

SISTEMA BANCA COMERCIAL Y UNIVERSAL SEPTIEMBRE 2020 - RESULTADO NETO MENSUAL Y COMPARATIVO ANUAL

(Cifras en miles de Bs.S)

Entidad Bancaria	Ganancia del mes sept. 2020			Ganancia acumulada comparativa					
	sept-20	Cuota	R	sept-20	Cuota	R	sept-19	Cuota	R
Banesco (BU)	781,384,151	37.5%	1	2,180,166,895	28.8%	1	129,518,307	15.5%	2
Venezuela (BU)	301,002,349	14.4%	2	1,088,852,312	14.4%	2	26,310,359	3.2%	9
Nacional de Crédito (BU)	254,360,020	12.2%	3	931,161,918	12.3%	3	59,985,081	7.2%	4
Del Sur (BU)	175,783,286	8.4%	5	907,412,872	12.0%	4	53,596,146	6.4%	5
Provincial (BU)	131,648,565	6.3%	6	598,497,729	7.9%	5	227,731,625	27.3%	1
Mercantil (BU)	180,278,465	8.6%	4	553,159,355	7.3%	6	72,217,591	8.7%	3
VzIno. de Crédito (BU)	116,459,103	5.6%	7	471,524,981	6.2%	7	28,940,539	3.5%	8
Bancrecer (BC)	62,230,349	3.0%	10	218,501,730	2.9%	8	26,281,925	3.2%	10
Banplus (BU)	80,581,767	3.9%	8	212,477,038	2.8%	9	9,697,213	1.2%	16
Del Tesoro (BU)	60,483,421	2.9%	11	205,407,531	2.7%	10	16,949,724	2.0%	13
Bancamiga (BU)	30,370,010	1.5%	14	155,520,172	2.1%	11	12,467,793	1.5%	15
Fondo Común (BU)	73,399,756	3.5%	9	137,714,517	1.8%	12	24,228,174	2.9%	11
Banfanb (BU)	46,163,620	2.2%	12	121,397,401	1.6%	13	30,005,804	3.6%	7
Plaza (BU)	31,410,512	1.5%	13	119,556,590	1.6%	14	15,214,693	1.8%	14
B.O.D. (BU)	4,588,515	0.2%	19	53,832,923	0.7%	15	46,778,317	5.6%	6
Mi Banco (BC)	6,058,779	0.3%	17	33,476,897	0.4%	16	7,318,434	0.9%	18
Exterior (BU)	7,541,322	0.4%	15	33,141,440	0.4%	17	7,760,870	0.9%	17
Bicentenario (BU)	6,884,583	0.3%	16	27,904,090	0.4%	18	5,929,648	0.7%	19
Sofitasa (BU)	4,789,756	0.2%	18	19,259,395	0.3%	19	814,306	0.1%	23
Caroní (BU)	454,222	0.0%	22	15,283,521	0.2%	20	3,555,171	0.4%	20
100% Banco (BU)	1,676,386	0.1%	20	9,821,096	0.1%	21	2,287,069	0.3%	22
Bangente (BC)	611,103	0.0%	21	1,293,379	0.0%	22	28,196	0.0%	29
Internacional de Desarrollo (BU)	0	0.0%	23	663,857	0.0%	23	77,309	0.0%	27
Agrícola de Vzla. (BU)	0	0.0%	23	431,025	0.0%	24	73,424	0.0%	28
Exportación y Comercio (BC)	0	0.0%	23	379,360	0.0%	25	186,941	0.0%	25
Bancoex (BC)	0	0.0%	23	46,989	0.0%	26	93,978	0.0%	26
Inst. Municp. Créd. Popular (BC)	0	0.0%	23	97	0.0%	27	194	0.0%	30
Novo Banco (BU)	0	0.0%	23	-42	0.0%	28	-84	0.0%	31
Bancaribe (BU)	-119,513,852	-5.7%	31	-128,869,347	-1.7%	29	21,505,480	2.6%	12
Citibank (BU)	-66,257,801	-3.2%	29	-181,324,422	-2.4%	30	342,446	0.0%	24
Activo (BU)	-87,199,933	-4.2%	30	-227,927,814	-3.0%	31	3,311,670	0.4%	21
TOTAL SBCU	2,085,188,456			7,558,763,486			833,208,341		

ESTADO DE RESULTADOS DEL SISTEMA BANCA COMERCIAL Y UNIVERSAL
Valores Acumulados Anuales septiembre 2020 - COMPARATIVO

(Cifras en miles de Bs.S)

Descripción	sept-20	sept-19	Variación
INGRESOS FINANCIEROS	23,288,788,350	1,748,923,116	1231.61 %
Ingresos por inversiones en títulos valores	5,506,047,406	338,287,255	1527.62 %
Ingresos por cartera de créditos	17,095,620,508	1,243,964,670	1274.29 %
Resto rubros de ingresos financieros	687,120,437	166,671,191	312.26 %
GASTOS FINANCIEROS	9,920,611,497	447,175,815	2118.50 %
Gastos por captaciones del público	4,814,278,802	161,752,718	2876.32 %
Gastos por otros financiamientos obtenidos	3,677,972,517	94,540,658	3790.36 %
Gastos por otras obligaciones por intermed. financiera	155,731,544	135,424,988	14.99 %
Resto rubros de gastos financieros	1,272,628,634	55,457,450	2194.78 %
MARGEN FINANCIERO BRUTO	13,368,176,854	1,301,747,301	926.94 %
INGRESOS POR RECUPERAC. ACTIVOS FINANCIEROS	29,342,885	4,974,212	489.90 %
GASTOS POR INCOBRABILIDAD Y DESVAL. ACTIVOS FINANCIEROS	2,693,101,656	129,335,764	1982.26 %
MARGEN FINANCIERO NETO	10,704,418,083	1,177,385,750	809.17 %
OTROS INGRESOS OPERATIVOS	40,886,442,543	2,433,890,001	1579.88 %
OTROS GASTOS OPERATIVOS	7,598,084,192	409,478,220	1755.55 %
MARGEN DE INTERMEDIACION FINANCIERA	43,992,776,434	3,201,797,531	1274.00 %
GASTOS DE TRANSFORMACION:	35,136,117,931	1,932,991,419	1717.71 %
Gastos de personal	9,814,840,818	621,624,528	1478.90 %
Gastos generales y administrativos	23,917,982,877	1,247,072,183	1817.93 %
Aportes al Fondo de Gtía. de Depósitos y Prot. Bcria.	499,884,730	22,870,411	2085.73 %
Aportes a la Superintendencia de Bancos y O. Inst. F.	903,409,507	41,424,297	2080.87 %
MARGEN OPERATIVO BRUTO	8,856,658,503	1,268,806,112	598.03 %
MARGEN OPERATIVO NETO	8,675,885,601	915,668,343	847.49 %
INGRESOS EXTRAORDINARIOS	41,046,549	2,863,629	1333.38 %
GASTOS EXTRAORDINARIOS	280,140,001	9,474,168	2856.88 %
RESULTADO BRUTO ANTES DE IMPUESTO	8,436,792,148	909,057,804	828.08 %
IMPUESTO SOBRE LA RENTA	878,028,662	75,849,464	1057.59 %
RESULTADO NETO	7,558,763,486	833,208,341	807.19 %

Sistema Banca Comercial y Universal Venezolana
del 01-01 al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	RESULTADO NETO ACUMULADO (*)						
	sept-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variación
Banesco (BU)	2,180,166,895	28.8%	1	129,518,307	15.5%	2	1583.3%
Venezuela (BU)	1,088,852,312	14.4%	2	26,310,359	3.2%	9	4038.5%
Nacional de Crédito (BU)	931,161,918	12.3%	3	59,985,081	7.2%	4	1452.3%
Del Sur (BU)	907,412,872	12.0%	4	53,596,146	6.4%	5	1593.1%
Provincial (BU)	598,497,729	7.9%	5	227,731,625	27.3%	1	162.8%
Mercantil (BU)	553,159,355	7.3%	6	72,217,591	8.7%	3	666.0%
VzIno. de Crédito (BU)	471,524,981	6.2%	7	28,940,539	3.5%	8	1529.3%
Bancrecer (BC)	218,501,730	2.9%	8	26,281,925	3.2%	10	731.4%
Banplus (BU)	212,477,038	2.8%	9	9,697,213	1.2%	16	2091.1%
Del Tesoro (BU)	205,407,531	2.7%	10	16,949,724	2.0%	13	1111.9%
Bancamiga (BU)	155,520,172	2.1%	11	12,467,793	1.5%	15	1147.4%
Fondo Común (BU)	137,714,517	1.8%	12	24,228,174	2.9%	11	468.4%
Banfanb (BU)	121,397,401	1.6%	13	30,005,804	3.6%	7	304.6%
Plaza (BU)	119,556,590	1.6%	14	15,214,693	1.8%	14	685.8%
B.O.D. (BU)	53,832,923	0.7%	15	46,778,317	5.6%	6	15.1%
Mi Banco (BC)	33,476,897	0.4%	16	7,318,434	0.9%	18	357.4%
Exterior (BU)	33,141,440	0.4%	17	7,760,870	0.9%	17	327.0%
Bicentenario (BU)	27,904,090	0.4%	18	5,929,648	0.7%	19	370.6%
Sofitasa (BU)	19,259,395	0.3%	19	814,306	0.1%	23	2265.1%
Caroní (BU)	15,283,521	0.2%	20	3,555,171	0.4%	20	329.9%
100% Banco (BU)	9,821,096	0.1%	21	2,287,069	0.3%	22	329.4%
Bangente (BC)	1,293,379	0.0%	22	28,196	0.0%	29	4487.1%
Internacional de Desarrollo (BU)	663,857	0.0%	23	77,309	0.0%	27	758.7%
Agrícola de Vzla. (BU)	431,025	0.0%	24	73,424	0.0%	28	487.0%
Exportación y Comercio (BC)	379,360	0.0%	25	186,941	0.0%	25	102.9%
Bancoex (BC)	46,989	0.0%	26	93,978	0.0%	26	-50.0%
Inst. Municp. Créd. Popular (BC)	97	0.0%	27	194	0.0%	30	-50.0%
Novo Banco (BU)	-42	0.0%	28	-84	0.0%	31	50.0%
Bancaribe (BU)	-128,869,347	-1.7%	29	21,505,480	2.6%	12	-699.2%
Citibank (BU)	-181,324,422	-2.4%	30	342,446	0.0%	24	-53049.8%
Activo (BU)	-227,927,814	-3.0%	31	3,311,670	0.4%	21	-6982.6%
TOTAL SBCU	7,558,763,486			833,208,341			807.2%

(*) Es la utilidad neta luego de deducir el impuesto sobre la renta que al cierre del ejercicio el banco utiliza para repartir dividendo, constituir reserva legal y otras reservas.

Total del Activo de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	1,649,496,886,977	68.8%	1	1,248,103,671,644	68.7%	1	81,195,981,351	66.8%	1	32.2%	1931.5%
Del Tesoro (BU)	156,377,561,184	6.5%	2	118,975,208,383	6.6%	2	9,184,217,988	7.6%	2	31.4%	1602.7%
Provincial (BU)	103,675,426,787	4.3%	3	78,715,846,879	4.3%	3	5,334,302,699	4.4%	3	31.7%	1843.6%
Mercantil (BU)	80,610,446,992	3.4%	4	58,767,141,895	3.2%	5	3,758,038,962	3.1%	6	37.2%	2045.0%
Banesco (BU)	77,373,821,131	3.2%	5	64,293,487,476	3.5%	4	4,573,003,550	3.8%	5	20.3%	1592.0%
B.O.D. (BU)	64,529,537,592	2.7%	6	48,291,522,341	2.7%	6	3,452,980,965	2.8%	7	33.6%	1768.8%
Bicentenario (BU)	61,755,132,853	2.6%	7	44,997,544,539	2.5%	7	4,865,247,033	4.0%	4	37.2%	1169.3%
Nacional de Crédito (BU)	55,990,568,499	2.3%	8	40,519,695,310	2.2%	8	1,714,544,329	1.4%	8	38.2%	3165.6%
Bancaribe (BU)	19,736,738,969	0.8%	9	14,524,569,853	0.8%	9	720,425,405	0.6%	11	35.9%	2639.6%
Vzln. de Crédito (BU)	16,467,307,549	0.7%	10	12,974,481,289	0.7%	10	920,623,589	0.8%	9	26.9%	1688.7%
Sofitasa (BU)	15,647,658,175	0.7%	11	11,806,409,165	0.7%	11	881,810,634	0.7%	10	32.5%	1674.5%
Del Sur (BU)	13,776,958,459	0.6%	12	10,337,951,479	0.6%	12	622,322,108	0.5%	14	33.3%	2113.8%
Bancamiga (BU)	12,563,477,713	0.5%	13	8,991,182,741	0.5%	13	264,617,475	0.2%	20	39.7%	4647.8%
Plaza (BU)	11,795,016,344	0.5%	14	8,913,548,716	0.5%	14	557,382,132	0.5%	15	32.3%	2016.1%
Exterior (BU)	11,504,368,319	0.5%	15	8,500,381,858	0.5%	15	625,446,817	0.5%	13	35.3%	1739.4%
Banplus (BU)	9,481,128,545	0.4%	16	7,012,892,370	0.4%	16	657,145,007	0.5%	12	35.2%	1342.8%
Caroní (BU)	7,104,142,938	0.3%	17	5,411,331,684	0.3%	19	423,490,941	0.3%	18	31.3%	1577.5%
Fondo Común (BU)	6,672,398,444	0.3%	18	5,458,440,257	0.3%	18	504,705,650	0.4%	17	22.2%	1222.0%
Bancrecer (BC)	6,655,101,024	0.3%	19	4,802,454,063	0.3%	20	273,160,065	0.2%	19	38.6%	2336.3%
Banfanb (BU)	6,083,304,769	0.3%	20	6,016,263,046	0.3%	17	533,785,961	0.4%	16	1.1%	1039.7%
Activo (BU)	3,805,809,870	0.2%	21	2,713,021,783	0.1%	21	179,112,886	0.1%	21	40.3%	2024.8%
Citibank (BU)	3,110,986,536	0.1%	22	2,192,541,801	0.1%	22	110,996,148	0.1%	23	41.9%	2702.8%
100% Banco (BU)	2,558,176,561	0.1%	23	2,105,625,632	0.1%	23	142,707,129	0.1%	22	21.5%	1692.6%
Mi Banco (BC)	562,703,542	0.0%	24	479,475,190	0.0%	24	23,700,741	0.0%	27	17.4%	2274.2%
Exportación y Comercio (BC)	465,298,157	0.0%	25	465,298,157	0.0%	25	27,454,392	0.0%	26	0.0%	1594.8%
Agrícola de Vzla. (BU)	258,195,500	0.0%	26	258,195,500	0.0%	26	31,663,194	0.0%	25	0.0%	715.4%
Internacional de Desarrollo (BU)	179,577,559	0.0%	27	179,577,559	0.0%	27	20,524,568	0.0%	28	0.0%	774.9%
Bangente (BC)	29,441,535	0.0%	28	21,077,931	0.0%	28	1,758,107	0.0%	29	39.7%	1574.6%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	34,175,862	0.0%	24	0.0%	-100.0%
Inst. Municip. Créd. Popular (BC)	0	0.0%	29	0	0.0%	29	17,245	0.0%	30	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	29	0	0.0%	29	131	0.0%	31	0.0%	-100.0%
TOTAL SBCU	2,398,267,172,520			1,815,828,838,544			121,635,343,065			32.1%	1871.7%

(*) Son los bienes propiedad de la institución y los derechos del mismo frente a terceros.

Ingresos Financieros de la Banca Comercial y Universal Venezolana (*)
del 01-01 al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variación
Venezuela (BU)	3,683,033,595	15.8%	1	344,766,647	19.7%	1	968.3%
Banesco (BU)	3,124,068,057	13.4%	2	177,235,967	10.1%	4	1662.7%
Provincial (BU)	2,443,367,135	10.5%	3	227,565,632	13.0%	2	973.7%
Mercantil (BU)	1,923,706,957	8.3%	4	182,784,867	10.5%	3	952.4%
Del Tesoro (BU)	1,495,994,367	6.4%	5	93,042,228	5.3%	7	1507.9%
Nacional de Crédito (BU)	1,467,307,624	6.3%	6	55,911,643	3.2%	9	2524.3%
Bancrecer (BC)	1,254,985,189	5.4%	7	95,613,688	5.5%	6	1212.6%
Exterior (BU)	1,069,547,411	4.6%	8	31,170,515	1.8%	15	3331.3%
Banplus (BU)	778,086,306	3.3%	9	34,733,679	2.0%	14	2140.1%
Banfanb (BU)	774,017,383	3.3%	10	25,724,657	1.5%	17	2908.9%
Vzln. de Crédito (BU)	738,541,572	3.2%	11	53,838,977	3.1%	10	1271.8%
Bancaribe (BU)	693,882,616	3.0%	12	63,459,405	3.6%	8	993.4%
Sofitasa (BU)	650,560,601	2.8%	13	40,878,571	2.3%	12	1491.4%
Del Sur (BU)	639,206,559	2.7%	14	38,681,067	2.2%	13	1552.5%
Bicentenario (BU)	494,596,906	2.1%	15	53,751,858	3.1%	11	820.1%
Plaza (BU)	454,260,648	2.0%	16	26,304,076	1.5%	16	1627.0%
100% Banco (BU)	398,034,980	1.7%	17	11,577,927	0.7%	21	3337.9%
Fondo Común (BU)	378,242,397	1.6%	18	23,894,656	1.4%	18	1483.0%
Bancamiga (BU)	207,242,263	0.9%	19	6,196,401	0.4%	23	3244.6%
Caroní (BU)	183,686,279	0.8%	20	14,708,168	0.8%	20	1148.9%
B.O.D. (BU)	148,608,370	0.6%	21	113,093,076	6.5%	5	31.4%
Activo (BU)	147,394,171	0.6%	22	20,376,580	1.2%	19	623.4%
Mi Banco (BC)	92,117,088	0.4%	23	7,000,291	0.4%	22	1215.9%
Agrícola de Vzla. (BU)	38,396,247	0.2%	24	4,063,192	0.2%	24	845.0%
Citibank (BU)	8,109,248	0.0%	25	1,213,435	0.1%	25	568.3%
Exportación y Comercio (BC)	1,217,116	0.0%	26	171,926	0.0%	27	607.9%
Bancoex (BC)	531,892	0.0%	27	1,063,785	0.1%	26	-50.0%
Internacional de Desarrollo (BU)	45,203	0.0%	28	90,998	0.0%	28	-50.3%
Bangente (BC)	155	0.0%	29	9,180	0.0%	29	-98.3%
Inst. Municp. Créd. Popular (BC)	13	0.0%	30	26	0.0%	30	-50.0%
Novo Banco (BU)	0	0.0%	31	0	0.0%	31	0.0%
TOTAL SBCU	23,288,788,350			1,748,923,116			1231.6%

(*) En esta cuenta se registra el monto de los ingresos percibidos por el banco por su Cartera de Créditos, Inversiones y Otros Activos Rentables.

Cartera de Créditos Bruta de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	13,159,638,005	15.8%	1	9,509,089,916	16.2%	1	548,192,000	9.8%	4	38.4%	2300.6%
Banesco (BU)	10,878,968,865	13.1%	2	7,896,363,198	13.5%	2	805,873,797	14.4%	1	37.8%	1250.0%
Mercantil (BU)	8,935,471,405	10.7%	3	6,038,252,964	10.3%	4	480,719,491	8.6%	6	48.0%	1758.8%
Provincial (BU)	8,911,124,795	10.7%	4	6,553,017,849	11.2%	3	587,871,400	10.5%	3	36.0%	1415.8%
Nacional de Crédito (BU)	7,839,701,387	9.4%	5	5,607,124,702	9.6%	5	136,164,515	2.4%	11	39.8%	5657.5%
Exterior (BU)	6,704,529,390	8.0%	6	4,718,246,240	8.1%	6	288,614,634	5.2%	9	42.1%	2223.0%
Bancaribe (BU)	5,178,270,388	6.2%	7	3,250,096,220	5.6%	7	162,335,429	2.9%	10	59.3%	3089.9%
Del Tesoro (BU)	4,043,927,435	4.9%	8	2,998,943,281	5.1%	8	324,104,874	5.8%	8	34.8%	1147.7%
Bicentenario (BU)	3,480,964,897	4.2%	9	2,421,378,558	4.1%	9	490,910,818	8.8%	5	43.8%	609.1%
B.O.D. (BU)	2,332,613,930	2.8%	10	1,283,771,694	2.2%	11	643,315,977	11.5%	2	81.7%	262.6%
Bancrecer (BC)	2,125,373,877	2.6%	11	1,521,083,448	2.6%	10	74,388,857	1.3%	15	39.7%	2757.1%
Plaza (BU)	1,830,295,696	2.2%	12	1,060,583,045	1.8%	13	107,338,105	1.9%	12	72.6%	1605.2%
Banplus (BU)	1,762,688,727	2.1%	13	1,098,613,301	1.9%	12	92,272,357	1.6%	14	60.4%	1810.3%
Vzln. de Crédito (BU)	1,382,553,694	1.7%	14	875,807,430	1.5%	15	53,936,954	1.0%	19	57.9%	2463.3%
Fondo Común (BU)	1,031,047,423	1.2%	15	504,772,804	0.9%	17	92,881,941	1.7%	13	104.3%	1010.1%
Banfanb (BU)	918,322,275	1.1%	16	936,128,541	1.6%	14	326,448,393	5.8%	7	-1.9%	181.3%
100% Banco (BU)	651,855,635	0.8%	17	562,558,975	1.0%	16	63,113,201	1.1%	17	15.9%	932.8%
Activo (BU)	523,947,452	0.6%	18	406,406,596	0.7%	19	73,610,383	1.3%	16	28.9%	611.8%
Bancamiga (BU)	516,774,313	0.6%	19	433,466,528	0.7%	18	23,849,635	0.4%	23	19.2%	2066.8%
Caroní (BU)	456,061,667	0.5%	20	366,404,538	0.6%	20	51,501,866	0.9%	20	24.5%	785.5%
Del Sur (BU)	386,872,127	0.5%	21	245,090,949	0.4%	21	61,588,925	1.1%	18	57.8%	528.2%
Mi Banco (BC)	210,654,643	0.3%	22	168,045,701	0.3%	22	16,718,182	0.3%	24	25.4%	1160.0%
Sofitasa (BU)	61,561,890	0.1%	23	65,832,280	0.1%	23	37,371,999	0.7%	22	-6.5%	64.7%
Agrícola de Vzla. (BU)	24,132,245	0.0%	24	24,132,245	0.0%	24	13,102,906	0.2%	25	0.0%	84.2%
Citibank (BU)	424,230	0.0%	25	429,539	0.0%	25	1,851,226	0.0%	26	-1.2%	-77.1%
Internacional de Desarrollo (BU)	0	0.0%	26	0	0.0%	26	0	0.0%	29	0.0%	-44.4%
Bancoex (BC)	0	0.0%	27	0	0.0%	27	38,518,977	0.7%	21	0.0%	-100.0%
Bangente (BC)	0	0.0%	27	0	0.0%	27	0	0.0%	28	0.0%	-100.0%
Exportación y Comercio (BC)	0	0.0%	27	0	0.0%	27	0	0.0%	30	0.0%	0.0%
Inst. Municip. Créd. Popular (BC)	0	0.0%	27	0	0.0%	27	56	0.0%	27	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	27	0	0.0%	27	0	0.0%	30	0.0%	0.0%
TOTAL SBCU	83,347,776,390			58,545,640,541			5,596,596,896			42.4%	1389.3%

(*) Muestra los saldos de capital por los créditos que el banco otorga a sus clientes, aún no deducido el monto de provisión

**% Ingresos por cartera de créditos entre el Total de Ingresos
de la Banca Comercial y Universal Venezolana
del 01-01 al 30-09 de 2020**

Entidad Bancaria	sept-20	Ranking	sept-19	Ranking	Variación
Venezuela (BU)	34.3%	6	21.7%	21	12.6%
Banesco (BU)	25.3%	13	25.8%	16	-0.5%
Provincial (BU)	27.7%	11	32.6%	11	-4.9%
Mercantil (BU)	20.2%	17	24.4%	17	-4.2%
Bancrecer (BC)	74.2%	1	47.1%	5	27.2%
Nacional de Crédito (BU)	28.5%	9	20.4%	22	8.1%
Exterior (BU)	67.5%	2	29.2%	14	38.4%
Bancaribe (BU)	28.2%	10	31.2%	12	-3.1%
VzIno. de Crédito (BU)	32.7%	8	46.1%	6	-13.4%
Del Tesoro (BU)	20.5%	16	66.1%	1	-45.7%
100% Banco (BU)	59.5%	4	30.7%	13	28.8%
Plaza (BU)	33.3%	7	33.2%	10	0.2%
Bicentenario (BU)	5.0%	21	27.0%	15	-22.1%
Fondo Común (BU)	39.7%	5	22.9%	19	16.9%
Banplus (BU)	18.3%	18	47.1%	4	-28.7%
Banfanb (BU)	16.1%	19	33.3%	9	-17.1%
Activo (BU)	24.3%	14	42.6%	7	-18.3%
B.O.D. (BU)	2.7%	26	34.8%	8	-32.0%
Del Sur (BU)	5.2%	20	14.6%	23	-9.3%
Caroní (BU)	22.2%	15	22.7%	20	-0.6%
Mi Banco (BC)	27.2%	12	8.6%	25	18.6%
Sofitasa (BU)	4.6%	22	23.3%	18	-18.7%
Bancamiga (BU)	4.4%	23	14.5%	24	-10.1%
Agrícola de Vzla. (BU)	3.4%	24	60.2%	2	-56.9%
Bancoex (BC)	60.0%	3	60.0%	3	0.0%
Citibank (BU)	0.1%	27	1.3%	27	-1.2%
Inst. Municp. Créd. Popular (BC)	3.0%	25	3.0%	26	0.0%
Bangente (BC)	0.0%	28	0.0%	28	0.0%
Exportación y Comercio (BC)	0.0%	28	0.0%	30	0.0%
Internacional de Desarrollo (BU)	0.0%	28	0.0%	29	0.0%
Novo Banco (BU)	0.0%	28	0.0%	30	0.0%
TOTAL SBCU	24.3%		29.3%		-5.0%

Ordenado por el ranking de los Ingresos por Cartera de Créditos.

% Intermediación Financiera de la Banca Comercial y Universal Venezolana (*)
septiembre 2020

Entidad Bancaria	sept-20	ago-20	sept-19	Variac. Mes	Variac. Año
Venezuela (BU)	4.70 %	4.38 %	3.39 %	0.32 %	1.31 %
Banesco (BU)	25.17 %	21.14 %	28.35 %	4.03 %	-3.19 %
Mercantil (BU)	19.52 %	18.86 %	24.23 %	0.66 %	-4.72 %
Provincial (BU)	19.98 %	18.96 %	23.78 %	1.02 %	-3.81 %
Nacional de Crédito (BU)	22.39 %	23.09 %	19.20 %	-0.71 %	3.19 %
Exterior (BU)	164.56 %	143.99 %	103.09 %	20.56 %	61.47 %
Bancaribe (BU)	43.81 %	36.93 %	43.73 %	6.89 %	0.09 %
Del Tesoro (BU)	20.78 %	19.47 %	17.57 %	1.31 %	3.21 %
Bicentenario (BU)	14.64 %	13.10 %	17.65 %	1.54 %	-3.01 %
B.O.D. (BU)	9.15 %	6.34 %	46.15 %	2.81 %	-36.99 %
Bancrecer (BC)	104.44 %	103.34 %	88.82 %	1.10 %	15.62 %
Plaza (BU)	38.55 %	28.72 %	39.44 %	9.83 %	-0.89 %
Banplus (BU)	56.61 %	41.87 %	23.83 %	14.74 %	32.78 %
Vzln. de Crédito (BU)	25.75 %	18.31 %	13.03 %	7.44 %	12.72 %
Fondo Común (BU)	30.48 %	18.25 %	41.59 %	12.22 %	-11.12 %
Banfanb (BU)	21.81 %	22.24 %	86.00 %	-0.42 %	-64.18 %
100% Banco (BU)	50.22 %	47.35 %	68.47 %	2.88 %	-18.25 %
Activo (BU)	28.75 %	28.35 %	55.26 %	0.41 %	-26.51 %
Bancamiga (BU)	8.09 %	8.62 %	22.28 %	-0.53 %	-14.19 %
Caroní (BU)	35.65 %	31.10 %	40.43 %	4.56 %	-4.78 %
Del Sur (BU)	21.91 %	18.60 %	61.09 %	3.31 %	-39.18 %
Mi Banco (BC)	140.91 %	153.42 %	155.93 %	-12.50 %	-15.02 %
Sofitasa (BU)	2.83 %	3.52 %	25.53 %	-0.70 %	-22.70 %
Agrícola de Vzla. (BU)	14.59 %	14.59 %	48.48 %	0.00 %	-33.89 %
Citibank (BU)	0.08 %	0.13 %	4.57 %	-0.05 %	-4.49 %
Internacional de Desarrollo (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Bancoex (BC)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Bangente (BC)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Exportación y Comercio (BC)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Inst. Municip. Créd. Popular (BC)	0.00 %	0.00 %	0.32 %	0.00 %	-0.32 %
Novo Banco (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
TOTAL SBCU	14.58 %	13.20 %	16.77 %	1.38 %	-2.19 %

(*) Mide el porcentaje del total de los depósitos colocados en créditos. Lista ordenada sobre el ranking de la Cartera de Créditos Bruta obtenida por cada banco al cierre del mes en análisis.

**% Índice de Morosidad de la Banca Comercial y Universal Venezolana (*)
septiembre 2020**

Entidad Bancaria	sept-20	ago-20	sept-19	Variac. Mes	Variac. Año
Venezuela (BU)	0.16 %	0.25 %	0.08 %	-0.09 %	0.07 %
Banesco (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Mercantil (BU)	0.21 %	0.38 %	0.96 %	-0.17 %	-0.76 %
Provincial (BU)	0.04 %	0.45 %	0.07 %	-0.40 %	-0.03 %
Nacional de Crédito (BU)	12.02 %	13.01 %	0.00 %	-0.99 %	12.02 %
Exterior (BU)	60.55 %	64.70 %	66.92 %	-4.16 %	-6.38 %
Bancaribe (BU)	0.01 %	0.03 %	0.08 %	-0.03 %	-0.07 %
Del Tesoro (BU)	0.02 %	0.86 %	0.25 %	-0.84 %	-0.24 %
Bicentenario (BU)	0.96 %	1.54 %	0.67 %	-0.58 %	0.29 %
B.O.D. (BU)	3.52 %	10.61 %	0.31 %	-7.09 %	3.21 %
Bancrecer (BC)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Plaza (BU)	0.02 %	0.07 %	1.13 %	-0.04 %	-1.11 %
Banplus (BU)	0.34 %	0.60 %	0.05 %	-0.26 %	0.29 %
Vzlno. de Crédito (BU)	0.01 %	0.04 %	0.12 %	-0.03 %	-0.10 %
Fondo Común (BU)	0.00 %	0.02 %	0.02 %	-0.01 %	-0.02 %
Banfanb (BU)	0.27 %	0.87 %	0.10 %	-0.60 %	0.17 %
100% Banco (BU)	0.00 %	0.00 %	0.02 %	0.00 %	-0.02 %
Activo (BU)	0.56 %	1.20 %	0.31 %	-0.64 %	0.25 %
Bancamiga (BU)	0.02 %	0.04 %	0.01 %	-0.02 %	0.01 %
Caroní (BU)	0.03 %	0.03 %	0.05 %	0.00 %	-0.02 %
Del Sur (BU)	0.00 %	0.17 %	0.01 %	-0.17 %	-0.01 %
Mi Banco (BC)	4.03 %	1.26 %	2.99 %	2.77 %	1.03 %
Sofitasa (BU)	0.24 %	0.18 %	0.04 %	0.07 %	0.21 %
Agrícola de Vzla. (BU)	2.06 %	2.06 %	0.42 %	0.00 %	1.65 %
Citibank (BU)	0.00 %	5.11 %	0.01 %	-5.11 %	-0.01 %
Internacional de Desarrollo (BU)	100.00 %	100.00 %	22.22 %	0.00 %	77.78 %
Bancoex (BC)	0.00 %	0.00 %	0.36 %	0.00 %	-0.36 %
Bangente (BC)	0.00 %	0.00 %	93.32 %	0.00 %	-93.32 %
Exportación y Comercio (BC)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Inst. Municp. Créd. Popular (BC)	0.00 %	0.00 %	6.78 %	0.00 %	-6.78 %
Novo Banco (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
TOTAL SBCU	6.22 %	6.97 %	3.71 %	-0.76 %	2.51 %

(*) Representa el porcentaje de la cartera de crédito vencida y en litigio del total de la cartera de crédito bruta. Mientras más bajo es el índice más sana es la cartera de crédito de la institución. Lista ordenada sobre el ranking de la Cartera de Créditos Bruta obtenida por cada banco al cierre del mes en análisis.

**% Otros Activos entre el Total Activo
de la Banca Comercial y Universal Venezolana
Al 30-09 de 2020**

Entidad Bancaria	sept-20	ago-20	sept-19	Variac. Mes	Variac. Año
Venezuela (BU)	0.6%	0.8%	3.0%	-0.2%	-2.4%
Del Tesoro (BU)	1.1%	1.3%	1.5%	-0.2%	-0.4%
Provincial (BU)	2.8%	3.0%	2.5%	-0.2%	0.3%
Mercantil (BU)	3.6%	7.8%	7.4%	-4.2%	-3.8%
Banesco (BU)	17.2%	15.9%	12.8%	1.3%	4.4%
B.O.D. (BU)	8.9%	7.5%	5.8%	1.4%	3.1%
Bicentenario (BU)	41.8%	45.6%	29.8%	-3.8%	12.0%
Nacional de Crédito (BU)	6.7%	5.9%	6.5%	0.8%	0.1%
Bancaribe (BU)	8.8%	11.4%	8.5%	-2.6%	0.4%
Vzln. de Crédito (BU)	2.5%	3.3%	11.0%	-0.8%	-8.6%
Sofitasa (BU)	51.9%	51.8%	16.2%	0.1%	35.7%
Del Sur (BU)	4.8%	6.9%	1.3%	-2.1%	3.5%
Bancamiga (BU)	13.1%	11.1%	12.3%	2.0%	0.8%
Plaza (BU)	34.8%	35.1%	33.5%	-0.3%	1.3%
Exterior (BU)	4.5%	4.2%	3.3%	0.4%	1.3%
Banplus (BU)	7.5%	7.7%	11.6%	-0.2%	-4.1%
Caroní (BU)	20.2%	15.9%	13.6%	4.3%	6.6%
Fondo Común (BU)	5.0%	7.9%	4.8%	-2.9%	0.2%
Bancrecer (BC)	11.1%	9.0%	10.1%	2.1%	1.0%
Banfanb (BU)	23.0%	20.2%	28.4%	2.9%	-5.3%
Activo (BU)	10.9%	14.7%	15.8%	-3.7%	-4.8%
Citibank (BU)	12.8%	8.3%	12.9%	4.5%	-0.1%
100% Banco (BU)	7.4%	8.3%	6.0%	-1.0%	1.3%
Mi Banco (BC)	49.8%	51.6%	17.3%	-1.7%	32.5%
Exportación y Comercio (BC)	0.0%	0.0%	0.1%	0.0%	-0.1%
Agrícola de Vzla. (BU)	20.1%	20.1%	23.9%	0.0%	-3.8%
Internacional de Desarrollo (BU)	0.1%	0.1%	0.2%	0.0%	-0.1%
Bangente (BC)	1.2%	1.5%	1.0%	-0.3%	0.3%
Bancoex (BC)	0.0%	0.0%	0.6%	0.0%	-0.6%
Inst. Municp. Créd. Popular (BC)	0.0%	0.0%	0.0%	0.0%	0.0%
Novo Banco (BU)	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL SBCU	3.7%	4.0%	5.2%	-0.3%	-1.5%

A menor porcentaje mejor eficiencia del banco en el manejo de sus activos improductivos.

Inversiones en Títulos Valores de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	1,458,056,687,912	88.0%	1	1,094,199,462,385	88.0%	1	69,325,920,513	87.7%	1	33.3%	2003.2%
Del Tesoro (BU)	117,086,911,813	7.1%	2	88,191,968,878	7.1%	2	5,535,119,110	7.0%	2	32.8%	2015.3%
B.O.D. (BU)	32,814,339,886	2.0%	3	24,501,009,975	2.0%	3	1,469,867,248	1.9%	3	33.9%	2132.5%
Del Sur (BU)	9,404,431,038	0.6%	4	6,936,030,816	0.6%	4	423,083,366	0.5%	5	35.6%	2122.8%
Banesco (BU)	8,969,611,009	0.5%	5	5,757,600,308	0.5%	5	359,421,247	0.5%	7	55.8%	2395.6%
Sofitasa (BU)	5,533,859,312	0.3%	6	3,795,431,506	0.3%	6	520,280,950	0.7%	4	45.8%	963.6%
Bicentenario (BU)	4,095,815,652	0.2%	7	3,266,462,130	0.3%	7	367,370,161	0.5%	6	25.4%	1014.9%
Bancamiga (BU)	3,442,953,969	0.2%	8	2,920,358,606	0.2%	8	126,315,043	0.2%	9	17.9%	2625.7%
Nacional de Crédito (BU)	2,954,107,704	0.2%	9	1,446,165,462	0.1%	12	101,361,304	0.1%	12	104.3%	2814.4%
Bancrecer (BC)	2,734,471,448	0.2%	10	2,112,294,568	0.2%	9	125,750,255	0.2%	10	29.5%	2074.5%
Provincial (BU)	2,321,325,927	0.1%	11	558,434,833	0.0%	17	45,863,388	0.1%	16	315.7%	4961.4%
Caroní (BU)	2,105,672,654	0.1%	12	1,579,021,649	0.1%	10	117,668,404	0.1%	11	33.4%	1689.5%
Fondo Común (BU)	1,748,662,178	0.1%	13	1,432,108,354	0.1%	13	159,175,742	0.2%	8	22.1%	998.6%
Banplus (BU)	1,636,090,289	0.1%	14	1,503,306,292	0.1%	11	75,592,147	0.1%	13	8.8%	2064.4%
Plaza (BU)	1,154,619,108	0.1%	15	1,206,047,728	0.1%	14	62,515,389	0.1%	15	-4.3%	1746.9%
Bancaribe (BU)	749,276,670	0.0%	16	562,438,687	0.0%	16	68,125,129	0.1%	14	33.2%	999.9%
Exterior (BU)	606,630,593	0.0%	17	456,242,130	0.0%	18	1,712,148	0.0%	26	33.0%	35331.0%
Banfanb (BU)	547,213,133	0.0%	18	1,162,151,581	0.1%	15	45,774,786	0.1%	17	-52.9%	1095.4%
Mercantil (BU)	544,533,775	0.0%	19	22,751,949	0.0%	25	6,534,400	0.0%	22	2293.4%	8233.3%
Activo (BU)	345,633,429	0.0%	20	259,934,669	0.0%	20	20,221,691	0.0%	19	33.0%	1609.2%
100% Banco (BU)	240,426,045	0.0%	21	182,815,606	0.0%	21	11,764,181	0.0%	21	31.5%	1943.7%
Vzln. de Crédito (BU)	202,741,119	0.0%	22	334,072,815	0.0%	19	5,460,561	0.0%	23	-39.3%	3612.8%
Citibank (BU)	196,013,617	0.0%	23	147,118,311	0.0%	22	42,733,081	0.1%	18	33.2%	358.7%
Agrícola de Vzla. (BU)	112,486,897	0.0%	24	112,486,897	0.0%	23	2,018,105	0.0%	25	0.0%	5473.9%
Internacional de Desarrollo (BU)	65,385,906	0.0%	25	65,385,906	0.0%	24	12,020,276	0.0%	20	0.0%	444.0%
Exportación y Comercio (BC)	2,008,664	0.0%	26	2,008,664	0.0%	27	746,355	0.0%	28	0.0%	169.1%
Bangente (BC)	1,000	0.0%	27	1,000	0.0%	28	1,000	0.0%	29	0.0%	0.0%
Mi Banco (BC)	440	0.0%	28	14,000,440	0.0%	26	1,575,440	0.0%	27	-100.0%	-100.0%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	3,178,635	0.0%	24	0.0%	-100.0%
Inst. Municp. Créd. Popular (BC)	0	0.0%	29	0	0.0%	29	227	0.0%	30	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	29	0	0.0%	29	117	0.0%	31	0.0%	-100.0%
TOTAL SBCU	1,657,671,911,186			1,242,727,112,144			79,037,170,401			33.4%	1997.3%

(*) Son las inversiones realizadas por las instituciones en Bonos de la Deuda Pública, Repos, Títulos Emitidos o Avalados por el Sector Privado, Acciones Comunes, Preferidas o de algún otro tipo, Pagarés inscritos en el Registro Nacional de Valores y Participación en Derechos de Propiedad de Empresas.

**Ingresos por Inversiones en Títulos Valores de la Banca Comercial y Universal Venezolana
del 01-01 al 30-09 de 2020**
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variación
Del Tesoro (BU)	977,200,329	17.7%	1	8,176,727	2.4%	7	11851.0%
Venezuela (BU)	669,361,794	12.2%	2	208,139,636	61.5%	1	221.6%
Sofitasa (BU)	605,512,390	11.0%	3	26,687,964	7.9%	2	2168.9%
Del Sur (BU)	557,505,404	10.1%	4	24,799,967	7.3%	3	2148.0%
Banplus (BU)	478,506,609	8.7%	5	3,335,099	1.0%	12	14247.6%
Nacional de Crédito (BU)	400,464,258	7.3%	6	10,903,783	3.2%	4	3572.7%
Banfanb (BU)	331,602,349	6.0%	7	242,475	0.1%	26	136657.6%
Banesco (BU)	233,718,967	4.2%	8	8,885,333	2.6%	6	2530.4%
Bicentenario (BU)	164,523,419	3.0%	9	1,099,995	0.3%	18	14856.7%
Bancamiga (BU)	162,271,287	2.9%	10	928,163	0.3%	20	17383.1%
Vzln. de Crédito (BU)	136,998,776	2.5%	11	2,576,834	0.8%	14	5216.6%
Bancrecer (BC)	131,069,306	2.4%	12	4,639,006	1.4%	10	2725.4%
Provincial (BU)	128,175,450	2.3%	13	10,797,485	3.2%	5	1087.1%
Plaza (BU)	103,609,209	1.9%	14	4,326,007	1.3%	11	2295.0%
Caroní (BU)	103,567,513	1.9%	15	4,925,572	1.5%	9	2002.6%
Fondo Común (BU)	68,049,872	1.2%	16	5,118,765	1.5%	8	1229.4%
Bancaribe (BU)	67,568,045	1.2%	17	1,371,495	0.4%	17	4826.6%
Mercantil (BU)	46,060,582	0.8%	18	2,995,126	0.9%	13	1437.9%
Activo (BU)	37,475,008	0.7%	19	1,741,065	0.5%	16	2052.4%
Agrícola de Vzla. (BU)	36,757,635	0.7%	20	787,135	0.2%	22	4569.8%
Mi Banco (BC)	20,705,977	0.4%	21	946,360	0.3%	19	2088.0%
100% Banco (BU)	15,302,631	0.3%	22	542,838	0.2%	23	2719.0%
Exterior (BU)	10,713,180	0.2%	23	2,371,234	0.7%	15	351.8%
B.O.D. (BU)	10,266,644	0.2%	24	903,494	0.3%	21	1036.3%
Citibank (BU)	7,586,212	0.1%	25	355,987	0.1%	25	2031.0%
Exportación y Comercio (BC)	1,217,103	0.0%	26	170,999	0.1%	27	611.8%
Bancoex (BC)	212,097	0.0%	27	424,194	0.1%	24	-50.0%
Internacional de Desarrollo (BU)	45,203	0.0%	28	90,942	0.0%	28	-50.3%
Bangente (BC)	155	0.0%	29	3,570	0.0%	29	-95.7%
Inst. Municp. Créd. Popular (BC)	3	0.0%	30	6	0.0%	30	-50.0%
Novo Banco (BU)	0	0.0%	31	0	0.0%	31	0.0%
TOTAL SBCU	5,506,047,406			338,287,255			1527.6%

**% Gastos Financieros entre el Total de Ingresos
de la Banca Comercial y Universal Venezolana
del 01-01 al 30-09 de 2020**

Entidad Bancaria	sept-20	Ranking	sept-19	Ranking	Variación
Activo (BU)	35.9%	1	7.0%	15	28.9%
Mercantil (BU)	30.2%	2	13.1%	6	17.2%
B.O.D. (BU)	26.7%	3	6.4%	17	20.3%
Caroní (BU)	25.9%	4	26.5%	4	-0.6%
Plaza (BU)	23.3%	5	29.8%	2	-6.5%
Bancrecer (BC)	20.4%	6	8.7%	12	11.7%
Bancamiga (BU)	19.8%	7	9.6%	11	10.2%
Exterior (BU)	19.5%	8	10.5%	8	9.0%
Bancaribe (BU)	18.4%	9	7.2%	14	11.2%
Banfanb (BU)	15.8%	10	10.3%	9	5.5%
Fondo Común (BU)	15.0%	11	6.6%	16	8.5%
Sofitasa (BU)	13.3%	12	9.7%	10	3.6%
Venezuela (BU)	13.0%	13	26.6%	3	-13.5%
Provincial (BU)	11.2%	14	5.3%	19	5.9%
100% Banco (BU)	11.1%	15	3.4%	24	7.6%
Mi Banco (BC)	9.4%	16	0.8%	26	8.6%
Bicentenario (BU)	9.2%	17	8.5%	13	0.6%
Agrícola de Vzla. (BU)	8.7%	18	31.1%	1	-22.4%
Nacional de Crédito (BU)	7.4%	19	5.2%	20	2.1%
Vzln. de Crédito (BU)	7.1%	20	11.5%	7	-4.4%
Del Sur (BU)	6.3%	21	3.9%	22	2.4%
Banesco (BU)	6.0%	22	4.5%	21	1.5%
Bangente (BC)	5.7%	23	3.8%	23	1.9%
Del Tesoro (BU)	4.5%	24	5.4%	18	-0.9%
Citibank (BU)	3.4%	25	2.1%	25	1.3%
Banplus (BU)	3.1%	26	16.2%	5	-13.1%
Inst. Municp. Créd. Popular (BC)	0.3%	27	0.3%	27	0.0%
Internacional de Desarrollo (BU)	0.0%	28	0.0%	28	0.0%
Bancoex (BC)	0.0%	29	0.0%	29	0.0%
Exportación y Comercio (BC)	0.0%	29	0.0%	29	0.0%
Novo Banco (BU)	0.0%	29	0.0%	29	0.0%
TOTAL SBCU	14.1%		10.5%		3.6%

Mide el peso sobre el Total de Ingresos de los gastos por intereses de captaciones del público (Cuentas corrientes remuneradas, depósitos de ahorro y depósitos a plazo) y por otros financiamientos y recursos recibidos de terceros).

Captaciones del Público de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	280,057,303,385	49.0%	1	217,071,902,078	48.9%	1	16,157,000,668	48.4%	1	29.0%	1633.3%
Mercantil (BU)	45,786,677,778	8.0%	2	32,017,608,151	7.2%	4	1,983,736,861	5.9%	5	43.0%	2208.1%
Provincial (BU)	44,606,351,834	7.8%	3	34,571,347,290	7.8%	3	2,471,842,156	7.4%	4	29.0%	1704.6%
Banesco (BU)	43,225,660,050	7.6%	4	37,351,503,114	8.4%	2	2,842,110,634	8.5%	2	15.7%	1420.9%
Nacional de Crédito (BU)	35,015,923,141	6.1%	5	24,279,120,444	5.5%	5	709,090,016	2.1%	8	44.2%	4838.1%
B.O.D. (BU)	25,479,921,540	4.5%	6	20,233,452,609	4.6%	6	1,394,106,546	4.2%	7	25.9%	1727.7%
Bicentenario (BU)	23,769,075,960	4.2%	7	18,478,411,524	4.2%	7	2,781,037,037	8.3%	3	28.6%	754.7%
Del Tesoro (BU)	19,462,436,496	3.4%	8	15,400,984,512	3.5%	8	1,844,358,970	5.5%	6	26.4%	955.2%
Bancaribe (BU)	11,818,774,843	2.1%	9	8,801,325,462	2.0%	9	371,236,449	1.1%	12	34.3%	3083.6%
Bancamiga (BU)	6,386,927,137	1.1%	10	5,030,402,827	1.1%	10	107,042,868	0.3%	19	27.0%	5866.7%
Vzln. de Crédito (BU)	5,369,805,672	0.9%	11	4,782,755,282	1.1%	11	414,098,822	1.2%	9	12.3%	1196.7%
Plaza (BU)	4,747,304,357	0.8%	12	3,692,260,779	0.8%	13	272,142,070	0.8%	14	28.6%	1644.4%
Banfanb (BU)	4,209,788,593	0.7%	13	4,209,565,207	0.9%	12	379,612,155	1.1%	11	0.0%	1009.0%
Exterior (BU)	4,074,274,480	0.7%	14	3,276,678,791	0.7%	14	279,965,478	0.8%	13	24.3%	1355.3%
Fondo Común (BU)	3,383,219,685	0.6%	15	2,765,484,337	0.6%	15	223,312,132	0.7%	15	22.3%	1415.0%
Banplus (BU)	3,113,634,922	0.5%	16	2,623,918,742	0.6%	16	387,147,589	1.2%	10	18.7%	704.3%
Sofitasa (BU)	2,178,934,849	0.4%	17	1,868,076,773	0.4%	17	146,386,158	0.4%	16	16.6%	1388.5%
Bancrecer (BC)	2,035,048,506	0.4%	18	1,471,914,254	0.3%	18	83,753,809	0.3%	22	38.3%	2329.8%
Activo (BU)	1,822,117,830	0.3%	19	1,433,701,632	0.3%	19	133,201,843	0.4%	17	27.1%	1267.9%
Del Sur (BU)	1,765,642,160	0.3%	20	1,317,755,751	0.3%	20	100,818,536	0.3%	20	34.0%	1651.3%
100% Banco (BU)	1,297,902,256	0.2%	21	1,188,118,869	0.3%	21	92,174,030	0.3%	21	9.2%	1308.1%
Caroní (BU)	1,279,245,043	0.2%	22	1,178,335,714	0.3%	22	127,372,104	0.4%	18	8.6%	904.3%
Citibank (BU)	551,620,915	0.1%	23	328,062,552	0.1%	23	40,521,707	0.1%	23	68.1%	1261.3%
Agrícola de Vzla. (BU)	165,374,112	0.0%	24	165,374,112	0.0%	24	27,026,740	0.1%	24	0.0%	511.9%
Mi Banco (BC)	149,493,093	0.0%	25	109,535,057	0.0%	25	10,721,375	0.0%	25	36.5%	1294.3%
Bangente (BC)	26,689,624	0.0%	26	19,465,869	0.0%	26	1,603,171	0.0%	26	37.1%	1564.8%
Exportación y Comercio (BC)	570,228	0.0%	27	570,228	0.0%	27	29,439	0.0%	27	0.0%	1837.0%
Internacional de Desarrollo (BU)	66,347	0.0%	28	66,347	0.0%	28	8,170	0.0%	29	0.0%	712.1%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	0	0.0%	30	0.0%	0.0%
Inst. Municp. Créd. Popular (BC)	0	0.0%	29	0	0.0%	29	17,123	0.0%	28	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	29	0	0.0%	29	0	0.0%	30	0.0%	0.0%
TOTAL SBCU	571,779,784,835			443,667,698,306			33,381,474,656			28.9%	1612.9%

(*) Es el total de los depósitos captados del público en sus diferentes modalidades, incluye las entidades del Sector Público y Sector Privado.

Depósitos de Entidades Oficiales de la Banca Comercial y Universal Venezolana
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Softasa (BU)	63,048,173,563	56.8%	1	58,444,831	0.1%	20	25,306,326	0.8%	12	107776.4%	249040.0%
Venezuela (BU)	25,331,897,860	22.8%	2	23,454,928,633	52.7%	1	463,514,504	14.1%	2	8.0%	5365.2%
B.O.D. (BU)	3,904,655,270	3.5%	3	3,231,276,207	7.3%	5	52,934,912	1.6%	7	20.8%	7276.3%
Del Tesoro (BU)	3,873,530,030	3.5%	4	3,590,522,472	8.1%	3	5,740,153	0.2%	20	7.9%	67381.3%
Banesco (BU)	3,646,788,562	3.3%	5	3,699,013,549	8.3%	2	190,483,663	5.8%	5	-1.4%	1814.5%
Bicentenario (BU)	3,549,208,760	3.2%	6	3,331,762,626	7.5%	4	310,646,260	9.4%	3	6.5%	1042.5%
Banfanb (BU)	1,475,607,571	1.3%	7	1,635,653,486	3.7%	6	52,351,877	1.6%	8	-9.8%	2718.6%
Provincial (BU)	1,153,620,838	1.0%	8	1,121,249,076	2.5%	7	49,256,718	1.5%	9	2.9%	2242.1%
Mercantil (BU)	1,058,500,196	1.0%	9	1,078,874,521	2.4%	8	0	0.0%	26	-1.9%	0.0%
Bancrecer (BC)	847,304,273	0.8%	10	537,703,371	1.2%	10	42,842,973	1.3%	10	57.6%	1877.7%
Nacional de Crédito (BU)	707,612,563	0.6%	11	590,851,312	1.3%	9	0	0.0%	25	19.8%	#####
Bancaribe (BU)	534,117,535	0.5%	12	526,618,384	1.2%	11	22,488,226	0.7%	14	1.4%	2275.1%
Activo (BU)	429,771,802	0.4%	13	270,050,909	0.6%	14	10,488,860	0.3%	17	59.1%	3997.4%
100% Banco (BU)	355,849,422	0.3%	14	357,553,793	0.8%	12	24,941,475	0.8%	13	-0.5%	1326.7%
Vzln. de Crédito (BU)	269,033,769	0.2%	15	324,851,489	0.7%	13	1,670,431,042	50.7%	1	-17.2%	-83.9%
Bancamiga (BU)	230,244,760	0.2%	16	184,695,117	0.4%	15	19,098,294	0.6%	15	24.7%	1105.6%
Caroní (BU)	155,558,396	0.1%	17	127,482,476	0.3%	16	26,631,882	0.8%	11	22.0%	484.1%
Fondo Común (BU)	153,057,984	0.1%	18	68,494,349	0.2%	18	8,115,830	0.2%	19	123.5%	1785.9%
Banplus (BU)	104,376,852	0.1%	19	66,595,247	0.1%	19	2,934,431	0.1%	21	56.7%	3457.0%
Plaza (BU)	96,454,374	0.1%	20	57,196,300	0.1%	21	216,635,210	6.6%	4	68.6%	-55.5%
Agrícola de Vzla. (BU)	83,702,184	0.1%	21	83,702,184	0.2%	17	10,429,911	0.3%	18	0.0%	702.5%
Del Sur (BU)	34,643,550	0.0%	22	55,092,906	0.1%	22	10,893,452	0.3%	16	-37.1%	218.0%
Exterior (BU)	12,988,134	0.0%	23	12,667,378	0.0%	23	699,960	0.0%	22	2.5%	1755.6%
Citibank (BU)	79,197	0.0%	24	86,768	0.0%	24	908	0.0%	24	-8.7%	8620.3%
Bancoex (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	0.0%
Bangente (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	0.0%
Exportación y Comercio (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	0.0%
Inst. Municp. Créd. Popular (BC)	0	0.0%	25	0	0.0%	25	13,593	0.0%	23	0.0%	-100.0%
Internacional de Desarrollo (BU)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	0.0%
Mi Banco (BC)	0	0.0%	25	0	0.0%	25	75,959,619	2.3%	6	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	0.0%
TOTAL SBCU	111,056,777,447			44,465,367,383			3,292,840,079			149.8%	3272.7%

Total del Patrimonio de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020
(Cifras en miles de Bs.S)

Entidad Bancaria	sept-20	Cuota	Ranking	ago-20	Cuota	Ranking	sept-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	334,768,461,864	62.9%	1	249,153,880,991	63.2%	1	14,647,740,327	61.5%	1	34.4%	2185.5%
Provincial (BU)	32,162,000,653	6.0%	2	23,549,015,924	6.0%	2	1,481,595,993	6.2%	2	36.6%	2070.8%
Mercantil (BU)	25,105,921,657	4.7%	3	18,085,430,123	4.6%	3	1,228,524,782	5.2%	4	38.8%	1943.6%
B.O.D. (BU)	23,947,215,480	4.5%	4	17,223,029,377	4.4%	4	1,339,081,934	5.6%	3	39.0%	1688.3%
Del Tesoro (BU)	18,126,008,137	3.4%	5	13,410,089,484	3.4%	5	525,314,673	2.2%	8	35.2%	3350.5%
Nacional de Crédito (BU)	13,009,485,368	2.4%	6	9,564,536,679	2.4%	7	524,651,940	2.2%	9	36.0%	2379.6%
Sofitasa (BU)	12,479,387,889	2.3%	7	9,205,291,370	2.3%	8	682,579,140	2.9%	6	35.6%	1728.3%
Bicentenario (BU)	12,313,659,280	2.3%	8	9,605,391,441	2.4%	6	813,563,874	3.4%	5	28.2%	1413.5%
Del Sur (BU)	11,108,004,875	2.1%	9	8,348,043,900	2.1%	9	468,781,097	2.0%	10	33.1%	2269.6%
Banesco (BU)	10,247,942,748	1.9%	10	7,770,187,736	2.0%	10	564,142,968	2.4%	7	31.9%	1716.6%
Plaza (BU)	5,545,185,840	1.0%	11	4,101,738,682	1.0%	11	189,550,224	0.8%	13	35.2%	2825.4%
Caroní (BU)	5,027,579,454	0.9%	12	3,674,043,200	0.9%	12	262,784,955	1.1%	11	36.8%	1813.2%
Bancaribe (BU)	4,453,107,110	0.8%	13	3,199,082,874	0.8%	13	138,569,596	0.6%	15	39.2%	3113.6%
Vzln. de Crédito (BU)	3,977,345,674	0.7%	14	2,936,410,219	0.7%	14	104,860,359	0.4%	18	35.4%	3693.0%
Bancamiga (BU)	3,815,006,086	0.7%	15	2,491,093,995	0.6%	16	114,516,659	0.5%	16	53.1%	3231.4%
Bancrecer (BC)	3,433,229,706	0.6%	16	2,545,085,394	0.6%	15	141,613,966	0.6%	14	34.9%	2324.4%
Fondo Común (BU)	2,653,589,930	0.5%	17	2,000,898,685	0.5%	17	207,453,524	0.9%	12	32.6%	1179.1%
Banplus (BU)	2,440,053,185	0.5%	18	1,688,671,487	0.4%	18	109,435,335	0.5%	17	44.5%	2129.7%
Citibank (BU)	1,929,390,573	0.4%	19	1,428,197,460	0.4%	20	50,742,704	0.2%	20	35.1%	3702.3%
Banfanb (BU)	1,457,495,626	0.3%	20	1,457,495,626	0.4%	19	50,814,062	0.2%	19	0.0%	2768.3%
Activo (BU)	1,313,559,789	0.2%	21	858,497,035	0.2%	21	17,027,539	0.1%	26	53.0%	7614.3%
Exterior (BU)	1,022,045,924	0.2%	22	676,570,207	0.2%	22	42,473,292	0.2%	21	51.1%	2306.3%
100% Banco (BU)	655,997,385	0.1%	23	459,964,789	0.1%	24	21,258,796	0.1%	24	42.6%	2985.8%
Exportación y Comercio (BC)	464,380,649	0.1%	24	464,380,649	0.1%	23	27,329,638	0.1%	23	0.0%	1599.2%
Mi Banco (BC)	237,401,512	0.0%	25	213,128,306	0.1%	25	2,127,222	0.0%	27	11.4%	11060.2%
Internacional de Desarrollo (BU)	178,528,878	0.0%	26	178,528,878	0.0%	26	20,406,117	0.1%	25	0.0%	774.9%
Agrícola de Vzla. (BU)	68,760,730	0.0%	27	68,760,730	0.0%	27	1,268,837	0.0%	28	0.0%	5319.2%
Bangente (BC)	389,235	0.0%	28	388,892	0.0%	28	17,237	0.0%	29	0.1%	2158.1%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	32,818,957	0.1%	22	0.0%	-100.0%
Inst. Municp. Créd. Popular (BC)	0	0.0%	29	0	0.0%	29	114	0.0%	31	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	29	0	0.0%	29	147	0.0%	30	0.0%	-100.0%
TOTAL SBCU	531,941,135,240			394,357,834,133			23,811,046,007			34.9%	2134.0%

(*) En esta partida se contabilizan los montos aportados por los propietarios o accionistas más las distintas reservas que mantiene la institución

Índice de Solvencia Patrimonial de la Banca Comercial y Universal Venezolana (*)
Al 30-09 de 2020

(Ordenado según volumen del Total Patrimonio)								
Entidad Bancaria	sept-20	Ranking	ago-20	Ranking	sept-19	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	407.94 %	1	392.67 %	1	28.01 %	22	15.27 %	379.93 %
Provincial (BU)	43.32 %	16	42.83 %	17	45.00 %	18	0.49 %	-1.68 %
Mercantil (BU)	43.05 %	17	43.07 %	16	54.70 %	16	-0.02 %	-11.65 %
B.O.D. (BU)	95.63 %	11	99.01 %	9	41.91 %	19	-3.38 %	53.72 %
Del Tesoro (BU)	53.32 %	13	74.25 %	12	213.12 %	3	-20.93 %	-159.80 %
Nacional de Crédito (BU)	27.20 %	22	27.82 %	22	35.85 %	20	-0.62 %	-8.65 %
Sofitasa (BU)	119.88 %	5	123.29 %	5	58.24 %	15	-3.41 %	61.64 %
Bicentenario (BU)	32.25 %	21	32.28 %	20	20.88 %	25	-0.03 %	11.37 %
Del Sur (BU)	319.18 %	2	303.91 %	2	288.22 %	1	15.27 %	30.96 %
Banesco (BU)	23.95 %	24	23.10 %	25	26.62 %	23	0.85 %	-2.67 %
Plaza (BU)	53.79 %	12	53.50 %	13	73.39 %	14	0.29 %	-19.60 %
Caroní (BU)	101.98 %	7	93.96 %	11	93.57 %	11	8.02 %	8.41 %
Bancaribe (BU)	26.67 %	23	26.83 %	23	29.44 %	21	-0.16 %	-2.77 %
Vzln. de Crédito (BU)	15.06 %	26	14.59 %	27	242.00 %	2	0.47 %	-226.94 %
Bancamiga (BU)	131.74 %	4	124.98 %	4	194.95 %	4	6.76 %	-63.21 %
Bancrecer (BC)	99.07 %	10	104.15 %	6	124.91 %	6	-5.08 %	-25.84 %
Fondo Común (BU)	118.04 %	6	96.82 %	10	94.47 %	10	21.22 %	23.57 %
Banplus (BU)	16.48 %	25	18.41 %	26	23.18 %	24	-1.93 %	-6.70 %
Citibank (BU)	176.31 %	3	205.54 %	3	86.28 %	12	-29.23 %	90.03 %
Banfanb (BU)	39.63 %	18	35.63 %	18	14.93 %	27	4.00 %	24.70 %
Activo (BU)	36.92 %	19	35.41 %	19	12.89 %	28	1.51 %	24.03 %
Exterior (BU)	12.57 %	28	11.79 %	28	12.01 %	29	0.78 %	0.56 %
100% Banco (BU)	33.60 %	20	31.61 %	21	20.84 %	26	1.99 %	12.76 %
Exportación y Comercio (BC)	99.92 %	9	99.92 %	8	100.48 %	7	0.00 %	-0.56 %
Mi Banco (BC)	49.78 %	14	51.67 %	14	54.56 %	17	-1.89 %	-4.78 %
Internacional de Desarrollo (BU)	100.56 %	8	100.56 %	7	99.62 %	8	0.00 %	0.94 %
Agrícola de Vzla. (BU)	45.21 %	15	45.21 %	15	5.67 %	30	0.00 %	39.54 %
Bangente (BC)	13.58 %	27	24.52 %	24	187.15 %	5	-10.94 %	-173.57 %
Bancoex (BC)	0.00 %	29	0.00 %	29	96.03 %	9	0.00 %	-96.03 %
Inst. Municip. Créd. Popular (BC)	0.00 %	29	0.00 %	29	0.00 %	31	0.00 %	0.00 %
Novo Banco (BU)	0.00 %	29	0.00 %	29	80.45 %	13	0.00 %	-80.45 %

(*) La legislación venezolana establece que los bancos deben mantener un índice de adecuación de patrimonio contable: Patrimonio + Gestión Operativa / Activo Total; con un mínimo de 7% establecido por la Sudeban, como medida de carácter temporal, basado en el artículo 5 de la resolución 004.18 del 25-01-2018.

**Resultado Neto / Patrimonio Promedio (ROE del Sistema Banca Comercial y Universal Venezolana) (*)
del 01-01 al 30-09 de 2020**

Entidad Bancaria	sept-20	Ranking	ago-20	Ranking	sept-19	Ranking	Variac. Mes	Variac. Año
Banesco (BU)	90.4%	3	77.6%	4	79.7%	6	12.8%	10.7%
Venezuela (BU)	1.3%	20	1.4%	22	0.5%	28	-0.1%	0.8%
Nacional de Crédito (BU)	29.6%	9	32.4%	9	40.6%	16	-2.8%	-11.0%
Del Sur (BU)	29.7%	8	34.3%	8	48.4%	13	-4.6%	-18.7%
Provincial (BU)	6.4%	16	6.4%	16	60.6%	10	0.1%	-54.2%
Mercantil (BU)	8.6%	14	8.0%	15	25.4%	19	0.6%	-16.9%
VzIno. de Crédito (BU)	46.9%	5	51.4%	5	107.3%	5	-4.6%	-60.5%
Bancrecer (BC)	25.1%	10	25.7%	10	75.0%	7	-0.7%	-49.9%
Banplus (BU)	42.0%	6	39.4%	6	38.4%	17	2.7%	3.6%
Del Tesoro (BU)	5.0%	18	5.7%	18	17.3%	20	-0.7%	-12.3%
Bancamiga (BU)	13.4%	12	12.9%	13	48.8%	12	0.5%	-35.4%
Fondo Común (BU)	21.0%	11	13.4%	11	47.3%	14	7.5%	-26.3%
Banfanb (BU)	35.7%	7	35.4%	7	255.4%	4	0.3%	-219.7%
Plaza (BU)	8.2%	15	8.4%	14	29.9%	18	-0.2%	-21.7%
B.O.D. (BU)	0.7%	24	0.7%	24	6.6%	22	-0.1%	-5.9%
Mi Banco (BC)	64.9%	4	85.0%	3	1468.5%	1	-20.1%	-1403.6%
Exterior (BU)	12.2%	13	12.9%	12	61.2%	9	-0.7%	-48.9%
Bicentenario (BU)	0.8%	23	0.8%	23	3.2%	25	-0.1%	-2.4%
Sofitasa (BU)	0.6%	25	0.6%	25	0.5%	29	-0.1%	0.1%
Caroní (BU)	1.1%	22	1.6%	21	4.7%	24	-0.5%	-3.7%
100% Banco (BU)	5.4%	17	6.4%	17	45.8%	15	-0.9%	-40.3%
Bangente (BC)	1077.7%	1	756.2%	1	470.4%	2	321.5%	607.2%
Internacional de Desarrollo (BU)	1.2%	21	1.9%	20	1.7%	27	-0.7%	-0.5%
Agrícola de Vzla. (BU)	1.3%	19	1.9%	19	13.4%	21	-0.6%	-12.1%
Exportación y Comercio (BC)	0.2%	27	0.2%	26	2.6%	26	0.0%	-2.4%
Bancoex (BC)	0.2%	26	0.2%	27	0.4%	30	0.0%	-0.3%
Inst. Municp. Créd. Popular (BC)	106.7%	2	96.1%	2	256.2%	3	10.7%	-149.4%
Novo Banco (BU)	-35.8%	29	-32.2%	29	-85.9%	31	-3.6%	50.1%
Bancaribe (BU)	-15.0%	28	-2.2%	28	66.8%	8	-12.8%	-81.8%
Citibank (BU)	-39.0%	30	-34.6%	30	4.9%	23	-4.4%	-43.9%
Activo (BU)	-105.4%	31	-106.3%	31	60.5%	11	0.9%	-165.9%
TOTAL SBCU	5.4%		5.5%		11.2%		-0.1%	-5.8%

(*) Es el rendimiento del patrimonio del banco anualizado. La metodología es la misma que utiliza la Superintendencia de Bancos y Otras Instituciones Financieras. Lista ordenada sobre el ranking de la Utilidad Neta Acumulada obtenida por cada banco al cierre del mes en análisis.

**% Otros Ingresos Operativos entre el Total de Ingresos
de la Banca Comercial y Universal Venezolana
del 01-01 al 30-09 de 2020**

Entidad Bancaria	sept-20	Ranking	sept-19	Ranking	Variación
Banesco (BU)	72.2%	6	72.1%	4	0.1%
Mercantil (BU)	77.0%	5	60.0%	14	17.0%
Provincial (BU)	66.8%	8	61.0%	13	5.8%
Venezuela (BU)	45.9%	18	37.8%	23	8.2%
B.O.D. (BU)	92.1%	2	57.3%	17	34.8%
Nacional de Crédito (BU)	60.2%	11	73.4%	3	-13.3%
Bicentenario (BU)	28.7%	24	70.4%	5	-41.7%
Bancaribe (BU)	64.1%	9	65.2%	12	-1.1%
VzIno. de Crédito (BU)	58.2%	13	47.1%	22	11.1%
Del Tesoro (BU)	39.1%	20	25.4%	26	13.7%
Del Sur (BU)	58.6%	12	58.7%	16	-0.1%
Bancamiga (BU)	79.7%	4	80.4%	2	-0.7%
Banplus (BU)	39.3%	19	47.4%	21	-8.1%
Plaza (BU)	55.7%	14	59.6%	15	-3.9%
Exterior (BU)	30.7%	23	66.7%	8	-36.0%
Fondo Común (BU)	48.0%	17	70.0%	6	-22.0%
Sofitasa (BU)	32.0%	22	30.1%	25	1.9%
Banfanb (BU)	27.5%	25	65.3%	11	-37.8%
Activo (BU)	61.8%	10	32.4%	24	29.4%
Bancrecer (BC)	17.0%	27	13.2%	28	3.8%
100% Banco (BU)	38.1%	21	67.4%	7	-29.3%
Citibank (BU)	83.5%	3	51.3%	19	32.2%
Caroní (BU)	49.0%	15	65.4%	10	-16.4%
Mi Banco (BC)	48.0%	16	49.3%	20	-1.3%
Internacional de Desarrollo (BU)	99.5%	1	93.1%	1	6.5%
Agrícola de Vzla. (BU)	10.1%	28	24.2%	27	-14.1%
Exportación y Comercio (BC)	70.9%	7	65.8%	9	5.1%
Bangente (BC)	26.0%	26	53.4%	18	-27.4%
Bancoex (BC)	0.1%	30	0.1%	30	0.0%
Inst. Municip. Créd. Popular (BC)	0.1%	29	0.1%	29	0.0%
Novo Banco (BU)	0.0%	31	0.0%	31	0.0%
TOTAL SBCU	58.1%	0	57.2%	0	0.9%

La función fundamental de la banca es la intermediación financiera, sin embargo, genera una serie de servicios a la clientela (operaciones con tarjetas de débito y de crédito, chequeras, etc.) que le permiten obtener ingresos operativos adicionales. El presente cuadro mide el aporte que estos ingresos operativos aporta al total de los ingresos de la banca. A mayor porcentaje mayor dependencia tiene el banco de sus operaciones de servicios diversos. Ordenado sobre el total de otros ingresos operativos de cada banco.

**% de Gastos de Personal entre el Total de Ingresos
de la Banca Comercial y Universal Venezolana (*)
del 01-01 al 30-09 de 2020**

Entidad Bancaria	sept-20	Ranking	sept-19	Ranking	Variación
Citibank (BU)	109.2%	1	35.1%	3	74.1%
Internacional de Desarrollo (BU)	71.8%	2	75.2%	1	-3.4%
Agrícola de Vzla. (BU)	39.2%	3	27.7%	4	11.5%
Activo (BU)	34.9%	4	17.9%	12	16.9%
100% Banco (BU)	27.6%	5	21.5%	7	6.1%
Banplus (BU)	24.7%	6	14.3%	16	10.4%
Exterior (BU)	24.6%	7	25.6%	5	-1.0%
Del Tesoro (BU)	24.1%	8	20.3%	10	3.8%
Vzln. de Crédito (BU)	23.5%	9	19.7%	11	3.9%
Bancaribe (BU)	21.5%	10	20.6%	9	0.9%
Inst. Municp. Créd. Popular (BC)	21.1%	11	21.1%	8	0.0%
Bangente (BC)	20.3%	12	35.2%	2	-14.8%
Exportación y Comercio (BC)	17.5%	13	6.3%	27	11.2%
Caroní (BU)	17.5%	14	14.9%	15	2.6%
Venezuela (BU)	16.3%	15	16.9%	13	-0.6%
Plaza (BU)	14.4%	16	9.1%	24	5.4%
Provincial (BU)	14.0%	17	13.7%	19	0.3%
Mercantil (BU)	13.6%	18	14.2%	17	-0.6%
Mi Banco (BC)	12.7%	19	11.8%	21	0.9%
Bancamiga (BU)	12.6%	20	11.0%	22	1.7%
Fondo Común (BU)	12.3%	21	13.8%	18	-1.4%
Banesco (BU)	10.9%	22	12.6%	20	-1.7%
Bicentenario (BU)	10.0%	23	24.3%	6	-14.3%
Bancoex (BC)	9.9%	24	9.9%	23	0.0%
B.O.D. (BU)	8.6%	25	16.6%	14	-8.0%
Sofitasa (BU)	8.6%	26	8.0%	25	0.7%
Nacional de Crédito (BU)	8.5%	27	7.2%	26	1.3%
Banfanb (BU)	4.7%	28	4.4%	28	0.3%
Del Sur (BU)	3.0%	29	2.0%	29	0.9%
Bancrecer (BC)	0.5%	30	1.2%	30	-0.7%
Novo Banco (BU)	0.0%	31	0.0%	31	0.0%
TOTAL SBCU	13.9%		14.6%		-0.7%

(*) Porcentaje del Total de Ingresos del Banco, destinado a los Gastos de Personal (Sueldos, Viáticos, Vacaciones, Bonos, Prestaciones, etc.). El Ranking esta representado en los bancos que mayor porcentaje de Gastos de Personal aplican del Total de sus Ingresos. A menor porcentaje mayor eficiencia en el manejo de los Recursos Humanos.

septiembre 2020 (Porcentajes)	COMPARATIVO MENSUAL				COMPARATIVO ACUMULADO				Variaciones	
	Ingresos por Cartera de Créditos del mes / Cartera de Créditos Bruta promedio últimos 2 meses				Ingresos por Cartera de Créditos acumulados / Cartera de Créditos Bruta promedio últimos 10 meses					
	(Ordenado según volumen de captaciones totales)									
TASA PROMEDIO ANUALIZADA CARTERA DE CRÉDITOS	sept. 20/ago. 20	R	ago. 20/jul. 20	R	sept. 20/ene. 20	R	sept. 19/ene. 19	R	Prom. Mes	Prom. Acum.
Venezuela (BU)	40.03 %	18	116.63 %	7	85.19 %	11	69.70 %	19	-76.59 %	15.48 %
Mercantil (BU)	111.43 %	6	77.67 %	11	97.70 %	7	102.93 %	11	33.76 %	-5.23 %
Provincial (BU)	86.20 %	8	86.89 %	9	93.66 %	8	104.54 %	9	-0.68 %	-10.88 %
Banesco (BU)	157.00 %	5	59.10 %	14	101.90 %	6	79.86 %	17	97.89 %	22.04 %
Nacional de Crédito (BU)	46.65 %	15	47.60 %	17	61.09 %	16	112.74 %	7	-0.95 %	-51.65 %
B.O.D. (BU)	7.49 %	23	11.36 %	24	15.67 %	23	64.61 %	20	-3.88 %	-48.94 %
Bicentenario (BU)	20.78 %	20	52.75 %	16	39.59 %	20	35.77 %	25	-31.97 %	3.82 %
Del Tesoro (BU)	44.88 %	16	31.04 %	21	44.67 %	19	96.98 %	12	13.84 %	-52.31 %
Bancaribe (BU)	57.57 %	14	43.10 %	18	70.35 %	13	177.63 %	3	14.47 %	-107.28 %
Bancamiga (BU)	6.12 %	24	6.55 %	25	28.86 %	21	139.40 %	5	-0.42 %	-110.54 %
VzIno. de Crédito (BU)	182.08 %	3	151.13 %	6	191.51 %	2	184.07 %	2	30.94 %	7.44 %
Plaza (BU)	79.26 %	10	97.53 %	8	86.59 %	10	87.91 %	13	-18.27 %	-1.32 %
Banfanb (BU)	41.04 %	17	32.77 %	20	26.75 %	22	36.34 %	24	8.27 %	-9.59 %
Exterior (BU)	71.24 %	11	68.85 %	12	69.12 %	14	38.69 %	23	2.39 %	30.42 %
Fondo Común (BU)	179.44 %	4	187.43 %	4	156.34 %	4	80.63 %	16	-7.99 %	75.71 %
Banplus (BU)	93.19 %	7	79.77 %	10	90.59 %	9	160.79 %	4	13.42 %	-70.20 %
Sofitasa (BU)	61.55 %	13	57.22 %	15	73.64 %	12	103.58 %	10	4.33 %	-29.95 %
Bancrecer (BC)	260.80 %	1	233.73 %	1	271.61 %	1	266.11 %	1	27.07 %	5.50 %
Activo (BU)	65.97 %	12	42.07 %	19	58.61 %	17	108.62 %	8	23.90 %	-50.01 %
Del Sur (BU)	14.12 %	22	159.13 %	5	52.86 %	18	77.88 %	18	-145.01 %	-25.02 %
100% Banco (BU)	198.49 %	2	195.51 %	3	187.48 %	3	120.53 %	6	2.97 %	66.95 %
Caroní (BU)	23.46 %	19	63.01 %	13	62.12 %	15	81.41 %	15	-39.55 %	-19.29 %
Citibank (BU)	15.25 %	21	18.67 %	23	14.07 %	24	27.73 %	27	-3.42 %	-13.66 %
Agrícola de Vzla. (BU)	0.00 %	25	19.47 %	22	13.45 %	25	82.80 %	14	-19.47 %	-69.35 %
Mi Banco (BC)	82.10 %	9	199.16 %	2	112.05 %	5	42.89 %	21	-117.06 %	69.15 %
Bangente (BC)	0.00 %	25	0.00 %	26	0.00 %	28	42.24 %	22	0.00 %	-42.24 %
Exportación y Comercio (BC)	0.00 %	25	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
Internacional de Desarrollo (BU)	0.00 %	25	0.00 %	26	0.00 %	28	33.84 %	26	0.00 %	-33.84 %
Bancoex (BC)	0.00 %	25	-19.92 %	30	1.04 %	27	2.49 %	29	19.92 %	-1.45 %
Inst. Municip. Créd. Popular (BC)	0.00 %	25	-179.14 %	31	9.33 %	26	22.39 %	28	179.14 %	-13.06 %
Novo Banco (BU)	0.00 %	25	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
TOTAL SBCU	83.40 %		79.40 %		84.82 %		83.31 %		4.00 %	1.50 %

Nota: Un factor de distorsión de la tasa promedio de interés podría ser el cobro de intereses moratorios sobre créditos reestructurados, vencidos o en litigio.

**septiembre 2020
(Porcentajes)**

(Ordenado según volumen de captaciones totales)

TASA PROMEDIO ANUALIZADA CAPTACIONES DEL PÚBLICO	COMPARATIVO MENSUAL				COMPARATIVO ACUMULADO				Variaciones	
	Gastos por Captaciones del Público del mes / Captaciones de Público promedio últimos 2 meses				Gastos por Captaciones del Público acumulados / Captaciones de Público promedio últimos 10 meses					
	sept. 20/ago. 20	R	ago. 20/jul. 20	R	sept. 20/ene. 20	R	sept. 19/ene. 19	R	Prom. Mes	Prom. Acum.
Venezuela (BU)	0.48 %	24	0.55 %	24	0.60 %	24	0.50 %	24	-0.07 %	0.11 %
Mercantil (BU)	7.91 %	5	12.53 %	3	12.23 %	5	5.44 %	9	-4.62 %	6.79 %
Provincial (BU)	2.09 %	19	2.52 %	17	2.87 %	19	2.69 %	17	-0.43 %	0.18 %
Banesco (BU)	2.69 %	16	2.43 %	18	2.65 %	20	1.87 %	19	0.26 %	0.78 %
Nacional de Crédito (BU)	1.45 %	21	1.69 %	20	2.13 %	21	3.71 %	12	-0.25 %	-1.59 %
B.O.D. (BU)	3.84 %	12	4.30 %	12	3.72 %	17	3.03 %	14	-0.47 %	0.69 %
Bicentenario (BU)	3.64 %	14	4.60 %	11	4.06 %	14	1.80 %	20	-0.97 %	2.26 %
Del Tesoro (BU)	1.30 %	23	1.07 %	23	1.30 %	23	0.66 %	23	0.22 %	0.64 %
Bancaribe (BU)	3.54 %	15	3.77 %	14	5.11 %	13	6.23 %	6	-0.23 %	-1.12 %
Bancamiga (BU)	5.68 %	9	6.56 %	8	8.16 %	7	16.30 %	2	-0.88 %	-8.14 %
Vzln. de Crédito (BU)	7.28 %	7	5.94 %	10	5.23 %	12	5.65 %	8	1.34 %	-0.42 %
Plaza (BU)	7.51 %	6	9.26 %	5	9.55 %	6	9.50 %	3	-1.75 %	0.04 %
Banfanb (BU)	1.30 %	22	1.61 %	22	7.22 %	10	4.20 %	11	-0.31 %	3.02 %
Exterior (BU)	12.66 %	4	12.07 %	4	12.42 %	4	5.92 %	7	0.59 %	6.50 %
Fondo Común (BU)	5.52 %	10	6.15 %	9	7.18 %	11	7.88 %	4	-0.63 %	-0.70 %
Banplus (BU)	2.15 %	18	2.66 %	16	3.69 %	18	0.76 %	22	-0.51 %	2.93 %
Sofitasa (BU)	7.16 %	8	7.00 %	6	7.73 %	9	4.74 %	10	0.16 %	2.99 %
Bancrecer (BC)	41.38 %	1	42.89 %	1	48.34 %	1	25.78 %	1	-1.51 %	22.56 %
Activo (BU)	3.99 %	11	1.83 %	19	8.04 %	8	3.48 %	13	2.16 %	4.56 %
Del Sur (BU)	22.93 %	3	21.11 %	2	19.47 %	3	7.43 %	5	1.82 %	12.03 %
100% Banco (BU)	1.61 %	20	1.64 %	21	1.64 %	22	1.55 %	21	-0.03 %	0.09 %
Caroní (BU)	3.66 %	13	3.84 %	13	4.02 %	16	2.77 %	16	-0.17 %	1.25 %
Citibank (BU)	0.16 %	25	0.16 %	25	0.14 %	25	0.17 %	25	-0.01 %	-0.03 %
Agrícola de Vzla. (BU)	0.00 %	26	0.01 %	26	0.01 %	27	0.03 %	27	-0.01 %	-0.01 %
Mi Banco (BC)	39.90 %	2	6.62 %	7	21.74 %	2	2.54 %	18	33.29 %	19.20 %
Bangente (BC)	2.66 %	17	2.89 %	15	4.02 %	15	2.95 %	15	-0.23 %	1.08 %
Exportación y Comercio (BC)	0.00 %	26	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
Internacional de Desarrollo (BU)	0.00 %	26	0.01 %	27	0.01 %	26	0.05 %	26	-0.01 %	-0.03 %
Bancoex (BC)	0.00 %	26	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
Inst. Municp. Créd. Popular (BC)	0.00 %	26	-0.06 %	31	0.00 %	28	0.01 %	28	0.06 %	0.00 %
Novo Banco (BU)	0.00 %	26	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
TOTAL SBCU	2.37 %		2.80 %		2.94 %		1.91 %		-0.43 %	1.02 %

**septiembre 2020
(Porcentajes)**

(Ordenado según volumen de captaciones totales)

	COMPARATIVO MENSUAL				COMPARATIVO ACUMULADO				Variaciones	
	<i>Diferencia entre la tasa promedio anualizada de la Cartera de Créditos y las Captaciones del Público promedio últimos 2 meses</i>				<i>Diferencia entre la tasa promedio anualizada de la Cartera de Créditos y las Captaciones del Público promedio últimos 10 meses</i>					
TASA PROMEDIO ANUALIZADA MARGEN FINANCIERO	sept. 20/ago. 20	R	ago. 20/jul. 20	R	sept. 20/ene. 20	R	sept. 19/ene. 19	R	Prom. Mes	Prom. Acum.
Venezuela (BU)	39.55 %	18	116.07 %	7	84.58 %	10	69.21 %	19	-76.52 %	15.37 %
Mercantil (BU)	103.52 %	6	65.13 %	11	85.47 %	9	97.48 %	11	38.38 %	-12.02 %
Provincial (BU)	84.11 %	8	84.37 %	9	90.79 %	6	101.85 %	9	-0.25 %	-11.06 %
Banesco (BU)	154.31 %	5	56.68 %	14	99.25 %	5	77.99 %	16	97.63 %	21.26 %
Nacional de Crédito (BU)	45.21 %	14	45.91 %	17	58.97 %	14	109.03 %	7	-0.71 %	-50.06 %
B.O.D. (BU)	3.65 %	22	7.06 %	24	11.96 %	25	61.58 %	20	-3.41 %	-49.63 %
Bicentenario (BU)	17.14 %	20	48.14 %	16	35.53 %	19	33.97 %	23	-31.01 %	1.56 %
Del Tesoro (BU)	43.59 %	15	29.97 %	21	43.37 %	18	96.32 %	12	13.62 %	-52.95 %
Bancaribe (BU)	54.03 %	13	39.33 %	19	65.23 %	13	171.40 %	3	14.70 %	-106.16 %
Bancamiga (BU)	0.45 %	23	-0.01 %	30	20.69 %	21	123.10 %	5	0.46 %	-102.41 %
Vzln. de Crédito (BU)	174.80 %	3	145.20 %	5	186.27 %	2	178.42 %	2	29.60 %	7.86 %
Plaza (BU)	71.75 %	9	88.26 %	8	77.04 %	11	78.40 %	15	-16.52 %	-1.36 %
Banfanb (BU)	39.75 %	17	31.17 %	20	19.53 %	22	32.14 %	26	8.58 %	-12.61 %
Exterior (BU)	58.58 %	11	56.78 %	13	56.70 %	16	32.78 %	25	1.80 %	23.92 %
Fondo Común (BU)	173.92 %	4	181.28 %	4	149.16 %	4	72.75 %	17	-7.36 %	76.42 %
Banplus (BU)	91.04 %	7	77.12 %	10	86.90 %	8	160.03 %	4	13.93 %	-73.13 %
Sofitasa (BU)	54.39 %	12	50.22 %	15	65.91 %	12	98.85 %	10	4.17 %	-32.94 %
Bancrecer (BC)	219.42 %	1	190.84 %	3	223.27 %	1	240.33 %	1	28.58 %	-17.05 %
Activo (BU)	61.98 %	10	40.24 %	18	50.57 %	17	105.15 %	8	21.74 %	-54.57 %
Del Sur (BU)	-8.82 %	31	138.02 %	6	33.39 %	20	70.45 %	18	-146.83 %	-37.05 %
100% Banco (BU)	196.88 %	2	193.87 %	1	185.84 %	3	118.99 %	6	3.01 %	66.85 %
Caroní (BU)	19.80 %	19	59.18 %	12	58.10 %	15	78.64 %	14	-39.38 %	-20.54 %
Citibank (BU)	15.10 %	21	18.51 %	23	13.92 %	23	27.55 %	27	-3.41 %	-13.63 %
Agrícola de Vzla. (BU)	0.00 %	24	19.46 %	22	13.44 %	24	82.77 %	13	-19.46 %	-69.34 %
Mi Banco (BC)	42.20 %	16	192.55 %	2	90.31 %	7	40.35 %	21	-150.35 %	49.96 %
Bangente (BC)	0.00 %	24	0.00 %	25	-4.02 %	31	39.29 %	22	0.00 %	-43.32 %
Exportación y Comercio (BC)	0.00 %	24	0.00 %	25	0.00 %	28	0.00 %	30	0.00 %	0.00 %
Internacional de Desarrollo (BU)	0.00 %	24	-0.01 %	29	-0.01 %	30	33.79 %	24	0.01 %	-33.81 %
Bancoex (BC)	0.00 %	24	0.00 %	25	1.04 %	27	2.49 %	29	0.00 %	-1.45 %
Inst. Municp. Créd. Popular (BC)	0.00 %	24	-179.09 %	31	9.33 %	26	22.39 %	28	179.09 %	-13.06 %
Novo Banco (BU)	0.00 %	24	0.00 %	25	0.00 %	28	0.00 %	30	0.00 %	0.00 %
TOTAL SBCU	81.03 %		76.60 %		81.88 %		81.40 %		4.43 %	0.48 %