



Superintendencia de Pensiones
Resumen estadístico previsional al 31 de diciembre de 2023

| | Diciembre 2023 | Septiembre 2023 | Participación | Variación | |
|---|----------------------|----------------------|---------------|--------------------|---------------|
| | | | | Absoluta | Relativa |
| Afilados¹ | 5,038,161 | 4,977,709 | 100.0% | 60,452 | 1.2% |
| <i>Subtotal AFP</i> | 4,774,292 | 4,720,631 | 94.8% | 53,661 | 1.1% |
| <i>Atlántico</i> | 88,596 | 82,402 | 1.8% | 6,194 | 7.5% |
| <i>Crecer</i> | 1,436,966 | 1,426,217 | 28.5% | 10,749 | 0.8% |
| <i>JMMB-BDI</i> | 15,005 | 14,545 | 0.3% | 460 | 3.2% |
| <i>Popular</i> | 1,517,491 | 1,500,128 | 30.1% | 17,363 | 1.2% |
| <i>Reservas</i> | 655,187 | 646,874 | 13.0% | 8,313 | 1.3% |
| <i>Romana</i> | 33,853 | 33,675 | 0.7% | 178 | 0.5% |
| <i>Siembra</i> | 1,027,194 | 1,016,790 | 20.4% | 10,404 | 1.0% |
| <i>Subtotal reparto individualizado</i> | 156,012 | 149,253 | 3.1% | 6,759 | 4.5% |
| <i>Banco Central</i> | 1,357 | 1,357 | 0.0% | 0 | 0.0% |
| <i>Banco de Reservas</i> | 2,571 | 2,571 | 0.1% | 0 | 0.0% |
| <i>INABIMA</i> | 152,084 | 145,325 | 3.0% | 6,759 | 4.7% |
| <i>Ministerio de Hacienda</i> | 107,857 | 107,825 | 2.1% | 32 | 0.0% |
| Cotizantes | 2,138,144 | 2,103,843 | 100.0% | 34,301 | 1.6% |
| <i>Subtotal AFP</i> | 1,970,144 | 1,943,866 | 92.1% | 26,278 | 1.4% |
| <i>Atlántico</i> | 47,243 | 42,085 | 2.2% | 5,158 | 12.3% |
| <i>Crecer</i> | 528,252 | 525,879 | 24.7% | 2,373 | 0.5% |
| <i>JMMB-BDI</i> | 8,955 | 8,807 | 0.4% | 148 | 1.7% |
| <i>Popular</i> | 659,247 | 648,828 | 30.8% | 10,419 | 1.6% |
| <i>Reservas</i> | 294,936 | 290,595 | 13.8% | 4,341 | 1.5% |
| <i>Romana</i> | 15,152 | 15,355 | 0.7% | -203 | -1.3% |
| <i>Siembra</i> | 416,359 | 412,317 | 19.5% | 4,042 | 1.0% |
| <i>Subtotal reparto individualizado</i> | 127,853 | 120,609 | 6.0% | 7,244 | 6.0% |
| <i>Banco Central²</i> | 258 | 273 | 0.0% | -15 | -5.5% |
| <i>Banco de Reservas</i> | 1,298 | 1,305 | 0.1% | -7 | -0.5% |
| <i>INABIMA</i> | 126,297 | 119,031 | 5.9% | 7,266 | 6.1% |
| <i>Ministerio de Hacienda</i> | 24,412 | 25,749 | 1.1% | -1,337 | -5.2% |
| <i>Sin individualizar³</i> | 15,735 | 13,619 | 0.7% | 2,116 | 15.5% |
| Densidad de cotizantes⁴ | 42.44% | 42.27% | n/a | 0.17% | 0.4% |
| Participación mercado potencial cotizantes⁵ | 71.89% | 71.45% | n/a | 0.43% | 0.61% |
| Recaudación mensual individualizada (RD\$) | 7,889,624,082 | 7,461,367,576 | 100.0% | 428,256,506 | 5.7% |
| <i>Subtotal Aportes CCI</i> | 6,182,545,977 | 5,837,141,226 | 78.4% | 345,404,751 | 5.9% |
| <i>Atlántico</i> | 127,199,164 | 108,801,296 | 1.6% | 18,397,867 | 16.9% |
| <i>Crecer</i> | 1,521,235,711 | 1,448,510,481 | 19.3% | 72,725,229 | 5.0% |
| <i>JMMB-BDI</i> | 48,677,131 | 44,402,076 | 0.6% | 4,275,055 | 9.6% |
| <i>Popular</i> | 2,149,360,404 | 2,037,659,194 | 27.2% | 111,701,210 | 5.5% |
| <i>Reservas</i> | 958,679,514 | 901,709,480 | 12.2% | 56,970,034 | 6.3% |
| <i>Romana</i> | 41,259,415 | 40,848,312 | 0.5% | 411,103 | 1.0% |
| <i>Siembra</i> | 1,336,134,638 | 1,255,210,385 | 16.9% | 80,924,253 | 6.4% |
| <i>Subtotal reparto individualizado</i> | 1,093,125,830 | 1,039,460,642 | 13.9% | 53,665,189 | 5.2% |
| <i>Banco Central²</i> | 21,006,686 | 11,373,719 | 0.3% | 9,632,968 | 84.7% |
| <i>Banco de Reservas</i> | 25,005,599 | 24,344,353 | 0.3% | 661,246 | 2.7% |
| <i>INABIMA</i> | 1,047,113,545 | 1,003,742,569 | 13.3% | 43,370,975 | 4.3% |
| <i>Ministerio de Hacienda</i> | 109,833,189 | 111,948,340 | 1.4% | -2,115,150 | -1.9% |
| <i>Fondo de Solidaridad Social</i> | 302,346,210 | 286,582,798 | 3.8% | 15,763,412 | 5.5% |
| <i>Seguro de Discapacidad y Supervivencia</i> | 709,981,821 | 672,199,660 | 9.0% | 37,782,161 | 5.6% |
| <i>Comisión AFP⁶</i> | 40,510,239 | 38,858,793 | 0.5% | 1,651,445 | 4.2% |
| <i>Intereses</i> | 51 | 258 | 0.0% | -207 | -80.4% |
| <i>Recargos</i> | 4,693,050 | 5,339,032 | 0.1% | -645,982 | -12.1% |
| <i>Operación DIDA⁷</i> | 33,740,577 | 31,937,061 | 0.4% | 1,803,517 | 5.6% |
| <i>Operación TSS⁷</i> | 67,480,758 | 63,874,455 | 0.9% | 3,606,303 | 5.6% |
| <i>Operación SIPEN</i> | 52,911,257 | 50,152,514 | 0.7% | 2,758,744 | 5.5% |
| <i>Sin individualizar</i> | 47,640,283 | 40,270,541 | 0.6% | 7,369,742 | 18.3% |
| Aportes individualizados (RD\$) | 6,648,446,240 | 6,288,801,647 | 100.0% | 359,644,593 | 5.7% |
| <i>Obligatorios</i> | 6,302,100,236 | 5,978,250,341 | 94.8% | 323,849,896 | 5.4% |
| <i>AFP</i> | 5,539,063,711 | 5,243,423,730 | 83.3% | 295,639,981 | 5.6% |
| <i>Subtotal reparto individualizado</i> | 665,167,175 | 634,664,877 | 10.0% | 30,502,299 | 4.8% |
| <i>Banco Central</i> | 7,843,633 | 4,365,268 | 0.1% | 3,478,366 | 79.7% |
| <i>Banco de Reservas</i> | 12,945,712 | 12,609,380 | 0.2% | 336,332 | 2.7% |
| <i>INABIMA</i> | 644,377,829 | 617,690,229 | 9.7% | 26,687,601 | 4.3% |
| <i>Ministerio de Hacienda</i> | 97,869,350 | 100,161,735 | 1.5% | -2,292,384 | -2.3% |
| <i>Voluntarios</i> | 346,346,003 | 310,551,306 | 5.2% | 35,794,697 | 11.5% |
| <i>AFP</i> | 40,607,511 | 23,003,426 | 0.6% | 17,604,086 | 76.5% |
| <i>Subtotal reparto individualizado</i> | 304,836,397 | 287,091,214 | 4.6% | 17,745,182 | 6.2% |
| <i>Banco Central²</i> | 12,323,467 | 6,544,587 | 0.2% | 5,778,880 | 88.3% |
| <i>Banco de Reservas</i> | 10,598,372 | 10,311,451 | 0.2% | 286,921 | 2.8% |
| <i>INABIMA</i> | 281,914,558 | 270,235,176 | 4.2% | 11,679,382 | 4.3% |
| <i>Ministerio de Hacienda</i> | 902,095 | 456,666 | 0.0% | 445,429 | 97.5% |

| | | | | | |
|--|--------------------------|--------------------------|----------------|-----------------------|---------------|
| Patrimonio de los Fondos de Pensiones (RD\$) | 1,213,344,006,122 | 1,169,408,192,488 | 100.00% | 43,935,813,634 | 3.76% |
| <i>Capitalización Individual (CCI)</i> | 962,288,313,230 | 926,278,598,709 | 79.31% | 36,009,714,521 | 3.89% |
| <i>Atlántico</i> | 14,710,466,060 | 13,926,118,851 | 1.21% | 784,347,209 | 5.63% |
| <i>Crecer</i> | 226,525,104,050 | 220,889,401,652 | 18.67% | 5,635,702,398 | 2.55% |
| <i>JMMB-BDI</i> | 8,725,939,133 | 8,342,253,306 | 0.72% | 383,685,827 | 4.60% |
| <i>Popular</i> | 332,723,362,725 | 317,452,709,852 | 27.42% | 15,270,652,873 | 4.81% |
| <i>Reservas</i> | 165,447,978,374 | 159,135,818,965 | 13.64% | 6,312,159,409 | 3.97% |
| <i>Romana</i> | 8,942,317,847 | 8,763,667,967 | 0.74% | 178,649,880 | 2.04% |
| <i>Siembra</i> | 205,213,145,041 | 197,768,628,115 | 16.91% | 7,444,516,926 | 3.76% |
| <i>Fondo de Solidaridad Social</i> | 70,397,902,073 | 67,991,450,605 | 5.80% | 2,406,451,468 | 3.54% |
| <i>Subtotal reparto individualizado</i> | 180,568,150,868 | 175,048,921,006 | 14.88% | 5,519,229,862 | 3.15% |
| <i>Fondo de Reparto - Banco Central</i> | 26,919,954,501 | 26,887,906,650 | 2.22% | 32,047,851 | 0.12% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 20,603,120,913 | 20,296,243,742 | 1.70% | 306,877,171 | 1.51% |
| <i>INABIMA⁶</i> | 133,045,075,454 | 127,864,770,613 | 10.97% | 5,180,304,841 | 4.05% |
| <i>Plan Complementario - AFP Romana</i> | 89,639,952 | 89,222,169 | 0.01% | 417,783 | 0.47% |
| Rentabilidad de los fondos de pensiones⁹ | | | | | |
| <i>Promedio¹⁰</i> | 8.90% | 9.22% | n/a | -0.32% | -3.46% |
| <i>Atlántico</i> | 7.72% | 8.09% | n/a | -0.37% | -4.58% |
| <i>Crecer</i> | 7.81% | 8.64% | n/a | -0.83% | -9.61% |
| <i>JMMB-BDI</i> | 9.94% | 10.35% | n/a | -0.41% | -3.96% |
| <i>Popular</i> | 9.58% | 9.11% | n/a | 0.47% | 5.15% |
| <i>Reservas</i> | 8.94% | 9.62% | n/a | -0.68% | -7.05% |
| <i>Romana</i> | 7.31% | 7.24% | n/a | 0.07% | 0.99% |
| <i>Siembra</i> | 8.32% | 9.36% | n/a | -1.04% | -11.11% |
| <i>Fondo de Solidaridad Social</i> | 8.03% | 8.25% | n/a | -0.22% | -2.67% |
| <i>Fondo de Reparto - Banco Central</i> | 9.50% | 9.77% | n/a | -0.27% | -2.72% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 7.09% | 7.13% | n/a | -0.04% | -0.62% |
| <i>INABIMA¹¹</i> | 10.68% | 10.68% | n/a | 0.00% | 0.00% |
| Pensiones por discapacidad | | | | | |
| Solicitadas | 24,209 | 23,846 | n/a | 363 | 1.52% |
| Otorgadas | 16,501 | 16,160 | n/a | 341 | 2.11% |
| Pensiones por sobrevivencia | | | | | |
| Solicitadas | 40,117 | 38,803 | n/a | 1,314 | 3.39% |
| Otorgadas | 14,264 | 13,888 | n/a | 376 | 2.71% |
| Beneficios de afiliados de ingreso tardío | | | | | |
| Solicitudes | 234,121 | 229,665 | n/a | 4,456 | 1.94% |
| Pensiones por retiro programado | 59 | 57 | n/a | 2 | 3.51% |
| Devolución otorgada del saldo de la CCI | 223,391 | 218,958 | n/a | 4,433 | 2.02% |
| Montos devueltos RD\$ | 47,473,133,127 | 46,121,058,991 | n/a | 1,352,074,136 | 2.93% |

Notas:

¹ Incluyen afiliados fallecidos y afiliados que han recibido algún tipo de beneficio.

² La factura del Banco Central se paga en ocasiones fuera del periodo referido en la publicación, motivo por el cual se presentan cifras muy discordantes entre un mes y otro.

³ Se refiere a los afiliados y/o cotizantes que no han elegido su AFP.

⁴ Calculada sobre la base de afiliados acumulados.

⁵ El mercado potencial usado para el año 2023 es de 2,944,455 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.

⁶ Corresponde a facturas del Sistema de Capitalización Individual pagadas antes de la promulgación de la Ley 13-20 que modifica el esquema de comisiones de las AFP de la Ley 87-01. Así como a los montos pagados por los cotizantes de los planes de Policía Nacional e INABIMA para quienes no aplica la eliminación de la comisión administrativa establecida en la

⁷ Montos individualizados a partir de la promulgación de la Ley 13-20 que modifica la Ley 87-01.

⁸ 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.

⁹ Rentabilidad nominal de los últimos 12 meses.

¹⁰ Promedio ponderado sobre la base del patrimonio de los fondos de pensiones (no incluye Ministerio de Hacienda).

¹¹ 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 CCRyLI.

n/a = No aplica

Fuente VISTAS-UNIPAGO.