

INDICADORES AL 30/06/2009

| INDICADORES / ENTIDAD | BANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | FOR-TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
|---|----------|-----------------|---------|---------|------------|------------|----------|--------------|--------------|------------|----------------|----------|
| ESTRUCTURA DE ACTIVOS | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| (Disponibilidades + Inversiones temporarias) / Total activo | 25.21% | 27.20% | 21.06% | 23.19% | 25.06% | 21.22% | 37.43% | 11.18% | 24.67% | 49.27% | 25.40% | 24.97% |
| Cartera / Total activo | 71.49% | 64.32% | 75.67% | 70.38% | 71.91% | 66.21% | 57.10% | 79.14% | 69.52% | 45.20% | 68.07% | 43.66% |
| Otras cuentas por cobrar / Total activo | 0.25% | 0.73% | 1.05% | 0.97% | 1.59% | 0.45% | 1.10% | 0.46% | 0.76% | 0.43% | 0.72% | 0.84% |
| Bienes realizables/ Total activo | 0.00% | 0.07% | 0.04% | 0.00% | 0.00% | 0.02% | 0.00% | 0.01% | 0.03% | 0.15% | 0.04% | 0.03% |
| Inversiones permanentes / Total activo | 0.12% | 5.02% | 0.50% | 1.70% | 0.04% | 8.18% | 0.21% | 3.09% | 2.18% | 2.64% | 2.11% | 29.34% |
| Bienes de uso / Total activo | 2.28% | 2.21% | 1.59% | 2.92% | 1.21% | 3.58% | 3.11% | 5.28% | 2.33% | 2.06% | 3.45% | 1.11% |
| Otros activos / Total activo | 0.64% | 0.45% | 0.10% | 0.84% | 0.18% | 0.35% | 1.05% | 0.84% | 0.51% | 0.25% | 0.20% | 0.05% |
| RESULTADOS INGRESOS Y GASTOS (anualizados) | | | | | | | | | | | | |
| Resultado neto / (Activo + contingente) promedio - ROA | 1.84% | 0.98% | 1.74% | 0.83% | 0.94% | 0.01% | -1.64% | 0.37% | 1.14% | 1.51% | 1.28% | 1.83% |
| Resultado neto / Activo promedio | 1.85% | 0.98% | 1.74% | 0.84% | 0.94% | 0.01% | -1.65% | 0.37% | 1.15% | 1.67% | 1.28% | 1.83% |
| Resultado neto / Patrimonio promedio - ROE | 25.95% | 9.91% | 16.84% | 8.81% | 9.19% | 0.07% | -23.49% | 0.95% | 11.84% | 19.41% | 7.66% | 10.95% |
| Ingresos financieros / (Activo + contingente) promedio | 15.07% | 13.37% | 16.33% | 14.88% | 18.98% | 12.71% | 13.12% | 19.35% | 14.89% | 6.25% | 11.94% | 7.30% |
| Ingresos financieros / Cartera bruta promedio | 20.63% | 20.07% | 20.47% | 20.46% | 23.72% | 19.79% | 22.92% | 23.60% | 20.68% | 14.27% | 16.14% | 15.14% |
| Ingresos por cartera / Cartera bruta promedio (6) | 19.66% | 19.34% | 19.85% | 19.66% | 23.34% | 17.82% | 21.28% | 23.33% | 19.86% | 9.81% | S/D | 9.44% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | 2.12% | 1.24% | 2.72% | 1.68% | 2.84% | 1.44% | 1.82% | 2.60% | 1.94% | 2.02% | 1.21% | 1.28% |
| Otros ingresos operativos / Cartera bruta promedio | 2.30% | 1.78% | 2.71% | 3.59% | 2.39% | 3.30% | 4.12% | 1.68% | 2.56% | 6.93% | 2.12% | 2.24% |
| Gastos financieros / Pasivos con costo promedio (4) | 5.99% | 6.02% | 6.32% | 5.23% | 7.91% | 6.33% | 8.39% | 8.56% | 6.13% | 2.87% | 4.29% | 2.98% |
| Gastos de captaciones / Captaciones promedio (7) | 5.63% | 6.09% | 5.31% | 4.80% | 6.85% | 6.53% | 8.58% | N/A | 5.76% | 3.82% | S/D | 2.98% |
| GASTOS ADMINISTRATIVOS (anualizados) | | | | | | | | | | | | |
| Gastos de administración / Cartera bruta promedio | 10.72% | 10.60% | 11.09% | 14.70% | 13.09% | 12.74% | 14.28% | 16.58% | 11.91% | 8.17% | 10.10% | 6.95% |
| Gastos de administración / (Activo + Contingente) promedio | 7.83% | 7.06% | 8.85% | 10.69% | 10.47% | 8.19% | 8.18% | 13.60% | 8.57% | 3.58% | 7.47% | 3.35% |
| Gastos de administración / Total gastos | 49.45% | 46.19% | 49.57% | 63.13% | 49.25% | 53.27% | 38.90% | 62.08% | 51.17% | 39.57% | 56.13% | 49.21% |
| Gastos de personal / Total gastos de administración | 54.25% | 53.29% | 61.75% | 53.11% | 53.08% | 53.08% | 48.26% | 54.25% | 54.79% | 41.29% | S/D | 56.21% |
| Depreciación y amortizaciones / Total gastos de administración | 6.17% | 9.82% | 3.10% | 8.97% | 4.95% | 6.01% | 11.21% | 5.20% | 7.15% | 6.53% | S/D | 3.79% |
| Otros gastos administración / Total gastos de administración | 39.57% | 36.89% | 35.15% | 37.92% | 41.98% | 40.90% | 40.53% | 40.55% | 38.06% | 52.19% | S/D | 40.00% |
| (Gastos adm+IUE)/(Ing.financieros+Otros ing.operativos(541,542 y 545)) | 47.16% | 48.97% | 49.64% | 61.32% | 50.15% | 55.35% | 52.84% | 66.05% | 51.83% | 42.99% | S/D | 43.01% |
| CALIDAD DE LA CARTERA DE CREDITOS | | | | | | | | | | | | |
| Cartera vigente / Cartera bruta | 99.07% | 98.70% | 99.00% | 99.12% | 97.92% | 97.54% | 99.69% | 97.66% | 98.84% | 94.89% | 97.15% | 94.65% |
| Cartera vencida / Cartera bruta | 0.22% | 0.85% | 0.82% | 0.74% | 1.69% | 0.52% | 0.28% | 0.48% | 0.69% | 0.67% | 0.97% | 0.76% |
| Cartera en ejecución / Cartera bruta | 0.71% | 0.45% | 0.19% | 0.14% | 0.39% | 1.94% | 0.03% | 1.86% | 0.47% | 4.45% | 1.88% | 4.59% |
| Productos devengados por cobrar cartera/ Cartera bruta | 1.32% | 1.32% | 1.13% | 1.69% | 1.92% | 1.23% | 1.48% | 1.50% | 1.38% | 1.03% | 0.80% | 0.42% |
| Cartera en mora según balance / Cartera bruta | 0.93% | 1.30% | 1.00% | 0.88% | 2.08% | 2.46% | 0.31% | 2.34% | 1.16% | 5.11% | 2.85% | 5.35% |
| (Cartera en mora + Bienes realizables) / Cartera bruta | 0.93% | 1.40% | 1.06% | 0.88% | 2.08% | 2.49% | 0.31% | 2.36% | 1.20% | 5.42% | 2.91% | 5.42% |
| Cartera+contingente con calificaciónA / (Cartera bruta+Contingente) | 98.47% | 95.32% | 98.44% | 98.23% | 96.68% | 94.43% | 98.95% | 95.86% | 97.32% | 89.28% | 92.90% | 93.32% |
| Cartera+contingente con calificaciónB / (Cartera bruta+Contingente) | 0.35% | 2.39% | 0.36% | 0.72% | 1.20% | 2.79% | 0.76% | 1.44% | 1.11% | 2.63% | 2.96% | 1.49% |
| Cartera+contingente con calificaciónC / (Cartera bruta+Contingente) | 0.00% | 0.66% | 0.00% | 0.00% | 0.00% | 0.40% | 0.00% | 0.30% | 0.19% | 1.01% | 0.00% | 0.10% |
| Cartera+contingente con calificaciónD / (Cartera bruta+Contingente) | 0.28% | 0.27% | 0.14% | 0.27% | 0.37% | 0.48% | 0.19% | 0.26% | 0.26% | 0.80% | 1.20% | 0.47% |
| Cartera+contingente con calificaciónE / (Cartera bruta+Contingente) | 0.00% | 0.28% | 0.00% | 0.00% | 0.00% | 0.08% | 0.00% | 0.09% | 0.08% | 0.45% | 0.06% | 0.06% |
| Cartera+contingente con calificaciónF / (Cartera bruta+Contingente) | 0.13% | 0.30% | 0.15% | 0.16% | 0.27% | 0.30% | 0.07% | 0.48% | 0.20% | 2.07% | 0.42% | 0.27% |
| Cartera+contingente con calificaciónG / (Cartera bruta+Contingente) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.19% | 0.00% | 0.00% | 0.01% | 0.98% | 0.00% | 0.00% |
| Cartera+contingente con calificaciónH / (Cartera bruta+Contingente) | 0.77% | 0.79% | 0.92% | 0.62% | 1.48% | 1.33% | 0.04% | 1.57% | 0.83% | 2.68% | 2.46% | 4.28% |
| Cartera reprogramada / Cartera bruta | 0.11% | 1.11% | 0.42% | 0.50% | 1.44% | 1.53% | 0.73% | 0.97% | 0.66% | 9.52% | 3.29% | 2.60% |
| Cartera reprogramada en mora / Cartera reprogramada | 5.07% | 4.93% | 7.66% | 11.96% | 10.86% | 24.69% | 0.08% | 17.21% | 8.92% | 26.00% | 21.31% | 19.46% |
| N° de clientes en mora / Total clientes de crédito | 2.10% | 3.30% | 3.07% | 2.85% | 4.32% | 3.39% | 0.50% | 10.58% | 3.19% | S/D | S/D | S/D |
| N° clientes reprogramados / Total clientes de crédito | 0.11% | 0.80% | 0.33% | 0.49% | 1.62% | 0.86% | 0.58% | 0.30% | 0.54% | S/D | S/D | S/D |
| SOLVENCIA | | | | | | | | | | | | |
| Previsión constituida (2) / Cartera en mora según balance | 662.99% | 232.13% | 591.01% | 412.42% | 218.38% | 191.09% | 1089.89% | 308.35% | 400.65% | 165.57% | 323.44% | 238.14% |
| Previsión constituida (2) / Cartera D, E, F, G y H | 523.24% | 182.36% | 493.23% | 340.16% | 214.18% | 181.30% | 1150.23% | 301.29% | 335.05% | S/D | 222.88% | 250.19% |
| Previsión constituida (2) / Previsión requerida según entidad | 233.03% | 127.85% | 167.74% | 188.00% | 145.52% | 146.88% | 204.60% | 220.07% | 176.20% | S/D | S/D | S/D |
| Previsión constituida (2) / Patrimonio | 65.64% | 19.64% | 45.40% | 29.01% | 37.81% | 29.99% | 28.89% | 15.18% | 34.93% | 48.22% | 40.72% | 35.99% |
| Previsión constituida (2) / Cartera bruta | 6.19% | 3.01% | 5.94% | 3.62% | 4.54% | 4.71% | 3.39% | 7.23% | 4.65% | 8.47% | 9.23% | 12.73% |
| Patrimonio / Total activo | 6.85% | 9.95% | 10.15% | 8.80% | 8.78% | 10.66% | 6.79% | 38.35% | 9.40% | 8.38% | 16.38% | 16.54% |
| Coefficiente de adecuación patrimonial (puro) | 11.83% | 13.62% | 15.08% | 12.39% | 11.14% | 13.46% | 11.13% | 33.53% | S/D | S/D | S/D | S/D |
| Cartera en mora neta(3) / Patrimonio | -55.74% | -11.18% | -37.72% | -21.98% | -20.50% | -14.30% | -26.24% | -10.26% | -26.21% | -19.09% | -28.13% | -20.87% |
| Previsión constituida (2) / Cartera bruta | 6.19% | 3.01% | 5.94% | 3.62% | 4.54% | 4.71% | 3.39% | 7.23% | 4.65% | 8.47% | 9.23% | 12.73% |
| Bienes realizables / Patrimonio | 0.00% | 0.70% | 0.40% | 0.00% | 0.03% | 0.18% | 0.01% | 0.04% | 0.29% | 1.76% | 0.27% | 0.21% |
| LIQUIDEZ | | | | | | | | | | | | |
| Disponibilidades/ Obligaciones con el público | 6.97% | 12.51% | 17.04% | 17.57% | 18.35% | 11.56% | 16.64% | N/A | 13.41% | 14.49% | 11.72% | 4.80% |
| (Disponibilidades + Inversiones temporarias) / Obligaciones con el público | 35.65% | 36.91% | 37.95% | 31.80% | 47.86% | 30.15% | 43.21% | N/A | 36.47% | 59.17% | 32.59% | 32.39% |
| (Disponibilidades + Inversiones temporarias) / Pasivo | 27.06% | 30.21% | 23.44% | 25.43% | 27.48% | 23.75% | 40.15% | 18.14% | 27.23% | 53.77% | 30.38% | 29.92% |
| (Disponibilidades+ Inversiones temporarias) / Pasivo con el público a la vista y en caja de ahorros | 93.85% | 132.91% | 87.69% | 83.76% | 138.89% | 91.31% | 105.56% | N/A | 102.93% | 95.27% | 73.11% | 51.80% |
| OTROS DATOS | | | | | | | | | | | | |
| Saldo de cuentas castigadas (5) (en miles de \$US) | 15,817 | 10,203 | 3,333 | 6,945 | 2,027 | 1,317 | 1,347 | 1,486 | 42,474 | 381,939 | S/D | S/D |
| Monto de cuentas castigadas el 2009 (5) (en miles de \$US) | 165 | 427 | 272 | 206 | 256 | -12 | 169 | -9 | 1,472 | 552 | S/D | S/D |
| Monto de cuentas castigadas el 2008 (5) (en miles de \$US) | -17 | 621 | 290 | 457 | 475 | 118 | -71 | 21 | 1,894 | 552 | S/D | S/D |
| Monto de cuentas castigadas el 2007 (5) (en miles de \$US) | 3,178 | 141 | 251 | 1,116 | 443 | 71 | -27 | 32 | 5,207 | S/D | S/D | S/D |
| Monto de cuentas castigadas el 2006 (5) (en miles de \$US) | -828 | 1,037 | 214 | 606 | 191 | 121 | -172 | 70 | 1,239 | 32,411 | 918 | 176 |
| Monto de cuentas castigadas el 2005 (5) (en miles de \$US) | 442 | 1,579 | 433 | 732 | 99 | -31 | -231 | 257 | 3,280 | 37,252 | 1,655 | 1,926 |
| Saldo de crédito promedio por cliente (en \$US) | 2,666 | 3,219 | 2,308 | 2,548 | 1,886 | 5,302 | 2,996 | 1,286 | 2,620 | S/D | S/D | S/D |
| Número de oficinas fijas urbanas | 46 | 53 | 58 | 41 | 30 | 13 | 20 | 8 | 269 | S/D | S/D | S/D |
| Número de oficinas fijas rurales | 7 | 6 | 19 | 63 | 29 | 2 | 1 | 9 | 136 | S/D | S/D | S/D |
| Número de cajas externas urbanas | 44 | 11 | 26 | 28 | 0 | 1 | 12 | 0 | 122 | S/D | S/D | S/D |
| Número de cajas externas rurales | 2 | 1 | 2 | 8 | 0 | 0 | 0 | 0 | 13 | S/D | S/D | S/D |
| Número de puntos de atención urbanos | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 | S/D | S/D | S/D |
| Número de oficinas recaudadoras urbanas | 6 | 0 | 25 | 23 | 0 | 0 | 0 | 0 | 54 | S/D | S/D | S/D |
| Número de oficinas recaudadoras rurales | 0 | 0 | 4 | 7 | 0 | 0 | 0 | 0 | 11 | S/D | S/D | S/D |
| Número de empleados | 1,262 | 1,627 | 1,420 | 1,752 | 591 | 276 | 335 | 205 | 7,468 | S/D | S/D | S/D |
| Numero de analistas/oficiales de credito | 442 | 437 | 448 | 429 | 199 | 41 | 113 | 96 | 2,205 | S/D | S/D | S/D |
| Numero de cajeros automaticos propios | 25 | 30 | 0 | 84 | 0 | 0 | 22 | 0 | 161 | S/D | S/D | S/D |

(1) En Bancos no se incluye a BANCOSOL ni a BANCO LOS ANDES PROCREDIT por ser ambas entidades especializadas en microfinanzas:

(2) Previsión de cartera y contingente + previsión genérica voluntaria+previsión cíclica

(3)Cartera en mora s/balance - Prev.constituida (en miles de\$US)

Obligaciones subordinadas

(5) De la cartera de créditos

(6) y (7) Representan la tasa de interes activa y pasiva promedio, respectivamente

Mora según balance = cartera vencida + cartera en ejecución

S/D Sin datos

N/A No Aplica

-16,935 -5,967 -12,753 -7,031 -1,992 -1,140 -1,099 -1,277 -48,194 -106,894 -20,960 -19,431

INDICADORES AL 30/06/2009

| 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 | 19.66% | 19.34% | 19.85% | 19.66% | 23.34% | 17.82% | 21.28% | 23.33% | 19.86% | 9.81% | S/D | 9.44% |
| Otros ingresos financieros / Cartera bruta promedio | 0.97% | 0.73% | 0.62% | 0.80% | 0.38% | 1.97% | 1.64% | 0.27% | 0.82% | 4.46% | S/D | 5.70% |
| Otros ingresos operativos / Cartera bruta promedio | 2.30% | 1.78% | 2.71% | 3.59% | 2.39% | 3.30% | 4.12% | 1.68% | 2.56% | 6.93% | 2.12% | 2.24% |
| Total ingresos /Cartera bruta promedio | 22.93% | 21.85% | 23.18% | 24.05% | 26.11% | 23.09% | 27.04% | 25.28% | 23.24% | 21.20% | 18.26% | 17.39% |
| Gastos financieros/Cartera bruta promedio | -7.21% | -7.90% | -6.70% | -6.21% | -8.22% | -8.09% | -13.34% | -5.51% | -7.31% | -5.23% | -4.57% | -4.91% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | -2.12% | -1.24% | -2.72% | -1.68% | -2.84% | -1.44% | -1.82% | -2.60% | -1.94% | -2.02% | -1.21% | -1.28% |
| Gastos administrativos, operativos e IUE/Cartera bruta promedio | -11.19% | -11.25% | -11.60% | -15.00% | -13.87% | -13.66% | -14.94% | -16.91% | -12.43% | -10.56% | -10.67% | -7.48% |
| Resultado por diferencia de cambio y mantenimiento de valor | 0.10% | 0.00% | 0.01% | 0.01% | 0.00% | 0.16% | 0.09% | 0.20% | 0.04% | 0.10% | 0.02% | 0.08% |
| Resultado por inflación, extraordinario y de gestiones anteriores | 0.00% | 0.00% | 0.00% | -0.03% | 0.00% | -0.04% | 0.09% | -0.01% | 0.00% | -0.04% | -0.10% | 0.01% |
| MARGEN NETO | 2.52% | 1.47% | 2.18% | 1.15% | 1.18% | 0.01% | -2.87% | 0.45% | 1.59% | 3.46% | 1.73% | 3.80% |