

ANEXO
LIQUIDEZ EN RIESGO
BANCO: SISTEMA BANCARIO
Al 31 de AGOSTO de 2009.
(Cifras en Miles de Quetzales)

| DESCRIPCIÓN | Banda 1 | | Banda 2 | | Banda 3 | | Banda 4 | | Banda 5 | | Banda 6 | | Banda 7 | | Banda 8 | | TOTAL | | |
|---|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|------------------|------------------|------------------|-------------------|------------------|------------------|-------------------|-------------------|--------------------|-------------------|
| | De 1 a 7 días | | De 8 a 15 días | | De 16 a 30 días | | De 31 a 60 días | | De 61 a 90 días | | De 91 a 180 días | | De 181 a 365 días | | Mas de 365 días | | MIN | ME | |
| | M/N | M/E | M/N | M/E | M/N | M/E | M/N | M/E | M/N | M/E | M/N | M/E | M/N | M/E | M/N | M/E | | | |
| ACTIVOS NETOS | | | | | | | | | | | | | | | | | | | |
| Caja | 2,554,244,101.53 | 560,923,795.55 | | | | | | | | | | | | | | | | 2,554,244,101.53 | 560,923,795.55 |
| Banco Central | 10,924,744,836.77 | 2,261,302,056.57 | | | | | | | | | | | | | | | 10,924,744,836.77 | 2,261,302,056.57 | |
| Bancos del País | 1/ 38,715,606.03 | 8,926,563.92 | | | | | | | 75,024,000.00 | 40,995,000.00 | 75,024,000.00 | 40,995,000.00 | 75,024,000.00 | 40,995,000.00 | 75,024,000.00 | 40,995,000.00 | 3,338,911,606.03 | 172,806,563.92 | |
| Bancos del Exterior | 1/ | 3,360,483,837.22 | | | | | | | | | | | | | | | 3,360,483,837.22 | | |
| Cheques a Compensar | 1,853,190,698.06 | 346,199,907.15 | | | | | | | | | | | | | | | 1,853,190,698.06 | 346,199,907.15 | |
| Créditos sobre el Exterior | | | | | | 59,677,133.48 | | | | | | | | | | | 59,677,133.48 | | |
| Inversiones en Títulos Valores para Negociación | 3/ | | | | | | | | | | | | | | | | | | |
| Inversiones en Títulos Valores para su Venta | 3/ | 10,921,220,907.34 | 688,678,227.53 | 3,304,508,304.35 | 14,122,054.53 | 234,912,711.23 | 101,766,420.61 | 58,523,527.51 | | | | | | | | 14,520,785,450.43 | 804,586,702.07 | | |
| Inversiones en Títulos Valores para su Vencimiento | 3/ | 5,332,735,922.58 | | | | | | | 865,812,140.62 | 154,952,170.00 | 865,812,140.62 | 154,952,170.00 | 865,812,140.62 | 154,952,170.00 | 5,037,344,283.07 | 500,607,441.94 | 12,101,794,496.98 | 816,511,781.94 | |
| Operaciones de Reporto | 1/ | | | | 612,899,703.67 | 140,914,213.87 | | | | | | | | | | 612,899,703.67 | 140,914,213.87 | | |
| Certificados de Participación | 1/ | | | | | | | | | | | | | | | 221,172,587.02 | 612,899,703.67 | | |
| Intereses Pasados en Compra de Valores | 2/ | | | | | | | | | | | | | | | 4,815,184.52 | 54,985,595.91 | | |
| Cartera de Créditos - Vigentes | 1/ | 195,525,254.48 | 97,510,239.71 | 248,112,452.55 | 273,516,349.57 | 556,681,292.02 | 711,132,416.57 | 840,615,336.32 | 692,447,506.19 | 695,117,489.46 | 637,147,488.37 | 2,042,366,202.44 | 1,446,836,296.27 | 5,123,959,227.21 | 1,459,634,878.60 | 40,462,900,233.76 | 18,347,952,630.98 | 50,165,510,488.24 | 23,666,217,806.26 |
| Cuentas en mora o con vencimiento menor o igual a 60 días | | | | | | | | | | | | | | | | 243,499,439.70 | 388,009,815.42 | 243,499,439.70 | 388,009,815.42 |
| Cartera de Créditos - Vencida En Proceso de Promesa | | | | | | | | | | | | | | | | 215,764,366.90 | 85,715,615.17 | 215,764,366.90 | 85,715,615.17 |
| Cartera de Créditos - Vencida En Cobro Administrativo | | | | | | | | | | | | | | | | 1,133,731,155.68 | 203,364,450.77 | 1,133,731,155.68 | 203,364,450.77 |
| Cartera de Créditos - Vencida En Cobro Judicial | | | | | | | | | | | | | | | | 697,503,097.16 | 175,286,583.74 | 697,503,097.16 | 175,286,583.74 |
| Cuentas por Cobrar | 1/ | | | | | | | | | | | | | | | 554,951,755.42 | 167,370,426.70 | 1,109,903,510.83 | 335,740,853.40 |
| Activos Extraordinarios | | | | | | | | | | | | | | | | 529,397,452.70 | 3,845,725.21 | 529,397,452.70 | 3,845,725.21 |
| Bienes para Amortamiento Financiero | | | | | | | | | | | | | | | | | | | |
| Inversiones Permanentes | | | | | | | | | | | | | | | | 780,359,564.88 | 693,236,791.16 | 780,359,564.88 | 693,236,791.16 |
| Otras Inversiones | | | | | | | | | | | | | | | | 280,476,087.40 | 14,189,660.65 | 280,476,087.40 | 14,189,660.65 |
| Activos con gravámenes, hipotecaciones o limitaciones | | | | | | | | | | | | | | | | | | | |
| Seguros, Casas Matriz y Departamentos Adscritos | | | | | | | | | | | | | | | | | | | |
| Inmuebles y Mobiliarios | | | | | | | | | | | | | | | | 4,711,820,042.10 | 366,891.95 | 4,711,820,042.10 | 366,891.95 |
| Canjes Diferidos | | | | | | | | | | | | | | | | 1,794,837,217.78 | 10,841,197.44 | 1,794,837,217.78 | 10,841,197.44 |
| Productos Financieros por Cobrar | 1/ | 31,820,377,326.79 | 7,323,924,627.55 | 4,165,520,460.57 | 428,552,617.97 | 944,356,235.52 | 937,708,937.56 | 900,138,863.83 | 692,447,506.19 | 1,229,405,296.06 | 1,161,867,922.96 | 3,091,507,989.82 | 1,662,436,177.62 | 7,861,816,925.69 | 2,045,969,637.41 | 55,608,908,078.31 | 20,133,811,047.23 | 105,622,031,176.59 | 34,386,718,474.50 |
| TOTAL ACTIVO (A) | | | | | | | | | | | | | | | | | | | |
| PASIVO | | | | | | | | | | | | | | | | | | | |
| Depósitos sin fecha cierta de vencimiento y Obligaciones Financieras con garantía de recompra | | | | | | | | | | | | | | | | 52,354,887,811.34 | 10,435,546,337.68 | 55,302,805,885.58 | 12,000,470,259.57 |
| Depósitos a Plazo | 4/ | 1,473,959,037.12 | 783,461,960.94 | 610,633,823.56 | 324,520,569.83 | 863,426,213.56 | 458,941,391.12 | 4,621,510,678.93 | 761,113,634.61 | 3,456,939,504.36 | 569,321,153.78 | 7,237,862,885.77 | 1,191,999,004.85 | 5,848,624,100.95 | 963,206,158.79 | 401,673,592.21 | 32,925,719,134.50 | 5,422,515,604.63 | |
| Créditos Obtenidos | 1/ | | | | 687,017,518.67 | 5,150,208,506.76 | 848,184,541.72 | | | | | | | | | 90,715,972.86 | 2,189,791,239.25 | 362,683,881.42 | 8,759,164,956.89 |
| Obligaciones Financieras sin garantía de recompra | 1/ | | | | | | | | | | | | | | | 74,875,200.00 | 12,700,093.38 | 74,875,200.00 | 12,700,093.38 |
| Obligaciones Financieras a la orden | | | | | | 3,069,466.46 | | | | | | | | | | 3,069,466.46 | | 3,069,466.46 | |
| Cuentas por Pagar | 1/2/ | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 | 436,175,377.69 | 127,935,751.91 |
| Provisiones | 1/2/ | | | | | | | | | | | | | | | 115,174,905.29 | | 115,174,905.29 | |
| Supersuales, Casas Matriz y Departamentos Adscritos | 1/2/ | | | | | | | | | | | | | | | | | | |
| Otras Obligaciones | 1/2/ | | | | | | | | | | | | | | | 502,601,722.80 | | 502,601,722.80 | |
| Créditos Diferidos | 2/ | | | | | | | | | | | | | | | 75,049,738.42 | 69,478,086.91 | 75,049,738.42 | 69,478,086.91 |
| Gastos Financieros por Pagar | 1/ | 1,910,134,414.81 | 911,397,712.85 | 5,256,072,800.16 | 1,147,953,453.70 | 6,504,091,265.17 | 1,445,638,166.83 | 5,174,401,862.19 | 911,143,635.24 | 3,999,287,304.82 | 716,983,927.92 | 7,378,265,702.56 | 1,219,411,518.70 | 6,182,340,394.50 | 3,177,586,003.03 | 55,951,197,169.26 | 19,683,628,423.14 | 92,355,790,913.47 | 29,213,742,841.41 |
| TOTAL PASIVO (B) | | | | | | | | | | | | | | | | | | | |
| Otras Cuentas Acreedoras (C) | 1/2/ | | | | | | | | | | | | | | | 543,801,249.82 | 133,521,005.51 | 543,801,249.82 | 133,521,005.51 |
| Capital Contable (D) | 2/ | | | | | | | | | | | | | | | 12,443,400,467.79 | | 12,443,400,467.79 | |
| CONTINGENCIAS Y COMPROMISOS | | | | | | | | | | | | | | | | | | | |
| Garantías Otorgadas | 2/ | | | | | | | | | | | | | | | | | | |
| Avalés | 2/ | | | | | | | | | | | | | | | | | | |
| Fianzas | 2/ | | | | | | | | | | | | | | | | | | |
| Cartas de Crédito Stand By | 2/ | | | | | | | | | | | | | | | | | | |
| Ajustes y Demandas en Contra | 2/ | | | | | | | | | | | | | | | | | | |
| Cartas de Crédito de Exportación Confirmadas | 2/ | | | | | | | | | | | | | | | | | | |
| Cartas de Crédito de Importación Confirmadas | 2/ | | | | | | | | | | | | | | | | | | |
| Créditos Formalizados Pendientes de Utilizar | 2/ | | | | | | | | | | | | | | | | | | |
| Otras | 2/ | | | | | | | | | | | | | | | | | | |
| Total Contingencias y Compromisos (E) | | | | | | | | | | | | | | | | | | | |

1/ Según las condiciones pactadas contractualmente.
2/ Según la fecha que se estime que se realizará el cobro o el desembolso, según aplique.
3/ Según el propósito y el plan de negociación o venta definido por la institución.
4/ Según la determinación de los máximos retiros o desviaciones probables (MROP); comprende los depósitos a la vista, de ahorro, y otros depósitos, así como los bonos con garantía de recompra y/o desinversión anticipada.

No se deben consignar datos en las casillas sombreadas.

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|---|-------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|-------------------|--------------------|---------------------|--------------------|--|--|
| Total Pasivo, Otras Cuentas Acreedoras, Capital Contable y Contingencias y Compromisos (F) = (B + C + D + E) | 1,910,134,414.81 | 911,397,712.85 | 5,256,072,800.16 | 1,147,953,453.70 | 6,504,091,265.17 | 1,445,638,166.83 | 5,174,401,862.19 | 911,143,635.24 | 3,999,287,304.82 | 716,983,927.92 | 7,378,265,702.56 | 1,219,411,518.70 | 6,182,340,394.50 | 3,177,586,003.03 | 77,547,174.60 | 25,999,638,858.41 | | |
| Brecha de Liquidez (BL) = (A - F) | 29,910,242,911.58 | 6,412,526,914.70 | (1,090,552,339.59) | (719,400,835.72) | (5,559,735,029.65) | (507,928,229.26) | (4,274,282,998.36) | (218,696,129.05) | (2,769,882,008.76) | 444,883,995.04 | (4,286,757,712.74) | 443,024,658.92 | 1,679,476,531.19 | (1,131,616,365.62) | (21,938,629,096.29) | (5,865,827,811.18) | | |
| Brecha de Liquidez Acumulada (BLA) | | | 26,819,690,572.39 | 3,693,126,076.97 | 23,259,955,542.74 | 5,185,196,849.71 | 18,985,692,544.38 | 4,966,500,720.65 | 16,215,810,535.62 | 5,411,384,715.70 | 11,929,052,822.88 | 5,854,409,374.61 | 13,608,529,354.07 | 4,722,793,008.99 | (8,330,099,742.22) | (1,143,034,802.16) | | |
| Activos Líquidos (AL) | | | | | | | | | | | | | | | 0 | 0 | | |
| Liquidez en Riesgo (LeR) = AL - BLA | | | | | | | | | | | | | | | (8,330,099,742.22) | (1,143,034,802.16) | | |