

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006		2007					2008			
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	
Bonos de desarrollo segregables	0	0	0	0	0	0	-2,166	0	4,484	0	
Bonos D a un año	3,331,511	702,976	252,046	2,771,154	423,737	1,301,539	2,724,995	3,178,725	252,900	1,043,630	
Bonos D a dos años	6,527,493	5,755,552	9,169,089	14,560,795	9,825,756	10,561,405	10,085,966	11,546,722	5,349,718	8,564,751	
Bonos D a tres años	606,742	444,967	4,521,243	346,831	50,103	6,123,966	6,106,400	5,286,832	4,111,660	14,372,890	
Bonos D a cuatro años	0	-603,190	7,884,479	7,541,573	9,540,547	11,701,040	5,431,243	7,676,923	9,699,466	3,800,444	
Bonos D a cinco años	544,202	-2,219,408	1,478,963	622,857	-3,339,457	4,362,074	5,314,001	2,721,323	2,473,011	5,475,903	
Gobierno del Distrito Federal	126,364	0	0	0	0	0	0	0	211,018	0	
Gobiernos estatales y municipales	749,277	699,848	311,996	889,811	1,115,823	1,167,747	457,263	1,092,699	419,844	663,800	
Organismos y empresas	3,369,081	3,108,123	544,146	1,945,556	293,158	633,318	830,877	284,873	31,895	32,117	
Valores conservados al vencimiento ²	47,666,569	45,924,971	45,767,177	44,073,103	43,343,488	43,078,181	42,961,317	42,818,971	42,706,133	42,583,995	
Memo: (Agrupación según financiamiento)											
Valores del sector público	N/E	54,769,978	111,065,432	120,480,756	75,983,068	120,525,031	115,760,137	110,243,453	107,438,319	102,043,318	
Valores de estados y municipios	N/E	699,848	311,996	889,811	1,115,823	1,167,747	457,263	1,092,699	630,862	663,800	
<i>2.1.3 Del sector privado</i>	51,705,681	48,412,489	52,315,108	51,497,488	49,353,231	49,475,461	48,159,435	46,421,045	50,189,776	60,757,572	
Del país	22,831,294	22,545,348	27,516,808	26,966,014	26,403,838	28,438,983	25,117,565	24,558,527	31,752,862	36,318,501	
Empresas	22,831,294	22,545,348	27,516,808	26,966,014	26,403,838	28,438,983	25,117,565	24,558,527	31,752,862	36,318,501	
Del extranjero	28,874,387	25,867,141	24,798,300	24,531,474	22,949,393	21,036,478	23,041,870	21,862,518	18,436,914	24,439,071	
<i>2.1.4 De otros</i>	84,898,147	53,225,868	50,431,671	42,168,843	48,017,002	53,577,524	43,774,674	42,717,054	37,282,627	33,978,649	
Fobaproa	26,184,622	2,797,946	2,760,928	2,779,415	2,797,924	0	0	0	0	0	
IPAB	32,935,447	39,702,905	36,332,115	24,480,912	34,679,529	41,294,024	37,347,411	37,109,393	35,598,033	30,270,759	
BPAS	10,604,316	11,133,777	11,624,589	2,219,673	7,880,048	11,869,308	10,949,596	13,274,797	12,295,393	4,765,756	
BPATS	15,461,995	19,602,563	13,760,656	11,605,471	16,113,948	17,113,308	16,819,992	13,515,235	12,974,007	15,014,717	
BPAS tasa semestral	6,869,136	8,966,565	10,946,870	10,655,768	10,685,533	12,311,408	9,577,823	10,319,361	10,328,633	10,490,286	
Otros valores emitidos por el IPAB	0	0	0	0	0	0	0	0	0	0	
PIDIREGAS	26,719,953	10,357,902	10,970,645	14,517,768	10,140,398	11,691,947	6,021,944	7,680,267	3,968,152	5,292,214	
FARAC	-941,875	367,115	367,983	390,748	399,151	591,553	405,319	-2,072,606	-2,283,558	-1,584,324	
<i>2.2 Títulos vendidos en reporto</i>	1,100,053,324	1,272,960,453	1,207,292,963	1,295,938,228	1,329,606,573	1,297,255,822	1,294,309,955	1,264,500,074	1,239,971,112	1,243,242,368	
<i>2.2.1 Emitidos por intermediarios financieros</i>	97,545,831	104,766,018	50,168,425	46,229,333	58,557,500	62,592,806	60,752,330	55,954,962	61,720,068	60,178,065	
Del país	94,485,512	104,281,115	49,611,623	45,587,229	57,945,681	62,029,860	60,282,710	55,487,183	61,040,923	59,649,919	
Bancarios	92,268,364	99,045,482	45,443,986	41,316,418	48,546,115	51,736,413	51,083,563	46,369,935	51,846,021	51,163,934	
Banco de México	40,102,395	48,161,106	988,673	680,845	617,847	921,441	740,868	642,987	441,586	292,301	
Banca comercial	7,627,080	8,766,770	8,785,381	9,920,951	9,621,869	14,766,990	13,474,771	18,140,655	23,946,296	25,696,321	
Banca de desarrollo	44,538,889	42,117,606	35,669,932	30,714,622	38,306,399	36,047,982	36,867,924	27,586,293	27,458,139	25,175,312	
Otros intermediarios financieros	2,217,148	5,235,633	4,167,637	4,270,811	9,399,566	10,293,447	9,199,147	9,117,248	9,194,902	8,485,985	
Privados	2,217,148	5,235,633	4,167,637	4,270,811	9,399,566	10,293,447	9,199,147	9,117,248	9,194,902	8,485,985	
Del extranjero	3,060,319	484,903	556,802	642,104	611,819	562,946	469,620	467,779	679,145	528,146	
<i>2.2.2 Emitidos por el sector público Gobierno F.</i>	591,418,895	705,087,941	684,259,386	754,462,261	789,903,173	726,016,059	724,400,969	713,503,464	669,389,983	697,106,568	
Gobierno federal	589,366,302	701,309,572	677,993,613	750,288,559	783,684,157	719,280,023	715,783,958	706,018,396	661,297,904	689,509,155	
Cetes	65,502,372	73,619,781	44,577,331	70,849,388	71,188,297	81,356,592	75,149,205	60,571,846	46,076,151	51,284,244	
Bondes	75,411,418	17,518,282	15,239,130	10,098,794	15,435,499	9,119,616	5,961,044	9,139,589	7,426,866	6,728,493	
Bonos a tres años tasa fija	0	0	0	0	0	0	0	0	0	0	
Bonos a cinco años tasa fija	148,986,830	142,723,146	156,081,056	169,762,871	150,889,996	102,311,120	86,779,761	90,948,127	80,754,560	77,298,547	
Bonos a siete años tasa fija	134,986,985	204,774,249	199,361,990	218,917,892	234,637,791	208,340,587	228,166,824	244,773,929	234,384,697	240,927,463	
Bonos a diez años tasa fija	46,523,889	58,128,283	56,173,525	52,131,156	54,719,487	54,262,250	54,052,804	61,433,358	67,366,678	71,610,724	
Bonos a veinte años tasa fija	7,280,219	9,982,543	10,825,949	16,398,632	17,362,455	8,229,786	4,690,167	6,072,937	6,309,462	9,410,070	
Bonos a 30 años tasa fija	56,718	31,310	4,523,517	8,185,030	2,945,752	6,783,088	915,071	4,168,941	1,079,308	4,142,352	
Udibonos	16,658,704	22,662,803	21,189,001	21,561,948	24,720,700	25,173,232	28,244,914	25,492,011	28,199,213	27,865,229	

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Metodología 1997

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Concepto	2006		2007					2008				
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr		
IPAB	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
2.5 Actualización a mercado (aprec./deprec.)	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
2.5.1 De intermediarios financieros	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Del país	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Bancarios	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Otros intermediarios financieros	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Del extranjero	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
2.5.2 Del sector público	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
2.5.3 Del sector privado	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Del país	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Del extranjero	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
2.5.4 De otros	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
IPAB	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Memo: Cartera de valores propia, según propósito de la tenencia												
Títulos para negociar	259,772,020	186,318,471	222,701,419	236,889,168	178,625,046	271,924,024	227,559,519	245,015,181	215,929,322	228,779,014		
Títulos disponibles para la venta	40,940,351	24,247,981	25,169,786	24,733,452	25,776,749	29,374,594	24,255,691	24,546,494	29,114,936	30,866,186		
Títulos conservados al vencimiento	56,709,384	48,951,979	49,534,847	48,011,020	46,654,019	45,931,129	45,603,961	45,269,241	46,089,038	45,892,540		
III. Cartera de crédito	1,341,143,171	1,570,477,167	1,600,553,789	1,643,613,301	1,675,760,433	1,690,552,235	1,715,430,515	1,732,394,537	1,740,519,699	1,758,854,664		
3.1 Crédito otorgado	1,341,143,171	1,570,477,167	1,600,553,789	1,643,613,301	1,675,760,433	1,690,552,235	1,715,430,515	1,732,394,537	1,740,519,699	1,758,854,664		
3.1.A Cartera vigente	1,314,335,174	1,532,097,880	1,560,705,866	1,602,291,210	1,633,703,396	1,647,998,614	1,671,723,195	1,688,556,501	1,702,802,139	1,716,390,276		
3.1.A.1 De intermediarios financieros	70,877,362	81,908,974	80,802,625	83,942,317	86,445,421	88,520,341	85,370,887	90,690,013	157,118,084	158,451,255		
Del país	67,831,158	69,878,319	69,826,085	70,278,106	70,650,283	74,617,025	71,302,169	71,916,707	143,234,314	143,405,744		
Bancarios	2,687,743	2,252,831	1,602,958	1,372,477	1,431,447	2,110,106	1,997,267	2,321,658	1,809,111	2,239,794		
Banca comercial	2,398,137	1,965,726	1,327,466	1,101,155	1,113,670	1,709,263	1,472,093	1,651,897	1,552,623	1,722,689		
Banca de desarrollo	289,606	287,105	275,492	271,322	317,777	400,843	525,174	669,761	256,488	517,105		
Otros intermediarios financieros	65,143,415	67,625,488	68,223,127	68,905,629	69,218,836	72,506,919	69,304,902	69,595,049	141,425,203	141,165,950		
Públicos	1,022	2,498	2,735	2,854	2,333	2,482	1,891	102,655	102,567	102,566		
Privados	65,142,393	67,622,990	68,220,392	68,902,775	69,216,503	72,504,437	69,303,011	69,492,394	141,322,636	141,063,384		
Memo: Cartera vigente de intermediarios financieros no bancarios privados												
Crédito directo vigente	0	67,622,990	68,220,392	68,902,775	69,216,503	72,504,437	69,303,011	69,492,394	141,322,636	141,063,384		
Afecto al esquema de participación de flujos vigente	NE	0	0	0	0	0	0	0	0	0		
Del extranjero	3,046,204	12,030,655	10,976,540	13,664,211	15,795,138	13,903,316	14,068,718	18,773,306	13,883,770	15,045,511		
3.1.A.2 Del sector público	96,250,970	99,973,464	95,680,854	97,402,315	98,513,871	107,195,424	110,461,699	110,577,317	126,986,402	124,717,663		
Gobierno federal	8,284,125	11,130,591	11,424,050	12,046,101	14,424,370	14,522,557	14,829,682	15,071,805	15,884,442	16,267,326		
Gobierno del Distrito Federal	17,647,078	6,115,817	92,319	109,113	58,231	0	0	30,166	23,797	62,673		
Gobiernos estatales y municipales	44,337,930	51,145,618	52,763,869	54,749,809	53,573,698	64,235,768	66,000,787	66,863,219	65,182,098	62,262,275		
Organismos y empresas	25,981,837	31,581,438	31,400,616	30,497,292	30,457,572	28,437,099	29,631,230	28,612,127	45,896,065	46,125,389		
Memo: Crédito directo vigente al sector público												
A sector público	29,820,066	40,800,108	40,706,826	40,156,989	42,253,221	40,121,929	41,323,592	40,290,074	58,160,885	58,520,382		
A estados y municipios	61,985,008	57,261,435	52,856,188	54,858,922	53,631,929	64,235,768	66,000,787	66,893,385	65,205,895	62,324,948		
Asociado a programas de reestructura	2,914,054	2,773,794	2,679,774	2,032,810	1,432,045	1,417,359	1,414,117	1,406,289	1,403,041	1,398,685		
3.1.A.3 Del sector privado	1,076,287,569	1,281,561,091	1,315,593,313	1,352,259,848	1,382,913,615	1,389,717,986	1,414,343,998	1,433,812,390	1,368,227,045	1,387,259,357		
Del país	1,070,256,863	1,273,606,464	1,307,603,408	1,343,777,077	1,374,003,235	1,386,661,845	1,411,278,225	1,430,812,013	1,359,763,009	1,378,999,723		
Empresas	471,354,739	572,602,681	593,426,335	618,780,435	627,027,298	644,878,869	660,325,091	672,131,299	679,443,220	693,051,205		

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Personas físicas	598,902,124	701,003,783	714,177,073	724,996,642	746,975,937	741,782,976	750,953,134	758,680,714	680,319,789	685,948,518
Memo: Crédito vigente al sector privado										
Crédito directo	1,072,878,740	1,273,606,464	1,307,603,408	1,343,777,077	1,374,003,235	1,386,661,845	1,411,278,225	1,430,812,013	1,359,763,009	1,378,999,723
Al consumo	367,827,684	427,769,972	435,036,043	442,084,670	452,875,298	455,834,887	456,441,723	459,589,943	381,788,312	382,809,314
A la vivienda	200,783,584	236,237,429	240,913,129	240,467,880	247,445,399	248,466,291	256,649,509	260,434,927	260,875,417	264,565,485
A empresas y personas físicas con actividad empresarial	504,267,472	609,599,063	631,654,236	661,224,527	673,682,538	682,360,667	698,186,993	710,787,143	717,099,280	731,624,924
Afecto al esquema de participación de flujos vigente	54	0	0	0	0	0	0	0	0	0
Al consumo	0	0	0	0	0	0	0	0	0	0
A la vivienda	54	0	0	0	0	0	0	0	0	0
A empresas y personas físicas con actividad empresarial	0	0	0	0	0	0	0	0	0	0
Del extranjero	6,030,706	7,954,627	7,989,905	8,482,771	8,910,380	3,056,141	3,065,773	3,000,377	8,464,036	8,259,634
3.1.A.4 De otros	70,919,273	68,654,351	68,629,074	68,686,730	65,830,489	62,564,863	61,546,611	53,476,781	50,470,608	45,962,001
IPAB	45,346,587	45,333,072	45,351,497	45,379,982	43,021,937	40,040,036	40,012,019	32,620,431	29,666,346	26,166,964
Rescate financiero	0	0	0	0	0	0	0	0	0	0
Fondeo	45,346,587	45,333,072	45,351,497	45,379,982	43,021,937	40,040,036	40,012,019	32,620,431	29,666,346	26,166,964
PIDIREGAS	13,471,223	11,258,982	11,175,059	11,128,457	11,161,999	11,001,349	9,962,654	9,980,903	9,864,547	8,791,606
FARAC	12,101,463	12,062,297	12,102,518	12,178,291	11,646,553	11,523,478	11,571,938	10,875,447	10,939,715	11,003,431
3.1.B Cartera vencida	26,807,997	38,379,287	39,847,923	41,322,091	42,057,037	42,553,621	43,707,320	43,838,036	37,717,560	42,464,388
3.1.B.1 De intermediarios financieros	2,251	33,871	38,126	38,029	29,768	28,220	1,293	14,355	1,398	1,891
Del país	2,251	33,871	38,126	38,029	29,768	28,220	1,293	1,487	1,398	1,891
Bancarios	1,478	32,891	36,989	36,245	27,930	27,054	0	0	0	56
Banca comercial	1,095	32,658	36,751	36,015	27,706	27,054	0	0	0	0
Banca de desarrollo	383	233	238	230	224	0	0	0	0	56
Otros intermediarios financieros	773	980	1,137	1,784	1,838	1,166	1,293	1,487	1,398	1,835
Públicos	1	114	177	431	336	315	311	433	450	841
Privados	772	866	960	1,353	1,502	851	982	1,054	948	994
Memo: Cartera directa vencida de intermediarios financieros no bancarios privados										
Crédito directo vencido	N/E	866	960	1,353	1,502	851	982	1,054	948	994
Afecto al esquema de participación de flujos vencido	N/E	0	0	0	0	0	0	0	0	0
Del extranjero	0	0	0	0	0	0	0	12,868	0	0
3.1.B.2 Del sector público	1,776	3,088	4,122	24,753	26,729	24,698	23,798	47,027	44,302	44,583
Gobierno federal	1,034	947	1,193	1,244	1,533	702	919	860	812	672
Gobiernos estatales y municipales	688	1,904	2,623	22,928	22,556	21,829	21,809	44,308	42,231	42,963
Organismos y empresas	54	237	306	581	2,640	2,167	1,070	1,859	1,259	948
Memo: Crédito directo vencido										
A sector público federal	N/E	1,184	1,499	1,825	4,173	2,869	1,989	2,719	2,071	1,620
A estados y municipios	N/E	1,904	2,623	22,928	22,556	21,829	21,809	44,308	42,231	42,963
Asociado a programas de reestructura	N/E	0	0	0	0	0	0	0	0	0
3.1.B.3 Del sector privado	26,803,970	38,342,328	39,805,675	41,259,309	42,000,540	42,500,703	43,682,229	43,776,654	37,671,860	42,417,914
Del país	26,797,973	38,321,606	39,785,749	41,239,800	41,992,976	42,480,806	43,673,698	43,757,377	37,652,733	42,135,118
Empresas	4,800,512	6,293,090	6,334,147	6,401,625	6,074,953	6,302,036	6,410,155	6,305,019	6,597,412	8,689,521
Personas físicas	21,997,461	32,028,516	33,451,602	34,838,175	35,918,023	36,178,770	37,263,543	37,452,358	31,055,321	33,445,597

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006	2007								2008	
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	
Memo: Crédito vencido al sector privado											
Crédito directo	N/E	37,000,061	38,466,368	39,925,085	40,674,302	41,162,516	42,576,901	42,660,580	36,555,936	41,038,321	
Al consumo	N/E	24,096,611	25,499,930	26,515,594	27,370,626	27,514,239	27,774,447	28,433,687	21,702,265	23,655,776	
A la vivienda	N/E	6,275,442	6,221,104	6,546,654	6,702,440	6,600,262	7,398,324	6,873,340	7,166,600	7,463,406	
A empresas y personas físicas con actividad empresarial	N/E	6,628,008	6,745,334	6,862,837	6,601,236	7,048,015	7,404,130	7,353,553	7,687,071	9,919,139	
Afecto al esquema de participación de flujos vencido	N/E	1,321,545	1,319,381	1,314,715	1,318,674	1,318,290	1,096,797	1,096,797	1,096,797	1,096,797	
Al Consumo	N/E	0	0	0	0	0	0	0	0	0	
A la vivienda	N/E	411	411	411	411	411	411	411	411	411	
A empresas y personas físicas con actividad empresarial	N/E	1,321,134	1,318,970	1,314,304	1,318,263	1,317,879	1,096,386	1,096,386	1,096,386	1,096,386	
Del extranjero	5,997	20,722	19,926	19,509	7,564	19,897	8,531	19,277	19,127	282,796	
Memo: (Incluido en la cartera de crédito)											
3.3 <i>Intereses devengados sobre crédito</i>	9,483,176	8,454,596	9,706,824	8,807,871	10,183,326	8,667,762	9,023,033	8,358,884	8,601,066	8,809,782	
3.3.A <i>Intereses vigentes</i>	8,518,638	7,783,675	8,795,262	7,862,532	9,200,464	7,788,262	8,060,686	7,362,867	7,676,402	7,829,546	
3.3.A.1 <i>De intermediarios financieros</i>	654,565	514,095	493,026	489,528	550,208	502,409	566,053	600,416	580,830	741,009	
Del país	633,314	459,061	470,289	431,629	426,604	480,560	475,004	429,277	542,857	620,465	
Bancarios	23,525	14,669	10,321	7,228	449	4,895	5,037	6,539	2,469	3,159	
Banca comercial	21,795	9,935	8,712	4,221	265	3,191	2,164	6,348	1,552	1,173	
Banca de desarrollo	1,730	4,734	1,609	3,007	184	1,704	2,873	191	917	1,986	
Otros intermediarios financieros	609,789	444,392	459,968	424,401	426,155	475,665	469,967	422,738	540,388	617,306	
Públicos	0	0	0	0	0	1	2	940	322	248	
Privados	609,789	444,392	459,968	424,401	426,155	475,664	469,965	421,798	540,066	617,058	
Del extranjero	21,251	55,034	22,737	57,899	123,604	21,849	91,049	171,139	37,973	120,544	
3.3.A.2 <i>Del sector público</i>	597,782	642,407	519,077	465,798	474,501	627,685	654,267	658,514	470,003	479,447	
Gobierno federal	33,492	26,384	32,935	33,873	31,845	33,943	39,521	35,330	40,674	36,418	
Gobierno del Distrito Federal	91,217	12,234	0	0	0	0	0	0	0	0	
Gobiernos estatales y municipales	230,519	220,654	281,718	224,707	216,624	284,002	274,511	258,606	283,157	236,077	
Organismos y empresas	242,554	383,135	204,424	207,218	226,032	309,740	340,235	364,578	146,172	206,952	
3.3.A.3 <i>Del sector privado</i>	7,003,121	6,443,618	7,532,474	6,561,471	8,012,429	6,409,940	6,549,104	5,920,529	6,428,091	6,349,115	
Del país	6,933,943	6,385,352	7,470,689	6,514,826	7,955,731	6,373,478	6,512,498	5,883,431	6,372,801	6,263,747	
Empresas	3,779,754	3,198,567	3,973,759	3,341,589	4,903,648	3,198,584	3,395,630	3,422,403	3,257,448	3,359,133	
Personas físicas	3,154,189	3,186,785	3,496,930	3,173,237	3,052,083	3,174,894	3,116,868	2,461,028	3,115,353	2,904,614	
Del extranjero	69,178	58,266	61,785	46,645	56,698	36,462	36,606	37,098	55,290	85,368	
3.3.A.4 <i>De otros</i>	263,170	183,555	250,685	345,735	163,326	248,228	291,262	183,408	197,478	259,975	
IPAB	139,719	126,204	144,629	173,111	123,378	141,476	107,565	99,256	107,966	103,745	
PIDIREGAS	50,099	42,646	31,673	21,929	25,469	32,107	35,462	70,016	19,077	18,583	
FARAC	73,352	14,705	74,383	150,695	14,479	74,645	148,235	14,136	70,435	137,647	
3.3.C <i>Intereses vencidos</i>	964,538	670,921	911,562	945,339	982,862	879,500	962,347	996,017	924,664	980,236	
3.2.C.1 <i>De intermediarios financieros</i>	12	32	32	12	12	12	12	12	12	12	
Del país	12	32	32	12	12	12	12	12	12	12	
Bancarios	0	0	0	0	0	0	0	0	0	0	
Banca comercial	0	0	0	0	0	0	0	0	0	0	
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	
Otros intermediarios financieros	12	32	32	12	12	12	12	12	12	12	
Públicos	0	0	0	0	0	0	0	0	0	0	
Privados	12	32	32	12	12	12	12	12	12	12	

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006		2007					2008			
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	
Del extranjero	0	0	0	0	0	0	0	0	0	0	
3.2.C.2 Del sector público	0	58	7	709	702	702	702	1,293	426	0	
Gobierno federal	0	0	0	0	0	0	0	0	0	0	
Gobiernos estatales y municipales	0	58	7	709	702	702	702	1,293	426	0	
Organismos y empresas	0	0	0	0	0	0	0	0	0	0	
3.3.B.3 Del sector privado	964,526	670,831	911,523	944,618	982,148	878,786	961,633	994,712	924,226	980,224	
Del país	963,935	669,893	910,892	944,000	981,519	878,156	961,008	994,093	923,611	979,617	
Empresas	234,101	116,930	120,738	113,190	103,081	119,015	110,643	117,084	113,977	134,940	
Personas físicas	729,834	552,963	790,154	830,810	878,438	759,141	850,365	877,009	809,634	844,677	
Del extranjero	591	938	631	618	629	630	625	619	615	607	
Memo: (No incluido en cartera de crédito)											
Memo: Reestructuración de cartera UDIS	33,225,690	30,714,222	30,584,382	29,733,035	28,944,793	28,696,404	25,039,570	24,497,997	24,353,889	24,171,166	
Fideicomisos programa apoyo crediticio a la planta	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic prog apoyo cred. Edos. y Mpios. UDIS	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic prog apoyo p/ deud créditos de vivienda	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic acuerdo benef adic prog. Apoyo créd. Edos. y mpios.	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic prog apoyo a deud tarjetas de crédito	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideicomiso apoyo deudores crédito ABCD UDIS	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic prog apoyo planta prod. Nacional a través	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic acuerdo al sector agropecuario y pesquero U	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
Fideic prog apoyo a deuda créditos de vivienda empresas país	8,998	13,862	13,889	8,537	13,937	13,970	12,175	11,981	7,089	11,997	
Fideic prog apoyo a deuda créditos de vivienda part. País	30,302,638	27,926,566	27,890,719	27,691,688	27,498,811	27,265,075	23,613,278	23,079,727	22,943,759	22,760,484	
Fideic acuerdo benef adic. Prog. Apoyo créd. Edos y mpios.	2,914,054	2,773,794	2,679,774	2,032,810	1,432,045	1,417,359	1,414,117	1,406,289	1,403,041	1,398,685	
Memo: Esquema de participación de flujos con Fobaproa	1,491,781	1,327,017	1,325,400	1,325,372	1,324,608	1,334,862	1,098,361	1,096,832	1,096,797	1,096,797	
Memo: Financiamiento total (crédito y valores, sin reporto)	1,757,975,136	1,863,507,766	1,931,305,151	1,985,759,391	1,958,446,157	2,066,478,386	2,037,889,256	2,071,723,450	2,056,006,887	2,088,563,571	
IV. Préstamos por operaciones de reporto	162,838,989	150,086,132	136,798,475	129,408,473	111,224,218	140,319,657	135,180,823	116,684,323	112,354,536	112,165,622	
4.1. A intermediarios financieros	162,770,783	150,003,086	136,795,842	129,408,473	111,224,218	140,319,657	135,072,539	116,577,376	112,152,686	112,060,541	
Del país	162,444,174	149,432,530	134,574,708	128,401,924	109,822,680	137,476,505	129,932,347	115,854,368	111,147,801	111,311,023	
Bancarios	125,370,378	125,855,517	114,832,551	109,565,048	96,750,570	112,574,924	110,601,971	99,711,354	86,625,334	88,303,492	
Banca comercial	64,419,009	122,427,801	97,994,635	97,010,649	79,137,606	100,660,687	100,150,342	82,251,804	72,275,343	67,053,008	
Banca de desarrollo	60,951,369	3,427,716	16,837,916	12,554,399	17,612,964	11,914,237	10,451,629	17,459,550	14,349,991	21,250,484	
Otros intermediarios financieros	37,073,796	23,577,013	19,742,157	18,836,876	13,072,110	24,901,581	19,330,376	16,143,014	24,522,467	23,007,531	
Privados	37,073,796	23,577,013	19,742,157	18,836,876	13,072,110	24,901,581	19,330,376	16,143,014	24,522,467	23,007,531	
Del extranjero	326,609	570,556	2,221,134	1,006,549	1,401,538	2,843,152	5,140,192	723,008	1,004,885	749,518	
4.2 Del sector privado	68,206	83,046	2,633	0	0	0	108,284	106,947	201,850	105,081	

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006		2007					2008			
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	
Del país	68,206	83,046	2,633	0	0	0	108,284	106,947	201,850	105,081	
4.3 De otros	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
IPAB	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	
V. Instrumentos financieros sintéticos	11,146,571,531	13,046,747,030	14,137,714,180	13,875,498,154	14,768,741,704	15,173,244,741	15,157,226,390	14,779,594,363	14,329,344,129	14,128,964,299	
5.1 Futuros	7,424,818,069	8,109,113,315	9,154,366,615	8,204,287,278	8,883,939,690	9,499,463,540	9,659,260,325	9,588,209,329	9,357,474,468	9,166,717,887	
5.2 Adelantados	2,026,584,373	2,519,975,669	2,518,871,701	3,130,342,541	3,276,912,418	3,034,411,948	2,769,095,012	2,397,506,121	2,070,293,413	1,904,486,464	
5.3 Opciones	6,258,741	17,837,965	16,368,680	14,802,840	15,789,020	14,058,501	7,818,861	6,406,077	6,227,376	7,080,185	
5.4 Swaps	1,688,910,348	2,399,818,436	2,448,105,427	2,526,063,723	2,592,099,203	2,625,308,825	2,721,051,517	2,787,472,203	2,895,348,265	3,050,679,095	
5.5 Paquetes de instrumentos financieros derivados	0	1,645	1,757	1,772	1,373	1,927	675	633	607	668	
VI. Valores no asignados por liquidar	0	0	0	0	0	0	0	0	0	0	
6.1 Deudores en operaciones de rango	0	0	0	0	0	0	0	0	0	0	
Banca comercial	0	0	0	0	0	0	0	0	0	0	
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	
Otros intermediarios financieros privados	0	0	0	0	0	0	0	0	0	0	
6.2 Títulos por recibir en operaciones de rango	0	0	0	0	0	0	0	0	0	0	
Gobierno federal	0	0	0	0	0	0	0	0	0	0	
Banca comercial	0	0	0	0	0	0	0	0	0	0	
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	
VII. Gastos y cargos diferidos	88,085,068	73,045,882	72,966,954	74,293,200	76,291,707	72,494,818	72,698,649	70,578,906	71,038,180	73,313,833	
Memo: Impuestos diferidos	37,938,168	38,827,799	39,130,420	40,364,863	41,045,052	43,281,134	42,792,673	41,694,939	42,952,638	44,236,310	
VIII. Otros recursos	296,523,467	431,753,504	436,336,807	440,321,076	427,229,787	322,665,159	527,807,760	430,613,335	472,926,396	511,388,594	
8.1 Deudores diversos	164,800,750	289,150,986	292,278,542	293,803,325	278,089,183	168,612,513	370,952,616	281,554,779	325,511,283	364,853,518	
8.1.1 De intermediarios financieros	94,201,275	172,426,126	144,973,271	116,432,466	149,740,108	85,718,996	211,387,085	152,406,531	189,300,712	173,580,630	
Del país	32,801,150	52,637,026	36,460,899	39,174,334	41,806,505	21,641,307	45,998,947	44,744,189	36,841,021	47,327,305	
Bancarios	17,354,284	47,133,093	29,796,184	29,286,016	32,046,511	18,153,799	38,164,410	35,886,259	28,704,484	37,171,120	
Banco de México	14,425	114,828	12,574	10,425	13,066	9,304	13,273	16,652	326,654	15,767	
Banca comercial	16,457,987	39,394,316	25,002,625	27,692,376	29,445,240	16,789,930	36,241,127	33,990,551	25,787,526	35,689,777	
Banca de desarrollo	881,872	7,623,949	4,780,985	1,583,215	2,588,205	1,354,565	1,910,010	1,879,056	2,590,304	1,465,576	
Otros intermediarios financieros	15,446,866	5,503,933	6,664,715	9,888,318	9,759,994	3,487,508	7,834,537	8,857,930	8,136,537	10,156,185	
Públicos	2,783	1,267	6,088	2,531	5,721	3,144	5,571	10,594	7,775	11,368	
Privados	15,444,083	5,502,666	6,658,627	9,885,787	9,754,273	3,484,364	7,828,966	8,847,336	8,128,762	10,144,817	
Del extranjero	61,400,125	119,789,100	108,512,372	77,258,132	107,933,603	64,077,689	165,388,138	107,662,342	152,459,691	126,253,325	
8.1.2 Del sector público	1,960,303	2,479,412	2,178,415	2,869,844	2,669,473	2,725,876	2,322,166	2,110,962	2,296,018	2,175,218	
Gobierno Federal	1,911,547	1,913,988	1,938,011	2,417,197	2,322,868	2,690,555	2,295,647	2,092,832	2,269,635	2,140,043	
Gobierno del Distrito Federal	19,696	56	15,116	17,630	10,420	2,346	45	45	45	45	
Gobiernos estatales y municipales	28,267	6,053	6,255	6,006	6,141	6,193	6,051	6,268	6,063	6,052	
Organismos y empresas	793	559,315	219,033	429,011	330,044	26,782	20,423	11,817	20,275	29,078	
8.1.3 Del sector privado	13,249,205	15,192,484	12,983,985	15,510,976	16,610,635	19,002,997	20,936,812	14,559,524	21,108,968	22,765,232	
Del país	12,455,683	13,543,298	11,875,806	14,879,988	15,596,040	18,252,303	20,360,356	13,611,127	20,030,077	22,055,739	
Empresas	11,248,103	12,035,801	10,085,227	12,689,675	14,193,890	15,175,850	16,132,621	11,105,313	16,959,290	19,321,487	
Personas físicas	1,207,580	1,507,497	1,790,579	2,190,313	2,402,150	3,076,453	4,227,735	2,505,814	3,070,787	2,734,252	
Del extranjero	793,522	1,649,186	1,108,179	630,988	1,014,595	750,694	576,456	948,397	1,078,891	709,493	
8.1.4 De otros	342,942	328,480	327,477	253,387	254,683	229,979	222,675	224,995	222,914	223,596	
8.1.5 No sectorizados	55,047,025	98,724,484	131,815,394	158,736,652	108,814,284	60,934,665	136,083,878	112,252,767	112,582,671	166,108,842	
Memo: Matriz y sucursales	0	0	0	0	0	0	0	0	0	0	
Memo: Contraparte de la compra de divisas 24-48 horas											
Banco de México	911,801	0	0	0	196,559	196,338	195,051	428,037	213,555	419,881	

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006		2007					2008			
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	
Banca comercial	14,768,667	37,528,101	22,430,940	25,878,356	27,358,586	14,473,032	34,312,386	32,323,206	24,055,975	33,805,751	
Banca de desarrollo	1,369,598	6,335,301	5,800,576	3,117,136	3,374,876	1,744,540	3,779,481	2,632,000	4,027,842	2,095,027	
Intermediarios financieros no bancarios privados	3,329,997	7,211,533	5,397,981	5,382,192	7,471,250	2,870,448	5,945,897	5,789,291	4,358,819	5,651,408	
Empresas y personas físicas con activ. Empresarial	347,816	2,196,960	401,486	3,013,050	1,463,709	1,144,040	1,093,753	3,020,729	1,968,023	4,893,547	
Personas físicas	30,903	4,575	3,772	8,717	13,656	204,747	234,463	308,047	257,264	301,349	
Entidades financieras del extranjero	105,632,924	135,677,086	103,388,388	115,706,534	146,367,380	107,847,014	213,031,249	151,416,263	187,878,281	177,163,821	
Entidades no financieras del extranjero	967,843	1,672,579	1,531,713	695,902	1,203,270	823,176	730,928	1,300,326	1,133,296	993,333	
Memo: Contraparte operaciones fecha valor de compra de valores											
Gobierno federal	35,435,392	57,191,690	103,750,810	103,525,443	62,365,394	42,490,716	93,529,767	71,184,147	71,916,716	107,296,259	
Banca comercial	0	545,000	0	3,099,501	350,000	40,637	144,080	652,068	43,409	0	
Banca de desarrollo	10,000	0	775,114	472,747	0	47,145	2,976,156	0	0	1,168,852	
Intermediarios financieros no bancarios privados	0	19,038	0	2,006	0	0	50,000	402	0	0	
8.2 Otros adeudos vencidos	278,517	0	0	0	0	0	0	0	0	0	
8.3 Activos del plan para cubrir obligaciones laborales al retiro	21,556,830	26,830,683	26,996,468	27,217,163	27,290,038	27,710,582	27,798,464	27,853,833	27,867,406	27,903,267	
8.4 Compra de deuda en el mercado internacional	26,015,736	26,338,813	27,062,525	27,276,816	28,685,189	30,564,345	34,153,338	26,070,238	25,821,091	23,900,306	
8.5 Cobertura de posición corta	0	0	0	0	0	0	0	0	0	0	
8.6 Inmuebles, mobiliario y equipo	81,695,922	84,481,395	85,430,387	87,107,042	88,240,411	90,825,890	90,621,833	90,847,154	89,460,393	90,405,262	
8.7 Otras inversiones	2,175,712	4,951,627	4,568,885	4,916,730	4,924,966	4,951,829	4,281,509	4,287,331	4,266,223	4,326,241	
IX. Inversiones permanentes en acciones	36,984,727	38,728,773	38,602,005	39,111,861	39,254,050	35,933,703	39,805,579	40,078,269	49,489,001	49,684,873	
9.1 De intermediarios financieros	23,639,034	25,686,596	25,429,687	25,801,932	25,794,389	22,205,234	24,435,667	24,599,724	33,997,192	34,249,841	
Del país	22,964,258	24,963,917	24,712,226	25,100,540	25,079,667	21,480,112	23,715,835	23,885,881	33,276,990	33,540,828	
Bancarios	0	0	0	0	0	0	0	0	0	0	
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	
Otros intermediarios financieros	22,964,258	24,963,917	24,712,226	25,100,540	25,079,667	21,480,112	23,715,835	23,885,881	33,276,990	33,540,828	
Públicos	52,932	153,666	154,085	155,535	155,757	154,628	154,812	151,512	151,699	151,954	
Privados	22,911,326	24,810,251	24,558,141	24,945,005	24,923,910	21,325,484	23,561,023	23,734,369	33,125,291	33,388,874	
Del extranjero	674,776	722,679	717,461	701,392	714,722	725,122	719,832	713,843	720,202	709,013	
9.2 Del sector privado	13,345,693	13,042,177	13,172,318	13,309,929	13,459,661	13,728,469	15,369,912	15,478,545	15,491,809	15,435,032	
Del país	13,344,003	13,040,363	13,170,448	13,308,070	13,457,741	13,726,554	15,367,989	15,476,595	15,489,797	15,432,750	
Empresas	13,344,003	13,040,363	13,170,448	13,308,070	13,457,741	13,726,554	15,367,989	15,476,595	15,489,797	15,432,750	
Del extranjero	1,690	1,814	1,870	1,859	1,920	1,915	1,923	1,950	2,012	2,282	
X. Renglón de ajuste estadístico ³	-9	25,214	32,244	40,310	160,121	-47	-178	69	-215	-157	

RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2006	2007						2008			
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	

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.

A partir de la incorporación del Catálogo Mínimo Sectorizado (CMS) se hacen las siguientes adecuaciones:

a) Incorpora capital e intereses devengados no cobrados en disponibilidades, cartera de crédito, captación de recursos del público, préstamos de bancos y otros intermediarios.

En notas de memorándum se incorpora el detalle de la información.

b) El concepto de disponibilidades restringidas contiene la información de venta de divisas que principalmente estaba in.

c) Se obtiene el detalle de sectorización de valores a través de los datos de información operativa de los bancos.

d) La sectorización y plazos de la captación vigente corresponde a la información primaria. En notas de memorándum se incluye el detalle de la sectorización conforme al mercado secundario.

e) La captación a la vista del sector privado incluye tarjetas de nómina, tarjetas de debito y cuentas de ahorro bajo el nombre de depósitos a la vista o en cuenta corriente.