

```

source('RECURSOS-INVESTIGACION/R/camel-getCamelIndNormalizada.R')
source('RECURSOS-INVESTIGACION/R/camel-get-limites-rangos.R')
source("RECURSOS-INVESTIGACION/R/camel-get-tabla-referencia-calificaciones.R")
source("RECURSOS-INVESTIGACION/R/camel-render-table-rangos-limites.R")
source("RECURSOS-INVESTIGACION/R/render-table-basic.R")

if (!('dat' %in% ls())) {dat <- NULL}

datCamelIndNorm <- getDatCamelIndNormalizada(gestionInc=2014,by='TIPO_DE_ENTIDAD', dat=dat)

## Loading required package: dplyr

##
## Attaching package: 'dplyr'

## The following objects are masked from 'package:stats':
##
##   filter, lag

## The following objects are masked from 'package:base':
##
##   intersect, setdiff, setequal, union

## Loading required package: openxlsx

datCamelRangosLimites <- getDatCamelRangosLimites(datCamelIndNorm)

tableRefenceCamelCalificaciones <- getTableRefenceCamelCalificaciones2()

tableRefenceCamelCalificacionesHard <- getTableRefenceCamelCalificaciones2(calificadorDuro = TRUE)

```

Definición de rangos y limites de los indicadores

```
renderTableCamelRangosLimites(datCamelRangosLimites)
```

```
## Loading required package: knitr
```

```
## Loading required package: kableExtra
```

```
##
```

```
## Attaching package: 'kableExtra'
```

```
## The following object is masked from 'package:dplyr':
```

```
##
```

```
##   group_rows
```

Table 1: Limites para indicadores CAMEL

INDICADOR	DIRECCION	LIMITES (L)				
		L1	L2	L3	L4	L5
CAP	ASCENDENTE	0.4801074	0.3487484	0.2173894	0.0860304	-0.0453286
CCCM	DESCENDENTE	-0.2305900	-0.1762015	-0.1218130	-0.0674245	-0.0130360
CACCM	DESCENDENTE	-0.2279292	-0.1726403	-0.1173514	-0.0620625	-0.0067736
CCP	ASCENDENTE	0.2577994	0.1970244	0.1362494	0.0754743	0.0146993
CEC	DESCENDENTE	-0.0011645	0.0063784	0.0139213	0.0214642	0.0290071
CPC	ASCENDENTE	0.0733035	0.0581440	0.0429845	0.0278250	0.0126655
CPCM	ASCENDENTE	84.8081145	45.6089888	6.4098631	-32.7892626	-71.9883883
CRC	DESCENDENTE	-0.1012209	-0.0219763	0.0572684	0.1365130	0.2157576
CCGA	DESCENDENTE	-0.0160007	0.0067457	0.0294922	0.0522386	0.0749851
CACGA	DESCENDENTE	0.5001978	0.6002683	0.7003388	0.8004094	0.9004799
ROA	ASCENDENTE	0.0102177	0.0069149	0.0036121	0.0003093	-0.0029935
ROE	ASCENDENTE	0.0897800	0.0598922	0.0300045	0.0001168	-0.0297709
CCPP	ASCENDENTE	0.3817603	0.2898734	0.1979865	0.1060996	0.0142128
CACPP	ASCENDENTE	0.1674372	0.1292596	0.0910821	0.0529045	0.0147269

Rangos CAMEL flexibles

```
renderTableBasic(tableReferenceCamelCalificaciones,
  captionTable = 'Rangos calificación CAMEL flexibles')
```

Table 2: Rangos calificación CAMEL flexibles

RAITING	DESCRIPCION	RANGO	SIGNIFICADO
1	Robusto	De L1 a L2	Solvente en todos aspectos
2	Satisfactorio	De L2 a L3	Generalmente solvente
3	Nomal	De L3 a L4	Cierto nivel de vulnerabilidad
4	Marginal	De L4 a L5	Problemas financieros serios
5	Insatisfactorio	Mayor a L5	Serios problemas de solidez

Rangos CAMEL extrictos

```
renderTableBasic(tableReferenceCamelCalificacionesHard,
  captionTable = 'Rangos calificación CAMEL extrictos')
```

Table 3: Rangos calificación CAMEL extrictos

RAITING	DESCRIPCION	RANGO	SIGNIFICADO
1	Robusto	Menor a L1	Solvente en todos aspectos
2	Satisfactorio	De L1 a L2	Generalmente solvente
3	Nomal	De L2 a L3	Cierto nivel de vulnerabilidad
4	Marginal	De L3 a L4	Problemas financieros serios
5	Insatisfactorio	De L4 a L5	Serios problemas de solidez