	INDICADORES P-E-R-L-A-S	Metas (Excelencia)	31/12/2023	31/12/2024	31/12/2025	31/3/2026	30/04/2026	31/05/2026	30/6/2026	Tendencia año
P	PROTECCIÓN									
6	Solvencia	>=111%	101.19%	100.65%	102.20%	101.81%	103.00%	103.98%	103.56%	
E	ESTRUCTURA FINANCIERA									
1	Préstamos Netos / Activo Total	70-80%	71.72%	63.57%	49.16%	47.74%	47.78%	47.65%	47.63%	
5	Depósitos de Ahorro / Activo Total	70 - 80%	78.18%	80.63%	84.27%	85.19%	85.38%	85.63%	85.67%	
6	Crédito Externo / Activo Total	0-5%	6.16%	4.90%	3.24%	2.76%	2.64%	2.46%	2.41%	
7	Aportaciones / Activo Total	<=20%	2.47%	2.21%	1.74%	1.67%	1.65%	1.63%	1.61%	
8	Capital Institucional / Activo Total	>=10%	9.57%	9.44%	7.93%	7.86%	7.95%	7.90%	7.84%	
9	Capital Institucional Neto / Activo	>=10%	12.60%	13.19%	10.87%	10.68%	10.67%	10.54%	10.54%	
9U.	Capital Neto Definido por Usuario	>=10%	-0.03%	-0.07%	1.11%	0.93%	2.11%	2.94%	2.49%	
R	RENDIMIENTOS Y COSTOS (Anualizados)									
1	Ingresos por Préstamos / Promedio Préstamos Netos	Tasa Empresarial	15.36%	15.71%	15.70%	15.64%	15.54%	15.46%	15.41%	
2	Ingresos por Inv. Líquidas / Promedio Inv. Líquidas	Tasas del Mercado	7.99%	7.61%	4.08%	3.60%	3.55%	3.55%	3.57%	
5	Costos-Fin: Depósitos / Promedio Depósitos	Tasas del Mercado, > Inflación	5.73%	5.93%	5.41%	4.49%	4.43%	4.38%	4.34%	
6	Costos-Fin: Crédito Externo / Promedio Créd. Externo	Tasas del Mercado	7.92%	8.93%	10.09%	9.31%	9.36%	9.40%	9.39%	
8	Margen Bruto / Promedio Activos	^E9=10%	7.58%	6.97%	5.22%	4.90%	4.92%	4.92%	4.95%	
9	Gastos Operativos / Promedio Activos	<=5%	3.49%	3.21%	2.81%	2.38%	2.40%	2.43%	2.43%	
12	Excedente Neto / Promedio Activos (ROA)	^E9=10%	0.67%	0.36%	0.45%	0.38%	0.47%	0.49%	0.58%	
13	Excedente Neto / Promedio Capital Inst.+Trans. (ROC)	>Inflación	6.52%	3.54%	4.86%	4.37%	5.45%	5.66%	6.76%	
L	LIQUIDEZ									
1	Disponibilidades - CxP<=30 / Depósitos de Ahorro	15-20%	24.79%	34.29%	49.80%	50.47%	50.47%	50.42%	50.60%	
2	Reservas para Liquidez / Total Depósitos	0.1	3.30%	2.70%	0.83%	2.79%	1.78%	2.27%	2.46%	
3	Liquidez Ociosa / Activo Total	<1%	7.14%	8.61%	9.11%	7.85%	7.35%	7.05%	7.20%	
A	ACTIVOS IMPRODUCTIVOS.									
1	Morosidad Total / Cartera Bruta	<=5%	8.21%	9.27%	9.38%	9.59%	9.31%	9.42%	9.18%	
1U.	Mora Definido por Usuario / Cartera Bruta de Préstamos	<5%	6.45%	7.81%	8.07%	8.16%	8.16%	8.14%	8.06%	
2	Activo Improductivo / Activo Total	<=5%	13.86%	15.55%	16.36%	15.64%	15.14%	14.84%	14.77%	
3	Fondos Sin Costo Neto / Activo Improductivo	>=200%	25.93%	17.66%	23.98%	22.13%	29.68%	35.76%	33.65%	
S	SEÑALES EXPANSIVAS (Anualizadas)									
1	Cartera Neta de Préstamos	^E1=70-80%	10.49%	0.60%	-0.79%	7.27%	9.67%	9.58%	10.50%	
2	Inversiones Líquidas	^E2<=16%	-15.44%	64.87%	112.27%	46.17%	43.32%	40.50%	37.31%	
3	Inversiones Financieras	^E3<=2%	0.15%	8.26%	33.51%	-10.60%	0.30%	0.24%	1.52%	
5	Depósitos de Ahorro	^E5=70-80%	5.72%	17.06%	34.07%	24.17%	23.00%	21.75%	20.97%	
6	Crédito Externo	^E6=0-5%	35.29%	-9.63%	-15.22%	-43.32%	-40.78%	-44.63%	-39.15%	
7	Aportaciones	^E7<=20%	2.76%	1.52%	1.03%	1.20%	1.15%	1.20%	1.23%	
8	Capital Institucional	^E8>=10%	13.87%	11.89%	7.88%	15.66%	19.41%	16.56%	14.66%	
9	Capital Institucional Neto	^E9>=10%	16.54%	18.73%	5.75%	12.17%	12.85%	9.66%	10.72%	
10	Asociados	>=15%	9.28%	9.35%	6.60%	6.17%	5.96%	5.76%	5.68%	
11	Total Activos	> Inflación + 10%	7.92%	13.49%	28.29%	19.54%	18.75%	17.55%	17.32%	