

RANKING

46

BANCOS

**La competencia
se agudiza**

POSICIÓN RANKINGS						NOMBRE DEL BANCO	ESTADO DE RESULTADOS				
ÍNDICE	ROE	ROA	IMOR	INGRESOS	SUCURSALES		INGRESOS TOTALES (MDD)	INGRESOS POR INTERESES (MDD)	COMISIONES Y TARIFAS COBRADAS (MDD)	GASTOS POR INTERESES (MDD)	OTROS INGRESOS (EGRESOS) DE LA OPERACIÓN (MDD)
91.67	4	9	19	1	1	BBVA Bancomer	9,657.65	7,560.32	2,097.33	1,767.94	53.92
80.05	1	1	23	9	15	Compartamos	1,016.84	973.77	43.07	37.35	0.45
79.85	14	11	18	4	5	Banorte/Ixe	4,639.12	3,779.59	859.53	1,228.67	120.84
79.39	3	6	36	14	7	BanCoppel	546.31	438.20	108.11	38.56	7.21
78.76	10	10	21	8	8	Scotiabank	1,477.15	1,271.35	205.81	416.29	117.42
78.28	15	14	25	3	4	Santander	5,137.19	4,025.07	1,112.11	1,338.33	86.89
74.34	18	16	31	5	2	Banco Azteca	2,316.67	2,226.83	89.85	195.26	45.86
72.23	16	4	24	7	9	Inbursa	1,517.79	1,252.35	265.44	491.59	402.21
72.11	24	19	14	2	3	Banamex	6,854.08	5,134.38	1,719.70	841.22	234.47
71.98	7	8	10	13	14	Banregio	570.81	528.73	42.07	237.42	22.40
63.67	20	18	12	12	11	Banco del Bajío	633.48	554.61	78.86	197.39	8.91
61.43	6	15	6	16	19	Multiva	324.17	249.79	74.38	125.63	-5.05
61.04	12	21	11	20	12	CIBanco	246.54	223.61	22.92	188.44	20.35
58.35	5	13	1	10	35	Interacciones	793.04	496.16	296.88	349.35	39.01
49.82	40	39	30	6	6	HSBC	2,294.70	1,805.48	489.22	475.45	440.36
47.66	11	17	13	21	18	Banca Mifel	202.66	187.63	15.02	89.78	24.80
46.11	28	34	28	15	13	Afirme	460.59	406.55	54.04	266.26	6.38
44.3	30	27	35	18	10	Banco Ahorro Famsa	289.81	143.03	146.79	66.83	73.12
44.26	26	30	5	11	30	Bank of America	652.46	648.94	3.52	585.98	28.94
44.22	35	37	7	24	17	Actinver	108.33	59.32	49.01	31.73	52.44
44.17	2	2	32	22	33	Consubanco	140.28	137.42	2.86	35.02	23.82
44.13	22	28	15	17	37	Invex	293.21	233.83	59.39	157.88	1.20
44.09	29	29	9	23	25	Ve por Más	125.44	119.73	5.71	54.42	7.49
44.05	23	22	16	26	24	Bansí	93.36	77.28	16.09	34.97	-0.14
44.01	8	12	3	35	23	Banco Base	28.31	28.11	0.20	24.66	8.23
43.96	13	3	26	19	42	American Express	261.93	136.49	125.44	16.66	44.38
43.92	45	45	38	30	16	Intercam Banco	43.44	41.18	2.26	25.07	-0.47
43.88	25	5	27	38	21	Forjadores	21.96	21.67	0.29	0.85	0.10
43.84	19	20	8	25	39	Monex	99.88	86.70	13.18	47.80	11.23
43.80	33	31	22	37	22	Autofin	24.20	18.64	5.56	10.65	7.20
43.75	34	36	39	27	29	Banco Credit Suisse	69.59	38.96	30.63	40.00	15.40
43.71	27	25	4	36	26	Banco Bancrea	25.01	23.96	1.05	10.16	1.10
43.67	36	32	29	32	27	ABC Capital	40.85	25.30	15.55	9.93	3.57
43.63	39	40	45	43	20	Dondé Banco	2.48	2.48	0.00	0.05	10.44
43.59	31	26	41	31	31	Bank of Tokyo-Mitsubishi UFJ	41.01	38.10	2.90	10.70	1.12
43.54	21	7	20	29	41	Volkswagen Bank	46.87	46.87	0.00	14.33	20.25
43.50	37	35	40	28	38	J.P. Morgan	66.51	57.23	9.28	37.44	0.30
43.46	38	38	33	33	34	Inmobiliario Mexicano	35.51	24.43	11.08	15.36	1.81
43.42	43	42	34	39	28	Bankaool	15.90	15.61	0.29	6.82	-0.37
43.38	32	33	43	40	32	Barclays	12.80	12.80	-	9.92	21.60
43.33	17	23	42	34	45	Deutsche Bank	29.87	15.25	14.62	14.42	17.24
43.29	41	41	2	41	36	Investa Bank	11.86	11.84	0.02	3.82	0.17
43.25	44	44	44	42	40	UBS	4.63	2.16	2.47	0.65	2.85
43.21	9	24	17	46	46	Inter Banco	n.d.	n.d.	n.d.	n.d.	n.d.
43.17	42	43	46	44	43	Banco Pagatodo	0.35	0.32	0.03	-	1.44
43.12	46	46	37	45	44	Banco Wal-Mart	-	-	-	-	-

ESTADO DE RESULTADOS

GASTOS DE ADMINISTRACIÓN Y PROMOCIÓN (MDD)	RESULTADO DE LA OPERACIÓN (MDD)	PARTICIPACIÓN EN EL RESULT. DE SUBS. Y ASOCIADAS (MDD)	RESULTADO ANTES DE IMPUESTOS A LA UTILIDAD (MDD)	IMPUESTOS A LA UTILIDAD CAUSADOS (MDD)	IMPUESTOS A LA UTILIDAD DIFERIDOS (MDD)	RESULTADO ANTES DE OPERACIONES DISCONTINUADAS (MDD)	RESULTADO NETO (MDD)	RESULTADO NETO INCLUYENDO PARTICIPACIÓN DE LA CONTROLADORA (MDD)
3,278.22	2,355.49	6.31	2,361.80	852.75	296.20	1,805.24	1,805.24	1,805.21
571.45	267.31	-	267.31	49.65	-28.30	189.36	189.36	189.36
1,768.80	1,050.48	80.77	1,131.25	263.52	-14.84	852.90	852.90	852.90
201.21	83.08	-	83.08	32.52	13.45	64.01	64.01	64.01
756.29	243.92	0.00	243.92	46.59	113.02	310.35	310.35	310.35
1,583.18	1,149.99	5.09	1,155.08	314.42	55.20	895.86	895.86	895.03
1,617.35	118.65	0.65	119.30	11.15	-18.80	89.35	89.35	89.16
358.11	639.11	75.86	714.97	163.33	90.66	642.30	642.30	628.41
3,236.68	1,117.00	1.22	1,118.22	451.93	64.40	730.69	730.69	726.37
159.63	143.13	0.45	143.58	49.88	17.54	111.25	111.25	111.25
257.91	133.36	0.47	133.82	46.49	6.97	94.30	94.30	94.30
101.92	50.36	0.01	50.37	19.74	18.78	49.40	49.40	49.39
161.81	22.03	0.02	22.04	9.16	2.40	15.29	15.29	15.29
116.30	184.95	0.13	185.08	73.01	25.70	137.77	137.77	137.77
1,426.32	-77.62	3.17	-74.45	2.30	43.24	-33.51	-33.51	-33.44
69.82	30.16	0.04	30.20	-	-0.58	29.62	29.62	29.62
145.46	10.79	0.19	10.98	1.87	-0.39	8.72	8.72	8.72
133.26	5.54	-	5.54	1.59	2.00	5.95	5.95	5.95
50.61	14.49	-	14.49	-	2.90	17.39	17.39	17.39
128.94	1.75	-	1.75	0.95	0.21	1.01	1.01	1.01
44.32	55.64	-	55.64	13.64	-1.57	40.42	40.42	40.42
95.25	17.97	1.21	19.18	-	3.06	22.23	22.23	22.23
51.38	9.12	0.02	9.14	3.47	1.12	6.78	6.78	6.78
24.57	16.65	-	16.65	6.70	0.34	10.29	10.29	10.29
54.73	18.58	-	18.58	3.71	-1.75	13.12	13.12	13.12
149.47	85.17	-0.00	85.17	38.46	10.94	57.66	57.66	57.66
46.30	11.74	-	11.74	5.30	1.28	7.73	7.73	7.73
16.81	1.35	-	1.35	-	-0.16	1.19	1.19	1.19
230.73	59.32	0.05	59.37	21.30	4.16	42.23	42.23	35.39
16.04	0.63	0.02	0.65	-	-	0.65	0.65	0.65
55.27	-6.44	8.55	2.11	-	-0.63	1.48	1.48	1.48
11.08	0.78	-	0.78	-	1.12	1.90	1.90	1.90
26.31	0.27	0.02	0.29	-	0.19	0.48	0.48	0.48
13.07	-0.36	-	-0.36	-	0.13	-0.23	-0.23	-0.23
24.73	6.96	-	6.96	-	0.16	7.12	7.12	7.12
30.47	17.30	-	17.30	6.75	-0.71	9.83	9.83	9.83
43.13	5.28	0.60	5.88	-	-2.23	3.65	3.65	3.65
21.10	-1.25	0.02	-1.23	-	1.11	-0.13	-0.13	-0.13
13.59	-8.82	-	-8.82	-	1.16	-7.66	-7.66	-7.66
46.45	16.25	-	16.25	8.34	-0.53	7.37	7.37	7.37
46.70	36.87	-	36.87	5.62	-4.22	27.03	27.03	27.03
16.64	-2.29	0.08	-2.21	-	-	-2.21	-2.21	-2.21
16.56	-11.39	-	-11.39	-	-	-11.39	-11.39	-11.39
n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
3.75	-1.97	-	-1.97	-	0.64	-1.32	-1.32	-1.32
-	-	-	-	-	-	-	-	-

POSICIÓN RANKINGS						NOMBRE DEL BANCO	BALANCE GENERAL				
ÍNDICE	ROE	ROA	IMOR	INGRESOS	SUCURSALES		TOTAL (MDD)	AJUSTES POR VALUACIÓN POR COBERTURA DE ACTIVOS FIN. (MDD)	ACTIVO TOTAL DE CARTERA DE CRÉDITO (NETO) (MDD)	CARTERA DE CRÉDITO (NETA) (MDD)	CARTERA DE CRÉDITO VIGENTE (MDD)
91.67	4	9	19	1	1	BBVA Bancomer	98,700.57	124.22	50,663.03	50,663.03	51,011.90
80.05	1	1	23	9	15	Compartamos	1,595.46	-	1,260.22	1,260.22	1,290.53
79.85	14	11	18	4	5	Banorte/Ixe	51,935.08	7.45	28,379.07	28,299.05	28,314.64
79.39	3	6	36	14	7	BanCoppel	2,061.50	-	748.84	748.84	806.40
78.76	10	10	21	8	8	Scotiabank	19,904.47	0.66	12,119.92	12,119.92	12,159.54
78.28	15	14	25	3	4	Santander	67,660.65	6.04	28,542.99	28,542.99	28,499.01
74.34	18	16	31	5	2	Banco Azteca	6,990.62	3.08	2,731.15	2,731.15	2,892.60
72.23	16	4	24	7	9	Inbursa	17,042.22	53.96	11,087.76	11,087.76	11,174.59
72.11	24	19	14	2	3	Banamex	66,801.06	-	30,656.49	30,656.49	31,227.40
71.98	7	8	10	13	14	Banregio	5,685.17	-	3,684.08	3,678.86	3,714.31
63.67	20	18	12	12	11	Banco del Bajío	8,804.49	1.82	5,980.17	5,980.17	5,997.13
61.43	6	15	6	16	19	Multiva	4,025.06	-	3,209.99	3,209.99	3,255.88
61.04	12	21	11	20	12	CIBanco	1,456.67	-	413.06	413.06	414.95
58.35	5	13	1	10	35	Interacciones	10,595.24	-	5,561.95	5,561.95	5,649.53
49.82	40	39	30	6	6	HSBC	32,582.21	-	13,509.40	13,509.40	13,654.39
47.66	11	17	13	21	18	Banca Mifel	2,512.28	10.82	1,630.45	1,630.45	1,627.20
46.11	28	34	28	15	13	Afirme	7,244.64	4.15	1,080.62	1,080.62	1,071.85
44.3	30	27	35	18	10	Banco Ahorro Famsa	1,260.56	-	899.44	642.06	645.79
44.26	26	30	5	11	30	Bank of America	6,256.94	-	221.44	221.44	225.54
44.22	35	37	7	24	17	Actinver	1,075.38	-	526.84	526.84	530.98
44.17	2	2	32	22	33	Consubanco	489.01	-	288.76	288.76	303.24
44.13	22	28	15	17	37	Invex	5,576.13	-	892.78	892.78	908.94
44.09	29	29	9	23	25	Ve por Más	2,025.88	-0.16	1,354.94	1,354.94	1,356.95
44.05	23	22	16	26	24	Bansí	1,277.12	-	591.70	591.70	612.48
44.01	8	12	3	35	23	Banco Base	906.38	-	123.76	123.76	124.24
43.96	13	3	26	19	42	American Express	803.52	-	483.65	483.65	514.97
43.92	45	45	38	30	16	Intercam Banco	788.87	-	301.38	301.38	301.96
43.88	25	5	27	38	21	Forjadores	33.97	-	25.56	25.56	26.26
43.84	19	20	8	25	39	Monex	3,762.10	-	714.83	714.83	718.77
43.80	33	31	22	37	22	Autofin	284.94	-	182.26	182.26	182.52
43.75	34	36	39	27	29	Banco Credit Suisse	1,416.62	-	26.32	26.32	26.45
43.71	27	25	4	36	26	Banco Bancrea	355.18	-	303.49	303.49	304.67
43.67	36	32	29	32	27	ABC Capital	273.74	-	194.90	194.90	190.37
43.63	39	40	45	43	20	Dondé Banco	30.28	-	2.71	2.71	2.94
43.59	31	26	41	31	31	Bank of Tokyo-Mitsubishi UFJ	1,559.69	-	504.84	504.84	509.28
43.54	21	7	20	29	41	Volkswagen Bank	320.71	-	269.45	269.45	274.56
43.50	37	35	40	28	38	J.P. Morgan	3,815.36	-	174.15	174.15	179.11
43.46	38	38	33	33	34	Inmobiliario Mexicano	292.60	-	228.55	228.55	217.89
43.42	43	42	34	39	28	Bankaool	145.88	-	123.51	123.51	118.30
43.38	32	33	43	40	32	Barclays	6,029.02	-	-	-	-
43.33	17	23	42	34	45	Deutsche Bank	2,862.00	-	-	-	-
43.29	41	41	2	41	36	Investa Bank	274.61	-	94.79	94.79	96.58
43.25	44	44	44	42	40	UBS	125.63	-	-	-	-
43.21	9	24	17	46	46	Inter Banco	n.d.	n.d.	n.d.	n.d.	n.d.
43.17	42	43	46	44	43	Banco Pagatodo	14.99	-	-	-	-
43.12	46	46	37	45	44	Banco Wal-Mart	-	-	-	-	-

BALANCE GENERAL

ACTIVO					PASIVO						
OTRAS CUENTAS POR COBRAR (NETO) (MDD)	BIENES ADJUDICADOS (MDD)	INMUEBLES, MOBILIARIO Y EQUIPO (NETO) (MDD)	IMPUESTOS Y PTU DIFERIDOS (A FAVOR) (MDD)	OTROS ACTIVOS (MDD)	TOTAL (MDD)	CAPTACIÓN TRADICIONAL (MDD)	PRÉSTAMOS INTERB. Y DE OTROS ORGAN. (MDD)	ACREEDORES POR REPORTE (MDD)	COLATERALES VENDIDOS O DADOS EN GARANTÍA (MDD)	DERIVADOS (MDD)	OTRAS CUENTAS POR PAGAR (MDD)
3,530.96	327.97	2,295.63	707.90	419.48	90,262.40	55,415.43	1,211.54	14,243.54	2,145.22	6,284.71	5,631.72
43.07	-	34.37	26.67	125.25	1,053.47	618.81	375.08	-	-	-	56.75
1,059.66	102.46	618.28	130.11	828.99	45,977.33	31,495.55	865.41	9,949.58	0.08	1,450.21	1,174.57
9.54	-	10.83	37.47	23.15	1,782.81	1,748.40	-	-	-	-	33.29
810.45	3.94	120.94	336.21	128.88	17,835.53	12,521.95	854.87	2,829.93	-	336.80	834.95
3,518.28	14.09	322.16	716.80	324.69	61,175.21	32,355.82	2,553.26	11,354.07	1,431.61	7,811.45	4,326.42
533.31	0.63	69.76	62.69	195.63	6,247.18	5,537.60	32.77	253.13	-	149.73	215.52
1,234.49	169.22	37.17	-	142.52	12,373.13	10,433.73	218.87	-	-	1,161.48	539.26
2,673.06	2.39	341.68	945.69	1,550.47	58,309.15	36,381.34	1,441.10	10,851.62	1,345.62	1,750.08	6,438.12
40.67	12.70	23.14	7.70	25.97	5,051.33	3,257.37	276.25	1,432.89	0.00	12.84	52.29
83.47	12.91	119.24	60.89	89.03	7,943.67	5,559.98	1,747.37	321.15	-	21.69	271.16
21.58	26.10	8.56	28.52	19.57	3,757.38	2,773.56	747.97	85.03	-	-	91.87
208.56	-	5.85	4.49	50.57	1,352.60	830.64	2.76	41.21	45.35	0.25	426.28
126.12	20.86	6.23	46.50	31.55	9,922.17	4,793.87	903.27	3,794.26	-	2.87	201.71
2,191.49	7.21	208.90	592.43	182.03	29,886.45	16,312.88	2,179.20	1,886.83	1,200.55	4,962.16	2,641.56
386.96	3.59	49.20	16.83	13.49	2,295.11	1,269.59	456.22	219.88	-	13.75	181.57
204.68	7.23	50.35	17.04	18.80	7,034.87	1,560.16	122.26	5,057.99	104.14	6.74	90.27
83.57	2.60	45.77	20.64	70.23	1,098.64	1,073.19	-	-	-	-	24.59
913.98	-	3.96	10.14	0.05	5,910.73	631.77	1,113.28	-	867.52	1,779.51	1,518.47
26.98	-	7.02	4.27	23.57	966.47	712.61	18.33	196.61	-	0.07	35.45
56.92	-	0.82	3.82	98.91	352.03	303.49	14.77	-	-	-	33.51
795.42	12.63	5.45	10.27	12.13	5,369.33	940.73	189.47	4,091.93	-	0.02	145.13
9.36	2.79	6.23	-	27.50	1,843.00	1,023.65	404.15	342.09	-	1.30	35.13
62.18	1.32	4.90	2.47	0.32	1,175.74	433.48	194.13	496.87	-	-	45.94
51.54	1.99	3.94	0.73	5.59	825.73	158.84	10.45	558.70	57.13	7.09	33.11
12.02	-	-	158.78	3.12	504.49	80.98	310.01	-	-	-	79.08
36.85	7.87	1.21	2.09	6.85	736.84	357.03	28.56	29.54	261.65	-	58.98
0.24	-	0.65	3.00	0.59	14.11	11.31	-	-	-	-	2.80
762.91	0.05	3.85	11.69	13.82	3,427.98	1,091.81	51.18	905.64	25.60	52.08	1,295.28
5.04	11.82	0.42	0.56	4.08	245.70	141.87	38.36	47.06	-	-	16.36
126.65	-	0.55	-	0.64	1,288.22	231.64	260.68	-	23.72	679.38	90.15
17.74	2.92	2.92	2.28	2.23	303.46	203.04	98.09	-	-	-	1.86
16.42	8.47	2.08	14.14	8.94	214.90	130.25	79.77	-	-	-	4.12
1.30	-	0.19	0.64	6.40	4.37	2.86	-	-	-	-	1.51
83.04	-	2.29	0.43	16.01	1,331.27	947.71	-	29.59	-	-	352.82
0.85	0.09	-	-	21.26	229.76	190.14	11.05	-	-	0.14	16.07
872.58	-	4.60	19.02	0.01	3,371.00	318.67	97.70	-	578.55	1,212.91	1,163.05
6.04	14.39	1.28	5.85	5.16	245.73	54.21	186.23	-	-	-	4.81
1.40	4.06	0.98	2.69	4.87	120.39	19.18	96.61	-	-	-	3.47
1,963.45	-	1.18	22.15	70.08	5,777.50	-	-	95.94	21.10	949.37	4,630.94
59.93	-	6.77	-	2.24	2,642.40	-	225.08	11.86	177.40	1,767.09	435.01
148.54	-	3.78	-	4.86	246.03	108.99	17.97	17.44	-	0.01	101.33
99.34	-	0.01	-	0.44	96.15	-	-	52.36	-	1.62	42.16
n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
0.07	-	0.93	0.59	3.86	0.06	0.02	-	-	-	-	0.04
-	-	-	-	-	-	-	-	-	-	-	-

POSICIÓN RANKINGS						NOMBRE DEL BANCO	BALANCE GENERAL					
ÍNDICE	ROE	ROA	IMOR	INGRESOS	SUCURSALES		CAPITAL CONTABLE					
							TOTAL (MDD)	CAPITAL CONTRIBUIDO (MDD)	CAPITAL GANADO (MDD)	COMPROMISOS CREDITICIOS (MDD)	BIENES EN FIDEICOMISO O MANDATO (MDD)	BIENES EN CUSTODIA O ADMINISTRACIÓN (MDD)
91.67	4	9	19	1	1	BBVA Bancomer	8,438.17	2,317.67	6,120.51	26,502.88	590,233.50	11,251.69
80.05	1	1	23	9	15	Compartamos	541.99	30.96	511.03	50.00	-	-
79.85	14	11	18	4	5	Banorte/Ixe	5,957.75	1,846.28	4,111.47	7,077.67	17,392.30	17,255.89
79.39	3	6	36	14	7	BanCoppel	278.69	149.16	129.54	1,013.47	-	0.00
78.76	10	10	21	8	8	Scotiabank	2,068.94	514.72	1,554.22	20,129.14	10,985.05	4,363.33
78.28	15	14	25	3	4	Santander	6,485.44	2,023.12	4,462.32	3,893.28	8,018.14	189,600.48
74.34	18	16	31	5	2	Banco Azteca	743.44	226.10	517.34	1,115.99	6,660.31	13,440.31
72.23	16	4	24	7	9	Inbursa	4,669.09	1,468.85	3,200.23	3,151.69	21,753.10	22,704.09
72.11	24	19	14	2	3	Banamex	8,491.92	2,207.14	6,284.77	5,582.19	89,085.91	429,527.22
71.98	7	8	10	13	14	Banregio	633.83	343.13	290.70	1,708.59	801.33	1,352.09
63.67	20	18	12	12	11	Banco del Bajío	860.82	557.31	303.51	1,903.66	1,173.99	540.36
61.43	6	15	6	16	19	Multiva	267.68	168.91	98.77	561.47	556.09	5,866.50
61.04	12	21	11	20	12	CIBanco	104.07	34.49	69.58	176.32	25,194.05	34.56
58.35	5	13	1	10	35	Interacciones	673.07	210.70	462.37	120.76	4,107.20	1,264.82
49.82	40	39	30	6	6	HSBC	2,695.76	1,905.15	790.61	15,356.22	26,637.26	57,329.20
47.66	11	17	13	21	18	Banca Mifel	217.17	148.87	68.30	1,099.94	3,928.44	3,981.22
46.11	28	34	28	15	13	Afirme	209.76	135.37	74.39	255.69	1,474.23	2,130.52
44.3	30	27	35	18	10	Banco Ahorro Famsa	161.92	124.44	37.48	-	-	20.41
44.26	26	30	5	11	30	Bank of America	346.21	169.66	176.54	63.66	95.96	0.00
44.22	35	37	7	24	17	Actinver	108.91	88.66	20.25	193.59	2,755.51	3,228.84
44.17	2	2	32	22	33	Consubanco	136.99	93.98	43.01	5.97	-	-
44.13	22	28	15	17	37	Invex	206.80	63.82	142.98	846.69	32,698.60	26,263.36
44.09	29	29	9	23	25	Ve por Más	182.88	124.67	58.22	-	241.72	21.66
44.05	23	22	16	26	24	Bansí	101.38	72.98	28.40	0.67	1,209.91	110.25
44.01	8	12	3	35	23	Banco Base	80.65	28.70	51.95	142.98	-	507.66
43.96	13	3	26	19	42	American Express	299.04	70.96	228.08	1,153.71	-	-
43.92	45	45	38	30	16	Intercam Banco	52.03	35.37	16.66	353.38	112.55	-
43.88	25	5	27	38	21	Forjadores	19.87	26.70	-6.84	-	-	-
43.84	19	20	8	25	39	Monex	334.12	159.33	174.79	486.13	4,569.76	-
43.80	33	31	22	37	22	Autofin	39.24	48.84	-9.61	11.79	146.52	3,395.87
43.75	34	36	39	27	29	Banco Credit Suisse	128.40	108.85	19.56	0.38	-	2,103.40
43.71	27	25	4	36	26	Banco Bancrea	51.72	51.16	0.56	41.22	9.98	51.16
43.67	36	32	29	32	27	ABC Capital	58.85	77.44	-18.59	-	89.79	1,615.49
43.63	39	40	45	43	20	Dondé Banco	25.91	26.74	-0.83	0.00	3.39	5.30
43.59	31	26	41	31	31	Bank of Tokyo-Mitsubishi UFJ	228.42	199.65	28.77	271.19	-	59.19
43.54	21	7	20	29	41	Volkswagen Bank	90.96	62.86	28.10	-	-	-
43.50	37	35	40	28	38	J.P. Morgan	444.36	380.62	63.74	748.10	167.36	1,664.21
43.46	38	38	33	33	34	Inmobiliario Mexicano	46.86	50.42	-3.56	133.62	223.10	347.12
43.42	43	42	34	39	28	Bankaool	25.49	35.77	-10.28	47.32	-	-
43.38	32	33	43	40	32	Barclays	251.52	151.95	99.57	-	-	272.02
43.33	17	23	42	34	45	Deutsche Bank	219.60	58.28	161.32	0.10	35,878.83	130.18
43.29	41	41	2	41	36	Investa Bank	28.58	43.74	-15.16	17.82	3.98	5.92
43.25	44	44	44	42	40	UBS	29.48	68.29	-38.81	-	-	442.33
43.21	9	24	17	46	46	Inter Banco	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
43.17	42	43	46	44	43	Banco Pagatodo	14.94	15.12	-0.18	-	-	-
43.12	46	46	37	45	44	Banco Wal-Mart	-	-	-	-	-	-

BALANCE GENERAL			INDICADORES FINANCIEROS (EN PESOS MEXICANOS)									
CAPITAL CONTABLE			INDICADORES FINANCIEROS (EN PESOS MEXICANOS)		ROE (FLUJO 12 MESES) /3		CARTERA TOTAL /1		IMOR 2/		ICOR 6/	
OPERACIONES DE BANCA DE INVERSIÓN POR CUENTA DE TERCEROS (MDD)	INTERESES DEVENGADOS NO COBRADOS DE CART. CRÉD. VENCIDA (MDD)	OTRAS CUENTAS DE REGISTRO (MDD)	DIC 2014	DIC 2015	DIC 2014	DIC 2015	DIC 2014 MDP	DIC 2015 MDP	DIC 2014 MDP	DIC 2015 MDP	DIC 2014 MDP	DIC 2015 MDP
3,612.13	658.90	155,961.29	1.67	1.74	18.58	20.26	802,531.98	898,811.17	2.72	2.37	119.08	128.23
-	0.52	417.75	15.28	11.73	39.66	32.24	18,961.63	22,850.53	2.66	2.86	174.84	179.78
4,630.40	15.79	-	1.40	1.47	13.59	13.67	464,201.30	504,926.06	2.99	2.30	105.41	113.84
-	6.48	2,664.18	2.08	3.21	15.03	23.76	12,705.15	16,048.80	17.69	13.58	136.79	145.45
4,913.64	15.58	48,645.63	1.30	1.54	11.98	15.24	178,552.93	214,883.11	3.13	2.67	110.07	111.87
-	74.08	47,466.02	1.57	1.31	14.08	13.13	465,541.44	547,744.36	3.75	3.33	97.11	108.19
461.82	39.93	4,167.80	1.16	1.20	11.14	11.72	59,111.00	52,520.05	9.35	5.27	132.49	200.35
-	224.76	55,839.44	5.95	3.34	24.16	12.99	199,843.97	238,042.92	3.37	3.00	209.75	146.37
21,722.17	23.55	24,716.94	0.72	1.02	5.82	7.82	478,899.32	566,447.90	2.19	1.60	228.92	273.22
667.43	3.82	1,374.36	1.50	1.83	19.22	16.80	49,423.88	67,214.37	1.29	1.12	177.70	196.11
379.35	-	263.84	1.20	1.05	12.42	10.65	97,276.36	108,627.68	1.55	1.32	116.38	122.98
-	1.27	186.18	0.82	1.27	12.19	18.88	42,799.23	56,411.64	0.37	0.73	791.72	292.30
-	0.29	943.38	0.86	0.92	14.96	14.62	5,974.83	7,324.10	2.23	1.32	120.01	136.30
-	20.58	11.18	1.37	1.41	18.67	20.13	81,758.39	97,285.75	0.14	0.12	1,194.36	1,422.69
2,389.99	13.62	230,189.51	0.15	-0.09	1.75	-1.09	231,460.06	247,725.43	5.29	5.20	103.67	119.38
228.36	3.83	121.65	0.88	1.17	13.37	14.77	24,669.66	28,406.27	1.44	1.47	90.02	86.64
804.94	3.99	3,777.90	0.31	0.11	9.79	3.90	16,046.45	19,266.36	5.17	4.31	90.07	81.84
-	8.44	20.39	-0.31	0.49	-2.32	3.54	12,085.56	12,788.22	17.90	13.14	94.60	103.82
-	-	-	0.29	0.33	3.43	4.70	4,695.88	3,903.67	1.35	0.63	664.79	387.96
-	0.05	175.45	0.43	0.09	4.62	0.88	6,785.37	9,211.76	0.51	0.86	287.08	190.36
-	3.66	-	6.54	8.67	25.73	31.33	4,395.92	5,607.38	4.24	6.98	226.26	163.61
-	21.54	3,162.64	0.54	0.45	8.76	10.43	13,131.62	15,891.01	1.84	1.62	184.50	208.09
-	1.88	3,822.76	0.50	0.37	6.85	3.60	15,285.25	23,561.28	1.38	0.94	110.89	115.61
58.72	3.33	1,675.97	1.01	0.81	10.26	9.80	10,194.21	10,729.16	1.15	1.81	402.95	283.86
-	0.01	2,462.42	0.95	1.43	10.73	16.04	943.34	2,146.53	-	0.45	-	186.01
-	-	1,124.78	6.43	5.86	15.15	14.50	8,337.50	9,186.25	4.62	3.58	230.75	263.85
-	0.18	24.61	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
-	0.00	10.73	-6.17	3.25	-11.27	5.69	366.84	470.75	3.96	4.06	169.15	163.23
-	0.34	180.60	0.91	0.93	11.75	10.95	8,039.75	12,471.33	0.11	0.87	1,229.86	162.43
-	0.22	420.94	0.03	0.23	0.18	1.52	2,903.69	3,229.98	3.66	2.80	81.88	105.05
-	-	1,114.48	0.23	0.09	2.50	1.06	370.75	455.02	-	-	-	-
-	0.05	79.72	-0.87	0.65	-3.63	4.02	2,777.24	5,271.07	0.13	0.58	618.59	166.06
-	1.04	64.94	-4.46	0.17	-23.68	0.84	2,596.57	3,453.37	7.11	5.18	61.52	56.48
-	-	0.01	-1.47	-0.71	-1.71	-0.81	23.43	50.52	-	-	-	-
-	-	1,760.32	0.62	0.50	2.81	2.92	6,641.92	8,759.70	-	-	-	-
-	1.37	281.51	2.48	2.97	8.84	10.48	4,620.72	4,842.02	3.06	2.47	157.65	173.44
-	-	-	0.37	0.09	2.15	0.76	3,143.91	3,080.70	-	-	-	-
-	5.76	-	0.06	-0.04	0.44	-0.28	4,027.45	4,097.23	11.95	8.53	41.62	47.56
-	5.33	10.87	-3.60	-5.83	-19.78	-31.06	1,710.58	2,252.28	7.01	9.66	61.92	58.80
-	-	42,423.97	1.40	0.15	15.67	2.69	-	-	-	-	-	-
-	-	5.12	0.09	0.77	7.85	11.87	-	-	-	-	-	-
-	-	-	-8.32	-0.96	-31.42	-7.34	673.31	1,665.80	-	0.27	-	778.91
-	-	112.23	-6.15	-8.67	-44.54	-34.76	-	-	-	-	-	-
n.d.	n.d.	n.d.	0.12	0.74	2.98	15.42	3,068.37	5,311.57	1.31	2.22	145.84	108.43
-	-	-	n.a	-7.82	n.a	-7.90	-	-	-	-	-	-
-	-	-	-0.98	n.a	-3.88	n.a	5,653.54	n.a	5.05	n.a	219.74	n.a

POSICIÓN RANKINGS						NOMBRE DEL BANCO	INFORMACIÓN OPERATIVA				
ÍNDICE	ROE	ROA	IMOR	INGRESOS	SUCURSALES		CONTRATOS CUENTAS AHORRO	CONTRATOS CUENTAS DE NÓMINA	NÚM. CONTR. PARA TRANS. A TRAVÉS DEL TEL. CELULAR	NÚMERO DE CAJEROS AUTOMÁTICOS	NÚMERO DE ESTABLECIMIENTOS CON TPV
91.67	4	9	19	1	1	BBVA Bancomer	-	7,115,827	1,423,521	10,571	168,464
80.05	1	1	23	9	15	Compartamos	-	-	-	-	-
79.85	14	11	18	4	5	Banorte/Ixe	804	6,451,336	150,914	7,347	108,724
79.39	3	6	36	14	7	BanCoppel	-	136,176	-	473	-
78.76	10	10	21	8	8	Scotiabank	3,838	813,288	-	1,973	18,284
78.28	15	14	25	3	4	Santander	857	3,811,433	-	5,947	97,012
74.34	18	16	31	5	2	Banco Azteca	-	104,542	-	926	4,401
72.23	16	4	24	7	9	Inbursa	-	272,284	-	803	57,266
72.11	24	19	14	2	3	Banamex	267	3,159,234	5,539,804	7,447	76,524
71.98	7	8	10	13	14	Banregio	-	92,645	-	253	12,813
63.67	20	18	12	12	11	Banco del Bajío	-	316,677	37,528	581	29,635
61.43	6	15	6	16	19	Multiva	-	27,782	-	755	3,482
61.04	12	21	11	20	12	CIBanco	-	-	-	141	-
58.35	5	13	1	10	35	Interacciones	-	-	-	-	-
49.82	40	39	30	6	6	HSBC	1	2,834,371	-	5,632	29,783
47.66	11	17	13	21	18	Banca Mifel	-	1,994	-	56	3,176
46.11	28	34	28	15	13	Afirme	-	243,026	-	1,473	16,199
44.3	30	27	35	18	10	Banco Ahorro Famsa	-	-	-	212	3,551
44.26	26	30	5	11	30	Bank of America	-	-	-	-	-
44.22	35	37	7	24	17	Actinver	1,008	2,521	-	-	-
44.17	2	2	32	22	33	Consubanco	-	-	-	-	-
44.13	22	28	15	17	37	Invex	-	-	-	-	-
44.09	29	29	9	23	25	Ve por Más	-	-	-	-	-
44.05	23	22	16	26	24	Bansí	-	307	-	550	70
44.01	8	12	3	35	23	Banco Base	-	-	-	-	-
43.96	13	3	26	19	42	American Express	-	-	-	-	-
43.92	45	45	38	30	16	Intercam Banco	-	-	-	229	126
43.88	25	5	27	38	21	Forjadores	-	-	-	-	-
43.84	19	20	8	25	39	Monex	-	-	-	-	-
43.80	33	31	22	37	22	Autofin	-	6,187	-	19	-
43.75	34	36	39	27	29	Banco Credit Suisse	-	-	-	-	-
43.71	27	25	4	36	26	Banco Bancrea	-	-	-	-	-
43.67	36	32	29	32	27	ABC Capital	-	-	-	2	-
43.63	39	40	45	43	20	Dondé Banco	-	-	-	-	-
43.59	31	26	41	31	31	Bank of Tokyo-Mitsubishi UFJ	-	-	-	-	-
43.54	21	7	20	29	41	Volkswagen Bank	1,696	-	-	-	-
43.50	37	35	40	28	38	J.P. Morgan	-	-	-	-	-
43.46	38	38	33	33	34	Inmobiliario Mexicano	-	-	-	-	-
43.42	43	42	34	39	28	Bankaool	-	144	-	3	460
43.38	32	33	43	40	32	Barclays	-	-	-	-	-
43.33	17	23	42	34	45	Deutsche Bank	-	-	-	-	-
43.29	41	41	2	41	36	Investa Bank	-	-	-	-	-
43.25	44	44	44	42	40	UBS	-	-	-	-	-
43.21	9	24	17	46	46	Inter Banco	-	-	-	-	-
43.17	42	43	46	44	43	Banco Pagatodo	-	-	-	-	7,195
43.12	46	46	37	45	44	Banco Wal-Mart	-	-	-	-	-

NÚMERO DE SUCURSALES	NÚMERO DE TERMINALES PUNTO DE VENTA (TPV)	NÚMERO DE CAJEROS AUTOMÁTICOS	PERSONAL CONTRATADO POR LA INSTITUCIÓN (NO INCLUYE JUBILADOS Y PENSIONADOS)	NÚMERO DE PERSONAL CONTRATADO POR TERCEROS (NO INCLUYE JUBILADOS Y PENSIONADOS)
1,820	232,271	10,571	1	30,278
71	-	-	1	17,407
1,189	154,318	7,347	18,044	2,300
920	-	473	10,658	-
580	21,641	1,973	8,833	333
1,215	141,877	5,947	14,646	3,007
1,765	4,401	926	-	31,771
534	63,302	803	-	4,126
1,494	100,452	7,447	31,091	-
135	14,676	253	31	3,620
294	32,201	581	4,182	13
49	4,527	755	825	-
187	-	141	2,285	29
1	-	-	560	-
979	40,183	5,632	15,127	1,618
54	3,783	56	938	34
181	18,093	1,473	1,917	-
492	4,010	212	1	6,201
1	-	-	164	57
57	-	-	1,196	69
1	-	-	-	1,704
1	-	-	569	150
10	-	-	613	13
11	105	550	305	-
11	-	-	632	21
1	-	-	1	1,680
71	134	229	1,704	-
39	-	-	816	-
1	-	-	1,552	225
13	-	19	261	-
1	-	-	48	101
3	-	-	115	-
2	-	2	237	226
40	-	-	277	115
1	-	-	137	2
1	-	-	1	329
1	-	-	1	432
1	-	-	334	-
2	192	3	1	115
1	-	-	1	68
1	-	-	132	75
1	-	-	146	-
1	-	-	10	36
1	-	-	-	-
1	7,195	-	-	38
1	-	-	-	-

Fuente: Comisión Nacional Bancaria y de Valores.
Elaborado por Raúl Olmedo, Yesenia Rivera y Junuette Alvarez

Notas:

1/ Se considera la información de cartera en conjunto con la cartera de las Sofomers que administran parte de la cartera de crédito de los siguientes bancos:

Banamex con Tarjetas Banamex y Servicios Financieros Soriana, Santander con Santander Consumo, Santander Hipotecario y Santander Vivienda, Banorte con Banorte-lxe Tarjetas e Inbursa con CF Credit Services.

2/ Imor = Índice de Morosidad = Cartera Vencida / Cartera Total.

3/ ROA = Resultado Neto (flujo 12 meses) / Activos Totales, promedio 12 meses.

4/ ROE = Resultado Neto (flujo 12 meses) / Capital Contable, promedio 12 meses.

5/ ICOR = Índice de Cobertura = EPRC / Cartera Vencida. Para efectos de presentación se limita a 1,000% el cálculo y en caso de superar esta cifras se anota n. s. (cifra no significativa).

6/ EPRC = Estimaciones Preventivas para Riesgos Crediticios (saldo de balance). No se incluye el desglose de EPRC adicionales por tipo de cartera.

El símbolo (-) indica que la cifra es cero. Las cifras en cero indican una cantidad cercana a cero.

*/ Se presentan las instituciones en orden descendente por tamaño de activo total en el mes de análisis más reciente.

n. a. No aplica

n. s. No significativo