RECURSOS Y OBLIGACIONES DE LA BANCA DE DESARROLLO

Resumen, metodología diciembre 2000)
(Saldos nominales en miles de pesos)

	2011	2012					2013					
	Dic	Ago	Sep	Oct	Nov	Dic	Ene	Feb	Mar	Abr	May	Junio
Recursos totales (neto)	**667,713,922**	**679,572,178**	**692,961,395**	**726,393,260**	**720,990,853**	**732,059,855**	**731,674,426**	**716,536,477**	**717,811,107**	**759,020,469**	**735,978,950**	**723,798,998**
I. Disponibilidades (neto)	53,779,688	59,750,075	72,176,638	71,657,766	65,294,263	73,929,104	60,551,462	64,709,417	67,120,091	67,676,098	70,272,726	53,184,452
1.1 Caja	1,374,051	1,747,761	4,156,732	1,510,746	4,014,636	1,520,449	1,312,862	4,348,162	5,497,065	2,834,447	2,423,787	1,268,863
1.2 Banco de México	31,669,158	31,633,948	31,641,515	31,651,936	31,658,268	31,669,506	31,587,349	31,569,142	31,585,910	31,590,857	31,604,152	31,610,602
1.3 Bancos comerciales y de desarrollo	13,495,832	20,938,378	22,366,879	28,708,089	16,534,161	24,804,955	16,952,003	22,713,932	20,134,343	19,005,513	33,946,896	12,114,941
1.4 Instituciones financieras del extranjero	9,120,903	7,999,821	19,356,804	18,361,140	16,732,082	17,598,653	13,511,886	13,492,556	11,808,471	16,801,284	8,653,909	9,103,910
1.5 Otras disponibilidades	6,246	10,660	11,991	9,515	10,887	7,864	10,850	8,656	5,979	8,803	9,805	6,045
Menos:												
1.6 Operaciones con bancos de desarrollo	1,886,502	2,580,493	5,357,283	8,583,660	3,655,771	1,672,323	2,823,488	7,423,031	1,911,677	2,564,806	6,365,823	919,909
II. Inversiones en valores (tenencia propia neto)	116,430,531	100,416,271	96,621,967	103,881,251	101,929,239	101,259,309	115,088,056	92,705,239	93,761,532	115,829,889	89,795,134	109,313,188
2.1 de intermedirios financieros	28,243,421	24,508,706	20,362,621	18,807,228	18,414,874	17,112,860	17,113,739	17,120,705	19,847,573	22,412,699	20,097,649	20,507,640
2.2 Del sector público no financiero	50,223,234	52,216,735	45,162,548	56,858,956	56,031,865	50,509,169	65,403,696	48,201,574	49,083,091	66,994,441	54,832,602	63,532,541
2.3 Del sector privado	15,608,829	14,424,644	14,278,095	13,592,364	13,418,748	13,231,810	12,999,429	12,666,224	12,443,852	11,417,221	11,143,457	11,066,836
2.4 Del IPAB (antes FOBAPROA)	26,594,782	13,236,285	17,354,720	13,376,849	12,416,127	18,312,762	16,329,656	12,571,086	13,269,736	16,471,152	4,266,097	15,167,152
2.6 PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0	0
2.7 Del FONADIN (antes FARAC)	2,635,557	1,861,666	2,953,106	3,568,655	3,545,203	3,337,526	4,549,453	3,894,254	2,652,475	4,623,009	3,343,007	2,869,808
Menos:												
2.8 Operaciones con títulos de bancos de desarrollo	6,875,292	5,831,765	3,489,123	2,322,801	1,897,578	1,244,818	1,307,917	1,748,604	3,535,195	6,088,633	3,887,678	3,830,789
Memorándum:												
Cetes especiales del gobierno federal UDIs	5,628,663	5,813,232	5,836,437	5,860,561	5,884,100	5,908,624	5,933,249	5,955,585	5,977,115	6,002,580	6,024,961	6,046,601
Actualización de la cartera de valores	0	0	0	0	0	0	0	0	0	0	0	0
III. Reportos, operaciones de rango y otros productos derivados (neto)	-1,135,822	-2,897,673	-2,898,337	-3,096,832	-3,378,364	-3,310,363	-3,192,513	-3,204,739	-3,410,951	-4,002,435	-3,477,626	-2,868,367
3.A - Reportos (neto)	-182,510	-520,464	-666,389	-562,355	-496,045	-728,323	-347,815	-253,842	-257,060	-450,034	-489,447	-511,292
3.A.1 - Ventas (títulos a recibir)	-187,054	-461,882	-726,925	-960,530	-439,123	-1,047,864	-163,566	-159,274	-30,863	-40,985	-587,329	-347,411
3.A.1.1 De intermediarios financieros	7,876,720	3,536,580	4,489,487	4,682,718	4,978,413	3,344,334	5,289,749	5,009,013	6,594,097	7,862,334	7,427,734	8,137,193
3.A.1.2 Del sector público no financiero	290,949,787	391,023,965	334,207,285	356,223,666	332,588,663	310,655,311	326,095,494	332,292,872	364,651,378	345,585,525	332,900,574	342,376,174
3.A.1.3 Del sector privado	5	4	3	4	3	8	4	6	5	4	6	10
3.A.1.4 Del IPAB (antes FOBAPROA)	189,576,458	172,391,132	182,501,886	209,399,016	213,797,529	250,081,237	245,378,239	201,362,946	181,803,701	176,022,713	181,582,966	197,851,094
3.A.1.5 PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0	0
3.A.1.6 Del FONADIN (antes FARAC)	7,804,650	9,549,113	8,586,278	7,955,240	8,001,831	8,404,397	7,131,171	7,721,333	9,335,131	0	8,025,537	8,311,952
Menos:												
3.A.1.7 Acreedores por reporto	496,394,674	576,962,676	530,511,864	579,221,174	559,805,562	573,533,151	584,058,223	546,545,444	562,415,175	529,511,561	530,524,146	557,023,834
3.A.1.7.1 Intermediarios financieros	347,607,986	387,918,292	351,814,053	412,722,398	377,576,252	430,867,737	437,025,540	404,410,021	384,455,367	351,377,174	330,940,858	379,245,334
3.A.1.7.2 Sector público no financiero	110,754,058	144,120,189	138,568,187	120,809,557	132,994,683	97,247,813	102,750,180	91,980,777	125,779,176	123,398,846	143,504,524	118,402,585
3.A.1.7.3 Sector privado	36,181,100	43,311,072	38,579,180	45,093,271	46,705,284	43,314,925	44,191,470	50,064,564	48,830,658	54,667,053	56,009,855	59,307,730
3.A.1.7.4 IPAB (antes FOBAPROA)	1,851,530	1,613,123	1,550,444	595,948	2,529,343	2,102,676	91,033	90,082	3,349,974	68,488	68,909	68,185
3.A.2 Compras	4,544	-58,582	60,536	398,175	-56,922	319,541	-184,249	-94,568	-226,197	-409,049	97,882	-163,881
3.A.2.1 Deudores por reporto	151,184,251	240,881,615	173,740,273	226,709,912	203,249,713	226,292,708	264,590,663	202,210,700	169,874,191	158,017,928	123,954,997	157,739,928
3.A.2.1.1 Intermediarios financieros	151,184,251	240,881,615	173,740,273	226,709,912	203,249,713	226,292,708	264,590,663	202,210,700	169,874,191	157,908,832	123,864,925	157,651,383
3.A.2.1.2 Sector público no financiero	0	0	0	0	0	0	0	0	0	0	0	0
3.A.2.1.3 Sector privado	0	0	0	0	0	0	0	0	0	109,096	90,072	88,545
Menos: (títulos a entregar)												
3.A.2.2 De intermediarios financieros	1,164,313	0	0	173,997	345,654	252,437	803,116	225,000	726,664	2,811,554	1,875,595	1,926,600
3.A.2.3 Del sector público no financiero	85,548,563	201,509,859	123,431,521	158,263,991	133,673,255	112,752,784	145,713,420	137,569,214	129,374,527	108,028,254	97,729,896	115,526,771
3.A.2.4 Del sector privado	6	1	4	5	4	5	3	4	2	5	10	5
3.A.2.5 Del IPAB (antes FOBAPROA)	64,466,825	38,929,983	49,751,183	67,371,749	68,783,661	112,470,639	117,757,160	64,010,038	39,497,213	47,587,164	23,758,052	39,950,108
3.A.2.6 PIDIREGAS	0	0	0	0	0	0	0	0	0	0	0	0
3.A.2.7 Del FONADIN (antes FARAC)	0	500,354	497,029	501,995	504,061	497,302	501,213	501,012	501,982	0	493,562	500,325
3.B Otros productos derivados (neto)	-953,312	-2,377,209	-2,231,948	-2,534,477	-2,882,319	-2,582,040	-2,844,698	-2,950,897	-3,153,891	-3,552,401	-2,988,179	-2,357,075
3.B.1 Saldos de naturaleza deudora	280,864,247	307,994,109	319,367,715	313,987,424	312,318,297	317,460,198	320,840,765	320,925,165	324,321,258	338,143,419	334,582,141	315,270,891
Menos												

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3.B.2 Saldos de naturaleza acreedora	281,817,559	310,371,318	321,599,663	316,521,901	315,200,616	320,042,238	323,685,463	323,876,062	327,475,149	341,695,820	337,570,320	317,627,966
3.C Valores no asignados por liquidar (neto)	0	0	0	0	0	0	0	0	0	0	0	0
3.C.1 Ventas (títulos a recibir)	0	0	0	0	0	0	0	0	0	0	0	0
3.C.1.1 De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
3.C.1.2 Del sector público no financiero	0	0	0	0	0	0	0	0	0	0	0	0
Menos												
3.C.1.3 Acreedores en operaciones de rango	0	0	0	0	0	0	0	0	0	0	0	0
3.C.1.3.1 Intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
3.C.2 Compras	0	0	0	0	0	0	0	0	0	0	0	0
3.C.2.1 Deudores en operaciones de rango	0	0	0	0	0	0	0	0	0	0	0	0
3.C.2.1.1 Intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
Menos: (títulos a entregar)												
3.C.2.2 De intermediarios financieros	0	0	0	0	0	0	0	0	0	0	0	0
3.C.2.3 Del sector público no financiero	0	0	0	0	0	0	0	0	0	0	0	0
IV Cartera de créditos (neto)	391,323,707	410,856,152	415,659,975	420,049,080	438,469,150	448,089,968	446,526,953	449,103,943	443,204,653	443,507,202	446,487,235	456,268,355
4.A. Cartera propia (neto)	391,323,707	410,856,152	415,659,975	420,049,080	438,469,150	448,089,968	446,526,953	449,103,943	443,204,653	443,507,202	446,487,235	456,268,355
4.A.1 Cartera vigente	403,900,490	425,980,540	428,495,583	431,264,599	449,552,142	462,140,599	457,468,574	459,894,208	457,982,416	456,876,408	460,415,248	467,960,402
4.A.1.1 Empresarial	116,980,332	138,323,156	140,651,066	142,624,403	149,251,672	152,006,445	152,503,775	154,036,246	155,119,004	154,870,736	160,228,341	163,560,798
4.A.1.2 Vivienda	9,116,906	10,366,701	10,507,357	10,723,259	10,968,740	10,931,139	10,891,012	10,850,866	10,924,508	10,968,168	11,054,458	11,164,472
4.A.1.3 Consumo	13,929,593	15,371,530	15,422,768	15,437,719	15,315,392	15,179,643	15,331,633	15,273,198	15,787,787	15,584,040	15,677,633	16,119,227
4.A.1.4 Otros créditos	263,873,659	261,919,153	261,914,392	262,479,218	274,016,338	284,023,372	278,742,154	279,733,898	276,151,117	275,453,464	273,454,816	277,115,905
Memorándum de sectorización												
De intermediarios financieros	117,311,554	110,327,375	111,950,381	112,030,312	118,030,648	119,659,886	115,319,448	116,090,043	113,584,737	112,801,073	111,520,477	113,035,580
Del sector público no financiero	145,158,873	150,420,856	148,998,405	149,279,331	154,830,932	163,212,326	162,302,271	162,516,109	161,643,015	161,891,561	161,130,821	163,261,272
Del sector privado, empresas	116,967,994	138,312,682	140,641,498	142,618,849	149,246,440	152,002,215	152,499,607	153,994,268	155,101,779	154,827,938	160,187,936	163,521,407
Del sector privado, particulares	23,058,839	25,748,707	25,939,694	26,166,535	26,289,366	26,115,015	26,226,815	26,166,045	26,729,521	26,595,007	26,772,498	27,323,092
Del IPAB (antes FOBAPROA)	1,403,232	1,170,922	965,606	984,004	973,251	977,843	960,133	967,040	772,946	760,830	803,518	819,053
PIDIREGAS	0	0	0	185,571	181,507	173,317	160,302	160,706	150,419	0	0	0
Del FONADIN (antes FARAC)	0	0	0	0	0	0	0	0	0	0	0	0
4.A.2 Cartera vencida	4,071,152	3,618,922	3,686,049	3,671,178	3,642,619	3,453,517	3,467,543	3,490,875	3,523,711	3,537,849	4,795,756	5,174,730
4.A.2.1 Empresarial	1,259,065	857,548	942,726	914,956	924,759	895,275	892,802	903,654	892,286	891,451	1,361,455	1,739,858
4.A.2.2 Vivienda	132,417	130,451	137,780	138,806	140,197	140,558	144,880	147,668	149,282	156,115	158,974	165,725
4.A.2.3 Consumo	36,679	39,840	39,962	39,415	39,672	40,366	42,902	45,759	42,352	44,042	49,050	47,690
4.A.2.4 Otros créditos	2,642,991	2,591,083	2,565,581	2,578,001	2,537,991	2,377,318	2,386,959	2,393,794	2,439,791	2,446,241	3,226,277	3,221,457
Memorándum de sectorización												
De intermediarios financieros	2,594,707	2,560,351	2,565,581	2,578,001	2,537,991	2,377,318	2,386,077	2,393,794	2,439,791	2,446,241	3,226,277	3,221,457
Del sector público no financiero	48,284	30,732	0	0	0	0	882	0	0	0	0	0
Del sector privado, empresas	1,219,770	853,201	938,587	910,827	920,897	891,786	889,344	900,202	888,850	888,139	1,360,054	1,738,378
Del sector privado, particulares	208,391	174,638	181,881	182,350	183,730	184,413	191,240	196,879	195,070	203,469	209,424	214,895
Menos:												
4.A.3 Operaciones con bancos de desarrollo	1,706,728	5,932,823	3,213,688	1,672,451	1,649,741	4,234,086	1,100,220	595,203	4,284,176	2,266,245	3,539,423	605,140
4.A.4 Provisión preventiva y cobertura riesgos crediticios	14,941,207	12,810,487	13,307,969	13,214,246	13,075,870	13,270,062	13,308,944	13,685,937	14,017,298	14,640,810	15,184,346	16,261,637
Memorándum: No incluida en cartera de crédito												
Cartera reestructurada en UDIS (por tipo)	395,322	0	0	0	0	0	0	0	0	0	0	0
A Empresarial	0	0	0	0	0	0	0	0	0	0	0	0
B Vivienda	0	0	0	0	0	0	0	0	0	0	0	0
C Gobiernos estatales y municipales	395,322	0	0	0	0	0	0	0	0	0	0	0
Cartera reestructurada en UDIS (por vigencia)	395,322	0	0	0	0	0	0	0	0	0	0	0
1. Vigente	395,322	0	0	0	0	0	0	0	0	0	0	0
2. Vencida	0	0	0	0	0	0	0	0	0	0	0	0
V. Otros recursos (neto)	107,315,800	111,447,306	111,401,113	133,901,948	118,676,532	112,091,796	112,700,421	113,222,579	117,135,730	136,009,679	132,901,445	107,901,329
5.1 Impuestos diferidos a favor	2,890,278	2,606,177	2,662,767	2,832,034	2,823,063	3,064,098	3,181,235	3,269,209	3,344,704	3,613,648	3,368,578	3,239,685
5.2 Inversiones permanentes en acciones	26,532,091	32,874,698	32,777,260	33,018,726	33,043,260	32,908,692	32,844,891	32,793,223	32,605,922	31,902,650	31,771,772	31,594,731
5.3 Otros conceptos de activo	81,820,464	79,825,458	79,845,503	101,899,739	86,642,767	80,024,680	80,601,258	81,131,038	85,100,824	104,405,211	101,703,155	77,015,644
Menos:												

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5.4 Otras reservas	3,927,033	3,859,027	3,884,417	3,848,551	3,832,558	3,905,674	3,926,963	3,970,891	3,915,720	3,911,830	3,942,060	3,948,731
VI. Ajuste estadístico	18	47	39	47	33	41	47	38	52	36	36	41
Obligaciones totales (neto)	667,713,922	679,572,178	692,961,395	726,393,260	720,990,853	732,059,855	731,674,426	716,536,477	717,811,107	759,020,469	735,978,950	723,798,998
I. Captación del público no bancario (neto)	399,452,452	423,247,537	428,396,470	455,296,049	448,760,344	455,509,608	464,554,379	457,769,305	449,591,591	476,422,789	460,581,755	459,265,933
1.1 Depósitos de exigibilidad inmediata (neto)	14,851,767	21,691,848	19,738,528	18,106,661	18,486,333	17,972,236	24,042,466	26,313,673	23,260,537	22,142,467	15,277,836	25,403,212
1.1.1 De intermediarios financieros	2,334	2,153	2,140	2,192	2,166	2,210	2,224	2,154	2,035	2,065	0	0
1.1.2 Del sector público no financiero	5,769,704	3,408,756	3,722,423	3,715,739	4,394,461	3,803,457	2,945,305	3,212,954	3,916,729	3,187,991	3,133,627	4,513,537
1.1.3 Del sector privado, empresas	269,546	6,277,726	5,109,730	5,984,608	3,281,336	2,681,659	8,886,792	8,008,581	7,263,444	8,170,749	2,355,181	4,756,815
1.1.4 Del sector privado, particulares	8,810,183	12,003,213	10,904,235	8,404,122	10,808,370	11,484,910	12,208,145	15,089,984	12,078,329	10,781,662	9,789,028	16,132,860
Menos:												
1.1.5 Operaciones con bancos de desarrollo	0	0	0	0	0	0	0	0	0	0	0	0
1.2 Depósitos a plazo (neto)	384,600,685	401,555,689	408,657,942	437,189,388	430,274,011	437,537,372	440,511,913	431,455,632	426,331,054	454,280,322	445,303,919	433,862,721
1.2.1 De intermediarios financieros	272,208,982	250,431,432	261,643,592	277,435,419	272,405,749	286,803,218	283,326,306	280,037,732	284,460,463	311,557,835	301,080,034	291,084,380
1.2.2 Del sector público no financiero	21,486,601	41,761,321	34,732,665	38,237,411	40,660,881	43,268,045	43,537,799	43,969,946	34,964,948	32,984,588	23,575,664	43,883,363
1.2.3 Del sector privado, empresas	56,950,877	72,049,281	77,025,741	77,198,081	70,179,003	67,539,327	69,583,468	65,886,556	70,184,030	80,203,286	87,427,024	74,537,252
1.2.4 Del sector privado, particulares	26,239,170	26,285,745	24,894,878	24,772,877	24,776,516	23,462,129	24,269,740	24,463,177	26,666,033	27,676,381	27,633,676	27,197,535
1.2.5 Del IPAB (antes FOBAPROA)	14,590,347	16,859,675	13,850,189	21,868,401	24,149,440	17,709,471	21,102,517	18,846,825	13,590,775	7,946,865	9,475,199	990,980
menos:												
1.2.6 Operaciones con bancos de desarrollo	6,875,292	5,831,765	3,489,123	2,322,801	1,897,578	1,244,818	1,307,917	1,748,604	3,535,195	6,088,633	3,887,678	3,830,789
1.3 Captación vencida	0	0	0	0	0	0	0	0	0	0	0	0
II. Préstamos bancarios y de otros intermediarios (neto)	103,185,575	89,928,078	89,986,559	88,966,574	93,708,664	102,688,061	97,250,634	96,046,905	91,178,956	92,121,568	96,530,161	93,929,825
2.1 Del banco de México	0	0	0	0	1,000,876	1,400,876	0	0	68,984	0	1,501,500	0
2.2 De bancos comerciales	9,406,672	7,340,468	8,388,327	6,152,027	7,260,454	7,747,214	7,812,311	7,246,298	6,887,843	7,462,987	8,534,510	8,434,961
2.3 De otros intermediarios financieros públicos	34,971	31,227	30,640	29,910	11,125	11,075	11,019	10,939	10,885	10,822	10,771	10,652
2.4 De instituciones financieras del extranjero	93,743,932	82,556,383	81,567,592	82,784,637	85,436,209	93,528,896	89,427,304	88,789,668	84,211,244	84,647,759	86,483,380	85,484,212
III. Otras obligaciones (neto)	90,844,985	85,501,266	93,783,247	98,489,182	93,175,847	88,031,673	83,060,371	75,071,348	88,257,816	101,884,100	89,525,741	80,689,992
3.1 Impuestos diferidos a cargo	365,488	542,720	811,670	897,942	1,015,933	1,154,038	1,188,657	1,215,076	1,233,055	1,275,143	1,199,952	1,277,931
3.2 Otros conceptos de pasivo	90,479,497	84,958,546	92,971,577	97,591,240	92,159,914	86,877,635	81,871,714	73,856,272	87,024,761	100,608,957	88,325,789	79,412,061
IV. Capital contable	74,230,910	80,895,297	80,795,119	83,641,455	85,345,998	85,830,513	86,809,042	87,648,919	88,782,744	88,592,012	89,341,293	89,913,248
4.1 Capital pagado	67,520,709	67,520,709	69,913,157	74,513,157	74,513,157	74,513,157	74,513,157	74,513,157	74,513,157	74,513,157	74,513,157	74,513,157
4.2 Reservas de capital y revaluación de activos	8,303,593	9,754,164	8,063,646	8,229,969	7,138,222	5,558,380	5,464,834	5,414,642	6,734,514	6,475,016	7,277,992	7,874,701
4.3 Resultado del ejercicio (neto)	5,836,221	7,066,329	7,263,007	5,343,171	7,092,763	7,236,443	1,119,397	2,021,428	3,352,963	3,422,030	3,368,335	3,343,506
4.4 Resultados de ejercicios anteriores	-7,429,613	-3,445,905	-4,444,691	-4,444,842	-3,398,144	-1,477,467	5,711,654	5,699,692	4,182,110	4,181,809	4,181,809	4,181,884

Fuente: Banco de México.

Las instituciones de banca de desarrollo son entidades de la Administración Pública Federal, constituidas con el carácter de sociedades nacionales de crédito, facultadas para realizar el servicio público de banca y crédito en los términos de sus correspondientes leyes orgánicas y de la Ley General de Instituciones de Crédito.

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 información que contiene este cuadro corresponde a una síntesis de la estadística de recursos y obligaciones que destaca para cada grupo de operaciones sus principales componentes, agrupándolos por sectores e incluyendo notas de memorándum para destacar alguna característica significativa. A su vez, en cada grupo los saldos se expresan a su valor neto de la contrapartida pertinente entre las que se encuentran las partidas interbancarias y las provisiones y reservas.

La metodología de este cuadro fue revisada a partir de la información de julio de 2009 dándose retroactividad de los cambios desde la información de diciembre 2000.