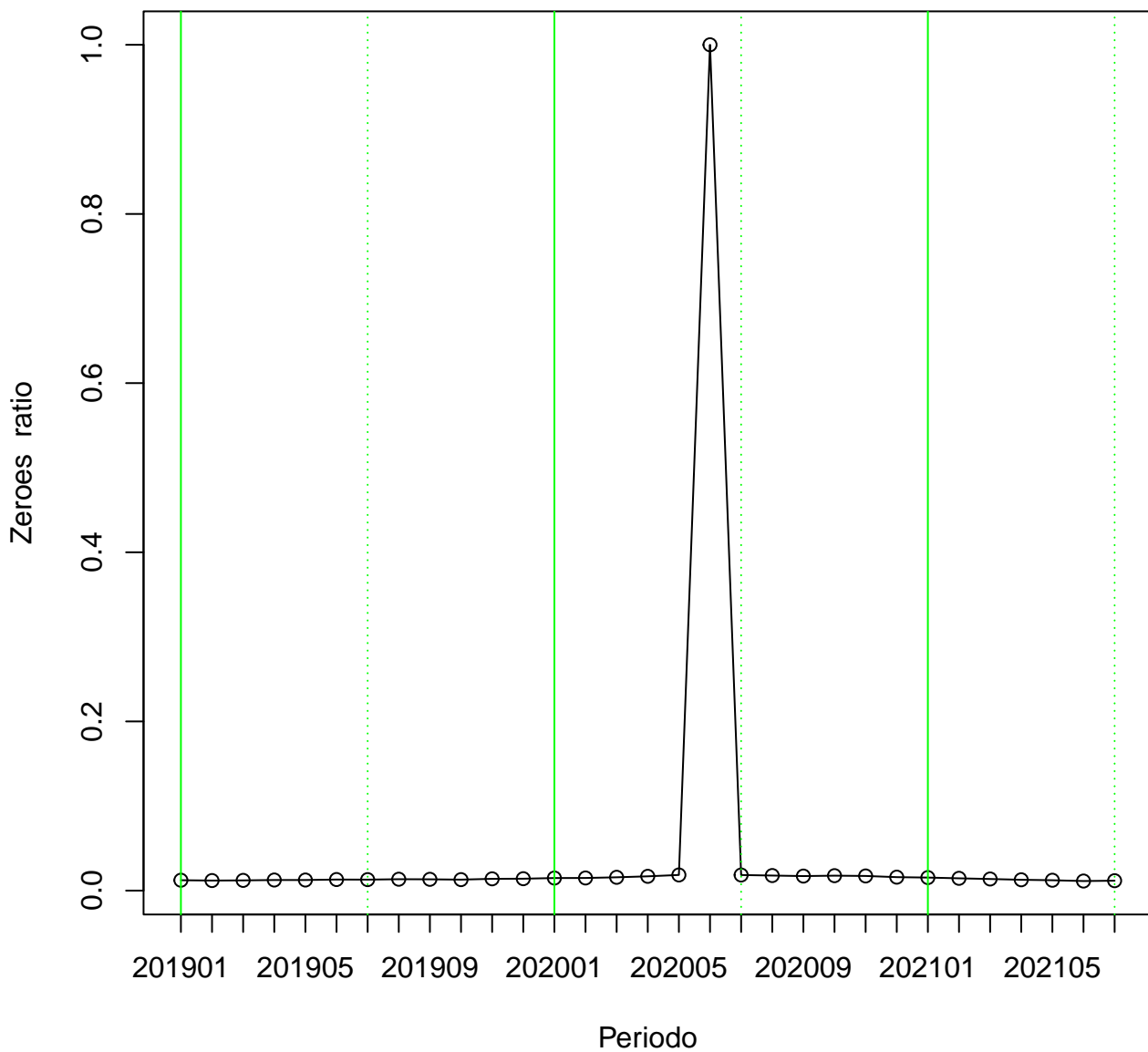
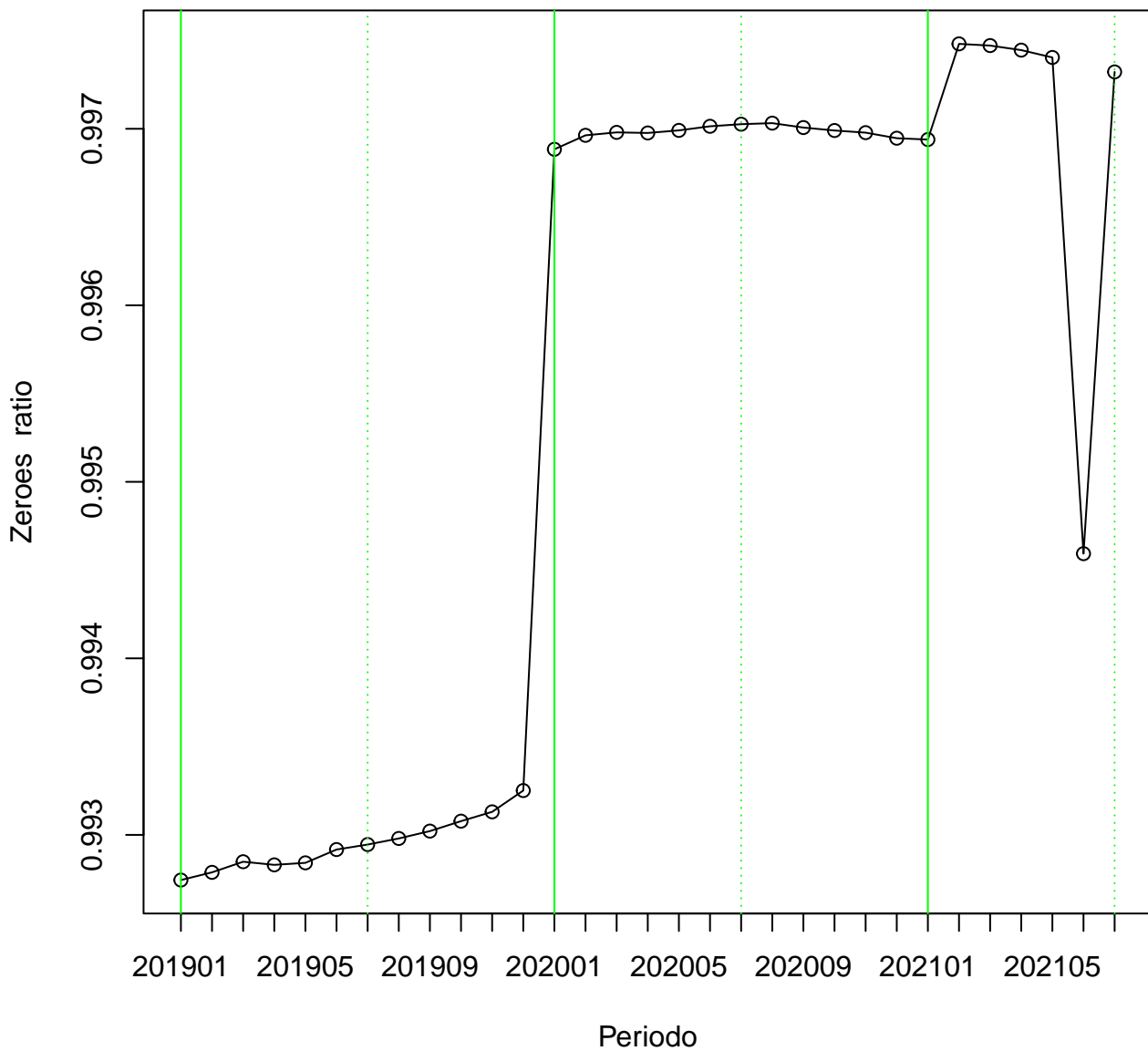


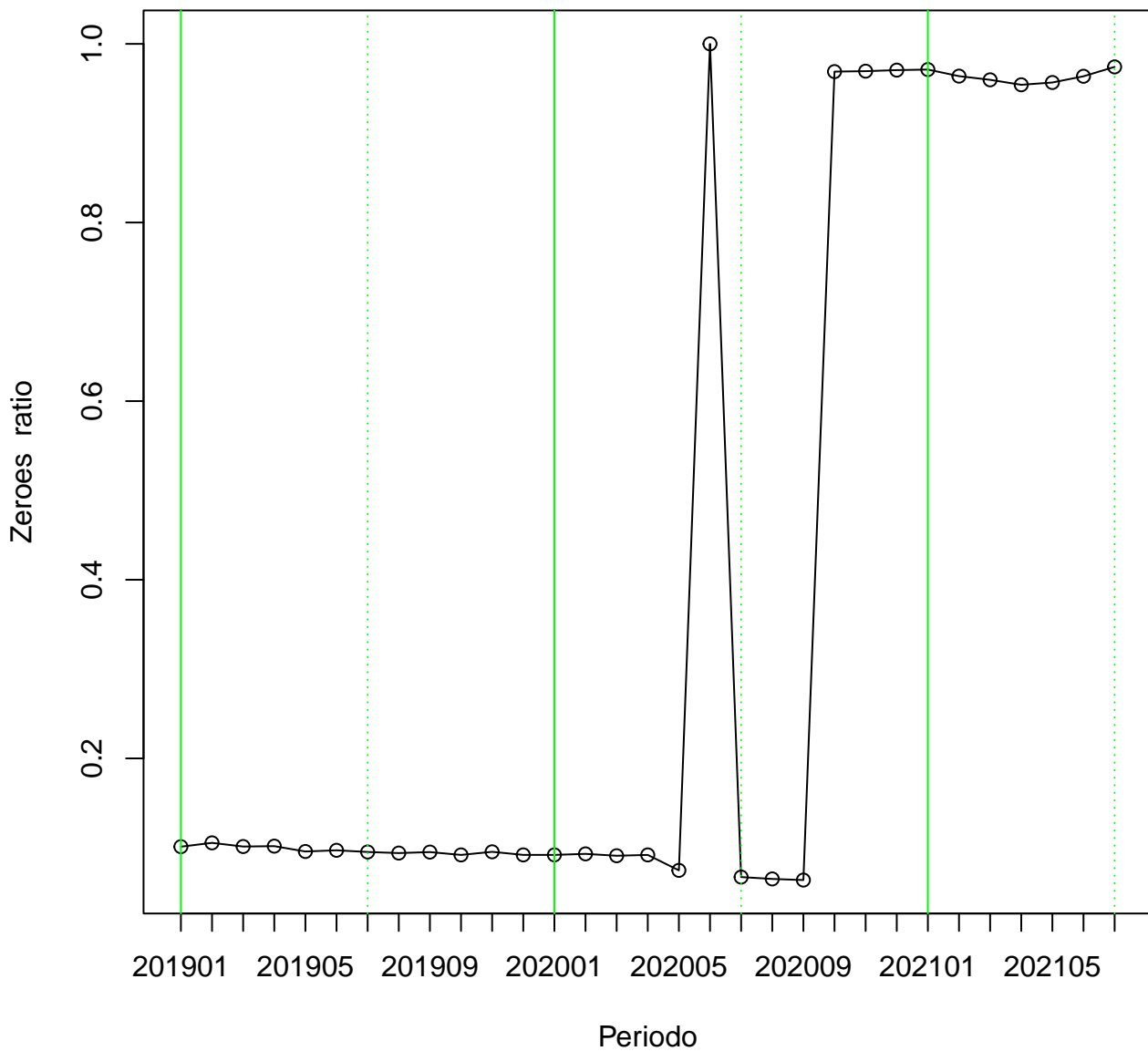
**Zeroes ratio - active\_quarter**



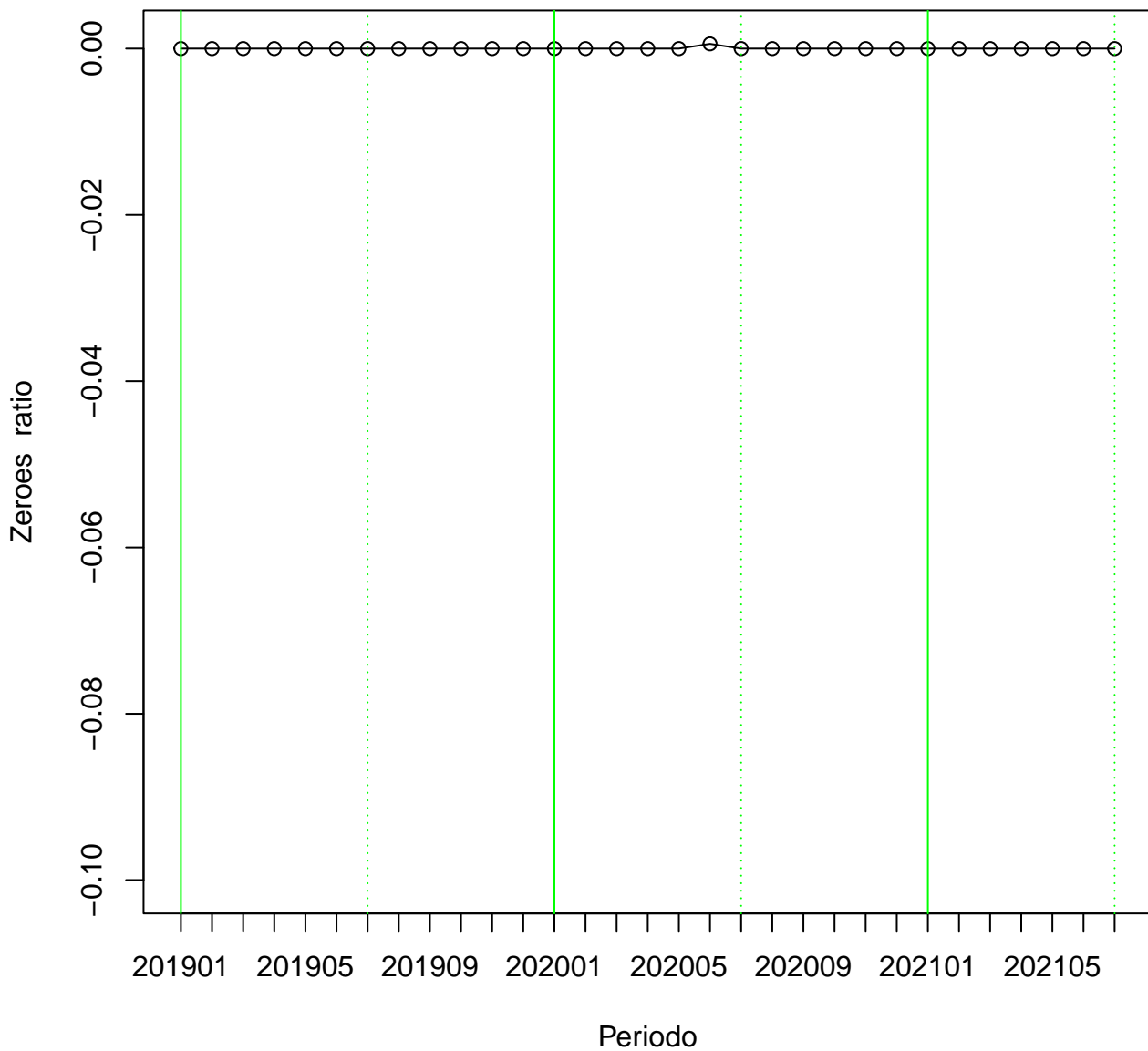
## Zeroes ratio - cliente\_vip



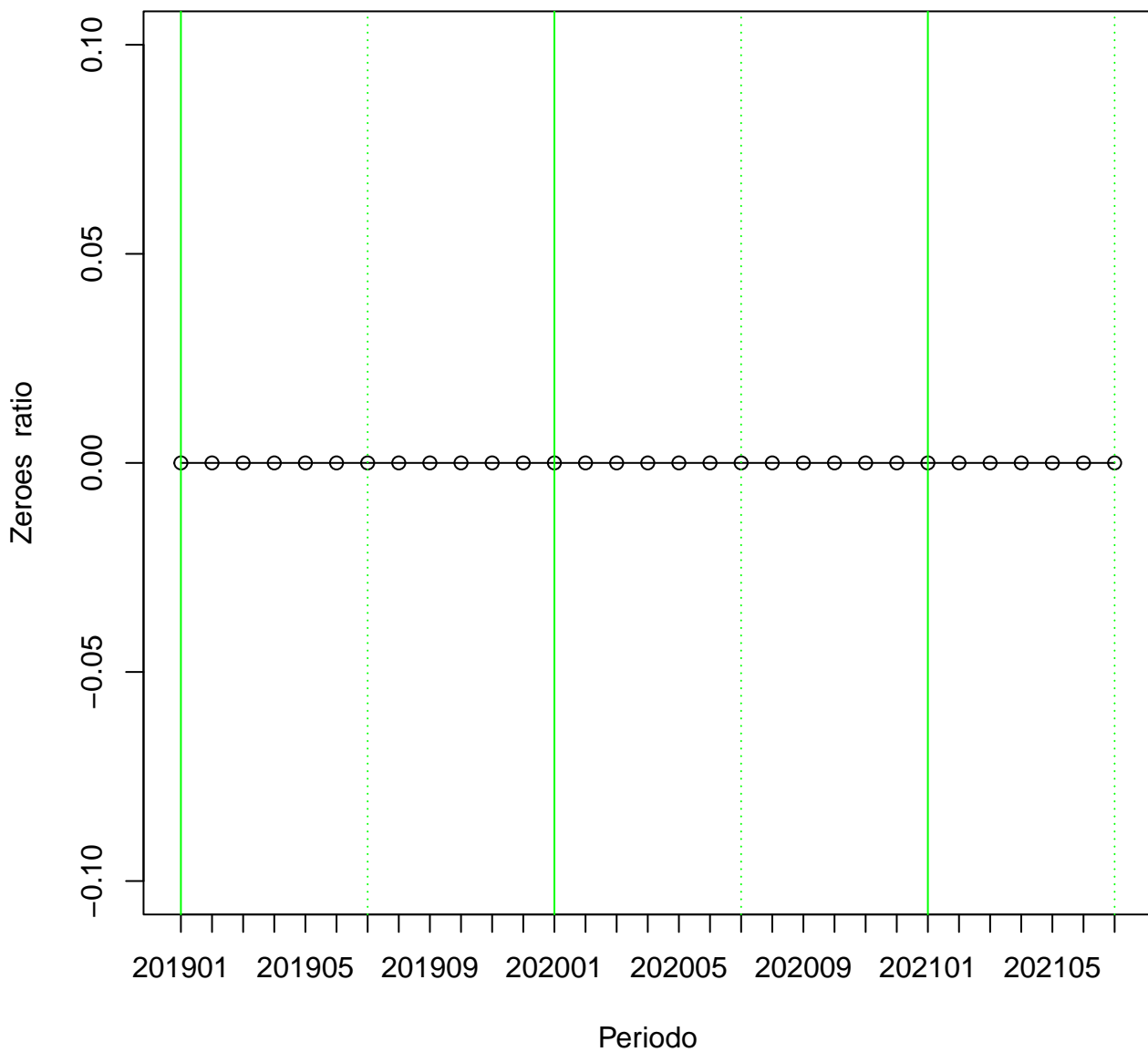
## Zeroes ratio - internet



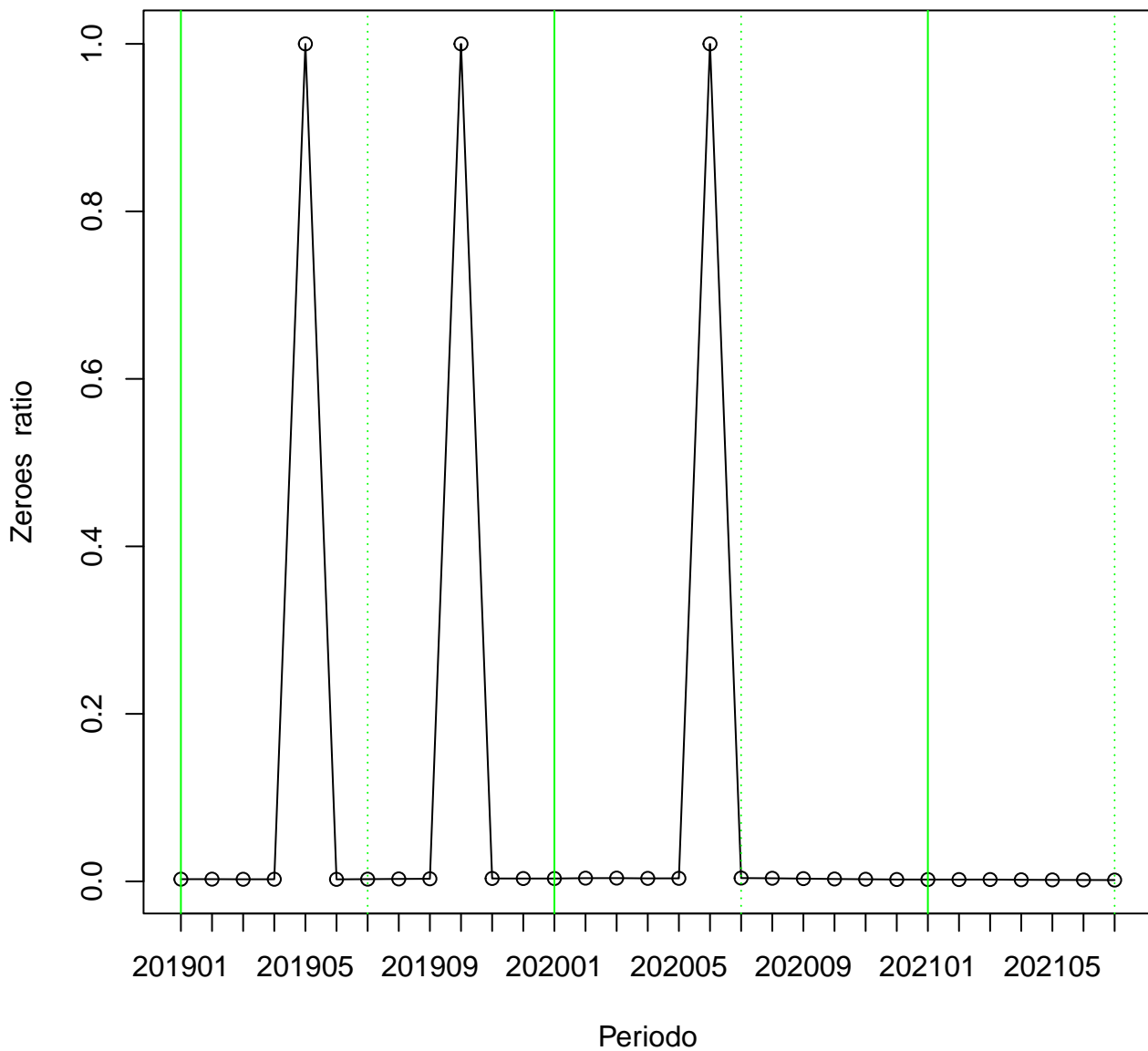
## Zeroes ratio - cliente\_edad



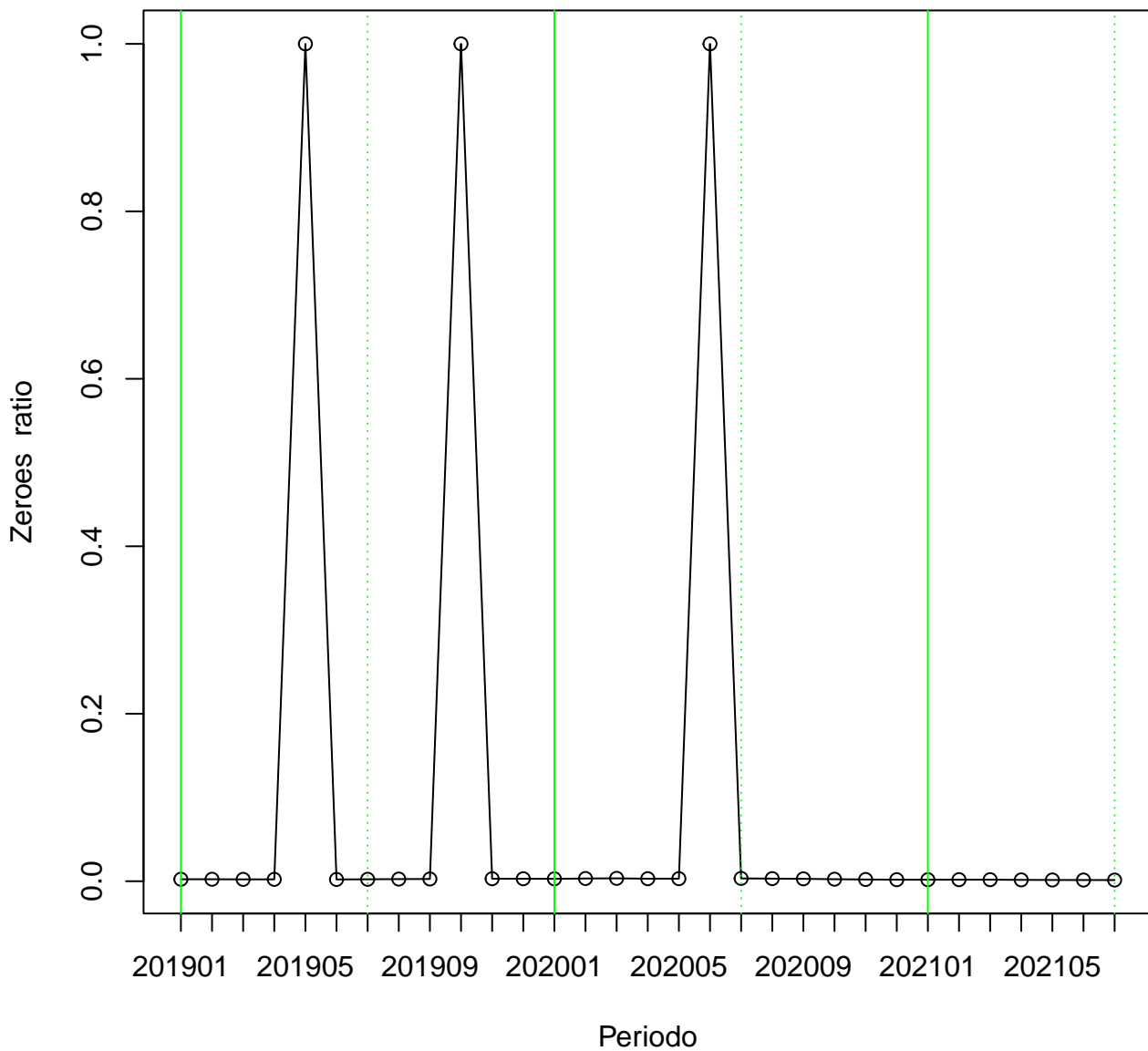
## Zeroes ratio - cliente\_antigüedad



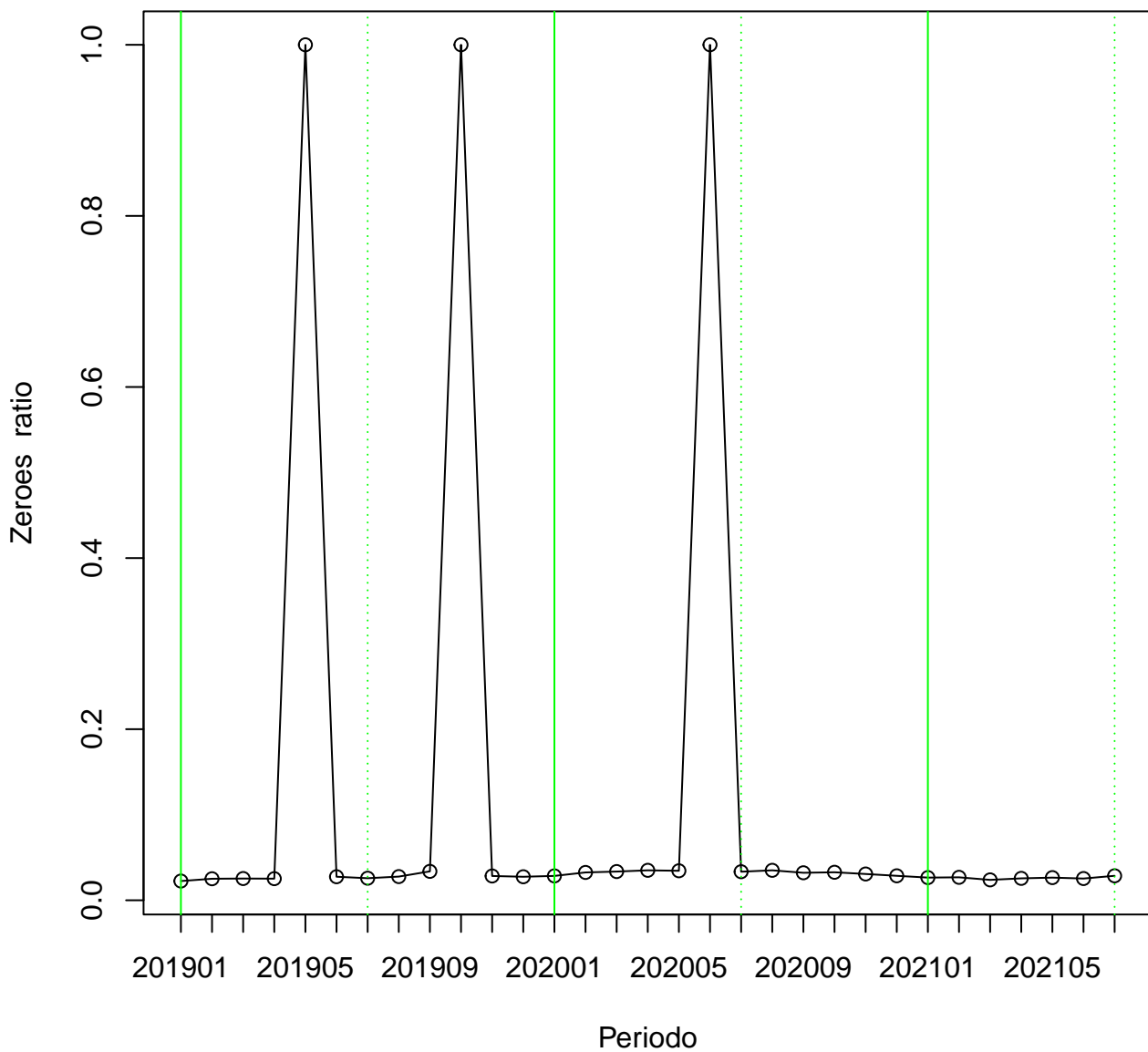
## Zeroes ratio – mrentabilidad



## Zeroes ratio - mrentabilidad\_anual

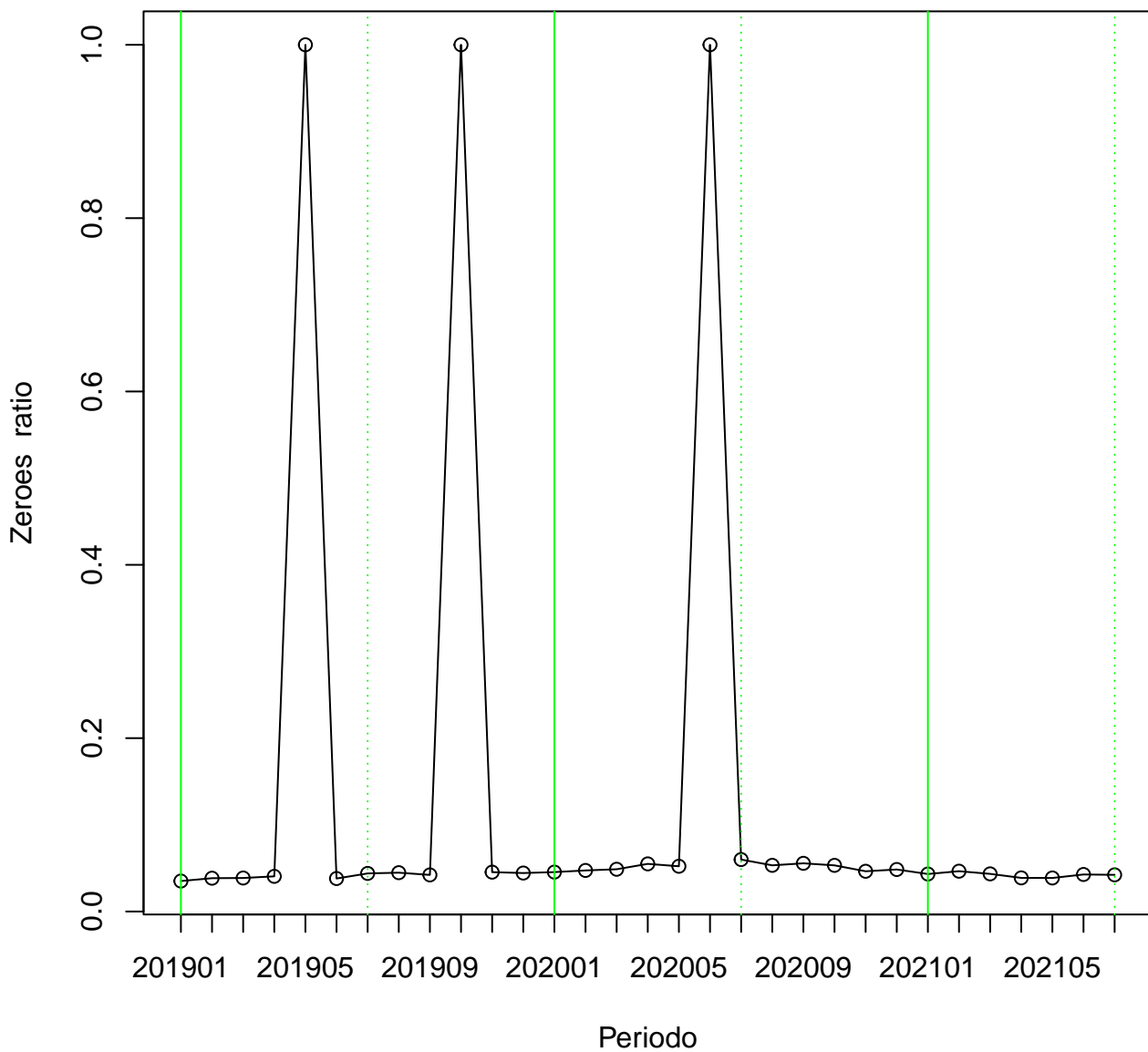


## Zeroes ratio - mcomisiones

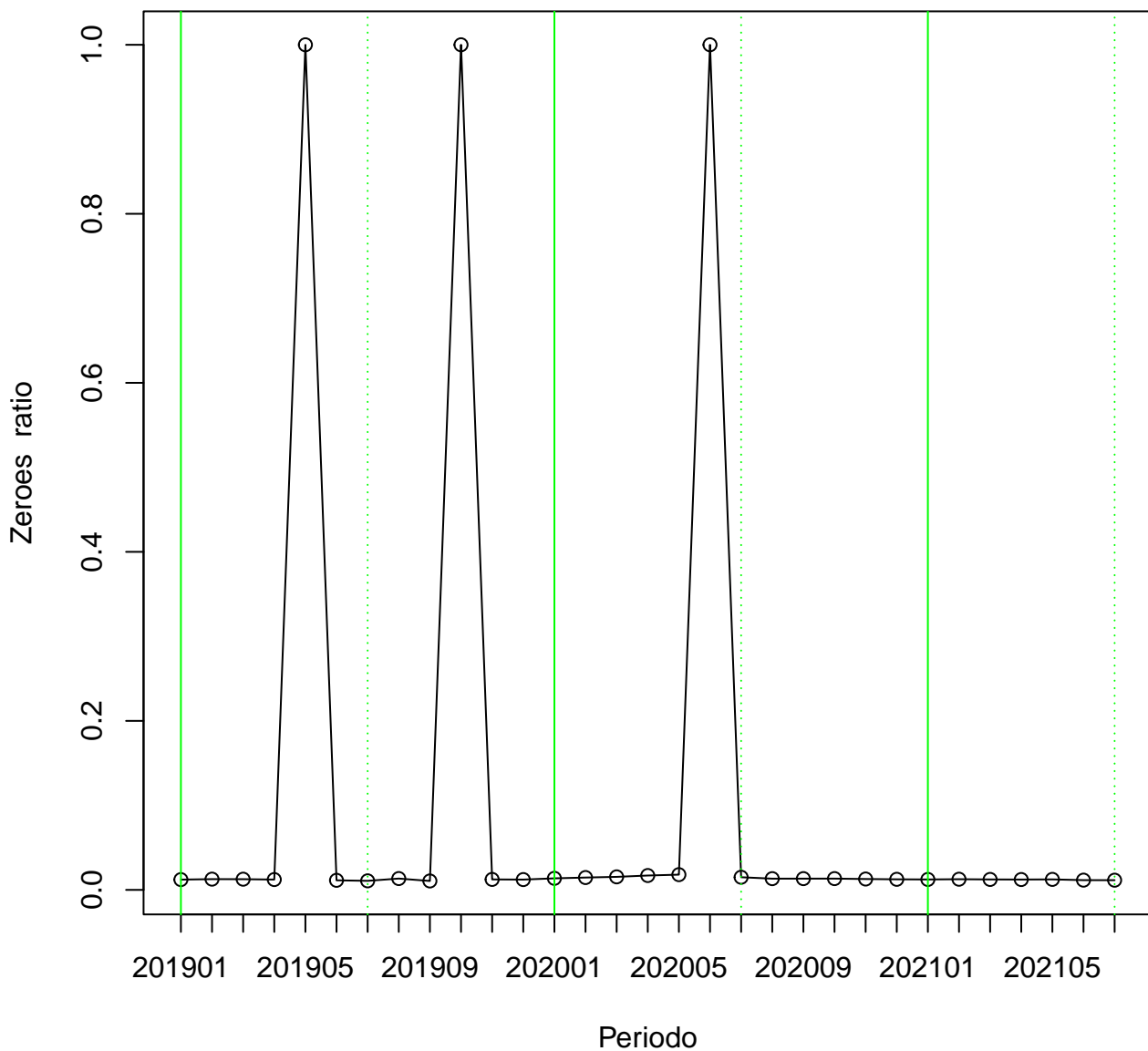




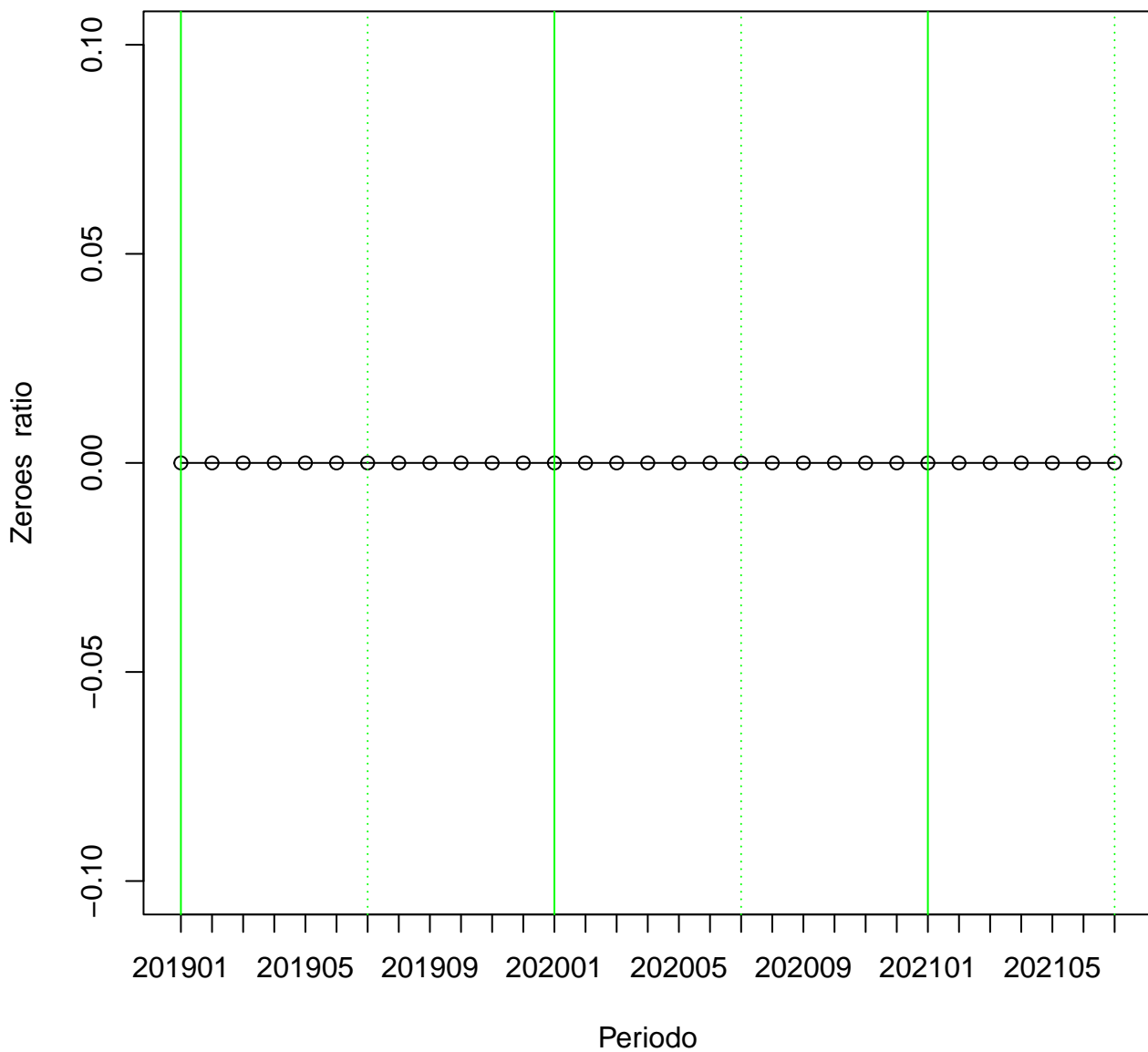
## Zeroes ratio - mactivos\_margen



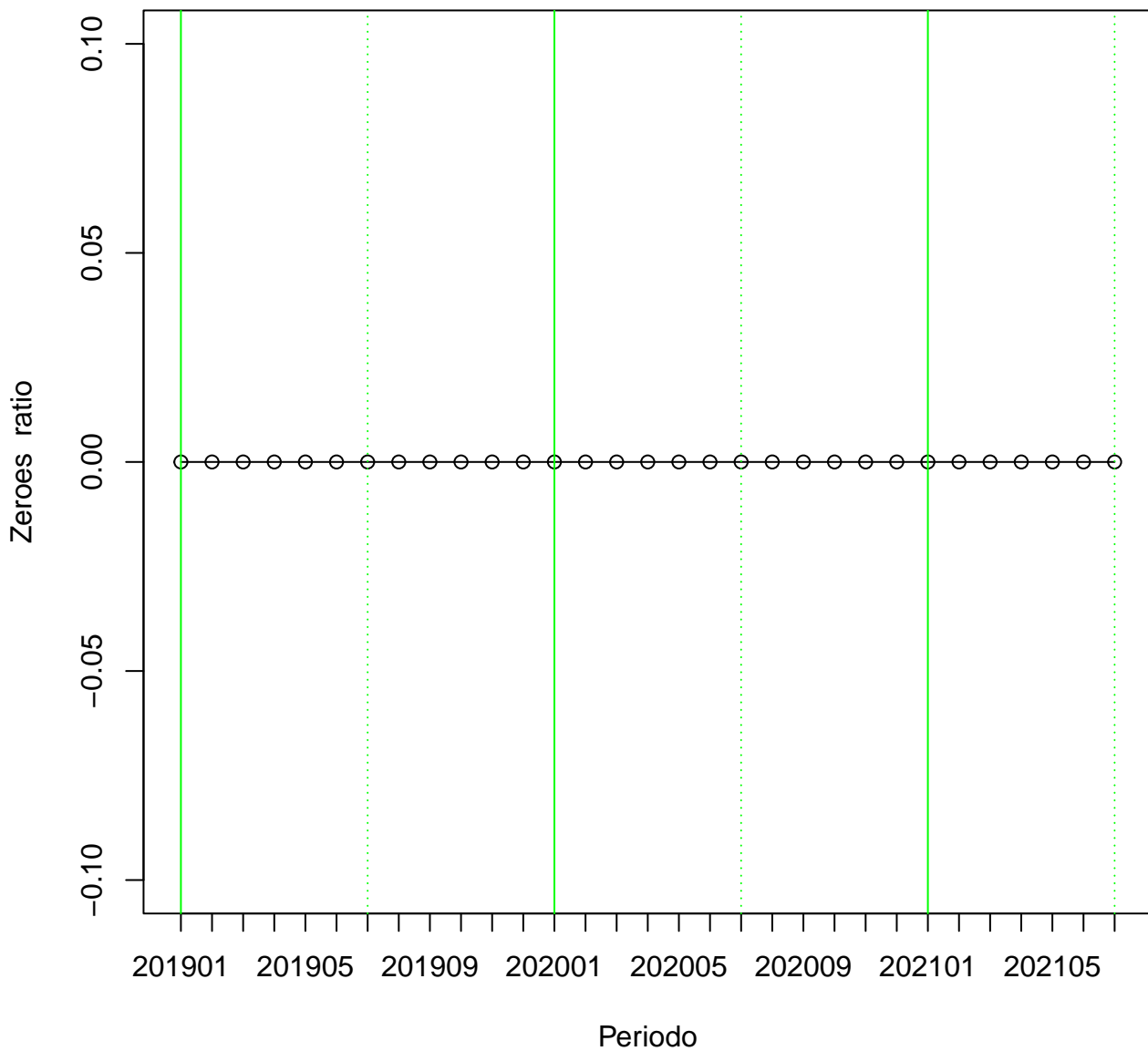
# Zeroes ratio - mpasivos\_margen



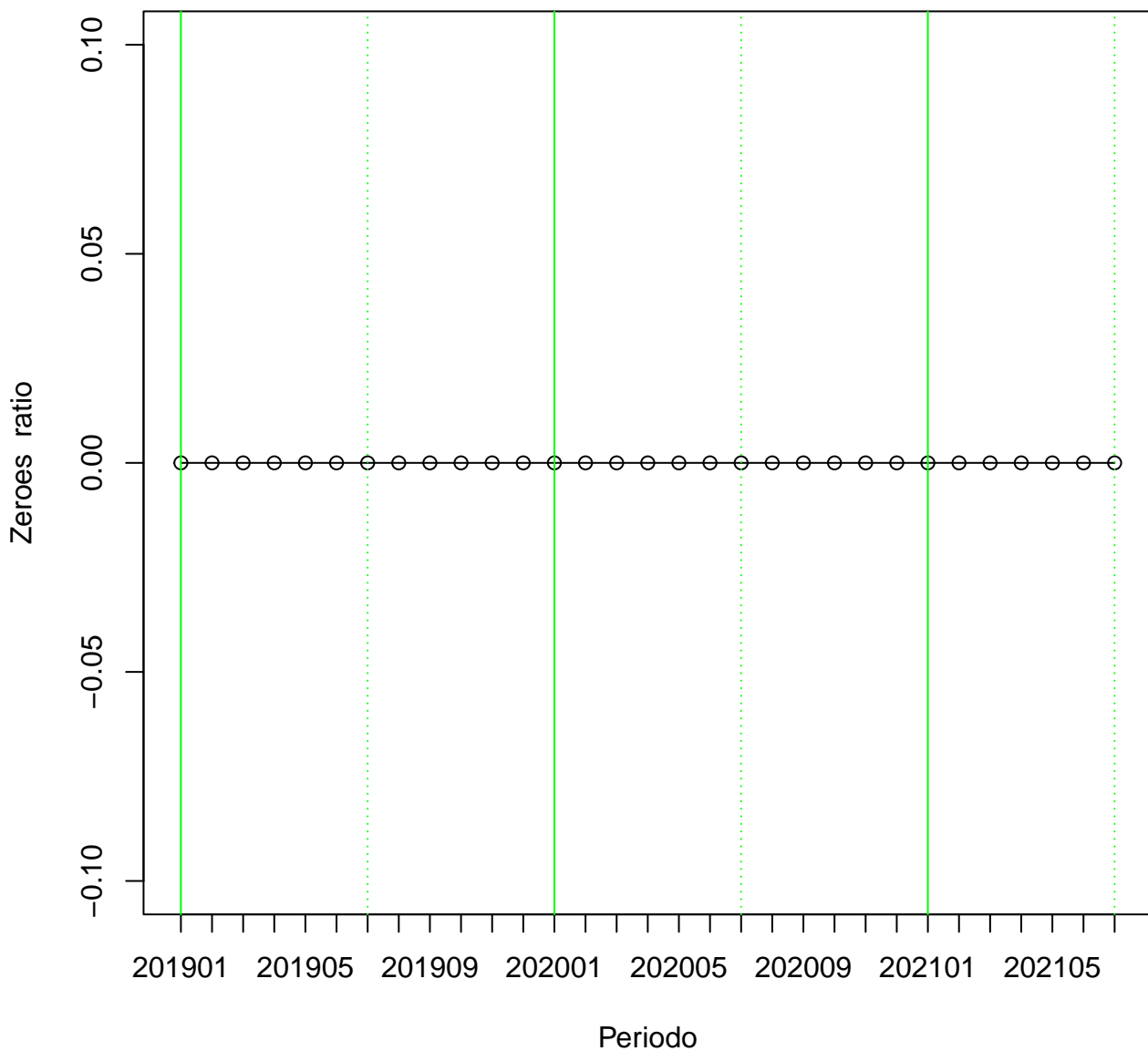
# Zeroes ratio - cproductos



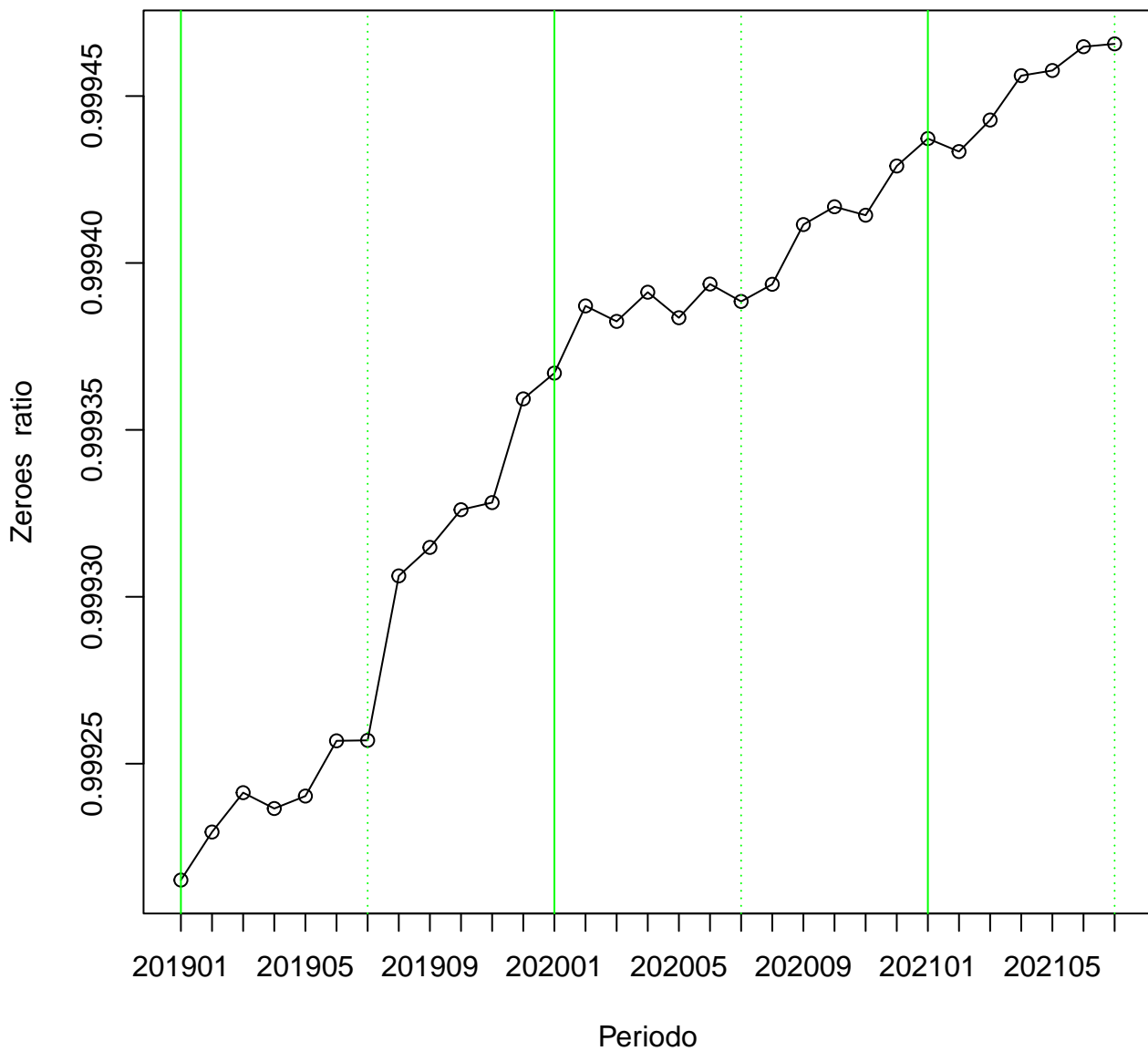
# Zeroes ratio - tcuentas



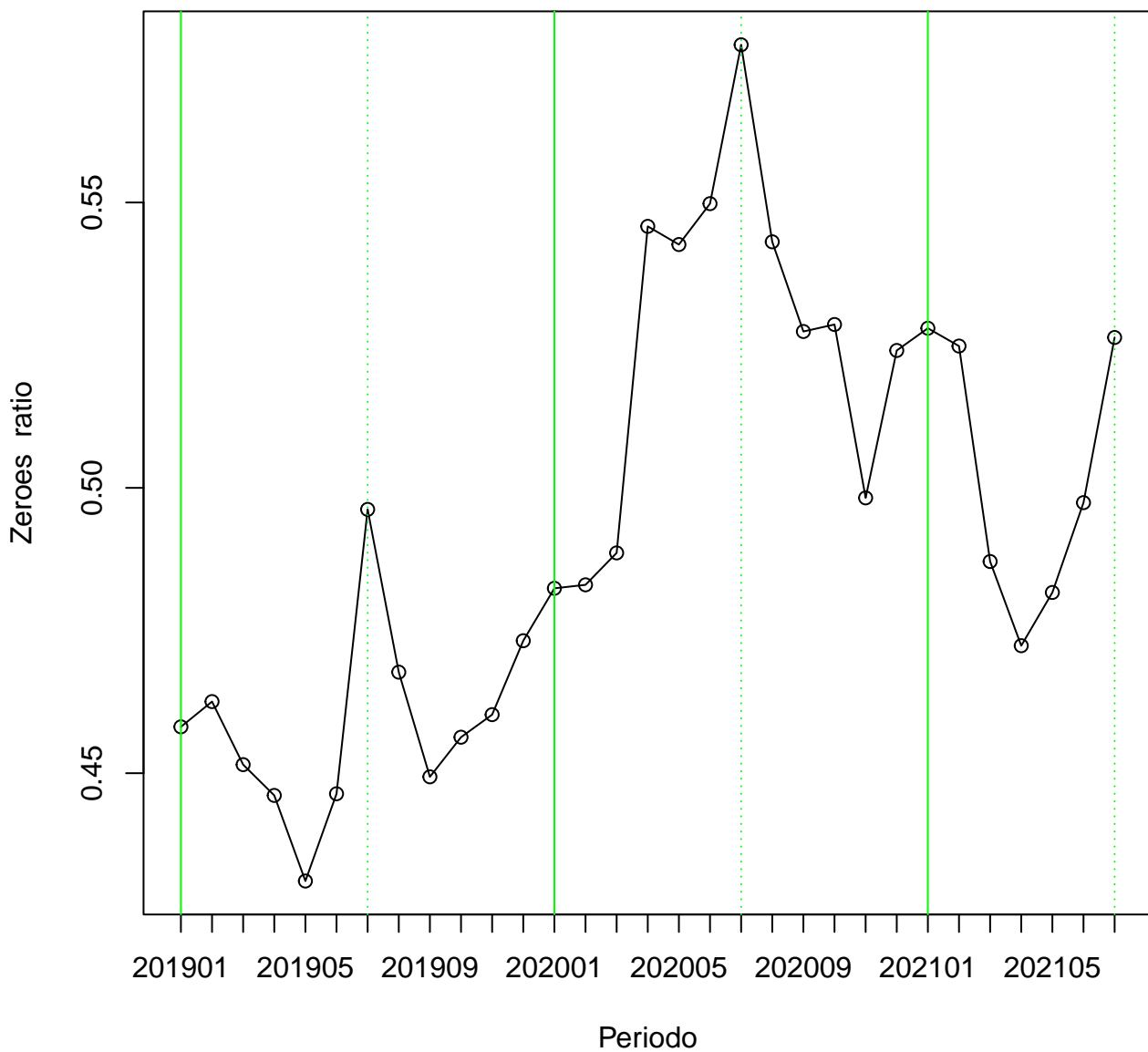
# Zeroes ratio - ccuenta\_corriente



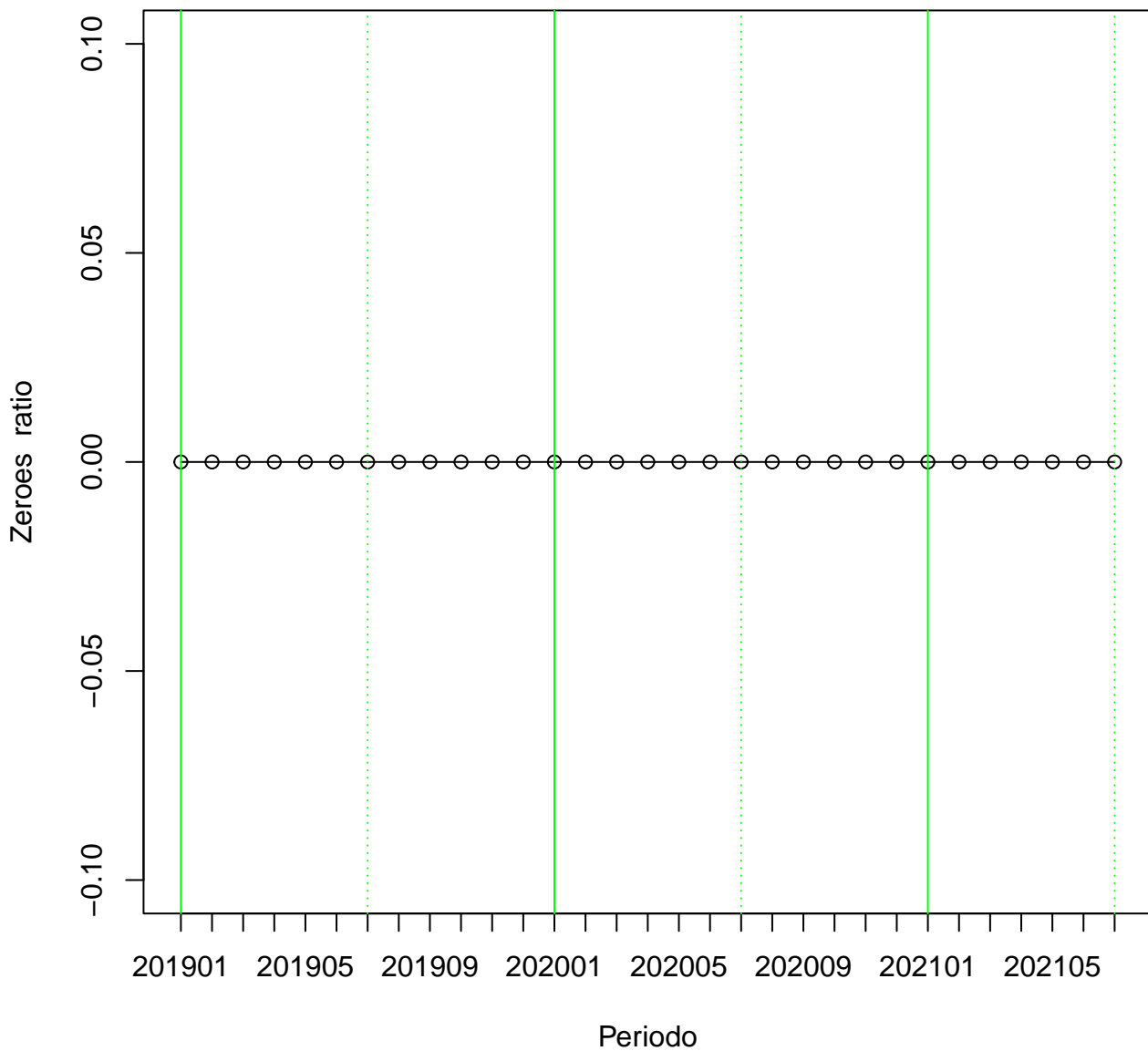
## Zeroes ratio - mcuenta\_corriente\_adicional



## Zeroes ratio - mcuenta\_corriente

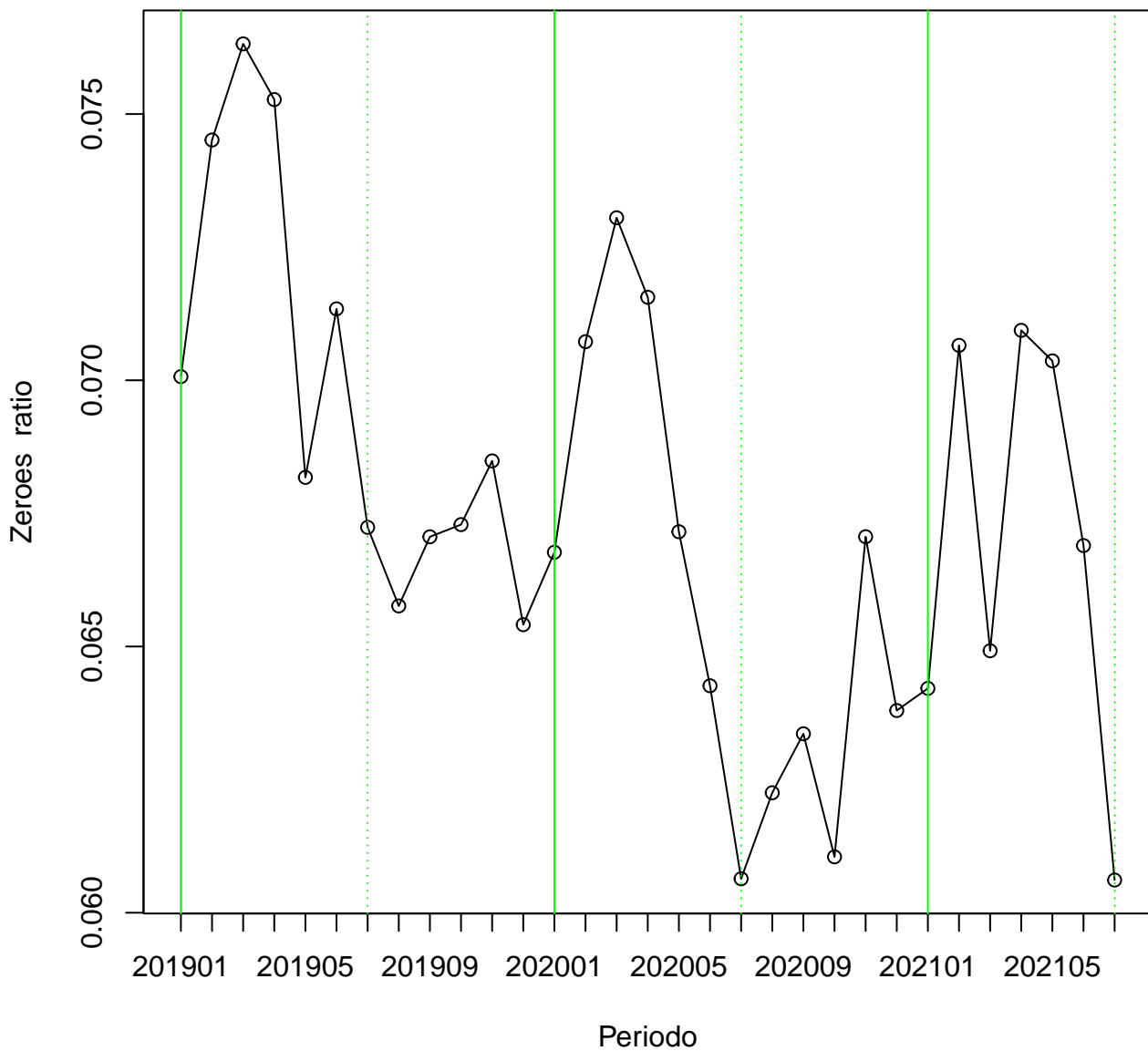


# Zeroes ratio - ccaja\_ahorro

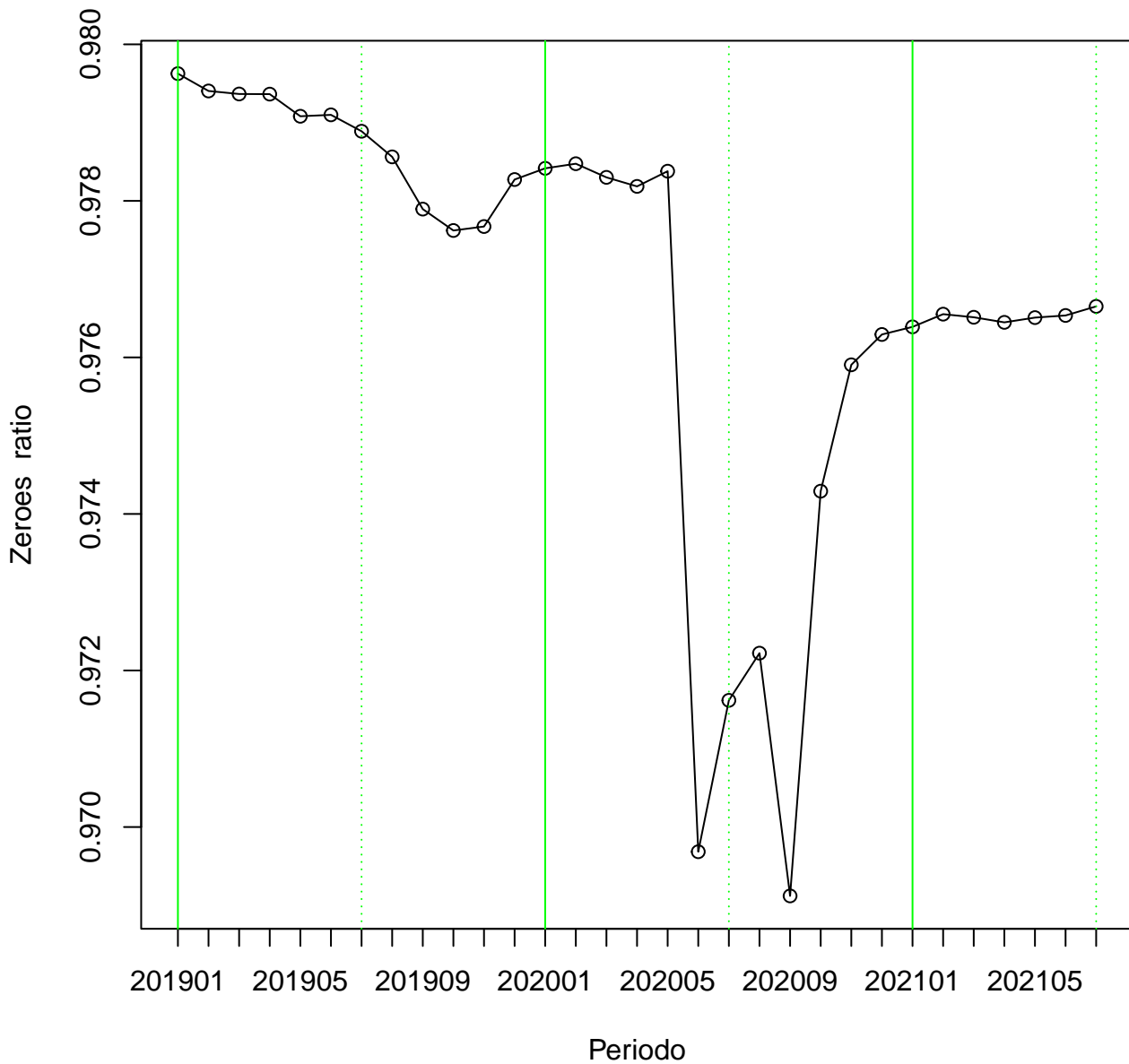




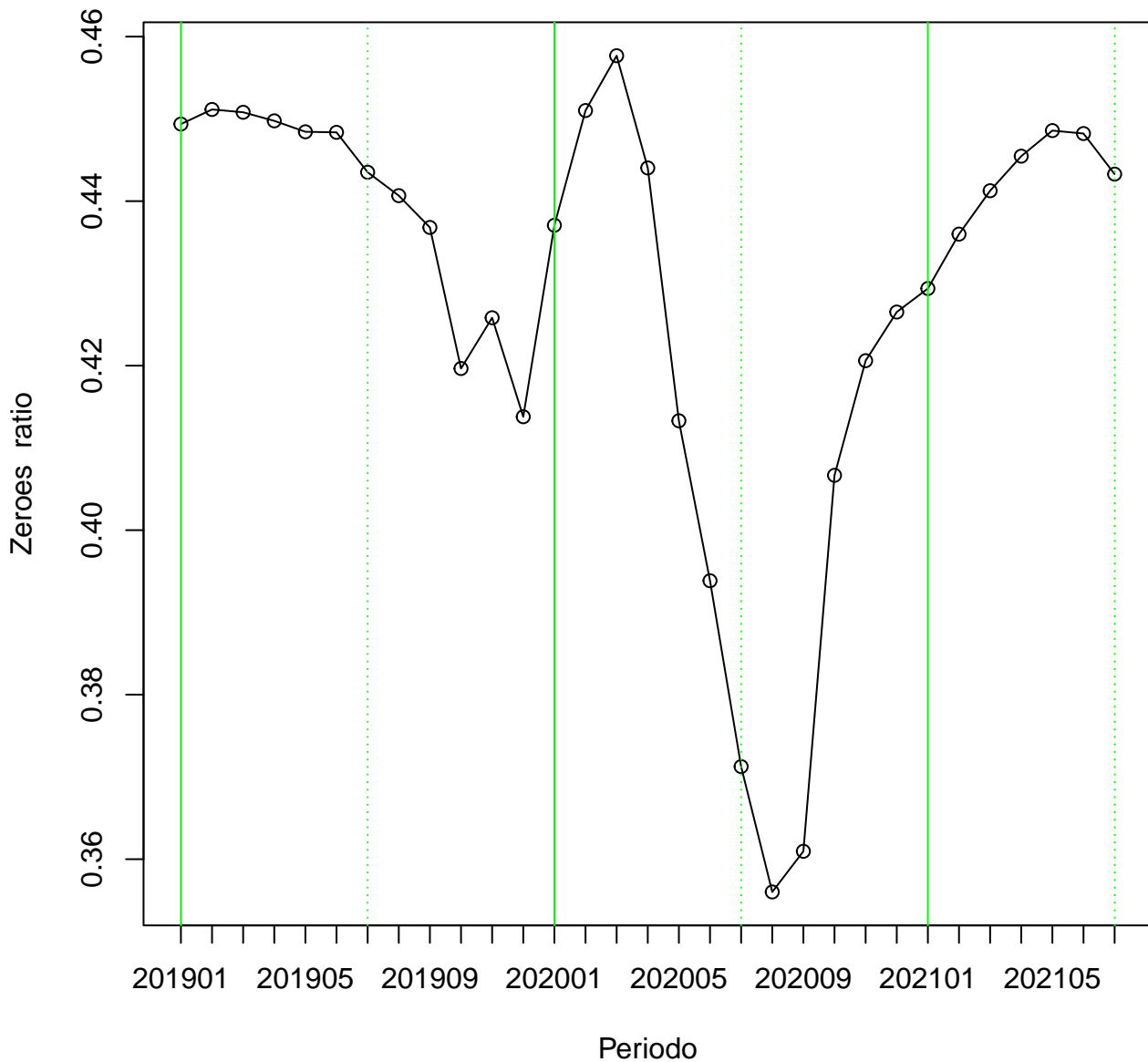
## Zeroes ratio – mcaja\_ahorro



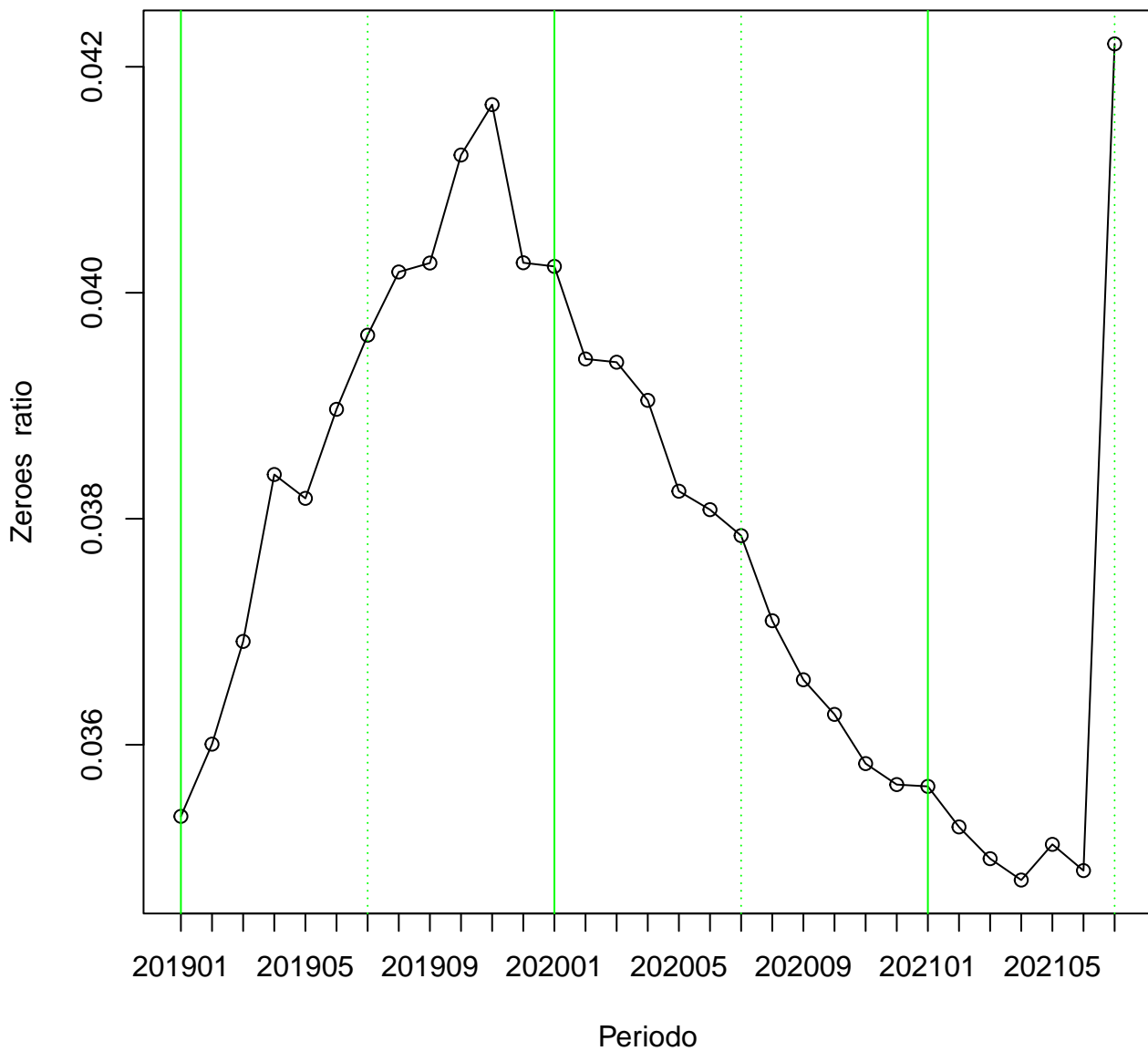
## Zeroes ratio - mcaja\_ahorro\_adicional



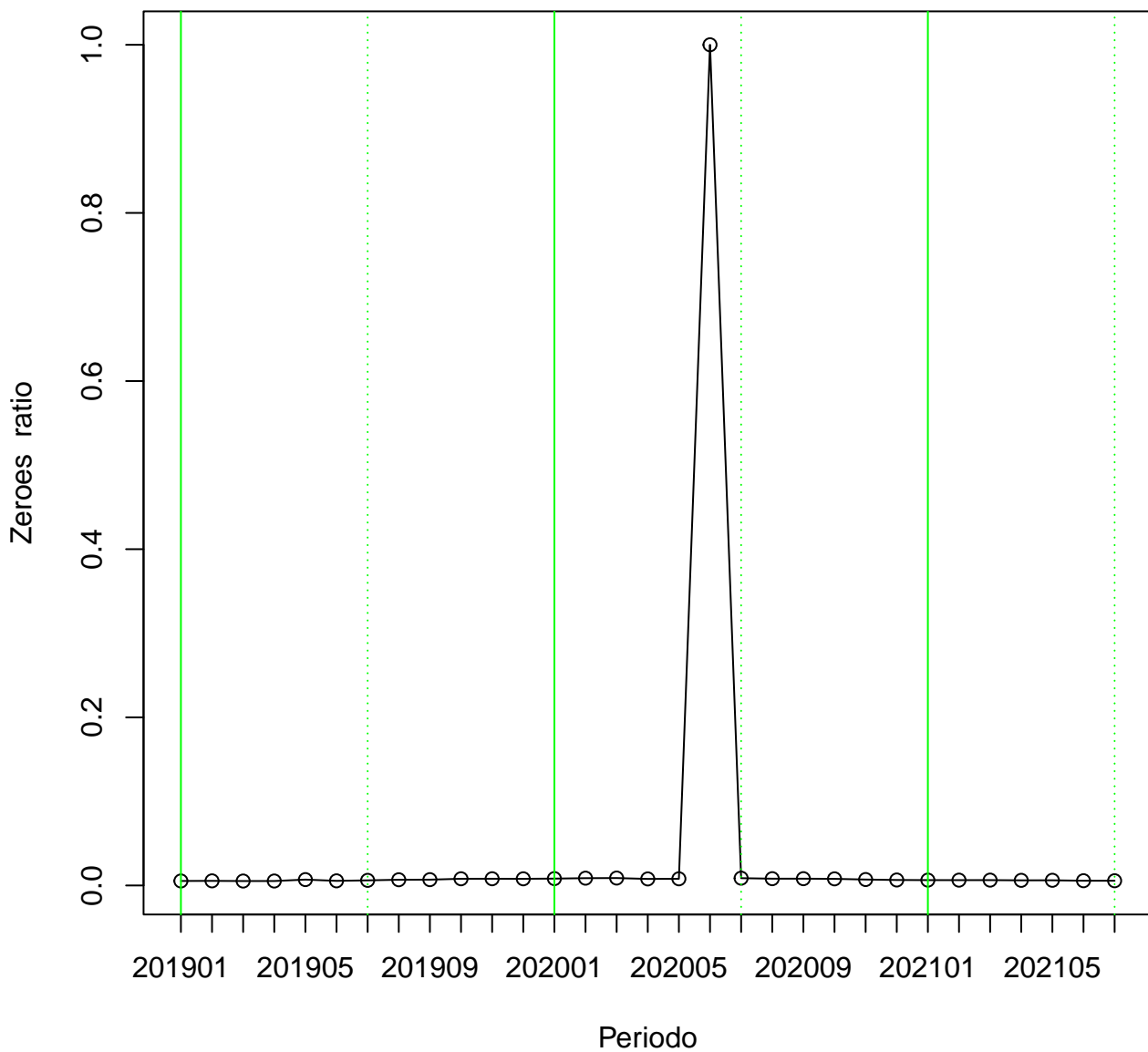
## Zeroes ratio - mcaja\_ahorro\_dolares



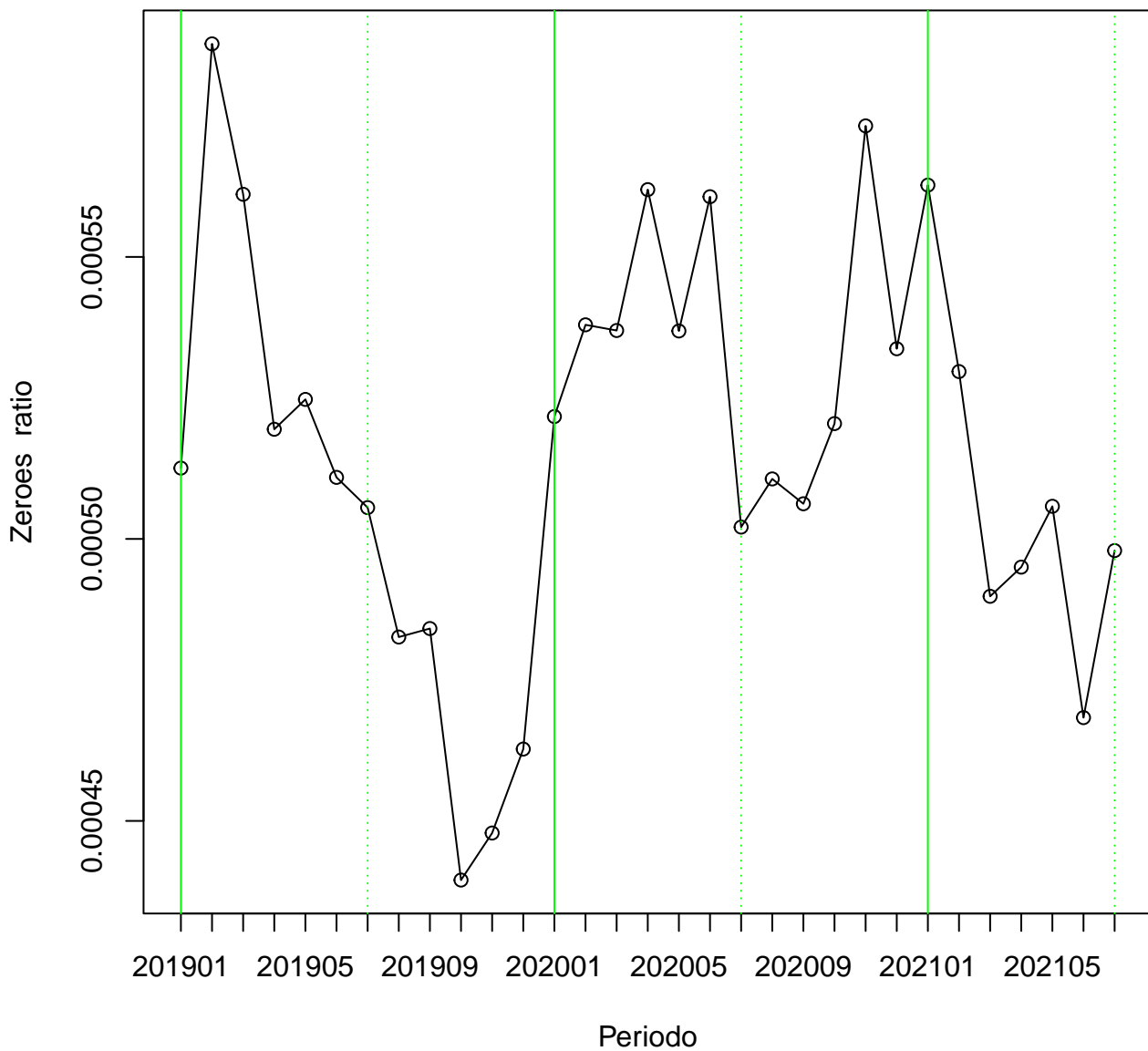
## Zeroes ratio - cdescubierto\_preacordado



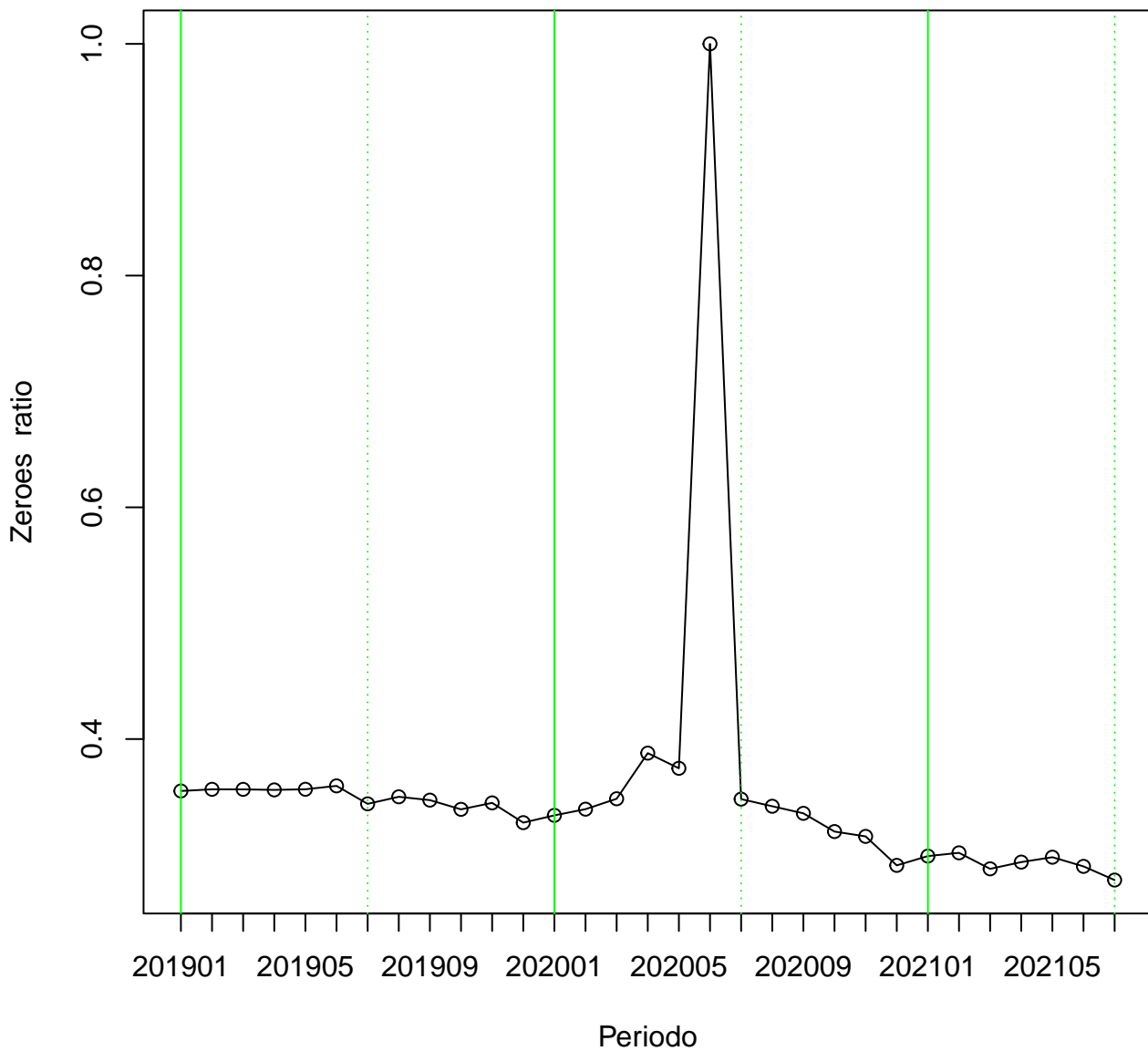
## Zeroes ratio - mcuentas\_saldo



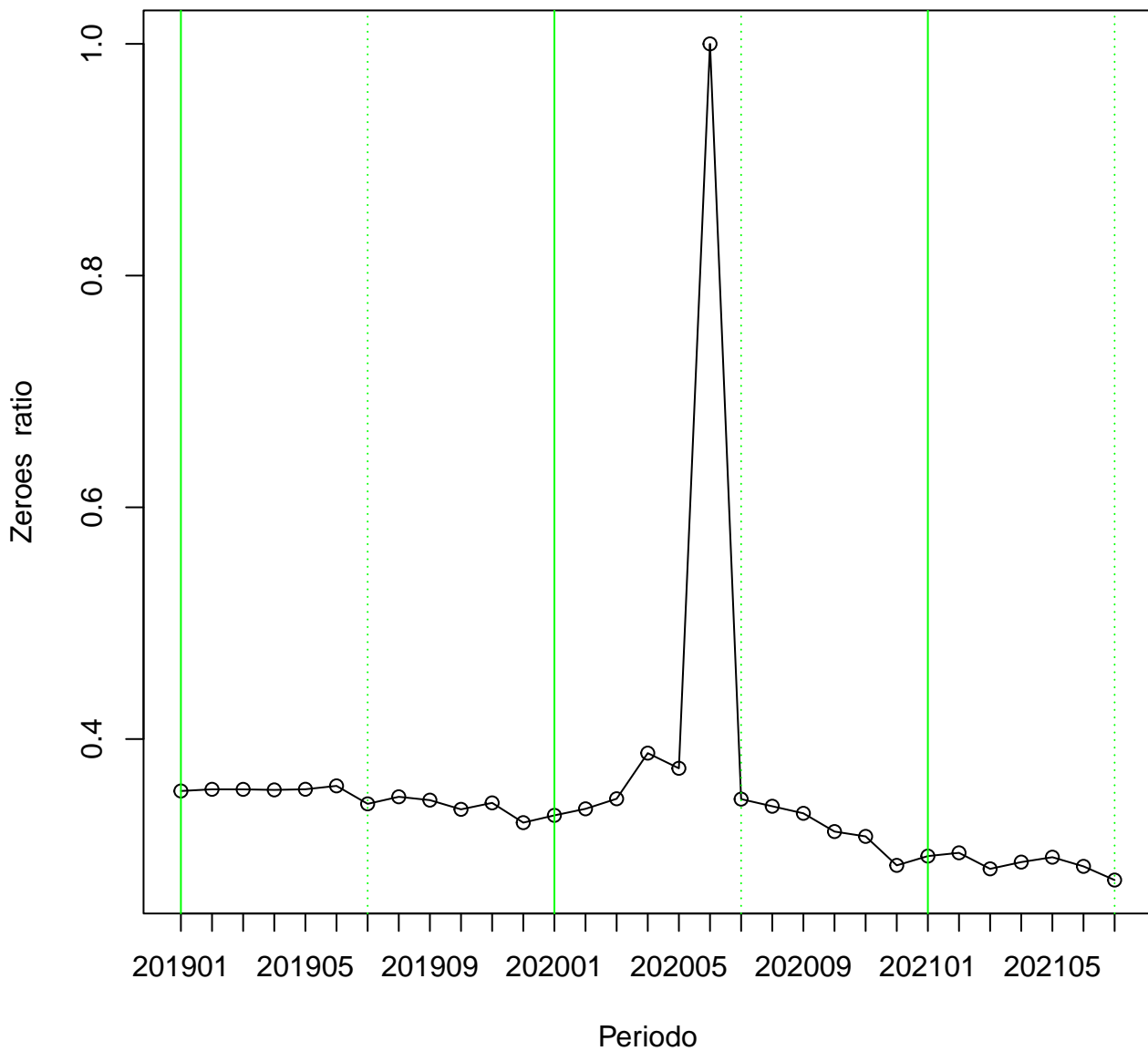
## Zeroes ratio - ctarjeta\_debito



## Zeroes ratio - ctarjeta\_debito\_transacciones

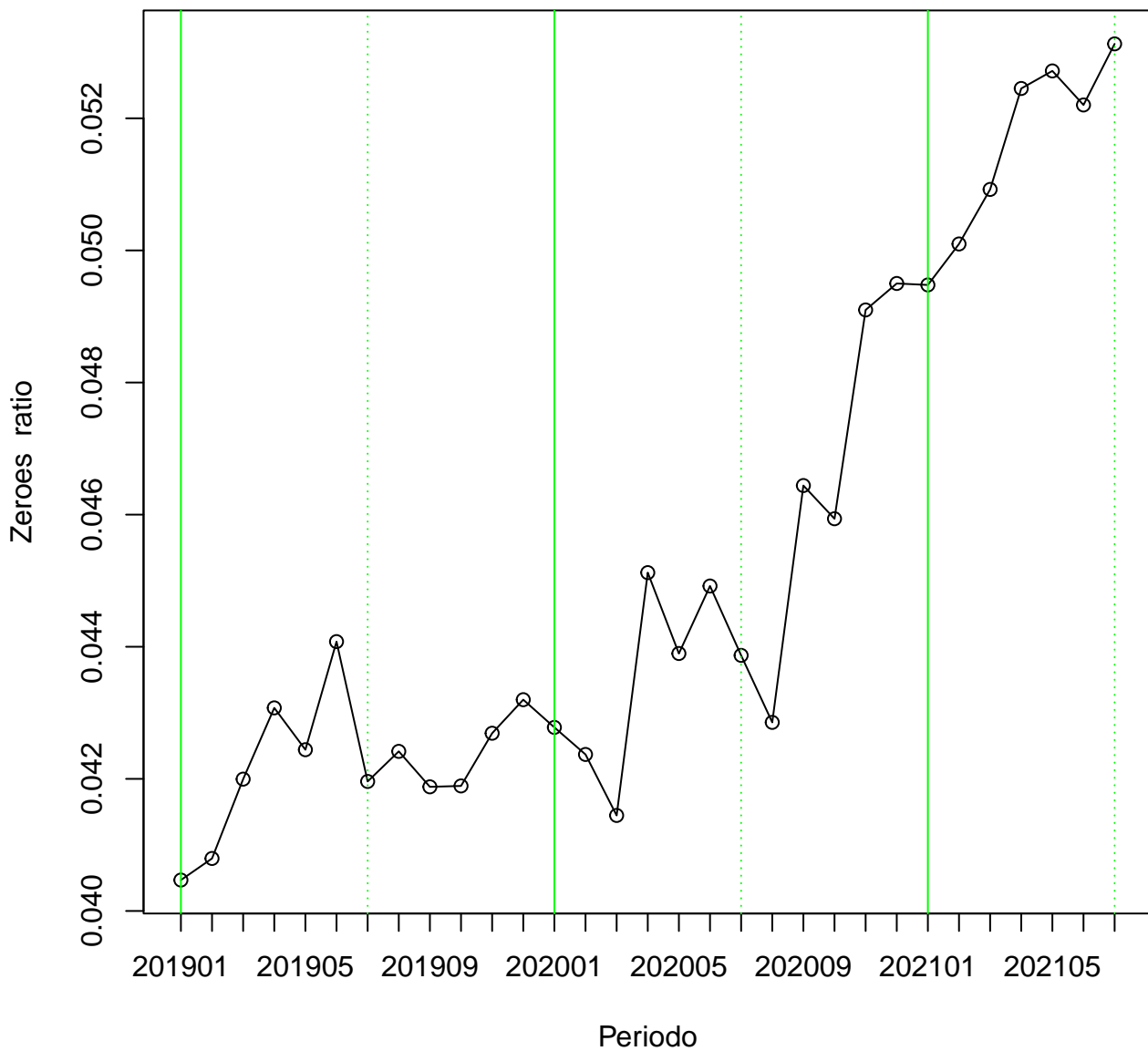


## Zeroes ratio - mautoservicio

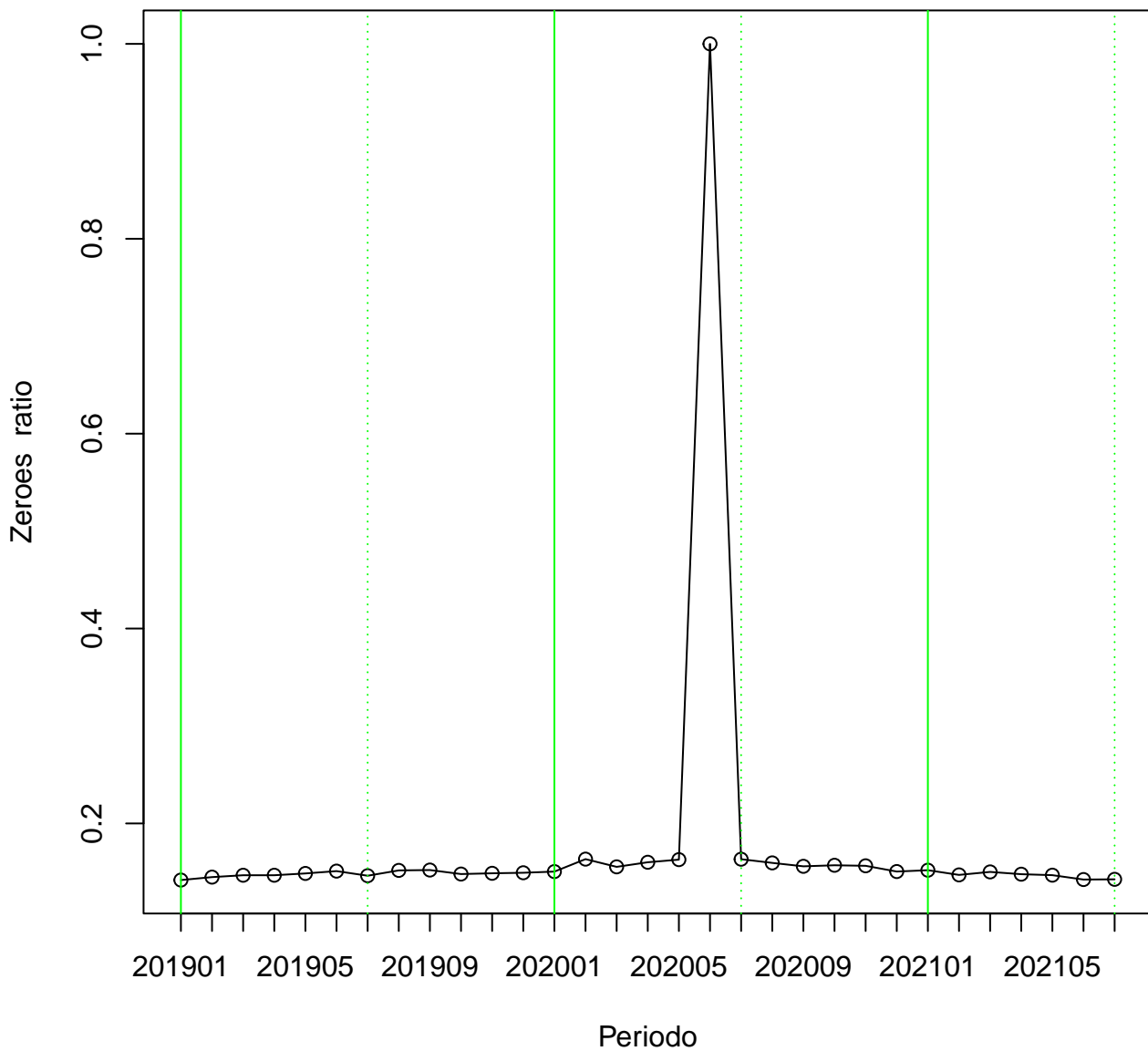




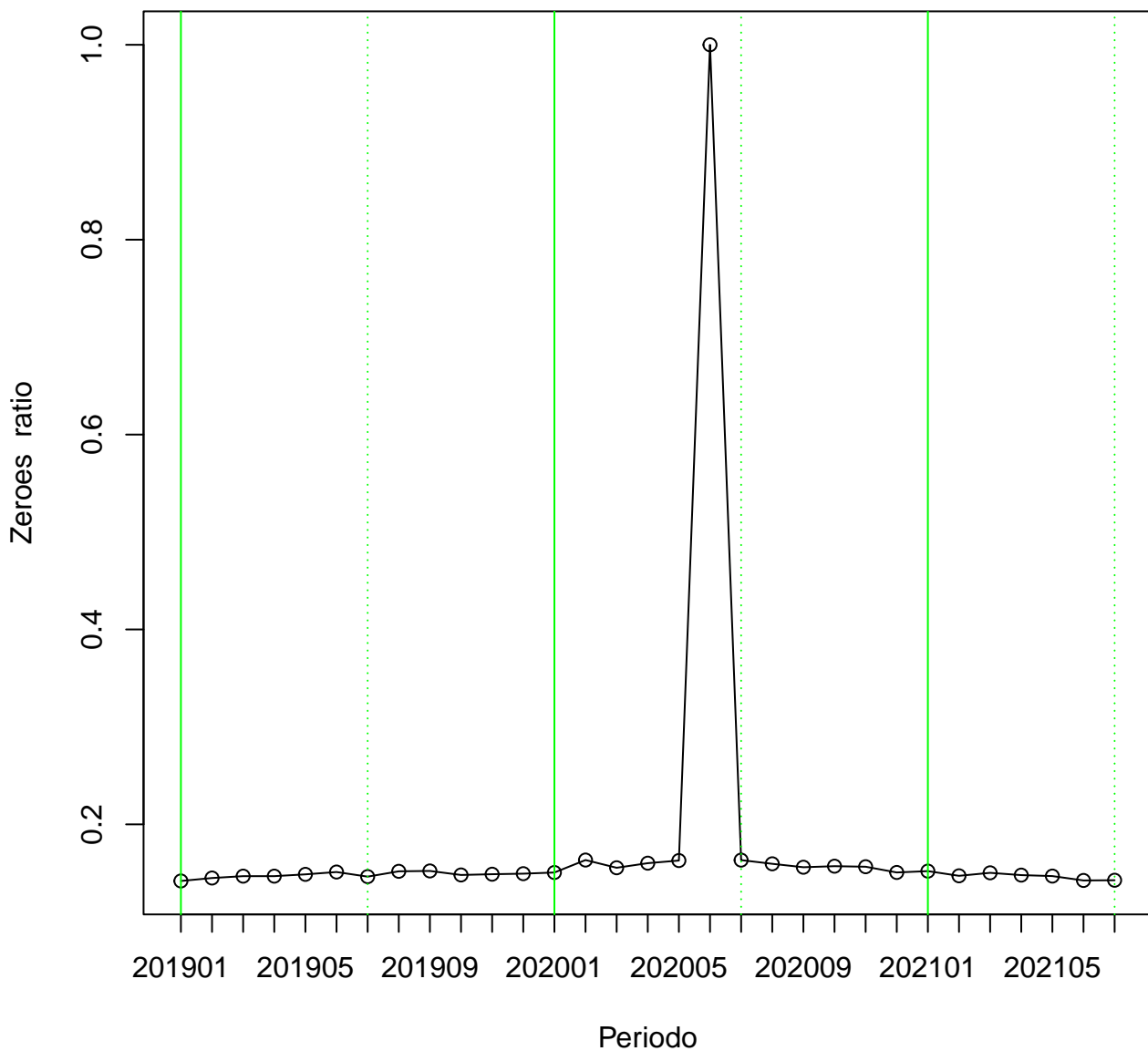
## Zeroes ratio - ctarjeta\_visa



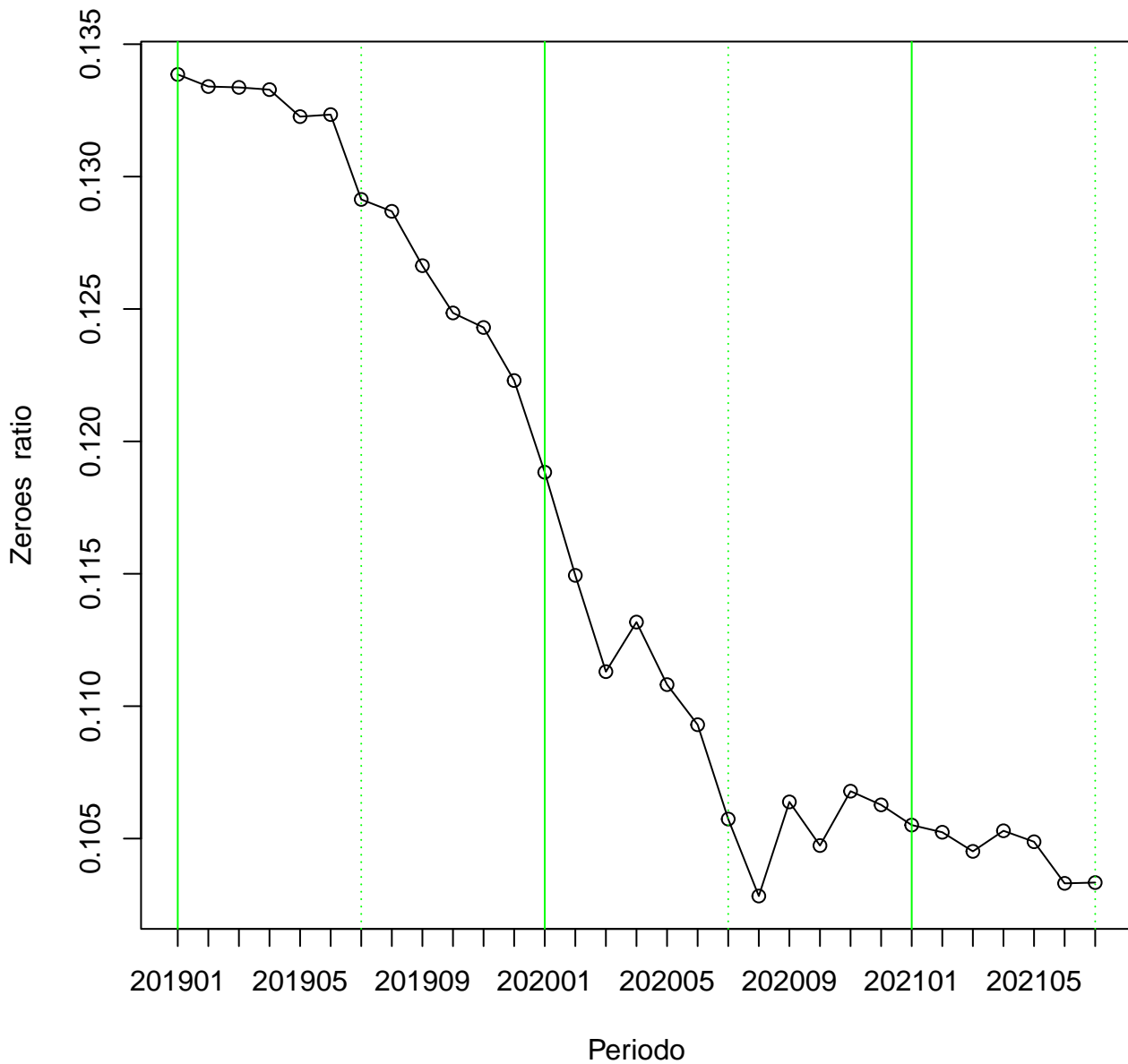
## Zeroes ratio - ctarjeta\_visa\_transacciones



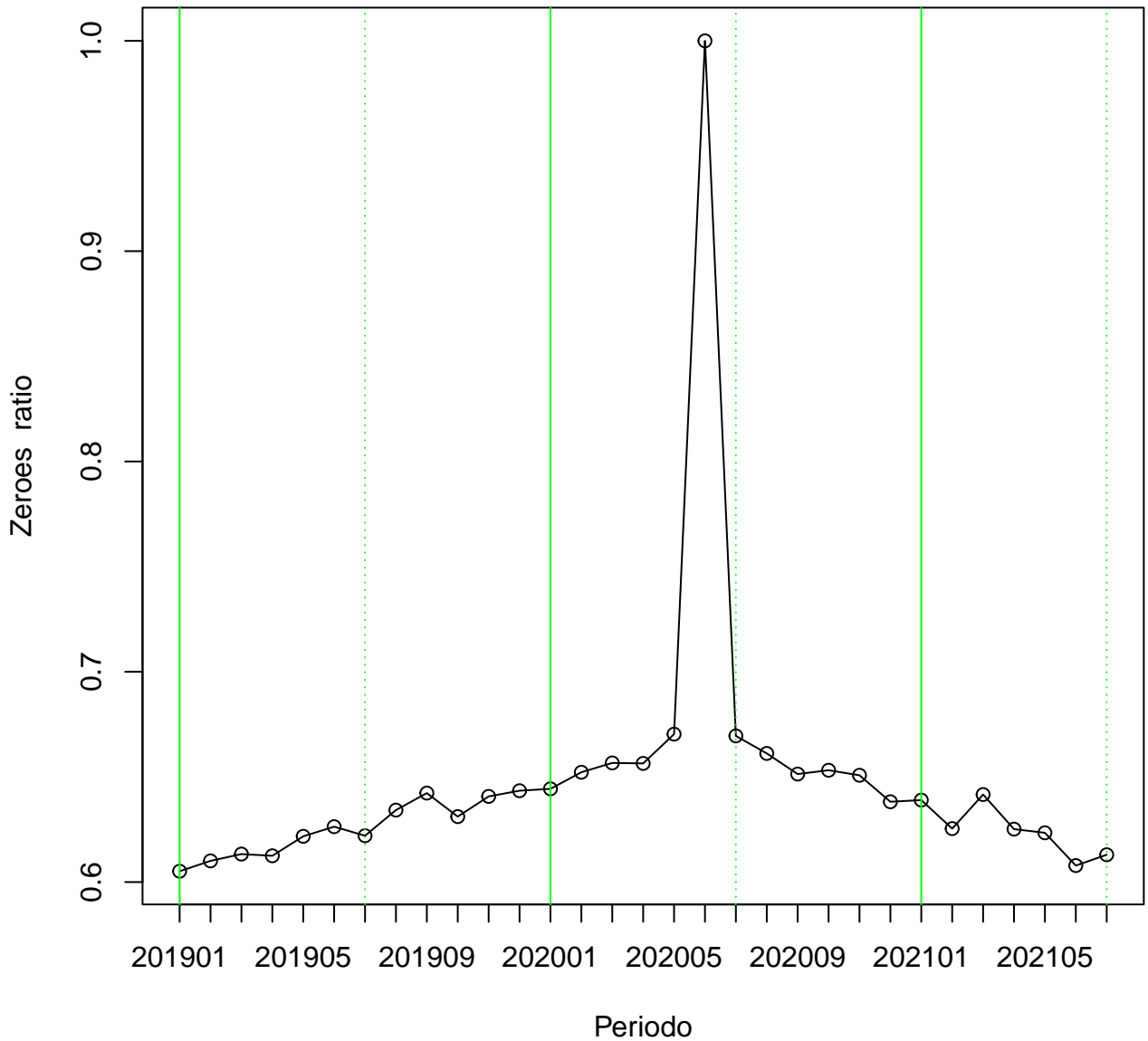
# Zeroes ratio - mtarjeta\_visa\_consumo



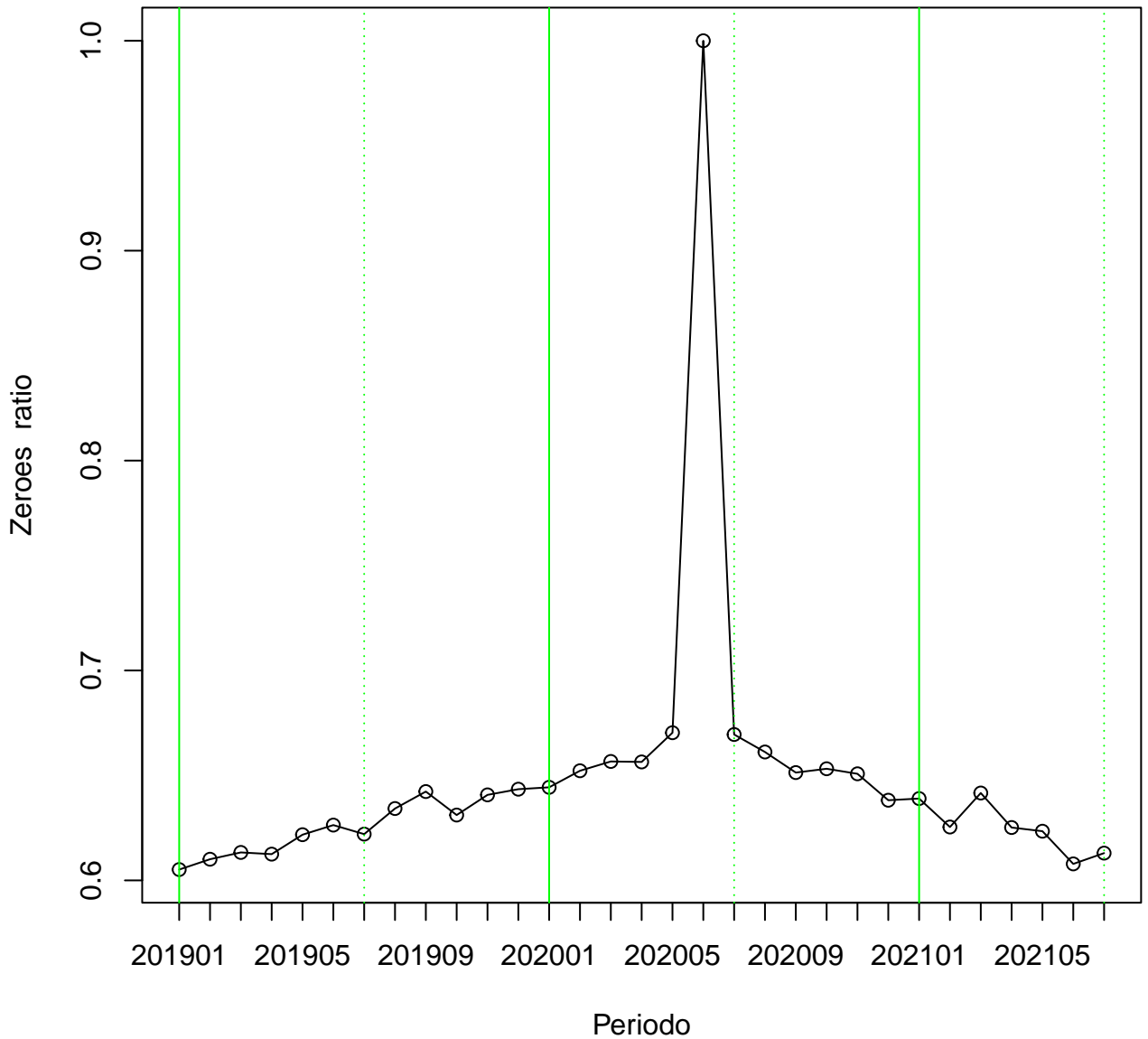
## Zeroes ratio - ctarjeta\_master



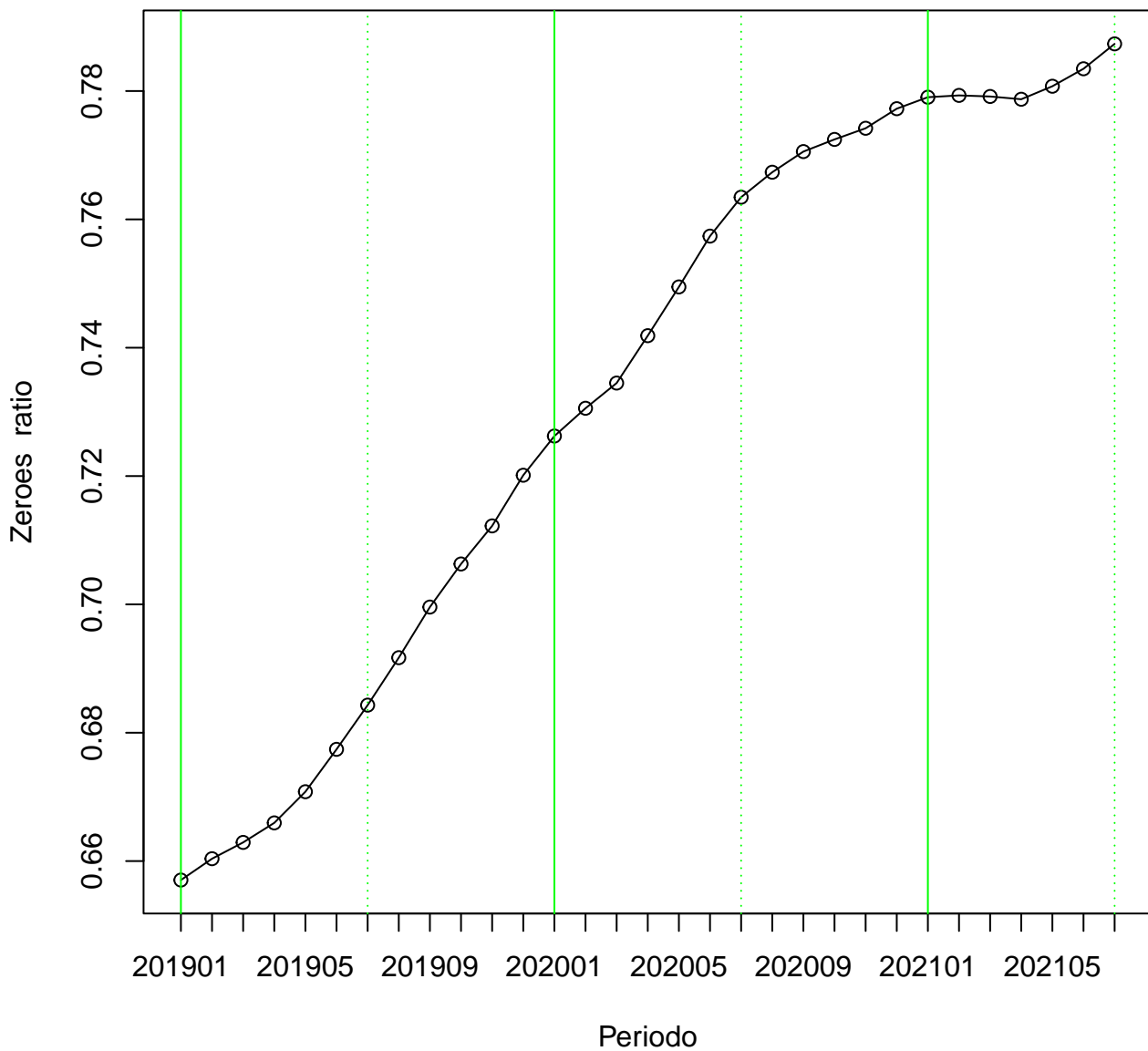
## Zeroes ratio - ctarjeta\_master\_transacciones



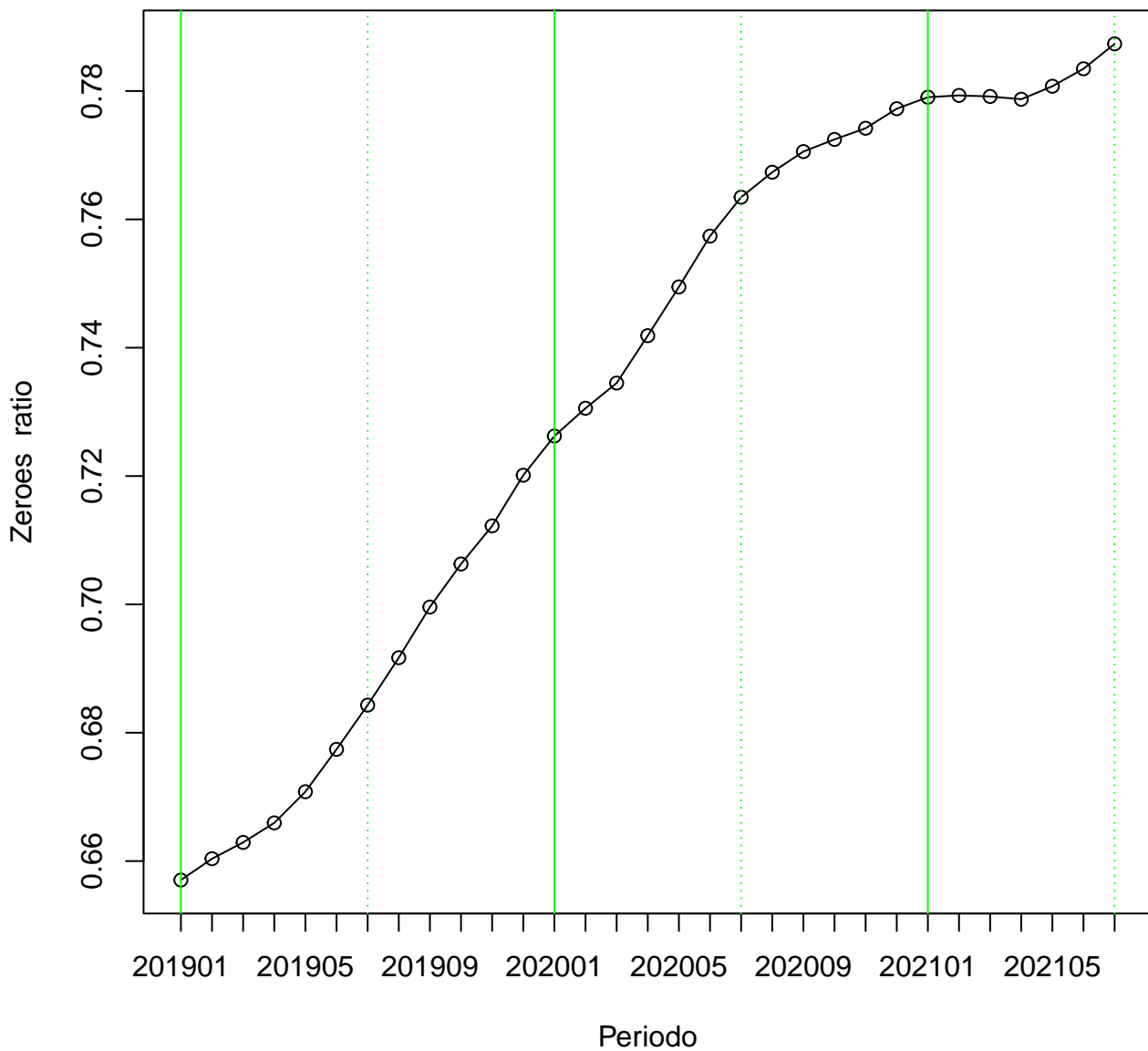
## Zeroes ratio - mtarjeta\_master\_consumo



## Zeroes ratio - cprestamos\_personales

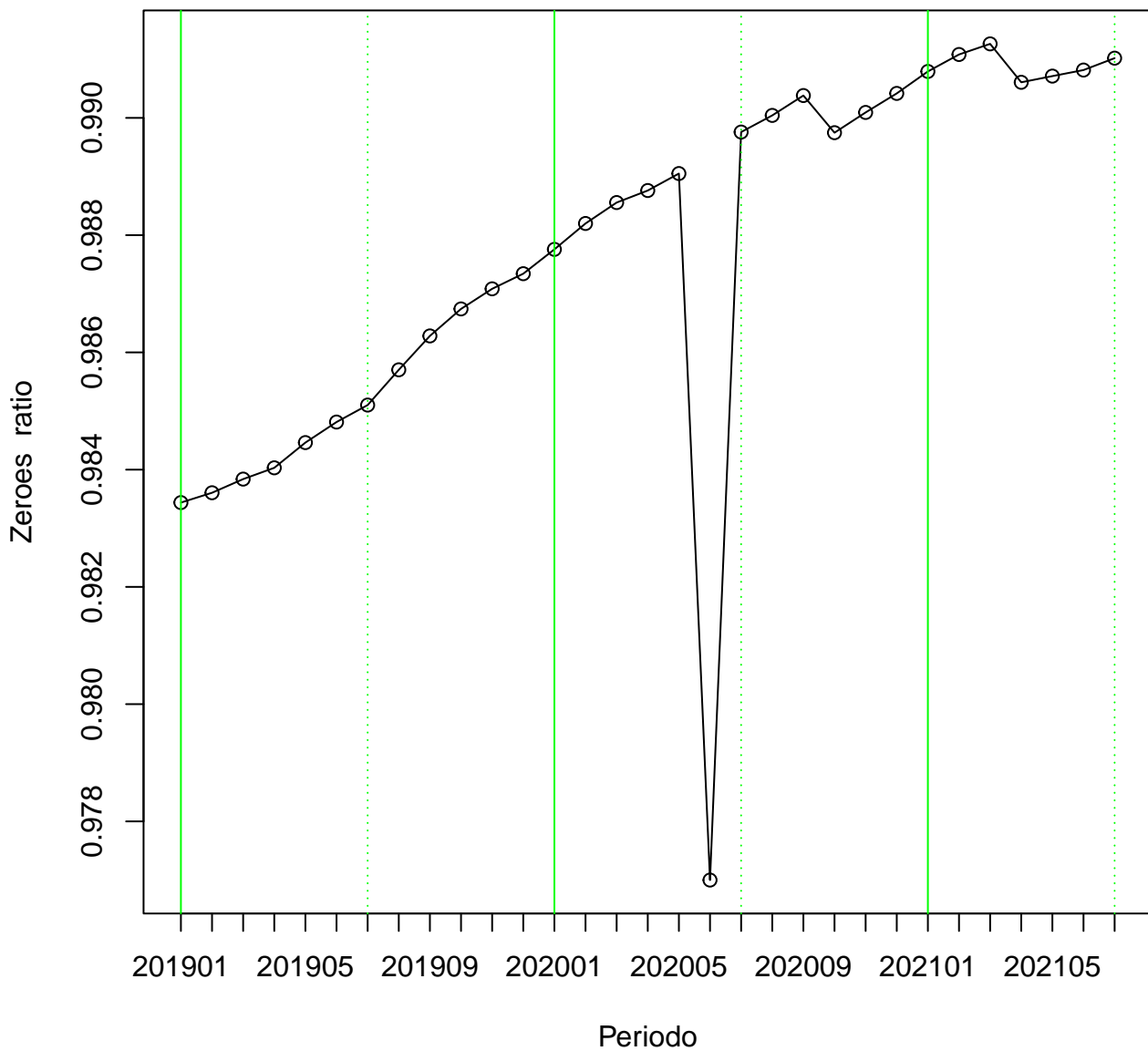


## Zeroes ratio - mprestamos\_personales

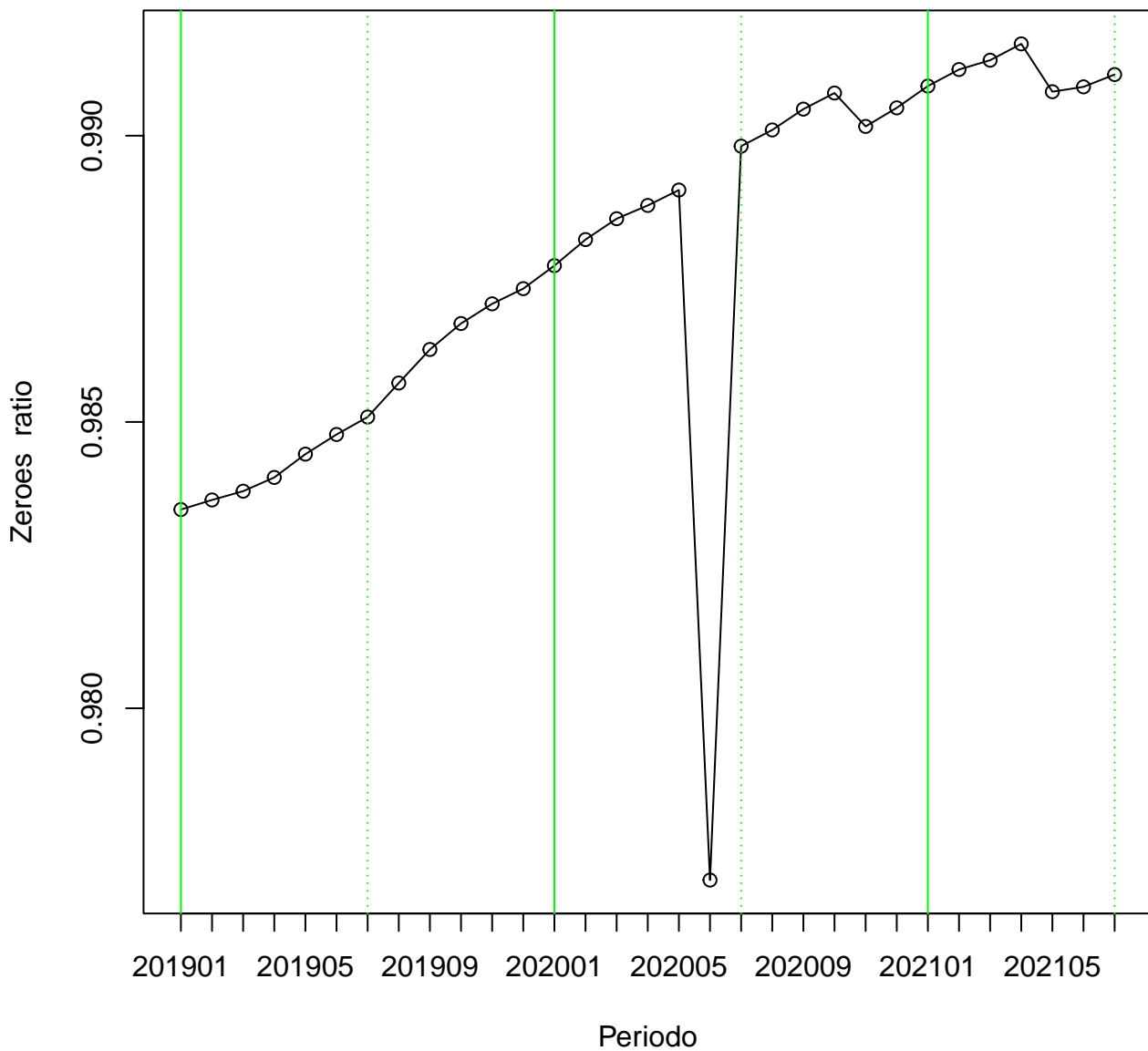




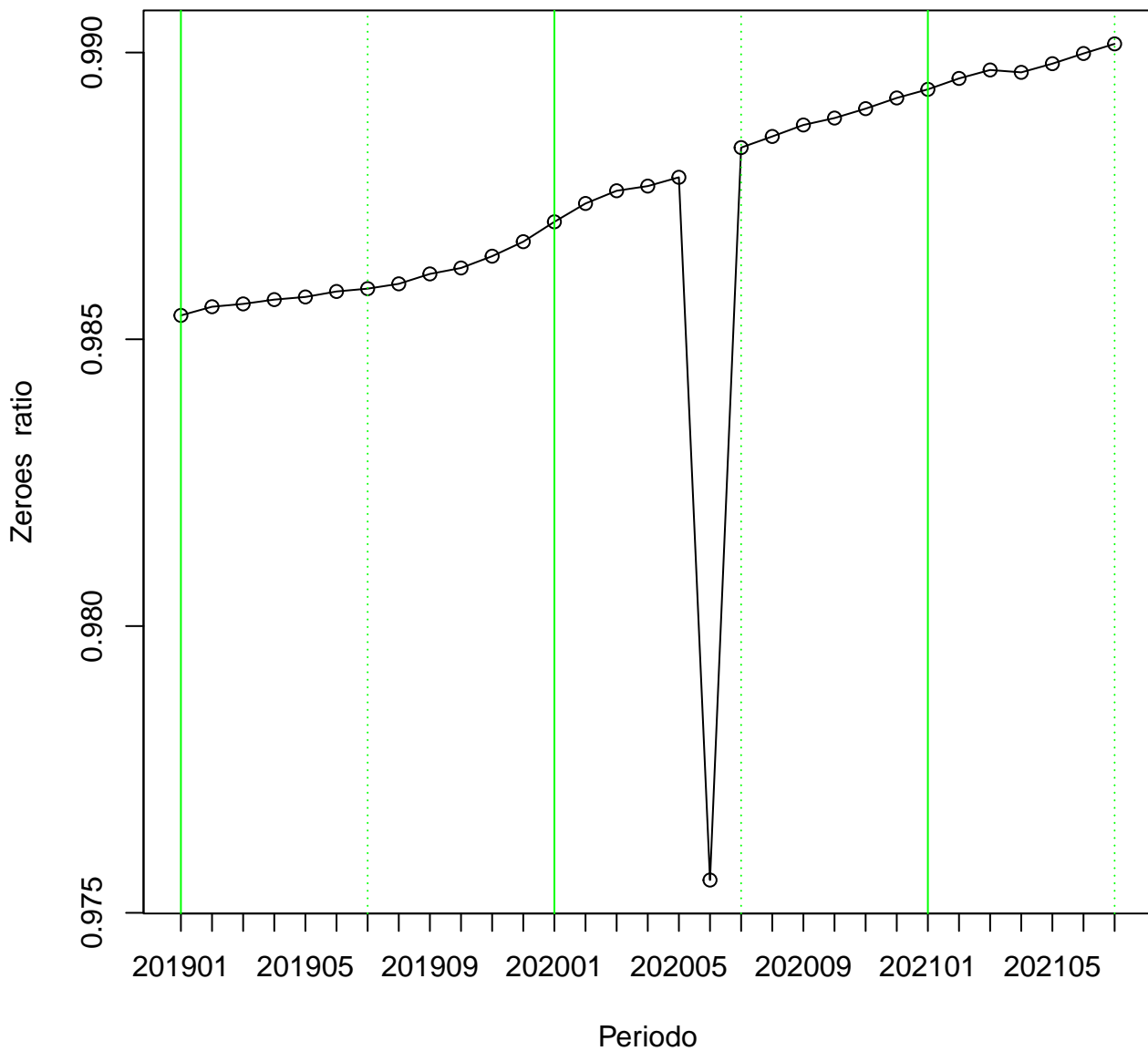
## Zeroes ratio - cprestamos\_prendarios



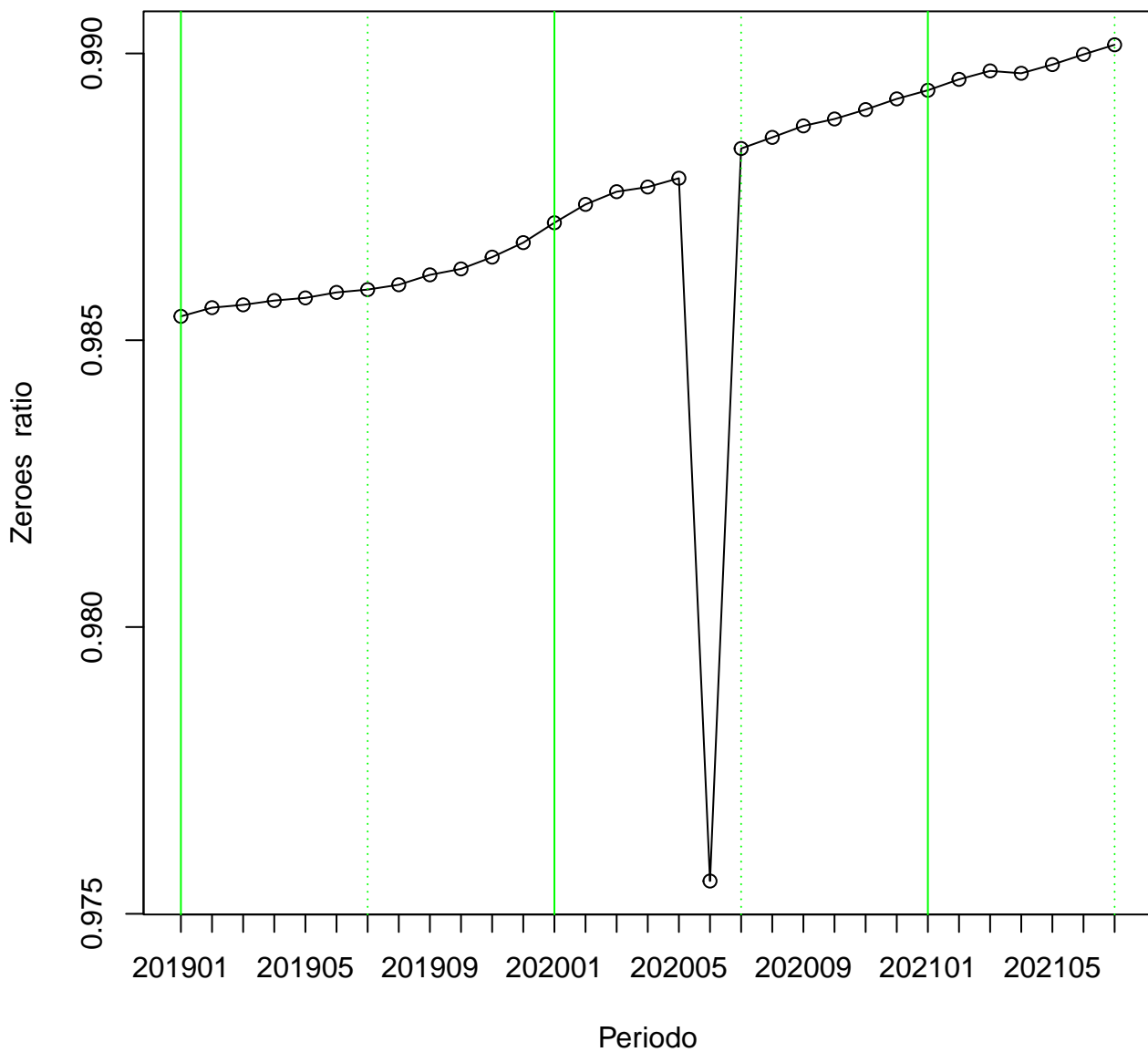
## Zeroes ratio – mprestamos\_prendarios



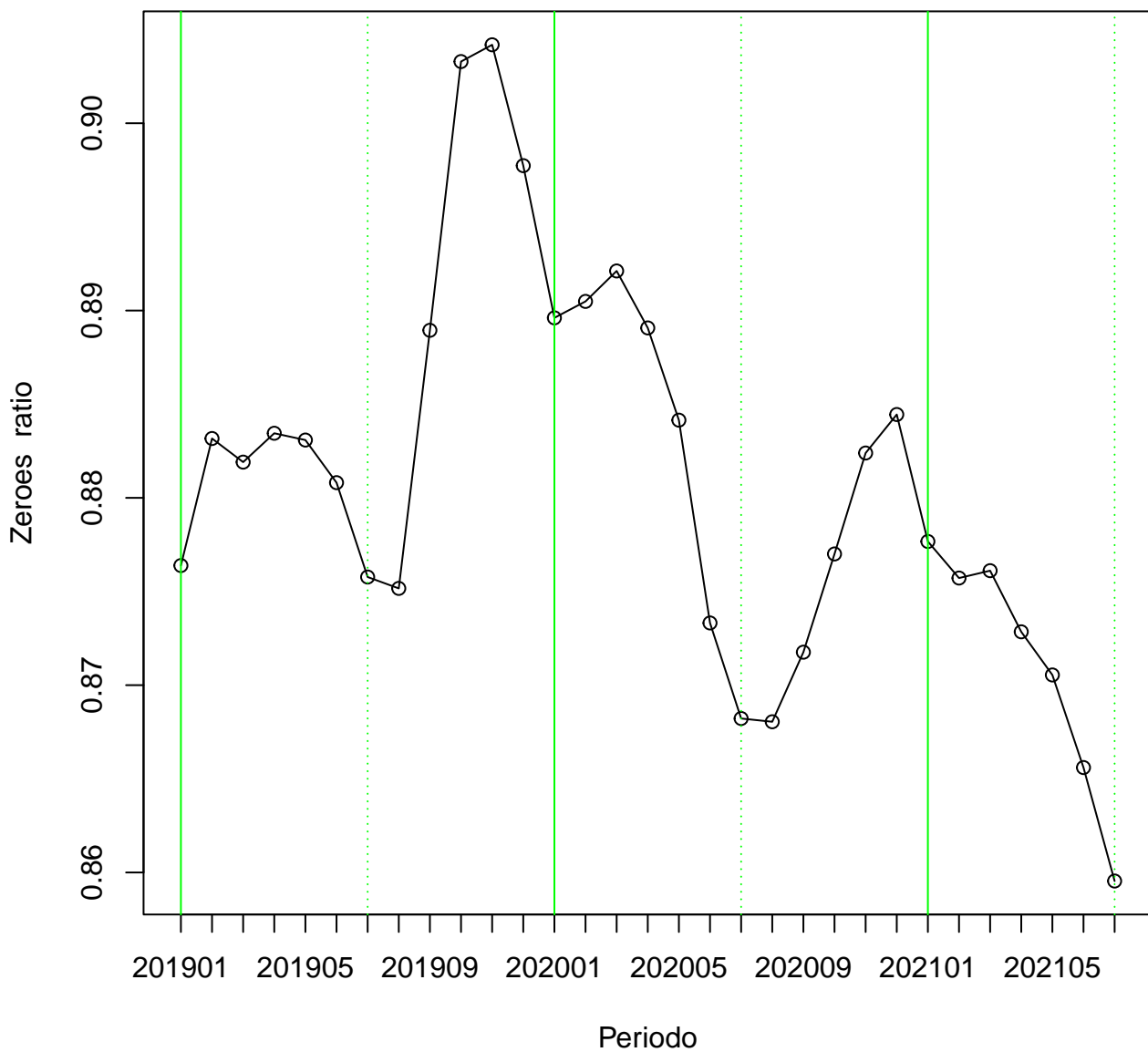
## Zeroes ratio - cprestamos\_hipotecarios



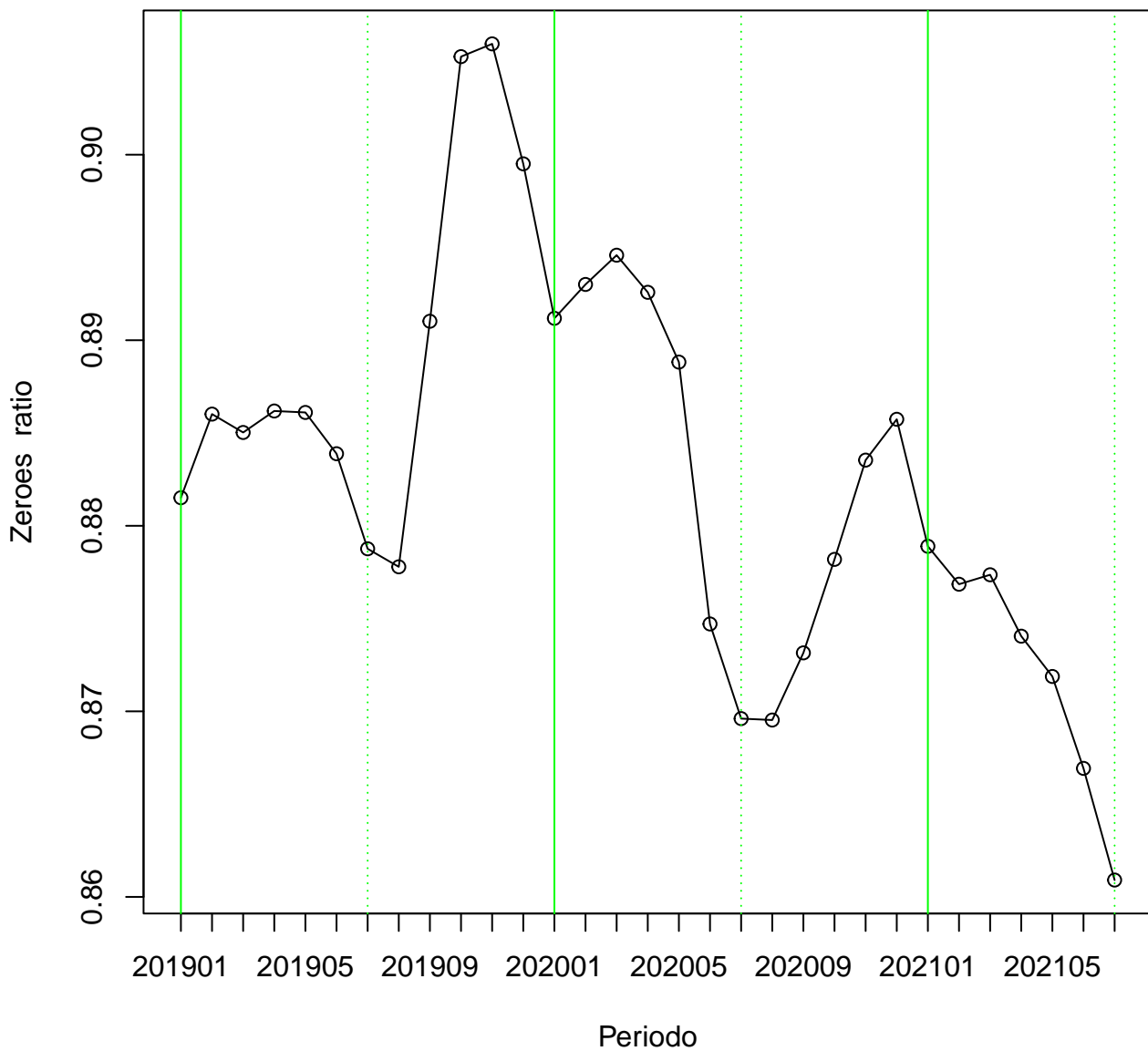
## Zeroes ratio – mprestamos\_hipotecarios



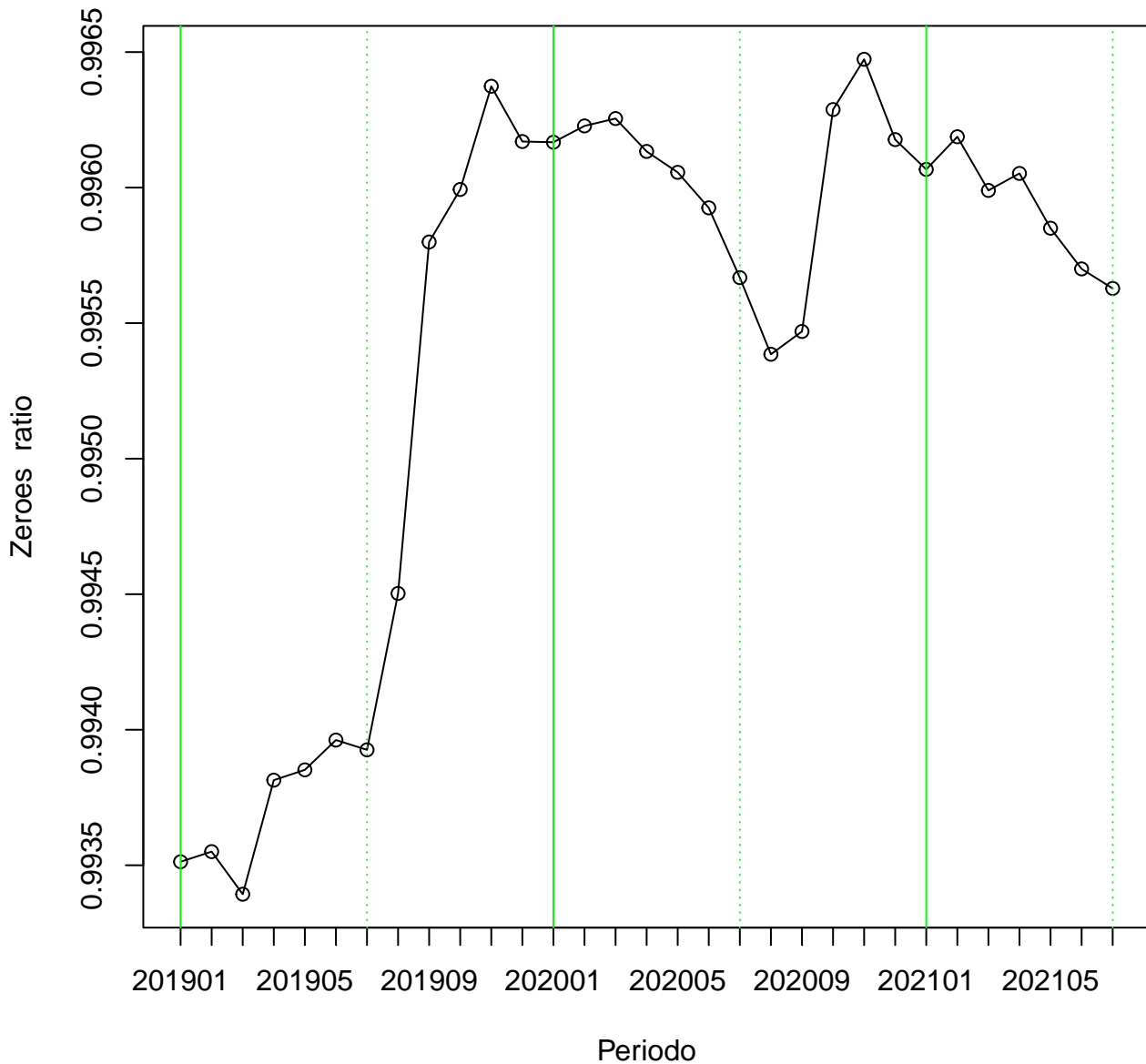
## Zeroes ratio - cplazo\_fijo



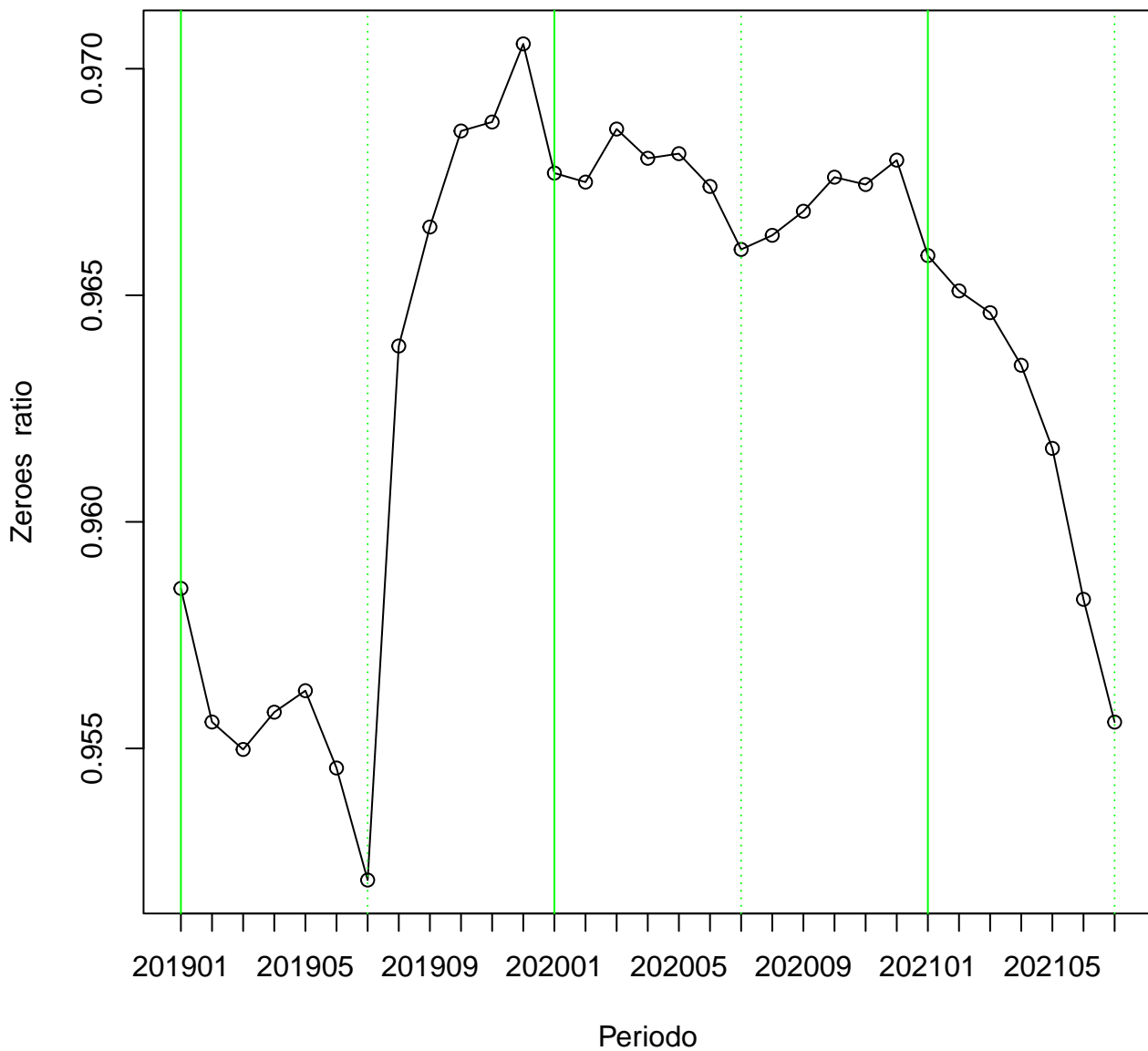
## Zeroes ratio - mplazo\_fijo\_dolares



## Zeroes ratio - mplazo\_fijo\_pesos

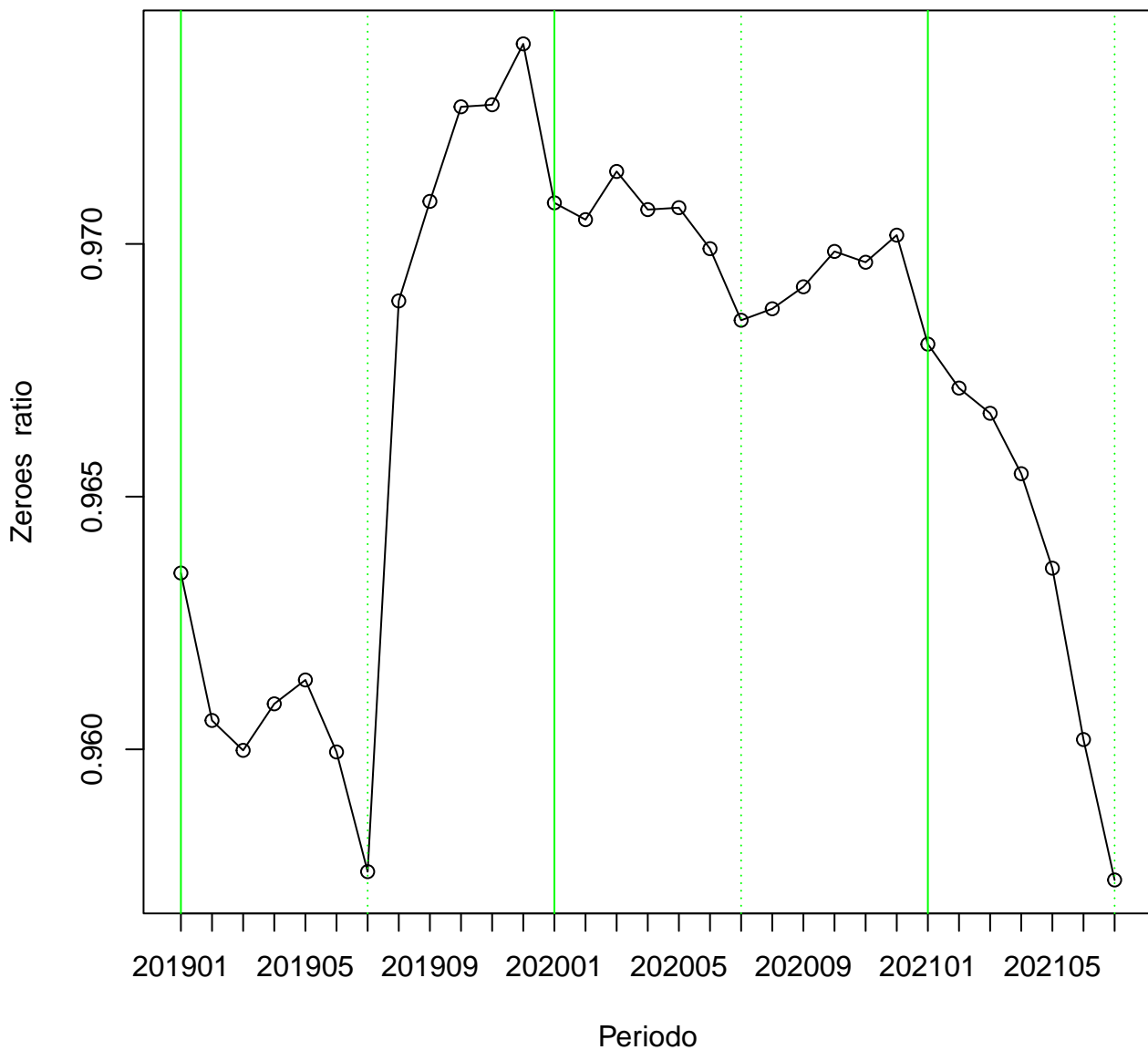


# Zeroes ratio - cinversion1

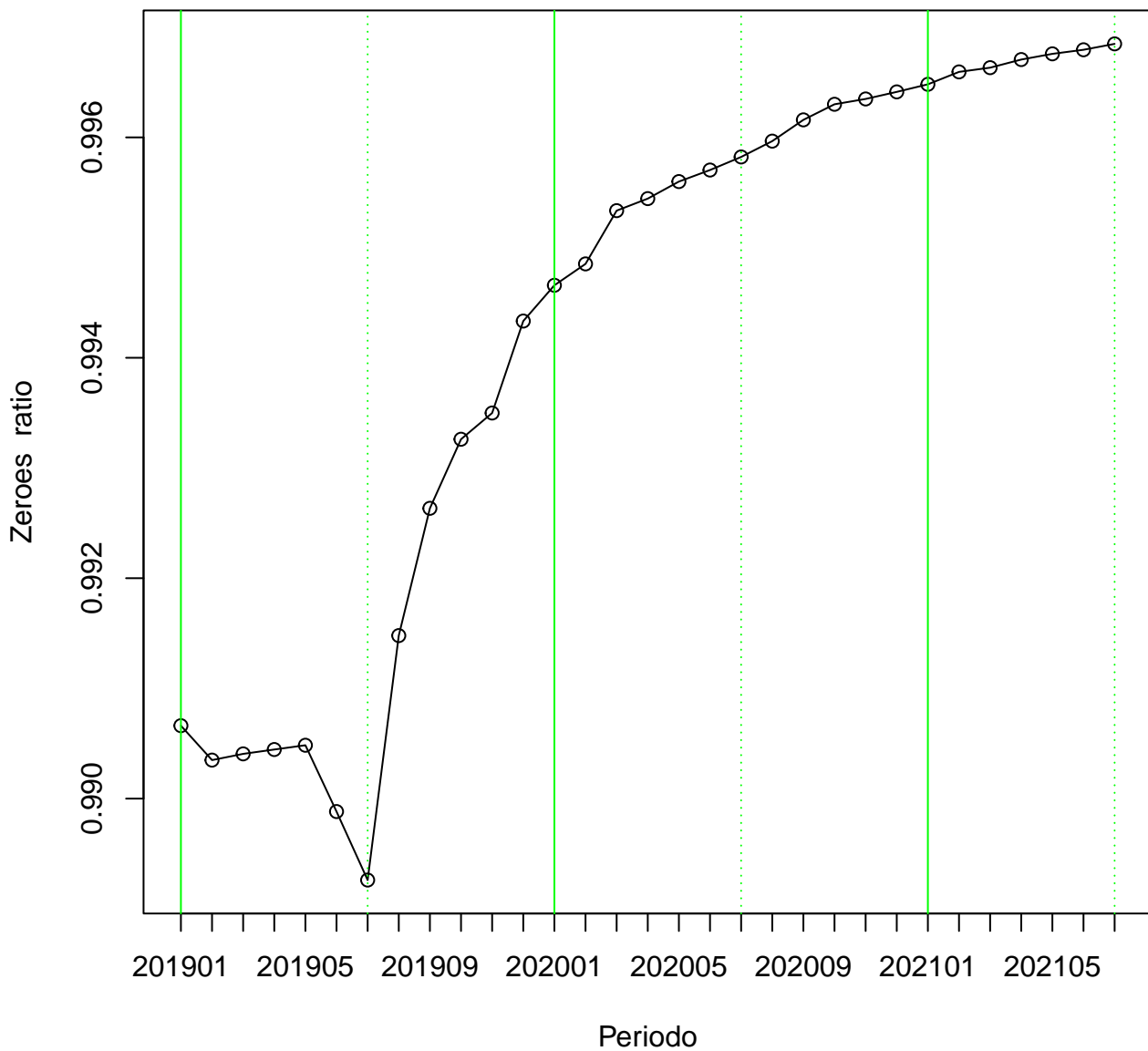




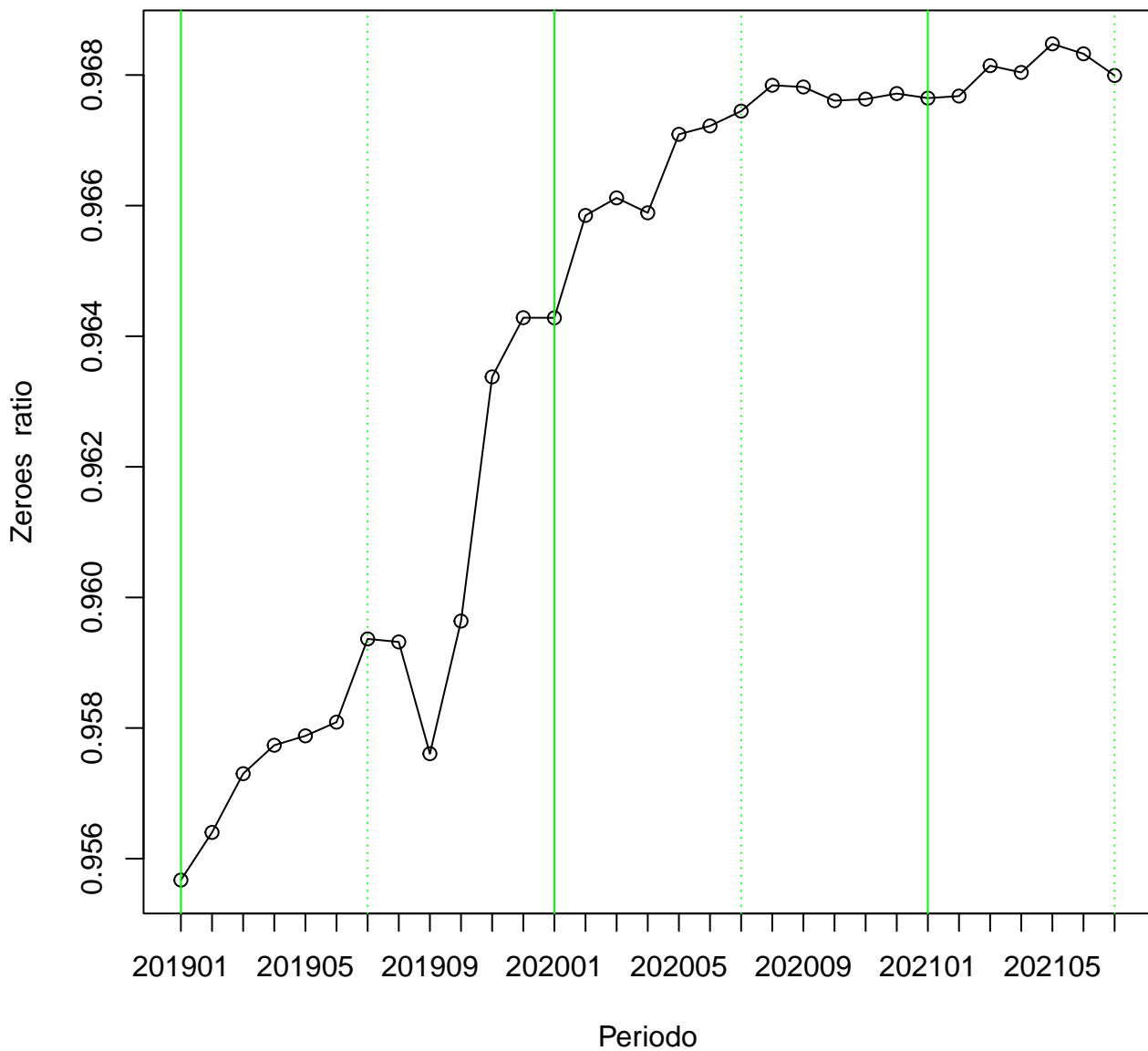
## Zeroes ratio - minversion1\_pesos



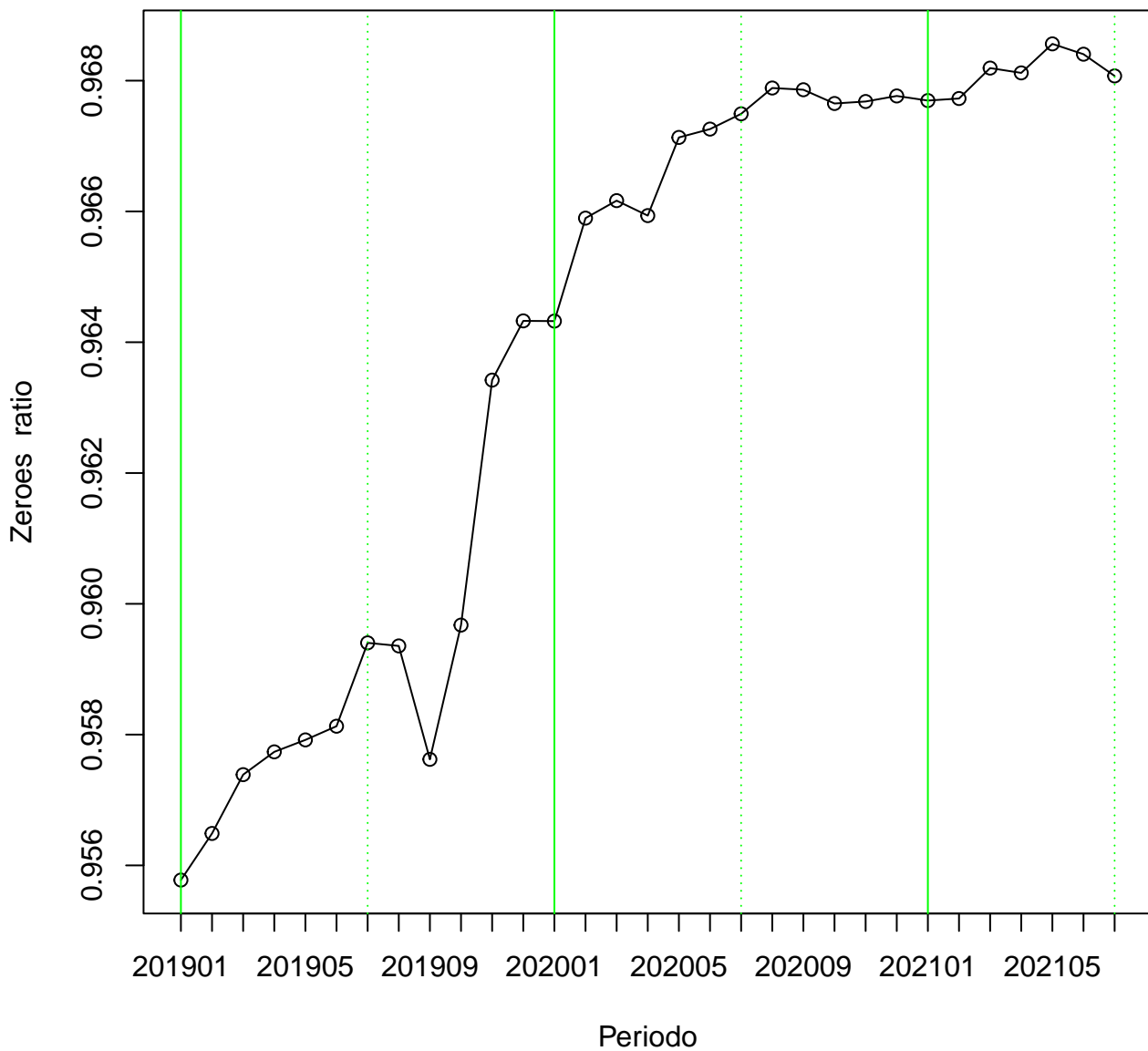
## Zeroes ratio - minversion1\_dolares



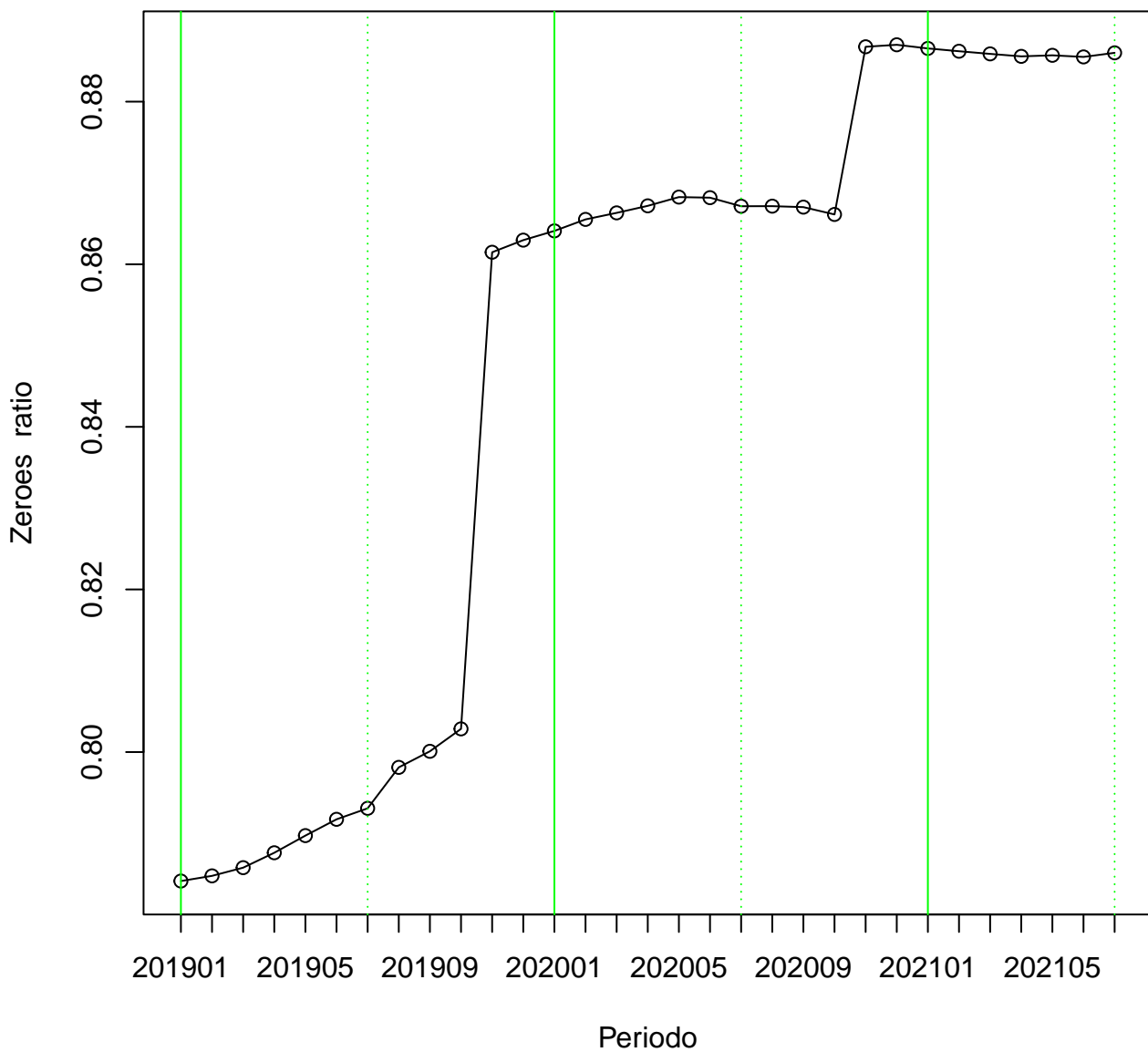
## Zeroes ratio - cinversion2



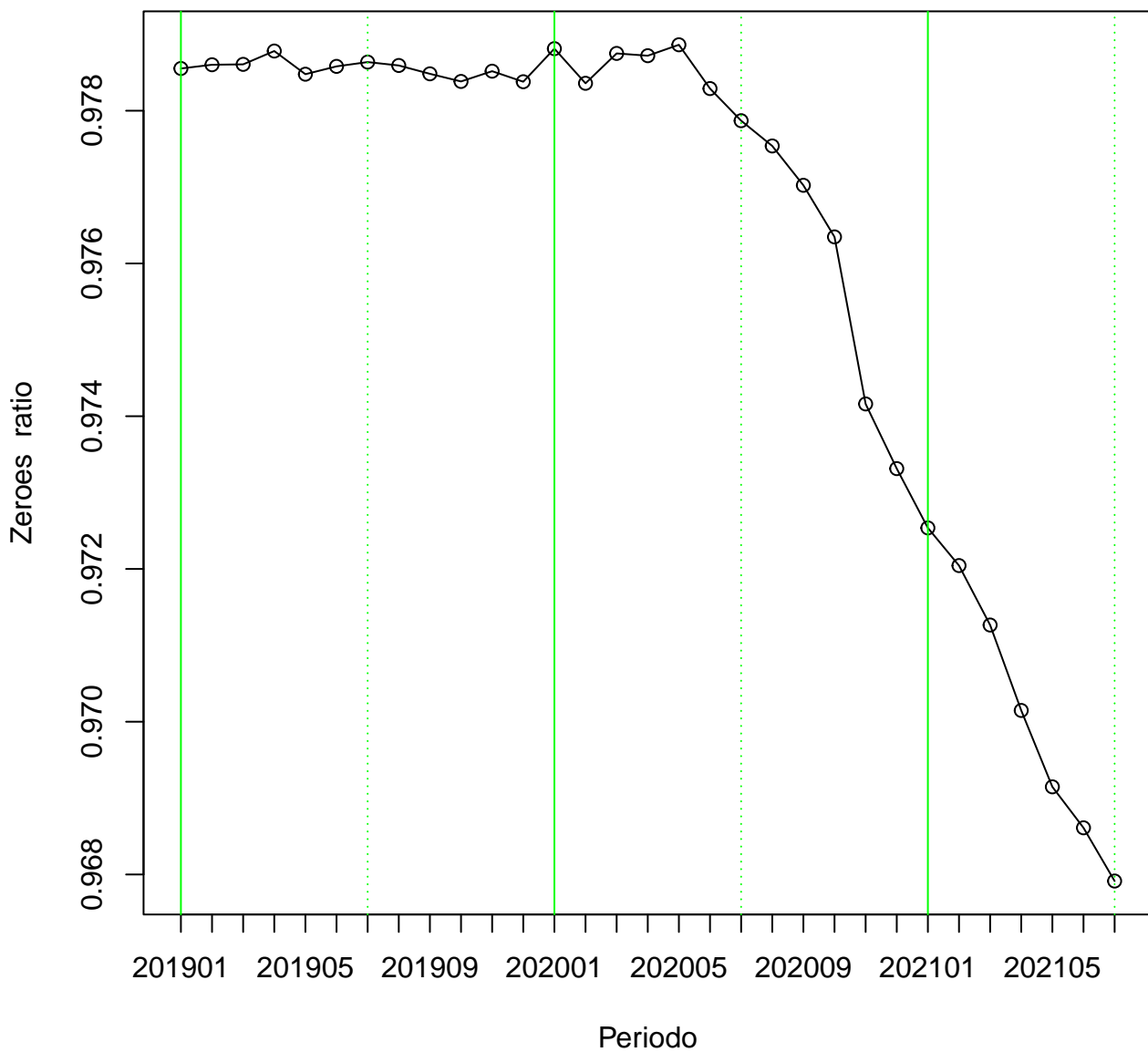
## Zeroes ratio – minversion2



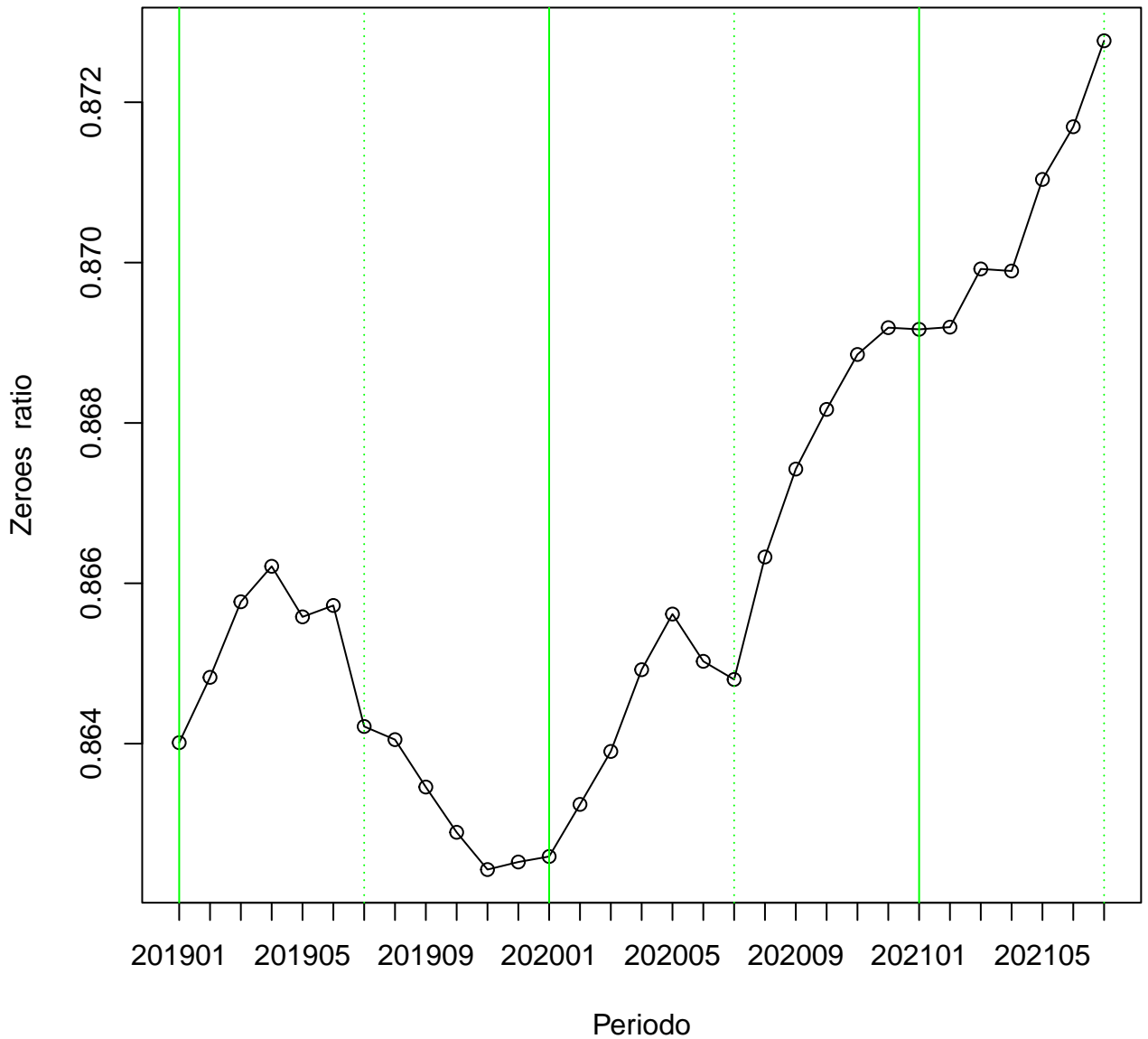
## Zeroes ratio - cseguro\_vida



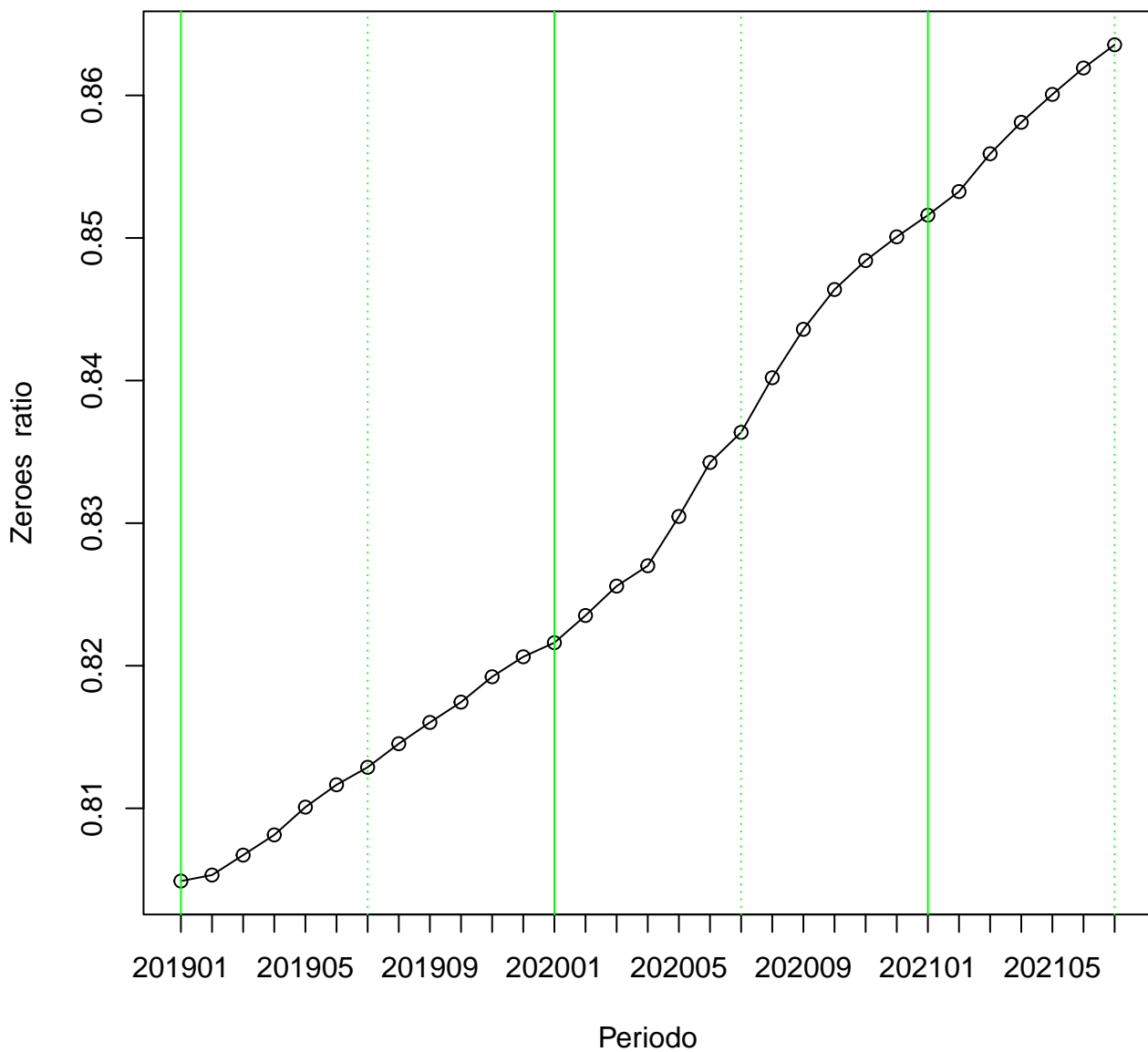
## Zeroes ratio – cseguro\_auto



## Zeroes ratio - cseguro\_vivienda

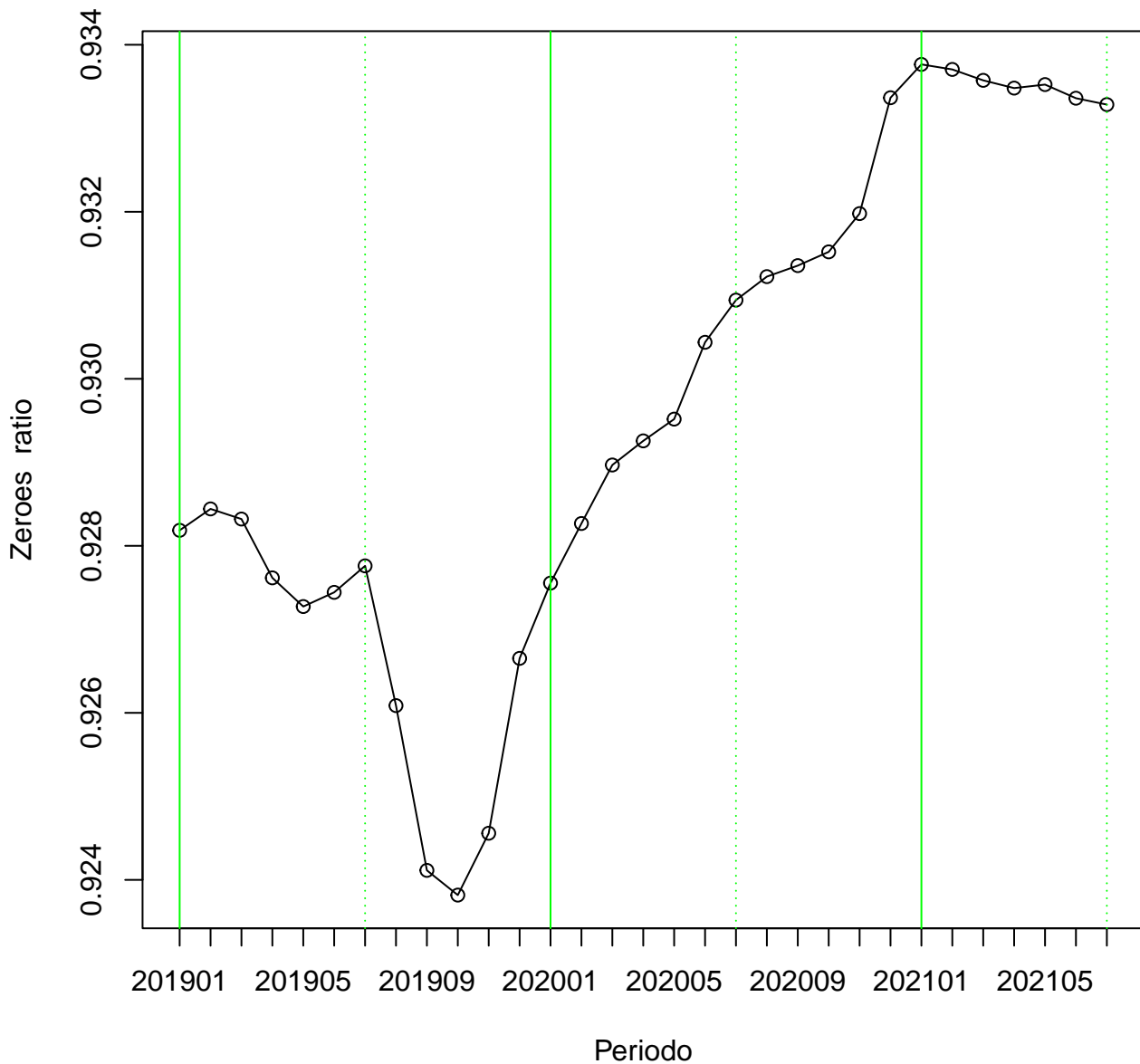


## Zeroes ratio - cseguro\_accidentes\_personales

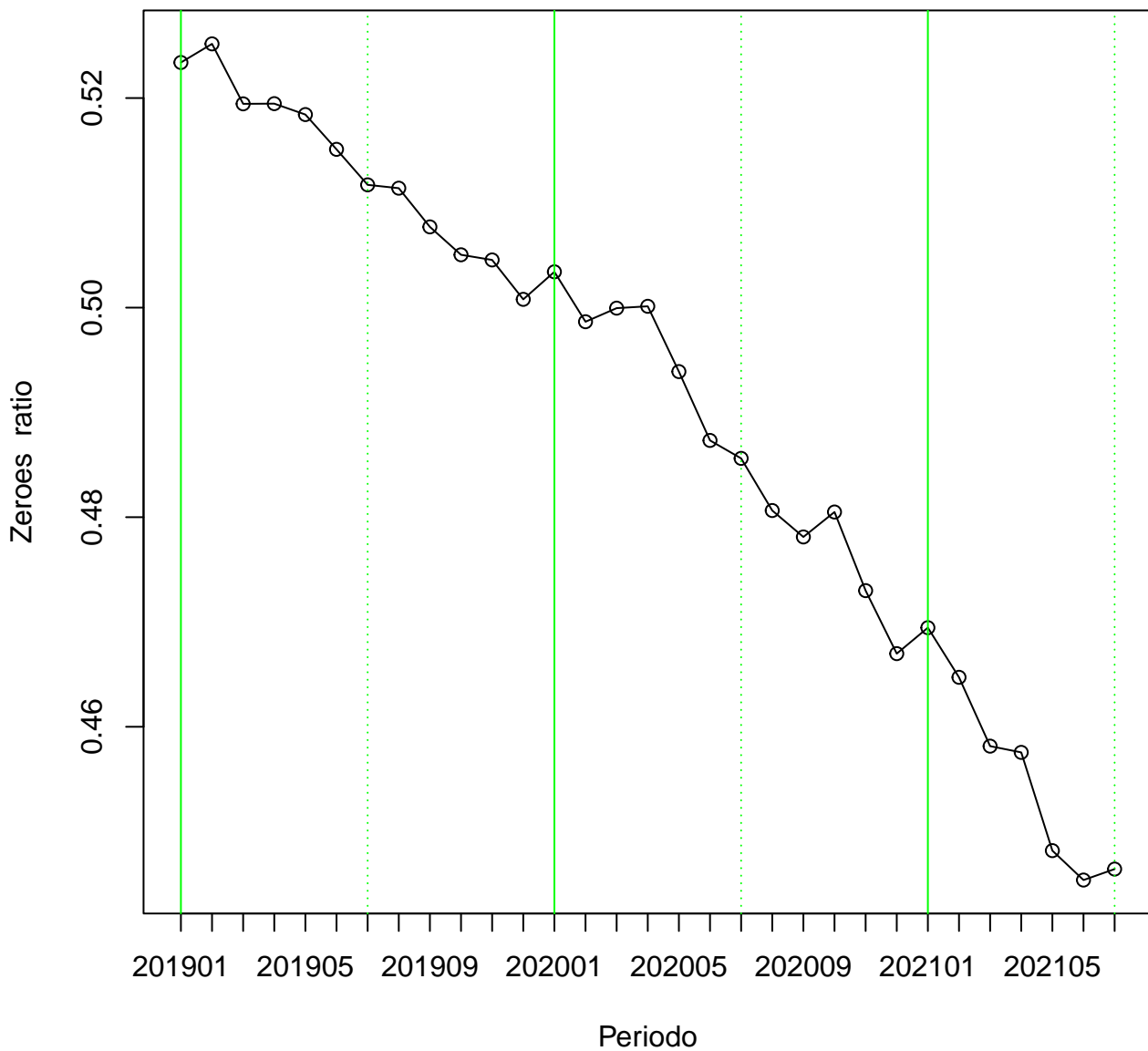




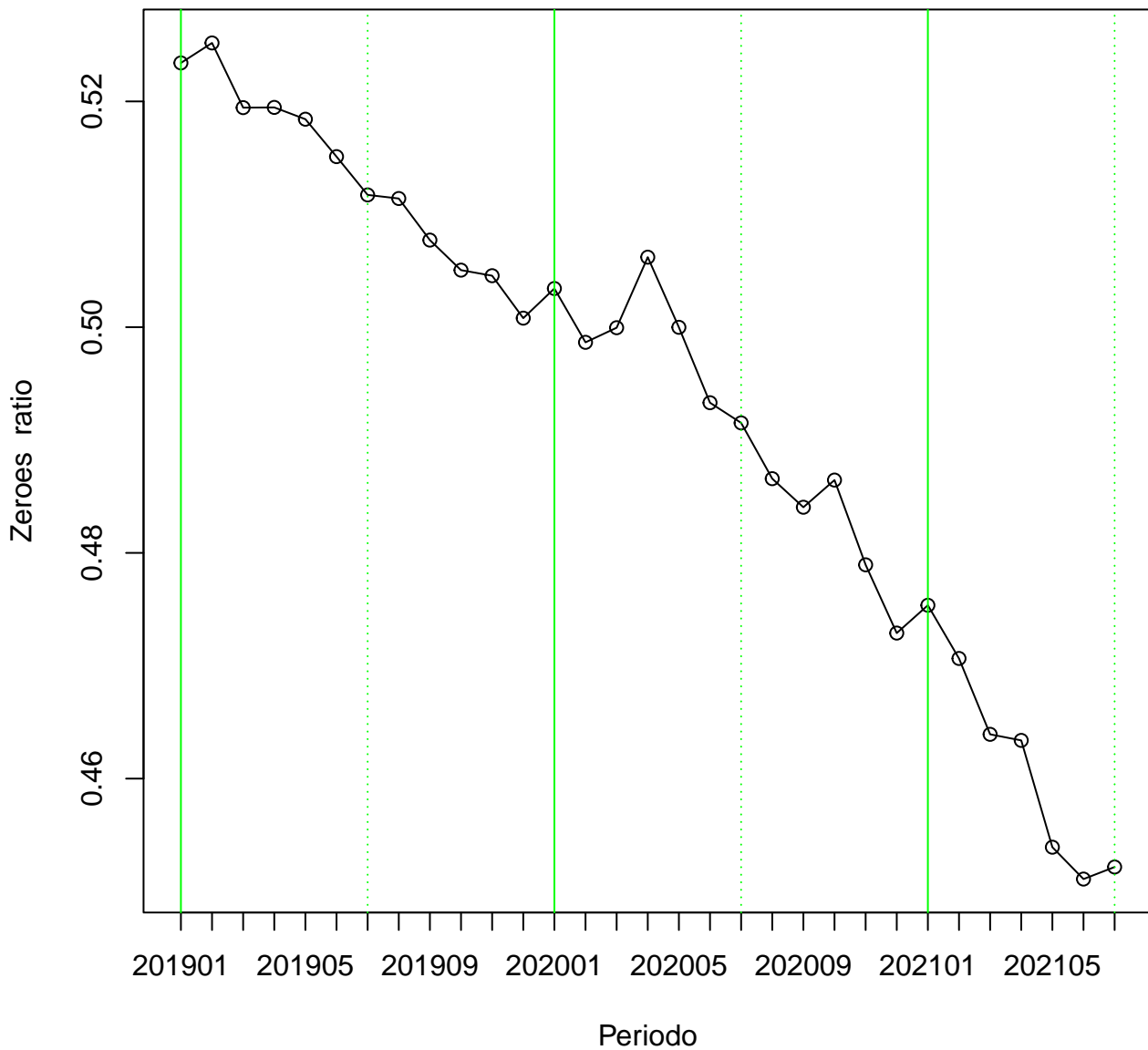
## Zeroes ratio - ccaja\_seguridad



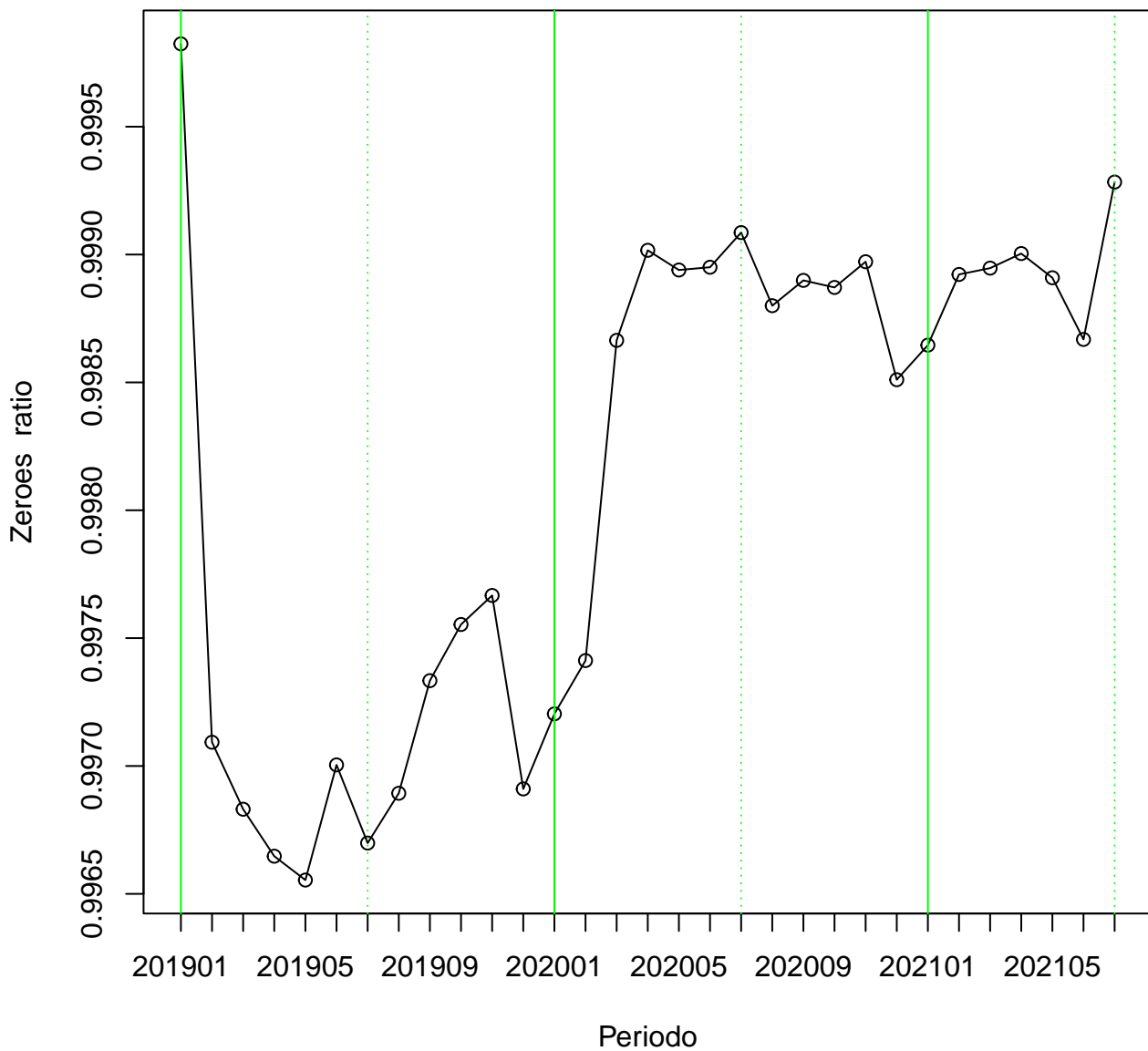
## Zeroes ratio – cpayroll\_trx



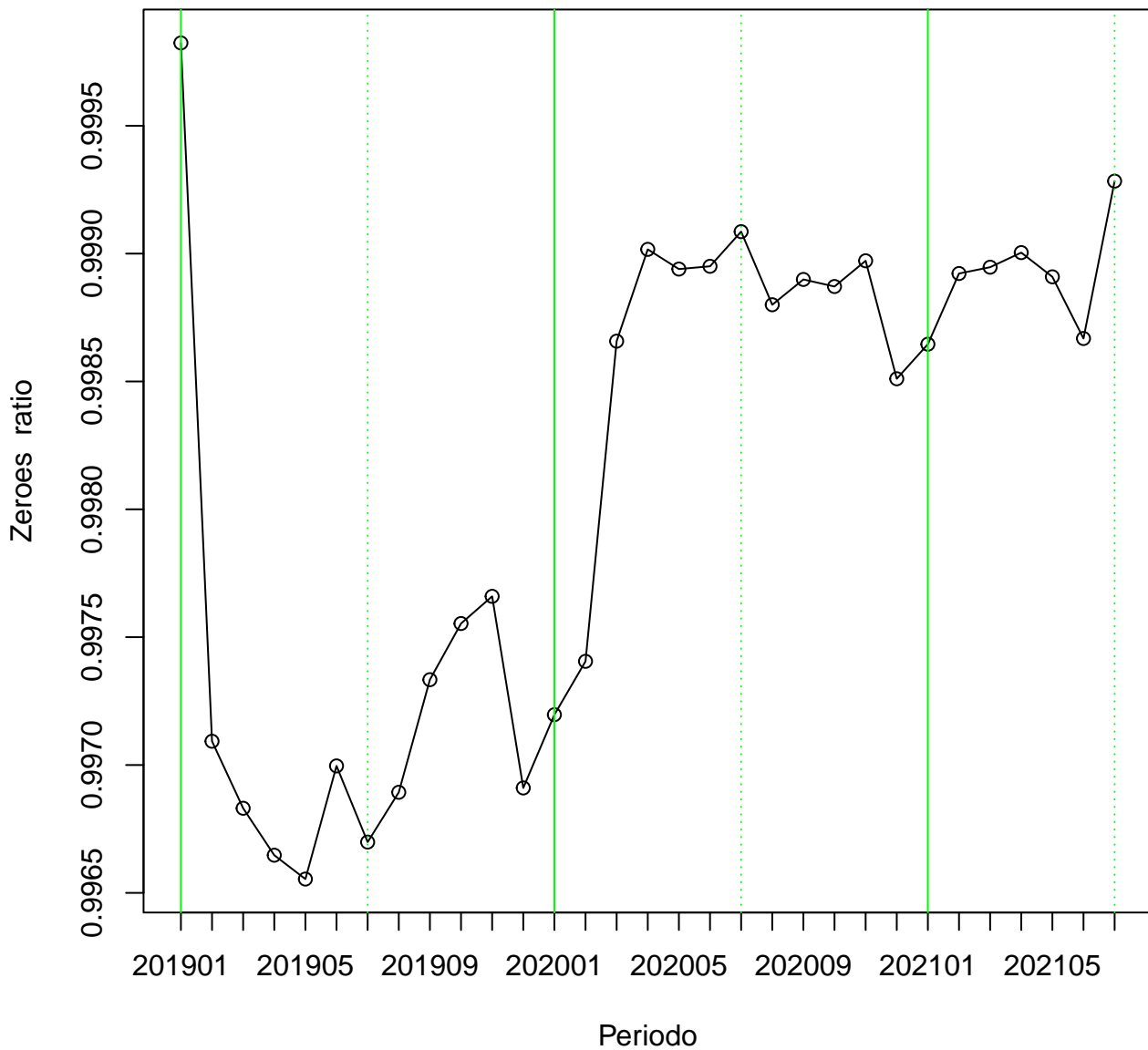
## Zeroes ratio - mpayroll



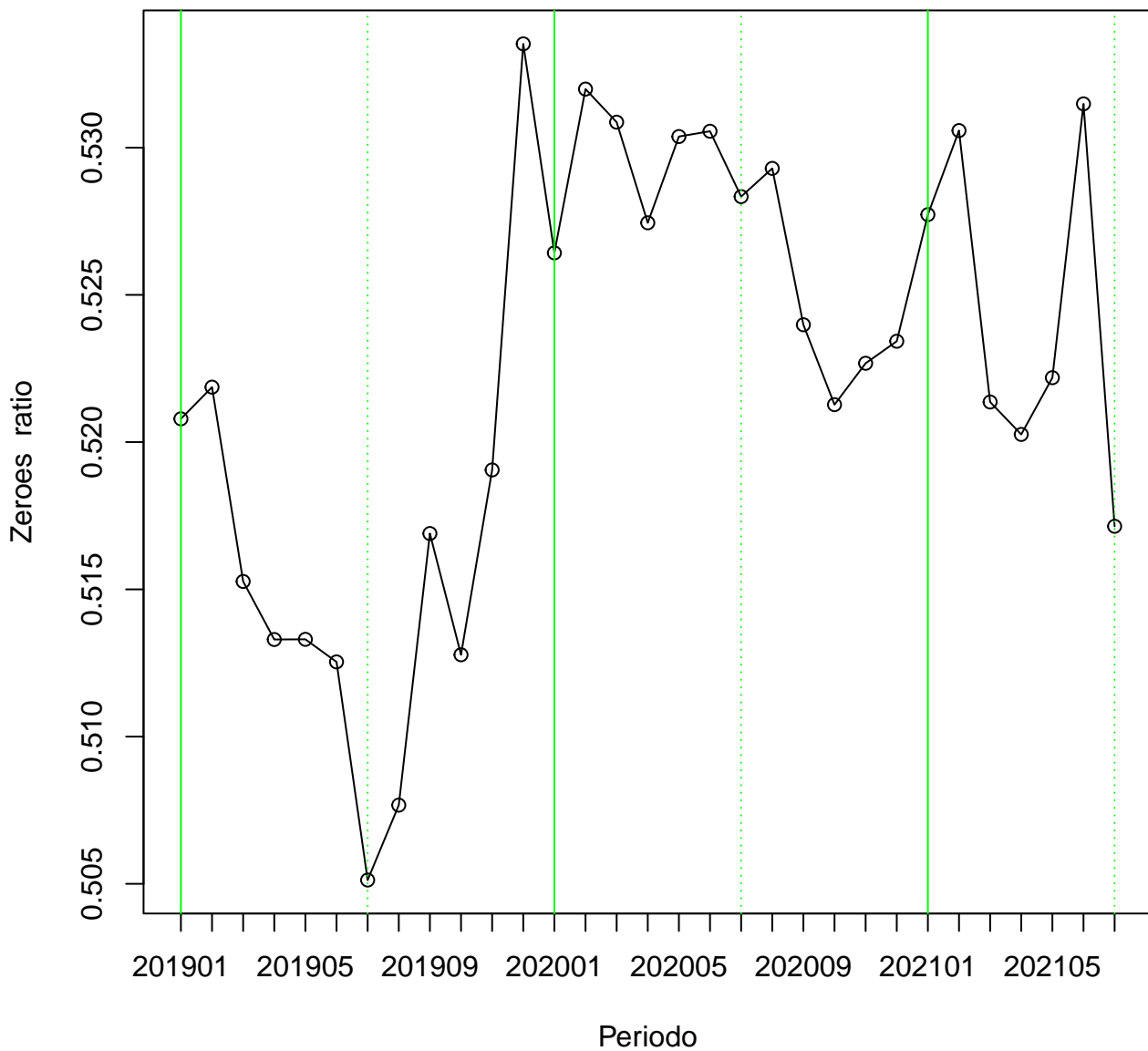
## Zeroes ratio – mpayroll2



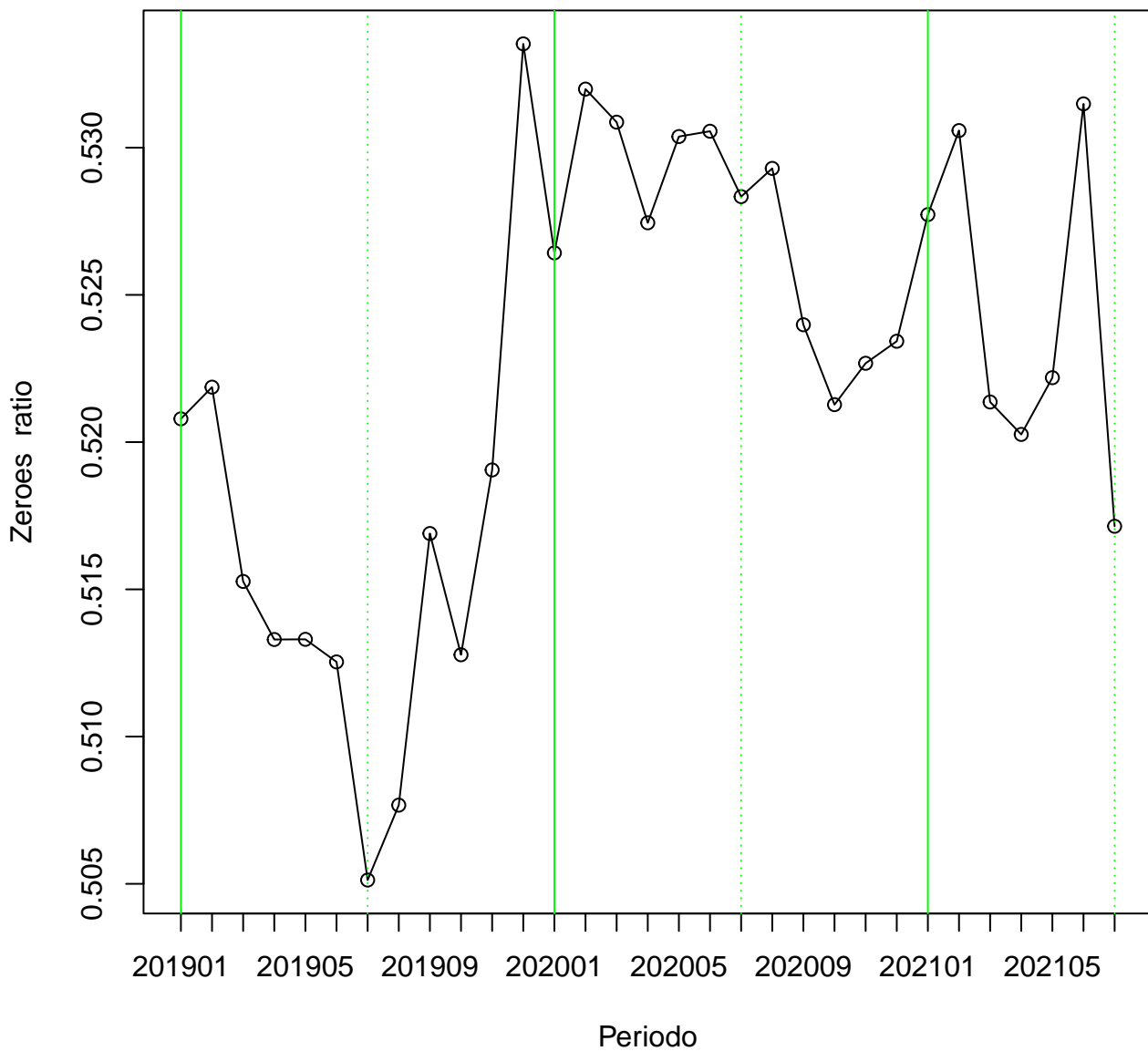
## Zeroes ratio - cpayroll2\_trx



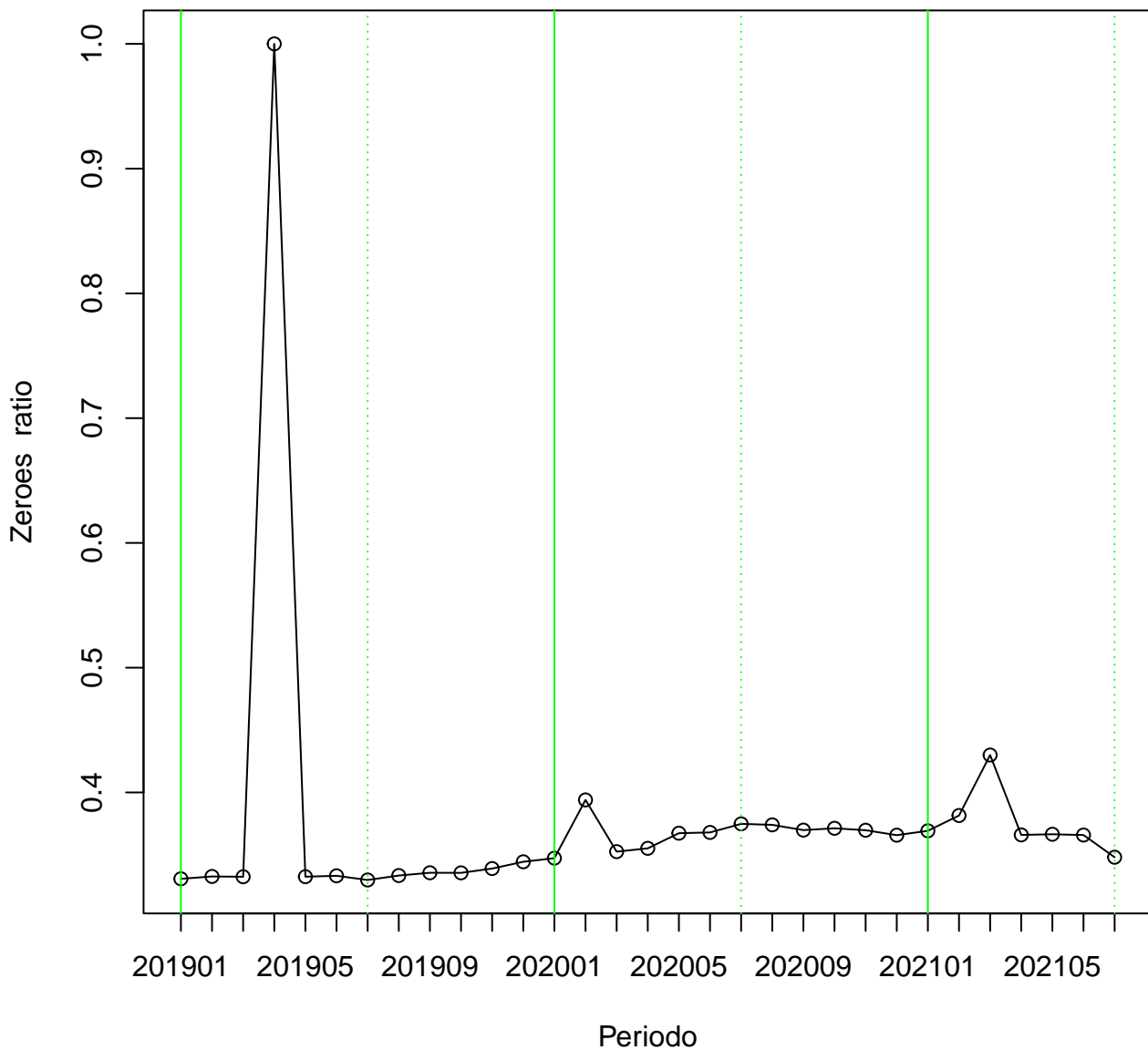
## Zeroes ratio - ccuenta\_debitos\_automaticos



## Zeroes ratio - mcuenta\_debitos\_automaticos

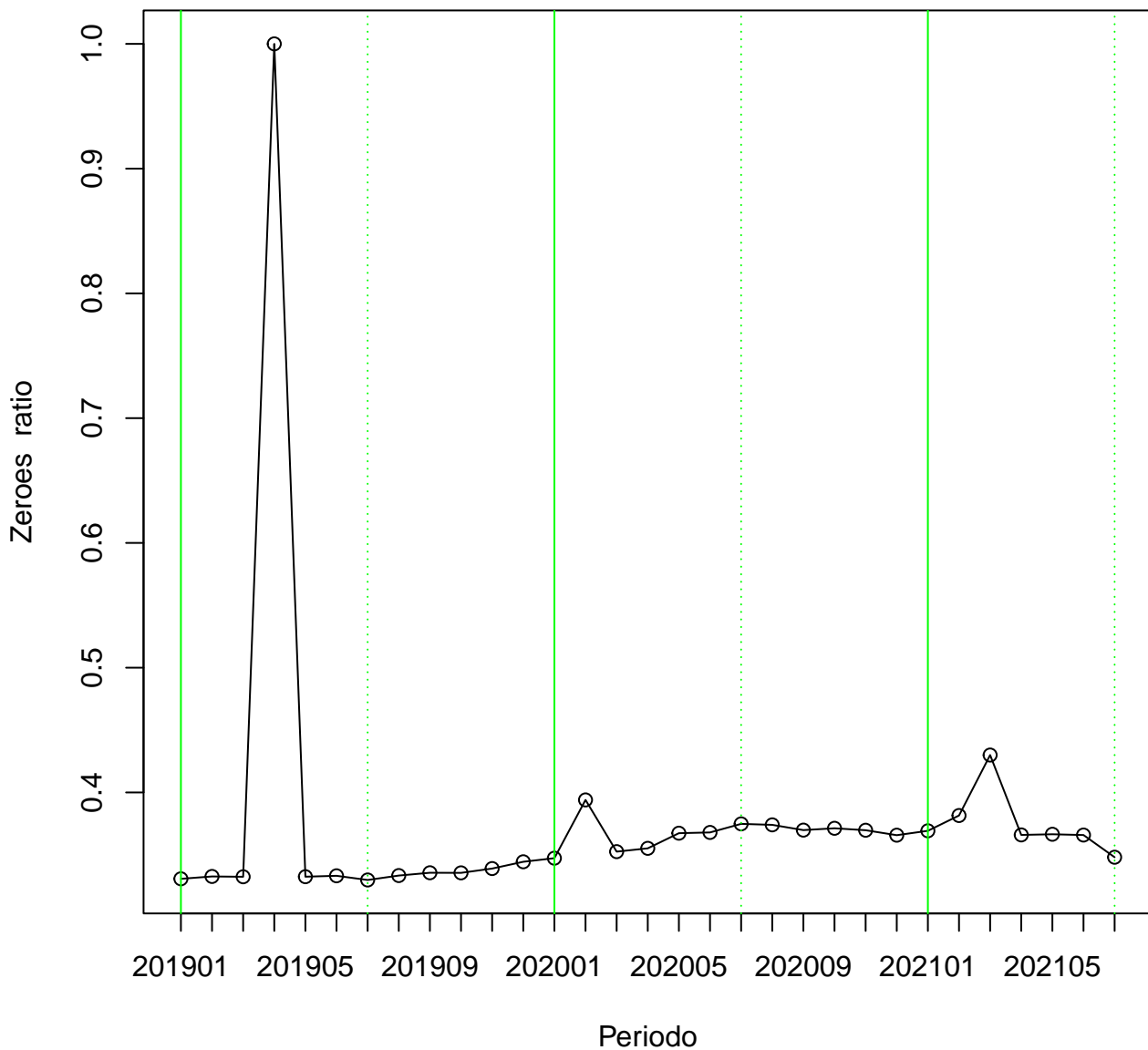


## Zeroes ratio - ctarjeta\_visa\_debitos\_automaticos

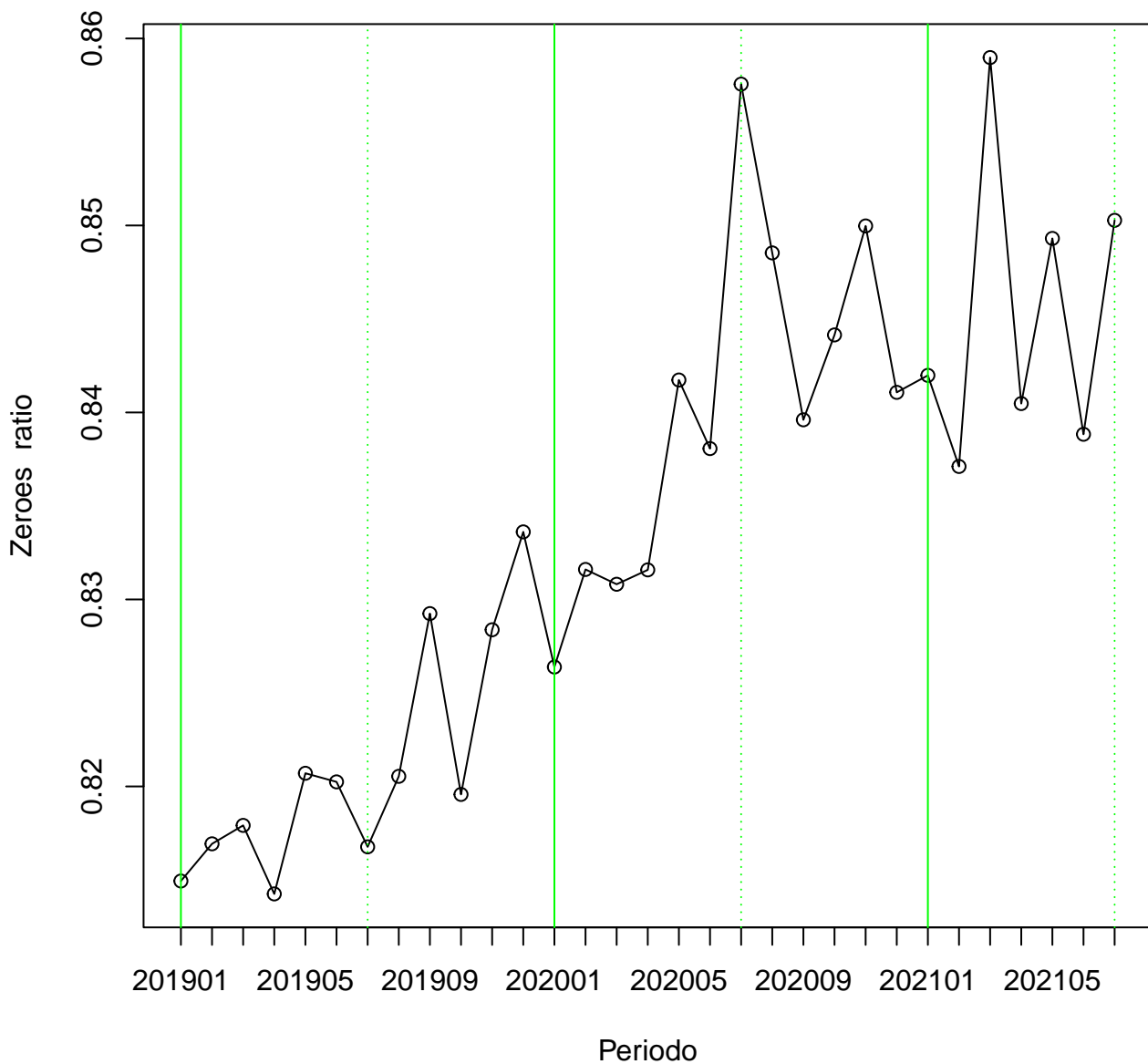




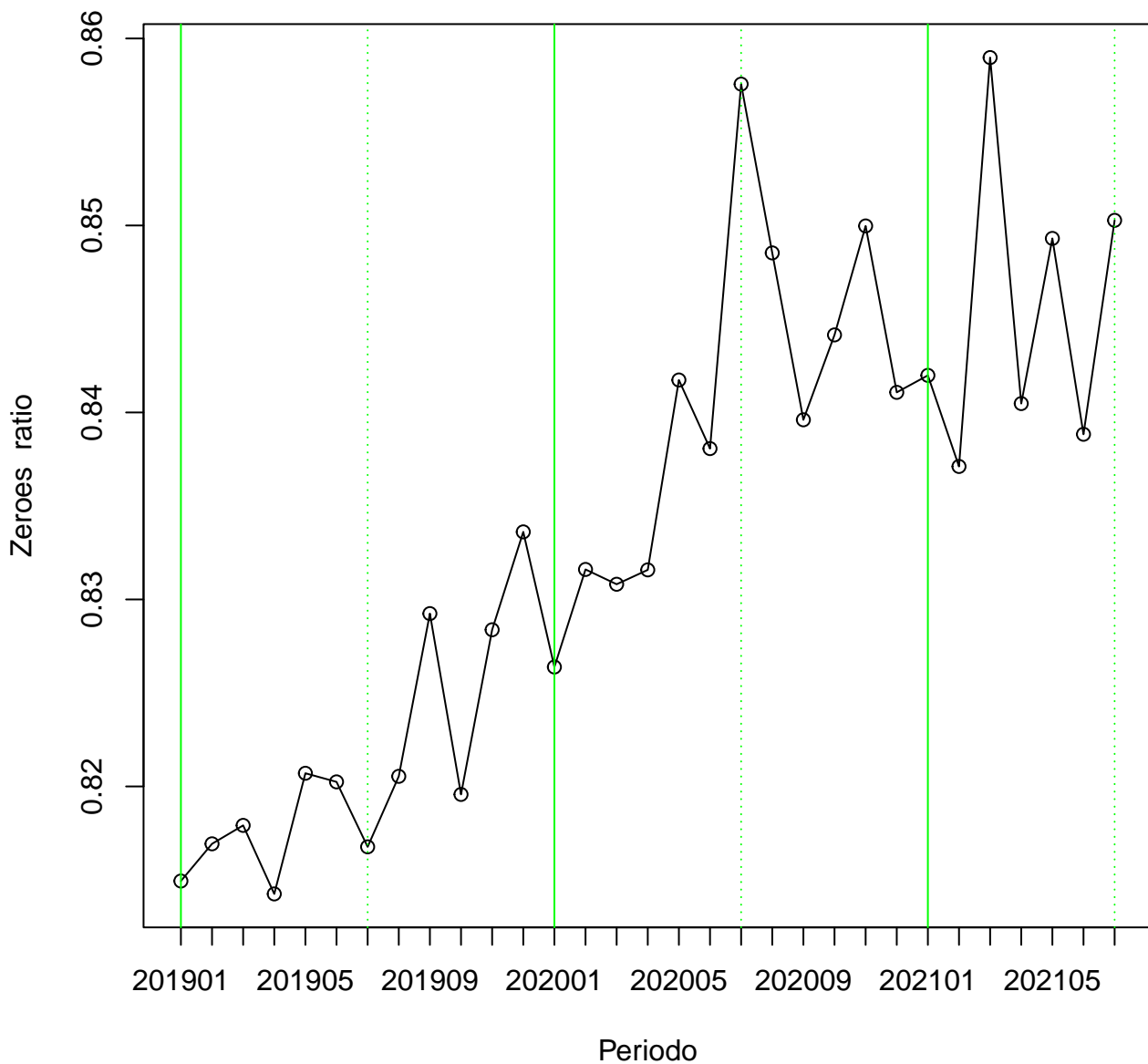
## Zeroes ratio - mttarjeta\_visa\_debitos\_automaticos



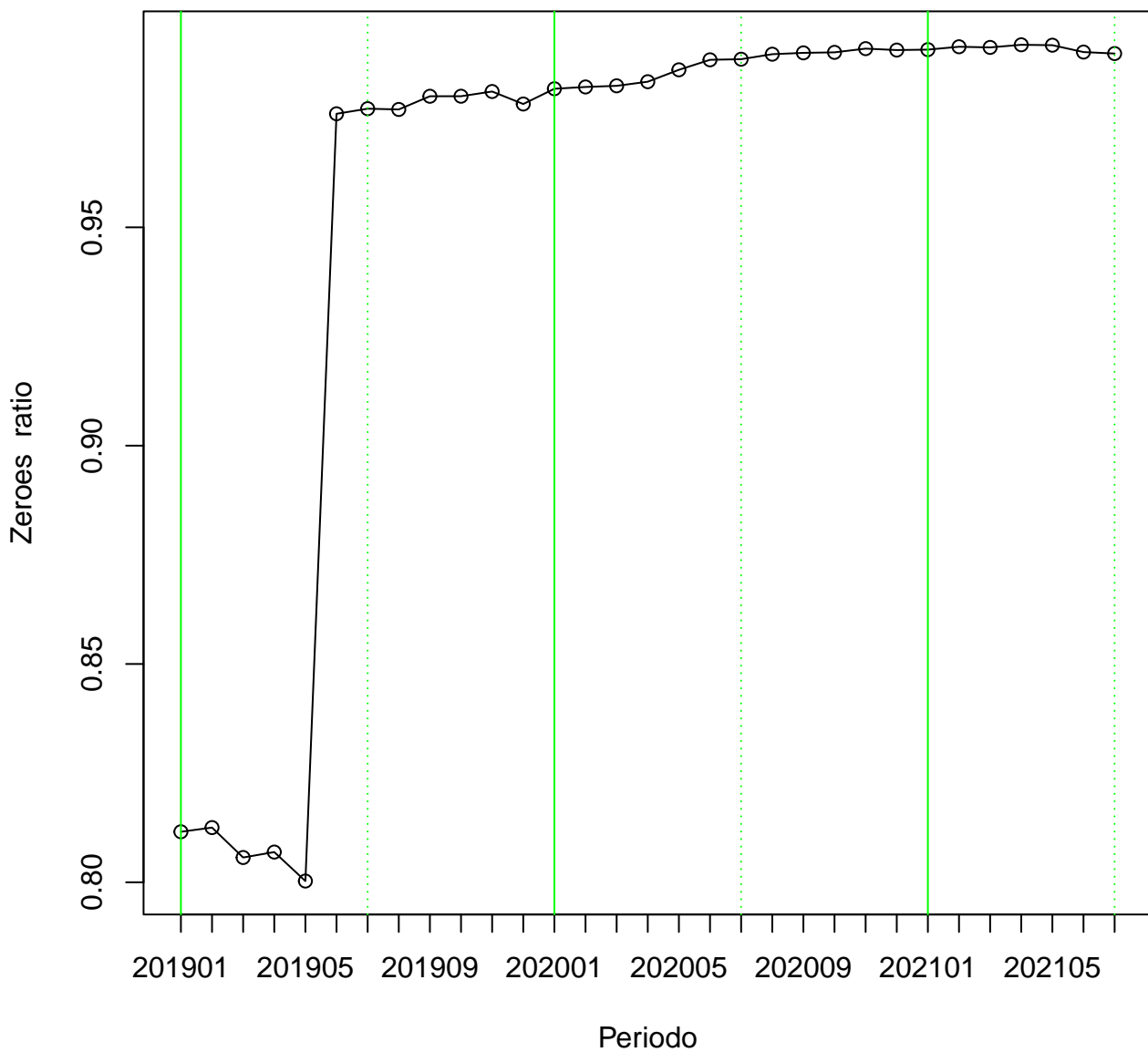
# Zeroes ratio - ctarjeta\_master\_debitos\_automaticos



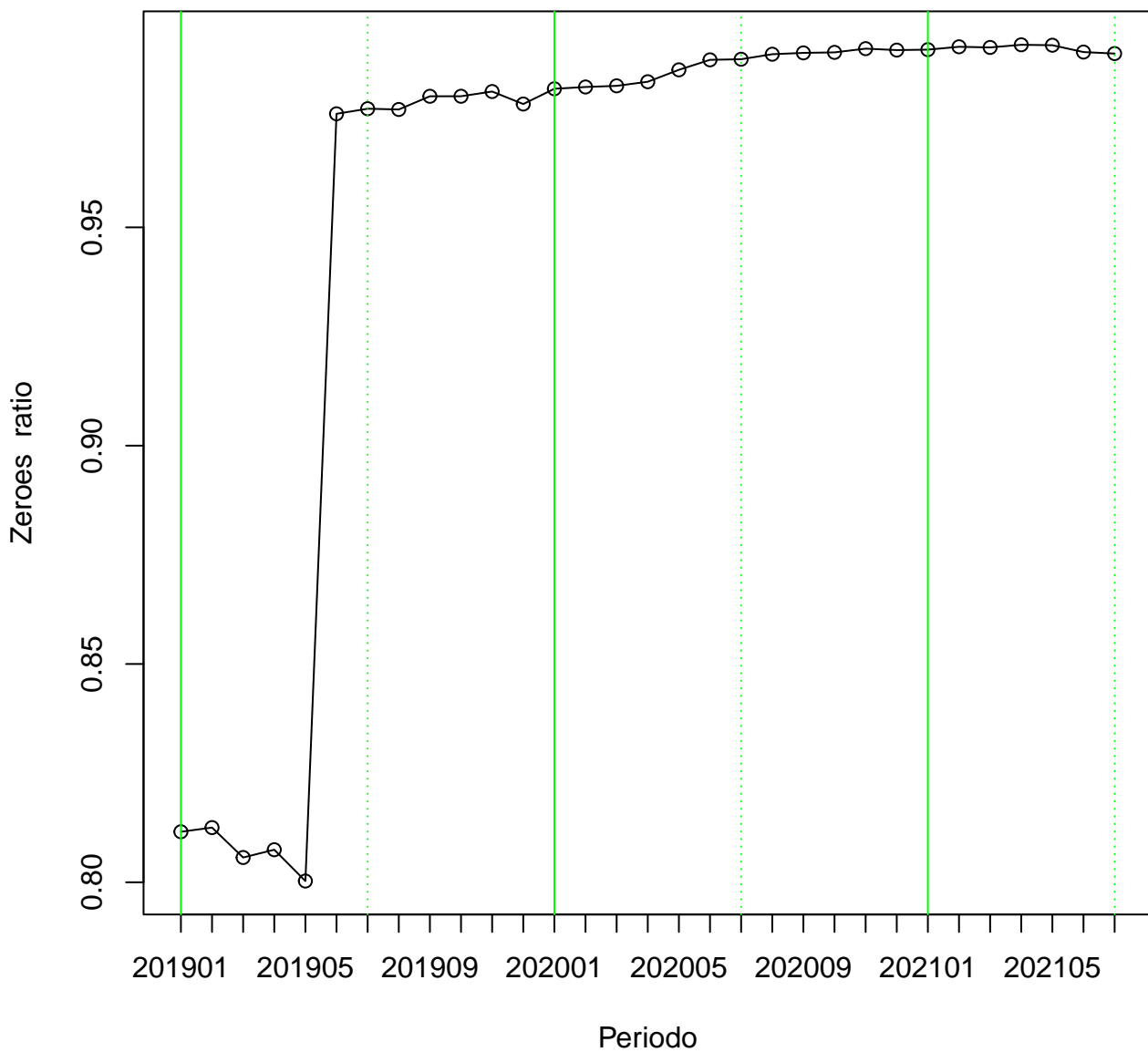
# Zeroes ratio - mttarjeta\_master\_debitos\_automaticos



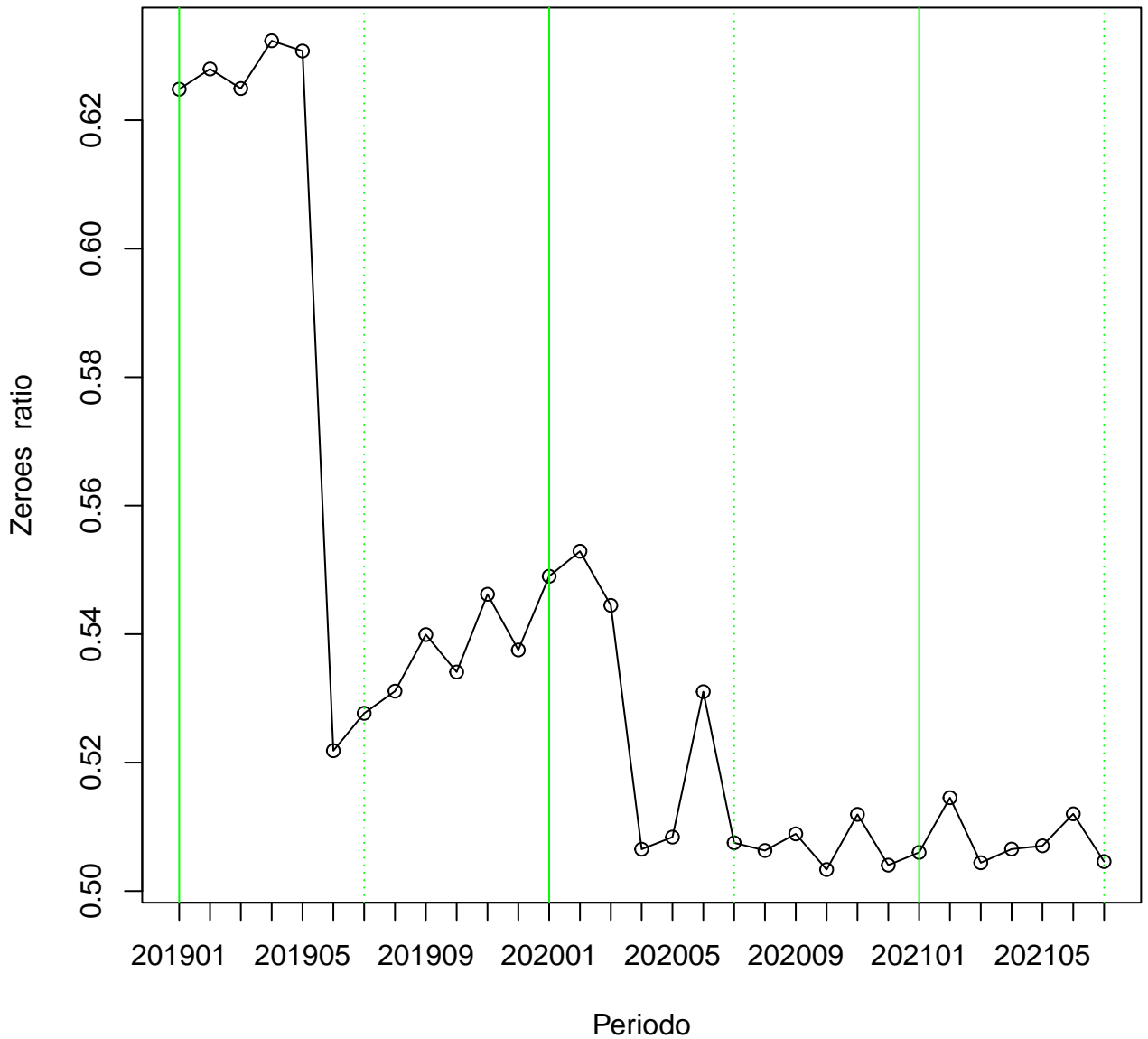
## Zeroes ratio - cpagodeservicios



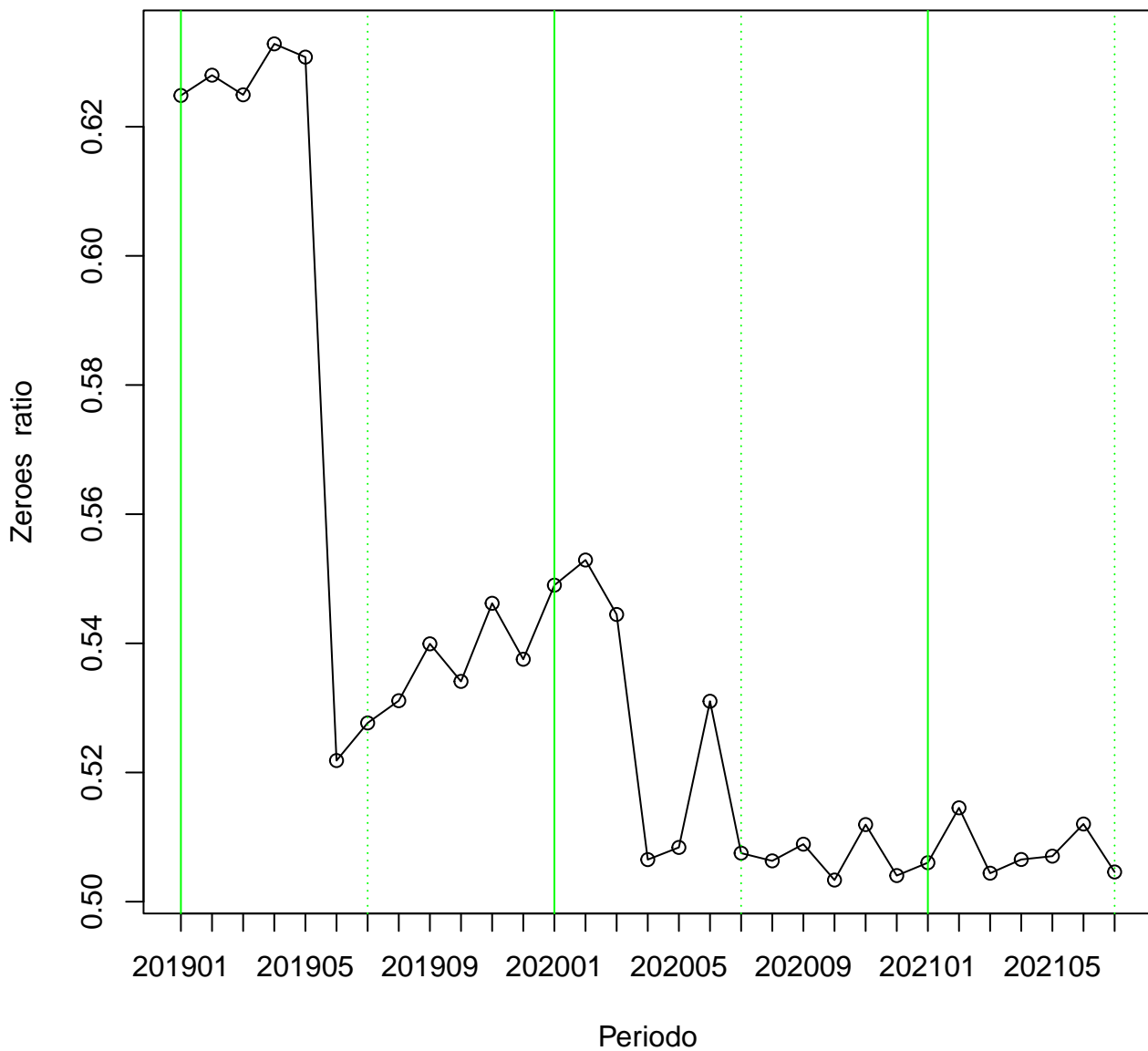
## Zeroes ratio - mpagodeservicios



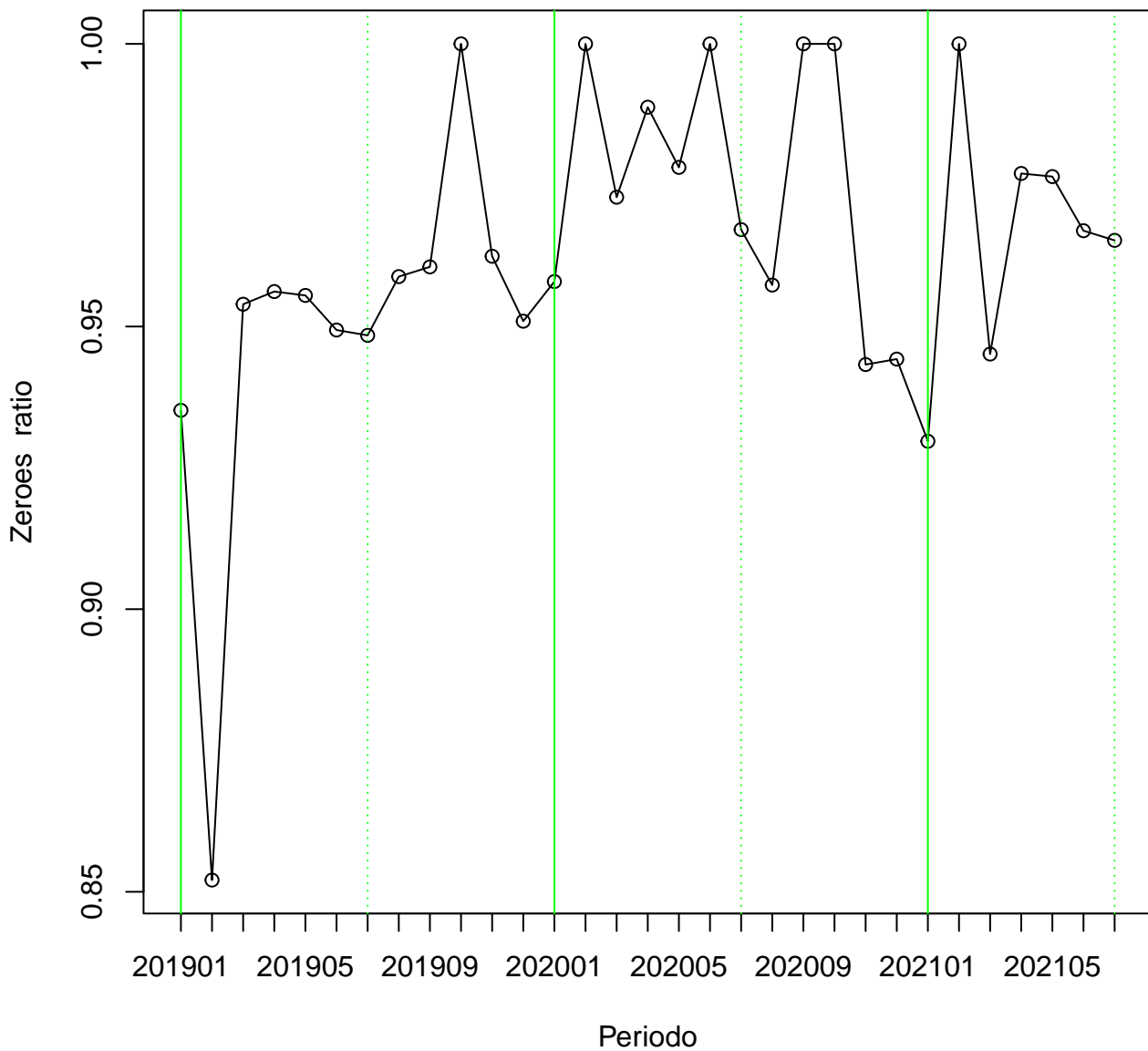
## Zeroes ratio - cpagomiscuentas



## Zeroes ratio - mpagomiscuentas

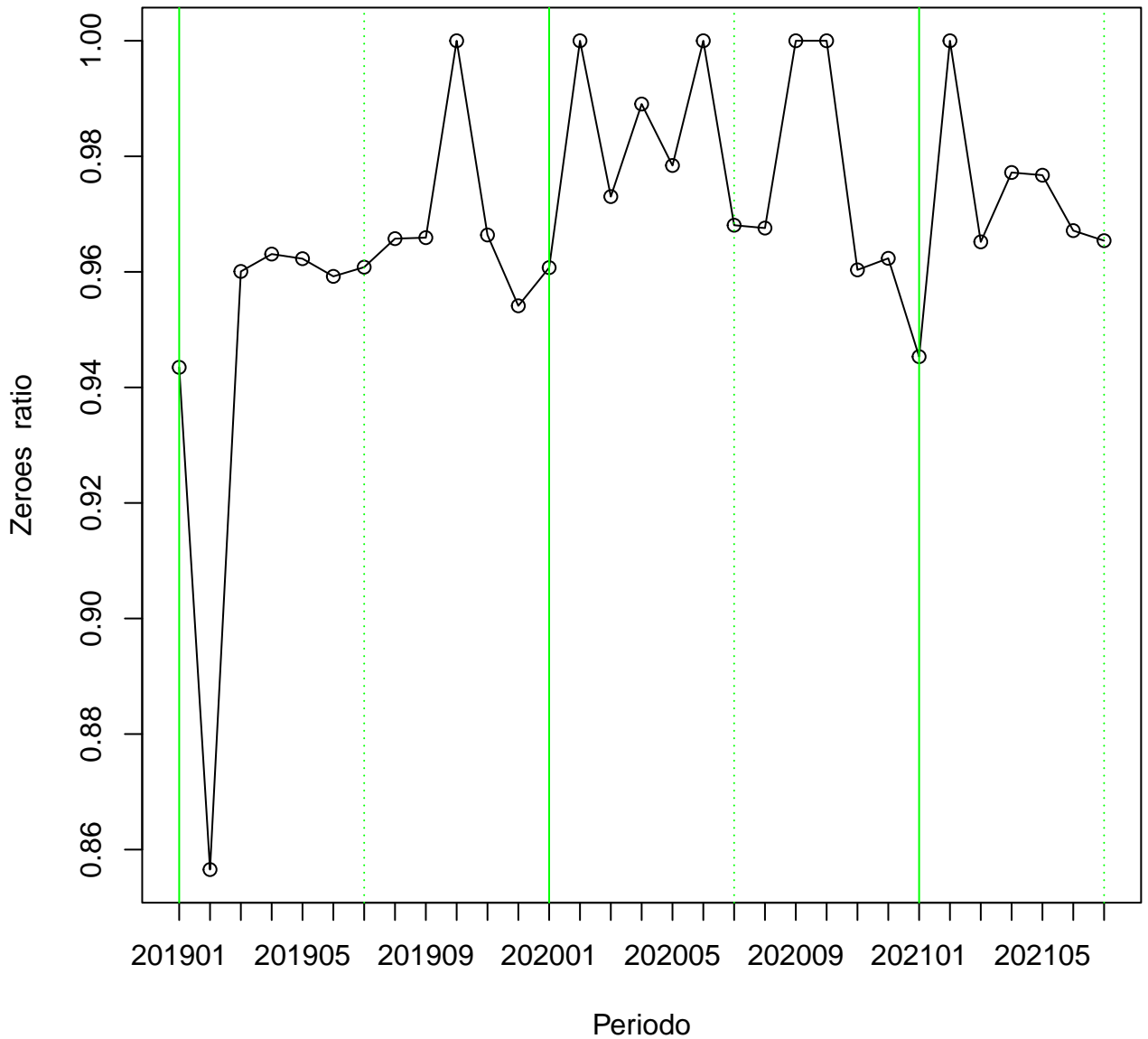


## Zeroes ratio – ccajeros\_propios\_descuentos

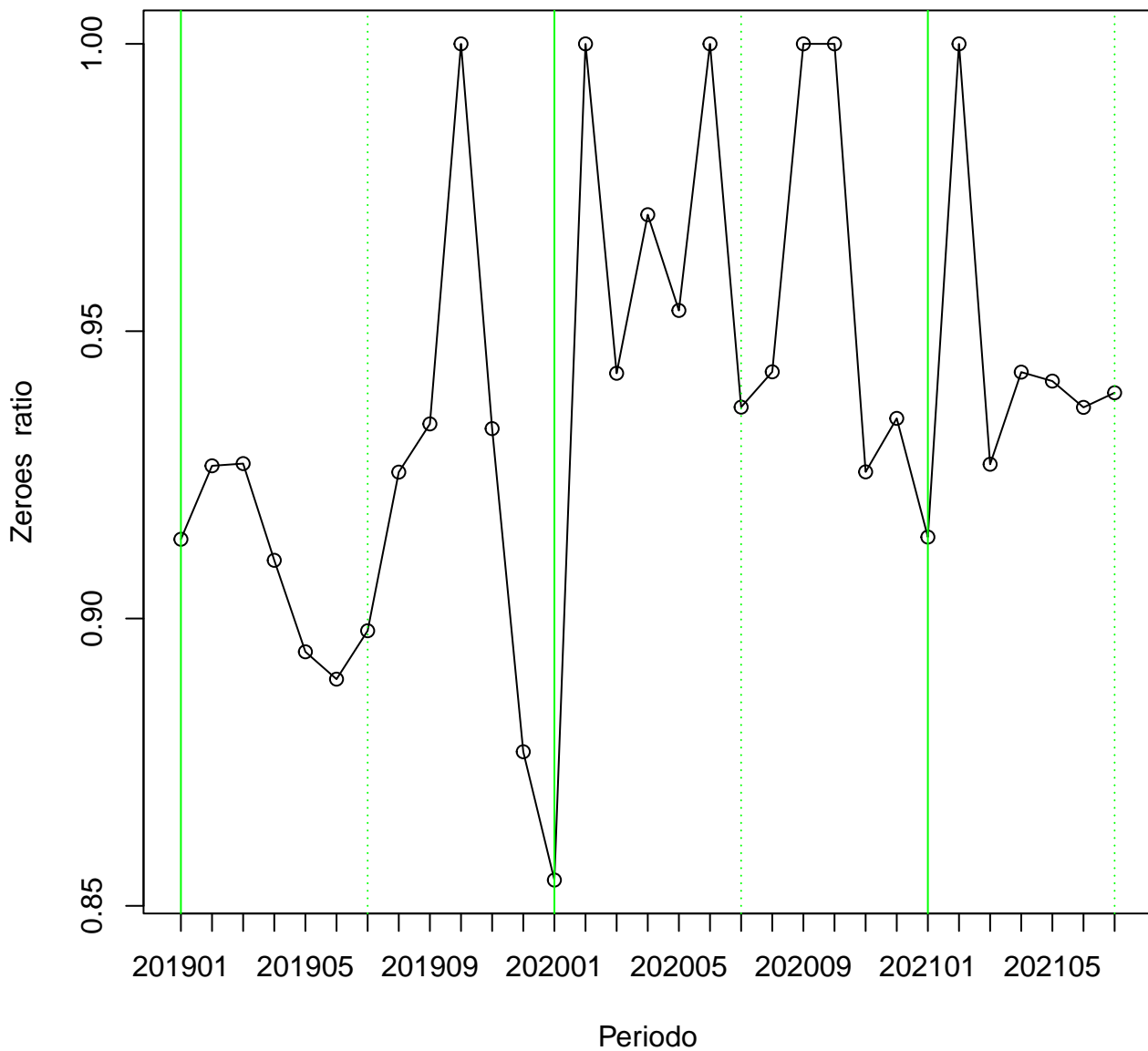




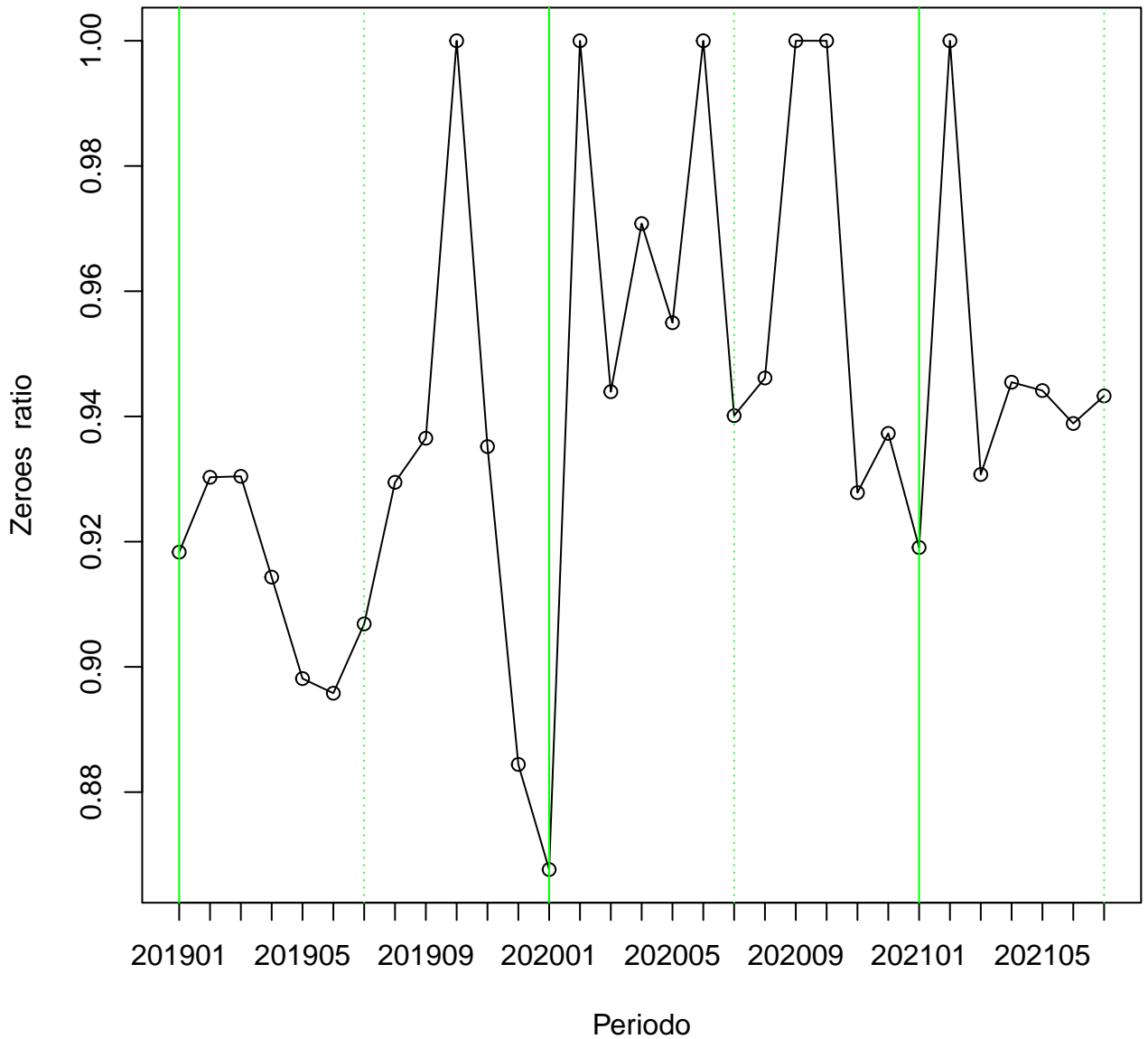
## Zeroes ratio - mcajeros\_propios\_descuentos



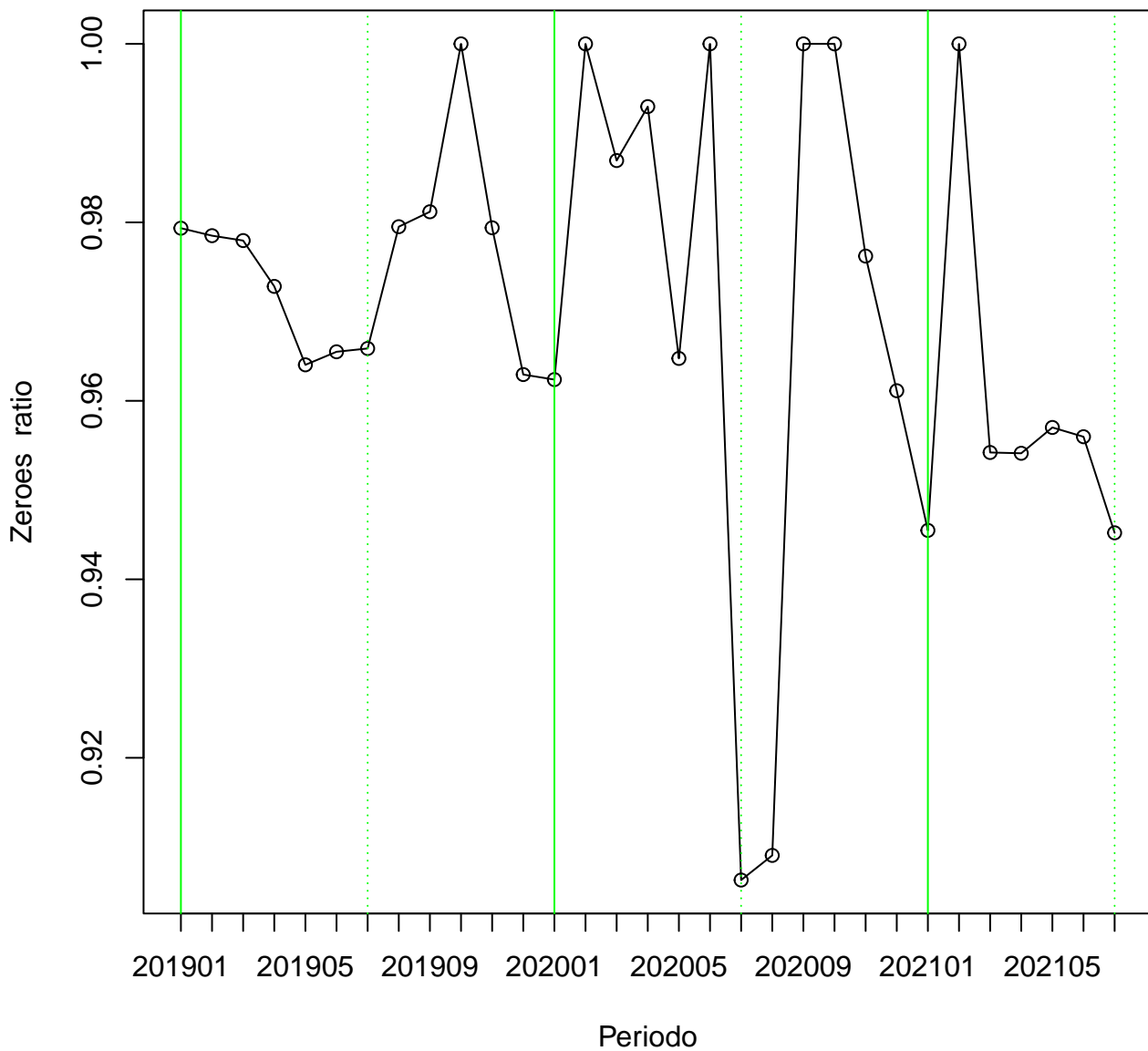
## Zeroes ratio - ctarjeta\_visa\_descuentos



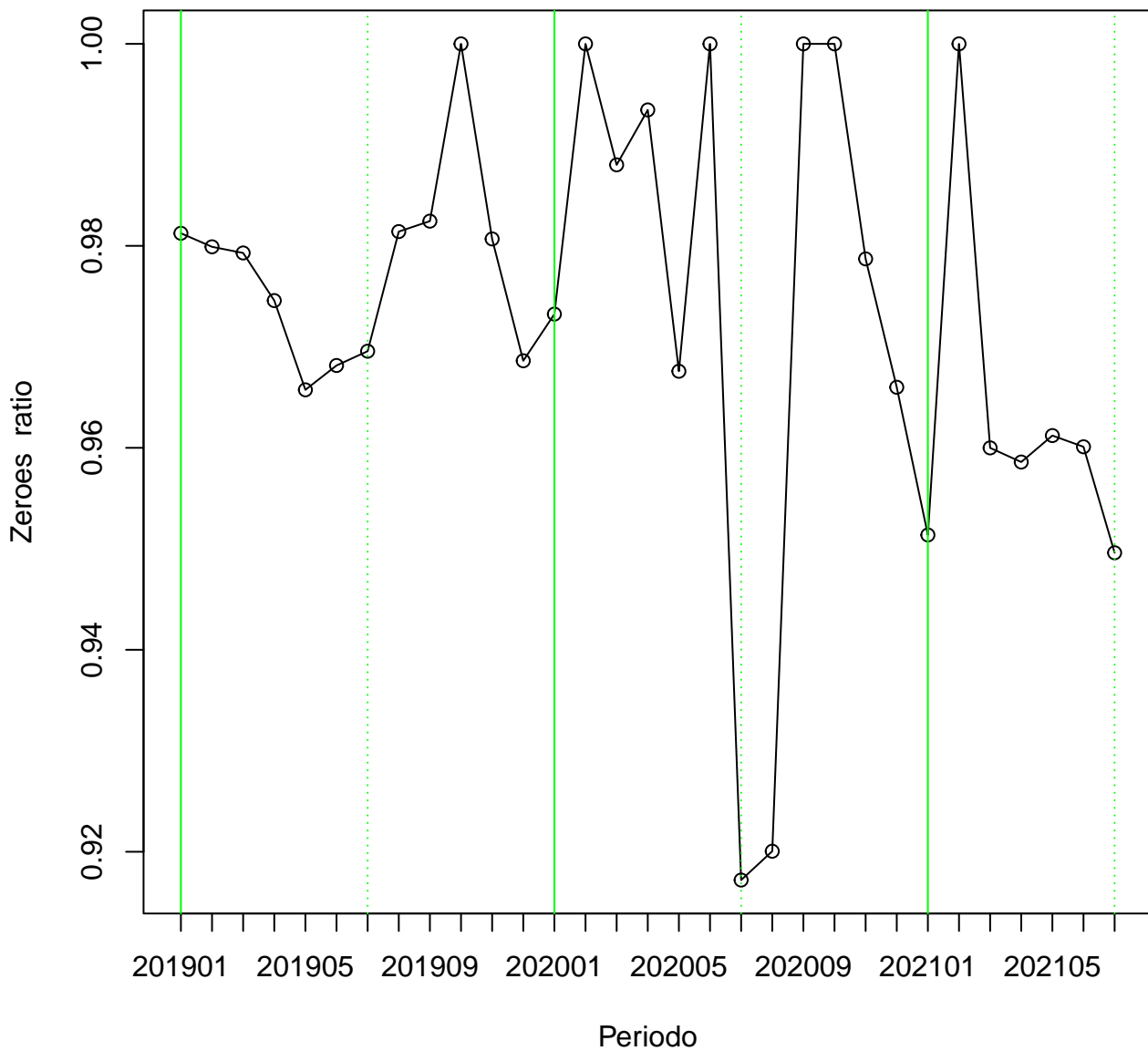
## Zeroes ratio – mtarjeta\_visa\_descuentos



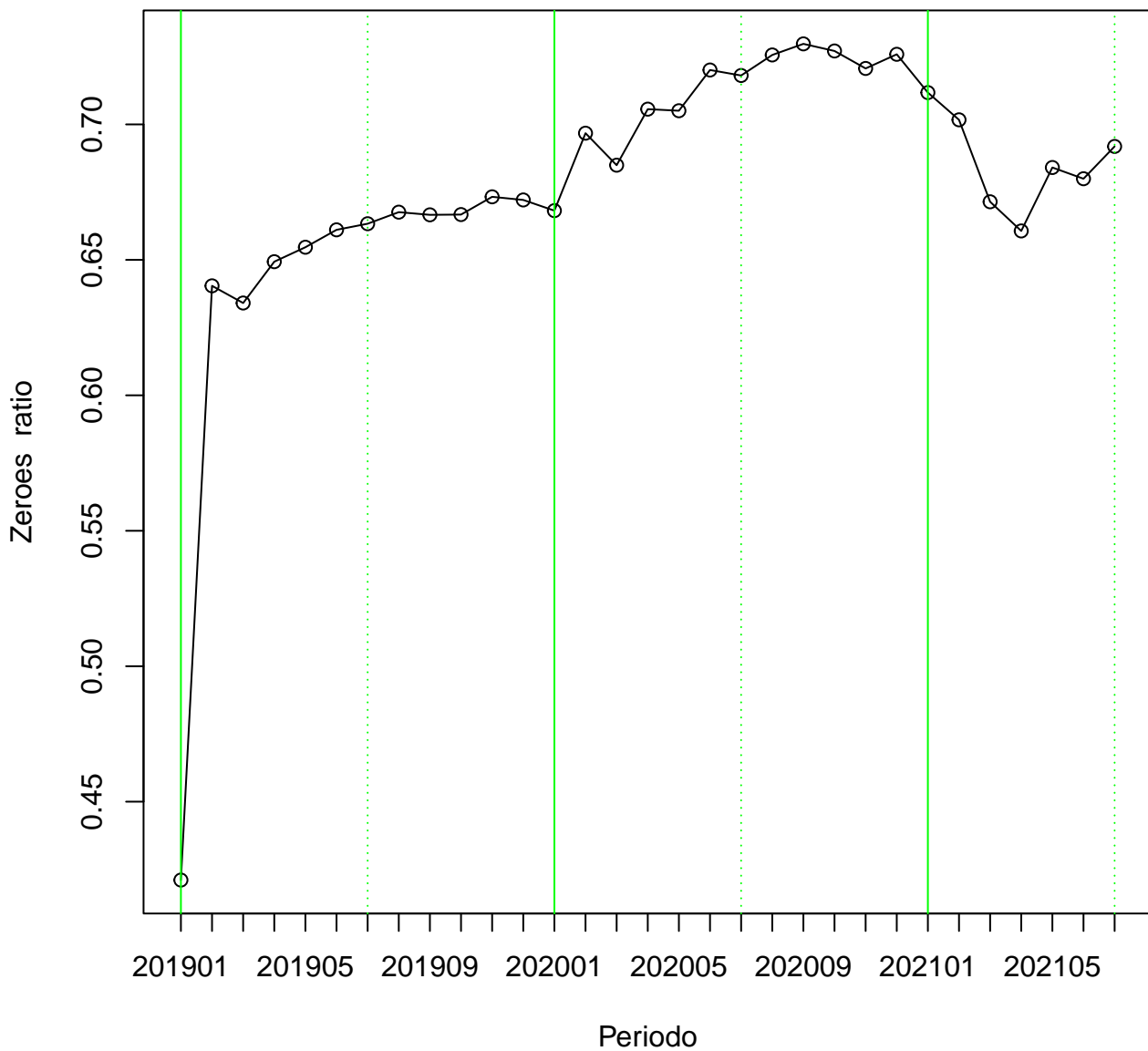
## Zeroes ratio - ctarjeta\_master\_descuentos



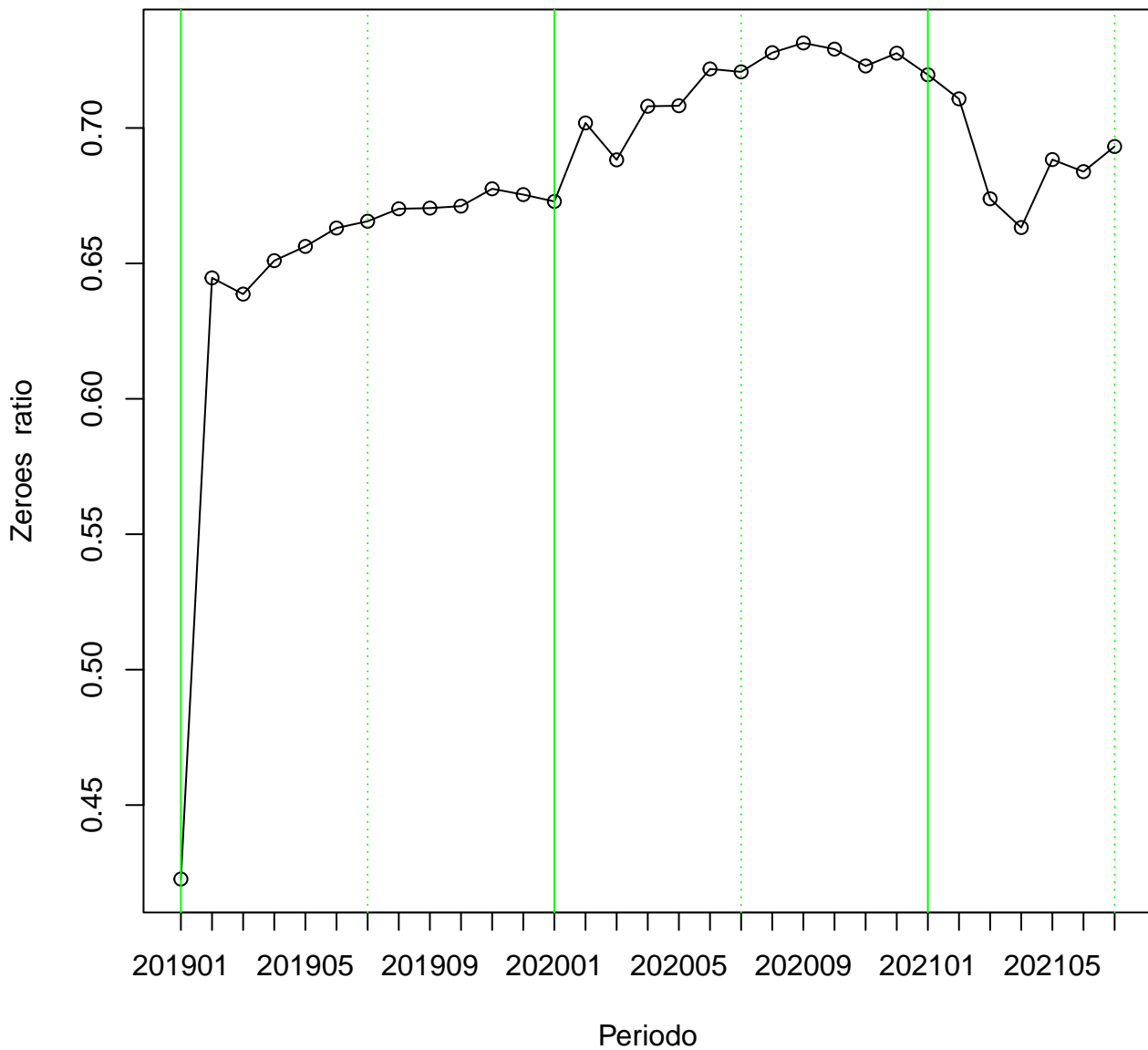
## Zeroes ratio - mtarjeta\_master\_descuentos



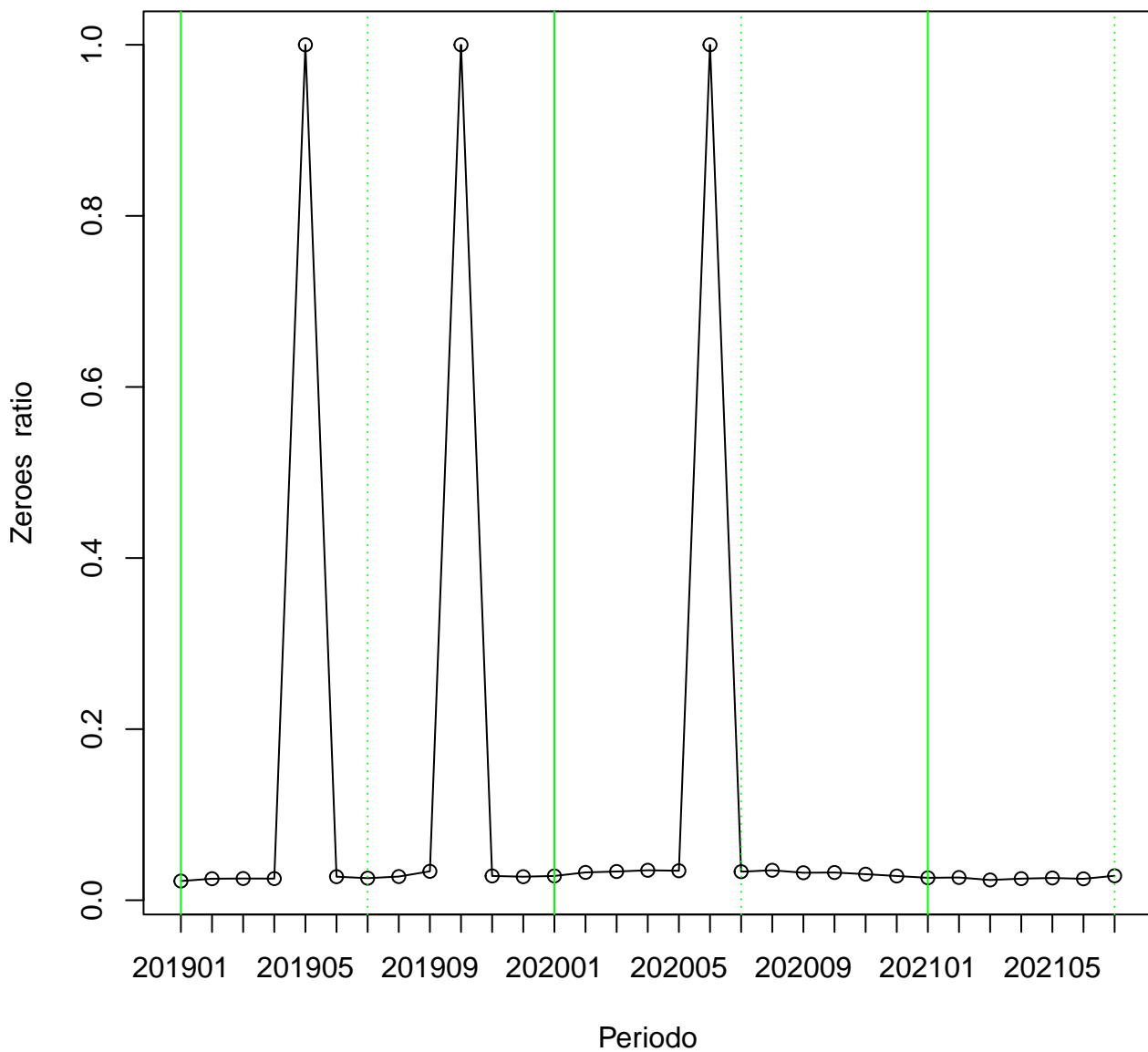
## Zeroes ratio - ccomisiones\_mantenimiento



## Zeroes ratio - mcomisiones\_mantenimiento

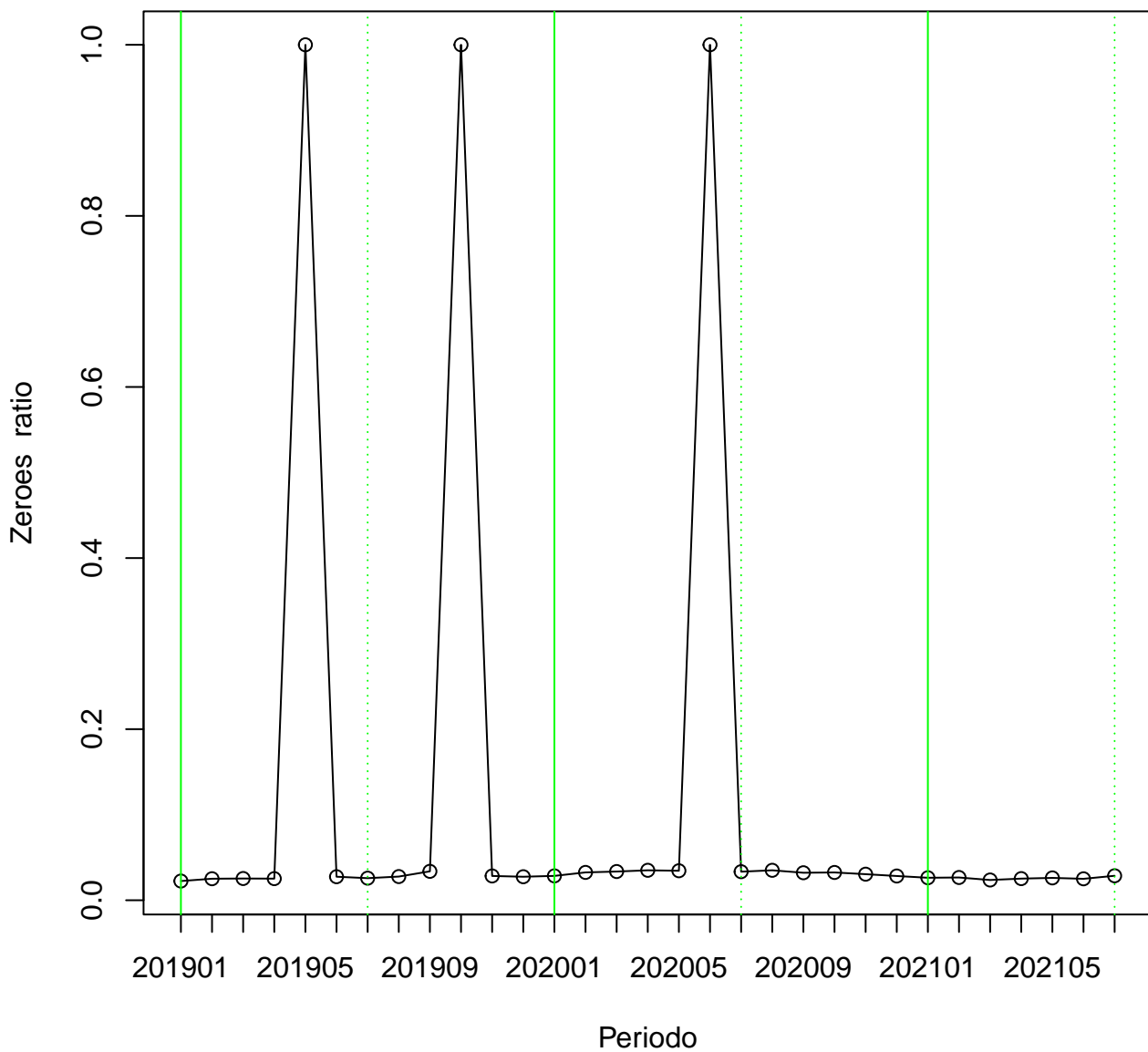


## Zeroes ratio - ccomisiones\_otras

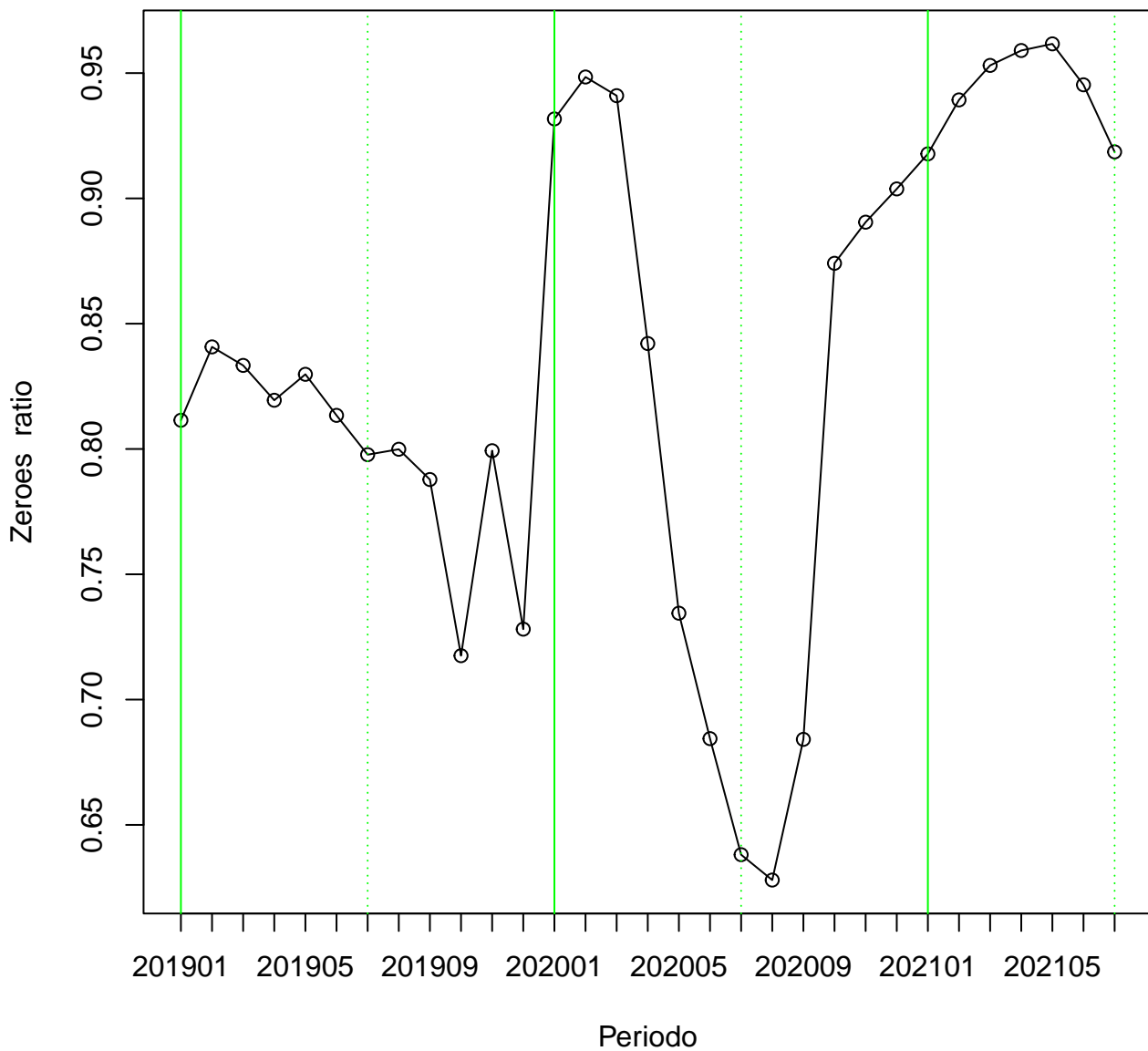




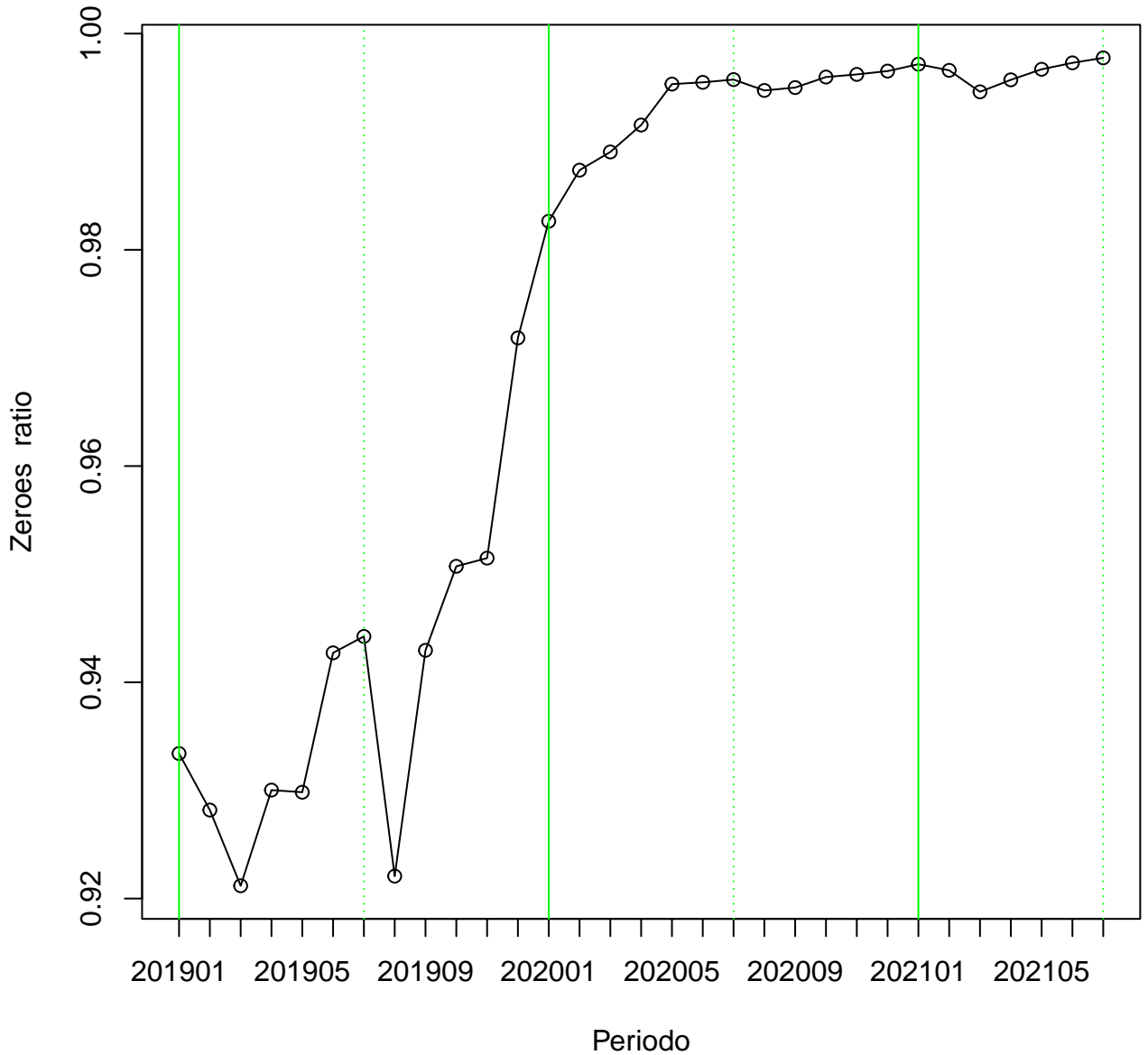
## Zeroes ratio - mcomisiones\_otras



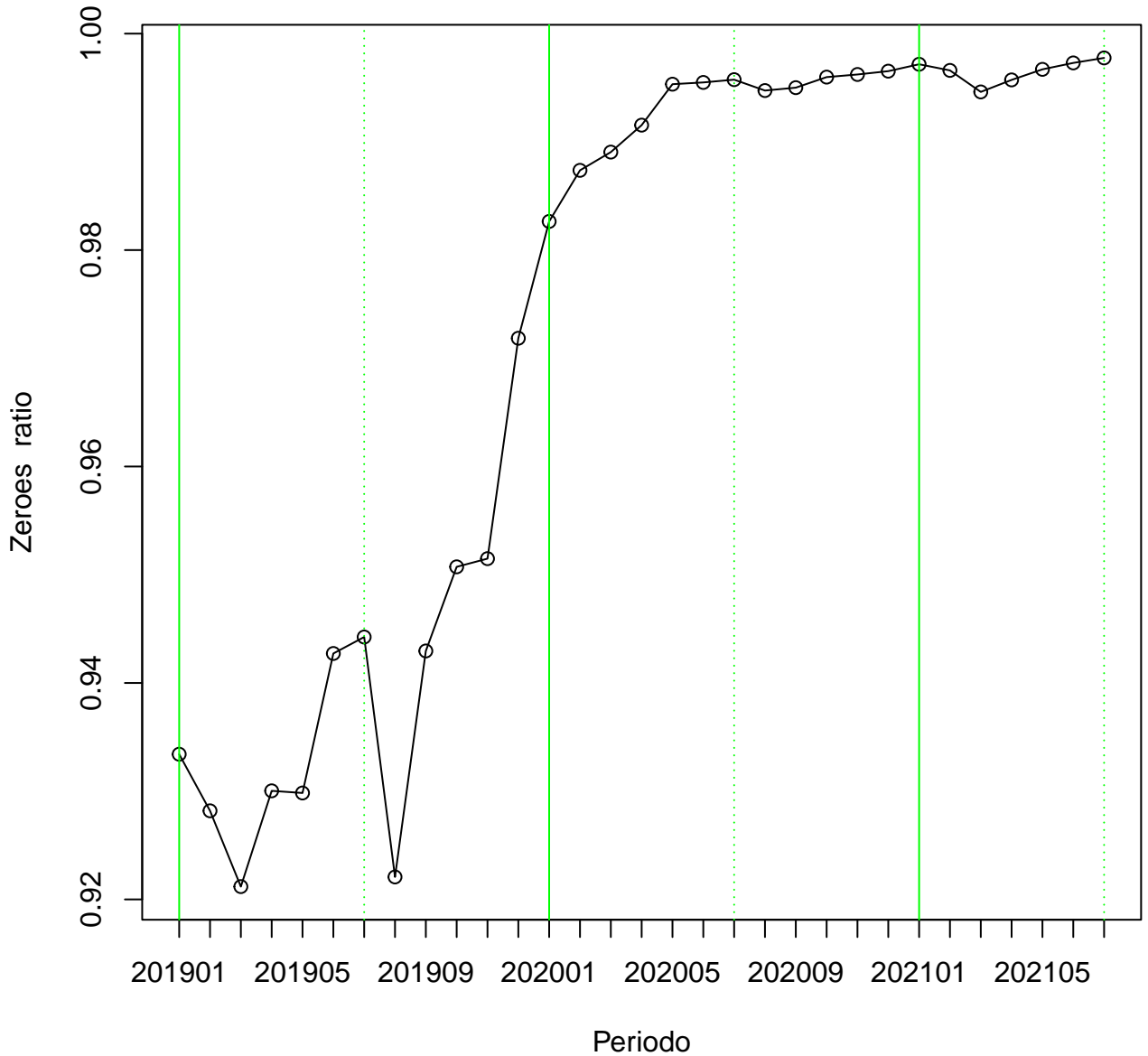
## Zeroes ratio - cforex



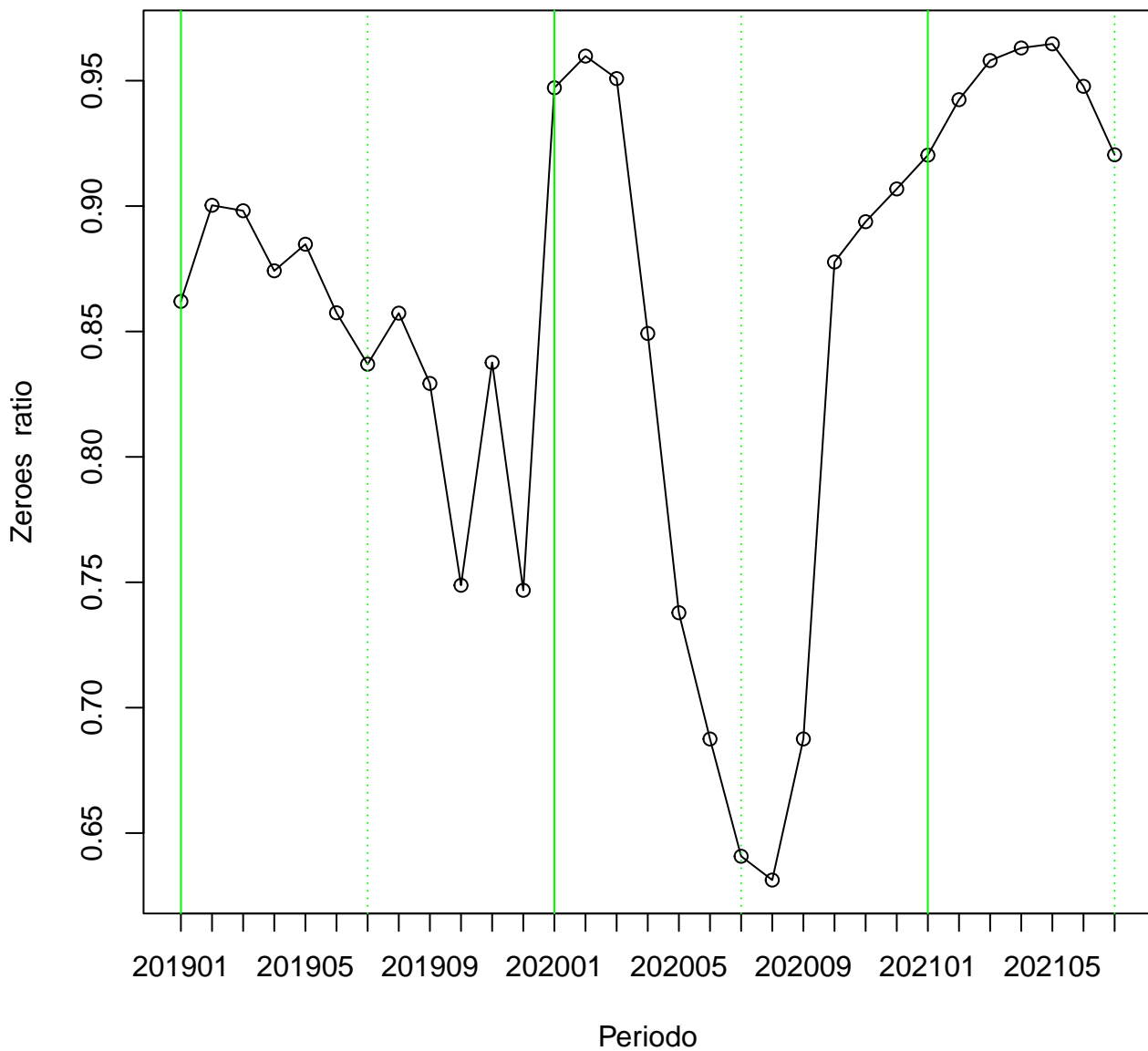
# Zeroes ratio - cforex\_buy



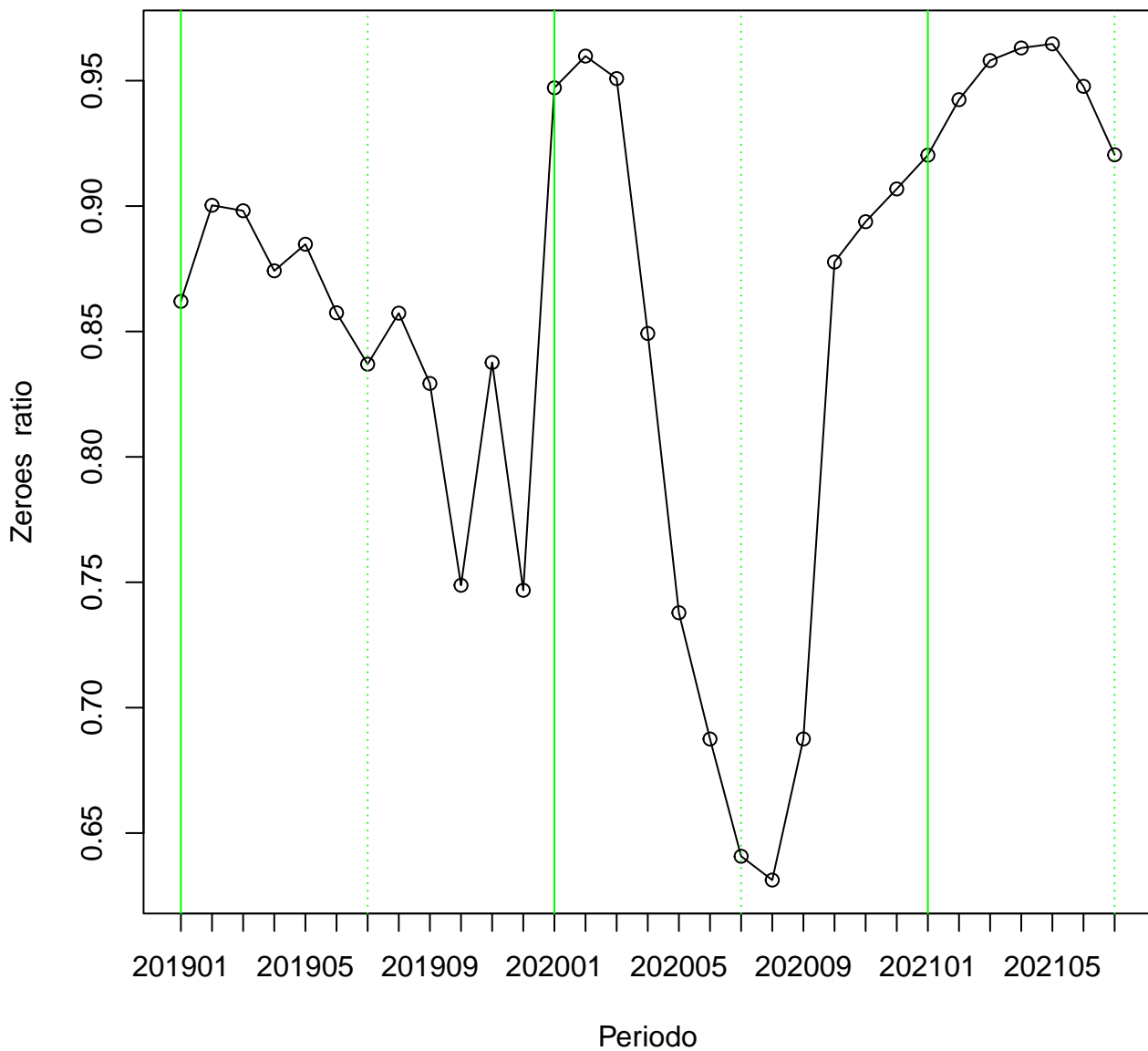
## Zeroes ratio - mforex\_buy



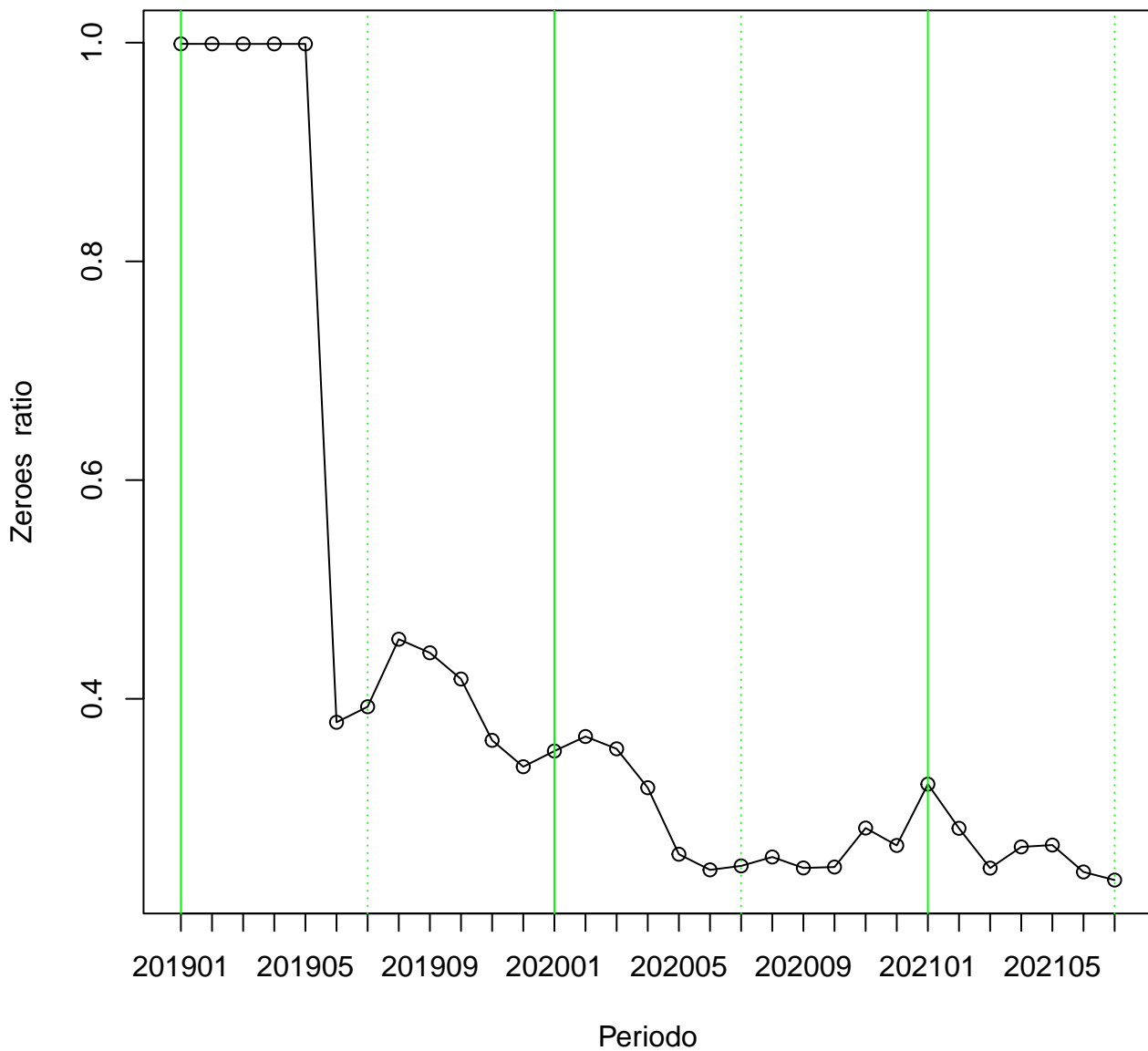
## Zeroes ratio - cforex\_sell



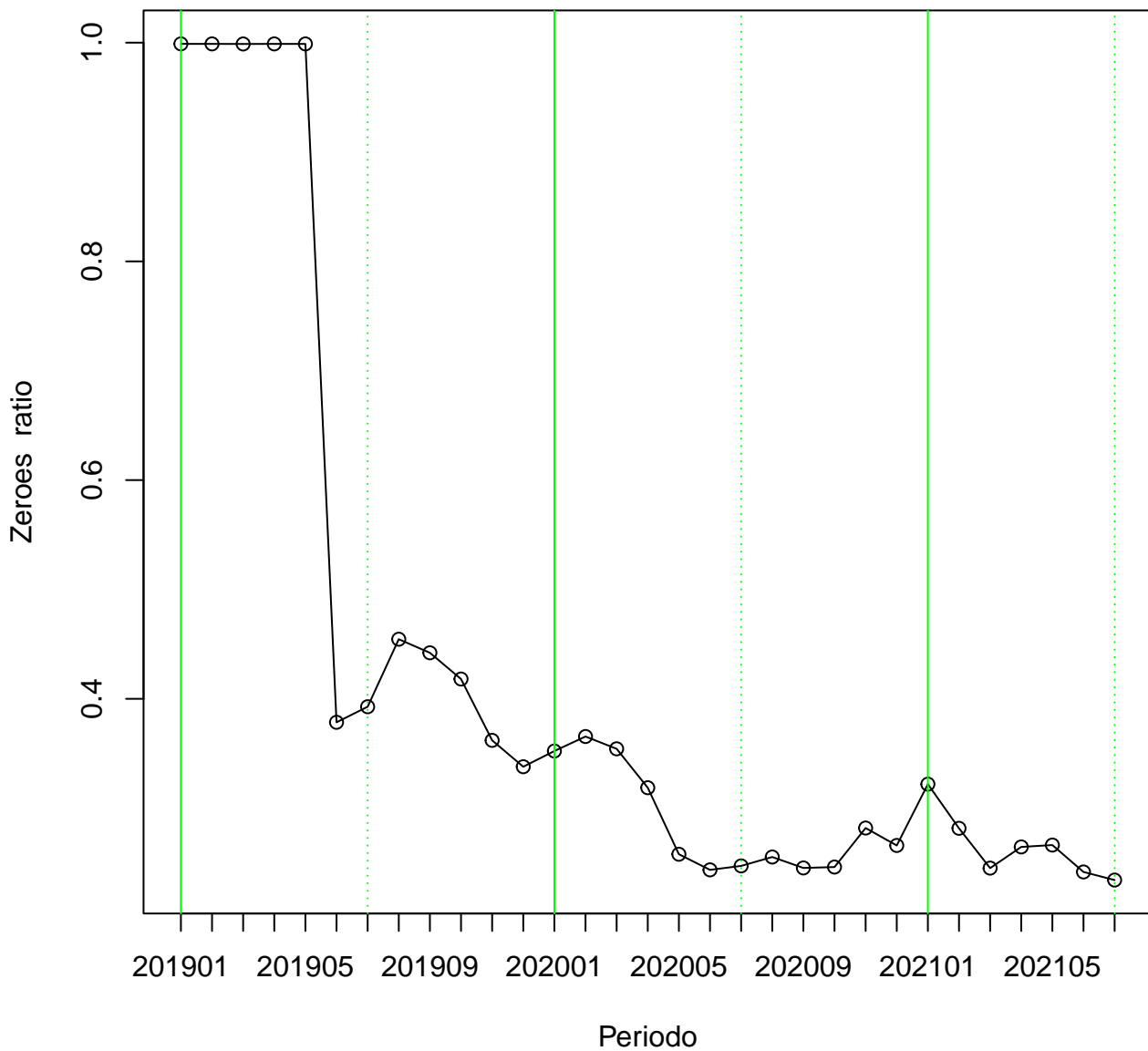
## Zeroes ratio - mforex\_sell



## Zeroes ratio - ctransferencias\_recibidas

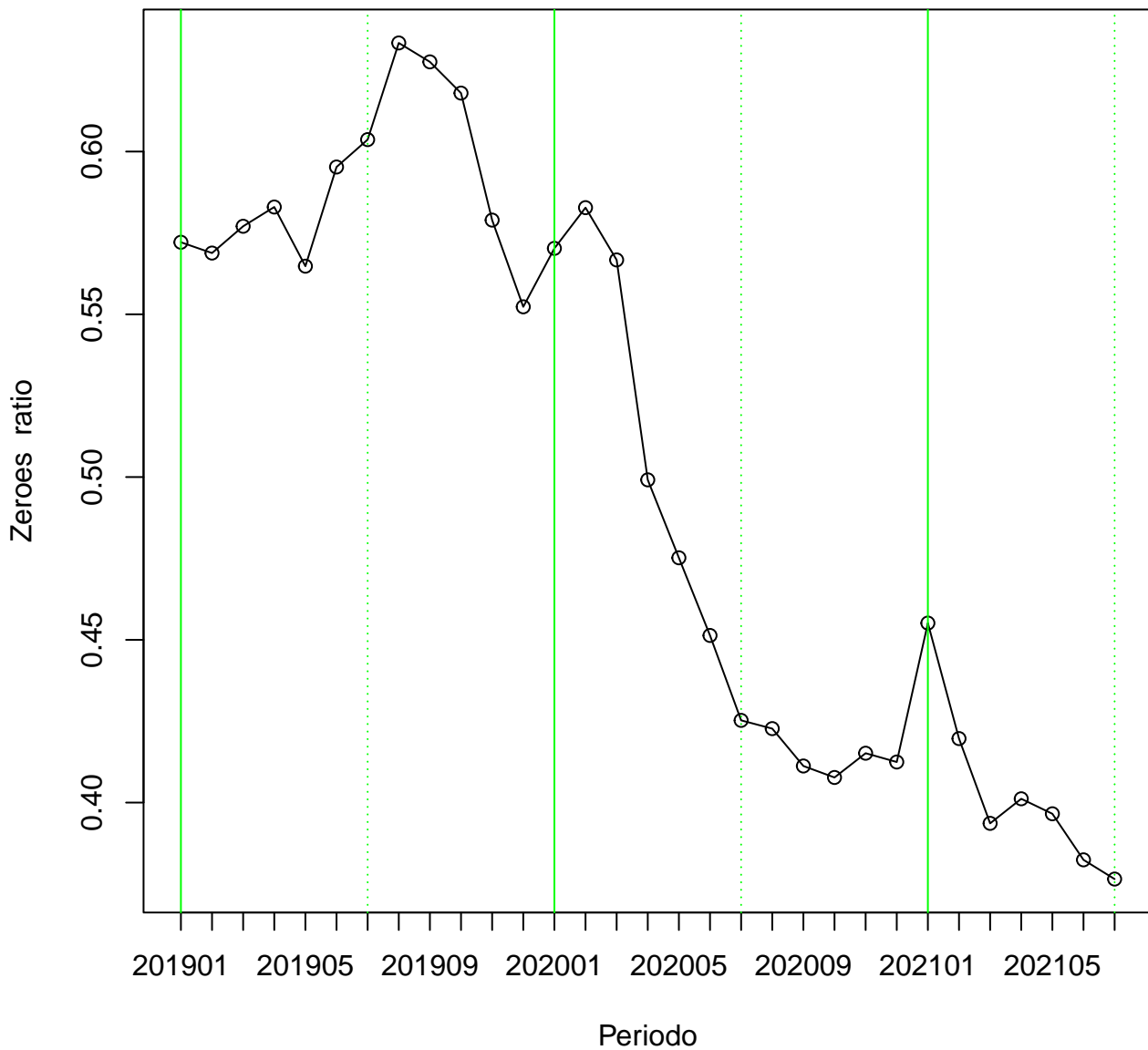


## Zeroes ratio - mtransferencias\_recibidas

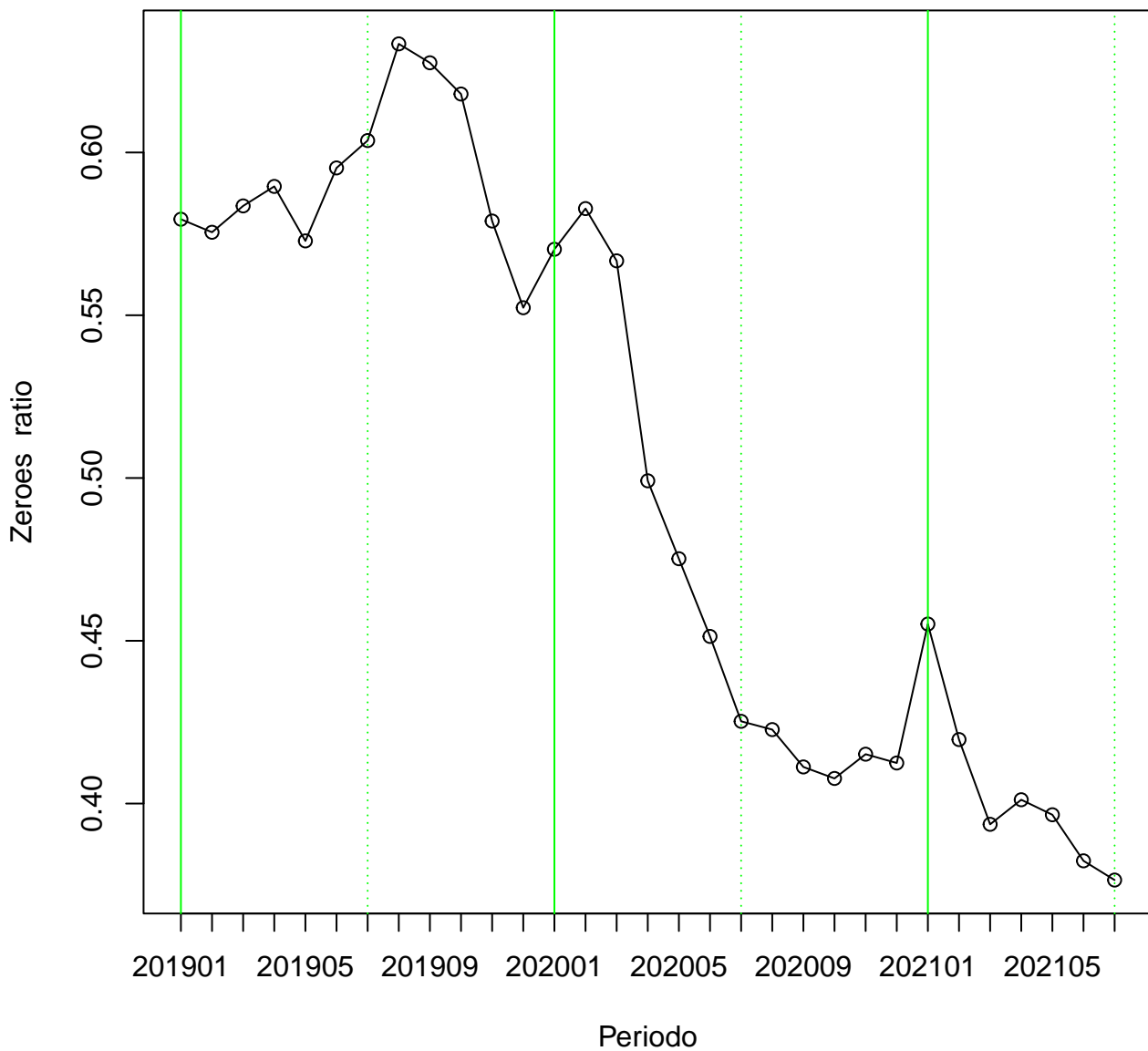




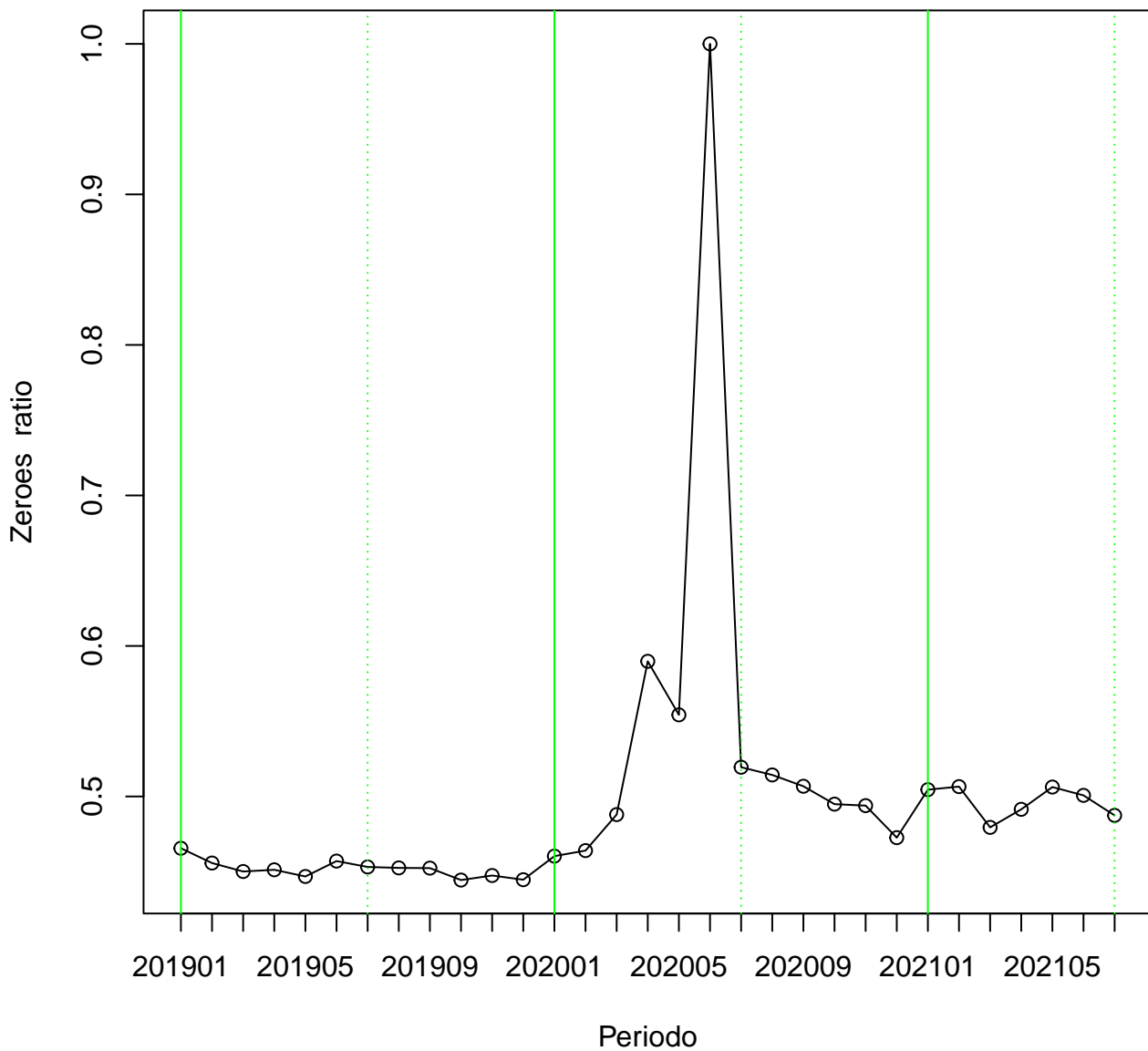
## Zeroes ratio - ctransferencias\_emitidas



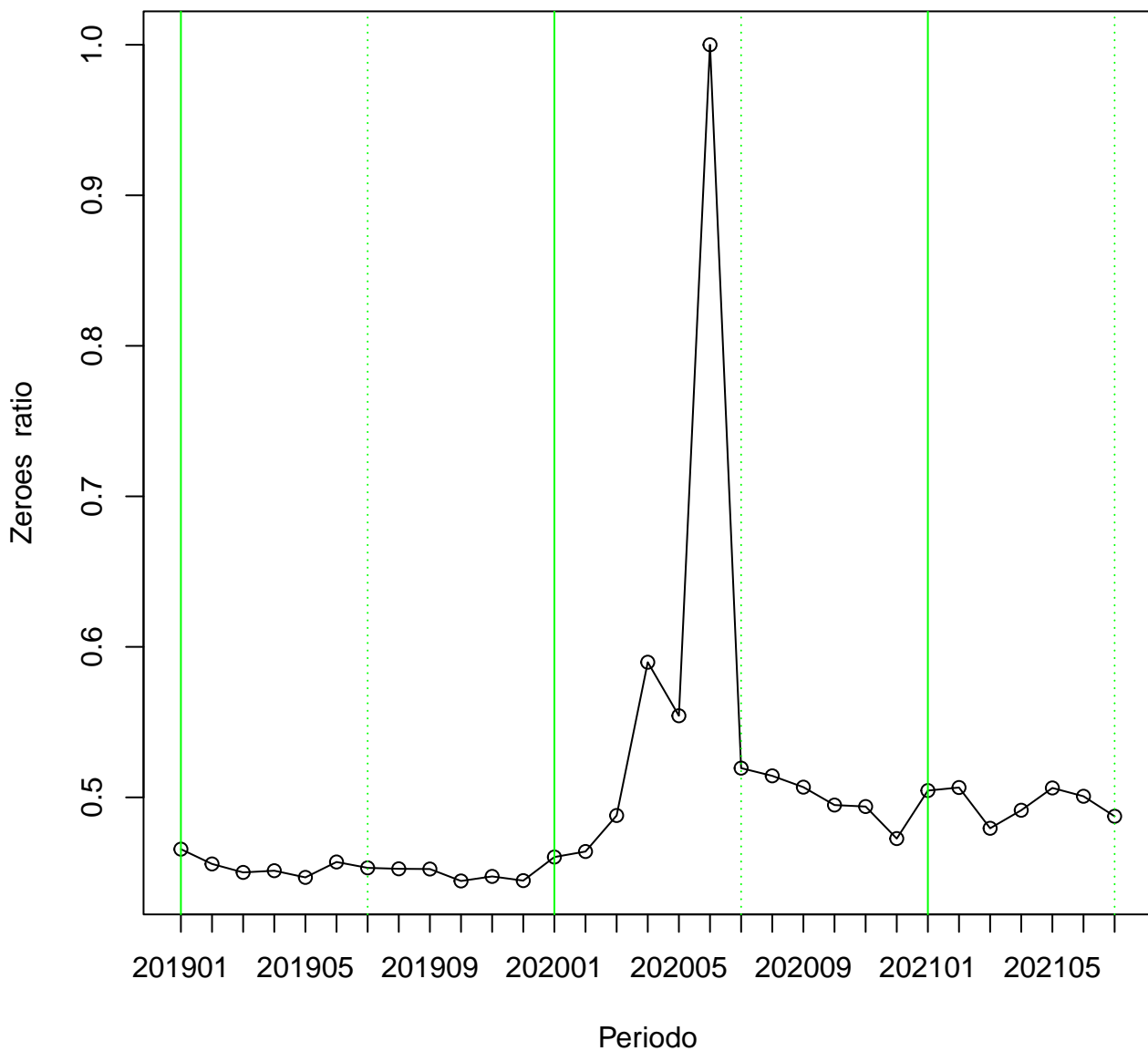
## Zeroes ratio - mtransferencias\_emitidas



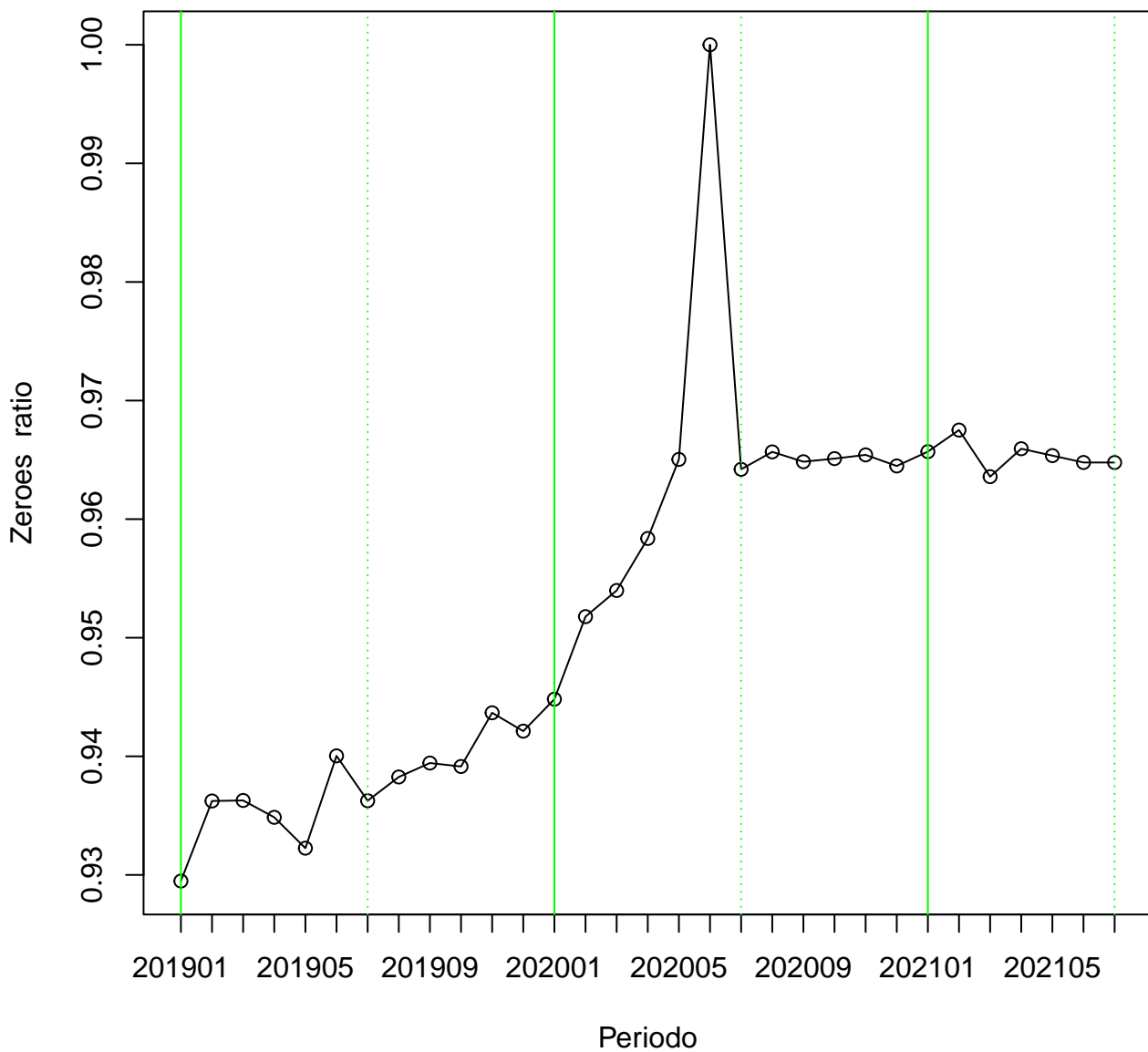
## Zeroes ratio - cextraccion\_autoservicio



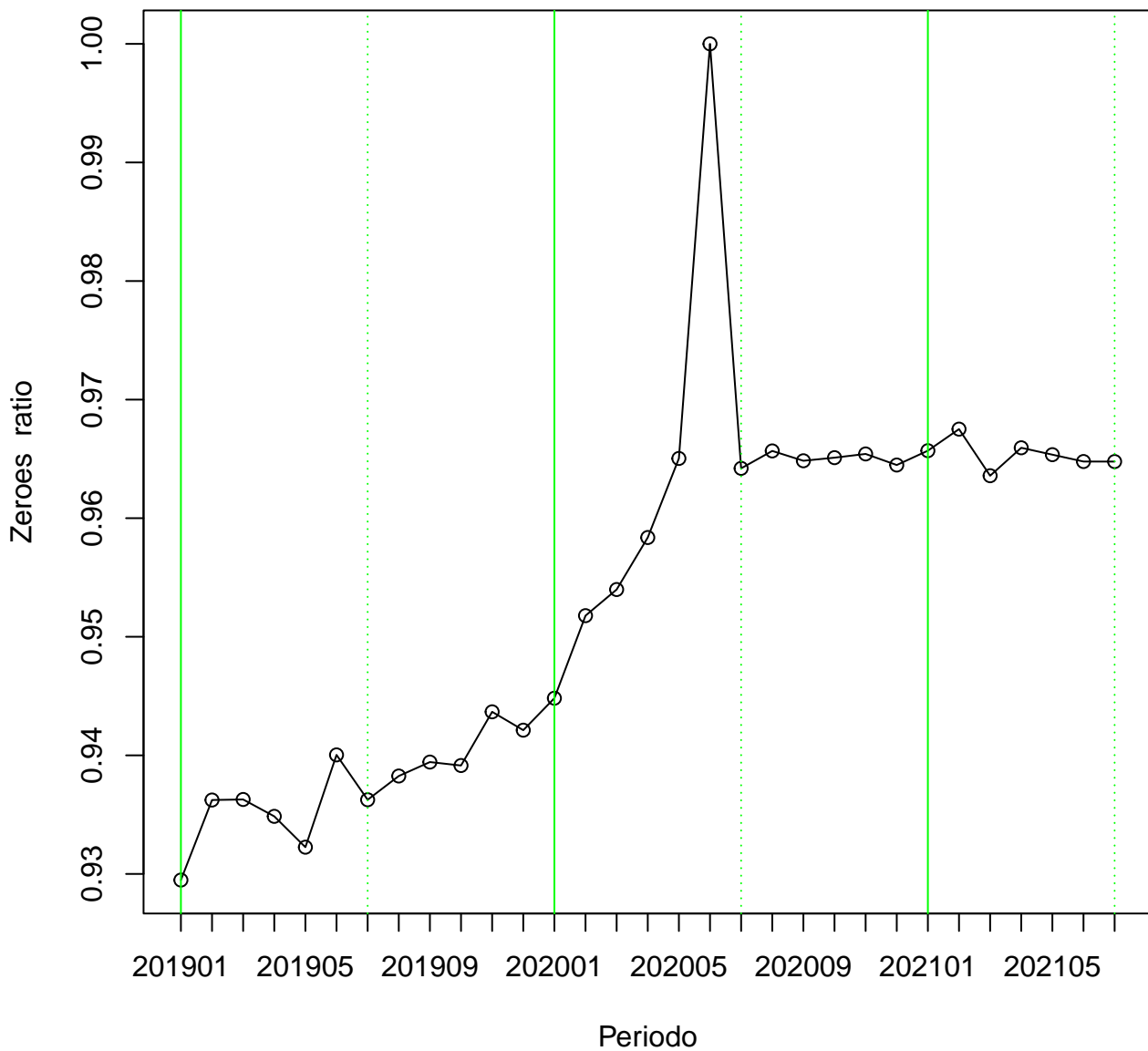
## Zeroes ratio - mextraccion\_autoservicio



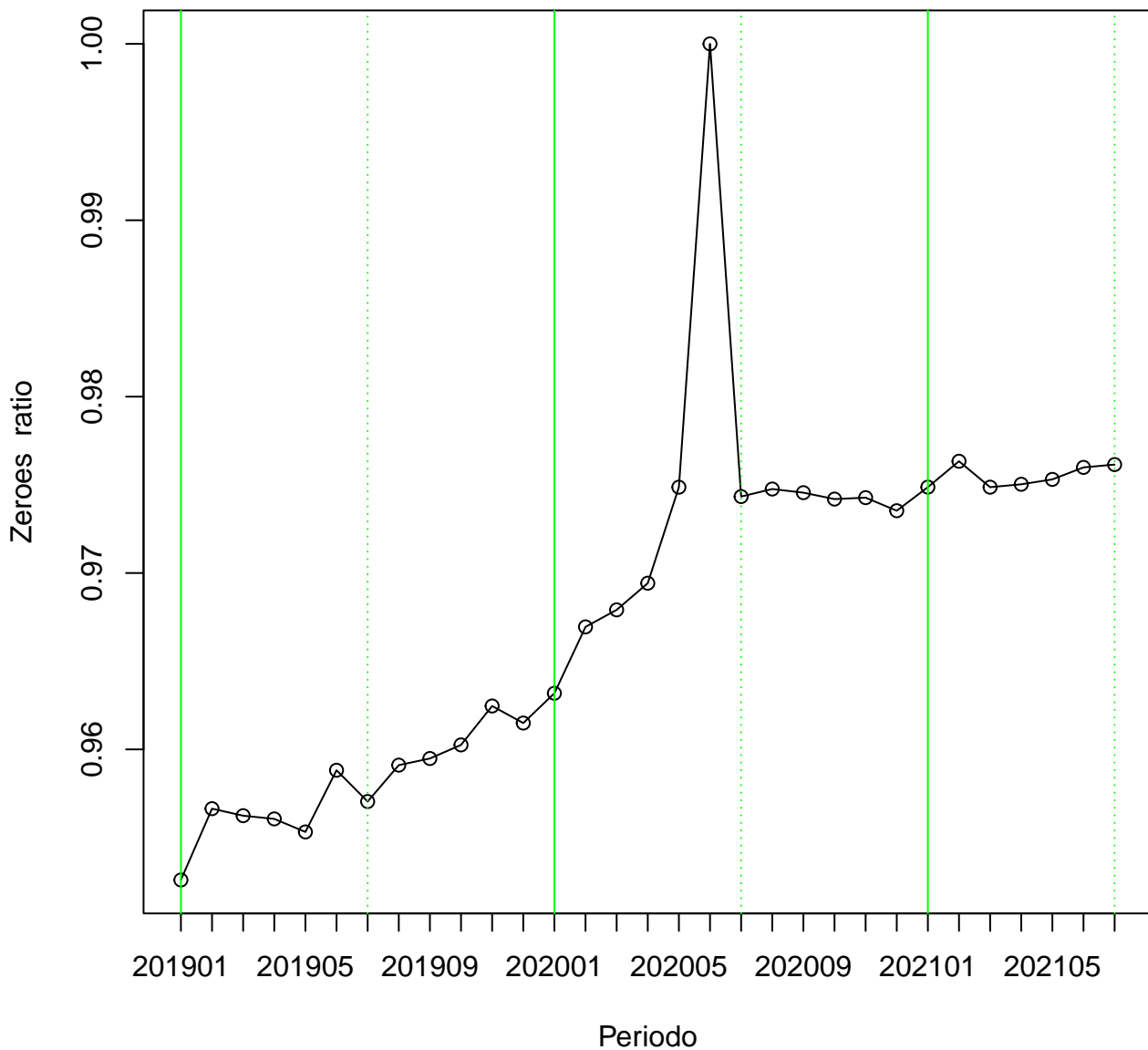
## Zeroes ratio - ccheques\_depositados



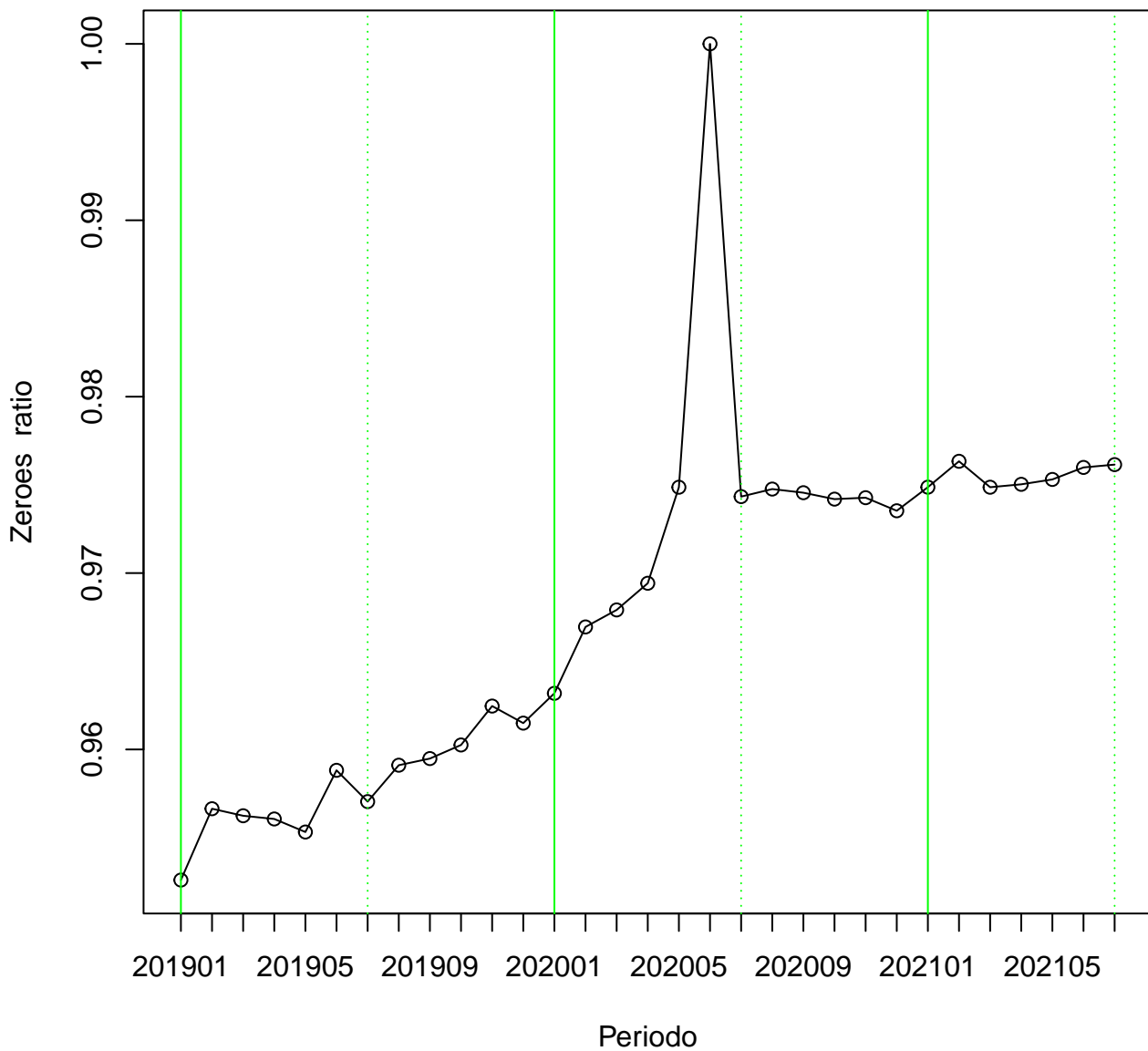
## Zeroes ratio - mcheques\_depositados



## Zeroes ratio - ccheques\_emitidos

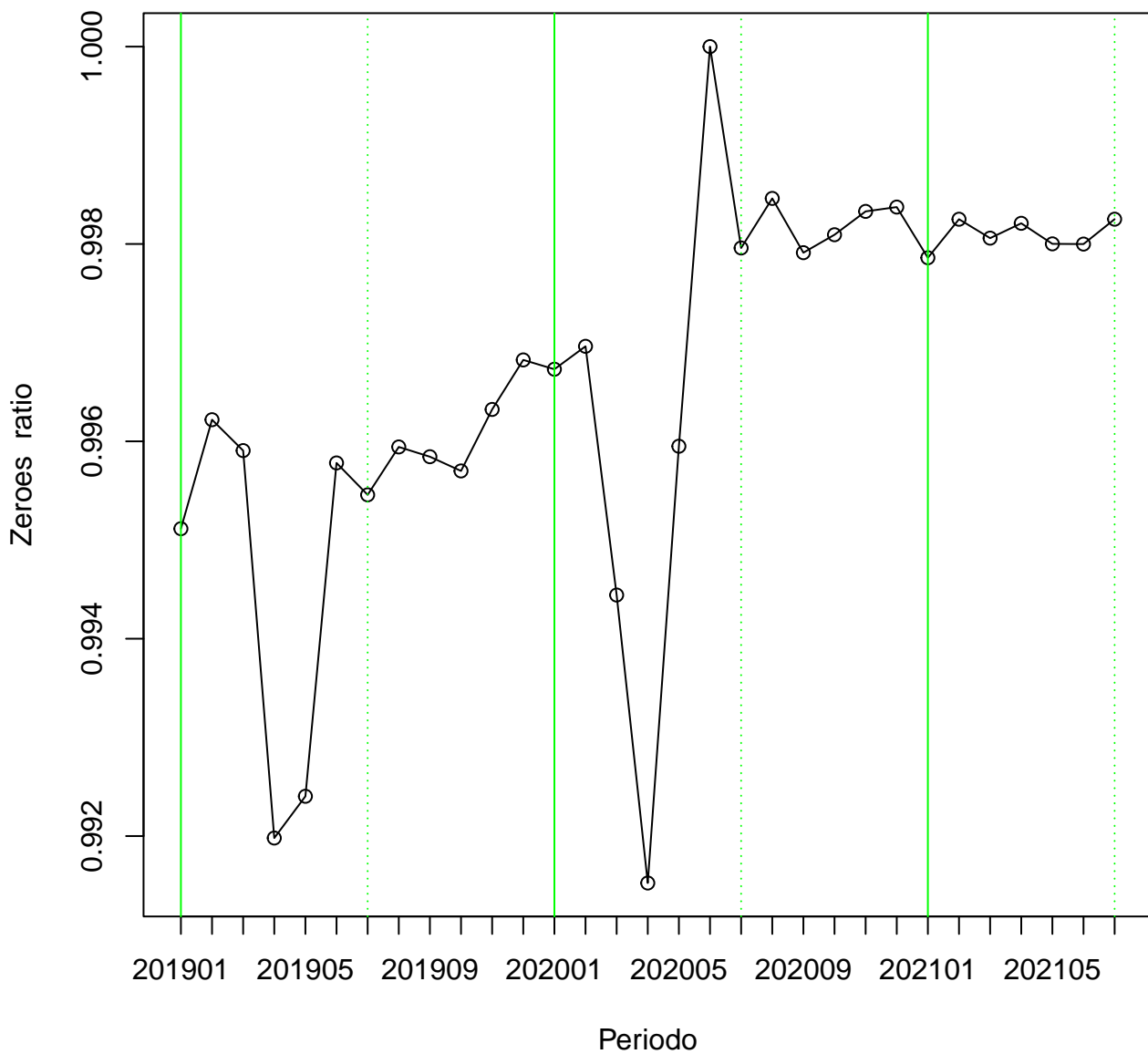


## Zeroes ratio - mcheques\_emitidos

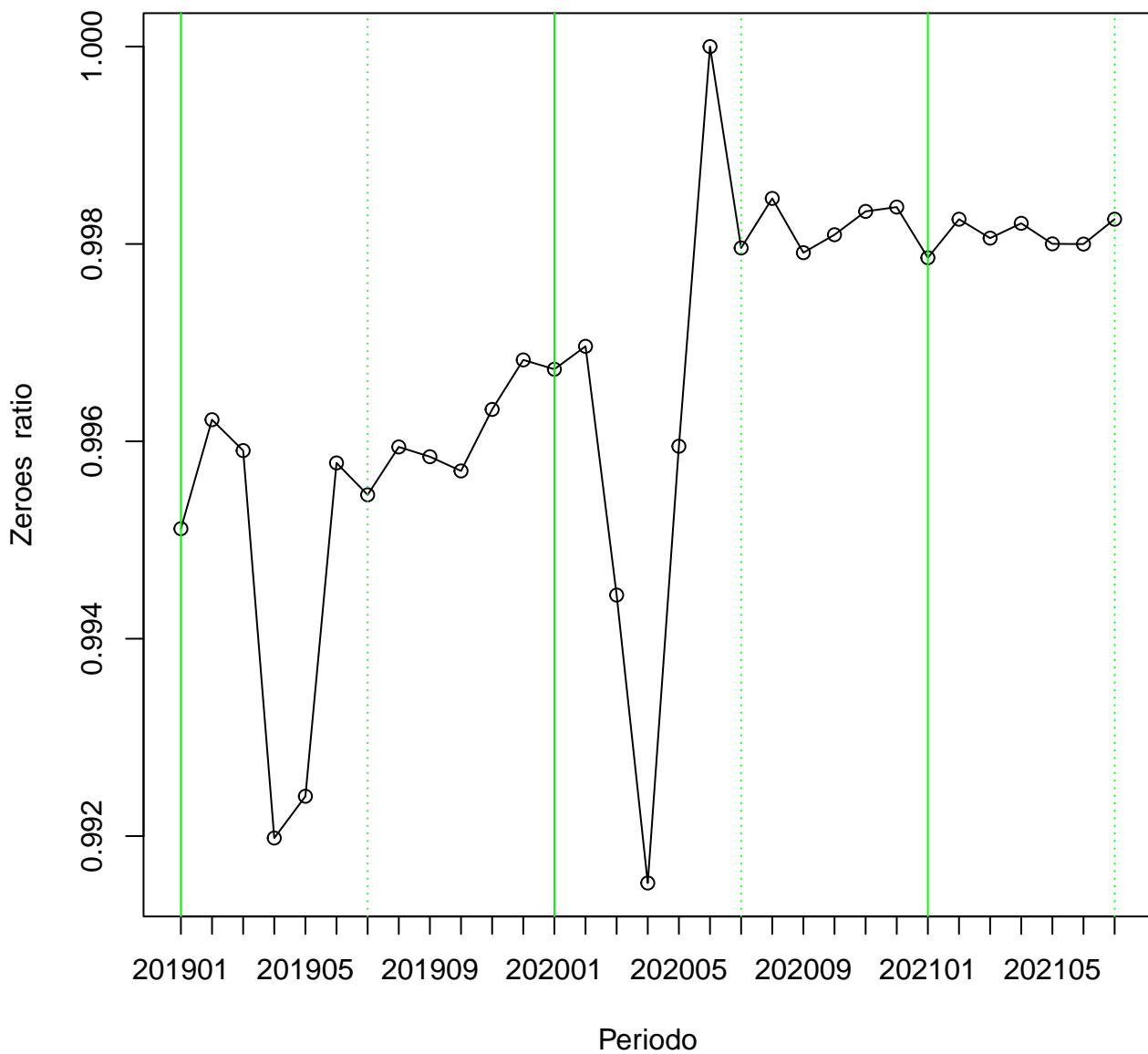




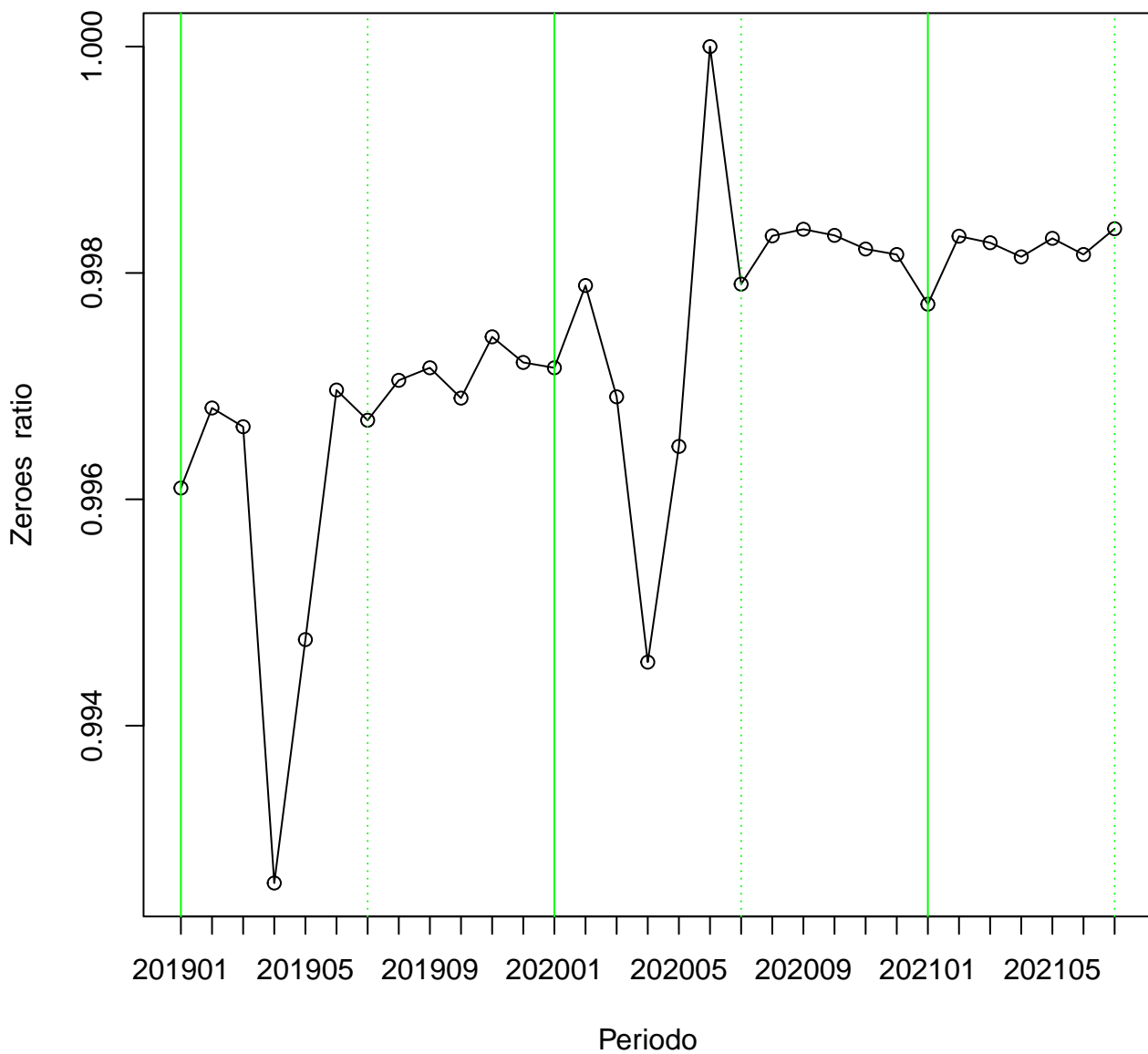
## Zeroes ratio - ccheques\_depositados\_rechazados



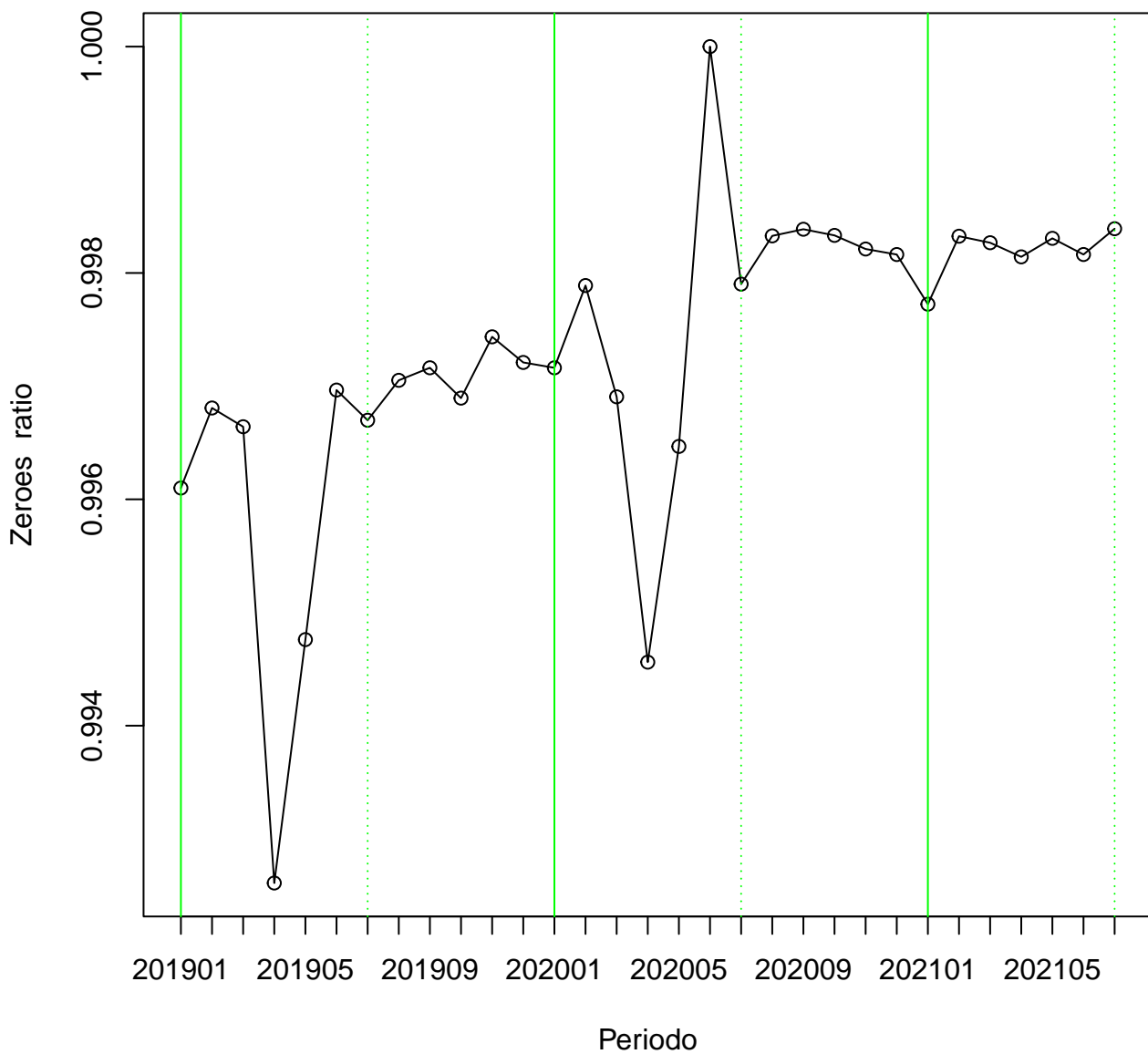
## Zeroes ratio - mcheques\_depositados\_rechazados



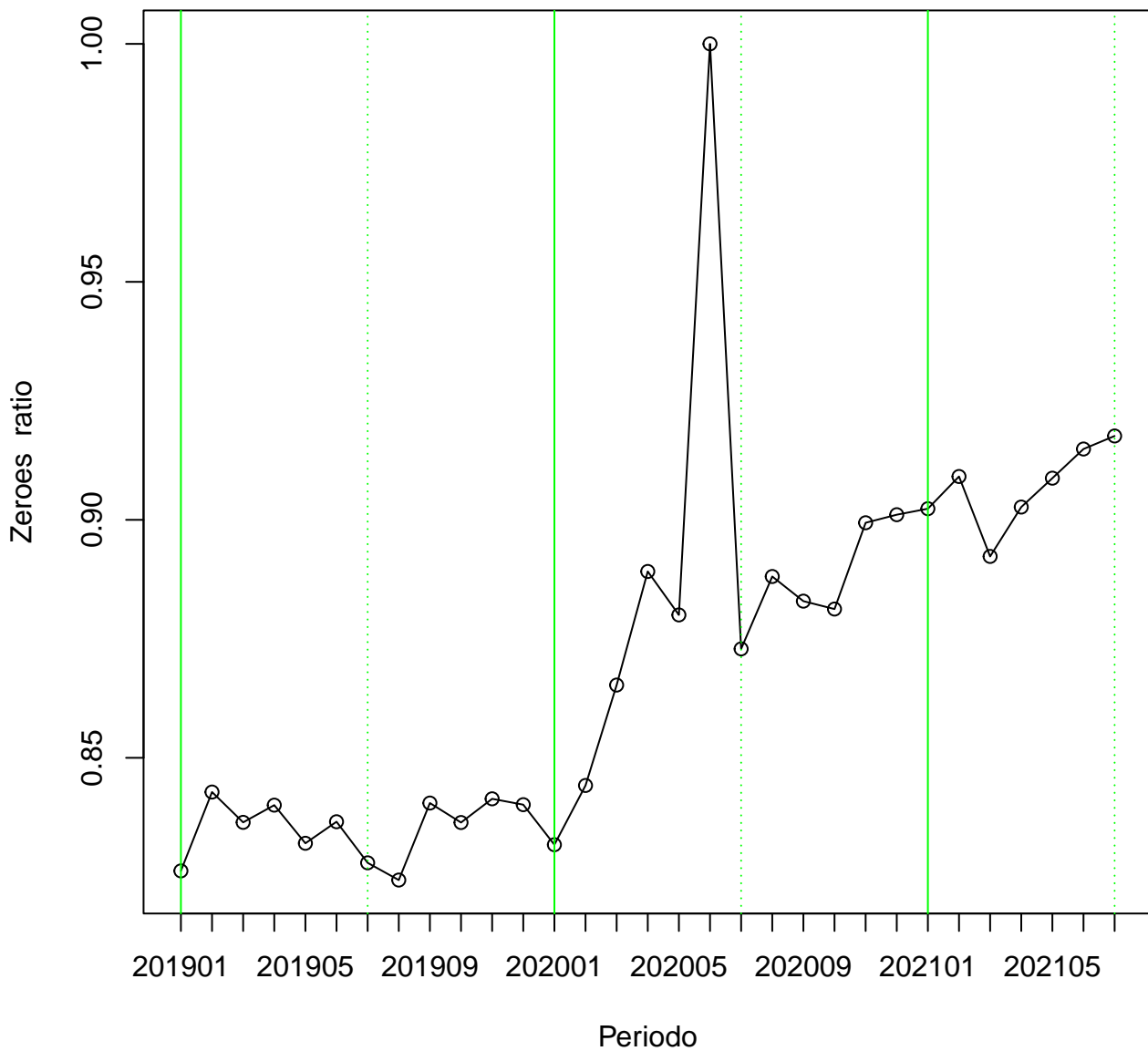
## Zeroes ratio - ccheques\_emitidos\_rechazados



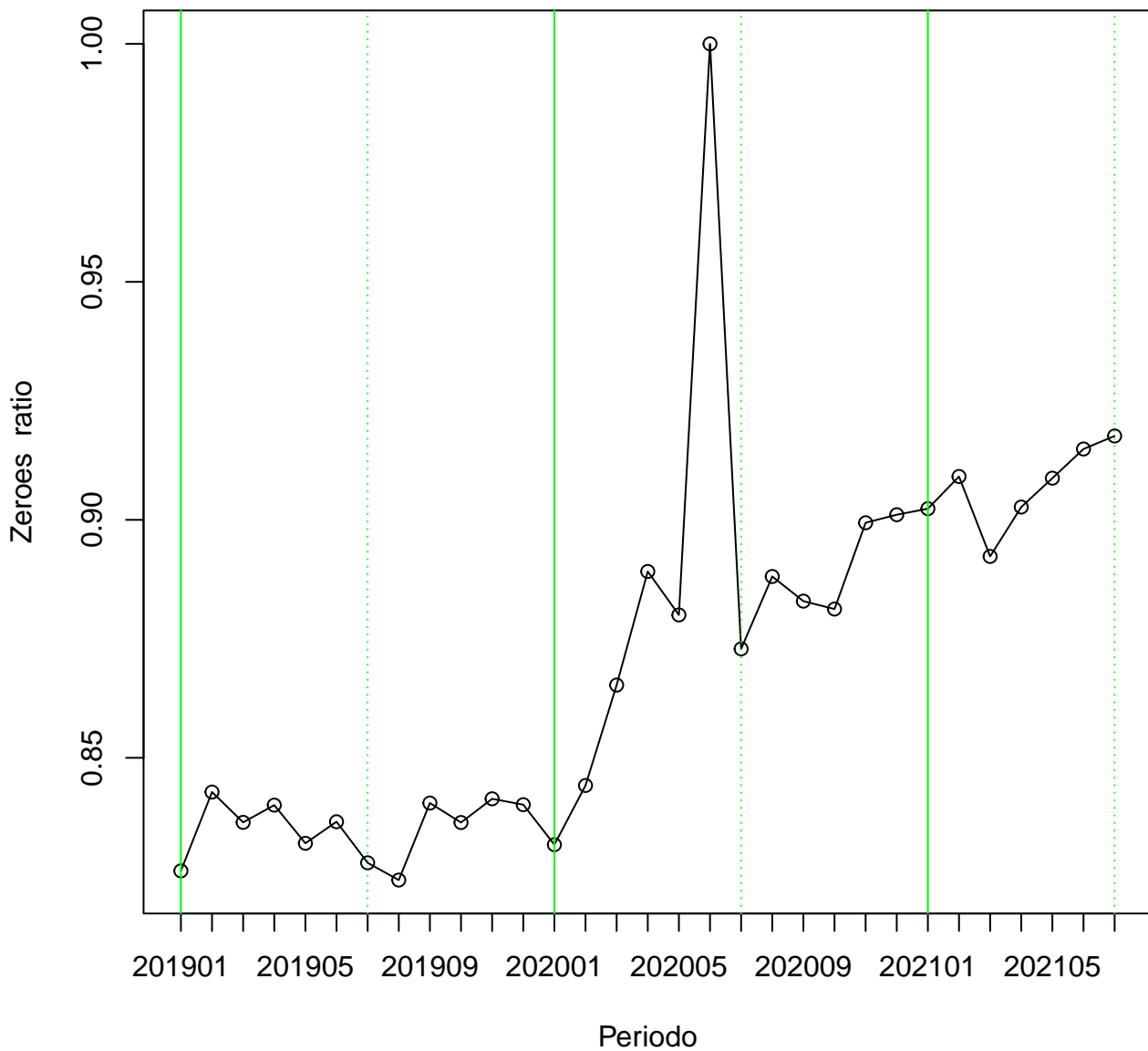
## Zeroes ratio - mcheques\_emitidos\_rechazados



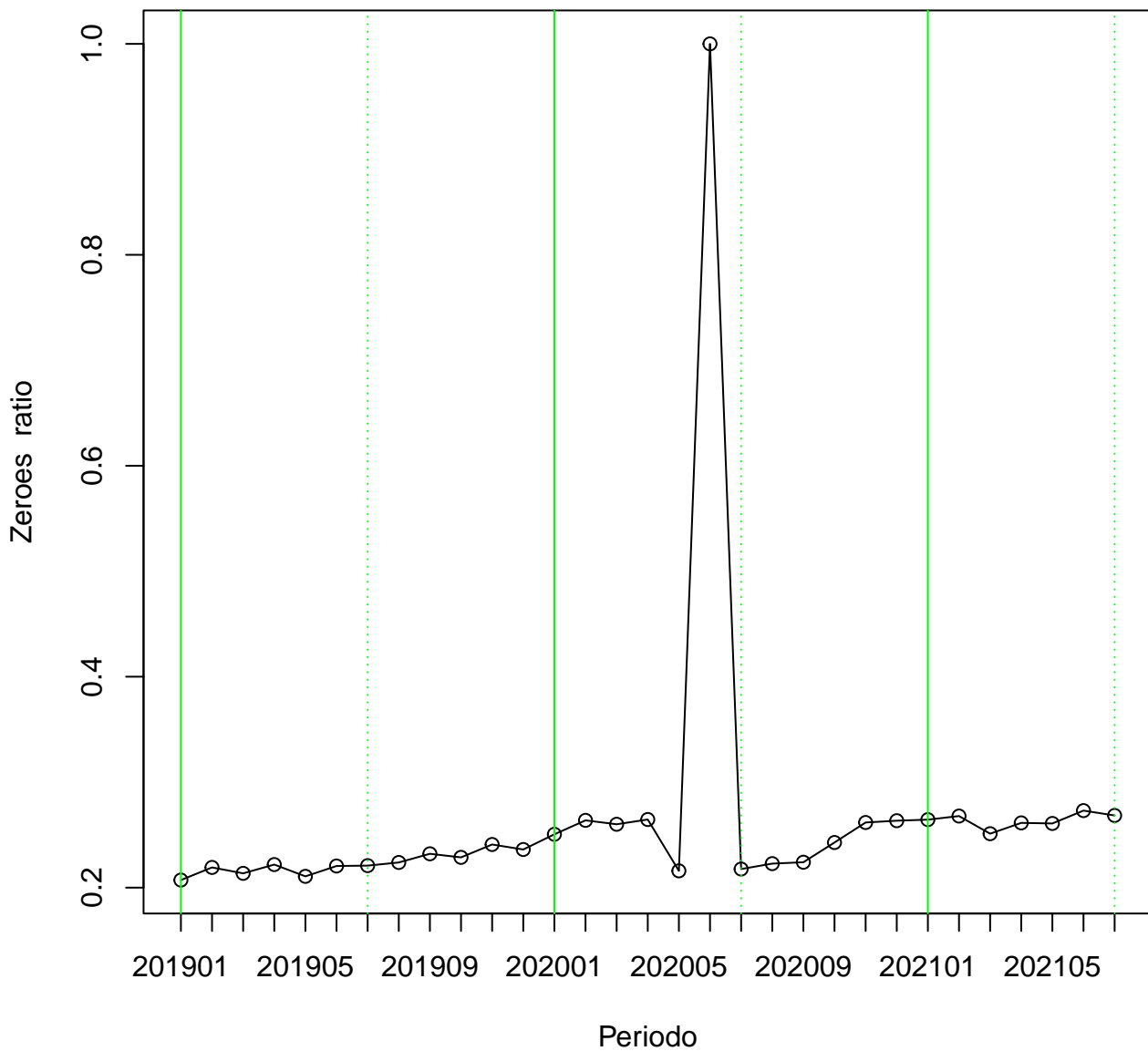
## Zeroes ratio - tcallcenter



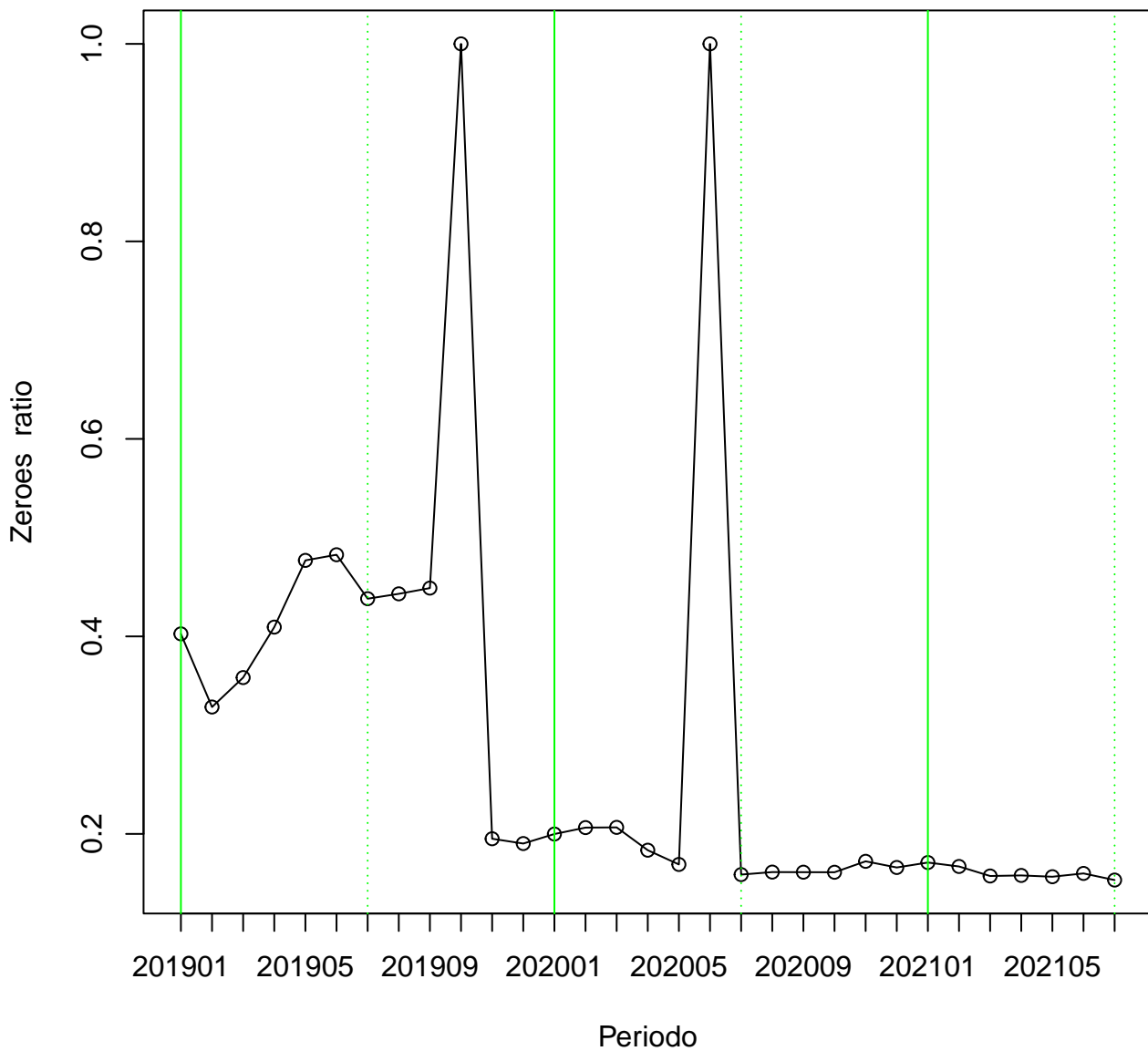
## Zeroes ratio – ccallcenter\_transacciones



## Zeroes ratio - thomebanking

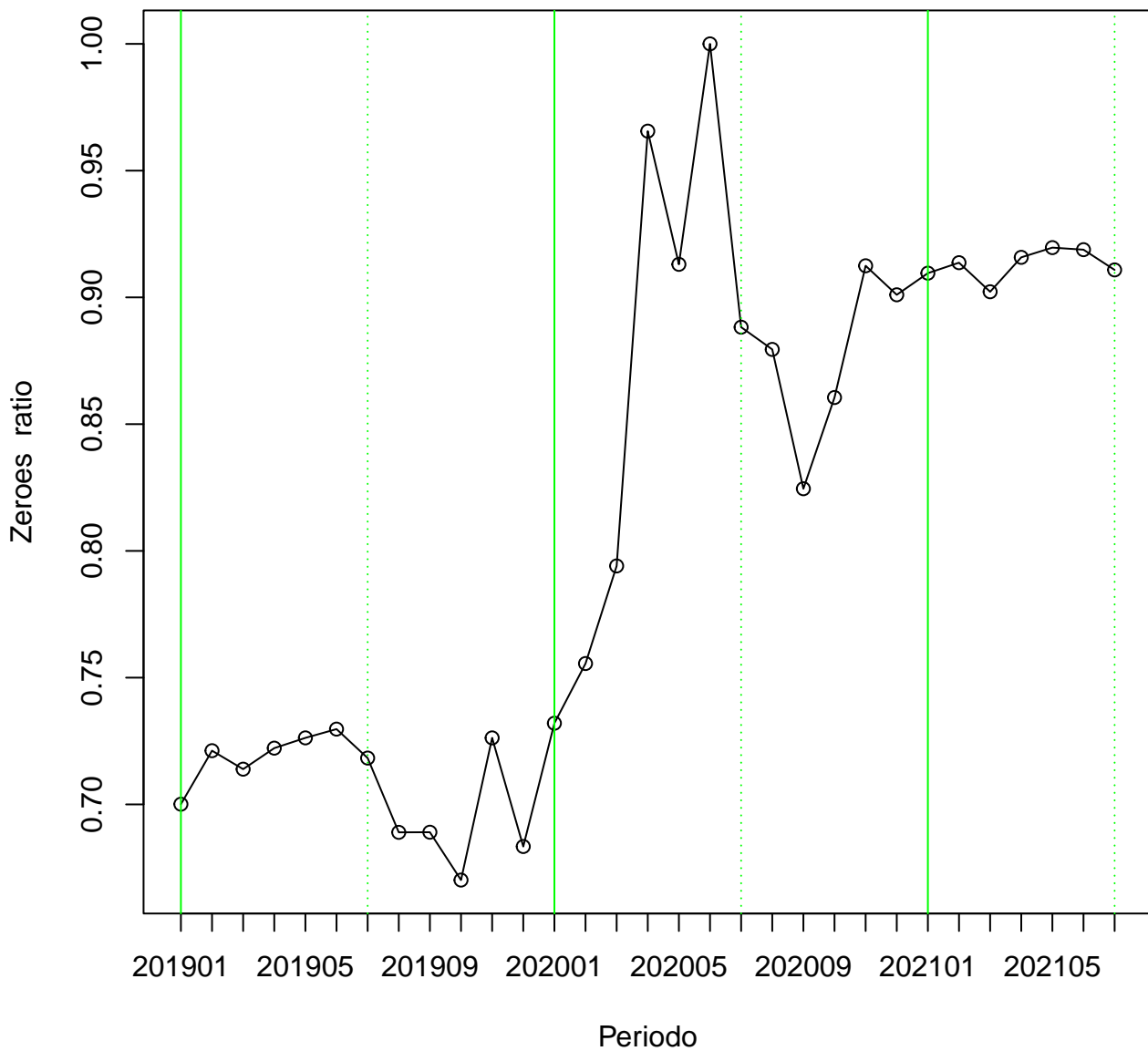


## Zeroes ratio - chomebanking\_transacciones

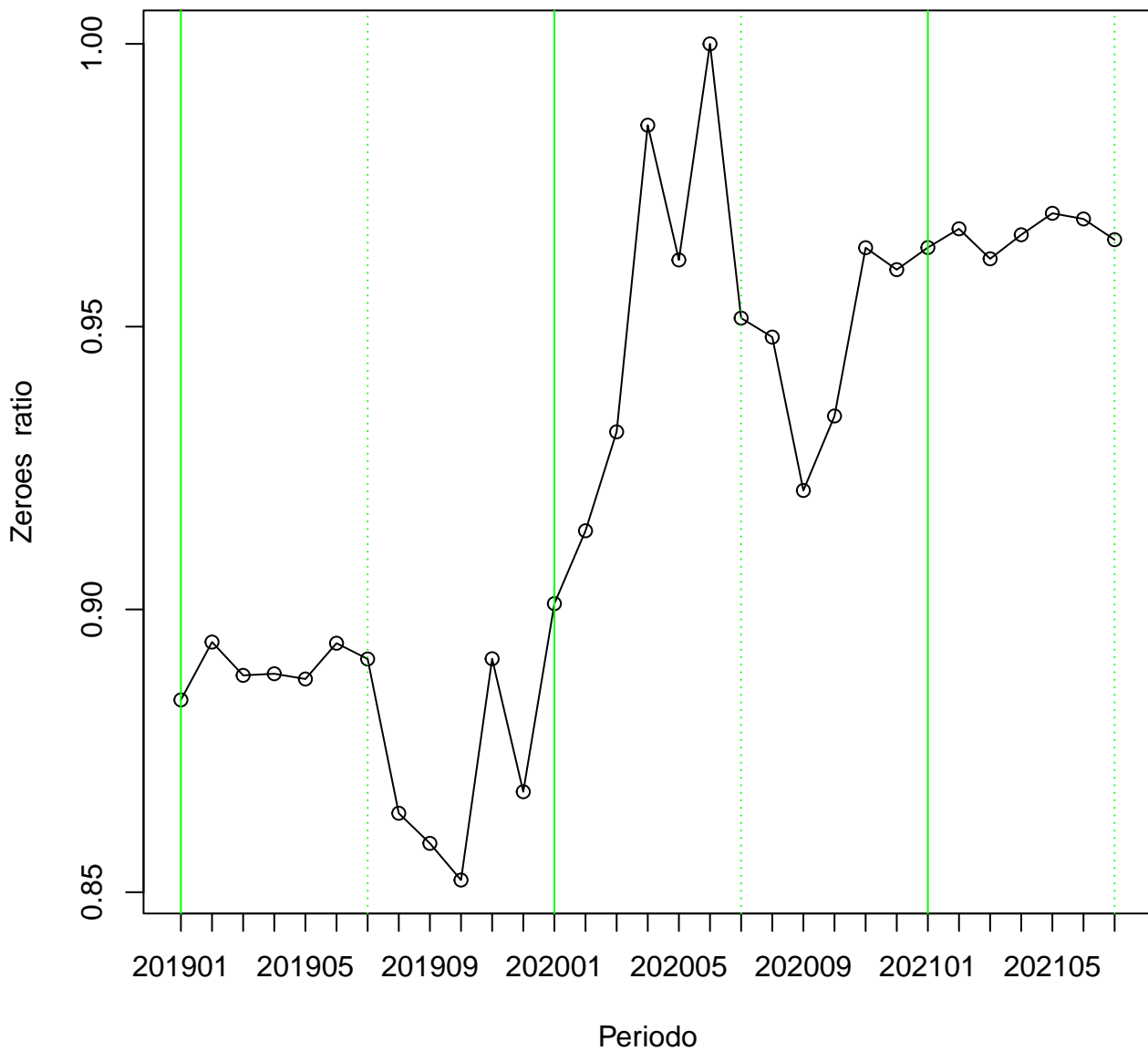




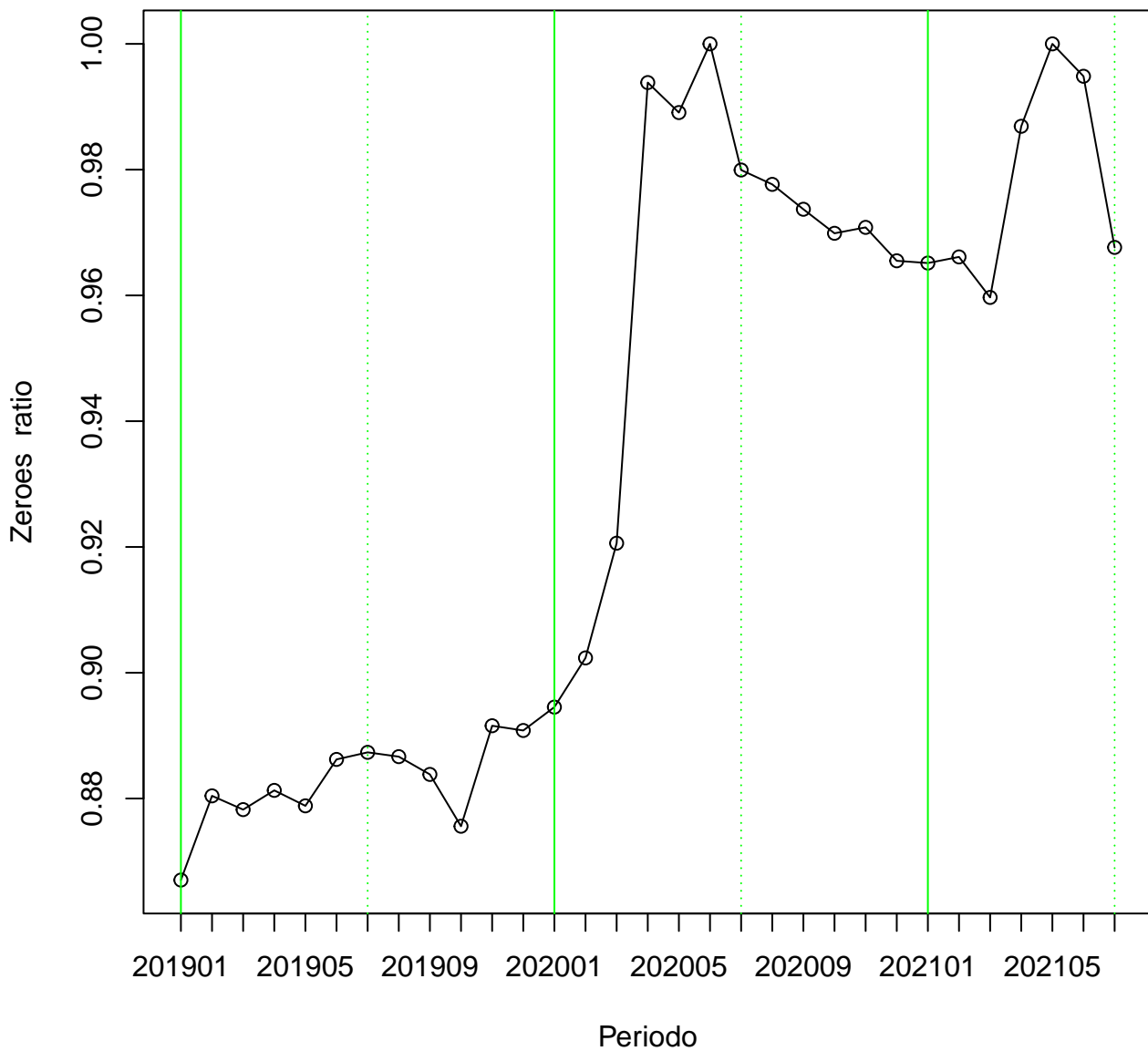
## Zeroes ratio - ccajas\_transacciones



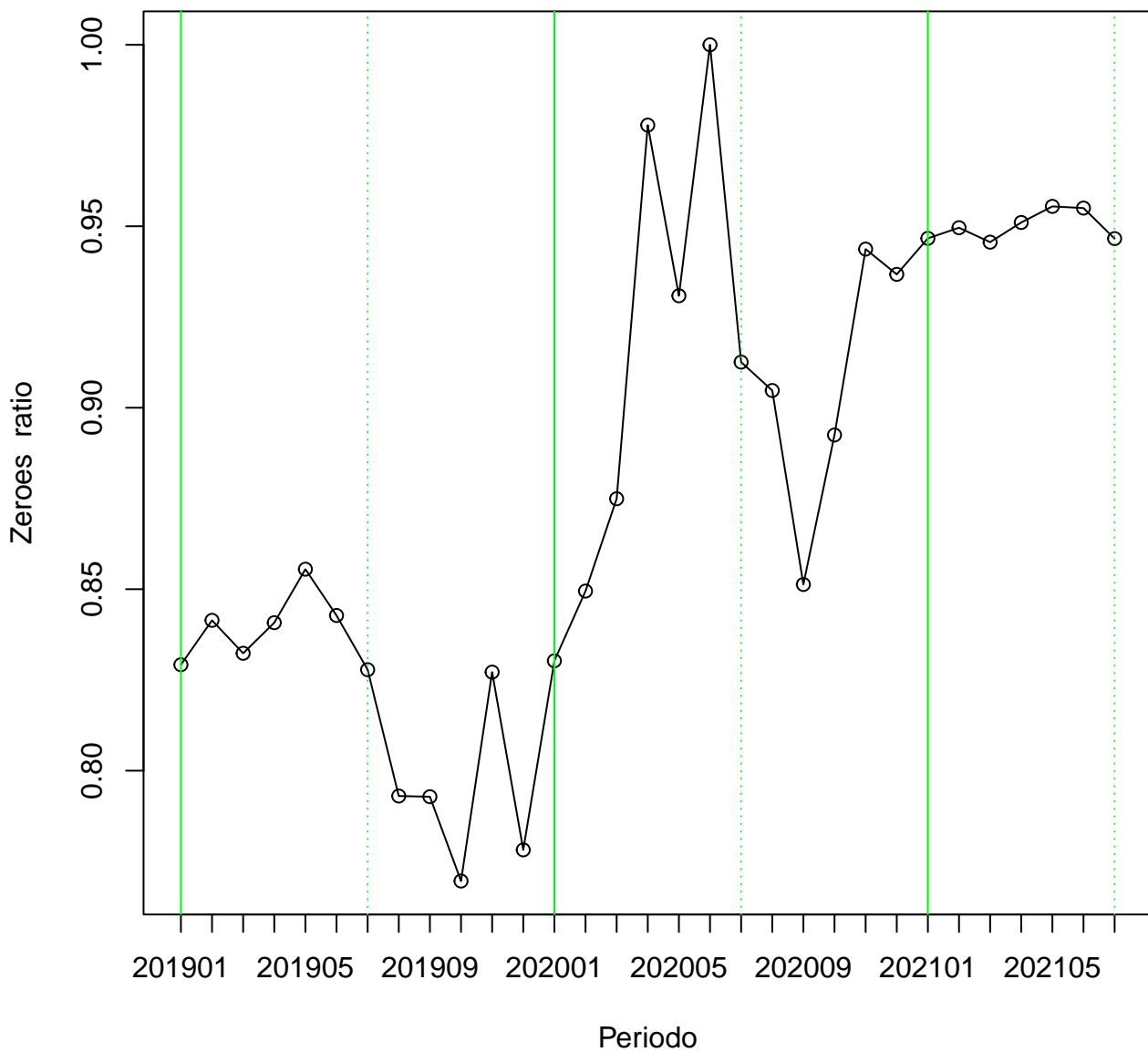
## Zeroes ratio - ccajas\_consultas



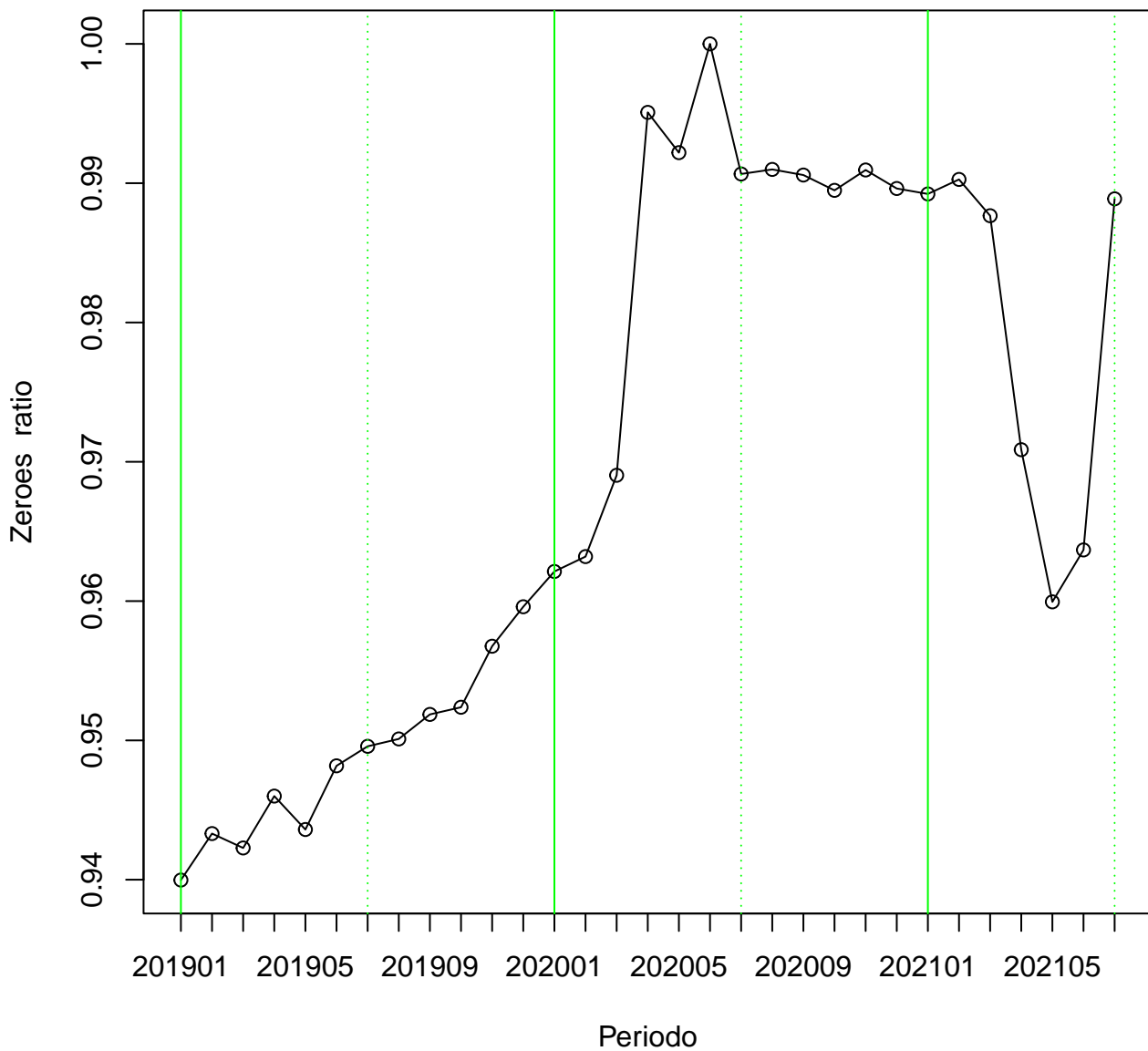
## Zeroes ratio - ccajas\_depositos



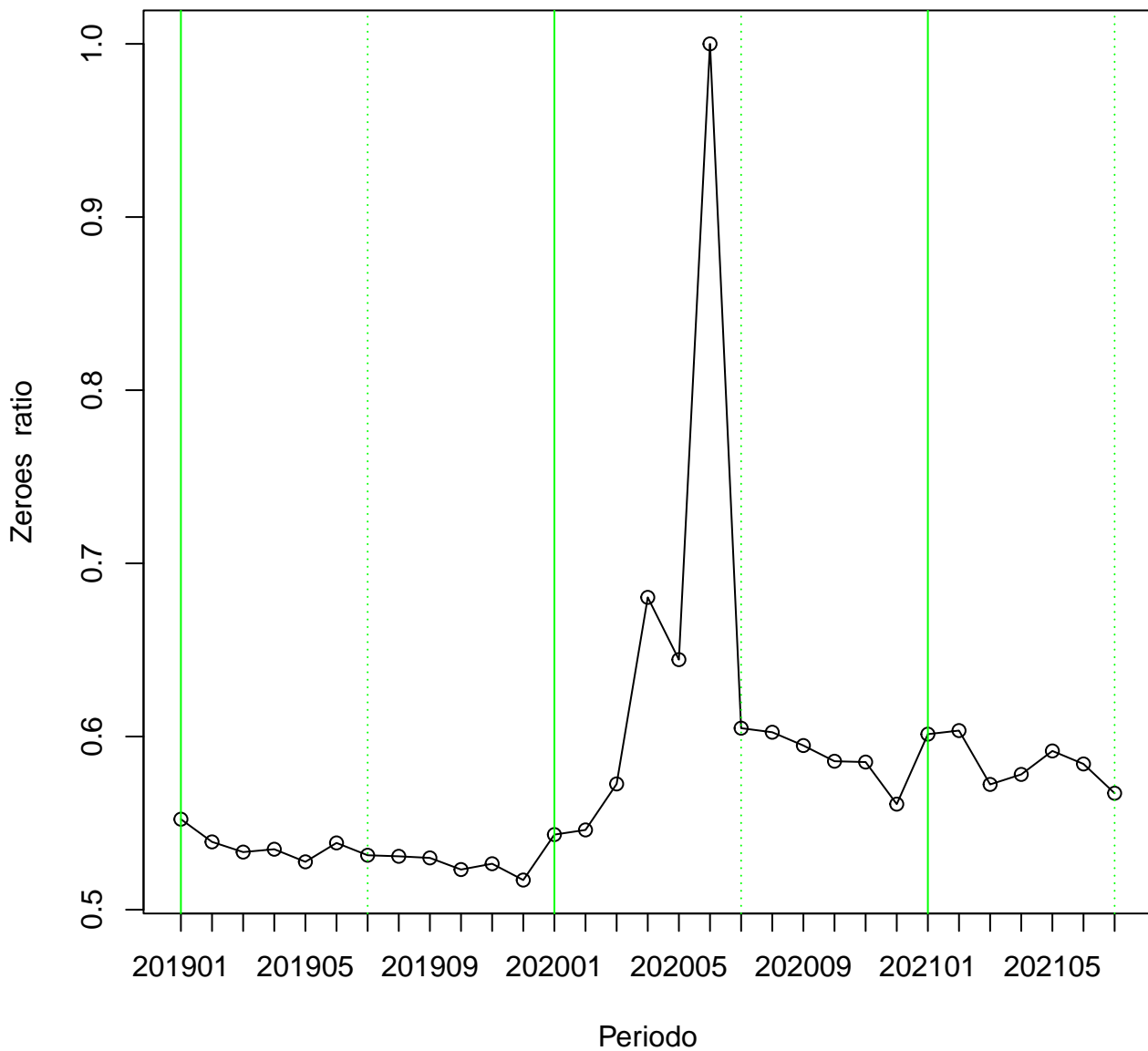
## Zeroes ratio - ccajas\_extracciones



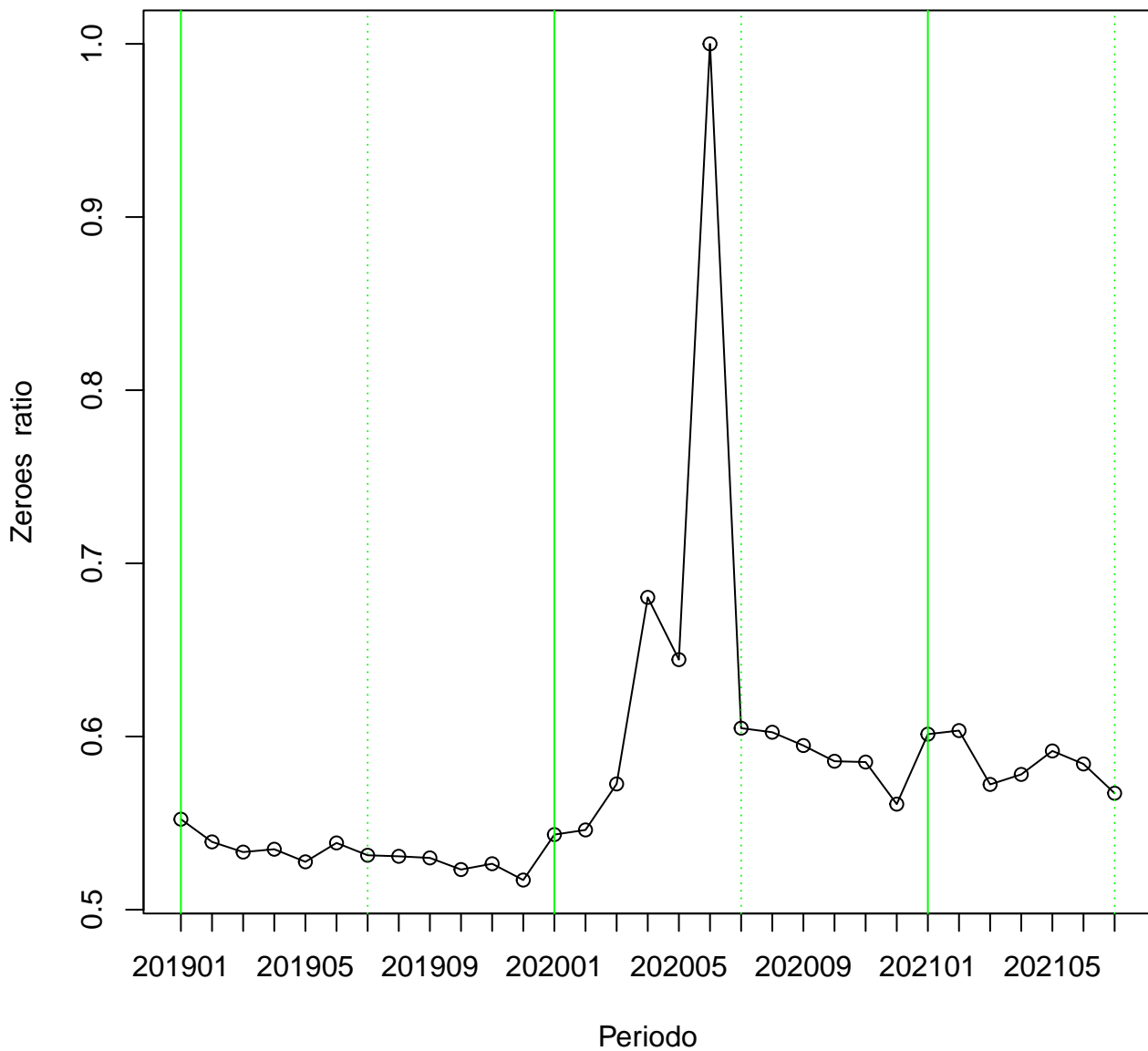
## Zeroes ratio - ccajas\_otras



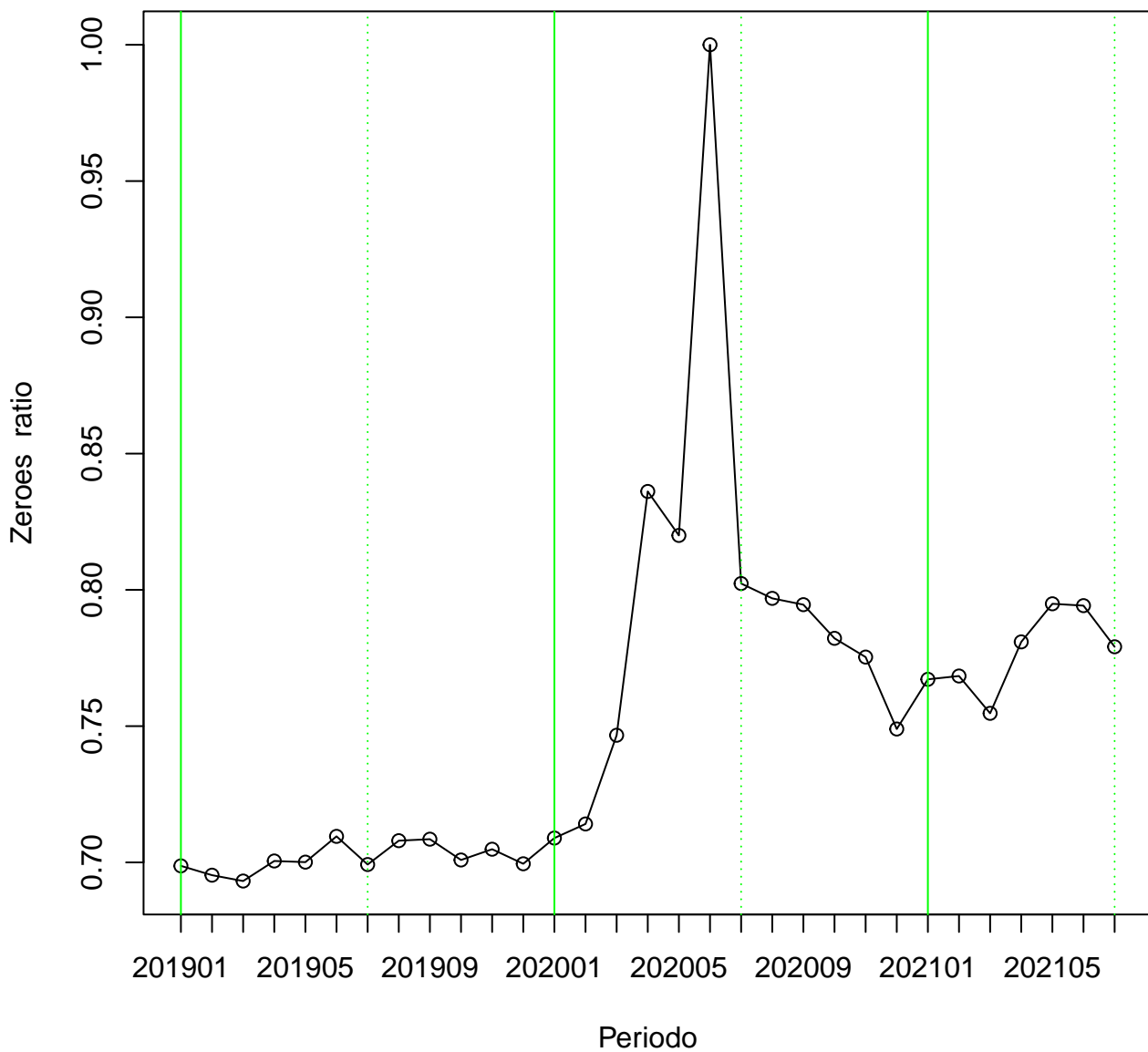
## Zeroes ratio - catm\_trx



# Zeroes ratio - matm

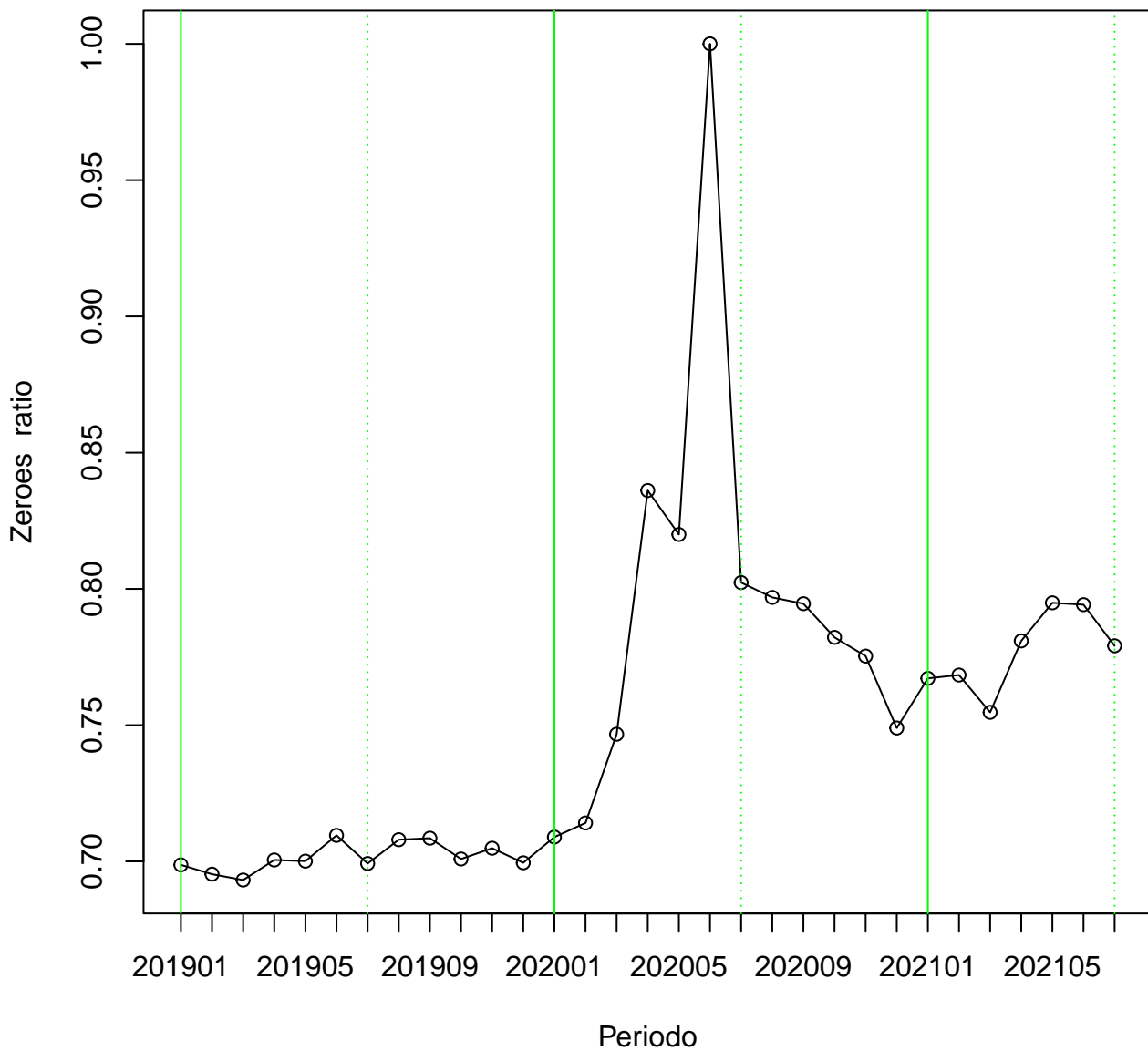


## Zeroes ratio - catm\_trx\_other

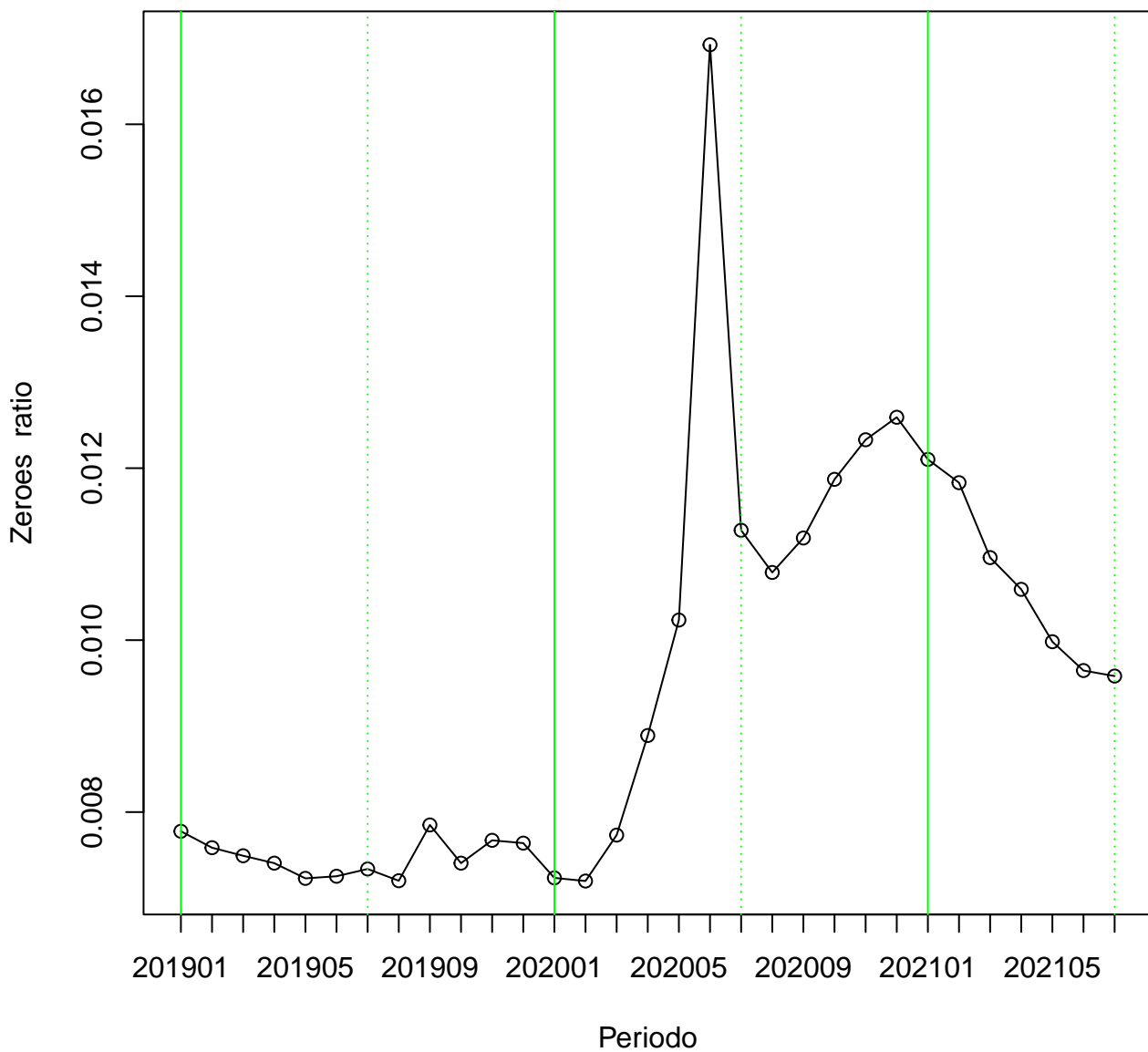




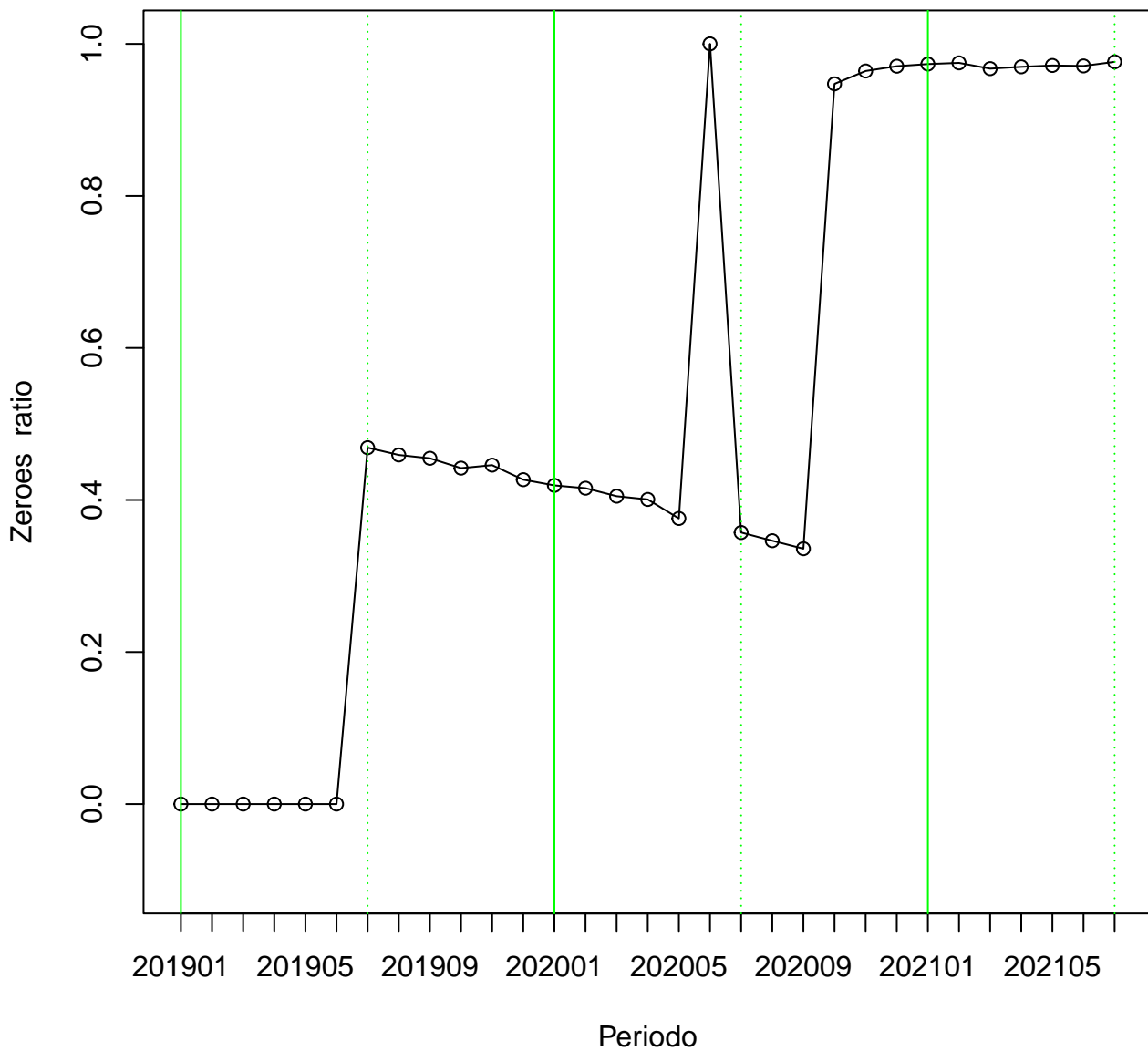
## Zeroes ratio – matm\_other



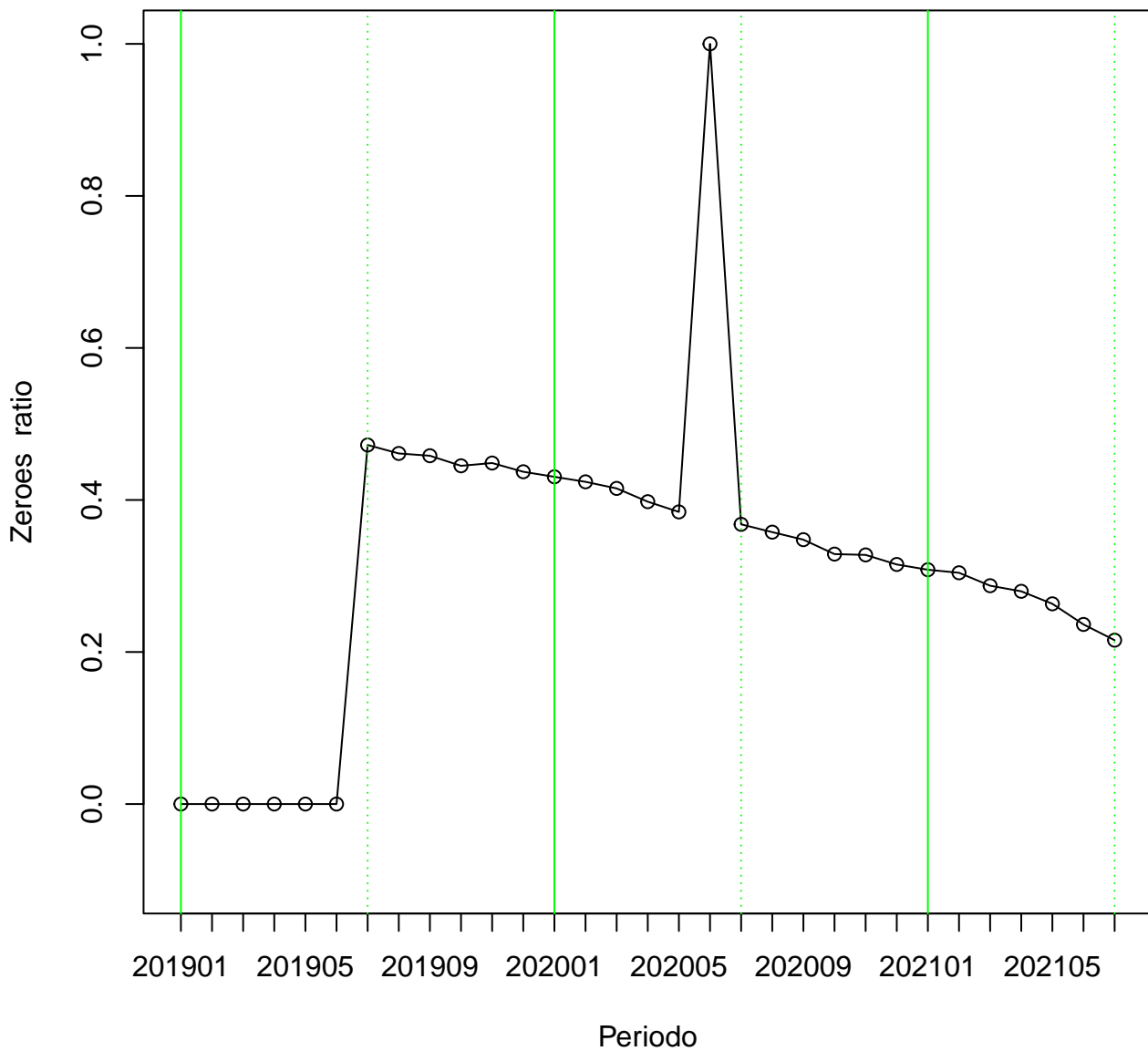
# Zeroes ratio - ctrx\_quarter



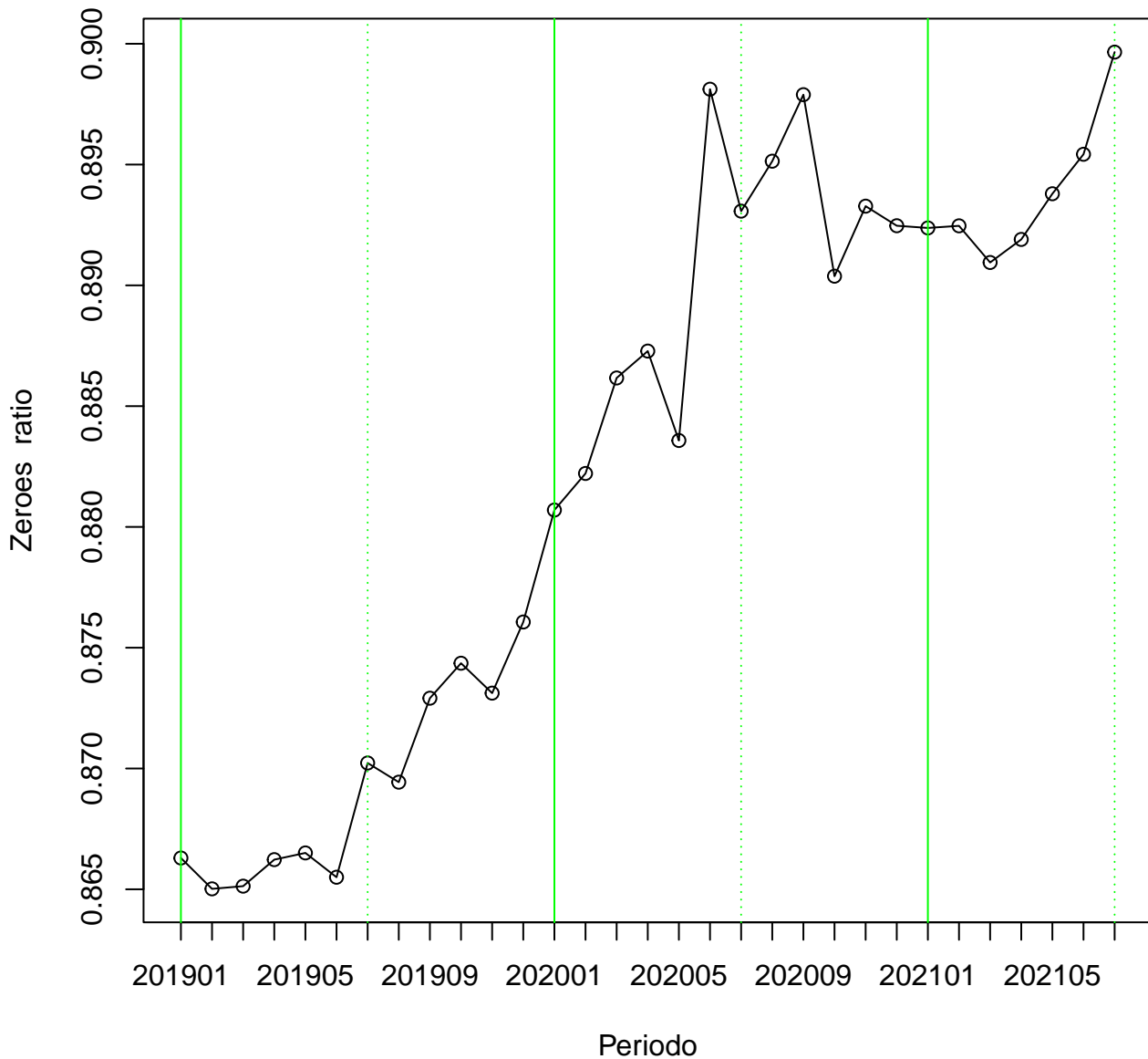
## Zeroes ratio - tmobile\_app



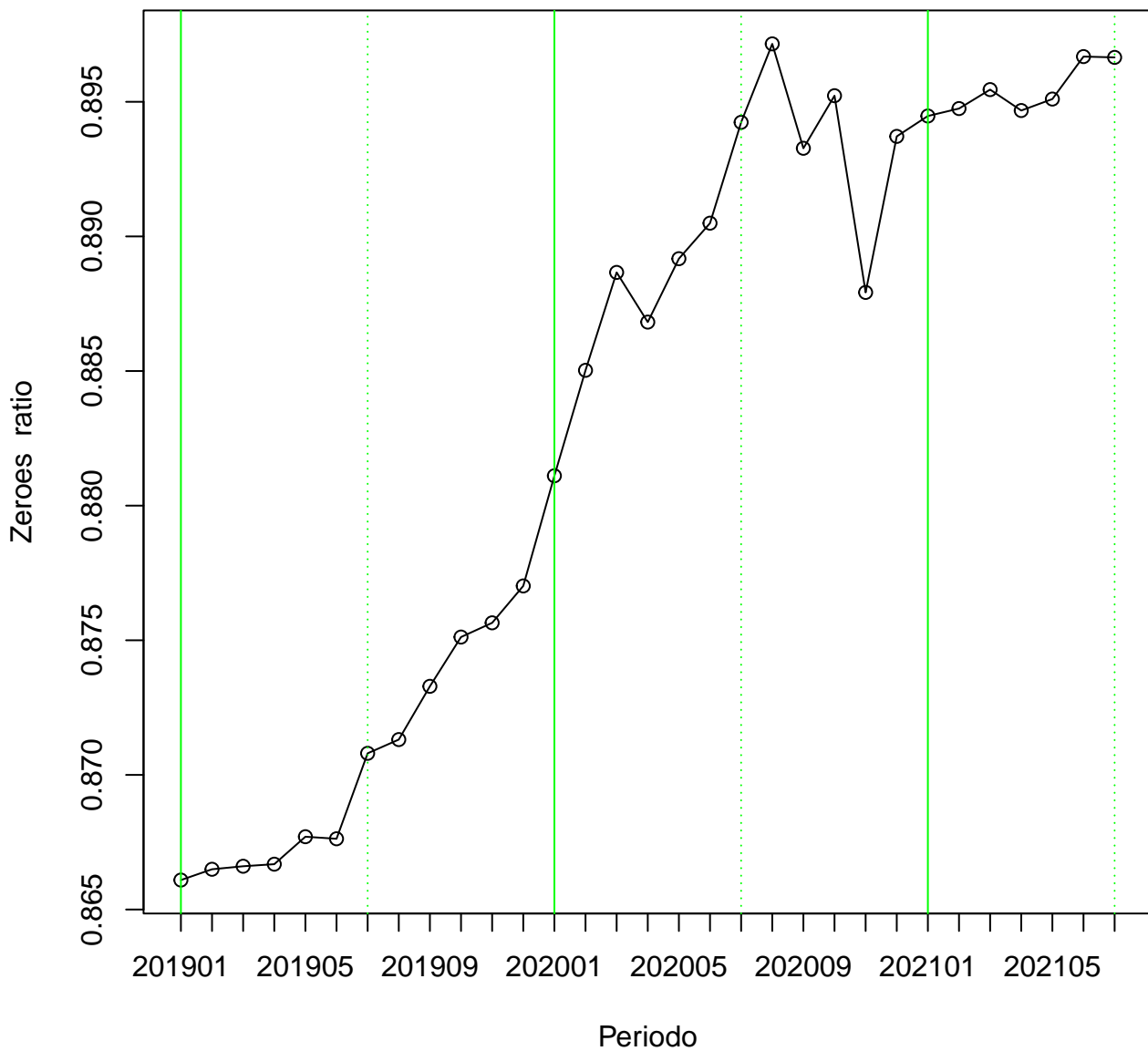
## Zeroes ratio - cmobile\_app\_trx



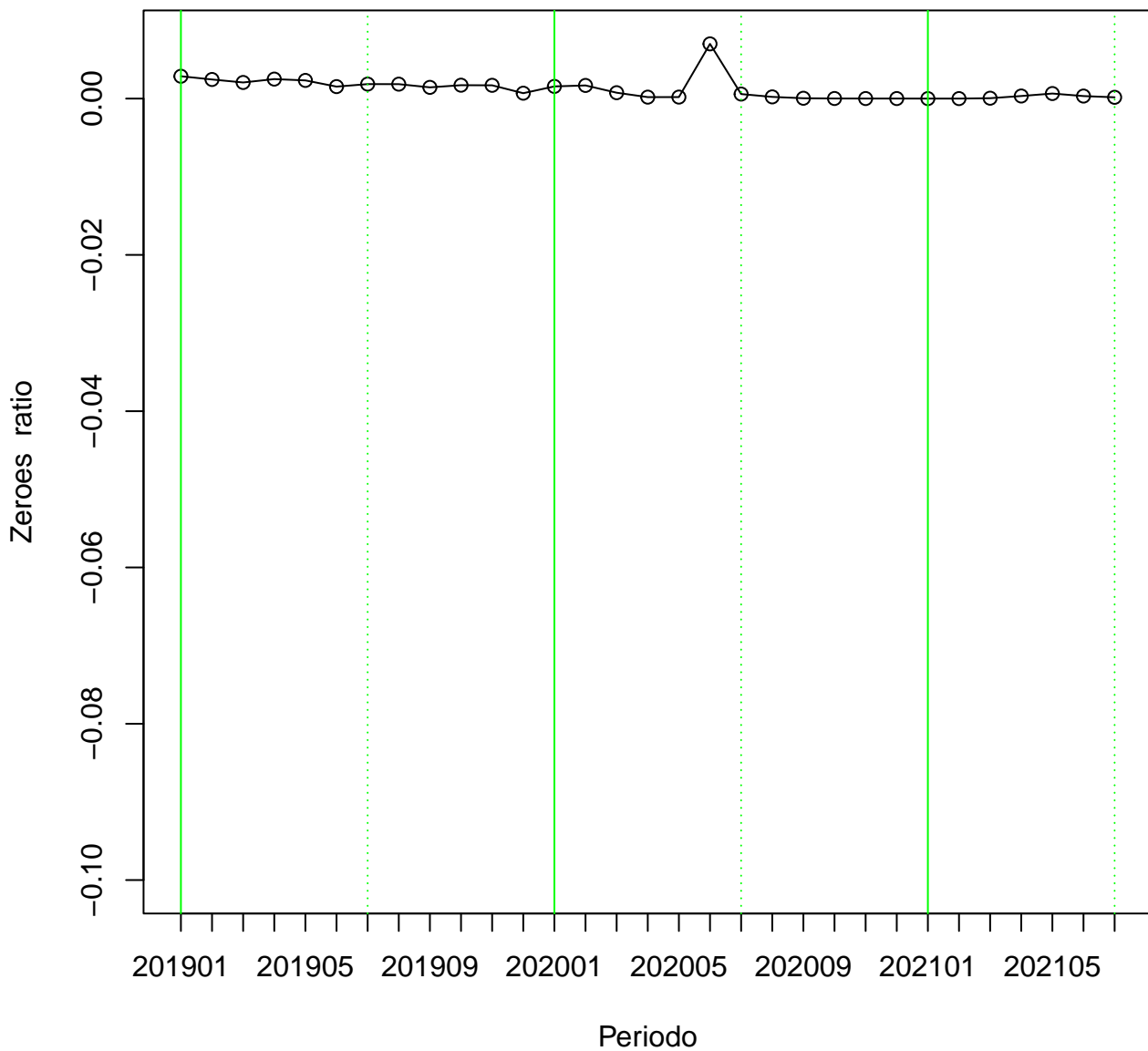
## Zeroes ratio - Master\_delinquency



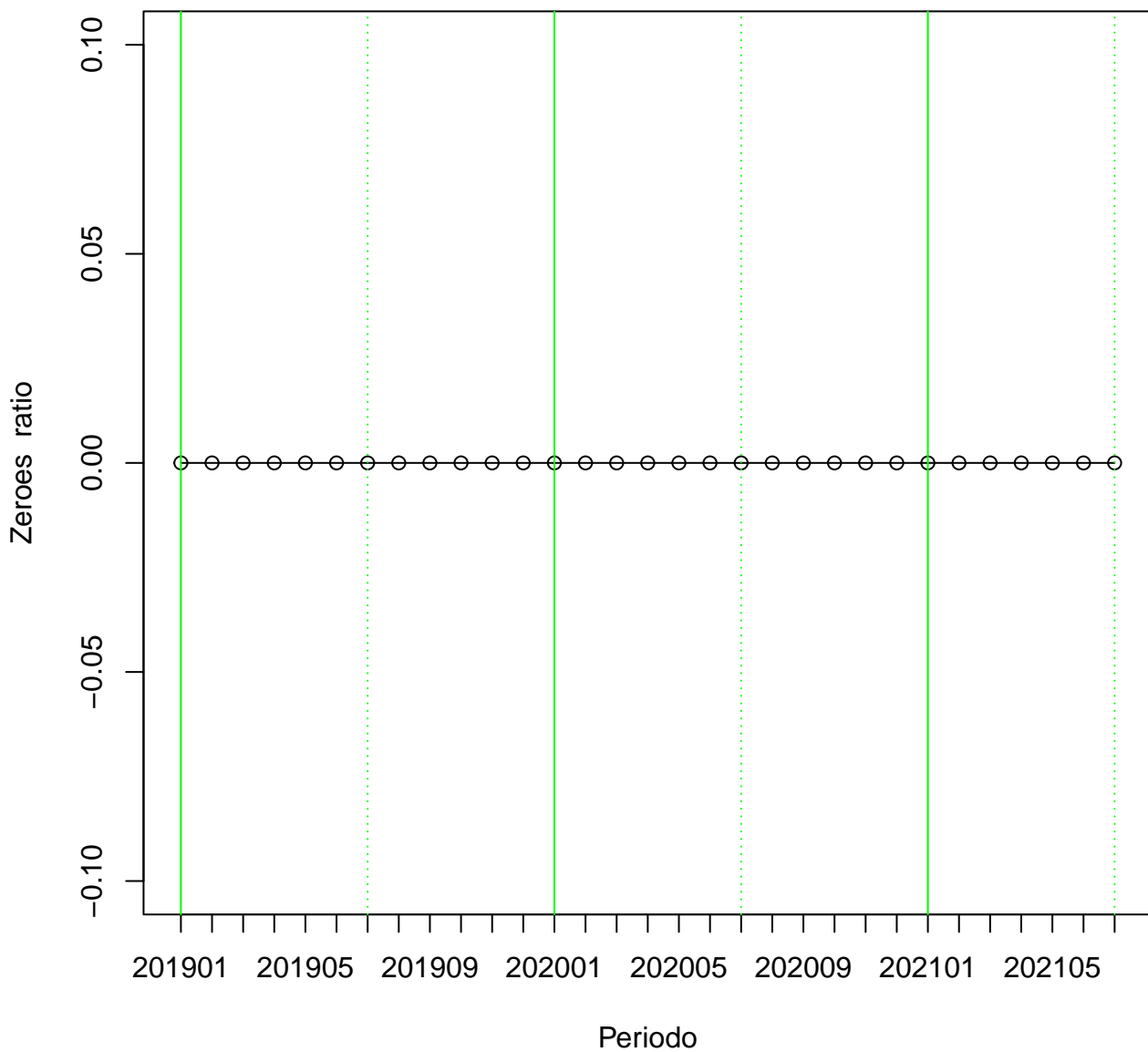
## Zeroes ratio - Master\_status



## Zeroes ratio - Master\_mfinanciacion\_limite

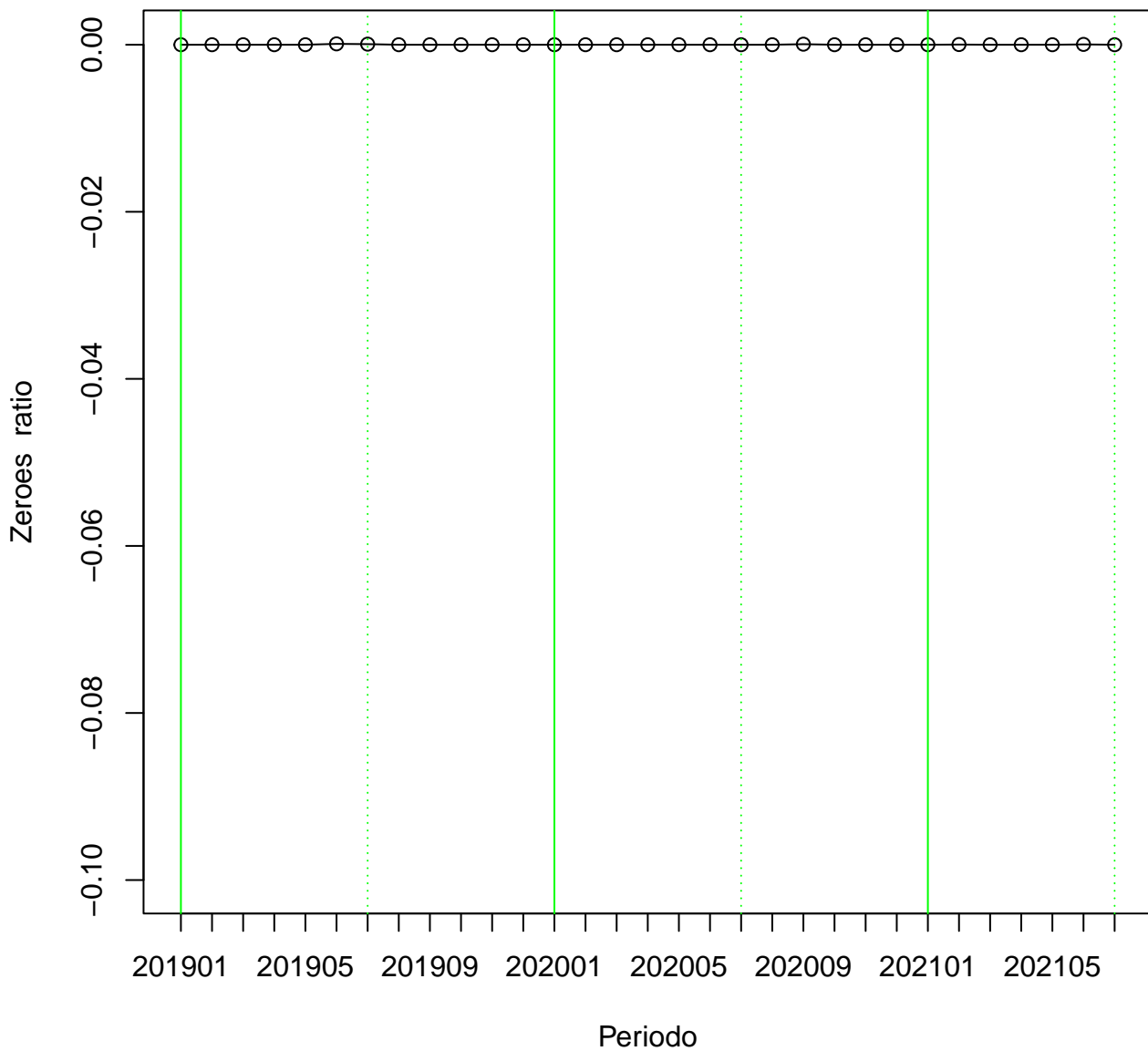


## Zeroes ratio - Master\_Fvencimiento

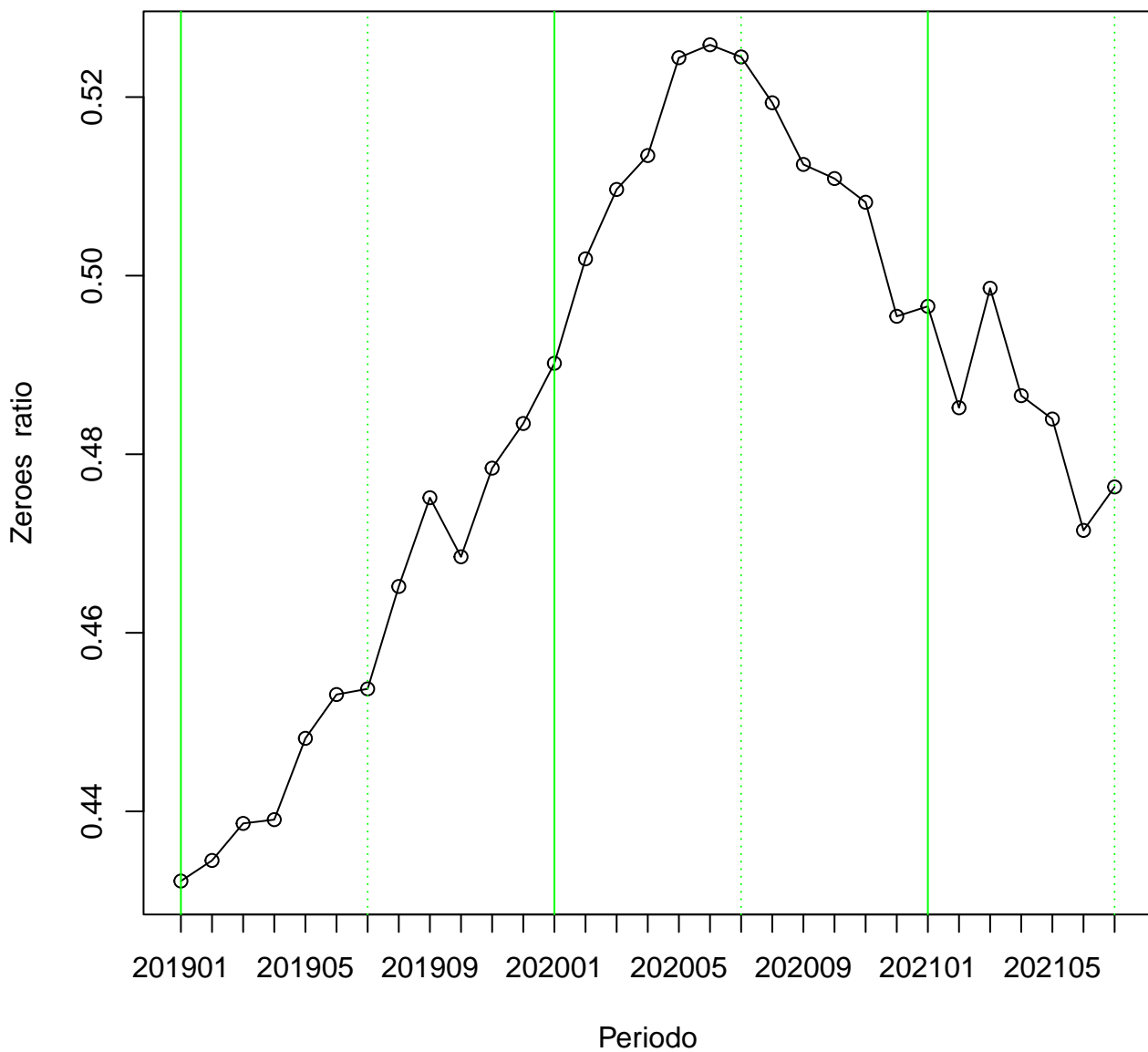




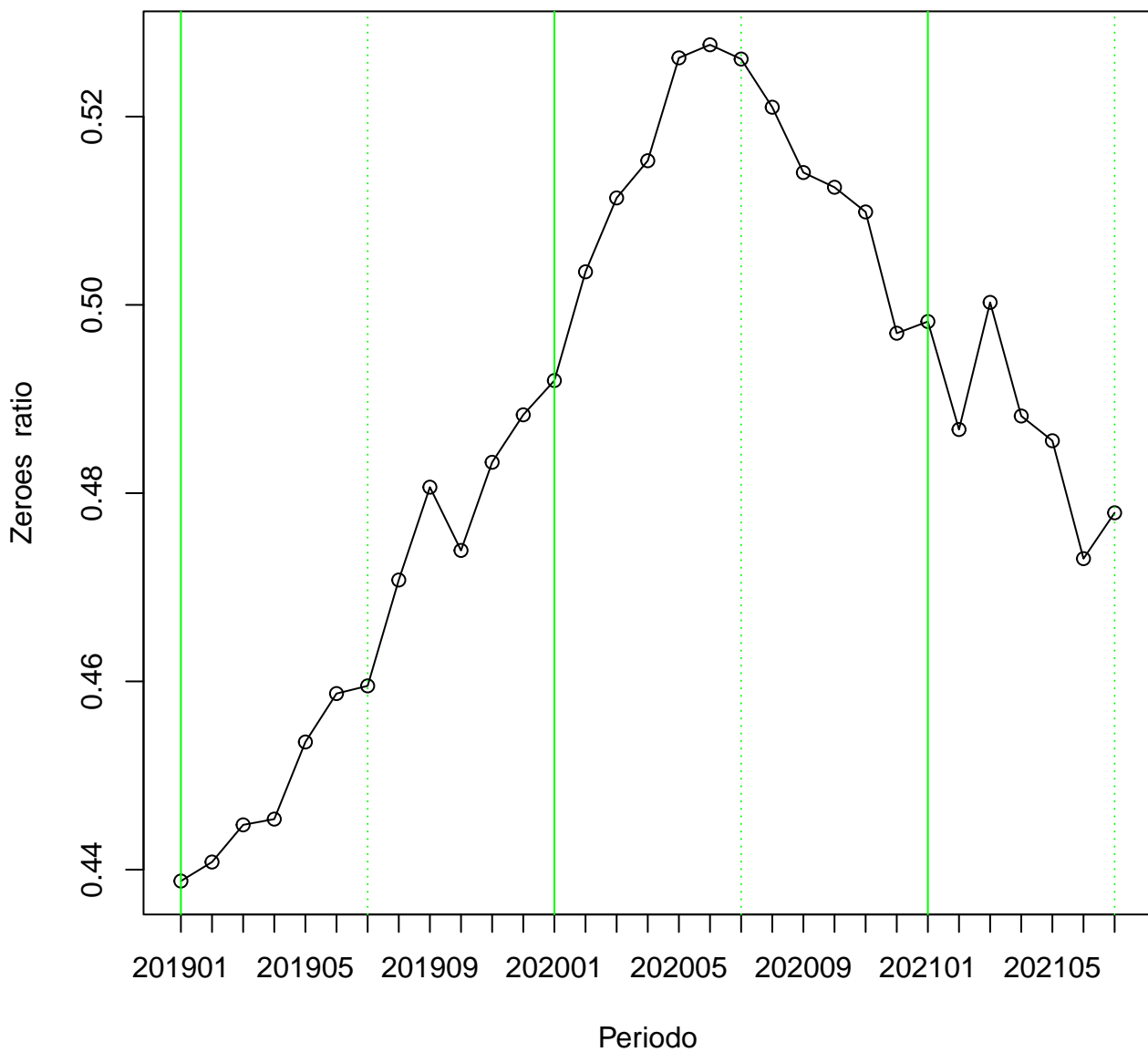
## Zeroes ratio - Master\_Finiciomora



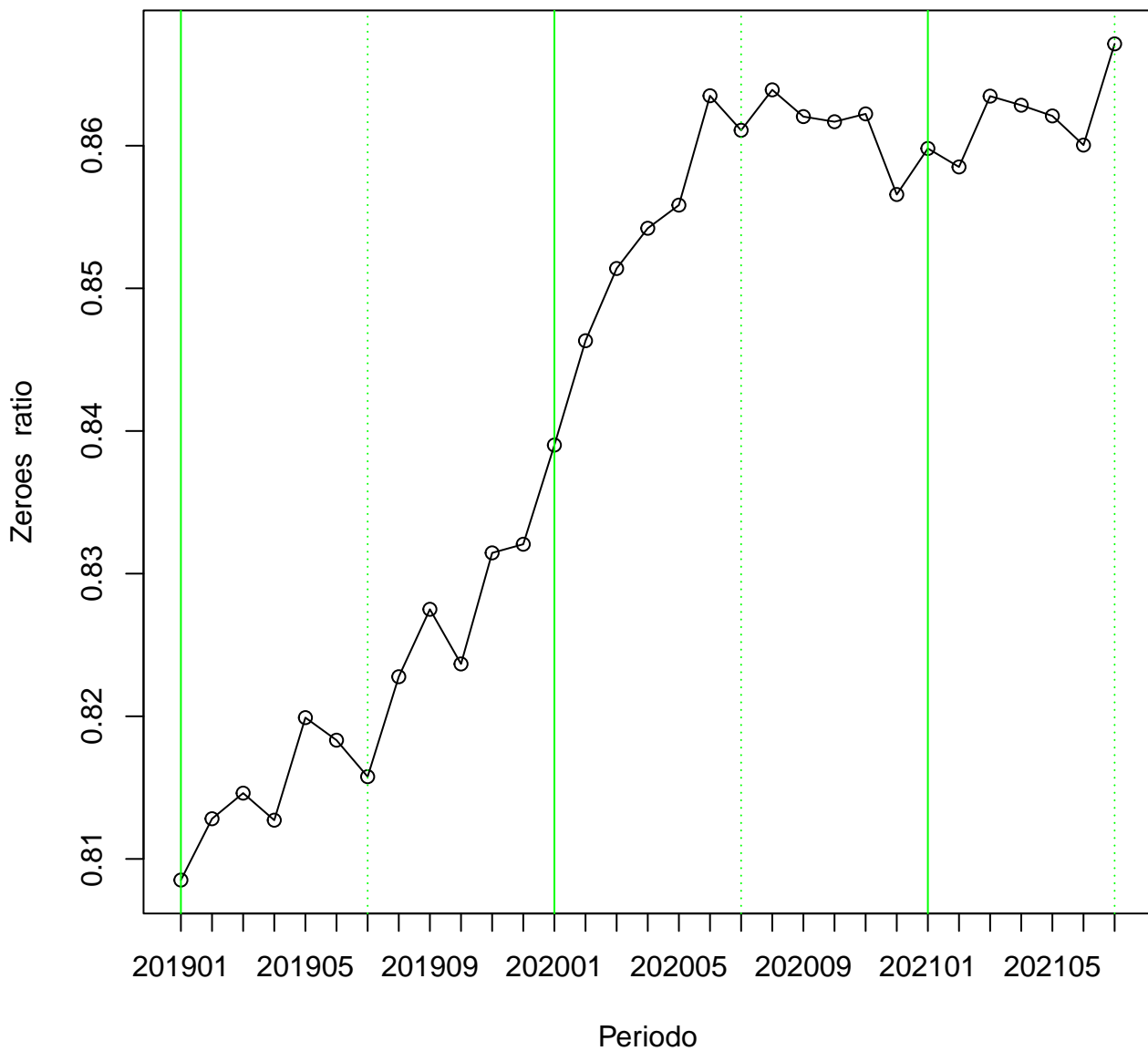
## Zeroes ratio - Master\_msaldototal



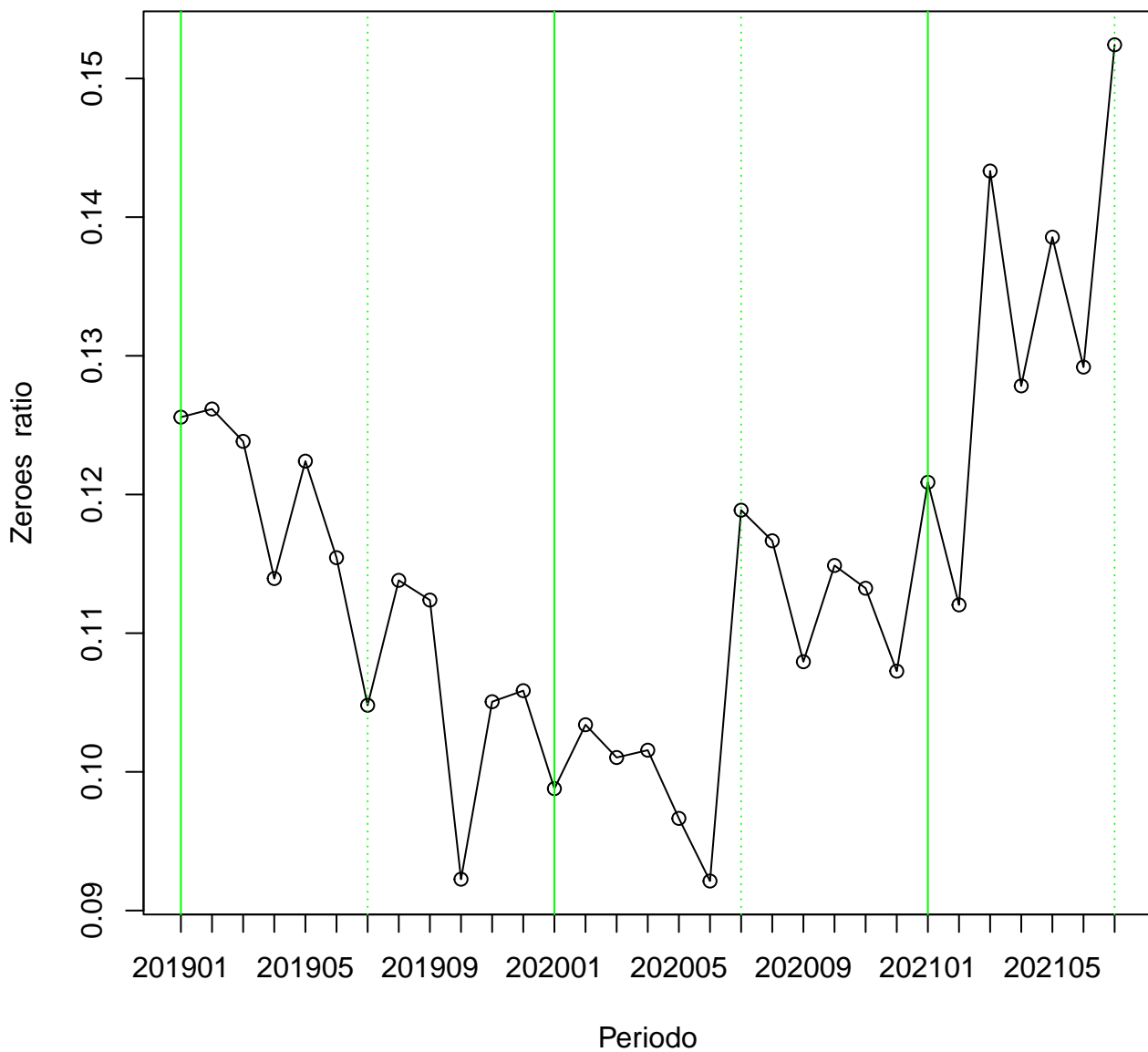
## Zeroes ratio - Master\_msaldopesos



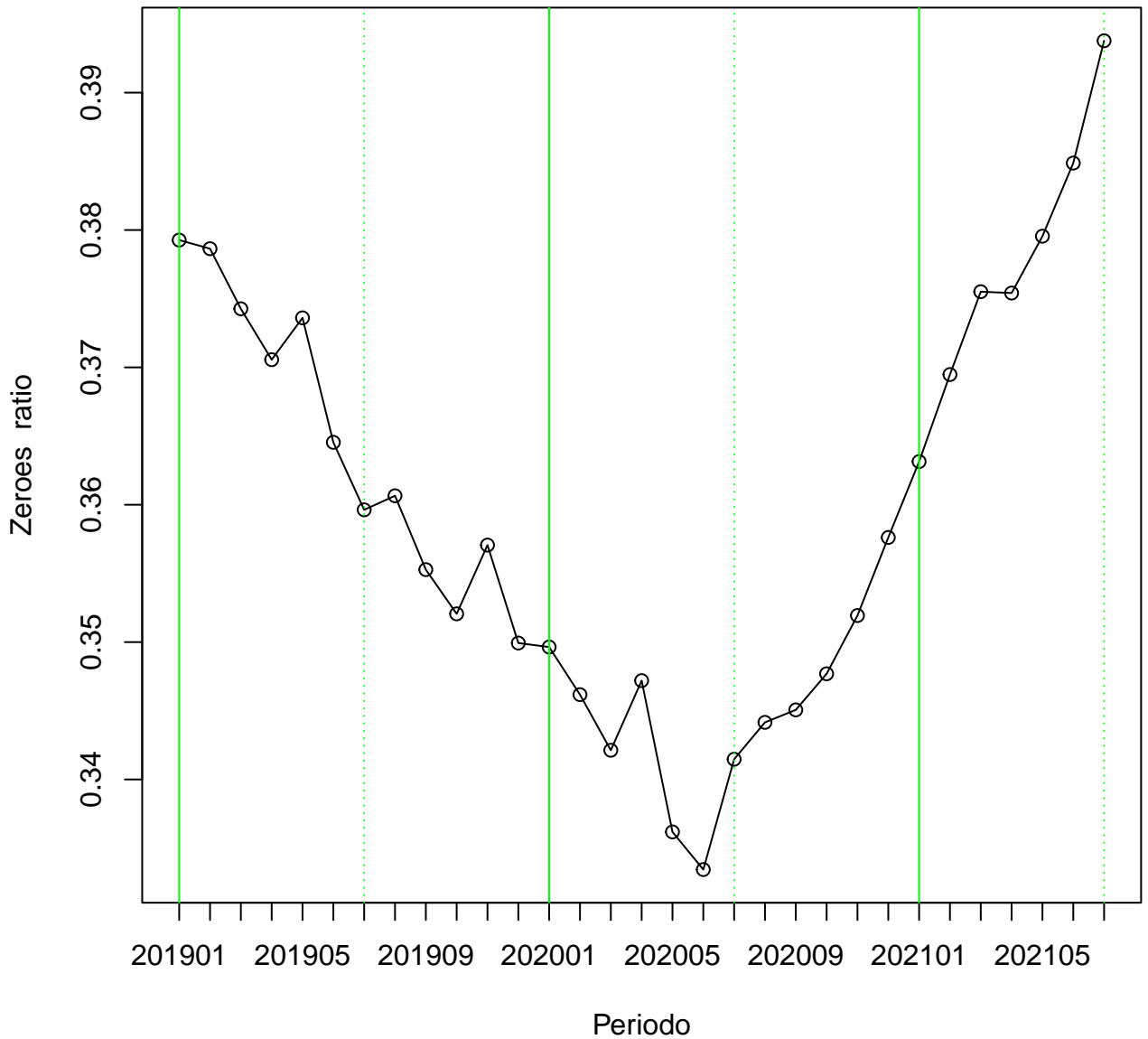
## Zeroes ratio – Master\_msaldodolares



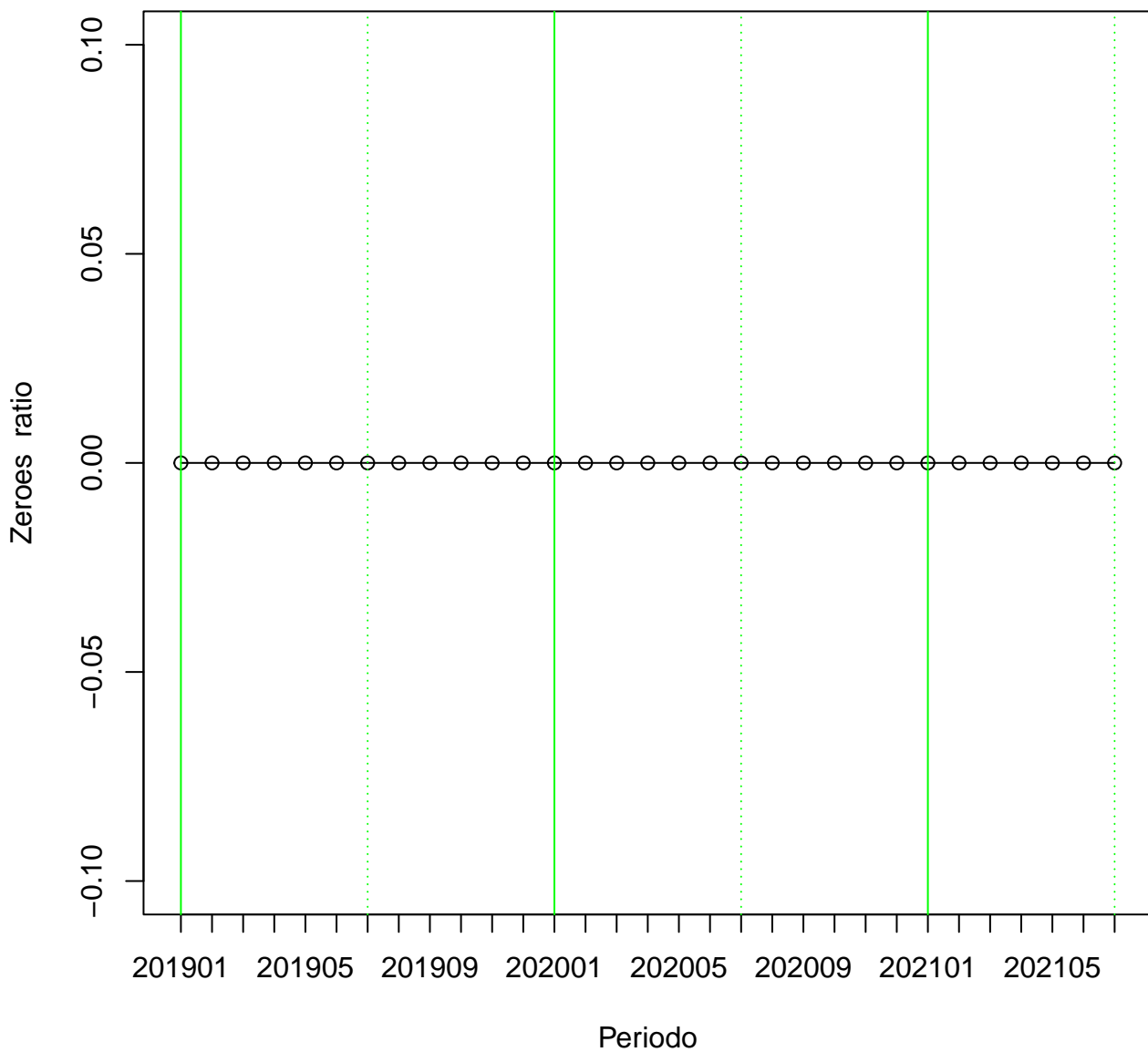
## Zeroes ratio – Master\_mconsumospesos



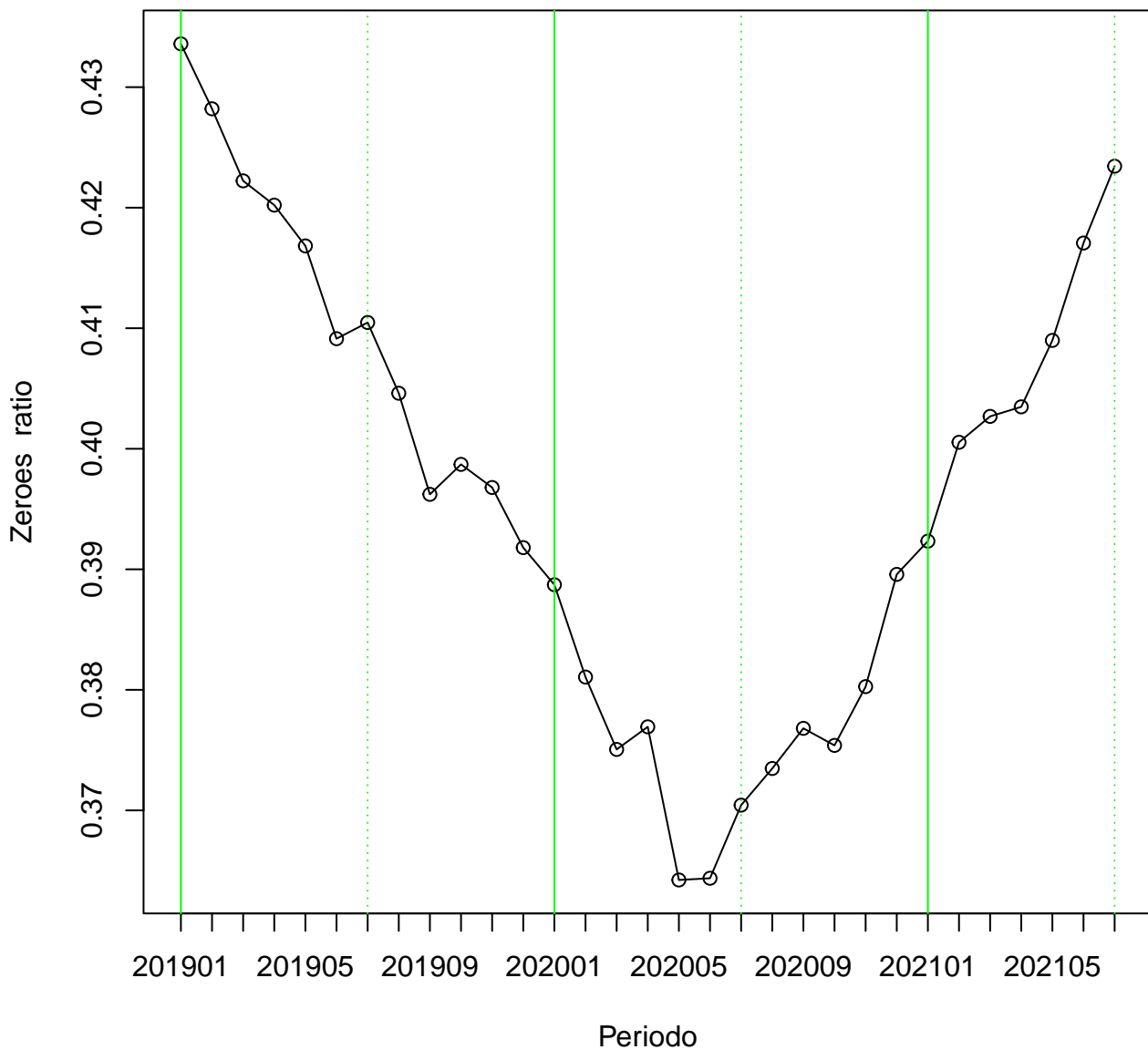
## Zeroes ratio - Master\_mconsumosdolares



## Zeroes ratio – Master\_mlimitecompra

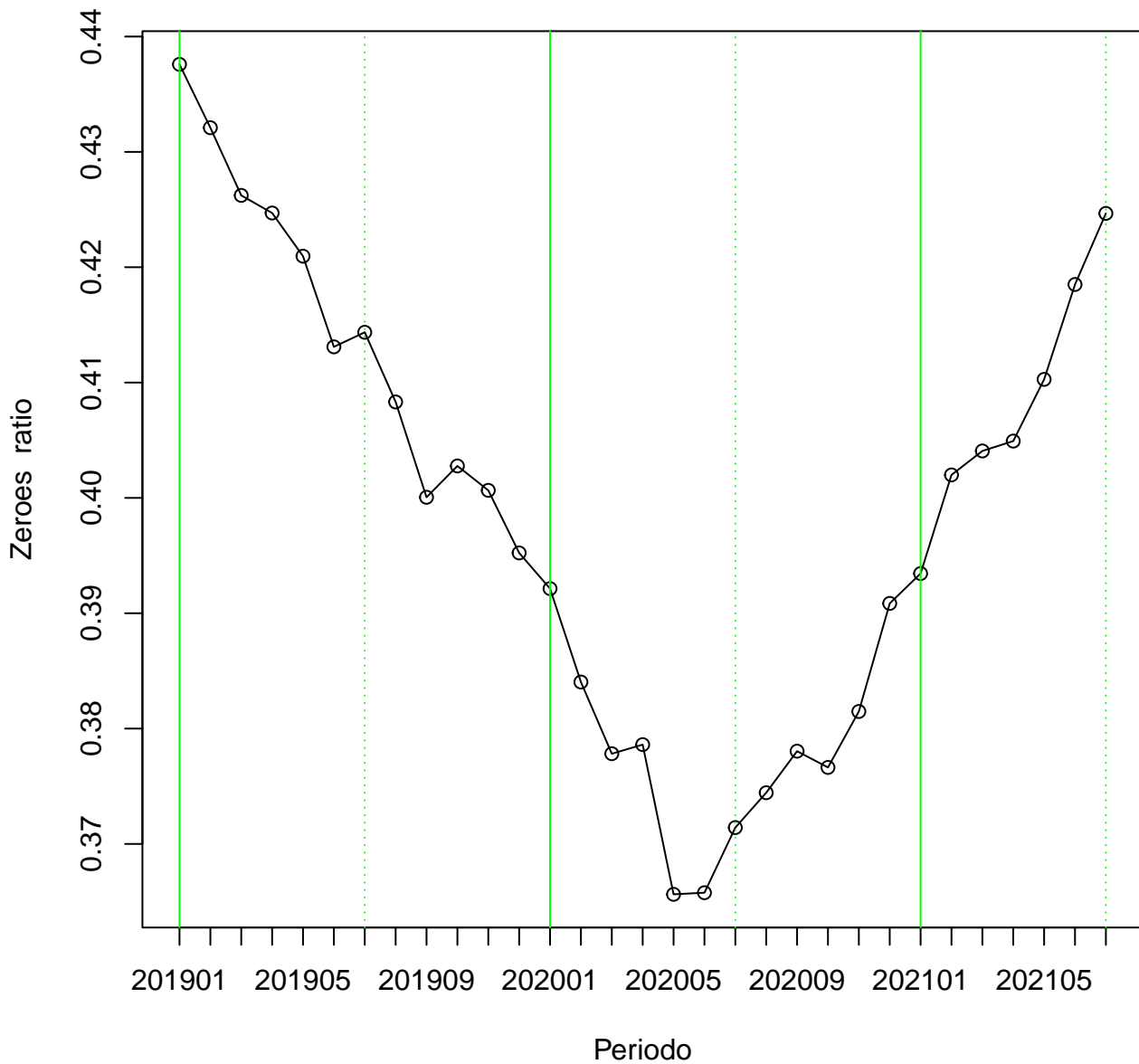


## Zeroes ratio – Master\_madelantopesos

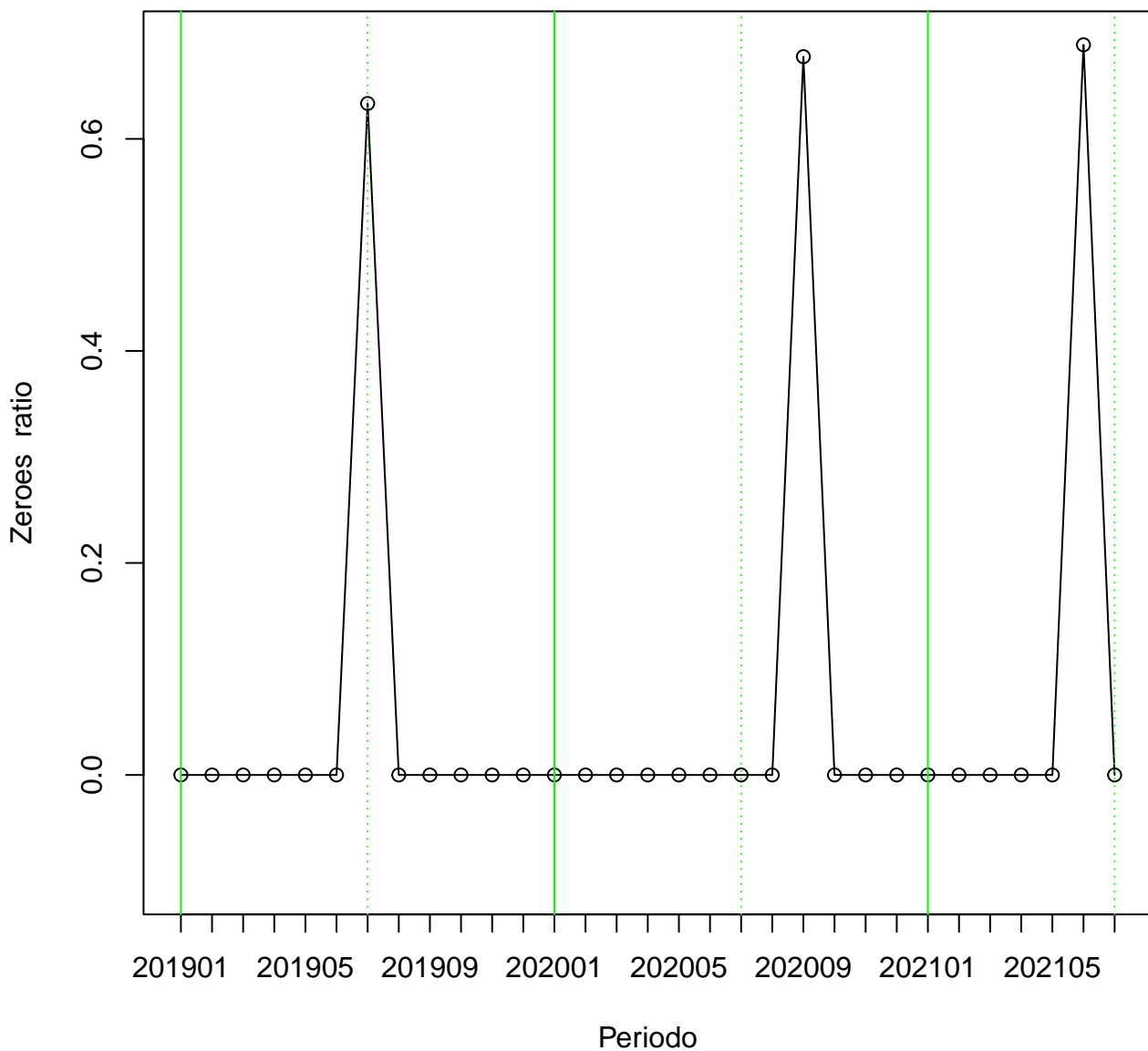




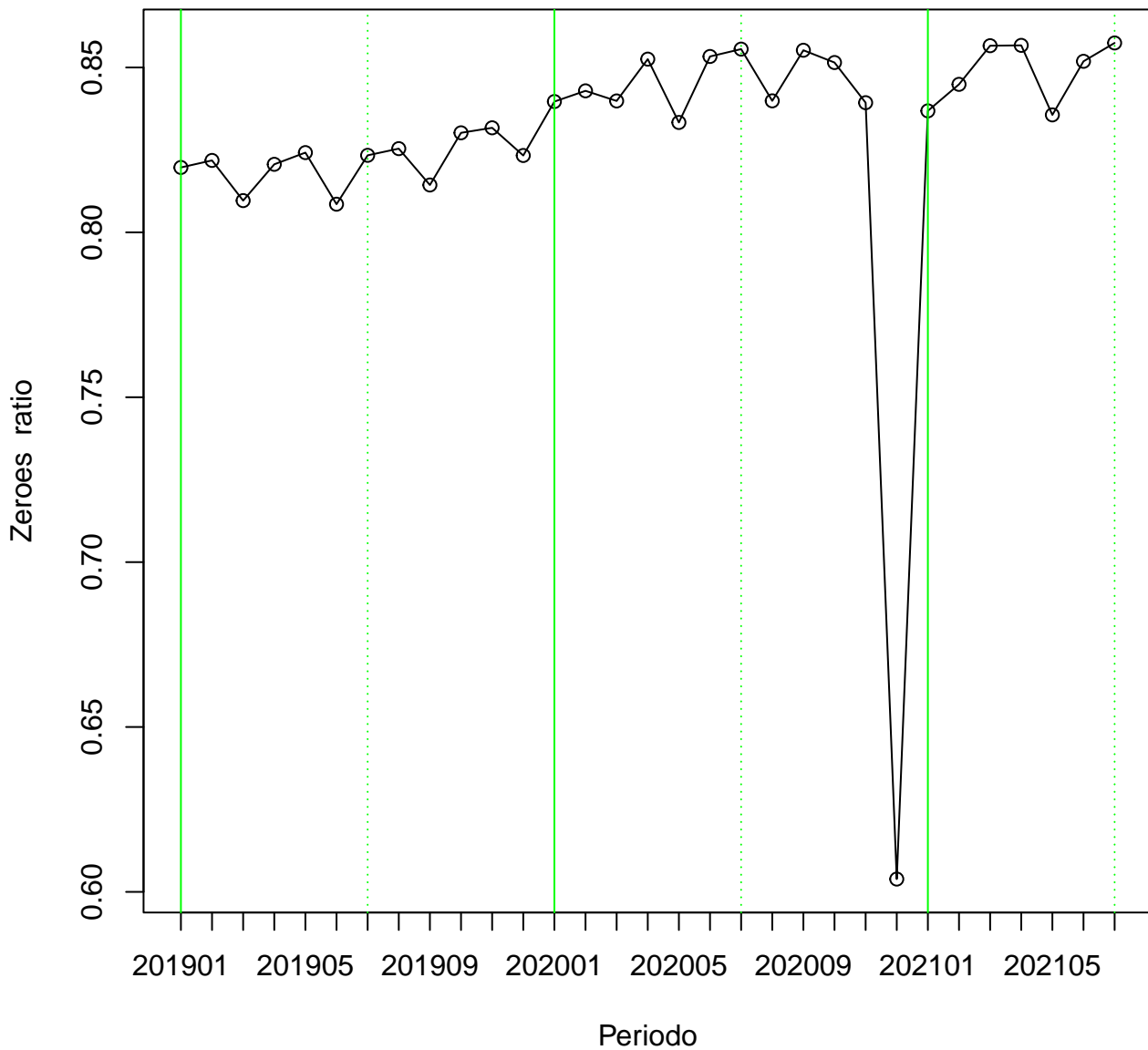
## Zeroes ratio - Master\_madelantodolares



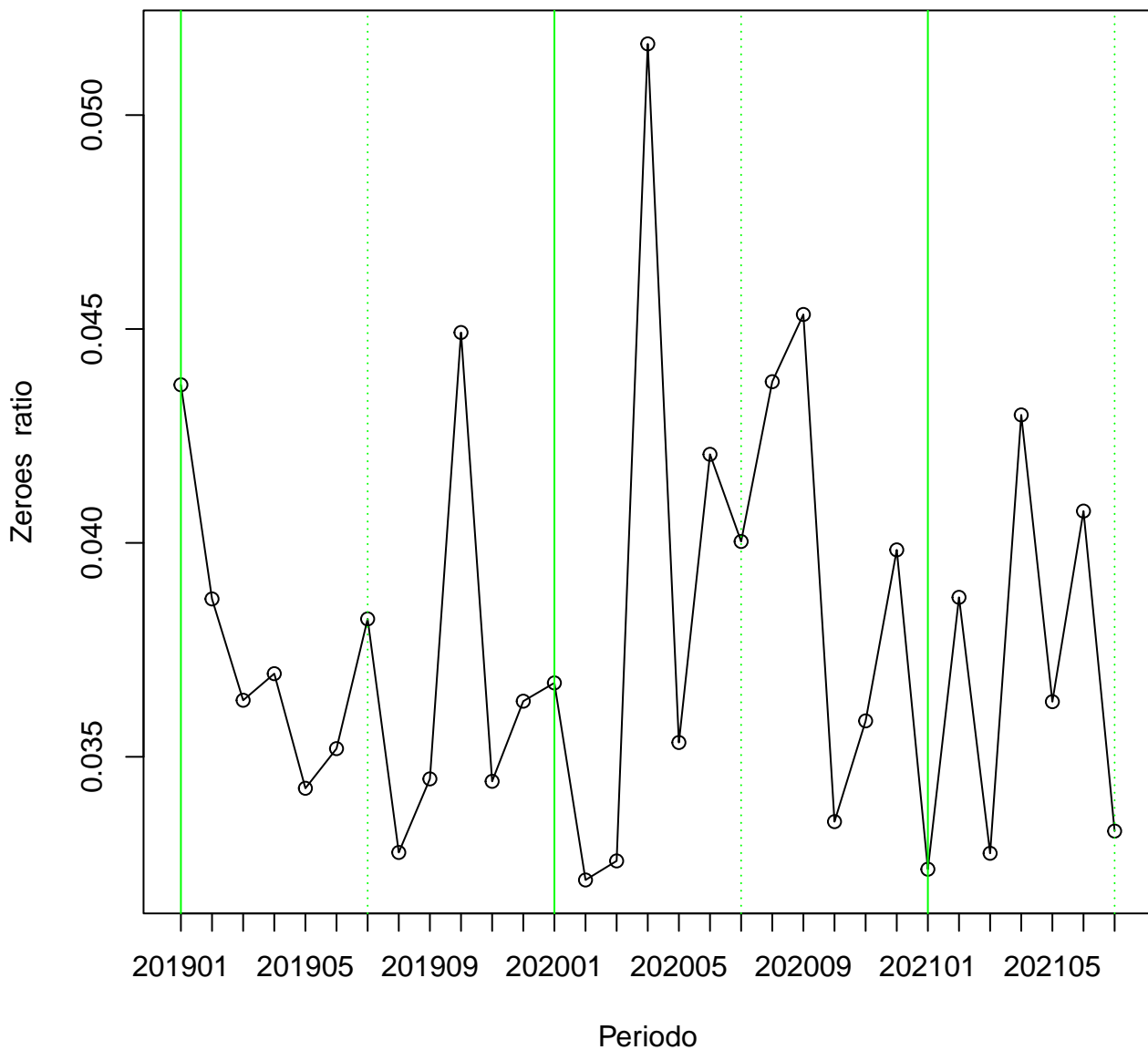
## Zeroes ratio - Master\_fultimo\_cierre



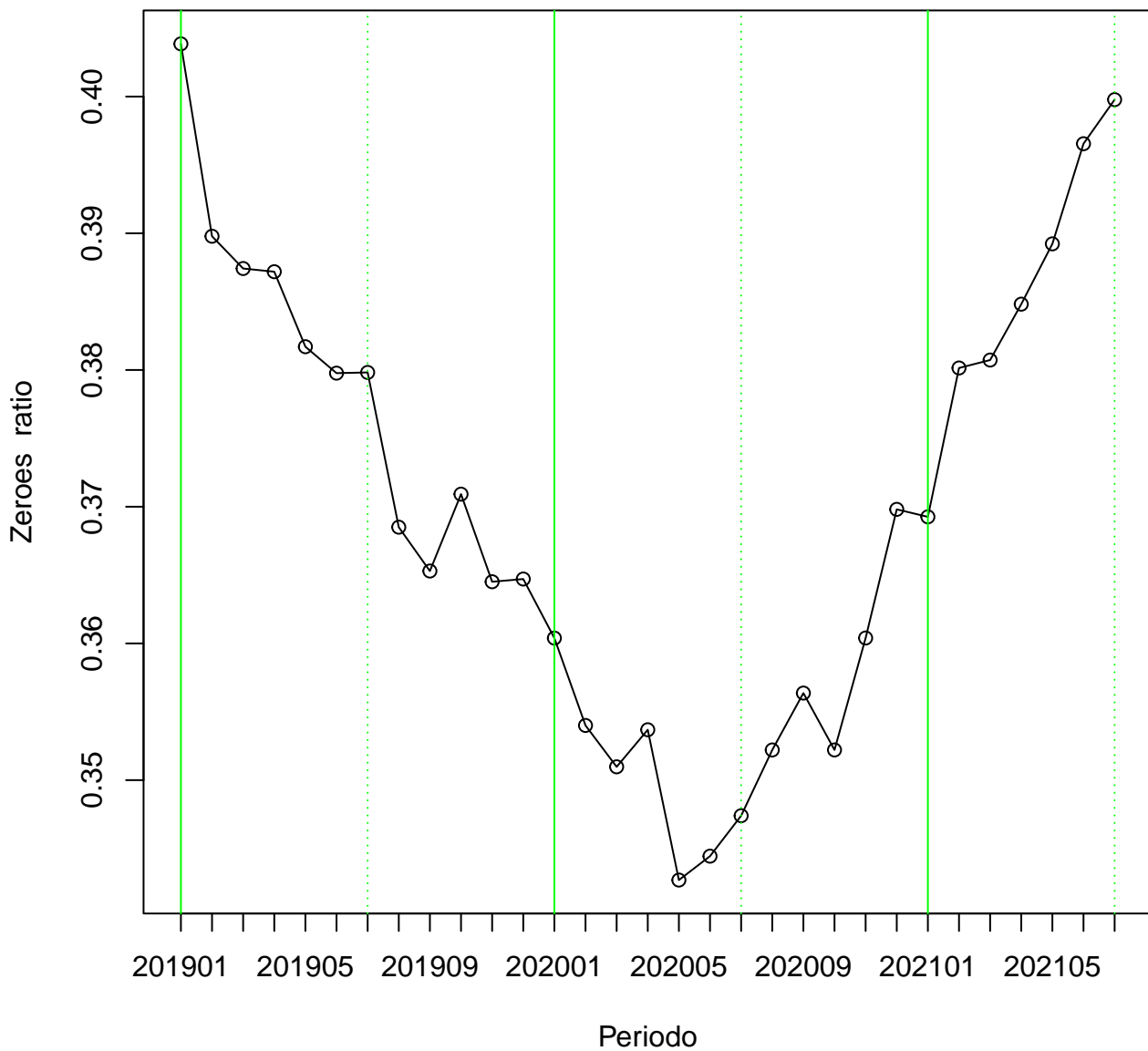
## Zeroes ratio - Master\_mpagado



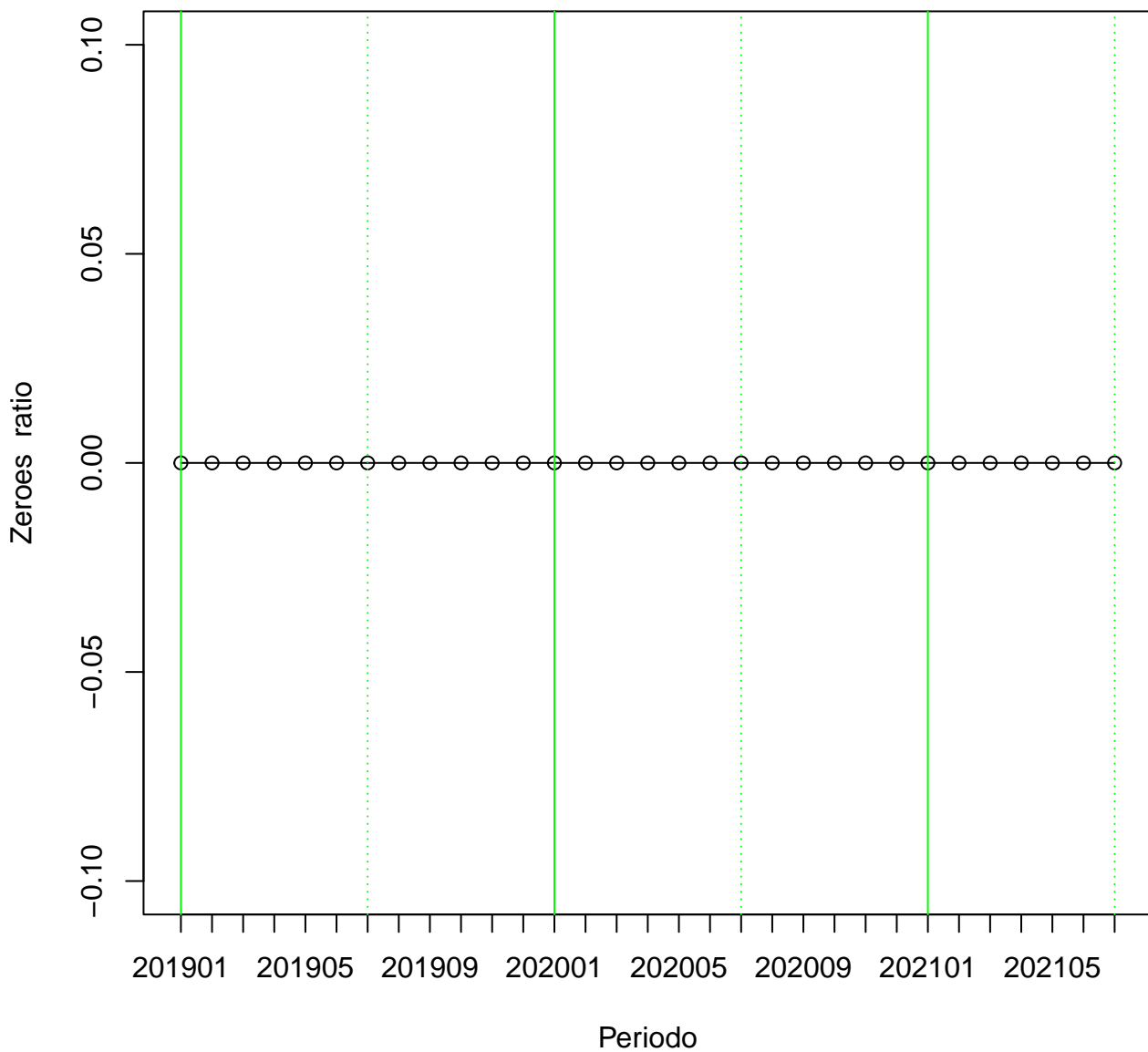
## Zeroes ratio - Master\_mpagospesos



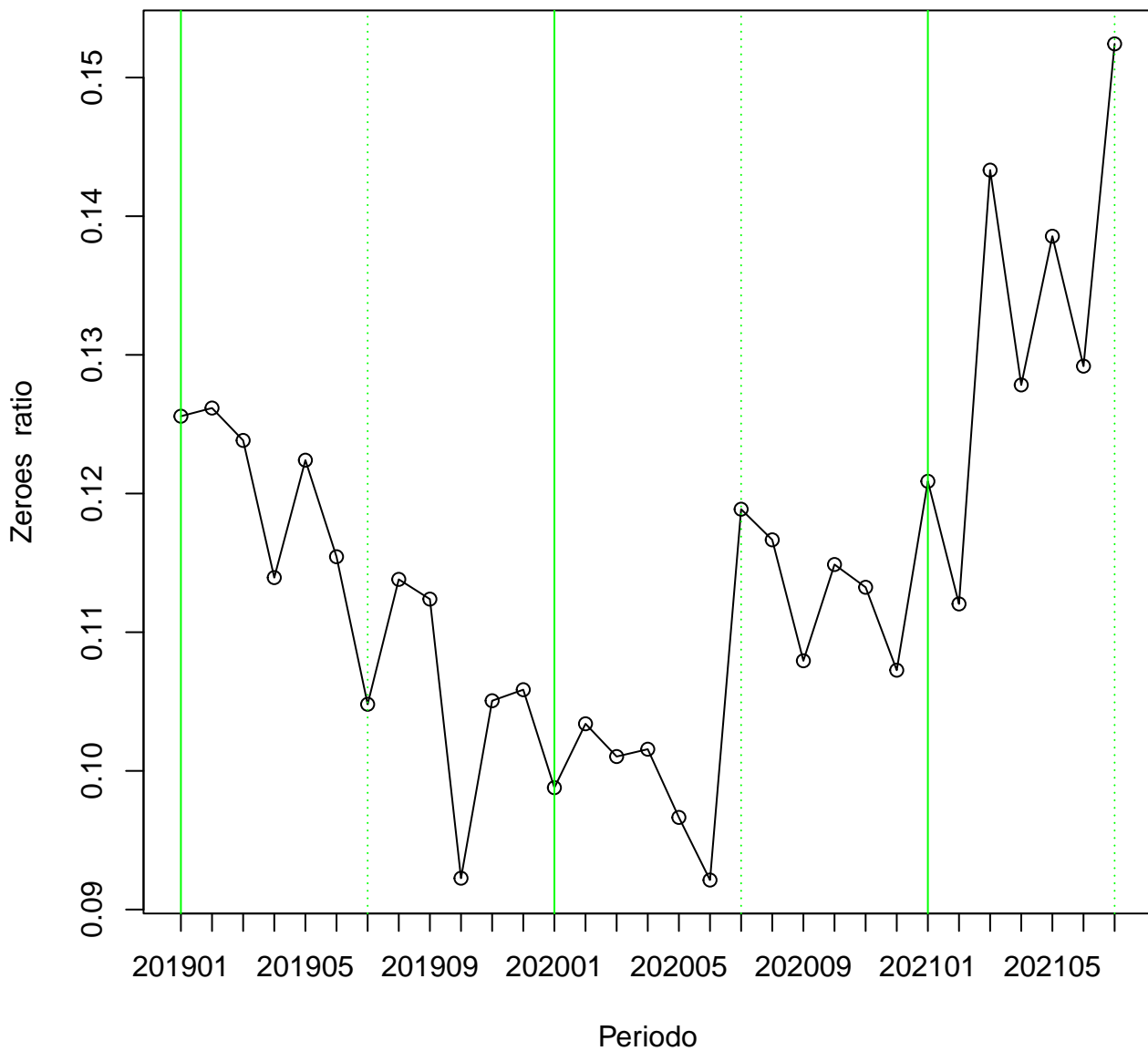
## Zeroes ratio - Master\_mpagosdolares



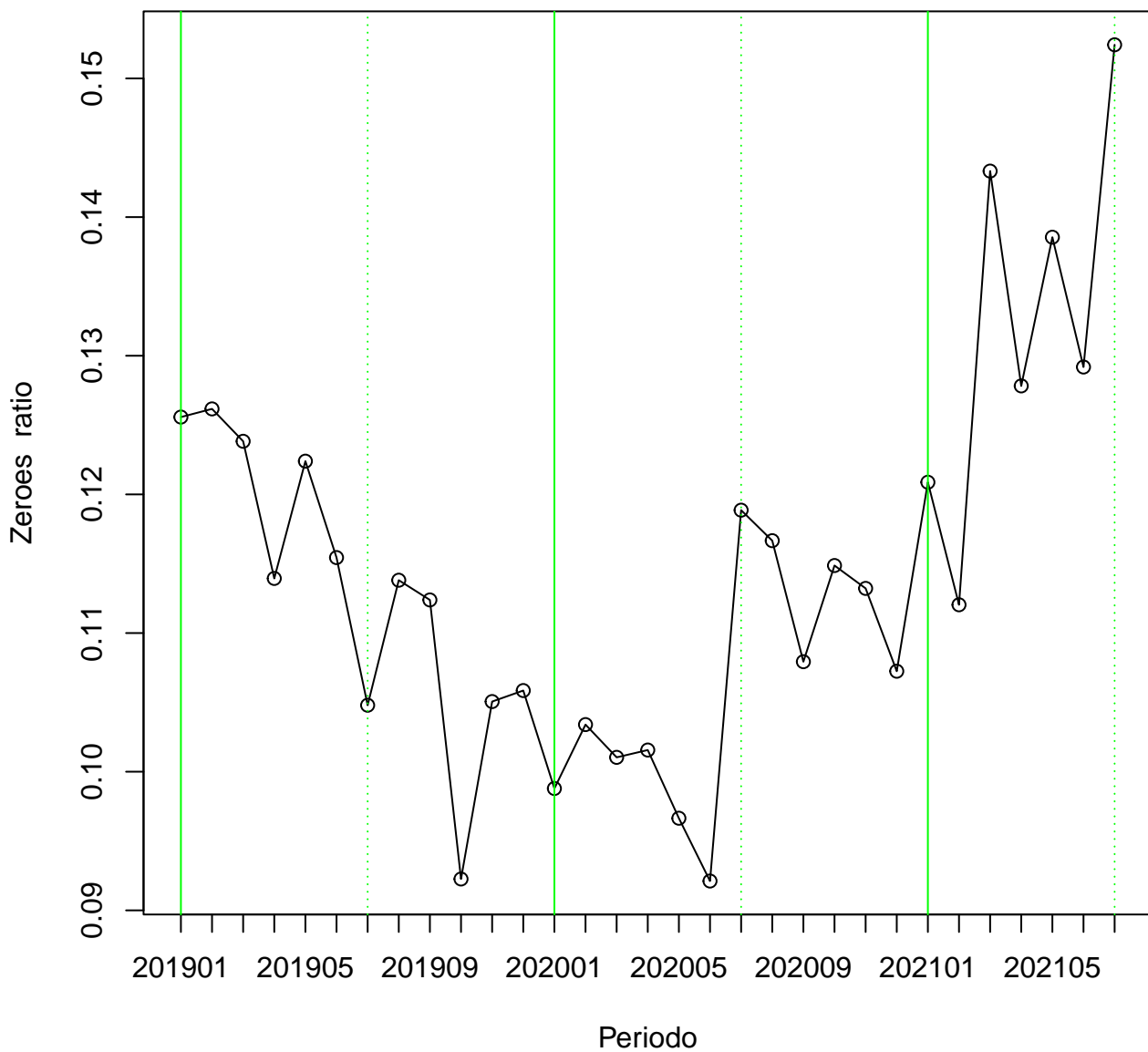
## Zeroes ratio - Master\_fechaalta



## Zeroes ratio - Master\_mconsumototal

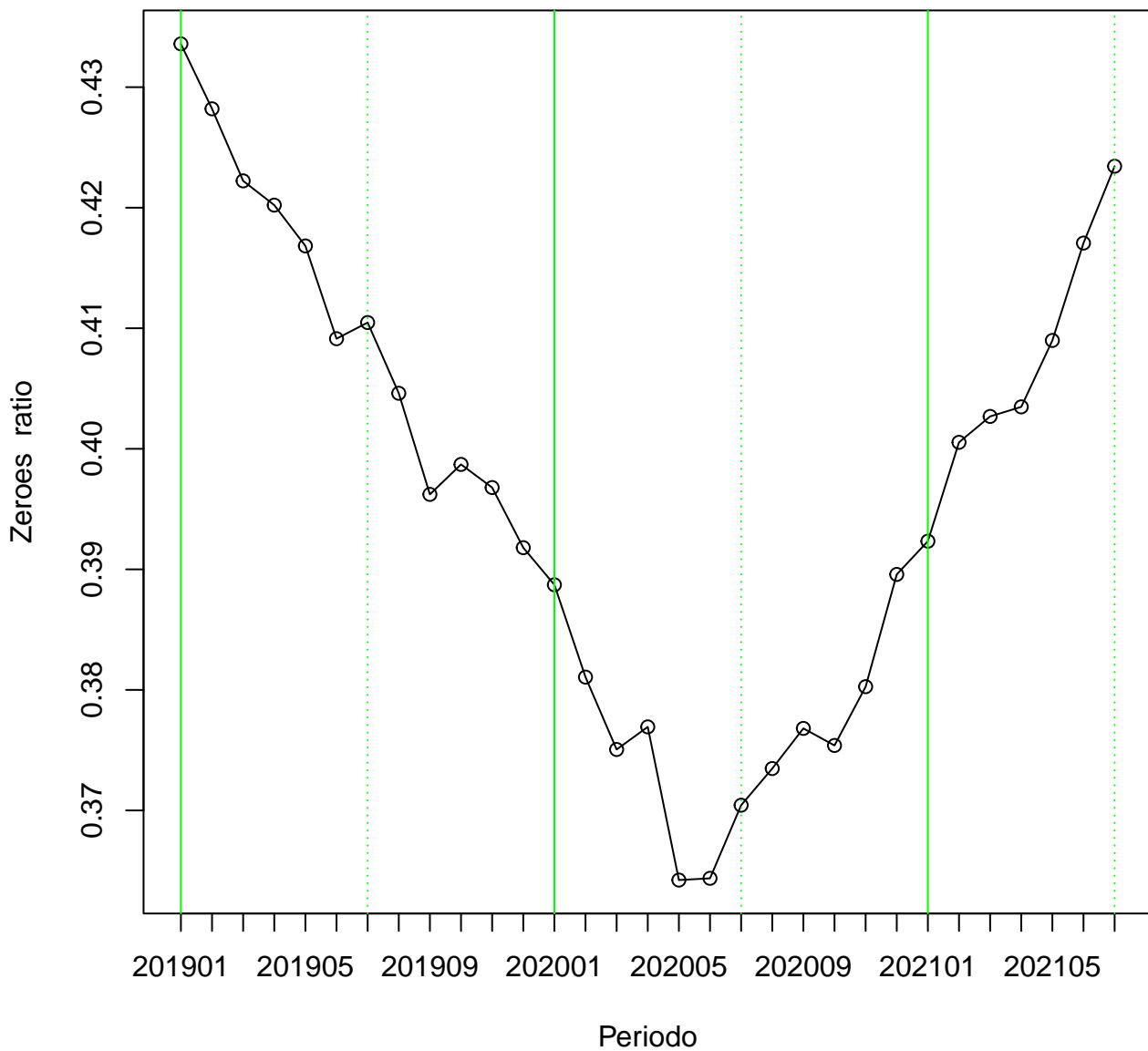


## Zeroes ratio - Master\_cconsumos

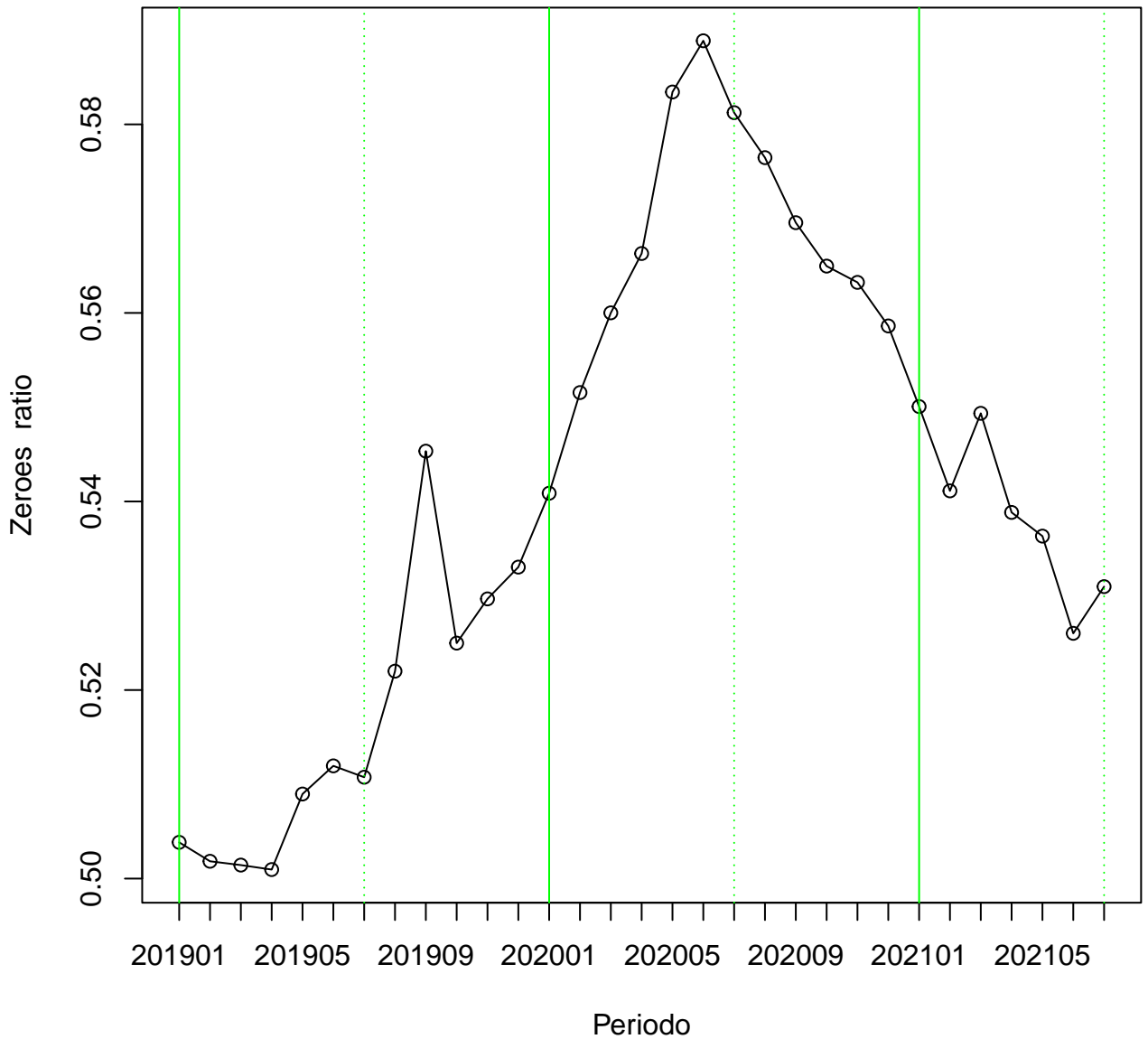




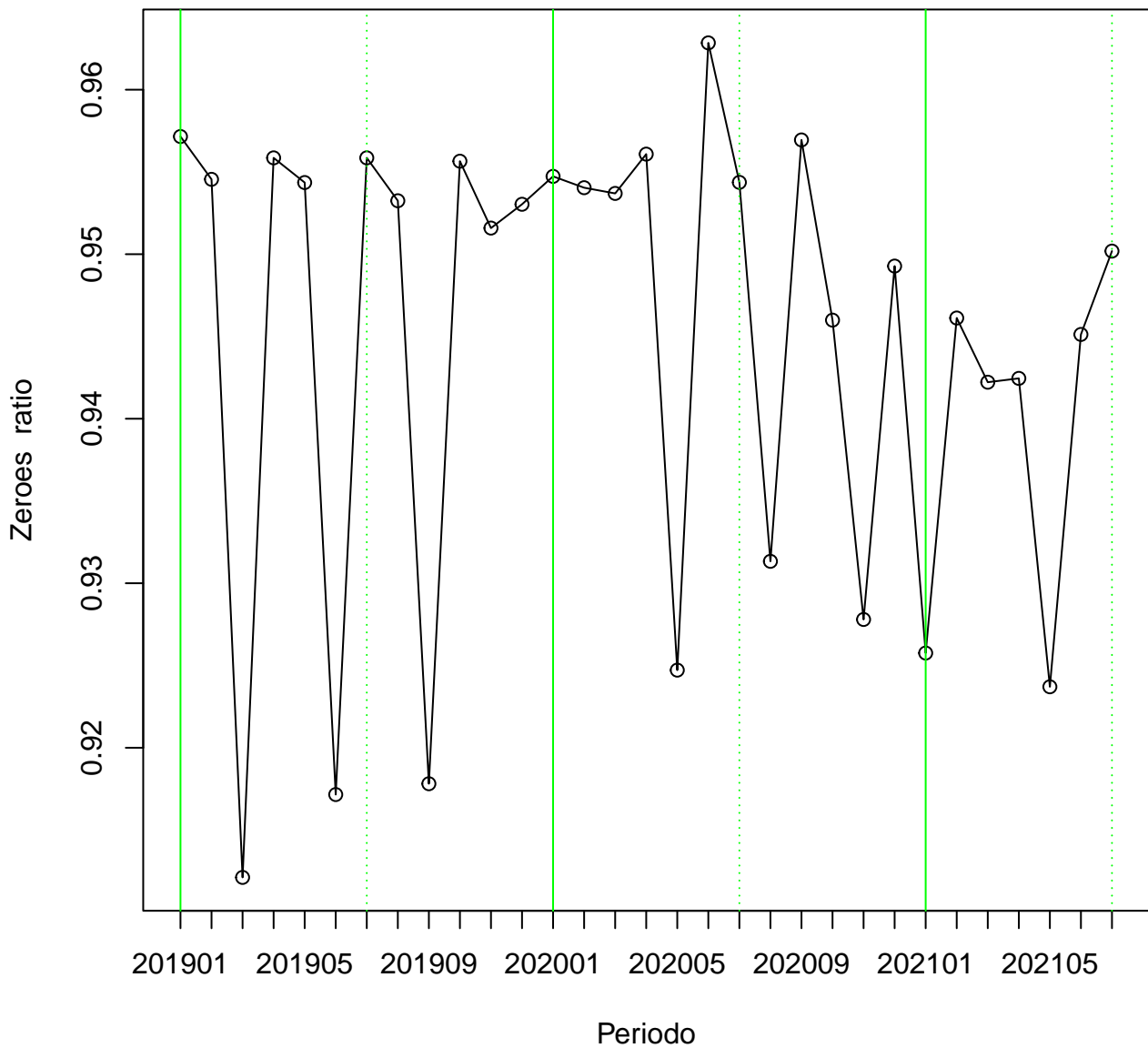
## Zeroes ratio - Master\_cadelantosefectivo



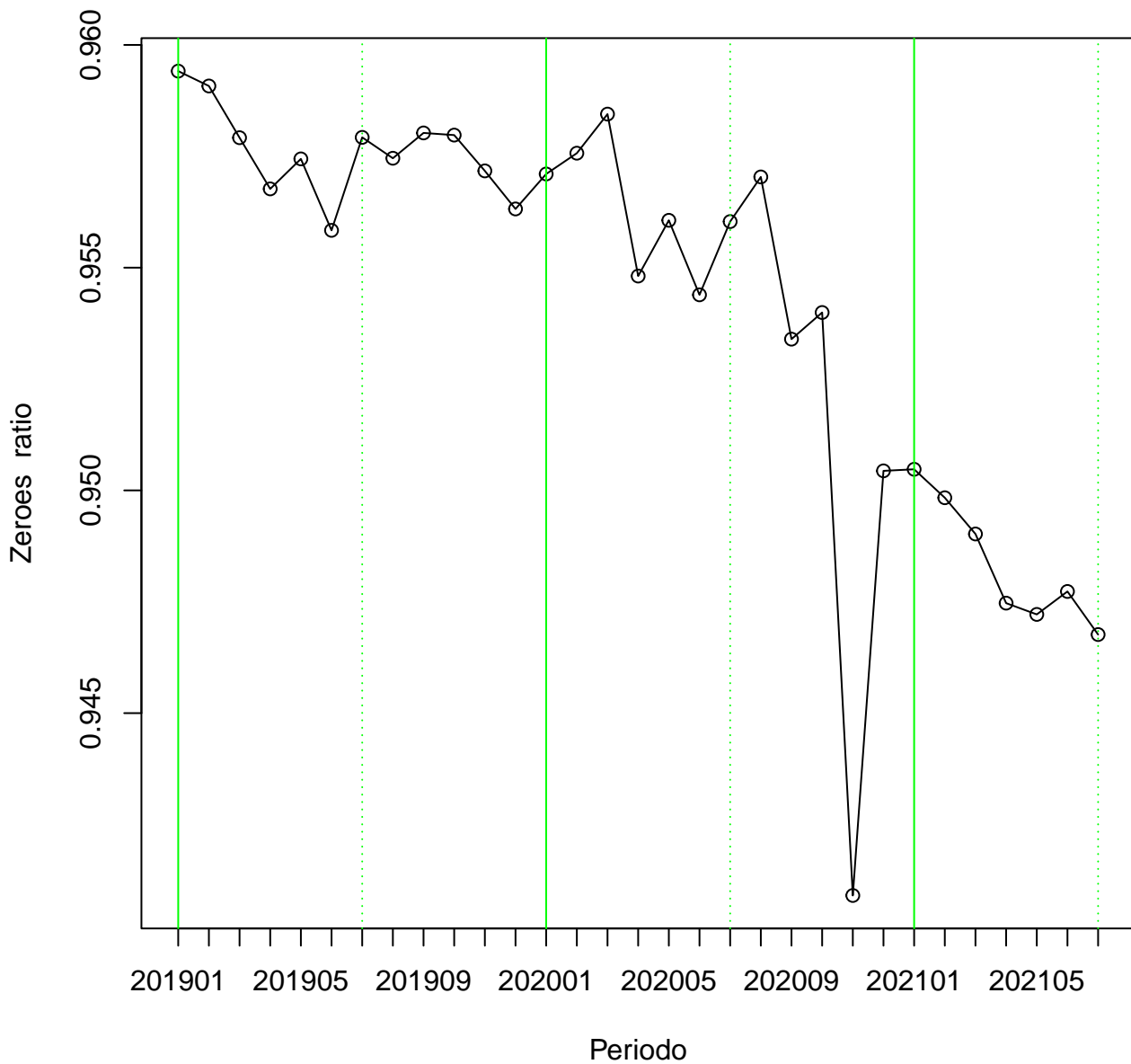
## Zeroes ratio - Master\_mpagominimo



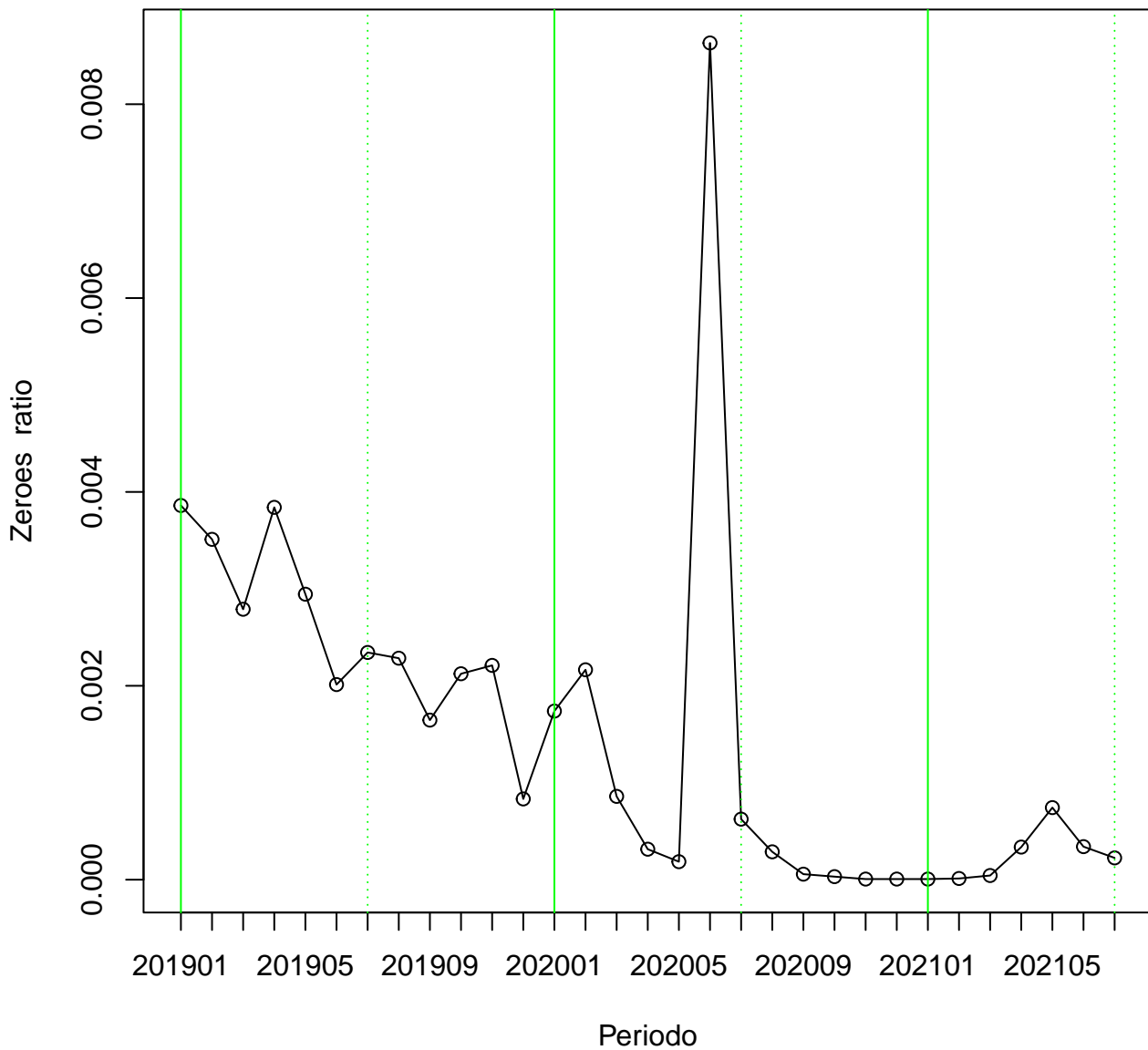
## Zeroes ratio - Visa\_delinquency



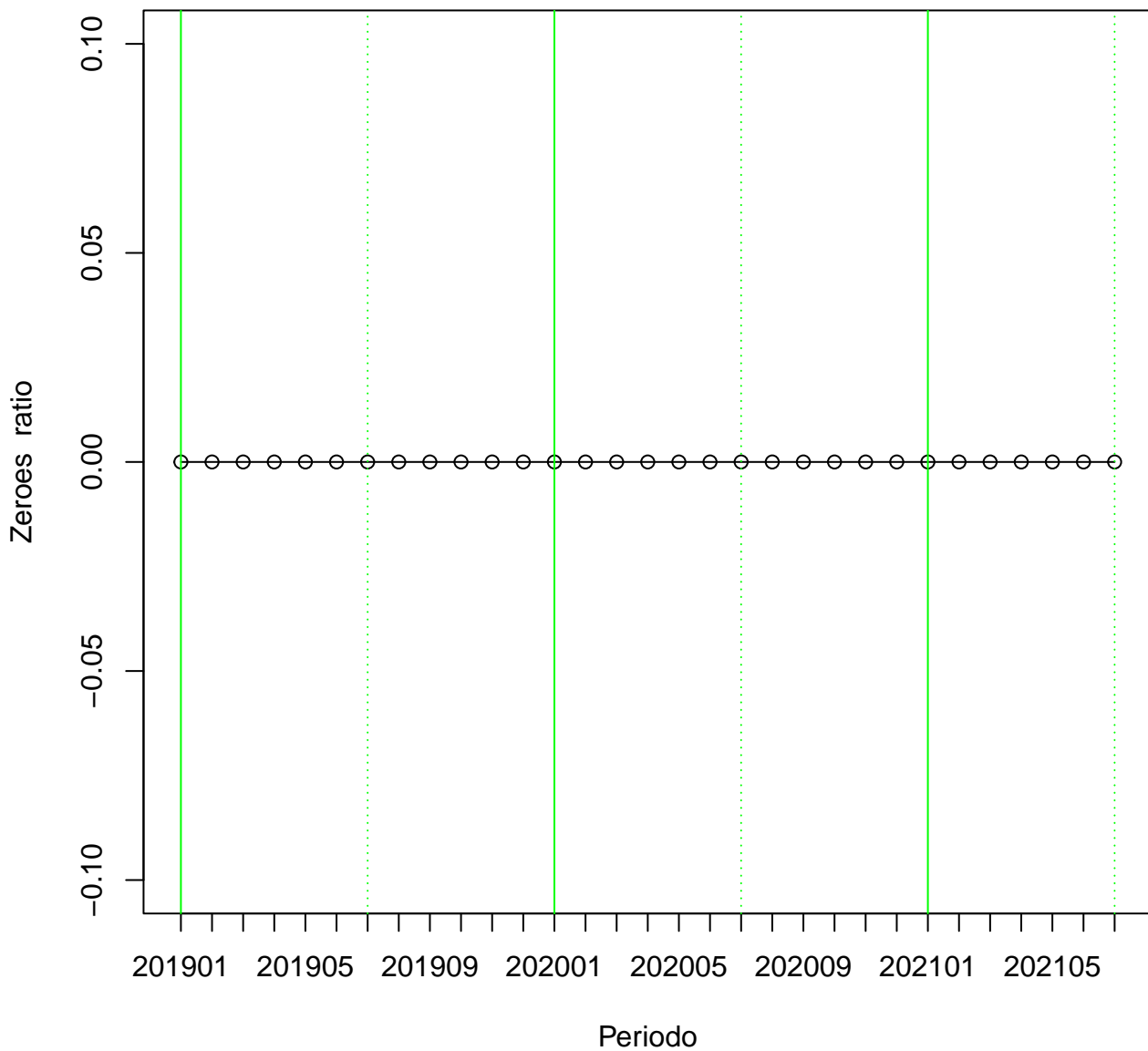
## Zeroes ratio - Visa\_status



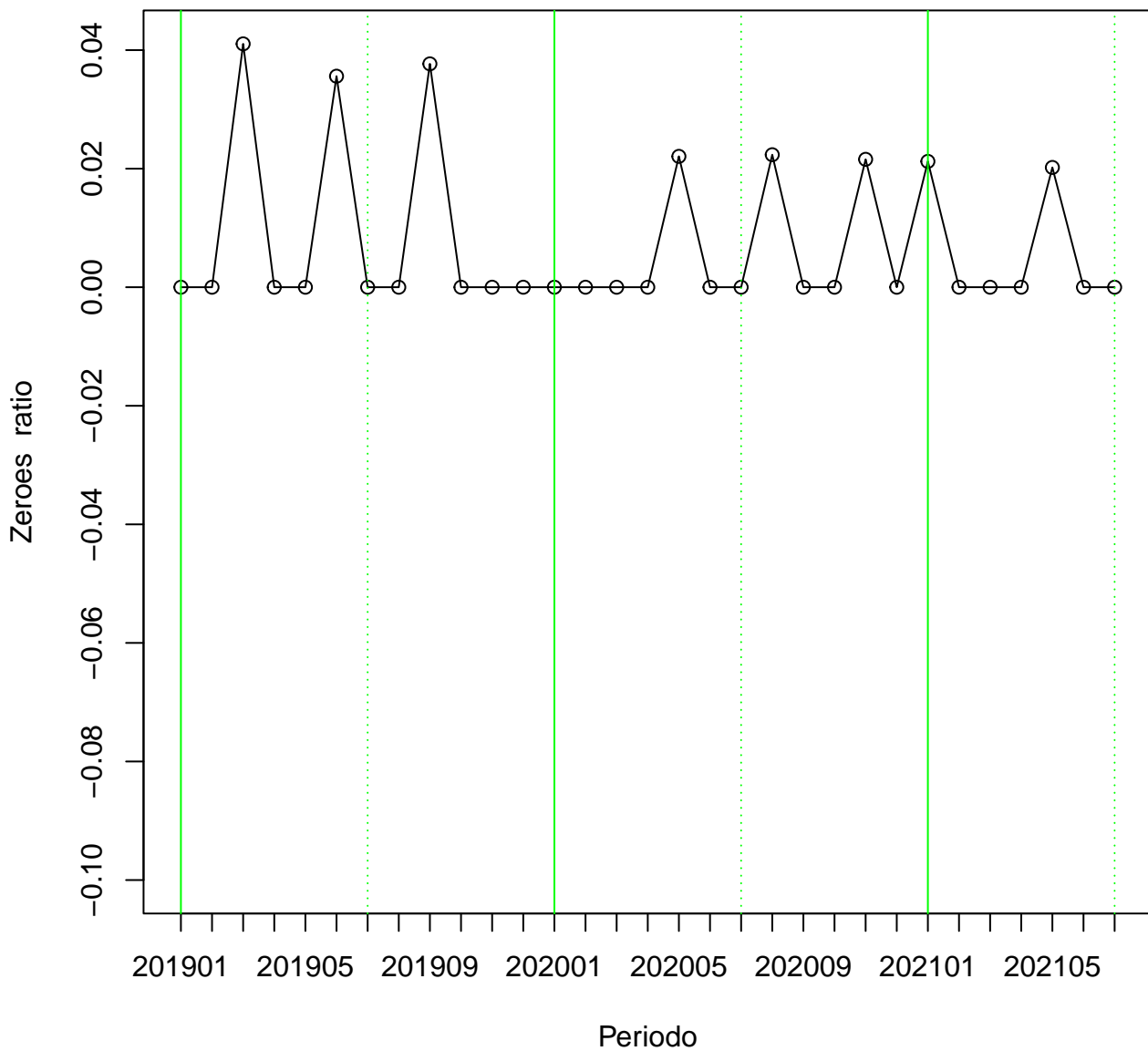
## Zeroes ratio – Visa\_mfinanciacion\_limite



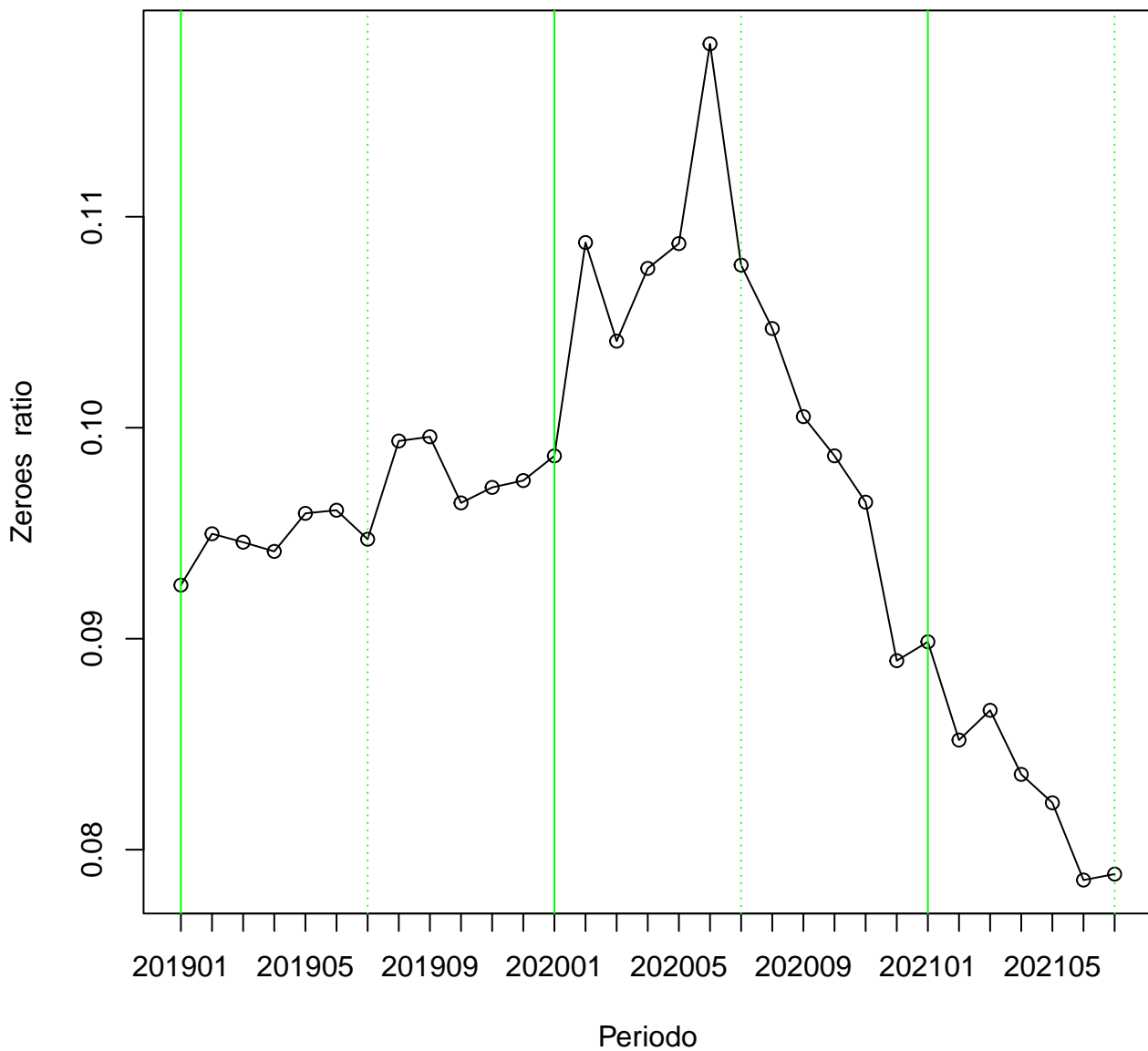
## Zeroes ratio - Visa\_Fvencimiento



## Zeroes ratio - Visa\_Finiciomora

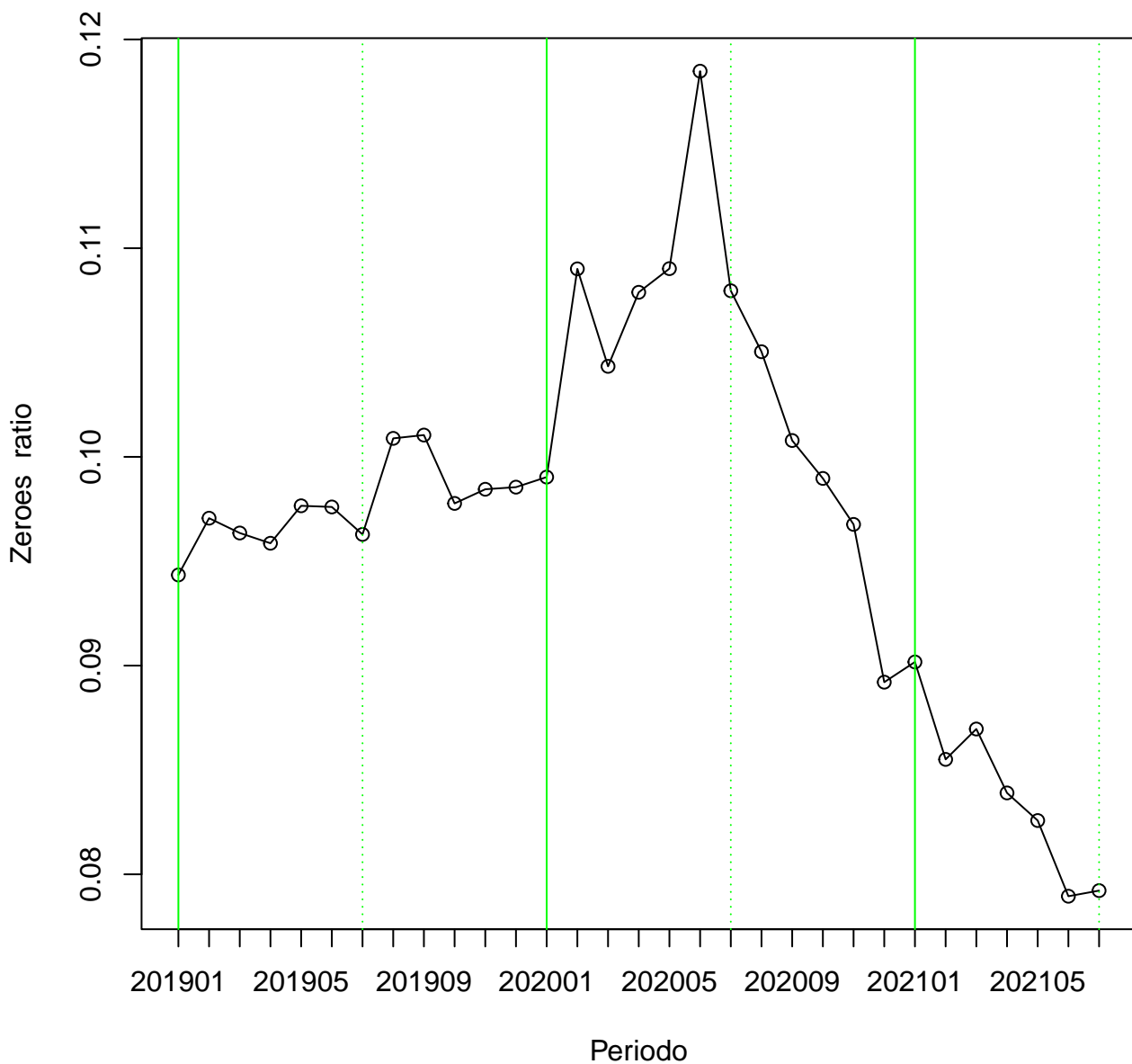


## Zeroes ratio – Visa\_msaldototal

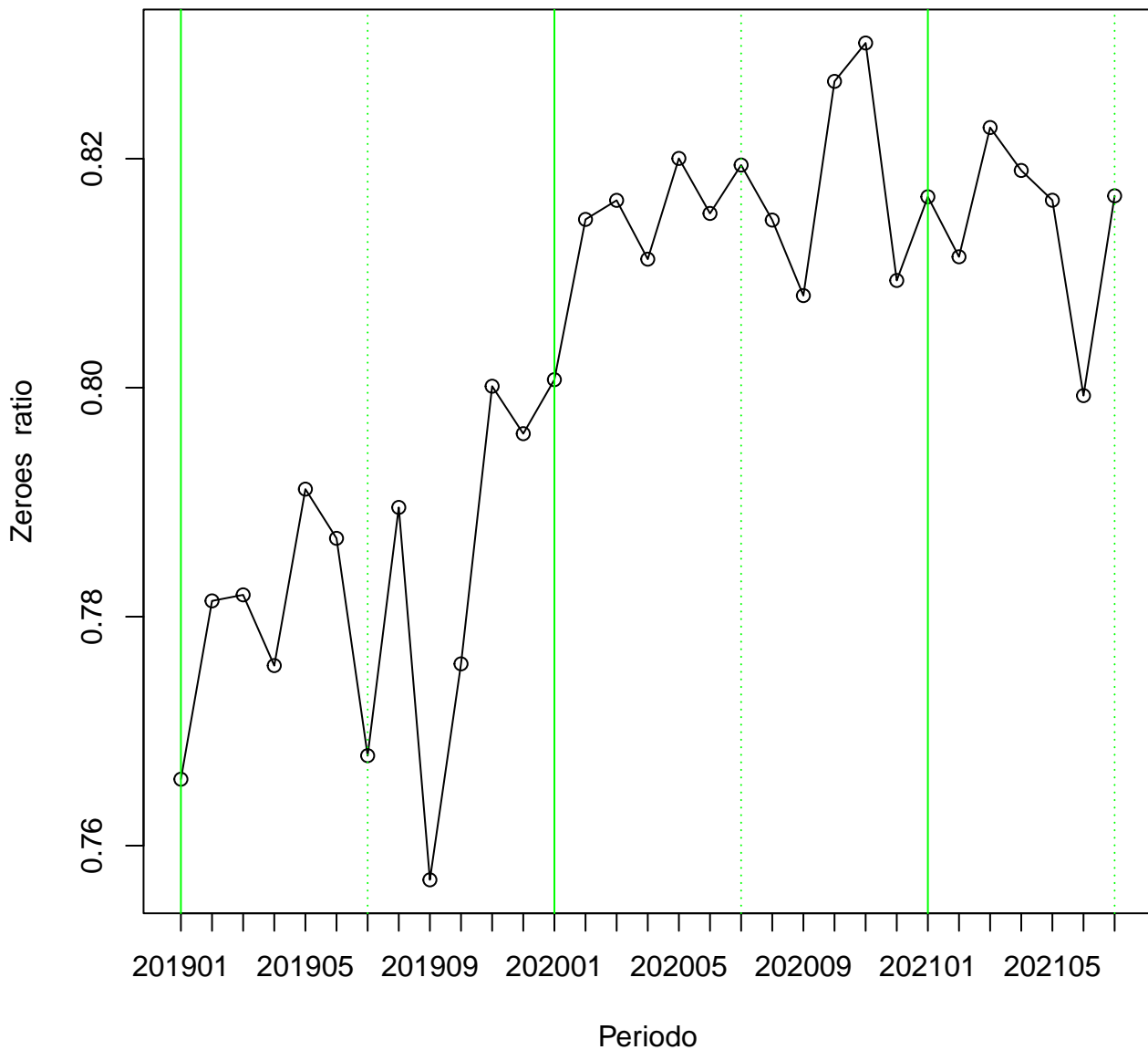




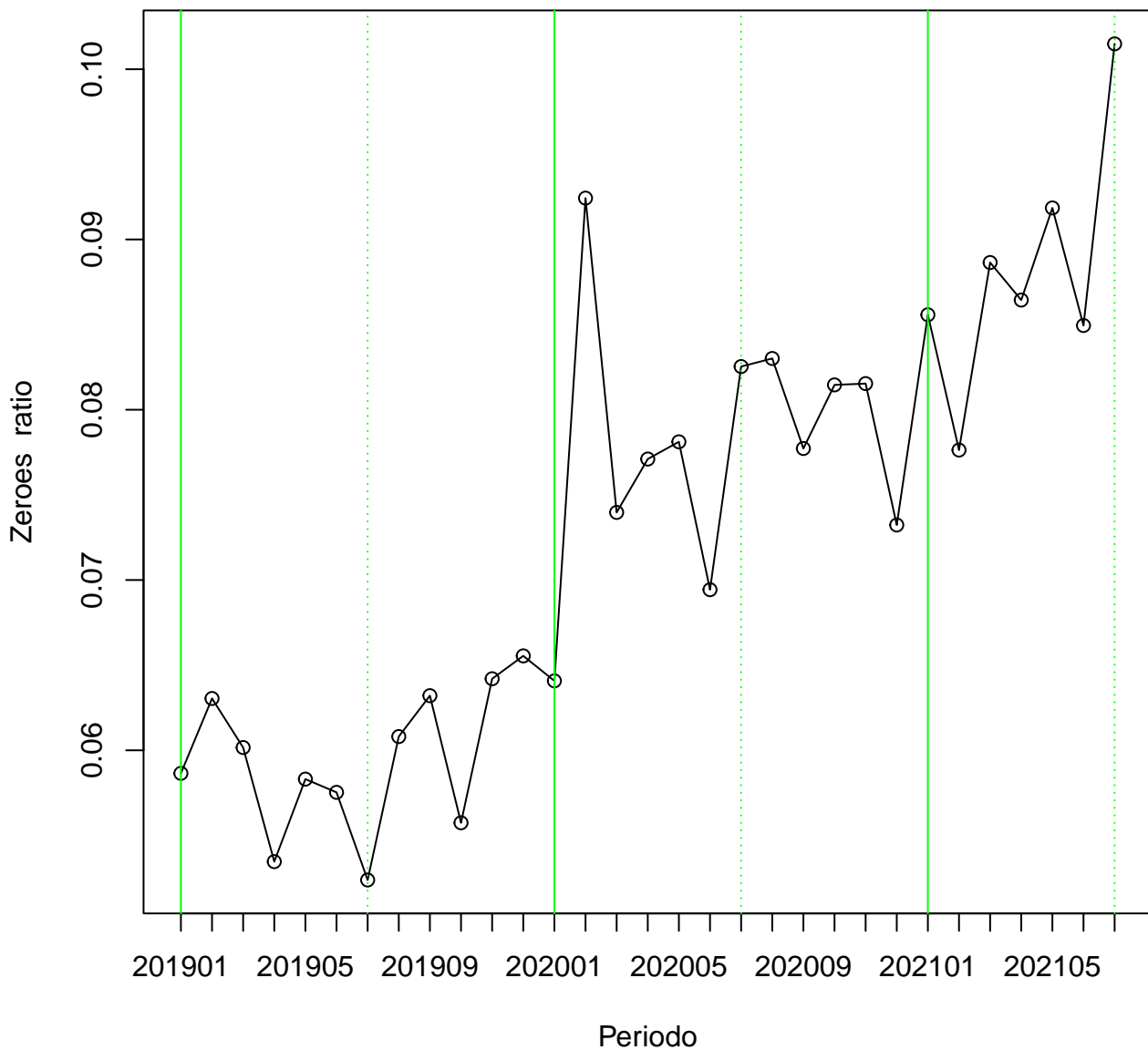
## Zeroes ratio - Visa\_msaldopesos



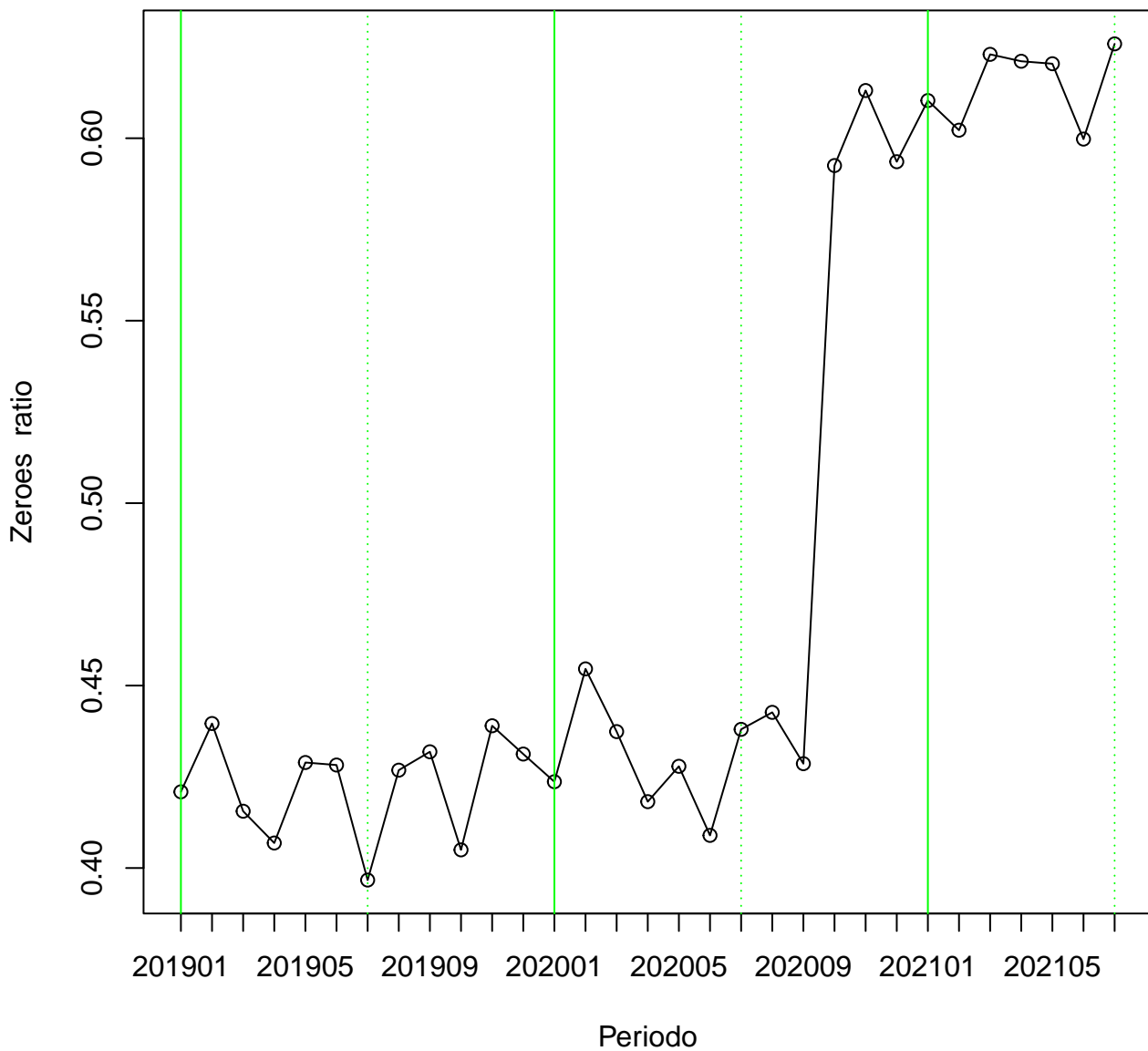
## Zeroes ratio - Visa\_msaldodolares



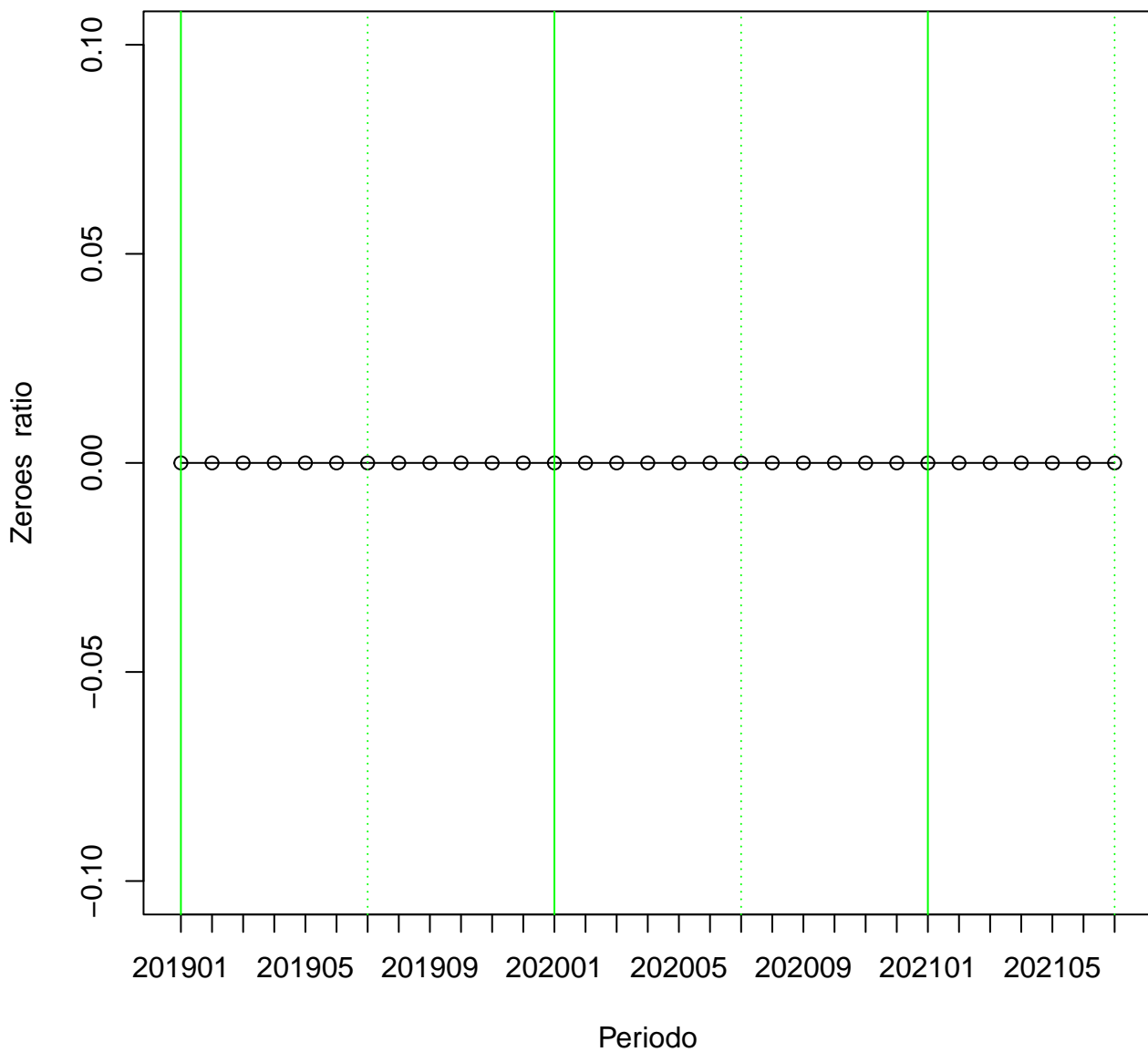
## Zeroes ratio - Visa\_mconsumospesos



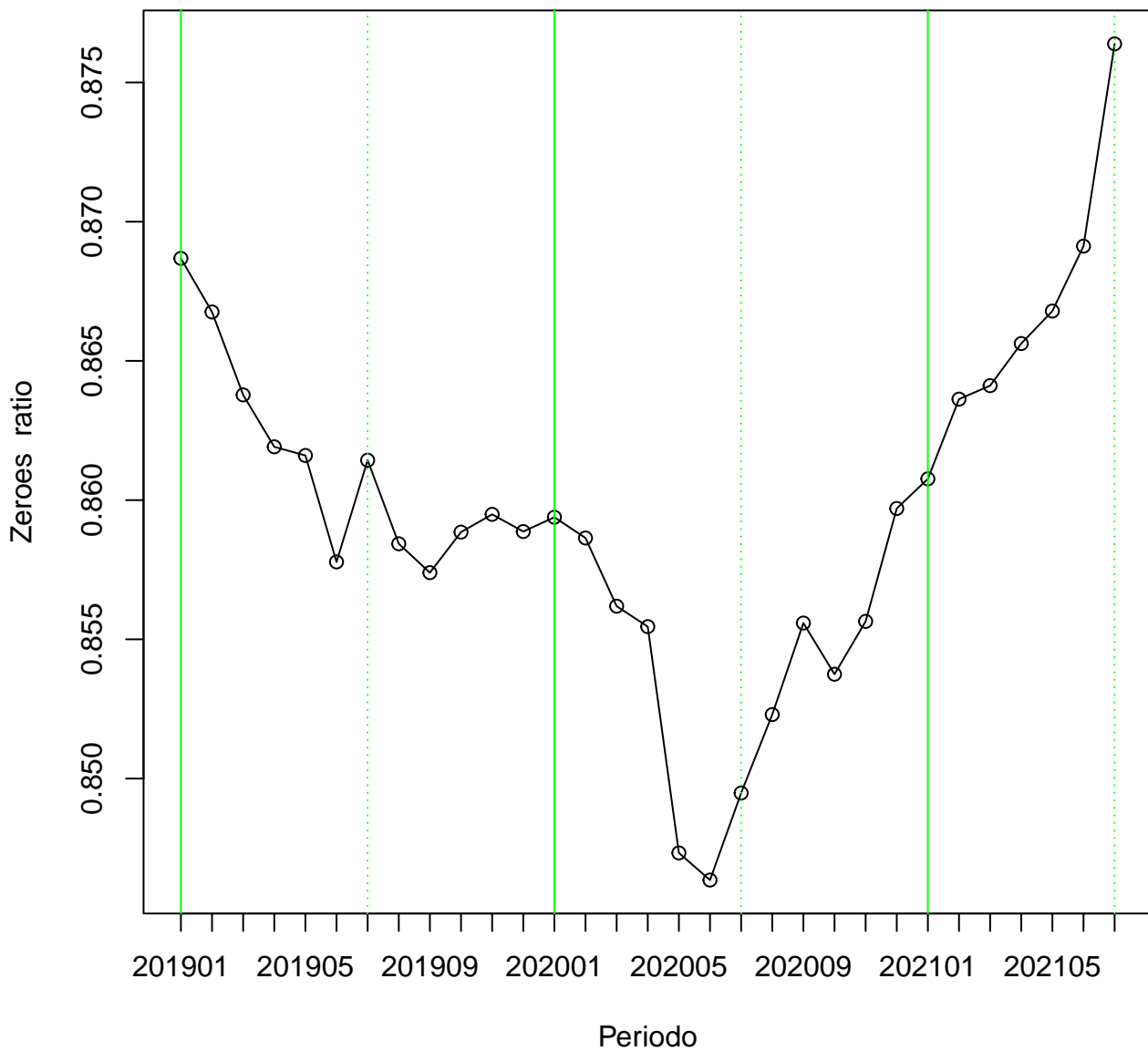
## Zeroes ratio - Visa\_mconsumosdolares



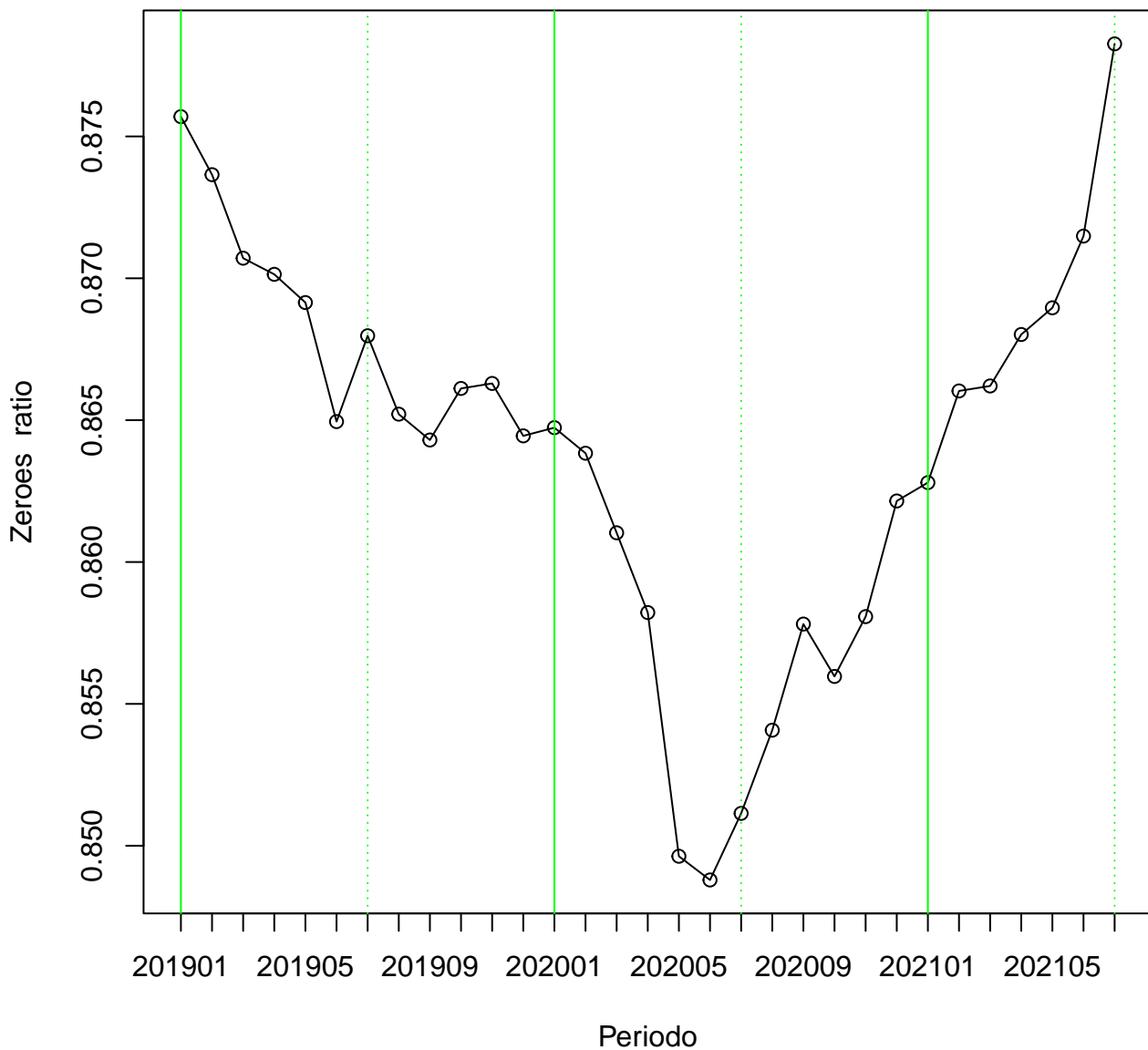
# Zeroes ratio - Visa\_mlimitecompra



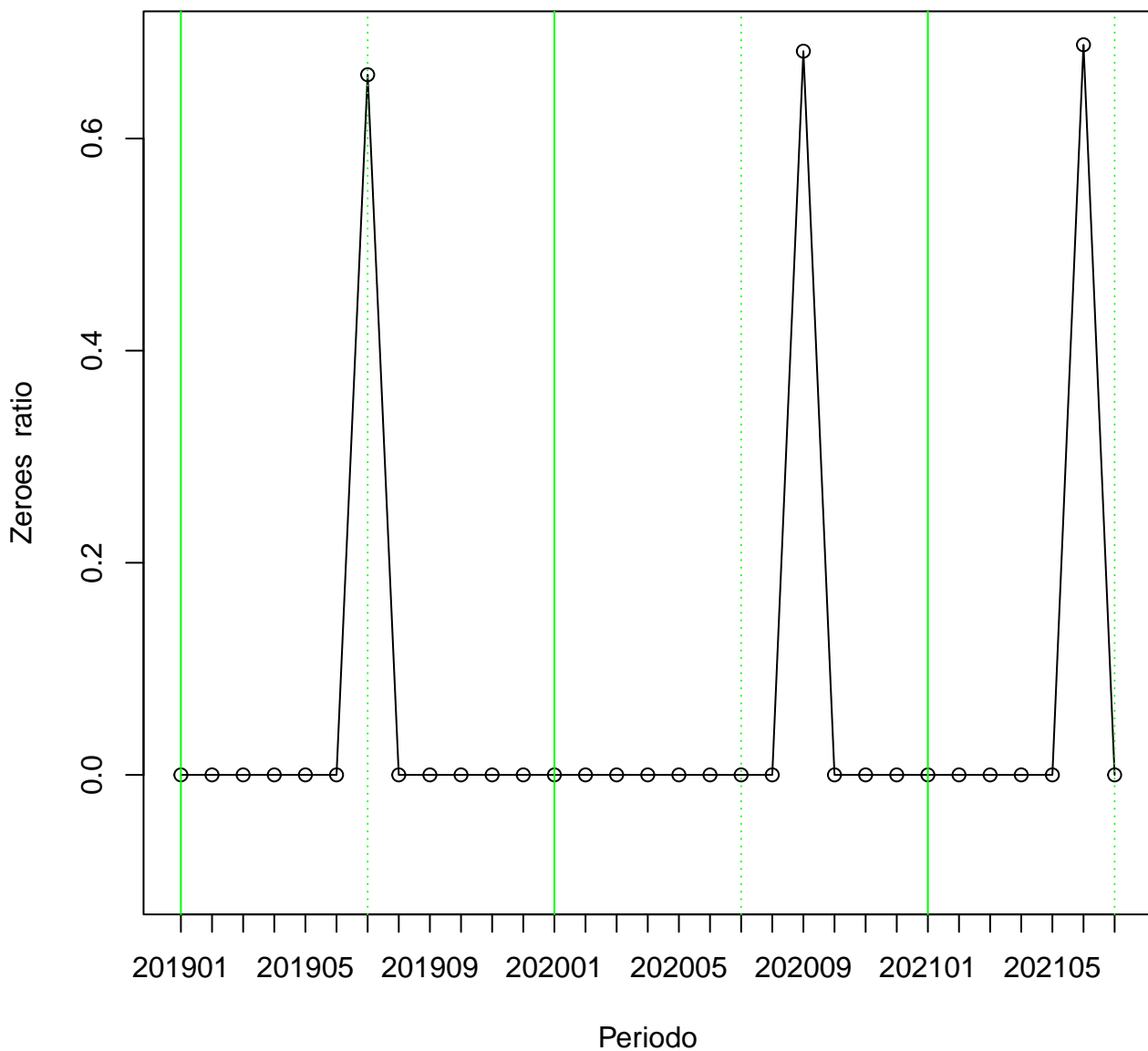
## Zeroes ratio - Visa\_madelantopesos



## Zeroes ratio - Visa\_madelantodolares

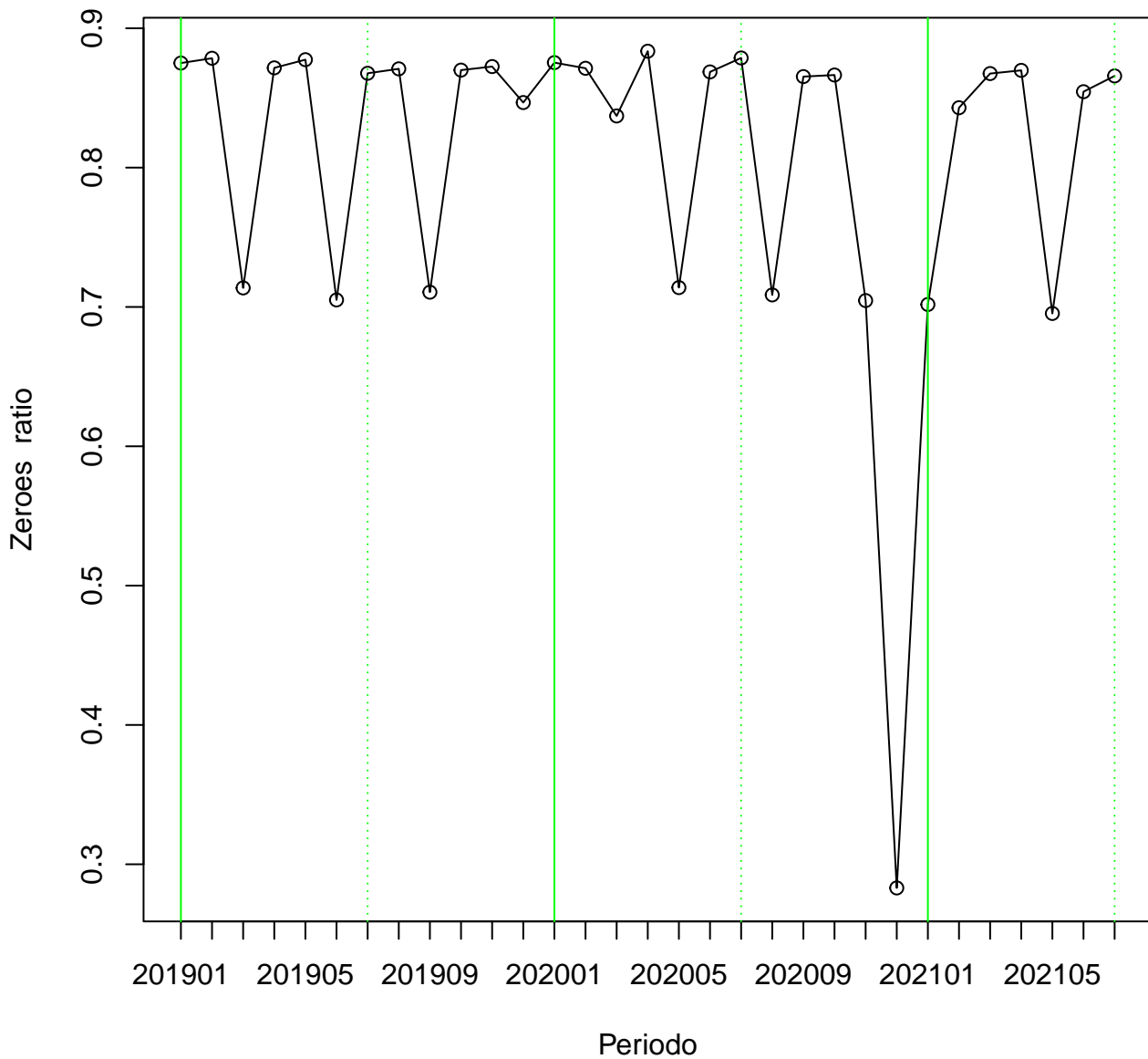


## Zeroes ratio - Visa\_fultimo\_cierre

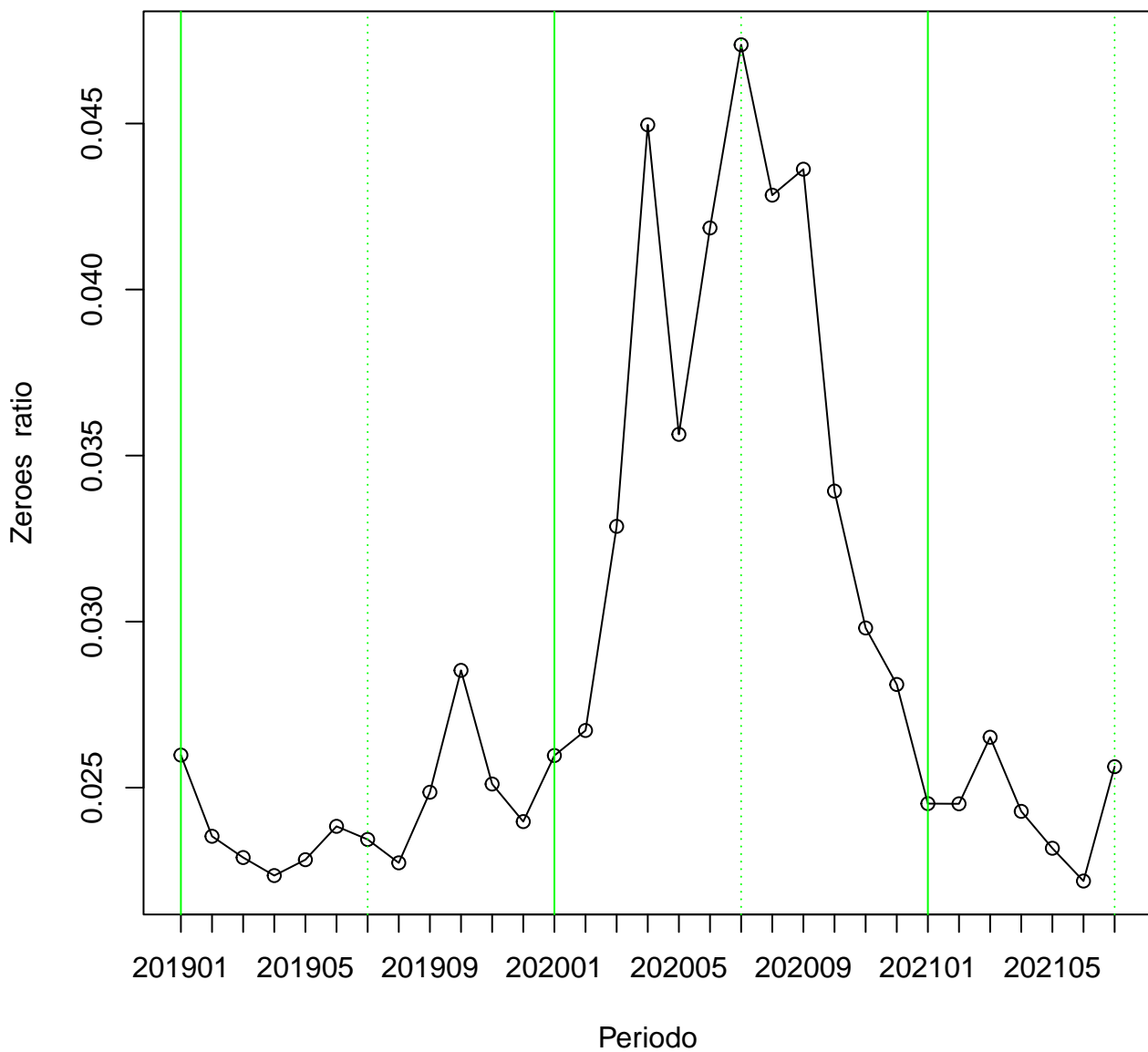




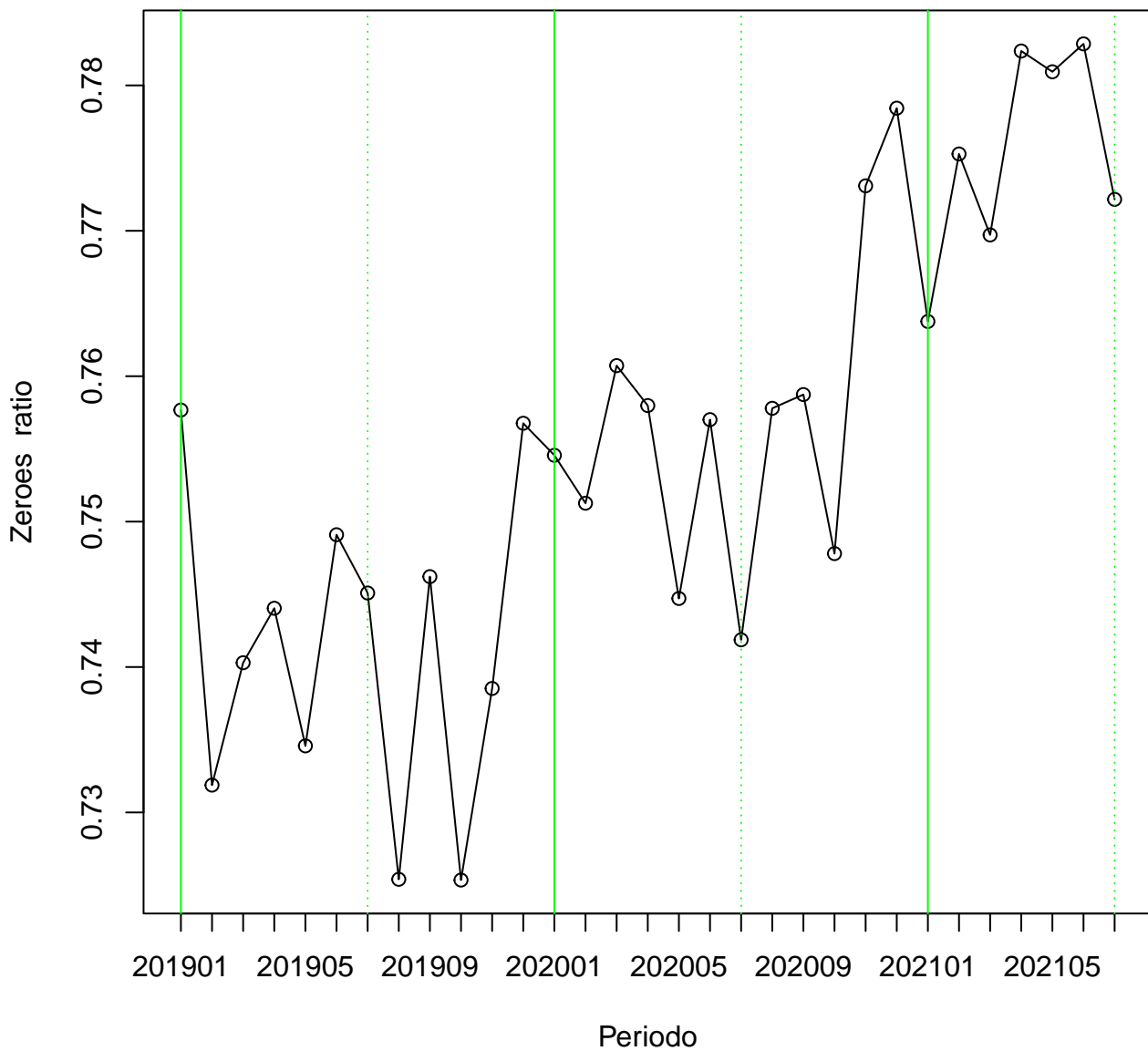
## Zeroes ratio - Visa\_mpagado



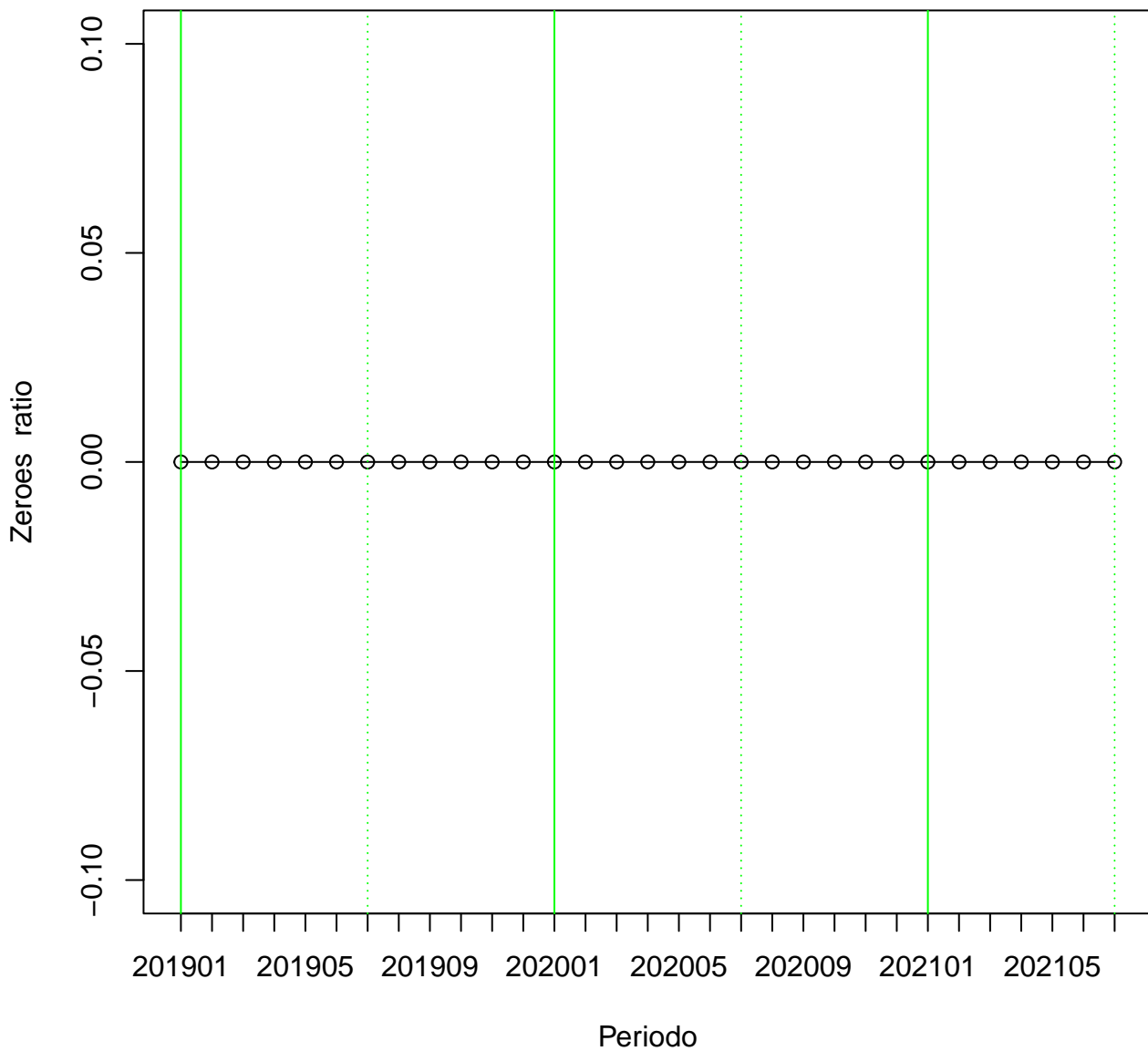
## Zeroes ratio - Visa\_mpagospesos



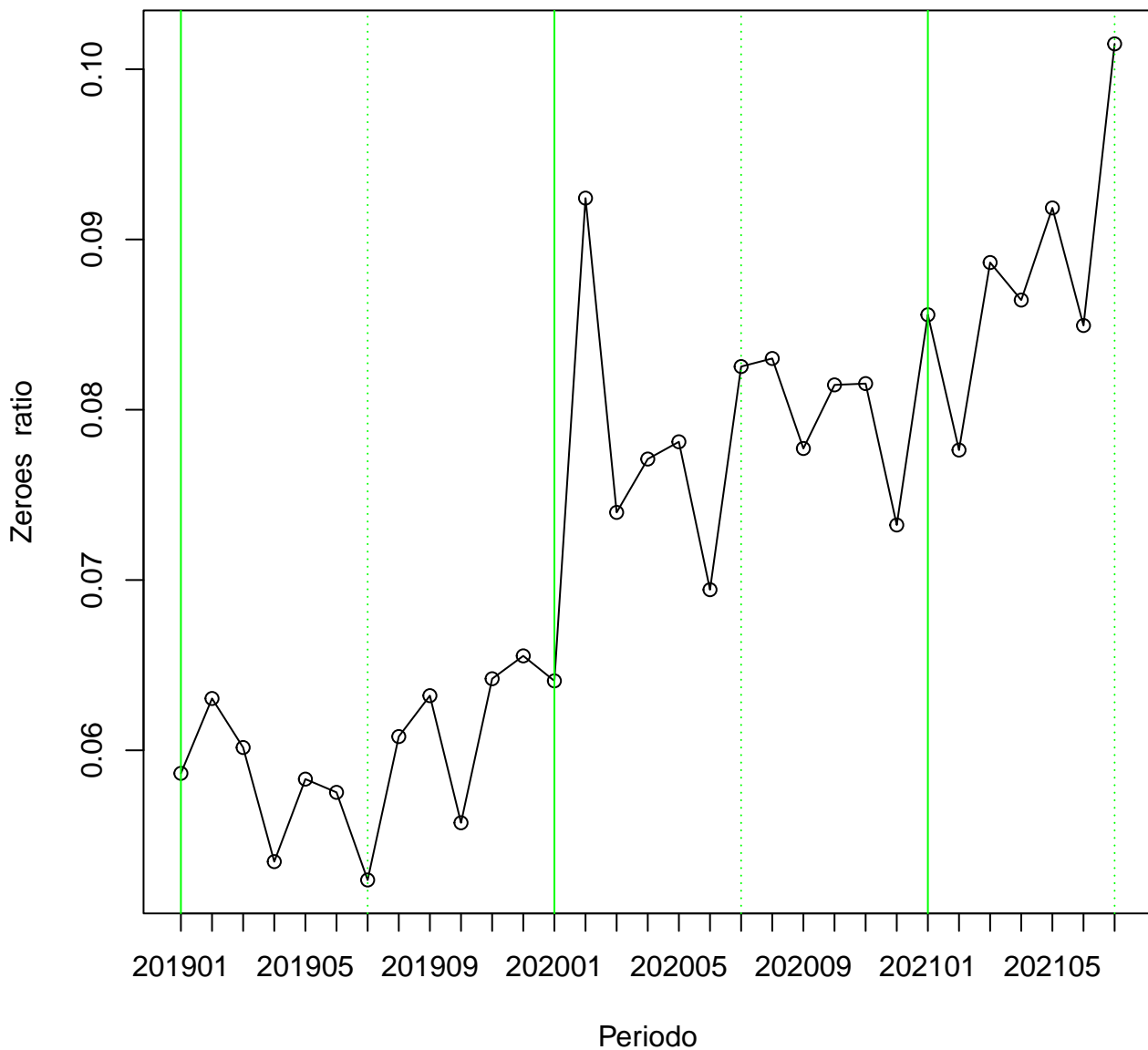
## Zeroes ratio - Visa\_mpagosdolares



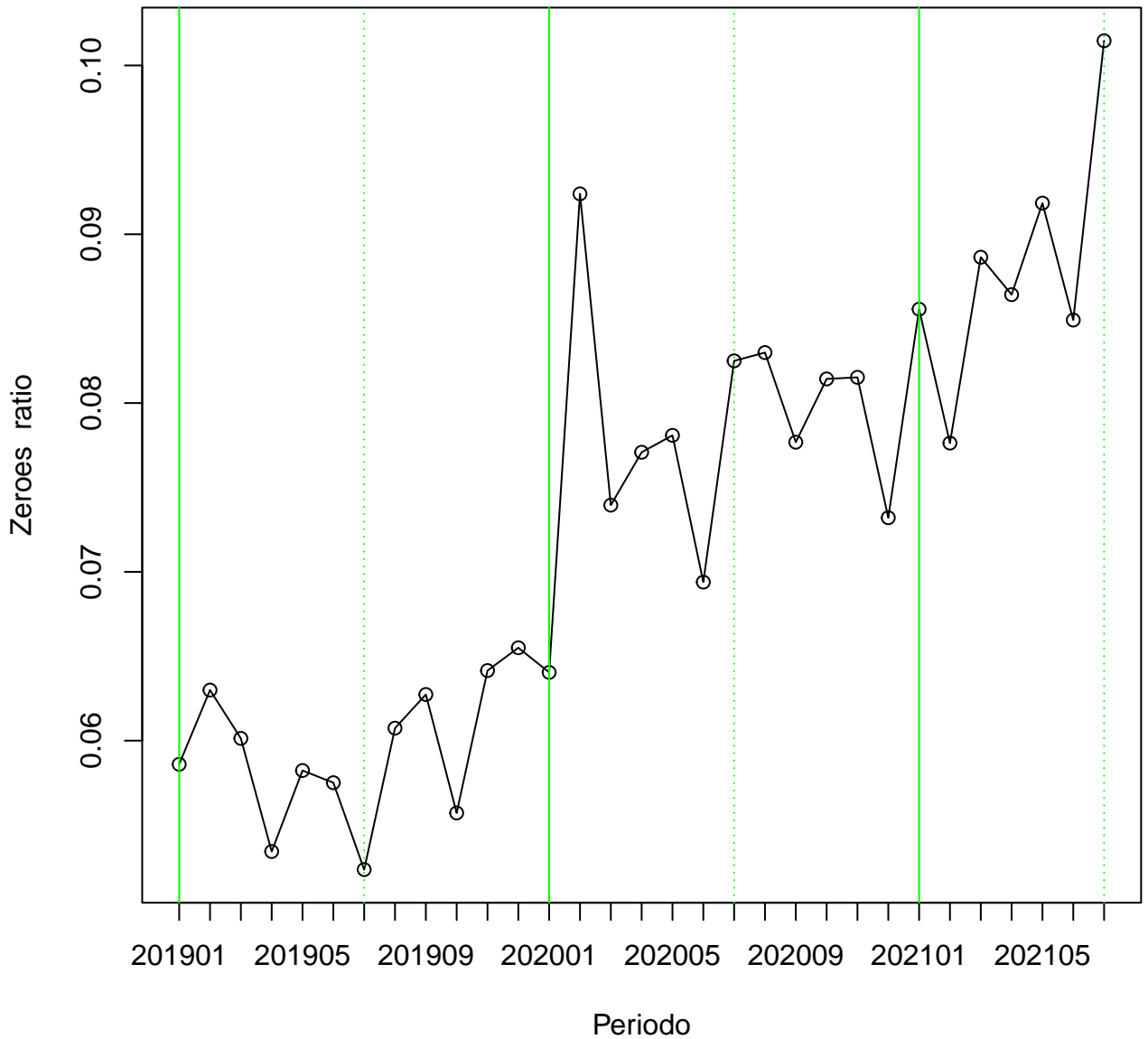
## Zeroes ratio - Visa\_fechaalta



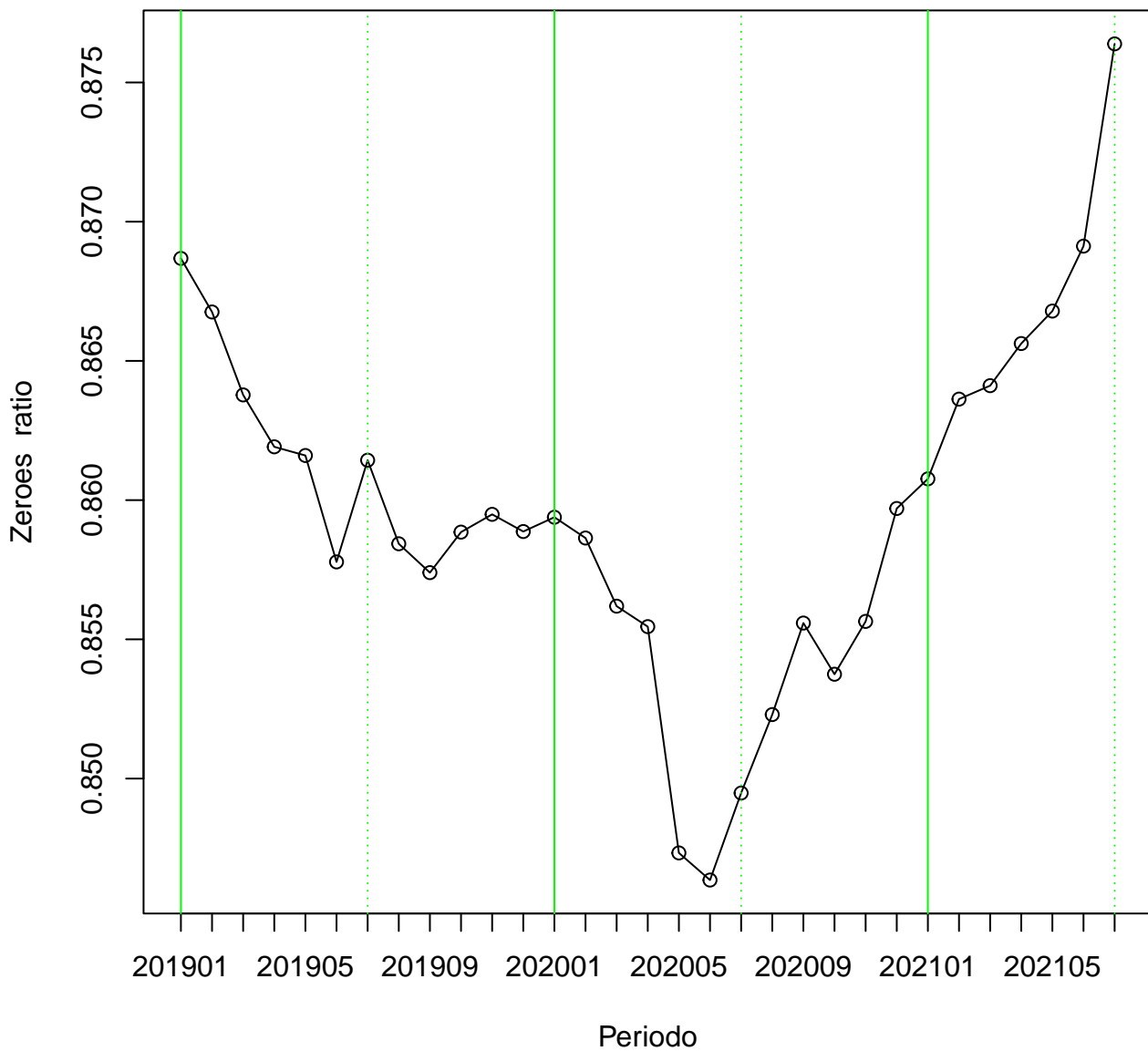
## Zeroes ratio - Visa\_mconsumototal



## Zeroes ratio - Visa\_cconsumos



## Zeroes ratio – Visa\_cadelantosefectivo



## Zeroes ratio - Visa\_mpagominimo

