



# *Intermediarios financieros*

3





### *3. INTERMEDIARIOS FINANCIEROS*

- 3.1 Cartera neta de los principales intermediarios financieros
- 3.2 Sectorización de los bancos comerciales
- 3.3 Sectorización de las corporaciones financieras
- 3.4 Sectorización de las corporaciones de ahorro y vivienda
- 3.5 Sectorización de las compañías de financiamiento comercial
- 3.6 Sectorización del Banco Central Hipotecario
- 3.7 Sectorización de la Financiera Energética Nacional
- 3.8 Sectorización del Instituto de Fomento Industrial
- 3.9 Sectorización de los organismos cooperativos de carácter financiero
- 3.10 Panorama monetario
- 3.11 Panorama bancario
- 3.12 Evolución de las tasas de encaje de los establecimientos de crédito

### 3.1 Cartera neta de los principales intermediarios financieros 1/

(Miles de millones de pesos)

| Fin de:         | Total sistema | Bancos   |             |              |           | Corporaciones financieras 3/ | Corporaciones de ahorro y vivienda | Compañías de financiam. comercial | Organismos cooperativos financieros |
|-----------------|---------------|----------|-------------|--------------|-----------|------------------------------|------------------------------------|-----------------------------------|-------------------------------------|
|                 |               | Subtotal | Comerciales | Caja Agraria | B.C.H. 2/ |                              |                                    |                                   |                                     |
| <b>1990</b>     | 6,043.1       | 3,287.4  | 2,593.0     | 501.0        | 193.4     | 771.8                        | 1,522.9                            | 406.9                             | 54.1                                |
| <b>1991</b>     | 7,070.0       | 3,590.9  | 2,897.2     | 487.0        | 206.7     | 943.1                        | 1,987.6                            | 470.9                             | 77.5                                |
| <b>1992</b>     | 9,740.4       | 4,990.0  | 4,244.7     | 538.0        | 207.3     | 1,293.6                      | 2,701.3                            | 676.6                             | 79.0                                |
| <b>1993 r</b>   | 14,899.9      | 7,752.8  | 6,892.6     | 638.5        | 221.7     | 1,886.1                      | 4,153.3                            | 975.6                             | 132.1                               |
| <b>1994</b>     | 21,061.1      | 10,605.5 | 9,591.3     | 774.2        | 240.0     | 2,677.0                      | 6,272.1                            | 1,484.3                           | 22.2                                |
| <b>1993</b>     |               |          |             |              |           |                              |                                    |                                   |                                     |
| Ene.            | 9,934.7       | 5,088.0  | 4,356.3     | 527.7        | 204.0     | 1,305.4                      | 2,782.7                            | 677.4                             | 81.1                                |
| Feb.            | 10,222.4      | 5,226.9  | 4,506.8     | 517.6        | 202.5     | 1,327.6                      | 2,869.9                            | 713.0                             | 85.1                                |
| Mar.            | 10,645.0      | 5,547.8  | 4,814.2     | 524.8        | 208.7     | 1,386.7                      | 2,972.8                            | 649.0                             | 88.7                                |
| Abr.            | 11,006.1      | 5,744.0  | 5,001.4     | 533.5        | 209.1     | 1,409.3                      | 3,076.8                            | 683.4                             | 92.7                                |
| May.            | 11,453.7      | 5,975.9  | 5,219.9     | 546.9        | 209.1     | 1,484.1                      | 3,173.6                            | 723.1                             | 97.0                                |
| Jun.            | 11,849.3      | 6,168.3  | 5,406.0     | 556.0        | 206.3     | 1,530.8                      | 3,293.6                            | 756.2                             | 100.4                               |
| Jul.            | 12,364.6      | 6,435.9  | 5,669.3     | 559.4        | 207.2     | 1,585.7                      | 3,419.1                            | 819.3                             | 104.7                               |
| Ago.            | 12,714.1      | 6,600.0  | 5,822.8     | 569.3        | 207.9     | 1,640.2                      | 3,549.0                            | 815.8                             | 109.1                               |
| Sep.            | 13,167.4      | 6,843.0  | 6,049.6     | 583.4        | 210.1     | 1,674.2                      | 3,683.2                            | 852.1                             | 114.9                               |
| Oct.            | 13,672.0      | 7,117.5  | 6,302.9     | 601.1        | 213.5     | 1,716.7                      | 3,826.1                            | 890.9                             | 120.8                               |
| Nov.            | 14,287.2      | 7,449.3  | 6,613.3     | 618.2        | 217.8     | 1,795.1                      | 3,988.4                            | 930.7                             | 123.7                               |
| Dic.            | 14,899.9      | 7,752.8  | 6,892.6     | 638.5        | 221.7     | 1,886.1                      | 4,153.3                            | 975.6                             | 132.1                               |
| <b>1994 (p)</b> |               |          |             |              |           |                              |                                    |                                   |                                     |
| Ene.            | 15,298.0      | 7,955.9  | 7,095.8     | 632.3        | 227.8     | 1,906.6                      | 4,312.4                            | 990.6                             | 132.5                               |
| Feb.            | 15,666.1      | 8,147.8  | 7,260.1     | 635.0        | 252.7     | 1,908.5                      | 4,442.0                            | 1,032.4                           | 135.5                               |
| Mar.            | 16,027.4      | 8,254.2  | 7,368.3     | 645.8        | 240.1     | 1,955.4                      | 4,636.8                            | 1,044.4                           | 136.5                               |
| Abr.            | 16,555.9      | 8,518.6  | 7,605.9     | 670.8        | 241.9     | 2,010.3                      | 4,805.9                            | 1,080.1                           | 141.0                               |
| May.            | 17,011.6      | 8,697.8  | 7,784.6     | 679.0        | 234.3     | 2,074.2                      | 4,977.5                            | 1,120.6                           | 141.5                               |
| Jun.            | 17,377.2      | 8,872.9  | 7,951.3     | 686.8        | 234.8     | 2,060.7                      | 5,142.4                            | 1,158.5                           | 142.8                               |
| Jul.            | 17,976.9      | 9,183.9  | 8,245.4     | 698.8        | 239.7     | 2,130.1                      | 5,311.3                            | 1,204.9                           | 146.7                               |
| Ago.            | 18,603.7      | 9,433.9  | 8,485.6     | 709.7        | 238.6     | 2,255.7                      | 5,484.4                            | 1,274.4                           | 155.2                               |
| Sep.            | 19,391.5      | 9,838.7  | 8,880.1     | 720.7        | 238.0     | 2,378.8                      | 5,688.6                            | 1,320.8                           | 164.2                               |
| Oct.            | 19,966.8      | 10,082.5 | 9,101.2     | 739.7        | 241.6     | 2,468.2                      | 5,871.0                            | 1,369.7                           | 175.4                               |
| Nov.            | 20,441.5      | 10,360.3 | 9,356.5     | 761.2        | 242.6     | 2,552.0                      | 6,085.5                            | 1,421.9                           | 21.8                                |
| Dic.            | 21,061.1      | 10,605.5 | 9,591.3     | 774.2        | 240.0     | 2,677.0                      | 6,272.1                            | 1,484.3                           | 22.2                                |

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

1/ Cartera bruta moneda legal + cartera bruta moneda extranjera - Provisiones de Cartera

2/ Se incluye sólo la sección comercial del BCH, la sección de ahorros se incluye en el total de CAV (serie calculada por la SGEE).

3/ Se incluye el IFI y no se incluye la FEN.

Fuente: Subgerencia de Estudios Económicos, con base en información de balances nacionales consolidados suministrada por la Superintendencia Bancaria.



### 3.2 Sectorización de los bancos comerciales - activos (\*)

(Miles de millones de pesos)

| Fin de:        | Total    | Externos | Autoridad monetaria | Crédito interno |                  |                       |                      |                     | Cuentas sin clasificar |                   |
|----------------|----------|----------|---------------------|-----------------|------------------|-----------------------|----------------------|---------------------|------------------------|-------------------|
|                |          |          |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermedios |                        | Al sector privado |
|                | (a)      | (b)      | (c)                 | (d)             |                  |                       |                      |                     | (e)                    |                   |
| <b>1990</b>    | 6,031.8  | 148.0    | 1,000.6             | 3,752.5         | 67.0             | 287.5                 | 98.9                 | 157.0               | 3,142.1                | 1,130.7           |
| <b>1991</b>    | 7,192.2  | 265.6    | 1,323.1             | 4,317.3         | 58.3             | 339.9                 | 86.3                 | 351.6               | 3,481.2                | 1,286.2           |
| <b>1992</b>    | 9,847.7  | 313.6    | 1,791.6             | 6,047.3         | 114.5            | 326.6                 | 122.3                | 581.2               | 4,902.7                | 1,695.2           |
| <b>1993 r</b>  | 14,235.4 | 437.3    | 2,461.0             | 9,456.7         | 245.4            | 527.9                 | 144.1                | 560.7               | 7,978.6                | 1,880.4           |
| <b>1994</b>    | 18,883.5 | 419.7    | 2,881.9             | 13,491.8        | 385.8            | 1,025.9               | 198.0                | 1,027.9             | 10,854.2               | 2,090.1           |
| <b>1993</b>    |          |          |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 9,894.0  | 331.2    | 1,778.8             | 6,085.6         | 112.6            | 332.0                 | 108.0                | 548.6               | 4,984.4                | 1,698.4           |
| Feb.           | 9,918.7  | 299.2    | 1,742.7             | 6,190.6         | 112.4            | 314.2                 | 72.1                 | 548.7               | 5,143.2                | 1,686.2           |
| Mar.           | 10,477.6 | 331.9    | 1,840.1             | 6,525.1         | 130.3            | 312.4                 | 82.7                 | 518.9               | 5,480.8                | 1,780.5           |
| Abr.           | 10,843.8 | 314.4    | 1,874.1             | 6,742.3         | 128.2            | 333.1                 | 90.4                 | 525.8               | 5,664.8                | 1,913.0           |
| May.           | 11,320.1 | 316.4    | 2,037.2             | 6,983.0         | 133.9            | 348.9                 | 87.1                 | 532.0               | 5,881.1                | 1,983.5           |
| Jun.           | 11,656.6 | 285.5    | 2,166.7             | 7,191.7         | 129.8            | 373.9                 | 101.4                | 508.4               | 6,078.2                | 2,012.7           |
| Jul.           | 12,010.5 | 308.0    | 2,242.3             | 7,500.4         | 130.5            | 359.4                 | 68.3                 | 569.1               | 6,373.1                | 1,959.8           |
| Ago.           | 12,224.5 | 305.0    | 2,216.4             | 7,652.4         | 144.1            | 363.8                 | 91.0                 | 515.9               | 6,537.6                | 2,050.7           |
| Sep.           | 12,672.1 | 287.1    | 2,360.0             | 7,957.1         | 158.4            | 351.0                 | 105.6                | 552.4               | 6,789.7                | 2,067.9           |
| Oct.           | 12,857.9 | 351.9    | 2,140.4             | 8,250.3         | 160.8            | 375.9                 | 88.5                 | 579.8               | 7,045.3                | 2,115.3           |
| Nov.           | 13,590.5 | 359.5    | 2,335.9             | 8,676.3         | 156.0            | 472.0                 | 122.1                | 629.8               | 7,296.4                | 2,218.8           |
| Dic.           | 14,235.4 | 437.3    | 2,461.0             | 9,456.7         | 245.4            | 527.9                 | 144.1                | 560.7               | 7,978.6                | 1,880.4           |
| <b>1994(p)</b> |          |          |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 14,606.0 | 438.6    | 2,774.5             | 9,264.8         | 325.1            | 656.4                 | 67.7                 | 341.6               | 7,874.0                | 2,128.1           |
| Feb.           | 14,800.2 | 427.3    | 2,795.1             | 9,417.7         | 342.2            | 630.2                 | 67.6                 | 336.5               | 8,041.2                | 2,160.1           |
| Mar.           | 15,059.1 | 435.2    | 2,625.1             | 9,710.0         | 379.1            | 740.3                 | 101.9                | 336.0               | 8,152.7                | 2,288.8           |
| Abr.           | 15,412.8 | 452.8    | 2,568.8             | 10,084.9        | 387.3            | 820.0                 | 97.8                 | 363.5               | 8,416.3                | 2,306.3           |
| May.           | 15,894.0 | 472.9    | 2,702.8             | 10,329.3        | 399.0            | 816.5                 | 100.3                | 400.6               | 8,612.9                | 2,389.0           |
| Jun.           | 16,100.2 | 461.7    | 2,663.4             | 10,561.2        | 379.7            | 809.7                 | 112.6                | 465.2               | 8,794.0                | 2,413.9           |
| Jul.           | 16,605.8 | 427.1    | 2,810.6             | 10,961.4        | 407.9            | 829.5                 | 92.7                 | 525.9               | 9,105.4                | 2,406.7           |
| Ago.           | 16,788.7 | 468.3    | 2,682.6             | 11,145.0        | 399.6            | 847.2                 | 115.3                | 456.7               | 9,326.2                | 2,492.8           |
| Sep.           | 17,397.8 | 455.9    | 2,736.4             | 11,815.2        | 403.8            | 834.0                 | 113.6                | 695.3               | 9,768.5                | 2,390.3           |
| Oct.           | 17,435.0 | 372.5    | 2,653.4             | 11,972.4        | 408.6            | 814.3                 | 153.0                | 530.8               | 10,065.7               | 2,436.7           |
| Nov.           | 18,451.1 | 377.5    | 2,938.4             | 13,107.9        | 441.0            | 1,030.0               | 198.8                | 962.3               | 10,475.8               | 2,027.3           |
| Dic.           | 18,883.5 | 419.7    | 2,881.9             | 13,491.8        | 385.8            | 1,025.9               | 198.0                | 1,027.9             | 10,854.2               | 2,090.1           |

### 3.2 Sectorización de los bancos comerciales - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos  |          |          |                     |                  |                     |                    |                     |                      | Cuentas de Capital |                |
|----------------|----------|----------|----------|---------------------|------------------|---------------------|--------------------|---------------------|----------------------|--------------------|----------------|
|                | Total    | Externos | Internos |                     |                  |                     |                    |                     | Clas. sin clasificar |                    |                |
|                |          |          | Subtotal | Autoridad monetaria | Gobierno Central | Entidades oficiales | Bancos comerciales | Otros intermedarios |                      |                    | Sector privado |
| (f)            | (g)      | (h)      |          |                     |                  |                     |                    |                     | (i)                  |                    |                |
| <b>1990</b>    | 5,522.9  | 542.4    | 4,100.4  | 416.4               | 95.9             | 353.1               | 117.6              | 377.5               | 2,739.9              | 880.1              | 508.9          |
| <b>1991</b>    | 6,496.1  | 494.5    | 5,096.8  | 207.5               | 170.9            | 510.1               | 93.3               | 740.0               | 3,375.0              | 904.8              | 696.1          |
| <b>1992</b>    | 8,771.3  | 751.8    | 7,022.0  | 138.5               | 307.7            | 724.7               | 85.7               | 1,026.1             | 4,739.3              | 997.5              | 1,076.4        |
| <b>1993 r</b>  | 12,515.5 | 1,329.9  | 9,940.0  | 119.6               | 352.4            | 1,014.8             | 121.1              | 1,484.5             | 6,847.6              | 1,245.6            | 1,719.5        |
| <b>1994</b>    | 16,303.4 | 1,537.2  | 13,362.4 | 115.8               | 436.0            | 1,146.9             | 129.0              | 1,883.4             | 9,651.3              | 1,430.8            | 2,580.1        |
| <b>1993</b>    |          |          |          |                     |                  |                     |                    |                     |                      |                    |                |
| Ene.           | 8,794.4  | 788.1    | 6,990.2  | 138.0               | 432.5            | 722.7               | 80.9               | 983.1               | 4,633.0              | 1,016.1            | 1,099.6        |
| Feb.           | 8,805.5  | 829.5    | 6,946.7  | 116.9               | 322.0            | 784.7               | 54.7               | 1,052.4             | 4,616.0              | 1,029.3            | 1,113.2        |
| Mar.           | 9,323.4  | 952.3    | 7,316.5  | 120.5               | 377.9            | 705.5               | 56.0               | 1,070.1             | 4,986.5              | 1,054.6            | 1,154.2        |
| Abr.           | 9,666.7  | 992.4    | 7,536.9  | 114.9               | 297.1            | 828.6               | 53.3               | 1,042.6             | 5,200.4              | 1,137.4            | 1,177.1        |
| May.           | 10,090.5 | 1,033.9  | 7,940.9  | 114.9               | 485.1            | 881.1               | 106.6              | 1,155.9             | 5,197.3              | 1,115.7            | 1,229.6        |
| Jun.           | 10,380.8 | 1,100.9  | 8,170.6  | 107.2               | 335.9            | 901.7               | 64.7               | 1,111.7             | 5,649.4              | 1,109.3            | 1,275.8        |
| Jul.           | 10,710.6 | 1,236.4  | 8,411.5  | 106.9               | 531.7            | 866.2               | 42.9               | 1,155.7             | 5,708.1              | 1,062.7            | 1,299.9        |
| Ago.           | 10,891.7 | 1,267.4  | 8,482.0  | 107.3               | 294.6            | 921.9               | 66.5               | 1,211.3             | 5,880.4              | 1,142.3            | 1,332.8        |
| Sep.           | 11,314.2 | 1,261.5  | 8,866.4  | 105.2               | 482.4            | 925.3               | 127.7              | 1,259.9             | 5,965.9              | 1,186.3            | 1,357.9        |
| Oct.           | 11,462.0 | 1,341.9  | 8,933.7  | 103.6               | 378.3            | 912.7               | 68.2               | 1,360.9             | 6,110.0              | 1,186.4            | 1,395.9        |
| Nov.           | 12,101.3 | 1,319.9  | 9,514.6  | 104.8               | 580.6            | 923.3               | 86.0               | 1,276.9             | 6,543.0              | 1,266.8            | 1,489.2        |
| Dic.           | 12,515.5 | 1,329.9  | 9,940.0  | 119.6               | 352.4            | 1,014.8             | 121.1              | 1,484.5             | 6,847.6              | 1,245.6            | 1,719.5        |
| <b>1994(p)</b> |          |          |          |                     |                  |                     |                    |                     |                      |                    |                |
| Ene.           | 12,835.2 | 1,388.0  | 10,191.0 | 103.5               | 646.5            | 1,160.8             | 57.4               | 1,334.3             | 6,888.5              | 1,256.2            | 1,770.8        |
| Feb.           | 12,932.2 | 1,384.3  | 10,156.3 | 113.0               | 435.1            | 1,165.4             | 63.0               | 1,374.0             | 7,005.8              | 1,391.6            | 1,868.0        |
| Mar.           | 13,183.2 | 1,414.7  | 10,315.2 | 113.8               | 567.0            | 1,173.1             | 94.2               | 1,435.0             | 6,932.1              | 1,453.3            | 1,875.9        |
| Abr.           | 13,474.7 | 1,433.0  | 10,550.6 | 109.3               | 560.6            | 1,233.2             | 85.4               | 1,546.5             | 7,015.6              | 1,491.1            | 1,938.1        |
| May.           | 13,891.1 | 1,387.1  | 10,982.3 | 111.4               | 632.5            | 1,279.5             | 85.3               | 1,469.4             | 7,404.2              | 1,521.7            | 2,003.0        |
| Jun.           | 14,001.5 | 1,363.9  | 11,218.8 | 114.7               | 447.6            | 1,220.9             | 94.5               | 1,716.0             | 7,625.1              | 1,418.8            | 2,098.7        |
| Jul.           | 14,459.1 | 1,372.0  | 11,602.1 | 117.4               | 677.9            | 1,285.7             | 80.6               | 1,564.6             | 7,875.9              | 1,485.0            | 2,146.7        |
| Ago.           | 14,579.4 | 1,514.6  | 11,582.8 | 126.8               | 425.4            | 1,261.2             | 117.1              | 1,694.9             | 7,957.4              | 1,482.0            | 2,209.3        |
| Sep.           | 15,124.4 | 1,529.5  | 12,070.7 | 123.9               | 644.6            | 1,299.3             | 110.6              | 1,711.7             | 8,180.6              | 1,524.2            | 2,273.4        |
| Oct.           | 15,138.4 | 1,506.4  | 12,110.6 | 121.7               | 427.2            | 1,256.7             | 143.1              | 1,913.0             | 8,248.9              | 1,521.4            | 2,296.6        |
| Nov.           | 16,053.7 | 1,532.2  | 13,048.7 | 120.2               | 708.3            | 1,169.2             | 135.3              | 1,871.6             | 9,045.1              | 1,471.8            | 2,397.4        |
| Dic.           | 16,303.4 | 1,537.2  | 13,362.4 | 115.8               | 436.0            | 1,146.9             | 129.0              | 1,883.4             | 9,651.3              | 1,430.8            | 2,580.1        |

(a)=(b)+(c)+(d)+(e); (f)=(g)+(h)+(i); (a)=(f)+(i)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) No incluye BCH. Algunas cifras de la sectorización pueden diferir de las del balance por reorganización de las cuentas de la primera.

Fuente: Banco de la República y la sectorización de los balances de las entidades.

### 3.3 Sectorización de las corporaciones financieras (\*) - activos

(Miles de millones de pesos)

| Fin de:        | Total   | Externos | Autoridad monetaria | Crédito interno |                  |                       |                      |                     | Cuentas sin clasificar |                   |
|----------------|---------|----------|---------------------|-----------------|------------------|-----------------------|----------------------|---------------------|------------------------|-------------------|
|                |         |          |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermedios |                        | Al sector privado |
|                | (a)     | (b)      | (c)                 | (d)             |                  |                       |                      |                     | (e)                    |                   |
| <b>1990</b>    | 1,106.9 | 8.7      | 55.1                | 888.3           | 1.0              | 0.0                   | 8.8                  | 9.7                 | 868.8                  | 154.8             |
| <b>1991</b>    | 1,332.1 | 26.0     | 20.6                | 1,077.2         | 1.5              | 12.7                  | 8.5                  | 48.5                | 1,006.0                | 208.3             |
| <b>1992</b>    | 1,908.2 | 49.5     | 33.0                | 1,515.4         | 41.6             | 23.9                  | 9.9                  | 46.0                | 1,394.0                | 310.3             |
| <b>1993 r</b>  | 2,214.8 | 41.8     | 20.0                | 1,914.7         | 23.9             | 39.6                  | 7.5                  | 57.8                | 1,785.9                | 238.3             |
| <b>1994</b>    | 3,396.0 | 124.9    | 39.7                | 2,843.7         | 14.8             | 108.7                 | 18.3                 | 113.0               | 2,588.9                | 387.7             |
| <b>1993</b>    |         |          |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 1,931.4 | 60.5     | 34.2                | 1,527.0         | 34.3             | 26.5                  | 8.9                  | 51.3                | 1,406.0                | 309.7             |
| Feb.           | 2,009.0 | 51.2     | 36.5                | 1,604.1         | 34.6             | 27.7                  | 10.7                 | 55.5                | 1,475.6                | 317.2             |
| Mar.           | 2,144.2 | 52.2     | 31.5                | 1,679.4         | 40.8             | 46.4                  | 8.8                  | 58.2                | 1,525.2                | 381.1             |
| Abr.           | 2,193.0 | 53.1     | 32.4                | 1,717.0         | 36.8             | 47.4                  | 9.5                  | 67.2                | 1,556.1                | 390.5             |
| May.           | 2,239.3 | 60.7     | 42.3                | 1,748.4         | 29.7             | 51.1                  | 11.2                 | 60.2                | 1,596.2                | 387.9             |
| Jun.           | 2,292.0 | 53.6     | 28.6                | 1,855.9         | 29.1             | 53.5                  | 12.5                 | 61.3                | 1,699.5                | 353.9             |
| Jul.           | 2,375.9 | 55.9     | 35.0                | 1,917.6         | 28.5             | 60.1                  | 6.0                  | 70.7                | 1,752.3                | 367.4             |
| Ago.           | 1,991.7 | 29.6     | 28.5                | 1,631.4         | 35.4             | 20.6                  | 4.8                  | 55.8                | 1,514.8                | 302.2             |
| Sep.           | 1,970.5 | 24.3     | 28.7                | 1,643.7         | 27.4             | 22.9                  | 3.4                  | 53.6                | 1,536.4                | 273.8             |
| Oct.           | 2,017.0 | 26.6     | 22.8                | 1,692.9         | 24.5             | 25.8                  | 3.9                  | 58.1                | 1,580.6                | 274.7             |
| Nov.           | 2,098.2 | 39.0     | 17.9                | 1,771.2         | 24.0             | 25.7                  | 7.7                  | 55.4                | 1,658.4                | 270.1             |
| Dic.           | 2,214.8 | 41.8     | 20.0                | 1,914.7         | 23.9             | 39.6                  | 7.5                  | 57.8                | 1,785.9                | 238.3             |
| <b>1994(p)</b> |         |          |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 2,272.1 | 54.4     | 53.4                | 1,870.0         | 22.3             | 58.5                  | 5.8                  | 22.5                | 1,760.9                | 294.3             |
| Feb.           | 2,297.4 | 56.5     | 46.6                | 1,894.8         | 27.7             | 63.8                  | 7.2                  | 24.6                | 1,771.5                | 299.5             |
| Mar.           | 2,418.5 | 76.6     | 47.4                | 1,948.0         | 28.1             | 66.3                  | 6.6                  | 21.3                | 1,825.7                | 346.5             |
| Abr.           | 2,491.3 | 96.6     | 33.9                | 2,006.0         | 7.3              | 72.4                  | 7.8                  | 24.7                | 1,893.8                | 354.8             |
| May.           | 2,527.7 | 89.1     | 26.2                | 2,065.6         | 9.0              | 72.4                  | 4.7                  | 29.4                | 1,950.1                | 346.8             |
| Jun.           | 2,663.0 | 105.1    | 28.1                | 2,101.7         | 10.1             | 71.6                  | 8.8                  | 40.4                | 1,970.8                | 428.1             |
| Jul.           | 2,713.5 | 101.7    | 26.3                | 2,157.4         | 9.6              | 72.3                  | 5.6                  | 34.5                | 2,035.4                | 428.1             |
| Ago.           | 2,870.9 | 88.3     | 25.0                | 2,319.8         | 10.4             | 70.9                  | 12.9                 | 53.4                | 2,172.2                | 437.8             |
| Sep.           | 3,013.4 | 98.5     | 39.1                | 2,409.3         | 13.4             | 72.5                  | 5.3                  | 39.1                | 2,279.0                | 466.5             |
| Oct.           | 3,131.6 | 97.0     | 44.3                | 2,514.2         | 25.5             | 81.1                  | 11.4                 | 48.5                | 2,347.7                | 476.1             |
| Nov.           | 3,217.0 | 101.6    | 43.7                | 2,700.6         | 24.8             | 109.2                 | 4.6                  | 97.1                | 2,464.9                | 371.1             |
| Dic.           | 3,396.0 | 124.9    | 39.7                | 2,843.7         | 14.8             | 108.7                 | 18.3                 | 113.0               | 2,588.9                | 387.7             |



### 3.3 Sectorización de las corporaciones financieras - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de: | Pasivos |          |          |                     |                  |                     |                    |                     |                        | Cuentas de capital |                |
|---------|---------|----------|----------|---------------------|------------------|---------------------|--------------------|---------------------|------------------------|--------------------|----------------|
|         | Total   | Externos | Internos |                     |                  |                     |                    |                     | Cuentas sin clasificar |                    |                |
|         |         |          | Subtotal | Autoridad monetaria | Gobierno central | Entidades oficiales | Bancos comerciales | Otros intermedarios |                        |                    | Sector privado |
| (f)     | (g)     | (h)      |          |                     |                  |                     |                    |                     | (i)                    | (j)                |                |
| 1990    | 872.5   | 124.2    | 628.0    | 96.8                | 0.2              | 9.5                 | 10.8               | 108.9               | 401.8                  | 120.3              | 234.4          |
| 1991    | 1,013.2 | 120.0    | 776.8    | 125.6               | 0.1              | 14.6                | 8.6                | 131.7               | 496.2                  | 116.4              | 318.9          |
| 1992    | 1,432.7 | 271.9    | 1,056.0  | 142.5               | 0.0              | 14.9                | 16.2               | 206.4               | 676.0                  | 104.8              | 475.5          |
| 1993 r  | 1,741.0 | 359.9    | 1,294.7  | 136.9               | 0.4              | 24.4                | 7.4                | 239.6               | 886.0                  | 86.4               | 473.8          |
| 1994    | 2,674.8 | 562.4    | 1,997.0  | 142.0               | 4.2              | 61.1                | 9.8                | 407.1               | 1,372.8                | 115.4              | 721.2          |
| 1993    |         |          |          |                     |                  |                     |                    |                     |                        |                    |                |
| Ene.    | 1,452.1 | 279.0    | 1,066.0  | 143.0               | 0.0              | 14.2                | 14.1               | 194.3               | 700.4                  | 107.1              | 479.3          |
| Feb.    | 1,496.4 | 259.1    | 1,068.3  | 114.1               | 0.0              | 16.1                | 8.6                | 231.6               | 697.9                  | 169.0              | 512.6          |
| Mar.    | 1,556.2 | 292.3    | 1,089.7  | 116.3               | 0.0              | 17.5                | 5.5                | 236.2               | 714.2                  | 174.2              | 588.0          |
| Abr.    | 1,597.9 | 283.2    | 1,127.0  | 118.6               | 0.0              | 17.2                | 8.0                | 234.4               | 748.8                  | 187.7              | 595.1          |
| May.    | 1,636.7 | 286.2    | 1,141.6  | 116.8               | 0.0              | 19.7                | 8.8                | 238.0               | 758.3                  | 208.9              | 602.6          |
| Jun.    | 1,671.3 | 298.2    | 1,169.4  | 115.8               | 0.0              | 19.9                | 11.0               | 227.9               | 794.8                  | 203.7              | 620.7          |
| Jul.    | 1,739.8 | 318.0    | 1,212.5  | 122.1               | 0.0              | 21.7                | 13.1               | 227.0               | 828.6                  | 209.3              | 636.1          |
| Ago.    | 1,535.7 | 273.5    | 1,123.8  | 128.0               | 0.0              | 20.3                | 5.7                | 199.4               | 770.4                  | 138.4              | 456.0          |
| Sep.    | 1,537.4 | 262.9    | 1,125.4  | 127.7               | 0.0              | 23.5                | 9.2                | 202.3               | 762.7                  | 149.1              | 433.1          |
| Oct.    | 1,578.5 | 275.3    | 1,164.8  | 131.8               | 0.0              | 25.0                | 10.6               | 211.1               | 786.3                  | 138.4              | 438.5          |
| Nov.    | 1,654.9 | 284.6    | 1,228.1  | 132.2               | 0.4              | 25.6                | 6.7                | 215.5               | 847.7                  | 142.2              | 443.3          |
| Dic.    | 1,741.0 | 359.9    | 1,294.7  | 136.9               | 0.4              | 24.4                | 7.4                | 239.6               | 886.0                  | 86.4               | 473.8          |
| 1994(p) |         |          |          |                     |                  |                     |                    |                     |                        |                    |                |
| Ene.    | 1,782.7 | 380.7    | 1,314.7  | 132.4               | 0.5              | 24.7                | 13.4               | 232.9               | 910.8                  | 87.3               | 489.4          |
| Feb.    | 1,798.7 | 389.4    | 1,314.3  | 131.0               | 0.0              | 26.0                | 18.4               | 235.9               | 903.0                  | 95.0               | 498.7          |
| Mar.    | 1,881.8 | 415.2    | 1,350.2  | 129.7               | 0.0              | 24.8                | 15.9               | 248.2               | 931.6                  | 116.4              | 536.7          |
| Abr.    | 1,935.1 | 429.3    | 1,391.2  | 132.2               | 0.0              | 25.4                | 15.1               | 259.1               | 959.4                  | 114.6              | 556.2          |
| May.    | 1,963.2 | 412.7    | 1,438.5  | 128.8               | 0.5              | 25.9                | 16.4               | 257.7               | 1,009.2                | 112.0              | 564.5          |
| Jun.    | 2,012.3 | 419.3    | 1,481.8  | 122.6               | 1.8              | 26.5                | 29.7               | 269.9               | 1,031.3                | 111.2              | 650.7          |
| Jul.    | 2,064.5 | 425.8    | 1,520.5  | 123.1               | 1.5              | 29.0                | 17.0               | 262.3               | 1,087.6                | 118.2              | 649.0          |
| Ago.    | 2,218.9 | 465.5    | 1,618.0  | 126.8               | 1.3              | 28.5                | 8.0                | 299.1               | 1,154.3                | 135.4              | 652.0          |
| Sep.    | 2,334.8 | 521.4    | 1,663.1  | 132.4               | 0.3              | 30.2                | 14.6               | 309.5               | 1,176.1                | 150.3              | 678.5          |
| Oct.    | 2,443.9 | 548.6    | 1,742.3  | 130.3               | 0.3              | 29.3                | 19.2               | 345.6               | 1,217.6                | 153.0              | 687.6          |
| Nov.    | 2,524.6 | 557.8    | 1,843.8  | 128.8               | 4.2              | 61.1                | 13.7               | 356.6               | 1,279.4                | 123.0              | 692.4          |
| Dic.    | 2,674.8 | 562.4    | 1,997.0  | 142.0               | 4.2              | 61.1                | 9.8                | 407.1               | 1,372.8                | 115.4              | 721.2          |

(a)=(b)+(c)+(d)+(e); (f)=(g)+(h)+(i); (a)=(f)+(j)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) No incluye la FEN e incluye al IFI hasta julio de 1993. Algunas cifras de la sectorización pueden diferir de las de balances por reorganización de las cuentas de la primera. Adicionalmente, hasta diciembre de 1992, la sectorización incluye la Corporación Financiera de Transporte.

Fuente: Banco de la República y la sectorización de los balances de las entidades.

### 3.4 Sectorización de las corporaciones de ahorro y vivienda (\*) - activos

(Miles de millones de pesos)

| Fin de:        | Total   | Autoridad monetaria | Crédito interno |                  |                       |                      |                        | Cuentas sin clasificar |                   |
|----------------|---------|---------------------|-----------------|------------------|-----------------------|----------------------|------------------------|------------------------|-------------------|
|                |         |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermediarios |                        | Al sector privado |
|                | (a)     | (b)                 | (c)             |                  |                       |                      |                        | (d)                    |                   |
| <b>1990</b>    | 1,540.9 | 50.2                | 1,393.8         | 0.5              | 32.6                  | 3.4                  | 74.5                   | 1,282.8                | 96.9              |
| <b>1991</b>    | 2,294.9 | 118.3               | 1,800.8         | 0.5              | 12.5                  | 8.1                  | 51.0                   | 1,728.7                | 375.8             |
| <b>1992</b>    | 3,188.7 | 350.0               | 2,490.8         | 2.6              | 14.9                  | 25.5                 | 70.7                   | 2,377.1                | 347.9             |
| <b>1993 r</b>  | 4,561.3 | 369.3               | 3,799.3         | 3.4              | 17.8                  | 27.9                 | 66.5                   | 3,683.7                | 392.7             |
| <b>1994</b>    | 6,814.0 | 501.3               | 5,804.4         | 21.5             | 19.6                  | 39.5                 | 133.7                  | 5,590.1                | 508.3             |
| <b>1993</b>    |         |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 3,379.3 | 423.5               | 2,549.6         | 0.6              | 14.9                  | 14.1                 | 71.4                   | 2,448.6                | 406.2             |
| Feb.           | 3,419.3 | 419.7               | 2,614.6         | 0.8              | 14.9                  | 9.4                  | 66.3                   | 2,523.2                | 385.0             |
| Mar.           | 3,503.9 | 396.2               | 2,711.1         | 0.8              | 14.9                  | 19.3                 | 60.0                   | 2,616.1                | 396.6             |
| Abr.           | 3,612.4 | 404.4               | 2,790.9         | 0.6              | 14.9                  | 17.2                 | 51.1                   | 2,707.1                | 417.1             |
| May.           | 3,676.8 | 407.0               | 2,881.7         | 1.1              | 23.3                  | 18.9                 | 47.5                   | 2,790.9                | 388.1             |
| Jun.           | 3,869.7 | 416.3               | 3,008.5         | 4.6              | 16.3                  | 28.5                 | 64.5                   | 2,894.6                | 444.9             |
| Jul.           | 4,045.1 | 492.0               | 3,094.2         | 1.8              | 16.3                  | 14.0                 | 56.4                   | 3,005.7                | 458.9             |
| Ago.           | 4,181.1 | 521.0               | 3,232.0         | 3.3              | 16.3                  | 25.0                 | 66.2                   | 3,121.2                | 428.1             |
| Sep.           | 4,207.3 | 448.0               | 3,360.4         | 3.0              | 16.3                  | 27.6                 | 74.0                   | 3,239.5                | 398.9             |
| Oct.           | 4,373.0 | 459.2               | 3,474.1         | 3.9              | 16.3                  | 29.8                 | 62.9                   | 3,361.2                | 439.7             |
| Nov.           | 4,511.5 | 443.6               | 3,616.1         | 5.1              | 16.3                  | 32.4                 | 55.4                   | 3,506.9                | 451.8             |
| Dic.           | 4,561.3 | 369.3               | 3,799.3         | 3.4              | 17.8                  | 27.9                 | 66.5                   | 3,683.7                | 392.7             |
| <b>1994(p)</b> |         |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 4,856.9 | 475.5               | 4,071.7         | 40.6             | 65.3                  | 30.1                 | 143.1                  | 3,792.6                | 309.7             |
| Feb.           | 4,988.2 | 484.3               | 4,180.6         | 26.7             | 76.0                  | 26.5                 | 130.4                  | 3,921.0                | 323.3             |
| Mar.           | 5,215.9 | 558.5               | 4,322.9         | 20.0             | 62.9                  | 21.5                 | 145.0                  | 4,073.5                | 334.5             |
| Abr.           | 5,400.5 | 481.5               | 4,532.6         | 37.2             | 61.8                  | 38.9                 | 168.7                  | 4,226.0                | 386.4             |
| May.           | 5,625.0 | 527.9               | 4,706.1         | 25.1             | 54.8                  | 36.7                 | 210.8                  | 4,378.7                | 391.0             |
| Jun.           | 5,673.8 | 440.3               | 4,795.8         | 21.7             | 66.5                  | 23.9                 | 161.2                  | 4,522.5                | 437.7             |
| Jul.           | 5,790.9 | 442.3               | 4,902.1         | 22.9             | 70.8                  | 13.8                 | 121.0                  | 4,673.6                | 446.5             |
| Ago.           | 5,964.0 | 468.0               | 5,042.3         | 21.0             | 69.0                  | 23.9                 | 103.1                  | 4,825.3                | 453.7             |
| Sep.           | 6,184.8 | 467.1               | 5,253.0         | 20.3             | 70.1                  | 19.6                 | 140.4                  | 5,002.6                | 464.7             |
| Oct.           | 6,335.8 | 433.3               | 5,424.5         | 19.2             | 68.3                  | 47.6                 | 127.3                  | 5,162.1                | 478.0             |
| Nov.           | 6,556.9 | 425.0               | 5,674.3         | 17.9             | 20.9                  | 52.1                 | 170.9                  | 5,412.5                | 457.6             |
| Dic.           | 6,814.0 | 501.3               | 5,804.4         | 21.5             | 19.6                  | 39.5                 | 133.7                  | 5,590.1                | 508.3             |



### 3.4 Sectorización de las corporaciones de ahorro y vivienda - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos |          |                     |                  |                     |                    |                      |                |                        | Cuentas de capital |
|----------------|---------|----------|---------------------|------------------|---------------------|--------------------|----------------------|----------------|------------------------|--------------------|
|                | Total   | Internos |                     |                  |                     |                    |                      |                | Cuentas sin clasificar |                    |
|                |         | Subtotal | Autoridad monetaria | Gobierno Central | Entidades oficiales | Bancos comerciales | Otros intermediarios | Sector privado |                        |                    |
| (e)            | (f)     |          |                     |                  |                     |                    |                      |                |                        |                    |
| <b>1990</b>    | 1,455.1 | 1,409.4  | 6.7                 | 11.7             | 93.2                | 19.4               | 18.4                 | 1,260.0        | 45.7                   | 85.8               |
| <b>1991</b>    | 2,173.5 | 2,112.6  | 0.0                 | 3.1              | 176.9               | 20.4               | 0.0                  | 1,912.2        | 60.9                   | 121.4              |
| <b>1992</b>    | 3,008.4 | 2,929.0  | 0.0                 | 0.9              | 229.7               | 45.3               | 33.6                 | 2,619.5        | 79.4                   | 180.3              |
| <b>1993 r</b>  | 4,269.5 | 4,148.5  | 26.3                | 1.0              | 284.5               | 32.6               | 44.5                 | 3,759.6        | 121.0                  | 291.8              |
| <b>1994</b>    | 6,283.8 | 6,129.8  | 39.5                | 29.9             | 562.6               | 85.3               | 52.2                 | 5,360.3        | 154.0                  | 530.2              |
| <b>1993</b>    |         |          |                     |                  |                     |                    |                      |                |                        |                    |
| Ene.           | 3,190.2 | 3,103.1  | 0.0                 | 0.9              | 274.0               | 30.5               | 27.3                 | 2,770.4        | 87.1                   | 189.1              |
| Feb.           | 3,225.7 | 3,139.3  | 0.0                 | 1.3              | 271.3               | 30.4               | 39.9                 | 2,796.4        | 86.4                   | 193.6              |
| Mar.           | 3,307.6 | 3,225.4  | 0.0                 | 1.2              | 310.7               | 23.0               | 22.3                 | 2,868.2        | 82.2                   | 196.3              |
| Abr.           | 3,407.1 | 3,319.3  | 0.0                 | 0.9              | 329.3               | 15.2               | 5.1                  | 2,968.8        | 87.8                   | 205.3              |
| May.           | 3,465.2 | 3,373.7  | 0.0                 | 0.2              | 352.2               | 35.6               | 24.8                 | 2,960.9        | 91.5                   | 211.6              |
| Jun.           | 3,648.9 | 3,559.0  | 0.0                 | 1.2              | 351.9               | 20.2               | 13.9                 | 3,171.8        | 89.9                   | 220.8              |
| Jul.           | 3,813.9 | 3,707.5  | 0.0                 | 5.5              | 309.3               | 25.4               | 5.0                  | 3,362.3        | 106.4                  | 231.2              |
| Ago.           | 3,945.8 | 3,835.9  | 0.0                 | 6.5              | 436.0               | 14.0               | 6.9                  | 3,372.5        | 109.9                  | 235.3              |
| Sep.           | 3,970.1 | 3,863.2  | 21.6                | 7.4              | 314.4               | 18.2               | 34.8                 | 3,466.8        | 106.9                  | 237.2              |
| Oct.           | 4,124.4 | 4,006.3  | 0.0                 | 7.5              | 367.5               | 13.9               | 19.0                 | 3,598.4        | 118.1                  | 248.6              |
| Nov.           | 4,254.9 | 4,127.5  | 0.0                 | 4.5              | 374.3               | 18.4               | 8.4                  | 3,721.9        | 127.4                  | 256.6              |
| Dic.           | 4,269.5 | 4,148.5  | 26.4                | 1.0              | 284.5               | 32.6               | 44.5                 | 3,759.6        | 121.0                  | 291.8              |
| <b>1994(p)</b> |         |          |                     |                  |                     |                    |                      |                |                        |                    |
| Ene.           | 4,550.6 | 4,417.5  | 0.0                 | 1.7              | 368.6               | 21.4               | 26.2                 | 3,999.6        | 133.1                  | 306.3              |
| Feb.           | 4,673.8 | 4,531.1  | 0.0                 | 1.8              | 334.7               | 18.5               | 10.7                 | 4,165.4        | 142.7                  | 314.4              |
| Mar.           | 4,892.3 | 4,758.3  | 0.0                 | 1.8              | 337.7               | 30.8               | 24.1                 | 4,363.9        | 134.0                  | 323.6              |
| Abr.           | 5,045.9 | 4,904.4  | 0.0                 | 1.8              | 349.8               | 26.7               | 18.4                 | 4,507.7        | 141.5                  | 354.6              |
| May.           | 5,251.0 | 5,097.3  | 0.0                 | 1.8              | 345.3               | 22.8               | 4.9                  | 4,722.5        | 153.7                  | 374.0              |
| Jun.           | 5,253.1 | 5,103.9  | 59.2                | 2.0              | 332.1               | 24.3               | 50.5                 | 4,635.8        | 149.2                  | 420.7              |
| Jul.           | 5,355.6 | 5,188.3  | 0.0                 | 2.1              | 317.4               | 58.8               | 30.2                 | 4,779.8        | 167.3                  | 435.3              |
| Ago.           | 5,522.3 | 5,350.3  | 0.0                 | 2.0              | 336.6               | 31.6               | 30.9                 | 4,949.2        | 172.0                  | 441.7              |
| Sep.           | 5,734.7 | 5,547.2  | 0.0                 | 1.7              | 316.9               | 63.2               | 64.5                 | 5,100.9        | 187.5                  | 450.1              |
| Oct.           | 5,868.4 | 5,655.5  | 20.0                | 1.6              | 308.5               | 17.0               | 44.0                 | 5,264.4        | 212.9                  | 467.5              |
| Nov.           | 6,069.0 | 5,898.3  | 0.0                 | 29.9             | 563.1               | 54.3               | 41.3                 | 5,209.7        | 170.7                  | 487.9              |
| Dic.           | 6,283.8 | 6,129.8  | 39.5                | 29.9             | 562.6               | 85.3               | 52.2                 | 5,360.3        | 154.0                  | 530.2              |

(a)=(b)+(c)+(d); (e)=(f)+(g); (a)=(e)+(h)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) No incluye la sección de ahorros del BCH (CAV Central).

Fuente: Banco de la República y la sectorización de los balances de las entidades.

### 3.5 Sectorización de las compañías de financiamiento comercial - activos (\*)

(Miles de millones de pesos)

| Fin de:        | Total   | Autoridad monetaria | Crédito interno |                  |                       |                      |                        | Cuentas sin clasificar |                   |
|----------------|---------|---------------------|-----------------|------------------|-----------------------|----------------------|------------------------|------------------------|-------------------|
|                |         |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermediarios |                        | Al sector privado |
|                | (a)     | (b)                 | (c)             |                  |                       |                      |                        | (d) 1/                 |                   |
| <b>1990</b>    | 541.0   | 48.4                | 438.3           | 0.9              | 1.0                   | 4.6                  | 7.5                    | 424.3                  | 54.3              |
| <b>1991</b>    | 671.2   | 23.4                | 580.8           | 0.4              | 3.7                   | 10.4                 | 65.6                   | 500.7                  | 67.0              |
| <b>1992</b>    | 923.3   | 31.7                | 785.4           | 0.5              | 3.3                   | 12.6                 | 56.5                   | 712.5                  | 106.2             |
| <b>1993 r</b>  | 1,661.3 | 29.2                | 1,184.8         | 3.6              | 5.7                   | 14.9                 | 81.8                   | 1,078.8                | 447.3             |
| <b>1994</b>    | 3,641.7 | 77.7                | 2,020.1         | 10.4             | 103.4                 | 44.8                 | 137.3                  | 1,724.2                | 1,543.9           |
| <b>1993</b>    |         |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 957.1   | 44.5                | 802.6           | 0.5              | 7.9                   | 20.2                 | 70.2                   | 703.8                  | 110.0             |
| Feb.           | 992.9   | 41.4                | 839.2           | 0.7              | 7.3                   | 17.5                 | 69.9                   | 743.8                  | 112.3             |
| Mar.           | 887.9   | 32.3                | 754.4           | 0.6              | 5.7                   | 6.0                  | 67.9                   | 674.2                  | 101.2             |
| Abr.           | 915.3   | 30.9                | 788.6           | 1.2              | 4.3                   | 7.3                  | 65.7                   | 710.1                  | 95.8              |
| May.           | 950.4   | 26.3                | 822.1           | 0.8              | 6.1                   | 5.6                  | 63.5                   | 746.1                  | 102.0             |
| Jun.           | 931.9   | 22.4                | 808.2           | 0.5              | 5.2                   | 7.1                  | 57.6                   | 737.8                  | 101.3             |
| Jul.           | 1,082.5 | 33.7                | 936.1           | 1.3              | 5.3                   | 8.3                  | 74.1                   | 847.1                  | 112.7             |
| Ago.           | 1,066.5 | 33.1                | 925.4           | 1.2              | 3.2                   | 6.6                  | 74.2                   | 840.2                  | 108.0             |
| Sep.           | 1,059.2 | 23.0                | 916.4           | 1.3              | 2.6                   | 4.0                  | 63.3                   | 845.2                  | 119.8             |
| Oct.           | 1,271.5 | 26.3                | 1,005.4         | 1.4              | 2.9                   | 10.8                 | 75.3                   | 915.0                  | 239.8             |
| Nov.           | 1,463.0 | 31.7                | 1,051.3         | 2.0              | 3.8                   | 8.2                  | 82.5                   | 954.8                  | 380.0             |
| Dic.           | 1,661.3 | 29.2                | 1,184.8         | 3.6              | 5.7                   | 14.9                 | 81.8                   | 1,078.8                | 447.3             |
| <b>1994(p)</b> |         |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 2,130.7 | 79.0                | 1,131.9         | 5.8              | 29.6                  | 19.3                 | 52.1                   | 1,025.1                | 919.8             |
| Feb.           | 2,215.9 | 72.4                | 1,168.8         | 3.7              | 43.9                  | 17.8                 | 40.5                   | 1,062.9                | 974.7             |
| Mar.           | 2,311.6 | 72.8                | 1,202.8         | 5.6              | 49.7                  | 19.1                 | 42.3                   | 1,086.1                | 1,036.0           |
| Abr.           | 2,429.1 | 76.8                | 1,249.6         | 4.7              | 66.7                  | 17.1                 | 34.2                   | 1,126.9                | 1,102.7           |
| May.           | 2,563.8 | 77.2                | 1,296.2         | 8.9              | 50.9                  | 26.9                 | 44.9                   | 1,164.6                | 1,190.4           |
| Jun.           | 2,672.0 | 64.0                | 1,343.6         | 8.0              | 55.0                  | 23.3                 | 59.9                   | 1,197.4                | 1,264.4           |
| Jul.           | 2,816.7 | 70.7                | 1,414.2         | 5.6              | 67.1                  | 21.1                 | 74.1                   | 1,246.3                | 1,331.8           |
| Ago.           | 2,973.5 | 63.9                | 1,501.7         | 6.6              | 68.1                  | 28.8                 | 82.9                   | 1,315.3                | 1,407.9           |
| Sep.           | 3,119.9 | 68.1                | 1,549.2         | 7.4              | 70.5                  | 23.2                 | 85.2                   | 1,362.9                | 1,502.7           |
| Oct.           | 3,288.4 | 69.0                | 1,632.0         | 10.9             | 89.4                  | 17.9                 | 93.5                   | 1,420.3                | 1,587.4           |
| Nov.           | 3,445.0 | 72.2                | 1,889.6         | 11.1             | 97.1                  | 31.3                 | 117.6                  | 1,632.5                | 1,483.2           |
| Dic.           | 3,641.7 | 77.7                | 2,020.1         | 10.4             | 103.4                 | 44.8                 | 137.3                  | 1,724.2                | 1,543.9           |

### 3.5 Sectorización de las compañías de financiamiento comercial - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos |          |          |                     |                  |                     |                    |                     |                |                        | Cuentas de Capital |
|----------------|---------|----------|----------|---------------------|------------------|---------------------|--------------------|---------------------|----------------|------------------------|--------------------|
|                | Total   | Externos | Internos |                     |                  |                     |                    |                     |                | Cuentas sin clasificar |                    |
|                |         |          | Subtotal | Autoridad monetaria | Gobierno Central | Entidades oficiales | Bancos comerciales | Otros intermedarios | Sector privado |                        |                    |
| (f)            | (g)     | (h)      |          |                     |                  |                     |                    |                     | (i)            | (j)                    |                    |
| <b>1990</b>    | 493.4   | 0.0      | 430.4    | 2.7                 | 2.7              | 0.9                 | 6.2                | 3.6                 | 414.3          | 63.0                   | 47.6               |
| <b>1991</b>    | 590.6   | 0.0      | 524.9    | 1.5                 | 0.0              | 19.8                | 5.6                | 2.3                 | 495.7          | 65.7                   | 80.6               |
| <b>1992</b>    | 803.2   | 0.0      | 736.4    | 1.5                 | 0.0              | 1.2                 | 6.2                | 2.5                 | 725.0          | 66.8                   | 120.1              |
| <b>1993 r</b>  | 1,442.6 | 0.0      | 1,258.8  | 0.0                 | 0.0              | 2.2                 | 130.9              | 5.2                 | 1,120.5        | 183.8                  | 218.7              |
| <b>1994</b>    | 3,183.2 | 28.9     | 2,981.9  | 0.6                 | 0.8              | 52.8                | 205.3              | 11.8                | 2,710.6        | 172.4                  | 458.5              |
| <b>1993</b>    |         |          |          |                     |                  |                     |                    |                     |                |                        |                    |
| Ene.           | 831.3   | 0.0      | 763.4    | 0.3                 | 0.0              | 3.0                 | 2.4                | 4.2                 | 753.5          | 67.9                   | 125.8              |
| Feb.           | 862.8   | 0.0      | 793.2    | 0.3                 | 0.0              | 1.4                 | 5.9                | 2.2                 | 783.4          | 69.6                   | 130.1              |
| Mar.           | 783.0   | 0.0      | 725.9    | 1.5                 | 0.0              | 0.0                 | 2.3                | 2.3                 | 719.8          | 57.1                   | 104.9              |
| Abr.           | 803.0   | 0.0      | 747.4    | 0.3                 | 0.0              | 0.0                 | 4.4                | 2.4                 | 740.3          | 55.6                   | 112.3              |
| May.           | 833.6   | 0.0      | 776.7    | 0.3                 | 0.0              | 0.7                 | 4.3                | 2.5                 | 768.9          | 56.9                   | 116.8              |
| Jun.           | 809.4   | 0.0      | 757.1    | 0.0                 | 0.0              | 1.4                 | 3.3                | 1.6                 | 750.8          | 52.3                   | 122.5              |
| Jul.           | 954.8   | 0.0      | 892.3    | 0.0                 | 0.0              | 2.2                 | 4.8                | 1.4                 | 883.9          | 62.5                   | 127.7              |
| Ago.           | 933.8   | 0.0      | 868.2    | 0.0                 | 0.0              | 1.6                 | 5.1                | 0.7                 | 860.8          | 65.6                   | 132.7              |
| Sep.           | 931.1   | 0.0      | 864.6    | 0.0                 | 0.0              | 1.6                 | 6.7                | 5.6                 | 850.7          | 66.5                   | 128.1              |
| Oct.           | 1,118.6 | 0.0      | 1,009.5  | 0.0                 | 0.0              | 1.9                 | 41.5               | 6.9                 | 959.2          | 109.1                  | 152.9              |
| Nov.           | 1,277.7 | 0.0      | 1,126.4  | 0.0                 | 0.0              | 1.9                 | 77.6               | 3.2                 | 1,043.7        | 151.3                  | 185.3              |
| Dic.           | 1,442.6 | 0.0      | 1,258.8  | 0.0                 | 0.0              | 2.2                 | 130.9              | 5.2                 | 1,120.5        | 183.8                  | 218.7              |
| <b>1994(p)</b> |         |          |          |                     |                  |                     |                    |                     |                |                        |                    |
| Ene.           | 1,822.9 | 9.6      | 1,530.4  | 0.0                 | 0.0              | 52.8                | 265.3              | 3.2                 | 1,209.1        | 282.9                  | 307.8              |
| Feb.           | 1,889.1 | 9.8      | 1,615.5  | 0.0                 | 0.0              | 52.8                | 235.7              | 3.1                 | 1,323.9        | 263.8                  | 326.8              |
| Mar.           | 1,972.3 | 9.2      | 1,706.1  | 0.0                 | 0.0              | 52.8                | 218.0              | 6.2                 | 1,429.1        | 257.0                  | 339.3              |
| Abr.           | 2,069.1 | 11.4     | 1,812.7  | 0.0                 | 0.0              | 52.8                | 204.7              | 8.6                 | 1,546.6        | 245.0                  | 360.0              |
| May.           | 2,180.4 | 11.7     | 1,931.9  | 0.0                 | 0.0              | 52.8                | 193.3              | 4.1                 | 1,681.7        | 236.8                  | 383.4              |
| Jun.           | 2,262.6 | 10.6     | 2,016.5  | 0.0                 | 0.0              | 52.8                | 191.3              | 12.6                | 1,759.8        | 235.5                  | 409.4              |
| Jul.           | 2,395.4 | 11.3     | 2,163.6  | 0.0                 | 0.0              | 52.8                | 173.0              | 10.1                | 1,927.7        | 220.5                  | 421.3              |
| Ago.           | 2,540.4 | 15.0     | 2,291.9  | 0.3                 | 0.0              | 52.8                | 196.6              | 9.0                 | 2,033.2        | 233.5                  | 433.1              |
| Sep.           | 2,679.2 | 16.6     | 2,403.3  | 0.3                 | 0.0              | 52.8                | 193.0              | 6.6                 | 2,150.6        | 259.3                  | 440.7              |
| Oct.           | 2,838.6 | 18.2     | 2,540.2  | 0.5                 | 0.0              | 52.8                | 215.6              | 17.5                | 2,253.8        | 280.2                  | 449.7              |
| Nov.           | 3,000.2 | 21.5     | 2,782.9  | 0.6                 | 0.8              | 52.9                | 201.5              | 13.3                | 2,513.8        | 195.8                  | 444.8              |
| Dic.           | 3,183.2 | 28.9     | 2,981.9  | 0.6                 | 0.8              | 52.8                | 205.3              | 11.8                | 2,710.6        | 172.4                  | 458.5              |

(a)=(b)+(c)+(d); (f)=(g)+(h)+(i); (a)=(f)+(j)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) A partir de diciembre de 1993 se comienza a incluir las compañías de financiamiento comercial especializadas en leasing.

1/ Incluye activos externos.

Fuente: Banco de la República y la sectorización de los balances de las entidades.



### 3.6 Sectorización del Banco Central Hipotecario (\*) - activos

(Miles de millones de pesos)

| Fin de:        | Total   | Autoridad monetaria | Crédito interno |                  |                       |                      |                       | Cuentas sin clasificar |                   |
|----------------|---------|---------------------|-----------------|------------------|-----------------------|----------------------|-----------------------|------------------------|-------------------|
|                |         |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermedarios |                        | Al sector privado |
|                | (a)     | (b)                 | (c)             |                  |                       |                      |                       | (d)                    |                   |
| <b>1990</b>    | 589.5   | 65.3                | 456.2           | 0.0              | 0.0                   | 5.4                  | 3.3                   | 447.5                  | 68.0              |
| <b>1991</b>    | 640.2   | 17.1                | 495.0           | 0.0              | 0.4                   | 4.5                  | 3.9                   | 486.2                  | 128.1             |
| <b>1992</b>    | 713.2   | 50.9                | 575.5           | 2.9              | 1.0                   | 7.7                  | 6.6                   | 557.3                  | 86.8              |
| <b>1993 r</b>  | 898.6   | 41.1                | 800.8           | 2.3              | 0.9                   | 14.4                 | 7.9                   | 775.3                  | 56.7              |
| <b>1994</b>    | 1.219.2 | 60.5                | 1.073.6         | 0.0              | 13.6                  | 6.5                  | 10.3                  | 1.043.2                | 85.1              |
| <b>1993</b>    |         |                     |                 |                  |                       |                      |                       |                        |                   |
| Ene.           | 743.4   | 75.1                | 585.3           | 0.4              | 0.6                   | 9.0                  | 11.2                  | 564.1                  | 83.0              |
| Feb.           | 755.8   | 68.3                | 603.0           | 3.5              | 1.3                   | 9.2                  | 12.8                  | 576.2                  | 84.5              |
| Mar.           | 769.2   | 66.1                | 614.6           | 3.0              | 0.4                   | 5.8                  | 12.6                  | 592.8                  | 88.5              |
| Abr.           | 806.5   | 94.9                | 625.4           | 3.6              | 0.4                   | 6.2                  | 9.2                   | 606.0                  | 86.2              |
| May.           | 823.3   | 90.3                | 648.1           | 2.5              | 0.3                   | 7.9                  | 17.2                  | 620.2                  | 84.9              |
| Jun.           | 780.1   | 51.5                | 646.1           | 2.6              | 0.4                   | 4.3                  | 6.6                   | 632.2                  | 82.5              |
| Jul.           | 830.8   | 78.7                | 675.6           | 4.3              | 0.4                   | 10.1                 | 12.4                  | 648.4                  | 76.5              |
| Ago.           | 865.1   | 81.6                | 702.3           | 5.4              | 0.6                   | 19.2                 | 10.4                  | 666.7                  | 81.2              |
| Sep.           | 869.2   | 69.5                | 718.7           | 8.4              | 0.8                   | 7.4                  | 14.0                  | 688.1                  | 81.0              |
| Oct.           | 911.2   | 81.8                | 752.2           | 5.8              | 2.0                   | 15.4                 | 18.8                  | 710.2                  | 77.2              |
| Nov.           | 880.0   | 46.1                | 759.8           | 2.9              | 0.8                   | 12.2                 | 12.2                  | 731.7                  | 74.1              |
| Dic.           | 898.6   | 41.1                | 800.8           | 2.3              | 0.9                   | 14.4                 | 7.9                   | 775.3                  | 56.7              |
| <b>1994(p)</b> |         |                     |                 |                  |                       |                      |                       |                        |                   |
| Ene.           | 920.9   | 40.5                | 813.6           | 0.5              | 9.0                   | 15.4                 | 3.5                   | 785.2                  | 66.8              |
| Feb.           | 948.5   | 42.5                | 831.4           | 0.5              | 9.4                   | 11.9                 | 1.9                   | 807.7                  | 74.6              |
| Mar.           | 981.0   | 47.3                | 852.7           | 0.5              | 8.5                   | 7.0                  | 3.5                   | 833.2                  | 81.0              |
| Abr.           | 996.7   | 39.5                | 874.7           | 0.5              | 8.6                   | 11.9                 | 0.6                   | 853.1                  | 82.5              |
| May.           | 1.025.0 | 56.6                | 886.9           | 0.5              | 8.5                   | 12.7                 | 1.0                   | 864.2                  | 81.5              |
| Jun.           | 1.050.9 | 57.3                | 916.0           | 0.5              | 9.2                   | 10.0                 | 1.2                   | 895.1                  | 77.6              |
| Jul.           | 1.063.2 | 48.6                | 939.4           | 0.5              | 9.2                   | 10.5                 | 2.2                   | 917.0                  | 75.2              |
| Ago.           | 1.094.9 | 51.5                | 957.6           | 0.5              | 9.2                   | 10.9                 | 0.7                   | 936.3                  | 85.8              |
| Sep.           | 1.124.4 | 53.1                | 984.6           | 0.5              | 9.2                   | 7.9                  | 1.9                   | 965.1                  | 86.7              |
| Oct.           | 1.157.8 | 56.3                | 1.014.2         | 0.6              | 9.2                   | 5.1                  | 2.5                   | 996.8                  | 87.3              |
| Nov.           | 1.176.2 | 48.6                | 1.053.8         | 0.6              | 18.2                  | 9.8                  | 6.2                   | 1.019.0                | 73.8              |
| Dic.           | 1.219.2 | 60.5                | 1.073.6         | 0.0              | 13.6                  | 6.5                  | 10.3                  | 1.043.2                | 85.1              |

### 3.6 Sectorización del Banco Central Hipotecario - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:             | Pasivos |          |          |                     |                  |                     |                    |                      |                        | Cuentas de Capital |                |
|---------------------|---------|----------|----------|---------------------|------------------|---------------------|--------------------|----------------------|------------------------|--------------------|----------------|
|                     | Total   | Externos | Internos |                     |                  |                     |                    |                      | Cuentas sin clasificar |                    |                |
|                     |         |          | Subtotal | Autoridad monetaria | Gobierno Central | Entidades oficiales | Bancos comerciales | Otros intermediarios |                        |                    | Sector privado |
| (f)                 | (g)     | (h)      |          |                     |                  |                     |                    |                      | (i)                    | (j)                |                |
| <b>1990</b>         | 555.1   | 25.2     | 471.6    | 24.2                | 0.0              | 0.0                 | 2.4                | 0.0                  | 445.0                  | 58.3               | 34.4           |
| <b>1991</b>         | 601.8   | 0.0      | 561.3    | 8.3                 | 0.0              | 56.8                | 2.1                | 0.0                  | 494.1                  | 40.5               | 38.4           |
| <b>1992</b>         | 666.2   | 0.0      | 608.9    | 8.1                 | 0.2              | 48.4                | 4.6                | 27.3                 | 520.3                  | 57.3               | 47.0           |
| <b>1993</b>         | 826.7   | 0.0      | 746.4    | 7.7                 | 21.6             | 39.7                | 14.5               | 11.7                 | 651.2                  | 80.3               | 71.9           |
| <b>1994</b>         | 1.123.3 | 0.0      | 1.015.6  | 7.1                 | 0.3              | 121.4               | 25.6               | 22.2                 | 839.0                  | 107.7              | 95.9           |
| <b>1993</b> Ene.    | 696.1   | 0.0      | 637.3    | 8.1                 | 0.7              | 57.3                | 4.6                | (1.4)                | 568.0                  | 58.8               | 47.3           |
| Feb.                | 708.6   | 0.0      | 642.0    | 8.1                 | 0.7              | 64.8                | 4.7                | (1.4)                | 565.1                  | 66.6               | 47.2           |
| Mar.                | 720.8   | 0.0      | 644.9    | 8.1                 | 0.5              | 65.7                | 3.3                | 0.7                  | 566.6                  | 75.9               | 48.4           |
| Abr.                | 757.1   | 0.0      | 672.7    | 8.0                 | 0.2              | 54.1                | 3.0                | 4.7                  | 602.7                  | 84.4               | 49.4           |
| May.                | 772.6   | 0.0      | 676.6    | 8.0                 | 0.1              | 58.0                | 0.5                | 4.1                  | 605.9                  | 96.0               | 50.7           |
| Jun.                | 730.3   | 0.0      | 656.6    | 7.9                 | 0.2              | 48.7                | 4.8                | 1.5                  | 593.5                  | 73.7               | 49.8           |
| Jul.                | 780.0   | 0.0      | 707.3    | 7.9                 | 10.1             | 44.6                | 0.5                | 3.0                  | 641.2                  | 72.7               | 50.8           |
| Ago.                | 811.9   | 0.0      | 730.5    | 7.8                 | 20.3             | 46.1                | 4.8                | 5.2                  | 646.3                  | 81.4               | 53.2           |
| Sep.                | 814.7   | 0.0      | 730.6    | 7.8                 | 20.6             | 43.7                | 6.3                | 16.0                 | 636.2                  | 84.1               | 54.5           |
| Oct.                | 855.1   | 0.0      | 765.7    | 7.8                 | 20.9             | 55.3                | 6.9                | 8.0                  | 666.8                  | 89.4               | 56.1           |
| Nov.                | 822.8   | 0.0      | 733.2    | 7.7                 | 21.2             | 54.7                | 7.0                | 5.7                  | 636.9                  | 89.6               | 57.2           |
| Dic.                | 826.7   | 0.0      | 746.4    | 7.7                 | 21.6             | 39.7                | 14.5               | 11.7                 | 651.2                  | 80.3               | 71.9           |
| <b>1994(p)</b> Ene. | 846.0   | 0.0      | 763.9    | 7.8                 | 22.2             | 50.9                | 11.9               | 16.7                 | 654.4                  | 82.1               | 74.9           |
| Feb.                | 871.2   | 0.0      | 783.2    | 7.8                 | 22.2             | 50.9                | 7.3                | 6.6                  | 688.4                  | 88.0               | 77.3           |
| Mar.                | 901.4   | 0.0      | 805.0    | 7.5                 | 22.2             | 50.9                | 8.1                | 6.9                  | 709.4                  | 96.4               | 79.6           |
| Abr.                | 916.7   | 0.0      | 828.7    | 7.6                 | 22.2             | 50.8                | 20.4               | 25.7                 | 702.0                  | 88.0               | 80.0           |
| May.                | 943.7   | 0.0      | 850.0    | 7.4                 | 22.2             | 50.8                | 16.5               | 9.4                  | 743.7                  | 93.7               | 81.3           |
| Jun.                | 970.4   | 0.0      | 875.4    | 22.5                | 22.2             | 50.8                | 18.4               | 14.5                 | 747.0                  | 95.0               | 80.5           |
| Jul.                | 981.4   | 0.0      | 881.7    | 7.4                 | 22.2             | 51.0                | 15.1               | 8.3                  | 777.7                  | 99.7               | 81.8           |
| Ago.                | 1,012.0 | 0.0      | 910.1    | 7.4                 | 22.2             | 51.0                | 12.9               | 8.7                  | 807.9                  | 101.9              | 82.9           |
| Sep.                | 1,040.8 | 0.0      | 930.9    | 7.3                 | 22.2             | 51.0                | 21.7               | 10.5                 | 818.2                  | 109.9              | 83.6           |
| Oct.                | 1,072.6 | 0.0      | 955.2    | 7.2                 | 22.2             | 51.1                | 23.9               | 25.1                 | 825.7                  | 117.4              | 85.4           |
| Nov.                | 1,089.2 | 0.0      | 976.2    | 7.2                 | 0.3              | 121.4               | 42.2               | 19.1                 | 786.0                  | 113.0              | 8.7            |
| Dic.                | 1.123.3 | 0.0      | 1.015.6  | 7.1                 | 0.3              | 121.4               | 25.6               | 22.2                 | 839.0                  | 107.7              | 95.9           |

(a)=(b)+(c)+(d); (f)=(g)+(h)+(i); (a)=(f)+(j)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) Incluye el total del BCH, esto es la sección comercial y la de ahorros.

Fuente: Banco de la República y la sectorización de los balances de las entidades.

### 3.7 Sectorización de la Financiera Energética Nacional - activos

(Miles de millones de pesos)

| Fin de:        | Total   | Externos | Autoridad monetaria | Crédito interno |                  |                       |                      |                        | Cuentas sin clasificar |                   |
|----------------|---------|----------|---------------------|-----------------|------------------|-----------------------|----------------------|------------------------|------------------------|-------------------|
|                |         |          |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermediarios |                        | Al sector privado |
|                | (a)     | (b)      | (c)                 | (d)             |                  |                       |                      |                        | (e)                    |                   |
| <b>1990</b>    | 699.5   | 0.0      | 8.5                 | 598.5           | 0.2              | 532.4                 | 55.5                 | 9.7                    | 0.7                    | 92.5              |
| <b>1991</b>    | 1,299.7 | 42.3     | 23.0                | 1,120.3         | 0.3              | 1,028.7               | 59.4                 | 31.0                   | 0.9                    | 114.1             |
| <b>1992</b>    | 1,471.3 | 0.6      | 1.4                 | 1,421.1         | 0.3              | 1,285.5               | 59.0                 | 75.1                   | 1.2                    | 48.2              |
| <b>1993 r</b>  | 1,573.5 | 53.4     | 0.9                 | 1,492.6         | 11.6             | 1,412.7               | 43.1                 | 5.3                    | 19.9                   | 26.6              |
| <b>1992</b>    | 1,731.3 | 7.3      | 54.9                | 1,655.5         | 0.0              | 1,549.5               | 0.7                  | 47.7                   | 57.6                   | 13.6              |
| <b>1993</b>    |         |          |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 1,463.6 | 2.6      | 32.9                | 1,366.9         | 0.3              | 1,288.5               | 48.3                 | 28.6                   | 1.2                    | 61.2              |
| Feb.           | 1,485.4 | 0.9      | 2.2                 | 1,392.1         | 0.3              | 1,309.2               | 51.0                 | 30.4                   | 1.2                    | 90.2              |
| Mar.           | 1,492.9 | 0.5      | 3.4                 | 1,412.3         | 0.3              | 1,341.2               | 52.9                 | 16.6                   | 1.3                    | 76.7              |
| Abr.           | 1,513.7 | 0.8      | 3.8                 | 1,440.2         | 0.3              | 1,356.0               | 51.9                 | 30.7                   | 1.3                    | 68.9              |
| May.           | 1,543.4 | 0.9      | 23.0                | 1,436.9         | 0.4              | 1,364.6               | 48.4                 | 22.2                   | 1.3                    | 82.6              |
| Jun.           | 1,543.8 | 0.6      | 26.8                | 1,449.0         | 2.5              | 1,383.3               | 45.9                 | 16.0                   | 1.3                    | 67.4              |
| Jul.           | 1,575.2 | 3.2      | 16.9                | 1,481.7         | 2.5              | 1,403.6               | 45.2                 | 29.1                   | 1.3                    | 73.4              |
| Ago.           | 1,595.0 | 0.7      | 17.7                | 1,486.3         | 2.3              | 1,421.3               | 44.4                 | 17.0                   | 1.3                    | 90.3              |
| Sep.           | 1,573.7 | 0.5      | 15.4                | 1,488.5         | 2.4              | 1,432.5               | 44.6                 | 7.7                    | 1.3                    | 69.3              |
| Oct.           | 1,591.6 | 0.4      | 7.4                 | 1,497.1         | 2.4              | 1,426.3               | 47.7                 | 19.4                   | 1.3                    | 86.7              |
| Nov.           | 1,579.3 | 0.5      | 19.0                | 1,472.0         | 2.4              | 1,400.1               | 46.8                 | 21.4                   | 1.3                    | 87.8              |
| Dic.           | 1,573.5 | 53.4     | 0.9                 | 1,492.6         | 11.6             | 1,412.7               | 43.1                 | 5.3                    | 19.9                   | 26.6              |
| <b>1994(p)</b> |         |          |                     |                 |                  |                       |                      |                        |                        |                   |
| Ene.           | 1,613.4 | 52.7     | 9.1                 | 1,486.6         | 8.1              | 1,389.0               | 48.5                 | 39.7                   | 1.3                    | 65.0              |
| Feb.           | 1,552.8 | 17.4     | 0.8                 | 1,463.5         | 3.5              | 1,405.7               | 44.3                 | 8.6                    | 1.4                    | 71.1              |
| Mar.           | 1,569.4 | 7.0      | 9.1                 | 1,491.3         | 3.5              | 1,416.6               | 46.0                 | 23.8                   | 1.4                    | 62.0              |
| Abr.           | 1,630.3 | 8.9      | 3.9                 | 1,531.0         | 3.5              | 1,448.3               | 46.4                 | 31.4                   | 1.4                    | 86.5              |
| May.           | 1,611.5 | 13.8     | 1.5                 | 1,520.1         | 2.5              | 1,444.6               | 42.1                 | 29.5                   | 1.4                    | 76.1              |
| Jun.           | 1,589.4 | 0.6      | 0.5                 | 1,509.9         | 0.0              | 1,446.3               | 43.4                 | 18.7                   | 1.5                    | 78.4              |
| Jul.           | 1,611.1 | 30.4     | 0.5                 | 1,499.1         | 0.0              | 1,426.3               | 41.9                 | 29.4                   | 1.5                    | 81.1              |
| Ago.           | 1,662.6 | 1.1      | 0.5                 | 1,571.1         | 0.0              | 1,496.7               | 44.8                 | 28.0                   | 1.6                    | 89.9              |
| Sep.           | 1,712.2 | 20.0     | 0.9                 | 1,609.1         | 0.0              | 1,524.8               | 41.3                 | 41.3                   | 1.7                    | 82.2              |
| Oct.           | 1,732.6 | 17.9     | 0.0                 | 1,628.4         | 0.0              | 1,540.1               | 49.8                 | 36.8                   | 1.7                    | 86.3              |
| Nov.           | 1,721.9 | 10.8     | 53.5                | 1,615.5         | 0.0              | 1,549.5               | 0.1                  | 28.6                   | 37.3                   | 42.1              |
| Dic.           | 1,731.3 | 7.3      | 54.9                | 1,655.5         | 0.0              | 1,549.5               | 0.7                  | 47.7                   | 57.6                   | 13.6              |



### 3.7 Sectorización de la Financiera Energética Nacional - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos |          |              |                     |                    |                   |                |                        | Cuentas de Capital |
|----------------|---------|----------|--------------|---------------------|--------------------|-------------------|----------------|------------------------|--------------------|
|                | Total   | Externos | Internos     |                     |                    |                   |                | Cuentas sin clasificar |                    |
|                |         |          | Subtotal (h) | Entidades oficiales | Bancos comerciales | Otros intermedios | Sector privado |                        |                    |
| (f)            | (g)     | (h)      | (d)          | (e)                 | (c)                | (a)               | (i)            | (j)                    |                    |
| <b>1990</b>    | 626.6   | 512.2    | 65.7         | 5.1                 | 0.0                | 0.0               | 60.6           | 48.7                   | 72.9               |
| <b>1991</b>    | 1,211.2 | 697.0    | 445.4        | 100.9               | 0.1                | 29.6              | 314.8          | 68.8                   | 88.5               |
| <b>1992</b>    | 1,356.2 | 906.5    | 333.4        | 74.0                | 0.0                | 0.0               | 259.4          | 116.3                  | 115.1              |
| <b>1993 r</b>  | 1,409.6 | 1,057.8  | 196.9        | 22.4                | 0.0                | 0.0               | 174.5          | 154.9                  | 163.9              |
| <b>1994</b>    | 1,506.0 | 1,242.7  | 150.6        | 69.0                | 0.0                | 0.0               | 81.6           | 112.7                  | 225.3              |
| <b>1993</b>    |         |          |              |                     |                    |                   |                |                        |                    |
| Ene.           | 1,345.7 | 912.3    | 318.3        | 74.0                | 0.0                | 0.0               | 244.3          | 115.1                  | 117.9              |
| Feb.           | 1,362.7 | 924.6    | 327.0        | 74.0                | 0.0                | 0.0               | 253.0          | 111.1                  | 122.7              |
| Mar.           | 1,365.7 | 936.8    | 319.3        | 96.3                | 0.0                | 0.0               | 223.0          | 109.6                  | 127.2              |
| Abr.           | 1,382.8 | 957.4    | 315.8        | 59.7                | 0.0                | 0.0               | 256.1          | 109.6                  | 130.9              |
| May.           | 1,409.3 | 971.9    | 315.6        | 59.7                | 0.0                | 0.0               | 255.9          | 121.8                  | 134.1              |
| Jun.           | 1,405.7 | 973.6    | 312.9        | 88.7                | 0.0                | 0.0               | 224.2          | 119.2                  | 138.1              |
| Jul.           | 1,433.1 | 994.7    | 311.8        | 89.1                | 0.0                | 0.0               | 222.7          | 126.6                  | 142.1              |
| Ago.           | 1,448.2 | 1,002.5  | 318.9        | 89.6                | 0.0                | 7.0               | 222.3          | 126.8                  | 146.8              |
| Sep.           | 1,422.9 | 997.1    | 297.2        | 59.7                | 0.0                | 0.0               | 237.5          | 128.6                  | 150.8              |
| Oct.           | 1,437.2 | 1,003.7  | 310.8        | 82.0                | 0.0                | 0.0               | 228.8          | 122.7                  | 154.4              |
| Nov.           | 1,421.8 | 992.8    | 318.8        | 82.1                | 0.0                | 0.0               | 236.7          | 110.2                  | 157.5              |
| Dic.           | 1,409.6 | 1,057.8  | 196.9        | 22.4                | 0.0                | 0.0               | 174.5          | 154.9                  | 163.9              |
| <b>1994(p)</b> |         |          |              |                     |                    |                   |                |                        |                    |
| Ene.           | 1,444.6 | 1,082.7  | 199.8        | 22.4                | 0.0                | 0.0               | 177.4          | 162.1                  | 168.8              |
| Feb.           | 1,378.5 | 1,071.8  | 170.2        | 22.4                | 0.0                | 0.0               | 147.8          | 136.5                  | 174.3              |
| Mar.           | 1,390.0 | 1,090.8  | 162.1        | 22.4                | 0.0                | 0.0               | 139.7          | 137.1                  | 179.4              |
| Abr.           | 1,446.4 | 1,134.1  | 217.3        | 22.4                | 0.0                | 0.0               | 194.9          | 95.0                   | 183.9              |
| May.           | 1,423.1 | 1,137.4  | 185.5        | 22.4                | 0.0                | 0.0               | 163.1          | 100.2                  | 188.4              |
| Jun.           | 1,394.7 | 1,127.6  | 172.6        | 22.4                | 0.0                | 0.0               | 150.2          | 94.5                   | 194.7              |
| Jul.           | 1,411.4 | 1,147.8  | 163.3        | 22.4                | 0.0                | 0.0               | 140.9          | 100.3                  | 199.7              |
| Ago.           | 1,457.6 | 1,114.3  | 163.3        | 22.4                | 0.0                | 0.0               | 140.9          | 180.0                  | 205.0              |
| Sep.           | 1,502.0 | 1,154.4  | 161.3        | 22.4                | 0.0                | 0.0               | 138.9          | 186.3                  | 210.2              |
| Oct.           | 1,516.4 | 1,254.2  | 150.9        | 22.4                | 0.0                | 0.0               | 128.5          | 111.3                  | 216.2              |
| Nov.           | 1,501.5 | 1,230.2  | 150.6        | 69.0                | 0.0                | 0.0               | 81.6           | 120.7                  | 220.4              |
| Dic.           | 1,506.0 | 1,242.7  | 150.6        | 69.0                | 0.0                | 0.0               | 81.6           | 112.7                  | 225.3              |

(a)=(b)+(c)+(d)+(e); (f)=(g)+(h)+(i); (a)=(f)+(j)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

Fuente : Banco de la República y la sectorización de los balances de las entidades.

### 3.8 Sectorización del Instituto de Fomento Industrial - activos

(Miles de millones de pesos)

| Fin de:        | Total | Externos | Autoridad monetaria | Crédito interno |                  |                       |                      |                        |                   | Cuentas sin clasificar |
|----------------|-------|----------|---------------------|-----------------|------------------|-----------------------|----------------------|------------------------|-------------------|------------------------|
|                |       |          |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermediarios | Al sector privado |                        |
|                | (a)   | (b)      | (c)                 | (d)             |                  |                       |                      |                        |                   | (e)                    |
| <b>1993 r</b>  | 505.9 | 22.6     | 5.0                 | 444.9           | 11.5             | 48.2                  | 9.2                  | 12.4                   | 363.6             | 33.4                   |
| <b>1994</b>    | 740.3 | 5.4      | 5.7                 | 622.8           | 3.5              | 3.1                   | 3.6                  | 3.5                    | 577.6             | 106.4                  |
| <b>1993</b>    |       |          |                     |                 |                  |                       |                      |                        |                   |                        |
| Ago.           | 436.6 | 23.8     | 2.6                 | 342.2           | 0.7              | 37.4                  | 0.9                  | 3.2                    | 300.0             | 68.0                   |
| Sep.           | 448.1 | 23.8     | 6.1                 | 350.4           | 2.0              | 39.0                  | 0.0                  | 3.2                    | 306.2             | 67.8                   |
| Oct.           | 455.8 | 27.7     | 3.0                 | 357.7           | 2.0              | 41.1                  | 0.3                  | 4.9                    | 309.4             | 67.4                   |
| Nov.           | 485.1 | 28.9     | 7.6                 | 377.2           | 3.6              | 47.1                  | 4.3                  | 6.8                    | 315.4             | 71.4                   |
| Dic.           | 505.9 | 22.6     | 5.0                 | 444.9           | 11.5             | 48.2                  | 9.2                  | 12.4                   | 363.6             | 33.4                   |
| <b>1994(p)</b> |       |          |                     |                 |                  |                       |                      |                        |                   |                        |
| Ene.           | 502.1 | 27.4     | 5.8                 | 407.9           | 1.8              | 48.6                  | 1.5                  | 7.3                    | 348.7             | 61.0                   |
| Feb.           | 498.0 | 23.2     | 5.5                 | 406.8           | 1.1              | 49.2                  | 0.0                  | 5.8                    | 350.7             | 62.5                   |
| Mar.           | 521.7 | 23.1     | 4.7                 | 427.3           | 0.2              | 47.8                  | 1.0                  | 11.4                   | 366.9             | 66.6                   |
| Abr.           | 527.0 | 24.0     | 5.7                 | 437.2           | 1.1              | 47.3                  | 0.3                  | 9.6                    | 378.9             | 60.1                   |
| May.           | 561.9 | 30.2     | 5.0                 | 460.3           | 1.7              | 49.5                  | 1.2                  | 15.0                   | 392.9             | 66.4                   |
| Jun.           | 559.4 | 29.7     | 3.9                 | 454.8           | 0.3              | 46.8                  | 1.8                  | 16.9                   | 389.0             | 71.0                   |
| Jul.           | 580.9 | 3.1      | 5.9                 | 462.9           | 0.5              | 46.4                  | 0.2                  | 14.6                   | 401.2             | 109.0                  |
| Ago.           | 603.2 | 2.8      | 3.0                 | 468.0           | 0.2              | 46.1                  | 0.4                  | 9.4                    | 411.9             | 129.4                  |
| Sep.           | 634.4 | 2.6      | 5.9                 | 496.5           | 0.7              | 46.5                  | 0.2                  | 13.8                   | 435.3             | 129.4                  |
| Oct.           | 653.2 | 1.5      | 6.1                 | 513.1           | 0.5              | 46.8                  | 2.1                  | 10.7                   | 453.0             | 132.5                  |
| Nov.           | 692.2 | 3.0      | 5.4                 | 578.2           | 1.5              | 3.1                   | 1.0                  | 16.3                   | 556.3             | 105.6                  |
| Dic.           | 740.3 | 5.4      | 5.7                 | 622.8           | 3.5              | 3.1                   | 3.6                  | 3.5                    | 577.6             | 106.4                  |

### 3.8 Sectorización del Instituto de Fomento Industrial - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos |          |              |                     |                    |                   |                |                        | Cuentas de Capital |
|----------------|---------|----------|--------------|---------------------|--------------------|-------------------|----------------|------------------------|--------------------|
|                | Total   | Externos | Internos     |                     |                    |                   |                | Cuentas sin clasificar |                    |
|                |         |          | Subtotal (h) | Autoridad monetaria | Bancos comerciales | Otros intermedios | Sector privado |                        |                    |
| (f)            | (g)     | (h)      |              |                     |                    |                   | (i)            | (j)                    |                    |
| <b>1993 r</b>  | 296.6   | 89.0     | 141.6        | 19.0                | 0.0                | 26.1              | 96.5           | 66.0                   | 209.3              |
| <b>1994</b>    | 528.1   | 145.0    | 328.2        | 44.0                | 0.1                | 55.0              | 214.6          | 69.4                   | 212.2              |
| <b>1993</b>    |         |          |              |                     |                    |                   |                |                        |                    |
| Ago.           | 248.6   | 79.3     | 94.3         | 14.0                | 0.0                | 10.3              | 70.0           | 75.0                   | 188.0              |
| Sep.           | 257.7   | 77.4     | 101.5        | 12.8                | 1.8                | 19.9              | 67.0           | 78.8                   | 190.4              |
| Oct.           | 263.1   | 84.0     | 104.6        | 14.0                | 0.0                | 19.2              | 71.4           | 74.5                   | 192.7              |
| Nov.           | 254.9   | 90.0     | 122.1        | 15.3                | 0.0                | 14.6              | 92.2           | 42.8                   | 230.2              |
| Dic.           | 296.6   | 89.0     | 141.6        | 19.0                | 0.0                | 26.1              | 96.5           | 66.0                   | 209.3              |
| <b>1994(p)</b> |         |          |              |                     |                    |                   |                |                        |                    |
| Ene.           | 289.6   | 92.9     | 166.4        | 19.4                | 0.0                | 30.0              | 117.0          | 30.3                   | 212.5              |
| Feb.           | 282.9   | 87.7     | 165.0        | 19.2                | 0.5                | 29.6              | 115.7          | 30.2                   | 215.1              |
| Mar.           | 298.8   | 96.7     | 166.8        | 19.2                | 0.1                | 34.7              | 112.8          | 35.3                   | 222.9              |
| Abr.           | 309.2   | 94.6     | 178.2        | 19.6                | 3.4                | 40.2              | 115.0          | 36.4                   | 217.8              |
| May.           | 338.0   | 130.5    | 169.9        | 18.2                | 0.0                | 20.5              | 131.2          | 37.6                   | 223.9              |
| Jun.           | 342.9   | 117.0    | 190.7        | 17.8                | 0.4                | 40.2              | 132.3          | 35.2                   | 216.5              |
| Jul.           | 378.3   | 120.7    | 207.7        | 17.8                | 2.4                | 54.2              | 133.3          | 49.9                   | 202.6              |
| Ago.           | 398.4   | 137.0    | 211.7        | 17.8                | 2.1                | 55.9              | 135.9          | 49.7                   | 204.8              |
| Sep.           | 427.1   | 142.8    | 237.1        | 18.2                | 4.0                | 58.9              | 156.0          | 47.2                   | 207.3              |
| Oct.           | 442.8   | 126.5    | 266.3        | 43.5                | 0.6                | 59.2              | 163.0          | 50.0                   | 210.3              |
| Nov.           | 479.2   | 132.2    | 289.7        | 43.9                | 4.2                | 60.4              | 166.7          | 71.8                   | 213.0              |
| Dic.           | 528.1   | 145.0    | 328.2        | 44.0                | 0.1                | 55.0              | 214.6          | 69.4                   | 212.2              |

(a)=(b)+(c)+(d)+(e); (f)=(g)+(h)+(i); (a)=(f)+(j)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

Fuente: Banco de la República y la sectorización de los balances de las entidades.



### 3.9 Sectorización de los organismos cooperativos de carácter financiero - activos (\*)

(Miles de millones de pesos)

| Fin de:        | Total | Autoridad monetaria | Crédito interno |                  |                       |                      |                     | Cuentas sin clasificar |                   |
|----------------|-------|---------------------|-----------------|------------------|-----------------------|----------------------|---------------------|------------------------|-------------------|
|                |       |                     | Subtotal        | Gobierno Central | A entidades oficiales | A bancos comerciales | A otros intermedios |                        | Al sector privado |
|                | (a)   | (b)                 | (c)             |                  |                       |                      |                     | (d)                    |                   |
| <b>1990</b>    | 86.9  | 9.7                 | 63.7            | 0.0              | 0.0                   | 3.0                  | 5.3                 | 55.4                   | 13.5              |
| <b>1991</b>    | 133.4 | 15.4                | 97.3            | 0.0              | 0.6                   | 3.5                  | 14.7                | 78.5                   | 20.7              |
| <b>1992</b>    | 115.7 | 9.0                 | 95.3            | 0.0              | 0.6                   | 2.2                  | 12.9                | 79.6                   | 11.4              |
| <b>1993 r</b>  | 192.0 | 13.7                | 160.0           | 0.4              | 0.7                   | 5.3                  | 18.1                | 135.5                  | 18.3              |
| <b>1994</b>    | 31.3  | 3.8                 | 24.9            | 0.0              | 1.4                   | 1.3                  | 0.3                 | 21.9                   | 2.6               |
| <b>1993</b>    |       |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 121.3 | 10.0                | 98.4            | 0.0              | 0.9                   | 2.7                  | 13.0                | 81.8                   | 12.9              |
| Feb.           | 129.8 | 9.7                 | 106.3           | 0.0              | 0.7                   | 2.7                  | 17.0                | 85.9                   | 13.8              |
| Mar.           | 137.9 | 12.8                | 111.0           | 0.0              | 0.7                   | 2.9                  | 18.0                | 89.4                   | 14.1              |
| Abr.           | 143.7 | 11.7                | 117.6           | 0.0              | 0.5                   | 3.2                  | 20.3                | 93.6                   | 14.4              |
| May.           | 148.9 | 15.2                | 118.4           | 0.0              | 0.0                   | 3.0                  | 17.5                | 97.9                   | 15.3              |
| Jun.           | 154.6 | 19.4                | 120.4           | 0.0              | 0.0                   | 3.1                  | 15.8                | 101.5                  | 14.8              |
| Jul.           | 159.2 | 16.6                | 126.2           | 0.0              | 0.0                   | 3.2                  | 17.4                | 105.6                  | 16.4              |
| Ago.           | 165.3 | 16.5                | 131.6           | 0.0              | 0.3                   | 3.2                  | 18.0                | 110.1                  | 17.2              |
| Sep.           | 171.8 | 15.2                | 138.5           | 0.2              | 0.3                   | 3.5                  | 18.5                | 116.0                  | 18.1              |
| Oct.           | 175.2 | 12.5                | 143.7           | 0.2              | 0.6                   | 3.1                  | 17.9                | 121.9                  | 19.0              |
| Nov.           | 177.2 | 12.6                | 145.5           | 0.2              | 0.6                   | 3.9                  | 15.9                | 124.9                  | 19.1              |
| Dic.           | 192.0 | 13.7                | 160.0           | 0.4              | 0.7                   | 5.3                  | 18.1                | 135.5                  | 18.3              |
| <b>1994(p)</b> |       |                     |                 |                  |                       |                      |                     |                        |                   |
| Ene.           | 196.5 | 15.4                | 161.6           | 9.9              | 0.2                   | 4.6                  | 13.2                | 133.7                  | 19.5              |
| Feb.           | 206.3 | 16.2                | 169.7           | 9.7              | 0.6                   | 4.2                  | 18.6                | 136.6                  | 20.4              |
| Mar.           | 214.4 | 17.6                | 175.8           | 10.0             | 0.3                   | 5.5                  | 22.3                | 137.7                  | 21.0              |
| Abr.           | 217.2 | 18.2                | 176.7           | 10.6             | 0.3                   | 4.4                  | 19.2                | 142.2                  | 22.3              |
| May.           | 222.6 | 17.8                | 182.2           | 10.7             | 0.4                   | 5.5                  | 22.8                | 142.8                  | 22.6              |
| Jun.           | 227.0 | 18.4                | 185.5           | 10.9             | 0.6                   | 5.9                  | 24.0                | 144.1                  | 23.1              |
| Jul.           | 233.6 | 18.9                | 191.1           | 11.6             | 0.5                   | 5.6                  | 25.4                | 148.0                  | 23.6              |
| Ago.           | 240.1 | 18.9                | 197.0           | 11.7             | 0.5                   | 5.4                  | 22.8                | 156.6                  | 24.2              |
| Sep.           | 248.4 | 19.0                | 204.4           | 11.9             | 0.5                   | 6.3                  | 20.2                | 165.5                  | 25.0              |
| Oct.           | 256.1 | 20.1                | 210.8           | 12.4             | 0.3                   | 5.9                  | 15.4                | 176.8                  | 25.2              |
| Nov.           | 29.3  | 3.3                 | 23.9            | 0.0              | 1.4                   | 0.9                  | 0.2                 | 21.4                   | 2.1               |
| Dic.           | 31.3  | 3.8                 | 24.9            | 0.0              | 1.4                   | 1.3                  | 0.3                 | 21.9                   | 2.6               |

### 3.9 Sectorización de los organismos cooperativos de carácter financiero - pasivos y cuentas de capital (conclusión)

(Miles de millones de pesos)

| Fin de:        | Pasivos |          |          |                     |                     |                    |                      |                | Cuentas sin clasificar | Cuentas de Capital |
|----------------|---------|----------|----------|---------------------|---------------------|--------------------|----------------------|----------------|------------------------|--------------------|
|                | Total   | Externos | Internos |                     |                     |                    |                      | Sector privado |                        |                    |
|                |         |          | Subtotal | Autoridad monetaria | Entidades oficiales | Bancos comerciales | Otros intermediarios |                |                        |                    |
| (e)            | (f)     | (g)      |          |                     |                     |                    | (h)                  | (i)            |                        |                    |
| <b>1990</b>    | 72.4    | 0.1      | 68.7     | 10.2                | 0.0                 | 0.8                | 4.1                  | 53.6           | 3.6                    | 14.5               |
| <b>1991</b>    | 102.9   | 0.2      | 97.9     | 11.3                | 2.8                 | 0.5                | 8.9                  | 74.4           | 4.8                    | 30.5               |
| <b>1992</b>    | 91.5    | 0.3      | 86.0     | 10.8                | 0.8                 | 0.1                | 5.6                  | 78.2           | 5.2                    | 24.2               |
| <b>1993 r</b>  | 151.2   | 0.4      | 143.7    | 1.8                 | 0.7                 | 0.8                | 9.4                  | 131.0          | 7.1                    | 40.8               |
| <b>1994</b>    | 27.3    | 0.4      | 26.1     | 0.9                 | 1.0                 | 0.0                | 6.7                  | 17.5           | 0.8                    | 4.0                |
| <b>1993</b>    |         |          |          |                     |                     |                    |                      |                |                        |                    |
| Ene.           | 96.0    | 0.3      | 90.0     | 1.4                 | 0.6                 | 0.2                | 5.6                  | 82.2           | 5.7                    | 25.3               |
| Feb.           | 103.1   | 0.3      | 96.5     | 1.4                 | 0.0                 | 0.2                | 5.4                  | 89.5           | 6.3                    | 26.7               |
| Mar.           | 109.7   | 0.3      | 104.0    | 1.6                 | 0.0                 | 0.2                | 5.2                  | 97.0           | 5.4                    | 28.2               |
| Abr.           | 114.2   | 0.3      | 107.8    | 1.6                 | 0.0                 | 0.2                | 5.3                  | 100.7          | 6.1                    | 29.5               |
| May.           | 118.1   | 0.3      | 110.5    | 1.7                 | 0.6                 | 0.3                | 5.9                  | 102.0          | 7.3                    | 30.8               |
| Jun.           | 122.1   | 0.3      | 116.0    | 1.6                 | 1.0                 | 0.1                | 6.2                  | 107.1          | 5.8                    | 32.5               |
| Jul.           | 125.5   | 0.3      | 118.5    | 1.7                 | 1.0                 | 0.3                | 6.4                  | 109.1          | 6.7                    | 33.7               |
| Ago.           | 130.3   | 0.3      | 122.2    | 1.7                 | 0.6                 | 0.3                | 6.4                  | 113.2          | 7.8                    | 35.0               |
| Sep.           | 135.5   | 0.3      | 128.2    | 1.9                 | 0.6                 | 0.4                | 6.6                  | 118.7          | 7.0                    | 36.3               |
| Oct.           | 137.5   | 0.3      | 129.3    | 1.9                 | 0.7                 | 0.5                | 7.0                  | 119.2          | 7.9                    | 37.7               |
| Nov.           | 138.1   | 0.3      | 129.2    | 1.9                 | 0.7                 | 0.8                | 7.6                  | 118.2          | 8.6                    | 39.1               |
| Dic.           | 151.2   | 0.4      | 143.7    | 1.8                 | 0.7                 | 0.8                | 9.4                  | 131.0          | 7.1                    | 40.8               |
| <b>1994(p)</b> |         |          |          |                     |                     |                    |                      |                |                        |                    |
| Ene.           | 154.8   | 0.5      | 146.5    | 1.7                 | 0.7                 | 1.2                | 8.7                  | 134.2          | 7.8                    | 41.7               |
| Feb.           | 163.0   | 0.4      | 154.1    | 1.8                 | 1.2                 | 1.4                | 9.5                  | 140.2          | 8.5                    | 43.3               |
| Mar.           | 169.2   | 0.4      | 161.5    | 1.6                 | 1.8                 | 1.4                | 9.1                  | 147.6          | 7.3                    | 45.2               |
| Abr.           | 170.9   | 0.4      | 162.3    | 1.6                 | 2.0                 | 1.5                | 9.2                  | 148.0          | 8.2                    | 46.3               |
| May.           | 175.3   | 0.4      | 165.5    | 1.6                 | 1.7                 | 1.4                | 9.3                  | 151.5          | 9.4                    | 47.3               |
| Jun.           | 178.8   | 0.4      | 170.4    | 1.7                 | 1.7                 | 1.4                | 9.9                  | 155.7          | 8.0                    | 48.2               |
| Jul.           | 184.8   | 0.4      | 174.9    | 2.0                 | 1.7                 | 1.9                | 10.2                 | 159.1          | 9.5                    | 48.8               |
| Ágo.           | 190.0   | 0.4      | 179.0    | 2.0                 | 1.7                 | 0.2                | 12.9                 | 162.2          | 10.6                   | 50.1               |
| Sep.           | 196.4   | 0.4      | 186.9    | 1.9                 | 1.7                 | 0.1                | 13.9                 | 169.3          | 9.1                    | 52.0               |
| Oct.           | 202.8   | 0.4      | 192.2    | 2.0                 | 1.7                 | 0.1                | 14.9                 | 173.5          | 10.2                   | 53.3               |
| Nov.           | 25.6    | 0.4      | 24.2     | 0.7                 | 1.0                 | 0.0                | 5.5                  | 17.0           | 1.0                    | 3.7                |
| Dic.           | 27.3    | 0.4      | 26.1     | 0.9                 | 1.0                 | 0.0                | 6.7                  | 17.5           | 0.8                    | 4.0                |

(a)=(b)+(c)+(d); (e)=(f)+(g)+(h); (a)=(e)+(i)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

(\*) A partir de noviembre de 1994 no se incluye Coopdesarrollo, ya que a partir de esa fecha se convirtió en Banco.

Fuente: Banco de la República y la sectorización de los balances de las entidades.

### 3.10 Panorama Monetario 1/

(Miles de millones de pesos)

| Fin de:        | Activos                    |                        |                  |                      |                |                             |               |
|----------------|----------------------------|------------------------|------------------|----------------------|----------------|-----------------------------|---------------|
|                | Reservas Internac. (netas) | Crédito doméstico neto |                  |                      |                |                             | Otros activos |
|                |                            | Total                  | Gobierno Central | Resto sector público | Sector privado | A otros interm. financieros |               |
|                | (a)                        | (b)                    | (c)              | (d)                  | (e)            |                             |               |
| <b>1990</b>    | 2,080.2                    | 3,741.3                | 470.5            | 244.9                | 3,146.9        | (121.0)                     | 103.6         |
| <b>1991</b>    | 3,771.4                    | 4,107.8                | 647.9            | 322.5                | 3,484.9        | (347.5)                     | 283.7         |
| <b>1992</b>    | 5,157.9                    | 5,125.5                | 532.9            | 304.4                | 4,907.2        | (619.0)                     | 687.1         |
| <b>1993 r</b>  | 5,345.6                    | 9,159.9                | 713.4            | 495.0                | 7,984.8        | (1,083.8)                   | 1,050.5       |
| <b>1994</b>    | 5,452.8                    | 12,789.6               | 847.8            | 947.8                | 10,906.4       | (1,151.3)                   | 1,238.9       |
| <b>1993</b>    |                            |                        |                  |                      |                |                             |               |
| Ene.           | 5,349.7                    | 4,868.4                | 305.1            | 304.8                | 4,989.4        | (730.9)                     | 1,088.7       |
| Feb.           | 5,172.9                    | 5,203.6                | 508.5            | 290.2                | 5,148.8        | (743.9)                     | 1,185.6       |
| Mar.           | 5,188.7                    | 5,284.0                | 287.4            | 280.7                | 5,486.5        | (770.6)                     | 1,135.6       |
| Abr.           | 5,203.7                    | 5,430.0                | 240.3            | 284.7                | 5,671.3        | (766.3)                     | 1,198.8       |
| May.           | 5,343.0                    | 5,506.9                | 145.8            | 298.1                | 5,887.9        | (824.9)                     | 1,332.0       |
| Jun.           | 5,458.0                    | 5,845.7                | 286.3            | 268.1                | 6,083.5        | (792.2)                     | 1,485.4       |
| Jul.           | 5,487.0                    | 6,209.7                | 301.9            | 313.4                | 6,388.7        | (794.3)                     | 1,579.2       |
| Ago.           | 5,515.3                    | 6,542.8                | 612.9            | 325.3                | 6,550.1        | (945.5)                     | 1,593.4       |
| Sep.           | 5,564.4                    | 6,781.2                | 511.8            | 327.3                | 6,802.6        | (860.5)                     | 1,613.9       |
| Oct.           | 5,303.5                    | 7,034.5                | 661.1            | 327.3                | 7,059.7        | (1,013.6)                   | 1,471.4       |
| Nov.           | 5,270.5                    | 7,267.3                | 356.2            | 447.5                | 7,306.0        | (842.4)                     | 1,460.5       |
| Dic.           | 5,345.6                    | 9,159.9                | 713.4            | 495.0                | 7,984.8        | (1,083.8)                   | 1,050.5       |
| <b>1994(p)</b> |                            |                        |                  |                      |                |                             |               |
| Ene.           | 5,470.7                    | 7,636.4                | 438.8            | 620.8                | 7,897.8        | (1,321.0)                   | 1,675.7       |
| Feb.           | 5,508.8                    | 8,065.9                | 691.4            | 580.9                | 8,068.0        | (1,274.4)                   | 1,404.9       |
| Mar.           | 5,539.4                    | 8,048.0                | 633.1            | 681.6                | 8,176.9        | (1,443.6)                   | 1,418.9       |
| Abr.           | 5,493.9                    | 8,296.1                | 635.2            | 750.0                | 8,433.1        | (1,522.2)                   | 1,372.3       |
| May.           | 5,634.9                    | 8,577.5                | 583.6            | 752.6                | 8,623.7        | (1,382.4)                   | 1,468.1       |
| Jun.           | 5,600.6                    | 8,754.0                | 628.4            | 769.1                | 8,800.7        | (1,444.2)                   | 1,501.3       |
| Jul.           | 5,487.4                    | 9,110.8                | 546.5            | 734.9                | 9,141.4        | (1,312.0)                   | 1,485.9       |
| Ago.           | 5,411.5                    | 9,217.7                | 628.5            | 786.7                | 9,361.0        | (1,558.5)                   | 1,497.3       |
| Sep.           | 5,390.0                    | 9,673.1                | 442.8            | 754.7                | 9,802.5        | (1,326.8)                   | 1,430.5       |
| Oct.           | 5,361.1                    | 9,673.0                | 467.6            | 756.9                | 10,120.2       | (1,671.7)                   | 1,461.0       |
| Nov.           | 5,192.0                    | 11,708.1               | 302.2            | 939.4                | 10,531.6       | (1,204.5)                   | 1,139.4       |
| Dic.           | 5,452.8                    | 12,789.6               | 847.8            | 947.8                | 10,906.4       | (1,151.3)                   | 1,238.9       |

(a)=(b)+(c)+(d)+(e)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

1/ Consolidado Banco de la República y bancos creadores de dinero.

2/ Las cifras de medios de pago y cuasidineros de los bancos difieren de las presentadas en la sección 1, pues corresponden a datos tomados de los cierres de fin de mes de los balances, mientras que las cifras monetarias corresponden a la información estadística semanal, con cierre al viernes más cercano al fin de mes.

3/ Incluye aceptaciones bancarias y depósitos de importación.

Fuente: Banco de la República y la sectorización de los balances de las entidades.



| Medios de pago<br>2/ | Cuasidineros<br>2/ | Pasivos                     |                           |                       |       |          |       | Externos<br>mediano y<br>largo plazo | Patrimonio |
|----------------------|--------------------|-----------------------------|---------------------------|-----------------------|-------|----------|-------|--------------------------------------|------------|
|                      |                    | Otras exigibilidades        |                           |                       |       |          |       |                                      |            |
|                      |                    | Títulos de<br>participación | Certificados<br>de cambio | Títulos<br>canjeables | Bonos | Otros 3/ |       |                                      |            |
| 2,173.1              | 1,472.3            | 234.3                       | 60.7                      | 295.0                 | 0.0   | 470.4    | 413.9 | 805.4                                |            |
| 2,847.4              | 1,899.9            | 1,042.3                     | 354.2                     | 322.9                 | 0.0   | 251.0    | 440.7 | 1,004.5                              |            |
| 4,068.8              | 2,790.4            | 689.5                       | 1,207.9                   | 62.3                  | 40.5  | 192.3    | 460.7 | 1,458.1                              |            |
| 5,263.7              | 4,351.5            | 1,193.7                     | 332.3                     | 19.7                  | 69.7  | 222.3    | 371.3 | 2,681.3                              |            |
| 6,699.8              | 6,263.0            | 720.7                       | 58.2                      | 5.3                   | 220.3 | 290.4    | 171.4 | 3,813.3                              |            |
| 3,628.4              | 2,805.3            | 909.6                       | 1,196.1                   | 67.0                  | 33.4  | 181.3    | 520.7 | 1,965.0                              |            |
| 3,553.5              | 2,902.7            | 1,144.3                     | 1,189.8                   | 71.2                  | 42.0  | 187.7    | 464.2 | 2,006.7                              |            |
| 3,585.1              | 3,144.2            | 1,084.9                     | 1,028.1                   | 68.3                  | 45.0  | 189.0    | 468.8 | 1,994.9                              |            |
| 3,852.0              | 3,278.1            | 962.5                       | 902.0                     | 71.2                  | 58.4  | 191.4    | 478.9 | 2,038.0                              |            |
| 3,887.7              | 3,301.7            | 1,258.7                     | 726.2                     | 77.8                  | 63.2  | 193.5    | 543.3 | 2,129.8                              |            |
| 4,255.2              | 3,502.9            | 1,321.6                     | 586.5                     | 69.0                  | 62.4  | 195.4    | 587.8 | 2,208.3                              |            |
| 4,086.6              | 3,686.4            | 1,690.5                     | 509.2                     | 69.9                  | 69.2  | 194.8    | 593.1 | 2,376.2                              |            |
| 4,154.2              | 3,758.7            | 1,848.5                     | 460.1                     | 68.1                  | 72.2  | 193.0    | 599.8 | 2,496.9                              |            |
| 4,187.6              | 3,809.8            | 2,075.8                     | 400.8                     | 80.5                  | 72.2  | 195.4    | 587.5 | 2,549.9                              |            |
| 4,283.6              | 4,019.0            | 1,921.0                     | 363.5                     | 34.6                  | 71.2  | 201.3    | 356.8 | 2,557.9                              |            |
| 4,584.7              | 4,163.5            | 1,739.3                     | 302.5                     | 25.9                  | 72.3  | 202.6    | 368.5 | 2,539.0                              |            |
| 5,263.7              | 4,351.5            | 1,193.7                     | 332.3                     | 19.7                  | 69.7  | 222.3    | 371.3 | 2,681.3                              |            |
| 4,887.7              | 4,487.6            | 1,449.8                     | 361.2                     | 27.3                  | 105.2 | 215.5    | 387.1 | 2,861.4                              |            |
| 4,918.5              | 4,560.2            | 1,486.6                     | 331.8                     | 26.8                  | 104.5 | 210.7    | 388.6 | 2,951.9                              |            |
| 4,915.9              | 4,648.4            | 1,378.8                     | 307.0                     | 20.9                  | 117.0 | 200.6    | 390.6 | 3,027.1                              |            |
| 4,995.4              | 4,680.1            | 1,213.2                     | 298.3                     | 10.6                  | 126.8 | 199.7    | 450.1 | 3,188.1                              |            |
| 5,122.9              | 4,960.8            | 1,245.1                     | 254.6                     | 12.3                  | 166.8 | 198.7    | 445.8 | 3,273.5                              |            |
| 5,385.3              | 4,938.7            | 1,159.4                     | 222.1                     | 18.6                  | 219.6 | 201.4    | 444.8 | 3,266.0                              |            |
| 5,510.8              | 5,147.7            | 1,074.3                     | 203.8                     | 19.0                  | 214.5 | 204.7    | 436.0 | 3,273.3                              |            |
| 5,394.1              | 5,277.2            | 1,039.7                     | 191.4                     | 19.8                  | 221.2 | 213.3    | 434.6 | 3,335.2                              |            |
| 5,537.3              | 5,477.5            | 939.0                       | 175.1                     | 16.0                  | 226.0 | 226.6    | 312.5 | 3,583.6                              |            |
| 5,658.6              | 5,481.1            | 800.0                       | 166.1                     | 20.6                  | 226.5 | 228.9    | 255.3 | 3,658.2                              |            |
| 5,881.2              | 5,945.0            | 711.9                       | 126.1                     | 10.7                  | 221.8 | 246.3    | 154.5 | 3,602.6                              |            |
| 6,699.8              | 6,263.0            | 720.7                       | 58.2                      | 5.3                   | 220.3 | 290.4    | 171.4 | 3,813.3                              |            |

### 3.11 Panorama Bancario 1/

(Miles de millones de pesos)

| Fin de:             | Activos                    |                        |                      |                          |                    |               | Pasivos           |
|---------------------|----------------------------|------------------------|----------------------|--------------------------|--------------------|---------------|-------------------|
|                     | Reservas Internac. (netas) | Crédito doméstico neto |                      |                          |                    | Otros activos | Medios de pago 2/ |
|                     |                            | Total (a)              | Gobierno Central (b) | Resto sector público (c) | Sector privado (d) |               |                   |
| <b>1990</b>         | 1,913.5                    | 7,498.3                | 473.0                | 798.9                    | 6,226.4            | 217.3         | 2,163.3           |
| <b>1991</b>         | 3,713.9                    | 9,218.3                | 650.6                | 1,279.4                  | 7,288.3            | 1,060.4       | 2,830.6           |
| <b>1992</b>         | 4,824.1                    | 12,167.3               | 580.8                | 1,557.2                  | 10,029.3           | 1,561.9       | 4,036.4           |
| <b>1993 r</b>       | 4,724.9                    | 17,973.1               | 770.1                | 1,993.8                  | 15,829.9           | 1,394.6       | 5,218.0           |
| <b>1994</b>         | 4,125.6                    | 26,125.5               | 897.6                | 2,621.2                  | 22,516.7           | 3,599.6       | 6,620.8           |
| <b>1993</b> Ene.    | 5,014.4                    | 12,104.6               | 341.3                | 1,567.9                  | 10,195.4           | 2,114.3       | 3,603.6           |
| Feb.                | 4,838.1                    | 12,678.6               | 548.4                | 1,575.0                  | 10,555.2           | 2,113.4       | 3,527.9           |
| Mar.                | 4,815.9                    | 12,909.2               | 332.9                | 1,590.2                  | 10,986.1           | 2,084.1       | 3,563.6           |
| Abr.                | 4,880.3                    | 13,274.6               | 282.8                | 1,645.6                  | 11,346.2           | 2,209.1       | 3,827.4           |
| May.                | 5,016.0                    | 13,601.8               | 180.3                | 1,680.4                  | 11,741.1           | 2,207.3       | 3,868.1           |
| Jun.                | 5,098.9                    | 14,113.1               | 325.6                | 1,636.6                  | 12,150.9           | 2,499.5       | 4,233.3           |
| Jul.                | 5,143.3                    | 14,798.6               | 340.3                | 1,708.7                  | 12,749.6           | 2,750.9       | 4,056.2           |
| Ago.                | 5,107.4                    | 15,508.8               | 662.5                | 1,735.2                  | 13,111.1           | 2,661.2       | 4,131.3           |
| Sep.                | 5,140.0                    | 15,877.3               | 556.5                | 1,781.8                  | 13,539.0           | 2,527.9       | 4,165.0           |
| Oct.                | 4,866.8                    | 16,514.4               | 701.2                | 1,742.5                  | 14,070.7           | 2,346.5       | 4,250.0           |
| Nov.                | 4,814.4                    | 16,856.7               | 396.3                | 1,854.3                  | 14,606.1           | 2,627.0       | 4,555.9           |
| Dic.                | 4,724.9                    | 17,973.1               | 770.1                | 1,993.8                  | 15,829.9           | 1,394.6       | 5,218.0           |
| <b>1994(p)</b> Ene. | 4,840.9                    | 18,469.3               | 527.7                | 2,194.0                  | 15,747.6           | 2,408.5       | 4,855.3           |
| Feb.                | 4,854.6                    | 19,088.2               | 764.2                | 2,201.9                  | 16,122.1           | 2,278.7       | 4,883.0           |
| Mar.                | 4,836.8                    | 19,510.7               | 700.8                | 2,306.0                  | 16,503.9           | 2,322.3       | 4,859.9           |
| Abr.                | 4,884.6                    | 20,185.5               | 700.0                | 2,428.2                  | 17,057.3           | 2,365.9       | 4,949.1           |
| May.                | 4,989.5                    | 20,568.5               | 641.6                | 2,406.7                  | 17,520.2           | 2,902.9       | 5,077.9           |
| Jun.                | 4,908.8                    | 21,043.8               | 679.9                | 2,438.2                  | 17,925.7           | 2,819.1       | 5,342.0           |
| Jul.                | 4,633.3                    | 21,566.6               | 597.2                | 2,400.4                  | 18,569.0           | 3,092.9       | 5,455.6           |
| Ago.                | 4,487.0                    | 22,382.3               | 678.9                | 2,518.6                  | 19,184.8           | 2,960.3       | 5,347.2           |
| Sep.                | 4,396.8                    | 23,037.2               | 497.0                | 2,520.9                  | 20,019.3           | 3,283.7       | 5,477.1           |
| Oct.                | 4,203.6                    | 23,784.7               | 536.8                | 2,564.5                  | 20,683.4           | 3,122.9       | 5,614.3           |
| Nov.                | 3,993.8                    | 24,653.2               | 357.6                | 2,612.5                  | 21,683.1           | 3,146.2       | 5,787.4           |
| Dic.                | 4,125.6                    | 26,125.5               | 897.6                | 2,621.2                  | 22,516.7           | 3,599.6       | 6,620.8           |

(a)=(b)+(c)+(d)

(p) Provisional. La información de 1994 está en proceso de revisión por parte de la Superintendencia Bancaria.

1/ Comprende el Panorama Monetario y la consolidación con el resto de intermediarios financieros.

2/ En poder de los agentes no financieros.

3/ Incluye aceptaciones bancarias, depósitos de importación y captaciones de otras entidades especiales.

Fuente: Banco de la República y la sectorización de los balances de las entidades.

| Cuasidineros<br>2/ | Pasivos                     |                           |                       |         |          |                                      | Patrimonio |
|--------------------|-----------------------------|---------------------------|-----------------------|---------|----------|--------------------------------------|------------|
|                    | Otras exigibilidades        |                           |                       |         |          | Externos<br>mediano y<br>largo plazo |            |
|                    | Títulos de<br>participación | Certificados<br>de cambio | Títulos<br>canjeables | Bonos   | Otros 3/ |                                      |            |
| 3,914.0            | 234.2                       | 60.7                      | 295.0                 | 272.6   | 493.9    | 900.4                                | 1,295.0    |
| 5,280.1            | 1,042.3                     | 354.2                     | 322.9                 | 652.1   | 271.4    | 1,160.9                              | 2,078.1    |
| 7,285.7            | 689.5                       | 1,207.9                   | 62.3                  | 665.8   | 212.7    | 1,390.1                              | 3,002.9    |
| 10,517.4           | 1,193.7                     | 332.3                     | 19.7                  | 938.7   | 371.2    | 1,455.4                              | 4,667.0    |
| 16,493.1           | 720.7                       | 58.2                      | 5.3                   | 1,256.1 | 518.5    | 1,342.4                              | 6,745.6    |
| 7,535.5            | 909.6                       | 1,196.1                   | 67.0                  | 720.5   | 200.4    | 1,459.1                              | 3,541.5    |
| 7,688.2            | 1,144.3                     | 1,189.8                   | 71.2                  | 745.0   | 207.8    | 1,412.6                              | 3,643.3    |
| 7,983.9            | 1,084.9                     | 1,028.1                   | 68.3                  | 735.4   | 209.8    | 1,434.9                              | 3,700.3    |
| 8,251.4            | 962.5                       | 902.0                     | 71.2                  | 850.1   | 212.1    | 1,504.2                              | 3,783.1    |
| 8,320.5            | 1,258.7                     | 726.2                     | 77.8                  | 869.4   | 213.8    | 1,577.8                              | 3,912.8    |
| 8,743.7            | 1,321.6                     | 586.5                     | 69.0                  | 860.5   | 214.3    | 1,631.9                              | 4,050.7    |
| 9,240.7            | 1,690.5                     | 509.2                     | 69.9                  | 927.1   | 216.1    | 1,715.3                              | 4,267.8    |
| 9,446.3            | 1,848.5                     | 460.1                     | 68.1                  | 939.8   | 217.9    | 1,738.3                              | 4,427.1    |
| 9,461.9            | 2,075.8                     | 400.8                     | 80.5                  | 948.9   | 212.3    | 1,729.8                              | 4,470.2    |
| 9,942.5            | 1,921.0                     | 363.5                     | 34.6                  | 962.4   | 219.5    | 1,484.7                              | 4,549.5    |
| 10,351.0           | 1,739.3                     | 302.5                     | 25.9                  | 983.1   | 220.6    | 1,486.5                              | 4,633.3    |
| 10,517.4           | 1,193.7                     | 332.3                     | 19.7                  | 938.7   | 371.2    | 1,455.4                              | 4,667.0    |
| 11,149.2           | 1,449.8                     | 361.2                     | 27.3                  | 1,007.5 | 366.5    | 1,515.5                              | 4,986.4    |
| 11,449.5           | 1,486.6                     | 331.8                     | 26.8                  | 1,021.1 | 368.9    | 1,516.3                              | 5,137.5    |
| 11,881.6           | 1,378.8                     | 307.0                     | 20.9                  | 1,022.7 | 378.4    | 1,521.4                              | 5,299.1    |
| 12,199.6           | 1,213.2                     | 298.3                     | 10.6                  | 1,094.2 | 381.4    | 1,748.4                              | 5,541.2    |
| 12,873.2           | 1,245.1                     | 254.6                     | 12.3                  | 1,164.8 | 380.8    | 1,751.5                              | 5,700.7    |
| 12,857.6           | 1,159.4                     | 222.1                     | 18.6                  | 1,211.2 | 377.9    | 1,717.4                              | 5,865.5    |
| 13,420.2           | 1,074.3                     | 203.8                     | 19.0                  | 1,231.2 | 385.7    | 1,598.7                              | 5,904.3    |
| 13,926.2           | 1,039.7                     | 191.4                     | 19.8                  | 1,254.0 | 396.6    | 1,645.0                              | 6,009.7    |
| 14,404.8           | 939.0                       | 175.1                     | 16.0                  | 1,281.2 | 541.4    | 1,559.0                              | 6,324.1    |
| 14,744.2           | 800.0                       | 166.1                     | 20.6                  | 1,240.9 | 556.7    | 1,504.5                              | 6,463.9    |
| 15,784.7           | 711.9                       | 126.1                     | 10.7                  | 1,144.7 | 437.4    | 1,385.1                              | 6,405.2    |
| 16,493.1           | 720.7                       | 58.2                      | 5.3                   | 1,256.1 | 518.5    | 1,342.4                              | 6,745.6    |



### 3.12 Evolución de las tasas de encaje de los establecimientos de crédito (\*)

(En porcentajes)

| Pasivos encajables  | Fin de |       |       |       |       | Abril   |
|---|--------|-------|-------|-------|-------|---------|
|   | 1990   | 1991  | 1992  | 1993  | 1994  | 1995 1/ |
| <b>I. Exigibilidades a la vista y antes de 30 días. Bancos</b>    |        |       |       |       |       |         |
| Oficiales   | 53.5   | 70.0  | 70.0  | 70.0  | 70.0  | 25.0    |
| Particulares  | 34.5   | 41.0  | 41.0  | 41.0  | 41.0  | 25.0    |
| <b>II Depósitos y acreedores fiduciarios. Bancos</b>              |        |       |       |       |       |         |
| Servicios bancarios de recaudo                                    | 23.0   | 61.0  | 41.0  | 41.0  | 41.0  | 25.0    |
| Depósitos judiciales (ent. nacionalizadas)                        | 100.0  | 100.0 | 100.0 | 100.0 | 100.0 | 25.0    |
| Depósitos judiciales  | 23.0   | 36.0  | 41.0  | 41.0  | 41.0  | 25.0    |
| <b>III Depósitos de ahorro</b>                                    |        |       |       |       |       |         |
| Ordinario bancos  | 31.0   | 31.0  | 10.0  | 10.0  | 10.0  | 10.0    |
| Ordinario Corfinancieras  | —      | —     | —     | 10.0  | 10.0  | 10.0    |
| Ordinario C.A.V.  | 9.0    | 9.0   | 10.0  | 10.0  | 10.0  | 10.0    |
| Cuentas de ahorro en UPAC   | 1.0    | 1.0   | 10.0  | 10.0  | 10.0  | 10.0    |
| Ordinario organismos cooperativos                                 | —      | —     | 10.0  | 10.0  | 10.0  | 10.0    |
| <b>IV Cértificados de ahorro a término -CDAT</b>                  |        |       |       |       |       |         |
| Bancos  | 23.0   | 23.0  | 10.0  | 10.0  | 10.0  | 10.0    |
| <b>V C.D.T. menor o igual a 90 días</b>                           |        |       |       |       |       |         |
| Bancos  | 10.0   | 10.0  | 10.0  | 3.0   | 3.0   | 10.0    |
| Corfinancieras  | 10.0   | 10.0  | 10.0  | 3.0   | 3.0   | 10.0    |
| C.A.V.  | 4.5    | 4.5   | 10.0  | 3.0   | 3.0   | 10.0    |
| C.F.C.  | 10.0   | 10.0  | 10.0  | 3.0   | 3.0   | 10.0    |
| <b>VI. C.D.T. menor o igual a 180 días y superior a 90 días</b>   |        |       |       |       |       |         |
| Bancos  | 10.0   | 10.0  | 10.0  | 3.0   | 3.0   | 10.0    |
| Corfinancieras  | 6.0    | 6.0   | 10.0  | 3.0   | 3.0   | 10.0    |
| C.A.V.  | 4.5    | 4.5   | 10.0  | 3.0   | 3.0   | 10.0    |
| C.F.C.  | 10.0   | 10.0  | 10.0  | 3.0   | 3.0   | 10.0    |
| <b>VII. C.D.T. menor o igual a 360 días y superior a 180 días</b> |        |       |       |       |       |         |
| Bancos  | 10.0   | 10.0  | 5.0   | 2.0   | 2.0   | 5.0     |
| Corfinancieras  | 6.0    | 6.0   | 5.0   | 2.0   | 2.0   | 5.0     |
| C.A.V.  | 2.5    | 2.5   | 5.0   | 2.0   | 2.0   | 5.0     |
| C.F.C.  | 10.0   | 10.0  | 5.0   | 2.0   | 2.0   | 5.0     |
| <b>VIII. C.D.T. a más de 360 días</b>                             |        |       |       |       |       |         |
| Bancos  | 10.0   | 10.0  | 5.0   | 1.0   | 1.0   | 5.0     |
| Corfinancieras  | 6.0    | 6.0   | 5.0   | 1.0   | 1.0   | 5.0     |
| C.A.V.  | 1.0    | 1.0   | 5.0   | 1.0   | 1.0   | 5.0     |
| C.F.C.  | —      | —     | —     | 1.0   | 1.0   | 5.0     |
| <b>IX. Negociación de cartera</b>                                 |        |       |       |       |       |         |
| Bancos  | 34.5   | 41.0  | 41.0  | 41.0  | 41.0  | 41.0    |
| Corfinancieras  | 10.0   | 10.0  | 10.0  | 10.0  | 10.0  | 10.0    |
| C.A.V.  | 3.0    | 3.0   | 3.0   | 3.0   | 3.0   | 10.0    |
| C.F.C.  | 10.0   | 10.0  | 10.0  | 10.0  | 10.0  | 10.0    |
| <b>X. Aceptaciones después de plazo</b>                           |        |       |       |       |       |         |
| Bancos  | 10.0   | 10.0  | 41.0  | 41.0  | 41.0  | 25.0    |
| Corfinancieras  | 10.0   | 10.0  | 41.0  | 41.0  | 41.0  | 25.0    |
| C.F.C.  | 10.0   | 10.0  | 41.0  | 41.0  | 41.0  | 25.0    |

(\*) Corresponde a porcentajes totales de encaje. Incluye monetario e inversiones computables.

1/ Corresponde al encaje marginal sobre el monto de cada tipo de sus exigibilidades en moneda nacional que excedan el nivel registrado al 30 de abril de 1995. Resolución externa No. 12 de 1995.

Fuente: Resoluciones de la Junta Monetaria y la Junta Directiva del Banco de la República.