



## Análisis del riesgo de quiebra de instituciones financieras peruanas, 2015-2021 [

2022

text (article)

Analítica

In Peru, the economic dynamics of Multiple Banking and Municipal Savings Banks is relevant; however, these have not been studied in terms of bankruptcy risk, an important indicator in financial management and credit rating. This research aims to be a new contribution to the subject, since 26 active financial institutions were analyzed to assess the risk of bankruptcy. Using the multiple discriminant analysis of the Altman Z model complemented with the harmonic mean, the results show empirical evidence that only 20% of Multiple Banking institutions are in the safe zone and a worrying 13% are in the bankruptcy zone. In addition, the Municipal Savings Banks have a relatively better financial health as they are located 100% outside the bankruptcy zone. Studies are suggested in countries with similar economies. One limitation was to have worked with historical data. Among the conclusions to highlight it is found that Altman's Z model is effective in predicting the risk of bankruptcy of financial institutions

In Peru, the economic dynamics of Multiple Banking and Municipal Savings Banks is relevant; however, these have not been studied in terms of bankruptcy risk, an important indicator in financial management and credit rating. This research aims to be a new contribution to the subject, since 26 active financial institutions were analyzed to assess the risk of bankruptcy. Using the multiple discriminant analysis of the Altman Z model complemented with the harmonic mean, the results show empirical evidence that only 20% of Multiple Banking institutions are in the safe zone and a worrying 13% are in the bankruptcy zone. In addition, the Municipal Savings Banks have a relatively better financial health as they are located 100% outside the bankruptcy zone. Studies are suggested in countries with similar economies. One limitation was to have worked with historical data. Among the conclusions to highlight it is found that Altman's Z model is effective in predicting the risk of bankruptcy of financial institutions

<https://rebiunoda.pro.baratznet.cloud:28443/OpacDiscovery/public/catalog/detail/b2FpOmNlbGVicmF0aW9uOmVzLmJhemF0ei5yZW4vMzQ5NjE0NTI>

**Título:** Análisis del riesgo de quiebra de instituciones financieras peruanas, 2015-2021 electronic resource]

**Editorial:** 2022

**Tipo Audiovisual:** Banca Múltiple Caja Municipal de Ahorro y Crédito Balance General Estado de Ganancias y Pérdidas Riesgo de quiebra Multiple Banking Municipal Savings Banks Balance Sheet Profit and Loss Statement Bankruptcy Risk

**Documento fuente:** Revista Mexicana de Economía y Finanzas (REMEF): nueva época, ISSN 1665-5346, Vol. 17, N°. 3, 2022

**Nota general:** application/pdf

**Restricciones de acceso:** Open access content. Open access content star

**Condiciones de uso y reproducción:** LICENCIA DE USO: Los documentos a texto completo incluidos en Dialnet son de acceso libre y propiedad de sus autores y/o editores. Por tanto, cualquier acto de reproducción, distribución, comunicación pública y/o transformación total o parcial requiere el consentimiento expreso y escrito de aquéllos. Cualquier enlace al texto completo de estos documentos deberá hacerse a través de la URL oficial de éstos en Dialnet. Más información: <https://dialnet.unirioja.es/info/derechosOAI> | INTELLECTUAL PROPERTY RIGHTS STATEMENT: Full text documents hosted by Dialnet are protected by copyright and/or related rights. This digital object is accessible without charge, but its use is subject to the licensing conditions set by its authors or editors. Unless expressly stated otherwise in the licensing conditions, you are free to linking, browsing, printing and making a copy for your own personal purposes. All other acts of reproduction and communication to the public are subject to the licensing conditions expressed by editors and authors and require consent from them. Any link to this document should be made using its official URL in Dialnet. More info: <https://dialnet.unirioja.es/info/derechosOAI>

**Lengua:** Spanish

**Enlace a fuente de información:** Revista Mexicana de Economía y Finanzas (REMEF): nueva época, ISSN 1665-5346, Vol. 17, N°. 3, 2022

---

## Baratz Innovación Documental

- Gran Vía, 59 28013 Madrid
- (+34) 91 456 03 60
- [informa@baratz.es](mailto:informa@baratz.es)