

## Sistema Bancario: Composición de los Activos de Riesgo

Junio-05

(En C\$ miles)	Banpro	BCC	BAC	BDF	B. UNO	Banistmo	Procredit	Finarca	Findesa	TOTAL
<b>Activos de Riesgo</b>										
<b>Activos de riesgo crediticios</b>										
Disponibilidades ponderadas por riesgo	35,329.4	49,643.3	85,673.7	20,293.3	100,879.0	9,641.2	9,072.5	2,686.2	52,936.7	366,155.1
0%	2,315,058.9	1,753,391.4	1,487,709.94	870,690.46	703,412.50	4,543.27	81,528.47	18,576.48	76,203.08	7,311,114.5
20%	44,564.8	206,670.2	413,020.29	80,990.81	459,544.92	3,996.07	6,888.58	565.77	-	1,216,241.4
50%	1.0	0.0	-	-	2,367.63	9,893.02	15,389.56	5,146.00	105,873.43	138,670.6
100%	26,415.9	8,309.3	3,069.60	4,095.09	7,786.18	3,895.44	-	-	-	53,571.5
Inversiones netas ponderadas por riesgo	83,417.7	162,093.6	106,648.0	43,705.5	9,093.7	7,614.9	0.0	1,584.9	18,175.1	432,333.5
0%	4,672,485.9	3,097,193.9	191,383.4	1,775,919.9	709,928.3	13,140.1	0.0	0.0	9,724.0	10,469,775.5
20%	418,718.3	97,152.7	418,568.3	122,831.7	18,775.1	38,074.6	0.0	0.0	0.0	1,114,120.6
50%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24,935.3	24,935.3
100%	-326.0	142,663.1	22,934.4	19,139.2	5,338.7	0.0	0.0	1,584.9	5,707.5	197,041.7
Cartera de Créditos neta pond. por riesgo	4,058,338.9	3,462,355.2	3,933,972.9	1,893,171.9	1,766,223.2	86,435.0	769,849.0	220,045.5	666,637.9	16,857,029.4
0%	659,066.7	383,596.2	118,125.2	214,880.4	123,607.4	0.0	2,198.0	0.0	17,967.0	1,519,440.9
20%	0.0	0.0	0.0	0.0	5,682.7	0.0	0.0	0.0	0.0	5,682.7
50%	466,262.3	663,146.3	547,934.5	849,756.5	40,160.3	0.0	109,456.0	6,590.4	9,827.0	2,693,133.3
100%	3,825,207.8	3,130,782.0	3,660,005.6	1,468,293.6	1,745,006.5	86,435.0	715,121.0	216,750.3	661,724.4	15,509,326.2
Otros Activos ponderados por riesgo	374,953.2	685,142.7	353,227.6	193,334.9	200,746.3	21,689.1	44,181.4	30,142.3	46,595.6	1,950,013.0
0%	2,595.2	101,118.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	103,713.8
20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
50%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
100%	374,953.2	685,142.7	353,227.6	193,334.9	200,746.3	21,689.1	44,181.4	30,142.3	46,595.6	1,950,013.0
Ctas. Contingentes netas pond.por riesgo	205,783.7	246,640.3	184,743.2	33,591.8	15,479.0	0.0	0.0	4,467.6	0.0	690,705.7
0%	1,202,451.7	609,251.2	579,576.0	8,643.5	1,193,490.6	0.0	1,125.9	247.0	0.0	3,594,785.8
20%	0.0	52,594.1	379.8	0.0	45,168.3	0.0	0.0	0.0	0.0	98,142.2
50%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
100%	205,783.7	236,121.5	184,667.3	33,591.8	6,445.4	0.0	0.0	4,467.6	0.0	671,077.2
<b>Sub-Total Crediticios pond. por riesgo</b>	<b>4,757,822.9</b>	<b>4,605,875.1</b>	<b>4,664,265.3</b>	<b>2,184,097.3</b>	<b>2,092,421.2</b>	<b>125,380.2</b>	<b>823,102.8</b>	<b>258,926.4</b>	<b>784,345.3</b>	<b>20,296,236.7</b>
<b>Activos Nacionales de Riesgo Cambiario</b>	<b>1,418,967.9</b>	<b>918,797.8</b>	<b>575,779.1</b>	<b>209,023.6</b>	<b>445,175.7</b>	<b>98,276.0</b>	<b>214,939.7</b>	<b>24,822.7</b>	<b>33,037.6</b>	<b>3,938,820.1</b>
<b>Total Activos de Riesgo</b>	<b>6,176,790.8</b>	<b>5,524,672.9</b>	<b>5,240,044.4</b>	<b>2,393,121.0</b>	<b>2,537,596.9</b>	<b>223,656.3</b>	<b>1,038,042.5</b>	<b>283,749.1</b>	<b>817,383.0</b>	<b>24,235,056.8</b>

Nota: Las cifras reflejadas en las diferentes categorías de porcentajes corresponden al saldo en libros a la fecha de corte. Las cifras correspondientes a los distintos conceptos de activos corresponden al saldo ponderado con base a los diferentes porcentajes de riesgo.