



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

|   | <b>jun-19</b> | <b>mar-19</b> | <b>dic-18</b> | <b>sep-18</b> | <b>jun-18</b> |
|---|---------------|---------------|---------------|---------------|---------------|
| INDICE DE MOROSIDAD                               | 0.00%         | 0.00%         | 0.00%         | 0.00%         | 0.00%         |
| INDICE DE COBERTURA DE CARTERA DE CREDITO VENCIDA | 0.00%         | 0.00%         | 0.00%         | 0.00%         | 0.00%         |
| EFICIENCIA OPERATIVA                              | 15.66%        | 16.34%        | 11.40%        | 18.64%        | 19.53%        |
| ROE   | 7.22%         | 13.35%        | 33.56%        | 8.01%         | 0.36%         |
| ROA   | 2.45%         | 4.34%         | 10.71%        | 2.54%         | 0.12%         |
| LIQUIDEZ  | 27.78%        | 21.78%        | 9.80%         | 5.65%         | 1.18%         |