

**INDICADORES FINANCIEROS
AL 30 DE JUNIO DEL 2020**

| | NOMBRE DEL INDICADOR | BANCO SOLIDARIO | SISTEMA | BANCO SOLIDARIO | SISTEMA |
|------------|---|-----------------|------------|-----------------|------------|
| | | 31-mar-20 | 31-mar-20 | 30-jun-20 | 30-jun-20 |
| | | PORCENTAJE | PORCENTAJE | PORCENTAJE | PORCENTAJE |
| 1. | CAPITAL : | | | | |
| 1.1 | COBERTURA PATRIMONIAL DE ACTIVOS : | -1431.48% | 609.90% | -4607.25% | 490.39% |
| 1.2 | SOLVENCIA | | | | |
| | PATRIMONIO TECNICO CONSTITUIDO/ ACTIVOS Y CONTINGENTES PONDERADOS POR RIESGO | 17.06% | 13.34% | 17.77% | 14.05% |
| 1.3 | PATRIMONIO SECUNDARIO Vs. PATRIMONIO PRIMARIO | | | | |
| | PATRIMONIO TECNICO SECUNDARIO / PATRIMONIO TECNICO PRIMARIO | 9.47% | 21.59% | 10.12% | 23.56% |
| 2. | CALIDAD DE ACTIVOS: | | | | |
| 2.1 | MOROSIDAD BRUTA TOTAL | 3.49% | 2.63% | 1.81% | 2.84% |
| 2.2 | MOROSIDAD CARTERA COMERCIAL AMPLIADA (COMERCIAL PRIORITARIO, COMERCIAL ORDINAR | 60.75% | 1.06% | 59.60% | 1.13% |
| 2.2.1 | MOROSIDAD CARTERA COMERCIAL PRIORITARIO Y COMERCIAL ORDINARIO | 60.75% | 1.31% | 59.60% | 1.39% |
| 2.2.1.1 | MOROSIDAD CARTERA COMERCIAL PRIORITARIO | 60.75% | 1.32% | 59.60% | 1.41% |
| 2.2.1.2 | MOROSIDAD CARTERA COMERCIAL ORDINARIO | 0.00% | 0.97% | 0.00% | 0.65% |
| 2.2.2 | MOROSIDAD CARTERA DE CREDITO PRODUCTIVO | 0.00% | 0.25% | 0.00% | 0.28% |
| 2.3 | MOROSIDAD CARTERA DE CONSUMO | 4.40% | 3.53% | 2.27% | 3.86% |
| 2.3.1 | MOROSIDAD CARTERA CONSUMO PRIORITARIO | 4.40% | 3.45% | 2.27% | 3.77% |
| 2.3.2 | MOROSIDAD CARTERA CONSUMO ORDINARIO | 0.00% | 4.81% | 0.00% | 5.40% |
| 2.4 | MOROSIDAD CARTERA INMOBILIARIA Y VIVIENDA DE INTERÉS PÚBLICO | 33.10% | 5.71% | 31.68% | 6.32% |
| 2.4.1 | MOROSIDAD CARTERA INMOBILIARIA | 33.10% | 5.74% | 31.68% | 6.38% |
| 2.4.2 | MOROSIDAD CARTERA VIVIENDA DE INTERÉS PÚBLICO | 0.00% | 4.67% | 0.00% | 4.38% |
| 2.5 | MOROSIDAD CARTERA MICROEMPRESA | 2.47% | 4.20% | 1.28% | 3.86% |
| 2.6 | MOROSIDAD CARTERA DE CRÉDITO EDUCATIVO | 0.00% | 1.63% | 0.00% | 3.24% |
| 2.7 | MOROSIDAD CARTERA DE INVERSIÓN PÚBLICA | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.8 | COBERTURA CARTERA DE CREDITO IMPRODUCTIVA/ CARTERA DE CRÉDITO IMPRODUCTIVA | 305.48% | 252.66% | 617.30% | 252.79% |
| 2.9 | COBERTURA DE LA CARTERA COMERCIAL AMPLIADA (CRÉDITO PRODUCTIVO,COMERCIAL PRIOR | 100.65% | 580.78% | 100.68% | 600.71% |
| 2.9.1 | COBERTURA DE LA CARTERA COMERCIAL PRIORITARIO Y COMERCIAL ORDINARIO | 100.65% | 553.55% | 100.68% | 578.49% |
| 2.9.1.1 | COBERTURA DE LA CARTERA COMERCIAL PRIORITARIO | 100.65% | 555.28% | 100.68% | 575.49% |
| 2.9.1.2 | COBERTURA DE LA CARTERA COMERCIAL ORDINARIO | 0.00% | 479.11% | 0.00% | 789.10% |
| 2.9.2 | COBERTURA DE LA CARTERA DE CRÉDITO PRODUCTIVO | 0.00% | 1053.09% | 0.00% | 964.50% |
| 2.10 | COBERTURA DE LA CARTERA DE CONSUMO | 179.89% | 170.59% | 305.74% | 169.26% |
| 2.10.1 | COBERTURA DE LA CARTERA DE CONSUMO PRIORITARIO | 179.89% | 177.22% | 305.74% | 175.38% |
| 2.10.2 | COBERTURA DE LA CARTERA DE CONSUMO ORDINARIO | 0.00% | 91.49% | 0.00% | 99.92% |
| 2.11 | COBERTURA CARTERA INMOBILIARIA Y DE VIVIENDA DE INTERÉS PÚBLICO | 81.82% | 55.63% | 89.67% | 52.02% |
| 2.11.1 | COBERTURA DE LA CARTERA INMOBILIARIA | 81.82% | 53.79% | 89.67% | 49.06% |
| 2.11.2 | COBERTURA DE LA CARTERA VIVIENDA DE INTERÉS PÚBLICO | 0.00% | 138.37% | 0.00% | 194.64% |
| 2.12 | COBERTURA DE LA CARTERA DE MICROEMPRESA | 374.35% | 167.14% | 708.99% | 175.95% |
| 2.13 | COBERTURA DE LA CARTERA DE CRÉDITO EDUCATIVO | 0.00% | 72.66% | 0.00% | 53.58% |
| 2.14 | COBERTURA DE LA CARTERA DE INVERSIÓN PÚBLICA | 0.00% | 0.00% | 0.00% | 0.00% |
| 2.15 | COBERTURA DE LA CARTERA REFINANCIADA | 89.90% | 128.30% | 127.40% | 169.77% |
| 2.16 | COBERTURA DE LA CARTERA REESTRUCTURADA | 212.58% | 127.23% | 371.80% | 108.43% |
| 3. | MANEJO ADMINISTRATIVO : | | | | |
| 3.1 | ACTIVOS PRODUCTIVOS / PASIVOS CON COSTO | 125.63% | 132.15% | 123.62% | 127.52% |
| 3.2 | GRADO DE ABSORCION | | | | |
| | GASTOS OPERACIONALES /MARGEN FINANCIERO | 82.18% | 88.29% | 82.52% | 92.31% |
| 3.3 | GASTOS DE PERSONAL /ACTIVO TOTAL PROMEDIO | 4.65% | 1.47% | 4.31% | 1.40% |
| 3.4 | GASTOS OPERATIVOS /ACTIVO TOTAL PROMEDIO | 8.99% | 4.78% | 8.17% | 4.58% |
| 4. | RENTABILIDAD : | | | | |
| 4.1 | RENDIMIENTO OPERATIVO SOBRE ACTIVO -ROA | 1.40% | 0.88% | 1.08% | 0.64% |
| 4.2 | RENDIMIENTO SOBRE PATRIMONIO - ROE | 7.66% | 7.87% | 5.84% | 5.71% |
| 4.3 | RENDIMIENTO DE LA CARTERA | | | | |
| | RENDIMIENTO CARTERA COMERCIAL AMPLIADA | 0.00% | 8.30% | 0.00% | 8.49% |
| 4.3.1 | RENDIMIENTO CARTERA COMERCIAL PRIORITARIA | 0.00% | 8.14% | 0.00% | 8.39% |
| 4.3.2 | RENDIMIENTO CARTERA COMERCIAL ORDINARIA | 0.00% | 9.01% | 0.00% | 9.83% |
| 4.3.3 | RENDIMIENTO CARTERA PRODUCTIVA | 0.00% | 8.81% | 0.00% | 8.80% |
| 4.4 | RENDIMIENTO CARTERA DE CONSUMO | 15.35% | 13.51% | 14.65% | 13.82% |
| 4.4.1 | RENDIMIENTO CARTERA DE CONSUMO PRIORITARIO | 15.35% | 13.39% | 14.65% | 13.69% |
| 4.4.2 | RENDIMIENTO CARTERA DE CONSUMO ORDINARIO | 0.00% | 15.44% | 0.00% | 16.04% |
| 4.5 | RENDIMIENTO CARTERA DE VIVIENDA | 10.55% | 9.81% | 10.28% | 9.95% |
| 4.5.1 | RENDIMIENTO CARTERA INMOBILIARIA | 10.55% | 9.88% | 10.28% | 10.06% |
| 4.5.2 | RENDIMIENTO CARTERA DE VIVIENDA DE INTERÉS PÚBLICO | 0.00% | 6.95% | 0.00% | 5.94% |
| 4.6 | RENDIMIENTO CARTERA DE MICROEMPRESA | 22.04% | 21.37% | 21.12% | 20.90% |
| 4.7 | RENDIMIENTO CARTERA DE EDUCATIVO | 0.00% | 8.36% | 0.00% | 8.31% |
| 4.8 | RENDIMIENTO CARTERA DE INVERSIÓN PÚBLICA | 0.00% | 0.00% | 0.00% | 0.00% |
| 4.9 | RENDIMIENTO CARTERA REFINANCIADA | 21.50% | 12.50% | 20.97% | 10.19% |
| 4.10 | RENDIMIENTO CARTERA REESTRUCTURADA | 18.60% | 12.86% | 17.43% | 12.12% |
| 5. | INDICADOR DE LIQUIDEZ | | | | |
| 5.1 | FONDOS DISPONIBLES / TOTAL DEPOSITOS A CORTO PLAZO | 34.75% | 24.10% | 45.53% | 28.80% |