

## INDICADORES FINANCIEROS COAC ALIANZA MINAS AL 31 DE OCTUBRE 2024

NOMBRE DEL INDICADOR	2023			2024									VARIACION MENSUAL	PROMEDIO SEPTIEMBRE 2024	
	JUNIO	OCT.	DIC.	ENE	FEB	MAR	ABR	JUN.	JUL.	AGO.	SEP.	OCT.		SEG.2	SEG.1
<b>ESTRUCTURA Y CALIDAD DE ACTIVOS</b>															
ACTIVOS IMPRODUCTIVOS NETOS / TOTAL ACTIVOS	5.59%	5.83%	5.36%	5.60%	4.37%	5.74%	5.64%	4.68%	4.70%	4.43%	4.29%	4.39%	0.10%	9.39%	10.54%
ACTIVOS PRODUCTIVOS / TOTAL ACTIVOS	94.41%	94.17%	94.64%	94.40%	95.63%	94.26%	94.36%	95.32%	95.30%	95.57%	95.71%	95.61%	-0.10%	90.61%	89.46%
ACTIVOS PRODUCTIVOS / PASIVOS CON COSTO	111.78%	112.95%	113.52%	113.12%	114.81%	113.02%	112.75%	113.85%	114.10%	113.83%	113.95%	114.03%	0.08%	109.34%	105.30%
<b>INDICES DE MOROSIDAD</b>															
MOROSIDAD DE LA CARTERA DE CONSUMO	5.78%	6.07%	5.76%	6.12%	6.70%	6.90%	6.73%	6.48%	5.93%	5.73%	5.29%	5.13%	-0.16%	5.31%	7.07%
MOROSIDAD DE LA CARTERA DE CREDITO INMOBILIARIO	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.79%	4.69%
MOROSIDAD DE LA CARTERA DE MICROCREDITO	7.77%	8.88%	6.27%	6.84%	7.17%	7.66%	7.28%	6.29%	6.47%	6.71%	6.57%	6.87%	0.30%	10.30%	12.06%
MOROSIDAD DE LA CARTERA TOTAL	7.10%	7.94%	6.10%	6.60%	7.02%	7.41%	7.10%	6.35%	6.30%	6.40%	6.16%	6.32%	0.16%	7.91%	8.80%
<b>COBERTURA DE PROVISIONES PARA CARTERA IMPRODUCTIVA</b>															
COBERTURA DE LA CARTERA DE CREDITO CONSUMO	87.82%	86.89%	75.75%	72.51%	76.52%	76.29%	72.78%	75.96%	82.03%	88.28%	94.40%	91.67%	-2.73%	92.67%	95.34%
COBERTURA DE LA CARTERA DE CREDITO INMOBILIARIO	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	83.65%	62.92%
COBERTURA DE LA CARTERA DE MICROCREDITO	79.94%	74.15%	90.19%	85.09%	78.89%	77.32%	70.53%	91.70%	90.31%	90.19%	94.07%	91.07%	-3.00%	82.19%	89.80%
COBERTURA DE LA CARTERA PROBLEMÁTICA	82.11%	77.41%	85.69%	81.27%	78.15%	77.01%	78.87%	94.49%	96.43%	98.73%	103.42%	100.24%	-3.18%	86.50%	90.65%
<b>EFICIENCIA MICROECONOMICA</b>															
GASTOS DE OPERACION ESTIMADOS / TOTAL ACTIVO PROMEDIO	5.84%	5.83%	5.78%	4.77%	5.01%	5.04%	5.17%	5.25%	5.26%	5.26%	5.25%	5.27%	0.02%	6.06%	3.69%
GASTOS DE OPERACION / MARGEN FINANCIERO	106.39%	102.13%	104.38%	95.52%	93.97%	97.98%	97.20%	95.86%	95.86%	99.44%	99.15%	97.65%	-1.50%	103.06%	99.74%
GASTOS DE PERSONAL ESTIMADOS / ACTIVO PROMEDIO	2.93%	2.90%	2.89%	2.41%	2.60%	2.51%	2.49%	2.46%	2.45%	2.46%	2.40%	2.42%	0.02%	2.68%	1.54%
<b>RENTABILIDAD</b>															
RESULTADOS DEL EJERCICIO / PATRIMONIO PROMEDIO	1.20%	2.30%	0.44%	1.91%	2.63%	3.53%	3.27%	2.99%	2.96%	1.62%	1.92%	2.38%	0.46%	1.68%	2.79%
RESULTADOS DEL EJERCICIO / ACTIVO PROMEDIO	0.15%	0.30%	0.06%	0.27%	0.37%	0.50%	0.46%	0.42%	0.42%	0.23%	0.27%	0.33%	0.06%	0.25%	0.35%
<b>LIQUIDEZ</b>															
FONDOS DISPONIBLES / TOTAL DEPOSITOS A CORTO PLAZO	19.83%	16.21%	23.62%	21.80%	18.06%	20.74%	26.06%	22.70%	18.24%	21.44%	21.39%	18.60%	-2.79%	29.28%	32.77%
INDICE DE SOLVENCIA	13.21%	13.83%	14.22%	14.19%	14.31%	14.30%	14.36%	14.02%	14.02%	13.90%	13.87%	13.89%	0.02%		

CHRISTIAN SANTIAGO LUGUANA NACATA  
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Revisado por:  
 Ing. Christian Luguana  
**GERENTE GENERAL**

Maritza del Pilar Soriano Mancheno  
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Elaborado por:  
 Lic. Maritza Soriano  
**CONTADORA GENERAL**