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Superintendencia de Pensiones

Resumen estadístico provisional al 31 de octubre de 2023

| | Octubre 2023 | Julio 2023 | Participación | Variación Absoluta | Relativa |
|---|---------------|---------------|---------------|-----------------------|----------|
| Afiliados ¹ | 5,004,756 | 4,947,026 | 100.0% | 57,730 | 1.2% |
| <i>Subtotal AFP</i> | 4,744,089 | 4,689,966 | 94.8% | 54,123 | 1.2% |
| <i>Atlántico</i> | 85,246 | 78,961 | 1.7% | 6,285 | 8.0% |
| <i>Crecer</i> | 1,431,156 | 1,419,812 | 28.6% | 11,344 | 0.8% |
| <i>JMMB-BDI</i> | 14,718 | 14,107 | 0.3% | 611 | 4.3% |
| <i>Popular</i> | 1,507,503 | 1,491,060 | 30.1% | 16,443 | 1.1% |
| <i>Reservas</i> | 650,568 | 641,298 | 13.0% | 9,270 | 1.4% |
| <i>Romana</i> | 33,731 | 33,589 | 0.7% | 142 | 0.4% |
| <i>Siembra</i> | 1,021,167 | 1,011,139 | 20.4% | 10,028 | 1.0% |
| <i>Subtotal reparto individualizado</i> | 152,842 | 149,235 | 3.1% | 3,607 | 2.4% |
| <i>Banco Central</i> ² | 1,357 | 1,357 | 0.0% | 0 | 0.0% |
| <i>Banco de Reservas</i> ² | 2,571 | 2,571 | 0.1% | 0 | 0.0% |
| <i>INABIMA</i> | 148,914 | 145,307 | 3.0% | 3,607 | 2.5% |
| <i>Ministerio de Hacienda</i> | 107,825 | 107,825 | 2.2% | 0 | 0.0% |
| | | | | | |
| Cotizantes | 2,133,925 | 2,107,284 | 100.0% | 26,641 | 1.3% |
| <i>Subtotal AFP</i> | 1,973,656 | 1,947,640 | 92.5% | 26,016 | 1.3% |
| <i>Atlántico</i> | 44,368 | 39,122 | 2.1% | 5,246 | 13.4% |
| <i>Crecer</i> | 533,549 | 530,009 | 25.0% | 3,540 | 0.7% |
| <i>JMMB-BDI</i> | 8,891 | 8,659 | 0.4% | 232 | 2.7% |
| <i>Popular</i> | 658,445 | 649,878 | 30.9% | 8,567 | 1.3% |
| <i>Reservas</i> | 294,019 | 288,583 | 13.8% | 5,436 | 1.9% |
| <i>Romana</i> | 15,360 | 16,179 | 0.7% | -819 | -5.1% |
| <i>Siembra</i> | 419,024 | 415,210 | 19.6% | 3,814 | 0.9% |
| <i>Subtotal reparto individualizado</i> | 120,933 | 120,205 | 5.7% | 728 | 0.6% |
| <i>Banco Central</i> ² | 277 | 277 | 0.0% | 0 | 0.0% |
| <i>Banco de Reservas</i> | 1,316 | 1,316 | 0.1% | 0 | 0.0% |
| <i>INABIMA</i> | 118,612 | 118,612 | 5.6% | 0 | 0.0% |
| <i>Ministerio de Hacienda</i> | 25,219 | 26,088 | 1.2% | -869 | -3.3% |
| <i>Sin individualizar</i> ³ | 14,117 | 13,351 | 0.7% | 766 | 5.7% |
| | | | | | |
| Densidad de cotizantes ⁴ | 42.64% | 42.60% | n/a | 0.0% | 0.1% |
| Participación mercado potencial cotizantes ⁵ | 72.47% | 71.57% | n/a | 0.9% | 1.3% |
| | | | | | |
| Recaudación mensual individualizada (RD\$) | 7,606,716,542 | 7,523,267,819 | 100.0% | 83,448,724 | 1.1% |
| <i>Subtotal Aportes CCI</i> | 5,983,847,895 | 5,875,592,712 | 78.7% | 108,255,183 | 1.8% |
| <i>Atlántico</i> | 116,204,707 | 101,562,490 | 1.5% | 14,642,217 | 14.4% |
| <i>Crecer</i> | 1,484,680,035 | 1,458,941,874 | 19.5% | 25,738,161 | 1.8% |
| <i>JMMB-BDI</i> | 45,494,330 | 43,126,843 | 0.6% | 2,367,487 | 5.5% |
| <i>Popular</i> | 2,087,953,135 | 2,033,717,817 | 27.4% | 54,235,318 | 2.7% |
| <i>Reservas</i> | 913,328,249 | 933,672,306 | 12.0% | -20,344,057 | -2.2% |
| <i>Romana</i> | 41,215,837 | 41,509,436 | 0.5% | -293,599 | -0.7% |
| <i>Siembra</i> | 1,294,971,601 | 1,263,061,946 | 17.0% | 31,909,656 | 2.5% |
| <i>Subtotal reparto individualizado</i> | 1,032,308,841 | 1,058,714,590 | 13.6% | -26,405,749 | -2.5% |
| <i>Banco Central</i> | 10,994,407 | 11,557,502 | 0.1% | -563,095 | -4.9% |
| <i>Banco de Reservas</i> | 24,392,311 | 47,047,454 | 0.3% | -22,655,143 | -48.2% |
| <i>INABIMA</i> | 996,922,123 | 1,000,109,633 | 13.1% | -3,187,510 | -0.3% |
| <i>Ministerio de Hacienda</i> | 108,650,018 | 112,877,771 | 1.4% | -4,227,753 | -3.7% |
| <i>Fondo de Solidaridad Social</i> | 292,370,039 | 288,712,930 | 3.8% | 3,657,110 | 1.3% |
| <i>Seguro de Discapacidad y Supervivencia</i> | 668,961,344 | 661,203,903 | 8.8% | 7,757,441 | 1.2% |
| <i>Comisión AFP</i> ⁶ | 38,620,776 | 38,792,957 | 0.5% | -172,180 | -0.4% |
| <i>Intereses</i> | 148 | 314 | 0.0% | -166 | -52.8% |
| <i>Recargos</i> | 6,461,400 | 3,818,171 | 0.1% | 2,643,229 | 69.2% |
| <i>Operación DIDA</i> | 32,684,534 | 32,208,818 | 0.4% | 475,716 | 1.5% |
| <i>Operación TSS</i> | 65,369,268 | 64,417,865 | 0.9% | 951,403 | 1.5% |
| <i>Operación SIPEN</i> | 51,165,232 | 50,525,287 | 0.7% | 639,946 | 1.3% |
| <i>Sin individualizar</i> ³ | 40,320,715 | 40,217,847 | 0.5% | 102,868 | 0.3% |

| | | | | | |
|--|-------------------|-------------------|--------|----------------|--------|
| Aportes individualizados (RD\$) | 6,410,763,086 | 6,343,369,728 | 100.0% | 67,393,358 | 1.1% |
| <i>Obligatorios</i> | 6,100,187,020 | 6,022,640,527 | 95.2% | 77,546,493 | 1.3% |
| <i>AFP</i> | 5,372,699,065 | 5,277,556,933 | 83.8% | 95,142,132 | 1.8% |
| <i>Subtotal reparto individualizado</i> | 630,311,422 | 644,098,024 | 9.8% | -13,786,602 | -2.1% |
| <i>Banco Central</i> | 4,187,362 | 4,431,418 | 0.1% | -244,057 | -5.5% |
| <i>Banco de Reservas</i> | 12,633,424 | 24,212,032 | 0.2% | -11,578,608 | -47.8% |
| <i>INABIMA</i> | 613,490,636 | 615,454,573 | 9.6% | -1,963,937 | -0.3% |
| <i>Ministerio de Hacienda</i> | 97,176,533 | 100,985,570 | 1.5% | -3,809,037 | -3.8% |
| <i>Voluntarios</i> | 310,576,066 | 320,729,201 | 4.8% | -10,153,135 | -3.2% |
| <i>AFP</i> | 25,021,903 | 24,239,486 | 0.4% | 782,417 | 3.2% |
| <i>Subtotal reparto individualizado</i> | 285,097,260 | 296,009,517 | 4.4% | -10,912,256 | -3.7% |
| <i>Banco Central</i> | 6,362,882 | 6,652,353 | 0.1% | -289,471 | -4.4% |
| <i>Banco de Reservas</i> | 10,332,657 | 20,100,085 | 0.2% | -9,767,428 | -48.6% |
| <i>INABIMA</i> | 268,401,721 | 269,257,079 | 4.2% | -855,358 | -0.3% |
| <i>Ministerio de Hacienda</i> | 456,902 | 480,199 | 0.0% | -23,296 | -4.9% |
| Patrimonio de los Fondos de Pensiones (RD\$) | 1,182,574,447,952 | 1,138,930,493,998 | 100.0% | 43,643,953,954 | 3.8% |
| <i>Capitalización Individual (CCI)</i> | 936,576,867,250 | 901,086,167,963 | 79.2% | 35,490,699,287 | 3.9% |
| <i>Atlántico</i> | 14,144,198,684 | 13,291,451,259 | 1.2% | 852,747,424 | 6.4% |
| <i>Crecer</i> | 222,590,438,906 | 215,451,588,723 | 18.8% | 7,138,850,183 | 3.3% |
| <i>JMMB-BDI</i> | 8,458,700,353 | 7,930,026,640 | 0.7% | 528,673,713 | 6.7% |
| <i>Popular</i> | 321,306,299,981 | 308,902,277,753 | 27.2% | 12,404,022,228 | 4.0% |
| <i>Reservas</i> | 161,032,990,371 | 154,466,150,600 | 13.6% | 6,566,839,772 | 4.3% |
| <i>Romana</i> | 8,820,717,039 | 8,636,858,003 | 0.7% | 183,859,036 | 2.1% |
| <i>Siembra</i> | 200,223,521,916 | 192,407,814,986 | 16.9% | 7,815,706,931 | 4.1% |
| <i>Fondo de Solidaridad Social</i> | 68,870,676,249 | 66,425,726,661 | 5.8% | 2,444,949,588 | 3.7% |
| <i>Subtotal reparto individualizado</i> | 177,037,898,750 | 171,330,015,576 | 15.0% | 5,707,883,174 | 3.3% |
| <i>Fondo de Reparto - Banco Central</i> | 26,971,748,270 | 26,678,562,082 | 2.3% | 293,186,188 | 1.1% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 20,395,301,571 | 20,114,243,753 | 1.7% | 281,057,818 | 1.4% |
| <i>INABIMA</i> ⁷ | 129,670,848,909 | 124,537,209,741 | 11.0% | 5,133,639,168 | 4.1% |
| <i>Planes Complementarios</i> ⁸ | 89,005,703 | 88,583,797 | 0.0% | 421,906 | 0.5% |
| Rentabilidad de los fondos de pensiones ⁹ | | | | | |
| <i>Promedio</i> ¹⁰ | 9.31% | 8.02% | n/a | 1.29% | 16.0% |
| <i>Atlántico</i> | 8.00% | 7.30% | n/a | 0.69% | 9.5% |
| <i>Crecer</i> | 8.77% | 7.26% | n/a | 1.51% | 20.8% |
| <i>JMMB-BDI</i> | 9.94% | 9.42% | n/a | 0.52% | 5.5% |
| <i>Popular</i> | 9.29% | 7.51% | n/a | 1.78% | 23.7% |
| <i>Reservas</i> | 9.58% | 8.16% | n/a | 1.41% | 17.3% |
| <i>Romana</i> | 7.31% | 7.16% | n/a | 0.14% | 2.0% |
| <i>Siembra</i> | 9.34% | 8.03% | n/a | 1.31% | 16.3% |
| <i>Fondo de Solidaridad Social</i> | 8.57% | 7.58% | n/a | 0.99% | 13.0% |
| <i>Fondo de Reparto - Banco Central</i> | 9.90% | 8.94% | n/a | 0.96% | 10.7% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 7.37% | 6.58% | n/a | 0.79% | 12.1% |
| <i>INABIMA</i> ¹¹ | 10.68% | 10.71% | n/a | -0.03% | -0.3% |
| Pensiones por discapacidad | | | | | |
| <i>Solicitadas</i> | 23,981 | 23,586 | n/a | 395 | 1.7% |
| <i>Otorgadas</i> | 16,290 | 15,950 | n/a | 340 | 2.1% |
| Pensiones por sobrevivencia | | | | | |
| <i>Solicitadas</i> | 39,280 | 37,926 | n/a | 1,354 | 3.6% |
| <i>Otorgadas</i> | 14,005 | 13,650 | n/a | 355 | 2.6% |
| Beneficios de afiliados de ingreso tardío | | | | | |
| <i>Solicitudes</i> | 231,415 | 226,315 | n/a | 5,100 | 2.3% |
| <i>Pensiones por retiro programado</i> | 57 | 57 | n/a | 0 | 0.0% |
| <i>Devolución otorgada del saldo de la CCI</i> | 220,698 | 215,625 | n/a | 5,073 | 2.4% |
| <i>Montos devueltos RD\$</i> | 46,672,049,908 | 45,173,695,007 | n/a | 1,498,354,901 | 3.3% |

Notas:

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

²Las 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.

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

⁴Calculada sobre la base de afiliados acumulados.

⁵El 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.

⁶Corresponde 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.

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

⁸Este 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.

⁹Rentabilidad nominal de los últimos 12 meses.

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

¹¹Las 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.

María Pelaez

Analista Senior de Análisis y Estadísticas



Superintendencia de Pensiones
Resumen estadístico previsional al 30 de noviembre de 2023

| | Noviembre 2023 | Agosto 2023 | Participación | Variación Absoluta | Relativa |
|---|----------------|---------------|---------------|-----------------------|----------|
| Afiliados ¹ | 5,010,230 | 4,970,832 | 100.0% | 39,398 | 0.8% |
| Subtotal AFP | 4,749,530 | 4,713,765 | 94.8% | 35,765 | 0.8% |
| Atlántico | 85,825 | 81,413 | 1.7% | 4,412 | 5.4% |
| Crecer | 1,432,243 | 1,424,904 | 28.6% | 7,339 | 0.5% |
| JMMB-BDI | 14,795 | 14,459 | 0.3% | 336 | 2.3% |
| Popular | 1,509,122 | 1,498,327 | 30.1% | 10,795 | 0.7% |
| Reservas | 651,655 | 645,302 | 13.0% | 6,353 | 1.0% |
| Romana | 33,757 | 33,649 | 0.7% | 108 | 0.3% |
| Siembra | 1,022,133 | 1,015,711 | 20.4% | 6,422 | 0.6% |
| Subtotal reparto individualizado | 152,843 | 149,242 | 3.1% | 3,601 | 2.4% |
| Banco Central ² | 1,357 | 1,357 | 0.0% | 0 | 0.0% |
| Banco de Reservas ² | 2,571 | 2,571 | 0.1% | 0 | 0.0% |
| INABIMA | 148,915 | 145,314 | 3.0% | 3,601 | 2.5% |
| Ministerio de Hacienda | 107,857 | 107,825 | 2.2% | 32 | 0.0% |
| Cotizantes | 2,105,433 | 2,094,278 | 100.0% | 11,155 | 0.5% |
| Subtotal AFP | 1,943,112 | 1,936,835 | 92.2% | 3,949 | 0.2% |
| Atlántico | 44,912 | 40,609 | 2.1% | 4,106 | 10.1% |
| Crecer | 521,701 | 528,416 | 24.8% | -7,296 | -1.4% |
| JMMB-BDI | 8,818 | 8,721 | 0.4% | 97 | 1.1% |
| Popular | 649,941 | 648,531 | 30.8% | 1,410 | 0.2% |
| Reservas | 291,082 | 280,950 | 13.8% | 9,907 | 3.5% |
| Romana | 15,237 | 15,548 | 0.7% | -361 | -2.3% |
| Siembra | 411,421 | 414,060 | 19.5% | -3,169 | -0.8% |
| Subtotal reparto individualizado | 124,693 | 119,092 | 5.9% | 5,600 | 4.7% |
| Banco Central ² | 49 | 275 | 0.0% | -226 | -82.2% |
| Banco de Reservas | 1,302 | 229 | 0.1% | 1,073 | 468.6% |
| INABIMA | 123,342 | 118,588 | 5.9% | 4,753 | 4.0% |
| Ministerio de Hacienda | 24,532 | 25,911 | 1.2% | -1,379 | -5.3% |
| Sin individualizar ³ | 13,096 | 12,440 | 0.7% | 2,985 | 24.0% |
| Densidad de cotizantes ⁴ | 42.02% | 42.13% | n/a | -0.1% | -0.3% |
| Participación mercado potencial cotizantes ⁵ | 71.51% | 71.13% | n/a | 0.4% | 0.5% |
| Recaudación mensual individualizada (RD\$) | 7,479,077,414 | 7,355,168,180 | 100.0% | 123,909,234 | 1.7% |
| Subtotal Aportes CCI | 5,840,849,608 | 5,765,865,610 | 78.1% | 74,983,998 | 1.3% |
| Atlántico | 114,347,625 | 104,140,522 | 1.5% | 10,207,103 | 9.8% |
| Crecer | 1,442,639,771 | 1,452,327,266 | 19.3% | -9,687,495 | -0.7% |
| JMMB-BDI | 44,467,171 | 44,083,927 | 0.6% | 383,244 | 0.9% |
| Popular | 2,030,546,768 | 2,025,130,277 | 27.1% | 5,416,491 | 0.3% |
| Reservas | 906,296,078 | 839,653,137 | 12.1% | 66,642,941 | 7.9% |
| Romana | 42,728,211 | 43,521,939 | 0.6% | -793,728 | -1.8% |
| Siembra | 1,259,823,984 | 1,257,008,542 | 16.8% | 2,815,443 | 0.2% |
| Subtotal reparto individualizado | 1,051,683,733 | 1,013,010,072 | 14.1% | 38,673,661 | 3.8% |
| Banco Central | 262,334 | 11,487,616 | 0.0% | -11,225,282 | -97.7% |
| Banco de Reservas | 24,444,313 | 1,296,253 | 0.3% | 23,148,060 | - |
| INABIMA | 1,026,977,086 | 1,000,226,203 | 13.7% | 26,750,883 | 2.7% |
| Ministerio de Hacienda | 108,395,714 | 112,321,674 | 1.4% | -3,925,960 | -3.5% |
| Fondo de Solidaridad Social | 287,993,657 | 282,838,468 | 3.9% | 5,155,189 | 1.8% |
| Seguro de Discapacidad y Supervivencia | 677,223,262 | 663,538,764 | 9.1% | 13,684,498 | 2.1% |
| Comisión AFP ⁶ | 39,730,459 | 38,729,195 | 0.5% | 1,001,264 | 2.6% |
| Intereses | 75 | 122 | 0.0% | -47 | -38.2% |
| Recargos | 5,340,941 | 3,832,457 | 0.1% | 1,508,484 | 39.4% |
| Operación DIDA | 32,026,780 | 31,482,401 | 0.4% | 544,378 | 1.7% |
| Operación TSS | 64,053,499 | 62,965,108 | 0.9% | 1,088,391 | 1.7% |
| Operación SIPEN | 50,399,449 | 49,497,307 | 0.7% | 902,143 | 1.8% |
| Sin individualizar ³ | 43,674,972 | 37,187,538 | 0.6% | 6,487,434 | 17.4% |

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|--|-------------------|-------------------|--------|-----------------|--------|
| Aportes individualizados (RD\$) | 6,296,806,389 | 6,200,546,684 | 100.0% | 96,259,705 | 1.6% |
| <i>Obligatorios</i> | 6,003,658,145 | 5,901,314,436 | 95.3% | 102,343,709 | 1.7% |
| <i>AFP</i> | 5,261,403,597 | 5,179,956,064 | 83.6% | 81,447,533 | 1.6% |
| <i>Subtotal reparto individualizado</i> | 644,896,928 | 620,861,305 | 10.2% | 24,035,623 | 3.9% |
| <i>Banco Central</i> | 242,428 | 4,418,672 | 0.0% | -4,176,244 | -94.5% |
| <i>Banco de Reservas</i> | 12,668,510 | 914,807 | 0.2% | 11,753,703 | - |
| <i>INABIMA</i> | 631,985,990 | 615,527,826 | 10.0% | 16,458,164 | 2.7% |
| <i>Ministerio de Hacienda</i> | 97,357,620 | 100,497,066 | 1.5% | -3,139,446 | -3.1% |
| <i>Voluntarios</i> | 293,148,244 | 299,232,248 | 4.7% | -6,084,004 | -2.0% |
| <i>AFP</i> | 6,297,614 | 22,610,300 | 0.1% | -16,312,685 | -72.1% |
| <i>Subtotal reparto individualizado</i> | 286,838,904 | 276,165,539 | 4.6% | 10,673,366 | 3.9% |
| <i>Banco Central</i> | 0 | 6,598,626 | 0.0% | -6,598,626 | - |
| <i>Banco de Reservas</i> | 10,345,476 | 280,249 | 0.2% | 10,065,227 | - |
| <i>INABIMA</i> | 276,493,428 | 269,286,663 | 4.4% | 7,206,765 | 2.7% |
| <i>Ministerio de Hacienda</i> | 11,725 | 456,410 | 0.0% | -444,685 | -97.4% |
| Patrimonio de los Fondos de Pensiones (RD\$) | 1,195,132,595,107 | 1,154,121,808,558 | 100.0% | 41,010,786,548 | 3.6% |
| <i>Capitalización Individual (CCI)</i> | 947,041,755,237 | 913,571,647,782 | 79.2% | 33,470,107,455 | 3.7% |
| <i>Atlántico</i> | 14,435,158,603 | 13,583,542,899 | 1.2% | 851,615,704 | 6.3% |
| <i>Crecer</i> | 224,498,626,601 | 218,625,200,769 | 18.8% | 5,873,425,833 | 2.7% |
| <i>JMMB-BDI</i> | 8,621,423,304 | 8,095,195,729 | 0.7% | 526,227,575 | 6.5% |
| <i>Popular</i> | 325,427,160,452 | 312,906,627,253 | 27.2% | 12,520,533,198 | 4.0% |
| <i>Reservas</i> | 162,623,748,050 | 156,681,011,117 | 13.6% | 5,942,736,933 | 3.8% |
| <i>Romana</i> | 8,893,491,491 | 8,704,239,103 | 0.7% | 189,252,388 | 2.2% |
| <i>Siembra</i> | 202,542,146,737 | 194,975,830,912 | 16.9% | 7,566,315,825 | 3.9% |
| <i>Fondo de Solidaridad Social</i> | 69,569,021,772 | 67,245,531,076 | 5.8% | 2,323,490,696 | 3.5% |
| <i>Subtotal reparto individualizado</i> | 178,432,382,774 | 173,215,867,609 | 14.9% | 131,425,885,062 | 279.6% |
| <i>Fondo de Reparto - Banco Central</i> | 27,005,191,971 | 26,792,211,387 | 2.3% | 212,980,584 | 0.8% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 20,526,706,784 | 20,214,286,325 | 1.7% | 312,420,459 | 1.5% |
| <i>INABIMA</i> ⁷ | 130,900,484,019 | 126,209,369,897 | 11.0% | 4,691,114,121 | 3.7% |
| <i>Planes Complementarios</i> ⁸ | 89,435,324 | 88,762,091 | 0.0% | 673,232 | 0.8% |
| Rentabilidad de los fondos de pensiones ⁹ | | | | | |
| <i>Promedio</i> ¹⁰ | 9.03% | 8.85% | n/a | 0.18% | 2.1% |
| <i>Atlántico</i> | 7.77% | 7.86% | n/a | -0.09% | -1.2% |
| <i>Crecer</i> | 8.34% | 8.39% | n/a | -0.06% | -0.7% |
| <i>JMMB-BDI</i> | 9.89% | 10.07% | n/a | -0.18% | -1.8% |
| <i>Popular</i> | 9.12% | 8.51% | n/a | 0.60% | 7.1% |
| <i>Reservas</i> | 9.05% | 9.06% | n/a | -0.01% | -0.1% |
| <i>Romana</i> | 7.35% | 7.20% | n/a | 0.15% | 2.1% |
| <i>Siembra</i> | 8.95% | 8.98% | n/a | -0.03% | -0.3% |
| <i>Fondo de Solidaridad Social</i> | 8.40% | 8.07% | n/a | 0.33% | 4.1% |
| <i>Fondo de Reparto - Banco Central</i> | 9.80% | 9.48% | n/a | 0.32% | 3.4% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 7.34% | 6.96% | n/a | 0.38% | 5.5% |
| <i>INABIMA</i> ¹¹ | 10.73% | 10.72% | n/a | 0.01% | 0.1% |

| | | | | | | |
|---|----------------|----------------|-----|---------------|------|--|
| Pensiones por discapacidad | | | | | | |
| Solicitadas | 24,091 | 23,723 | n/a | 368 | 1.6% | |
| Otorgadas | 16,416 | 16,033 | n/a | 383 | 2.4% | |
| Pensiones por sobrevivencia | | | | | | |
| Solicitadas | 39,763 | 38,358 | n/a | 1,405 | 3.7% | |
| Otorgadas | 14,145 | 13,762 | n/a | 383 | 2.8% | |
| Beneficios de afiliados de ingreso tardío | | | | | | |
| Solicitudes | 232,875 | 227,892 | n/a | 4,983 | 2.2% | |
| Pensiones por retiro programado | 58 | 57 | n/a | 1 | 1.8% | |
| Devolución otorgada del saldo de la CCI | 222,146 | 217,193 | n/a | 4,953 | 2.3% | |
| Montos devueltos RD\$ | 47,112,860,701 | 45,648,458,573 | n/a | 1,464,402,128 | 3.2% | |

Notas:

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

² 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.

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 Ley 13-20.

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 CCRYL.

n/a = No aplica

Fuente VISTAS-UNIPAGO.

María Pelaez

Analista Senior de Análisis y Estadísticas



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

| | Diciembre 2023 | Septiembre 2023 | Participación | Variación Absoluta | Relativa |
|---|----------------|-----------------|---------------|-----------------------|----------|
| Afiliados ¹ | 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> ² | 1,357 | 1,357 | 0.0% | 0 | 0.0% |
| <i>Banco de Reservas</i> ² | 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 Central</i> ² | 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 individualizar</i> ³ | 15,735 | 13,619 | 0.7% | 2,116 | 15.5% |
| Densidad de cotizantes ⁴ | 42.44% | 42.27% | n/a | 0.2% | 0.4% |
| Participación mercado potencial cotizantes ⁵ | 71.89% | 71.45% | n/a | 0.4% | 0.6% |
| 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 Central</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 Sobrevivencia</i> | 709,981,821 | 672,199,660 | 9.0% | 37,782,161 | 5.6% |
| <i>Comisión AFP</i> ⁶ | 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 DIDA</i> | 33,740,577 | 31,937,061 | 0.4% | 1,803,517 | 5.6% |
| <i>Operación TSS</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> ³ | 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 Central</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 | 100.0% | 43,935,813,634 | 3.8% |
| <i>Capitalización Individual (CCI)</i> | 962,288,313,230 | 926,278,598,709 | 79.3% | 36,009,714,521 | 3.9% |
| <i>Atlántico</i> | 14,710,466,060 | 13,926,118,851 | 1.2% | 784,347,209 | 5.6% |
| <i>Crecer</i> | 226,525,104,050 | 220,889,401,652 | 18.7% | 5,635,702,398 | 2.6% |
| <i>JMMB-BDI</i> | 8,725,939,133 | 8,342,253,306 | 0.7% | 383,685,827 | 4.6% |
| <i>Popular</i> | 332,723,362,725 | 317,452,709,852 | 27.4% | 15,270,652,873 | 4.8% |
| <i>Reservas</i> | 165,447,978,374 | 159,135,818,965 | 13.6% | 6,312,159,409 | 4.0% |
| <i>Romana</i> | 8,942,317,847 | 8,763,667,967 | 0.7% | 178,649,880 | 2.0% |
| <i>Siembra</i> | 205,213,145,041 | 197,768,628,115 | 16.9% | 7,444,516,926 | 3.8% |
| <i>Fondo de Solidaridad Social</i> | 70,397,902,073 | 67,991,450,605 | 5.8% | 2,406,451,468 | 3.5% |
| <i>Subtotal reparto individualizado</i> | 180,568,150,868 | 175,048,921,006 | 14.9% | 5,519,229,862 | 3.2% |
| <i>Fondo de Reparto - Banco Central</i> | 26,919,954,501 | 26,887,906,650 | 2.2% | 32,047,851 | 0.1% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 20,603,120,913 | 20,296,243,742 | 1.7% | 306,877,171 | 1.5% |
| <i>INABIMA</i> ⁷ | 133,045,075,454 | 127,864,770,613 | 11.0% | 5,180,304,841 | 4.1% |
| <i>Planes Complementarios</i> ⁸ | 89,639,952 | 89,222,169 | 0.0% | 417,783 | 0.5% |
| Rentabilidad de los fondos de pensiones ⁹ | | | | | |
| <i>Promedio</i> ¹⁰ | 8.90% | 9.22% | n/a | -0.32% | -3.5% |
| <i>Atlántico</i> | 7.72% | 8.09% | n/a | -0.37% | -4.6% |
| <i>Crecer</i> | 7.81% | 8.64% | n/a | -0.83% | -9.6% |
| <i>JMMB-BDI</i> | 9.94% | 10.35% | n/a | -0.41% | -4.0% |
| <i>Popular</i> | 9.58% | 9.11% | n/a | 0.47% | 5.1% |
| <i>Reservas</i> | 8.94% | 9.62% | n/a | -0.68% | -7.0% |
| <i>Romana</i> | 7.31% | 7.24% | n/a | 0.07% | 1.0% |
| <i>Siembra</i> | 8.32% | 9.36% | n/a | -1.04% | -11.1% |
| <i>Fondo de Solidaridad Social</i> | 8.03% | 8.25% | n/a | -0.22% | -2.7% |
| <i>Fondo de Reparto - Banco Central</i> | 9.50% | 9.77% | n/a | -0.27% | -2.7% |
| <i>Fondo de Reparto - Banco de Reservas</i> | 7.09% | 7.13% | n/a | -0.04% | -0.6% |
| <i>INABIMA</i> ¹¹ | 10.68% | 10.68% | n/a | 0.00% | 0.0% |
| Pensiones por discapacidad | | | | | |
| <i>Solicitadas</i> | 24,209 | 23,846 | n/a | 363 | 1.5% |
| <i>Otorgadas</i> | 16,501 | 16,160 | n/a | 341 | 2.1% |
| Pensiones por sobrevivencia | | | | | |
| <i>Solicitadas</i> | 40,117 | 38,803 | n/a | 1,314 | 3.4% |
| <i>Otorgadas</i> | 14,264 | 13,888 | n/a | 376 | 2.7% |
| Beneficios de afiliados de ingreso tardío | | | | | |
| <i>Solicitudes</i> | 234,121 | 229,665 | n/a | 4,456 | 1.9% |
| <i>Pensiones por retiro programado</i> | 59 | 57 | n/a | 2 | 3.5% |
| <i>Devolución otorgada del saldo de la CCI</i> | 223,391 | 218,958 | n/a | 4,433 | 2.0% |
| <i>Montos devueltos RD\$</i> | 47,473,133,127 | 46,121,058,991 | n/a | 1,352,074,136 | 2.9% |

Notas:

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

² Las facturas del Banco Central y Banco de Reservas se pagan 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 2,974,360 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 Ley 13-20.

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 CCRYL.

n/a = No aplica

Fuente VISTAS-UNIPAGO.