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Consorcio de organizaciones privadas de promoción al desarrollo de la pequeña y micro empresa

Iniciativa Microfinanzas

USAID

REPORTE FINANCIERO DE INSTITUCIONES DE MICROFINANZAS

Información a Junio 2004

IMFs
No Reguladas

A Junio 2004

RATIOS FINANCIEROS DE IMFs NO REGULADAS A JUNIO DEL 2004

	TIPO	IPR	FINCA PERU	IDESI LA LIBERTAD	PROMUJER	AB PRISMA	CARITAS	EDRAPOSPO PAF	GCOD	EDRAPROSPO ALCOM	FOVIDA	MIDE	ADRA PERU	IDESI LAMBAYEQUE	FONDESURCO	MRAMOS BBCC	IDESPA	AMA	IDER CV
1	Disponible/Activo Total	4.45%	32.83%	2.64%	21.87%	21.33%	46.51%	14.44%	1.00%	24.17%	15.31%	14.67%	7.85%	8.85%	13.67%	20.72%	9.17%	3.38%	4.73%
2	Cartera Neta de Provisión/Activo Total	65.67%	56.71%	61.45%	75.35%	73.62%	36.98%	82.27%	84.25%	73.57%	80.25%	80.47%	91.26%	65.49%	80.80%	70.42%	77.39%	81.93%	72.47%
3	Cartera Total/Patrimonio (en veces)	2.66	0.61	2.41	1.44	1.53	1.57	1.82	1.46	-21.43	1.17	19.53	1.04	6.85	1.38	0.82	0.83	1.87	2.00
4	Pasivo Total/ Activo Total	80.49%	7.53%	72.39%	45.92%	23.54%	75.53%	54.15%	41.19%	103.49%	27.30%	95.70%	10.99%	89.72%	37.21%	14.49%	0.01%	52.94%	60.43%
5	Activo Total/patrimonio (en Veces)	5.13	1.08	3.62	1.85	1.31	4.09	2.18	1.70	-28.68	1.38	23.25	1.12	9.73	1.59	1.17	1.00	2.12	2.53
6	Pasivo Total/Patrimonio (en veces)	4.13	0.08	2.62	0.85	0.31	3.09	1.18	0.70	-29.68	0.38	22.25	0.12	8.73	0.59	0.17	0.00	1.12	1.53
7	Margen Financiero Puro/Gasto Operativo Total	76.77%	112.12%	77.65%	146.49%	69.28%	102.44%	102.64%	198.12%	51.81%	179.32%	104.28%	165.07%	63.08%	118.46%	76.68%	127.33%	94.77%	124.42%
8	Utilidad/Activo Total	0.77%	3.56%	2.14%	6.36%	-3.51%	6.77%	1.15%	7.91%	-16.57%	7.32%	2.43%	10.41%	-0.71%	3.76%	-4.78%	5.65%	3.00%	2.80%
9	Utilidad/Cartera Total Promedio	1.73%	5.90%	3.44%	8.24%	-3.04%	17.19%	1.15%	9.36%	-19.50%	10.20%	2.96%	11.11%	-1.02%	4.61%	-6.88%	6.60%	3.66%	3.60%
10	Ingreso Total/Gasto Total	105.63%	115.87%	109.76%	147.62%	100.49%	169.69%	110.49%	190.96%	58.52%	178.43%	114.47%	164.07%	98.11%	133.94%	78.66%	135.83%	110.95%	122.13%
11	Ingreso por Colocaciones/Gasto Total	82.57%	95.43%	80.84%	139.61%	69.80%	96.65%	98.70%	176.35%	54.36%	140.62%	99.86%	154.48%	64.41%	102.47%	77.15%	127.10%	92.94%	118.83%
12	Gasto Operativo Total/Cartera Total Promedio	20.67%	33.09%	26.07%	16.01%	19.77%	24.58%	25.85%	8.38%	43.65%	10.97%	16.25%	17.07%	27.75%	10.69%	31.26%	18.41%	28.62%	14.74%
13	Gasto de Personal/Cartera Total Promedio	3.63%	20.27%	11.61%	6.68%	8.75%	12.58%	11.13%	5.03%	11.29%	5.41%	6.99%	10.71%	9.44%	5.20%	21.56%	11.21%	12.50%	7.01%
14	N° Préstamos Vigentes PYME/N° Analistas	410	290	316	490	258	309	169	310	305	223	330	345	355	213	338	305	233	317
15	N° de Préstamos Vigentes PYME/N° de Empleados	62	108	105	257	116	180	67	197	233	112	213	186	118	76	234	61	156	67
16	Cartera MES/N° de Empleados (Miles S/)	77,984	46,591	122,290	92,808	115,694	84,731	103,883	107,282	80,255	326,395	96,115	85,712	110,039	272,800	100,674	61,186	120,765	52,811
17	Cartera MES/N° de Analistas (Miles S/)	519,891	125,594	366,869	176,562	258,087	145,738	259,707	168,585	104,948	652,789	148,541	159,180	330,116	763,840	145,418	305,931	181,148	250,852
18	Cartera en Riesgo > 30 días/Cartera Total	15.15%	1.44%	12.55%	0.00%	39.27%	5.45%	7.03%	5.38%	2.55%	6.35%	5.14%	0.07%	13.64%	9.90%	0.29%	9.71%	11.83%	8.73%
19	Provisiones/Cartera Total	12.13%	2.37%	7.80%	3.29%	39.32%	5.73%	4.18%	1.82%	2.85%	5.75%	4.19%	1.05%	7.09%	7.01%	1.22%	6.85%	7.04%	8.34%
20	Provisiones/Cartera en Riesgo > 30 Dias	80.02%	163.94%	62.11%	100.00%	100.12%	105.30%	59.43%	33.77%	111.99%	90.65%	81.56%	100.00%	51.94%	70.85%	100.00%	70.51%	59.54%	95.54%
21	N° Final de Créditos MES/N° Inicial de Créditos MES	-21.00%	0.71%	17.91%	13.62%	-25.13%	1.48%	-21.08%	-1.54%	28.13%	-3.74%	-0.68%	6.97%	9.58%	8.46%	-0.13%	-5.73%	24.88%	-3.79%
22	Saldo Final Cartera MES/Saldo Inicial Cartera MES	38.44%	-11.69%	15.24%	1.77%	7.08%	-4.24%	-28.69%	2.96%	-21.52%	46.08%	5.15%	-3.06%	2.82%	13.82%	0.93%	-5.73%	16.43%	3.23%

PRINCIPALES RUBROS DE EEFF DE IMFs NO REGULADAS A JUNIO DEL 2004

	Activo Total (S/.)	Pasivo Total (S/.)	Patrimonio (S/.)	Ingresos Financ. (S/.)	Gastos Operativos (S/.)
ONG Adra Peru	3,624,247	398,181	3,226,066	965,754	579,550
ONG AMA	1,644,178	870,425	773,753	430,248	385,514
ONG Caritas del Perú	18,914,066	14,285,347	4,628,719	1,882,149	1,830,981
ONG GCOD	1,375,235	566,420	808,815	215,587	97,503
ONG Edaprospo - ALCOM	1,826,171	1,889,839	-63,668	401,877	677,252
ONG Edaprospo - PAF	1,864,607	1,009,745	854,862	563,917	483,836
ONG Finca	5,103,195	384,404	4,718,791	1,267,949	1,019,246
ONG Fondesurco	4,395,131	1,635,598	2,759,533	558,271	383,593
ONG Fovida	2,299,773	627,934	1,671,838	358,133	180,998
ONG IDER Cesar Vallejo	1,269,407	767,114	502,293	196,149	145,547
ONG Idesi La Libertad	2,202,001	1,593,920	608,080	403,744	357,219
ONG Idesi Lambayeque	936,727	840,411	96,316	163,726	180,701
ONG Idespa	736,467	109	736,358	147,848	116,075
ONG IPR	3,004,179	2,418,130	586,049	340,718	277,642
ONG Manuela Ramos - BBCC	5,625,775	815,170	4,810,606	975,129	1,221,802
ONG Mide	1,945,509	1,861,834	83,676	337,520	259,034
ONG Prisma	16,881,394	3,974,198	12,907,196	2,734,729	3,849,181
ONG Promujer	9,290,808	4,266,267	5,024,541	1,769,417	1,148,665

PERSONAL, CREDITOS ACTIVOS Y CARTERA DE IMFs NO REGULADAS A JUNIO DEL 2004

	Nº de Personal	Nº de Analistas	Nº de Préstamos	Cartera (S/.)	Cartera (US $/)	Saldo de Crédito Prom ($)	Crédito Prom ($)
ONG Adra Ofasa	39	21	7,246	3,342,774	960,016	132	230
ONG AMA	12	8	1,867	1,449,183	416,193	223	250
ONG Caritas del Perú	86	50	15,451	7,286,875	2,092,727	135	210
ONG GCOD	11	7	2,168	1,180,097	338,914	156	229
ONG Edaprospo - ALCOM	17	13	3,963	1,364,329	391,823	99	149
ONG Edaprospo - PAF	15	6	1,011	1,558,242	447,513	443	558
ONG Finca	62	23	6,681	2,888,666	829,600	124	208
ONG Fondesurco	14	5	1,064	3,819,201	1,096,841	1,031	1,229
ONG Fovida	6	3	669	1,958,367	562,426	841	1,108
ONG IDER Cesar Vallejo	19	4	1,269	1,003,409	288,170	227	352
ONG Idesi La Libertad	12	4	1,264	1,467,474	421,446	333	267
ONG Idesi Lambayeque	6	2	709	660,232	189,613	267	376
ONG Idespa	10	2	610	611,861	175,721	288	359
ONG IPR	20	3	1,230	1,559,674	447,925	364	374
ONG Manuela Ramos - BBCC	39	27	9,123	3,926,297	1,127,598	124	186
ONG Mide	17	11	3,627	1,633,956	469,258	129	158
ONG Prisma	174	78	20,105	20,130,778	5,781,384	288	357
ONG Promujer	78	41	20,074	7,239,035	2,078,988	104	105

INDICADORES DE PERFORMANCE INSTITUCIONAL DE IMFs NO REGULADAS A JUNIO DEL 2004

	Caja y Bancos / Activo Total	Pasivo Total / Activo Total	Cartera / Activo Total	Gastos Operat./ Activo Total	Margen Financ./ Gastos Operat.	Cartera en Riesgo	Utilidad / Activo Total
ONG Adra Ofasa	7.85%	10.99%	91.26%	15.99%	165.07%	0.07%	10.41%
ONG AMA	3.38%	52.94%	81.93%	23.45%	94.77%	11.83%	3.00%
ONG Caritas del Perú	46.51%	75.53%	36.98%	9.68%	102.44%	5.45%	6.77%
ONG GCOD	1.00%	41.19%	84.25%	7.09%	198.12%	5.38%	7.91%
ONG Edaprospo - ALCOM	24.17%	103.49%	73.57%	37.09%	51.81%	2.55%	-16.57%
ONG Edaprospo - PAF	14.44%	54.15%	82.27%	25.95%	102.64%	7.03%	1.15%
ONG Finca	32.83%	7.53%	56.71%	19.97%	112.12%	1.44%	3.56%
ONG Fondesurco	13.67%	37.21%	80.80%	8.73%	118.46%	9.90%	3.76%
ONG Fovida	15.31%	27.30%	80.25%	7.87%	179.32%	6.35%	7.32%
ONG IDER Cesar Vallejo	4.73%	60.43%	72.47%	11.47%	124.42%	8.73%	2.80%
ONG Idesi La Libertad	2.64%	72.39%	61.45%	16.22%	77.65%	12.55%	2.14%
ONG Idesi Lambayeque	8.85%	89.72%	65.49%	19.29%	63.08%	13.64%	-0.71%
ONG Idespa	9.17%	0.01%	77.39%	15.76%	127.33%	9.71%	5.65%
ONG IPR	4.45%	80.49%	65.67%	9.24%	76.77%	15.15%	0.77%
ONG Manuela Ramos - BBCC	20.72%	14.49%	70.42%	21.72%	76.68%	0.29%	-4.78%
ONG Mide	14.67%	95.70%	80.47%	13.31%	104.28%	5.14%	2.43%
ONG Prisma	21.33%	23.54%	73.62%	22.80%	69.28%	39.27%	-3.51%
ONG Promujer	21.87%	45.92%	75.35%	12.36%	146.49%	0.00%	6.36%

INDICADORES DE PERFORMANCE INSTITUCIONAL DE IMFs NO REGULADAS A JUNIO DEL 2004

	Variación % Nº Prést. MES Jun 04/ Dic 03	Variación % Cartera MES Jun 04/ Dic 03	Nº Prést. MES / Empleado	Cartera MES / Empleado (en S/..)	Nº Prést. MES / Analista	Cartera MES / Analista (en S/..)
ONG Adra Ofasa	7%	-3%	186	85,712	345	159,180
ONG AMA	25%	16%	156	120,765	233	181,148
ONG Caritas del Perú	1%	-4%	180	84,731	309	145,738
ONG GCOD	-2%	3%	197	107,282	310	168,585
ONG Edaprospo - ALCOM	28%	-22%	233	80,255	305	104,948
ONG Edaprospo - PAF	-21%	-29%	67	103,883	169	259,707
ONG Finca	1%	-12%	108	46,591	290	125,594
ONG Fondesurco	8%	14%	76	272,800	213	763,840
ONG Fovida	-4%	46%	112	326,395	223	652,789
ONG IDER Cesar Vallejo	-4%	3%	67	52,811	317	250,852
ONG Idesi La Libertad	18%	15%	105	122,290	316	366,869
ONG Idesi Lambayeque	10%	3%	118	110,039	355	330,116
ONG Idespa	-6%	-6%	61	61,186	305	305,931
ONG IPR	-21%	38%	62	77,984	410	519,891
ONG Manuela Ramos - BBCC	0%	1%	234	100,674	338	145,418
ONG Mide	-1%	5%	213	96,115	330	148,541
ONG Prisma	-25%	7%	116	115,694	258	258,087
ONG Promujer	14%	2%	257	92,808	490	176,562

DISTRIBUCIÓN DE NUMERO DE CREDITOS POR TECNOLOGIA, SECTOR, DESTINO Y GENERO
POR IMFs NO REGULADAS DE ENERO A JUNIO DEL 2004

	Indiv.	Solid.	BBCC	Prod.	Agro.	Com.	Serv.	Cap. Trab.	Act. Fijo	Libre Disp.	Masc.	Fem.
ONG Adra Ofasa	0%	0%	100%	11%	0%	82%	7%	100%	0%	0%	0%	100%
ONG AMA	100%	0%	0%	7%	0%	67%	26%	98%	2%	0%	28%	72%
ONG Caritas del Perú	0%	39%	61%	9%	5%	75%	11%	100%	0%	0%	14%	86%
ONG GCOD	19%	0%	81%	6%	2%	49%	43%	0%	0%	100%	14%	86%
ONG Edaprospo - ALCOM	0%	8%	92%	6%	0%	84%	10%	100%	0%	0%	17%	83%
ONG Edaprospo - PAF	100%	0%	0%	9%	0%	75%	16%	90%	0%	10%	37%	63%
ONG Finca	1%	0%	99%	10%	0%	75%	15%	100%	0%	0%	1%	99%
ONG Fondesurco	97%	3%	0%	0%	79%	19%	2%	93%	7%	0%	69%	31%
ONG Fovida	97%	3%	0%	8%	18%	68%	5%	100%	0%	0%	42%	58%
ONG IDER Cesar Vallejo	100%	0%	0%	18%	0%	66%	16%	100%	0%	0%	0%	100%
ONG Idesi La Libertad	100%	0%	0%	0%	0%	97%	3%	100%	0%	0%	35%	65%
ONG Idesi Lambayeque	100%	0%	0%	10%	0%	42%	48%	99%	0%	0%	58%	42%
ONG Idespa	99%	1%	0%	3%	9%	70%	18%	83%	17%	0%	31%	69%
ONG IPR	100%	0%	0%	35%	0%	60%	5%	99%	1%	0%	52%	48%
ONG Manuela Ramos - BBCC	0%	0%	100%	0%	0%	100%	0%	100%	0%	0%	0%	100%
ONG Mide	7%	81%	12%	8%	32%	54%	6%	0%	2%	98%	5%	95%
ONG Prisma	12%	17%	71%	51%	12%	36%	0%	100%	0%	0%	43%	57%
ONG Promujer	0%	0%	100%	0%	0%	100%	0%	100%	0%	0%	0%	100%

DISTRIBUCION DE LAS COLOCACIONES (SOLES) POR TECNOLOGIA, SECTOR, DESTINO Y GENERO
POR IMFs NO REGULADAS DE ENERO A JUNIO DEL 2004

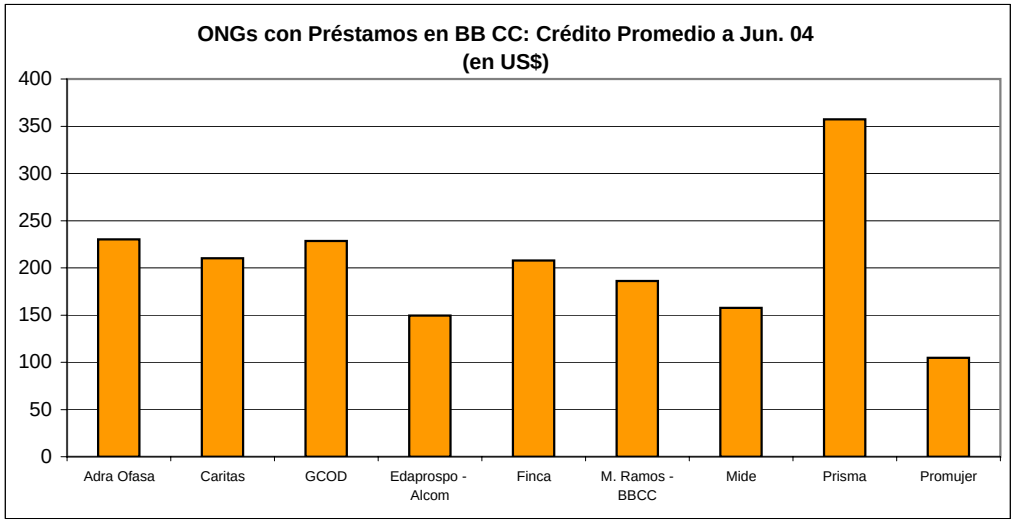
	Indiv.	Solid.	BBCC	Prod.	Agro.	Com.	Serv.	Cap. Trab.	Act. Fijo	Libre Disp.	Masc.	Fem.
ONG Adra Ofasa	0%	0%	100%	11%	0%	81%	7%	100%	0%	0%	0%	100%
ONG AMA	100%	0%	0%	7%	0%	59%	33%	100%	0%	0%	40%	60%
ONG Caritas del Perú	0%	55%	45%	8%	5%	75%	12%	100%	0%	0%	15%	85%
ONG GCOD	39%	0%	61%	9%	3%	47%	40%	0%	0%	100%	22%	78%
ONG Edaprospo - ALCOM	0%	15%	85%	6%	0%	84%	10%	100%	0%	0%	17%	83%
ONG Edaprospo - PAF	100%	0%	0%	9%	0%	75%	16%	90%	0%	10%	37%	63%
ONG Finca	2%	0%	98%	10%	0%	75%	15%	100%	0%	0%	1%	99%
ONG Fondesurco	97%	3%	0%	0%	75%	22%	3%	91%	9%	0%	70%	30%
ONG Fovida	2%	98%	0%	9%	15%	61%	15%	100%	0%	0%	58%	42%
ONG IDER Cesar Vallejo	100%	0%	0%	19%	0%	66%	16%	100%	0%	0%	0%	100%
ONG Idesi La Libertad	100%	0%	0%	0%	0%	50%	50%	100%	0%	0%	60%	40%
ONG Idesi Lambayeque	100%	0%	0%	10%	0%	36%	53%	99%	0%	0%	64%	36%
ONG Idespa	99%	1%	0%	3%	8%	66%	23%	79%	21%	0%	32%	68%
ONG IPR	100%	0%	0%	39%	0%	58%	3%	99%	1%	0%	52%	48%
ONG Manuela Ramos - BBCC	0%	0%	100%	0%	0%	100%	0%	100%	0%	0%	0%	100%
ONG Mide	12%	73%	15%	8%	32%	54%	6%	0%	4%	96%	7%	93%
ONG Prisma	26%	18%	56%	43%	26%	30%	0%	100%	0%	0%	51%	49%
ONG Promujer	0%	29%	71%	0%	0%	100%	0%	100%	0%	0%	0%	100%

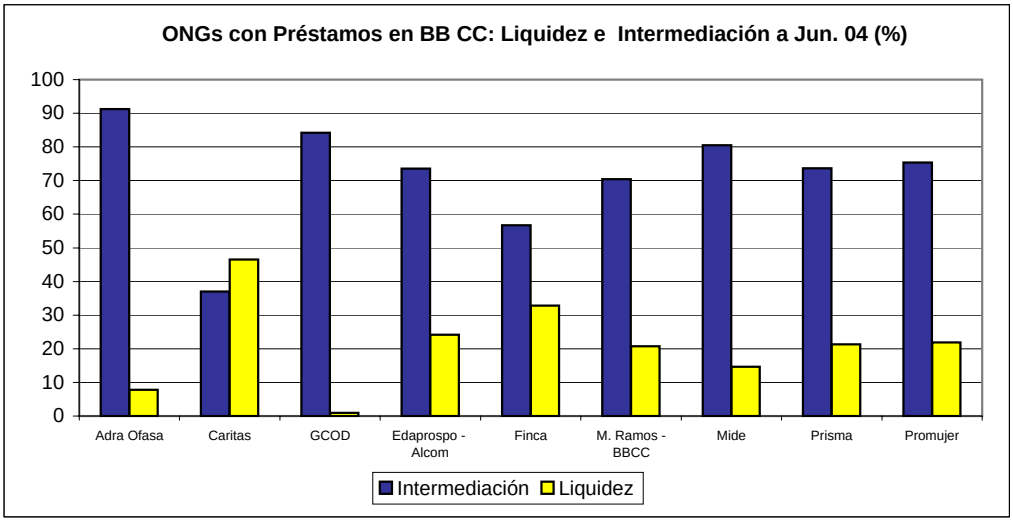
DISTRIBUCIÓN DE NUMERO DE CREDITOS POR MONTOS Y PLAZOS POR IMFs NO REGULADAS
DE ENERO A JUNIO DEL 2004

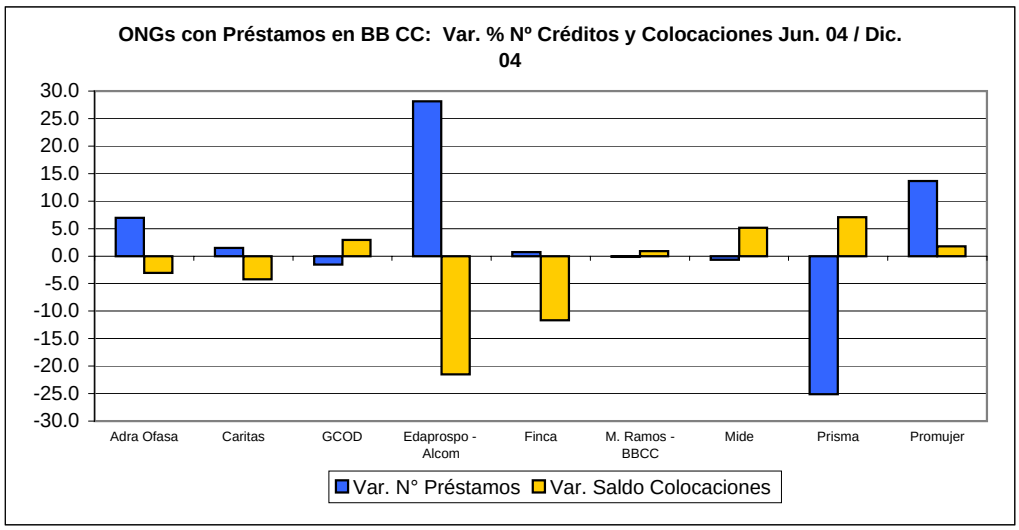
	US $ Dólares				Meses			
	Hasta a 400	401 a 1000	1001 a 3000	3001 a más	Hasta 4	4 a 12	13 a 24	25 a más
ONG Adra Ofasa	89%	11%	0%	0%	49%	51%	0%	0%
ONG AMA	92%	8%	1%	0%	86%	14%	0%	0%
ONG Caritas del Perú	95%	5%	0%	0%	54%	46%	0%	0%
ONG GCOD	90%	8%	1%	0%	17%	83%	0%	0%
ONG Edaprospo - ALCOM	100%	0%	0%	0%	92%	8%	0%	0%
ONG Edaprospo - PAF	51%	36%	13%	1%	7%	92%	0%	0%
ONG Finca	92%	8%	1%	0%	85%	15%	0%	0%
ONG Fondesurco	9%	45%	46%	1%	1%	90%	9%	0%
ONG Fovida	28%	41%	28%	3%	27%	70%	3%	0%
ONG IDER Cesar Vallejo	66%	34%	0%	0%	6%	94%	0%	0%
ONG Idesi La Libertad	99%	1%	0%	0%	96%	4%	0%	0%
ONG Idesi Lambayeque	0%	95%	5%	0%	41%	39%	20%	0%
ONG Idespa	71%	25%	4%	0%	19%	77%	4%	0%
ONG IPR	71%	25%	5%	0%	36%	63%	1%	0%
ONG Manuela Ramos - BBCC	100%	0%	0%	0%	100%	0%	0%	0%
ONG Mide	95%	5%	0%	0%	33%	67%	0%	0%
ONG Prisma	87%	13%	0%	0%	28%	72%	0%	0%
ONG Promujer	99%	1%	0%	0%	68%	32%	0%	0%

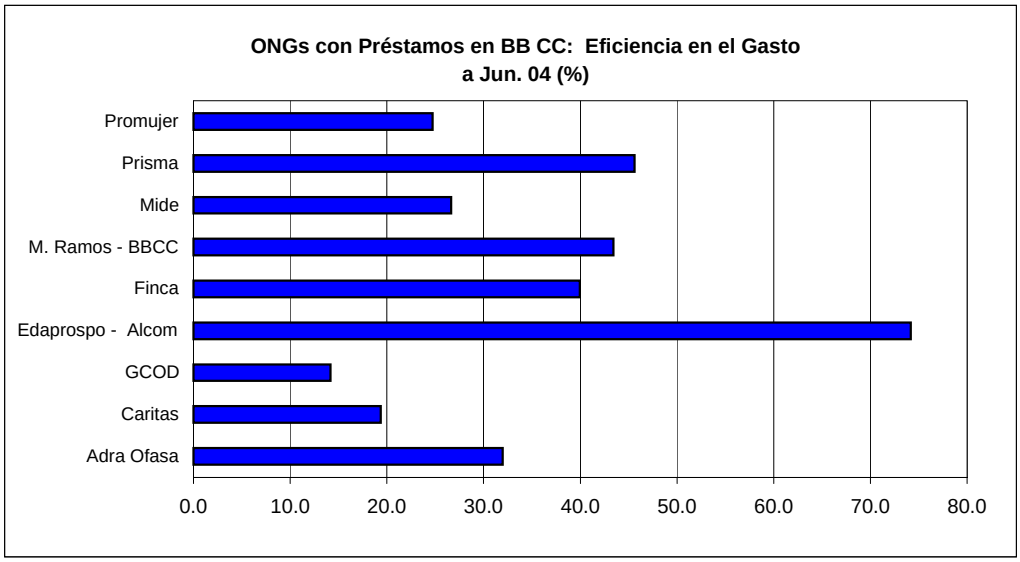
DISTRIBUCIÓN DE LAS COLOCACIONES (SOLES) POR MONTOS Y PLAZOS POR IMFs NO REGULADAS
DE ENERO A JUNIO DEL 2004

	US $ Dólares				Meses			
	Hasta a 400	401 a 1000	1001 a 3000	3001 a más	Hasta 4	4 a 12	13 a 24	25 a más
ONG Adra Ofasa	73%	25%	2%	0%	44%	56%	0%	0%
ONG AMA	65%	19%	3%	13%	74%	26%	0%	0%
ONG Caritas del Perú	86%	14%	0%	0%	48%	52%	0%	0%
ONG GCOD	74%	18%	8%	0%	11%	89%	0%	0%
ONG Edaprospo - ALCOM	100%	0%	0%	0%	86%	14%	0%	0%
ONG Edaprospo - PAF	21%	38%	34%	7%	4%	92%	4%	0%
ONG Finca	69%	25%	6%	0%	77%	23%	0%	0%
ONG Fondesurco	2%	29%	66%	3%	2%	85%	13%	0%
ONG Fovida	5%	25%	41%	29%	27%	67%	6%	0%
ONG IDER Cesar Vallejo	43%	56%	1%	0%	4%	95%	0%	0%
ONG Idesi La Libertad	50%	4%	1%	46%	90%	8%	2%	0%
ONG Idesi Lambayeque	0%	78%	22%	0%	34%	46%	20%	0%
ONG Idespa	43%	40%	17%	0%	14%	74%	12%	0%
ONG IPR	42%	40%	17%	1%	31%	66%	3%	0%
ONG Manuela Ramos - BBCC	100%	0%	0%	0%	100%	0%	0%	0%
ONG Mide	80%	16%	4%	0%	23%	77%	0%	0%
ONG Prisma	82%	18%	0%	0%	24%	76%	0%	0%
ONG Promujer	98%	2%	0%	0%	59%	41%	0%	0%

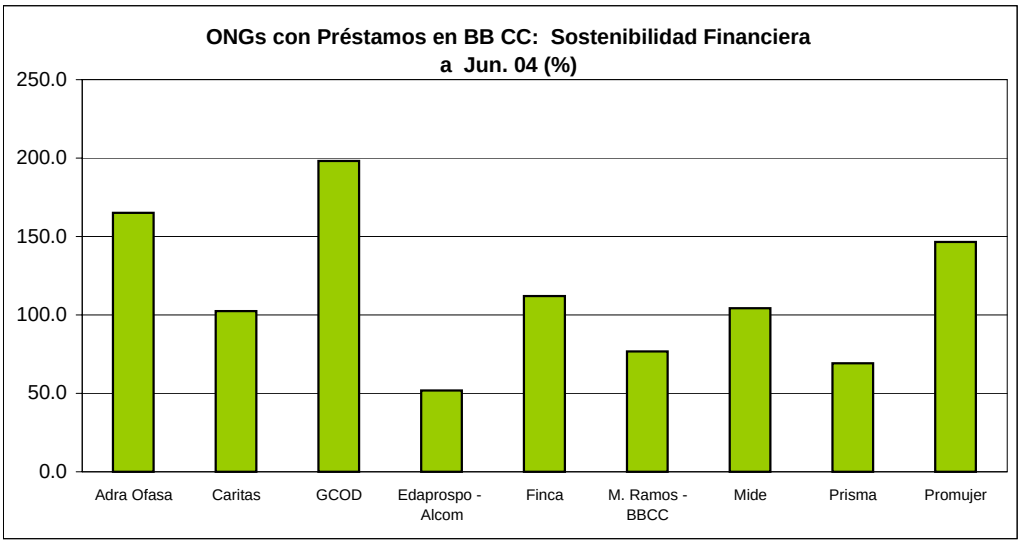

ONGs con Préstamos en BB CC: Crédito Promedio a Jun. 04
(en US$)
400
350
300
250
200
150
100
50
0
Adra Ofasa
Caritas
GCOD
Edaprospo - Alcom
Finca
M. Ramos - BBCC
Mide
Prisma
Promujer

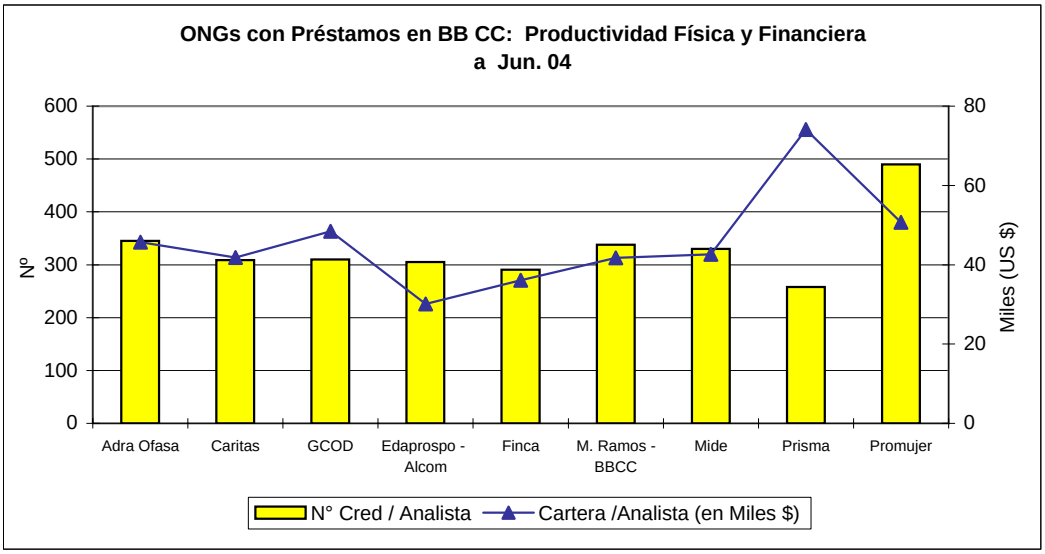

ONGs con Préstamos en BB CC: Liquidez e Intermediación a Jun. 04 (%)
100
90
80
70
60
50
40
30
20
10
0
Adra Ofasa
Caritas
GCOD
Edaprospo - Alcom
Finca
M. Ramos - BBCC
Mide
Prisma
Promujer
Intermediación
Liquidez

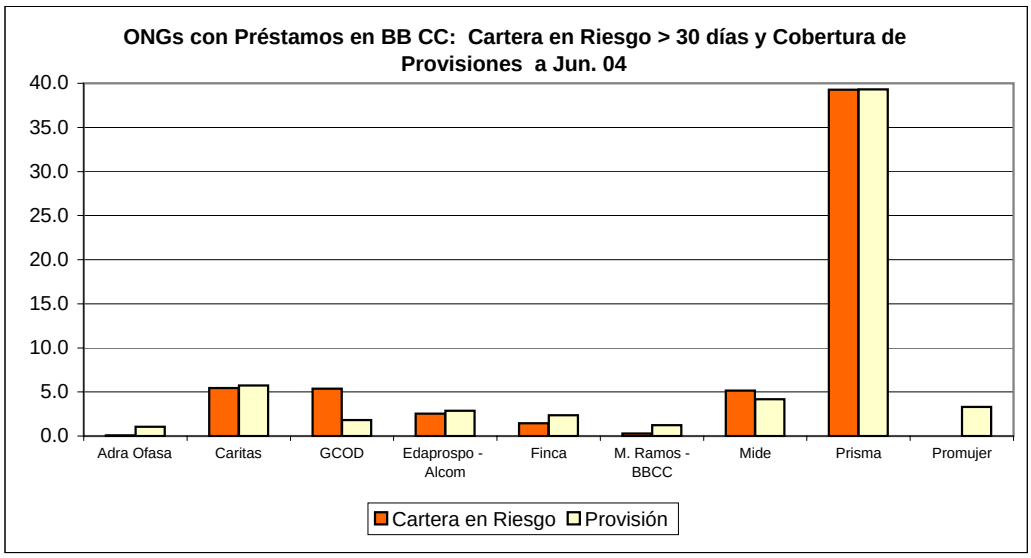

ONGs con Préstamos en BB CC: Var. % Nº Créditos y Colocaciones Jun. 04 / Dic. 04
30.0
25.0
20.0
15.0
10.0
5.0
0.0
-5.0
-10.0
-15.0
-20.0
-25.0
-30.0
Adra Ofasa
Caritas
GCOD
Edaprospo - Alcom
Finca
M. Ramos - BBCC
Mide
Prisma
Promujer
Var. N° Préstamos
Var. Saldo Colocaciones

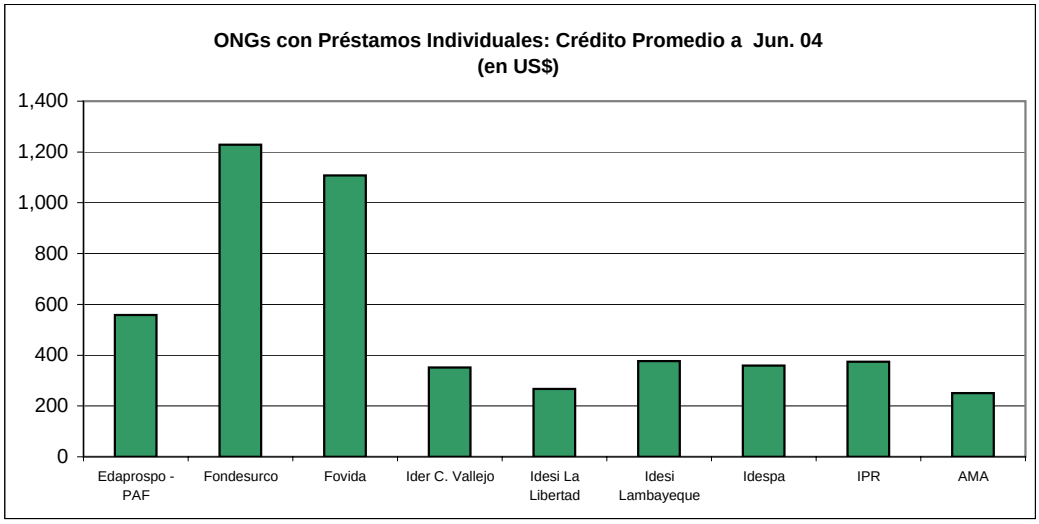


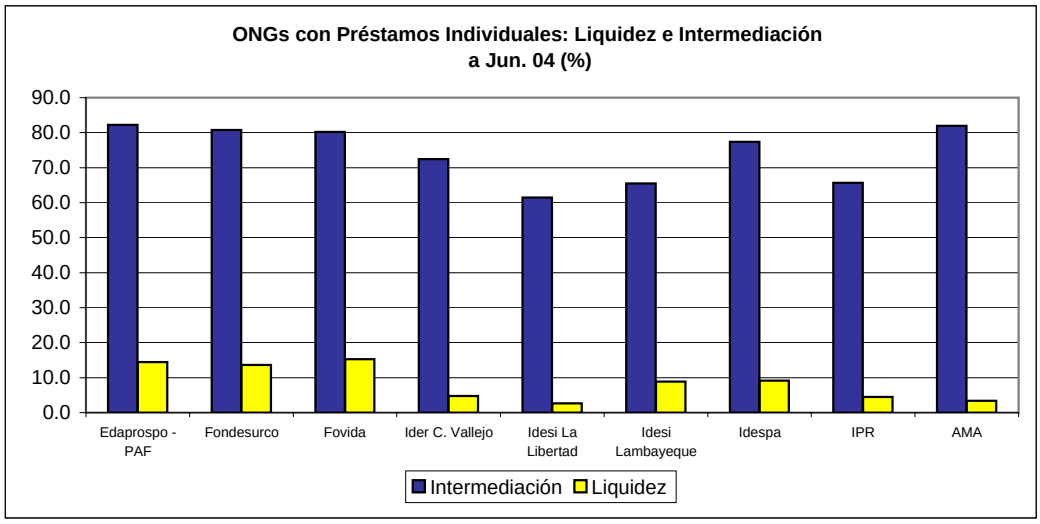
(*) Indicador anualizado

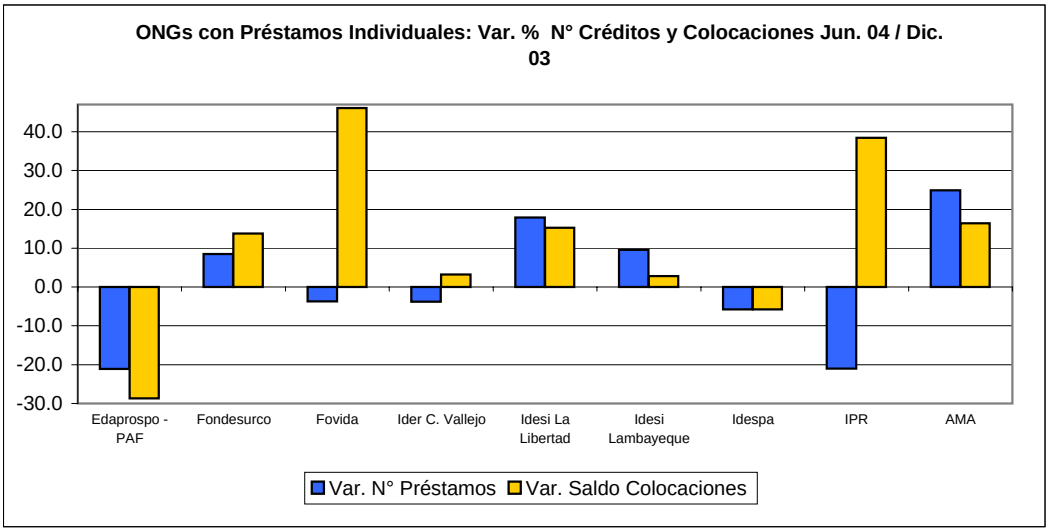


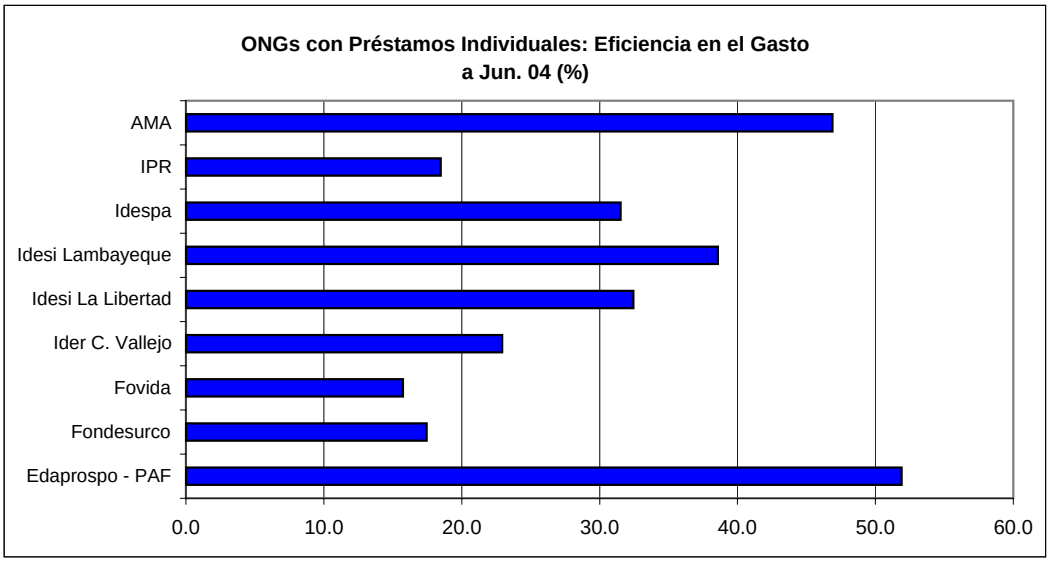



ONGs con Préstamos en BB CC: Cartera en Riesgo > 30 días y Cobertura de Provisiones a Jun. 04
40.0
35.0
30.0
25.0
20.0
15.0
10.0
5.0
0.0
Adra Ofasa
Caritas
GCOD
Edaprospo - Alcom
Finca
M. Ramos - BBCC
Mide
Prisma
Promujer
Cartera en Riesgo
Provisión

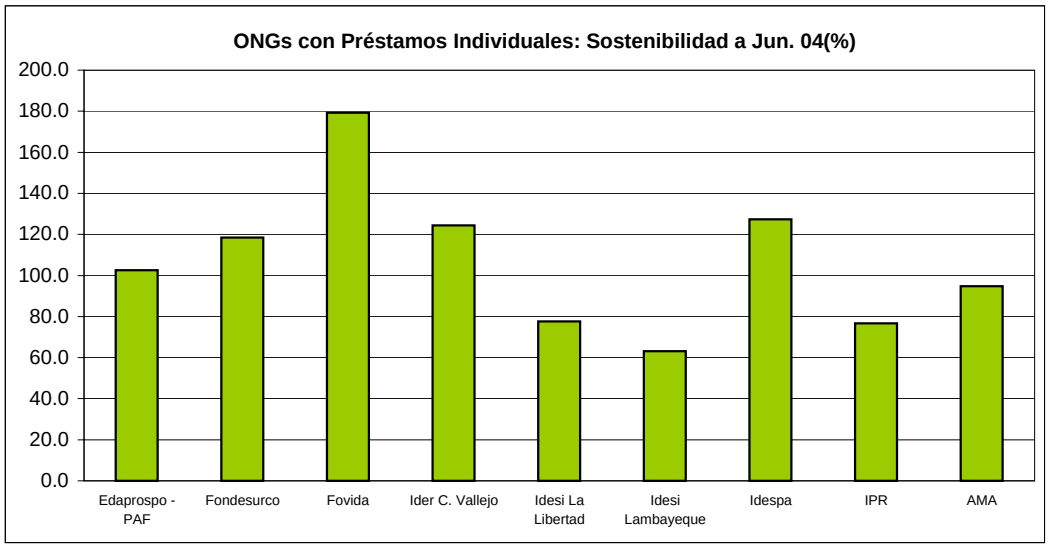

ONGs con Préstamos Individuales: Crédito Promedio a Jun. 04
(en US$)
1,400
1,200
1,000
800
600
400
200
0
Edaprospo - PAF
Fondesurco
Fovida
Ider C. Vallejo
Idesi La Libertad
Idesi Lambayeque
Idespa
IPR
AMA

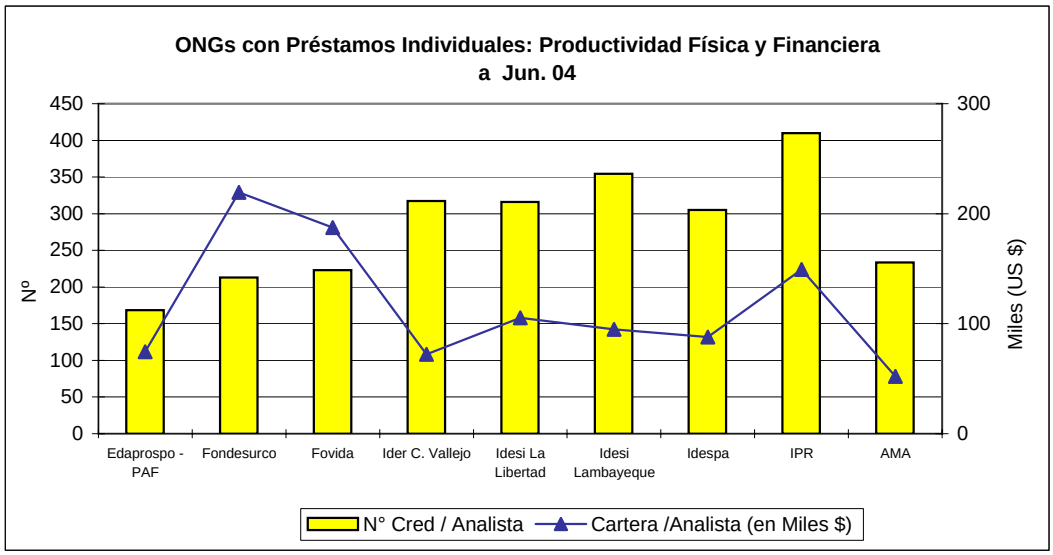

ONGs con Préstamos Individuales: Liquidez e Intermediación
a Jun. 04 (%)
90.0
80.0
70.0
60.0
50.0
40.0
30.0
20.0
10.0
0.0
Edaprospo - PAF
Fondesurco
Fovida
Ider C. Vallejo
Idesi La Libertad
Idesi Lambayeque
Idespa
IPR
AMA
Intermediación
Liquidez

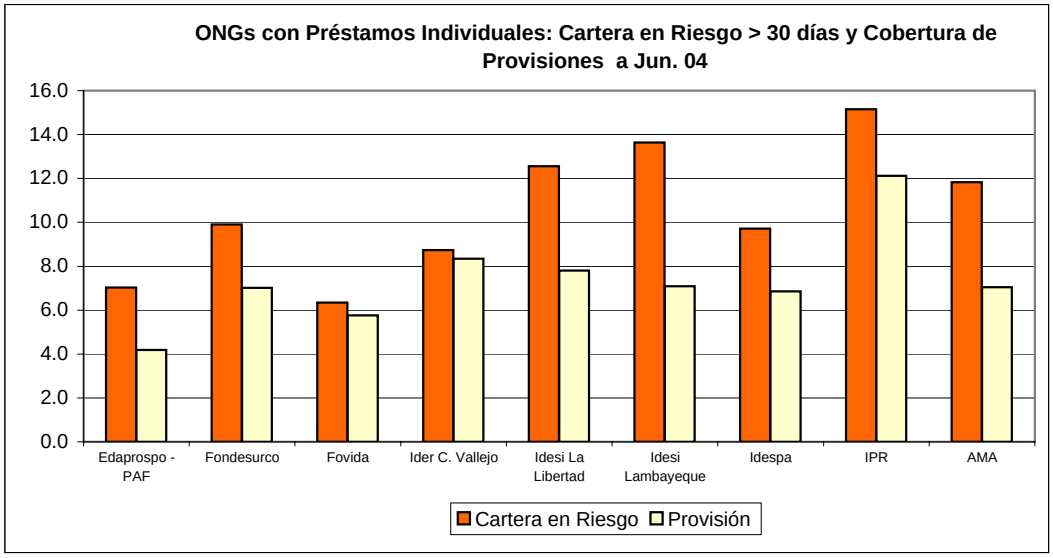

ONGs con Préstamos Individuales: Var. % N° Créditos y Colocaciones Jun. 04 / Dic. 03
40.0
30.0
20.0
10.0
0.0
-10.0
-20.0
-30.0
Edaprospo - PAF
Fondesurco
Fovida
Ider C. Vallejo
Idesi La Libertad
Idesi Lambayeque
Idespa
IPR
AMA
Var. N° Préstamos
Var. Saldo Colocaciones



(*) Indicador anualizado






ONGs con Préstamos Individuales: Cartera en Riesgo > 30 días y Cobertura de Provisiones a Jun. 04
16.0
14.0
12.0
10.0
8.0
6.0
4.0
2.0
0.0
Edaprospo - PAF
Fondesurco
Fovida
Ider C. Vallejo
Idesi La Libertad
Idesi Lambayeque
Idespa
IPR
AMA
Cartera en Riesgo
Provisión

IMFs Reguladas

A Junio 2004

RATIOS FINANCIEROS DE IMFs REGULADAS A JUNIO DEL 2004

	TIPO	SOLIDARIDAD	CREDIVISION	CONFIANZA	CREAR CUSCO	CREAR TACNA	CREAR AREQUIPA	PRO-EMPRESA	EDYFICAR	NUEVA VISION	CREAR TRUJILLO	CAMCO PIURA	PRO-NEGOCIOS	CMAC MAYNAS	CMAC CUSCO	CMAC CHINCHA	CAC TOCACHE
1	Disponible/Activo Total	26.17%	9.43%	27.67%	8.35%	5.06%	11.98%	12.41%	11.52%	9.46%	15.27%	38.02%	12.52%	26.21%	26.55%	10.68%	24.91%
2	Cartera Neta de Provisión/Activo Total	64.13%	87.54%	66.91%	70.96%	88.23%	81.72%	79.22%	81.89%	82.14%	75.08%	34.52%	78.03%	66.38%	69.34%	81.84%	63.19%
3	Cartera Total/Patrimonio (en veces)	1.57	1.00	3.13	3.16	3.65	4.33	5.23	4.26	2.19	4.82	0.44	1.91	4.91	4.65	8.84	2.29
4	Pasivo Total/ Activo Total	54.96%	5.55%	78.19%	76.57%	74.80%	80.52%	84.04%	79.61%	60.97%	83.66%	12.42%	58.04%	85.34%	84.26%	90.14%	68.23%
5	Activo Total/patrimonio (en veces)	2.22	1.06	4.58	4.27	3.97	5.13	6.27	4.91	2.56	6.12	1.14	2.38	6.82	6.35	10.14	3.15
6	Pasivo Total/Patrimonio (en veces)	1.22	0.06	3.58	3.27	2.97	4.13	5.27	3.91	1.56	5.12	0.14	1.38	5.82	5.35	9.14	2.15
7	Margen Financiero Puro/Gasto Operativo Total	95.99%	121.07%	129.70%	145.08%	133.44%	122.12%	103.20%	121.76%	121.89%	102.10%	47.72%	127.36%	104.43%	188.83%	103.73%	119.72%
8	Utilidad/Activo Total	0.05%	1.32%	1.62%	3.59%	2.31%	2.22%	0.69%	1.17%	1.43%	-0.04%	-10.84%	2.02%	0.87%	2.67%	0.52%	2.09%
9	Utilidad/Cartera Total Promedio	0.07%	1.36%	2.48%	4.92%	2.66%	2.75%	0.89%	1.36%	1.72%	-0.06%	-25.24%	2.63%	1.27%	3.94%	0.73%	3.06%
10	Ingreso Total/Gasto Total	111.39%	134.93%	120.03%	130.00%	132.49%	126.59%	112.66%	117.91%	124.90%	102.90%	53.92%	125.82%	113.14%	166.81%	106.28%	128.17%
11	Ingreso por Colocaciones/Gasto Total	91.27%	116.81%	116.05%	126.83%	125.14%	113.46%	99.08%	116.19%	115.97%	96.92%	47.35%	118.38%	95.68%	155.47%	96.74%	112.52%
12	Gasto Operativo Total/Cartera Total Promedio	14.35%	17.85%	12.40%	11.87%	11.29%	13.24%	14.56%	13.22%	12.56%	18.28%	45.35%	17.87%	13.63%	6.12%	13.98%	11.74%
13	Gasto de Personal/Cartera Total Promedio	5.87%	7.80%	4.44%	5.76%	5.07%	4.83%	4.60%	7.00%	5.30%	9.54%	11.42%	9.99%	5.32%	2.45%	5.60%	5.56%
14	N° Préstamos Vigentes PYME/N° Analistas	295	233	339	219	233	244	258	296	355	394	319	354	133	391	392	548
15	N° de Préstamos Vigentes PYME/N° de Empleados	91	107	107	77	99	89	103	99	108	89	80	76	33	109	98	97
16	Cartera MES/N° de Empleados (Miles S/)	216,472	202,629	236,953	289,766	294,162	212,180	299,157	274,642	363,668	190,210	119,878	149,879	198,036	481,045	333,454	178,529
17	Cartera MES/N° de Analistas (Miles S/)	703,535	439,030	749,079	821,005	691,281	578,191	747,893	823,927	1,194,911	842,357	479,512	699,437	810,568	1,725,489	1,333,818	1,011,665
18	Cartera en Riesgo > 30 días/Cartera MES Total	24.74%	11.02%	5.67%	5.34%	4.85%	5.77%	9.52%	8.45%	8.19%	11.14%	21.27%	10.23%	16.58%	7.60%	21.10%	17.81%
19	Provisiones/Cartera Total	15.32%	10.17%	5.79%	6.33%	6.03%	5.87%	7.34%	7.58%	5.96%	7.45%	12.60%	4.87%	9.29%	6.44%	8.53%	14.27%
20	Provisiones/Cartera en Riesgo > 30 días	73.59%	92.32%	133.07%	121.29%	156.59%	109.65%	90.44%	89.69%	87.00%	68.43%	59.92%	50.30%	87.75%	182.75%	65.99%	402.22%
21	N° Final de Créditos MES/N° Inicial de Créditos MES	12.37%	-0.46%	7.07%	1.23%	12.29%	19.36%	16.02%	19.90%	13.58%	5.75%	0.00%	13.05%	2.20%	7.79%	31.12%	10.78%
22	Saldo Final Cartera MES/Saldo Inicial Cartera MES	-20.98%	-5.96%	7.29%	2.39%	15.22%	9.75%	23.45%	1.40%	2.31%	0.65%	-5.82%	7.00%	5.76%	7.79%	-0.32%	14.16%

PRINCIPALES RUBROS DE EEFF DE IMFs REGULADAS A JUNIO DEL 2004

	Activo Total (S/.)	Pasivo Total (S/.)	Patrimonio (S/.)	Ingresos Financ. (S/.)	Gastos Operativos (S/.)
EDPYME Camco Piura	2,520,997	313,033	2,207,964	255,907	490,767
EDPYME Confianza	44,394,678	34,710,961	9,683,717	6,042,824	3,581,714
EDPYME Crear Arequipa	29,556,135	23,798,863	5,757,272	5,161,459	3,157,629
EDPYME Crear Cusco	6,808,589	5,213,262	1,595,327	1,147,988	589,189
EDPYME Crear Tacna	18,948,059	14,173,273	4,774,786	2,985,973	1,862,604
EDPYME Crear Trujillo	7,654,619	6,403,611	1,251,007	1,486,729	1,090,964
EDPYME Credivisión	5,590,630	310,101	5,280,529	1,184,275	970,303
EDPYME Edyficar	129,052,067	102,742,954	26,309,114	21,637,451	14,708,752
EDPYME Nueva Visión	11,725,232	7,149,274	4,575,958	1,840,399	1,217,605
EDPYME Proempresa	39,940,818	33,566,036	6,374,782	6,021,970	4,473,264
EDPYME Pronegocios	8,305,965	4,820,432	3,485,533	1,652,306	1,144,057
EDPYME Solidaridad	4,730,637	2,599,860	2,130,777	614,507	525,243
CMAC CHINCHA	19,956,204	17,987,984	1,968,220	3,235,473	1,975,633
CMAC CUSCO	234,161,359	197,296,380	36,864,979	22,689,757	9,716,785
CMAC MAYNAS	75,780,915	64,671,539	11,109,376	9,814,278	7,115,331
CAC TOCACHE	4,171,725	2,846,180	1,325,545	513,185	334,249

PERSONAL, CREDITOS ACTIVOS Y CARTERA DE IMFs REGULADAS A JUNIO DEL 2004

	Nº de Personal	Nº de Analistas	Nº de Prést. MES	Cartera MES (S/.)	Cartera MES (US $/)	Saldo de Crédito MES Prom. ($)	Crédito MES Prom ($)
EDPYME Camco Piura	8	2	637	959,024	275,423	432	265
EDPYME Confianza	98	31	10,501	23,221,436	6,668,994	635	717
EDPYME Crear Arequipa	109	40	6,923	23,127,640	6,642,056	959	898
EDPYME Crear Cusco	17	6	1,313	4,926,028	1,414,712	1,077	1,546
EDPYME Crear Tacna	47	20	4,668	13,825,627	3,970,599	851	1,014
EDPYME Crear Trujillo	31	7	2,757	5,896,500	1,693,423	614	863
EDPYME Credivisión	26	12	2,794	5,268,356	1,513,026	542	741
EDPYME Edyficar	408	136	40,321	112,054,086	32,180,955	798	952
EDPYME Nueva Visión	23	7	2,484	8,364,375	2,402,175	967	1,127
EDPYME Proempresa	95	38	9,814	28,419,935	8,161,957	832	968
EDPYME Pronegocios	42	9	3,188	6,294,937	1,807,851	567	489
EDPYME Solidaridad	0	0	1,181	2,814,138	808,196	684	1,542
CMAC CHINCHA	32	0	3,135	10,670,542	3,064,487	978	1,030
CMAC CUSCO	165	46	17,989	79,372,486	22,795,085	1,267	1,615
CMAC MAYNAS	176	43	5,723	34,854,412	10,009,883	1,749	1,931
CAC TOCACHE	17	3	1,644	3,034,995	871,624	530	407

INDICADORES DE PERFORMANCE INSTITUCIONAL DE IMFs REGULADAS A JUNIO DEL 2004

	Caja y Bancos / Activo Total	Pasivo Total / Activo Total	Cartera / Activo Total	Gastos Operat. / Activo Total	Margen Financ / Gastos Operat.	Cartera en Riesgo	Utilidad / Activo Total
EDPYME Camco Piura	38.02%	12.42%	34.52%	19.47%	47.72%	0.00%	-10.84%
EDPYME Confianza	27.67%	78.19%	66.91%	8.07%	129.70%	4.72%	1.62%
EDPYME Crear Arequipa	11.98%	80.52%	81.72%	10.68%	122.12%	5.44%	2.22%
EDPYME Crear Cusco	8.35%	76.57%	70.96%	8.65%	145.08%	5.29%	3.59%
EDPYME Crear Tacna	5.06%	74.80%	88.23%	9.83%	133.44%	4.46%	2.31%
EDPYME Crear Trujillo	15.27%	83.66%	75.08%	14.25%	102.10%	0.00%	-0.04%
EDPYME Credivisión	9.43%	5.55%	87.54%	17.36%	121.07%	11.02%	1.32%
EDPYME Edyficar	11.52%	79.61%	81.89%	11.40%	121.76%	8.45%	1.17%
EDPYME Nueva Visión	9.46%	60.97%	82.14%	10.38%	121.89%	7.42%	1.43%
EDPYME Proempresa	12.41%	84.04%	79.22%	11.20%	103.20%	0.00%	0.69%
EDPYME Pronegocios	12.52%	58.04%	78.03%	13.77%	127.36%	10.27%	2.02%
EDPYME Solidaridad	26.17%	54.96%	64.13%	11.10%	95.99%	22.80%	0.05%
CMAC CHINCHA	10.68%	90.14%	81.84%	9.90%	103.73%	16.11%	0.52%
CMAC CUSCO	26.55%	84.26%	69.34%	4.15%	188.83%	4.96%	2.67%
CMAC MAYNAS	26.21%	85.34%	66.38%	9.39%	104.43%	13.94%	0.87%
CAC TOCACHE	24.91%	68.23%	63.19%	8.01%	119.72%	17.81%	2.09%

INDICADORES DE PERFORMANCE INSTITUCIONAL DE EDPYMES A JUNIO DEL 2004

	Variación % Nº Prést. MES Jun 04/ Dic 03	Variación % Cartera MES Jun 04/ Dic 03	Nº Prést. MES / Empleado	Cartera MES / Empleado (en S/.)	Nº Prést. MES / Analista	Cartera MES / Analista (en S/.)
EDPYME Camco Piura	0.00%	-5.82%	80	119,878	319	479,512
EDPYME Confianza	7.07%	7.29%	107	236,953	339	749,079
EDPYME Crear Arequipa	19.36%	9.75%	89	212,180	244	578,191
EDPYME Crear Cusco	1.23%	2.39%	77	289,766	219	821,005
EDPYME Crear Tacna	12.29%	15.22%	99	294,162	233	691,281
EDPYME Crear Trujillo	5.75%	0.65%	89	190,210	394	842,357
EDPYME Credivisión	-0.46%	-5.96%	107	202,629	233	439,030
EDPYME Edyficar	19.90%	1.40%	99	274,642	296	823,927
EDPYME Nueva Visión	13.58%	2.31%	108	363,668	355	1,194,911
EDPYME Proempresa	16.02%	23.45%	103	299,157	258	747,893
EDPYME Pronegocios	13.05%	7.00%	76	149,879	354	699,437
EDPYME Solidaridad	12.37%	-20.98%	91	216,472	295	703,535
CMAC CHINCHA	31.12%	-0.32%	98	333,454	392	1,333,818
CMAC CUSCO	7.79%	7.79%	109	481,045	391	1,725,489
CMAC MAYNAS	2.20%	5.76%	33	198,036	133	810,568
CAC TOCACHE	10.78%	14.16%	97	178,529	548	1,011,665

DISTRIBUCIÓN DE NUMERO DE CREDITOS POR TECNOLOGIA, SECTOR, DESTINO Y GENERO POR IMFs REGULADAS DE ENERO A JUNIO DEL 2004

	Indiv.	Solid.	BBCC	Prod.	Agro.	Com.	Serv.	Cap. Trab.	Act. Fijo	Libre Disp.	Masc.	Fem.
EDPYME Camco Piura	94%	6%	0%	6%	0%	89%	5%	87%	13%	0%	49%	51%
EDPYME Confianza	100%	0%	0%	4%	16%	68%	11%	100%	0%	0%	51%	49%
EDPYME Crear Arequipa	100%	0%	0%	10%	0%	67%	24%	97%	3%	0%	43%	57%
EDPYME Crear Cusco	100%	0%	0%	18%	0%	39%	43%	84%	16%	0%	50%	50%
EDPYME Crear Tacna	100%	0%	0%	12%	0%	55%	33%	73%	27%	0%	44%	56%
EDPYME Crear Trujillo	97%	3%	0%	13%	0%	77%	11%	96%	4%	0%	44%	56%
EDPYME Credevisión	92%	8%	0%	18%	12%	55%	15%	93%	1%	6%	49%	51%
EDPYME Edyficar	99%	1%	0%	12%	1%	54%	33%	88%	12%	0%	43%	57%
EDPYME Nueva Visión	100%	0%	0%	16%	5%	54%	25%	99%	1%	0%	46%	54%
EDPYME Proempresa	100%	0%	0%	9%	2%	64%	25%	63%	30%	6%	46%	54%
EDPYME Pronegocios	100%	0%	0%	4%	0%	86%	10%	96%	4%	0%	42%	58%
EDPYME Solidaridad	98%	2%	0%	16%	56%	22%	6%	100%	0%	0%	75%	25%
CMAC CHINCHA	100%	0%	0%	9%	1%	58%	33%	100%	0%	0%	52%	48%
CMAC CUSCO	100%	0%	0%	3%	0%	79%	18%	99%	1%	0%	49%	51%
CMAC MAYNAS	100%	0%	0%	1%	1%	67%	31%	74%	26%	0%	52%	48%
CAC TOCACHE	100%	0%	0%	0%	0%	45%	55%	0%	0%	100%	Nd.	Nd.

DISTRIBUCION DE LAS COLOCACIONES (S/.) POR TECNOLOGIA, SECTOR, DESTINO Y GENERO POR IMFs REGULADAS DE ENERO A JUNIO DEL 2004

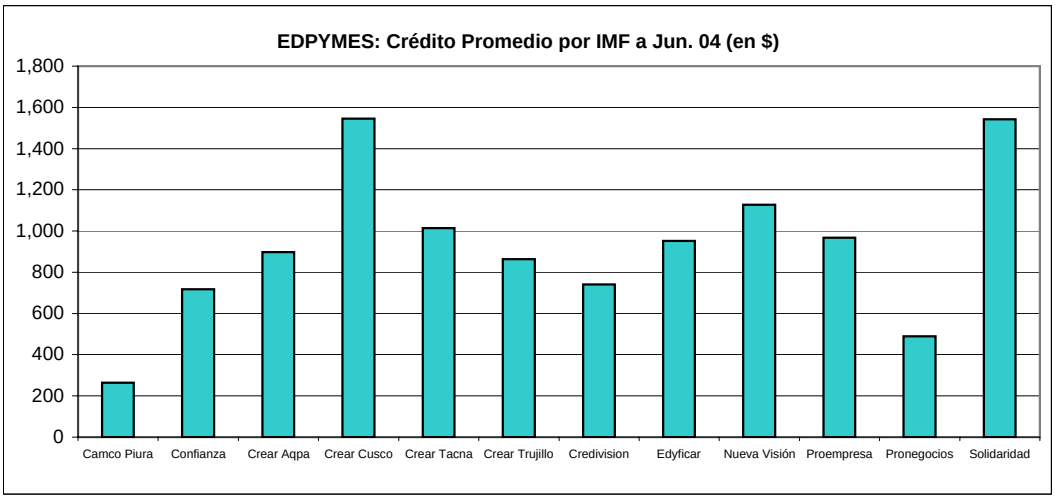
	Indiv.	Solid.	BBCC	Prod.	Agro.	Com.	Serv.	Cap. Trab.	Act. Fijo	Libre Disp.	Masc.	Fem.
EDPYME Camco Piura	78%	22%	0%	8%	0%	84%	8%	82%	18%	0%	49%	51%
EDPYME Confianza	100%	0%	0%	4%	24%	62%	10%	100%	0%	0%	57%	43%
EDPYME Crear Arequipa	100%	0%	0%	12%	0%	66%	22%	95%	5%	0%	47%	53%
EDPYME Crear Cusco	100%	0%	0%	16%	0%	39%	46%	64%	36%	0%	52%	48%
EDPYME Crear Tacna	100%	0%	0%	11%	0%	54%	34%	66%	34%	0%	51%	49%
EDPYME Crear Trujillo	96%	4%	0%	13%	0%	76%	11%	91%	9%	0%	46%	54%
EDPYME Credevisión	95%	5%	0%	19%	11%	56%	15%	95%	2%	3%	51%	49%
EDPYME Edyficar	98%	2%	0%	12%	1%	50%	37%	78%	22%	0%	53%	47%
EDPYME Nueva Visión	100%	0%	0%	15%	10%	47%	28%	94%	6%	0%	63%	37%
EDPYME Proempresa	100%	0%	0%	7%	1%	61%	30%	45%	47%	8%	49%	51%
EDPYME Pronegocios	100%	0%	0%	5%	0%	83%	12%	94%	6%	0%	42%	58%
EDPYME Solidaridad	99%	1%	0%	23%	62%	7%	8%	100%	0%	0%	73%	27%
CMAC CHINCHA	100%	0%	0%	35%	1%	30%	34%	100%	0%	0%	60%	40%
CMAC CUSCO	100%	0%	0%	3%	0%	76%	21%	98%	2%	0%	51%	49%
CMAC MAYNAS	100%	0%	0%	1%	1%	75%	24%	64%	36%	0%	58%	42%
CAC TOCACHE	100%	0%	0%	0%	0%	57%	42%	0%	0%	100%	Nd.	Nd.

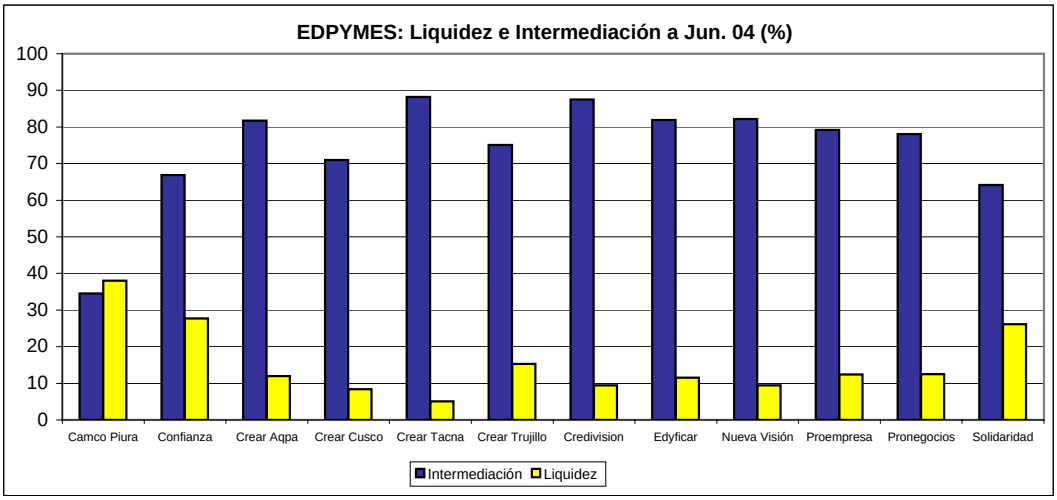
DISTRIBUCIÓN DE NUMERO DE CREDITOS POR MONTOS Y PLAZOS POR IMFs REGULADAS DE ENERO A JUNIO DEL 2004

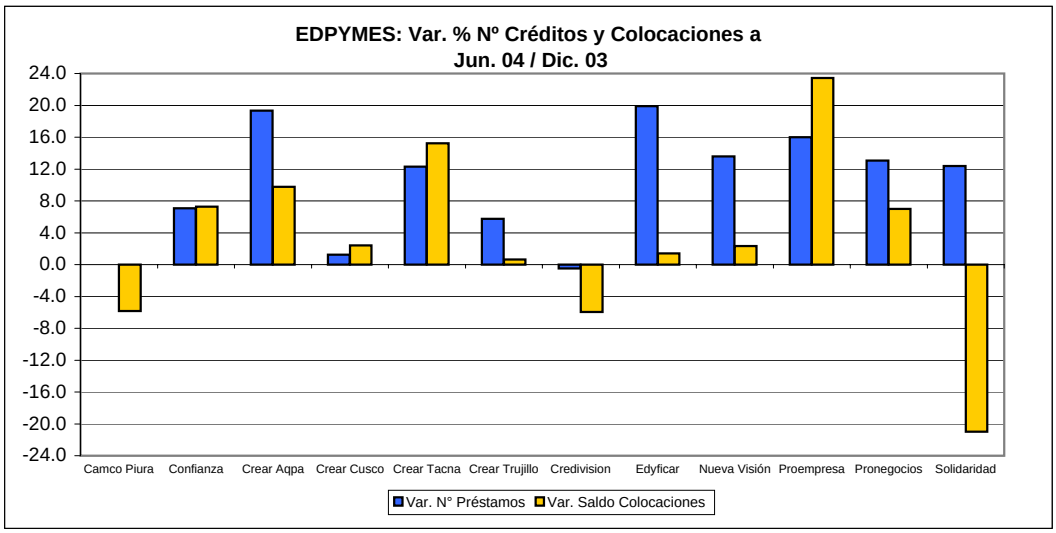
	US $ Dólares				Meses			
	Hasta a 400	401 a 1000	1001 a 3000	3001 a más	Hasta 4	4 a 12	13 a 24	25 a más
EDPYME Camco Piura	26%	63%	10%	1%	9%	70%	20%	1%
EDPYME Confianza	51%	31%	15%	3%	4%	72%	22%	2%
EDPYME Crear Arequipa	37%	38%	21%	4%	28%	51%	19%	1%
EDPYME Crear Cusco	16%	40%	33%	11%	5%	79%	15%	1%
EDPYME Crear Tacna	36%	35%	24%	5%	7%	75%	17%	1%
EDPYME Crear Trujillo	28%	42%	27%	3%	26%	58%	16%	0%
EDPYME Credevisión	33%	42%	23%	2%	5%	91%	3%	0%
EDPYME Edyficar	40%	33%	21%	6%	4%	92%	4%	0%
EDPYME Nueva Visión	40%	35%	18%	6%	26%	63%	11%	0%
EDPYME Proempresa	32%	27%	39%	2%	12%	58%	12%	18%
EDPYME Pronegocios	64%	28%	7%	0%	82%	16%	2%	0%
EDPYME Solidaridad	14%	32%	35%	20%	28%	48%	22%	2%
CMAC CHINCHA	42%	22%	21%	15%	7%	84%	6%	3%
CMAC CUSCO	14%	34%	41%	10%	9%	69%	13%	9%
CMAC MAYNAS	14%	28%	36%	22%	50%	37%	12%	1%
CAC TOCACHE	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.

DISTRIBUCIÓN DE LAS COLOCACIONES (S/.) POR MONTOS Y PLAZOS POR IMFs REGULADAS DE ENERO A JUNIO DEL 2004

	US $ Dólares				Meses			
	Hasta a 400	401 a 1000	1001 a 3000	3001 a más	Hasta 4	4 a 12	13 a 24	25 a más
EDPYME Camco Piura	23%	56%	9%	12%	9%	70%	20%	1%
EDPYME Confianza	16%	26%	36%	23%	3%	54%	36%	8%
EDPYME Crear Arequipa	9%	26%	41%	24%	20%	40%	34%	6%
EDPYME Crear Cusco	3%	18%	40%	40%	3%	61%	31%	6%
EDPYME Crear Tacna	9%	22%	40%	30%	4%	55%	38%	3%
EDPYME Crear Trujillo	9%	30%	48%	13%	21%	52%	25%	1%
EDPYME Credevisión	12%	34%	45%	8%	5%	85%	10%	0%
EDPYME Edyficar	10%	21%	36%	32%	2%	81%	14%	3%
EDPYME Nueva Visión	9%	19%	27%	45%	29%	48%	19%	4%
EDPYME Proempresa	8%	17%	62%	13%	6%	44%	22%	28%
EDPYME Pronegocios	33%	38%	26%	3%	61%	32%	6%	0%
EDPYME Solidaridad	2%	25%	39%	34%	49%	27%	23%	1%
CMAC CHINCHA	7%	10%	31%	51%	3%	78%	16%	3%
CMAC CUSCO	3%	14%	49%	35%	5%	47%	26%	22%
CMAC MAYNAS	3%	10%	32%	55%	55%	30%	10%	5%
CAC TOCACHE	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.	Nd.


EDPYMES: Crédito Promedio por IMF a Jun. 04 (en $)
1,800
1,600
1,400
1,200
1,000
800
600
400
200
0
Camco Piura
Confianza
Crear Aqpa
Crear Cusco
Crear Tacna
Crear Trujillo
Credivision
Edyficar
Nueva Visión
Proempresa
Pronegocios
Solidaridad


EDPYMES: Liquidez e Intermediación a Jun. 04 (%)
100
90
80
70
60
50
40
30
20
10
0
Camco Piura
Confianza
Crear Aqpa
Crear Cusco
Crear Tacna
Crear Trujillo
Credivision
Edyficar
Nueva Visión
Proempresa
Pronegocios
Solidaridad
Intermediación
Liquidez


EDPYMES: Var. % Nº Créditos y Colocaciones a Jun. 04 / Dic. 03
24.0
20.0
16.0
12.0
8.0
4.0
0.0
-4.0
-8.0
-12.0
-16.0
-20.0
-24.0
Camco Piura
Confianza
Crear Aqpa
Crear Cusco
Crear Tacna
Crear Trujillo
Credivision
Edyficar
Nueva Visión
Proempresa
Pronegocios
Solidaridad
Var. N° Préstamos
Var. Saldo Colocaciones