



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

|   | Julio 2023    | Abril 2023    | Participación | Variación<br>Absoluta | Relativa |
|---|---------------|---------------|---------------|-----------------------|----------|
| Afiliados <sup>1</sup>                                  | 4,947,026     | 4,879,111     | 100.0%        | 67,915                | 1.4%     |
| <i>Subtotal AFP</i>                                     | 4,689,966     | 4,622,630     | 94.8%         | 67,336                | 1.5%     |
| <i>Atlántico</i>  | 78,961        | 74,827        | 1.6%          | 4,134                 | 5.5%     |
| <i>Crecer</i>   | 1,419,812     | 1,403,188     | 28.7%         | 16,624                | 1.2%     |
| <i>JMMB-BDI</i>   | 14,107        | 13,168        | 0.3%          | 939                   | 7.1%     |
| <i>Popular</i>  | 1,491,060     | 1,469,343     | 30.1%         | 21,717                | 1.5%     |
| <i>Reservas</i>   | 641,298       | 631,277       | 13.0%         | 10,021                | 1.6%     |
| <i>Romana</i>   | 33,589        | 33,314        | 0.7%          | 275                   | 0.8%     |
| <i>Siembra</i>  | 1,011,139     | 997,513       | 20.4%         | 13,626                | 1.4%     |
| <i>Subtotal reparto individualizado</i>                 | 149,235       | 149,080       | 3.0%          | 155                   | 0.1%     |
| <i>Banco Central</i> <sup>2</sup>                       | 1,357         | 1,357         | 0.0%          | 0                     | 0.0%     |
| <i>Banco de Reservas</i> <sup>2</sup>                   | 2,571         | 2,571         | 0.1%          | 0                     | 0.0%     |
| <i>INABIMA</i>  | 145,307       | 145,152       | 2.9%          | 155                   | 0.1%     |
| <i>Ministerio de Hacienda</i>                           | 107,825       | 107,401       | 2.2%          | 424                   | 0.4%     |
| <br>  |               |               |               |                       |          |
| Cotizantes  | 2,107,284     | 2,071,926     | 100.0%        | 35,358                | 1.7%     |
| <i>Subtotal AFP</i>                                     | 1,947,640     | 1,911,639     | 92.4%         | 36,001                | 1.9%     |
| <i>Atlántico</i>  | 39,122        | 36,612        | 1.9%          | 2,510                 | 6.9%     |
| <i>Crecer</i>   | 530,009       | 524,991       | 25.2%         | 5,018                 | 1.0%     |
| <i>JMMB-BDI</i>   | 8,659         | 8,236         | 0.4%          | 423                   | 5.1%     |
| <i>Popular</i>  | 649,878       | 639,704       | 30.8%         | 10,174                | 1.6%     |
| <i>Reservas</i>   | 288,583       | 275,728       | 13.7%         | 12,855                | 4.7%     |
| <i>Romana</i>   | 16,179        | 16,550        | 0.8%          | -371                  | -2.2%    |
| <i>Siembra</i>  | 415,210       | 409,818       | 19.7%         | 5,392                 | 1.3%     |
| <i>Subtotal reparto individualizado</i>                 | 120,205       | 119,239       | 5.7%          | 966                   | 0.8%     |
| <i>Banco Central</i> <sup>2</sup>                       | 277           | 285           | 0.0%          | -8                    | -2.8%    |
| <i>Banco de Reservas</i>                                | 1,316         | 222           | 0.1%          | 1,094                 | 492.8%   |
| <i>INABIMA</i>  | 118,612       | 118,732       | 5.6%          | -120                  | -0.1%    |
| <i>Ministerio de Hacienda</i>                           | 26,088        | 26,693        | 1.2%          | -605                  | -2.3%    |
| <i>Sin individualizar</i> <sup>3</sup>                  | 13,351        | 14,355        | 0.6%          | -1,004                | -7.0%    |
| <br>  |               |               |               |                       |          |
| Densidad de cotizantes <sup>4</sup>                     | 42.60%        | 42.47%        | n/a           | 0.1%                  | 0.3%     |
| Participación mercado potencial cotizantes <sup>5</sup> | 71.57%        | 72.46%        | n/a           | -0.9%                 | -1.2%    |
| <br>  |               |               |               |                       |          |
| Recaudación mensual individualizada (RD\$)              | 7,539,240,943 | 6,804,895,191 | 100.0%        | 734,345,751           | 10.8%    |
| <i>Subtotal Aportes CCI</i>                             | 5,875,592,712 | 5,260,860,095 | 77.9%         | 614,732,617           | 11.7%    |
| <i>Atlántico</i>  | 101,562,490   | 85,931,214    | 1.3%          | 15,631,276            | 18.2%    |
| <i>Crecer</i>   | 1,458,941,874 | 1,325,030,961 | 19.4%         | 133,910,913           | 10.1%    |
| <i>JMMB-BDI</i>   | 43,126,843    | 38,627,713    | 0.6%          | 4,499,131             | 11.6%    |
| <i>Popular</i>  | 2,033,717,817 | 1,858,801,727 | 27.0%         | 174,916,090           | 9.4%     |
| <i>Reservas</i>   | 933,672,306   | 773,555,275   | 12.4%         | 160,117,031           | 20.7%    |
| <i>Romana</i>   | 41,509,436    | 41,320,578    | 0.6%          | 188,858               | 0.5%     |
| <i>Siembra</i>  | 1,263,061,946 | 1,137,592,628 | 16.8%         | 125,469,318           | 11.0%    |
| <i>Subtotal reparto individualizado</i>                 | 1,058,714,590 | 1,003,188,887 | 14.0%         | 55,525,703            | 5.5%     |
| <i>Banco Central</i>                                    | 11,557,502    | 11,453,446    | 0.2%          | 104,056               | 0.9%     |
| <i>Banco de Reservas</i>                                | 47,047,454    | 1,214,902     | 0.6%          | 45,832,552            | 3772.5%  |
| <i>INABIMA</i>  | 1,000,109,633 | 990,520,539   | 13.3%         | 9,589,094             | 1.0%     |
| <i>Ministerio de Hacienda</i>                           | 112,877,771   | 112,395,794   | 1.5%          | 481,977               | 0.4%     |
| <i>Fondo de Solidaridad Social</i>                      | 288,712,930   | 260,915,407   | 3.8%          | 27,797,523            | 10.7%    |
| <i>Seguro de Discapacidad y Supervivencia</i>           | 661,203,903   | 597,875,105   | 8.8%          | 63,328,799            | 10.6%    |
| <i>Comisión AFP</i> <sup>6</sup>                        | 38,792,957    | 38,367,818    | 0.5%          | 425,139               | 1.1%     |
| <i>Intereses</i>  | 314           | 844           | 0.0%          | -530                  | -62.8%   |
| <i>Recargos</i>   | 3,818,171     | 4,589,917     | 0.1%          | -771,747              | -16.8%   |
| <i>Operación DIDA</i>                                   | 32,208,818    | 28,777,994    | 0.4%          | 3,430,824             | 11.9%    |
| <i>Operación TSS</i>                                    | 64,417,865    | 57,554,838    | 0.9%          | 6,863,028             | 11.9%    |
| <i>Operación SIPEN</i>                                  | 50,525,287    | 45,660,562    | 0.7%          | 4,864,725             | 10.7%    |
| <i>Sin individualizar</i> <sup>3</sup>                  | 40,217,847    | 35,541,615    | 0.5%          | 4,676,232             | 13.2%    |

|  |                   |                   |        |                |         |
|--|-------------------|-------------------|--------|----------------|---------|
| Aportes individualizados (RD\$)                      | 6,343,369,728     | 5,735,611,092     | 100.0% | 607,758,636    | 10.6%   |
| <i>Obligatorios</i>                                  | 6,022,640,527     | 5,440,072,524     | 94.9%  | 582,568,002    | 10.7%   |
| <i>AFP</i>   | 5,277,556,933     | 4,724,632,787     | 83.2%  | 552,924,147    | 11.7%   |
| <i>Subtotal reparto individualizado</i>              | 644,098,024       | 614,848,088       | 10.2%  | 29,249,935     | 4.8%    |
| <i>Banco Central</i>                                 | 4,431,418         | 4,421,367         | 0.1%   | 10,051         | 0.2%    |
| <i>Banco de Reservas</i>                             | 24,212,032        | 876,291           | 0.4%   | 23,335,741     | 2663.0% |
| <i>INABIMA</i>                                       | 615,454,573       | 609,550,430       | 9.7%   | 5,904,144      | 1.0%    |
| <i>Ministerio de Hacienda</i>                        | 100,985,570       | 100,591,649       | 1.6%   | 393,921        | 0.4%    |
| <i>Voluntarios</i>                                   | 320,729,201       | 295,538,568       | 5.1%   | 25,190,633     | 8.5%    |
| <i>AFP</i>   | 24,239,486        | 21,618,280        | 0.4%   | 2,621,206      | 12.1%   |
| <i>Subtotal reparto individualizado</i>              | 296,009,517       | 273,476,662       | 4.7%   | 22,532,854     | 8.2%    |
| <i>Banco Central</i>                                 | 6,652,353         | 6,555,687         | 0.1%   | 96,666         | 1.5%    |
| <i>Banco de Reservas</i>                             | 20,100,085        | 241,826           | 0.3%   | 19,858,258     | 8211.8% |
| <i>INABIMA</i>                                       | 269,257,079       | 266,679,149       | 4.2%   | 2,577,930      | 1.0%    |
| <i>Ministerio de Hacienda</i>                        | 480,199           | 443,625           | 0.0%   | 36,573         | 8.2%    |
| <br>   |                   |                   |        |                |         |
| Patrimonio de los Fondos de Pensiones (RD\$)         | 1,138,930,493,998 | 1,102,295,318,369 | 100.0% | 36,635,175,629 | 3.3%    |
| <i>Capitalización Individual (CCI)</i>               | 901,086,167,963   | 871,702,425,887   | 79.1%  | 29,383,742,076 | 3.4%    |
| <i>Atlántico</i>                                     | 13,291,451,259    | 12,318,118,467    | 1.2%   | 973,332,793    | 7.9%    |
| <i>Crecer</i>  | 215,451,588,723   | 209,590,553,773   | 18.9%  | 5,861,034,950  | 2.8%    |
| <i>JMMB-BDI</i>                                      | 7,930,026,640     | 7,380,339,449     | 0.7%   | 549,687,191    | 7.4%    |
| <i>Popular</i>                                       | 308,902,277,753   | 298,450,984,468   | 27.1%  | 10,451,293,284 | 3.5%    |
| <i>Reservas</i>                                      | 154,466,150,600   | 149,812,840,144   | 13.6%  | 4,653,310,456  | 3.1%    |
| <i>Romana</i>  | 8,636,858,003     | 8,426,260,259     | 0.8%   | 210,597,744    | 2.5%    |
| <i>Siembra</i>                                       | 192,407,814,986   | 185,723,329,328   | 16.9%  | 6,684,485,658  | 3.6%    |
| <i>Fondo de Solidaridad Social</i>                   | 66,425,726,661    | 64,364,746,633    | 5.8%   | 2,060,980,028  | 3.2%    |
| <i>Subtotal reparto individualizado</i>              | 171,330,015,576   | 166,139,524,043   | 15.0%  | 5,190,491,534  | 3.1%    |
| <i>Fondo de Reparto - Banco Central</i>              | 26,678,562,082    | 26,514,308,723    | 2.3%   | 164,253,359    | 0.6%    |
| <i>Fondo de Reparto - Banco de Reservas</i>          | 20,114,243,753    | 19,866,126,277    | 1.8%   | 248,117,476    | 1.2%    |
| <i>INABIMA</i> <sup>7</sup>                          | 124,537,209,741   | 119,759,089,042   | 10.9%  | 4,778,120,699  | 4.0%    |
| <i>Planes Complementarios</i> <sup>8</sup>           | 88,583,797        | 88,621,806        | 0.0%   | -38,009        | 0.0%    |
| <br>   |                   |                   |        |                |         |
| Rentabilidad de los fondos de pensiones <sup>9</sup> |                   |                   |        |                |         |
| <i>Promedio</i> <sup>10</sup>                        | 8.02%             | 7.17%             | n/a    | 0.85%          | 11.9%   |
| <i>Atlántico</i>                                     | 7.30%             | 6.96%             | n/a    | 0.34%          | 4.9%    |
| <i>Crecer</i>  | 7.26%             | 6.36%             | n/a    | 0.90%          | 14.1%   |
| <i>JMMB-BDI</i>                                      | 9.42%             | 8.65%             | n/a    | 0.77%          | 8.9%    |
| <i>Popular</i>                                       | 7.51%             | 6.08%             | n/a    | 1.43%          | 23.6%   |
| <i>Reservas</i>                                      | 8.16%             | 7.07%             | n/a    | 1.09%          | 15.5%   |
| <i>Romana</i>  | 7.16%             | 6.52%             | n/a    | 0.64%          | 9.9%    |
| <i>Siembra</i>                                       | 8.03%             | 6.85%             | n/a    | 1.18%          | 17.2%   |
| <i>Fondo de Solidaridad Social</i>                   | 7.58%             | 6.91%             | n/a    | 0.67%          | 9.7%    |
| <i>Fondo de Reparto - Banco Central</i>              | 8.94%             | 8.39%             | n/a    | 0.55%          | 6.5%    |
| <i>Fondo de Reparto - Banco de Reservas</i>          | 6.58%             | 6.14%             | n/a    | 0.44%          | 7.1%    |
| <i>INABIMA</i> <sup>11</sup>                         | 10.71%            | 10.76%            | n/a    | -0.05%         | -0.5%   |
| <br>   |                   |                   |        |                |         |
| Pensiones por discapacidad                           |                   |                   |        |                |         |
| <i>Solicitadas</i>                                   | 23,586            | 23,162            | n/a    | 424            | 1.8%    |
| <i>Otorgadas</i>                                     | 15,950            | 15,573            | n/a    | 377            | 2.4%    |
| <br>   |                   |                   |        |                |         |
| Pensiones por sobrevivencia                          |                   |                   |        |                |         |
| <i>Solicitadas</i>                                   | 37,926            | 36,299            | n/a    | 1,627          | 4.5%    |
| <i>Otorgadas</i>                                     | 13,650            | 13,344            | n/a    | 306            | 2.3%    |
| <br>   |                   |                   |        |                |         |
| Beneficios de afiliados de ingreso tardío            |                   |                   |        |                |         |
| <i>Solicitudes</i>                                   | 226,315           | 220,787           | n/a    | 5,528          | 2.5%    |
| <i>Pensiones por retiro programado</i>               | 57                | 51                | n/a    | 6              | 11.8%   |
| <i>Devolución otorgada del saldo de la CCI</i>       | 215,625           | 210,139           | n/a    | 5,486          | 2.6%    |
| <i>Montos devueltos RD\$</i>                         | 45,173,695,007    | 43,448,281,529    | n/a    | 1,725,413,478  | 4.0%    |

Notas:

<sup>1</sup> Incluyen afiliados fallecidos y afiliados que han recibido algún tipo de beneficio.

<sup>2</sup> Las facturas del Banco Central y Banco de Reservas se pagan en ocasiones fuera del período referido en la publicación, motivo por el cual se presentan cifras muy discordantes entre un mes y otro.

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

<sup>4</sup> Calculada sobre la base de afiliados acumulados.

<sup>5</sup> El mercado potencial usado para el año 2023 es de 2,859,490, 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>6</sup> 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 Ley 13-20.

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

<sup>8</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>9</sup> Rentabilidad nominal de los últimos 12 meses.

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

<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 CCRYL.

n/a = No aplica

Fuente VISTAS-UNIPAGO.