

## Indicadores Financieros diciembre 2020

<b>INDICE DE MOROSIDAD</b>	=	$\frac{\text{CARTERA VENCIDA}}{\text{CARTERA TOTAL}}$	\$	$\frac{2,017,080.24}{39,968,086.64}$	=	<b>5%</b>
<b>INDICE DE COBERTURA DE CARTERA</b>	=	$\frac{\text{EST. PREVENTIVA}}{\text{CARTERA VENCIDA}}$	\$	$\frac{346,976.84}{2,017,080.24}$	=	<b>17%</b>
<b>EFICIENCIA OPERATIVA</b>	=	$\frac{\text{GASTOS DE ADMON}}{\text{ACTIVO TOTAL}}$	\$	$\frac{3,696,265.19}{45,119,673.71}$	=	<b>8%</b>
<b>ROE</b>	=	$\frac{\text{RESULTADO NETO}}{\text{CAPITAL CONTABLE}}$	\$	$\frac{1,488,405.13}{14,139,165.50}$	=	<b>11%</b>
<b>ROA</b>	=	$\frac{\text{RESULTADO NETO}}{\text{ACTIVO TOTAL}}$	\$	$\frac{1,488,405.13}{45,119,673.71}$	=	<b>3%</b>
<b>LIQUIDEZ</b>	=	$\frac{\text{ACTIVOS LIQUIDOS}}{\text{PASIVOS LIQUIDOS}}$	\$	$\frac{933,100.49}{24,703,591.17}$	=	<b>0.04</b>