

**SUPERINTENDENCIA DE BANCOS**

**DIVISION CONTRALOR BANCOS**

**Sección Estadísticas y Seg.**

**BALANCE CONSOLIDADO**

**DEL**

**SISTEMA BANCARIO**

**IV TRIMESTRE**

**1992**

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	CUENTAS A COBRAR (17)	INT. DOC. NO DEVENGADO (18)	PREVISIONES (19)	NETO A COBRAR (17-18 -19=20)	BIENES DIVERSOS (21)	PREVISIONES (22)	BIENES DIVERSOS NETO (21-22=23)	BIENES DE USO (24)	DEPRECIACION ACUMULADA (25)	BIENES DE USO NETO (24-25=26)	OTROS ACTIVOS (27)	TOTAL ACTIVO (3+4+5+9 +16+20+23 +26+27=28)
<b>BANCOS EXTRANJEROS</b>												
1 Citibank N.A.	2,315	0	41	2,274	79	0	79	9,150	2,155	6,995	614	200,734
2 Asunción S.A.	2,721	0	0	2,721	781	57	724	10,335	497	9,838	128	216,120
3 Lloyds Bank PLC	2,086	0	0	2,086	114	1	113	5,197	825	4,372	329	93,261
4 Interbanco S.A.	2,535	0	0	2,535	874	0	874	4,302	203	4,099	1,067	153,777
5 Holandes Unido	13,273	0	0	13,273	94	2	92	3,267	313	2,954	1,974	110,312
6 Do Brasil S.A.	824	0	0	824	1,505	0	1,505	4,025	511	3,514	160	70,160
7 Real del Paraguay S.A.	1,115	608	0	507	66	44	22	3,247	509	2,738	36	62,911
8 Sudameris S.A.	1,231	0	0	1,231	119	16	103	3,559	1,169	2,390	1,319	87,579
9 Nación Argentina	682	0	0	682	59	0	59	3,393	1,616	1,777	131	37,734
10 Exterior S.A.	1,128	818	0	310	261	147	114	4,010	763	3,247	3,782	54,430
11 Parana S.A.	3,561	368	0	3,193	1,360	43	1,317	1,196	409	787	245	82,891
12 BANESPA S.A.	450	0	0	450	88	39	49	1,213	199	1,014	36	57,970
13 I M G. Bank	306	0	0	306	11	0	11	1,795	81	1,714	265	26,152
Sub-Total	32,227	1,794	41	30,392	5,411	349	5,062	54,689	9,250	45,439	10,086	1,254,031
<b>BANCOS LOCALES</b>												
1 Union S.A.	3,339	0	0	3,339	9,278	118	9,160	6,519	1,446	5,073	1,299	161,467
2 General S.A.	5,786	4,874	0	912	112	0	112	2,376	616	1,760	422	109,571
3 Continental S.A.	3,624	3,161	0	463	177	2	175	3,084	643	2,441	1,808	61,013
4 Corporación S.A.	1,387	0	316	1,071	274	5	269	2,200	466	1,734	276	57,887
5 Inversiones S.A.	6,305	2,765	0	3,540	682	0	682	5,009	1,473	3,536	3,319	92,539
6 Desarrollo S.A.	1,953	0	0	1,953	826	0	826	1,523	321	1,202	4,550	39,785
7 Finamerica S.A.	1,938	6	0	1,932	105	0	105	3,085	1,655	1,430	1,516	52,317
8 Aleman Paraguay S.A.	760	0	0	760	56	0	56	2,998	346	2,652	191	59,671
9 Bancopar S.A.	2,161	0	0	2,161	248	0	248	3,482	854	2,628	20,091	142,323
10 Paraguayo Oriental S.A.	5,090	4,475	0	615	92	0	92	2,004	330	1,674	367	72,082
11 Union S.A. de Inv. y Fom.	1,377	0	0	1,377	2,699	0	2,699	2,294	406	1,888	517	44,996
12 Regional S.A. de Inv. y Fom.	1,572	1,137	0	435	110	0	110	637	94	543	260	21,661
13 Bancosur S.A. de Inv. y Fom.	2,870	1,691	0	1,179	32	0	32	1,697	642	1,055	2,208	23,514
14 Amambay S.A.	815	0	758	57	13	0	13	1,060	268	792	324	7,130
Sub-Total	38,977	18,109	1,074	19,794	14,704	125	14,579	37,968	9,560	28,408	37,148	945,956
Total Bancos Privados	71,204	19,903	1,115	50,186	20,115	474	19,641	92,657	18,810	73,847	47,234	2,199,987
<b>BANCOS GUBERNAMENTALES</b>												
1 Nacional de Fomento	22,910	0	1,591	21,319	2,566	290	2,276	3,029	1,186	1,843	14,536	387,839
2 Nacional de Trabajadores	1,308	0	0	1,308	2,732	755	1,977	4,360	1,183	3,177	1,461	109,832
Sub-Total	24,218	0	1,591	22,627	5,298	1,045	4,253	7,389	2,369	5,020	15,997	497,671
TOTAL GENERAL	95,422	19,903	2,706	72,813	25,413	1,519	23,894	100,046	21,179	78,867	63,231	2,697,658

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaraníes.)

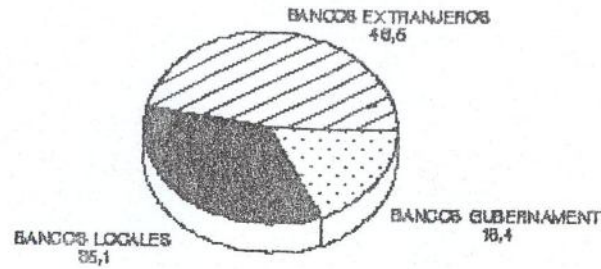
BANCOS	CAJAS Y BANCOS			BANCO CENTRAL		I N V E R S I O N E S				P R E S T A M O S			T A M O S		Préstamos Netos (10+11+12 -13-14 -15=16)	
	Gs (1)	M/E (2)	Total (1+2=3)	Encajes (4)	Otros (5)	Letras de Regulación Monetaria (6)	Otras (7)	Int.a Dev. s/Letra Regulación Monetaria (8)	Total (6+7-8=9)	Vigentes (10)	Inter-bancarios (11)	Deudores con Arreglo (12)	Créditos Gestión de Cobro (13)	Intereses no Devengados (14)		Previsión sobre Préstamos Dudosos (15)
<b>BANCOS EXTRANJEROS</b>																
1 Citibank N.A.	1,560	40,877	42,437	38,247	0	0	36	0	36	108,079	2,450	0	179	601	55	110,052
2 Asunción S.A.	1,421	29,197	30,618	45,908	869	0	2,860	0	2,860	141,245	0	20	3,281	21,121	971	122,454
3 Lloyds Bank PLC	1,168	4,953	6,121	15,692	176	0	13	0	13	64,046	0	15	755	44	413	64,359
4 Interbanco S.A.	994	53,324	54,318	32,421	179	0	23	0	23	51,816	0	6,027	1,006	262	326	58,261
5 Holandes Unido	2,238	18,479	20,717	23,394	0	0	0	0	0	46,875	100	0	1,513	110	470	47,908
6 Do Brasil S.A.	210	1,823	2,033	12,302	12	0	0	0	0	47,268	0	90	2,891	113	326	49,810
7 Real del Paraguay S.A.	1,231	28,061	29,292	11,025	1,852	0	0	0	0	17,128	400	450	366	140	765	17,439
8 Sudameris S.A.	1,613	1,915	3,528	20,274	73	0	15	0	15	58,037	0	66	1,902	618	741	58,646
9 Nación Argentina	692	5,128	5,820	9,392	315	0	10	0	10	18,135	0	3	1,752	109	233	19,548
10 Exterior S.A.	1,119	11,118	12,237	13,620	138	0	11	0	11	20,055	600	25	1,703	1,100	312	20,971
11 Parana S.A.	1,305	30,013	31,318	22,813	425	0	0	0	0	22,756	0	536	2,646	2,410	735	22,793
12 BANESPA S.A.	335	14,752	15,087	10,700	506	0	3	0	3	29,888	300	0	190	158	95	30,125
13 I.N.G. Bank	98	5,749	5,847	824	40	0	0	0	0	16,921	250	0	0	26	0	17,145
Sub-Total	13,984	245,389	259,373	256,612	4,585	0	2,971	0	2,971	642,249	4,100	7,232	18,184	26,812	5,442	639,511
<b>BANCOS LOCALES</b>																
1 Union S.A.	5,931	17,171	23,102	39,473	1,111	0	239	0	239	74,458	2,815	28	2,430	383	677	78,671
2 General S.A.	2,502	7,894	10,396	24,590	4,476	0	0	0	0	65,759	2,250	75	1,688	2,063	806	66,903
3 Continental S.A.	1,737	2,710	4,447	15,050	120	0	35	0	35	36,440	500	129	1,477	1,207	865	36,474
4 Corporación S.A.	668	13,872	14,540	14,419	151	0	1,900	0	1,900	22,479	950	438	372	586	126	23,527
5 Inversiones S.A.	2,635	14,957	17,572	18,173	186	0	17,302	0	17,302	27,203	0	0	1,271	47	198	28,229
6 Desarrollo S.A.	371	2,367	2,738	6,426	54	0	0	0	0	20,317	0	631	2,733	781	864	22,036
7 Finamerica S.A.	4,534	8,226	12,760	10,262	865	0	10	0	10	22,951	0	0	1,230	388	356	23,437
8 Aleman Paraguayo S.A.	519	13,979	14,498	12,342	231	0	253	0	253	28,746	0	0	0	58	0	28,688
9 Bancopar S.A.	9,464	13,588	23,052	35,581	805	0	0	0	0	56,218	1,000	91	1,505	997	60	57,757
10 Paraguayo Oriental S.A.	2,127	23,658	25,785	16,971	233	0	1,087	0	1,087	19,999	4,100	926	1,253	1	1,019	25,258
11 Union S.A. de Inv. y Fom.	997	2,396	3,393	5,208	13	0	15	0	15	29,814	0	22	2,606	2,209	347	29,886
12 Regional S.A. de Inv. y Fom.	1,310	1,707	3,017	4,021	75	0	0	0	0	13,533	0	0	761	1,071	23	13,200
13 Bancosur S.A. de Inv. y Fom.	129	2,985	3,114	5,178	17	0	7	0	7	8,798	2,050	0	0	124	0	10,724
14 Amabay S.A.	779	1,778	2,557	1,416	193	0	0	0	0	1,564	250	0	0	36	0	1,778
Sub-Total	33,703	127,268	160,971	209,110	8,530	0	20,848	0	20,848	428,279	13,915	2,340	17,326	9,951	5,341	446,568
Total Bancos Privados	47,687	372,657	420,344	465,722	13,115	0	23,819	0	23,819	1,070,528	18,015	9,572	35,510	36,763	10,783	1,086,079
<b>BANCOS GUBERNAMENTALES</b>																
1 Nacional de Fomento	14,213	9,352	23,565	29,871	19,227	0	0	0	0	255,855	6,550	0	28,990	0	16,193	275,202
2 Nacional de Trabajadores	1,853	3,374	5,227	10,132	3,790	0	539	0	539	76,383	0	1,101	5,794	0	1,057	82,221
Sub-Total	16,066	12,726	28,792	40,003	23,017	0	539	0	539	332,238	6,550	1,101	34,784	0	17,250	357,423
TOTAL GENERAL	63,753	385,383	449,136	505,725	36,132	0	24,358	0	24,358	1,402,766	24,565	10,673	70,294	36,763	28,033	1,443,502

RANKING DEL SISTEMA BANCARIO PARAGUAYO  
(31/12/92)

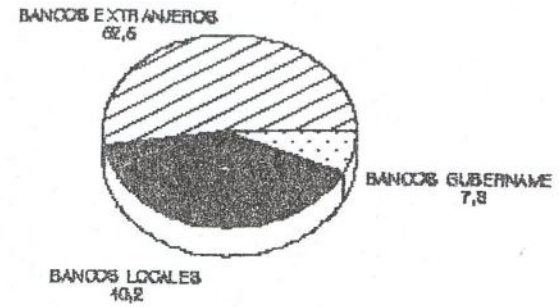
(En Millones de Guaraníes)

BANCOS	A C T I V O			D E P O S I T O S			P R E S T A M O S			P A T R I M O N I O		NETO
	Total	Ranking	% Sobre Total	Total	Ranking	% Sobre Total	Total	Ranking	% Sobre Total	Total	Ranking	% Sobre Total
<b>BANCOS EXTRANJEROS</b>												
1 Citibank N.A.	200,734	2	7.44%	153,425	2	8.50%	110,107	2	7.48%	43,615	1	12.75%
2 Asunción S.A.	216,120	1	8.01%	182,486	1	10.11%	123,425	1	8.39%	28,880	2	8.44%
3 Lloyds Bank PLC	93,261	8	3.46%	69,681	9	3.86%	64,772	5	4.40%	20,898	4	6.11%
4 Interbanco S.A.	153,777	4	5.70%	118,535	5	6.57%	58,587	7	3.98%	7,501	12	2.19%
5 Holandes Unido	110,312	6	4.09%	81,351	7	4.51%	48,378	10	3.29%	9,225	7	2.70%
6 Do Brasil S.A.	70,160	13	2.60%	50,744	13	2.81%	50,136	9	3.41%	10,947	5	3.20%
7 Real del Paraguay S.A.	62,911	14	2.33%	34,323	20	1.90%	18,204	23	1.24%	6,517	14	1.90%
8 Sudameris S.A.	87,579	10	3.25%	68,193	10	3.78%	59,387	6	4.04%	11,205	6	3.27%
9 Nación Argentina	37,734	23	1.40%	28,982	21	1.61%	19,781	22	1.34%	6,165	16	1.80%
10 Exterior S.A.	54,430	19	2.02%	46,208	16	2.56%	21,283	21	1.45%	7,254	13	2.12%
11 Parana S.A.	82,891	11	3.07%	76,046	8	4.21%	23,528	19	1.60%	5,624	18	1.64%
12 BAHIA S.A.	57,970	17	2.15%	34,750	19	1.93%	30,220	13	2.05%	6,343	15	1.85%
13 I.N.G. Bank	26,152	24	0.97%	2,372	27	0.13%	17,145	24	1.17%	4,715	20	1.38%
Sub-Total	1,254,031		46.49%	947,096		52.49%	644,953		43.83%	168,889		49.35%
<b>BANCOS LOCALES</b>												
Union S.A.	161,467	3	5.99%	132,578	3	7.35%	79,348	3	5.39%	21,754	3	6.36%
General S.A.	109,571	7	4.06%	83,424	6	4.62%	67,709	4	4.60%	8,045	11	2.35%
Continental S.A.	61,013	15	2.26%	49,789	14	2.76%	37,339	11	2.54%	4,921	19	1.44%
4 Corporación S.A.	57,887	18	2.15%	49,599	15	2.75%	23,653	18	1.61%	4,262	23	1.25%
5 Inversiones S.A.	92,539	9	3.43%	57,071	12	3.16%	28,427	15	1.93%	8,238	10	2.41%
6 Desarrollo S.A.	39,785	22	1.47%	26,053	22	1.44%	22,900	20	1.56%	4,296	22	1.26%
7 Finamerica S.A.	52,317	20	1.94%	44,388	17	2.46%	23,793	17	1.62%	4,416	21	1.29%
8 Aleman Paraguayo S.A.	59,671	16	2.21%	43,139	18	2.39%	28,688	14	1.95%	8,575	9	2.51%
9 Bancopar S.A.	142,323	5	5.28%	119,248	4	6.61%	57,817	8	3.93%	8,768	8	2.56%
10 Paraguay Oriental S.A.	72,082	12	2.67%	59,805	11	3.31%	26,277	16	1.79%	3,677	25	1.07%
11 Union S.A. de Inv. y Fom.	44,996	21	1.67%	25,904	23	1.44%	30,233	12	2.05%	5,672	17	1.66%
12 Regional S.A. de Inv. y Fom.	21,661	26	0.80%	13,784	25	0.76%	13,223	25	0.90%	3,549	26	1.04%
13 Bancosur S.A. de Inv. y Fom.	23,514	25	0.87%	17,898	24	0.99%	10,724	26	0.73%	3,340	27	0.98%
14 Amambay S.A.	7,130	27	0.26%	3,065	26	0.17%	1,778	27	0.12%	3,891	24	1.14%
Sub-Total	945,956		35.07%	725,745		40.22%	451,909		30.71%	93,404		27.29%
Total Bancos Privados	2,199,987		81.55%	1,672,841		92.71%	1,096,862		74.54%	262,293		76.65%
<b>BANCOS GUBERNAMENTALES</b>												
1 Nacional de Fomento	387,839	1	14.38%	76,836	1	4.26%	291,395	1	19.80%	50,596	1	14.79%
2 Nacional de Trabajadores	99,832	2	4.07%	54,769	2	3.04%	83,278	2	5.66%	29,315	2	8.57%
Sub-Total	487,671		18.45%	131,605		7.29%	374,673		25.46%	79,911		23.35%
TOTAL GENERAL	2,687,658		100.00%	1,804,446		100.00%	1,471,535		100.00%	342,204		100.00%

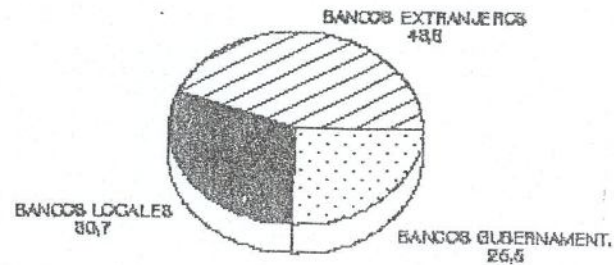
**DISTRIBUCION DEL ACTIVO  
POR SECTORES BANCARIOS  
PORCENTAJES**



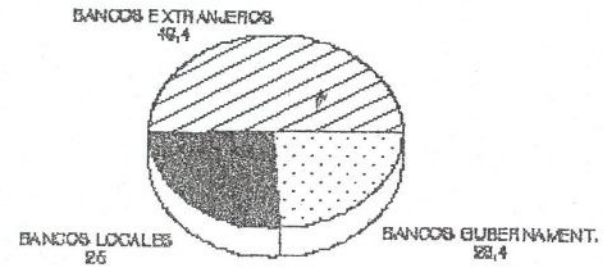
**DISTRIBUCION DE DEPOSITOS  
POR SECTORES BANCARIOS  
PORCENTAJES**



**DISTRIBUCION DE PRESTAMOS  
POR SECTORES BANCARIOS  
PORCENTAJES**



**PATRIMONIO NETO  
POR SECTORES BANCARIOS  
PORCENTAJES**



BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	VALORES EMITIDOS	B . C . P . Redescuento	Otros	INTER- BANCARIOS	OTRAS ENTIDADES Interno	Externo	OTROS PASIVOS	TOTAL PASIVO (40+41+42 +43+44+45 +46+47=48)	CAPITAL	RESERVAS	RESULTADOS ACUMULADOS	UTILIDAD DEL EJERCICIO	PATRIMONIO NETO (+49+50+51 +52=53)	PASIVO + PATRIMONIO NETO (+48 +53=54)
	(41)	(42)	(43)	(44)	(45)	(46)	(47)		(49)	(50)	(51)	(52)		
<b>BANCOS EXTRANJEROS</b>														
1 Citibank N.A.	0	0	127	0	0	48	3,519	157,119	3,000	36,435	107	4,073	43,615	200,734
2 Asunción S.A.	0	0	0	0	0	0	4,754	187,240	10,000	13,854	0	5,026	28,880	216,120
3 Lloyds Bank PLC	0	49	0	500	0	351	1,782	72,363	3,000	14,326	1,392	2,180	20,898	93,261
4 Interbanco S.A.	0	1,162	0	1,750	0	3,240	21,589	146,276	4,719	1,873	0	909	7,501	153,777
5 Holandes Unido	0	0	5	0	0	4,603	15,128	101,087	3,000	5,309	0	916	9,225	110,312
6 Do Brasil S.A.	0	817	0	400	0	5,733	1,519	59,213	3,126	7,063	0	758	10,947	70,160
7 Real del Paraguay S.A.	0	0	0	1,000	0	3,633	17,438	56,394	3,000	2,678	0	839	6,517	62,911
8 Sudameris S.A.	0	166	0	3,000	0	3,573	1,442	76,374	6,203	3,648	0	1,354	11,205	87,579
9 Nación Argentina	0	150	0	1,700	0	39	698	31,569	3,000	2,587	262	316	6,165	37,734
10 Exterior S.A.	0	206	0	0	0	0	762	47,176	4,000	3,228	0	26	7,254	54,430
11 Parana S.A.	0	48	0	0	0	608	565	77,267	4,197	930	0	497	5,624	82,891
12 BANESPA S.A.	0	0	0	0	0	16,254	623	51,627	3,013	2,323	0	1,007	6,343	57,970
13 I.N.G. Bank	0	0	0	0	0	18,310	755	21,437	4,500	176	0	39	4,715	26,152
Sub-Total	0	2,598	132	8,350	0	56,392	70,574	1,085,142	54,758	94,430	1,761	17,940	168,889	1,254,031
<b>BANCOS LOCALES</b>														
1 Union S.A.	0	46	0	0	0	1,322	5,767	139,713	12,500	5,723	0	3,531	21,754	161,467
2 General S.A.	0	150	0	0	0	299	17,653	101,526	6,000	898	328	819	8,045	109,571
3 Continental S.A.	0	300	0	150	0	2,701	3,152	56,092	3,000	947	127	847	4,921	61,013
4 Corporación S.A.	0	207	0	0	0	0	3,819	53,625	3,000	871	0	391	4,262	57,887
5 Inversiones S.A.	108	47	23,500	700	425	51	2,399	84,301	6,000	1,707	0	523	8,238	92,539
6 Desarrollo S.A.	0	1	0	650	800	4,133	3,852	35,489	3,000	1,009	287	0	4,296	39,785
7 Finamerica S.A.	0	752	0	1,300	0	541	920	47,901	3,000	1,166	0	250	4,416	52,317
8 Aleman Paraguayo S.A.	0	120	0	2,750	0	3,479	1,608	51,096	4,127	2,988	0	1,460	8,575	59,671
9 Bancopar S.A.	0	530	0	3,693	0	3,709	6,375	133,555	7,066	1,713	(295)	284	8,768	142,323
10 Paraguayo Oriental S.A.	0	0	0	0	7,196	0	1,404	68,405	3,000	275	83	319	3,677	72,082
11 Union S.A. de Inv. y Fom.	2,107	0	0	3,000	7,463	42	808	39,324	3,208	652	1,160	652	5,672	44,996
12 Regional S.A. de Inv. y Fom.	0	0	0	850	3,005	0	473	18,112	3,000	173	0	376	3,549	21,661
13 Bancosur S.A. de Inv. y Fom.	0	0	0	1,800	0	0	476	20,174	3,200	712	0	(572)	3,340	23,514
14 Awambay S.A.	0	0	0	0	0	1	173	3,239	3,180	241	221	309	3,891	7,130
Sub-Total	2,215	2,153	23,500	14,893	18,889	16,278	48,879	852,552	63,229	19,075	1,911	9,189	93,404	945,956
Total Bancos Privados	2,215	4,751	23,632	23,243	18,889	72,670	119,453	1,937,694	117,987	113,505	3,672	27,129	262,293	2,199,987
<b>BANCOS GUBERNAMENTALES</b>														
1 Nacional de Fomento	0	0	123,023	0	0	97,179	40,205	337,243	41,363	3,652	4,671	910	50,596	387,839
2 Nacional de Trabajadores	0	13,454	4,322	0	0	0	7,972	80,517	17,148	6,788	3,434	1,945	29,315	109,832
Sub-Total	0	13,454	127,345	0	0	97,179	48,177	417,760	58,511	10,440	8,105	2,855	79,911	497,671
TOTAL GENERAL	2,215	18,205	150,977	23,243	18,889	169,849	167,630	2,355,454	176,498	123,945	11,777	29,984	342,204	2,697,658

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
PASIVO CONTINGENTE Y FONDOS DE INVERSION  
(31/12/92)

(En Millones de Guaranies)

BANCOS	CREDITOS DOCUMENTADOS (55)	CREDITOS DOCUMENTADOS EXPORTACION (56)	ACEPTACIONES (57)	GARANTIAS OTORGADAS (58)	TOTAL PASIVO CONTINGENTE (+55+56+57+58=59)	FONDOS DE INVERSION (60)
<b>BANCOS EXTRANJEROS</b>						
1 Citibank N.A.	8,828	207	8,132	552	17,719	0
2 Asunción S.A.	8,847	2,214	4,053	533	15,647	0
3 Lloyds Bank PLC	3,532	0	0	37,341	40,873	0
4 Interbanco S.A.	12,257	4,918	5,111	2,453	24,739	0
5 Holandes Unido	9,579	0	3,280	702	13,561	0
6 Do Brasil S.A.	3,714	0	0	5,077	8,791	0
7 Real del Paraguay S.A.	18,181	0	468	439	19,088	0
8 Sudameris S.A.	4,916	887	9,870	86,893	102,566	0
9 Nación Argentina	775	0	0	300	1,075	0
10 Exterior S.A.	1,821	0	0	3,290	5,111	0
11 Parana S.A.	2,258	13	0	3,327	5,598	0
12 BANESPA S.A.	2,623	0	0	264	2,887	0
13 I.N.G. Bank	1,894	76	6,054	919	8,943	0
Sub-Total	79,225	8,315	36,968	142,090	266,598	0
<b>BANCOS LOCALES</b>						
1 Union S.A.	9,544	1,124	3,186	17,575	31,429	0
2 General S.A.	4,372	0	1,276	3,700	9,348	0
3 Continental S.A.	2,957	77	2,067	1,031	6,132	0
4 Corporación S.A.	1,637	21	0	0	1,658	0
5 Inversiones S.A.	870	0	2,550	5,071	8,491	81,010
6 Desarrollo S.A.	2,234	0	2,067	40	4,341	2,698
7 Finamerica S.A.	1,282	0	0	762	2,044	0
8 Aleman Paraguayo S.A.	1,459	727	2,703	92	4,981	0
9 Bancopar S.A.	8,019	0	3,009	1,944	12,972	0
10 Paraguayo Oriental S.A.	1,296	0	79	47	1,422	9,655
11 Union S.A. de Inv. y Fom.	879	0	1,070	168	2,117	16,558
12 Regional S.A. de Inv. y Fom.	0	160	0	0	160	2,453
13 Bancosur S.A. de Inv. y Fom.	1,873	157	1,538	1,010	4,578	0
14 Amanbay S.A.	696	0	0	0	696	0
Sub-Total	37,118	2,266	19,545	31,440	90,369	112,374
Total Bancos Privados	116,343	10,581	56,513	173,530	356,967	112,374
<b>BANCOS GUBERNAMENTALES</b>						
1 Nacional de Fomento	0	0	0	0	0	0
2 Nacional de Trabajadores	3,763	2,503	94	0	6,360	0
Sub-Total	3,763	2,503	94	0	6,360	0
<b>TOTAL GENERAL</b>	<b>120,106</b>	<b>13,084</b>	<b>56,607</b>	<b>173,530</b>	<b>363,327</b>	<b>112,374</b>

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS DE RESULTADO  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	INGRESOS FINANCIEROS	EGRESOS FINANCIEROS	INGRESOS FINANCIEROS NETOS	DIFERENCIA DE CAMBIO	OTROS INGRESOS	TOTAL INGRESOS OPERATIVOS	GASTOS Personal	ADMINISTRATIVOS Propiedad	Otros	Total
	(1)	(2)	(1-2=3)	(4)	(5)	(3+4+5=6)	(7)	(8)	(9)	(7+8+9=10)
<b>BANCOS EXTRANJEROS</b>										
1 Citibank N.A.	20,873	9,976	10,897	1,076	1,983	13,956	3,659	1,067	1,750	6,476
2 Asunción S.A.	35,966	17,342	18,624	202	3,330	22,156	4,599	1,023	2,087	7,709
3 Lloyds Bank PLC	16,241	8,473	7,768	630	2,283	10,681	3,696	605	2,315	6,616
4 Interbanco S.A.	11,799	10,014	1,785	2,598	3,549	7,932	3,806	250	2,517	6,573
5 Holandes Unido	8,990	4,678	4,312	1,167	1,773	7,252	3,397	251	1,422	5,070
6 Do Brasil S.A.	8,321	4,363	3,958	875	1,490	6,323	2,923	341	977	4,241
7 B.L. del Paraguay S.A.	5,380	1,878	3,502	386	1,412	5,300	1,978	322	696	2,996
8 Mercaderes S.A.	10,486	4,918	5,568	834	2,089	8,491	3,680	465	1,093	5,238
9 Nación Argentina	5,600	1,914	3,686	309	816	4,811	2,999	351	425	3,775
10 Exterior S.A.	5,616	2,736	2,880	403	2,119	5,402	2,900	323	632	3,855
11 Parana S.A.	8,249	3,076	5,173	3,295	2,648	11,116	3,698	915	1,840	6,453
12 BANUSPA S.A.	5,193	2,209	2,984	472	375	3,831	1,240	389	444	2,073
13 I.N.G. Bank	1,511	472	1,039	213	328	1,580	586	187	648	1,421
Sub-Total	144,225	72,049	72,176	12,460	24,195	108,831	39,161	6,489	16,846	62,496
<b>BANCOS LOCALES</b>										
1 Unión S.A.	22,678	11,878	10,800	913	5,448	17,161	5,315	1,023	3,730	10,068
2 General S.A.	12,632	7,521	5,111	545	1,742	7,398	2,621	759	2,009	5,389
3 Continental S.A.	8,568	4,565	4,003	407	1,966	6,376	2,073	523	1,498	4,094
4 Corporación S.A.	6,531	4,001	2,530	125	1,356	4,011	1,580	383	883	2,846
5 Inversiones S.A.	9,432	8,686	746	1,055	6,016	7,817	4,309	1,148	1,076	6,533
6 Desarrollo S.A.	5,335	2,827	2,508	(429)	1,213	3,292	1,383	211	624	2,218
7 Finamerica S.A.	7,131	5,304	1,827	362	1,212	3,401	1,851	380	780	3,011
8 Aleman Paraguayo S.A.	7,166	3,081	4,085	742	627	5,454	1,582	254	782	2,618
9 Bancopar S.A.	12,781	9,517	3,264	1,455	2,323	7,042	3,014	770	2,608	6,392
10 Paraguayo Oriental S.A.	4,220	3,580	640	1,671	2,990	5,301	1,505	384	1,550	3,439
11 Unión S.A. de Inv. y Fom.	7,887	6,289	1,598	302	4,067	5,967	2,650	648	1,341	4,639
12 Regional S.A. de Inv. y Fom.	3,624	2,280	1,344	229	713	2,286	554	147	551	1,252
13 Bancosur S.A. de Inv. y Fom.	964	568	396	126	250	772	503	194	598	1,295
14 Anambay S.A.	170	210	(40)	3,333	337	3,630	607	318	910	1,835
Sub-Total	109,119	70,307	38,812	10,836	30,260	79,908	29,547	7,142	18,940	55,629
Total Bancos Privados	253,344	142,356	110,988	23,296	54,455	188,739	68,708	13,631	35,786	118,125
<b>BANCOS GUBERNAMENTALES</b>										
1 Nacional de Fomento	55,749	25,613	30,136	1,339	3,282	34,757	19,193	1,219	2,053	22,465
2 Nacional de Trabajadores	17,448	7,049	10,399	116	1,364	11,879	4,614	631	1,372	6,617
Sub-Total	73,197	32,662	40,535	1,455	4,646	46,636	23,807	1,850	3,425	29,082
<b>TOTAL GENERAL</b>	<b>326,541</b>	<b>175,018</b>	<b>151,523</b>	<b>24,751</b>	<b>59,101</b>	<b>235,375</b>	<b>92,515</b>	<b>15,481</b>	<b>39,211</b>	<b>147,207</b>

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS DE RESULTADO  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	PREVISION DEL EJERCICIO S/CREDITOS GESTION DE COBRO (11)	OTROS EGRESOS (12)	UTILIDAD NETA (6-10-11 -12-13)	IMPUESTO (14)	RESERVA LEGAL (15)	UTILIDAD A DISTRIBUIR (13-14 -15-16)	NUMERO DE EMPLEADOS (17)	NUMERO DE OFICINAS (18)
<b>BANCOS EXTRANJEROS</b>								
1 Citibank N.A.	102	43	7,335	1,795	1,467	4,073	111	7
2 Asunción S.A.	3,160	2,472	8,815	2,026	1,763	5,026	165	13
3 Lloyds Bank PLC	393	212	3,460	588	692	2,180	125	8
4 Interbank S.A.	326	124	909	0	0	909	87	4
5 Holanda Unido	473	42	1,667	418	333	916	99	3
6 Do Brasil S.A.	338	141	1,603	524	321	758	96	1
7 Banco del Paraguay S.A.	809	19	1,476	342	295	839	72	2
Sudameris S.A.	773	23	2,457	612	491	1,354	115	5
Nación Argentina Exterior S.A.	233 458	68 903	735 186	272 123	147 37	316 26	90 63	3 2
Parana S.A.	2,948	717	998	301	200	497	159	5
12 BANESPA S.A.	135	43	1,580	257	316	1,007	51	1
13 I.N.G. Bank	0	22	137	71	27	39	22	0
Sub-Total	10,148	4,829	31,358	7,329	6,089	17,940	1,255	54
<b>BANCOS LOCALES</b>								
1 Union S.A.	795	659	5,639	980	1,128	3,531	270	21
2 General S.A.	806	123	1,080	45	216	819	170	11
3 Continental S.A.	867	135	1,280	177	256	847	116	10
4 Corporación S.A.	447	93	625	109	125	391	101	3
5 Inversiones S.A.	202	61	1,021	294	204	523	244	11
6 Desarrollo S.A.	864	57	153	113	40	0	74	2
7 Finamerica S.A.	0	77	313	0	63	250	98	7
8 Aleman Paraguayo S.A.	0	311	2,525	560	505	1,460	66	3
9 Bancopar S.A.	60	131	459	83	92	284	158	12
10 Paraguayo Oriental S.A.	1,019	284	559	128	112	319	142	6
11 Union S.A. de Inv. y Fom.	347	144	837	17	168	652	SIN DATO	3
12 Regional S.A. de Inv. y Fom.	23	309	702	186	140	376	30	4
13 Bancosur S.A. de Inv. y Fom.	0	47	(570)	0	0	(570)	49	1
14 Amambay S.A.	1,067	108	620	187	124	309	62	3
Sub-Total	6,497	2,539	15,243	2,879	3,173	9,191	1,580	97
Total Bancos Privados	16,645	7,368	46,601	10,208	9,262	27,131	2,835	151
<b>BANCOS GUBERNAMENTALES</b>								
1 Nacional de Fomento	8,738	2,114	1,440	387	143	910	932	47
2 Nacional de Trabajadores	840	385	4,037	1,255	837	1,945	193	12
Sub-Total	9,578	2,499	5,477	1,642	980	2,855	1,125	59
<b>TOTAL GENERAL</b>	<b>26,223</b>	<b>9,867</b>	<b>52,078</b>	<b>11,850</b>	<b>10,242</b>	<b>29,986</b>	<b>3,960</b>	<b>210</b>

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaranies)

BANCOS	CAJAS Y BANCOS			BANCO CENTRAL		I N V E R S I O N E S				P R E S T A M O S		T A M O S				
	Gs (1)	M/E (2)	Total (1+2=3)	Encajes (4)	Otros (5)	Letras de Regulación Monetaria (6)	Otras (7)	Int.a Dev. s/Letra Regulación Monetaria (8)	Total (6+7-8=9)	Vigentes (10)	Inter- bancarios (11)	Deudores con Arreglo (12)	Créditos Gestión de Cobro (13)	Intereses no Devengados (14)	Previsión sobre Préstamos Dudosos (15)	Préstamos Netos (10+11+12 +13-14 -15=16)
<b>BANCOS EXTRANJEROS</b>																
1 Citibank N.A.	1,560	40,877	42,437	38,247	0	0	36	0	36	108,079	2,450	0	179	601	55	110,052
2 Asunción S.A.	1,421	29,197	30,618	45,908	869	0	2,860	0	2,860	141,245	0	20	3,281	21,121	971	122,454
3 Lloyds Bank PLC	1,168	4,953	6,121	15,692	176	0	13	0	13	64,046	0	15	755	44	413	64,359
4 Interbanco S.A.	994	53,324	54,318	32,421	179	0	23	0	23	51,816	0	6,027	1,006	262	326	58,261
5 Holandes Unido	2,238	18,479	20,717	23,394	0	0	0	0	0	46,875	100	0	1,513	110	470	47,908
6 Do Brasil S.A.	210	1,823	2,033	12,302	12	0	0	0	0	47,268	0	90	2,891	113	326	49,810
7 Real del Paraguay S.A.	1,231	28,061	29,292	11,025	1,852	0	0	0	0	17,128	400	450	366	140	765	17,439
8 Sudameris S.A.	1,613	1,915	3,528	20,274	73	0	15	0	15	58,037	0	66	1,902	618	741	58,646
9 Nación Argentina	692	5,128	5,820	9,392	315	0	10	0	10	18,135	0	3	1,752	109	233	19,548
10 Exterior S.A.	1,119	11,118	12,237	13,620	138	0	11	0	11	20,055	600	25	1,703	1,100	312	20,971
11 Parana S.A.	1,305	30,013	31,318	22,813	425	0	0	0	0	22,756	0	536	2,646	2,410	735	22,793
12 BANESPA S.A.	335	14,752	15,087	10,700	506	0	3	0	3	29,888	300	0	190	158	95	30,125
13 I.N.G. Bank	98	5,749	5,847	824	40	0	0	0	0	16,921	250	0	0	26	0	17,145
Sub-Total	13,984	245,389	259,373	256,612	4,585	0	2,971	0	2,971	642,249	4,100	7,232	18,184	26,812	5,442	639,511
<b>BANCOS LOCALES</b>																
1 Union S.A.	5,931	17,171	23,102	39,473	1,111	0	239	0	239	74,458	2,815	28	2,430	383	677	78,671
2 General S.A.	2,502	7,894	10,396	24,590	4,476	0	0	0	0	65,759	2,250	75	1,688	2,063	806	66,903
3 Continental S.A.	1,737	2,710	4,447	15,050	120	0	35	0	35	36,440	500	129	1,477	1,207	865	36,474
4 Corporación S.A.	668	13,872	14,540	14,419	151	0	1,900	0	1,900	22,479	950	438	372	586	126	23,527
5 Inversiones S.A.	2,635	14,937	17,572	18,173	186	0	17,302	0	17,302	27,203	0	0	1,271	47	198	28,229
6 Desarrollo S.A.	371	2,367	2,738	6,426	54	0	0	0	0	20,317	0	631	2,733	781	864	22,036
7 Finamerica S.A.	4,534	8,226	12,760	10,262	865	0	10	0	10	22,951	0	0	1,230	388	356	23,437
8 Aleman Paraguayo S.A.	519	13,979	14,498	12,342	231	0	253	0	253	28,746	0	0	0	58	0	28,688
9 Bancopar S.A.	9,464	13,588	23,052	35,581	805	0	0	0	0	56,218	1,000	91	1,505	997	60	57,757
10 Paraguayo Oriental S.A.	2,127	23,658	25,785	16,971	233	0	1,087	0	1,087	19,999	4,100	926	1,253	1	1,019	25,258
11 Union S.A. de Inv. y Fom.	997	2,396	3,393	5,208	13	0	15	0	15	29,814	0	22	2,606	2,209	347	29,886
12 Regional S.A. de Inv. y Fom.	1,310	1,707	3,017	4,021	75	0	0	0	0	13,533	0	0	761	1,071	23	13,200
13 Bancosur S.A. de Inv. y Fom.	129	2,985	3,114	5,178	17	0	7	0	7	8,798	2,050	0	0	124	0	10,724
14 Amambay S.A.	779	1,778	2,557	1,416	193	0	0	0	0	1,564	250	0	0	36	0	1,778
Sub-Total	33,703	127,268	160,971	209,110	8,530	0	20,848	0	20,848	428,279	13,915	2,340	17,326	9,951	5,341	446,568
Total Bancos Privados	47,687	372,657	420,344	465,722	13,115	0	23,819	0	23,819	1,070,528	18,015	9,572	35,510	36,763	10,783	1,086,079
<b>BANCOS GUBERNAMENTALES</b>																
1 Nacional de Fomento	14,213	9,352	23,565	29,871	19,227	0	0	0	0	255,855	6,550	0	28,990	0	16,193	275,202
2 Nacional de Trabajadores	1,853	3,374	5,227	10,132	3,790	0	539	0	539	76,383	0	1,101	5,794	0	1,057	82,221
Sub-Total	16,066	12,726	28,792	40,003	23,017	0	539	0	539	332,238	6,550	1,101	34,784	0	17,250	357,423
TOTAL GENERAL	63,753	385,383	449,136	505,725	36,132	0	24,358	0	24,358	1,402,766	24,565	10,673	70,294	36,763	28,033	1,443,502

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaranies)

BANCOS	DEPOSITOS EN GUARANIES			DEPOSITOS EN MONEDA EXTRANJERA			TOTAL DEPOSITOS (34+39=40)					
	A la Vista (29)	Ahorro (30)	Plazo Fijo (31)	Certificado de Depósitos (32)	Otros (33)	Total Guaraniés (29+30+31+32+33=34)		A la Vista (35)	Ahorro (36)	Plazo Fijo (37)	Otros (38)	Total M/E (35+36+37+38=39)
<b>BANCOS EXTRANJEROS</b>												
1 Citibank N.A.	19,164	51,478	1,061	20,805	82	92,590	3,089	55,460	0	2,286	60,835	153,425
2 Asunción S.A.	25,850	43,841	3,872	37,373	14	110,950	1,935	43,415	26,186	0	71,536	182,486
3 Lloyds Bank PLC	15,716	26,078	259	21,459	235	63,747	1,958	3,976	0	0	5,934	69,681
4 Interbanco S.A.	8,166	13,054	5	16,384	13	37,622	0	55,473	25,440	0	80,913	118,535
5 Holandes Unido	8,476	13,542	6	4,144	48	26,216	9,143	36,852	9,140	0	55,135	81,351
6 Do Brasil S.A.	5,954	5,471	98	12,095	1	23,619	0	13,922	13,203	0	27,125	50,744
7 Real del Paraguay S.A.	12,694	6,384	0	3,995	79	23,152	724	10,268	0	179	11,171	34,323
8 Sudameris S.A.	11,378	17,753	0	1,926	9	31,066	2,933	29,416	4,777	1	37,127	68,193
9 Nación Argentina	7,689	6,031	56	2,847	127	16,750	0	12,232	0	0	12,232	28,982
10 Exterior S.A.	5,170	8,895	93	5,497	169	19,824	263	26,121	0	0	26,384	46,208
11 Parana S.A.	11,836	7,944	234	5,354	59	25,427	20,671	29,948	0	0	50,619	76,046
12 BANESPA S.A.	4,565	2,462	12	1,008	7	8,054	3,034	23,662	0	0	26,696	34,750
13 I.N.G. Bank	218	655	6	20	1	900	112	1,062	298	0	1,472	2,372
Sub-Total	136,876	203,588	5,702	132,907	844	479,917	43,862	341,807	79,044	2,466	467,179	947,096
<b>BANCOS LOCALES</b>												
1 Union S.A.	25,875	36,625	350	27,053	61	89,964	2,586	35,817	4,211	0	42,614	132,578
2 General S.A.	17,388	30,154	0	13,251	201	60,994	3,403	19,027	0	0	22,430	83,424
3 Continental S.A.	11,933	15,720	0	9,795	101	37,549	7	11,403	295	535	12,240	49,789
4 Corporación S.A.	5,203	16,088	55	5,196	25	26,567	1,453	18,633	2,935	11	23,032	49,599
5 Inversiones S.A.	14,024	923	0	3,892	217	19,056	7	24,801	13,206	1	38,015	57,071
6 Desarrollo S.A.	3,951	4,341	18	7,861	2,265	18,436	0	6,718	803	96	7,617	26,053
7 Finamerica S.A.	8,288	9,654	24	12,449	49	30,464	264	9,150	4,510	0	13,924	44,388
8 Aleman Paraguayo S.A.	6,236	13,806	529	3,449	26	24,046	0	15,973	3,120	0	19,093	43,139
9 Bancopar S.A.	27,204	33,913	208	19,325	0	80,650	5,317	27,458	5,749	74	38,598	119,248
10 Paraguay Oriental S.A.	3,523	1,341	1	8,294	30	13,189	10,780	35,779	51	6	46,616	59,805
11 Union S.A. de Inv. y Fom.	3,994	146	252	9,346	4,691	18,429	119	3,220	3,936	200	7,475	25,904
12 Regional S.A. de Inv. y Fom.	1,884	5,774	104	1,876	63	9,701	425	3,658	0	0	4,083	13,784
13 Bancosur S.A. de Inv. y Fom.	3,011	6,089	0	4,023	7	13,130	78	2,995	1,695	0	4,768	17,898
14 Amambay S.A.	637	279	0	21	39	976	365	1,724	0	0	2,089	3,065
Sub-Total	133,151	174,853	1,541	125,831	7,775	443,151	24,804	216,356	40,511	923	282,594	725,745
Total Bancos Privados	270,027	378,441	7,243	258,738	8,619	923,068	68,666	558,163	119,555	3,389	749,773	1,672,841
<b>BANCOS GUBERNAMENTALES</b>												
1 Nacional de Fomento	43,663	14,726	0	18,215	232	76,836	0	0	0	0	0	76,836
2 Nacional de Trabajadores	14,704	19,285	135	14,292	12	48,428	0	5,230	1,111	0	6,341	54,769
Sub-Total	58,367	34,011	135	32,507	244	125,264	0	5,230	1,111	0	6,341	131,605
TOTAL GENERAL	328,394	412,452	7,378	291,245	8,863	1,048,332	68,666	563,393	120,666	3,389	756,114	1,804,446

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
CUENTAS PATRIMONIALES  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	CUENTAS A COBRAR (17)	INT. DOC. NO DEVENGADO (18)	PREVISIONES (19)	NETO A COBRAR (17-18-19=20)	BIENES DIVERSOS (21)	PREVISIONES (22)	BIENES DIVERSOS NETO (21-22=23)	BIENES DE USO (24)	DEPRECIACION ACUMULADA (25)	BIENES DE USO NETO (24-25=26)	OTROS ACTIVOS (27)	TOTAL ACTIVO (3+4+5+9+16+20+23+26+27=28)
<b>BANCOS EXTRANJEROS</b>												
1 Citibank N.A.	2,315		41	2,274	79	0	79	9,150	2,155	6,995	614	200,734
2 Asunción S.A.	2,721		0	2,721	781	57	724	10,335	497	9,838	128	216,120
3 Lloyds Bank PLC	2,086	0	0	2,086	114	1	113	5,197	825	4,372	329	93,261
4 Interbanco S.A.	2,535	0	0	2,535	874	0	874	4,302	203	4,099	1,067	153,777
5 Holandes Unido	13,273	0	0	13,273	94	2	92	3,267	313	2,954	1,974	110,312
6 Do Brasil S.A.	824	0	0	824	1,505	0	1,505	4,025	511	3,514	160	70,160
7 Real del Paraguay S.A.	1,115	608	0	507	66	44	22	3,247	509	2,738	36	62,911
8 Sudameris S.A.	1,231	0	0	1,231	119	16	103	3,559	1,169	2,390	1,319	87,579
9 Nación Argentina	682	0	0	682	59	0	59	3,393	1,616	1,777	131	37,734
10 Exterior S.A.	1,128	818	0	310	261	147	114	4,010	763	3,247	3,782	54,430
11 Parana S.A.	3,561	368	0	3,193	1,360	43	1,317	1,196	409	787	245	82,891
12 BANESPA S.A.	450	0	0	450	88	39	49	1,213	199	1,014	36	57,970
13 I. J. Bank	306	0	0	306	11	0	11	1,795	81	1,714	265	26,152
<b>Sub-Total</b>	<b>38,227</b>	<b>1,794</b>	<b>41</b>	<b>30,392</b>	<b>5,411</b>	<b>349</b>	<b>5,062</b>	<b>54,689</b>	<b>9,250</b>	<b>45,439</b>	<b>10,086</b>	<b>1,254,031</b>
<b>BANCOS LOCALES</b>												
1 Union S.A.	3,339	0	0	3,339	9,278	118	9,160	6,519	1,446	5,073	1,299	161,467
2 General S.A.	5,786	4,874	0	912	112	0	112	2,376	616	1,760	422	109,571
3 Continental S.A.	3,624	3,161	0	463	177	2	175	3,084	643	2,441	1,808	61,013
4 Corporación S.A.	1,387	0	316	1,071	274	5	269	2,200	466	1,734	276	57,887
5 Inversiones S.A.	6,305	2,765	0	3,540	682	0	682	5,009	1,473	3,536	3,319	92,539
6 Desarrollo S.A.	1,953	0	0	1,953	826	0	826	1,523	321	1,202	4,550	39,785
7 Finamerica S.A.	1,938	6	0	1,932	105	0	105	3,085	1,655	1,430	1,516	52,317
8 Aleman Paraguayo S.A.	760	0	0	760	56	0	56	2,998	346	2,652	191	59,671
9 Bancopar S.A.	2,161	0	0	2,161	248	0	248	3,482	854	2,628	20,091	142,323
10 Paraguay Oriental S.A.	5,090	4,475	0	615	92	0	92	2,004	330	1,674	367	72,082
11 Union S.A. de Inv. y Fom.	1,377	0	0	1,377	2,699	0	2,699	2,294	406	1,888	517	44,996
12 Regional S.A. de Inv. y Fom.	1,572	1,137	0	435	110	0	110	637	94	543	260	21,661
13 Bancosur S.A. de Inv. y Fom.	2,870	1,691	0	1,179	32	0	32	1,697	642	1,055	2,208	23,514
14 Amambay S.A.	815	0	758	57	13	0	13	1,060	268	792	324	7,130
<b>Sub-Total</b>	<b>38,977</b>	<b>18,109</b>	<b>1,074</b>	<b>19,794</b>	<b>14,704</b>	<b>125</b>	<b>14,579</b>	<b>37,968</b>	<b>9,560</b>	<b>28,408</b>	<b>37,148</b>	<b>945,956</b>
<b>Total Bancos Privados</b>	<b>71,204</b>	<b>19,903</b>	<b>1,115</b>	<b>50,186</b>	<b>20,115</b>	<b>474</b>	<b>19,641</b>	<b>92,657</b>	<b>18,810</b>	<b>73,847</b>	<b>47,234</b>	<b>2,199,987</b>
<b>BANCOS GUBERNAMENTALES</b>												
1 Nacional de Fomento	22,910	0	1,591	21,319	2,566	290	2,276	3,029	1,186	1,843	14,536	387,839
2 Nacional de Trabajadores	1,308	0	0	1,308	2,732	755	1,977	4,360	1,183	3,177	1,461	109,832
<b>Sub-Total</b>	<b>24,218</b>	<b>0</b>	<b>1,591</b>	<b>22,627</b>	<b>5,298</b>	<b>1,045</b>	<b>4,253</b>	<b>7,389</b>	<b>2,369</b>	<b>5,020</b>	<b>15,997</b>	<b>497,671</b>
<b>TOTAL GENERAL</b>	<b>95,422</b>	<b>19,903</b>	<b>2,706</b>	<b>72,813</b>	<b>25,413</b>	<b>1,519</b>	<b>23,894</b>	<b>100,046</b>	<b>21,179</b>	<b>78,867</b>	<b>63,231</b>	<b>2,697,658</b>

PRINCIPALES INDICADORES FINANCIEROS  
 PROMEDIO DEL SISTEMA  
 (31/12/92)

(En Millones de Guaranies)

BANCOS	C A P I T A L A D E C U A D O			
	CAPITAL + RESERVAS/ ACTIVO NETO	PATRIMONIO NETO/ ACTIVO NETO	CREDITOS EN GES. DE COBRO /PATRIMONIO NETO	CRED. EN GES. DE COB. + DEUD. CON ARREGLO/PATRIMONIO NETO
Bancos Extranjeros	14.96%	16.93%	10.77%	15.05%
Bancos Locales	11.17%	12.68%	18.55%	21.05%
Bancos Gubernamentales	15.07%	17.46%	43.53%	44.91%
Total del Sistema	13.71%	15.61%	20.54%	23.66%

BANCOS	C A L I D A D D E L A C T I V O				
	PRESTAMOS/ ACTIVO	PRESTAMOS VIGENTES/ PRESTAMOS	CRED. EN GES. DE COB. +DEUD. CON ARR./PRESTAMOS	CRED. EN GES. DE COBRO/ PRESTAMOS	PREVISIONES/ PRESTAMOS
Bancos Extranjeros	52.12%	98.27%	3.89%	2.78%	0.83%
Bancos Locales	46.99%	96.34%	4.42%	3.90%	1.20%
Bancos Gubernamentales	68.30%	97.75%	10.56%	10.23%	5.08%
Total del Sistema	53.31%	97.55%	5.63%	4.89%	1.95%

BANCOS	R E N T A B I L I D A D		L I Q U I D E Z Y		S O L V E N C I A	
	UTILIDAD DEL EJERCICIO/ACTIVO (Anual)	UTILIDAD DEL EJERCICIO PATRIMONIO NETO (Anual)	DISP.+ INV.TEMPORARIAS /DEPOSITOS	DISP.+ INV.TEMPORARIAS /PASIVO	ACTIVO/ PASIVO	ACTIVO/ PASIVO + CONTINGENCIAS
Bancos Extranjeros	1.91%	14.16%	27.39%	23.90%	115.56%	92.77%
Bancos Locales	1.30%	13.12%	22.18%	18.88%	110.96%	100.32%
Bancos Gubernamentales	0.76%	4.76%	21.88%	6.89%	119.13%	117.34%
Total del Sistema	1.48%	11.68%	24.89%	19.07%	114.53%	99.22%

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
DISTRIBUCION DE LOS DEPOSITOS POR SECTORES  
(31/12/92)

(En Millones de Guaraníes)

BANCOS	DEPOSITOS SECTOR PUBLICO					DEPOSITOS SECTOR PRIVADO					TOTAL DEPOSITOS GUARANIES (6+12=13)		
	A La Vista (1)	Ahorro (2)	Plazo Fijo (3)	Certificados de Depósitos (4)	Otros (5)	Total Guaranies (1+2+3+4+5=6)	A La Vista (7)	Ahorro (8)	Plazo Fijo (9)	Certificados de Depósitos (10)		Otros (11)	Total Guaranies (7+8+9+10+11=12)
<b>BANCOS EXTRANJEROS</b>													
1 Citibank N.A.	567	4	0	2,250	0	2,801	18,617	51,474	1,061	18,555	82	89,789	92,590
2 Asunción S.A.	477	3,270	0	8,400	0	12,147	25,373	40,571	3,572	28,973	14	98,803	110,950
3 Lloyds Bank PLC	261	7	0	6,000	0	6,268	15,455	26,071	259	15,459	235	57,479	63,747
4 Interbanco S.A.	469	2,894	0	7,048	0	10,411	7,697	10,160	5	9,336	13	27,211	37,622
5 Holandes Unido	224	2	0	0	0	226	8,252	13,540	6	4,144	48	25,990	26,216
6 Do Brasil S.A.	282	0	0	3,765	0	4,047	5,672	5,471	98	8,530	1	19,572	23,619
7 Real del Paraguay S.A.	977	1	0	2,320	0	3,298	11,717	6,385	0	1,675	79	19,854	23,152
8 Sudameris S.A.	994	2	0	200	0	1,196	10,384	17,751	0	1,726	9	29,870	31,066
9 Nación Argentina	430	0	0	0	0	430	7,259	6,031	56	2,847	127	16,320	16,750
10 Exterior S.A.	204	69	0	0	0	273	4,966	8,826	93	5,497	169	19,551	19,824
11 Parana S.A.	456	82	0	0	0	538	11,380	7,862	234	5,354	59	24,889	25,427
12 BANESPA S.A.	120	16	0	0	0	136	4,445	2,446	12	1,008	7	7,918	8,054
13 I.N.G. Bank	0	0	0	0	0	0	218	655	6	20	1	900	900
<b>Sub-Total</b>	<b>5,441</b>	<b>6,347</b>	<b>0</b>	<b>29,983</b>	<b>0</b>	<b>41,771</b>	<b>131,435</b>	<b>197,241</b>	<b>5,702</b>	<b>102,924</b>	<b>844</b>	<b>438,146</b>	<b>479,917</b>
<b>BANCOS LOCALES</b>													
1 Union S.A.	2,451	3,800	0	9,500	0	15,751	23,424	32,825	350	17,553	61	74,213	89,964
2 General S.A.	742	107	0	4,296	0	5,145	16,646	30,047	0	8,955	201	55,849	60,994
3 Continental S.A.	2,474	215	0	5,980	0	8,669	9,459	15,505	0	3,815	101	28,880	37,549
4 Corporación S.A.	78	147	0	750	0	975	5,125	15,941	55	4,446	25	25,592	26,567
5 Inversiones S.A.	625	8	0	0	0	633	13,399	915	0	3,882	217	18,423	19,056
6 Desarrollo S.A.	138	1	0	2,950	0	3,089	3,813	4,340	18	4,911	2,265	15,347	18,436
7 Finamerica S.A.	657	26	0	4,000	0	4,683	7,631	9,628	24	8,449	49	25,781	30,464
8 Aleman Paraguayo S.A.	169	0	0	618	0	787	6,067	13,806	529	2,831	26	23,259	24,046
9 Bancopar S.A.	3,770	215	0	12,550	0	16,535	23,434	33,698	208	6,775	0	64,115	80,650
10 Paraguayo Oriental S.A.	85	4	0	3,500	0	3,589	3,438	1,337	1	4,794	30	9,600	13,189
11 Union S.A. de Inv. y Fom.	388	0	0	400	0	788	3,606	146	252	8,946	4,691	17,641	18,429
12 Regional S.A. de Inv. y Fom.	39	27	0	0	0	66	1,845	5,747	104	1,876	63	9,635	9,701
13 Bancosur S.A. de Inv. y Fom.	43	71	0	200	0	314	2,968	6,018	0	3,823	7	12,816	13,130
14 Amambay S.A.	0	0	0	0	0	0	637	279	0	21	39	976	976
<b>Sub-Total</b>	<b>11,659</b>	<b>4,621</b>	<b>0</b>	<b>44,744</b>	<b>0</b>	<b>61,024</b>	<b>121,492</b>	<b>170,232</b>	<b>1,541</b>	<b>81,087</b>	<b>7,775</b>	<b>382,127</b>	<b>443,151</b>
<b>Total Bancos Privados</b>	<b>17,100</b>	<b>10,968</b>	<b>0</b>	<b>74,727</b>	<b>0</b>	<b>102,795</b>	<b>252,927</b>	<b>367,473</b>	<b>7,243</b>	<b>184,011</b>	<b>8,619</b>	<b>820,273</b>	<b>923,068</b>
<b>BANCOS GUBERNAMENTALES</b>													
1 Nacional de Fomento	18,870	958	0	17,275	0	37,103	24,793	13,768	0	940	232	39,733	76,836
2 Nacional de Trabajadores	1,039	1,240	0	4,580	0	6,859	13,665	18,045	135	9,712	12	41,569	48,428
<b>Sub-Total</b>	<b>19,909</b>	<b>2,198</b>	<b>0</b>	<b>21,855</b>	<b>0</b>	<b>43,962</b>	<b>38,458</b>	<b>31,813</b>	<b>135</b>	<b>10,652</b>	<b>244</b>	<b>81,302</b>	<b>125,264</b>
<b>TOTAL GENERAL</b>	<b>37,009</b>	<b>13,166</b>	<b>0</b>	<b>96,582</b>	<b>0</b>	<b>146,757</b>	<b>291,385</b>	<b>399,286</b>	<b>7,378</b>	<b>194,663</b>	<b>8,863</b>	<b>901,575</b>	<b>1,048,332</b>

BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
DISTRIBUCION DE LOS DEPOSITOS EN MONEDA NACIONAL  
(31/12/92)

(En Millones de Guaranies)

BANCOS	D E P O S I T O S P O R D E P A R T A M E N T O S														TOTAL DEPOSITOS REGION OCCIDENTAL		
	ASUNCION	CONCEPCION	SAN PEDRO	CORDILLERA	GUAIRA	CAAGUAZU	CAAZAPA	ITAPUA	MISIONES	PARAGUARI	ALTO PARANA	CENTRAL	NEEMBUCU	AMAMBAY		CANINDEYU	
<b>BANCOS EXTRANJEROS</b>																	
1 Citibank N.A.	86,475	0	0	0	0	0	0	3,011	0	0	3,022	0	0	0	0	0	92,5
2 Union S.A.	97,059	0	0	0	0	960	0	7,453	0	0	5,464	0	0	0	0	0	110,5
3 LI Bank PLC	54,814	0	0	0	0	0	0	3,374	0	0	5,324	0	0	0	0	0	65,5
4 Interbanco S.A.	34,376	0	0	0	0	0	0	0	0	0	3,233	0	0	0	0	0	37,6
5 Holandes Unido	23,168	0	0	0	0	0	0	0	0	0	3,000	0	0	0	0	0	26,1
6 Do Brasil S.A.	21,624	0	0	0	0	0	0	0	0	0	1,994	0	0	0	0	0	23,6
7 Real del Paraguay S.A.	18,668	0	0	0	0	2,411	0	0	0	0	1,994	0	0	0	0	0	23,0
8 Sudameris S.A.	25,154	0	0	0	0	0	0	521	0	0	5,382	0	0	0	0	0	31,0
9 Nación Argentina	8,701	2,188	0	0	2,864	0	0	2,870	0	0	0	0	0	0	0	0	16,6
10 Exterior S.A.	15,159	0	0	0	0	0	0	646	0	0	0	0	0	3,850	0	0	19,6
11 Parana S.A.	10,298	0	0	0	6,564	0	0	0	0	0	3,304	0	0	2,341	1,613	1,248	25,3
12 BUNESPA S.A.	4,294	0	0	0	0	0	0	0	0	0	3,753	0	0	0	0	0	8,0
13 I.N.G. Bank	899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,0
Sub-Total	400,689	2,188	0	0	9,428	3,371	0	17,875	0	0	36,470	0	0	6,191	1,613	1,248	479,0
<b>BANCOS LOCALES</b>																	
1 Union S.A.	66,940	156	0	670	0	3,195	0	6,644	0	1,691	3,954	5,906	747	0	0	0	89,9
2 General S.A.	49,888	0	0	0	0	0	0	2,896	1,518	0	2,029	3,573	889	0	0	0	60,7
3 Continental S.A.	29,785	0	0	0	0	555	0	1,466	0	1,631	0	4,011	0	0	0	0	37,4
4 Corporación S.A.	23,696	0	0	0	0	0	0	0	0	0	2,846	0	0	0	0	0	26,5
5 Inversiones S.A.	14,773	431	0	0	904	0	0	1,410	0	0	897	323	0	0	0	101	18,8
6 Desarrollo S.A.	16,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,1
7 Finamerica S.A.	23,979	0	452	0	0	1,298	0	2,662	0	0	2,024	0	0	0	0	0	30,4
8 Aleman Paraguayo S.A.	23,134	0	0	0	0	0	0	0	0	0	158	728	0	0	0	0	24,0
9 Banco par S.A.	70,039	2,272	0	0	0	1,751	0	2,639	1,061	0	1,175	0	0	1,713	0	0	80,6
10 Paraguayo Oriental S.A.	11,175	0	0	0	0	0	0	57	0	0	857	183	0	887	0	0	13,1
11 Union S.A. de Inv. y Fom.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,6
12 Regional S.A. de Inv. y Fom.	1,114	0	0	0	0	0	0	8,524	0	0	0	0	0	0	0	0	9,6
13 Bancosur S.A. de Inv. y Fom.	13,110	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	13,1
14 Amambay S.A.	759	0	0	0	0	0	0	0	0	0	61	0	0	117	0	0	9,9
Sub-Total	344,563	2,859	452	670	904	6,799	0	26,298	2,579	3,322	14,014	14,724	1,636	2,717	0	101	421,6
Total Bancos Privados	745,252	5,047	452	670	10,332	10,170	0	44,173	2,579	3,322	50,484	14,724	1,636	8,908	1,613	1,349	900,7
<b>BANCOS GUBERNAMENTALES</b>																	
1 Nacional de Fomento	47,717	1,365	2,241	1,628	1,577	2,383	1,518	5,050	1,482	1,979	5,261	908	1,124	1,011	1,130	230	76,6
2 Nacional de Trabajadores	37,065	0	0	2,273	0	2,476	0	1,075	1,147	0	1,024	3,356	0	0	0	0	48,4
Sub-Total	84,782	1,365	2,241	3,901	1,577	4,859	1,518	6,125	2,629	1,979	6,285	4,264	1,124	1,011	1,130	230	125,0
TOTAL GENERAL	830,034	6,412	2,693	4,571	11,909	15,029	1,518	50,298	5,208	5,301	56,769	18,983	2,760	9,919	2,743	1,579	1,025,73

SIN DATO: AL 4 DE FEBRERO NO HA PRESENTADO LOS DATOS REQUERIDOS

ESTRATIFICACION DE LOS DEPOSITOS EN MONEDA NACIONAL AL : 31/12/92  
DEPOSITOS DEL SECTOR PRIVADO  
(MILLONES DE GUARANIES)

GRUPOS	CUENTA CORRIENTE		AHORRO COMUN		DEPOSITOS A PLAZO FIJO								CERTIFICADOS DE DEPOSITOS				TOTALES	
	CANTIDAD	MONTO	CANTIDAD	MONTO	31 A 60 DIAS		61 A 90 DIAS		91 A 180 DIAS		181 A 360 DIAS		A 180 DIAS		181 DIAS A MAS		CANTIDAD	MONTO
					CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO		
DE																		
1 hasta 10.000	6,238	6,848	11,583	3,154			13	5					80	250	34	149	17,948	10,407
10.000 " 20.000	725	2,281	2,930	1,710									22	313	1	17	3,678	4,521
20.000 " 50.000	1,525	3,710	4,797	3,318									14	453	4	116	6,340	7,597
50.000 " 100.000	1,829	1,499	3,804	3,406									10	565			5,643	5,470
100.000 " 250.000	5,805	2,734	6,929	5,859									1	240			12,735	8,833
250.000 " 500.000	8,038	3,478	6,929	7,126	2	1			2	2			42	2,319	22	12	15,037	12,938
500.000 " 1.000.000	10,577	9,017	7,158	9,012	29	28	23	22	21	18			274	3,832	120	110	18,205	22,046
1.000.000 " 3.000.000	16,578	32,788	9,496	19,872	174	304	83	159	85	152			910	11,121	357	1,922	27,635	66,339
3.000.000 " 5.000.000	5,78	24,085	3,847	16,335	73	296	31	112	38	159			583	2,281	206	961	10,665	44,264
5.000.000 " 10.000.000	3,344	38,874	3,777	28,863	109	707	37	247	30	184			672	5,369	183	1,483	10,155	75,748
10.000.000 " 20.000.000	2,605	36,524	2,497	37,093	49	731	11	168	20	307			450	7,148	126	1,936	5,760	83,941
20.000.000 " 50.000.000	1,518	42,219	1,439	46,127	31	983	9	309	18	632			465	16,894	100	3,851	3,581	111,040
50.000.000 a más	535	75,676	1,057	194,879	15	1,786	3	303	9	1,707			372	122,052	96	21,332	2,087	417,736
<b>SUB-TOTAL</b>	<b>67,133</b>	<b>279,734</b>	<b>66,243</b>	<b>376,754</b>	<b>482</b>	<b>4,837</b>	<b>210</b>	<b>1,325</b>	<b>225</b>	<b>3,162</b>	<b>34</b>	<b>144</b>	<b>3,895</b>	<b>172,837</b>	<b>1,249</b>	<b>31,883</b>	<b>139,469</b>	<b>870,679</b>

DEPOSITOS DE ENTIDADES DEL GOBIERNO  
(MILLONES DE GUARANIES)

GRUPOS	CUENTA CORRIENTE		AHORRO COMUN		DEPOSITOS A PLAZO FIJO								CERTIFICADOS DE DEPOSITOS				TOTALES	
	CANTIDAD	MONTO	CANTIDAD	MONTO	31 A 60 DIAS		61 A 90 DIAS		91 A 180 DIAS		181 A 360 DIAS		A 180 DIAS		181 DIAS A MAS		CANTIDAD	MONTO
					CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO		
DE																		
1 hasta 1.000.000	61	484	16	98													77	581
1.000.000 " 5.000.000	81	209	14	2,754									2	3,500	1	1,300	98	7,764
5.000.000 " 10.000.000	27	189	3	20													30	209
10.000.000 " 20.000.000	30	406	5	70													35	477
20.000.000 " 50.000.000	43	1,281	8	207									5	250			56	1,738
50.000.000 a más	96	31,269	19	11,115					2	1,500			50	41,358	29	39,470	196	124,712
<b>SUB-TOTAL</b>	<b>338</b>	<b>33,838</b>	<b>65</b>	<b>14,263</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>45,108</b>	<b>30</b>	<b>40,770</b>	<b>492</b>	<b>135,480</b>
<b>TOTAL</b>	<b>67,471</b>	<b>313,572</b>	<b>66,308</b>	<b>391,017</b>	<b>482</b>	<b>4,837</b>	<b>210</b>	<b>1,325</b>	<b>225</b>	<b>4,662</b>	<b>34</b>	<b>144</b>	<b>3,952</b>	<b>217,945</b>	<b>1,279</b>	<b>72,658</b>	<b>139,961</b>	<b>1,006,159</b>

ESTRATIFICACION DE LOS DEPOSITOS EN MONEDA EXTRANJERA AL : 31/12/92  
DEPOSITOS DEL SECTOR PRIVADO  
(MILLONES DE GUARANIES)

GRUPOS	CUENTA CORRIENTE		AHORRO COMUN		DEPOSITOS A PLAZO FIJO								TOTALES	
	CANTIDAD	MONTO	CANTIDAD	MONTO	31 A 60 DIAS		61 A 90 DIAS		91 A 180 DIAS		181 A 360 DIAS		CANTIDAD	MONTO
					CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO		
	DE													
1 hasta 10.000	2,02	9,588	16,515	68,200	34	786	228	1,714	516	4,308	221	1,362	19,540	85,957
10.000 "	321	13,916	2,640	63,109	22	590	77	2,350	182	5,229	57	1,589	3,299	86,782
20.001 "	210	15,759	1,892	156,413	43	3,209	74	8,991	137	28,397	26	1,422	2,382	214,191
50.001 "	64	5,428	586	58,901	31	3,801	27	1,279	39	3,295	13	1,540	760	74,244
100.001 "	35	7,932	420	84,028	18	3,276	26	2,929	18	3,383	7	1,846	524	103,395
250.001 "	10	4,283	120	47,518	4	1,658	12	3,396	9	2,495			155	59,351
500.001 "	12	7,064	49	33,282	2	2,429	7	2,531	6	3,434			76	48,740
1.000.001 "	20	2,033	102	15,133	2	5,699	10	3,594	9	2,288	3	1,202	146	29,951
3.000.001 "	10	7,288	26	6,624					1	1,739			37	15,651
5.000.001 "	15	109	65	474			1	4,254					81	4,837
10.000.001 "	15	212	87	1,272									102	1,484
20.000.001 "	9	299	91	2,854									100	3,152
50.000.001 a más	9	2,243	96	24,604									105	26,847
<b>SUB-TOTAL</b>	<b>2,756</b>	<b>76,154</b>	<b>22,689</b>	<b>562,411</b>	<b>156</b>	<b>21,448</b>	<b>462</b>	<b>31,038</b>	<b>917</b>	<b>54,569</b>	<b>327</b>	<b>8,962</b>	<b>27,307</b>	<b>754,582</b>

DEPOSITOS DE ENTIDADES DEL GOBIERNO  
(MILLONES DE GUARANIES)

GRUPOS	CUENTA CORRIENTE		AHORRO COMUN		DEPOSITOS A PLAZO FIJO								TOTALES	
	CANTIDAD	MONTO	CANTIDAD	MONTO	31 A 60 DIAS		61 A 90 DIAS		91 A 180 DIAS		181 A 360 DIAS		CANTIDAD	MONTO
					CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO	CANTIDAD	MONTO		
	DE													
1 hasta 1.000.000			2	634									2	634
1.000.001 "													0	0
5.000.001 "													0	0
10.000.001 "													0	0
20.000.001 "													0	0
50.000.001 a más													0	0
<b>SUB-TOTAL</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>634</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>634</b>
<b>TOTAL</b>	<b>2,756</b>	<b>76,154</b>	<b>22,691</b>	<b>563,045</b>	<b>156</b>	<b>21,448</b>	<b>462</b>	<b>31,038</b>	<b>917</b>	<b>54,569</b>	<b>327</b>	<b>8,962</b>	<b>27,309</b>	<b>755,215</b>

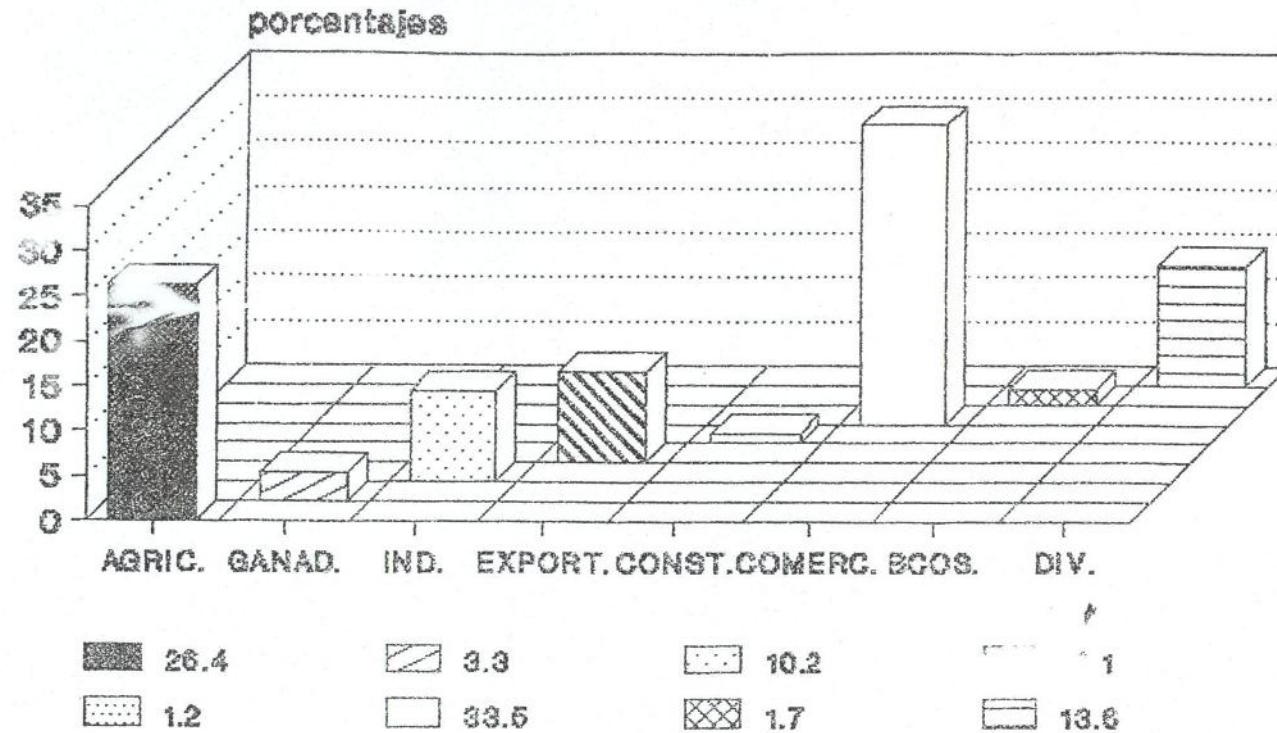
BALANCE DEL SISTEMA BANCARIO DEL PARAGUAY  
PRESTAMOS POR SECTORES ECONOMICOS  
(31/12/92)

(En Millones de Guaranies)

	AGRICOLA	GANADERO	INDUSTRIA	EXPORTACION	CONSTRUCCION	COMERCIO	OTROS FINES		TOTAL
							BANCOS FINANC. Y SEG.	DIVERSOS	
<b>BANCOS</b>									
<b>BANCOS EXTRANJEROS</b>									
1 Citibank N.A.	38,067	943	24,895	2,660	0	39,006	2,450	2,687	110,708
2 Asunción S.A.	16,669	326	4,213	0	0	123,338	0	0	144,546
3 Lloyds Bank PLC	14,766	4,522	10,874	11,797	0	22,857	0	0	64,816
4 Interbanco S.A.	2,965	0	3,711	14,938	0	497	11	36,727	58,849
5 Holandes Unido	1,635	5,661	3,770	1,555	37	7,143	100	28,587	48,488
6 Do Brasil S.A.	10,483	2,414	8,408	8,845	0	17,895	0	2,204	50,249
7 Real del Paraguay S.A.	252	700	1,780	2,527	0	12,592	400	113	18,344
8 Sudameris S.A.	3,270	1,514	9,603	26,204	0	19,414	0	0	60,005
9 Nación Argentina	2,408	4,550	4,749	3,753	0	3,757	0	673	19,890
10 Exterior S.A.	413	14	473	1,326	0	19,557	600	0	22,383
11 Farana S.A.	1,032	1,614	900	3,619	0	18,271	0	502	25,938
12 BAMESPA S.A.	2,343	1,093	1,097	18,696	0	6,651	300	198	30,378
13 I.N.G. Bank	3,485	0	1,637	3,701	150	3,430	1,300	3,468	17,171
Sub-Total	97,768	23,351	76,110	99,621	187	294,408	5,161	75,159	671,765
<b>BANCOS LOCALES</b>									
1 Union S.A.	3,800	988	5,623	7,468	326	58,396	2,815	315	79,731
2 General S.A.	3,073	3,161	3,748	9,746	0	45,697	2,250	2,097	69,772
3 Continental S.A.	4,004	1,593	2,843	6,189	0	0	0	23,917	38,546
4 Corporación S.A.	2,819	348	2,393	0	0	11,703	950	6,026	24,239
5 Inversiones S.A.	1,112	3,707	4,527	1,103	4,635	2,700	0	10,690	28,474
6 Desarrollo S.A.	43	12	60	5,634	0	1,502	0	16,430	23,681
7 Finamerica S.A.	1,659	1,393	4,400	6,538	33	7,087	0	3,071	24,181
8 Aleman Paraguayo S.A.	5,577	1,475	6,665	3,564	0	9,977	0	1,488	28,746
9 Bancopar S.A.	4,641	6,180	1,290	5,916	8,850	1,290	1,000	30,937	58,814
10 Paraguayo Oriental S.A.	0	0	1,800	0	3,500	16,878	4,100	0	26,278
11 Union S.A. de Inv. y Fom.	0	0	0	0	0	0	0	0	SIN DATO
12 Regional S.A. de Inv. y Fom.	3,849	635	1,435	299	163	7,846	0	67	14,294
13 Bancosur S.A. de Inv. y Fom.	1,500	0	0	1,242	0	4,316	2,050	1,740	10,848
14 Amambay S.A.	0	199	0	533	0	435	250	397	1,814
Sub-Total	32,077	19,691	34,784	48,232	17,507	166,537	13,415	97,175	429,418
Total Bancos Privados	129,845	43,042	110,894	147,853	17,694	460,945	18,576	172,334	1,101,183
<b>BANCOS GUBERNAMENTALES</b>									
1 Nacional de Fomento	229,872	5,907	38,053	919	0	8,708	6,550	1,387	291,396
2 Nacional de Trabajadores	29,608	29	1,392	0	0	24,821	0	27,428	83,278
Sub-Total	259,480	5,936	39,445	919	0	33,529	6,550	28,815	374,674
TOTAL GENERAL	389,325	48,978	150,339	148,772	17,694	494,474	25,126	201,149	1,475,857

SIN DATO: AL 4 DE FEBRERO NO HA PRESENTADO LOS DATOS REQUERIDOS

# DISTRIBUCION DE PRESTAMOS POR SECTORES ECONOMICOS



PROMEDIO PONDERADO DE TASAS NOMINALES ACTIVAS Y PASIVAS ENTRE 01/12/92 y 30/12/92

BANCOS	ACTIVAS (Préstamos)						PASIVAS (Captaciones)							
	SECTORES				PERSONALES		MONEDA EXT.		A LA VISTA		CERT.DEPOS.		MONEDA EXT.	
	DESARROLLO	COMERCIAL	MIN.	MAX.										
02 NACIONAL DE FOMENTO	20.76	25.80	32.25	32.93	..	..	15.60	15.60	8.00	10.00	7.06	14.03	..	..
03 DE LA NACION ARGENTINA	23.69	29.72	28.95	30.63	42.00	42.00	12.88	14.41	9.79	9.79	20.66	21.75	4.96	5.12
04 LLOYDS BANK PLC.	18.77	30.54	29.78	32.10	32.83	34.49	11.61	12.23	8.00	13.00	21.96	23.97	2.00	3.00
05 DO BRASIL S.A.	31.42	31.42	29.44	31.59	..	..	13.29	14.73	..	..	17.09	20.06	4.66	6.07
06 CITIBANK N.A.	25.91	29.05	24.50	29.37	29.93	29.93	9.58	11.59	6.00	14.00	19.06	22.92	2.00	3.00
07 EXTERIOR S.A.	..	..	32.32	36.28	32.91	34.00	12.96	13.95	2.00	14.12	17.88	20.25	2.00	2.94
08 SUDAMERIS PARAGUAY S.A.	31.26	31.26	26.60	31.73	..	..	12.58	14.22	..	..	19.13	19.18	..	..
09 ASUNCION S.A.	31.62	32.62	18.54	33.30	24.55	30.46	..	..	10.42	16.04	22.79	23.50	5.36	5.97
10 FINAMERICA S.A.	..	..	30.14	33.92	30.63	30.99	..	..	9.16	9.84	21.08	21.20	9.04	9.37
11 HOLANDES UNIDO	24.67	31.53	27.20	30.44	29.39	30.93	11.84	13.54	..	..	22.29	22.43	..	..
12 ALFMAN-PARAGUAYO S.A.	29.00	30.53	29.00	29.96	24.00	24.00	11.55	11.55	..	..	..	..	..	..
13 REAL DEL PARAGUAY	15.62	30.15	34.72	37.65	34.65	35.78	12.50	12.99	13.61	13.61	19.73	21.92	3.00	3.00
14 NACIONAL DE TRABAJADORES	17.42	23.55	29.01	31.04	33.31	36.30	12.98	13.83	6.49	12.95	22.79	22.83	6.72	7.00
15 DO ESTADO DE SAO PAULO	30.63	32.00	31.24	31.84	39.84	43.04	..	..	3.00	5.00	..	..	3.55	3.82
16 UNION S.A.	32.00	32.00	30.36	36.42	26.49	30.96	..	..	6.00	11.61	..	..	..	..
17 INTERBANCO S.A.	..	..	32.38	32.56	..	..	..	..	9.88	12.48	20.41	23.62	6.08	6.84
18 GENERAL S.A.	17.26	26.92	27.48	35.33	19.64	28.01	16.04	16.71	8.86	11.86	22.04	22.04	5.37	5.81
19 CORPORACION S.A.	28.61	30.40	29.89	30.56	29.51	30.89	14.78	14.78	5.62	10.85	22.12	23.02	4.36	4.43
20 CONTINENTAL S.A.	15.00	15.00	33.21	34.91	35.93	38.25	12.11	13.14	5.05	9.94	14.54	22.24	..	..
21 DEL PARANA S.A.	27.00	27.00	34.75	37.77	36.46	41.52	15.89	16.19	6.00	18.00	21.01	21.49	3.31	7.15
22 COMERCIAL PARAGUAYO S.A.	28.19	29.20	27.47	34.01	25.00	27.18	17.54	19.09	10.00	11.00	..	..	7.52	7.52
23 DE DESARROLLO DEL PARAGUAY	..	..	32.71	36.00	36.00	36.00	..	..	..	..	..	..	..	..
24 BANCOSUR S.A.I.F.	25.00	38.00	20.07	36.22	..	..	..	..	14.00	14.00	..	..	8.49	8.49
25 DE INVERSIONES DEL PARAGUAY	32.00	33.73	32.40	33.26	29.00	29.00	15.56	15.56	8.00	8.00	23.62	23.62	7.56	7.64
26 PARAGUAYO-ORIENTAL S.A.	48.00	48.00	28.00	48.00	28.00	48.00	12.43	15.82	..	..	..	..	4.00	6.00
29 REGIONAL DE INVERSIONES Y FTO.	31.64	32.56	33.72	34.59	26.95	28.10	..	..	12.00	12.00	..	..	6.00	6.00
30 I.N.G. BANK	..	..	29.20	29.20	..	..	11.60	12.13	6.00	6.00	..	..	3.00	3.00
31 AMAMBAY S.A.	35.95	36.00	35.48	36.16	31.57	33.15	13.00	18.00	7.00	15.00	18.00	24.00	3.00	4.00
PROMEDIO GENERAL	23.33	28.61	26.82	33.36	28.51	32.58	12.80	14.25	6.57	14.37	18.98	21.81	4.78	5.57

FUENTE - SUPERINTENDENCIA DE BANCOS, División Contralor de Bancos

PROMEDIO PONDERADO DE TASAS NOMINALES ACTIVAS Y PASIVAS ENTRE 01/10/92 y 30/12/92

BANCOS	ACTIVAS (Préstamos)						PASIVAS (Captaciones)							
			SECTORES											
	MIN.	MAX.	DESARROLLO MIN.	COMERCIAL MAX.	PERSONALES MIN.	MONEDA EXT. MAX.	MIN.	MAX.	A LA VISTA MIN.	CERT. DEPOS. MAX.	MIN.	MAX.		
02 NACIONAL DE FOMENTO	16.07	24.51	32.41	33.49	..	..	15.38	15.55	8.00	10.00	8.36	15.13	..	..
03 DE LA NACION ARGENTINA	27.18	31.22	29.82	31.11	42.00	42.00	12.99	15.05	9.23	9.23	20.71	21.65	4.36	5.36
04 LLOYDS BANK PLC.	20.81	30.75	29.90	32.46	32.14	33.61	11.96	12.78	8.00	13.00	20.26	22.21	2.00	2.99
05 DO BRASIL S.A.	31.05	31.69	30.08	31.36	..	..	13.30	13.72	..	..	17.24	20.19	4.79	5.98
06 CITIBANK N.A.	22.25	24.23	24.55	28.41	29.65	29.95	9.30	10.82	6.00	14.00	19.54	22.69	2.00	3.00
07 EXIMOR S.A.	32.00	32.00	32.02	36.29	32.97	33.67	13.01	13.44	2.04	14.19	17.34	19.95	2.00	2.93
08 SUPERERIS PARAGUAY S.A.	21.10	24.78	26.54	31.96	..	..	12.92	14.37	11.50	11.50	18.27	18.59	..	..
09 ASUNCION S.A.	29.74	30.44	20.23	32.58	24.10	29.22	..	..	10.32	16.04	21.69	23.64	5.28	6.19
10 PANAMERICA S.A.	28.00	28.00	27.73	28.81	31.25	33.57	..	..	16.15	16.48	21.09	21.21	8.58	8.88
11 HOLANDES UNIDO	25.76	31.49	27.03	30.72	28.84	30.90	11.95	13.99	..	..	19.14	21.61	..	..
12 ALEMÁN-PARAGUAYO S.A.	25.87	29.49	28.19	29.19	24.64	24.64	11.86	11.86	..	..	..	..	5.56	5.56
13 BIEL DEL PARAGUAY	14.48	18.85	31.19	34.83	35.11	35.90	12.18	13.32	13.30	13.50	20.62	21.68	3.00	3.00
14 NACIONAL DE TRABAJADORES	17.48	22.96	28.67	31.89	33.15	36.79	12.94	13.89	6.24	13.22	21.63	22.58	6.27	6.81
15 DO ESTADO DE SAO PAULO	30.93	32.00	31.15	31.54	40.49	43.57	..	..	6.34	7.38	21.00	21.00	5.37	5.49
16 UNION S.A.	32.00	32.00	29.19	38.09	30.00	35.20	18.10	18.10	6.00	11.77	25.33	26.56	5.00	7.71
17 INTERBANCO S.A.	..	..	30.63	32.16	..	..	..	..	10.77	12.21	20.49	23.06	5.39	6.54
18 GENERAL S.A.	17.07	25.86	26.71	31.55	19.54	26.82	16.13	16.52	8.61	13.38	21.69	21.69	5.33	5.77
19 CORPORACION S.A.	29.87	30.04	30.01	30.60	27.99	31.96	14.02	14.02	7.04	12.56	22.36	23.05	4.39	4.58
20 CONTINENTAL S.A.	22.02	30.13	31.48	34.96	32.02	34.59	12.27	12.87	5.07	9.45	16.44	20.69	3.99	4.99
21 DEL PARANA S.A.	30.83	31.61	34.45	37.27	39.62	41.67	15.78	15.92	4.48	18.00	21.61	21.75	3.29	7.27
22 COMERCIAL PARAGUAYO S.A.	29.27	30.09	26.51	32.33	30.18	30.66	16.95	17.51	10.35	10.57	..	..	6.83	7.00
23 DE DESARROLLO DEL PARAGUAY	..	..	34.04	35.99	35.90	36.24	..	..	12.00	12.00	22.27	22.27	6.00	6.00
24 BANCOSUR S.A.I.F.	25.00	38.00	21.51	35.52	..	..	..	..	14.00	14.00	..	..	7.99	7.99
25 DE INVERSIONES DEL PARAGUAY	30.96	31.45	32.41	33.25	29.00	29.00	15.18	15.42	8.78	8.78	22.71	23.91	7.67	7.70
26 PARAGUAYO-ORIENTAL S.A.	48.00	48.00	30.06	48.00	28.00	48.00	12.81	17.36	..	..	..	..	3.65	6.00
29 REGIONAL DE INVERSIONES Y FTO.	31.32	32.44	32.47	33.39	28.04	28.88	..	..	12.00	12.00	..	..	6.00	6.00
30 I.N.G. BANK	..	..	28.87	28.87	..	..	10.63	10.89	6.00	6.00	..	..	3.00	3.00
31 AMAMBAY S.A.	35.95	36.00	35.61	36.27	31.29	32.58	13.00	18.00	7.00	15.00	18.00	24.00	3.00	4.00
PROMEDIO GENERAL	21.09	26.03	26.67	32.03	27.93	31.83	12.96	14.09	6.36	14.37	19.51	21.77	4.95	5.75

FUENTE : SUPERINTENDENCIA DE BANCOS, División Contralor de Bancos

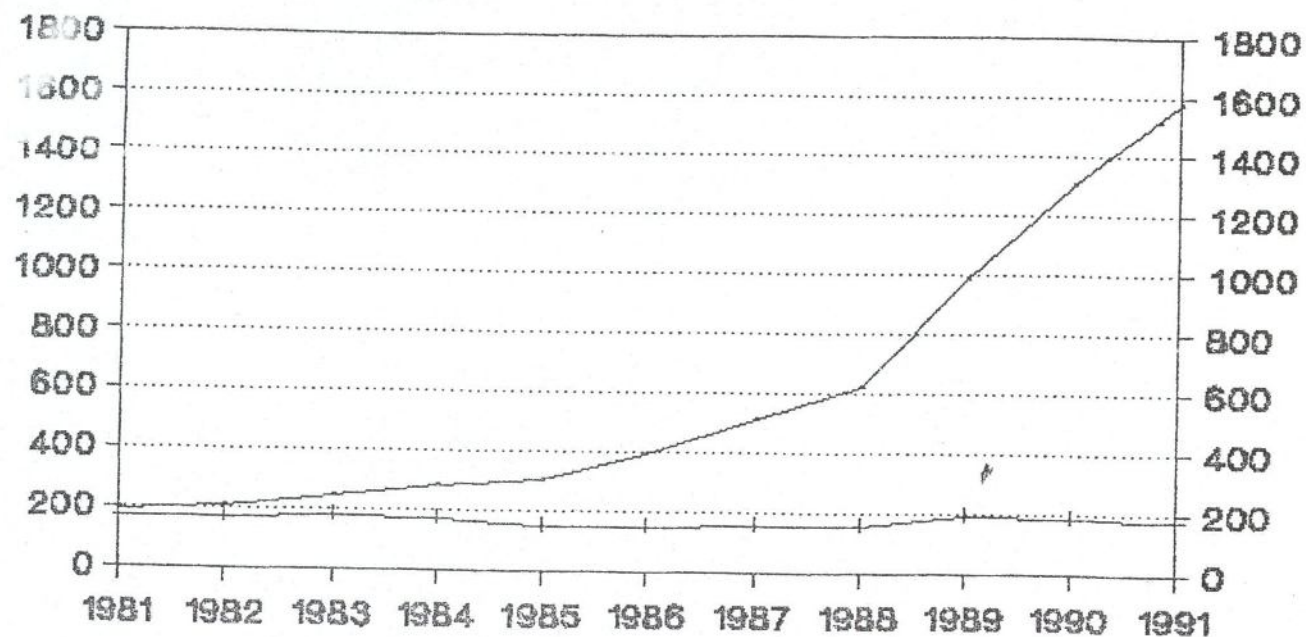
BALANCE CONSOLIDADO DEL SISTEMA BANCARIO  
SERIE HISTORICA  
(En Millones de Guaraníes)

CUENTAS PATRIMONIALES	1.981	1.982	1.983	1.984	1.985	1.986	1.987	1.988	1.989	1.990	1.991
1 ACTIVO DISPONIBLE	15,213	13,349	17,733	22,674	21,267	25,869	27,969	47,056	207,578	252,107	272,196
2 BCP-ENCAJE	51,761	49,066	68,295	75,811	79,307	110,697	168,439	186,537	231,523	269,727	338,610
3 PRESTAMOS NETOS	110,214	119,113	125,979	150,253	164,378	222,165	274,074	344,343	487,383	673,091	839,367
(a) Préstamos	112,763	122,172	130,218	155,504	170,062	228,417	281,657	350,368	496,672	684,117	847,535
(i) Cartera Activa	101,756	104,150	104,357	129,154	144,559	203,341	261,383	333,816	470,410	646,547	823,556
(ii) Cartera Vencida	11,007	18,022	25,861	26,350	25,503	25,076	20,274	16,552	26,262	37,570	23,979
(b) Menos: Previsión sobre Préstamos Dudosos	(2,549)	(3,059)	(4,239)	(5,251)	(5,684)	(6,252)	(7,583)	(6,025)	(9,289)	(11,026)	(8,168)
4 ACTIVO FIJO NETO	3,024	2,942	3,325	3,241	3,584	3,545	3,125	11,943	14,295	26,362	46,261
5 OTROS ACTIVOS	13,341	19,112	27,260	26,554	31,769	30,796	33,398	30,277	47,231	83,403	82,360
6 TOTAL ACTIVO	193,553	203,582	242,592	278,533	300,305	393,072	507,005	620,156	988,010	1,304,690	1,578,794
7 DEPOSITOS	116,102	120,145	144,687	158,922	175,222	221,150	313,988	366,244	628,436	849,079	1,203,191
8 FONDOS PRESTADOS	28,894	32,455	45,649	64,994	62,026	99,339	93,019	128,681	168,173	196,315	112,636
9 OTROS PASIVOS	15,074	13,198	17,470	17,664	23,377	27,200	34,737	38,733	60,198	70,451	55,116
10 TOTAL PASIVO	160,070	165,798	207,806	241,580	260,625	347,689	441,744	533,658	856,807	1,115,845	1,370,943
11 CAPITAL Y RESERVAS	27,970	32,762	35,568	39,411	41,831	46,526	63,458	76,204	119,851	173,568	179,543
12 RESULTADOS NETOS ACUMULADAS	2,467	3,327	662	(3,010)	(3,772)	(3,231)	(3,276)	1,330	4,204	(2,694)	5,119
13 RESULTADO DEL EJERCICIO	3,046	1,695	(1,444)	552	1,621	2,088	5,079	8,964	7,148	17,971	23,189
14 PATRIMONIO NETO	33,483	37,784	34,786	36,953	39,680	45,383	65,261	86,498	131,203	188,845	207,851
15 TOTAL PASIVO Y PATRIMONIO NETO	193,553	203,582	242,592	278,533	300,305	393,072	507,005	620,156	988,010	1,304,690	1,578,794

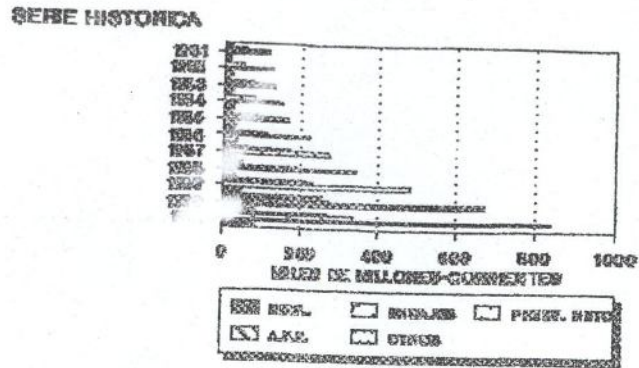
# SERIE HISTORICA EN GRAFICOS

## Miles de Millones de Guaraníes

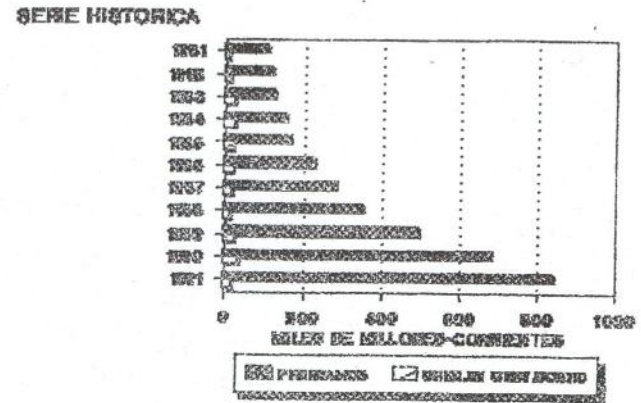
— VALORES CORRIENTES    + VALORES CONSTANTES



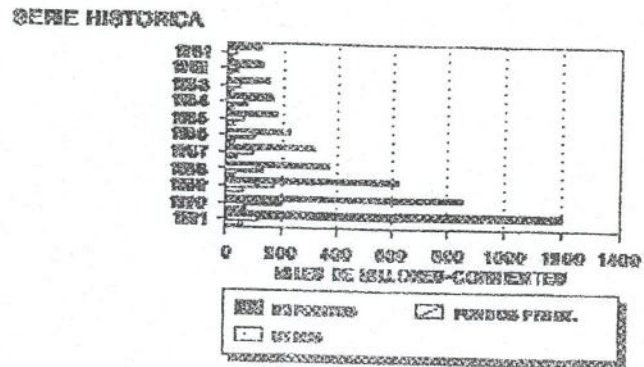
### COMPOSICION DEL ACTIVO EVOLUCION



### PRESTAMOS Y CRED. EN GEST.



### COMPOSICION DEL PASIVO EVOLUCION



### PATRIMONIO NETO EVOLUCION

