



**UNION DE CREDITO SAN MARCOS, S.A. DE C.V.**  
**INDICADORES FINANCIEROS**  
**(Cifras en porcentajes)**

	<b>dic-16</b>	<b>sep-16</b>	<b>jun-16</b>	<b>mar-16</b>	<b>dic-15</b>
INDICE DE MOROSIDAD	0.00%	0.00%	0.00%	0.00%	1.83%
INDICE DE COBERTURA DE CARTERA DE CREDITO VENCIDA	0.00%	0.00%	0.00%	0.00%	62.23%
EFICIENCIA OPERATIVA	17.71%	15.45%	15.79%	14.33%	15.64%
ROE	2.26%	0.08%	1.22%	12.16%	25.16%
ROA	0.74%	0.03%	0.36%	3.60%	8.09%
LIQUIDEZ	1.56%	14.99%	10.96%	24.56%	9.82%