

INDICADORES AL 30/06/2007

INDICADORES / ENTIDAD	BANCOSOL	BANCO LOS ANDES	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	19.49%	15.66%	20.67%	21.86%	20.89%	15.69%	26.79%	7.43%	18.86%	37.27%	24.85%	17.54%
Cartera / Total activo	75.58%	79.62%	75.33%	72.38%	74.88%	67.87%	67.91%	73.87%	75.36%	53.75%	66.88%	47.31%
Otras cuentas por cobrar / Total activo	1.16%	1.00%	0.52%	1.70%	0.29%	0.77%	0.74%	0.93%	1.06%	0.55%	0.86%	1.18%
Bienes realizables/ Total activo	0.15%	0.01%	0.00%	0.01%	0.15%	0.08%	0.29%	0.24%	0.06%	0.76%	0.19%	0.16%
Inversiones permanentes / Total activo	0.25%	0.06%	1.94%	0.09%	2.34%	10.87%	0.72%	11.50%	1.30%	4.76%	3.89%	32.62%
Bienes de uso / Total activo	3.02%	3.08%	1.52%	3.46%	1.29%	4.52%	3.40%	5.70%	2.98%	2.60%	3.13%	1.14%
Otros activos / Total activo	0.36%	0.57%	0.03%	0.51%	0.16%	0.20%	0.14%	0.33%	0.37%	0.32%	0.20%	0.05%
RESULTADOS INGRESOS Y GASTOS (anualizados)												
Resultado neto / (Activo + contingente) promedio - ROA	1.95%	0.92%	1.87%	1.46%	1.83%	1.37%	1.47%	2.23%	1.52%	1.40%	1.97%	-0.26%
Resultado neto / Activo promedio	1.96%	0.92%	1.87%	1.47%	1.83%	1.53%	1.48%	2.23%	1.53%	1.57%	1.97%	-0.26%
Resultado neto / Patrimonio promedio - ROE	23.30%	10.20%	18.91%	19.43%	17.84%	15.04%	12.92%	4.87%	15.66%	16.70%	13.00%	-2.12%
Resultado neto / Ingresos financieros	21.47%	6.27%	11.53%	9.41%	10.28%	12.55%	9.99%	12.38%	9.99%	21.98%	17.54%	-3.52%
Ingresos financieros / (Activo + contingente) promedio	15.86%	14.66%	16.27%	15.48%	17.77%	10.93%	14.72%	18.02%	15.35%	6.36%	11.22%	7.50%
Ingresos financieros / Cartera bruta promedio	21.47%	19.01%	20.84%	21.71%	23.22%	17.05%	21.94%	23.82%	20.66%	12.22%	15.54%	14.44%
Ingresos por cartera / Cartera bruta promedio (6)	20.20%	18.19%	20.13%	20.90%	22.31%	15.30%	20.76%	23.05%	19.70%	8.82%	S/D	9.65%
Gasto neto por incobrabilidad / Cartera bruta promedio	2.69%	0.75%	2.45%	1.03%	2.23%	1.13%	-0.67%	2.17%	1.62%	1.27%	0.87%	2.68%
Otros ingresos operativos / Cartera bruta promedio	2.80%	2.09%	3.05%	5.02%	2.56%	3.62%	5.16%	1.39%	3.12%	5.32%	2.20%	2.48%
Gastos financieros / Pasivos con costo promedio (4)	5.18%	5.69%	5.49%	5.53%	5.99%	4.90%	6.23%	8.60%	5.53%	2.91%	3.99%	2.86%
Gastos de captaciones / Captaciones promedio (7) administrativos	4.77%	5.28%	4.12%	4.22%	5.44%	5.09%	6.41%	N/A	4.81%	3.74%	S/D	2.85%
14.16%	14.26%	23.49%	29.51%	18.11%	22.75%	28.81%	8.60%	20.19%	51.42%	S/D	20.00%	
GASTOS ADMINISTRATIVOS (anualizados)												
Gastos de administración / Cartera bruta promedio	11.85%	11.08%	12.62%	16.49%	13.97%	10.68%	17.42%	13.65%	12.84%	6.89%	8.59%	6.63%
Gastos de administración / (Activo +Contingente) promedio	8.76%	8.54%	9.85%	11.76%	10.69%	6.85%	11.69%	10.32%	9.54%	3.59%	6.21%	3.44%
Gastos de administración / Total gastos	52.73%	52.08%	57.45%	63.86%	58.24%	56.58%	53.22%	57.39%	56.23%	42.66%	52.97%	42.56%
Gastos de personal / Total gastos de administración	55.27%	54.20%	57.84%	51.72%	54.02%	54.65%	58.18%	51.46%	54.41%	40.21%	S/D	50.52%
Depreciación y amortizaciones / Total gastos de administración	6.15%	6.64%	3.19%	7.58%	4.43%	7.19%	3.55%	8.28%	6.14%	7.34%	S/D	4.47%
Otros gastos administración / Total gastos de administración y 545))	38.57%	39.16%	38.97%	40.70%	41.55%	38.16%	38.28%	40.26%	39.45%	52.45%	S/D	45.01%
51.19%	53.83%	53.00%	62.06%	54.26%	54.82%	64.62%	54.59%	55.24%	194.49%	S/D	500.11%	
CALIDAD DE LA CARTERA DE CREDITOS												
Cartera vigente / Cartera bruta	98.52%	98.48%	98.63%	98.58%	97.90%	96.24%	99.73%	97.81%	98.42%	92.08%	96.05%	91.49%
Cartera vencida / Cartera bruta	0.24%	1.01%	0.99%	1.13%	1.05%	0.87%	0.06%	0.21%	0.81%	0.62%	1.07%	2.06%
Cartera en ejecución / Cartera bruta	1.24%	0.48%	0.38%	0.29%	1.04%	2.89%	0.21%	1.98%	0.76%	7.30%	2.88%	6.44%
Productos devengados por cobrar cartera/ Cartera bruta	1.20%	1.18%	0.99%	1.57%	1.21%	1.36%	1.46%	1.71%	1.26%	0.90%	0.78%	0.44%
Cartera en mora neta (3) / Cartera bruta	-4.53%	-2.00%	-4.04%	-2.04%	-1.94%	-0.02%	-1.59%	-4.43%	-2.89%	-1.21%	-5.33%	-3.86%
Cartera en mora según balance / Cartera bruta	1.48%	1.49%	1.37%	1.42%	2.10%	3.76%	0.27%	2.19%	1.57%	7.92%	3.95%	8.51%
(Cartera en mora según balance + Castigos)/(Cartera bruta + (Cartera en mora + Bienes realizables) / Cartera bruta	9.08%	5.33%	3.40%	5.03%	5.58%	7.02%	8.50%	9.25%	6.14%	S/D	S/D	S/D
1.67%	1.50%	1.37%	1.43%	2.29%	3.88%	0.70%	2.52%	1.65%	9.23%	4.22%	8.81%	
Cartera+contingente con calificaciónA / (Cartera Cartera+contingente con calificaciónB / (Cartera Cartera+contingente con calificaciónC / (Cartera Cartera+contingente con calificaciónD / (Cartera Cartera+contingente con calificaciónE / (Cartera bruta+Contingente)	97.31%	94.80%	98.09%	97.32%	96.50%	93.44%	99.37%	92.66%	96.43%	82.33%	91.55%	87.99%
0.54%	2.63%	0.34%	1.03%	1.38%	2.86%	0.36%	2.63%	1.38%	3.89%	2.69%	2.02%	
0.00%	0.58%	0.00%	0.00%	0.00%	0.45%	0.00%	1.55%	0.22%	1.55%	0.10%	0.11%	
0.62%	0.28%	0.15%	0.45%	0.38%	0.49%	0.04%	0.28%	0.38%	1.13%	1.03%	2.11%	
0.00%	0.32%	0.00%	0.00%	0.00%	0.09%	0.00%	0.37%	0.10%	1.26%	0.09%	0.02%	
0.23%	0.56%	0.12%	0.15%	0.22%	0.76%	0.02%	1.44%	0.34%	4.49%	0.63%	0.70%	
0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.01%	1.92%	0.00%	0.42%	
1.31%	0.83%	1.30%	1.06%	1.52%	1.64%	0.21%	1.06%	1.12%	3.44%	3.92%	6.64%	
0.48%	1.12%	0.68%	1.55%	4.26%	2.42%	1.80%	2.76%	1.20%	19.42%	5.94%	5.56%	
9.34%	7.29%	12.39%	10.87%	12.74%	28.82%	4.14%	23.32%	12.21%	21.91%	18.00%	28.45%	
2.17%	3.90%	4.07%	3.01%	3.46%	5.60%	0.64%	3.15%	3.16%	S/D	S/D	S/D	
0.26%	0.40%	0.45%	1.15%	5.51%	2.09%	1.40%	0.99%	0.83%	S/D	S/D	S/D	
SOLVENCIA												
Previsión constituida (2) / Cartera en mora según balance balance+Castigos)	405.76%	234.46%	394.76%	243.78%	192.45%	100.63%	686.72%	301.76%	284.63%	115.32%	234.68%	145.44%
146.04%	136.12%	216.35%	139.15%	133.48%	100.33%	117.19%	144.40%	144.98%	S/D	S/D	S/D	
277.14%	174.37%	343.97%	206.31%	190.37%	101.86%	679.02%	209.93%	225.14%	61.47%	164.09%	125.19%	
262.05%	188.71%	158.37%	193.03%	173.93%	123.97%	207.05%	236.27%	197.00%	S/D	S/D	S/D	
58.23%	34.00%	45.15%	33.96%	31.65%	26.33%	11.76%	11.00%	36.79%	58.02%	44.48%	53.13%	
6.01%	3.49%	5.41%	3.47%	4.03%	3.78%	1.86%	6.62%	4.46%	9.14%	9.28%	12.37%	
7.91%	8.24%	9.29%	7.40%	9.76%	9.97%	10.78%	44.97%	9.26%	9.10%	14.91%	11.88%	
11.09%	10.65%	11.73%	11.20%	11.62%	11.35%	13.85%	38.54%	S/D	S/D	S/D	S/D	
-43.88%	-19.50%	-33.71%	-20.03%	-15.20%	-0.17%	-10.05%	-7.35%	-23.86%	-7.71%	-25.53%	-16.60%	
-42.02%	-19.36%	-33.71%	-19.92%	-13.65%	0.68%	-7.36%	-6.82%	-23.20%	0.61%	-24.25%	-15.28%	
6.01%	3.49%	5.41%	3.47%	4.03%	3.78%	1.86%	6.62%	4.46%	9.14%	9.28%	12.37%	
1.86%	0.14%	0.00%	0.11%	1.55%	0.84%	2.69%	0.54%	0.66%	8.31%	1.28%	1.32%	
LIQUIDEZ												
Disponibilidades/ Obligaciones con el público público	9.81%	4.74%	18.30%	17.76%	7.49%	7.53%	9.48%	N/A	11.08%	13.25%	12.19%	4.36%
27.74%	23.95%	41.00%	34.99%	29.82%	23.20%	34.48%	N/A	30.17%	46.98%	30.99%	21.83%	
21.17%	17.06%	22.78%	23.60%	23.15%	17.43%	30.03%	13.50%	20.78%	41.00%	29.21%	19.91%	
86.64%	145.44%	96.96%	101.36%	122.34%	99.79%	102.82%	N/A	105.05%	80.82%	74.99%	44.22%	
OTROS DATOS												
Saldo de cuentas castigadas (5) (en miles de \$US)	15,266	8,897	2,564	5,786	988	1,174	1,387	1,455	37,519	S/D	S/D	S/D
Monto de cuentas castigadas el 2007 (5) (en miles de \$US)	2,775	-117	45	620	136	35	111	14	3,619	S/D	S/D	S/D
Monto de cuentas castigadas el 2006 (5) (en miles de \$US)	-828	1,037	214	606	191	121	-172	70	1,239	32,411	918	176
Monto de cuentas castigadas el 2005 (5) (en miles de \$US)	442	1,579	433	732	99	-31	-231	257	3,280	37,252	1,655	1,926
Monto de cuentas castigadas el 2004 (5) (en miles de \$US)	1,227	683	209	753	237	40	395	341	3,489	35,767	1,272	1,337
Saldo de crédito promedio por cliente (en \$US)	1,633	2,613	1,712	1,887	1,403	6,922	1,892	2,202	1,985	S/D	S/D	S/D
Número de oficinas urbanas	42	33	47	35	13	8	6	4	188	S/D	S/D	S/D
Número de oficinas rurales	6	6	11	57	0	2	2	8	92	S/D	S/D	S/D
Número de empleados	948	1,289	934	1,310	214	188	175	121	5,179	S/D	S/D	S/D
(1) Excepto BANCOSOL y BANCO LOS ANDES PROCREDIT												
(2) Previsión de cartera y contingente + previsión genérica voluntaria												
(3)Cartera en mora s/balance - Prev. constituida (en miles de\$US)	-8,274	-4,395	-4,929	-3,113	-519	-8	-246	-829	-22,312	-30,937	-14,085	-10,598
financieras + Obligaciones subordinadas												
(5) De la cartera de créditos respectivamente												
Mora según balance = cartera vencida + cartera en ejecución												
S/D Sin datos												

DETERMINACION DEL MARGEN NETO:	BANCO		FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS MUTUALES	
	BANCOSOL	LOS ANDES										
Ingresos financieros / Cartera bruta promedio	21.47%	19.01%	20.84%	21.71%	23.22%	17.05%	21.94%	23.82%	20.66%	12.22%	15.54%	14.44%
Otros ingresos operativos / Cartera bruta promedio	2.80%	2.09%	3.05%	5.02%	2.56%	3.62%	5.16%	1.39%	3.12%	5.32%	2.20%	2.48%
Total ingresos /Cartera bruta promedio	24.28%	21.10%	23.89%	26.73%	25.79%	20.68%	27.10%	25.21%	23.77%	17.54%	17.73%	16.93%
Gastos financieros/Cartera bruta promedio	-6.04%	-6.43%	-5.98%	-6.77%	-6.85%	-6.07%	-7.86%	-5.61%	-6.34%	-4.36%	-4.46%	-4.60%
Gasto neto por incobrabilidad / Cartera bruta promedio	-2.69%	-0.75%	-2.45%	-1.03%	-2.23%	-1.13%	0.67%	-2.17%	-1.62%	-1.27%	-0.87%	-2.68%
Gastos administrativos, operativos e IUE/Cartera bruta promedio	-12.94%	-12.06%	-13.13%	-16.90%	-14.33%	-11.52%	-18.01%	-13.97%	-13.61%	-9.59%	-9.52%	-7.78%
Resultado por inflación, extraordinario y de gestiones anteriores	0.03%	-0.66%	0.07%	0.01%	0.01%	0.18%	0.29%	-0.51%	-0.17%	0.36%	-0.15%	-2.38%
MARGEN NETO	2.63%	1.19%	2.40%	2.04%	2.39%	2.14%	2.19%	2.95%	2.04%	2.69%	2.73%	-0.51%