

INDICADORES AL 31/07/2007

INDICADORES / ENTIDAD	BANCOSOL	BANCO LOS ANDES	FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS	MUTUALES
DETERMINACION DEL MARGEN NETO:												
Ingresos financieros / Cartera bruta promedio	21.44%	19.04%	20.97%	21.64%	23.30%	17.18%	21.85%	23.91%	20.67%	12.21%	15.57%	14.49%
Otros ingresos operativos / Cartera bruta promedio	2.78%	2.07%	2.97%	5.04%	2.57%	3.50%	5.31%	1.49%	3.09%	5.37%	2.19%	2.45%
Total ingresos /Cartera bruta promedio	24.22%	21.10%	23.93%	26.68%	25.87%	20.68%	27.16%	25.39%	23.76%	17.58%	17.76%	16.95%
Gastos financieros/Cartera bruta promedio	-5.98%	-6.38%	-5.98%	-6.44%	-6.80%	-6.08%	-7.81%	-5.69%	-6.25%	-4.37%	-4.45%	-4.60%
Gasto neto por incobrabilidad / Cartera bruta promedio	-2.64%	-0.85%	-2.37%	-3.11%	-2.38%	-1.08%	0.95%	-2.07%	-2.02%	-1.47%	-0.70%	-2.63%
Gastos administrativos, operativos e IUE/Cartera bruta promedio	-12.86%	-12.00%	-13.32%	-15.39%	-14.40%	-11.66%	-18.23%	-14.17%	-13.32%	-9.62%	-9.79%	-7.85%
Resultado por inflación, extraordinario y de gestiones anteriores	0.05%	-0.65%	0.10%	0.02%	0.06%	0.27%	0.44%	-0.55%	-0.14%	0.51%	-0.07%	-1.97%
MARGEN NETO	2.78%	1.22%	2.35%	1.77%	2.36%	2.13%	2.51%	2.91%	2.03%	2.63%	2.75%	-0.10%