

INDICADORES AL 31/10/2007

INDICADORES / ENTIDAD	BANCOSOL	BANCO LOS ANDES	FIE	PRODEM	ECO FUTURO	FOR- TALEZA	FASSIL	AGRO CAPITAL	TOTAL ASOFIN	BANCOS (1)	COOP. ABIERTAS	MUTUALES
	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 por cartera / Cartera bruta promedio	20.69%	18.25%	20.06%	20.71%	22.41%	15.60%	20.30%	23.17%	19.79%	8.79%	S/D	9.54%
Otros ingresos financieros / Cartera bruta promedio	1.24%	0.77%	0.74%	0.83%	0.92%	1.83%	1.20%	0.77%	0.95%	3.47%	S/D	5.11%
Otros ingresos operativos / Cartera bruta promedio	2.68%	2.09%	2.84%	5.07%	2.90%	3.64%	4.93%	1.55%	3.07%	5.53%	2.39%	2.56%
Total ingresos /Cartera bruta promedio	24.61%	21.10%	23.63%	26.61%	26.23%	21.06%	26.43%	25.48%	23.80%	17.79%	15.64%	17.21%
Gastos financieros/Cartera bruta promedio	-5.82%	-6.14%	-5.86%	-6.29%	-6.61%	-6.01%	-7.61%	-5.80%	-6.08%	-4.38%	-4.42%	-4.59%
Gasto neto por incobrabilidad / Cartera bruta promedio	-3.03%	-1.08%	-2.48%	-2.64%	-3.02%	-0.93%	1.32%	-1.30%	-2.09%	-1.42%	-0.29%	-2.81%
Gastos administrativos, operativos e IUE/Cartera bruta promedio	-12.91%	-11.71%	-13.13%	-15.87%	-14.45%	-12.22%	-17.68%	-14.68%	-13.34%	-9.75%	-9.81%	-8.31%
Resultado por inflación, extraordinario y de gestiones anteriores	0.15%	-0.85%	0.13%	0.04%	-0.03%	0.21%	0.46%	-0.72%	-0.18%	0.69%	0.00%	-1.41%
MARGEN NETO	3.00%	1.32%	2.29%	1.85%	2.11%	2.11%	2.92%	2.98%	2.11%	2.93%	1.12%	0.10%