

Reporte Financiero de Instituciones de Microfinanzas

INFORMACIÓN A SETIEMBRE 2023

Performance del
Sistema de
Microfinanzas
en el Perú

A SETIEMBRE 2023

INSTITUCIONES ESPECIALIZADAS EN MICROFINANZAS

INDICADORES DE PERFORMANCE A SETIEMBRE 2023

| Indicadores / Instituciones | MiBanco | | Financieras IMF | | CMAC | | CRAC IMF | | Emp. Cred. IMF | | COOPAC IMF | | ONG | | Total IMF | | Total Sist. Fin. | | |
|--|---------|----------|-----------------|----------|--------|----------|----------|----------|----------------|----------|------------|----------|--------|----------|-----------|----------|------------------|-----------|--|
| | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | Set22 | Set23 ▲ | |
| Periodos >>> | | | | | | | | | | | | | | | | | | | |
| N° Instituciones | 1 | 1 | 7 | 7 | 12 | 12 | 5 | 4 | 3 | 2 | 11 | 11 | 12 | 12 | 51 | 49 | 79 | 75 | |
| ALCANCE | | | | | | | | | | | | | | | | | | | |
| Saldo Total de Créditos (Mill. S/.) | 14,117 | 13,456 ↓ | 10,621 | 11,464 ↑ | 31,954 | 35,600 ↑ | 1,883 | 863 ↓ | 301 | 360 ↑ | ND | 3,169 | 177 | 165 ↓ | 59,054 | 61,906 ↑ | 413,070 | 407,527 ↓ | |
| Saldo Créditos Microempresa (Mill. S/.) | 3,314 | 2,837 ↓ | 2,557 | 2,929 ↑ | 6,141 | 6,926 ↑ | 430 | 190 ↓ | 125 | 142 ↑ | ND | ND | 177 | 165 ↓ | 12,566 | 13,023 ↑ | 13,705 | 13,880 ↑ | |
| % Cartera Microempresa | 23.5% | 21.1% ↓ | 24.1% | 25.6% ↑ | 19.2% | 19.5% ↑ | 22.8% | 22.0% ↑ | 41.5% | 39.6% ↓ | ND | ND | 100% | 100% ↑ | 21.3% | 21.1% ↓ | 3.3% | 3.4% ↑ | |
| N° Total Deudores (miles) | 949 | 903 ↓ | 1,739 | 1,949 ↑ | 2,363 | 2,689 ↑ | 174 | 106 ↓ | 94 | 107 ↑ | ND | ND | 119 | 123 ↑ | 5,438 | 5,877 ↑ | 12,541 | 13,108 ↑ | |
| N° Total Deudores Microempresa (miles) | 594 | 560 ↓ | 873 | 1,041 ↑ | 1,076 | 1,227 ↑ | 94 | 39 ↓ | 33 | 34 ↑ | ND | ND | 119 | 123 ↑ | 2,790 | 3,025 ↑ | 2,766 | 2,979 ↑ | |
| % Deudores Microempresa | 62.6% | 62.0% ↓ | 50.2% | 53.4% ↑ | 45.5% | 45.7% ↑ | 54.2% | 36.9% ↑ | 35.3% | 31.9% ↓ | ND | ND | 100% | 100% ↑ | 50.2% | 50.4% ↑ | 22.3% | 22.9% ↑ | |
| Ticket Promedio - Total Créditos (S/.) | 14,872 | 14,901 ↑ | 6,108 | 5,881 ↓ | 13,523 | 13,241 ↓ | 10,846 | 8,142 ↓ | 3,211 | 3,346 ↑ | ND | ND | 1,485 | 1,340 ↓ | 11,071 | 10,730 ↓ | 33,240 | 31,372 ↓ | |
| Ticket Promedio - Créditos Microempresa (S/.) | 5,579 | 5,065 ↓ | 2,927 | 2,814 ↓ | 5,709 | 5,642 ↓ | 4,563 | 4,846 ↑ | 3,769 | 4,162 ↑ | ND | ND | 1,485 | 1,340 ↓ | 4,706 | 4,488 ↓ | 4,955 | 4,659 ↓ | |
| Saldo Total de Depósitos (Mill. S/.) | 9,073 | 9,794 ↑ | 7,020 | 7,568 ↑ | 26,827 | 29,917 ↑ | 1,578 | 850 ↓ | - | - | ND | 2,551 | - | - | 44,499 | 48,128 ↑ | 382,610 | 375,818 ↓ | |
| N° Cuentas Depósitos | 4,328 | 4,612 ↑ | 6,989 | 7,751 ↑ | 9,013 | 9,881 ↑ | 467 | 341 ↓ | - | - | ND | ND | - | - | 20,797 | 22,585 ↑ | 91,793 | 99,862 ↑ | |
| Ticket Promedio - Total Cuentas Depósitos (S/.) | 2,097 | 2,124 ↑ | 1,004 | 976 ↓ | 2,977 | 3,028 ↑ | 3,377 | 2,492 ↓ | - | - | ND | ND | - | - | 2,140 | 2,131 ↓ | 4,168 | 3,763 ↓ | |
| CALIDAD DE CARTERA | | | | | | | | | | | | | | | | | | | |
| Cartera en Mora - Total (%) | 6.6% | 6.3% ↓ | 5.4% | 6.7% ↑ | 5.7% | 5.7% ↑ | 12.8% | 7.0% ↑ | 6.4% | 6.4% ↑ | ND | 19.4% ↓ | 4.6% | 4.1% ↓ | 6.1% | 6.0% ↓ | 4.2% | 4.5% ↑ | |
| Cartera en Alto Riesgo - Total (%) | 7.2% | 7.0% ↓ | 9.7% | 9.9% ↑ | 8.0% | 8.2% ↑ | 16.0% | 9.7% ↑ | 7.5% | 7.3% ↓ | ND | 21.3% ↓ | 4.7% | 4.2% ↓ | 8.4% | 8.3% ↓ | 6.0% | 6.5% ↑ | |
| [Cartera Alto Riesgo + Castigos] - Total (%) | 12.4% | 13.1% ↑ | 17.5% | 16.5% ↓ | 10.5% | 10.4% ↓ | 18.5% | 15.7% ↑ | 9.5% | 8.9% ↓ | ND | 21.3% ↓ | - | - | 12.5% | 12.2% ↓ | 7.7% | 8.7% ↑ | |
| Provisiones / Cartera en Mora (%) | 129.2% | 130.3% ↑ | 198.5% | 161.5% ↓ | 156.5% | 147.9% ↓ | 76.9% | 135.3% ↑ | 167.5% | ↓ | ND | 95.9% ↓ | 124.9% | 134.2% ↑ | 150.9% | 146.6% ↓ | 147.0% | 143.6% ↓ | |
| Provisiones / Cartera en Alto Riesgo (%) | 118.8% | 117.2% ↓ | 110.3% | 109.5% ↓ | 110.6% | 103.1% ↓ | 61.4% | 97.0% ↑ | 152.9% | 148.2% ↓ | ND | 87.4% ↓ | 122.5% | 130.4% ↑ | 109.4% | 107.3% ↓ | 102.4% | 99.2% ↓ | |
| LIQUIDEZ Y ADEUDADOS | | | | | | | | | | | | | | | | | | | |
| Disponible / Adeudados (N° veces) | 0.6 | 0.7 ↑ | 0.8 | 0.7 ↓ | 1.5 | 1.1 ↓ | 2.4 | 13.3 ↑ | 0.3 | 0.1 ↓ | ND | 7.3 ↓ | 0.5 | 0.5 ↓ | 1.0 | 0.9 ↓ | 2.4 | 1.8 ↓ | |
| Disponible / (Depósitos+Adeudados) (N° veces) | 0.1 | 0.1 ↓ | 0.2 | 0.1 ↓ | 0.2 | 0.1 ↓ | 0.2 | 0.1 ↑ | 0.3 | 0.1 ↓ | ND | 0.2 ↓ | 0.5 | 0.5 ↓ | 0.2 | 0.1 ↓ | 0.2 | 0.2 ↓ | |
| Disponible / Activo Total (%) | 10.4% | 9.7% ↓ | 12.2% | 10.3% ↓ | 13.7% | 11.6% ↓ | 12.9% | 12.4% ↑ | 17.9% | 9.4% ↓ | ND | 16.3% ↓ | 13.8% | 13.9% ↑ | 12.6% | 10.9% ↓ | 17.1% | 13.8% ↓ | |
| Adeudados (Mill. S/.) | 3,217 | 2,329 ↓ | 1,971 | 1,918 ↓ | 3,507 | 4,332 ↑ | 123 | 9 ↓ | 230 | 262 ↑ | ND | 78 ↓ | 69 | 74 ↑ | 9,117 | 8,925 ↓ | 41,473 | 43,466 ↑ | |
| Adeudados / Pasivos (%) | 21.9% | 16.9% ↓ | 19.0% | 17.7% ↓ | 10.5% | 11.9% ↑ | 6.1% | 1.1% ↑ | 93.4% | 93.9% ↑ | ND | 2.8% ↓ | 71.9% | 73.6% ↑ | 14.9% | 14.2% ↓ | 8.0% | 8.8% ↑ | |
| SOLVENCIA Y APALANCAMIENTO | | | | | | | | | | | | | | | | | | | |
| Ratio de Capital Global (% 6/) | 14.6% | 19.4% ↑ | 16.9% | 17.8% ↑ | 14.4% | 14.3% ↓ | 10.4% | 10.5% ↑ | 15.3% | 21.0% ↑ | ND | ND ↑ | - | - | 14.3% | 14.3% ↓ | 14.4% | 14.9% ↑ | |
| Pasivo / Patrimonio (N° veces) | 5.7 | 4.9 ↓ | 4.3 | 4.3 ↑ | 7.6 | 8.0 ↑ | 8.8 | 6.8 ↑ | 1.8 | 2.1 ↑ | ND | 3.9 ↓ | 0.6 | 0.6 ↓ | 6.2 | 6.1 ↓ | 7.6 | 6.6 ↓ | |
| Pasivo / (Capital Social + Reservas) (N° veces) | 7.0 | 6.4 ↓ | 4.8 | 4.4 ↓ | 7.7 | 7.9 ↑ | 6.5 | 5.3 ↑ | 1.9 | 2.2 ↑ | ND | 3.5 ↓ | 1.2 | 1.2 ↓ | 6.7 | 6.5 ↓ | 8.2 | 7.4 ↓ | |
| Depósitos / Pasivo (%) | 61.7% | 71.2% ↑ | 67.8% | 69.9% ↑ | 80.6% | 81.9% ↑ | 77.8% | 95.3% ↑ | 0.0% | 0.0% ↑ | ND | 91.4% ↓ | - | - | 73.4% | 77.3% ↑ | 73.6% | 75.8% ↑ | |
| Depósitos / Cartera Total (%) | 64.3% | 72.8% ↑ | 66.1% | 66.0% ↓ | 84.0% | 84.0% ↑ | 83.8% | 98.5% ↑ | 0.0% | 0.0% ↑ | ND | 80.5% ↓ | - | - | 75.6% | 78.0% ↑ | 92.7% | 92.3% ↓ | |
| PRODUCTIVIDAD Y EFICIENCIA | | | | | | | | | | | | | | | | | | | |
| N° Personal | 9,660 | 10,009 ↑ | 12,960 | 13,898 ↑ | 25,195 | 27,202 ↑ | 2,072 | 1,400 ↓ | 818 | 709 ↓ | ND | ND ↑ | 745 | 751 ↑ | 51,450 | 53,969 ↑ | 105,241 | 108,231 ↑ | |
| Saldo Créditos / Personal (Miles S/.) | 1,461 | 1,344 ↓ | 820 | 825 ↑ | 1,268 | 1,309 ↑ | 909 | 616 ↓ | 367 | 507 ↑ | ND | ND ↑ | 238 | 219 ↓ | 1,161 | 1,160 ↓ | 3,951 | 3,790 ↓ | |
| N° Créditos / Personal | 98 | 90 ↓ | 134 | 140 ↑ | 94 | 99 ↑ | 84 | 76 ↓ | 114 | 152 ↑ | ND | ND ↑ | 148 | 152 ↑ | 105 | 108 ↑ | 119 | 121 ↑ | |
| Saldo Depósitos / Personal (Miles S/.) | 939 | 978 ↑ | 542 | 545 ↑ | 1,065 | 1,100 ↑ | 762 | 607 ↓ | 0 | 0 ↑ | ND | ND ↑ | - | - | 878 | 904 ↑ | 3,661 | 3,497 ↓ | |
| N° Cuentas Depósito / Personal | 448 | 461 ↑ | 539 | 558 ↑ | 358 | 363 ↑ | 226 | 244 ↑ | 0 | 0 ↑ | ND | ND ↑ | - | - | 410 | 424 ↑ | 878 | 929 ↑ | |
| Gastos Operativos12m / Saldo Cartera Promedio (%) | 8.7% | 9.0% ↑ | 14.4% | 14.4% ↑ | 9.4% | 9.1% ↓ | 12.0% | 8.7% ↑ | 33.5% | 28.1% ↓ | ND | 7.3% ↓ | 24.5% | 24.4% ↓ | 10.3% | 10.1% ↓ | 5.5% | 5.8% ↑ | |
| Margen Financiero / Gastos Operativos (%) | 186.6% | 180.1% ↓ | 167.2% | 158.1% ↓ | 148.1% | 146.9% ↓ | 109.7% | 126.2% ↑ | 109.3% | 118.6% ↑ | ND | 144.8% ↑ | 117.7% | 117.1% ↓ | 158.8% | 155.8% ↓ | 159.4% | 167.9% ↑ | |
| RESULTADOS | | | | | | | | | | | | | | | | | | | |
| Resultado Neto (Mill. S/.) | 368.4 | 203.1 ↓ | 262.1 | 136.0 ↓ | 254.0 | 111.9 ↓ | -23.8 | -10.8 ↑ | 2.3 | 6.7 ↑ | ND | 41.3 ↓ | 4.0 | 3.7 ↓ | 867.0 | 450.6 ↓ | 8,330.5 | 7,765.0 ↓ | |
| Ingresos Financieros12m / Saldo Cartera Promedio (%) | 20.0% | 22.7% ↑ | 28.9% | 29.8% ↑ | 17.9% | 19.4% ↑ | 18.5% | 15.8% ↑ | 43.3% | 41.1% ↓ | ND | 14.7% ↓ | 32.6% | 32.8% ↑ | 20.6% | 22.1% ↑ | 11.5% | 13.8% ↑ | |
| Gastos Financieros12m / Pasivo Promedio (%) | 3.7% | 6.3% ↑ | 4.9% | 7.3% ↑ | 3.8% | 5.9% ↑ | 4.8% | 4.5% ↑ | 8.7% | 9.7% ↑ | ND | 4.6% ↓ | 7.8% | 9.4% ↑ | 4.0% | 6.2% ↑ | 2.0% | 3.3% ↑ | |
| Resultado Neto12m / Activo Promedio: ROA (%) | 3.0% | 1.6% ↓ | 2.8% | 1.4% ↓ | 0.9% | 0.4% ↓ | -1.4% | -0.9% ↑ | 0.8% | 2.2% ↑ | ND | 1.6% ↓ | 2.5% | 2.2% ↓ | 1.7% | 0.8% ↓ | 1.9% | 1.8% ↓ | |
| Resultado Neto12m / Patrimonio Promedio: ROE (%) | 20.8% | 10.1% ↓ | 15.8% | 7.4% ↓ | 8.2% | 3.3% ↓ | -13.1% | -7.9% ↑ | 2.2% | 6.6% ↑ | ND | 8.0% ↓ | 4.0% | 3.4% ↓ | 12.7% | 6.0% ↓ | 17.0% | 14.5% ↓ | |

Fuentes: SBS, SINFONED-COPEME
Elaboración: COPEME Microfinanzas

INSTITUCIONES ESPECIALIZADAS EN MICROFINANZAS

INDICADORES DE PERFORMANCE A DICIEMBRE 2022

| Indicadores / Instituciones | MiBanco | | Financieras IMF | | CMAC | | CRAC IMF | | Emp. Cred. IMF | | COOPAC IMF | | ONG | | Total IMF | | Total Sist. Fin. | | |
|--|---------|----------|-----------------|----------|--------|----------|----------|----------|----------------|----------|------------|----------|--------|----------|-----------|-----------|------------------|-----------|--|
| | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | Dic.21 | Dic.22 ▲ | |
| Periodos → | | | | | | | | | | | | | | | | | | | |
| N° Instituciones | 1 | 1 | 7 | 7 | 12 | 12 | 5 | 5 | 3 | 2 | 11 | 11 | 12 | 12 | 51 | 50 | 78 | 77 | |
| ALCANCE | | | | | | | | | | | | | | | | | | | |
| Saldo Total de Créditos (Mill. S/.) | 13,432 | 13,966 ↑ | 10,202 | 11,092 ↑ | 29,286 | 33,009 ↑ | 1,812 | 1,891 ↑ | 289 | 307 ↑ | 1,883 | 2,966 | 173 | 189 ↑ | 55,195 | 60,455 ↑ | 397,047 | 409,523 ↑ | |
| Saldo Créditos Microempresa (Mill. S/.) | 3,626 | 3,182 ↓ | 2,906 | 2,792 ↓ | 5,642 | 6,421 ↑ | 517 | 405 ↓ | 123 | 126 ↑ | ND | ND | 173 | 189 ↑ | 12,815 | 12,927 ↑ | 13,686 | 14,017 ↑ | |
| % Cartera Microempresa | 27.0% | 22.8% ↓ | 28.5% | 25.2% ↓ | 19.3% | 19.5% ↑ | 28.5% | 21.4% ↓ | 42.6% | 41.1% ↓ | ND | ND | 100% | 100% ↑ | 23.3% | 21.5% ↓ | 3.4% | 3.4% ↓ | |
| N° Total Deudores (miles) | 903 | 951 ↑ | 1,696 | 1,801 ↑ | 2,127 | 2,440 ↑ | 162 | 178 ↑ | 93 | 94 ↑ | ND | ND | 111 | 114 ↑ | 5,092 | 5,579 ↑ | 11,581 | 12,861 ↑ | |
| N° Total Deudores Microempresa (miles) | 566 | 597 ↑ | 857 | 928 ↑ | 965 | 1,114 ↑ | 98 | 83 ↓ | 36 | 32 ↓ | ND | ND | 111 | 114 ↑ | 2,633 | 2,868 ↑ | 2,608 | 2,844 ↑ | |
| % Deudores Microempresa | 62.6% | 62.7% ↑ | 50.5% | 51.5% ↑ | 45.4% | 45.6% ↑ | 60.4% | 46.9% ↓ | 39.0% | 34.1% ↓ | ND | ND | 100% | 100% ↑ | 50.6% | 50.4% ↓ | 22.7% | 22.3% ↓ | |
| Ticket Promedio - Total Créditos (S/.) | 14,873 | 14,681 ↓ | - | 6,159 | 13,771 | 13,527 ↓ | 11,197 | 10,637 ↓ | 3,109 | 3,262 ↑ | ND | ND | 1,627 | 1,695 ↑ | 11,047 | 11,028 ↓ | 34,600 | 32,112 ↓ | |
| Ticket Promedio - Créditos Microempresa (S/.) | 6,411 | 5,330 ↓ | - | 3,010 | 5,848 | 5,766 ↓ | 5,288 | 4,867 ↓ | 3,392 | 3,928 ↑ | ND | ND | 1,627 | 1,695 ↑ | 5,082 | 4,694 ↓ | 5,248 | 4,928 ↓ | |
| Saldo Total de Depósitos (Mill. S/.) | 8,366 | 9,174 ↑ | 7,018 | 7,256 ↑ | 24,748 | 27,725 ↑ | 1,383 | 1,640 ↑ | - | - | 1,788 | 2,580 | - | - | 41,515 | 45,796 ↑ | 370,646 | 368,775 ↓ | |
| N° Cuentas Depósitos | 4,135 | 4,408 ↑ | 6,856 | 7,339 ↑ | 8,453 | 9,291 ↑ | 404 | 490 ↑ | - | - | ND | ND | - | - | 19,847 | 21,527 ↑ | 84,578 | 95,187 ↑ | |
| Ticket Promedio - Total Cuentas Depósitos (S/.) | 2,023 | 2,081 ↑ | 1,024 | 989 ↓ | 2,928 | 2,984 ↑ | 3,422 | 3,348 ↓ | - | - | ND | ND | - | - | 2,092 | 2,127 ↑ | 4,382 | 3,874 ↓ | |
| CALIDAD DE CARTERA | | | | | | | | | | | | | | | | | | | |
| Cartera en Mora - Total (%) | 6.8% | 5.6% ↓ | 5.6% | 5.5% ↓ | 5.0% | 5.4% ↑ | 9.2% | 14.5% ↑ | 5.0% | 5.5% ↑ | 16.8% | 20.0% ↑ | 4.8% | 3.7% ↓ | 5.7% | 5.7% ↑ | 4.0% | 4.2% ↑ | |
| Cartera en Alto Riesgo - Total (%) | 7.3% | 6.2% ↓ | 11.2% | 9.0% ↓ | 7.4% | 7.8% ↑ | 13.2% | 18.2% ↑ | 6.4% | 6.6% ↑ | 19.5% | 22.0% ↑ | 4.9% | 3.8% ↓ | 8.3% | 8.0% ↓ | 6.0% | 6.1% ↑ | |
| [Cartera Alto Riesgo + Castigos] - Total (%) | 14.7% | 10.9% ↓ | 25.5% | 15.6% ↓ | 10.0% | 9.7% ↓ | 15.2% | 20.4% ↑ | 10.6% | 8.5% ↓ | 19.5% | 22.0% ↑ | - | - | 14.5% | 11.4% ↓ | 8.5% | 7.7% ↓ | |
| Provisiones / Cartera en Mora (%) | 135.3% | 140.8% ↑ | 207.0% | 184.7% ↓ | 180.8% | 151.7% ↓ | 101.6% | 71.9% ↑ | 211.7% | 191.7% ↓ | 106.9% | 92.5% ↓ | 125.0% | 130.5% ↑ | 168.3% | 149.0% ↓ | 159.8% | 148.9% ↓ | |
| Provisiones / Cartera en Alto Riesgo (%) | 125.9% | 126.9% ↑ | 102.9% | 113.1% ↑ | 123.6% | 104.8% ↓ | 70.9% | 57.4% ↑ | 163.8% | 159.9% ↓ | 91.8% | 83.7% ↓ | 120.9% | 127.7% ↑ | 116.2% | 107.3% ↓ | 105.6% | 102.2% ↓ | |
| LIQUIDEZ Y ADEUDADOS | | | | | | | | | | | | | | | | | | | |
| Disponible / Adeudados (N° veces) | 0.5 | 0.6 ↑ | 0.9 | 0.7 ↓ | 1.8 | 1.3 ↓ | 1.4 | 2.7 ↑ | 0.2 | 0.2 ↓ | 12.6 | 12.5 ↓ | 0.5 | 0.3 ↓ | 1.1 | 0.9 ↓ | 3.0 | 2.1 ↓ | |
| Disponible / (Depósitos+Adeudados) (N° veces) | 0.1 | 0.2 ↑ | 0.2 | 0.2 ↓ | 0.2 | 0.2 ↓ | 0.2 | 0.2 ↑ | 0.2 | 0.2 ↓ | 0.3 | 0.2 ↓ | - | - | 0.2 | 0.2 ↓ | 0.3 | 0.2 ↓ | |
| Disponible / Activo Total (%) | 7.0% | 10.9% ↑ | 13.4% | 10.7% ↓ | 14.0% | 13.3% ↓ | 11.7% | 12.7% ↑ | 14.3% | 12.1% ↓ | 26.3% | 19.1% ↓ | 11.8% | 8.8% ↓ | 12.1% | 12.2% ↑ | 18.9% | 15.4% ↓ | |
| Adeudados (Mill. S/.) | 2,394 | 2,969 ↑ | 1,741 | 2,059 ↑ | 2,748 | 3,975 ↑ | 179 | 106 ↓ | 218 | 224 ↑ | 50 | 52 ↑ | 63 | 71 ↑ | 7,342 | 9,404 ↑ | 35,742 | 41,847 ↑ | |
| Adeudados / Pasivos (%) | 17.6% | 20.7% ↑ | 17.4% | 19.5% ↑ | 8.9% | 11.6% ↑ | 9.4% | 5.2% ↑ | 94.9% | 95.2% ↑ | 2.6% | 1.9% ↓ | 69.1% | 73.2% ↑ | 12.8% | 15.2% ↑ | 7.0% | 8.5% ↑ | |
| SOLVENCIA Y APALANCAMIENTO | | | | | | | | | | | | | | | | | | | |
| Ratio de Capital Global (% 6/) | 16.6% | 14.2% ↓ | 15.8% | 16.2% ↑ | 13.9% | 14.2% ↑ | 11.5% | 10.0% ↑ | 15.5% | 19.7% ↑ | ND | ND ↑ | - | - ↑ | 13.9% | 14.1% ↑ | 14.5% | 14.1% ↓ | |
| Pasivo / Patrimonio (N° veces) | 6.1 | 5.4 ↓ | 4.7 | 4.2 ↓ | 7.7 | 7.5 ↓ | 7.8 | 9.5 ↑ | 1.7 | 1.7 ↑ | 4.1 | 4.2 ↑ | 0.6 | 0.6 ↓ | 6.5 | 6.1 ↓ | 7.8 | 7.0 ↓ | |
| Pasivo / [Capital Social + Reservas] (N° veces) | 6.9 | 6.8 ↓ | 4.8 | 4.9 ↑ | 7.7 | 7.9 ↑ | 5.6 | 6.6 ↑ | 1.8 | 1.9 ↑ | 3.7 | 3.7 ↑ | 1.2 | 1.2 ↓ | 6.7 | 6.8 ↑ | 8.6 | 7.8 ↓ | |
| Depósitos / Pasivo (%) | 61.5% | 64.1% ↑ | 70.2% | 68.7% ↓ | 79.9% | 80.7% ↑ | 72.7% | 80.8% ↑ | 0.0% | 0.0% ↑ | 92.7% | 92.7% ↑ | - | - | 73.2% | 74.5% ↑ | 72.9% | 74.7% ↑ | |
| Depósitos / Cartera Total (%) | 62.3% | 65.7% ↑ | 68.8% | 65.4% ↓ | 84.5% | 84.0% ↓ | 76.3% | 86.8% ↑ | 0.0% | 0.0% ↑ | 95.0% | 87.0% ↓ | - | - | 75.5% | 76.0% ↑ | 93.4% | 90.1% ↓ | |
| PRODUCTIVIDAD Y EFICIENCIA | | | | | | | | | | | | | | | | | | | |
| N° Personal | 9,953 | 9,783 ↓ | 12,541 | 13,316 ↑ | 23,270 | 25,751 ↑ | 2,007 | 2,108 ↑ | 865 | 804 ↓ | ND | ND ↑ | 758 | 759 ↑ | 49,394 | 52,521 ↑ | 103,268 | 107,259 ↑ | |
| Saldo Créditos / Personal (Miles S/.) | 1,350 | 1,428 ↑ | 813 | 833 ↑ | 1,259 | 1,282 ↑ | 903 | 897 ↓ | 334 | 382 ↑ | ND | ND ↑ | 229 | 249 ↑ | 1,131 | 1,164 ↑ | 3,872 | 3,844 ↓ | |
| N° Créditos / Personal | 91 | 97 ↑ | 135 | 135 ↑ | 91 | 95 ↑ | 81 | 84 ↑ | 108 | 117 ↑ | ND | ND ↑ | 141 | 147 ↑ | 102 | 106 ↑ | 112 | 120 ↑ | |
| Saldo Depósitos / Personal (Miles S/.) | 841 | 938 ↑ | 560 | 545 ↓ | 1,064 | 1,077 ↑ | 689 | 778 ↑ | 0 | 0 ↑ | ND | ND ↑ | - | - | 854 | 885 ↑ | 3,616 | 3,463 ↓ | |
| N° Cuentas Depósito / Personal | 415 | 451 ↑ | 547 | 551 ↑ | 363 | 361 ↓ | 201 | 232 ↑ | 0 | 0 ↑ | ND | ND ↑ | - | - | 408 | 416 ↑ | 825 | 894 ↑ | |
| Gastos Operativos12m / Saldo Cartera Promedio (%) | 8.6% | 8.8% ↑ | 13.0% | 14.1% ↑ | 8.9% | 9.2% ↑ | 11.6% | 12.1% ↑ | 31.8% | 29.4% ↓ | 6.7% | 8.0% ↑ | 33.3% | 24.3% ↓ | 9.9% | 10.2% ↑ | 5.4% | 5.7% ↑ | |
| Margen Financiero / Gastos Operativos (%) | 163.5% | 185.7% ↑ | 146.7% | 165.4% ↑ | 140.3% | 148.3% ↑ | 92.1% | 104.9% ↑ | 119.4% | 115.0% ↓ | 157.3% | 133.1% ↓ | 108.9% | 114.6% ↑ | 144.7% | 158.2% ↑ | 143.8% | 158.7% ↑ | |
| RESULTADOS | | | | | | | | | | | | | | | | | | | |
| Resultado Neto (Mill. S/.) | 179.1 | 438.4 ↑ | 51.2 | 357.9 ↑ | 120.7 | 376.7 ↑ | -47.6 | -45.4 ↑ | 5.8 | 7.7 ↑ | 33.1 | 35.8 ↑ | 0.9 | 4.4 ↑ | 310.1 | 1,139.7 ↑ | 7,450 | 10,853 ↑ | |
| Ingresos Financieros12m / Saldo Cartera Promedio (%) | 16.0% | 20.5% ↑ | 22.7% | 28.3% ↑ | 16.1% | 17.8% ↑ | 15.3% | 18.2% ↑ | 42.8% | 40.6% ↓ | 14.3% | 14.6% ↑ | 41.8% | 31.7% ↓ | 17.5% | 20.5% ↑ | 9.6% | 11.9% ↑ | |
| Gastos Financieros12m / Pasivo Promedio (%) | 1.8% | 4.1% ↑ | 3.7% | 5.2% ↑ | 3.2% | 4.0% ↑ | 4.1% | 5.1% ↑ | 6.8% | 8.7% ↑ | 3.7% | 4.2% ↑ | 11.3% | 8.2% ↓ | 3.0% | 4.3% ↑ | 1.4% | 2.3% ↑ | |
| Resultado Neto12m / Activo Promedio: ROA (%) | 1.1% | 2.7% ↑ | 0.4% | 2.8% ↑ | 0.3% | 1.0% ↑ | -2.2% | -2.1% ↑ | 1.4% | 2.1% ↑ | 1.4% | 1.2% ↓ | 0.6% | 2.0% ↑ | 0.5% | 1.7% ↑ | 1.3% | 1.9% ↑ | |
| Resultado Neto12m / Patrimonio Promedio: ROE (%) | 7.9% | 18.1% ↑ | 2.4% | 15.4% ↑ | 3.0% | 8.8% ↑ | -18.1% | -19.8% ↑ | 3.2% | 5.6% ↑ | 7.1% | 6.3% ↓ | 0.9% | 3.1% ↑ | 3.5% | 12.1% ↑ | 11.8% | 16.0% ↑ | |

Fuentes: SBS, SINFONED-COPEME
Elaboración: COPEME Microfinanzas

Microfinancieras
No Supervisadas
por la SBS

A SETIEMBRE 2023

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: PRINCIPALES RUBROS DEL BALANCE Y ESTADO DE RESULTADOS A SET.2023 (MILES S/.)

| Entidades | Balance | | | | | | Estado de Resultados | | | |
|---------------------------|------------|---------------|--------------|-----------|--------------|------------|----------------------|--------------------|-------------------|---------------|
| | Disponible | Cartera Total | Activo Total | Adeudados | Pasivo Total | Patrimonio | Ingresos Financieros | Gastos Financieros | Gastos Operativos | Utilidad Neta |
| ONG ADRA Perú | 4,316.2 | 42,485.3 | 53,434.8 | 29,749.8 | 30,735.3 | 22,699.5 | 9,483.1 | 2,328.6 | 6,796.2 | 367.0 |
| ONG Adea Andahuaylas | 762.6 | 17,077.9 | 20,324.6 | 500.3 | 1,814.4 | 18,484.1 | 2,740.9 | 15.5 | 1,784.5 | 857.5 |
| ONG Alternativa | 892.5 | 3,209.0 | 4,423.7 | 1,400.2 | 2,503.9 | 1,919.8 | 1,172.4 | 198.9 | 911.2 | 15.1 |
| ONG AMA 1/ | 335.8 | 3,537.4 | 4,159.3 | 2,117.0 | 2,408.1 | 1,751.3 | - | - | - | - |
| ONG ARARIWA | 2,700.8 | 19,241.2 | 33,672.2 | 21,349.0 | 23,602.6 | 10,069.6 | 5,820.2 | 1,519.0 | 3,968.9 | -46.7 |
| ONG Edaprospro 2/ | 75.6 | 4,771.2 | 6,145.2 | 1,848.3 | 1,898.3 | 4,246.9 | 521.0 | 96.4 | 572.0 | -98.5 |
| ONG Finca | 3,359.5 | 27,305.1 | 31,885.6 | 10,270.8 | 11,127.0 | 20,758.6 | 6,191.4 | 534.5 | 4,910.2 | 500.9 |
| ONG Fovida | 215.2 | 7,594.0 | 10,941.5 | - | 1,109.9 | 9,831.6 | 984.7 | 6.7 | 257.2 | 685.6 |
| ONG IDER Cesar Vallejo | 230.2 | 1,991.4 | 6,588.1 | - | 4,151.0 | 2,437.1 | 991.8 | 165.0 | 768.7 | 7.1 |
| ONG Progres | 196.0 | 1,951.7 | 2,454.1 | 1,692.9 | 1,849.3 | 604.8 | 886.2 | 133.1 | 734.9 | 20.5 |
| ONG Manuela Ramos | 18,313.5 | 22,826.2 | 41,677.5 | - | 1,085.0 | 40,592.5 | 8,887.6 | 46.5 | 6,526.8 | 1,797.8 |
| Red Rural Cañipia Espinar | 1,112.9 | 12,629.3 | 14,245.0 | - | 1,175.1 | 12,729.4 | 1,660.0 | - | 1,319.5 | 340.5 |

1/ A marzo 2021

2/ A junio 2023

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: PERSONAL Y CRÉDITOS A SET.2023

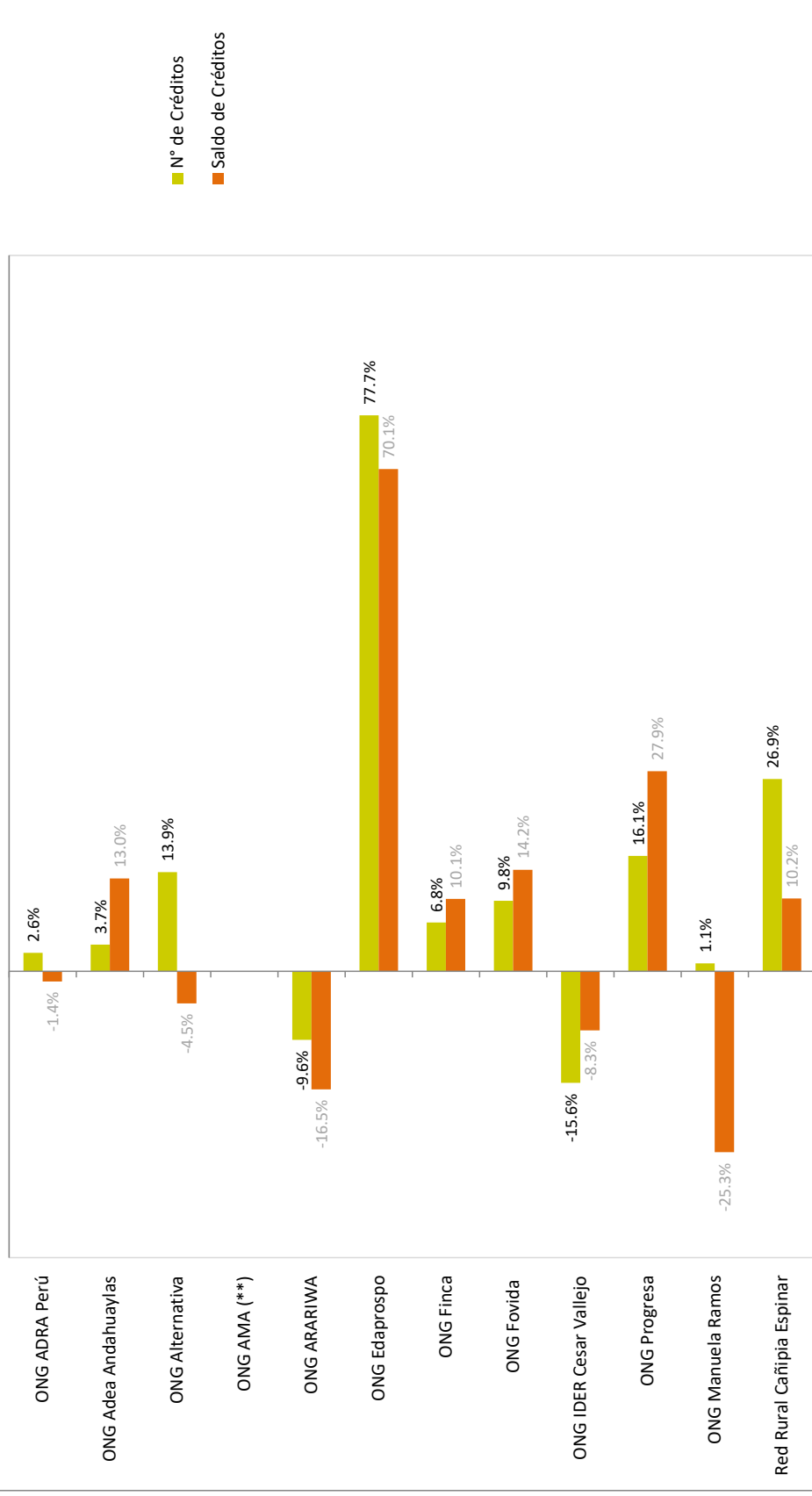
| Entidades | N° de Personal | N° de Analistas | Créditos | | |
|---------------------------|----------------|-----------------|----------------|-----------------------|-------------------------------|
| | | | N° de Créditos | Saldo Créditos (US\$) | Saldo Crédito Promedio (US\$) |
| ONG ADRA Perú | 125 | 78 | 24,700 | 11,200,964 | 453 |
| ONG Adea Andahuaylas | 41 | 22 | 4,939 | 4,502,476 | 912 |
| ONG Alternativa | 17 | 10 | 3,961 | 846,035 | 214 |
| ONG AMA 1/ | 51 | 22 | 2,960 | 932,601 | 315 |
| ONG ARARIWA | 78 | 42 | 17,149 | 5,072,817 | 296 |
| ONG Edaprospro | 12 | 7 | 3,420 | 1,257,890 | 368 |
| ONG Finca | 109 | 28 | 12,610 | 7,198,825 | 571 |
| ONG Fovida | 3 | 2 | 290 | 2,002,122 | 6,904 |
| ONG IDER Cesar Vallejo | 15 | 4 | 855 | 525,025 | 614 |
| ONG Progresá | 33 | 15 | 1,658 | 514,548 | 310 |
| ONG Manuela Ramos | 96 | - | 22,624 | 6,017,984 | 266 |
| Red Rural Cañipia Espinar | 26 | 13 | 1,814 | 3,329,638 | 1,836 |

1/ A marzo 2021

2/ A junio 2023

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: DINAMISMO DE LOS CRÉDITOS (VAR. % SET.2023/DIC.2022) *



(*) Variaciones de los saldos en términos de soles

(**) Información no disponible

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: DISTRIBUCIÓN DEL N° DE CRÉDITOS POR TECNOLOGÍA, SECTOR, DESTINO Y GÉNERO A SET.2023 (%)

| Entidades | Tecnología | | | Sector Económico | | | | Destino | | | Género | |
|---------------------------|------------|-----------|------------------|------------------|------------|----------|-----------|--------------------|-------------|----------------------|-----------|----------|
| | Individual | Solidario | Bancos Comunales | Agropecuario | Producción | Comercio | Servicios | Capital de Trabajo | Activo Fijo | Libre Disponibilidad | Masculino | Femenino |
| | | | | | | | | | | | | |
| ONG ADRA Perú | 0.1% | 0.0% | 99.9% | 1.0% | 9.9% | 73.5% | 15.6% | 100.0% | 0.0% | 0.0% | 9.0% | 91.0% |
| ONG Adea Andahuaylas | 86.2% | 13.8% | 0.0% | 31.5% | 2.4% | 50.2% | 15.9% | 97.0% | 0.8% | 2.2% | 44.0% | 56.0% |
| ONG Alternativa | 0.0% | 0.0% | 100.0% | 0.0% | 5.9% | 51.2% | 42.9% | 96.2% | 2.5% | 1.3% | 13.2% | 86.8% |
| ONG AMA 1/ | 100.0% | 0.0% | 0.0% | 0.5% | 5.3% | 72.1% | 22.0% | 95.6% | 4.1% | 0.3% | 36.6% | 63.4% |
| ONG ARARIWA | 1.6% | 0.0% | 98.4% | 25.2% | 5.5% | 23.2% | 46.1% | 100.0% | 0.0% | 0.0% | 27.1% | 72.9% |
| ONG Edaprospro 2/ | 7.0% | 0.0% | 93.0% | 1.8% | 30.5% | 43.2% | 24.5% | 100.0% | 0.0% | 0.0% | 13.5% | 86.5% |
| ONG Finca | 2.0% | 2.9% | 95.1% | 54.7% | 2.5% | 36.8% | 6.0% | 100.0% | 0.0% | 0.0% | 16.5% | 83.5% |
| ONG Fovida | 79.1% | 20.9% | 0.0% | 77.2% | 0.0% | 14.6% | 8.2% | 99.3% | 0.7% | 0.0% | 68.3% | 31.7% |
| ONG IDER Cesar Vallejo | 100.0% | 0.0% | 0.0% | 18.5% | 15.3% | 40.9% | 25.3% | 100.0% | 0.0% | 0.0% | 47.6% | 52.4% |
| ONG Progresa | 87.0% | 13.0% | 0.0% | 0.0% | 10.0% | 55.0% | 35.0% | 92.3% | 0.3% | 7.4% | 15.0% | 85.0% |
| ONG Manuela Ramos 3/ | 20.9% | 0.0% | 79.1% | 0.0% | 0.0% | 100.0% | 0.0% | 100.0% | 0.0% | 0.0% | 0.1% | 99.9% |
| Red Rural Cañipia Espinar | 100.0% | 0.0% | 0.0% | 20.3% | 3.5% | 16.8% | 59.4% | ND | ND | ND | 56.9% | 43.1% |

1/ A marzo 2021

2/ A junio 2023

3/ El porcentaje Individual de Manuela Ramos proviene del Banco Comunal

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: DISTRIBUCIÓN DEL SALDO DE CARTERA POR TECNOLOGÍA, SECTOR, DESTINO Y GENERO A SET.2023 (%)

| Entidades | Tecnología | | | Sector Económico | | | | Destino | | | Género | |
|---------------------------|------------|-----------|------------------|------------------|------------|----------|-----------|--------------------|-------------|----------------------|-----------|----------|
| | Individual | Solidario | Bancos Comunales | Agropecuario | Producción | Comercio | Servicios | Capital de Trabajo | Activo Fijo | Libre Disponibilidad | Masculino | Femenino |
| | | | | | | | | | | | | |
| ONG ADRA Perú | 0.9% | 0.0% | 99.1% | 1.3% | 10.4% | 73.1% | 15.2% | 100.0% | 0.0% | 0.0% | 7.7% | 92.3% |
| ONG Adea Andahuaylas | 95.0% | 5.0% | 0.0% | 22.6% | 5.0% | 47.9% | 24.4% | 90.3% | 5.1% | 4.7% | 53.9% | 46.1% |
| ONG Alternativa | 0.0% | 0.0% | 100.0% | 0.0% | 6.0% | 52.2% | 41.9% | 87.4% | 9.9% | 2.7% | 12.7% | 87.3% |
| ONG AMA 1/ | 100.0% | 0.0% | 0.0% | 0.5% | 5.4% | 74.8% | 19.3% | 95.8% | 4.1% | 0.1% | 37.1% | 62.9% |
| ONG ARARIWA | 5.5% | 0.0% | 94.5% | 20.9% | 5.6% | 25.4% | 48.1% | 100.0% | 0.0% | 0.0% | 26.0% | 74.0% |
| ONG Edaprospro 2/ | 11.5% | 0.0% | 88.5% | 1.7% | 28.9% | 46.4% | 23.0% | 100.0% | 0.0% | 0.0% | 12.0% | 88.0% |
| ONG Finca | 5.3% | 2.7% | 92.1% | 70.2% | 1.9% | 24.1% | 3.7% | 100.0% | 0.0% | 0.0% | 19.8% | 80.2% |
| ONG Fovida | 83.8% | 16.2% | 0.0% | 83.6% | 0.0% | 7.8% | 8.6% | 99.1% | 0.9% | 0.0% | 76.5% | 23.5% |
| ONG IDER Cesar Vallejo | 100.0% | 0.0% | 0.0% | 14.8% | 15.5% | 44.6% | 25.1% | 100.0% | 0.0% | 0.0% | 44.7% | 55.3% |
| ONG Progresa | 87.0% | 13.0% | 0.0% | 0.0% | 25.0% | 55.0% | 20.0% | 84.0% | 0.8% | 15.2% | 22.0% | 78.0% |
| ONG Manuela Ramos 3/ | 16.9% | 0.0% | 83.1% | 0.0% | 0.0% | 100.0% | 0.0% | 100.0% | 0.0% | 0.0% | 0.1% | 99.9% |
| Red Rural Cañipia Espinar | 100.0% | 0.0% | 0.0% | 16.0% | 1.3% | 20.3% | 62.4% | ND | ND | ND | 55.0% | 45.0% |

1/ A marzo 2021

2/ A junio 2023

3/ El porcentaje Individual de Manuela Ramos proviene del Banco Comunal

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: DISTRIBUCIÓN DEL N° DE CRÉDITOS POR MONTOS Y PLAZOS A SET.2023 (EN PORCENTAJES)

| Entidades | Montos (US\$) | | | | | | Meses | | | | |
|---------------------------|---------------|------------|-------------|------------|---------|--------|---------|----------|--|--|--|
| | Hasta 400 | 401 a 1000 | 1001 a 3000 | 3001 a más | Hasta 4 | 5 a 12 | 13 a 24 | 25 a más | | | |
| ONG ADRA Perú | 58.7% | 25.1% | 15.2% | 1.0% | 20.1% | 78.8% | 1.0% | 0.1% | | | |
| ONG Adea Andahuaylas | 39.2% | 27.7% | 28.2% | 5.0% | 1.8% | 76.5% | 20.9% | 0.8% | | | |
| ONG Alternativa | 83.3% | 11.7% | 4.1% | 0.9% | 91.1% | 7.9% | 1.1% | 0.0% | | | |
| ONG AMA 1/ | 60.2% | 35.3% | 4.6% | 0.0% | 63.1% | 36.7% | 0.2% | 0.0% | | | |
| ONG ARARIWA | 83.7% | 12.4% | 3.7% | 0.2% | 18.5% | 79.5% | 1.5% | 0.5% | | | |
| ONG Edaprospro 2/ | 43.2% | 45.7% | 11.1% | 0.0% | 73.6% | 26.4% | 0.0% | 0.0% | | | |
| ONG Finca | 43.1% | 36.2% | 19.8% | 0.9% | 8.8% | 90.6% | 0.6% | 0.0% | | | |
| ONG Fovida | 6.7% | 13.8% | 42.9% | 36.6% | 3.4% | 80.6% | 8.2% | 7.8% | | | |
| ONG IDER Cesar Vallejo | 24.5% | 39.0% | 36.0% | 0.5% | 2.8% | 90.6% | 6.5% | 0.1% | | | |
| ONG Progresá | 65.3% | 30.9% | 3.8% | 0.0% | 84.6% | 15.4% | 0.0% | 0.0% | | | |
| ONG Manuela Ramos | 74.2% | 21.1% | 4.7% | 0.0% | 38.7% | 61.0% | 0.3% | 0.0% | | | |
| Red Rural Cañipia Espinar | ND | ND | ND | ND | ND | ND | ND | ND | | | |

1/ A marzo 2021

2/ A junio 2023

Fuente: COPEME-SINFONED

MICROFINANCIERAS NO SUPERVISADAS POR LA SBS: DISTRIBUCIÓN DEL SALDO DE CARTERA POR MONTOS Y PLAZOS A SET.2023 (EN PORCENTAJES)

| Entidades | Montos (US\$) | | | | | | Meses | | | | |
|---------------------------|---------------|------------|-------------|------------|---------|--------|---------|----------|--|--|--|
| | Hasta 400 | 401 a 1000 | 1001 a 3000 | 3001 a más | Hasta 4 | 5 a 12 | 13 a 24 | 25 a más | | | |
| ONG ADRA Perú | 22.6% | 27.6% | 40.4% | 9.4% | 17.6% | 73.2% | 8.2% | 1.0% | | | |
| ONG Adea Andahuaylas | 9.3% | 18.0% | 45.2% | 27.5% | 0.9% | 52.5% | 41.1% | 5.4% | | | |
| ONG Alternativa | 52.6% | 23.7% | 16.5% | 7.2% | 75.7% | 18.3% | 6.1% | 0.0% | | | |
| ONG AMA 1/ | 36.0% | 51.8% | 12.2% | 0.0% | 59.9% | 39.9% | 0.2% | 0.0% | | | |
| ONG ARARIWA | 51.3% | 26.7% | 17.2% | 4.8% | 19.9% | 69.9% | 5.2% | 5.0% | | | |
| ONG Edaprospro 2/ | 18.4% | 56.1% | 25.4% | 0.0% | 68.4% | 31.6% | 0.0% | 0.0% | | | |
| ONG Finca | 15.4% | 34.6% | 44.9% | 5.0% | 5.2% | 92.0% | 2.3% | 0.5% | | | |
| ONG Fovida | 0.4% | 1.7% | 13.8% | 84.1% | 1.4% | 65.5% | 7.9% | 25.3% | | | |
| ONG IDER Cesar Vallejo | 8.5% | 28.2% | 60.9% | 2.4% | 2.4% | 86.9% | 10.6% | 0.1% | | | |
| ONG Progresá | 74.0% | 23.2% | 2.8% | 0.0% | 97.7% | 2.3% | 0.0% | 0.0% | | | |
| ONG Manuela Ramos | 41.4% | 37.7% | 20.9% | 0.1% | 29.1% | 70.3% | 0.6% | 0.0% | | | |
| Red Rural Cañipia Espinar | ND | ND | ND | ND | ND | ND | ND | ND | | | |

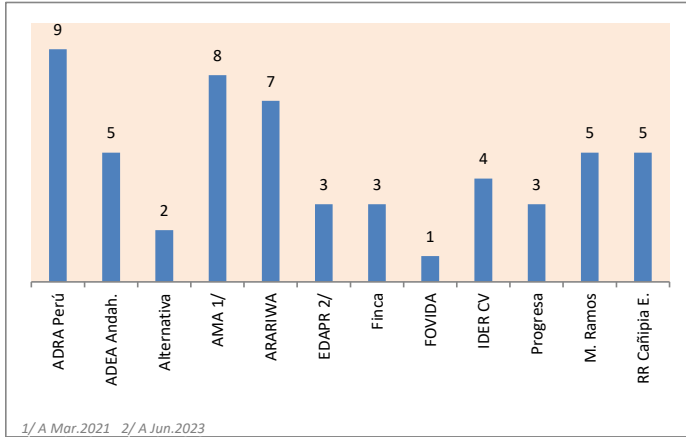
1/ A marzo 2021

2/ A junio 2023

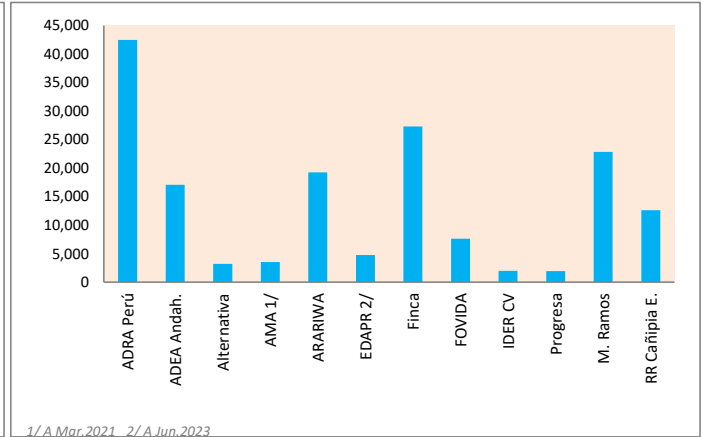
Fuente: COPEME-SINFONED

MICROFINANCIERAS NO REGULADAS POR LA SBS
INDICADORES DE ALCANCE A SETIEMBRE 2023

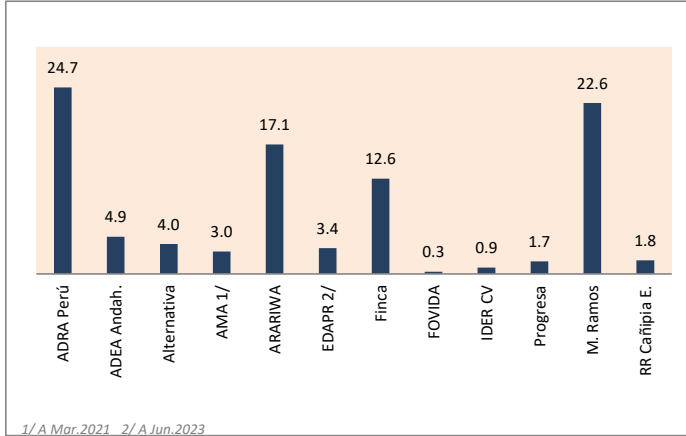
Número de Agencias



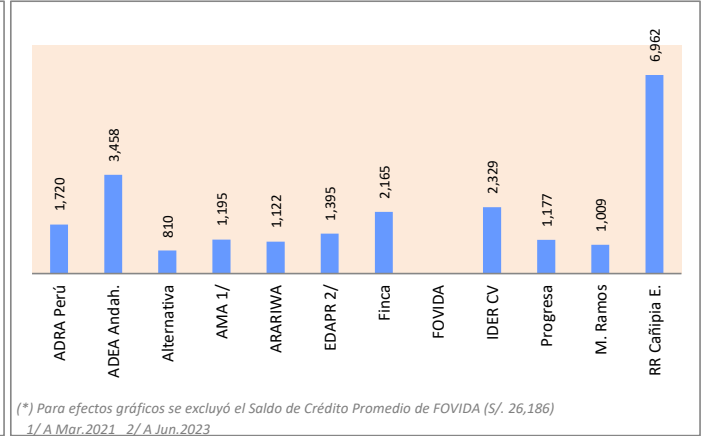
Saldo de Créditos (miles S/.)



Número de Créditos (miles)

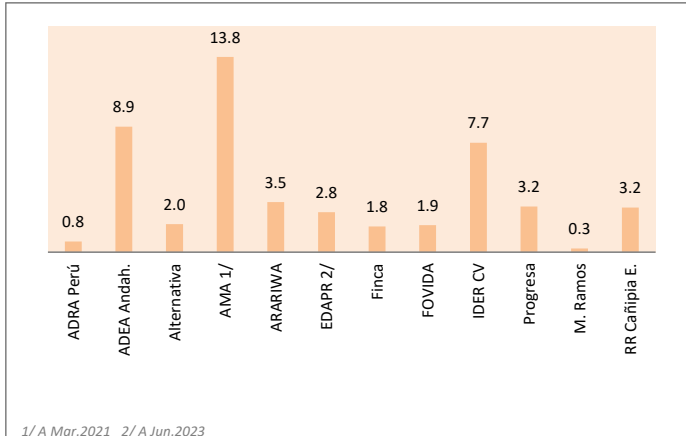


Saldo Crédito Promedio (S/.) *

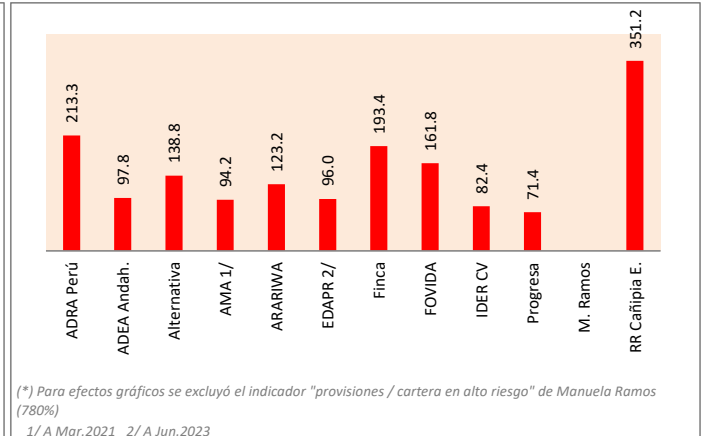


MICROFINANCIERAS NO REGULADAS POR LA SBS
INDICADORES DE CALIDAD DE CARTERA A SETIEMBRE 2023

Cartera en Alto Riesgo (%)

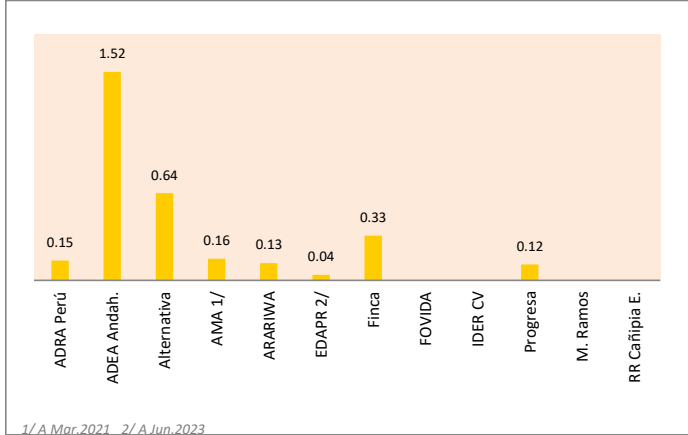


Provisiones / Cartera en Alto Riesgo (%) *

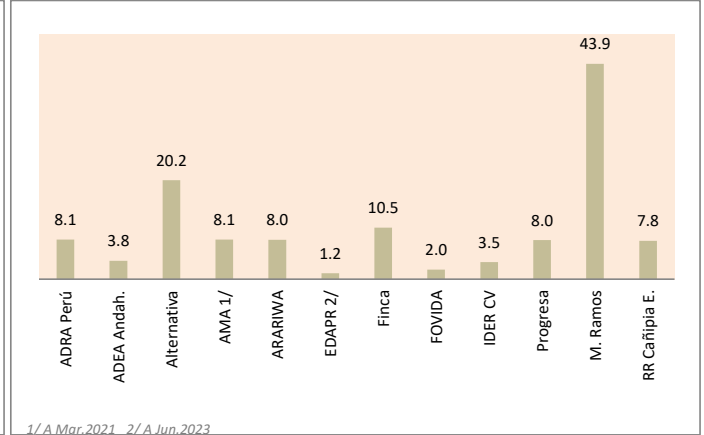


MICROFINANCIERAS NO REGULADAS POR LA SBS
INDICADORES DE LIQUIDEZ A SETIEMBRE 2023

Disponible / Adeudados (N° veces)

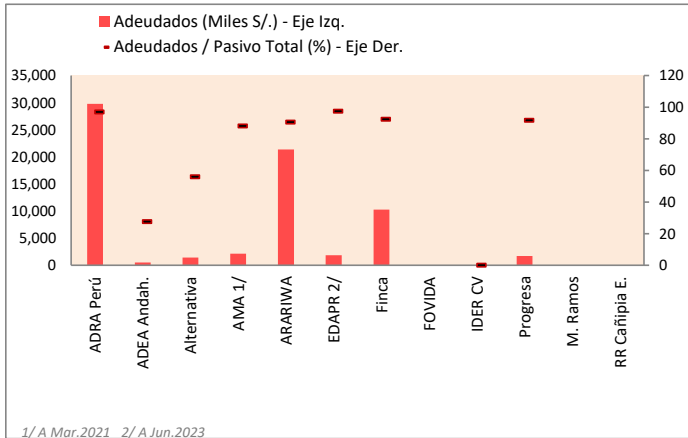


Disponible / Activo Total (%)

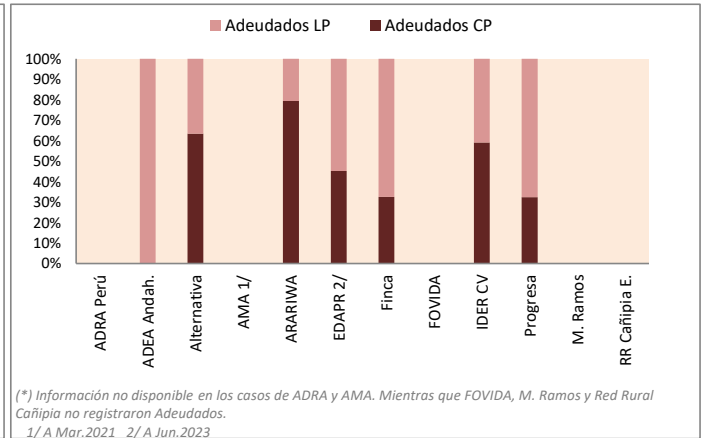


MICROFINANCIERAS NO REGULADAS POR LA SBS
INDICADORES ADEUDADOS A SETIEMBRE 2023

Montos de Adeudados Vs Pasivos

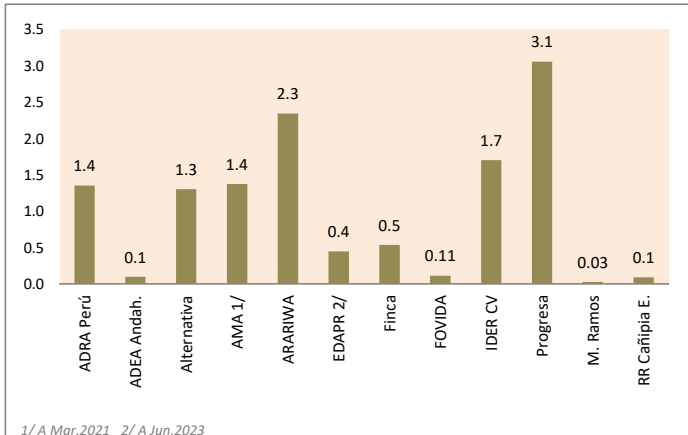


Estructura de los Adeudados (%) *

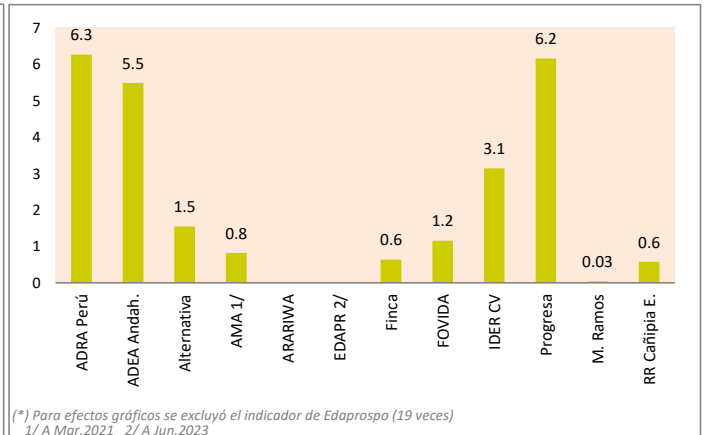


MICROFINANCIERAS NO REGULADAS POR LA SBS
INDICADORES DE ENDEUDAMIENTO PATRIMONIAL A SETIEMBRE 2023

Pasivo / Patrimonio (N° veces)



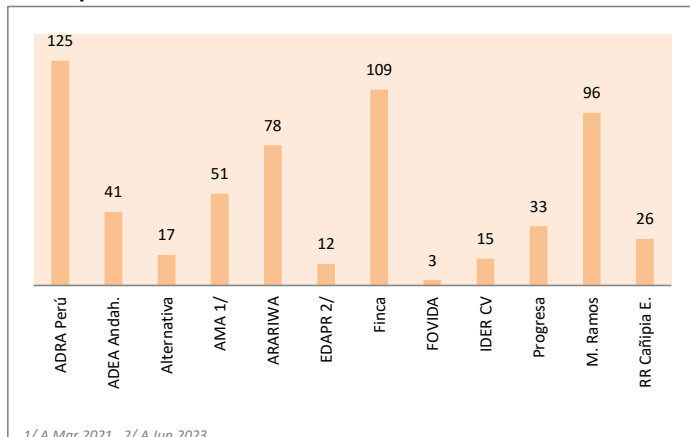
Pasivo / (Capital Social + Reservas) (N° veces)



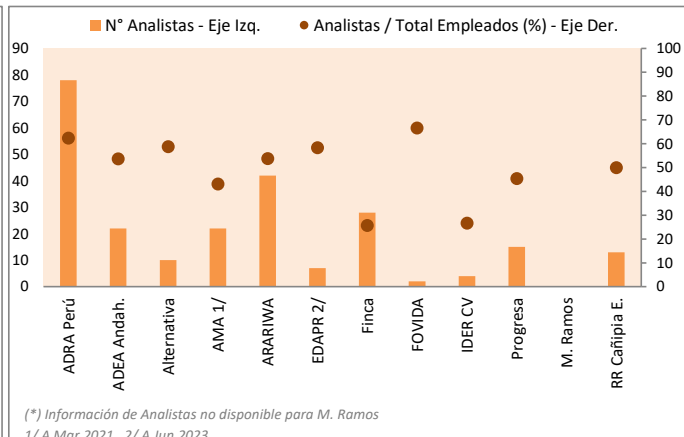
MICROFINANCIERAS NO REGULADAS POR LA SBS

INDICADORES DE PRODUCTIVIDAD Y EFICIENCIA A SETIEMBRE 2023

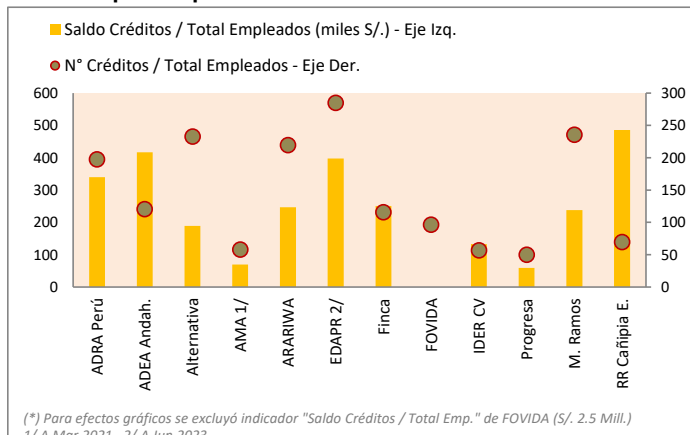
N° Empleados



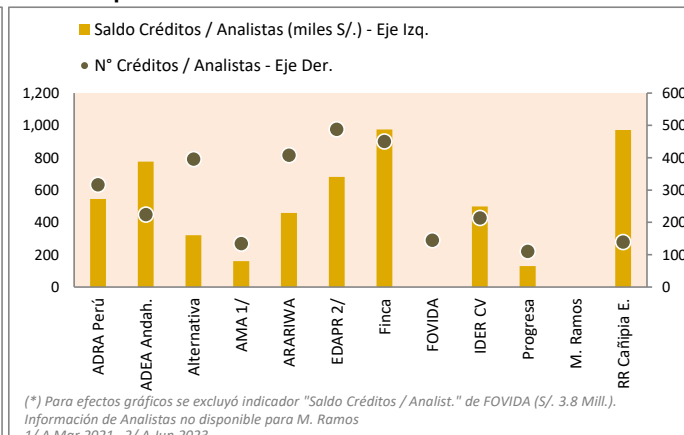
N° Analistas



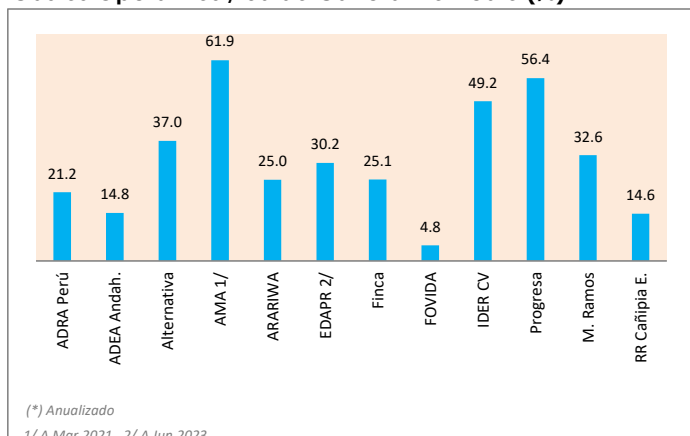
Créditos por Empleado



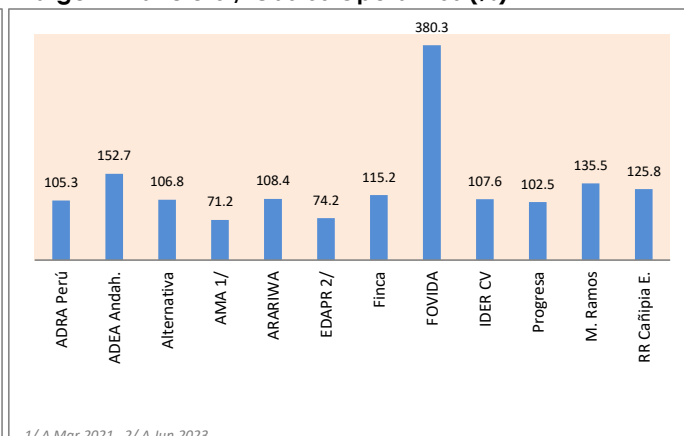
Créditos por Analista



Gastos Operativos / Saldo Cartera Promedio (%) *



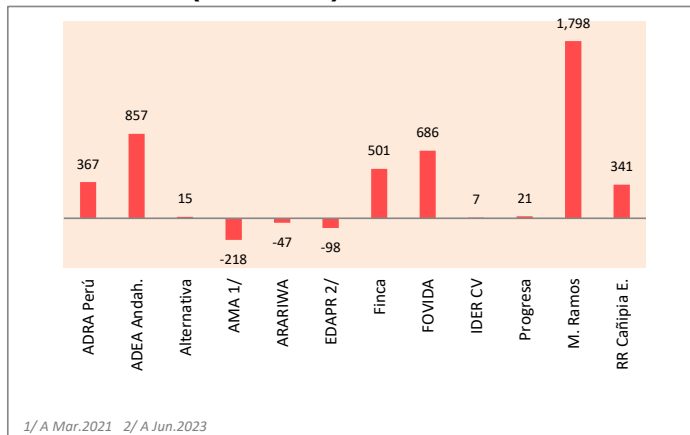
Margen Financiero / Gastos Operativos (%)



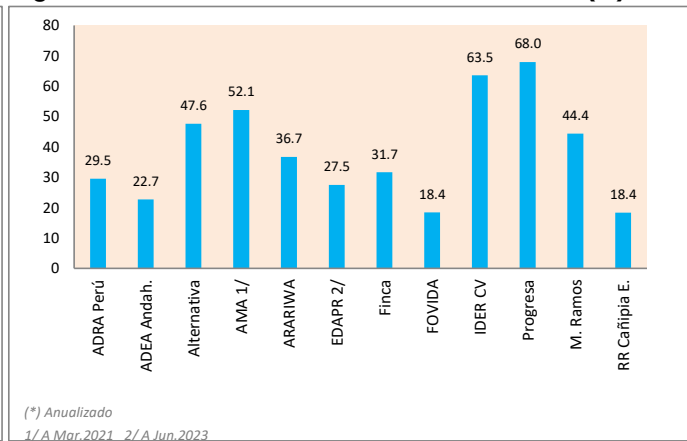
MICROFINANCIERAS NO REGULADAS POR LA SBS

INDICADORES DE RESULTADOS A SETIEMBRE 2023

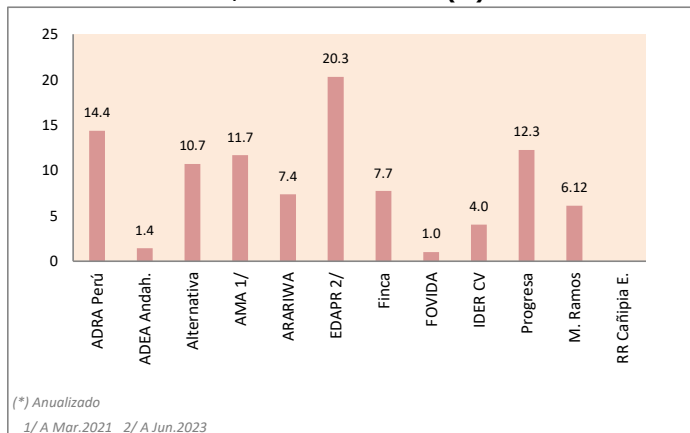
Resultado Neto (en Miles S/.)



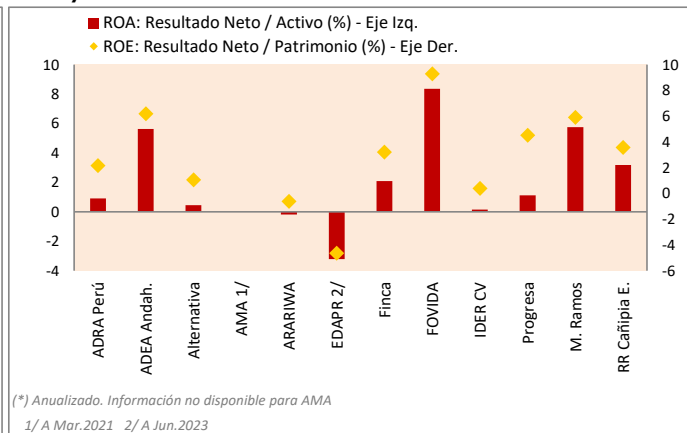
Ingresos Financieros / Saldo de Cartera Promedio (%) *



Gastos Financieros / Pasivo Promedio (%) *



ROA y ROE *



EDPYMEs

A SETIEMBRE 2023

MIBANCO Y FINANCIERAS: PRINCIPALES RUBROS DEL BALANCE Y ESTADO DE RESULTADOS A SETIEMBRE 2023 (MILLONES S/.)

| Entidades | Balance | | | | | | | | | | Estado de Resultados | | |
|----------------|------------|---------------|-------------|--------------|-----------|--------------|------------|----------------------|--------------------|-------------------|----------------------|--|--|
| | Disponible | Cartera Total | Cartera MES | Activo Total | Adeudados | Pasivo Total | Patrimonio | Ingresos Financieros | Gastos Financieros | Gastos Operativos | Utilidad Neta | | |
| B. Mibanco | 1,602.4 | 13,456.2 | 2,836.5 | 16,556.8 | 2,329.3 | 13,751.6 | 2,805.1 | 2,351.2 | 671.2 | 932.8 | 203.1 | | |
| F. Compartamos | 436.0 | 3,897.1 | 1,673.0 | 4,567.4 | 740.3 | 3,757.4 | 809.9 | 899.5 | 197.0 | 474.1 | 69.2 | | |
| F. Confianza | 277.9 | 2,343.6 | 790.3 | 2,589.6 | 423.9 | 2,177.9 | 411.8 | 417.3 | 99.9 | 205.8 | 12.0 | | |
| F. Credinka | 105.1 | 473.5 | 142.7 | 707.3 | 15.5 | 663.0 | 44.3 | 85.9 | 37.8 | 63.1 | -29.8 | | |
| F. Crediscotia | 237.3 | 2,548.4 | 7.9 | 2,932.0 | 387.2 | 2,150.5 | 781.6 | 529.4 | 106.8 | 238.6 | 66.5 | | |
| F. Efectiva | 163.3 | 1,244.3 | 48.0 | 1,417.7 | 295.1 | 1,070.8 | 346.9 | 338.4 | 74.7 | 110.8 | 42.8 | | |
| F. Proempresa | 84.4 | 630.2 | 185.5 | 695.8 | 55.2 | 627.0 | 68.8 | 100.9 | 37.8 | 46.3 | -14.2 | | |
| F. Qapaq | 67.4 | 326.6 | 81.6 | 418.7 | 0.5 | 374.1 | 44.6 | 95.7 | 25.3 | 55.3 | -10.6 | | |

Fuente: SBS

MIBANCO Y FINANCIERAS: PERSONAL, CRÉDITOS Y DEPÓSITOS A SETIEMBRE 2023

| Entidades | N° de Personal | Créditos | | | | | | Depósitos | | |
|----------------|----------------|-------------------|-----------------|-----------------------------|---------------------------|-------------------------------------|-----------------------------------|-------------------------------|------------------------------|---------------------------------|
| | | N° Total Deudores | N° Deudores MES | Saldo Total Créditos (US\$) | Saldo Créditos MES (US\$) | Saldo Crédito Promedio Total (US\$) | Saldo Crédito Promedio MES (US\$) | N° Total de Cuentas Depósitos | Saldo Total Depósitos (US\$) | Saldo Depósitos Promedio (US\$) |
| B. Mibanco | 10,009 | 903,053 | 560,017 | 3,547,635,129 | 747,830,933 | 3,928 | 1,335 | 4,611,804 | 2,573,809,225 | 558 |
| F. Compartamos | 5,978 | 869,918 | 753,548 | 1,027,455,635 | 441,081,158 | 1,181 | 585 | 399,020 | 690,305,946 | 1,730 |
| F. Confianza | 2,807 | 278,884 | 194,941 | 617,868,615 | 208,357,611 | 2,216 | 1,069 | 1,573,600 | 403,687,061 | 257 |
| F. Credinka | 842 | 53,998 | 34,379 | 124,826,404 | 37,626,051 | 2,312 | 1,094 | 113,985 | 141,135,381 | 1,238 |
| F. Crediscotia | 1,361 | 345,982 | 1,826 | 671,874,273 | 2,089,516 | 1,942 | 1,144 | 5,550,746 | 380,631,268 | 69 |
| F. Efectiva | 1,377 | 282,310 | 6,620 | 328,057,458 | 12,651,706 | 1,162 | 1,911 | 7,850 | 136,696,193 | 17,414 |
| F. Proempresa | 741 | 57,108 | 33,687 | 166,151,687 | 48,904,050 | 2,909 | 1,452 | 46,956 | 140,913,244 | 3,001 |
| F. Qapaq | 792 | 60,997 | 15,962 | 86,108,022 | 21,511,373 | 1,412 | 1,348 | 58,410 | 90,556,677 | 1,550 |

Fuente: SBS

MIBANCO Y FINANCIERAS: DINAMISMO DE LOS CRÉDITOS Y DEPÓSITOS (VAR. % SETIEMBRE 2023/ DICIEMBRE 2022) 1/

| Entidades | Créditos | | | | Depósitos | |
|----------------|-------------------|-----------------|----------------------|--------------------|-------------------------------|-----------------------|
| | N° Total Deudores | N° Deudores MES | Saldo Total Créditos | Saldo Créditos MES | N° Total de Cuentas Depósitos | Saldo Total Depósitos |
| B. Mibanco | -5.1 | -6.2 | -3.7 | -10.9 | 4.6 | 6.8 |
| F. Compartamos | 19.8 | 18.2 | 7.0 | 10.3 | 36.6 | 11.2 |
| F. Confianza | 5.2 | 5.4 | 3.7 | 3.8 | 7.3 | 2.8 |
| F. Credinka | -7.8 | -7.5 | -21.9 | -19.2 | 3.6 | -11.9 |
| F. Crediscotia | 2.3 | -52.1 | 5.0 | -50.1 | 3.4 | 5.8 |
| F. Efectiva | 0.8 | 24.0 | 6.3 | 46.9 | 125.5 | 6.2 |
| F. Proempresa | -18.1 | -20.1 | -3.0 | -9.2 | -2.0 | 1.6 |
| F. Qapaq | -2.9 | -6.7 | -2.7 | -3.8 | 15.8 | -12.8 |

1/ Variaciones de los saldos en términos de soles

Fuente: SBS

MIBANCO Y FINANCIERAS: DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO Y SECTOR ECONÓMICO A SEPTIEMBRE 2023 (EN PORCENTAJES)

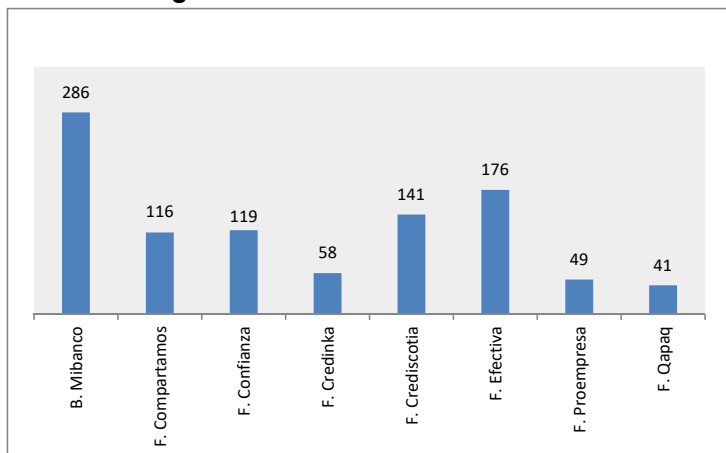
| Entidades | Tipo de Crédito | | | | | | | Sectores Económicos 1/ | | | | |
|----------------|-----------------|--------------|-----------------|-----------------|--------------|---------|-------------|------------------------|------------|----------|-----------|--|
| | Corporativo | Gran Empresa | Mediana Empresa | Pequeña Empresa | Microempresa | Consumo | Hipotecario | Agropecuario | Producción | Comercio | Servicios | |
| B. Mibanco | - | - | 3.7% | 68.2% | 21.1% | 3.4% | 3.6% | 3.3% | 13.2% | 52.8% | 30.7% | |
| F. Compartamos | - | - | 0.3% | 44.0% | 42.9% | 12.8% | - | 1.5% | 10.4% | 67.2% | 21.0% | |
| F. Confianza | - | - | 0.2% | 49.0% | 33.7% | 17.0% | 0.0% | 26.0% | 8.6% | 47.3% | 18.1% | |
| F. Credinka | - | - | 1.7% | 58.8% | 30.1% | 5.3% | 4.1% | 21.4% | 12.6% | 40.0% | 26.0% | |
| F. Crediscotia | - | - | 0.1% | 0.5% | 0.3% | 98.5% | 0.7% | 1.9% | 10.1% | 37.7% | 50.3% | |
| F. Efectiva | - | - | 0.1% | 5.1% | 3.9% | 70.1% | 20.9% | 0.1% | 0.2% | 0.3% | 99.4% | |
| F. Proempresa | 0.1% | 0.4% | 6.1% | 56.0% | 29.4% | 7.9% | - | 5.4% | 14.0% | 45.6% | 35.0% | |
| F. Qapaq | - | - | 0.1% | 29.5% | 25.0% | 45.4% | - | 12.0% | 12.5% | 54.9% | 20.6% | |

1/ Corresponde al total de Créditos Directos Corporativos, Grandes, Medianas, Pequeñas y Micro Empresas
Fuente: SBS

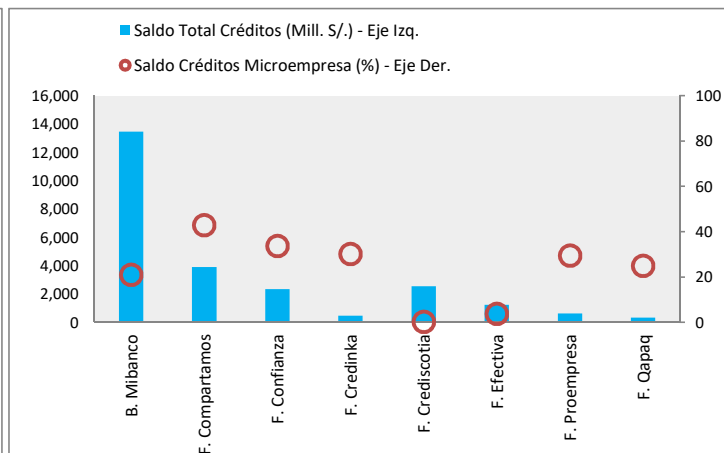
MIBANCO Y FINANCIERAS

INDICADORES DE ALCANCE A SETIEMBRE 2023

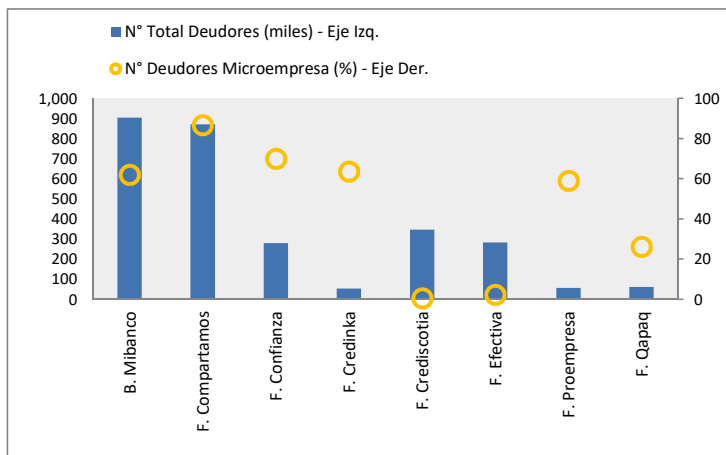
Número de Agencias



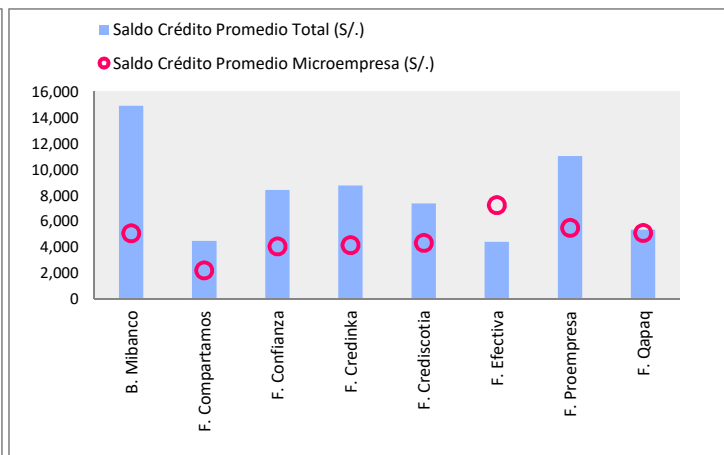
Saldo de Créditos



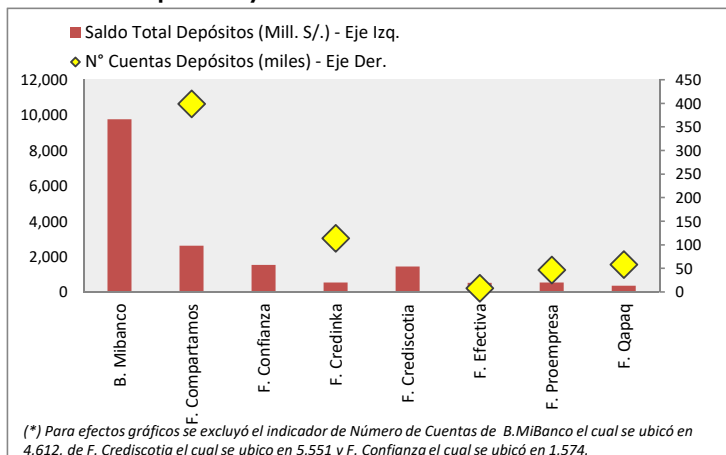
Número de Deudores



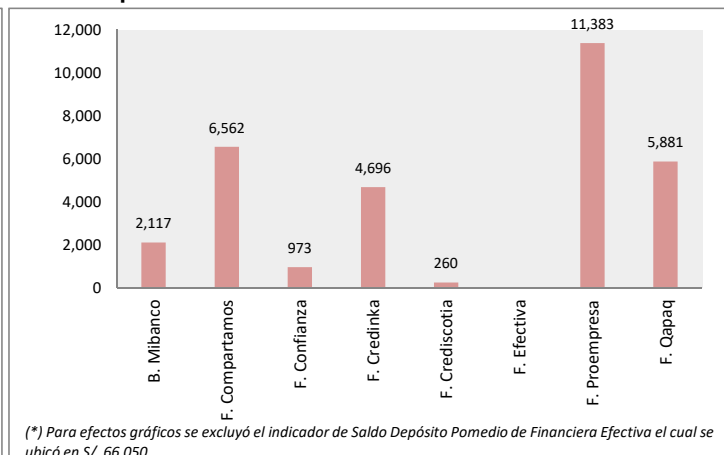
Saldo Crédito Promedio



Saldo de Depósitos y Número de Cuentas *



Saldo Depósito Promedio *

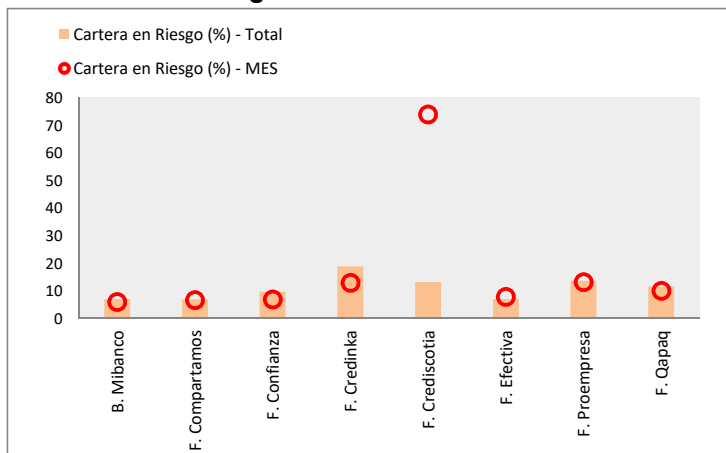


(*) Para efectos gráficos se excluyó el indicador de Número de Cuentas de B. Mibanco el cual se ubicó en 4,612, de F. Crediscotia el cual se ubicó en 5,551 y F. Confianza el cual se ubicó en 1,574.

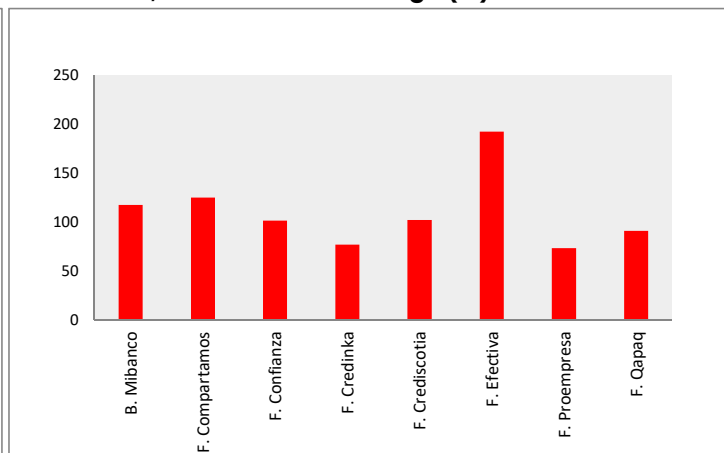
(*) Para efectos gráficos se excluyó el indicador de Saldo Depósito Promedio de Financiera Efectiva el cual se ubicó en S/. 66,050.

MIBANCO Y FINANCIERAS INDICADORES DE CALIDAD DE CARTERA A SETIEMBRE 2023

Cartera en Alto Riesgo

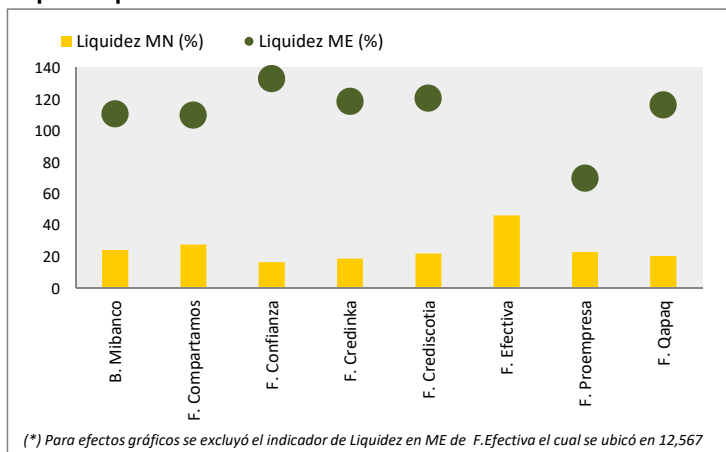


Provisiones / Cartera en Alto Riesgo (%)

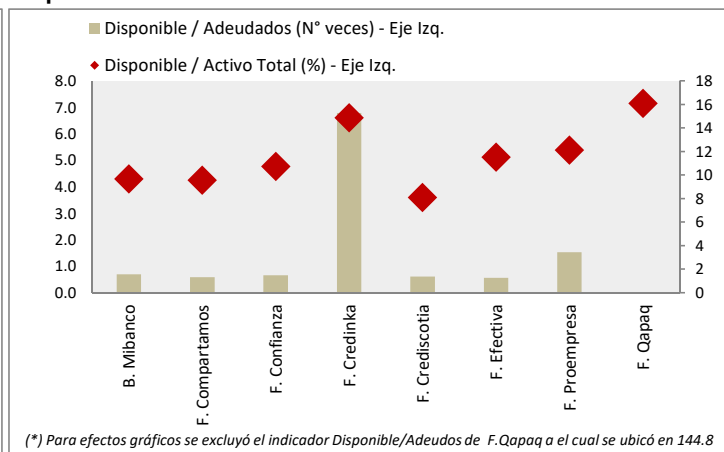


MIBANCO Y FINANCIERAS INDICADORES DE LIQUIDEZ A SETIEMBRE 2023

Liquidez por Monedas *

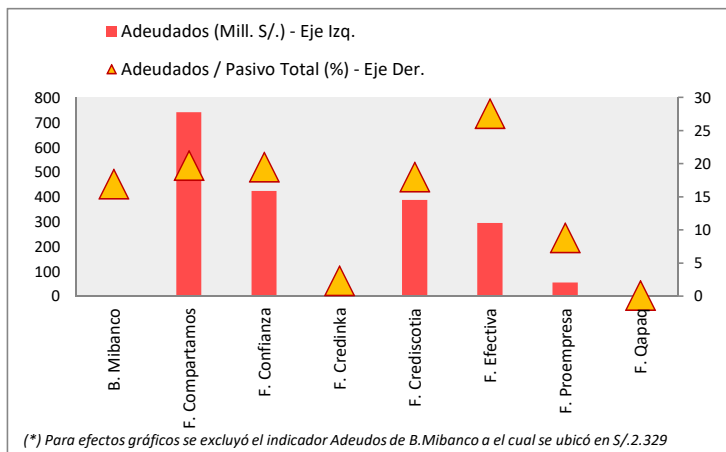


Disponible

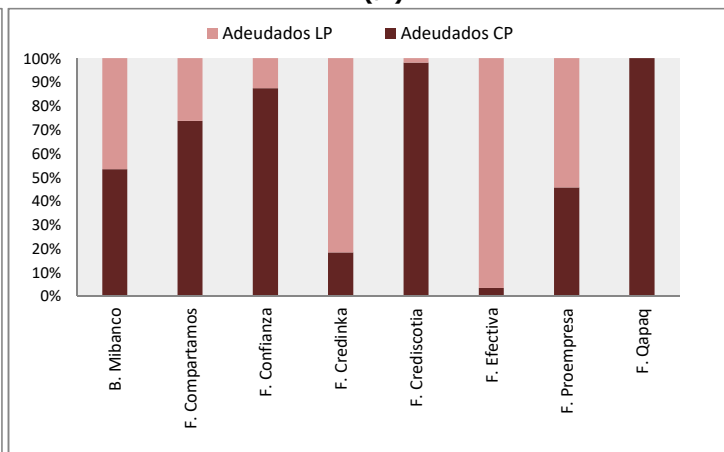


MIBANCO Y FINANCIERAS INDICADORES ADEUDADOS A SETIEMBRE 2023

Montos de Adeudados Vs Pasivos *

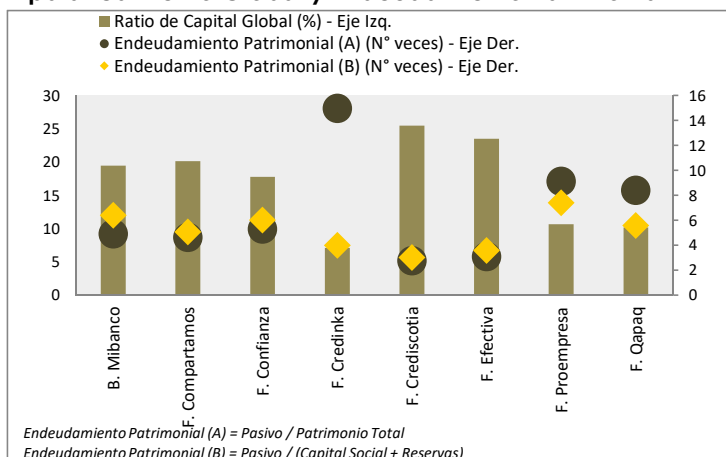


Estructura de los Adeudados (%)

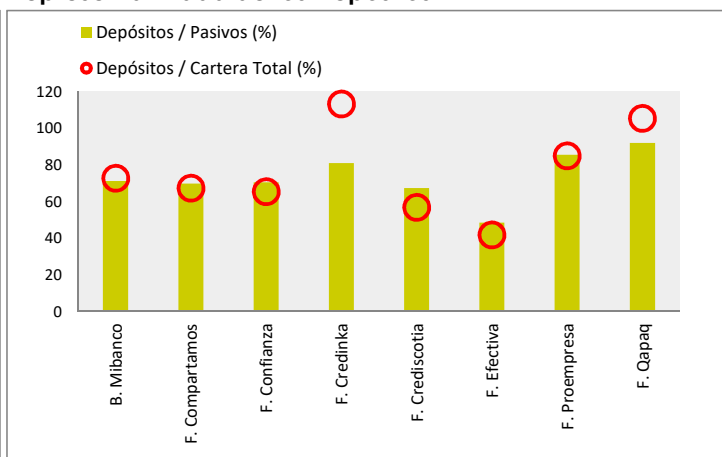


MIBANCO Y FINANCIERAS INDICADORES DE APALANCAMIENTO A SETIEMBRE 2023

Apalancamiento Global y Endeudamiento Patrimonial

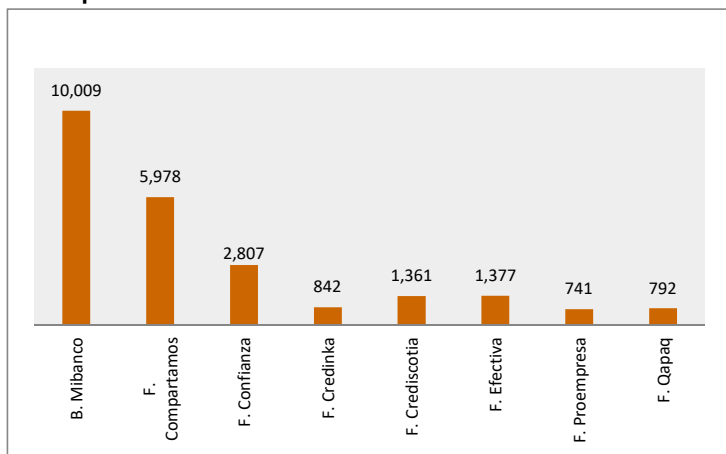


Representatividad de los Depósitos

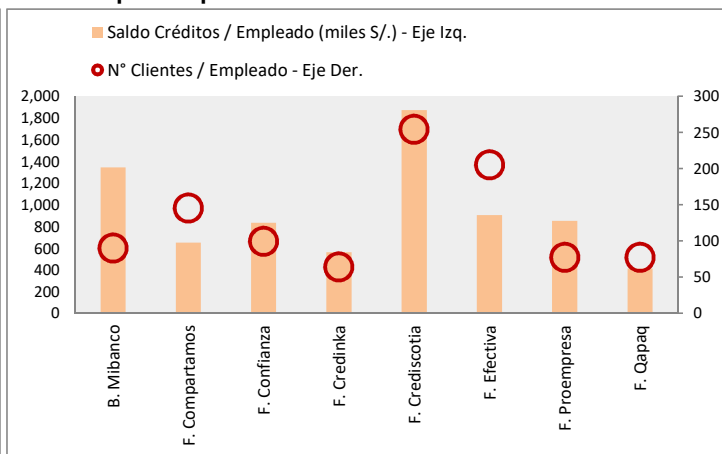


MIBANCO Y FINANCIERAS INDICADORES DE PRODUCTIVIDAD Y EFICIENCIA A SETIEMBRE 2023

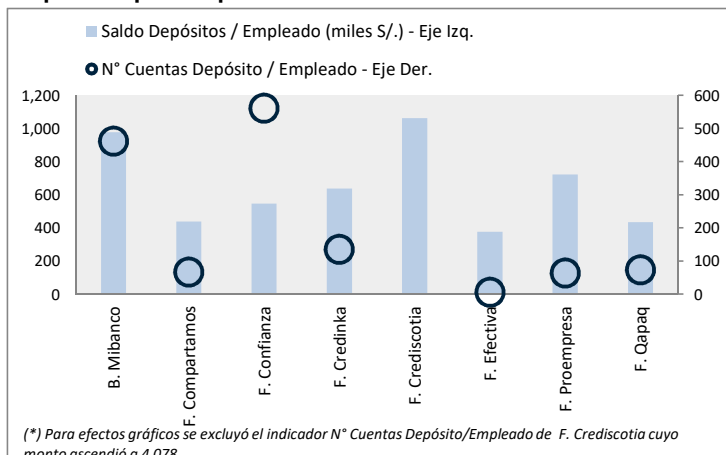
N° Empleados



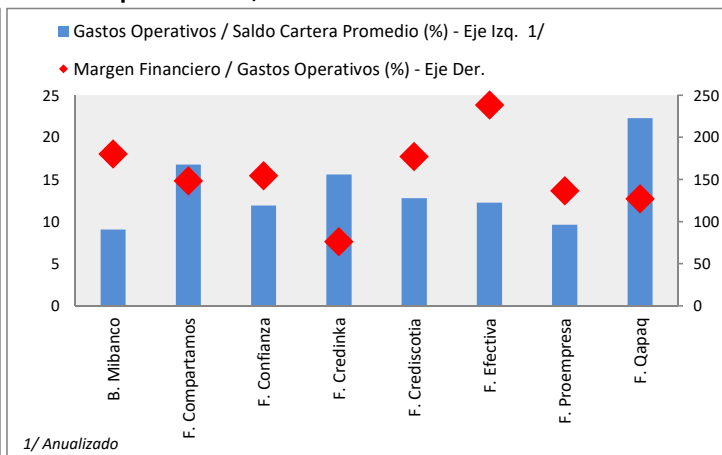
Créditos por Empleado



Depósitos por Empleados *



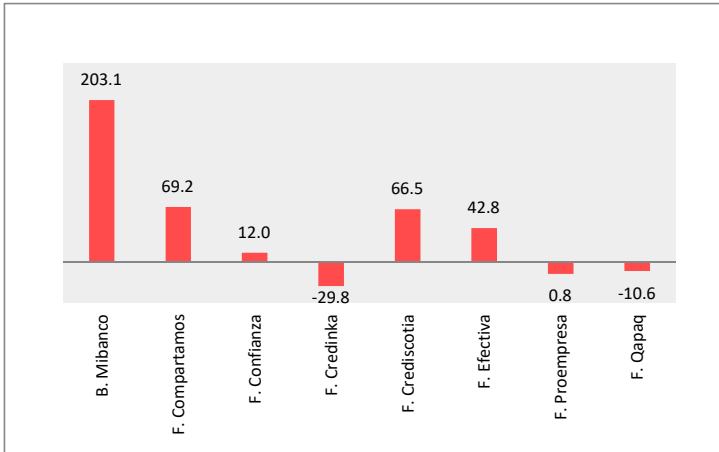
Gastos Operativos 1/



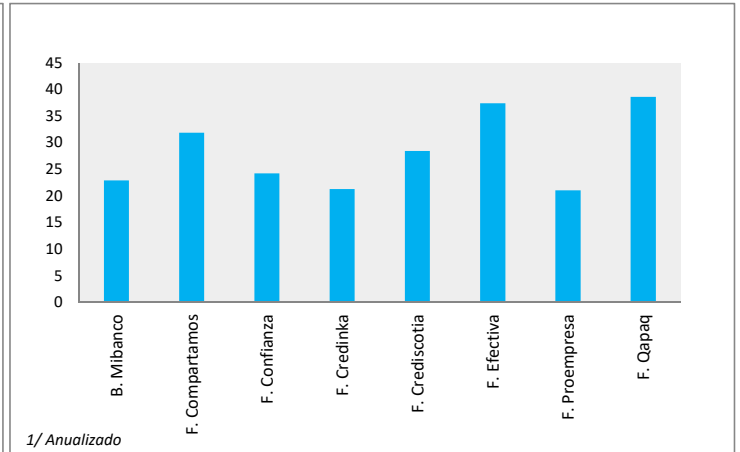
MIBANCO Y FINANCIERAS

INDICADORES DE RESULTADOS A SETIEMBRE 2023

Utilidad Neta (en Mill. S/.)

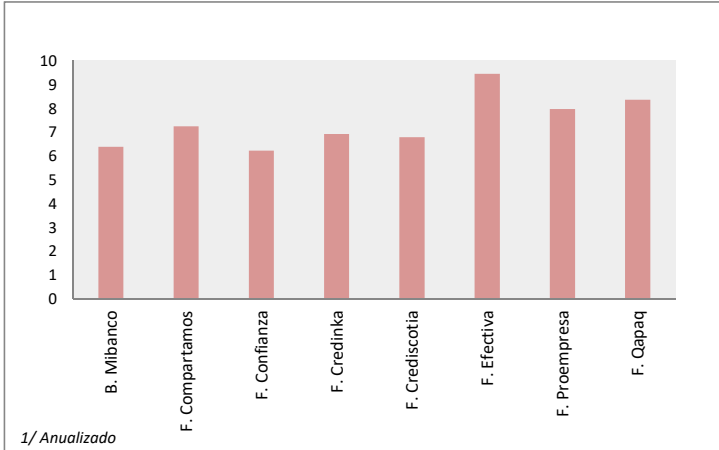


Ingresos Financieros / Saldo de Cartera Promedio (%) 1/



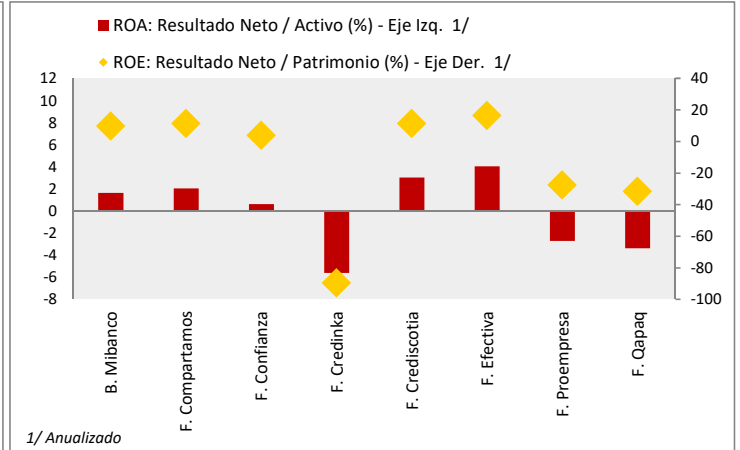
1/ Anualizado

Gastos Financieros / Pasivo Promedio (%) 1/



1/ Anualizado

Rentabilidad 1/



1/ Anualizado

**Cajas Municipales
de Ahorro y Crédito
(CMAC)**

A SETIEMBRE 2023

CAJAS MUNICIPALES: PRINCIPALES RUBROS DEL BALANCE Y ESTADO DE RESULTADOS A SETIEMBRE 2023 (MILLONES S/.)

| Entidades | Balance | | | | | | | Estado de Resultados | | | |
|----------------|------------|---------------|-------------|--------------|-----------|--------------|------------|----------------------|--------------------|-------------------|---------------|
| | Disponible | Cartera Total | Cartera MES | Activo Total | Adeudados | Pasivo Total | Patrimonio | Ingresos Financieros | Gastos Financieros | Gastos Operativos | Utilidad Neta |
| CMAC Arequipa | 1,179.6 | 8,450.9 | 1,628.6 | 9,855.0 | 1,452.7 | 8,889.1 | 965.9 | 1,144.6 | 374.1 | 493.2 | 49.3 |
| CMAC Cusco | 655.9 | 5,303.4 | 965.3 | 5,981.8 | 707.7 | 5,347.2 | 634.6 | 642.8 | 220.4 | 277.2 | 33.4 |
| CMAC Del Santa | 27.1 | 108.5 | 35.4 | 161.4 | 0.1 | 131.2 | 30.2 | 21.2 | 5.0 | 15.2 | -0.8 |
| CMAC Huancayo | 896.1 | 7,783.8 | 1,830.6 | 8,802.3 | 1,192.5 | 8,009.7 | 792.6 | 1,092.4 | 357.5 | 479.8 | 23.5 |
| CMAC Ica | 299.9 | 1,672.0 | 267.8 | 2,026.6 | 166.2 | 1,763.7 | 262.9 | 244.8 | 72.3 | 112.4 | 4.4 |
| CMAC Lima | 72.5 | 352.7 | 52.9 | 459.2 | 10.3 | 403.2 | 56.0 | 65.3 | 19.7 | 46.6 | -6.0 |
| CMAC Maynas | 55.5 | 474.5 | 74.0 | 541.4 | 39.6 | 448.0 | 93.5 | 74.9 | 19.5 | 42.6 | -2.9 |
| CMAC Paíta | 23.0 | 150.3 | 36.7 | 186.8 | 6.1 | 159.2 | 27.7 | 30.5 | 7.9 | 20.5 | -0.7 |
| CMAC Piura | 819.0 | 5,556.9 | 881.9 | 6,319.2 | 380.4 | 5,602.1 | 717.1 | 781.9 | 231.0 | 370.4 | 45.6 |
| CMAC Sullana | 214.1 | 2,302.4 | 470.7 | 2,664.9 | 37.4 | 2,328.4 | 336.6 | 335.3 | 95.5 | 205.0 | -44.9 |
| CMAC Tacna | 125.2 | 678.5 | 140.6 | 827.3 | 7.8 | 695.7 | 131.6 | 95.5 | 27.7 | 48.3 | -1.0 |
| CMAC Trujillo | 398.6 | 2,765.6 | 541.3 | 3,268.9 | 331.6 | 2,755.1 | 513.9 | 392.4 | 118.6 | 183.8 | 12.0 |

Fuente: SBS

CAJAS MUNICIPALES: PERSONAL, CRÉDITOS Y DEPÓSITOS A SETIEMBRE 2023

| Entidades | N° de Personal | Créditos | | | | | | Depósitos | | |
|----------------|----------------|-------------------|-----------------|-----------------------------|---------------------------|-------------------------------------|-----------------------------------|----------------------------|------------------------------|---------------------------------|
| | | N° Total Deudores | N° Deudores MES | Saldo Total Créditos (US\$) | Saldo Créditos MES (US\$) | Saldo Crédito Promedio Total (US\$) | Saldo Crédito Promedio MES (US\$) | N° Total Cuentas Depósitos | Saldo Total Depósitos (US\$) | Saldo Depósitos Promedio (US\$) |
| CMAC Arequipa | 5,184 | 579,963 | 321,143 | 2,228,032,643 | 429,357,196 | 3,842 | 1,337 | 1,676,076 | 1,819,131,918 | 1,085 |
| CMAC Cusco | 3,709 | 445,772 | 174,683 | 1,398,207,804 | 254,495,755 | 3,137 | 1,457 | 1,267,249 | 1,137,560,747 | 898 |
| CMAC Del Santa | 303 | 20,627 | 7,126 | 28,606,206 | 9,333,655 | 1,387 | 1,310 | 74,565 | 32,791,547 | 440 |
| CMAC Huancayo | 5,601 | 616,768 | 307,036 | 2,052,142,133 | 482,614,933 | 3,327 | 1,572 | 2,815,388 | 1,674,441,751 | 595 |
| CMAC Ica | 1,634 | 126,297 | 47,026 | 440,811,784 | 70,595,365 | 3,490 | 1,501 | 277,067 | 398,131,029 | 1,437 |
| CMAC Lima | 490 | 35,844 | 8,408 | 92,992,256 | 13,949,561 | 2,594 | 1,659 | 107,259 | 94,711,644 | 883 |
| CMAC Maynas | 688 | 37,178 | 16,505 | 125,092,136 | 19,506,454 | 3,365 | 1,182 | 148,587 | 102,044,149 | 687 |
| CMAC Paíta | 300 | 20,717 | 7,341 | 39,638,554 | 9,687,931 | 1,913 | 1,320 | 67,743 | 37,568,368 | 555 |
| CMAC Piura | 4,157 | 366,798 | 153,490 | 1,465,044,372 | 232,502,109 | 3,994 | 1,515 | 1,479,420 | 1,293,032,883 | 874 |
| CMAC Sullana | 2,313 | 200,370 | 77,614 | 607,023,123 | 124,106,022 | 3,030 | 1,599 | 1,050,983 | 506,620,321 | 482 |
| CMAC Tacna | 719 | 50,070 | 18,670 | 178,875,374 | 37,060,541 | 3,573 | 1,985 | 190,198 | 172,262,215 | 906 |
| CMAC Trujillo | 2,104 | 188,205 | 88,379 | 729,139,566 | 142,705,936 | 3,874 | 1,615 | 726,671 | 607,830,105 | 836 |

Fuente: SBS

CAJAS MUNICIPALES: DINAMISMO DE LOS CRÉDITOS Y DEPÓSITOS (VAR. % SETIEMBRE 2023/ DICIEMBRE 2022) 1/

| Entidades | Créditos | | | | Depósitos | | |
|----------------|-------------------|-----------------|----------------------|--------------------|----------------------------|-----------------------|--|
| | N° Total Deudores | N° Deudores MES | Saldo Total Créditos | Saldo Créditos MES | N° Total Cuentas Depósitos | Saldo Total Depósitos | |
| CMAC Arequipa | 11.1 | 11.9 | 10.8 | 8.4 | 6.0 | 16.4 | |
| CMAC Cusco | 9.5 | 9.9 | 4.5 | 12.1 | 10.0 | 5.8 | |
| CMAC Del Santa | 22.9 | 29.9 | 21.0 | 29.4 | 10.5 | -0.8 | |
| CMAC Huancayo | 10.9 | 10.0 | 8.0 | 2.9 | 10.2 | 11.2 | |
| CMAC Ica | 6.9 | 5.9 | 4.6 | -0.8 | 1.0 | 3.1 | |
| CMAC Lima | 11.8 | 6.5 | 3.2 | 9.5 | 2.6 | -9.8 | |
| CMAC Maynas | -2.3 | -8.2 | 0.6 | -3.2 | -4.6 | -0.6 | |
| CMAC Paíta | 4.3 | 10.8 | 7.4 | 8.2 | 0.2 | 2.2 | |
| CMAC Piura | 13.9 | 15.3 | 9.7 | 14.0 | 4.1 | 7.6 | |
| CMAC Sullana | 1.1 | -1.2 | -1.7 | 2.7 | 5.1 | -9.1 | |
| CMAC Tacna | 6.9 | 5.7 | 6.2 | 11.0 | 1.0 | -1.5 | |
| CMAC Trujillo | 15.4 | 15.0 | 15.1 | 16.6 | 0.5 | 8.9 | |

1/ Variaciones de los saldos en términos de soles

Fuente: SBS

CAJAS MUNICIPALES: DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO Y SECTOR ECONÓMICO A SEPTIEMBRE 2023 (EN PORCENTAJES)

| Entidades | Tipo de Crédito | | | | | | Sectores Económicos 1/ | | | | |
|----------------|-----------------|--------------|-----------------|-----------------|--------------|---------|------------------------|--------------|------------|----------|-----------|
| | Corporativo | Gran Empresa | Mediana Empresa | Pequeña Empresa | Microempresa | Consumo | Hipotecario | Agropecuario | Producción | Comercio | Servicios |
| CMAC Arequipa | 1.5% | 0.1% | 3.2% | 50.1% | 19.3% | 23.2% | 2.6% | 5.4% | 10.1% | 46.0% | 38.5% |
| CMAC Cusco | - | 0.1% | 6.8% | 47.6% | 18.2% | 23.2% | 4.2% | 9.8% | 13.4% | 41.6% | 35.2% |
| CMAC Del Santa | - | - | 4.3% | 39.4% | 32.6% | 23.6% | - | 16.7% | 6.8% | 52.1% | 24.5% |
| CMAC Huancaayo | - | 0.0% | 1.7% | 45.8% | 23.5% | 22.7% | 6.4% | 7.8% | 15.7% | 37.2% | 39.4% |
| CMAC Ica | - | - | 2.9% | 49.4% | 16.0% | 26.7% | 5.1% | 12.2% | 12.0% | 36.0% | 39.8% |
| CMAC Lima | 2.0% | 1.3% | 3.7% | 26.7% | 15.0% | 47.5% | 3.8% | 2.5% | 10.3% | 51.4% | 35.9% |
| CMAC Maynas | 3.4% | 3.4% | 11.6% | 38.2% | 15.6% | 24.5% | 3.2% | 3.0% | 6.7% | 50.7% | 39.7% |
| CMAC Paíta | - | - | 7.7% | 40.2% | 24.4% | 27.7% | - | 12.1% | 18.8% | 51.3% | 17.8% |
| CMAC Piura | - | 0.6% | 13.7% | 48.0% | 15.9% | 15.5% | 6.3% | 8.4% | 10.7% | 45.4% | 35.5% |
| CMAC Sullana | 1.0% | 0.0% | 6.3% | 59.3% | 20.4% | 12.6% | 0.4% | 8.6% | 12.9% | 46.2% | 32.3% |
| CMAC Tacna | - | - | 2.5% | 51.1% | 20.7% | 24.8% | 0.9% | 6.2% | 8.8% | 48.3% | 36.7% |
| CMAC Trujillo | 0.8% | - | 3.3% | 56.3% | 19.6% | 14.6% | 5.4% | 5.0% | 10.3% | 45.4% | 39.3% |

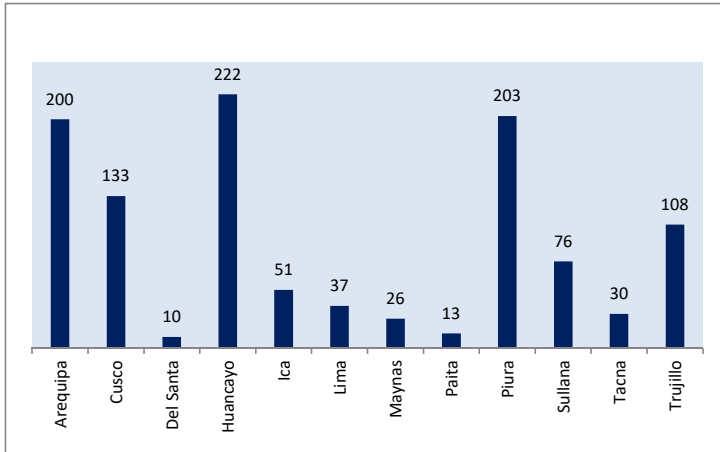
1/ Corresponde al total de Créditos Directos Corporativos, Grandes, Medianas, Pequeñas y Micro Empresas

Fuente: SBS

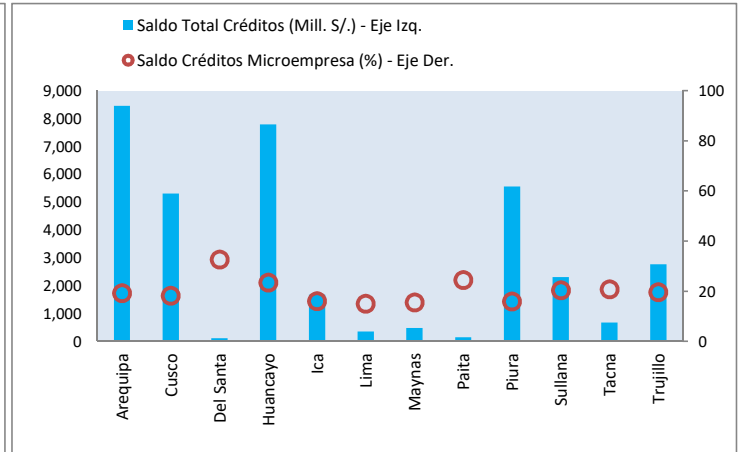
CAJAS MUNICIPALES DE AHORRO Y CRÉDITO

INDICADORES DE ALCANCE A SETIEMBRE 2023

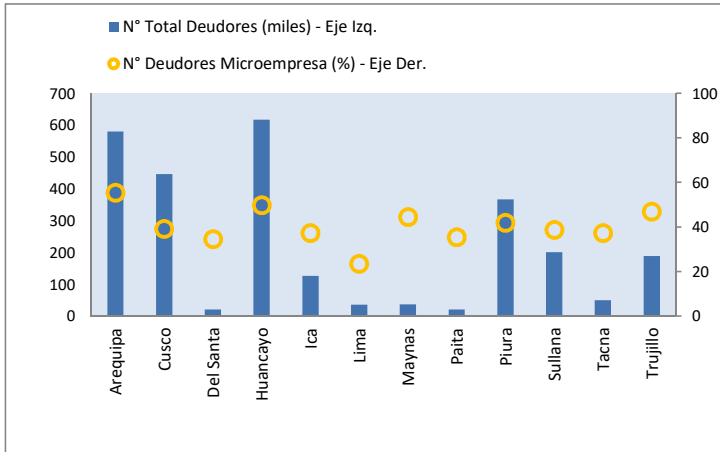
Número de Agencias



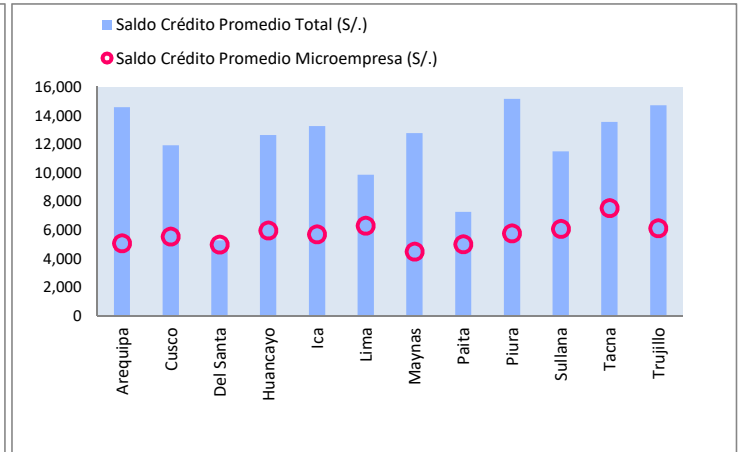
Saldo de Créditos



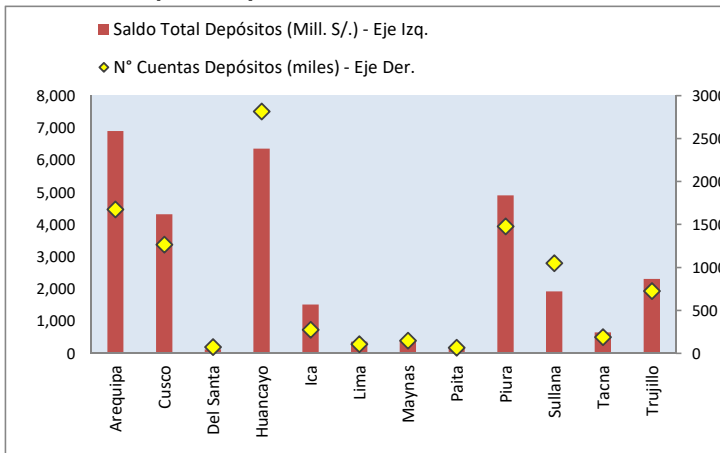
Número de Deudores



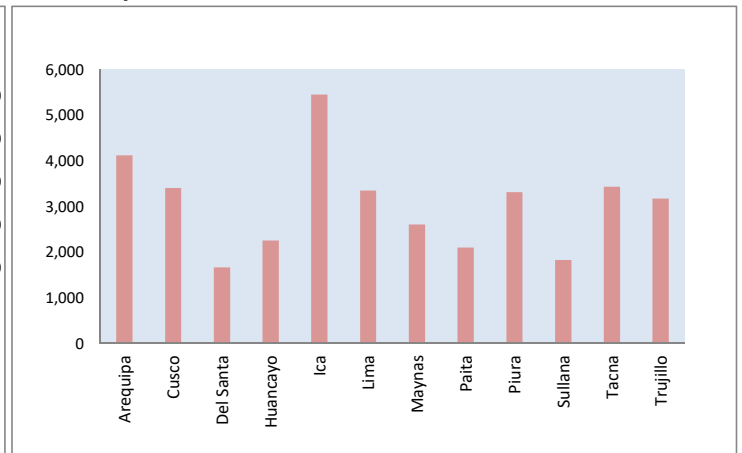
Saldo Crédito Promedio



Saldo de Depósitos y Número de Cuentas

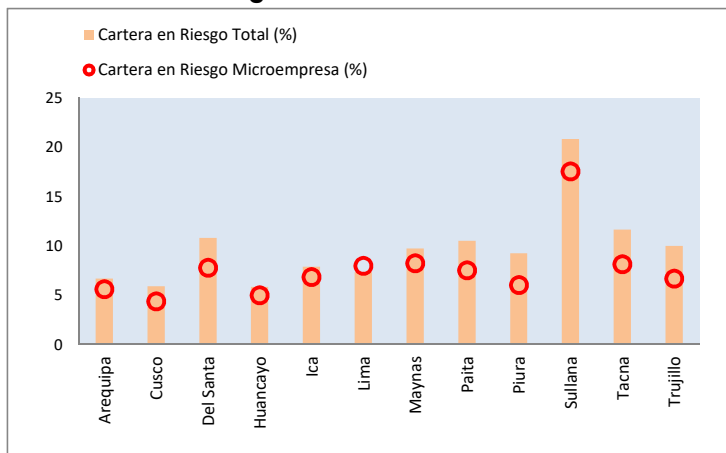


Saldo Depósito Promedio

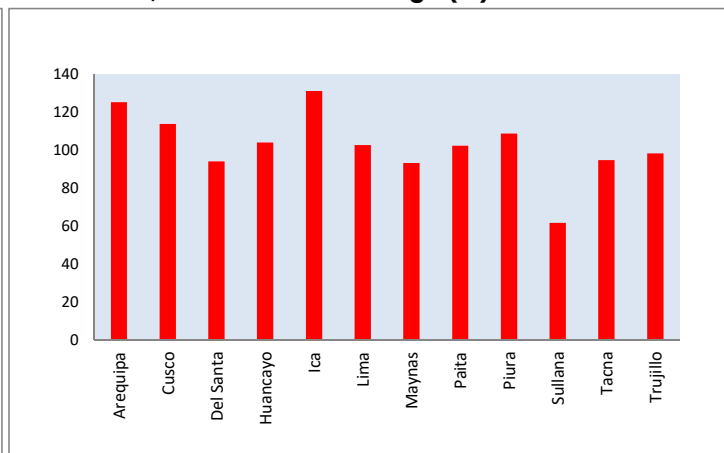


CAJAS MUNICIPALES DE AHORRO Y CRÉDITO INDICADORES DE CALIDAD DE CARTERA A SETIEMBRE 2023

Cartera en Alto Riesgo

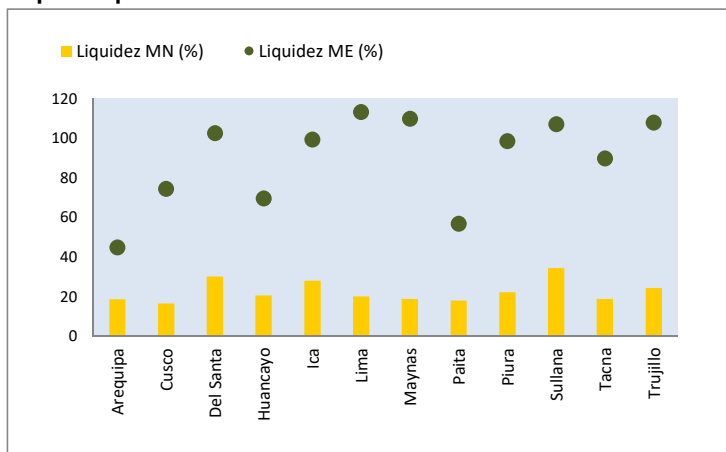


Provisiones / Cartera en Alto Riesgo (%)

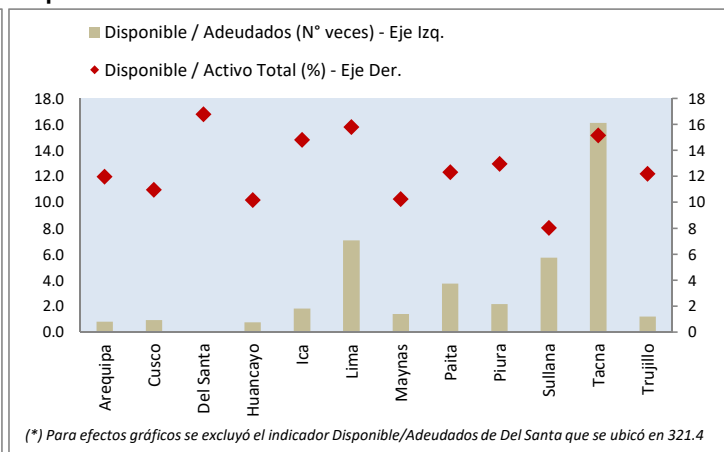


CAJAS MUNICIPALES DE AHORRO Y CRÉDITO INDICADORES DE LIQUIDEZ A SETIEMBRE 2023

Liquidez por Monedas

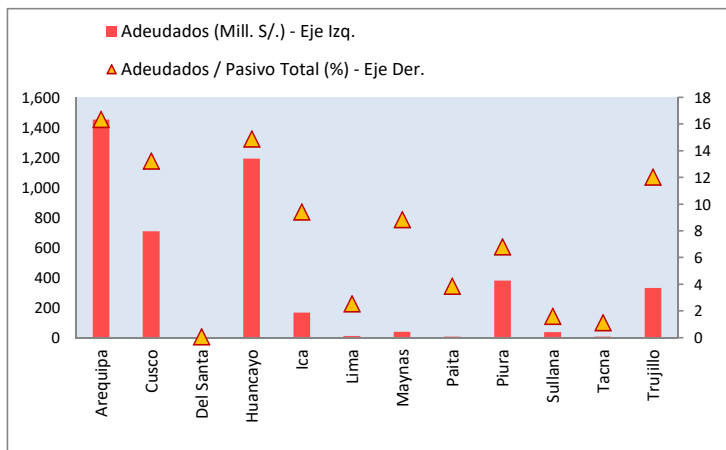


Disponible *

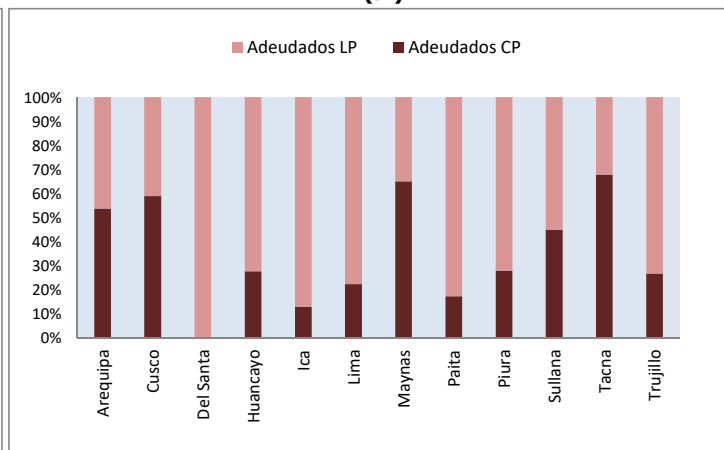


CAJAS MUNICIPALES DE AHORRO Y CRÉDITO INDICADORES ADEUDADOS A SETIEMBRE 2023

Montos de Adeudados Vs. Pasivos



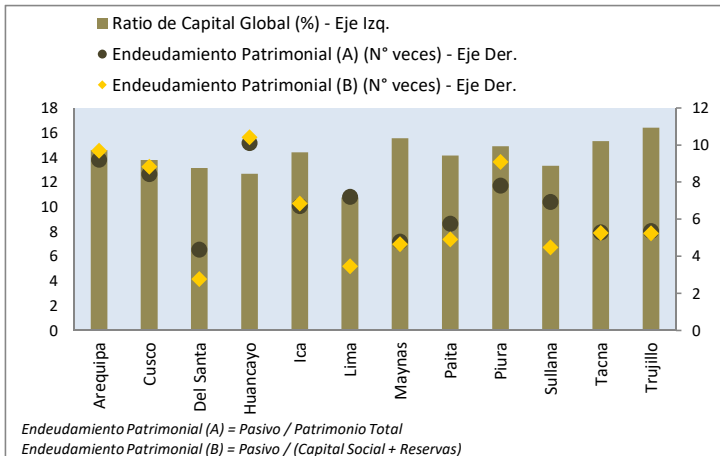
Estructura de los Adeudados (%)



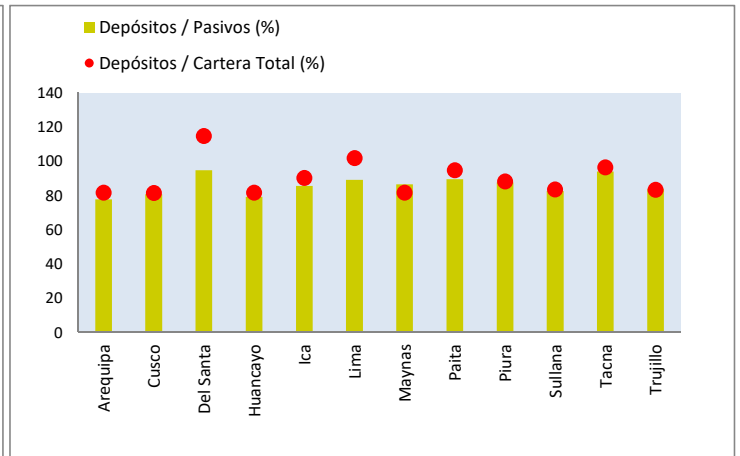
CAJAS MUNICIPALES DE AHORRO Y CRÉDITO

INDICADORES DE APALANCAMIENTO A SETIEMBRE 2023

Ratio de Capital Global y Endeudamiento Patrimonial



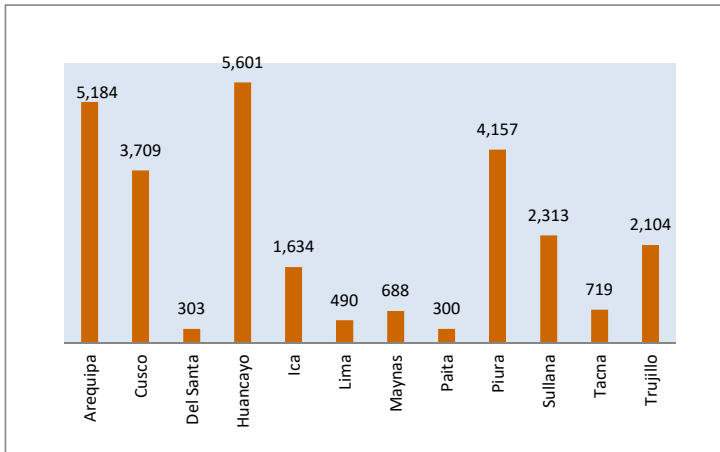
Representatividad de los Depósitos



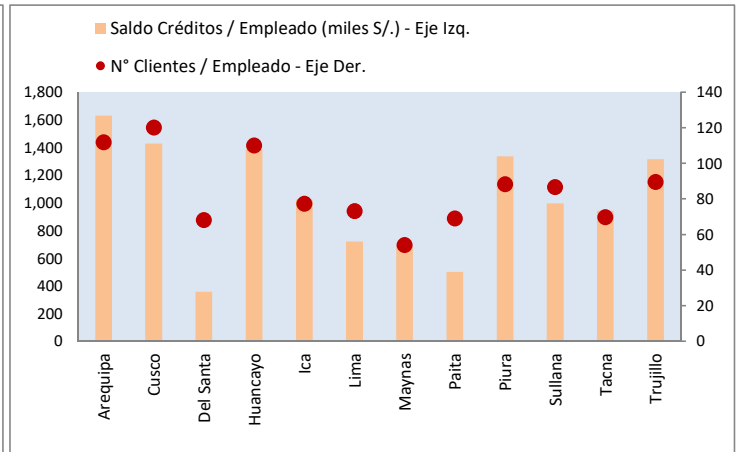
CAJAS MUNICIPALES DE AHORRO Y CRÉDITO

INDICADORES DE PRODUCTIVIDAD Y EFICIENCIA A SETIEMBRE 2023

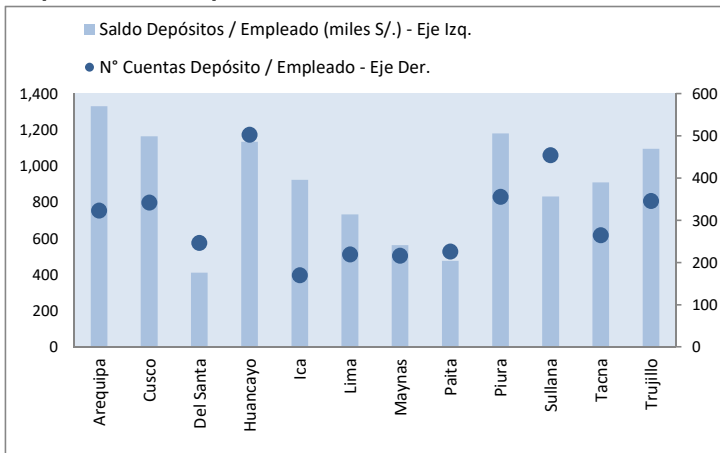
N° Empleados



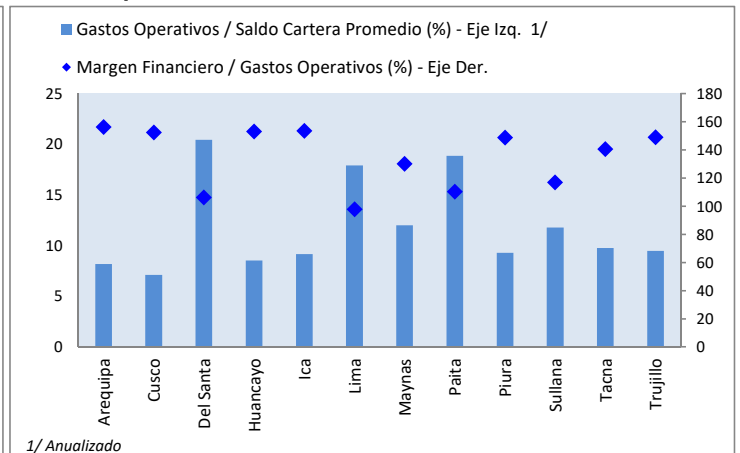
Créditos Vs. Empleados



Depósitos Vs. Empleados



Gastos Operativos



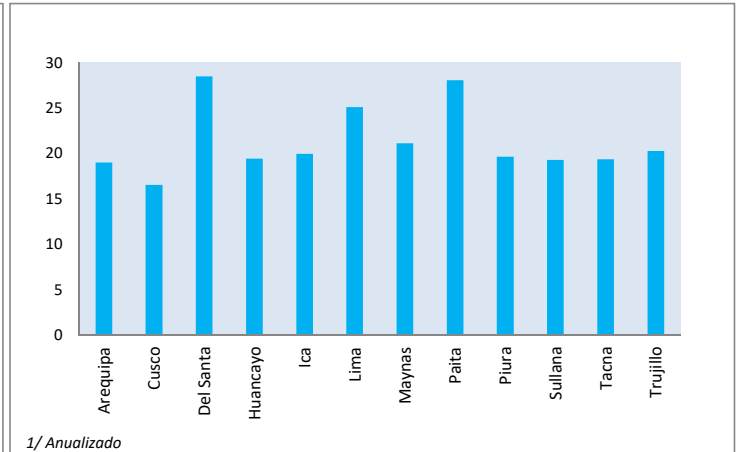
CAJAS MUNICIPALES DE AHORRO Y CRÉDITO

INDICADORES DE RESULTADOS A SETIEMBRE 2023

Utilidad Neta (en Mill. S/.)

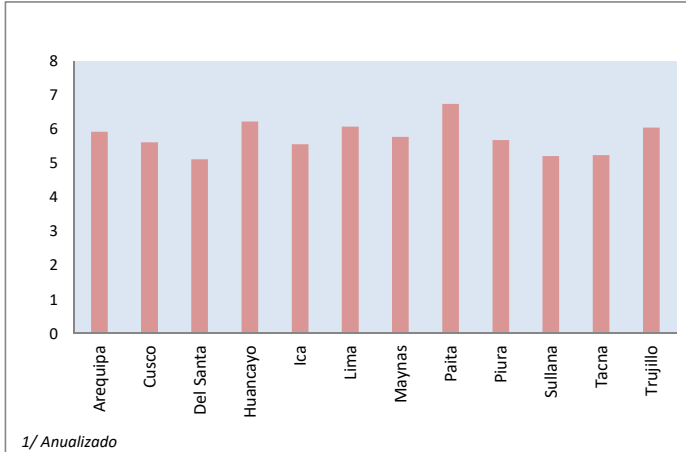


Ingresos Financieros / Saldo de Cartera Promedio (%) 1/



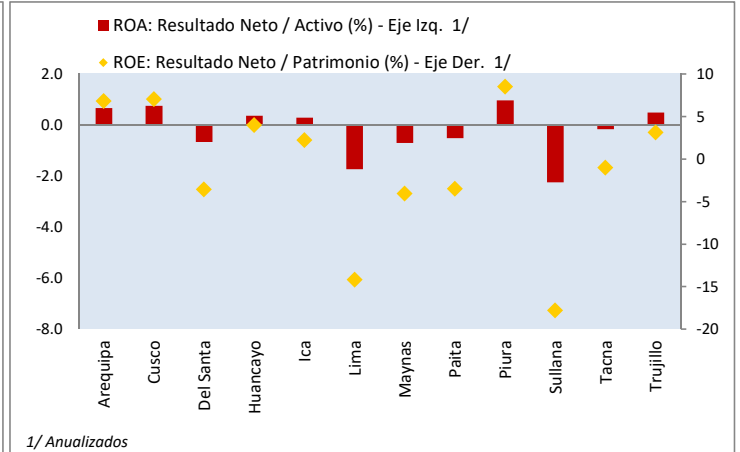
1/ Anualizado

Gastos Financieros / Pasivo Promedio (%) 1/



1/ Anualizado

Rentabilidad



1/ Anualizados

Cajas Rurales de
Ahorro y Crédito
(CRAC)

A SETIEMBRE 2023

CAJAS RURALES: PRINCIPALES RUBROS DEL BALANCE Y ESTADO DE RESULTADOS A SETIEMBRE 2023 (MILLONES S/.)

| Entidades | Balance | | | | | | | Estado de Resultados | | | |
|-----------------|------------|---------------|-------------|--------------|-----------|--------------|------------|----------------------|--------------------|-------------------|---------------|
| | Disponible | Cartera Total | Cartera MES | Activo Total | Adeudados | Pasivo Total | Patrimonio | Ingresos Financieros | Gastos Financieros | Gastos Operativos | Utilidad Neta |
| CRAC del Centro | 28.3 | 152.5 | 23.2 | 175.9 | - | 163.1 | 12.8 | 20.8 | 9.7 | 11.0 | -5.0 |
| CRAC Incasur | 6.9 | 31.4 | 2.2 | 40.0 | - | 34.2 | 5.8 | 4.1 | 1.9 | 3.1 | -0.7 |
| CRAC Los Andes | 71.6 | 536.6 | 137.0 | 621.6 | 9.453 | 545.5 | 76.1 | 116.8 | 30.1 | 59.5 | 0.1 |
| CRAC Prymera | 19.7 | 142.0 | 27.1 | 186.0 | 0.04 | 149.0 | 37.0 | 20.6 | 7.3 | 16.2 | -5.1 |

Fuente: SBS

CAJAS RURALES: PERSONAL, CRÉDITOS Y DEPÓSITOS A SETIEMBRE 2023

| Entidades | N° de Personal | Créditos | | | | | | Depósitos | | |
|-----------------|----------------|-------------------|-----------------|-----------------------------|---------------------------|--------------------------------------|------------------------------------|----------------------------|------------------------------|---------------------------------|
| | | N° Total Deudores | N° Deudores MES | Saldo Total Créditos (US\$) | Saldo Créditos MES (US\$) | Saldo Crédito Promedio Total en US\$ | Saldo Crédito Promedio MES en US\$ | N° Total Cuentas Depósitos | Saldo Total Depósitos (US\$) | Saldo Depósitos Promedio (US\$) |
| CRAC del Centro | 193 | 12,020 | 4,026 | 40,197,662 | 6,120,735 | 3,344 | 1,520 | 33,508 | 40,022,790 | 1,194 |
| CRAC Incasur | 54 | 1,524 | 276 | 8,285,944 | 591,597 | 5,437 | 2,143 | 21,596 | 8,598,209 | 398 |
| CRAC Los Andes | 925 | 80,113 | 29,941 | 141,483,840 | 36,122,867 | 1,766 | 1,206 | 245,890 | 138,041,108 | 561 |
| CRAC Prymera | 228 | 12,276 | 4,869 | 37,427,476 | 7,134,583 | 3,049 | 1,465 | 39,945 | 37,225,343 | 932 |

Fuente: SBS

CAJAS RURALES: DINAMISMO DE LOS CRÉDITOS Y DEPÓSITOS (VAR. % SETIEMBRE 2023 / DICIEMBRE 2022)

| Entidades | Créditos | | | | Depósitos | |
|-----------------|-------------------|-----------------|----------------------|--------------------|-------------------------------|-----------------------|
| | N° Total Deudores | N° Deudores MES | Saldo Total Créditos | Saldo Créditos MES | N° Total de Cuentas Depósitos | Saldo Total Depósitos |
| CRAC del Centro | 9.4 | 4.7 | 5.0 | -0.9 | 11.9 | 8.2 |
| CRAC Incasur | 13.2 | 40.1 | 8.5 | 12.6 | 1.9 | -2.8 |
| CRAC Los Andes | -4.1 | -23.9 | 2.9 | -14.0 | 9.6 | 8.3 |
| CRAC Prymera | 22.9 | -11.0 | 10.7 | -5.9 | 15.3 | 3.4 |

1/ Variaciones de los saldos en términos de soles

Fuente: SBS

CAJAS RURALES: DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO Y SECTOR ECONÓMICO A SETIEMBRE 2023 (EN PORCENTAJES)

| Entidades | Tipo de Crédito | | | | | | Sectores Económicos 1/ | | | | |
|-----------------|-----------------|--------------|-----------------|-----------------|--------------|---------|------------------------|--------------|------------|----------|-----------|
| | Corporativo | Gran Empresa | Mediana Empresa | Pequeña Empresa | Microempresa | Consumo | Hipotecario | Agropecuario | Producción | Comercio | Servicios |
| CRAC del Centro | - | - | 1.0% | 40.5% | 15.2% | 43.3% | - | 1.7% | 16.8% | 44.7% | 36.8% |
| CRAC Incasur | - | - | 26.6% | 30.2% | 7.1% | 36.0% | - | 2.0% | 7.4% | 14.5% | 76.1% |
| CRAC Los Andes | - | - | 0.2% | 33.6% | 25.5% | 40.6% | - | 24.8% | 10.2% | 47.6% | 17.4% |
| CRAC Prymera | 1.8% | 0.7% | 5.8% | 49.8% | 19.1% | 22.9% | 0.0% | 2.1% | 15.9% | 47.3% | 34.6% |

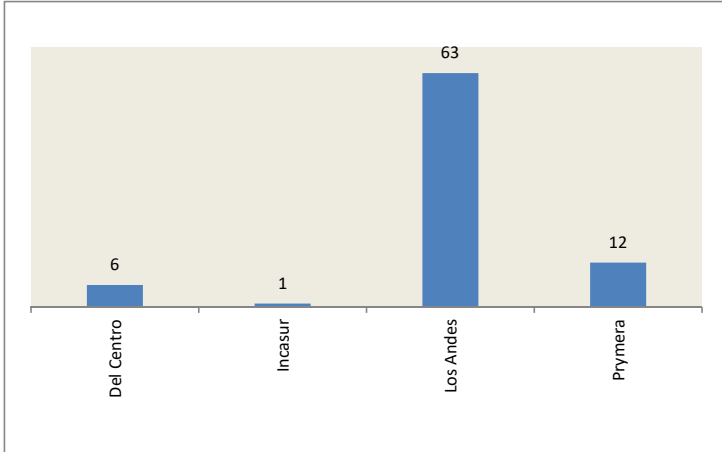
1/ Corresponde al total de Créditos Directos Corporativos, Grandes, Medianas, Pequeñas y Micro Empresas

Fuente: SBS

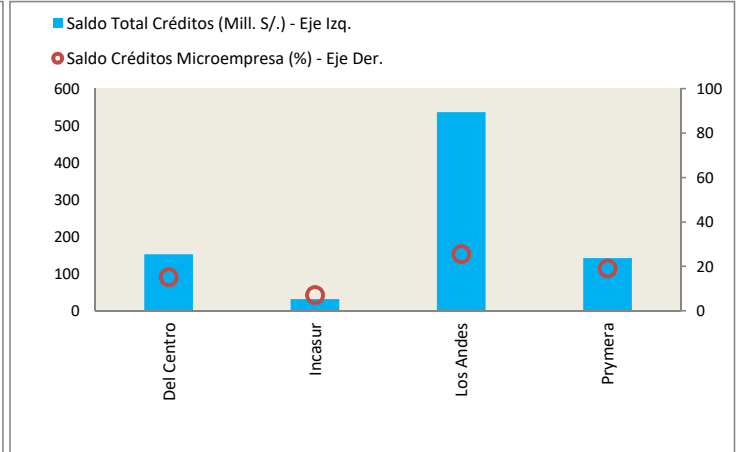
CAJAS RURALES DE AHORRO Y CRÉDITO

INDICADORES DE ALCANCE A SETIEMBRE 2023

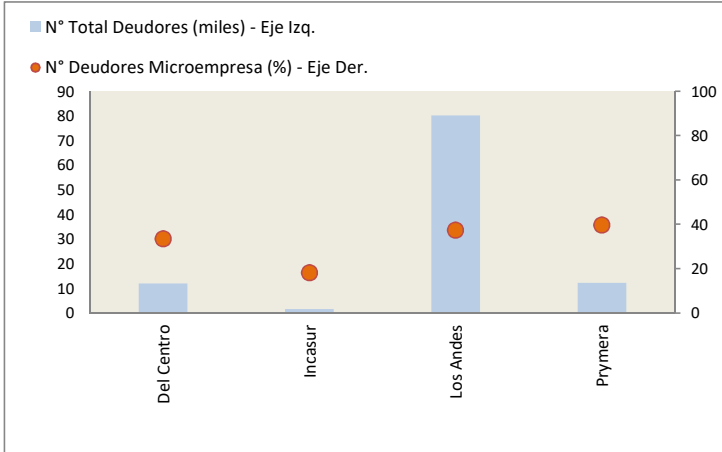
Número de Agencias



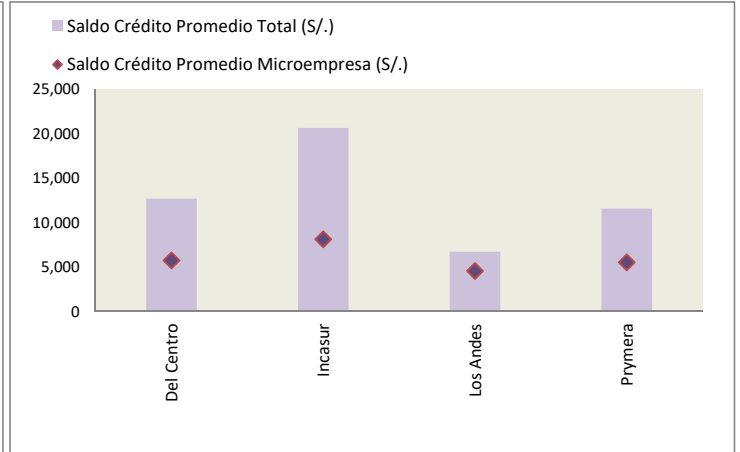
Saldo de Créditos



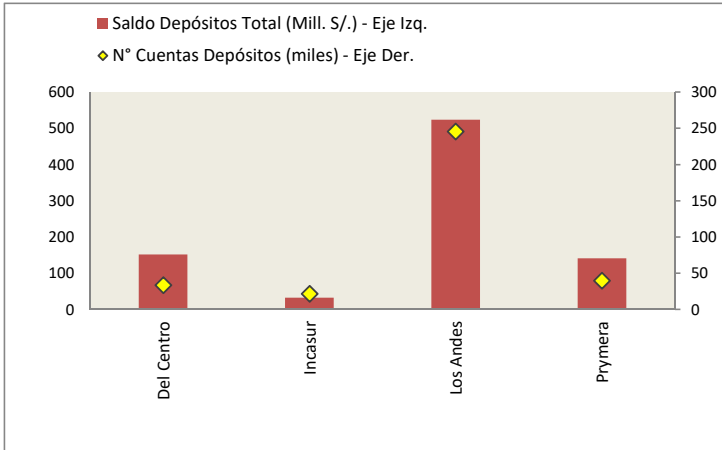
Número de Deudores



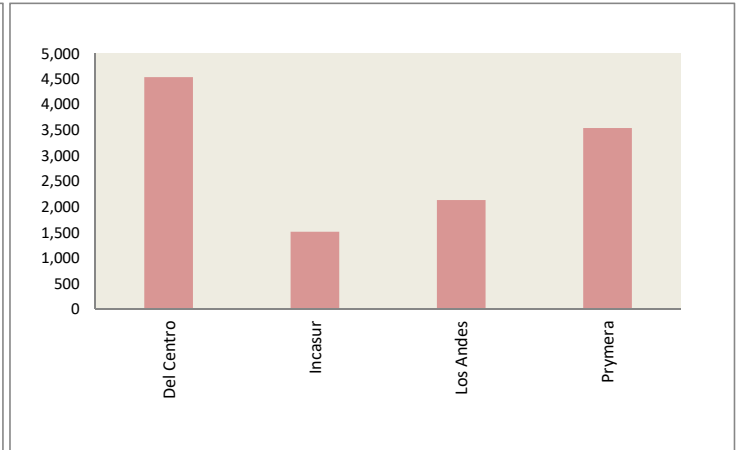
Saldo Crédito Promedio



Saldo de Depósitos y Número de Cuentas



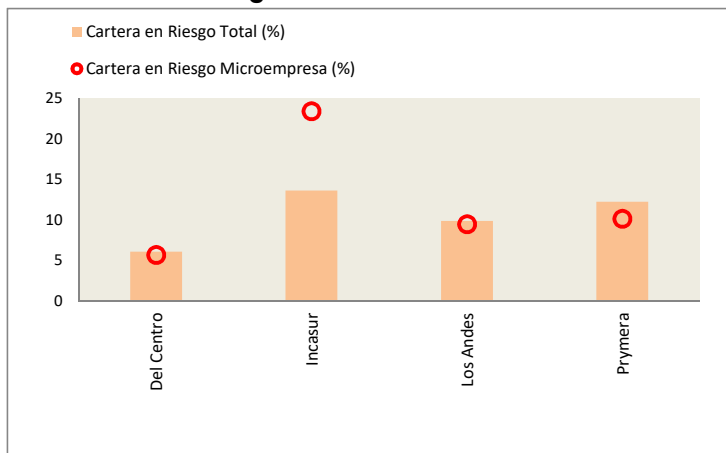
Saldo Depósito Promedio



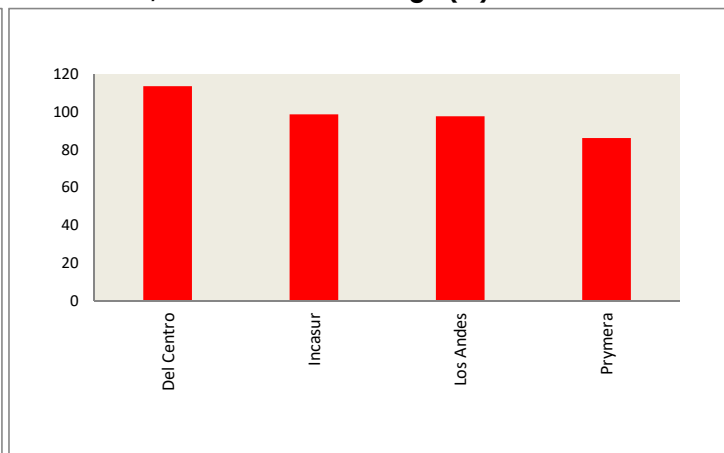
CAJAS RURALES DE AHORRO Y CRÉDITO

INDICADORES DE CALIDAD DE CARTERA A SETIEMBRE 2023

Cartera en Alto Riesgo



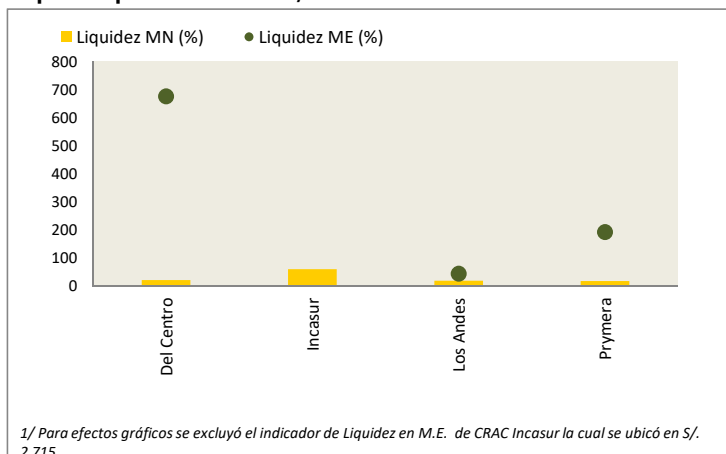
Provisiones / Cartera en Alto Riesgo (%)



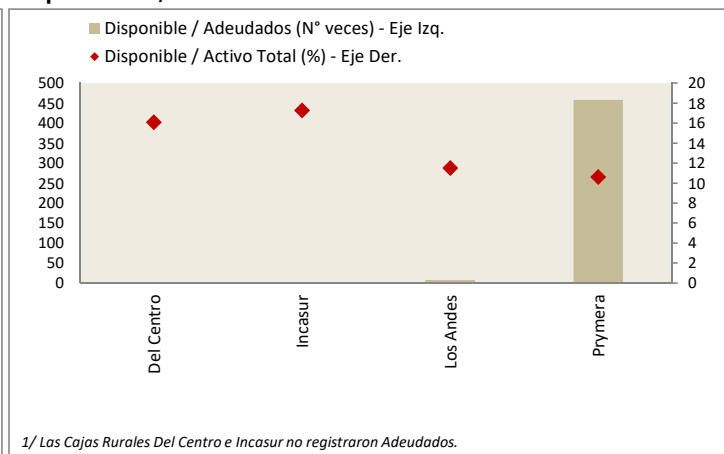
CAJAS RURALES DE AHORRO Y CRÉDITO

INDICADORES DE LIQUIDEZ A SETIEMBRE 2023

Liquidez por Monedas 1/



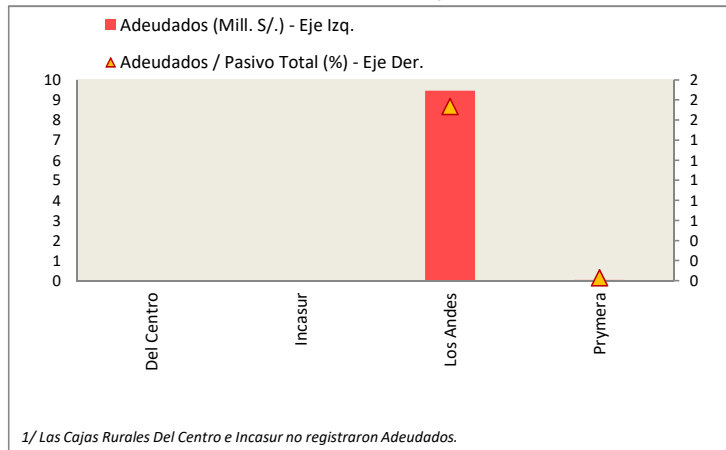
Disponibles 1/



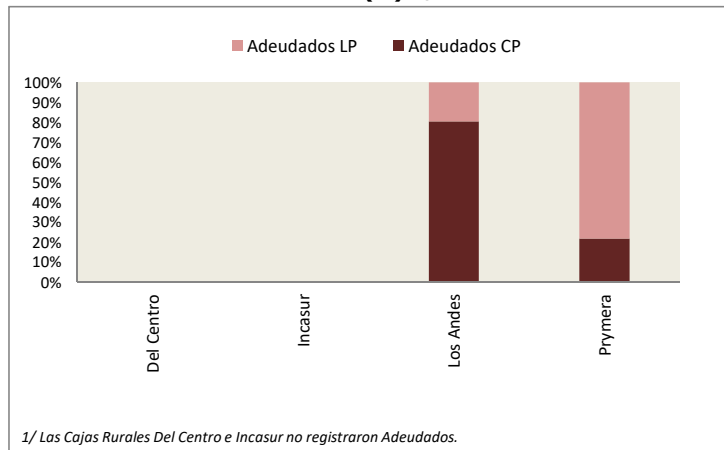
CAJAS RURALES DE AHORRO Y CRÉDITO

INDICADORES ADEUDADOS A SETIEMBRE 2023

Montos de Adeudados Vs Pasivos 1/

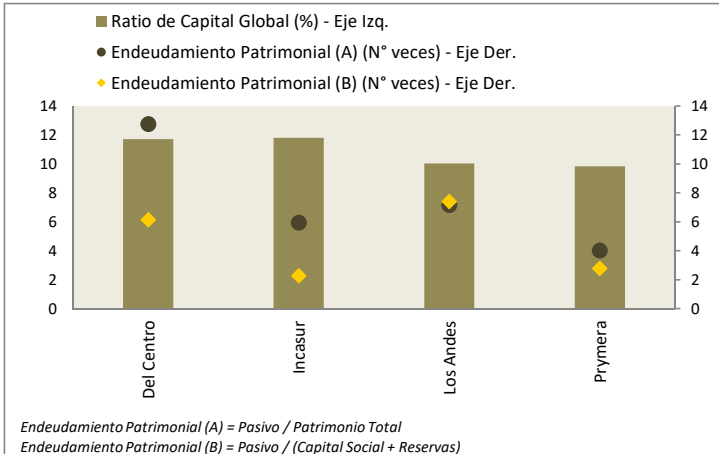


Estructura de los Adeudados (%) 1/

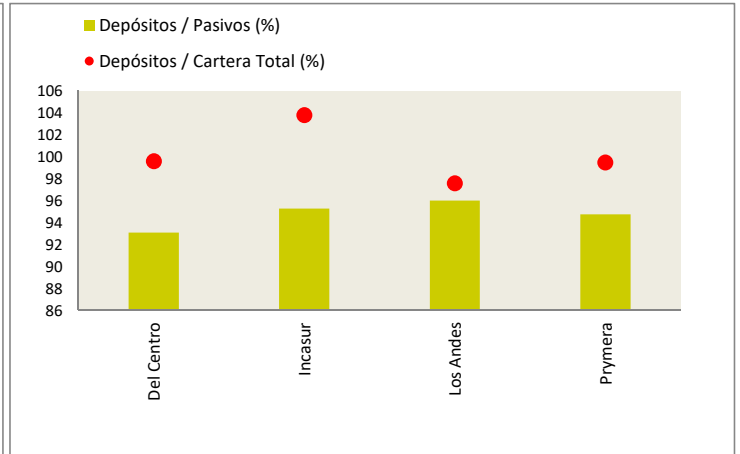


CAJAS RURALES DE AHORRO Y CRÉDITO
INDICADORES DE APALANCAMIENTO A SETIEMBRE 2023

Ratio de Capital Global y Endeudamiento Patrimonial

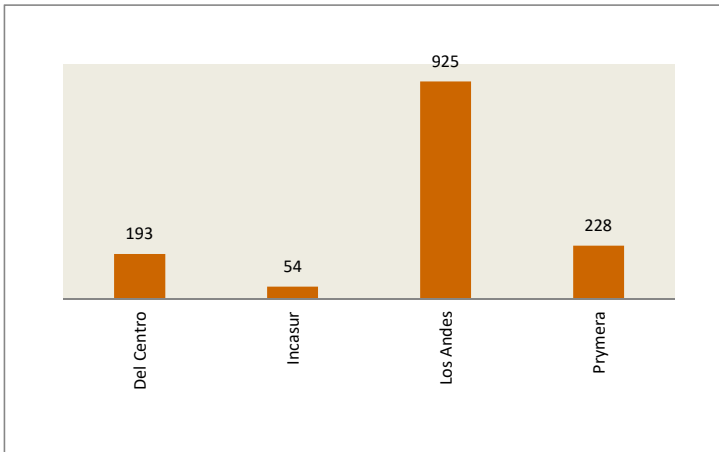


Representatividad de los Depósitos

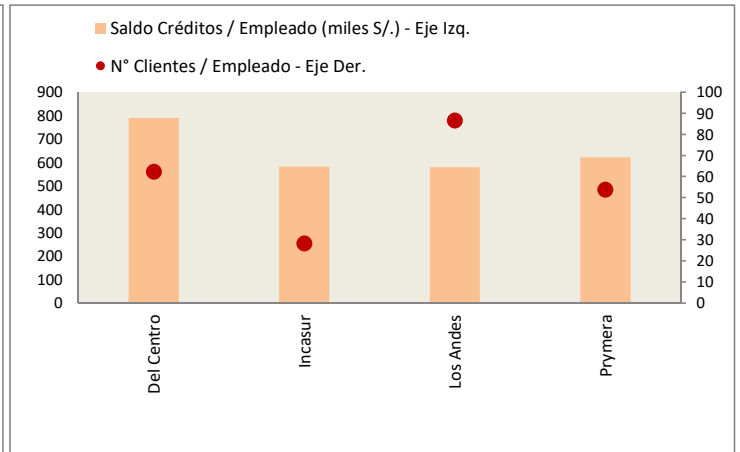


CAJAS RURALES DE AHORRO Y CRÉDITO
INDICADORES DE PRODUCTIVIDAD Y EFICIENCIA A SETIEMBRE 2023

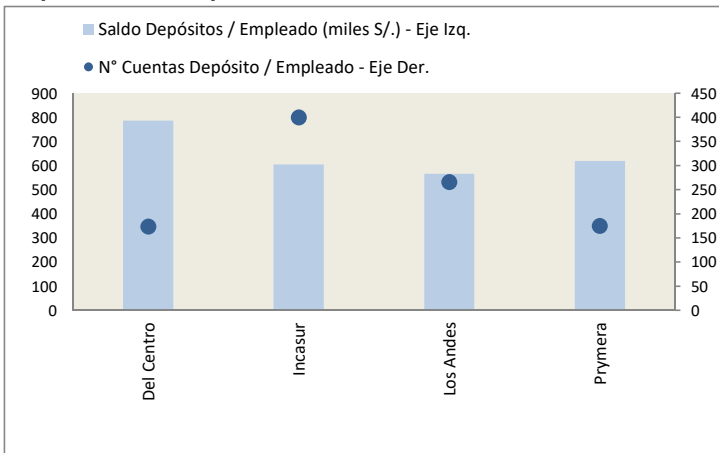
N° Empleados



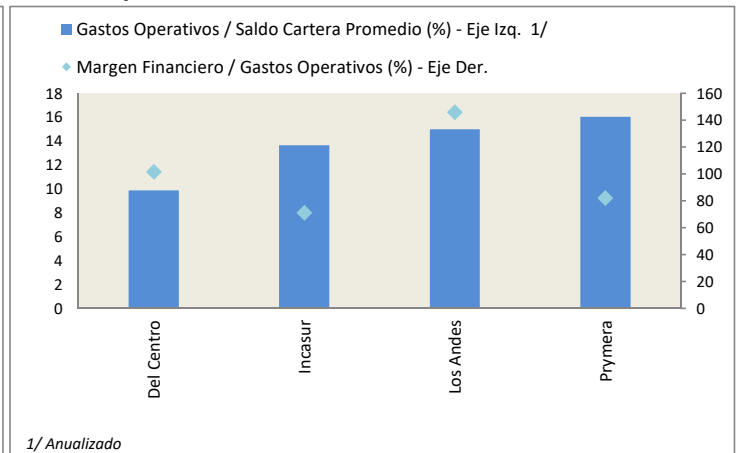
Créditos Vs. Empleados



Depósitos Vs. Empleados

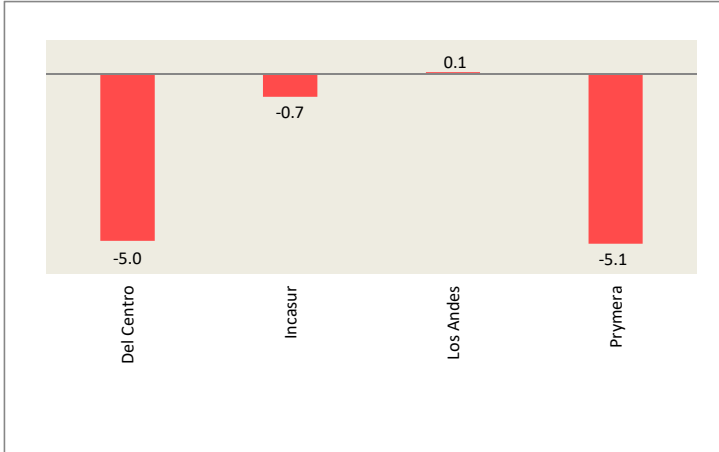


Gastos Operativos

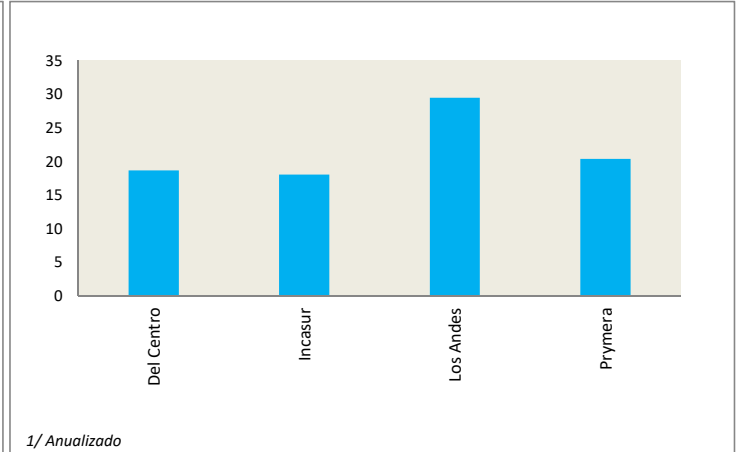


CAJAS RURALES DE AHORRO Y CRÉDITO
INDICADORES DE RESULTADOS A SETIEMBRE 2023

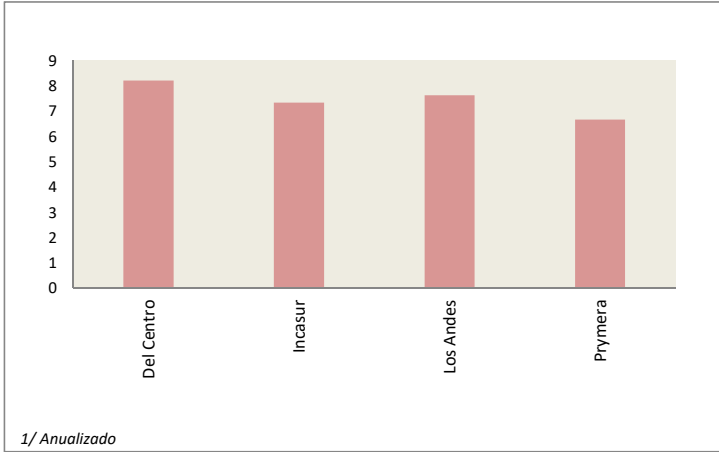
Utilidad Neta (en Mill. S/.)



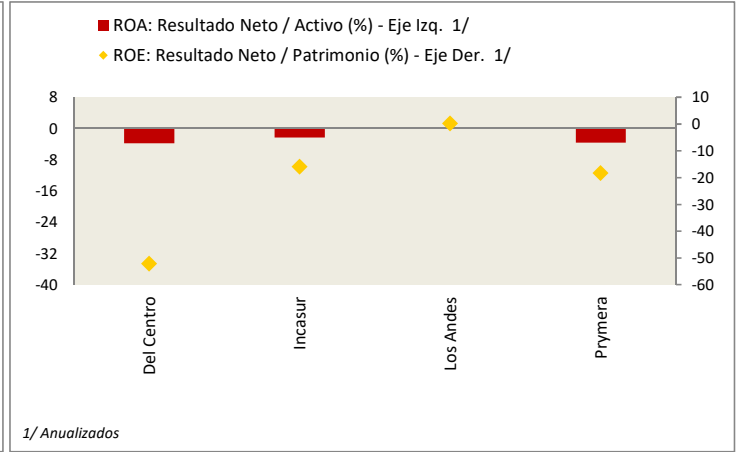
Ingresos Financieros / Saldo de Cartera Promedio (%) 1/



Gastos Financieros / Pasivo Promedio (%) 1/



Rentabilidad



MiBanco y Financieras

A SETIEMBRE 2023

MIBANCO Y FINANCIERAS: PRINCIPALES RUBROS DEL BALANCE Y ESTADO DE RESULTADOS A SETIEMBRE 2023 (MILLONES S/.)

| Entidades | Balance | | | | | | | | | | Estado de Resultados | | |
|----------------|------------|---------------|-------------|--------------|-----------|--------------|------------|----------------------|--------------------|-------------------|----------------------|--|--|
| | Disponible | Cartera Total | Cartera MES | Activo Total | Adeudados | Pasivo Total | Patrimonio | Ingresos Financieros | Gastos Financieros | Gastos Operativos | Utilidad Neta | | |
| B. Mibanco | 1.602.4 | 13,456.2 | 2,836.5 | 16,556.8 | 2,329.3 | 13,751.6 | 2,805.1 | 2,351.2 | 671.2 | 932.8 | 203.1 | | |
| F. Compartamos | 436.0 | 3,897.1 | 1,673.0 | 4,567.4 | 740.3 | 3,757.4 | 809.9 | 899.5 | 197.0 | 474.1 | 69.2 | | |
| F. Confianza | 277.9 | 2,343.6 | 790.3 | 2,589.6 | 423.9 | 2,177.9 | 411.8 | 417.3 | 99.9 | 205.8 | 12.0 | | |
| F. Credinka | 105.1 | 473.5 | 142.7 | 707.3 | 15.5 | 663.0 | 44.3 | 85.9 | 37.8 | 63.1 | -29.8 | | |
| F. Crediscotia | 237.3 | 2,548.4 | 7.9 | 2,932.0 | 387.2 | 2,150.5 | 781.6 | 529.4 | 106.8 | 238.6 | 66.5 | | |
| F. Efectiva | 163.3 | 1,244.3 | 48.0 | 1,417.7 | 295.1 | 1,070.8 | 346.9 | 338.4 | 74.7 | 110.8 | 42.8 | | |
| F. Proempresa | 84.4 | 630.2 | 185.5 | 695.8 | 55.2 | 627.0 | 68.8 | 100.9 | 37.8 | 46.3 | -14.2 | | |
| F. Qapaq | 67.4 | 326.6 | 81.6 | 418.7 | 0.5 | 374.1 | 44.6 | 95.7 | 25.3 | 55.3 | -10.6 | | |

Fuente: SBS

MIBANCO Y FINANCIERAS: PERSONAL, CRÉDITOS Y DEPÓSITOS A SETIEMBRE 2023

| Entidades | N° de Personal | Créditos | | | | | | Depósitos | | |
|----------------|----------------|-------------------|-----------------|-----------------------------|---------------------------|-------------------------------------|-----------------------------------|-------------------------------|------------------------------|---------------------------------|
| | | N° Total Deudores | N° Deudores MES | Saldo Total Créditos (US\$) | Saldo Créditos MES (US\$) | Saldo Crédito Promedio Total (US\$) | Saldo Crédito Promedio MES (US\$) | N° Total de Cuentas Depósitos | Saldo Total Depósitos (US\$) | Saldo Depósitos Promedio (US\$) |
| B. Mibanco | 10,009 | 903,053 | 560,017 | 3,547,635,129 | 747,830,933 | 3,928 | 1,335 | 4,611,804 | 2,573,809,225 | 558 |
| F. Compartamos | 5,978 | 869,918 | 753,548 | 1,027,455,635 | 441,081,158 | 1,181 | 585 | 399,020 | 690,305,946 | 1,730 |
| F. Confianza | 2,807 | 278,884 | 194,941 | 617,868,615 | 208,357,611 | 2,216 | 1,069 | 1,573,600 | 403,687,061 | 257 |
| F. Credinka | 842 | 53,998 | 34,379 | 124,826,404 | 37,626,051 | 2,312 | 1,094 | 113,985 | 141,135,381 | 1,238 |
| F. Crediscotia | 1,361 | 345,982 | 1,826 | 671,874,273 | 2,089,516 | 1,942 | 1,144 | 5,550,746 | 380,631,268 | 69 |
| F. Efectiva | 1,377 | 282,310 | 6,620 | 328,057,458 | 12,651,706 | 1,162 | 1,911 | 7,850 | 136,696,193 | 17,414 |
| F. Proempresa | 741 | 57,108 | 33,687 | 166,151,687 | 48,904,050 | 2,909 | 1,452 | 46,956 | 140,913,244 | 3,001 |
| F. Qapaq | 792 | 60,997 | 15,962 | 86,108,022 | 21,511,373 | 1,412 | 1,348 | 58,410 | 90,556,677 | 1,550 |

Fuente: SBS

MIBANCO Y FINANCIERAS: DINAMISMO DE LOS CRÉDITOS Y DEPÓSITOS (VAR. % SETIEMBRE 2023/ DICIEMBRE 2022) 1/

| Entidades | Créditos | | | | Depósitos | |
|----------------|-------------------|-----------------|----------------------|--------------------|-------------------------------|-----------------------|
| | N° Total Deudores | N° Deudores MES | Saldo Total Créditos | Saldo Créditos MES | N° Total de Cuentas Depósitos | Saldo Total Depósitos |
| B. Mibanco | -5.1 | -6.2 | -3.7 | -10.9 | 4.6 | 6.8 |
| F. Compartamos | 19.8 | 18.2 | 7.0 | 10.3 | 36.6 | 11.2 |
| F. Confianza | 5.2 | 5.4 | 3.7 | 3.8 | 7.3 | 2.8 |
| F. Credinka | -7.8 | -7.5 | -21.9 | -19.2 | 3.6 | -11.9 |
| F. Crediscotia | 2.3 | -52.1 | 5.0 | -50.1 | 3.4 | 5.8 |
| F. Efectiva | 0.8 | 24.0 | 6.3 | 46.9 | 125.5 | 6.2 |
| F. Proempresa | -18.1 | -20.1 | -3.0 | -9.2 | -2.0 | 1.6 |
| F. Qapaq | -2.9 | -6.7 | -2.7 | -3.8 | 15.8 | -12.8 |

1/ Variaciones de los saldos en términos de soles

Fuente: SBS

MIBANCO Y FINANCIERAS: DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO Y SECTOR ECONÓMICO A SEPTIEMBRE 2023 (EN PORCENTAJES)

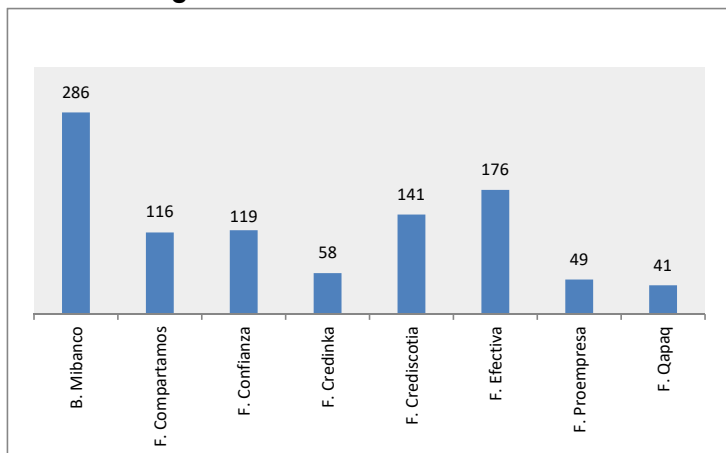
| Entidades | Tipo de Crédito | | | | | | | Sectores Económicos 1/ | | | | |
|----------------|-----------------|--------------|-----------------|-----------------|--------------|---------|-------------|------------------------|------------|----------|-----------|--|
| | Corporativo | Gran Empresa | Mediana Empresa | Pequeña Empresa | Microempresa | Consumo | Hipotecario | Agropecuario | Producción | Comercio | Servicios | |
| B. Mibanco | - | - | 3.7% | 68.2% | 21.1% | 3.4% | 3.6% | 3.3% | 13.2% | 52.8% | 30.7% | |
| F. Compartamos | - | - | 0.3% | 44.0% | 42.9% | 12.8% | - | 1.5% | 10.4% | 67.2% | 21.0% | |
| F. Confianza | - | - | 0.2% | 49.0% | 33.7% | 17.0% | 0.0% | 26.0% | 8.6% | 47.3% | 18.1% | |
| F. Credinka | - | - | 1.7% | 58.8% | 30.1% | 5.3% | 4.1% | 21.4% | 12.6% | 40.0% | 26.0% | |
| F. Crediscotia | - | - | 0.1% | 0.5% | 0.3% | 98.5% | 0.7% | 1.9% | 10.1% | 37.7% | 50.3% | |
| F. Efectiva | - | - | 0.1% | 5.1% | 3.9% | 70.1% | 20.9% | 0.1% | 0.2% | 0.3% | 99.4% | |
| F. Proempresa | 0.1% | 0.4% | 6.1% | 56.0% | 29.4% | 7.9% | - | 5.4% | 14.0% | 45.6% | 35.0% | |
| F. Qapaq | - | - | 0.1% | 29.5% | 25.0% | 45.4% | - | 12.0% | 12.5% | 54.9% | 20.6% | |

1/ Corresponde al total de Créditos Directos Corporativos, Grandes, Medianas, Pequeñas y Micro Empresas
Fuente: SBS

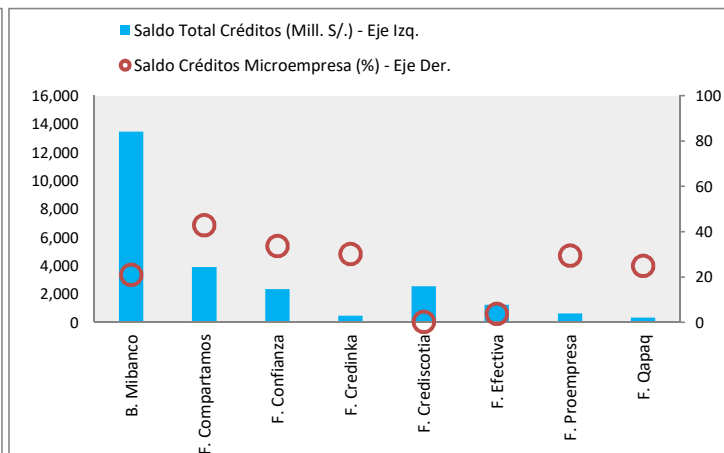
MIBANCO Y FINANCIERAS

INDICADORES DE ALCANCE A SETIEMBRE 2023

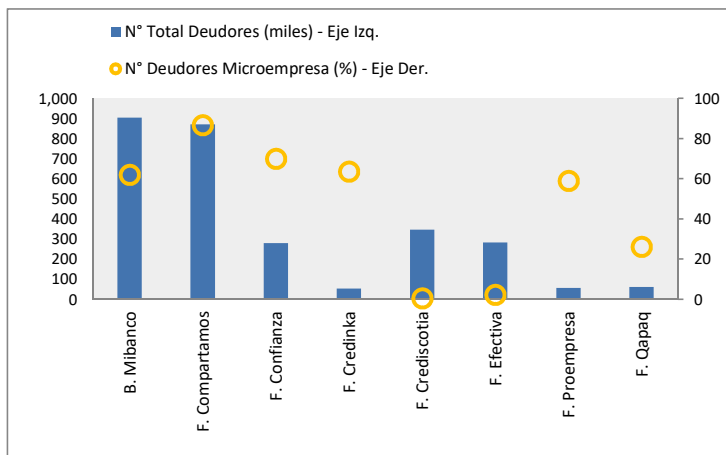
Número de Agencias



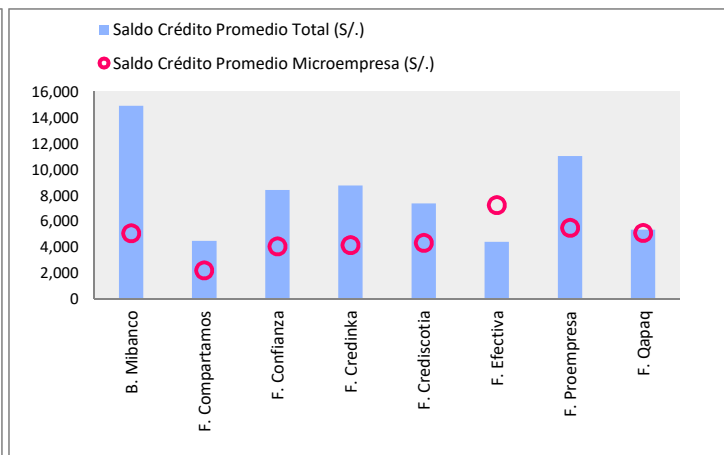
Saldo de Créditos



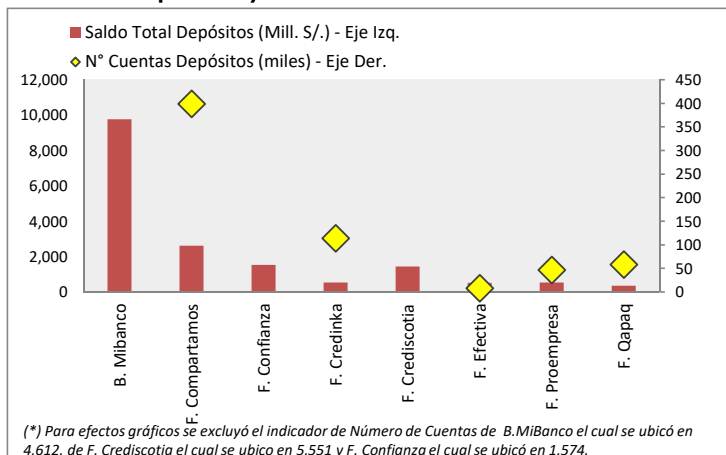
Número de Deudores



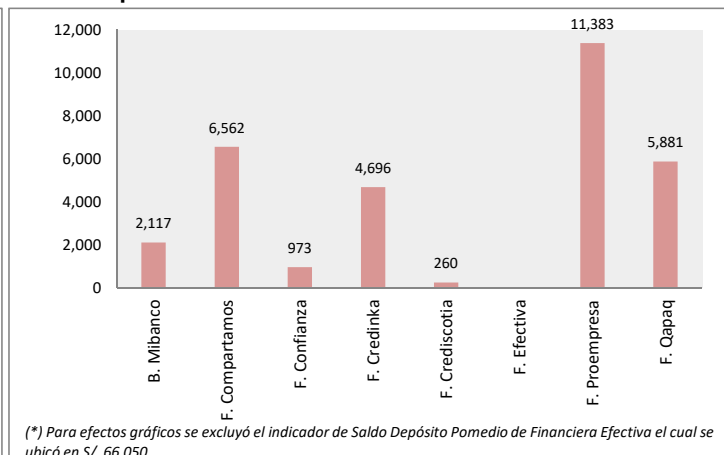
Saldo Crédito Promedio



Saldo de Depósitos y Número de Cuentas *



Saldo Depósito Promedio *

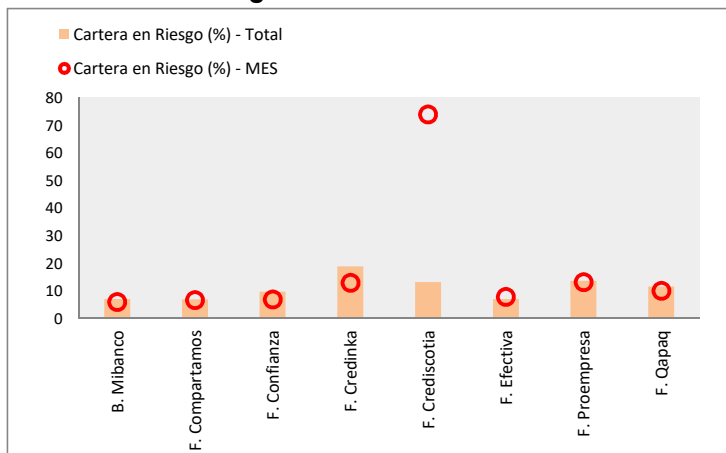


(*) Para efectos gráficos se excluyó el indicador de Número de Cuentas de B. Mibanco el cual se ubicó en 4,612, de F. Crediscotia el cual se ubicó en 5,551 y F. Confianza el cual se ubicó en 1,574.

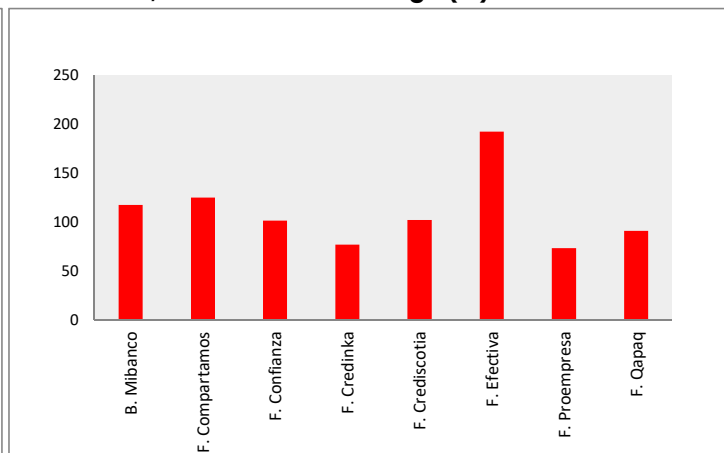
(*) Para efectos gráficos se excluyó el indicador de Saldo Depósito Promedio de Financiera Efectiva el cual se ubicó en S/. 66,050.

MIBANCO Y FINANCIERAS INDICADORES DE CALIDAD DE CARTERA A SETIEMBRE 2023

Cartera en Alto Riesgo

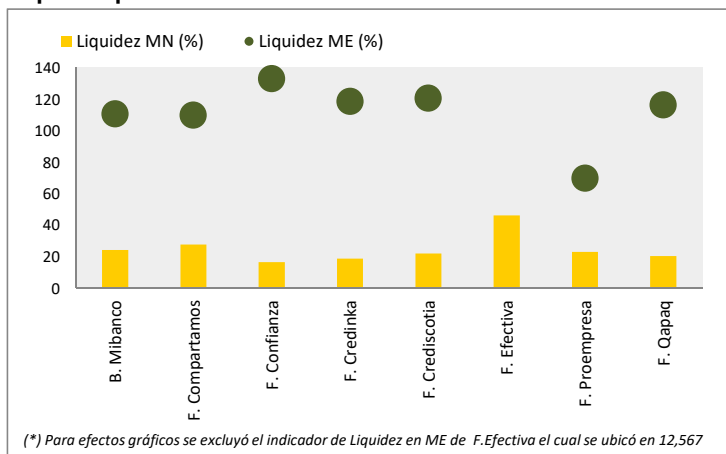


Provisiones / Cartera en Alto Riesgo (%)

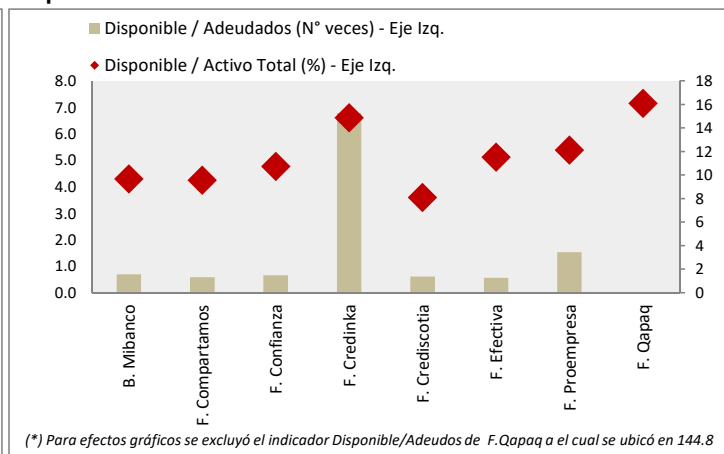


MIBANCO Y FINANCIERAS INDICADORES DE LIQUIDEZ A SETIEMBRE 2023

Liquidez por Monedas *

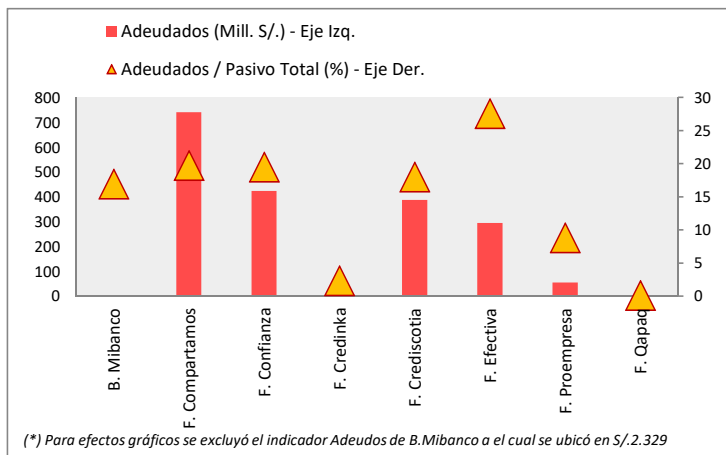


Disponible

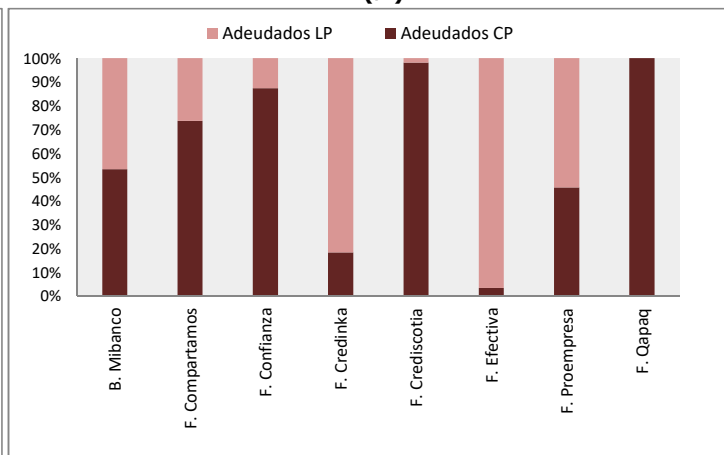


MIBANCO Y FINANCIERAS INDICADORES ADEUDADOS A SETIEMBRE 2023

Montos de Adeudados Vs Pasivos *

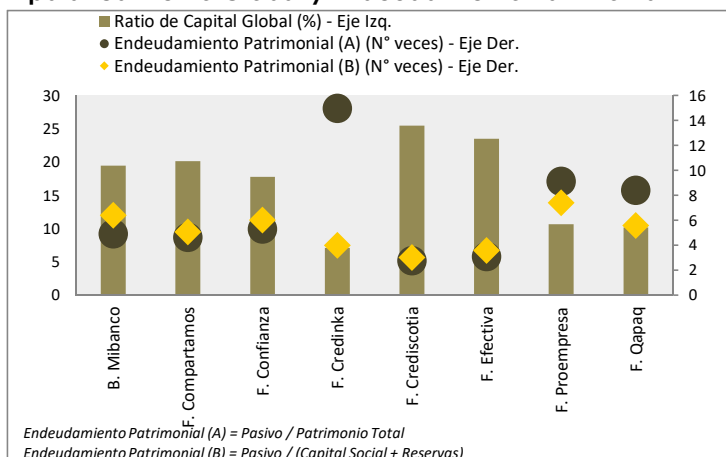


Estructura de los Adeudados (%)

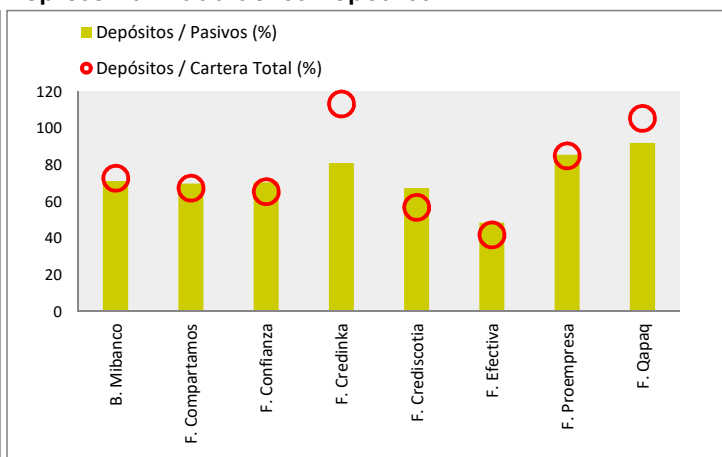


MIBANCO Y FINANCIERAS INDICADORES DE APALANCAMIENTO A SETIEMBRE 2023

Apalancamiento Global y Endeudamiento Patrimonial

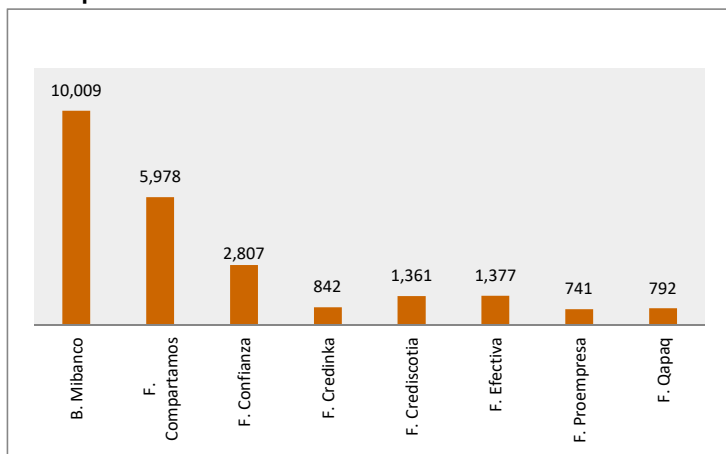


Representatividad de los Depósitos

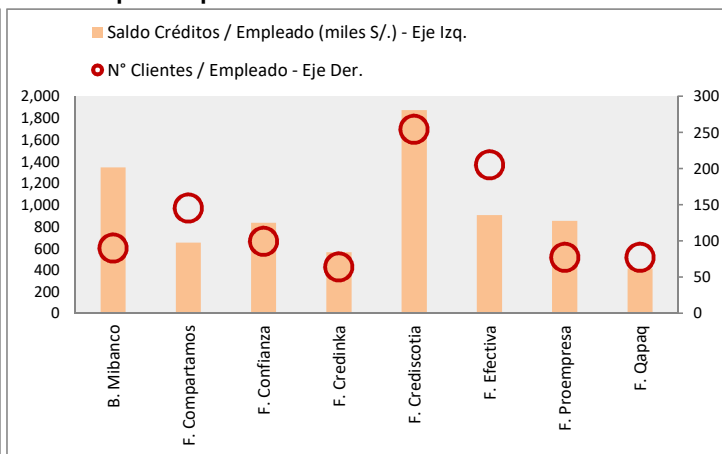


MIBANCO Y FINANCIERAS INDICADORES DE PRODUCTIVIDAD Y EFICIENCIA A SETIEMBRE 2023

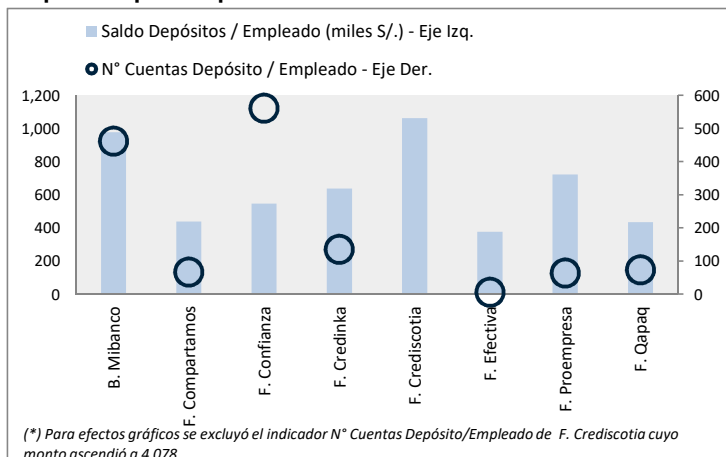
N° Empleados



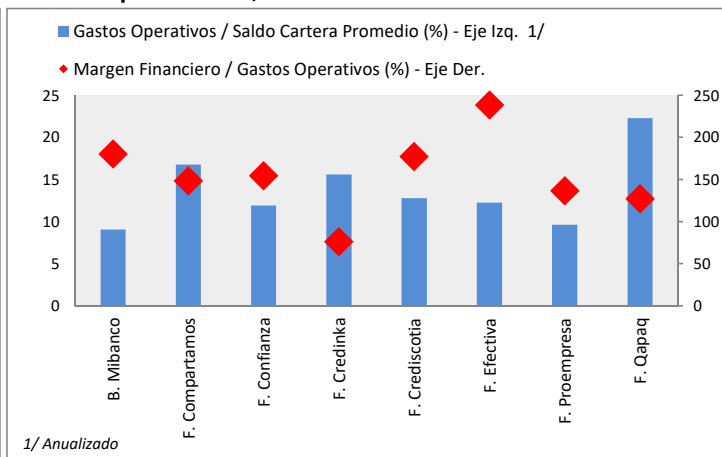
Créditos por Empleado



Depósitos por Empleados *



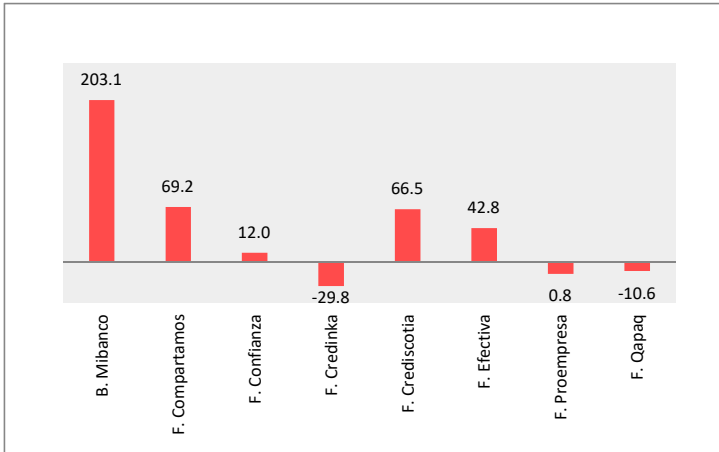
Gastos Operativos 1/



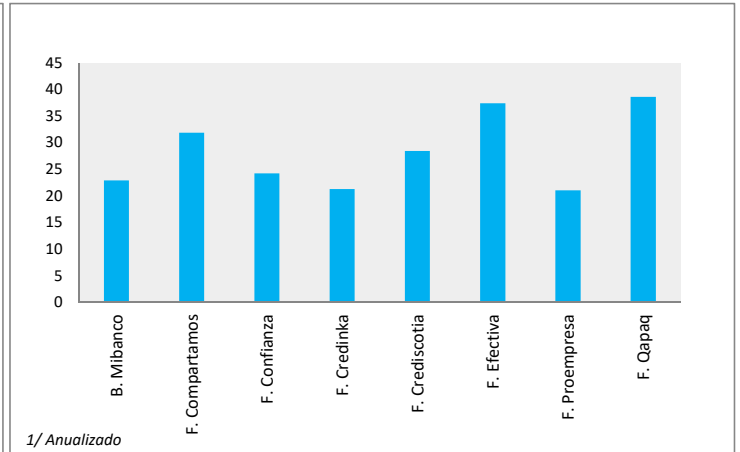
MIBANCO Y FINANCIERAS

INDICADORES DE RESULTADOS A SETIEMBRE 2023

Utilidad Neta (en Mill. S/.)

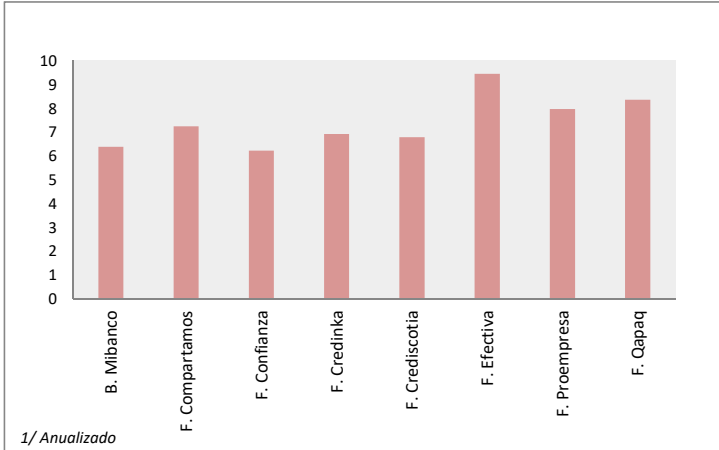


Ingresos Financieros / Saldo de Cartera Promedio (%) 1/



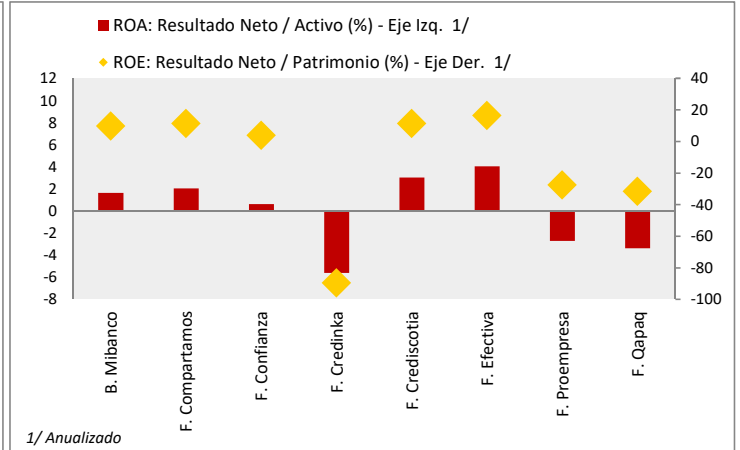
1/ Anualizado

Gastos Financieros / Pasivo Promedio (%) 1/



1/ Anualizado

Rentabilidad 1/



1/ Anualizado