

BALANCES GENERALES AL 30/06/2006 Y ESTADOS DE RESULTADOS DEL 01/01/2006 AL 30/06/2006 (Expresado en miles de \$US)

T/C 7.96

| CUENTAS / ENTIDAD: | BANCO | | ECO | | | | AGRO | TOTAL | BANCOS | COOP. | | |
|---|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|----------------|------------------|----------------|----------------|
| | BANCOSOL | LOS ANDES | FIE | PRODEM | FUTURO | FORTALEZA | FASSIL | CAPITAL | ASOFIN | (1) | ABIERTAS | MUTUALES |
| ACTIVO | 184,972 | 197,800 | 102,659 | 160,881 | 26,662 | 37,589 | 14,522 | 21,191 | 746,277 | 3,583,136 | 318,446 | 495,359 |
| Disponibilidades | 12,874 | 6,621 | 10,279 | 18,062 | 1,979 | 1,840 | 1,058 | 1,134 | 53,847 | 364,536 | 24,839 | 20,801 |
| Inversiones Temporarias | 22,600 | 22,736 | 6,864 | 14,743 | 4,090 | 4,176 | 1,009 | 1,114 | 77,333 | 720,166 | 46,846 | 64,328 |
| Cartera | 137,917 | 158,036 | 83,096 | 118,275 | 19,929 | 28,449 | 11,151 | 16,786 | 573,639 | 2,148,021 | 220,890 | 252,683 |
| Cartera bruta | 142,229 | 159,732 | 85,345 | 118,915 | 20,429 | 29,101 | 11,316 | 17,103 | 584,170 | 2,348,316 | 236,515 | 272,102 |
| Cartera vigente | 136,599 | 154,691 | 83,360 | 113,598 | 18,917 | 27,112 | 10,812 | 15,828 | 560,918 | 1,617,352 | 210,644 | 234,598 |
| Cartera vencida | 616 | 1,884 | 1,150 | 1,474 | 152 | 208 | 112 | 86 | 5,682 | 13,987 | 2,169 | 4,439 |
| Cartera en ejecucion | 3,545 | 618 | 147 | 571 | 170 | 754 | 61 | 555 | 6,420 | 107,949 | 6,247 | 16,333 |
| Cartera reprogramada o reestructurada vigente | 1,059 | 1,934 | 581 | 2,797 | 1,040 | 726 | 275 | 499 | 8,910 | 460,589 | 13,210 | 12,570 |
| Cartera reprogramada o reestructurada vencida | 14 | 245 | 78 | 299 | 54 | 58 | 6 | 16 | 770 | 12,988 | 897 | 1,364 |
| Cartera reprogramada o reestructurada en ejecución | 397 | 360 | 29 | 176 | 95 | 243 | 50 | 120 | 1,469 | 135,450 | 3,348 | 2,798 |
| Productos devengados por cobrar cartera | 1,864 | 1,927 | 940 | 1,965 | 269 | 409 | 173 | 332 | 7,879 | 20,640 | 1,879 | 1,361 |
| (Provision para cartera incobrable) | -6,176 | -3,623 | -3,190 | -2,605 | -769 | -1,061 | -337 | -649 | -18,410 | -220,935 | -17,504 | -20,780 |
| Otras cuentas por cobrar | 1,713 | 2,283 | 330 | 2,154 | 111 | 358 | 94 | 156 | 7,198 | 21,880 | 3,117 | 5,949 |
| Bienes realizables | 680 | 150 | 0 | 11 | 83 | 75 | 176 | 91 | 1,267 | 54,209 | 1,018 | 1,461 |
| Inversiones permanentes | 422 | 42 | 45 | 170 | 31 | 404 | 152 | 326 | 1,592 | 150,282 | 9,517 | 144,051 |
| Bienes de uso | 6,658 | 7,319 | 1,868 | 6,803 | 365 | 2,183 | 834 | 1,520 | 27,551 | 113,096 | 11,053 | 5,784 |
| Otros activos | 2,108 | 612 | 176 | 662 | 73 | 104 | 49 | 64 | 3,850 | 10,945 | 1,166 | 302 |
| PASIVO | 166,789 | 178,222 | 90,501 | 148,727 | 23,956 | 34,031 | 12,854 | 10,682 | 665,762 | 3,174,182 | 267,963 | 435,465 |
| Obligaciones con el publico | 112,872 | 105,878 | 40,951 | 85,373 | 20,981 | 25,358 | 11,122 | 0 | 402,535 | 2,634,270 | 251,985 | 394,213 |
| A la vista | 1,372 | 112 | 76 | 889 | 0 | 560 | 0 | 0 | 3,009 | 707,620 | 169 | 194 |
| Por cuentas de ahorro | 25,999 | 16,007 | 15,693 | 24,397 | 3,094 | 4,300 | 1,117 | 0 | 90,607 | 670,909 | 80,971 | 164,884 |
| A plazo | 83,154 | 65,250 | 24,820 | 58,690 | 17,366 | 19,187 | 9,118 | 0 | 277,585 | 1,060,640 | 157,209 | 219,924 |
| Restringidas | 486 | 5,069 | 1 | 118 | 220 | 1,024 | 793 | 0 | 7,711 | 112,922 | 11,555 | 7,173 |
| A plazo, con anotación en cuenta | 0 | 17,253 | 0 | 343 | 0 | 0 | 0 | 0 | 17,596 | 58,209 | 0 | 0 |
| Cargos devengados por pagar | 1,861 | 2,188 | 361 | 936 | 301 | 288 | 94 | 0 | 6,028 | 23,969 | 2,082 | 2,038 |
| Obligaciones con instituciones fiscales | 88 | 417 | 1,083 | 721 | 0 | 2 | 0 | 0 | 2,311 | 11,929 | 0 | 543 |
| Obligaciones con bancos y entidades de financiamiento | 45,566 | 65,116 | 43,824 | 53,325 | 2,364 | 7,547 | 1,355 | 9,178 | 228,274 | 381,866 | 1,675 | 15,125 |
| Otras cuentas por pagar | 4,632 | 4,225 | 3,212 | 3,286 | 490 | 545 | 376 | 776 | 17,542 | 76,382 | 6,751 | 5,970 |
| Previsiones | 3,631 | 2,588 | 1,430 | 2,917 | 113 | 73 | 1 | 660 | 11,412 | 14,461 | 4,378 | 10,727 |
| Para activos contingentes | 10 | 13 | 0 | 10 | 0 | 25 | 1 | 0 | 59 | 4,697 | 0 | 0 |
| Previsiones voluntarias | 3,621 | 2,575 | 1,430 | 2,887 | 113 | 48 | 0 | 660 | 11,333 | 7,763 | 4,378 | 10,626 |
| Previsión para deshaucio y otras previsiones | 0 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 20 | 2,001 | 0 | 101 |
| Títulos de deuda en circulación | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Obligaciones subordinadas | 0 | 0 | 0 | 3,105 | 8 | 506 | 0 | 68 | 3,687 | 55,273 | 3,175 | 8,887 |
| PATRIMONIO | 18,183 | 19,578 | 12,158 | 12,154 | 2,706 | 3,558 | 1,669 | 10,510 | 80,515 | 408,954 | 50,483 | 59,895 |
| Capital social | 14,182 | 15,405 | 8,406 | 9,280 | 2,513 | 2,922 | 1,658 | 4,724 | 59,091 | 304,923 | 14,753 | 405 |
| Aportes no capitalizados | 162 | 1,895 | 888 | 1,443 | 12 | 361 | 0 | 747 | 5,508 | 29,557 | 1,912 | 5,049 |
| Reservas | 1,793 | 1,233 | 1,931 | 407 | -1 | -12 | 23 | 3,372 | 8,746 | 71,228 | 28,670 | 55,192 |
| Resultados acumulados | 2,046 | 1,045 | 933 | 1,024 | 183 | 287 | -13 | 1,666 | 7,171 | 3,246 | 5,148 | -752 |
| CUENTAS CONTINGENTES | 1,039 | 1,962 | 0 | 1,410 | 0 | 3,155 | 88 | 0 | 7,653 | 463,468 | 0 | 31 |
| ESTADO DE RESULTADOS | | | | | | | | | | | | |
| + Ingresos financieros | 15,146 | 14,913 | 8,402 | 12,978 | 2,390 | 2,264 | 1,252 | 1,873 | 59,217 | 127,006 | 18,552 | 18,946 |
| - Gastos financieros | -3,797 | -4,426 | -2,323 | -3,456 | -623 | -718 | -352 | -360 | -16,055 | -44,585 | -5,138 | -6,228 |
| RESULTADO FINANCIERO BRUTO | 11,348 | 10,487 | 6,079 | 9,521 | 1,767 | 1,546 | 900 | 1,513 | 43,161 | 82,421 | 13,414 | 12,718 |
| + Otros ingresos operativos | 1,849 | 1,023 | 1,037 | 2,528 | 242 | 397 | 284 | 123 | 7,483 | 61,912 | 2,545 | 2,661 |
| - Otros gastos operativos | -495 | -231 | -45 | -260 | -79 | -44 | -73 | -30 | -1,255 | -34,692 | -873 | -1,106 |
| RESULTADO DE OPERACIÓN BRUTO | 12,703 | 11,279 | 7,072 | 11,790 | 1,930 | 1,898 | 1,111 | 1,606 | 49,388 | 109,641 | 15,086 | 14,273 |
| + Recuperación de activos financieros | 589 | 762 | 204 | 586 | 90 | 66 | 308 | 147 | 2,752 | 21,576 | 2,151 | 1,967 |
| - Cargos por incobrabilidad | -2,645 | -2,074 | -958 | -1,869 | -313 | -238 | -253 | -375 | -8,725 | -35,090 | -2,779 | -4,136 |
| RESULTADO FINANCIERO DESPUES DE INCOBRABLE | 10,647 | 9,967 | 6,317 | 10,506 | 1,708 | 1,727 | 1,166 | 1,378 | 43,416 | 96,127 | 14,458 | 12,104 |
| - Gastos de administración | -8,297 | -8,596 | -5,199 | -9,451 | -1,535 | -1,470 | -1,207 | -1,210 | -36,965 | -76,812 | -9,638 | -8,104 |
| RESULTADO DE OPERACIÓN NETO NETO | 2,350 | 1,371 | 1,118 | 1,055 | 172 | 257 | -41 | 168 | 6,451 | 19,315 | 4,820 | 4,000 |
| +/- Ajuste por inflación | 4 | -76 | 78 | 5 | 3 | -10 | 2 | -1 | 7 | 1,215 | -104 | 71 |
| RESULTADO DESPUES DE AJUSTE POR INFLACION | 2,354 | 1,295 | 1,196 | 1,060 | 175 | 248 | -38 | 167 | 6,457 | 20,531 | 4,716 | 4,071 |
| +/- Resultado extraordinario | 0 | 37 | 0 | 0 | 7 | 0 | 0 | 3 | 47 | -610 | -26 | -8 |
| RESULTADO ANTES DE AJUSTES DE EJERCICIOS AN | 2,354 | 1,332 | 1,196 | 1,061 | 183 | 248 | -38 | 170 | 6,505 | 19,921 | 4,689 | 4,063 |
| +/- Resultado de ejercicios anteriores | 0 | -26 | 0 | -36 | 0 | -35 | 0 | -8 | -105 | 375 | -91 | -60 |
| RESULTADO ANTES DE IMPUESTOS | 2,354 | 1,306 | 1,196 | 1,024 | 183 | 213 | -38 | 162 | 6,399 | 20,296 | 4,598 | 4,003 |
| - IUE | -309 | -261 | -263 | 0 | 0 | 0 | 0 | 0 | -833 | -629 | -154 | -380 |
| RESULTADO NETO DE LA GESTION | 2,046 | 1,045 | 933 | 1,024 | 183 | 213 | -38 | 162 | 5,566 | 19,667 | 4,444 | 3,622 |

(1) Excepto BANCOSOL Y BANCO LOS ANDES PROCREDIT