

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	30/11/2025	Tendencia año
P PROTECCIÓN											
6	Solvencia	>=111%	105.53%	100.83%	101.19%	100.65%	101.00%	103.56%	103.94%	103.44%	
E ESTRUCTURA FINANCIERA											
1	Préstamos Netos / Activo Total	70-80%	65.15%	70.05%	71.72%	63.57%	56.71%	51.97%	51.16%	50.27%	
5	Depósitos de Ahorro / Activo Total	70 - 80%	77.97%	79.80%	78.18%	80.63%	82.39%	83.36%	83.71%	84.04%	
6	Crédito Externo / Activo Total	0-5%	6.13%	4.91%	6.16%	4.90%	4.06%	3.69%	3.60%	3.42%	
7	Aportaciones / Activo Total	<=20%	2.87%	2.60%	2.47%	2.21%	2.01%	1.84%	1.81%	1.78%	
8	Capital Institucional / Activo Total	>=10%	8.84%	9.07%	9.57%	9.44%	9.01%	8.30%	8.19%	8.08%	
9	Capital Institucional Neto / Activo	>=10%	12.29%	11.67%	12.60%	13.19%	12.69%	11.60%	11.39%	11.17%	
9U.	Capital Neto Definido por Usuario	>=10%	3.33%	-0.32%	-0.03%	-0.07%	0.37%	2.52%	2.81%	2.38%	
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%	15.69%	
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%	4.17%	
5	Costos-Fin: Depósitos / Promedio Depósitos	Tasas del Mercado, > Inflación	6.01%	5.78%	5.73%	5.93%	5.86%	5.60%	5.54%	5.48%	
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%	10.05%	
8	Margen Bruto / Promedio Activos	^E9=10%	6.31%	6.64%	7.58%	6.97%	5.82%	5.37%	5.30%	5.24%	
9	Gastos Operativos / Promedio Activos	<=5%	3.04%	3.21%	3.49%	3.21%	2.91%	2.80%	2.78%	2.77%	
12	Excedente Neto / Promedio Activos (ROA)	^E9=10%	0.73%	0.65%	0.67%	0.36%	0.49%	0.45%	0.46%	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%	4.92%	
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%	48.58%	
2	Reservas para Liquidez / Total Depósitos	0.1	0.00%	1.94%	3.30%	2.70%	8.60%	11.35%	3.48%	3.25%	
3	Liquidez Ociosa / Activo Total	<1%	7.19%	6.24%	7.14%	8.61%	14.13%	16.52%	9.92%	8.99%	
A ACTIVOS IMPRODUCTIVOS.											
1	Morosidad Total / Cartera Bruta	<=5%	7.04%	7.84%	8.21%	9.27%	9.10%	9.20%	9.39%	9.49%	
IU.	Mora Definido por Usuario / Cartera Bruta de Préstamos	<5%	4.80%	5.93%	6.45%	7.81%	7.81%	7.90%	7.94%	8.09%	
2	Activo Improductivo / Activo Total	<=5%	12.82%	11.57%	13.86%	15.55%	21.37%	23.45%	17.06%	16.31%	
3	Fondos Sin Costo Neto / Activo Improductivo	>=200%	58.59%	28.54%	25.93%	17.66%	13.55%	22.72%	32.27%	31.07%	
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%	-0.75%	
2	Inversiones Líquidas	^E2<=16%	22.78%	-4.88%	-15.44%	64.87%	32.23%	57.55%	105.83%	110.75%	
3	Inversiones Financieras	^E3<=2%	14.50%	98.08%	0.15%	8.26%	6.26%	4.15%	40.40%	36.77%	
5	Depósitos de Ahorro	^E5=70-80%	17.04%	17.13%	5.72%	17.06%	25.78%	34.03%	33.83%	33.75%	
6	Crédito Externo	^E6=0-5%	19.66%	-8.30%	35.29%	-9.63%	-17.15%	-11.51%	-11.23%	-13.68%	
7	Aportaciones	^E7<=20%	3.42%	3.34%	2.76%	1.52%	1.19%	1.22%	1.18%	1.10%	
8	Capital Institucional	^E8>=10%	8.01%	17.45%	13.87%	11.89%	10.94%	8.95%	8.53%	8.17%	
9	Capital Institucional Neto	^E9>=10%	4.98%	8.74%	16.54%	18.73%	12.63%	9.01%	7.93%	6.92%	
10	Asociados	>=15%	9.61%	11.48%	9.28%	9.35%	6.38%	6.94%	6.89%	6.75%	
11	Total Activos	> Inflación + 10%	17.10%	14.44%	7.92%	13.49%	20.95%	28.53%	28.16%	27.95%	