

**CALIFICACIÓN DE LA CARTERA DE CRÉDITO  
INFORMACIÓN CONSOLIDADA CON FIDEICOMISOS EN UDIS**

MARZO

2008

Cifras en millones de pesos

| CONCEPTO                | E                  |                    |                  |                 |                 |                 |               |                 |                 | PROVISIONES PREVENTIVAS |                 |                |                 |                 |            | Provisiones adicionales para intereses vencidos sobre operaciones vigentes | Provisiones adicionales |
|-------------------------|--------------------|--------------------|------------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|-------------------------|-----------------|----------------|-----------------|-----------------|------------|--|-------------------------|
|                         | Total              | A Mínimo           | B Bajo           | C Medio         | D Alto          | Irrecuperable   | No calificada | Exceptuada      | Total           | A Mínimo                | B Bajo          | C Medio        | D Alto          | Irrecuperable   |            |  |                         |
| <b>Total</b>            | <b>1,768,619.2</b> | <b>1,414,305.9</b> | <b>220,785.2</b> | <b>27,064.3</b> | <b>28,912.6</b> | <b>13,282.6</b> | <b>0.0</b>    | <b>64,268.6</b> | <b>72,857.1</b> | <b>7,568.1</b>          | <b>15,434.5</b> | <b>9,551.3</b> | <b>20,620.1</b> | <b>12,790.4</b> | <b>0.0</b> | <b>6,892.8</b>   |                         |
| BBVA Bancomer           | 480,670.9          | 398,864.1          | 48,439.3         | 8,649.6         | 5,843.3         | 2,440.9         | 0.0           | 16,433.7        | 16,806.8        | 2,119.8                 | 3,384.6         | 3,587.6        | 4,368.7         | 1,871.0         | 0.0        | 1,475.1  |                         |
| Banamex                 | 289,025.4          | 248,650.4          | 24,780.9         | 5,358.2         | 7,721.9         | 1,934.7         | 0.0           | 579.3           | 13,707.4        | 1,213.5                 | 1,669.1         | 1,930.0        | 5,705.7         | 1,931.9         | 0.0        | 1,257.2  |                         |
| HSBC                    | 211,267.6          | 130,527.7          | 40,985.1         | 3,242.4         | 5,211.2         | 1,649.6         | 0.0           | 29,651.6        | 10,592.6        | 712.6                   | 2,120.3         | 800.3          | 3,256.3         | 1,624.5         | 0.0        | 2,078.6  |                         |
| Santander               | 230,556.6          | 207,716.4          | 8,344.0          | 1,547.1         | 3,570.3         | 181.2           | 0.0           | 9,197.5         | 5,735.3         | 1,011.8                 | 532.0           | 653.4          | 2,647.5         | 181.0           | 0.0        | 709.6  |                         |
| Mercantil del Norte     | 182,443.7          | 168,877.4          | 10,546.7         | 961.8           | 1,226.5         | 506.6           | 0.0           | 324.7           | 3,576.0         | 998.1                   | 500.3           | 390.6          | 882.7           | 502.4           | 0.0        | 301.8  |                         |
| Scotiabank              | 94,423.3           | 70,613.6           | 13,238.8         | 1,304.6         | 1,339.6         | 573.3           | 0.0           | 7,353.3         | 3,176.3         | 369.4                   | 593.7           | 406.9          | 953.6           | 554.2           | 0.0        | 298.6  |                         |
| Inbursa                 | 88,189.1           | 35,685.8           | 45,069.6         | 2,638.2         | 407.1           | 4,388.5         | 0.0           | 0.0             | 10,544.4        | 228.3                   | 5,089.5         | 593.9          | 267.0           | 4,349.2         | 0.0        | 16.3   |                         |
| J. P. Morgan            | 403.5              | 350.8              | 52.7             | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 4.8             | 2.2                     | 2.6             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| I.N.G. Bank             | 3,271.0            | 3,271.0            | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 23.0            | 20.2                    | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 2.8  |                         |
| Deutsche Bank           | 0.0                | 0.0                | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.0             | 0.0                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Bank of America         | 5,160.8            | 4,038.2            | 965.6            | 155.9           | 0.0             | 1.2             | 0.0           | 0.0             | 144.9           | 23.4                    | 58.0            | 62.3           | 0.0             | 1.2             | 0.0        | 0.0  |                         |
| Interacciones           | 25,063.4           | 16,728.1           | 6,773.4          | 814.9           | 1.3             | 17.2            | 0.0           | 728.6           | 579.3           | 115.0                   | 281.5           | 161.8          | 0.9             | 17.2            | 0.0        | 2.8  |                         |
| IXE                     | 12,984.7           | 10,733.4           | 2,143.8          | 23.4            | 43.9            | 40.2            | 0.0           | 0.0             | 225.5           | 66.2                    | 77.1            | 10.2           | 31.7            | 40.2            | 0.0        | 0.0  |                         |
| Del Bajío               | 44,180.1           | 38,263.4           | 5,190.0          | 384.0           | 190.2           | 152.5           | 0.0           | 0.0             | 1,474.3         | 211.1                   | 195.3           | 145.7          | 133.8           | 466.1           | 0.0        | 322.1  |                         |
| Afirme                  | 9,415.5            | 7,911.9            | 1,362.5          | 53.8            | 35.3            | 52.0            | 0.0           | 0.0             | 237.7           | 38.3                    | 75.3            | 21.7           | 25.3            | 50.9            | 0.0        | 26.3   |                         |
| Invex                   | 8,707.5            | 6,216.1            | 1,786.6          | 208.3           | 466.1           | 30.5            | 0.0           | 0.0             | 632.5           | 40.5                    | 115.9           | 91.4           | 352.9           | 30.5            | 0.0        | 1.4  |                         |
| BBVA Bancomer Servicios | 0.0                | 0.0                | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.0             | 0.0                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Mifel                   | 4,668.7            | 4,384.7            | 209.3            | 18.9            | 11.6            | 44.2            | 0.0           | 0.0             | 93.2            | 22.6                    | 10.0            | 5.0            | 7.0             | 44.1            | 0.0        | 4.6  |                         |
| Banregio                | 12,653.9           | 7,857.4            | 4,465.1          | 200.3           | 72.0            | 59.1            | 0.0           | 0.0             | 530.2           | 46.4                    | 292.8           | 73.9           | 51.5            | 58.6            | 0.0        | 7.0  |                         |
| Monex                   | 685.9              | 581.1              | 86.7             | 0.0             | 12.0            | 6.1             | 0.0           | 0.0             | 20.8            | 3.0                     | 2.6             | 0.0            | 9.3             | 5.9             | 0.0        | 0.0  |                         |
| Tokio-Mitsubishi        | 1,323.8            | 1,281.5            | 42.3             | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 10.0            | 7.6                     | 2.5             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Ve por más              | 6,237.7            | 5,776.6            | 407.9            | 30.8            | 4.7             | 17.6            | 0.0           | 0.0             | 90.1            | 32.6                    | 20.9            | 8.2            | 4.3             | 17.6            | 0.0        | 6.5  |                         |
| G.E. Money              | 8,456.0            | 5,915.4            | 1,075.1          | 474.3           | 797.9           | 193.1           | 0.0           | 0.0             | 1,100.3         | 34.3                    | 80.4            | 180.3          | 617.6           | 187.6           | 0.0        | 0.0  |                         |
| Bansi                   | 3,396.6            | 1,438.0            | 1,732.7          | 55.0            | 94.0            | 76.9            | 0.0           | 0.0             | 271.1           | 8.6                     | 101.1           | 7.9            | 76.1            | 75.4            | 0.0        | 1.9  |                         |
| American Express        | 13,691.7           | 12,548.2           | 426.8            | 209.4           | 507.3           | 0.0             | 0.0           | 0.0             | 596.2           | 62.7                    | 42.7            | 94.2           | 322.1           | 0.0             | 0.0        | 74.4   |                         |
| A.B.N. Ambro Bank       | 1,740.3            | 1,448.8            | 291.4            | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 17.8            | 9.9                     | 7.9             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Credit Suisse           | 0.0                | 0.0                | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.0             | 0.0                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Banco Azteca            | 22,218.5           | 17,686.3           | 1,750.4          | 635.7           | 1,270.3         | 875.7           | 0.0           | 0.0             | 2,384.9         | 130.9                   | 143.8           | 284.2          | 844.0           | 740.0           | 0.0        | 241.9  |                         |
| Compartamos             | 4,186.6            | 3,819.8            | 257.7            | 43.8            | 26.3            | 39.1            | 0.0           | 0.0             | 167.5           | 19.1                    | 10.8            | 17.6           | 19.0            | 38.6            | 0.0        | 62.3   |                         |
| Autofin                 | 731.0              | 709.9              | 15.6             | 3.8             | 1.7             | 0.0             | 0.0           | 0.0             | 9.8             | 5.3                     | 1.6             | 1.7            | 1.3             | 0.0             | 0.0        | 0.0  |                         |
| Barclays                | 0.0                | 0.0                | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.0             | 0.0                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Ahorro Famsa            | 462.2              | 389.5              | 39.0             | 16.2            | 16.1            | 1.5             | 0.0           | 0.0             | 26.4            | 1.9                     | 3.9             | 7.3            | 11.5            | 1.4             | 0.0        | 0.4  |                         |
| Multiva                 | 1,155.9            | 991.9              | 163.2            | 0.6             | 0.2             | 0.0             | 0.0           | 0.0             | 16.6            | 7.3                     | 9.0             | 0.3            | 0.1             | 0.0             | 0.0        | 0.0  |                         |
| Regional                | 208.3              | 168.1              | 40.2             | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 1.6             | 1.2                     | 0.4             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Facil                   | 419.3              | 355.0              | 34.0             | 14.5            | 15.9            | 0.0             | 0.0           | 0.0             | 22.9            | 1.8                     | 3.4             | 6.5            | 11.3            | 0.0             | 0.0        | 0.0  |                         |
| Prudential              | 17.8               | 17.8               | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.1             | 0.1                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |
| Bancoppel               | 416.2              | 369.7              | 28.2             | 9.1             | 9.2             | 0.0             | 0.0           | 0.0             | 15.9            | 1.8                     | 2.8             | 4.1            | 6.4             | 0.0             | 0.0        | 0.8  |                         |
| Amigo                   | 186.1              | 118.2              | 40.7             | 9.7             | 16.7            | 0.9             | 0.0           | 0.0             | 21.0            | 0.6                     | 2.6             | 4.2            | 12.3            | 0.8             | 0.0        | 0.5  |                         |
| UBS Bank                | 186.1              | 118.2              | 40.7             | 9.7             | 16.7            | 0.9             | 0.0           | 0.0             | 21.0            | 0.6                     | 2.6             | 4.2            | 12.3            | 0.8             | 0.0        | 0.5  |                         |
| Wal-Mart                | 0.0                | 0.0                | 0.0              | 0.0             | 0.0             | 0.0             | 0.0           | 0.0             | 0.0             | 0.0                     | 0.0             | 0.0            | 0.0             | 0.0             | 0.0        | 0.0  |                         |

Fuente: Comisión Nacional Bancaria y de Valores.