

## Indicadores Financieros septiembre 2019

<b>INDICE DE MOROSIDAD</b>	=	$\frac{\text{CARTERA VENCIDA}}{\text{CARTERA TOTAL}}$	\$	$\frac{1,846,667.20}{26,438,284.31}$	=	<b>6.98%</b>
<b>INDICE DE COBERTURA DE CARTERA</b>	=	$\frac{\text{EST. PREVENTIVA}}{\text{CARTERA VENCIDA}}$	\$	$\frac{285,840.53}{1,846,667.20}$	=	<b>15.48%</b>
<b>EFICIENCIA OPERATIVA</b>	=	$\frac{\text{GASTOS DE ADMON}}{\text{ACTIVO TOTAL}}$	\$	$\frac{4,969,460.60}{41,244,368.76}$	=	<b>12.05%</b>
<b>ROE</b>	=	$\frac{\text{RESULTADO NETO}}{\text{CAPITAL CONTABLE}}$	-\$	$\frac{2,998,963.51}{12,241,092.00}$	=	<b>-24.50%</b>
<b>ROA</b>	=	$\frac{\text{RESULTADO NETO}}{\text{ACTIVO TOTAL}}$	-\$	$\frac{2,998,963.51}{41,244,368.76}$	=	<b>-7.27%</b>
<b>LIQUIDEZ</b>	=	$\frac{\text{ACTIVOS LIQUIDOS}}{\text{PASIVOS LIQUIDOS}}$	\$	$\frac{464,631.56}{20,695,634.10}$	=	<b>2.25%</b>



