



### INDICADORES AL 31/01/2007

INDICADORES / ENTIDAD	BANCO		FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS	MUTUALES
	BANCOSOL	LOS ANDES										
<b>DETERMINACION DEL MARGEN NETO:</b>	<b>BANCOSOL</b>	<b>BANCO LOS ANDES</b>	<b>FIE</b>	<b>PRODEM</b>	<b>ECO FUTURO</b>	<b>FOR- TALEZA</b>	<b>FASSIL</b>	<b>AGRO CAPITAL</b>	<b>TOTAL ASOFIN</b>	<b>BANCOS (1)</b>	<b>COOP. ABIERTAS</b>	<b>MUTUALES</b>
Ingresos financieros / Cartera bruta promedio	22.55%	19.44%	22.63%	22.71%	24.51%	16.67%	22.59%	23.77%	21.54%	12.76%	15.71%	14.53%
Otros ingresos operativos / Cartera bruta promedio	2.81%	1.40%	3.40%	4.85%	2.23%	3.11%	5.17%	1.05%	2.90%	5.18%	1.88%	1.71%
Total ingresos /Cartera bruta promedio	25.36%	20.84%	26.03%	27.56%	26.74%	19.78%	27.76%	24.82%	24.44%	17.94%	17.59%	16.24%
Gastos financieros/Cartera bruta promedio	-6.54%	-6.68%	-6.31%	-6.76%	-6.85%	-6.12%	-8.14%	-5.41%	-6.58%	-4.48%	-4.49%	-4.77%
Gasto neto por incobrabilidad / Cartera bruta promedio	-3.99%	-0.25%	-3.11%	-3.24%	-3.04%	-1.19%	0.52%	-1.83%	-2.35%	-1.55%	-2.40%	-0.81%
Gastos administrativos, operativos e IUE/Cartera bruta promedio	-12.32%	-11.65%	-14.55%	-16.49%	-14.13%	-10.91%	-18.96%	-13.18%	-13.44%	-9.82%	-8.72%	-6.83%
Resultado por inflación, extraordinario y de gestiones anteriores	0.04%	-0.55%	0.28%	-0.03%	0.11%	0.50%	0.33%	-0.89%	-0.10%	0.25%	-0.17%	0.50%
<b>MARGEN NETO</b>	<b>2.55%</b>	<b>1.71%</b>	<b>2.34%</b>	<b>1.04%</b>	<b>2.83%</b>	<b>2.06%</b>	<b>1.51%</b>	<b>3.50%</b>	<b>1.97%</b>	<b>2.34%</b>	<b>1.80%</b>	<b>4.33%</b>