



**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 MARZO DE 2025**

INDICADOR FINANCIERO	2025	2024				2023
	1 TRIM - MAR	4 TRIM - DIC	3 TRIM - SEP	2 TRIM - JUN	1 TRIM - MAR	4 TRIM - DIC
INDICE DE MOROSIDAD:	2.17%	2.38%	2.64%	2.55%	3.94%	1.26%
INDICE DE COBRETURA DE CARTERA DE CRÉDITO VENCIDA:	48.95%	48.06%	47.17%	49.37%	35.66%	110.36%
EFICIENCIA OPERATIVA:	1.34%	2.07%	1.71%	1.75%	1.72%	2.13%
ROE:	18.32%	12.18%	16.92%	17.29%	15.91%	13.79%
ROA:	6.50%	4.59%	6.42%	6.65%	6.27%	5.50%
LIQUIDEZ:	45.32%	51.43%	58.77%	58.35%	64.55%	58.27%
APALANCAMIENTO:	195.12%	176.04%	170.56%	171.90%	151.38%	139.00%
ÍNDICE DE CAPITALIZACIÓN:	55.07%	61.68%	67.47%	66.87%	67.97%	65.29%