

INDICADORES AL 31/03/2010

| INDICADORES / ENTIDAD | IANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | FOR- TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
|---|----------|--------------------|---------|---------|---------------|----------------|---------|-----------------|-----------------|---------------|-------------------|----------|
| | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| ESTRUCTURA DE ACTIVOS | | | | | | | | | | | | |
| (Disponibilidades + Inversiones temporarias) / Total activo | 22.43% | 26.68% | 20.21% | 28.25% | 21.47% | 15.33% | 43.67% | 12.72% | 24.76% | 52.19% | 29.48% | 33.64% |
| Cartera / Total activo | 74.15% | 66.21% | 77.46% | 67.60% | 76.13% | 77.10% | 51.08% | 78.02% | 70.72% | 42.99% | 64.86% | 44.57% |
| Otras cuentas por cobrar / Total activo | 0.68% | 0.94% | 0.61% | 0.76% | 0.86% | 0.29% | 1.56% | 0.30% | 0.77% | 0.49% | 0.69% | 0.34% |
| Bienes realizables/ Total activo | 0.00% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.09% | 0.02% | 0.03% |
| Inversiones permanentes / Total activo | 0.11% | 3.60% | 0.16% | 0.32% | 0.03% | 2.61% | 1.21% | 2.19% | 1.19% | 2.10% | 1.60% | 20.30% |
| Bienes de uso / Total activo | 2.15% | 2.12% | 1.44% | 1.82% | 1.75% | 3.80% | 1.70% | 5.13% | 2.00% | 1.82% | 3.07% | 1.07% |
| Otros activos / Total activo | 0.48% | 0.44% | 0.11% | 1.25% | 0.33% | 0.30% | 0.78% | 0.85% | 0.56% | 0.32% | 0.28% | 0.06% |
| RESULTADOS INGRESOS Y GASTOS (anualizados) | | | | | | | | | | | | |
| Resultado neto / (Activo + contingente) promedio - ROA | 2.30% | 1.92% | 1.72% | 1.64% | 1.35% | 1.36% | 0.27% | 0.87% | 1.78% | 1.28% | 1.42% | 1.52% |
| Resultado neto / Activo promedio | 2.30% | 1.93% | 1.72% | 1.66% | 1.35% | 1.50% | 0.27% | 0.87% | 1.79% | 1.41% | 1.42% | 1.52% |
| Resultado neto / Patrimonio promedio - ROE | 30.73% | 19.03% | 18.41% | 20.04% | 15.90% | 12.22% | 4.03% | 3.09% | 19.63% | 17.59% | 9.30% | 9.19% |
| Ingresos financieros / (Activo + contingente) promedio | 14.53% | 11.84% | 14.99% | 12.58% | 17.77% | 12.64% | 11.35% | 18.67% | 13.59% | 4.02% | 10.47% | 5.33% |
| Ingresos financieros / Cartera bruta promedio | 19.96% | 17.84% | 19.04% | 18.94% | 22.96% | 17.75% | 22.28% | 22.97% | 19.30% | 9.82% | 15.16% | 11.31% |
| Ingresos por cartera / Cartera bruta promedio (6) | 19.69% | 17.69% | 18.93% | 18.83% | 22.90% | 17.25% | 20.42% | 22.88% | 19.08% | 7.35% | S/D | 7.81% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | 0.44% | 1.05% | 2.34% | 1.96% | 3.87% | 2.26% | 1.03% | 1.08% | 1.56% | 0.65% | 1.17% | 0.33% |
| Otros ingresos operativos / Cartera bruta promedio | 0.95% | 2.96% | 2.06% | 3.04% | 1.71% | 2.14% | 4.34% | 1.19% | 2.24% | 7.32% | 1.64% | 1.92% |
| Gastos financieros / Pasivos con costo promedio (4) | 3.71% | 3.71% | 4.28% | 2.90% | 4.87% | 3.02% | 4.80% | 7.00% | 3.77% | 1.39% | 3.30% | 1.16% |
| Gastos de captaciones / Captaciones promedio (7) | 3.09% | 3.61% | 3.19% | 2.51% | 3.71% | 2.67% | 5.00% | #jDIV/0! | 3.22% | 1.85% | S/D | 1.15% |
| GASTOS ADMINISTRATIVOS (anualizados) | | | | | | | | | | | | |
| Gastos de administración / Cartera bruta promedio | 11.55% | 10.49% | 11.38% | 13.54% | 12.22% | 11.71% | 15.05% | 15.85% | 11.87% | 7.79% | 9.06% | 6.26% |
| Gastos de administración / (Activo +Contingente) promedio | 8.41% | 6.96% | 8.96% | 8.99% | 9.46% | 8.34% | 7.67% | 12.88% | 8.35% | 3.19% | 6.26% | 2.95% |
| Gastos de administración / Total gastos | 52.71% | 50.15% | 56.15% | 67.65% | 50.38% | 63.68% | 46.90% | 65.39% | 55.64% | 40.01% | 56.89% | 52.13% |
| Gastos de personal / Total gastos de administración | 51.01% | 51.72% | 60.23% | 56.89% | 53.47% | 56.64% | 50.72% | 54.65% | 54.67% | 42.57% | S/D | 56.29% |
| Depreciación y amortizaciones / Total gastos de administración | 5.59% | 9.56% | 2.68% | 8.51% | 6.23% | 5.69% | 8.67% | 6.22% | 6.66% | 6.50% | S/D | 4.32% |
| Otros gastos administración / Total gastos de administración (Gastos adm+IUE)/(Ing.financieros+Otros ing.operativos(541,542 y 545)) | 43.40% | 38.72% | 37.09% | 34.60% | 40.30% | 37.67% | 40.60% | 39.14% | 38.67% | 50.92% | S/D | 39.39% |
| CALIDAD DE LA CARTERA DE CREDITOS | | | | | | | | | | | | |
| Cartera vigente / Cartera bruta | 98.85% | 98.88% | 98.88% | 98.88% | 97.81% | 96.52% | 99.61% | 97.96% | 98.73% | 95.66% | 97.15% | 95.43% |
| Cartera vencida / Cartera bruta | 0.82% | 0.88% | 0.76% | 0.93% | 1.74% | 1.00% | 0.39% | 0.47% | 0.89% | 0.77% | 1.11% | 0.73% |
| Cartera en ejecución / Cartera bruta | 0.32% | 0.24% | 0.36% | 0.19% | 0.45% | 0.28% | 0.00% | 1.57% | 0.38% | 3.57% | 1.74% | 3.84% |
| Productos devengados por cobrar cartera/ Cartera bruta | 1.28% | 1.26% | 1.12% | 1.71% | 2.13% | 1.29% | 1.38% | 1.60% | 1.39% | 0.81% | 0.81% | 0.36% |
| Cartera en mora según balance (9) / Cartera bruta | 1.15% | 1.12% | 1.12% | 1.12% | 2.19% | 3.48% | 0.39% | 2.04% | 1.27% | 4.34% | 2.85% | 4.57% |
| (Cartera en mora + Bienes realizables) / Cartera bruta | 1.15% | 1.13% | 1.12% | 1.12% | 2.19% | 3.49% | 0.39% | 2.05% | 1.27% | 4.53% | 2.89% | 4.63% |
| Cartera+contingente con calificaciónA / (Cartera bruta+Contingente) | 98.27% | 95.39% | 98.48% | 97.49% | 96.42% | 93.17% | 99.22% | 96.37% | 97.18% | 90.98% | 93.45% | 93.92% |
| Cartera+contingente con calificaciónB / (Cartera bruta+Contingente) | 0.37% | 2.55% | 0.30% | 1.26% | 1.36% | 3.51% | 0.38% | 1.24% | 1.23% | 3.07% | 2.71% | 1.75% |
| Cartera+contingente con calificaciónC / (Cartera bruta+Contingente) | 0.00% | 0.40% | 0.00% | 0.00% | 0.00% | 0.41% | 0.00% | 0.16% | 0.11% | 0.09% | 0.00% | 0.09% |
| Cartera+contingente con calificaciónD / (Cartera bruta+Contingente) | 0.28% | 0.40% | 0.13% | 0.31% | 0.45% | 0.48% | 0.20% | 0.20% | 0.30% | 0.47% | 0.97% | 0.31% |
| Cartera+contingente con calificaciónE / (Cartera bruta+Contingente) | 0.00% | 0.23% | 0.00% | 0.00% | 0.00% | 0.06% | 0.00% | 0.31% | 0.06% | 0.44% | 0.05% | 0.02% |
| Cartera+contingente con calificaciónF / (Cartera bruta+Contingente) | 0.15% | 0.37% | 0.14% | 0.21% | 0.44% | 0.37% | 0.19% | 0.27% | 0.24% | 1.53% | 0.61% | 0.21% |
| Cartera+contingente con calificaciónG / (Cartera bruta+Contingente) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.06% | 0.00% | 0.00% | 0.00% | 0.79% | 0.00% | 0.00% |
| Cartera+contingente con calificaciónH / (Cartera bruta+Contingente) | 0.92% | 0.65% | 0.95% | 0.73% | 1.34% | 1.94% | 0.01% | 1.44% | 0.87% | 2.01% | 2.21% | 3.71% |
| Cartera reprogramada / Cartera bruta | 0.09% | 1.45% | 0.40% | 0.44% | 1.12% | 1.21% | 0.70% | 0.69% | 0.66% | 6.47% | 2.85% | 2.08% |
| Cartera reprogramada en mora / Cartera reprogramada | 6.63% | 8.81% | 19.09% | 15.49% | 19.49% | 25.27% | 2.81% | 21.47% | 13.02% | 30.59% | 24.27% | 23.59% |
| N° de clientes en mora / Total clientes de crédito | 2.66% | 3.61% | 3.30% | 2.82% | 4.70% | 5.00% | 0.58% | 6.06% | 3.29% | S/D | S/D | S/D |
| N° clientes reprogramados / Total clientes de crédito | 0.09% | 1.62% | 0.36% | 0.46% | 1.46% | 0.77% | 0.44% | 0.23% | 0.62% | S/D | S/D | S/D |
| SOLVENCIA | | | | | | | | | | | | |
| Previsión constituida (2) / Cartera en mora según balance | 495.48% | 269.60% | 549.74% | 360.40% | 274.89% | 140.05% | 631.21% | 352.08% | 375.90% | 165.68% | 315.59% | 276.37% |
| Previsión constituida (2) / Cartera D, E, F, G y H | 418.32% | 181.25% | 503.49% | 321.11% | 270.87% | 148.65% | 618.57% | 322.73% | 320.24% | S/D | S/D | S/D |
| Previsión constituida (2) / Previsión requerida según entidad | 273.09% | 147.97% | 200.78% | 242.25% | 214.38% | 147.42% | 254.65% | 232.53% | 210.60% | S/D | S/D | S/D |
| Previsión constituida (2) / Patrimonio | 59.20% | 20.47% | 52.26% | 32.53% | 56.33% | 31.66% | 20.13% | 20.88% | 37.99% | 41.72% | 40.61% | 36.10% |
| Previsión constituida (2) / Cartera bruta | 5.70% | 3.02% | 6.14% | 4.04% | 6.03% | 4.88% | 2.46% | 7.18% | 4.77% | 7.19% | 9.00% | 12.64% |
| Previsión constituida (8) / Cartera bruta | 3.95% | 2.54% | 4.03% | 2.45% | 4.56% | 4.88% | 2.46% | 7.18% | 3.43% | 6.81% | 6.27% | 7.48% |
| Patrimonio / Total activo | 7.27% | 9.85% | 9.33% | 8.40% | 8.28% | 12.20% | 6.27% | 28.06% | 8.99% | 7.77% | 15.20% | 16.70% |
| Coefficiente de adecuación patrimonial (puro) | 13.25% | 13.75% | 14.31% | 11.01% | 11.37% | 12.14% | 14.22% | 18.68% | 13.09% | S/D | S/D | S/D |
| Cartera en mora neta(3) / Patrimonio | -47.25% | -12.88% | -42.76% | -23.50% | -35.84% | -9.05% | -16.94% | -14.95% | -27.88% | -16.54% | -27.74% | -23.04% |
| Bienes realizables / Patrimonio | 0.00% | 0.08% | 0.00% | 0.00% | 0.01% | 0.02% | 0.00% | 0.02% | 0.02% | 1.12% | 0.16% | 0.16% |
| LIQUIDEZ | | | | | | | | | | | | |
| Disponibilidades/ Obligaciones con el público | 13.33% | 17.87% | 20.01% | 27.71% | 11.48% | 13.07% | 35.87% | N/A | 20.00% | 30.33% | 13.75% | 13.97% |
| (Disponibilidades + Inversiones temporarias) / Obligaciones con el público | 31.10% | 35.04% | 33.42% | 36.58% | 33.68% | 21.08% | 51.62% | N/A | 34.84% | 61.90% | 37.33% | 43.76% |
| (Disponibilidades +Inversiones temporarias) / Pasivo | 24.18% | 29.59% | 22.29% | 30.84% | 23.41% | 17.46% | 46.60% | 17.69% | 27.21% | 56.59% | 34.77% | 40.38% |
| (Disponibilidades+Inversiones temporarias) / Pasivo con el público a la vista y en caja de ahorro: | 73.40% | 110.21% | 72.73% | 81.57% | 88.04% | 57.08% | 203.59% | N/A | 88.37% | 95.67% | 82.68% | 65.89% |
| OTROS DATOS | | | | | | | | | | | | |
| Saldo de cuentas castigadas (5) (en miles de \$US) | 16,330 | 12,343 | 3,506 | 7,154 | 6,125 | 1,371 | 1,408 | 1,568 | 49,805 | 389,890 | S/D | S/D |
| Monto de cuentas castigadas el 2010 (5) (en miles de \$US) | 292 | 392 | -48 | 85 | 233 | -3 | 36 | -11 | 976 | -2,751 | S/D | S/D |
| Monto de cuentas castigadas el 2009 (5) (en miles de \$US) | 386 | 2,175 | 493 | 329 | 4,121 | 46 | 194 | 84 | 7,828 | 11,255 | 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 | S/D | 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 |
| Saldo de crédito promedio por cliente (en \$US) | 2,745 | 3,948 | 2,511 | 2,935 | 2,183 | 5,332 | 3,136 | 1,177 | 2,883 | S/D | S/D | S/D |
| Número de oficinas fijas urbanas | 46 | 56 | 70 | 40 | 30 | 13 | 22 | 8 | 285 | S/D | S/D | S/D |
| Número de oficinas fijas rurales | 7 | 6 | 23 | 62 | 29 | 2 | 2 | 9 | 140 | S/D | S/D | S/D |
| Número de cajas externas urbanas | 72 | 11 | 16 | 28 | 0 | 2 | 12 | 0 | 141 | 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 | 6 | 0 | 0 | 6 | S/D | S/D | S/D |
| Número de oficinas recaudadoras urbanas | 6 | 0 | 23 | 23 | 0 | 0 | 0 | 0 | 52 | 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 | 1,409 | 1,450 | 1,654 | 1,847 | 620 | 292 | 470 | 208 | 7,950 | S/D | S/D | S/D |
| Numero de empleados en contacto con el cliente | 1,070 | 1,053 | 1,173 | 1,264 | 472 | 125 | 318 | 145 | 5,620 | S/D | S/D | S/D |
| Numero de cajeros automaticos propios | 47 | 42 | 0 | 89 | 0 | 0 | 26 | 0 | 204 | 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 cíclica

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

financieras + Obligaciones subordinadas+Obligaciones con empresas con

(5) De la cartera de créditos

respectivamente

(8) Se excluye la previsión genérica voluntaria

(9) Mora según balance = cartera vencida + cartera en ejecución

S/D Sin datos N/A No Aplica

INDICADORES AL 31/03/2010

| INDICADORES / ENTIDAD | IANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | FOR- TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
|---|--------------|--------------------|--------------|--------------|---------------|----------------|--------------|-----------------|-----------------|---------------|-------------------|--------------|
| DETERMINACION DEL MARGEN NETO: | IANCOSOL | BANCO LOS ANDES | FIE | PRODEM | ECO FUTURO | FOR- TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | MUTUALES |
| Ingresos por cartera / Cartera bruta promedio | 19.69% | 17.69% | 18.93% | 18.83% | 22.90% | 17.25% | 20.42% | 22.88% | 19.08% | 7.35% | S/D | 7.81% |
| Otros ingresos financieros / Cartera bruta promedio | 0.26% | 0.15% | 0.12% | 0.12% | 0.06% | 0.50% | 1.85% | 0.09% | 0.22% | 2.47% | #¡VALOR! | 3.50% |
| Otros ingresos operativos / Cartera bruta promedio | 0.95% | 2.96% | 2.06% | 3.04% | 1.71% | 2.14% | 4.34% | 1.19% | 2.24% | 7.32% | 1.64% | 1.92% |
| Total ingresos /Cartera bruta promedio | 20.91% | 20.80% | 21.10% | 21.98% | 24.67% | 19.89% | 26.62% | 24.16% | 21.54% | 17.14% | 16.80% | 13.23% |
| Gastos financieros/Cartera bruta promedio | -4.45% | -4.83% | -4.61% | -3.81% | -5.50% | -3.26% | -8.65% | -5.51% | -4.61% | -2.75% | -3.83% | -1.96% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | -0.44% | -1.05% | -2.34% | -1.96% | -3.87% | -2.26% | -1.03% | -1.08% | -1.56% | -0.65% | -1.17% | -0.33% |
| Gastos administrativos, operativos e IUE/Cartera bruta promedio | -12.86% | -12.02% | -11.97% | -13.73% | -13.55% | -12.48% | -16.24% | -16.35% | -12.83% | -10.73% | -9.72% | -7.59% |
| Resultado por diferencia de cambio y mantenimiento de valor | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.00% | 0.00% | 0.00% | -0.01% | 0.00% | -0.06% |
| Resultado por inflación, extraordinario y de gestiones anteriores | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.18% | -0.15% | -0.01% | 0.12% | -0.03% | -0.06% |
| MARGEN NETO | 3.16% | 2.89% | 2.19% | 2.47% | 1.74% | 1.91% | 0.52% | 1.07% | 2.53% | 3.12% | 2.05% | 3.22% |