| | INDICADORES P-E-R-L-A-S | Metas (Excelencia) | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2024 | 30/6/2025 | 30/09/2025 | 31/10/2025 | Tendencia año |
|---|---|---|---|---|---|---|---|---|---|---|
| P | PROTECCIÓN | | | | | | | | | |
| 6 | Solvencia | >=111% | 105.53% | 100.83% | 101.19% | 100.65% | 101.00% | 103.56% | 103.94% | |
| E | ESTRUCTURA FINANCIERA | | | | | | | | | |
| 1 | Préstamos Netos / Activo Total | 70-80% | 65.15% | 70.05% | 71.72% | 63.57% | 56.71% | 51.97% | 51.16% | |
| 5 | Depósitos de Ahorro / Activo Total | 70 - 80% | 77.97% | 79.80% | 78.18% | 80.63% | 82.39% | 83.36% | 83.71% | |
| 6 | Crédito Externo / Activo Total | 0-5% | 6.13% | 4.91% | 6.16% | 4.90% | 4.06% | 3.69% | 3.60% | |
| 7 | Aportaciones / Activo Total | <=20% | 2.87% | 2.60% | 2.47% | 2.21% | 2.01% | 1.84% | 1.81% | |
| 8 | Capital Institucional / Activo Total | >=10% | 8.84% | 9.07% | 9.57% | 9.44% | 9.01% | 8.30% | 8.19% | |
| 9 | Capital Institucional Neto / Activo | >=10% | 12.29% | 11.67% | 12.60% | 13.19% | 12.69% | 11.60% | 11.39% | |
| 9U. | Capital Neto Definido por Usuario | >=10% | 3.33% | -0.32% | -0.03% | -0.07% | 0.37% | 2.52% | 2.81% | |
| R | RENDIMIENTOS Y COSTOS (Anualizados) | | | | | | | | | |
| 1 | Ingresos por Préstamos / Promedio Préstamos Netos | Tasa Empresarial | 15.72% | 15.05% | 15.36% | 15.71% | 15.82% | 15.73% | 15.71% | |
| 2 | Ingresos por Inv. Líquidas / Promedio Inv. Líquidas | Tasas del Mercado | 4.23% | 5.85% | 7.99% | 7.61% | 6.33% | 5.19% | 4.34% | |
| 5 | Costos-Fin: Depósitos / Promedio Depósitos | Tasas del Mercado, > Inflación | 6.01% | 5.78% | 5.73% | 5.93% | 5.86% | 5.60% | 5.54% | |
| 6 | Costos-Fin: Crédito Externo / Promedio Créd. Externo | Tasas del Mercado | 5.26% | 6.32% | 7.92% | 8.93% | 10.27% | 10.07% | 10.02% | |
| 8 | Margen Bruto / Promedio Activos | ^E9=10% | 6.31% | 6.64% | 7.58% | 6.97% | 5.82% | 5.37% | 5.30% | |
| 9 | Gastos Operativos / Promedio Activos | <=5% | 3.04% | 3.21% | 3.49% | 3.21% | 2.91% | 2.80% | 2.78% | |
| 12 | Excedente Neto / Promedio Activos (ROA) | ^E9=10% | 0.73% | 0.65% | 0.67% | 0.36% | 0.49% | 0.45% | 0.46% | |
| 13 | Excedente Neto / Promedio Capital Inst.+Trans. (ROC) | >Inflación | 7.20% | 6.52% | 6.52% | 3.54% | 5.03% | 4.80% | 4.91% | |
| L | LIQUIDEZ | | | | | | | | | |
| 1 | Disponibilidades - CxP<=30 / Depósitos de Ahorro | 15-20% | 35.03% | 28.62% | 24.79% | 34.29% | 41.75% | 47.43% | 47.88% | |
| 2 | Reservas para Liquidez / Total Depósitos | 0.1 | 0.00% | 1.94% | 3.30% | 2.70% | 8.60% | 11.35% | 3.48% | |
| 3 | Liquidez Ociosa / Activo Total | <1% | 7.19% | 6.24% | 7.14% | 8.61% | 14.13% | 16.52% | 9.92% | |
| A | ACTIVOS IMPRODUCTIVOS. | | | | | | | | | |
| 1 | Morosidad Total / Cartera Bruta | <=5% | 7.04% | 7.84% | 8.21% | 9.27% | 9.10% | 9.20% | 9.39% | |
| 1U. | Mora Definido por Usuario / Cartera Bruta de Préstamos | <5% | 4.80% | 5.93% | 6.45% | 7.81% | 7.81% | 7.90% | 7.94% | |
| 2 | Activo Improductivo / Activo Total | <=5% | 12.82% | 11.57% | 13.86% | 15.55% | 21.37% | 23.45% | 17.06% | |
| 3 | Fondos Sin Costo Neto / Activo Improductivo | >=200% | 58.59% | 28.54% | 25.93% | 17.66% | 13.55% | 22.72% | 32.27% | |
| S | SEÑALES EXPANSIVAS (Anualizadas) | | | | | | | | | |
| 1 | Cartera Neta de Préstamos | ^E1=70-80% | 17.57% | 23.05% | 10.49% | 0.60% | -3.09% | -1.06% | -0.76% | |
| 2 | Inversiones Líquidas | ^E2<=16% | 22.78% | -4.88% | -15.44% | 64.87% | 32.23% | 57.55% | 105.83% | |
| 3 | Inversiones Financieras | ^E3<=2% | 14.50% | 98.08% | 0.15% | 8.26% | 6.26% | 4.15% | 40.40% | |
| 5 | Depósitos de Ahorro | ^E5=70-80% | 17.04% | 17.13% | 5.72% | 17.06% | 25.78% | 34.03% | 33.83% | |
| 6 | Crédito Externo | ^E6=0-5% | 19.66% | -8.30% | 35.29% | -9.63% | -17.15% | -11.51% | -11.23% | |
| 7 | Aportaciones | ^E7<=20% | 3.42% | 3.34% | 2.76% | 1.52% | 1.19% | 1.22% | 1.18% | |
| 8 | Capital Institucional | ^E8>=10% | 8.01% | 17.45% | 13.87% | 11.89% | 10.94% | 8.95% | 8.53% | |
| 9 | Capital Institucional Neto | ^E9>=10% | 4.98% | 8.74% | 16.54% | 18.73% | 12.63% | 9.01% | 7.93% | |
| 10 | Asociados | >=15% | 9.61% | 11.48% | 9.28% | 9.35% | 6.38% | 6.94% | 6.89% | |
| 11 | Total Activos | > Inflación + 10% | 17.10% | 14.44% | 7.92% | 13.49% | 20.95% | 28.53% | 28.16% | |