



Indicadores Financieros septiembre 2020

INDICE DE MOROSIDAD	=	$\frac{\text{CARTERA VENCIDA}}{\text{CARTERA TOTAL}}$	\$	$\frac{2,377,832.47}{39,582,653.04}$	=	6%
INDICE DE COBERTURA DE CARTERA	=	$\frac{\text{EST. PREVENTIVA}}{\text{CARTERA VENCIDA}}$	\$	$\frac{436,025.30}{2,377,832.47}$	=	18%
EFICIENCIA OPERATIVA	=	$\frac{\text{GASTOS DE ADMON}}{\text{ACTIVO TOTAL}}$	\$	$\frac{3,533,244}{44,719,303.65}$	=	8%
ROE	=	$\frac{\text{RESULTADO NETO}}{\text{CAPITAL CONTABLE}}$	\$	$\frac{2,748,887.00}{13,686,034.79}$	=	20%
ROA	=	$\frac{\text{RESULTADO NETO}}{\text{ACTIVO TOTAL}}$	\$	$\frac{2,748,887.00}{44,719,303.65}$	=	6%
LIQUIDEZ	=	$\frac{\text{ACTIVOS LIQUIDOS}}{\text{PASIVOS LIQUIDOS}}$	\$	$\frac{2,571,132.93}{24,757,021.46}$	=	10%