

INDICADORES AL 31/12/2010

INDICADORES / ENTIDAD	ANCOSOL	BANCO LOS ANDES	BANCO FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS	COOP. FUTURALES
DETERMINACION DEL MARGEN NETO:	ANCOSOL	BANCO LOS ANDES	BANCO FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS	COOP. FUTURALES
Ingresos por cartera / Cartera bruta promedio	19.83%	16.80%	18.89%	18.90%	23.44%	18.18%	19.70%	23.49%	18.97%	7.11%	S/D	7.55%
Otros ingresos financieros / Cartera bruta promedio	0.23%	0.15%	0.13%	0.10%	0.06%	0.47%	1.51%	0.08%	0.21%	1.97%	#¡VALOR!	2.39%
Otros ingresos operativos / Cartera bruta promedio	1.07%	2.21%	1.45%	3.05%	1.60%	2.30%	6.40%	1.07%	2.06%	6.92%	1.77%	2.74%
Total ingresos /Cartera bruta promedio	21.12%	19.16%	20.46%	22.05%	25.10%	20.95%	27.60%	24.64%	21.24%	16.00%	17.71%	12.68%
Gastos financieros/Cartera bruta promedio	-3.93%	-3.92%	-4.12%	-3.10%	-4.48%	-2.95%	-7.10%	-4.79%	-3.93%	-2.15%	-3.64%	-1.48%
Gasto neto por incobrabilidad / Cartera bruta promedio	-2.30%	-1.98%	-2.40%	-3.48%	-3.09%	-1.59%	-1.35%	2.28%	-2.40%	-1.20%	-1.60%	-0.57%
promedio	-11.88%	-11.14%	-11.43%	-12.33%	-14.38%	-13.38%	-17.43%	-21.05%	-12.24%	-9.86%	-10.68%	-8.01%
Resultado por diferencia de cambio y mantenimiento de valor anteriores	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.01%	0.00%	-0.15%	-0.01%	0.01%	-0.03%	-0.12%
	0.00%	0.00%	0.00%	0.00%	0.00%	-0.04%	-0.14%	0.00%	-0.01%	0.02%	0.01%	0.09%
MARGEN NETO	3.01%	2.11%	2.50%	3.15%	3.15%	3.00%	1.59%	0.92%	2.65%	2.81%	1.78%	2.59%