

SUFICIENCIA DE RESERVAS

Reservas por incobrabilidad de préstamos sobre cartera bruta

Año	Mes	Bancos														Total
		Agrícola	Cuscatlán	Davivienda	Hipotecario	Citibank N.A.	Fomento Agropecuario	G&T Continental	Promérica	Scotiabank	América Central	Azteca	Industrial	Atlántida	Azul	
2011	Enero	5.08%	5.14%	4.04%	3.00%	5.31%	2.87%	1.58%	2.11%	3.99%	2.91%	4.04%			3.28%	4.21%
	Febrero	5.09%	5.22%	3.97%	3.10%	6.50%	2.88%	1.61%	2.02%	4.14%	2.85%	4.13%			3.30%	4.23%
	Marzo	5.05%	5.17%	3.81%	2.91%	6.65%	2.93%	1.57%	1.91%	4.31%	2.94%	4.05%			3.30%	4.20%
	Abril	4.95%	5.15%	3.80%	3.02%	9.97%	2.99%	1.40%	1.77%	4.38%	2.97%	4.18%			3.86%	4.20%
	Mayo	4.87%	5.12%	3.84%	2.86%	19.75%	2.87%	1.44%	1.90%	4.56%	2.89%	4.47%			3.80%	4.19%
	Junio	4.63%	5.11%	3.80%	2.87%	24.11%	2.79%	1.21%	1.87%	4.37%	2.93%	4.01%			3.80%	4.06%
	Julio	4.63%	5.18%	3.88%	2.93%	33.20%	3.18%	1.29%	1.81%	4.30%	2.95%	4.42%	0.00%		3.77%	4.08%
	Agosto	4.51%	4.72%	4.12%	3.01%	24.37%	2.83%	1.27%	1.82%	4.31%	2.91%	5.02%	0.00%		3.78%	4.00%
	Septiembre	4.50%	4.66%	4.05%	2.96%	27.11%	2.81%	1.22%	1.81%	4.23%	2.90%	3.09%	0.00%		3.69%	3.94%
	Octubre	4.55%	4.70%	4.03%	3.04%	31.18%	2.88%	1.24%	1.80%	4.35%	2.89%	4.18%	0.00%		3.69%	3.98%
	Noviembre	4.52%	4.71%	3.99%	2.86%	27.88%	2.82%	1.16%	1.84%	4.21%	2.96%	4.94%	0.00%		3.66%	3.93%
	Diciembre	4.35%	4.54%	3.85%	2.83%	40.35%	2.74%	1.11%	1.74%	4.35%	2.79%	4.22%	0.00%		3.74%	3.83%
2012	Enero	4.34%	4.30%	3.91%	2.83%	36.78%	2.84%	1.34%	1.73%	4.31%	2.93%	5.30%	0.00%		3.85%	3.82%
	Febrero	4.41%	4.33%	3.80%	2.86%	41.07%	2.92%	1.35%	1.82%	4.22%	2.72%	6.18%	0.00%		3.85%	3.80%
	Marzo	4.31%	4.36%	3.79%	2.86%	41.44%	3.03%	1.31%	1.92%	4.18%	2.61%	6.98%	0.02%		3.90%	3.77%
	Abril	4.29%	4.22%	3.77%	2.93%	35.19%	3.25%	1.34%	1.78%	4.27%	2.59%	7.52%	0.04%		4.01%	3.75%
	Mayo	4.24%	4.26%	3.85%	2.94%	42.70%	3.17%	1.31%	1.66%	4.25%	2.49%	7.85%	0.06%		4.14%	3.73%
	Junio	4.26%	4.22%	3.82%	2.71%	48.15%	3.05%	1.27%	1.50%	4.16%	2.42%	8.12%	0.08%		4.14%	3.68%
	Julio	4.28%	4.18%	3.89%	2.72%	54.46%	3.20%	1.35%	1.32%	4.16%	2.34%	8.19%	0.09%		4.35%	3.69%
	Agosto	4.24%	4.24%	3.90%	2.70%	54.81%	3.14%	1.43%	1.32%	4.06%	2.18%	8.09%	0.11%		4.15%	3.64%
	Septiembre	4.08%	4.20%	3.85%	2.64%	53.23%	2.94%	1.16%	1.28%	3.72%	1.98%	3.88%	0.13%		2.67%	3.43%
	Octubre	4.07%	4.15%	3.67%	2.61%	59.25%	2.85%	1.19%	1.25%	3.60%	1.99%	3.98%	0.16%		2.66%	3.37%
	Noviembre	4.00%	4.15%	3.54%	2.65%	100.00%	3.55%	0.75%	1.14%	3.58%	1.89%	4.00%	0.18%		2.71%	3.31%
	Diciembre	3.97%	4.09%	3.52%	2.71%	100.00%	3.00%	0.84%	1.14%	3.60%	1.80%	3.91%	0.20%		2.70%	3.28%
2013	Enero	4.01%	4.14%	3.51%	2.67%	100.00%	2.99%	0.79%	1.23%	3.58%	1.71%	4.11%	0.22%		2.75%	3.28%
	Febrero	3.99%	4.01%	3.39%	2.47%	100.00%	2.95%	0.78%	1.06%	3.59%	1.70%	4.21%	0.21%		2.80%	3.21%
	Marzo	3.97%	4.30%	3.44%	2.47%	100.00%	3.07%	0.76%	1.12%	3.48%	1.68%	4.32%	0.23%		2.84%	3.23%
	Abril	3.94%	4.17%	3.37%	2.30%	100.00%	3.34%	0.76%	1.17%	3.37%	1.66%	4.48%	0.24%		2.86%	3.17%
	Mayo	3.95%	4.33%	3.46%	2.07%	100.00%	3.26%	0.74%	1.20%	3.37%	1.65%	4.72%	0.25%		2.72%	3.18%
	Junio	3.90%	4.17%	3.12%	2.06%	100.00%	3.19%	0.69%	1.29%	3.47%	1.65%	5.05%	0.26%		2.39%	3.11%
	Julio	3.67%	4.17%	3.13%	2.02%	100.00%	3.27%	0.68%	1.18%	3.55%	1.68%	5.50%	0.28%		2.43%	3.06%
	Agosto	3.70%	4.17%	3.12%	2.07%	100.00%	3.23%	0.66%	1.20%	3.56%	1.64%	6.13%	0.28%		2.36%	3.06%
	Septiembre	3.82%	4.20%	2.96%	2.14%	100.00%	3.21%	0.66%	1.17%	3.27%	1.56%	6.91%	0.29%		2.33%	3.02%
	Octubre	3.79%	4.18%	2.93%	2.11%		3.28%	0.51%	1.07%	3.14%	1.47%	4.10%	0.34%		2.27%	2.94%
	Noviembre	3.69%	4.16%	2.81%	2.09%		3.94%	0.49%	1.09%	3.16%	1.48%	5.06%	0.34%		2.15%	2.91%
	Diciembre	3.64%	4.14%	2.71%	1.97%		3.74%	0.49%	1.14%	3.03%	1.46%	6.12%	0.38%		2.08%	2.85%
2014	Enero	3.64%	4.20%	2.74%	1.86%		3.75%	0.49%	1.07%	2.95%	1.42%	7.47%	0.42%		2.21%	2.85%
	Febrero	3.63%	4.19%	2.69%	1.86%		3.75%	0.49%	1.01%	2.86%	1.41%	8.51%	0.42%		2.23%	2.82%
	Marzo	3.61%	4.19%	2.65%	1.86%		3.81%	0.59%	0.99%	2.93%	1.47%	9.52%	0.46%		2.26%	2.83%
	Abril	3.58%	4.24%	2.57%	1.82%		3.96%	0.58%	0.97%	3.03%	1.53%	10.69%	0.50%		2.53%	2.85%
	Mayo	3.59%	4.32%	2.52%	1.88%		3.81%	0.55%	1.02%	3.24%	1.59%	5.97%	0.54%		2.52%	2.86%
	Junio	3.56%	4.49%	2.57%	1.84%		3.66%	0.47%	1.14%	3.16%	1.69%	7.71%	0.59%		2.62%	2.89%
	Julio	3.57%	4.66%	2.59%	1.83%		3.58%	0.49%	1.18%	3.30%	1.68%	9.16%	0.65%		2.68%	2.94%
	Agosto	3.57%	4.58%	2.57%	1.82%		3.54%	0.49%	1.11%	3.25%	1.78%	10.57%	0.64%		2.85%	2.94%
	Septiembre	3.32%	4.45%	2.46%	1.81%		3.60%	0.50%	1.24%	3.28%	1.77%	12.08%	0.65%		2.85%	2.86%
	Octubre	3.35%	4.51%	2.52%	1.81%		3.65%	0.51%	1.21%	3.37%	1.82%	13.49%	0.69%		2.75%	2.90%
	Noviembre	3.31%	4.47%	2.46%	1.77%		4.54%	0.48%	1.19%	3.49%	1.80%	14.79%	0.66%		2.81%	2.91%
	Diciembre	3.29%	4.55%	2.40%	1.72%	100.00%	3.46%	0.53%	1.17%	3.47%	1.79%	7.46%	0.67%		2.26%	2.81%
2015	Enero	3.18%	4.55%	2.38%	1.72%		3.48%	0.55%	1.28%	3.45%	1.80%	9.06%	0.67%		2.31%	2.79%
	Febrero	3.16%	4.54%	2.28%	1.73%		3.48%	0.55%	1.12%	3.36%	1.74%	11.28%	0.65%		2.27%	2.75%
	Marzo	3.10%	4.62%	2.33%	1.75%		3.53%	0.61%	1.08%	3.41%	1.77%	13.08%	0.65%		2.22%	2.77%
	Abril	3.07%	4.58%	2.29%	1.73%		3.67%	0.62%	1.17%	3.34%	1.78%	15.21%	0.64%		2.14%	2.75%
	Mayo	3.11%	4.71%	2.32%	1.79%		3.67%	0.61%	1.25%	3.49%	1.70%	10.07%	0.67%		1.96%	2.76%
	Junio	3.16%	4.83%	2.35%	1.77%		3.61%	0.59%	1.35%	3.47%	1.78%	10.25%	0.66%		1.84%	2.79%
	Julio	3.13%	4.93%	2.40%	1.80%		3.65%	0.59%	1.48%	3.53%	1.59%	11.05%	0.66%	0.00%		2.78%
	Agosto	3.12%	4.94%	2.45%	1.81%		3.68%	0.62%	1.57%	3.64%	1.64%	13.42%	0.68%	0.00%		2.83%
	Septiembre	3.08%	4.78%	2.43%	1.80%		3.78%	0.65%	1.54%	3.68%	1.65%	11.36%	0.69%	0.11%		2.78%
	Octubre	2.99%	4.83%	2.41%	1.73%		4.26%	0.64%	1.50%	3.66%	1.72%	13.70%	0.67%	0.20%		2.77%
	Noviembre	2.96%	4.90%	2.36%	1.74%		4.15%	0.66%	1.57%	3.55%	1.81%	10.89%	0.66%	0.30%		2.74%
	Diciembre	2.90%	4.77%	2.33%	1.68%		3.51%	0.66%	1.60%	3.64%	1.76%	10.22%	0.66%	0.33%		2.68%
2016	Enero	2.86%	4.82%	2.33%	1.73%		3.50%	0.64%	1.68%	3.57%	1.79%	11.18%	0.70%	0.43%		2.67%
	Febrero	2.85%	4.90%	2.29%	1.72%		3.53%	0.57%	1.64%	3.58%	1.78%	12.33%	0.74%	0.48%		2.67%
	Marzo	2.87%	4.60%	2.29%	1.75%		3.65%	0.71%	1.73%	3.59%	1.73%	10.43%	0.75%	0.56%		2.64%
	Abril	2.82%	4.33%	2.29%	1.79%		3.86%	0.68%	1.74%	3.67%	1.71%	11.83%	0.77%	0.64%		2.61%
	Mayo	2.84%	4.23%	2.33%	1.81%		3.69%	0.68%	1.80%	3.72%	1.69%	13.00%	0.76%	0.70%		2.63%
	Junio	2.82%	3.59%	2.35%	1.80%		3.51%	0.68%	1.55%	3.61%	1.69%	6.35%	0.80%	0.76%		2.50%
	Julio	2.81%	3.67%	2.35%	1.86%	0.08%	3.35%	0.56%	1.57%	3.65%	1.69%	6.11%	0.95%	0.84%		2.50%
	Agosto	2.82%	3.76%	2.29%	1.96%	0.01%	3.26%	0.57%	1.62%	3.62%	1.71%	5.82%	0.94%	0.96%		2.50%
	Septiembre	2.75%	3.74%	2.28%	1.91%	0.04%	3.40%	0.57%	1.69%	3.46%	1.64%	5.61%	0.96%	1.04%		2.45%
	Octubre	2.74%	3.60%	2.43%	1.94%	0.05%	3.39%	0.59%	1.65%	3.50%	1.57%	5.35%	0.97%	1.21%	1.14%	2.46%
	Noviembre	2.71%	3.41%	2.43%	1.94%	0.05%	3.18%	0.60%	1.62%	3.56%	1.51%	4.87%	1.23%	1.20%	1.20%	2.43%
	Diciembre	2.76%	3.32%	2.36%	1.76%	0.04%	2.66%	0.62%	1.59%	3.50%	1.50%	4.50%	1.29%	1.39%	1.26%	2.40%
2017	Enero	2.79%	3.28%	2.32%	1.81%	0.02%	2.83%	0.63%	1.63%	3.38%	1.50%	4.25%	1.24%	1.31%	1.35%	2.39%
	Febrero	2.78%	3.30%	2.28%	1.88%	0.04%	2.85%	0.64%	1.62%	3.32%	1.47%	4.10%	1.23%	1.29%	1.41%	2.37%
	Marzo	2.80%	3.29%	2.30%	1.83%	0.04%	2.91%	0.64%	1.68%	3.36%	1.50%	4.09%	1.08%	1.22%	1.44%	2.38%
	Abril	2.80%	3.23%	2.27%	1.87%	0.02%	3.07%	0.64%	1.72%	3.33%	1.47%	4.11%	1.09%	1.21%	1.51%	2.37%
	Mayo	2.78%	3.04%	2.29%	1.90%	0.05%	3.03%	0.70%	1.70%	3.63%	1.50%	4.81%	1.11%	1.66%	1.18%	2.40%
	Junio	2.80%	3.06%	2.32%	1.86%	0.02%	3.06%	0.71%	1.72%	3.57%	1.50%	5.49%	1.15%	1.12%	1.83%	2.41%
	Julio	2.81%	3.11%	2.35%	1.90%	0.02%	2.91%	0.71%	1.74%	3.54%	1.52%	6.09%	1.14%	1.82%	1.08%	2.42%
	Agosto	2.79%	3.14%	2.35%	1.98%	0.08%	2.90%	0.73%	1.73%	3.42%	1.53%	6.47%	1.15%	1.09%	1.88%	2.41%
	Septiembre	2.78%	3.11%	2.33%	1.98%	0.08%	2.81%	0.87%	1.69%	3.43%	1.57%	6.56%	1.13%	1.04%	1.91%	2.40%
	Octubre	2.75%	3.04%	2.40%	2.00%	0.08%	2.80%	0.87%	1.65%	3.48%	1.63%	6.78%	1.37%	1.06%	1.93%	2.41%
	Noviembre	2.75%	2.97%	2.38%	1.92%	0.07%	2.76%	0.90%	1.66%	3.33%	1.67%	6.57%	1.35%	1.1		