

**UNIÓN DE CRÉDITO EMPRESARIAL DE VERACRUZ, S.A. DE C.V.**

AV. A. RUIZ CORTINEZ No. 13, BOCA DEL RIO, VERACRUZ.

INDICADORES FINANCIEROS TRIMESTRALES A SEPTIEMBRE DE 2025

INDICADOR FINANCIERO	2025			2024			
	3 TRIM - SEP	2 TRIM - JUN	1 TRIM - MAR	4 TRIM - DIC	3 TRIM - SEP	2 TRIM - JUN	1 TRIM - MAR
INDICE DE MOROSIDAD:	2.24%	2.24%	2.17%	2.38%	2.64%	2.55%	3.94%
INDICE DE COBRETURA DE CARTERA DE CRÉDITO VENCIDA:	50.73%	49.84%	48.95%	48.06%	47.17%	49.37%	35.66%
EFICIENCIA OPERATIVA:	1.34%	1.36%	1.34%	2.07%	1.71%	1.75%	1.72%
ROE:	17.48%	18.10%	18.32%	12.18%	16.92%	17.29%	15.91%
ROA:	6.27%	6.46%	6.50%	4.59%	6.42%	6.65%	6.27%
LIQUIDEZ:	55.19%	52.42%	45.32%	51.43%	58.77%	58.35%	64.55%
APALANCAMIENTO:	173.08%	176.28%	195.12%	176.04%	170.56%	171.90%	151.38%
ÍNDICE DE CAPITALIZACIÓN:	63.13%	62.45%	55.07%	61.68%	67.47%	66.87%	67.97%