

## RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

	2010			2011			2012					
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
<b>Recursos totales ( I al X)</b>	12,567,074,787	13,615,211,221	13,707,013,514	13,257,694,873	13,510,227,022	13,208,704,664	13,261,012,711	13,494,602,015	11,953,561,479	12,017,847,598	12,320,982,316	12,103,969,535
<b>I. Disponibilidades</b>	619,747,036	567,695,817	560,573,491	557,832,248	553,573,113	553,385,151	578,388,539	544,953,239	565,222,552	549,337,202	549,601,245	530,962,682
1.1 Caja	99,613,970	78,166,363	77,746,562	80,713,340	90,128,524	102,959,362	86,857,181	80,480,277	80,733,173	86,677,518	91,422,353	83,301,749
1.2 Depósitos en bancos	-141,740,766	-163,100,818	-148,876,214	-168,540,427	-226,517,889	-188,008,109	-201,742,283	-188,117,612	-145,772,592	-163,575,623	-219,277,106	-227,599,195
Del país	13,031,224	26,888,947	10,535,692	-4,774,855	-16,965,286	-933,787	-12,555,998	-10,077,300	-1,507,075	3,152,011	-9,884,769	-3,144,380
Banco de México	12,393,548	41,493,345	19,910,704	1,125,842	1,080,827	1,442,928	1,458,358	1,263,134	996,520	1,848,038	1,309,002	1,528,539
Banca Comercial	70,241	-14,969,047	-9,782,408	-11,541,187	-22,196,623	-5,528,300	-17,239,265	-13,999,828	-4,910,828	-209,456	-12,716,426	-5,027,510
Banca de desarrollo	567,435	364,649	407,396	5,640,490	4,150,510	3,151,585	3,224,909	2,659,394	2,407,233	1,513,429	1,522,655	354,591
Del extranjero	-154,771,990	-189,989,765	-159,411,906	-163,765,572	-209,552,603	-187,074,322	-189,186,285	-178,040,312	-144,265,517	-166,727,634	-209,392,337	-224,454,815
<b>Memo: Ventas de divisas 24-48 horas</b>	-211,545,129	-243,265,474	-237,070,222	-225,833,974	-272,618,349	-241,779,990	-257,907,618	-235,602,317	-209,814,991	-226,446,411	-280,041,761	-275,944,445
1.3 Otras disponibilidades	477,717	724,745	965,997	915,338	1,148,607	800,571	951,146	639,386	1,032,350	1,326,702	901,833	764,802
1.4 Existencia en metales	292,810	340,164	309,245	332,322	335,423	269,538	312,196	309,376	293,539	431,268	424,727	282,600
1.5 Intereses devengados	0	0	0	0	0	0	0	0	0	0	0	0
De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
Del país	0	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	0	0	0	0	0	0	0	0	0	0	0	0
1.6 Disponibilidades restringidas	661,103,305	651,565,363	630,427,901	644,411,675	688,478,448	637,363,789	692,010,299	651,641,812	628,935,082	624,477,337	676,129,438	674,212,726
Intermediarios financieros	661,103,305	651,565,363	630,427,901	644,411,675	688,478,448	637,363,789	692,010,299	651,641,812	628,935,082	624,477,337	676,129,438	674,212,726
Del país	324,684,797	310,992,095	304,270,179	294,041,755	319,685,989	313,353,553	328,203,594	318,339,357	335,973,435	313,492,488	348,272,248	336,260,321
Bancarios	324,684,797	310,992,095	304,270,179	294,041,755	319,685,989	313,353,553	328,203,594	318,339,357	335,973,435	313,492,488	348,272,248	336,260,321
Banco de México	249,249,151	248,937,025	249,104,379	249,139,094	249,263,786	249,360,714	249,385,538	249,403,356	248,626,396	248,708,296	248,892,475	250,327,681
Banca comercial	73,046,555	61,574,706	53,846,930	42,965,680	70,017,059	62,677,336	77,565,320	68,335,837	77,614,539	63,748,271	97,338,174	80,927,337
Banca de desarrollo	2,389,091	480,364	1,318,870	1,936,981	405,144	1,315,503	1,252,736	600,164	9,732,500	1,035,921	2,041,599	5,005,303
Del extranjero	336,418,508	340,573,268	326,157,722	350,369,920	368,792,459	324,010,236	363,806,705	333,302,455	292,961,647	310,984,849	327,857,190	337,952,405
<b>Memo: Compra de divisas 24 - 48 horas</b>	297,612,989	302,315,677	286,264,716	310,103,202	329,228,230	307,532,650	352,139,590	320,097,220	272,237,763	289,084,510	310,129,995	321,623,065
<b>Memo: Cuentas corrientes hasta 3 días</b>	75,734,779	51,642,247	45,572,117	33,360,677	57,707,418	36,501,551	46,283,423	40,000,571	73,045,955	48,379,374	71,046,438	60,671,447
<b>II. Inversiones en valores</b>	1,849,954,279	1,984,061,369	1,992,427,637	2,075,877,250	2,109,553,367	2,044,055,879	2,025,704,325	2,008,251,778	2,015,153,417	2,037,174,035	2,006,008,509	1,981,408,750
2.1 Tenencia de valores	801,461,099	758,101,356	800,766,341	799,618,899	753,317,245	786,351,805	755,285,580	704,468,152	720,897,080	654,474,225	670,874,684	741,988,706
2.1.1 De intermediarios financieros	109,977,462	81,452,358	74,073,916	82,377,061	68,124,891	81,136,808	82,662,780	66,141,968	68,760,509	70,907,763	84,935,299	91,618,060
Del país	84,606,614	63,606,536	55,354,973	62,929,388	48,909,007	54,452,457	63,529,893	53,430,770	55,329,726	58,846,562	66,072,210	60,635,578
Bancarios	65,236,538	49,964,688	42,278,516	48,745,950	35,450,990	39,889,881	50,057,839	42,108,633	44,251,882	47,693,244	55,974,386	45,833,513
Banco de México	0	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	46,189,540	43,993,905	33,234,397	39,135,995	29,680,376	29,636,568	38,277,660	30,358,357	26,614,528	37,431,989	46,091,804	34,999,754
Banca de desarrollo	19,046,998	5,970,783	9,044,119	9,609,955	5,770,614	10,253,313	11,780,179	11,750,276	17,637,354	10,261,255	9,882,582	10,833,759
Otros intermediarios financieros	19,370,076	13,641,848	13,076,457	14,183,438	13,458,017	14,562,576	13,472,054	11,322,137	11,077,844	11,153,318	10,097,824	14,802,065
Públicos	493,588	797,106	809,590	806,883	806,965	806,056	807,052	820,224	818,293	817,734	817,873	858,968
Privados	18,876,488	12,844,742	12,266,867	13,376,555	12,651,052	13,756,520	12,665,002	10,501,913	10,259,551	10,335,584	9,279,951	13,943,097
Del extranjero	25,370,848	17,845,822	18,718,943	19,447,673	19,215,884	26,684,351	19,132,887	12,711,198	13,430,783	12,061,201	18,863,089	30,982,482
2.1.2 Del sector público	514,288,023	523,987,396	539,706,406	573,956,972	523,044,159	511,040,829	526,699,716	495,703,533	518,706,181	446,597,724	445,326,844	496,512,555
Gobierno federal	449,354,693	459,307,591	455,738,861	506,718,355	456,331,581	428,607,362	455,191,283	429,609,620	446,809,263	376,621,180	375,267,556	423,474,697
Cetes	65,275,516	125,019,355	92,858,513	104,640,881	111,514,327	70,511,366	87,976,589	88,717,909	96,094,436	93,740,782	66,401,508	88,096,274
Bondes	0	0	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	0
Bonos a 5 años tasa fija	127,038,926	59,283,864	42,137,988	65,489,656	67,771,107	64,251,402	84,932,548	96,088,554	100,825,620	78,980,844	109,831,387	68,042,436
Bonos a 7 años tasa fija	64,316,155	82,186,659	74,671,314	57,545,545	79,288,970	53,829,369	53,095,256	41,551,794	41,099,885	36,726,489	28,668,363	28,517,137
Bonos a 10 años tasa fija	125,208,672	88,855,709	122,685,127	125,352,996	67,811,753	73,363,783	94,012,706	90,757,882	89,024,088	73,823,508	85,937,463	129,783,918
Bonos a 20 años tasa fija	10,564,369	12,655,298	7,120,049	17,807,253	9,385,624	12,607,846	7,892,781	6,679,071	5,983,464	2,516,587	1,833,417	5,615,091
Bonos a 30 años tasa fija	2,816,213	951,326	5,278,054	6,167,765	2,672,056	4,226,963	1,616,865	5,419,472	241,087	1,948,178	-222,803	728,032





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	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
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
<b>Memo: Cartera de valores propia, según propósito de la tenencia</b>												
Títulos para negociar	473,135,408	505,905,682	525,857,221	517,879,964	489,074,876	503,568,131	451,121,891	404,325,048	416,138,940	375,722,192	382,213,467	403,312,663
Títulos disponibles para la venta	262,306,007	185,847,074	202,104,364	213,103,469	197,779,903	210,290,556	236,609,766	235,211,954	231,590,471	195,614,957	202,028,284	260,479,273
Títulos conservados al vencimiento	66,019,672	66,348,581	72,804,742	68,635,452	66,462,448	72,493,090	67,553,909	64,931,143	73,167,662	83,137,068	86,632,913	78,196,753
<b>III. Cartera de crédito</b>	2,121,148,290	2,276,722,674	2,333,172,973	2,333,123,767	2,390,493,883	2,458,550,105	2,446,748,193	2,445,734,510	2,486,328,315	2,496,353,808	2,550,177,126	2,568,810,533
3.1 Crédito otorgado	2,121,148,290	2,276,722,674	2,333,172,973	2,333,123,767	2,390,493,883	2,458,550,105	2,446,748,193	2,445,734,510	2,486,328,315	2,496,353,808	2,550,177,126	2,568,810,533
3.1.A Cartera vigente	2,075,218,432	2,222,116,761	2,271,047,161	2,268,567,916	2,324,663,661	2,403,854,364	2,392,755,706	2,391,316,032	2,430,379,687	2,439,396,182	2,491,210,009	2,510,933,021
3.1.A.1 De intermediarios financieros	142,147,378	154,571,946	163,139,299	158,146,841	167,942,141	188,956,258	186,933,818	185,694,806	191,480,503	203,228,039	202,100,714	204,732,233
Del país	126,310,044	136,645,759	138,405,628	137,243,691	147,425,113	169,559,344	167,841,096	166,397,787	169,299,510	180,862,687	182,162,829	185,943,966
Bancarios	3,654,617	6,565,735	7,329,778	7,639,460	9,149,554	8,428,639	8,345,159	7,232,617	7,048,369	7,603,156	8,909,556	8,913,293
Banca comercial	1,592,404	2,993,611	2,751,009	3,242,768	3,332,594	1,725,535	1,395,852	1,338,070	825,991	1,472,312	2,070,732	2,188,417
Banca de desarrollo	2,062,213	3,572,124	4,578,769	4,396,692	5,816,960	6,703,104	6,949,307	5,894,547	6,222,378	6,130,844	6,838,824	6,724,876
Otros intermediarios financieros	122,655,427	130,080,024	131,075,850	129,604,231	138,275,559	161,130,705	159,495,937	159,165,170	162,251,141	173,259,531	173,253,273	177,030,673
Públicos	1,369,777	1,410,302	1,455,483	1,363,871	1,432,139	1,435,946	1,588,785	1,590,221	1,522,497	1,525,022	1,578,474	1,664,959
Privados	121,285,650	128,669,722	129,620,367	128,240,360	136,843,420	159,694,759	157,907,152	157,574,949	160,728,644	171,734,509	171,674,799	175,365,714
Del extranjero	18,037,934	19,995,000	19,733,971	19,997,026	20,547,028	19,396,914	19,092,722	19,297,019	22,180,993	22,365,352	19,937,885	18,788,267
3.1.A.2 Del sector público	300,822,062	309,957,283	302,818,451	304,743,412	310,354,075	331,061,932	334,996,742	332,243,041	341,508,678	341,794,704	343,525,148	354,612,521
Gobierno Federal	19,614,228	25,719,952	26,234,341	26,301,148	26,274,789	32,415,801	32,020,880	32,036,244	32,257,260	32,218,367	32,934,917	31,678,195
Gobierno del Distrito Federal	1,216,661	1,027,034	1,877,905	1,383,051	1,295,800	2,899,065	2,849,063	2,465,406	2,125,220	2,076,523	2,048,634	2,048,432
Gobiernos estatales y municipales	211,219,041	207,293,060	196,790,288	199,319,699	202,725,497	212,945,163	217,422,576	214,219,524	217,868,180	218,732,418	221,230,571	232,841,084
Organismos y empresas	68,772,132	75,917,237	77,915,917	77,739,514	80,057,989	82,801,903	82,704,223	83,521,867	89,258,018	88,767,396	87,311,026	88,044,810
<b>Memo: Crédito directo vigente al sector público</b>												
A sector público	82,398,259	92,237,908	94,730,170	94,652,393	97,902,693	107,569,967	107,053,449	107,891,836	113,830,233	0	112,514,925	112,753,738
A estados y municipios	212,435,702	208,320,094	198,668,193	200,702,750	204,021,297	215,844,228	220,271,639	216,684,930	219,993,400	0	223,279,205	234,889,516
Asociado a programas de reestructura	4,160	3,640	3,651	3,579	3,498	3,467	3,432	3,384	3,316	0	3,167	3,191
3.1.A.3 Del sector privado	1,620,925,721	1,744,731,989	1,792,274,576	1,792,852,407	1,833,847,354	1,874,473,880	1,861,460,821	1,864,176,551	1,888,404,895	1,885,384,472	1,936,902,974	1,942,939,534
Del país	1,588,597,636	1,715,313,900	1,761,388,507	1,763,731,082	1,804,666,363	1,845,593,887	1,834,871,335	1,837,887,721	1,862,349,635	1,859,460,444	1,909,321,957	1,922,690,739
Empresas	885,057,886	951,994,545	985,944,137	979,191,918	999,809,544	1,031,193,451	1,012,036,622	1,007,453,094	1,018,947,652	1,021,987,896	1,061,368,697	1,062,858,049
Personas físicas	703,539,750	763,319,355	775,444,370	784,539,164	804,856,819	814,400,436	822,834,713	830,434,627	843,401,983	837,472,548	847,953,260	859,832,690
<b>Memo: Crédito vigente al sector privado</b>												
Crédito directo	1,695,405,752	1,831,859,438	1,880,971,859	1,885,537,395	1,931,507,200	1,972,369,203	1,961,522,386	1,965,796,640	1,992,662,592	0	2,054,212,758	2,070,276,188
Al consumo	396,826,312	451,480,148	462,117,584	470,355,315	488,188,829	493,341,973	495,889,754	501,661,615	509,648,294	0	523,937,150	533,508,336
A la vivienda	362,480,078	376,782,865	380,389,950	383,779,892	388,325,411	392,806,607	397,119,147	399,511,015	404,647,673	0	409,355,129	413,034,926

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A empresas y personas físicas con actividad empresarial	936,099,362	1,003,596,425	1,038,464,325	1,031,402,188	1,054,992,960	1,086,220,623	1,068,513,485	1,064,624,010	1,078,366,625	0	1,120,920,479	1,123,732,926
Afecto al esquema de participación de flujos vigente	0	0	0	0	0	0	0	0	0	0	0	0
Al consumo	0	0	0	0	0	0	0	0	0	0	0	0
A la vivienda	0	0	0	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	0	0
Del extranjero	32,328,085	29,418,089	30,886,069	29,121,325	29,180,991	28,879,993	26,589,486	26,288,830	26,055,260	25,924,028	27,581,017	20,248,795
3.1.A.4 De otros	11,323,271	12,855,543	12,814,835	12,825,256	12,520,091	9,362,294	9,364,325	9,201,634	8,985,611	8,988,967	8,681,173	8,648,733
IPAB	8,013,271	10,522,726	10,517,445	10,521,843	10,523,693	8,014,667	8,017,764	8,018,919	8,014,403	8,016,661	8,012,646	8,014,735
Rescate financiero	0	0	0	0	0	0	0	0	0	0	0	0
Fondeo	8,013,271	10,522,726	10,517,445	10,521,843	10,523,693	8,014,667	8,017,764	8,018,919	8,014,403	8,016,661	8,012,646	8,014,735
PIDIREGAS	949,840	950,693	949,075	950,042	950,636	299,791	295,422	295,321	296,937	295,308	295,321	296,880
FONADIN (antes FARAC) 4	2,360,160	1,382,124	1,348,315	1,353,371	1,045,762	1,047,836	1,051,139	887,394	674,271	676,998	373,206	337,118
3.1.B Cartera vencida	45,929,858	54,605,913	62,125,812	64,555,851	65,830,222	54,695,741	53,992,487	54,418,478	55,948,628	56,957,626	58,967,117	57,877,512
3.1.B.1 De intermediarios financieros	62,078	93,175	88,302	94,362	89,497	95,174	62,486	69,857	69,988	89,064	86,159	95,185
Del país	62,040	93,101	88,223	94,334	89,473	95,166	62,410	69,799	69,928	88,990	86,093	95,116
Bancarios	0	0	0	0	0	0	0	0	0	0	0	3,275
Banca comercial	0	0	0	0	0	0	0	0	0	0	0	3,275
Banca de desarrollo	0	0	0	0	0	0	0	0	0	0	0	0
Otros intermediarios financieros	62,040	93,101	88,223	94,334	89,473	95,166	62,410	69,799	69,928	88,990	86,093	91,841
Públicos	0	0	0	0	0	0	0	0	0	0	0	0
Privados	62,040	93,101	88,223	94,334	89,473	95,166	62,410	69,799	69,928	88,990	86,093	91,841
<b>Memo: Cartera directa vencida de intermediarios financieros no bancarios privados</b>												
Crédito directo vencido	62,040	93,101	88,223	94,334	89,473	95,166	62,410	69,799	69,928	0	86,093	91,841
Afecto al esquema de participación de flujos vencido	0	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	38	74	79	28	24	8	76	58	60	74	66	69
3.1.B.2 Del sector público	6,174	4,309	7,396,138	7,405,119	7,426,154	19,914	32,516	6,118	3,552	4,557	37,797	209,696
Gobierno federal	0	0	0	0	0	0	0	0	0	0	0	0
Gobiernos estatales y municipales	5,206	0	7,392,158	7,401,139	7,422,174	15,935	28,537	709	2,121	3,127	6,480	178,379
Organismos y empresas	968	4,309	3,980	3,980	3,980	3,979	3,979	5,409	1,431	1,430	31,317	31,317
<b>Memo: Crédito directo vencido</b>												
A sector público federal	968	4,309	3,980	3,980	3,980	3,979	3,979	5,409	1,431	0	31,317	31,317
A estados y municipios	5,206	0	7,392,158	7,401,139	7,422,174	15,935	28,537	709	2,121	0	6,480	178,379
Asociado a programas de reestructura	0	0	0	0	0	0	0	0	0	0	0	0
3.1.B.3 Del sector privado	45,861,606	54,508,429	54,641,372	57,056,370	58,314,571	54,580,653	53,897,485	54,342,503	55,875,088	56,864,005	58,843,161	57,572,631
Del país	45,411,332	54,058,214	54,138,238	57,056,370	58,314,571	54,580,653	53,897,485	54,342,503	55,875,088	56,864,005	58,843,161	57,127,406
Empresas	15,671,497	20,997,478	20,467,315	21,582,261	22,674,518	21,676,004	19,741,265	20,807,331	21,557,026	22,418,298	23,173,720	22,534,941
Personas físicas	29,739,835	33,060,736	33,670,923	35,474,109	35,640,053	32,904,649	34,156,220	33,535,172	34,318,062	34,445,707	35,669,441	34,592,465
<b>Memo: Crédito vencido al sector privado</b>												
Crédito directo	49,353,512	58,538,950	58,625,033	61,512,179	62,849,662	59,163,282	58,386,279	58,709,322	60,169,207	0	64,439,370	63,029,776
Al consumo	17,523,673	19,678,957	20,209,531	21,072,398	21,370,415	20,509,450	20,515,621	20,162,722	20,569,061	0	23,316,552	23,116,027
A la vivienda	13,141,542	14,666,088	14,871,576	15,337,291	15,722,109	13,580,984	14,032,601	14,031,446	14,116,486	0	13,650,209	13,769,720
A empresas y personas físicas con actividad empresarial	18,688,297	24,193,905	23,543,926	25,102,490	25,757,138	25,072,848	23,838,057	24,515,154	25,483,660	0	27,472,609	26,144,029
Afecto al esquema de participación de flujos vencido	0	0	0	0	0	0	0	0	0	0	0	0
Al Consumo	0	0	0	0	0	0	0	0	0	0	0	0
A la vivienda	0	0	0	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	0	0
Del extranjero	450,274	450,215	503,134	0	0	0	0	0	0	0	0	445,225
<b>Memo: (Incluido en la cartera de crédito)</b>												
<b>3.2 Intereses devengados sobre crédito</b>	21,155,081	10,934,096	12,036,164	13,212,689	14,571,469	15,835,757	4,208,278	5,433,650	7,986,383	8,137,085	9,448,634	11,451,610



## RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

	2010			2011			2012					
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
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	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	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	N/E	N/E
Fideic prog apoyo a deuda créditos de vivienda empresas país	1,935	0	0	0	0	0	0	0	0	0	0	0
Fideic prog apoyo a deuda créditos de vivienda part. País	5,962,635	4,568,842	4,575,918	4,599,973	4,626,035	4,672,326	4,723,251	4,753,761	4,755,025	4,752,640	4,734,554	4,732,668
Fideic acuerdo benef adic. Prog. Apoyo créd. Edos y mpios.	4,160	3,640	3,651	3,579	3,498	3,467	3,432	3,384	3,316	3,246	3,167	3,191
Memo: Esquema de participación de flujos con Fobaproa	0	0	0	0	0	0	0	0	0	0	0	0
Memo: Financiamiento total (crédito y valores, sin reporto)	2,928,578,119	3,039,396,512	3,138,518,883	3,137,346,218	3,148,440,661	3,249,577,703	3,206,760,456	3,154,959,807	3,211,983,736	3,155,583,919	3,225,789,531	3,315,535,098
Memo:	2,121,148,290	2,204,269,175	2,257,849,444	2,255,293,324	2,310,372,728	2,377,225,180	2,364,276,731	2,360,995,250	2,398,212,478	2,406,312,401	2,457,115,501	2,473,424,589
Cartera de crédito sin restricción	2,120,891,871	2,204,084,585	2,257,702,944	2,255,146,259	2,310,225,118	2,377,078,798	2,364,130,349	2,360,848,868	2,398,139,216	2,406,238,585	2,457,041,679	2,473,387,962
Banca comercial	1,592,404	2,993,611	2,751,009	3,242,768	3,332,594	1,725,535	1,395,852	1,338,070	825,991	1,472,312	2,070,732	2,191,692
Banca de desarrollo	2,062,213	3,572,124	4,578,769	4,396,692	5,816,960	6,703,104	6,949,307	5,894,547	6,222,378	6,130,844	6,838,824	6,724,876
Intermediarios financieros no bancarios públicos	1,369,777	1,410,302	1,455,483	1,363,871	1,432,139	1,435,946	1,588,785	1,590,221	1,522,497	1,525,022	1,578,474	1,664,959
Intermediarios financieros no bancarios privados	121,347,690	128,762,823	129,708,590	128,334,694	136,932,893	159,789,925	157,969,562	157,644,748	160,798,572	171,823,499	171,760,892	175,457,555
Entidades financieras del extranjero	15,837,372	17,926,261	24,733,750	20,903,178	20,517,052	19,396,922	19,092,798	19,297,077	22,181,053	22,365,426	19,937,951	18,788,336
Gobierno federal	19,614,228	25,719,952	26,234,341	26,301,148	26,274,789	32,415,801	32,020,880	32,036,244	32,257,260	32,218,367	32,934,917	31,678,195
Gobierno del Distrito Federal	1,216,661	1,027,034	1,877,905	1,383,051	1,295,800	2,899,065	2,849,063	2,465,406	2,125,220	2,076,523	2,048,634	2,048,432
Gobiernos estatales y municipales	211,224,247	207,293,060	204,182,446	206,720,838	210,147,671	212,961,098	217,451,113	214,220,233	217,870,301	218,735,545	221,237,051	233,019,463
Organismos y empresas públicas	68,773,100	75,921,546	77,919,897	77,743,494	80,061,969	82,805,882	82,708,202	83,527,276	89,259,449	88,768,826	87,342,343	88,076,127
Empresas privadas del país	900,729,383	972,992,023	1,006,411,452	1,000,774,179	1,022,484,062	1,052,869,455	1,031,777,887	1,028,260,425	1,040,504,678	1,044,406,194	1,084,542,417	1,085,392,990
Personas físicas	733,279,585	723,926,592	733,791,764	742,182,830	760,375,717	765,980,160	774,519,471	779,230,539	789,604,208	781,876,848	790,561,076	799,039,211
Entidades no financieras del extranjero	32,778,359	29,868,304	31,389,203	29,121,325	29,180,991	28,879,993	26,589,486	26,288,830	26,055,260	25,924,028	27,581,017	20,694,020
IPAB	8,013,271	10,522,726	10,517,445	10,521,843	10,523,693	8,014,667	8,017,764	8,018,919	8,014,403	8,016,661	8,012,646	8,014,735
PIDIREGAS	949,840	950,693	949,075	950,042	950,636	299,791	295,422	295,321	296,937	295,308	295,321	296,880
FONADÍN (antes FARAC)	2,103,741	1,197,534	1,201,815	1,206,306	898,152	901,454	904,757	741,012	601,009	603,182	299,384	300,491
Cartera de crédito restringida	256,419	184,590	146,500	147,065	147,610	146,382	146,382	146,382	73,262	73,816	73,822	36,627
Banca comercial	0	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	0
Intermediarios financieros no bancarios públicos	0	0	0	0	0	0	0	0	0	0	0	0
Intermediarios financieros no bancarios privados	0	0	0	0	0	0	0	0	0	0	0	0
Entidades financieras del extranjero	0	0	0	0	0	0	0	0	0	0	0	0
Gobierno federal	0	0	0	0	0	0	0	0	0	0	0	0
Gobierno del Distrito Federal	0	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	0
Organismos y empresas públicas	0	0	0	0	0	0	0	0	0	0	0	0
Empresas privadas del país	0	0	0	0	0	0	0	0	0	0	0	0
Personas físicas	0	0	0	0	0	0	0	0	0	0	0	0
Entidades no financieras del extranjero	0	0	0	0	0	0	0	0	0	0	0	0
PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0	0
FONADIN (antes FARAC)	256,419	184,590	146,500	147,065	147,610	146,382	146,382	146,382	73,262	73,816	73,822	36,627
<b>IV. Préstamos por operaciones de reporto</b>	297,466,361	308,438,106	335,655,514	356,139,935	367,772,850	416,270,327	373,592,892	351,309,601	359,575,577	322,593,690	308,752,565	308,302,965
4.1. A intermediarios financieros	297,132,965	308,341,035	335,594,031	356,092,471	367,720,132	416,149,575	373,477,034	351,087,727	359,314,453	322,350,710	308,608,301	308,238,687
Del país	296,841,543	308,215,777	335,452,101	356,018,810	367,701,595	416,149,575	373,026,886	348,434,839	356,711,482	321,948,160	307,198,195	308,012,773
Bancarios	244,800,029	257,361,800	280,362,589	294,944,784	313,561,447	338,521,167	319,359,009	289,743,188	299,310,911	271,691,528	250,042,021	277,802,270
Banca comercial	184,068,511	203,774,860	217,223,318	221,631,626	218,267,227	252,026,992	226,293,063	237,484,666	234,368,957	206,228,516	204,689,468	217,699,184
Banca de desarrollo	60,731,518	53,586,940	63,139,271	73,313,158	95,294,220	86,494,175	93,065,946	52,258,522	64,941,954	65,463,012	45,352,553	60,103,086
Otros intermediarios financieros	52,041,514	50,853,977	55,089,512	61,074,026	54,140,148	77,628,408	53,667,877	58,691,651	57,400,571	50,256,632	57,156,174	30,210,503
Públicos	0	0	0	0	0	0	0	0	0	0	0	0
Privados	52,041,514	50,853,977	55,089,512	61,074,026	54,140,148	77,628,408	53,667,877	58,691,651	57,400,571	50,256,632	57,156,174	30,210,503
Del extranjero	291,422	125,258	141,930	73,661	18,537	0	450,148	2,652,888	2,602,971	402,550	1,410,106	225,914

## RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

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	2010			2011			2012					
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
4.2 Del sector privado	333,396	97,071	61,483	47,464	52,718	120,752	115,858	221,874	261,124	242,980	144,264	64,278
Del país	333,396	97,071	61,483	47,464	52,718	120,752	115,858	221,874	261,124	242,980	144,264	64,278
4.3 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
<b>V. Instrumentos financieros sintéticos</b>	6,995,450,078	7,639,014,372	7,736,669,060	7,197,507,182	7,250,560,449	7,007,415,774	7,001,886,405	7,301,259,710	5,758,744,633	5,766,998,543	6,044,166,000	5,838,634,981
5.1 Futuros	2,717,311,874	2,862,215,056	2,776,358,899	2,718,210,428	2,633,286,174	2,492,642,149	2,477,516,390	2,508,261,932	1,231,875,512	1,206,739,003	1,261,550,955	1,125,152,533
5.2 Adelantados	1,345,056,073	1,516,984,364	1,502,232,639	1,450,675,539	1,544,091,485	1,330,261,529	1,337,020,513	1,459,290,586	1,325,495,040	1,258,032,654	1,411,086,902	1,345,655,439
5.3 Opciones	23,943,683	13,281,271	16,082,847	13,170,546	12,798,309	12,352,629	11,507,893	10,584,973	11,322,291	11,538,035	12,741,195	10,491,767
5.4 Swaps	2,904,108,546	3,240,872,829	3,436,481,752	3,010,271,271	3,055,153,005	3,167,260,217	3,170,488,241	3,318,538,664	3,185,239,646	3,285,323,243	3,352,686,688	3,350,941,162
5.5 Crediticios	0	325	255,016	87,331	174,247	182,968	66,691	81,988	53,801	54,744	83,176	75,734
5.6 Paquetes de instrumentos financieros derivados	59,471	59,625	82,931	61,119	84,175	89,324	64,096	64,316	54,382	55,513	60,587	69,349
5.7 Ajustes de valuación por cobertura de activos financieros	4,970,431	5,600,902	5,174,976	5,030,948	4,973,054	4,626,958	5,222,581	4,437,251	4,703,961	5,255,351	5,956,497	6,248,997
<b>VI. Valores no asignados por liquidar</b>	0	0	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	0	0
Banca comercial	0	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	0
Otros intermediarios financieros privados	0	0	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	0	0
Gobierno federal	0	0	0	0	0	0	0	0	0	0	0	0
Banca comercial	0	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	0
<b>VII. Gastos y cargos diferidos</b>	133,931,136	108,643,419	113,017,180	110,334,132	112,853,620	120,320,669	123,468,720	126,778,486	123,175,120	113,952,172	112,806,547	112,545,735
<b>Memo: Impuestos diferidos</b>	93,424,487	61,231,236	62,888,732	58,274,367	58,567,064	59,886,201	61,626,500	62,287,172	58,363,903	58,170,722	57,983,990	58,887,756
<b>VIII. Otros recursos</b>	476,613,264	649,103,302	550,838,506	541,726,746	639,454,181	518,140,844	619,586,296	622,932,550	551,266,828	635,586,277	651,544,722	680,976,232
8.1 Deudores diversos	309,154,032	485,410,085	383,799,722	373,410,236	468,442,274	341,863,590	442,694,128	443,780,734	369,779,804	455,663,772	468,667,311	497,358,499
8.1.1 De intermediarios financieros	200,140,378	232,654,828	228,556,755	218,712,965	259,737,407	231,206,549	237,640,449	222,566,418	201,217,602	228,227,823	286,655,059	280,424,706
Del país	62,836,576	56,837,500	65,540,812	80,375,431	88,005,268	68,431,671	66,513,901	72,018,173	59,051,564	65,545,949	91,749,579	76,307,264
Bancarios	59,072,071	48,455,608	56,071,298	69,015,246	78,730,521	63,134,952	56,807,441	63,853,394	50,793,884	56,048,509	62,239,215	65,835,963
Banco de México	1,241,948	418	833	528	1,263	665	1,326	1,858	1,044	1,419	2,866	2,422
Banca comercial	52,003,320	44,693,295	51,856,488	59,517,618	71,203,393	51,957,916	48,471,502	56,589,470	41,873,759	49,924,828	51,705,592	56,279,076
Banca de desarrollo	5,826,803	3,761,895	4,213,977	9,497,100	7,525,865	11,176,371	8,334,613	7,262,066	8,919,081	6,122,262	10,530,757	9,554,465
Otros intermediarios financieros	3,764,505	8,381,892	9,469,514	11,360,185	9,274,747	5,296,719	9,706,460	8,164,779	8,257,680	9,497,440	29,510,364	10,471,301
Públicos	200	9,089	3,084	31,042	2,045	479,294	1,141,917	388,075	500,408	476,029	454,077	1,099,380
Privados	3,764,305	8,372,803	9,466,430	11,329,143	9,272,702	4,817,425	8,564,543	7,776,704	7,757,272	9,021,411	29,056,287	9,371,921
Del extranjero	137,303,802	175,817,328	163,015,943	138,337,534	171,732,139	162,774,878	171,126,548	150,548,245	142,166,038	162,681,874	194,905,480	204,117,442
8.1.2 Del sector público	2,608,241	2,366,282	2,716,182	2,077,919	2,367,727	2,091,507	2,130,155	2,212,282	2,217,536	1,756,347	2,953,499	2,235,939
Gobierno Federal	1,598,960	2,172,384	1,618,390	1,614,518	1,598,032	1,669,418	1,763,060	1,613,736	1,626,584	1,622,788	1,959,922	1,706,820
Gobierno del Distrito Federal	0	0	0	0	0	0	0	0	0	0	0	0
Gobiernos estatales y municipales	23,805	41,952	35,936	38,008	39,668	157,913	27,328	28,729	49,012	44,047	136,769	22,952
Organismos y empresas	985,476	151,946	1,061,856	425,393	730,027	264,176	339,767	569,817	541,940	89,512	856,808	506,167
8.1.3 Del sector privado	26,822,868	21,798,376	29,436,376	24,922,610	26,982,812	42,710,934	38,179,874	30,066,658	27,190,065	35,616,756	31,793,163	59,620,191
Del país	26,817,119	21,786,277	29,414,341	24,897,855	26,972,804	42,695,401	38,167,525	30,016,803	27,107,694	35,471,343	31,134,037	58,875,560
Empresas	22,702,228	17,459,244	24,675,674	19,859,659	22,826,259	38,146,266	33,302,888	25,221,736	22,509,328	29,900,630	25,595,653	53,363,235
Personas físicas	4,114,891	4,327,033	4,738,667	5,038,196	4,146,545	4,549,135	4,864,637	4,795,067	4,598,366	5,570,713	5,538,384	5,512,325
Del extranjero	5,749	12,099	22,035	24,755	10,008	15,533	12,349	49,855	82,371	145,413	659,126	744,631
8.1.4 De otros	176,844	180,724	180,789	187,197	187,057	198,608	68,975	198,666	204,335	206,794	207,666	148,973
8.1.5 No sectorizados	79,405,701	228,409,875	122,909,620	127,509,545	179,167,271	65,655,992	164,674,675	188,736,710	138,950,266	189,856,052	147,057,924	154,928,690
Memo: Matriz y sucursales	0	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	1,522,912	0

## RECURSOS TOTALES DE LA BANCA COMERCIAL

Metodología 1997

(Saldos nominales en miles de pesos)

	2010			2011			2012					
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
Banca comercial	50,845,719	34,657,697	37,557,018	49,384,676	57,837,399	39,983,310	36,290,461	46,037,500	36,644,735	42,425,493	43,377,388	48,211,897
Banca de desarrollo	4,832,990	11,760,035	4,008,115	6,828,982	8,291,238	7,956,880	5,258,804	6,341,158	3,855,809	5,356,491	5,173,970	7,087,653
Intermediarios financieros no bancarios privados	7,177,713	7,885,822	18,072,897	18,549,376	16,928,972	13,096,741	7,140,142	9,188,349	11,897,301	14,696,905	35,389,443	13,262,320
Empresas y personas físicas con activ. Empresarial	148,821	3,901,204	10,664,617	5,502,207	5,501,444	16,490,729	11,372,037	6,499,431	6,894,212	7,124,472	7,110,212	12,640,582
Personas físicas	61,275	39,847	177,710	2,684,057	34,835	38,257	301,536	197,795	21,792	55,622	126,774	37,076
Entidades financieras del extranjero	229,821,693	223,080,453	196,387,442	209,171,345	214,263,293	216,189,014	264,822,968	230,392,968	197,325,733	207,748,913	193,125,580	227,363,734
Entidades no financieras del extranjero	20,704	6,571	26,815	19,255	19,517	54,607	13,071	10,231	18,663	171,423	113,065	16,828
<b>Memo: Contraparte operaciones fecha valor de compra de valores</b>												
Gobierno federal	49,090,881	162,689,379	73,467,623	95,771,532	120,613,367	54,724,191	150,445,346	182,832,550	96,956,813	149,706,630	120,831,926	123,043,989
Banca comercial	0	1,026,266	0	1,883	219,802	0	0	353,953	325,928	3,001	9,635	704,544
Banca de desarrollo	0	2,834,109	0	115,657	4,010,529	97,611	91,033	89,504	138,449	90,940	1,658,946	0
Intermediarios financieros no bancarios privados	0	4,684	21,803	51,148	2,812	0	0	2,578	19,056	0	0	3,050
8.2 Otros adeudos vencidos	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Activos del plan para cubrir obligaciones laborales al retiro	34,604,155	35,541,968	35,346,871	35,502,796	35,428,267	37,268,896	37,303,836	37,118,058	37,040,743	36,965,346	36,940,150	37,022,480
8.4 Compra de deuda en el mercado internacional	24,722,872	20,789,517	22,959,197	22,376,994	23,621,712	24,079,234	24,244,104	25,937,462	27,471,973	25,402,336	29,351,624	28,435,953
8.5 Cobertura de posición corta	0	0	0	0	0	0	0	0	0	0	0	0
8.6 Inmuebles, mobiliario y equipo	100,640,233	99,236,816	100,240,594	101,236,056	102,560,938	104,724,822	105,057,592	105,641,116	106,261,728	106,663,972	105,440,453	106,023,825
8.7 Otras inversiones	7,491,972	8,124,916	8,492,122	9,200,664	9,400,990	10,204,302	10,286,636	10,455,180	10,712,580	10,890,851	11,145,184	12,135,475
<b>IX. Otras inversiones</b>	<b>72,764,278</b>	<b>81,532,116</b>	<b>84,659,027</b>	<b>85,153,564</b>	<b>85,965,482</b>	<b>90,565,826</b>	<b>91,637,281</b>	<b>93,382,113</b>	<b>94,094,970</b>	<b>95,851,788</b>	<b>97,925,559</b>	<b>82,327,527</b>
9.1 Inversiones permanentes en acciones	72,764,278	81,532,116	84,659,027	85,153,564	85,965,482	90,565,826	91,637,281	93,382,113	94,094,970	95,851,788	97,925,559	82,327,527
9.1.1 De intermediarios financieros	49,608,319	60,485,969	63,505,618	63,816,504	64,475,532	68,586,713	69,261,941	70,950,589	71,646,316	73,422,486	75,406,739	59,134,015
Del país	48,798,190	54,216,898	56,519,814	57,135,344	57,698,923	61,621,005	62,711,092	64,429,496	65,111,122	66,701,697	67,961,154	52,181,811
Bancarios	0	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	0
Otros intermediarios financieros	48,798,190	54,216,898	56,519,814	57,135,344	57,698,923	61,621,005	62,711,092	64,429,496	65,111,122	66,701,697	67,961,154	52,181,811
Públicos	196,670	32,169	32,249	32,337	32,486	33,069	33,415	33,619	33,898	34,238	34,634	35,042
Privados	48,601,520	54,184,729	56,487,565	57,103,007	57,666,437	61,587,936	62,677,677	64,395,877	65,077,224	66,667,459	67,926,520	52,146,769
Del extranjero	810,129	6,269,071	6,985,804	6,681,160	6,776,609	6,965,708	6,550,849	6,521,093	6,535,194	6,720,789	7,445,585	6,952,204
9.1.2 Del sector privado	23,155,959	21,046,147	21,153,409	21,337,060	21,489,950	21,979,113	22,375,340	22,431,524	22,448,654	22,429,302	22,518,820	23,193,512
Del país	23,137,693	21,038,630	21,145,664	21,329,363	21,482,258	21,971,465	22,367,969	22,424,135	22,441,291	22,421,908	22,510,301	23,184,327
Empresas	23,137,693	21,038,630	21,145,664	21,329,363	21,482,258	21,971,465	22,367,969	22,424,135	22,441,291	22,421,908	22,510,301	23,184,327
Del extranjero	18,266	7,517	7,745	7,697	7,692	7,648	7,371	7,389	7,363	7,394	8,519	9,185
9.2 Activos de larga duración disponibles para la venta	0	0	0	0	0	0	0	0	0	0	0	0
9.2.1 De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
Del país	0	0	0	0	0	0	0	0	0	0	0	0
Bancarios	0	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	0
Otros intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
Públicos	0	0	0	0	0	0	0	0	0	0	0	0
Privados	0	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	0	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	0	0
Del país	0	0	0	0	0	0	0	0	0	0	0	0
Empresas	0	0	0	0	0	0	0	0	0	0	0	0
Del extranjero	0	0	0	0	0	0	0	0	0	0	0	0
<b>X. Renglón de ajuste estadístico <sup>3</sup></b>	<b>65</b>	<b>46</b>	<b>126</b>	<b>49</b>	<b>77</b>	<b>89</b>	<b>60</b>	<b>28</b>	<b>67</b>	<b>83</b>	<b>43</b>	<b>130</b>

**RECURSOS TOTALES DE LA BANCA COMERCIAL**

Metodología 1997

(Saldos nominales en miles de pesos )

2010				2011					2012			
<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>	<i>Junio</i>

Fuente: Banco de México. A partir de diciembre de 2005 la información que actualmente se reporta se obtiene del Catálogo Mínimo 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

b) El concepto de disponibilidades restringidas contiene la información de venta de divisas que principalmente estaba incorporadas en depósitos en banc

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

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.