

INDICADORES AL 30/09/2007

INDICADORES / ENTIDAD	BANCOSOL	BANCO	FIE	PRODEM	ECO	FOR-	FASSIL	AGRO	TOTAL	BANCOS	COOP.	MUTUALES
		LOS ANDES			FUTURO	TALEZA		CAPITAL	ASOFIN		(1) ABIERTAS	
	BANCO				ECO	FOR-		AGRO	TOTAL	BANCOS	COOP.	
DETERMINACION DEL MARGEN NETO:	BANCOSOL	LOS ANDES	FIE	PRODEM	FUTURO	TALEZA	FASSIL	CAPITAL	ASOFIN	(1) ABIERTAS	MUTUALES	
Ingresos por cartera / Cartera bruta promedio	20.83%	18.21%	19.92%	20.75%	22.36%	15.48%	20.40%	23.11%	19.79%	8.75%	S/D	9.51%
Otros ingresos financieros / Cartera bruta promedio	1.22%	0.79%	0.73%	0.82%	0.91%	1.82%	1.21%	0.77%	0.95%	3.44%	15.59%	5.07%
Otros ingresos operativos / Cartera bruta promedio	2.61%	2.11%	2.83%	5.06%	2.93%	3.41%	5.04%	1.46%	3.05%	5.34%	2.38%	2.60%
Total ingresos /Cartera bruta promedio	24.65%	21.10%	23.49%	26.62%	26.21%	20.71%	26.65%	25.34%	23.78%	17.53%	17.97%	17.18%
Gastos financieros/Cartera bruta promedio	-5.87%	-6.22%	-5.90%	-6.33%	-6.63%	-6.05%	-7.68%	-5.57%	-6.13%	-4.36%	-4.42%	-4.58%
Gasto neto por incobrabilidad / Cartera bruta promedio	-3.11%	-1.02%	-2.47%	-2.83%	-2.67%	-1.05%	1.04%	-1.57%	-2.13%	-1.45%	-0.40%	-2.62%
Gastos administrativos, operativos e IUE/Cartera bruta promedio	-12.85%	-11.82%	-12.95%	-15.71%	-14.52%	-11.74%	-17.87%	-14.40%	-13.28%	-9.73%	-9.75%	-8.15%
Resultado por inflación, extraordinario y de gestiones anteriores	0.10%	-0.77%	0.11%	0.04%	-0.04%	0.23%	0.44%	-0.69%	-0.17%	0.62%	-0.03%	-1.43%
MARGEN NETO	2.92%	1.27%	2.27%	1.79%	2.35%	2.09%	2.58%	3.11%	2.07%	2.60%	3.37%	0.40%