

	INDICADORES P-E-R-L-A-S	Metas (Excelencia)	31/12/2021	31/12/2022	31/12/2023	31/12/2024	30/6/2025	31/8/2025	30/09/2025	Tendencia año
P	PROTECCIÓN									
	6 Solvencia	≥111%	105.53%	100.83%	101.19%	100.65%	101.00%	106.60%	103.56%	
E	ESTRUCTURA FINANCIERA									
	1 Préstamos Netos / Activo Total	70-80%	65.15%	70.05%	71.72%	63.57%	56.71%	52.97%	51.97%	
	5 Depósitos de Ahorro / Activo Total	70 - 80%	77.97%	79.80%	78.18%	80.63%	82.39%	80.44%	83.36%	
	6 Crédito Externo / Activo Total	0-5%	6.13%	4.91%	6.16%	4.90%	4.06%	3.94%	3.69%	
	7 Aportaciones / Activo Total	≤20%	2.87%	2.60%	2.47%	2.21%	2.01%	1.88%	1.84%	
	8 Capital Institucional / Activo Total	≥10%	8.84%	9.07%	9.57%	9.44%	9.01%	8.44%	8.30%	
	9 Capital Institucional Neto / Activo	≥10%	12.29%	11.67%	12.60%	13.19%	12.69%	11.83%	11.60%	
9U.	Capital Neto Definido por Usuario	≥10%	3.33%	-0.32%	-0.03%	-0.07%	0.37%	4.94%	2.52%	
R	RENDIMIENTOS Y COSTOS (Anualizados)									
	1 Ingresos por Préstamos / Promedio Préstamos Netos	Tasa Empresarial	15.72%	15.05%	15.36%	15.71%	15.82%	15.75%	15.73%	
	2 Ingresos por Inv. Líquidas / Promedio Inv. Líquidas	Tasas del Mercado	4.23%	5.85%	7.99%	7.61%	6.33%	5.88%	5.19%	
	5 Costos-Fin: Depósitos / Promedio Depósitos	Tasas del Mercado, > Inflación	6.01%	5.78%	5.73%	5.93%	5.86%	5.74%	5.60%	
	6 Costos-Fin: Crédito Externo / Promedio Créd. Externo	Tasas del Mercado	5.26%	6.32%	7.92%	8.93%	10.27%	9.88%	10.07%	
	8 Margen Bruto / Promedio Activos	^E9=10%	6.31%	6.64%	7.58%	6.97%	5.82%	5.48%	5.37%	
	9 Gastos Operativos / Promedio Activos	≤5%	3.04%	3.21%	3.49%	3.21%	2.91%	2.81%	2.80%	
	12 Excedente Neto / Promedio Activos (ROA)	^E9=10%	0.73%	0.65%	0.67%	0.36%	0.49%	0.45%	0.45%	
	13 Excedente Neto / Promedio Capital Inst.+Trans. (ROC)	>Inflación	7.20%	6.52%	6.52%	3.54%	5.03%	4.76%	4.80%	
L	LIQUIDEZ									
	1 Disponibilidades - CxP≤30 / Depósitos de Ahorro	15-20%	35.03%	28.62%	24.79%	34.29%	41.75%	47.06%	47.43%	
	2 Reservas para Liquidez / Total Depósitos	0.1	0.00%	1.94%	3.30%	2.70%	8.60%	13.08%	11.35%	
	3 Liquidez Ociosa / Activo Total	<1%	7.19%	6.24%	7.14%	8.61%	14.13%	18.52%	16.52%	
A	ACTIVOS IMPRODUCTIVOS.									
	1 Morosidad Total / Cartera Bruta	≤5%	7.04%	7.84%	8.21%	9.27%	9.10%	9.28%	9.20%	
IU.	Mora Definido por Usuario / Cartera Bruta de Préstamos	<5%	4.80%	5.93%	6.45%	7.81%	7.81%	7.90%	7.90%	
	2 Activo Improductivo / Activo Total	≤5%	12.82%	11.57%	13.86%	15.55%	21.37%	26.12%	23.45%	
	3 Fondos Sin Costo Neto / Activo Improductivo	≥200%	58.59%	28.54%	25.93%	17.66%	13.55%	39.19%	22.72%	
S	SEÑALES EXPANSIVAS (Anualizadas)									
	1 Cartera Neta de Préstamos	^E1=70-80%	17.57%	23.05%	10.49%	0.60%	-3.09%	-1.57%	-1.06%	
	2 Inversiones Líquidas	^E2≤16%	22.78%	-4.88%	-15.44%	64.87%	32.23%	28.56%	57.55%	
	3 Inversiones Financieras	^E3≤2%	14.50%	98.08%	0.15%	8.26%	6.26%	4.66%	4.15%	
	4 Inversiones No Financieras	^E4=0%	0.00%	0.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	
	5 Depósitos de Ahorro	^E5=70-80%	17.04%	17.13%	5.72%	17.06%	25.78%	27.77%	34.03%	
	6 Crédito Externo	^E6=0-5%	19.66%	-8.30%	35.29%	-9.63%	-17.15%	-6.96%	-11.51%	
	7 Aportaciones	^E7≤20%	3.42%	3.34%	2.76%	1.52%	1.19%	1.22%	1.22%	
	8 Capital Institucional	^E8>=10%	8.01%	17.45%	13.87%	11.89%	10.94%	9.42%	8.95%	
	9 Capital Institucional Neto	^E9>=10%	4.98%	8.74%	16.54%	18.73%	12.63%	9.84%	9.01%	
	10 Asociados	≥15%	9.61%	11.48%	9.28%	9.35%	6.38%	6.66%	6.94%	
	11 Total Activos	> Inflación + 10%	17.10%	14.44%	7.92%	13.49%	20.95%	28.19%	28.53%	