

Realizado por SFPartners

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**Principales Variables del Sistema Financiero Colombiano**

	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Jun-11	Prom 05 - 10	Jun-10	Jun-11	Var 10 - 11	
ROA	2.5%	2.3%	2.2%	2.3%	2.3%	2.4%	2.3%	2.9%	2.4%	- 49	PBS
ROE	20.4%	19.1%	18.0%	18.5%	16.7%	17.7%	18.4%	22.3%	17.7%	- 465	PBS
Activos	134,314	155,227	183,260	213,296	232,065	294,345	202,085	239,562	294,345	22.9%	
Cartera y leasing	70,309	94,021	117,866	137,811	139,739	183,405	123,859	142,253	183,405	28.9%	
Leasing	5,592	8,139	11,044	12,415	13,080	16,044	11,052	13,200	16,044	21.5%	
Cartera / Activos	52%	61%	64%	65%	60%	62%	61%	59%	62%	293	PBS
Crecimiento Cartera		34%	25%	17%	1%	29%	21%	14.9%	28.9%		
Crecimiento Leasing		46%	36%	12%	5%	22%	24%	19.4%	21.5%		
Rendim Colocaciones	12.8%	11.2%	12.5%	14.5%	13.9%	10.4%	12.5%	0.0%	10.4%	1,037	PBS
Activos/Patrimonio (veces)	8.1	8.3	8.3	8.2	7.2	7.1	7.8	7.3	7.1	- 18	PBS
Calidad de activos totales	2.7%	2.6%	3.3%	4.0%	4.2%	2.7%	3.2%	4.4%	2.7%	- 167	PBS
Calidad de leasing	2.0%	2.4%	3.6%	4.8%	4.6%	3.4%	3.5%	5.3%	3.4%	- 183	PBS
Cobertura	166.0%	150.0%	129.0%	120.5%	133.0%	176.9%	145.9%	128.5%	176.9%	4,842	PBS
Cobertura Leasing	110%	112%	93%	87%	104%	99.8%	101.0%	79%	100%		
Leasing / Cartera	8.0%	8.7%	9.4%	9.0%	9.4%	8.7%	8.8%	9.3%	8.7%	- 53	PBS
Leasing sin Habit / Cartera	7.7%	8.0%	8.4%	8.0%	8.1%	7.4%	8.0%				