

CORPORACIÓN NACIONAL DE FINANZAS POPULARES Y SOLIDARIAS
INDICADORES FINANCIEROS

| DESCRIPCIÓN | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | ENERO | FEBRERO | MARZO | ABRIL | MAYO | JUNIO | JULIO | AGOSTO | SEPTIEMBRE |
| INDICADORES DE SOSTENIBILIDAD | | | | | | | | | |
| Rendimiento sobre Activo Promedio(ROA) | 1.68% | 1.02% | 0.87% | 0.72% | 0.61% | 0.52% | 0.45% | 0.71% | 0.62% |
| Rendimiento sobre Patrimonio (ROE) anualizado | 2.37% | 1.45% | 1.22% | 1.02% | 0.87% | 0.75% | 0.65% | 1.01% | 0.87% |
| Margen Financiero Neto/ Total activo Productivo | 2.5% | 1.9% | 2.1% | 2.1% | 2.0% | 1.8% | 1.7% | 2.0% | 1.8% |
| INDICADORES DE EFICIENCIA Y PRODUCTIVIDAD | | | | | | | | | |
| GRADO DE ABSORCIÓN Gastos Operacionales/ Margen Financiero neto | 39.52% | 51.00% | 55.24% | 59.78% | 65.58% | 69.21% | 72.58% | 61.67% | 65.28% |
| Gastos de Operación-HONORARIOS / Margen Financiero neto | 39.52% | 49.57% | 53.28% | 57.38% | 62.85% | 66.13% | 69.23% | 57.78% | 60.86% |
| HONORARIOS / Margen Financiero neto | 0.00% | 1.43% | 1.97% | 2.40% | 2.72% | 3.08% | 3.35% | 3.89% | 4.42% |
| Gastos de Operación / Activo productivo | 1.00% | 0.99% | 1.17% | 1.26% | 1.30% | 1.25% | 1.23% | 1.24% | 1.21% |
| Gastos de Operación-HONORARIOS / Activo productivo | 1.00% | 0.96% | 1.13% | 1.21% | 1.25% | 1.20% | 1.17% | 1.17% | 1.12% |
| HONORARIOS / Activo productivo | 0.00% | 0.03% | 0.04% | 0.05% | 0.05% | 0.06% | 0.06% | 0.08% | 0.08% |
| Activos Productivos/Número de empleados | \$ 3.297.833 | \$ 3.233.187 | \$ 2.788.040 | \$ 2.685.374 | \$ 2.723.641 | \$ 2.871.635 | \$ 2.969.517 | \$ 3.205.288 | \$ 2.999.275 |
| INDICADORES DE GESTION FINANCIERA | | | | | | | | | |
| Activos Productivos / Total Activos | 91% | 94% | 81% | 74% | 76% | 80% | 84% | 85% | 87% |
| Activos Productivos / Pasivos con costo | 365% | 376% | 329% | 273% | 285% | 313% | 344% | 345% | 360% |
| APALANCAMIENTO Pasivo/ Patrimonio | 41% | 41% | 41% | 45% | 45% | 42% | 40% | 40% | 40% |
| Provisión / Cartera | 1.25% | 1.35% | 1.45% | 1.55% | 1.68% | 1.79% | 1.97% | 1.92% | 1.92% |
| Cartera Vencida | 0.93% | 0.27% | 0.28% | 0.31% | 0.38% | 0.38% | 0.38% | 0.44% | 0.44% |
| Cartera en Riesgo | 1.76% | 1.30% | 1.15% | 1.19% | 1.16% | 1.04% | 0.99% | 0.98% | 0.94% |
| INDICADORES DE LIQUIDEZ | | | | | | | | | |
| Activos Líquidos/ Pasivos exigibles de corto plazo | 88.72% | 57.48% | 205.83% | 201.85% | 183.70% | 168.64% | 142.46% | 140.23% | 121.38% |
| Liquidez Disponibles Proyectada/ Liquidez Requerida Proyectada | 213% | 190% | 352% | 246% | 529% | 323% | 174% | 488% | 302% |
| INDICADORES DE SOLVENCIA | | | | | | | | | |
| Patrimonio/Activos | 70.88% | 70.86% | 71.09% | 68.94% | 69.01% | 70.01% | 71.09% | 71.40% | 71.62% |
| Patrimonio Técnico Constituido/Activos Ponderados por Riesgo | 108% | 103% | 99% | 98% | 96% | 91% | 88% | 87% | 83% |
| PROVISIONES POR CUENTAS INCOBRABLES/CARTERA IMPRODUCTIVA BRUTA | 71% | 103% | 126% | 130% | 145% | 172% | 198% | 196% | 205% |
| INDICE DE MOROSIDAD DE LA CARTERA | 0.93% | 0.27% | 0.28% | 0.31% | 0.38% | 0.38% | 0.38% | 0.44% | 0.44% |
| MARGEN DE INTERMEDIACION/TOTAL ACTIVO PROMEDIO | 0.12% | 0.15% | 0.19% | 0.21% | 0.22% | 0.22% | 0.22% | 0.43% | 0.41% |
| GASTO OPERATIVO / MARGEN BRUTO | 28% | 31% | 31% | 32% | 34% | 34% | 34% | 34% | 34% |
| Patrimonio Técnico Requerido / Activos ponderados por riesgo | 9% | 9% | 9% | 9% | 9% | 9% | 9% | 9% | 9% |
| Patrimonio Técnico Constituido / Activos ponderados por riesgo | 108% | 103% | 99% | 98% | 96% | 91% | 88% | 87% | 83% |
| Margen de intermediación/Total pasivos promedio | 0.40% | 0.51% | 0.66% | 0.72% | 0.73% | 0.75% | 0.76% | 1.46% | 1.41% |