

Superintendencia de Pensiones

Resumen Estadístico Previsional al 31 de Agosto de 2018<sup>1</sup>

| Concepto  | Ago-18                      | Ago-17                 | Participación | Variación             |               |       |
|---|-----------------------------|------------------------|---------------|-----------------------|---------------|-------|
|   |                             |                        |               | Absoluta              | Relativa      |       |
| <b>1 Afiliados*</b>   | <b>3.840.663</b>            | <b>3.622.538</b>       | <b>100.0%</b> | <b>218.125</b>        | <b>6.0%</b>   |       |
| <b>Subtotal AFP</b>   | <b>3.615.290</b>            | <b>3.405.097</b>       | <b>94.1%</b>  | <b>210.193</b>        | <b>6.2%</b>   |       |
| Atlántico   | 35,035                      | 24,502                 | 0.9%          | 10,533                | 43.0%         |       |
| JMMB-BDI  | 1,987                       | -                      | 0.1%          | 1,987                 | n/a           |       |
| Popular   | 1,145,139                   | 1,071,402              | 29.8%         | 73,737                | 6.9%          |       |
| Reservas  | 494,142                     | 463,773                | 12.9%         | 30,369                | 6.5%          |       |
| Romana  | 29,057                      | 27,702                 | 0.8%          | 1,355                 | 4.9%          |       |
| Scotia Crecer   | 1,139,076                   | 1,096,387              | 29.7%         | 42,689                | 3.9%          |       |
| Siembra   | 770,854                     | 721,331                | 20.1%         | 49,523                | 6.9%          |       |
| <b>Subtotal reparto individualizado</b>                         | <b>115.334</b>              | <b>107.736</b>         | <b>3.0%</b>   | <b>7.598</b>          | <b>7.1%</b>   |       |
| Banco Central   | 1,439                       | 1,488                  | 0.0%          | -49                   | -3.3%         |       |
| Banco de Reservas   | 2,546                       | 2,554                  | 0.1%          | -8                    | -0.3%         |       |
| INABIMA   | 111,349                     | 103,694                | 2.9%          | 7,655                 | 7.4%          |       |
| <b>Ministerio de Hacienda</b>                                   | <b>110.039</b>              | <b>109.705</b>         | <b>2.9%</b>   | <b>334</b>            | <b>0.3%</b>   |       |
| <b>2 Cotizantes*</b>  | <b>1.888.021</b>            | <b>1.786.508</b>       | <b>100.0%</b> | <b>101.513</b>        | <b>5.7%</b>   |       |
| <b>Subtotal AFP</b>   | <b>1.710.997</b>            | <b>1.618.732</b>       | <b>90.6%</b>  | <b>92.265</b>         | <b>5.7%</b>   |       |
| Atlántico   | 19,395                      | 13,515                 | 1.0%          | 5,880                 | 43.5%         |       |
| JMMB-BDI  | 1,607                       | -                      | 0.1%          | 1,607                 | n/a           |       |
| Popular   | 557,815                     | 523,367                | 29.5%         | 34,448                | 6.6%          |       |
| Reservas  | 270,282                     | 252,606                | 14.3%         | 17,676                | 7.0%          |       |
| Romana  | 16,328                      | 15,651                 | 0.9%          | 677                   | 4.3%          |       |
| Scotia Crecer   | 486,764                     | 478,458                | 25.8%         | 8,306                 | 1.7%          |       |
| Siembra   | 358,806                     | 335,135                | 19.0%         | 23,671                | 7.1%          |       |
| <b>Subtotal reparto individualizado</b>                         | <b>96.221</b>               | <b>87.174</b>          | <b>5.1%</b>   | <b>9.047</b>          | <b>10.4%</b>  |       |
| Banco Central   | 558                         | 632                    | 0.0%          | -74                   | -11.7%        |       |
| Banco de Reservas   | 1,924                       | 1,985                  | 0.1%          | -61                   | -3.1%         |       |
| INABIMA   | 93,739                      | 84,557                 | 5.0%          | 9,182                 | 10.9%         |       |
| <b>Ministerio de Hacienda</b>                                   | <b>36.258</b>               | <b>37.035</b>          | <b>1.9%</b>   | <b>-777</b>           | <b>-2.1%</b>  |       |
| Sin individualizar <sup>1</sup>                                 | <b>44.545</b>               | <b>43.567</b>          | <b>2.4%</b>   | <b>978</b>            | <b>2.2%</b>   |       |
| <b>3 Densidad de cotizantes<sup>2</sup></b>                     | <b>49.16%</b>               | <b>49.32%</b>          | n/a           | <b>-0.16%</b>         | <b>-0.3%</b>  |       |
| <b>4 Participación mercado potencial afiliados<sup>3</sup></b>  | <b>100.00%</b>              | <b>100.00%</b>         | n/a           | <b>0.00%</b>          | <b>0.00%</b>  |       |
| <b>5 Participación mercado potencial cotizantes<sup>3</sup></b> | <b>72.08%</b>               | <b>68.94%</b>          | n/a           | <b>3.14%</b>          | <b>4.55%</b>  |       |
| <b>6 Recaudación individualizada<sup>4</sup> (RDS)*</b>         | <b>373.770.118.001</b>      | <b>322.818.803.065</b> | <b>100.0%</b> | <b>50.951.314.936</b> | <b>15.8%</b>  |       |
| <b>Subtotal Aportes CCI</b>                                     | <b>242.455.965.364</b>      | <b>209.541.150.541</b> | <b>64.9%</b>  | <b>32.914.814.823</b> | <b>15.7%</b>  |       |
| Atlántico   | 326,431,903                 | 97,588,304             | 0.1%          | 228,843,599           | 234.5%        |       |
| JMMB-BDI  | 29,781,917                  | -                      | 0.0%          | 29,781,917            | n/a           |       |
| Popular   | 86,447,868,102              | 74,844,889,919         | 23.1%         | 11,602,978,184        | 15.5%         |       |
| Reservas  | 38,890,746,813              | 33,354,315,788         | 10.4%         | 5,536,431,026         | 16.6%         |       |
| Romana  | 2,405,408,487               | 2,106,630,824          | 0.6%          | 298,777,663           | 14.2%         |       |
| Scotia Crecer   | 62,849,653,009              | 54,477,112,014         | 16.8%         | 8,372,540,996         | 15.4%         |       |
| Siembra   | 51,506,075,132              | 44,660,613,694         | 13.8%         | 6,845,461,438         | 15.3%         |       |
| <b>Subtotal reparto individualizado</b>                         | <b>41.845.706.793</b>       | <b>34.830.534.016</b>  | <b>11.2%</b>  | <b>7.015.172.777</b>  | <b>20.1%</b>  |       |
| Banco Central   | 2,045,067,946               | 1,891,037,714          | 0.5%          | 154,030,233           | 8.1%          |       |
| Banco de Reservas   | 2,366,869,551               | 2,060,952,134          | 0.6%          | 305,917,417           | 14.8%         |       |
| INABIMA   | 37,433,769,296              | 30,878,544,168         | 10.0%         | 6,555,225,128         | 21.2%         |       |
| <b>Ministerio de Hacienda</b>                                   | <b>13.654.622.327</b>       | <b>12.533.091.618</b>  | <b>3.7%</b>   | <b>1.121.530.709</b>  | <b>8.9%</b>   |       |
| <b>Fondo de Solidaridad Social</b>                              | <b>15.060.619.694</b>       | <b>13.053.889.028</b>  | <b>4.0%</b>   | <b>2.006.730.666</b>  | <b>15.4%</b>  |       |
| <b>Seguro de discapacidad y sobrevivencia</b>                   | <b>34.551.977.125</b>       | <b>29.851.828.074</b>  | <b>9.2%</b>   | <b>4.700.149.051</b>  | <b>15.7%</b>  |       |
| <b>Comisión AFP</b>   | <b>18.333.753.997</b>       | <b>15.926.910.318</b>  | <b>4.9%</b>   | <b>2.406.843.678</b>  | <b>15.1%</b>  |       |
| <b>Intereses</b>  | <b>896.870.297</b>          | <b>885.828.023</b>     | <b>0.2%</b>   | <b>11.042.274</b>     | <b>1.2%</b>   |       |
| <b>Recargos</b>   | <b>2.620.387.378</b>        | <b>2.454.865.574</b>   | <b>0.7%</b>   | <b>165.521.804</b>    | <b>6.7%</b>   |       |
| <b>Operación SIPEN</b>  | <b>2.813.483.026</b>        | <b>2.462.305.883</b>   | <b>0.8%</b>   | <b>351.177.143</b>    | <b>14.3%</b>  |       |
| <b>Sin individualizar</b>                                       | <b>1.536.732.001</b>        | <b>1.278.399.990</b>   | <b>0.4%</b>   | <b>258.332.011</b>    | <b>20.2%</b>  |       |
| <b>7 Aportes individualizados<sup>4</sup> (RDS)*</b>            | <b>297.956.294.484</b>      | <b>256.904.776.175</b> | <b>100.0%</b> | <b>41.051.518.309</b> | <b>16.0%</b>  |       |
| <b>Obligatorios</b>   | <b>285.230.929.320</b>      | <b>246.552.764.113</b> | <b>95.7%</b>  | <b>38.678.165.207</b> | <b>15.7%</b>  |       |
| <b>AFP</b>  | <b>240.755.626.196</b>      | <b>208.002.367.588</b> | <b>80.8%</b>  | <b>32.753.258.608</b> | <b>15.7%</b>  |       |
| <b>Subtotal reparto individualizado</b>                         | <b>30.933.319.915</b>       | <b>26.123.585.225</b>  | <b>10.4%</b>  | <b>4.809.734.691</b>  | <b>18.4%</b>  |       |
| Banco Central   | 834,186,761                 | 769,611,936            | 0.3%          | 64,574,825            | 8.4%          |       |
| Banco de Reservas   | 1,572,392,289               | 1,411,794,536          | 0.5%          | 160,597,753           | 11.4%         |       |
| INABIMA   | 28,526,740,866              | 23,942,178,753         | 9.6%          | 4,584,562,113         | 19.1%         |       |
| <b>Ministerio de Hacienda</b>                                   | <b>13.541.983.209</b>       | <b>12.426.811.300</b>  | <b>4.5%</b>   | <b>1.115.171.909</b>  | <b>9.0%</b>   |       |
| <b>Voluntarios</b>  | <b>12.725.365.164</b>       | <b>10.352.012.062</b>  | <b>4.3%</b>   | <b>2.373.353.102</b>  | <b>22.9%</b>  |       |
| <b>AFP</b>  | <b>1.700.339.168</b>        | <b>1.538.782.953</b>   | <b>0.6%</b>   | <b>161.556.215</b>    | <b>10.5%</b>  |       |
| <b>Subtotal reparto individualizado</b>                         | <b>10.912.386.878</b>       | <b>8.706.948.791</b>   | <b>3.7%</b>   | <b>2.205.438.087</b>  | <b>25.3%</b>  |       |
| Banco Central   | 1,210,881,186               | 1,121,425,778          | 0.4%          | 89,455,407            | 8.0%          |       |
| Banco de Reservas   | 794,477,262                 | 649,157,598            | 0.3%          | 145,319,665           | 22.4%         |       |
| INABIMA   | 8,907,028,430               | 6,936,365,415          | 3.0%          | 1,970,663,015         | 28.4%         |       |
| <b>Ministerio de Hacienda</b>                                   | <b>112.639.118</b>          | <b>106.280.318</b>     | <b>0.0%</b>   | <b>6.358.800</b>      | <b>6.0%</b>   |       |
| <b>8 Patrimonio de los fondos de pensiones (RDS)</b>            | <b>573.775.376.109</b>      | <b>487.864.149.965</b> | <b>100.0%</b> | <b>85.911.226.144</b> | <b>17.6%</b>  |       |
| <b>Capitalización individual (CCI)</b>                          | <b>449.912.289.679</b>      | <b>382.341.183.313</b> | <b>78.4%</b>  | <b>67.571.106.366</b> | <b>17.7%</b>  |       |
| Atlántico   | 2,844,900,414               | 1,775,968,185          | 0.5%          | 1,068,932,229         | 60.2%         |       |
| JMMB-BDI  | 713,355,199                 | -                      | 0.1%          | 713,355,199           | n/a           |       |
| Popular   | 158,359,956,173             | 135,073,483,061        | 27.6%         | 23,286,473,112        | 17.2%         |       |
| Reservas  | 78,589,704,078              | 65,935,636,462         | 13.7%         | 12,654,067,616        | 19.2%         |       |
| Romana  | 4,625,599,157               | 4,016,811,634          | 0.8%          | 608,787,523           | 15.2%         |       |
| Scotia Crecer   | 107,325,984,719             | 93,300,173,288         | 18.7%         | 14,025,811,431        | 15.0%         |       |
| Siembra   | 97,452,789,939              | 82,239,110,684         | 17.0%         | 15,213,679,255        | 18.5%         |       |
| <b>Fondo de Solidaridad Social</b>                              | <b>31.431.630.289</b>       | <b>26.303.171.711</b>  | <b>5.5%</b>   | <b>5.128.458.578</b>  | <b>19.5%</b>  |       |
| <b>Subtotal reparto individualizado</b>                         | <b>34.718.001.607</b>       | <b>32.299.550.982</b>  | <b>6.1%</b>   | <b>2.418.450.625</b>  | <b>7.5%</b>   |       |
| Fondo de reparto - Banco Central                                | 21,204,500,103              | 20,230,981,909         | 3.7%          | 973,518,193           | 4.8%          |       |
| Fondo de reparto - Banco de Reservas                            | 13,513,501,505              | 12,068,569,073         | 2.4%          | 1,444,932,432         | 12.0%         |       |
| <b>INABIMA<sup>5</sup></b>                                      | <b>57.527.363.698</b>       | <b>46.716.597.276</b>  | <b>10.0%</b>  | <b>10.810.766.422</b> | <b>23.1%</b>  |       |
| <b>Planes complementarios<sup>6</sup></b>                       | <b>186.090.835</b>          | <b>203.646.683</b>     | <b>0.0%</b>   | <b>-17.555.847</b>    | <b>-8.6%</b>  |       |
| <b>9 Rentabilidad de los fondos de pensiones<sup>7</sup></b>    | <b>Promedio<sup>8</sup></b> | <b>10.02%</b>          | <b>10.26%</b> | <b>n/a</b>            | <b>-0.24%</b> |       |
| Atlántico   | 9.71%                       | 10.33%                 | n/a           | -0.62%                | -6.0%         |       |
| JMMB-BDI <sup>9</sup>   | 9.35%                       | -                      | n/a           | 9.35%                 | n/a           |       |
| Popular   | 9.46%                       | 9.86%                  | n/a           | -0.40%                | -4.1%         |       |
| Reservas  | 9.95%                       | 9.77%                  | n/a           | 0.18%                 | 1.9%          |       |
| Romana  | 9.22%                       | 9.99%                  | n/a           | -0.77%                | -7.7%         |       |
| Scotia Crecer   | 9.44%                       | 9.87%                  | n/a           | -0.43%                | -4.4%         |       |
| Siembra   | 10.14%                      | 10.00%                 | n/a           | 0.14%                 | 1.4%          |       |
| <b>Fondo de Solidaridad Social</b>                              | <b>11.46%</b>               | <b>10.66%</b>          | <b>n/a</b>    | <b>0.80%</b>          | <b>7.5%</b>   |       |
| Fondo de reparto - Banco Central                                | 10.17%                      | 10.93%                 | n/a           | -0.76%                | -6.9%         |       |
| Fondo de reparto - Banco de Reservas                            | 10.62%                      | 10.37%                 | n/a           | 0.25%                 | 2.4%          |       |
| <b>INABIMA<sup>10</sup></b>                                     | <b>11.61%</b>               | <b>12.83%</b>          | <b>n/a</b>    | <b>-1.22%</b>         | <b>-9.5%</b>  |       |
| <b>10 Pensiones por discapacidad</b>                            | Solicitadas                 | 11,394                 | 10,297        | n/a                   | 1,097         | 10.7% |
| Otorgadas   | 6,727                       | 6,052                  | n/a           | 675                   | 11.2%         |       |
| <b>11 Pensiones por sobrevivencia</b>                           | Solicitadas                 | 19,440                 | 16,616        | n/a                   | 2,824         | 17.0% |
| Otorgadas   | 8,078                       | 7,014                  | n/a           | 1,064                 | 15.2%         |       |
| <b>12 Beneficios de afiliados de ingreso tardío</b>             | Solicitudes                 | 122,494                | 104,596       | n/a                   | 17,898        | 17.1% |
| Pensiones por retiro programado                                 | 21                          | 21                     | n/a           | 0                     | 0.0%          |       |
| Devoluciones otorgadas del saldo de la CCI                      | 114,152                     | 97,358                 | n/a           | 16,794                | 17.2%         |       |

Notas:

<sup>1</sup>: Datos preliminares.

<sup>2</sup>: Se refiere a los afiliados y/o cotizantes que no han elegido su AFP.

<sup>3</sup>: Calculada sobre la base de afiliados acumulados.

<sup>4</sup>: El mercado potencial usado al 31 de agosto de 2018 es de 3,117,421 afiliados y 2,619,310 cotizantes, y el usado al 31 de agosto de 2017 fue de 3,322,304 afiliados y 2,686,931 cotizantes, según las estimaciones realizadas por la SIPEN a partir de la Encuesta Nacional Continua de Fuerza de Trabajo, que elabora el Banco Central de la República Dominicana.

<sup>5</sup>: Datos acumulados a la fecha.

<sup>6</sup>: Este monto expresado en pesos representa las inversiones del fondo de INABIMA en el Banco Central de la República Dominicana y en el Ministerio de Hacienda.

<sup>7</sup>: Están constituidos por los fondos complementarios de AFP Romana y AFP Siembra.

<sup>8</sup>: Rentabilidad nominal de los últimos 12 meses.

<sup>9</sup>: Promedio ponderado sobre la base del patrimonio de los fondos de pensiones (no incluye Ministerio de Hacienda).

<sup>10</sup>: Tasa de interés promedio ponderada de las inversiones de AFP JMMB-BDI.

<sup>11</sup>: Las inversiones del fondo de pensiones del INABIMA se rigen de conformidad con lo establecido en la Ley 451-08 que modifica la Ley General de Educación No.66-97, y por tanto no están sujetas a la normativa de la CCRyJ.

\*Fuente: VISTAS-UNIPAGO.

n/a = no aplica