



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 2023

| INDICADOR FINANCIERO                               | 2023            |                 |                 | 2022            |                 |                 |                 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|  | 3 TRIM -<br>SEP | 2 TRIM -<br>JUN | 1 TRIM -<br>MAR | 4 TRIM -<br>DIC | 3 TRIM -<br>SEP | 2 TRIM -<br>JUN | 1 TRIM -<br>MAR |
| INDICE DE MOROSIDAD:                               | 1.69%           | 4.16%           | 3.98%           | 5.48%           | 5.37%           | 7.55%           | 2.97%           |
| INDICE DE COBRETURA DE CARTERA DE CRÉDITO VENCIDA: | 107.92%         | 45.04%          | 44.07%          | 31.41%          | 30.74%          | 21.42%          | 53.97%          |
| EFICIENCIA OPERATIVA:                              | 1.56%           | 1.57%           | 1.56%           | 2.13%           | 1.73%           | 1.77%           | 1.68%           |
| ROE:   | 19.11%          | 20.10%          | 20.30%          | 13.81%          | 17.37%          | 16.04%          | 16.54%          |
| ROA:   | 7.50%           | 7.91%           | 8.09%           | 5.58%           | 7.00%           | 6.42%           | 6.52%           |
| LIQUIDEZ:  | 65.86%          | 64.64%          | 56.84%          | 52.73%          | 43.60%          | 36.71%          | 37.78%          |