

INDICADORES AL 31/07/2010

| INDICADORES / ENTIDAD | BANCOSOL | BANCO LOS ANDES | BANCO 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 | 25.25% | 23.76% | 19.14% | 23.95% | 20.88% | 18.50% | 41.19% | 8.56% | 23.66% | 45.58% | 27.90% | 25.52% |
| Cartera / Total activo | 71.69% | 70.49% | 78.41% | 72.03% | 76.54% | 73.70% | 53.47% | 83.10% | 72.27% | 49.04% | 66.60% | 46.69% |
| Otras cuentas por cobrar / Total activo | 0.46% | 0.97% | 0.60% | 0.49% | 0.34% | 0.72% | 1.34% | 0.28% | 0.66% | 0.51% | 0.69% | 0.41% |
| Bienes realizables / Total activo | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.02% | 0.03% |
| Inversiones permanentes / Total activo | 0.10% | 2.10% | 0.01% | 0.30% | 0.03% | 3.31% | 1.23% | 1.20% | 0.76% | 2.54% | 1.54% | 26.20% |
| Bienes de uso / Total activo | 2.01% | 2.24% | 1.38% | 1.73% | 1.89% | 3.46% | 1.83% | 6.07% | 1.97% | 1.92% | 3.02% | 1.08% |
| Otros activos / Total activo | 0.48% | 0.44% | 0.46% | 1.50% | 0.31% | 0.31% | 0.95% | 0.79% | 0.68% | 0.38% | 0.23% | 0.06% |
| RESULTADOS INGRESOS Y GASTOS (anualizados) | | | | | | | | | | | | |
| Resultado neto / (Activo + contingente) promedio - ROA | 2.30% | 1.87% | 1.86% | 1.98% | 2.11% | 1.53% | 0.31% | 0.81% | 1.90% | 1.22% | 1.50% | 1.49% |
| Resultado neto / Activo promedio | 2.30% | 1.88% | 1.86% | 2.00% | 2.11% | 1.68% | 0.31% | 0.81% | 1.91% | 1.34% | 1.50% | 1.49% |
| Resultado neto / Patrimonio promedio - ROE | 31.24% | 18.29% | 19.97% | 23.45% | 23.98% | 14.16% | 4.66% | 2.73% | 20.90% | 16.70% | 9.90% | 8.85% |
| Ingresos financieros / (Activo + contingente) promedio | 14.69% | 11.82% | 15.10% | 12.93% | 18.13% | 12.76% | 11.36% | 19.55% | 13.75% | 4.06% | 10.55% | 5.00% |
| Ingresos financieros / Cartera bruta promedio | 20.09% | 17.42% | 19.11% | 19.03% | 23.30% | 18.20% | 22.16% | 23.37% | 19.31% | 9.54% | 15.24% | 10.41% |
| Ingresos por cartera / Cartera bruta promedio (6) | 19.84% | 17.28% | 18.98% | 18.92% | 23.25% | 17.71% | 20.04% | 23.25% | 19.08% | 6.87% | S/D | 7.66% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | 0.77% | 1.19% | 2.25% | 2.23% | 3.26% | 1.36% | 1.28% | 0.03% | 1.63% | 1.18% | 0.87% | 0.33% |
| Otros ingresos operativos / Cartera bruta promedio | 0.98% | 2.50% | 1.59% | 3.05% | 1.59% | 2.03% | 4.94% | 1.08% | 2.06% | 7.01% | 1.56% | 2.65% |
| Gastos financieros / Pasivos con costo promedio (4) | 3.44% | 3.36% | 4.05% | 2.68% | 4.43% | 2.76% | 4.51% | 7.02% | 3.49% | 1.24% | 3.16% | 1.01% |
| Gastos de captaciones / Captaciones promedio (7) | 2.81% | 3.18% | 2.90% | 2.30% | 3.34% | 2.56% | 4.72% | N/A | 2.93% | 1.73% | S/D | 0.98% |
| GASTOS ADMINISTRATIVOS (anualizados) | | | | | | | | | | | | |
| Gastos de administración / Cartera bruta promedio | 11.75% | 10.28% | 11.16% | 13.35% | 12.23% | 12.88% | 15.95% | 17.41% | 11.89% | 7.55% | 9.56% | 6.50% |
| Gastos de administración / (Activo + Contingente) promedio | 8.59% | 6.98% | 8.82% | 9.07% | 9.51% | 9.03% | 8.17% | 14.56% | 8.46% | 3.22% | 6.62% | 3.13% |
| Gastos de administración / Total gastos | 57.68% | 53.76% | 52.21% | 67.14% | 51.32% | 68.26% | 47.50% | 68.19% | 57.03% | 41.13% | 59.09% | 57.03% |
| Gastos de personal / Total gastos de administración | 53.45% | 51.07% | 61.14% | 57.32% | 54.63% | 59.81% | 53.19% | 54.29% | 55.61% | 42.74% | S/D | 56.88% |
| Depreciación y amortizaciones / Total gastos de administración | 5.66% | 9.68% | 2.70% | 8.02% | 5.56% | 5.11% | 8.36% | 5.72% | 6.50% | 6.67% | S/D | 4.21% |
| Otros gastos administración / Total gastos de administración | 40.90% | 39.25% | 36.16% | 34.66% | 39.81% | 35.08% | 38.44% | 39.98% | 37.89% | 50.60% | S/D | 38.91% |
| (Gastos adm+IUE)/(Ing.financieros+Otros ing.operativos(541,542 y 545)) | 59.29% | 53.66% | 56.62% | 60.55% | 53.28% | 63.82% | 58.89% | 66.81% | 57.70% | 51.97% | S/D | 62.07% |
| CALIDAD DE LA CARTERA DE CREDITOS | | | | | | | | | | | | |
| Cartera vigente / Cartera bruta | 98.90% | 98.89% | 99.21% | 98.81% | 98.10% | 96.45% | 99.85% | 98.50% | 98.84% | 96.72% | 97.41% | 95.81% |
| Cartera vencida / Cartera bruta | 0.78% | 0.83% | 0.59% | 1.00% | 1.26% | 0.83% | 0.15% | 0.19% | 0.79% | 0.53% | 0.91% | 0.63% |
| Cartera en ejecución / Cartera bruta | 0.32% | 0.28% | 0.21% | 0.19% | 0.64% | 2.72% | 0.00% | 1.31% | 0.37% | 2.76% | 1.68% | 3.56% |
| Productos devengados por cobrar cartera/ Cartera bruta | 1.30% | 1.15% | 1.10% | 1.63% | 1.98% | 1.29% | 1.29% | 1.54% | 1.33% | 0.63% | 0.81% | 0.35% |
| Cartera en mora según balance (9) / Cartera bruta | 1.10% | 1.11% | 0.79% | 1.19% | 1.90% | 3.55% | 0.15% | 1.50% | 1.16% | 3.28% | 2.59% | 4.19% |
| (Cartera en mora + Bienes realizables) / Cartera bruta | 1.10% | 1.11% | 0.79% | 1.19% | 1.90% | 3.56% | 0.15% | 1.51% | 1.16% | 3.37% | 2.62% | 4.26% |
| Cartera+contingente con calificaciónA / (Cartera bruta+Contingente) | 98.27% | 95.59% | 98.66% | 97.53% | 95.96% | 93.23% | 99.56% | 96.69% | 97.30% | 92.28% | 93.92% | 94.46% |
| Cartera+contingente con calificaciónB / (Cartera bruta+Contingente) | 0.43% | 2.30% | 0.45% | 1.14% | 2.09% | 3.52% | 0.28% | 1.39% | 1.22% | 2.64% | 2.68% | 1.58% |
| Cartera+contingente con calificaciónC / (Cartera bruta+Contingente) | 0.00% | 0.40% | 0.00% | 0.00% | 0.00% | 0.44% | 0.00% | 0.14% | 0.11% | 0.68% | 0.00% | 0.10% |
| Cartera+contingente con calificaciónD / (Cartera bruta+Contingente) | 0.21% | 0.35% | 0.09% | 0.32% | 0.37% | 0.38% | 0.07% | 0.12% | 0.25% | 0.46% | 0.84% | 0.29% |
| Cartera+contingente con calificaciónE / (Cartera bruta+Contingente) | 0.00% | 0.29% | 0.00% | 0.00% | 0.00% | 0.07% | 0.00% | 0.29% | 0.07% | 0.34% | 0.05% | 0.00% |
| Cartera+contingente con calificaciónF / (Cartera bruta+Contingente) | 0.10% | 0.32% | 0.05% | 0.16% | 0.24% | 0.19% | 0.08% | 0.15% | 0.16% | 1.23% | 0.39% | 0.12% |
| Cartera+contingente con calificaciónG / (Cartera bruta+Contingente) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.00% | 0.00% | 0.00% | 0.64% | 0.00% | 0.00% |
| Cartera+contingente con calificaciónH / (Cartera bruta+Contingente) | 0.99% | 0.76% | 0.75% | 0.84% | 1.34% | 2.12% | 0.00% | 1.23% | 0.89% | 1.54% | 2.12% | 3.45% |
| Cartera reprogramada / Cartera bruta | 0.08% | 1.57% | 0.42% | 0.43% | 0.99% | 1.13% | 0.57% | 0.67% | 0.67% | 5.54% | 2.66% | 1.84% |
| Cartera reprogramada en mora / Cartera reprogramada | 9.52% | 9.11% | 12.98% | 15.58% | 17.71% | 25.95% | 1.53% | 15.01% | 12.01% | 27.06% | 22.57% | 24.31% |
| N° de clientes en mora / Total clientes de crédito | 2.70% | 4.11% | 2.63% | 3.19% | 4.03% | 5.32% | 0.44% | 3.93% | 3.11% | S/D | S/D | S/D |
| N° clientes reprogramados / Total clientes de crédito | 0.09% | 1.92% | 0.35% | 0.43% | 1.32% | 0.73% | 0.35% | 0.22% | 0.61% | S/D | S/D | S/D |
| SOLVENCIA | | | | | | | | | | | | |
| Previsión constituida (2) / Cartera en mora según balance | 502.51% | 280.39% | 757.56% | 373.57% | 336.51% | 136.18% | 1332.41% | 493.56% | 413.49% | 197.53% | 333.68% | 291.19% |
| Previsión constituida (2) / Cartera D, E, F, G y H | 424.20% | 179.69% | 670.99% | 332.65% | 328.82% | 152.94% | 1287.44% | 416.19% | 345.34% | 126.31% | 254.10% | 315.58% |
| Previsión constituida (2) / Previsión requerida según entidad | 282.02% | 147.99% | 225.71% | 269.68% | 239.92% | 149.92% | 262.56% | 264.18% | 225.07% | S/D | S/D | S/D |
| Previsión constituida (2) / Patrimonio | 55.46% | 20.80% | 52.09% | 35.41% | 53.09% | 31.95% | 14.92% | 19.19% | 37.61% | 41.11% | 40.36% | 35.25% |
| Previsión constituida (2) / Cartera bruta | 5.52% | 3.11% | 6.02% | 4.46% | 6.40% | 4.84% | 1.99% | 7.41% | 4.79% | 6.48% | 8.65% | 12.20% |
| Previsión constituida (8) / Cartera bruta | 3.90% | 2.61% | 3.93% | 2.51% | 4.50% | 4.84% | 1.64% | 7.41% | 3.38% | 5.63% | 6.03% | 7.40% |
| Patrimonio / Total activo | 7.26% | 10.63% | 9.28% | 9.07% | 9.38% | 11.44% | 7.14% | 33.62% | 9.33% | 8.02% | 15.06% | 17.25% |
| Coefficiente de adecuación patrimonial (puro) | 13.37% | 13.17% | 13.25% | 10.62% | 12.20% | 12.03% | 12.65% | 22.00% | 12.75% | S/D | S/D | S/D |
| Cartera en mora neta(3) / Patrimonio | -44.43% | -13.38% | -45.21% | -25.93% | -37.31% | -8.49% | -13.80% | -15.31% | -28.51% | -20.30% | -28.26% | -23.14% |
| Bienes realizables / Patrimonio | 0.01% | 0.05% | 0.00% | 0.00% | 0.00% | 0.04% | 0.00% | 0.01% | 0.02% | 0.58% | 0.14% | 0.20% |
| LIQUIDEZ | | | | | | | | | | | | |
| Disponibilidades/ Obligaciones con el público | 23.63% | 12.97% | 19.51% | 23.69% | 11.18% | 19.42% | 35.92% | N/A | 20.38% | 24.65% | 12.86% | 5.66% |
| (Disponibilidades + Inversiones temporarias) / Obligaciones con el público | 34.93% | 29.88% | 29.94% | 31.58% | 32.63% | 24.74% | 48.39% | N/A | 32.61% | 53.83% | 35.03% | 33.26% |
| (Disponibilidades + Inversiones temporarias) / Pasivo | 27.22% | 26.59% | 21.09% | 26.34% | 23.04% | 20.89% | 44.35% | 12.89% | 26.09% | 49.55% | 32.85% | 30.84% |
| (Disponibilidades+Inversiones temporarias) / Pasivo con el público a la vista y en caja de ahorros | 86.70% | 92.16% | 68.49% | 69.91% | 78.63% | 74.40% | 212.16% | N/A | 84.46% | 83.08% | 77.98% | 49.24% |
| OTROS DATOS | | | | | | | | | | | | |
| Saldo de cuentas castigadas (5) (en miles de \$US) | 16,618 | 12,812 | 4,496 | 7,404 | 6,414 | 1,351 | 1,587 | 1,645 | 52,326 | 350,833 | S/D | S/D |
| Monto de cuentas castigadas el 2010 (5) (en miles de \$US) | 580 | 862 | 942 | 335 | 522 | -24 | 214 | 66 | 3,497 | -41,809 | 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) | 2,844 | 4,783 | 2,600 | 3,129 | 2,266 | 5,443 | 3,595 | 1,215 | 3,096 | S/D | S/D | S/D |
| Número de oficinas fijas urbanas | 47 | 57 | 71 | 40 | 31 | 16 | 26 | 8 | 296 | S/D | S/D | S/D |
| Número de oficinas fijas rurales | 7 | 5 | 26 | 62 | 29 | 2 | 2 | 9 | 142 | S/D | S/D | S/D |
| Número de cajas externas urbanas | 72 | 11 | 15 | 28 | 3 | 1 | 13 | 0 | 143 | 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 | 10 | 0 | 0 | 10 | 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 | 1,466 | 1,419 | 1,752 | 1,965 | 633 | 313 | 571 | 209 | 8,328 | S/D | S/D | S/D |
| Numero de empleados en contacto con el cliente | 1,119 | 1,018 | 1,234 | 1,271 | 480 | 136 | 398 | 143 | 5,799 | S/D | S/D | S/D |
| Numero de cajeros automaticos propios | 71 | 46 | 0 | 89 | 0 | 0 | 27 | 0 | 233 | S/D | S/D | S/D |

(1) En Bancos no se incluye a BANCOSOL, BANCO LOS ANDES PROREDIT y BANCO FIE por ser 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+Obligaciones con empresas con participación estatal

(5) De la cartera de créditos

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

-17,331 -7,713 -18,530 -10,836 -4,482 -779 -1,197 -1,385 -62,251 -118,811 -23,281 -23,312

INDICADORES AL 31/07/2010

| INDICADORES / ENTIDAD | BANCO SOL | BANCO ANDES | BANCO FIE | PRODEM | ECO FUTURO | FOR-TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | COOP. MUTUALES |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|
| | BANCO SOL | BANCO ANDES | BANCO FIE | PRODEM | ECO FUTURO | FOR-TALEZA | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS (1) | COOP. ABIERTAS | COOP. MUTUALES |
| DETERMINACION DEL MARGEN NETO: | | | | | | | | | | | | |
| Ingresos por cartera / Cartera bruta promedio | 19.84% | 17.28% | 18.98% | 18.92% | 23.25% | 17.71% | 20.04% | 23.25% | 19.08% | 6.87% | S/D | 7.66% |
| Otros ingresos financieros / Cartera bruta promedio | 0.24% | 0.15% | 0.13% | 0.11% | 0.06% | 0.49% | 2.12% | 0.11% | 0.23% | 2.66% | #¡VALOR! | 2.75% |
| Otros ingresos operativos / Cartera bruta promedio | 0.98% | 2.50% | 1.59% | 3.05% | 1.59% | 2.03% | 4.94% | 1.08% | 2.06% | 7.01% | 1.56% | 2.65% |
| Total ingresos /Cartera bruta promedio | 21.07% | 19.92% | 20.70% | 22.07% | 24.89% | 20.22% | 27.10% | 24.45% | 21.36% | 16.55% | 16.79% | 13.07% |
| Gastos financieros/Cartera bruta promedio | -4.12% | -4.28% | -4.35% | -3.42% | -4.95% | -3.03% | -8.08% | -5.32% | -4.22% | -2.35% | -3.67% | -1.66% |
| Gasto neto por incobrabilidad / Cartera bruta promedio | -0.77% | -1.19% | -2.25% | -2.23% | -3.26% | -1.36% | -1.28% | -0.03% | -1.63% | -1.18% | -0.87% | -0.33% |
| Gastos administrativos, operativos e IUE/Cartera bruta promedio | -13.02% | -11.70% | -11.75% | -13.52% | -13.95% | -13.64% | -16.90% | -18.11% | -12.83% | -10.17% | -10.13% | -7.92% |
| Resultado por diferencia de cambio y mantenimiento de valor | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.00% | 0.00% | 0.00% | 0.01% | -0.01% | -0.08% |
| Resultado por inflación, extraordinario y de gestiones anteriores | 0.00% | 0.00% | 0.00% | 0.01% | -0.03% | -0.03% | -0.23% | -0.02% | -0.01% | 0.00% | 0.04% | 0.01% |
| MARGEN NETO | 3.14% | 2.75% | 2.35% | 2.92% | 2.71% | 2.18% | 0.61% | 0.97% | 2.67% | 2.86% | 2.16% | 3.09% |