

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

(Cifras en miles de Bs.S)

Entidad Bancaria	Ganancia del mes nov. 2020			Ganancia acumulada comparativa					
	nov-20	Cuota	R	nov-20	Cuota	R	nov-19	Cuota	R
	Banesco (BU)	1,725,997,400	16.6%	2	5,066,656,742	23.5%	1	166,812,286	13.7%
Mercantil (BU)	2,814,605,596	27.1%	1	3,617,698,917	16.8%	2	117,704,856	9.7%	3
Venezuela (BU)	1,040,270,330	10.0%	4	2,632,250,786	12.2%	3	51,660,500	4.3%	7
Provincial (BU)	1,242,165,120	11.9%	3	2,404,873,627	11.1%	4	297,113,726	24.5%	1
Nacional de Crédito (BU)	603,699,239	5.8%	5	1,825,505,007	8.5%	5	81,821,279	6.7%	5
Del Sur (BU)	400,693,543	3.9%	8	1,580,981,446	7.3%	6	96,593,378	8.0%	4
VzIno. de Crédito (BU)	562,017,471	5.4%	6	1,218,408,061	5.6%	7	38,877,160	3.2%	11
B.O.D. (BU)	520,859,232	5.0%	7	590,121,450	2.7%	8	47,310,380	3.9%	8
Banplus (BU)	178,614,415	1.7%	12	493,157,600	2.3%	9	17,375,128	1.4%	16
Fondo Común (BU)	220,384,112	2.1%	11	412,195,662	1.9%	10	39,593,040	3.3%	10
Bancrecer (BC)	100,822,413	1.0%	15	403,133,593	1.9%	11	39,864,589	3.3%	9
Del Tesoro (BU)	101,280,514	1.0%	14	381,797,671	1.8%	12	27,377,591	2.3%	13
Bancamiga (BU)	152,975,011	1.5%	13	343,212,673	1.6%	13	38,226,047	3.1%	12
Exterior (BU)	271,951,298	2.6%	10	306,680,624	1.4%	14	11,814,781	1.0%	18
Plaza (BU)	100,101,294	1.0%	16	264,934,180	1.2%	15	24,137,294	2.0%	14
Banfanb (BU)	67,972,574	0.7%	18	251,006,825	1.2%	16	57,693,456	4.8%	6
Bancaribe (BU)	331,536,378	3.2%	9	204,280,604	0.9%	17	23,779,225	2.0%	15
Mi Banco (BC)	53,259,675	0.5%	19	96,700,039	0.4%	18	12,195,239	1.0%	17
Sofitasa (BU)	11,733,586	0.1%	20	37,387,305	0.2%	19	1,245,993	0.1%	24
Bicentenario (BU)	2,180,153	0.0%	24	36,878,731	0.2%	20	9,467,954	0.8%	19
Caroní (BU)	3,999,549	0.0%	23	21,364,689	0.1%	21	4,160,642	0.3%	21
100% Banco (BU)	4,015,862	0.0%	22	15,640,310	0.1%	22	4,165,740	0.3%	20
Exportación y Comercio (BC)	4,407,616	0.0%	21	6,833,860	0.0%	23	197,845	0.0%	25
Bangente (BC)	613,644	0.0%	25	2,434,896	0.0%	24	81,473	0.0%	28
Agrícola de Vzla. (BU)	17,922	0.0%	27	637,749	0.0%	25	162,217	0.0%	26
Internacional de Desarrollo (BU)	54,305	0.0%	26	111,775	0.0%	26	77,823	0.0%	29
Bancoex (BC)	0	0.0%	28	46,989	0.0%	27	93,978	0.0%	27
Inst. Municp. Créd. Popular (BC)	0	0.0%	28	97	0.0%	28	194	0.0%	30
Novo Banco (BU)	0	0.0%	28	-42	0.0%	29	-84	0.0%	31
Activo (BU)	81,916,761	0.8%	17	-99,637,683	-0.5%	30	3,024,165	0.2%	22
Citibank (BU)	-195,757,425	-1.9%	31	-528,190,322	-2.4%	31	1,441,555	0.1%	23
<b>TOTAL SBCU</b>	<b>10,402,387,586</b>			<b>21,587,103,860</b>			<b>1,214,069,451</b>		

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

(Cifras en miles de Bs.S)

<b>Descripción</b>	<b>nov-20</b>	<b>nov-19</b>	<b>Variación</b>
<b>INGRESOS FINANCIEROS</b>	<b>54,578,052,861</b>	<b>2,901,639,501</b>	<b>1780.94 %</b>
Ingresos por inversiones en títulos valores	9,720,383,373	527,846,353	1741.52 %
Ingresos por cartera de créditos	43,391,448,886	2,149,025,022	1919.12 %
Resto rubros de ingresos financieros	1,466,220,603	224,768,126	552.33 %
<b>GASTOS FINANCIEROS</b>	<b>16,058,025,958</b>	<b>752,489,202</b>	<b>2033.99 %</b>
Gastos por captaciones del público	7,687,270,012	326,520,083	2254.30 %
Gastos por otros financiamientos obtenidos	6,605,369,136	167,849,603	3835.29 %
Gastos por otras obligaciones por intermed. financiera	358,185,834	136,029,834	163.31 %
Resto rubros de gastos financieros	1,407,200,977	122,089,683	1052.60 %
<b>MARGEN FINANCIERO BRUTO</b>	<b>38,520,026,903</b>	<b>2,149,150,299</b>	<b>1692.34 %</b>
<b>INGRESOS POR RECUPERAC. ACTIVOS FINANCIEROS</b>	<b>43,831,942</b>	<b>6,136,567</b>	<b>614.27 %</b>
<b>GASTOS POR INCOBRABILIDAD Y DESVAL. ACTIVOS FINANCIEROS</b>	<b>5,823,321,153</b>	<b>247,938,663</b>	<b>2248.69 %</b>
<b>MARGEN FINANCIERO NETO</b>	<b>32,740,537,692</b>	<b>1,907,348,203</b>	<b>1616.55 %</b>
OTROS INGRESOS OPERATIVOS	71,645,282,635	4,386,656,383	1533.25 %
OTROS GASTOS OPERATIVOS	13,984,806,113	773,166,397	1708.77 %
<b>MARGEN DE INTERMEDIACION FINANCIERA</b>	<b>90,401,014,214</b>	<b>5,520,838,188</b>	<b>1537.45 %</b>
<b>GASTOS DE TRANSFORMACION:</b>	<b>63,478,281,884</b>	<b>3,521,194,933</b>	<b>1702.75 %</b>
Gastos de personal	18,399,329,521	1,163,359,962	1481.57 %
Gastos generales y administrativos	42,883,537,238	2,247,924,763	1807.69 %
Aportes al Fondo de Gtía. de Depósitos y Prot. Bcria.	709,758,125	35,113,633	1921.32 %
Aportes a la Superintendencia de Bancos y O. Inst. F.	1,485,657,000	74,796,576	1886.26 %
<b>MARGEN OPERATIVO BRUTO</b>	<b>26,922,732,330</b>	<b>1,999,643,255</b>	<b>1246.38 %</b>
<b>MARGEN OPERATIVO NETO</b>	<b>24,421,669,596</b>	<b>1,350,194,814</b>	<b>1708.75 %</b>
INGRESOS EXTRAORDINARIOS	73,030,692	17,612,399	314.65 %
GASTOS EXTRAORDINARIOS	467,696,796	16,927,164	2663.00 %
<b>RESULTADO BRUTO ANTES DE IMPUESTO</b>	<b>24,027,003,492</b>	<b>1,350,880,048</b>	<b>1678.62 %</b>
IMPUESTO SOBRE LA RENTA	2,439,899,632	136,810,597	1683.41 %
<b>RESULTADO NETO</b>	<b>21,587,103,860</b>	<b>1,214,069,451</b>	<b>1678.08 %</b>

**Sistema Banca Comercial y Universal Venezolana  
del 01-01 al 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	RESULTADO NETO ACUMULADO (*)						
	nov-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variación
Banesco (BU)	5,066,656,742	23.5%	1	166,812,286	13.7%	2	2937.3%
Mercantil (BU)	3,617,698,917	16.8%	2	117,704,856	9.7%	3	2973.5%
Venezuela (BU)	2,632,250,786	12.2%	3	51,660,500	4.3%	7	4995.3%
Provincial (BU)	2,404,873,627	11.1%	4	297,113,726	24.5%	1	709.4%
Nacional de Crédito (BU)	1,825,505,007	8.5%	5	81,821,279	6.7%	5	2131.1%
Del Sur (BU)	1,580,981,446	7.3%	6	96,593,378	8.0%	4	1536.7%
Vzln. de Crédito (BU)	1,218,408,061	5.6%	7	38,877,160	3.2%	11	3034.0%
B.O.D. (BU)	590,121,450	2.7%	8	47,310,380	3.9%	8	1147.3%
Banplus (BU)	493,157,600	2.3%	9	17,375,128	1.4%	16	2738.3%
Fondo Común (BU)	412,195,662	1.9%	10	39,593,040	3.3%	10	941.1%
Bancrecer (BC)	403,133,593	1.9%	11	39,864,589	3.3%	9	911.3%
Del Tesoro (BU)	381,797,671	1.8%	12	27,377,591	2.3%	13	1294.6%
Bancamiga (BU)	343,212,673	1.6%	13	38,226,047	3.1%	12	797.9%
Exterior (BU)	306,680,624	1.4%	14	11,814,781	1.0%	18	2495.7%
Plaza (BU)	264,934,180	1.2%	15	24,137,294	2.0%	14	997.6%
Banfanb (BU)	251,006,825	1.2%	16	57,693,456	4.8%	6	335.1%
Bancaribe (BU)	204,280,604	0.9%	17	23,779,225	2.0%	15	759.1%
Mi Banco (BC)	96,700,039	0.4%	18	12,195,239	1.0%	17	692.9%
Sofitasa (BU)	37,387,305	0.2%	19	1,245,993	0.1%	24	2900.6%
Bicentenario (BU)	36,878,731	0.2%	20	9,467,954	0.8%	19	289.5%
Caroní (BU)	21,364,689	0.1%	21	4,160,642	0.3%	21	413.5%
100% Banco (BU)	15,640,310	0.1%	22	4,165,740	0.3%	20	275.5%
Exportación y Comercio (BC)	6,833,860	0.0%	23	197,845	0.0%	25	3354.1%
Bangente (BC)	2,434,896	0.0%	24	81,473	0.0%	28	2888.6%
Agrícola de Vzla. (BU)	637,749	0.0%	25	162,217	0.0%	26	293.1%
Internacional de Desarrollo (BU)	111,775	0.0%	26	77,823	0.0%	29	43.6%
Bancoex (BC)	46,989	0.0%	27	93,978	0.0%	27	-50.0%
Inst. Municip. Créd. Popular (BC)	97	0.0%	28	194	0.0%	30	-50.0%
Novo Banco (BU)	-42	0.0%	29	-84	0.0%	31	50.0%
Activo (BU)	-99,637,683	-0.5%	30	3,024,165	0.2%	22	-3394.7%
Citibank (BU)	-528,190,322	-2.4%	31	1,441,555	0.1%	23	-36740.3%
<b>TOTAL SBCU</b>	<b>21,587,103,860</b>			<b>1,214,069,451</b>			<b>1678.1%</b>

(\*) 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 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	3,987,363,774,472	68.5%	1	1,964,556,287,934	68.1%	1	153,036,735,625	66.6%	1	103.0%	2505.5%
Del Tesoro (BU)	379,407,119,427	6.5%	2	187,259,348,959	6.5%	2	16,484,338,655	7.2%	2	102.6%	2201.6%
Provincial (BU)	248,433,975,253	4.3%	3	128,511,064,610	4.5%	3	10,027,137,913	4.4%	4	93.3%	2377.6%
Mercantil (BU)	190,402,723,047	3.3%	4	99,903,257,179	3.5%	4	7,014,753,362	3.1%	6	90.6%	2614.3%
Banesco (BU)	182,657,427,947	3.1%	5	96,490,811,951	3.3%	5	8,140,115,174	3.5%	5	89.3%	2143.9%
B.O.D. (BU)	169,850,213,266	2.9%	6	81,889,346,906	2.8%	6	6,357,293,494	2.8%	7	107.4%	2571.7%
Bicentenario (BU)	156,549,620,798	2.7%	7	77,832,915,848	2.7%	7	10,519,726,000	4.6%	3	101.1%	1388.2%
Nacional de Crédito (BU)	145,393,131,275	2.5%	8	66,175,903,215	2.3%	8	3,467,182,081	1.5%	8	119.7%	4093.4%
Bancaribe (BU)	44,469,173,978	0.8%	9	23,308,861,686	0.8%	9	1,433,866,769	0.6%	11	90.8%	3001.3%
Vzino. de Crédito (BU)	42,392,120,047	0.7%	10	19,590,208,042	0.7%	10	1,793,342,371	0.8%	9	116.4%	2263.9%
Sofitasa (BU)	35,558,427,672	0.6%	11	18,676,689,161	0.6%	11	1,624,302,414	0.7%	10	90.4%	2089.2%
Bancamiga (BU)	35,546,503,511	0.6%	12	17,075,962,472	0.6%	12	561,914,160	0.2%	19	108.2%	6226.0%
Del Sur (BU)	33,194,533,970	0.6%	13	16,453,251,344	0.6%	13	1,275,510,263	0.6%	13	101.8%	2502.5%
Plaza (BU)	29,271,383,562	0.5%	14	14,106,844,743	0.5%	15	1,118,924,763	0.5%	16	107.5%	2516.0%
Exterior (BU)	27,890,037,242	0.5%	15	14,858,193,597	0.5%	14	1,153,015,139	0.5%	15	87.7%	2318.9%
Banplus (BU)	24,237,884,485	0.4%	16	11,405,196,754	0.4%	16	1,169,111,987	0.5%	14	112.5%	1973.2%
Fondo Común (BU)	17,186,792,754	0.3%	17	8,306,352,077	0.3%	17	804,801,712	0.4%	18	106.9%	2035.5%
Bancrecer (BC)	15,783,580,680	0.3%	18	7,863,476,944	0.3%	19	466,021,707	0.2%	20	100.7%	3286.9%
Banfanb (BU)	15,710,580,997	0.3%	19	7,555,494,954	0.3%	20	1,415,793,836	0.6%	12	107.9%	1009.7%
Caroní (BU)	15,137,626,126	0.3%	20	8,228,427,388	0.3%	18	824,219,963	0.4%	17	84.0%	1736.6%
Activo (BU)	7,696,768,570	0.1%	21	4,458,276,543	0.2%	21	308,906,767	0.1%	21	72.6%	2391.6%
100% Banco (BU)	6,544,400,680	0.1%	22	3,077,370,552	0.1%	23	300,463,873	0.1%	22	112.7%	2078.1%
Citibank (BU)	5,951,909,523	0.1%	23	3,386,008,230	0.1%	22	198,083,450	0.1%	23	75.8%	2904.7%
Exportación y Comercio (BC)	1,371,269,069	0.0%	24	716,103,449	0.0%	24	51,319,466	0.0%	25	91.5%	2572.0%
Mi Banco (BC)	1,262,867,298	0.0%	25	690,488,022	0.0%	25	33,981,239	0.0%	28	82.9%	3616.4%
Agrícola de Vzla. (BU)	615,166,414	0.0%	26	310,939,225	0.0%	26	89,144,329	0.0%	24	97.8%	590.1%
Internacional de Desarrollo (BU)	544,089,157	0.0%	27	280,002,935	0.0%	27	37,785,016	0.0%	26	94.3%	1340.0%
Bangente (BC)	46,717,836	0.0%	28	36,460,252	0.0%	28	3,791,008	0.0%	29	28.1%	1132.3%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	34,175,862	0.0%	27	0.0%	-100.0%
Inst. Municp. 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%
<b>TOTAL SBCU</b>	<b>5,820,469,819,053</b>			<b>2,883,003,544,971</b>			<b>229,745,775,773</b>			<b>101.9%</b>	<b>2433.4%</b>

(\*) 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 30-11 de 2020**  
(Cifras en miles de Bs.S)

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Cuota</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Cuota</b>	<b>Ranking</b>	<b>Variación</b>
Venezuela (BU)	7,695,938,609	14.1%	1	488,599,006	16.8%	1	1475.1%
Banesco (BU)	7,623,601,991	14.0%	2	362,192,917	12.5%	2	2004.8%
Provincial (BU)	6,925,636,611	12.7%	3	358,964,325	12.4%	3	1829.3%
Mercantil (BU)	6,757,065,336	12.4%	4	295,133,310	10.2%	4	2189.5%
Exterior (BU)	3,268,885,329	6.0%	5	48,332,874	1.7%	17	6663.3%
Del Tesoro (BU)	2,520,817,249	4.6%	6	160,858,536	5.5%	5	1467.1%
Nacional de Crédito (BU)	2,491,346,646	4.6%	7	102,818,706	3.5%	9	2323.0%
Bancaribe (BU)	2,455,759,288	4.5%	8	149,437,518	5.2%	7	1543.3%
Bancrecer (BC)	2,220,222,719	4.1%	9	136,021,504	4.7%	8	1532.3%
Banplus (BU)	1,686,426,111	3.1%	10	65,589,881	2.3%	13	2471.2%
Vzln. de Crédito (BU)	1,550,969,587	2.8%	11	75,042,136	2.6%	11	1966.8%
Banfanb (BU)	1,392,798,959	2.6%	12	50,242,782	1.7%	15	2672.1%
Del Sur (BU)	1,284,171,098	2.4%	13	64,870,133	2.2%	14	1879.6%
Sofitasa (BU)	1,160,734,310	2.1%	14	70,083,847	2.4%	12	1556.2%
Plaza (BU)	1,001,241,127	1.8%	15	47,840,643	1.6%	18	1992.9%
Fondo Común (BU)	979,292,886	1.8%	16	49,981,656	1.7%	16	1859.3%
B.O.D. (BU)	818,808,222	1.5%	17	152,954,657	5.3%	6	435.3%
Bicentenario (BU)	784,033,322	1.4%	18	81,217,164	2.8%	10	865.4%
100% Banco (BU)	702,658,603	1.3%	19	23,422,145	0.8%	22	2900.0%
Bancamiga (BU)	348,824,140	0.6%	20	37,692,978	1.3%	19	825.4%
Caroní (BU)	340,924,657	0.6%	21	23,476,594	0.8%	21	1352.2%
Activo (BU)	281,757,552	0.5%	22	34,993,816	1.2%	20	705.2%
Mi Banco (BC)	220,023,052	0.4%	23	13,096,557	0.5%	23	1580.0%
Agrícola de Vzla. (BU)	53,630,452	0.1%	24	5,177,040	0.2%	24	935.9%
Citibank (BU)	9,696,125	0.0%	25	1,917,705	0.1%	25	405.6%
Exportación y Comercio (BC)	2,211,583	0.0%	26	244,221	0.0%	28	805.6%
Bancoex (BC)	531,892	0.0%	27	1,063,785	0.0%	26	-50.0%
Internacional de Desarrollo (BU)	45,203	0.0%	28	358,781	0.0%	27	-87.4%
Bangente (BC)	189	0.0%	29	14,258	0.0%	29	-98.7%
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%
<b>TOTAL SBCU</b>	<b>54,578,052,861</b>			<b>2,901,639,501</b>			<b>1780.9%</b>

(\*) 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 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Banesco (BU)	43,550,061,048	17.7%	1	19,167,484,599	17.2%	1	1,405,624,516	16.2%	1	127.2%	2998.3%
Provincial (BU)	34,880,721,822	14.2%	2	13,376,732,959	12.0%	3	1,059,689,416	12.2%	2	160.8%	3191.6%
Venezuela (BU)	31,566,628,277	12.8%	3	13,819,959,465	12.4%	2	968,676,761	11.1%	3	128.4%	3158.7%
Mercantil (BU)	23,570,849,311	9.6%	4	11,032,228,043	9.9%	4	739,406,223	8.5%	4	113.7%	3087.8%
Nacional de Crédito (BU)	19,262,356,338	7.8%	5	9,488,671,254	8.5%	5	339,904,776	3.9%	10	103.0%	5567.0%
Exterior (BU)	17,998,020,941	7.3%	6	8,587,629,913	7.7%	6	527,523,403	6.1%	7	109.6%	3311.8%
Bancaribe (BU)	16,081,931,822	6.5%	7	6,771,594,668	6.1%	7	198,856,236	2.3%	11	137.5%	7987.2%
Del Tesoro (BU)	11,488,257,730	4.7%	8	6,324,475,481	5.7%	8	505,886,691	5.8%	8	81.6%	2170.9%
B.O.D. (BU)	7,414,723,026	3.0%	9	3,842,577,823	3.4%	10	640,242,875	7.4%	5	93.0%	1058.1%
Bicentenario (BU)	5,950,417,055	2.4%	10	3,849,040,203	3.4%	9	489,872,538	5.6%	9	54.6%	1114.7%
Bancrecer (BC)	5,795,482,195	2.4%	11	2,664,750,970	2.4%	11	100,365,039	1.2%	18	117.5%	5674.4%
Plaza (BU)	5,371,460,689	2.2%	12	2,378,484,577	2.1%	12	167,122,520	1.9%	12	125.8%	3114.1%
Banplus (BU)	5,329,329,741	2.2%	13	2,372,983,943	2.1%	13	146,851,834	1.7%	13	124.6%	3529.1%
Vzino. de Crédito (BU)	4,924,352,782	2.0%	14	2,014,903,712	1.8%	14	80,389,563	0.9%	20	144.4%	6025.6%
Fondo Común (BU)	3,676,261,505	1.5%	15	1,553,461,098	1.4%	15	145,891,673	1.7%	14	136.6%	2419.9%
Del Sur (BU)	2,444,126,959	1.0%	16	442,947,440	0.4%	21	119,123,550	1.4%	15	451.8%	1951.8%
100% Banco (BU)	1,880,225,693	0.8%	17	918,624,123	0.8%	16	106,272,358	1.2%	17	104.7%	1669.3%
Bancamiga (BU)	1,223,335,294	0.5%	18	564,539,555	0.5%	19	39,756,218	0.5%	22	116.7%	2977.1%
Banfanb (BU)	862,290,499	0.4%	19	898,960,507	0.8%	17	578,702,741	6.7%	6	-4.1%	49.0%
Caroní (BU)	814,526,730	0.3%	20	484,609,572	0.4%	20	48,246,235	0.6%	21	68.1%	1588.3%
Activo (BU)	803,503,089	0.3%	21	584,975,954	0.5%	18	117,464,156	1.4%	16	37.4%	584.0%
Sofitasa (BU)	670,824,126	0.3%	22	190,089,679	0.2%	23	95,680,990	1.1%	19	252.9%	601.1%
Mi Banco (BC)	477,070,053	0.2%	23	235,540,097	0.2%	22	18,616,973	0.2%	24	102.5%	2462.6%
Agrícola de Vzla. (BU)	63,229,000	0.0%	24	34,403,179	0.0%	24	11,717,161	0.1%	25	83.8%	439.6%
Citibank (BU)	403,440	0.0%	25	412,287	0.0%	25	2,456,213	0.0%	26	-2.1%	-83.6%
Internacional de Desarrollo (BU)	0	0.0%	26	0	0.0%	26	0	0.0%	28	0.0%	-44.4%
Bancoex (BC)	0	0.0%	27	0	0.0%	27	38,518,977	0.4%	23	0.0%	-100.0%
Bangente (BC)	0	0.0%	27	0	0.0%	27	0	0.0%	29	0.0%	0.0%
Exportación y Comercio (BC)	0	0.0%	27	0	0.0%	27	0	0.0%	29	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%	29	0.0%	0.0%
<b>TOTAL SBCU</b>	<b>246,100,389,165</b>			<b>111,600,081,101</b>			<b>8,692,859,691</b>			<b>120.5%</b>	<b>2731.1%</b>

(\*) 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 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Ranking</b>	<b>Variación</b>
Banesco (BU)	31.9%	12	29.0%	14	2.9%
Mercantil (BU)	37.8%	9	23.4%	17	14.4%
Venezuela (BU)	36.6%	10	23.1%	18	13.5%
Provincial (BU)	35.6%	11	30.8%	10	4.9%
Exterior (BU)	79.4%	1	24.0%	16	55.4%
Bancaribe (BU)	45.1%	7	43.7%	6	1.4%
Bancrecer (BC)	76.6%	2	55.5%	4	21.2%
Nacional de Crédito (BU)	25.6%	18	19.6%	22	6.0%
Vzln. de Crédito (BU)	31.0%	13	37.7%	8	-6.7%
Del Tesoro (BU)	29.0%	16	63.2%	1	-34.2%
Banplus (BU)	30.4%	14	46.9%	5	-16.5%
Fondo Común (BU)	52.0%	5	22.5%	19	29.4%
Plaza (BU)	46.5%	6	29.3%	12	17.2%
B.O.D. (BU)	11.0%	21	31.5%	9	-20.5%
100% Banco (BU)	62.9%	3	29.1%	13	33.8%
Bicentenario (BU)	6.1%	23	24.7%	15	-18.5%
Del Sur (BU)	12.5%	20	12.7%	23	-0.2%
Banfanb (BU)	12.6%	19	30.3%	11	-17.7%
Activo (BU)	29.2%	15	38.2%	7	-9.1%
Mi Banco (BC)	40.9%	8	9.3%	24	31.6%
Caroní (BU)	27.0%	17	20.4%	21	6.5%
Sofitasa (BU)	5.6%	24	20.7%	20	-15.1%
Bancamiga (BU)	3.2%	25	8.5%	25	-5.3%
Agrícola de Vzla. (BU)	7.6%	22	62.0%	2	-54.4%
Bancoex (BC)	60.0%	4	60.0%	3	0.0%
Citibank (BU)	0.1%	27	0.8%	27	-0.7%
Inst. Munic. Créd. Popular (BC)	3.0%	26	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%
<b>TOTAL SBCU</b>	<b>32.4%</b>		<b>29.0%</b>		<b>3.4%</b>

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

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

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>oct-20</b>	<b>nov-19</b>	<b>Variac. Mes</b>	<b>Variac. Año</b>
Banesco (BU)	50.76 %	35.85 %	29.33 %	14.90 %	21.43 %
Provincial (BU)	35.49 %	24.68 %	22.26 %	10.82 %	13.23 %
Venezuela (BU)	4.87 %	4.14 %	3.35 %	0.73 %	1.52 %
Mercantil (BU)	24.53 %	19.81 %	20.06 %	4.72 %	4.48 %
Nacional de Crédito (BU)	22.12 %	23.82 %	20.51 %	-1.70 %	1.61 %
Exterior (BU)	243.95 %	180.16 %	114.21 %	63.78 %	129.74 %
Bancaribe (BU)	58.38 %	50.18 %	28.10 %	8.21 %	30.28 %
Del Tesoro (BU)	28.53 %	27.46 %	17.15 %	1.07 %	11.38 %
B.O.D. (BU)	10.47 %	10.54 %	22.17 %	-0.07 %	-11.70 %
Bicentenario (BU)	10.58 %	13.35 %	8.46 %	-2.77 %	2.12 %
Bancrecer (BC)	121.58 %	100.45 %	78.24 %	21.12 %	43.33 %
Plaza (BU)	48.29 %	43.60 %	39.09 %	4.69 %	9.19 %
Banplus (BU)	77.02 %	58.69 %	20.47 %	18.33 %	56.54 %
Vzlno. de Crédito (BU)	40.94 %	31.47 %	10.47 %	9.47 %	30.47 %
Fondo Común (BU)	46.36 %	35.63 %	33.37 %	10.73 %	12.99 %
Del Sur (BU)	58.78 %	20.87 %	50.56 %	37.91 %	8.23 %
100% Banco (BU)	50.71 %	53.89 %	54.07 %	-3.18 %	-3.36 %
Bancamiga (BU)	6.84 %	7.05 %	20.83 %	-0.21 %	-13.99 %
Banfanb (BU)	6.95 %	16.20 %	55.17 %	-9.25 %	-48.23 %
Caroní (BU)	31.49 %	32.22 %	18.62 %	-0.73 %	12.88 %
Activo (BU)	16.16 %	26.46 %	53.14 %	-10.30 %	-36.98 %
Sofitasa (BU)	14.75 %	6.64 %	27.95 %	8.11 %	-13.21 %
Mi Banco (BC)	150.47 %	107.51 %	123.76 %	42.96 %	26.71 %
Agrícola de Vzla. (BU)	28.03 %	18.30 %	35.93 %	9.74 %	-7.90 %
Citibank (BU)	0.06 %	0.07 %	3.63 %	-0.01 %	-3.57 %
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. Municp. 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 %
<b>TOTAL SBCU</b>	<b>18.76 %</b>	<b>16.13 %</b>	<b>14.09 %</b>	<b>2.62 %</b>	<b>4.66 %</b>

(\*) 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 (\*)  
noviembre 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>oct-20</b>	<b>nov-19</b>	<b>Variac. Mes</b>	<b>Variac. Año</b>
Banesco (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Provincial (BU)	0.01 %	0.01 %	0.40 %	-0.01 %	-0.39 %
Venezuela (BU)	0.03 %	0.14 %	0.49 %	-0.11 %	-0.46 %
Mercantil (BU)	0.01 %	0.02 %	0.02 %	-0.01 %	-0.01 %
Nacional de Crédito (BU)	0.00 %	0.01 %	0.13 %	-0.01 %	-0.13 %
Exterior (BU)	54.26 %	56.19 %	68.90 %	-1.93 %	-14.64 %
Bancaribe (BU)	0.01 %	0.01 %	0.09 %	0.00 %	-0.09 %
Del Tesoro (BU)	0.00 %	0.01 %	0.17 %	0.00 %	-0.17 %
B.O.D. (BU)	1.23 %	2.59 %	1.72 %	-1.36 %	-0.50 %
Bicentenario (BU)	0.66 %	1.08 %	3.25 %	-0.42 %	-2.59 %
Bancrecer (BC)	0.12 %	0.00 %	0.38 %	0.12 %	-0.26 %
Plaza (BU)	0.01 %	0.02 %	0.67 %	-0.01 %	-0.65 %
Banplus (BU)	0.08 %	0.22 %	0.22 %	-0.14 %	-0.14 %
Vzlno. de Crédito (BU)	0.00 %	0.01 %	0.08 %	0.00 %	-0.07 %
Fondo Común (BU)	0.00 %	0.00 %	0.02 %	0.00 %	-0.02 %
Del Sur (BU)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
100% Banco (BU)	0.00 %	0.01 %	0.01 %	-0.01 %	-0.01 %
Bancamiga (BU)	0.02 %	0.19 %	0.19 %	-0.17 %	-0.18 %
Banfanb (BU)	0.25 %	0.12 %	0.31 %	0.12 %	-0.06 %
Caroní (BU)	0.19 %	0.02 %	0.07 %	0.16 %	0.11 %
Activo (BU)	0.54 %	0.58 %	0.34 %	-0.03 %	0.21 %
Sofitasa (BU)	0.02 %	0.05 %	0.01 %	-0.03 %	0.01 %
Mi Banco (BC)	1.86 %	1.10 %	0.22 %	0.76 %	1.64 %
Agrícola de Vzla. (BU)	0.26 %	0.47 %	0.70 %	-0.21 %	-0.43 %
Citibank (BU)	0.00 %	0.00 %	0.02 %	0.00 %	-0.02 %
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 %	0.00 %	0.00 %	0.00 %
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 %
<b>TOTAL SBCU</b>	<b>4.04 %</b>	<b>4.49 %</b>	<b>4.67 %</b>	<b>-0.45 %</b>	<b>-0.63 %</b>

(\*) 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 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>oct-20</b>	<b>nov-19</b>	<b>Variac. Mes</b>	<b>Variac. Año</b>
Venezuela (BU)	1.4%	0.6%	0.8%	0.8%	0.7%
Del Tesoro (BU)	1.2%	1.3%	1.8%	-0.1%	-0.6%
Provincial (BU)	2.4%	3.0%	2.8%	-0.5%	-0.4%
Mercantil (BU)	2.7%	3.6%	5.2%	-0.9%	-2.5%
Banesco (BU)	11.9%	16.7%	10.2%	-4.9%	1.7%
B.O.D. (BU)	7.6%	9.1%	7.1%	-1.5%	0.5%
Bicentenario (BU)	37.5%	40.0%	28.2%	-2.5%	9.2%
Nacional de Crédito (BU)	8.7%	7.6%	5.4%	1.1%	3.4%
Bancaribe (BU)	5.1%	8.7%	6.5%	-3.6%	-1.4%
Vzln. de Crédito (BU)	3.4%	2.8%	13.2%	0.6%	-9.8%
Sofitasa (BU)	50.2%	50.2%	33.9%	0.0%	16.3%
Bancamiga (BU)	14.7%	14.5%	21.8%	0.2%	-7.1%
Del Sur (BU)	2.3%	4.0%	0.9%	-1.8%	1.4%
Plaza (BU)	34.4%	35.2%	37.5%	-0.9%	-3.1%
Exterior (BU)	5.9%	6.5%	2.8%	-0.6%	3.2%
Banplus (BU)	6.3%	11.7%	15.1%	-5.4%	-8.8%
Fondo Común (BU)	5.3%	5.2%	0.5%	0.1%	4.8%
Bancrecer (BC)	9.0%	8.8%	6.9%	0.1%	2.1%
Banfanb (BU)	9.6%	22.2%	26.8%	-12.6%	-17.2%
Caroní (BU)	16.1%	22.6%	16.5%	-6.5%	-0.4%
Activo (BU)	8.3%	11.6%	12.6%	-3.3%	-4.3%
100% Banco (BU)	6.3%	8.9%	6.2%	-2.6%	0.2%
Citibank (BU)	4.2%	11.0%	25.0%	-6.8%	-20.8%
Exportación y Comercio (BC)	0.0%	0.0%	0.1%	0.0%	0.0%
Mi Banco (BC)	30.0%	50.6%	24.9%	-20.6%	5.1%
Agrícola de Vzla. (BU)	40.1%	27.6%	18.1%	12.5%	22.0%
Internacional de Desarrollo (BU)	0.0%	0.0%	0.1%	0.0%	-0.1%
Bangente (BC)	0.8%	1.7%	0.8%	-0.9%	0.0%
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%
<b>TOTAL SBCU</b>	<b>3.9%</b>	<b>3.8%</b>	<b>3.9%</b>	<b>0.1%</b>	<b>0.1%</b>

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 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	3,505,412,314,861	88.2%	1	1,738,067,933,385	87.8%	1	132,993,575,992	87.6%	1	101.7%	2535.8%
Del Tesoro (BU)	280,617,755,522	7.1%	2	139,542,520,222	7.1%	2	10,227,932,678	6.7%	2	101.1%	2643.6%
B.O.D. (BU)	79,821,531,216	2.0%	3	39,244,979,445	2.0%	3	2,856,199,433	1.9%	3	103.4%	2694.7%
Del Sur (BU)	23,326,034,846	0.6%	4	11,398,402,670	0.6%	4	865,158,359	0.6%	5	104.6%	2596.2%
Banesco (BU)	19,045,787,634	0.5%	5	9,253,722,751	0.5%	5	695,341,455	0.5%	6	105.8%	2639.1%
Sofitasa (BU)	13,253,934,325	0.3%	6	6,615,002,356	0.3%	6	623,078,794	0.4%	7	100.4%	2027.2%
Bancamiga (BU)	9,536,891,093	0.2%	7	4,459,273,583	0.2%	9	239,524,421	0.2%	9	113.9%	3881.6%
Bicentenario (BU)	8,054,295,943	0.2%	8	5,514,951,286	0.3%	8	1,492,780,998	1.0%	4	46.0%	439.5%
Bancrecer (BC)	6,707,274,152	0.2%	9	3,498,766,794	0.2%	10	246,589,970	0.2%	8	91.7%	2620.0%
Nacional de Crédito (BU)	5,580,382,436	0.1%	10	2,844,924,430	0.1%	11	238,904,636	0.2%	10	96.2%	2235.8%
Caroní (BU)	5,075,987,966	0.1%	11	2,505,240,026	0.1%	12	208,574,777	0.1%	11	102.6%	2333.7%
Fondo Común (BU)	4,199,602,437	0.1%	12	2,326,386,007	0.1%	13	204,135,722	0.1%	12	80.5%	1957.3%
Plaza (BU)	2,847,445,074	0.1%	13	1,393,488,029	0.1%	16	112,364,367	0.1%	16	104.3%	2434.1%
Banplus (BU)	2,661,623,778	0.1%	14	1,708,979,085	0.1%	14	74,537,034	0.0%	18	55.7%	3470.9%
Provincial (BU)	2,204,406,506	0.1%	15	5,662,954,685	0.3%	7	114,713,846	0.1%	15	-61.1%	1821.7%
Bancaribe (BU)	1,803,277,184	0.0%	16	890,637,102	0.0%	17	145,116,669	0.1%	14	102.5%	1142.6%
Exterior (BU)	1,197,208,751	0.0%	17	591,082,738	0.0%	18	6,126,966	0.0%	25	102.5%	19440.0%
Activo (BU)	1,127,402,744	0.0%	18	398,291,949	0.0%	19	35,910,148	0.0%	20	183.1%	3039.5%
Banfanb (BU)	864,264,576	0.0%	19	1,577,547,606	0.1%	15	195,774,786	0.1%	13	-45.2%	341.5%
100% Banco (BU)	569,277,656	0.0%	20	281,363,784	0.0%	21	21,719,369	0.0%	22	102.3%	2521.1%
Mercantil (BU)	414,953,165	0.0%	21	64,662,715	0.0%	24	78,045,884	0.1%	17	541.7%	431.7%
Vzino. de Crédito (BU)	353,974,687	0.0%	22	346,542,226	0.0%	20	16,744,253	0.0%	23	2.1%	2014.0%
Citibank (BU)	262,046,263	0.0%	23	248,536,687	0.0%	22	15,553,380	0.0%	24	5.4%	1584.8%
Mi Banco (BC)	120,000,440	0.0%	24	440	0.0%	27	440	0.0%	29	27286370.4%	27254268.6%
Agrícola de Vzla. (BU)	112,033,691	0.0%	25	92,791,046	0.0%	23	55,799,128	0.0%	19	20.7%	100.8%
Exportación y Comercio (BC)	2,992,760	0.0%	26	2,652,909	0.0%	25	715,626	0.0%	27	12.8%	318.2%
Bangente (BC)	1,000	0.0%	27	1,000	0.0%	26	1,000	0.0%	28	0.0%	0.0%
Internacional de Desarrollo (BU)	2	0.0%	28	2	0.0%	28	22,635,913	0.0%	21	0.0%	-100.0%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	3,178,635	0.0%	26	0.0%	-100.0%
Inst. Municip. 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%
<b>TOTAL SBCU</b>	<b>3,975,172,700,707</b>			<b>1,978,531,634,958</b>			<b>151,790,735,024</b>			<b>100.9%</b>	<b>2518.9%</b>

(\*) 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, Pagares 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 30-11 de 2020**  
(Cifras en miles de Bs.S)

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Cuota</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Cuota</b>	<b>Ranking</b>	<b>Variación</b>
Venezuela (BU)	1,581,982,005	16.3%	1	265,202,767	50.2%	1	496.5%
Del Tesoro (BU)	1,299,578,842	13.4%	2	9,863,371	1.9%	9	13075.8%
Sofitasa (BU)	1,068,843,406	11.0%	3	44,317,824	8.4%	2	2311.8%
Del Sur (BU)	937,268,262	9.6%	4	42,944,298	8.1%	3	2082.5%
Provincial (BU)	796,111,939	8.2%	5	18,866,100	3.6%	6	4119.8%
Banplus (BU)	711,933,733	7.3%	6	4,768,870	0.9%	14	14828.8%
Nacional de Crédito (BU)	599,745,755	6.2%	7	28,737,342	5.4%	5	1987.0%
Banfanb (BU)	527,441,897	5.4%	8	806,790	0.2%	24	65275.4%
Banesco (BU)	431,218,674	4.4%	9	12,756,041	2.4%	8	3280.5%
Bancamiga (BU)	287,871,606	3.0%	10	29,139,665	5.5%	4	887.9%
Vzln. de Crédito (BU)	261,633,376	2.7%	11	3,631,643	0.7%	16	7104.3%
Bicentenario (BU)	231,814,049	2.4%	12	2,864,531	0.5%	18	7992.6%
Bancrecer (BC)	222,053,647	2.3%	13	8,941,093	1.7%	10	2383.5%
Caroní (BU)	181,926,555	1.9%	14	8,748,983	1.7%	11	1979.4%
Plaza (BU)	150,710,379	1.6%	15	6,998,844	1.3%	12	2053.4%
Fondo Común (BU)	116,901,461	1.2%	16	15,655,993	3.0%	7	646.7%
Bancaribe (BU)	67,591,086	0.7%	17	1,755,245	0.3%	21	3750.8%
Mercantil (BU)	61,784,216	0.6%	18	5,858,509	1.1%	13	954.6%
Activo (BU)	59,161,330	0.6%	19	3,056,184	0.6%	17	1835.8%
Agrícola de Vzla. (BU)	48,721,855	0.5%	20	1,011,316	0.2%	23	4717.7%
Mi Banco (BC)	25,846,349	0.3%	21	2,495,824	0.5%	20	935.6%
100% Banco (BU)	16,946,865	0.2%	22	1,131,360	0.2%	22	1397.9%
Exterior (BU)	11,294,879	0.1%	23	2,550,355	0.5%	19	342.9%
B.O.D. (BU)	10,489,488	0.1%	24	4,134,763	0.8%	15	153.7%
Citibank (BU)	9,042,667	0.1%	25	578,907	0.1%	25	1462.0%
Exportación y Comercio (BC)	2,211,561	0.0%	26	243,229	0.0%	28	809.3%
Bancoex (BC)	212,097	0.0%	27	424,194	0.1%	26	-50.0%
Internacional de Desarrollo (BU)	45,203	0.0%	28	358,705	0.1%	27	-87.4%
Bangente (BC)	189	0.0%	29	3,605	0.0%	29	-94.7%
Inst. Municip. 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%
<b>TOTAL SBCU</b>	<b>9,720,383,373</b>			<b>527,846,353</b>			<b>1741.5%</b>

**% Gastos Financieros entre el Total de Ingresos  
de la Banca Comercial y Universal Venezolana  
del 01-01 al 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Ranking</b>	<b>Variación</b>
Caroní (BU)	28.3%	1	31.4%	1	-3.1%
B.O.D. (BU)	23.8%	2	6.0%	19	17.8%
Bancrecer (BC)	23.1%	3	10.3%	11	12.8%
Mercantil (BU)	23.0%	4	13.5%	8	9.5%
Activo (BU)	22.4%	5	6.4%	16	15.9%
Bancamiga (BU)	20.2%	6	8.7%	14	11.5%
Plaza (BU)	19.7%	7	30.7%	2	-11.0%
Exterior (BU)	19.5%	8	9.1%	12	10.4%
Bancaribe (BU)	16.4%	9	7.2%	15	9.1%
Bicentenario (BU)	15.7%	10	14.1%	6	1.6%
Mi Banco (BC)	12.5%	11	1.1%	25	11.4%
100% Banco (BU)	12.1%	12	4.3%	22	7.7%
Sofitasa (BU)	11.4%	13	16.9%	5	-5.5%
Banfanb (BU)	10.6%	14	12.2%	9	-1.5%
Agrícola de Vzla. (BU)	10.1%	15	19.2%	4	-9.1%
Fondo Común (BU)	10.0%	16	9.1%	13	1.0%
Venezuela (BU)	9.5%	17	19.7%	3	-10.2%
Provincial (BU)	7.9%	18	6.0%	18	1.8%
Del Sur (BU)	6.9%	19	3.4%	23	3.5%
Nacional de Crédito (BU)	5.8%	20	5.9%	20	-0.1%
Vzln. de Crédito (BU)	5.2%	21	11.2%	10	-6.0%
Del Tesoro (BU)	4.7%	22	6.3%	17	-1.6%
Citibank (BU)	4.4%	23	0.9%	26	3.5%
Bangente (BC)	4.3%	24	3.2%	24	1.0%
Banesco (BU)	4.3%	25	4.9%	21	-0.6%
Banplus (BU)	1.9%	26	14.0%	7	-12.1%
Inst. Munic. 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%
<b>TOTAL SBCU</b>	<b>12.0%</b>		<b>10.2%</b>		<b>1.8%</b>

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 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	648,393,395,828	49.4%	1	334,113,321,503	48.3%	1	28,889,802,021	46.8%	1	94.1%	2144.4%
Provincial (BU)	98,273,487,203	7.5%	2	54,204,483,927	7.8%	3	4,760,313,143	7.7%	4	81.3%	1964.4%
Mercantil (BU)	96,084,370,051	7.3%	3	55,698,678,678	8.1%	2	3,686,718,931	6.0%	5	72.5%	2506.2%
Nacional de Crédito (BU)	87,079,721,143	6.6%	4	39,830,836,082	5.8%	5	1,657,427,677	2.7%	8	118.6%	5153.9%
Banesco (BU)	85,804,165,447	6.5%	5	53,462,689,146	7.7%	4	4,793,150,592	7.8%	3	60.5%	1690.1%
B.O.D. (BU)	70,839,971,291	5.4%	6	36,461,180,725	5.3%	6	2,887,949,003	4.7%	7	94.3%	2353.0%
Bicentenario (BU)	56,243,561,151	4.3%	7	28,836,690,588	4.2%	7	5,790,131,413	9.4%	2	95.0%	871.4%
Del Tesoro (BU)	40,266,612,600	3.1%	8	23,033,394,139	3.3%	8	2,949,097,813	4.8%	6	74.8%	1265.4%
Bancaribe (BU)	27,545,080,352	2.1%	9	13,495,602,233	2.0%	9	707,558,108	1.1%	12	104.1%	3793.0%
Bancamiga (BU)	17,879,372,818	1.4%	10	8,007,738,413	1.2%	10	190,818,444	0.3%	21	123.3%	9269.8%
Banfanb (BU)	12,413,014,861	0.9%	11	5,550,737,397	0.8%	12	1,048,877,603	1.7%	9	123.6%	1083.5%
Vzln. de Crédito (BU)	12,027,698,315	0.9%	12	6,401,754,019	0.9%	11	767,509,512	1.2%	10	87.9%	1467.1%
Plaza (BU)	11,123,586,776	0.8%	13	5,455,851,512	0.8%	13	427,481,770	0.7%	15	103.9%	2502.1%
Fondo Común (BU)	7,929,659,450	0.6%	14	4,359,561,685	0.6%	15	437,166,457	0.7%	14	81.9%	1713.9%
Exterior (BU)	7,377,790,858	0.6%	15	4,766,539,015	0.7%	14	461,874,603	0.7%	13	54.8%	1497.4%
Banplus (BU)	6,919,696,447	0.5%	16	4,043,479,423	0.6%	16	717,320,192	1.2%	11	71.1%	864.7%
Activo (BU)	4,972,144,135	0.4%	17	2,210,801,660	0.3%	19	221,044,042	0.4%	19	124.9%	2149.4%
Bancrecer (BC)	4,766,964,366	0.4%	18	2,652,756,412	0.4%	18	128,271,832	0.2%	22	79.7%	3616.3%
Sofitasa (BU)	4,549,384,356	0.3%	19	2,864,739,738	0.4%	17	342,272,834	0.6%	16	58.8%	1229.2%
Del Sur (BU)	4,157,970,174	0.3%	20	2,122,180,235	0.3%	20	235,626,223	0.4%	18	95.9%	1664.6%
100% Banco (BU)	3,707,960,485	0.3%	21	1,704,703,119	0.2%	21	196,557,585	0.3%	20	117.5%	1786.4%
Caroní (BU)	2,586,238,429	0.2%	22	1,504,014,557	0.2%	22	259,135,298	0.4%	17	72.0%	898.0%
Citibank (BU)	645,860,876	0.0%	23	598,654,689	0.1%	23	67,577,322	0.1%	23	7.9%	855.7%
Mi Banco (BC)	317,060,904	0.0%	24	219,090,634	0.0%	24	15,043,033	0.0%	25	44.7%	2007.7%
Agrícola de Vzla. (BU)	225,539,081	0.0%	25	187,999,637	0.0%	25	32,607,691	0.1%	24	20.0%	591.7%
Bangente (BC)	41,802,853	0.0%	26	32,632,332	0.0%	26	3,547,661	0.0%	26	28.1%	1078.3%
Internacional de Desarrollo (BU)	5,393,028	0.0%	27	2,666,415	0.0%	27	10,423	0.0%	29	102.3%	51641.1%
Exportación y Comercio (BC)	651,887	0.0%	28	616,238	0.0%	28	36,382	0.0%	27	5.8%	1691.8%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	0	0.0%	30	0.0%	0.0%
Inst. Municip. 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%
<b>TOTAL SBCU</b>	<b>1,312,178,155,163</b>			<b>691,823,394,151</b>			<b>61,674,944,732</b>			<b>89.7%</b>	<b>2027.6%</b>

(\*) 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 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	46,782,472,007	52.9%	1	27,634,651,666	49.9%	1	3,772,210,682	54.5%	1	69.3%	1140.2%
Bicentenario (BU)	8,015,405,512	9.1%	2	5,422,359,197	9.8%	2	564,918,064	8.2%	2	47.8%	1318.9%
Banesco (BU)	5,870,342,595	6.6%	3	3,986,439,146	7.2%	5	329,930,437	4.8%	6	47.3%	1679.3%
Del Tesoro (BU)	5,744,339,500	6.5%	4	4,306,043,906	7.8%	3	510,005,153	7.4%	4	33.4%	1026.3%
B.O.D. (BU)	5,657,479,366	6.4%	5	4,117,102,758	7.4%	4	519,716,259	7.5%	3	37.4%	988.6%
Banfanb (BU)	4,467,026,764	5.0%	6	1,786,229,438	3.2%	7	406,525,765	5.9%	5	150.1%	998.8%
Provincial (BU)	3,019,766,622	3.4%	7	1,807,205,660	3.3%	6	146,707,430	2.1%	8	67.1%	1958.4%
Mercantil (BU)	1,941,918,720	2.2%	8	1,184,353,642	2.1%	8	189,773,336	2.7%	7	64.0%	923.3%
Nacional de Crédito (BU)	1,608,539,243	1.8%	9	948,874,712	1.7%	10	68,670,169	1.0%	10	69.5%	2242.4%
Bancamiga (BU)	1,446,335,490	1.6%	10	455,874,787	0.8%	14	29,454,553	0.4%	14	217.3%	4810.4%
Bancrecer (BC)	963,416,777	1.1%	11	1,072,250,472	1.9%	9	69,759,144	1.0%	9	-10.2%	1281.1%
Bancaribe (BU)	728,877,906	0.8%	12	607,145,398	1.1%	11	63,185,841	0.9%	11	20.0%	1053.5%
100% Banco (BU)	541,984,987	0.6%	13	460,360,224	0.8%	13	47,982,104	0.7%	13	17.7%	1029.6%
Vzln. de Crédito (BU)	447,464,010	0.5%	14	400,373,795	0.7%	15	21,458,130	0.3%	17	11.8%	1985.3%
Activo (BU)	359,881,888	0.4%	15	544,172,412	1.0%	12	25,250,620	0.4%	16	-33.9%	1325.2%
Caroní (BU)	271,333,101	0.3%	16	174,025,094	0.3%	16	61,323,008	0.9%	12	55.9%	342.5%
Fondo Común (BU)	215,426,415	0.2%	17	173,730,183	0.3%	17	13,150,053	0.2%	20	24.0%	1538.2%
Banplus (BU)	150,841,950	0.2%	18	84,661,823	0.2%	18	7,264,158	0.1%	22	78.2%	1976.5%
Sofitasa (BU)	92,848,031	0.1%	19	63,870,947	0.1%	19	12,299,880	0.2%	21	45.4%	654.9%
Agrícola de Vzla. (BU)	75,865,797	0.1%	20	48,935,232	0.1%	20	17,792,711	0.3%	19	55.0%	326.4%
Del Sur (BU)	52,066,622	0.1%	21	41,691,545	0.1%	21	27,769,576	0.4%	15	24.9%	87.5%
Plaza (BU)	36,170,854	0.0%	22	35,492,242	0.1%	22	17,820,474	0.3%	18	1.9%	103.0%
Exterior (BU)	18,252,148	0.0%	23	15,137,780	0.0%	23	4,116,645	0.1%	23	20.6%	343.4%
Citibank (BU)	53,915	0.0%	24	79,197	0.0%	24	11,306	0.0%	25	-31.9%	376.9%
Bancoex (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	27	0.0%	0.0%
Bangente (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	27	0.0%	0.0%
Exportación y Comercio (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	27	0.0%	0.0%
Inst. Municp. Créd. Popular (BC)	0	0.0%	25	0	0.0%	25	13,593	0.0%	24	0.0%	-100.0%
Internacional de Desarrollo (BU)	0	0.0%	25	0	0.0%	25	0	0.0%	27	0.0%	0.0%
Mi Banco (BC)	0	0.0%	25	0	0.0%	25	0	0.0%	26	0.0%	-100.0%
Novo Banco (BU)	0	0.0%	25	0	0.0%	25	0	0.0%	27	0.0%	0.0%
<b>TOTAL SBCU</b>	<b>88,508,110,219</b>			<b>55,371,061,259</b>			<b>6,927,109,094</b>			<b>59.8%</b>	<b>1177.7%</b>

**Participación de los Depósitos Oficiales en el Total de Captaciones del Público  
de la Banca Comercial y Universal Venezolana  
Al 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>oct-20</b>	<b>nov-19</b>	<b>Variac. Mes</b>	<b>Variac. Año</b>
Venezuela (BU)	7.2%	8.3%	13.1%	-1.1%	-5.8%
Bicentenario (BU)	14.3%	18.8%	9.8%	-4.6%	4.5%
Banesco (BU)	6.8%	7.5%	6.9%	-0.6%	0.0%
Del Tesoro (BU)	14.3%	18.7%	17.3%	-4.4%	-3.0%
B.O.D. (BU)	8.0%	11.3%	18.0%	-3.3%	-10.0%
Banfanb (BU)	36.0%	32.2%	38.8%	3.8%	-2.8%
Provincial (BU)	3.1%	3.3%	3.1%	-0.3%	0.0%
Mercantil (BU)	2.0%	2.1%	5.1%	-0.1%	-3.1%
Nacional de Crédito (BU)	1.8%	2.4%	4.1%	-0.5%	-2.3%
Bancamiga (BU)	8.1%	5.7%	15.4%	2.4%	-7.3%
Bancrecer (BC)	20.2%	40.4%	54.4%	-20.2%	-34.2%
Bancaribe (BU)	2.6%	4.5%	8.9%	-1.9%	-6.3%
100% Banco (BU)	14.6%	27.0%	24.4%	-12.4%	-9.8%
Vzln. de Crédito (BU)	3.7%	6.3%	2.8%	-2.5%	0.9%
Activo (BU)	7.2%	24.6%	11.4%	-17.4%	-4.2%
Caroní (BU)	10.5%	11.6%	23.7%	-1.1%	-13.2%
Fondo Común (BU)	2.7%	4.0%	3.0%	-1.3%	-0.3%
Banplus (BU)	2.2%	2.1%	1.0%	0.1%	1.2%
Sofitasa (BU)	2.0%	2.2%	3.6%	-0.2%	-1.6%
Agrícola de Vzla. (BU)	33.6%	26.0%	54.6%	7.6%	-20.9%
Del Sur (BU)	1.3%	2.0%	11.8%	-0.7%	-10.5%
Plaza (BU)	0.3%	0.7%	4.2%	-0.3%	-3.8%
Exterior (BU)	0.2%	0.3%	0.9%	-0.1%	-0.6%
Citibank (BU)	0.0%	0.0%	0.0%	0.0%	0.0%
Bancoex (BC)	0.0%	0.0%	0.0%	0.0%	0.0%
Bangente (BC)	0.0%	0.0%	0.0%	0.0%	0.0%
Exportación y Comercio (BC)	0.0%	0.0%	0.0%	0.0%	0.0%
Inst. Municp. Créd. Popular (BC)	0.0%	0.0%	79.4%	0.0%	-79.4%
Internacional de Desarrollo (BU)	0.0%	0.0%	0.0%	0.0%	0.0%
Mi Banco (BC)	0.0%	0.0%	0.0%	0.0%	0.0%
Novo Banco (BU)	0.0%	0.0%	0.0%	0.0%	0.0%
<b>TOTAL SBCU</b>	<b>6.7%</b>	<b>8.0%</b>	<b>11.2%</b>	<b>-1.3%</b>	<b>-4.5%</b>



**Total del Patrimonio de la Banca Comercial y Universal Venezolana (\*)**  
**Al 30-11 de 2020**  
(Cifras en miles de Bs.S)

Entidad Bancaria	nov-20	Cuota	Ranking	oct-20	Cuota	Ranking	nov-19	Cuota	Ranking	Variac. Mes	Variac. Año
Venezuela (BU)	826,061,089,727	60.1%	1	399,598,663,189	62.9%	1	29,072,007,335	63.1%	1	106.7%	2741.4%
Provincial (BU)	86,289,991,971	6.3%	2	38,596,469,761	6.1%	2	2,641,236,139	5.7%	2	123.6%	3167.0%
Mercantil (BU)	70,411,292,418	5.1%	3	30,104,979,291	4.7%	3	2,210,066,358	4.8%	4	133.9%	3085.9%
B.O.D. (BU)	65,144,416,929	4.7%	4	28,978,014,404	4.6%	4	2,176,594,534	4.7%	5	124.8%	2893.0%
Del Tesoro (BU)	49,519,991,496	3.6%	5	22,187,276,980	3.5%	5	1,065,880,621	2.3%	7	123.2%	4545.9%
Bicentenario (BU)	46,214,133,046	3.4%	6	14,988,193,891	2.4%	7	2,272,018,459	4.9%	3	208.3%	1934.1%
Banesco (BU)	37,484,160,343	2.7%	7	12,040,242,842	1.9%	10	704,642,570	1.5%	10	211.3%	5219.6%
Nacional de Crédito (BU)	37,392,942,189	2.7%	8	15,549,772,719	2.4%	6	944,505,322	2.0%	8	140.5%	3859.0%
Sofitasa (BU)	28,961,710,115	2.1%	9	14,492,879,537	2.3%	8	1,188,261,222	2.6%	6	99.8%	2337.3%
Del Sur (BU)	26,865,681,796	2.0%	10	13,056,207,040	2.1%	9	899,927,913	2.0%	9	105.8%	2885.3%
Plaza (BU)	14,631,494,845	1.1%	11	6,679,645,074	1.1%	11	401,975,100	0.9%	12	119.0%	3539.9%
Bancamiga (BU)	11,563,832,816	0.8%	12	5,611,859,911	0.9%	13	234,235,684	0.5%	17	106.1%	4836.8%
Vzln. de Crédito (BU)	11,557,818,078	0.8%	13	4,777,816,727	0.8%	15	249,417,958	0.5%	16	141.9%	4533.9%
Bancaribe (BU)	10,884,999,081	0.8%	14	4,916,288,180	0.8%	14	260,629,020	0.6%	14	121.4%	4076.4%
Caroní (BU)	10,881,687,433	0.8%	15	5,797,671,143	0.9%	12	495,424,725	1.1%	11	87.7%	2096.4%
Bancreer (BC)	9,048,402,650	0.7%	16	3,482,441,186	0.5%	16	263,856,018	0.6%	13	159.8%	3329.3%
Banplus (BU)	7,780,582,610	0.6%	17	2,974,610,426	0.5%	18	145,235,606	0.3%	19	161.6%	5257.2%
Fondo Común (BU)	7,195,440,795	0.5%	18	3,157,827,253	0.5%	17	253,847,994	0.6%	15	127.9%	2734.5%
Citibank (BU)	4,297,193,745	0.3%	19	2,269,235,621	0.4%	19	84,871,279	0.2%	20	89.4%	4963.2%
Exterior (BU)	3,698,656,634	0.3%	20	1,297,567,056	0.2%	22	82,370,398	0.2%	21	185.0%	4390.3%
Activo (BU)	2,535,950,169	0.2%	21	1,392,665,883	0.2%	21	21,612,060	0.0%	27	82.1%	11634.0%
100% Banco (BU)	2,116,322,137	0.2%	22	736,924,086	0.1%	23	40,548,681	0.1%	24	187.2%	5119.2%
Banfanb (BU)	1,457,495,626	0.1%	23	1,457,495,626	0.2%	20	200,809,975	0.4%	18	0.0%	625.8%
Exportación y Comercio (BC)	1,363,812,780	0.1%	24	711,615,561	0.1%	24	51,175,906	0.1%	23	91.7%	2565.0%
Internacional de Desarrollo (BU)	538,273,048	0.0%	25	276,883,916	0.0%	25	37,663,847	0.1%	25	94.4%	1329.2%
Mi Banco (BC)	431,031,739	0.0%	26	264,058,809	0.0%	26	2,209,622	0.0%	28	63.2%	19407.0%
Agrícola de Vzla. (BU)	139,020,505	0.0%	27	86,004,374	0.0%	27	52,006,670	0.1%	22	61.6%	167.3%
Bangente (BC)	391,164	0.0%	28	389,494	0.0%	28	17,294	0.0%	29	0.4%	2161.8%
Bancoex (BC)	0	0.0%	29	0	0.0%	29	32,818,957	0.1%	26	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%
<b>TOTAL SBCU</b>	<b>1,374,467,815,885</b>			<b>635,483,699,977</b>			<b>46,085,867,529</b>			<b>116.3%</b>	<b>2882.4%</b>

(\*) 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 30-11 de 2020**

(Ordenado según volumen del Total Patrimonio)								
<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Ranking</b>	<b>oct-20</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Ranking</b>	<b>Variac. Mes</b>	<b>Variac. Año</b>
Venezuela (BU)	349.07 %	1	378.26 %	1	292.63 %	2	-29.19 %	56.44 %
Provincial (BU)	43.98 %	18	41.39 %	15	42.23 %	18	2.59 %	1.75 %
Mercantil (BU)	47.44 %	16	40.37 %	17	53.93 %	15	7.07 %	-6.49 %
B.O.D. (BU)	83.43 %	11	78.13 %	11	77.09 %	14	5.30 %	6.34 %
Del Tesoro (BU)	80.78 %	12	54.11 %	12	28.66 %	22	26.67 %	52.12 %
Bicentenario (BU)	43.64 %	19	41.18 %	16	32.42 %	20	2.46 %	11.22 %
Banesco (BU)	35.75 %	22	22.94 %	24	20.02 %	25	12.81 %	15.73 %
Nacional de Crédito (BU)	28.62 %	24	27.42 %	22	35.24 %	19	1.20 %	-6.62 %
Sofitasa (BU)	123.41 %	5	120.88 %	6	121.64 %	6	2.53 %	1.77 %
Del Sur (BU)	338.54 %	2	337.50 %	2	304.60 %	1	1.04 %	33.94 %
Plaza (BU)	55.32 %	14	53.98 %	13	46.13 %	17	1.34 %	9.19 %
Bancamiga (BU)	122.59 %	6	132.47 %	5	164.44 %	3	-9.88 %	-41.85 %
Vzln. de Crédito (BU)	17.70 %	27	15.42 %	26	11.74 %	28	2.28 %	5.96 %
Bancaribe (BU)	29.20 %	23	25.18 %	23	29.94 %	21	4.02 %	-0.74 %
Caroní (BU)	112.59 %	7	102.05 %	7	96.30 %	10	10.54 %	16.29 %
Bancrecer (BC)	183.03 %	4	133.31 %	4	149.09 %	4	49.72 %	33.94 %
Banplus (BU)	13.70 %	28	16.30 %	25	12.29 %	26	-2.60 %	1.41 %
Fondo Común (BU)	99.74 %	10	92.22 %	10	83.07 %	12	7.52 %	16.67 %
Citibank (BU)	253.73 %	3	177.45 %	3	109.50 %	7	76.28 %	144.23 %
Exterior (BU)	17.85 %	26	12.17 %	28	11.83 %	27	5.68 %	6.02 %
Activo (BU)	38.58 %	21	33.97 %	18	9.27 %	30	4.61 %	29.31 %
100% Banco (BU)	41.89 %	20	31.66 %	20	20.18 %	24	10.23 %	21.71 %
Banfanb (BU)	44.53 %	17	29.50 %	21	25.84 %	23	15.03 %	18.69 %
Exportación y Comercio (BC)	99.97 %	8	99.73 %	9	100.01 %	8	0.24 %	-0.04 %
Internacional de Desarrollo (BU)	99.89 %	9	99.89 %	8	99.86 %	9	0.00 %	0.03 %
Mi Banco (BC)	47.51 %	15	46.05 %	14	46.61 %	16	1.46 %	0.90 %
Agrícola de Vzla. (BU)	28.20 %	25	33.32 %	19	138.86 %	5	-5.12 %	-110.66 %
Bangente (BC)	78.88 %	13	12.47 %	27	10.53 %	29	66.41 %	68.35 %
Bancoex (BC)	0.00 %	29	0.00 %	29	96.03 %	11	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 30-11 de 2020

Entidad Bancaria	nov-20	Ranking	oct-20	Ranking	nov-19	Ranking	Variac. Mes	Variac. Año
Banasco (BU)	80.5%	4	99.5%	3	63.2%	7	-19.0%	17.3%
Mercantil (BU)	25.0%	10	8.9%	15	19.6%	19	16.1%	5.5%
Venezuela (BU)	1.4%	22	1.3%	20	0.6%	28	0.1%	0.8%
Provincial (BU)	13.1%	15	10.1%	13	40.0%	13	3.0%	-26.9%
Nacional de Crédito (BU)	24.2%	12	27.1%	9	30.7%	17	-2.9%	-6.5%
Del Sur (BU)	24.9%	11	28.5%	8	41.4%	11	-3.6%	-16.5%
Vzln. de Crédito (BU)	52.5%	5	46.8%	5	67.1%	6	5.8%	-14.6%
B.O.D. (BU)	4.4%	18	0.7%	23	4.5%	22	3.7%	-0.1%
Banplus (BU)	35.9%	8	41.8%	6	34.3%	16	-5.9%	1.6%
Fondo Común (BU)	26.5%	9	20.1%	11	45.3%	10	6.4%	-18.8%
Bancrecre (BC)	20.9%	13	25.6%	10	56.3%	8	-4.7%	-35.4%
Del Tesoro (BU)	3.7%	20	4.6%	18	11.5%	20	-0.9%	-7.7%
Bancamiga (BU)	14.4%	14	12.2%	12	69.1%	5	2.2%	-54.7%
Exterior (BU)	48.3%	6	9.0%	14	48.6%	9	39.4%	-0.2%
Plaza (BU)	8.4%	17	8.3%	16	23.3%	18	0.1%	-14.9%
Banfanb (BU)	38.7%	7	37.6%	7	179.0%	4	1.1%	-140.3%
Bancaribe (BU)	8.9%	16	-9.5%	28	34.5%	15	18.4%	-25.6%
Mi Banco (BC)	89.4%	3	59.0%	4	1319.4%	1	30.4%	-1230.0%
Sofitasa (BU)	0.5%	25	0.6%	25	0.4%	29	0.0%	0.2%
Bicentenario (BU)	0.4%	26	0.7%	24	2.1%	25	-0.3%	-1.7%
Caroní (BU)	0.8%	24	0.9%	22	3.0%	24	-0.1%	-2.2%
100% Banco (BU)	3.9%	19	4.8%	17	40.5%	12	-0.9%	-36.6%
Exportación y Comercio (BC)	2.2%	21	1.2%	21	1.4%	26	1.0%	0.8%
Bangente (BC)	1181.0%	1	1129.4%	1	911.0%	2	51.6%	270.0%
Agrícola de Vzla. (BU)	1.1%	23	1.4%	19	3.7%	23	-0.3%	-2.6%
Internacional de Desarrollo (BU)	0.1%	28	0.0%	27	0.8%	27	0.0%	-0.7%
Bancoex (BC)	0.2%	27	0.2%	26	0.3%	30	0.0%	-0.1%
Inst. Municp. Créd. Popular (BC)	128.1%	2	117.4%	2	187.9%	3	10.7%	-59.8%
Novo Banco (BU)	-42.9%	30	-39.4%	29	-63.0%	31	-3.6%	20.0%
Activo (BU)	-16.6%	29	-51.6%	31	34.9%	14	35.0%	-51.5%
Citibank (BU)	-52.2%	31	-51.5%	30	7.9%	21	-0.7%	-60.1%
<b>TOTAL SBCU</b>	<b>7.1%</b>		<b>5.8%</b>		<b>8.8%</b>		<b>1.3%</b>	<b>-1.7%</b>

(\*) 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 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Ranking</b>	<b>Variación</b>
Banesco (BU)	65.7%	7	69.3%	6	-3.6%
Mercantil (BU)	60.6%	9	64.7%	12	-4.2%
Provincial (BU)	55.3%	11	63.4%	13	-8.1%
Venezuela (BU)	45.0%	14	43.4%	22	1.6%
B.O.D. (BU)	85.5%	4	60.8%	17	24.7%
Nacional de Crédito (BU)	65.8%	6	71.2%	4	-5.4%
Bicentenario (BU)	35.1%	22	73.2%	3	-38.0%
Bancaribe (BU)	51.6%	13	49.0%	19	2.5%
Vzln. de Crédito (BU)	61.0%	8	53.9%	18	7.1%
Del Tesoro (BU)	38.6%	19	31.0%	26	7.6%
Bancamiga (BU)	81.8%	5	61.7%	15	20.1%
Del Sur (BU)	53.2%	12	61.7%	14	-8.6%
Banplus (BU)	38.5%	20	44.3%	21	-5.8%
Plaza (BU)	44.6%	15	65.3%	11	-20.7%
Exterior (BU)	19.2%	26	73.4%	2	-54.2%
Fondo Común (BU)	39.1%	18	66.3%	10	-27.2%
Banfanb (BU)	28.5%	24	68.3%	8	-39.9%
Sofitasa (BU)	28.6%	23	42.2%	23	-13.6%
Activo (BU)	59.6%	10	38.0%	24	21.7%
100% Banco (BU)	35.6%	21	69.3%	7	-33.7%
Bancrecer (BC)	14.8%	27	13.9%	28	0.9%
Citibank (BU)	85.6%	3	70.7%	5	15.0%
Caroní (BU)	41.9%	17	67.0%	9	-25.1%
Mi Banco (BC)	44.3%	16	45.9%	20	-1.5%
Internacional de Desarrollo (BU)	99.8%	1	83.3%	1	16.6%
Exportación y Comercio (BC)	86.5%	2	61.6%	16	24.8%
Agrícola de Vzla. (BU)	13.0%	28	22.0%	27	-9.0%
Bangente (BC)	23.0%	25	36.1%	25	-13.1%
Bancoex (BC)	0.1%	30	0.1%	30	0.0%
Inst. Municp. Créd. Popular (BC)	0.1%	29	0.1%	29	0.0%
Novo Banco (BU)	0.0%	31	0.0%	31	0.0%
<b>TOTAL SBCU</b>	<b>53.5%</b>	<b>0</b>	<b>59.3%</b>	<b>0</b>	<b>-5.7%</b>

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 30-11 de 2020**

<b>Entidad Bancaria</b>	<b>nov-20</b>	<b>Ranking</b>	<b>nov-19</b>	<b>Ranking</b>	<b>Variación</b>
Citibank (BU)	172.6%	1	47.7%	2	124.9%
Internacional de Desarrollo (BU)	86.1%	2	58.3%	1	27.8%
Agrícola de Vzla. (BU)	35.7%	3	33.9%	3	1.8%
100% Banco (BU)	30.5%	4	24.2%	6	6.3%
Activo (BU)	30.3%	5	17.0%	15	13.3%
Del Tesoro (BU)	25.9%	6	20.9%	10	5.0%
Exterior (BU)	25.8%	7	31.7%	4	-5.9%
Banplus (BU)	25.8%	8	13.0%	20	12.7%
Vzln. de Crédito (BU)	23.0%	9	18.7%	12	4.3%
Bangente (BC)	22.1%	10	27.0%	5	-4.9%
Inst. Municp. Créd. Popular (BC)	21.1%	11	21.1%	9	0.0%
Bancaribe (BU)	19.1%	12	21.4%	8	-2.3%
Caroní (BU)	17.1%	13	17.7%	14	-0.6%
Bicentenario (BU)	15.7%	14	23.6%	7	-7.8%
Venezuela (BU)	15.5%	15	18.1%	13	-2.6%
Plaza (BU)	14.5%	16	9.0%	25	5.5%
Bancamiga (BU)	13.4%	17	8.0%	27	5.3%
Provincial (BU)	12.9%	18	15.3%	17	-2.4%
Mi Banco (BC)	11.8%	19	12.0%	21	-0.2%
Fondo Común (BU)	10.6%	20	15.4%	16	-4.8%
Banesco (BU)	10.3%	21	14.6%	18	-4.2%
Mercantil (BU)	10.0%	22	13.2%	19	-3.2%
Bancoex (BC)	9.9%	23	9.9%	23	0.0%
Sofitasa (BU)	9.7%	24	8.9%	26	0.8%
Exportación y Comercio (BC)	8.9%	25	10.4%	22	-1.5%
Nacional de Crédito (BU)	8.3%	26	9.6%	24	-1.3%
B.O.D. (BU)	7.3%	27	20.4%	11	-13.1%
Banfanb (BU)	5.5%	28	3.9%	28	1.5%
Del Sur (BU)	2.4%	29	2.7%	29	-0.3%
Bancrecer (BC)	0.4%	30	1.6%	30	-1.2%
Novo Banco (BU)	0.0%	31	0.0%	31	0.0%
<b>TOTAL SBCU</b>	<b>13.7%</b>		<b>15.7%</b>		<b>-2.0%</b>

(\*) 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.

**noviembre 2020  
(Porcentajes)**

<b>TASA PROMEDIO ANUALIZADA CARTERA DE CRÉDITOS</b>	<b>COMPARATIVO MENSUAL</b>				<b>COMPARATIVO ACUMULADO</b>				<b>Variaciones</b>	
	<i>Ingresos por Cartera de Créditos del mes / Cartera de Créditos Bruta promedio últimos 2 meses</i>				<i>Ingresos por Cartera de Créditos acumulados / Cartera de Créditos Bruta promedio últimos 12 meses</i>					
	<i>nov. 20/oct. 20</i>	<i>R</i>	<i>oct. 20/sept. 20</i>	<i>R</i>	<i>nov. 20/ene. 20</i>	<i>R</i>	<i>nov. 19/ene. 19</i>	<i>R</i>	<b>Prom. Mes</b>	<b>Prom. Acum.</b>
Venezuela (BU)	113.64 %	13	84.58 %	14	84.65 %	13	64.66 %	17	29.06 %	19.99 %
Provincial (BU)	133.02 %	10	89.05 %	13	93.60 %	8	89.61 %	9	43.97 %	3.99 %
Mercantil (BU)	247.68 %	2	149.81 %	3	143.26 %	5	86.19 %	10	97.86 %	57.07 %
Nacional de Crédito (BU)	35.51 %	23	55.30 %	18	46.87 %	20	85.40 %	12	-19.79 %	-38.54 %
Banescó (BU)	98.29 %	17	135.31 %	5	91.60 %	10	79.27 %	13	-37.03 %	12.34 %
B.O.D. (BU)	124.49 %	11	26.10 %	22	54.35 %	18	48.96 %	20	98.39 %	5.38 %
Bicentenario (BU)	39.66 %	22	19.71 %	23	33.35 %	21	32.61 %	24	19.95 %	0.74 %
Del Tesoro (BU)	70.10 %	19	42.17 %	20	47.77 %	19	89.99 %	6	27.92 %	-42.22 %
Bancaribe (BU)	110.09 %	14	142.15 %	4	91.51 %	11	200.93 %	2	-32.06 %	-109.42 %
Bancamiga (BU)	11.81 %	25	15.92 %	24	21.05 %	24	85.69 %	11	-4.11 %	-64.64 %
Banfanb (BU)	54.06 %	20	43.88 %	19	29.78 %	22	32.14 %	25	10.18 %	-2.36 %
Vzln. de Crédito (BU)	168.11 %	5	124.19 %	7	147.82 %	4	150.14 %	3	43.93 %	-2.32 %
Plaza (BU)	101.30 %	15	98.51 %	11	83.75 %	14	78.96 %	14	2.79 %	4.79 %
Fondo Común (BU)	202.64 %	3	102.74 %	10	142.21 %	6	72.58 %	15	99.89 %	69.64 %
Exterior (BU)	156.84 %	6	70.89 %	15	87.73 %	12	30.74 %	26	85.95 %	56.99 %
Banplus (BU)	147.06 %	8	114.16 %	8	103.95 %	7	139.61 %	4	32.90 %	-35.67 %
Activo (BU)	147.24 %	7	59.50 %	16	74.71 %	16	91.72 %	5	87.74 %	-17.01 %
Bancrecer (BC)	99.64 %	16	262.04 %	1	179.86 %	1	223.49 %	1	-162.40 %	-43.62 %
Sofitasa (BU)	120.99 %	12	32.83 %	21	75.50 %	15	89.78 %	8	88.16 %	-14.28 %
Del Sur (BU)	184.06 %	4	126.61 %	6	92.31 %	9	61.28 %	19	57.45 %	31.03 %
100% Banco (BU)	139.19 %	9	214.95 %	2	155.83 %	2	89.94 %	7	-75.75 %	65.89 %
Caroní (BU)	75.31 %	18	97.21 %	12	66.79 %	17	66.50 %	16	-21.90 %	0.29 %
Citibank (BU)	14.16 %	24	11.52 %	25	14.82 %	25	23.35 %	27	2.64 %	-8.53 %
Mi Banco (BC)	314.35 %	1	107.52 %	9	155.39 %	3	37.47 %	21	206.83 %	117.92 %
Agrícola de Vzla. (BU)	45.59 %	21	58.01 %	17	27.33 %	23	64.53 %	18	-12.42 %	-37.20 %
Bangente (BC)	0.00 %	26	0.00 %	26	0.00 %	28	33.85 %	23	0.00 %	-33.85 %
Internacional de Desarrollo (BU)	0.00 %	26	0.00 %	26	0.00 %	28	35.22 %	22	0.00 %	-35.22 %
Exportación y Comercio (BC)	0.00 %	26	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
Bancoex (BC)	0.00 %	26	0.00 %	26	1.25 %	27	1.83 %	29	0.00 %	-0.58 %
Inst. Municp. Créd. Popular (BC)	0.00 %	26	0.00 %	26	11.20 %	26	16.42 %	28	0.00 %	-5.22 %
Novo Banco (BU)	0.00 %	26	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
<b>TOTAL SBCU</b>	<b>122.21 %</b>		<b>99.48 %</b>		<b>89.26 %</b>		<b>74.42 %</b>		<b>22.73 %</b>	<b>14.84 %</b>

**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.

**noviembre 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 12 meses					
	nov. 20/oct. 20	R	oct. 20/sept. 20	R	nov. 20/ene. 20	R	nov. 19/ene. 19	R	Prom. Mes	Prom. Acum.
Venezuela (BU)	0.53 %	24	0.47 %	24	0.51 %	24	0.48 %	24	0.06 %	0.03 %
Provincial (BU)	1.84 %	16	2.09 %	18	2.27 %	19	2.65 %	15	-0.25 %	-0.38 %
Mercantil (BU)	6.80 %	6	7.37 %	6	8.87 %	5	5.29 %	9	-0.57 %	3.58 %
Nacional de Crédito (BU)	1.04 %	22	1.32 %	21	1.46 %	22	3.12 %	14	-0.28 %	-1.67 %
Banesco (BU)	1.83 %	17	2.13 %	17	2.13 %	20	1.77 %	19	-0.30 %	0.36 %
B.O.D. (BU)	1.87 %	15	3.30 %	15	2.71 %	17	2.32 %	18	-1.43 %	0.40 %
Bicentenario (BU)	3.79 %	12	3.37 %	14	3.46 %	15	1.71 %	20	0.42 %	1.75 %
Del Tesoro (BU)	1.02 %	23	1.19 %	22	1.12 %	23	1.13 %	22	-0.17 %	-0.01 %
Bancaribe (BU)	2.71 %	13	3.58 %	12	3.73 %	13	5.86 %	7	-0.87 %	-2.13 %
Bancamiga (BU)	5.74 %	8	5.47 %	10	5.98 %	9	16.16 %	2	0.28 %	-10.17 %
Banfanb (BU)	1.52 %	19	1.15 %	23	5.21 %	11	6.63 %	6	0.37 %	-1.43 %
Vzln. de Crédito (BU)	4.80 %	10	6.93 %	7	4.74 %	12	4.63 %	10	-2.13 %	0.10 %
Plaza (BU)	7.40 %	5	8.64 %	5	7.99 %	6	8.55 %	3	-1.24 %	-0.56 %
Fondo Común (BU)	5.78 %	7	6.11 %	8	6.06 %	8	7.39 %	4	-0.33 %	-1.33 %
Exterior (BU)	12.78 %	4	13.63 %	4	11.59 %	4	5.41 %	8	-0.85 %	6.18 %
Banplus (BU)	1.16 %	21	1.66 %	19	2.51 %	18	0.83 %	23	-0.50 %	1.67 %
Activo (BU)	1.41 %	20	3.49 %	13	5.51 %	10	3.19 %	13	-2.08 %	2.32 %
Bancrecer (BC)	33.69 %	2	43.80 %	1	38.06 %	1	25.55 %	1	-10.11 %	12.50 %
Sofitasa (BU)	5.07 %	9	5.61 %	9	6.10 %	7	3.63 %	12	-0.54 %	2.47 %
Del Sur (BU)	19.16 %	3	24.43 %	3	17.72 %	3	6.75 %	5	-5.27 %	10.98 %
100% Banco (BU)	1.74 %	18	1.55 %	20	1.47 %	21	1.53 %	21	0.18 %	-0.07 %
Caroní (BU)	4.44 %	11	3.63 %	11	3.71 %	14	2.62 %	16	0.81 %	1.09 %
Citibank (BU)	0.42 %	25	0.23 %	25	0.21 %	25	0.15 %	25	0.18 %	0.06 %
Mi Banco (BC)	38.30 %	1	39.83 %	2	27.85 %	2	3.66 %	11	-1.53 %	24.19 %
Agrícola de Vzla. (BU)	0.02 %	26	0.07 %	26	0.02 %	26	0.02 %	27	-0.05 %	0.00 %
Bangente (BC)	2.66 %	14	2.58 %	16	3.39 %	16	2.43 %	17	0.08 %	0.95 %
Internacional de Desarrollo (BU)	0.00 %	27	0.00 %	27	0.00 %	28	0.05 %	26	0.00 %	-0.05 %
Exportación y Comercio (BC)	0.00 %	28	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
Bancoex (BC)	0.00 %	28	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
Inst. Municp. Créd. Popular (BC)	0.00 %	28	0.00 %	28	0.00 %	27	0.01 %	28	0.00 %	0.00 %
Novo Banco (BU)	0.00 %	28	0.00 %	28	0.00 %	29	0.00 %	29	0.00 %	0.00 %
TOTAL SBCU	2.00 %		2.28 %		2.32 %		1.86 %		-0.28 %	0.46 %

noviembre 2020 (Porcentajes)	noviembre 2020				noviembre 2019				noviembre 2020	
	COMPARATIVO MENSUAL				COMPARATIVO ACUMULADO				Variaciones	
	Diferencia entre la tasa promedio anualizada de la Cartera de Créditos y las Captaciones del Público promedio últimos 2 meses				Diferencia entre la tasa promedio anualizada de la Cartera de Créditos y las Captaciones del Público promedio últimos 12 meses					
(Ordenado según volumen de captaciones totales)										
TASA PROMEDIO ANUALIZADA	nov. 20/oct. 20	R	oct. 20/sept. 20	R	nov. 20/ene. 20	R	nov. 19/ene. 19	R	Prom. Mes	Prom. Acum.
<b>MARGEN FINANCIERO</b>										
Venezuela (BU)	113.11 %	13	84.10 %	13	84.14 %	11	64.18 %	17	29.00 %	19.96 %
Provincial (BU)	131.18 %	10	86.96 %	12	91.33 %	8	86.96 %	8	44.22 %	4.37 %
Mercantil (BU)	240.88 %	2	142.45 %	3	134.40 %	5	80.90 %	11	98.43 %	53.49 %
Nacional de Crédito (BU)	34.47 %	23	53.99 %	18	45.41 %	20	82.28 %	10	-19.51 %	-36.87 %
Banesco (BU)	96.46 %	15	133.18 %	5	89.48 %	9	77.50 %	12	-36.72 %	11.98 %
B.O.D. (BU)	122.62 %	11	22.80 %	22	51.63 %	18	46.65 %	20	99.82 %	4.99 %
Bicentenario (BU)	35.87 %	22	16.35 %	23	29.89 %	21	30.90 %	24	19.53 %	-1.01 %
Del Tesoro (BU)	69.07 %	18	40.98 %	20	46.65 %	19	88.86 %	5	28.09 %	-42.20 %
Bancaribe (BU)	107.38 %	14	138.57 %	4	87.78 %	10	195.08 %	2	-31.19 %	-107.30 %
Bancamiga (BU)	6.07 %	25	10.46 %	25	15.07 %	24	69.53 %	14	-4.39 %	-54.46 %
Banfanb (BU)	52.54 %	20	42.73 %	19	24.58 %	23	25.51 %	25	9.81 %	-0.93 %
Vzln. de Crédito (BU)	163.31 %	5	117.25 %	6	143.09 %	2	145.51 %	3	46.06 %	-2.42 %
Plaza (BU)	93.90 %	16	89.88 %	11	75.76 %	13	70.41 %	13	4.02 %	5.35 %
Fondo Común (BU)	196.86 %	3	96.63 %	9	136.16 %	4	65.19 %	15	100.22 %	70.97 %
Exterior (BU)	144.06 %	8	57.26 %	16	76.14 %	12	25.33 %	26	86.80 %	50.81 %
Banplus (BU)	145.90 %	6	112.50 %	7	101.44 %	7	138.78 %	4	33.40 %	-37.34 %
Activo (BU)	145.83 %	7	56.01 %	17	69.20 %	16	88.53 %	6	89.82 %	-19.33 %
Bancrecer (BC)	65.95 %	19	218.24 %	1	141.81 %	3	197.93 %	1	-152.29 %	-56.13 %
Sofitasa (BU)	115.92 %	12	27.22 %	21	69.40 %	15	86.15 %	9	88.70 %	-16.75 %
Del Sur (BU)	164.89 %	4	102.18 %	8	74.59 %	14	54.53 %	19	62.71 %	20.05 %
100% Banco (BU)	137.46 %	9	213.39 %	2	154.36 %	1	88.41 %	7	-75.94 %	65.95 %
Caroní (BU)	70.87 %	17	93.59 %	10	63.07 %	17	63.88 %	18	-22.72 %	-0.81 %
Citibank (BU)	13.74 %	24	11.29 %	24	14.61 %	25	23.20 %	27	2.46 %	-8.59 %
Mi Banco (BC)	276.05 %	1	67.69 %	14	127.54 %	6	33.81 %	22	208.36 %	93.72 %
Agrícola de Vzla. (BU)	45.56 %	21	57.94 %	15	27.30 %	22	64.51 %	16	-12.38 %	-37.21 %
Bangente (BC)	0.00 %	26	0.00 %	26	-3.39 %	31	31.42 %	23	0.00 %	-34.80 %
Internacional de Desarrollo (BU)	0.00 %	31	0.00 %	31	0.00 %	30	35.17 %	21	0.00 %	-35.17 %
Exportación y Comercio (BC)	0.00 %	26	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
Bancoex (BC)	0.00 %	26	0.00 %	26	1.25 %	27	1.83 %	29	0.00 %	-0.58 %
Inst. Municp. Créd. Popular (BC)	0.00 %	26	0.00 %	26	11.19 %	26	16.42 %	28	0.00 %	-5.22 %
Novo Banco (BU)	0.00 %	26	0.00 %	26	0.00 %	28	0.00 %	30	0.00 %	0.00 %
TOTAL SBCU	120.21 %		97.20 %		86.94 %		72.55 %		23.01 %	14.38 %