fondo MIVIVIENDA

Main promoter to access of housing in Perú

STATISTICAL BULLETIN

SEPTEMBER 2019

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STATISTICAL BULLETIN

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GLOSSARY

SITUATION SEPTEMBER 2019

-EXECUTIVE SUMMARY-

MAIN DATA OF THE MONTH

CRÉDITOS MIVIVIENDA OUTPERFORM SEPTEMBER 2018

1,086

in September 2019
(804 credits in September 2018)

BFH ACHIEVES SECOND LARGEST DISBURSEMENT OF THE YEAR

5,905

in September 2019
(6,012 BFH in January 2019)

BONO VERDE REACHES HISTORICAL RECORD IN SEPTEMBER

588

Bonos verdes in September 2019

CRÉDITOS MIVIVIENDA

The number of créditos Mivivienda placed in Septembrer 2019 were 1,086, growing 35.1% respect to the same month of the previous year; while, in monetary terms, the disbursed amount in Septembrer was S/. 155.6 millions.

In the nineth month of 2019, the disbursed amount by product was distributed as follow: (i) Nuevo Crédito Mivivienda: 919 credits (S/. 149.5 millions disbursed) and (ii) Financiamiento Complementario Techo Propio 167 units (S/. 6.1 millions disbursed).

Meanwhile, the number of mortgage debts of créditos Mivivienda amounted to 95,623; while, in terms of market share, this figure represented 35.6% of the total morgage debts of the financia system.

On the side of placements according to Financial Institutions (IFIs), banks explained 68.8% of the loans in Septembrer (747 in total), with BCP standing out, with 351 loans.

And according to geographical area, Lima Metropolitana explained 54% of the credits placed in june and the provinces the remaining 46%.

BONO FAMILIAR HABITACIONAL (BFH)

In Septembrer 2019, were awarded 5,905 Bonos Familiares Habitacionales, equivalent to S/. 155.4 millions.

By geographic area, in the month of September the provinces concentrated 94% of the bonds granted; while, the remaining 6% was concentrated in Lima Metropolitana (considers the province of Callao).

According to the bonus modality, during Septembrer, these were distributed as follow: (i) Adquisición de Vivienda Nueva (1,381 bonuses, equivalent to S/. 47.3 millions), (ii) Construcción en Sitio Propio (4,432 bonuses, equivalents to S/. 107.2 millions) and Mejoramiento de vivienda, 92 bonuses (equivalent to S/. 888 thousands).

In addition, of the total of bonuses awarded under the modality of Adquisición de Vivienda Nueva (AVN) during the month of September, 25 corresponded to Bonos de Reconstrucción (for an amount of S/. 1.5 million) granted to families affected by the Coastal Child phenomenon.

With respect to current Technical Entities (ET), by the cut of September 2019, the number of these entities reached 753.

BONO DE PROTECCIÓN DE VIVIENDAS VULNERABLES A LOS RIESGOS SÍSMICOS (BPVVRS)

In the nineth month of 2019, a total of 54 Bonos de Protección de Viviendas Vulnerables contra Riesgos Sísmicos (BPVVRS) were registred; these were delivered in Lima Metropolitana (54), in the districts of: Villa el Salvador (43) y San Juan de Lurigancho (11). In monetary terms, the total amount disbursed in the nineth month of 2019 was S/. 810 thousands.

BONO MIVIVIENDA VERDE

In September 2019, the Bonos Mivivienda Verde, reached a total of 588 bonuses, whose amount was S/. 3.4 millions. Of the total bonuses placed, 69.5% were delivered by banks, 18.5% by Edpyme, 11.6% by Financials. and 0.4% by municipal funds. It is worth mentioning that, between January and September, this year a total of 3,891 bonds have been disbursed.

OFFER OF MIVIVIENDA PROYECTS (CERTIFICADOS Y POR CERTIFICAR)

In September 2019, Lima Metropoliotana has an real estate offer of 39,532 households, distributed in 206 projects; while in the rest of the country they registred an offer of 27,924 households, distributed in 142 projects.

By the way of suitable households, there is an offer 49,397 certified households, distributed in 229 projects. The 75.6% corresponds to households offered in districts of Lima and 24.4% in the rest of the country.

Meanwhile. there are a total of 27 sustainable in the process of certification, which adds an offer of 3,153 households of which 85.6% are in the Lima Metropolitana and 14.4% in the rest of the country.

Finally, regarding the real estate offer of Techo Propio, Lima Metropolitana has 448 households, distributed in 5 projects; while in the rest of the country 20,333 households are registered, distributed in 91 projects.

CHAPTER I
CRÉDITO MIVIVIENDA

1.1 **Crédito Mivivienda and mortgage credit of the financial system**

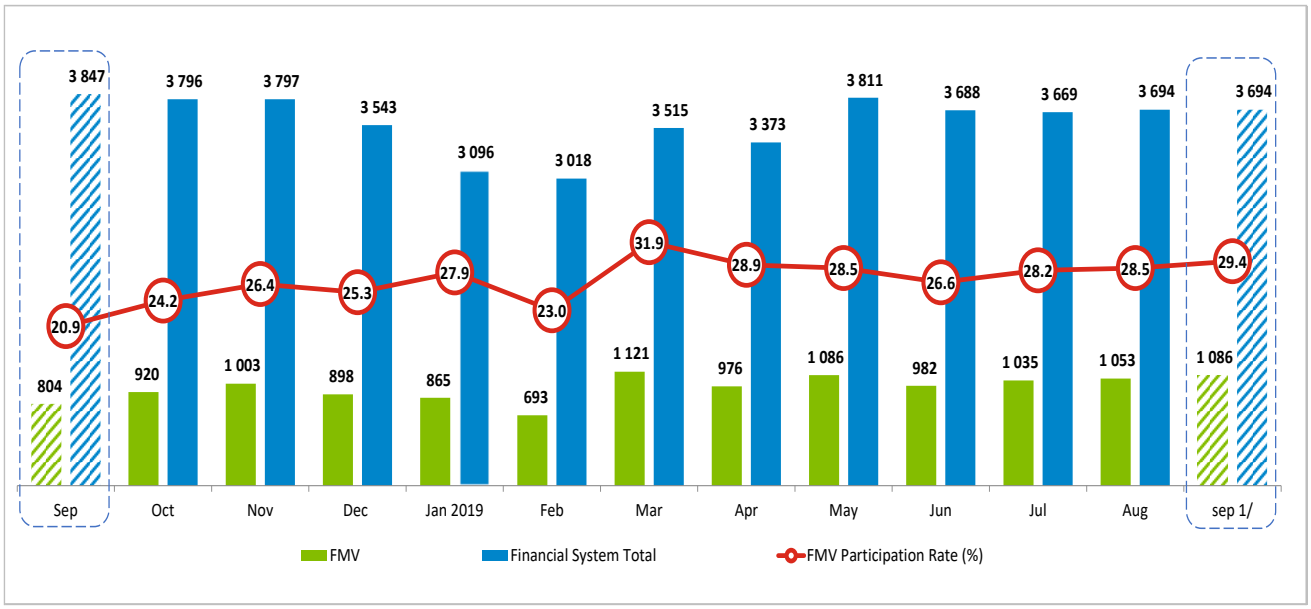
1.2 **Crédito Mivivienda by product, financial institution and region**

1.1 Crédito Mivivienda and mortgage credit of the financial system

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 1.1.1: NUMBER OF CRÉDITO MIVIVIENDA IN THE MORTGAGE MARKET

(Number of disbursement credits)



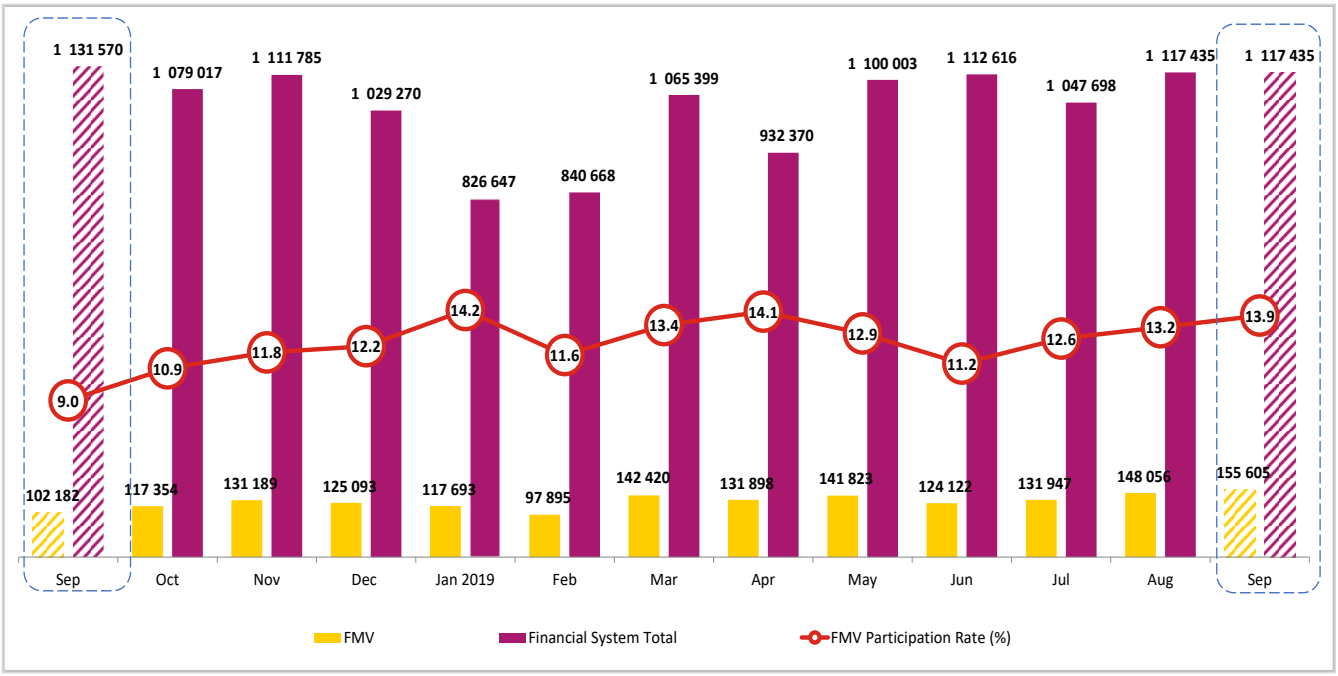
Source: SBS & FMV

NOTE: Includes all credit modalities sponsored by the FMV.

1/ The September Financial System information replicates the August data given the information available on the SBS portal.

CHART 1.1.2: DISBURSED AMOUNT OF CRÉDITO MIVIVIENDA IN THE MORTGAGE MARKET

(In thousand of soles)



Source: SBS & FMV

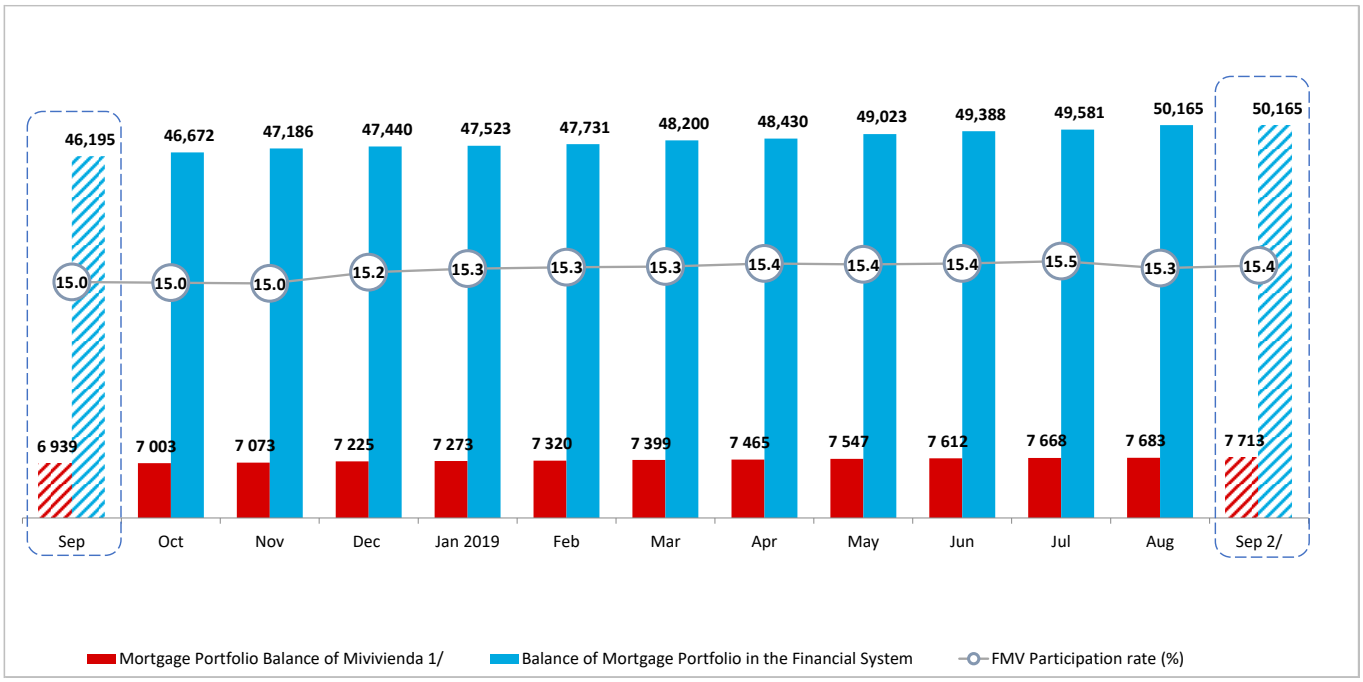
NOTE: Includes all credit modalities sponsored by the FMV.

1/ The September Financial System information replicates the August data given the information available on the SBS portal.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 1.1.3: BALANCE OF MORTGAGE LOAN PORTFOLIO MIVIVIENDA AND THE FINANCIAL SYSTEM

(In thousand of soles)



Source: SBS & FMV

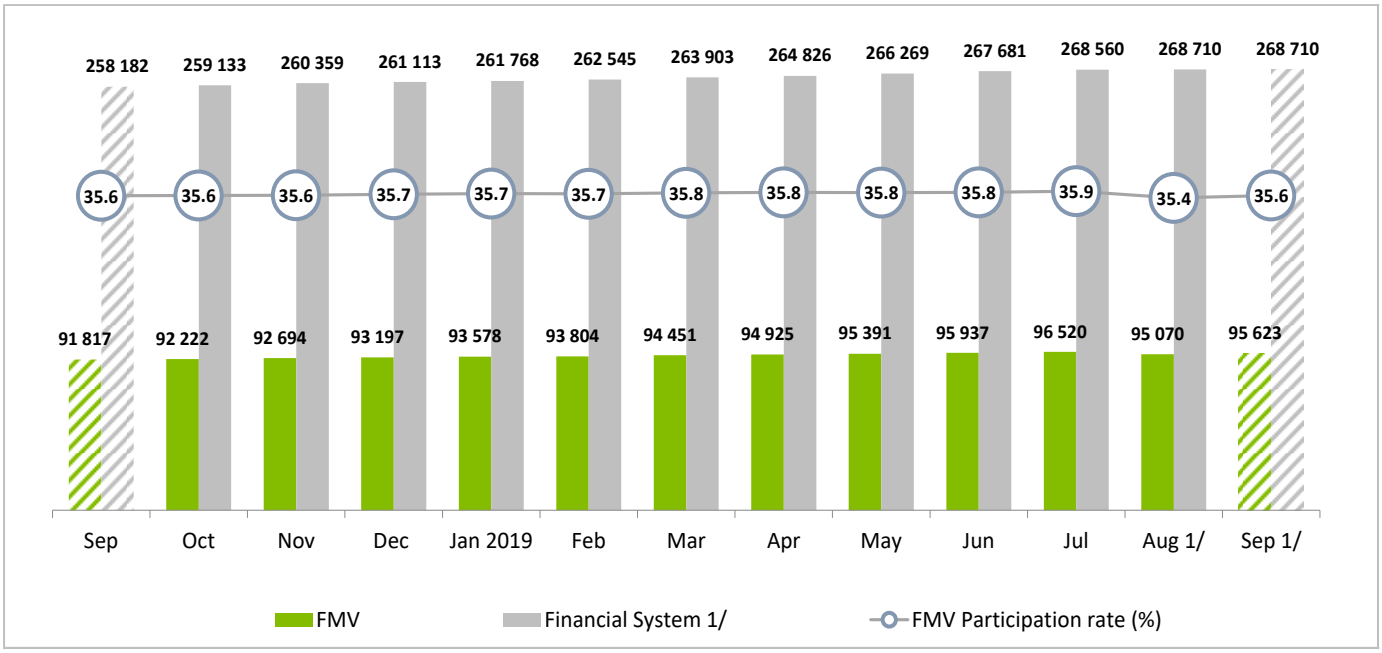
NOTE:

1/ The Balance of Mortgage Portfolio of Mivivienda corresponds to the one that the financial system register in their accounting books.

2/ The information of Financial Companies of September replicates the data of August (information available on the SBS portal).

CHART 1.1.4: MORTGAGE DEBTS OF THE FONDO MIVIVIENDA AND THE FINANCIAL SYSTEM

(Number of debts)



Source: SBS & FMV

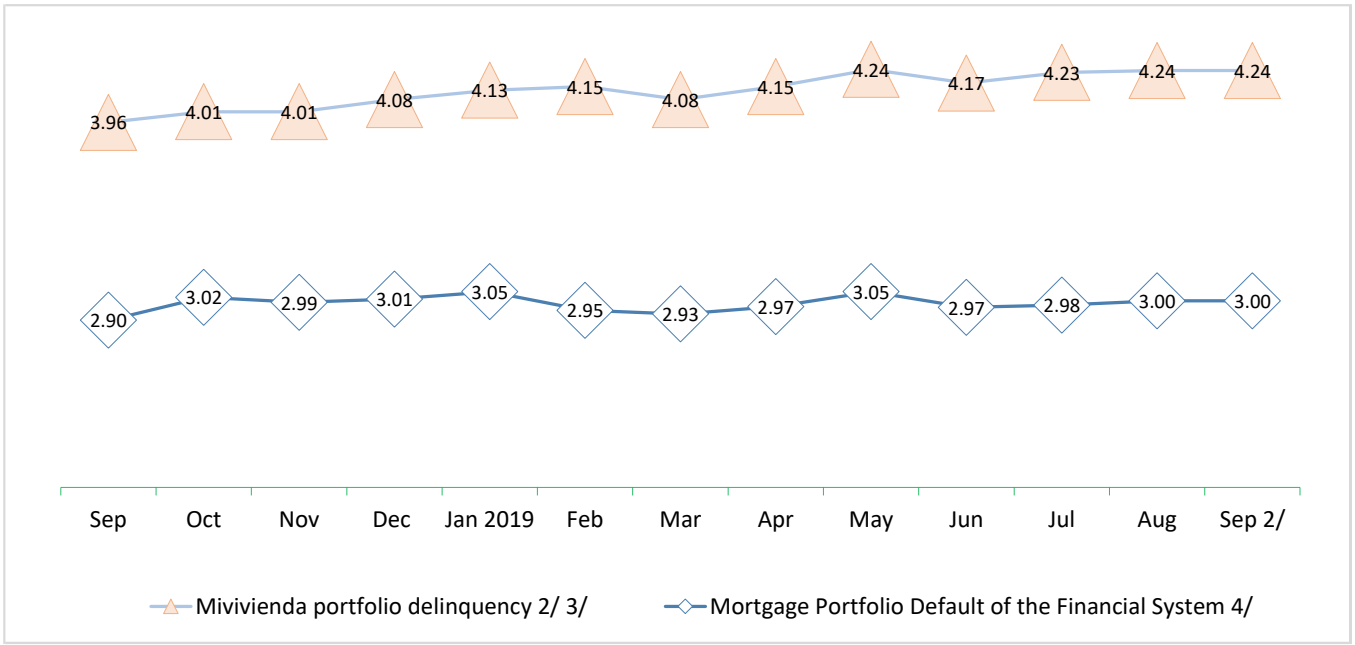
NOTE:

1/ The information of Financial system of September replicates the data of August, in the case of Banks and Financial Companies replicates the data of July (information available on the SBS portal).

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 1.1.5: DELINQUENCY OF THE MORTGAGE PORTFOLIO MIVIVIENDA 1/ AND THE FINANCIAL SYSTEM

(In percentages)



Source: SBS & FMV

NOTE:

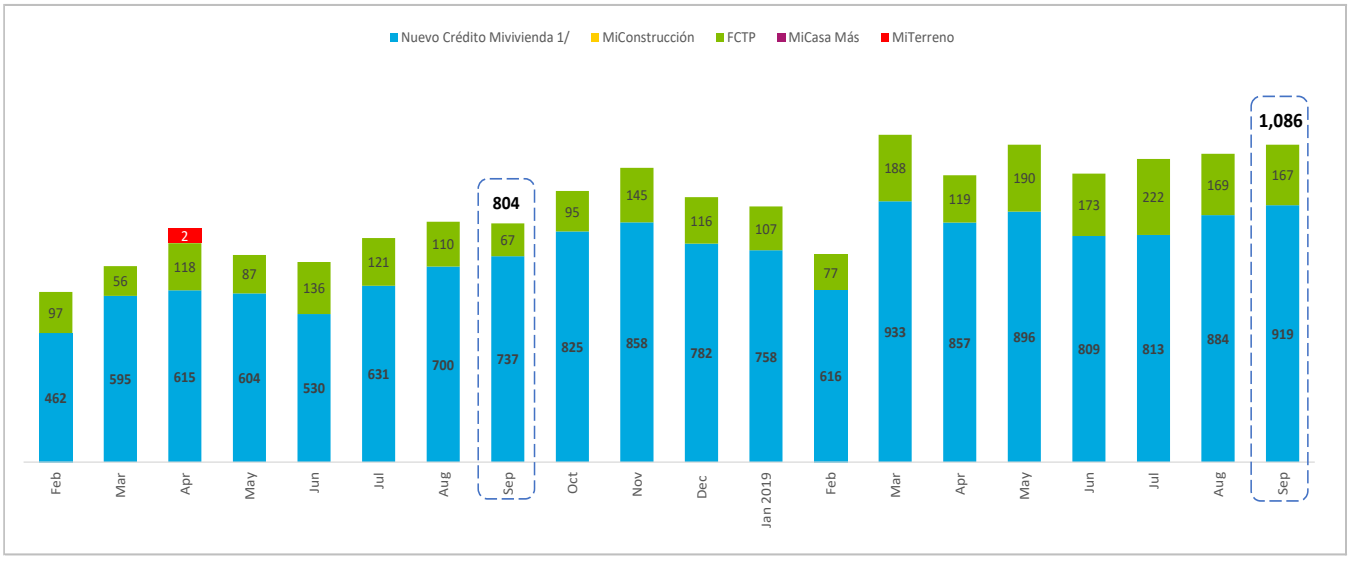
1/ Créditos Mivivienda, portfolio default rate of the IFIs with subborrowers.

2/ The delinquency of the Fondo Mivivienda portfolio does not consider the delinquency of the CRAC portfolio Señor de Luren and CMAC Paita.

3/ September information from MIVIVIENDA portfolio replicates data from August (Last information available).

4/ September information from Financial system replicates data from August (Last information available in the SBS).

CHART 1.1.6: PLACEMENTS OF CRÉDITO MIVIVIENDA BY TYPE OF PRODUCT



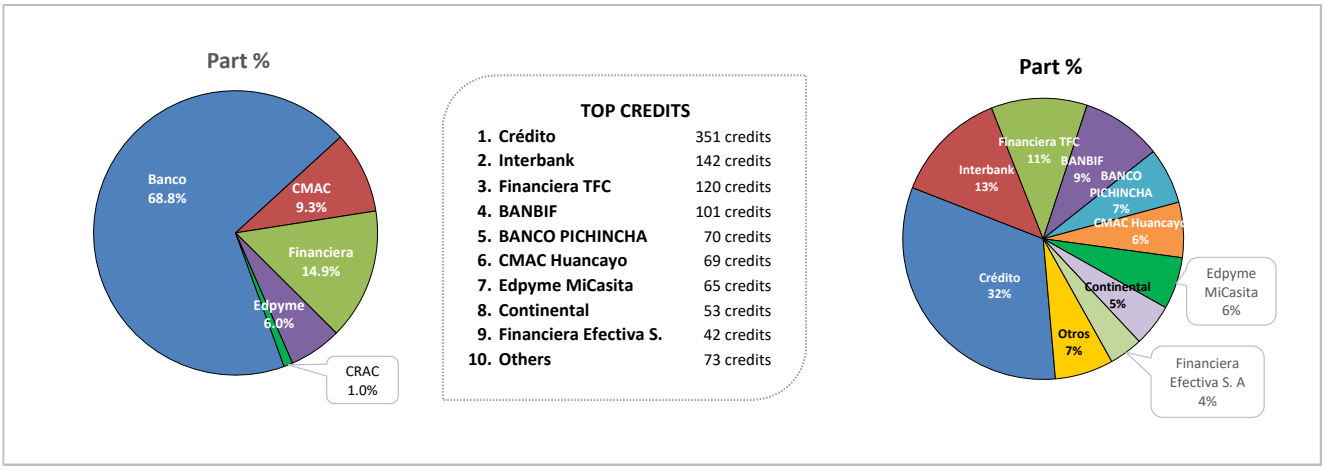
Source: FMV

Kind of product	September 2019	Jan - Sep 2018	Jan - Sep 2019	Var. %
NCMV	919	5476	7485	36.7%
FCTP	167	845	1412	67.1%
Mi Const.	-	2	-	-
TOTAL	**1086**	**6323**	**8897**	**40.7%**

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 1.1.7: NUMBER OF CRÉDITOS MIVIVIENDA PLACED BY TYPE OF IFI AND IFI

INFORMATION CORRESPONDING AT THE CLOSE OF SEPTEMBER 2019

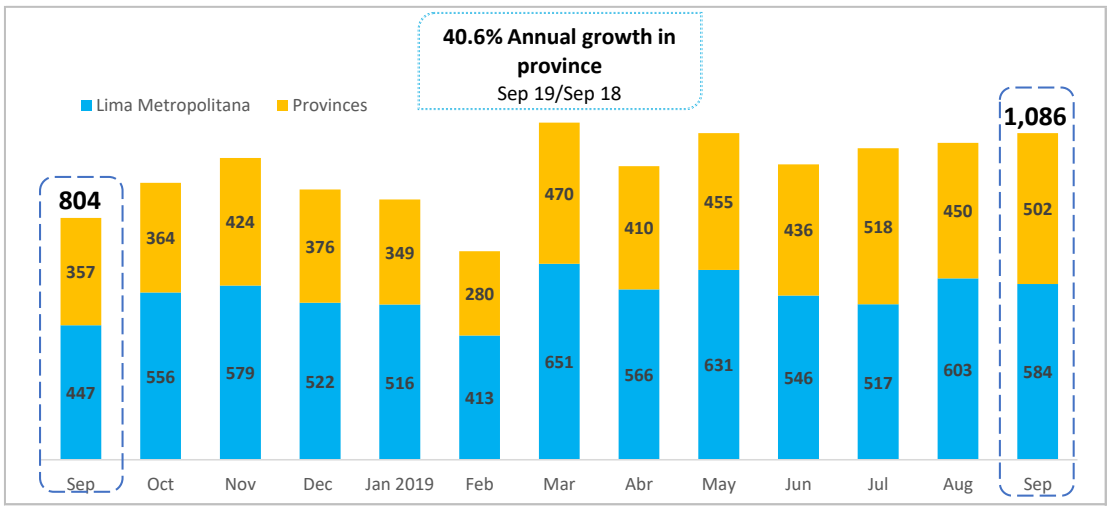


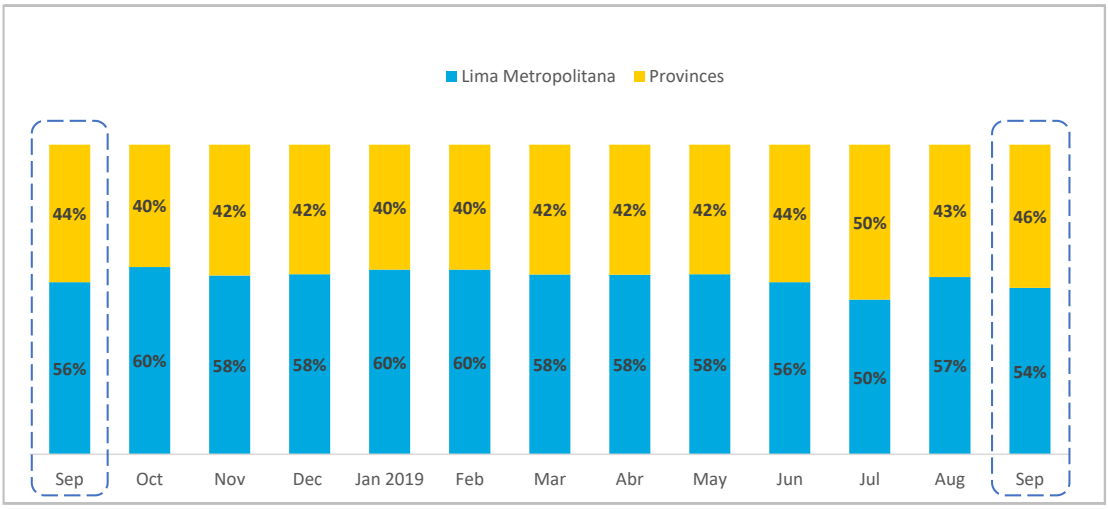
Source: FMV

*CMAC: Municipal Saving and Loan Institutions.

**CRAC: Rural Saving and Loan Institutions.

CHART 1.1.8: NUMBER OF CRÉDITOS MIVIVIENDA PLAED IN LIMA METROPOLITANA 1/ AND PROVINCES



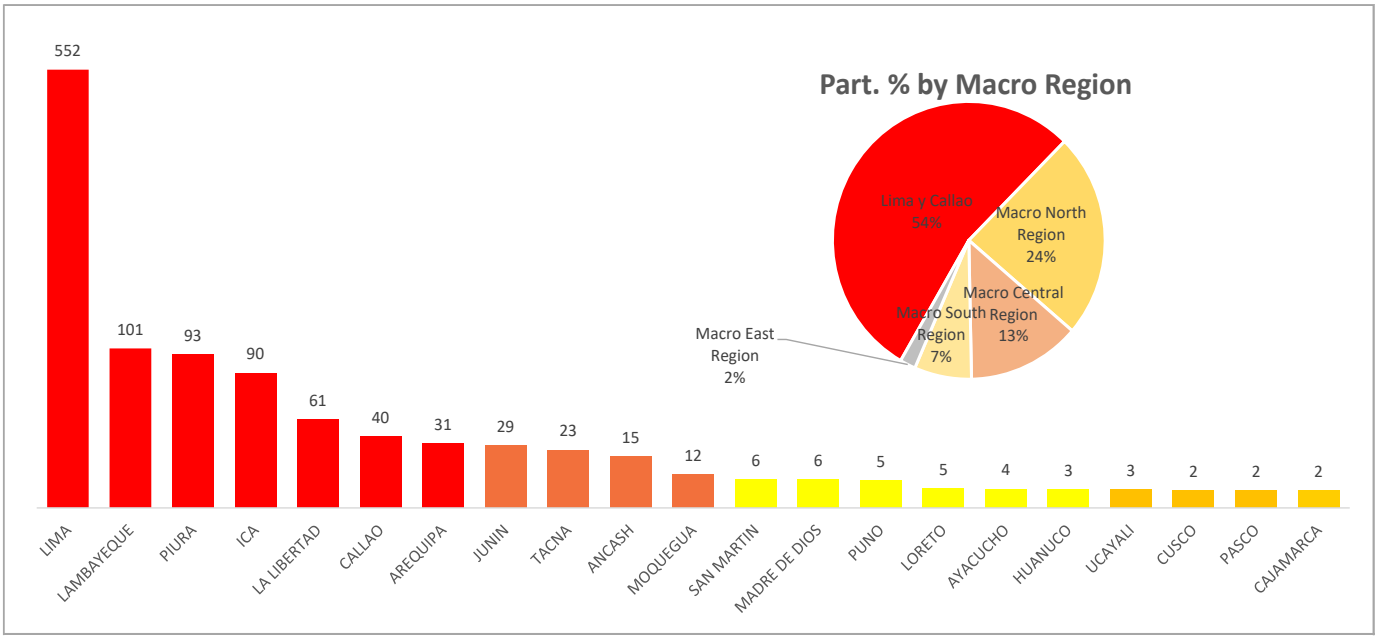


Source: FMV

1/ Lima Metropolitana includes the Constitutional Province of Callao.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

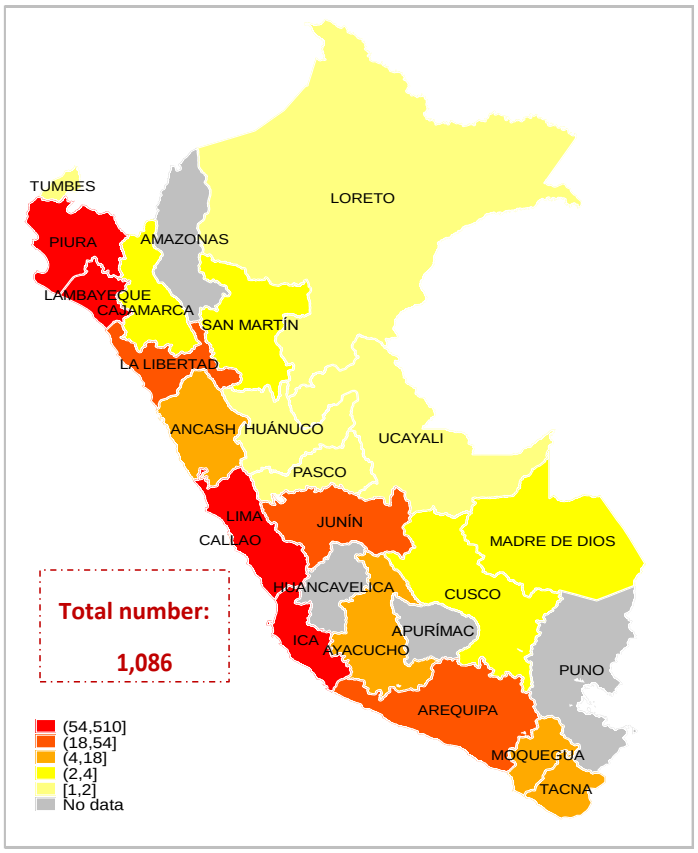
CHART 1.1.9: NUMBER OF CRÉDITOS MIVIVIENDA PLACED BY DEPARTMENT



Source: FMV

NOTE: More intense colors indicate a higher number of placements
The macro regions are conformed for the following departments:
Macro North Region: Tumbes, Piura, Cajamarca, La Libertad y Lambayeque /Macro Central Region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica y Ayacucho.
Macro South Region : Cusco, Apurímac, Arequipa, Puno, Moquegua y Tacna /Macro East Region: Amazonas, Loreto, San Martín, Ucayali y Madre de Dios.

CHART 1.1.10: GEOGRAPHICAL DISTRIBUTION OF CRÉDITO MIVIVIENDA, IN SEPTEMBER 2019



Source: FMV

1.2 Crédito Mivivienda by product, financial institution anda region

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.1: EVOLUTION OF CRÉDITOS MIVIVIENDA, AT THE CLOSE OF SEPTEMBER 2019

Year	Placement credits				Placement credits (Accumulated)			
	Number of credits	Var.%	Amount of credits. (Thousands of soles)	Var.%	Number of credits	Var.%	Amount of credits. (Thousands of soles)	Var.%
TOTAL	**145 589**		**13 616 718**					
1999-2004 a/	20 622	-	1 430 728	-	20 622	-	1 430 728	-
2005-2010	36 332	-	2 477 613	-	56 954	-	3 908 341	-
2011	11 071	30.9%	947 295	51.5%	68 025	-	4 855 636	-
2012	11 309	2.1%	1 113 574	17.6%	79 334	16.6%	5 969 210	22.9%
2013	13 164	16.4%	1 403 186	26.0%	92 498	16.6%	7 372 396	23.5%
2014	10 777	-18.1%	1 182 406	-15.7%	103 275	11.7%	8 554 802	16.0%
2015	9 090	-15.7%	982 266	-16.9%	112 365	8.8%	9 537 068	11.5%
2016	8 082	-11.1%	873 850	-11.0%	120 447	7.2%	10 410 917	9.2%
2017	7 101	-12.1%	875 635	0.2%	127 548	5.9%	11 286 553	8.4%
2018	9 144	28.8%	1 138 706	30.0%	136 692	7.2%	12 425 259	10.1%
Jan-Jun 2018	6 323	40.7%	765 071	55.7%				
Jan-Jun 2019	8 897		1 191 459					

Source: FMV

NOTE: The dollar placements had been converted into national currency according to the exchange rate of their period.
a/ From July 1999

TABLE N° 1.2.2: EVOLUTION OF CRÉDITOS MIVIVIENDA BY PRODUCT, AT THE CLOSE OF SEPTEMBER 2019

Year	MIVIVIENDA Tradicional	Financiamiento Complementario TP	Cobertura de Riesgo - PBP	MIVIVIENDA Estandarizado	MiHOGAR	Nuevo Crédito MIVIVIENDA	MiConstrucción	MICASA MÁS	MITERRENO	Total
Number of credits										
TOTAL	**33 294**	**14 178**	**5 399**	**281**	**3 999**	**86 009**	**2 319**	**87**	**23**	**145 589**
1999-2004 a/	20 342	280	-	-	-	-	-	-	-	20 622
2005-2010	12 952	5 488	5 399	281	3 999	8 213	-	-	-	36 332
2 011	-	2 183	-	-	-	8 888	-	-	-	11 071
2 012	-	1 176	-	-	-	9 945	188	-	-	11 309
2 013	-	1 100	-	-	-	11 301	763	-	-	13 164
2 014	-	551	-	-	-	9 454	759	12	1	10 777
2 015	-	347	-	-	-	8 227	483	28	5	9 090
2 016	-	92	-	-	-	7 872	84	30	4	8 082
2 017	-	348	-	-	-	6 683	42	17	11	7 101
2 018	-	1 201	-	-	-	7 941	-	-	2	9 144
Jan-Jun 2018	-	845	-	-	-	5 476	-	-	2	6 323
Jan-Jun 2019	-	1 412	-	-	-	7 485	-	-	-	8 897
Thousand of soles										
TOTAL	**2 433 522**	**302 763**	**410 293**	**24 861**	**225 569**	**10 114 611**	**92 700**	**11 530**	**869**	**13 616 718**
1999-2004 a/	1 427 369	3 359	-	-	-	-	-	-	-	1 430 728
2005-2010	1 006 153	88 105	410 293	24 861	225 569	722 632	-	-	-	2 477 613
2 011	-	42 405	-	-	-	904 890	-	-	-	947 295
2 012	-	23 732	-	-	-	1 083 959	5 883	-	-	1 113 574
2 013	-	21 076	-	-	-	1 353 633	28 477	-	-	1 403 186
2 014	-	10 803	-	-	-	1 139 271	30 941	1 372	20	1 182 406
2 015	-	8 585	-	-	-	947 987	21 561	3 893	240	982 266
2 016	-	1 878	-	-	-	863 661	3 780	4 397	133	873 850
2 017	-	10 855	-	-	-	860 453	2 057	1 868	402	875 635
2 018	-	41 985	-	-	-	1 096 647	-	-	74	1 138 706
Jan-Jun 2018	-	29 759	-	-	-	735 238	-	-	74	765 071
Jan-Jun 2019	-	49 979	-	-	-	1 141 480	-	-	-	1 191 459

Source: FMV

NOTE:
The dollar placements had been converted into national currency according to the exchange rate of their period.
a/ From July 1999
c/ The Crédito Mivienda by product have the followging periods:
c.1. MIVIVIENDA Tradicional: July 1999 - April 2006.
c.2 Financiamiento Complementario del Programa Techo Propio: since November 2003 - up to the present.
c.3 Credit risk coverage - PBP: May 2006 - October 2009.
c.4 MIVIVIENDA Estandarizado: from July 2006 - November 2009.
c.5 MIHOGAR: March 2007 - August 2009.
c.6 Nuevo Crédito MIVIVIENDA: were place from June 20099 - up to the present.
c.7 MICONSTRUCCIÓN: from July 2012 - up to the present.
c.8 MI CASA MÁS: January 2014 - up to the present.
c.9 MITERRENO: December 2014 -up to the present.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.3: EVOLUTION OF CRÉDITOS MIVIVIENDA BY DESTINATION AND PRODUCT, AT THE CLOSE OF SEPTEMBER 2019

Destination	Product	1999 a 2010a/	2 011	2 012	2 013	2 014	2 015	2 016	2 017	2 018	2019b/	Total
Number of credits												
TOTAL		56 954	11 071	11 309	13 164	10 777	9 090	8 082	7 101	9 144	8 897	145 589
Housing under construction	Nuevo Crédito MIVIVIENDA	7 697	8 614	9 581	10 758	8 636	7 330	6 930	5 520	6 282	5 999	71 348
	MIVIVIENDA Tradicional	21 122	-	-	-	-	-	-	-	-	-	21 122
	Cred. Complementario TP	5 136	2 180	1 153	1 094	551	290	92	337	1 163	1 359	11 996
	Cobertura de Riesgo - PBP	4 088	-	-	-	-	-	-	-	-	-	4 088
	MIHOGAR	3 580	-	-	-	-	-	-	-	-	-	3 580
	MICONSTRUCCION	-	-	188	459	177	123	28	34	-	-	1 009
	MIVIVIENDA Estandarizado	260	-	-	-	-	-	-	-	-	-	260
	MICASA MAS	-	-	-	-	11	19	17	11	-	-	58
SUBTOTAL HOUSING UNDER CONSTRUCTION		41 883	10 794	10 922	12 311	9 375	7 762	7 067	5 902	7 445	7 358	113 461
Ground	MITERRENO	-	-	-	-	1	5	4	11	2	-	23
Housing completed	MIVIVIENDA Tradicional	12 172	-	-	-	-	-	-	-	-	-	12 172
	Nuevo Crédito MIVIVIENDA	516	274	364	491	674	519	538	681	1 043	935	5 100
	Cobertura de Riesgo - PBP	1 311	-	-	-	-	-	-	-	-	-	1 311
	Cred. Complementario TP	632	3	23	6	-	57	-	11	38	53	770
	MIHOGAR	419	-	-	-	-	-	-	-	-	-	419
	MICASA MAS	-	-	-	-	1	9	13	6	-	-	29
	MIVIVIENDA Estandarizado	21	-	-	-	-	-	-	-	-	-	21
SUBTOTAL FINISHED HOUSING		15 071	277	387	497	675	585	551	698	1 081	988	19 822
Housing in expansion	MICONSTRUCCION	-	-	-	90	256	134	20	2	-	-	502
Housing in improvement	MICONSTRUCCION	-	-	-	214	326	226	36	5	-	-	807
	Nuevo Crédito MIVIVIENDA	-	-	-	-	-	-	-	-	2	1	2
Second use housing	Nuevo Crédito MIVIVIENDA	-	-		52	144	368	310	375	452	415	1 701
	MICONSTRUCCION	-	-	-	-	-	-	-	1	-	-	1
Construction on own land	Nuevo Crédito MIVIVIENDA	-	-	-	-	-	10	94	107	162	135	373

Source: FMV

NOTE:

a/ From july 1999

b/ Accumulated from January to September

TABLE N° 1.2.4: EVOLUTION OF CRÉDITOS MIVIVIENDA BY TYPE OF FINANCIAL ENTITY, AT THE CLOSE OF SEPTEMBER 2019

Type of IFI	1999 - 2010a/	2011	2012	2013	2014	2015	2016	2017	2018	2019b/	Total
Number of credits											
TOTAL	56 954	11 071	11 309	13 164	10 777	9 090	8 082	7 101	9 144	8 897	145 589
Banco	49 460	9 308	9 289	9 744	7 734	5 640	5 447	4 750	5 502	5 549	112 423
CAC	628	64	344	735	646	775	42	-	-	-	3 234
CMAC	2 138	353	428	801	1 199	1 712	1 209	754	979	836	10 409
CRAC	1 557	405	966	1 538	493	41	2	4	52	37	5 095
Edpyme	1 154	131	133	218	553	534	598	678	1 068	843	5 910
Financiera	1 891	719	34	5	117	388	784	915	1 543	1 632	8 028
Hipotecaria	126	91	115	123	35	-	-	-	-	-	490

Source: FMV

NOTE:

a/ From July 1999.

b/ Accumulated from January to September

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.5: EVOLUTION OF CRÉDITOS MIVIVIENDA BY FINANCIAL ENTITY, AT THE CLOSE OF SEPTEMBER 2019

Type of IFI	IFI	1999 a/ - 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019[b/]	Total
		Number of credits										
		56 954	11 071	11 309	13 164	10 777	9 090	8 082	7 101	9 144	8 897	145 589
Banco	Banco Falabella	3	-	-	-	-	-	-	-	-	-	3
	Comercio	255	60	15	15	59	31	25	45	12	26	543
	Continental	7 726	1 478	1 320	1 055	941	393	414	230	188	283	14 028
	Crédito	12 993	2 940	3 344	4 043	2 469	1 452	1 651	2 337	2 999	2 877	37 105
	Interbank	10 479	3 091	3 008	2 386	889	726	940	738	919	881	24 057
	Mi Banco	335		4	6	14			-		5	364
	Scotiabank	3 383	973	499	723	1 213	772	652	208	108	141	8 672
	Sudamericano	1 253			-	-	-	-	-	-	-	1 253
	Trabajo	3 464									-	3 464
	Wiese Sudameris	4 865	-	-	-	-	-	-	-	-	-	4 865
	BANCO GNB PERU		-	-	-	60	55	4	-	-	-	119
	BANCO PICHINCHA	3 473	613	653	527	831	1 039	1 121	713	821	753	10 544
	BANBIF	1 231	153	446	989	1 258	1 172	640	479	455	583	7 406
CAC	AELUCOOP		-	-			1	17	-	-	-	18
	CAC Abaco	12	-	-	-	-	-	-	-	-	-	12
	CAC El Pacífico	40	-	-	-	-	-	-	-	-	-	40
	CAC Pacífico		-	-	-		-	1	-	-	-	1
	CAC San Francisco		-	4	29	5	5	4	-	-	-	47
	CAC San Martín de Porres	16	-	-	-	6	15	20	-	-	-	57
	CAC Santa María Magdalena	38	-	18	-	-	-	-	-	-	-	56
	La Rehabilitadora		-			1	18	-	-	-	-	19
	CAC Quillacoop		-			22	5	-	-	-	-	27
	PrestaPerú	522	64	322	706	612	731	-	-	-	-	2 957
CMAC	Caja Metropolitana	1 209	97	60	6	80	12	-	-	-	-	1 464
	CMAC Huancayo	119	112	112	143	158	286	426	301	608	596	2 861
	CMAC Ica	323	109	181	176	173	216	158	64	79	68	1 547
	CMAC Maynas		-	1	8	9	2	3	-	10	14	47
	CMAC Paita	24	14	-	-	-	-	-	-	-	-	38
	CMAC Piura	132	-	-	-	-	-	-	-	-	-	132
	CMAC Sullana	4	19	50	456	772	1 195	622	385	225	90	3 818
	CMAC Tacna	70				-	-		4	21	13	108
	CMAC Trujillo	257	2	24	12	7	1		-	1	4	308
	CMAC Cusco		-	-	-	-	-		-	35	48	83
	CMAC Arequipa		-	-	-	-	-		-		3	3
CRAC	Crac Caja Sur	166					-	-	-	-	-	166
	CRAC Credinka	3	48	96	178	106	41	2	-	-	-	474
	CRAC Cruz de Chalpón	3	-	-	-	-	-	-	-	-	-	3
	CRAC Nor Perú	207	-	-	-	-	-	-	-	-	-	207
	CRAC Nuestra Gente	36	31	6	-	-	-	-	-	-	-	73
	CRAC Prymera	8	-	-	-	-	-	-	-	-	-	8
	CRAC San Martín	97			-	-	-	-	-	-	-	97
	Crac Sr. De Luren	1 037	326	864	1 360	387						3 974
	CRAC Raíz		-	-	-	-	-	-	4	52	37	93
Edpyme	Edpyme Confianza	130	-	-	-	-	-	-	-	-	-	130
	Edpyme Crear Arequipa	8	-	-	-	-	-	-	-	-	-	8
	Edpyme Edyficar	269										269
	Edpyme MiCasita	737	131	133	218	553	534	598	678	1 068	843	5 493
	Edpyme Nueva Visión	10	-	-	-	-	-	-	-	-	-	10
Financiera	Financiera CMR	174		-	-	-	-	-	-	-	-	174
	Financiera Confianza S.A.A.		-	-	1							1
	Financiera Efectiva S. A		-	-	-	-	-	8	223	411	386	1 028
	Financiera Solución	34										34
	Financiera TFC	1 683	719	34	4	117	388	776	692	1 132	1 246	6 791
Hipotecaria c/	Hipotecaria SURA	126	91	115	123	35	-	-	-	-	-	490

Fuente: FMV

NOTE:

a/ From July 1999.

b/ January - September 2019

c/ Mortgage management company

d/ Consider IFI that have been absorved, liquidated or terminated.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.6: EVOLUTION OF CRÉDITOS MIVIVIENDA BY DEPARTMENT AND PRODUCT, AT THE CLOSE OF SEPTEMBER 2019

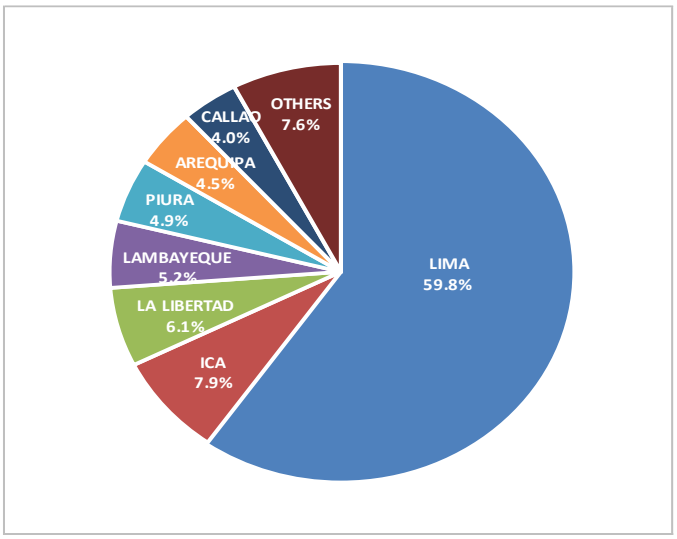
Department	MIVIVIENDA Tradicional	Financiamiento Complementario Techo Propio	Cobertura de Riesgo - Premio al Buen Pagador	MIVIVIENDA Estandarizado	MiHOGAR	Nuevo Crédito MIVIVIENDA	Mi Construcción	MICASA MÁS	MITERRENO	Total	Part.%
					Number of credit						
TOTAL	33 294	14 178	5 399	281	3 999	86 009	2 319	87	23	145 589	100%
AMAZONAS	2	-	-	-	-	117	-	-	-	119	0.1%
ANCASH	152	589	23	-	17	785	7	-	3	1 576	1.1%
APURIMAC	6	-	11	-	1	143	-	-	-	161	0.1%
AREQUIPA	1 357	870	79	5	253	3 114	848	16	5	6 547	4.5%
AYACUCHO	35	61	-	-	-	155	9	-	-	260	0.2%
CAJAMARCA	53	-	8	-	48	488	24	-	-	621	0.4%
CALLAO	781	290	430	2	169	4 079	91	1	3	5 846	4.0%
CUSCO	477	40	88	-	7	550	24	-	-	1 186	0.8%
HUANCAVELICA	-	-	-	-	-	14	1	-	-	15	0.0%
HUANUCO	27	38	1	-	1	114	-	-	-	181	0.1%
ICA	865	5 332	44	-	142	5 073	9	-	-	11 465	7.9%
JUNIN	219	110	31	-	83	1 836	5	4	-	2 288	1.6%
LA LIBERTAD	1 867	2 002	272	5	254	4 460	61	6	-	8 927	6.1%
LAMBAYEQUE	874	656	128	-	173	5 531	151	7	3	7 523	5.2%
LIMA	25 672	1 325	4 232	266	2 557	52 387	512	50	9	87 010	59.8%
LORETO	78	21	-	-	1	47	1	-	-	148	0.1%
MADRE DE DIOS	-	88	-	-	-	46	-	-	-	134	0.1%
MOQUEGUA	19	-	2	-	4	450	72	-	-	547	0.4%
PASCO	1	-	-	-	1	122	-	-	-	124	0.1%
PIURA	471	1 125	34	3	266	4 837	415	3		7 154	4.9%
PUNO	54	206	6	-	11	742	-	-	-	1 019	0.7%
SAN MARTIN	127	961	9	-	8	430	8	-	-	1 543	1.1%
TACNA	148	49	1	-	3	384	29	-	-	614	0.4%
TUMBES	3	-	-	-	-	9	52	-	-	64	0.0%
UCAYALI	6	415	-	-	-	96	-	-	-	517	0.4%

Source: FMV

NOTE : Accumulated from January to September 2019

CHART N° 1.2.1: PARTICIPATION OF CRÉDITOS MIVIVIENDA BY DEPARTAMENT

(At the close of september 2019)



Source: FMV

NOTE : Accumulated from January to September 2019

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.7: EVOLUTION OF CRÉDITOS MIVIVIENDA BY DEPARTMENT AND TYPE OF PRODUCT

(FROM 2012 TO SEPTEMBER 2019)

Department	Product	Annual								Total 2012-2019
		2012	2013	2014	2015	2016	2017	2018	2019 a/	
		Number of credits								
		11 309	13 164	10 777	9 090	8 082	7 101	9 144	8 897	77 564
AMAZONAS	Nuevo Crédito MIVIVIENDA	22	43	18	17	6	5	4	1	116
ANCASH	Cred. Complementario TP	111	53	53	14	1	29	94	52	407
	MICONSTRUCCION	0	5	2	0	0	0	0	0	7
	MITERRENO	0	0	0	0	0	3	0	0	3
	Nuevo Crédito MIVIVIENDA	0	114	102	136	142	151	75	52	772
APURIMAC	Nuevo Crédito MIVIVIENDA	31	22	9	8	1	1	5	3	80
AREQUIPA	Cred. Complementario TP	169	2	0	0	0	0	0	20	191
	MICASA MAS	0	0	1	7	7	1	0	0	16
	MICONSTRUCCION	145	336	236	121	3	7	0	0	848
	MITERRENO	0	0	0	2	0	2	1	0	5
	Nuevo Crédito MIVIVIENDA	491	387	286	321	241	205	188	178	2 297
AYACUCHO	Cred. Complementario TP	0	0	0	0	0	0	0	8	8
	MICONSTRUCCION	8	0	1	0	0	0	0	0	9
	Nuevo Crédito MIVIVIENDA	22	1	1	19	39	31	18	17	148
CAJAMARCA	MICONSTRUCCION	0	13	10	1	0	0	0	0	24
	Nuevo Crédito MIVIVIENDA	88	58	59	29	22	42	31	23	352
CALLAO	Cred. Complementario TP	1	0	0	0	0	0	0	0	1
	MICASA MAS	0	0	0	1	0	0	0	0	1
	MICONSTRUCCION	0	10	42	27	6	6	0	0	91
	MITERRENO	0	0	0	0	1	2	0	0	3
	Nuevo Crédito MIVIVIENDA	713	701	403	215	325	332	315	378	3 382
CUSCO	Cred. Complementario TP	0	0	0	0	0	0	0	9	9
	MICONSTRUCCION	1	7	10	6	0	0	0	0	24
	Nuevo Crédito MIVIVIENDA	108	66	42	26	14	4	14	21	295
HUANCAVELICA	MICONSTRUCCION	0	0	0	0	0	1	0	0	1
	Nuevo Crédito MIVIVIENDA	0	0	0	1	9	2	1	1	14
HUÁNUCO	Nuevo Crédito MIVIVIENDA	5	32	9	11	20	7	12	11	107
ICA	Cred. Complementario TP	469	389	114	73	26	136	277	355	1 839
	MICONSTRUCCION	0	3	4	2	0	0	0	0	9
	Nuevo Crédito MIVIVIENDA	481	628	760	759	712	420	388	407	4 555
JUNIN	Cred. Complementario TP	0	0	0	0	0	0	4	36	40
	MICASA MAS	0	0	0	0	2	2	0	0	4
	MICONSTRUCCION	0	0	1	1	1	2	0	0	5
	Nuevo Crédito MIVIVIENDA	112	139	115	185	248	177	229	201	1 406
LA LIBERTAD	Cred. Complementario TP	158	172	79	20	13	14	264	161	881
	MICASA MAS	0	0	3	2	1	0	0	0	6
	MICONSTRUCCION	0	33	6	16	5	1	0	0	61
	Nuevo Crédito MIVIVIENDA	501	454	516	536	505	377	456	362	3 707
LAMBAYEQUE	Cred. Complementario TP	3	0	1	0	0	67	122	250	443
	MICASA MAS	0	0	0	0	1	6	0	0	7
	MICONSTRUCCION	0	70	38	33	10	0	0	0	151
	MITERRENO	0	0	1	0	1	1	0	0	3
	Nuevo Crédito MIVIVIENDA	581	647	558	666	724	589	664	458	4 887
LIMA	Cred. Complementario TP	3	14	247	35	25	4	149	272	749
	MICASA MAS	0	0	7	17	18	8	0	0	50
	MICONSTRUCCION	0	95	218	135	42	22	0	0	512
	MITERRENO	0	0	0	3	2	3	1	0	9
	Nuevo Crédito MIVIVIENDA	6089	7059	5641	4359	3988	3702	4632	4484	39 954
LORETO	MICONSTRUCCION	0	0	0	1	0	0	0	16	17
	Cred. Complementario TP	0	0	0	0	0	0	5	0	5
	Nuevo Crédito MIVIVIENDA	1	0	2	8	7	5	10	12	45
MADRE DE DIOS	Cred. Complementario TP	0	0	0	0	0	0	43	45	88
	Nuevo Crédito MIVIVIENDA	0	0	0	22	12	7	0	5	46
MOQUEGUA	MICONSTRUCCION	4	9	41	18	0	0	0	0	72
	Nuevo Crédito MIVIVIENDA	46	44	39	10	1	6	153	149	448
PASCO	Nuevo Crédito MIVIVIENDA	1	1	0	0	68	8	27	16	121
PIURA	Cred. Complementario TP	18	54	26	23	26	98	154	126	525
	MICASA MAS	0	0	1	1	1	0	0	0	3
	MICONSTRUCCION	29	164	119	91	9	3	0	0	415
	Nuevo Crédito MIVIVIENDA	523	644	679	644	653	462	524	494	4 623
PUNO	Cred. Complementario TP	9	0	0	0	0	0	0	0	9
	Nuevo Crédito MIVIVIENDA	66	193	145	137	73	62	45	17	738
SAN MARTIN	Cred. Complementario TP	235	216	23	0	1	0	64	13	552
	MICONSTRUCCION	0	0	0	1	7	0	0	0	8
	Nuevo Crédito MIVIVIENDA	61	58	30	23	26	13	45	76	332
TACNA	Cred. Complementario TP	0	0	0	0	0	0	25	24	49
	MICONSTRUCCION	0	1	15	13	0	0	0	0	29
	Nuevo Crédito MIVIVIENDA	3	0	17	34	36	72	102	115	379
TUMBES	MICONSTRUCCION	1	17	16	17	1	0	0	0	52
	Nuevo Crédito MIVIVIENDA	0	1	1	1	0	0	2	3	8
UCAYALI	Cred. Complementario TP	0	200	8	182	0	0	0	25	415
	Nuevo Crédito MIVIVIENDA	0	9	22	60	0	3	1	1	96

Source: FMV

NOTE:

a/ to September 2019

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 1.2.8: EVOLUTION OF CRÉDITO MIVIVIENDA OF THE FINANCIAL SYSTEM BY DEPARTMENTS

(FROM JULY 1999 TO SEPTEMBER 2019)

Number of credits by year

Department	1999-2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	3	-	22	43	18	17	6	5	4	1	119
ANCASH	289	98	111	172	157	150	143	183	169	104	1 576
APURIMAC	60	21	31	22	9	8	1	1	5	3	161
AREQUIPA	2 679	511	805	725	523	451	251	215	189	198	6 547
AYACUCHO	90	5	30	1	2	19	39	31	18	25	260
CAJAMARCA	148	97	88	71	69	30	22	42	31	23	621
CALLAO	1 716	652	714	711	445	243	332	340	315	378	5 846
CUSCO	722	136	109	73	52	32	14	4	14	30	1 186
HUANCAVELICA	-	-	-	-	-	1	9	3	1	1	15
HUANUCO	69	5	5	32	9	11	20	7	12	11	181
ICA	4 017	1 045	950	1 020	878	834	738	556	665	762	11 465
JUNIN	656	177	112	139	116	186	251	181	233	237	2 288
LA LIBERTAD	3 382	890	659	659	604	574	524	392	720	523	8 927
LAMBAYEQUE	1 679	353	584	717	598	699	736	663	786	708	7 523
LIMA	39 189	6 547	6 092	7 168	6 113	4 549	4 075	3 739	4 782	4 756	87 010
LORETO	79	2	1		2	9	7	5	15	28	148
MADRE DE DIOS	-	-	-	-	-	22	12	7	43	50	134
MOQUEGUA	27	-	50	53	80	28	1	6	153	149	547
PASCO	2	1	1	1	-	-	68	8	27	16	124
PIURA	1 225	363	570	862	825	759	689	563	678	620	7 154
PUNO	238	34	75	193	145	137	73	62	45	17	1 019
SAN MARTIN	517	134	296	274	53	24	34	13	109	89	1 543
TACNA	157	-	3	1	32	47	36	72	127	139	614
TUMBES	4	-	1	18	17	18	1	-	2	3	64
UCAYALI	6	-	-	209	30	242	-	3	1	26	517
Total general	**56 954**	**11 071**	**11 309**	**13 164**	**10 777**	**9 090**	**8 082**	**7 101**	**9 144**	**8 897**	**145 589**

Amount credits by year (thousand of soles)

Department	1999-2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	184	-	1 796	4 086	1 759	2 336	574	468	423	96	11 722
ANCASH	11 831	2 360	2 417	8 862	9 714	11 569	10 544	13 600	10 184	6 828	87 909
APURIMAC	4 001	1 568	2 651	2 428	817	1 220	140	99	487	375	13 785
AREQUIPA	149 896	44 786	50 412	59 328	49 063	50 141	34 617	27 779	24 336	29 070	519 426
AYACUCHO	2 714	516	2 173	99	120	2 268	3 758	2 688	1 449	1 796	17 582
CAJAMARCA	11 884	7 446	7 380	5 952	5 525	2 773	1 697	3 813	2 740	1 794	51 006
CALLAO	125 747	49 169	87 576	100 069	58 264	30 966	44 476	47 621	43 939	57 699	645 528
CUSCO	47 550	14 079	11 490	8 923	6 416	3 720	2 029	574	2 252	3 986	101 019
HUANCAVELICA	-	-	-	-	-	81	994	419	34	130	1 658
HUANUCO	2 313	416	401	4 322	1 039	1 426	2 245	563	1 298	1 219	15 242
ICA	109 384	38 273	47 654	61 845	63 118	59 026	46 629	39 787	46 216	51 909	563 842
JUNIN	41 258	17 130	12 496	15 739	13 917	19 274	27 567	19 719	25 329	22 464	214 892
LA LIBERTAD	210 941	50 129	49 064	51 091	62 001	64 215	60 867	49 532	69 970	54 494	722 303
LAMBAYEQUE	100 194	25 860	52 580	69 320	65 392	68 589	74 201	74 731	85 153	66 114	682 134
LIMA	2 982 088	670 962	734 315	931 004	760 891	576 753	494 780	531 773	723 913	799 661	9 206 140
LORETO	3 462	97	45		107	1 003	466	399	1 212	1 457	8 248
MADRE DE DIOS	-	-	-	-	-	998	598	356	1 585	1 986	5 523
MOQUEGUA	1 556	-	3 959	3 771	4 811	1 758	113	338	12 106	12 439	40 851
PASCO	106	143	90	70	-	-	2 375	510	1 587	1 179	6 061
PIURA	69 733	16 514	35 299	53 214	63 722	60 075	54 991	47 618	64 027	56 423	521 615
PUNO	5 655	673	2 539	8 058	6 206	6 946	3 749	4 249	3 766	1 497	43 338
SAN MARTIN	16 654	7 173	8 903	8 773	3 274	2 205	2 772	1 310	6 200	6 139	63 403
TACNA	10 693	-	319	60	3 090	3 905	3 618	7 440	10 222	12 063	51 410
TUMBES	154	-	15	585	853	1 038	50	-	137	113	2 945
UCAYALI	343	-	-	5 585	2 307	9 983	-	250	140	530	19 138
Total general	**3 908 341**	**947 295**	**1 113 574**	**1 403 186**	**1 182 406**	**982 266**	**873 850**	**875 635**	**1 138 706**	**1 191 459**	**13 616 718**

Source: FMV

NOTE:

The dollar placements had been converted into national currency according to the exchange rate of their period.

a/ From July 1999.

b/ Accumulated from January to September 2019.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLA N° 1.2.8.1: BANKS - EVOLUTION OF CRÉDITO MIVIVIENDA ACCORDING TO DEPARTMENTS AND YEARS

(FROM JULY 1999 TO SEPTEMBER 2019)

Number of credits by year

Departamento	1999-2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	2	-	22	43	18	17	6	5	1	1	115
ANCASH	280	98	111	167	148	150	143	133	61	52	1 343
APURIMAC	18	-	4	1	-	-	1	-	-	-	24
AREQUIPA	1 779	440	573	343	175	164	196	138	154	172	4 134
AYACUCHO	54	-	-	-	-	-	-	1		-	55
CAJAMARCA	95	90	79	54	57	27	22	40	31	21	516
CALLAO	1 669	644	709	663	351	176	312	316	295	361	5 496
CUSCO	722	136	95	29	10	19	14	4	8	9	1 046
HUANCAVELICA	-	-	-	-	-	-	-	1		-	1
HUANUCO	28	5	-	2	-	-	1	-	-	1	37
ICA	2 154	597	302	412	498	325	206	168	120	138	4 920
JUNIN	328	84	36	25	6	10	26	15	22	29	581
LA LIBERTAD	2 646	705	617	484	458	429	452	362	439	346	6 938
LAMBAYEQUE	1 488	272	578	642	526	573	605	542	504	417	6 147
LIMA	36 629	5 881	5 597	6 300	4 962	3 296	2 938	2 587	3 385	3 502	75 077
LORETO	69	-	1	-	2	7	6	5	9	9	108
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	26	-	1	-	-	-	1	1	3	2	34
PASCO	2	-	-	-	-	-	-	-	-	-	2
PIURA	998	270	494	504	504	407	468	350	406	421	4 822
PUNO	236	34	9	-	-	1	-	2	1	-	283
SAN MARTIN	140	52	58	74	9	5	14	12	14	7	385
TACNA	88	-	3	-	10	34	36	65	47	60	343
TUMBES	4	-	-	1	-	-	-	-	1	-	6
UCAYALI	5	-	-	-	-	-	-	3	1	1	10
Total general	**49 460**	**9 308**	**9 289**	**9 744**	**7 734**	**5 640**	**5 447**	**4 750**	**5 502**	**5 549**	**112 423**

Amount credits by year (thousand of soles)

Department	1999-2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	129	-	1 796	4 086	1 759	2 336	574	468	184	96	11 429
ANCASH	11 369	2 360	2 417	8 582	8 906	11 569	10 544	11 189	5 578	4 718	77 232
APURIMAC	1 068	-	378	167	-	-	140	-	-	-	1 752
AREQUIPA	117 278	39 871	39 167	41 256	20 309	21 351	26 064	17 176	20 813	26 200	369 485
AYACUCHO	736	-	-	-	-	-	-	105		-	841
CAJAMARCA	8 332	6 968	6 660	5 038	4 812	2 469	1 697	3 669	2 740	1 685	44 070
CALLAO	122 352	48 318	87 020	94 964	51 186	25 590	42 569	45 165	41 273	55 659	614 097
CUSCO	47 550	14 079	10 249	3 595	1 245	2 041	2 029	574	1 052	1 514	83 928
HUANCAVELICA	-	-	-	-	-	-	-	201		-	201
HUANUCO	1 588	416	-	270	-	-	51	-	-	260	2 585
ICA	65 790	29 308	18 517	34 263	39 839	32 228	20 172	17 801	12 202	13 319	283 439
JUNIN	25 340	9 287	4 319	2 960	491	1 324	2 759	1 726	2 770	3 417	54 391
LA LIBERTAD	177 146	46 899	47 463	47 385	48 418	48 317	53 813	47 407	59 168	47 932	623 948
LAMBAYEQUE	90 895	23 233	52 051	66 179	60 850	60 135	64 056	67 595	66 380	53 343	604 717
LIMA	2 773 939	616 392	676 684	835 391	648 546	470 219	403 924	437 633	610 428	696 054	8 169 211
LORETO	3 068	-	45	-	107	753	408	399	965	635	6 380
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	1 484	-	70	-	-	-	113	52	414	193	2 325
PASCO	106	-	-	-	-	-	-	-	-	-	106
PIURA	60 391	12 138	30 452	37 392	42 749	37 133	41 748	36 619	51 866	45 663	396 152
PUNO	5 584	673	184	-	-	145	-	151	79	-	6 816
SAN MARTIN	5 514	5 173	5 181	4 187	720	289	1 215	1 211	1 468	828	25 786
TACNA	6 174	-	319	-	1 233	3 552	3 618	6 696	4 704	6 778	33 073
TUMBES	154	-	-	51	-	-	-	-	77	-	282
UCAYALI	276	-	-	-	-	-	-	250	140	182	849
Total general	**3 526 260**	**855 115**	**982 972**	**1 185 767**	**931 170**	**719 451**	**675 493**	**696 086**	**882 302**	**958 478**	**11 413 094**

Source: FMV

NOTE:

The dollar placements had been converted into national currency according to the exchange rate of their period.

a/ From July 1999.

b/ Accumulated from January to September 2019.

TABLA N° 1.2.8.2: MUNICIPAL SAVINGS - EVOLUTION OF CRÉDITO MIVIVIENDA ACCORDING TO DEPARTMENTS AND YEARS

(FROM JULY 1999 TO SEPTEMBER 2019)

Number of credits by year

Department	2002-2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	1	-	-	-	-	-	-	-	2	-	3
ANCASH	8	-	-	5	9	-	-	-	1	-	23
APURIMAC	-	-	-	-	-	-	-	1	4	3	8
AREQUIPA	-	-	-	9	74	139	54	77	19	23	395
AYACUCHO	2	5	12	1	2	19	39	30	18	25	153
CAJAMARCA	4	-	9	17	12	3	-	1		2	48
CALLAO	23	1	-	10	46	36	9	10	4	2	141
CUSCO	-	-	-	-	-	-	-	-	6	10	16
HUANCAVELICA	-	-	-	-	-	1	9	2	1	1	14
HUANUCO	27	-	1	2	4	5	14	7	12	10	82
ICA	314	57	203	210	222	310	213	100	136	126	1 891
JUNIN	87	60	65	112	109	159	218	163	185	152	1 310
LA LIBERTAD	233	21	23	113	123	145	71	26	79	51	885
LAMBAYEQUE	15	2	1	72	69	91	43	26	21	61	401
LIMA	1 201	194	105	139	381	553	332	198	89	38	3 230
LORETO	-	2	-	-	-	1	-	-	6	19	28
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	1	-	-	-	4	5	-	5	150	147	312
PASCO	-	1	1	1	-	-	68	8	27	16	122
PIURA	147	1	3	84	67	223	135	89	106	37	892
PUNO	-	-	-	-	51	3	-	4	22	17	97
SAN MARTIN	6	9	4	9	5	1	3	-	10	14	61
TACNA	69	-	-	-	-	-	-	7	80	79	235
TUMBES	-	-	1	17	17	18	1	-	1	3	58
UCAYALI	-	-	-	-	4	-	-	-	-	-	4
Total general	**2 138**	**353**	**428**	**801**	**1 199**	**1 712**	**1 209**	**754**	**979**	**836**	**10 409**

Amount credits by year (thousand of soles)

Department	2002 - 2010 a/	2011	2012	2013	2014	2015	2016	2017	2018	2019 b/	TOTAL
AMAZONAS	55	-	-	-	-	-	-	-	165	-	220
ANCASH	426	-	-	280	808	-	-	-	80	-	1 594
APURIMAC	-	-	-	-	-	-	-	99	398	375	872
AREQUIPA	-	-	-	332	11 129	18 533	8 310	10 603	1 776	2 534	53 219
AYACUCHO	235	516	963	99	120	2 268	3 758	2 583	1 449	1 796	13 788
CAJAMARCA	351	-	720	914	713	305	-	70	-	109	3 182
CALLAO	1 688	47	-	349	1 984	2 542	629	674	465	95	8 473
CUSCO	-	-	-	-	-	-	-	-	1 200	1 746	2 946
HUANCAVELICA	-	-	-	-	-	81	994	218	34	130	1 457
HUANUCO	441	-	98	130	311	694	1 514	563	1 298	959	6 009
ICA	10 476	1 306	4 318	6 822	11 507	15 169	9 288	4 703	7 537	9 011	80 137
JUNIN	5 595	6 458	7 208	12 457	13 297	16 388	24 198	17 724	19 803	15 521	138 648
LA LIBERTAD	16 480	419	852	2 344	13 233	15 897	6 887	1 666	3 252	2 235	63 266
LAMBAYEQUE	723	76	150	2 568	4 225	6 311	3 784	2 440	1 876	2 750	24 903
LIMA	102 658	18 247	13 343	9 647	28 191	41 646	25 511	16 566	8 154	4 295	268 257
LORETO	-	97	-	-	-	180	-	-	247	822	1 346
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	72	-	-	-	170	280	-	286	11 692	12 246	24 746
PASCO	-	143	90	70	-	-	2 375	510	1 587	1 179	5 954
PIURA	7 331	90	45	2 401	4 595	15 131	9 836	5 382	5 064	1 689	51 562
PUNO	-	-	-	-	2 543	160	-	270	1 872	1 497	6 342
SAN MARTIN	328	653	180	464	352	125	270	-	624	861	3 856
TACNA	4 520	-	-	-	-	-	-	744	5 518	5 285	16 067
TUMBES	-	-	15	534	853	1 038	50	-	60	113	2 663
UCAYALI	-	-	-	-	310	-	-	-	-	-	310
Total general	**151 378**	**28 051**	**27 982**	**39 409**	**94 342**	**136 747**	**97 405**	**65 103**	**74 151**	**65 247**	**779 816**

Source: FMV

NOTE:

The dollar placements had been converted into national currency according to the exchange rate of their period.

a/ From July 1999.

b/ Accumulated from January to September 2019.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLA N° 1.2.8.3: FINANCIAL COMPANIES - EVOLUTION OF CRÉDITO MIVIVIENDA ACCORDING TO DEPARTMENTS AND YEARS

(FROM JULY 1999 TO SEPTEMBER 2019)

Number of credits by year

Department	2001-2010[a/]	2011	2012	2013	2014	2015	2016	2017	2018	2019[b/]	TOTAL
AMAZONAS	-	-	-	-	-	-	-	-	-	-	-
ANCASH	1	-	-	-	-	-	-	50	107	52	210
APURIMAC	42	20	1	-	-	-	-	-	-	-	63
AREQUIPA	7	26	1	-	-	-	-	-	-	2	36
AYACUCHO	-	-	-	-	-	-	-	-	-	-	-
CAJAMARCA	48	7	-	-	-	-	-	1		-	56
CALLAO	11	-	-	-	-	3	2	2	1	2	21
CUSCO	-	-	-	-	-	-	-	-	-	11	11
HUANCAVELICA	-	-	-	-	-	-	-	-	-	-	-
HUANUCO	14	-	-	-	-	-	-	-	-	-	14
ICA	568	122	10	-	39	193	319	264	271	324	2 110
JUNIN	112	32	-	-	-	13	7	1	2	36	203
LA LIBERTAD	258	133	9	1	-		1	4	153	99	658
LAMBAYEQUE	173	79	3	-	2	35	87	93	198	181	851
LIMA	312	161	3	4	46	57	200	322	598	757	2 460
LORETO	1	-	-	-	-	-	-	-	-	-	1
MADRE DE DIOS	-	-	-	-	-	22	12	7	43	50	134
MOQUEGUA	-	-	-	-	-	-	-	-	-	-	-
PASCO	-	-	-	-	-	-	-	-	-	-	-
PIURA	66	67	3	-	25	60	83	114	148	93	659
PUNO	-	-	-	-	-	-	73	56	22	-	151
SAN MARTIN	278	72	4	-	5	5	-	1		-	365
TACNA	-	-	-	-	-	-	-	-	-	-	-
TUMBES	-	-	-	-	-	-	-	-	-	-	-
UCAYALI	-	-	-	-	-	-	-	-	-	25	25
Total general	**1 891**	**719**	**34**	**5**	**117**	**388**	**784**	**915**	**1 543**	**1 632**	**8 028**

Amount credits by year (thousand of soles)

Department	2001-2010[a/]	2011	2012	2013	2014	2015	2016	2017	2018	2019[b/]	TOTAL
AMAZONAS	-	-	-	-	-	-	-	-	-	-	-
ANCASH	36	-	-	-	-	-	-	2 411	4 526	2 110	9 083
APURIMAC	2 933	1 496	46	-	-	-	-	-	-	-	4 475
AREQUIPA	422	1 577	22	-	-	-	-	-	-	254	2 274
AYACUCHO	-	-	-	-	-	-	-	-	-	-	-
CAJAMARCA	3 160	478	-	-	-	-	-	75		-	3 713
CALLAO	898	-	-	-	-	537	261	245	166	395	2 502
CUSCO	-	-	-	-	-	-	-	-	-	726	726
HUANCAVELICA	-	-	-	-	-	-	-	-	-	-	-
HUANUCO	284	-	-	-	-	-	-	-	-	-	284
ICA	10 840	3 027	349	-	2 292	11 039	17 169	14 452	11 995	12 856	84 019
JUNIN	3 779	1 316	-	-	-	958	610	48	188	1 624	8 522
LA LIBERTAD	5 286	2 289	211	12	-		167	459	5 543	3 370	17 337
LAMBAYEQUE	8 444	2 551	56	-	166	2 143	6 342	4 522	12 346	7 397	43 965
LIMA	24 356	8 082	179	87	2 212	4 089	16 711	25 949	43 516	56 025	181 205
LORETO	38	-	-	-	-	-	-	-	-	-	38
MADRE DE DIOS	-	-	-	-	-	998	598	356	1 585	1 986	5 523
MOQUEGUA	-	-	-	-	-	-	-	-	-	-	-
PASCO	-	-	-	-	-	-	-	-	-	-	-
PIURA	1 106	1 754	121	-	633	1 900	3 200	4 804	5 847	3 998	23 363
PUNO	-	-	-	-	-	-	3 749	3 827	1 814		9 391
SAN MARTIN	5 216	1 276	73	-	483	468	-	100	-	-	7 614
TACNA	-	-	-	-	-	-	-	-	-	-	-
TUMBES	-	-	-	-	-	-	-	-	-	-	-
UCAYALI	-	-	-	-	-	-	-	-	-	347	347
Total general	**66 797**	**23 846**	**1 055**	**99**	**5 785**	**22 132**	**48 807**	**57 245**	**87 527**	**91 086**	**404 380**

Source: FMV

NOTE:

The dollar placements had been converted into national currency according to the exchange rate of their period.

a/ From July 1999.

b/ Accumulated from January to September 2019.

TABLA N° 1.2.8.4: OTHER - EVOLUTION OF CRÉDITO MIVIVIENDA ACCORDING TO DEPARTMENTS AND YEARS

(FROM JULY 1999 TO SEPTEMBER 2019)

Number of credits by year

Department	1999-2010[a/]	2011	2012	2013	2014	2015	2016	2017	2018	2019[b/]	TOTAL
AMAZONAS	-	-	-	-	-	-	-	-	1	-	1
ANCASH	-	-	-	-	-	-	-	-	-	-	-
APURIMAC	-	1	26	21	9	8	-	-	1	-	66
AREQUIPA	893	45	231	373	274	148	1	-	16	1	1 982
AYACUCHO	34	-	18	-	-	-	-	-	-	-	52
CAJAMARCA	1	-	-	-	-	-	-	-	-	-	1
CALLAO	13	7	5	38	48	28	9	12	15	13	188
CUSCO	-	-	14	44	42	13	-	-	-	-	113
HUANCAVELICA	-	-	-	-	-	-	-	-	-	-	-
HUANUCO	-	-	4	28	5	6	5	-	-	-	48
ICA	981	269	435	398	119	6	-	24	138	174	2 544
JUNIN	129	1	11	2	1	4	-	2	24	20	194
LA LIBERTAD	245	31	10	61	23	-	-	-	49	27	446
LAMBAYEQUE	3	-	2	3	1	-	1	2	63	49	124
LIMA	1 047	311	387	725	724	643	605	632	710	459	6 243
LORETO	9	-	-	-	-	1	1	-	-	-	11
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	-	-	49	53	76	23	-	-	-	-	201
PASCO	-	-	-	-	-	-	-	-	-	-	-
PIURA	14	25	70	274	229	69	3	10	18	69	781
PUNO	2	-	66	193	94	133	-	-	-	-	488
SAN MARTIN	93	1	230	191	34	13	17	-	85	68	732
TACNA	-	-	-	1	22	13	-	-	-	-	36
TUMBES	-	-	-	-	-	-	-	-	-	-	-
UCAYALI	1	-	-	209	26	242	-	-	-	-	478
Total general	**3 465**	**691**	**1 558**	**2 614**	**1 727**	**1 350**	**642**	**682**	**1 120**	**880**	**14 729**

Amount credits by year (thousand of soles)

Department	1999-2010[a/]	2011	2012	2013	2014	2015	2016	2017	2018	2019[b/]	TOTAL
AMAZONAS	-	-	-	-	-	-	-	-	74	-	74
ANCASH	-	-	-	-	-	-	-	-	-	-	-
APURIMAC	-	72	2 227	2 262	817	1 220	-	-	89	-	6 686
AREQUIPA	32 196	3 337	11 223	17 740	17 625	10 256	243	-	1 747	82	94 448
AYACUCHO	1 744	-	1 210	-	-	-	-	-	-	-	2 953
CAJAMARCA	41	-	-	-	-	-	-	-	-	-	41
CALLAO	809	804	556	4 757	5 094	2 297	1 017	1 536	2 034	1 550	20 455
CUSCO	-	-	1 241	5 328	5 172	1 678	-	-	-	-	13 419
HUANCAVELICA	-	-	-	-	-	-	-	-	-	-	-
HUANUCO	-	-	303	3 922	728	732	680	-	-	-	6 365
ICA	22 279	4 632	24 471	20 760	9 480	589	-	2 831	14 483	16 723	116 247
JUNIN	6 544	70	968	322	130	604	-	222	2 568	1 902	13 331
LA LIBERTAD	12 028	522	539	1 349	350	-	-	-	2 007	957	17 752
LAMBAYEQUE	132	-	324	574	151	-	19	174	4 552	2 624	8 550
LIMA	81 135	28 241	44 109	85 879	81 942	60 799	48 634	51 625	61 815	43 287	587 468
LORETO	356	-	-	-	-	70	58	-	-	-	484
MADRE DE DIOS	-	-	-	-	-	-	-	-	-	-	-
MOQUEGUA	-	-	3 889	3 771	4 641	1 478	-	-	-	-	13 779
PASCO	-	-	-	-	-	-	-	-	-	-	-
PIURA	906	2 533	4 680	13 422	15 744	5 911	207	813	1 250	5 073	50 538
PUNO	72	-	2 355	8 058	3 663	6 642	-	-	-	-	20 789
SAN MARTIN	5 597	72	3 469	4 122	1 720	1 323	1 287	-	4 107	4 450	26 147
TACNA	-	-	-	60	1 856	353	-	-	-	-	2 269
TUMBES	-	-	-	-	-	-	-	-	-	-	-
UCAYALI	67	-	-	5 585	1 997	9 983	-	-	-	-	17 632
Total general	**163 906**	**40 283**	**101 564**	**177 911**	**151 108**	**103 936**	**52 145**	**57 201**	**94 727**	**76 648**	**1 019 428**

Source: FMV

NOTE:

The dollar placements had been converted into national currency according to the exchange rate of their period.

a/ From July 1999.

b/ Accumulated from January to September.

c/ Other types of IFIS include Edpymes and Rural Savings.

CHAPTER II

BONO FAMILIAR HABITACIONAL (BFH)

2.1 Monthly disbursement of Bono Familiar Habitacional by modality and region

2.2 Historical disbursement of Bono Familiar Habitacional by modality and region

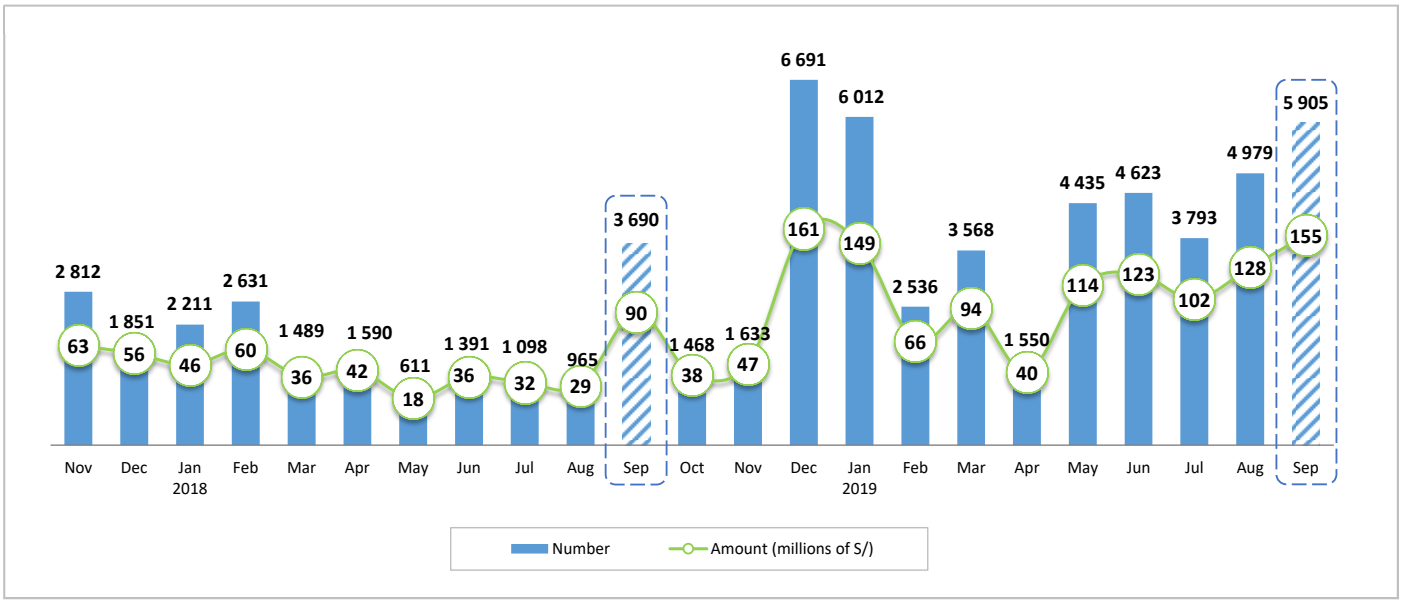
2.3 Technical Entities

2.1 Monthly disbursement of Bono Familiar Habitacional by modality and region

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 2.1.1: BONOS FAMILIARES HABITACIONALES (BFH) 1/

(Number of bonuses disbursed and amounth in millions of soles)



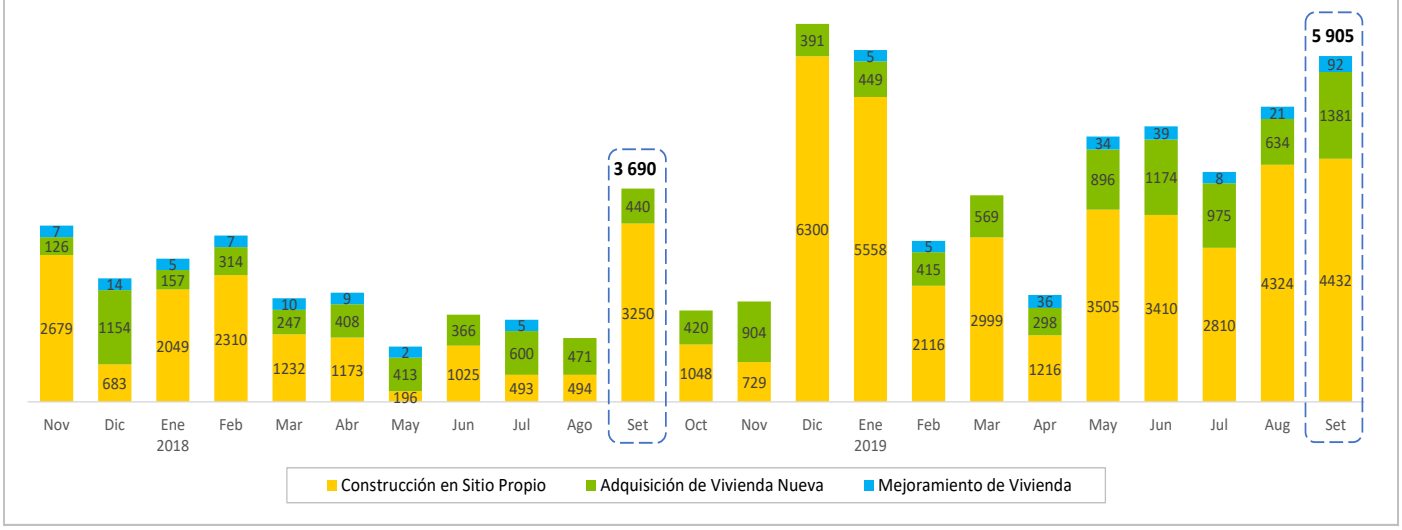
Source: FMV

NOTE:

1/ The total of disbursements of the Bono Familiar Habitacional (BFH) includes the Bonos de Reconstrucción (RCT).

CHART 2.1.2: BONOS FAMILIARES HABITACIONALES (BFH) 1/ BY MODALITY

(Number of disbursed bonuses)



Source: FMV

NOTE:

1/ The Bono de Reconstrucción (RCT) are icluded in theAdquisición de Vivienda Nueva (AVN) and Construcción en Sitio Propio (CSP) modality.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLA N° 2.1.1: BONOS FAMILIARES HABITACIONALES BY MODALITY

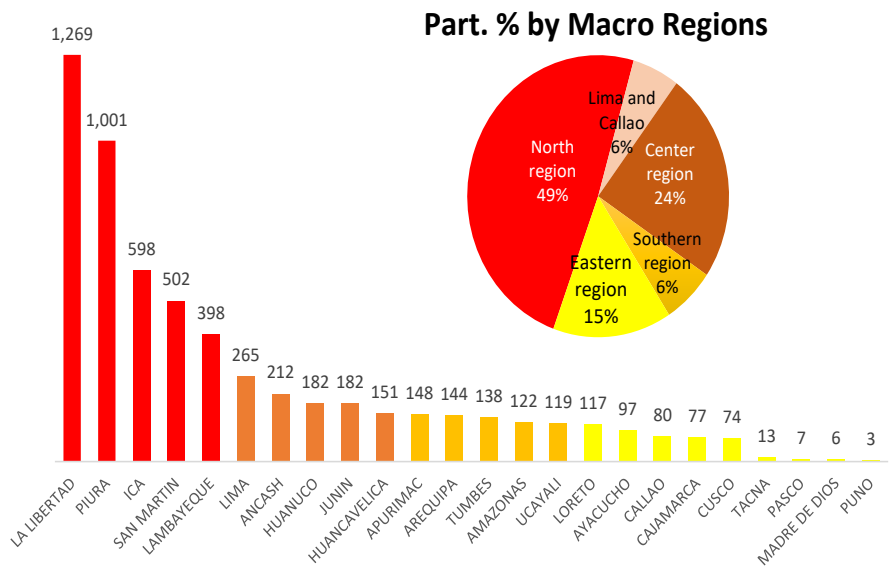
Number of BFH disbursed								
Modality	September		Var.% 19/18	Part.% 2019	January - September		Var.% 19/18	Part.% 2019
	2 018	2 019			2 018	2 019		
Adquisición de Vivienda Nueva	440	1 381	214%	23.4%	1 416	6 791	380%	18.2%
Construcción en Sitio Propio	3 250	4 432	36%	75.1%	12 222	30 370	148%	81.2%
Mejoramiento de Vivienda		92	-	1.6%	38	240	532%	0.6%
TOTAL	**3 690**	**5 905**	60%	100.0%	**13 676**	**37 401**	173%	100.0%

Amount of BFH disbursed (Thousands of soles)								
Modality	September		Var.% 19/18	Part.% 2019	January - September		Var.% 19/18	Part.% 2019
	2 018	2 019			2 018	2 019		
Adquisición de Vivienda Nueva	14 973	47 350	216%	30.5%	114 382	233 648	104%	24.1%
Construcción en Sitio Propio	75 494	107 205	42%	69.0%	275 352	734 836	167%	75.7%
Mejoramiento de Vivienda	-	888	-	0.6%	345	2 336	577%	0.2%
TOTAL	**90 468**	**155 443**	72%	100.0%	**390 079**	**970 820**	149%	100.0%

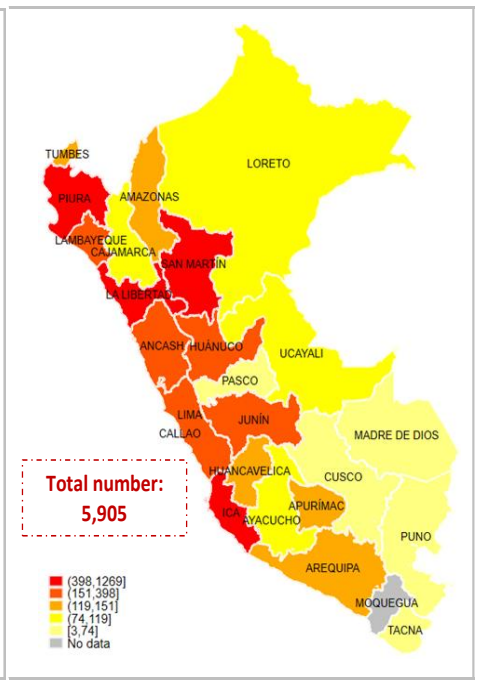
Source: FMV

CHART 2.1.3: BONOS FAMILIAR HABITACIONAL BY DEPARTMENTS 1/

NUMBER OF BFH DISBURSEMENTS BY DEPARTMENT, SEPTEMBER 2019



GEOGRAPHICAL DISTRIBUTION OF BFH, SEPTEMBER 2019



Source: FMV

NOTE:

1/ The more intense colors indicate higher BFH disbursements.

The macroregions are conformed for the following departments:

Macro North Region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Macro Central Region : Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.

Macro South Region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Macro East Region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLA 2.1.2: BONOS DE RECONSTRUCCIÓN BY DEPARTMENTS

(AT THE CLOSE OF SEPTEMBER 2019)

Department	2 017	2 018					2 019										
	TOTAL 2017	I Trim	II Trim	III Trim	IV Trim	TOTAL 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	TOTAL 2019	TOTALa/
Number of bonuses																	
ANCASH	**153**	7	91	147	267	**512**	-	-	46	6	-			-	-	**52**	**717**
AREQUIPA	-	-	-	35	174	**209**	-	-	-	-	-			-	-	-	**209**
ICA	-	-	-	-	47	**47**	-	-	-	-	-	-	-	-	-	-	**47**
LA LIBERTAD	**322**	210	162	118	398	**888**	25	20	111	44	11	-	-	-	-	**211**	**1 421**
LAMBAYEQUE	**1 382**	925	446	2 184	1 218	**4 781**	16	55	237	84	20	-	4	51	-	**467**	**6 630**
LIMA	**226**	-	2	53	230	**285**	-	34	3	-	-	-	-	-	-	**37**	**548**
PIURA	**1 009**	1 647	1 437	1 403	1 137	**5 650**	111	122	452	324	118	83	59	40	25	**1 334**	**7 993**
TUMBES	-	-	-	14	-	**14**	11	-	-	2	-	-	-	-	-	**13**	**27**
CAJAMARCA	-	-	-	-	70	**70**	-	-	17	-	-	-	-	-	-	**17**	**87**
HUANCAVELICA	-	-	-	-	33	**33**	-	-	-	-	-	-	-	-	-	-	**33**
TOTAL	**3 092**	**2 789**	**2 138**	**3 954**	**3 574**	**12 489**	**163**	**231**	**866**	**460**	**149**	**83**	**63**	**91**	**25**	**2 131**	**17 712**
Amount of disbursements (thousands of soles)																	
ANCASH	**3 377**	158	2 058	3 325	6 039	**11 580**	-	-	1 040	136	-	-	-	-	-	**1 176**	**16 133**
AREQUIPA	-	-	-	792	3 935	**4 727**	-	-	-	-	-	-	-	-	-	-	**4 727**
ICA	-	-	-	-	1 063	**1 063**	-	-	-	-	-	-	-	-	-	-	**1 063**
LA LIBERTAD	**7 107**	4 648	3 663	2 669	9 002	**19 982**	565	452	3 932	995	249	-	-	-	-	**6 194**	**33 283**
LAMBAYEQUE	**30 504**	20 579	10 087	49 578	27 548	**107 792**	362	1 244	5 374	1 900	453	-	92	1 167	-	**10 592**	**148 888**
LIMA	**4 988**	-	45	1 199	5 202	**6 446**	-	769	68	-	-	-	-	-	-	**837**	**12 271**
PIURA	**22 271**	36 683	32 496	32 320	25 716	**127 216**	2 511	2 759	10 255	7 328	2 675	1 900	1 351	915	1 500	**31 193**	**180 680**
TUMBES	-	-	-	317	-	**317**	249	-	-	45	-	-	-	-	-	**294**	**611**
CAJAMARCA	-	-	-	-	1 583	**1 583**	-	-	384	-	-	-	-	-	-	**384**	**1 968**
HUANCAVELICA	-	-	-	-	746	**746**	-	-	-	-	-	-	-	-	-	-	**746**
TOTAL	**68 248**	**62 069**	**48 350**	**90 199**	**80 835**	**281 452**	**3 687**	**5 225**	**21 054**	**10 404**	**3 377**	**1 900**	**1 442**	**2 083**	**1 500**	**50 671**	**400 372**

Source: FMV

NOTE:

a/ Total accumulated since the beginning of the emission of the Bono de Reconstruccion.

TABLA 2.1.3: BONOS DE RECONSTRUCCIÓN BY DEPARTMENT AND PROVINCE

(AT THE CLOSE OF SEPTEMBER 2019)

Number of bonuses

Department	Province	TOTAL 2017	2018					2019									TOTAL a/
			I Trim	II Trim	III Trim	IV Trim	TOTAL 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
ANCASH	CASMA	34	-	-	20	38	58	-	-	33	-	-	-	-	-	-	125
	HUARAZ	-	-	-	4	42	46	-	-	-	-	-	-	-	-	-	46
	HUARMEY	20	-	46	19	7	72	-	-	3	-	-	-	-	-	-	95
	CARHUAZ	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	14
	HUAYLAS	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	4
	PALLASCA	-	-	-	-	16	16	-	-	-	-	-	-	-	-	-	16
	OCROS	-	-	-	-	46	46	-	-	-	-	-	-	-	-	-	46
	RECUAY	-	-	-	-	23	23	-	-	-	-	-	-	-	-	-	23
	SANTA	99	7	45	104	77	233	-	-	10	6	-	-	-	-	-	348
	SUBTOTAL ANCASH	**153**	**7**	**91**	**147**	**267**	**512**	-	-	**46**	**6**	-	-	-	-	-	**717**
AREQUIPA	CAYLLOMA	-	-	-	-	71	71	-	-	-	-	-	-	-	-	-	71
	AREQUIPA	-	-	-	-	19	19	-	-	-	-	-	-	-	-	-	19
	CAMANA	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	5
	CARAVELI	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	2
	LA UNION	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	31
	CASTILLA	-	-	-	-	28	28	-	-	-	-	-	-	-	-	-	28
	CONDESUYOS	-	-	-	35	18	53	-	-	-	-	-	-	-	-	-	53
	SUBTOTAL AREQUIPA	-	-	-	**35**	**174**	**209**	-	-	-	-	-	-	-	-	-	**209**
CAJAMARCA	CAJAMARCA	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	11
	CELENDIN	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	4
	CONTUMAZA	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	12
	JAEN	-	-	-	-	19	19	-	-	-	-	-	-	-	-	-	19
	SAN MARCOS	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	2
	SAN MIGUEL	-	-	-	-	22	22	-	-	-	-	-	-	-	-	-	22
	SAN PABLO	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	17
	SUBTOTAL CAJAMARCA	-	-	-	-	**70**	**70**	-	-	**17**	-	-	-	-	-	-	**87**
HUANCAVELICA	ACOBAMBA	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	10
	ANGARAES	-	-	-	-	23	23	-	-	-	-	-	-	-	-	-	23
	SUBTOTAL HUANCAVELICA	-	-	-	-	**33**	**33**	-	-	-	-	-	-	-	-	-	**33**
ICA	CHINCHA	-	-	-	-	20	20	-	-	-	-	-	-	-	-	-	20
	ICA	-	-	-	-	27	27	-	-	-	-	-	-	-	-	-	27
	SUBTOTAL ICA	-	-	-	-	**47**	**47**	-	-	-	-	-	-	-	-	-	**47**
LA LIBERTAD	ASCOPE	31	16	23	17	193	249	-	9	24	1	-	-	-	-	-	314
	CHEPEN	-	-	-	-	21	21	-	-	-	5	-	-	-	-	-	26
	GRAN CHIMU	-	-	-	-	-	-	-	-	20	-	-	-	-	-	-	20
	JULCAN	-	-	-	-	-	-	-	-	24	-	-	-	-	-	-	24
	OTUZCO	-	-	-	-	18	18	-	-	-	-	-	-	-	-	-	18
	PACASMAYO	-	-	-	14	28	42	-	-	-	9	1	-	-	-	-	52
	SANTIAGO DE CHUCO	-	-	-	-	17	17	-	-	-	-	-	-	-	-	-	17
	TRUJILLO	229	67	76	63	79	285	19	5	5	7	-	-	-	-	-	550
	VIRU	62	127	63	24	42	256	6	6	38	22	10	-	-	-	-	400
	SUBTOTAL LA LIBERTAD	**322**	**210**	**162**	**118**	**398**	**888**	**25**	**20**	**111**	**44**	**11**	-	-	-	-	**1 421**
LAMBAYEQUE	CHICLAYO	360	781	347	783	419	2 330	14	22	161	23	3	-	3	51	-	2 967
	FERREÑAFE	156	29	4	243	133	409	-	-	11	12	2	-	-	-	-	590
	LAMBAYEQUE	866	115	95	1 166	666	2 042	2	33	65	49	15	-	1	-	-	3 073
	SUBTOTAL LAMBAYEQUE	**1 382**	**925**	**446**	**2 192**	**1 218**	**4 781**	**16**	**55**	**237**	**84**	**20**	-	**4**	**51**	-	**6 630**
LIMA	BARRANCA	32	-	-	42	16	58	-	-	3	-	-	-	-	-	-	93
	CANTA	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	6
	CAÑETE	-	-	-	-	77	77	-	-	-	-	-	-	-	-	-	77
	HUARAL	35	-	2	-	11	13	-	10	-	-	-	-	-	-	-	58
	HUAROCHIRI	-	-	-	-	77	77	-	24	-	-	-	-	-	-	-	101
	HUAURA	-	-	-	-	43	43	-	-	-	-	-	-	-	-	-	43
	LIMA	159	-	-	11	-	11	-	-	-	-	-	-	-	-	-	170
	SUBTOTAL LIMA	**226**	-	**2**	**53**	**230**	**285**	-	**34**	**3**	-	-	-	-	-	-	**548**
PIURA	AYABACA	-	-	-	-	42	42	-	-	-	16	-	-	-	-	-	58
	HUANCABAMBA	-	-	-	-	63	63	-	-	-	7	-	-	-	-	-	70
	MORROPON	86	55	3	175	438	671	1	32	73	19	-	-	1	-	-	883
	PAITA	158	385	172	152	8	717	-	24	-	21	11	-	-	-	-	931
	PIURA	765	1 187	1 134	910	427	3 658	52	66	349	130	107	23	21	39	25	5 235
	SECHURA	-	20	48	60	69	197	25	-	-	21	-	-	-	-	-	243
	SULLANA	-	-	47	125	90	262	26	-	30	99	-	60	38	-	-	515
	TALARA	-	-	33	7	-	40	7	-	-	11	-	-	-	-	-	58
	SUBTOTAL PIURA	**1 009**	**1 647**	**1 437**	**1429**	**1 137**	**5 650**	**111**	**122**	**452**	**324**	**118**	**83**	**59**	**40**	**25**	**7 993**
TUMBES	TUMBES	-	-	-	14	-	14	5	-	-	2	-	-	-	-	-	21
	ZARUMILLA	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	6
	SUBTOTAL TUMBES	-	-	-	**14**	-	**14**	**11**	-	-	**2**	-	-	-	-	-	**27**
Total		3 092	2 789	2 138	3 988	3 574	12 489	163	231	866	460	149	83	63	91	25	17 712

Amount of disbursements

Departamento	Provincia	TOTAL 2017	2018					2019									TOTAL 1/
			I Trim	II Trim	III Trim	IV Trim	TOTAL 2018	Ene	Feb	Mar	Abr	May	Jun	Jul	Aug	Sep	
ANCASH	CASMA	750	-	-	452	859	1 312	-	-	746	-	-	-	-	-	-	2 809
	HUARAZ	-	-	-	90	950	1 040	-	-	-	-	-	-	-	-	-	1 040
	HUARMEY	441	-	1 040	430	158	1 628	-	-	68	-	-	-	-	-	-	2 138
	CARHUAZ	-	-	-	-	317	317	-	-	-	-	-	-	-	-	-	317
	HUAYLAS	-	-	-	-	90	90	-	-	-	-	-	-	-	-	-	90
	PALLASCA	-	-	-	-	362	362	-	-	-	-	-	-	-	-	-	362
	OCROS	-	-	-	-	1 040	1 040	-	-	-	-	-	-	-	-	-	1 040
	RECUAY	-	-	-	-	520	520	-	-	-	-	-	-	-	-	-	520
	SANTA	2 185	158	1 018	2 352	1 742	5 270	-	-	226	136	-	-	-	-	-	7 817
	SUBTOTAL ANCASH	**3 377**	**158**	**2 058**	**3 325**	**6 039**	**11 580**	-	-	**1 040**	**136**	-	-	-	-	-	**16 133**
AREQUIPA	CAYLLOMA	-	-	-	-	1 606	1 606	-	-	-	-	-	-	-	-	-	1 606
	AREQUIPA	-	-	-	-	430	430	-	-	-	-	-	-	-	-	-	430
	CAMANA	-	-	-	-	113	113	-	-	-	-	-	-	-	-	-	113
	CARAVELI	-	-	-	-	45	45	-	-	-	-	-	-	-	-	-	45
	LA UNION	-	-	-	-	701	701	-	-	-	-	-	-	-	-	-	701
	CASTILLA	-	-	-	-	633	633	-	-	-	-	-	-	-	-	-	633
	CONDESUYOS	-	-	-	792	407	1 199	-	-	-	-	-	-	-	-	-	1 199
	SUBTOTAL AREQUIPA	-	-	-	**752**	**3 935**	**4 727**	-	-	-	-	-	-	-	-	-	**4 727**
CAJAMARCA	CAJAMARCA	-	-	-	-	249	249	-	-	-	-	-	-	-	-	-	249
	CELENDIN	-	-	-	-	90	90	-	-	-	-	-	-	-	-	-	90
	CONTUMAZA	-	-	-	-	271	271	-	-	-	-	-	-	-	-	-	271
	JAEN	-	-	-	-	430	430	-	-	-	-	-	-	-	-	-	430
	SAN MARCOS	-	-	-	-	45	45	-	-	-	-	-	-	-	-	-	45
	SAN MIGUEL	-	-	-	-	498	498	-	-	-	-	-	-	-	-	-	498
	SAN PABLO	-	-	-	-	-	-	-	-	384	-	-	-	-	-	-	384
	SUBTOTAL CAJAMARCA	-	-	-	-	**1 583**	**1 583**	-	-	**384**	-	-	-	-	-	-	**1 968**
HUANCAVELICA	ACOBAMBA	-	-	-	-	226	226	-	-	-	-	-	-	-	-	-	226
	ANGARAES	-	-	-	-	520	520	-	-	-	-	-	-	-	-	-	520
	SUBTOTAL HUANCAVELICA	-	-	-	-	**746**	**746**	-	-	-	-	-	-	-	-	-	**746**
ICA	CHINCHA	-	-	-	-	452	452	-	-	-	-	-	-	-	-	-	452
	ICA	-	-	-	-	611	611	-	-	-	-	-	-	-	-	-	611
	SUBTOTAL ICA	-	-	-	-	**1 063**	**1 063**	-	-	-	-	-	-	-	-	-	**1 063**
LA LIBERTAD	ASCOPE	684	353	519	384	4 365	5 622	-	204	543	23	-	-	-	-	-	7 075
	CHEPEN	-	-	-	-	475	475	-	-	-	113	-	-	-	-	-	588
	GRAN CHIMU	-	-	-	-	-	-	-	-	452	-	-	-	-	-	-	452
	JULCAN	-	-	-	-	-	-	-	-	543	-	-	-	-	-	-	543
	OTUZCO	-	-	-	-	407	407	-	-	-	-	-	-	-	-	-	407
	PACASMAYO	-	-	-	317	633	950	-	-	-	204	23	-	-	-	-	1 176
	SANTIAGO DE CHUCO	-	-	-	-	384	384	-	-	-	-	-	-	-	-	-	384
	TRUJILLO	5 055	1 492	1 719	1 425	1 787	6 423	430	113	114	158	-	-	-	-	-	12 293
	VIRU	1 368	2 803	1 425	543	950	5 721	136	136	2 280	498	226	-	-	-	-	10 365
	SUBTOTAL LA LIBERTAD	**7 107**	**4 648**	**3 663**	**2 669**	**9 002**	**19 982**	**565**	**452**	**3 932**	**995**	**249**	-	-	-	-	**33 283**
LAMBAYEQUE	CHICLAYO	7 946	17 400	7 848	17 710	9 477	52 435	317	498	3 641	520	69	-	69	1 167	-	66 662
	FERREÑAFE	3 443	640	90	5 496	3 008	9 235	-	-	250	271	45	-	-	-	-	13 244
	LAMBAYEQUE	19 115	2 538	2 149	26 372	15 063	46 122	45	746	1 483	1 108	339	-	23	-	-	68 982
	SUBTOTAL LAMBAYEQUE	**30 504**	**20 579**	**10 087**	**49 578**	**27 548**	**107 792**	**362**	**1 244**	**5 374**	**1 900**	**453**	-	**92**	**1 167**	-	**148 888**
LIMA	BARRANCA	706	-	-	950	362	1 312	-	-	68	-	-	-	-	-	-	2 086
	CANTA	-	-	-	-	136	136	-	-	-	-	-	-	-	-	-	136
	CAÑETE	-	-	-	-	1 742	1 742	-	-	-	-	-	-	-	-	-	1 742
	HUARAL	773	-	45	-	249	294	-	226	-	-	-	-	-	-	-	1 293
	HUAROCHIRI	-	-	-	-	1 742	1 742	-	543	-	-	-	-	-	-	-	2 284
	HUAURA	-	-	-	-	973	973	-	-	-	-	-	-	-	-	-	973
	LIMA	3 510	-	-	249	-	249	-	-	-	-	-	-	-	-	-	3 758
	SUBTOTAL LIMA	**4 988**	-	**45**	**1 199**	**5 202**	**6 446**	-	**769**	**68**	-	-	-	-	-	-	**12 271**
PIURA	AYABACA	-	-	-	-	950	950	-	-	-	362	-	-	-	-	-	1 312
	HUANCABAMBA	-	-	-	-	1 425	1 425	-	-	-	158	-	-	-	-	-	1 583
	MORROPON	1 898	1 222	68	3 958	9 906	15 155	23	724	1 651	430	-	-	-	23	-	19 903
	PAITA	3 487	8 608	3 890	3 438	181	16 117	-	543	-	475	249	-	-	-	-	20 871
	PIURA	16 885	26 412	25 643	20 582	9 658	82 294	1 176	1 493	7 935	2 940	2 426	526	481	893	1 500	118 540
	SECHURA	-	441	1 086	1 357	1 561	4 445	565	-	-	475	-	-	-	-	-	5 485
	SULLANA	-	-	1 063	2 827	2 036	5 926	588	-	679	2 239	-	1 373	870	-	-	11 675
	TALARA	-	-	746	158	-	905	158	-	-	249	-	-	-	-	-	1 312
	SUBTOTAL PIURA	**22 271**	**36 683**	**32 496**	**32 320**	**25 716**	**127 216**	**2 511**	**2 759**	**10 255**	**7 328**	**2 675**	**1 900**	**1 351**	**915**	**1 500**	**180 680**
TUMBES	TUMBES	-	-	-	317	-	317	113	-	-	45	-	-	-	-	-	475
	ZARUMILLA	-	-	-	-	-	-	136	-	-	-	-	-	-	-	-	136
	SUBTOTAL TUMBES	-	-	-	**317**	-	**317**	**249**	-	-	**45**	-	-	-	-	-	**611**
Total		68 248	62 069	48 350	90 199	80 835	281 452	3 687	5 225	21 054	10 404	3 377	1 900	1 442	2 083	1 500	400 372

Source: FMV

a/ Acumulated from November 2017 to closed of September 2019.

2.2 Historical disbursement of Bono Familiar Habitacional by modality and región

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 2.2.1: HISTORICAL DISBURSEMENT OF BONO FAMILIAR HABITACIONAL, AT SEPTEMBER 2019

Year	Bonuses disbursements				Accumulated			
	Number	Var. %	Amount (Thousands of S/)	Var. %	Number	Var. %	Amount (Thousands of S/)	Var. %
TOTAL	**345 022**		**6 578 432**					
2003-2007 a/	8 871	-	105 487	-	8 871	-	105 487	-
2008-2012	86 482	-	1 414 231	-	95 353	-	1 519 718	-
2013	23 914	37%	418 110	40%	119 267	25%	1 937 828	28%
2014	45 164	89%	802 795	92%	164 431	38%	2 740 623	41%
2015	50 405	12%	924 672	15%	214 836	31%	3 665 295	34%
2016	38 846	-23%	723 020	-22%	253 682	18%	4 388 314	20%
2017	28 471	-27%	582 719	-19%	282 153	11%	4 971 033	13%
2018	25 468	-11%	636 580	9%	307 621	9%	5 607 613	13%
Jan-Sep 18	15 676	139%	390 079	149%				
Jan-Sep 19	37 401		970 820					

Source: FMV

NOTE:

Disbursements in dollars have been converted into national currency according to the exchange rate of its period.

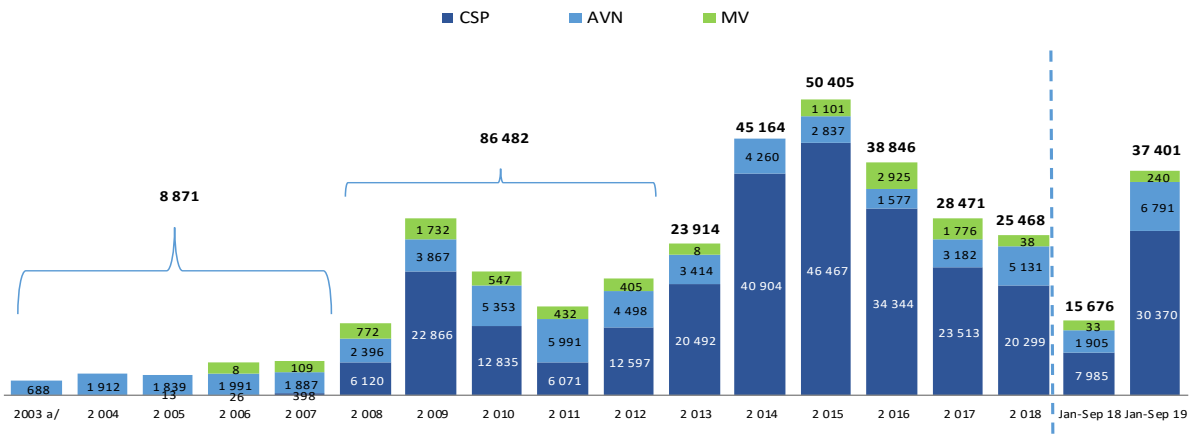
a/ Since august 2003

TABLE N° 2.2.2: HISTORICAL DISBURSEMENT OF BFH BY MODALITY b/, AT SEPTEMBER 2019

Year	Adquisición de Vivienda Nueva	Var. %	Construcción en Sitio Propio	Var. %	Mejoramiento de Vivienda	Var. %	Total
	Number of bonuses disbursements						
TOTAL	**57 614**		**277 313**		**10 095**		**345 022**
2003-2007 a/	8 317	-	437	-	117	-	8 871
2008-2012	22 105	-	60 487	-	3 890	-	86 482
2 013	3 414	-24%	20 492	63%	8	-98%	23 914
2 014	4 260	25%	40 904	100%	-	-100%	45 164
2 015	2 837	-33%	46 467	14%	1 101	-	50 405
2 016	1 577	-44%	34 344	-26%	2 925	166%	38 846
2 017	3 182	102%	23 513	-32%	1 776	-39%	28 471
2 018	5 131	61%	20 299	-14%	38	-98%	25 468
Jan-Sep 18	3 416	99%	12 222	148%	38	532%	15 676
Jan-Sep 19	6 791		30 370		240		37 401

CHART 2.2.1: NUMBER OF BFH BY MODALITY

(At the close of september 2019)



Source: FMV

NOTE:

a/ Since august 2003

b/ The Bonos Familiares Habitacionales (BFH) includes 3 modalities: Adquisición de Vivienda Nueva, since august 2003; Construcción en Sitio Propio, since july 2005 (includes the bonos de reconstrucción since october 2017); y Mejoramiento de Vivienda, since may 2006.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

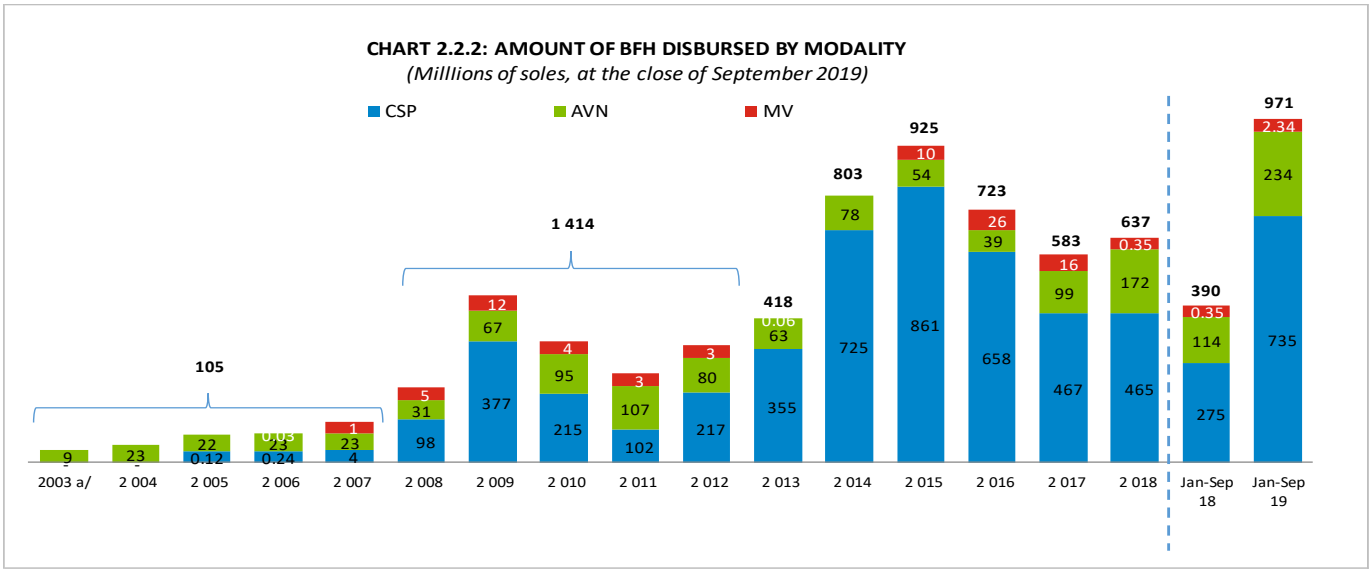
TABLE N° 2.2.3: HISTORICAL DISBURSEMENT OF BFH BY MODALITY, AT SEPTEMBER 2019

Year	Adquisición de Vivienda Nueva	Var.%	Construcción en Sitio Propio	Var.%	Mejoramiento de Vivienda	Var.%	Total	Var.%
			Thousands of soles					
TOTAL	**1 218 239**		**5 278 603**		**81 591**		**6 578 432**	
2003-2007 a/	100 456	-	4 497	-	534	-	105 487	-
2008-2012	380 101	-	1 008 036	-	26 094	-	1 414 231	-
2 013	62 609	-21%	355 446	64%	55	-98%	418 110	40%
2 014	77 666	24%	725 129	104%	-	-100%	802 795	92%
2 015	53 526	-31%	861 441	19%	9 705	-	924 672	15%
2 016	39 070	-27%	657 606	-24%	26 344	171%	723 020	-22%
2 017	99 492	155%	467 048	-29%	16 179	-39%	582 719	-19%
2 018	171 670		464 564		345		636 580	
Jan-Sep 18	**114 382**	**104%**	**275 352**	**167%**	**345**	**577%**	**390 079**	**149%**
Jan-Sep 19	**233 648**		**734 836**		**2 336**		**970 820**	

Source: FMV

NOTE:
Disbursements in dollars have been converted into national currency according to the exchange rate of its period.
a/ Since august 2003.

GRAPH 2-2.3: HISTORICAL AMOUNT DISBURSED OF BFH BY MODALITY



Source: FMV

NOTE:
Disbursements in dollars have been converted into national currency according to the exchange rate of its period.
a/ Since august 2003.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 2.2.4: HISTORICAL DISBURSEMENT OF BFH BY DEPARTMENT, AT SEPTEMBER 2019

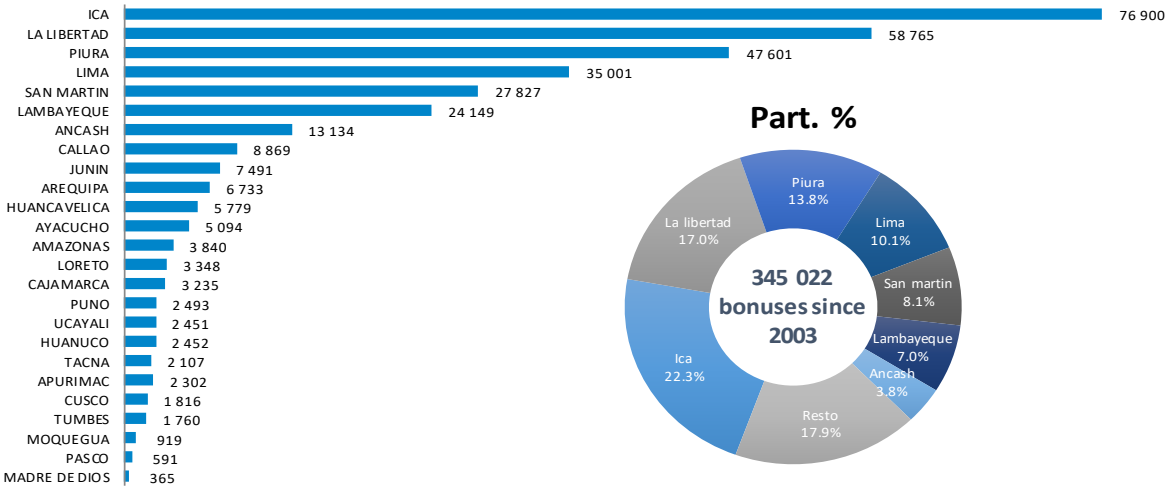
Department	2003-2010 a/	2 011	2 012	2 013	2 014	2 015	2 016	2 017	2 018	2019 b/	TOTAL
					Number of bonuses disbursed						
TOTAL	**65 359**	**12 494**	**17 500**	**23 914**	**45 164**	**50 405**	**38 846**	**28 471**	**25 468**	**37 401**	**345 022**
AMAZONAS	237	10	90		151	1 117	974	498	243	520	**3 840**
ANCASH	930	790	515	682	2 145	2 452	1 995	1 244	912	1 469	**13 134**
APURIMAC	181	2	25	62	231	319	255	194	179	854	**2 302**
AREQUIPA	1 873	92	472	190	471	706	753	364	951	861	**6 733**
AYACUCHO	295	4	174	240	972	1 207	967	350	139	746	**5 094**
CAJAMARCA	188	1	52	230	244	531	841	303	275	570	**3 235**
CALLAO	4 100	370	193	337	920	1 165	891	343	181	369	**8 869**
CUSCO	421	86		13	96	384	290	85	121	320	**1 816**
HUANCAVELICA	250	34	24		361	1 212	1 163	901	325	1 509	**5 779**
HUANUCO	89	49	99	101	419	492	368	229	117	489	**2 452**
ICA	20 306	5 983	9 070	6 925	10 678	7 839	5 429	4 005	2 009	4 656	**76 900**
JUNIN	216	62	259	1 027	1 313	1 314	1 102	932	230	1 036	**7 491**
LA LIBERTAD	11 095	1 920	1 884	5 015	8 070	9 817	6 461	5 277	3 337	5 889	**58 765**
LAMBAYEQUE	2 378	390	348	1 384	2 012	2 908	2 046	3 796	5 816	3 071	**24 149**
LIMA	11 607	1 100	2 006	2 913	4 756	3 640	3 459	1 742	1 435	2 343	**35 001**
LORETO	709	8	280	107	309	506	626	361	166	276	**3 348**
MADRE DE DIOS	234				3	22	10		50	46	**365**
MOQUEGUA	196	13	25	107	275	109	63	1	68	62	**919**
PASCO	-		51	24	60	138	121	109	2	86	**591**
PIURA	3 669	648	1 200	3 603	6 512	7 673	5 624	4 879	6 781	7 012	**47 601**
PUNO	618	410	143	40	85	801	82	62	53	199	**2 493**
SAN MARTIN	5 313	522	286	754	3 993	5 012	4 226	2 099	1 601	4 021	**27 827**
TACNA	398		30	1	91	337	711	179	221	139	**2 107**
TUMBES	31		131	5	466	270	167	181	82	427	**1 760**
UCAYALI	25		143	154	531	434	222	337	174	431	**2 451**

Source: FMV

NOTE:
a/ Since august 2003
b/ January-September 2019

CHART 2.2.3: NUMBER OF DISBURSEMENTS OF BFH, BY DEPARTMENT

(Accumulated at the close of Septemver 2019)



Source: FMV

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 2.2.5: HISTORICAL DISBURSEMENT OF BFH BY DEPARTMENT, AT SEPTEMBER 2019

Department	2003-2010 a/	2 011	2 012	2 013	2 014	2 015	2 016	2 017	2 018	2019 b/	TOTAL
					Thousands of soles						
TOTAL	**1 008 824**	**211 908**	**298 985**	**418 110**	**802 795**	**924 672**	**723 020**	**582 719**	**636 580**	**970 820**	**6 578 432**
AMAZONAS	3 866	168	1 527	-	2 653	20 152	17 826	9 201	6 270	11 857	**73 519**
ANCASH	14 295	13 550	8 642	11 882	37 603	42 065	33 811	22 417	21 614	34 307	**240 187**
APURIMAC	2 981	27	424	1 071	4 700	7 894	6 666	5 274	5 312	26 638	**60 987**
AREQUIPA	29 244	1 647	6 965	3 255	8 313	12 663	13 760	8 614	28 860	24 025	**137 346**
AYACUCHO	4 346	67	2 890	4 140	18 500	28 418	22 948	8 440	3 689	22 463	**115 900**
CAJAMARCA	3 149	17	903	3 982	4 285	9 568	15 355	6 280	6 787	13 039	**63 365**
CALLAO	59 475	6 315	3 149	5 796	16 220	20 735	15 542	5 697	4 164	8 371	**145 464**
CUSCO	6 124	1 542	-	241	2 106	9 258	6 463	2 320	3 704	8 914	**40 673**
HUANCAVELICA	4 045	568	411	-	8 827	32 415	31 966	25 196	10 392	51 868	**165 689**
HUANUCO	1 197	882	1 666	1 772	7 424	8 862	6 789	4 316	3 854	12 109	**48 871**
ICA	324 112	102 009	157 438	122 510	188 630	139 313	94 584	74 948	52 003	120 134	**1 375 680**
JUNIN	3 604	1 092	4 409	17 641	24 206	27 966	23 827	19 667	5 956	29 557	**157 924**
LA LIBERTAD	181 244	33 598	34 234	88 436	143 935	177 467	126 986	113 705	94 083	166 591	**1 160 280**
LAMBAYEQUE	35 748	6 850	5 975	23 798	35 353	51 880	36 514	86 490	136 906	78 610	**498 126**
LIMA	158 233	16 004	30 911	50 023	83 343	60 654	52 622	30 622	35 006	57 466	**574 883**
LORETO	10 920	134	4 768	2 218	5 599	9 082	17 601	9 082	6 551	6 551	**72 506**
MADRE DE DIOS	3 070	-	-	-	54	398	182	-	1 660	1 542	**6 906**
MOQUEGUA	2 989	218	423	1 861	4 855	1 945	1 119	19	1 502	1 412	**16 341**
PASCO	-	-	863	417	1 059	2 480	2 211	2 019	37	1 954	**11 041**
PIURA	60 943	11 272	20 453	62 196	114 377	137 674	97 385	91 781	155 129	170 118	**921 327**
PUNO	9 223	7 380	2 577	723	1 510	14 820	1 600	1 187	1 226	6 224	**46 470**
SAN MARTIN	84 231	8 570	5 211	13 398	69 961	90 085	77 307	40 074	38 048	92 661	**519 547**
TACNA	4 850	-	504	17	1 625	6 068	12 922	3 020	5 644	3 789	**38 438**
TUMBES	519	-	2 218	87	8 146	4 834	3 005	3 360	1 640	9 739	**33 549**
UCAYALI	419	-	2 422	2 647	9 509	7 975	4 029	8 992	6 541	10 879	**53 413**

Source: FMV

NOTE:

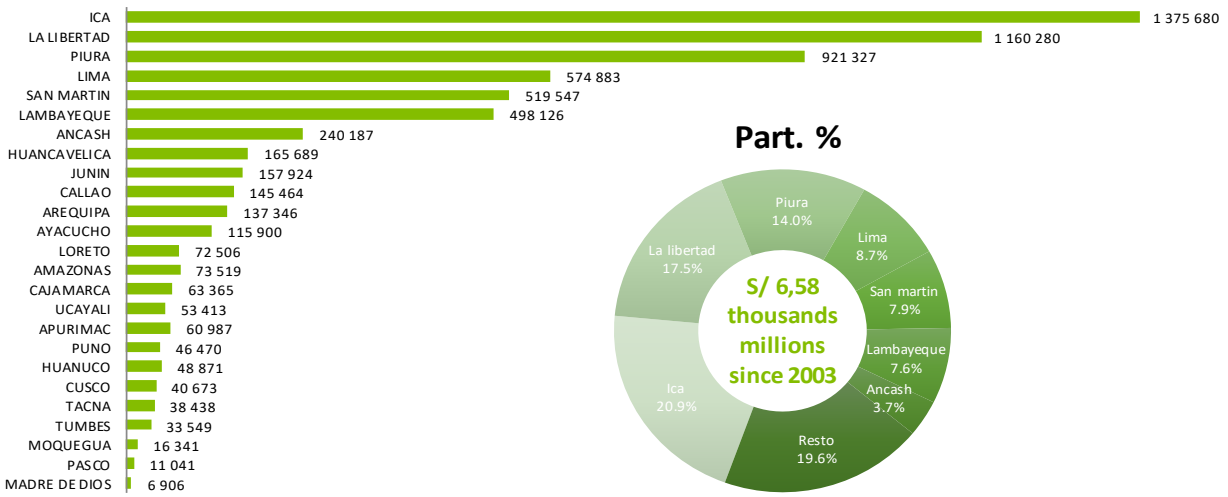
Disbursements in dollars have been converted into national currency according to the exchange rate of its period.

a/ Since august 2003

b/ January-September 2019

CHART 2.2.5: AMOUNT DISBURSED OF BFH, BY DEPARTMENT

(Thousands of soles, accumulated at the close of September 2019)



Source: FMV

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE N° 2.2.6: BFH DISBURSEMENTS BY MODALITY AND DEPARTMENT, AT SEPTEMBER 2019

Department	Adquisición de Vivienda Nueva	Part. %	Construcción en Sitio Propio	Part. %	Mejoramiento de Vivienda	Part. %	Total	Part.%
	Number of bonuses disbursed							
TOTAL	**57 614**	**100%**	**277 313**	**99%**	**10 095**	**100%**	**345 022**	**100%**
AMAZONAS		-	3 893	1.3%	2	0.02%	3 895	1.1%
ANCASH	2 188	3.8%	10 250	3.7%	696	7.1%	13 134	3.8%
APURIMAC		-	2 302	0.5%		-	2 302	0.4%
AREQUIPA	2 120	3.7%	4 602	1.7%	11	0.1%	6 733	1.8%
AYACUCHO	126	0.2%	4 960	1.8%	8	0.1%	5 094	1.4%
CAJAMARCA	223	0.4%	3 011	1.1%	1	0.0%	3 235	0.8%
CALLAO	2 001	3.5%	6 510	2.3%	358	3.4%	8 869	2.8%
CUSCO	479	0.8%	1 296	0.5%	41	0.4%	1 816	0.5%
HUANCAVELICA		-	5 778	1.7%	1	0.01%	5 779	1.3%
HUANUCO	168	0.3%	2 333	0.8%	1	0.01%	2 502	0.6%
ICA	11 973	20.8%	63 155	22.8%	1 772	17.8%	76 900	23.9%
JUNIN	268	0.5%	7 209	2.6%	14	0.1%	7 491	2.1%
LA LIBERTAD	18 694	32.4%	39 755	14.3%	316	3.2%	58 765	17.3%
LAMBAYEQUE	3 801	6.6%	20 040	7.2%	253	2.3%	24 094	6.4%
LIMA	6 808	11.8%	23 128	8.3%	5 065	49.9%	35 001	10.7%
LORETO	136	0.2%	3 152	1.1%	60	0.6%	3 348	1.0%
MADRE DE DIOS	282	0.5%	83	0.03%		-	365	0.1%
MOQUEGUA		-	913	0.3%	6	0.1%	919	0.3%
PASCO		-	591	0.2%		-	591	0.2%
PIURA	3 226	5.6%	43 216	15.6%	1 109	11.0%	47 551	13.0%
PUNO	2 226	3.9%	267	0.1%		-	2 493	0.8%
SAN MARTIN	1 732	3.0%	25 749	9.3%	346	3.5%	27 827	7.8%
TACNA	497	0.9%	1 580	0.6%	30	0.3%	2 107	0.6%
TUMBES		-	1 755	0.5%	5	0.1%	1 760	0.4%
UCAYALI	666	1.2%	1 785	0.6%		-	2 451	0.7%

Source: FMV
NOTE:
Acumulated since August 2003 to September 2019

TABLE N° 2.2.7: AMOUNT OF BFH DISBURSEMENT BY MODALITY AND DEPRTMENT, AT SEPTEMBER 2019

Department	Adquisición de Vivienda Nueva	Part. %	Construcción en Sitio Propio	Part. %	Mejoramiento de Vivienda	Part. %	Total	Part.%
	Thousands of soles							
TOTAL	**1 218 239**	**100%**	**5 278 603**	**100%**	**81 588**	**100%**	**6 578 429**	**100%**
AMAZONAS	-	-	73 505	1.4%	10	0.01%	73 515	1.1%
ANCASH	40 477	3.3%	193 513	3.7%	6 196	7.6%	240 187	3.7%
APURIMAC	-	-	60 987	1.2%	-	-	60 987	0.9%
AREQUIPA	33 958	2.8%	103 293	2.0%	95	0.1%	137 346	2.1%
AYACUCHO	1 667	0.1%	114 174	2.2%	59	0.1%	115 900	1.8%
CAJAMARCA	6 034	0.5%	57 323	1.1%	9	0.0%	63 365	1.0%
CALLAO	27 483	2.3%	115 153	2.2%	2 828	3.5%	145 464	2.2%
CUSCO	9 821	0.8%	30 577	0.6%	275	0.3%	40 673	0.6%
HUANCAVELICA	-	-	165 683	3.1%	7	0.01%	165 689	2.5%
HUANUCO	2 627	0.2%	46 237	0.9%	7	0.01%	48 871	0.7%
ICA	238 486	19.6%	1 122 204	21.3%	14 989	18.4%	1 375 680	20.9%
JUNIN	5 535	0.5%	152 288	2.9%	101	0.1%	157 924	2.4%
LA LIBERTAD	434 880	35.7%	722 718	13.7%	2 682	3.3%	1 160 280	17.6%
LAMBAYEQUE	99 160	8.1%	396 762	7.5%	2 204	2.7%	498 126	7.6%
LIMA	119 836	9.8%	416 100	7.9%	38 946	47.7%	574 883	8.7%
LORETO	2 032	0.2%	69 950	1.3%	524	0.6%	72 506	1.1%
MADRE DE DIOS	5 501	0.5%	1 405	0.03%	-	-	6 906	0.1%
MOQUEGUA	-	-	16 287	0.3%	54	0.1%	16 341	0.2%
PASCO	-	-	11 041	0.2%	-	-	11 041	0.2%
PIURA	80 696	6.6%	830 667	15.7%	9 965	12.2%	921 327	14.0%
PUNO	41 684	3.4%	4 786	0.1%	-	-	46 470	0.7%
SAN MARTIN	39 684	3.3%	477 541	9.0%	2 322	2.8%	519 547	7.9%
TACNA	9 007	0.7%	29 161	0.6%	270	0.3%	38 438	0.6%
TUMBES	-	-	33 504	0.6%	45	0.1%	33 549	0.5%
UCAYALI	19 670	1.6%	33 743	0.6%	-	-	53 413	0.8%

Fuente: FMV
NOTE:
Disbursements in dollars have been converted into national currency according to the exchange rate of its period.
Accumulated since august 2003 to September 2019

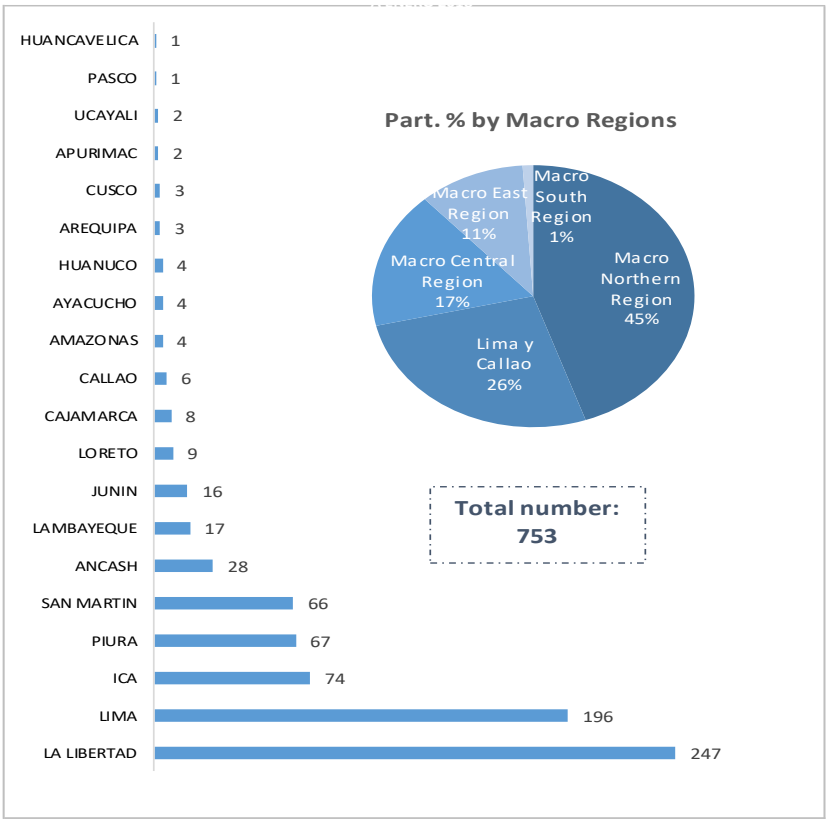
2.3
Technical Entities

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 2.3.1: TECHNICAL ENTITIES BY DEPARTMENT

(AT THE CLOSE OF SEPTEMBER 2019)

CURRENT TECHNICAL ENTITIES BY DEPARTMENT



Source: FMV

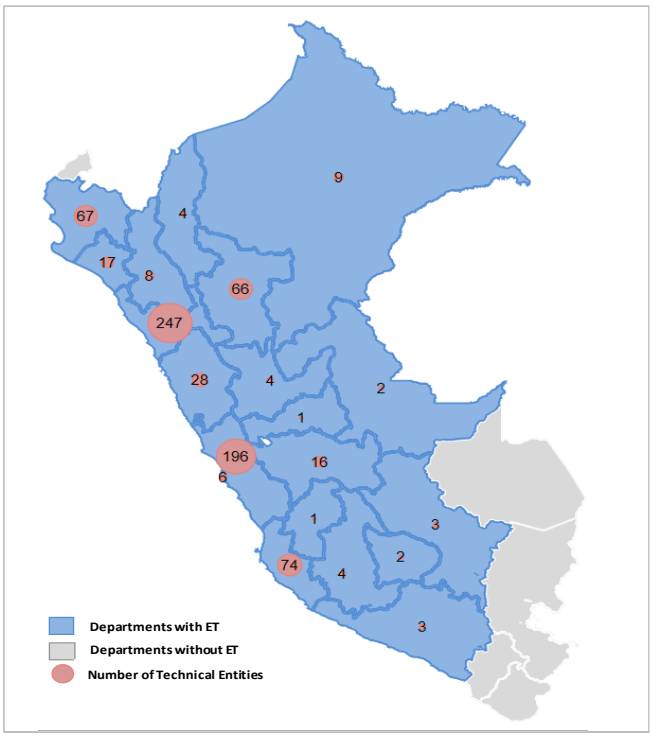
NOTE: More intense colors indicate more number of technical entities.

The macro regions are conformed for the following departments:

Macro Northern Region: Tumbes, Piura, Cajamarca, La Libertad y Lambayeque / Macro Central Region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica y Ayacucho.

Macro South Region: Cusco, Apurímac, Arequipa, Puno, Moquegua y Tacna / Macro East Region: Amazonas, Loreto, San Martín, Ucayali y Madre de Dios.

GEOGRAPHICAL DISTRIBUTION OF THE TECHNICAL ENTITIES



Source: FMV

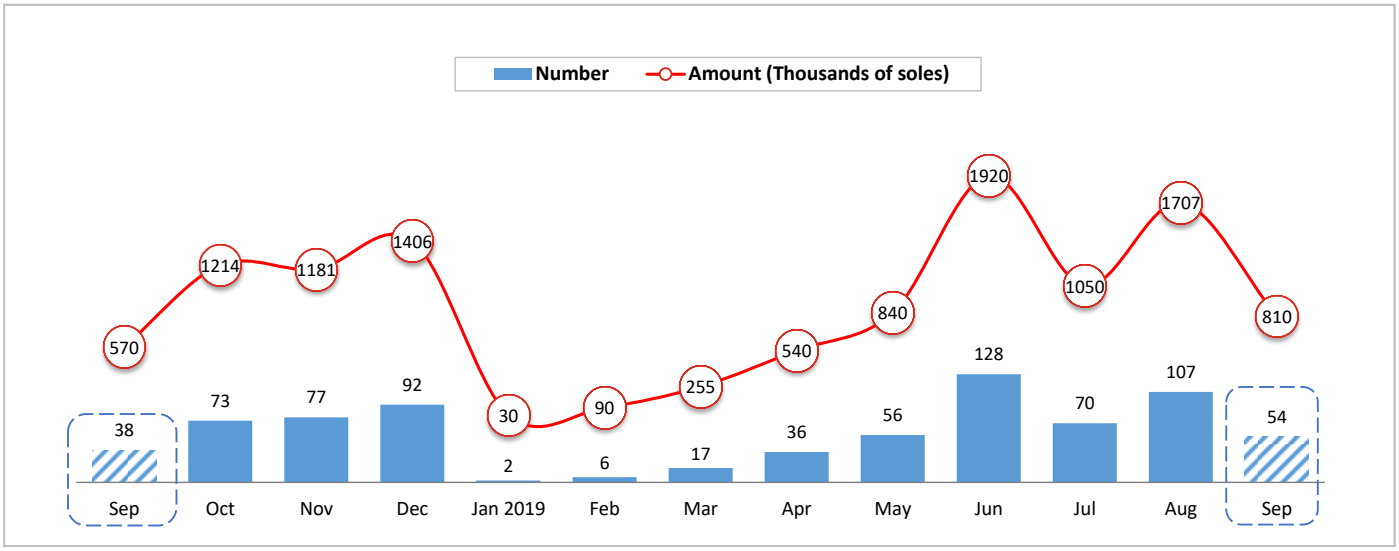
CHAPTER III

BONO DE PROTECCIÓN DE VIVIENDAS VULNERABLES A LOS RIESGOS SÍSMICOS (BPVVRS)

3.1 Monthly Disbursements of Bono de Protección de Viviendas Vulnerables a los riesgos sísmicos

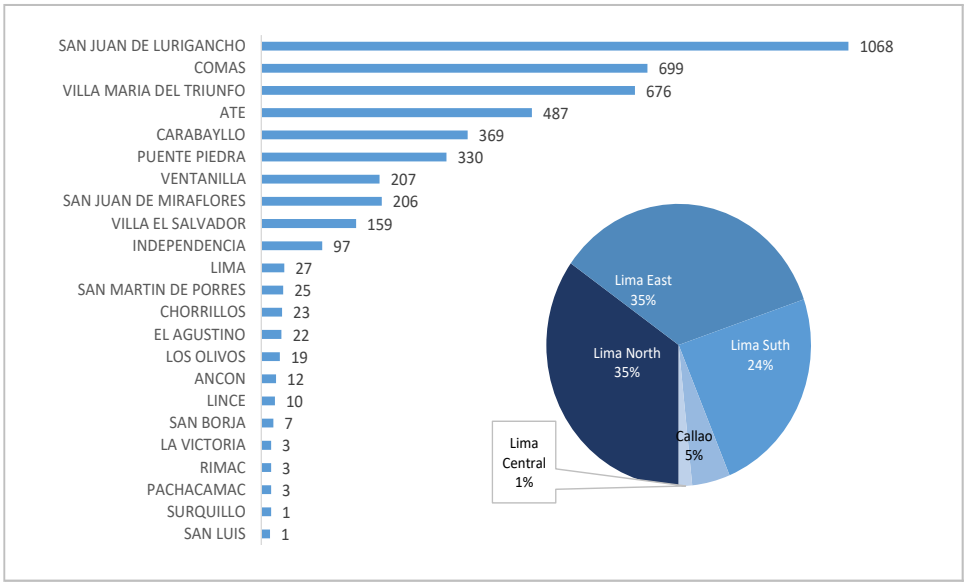
FMV STATISTICS: SITUATION AT SEPTEMBER 2019

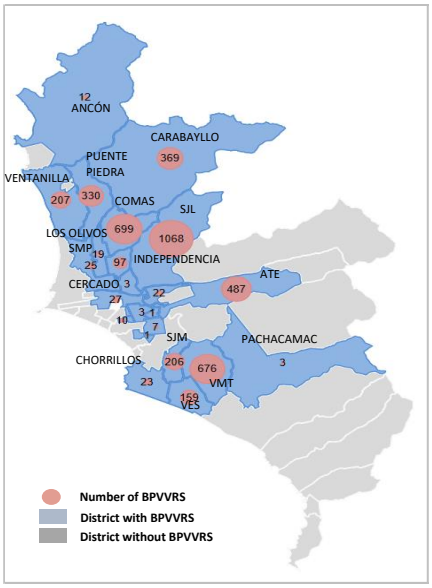
CHART 3.1: BPVVRS DISBURSEMENTS, AT THE CLOSE OF SEPTEMBER 2019



Source: FMV

CHART 3.2: NUMBER OF BPVVRS IN LIMA METROPOLITANA BY DISTRICTS, AT THE CLOSE OF SEPTEMBER 2019





Source: FMV

NOTE:

The macro districts of Metropolitan Lima are conformed for the districts:

North Lima: Ancón, Carabayllo, Comas, Independencia, Los Olivos, Puente Piedra, San Martín de Porres y Santa Rosa.

East Lima: Ate, Chaclacayo, Cieneguilla, La Molina, Lurigancho, San Luis, San Juan de Lurigancho y Santa Anita.

Central Lima: Barranco, Breña, El Agustino, Jesús María, La Victoria, Lince, Magadalena, Miraflores, Pueblo Libre, Rímac, San Borja, San Isidro y San Miguel

South Lima: Chorrillos, Lurín, Pachacamac, Pucusana, Punta Hermosa, Punta Negra, San Bartolo, Santa María del Mar, SJL, Surco, VES, VM T.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE 3.1: DISBURSED OF BPVVRS BY DEPARTAMENT AND DISTRICT, AT THE CLOSE OF SEPTEMBER 2019

(Number of disbursed bonuses)

Year		TOTAL 2015-2016	TOTAL 2017	2 018					2 019									
Month				I Trim	II Trim	III Trim	IV Trim	Total 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Set	Total 2019
LIMA	ANCON	10	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-
	ATE	217	119	84	10	6	32	132	-	-	-	3	6	10	-	-	-	19
	CARABAYLLO	266	37	21	20	7	-	48	-	-	-	-	7	-	-	-	-	7
	CHORRILLOS	-	1	-	-	-	-	-	-	-	-	-	-	-	-	22	-	22
	COMAS	509	46	92	25	-	5	122	-	-	-	-	7	-	-	8	-	15
	EL AGUSTINO	21	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	INDEPENDENCIA	57	19	-	11	-	-	11	-	-	-	-	-	-	-	-	-	-
	LA VICTORIA	-	-	-	-	3	-	3	-	-	-	-	-	-	-	-	-	-
	LIMA	-	1	-	-	22	4	26	-	-	-	-	-	-	-	-	-	-
	LOS OLIVOS	-	-	1	-	1	17	19	-	-	-	-	-	-	-	-	-	-
	PACHACAMAC	-	-	2	1	-	-	3	-	-	-	-	-	-	-	-	-	-
	PUENTE PIEDRA	104	86	64	58	4	-	126	1	-	-	-	-	13	-	-	-	14
	RIMAC	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SAN BORJA	-	-	-	-	7	-	7	-	-	-	-	-	-	-	-	-	-
	SAN JUAN DE LURIGANCHO	740	52	172	29	15	14	230	-	-	-	-	16	-	2	11	11	40
	SAN JUAN DE MIRAFLORES	108	2	36	30	5	12	83	-	-	-	-	10	2	1	-	-	13
	SAN LUIS	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	SAN MARTIN DE PORRES	-	-	1	11	12	-	24	1	-	-	-	-	-	-	-	-	1
	SURQUILLO	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-
	VILLA EL SALVADOR	-	1	-	-	-	-	-	-	-	-	-	-	28	52	35	43	158
	VILLA MARIA DEL TRIUNFO	337	49	-	-	-	126	126	-	6	17	33	3	71	15	19	-	164
	SANTIAGO DE SURCO	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-
	LINCE	-	-	-	5	5	-	10	-	-	-	-	-	-	-	-	-	-
CALLAO	VENTANILLA	152	38	-	6	-	-	6	-	-	-	-	7	4	-	-	-	11
AREQUIPA	ACHOMA	-	20	13	-	-	-	13	-	-	-	-	-	-	-	-	-	-
	CABANACONDE	-	27	16	22	-	2	40	-	-	-	-	-	-	-	1	-	1
	CHIVAY	-	91	52	2	-	3	57	-	-	-	-	-	-	-	2	-	2
	COPORAQUE	-	37	4	-	-	-	4	-	-	-	-	-	-	-	-	-	-
	HUAMBO	-	16	15	-	-	2	17	-	-	-	-	-	-	-	2	-	2
	ICHUPAMPA	-	8	10	-	-	-	10	-	-	-	-	-	-	-	-	-	-
	LARI	-	11	5	-	-	5	10	-	-	-	-	-	-	-	-	-	-
	MADRIGAL	-	13	19	3	-	-	22	-	-	-	-	-	-	-	2	-	2
	TAPAY	-	1	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-
	TUTI	-	9	17	5	-	8	30	-	-	-	-	-	-	-	4	-	4
	YANQUE	-	11	18	-	1	-	19	-	-	-	-	-	-	-	1	-	1
ICA	HUANCANO	-	-	-	-	7	-	7	-	-	-	-	-	-	-	-	-	-
	SAN CLEMENTE	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-
LA LIBERTAD	TRUJILLO	-	-	-	10	6	-	16	-	-	-	-	-	-	-	-	-	-
TOTAL		2 521	700	646	249	102	242	1 239	2	6	17	36	56	128	70	107	54	476

Source: FMV

TABLE 3.2: DISBURSED AMOUNT OF BPVVRS BY DEPARTAMENT AND DISTRICT, AT THE CLOSE OF SEPTEMBER 2019

(Thousands of soles)

Year		TOTAL 2015-2016	TOTAL 2017	2 018					2 019									
Month				I Trim	II Trim	III Trim	IV Trim	Total 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Set	Total 2019
LIMA	ANCON	150	15	-	15	-	-	15	-	-	-	-	-	-	-	-	-	-
	ATE	3 255	1 785	1 260	150	90	480	1 980	-	-	-	45	90	150	-	-	-	285
	CARABAYLLO	3 645	555	315	300	105	-	720	-	-	-	-	105	-	-	-	-	105
	CHORRILLOS	-	15	-	-	-	-	-	-	-	-	-	-	-	-	330	-	330
	COMAS	6 909	690	1 380	375	-	75	1 830	-	-	-	-	105	-	-	120	-	225
	EL AGUSTINO	315	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	INDEPENDENCIA	744	285	-	165	-	-	165	-	-	-	-	-	-	-	-	-	-
	LA VICTORIA	-	-	-	-	45	-	45	-	-	-	-	-	-	-	-	-	-
	LIMA	-	15	-	-	330	60	390	-	-	-	-	-	-	-	-	-	-
	LOS OLIVOS	-	-	15	-	15	255	285	-	-	-	-	-	-	-	-	-	-
	PACHACAMAC	-	-	30	15	-	-	45	-	-	-	-	-	-	-	-	-	-
	PUENTE PIEDRA	1 548	1 290	960	870	60	-	1 890	15	-	-	-	-	195	-	-	-	210
	RIMAC	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SAN BORJA	-	-	-	-	105	-	105	-	-	-	-	-	-	-	-	-	-
	SAN JUAN DE LURIGANCHO	10 482	780	2 580	435	225	210	3 450	-	-	-	-	240	-	30	165	165	600
	SAN JUAN DE MIRAFLORES	1 620	30	540	450	75	180	1 245	-	-	-	-	150	30	15	-	-	195
	SAN LUIS	-	-	15	-	-	-	15	-	-	-	-	-	-	-	-	-	-
	SAN MARTIN DE PORRES	-	-	15	165	180	-	360	15	-	-	-	-	-	-	-	-	15
	SURQUILLO	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	-
	VILLA EL SALVADOR	-	15	-	-	-	-	-	-	-	-	-	-	420	780	525	645	2 370
	VILLA MARIA DEL TRIUNFO	5 055	735	-	-	-	1 890	1 890	-	90	255	495	45	1 065	225	285	-	2 460
	SANTIAGO DE SURCO	-	-	-	-	24	-	24	-	-	-	-	-	-	-	-	-	-
	LINCE	-	-	-	75	75	-	150	-	-	-	-	-	-	-	-	-	-
CALLAO	VENTANILLA	2 136	570	-	90	-	-	90	-	-	-	-	105	60	-	-	-	165
AREQUIPA	ACHOMA	-	470	306	-	-	-	306	-	-	-	-	-	-	-	-	-	-
	CABANACONDE	-	635	376	517	-	47	940	-	-	-	-	-	-	-	24	-	24
	CHIVAY	-	2 139	1 222	47	-	71	1 340	-	-	-	-	-	-	-	47	-	47
	COPORAQUE	-	870	94	-	-	-	94	-	-	-	-	-	-	-	-	-	-
	HUAMBO	-	376	353	-	-	47	400	-	-	-	-	-	-	-	47	-	47
	ICHUPAMPA	-	188	235	-	-	-	235	-	-	-	-	-	-	-	-	-	-
	LARI	-	259	118	-	-	118	235	-	-	-	-	-	-	-	-	-	-
	MADRIGAL	-	306	447	71	-	-	517	-	-	-	-	-	-	-	47	-	47
	TAPAY	-	24	71	-	-	-	71	-	-	-	-	-	-	-	-	-	-
	TUTI	-	212	400	118	-	188	705	-	-	-	-	-	-	-	94	-	94
	YANQUE	-	259	423	-	24	-	447	-	-	-	-	-	-	-	24	-	24
ICA	HUANCANO	-	-	-	-	105	-	105	-	-	-	-	-	-	-	-	-	-
	SAN CLEMENTE	-	-	-	-	-	165	165	-	-	-	-	-	-	-	-	-	-
LA LIBERTAD	TRUJILLO	-	-	-	150	90	-	240	-	-	-	-	-	-	-	-	-	-
TOTAL		35 859	12 574	11 152	4 007	1 547	3 800	20 506	30	90	255	540	840	1 920	1 050	1 707	810	7 242

Source: FMV

NOTE:

1/ Corresponds to the total since the beginning of the program (2015)

CHAPTER IV

BONO MIVIVIENDA VERDE

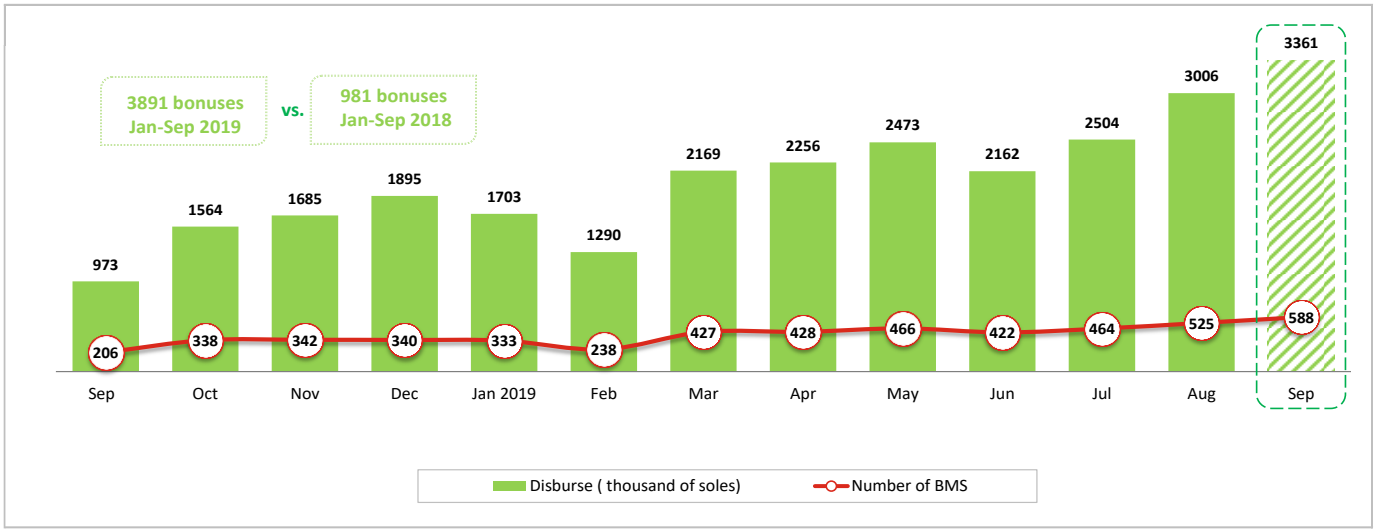
4.1 Monthly Disbursements of Bono Mivivienda Verde

4.1 Montly disbursements of Bono MiVivienda Verde

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 4.1.1: DISBURSEMENTS OF BONOS MIVIVIENDA VERDE

(AT THE CLOSE OF SEPTEMBER 2019)

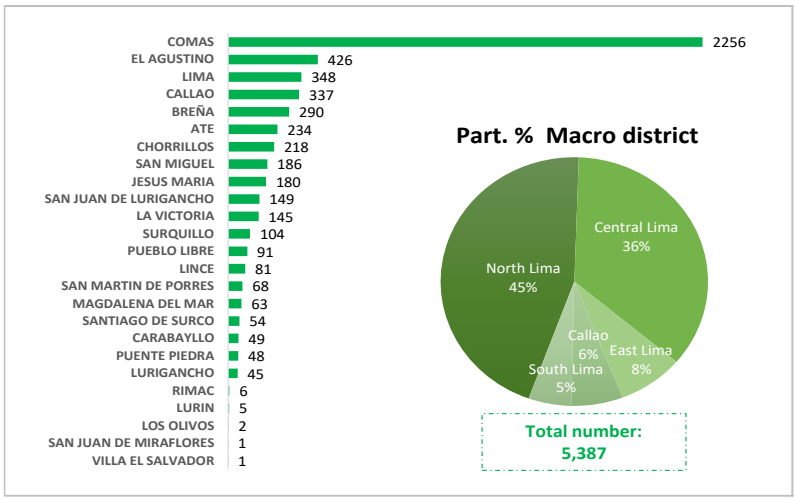


Source: FMV

CHART 4.1.2: NUMBER OF BONO MIVIVIENDA VERDE IN LIMA METROPOLITANA BY DISTRICTS

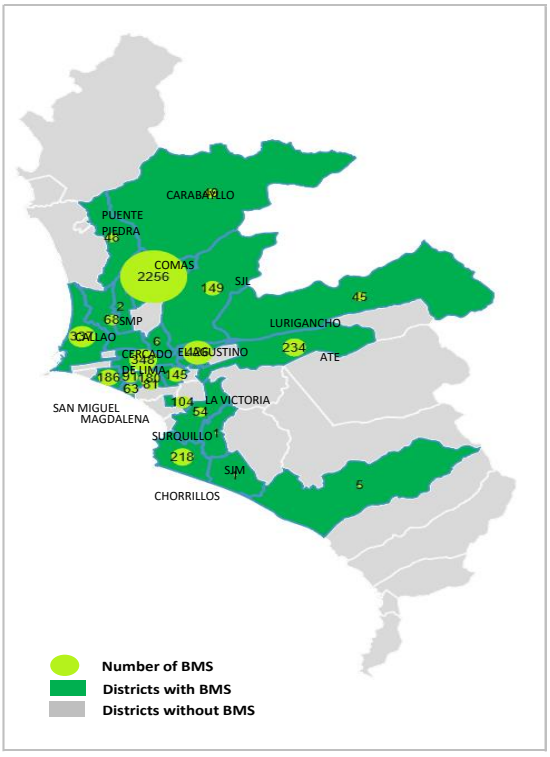
(AT THE CLOSE OF SEPTEMBER 2019)

DISTRIBUTION OF BMS IN LIMA METROPOLITANA, BY DISTRITCTS, AT THE CLOSE OF SEPTEMBER 2019



Source: FMV

GEOGRAPHICAL DISTRIBUTION OF BMS IN LIMA METROPOLITANA, ACCORDING TO DISTRICTS, AT THE CLOSE OF SEPTEMBER 2019



Source: FMV

NOTE:
Information accumulated since the beginning of the program (September 2016)
North Lima: Ancón, Carabayllo, Comas, Independencia, Los Olivos, Puente Piedra, San Martín de Porres y Santa Rosa.
East Lima: Ate, Chaclacayo, Cieneguilla, La Molina, Lurigancho, San Luis, San Juan de Lurigancho y Santa Anita.
Central Lima: Barranco, Breña, El Agustino, Jesús María, La Victoria, Lince, Magadalena, Miraflores, Pueblo Libre, Rímac, San Borja, San Isidro y San Miguel
South Lima: Chorrillos, Lurín, Pachacamac, Pucusana, Punta Hermosa, Punta Negra, San Bartolo, Santa María del Mar, SJL, Surco, VES, VM T.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

TABLE 4.1.1: NUMBER AND AMOUNT OF HISTORICAL DISBURSEMENTS OF BONO MIVIVIENDA VERDE 1/ BY DISTRICT

(AT THE CLOSE OF SEPTEMBER 2019)

Province/District		2 016	2 017	2 018									2 019									TOTAL
		TOTAL	TOTAL	I Trim	II Trim	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
AREQUIPA	CERRO COLORADO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	10	13	10	36
	J. LUIS BUSTAMANTE Y RIVERO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
	JACOBO HUNTER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	3	3	1	3	2	18
	MIRAFLORES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
CHICLAYO	JOSE LEONARDO ORTIZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	7	3	16	31
	LA VICTORIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	2
	PIMENTEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	12	9	27
HUANCAYO	EL TAMBO	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	1
ICA	ICA	-	-	5	20	4	10	4	4	1	6	54	11	5	15	11	13	13	15	5	14	156
	LA TINGUIÑA	-	-	-	-	-	-	-	-	-	1	1	5	2	1	2	1	3	7	2	2	26
	SUBTANJALLA	-	-	-	-	-	-	1	10	7	4	22	6	7	2	4	5	2	4	7	6	65
LAMBAYEQUE	JAYANCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	3	-	1	14	27
LIMA	ATE	-	7	3	11	2	2	9	4	3	9	43	12	5	26	24	28	17	23	17	32	234
	BREÑA	-	-	-	4	3	6	7	19	23	27	89	10	19	20	27	28	19	18	30	31	291
	CALLAO	-	-	-	14	2	3	14	20	17	17	87	13	7	16	30	28	36	42	41	37	337
	CARABAYLLO	-	-	-	-	-	-	-	-	-	1	1	2	1	2	7	5	5	5	7	6	41
	CHORRILLOS	-	29	4	11	5	6	8	5	4	8	51	10	5	8	7	10	7	25	36	30	218
	COMAS	-	16	100	188	80	91	117	181	157	127	1 041	157	108	168	138	142	160	129	111	92	2 262
	EL AGUSTINO	-	-	14	44	12	23	17	38	23	24	195	15	13	32	32	34	21	16	30	38	426
	JESUS MARIA	-	-	-	-	-	-	-	3	16	34	53	30	11	22	9	11	13	13	12	7	181
	LA VICTORIA	-	-	-	-	-	-	-	18	6	7	31	8	9	10	13	16	11	9	19	19	145
	LIMA	27	46	6	9	9	16	12	3	18	22	95	14	15	21	16	26	19	18	25	26	348
	LINCE	-	-	-	-	-	-	-	1	10	10	21	8	1	5	6	8	7	8	7	10	81
	LOS OLIVOS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	2
	LURIGANCHO	-	-	-	-	-	-	-	-	-	-	-	-	2	6	8	8	6	3	4	8	45
	LURIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	1	5
	MAGDALENA DEL MAR	-	-	-	-	-	-	-	-	-	-	-	-	1	-	4	10	4	7	20	17	63
	PUEBLO LIBRE	-	-	-	-	-	1	6	7	6	6	26	4	4	3	3	11	4	6	12	18	91
	PUENTE PIEDRA	-	-	-	-	-	1	-	1	-	1	3	2	-	7	3	5	1	4	8	15	48
	RIMAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	3	1	6
	SAN JUAN DE LURIGANCHO	-	7	25	27	8	2	8	12	13	9	104	3	9	4	5	2	4	3	5	3	149
	SAN JUAN DE MIRAFLORES	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
	SAN MARTIN DE PORRES	-	-	-	-	-	3	3	3	13	6	28	-	1	6	8	6	4	5	5	5	68
	SAN MIGUEL	-	-	-	-	1	-	-	2	1	6	10	13	5	14	29	20	16	20	26	33	186
	SURCO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7	12	2	29	54
	SURQUILLO	-	-	-	-	-	-	-	-	12	6	18	2	5	8	8	5	8	12	22	16	104
	VILLA EL SALVADOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
PISCO	SAN ANDRES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	12
PIURA	26 DE OCTUBRE	-	-	-	-	-	-	-	6	12	7	25	7	3	14	8	8	6	6	15	17	109
	CASTILLA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
	PIURA	-	-	-	-	-	-	-	-	-	-	-	-	-	16	17	15	12	14	3	3	80
SANTA	CHIMBOTE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	3	7
TACNA	TACNA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
TRUJILLO	TRUJILLO	-	-	-	-	-	-	-	1	-	1	2	1	-	1	2	4	2	7	8	10	37
TOTAL		27	106	157	328	126	164	206	338	342	340	2 001	333	238	427	428	466	422	464	525	588	6 025

Province/District		2 016	2 017	2 018									2 019									TOTAL
		TOTAL	TOTAL	I Trim	II Trim	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
AREQUIPA	CERRO COLORADO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	72	79	51	223
	J. LUIS BUSTAMANTE Y RIVERO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7
	JACOBO HUNTER	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	18	18	5	16	12	100
	MIRAFLORES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3
CHICLAYO	JOSE LEONARDO ORTIZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	28	12	68	128
	LA VICTORIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	2	5
	PIMENTEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	61	42	128
HUANCAYO	EL TAMBO	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	6
ICA	ICA	-	-	21	93	18	43	19	18	4	26	242	52	21	73	48	62	62	69	17	62	708
	LA TINGUIÑA	-	-	-	-	-	-	-	-	-	5	5	24	10	5	9	5	13	26	9	8	114
	SUBTANJALLA	-	-	-	-	-	-	3	38	33	17	91	24	29	9	18	24	10	18	30	27	279
LAMBAYEQUE	JAYANCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	3	-	1	11	23
LIMA	ATE	-	34	15	52	10	9	38	17	13	45	200	54	21	118	116	136	80	107	84	177	1 127
	BREÑA	-	-	-	30	21	39	54	134	157	185	619	70	132	141	175	204	151	126	225	217	2 059
	CALLAO	-	-	-	76	9	17	75	97	86	94	454	71	36	85	150	142	186	216	210	184	1 735
	CARABAYLLO	-	-	-	-	-	-	-	-	-	2	2	8	5	7	31	23	24	22	33	29	185
	CHORRILLOS	-	165	29	82	41	43	70	35	28	55	383	72	38	52	40	60	43	158	219	192	1 420
	COMAS	-	44	347	644	282	328	433	661	555	506	3 756	598	454	634	552	562	599	482	416	337	8 433
	EL AGUSTINO	-	-	68	243	69	124	94	213	131	144	1 086	78	74	196	197	198	119	100	195	239	2 481
	JESUS MARIA	-	-	-	-	-	-	-	22	115	245	382	223	91	177	72	87	97	109	98	50	1 386
	LA VICTORIA	-	-	-	-	-	-	-	123	39	53	215	58	62	67	102	115	78	73	147	140	1 058
	LIMA	144	253	33	61	63	116	83	27	128	158	669	96	110	151	109	166	140	114	167	184	2 304
	LINCE	-	-	-	-	-	-	-	10	77	74	162	59	6	37	44	71	60	66	65	80	651
	LOS OLIVOS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	14
	LURIGANCHO	-	-	-	-	-	-	-	-	-	-	-	-	8	22	32	31	25	12	16	35	181
	LURIN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	9	4	24
	MAGDALENA DEL MAR	-	-	-	-	-	-	-	-	-	-	-	-	10	-	29	60	25	54	165	154	497
	PUEBLO LIBRE	-	-	-	-	-	11	50	53	56	54	225	36	36	28	26	99	35	54	110	162	810
	PUENTE PIEDRA	-	-	-	-	-	5	-	5	-	5	15	9	-	31	14	22	5	16	32	68	214
	RIMAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	6	15	6	35
	SAN JUAN DE LURIGANCHO	-	32	116	129	36	10	39	54	59	46	489	13	43	17	25	10	20	15	25	19	708
	SAN JUAN DE MIRAFLORES	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
	SAN MARTIN DE PORRES	-	-	-	-	-	15	16	15	63	33	143	-	6	32	42	32	21	27	27	28	357
	SAN MIGUEL	-	-	-	-	6	-	-	18	10	52	85	107	47	127	230	163	122	165	207	269	1 523
	SANTIAGO DE SURCO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	49	91	17	201	387
	SURQUILLO	-	-	-	-	-	-	-	-	94	60	155	18	41	64	74	40	64	100	184	149	890
	VILLA EL SALVADOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8
PISCO	SAN ANDRES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	10	28
PIURA	26 DE OCTUBRE	-	-	-	-	-	-	-	14	35	18	67	23	8	36	25	28	19	18	39	55	317
	CASTILLA																				4	4
	PIURA	-	-	-	-	-	-	-	-	-	-	-	-	-	49	49	46	38	54	15	20	272
SANTA	CHIMBOTE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	9	11	24
TACNA	TACNA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7
TRUJILLO	TRUJILLO	-	-	-	-	-	-	-	10	-	10	21	10	-	10	9	23	8	43	34	42	201
TOTAL		144	533	628	1 410	554	762	973	1 564	1 685	1 895	9 472	1 703	1 290	2 169	2 256	2 473	2 162	2 504	3 006	3 361	31 071

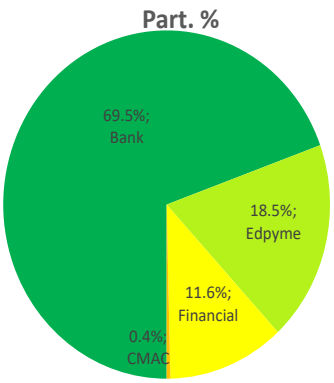
Source: FMV

1/ The BMS can be granted in addition to the Bono Familiar Habitacional (BFH), Bono de Buen Pagador (BBP) and/or Premio de Buen Pagador (PBP) as a complement to the initial fee, provided that it complies with the conditions established in its regulations.

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

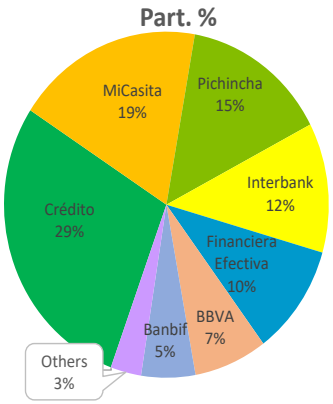
CHART 4.1.3: NUMBER OF BMS DISBURSEMENTS BY TYPE OF IFI AND BY IFI

(AT THE CLOSE OF SEPTEMBER 2019)



TOP BONUSES (to Jun 2019)

1.	Crédito	1725 bonds
2.	Edpyme MiCasita	1122 bonos
3.	Interbank	875 bonos
4.	Banco Pichincha	731 bonos
5.	Financiera Efectiva S. A	624 bonos
6.	BANBIF	440 bonos
7.	Continental	324 bonos
8.	Scotiabank	80 bonos
9.	Financiera TFC	72 bonos
10.	CMAC Sullana	14 bonos
11.	Comercio	10 bonos
12.	CMAC Huancayo	7 bonos
13.	CMAC Tacna	1 bonos



Source: FMV

Note: Accumulated information since the beginning of the program (september 2016)

TABLE 4.1.2: NUMBER AND AMOUNT OF DISBURSEMENT OF BMS BY TYPE OF IFI AND BY IFI

NUMBER OF BONUSES DISBURSED

Tipo de IFI	IFI	2016a/	2017	2018					2019									Total BMS
		TOTAL	TOTAL	I Trim	II Trim	III Trim	IV Trim	TOTAL	Jan	Feb	Mar	Abr	May	Jun	Jul	Aug	Set	
Bank	Banbif	-	11	3	16	19	57	95	22	18	21	23	35	24	51	61	79	440
	Banco Pichincha	12	50	8	34	73	120	235	49	20	41	59	56	46	59	58	46	731
	Comercio	3	2	-	-	-	-	-	-	-	-	1	1	-	1	-	2	10
	Continental	-	-	8	20	45	59	132	21	2	18	22	25	35	22	14	33	324
	Crédito	-	5	24	37	97	330	488	97	95	136	137	138	130	124	172	203	1 725
	Interbank	9	20	24	61	61	113	259	22	17	59	69	79	49	86	103	103	875
	Scotiabank	-	-	-	-	-	1	1	6	2	7	10	8	8	6	12	20	80
	Total Banks	24	88	67	168	295	680	1 210	217	154	282	321	342	292	349	420	486	4 185
Edpyme	Edpyme MiCasita	3	17	64	118	141	201	524	75	37	94	71	69	73	67	53	39	1 122
Financiera	Financiera Efectiva S. A	-	-	26	41	60	122	249	36	42	49	31	44	52	37	45	39	624
	Financiera TFC	-	1	-	1	-	15	16	5	5	2	4	11	4	3	2	19	72
CMAC	Caja Huancayo	-	-	-	-	-	-	-	-	-	-	-	-	1	4	1	1	7
	Caja Sullana	-	-	-	-	-	2	2	-	-	-	-	-	-	4	4	4	14
	Caja Tacna	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Total general (per month)		**27**	**106**	**157**	**328**	**496**	**1 020**	**2 001**	**333**	**238**	**427**	**428**	**466**	**422**	**464**	**525**	**588**	**6 025**

AMOUNT OF DISBURSEMENTS (THOUSANDS OF SOLES)

Tipo de IFI	IFI	2016a/	2017	2018					2019									Total BMS
		TOTAL	TOTAL	I Trim	II Trim	III Trim	IV Trim	TOTAL	Jan	Feb	Mar	Abr	May	Jun				
Bank	Banbif	-	53	15	89	114	344	562	135	107	103	118	187	119	280	366	451	2 482
	Banco Pichincha	69	284	46	181	349	510	1 085	228	93	177	268	237	205	273	301	226	3 445
	Comercio	14	9	-	-	-	-	-	-	-	-	6	5	-	5	-	9	48
	Continental	-	-	35	67	155	224	481	77	13	78	135	144	139	120	88	194	1 469
	Crédito	-	23	111	191	619	2 253	3 174	696	672	908	860	921	860	822	1 176	1 368	11 480
	Interbank	46	111	129	328	330	621	1 409	120	92	361	413	467	291	549	623	629	5 111
	Scotiabank	-	-	-	-	-	8	8	31	8	38	55	65	53	41	79	155	533
	Total Banks	129	480	335	856	1 567	3 961	6 719	1 289	985	1 664	1 855	2 025	1 668	2 090	2 632	3 032	24 568
Edpyme	Edpyme MiCasita	14	49	225	423	513	720	1 881	287	136	337	264	266	287	253	198	138	4 109
Financiera	Financiera Efectiva S. A	-	-	68	129	210	398	805	108	151	161	114	163	195	122	162	143	2 123
	Financiera TFC	-	4	-	2	-	58	60	19	18	7	17	19	8	12	3	33	200
CMAC	Caja Huancayo	-	-	-	-	-	-	-	-	-	-	-	-	4	17	2	5	28
	Caja Sullana	-	-	-	-	-	7	7	-	-	-	-	-	-	10	9	10	35
	Caja Tacna	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7
Total general (per month)		**144**	**533**	**628**	**1 410**	**2 290**	**5 144**	**9 472**	**1 703**	**1 290**	**2 169**	**2 256**	**2 473**	**2 162**	**2 504**	**3 006**	**3 361**	**31 071**

Source: FMV

CHAPTER V

OFFER OF MIVIVIENDA AND TECHO PROPIO PROJECTS

5.1 Real estate offer of Mivivienda projects

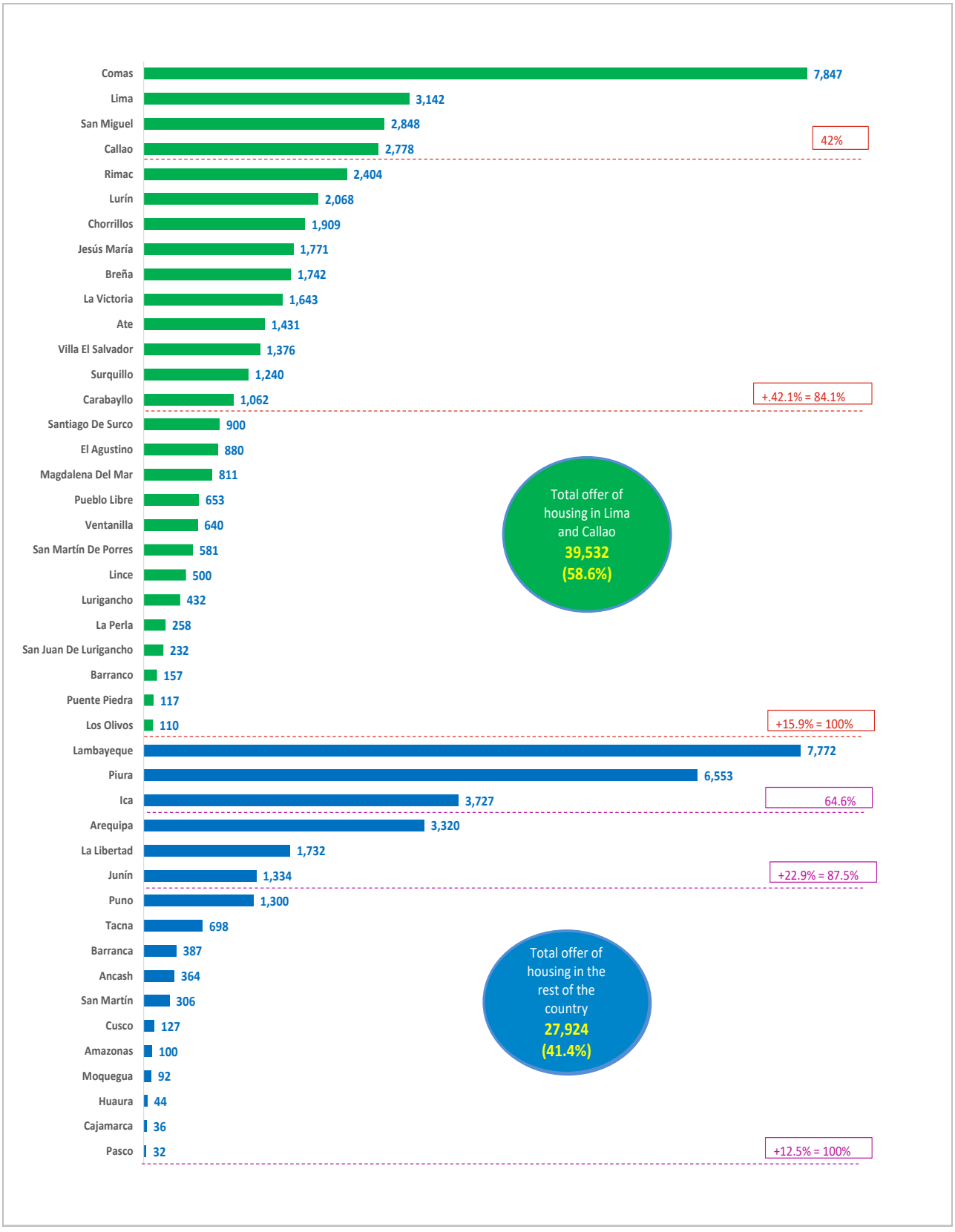
5.2 Real estate offer of certified and to be certified projects

5.3 Real estate offer of Techo Propio projects

5.1 Real estate offer of Mivivienda projects

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

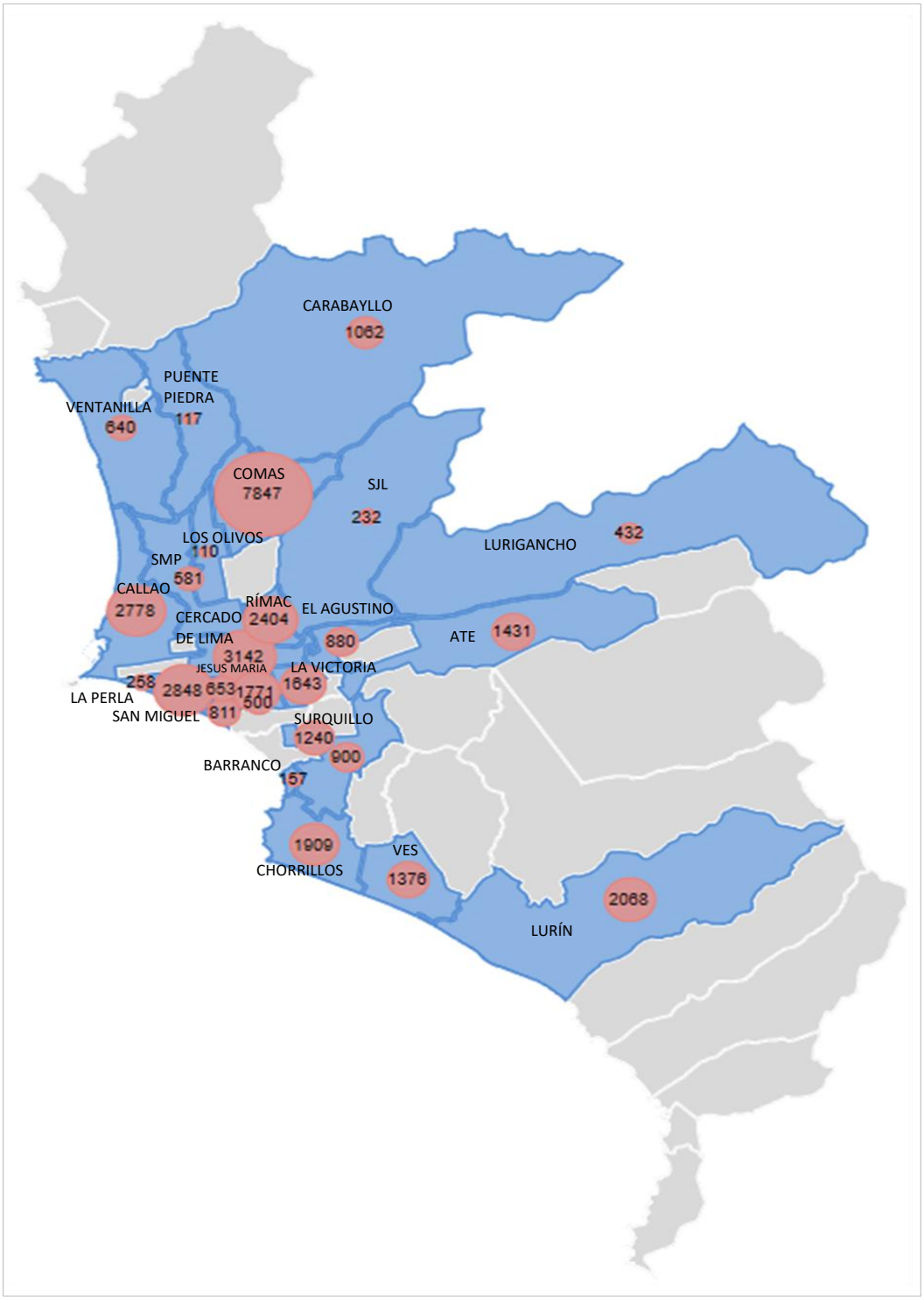
CHART 5.1.1: HOUSING OFFER IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

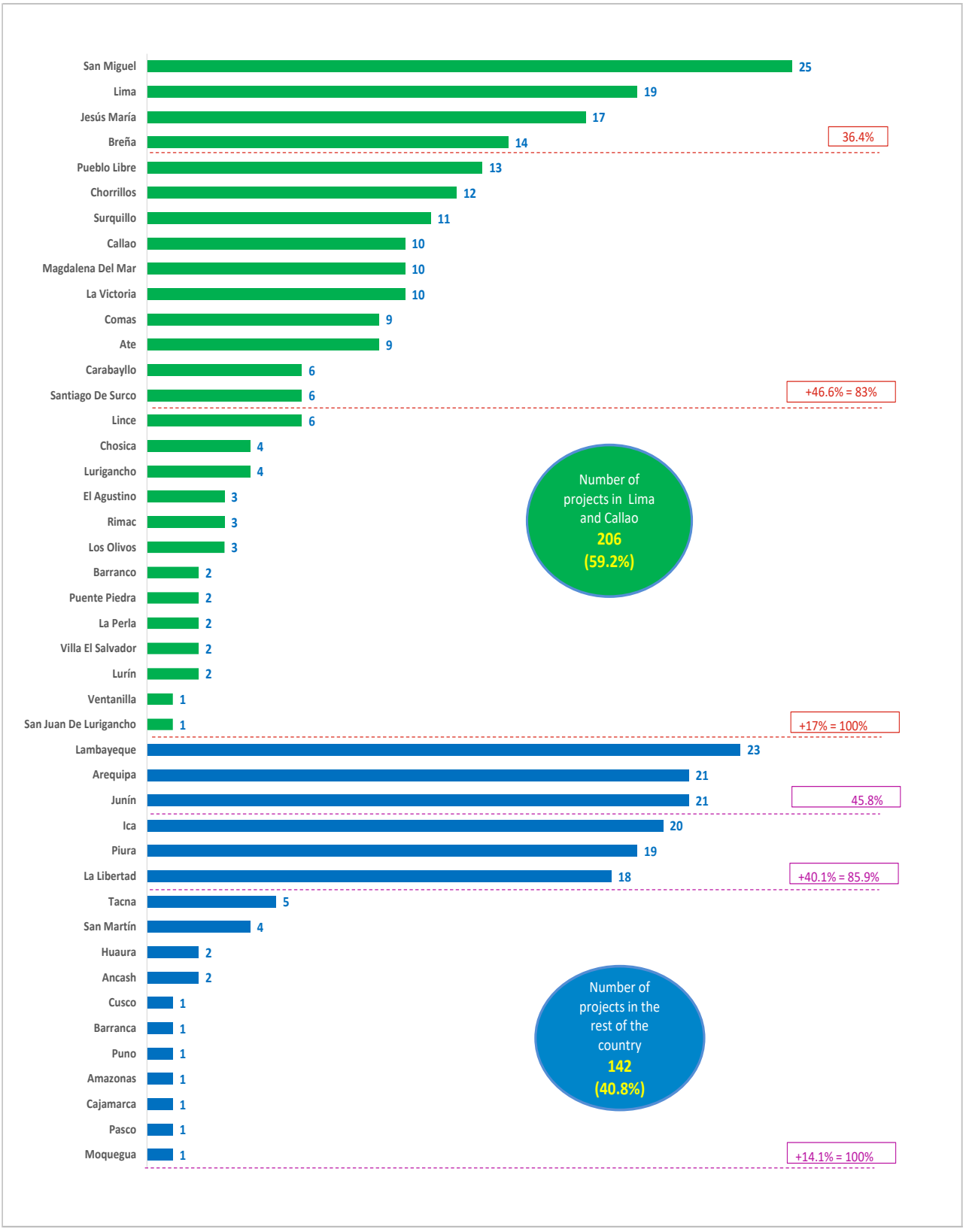
CHART 5.1.2: HOUSING OFFER IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

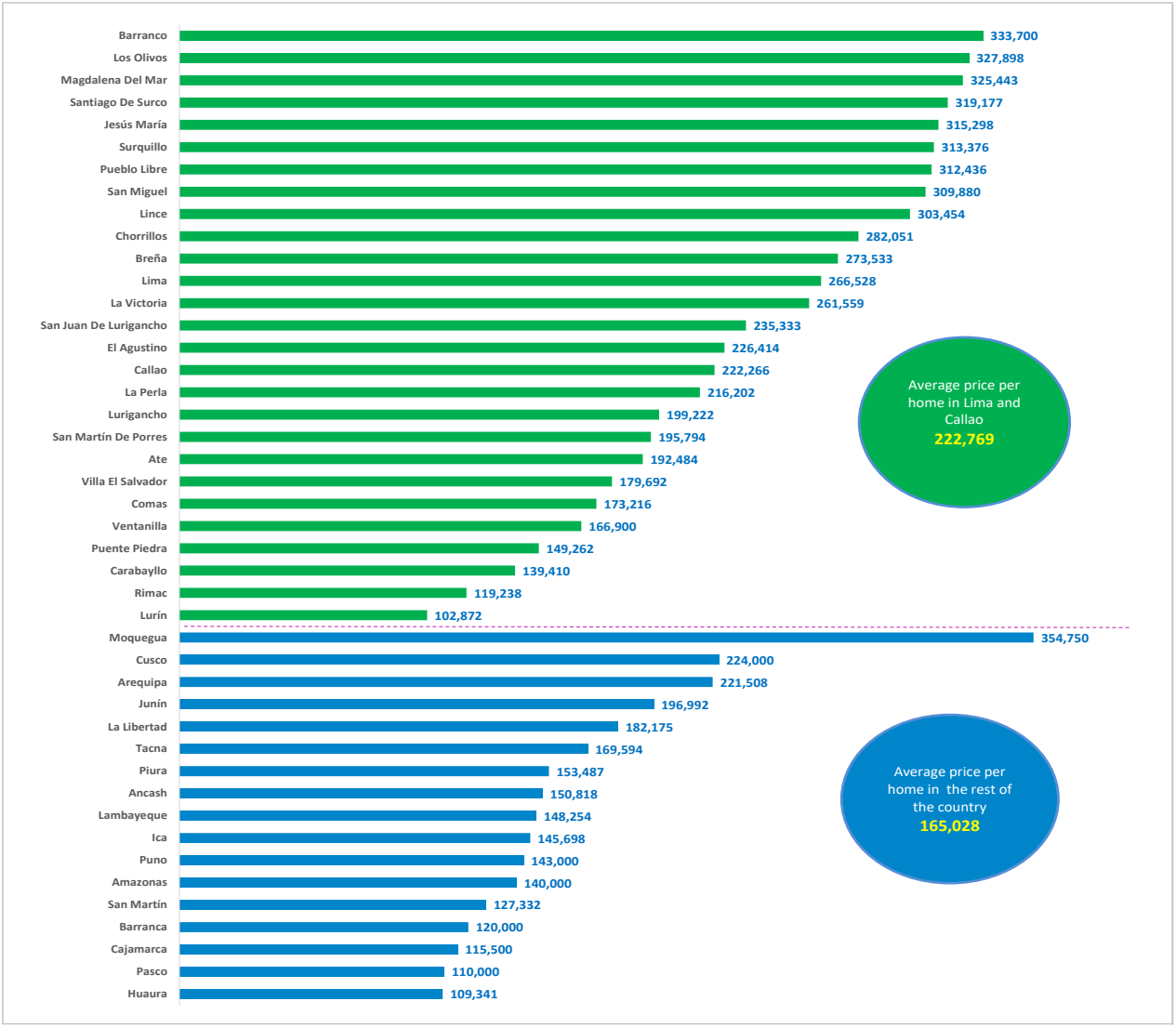
CHART 5.1.3: OFFER OF PROJECTS IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

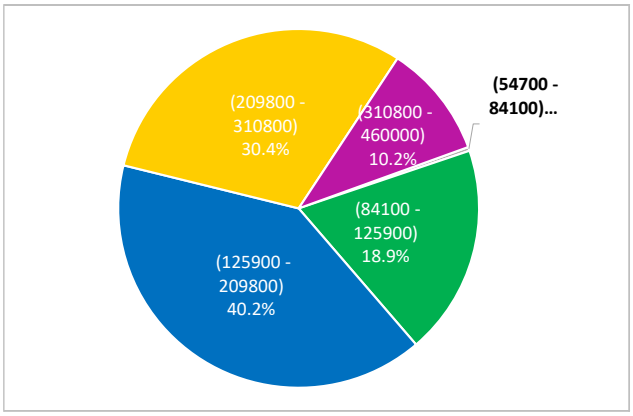
CHART 5.1.4: AVERAGE PRICE OF HOUSING IN SOLES, IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

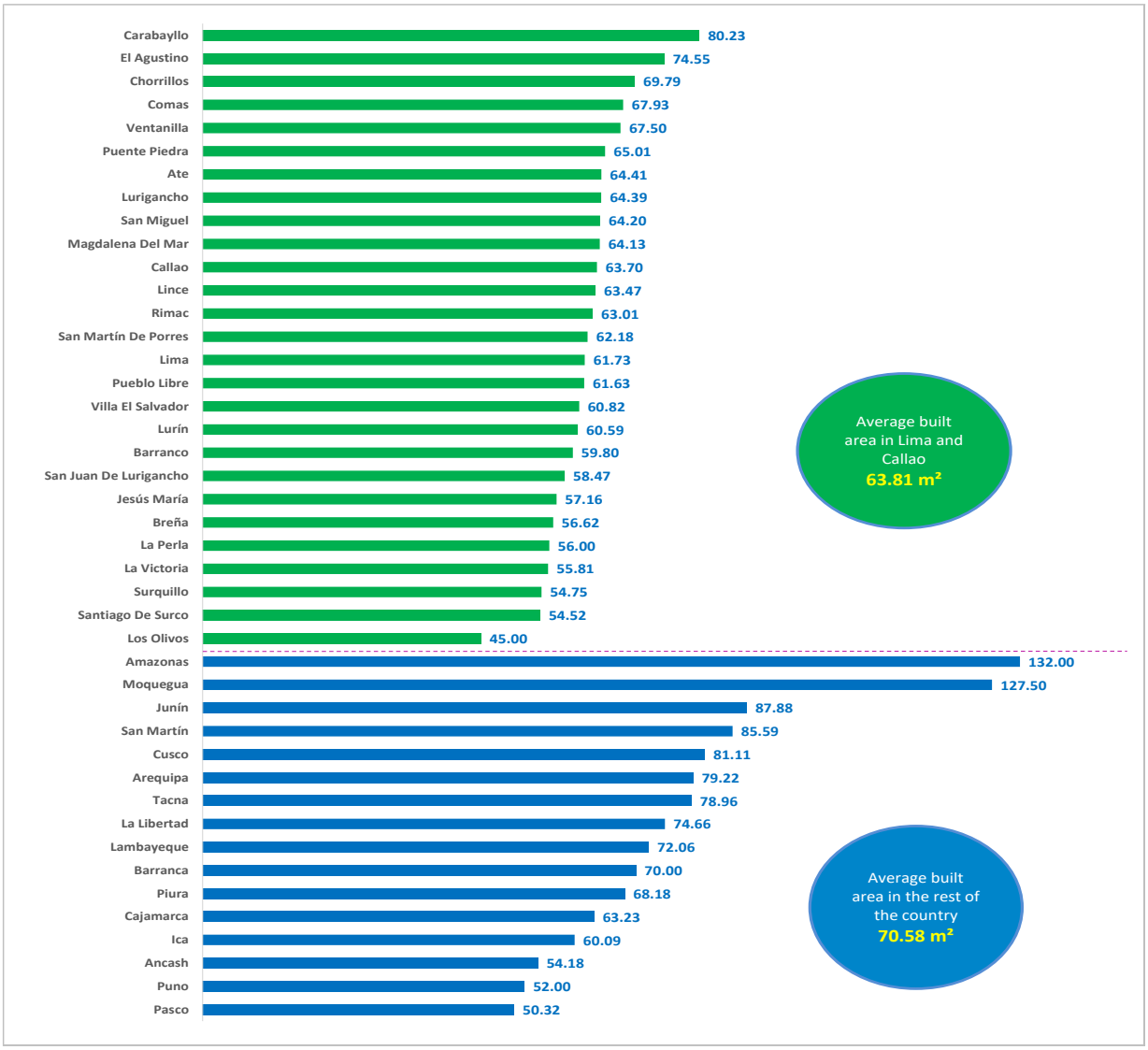
CHART 5.1.5: PARTICIPATION OF HOUSING OFFER BY PRICE INTERVALUE IN SOLES 1/



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

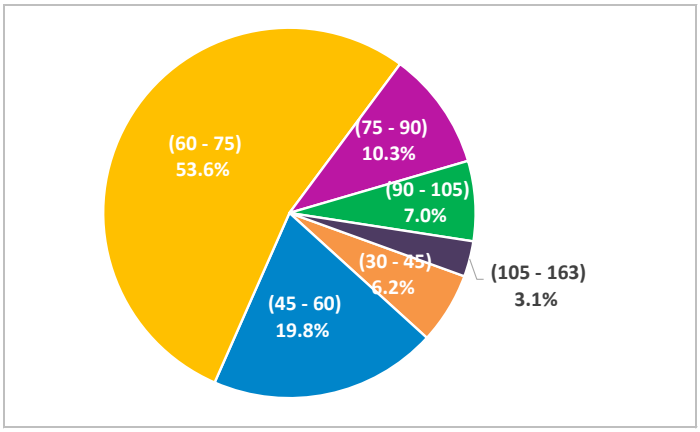
CHART 5.1.6: AREA BUILT AVERAGE HOUSING IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

CHART 5.1.7: PARTICIPATION OF HOUSING OFFER BY BUILD AREA (m²) 1/



Source: FMV

1/ The housing offer include current projects (in commercialization) of the NCMV and Mivivienda Verde.

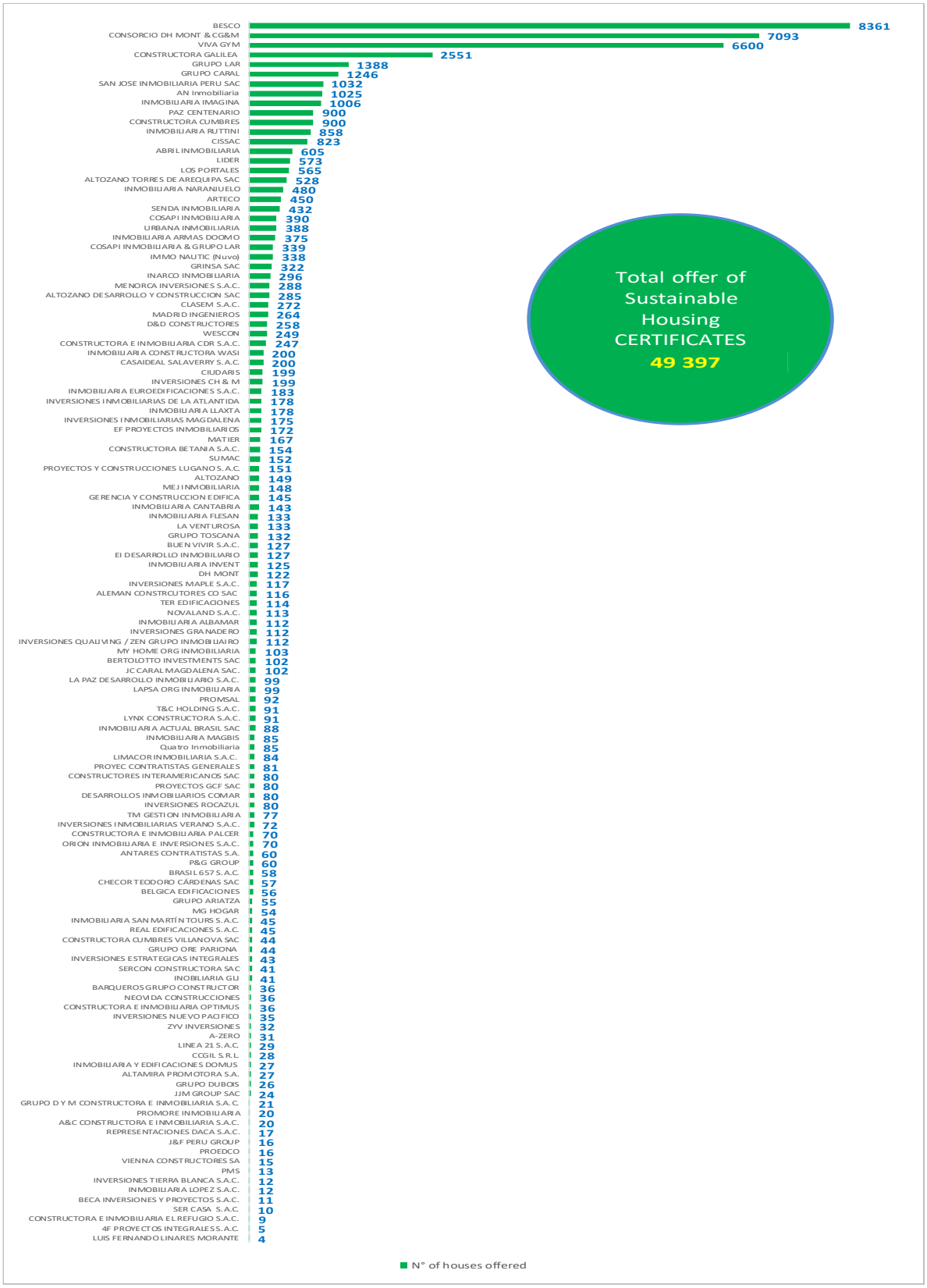
5.2 Real estate offer of sustainable certified and to be cetified projects

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 5.2.1: OFFER OF SUSTAINABLE HOUSING OF PROJECTS CERTIFIED BY PROMOTER 1/

(At the close of september 2019)

REAL ESTATE PROMOTERS WITH CERTIFIED PROJECTS



Source: FMV

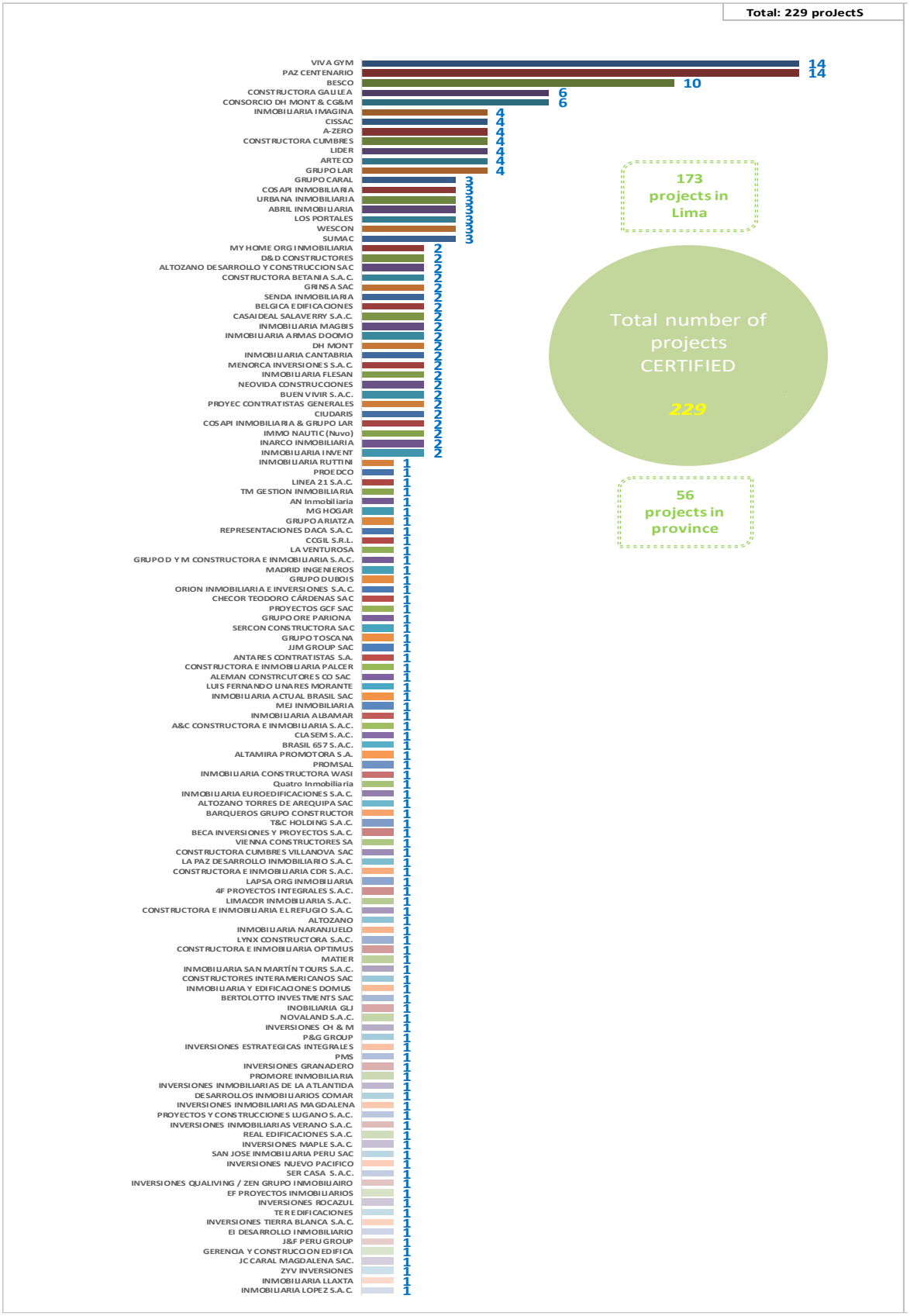
NOTE:

1/ The offer includes housing projects in marketing and that are not yet being commercialized.
Certified real estate projects according to the evaluation of the eligibility criteria of the projects (Grade 1 and / or Grade 2).

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 5.2.2: NUMBER OF PROJECTS OF SUSTAINABLE HOUSING CERTIFIED BY PROMOTER 1/

(At the close of september 2019)



Source: FMV

NOTE:

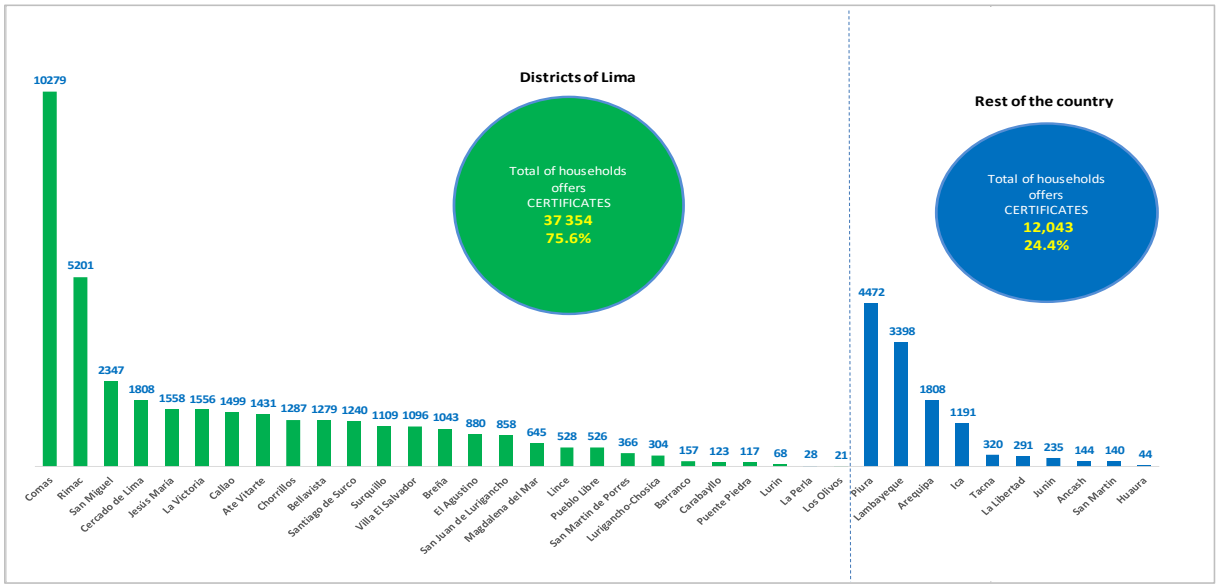
1/ The offer includes housing projects in marketing and that are not yet being commercialized.

Certified real estate projects according to the evaluation of the eligibility criteria of the projects (Grade 1 and / or Grade 2).

FMV STATISTICS: SITUATION AT SEPTEMBER 2019

CHART 5.2.3: OFFER OF SUSTAINABLE HOUSING OF PROJECTS CERTIFIED BY DISTRICT 1/

(At the close of september 2019)

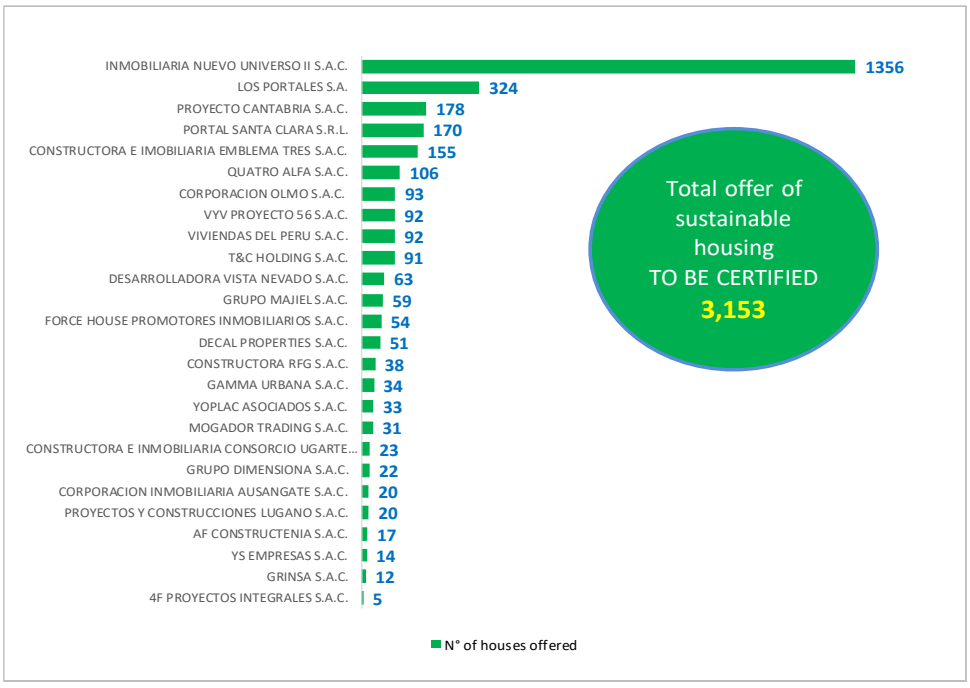


Source: FMV

1/ The offer includes housing for commercialization projects that are not yet being commercialized.

CHART 5.2.4: OFFER OF SUSTAINABLE HOUSING OF PROJECTS TO BE CERTIFIED BY PROMOTER

(At the close of september 2019)



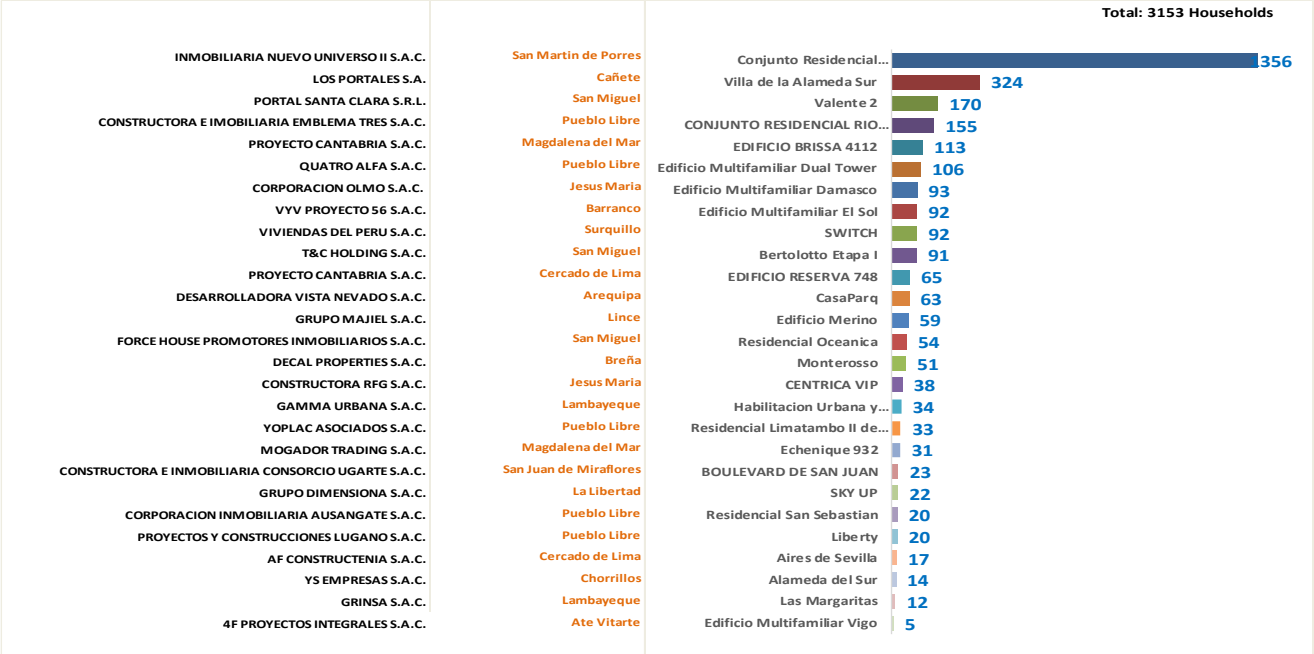
Source: FMV

NOTE:

The FMV trains promoters about benefits of the BMS and guides them to certify their real estate projects according to the eligibility criteria requested.

CHART 5.2.5: OFFER OF SUSTAINABLE HOUSING ACCORDING TO PROJECTS TO BE CERTIFIED, BY DISTRICT AND PROMOTER 1/

(At the close of september 2019)

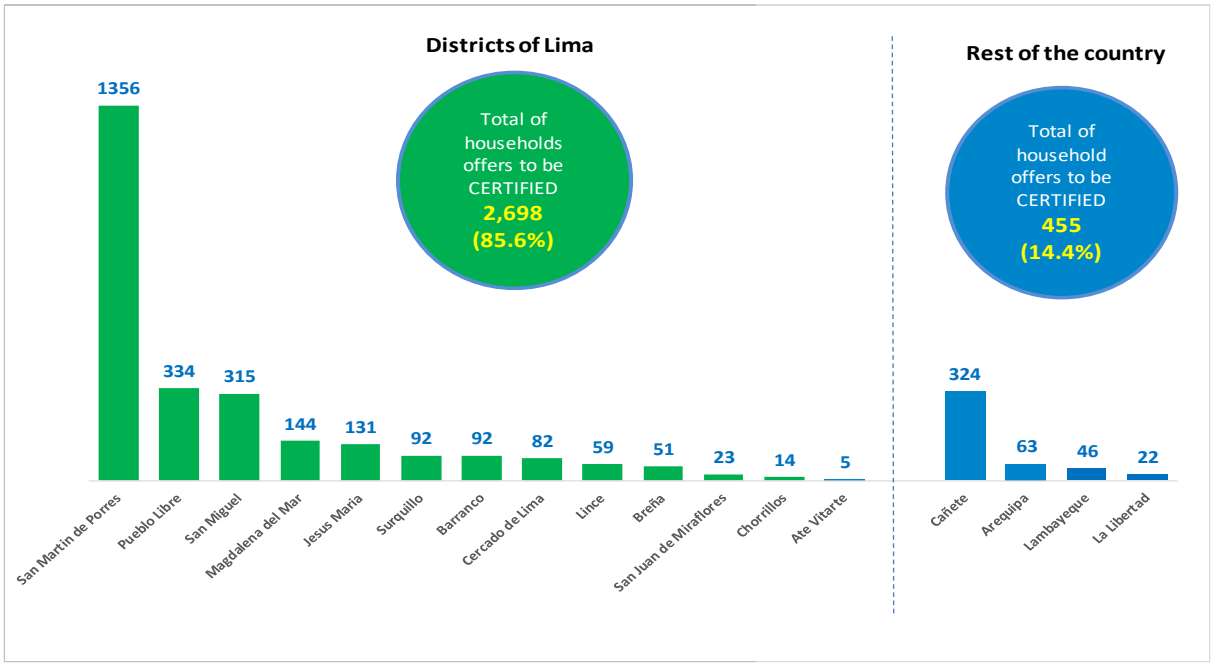


Source: FMV

1/ The offer includes housing for commercialization projects that are not yet being commercialized.

CHART 5.2.6: OFFER OF SUSTAINABLE HOUSING OF PROJECTS TO BE CERTIFIED BY DISTRICTS

(At the close of september 2019)

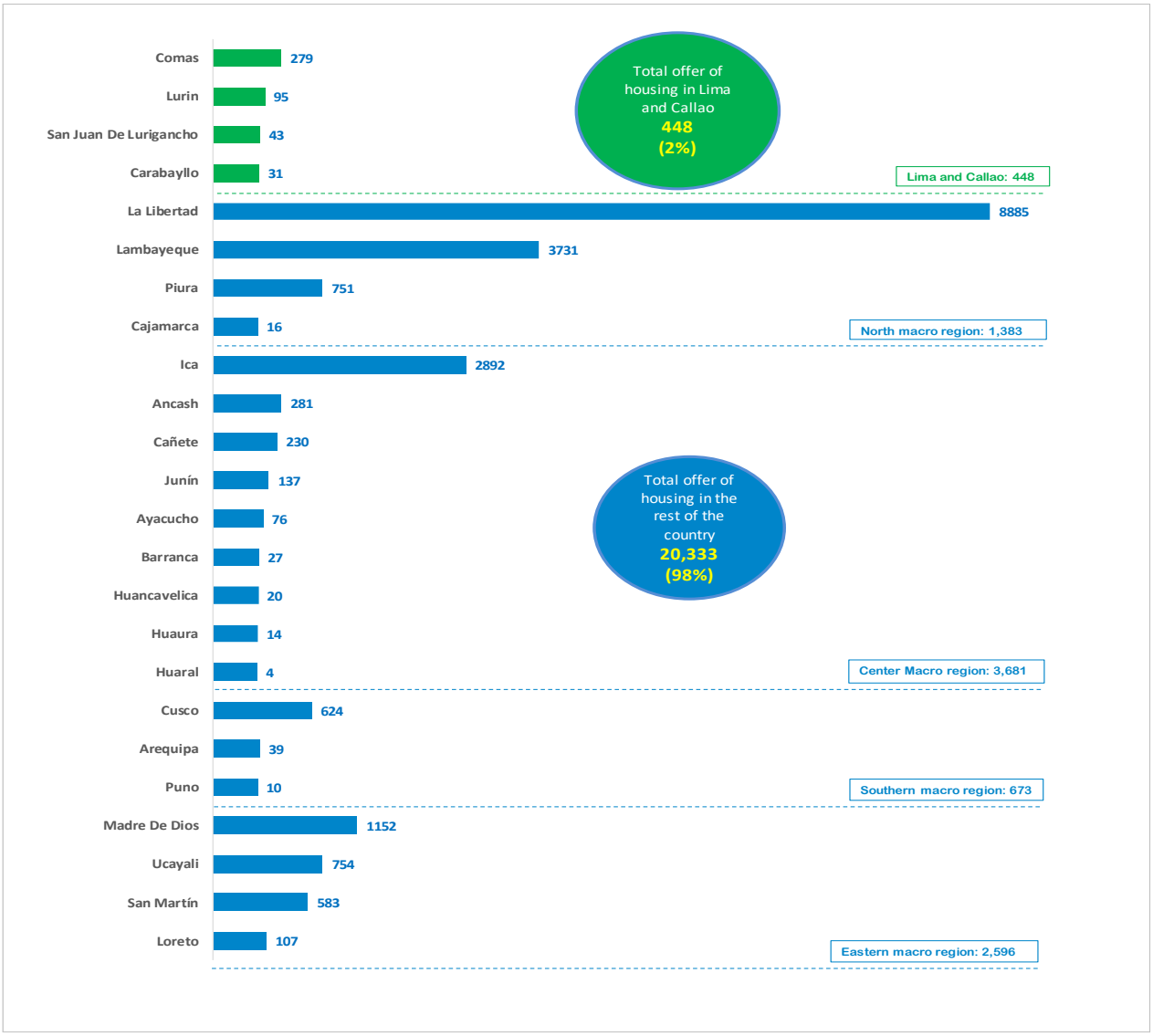


Source: FMV

5.3 Real estate offer of Techo Propio projects

CHART 5.3.1: HOUSING OFFER IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /

(At the close of september 2019)

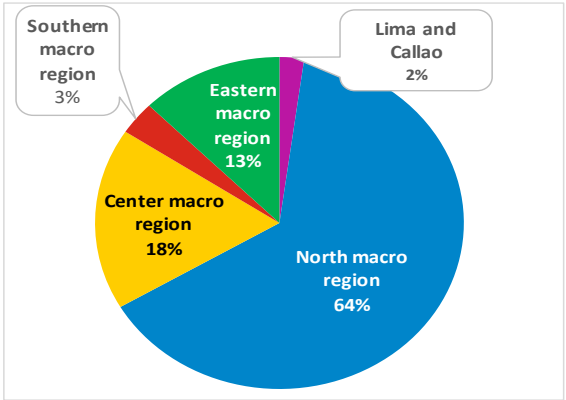


Source: FMV

1/ The housing offer include current projects (in commercialization) of Techo Propio and Mivivienda AVN.

CHART 5.3.2: PARTICIPATION OF HOUSING OFFER BY MACRO REGIONS

(At the close of september 2019)



Source: FMV

NOTE:

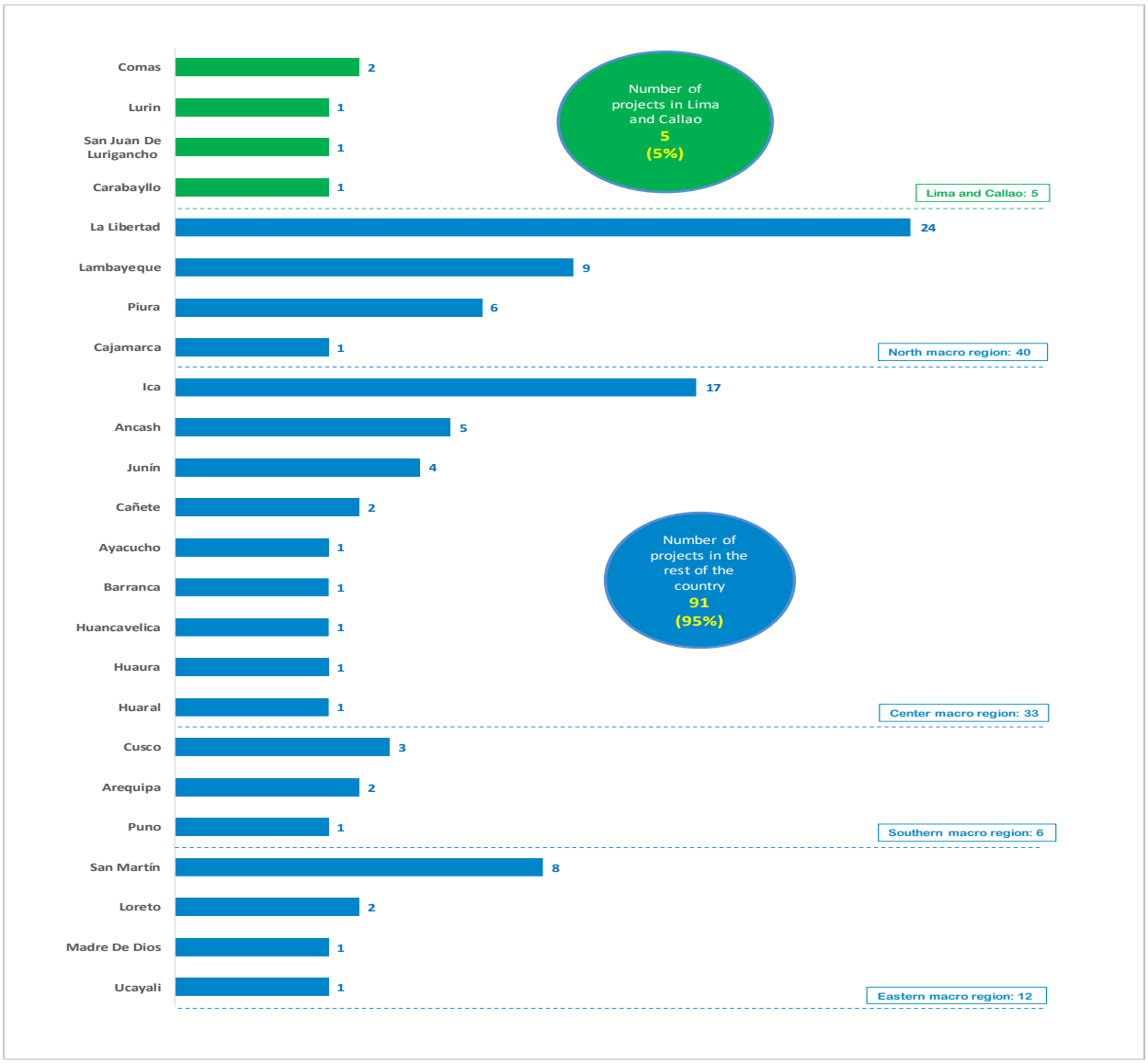
The macro regions are conformed for the following departments:

North macro region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Center macro region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.

Southern macro region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Southern macro region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

CHART 5.3.3: OFFER OF PROJECTS IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /

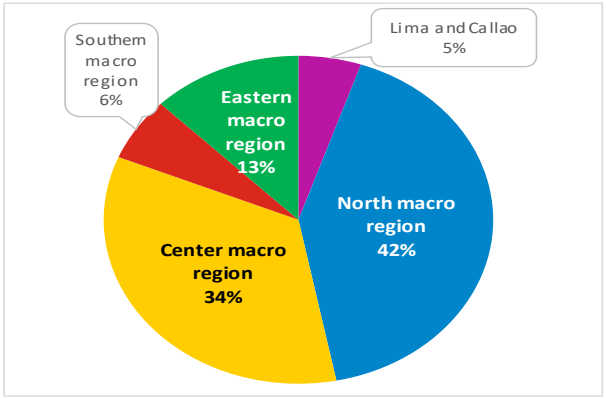
(At the close of september 2019)



Source: FMV

1/ The housing offer include current projects (in commercialization) of Techo Propio and Mivivienda AVN.

CHART 5.3.4: PARTICIPATION OF PROJECT OFFER BY MACRO REGIONS

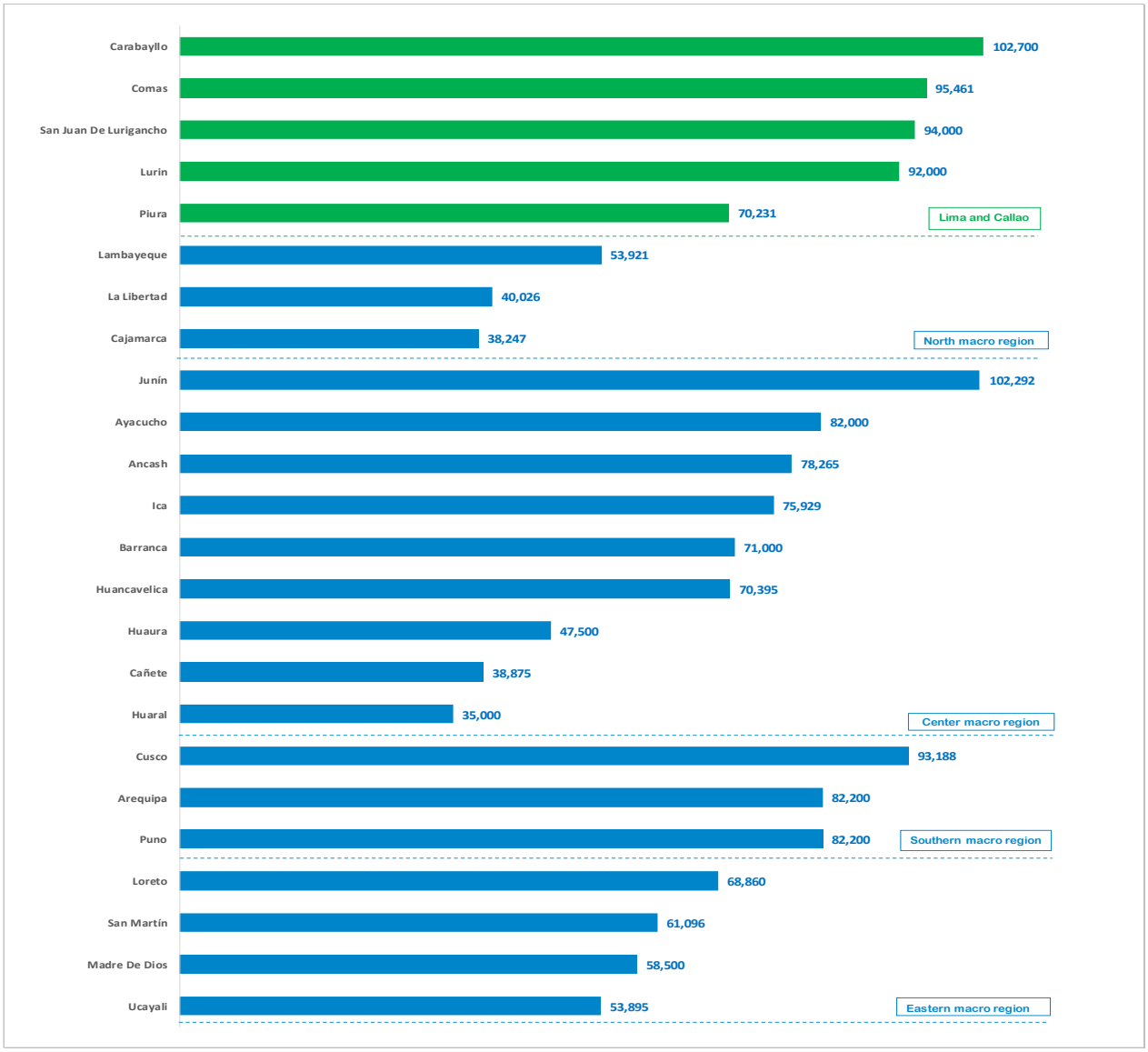


Source: FMV

NOTE:
The macro regions are conformed for the following departments:
North macro region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Center macro region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.
Southern macro region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Southern macro region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

CHART 5.3.5: AVERAGE PRICE OF HOUSING IN SOLES, IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /

(At the close of september 2019)

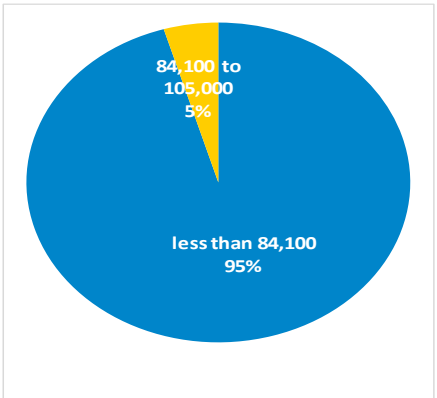


Source: FMV

1/ The housing offer include current projects (in commercialization) of Techo Propio and Mivivienda AVN.

CHART 5.3.6: PARTICIPATION OF HOUSING OFFER BY PRICE INTERVALUE IN SOLES 1/

(At the close of september 2019)

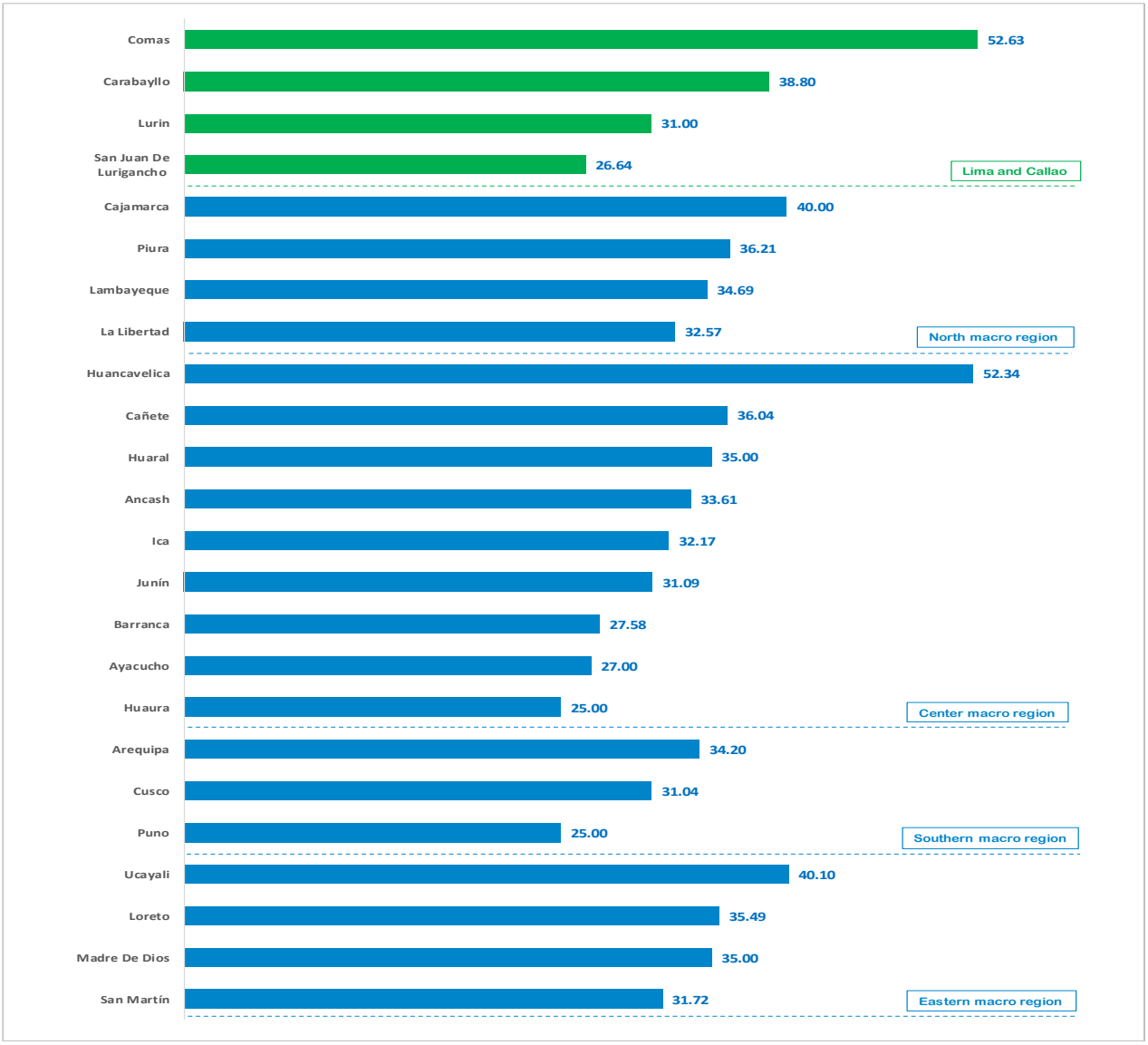


Source: FMV

NOTE:
The macro regions are conformed for the following departments:
North macro region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Center macro region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.
Southern macro region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Southern macro region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

CHART 5.3.7: AREA BUILT AVERAGE HOUSING IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /

(At the close of september 2019)

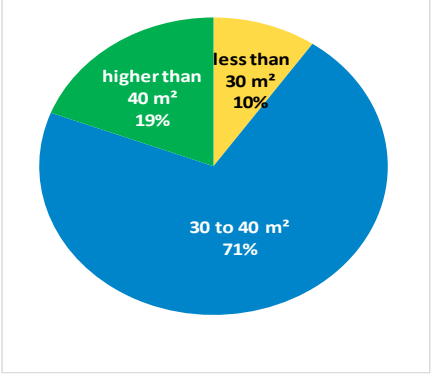


Source: FMV

1/ The housing offer include current projects (in commercialization) of Techo Propio and Mivivienda AVN.

CHART 5.3.8: PARTICIPATION OF HOUSING OFFER BY BUILD AREA (m²) 1/

(At the close of september 2019)

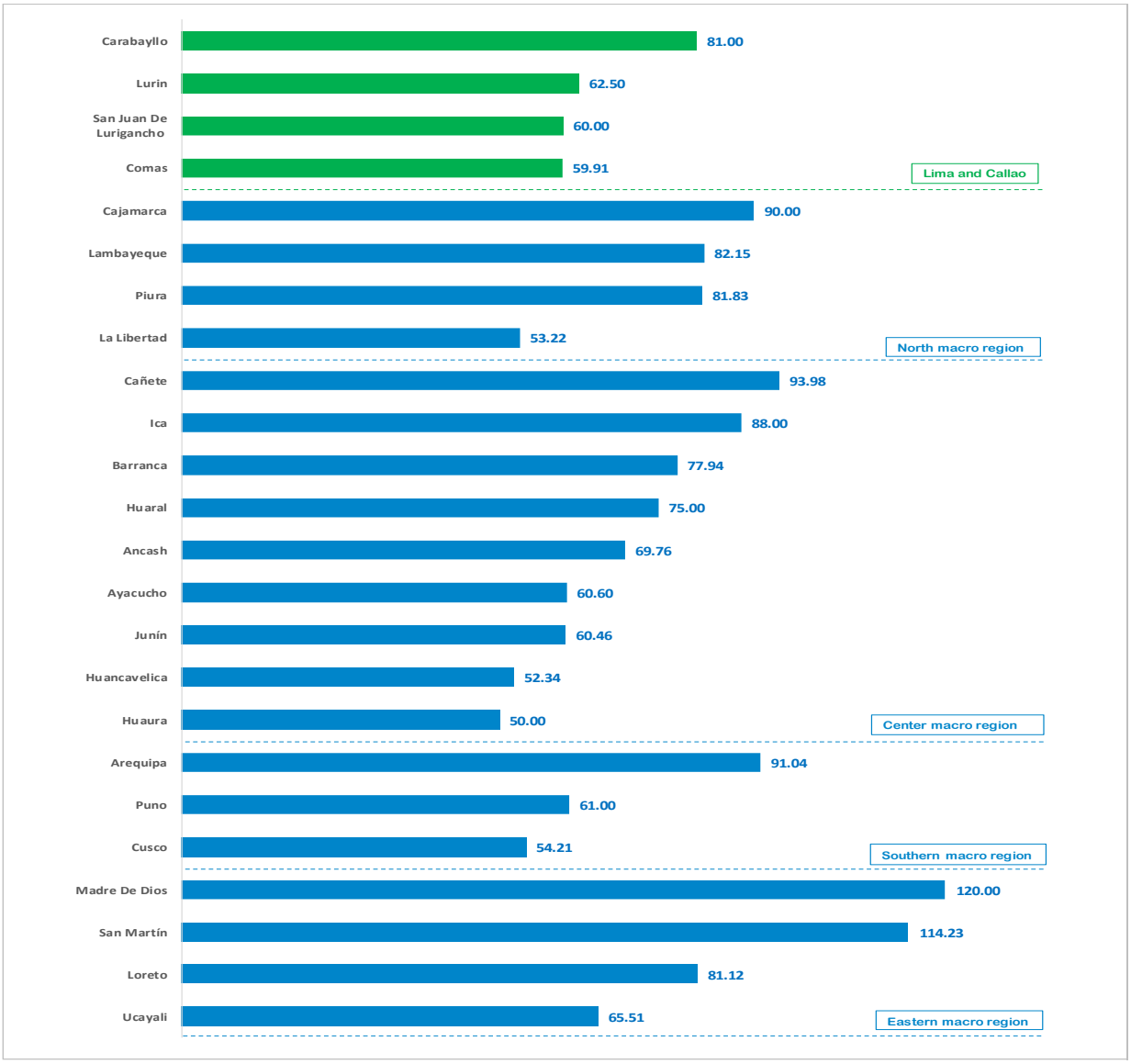


Source: FMV

NOTE:
The macro regions are conformed for the following departments:
North macro region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Center macro region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.
Southern macro region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Southern macro region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

CHART 5.3.9: LOT AREA AVERAGE HOUSING IN LIMA METROPOLITANA (BY DISTRICT) AND PROVINCES 1 /

(At the close of september 2019)

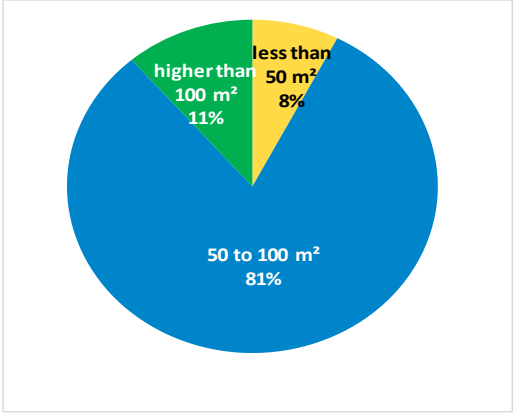


Source: FMV

1/ The housing offer include current projects (in commercialization) of Techo Propio and Mivivienda AVN.

CHART 5.3.10: PARTICIPATION OF HOUSING OFFER BY LOT AREA (m²) 1/

(At the close of september 2019)



Source: FMV

NOTE:

The macro regions are conformed for the following departments:

North macro region: Tumbes, Piura, Cajamarca, La Libertad and Lambayeque / Center macro region: Ancash, Huánuco, Pasco, Junín, Huancavelica, Ica and Ayacucho.

Southern macro region: Cusco, Apurímac, Arequipa, Puno, Moquegua and Tacna / Southern macro region: Amazonas, Loreto, San Martín, Ucayali and Madre de Dios.

GLOSSARY

1. Bono Familiar Habitacional (BFH)

BFH is a one-time subsidy granted by the Government to families registered in the Techo Propio program and fullfill its requariments as a direct financial support, free of charge for reimbursement, in order to facilitate their access to a house in the Techo Propio Program.

2. Bono de Reconstrucción

It is a subsidy granted to the affected families that present collapsed or uninhabitable homes due to the occurrence of rain and associated hazards, due to the El Niño Costero phenomenon of the year 2017.

This bonus is granted in the zones declared in emergency, which are made up of 23 districts located in the regions of Áncash, La Libertad, Lambayeque, Lima and Piura..

3. Bono Mivivienda Verde

The Bono Mivivienda Verde is an attribute of the credito Mivivienda, which consists of direct non-reimbursable financial assistance granted to people who access sustainable housing with the credito Mivivienda, through the Financial Institutions.

The objective of the BMS is to encourage and promote the acquisition of housing that helps reduce the environmental impact. Hence, the bonus is awarded to homes whose projects have been certified as sustainable, which can be grade 1 or 2 depending on the attributes presented by the projects.

4. Eligibility Criteria of Bono Mivivienda Verde

Through the eligibility criteria, the projects are grade 1 or 2. A project will be considered grade 1, if they are made up of homes that present energy-saving technologies for water and energy consumption, consider a bioclimatic architecture, account with proper waste management and training for the families that will purchase the homes. Meanwhile, a project is sustainable grade 2 if in addition to meeting the requirements outlined above, the project has a gray water treatment plant.

5. Intermediate Financial Institutions (IFI)

Financial System Companies that operate under the supervision of the Superintendencia de Banca, Seguros y AFP (SBS) and fullfill FMV's requirements.

6. Mortgage Credit

Contract whereby a financial institution grants a credit to a person in order to acquire, build, improve or expand a house. That credit will be paid in terms and conditions agreed between and among the parties, providing real estate as guarantee.

7. Crédito Mivivienda

Mortgage Credits financed by Intermediate Financial Institutions (IFI) with Fondo Mivivienda S.A (FMV) crédito Mivivienda consist on: Nuevo Crédito Mivivienda, Financiamiento Complementario Techo Proprio and MiTerreno. A brief summary regarding the current products is shown, as follows:

Nuevo Crédito Mivivienda: Mortgage credit given in Soles, fixed rate and 5 to 20-year financing term and a minimum down payment of 10%. This credit may finance the purchase of completed, in construction or in project houses that are of first sale or second use houses, which value ranges from S/ 58 800 to S/ 419 600.

MiTerreno: Mortgage credit allowing the purchase of urban, private or public land for housing or workshop housing, which loan amount is up to S/ 50,000, with a minimum down payment of 30% of the land's value. This credit is given in Soles, with fixed rate and up to 8-year financing term.

Financiamiento Complementario Techo Propio: Mortgage credit related to Techo Propio Program, given by a financial institution to cover the differential between the house's value to be acquired, built or improve and the family savings made along with the subsidy granted by the State.

8. Programa Techo Propio (Techo Propio Program)

It is a program focused on families with fewer resources to buy, build or improve their home, which will have basic services of electricity, water, drainage. For this, the Peruvian State grants a subsidy through the "Bono Familiar Habitacional" (Family Housing Bonus or BFH, as per the Spanish acronym) as a reward for the saving effort of the families. The value of the bonus varies according to the modality to which the family applies. The modalities are:

Adquisición Vivienda Nueva (AVN) [Acquisition of a New Housing]: This modality allows families that do not have housing or land to buy a Social Interest House.

Construcción Sitio Propio (CSP) [Construction on the Beneficiary's Own Property]: CSP allows owner of land or air rights to build housing of social interest with the consultancy of a technical institution. The land or separate air space must necessarily have a deed issued to the head of the household at the Public Records Office. The property shall have electricity, drinking water and drainage or an alternative solution.

Mejoramiento de Vivienda (MV) [Housing Improvement]: A By this modality, families who own their homes may make improvements (remodel, rehabilitate, complete or expand).

9. Mortgage Delinquency

The percentage of direct credits in default or in judicial collection regarding total credits. The mortgage delinquency rate of Mivivienda Credits presented in this bulletin measures the quality of Mivivienda Credits portfolio from IFI's in relation to sub-borrowers.

10. Sustainable Certified Projects

A project qualifies as sustainable if it meets the sustainability requirements, which are a function of the project's location and eligibility criteria.

The certification is carried out by the FMV with the support of an external verifying entity, who issues the Sustainable Project certificate.

11. Technical Entities

Technical entities are natural or legal entities in charge of promoting, developing, constructing and/or supervising Techo Propio program construction projects.