

INDICADORES AL 28/02/2011

| INDICADORES / ENTIDAD | BANCOSOL | BANCO LOS ANDES | BANCO FIE | PRODEM | ECO FUTURO | FOR-TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
|--|----------|-----------------|-----------|---------|------------|------------|----------|--------------|--------------|------------|----------------|----------|
| ESTRUCTURA DE ACTIVOS | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| (Disponibilidades + Inversiones temporarias) / Total activo | 23.46% | 22.93% | 18.51% | 22.14% | 16.11% | 15.23% | 29.18% | 9.35% | 21.64% | 42.98% | 24.51% | 18.19% |
| Cartera / Total activo | 73.46% | 72.80% | 78.42% | 74.43% | 80.74% | 73.78% | 65.10% | 77.95% | 74.44% | 51.52% | 69.42% | 54.00% |
| Otras cuentas por cobrar / Total activo | 0.64% | 0.89% | 0.61% | 0.94% | 0.42% | 0.75% | 1.49% | 0.44% | 0.79% | 0.64% | 0.85% | 0.37% |
| Bienes realizables/ Total activo | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.02% | 0.05% |
| Inversiones permanentes / Total activo | 0.09% | 0.41% | 0.65% | 0.28% | 0.65% | 6.64% | 0.75% | 3.91% | 0.64% | 2.55% | 1.53% | 25.98% |
| Bienes de uso / Total activo | 1.93% | 2.42% | 1.27% | 1.57% | 1.79% | 3.33% | 2.26% | 7.24% | 1.93% | 1.84% | 3.43% | 1.34% |
| Otros activos / Total activo | 0.42% | 0.55% | 0.55% | 0.65% | 0.31% | 0.27% | 1.22% | 1.11% | 0.56% | 0.44% | 0.23% | 0.07% |
| RESULTADOS INGRESOS Y GASTOS (anualizados) | | | | | | | | | | | | |
| Resultado neto / (Activo + contingente) promedio - ROA | 1.96% | 2.01% | 1.87% | 2.68% | 2.77% | 1.52% | 1.23% | 0.08% | 2.05% | 0.95% | 0.80% | 1.31% |
| Resultado neto / Activo promedio | 1.96% | 2.02% | 1.88% | 2.70% | 2.77% | 1.71% | 1.23% | 0.08% | 2.07% | 1.06% | 0.80% | 1.31% |
| Resultado neto / Patrimonio promedio - ROE | 26.43% | 17.91% | 21.68% | 27.47% | 27.44% | 13.86% | 16.49% | 0.20% | 21.64% | 12.97% | 5.28% | 7.08% |
| Ingresos financieros / (Activo + contingente) promedio | 13.95% | 10.85% | 14.22% | 13.27% | 18.22% | 12.10% | 11.44% | 19.25% | 13.26% | 3.80% | 10.51% | 4.65% |
| Ingresos financieros / Cartera bruta promedio | 18.96% | 14.94% | 17.73% | 17.72% | 22.37% | 18.39% | 18.63% | 22.97% | 17.83% | 7.92% | 14.31% | 8.26% |
| Ingresos por cartera / Cartera bruta promedio (6) | 18.74% | 14.78% | 17.62% | 17.64% | 22.31% | 18.05% | 18.47% | 22.94% | 17.68% | 6.64% | S/D | 6.77% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | 0.91% | 0.18% | 2.56% | 1.65% | 2.36% | 2.17% | 1.20% | -1.24% | 1.39% | 0.80% | 1.65% | -0.08% |
| Otros ingresos operativos / Cartera bruta promedio | 1.19% | 1.53% | 1.71% | 2.83% | 1.26% | 1.44% | 5.05% | 0.69% | 1.90% | 5.16% | 1.20% | 2.35% |
| Gastos financieros / Pasivos con costo promedio (4) | 2.82% | 2.55% | 3.06% | 2.14% | 3.37% | 2.48% | 3.29% | 5.53% | 2.75% | 1.01% | 2.68% | 0.92% |
| Gastos de captaciones / Captaciones promedio (7) | 2.37% | 2.51% | 2.30% | 1.87% | 2.48% | 2.46% | 3.35% | N/A | 2.37% | 1.48% | S/D | 0.85% |
| GASTOS ADMINISTRATIVOS (anualizados) | | | | | | | | | | | | |
| Gastos de administración / Cartera bruta promedio | 12.44% | 10.02% | 10.99% | 12.68% | 12.50% | 12.15% | 14.61% | 20.13% | 11.86% | 6.96% | 9.19% | 5.84% |
| Gastos de administración / (Activo + Contingente) promedio | 9.15% | 7.27% | 8.82% | 9.50% | 10.18% | 7.99% | 8.96% | 16.87% | 8.82% | 3.34% | 6.75% | 3.29% |
| Gastos de administración / Total gastos | 64.99% | 64.85% | 53.35% | 68.56% | 58.63% | 65.66% | 53.65% | 77.50% | 61.82% | 54.10% | 60.14% | 61.99% |
| Gastos de personal / Total gastos de administración | 60.29% | 50.40% | 65.04% | 60.42% | 54.80% | 56.50% | 51.03% | 58.28% | 58.49% | 43.98% | S/D | 55.24% |
| Depreciación y amortizaciones / Total gastos de administración | 4.88% | 9.15% | 2.84% | 6.56% | 4.63% | 5.43% | 8.91% | 6.99% | 5.84% | 6.94% | S/D | 4.95% |
| Otros gastos administración / Total gastos de administración | 34.83% | 40.44% | 32.12% | 33.01% | 40.57% | 38.07% | 40.06% | 34.73% | 35.67% | 49.08% | S/D | 39.81% |
| (Gastos adm+IUE)/(Ing.financieros+Otros ing.operativos(541,542 y 545)) | 62.68% | 60.84% | 57.60% | 61.83% | 58.32% | 61.34% | 61.68% | 85.08% | 60.95% | 57.33% | S/D | 65.15% |
| CALIDAD DE LA CARTERA DE CREDITOS | | | | | | | | | | | | |
| Cartera vigente / Cartera bruta | 99.03% | 99.08% | 99.21% | 98.59% | 97.83% | 96.41% | 99.85% | 98.42% | 98.88% | 97.16% | 97.31% | 96.33% |
| Cartera vencida / Cartera bruta | 0.67% | 0.61% | 0.55% | 1.10% | 1.41% | 1.14% | 0.15% | 0.39% | 0.74% | 0.61% | 1.19% | 0.71% |
| Cartera en ejecución / Cartera bruta | 0.29% | 0.31% | 0.24% | 0.31% | 0.76% | 2.45% | 0.00% | 1.19% | 0.38% | 2.23% | 1.51% | 2.96% |
| Productos devengados por cobrar cartera/ Cartera bruta | 1.17% | 1.01% | 0.99% | 1.54% | 1.94% | 1.27% | 1.20% | 1.38% | 1.22% | 0.64% | 0.73% | 0.28% |
| Cartera en mora según balance (9) / Cartera bruta | 0.97% | 0.92% | 0.79% | 1.41% | 2.17% | 3.59% | 0.15% | 1.58% | 1.12% | 2.84% | 2.69% | 3.67% |
| (Cartera en mora + Bienes realizables) / Cartera bruta | 0.97% | 0.92% | 0.79% | 1.41% | 2.17% | 3.59% | 0.15% | 1.59% | 1.12% | 2.89% | 2.72% | 3.76% |
| Cartera+contingente con calificaciónA / (Cartera bruta+Contingente) | 98.47% | 96.31% | 98.79% | 97.16% | 95.65% | 93.14% | 99.54% | 98.05% | 97.54% | 94.15% | 93.59% | 95.02% |
| Cartera+contingente con calificaciónB / (Cartera bruta+Contingente) | 0.39% | 2.17% | 0.33% | 1.32% | 2.12% | 3.31% | 0.30% | 0.36% | 1.12% | 1.75% | 3.11% | 1.58% |
| Cartera+contingente con calificaciónC / (Cartera bruta+Contingente) | 0.18% | 0.29% | 0.10% | 0.24% | 0.58% | 0.69% | 0.08% | 0.25% | 0.23% | 0.88% | 0.96% | 0.29% |
| Cartera+contingente con calificaciónD / (Cartera bruta+Contingente) | 0.06% | 0.33% | 0.07% | 0.16% | 0.14% | 0.25% | 0.04% | 0.05% | 0.15% | 0.70% | 0.34% | 0.17% |
| Cartera+contingente con calificaciónE / (Cartera bruta+Contingente) | 0.04% | 0.20% | 0.03% | 0.07% | 0.12% | 0.59% | 0.02% | 0.10% | 0.10% | 0.62% | 0.12% | 0.02% |
| Cartera+contingente con calificaciónF / (Cartera bruta+Contingente) | 0.86% | 0.71% | 0.68% | 1.05% | 1.38% | 2.03% | 0.01% | 1.18% | 0.86% | 1.80% | 1.89% | 2.92% |
| Cartera reprogramada / Cartera bruta | 0.06% | 1.35% | 0.32% | 0.40% | 0.78% | 0.79% | 0.29% | 0.60% | 0.53% | 4.33% | 2.28% | 1.57% |
| Cartera reprogramada en mora / Cartera reprogramada | 10.40% | 9.91% | 15.69% | 20.04% | 19.20% | 19.46% | 0.90% | 20.71% | 13.26% | 31.69% | 25.24% | 24.77% |
| N° de clientes en mora / Total clientes de crédito | 2.41% | 4.03% | 2.48% | 3.58% | 4.00% | 5.77% | 0.52% | 3.33% | 2.97% | S/D | S/D | S/D |
| N° clientes reprogramados / Total clientes de crédito | 0.08% | 2.10% | 0.32% | 0.40% | 1.12% | 0.65% | 0.24% | 0.18% | 0.53% | S/D | S/D | S/D |
| SOLVENCIA | | | | | | | | | | | | |
| Previsión constituida (2) / Cartera en mora según balance | 654.99% | 434.51% | 779.84% | 444.87% | 321.26% | 150.46% | 1166.55% | 564.56% | 497.12% | 218.02% | 331.43% | 309.29% |
| Previsión constituida (2) / Cartera C, D, E, F | 554.44% | 259.98% | 698.13% | 406.79% | 313.20% | 131.38% | 1163.81% | 564.56% | 411.93% | 128.01% | 270.13% | 332.92% |
| Previsión constituida (2) / Previsión requerida según entidad | 361.19% | 178.99% | 240.18% | 357.19% | 226.80% | 147.77% | 266.00% | 263.04% | 262.61% | S/D | S/D | S/D |
| Previsión constituida (2) / Patrimonio | 62.38% | 25.57% | 58.45% | 47.30% | 59.72% | 32.65% | 15.43% | 17.59% | 44.01% | 41.33% | 43.30% | 34.79% |
| Previsión constituida (2) / Cartera bruta | 6.33% | 4.00% | 6.16% | 6.25% | 6.96% | 5.41% | 1.81% | 8.94% | 5.59% | 6.19% | 8.93% | 11.35% |
| Previsión constituida (8) / Cartera bruta | 3.70% | 3.48% | 4.16% | 3.73% | 5.06% | 5.41% | 1.40% | 8.94% | 3.83% | 5.28% | 6.26% | 7.00% |
| Patrimonio / Total activo | 7.56% | 11.60% | 8.49% | 9.98% | 9.59% | 12.60% | 7.60% | 42.26% | 9.63% | 7.97% | 15.15% | 18.73% |
| Coefficiente de adecuación patrimonial (puro) | 12.45% | 13.14% | 12.58% | 10.81% | 15.40% | 10.64% | 11.16% | 27.51% | 12.55% | S/D | S/D | S/D |
| Cartera en mora neta(3) / Patrimonio | -52.86% | -19.68% | -50.96% | -36.67% | -41.13% | -10.95% | -14.10% | -14.48% | -35.16% | -22.37% | -30.24% | -23.54% |
| Bienes realizables / Patrimonio | 0.00% | 0.03% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.00% | 0.01% | 0.37% | 0.12% | 0.29% |
| LIQUIDEZ | | | | | | | | | | | | |
| Disponibilidades/ Obligaciones con el público | 19.39% | 14.37% | 19.43% | 23.80% | 11.39% | 13.03% | 24.08% | N/A | 19.06% | 24.37% | 14.61% | 6.44% |
| (Disponibilidades + Inversiones temporarias) / Obligaciones con el público | 32.89% | 30.64% | 26.46% | 29.68% | 26.63% | 19.41% | 33.79% | N/A | 29.88% | 50.73% | 31.14% | 24.09% |
| (Disponibilidades +Inversiones temporarias) / Pasivo ahorros | 25.38% | 25.94% | 20.22% | 24.59% | 17.82% | 17.42% | 31.58% | 16.20% | 23.94% | 46.70% | 28.89% | 22.38% |
| | 88.03% | 89.90% | 70.55% | 64.66% | 63.53% | 70.72% | 111.39% | N/A | 79.36% | 77.37% | 72.72% | 34.94% |
| OTROS DATOS | | | | | | | | | | | | |
| Saldo de cuentas castigadas (5) (en miles de \$US) | 17,384 | 13,949 | 5,091 | 7,346 | 6,742 | 1,394 | 1,795 | 1,416 | 55,117 | S/D | S/D | S/D |
| Monto de cuentas castigadas el 2011 (5) (en miles de \$US) | -157 | 171 | -42 | -119 | 77 | -4 | 36 | -11 | -49 | S/D | S/D | S/D |
| Monto de cuentas castigadas el 2010 (5) (en miles de \$US) | 1,503 | 1,828 | 1,579 | 396 | 773 | 24 | 387 | -152 | 6,338 | S/D | S/D | S/D |
| Monto de cuentas castigadas el 2009 (5) (en miles de \$US) | 386 | 2,175 | 493 | 329 | 4,121 | 46 | 194 | 84 | 7,828 | 11,255 | S/D | S/D |
| Monto de cuentas castigadas el 2008 (5) (en miles de \$US) | -17 | 621 | 290 | 457 | 475 | 118 | -71 | 21 | 1,894 | S/D | S/D | S/D |
| Monto de cuentas castigadas el 2007 (5) (en miles de \$US) | 3,178 | 141 | 251 | 1,116 | 443 | 71 | -27 | 32 | 5,207 | S/D | S/D | S/D |
| Saldo de crédito promedio por cliente (en \$US) | 3,075 | 6,220 | 2,879 | 3,391 | 2,498 | 5,904 | 4,236 | 1,181 | 3,450 | S/D | S/D | S/D |
| Número de oficinas fijas urbanas | 55 | 56 | 75 | 40 | 32 | 18 | 44 | 8 | 328 | S/D | S/D | S/D |
| Número de oficinas fijas rurales | 8 | 5 | 30 | 63 | 30 | 2 | 3 | 9 | 150 | S/D | S/D | S/D |
| Número de cajas externas urbanas | 91 | 11 | 15 | 28 | 3 | 1 | 17 | 0 | 166 | S/D | S/D | S/D |
| Número de cajas externas rurales | 1 | 1 | 2 | 8 | 0 | 0 | 0 | 0 | 12 | S/D | S/D | S/D |
| Número de puntos de atención urbanos | 0 | 0 | 0 | 0 | 0 | 28 | 0 | 0 | 28 | S/D | S/D | S/D |
| Número de oficinas recaudadoras urbanas | 5 | 0 | 23 | 23 | 0 | 0 | 0 | 0 | 51 | S/D | S/D | S/D |
| Número de oficinas recaudadoras rurales | 0 | 0 | 3 | 7 | 0 | 0 | 0 | 0 | 10 | S/D | S/D | S/D |
| Número de empleados | 1,678 | 1,310 | 2,007 | 2,063 | 693 | 386 | 748 | 178 | 9,063 | S/D | S/D | S/D |
| Numero de empleados en contacto con el cliente | 1,308 | 918 | 1,422 | 1,433 | 562 | 168 | 548 | 113 | 6,472 | S/D | S/D | S/D |
| Numero de cajeros automaticos propios | 83 | 56 | 0 | 89 | 0 | 0 | 44 | 0 | 272 | S/D | S/D | S/D |

(1) En Bancos no se incluye a BANCOSOL, BANCO LOS ANDES PROCREDIT y BANCO FIE por ser entidades especializadas en microfinanzas cíclica

(3) Cartera en mora s/balance - Prev. constituida (en miles de \$US)

Obligaciones subordinadas+Obligaciones con empresas con participación estatal

(5) De la cartera de créditos

respectivamente

(8) Se excluye la previsión genérica voluntaria

(9) Mora según balance = cartera vencida + cartera en ejecución

S/D Sin datos N/A No Aplica

INDICADORES AL 28/02/2011

| INDICADORES / ENTIDAD | BANCOSOL | BANCO LOS ANDES | BANCO FIE | PRODEM | ECO FUTURO | FOR- TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
|---|------------------|--------------------|--------------|--------------|---------------|----------------|----------------|------------------|-----------------|---------------|-------------------|--------------|
| | BANCO WNCOSOL | S ANDES | INCO FIE | PRODEM | ECO FUTURO | FOR- TALEZA | AGRO FASSIL | TOTAL CAPITAL | ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
| DETERMINACION DEL MARGEN NETO: | | | | | | | | | | | | |
| Ingresos por cartera / Cartera bruta promedio | 18.74% | 14.78% | 17.62% | 17.64% | 22.31% | 18.05% | 18.47% | 22.94% | 17.68% | 6.64% | #¡VALOR! | 6.77% |
| Otros ingresos financieros / Cartera bruta promedio | 0.22% | 0.16% | 0.11% | 0.07% | 0.06% | 0.34% | 0.16% | 0.03% | 0.15% | 1.28% | #¡VALOR! | 1.49% |
| Otros ingresos operativos / Cartera bruta promedio | 1.19% | 1.53% | 1.71% | 2.83% | 1.26% | 1.44% | 5.05% | 0.69% | 1.90% | 5.16% | 1.20% | 2.35% |
| Total ingresos /Cartera bruta promedio | 20.16% | 16.47% | 19.44% | 20.54% | 23.62% | 19.83% | 23.68% | 23.66% | 19.73% | 13.08% | 15.51% | 10.61% |
| Gastos financieros/Cartera bruta promedio | -3.33% | -2.99% | -3.25% | -2.41% | -3.49% | -2.85% | -4.88% | -3.41% | -3.14% | -1.67% | -2.94% | -1.26% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | -0.91% | -0.18% | -2.56% | -1.65% | -2.36% | -2.17% | -1.20% | 1.24% | -1.39% | -0.80% | -1.65% | 0.08% |
| Gastos administrativos, operativos e IUE/Cartera bruta promedio | -13.21% | -10.53% | -11.30% | -12.86% | -14.35% | -12.74% | -15.31% | -20.59% | -12.41% | -8.68% | -9.53% | -6.50% |
| Resultado por diferencia de cambio y mantenimiento de valor | -0.04% | 0.01% | 0.01% | 0.00% | -0.02% | 0.07% | 0.04% | -0.69% | -0.01% | 0.07% | -0.10% | -0.26% |
| Resultado por inflación, extraordinario y de gestiones anteriores | 0.00% | 0.00% | 0.00% | -0.04% | -0.01% | 0.18% | -0.33% | -0.11% | -0.02% | -0.02% | -0.21% | -0.34% |
| MARGEN NETO | 2.66% | 2.77% | 2.34% | 3.58% | 3.40% | 2.31% | 2.00% | 0.10% | 2.76% | 1.98% | 1.09% | 2.32% |