

BALANCES GENERALES AL 31/01/2008 Y ESTADOS DE RESULTADOS DEL 01/01/2008 AL 31/01/2008 (Expresado en miles de \$US)

T/C 7.53

| CUENTAS / ENTIDAD: | BANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | FORTALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALE S |
|---|----------------|--------------------|----------------|----------------|---------------|---------------|---------------|-----------------|------------------|------------------|-------------------|----------------|
| ACTIVO | 280,869 | 336,822 | 199,503 | 238,216 | 40,826 | 48,957 | 33,394 | 27,008 | 1,205,595 | 4,987,540 | 396,179 | 507,932 |
| Disponibilidades | 22,642 | 12,058 | 16,080 | 26,174 | 2,084 | 3,245 | 3,532 | 1,336 | 87,152 | 554,125 | 42,791 | 15,205 |
| Inversiones Temporarias | 31,678 | 30,188 | 11,567 | 19,622 | 4,260 | 4,367 | 5,046 | 430 | 107,157 | 1,525,759 | 56,132 | 66,540 |
| Cartera | 212,801 | 276,042 | 163,970 | 168,994 | 33,635 | 36,427 | 23,251 | 20,608 | 935,728 | 2,559,223 | 268,821 | 236,002 |
| Cartera bruta | 214,692 | 277,193 | 166,893 | 168,760 | 34,155 | 37,169 | 23,227 | 20,684 | 942,773 | 2,728,961 | 286,137 | 254,007 |
| Cartera vigente | 211,967 | 271,206 | 164,911 | 165,692 | 32,821 | 35,589 | 22,930 | 20,039 | 925,154 | 2,227,502 | 265,910 | 231,892 |
| Cartera vencida | 280 | 1,888 | 1,009 | 902 | 268 | 135 | 19 | 66 | 4,567 | 9,851 | 2,339 | 2,039 |
| Cartera en ejecucion | 1,787 | 1,134 | 223 | 173 | 100 | 740 | 0 | 190 | 4,347 | 74,903 | 4,359 | 12,259 |
| Cartera reprogramada o restructurada vigente | 618 | 2,812 | 677 | 1,708 | 836 | 550 | 278 | 331 | 7,809 | 311,102 | 10,989 | 6,253 |
| Cartera reprogramada o restructurada vencida | 11 | 53 | 45 | 233 | 92 | 0 | 1 | 5 | 441 | 18,284 | 610 | 187 |
| Cartera reprogramada o restructurada en ejecucion | 29 | 99 | 29 | 52 | 39 | 155 | 0 | 53 | 456 | 87,319 | 1,931 | 1,376 |
| Productos devengados por cobrar cartera | 2,616 | 3,451 | 1,811 | 2,593 | 445 | 522 | 329 | 327 | 12,091 | 27,541 | 2,304 | 1,077 |
| (Prevision para cartera incobrable) | -4,507 | -4,602 | -4,734 | -2,359 | -965 | -1,263 | -304 | -403 | -19,137 | -197,279 | -19,621 | -19,082 |
| Otras cuentas por cobrar | 2,372 | 3,119 | 1,443 | 5,110 | 154 | 587 | 149 | 292 | 13,224 | 26,329 | 3,644 | 5,121 |
| Bienes realizables | 189 | 97 | 0 | 1 | 36 | 50 | 44 | 45 | 462 | 30,496 | 508 | 368 |
| Inversiones permanentes | 599 | 4,815 | 2,857 | 9,476 | 38 | 1,848 | 222 | 2,797 | 22,652 | 152,600 | 10,916 | 179,159 |
| Bienes de uso | 8,359 | 8,970 | 3,135 | 7,765 | 520 | 2,300 | 963 | 1,403 | 33,416 | 119,828 | 12,476 | 5,321 |
| Otros activos | 2,229 | 1,534 | 451 | 1,074 | 98 | 134 | 187 | 97 | 5,804 | 19,179 | 891 | 217 |
| PASIVO | 253,968 | 302,978 | 179,101 | 216,586 | 36,628 | 43,627 | 30,213 | 15,193 | 1,078,295 | 4,538,201 | 335,795 | 433,270 |
| Obligaciones con el publico | 179,296 | 225,253 | 105,944 | 157,057 | 28,556 | 35,420 | 26,969 | 0 | 758,496 | 4,052,758 | 314,101 | 399,334 |
| A la vista | 1,279 | 111 | 76 | 1,728 | 0 | 424 | 0 | 0 | 3,618 | 1,187,864 | 171 | 397 |
| Por cuentas de ahorro | 66,284 | 48,636 | 46,019 | 62,117 | 10,198 | 10,740 | 9,350 | 0 | 253,344 | 1,323,716 | 143,790 | 229,350 |
| A plazo | 106,438 | 111,331 | 57,652 | 90,879 | 17,397 | 22,595 | 16,382 | 0 | 422,675 | 1,104,276 | 154,254 | 165,717 |
| Restringidas | 733 | 8,920 | 833 | 350 | 617 | 1,056 | 1,024 | 0 | 13,532 | 144,032 | 12,997 | 2,009 |
| A plazo, con anotación en cuenta | 0 | 49,513 | 0 | 132 | 0 | 117 | 0 | 0 | 49,762 | 248,384 | 0 | 0 |
| Cargos devengados por pagar | 4,561 | 6,744 | 1,364 | 1,852 | 343 | 488 | 213 | 0 | 15,565 | 44,487 | 2,889 | 1,861 |
| Obligaciones con instituciones fiscales | 107 | 174 | 1,685 | 1,568 | 0 | 16 | 0 | 0 | 3,552 | 16,722 | 0 | 170 |
| Obligaciones con bancos y entidades de financiamiento | 60,429 | 67,753 | 60,980 | 48,147 | 6,907 | 6,635 | 2,098 | 13,588 | 266,536 | 268,844 | 2,057 | 12,964 |
| Otras cuentas por pagar | 8,413 | 5,690 | 6,562 | 5,845 | 891 | 949 | 1,146 | 850 | 30,347 | 104,080 | 10,537 | 6,804 |
| Previsiones | 5,723 | 4,108 | 3,930 | 3,357 | 266 | 62 | 0 | 755 | 18,200 | 39,912 | 6,554 | 11,729 |
| Para activos contingentes | 8 | 10 | 0 | 18 | 0 | 16 | 0 | 0 | 53 | 6,509 | 0 | 1 |
| Previsiones voluntarias | 5,715 | 4,097 | 3,930 | 3,244 | 266 | 46 | 0 | 755 | 18,052 | 30,105 | 6,554 | 11,680 |
| Prevision para deshaucio y otras provisiones | 0 | 0 | 0 | 95 | 0 | 0 | 0 | 0 | 95 | 3,298 | 0 | 48 |
| Titulos de deuda en circulacion | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Obligaciones subordinadas | 0 | 0 | 0 | 612 | 8 | 545 | 0 | 0 | 1,165 | 55,884 | 2,546 | 2,268 |
| PATRIMONIO | 26,901 | 33,844 | 20,402 | 21,629 | 4,198 | 5,330 | 3,181 | 11,815 | 127,301 | 449,338 | 60,384 | 74,662 |
| Capital social | 14,992 | 28,752 | 11,646 | 10,921 | 3,371 | 3,089 | 3,127 | 4,981 | 80,878 | 299,554 | 19,148 | 406 |
| Aportes no capitalizados | 2,210 | 441 | 3,832 | 6,744 | 117 | 1,584 | 0 | 802 | 15,730 | 17,070 | 1,775 | 4,848 |
| Ajustes al patrimonio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1,319 | 7 | 0 |
| Reservas | 2,372 | 596 | 1,692 | 211 | -70 | -138 | 29 | 3,027 | 7,720 | 79,601 | 33,171 | 62,339 |
| Resultados acumulados | 7,326 | 4,055 | 3,233 | 3,754 | 780 | 796 | 24 | 3,004 | 22,973 | 54,433 | 6,282 | 7,069 |
| CUENTAS CONTINGENTES | 818 | 1,828 | 0 | 2,435 | 0 | 4,071 | 39 | 0 | 9,192 | 615,423 | 30 | 94 |
| ESTADO DE RESULTADOS | | | | | | | | | | | | |
| + Ingresos financieros | 3,658 | 4,435 | 2,993 | 3,002 | 678 | 560 | 405 | 421 | 16,153 | 30,370 | 3,805 | 3,383 |
| - Gastos financieros | -985 | -1,261 | -793 | -799 | -184 | -170 | -154 | -105 | -4,452 | -10,333 | -976 | -916 |
| RESULTADO FINANCIERO BRUTO | 2,673 | 3,174 | 2,200 | 2,203 | 494 | 390 | 251 | 316 | 11,701 | 20,037 | 2,829 | 2,468 |
| + Otros ingresos operativos | 533 | 412 | 433 | 653 | 68 | 69 | 80 | 34 | 2,282 | 13,746 | 584 | 230 |
| - Otros gastos operativos | -109 | -60 | -27 | -44 | -11 | -15 | -8 | -5 | -279 | -6,130 | -107 | -54 |
| RESULTADO DE OPERACIÓN BRUTO | 3,096 | 3,526 | 2,606 | 2,812 | 551 | 444 | 322 | 346 | 13,703 | 27,652 | 3,306 | 2,644 |
| + Recuperación de activos financieros | 217 | 182 | 37 | 174 | 32 | 12 | 103 | 12 | 770 | 5,914 | 236 | 58 |
| - Cargos por incobrabilidad | -696 | -264 | -445 | -277 | -92 | -10 | -89 | -25 | -1,898 | -7,730 | -369 | -158 |
| RESULTADO FINANCIERO DESPUES DE INCOBRABILIDAD | 2,618 | 3,444 | 2,198 | 2,709 | 492 | 446 | 336 | 333 | 12,575 | 25,835 | 3,173 | 2,544 |
| - Gastos de administración | -1,969 | -2,006 | -1,659 | -2,352 | -376 | -356 | -287 | -234 | -9,240 | -16,278 | -2,016 | -1,204 |
| RESULTADO DE OPERACIÓN NETO NETO | 648 | 1,438 | 538 | 357 | 115 | 90 | 49 | 99 | 3,336 | 9,557 | 1,157 | 1,340 |
| + / Ajuste por inflación | -96 | -724 | -199 | -178 | -53 | -26 | -25 | -68 | -1,368 | -3,518 | -597 | -909 |
| RESULTADO DESPUES DE AJUSTE POR INFLACION | 552 | 715 | 339 | 179 | 63 | 64 | 24 | 31 | 1,967 | 6,040 | 561 | 431 |
| + / Resultado extraordinario | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -12 | -12 | -7 | -6 | -1 |
| RESULTADO ANTES DE AJUSTES DE EJERCICIOS ANTERIORES | 552 | 715 | 339 | 179 | 63 | 64 | 24 | 19 | 1,956 | 6,032 | 555 | 430 |
| + / Resultado de ejercicios anteriores | 0 | 0 | 0 | -29 | 0 | -1 | 0 | 1 | -30 | 4 | -47 | 78 |
| RESULTADO ANTES DE IMPUESTOS | 552 | 715 | 339 | 150 | 63 | 63 | 24 | 20 | 1,926 | 6,036 | 508 | 508 |
| - IUE | -50 | -138 | -106 | 0 | 0 | 0 | 0 | 0 | -294 | -239 | -48 | -9 |
| RESULTADO NETO DE LA GESTION | 502 | 577 | 233 | 150 | 63 | 63 | 24 | 20 | 1,632 | 5,797 | 459 | 499 |

(1) En Bancos no se incluye BANCOSOL Y BANCO LOS ANDES PROCREDIT por ser entidades especializadas en microfinanzas