

BALANCES GENERALES AL 30/04/2009 Y ESTADOS DE RESULTADOS DEL 01/01/2009 AL 30/04/2009 (Expresado en miles de \$US)

T/C 6.97

| CUENTAS / ENTIDAD: | BANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | ORTALEZ | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALE S |
|---|----------------|--------------------|----------------|----------------|---------------|---------------|---------------|-----------------|------------------|------------------|-------------------|----------------|
| ACTIVO | 436,103 | 526,399 | 323,558 | 342,296 | 93,612 | 73,782 | 59,604 | 32,252 | 1,887,605 | 6,457,618 | 439,860 | 547,700 |
| Disponibilidades | 27,730 | 43,804 | 30,614 | 34,065 | 6,289 | 5,224 | 4,872 | 2,452 | 155,052 | 615,273 | 39,482 | 23,150 |
| Inversiones Temporarias | 84,547 | 102,304 | 34,028 | 34,235 | 9,693 | 9,912 | 17,870 | 490 | 293,079 | 2,490,498 | 68,994 | 80,924 |
| Cartera | 309,344 | 337,299 | 247,511 | 247,175 | 74,262 | 48,758 | 33,939 | 26,123 | 1,324,410 | 2,940,111 | 304,667 | 244,400 |
| Cartera bruta | 314,317 | 340,673 | 252,721 | 248,236 | 75,657 | 50,002 | 34,445 | 26,529 | 1,342,580 | 3,104,617 | 324,131 | 261,893 |
| Cartera vigente | 311,110 | 333,104 | 249,371 | 244,453 | 72,705 | 48,260 | 34,058 | 25,669 | 1,318,730 | 2,707,039 | 305,784 | 242,310 |
| Cartera vencida | 786 | 2,733 | 2,013 | 2,227 | 1,525 | 329 | 140 | 211 | 9,963 | 14,850 | 3,096 | 1,902 |
| Cartera en ejecucion | 2,069 | 1,636 | 311 | 338 | 344 | 778 | 12 | 387 | 5,875 | 70,534 | 4,517 | 10,649 |
| Cartera reprogramada o restructurada vigente | 333 | 3,018 | 950 | 1,042 | 905 | 458 | 225 | 190 | 7,120 | 225,425 | 8,099 | 5,626 |
| Cartera reprogramada o restructurada vencida | 0 | 105 | 58 | 144 | 129 | 12 | 8 | 2 | 458 | 15,151 | 760 | 127 |
| Cartera reprogramada o restructurada en ejecuci | 18 | 77 | 19 | 33 | 49 | 166 | 0 | 71 | 434 | 71,618 | 1,875 | 1,279 |
| Productos devengados por cobrar cartera | 3,867 | 4,443 | 2,746 | 4,098 | 1,436 | 656 | 509 | 427 | 18,182 | 36,502 | 2,542 | 1,074 |
| (Prevision para cartera incobrable) | -8,839 | -7,817 | -7,956 | -5,159 | -2,832 | -1,900 | -1,015 | -833 | -36,352 | -201,007 | -22,006 | -18,567 |
| Otras cuentas por cobrar | 1,294 | 4,752 | 3,880 | 3,360 | 1,708 | 534 | 666 | 268 | 16,463 | 30,112 | 3,928 | 5,021 |
| Bienes realizables | 0 | 388 | 92 | 0 | 3 | 20 | 0 | 7 | 510 | 11,733 | 124 | 338 |
| Inversiones permanentes | 545 | 24,418 | 1,003 | 8,837 | 164 | 6,394 | 141 | 1,002 | 42,504 | 213,061 | 6,369 | 187,187 |
| Bienes de uso | 10,005 | 11,208 | 5,264 | 10,432 | 1,307 | 2,642 | 1,528 | 1,733 | 44,119 | 135,727 | 15,244 | 6,327 |
| Otros activos | 2,637 | 2,226 | 1,164 | 4,192 | 186 | 298 | 586 | 179 | 11,468 | 21,103 | 1,051 | 351 |
| PASIVO | 405,191 | 477,653 | 290,727 | 309,930 | 84,116 | 65,861 | 55,416 | 19,848 | 1,708,741 | 5,916,902 | 367,098 | 455,349 |
| Obligaciones con el publico | 298,219 | 380,528 | 176,630 | 242,358 | 46,732 | 52,694 | 51,643 | 0 | 1,248,805 | 5,301,088 | 342,561 | 419,246 |
| A la vista | 976 | 2,155 | 136 | 1,659 | 7 | 2,036 | 0 | 0 | 6,969 | 1,426,568 | 497 | 345 |
| Por cuentas de ahorro | 108,603 | 100,537 | 76,366 | 89,160 | 17,461 | 15,405 | 19,514 | 0 | 427,047 | 1,850,142 | 154,786 | 262,189 |
| A plazo | 138,856 | 186,153 | 94,063 | 137,218 | 27,459 | 32,996 | 30,449 | 0 | 647,194 | 1,340,821 | 168,542 | 152,262 |
| Restringidas | 2,090 | 14,664 | 3,067 | 462 | 817 | 1,334 | 1,303 | 0 | 23,736 | 202,425 | 15,142 | 2,462 |
| A plazo, con anotación en cuenta | 39,332 | 63,749 | | 10,438 | 333 | 117 | 0 | 0 | 113,969 | 409,191 | 0 | 0 |
| Cargos devengados por pagar | 8,361 | 13,270 | 2,997 | 3,422 | 655 | 806 | 378 | 0 | 29,890 | 71,941 | 3,594 | 1,988 |
| Obligaciones con instituciones fiscales | 1,814 | 2,415 | 3,504 | 2,625 | 0 | 816 | 0 | 0 | 11,173 | 63,549 | 3 | 3,105 |
| Obligaciones con bancos y entidades de financiamie | 80,715 | 82,759 | 92,284 | 54,624 | 31,181 | 10,458 | 2,680 | 17,152 | 371,852 | 308,565 | 2,675 | 11,324 |
| Otras cuentas por pagar | 9,141 | 9,793 | 7,001 | 5,969 | 5,517 | 979 | 919 | 1,690 | 41,008 | 105,793 | 11,164 | 5,899 |
| Previsiones | 10,300 | 2,158 | 6,280 | 3,848 | 679 | 391 | 173 | 1,007 | 24,836 | 70,121 | 8,535 | 14,030 |
| Para activos contingentes | 15 | 15 | 0 | 14 | 0 | 20 | 0 | 0 | 65 | 9,902 | 0 | 1 |
| Genéricas Voluntarias | 8,464 | 447 | 4,770 | 2,469 | 299 | 1 | 0 | 830 | 17,279 | 30,406 | 8,535 | 12,674 |
| Genérica Ciclica | 1,821 | 1,696 | 1,510 | 1,129 | 380 | 371 | 173 | 177 | 7,256 | 24,434 | 0 | 1,300 |
| Para deshaucio y otras | 0 | 0 | 0 | 237 | 0 | 0 | 0 | 0 | 237 | 5,379 | 0 | 55 |
| Títulos de deuda en circulación | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Obligaciones subordinadas | 5,001 | 0 | 5,029 | 506 | 8 | 523 | 0 | 0 | 11,067 | 67,787 | 2,159 | 1,744 |
| PATRIMONIO | 30,912 | 48,747 | 32,831 | 32,367 | 9,496 | 7,920 | 4,188 | 12,404 | 178,864 | 540,716 | 72,761 | 92,351 |
| Capital social | 21,194 | 41,808 | 23,603 | 18,451 | 8,493 | 7,015 | 3,378 | 5,381 | 129,324 | 335,886 | 23,005 | 425 |
| Aportes no capitalizados | 185 | 528 | 74 | 7,679 | 273 | 539 | 1,435 | 867 | 11,581 | 25,188 | 2,075 | 5,260 |
| Ajustes al patrimonio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 |
| Reservas | 5,098 | 5,031 | 7,388 | 2,267 | 514 | 420 | 191 | 3,270 | 24,180 | 151,453 | 44,319 | 81,786 |
| Resultados acumulados | 4,434 | 1,379 | 1,765 | 3,969 | 216 | -54 | -816 | 2,886 | 13,779 | 28,189 | 3,355 | 4,880 |
| PRUEBA | | | | | 326 | | | | | | | |
| CUENTAS CONTINGENTES | 1,097 | 2,444 | 0 | 2,016 | 0 | 4,710 | 120 | 0 | 10,387 | 648,432 | 60 | 136 |
| ESTADO DE RESULTADOS | | | | | | | | | | | | |
| + Ingresos financieros | 20,862 | 22,669 | 16,938 | 16,405 | 5,689 | 3,111 | 2,524 | 2,042 | 90,242 | 147,177 | 17,173 | 13,460 |
| - Gastos financieros | -7,356 | -9,005 | -5,549 | -5,015 | -1,877 | -1,329 | -1,488 | -482 | -32,101 | -54,022 | -4,793 | -4,336 |
| RESULTADO FINANCIERO BRUTO | 13,506 | 13,664 | 11,389 | 11,390 | 3,812 | 1,782 | 1,037 | 1,560 | 58,140 | 93,155 | 12,381 | 9,124 |
| + Otros ingresos operativos | 2,258 | 1,987 | 2,344 | 2,910 | 546 | 523 | 448 | 143 | 11,159 | 69,889 | 2,162 | 1,764 |
| - Otros gastos operativos | -477 | -737 | -87 | -248 | -205 | -153 | -79 | -31 | -2,016 | -23,117 | -463 | -390 |
| RESULTADO DE OPERACIÓN BRUTO | 15,287 | 14,915 | 13,646 | 14,051 | 4,154 | 2,152 | 1,405 | 1,673 | 67,283 | 139,927 | 14,080 | 10,498 |
| + Recuperación de activos financieros | 1,284 | 3,309 | 538 | 367 | 493 | 157 | 679 | 158 | 6,984 | 27,730 | 1,091 | 495 |
| - Cargos por incobrabilidad | -3,553 | -4,652 | -2,513 | -1,709 | -1,269 | -409 | -946 | -410 | -15,460 | -48,579 | -3,068 | -1,125 |
| RESULTADO DE OPERACION DESPUES DE INCOBRA | 13,018 | 13,572 | 11,670 | 12,709 | 3,377 | 1,900 | 1,138 | 1,421 | 58,807 | 119,078 | 12,102 | 9,868 |
| - Gastos de administración | -10,793 | -12,171 | -9,625 | -12,062 | -3,159 | -1,974 | -1,625 | -1,424 | -52,832 | -83,382 | -10,624 | -5,781 |
| RESULTADO DE OPERACIÓN NETO | 2,225 | 1,401 | 2,045 | 648 | 218 | -73 | -487 | -3 | 5,975 | 35,696 | 1,478 | 4,087 |
| +/- Ajuste por diferencia de cambio y mantenimiento | 140 | -23 | 7 | 12 | -3 | 29 | 10 | 22 | 195 | 1,200 | 19 | 134 |
| RESULTADO DESPUES DE AJUSTE POR DIF. DE CAM | 2,366 | 1,379 | 2,052 | 660 | 216 | -45 | -476 | 19 | 6,170 | 36,897 | 1,497 | 4,220 |
| +/- Resultado extraordinario | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 3 | 61 | -24 | 0 |
| RESULTADO NETO ANTES DE AJUSTES DE GESTION | 2,366 | 1,379 | 2,052 | 663 | 216 | -45 | -476 | 20 | 6,173 | 36,958 | 1,473 | 4,220 |
| +/- Resultado de ejercicios anteriores | 0 | 0 | 0 | -47 | 0 | -9 | -6 | -7 | -69 | -647 | -96 | 52 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTE CONT | 2,366 | 1,379 | 2,052 | 616 | 216 | -54 | -482 | 12 | 6,104 | 36,311 | 1,377 | 4,273 |
| +/- Ajuste por inflación | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| RESULTADO ANTES DE IMPUESTOS | 2,366 | 1,379 | 2,052 | 616 | 216 | -54 | -482 | 12 | 6,104 | 36,311 | 1,377 | 4,273 |
| - IUE | 0 | 0 | -287 | 0 | 0 | 0 | 0 | 0 | -287 | -1,816 | -130 | -19 |
| RESULTADO NETO DE LA GESTION | 2,366 | 1,379 | 1,765 | 616 | 216 | -54 | -482 | 12 | 5,817 | 34,495 | 1,247 | 4,254 |