

INDICADORES AL 30/11/2002

| INDICADORES / ENTIDAD: | BANCOSOL | LOS ANDES | FIE PRODEM | ECO FUTURO | FASSIL | AGRO CAPITAL | TOTAL ASOFIN | BANCOS* | |
|--|----------|-----------|------------|------------|---------|--------------|--------------|---------|---------|
| ESTRUCTURA DE ACTIVOS | | | | | | | | | |
| (Disponibilidades + Inversiones temporarias) / Total activo | 15.24% | 8.54% | 7.58% | 11.61% | 16.95% | 12.48% | 3.67% | 11.33% | 24.08% |
| Cartera/ Total activo | 72.73% | 83.99% | 89.25% | 77.38% | 73.00% | 61.33% | 61.90% | 77.37% | 60.39% |
| Otras cuentas por cobrar / Total activo | 1.54% | 2.32% | 0.26% | 3.36% | 1.11% | 0.49% | 1.52% | 1.86% | 1.13% |
| Bienes realizables/ Total activo | 1.87% | 0.00% | 0.00% | 0.01% | 0.00% | 5.36% | 1.15% | 0.86% | 4.23% |
| Inversiones permanentes / Total activo | 3.31% | 0.03% | 0.53% | 0.13% | 0.29% | 7.08% | 21.47% | 2.69% | 6.05% |
| Bienes de uso/ Total activo | 5.04% | 5.08% | 2.32% | 6.74% | 8.12% | 13.09% | 10.03% | 5.62% | 3.14% |
| Otros activos/ Total activo | 0.26% | 0.05% | 0.05% | 0.77% | 0.54% | 0.16% | 0.25% | 0.28% | 0.98% |
| TOTAL | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| ESTRUCTURA DE PASIVOS | | | | | | | | | |
| Obligaciones con el público / Total pasivo | 70.51% | 51.98% | 53.64% | 69.99% | 82.20% | 85.98% | 0.00% | 62.16% | 78.23% |
| Obligaciones con bancos y en financ / Total pasivo | 26.52% | 39.66% | 41.60% | 25.55% | 11.20% | 4.62% | 82.59% | 32.29% | 15.56% |
| Oblig. fiscales+otras ctas.por pagar / Total pasivo | 2.91% | 5.62% | 3.33% | 2.04% | 6.60% | 1.86% | 7.93% | 3.71% | 3.01% |
| Previsiones/ Total pasivo | 0.05% | 2.14% | 1.42% | 1.20% | 0.00% | 0.00% | 0.00% | 0.98% | 0.16% |
| Obligaciones subordinadas / Total pasivo | 0.00% | 0.60% | 0.00% | 1.23% | 0.00% | 7.55% | 9.48% | 0.87% | 3.04% |
| TOTAL | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| ESTRUCTURA DE LOS DEPOSITOS | | | | | | | | | |
| Depósitos en caja de ahorros / Obligaciones con el público | 21.42% | 18.30% | 9.94% | 25.15% | 23.92% | 16.52% | #DIV/0! | 20.20% | S/D |
| Depósitos a plazo fijo / Obligaciones con el público | 75.85% | 78.42% | 86.77% | 71.25% | 73.90% | 82.52% | #DIV/0! | 76.79% | S/D |
| N° Depósitos de personas naturales/ N° Total de DPF's | 87.94% | 91.68% | 79.84% | 96.15% | 63.40% | 93.69% | #DIV/0! | 90.43% | S/D |
| N° Depósitos de personas jurídicas / N° Total de DPF's | 12.06% | 8.32% | 20.16% | 3.85% | 36.60% | 6.31% | #DIV/0! | 9.57% | S/D |
| ESTRUCTURA DE INGRESOS Y GASTOS (anualizados) | | | | | | | | | |
| Ingresos financieros / Cartera bruta promedio | 23.45% | 24.04% | 22.55% | 26.60% | 23.24% | 23.88% | 23.84% | 24.01% | 11.93% |
| Gastos financieros / Cartera bruta promedio | 5.41% | 5.47% | 6.19% | 6.74% | 6.98% | 9.54% | 4.05% | 5.89% | 4.78% |
| Resultado por incobrabilidad / Cartera bruta promedio | 5.75% | 3.73% | 3.15% | 4.33% | 0.05% | 9.09% | 1.13% | 4.38% | 2.88% |
| Otros ingresos operativos / Cartera bruta promedio | 1.99% | 1.11% | 1.87% | 2.56% | 1.63% | 3.96% | 1.55% | 1.89% | 4.52% |
| Gastos administrativos / Cartera bruta promedio | 12.13% | 12.88% | 10.48% | 16.72% | 22.96% | 17.09% | 16.12% | 13.61% | 5.43% |
| ESTRUCTURA DE GASTOS DE ADMINISTRACION | | | | | | | | | |
| Gastos de personal / Total gastos administración | 53.84% | 62.34% | 57.82% | 45.60% | 48.03% | 43.07% | 58.57% | 53.98% | S/D |
| Depreciación y amortizaciones / Total gastos administración | 10.22% | 14.29% | 4.52% | 9.77% | 20.53% | 15.92% | 12.64% | 11.54% | S/D |
| Otros gastos administración / Total gastos administración | 35.94% | 23.36% | 37.66% | 44.64% | 31.44% | 41.01% | 28.79% | 34.49% | S/D |
| CALIDAD DE LA CARTERA | | | | | | | | | |
| Cartera vigente / Cartera bruta | 84.44% | 92.04% | 92.47% | 91.49% | 85.63% | 61.91% | 84.59% | 88.11% | 78.17% |
| Cartera en mora según balance / Cartera bruta | 15.56% | 7.96% | 7.53% | 8.51% | 14.37% | 38.09% | 17.50% | 11.98% | 21.83% |
| Cartera con atraso hasta 30 días / Cartera bruta | 2.18% | 2.47% | 1.22% | 2.44% | 2.88% | 0.00% | 1.21% | 2.08% | 2.37% |
| Cartera vencida / Cartera bruta | 1.97% | 2.80% | 4.47% | 4.38% | 7.35% | 19.70% | 13.05% | 3.55% | 3.19% |
| Cartera en ejecución / Cartera bruta | 11.41% | 2.70% | 1.84% | 1.69% | 4.15% | 18.39% | 2.10% | 6.26% | 16.27% |
| Productos devengados / Cartera bruta | 1.37% | 0.00% | 1.14% | 1.59% | 1.37% | 1.91% | -9.94% | 1.08% | 1.26% |
| Cartera+contingente c/calificación1/(Cartera bruta+Contingente) | 81.26% | 88.21% | 90.84% | 91.63% | 78.97% | 56.87% | 67.40% | 84.76% | S/D |
| Cartera+contingente c/calificación2/(Cartera bruta+Contingente) | 2.95% | 2.93% | 1.00% | 1.76% | 3.21% | 4.62% | 6.56% | 2.69% | S/D |
| Cartera+contingente c/calificación3/(Cartera bruta+Contingente) | 3.43% | 3.82% | 2.06% | 1.64% | 4.98% | 2.24% | 12.00% | 3.43% | S/D |
| Cartera+contingente c/calificación4/(Cartera bruta+Contingente) | 1.21% | 0.68% | 0.35% | 0.52% | 2.23% | 2.07% | 8.30% | 1.22% | S/D |
| Cartera+contingente c/calificación5/(Cartera bruta+Contingente) | 11.16% | 4.36% | 5.74% | 4.46% | 10.62% | 34.21% | 5.74% | 7.90% | S/D |
| Cartera reprogramada / Cartera bruta | 9.97% | 3.32% | 2.75% | 8.14% | 6.86% | 23.77% | 30.88% | 8.24% | S/D |
| Cartera reprogramada en mora / Cartera reprogramada | 48.11% | 32.17% | 46.13% | 47.92% | 40.07% | 64.61% | 31.85% | 44.65% | S/D |
| N° clientes reprogramados / Total clientes de crédito | 8.43% | 1.84% | 3.43% | 12.76% | 6.93% | 25.87% | 19.74% | 7.86% | S/D |
| N° clientes reprogramados en mora / Total clientes reprogramme | 65.10% | 48.26% | 57.30% | 61.70% | 53.98% | 75.39% | 30.65% | 63.32% | S/D |
| SOLVENCIA | | | | | | | | | |
| Previsión constituida**/Cartera en mora según balance | 81.66% | 101.86% | 117.21% | 74.85% | 90.40% | 81.32% | 56.78% | 85.89% | 51.86% |
| Prevision constituida**/Cartera en mora > 30 días según balance | 94.95% | 147.72% | 139.82% | 104.96% | 113.02% | 81.32% | 65.63% | 104.48% | 58.18% |
| Previsión constituida** / Cartera 3, 4 y 5 | 79.05% | 90.97% | 108.12% | 95.18% | 72.89% | 80.43% | 38.17% | 81.21% | S/D |
| Previsión constituida** / Previsión requerida según entidad | 100.30% | 124.20% | 121.01% | 126.27% | 94.55% | 84.89% | 111.70% | 107.64% | S/D |
| Prev.constituida**-Prev.requerida según entidad (en miles de \$ | 31 | 989 | 525 | 564 | -50 | -378 | 120 | 1,802 | S/D |
| Patrimonio / Total activo | 15.46% | 9.64% | 13.46% | 11.52% | 21.02% | 16.00% | 57.55% | 15.74% | 12.08% |
| Coheficiente de adecuación patrimonial | 18.95% | 11.66% | 12.09% | 13.17% | 24.06% | 24.43% | 78.60% | S/D | S/D |

Mora según balance = Cartera con atraso hasta 30 días + cartera vencida + cartera en ejecución

* Excepto Banco Sol

** Previsión de cartera y contingente + previsión genérica voluntaria