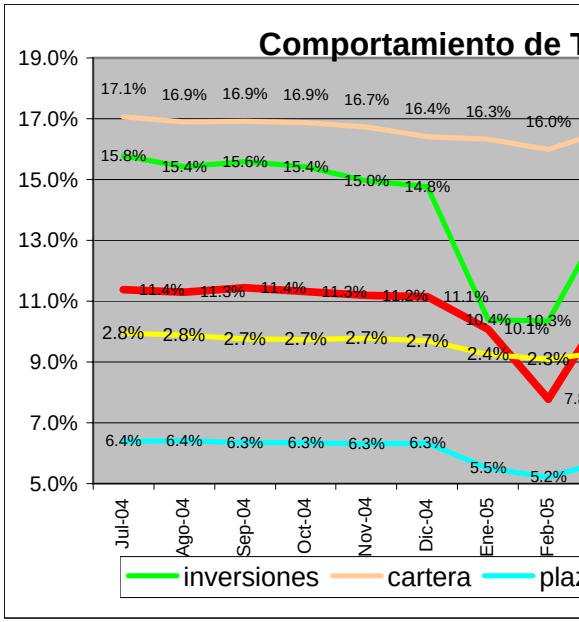
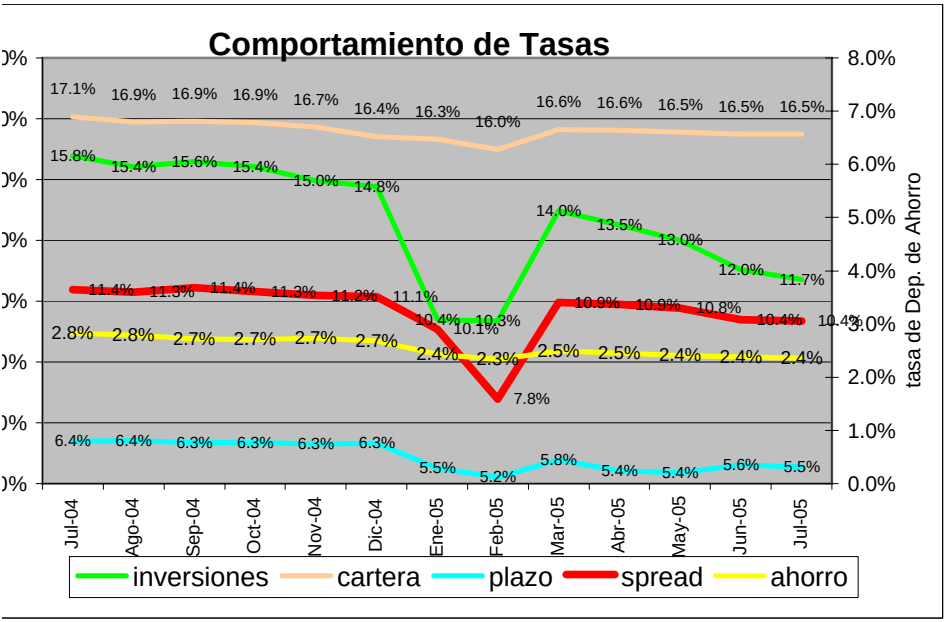
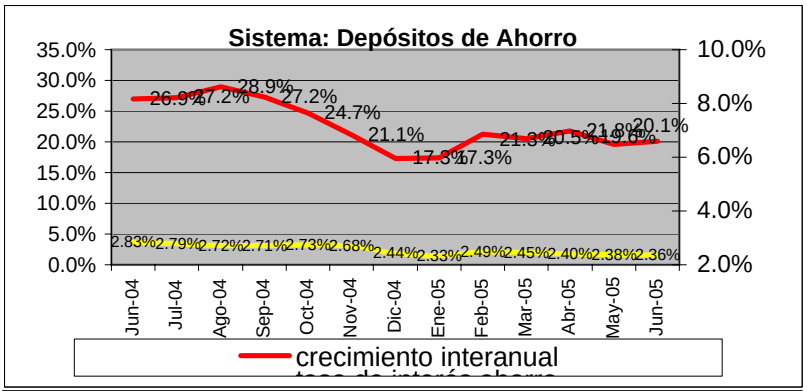
SISTEMA: Rendimientos y Costos Financieros

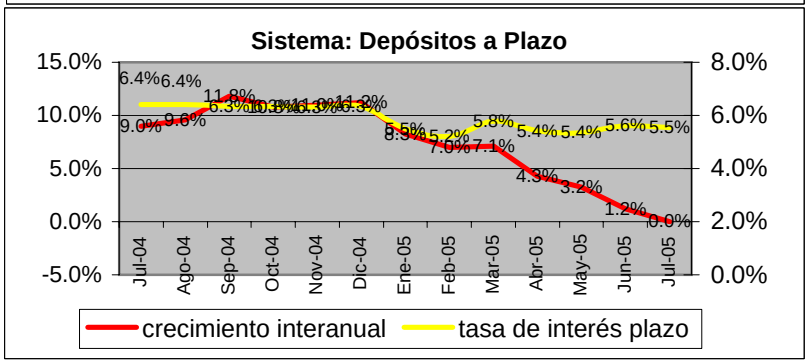
SALIDA → Gráfico

	Saldos Promedio (C$MM)		Rendimiento / Costo		Diferencia
	Jul-04	Jul-05	Jul-04	Jul-05	(Julio 05-04)
INGRESOS FINANCIEROS	**25,976**	**30,658**	**15.0%**	**13.9%**	**-1.1%**
Por Disponibilidades	**7,714**	**9,276**	**0.2%**	**0.4%**	**0.2%**
en el exterior	1,618	2,043	0.9%	1.9%	1.0%
Por Inversiones	**10,125**	**10,538**	**14.2%**	**11.7%**	**-2.5%**
valores del estado	9,601	9,785	14.9%	12.5%	-2.4%
depósitos en el exterior	126	426	2.0%	2.6%	0.6%
otros	398	327	0.0%	0.0%	0.0%
Por créditos	**14,044**	**17,894**	**17.2%**	**16.5%**	**-0.7%**
Por créditos (c/saneamientos)			**16.7%**	**16.1%**	**-0.6%**
personales	1,846	2,361	21.5%	24.2%	2.7%
comerciales	3,506	4,863	13.4%	12.9%	-0.5%
agrícolas	1,973	2,103	11.7%	11.0%	-0.7%
ganaderos	296	454	15.8%	14.0%	-1.8%
industriales	1,616	1,988	11.4%	10.7%	-0.7%
vivienda	1,540	2,279	11.5%	11.3%	-0.2%
tarjeta	2,231	2,673	34.5%	30.8%	-3.6%
otros	1,037	1,173	13.4%	14.0%	0.5%
Por créditos sin tarjetas de crédito	11,813	15,221	13.9%	14.0%	0.0%
GASTOS FINANCIEROS	**31,391**	**36,255**	**4.3%**	**3.5%**	**-0.8%**
Por obligaciones con el público	**28,213**	**32,788**	**4.0%**	**3.2%**	**-0.8%**
ahorro + plazo			5.0%	3.9%	-1.1%
depósitos de ahorro	10,022	12,260	3.0%	2.4%	-0.6%
depósitos a plazo	11,243	12,096	6.8%	5.5%	-1.3%
otros	2,109	2,956	3.6%	3.0%	-0.7%
Por oblig. c/insituciones financ.	**3,095**	**3,379**	**6.2%**	**6.3%**	**0.1%**
FNI	1,028	1,280	7.1%	6.0%	-1.1%
Instituciones del exterior	329	353	6.1%	6.4%	0.3%
Otros	1,738	1,747	5.7%	6.5%	0.8%
Por obligaciones con el BCN	**2**	**4**	**10.7%**	**6.0%**	**-4.6%**
Por oblig. Subord/convert. en K	**81**	**84**	**8.1%**	**9.0%**	**1.0%**
SPREAD FINANCIERO			**10.7%**	**10.4%**	**-0.3%**




Comportamiento de Tasas
tasa de Dep. de Ahorro
8.0%
7.0%
6.0%
5.0%
4.0%
3.0%
2.0%
1.0%
0.0%
Jul-04
Ago-04
Sep-04
Oct-04
Nov-04
Dic-04
Ene-05
Feb-05
Mar-05
Abr-05
May-05
Jun-05
Jul-05
17.1% 16.9% 16.9% 16.9% 16.7% 16.4% 16.3% 16.0% 16.6% 16.6% 16.5% 16.5% 16.5%
15.8% 15.4% 15.6% 15.4% 15.0% 14.8% 14.0% 13.5% 13.0% 12.0% 11.7%
11.4% 11.3% 11.4% 11.3% 11.2% 11.1% 10.4% 10.1% 10.3% 10.9% 10.9% 10.8% 10.4% 10.4%
2.8% 2.8% 2.7% 2.7% 2.7% 2.7% 2.4% 2.3% 2.5% 2.5% 2.4% 2.4% 2.4%
7.8%
6.4% 6.4% 6.3% 6.3% 6.3% 6.3% 5.5% 5.2% 5.8% 5.4% 5.4% 5.6% 5.5%
inversiones
cartera
plazo
spread
ahorro


Sistema: Depósitos de Ahorro
35.0%
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
10.0%
8.0%
6.0%
4.0%
2.0%
Jun-04
Jul-04
Ago-04
Sep-04
Oct-04
Nov-04
Dic-04
Ene-05
Feb-05
Mar-05
Abr-05
May-05
Jun-05
26.9% 27.2% 28.9% 27.2% 24.7% 21.1% 17.3% 17.3% 21.3% 20.5% 21.8% 20.1%
2.83% 2.79% 2.72% 2.71% 2.73% 2.68% 2.44% 2.33% 2.49% 2.45% 2.40% 2.38% 2.36%
crecimiento interanual


Sistema: Depósitos a Plazo
15.0%
10.0%
5.0%
0.0%
-5.0%
8.0%
6.0%
4.0%
2.0%
0.0%
Jul-04
Ago-04
Sep-04
Oct-04
Nov-04
Dic-04
Ene-05
Feb-05
Mar-05
Abr-05
May-05
Jun-05
Jul-05
6.4% 6.4% 11.8% 11.3%
9.0% 9.6% 8.5% 5.2% 5.8% 5.4% 5.4% 5.6% 5.5%
7.0% 7.1% 4.3% 3.2% 1.2% 0.0%
crecimiento interanual
tasa de interés plazo