



<b>RECURSOS DE LA BANCA COMERCIAL</b>											
Metodología 1997											
(Saldos nominales en miles de pesos )											
<i>Concepto</i>	<i>2009</i>			<i>2010</i>					<i>2011</i>		
	<i>Dic</i>	<i>Ago</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dic</i>	<i>Ene</i>	<i>Feb</i>	<i>Mar</i>	<i>Abr</i>	<i>May</i>
Bonos de desarrollo segregables	3,160,846	9	9	8,868,604	1,290	2,087,433	8,939,422	5,696,377	9,004,843	9,037,320	3,525,250
Bonos D a un año	0	0	0	0	0	0	0	0	0	0	0
Bonos D a dos años	0	0	0	0	0	0	0	0	0	0	0
Bonos D a tres años	11,951,342	307,468	435,304	1,286,119	790,182	97,717	2,370,496	48,983	317,793	210,577	450,464
Bonos D a cuatro años	13,133,134	0	0	0	0	0	0	0	0	0	0
Bonos D a cinco años	20,713,840	18,517,000	34,120,623	32,944,277	39,789,563	38,584,423	21,701,390	23,172,986	35,045,387	20,376,067	54,843,033
Gobierno del Distrito Federal	513,810	8,460	0	385,161	103,833	252,025	149,869	0	625,927	39,851	39,722
Gobiernos estatales y municipales	1,475,510	1,566,825	1,572,019	1,235,968	1,597,929	1,733,496	1,854,769	1,545,904	1,532,827	1,547,889	1,546,853
Organismos y empresas	3,795,043	10,211,268	17,468,255	14,516,399	14,816,452	21,481,857	15,033,861	12,380,144	20,769,365	12,501,738	10,717,368
Valores conservados al vencimiento <sup>2</sup>	40,498,034	41,448,371	41,500,912	41,677,855	41,782,846	41,465,952	41,095,006	41,235,236	41,374,550	41,521,531	41,670,011
<b>Memo: ( Agrupación según financiamiento)</b>											
Valores del sector público	341,782,744	381,559,860	394,657,843	389,101,290	434,247,942	470,836,550	366,426,353	340,905,720	370,376,465	430,556,464	440,754,157
Valores de estados y municipios	1,989,320	1,575,285	1,572,019	1,621,129	1,701,762	1,985,521	2,004,638	1,545,904	2,158,754	1,587,740	1,586,575
<i>2.1.3 Del sector privado</i>	84,897,628	75,304,744	83,095,996	87,425,197	86,624,150	82,993,571	74,509,622	74,998,250	87,108,707	84,503,485	68,232,287
Del país	67,396,238	56,215,986	66,567,521	70,143,654	69,286,040	69,607,805	61,259,840	61,863,627	70,460,354	68,275,522	57,305,424
Empresas	67,396,238	56,215,986	66,567,521	70,143,654	69,286,040	69,607,805	61,259,840	61,863,627	70,460,354	68,275,522	57,305,424
Del extranjero	17,501,390	19,088,758	16,528,475	17,281,543	17,338,110	13,385,766	13,249,782	13,134,623	16,648,353	16,227,963	10,926,863
<i>2.1.4 De otros</i>	23,283,333	39,563,128	64,468,674	66,252,781	66,042,781	94,202,043	74,031,770	63,807,590	100,717,807	71,203,868	71,451,800
Fobaproa	0	0	0	0	0	0	0	0	0	0	0
IPAB	18,458,299	32,042,082	57,447,605	60,470,218	60,077,183	87,765,726	68,050,897	58,586,332	95,181,457	64,025,655	65,825,464
BPAS	6,466,237	4,459,391	11,840,804	7,559,480	3,922,520	8,091,658	2,216,271	440,031	2,638,456	2,444,323	4,943,262
BPATS	11,571,175	14,419,594	27,433,738	32,401,333	32,298,456	53,035,165	31,747,202	28,775,404	58,036,228	23,969,648	39,388,820
BPAS tasa semestral	420,887	13,163,097	18,173,063	20,509,405	23,856,207	26,638,903	34,087,424	29,370,897	34,506,773	37,611,684	21,493,382
Otros valores emitidos por el IPAB	0	0	0	0	0	0	0	0	0	0	0
PIDIREGAS	4,390,797	7,078,851	6,651,241	5,406,636	5,577,232	6,221,432	5,521,715	4,876,511	5,173,302	6,663,249	6,288,561
FONADIN (antes FARAC) 4	434,237	442,195	369,828	375,927	388,366	214,885	459,158	344,747	363,048	514,964	-662,225
<i>2.2 Títulos vendidos en reporto</i>	1,158,173,155	1,137,548,109	1,139,714,702	1,152,067,444	1,104,599,107	1,046,166,027	1,114,623,544	1,176,343,727	1,284,052,432	1,212,197,520	1,274,323,501
<i>2.2.1 Emitidos por intermediarios financieros</i>	72,468,775	62,012,440	60,021,780	73,408,636	83,340,119	76,583,680	76,862,833	77,020,762	78,580,457	84,643,733	87,982,862
Del país	70,681,171	60,635,735	58,895,036	71,781,022	81,822,692	75,095,955	75,240,242	75,914,225	77,623,839	80,016,486	83,271,929
Bancarios	51,380,192	44,248,119	44,530,507	54,639,080	61,418,513	60,624,118	57,145,250	56,578,305	58,892,384	61,177,860	63,866,500
Banco de México	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	16,930,722	27,022,895	27,652,676	32,292,609	34,991,312	34,577,184	34,378,844	32,432,546	32,151,322	29,521,202	34,222,444
Banca de desarrollo	34,449,470	17,225,224	16,877,831	22,346,471	26,427,201	26,046,934	22,766,406	24,145,759	26,741,062	31,656,658	29,644,056
Otros intermediarios financieros	19,300,979	16,387,616	14,364,529	17,141,942	20,404,179	14,471,837	18,094,992	19,335,920	18,731,455	18,838,626	19,405,429
Privados	19,300,979	16,387,616	14,364,529	17,141,942	20,404,179	14,471,837	18,094,992	19,335,920	18,731,455	18,838,626	19,405,429
Del extranjero	1,787,604	1,376,705	1,126,744	1,627,614	1,517,427	1,487,725	1,622,591	1,106,537	956,618	4,627,247	4,710,933
<i>2.2.2 Emitidos por el sector público Gobierno F.</i>	723,513,753	756,864,212	762,802,215	728,542,048	682,136,145	648,927,039	702,482,987	739,796,047	875,184,938	776,004,512	774,456,263
Gobierno federal	680,992,129	711,322,819	721,582,968	688,152,378	639,010,545	614,397,837	657,203,541	690,110,065	833,187,908	724,252,721	719,718,787
Cetes	65,729,671	35,718,860	50,053,764	46,959,276	34,206,994	64,361,929	60,458,577	47,928,444	64,310,101	95,561,816	74,776,145
Bondes	1,057,420	0	0	0	0	0	0	0	0	0	0
Bonos a 3 años tasa fija	0	0	0	0	0	0	0	0	0	0	0
Bonos a 5 años tasa fija	107,439,848	140,662,224	131,847,630	142,245,025	112,423,023	110,068,221	114,768,070	128,297,987	169,081,982	127,443,501	133,201,779
Bonos a 7 años tasa fija	153,429,199	143,947,033	155,560,593	166,155,293	138,715,387	129,603,904	162,261,678	164,627,059	178,359,319	107,772,374	128,159,838
Bonos a 10 años tasa fija	123,314,028	182,366,767	185,388,696	154,308,927	152,508,887	100,243,720	137,770,930	176,158,196	188,745,157	187,761,403	155,105,303
Bonos a 20 años tasa fija	6,483,281	40,299,072	31,999,191	21,967,427	33,697,373	24,256,258	10,286,940	9,958,003	12,872,150	8,689,601	10,138,583
Bonos a 30 años tasa fija	1,483,678	332,957	7,097,811	3,121,160	11,950,530	14,760,382	3,193,476	4,336,288	22,136,907	6,188,380	2,089,037
Udibonos	11,045,063	18,105,239	17,874,509	18,682,436	19,848,745	23,598,563	21,934,253	21,117,031	22,822,183	16,405,700	23,371,249
PICS	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
Bonos de desarrollo segregables	9,161,996	12,412,929	12,489,185	3,639,333	12,621,973	11,876,243	2,961,282	6,228,699	4,114,840	4,182,162	9,792,129



## RECURSOS DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2009 Dic	Ago	Sep	2010 Oct	Nov	Dic	Ene	Feb	2011 Mar	Abr	May
Del país	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
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
Del extranjero	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
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
Del país	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
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
IPAB	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
<b>Memo: Cartera de valores propia, según propósito de la tenencia</b>											
Títulos para negociar	347,796,629	389,277,860	425,472,213	439,735,072	481,598,659	379,015,315	325,151,705	388,794,656	463,532,722	486,260,046	477,747,942
Títulos disponibles para la venta	166,588,323	176,348,108	193,537,211	183,237,397	189,894,588	277,883,490	227,464,812	179,486,007	176,696,089	174,158,657	177,514,174
Títulos conservados al vencimiento	71,022,234	68,149,576	67,704,672	66,597,922	66,857,086	68,492,339	66,347,316	61,657,730	61,563,118	61,583,758	60,558,350
<b>III. Cartera de crédito</b>	1,955,989,953	2,028,360,489	2,051,830,452	2,068,476,359	2,097,369,622	2,121,148,290	2,113,661,080	2,149,524,625	2,171,285,452	2,209,098,465	2,222,997,618
3.1 Crédito otorgado	1,955,989,953	2,028,360,489	2,051,830,452	2,068,476,359	2,097,369,622	2,121,148,290	2,113,661,080	2,149,524,625	2,171,285,452	2,209,098,465	2,222,997,618
3.1.A Cartera vigente	1,901,781,135	1,979,508,460	2,004,844,023	2,021,216,800	2,049,421,255	2,075,218,432	2,067,081,784	2,103,938,690	2,124,906,305	2,161,490,431	2,172,398,856
3.1.A.1 De intermediarios financieros	151,249,303	145,076,037	144,070,247	144,637,056	145,205,501	142,147,378	126,270,826	124,589,878	123,926,075	149,794,255	148,792,700
Del país	141,909,749	126,393,800	127,503,652	126,473,495	128,667,356	126,310,044	111,993,864	109,686,302	110,293,346	135,152,977	133,312,043
Bancarios	4,208,579	1,438,765	2,795,725	2,420,119	2,459,755	3,654,617	2,789,006	2,736,315	4,163,728	7,663,871	7,799,032
Banca comercial	1,235,863	1,200,549	1,285,898	937,788	1,003,773	1,592,404	1,367,349	1,358,570	2,809,626	2,782,753	2,988,988
Banca de desarrollo	2,972,716	238,216	1,509,827	1,482,331	1,455,982	2,062,213	1,421,657	1,377,745	1,354,102	4,881,118	4,810,044
Otros intermediarios financieros	137,701,170	124,955,035	124,707,927	124,053,376	126,207,601	122,655,427	109,204,858	106,949,987	106,129,618	127,489,106	125,513,011
Públicos	730,033	1,129,170	1,192,564	1,235,465	1,270,146	1,369,777	1,387,189	1,404,536	1,447,743	1,482,344	1,280,771
Privados	136,971,137	123,825,865	123,515,363	122,817,911	124,937,455	121,285,650	107,817,669	105,545,451	104,681,875	126,006,762	124,232,240
<b>Memo: Cartera vigente de intermediarios financieros no bancarios privados</b>											
Crédito directo vigente	54,289,198	52,584,123	52,762,029	53,383,965	54,299,324	51,650,867	52,855,673	51,448,313	51,750,409	72,998,305	69,878,532
Afecto al esquema de participación de flujos vigente	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	9,339,554	18,682,237	16,566,595	18,163,561	16,538,145	15,837,334	14,276,962	14,903,576	13,632,729	14,641,278	15,480,657
3.1.A.2 Del sector público	259,538,956	284,967,293	287,008,910	279,885,805	285,297,882	300,822,062	298,926,141	316,064,373	313,602,536	322,108,358	318,774,703
Gobierno federal	17,265,231	16,046,883	16,302,441	16,256,254	16,532,115	19,614,228	23,914,945	24,435,506	24,112,460	24,117,184	24,329,616
Gobierno del Distrito Federal	967,130	588,477	589,384	599,251	615,647	1,216,661	1,265,740	1,247,257	1,238,983	595,548	724,801
Gobiernos estatales y municipales	166,647,192	195,883,762	197,202,448	194,110,957	198,393,128	211,219,041	209,653,978	213,673,352	212,286,658	210,852,418	210,444,057
Organismos y empresas	74,659,403	72,448,171	72,914,637	68,919,343	69,756,992	68,772,132	64,091,478	76,708,258	75,964,435	86,543,208	83,276,229
<b>Memo: Crédito directo vigente al sector público</b>											
A sector público	89,118,844	86,727,833	87,284,203	83,056,220	83,943,192	82,398,259	77,701,094	90,838,978	89,783,182	100,375,079	97,304,055
A estados y municipios	167,614,322	196,472,239	197,791,832	194,710,208	199,008,775	212,435,702	210,919,718	214,920,609	213,525,641	211,447,966	211,168,858
Asociado a programas de reestructura	4,579	4,202	4,226	4,219	4,160	4,160	4,040	3,992	3,949	3,982	3,822
3.1.A.3 Del sector privado	1,478,442,564	1,537,491,265	1,561,762,037	1,584,677,299	1,607,215,007	1,620,925,721	1,628,048,947	1,649,759,321	1,673,888,578	1,676,084,929	1,691,639,480
Del país	1,446,130,151	1,503,217,422	1,528,698,125	1,552,013,651	1,574,379,816	1,588,597,636	1,596,085,241	1,617,365,678	1,642,775,831	1,645,750,175	1,660,000,478
Empresas	811,418,644	832,074,197	851,609,481	867,795,881	877,223,340	885,057,886	892,541,591	908,066,329	923,204,372	916,547,314	925,296,298
Personas físicas	634,711,507	671,143,225	677,088,644	684,217,770	697,156,476	703,539,750	703,543,650	709,299,349	719,571,459	729,202,861	734,704,180
<b>Memo: Crédito vigente al sector privado</b>											
Crédito directo	1,558,162,827	1,609,524,371	1,634,942,831	1,658,669,871	1,682,396,297	1,695,405,752	1,701,941,214	1,722,748,714	1,748,815,345	1,753,881,967	1,769,030,238
Al consumo	370,518,894	378,147,591	381,203,626	386,249,271	393,999,202	396,826,312	399,679,709	403,847,678	410,347,028	419,558,465	424,819,997
A la vivienda	327,866,182	349,249,628	351,567,545	354,328,406	360,787,949	362,480,078	358,757,290	360,830,634	364,991,311	367,566,811	369,173,664
A empresas y personas físicas con actividad empresarial	859,777,751	882,127,152	902,171,660	918,092,194	927,609,146	936,099,362	943,504,215	958,070,402	973,477,006	966,756,691	975,036,577



## RECURSOS DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2009 Dic	Ago	Sep	2010 Oct	Nov	Dic	Ene	Feb	2011 Mar	Abr	May
A empresas y personas físicas con actividad empresarial	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	2,116,715	480,098	459,396	449,876	454,532	450,274	443,065	441,399	434,187	420,310	422,141
<b>Memo: (Incluido en la cartera de crédito)</b>											
3.2 Intereses devengados sobre crédito	19,293,172	14,895,083	16,552,595	18,822,856	19,819,887	21,155,081	3,665,325	5,149,114	6,889,518	9,252,077	8,032,629
3.2.A Intereses vigentes	19,293,172	14,895,083	16,552,595	18,822,856	19,819,887	21,155,081	3,665,325	5,149,114	6,889,518	9,252,077	8,032,629
3.2.A.1 De intermediarios financieros	5,234,008	2,552,958	2,870,026	3,341,949	3,447,587	3,602,003	310,269	484,927	692,026	1,059,266	1,078,081
Del país	5,233,349	2,501,066	2,795,382	3,243,769	3,327,473	3,594,768	279,765	434,266	618,282	963,021	959,468
Bancarios	122,973	1,927	3,541	4,360	3,574	3,635	3,382	3,352	3,441	6,208	3,816
Banca comercial	121,932	209	169	988	229	292	90	60	149	2,916	524
Banca de desarrollo	1,041	1,718	3,372	3,372	3,345	3,343	3,292	3,292	3,292	3,292	3,292
Otros intermediarios financieros	5,110,376	2,499,139	2,791,841	3,239,409	3,323,899	3,591,133	276,383	430,914	614,841	956,813	955,652
Públicos	5,023,497	2,434,049	2,717,679	3,002,906	3,254,484	3,514,570	206,134	370,023	538,158	699,531	867,749
Privados	86,879	65,090	74,162	236,503	69,415	76,563	70,249	60,891	76,683	257,282	87,903
Del extranjero	659	51,892	74,644	98,180	120,114	7,235	30,504	50,661	73,744	96,245	118,613
3.2.A.2 Del sector público	3,110,001	2,926,416	3,204,386	3,478,658	3,725,274	3,909,980	749,915	877,737	1,206,092	1,593,431	1,636,493
Gobierno federal	144,649	309,281	383,746	442,162	396,639	429,924	115,450	56,650	83,109	131,122	70,272
Gobierno del Distrito Federal	0	790	0	0	0	0	0	0	0	0	0
Gobiernos estatales y municipales	1,865,886	1,378,827	1,580,638	1,679,186	1,773,234	1,897,669	426,439	539,313	743,146	958,724	944,525
Organismos y empresas	1,099,466	1,237,518	1,240,002	1,357,310	1,555,401	1,582,387	208,026	281,774	379,837	503,585	621,696
3.2.A.3 Del sector privado	10,930,647	9,415,709	10,477,029	12,001,095	12,647,026	13,643,098	2,605,141	3,786,450	4,771,615	6,341,386	5,061,827
Del país	10,930,647	9,415,709	10,477,029	12,001,095	12,647,026	13,643,098	2,605,141	3,786,450	4,771,615	6,341,386	5,061,827
Empresas	171,475	108,975	127,528	135,712	148,644	161,939	13,582	25,617	38,901	51,530	64,626
Personas físicas	10,759,172	9,306,734	10,349,501	11,865,383	12,498,382	13,481,159	2,591,559	3,760,833	4,732,714	6,289,856	4,997,201
Del extranjero	0	0	0	0	0	0	0	0	0	0	0
3.2.A.4 De otros	18,516	0	1,154	1,154	0	0	0	0	219,785	257,994	256,228
IPAB	0	0	0	0	0	0	0	0	0	0	0
PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0
FONADIN (antes FARAC) 4	18,516	0	1,154	1,154	0	0	0	0	219,785	257,994	256,228
3.3.B Intereses vencidos	0	0	0	0	0	0	0	0	0	0	0
3.3.B.1 De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0
Del país	0	0	0	0	0	0	0	0	0	0	0
Bancarios	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	0	0	0	0	0	0	0	0	0	0	0
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0
Otros intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0
Públicos	0	0	0	0	0	0	0	0	0	0	0
Privados	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	0	0	0	0	0	0	0	0	0	0	0
3.3.B.2 Del sector público	0	0	0	0	0	0	0	0	0	0	0
Gobierno federal	0	0	0	0	0	0	0	0	0	0	0
Gobiernos estatales y municipales	0	0	0	0	0	0	0	0	0	0	0
Organismos y empresas	0	0	0	0	0	0	0	0	0	0	0
3.3.B.3 Del sector privado	0	0	0	0	0	0	0	0	0	0	0
Del país	0	0	0	0	0	0	0	0	0	0	0
Empresas	0	0	0	0	0	0	0	0	0	0	0
Personas físicas	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	0	0	0	0	0	0	0	0	0	0	0
<b>Memo: (No incluido en cartera de crédito)</b>											
Memo: Reestructuración de cartera UDIS	2,875,580	2,752,994	2,706,884	2,662,741	2,245,363	5,968,730	4,543,831	4,555,768	4,574,269	4,576,812	4,566,135



## RECURSOS DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2009 Dic	Ago	Sep	2010 Oct	Nov	Dic	Ene	Feb	2011 Mar	Abr	May
Entidades no financieras del extranjero	0	0	0	0	0	0	0	0	0	0	0
PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0
FONADIN (antes FARAC)	0	332,239	293,068	294,261	293,023	256,419	257,414	258,270	219,785	220,609	221,463
<b>IV. Préstamos por operaciones de reporto</b>	<b>191,473,789</b>	<b>239,641,738</b>	<b>260,234,120</b>	<b>299,529,053</b>	<b>254,525,616</b>	<b>297,466,361</b>	<b>240,665,439</b>	<b>253,295,210</b>	<b>369,635,629</b>	<b>269,891,931</b>	<b>332,938,171</b>
<i>4.1. A intermediarios financieros</i>	<i>191,473,789</i>	<i>239,413,818</i>	<i>259,981,040</i>	<i>299,307,639</i>	<i>254,297,982</i>	<i>297,132,965</i>	<i>240,341,012</i>	<i>253,031,162</i>	<i>369,414,917</i>	<i>269,706,448</i>	<i>332,796,575</i>
Del país	180,633,519	237,691,290	258,281,004	298,838,088	253,768,243	296,841,543	240,341,012	252,942,440	367,777,107	268,991,800	332,681,737
Bancarios	141,590,115	198,572,393	216,208,635	231,219,892	194,324,500	244,800,029	195,365,262	214,223,440	302,634,272	218,970,029	274,031,523
Banca comercial	105,003,635	157,778,198	167,449,785	190,619,260	162,755,399	184,068,511	161,169,022	166,626,727	239,010,260	161,489,232	228,153,827
Banca de desarrollo	36,586,480	40,794,195	48,758,850	40,600,632	31,569,101	60,731,518	34,196,240	47,596,713	63,624,012	57,480,797	45,877,696
Otros intermediarios financieros	39,043,404	39,118,897	42,072,369	67,618,196	59,443,743	52,041,514	44,975,750	38,719,000	65,142,835	50,021,771	58,650,214
Públicos	0	0	0	0	0	0	0	0	0	0	0
Privados	39,043,404	39,118,897	42,072,369	67,618,196	59,443,743	52,041,514	44,975,750	38,719,000	65,142,835	50,021,771	58,650,214
Del extranjero	10,840,270	1,722,528	1,700,036	469,551	529,739	291,422	0	88,722	1,637,810	714,648	114,838
<i>4.2 Del sector privado</i>	<i>0</i>	<i>227,920</i>	<i>253,080</i>	<i>221,414</i>	<i>227,634</i>	<i>333,396</i>	<i>324,427</i>	<i>264,048</i>	<i>220,712</i>	<i>185,483</i>	<i>141,596</i>
Del país	0	227,920	253,080	221,414	227,634	333,396	324,427	264,048	220,712	185,483	141,596
<i>4.3 De otros</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>	<i>N/E</i>
IPAB	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E	N/E
<b>V. Instrumentos financieros sintéticos</b>	<b>9,640,047,453</b>	<b>7,692,425,302</b>	<b>7,774,983,600</b>	<b>7,833,649,863</b>	<b>7,391,398,305</b>	<b>6,995,450,078</b>	<b>7,088,684,272</b>	<b>7,318,436,002</b>	<b>7,469,101,830</b>	<b>7,007,630,534</b>	<b>7,193,141,806</b>
<i>5.1 Futuros</i>	<i>5,744,129,764</i>	<i>3,157,350,384</i>	<i>3,035,462,930</i>	<i>2,948,428,922</i>	<i>2,865,546,882</i>	<i>2,717,311,874</i>	<i>2,733,678,137</i>	<i>2,774,825,800</i>	<i>2,729,778,541</i>	<i>2,699,678,193</i>	<i>2,827,959,817</i>
<i>5.2 Adelantados</i>	<i>1,123,296,465</i>	<i>1,474,068,505</i>	<i>1,649,857,835</i>	<i>2,059,629,085</i>	<i>1,639,702,229</i>	<i>1,345,056,073</i>	<i>1,356,240,754</i>	<i>1,438,591,727</i>	<i>1,803,982,759</i>	<i>1,349,365,906</i>	<i>1,372,541,095</i>
<i>5.3 Opciones</i>	<i>21,550,177</i>	<i>21,902,478</i>	<i>24,210,544</i>	<i>24,014,814</i>	<i>26,279,278</i>	<i>23,943,683</i>	<i>20,254,280</i>	<i>19,790,228</i>	<i>19,934,173</i>	<i>18,903,469</i>	<i>15,762,708</i>
<i>5.4 Swaps</i>	<i>2,743,996,667</i>	<i>3,029,950,223</i>	<i>3,056,427,525</i>	<i>2,792,442,473</i>	<i>2,852,951,644</i>	<i>2,904,108,546</i>	<i>2,974,353,001</i>	<i>3,081,293,331</i>	<i>2,911,506,168</i>	<i>2,934,921,596</i>	<i>2,971,787,741</i>
<i>5.5 Crediticios</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>5.6 Paquetes de instrumentos financieros derivados</i>	<i>0</i>	<i>9,358</i>	<i>8,725</i>	<i>43,163</i>	<i>58,766</i>	<i>59,471</i>	<i>65,976</i>	<i>72,349</i>	<i>82,697</i>	<i>66,751</i>	<i>57,361</i>
<i>5.7 Ajustes de valuación por cobertura de activos financieros</i>	<i>7,074,380</i>	<i>9,144,354</i>	<i>9,016,041</i>	<i>9,091,406</i>	<i>6,859,506</i>	<i>4,970,431</i>	<i>4,092,124</i>	<i>3,862,567</i>	<i>3,817,492</i>	<i>4,694,619</i>	<i>5,033,084</i>
<b>VI. Valores no asignados por liquidar</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>6.1 Deudores en operaciones de rango</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Banca comercial	0	0	0	0	0	0	0	0	0	0	0
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0
Otros intermediarios financieros privados	0	0	0	0	0	0	0	0	0	0	0
<i>6.2 Títulos por recibir en operaciones de rango</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Gobierno federal	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	0	0	0	0	0	0	0	0	0	0	0
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0
<b>VII. Gastos y cargos diferidos</b>	<b>111,014,808</b>	<b>123,871,072</b>	<b>123,737,668</b>	<b>125,112,956</b>	<b>125,678,490</b>	<b>133,931,136</b>	<b>141,963,512</b>	<b>171,331,342</b>	<b>162,152,129</b>	<b>167,931,206</b>	<b>164,129,415</b>
Memo: Impuestos diferidos	76,434,423	86,298,420	86,722,065	87,319,253	87,243,327	93,424,487	96,944,095	124,741,198	126,193,912	130,408,945	121,484,845
<b>VIII. Otros recursos</b>	<b>332,096,599</b>	<b>599,323,776</b>	<b>572,275,254</b>	<b>548,632,949</b>	<b>538,952,048</b>	<b>476,613,264</b>	<b>569,444,151</b>	<b>504,716,939</b>	<b>563,126,481</b>	<b>513,965,321</b>	<b>529,421,770</b>
<i>8.1 Deudores diversos</i>	<i>172,102,574</i>	<i>441,417,802</i>	<i>411,017,528</i>	<i>387,330,755</i>	<i>377,760,196</i>	<i>309,154,046</i>	<i>406,711,280</i>	<i>341,551,607</i>	<i>396,656,719</i>	<i>350,969,059</i>	<i>370,794,060</i>
<i>8.1.1 De intermediarios financieros</i>	<i>96,817,730</i>	<i>250,517,272</i>	<i>193,017,919</i>	<i>250,982,992</i>	<i>216,639,065</i>	<i>200,140,378</i>	<i>256,951,816</i>	<i>178,699,455</i>	<i>216,153,086</i>	<i>205,375,520</i>	<i>188,245,396</i>
Del país	21,517,701	62,026,283	48,121,370	70,340,592	54,752,312	62,836,576	61,017,761	50,863,711	55,950,384	49,775,980	59,316,002
Bancarios	18,409,413	56,067,053	42,667,544	61,394,348	50,995,739	59,072,071	51,198,285	46,010,289	48,497,443	42,202,386	53,158,452
Banco de México	212,303	299	2,627	716	3,655	1,241,948	120	177	197	152	4,165,792
Banca comercial	16,427,159	53,885,469	39,747,138	58,838,768	47,710,960	52,003,320	48,875,384	41,311,540	45,630,419	39,179,515	46,067,222
Banca de desarrollo	1,769,951	2,181,285	2,917,779	2,554,864	3,281,124	5,826,803	2,322,781	4,698,572	2,866,827	3,022,719	2,925,438
Otros intermediarios financieros	3,108,288	5,959,230	5,453,826	8,946,244	3,756,573	3,764,505	9,819,476	4,853,422	7,452,941	7,573,594	6,157,550
Públicos	200	3,071	2,768	8,503	13,072	200	1,925	200	340	140	5,745
Privados	3,108,088	5,956,159	5,451,058	8,937,741	3,743,501	3,764,305	9,817,551	4,853,222	7,452,601	7,573,454	6,151,805
Del extranjero	75,300,029	188,490,989	144,896,549	180,642,400	161,886,753	137,303,802	195,934,055	127,835,744	160,202,702	155,599,540	128,929,394



## RECURSOS DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

Concepto	2009			2010			2011			Abr	May
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar		
<i>8.1.2 Del sector público</i>	2,391,207	1,982,342	2,386,233	2,227,380	2,363,234	2,608,241	2,079,648	2,474,190	2,271,264	1,778,541	1,809,285
Gobierno Federal	2,179,776	1,504,565	1,511,687	1,564,902	1,580,477	1,598,960	1,585,531	1,602,361	1,632,130	1,593,146	1,601,216
Gobierno del Distrito Federal	0	0	0	0	0	0	0	0	0	0	0
Gobiernos estatales y municipales	12,080	44,429	204,019	90,689	48,361	23,805	50,655	31,878	165,045	31,437	32,471
Organismos y empresas	199,351	433,348	670,527	571,789	734,396	985,476	443,462	839,951	474,089	153,958	175,598
<i>8.1.3 Del sector privado</i>	17,868,283	21,732,091	30,013,582	34,769,752	35,223,110	26,822,868	30,956,325	32,638,271	34,237,934	33,779,626	27,941,777
Del país	17,858,027	21,728,963	29,748,129	34,765,189	35,217,937	26,817,119	30,949,301	32,630,958	34,226,379	33,768,118	27,909,110
Empresas	12,509,552	16,788,951	19,738,749	29,667,994	30,625,454	22,702,228	24,886,592	27,819,975	29,221,418	28,554,941	23,176,763
Personas físicas	5,348,475	4,940,012	10,009,380	5,097,195	4,592,483	4,114,891	6,062,709	4,810,983	5,004,961	5,213,177	4,732,347
Del extranjero	10,256	3,128	265,453	4,563	5,173	5,749	7,024	7,313	11,555	11,508	32,667
<i>8.1.4 De otros</i>	202,038	235,377	233,831	233,835	386,775	176,844	176,844	175,788	175,995	176,043	176,208
<i>8.1.5 No sectorizados</i>	54,823,316	166,950,720	185,365,963	99,116,796	123,148,012	79,405,715	116,546,647	127,563,903	143,818,440	109,859,329	152,621,394
Memo: Matriz y sucursales	0	0	0	0	0	0	0	0	0	0	0
<b>Memo: Contraparte de la compra de divisas 24-48 horas</b>											
Banco de México	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	13,170,533	51,815,159	38,224,477	56,978,631	46,157,755	50,845,719	47,776,118	34,505,558	38,460,604	31,467,010	38,491,334
Banca de desarrollo	2,204,584	2,686,634	4,671,836	3,644,429	4,383,546	4,832,990	2,306,024	3,600,099	4,133,536	3,768,091	4,061,151
Intermediarios financieros no bancarios privados	2,653,879	8,939,419	8,996,505	8,010,384	7,347,996	7,177,713	8,955,355	7,381,686	10,219,209	6,662,413	8,638,117
Empresas y personas físicas con activ. Empresarial	819,521	4,778,064	660,070	1,140,378	6,964,301	148,821	2,506,531	4,730,357	2,853,240	1,551,161	2,056,560
Personas físicas	114,920	308,189	462,020	489,468	240,643	61,275	558,624	203,306	184,767	152,169	162,735
Entidades financieras del extranjero	108,258,236	217,392,405	234,120,134	260,048,017	241,395,564	229,821,693	291,352,067	227,651,634	254,657,322	274,712,755	217,977,586
Entidades no financieras del extranjero	8,375	7,224	7,710	9,290	5,548	20,704	6,379	255,463	3,799	12,573	70,972
<b>Memo: Contraparte operaciones fecha valor de compra de valores</b>											
Gobierno federal	15,963,971	120,695,380	117,507,220	62,487,222	105,874,468	0	0	69,682,729	81,130,223	73,471,777	101,304,477
Banca comercial	0	12,359	695,222	0	1,855,200	0	0	10,000	48,241	0	0
Banca de desarrollo	150,478	199,945	1,005,362	0	0	0	0	649,893	49,999	2,144,150	984,474
Intermediarios financieros no bancarios privados	0	8,694	12,358	0	0	0	0	50,987	0	1,000	0
<i>8.2 Otros adeudos vencidos</i>	0	0	0	0	0	0	0	0	0	0	0
<i>8.3 Activos del plan para cubrir obligaciones laborales al retiro</i>	29,857,185	31,535,245	31,591,169	31,707,696	31,710,383	34,604,155	34,479,581	34,404,263	35,632,518	35,673,362	35,587,970
<i>8.4 Compra de deuda en el mercado internacional</i>	32,970,882	24,896,958	26,563,674	25,527,036	24,354,538	24,722,872	20,448,834	20,671,505	21,919,205	17,364,315	17,908,015
<i>8.5 Cobertura de posición corta</i>	0	0	0	0	0	0	0	0	0	0	0
<i>8.6 Inmuebles, mobiliario y equipo</i>	91,438,451	94,769,516	95,730,397	96,684,673	97,689,874	100,640,233	100,798,887	100,998,650	101,557,496	102,212,580	97,451,720
<i>8.7 Otras inversiones</i>	5,727,507	6,704,255	7,372,486	7,382,789	7,437,057	7,491,972	7,005,550	7,090,914	7,360,543	7,746,005	7,680,005
<b>IX. Otras inversiones</b>	66,389,184	75,874,063	76,241,971	75,240,980	75,882,242	72,764,278	73,401,782	74,730,305	74,391,421	76,442,249	77,352,209
<i>9.1 Inversiones permanentes en acciones</i>	66,389,184	75,874,063	76,241,971	75,240,980	75,882,242	72,764,278	73,401,782	74,730,305	74,391,421	76,442,249	77,225,930
<i>9.1.1 De intermediarios financieros</i>	50,977,847	56,429,650	56,980,895	57,526,607	47,984,891	49,608,319	49,343,007	49,888,039	47,674,099	58,320,213	56,781,028
Del país	50,314,545	55,630,450	56,199,195	56,747,956	47,188,040	48,798,190	48,778,053	49,323,629	47,105,420	57,757,521	51,349,300
Bancarios	0	0	0	0	0	0	0	0	0	0	0
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0
Otros intermediarios financieros	50,314,545	55,630,450	56,199,195	56,747,956	47,188,040	48,798,190	48,778,053	49,323,629	47,105,420	57,757,521	51,349,300
Públicos	205,434	186,140	186,526	186,083	184,619	196,670	197,418	200,800	204,948	210,126	216,481
Privados	50,109,111	55,444,310	56,012,669	56,561,873	47,003,421	48,601,520	48,580,635	49,122,829	46,900,472	57,547,395	51,132,819
Del extranjero	663,302	799,200	781,700	778,651	796,851	810,129	564,954	564,410	568,679	562,692	5,431,728
<i>9.1.2 Del sector privado</i>	15,411,337	19,444,413	19,261,076	17,714,373	27,897,351	23,155,959	24,058,775	24,842,266	26,717,322	18,122,036	20,444,902
Del país	15,387,693	19,230,174	19,239,636	17,693,255	27,876,449	23,137,693	24,040,713	24,824,245	26,696,705	18,101,815	20,424,724
Empresas	15,387,693	19,230,174	19,239,636	17,693,255	27,876,449	23,137,693	24,040,713	24,824,245	26,696,705	18,101,815	20,424,724
Del extranjero	23,644	214,239	21,440	21,118	20,902	18,266	18,062	18,021	20,617	20,221	20,178

<b>RECURSOS DE LA BANCA COMERCIAL</b>												
Metodología 1997												
(Saldos nominales en miles de pesos )												
Concepto	2009 Dic	Ago	Sep	2010 Oct	Nov	Dic	Ene	Feb	2011 Mar	Abr	May	
9.2 Activos de larga duración disponibles para la venta	0	0	0	0	0	0	0	0	0	0	126,279	
9.2.1 De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	
Del país	0	0	0	0	0	0	0	0	0	0	0	
Bancarios	0	0	0	0	0	0	0	0	0	0	0	
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0	
Otros intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	
Públicos	0	0	0	0	0	0	0	0	0	0	0	
Privados	0	0	0	0	0	0	0	0	0	0	0	
Del extranjero	0	0	0	0	0	0	0	0	0	0	0	
9.2.2 Del sector privado	0	0	0	0	0	0	0	0	0	0	126,279	
Del país	0	0	0	0	0	0	0	0	0	0	126,279	
Empresas	0	0	0	0	0	0	0	0	0	0	126,279	
Del extranjero	0	0	0	0	0	0	0	0	0	0	0	
<b>X. Renglón de ajuste estadístico <sup>3</sup></b>	-209	-26	-184	-8	-124,545	47	22	58	10	7	64	

Fuente: Banco de México. A partir de diciembre de 2005 la información que actualmente se reporta se obtiene del Catálogo Sectorizado (CMS)

Notas: Como resultado del redondeo de cifras, los niveles agregados pueden no coincidir con la suma de sus componentes. Las cifras de los últimos tres meses son preliminares.

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.

4/ Se refiere al financiamiento a través de créditos y valores del Fideicomiso Fondo Nacional de Infraestructura D.O.F.

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 incorporadas en depósitos en bancos

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.