,991 | 152,174 | 168,815 | 147,602 | 140,503 |
| Bancarios | 210,023 | 196,099 | 172,555 | 169,428 | 128,785 | 106,991 | 152,174 | 168,815 | 147,602 | 140,503 |
| Banco de México | - | - | - | - | - | - | - | - | - | - |
| Banca Comercial | 186,906 | 158,823 | 145,144 | 150,888 | 119,863 | 96,034 | 142,655 | 142,531 | 131,071 | 96,480 |
| Banca de desarrollo | 23,117 | 37,275 | 27,411 | 18,540 | 8,921 | 10,957 | 9,519 | 26,284 | 16,532 | 44,023 |
| Otros intermediarios financieros | 0 | - | - | - | - | - | - | - | - | - |
| Privados | 0 | - | - | - | - | - | - | - | - | - |
| 4.2 Al sector público | - | - | - | - | - | - | - | - | - | - |
| Gobierno federal | - | - | - | - | - | - | - | - | - | - |
| Organismos y empresas | - | - | - | - | - | - | - | - | - | - |
| 4.3 Al sector privado | 60,998 | 77,953 | 87,250 | 105,416 | 107,787 | 125,999 | 99,979 | 99,239 | 90,727 | 84,807 |
| Del país | 60,998 | 77,953 | 87,250 | 105,416 | 107,787 | 125,999 | 99,979 | 99,239 | 90,727 | 84,807 |

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| V. Instrumentos financieros | | | | | | | | | | |
| sintéticos | 1,783,142 | 2,709,459 | 3,219,026 | 3,607,383 | 3,633,295 | 3,549,558 | 3,457,966 | 3,628,112 | 3,638,299 | 3,842,225 |
| 5.1 Futuros | 773,665 | 1,582,289 | 2,142,706 | 2,463,231 | 2,483,816 | 2,440,909 | 2,267,029 | 2,367,667 | 2,337,001 | 2,497,647 |
| 5.2 Adelantados | 701,546 | 787,680 | 725,212 | 759,183 | 749,658 | 705,840 | 786,731 | 807,075 | 794,194 | 798,681 |
| 5.3 Opciones | 2,220 | 2,273 | 2,340 | 3,924 | 2,151 | 2,021 | 2,737 | 2,338 | 2,563 | 2,999 |
| 5.4 Swaps | 305,711 | 337,126 | 348,628 | 380,856 | 397,433 | 400,501 | 401,132 | 450,645 | 504,106 | 542,414 |
| 5.5 Paquetes de instrumentos financieros derivados | 0 | 92 | 140 | 189 | 237 | 287 | 337 | 387 | 434 | 484 |
| VI. Valores no asignados | | | | | | | | | | |
| por liquidar | 8,092 | 37,065 | 94,199 | 29,231 | 15,194 | 13,283 | 43,229 | 38,505 | 106,912 | 15,826 |
| 6.1 Deudores en operaciones de rango | 4,231 | 16,702 | 39,102 | 13,994 | 7,147 | 4,430 | 26,470 | 19,655 | 51,356 | 5,629 |
| Banca Comercial | 4,231 | 14,737 | 31,788 | 10,417 | 6,917 | 4,241 | 21,117 | 16,698 | 38,773 | 5,288 |
| Banca de desarrollo | 0 | 0 | 2,425 | 2,767 | 0 | 149 | 4,490 | 2,180 | 7,152 | 289 |
| Otros intermediarios financieros | 0 | 1,965 | 4,890 | 810 | 230 | 40 | 863 | 778 | 5,432 | 52 |
| 6.2 Títulos por recibir en operaciones de rango | 3,860 | 20,364 | 55,096 | 15,237 | 8,047 | 8,852 | 16,759 | 18,850 | 55,556 | 10,197 |
| Gobierno federal | 3,860 | 15,384 | 38,822 | 7,512 | 4,428 | 4,739 | 8,725 | 10,417 | 28,259 | 3,080 |
| Banca Comercial | 0 | 1,388 | 13,699 | 4,913 | 3,618 | 4,093 | 7,733 | 8,433 | 24,150 | 6,660 |
| Banca de desarrollo | 0 | 3,592 | 2,576 | 2,811 | 0 | 20 | 301 | 0 | 3,146 | 457 |
| VII. Gastos y cargos diferidos | 69,050 | 72,518 | 72,265 | 72,034 | 82,971 | 82,377 | 82,572 | 81,677 | 78,965 | 79,313 |
| Memo: Impuestos diferidos | 49,121 | 48,864 | 48,293 | 47,907 | 59,137 | 54,645 | 53,231 | 53,164 | 50,195 | 50,341 |
| VIII. Otros recursos | 248,946 | 354,375 | 348,141 | 331,055 | 313,839 | 298,724 | 370,944 | 353,859 | 345,795 | 340,929 |
| Memo: Bienes adjudicados esq. part. flujos | | | | | | | | | | |
| Fobaproa | 14,112 | 13,189 | 13,188 | 13,033 | 12,845 | 11,941 | 11,958 | 11,777 | 10,943 | 11,088 |
| IX. Inversiones permanentes en acciones | 27,550 | 26,813 | 27,381 | 27,712 | 28,365 | 28,926 | 29,334 | 28,949 | 29,069 | 28,933 |
| X. Renglón de ajuste estadístico 3 | -1 | -3 | -3 | -3 | -3 | -1 | -2 | -2 | -1 | -1 |

Fuente: Banco de México

NOTAS: Como resultado del redondeo de cifras, los niveles agregados pueden no coincidir con la suma de sus componentes.

Cifras sujetas a revisión.

La Banca Comercial agrupa instituciones de crédito privadas residentes en el país, que comprenden bancos locales, sus agencias en el extranjero, y filiales de bancos extranjeros establecidos en México.

1/ Incluye los títulos adquiridos por la banca, que sustituyeron a la cartera afecta al esquema de participación de flujos con FOBAPROA.

2/ Valores especiales denominados CETES-UDIS que amparan la cartera reestructurada a través de fideicomisos de apoyo a deudores.

3/ Corresponde a discrepancias entre el total de recursos y la suma de sus componentes.

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997
(Saldos en millones de pesos)

| <i>Concepto</i> | <i>2002 Dic</i> | <i>Ago</i> | <i>Sep</i> | <i>2003 Oct</i> | <i>Nov</i> | <i>Dic</i> | <i>Ene</i> | <i>2004 Feb</i> | <i>Mar</i> | <i>Abr</i> |
|-----------------|---------------------|------------|------------|---------------------|------------|------------|------------|---------------------|------------|------------|
|-----------------|---------------------|------------|------------|---------------------|------------|------------|------------|---------------------|------------|------------|

A partir de diciembre de 2000 la distribución por sectores reflejada en la estadística de Recursos y Obligaciones puede diferir de la mostrada con anterioridad, debido a que la fuente de la que ahora provienen dichos datos incluye una revisión en la clasificación que venían realizando las instituciones. Adicionalmente se incorporaron las siguientes mejoras:

- Se destacan las Disponibilidades Restringidas que comprenden las operaciones de compra de divisas que se pacte liquidar en un plazo máximo de dos días.
- Se identifican con mayor precisión los intereses de la cartera de valores, a nivel del emisor, y en el caso de valores gubernamentales para cada instrumento.
- En el caso de Intereses Devengados por los CETES Especiales, pagarés FOBAPROA y créditos al IPAB, que anteriormente se presentaban consolidados con el principal, se presentan por separado en la sección correspondiente.
- La cartera operada en redescuento se incorpora a la cartera vigente.
- Las operaciones interbancarias de naturaleza activa o pasiva que se presentaban agregadas, ahora se identifican específicamente según se realicen con Banco de México, Banca Comercial o Banca de Desarrollo. Debido a una simplificación de registros en el Informe Contable y de Sectorización, a partir de agosto de 2001 los saldos de las series que consignaban el importe de la valuación y de los intereses devenga dos relativos a tenencia de Títulos para Negociar y de Títulos Disponibles para Venta en lo sucesivo estarán contenidos en el saldo de la serie que venía presentandossólo el importe del principal. En este contexto el nuevo importe refiere el valor de mercado de los respectivos instrumentos.