



*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/				
1991	7,070.0	3,590.9	2,897.2	487.0	206.7	943.1	1,987.6	470.9	77.5
1992	9,740.4	4,990.0	4,244.7	538.0	207.3	1,293.6	2,701.3	676.6	79.0
1993	14,899.9	7,752.8	6,892.6	638.5	221.6	1,886.1	4,153.3	975.6	132.1
1994	21,240.9	10,785.2	9,770.7	774.2	240.4	2,677.0	6,272.1	1,484.3	22.2
1995(p)	29,398.9	14,828.0	13,441.0	901.7	485.4	3,766.6	8,733.3	2,032.7	38.2
1994									
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.	18,609.1	9,433.9	8,485.6	709.7	238.6	2,261.1	5,484.4	1,274.4	155.2
Sep.	19,398.1	9,838.7	8,880.1	720.7	238.0	2,385.4	5,688.6	1,321.2	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.	20,605.7	10,524.5	9,520.7	761.2	242.6	2,552.0	6,085.5	1,421.9	21.8
Dic.	21,240.9	10,785.2	9,770.7	774.2	240.4	2,677.0	6,272.1	1,484.3	22.2
1995									
Ene.	21,790.1	11,012.8	9,998.0	68.1	246.6	2,753.9	6,501.3	1,499.1	23.0
Feb.	22,299.7	11,177.8	10,164.7	756.7	256.4	2,860.8	6,699.7	1,538.1	23.4
Mar.	23,082.2	11,561.1	10,500.5	782.7	277.8	3,008.4	6,921.4	1,566.3	24.9
Abr.	23,719.9	11,860.0	10,768.1	802.6	289.4	3,095.1	7,104.7	1,634.6	25.4
May.	24,385.4	12,228.3	11,083.8	831.7	312.7	3,169.5	7,306.2	1,654.1	27.3
Jun.	25,057.7	12,574.7	11,353.3	872.2	349.2	3,229.4	7,515.4	1,710.4	27.8
Jul.	25,661.1	12,936.4	11,661.0	918.0	357.4	3,320.6	7,624.4	1,751.7	28.1
Ago.	26,211.8	13,297.5	11,954.4	948.5	394.6	3,221.7	7,848.3	1,815.0	29.3
Sep.	27,283.1	13,757.0	12,351.7	988.7	416.6	3,568.3	8,056.4	1,868.3	33.0
Oct.	27,987.3	14,103.9	12,645.9	1,020.5	437.5	3,660.9	8,279.2	1,910.1	33.2
Nov.	28,701.9	14,479.6	12,987.1	1,033.4	459.1	3,706.2	8,510.6	1,968.6	36.9
Dic.	29,398.9	14,828.0	13,441.0	901.7	485.4	3,766.6	8,733.3	2,032.7	38.2
1996(p)									
Ene.	30,013.6	15,175.3	13,765.8	900.0	509.5	3,811.1	8,981.3	2,007.3	38.6
Feb.	30,497.3	15,360.5	13,928.3	892.7	539.5	3,889.5	9,167.5	2,042.3	37.5
Mar.	31,193.2	15,735.2	14,297.1	876.5	561.6	3,955.8	9,386.8	2,077.1	38.3

(p) Provisional. La información 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 intermediarios		Al sector privado	
	(a)	(b)	(c)	(d)					(e)		
1991	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	
1992	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	
1993	14,235.5	437.3	2,461.0	9,099.1	239.0	454.3	144.1	560.7	7,701.0	2,238.1	
1994	18,883.1	419.7	2,876.6	13,008.2	321.2	1,144.8	198.0	1,071.0	10,273.2	2,578.6	
1995(p)	23,776.6	436.9	2,647.6	17,499.3	337.2	1,586.6	162.3	1,551.1	13,862.1	3,192.8	
1993	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.	14,235.5	437.3	2,461.0	9,099.1	239.0	454.3	144.1	560.7	7,701.0	2,238.1
1994	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.	18,883.1	419.7	2,876.6	13,008.2	321.2	1,144.8	198.0	1,071.0	10,273.2	2,578.6
1995	Ene.	19,181.4	400.4	2,961.3	13,225.3	381.4	1,210.7	156.9	1,074.6	10,401.7	2,594.4
	Feb.	19,380.2	367.8	3,125.1	13,286.4	338.1	1,232.6	128.6	1,049.9	10,537.2	2,600.9
	Mar.	19,807.3	396.1	2,878.8	13,820.9	328.9	1,229.1	154.2	1,191.8	10,916.9	2,711.5
1996(p)	Ene.	24,368.6	414.0	2,941.1	17,794.5	400.3	1,748.6	140.6	1,442.2	14,062.8	3,219.0
	Feb.	24,658.9	481.0	2,657.5	18,140.3	338.9	1,753.5	368.8	1,457.4	14,221.7	3,380.1
	Mar.	25,099.2	466.3	2,953.5	18,247.3	489.2	1,582.6	169.5	1,373.6	14,632.4	3,432.2

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

(Miles de millones de pesos)

Fin de:	Pasivos									Cuentas de Capital (j)	
	Total	Externos	Internos						Clas. sin clasificar		
			Subtotal	Autoridad monetaria	Gobierno Central	Entidades oficiales	Bancos comerciales	Otros intermediarios			Sector privado
(f)	(g)	(h)							(i)		
1991	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
1992	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
1993	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	1,720.0
1994	16,303.0	1,537.2	13,226.1	115.8	504.7	1,435.1	135.3	1,856.2	9,179.0	1,539.7	2,580.1
1995(p)	20,347.0	2,107.6	16,287.4	112.8	651.0	1,994.9	307.6	2,454.3	10,766.8	1,952.0	3,429.6
1993 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	1,720.0
1994 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	13,049.7	120.2	708.3	1,169.2	135.3	1,871.6	9,045.1	1,471.8	2,397.4
Dic.	16,303.0	1,537.2	13,226.1	115.8	504.7	1,435.1	135.3	1,856.2	9,179.0	1,539.7	2,580.1
1995 Ene.	16,550.1	1,448.2	13,483.3	119.4	874.1	1,509.7	136.0	1,908.2	8,935.9	1,618.6	2,631.2
Feb.	16,746.7	1,385.3	13,461.8	120.9	601.9	1,578.2	108.3	1,969.4	9,083.1	1,899.6	2,633.5
Mar.	17,160.9	1,437.3	13,960.6	122.9	788.8	1,451.1	103.0	2,021.9	9,472.9	1,763.0	2,646.4
1996(p) Ene.	20,860.0	2,251.7	16,692.4	115.7	1,145.4	2,088.7	177.1	2,482.8	10,682.7	1,915.9	3,508.6
Feb.	21,100.7	2,337.7	16,560.7	118.1	773.1	1,876.2	371.3	2,540.7	10,881.3	2,202.3	3,558.2
Mar.	21,578.5	2,308.4	16,970.7	121.5	1,137.8	2,015.5	199.5	2,555.9	10,940.5	2,299.4	3,520.7

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

(p) Provisional. La información 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)	
1991	1,332.1	26.0	20.6	1,077.2	1.5	12.7	8.5	48.5	1,006.0	208.3
1992	1,908.2	49.5	33.0	1,515.4	41.6	23.9	9.9	46.0	1,394.0	310.3
1993	2,214.9	41.8	20.1	1,861.2	23.8	37.5	7.5	57.8	1,734.6	291.8
1994	3,445.3	124.6	39.9	2,768.7	9.4	116.1	18.5	123.7	2,501.0	512.1
1995(p)	4,632.4	115.3	57.1	3,402.9	7.8	215.2	10.7	137.5	3,031.7	1,057.1
1993										
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.	2,214.9	41.8	20.1	1,861.2	23.8	37.5	7.5	57.8	1,734.6	291.8
1994										
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.	2,883.1	88.3	25.0	2,332.0	10.4	70.9	12.9	53.4	2,184.4	437.8
Sep.	3,042.2	98.5	39.1	2,438.1	13.4	72.5	5.3	39.1	2,307.8	466.5
Oct.	3,163.4	97.0	44.3	2,546.0	25.5	81.1	11.4	48.5	2,379.5	476.1
Nov.	3,256.2	101.6	43.7	2,739.8	24.8	109.2	4.6	97.1	2,504.1	371.1
Dic.	3,445.3	124.6	39.9	2,768.7	9.4	116.1	18.5	123.7	2,501.0	512.1
1995										
Ene.	3,497.5	118.1	42.3	2,818.3	13.7	123.1	13.2	114.4	2,553.9	518.8
Feb.	3,662.8	110.6	49.2	2,959.7	13.9	147.6	25.7	128.8	2,643.7	543.3
Mar.	3,864.8	118.1	51.6	3,091.2	9.8	127.5	20.2	149.0	2,784.7	603.9
1996(p)										
Ene.	4,645.7	94.6	55.0	3,428.2	3.6	219.0	13.9	127.9	3,063.8	1,067.9
Feb.	4,742.2	108.3	79.5	3,477.9	2.5	219.8	21.9	89.9	3,143.8	1,076.5
Mar.	4,830.6	111.3	62.6	3,524.3	2.0	215.6	6.8	96.9	3,203.0	1,132.4

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)		
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	1,741.1	359.9	1,294.8	136.9	0.5	24.4	7.4	239.6	886.0	86.4	473.8
1994	2,686.1	562.3	1,971.4	142.0	3.0	64.6	10.2	405.1	1,346.5	152.4	759.2
1995(p)	3,547.5	765.1	2,586.9	161.6	0.0	70.8	42.3	530.0	1,782.2	195.5	1,084.9
1993 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.	1,741.1	359.9	1,294.8	136.9	0.5	24.4	7.4	239.6	886.0	86.4	473.8
1994 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.	2,221.9	465.5	1,621.0	126.8	1.3	28.5	8.0	299.1	1,157.3	135.4	661.2
Sep.	2,338.9	521.4	1,667.1	132.4	0.3	30.2	14.6	309.5	1,780.1	150.4	703.3
Oct.	2,449.9	562.4	1,734.5	130.3	3.0	29.3	19.2	345.6	1,207.1	153.0	713.5
Nov.	2,533.0	557.4	1,852.6	128.8	4.2	61.1	13.7	356.6	1,288.2	123.0	723.2
Dic.	2,686.1	562.3	1,971.4	142.0	3.0	64.6	10.2	405.1	1,346.5	152.4	759.2
1995 Ene.	2,727.7	563.3	2,003.3	147.6	2.8	65.6	14.4	417.0	1,355.9	161.1	769.8
Feb.	2,893.3	593.5	2,127.3	151.1	3.4	84.9	12.3	428.5	1,447.1	172.5	769.4
Mar.	3,043.4	638.7	2,218.2	151.3	3.4	90.7	42.6	458.6	1,471.6	186.5	821.4
1996(p) Ene.	3,550.7	786.9	2,587.1	167.0	0.0	51.4	53.7	541.3	1,773.7	176.7	1,095.0
Feb.	3,613.9	779.1	2,653.8	168.4	0.0	60.7	64.2	552.5	1,807.0	181.0	1,128.3
Mer.	3,687.7	783.5	2,681.3	170.2	0.0	80.1	67.8	564.1	1,799.1	222.9	1,142.9

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

(p) Provisional. La información 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 Turismo.

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)		
1991	2,294.9	118.3	1,800.8	0.5	12.5	8.1	51.0	1,728.7	375.8	
1992	3,188.7	350.0	2,490.8	2.6	14.9	25.5	70.7	2,377.1	347.9	
1993	4,561.3	369.3	3,764.1	3.1	17.8	27.9	66.5	3,648.8	427.9	
1994	6,814.5	501.3	5,745.1	8.6	11.8	39.5	154.9	5,530.3	568.1	
1995(p)	9,657.3	727.4	8,160.1	1.7	3.4	46.6	155.3	7,953.1	769.8	
1993	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	3,764.1	3.1	17.8	27.9	66.5	3,648.8	427.9
1994	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.	6,814.5	501.3	5,745.1	8.6	11.8	39.5	154.9	5,530.3	568.1
1995	Ene.	7,080.5	553.2	5,944.5	7.5	12.2	25.3	157.4	5,742.1	582.8
	Feb.	7,304.9	535.5	6,174.3	8.6	12.0	53.0	182.2	5,918.5	595.1
	Mar.	7,640.1	531.3	6,497.2	5.6	16.8	63.2	281.3	6,130.3	611.6
1996(p)	Ene.	10,031.6	699.8	8,517.2	1.8	21.3	53.0	237.8	8,203.3	814.6
	Feb.	10,311.7	750.4	8,677.5	1.8	5.0	61.7	218.1	8,390.9	883.8
	Mar.	10,552.3	780.0	8,859.3	1.8	10.6	56.9	174.1	8,615.9	913.0

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)							(g)	(h)	
1991	2,173.5	2,112.6	0.0	3.1	176.9	20.4	0.0	1,912.2	60.9	121.4
1992	3,008.4	2,929.0	0.0	0.9	229.7	45.3	33.6	2,619.5	79.4	180.3
1993	4,269.5	4,148.5	26.3	1.0	284.5	32.6	44.5	3,759.6	121.0	291.8
1994	6,284.3	6,069.8	39.5	30.1	515.0	85.3	49.4	5,350.5	214.5	530.2
1995(p)	8,893.0	8,588.9	0.0	88.9	628.5	211.0	84.4	7,576.1	304.1	764.3
1993										
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	2548.6
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	26.3	1.0	284.5	32.6	44.5	3,759.6	121.0	291.8
1994										
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.	6,284.3	6,069.8	39.5	30.1	515.0	85.3	49.4	5,350.5	214.5	530.2
1995										
Ene.	6,535.1	6,307.9	0.0	5.2	615.0	102.5	35.1	5,550.1	227.2	545.4
Feb.	6,750.7	6,512.5	16.0	22.8	847.8	41.4	28.4	5,556.1	238.2	554.2
Mar.	7,072.8	6,853.8	0.0	9.5	669.0	81.7	58.1	6,035.5	219.0	567.3
1996(p)										
Ene.	9,240.9	8,927.0	0.0	88.4	740.0	123.3	77.6	7,897.7	313.9	790.7
Feb.	9,508.6	9,185.3	0.0	49.2	568.3	70.5	64.7	8,432.6	323.3	803.1
Mar.	9,729.6	9,401.7	0.0	59.9	574.9	158.6	52.4	8,555.9	327.9	822.7

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

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

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

1/ Incluye activos externos.

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 1/	
			Subtotal	Gobierno Central	A entidades oficiales	A bancos comerciales	A otros intermediarios		Al sector privado
	(a)	(b)	(c)					(d)	
1991	671.2	23.4	580.8	0.4	3.7	10.4	65.6	500.7	67.0
1992	923.3	31.7	785.4	0.5	3.3	12.6	56.5	712.5	106.2
1993	1,661.3	29.2	1,107.4	3.6	5.1	14.9	81.8	1,002.0	524.7
1994	3,641.8	77.8	1,854.2	2.5	20.0	44.8	226.8	1,560.1	1,709.8
1995(p)	5,000.3	147.0	2,380.8	6.7	27.6	31.6	226.7	2,088.2	2,472.5
1993									
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.	1,099.0	23.0	956.2	1.3	2.6	4.0	63.3	885.0	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	1,107.4	3.6	5.1	14.9	81.8	1,002.0	524.7
1994									
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.	3,120.0	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.	3,445.3	72.2	1,889.6	11.1	97.1	31.3	117.6	1,632.5	1,483.2
Dic.	3,641.8	77.8	1,854.2	2.5	20.0	44.8	226.8	1,560.1	1,709.8
1995									
Ene.	3,662.0	83.1	1,853.3	4.0	24.5	34.9	238.5	1,551.4	1,725.6
Feb.	3,701.0	80.7	1,862.1	6.7	23.6	22.5	222.4	1,586.9	1,758.2
Mar.	3,805.0	78.0	1,903.2	6.7	24.6	21.6	232.0	1,618.3	1,823.8
1996(p)									
Ene.	5,019.3	174.9	2,400.0	0.3	40.1	37.0	255.3	2,067.3	2,444.4
Feb.	5,093.4	195.0	2,457.6	6.6	31.2	47.7	267.7	2,104.4	2,440.8
Mar.	5,146.5	215.3	2,470.2	6.6	29.4	42.3	251.4	2,140.5	2,461.0

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 intermedios			Sector privado	
(e)	(f)	(g)							(h)	(i)		
1991	590.6	0.0	524.9	1.5	0.0	19.8	5.6	2.3	495.7	65.7	80.6	
1992	803.2	0.0	736.4	1.5	0.0	1.2	6.2	2.5	725.0	66.8	120.1	
1993	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	
1994	3,183.2	28.9	2,898.2	0.6	0.9	68.4	207.2	10.8	2,610.3	256.1	458.5	
1995(p)	4,385.9	24.2	3,956.7	0.1	0.1	164.5	292.1	38.9	3,461.0	405.0	614.4	
1993	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.	970.9	0.0	904.4	0.0	0.0	1.6	6.7	5.6	890.5	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
1994	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.	2,999.9	21.3	2,782.8	0.6	0.8	52.8	201.5	13.3	2,513.8	195.8	444.8
	Dic.	3,183.2	28.9	2,898.2	0.6	0.9	68.4	207.2	10.8	2,610.3	256.1	458.5
1995	Ene.	3,201.3	30.8	2,909.9	0.6	0.8	72.1	223.7	14.9	2,597.8	260.6	460.7
	Feb.	3,235.0	30.1	2,924.9	0.6	0.5	67.9	222.1	18.2	2,615.6	280.0	466.1
	Mar.	3,323.8	30.5	2,993.7	0.0	0.0	74.6	222.9	17.7	2,678.5	299.6	481.2
1996(p)	Ene.	4,397.8	24.1	4,001.6	0.1	4.2	161.6	259.2	41.5	3,535.0	372.1	621.5
	Feb.	4,457.9	25.3	4,044.8	0.1	1.6	167.9	270.9	41.3	3,563.0	387.8	635.5
	Mar.	4,511.6	25.2	4,081.1	0.1	3.1	174.7	290.9	42.9	3,569.4	405.3	634.9

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

(p) Provisional. La información 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 1/	
			Subtotal	Gobierno Central	A entidades oficiales	A bancos comerciales	A otros intermedarios		Al sector privado
	(a)	(b)	(c)					(d)	
1991	640.2	17.1	495.0	0.0	0.4	4.5	3.9	486.2	128.1
1992	713.2	50.9	575.5	2.9	1.0	7.7	6.6	557.3	86.8
1993	898.6	41.1	784.8	2.3	0.4	14.4	7.9	759.8	72.7
1994	1,219.2	60.5	1,053.4	0.0	43.3	6.5	10.2	993.4	105.3
1995(p)	1,587.7	89.8	1,384.7	0.0	48.3	7.2	30.6	1,298.6	113.2
1993									
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	784.8	2.3	0.4	14.4	7.9	759.8	72.7
1994									
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	1,053.4	0.0	43.3	6.5	10.2	993.4	105.3
1995									
Ene.	1,239.0	55.4	1,081.1	0.0	54.8	5.8	14.8	1,005.7	102.5
Feb.	1,275.3	62.4	1,113.1	0.1	56.1	5.5	14.5	1,036.9	99.8
Mar.	1,340.7	75.9	1,143.4	0.0	52.9	5.9	14.1	1,070.5	121.4
1996(p)									
Ene.	1,608.4	83.7	1,404.5	0.0	53.2	7.5	27.8	1,316.0	120.2
Feb.	1,665.3	102.2	1,445.0	0.0	73.6	14.7	16.5	1,340.2	118.1
Mar.	1,677.5	115.5	1,460.7	0.0	70.1	8.0	20.8	1,361.8	101.3

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 intermedarios			Sector privado
(e)	(f)	(g)							(h)	(i)	
1991	601.8	0.0	561.3	8.3	0.0	56.8	2.1	0.0	494.1	40.5	38.4
1992	666.2	0.0	608.9	8.1	0.2	48.4	4.6	27.3	520.3	57.3	47.0
1993	826.7	0.0	746.4	7.7	21.6	39.7	14.5	11.7	651.2	80.3	71.9
1994	1,123.4	0.0	1,011.0	7.1	0.3	121.4	28.2	22.2	831.8	112.4	95.9
1995(p)	1,467.0	0.0	1,334.6	6.6	0.9	151.3	31.2	20.1	1,124.5	132.4	120.7
1993 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
1994 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.	1,072.9	0.0	955.2	7.2	22.2	51.1	23.9	25.1	825.7	117.7	85.4
Nov.	1,089.2	0.0	976.2	7.2	0.3	121.4	42.2	19.1	786.0	113.0	87.0
Dic.	1,123.4	0.0	1,011.0	7.1	0.3	121.4	28.2	22.2	831.8	112.4	95.9
1995 Ene.	1,143.1	0.0	1,036.6	7.1	0.3	140.4	20.9	21.7	846.2	106.5	95.9
Feb.	1,178.1	0.0	1,065.0	7.1	0.0	44.0	23.1	28.3	962.5	113.1	97.2
Mar.	1,240.9	0.0	1,126.0	7.0	0.0	41.7	35.3	19.3	1,022.7	114.9	99.8
1996(p) Ene.	1,486.1	0.0	1,342.0	6.7	0.7	132.1	13.2	14.0	1,175.3	144.1	122.3
Feb.	1,539.5	0.0	1,407.0	6.6	0.4	181.4	39.6	14.6	1,164.4	132.5	125.8
Mar.	1,546.9	10.5	1,438.8	6.6	0.4	211.6	43.5	10.7	1,166.0	97.6	130.6

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

(p) Provisional. La información 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.

1/ Incluye activos externos.

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)	
1991	1,299.7	42.3	23.0	1,120.3	0.3	1,028.7	59.4	31.0	0.9	114.1	
1992	1,471.3	0.6	1.4	1,421.1	0.3	1,285.5	59.0	75.1	1.2	48.2	
1993	1,573.5	53.4	0.9	1,458.1	11.6	1,396.8	43.1	5.3	1.3	61.1	
1994	1,731.3	7.3	54.9	1,643.5	0.0	1,549.5	0.7	39.7	53.6	25.6	
1995(p)	2,055.5	6.9	5.8	2,023.5	0.5	1,906.3	3.7	40.9	72.1	19.3	
1993	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	1,458.1	11.6	1,396.8	43.1	5.3	1.3	61.1
1994	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	1,643.5	0.0	1,549.5	0.7	39.7	53.6	25.6
1995	Ene.	1,865.6	28.4	58.2	1,754.2	0.0	1,634.2	12.0	44.8	63.2	24.8
	Feb.	1,863.3	12.0	11.9	1,814.3	0.4	1,638.5	7.1	76.7	91.6	25.1
	Mar.	1,920.4	16.8	46.7	1,839.5	0.4	1,715.5	1.2	62.9	59.5	17.4
1996(p)	Ene.	2,286.5	140.8	6.0	2,117.6	0.5	1,973.1	6.6	65.2	72.2	22.1
	Feb.	2,297.7	23.1	13.4	2,238.9	0.0	2,105.8	3.7	58.0	71.4	22.3
	Mar.	2,296.7	42.9	0.0	2,235.0	0.0	2,089.3	4.3	70.8	70.6	18.8

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 (i)
	Total (f)	Externos (g)	Internos					Cuentas sin clasificar (i)		
			Subtotal (h)	Gobierno Central	Entidades oficiales	Bancos comerciales	Otros intermediarios		Sector privado	
1991	1,211.2	697.0	445.4	0.0	100.9	0.1	29.6	314.8	68.8	88.5
1992	1,356.2	906.5	333.4	0.0	74.0	0.0	0.0	259.4	116.3	115.1
1993	1,409.6	1,057.8	196.9	0.0	22.4	0.0	0.0	174.5	154.9	163.9
1994	1,506.0	1,242.7	150.6	0.0	69.0	0.0	0.0	81.6	112.7	225.3
1995(p)	1,747.4	1,494.8	137.4	0.0	87.3	0.0	0.0	50.1	115.2	308.1
1993 Jul.	1,433.1	994.7	311.8	0.0	89.1	0.0	0.0	222.7	126.6	142.1
Ago.	1,448.2	1,002.5	318.9	0.0	89.6	0.0	7.0	222.3	126.8	146.8
Sep.	1,422.9	997.1	297.2	0.0	59.7	0.0	0.0	237.5	128.6	150.8
Oct.	1,437.2	1,003.7	310.8	0.0	82.0	0.0	0.0	228.8	122.7	154.4
Nov.	1,421.8	992.8	318.8	0.0	82.1	0.0	0.0	236.7	110.2	157.5
Dic.	1,409.6	1,057.8	196.9	0.0	22.4	0.0	0.0	174.5	154.9	163.9
1994 Ene.	1,444.6	1,082.7	199.8	0.0	22.4	0.0	0.0	177.4	162.1	168.8
Feb.	1,378.5	1,071.8	170.2	0.0	22.4	0.0	0.0	147.8	136.5	174.3
Mar.	1,390.0	1,090.8	162.1	0.0	22.4	0.0	0.0	139.7	137.1	179.4
Abr.	1,446.4	1,134.1	217.3	0.0	22.4	0.0	0.0	194.9	95.0	183.9
May.	1,423.1	1,137.4	185.5	0.0	22.4	0.0	0.0	163.1	100.2	188.4
Jun.	1,394.7	1,127.6	172.6	0.0	22.4	0.0	0.0	150.2	94.5	194.7
Jul.	1,411.4	1,147.8	163.3	0.0	22.4	0.0	0.0	140.9	100.3	199.7
Ago.	1,457.6	1,114.3	163.3	0.0	22.4	0.0	0.0	140.9	180.0	205.0
Sep.	1,502.0	1,154.4	161.3	0.0	22.4	0.0	0.0	138.9	186.3	210.2
Oct.	1,516.4	1,254.2	150.9	0.0	22.4	0.0	0.0	128.5	111.3	216.2
Nov.	1,501.5	1,230.2	150.6	0.0	69.0	0.0	0.0	81.6	120.7	220.4
Dic.	1,506.0	1,242.7	150.6	0.0	69.0	0.0	0.0	81.6	112.7	225.3
1995 Ene.	1,635.9	1,295.4	216.3	66.8	69.0	0.0	0.0	80.5	124.2	229.7
Feb.	1,627.4	1,285.9	215.7	66.8	69.0	0.0	0.0	79.9	125.8	235.9
Mar.	1,675.7	1,345.0	207.2	66.8	69.0	0.0	0.0	71.4	123.5	244.8
1996(p) Ene.	1,970.1	1,698.8	176.6	0.0	87.3	0.0	0.0	89.3	94.7	316.4
Feb.	1,969.5	1,701.9	174.6	0.0	87.3	0.0	0.0	87.3	93.0	328.1
Mar.	1,956.5	1,706.4	166.2	0.0	87.3	0.0	0.0	78.9	83.9	340.2

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

(p) Provisional. La información a diciembre de 1995 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)
1993	505.8	22.5	5.0	422.4	11.5	48.1	9.2	12.4	341.2	55.9
1994	740.3	5.6	5.7	581.7	0.2	14.1	3.6	38.3	525.5	147.3
1995(p)	1,175.2	2.8	11.5	856.0	1.3	17.0	7.8	35.3	794.6	304.9
1993										
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.	505.8	22.5	5.0	422.4	11.5	48.1	9.2	12.4	341.2	55.9
1994										
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	5.6	5.7	581.7	0.2	14.1	3.6	38.3	525.5	147.3
1995										
Ene.	780.1	28.4	7.9	594.1	0.7	5.1	3.0	25.6	559.7	149.7
Feb.	783.2	26.3	5.9	601.9	0.9	5.9	4.0	14.7	576.4	149.1
Mar.	821.6	28.2	7.6	645.2	0.3	6.8	1.9	29.6	606.6	140.6
1996(p)										
Ene.	1,211.1	5.9	14.5	878.7	1.3	15.7	0.7	45.2	815.8	312.0
Feb.	1,237.0	18.4	5.0	898.4	0.8	2.1	2.8	28.1	864.6	315.2
Mar.	1,233.3	9.6	4.4	906.5	0.8	1.7	0.1	29.4	874.5	312.8

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 (j)
	Total (f)	Externos (g)	Internos					Cuentas sin clasificar (i)	
			Subtotal (h)	Autoridad monetaria	Bancos comerciales	Otros intermedios	Sector privado		
1993	296.5	89.0	141.5	19.0	0.0	26.0	96.5	66.0	209.3
1994	528.1	145.0	310.5	44.0	3.2	55.0	208.3	72.6	212.2
1995(p)	848.9	334.5	404.9	21.7	13.8	95.5	273.9	109.5	326.3
1993									
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.	296.5	89.0	141.5	19.0	0.0	26.0	96.5	66.0	209.3
1994									
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.	442.7	126.5	266.3	43.5	0.6	59.2	163.0	50.0	210.3
Nov.	479.3	132.2	289.8	43.9	4.2	60.4	181.3	57.3	213.0
Dic.	528.1	145.0	310.5	44.0	3.2	55.0	208.3	72.6	212.2
1995									
Ene.	530.0	153.9	314.9	43.1	5.6	56.1	210.1	61.2	250.1
Feb.	530.9	175.8	286.5	19.4	3.3	58.9	204.9	68.6	252.4
Mar.	562.8	189.4	302.5	19.7	5.3	60.0	217.5	70.9	258.7
1996(p)									
Ene.	881.6	341.3	435.1	22.4	10.3	100.6	301.8	105.2	329.5
Feb.	904.9	363.5	427.5	22.6	7.0	102.4	295.5	113.9	332.1
Mar.	893.9	350.1	436.4	22.8	21.1	108.4	284.1	107.4	339.4

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

(p) Provisional. La información 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 intermediarios		Al sector privado	
	(a)	(b)	(c)					(d)		
1991	133.4	15.4	97.3	0.0	0.6	3.5	14.7	78.5	20.7	
1992	115.7	9.0	95.3	0.0	0.6	2.2	12.9	79.6	11.4	
1993	191.9	13.6	157.8	0.4	0.7	5.3	18.1	133.3	20.5	
1994	31.1	3.9	24.1	0.0	1.4	1.3	0.3	21.1	3.1	
1995(p)	54.1	6.5	42.6	0.0	3.2	2.2	0.5	36.7	5.0	
1993	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.	191.9	13.6	157.8	0.4	0.7	5.3	18.1	133.3	20.5
1994	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.	31.1	3.9	24.1	0.0	1.4	1.3	0.3	21.1	3.1
1995	Ene.	33.5	4.2	26.1	0.0	1.4	1.4	1.3	22.0	3.2
	Feb.	33.2	3.8	26.2	0.0	1.6	1.1	1.1	22.4	3.2
	Mar.	33.8	3.7	26.7	0.0	2.0	0.9	0.3	23.5	3.4
1996(p)	Ene.	56.4	7.1	44.0	0.0	3.2	3.2	0.5	37.1	5.3
	Feb.	54.6	7.1	42.2	0.0	3.3	2.8	0.1	36.0	5.3
	Mar.	54.9	7.1	44.4	0.0	3.2	2.4	0.6	36.2	5.4

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 de Capital
	Total	Externos	Internos						Cuentas sin clasificar	
			Subtotal	Autoridad monetaria	Entidades oficiales	Bancos comerciales	Otros intermedarios	Sector privado		
(e)	(f)	(g)						(h)	(i)	
1991	102.9	0.2	97.9	11.3	0.0	2.8	0.5	8.9	74.4	30.5
1992	91.5	0.3	86.0	1.3	0.0	0.8	0.1	5.6	78.2	24.2
1993	151.1	0.4	143.6	1.9	0.0	0.7	0.8	9.4	130.8	40.8
1994	27.3	0.4	25.9	0.9	1.0	0.0	6.7	17.3	1.0	3.9
1995(p)	48.9	0.4	46.6	1.6	9.4	0.0	11.1	24.5	1.9	5.3
1993 Jun.	122.1	0.3	116.0	1.6	0.0	1.0	0.1	6.2	107.1	32.5
Jul.	125.5	0.3	118.5	1.7	0.0	1.0	0.3	6.4	109.1	33.7
Ago.	130.3	0.3	122.2	1.7	0.0	0.6	0.3	6.4	113.2	35.0
Sep.	135.5	0.3	128.2	1.9	0.0	0.6	0.4	6.6	118.7	36.3
Oct.	137.5	0.3	129.3	1.9	0.0	0.7	0.5	7.0	119.2	37.7
Nov.	138.1	0.3	129.2	1.9	0.0	0.7	0.8	7.6	118.2	39.1
Dic.	151.1	0.4	143.6	1.9	0.0	0.7	0.8	9.4	130.8	40.8
1994 Ene.	154.8	0.5	146.5	1.7	0.0	0.7	1.2	8.7	134.2	41.7
Feb.	163.0	0.4	154.1	1.8	0.0	1.2	1.4	9.5	140.2	43.3
Mar.	169.2	0.4	161.5	1.6	0.0	1.8	1.4	9.1	147.6	45.2
Abr.	170.9	0.4	162.3	1.6	0.0	2.0	1.5	9.2	148.0	46.3
May.	175.3	0.4	165.5	1.6	0.0	1.7	1.4	9.3	151.5	47.3
Jun.	178.8	0.4	170.4	1.7	0.0	1.7	1.4	9.9	155.7	48.2
Jul.	184.8	0.4	174.9	2.0	0.0	1.7	1.9	10.2	159.1	48.8
Ago.	190.0	0.4	179.0	2.0	0.0	1.7	0.2	12.9	162.2	50.1
Sep.	196.4	0.4	186.9	1.9	0.0	1.7	0.1	13.9	169.3	52.0
Oct.	203.7	0.4	193.1	2.0	1.7	1.0	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	25.9	0.9	1.0	0.0	6.7	17.3	1.0	3.9
1995 Ene.	29.5	0.4	28.0	1.2	2.2	0.0	6.4	18.2	1.1	4.0
Feb.	29.1	0.4	27.5	1.2	1.5	0.0	6.6	18.2	1.2	4.1
Mar.	29.7	0.4	28.1	1.2	1.7	0.0	7.4	17.8	1.2	4.1
1996(p) Ene.	51.1	0.4	49.1	1.5	10.1	0.0	12.4	25.1	1.6	5.3
Feb.	49.1	0.4	46.9	1.5	7.5	0.0	12.1	25.8	1.8	5.5
Mar.	49.1	0.4	47.0	0.0	6.6	0.0	13.4	27.0	1.7	5.8

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

(p) Provisional. La información a diciembre de 1995 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)			
1991	3,771.4	4,107.8	647.9	322.5	3,484.9	(347.5)	283.7	
1992	5,157.9	5,125.5	532.9	304.4	4,907.2	(619.0)	687.1	
1993	5,345.6	9,159.9	713.4	495.0	7,984.8	(1,083.8)	1,050.5	
1994	5,452.8	11,091.6	783.3	1,063.9	10,325.4	(1,081.0)	1,483.6	
1995(p)	6,434.3	15,463.0	466.5	1,569.5	13,943.8	(516.8)	956.0	
1993	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
1994	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	10,568.7	302.2	939.4	10,531.6	(1,204.5)	1,139.4
	Dic.	5,452.8	11,091.6	783.3	1,063.9	10,325.4	(1,081.0)	1,483.6
1995	Ene.	5,701.8	10,766.2	414.4	1,110.1	10,455.0	(1,213.3)	1,454.0
	Feb.	5,824.5	11,365.5	658.6	1,189.1	10,585.9	(1,068.1)	852.2
	Mar.	6,141.2	11,672.0	513.3	1,158.4	10,967.8	(967.5)	1,016.6
1996(p)	Ene.	6,433.1	15,030.2	(46.3)	1,679.8	14,138.6	(742.2)	987.5
	Feb.	6,353.2	15,425.2	197.2	1,721.7	14,298.4	(792.1)	854.1
	Mar.	6,364.5	15,633.5	243.8	1,482.9	14,715.4	(808.6)	719.4

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

(p) Provisional. La información 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.

Pasivos								Patrimonio
Medios de pago 2/	Cuasidineros 2/	Otras exigibilidades					Externos mediano y largo plazo	
		Títulos de participación	Certificados de cambio	Títulos canjeables	Bonos	Otros 3/		
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
6,616.0	6,132.0	720.7	58.2	5.3	220.7	290.4	171.4	3,813.3
7,897.1	7,496.8	203.2	0.6	10.9	390.6	235.2	266.5	6,352.5
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
6,616.0	6,132.0	720.7	58.2	5.3	220.7	290.4	171.4	3,813.3
5,986.9	6,143.4	993.1	2.2	13.9	186.8	274.5	178.1	4,143.1
5,804.8	6,525.0	865.2	1.3	13.0	186.9	270.9	178.7	4,196.4
5,824.4	6,872.5	843.8	1.2	11.1	185.7	259.1	194.3	4,637.7
6,807.2	7,750.1	125.1	0.6	11.1	501.0	212.1	278.3	6,765.0
6,577.6	7,924.8	113.7	0.5	8.7	630.9	194.5	296.1	6,885.7
6,905.8	7,813.2	129.9	0.5	6.2	655.5	189.0	296.5	6,720.8

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)			
1991	3,713.9	9,218.3	650.6	1,279.4	7,288.3	1,060.4	2,830.6	
1992	4,824.1	12,167.3	580.8	1,557.2	10,029.3	1,561.9	4,036.4	
1993	4,724.9	17,973.1	770.1	1,993.8	15,829.9	1,394.6	5,218.0	
1994	4,385.6	25,016.2	803.7	2,686.1	21,526.4	4,257.5	6,536.9	
1995(p)	5,001.2	33,305.6	484.5	3,600.1	29,221.0	5,965.8	7,796.8	
1993	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
1994	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	3,125.5	5,614.3
	Nov.	3,993.8	24,653.2	357.6	2,612.5	21,683.1	3,146.2	5,787.3
	Dic.	4,385.6	25,016.2	803.7	2,686.1	21,526.4	4,257.5	6,536.9
1995	Ene.	4,607.4	25,154.4	373.2	2,825.2	21,956.0	4,280.1	5,936.1
	Feb.	4,649.0	26,033.0	622.2	2,945.8	22,465.0	3,838.7	5,750.9
	Mar.	4,840.2	26,705.6	469.1	2,972.3	23,264.2	4,330.1	5,759.6
1996(p)	Ene.	4,929.6	33,537.3	(38.8)	3,859.9	29,716.2	6,231.7	6,757.8
	Feb.	4,785.6	34,410.2	208.0	3,950.3	30,251.9	6,170.3	6,520.8
	Mar.	4,824.2	34,946.8	252.8	3,673.9	31,020.1	5,887.2	6,822.8

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

(p) Provisional. La información a diciembre de 1995 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 2/	Pasivos					Externos mediano y largo plazo	Patrimonio
	Otras exigibilidades				Otros 3/		
	Títulos de participación	Certificados de cambio	Títulos canjeables	Bonos			
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
16,182.1	720.7	58.2	5.3	1,249.3	520.6	1,602.6	6,783.6
21,259.3	203.2	0.6	10.9	1,837.1	416.5	2,239.9	10,508.3
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	559.3	1,504.5	6,463.9
15,784.7	711.9	126.1	10.7	1,144.7	437.5	1,385.1	6,405.2
16,182.1	720.7	58.2	5.3	1,249.3	520.6	1,602.6	6,783.6
16,553.9	993.1	2.2	13.9	1,191.5	490.6	1,658.0	7,202.7
17,370.3	865.2	1.3	13.0	1,179.1	376.1	1,654.5	7,310.3
18,256.8	843.8	1.2	11.1	1,088.8	352.4	1,702.0	7,860.6
21,927.9	125.1	0.6	11.1	2,163.9	386.4	2,332.4	10,993.4
22,312.8	113.7	0.5	8.7	2,447.9	371.6	2,371.7	11,218.4
22,172.0	129.9	0.5	6.2	2,663.0	368.4	2,393.6	11,101.8

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

(En porcentajes)

Pasivos encajables	Fin de			Diciembre de 1995		Abril de 1996	
	1992	1993	1994	Encaje	Encaje Margin. 2/	Encaje	Encaje Margin. 2/
I. Exigibilidades a la vista y antes de 30 días . Bancos							
Oficiales	70.0	70.0	70.0	40.0	21.0	37.0	21.0
particulares	41.0	41.0	41.0	40.0	21.0	37.0	21.0
II. Depósitos y Acreedores fiduciarios. Bancos							
Servicios bancarios de recaudo	41.0	41.0	41.0	40.0	21.0	37.0	21.0
Depósitos judiciales (Ent. nacionalizadas)	100.0	100.0	100.0	100.0	25.0	100.0	25.0
Depósitos judiciales	41.0	41.0	41.0	40.0	21.0	37.0	21.0
III. Depósitos de ahorro							
Ordinarios bancos	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Ordinarios corfinancieras	-	10.0	10.0	10.0	10.0	10.0	10.0
Ordinario CAV	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Cuentas de ahorro en UPAC	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Ordinario en organismos cooperativos	10.0	10.0	10.0	10.0	10.0	10.0	10.0
IV. Certificadas de ahorro a término -CDAT							
Bancos	10.0	10.0	10.0	10.0	10.0	10.0	10.0
V. C.D.T. menor o igual a 90 días							
Bancos	10.0	3.0	3.0	3.0	10.0	5.0	10.0
Corfinancieras	10.0	3.0	3.0	3.0	10.0	5.0	10.0
C.A.V.	10.0	3.0	3.0	3.0	10.0	5.0	10.0
C.F.C.	10.0	3.0	3.0	3.0	10.0	5.0	10.0
VI. C.D.T. menor o igual a 180 días y superior a 90 días 1/							
Bancos	10.0	3.0	3.0	3.0	10.0 3/	5.0	10.0 3/
Corfinancieras	10.0	3.0	3.0	3.0	10.0 3/	5.0	10.0 3/
C.A.V.	10.0	3.0	3.0	3.0	10.0 3/	5.0	10.0 3/
C.F.C.	10.0	3.0	3.0	3.0	10.0 3/	5.0	10.0 3/
VII. C.D.T. menor o igual a 360 días y superior a 180 días 1/							
Bancos	5.0	2.0	2.0	2.0	5.0 4/	5.0	5.0 4/
Corfinancieras	5.0	2.0	2.0	2.0	5.0 4/	5.0	5.0 4/
C.A.V.	5.0	2.0	2.0	2.0	5.0 4/	5.0	5.0 4/
C.F.C.	5.0	2.0	2.0	2.0	5.0 4/	5.0	5.0 4/
VIII. C.D.T. a más de 360 días 1/							
Bancos	5.0	1.0	1.0	1.0	5.0	5.0	5.0
Corfinancieras	5.0	1.0	1.0	1.0	5.0	5.0	5.0
C.A.V.	5.0	1.0	1.0	1.0	5.0	5.0	5.0
C.F.C.	-	1.0	1.0	1.0	5.0	5.0	5.0
IX. Negociación de cartera							
Bancos	41.0	41.0	41.0	40.0	21.0	37.0	21.0
Corfinancieras	10.0	10.0	10.0	10.0	10.0	10.0	10.0
C.A.V.	3.0	3.0	3.0	3.0	10.0	3.0	10.0
C.F.C.	10.0	10.0	10.0	10.0	10.0	10.0	10.0
X. Aceptaciones después de plazo							
Bancos	41.0	41.0	41.0	40.0	21.0	37.0	21.0
Corfinancieras	41.0	41.0	41.0	41.0	25.0	37.0	25.0
C.F.C.	41.0	41.0	41.0	41.0	25.0	37.0	25.0
C.A.V.	-	-	41.0	41.0	25.0	37.0	25.0

(*) Corresponde a porcentajes totales de encaje, incluye monetario e inversiones computables.

1/ Estos porcentajes operan también para las cédulas hipotecarias (Resolución Externa No. 40 de 1994).

2/ Corresponde a la reserva marginal requerida sobre las exigibilidades privadas y públicas que exceden el 95% o el 93%, respectivamente, de los saldos al 30 de abril de 1995. Resoluciones Externas Nos. 12 y 17 de 1995.

3/ La Resolución 12 de 1995 de la Junta Directiva, excluye de esta categoría los C.D.T. iguales a 180 días.

4/ La Resolución 12 de 1995 de la Junta Directiva, incluye en esta categoría los C.D.T. iguales a 180 días.

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