INEI INSTITUTO NACIONAL DE ESTADISTICA E INFORMATICA

NACIONES UNIDAS

CEPAL

National Accounts Webinar
for Latin America and the Caribbean 2025
Remote Meeting, 28 - 29 OCTOBER and 11 - 12 NOVEMBER 2025

PERU:
HOUSEHOLD ACCOUNTS AND INFORMAL SECTOR

TOWARDS THE SNA2025

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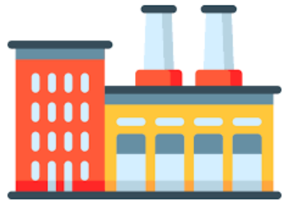
How do families finance their consumption expenditure?

Remuneration for formal and informal work.

Gross Mixed Income for independent, formal and informal work.



Net property income: interest, dividends, etc.

Net current transfers: remittances, donations.

Social transfers in kind: education and public health, etc.

Content

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Households in the economy and in the National Accounts

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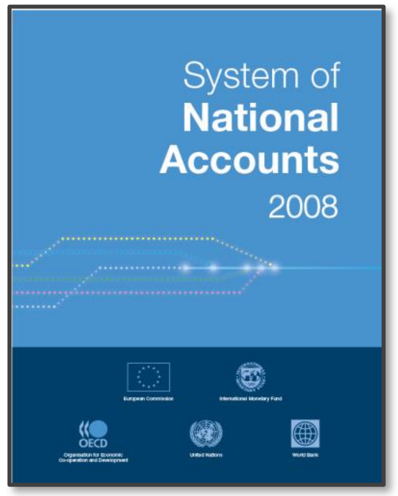
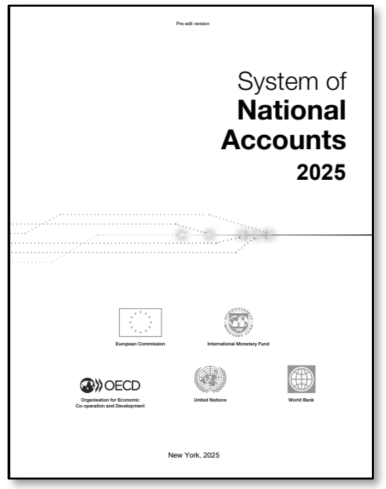
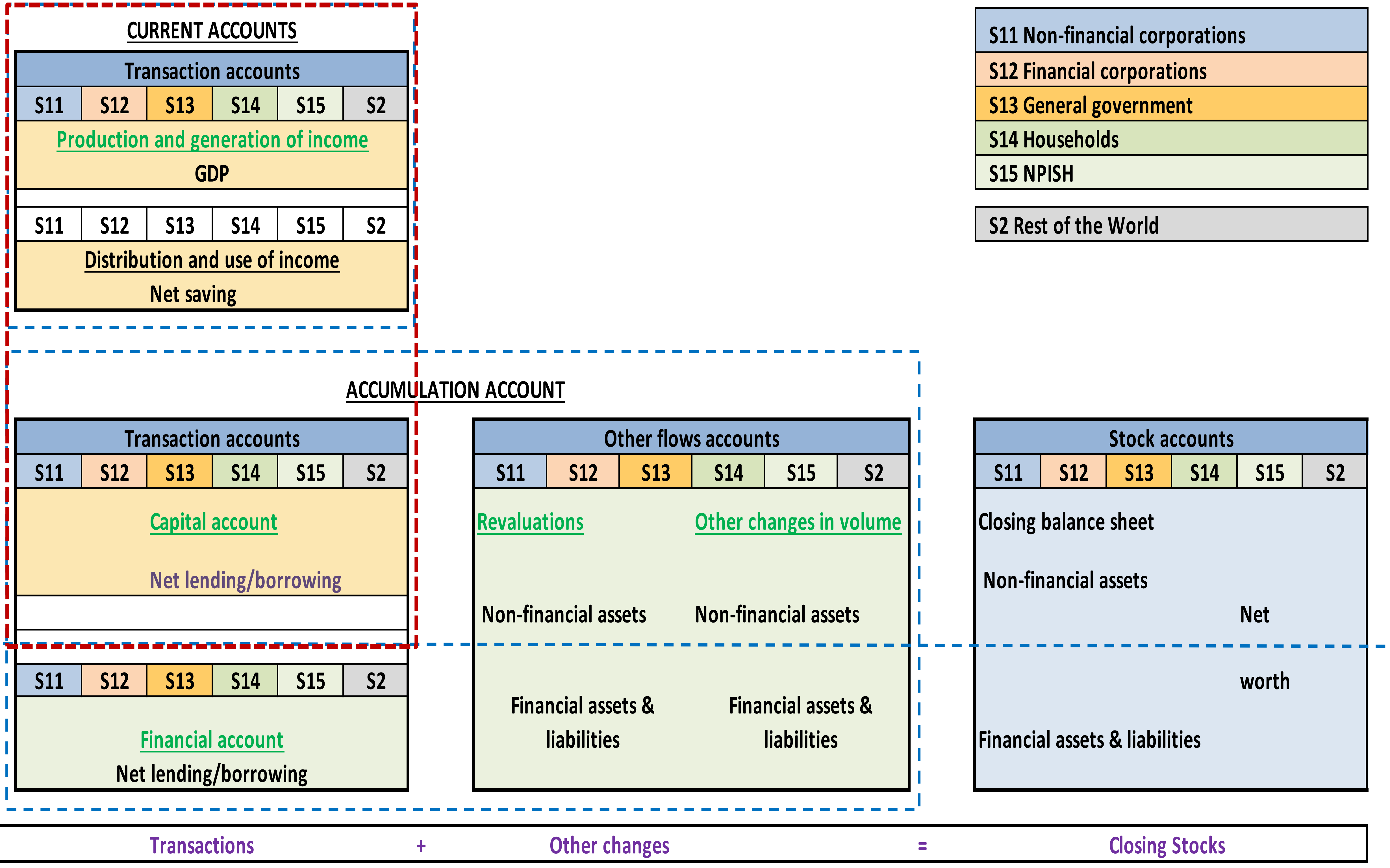
1

HOUSEHOLDS IN THE ECONOMY AND IN THE NATIONAL ACCOUNTS

SEQUENCE OF ACCOUNTS IN THE 2008 SYSTEM OF NATIONAL ACCOUNTS







Source: Understanding FINANCIAL ACCOUNTS – OECD 2017

1.2 CLASSIFIERS USED IN NATIONAL ACCOUNTS

BASE YEAR	Activity	Product	Household consumption	Government expenditure	Foreign Trade
2007 Current	ISIC Rev. 4	CPC Ver. 2.0	CCIF 1999	COFOG 2000	Harmonized System 2022
2019 In progress	ISIC Rev. 4	CPC Ver. 2.1	CCIF 2018	COFOG 2000	Harmonized System 2022

Economic Activities and Products

Level	Economic Activities (ISIC Rev.4)	Products (CPC Ver.2)
Level 1	54	54
Level 2	101	101
Level 3		365

Institutional Sectors and Sub-sectors

S1 Total Economy
S11 Non-Financial Corporations
- S111 Public Non-Financial Corporations
- S112 National Private Non-Financial Corporations
- S113 Foreign-Controlled Non-Financial Corporations

S12 Financial Corporations
- S121 Central Bank; S122 Deposit-taking societies;
- S125 Other Financial Intermediaries;
- S126 Financial auxiliaries; S128 Insurance companies;
- S129 Pension Funds

S13 General Government
- S131 General Government excl. Social Security;
- S132 Regional Government; S133 Local government;
- S134 Social Security

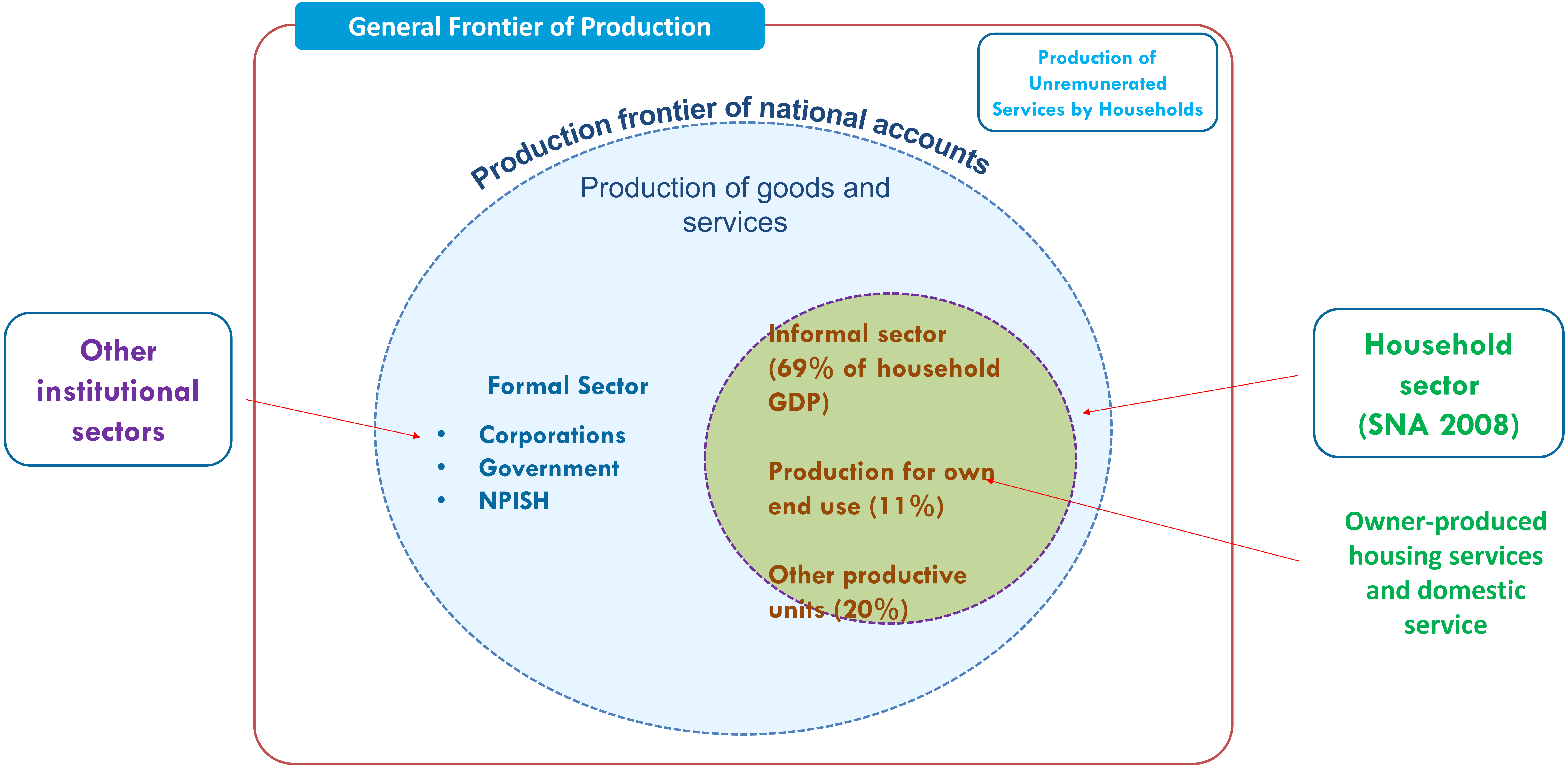
S14 Households (includes the informal sector)
S15 Non-profit Institutions serving Households
S2 Rest of the World

Non-Financial and Financial Transactions

P1 Gross Production
- P1A Market Production
- P1B Non-market production

0P2 Intermediate Consumption
0P3 Final Consumption Expenditure
0P6 Exports of goods and services
0P7 Imports of goods and services
D41 Interest
D51 Taxes on income

1.3 HOUSEHOLDS IN THE ECONOMY AND NATIONAL ACCOUNTS



1.4 HOUSEHOLDS IN INSTITUTIONAL SECTORS OF NATIONAL ACCOUNTS

<table>
<tr><th></th><th></th><th></th><th>MAIN FUNCTION</th><th>RESOURCES</th></tr>
<tr><td rowspan="5">SECTORES INSTITUCIONALES</td><td rowspan="4">LEGAL ENTITIES</td><td>NON-FINANCIAL CORPORATIONS</td><td>Producing mainly market non-financial goods and services</td><td>Revenue from sales</td></tr>
<tr><td>FINANCIAL CORPORATIONS</td><td>Collect, transform and channel financial resources</td><td>Interest, fees, insurance premiums</td></tr>
<tr><td>GENERAL GOVERNMENT</td><td>Producing collective services and redistributing income</td><td>Compulsory payments (taxes, royalties, contributions, etc.)</td></tr>
<tr><td>NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS (NPISH)</td><td>Producing services specific to particular groups of households</td><td>Voluntary payments (donations)</td></tr>
<tr><td colspan="2">HOUSEHOLDS (Natural persons)</td><td>Consumption, labour force supply.
Producing goods and services for sale</td><td>Wages, property income, sales revenue</td></tr>
<tr><td></td><td colspan="2">REST OF THE WORLD</td><td colspan="2">It is not an institutional sector. Records flows between resident and non-resident units</td></tr>
</table>

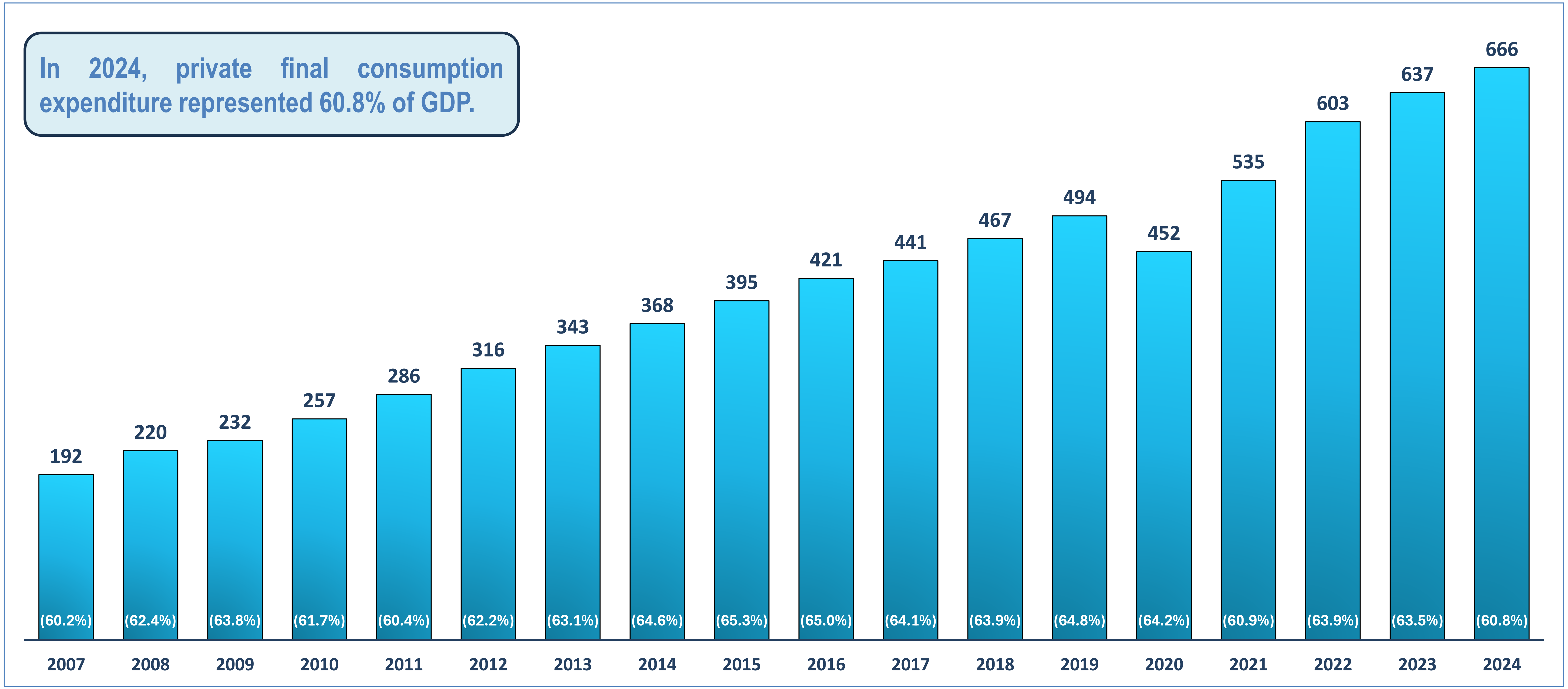
HOUSEHOLD (SNA 2008).- A group of persons sharing the same dwelling, combining all or part of their income and wealth and collectively consuming certain types of goods and services, especially those relating to food and accommodation.

1.5 HOUSEHOLDS AS CONSUMERS

PERU: PRIVATE FINAL CONSUMPTION EXPENDITURE 1/, 2007-2024

Values at current prices

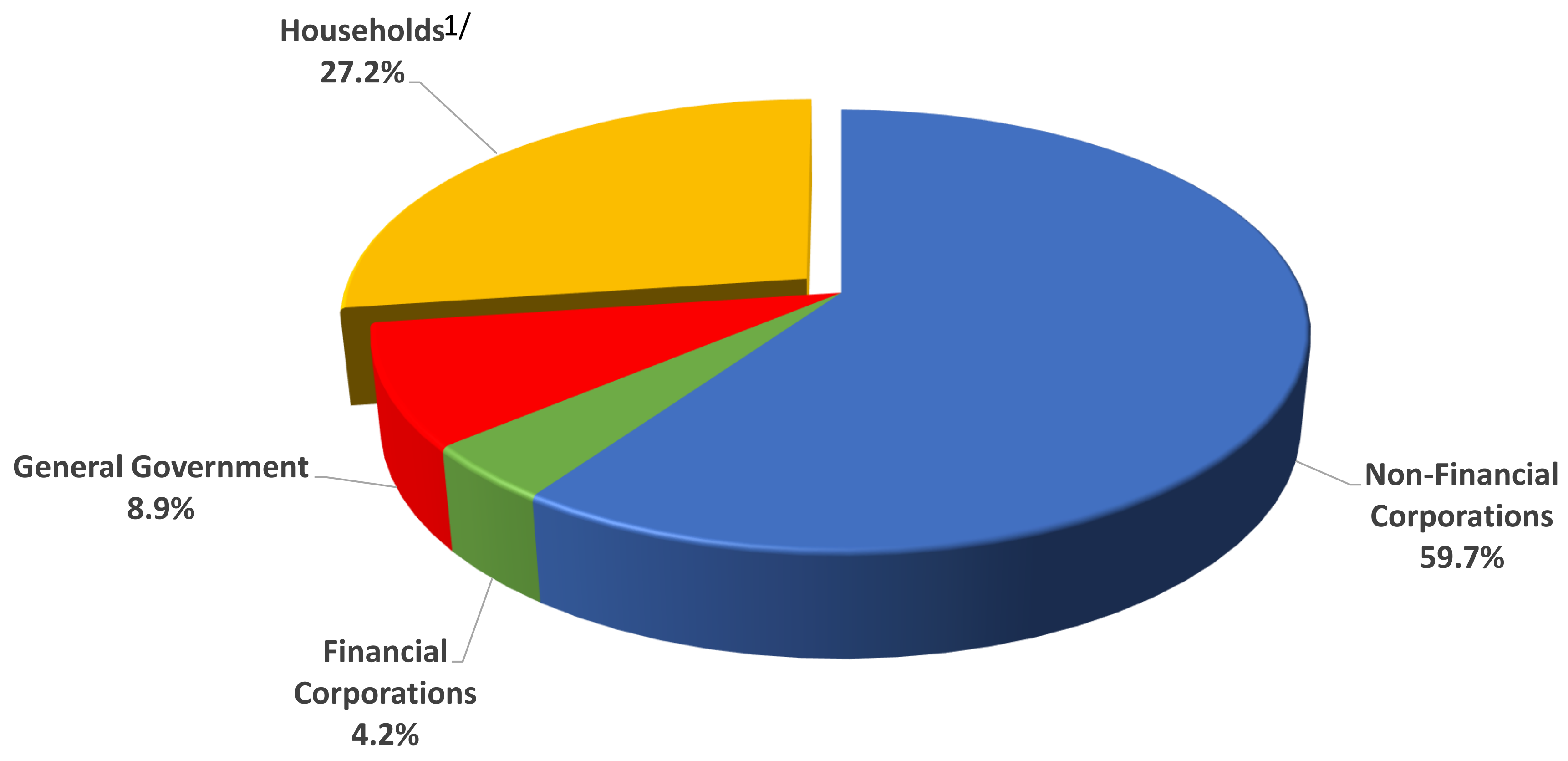
(Billion soles and percentage of GDP)



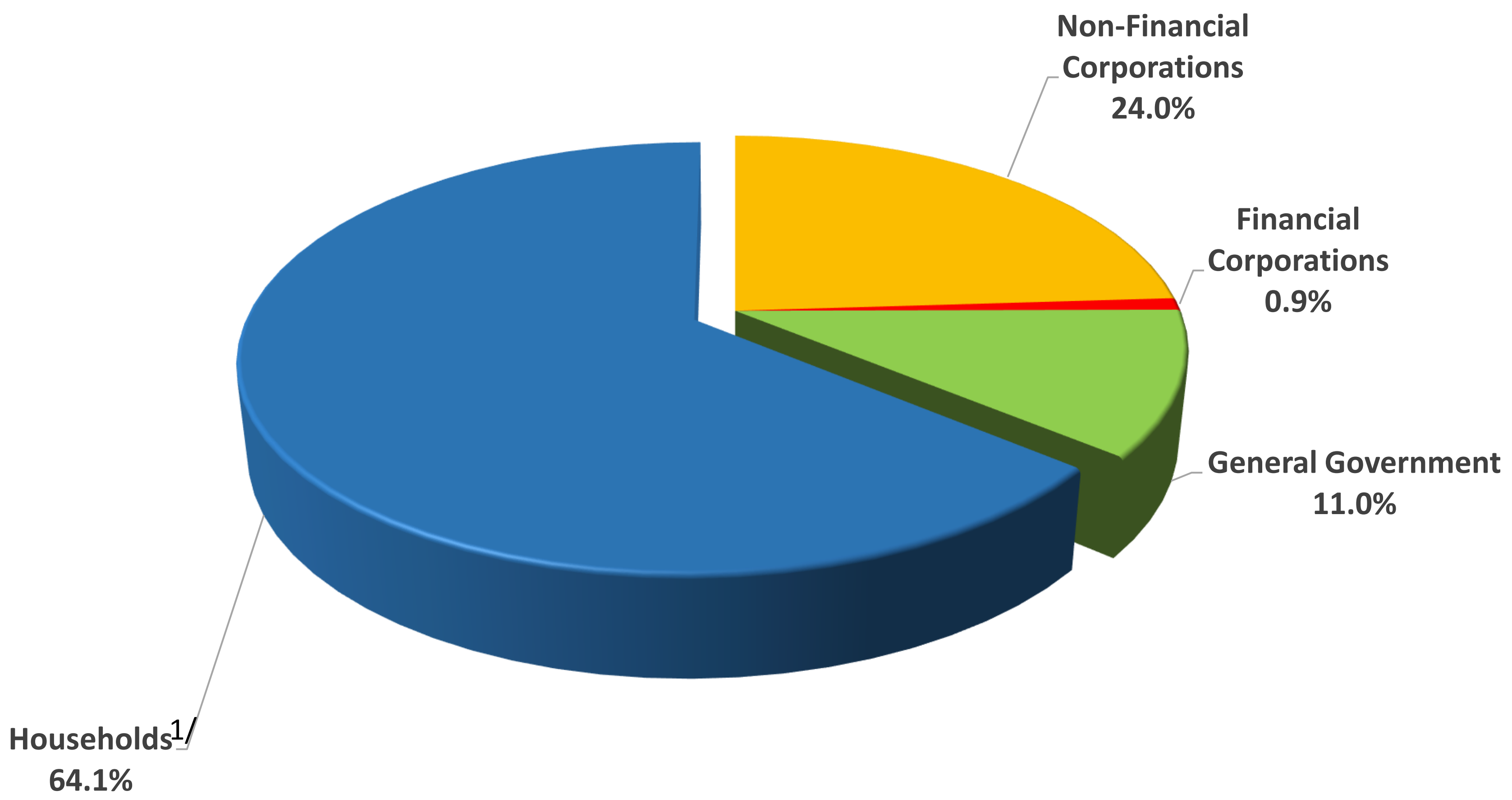
1/ Includes final consumption expenditure of households and non-profit institutions serving households
Source: National Institute of Statistics and Informatics

1.6 HOUSEHOLDS AS PRODUCERS

PERU: GROSS VALUE OF PRODUCTION BY INSTITUTIONAL SECTORS, 2024
Values at current prices
(Percentage structure)



PERU: EQUIVALENT EMPLOYMENT BY INSTITUTIONAL SECTORS, 2024
(Percentage structure)

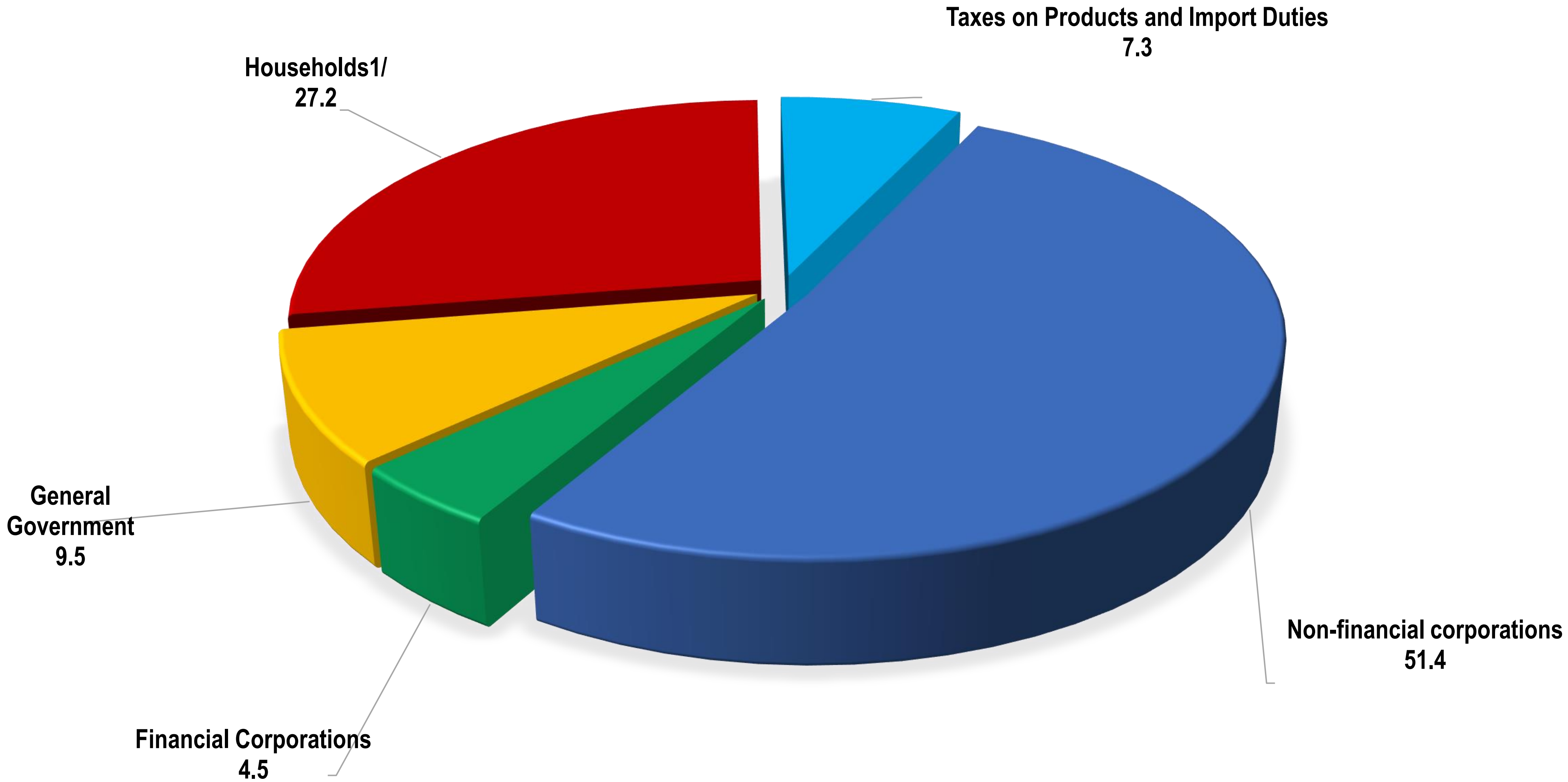


1/ Includes institutional sector of non-profit institutions serving households
Source: National Institute of Statistics and Informatics

The household sector generated 27.2% of production and 64.1% of employment in 2024. Low productivity observed

1.7 HOUSEHOLDS AS PRODUCERS

PERU: GROSS DOMESTIC PRODUCT BY INSTITUTIONAL SECTORS, 2024
Values at current prices
(Percentage structure)

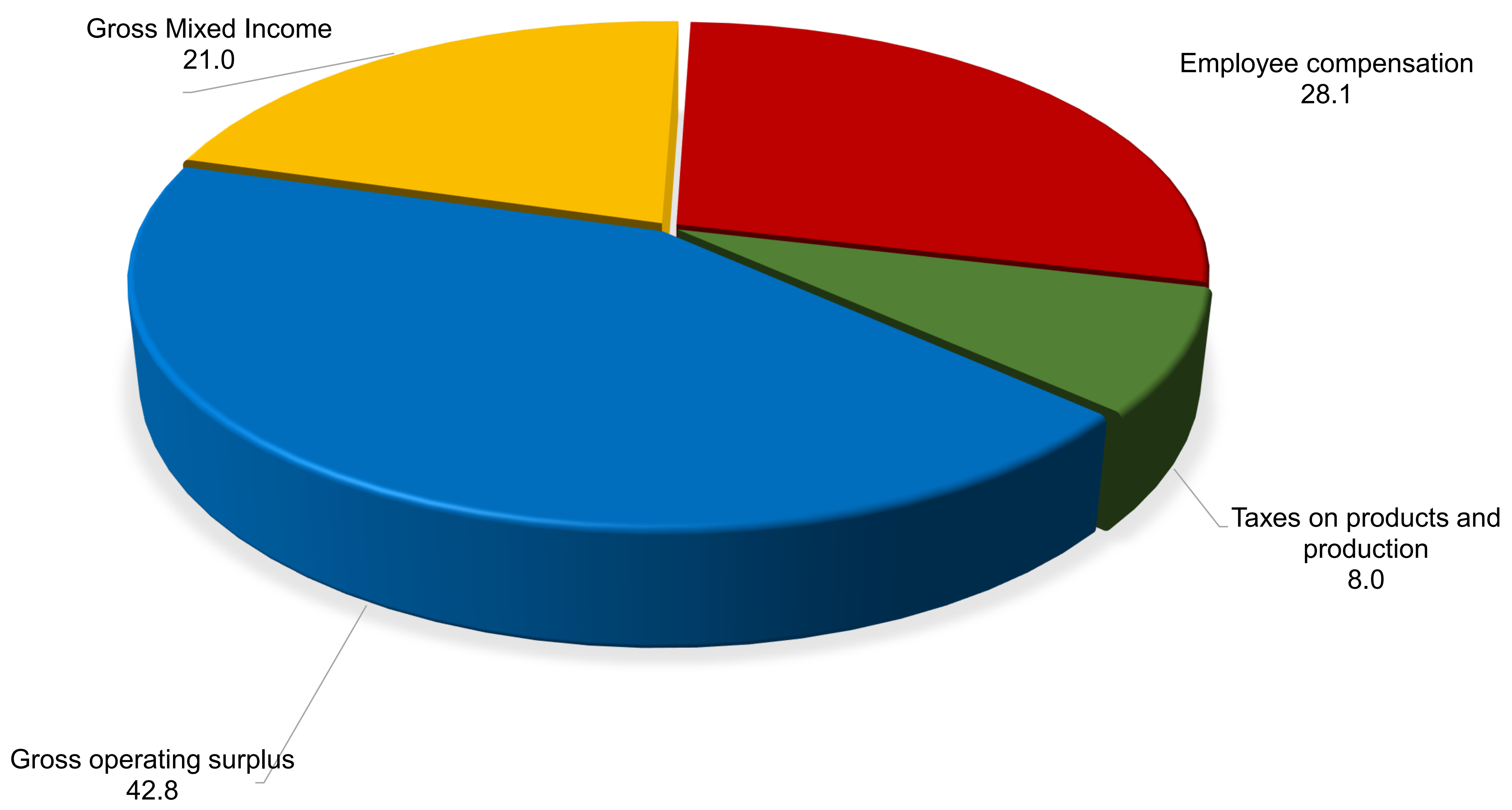


1/ Includes the institutional sector of non-profit institutions that serve households
Source: National Institute of Statistics and Informatics

In 2024, the Household Sector accounted for 27.2% of GDP.

1.8 HOUSEHOLD LABOUR INCOME

PERU: GROSS DOMESTIC PRODUCT BY INCOME TYPE, 2024
Values at current prices
(Percentage structure)



Source: National Institute of Statistics and Informatics

In 2024, household labour income represented 49.1% of GDP.

2

HOUSEHOLD ACCOUNTS AND THE INFORMAL SECTOR

2.1 PERU: HOUSEHOLDS1/ ,2007–2024

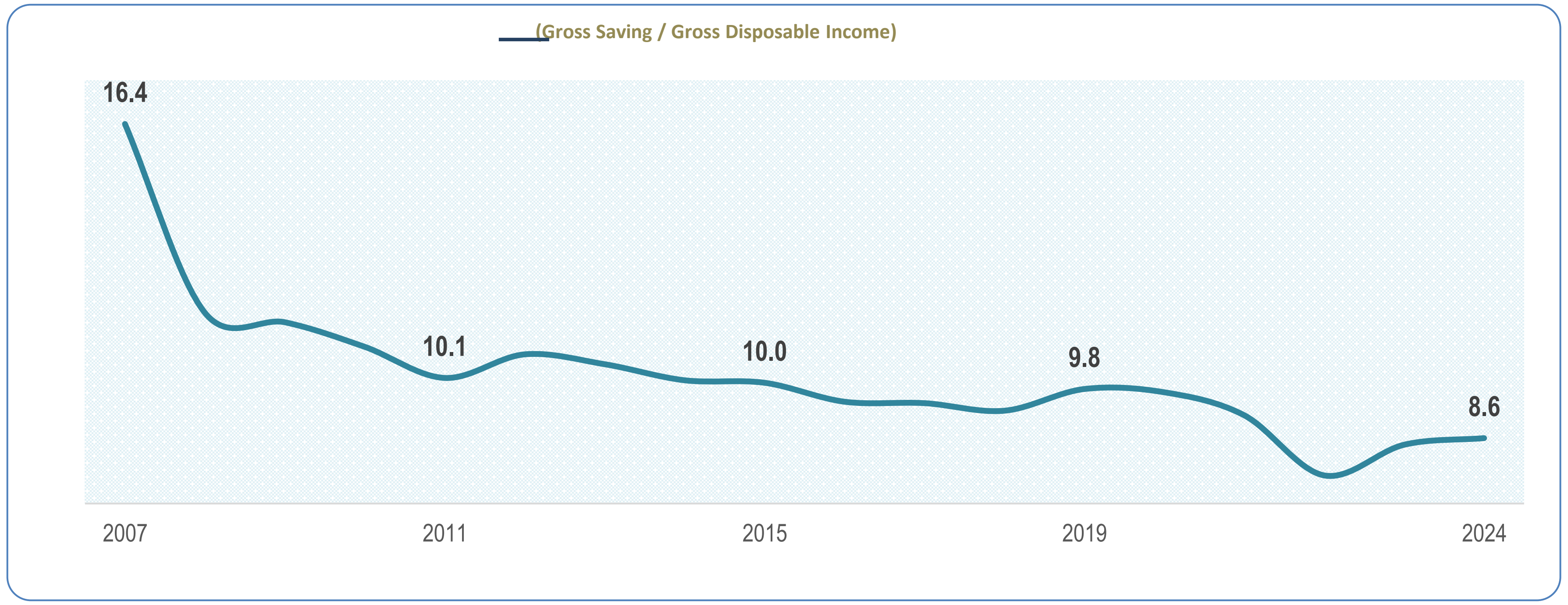
Year 2024
(Millions of soles)

S14 share of GDP: 27.2%

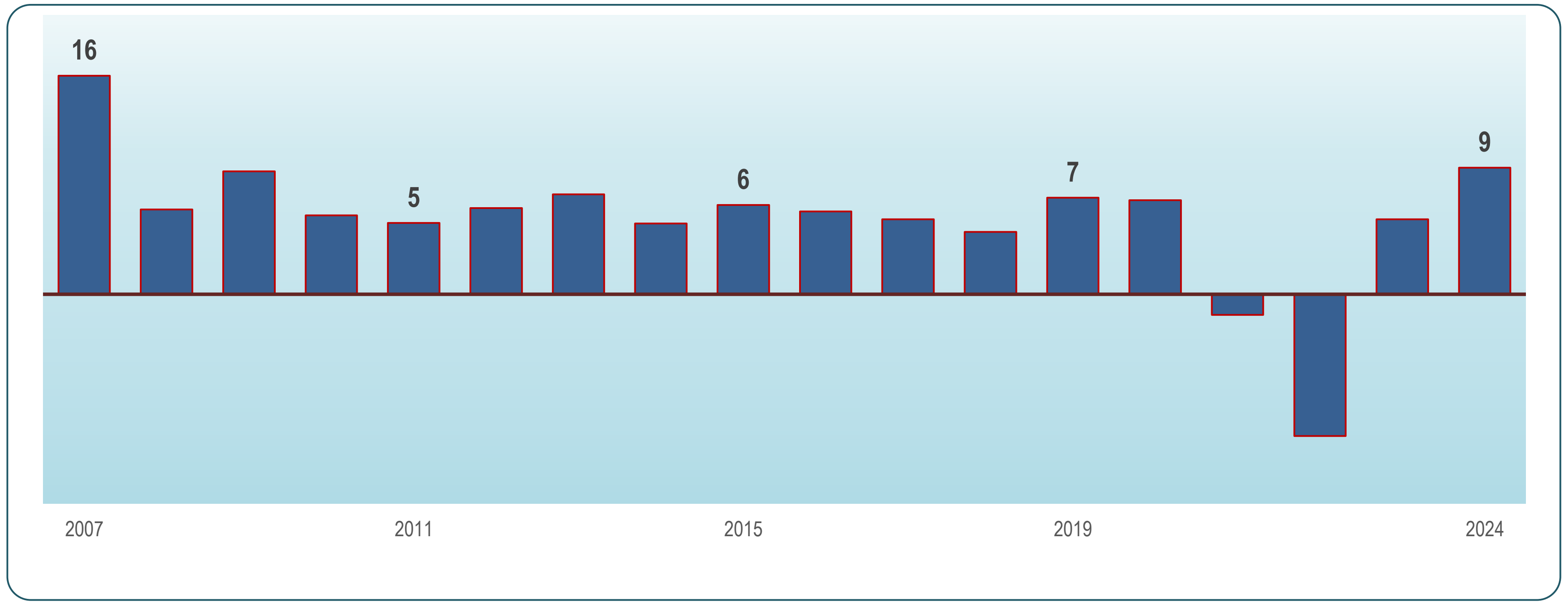
Uses					Resources
		PRODUCTION ACCOUNT			
P.2	Intermediate consumption	189,152	P.1	Output	487,535
B.1b	**VALUE ADDED, GROSS**	**298,383**			
		GENERATION OF INCOME ACCOUNT			
D.1	Compensation of employees	38,673	**B.1b**	**VALUE ADDED, GROSS**	**298,383**
D.29-D.39	Other taxes less subsidies on production	31			
B.2b	**OPERATING SURPLUS, GROSS**	**29,336**			
B.3b	**MIXED INCOME, GROSS**	**230,343**			
		ALLOCATION OF PRIMARY INCOME ACCOUNT			
			B.2b	**OPERATING SURPLUS, GROSS**	**29,336**
D.4	Property income	5,894	**B.3b**	**MIXED INCOME, GROSS**	**230,343**
			D.1	Compensation of employees	308,246
			D.4	Property income	166,388
B.5b	**BALANCE OF PRIMARY INCOMES, GROSS**	**728,419**			
		SECONDARY DISTRIBUTION OF INCOME ACCOUNT			
D.5	Current taxes on income, wealth, etc.	**25,010**			
D.61	Social contributions	61,141	**B.5b**	**BALANCE OF PRIMARY INCOMES, GROSS**	**728,419**
D.7	Other current transfers	24,655			
			D.62	Social benefits other than social transfers in kind	33,759
B.6b	**DISPOSABLE INCOME, GROSS**	**707,193**	D.7	Other current transfers	55,821
		USE OF DISPOSABLE INCOME ACCOUNT			
P.3	Final consumption expenditure	**666,052**			
			B.6b	**DISPOSABLE INCOME, GROSS**	**707,193**
			D.8	Adjustment for the change in pension entitlements	20,363
B.8b	**SAVING, GROSS**	**41,141**			
		REDISTRIBUTION OF INCOME IN KIND ACCOUNT			
D.63	Social transfers in kind	5,067	**B.6b**	**DISPOSABLE INCOME, GROSS**	**707,193**
			D.63	Social transfers in kind	73,226
B.7b	**ADJUSTED DISPOSABLE INCOME, GROSS**	**775,352**			
		USE OF ADJUSTED DISPOSABLE INCOME ACCOUNT			
P.4	Actual final consumption	730,773	**B.7b**	**ADJUSTED DISPOSABLE INCOME, GROSS**	**775,352**
			D.8	Adjustment for the change in pension entitlements	20,363
B.8b	**SAVING, GROSS**	**61,504**			
Assets					**Liabilities**
		CAPITAL ACCOUNT			
P.5	Gross capital formation	65,586	**B.8b**	**SAVING GROSS**	**61,504**
K.21	Acquisitions less disposals of non-produced assets	-10,496	D.9	Net capital transfers	2,655
B.9	**NET LENDING (+) / NET BORROWING (-)**	**9,069**	**B.10.1**	**CHANGES IN NET WORTH DUE TO SAVINGS AND CAPITAL TRANSFERS**	**64,159**

1/ Includes the institutional sector of non-profit institutions serving households
Source: National Institute of Statistics and Informatics

Savings rate
(Percentage)



Net lending (+) / Net borrowing (-) Real
(Billions of soles)



2.2 HOUSEHOLD ACCOUNT, SOURCES AND METHODS

PERÚ: SECTOR HOGARES[1/], 2024

(Miles de millones de soles)

CUENTA DE PRODUCCIÓN

Empleos					Recursos
P.2	Consumo intermedio	189	P.1	Producción	488
			P.11	Produccion de mercado	414
			P.12	Produccion para uso final propio	67
			P.13	Otra produccion no de mercado	6
B.1b	VALOR AGREGADO BRUTO	298			

CUENTA DE GENERACIÓN DEL INGRESO

Empleos					Recursos
D.1	Remuneraciones de los asalariados	39	B.1b	VALOR AGREGADO BRUTO	298
D.2	Impuestos sobre la producción y las importaciones	0			
B.2b	EXCEDENTE DE EXPLOTACIÓN BRUTO	29			
B.3b	INGRESO MIXTO BRUTO	230			

1/ Includes Nonprofit Institutions Serving Households (NPISHs)
Source: National Institute of Statistics and Informatics

Sources

Population and housing censuses, and their projections.

Household Surveys (ENAHO - ENAPREF) Independent Worker Module.

Censuses, Economic Surveys and Sectoral Registers (EEA, ENA, others)

Records of the Tax Administration (SUNAT)

Government administrative records
Information on counterparty

Employment and income matrix

METHODS

i) Classification across activity and household sector

ii) Determines technical ratios: production per man, technical coefficients input - output; remuneration/ added value; mixed income/ added value; taxes.

iii) Quantifies production and income generation of non-visible units based on technical relationships and employment matrix.

iv) Includes: self-employment, housing rental, production for self-consumption, self-construction of housing, illicit production (coca), illegal production, informal sector production, domestic service and others.

2.2 HOUSEHOLD ACCOUNT, SOURCES AND METHODS

(D.4) Interest Paid to the Financial System (counterpart Financial Sector)

(D.5) Income tax and other taxes paid to the Government. (Tax Administration)

(D.61) Contributions to social security and the pension system (counterpart financial sector and government)

(D.7) Insurance premiums, Payments to NPISHs and other households (Hog., Gov., insurance)

CUENTA DE ASIGNACIÓN DEL INGRESO PRIMARIO					
Empleos					Recursos
D.4	Renta de la propiedad	6	B.2b	EXCEDENTE DE EXPLOTACIÓN BRUTO	29
			B.3b	INGRESO MIXTO BRUTO	230
			D.1	Remuneraciones de los asalariados	308
			D.4	Rentas de la propiedad	166
B.5b	SALDO DE INGRESOS PRIMARIOS BRUTO	728			

CUENTA DE DISTRIBUCIÓN SECUNDARIA DEL INGRESO					
Empleos					Recursos
D.5	Impuestos corrientes sobre el ingreso, la riqueza, etc.	25	B.5b	SALDO DE INGRESOS PRIMARIOS BRUTO	728
D.61	Contribuciones sociales	61	D.61	Contribuciones sociales	0
D.62	Prestaciones sociales distintas a las transferencias sociales en especie	0	D.62	Prestaciones sociales distintas a las transferencias sociales en especie	34
D.7	Otras transferencias corrientes	25	D.7	Otras transferencias corrientes	56
B.6b	INGRESO DISPONIBLE BRUTO	707			

(D.1) Remuneration received from the total economy and the rest of the world (counterpart)

(D.4) Mainly Interest and dividends received (counterpart Corporate Sector)

(D.62) Health and pension benefits received (counterpart Financial Sector and Government)

(D.7) Insurance benefits, remittances and donations; from other households, the financial sector and government.

ALLOCATION OF PRIMARY INCOME ACCOUNT, It refers to Households as recipients of primary income.
SECONDARY DISTRIBUTION OF INCOME ACCOUNT, The balance of primary income includes current transfers in the form of social benefits and subtracts social contributions. Income and wealth taxes are also deducted, and other transfers are added and subtracted.

2.2 HOUSEHOLD ACCOUNT, SOURCES AND METHODS

(P.3) Final goods and services consumed by households (Household Surveys, supply and use balances, flow of goods)

CUENTA DE UTILIZACIÓN DEL INGRESO DISPONIBLE					
Empleos					Recursos
P.3	Gasto de consumo final	666	B.6b	INGRESO DISPONIBLE BRUTO	707
			D.8	Ajuste por cambios en los derechos de pensión	20
B.8b	AHORRO BRUTO	62			

(D.8) Adjustment for households' rights to receive pensions in the future.

(D.63) Value of goods and services delivered by HFSIs to households

CUENTA DE REDISTRIBUCIÓN DEL INGRESO EN ESPECIE					
Empleos					Recursos
D.63	Transferencias sociales en especie	5	B.6b	INGRESO DISPONIBLE BRUTO	707
			D.63	Transferencias sociales en especie	70
B.7b	INGRESO DISPONIBLE BRUTO AJUSTADO	772			

(D.63) Value of individualized goods and services received by government households and NPISHs.

Note: The Household Account presented includes the NPISH figures.

USE OF DISPOSABLE INCOME ACCOUNT, The Gross Disposable Income is used mainly to finance the Final Consumption Expenditure, its difference is the Gross Saving. The social transfers in kind obtained from the government and the NPISH increase the disposable income of households and increase the final consumption, which is called the actual final consumption of households, saving does not change.

2.2 HOUSEHOLD ACCOUNT, SOURCES AND METHODS

(P.4)Value of goods and services consumed by households, acquired by them and also those received from the NPISHs and the General Government

CUENTA DE UTILIZACIÓN DEL INGRESO DISPONIBLE AJUSTADO					
Empleos					Recursos
P.4	Consumo final efectivo	731	B.7b	INGRESO DISPONIBLE BRUTO AJUSTADO	772
			D.8	Ajuste por cambios en los derechos de pensión	20
B.8b	AHORRO BRUTO	62			

(D.8) Adjustment to compensate for the difference between contributions and benefits (resource)

P.5 Gross fixed capital formation: housing and assetsfor workacquired by households and stock changes

CUENTA DE CAPITAL					
Activo					Pasivo
P.5b	Formación bruta de capital	66	B.8b	AHORRO BRUTO	62
K.21	Adquisición neta de tierras y terrenos y otros activos no producidos	- 10	D.9	Transferencias de capital netas	3
B.9	PRÉSTAMO NETO (+) ENDEUDAMIENTO NETO (-)	9	B.10.1	VARIACIONES DEL VALOR NETO DEBIDAS AL AHORRO Y A LAS TRANSFERENCIAS DE CAPITAL	64

D.9 Capital transfers receivable less capital transfers payable

CAPITAL ACCOUNT,It records transactions associated with the acquisition of non-financial assets and their financing through savings and net capital transfers. If savings are insufficient, households borrow from other institutional sectors; if savings are in surplus, households generate net lending or financing capacity.

2.3 HOUSEHOLD ACCOUNTS IN INTEGRATED ACCOUNTS, 2024 (billion soles)

Cuentas	Total	Cuenta de Bienes y Servicios Empleos	S.2 Cuenta Resto del Mundo	S.1 Economía Total	S.14 Hogares	S.13 Gobierno General	S.12 Sociedades Financieras	S.11 Sociedades No Financieras	Transacciones y Saldos Contables		S.11 Sociedades No Financieras	S.12 Sociedades Financieras	S.13 Gobierno General	S.14 Hogares	S.1 Economía Total	S.2 Cuenta Resto del Mundo	Cuenta de Bienes y Servicios Recursos	Total	Cuentas
Cuenta : I Producción / Cuenta de Bienes y Servicios con el Exterior	250	250							P.7	Importaciones de bienes y servicios						250		250	Cuenta : I Producción / Cuenta de Bienes y Servicios con el Exterior
	316		316						P.6	Exportaciones de bienes y servicios							316	316	
	1 795	1 795							P.1	Producción	1 072	75	161	488	1 795			1 795	
	780			780	189	57	26	509	P.2	Consumo intermedio							780	780	
	80	80							D.21-D.31	Impuestos sobre los productos netos de subven.					80			80	
	1 095	0	0	1 095	298	104	49	563	B.1b	Valor agregado bruto / Producto Bruto Interno1/	563	49	104	298	1 095	0	0	1 095	Cuenta : II.1.1 Cuenta de Generación del Ingreso
	-67		-67						B.11	Saldo de bienes y servicios con el exterior						-67		-67	
Cuenta : II.1.1 Cuenta de Generación del Ingreso	308		0	308	39	95	14	160	D.1	Remuneración de los asalariados				308	308	0		308	Cuenta : II.1.2 Cuenta de Asignación del Ingreso Primario
	88			88	0	0	0	7	D.2-D.3	Imp. menos subv. sobre producción e import.			88		88			88	
	469			469	29	9	34	396	B.2b	Excedente de explotación bruto	396	34	9	29	469			469	
	230			230	230				B.3b	Ingreso mixto bruto				230	230			230	
Cuenta : II.1.2 Cuenta de Asignación del Ingreso Primario	351		21	330	6	20	63	242	D.4	Rentas de la propiedad (incl. distribución SIFMI)	18	65	17	166	266	85		351	
	1 032	0	0	1 032	728	95	36	173	B.5b	Saldo de ingresos primarios bruto / Ingreso Nacional Bruto	173	36	95	728	1 032	0	0	1 032	Cuenta : II.2 Cuenta de Distribución Secundaria del Ingreso
Cuenta : II.2 Cuenta de Distribución Secundaria del Ingreso	73		6	67	25		4	37	D.5	Impuestos ctes. sobre el ingreso, la riqueza, etc.			73		73			73	
	249		24	225	25	186	5	8	D.7	Otras transferencias corrientes	6	5	181	56	247	2		249	
	1 060	0	0	1 060	707	169	52	133	B.6b	Ingreso disponible bruto	133	52	169	707	1 060	0	0	1 060	Cuenta : II.3 Cuenta de Redistribución del Ingreso en Especie
Cuenta : II.3 Cuenta de Redistribución del Ingreso en Especie	70			70	5	65			D.63	Transferencias sociales en especie				70	70			70	
	1 060			1 060	772	104	52	133	B.7b	Ingreso disponible ajustado bruto	133	52	104	772	1 060			1 060	Cuenta : II.4 Cuenta de Utilización del Ingreso
Cuenta : II.4 Cuenta de Utilización del Ingreso	1 060								B.6b	Ingreso disponible bruto	133	52	169	707	1 060			1 060	
	812			812	666	146			P.3	Gasto de consumo final							812	812	
	248	0	0	248	62	22	32	133	B.8b	Ahorro bruto	133	32	22	62	248	0	0	248	Cuenta : III.1 Cuenta de Capital
	-32		-32						B.12	Saldo corriente con el exterior						-32		-32	
Cuenta : III.1 Cuenta de Capital	225			225	64	55	2	104	P.51b	Formación bruta de capital fijo							225	225	
	-9			-9	1	-0	-0	-10	P.52	Variaciones de existencias							-9	-9	
									D.9 (+/-)	Transferencias de capital netas	-1		-1	3	0	0			
			-32	32	9	-40	30	33	B.9	Préstamo neto (+) / Endeudamiento neto (-)									

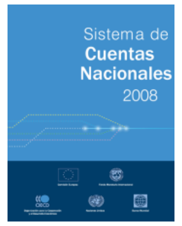
YNB = GDP + Net factor income
1032 = 1095 + 21 - 85

YND = YNB + Net current transfers
1060 = 1032 + (6 + 24 – 2)

Savings = YND – GCF
248 = 1060 – 812

Net lending = Savings + Net K transfers – FBK
32 = 248 + 0 – 216

2.4 THE INFORMAL ECONOMY SATELLITE ACCOUNT



INFORMAL ECONOMY

Approaches	INFORMAL SECTOR	INFORMAL EMPLOYMENT
Unit of analysis	PRODUCTION UNIT	Workers
Operational definition	All extractive productive units of households and non-extractive units not registered with the tax administration.	Employment in the informal sector , employees of units outside the informal sector without social security paid by the employer and unpaid family workers.
In the economy	Contribution to GDP	Contribution to Total Employment

The Satellite Account allows to know the participation of the Informal Sector in the generation of the Gross Domestic Product (GDP).

Quantifies the informal employment resulting from the addition of employment in the informal sector plus informal employment in formal enterprises or outside the informal sector.

It allows to characterize the workers involved in informality.

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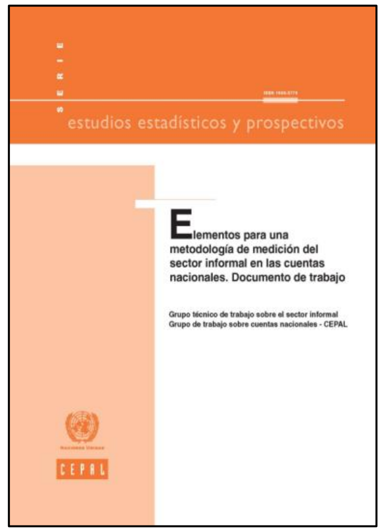
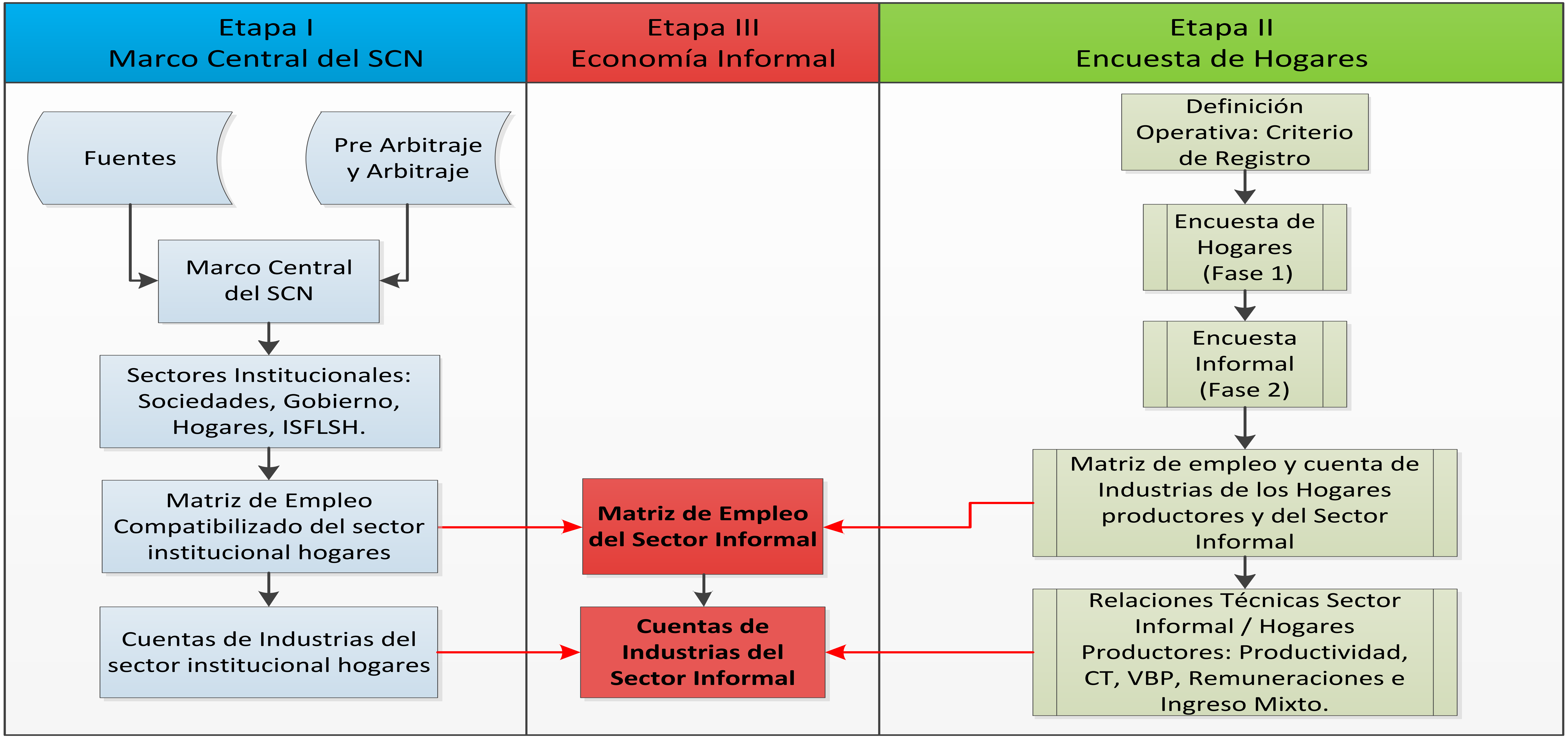
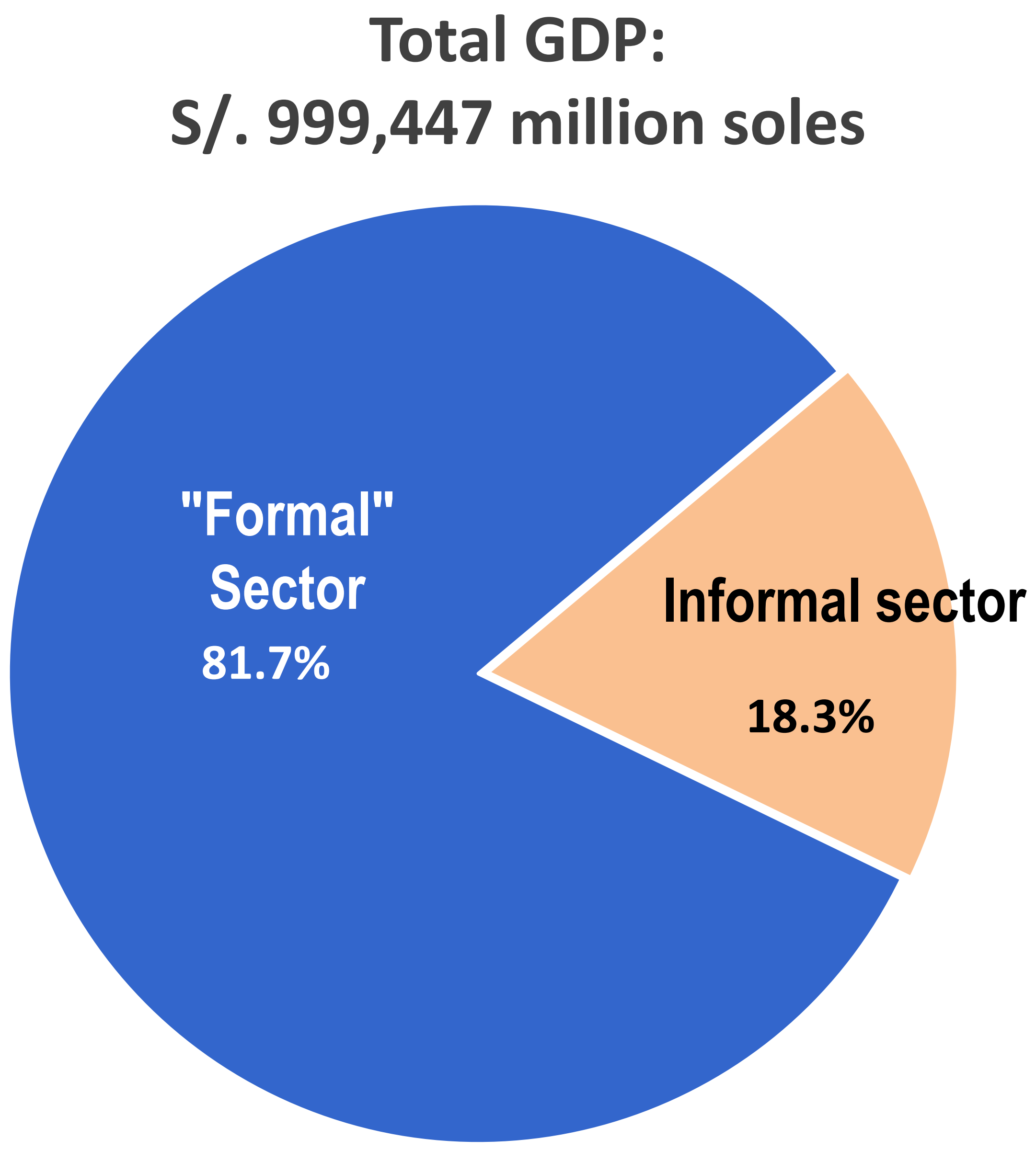
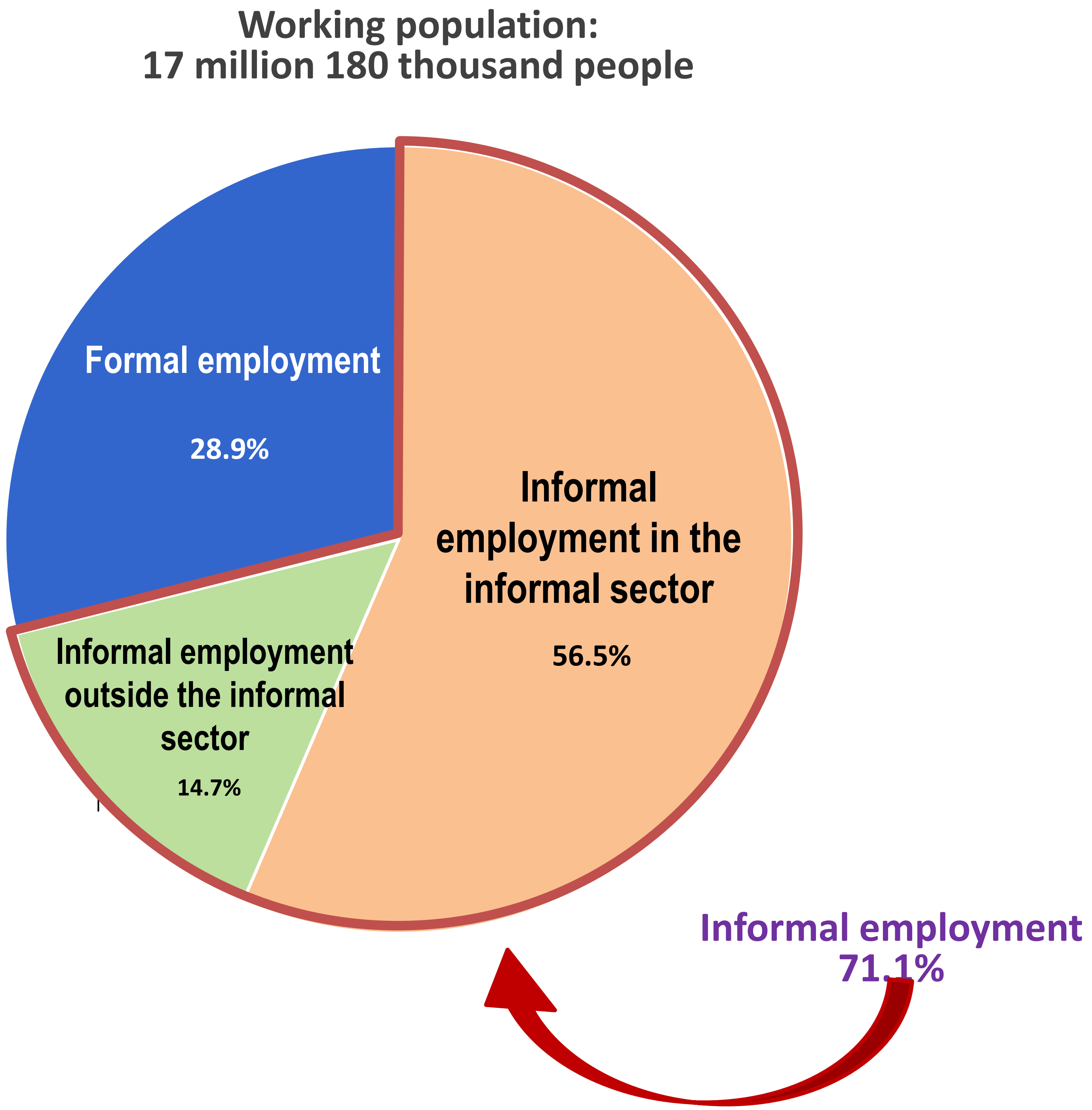


INFORMAL ECONOMY CALCULATION METHODOLOGY



2.5 CONTRIBUTION OF THE INFORMAL SECTOR TO GDP AND EMPLOYMENT, 2023





Source: National Institute of Statistics and Informatics - National Accounts and National Household Survey.

PERU: INDUSTRY ACCOUNT OF THE ECONOMY BY “FORMAL” AND INFORMAL SECTOR, 2022 AND 2023

(Billions of current soles)

Cuenta de Industria	Economía Total		Sector Informal		Sector "Formal"	
	2022	2023	2022	2023	2022	2023
Producción	1 625	1 674	297	314	1 328	1 360
Consumo Intermedio	759	750	130	131	629	619
Valor Agregado Bruto	866	924	168	183	699	741
Remuneraciones	270	283	20	21	251	262
Otros Impuestos/Prod.	7	7			7	7
Ingreso de Explotación	589	633	148	162	441	471
Excedente de Explotación	400	427			400	427
Ingreso Mixto	190	206	148	162	42	44

Fuente: Instituto Nacional de Estadística e Informática - Cuentas Nacionales.

PERU: INDUSTRY ACCOUNT OF THE ECONOMY, THE INFORMAL SECTOR AND THE INSTITUTIONAL SECTOR OF HOUSEHOLDS, 2023

(Billions of current soles)

Tipo de Unidad Económica	Valor Bruto Producción	Consumo Intermedio	Valor Agregado Bruto	Remunera-ciones	Otros Impuestos	Exced. de Explot. / Ingreso Mixto
Total Economía	**1 674**	**750**	**924**	**283**	**7**	**633**
Sector institucional de los hogares	**446**	**180**	**266**	**33**	**0**	**233**
Sector "formal" de los hogares [a/]	100	47	53	9	0	44
Sector informal	314	131	183	21	0	162
Agropecuario	89	26	63	7	0	57
No agropecuario	225	105	120	14	0	106
Hogares con producción para uso final propio	32	2	30	3	0	27
Otros sectores institucionales	**1 228**	**571**	**658**	**250**	**7**	**400**

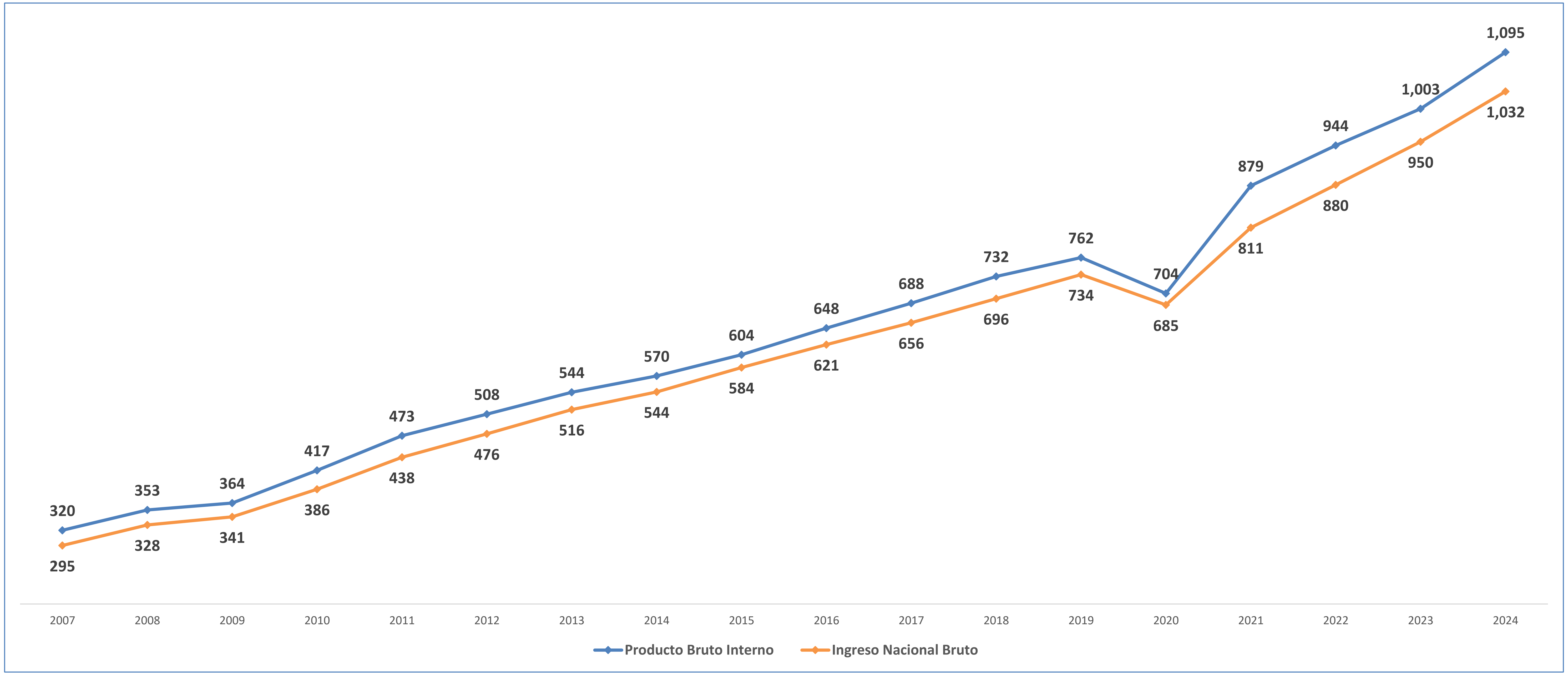
[to/]According to the definition adopted, the entire “formal” sector of the institutional sector of households is non-agricultural.

Source: National Institute of Statistics and Informatics – National Accounts.

3

RESULTSIN HISTORICAL SERIES HOUSEHOLDS AND THE INFORMAL SECTOR

Peru: Gross Domestic Product and Gross National Income, 2007 - 2024
Values at current prices
(Billions of soles)



Source: National Institute of Statistics and Informatics

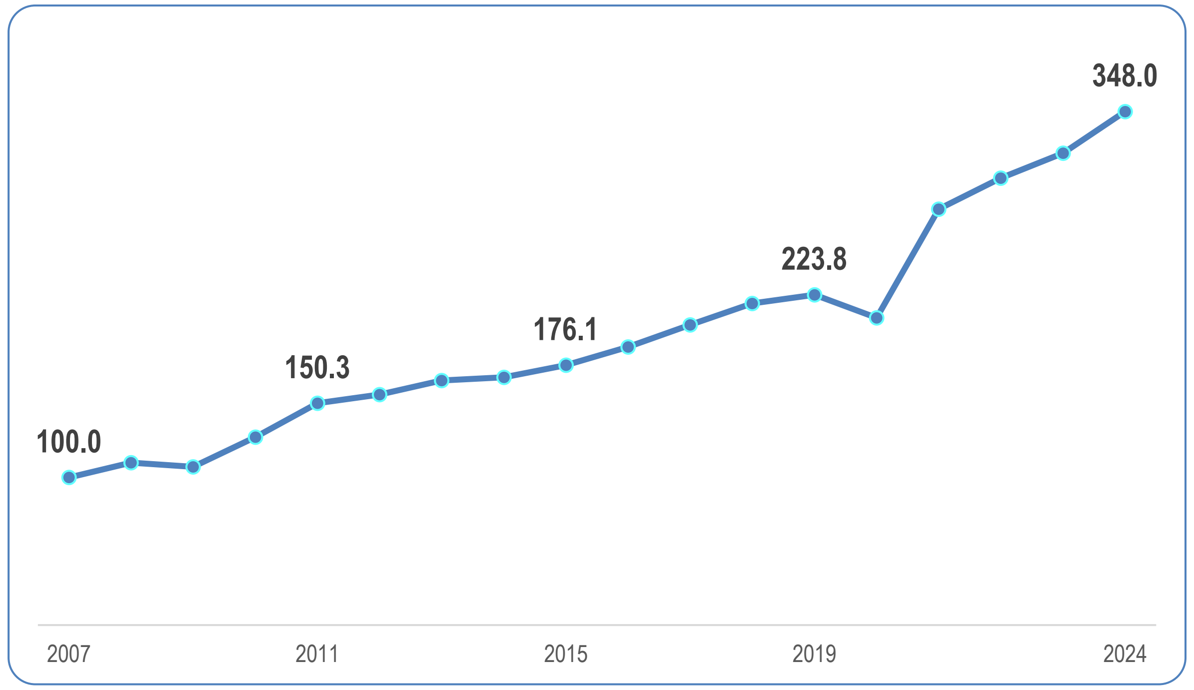
In the period 2007 - 2024 GDP and GDP per capita at current prices grew at rates of 7.5% and 6.3% on average . At constant prices increased at annual average rates of 3.6% and 2.5%, respectively.

3.2 INSTITUTIONAL SECTORS

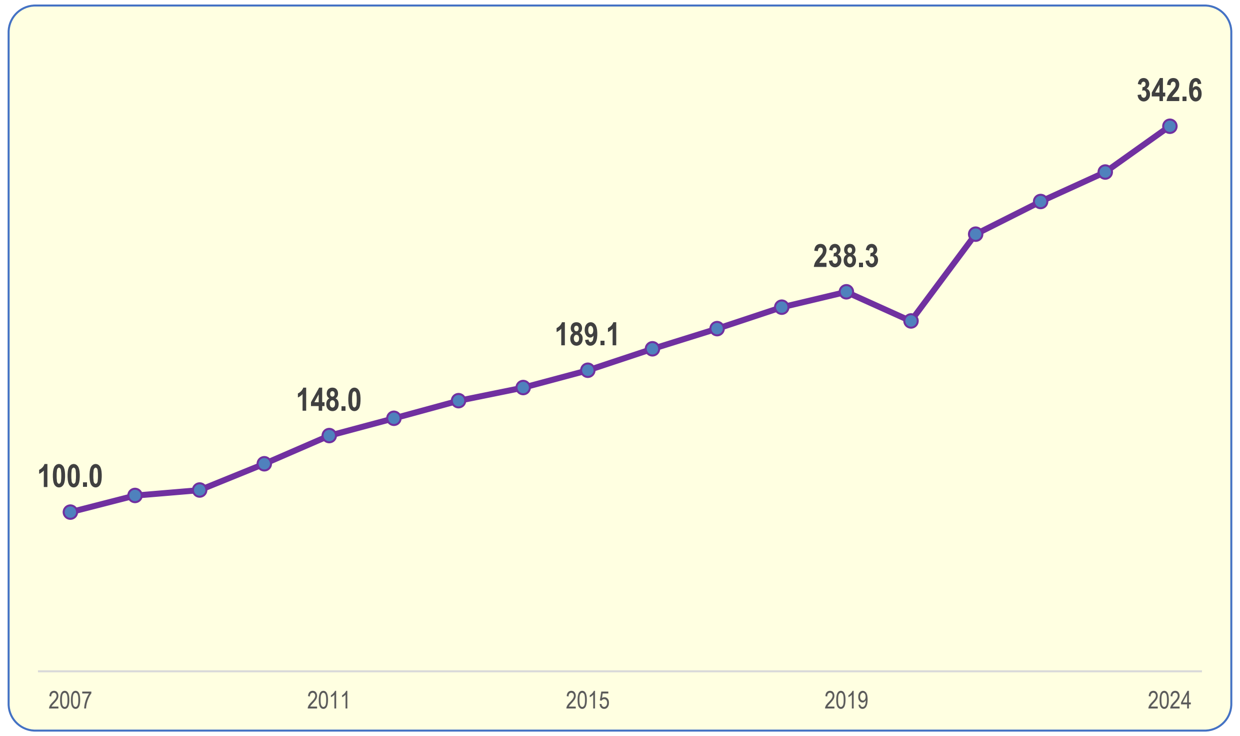
Peru: GDP and Gross Value Added by Institutional Sectors 2007 - 2024

Value index (Base 2007 = 100)

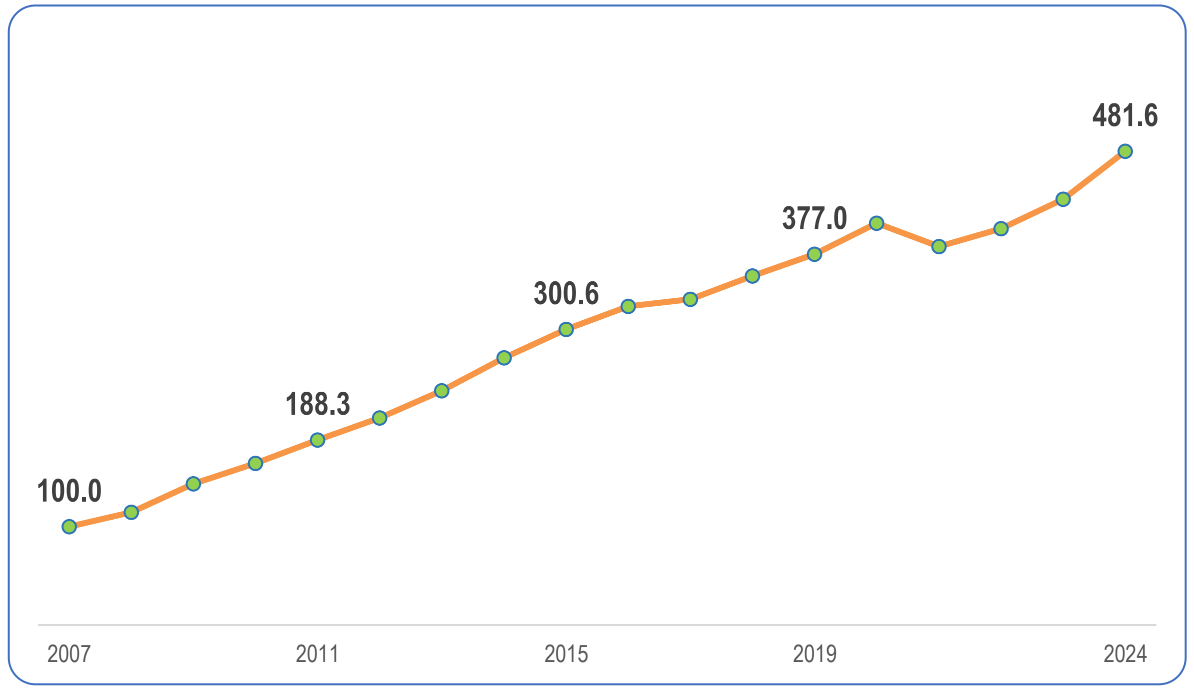
S.11 Nonfinancial Corporations



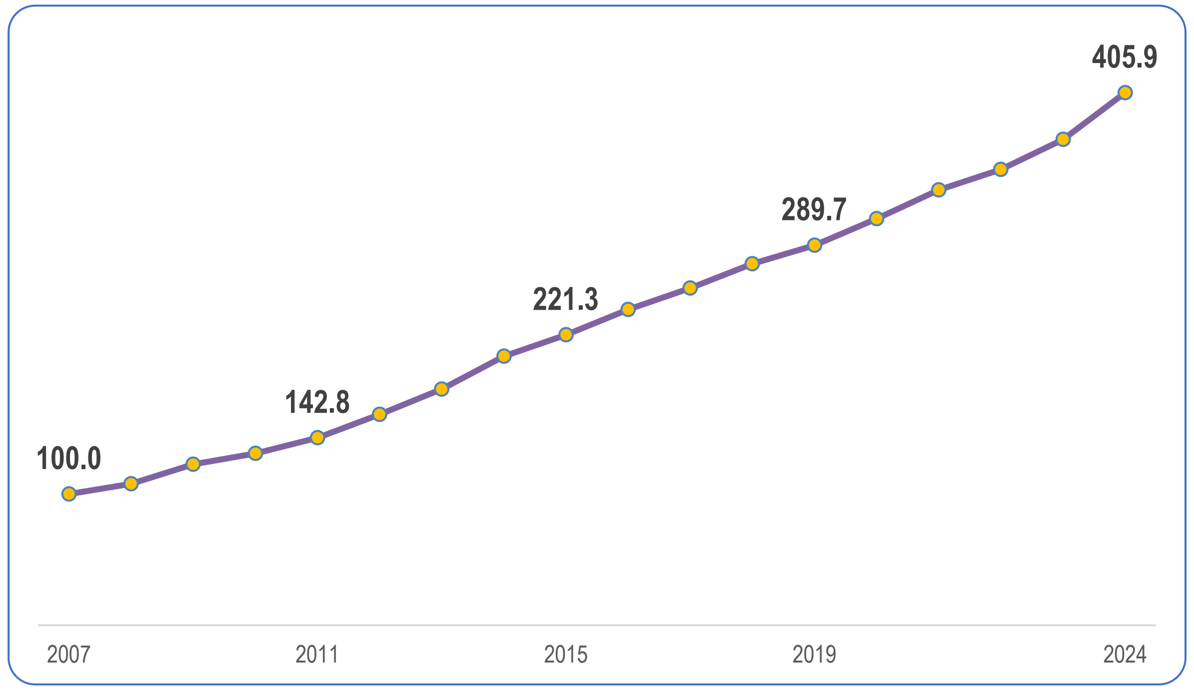
S.1 Total Economy



S.12 Financial corporations



S.13 General Government



Between 2007 and 2024 at current prices, the economy increased 3.4 times, Non-Financial Corporations 3.5 times, Financial Corporations 4.8 times, the Government 4.1 times and Households 3.1 times.

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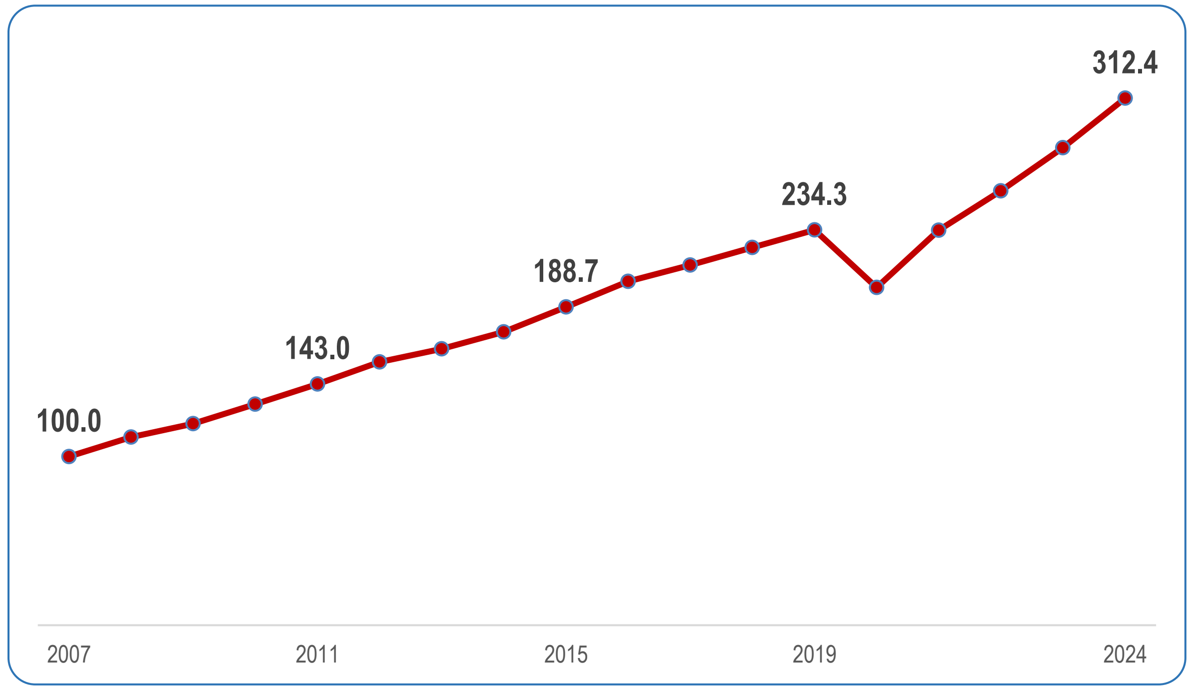
S.14 Households[1/]

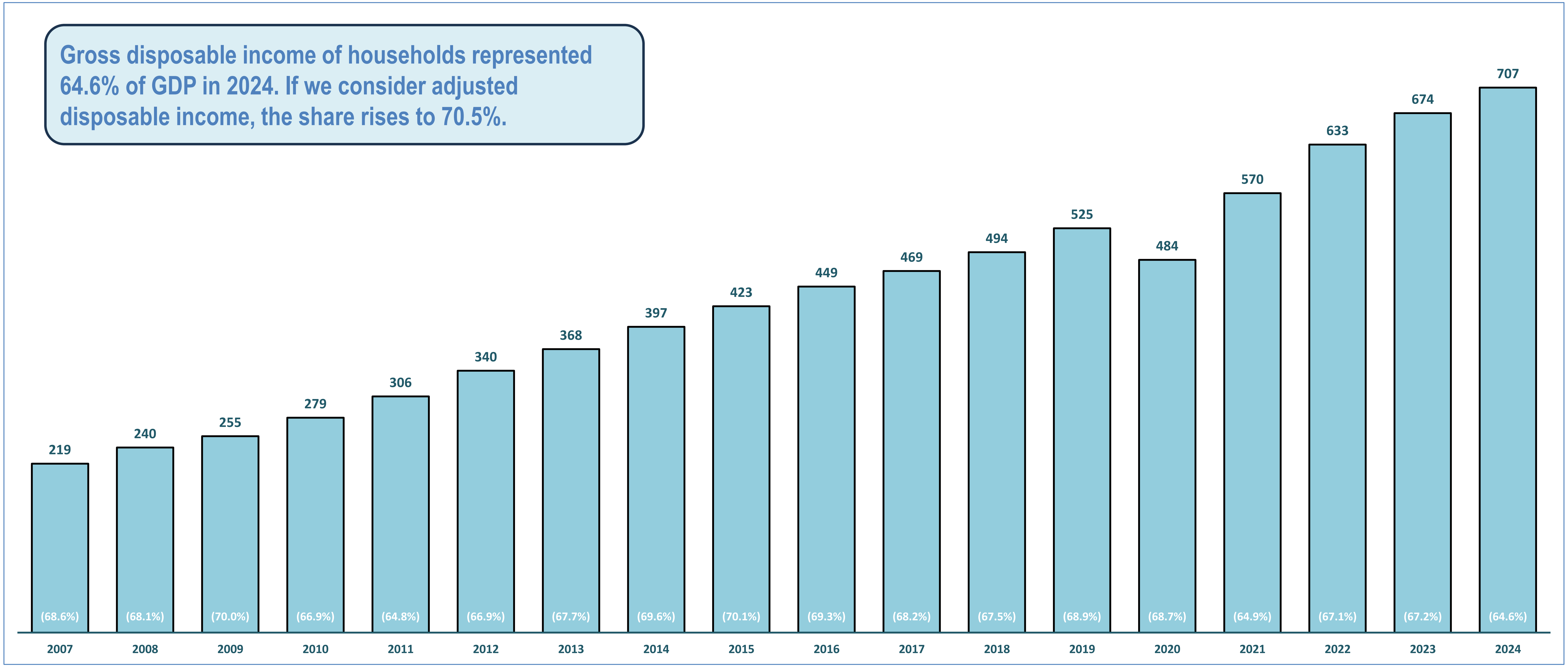


1/ Includes non-profit institutions serving households

3.3 INSTITUTIONAL SECTORS HOUSEHOLDS

Peru: Gross Disposable Household Income[1/] 2007 – 2024

(Billion soles and percentage of GDP)



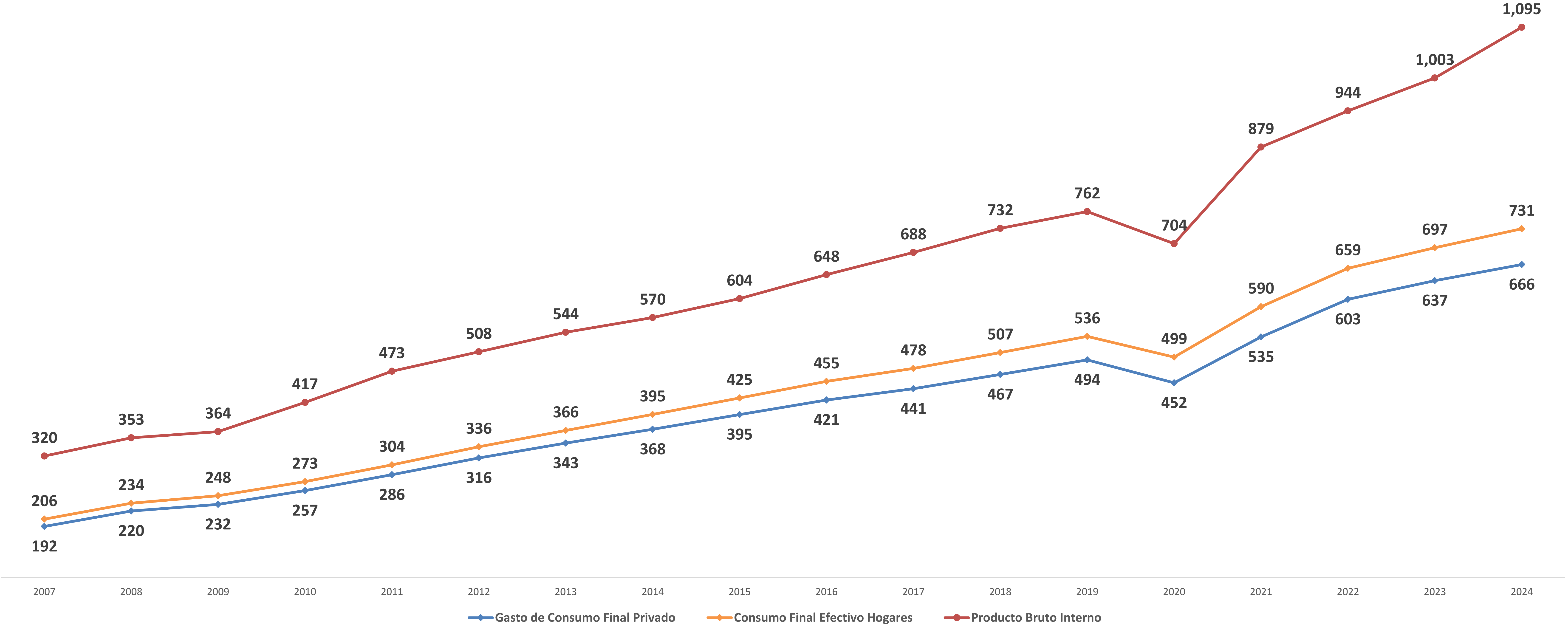
1/ Includes non-profit institutions that serve households

Source: National Institute of Statistics and Informatics

3.4 INSTITUTIONAL SECTOR HOUSEHOLDS

Peru: GDP, Private Final Consumption and Actual Household Final Consumption[1/]2007 – 2024

(Billions of soles)



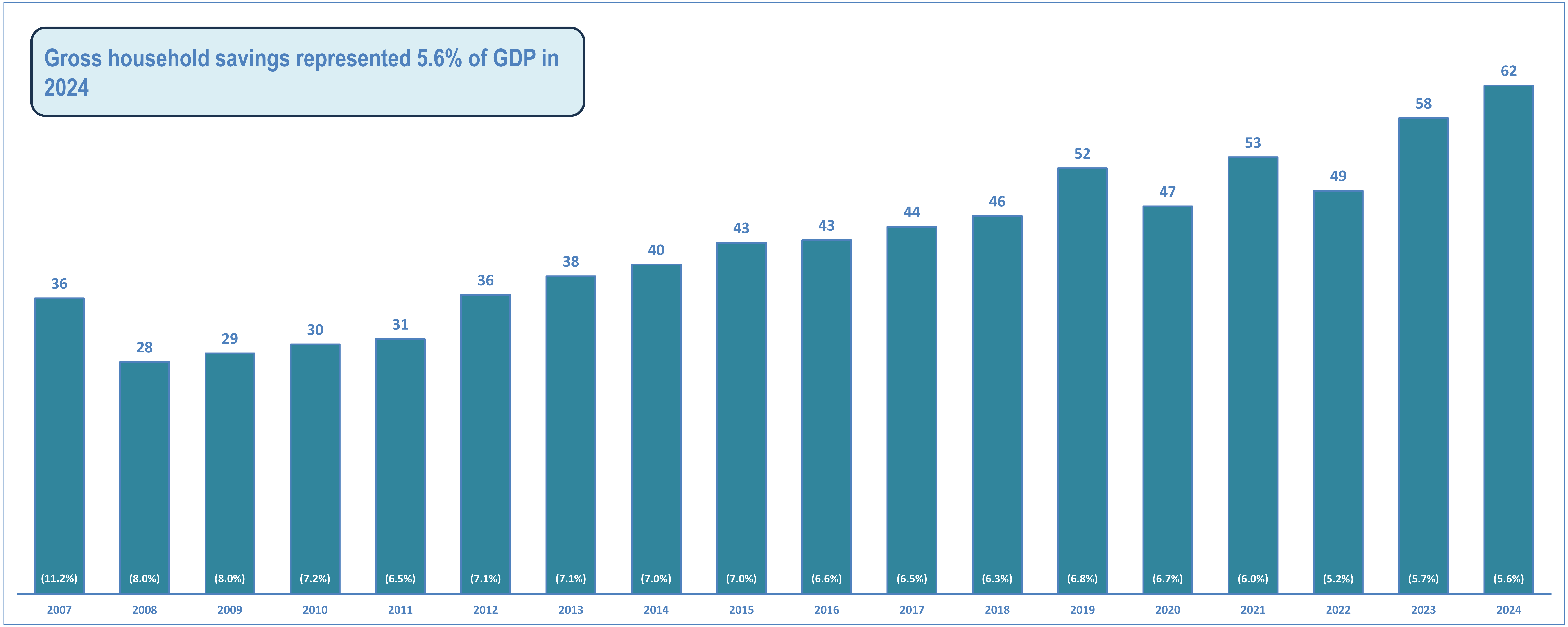
1/ Includes spending by households and non-profit institutions that serve households

Source: National Institute of Statistics and Informatics

3.5 INSTITUTIONAL SECTOR HOUSEHOLDS

Peru: Gross Household Savings[1/], 2007 – 2024

(Billions of soles and percentage of GDP)

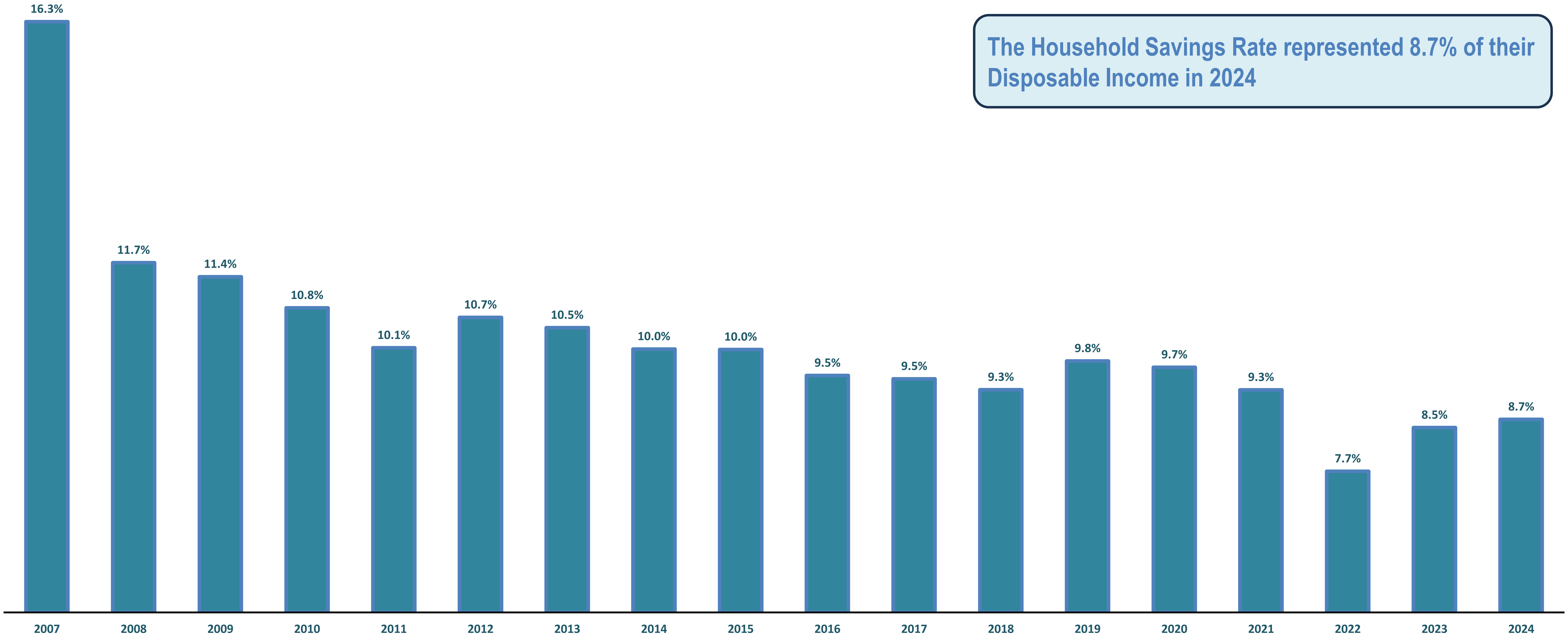


1/ Includes non-profit institutions that serve households

Source: National Institute of Statistics and Informatics

Peru: Savings Rate of the Households[1/], 2007 -2021

(As a percentage of your disposable income)



1/ Includes non-profit institutions that serve households

Savings Rate: Gross Savings / Gross Disposable Income

Source: National Institute of Statistics and Informatics

3.7 HOUSEHOLD PARTICIPATION IN SECTORAL ACCOUNTS

PERU: NON-FINANCIAL ACCOUNTS, 2024

Values at current prices

(Percentage structure and billions of soles)

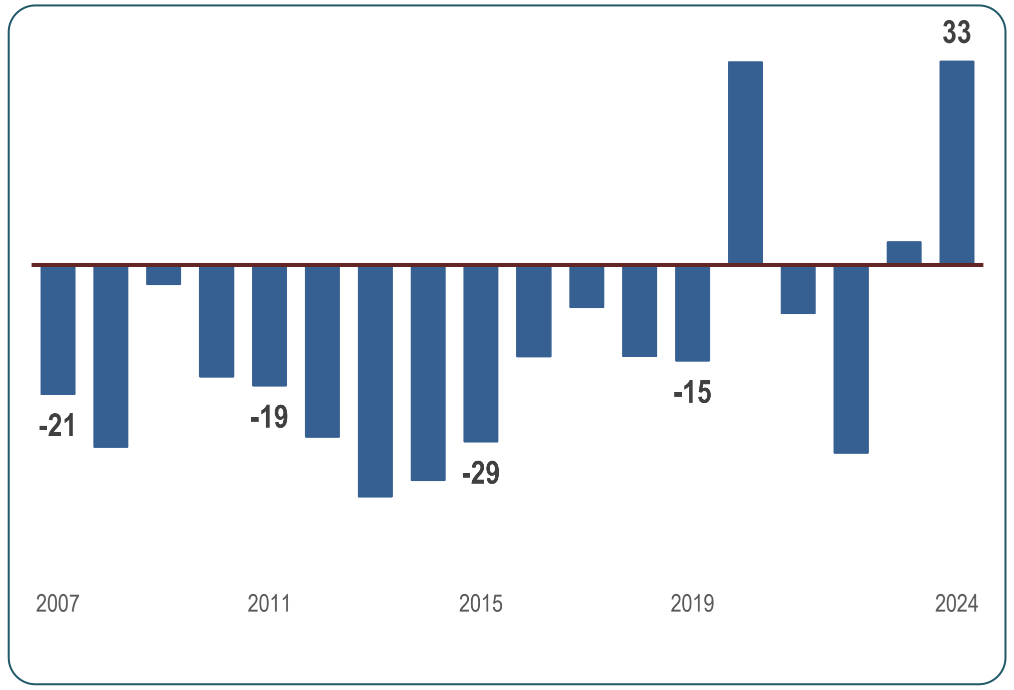
Accounts	Accounting balance /Aggregate	Non-financial corporations	Financial corporations	General Government	Households [1/]	Total Economy
Production	Gross Production Value	59.7%	4.2	8.9	27.2	1,795
	Gross Domestic Product	51.4%	4.5%	9.5%	27.2%	1,095
Generation of Income	Gross Operating Surplus	84.5	7.3	2.0	6.3	469
	Gross mixed income				100.0	230
Allocation of Primary Income	Gross Balance of Primary Income / Gross National Income	16.7	3.5	9.2	70.6	1,032
Secondary Distribution of Income	Gross Disposable Income	12.5	4.9	15.9	66.7	1,060
Use of Adjusted Disposable Income	Gross Savings	53.5	13.0	8.7	24.8	248
Capital	Gross Fixed Capital Formation	46.1	1.0%	24.3%	28.6%	225
	Net Lending (+) / Net Borrowing (-)	33	30	-40	9	32

1/ Includes the institutional sector of non-profit institutions serving households

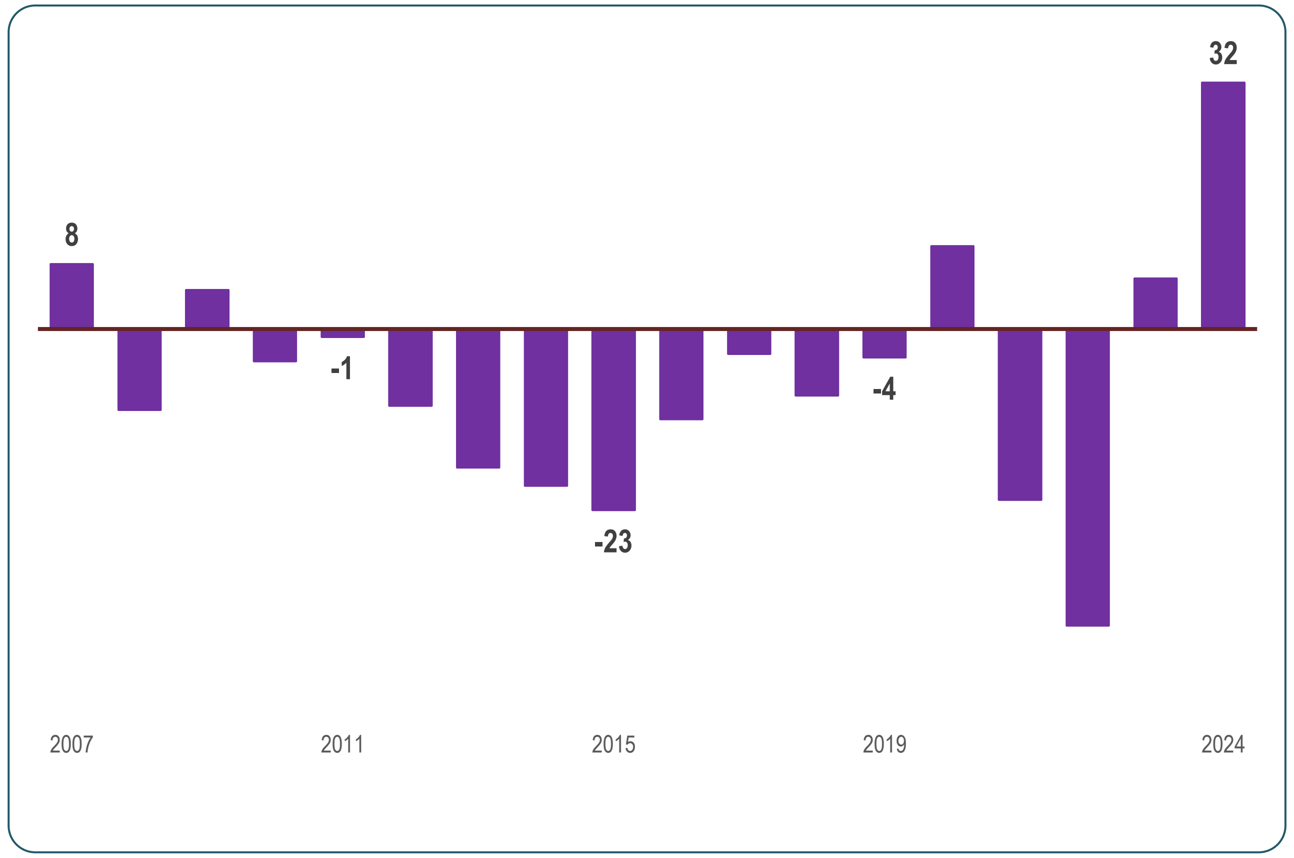
Source: National Institute of Statistics and Informatics

Peru: Net Lending (+) or Net Borrowing (-) by Institutional Sectors 2007 - 2024
(Billions of soles)

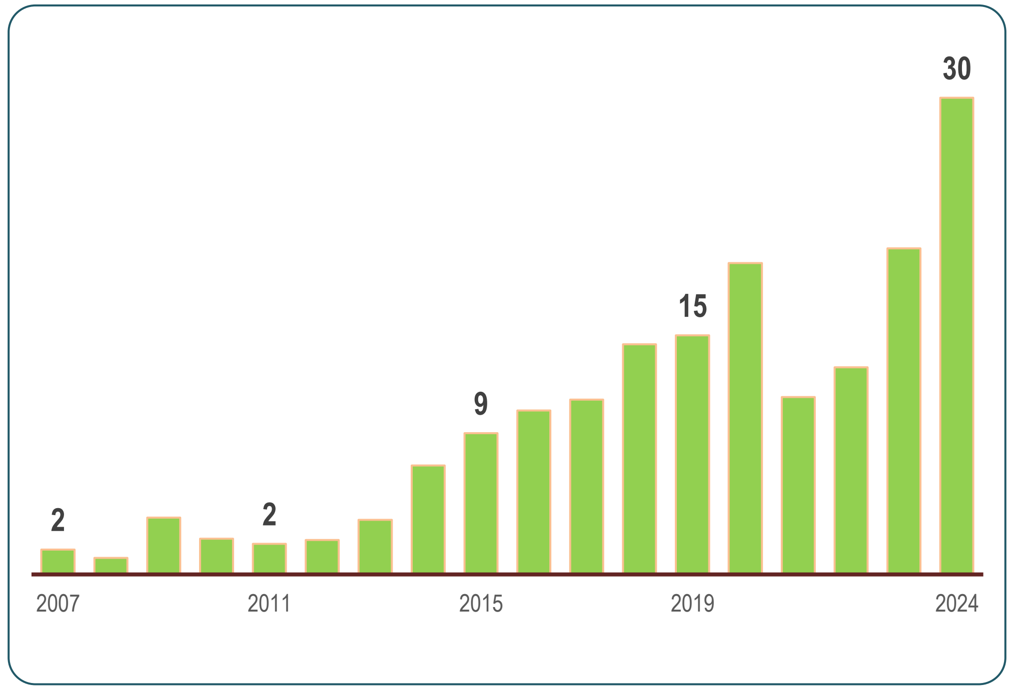
S.11 Nonfinancial Corporations



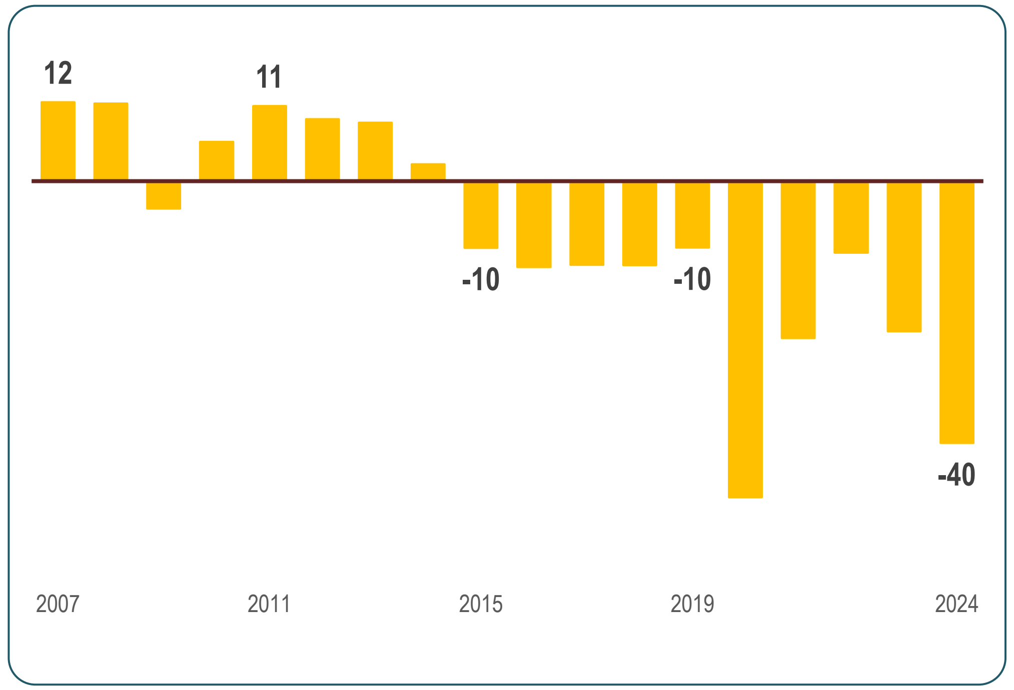
S.1 Total Economy



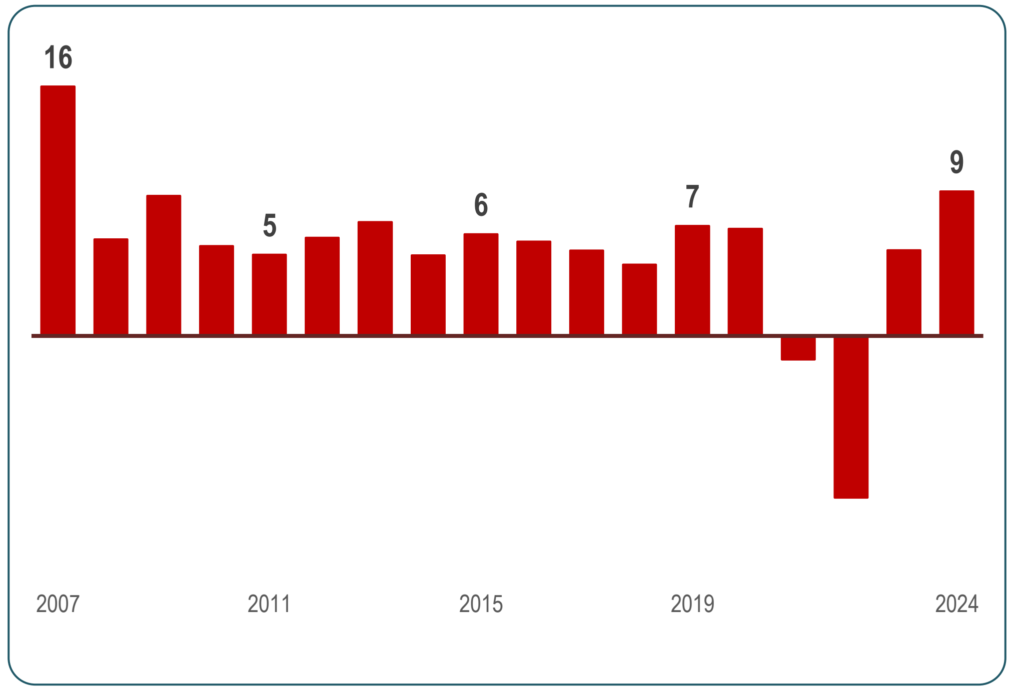
S.12 Financial corporations



S.13 General Government



S.14 Households1/

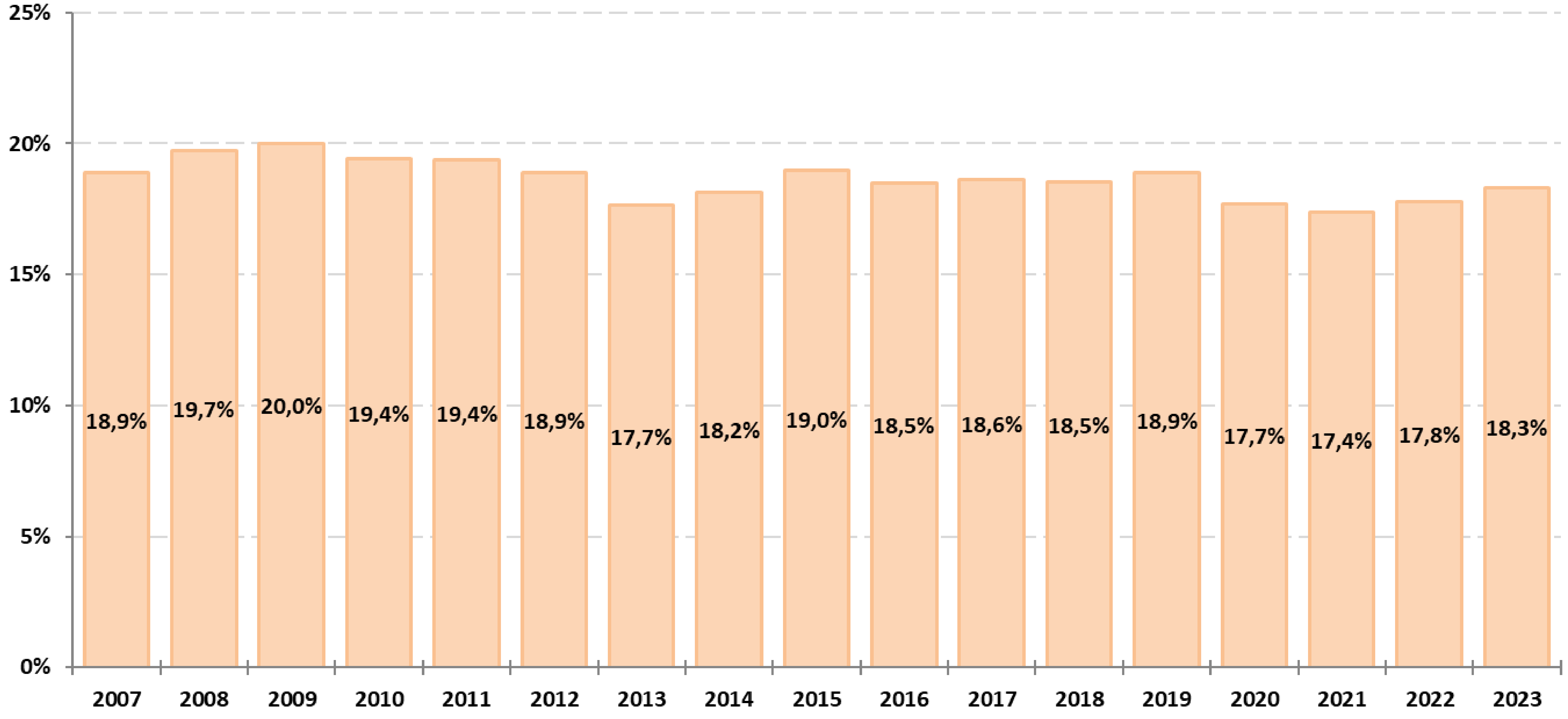


Source: National Institute of Statistics and Informatics

1/ Includes non-profit institutions serving households

GDP OF THE INFORMAL SECTOR, 2007 to 2023

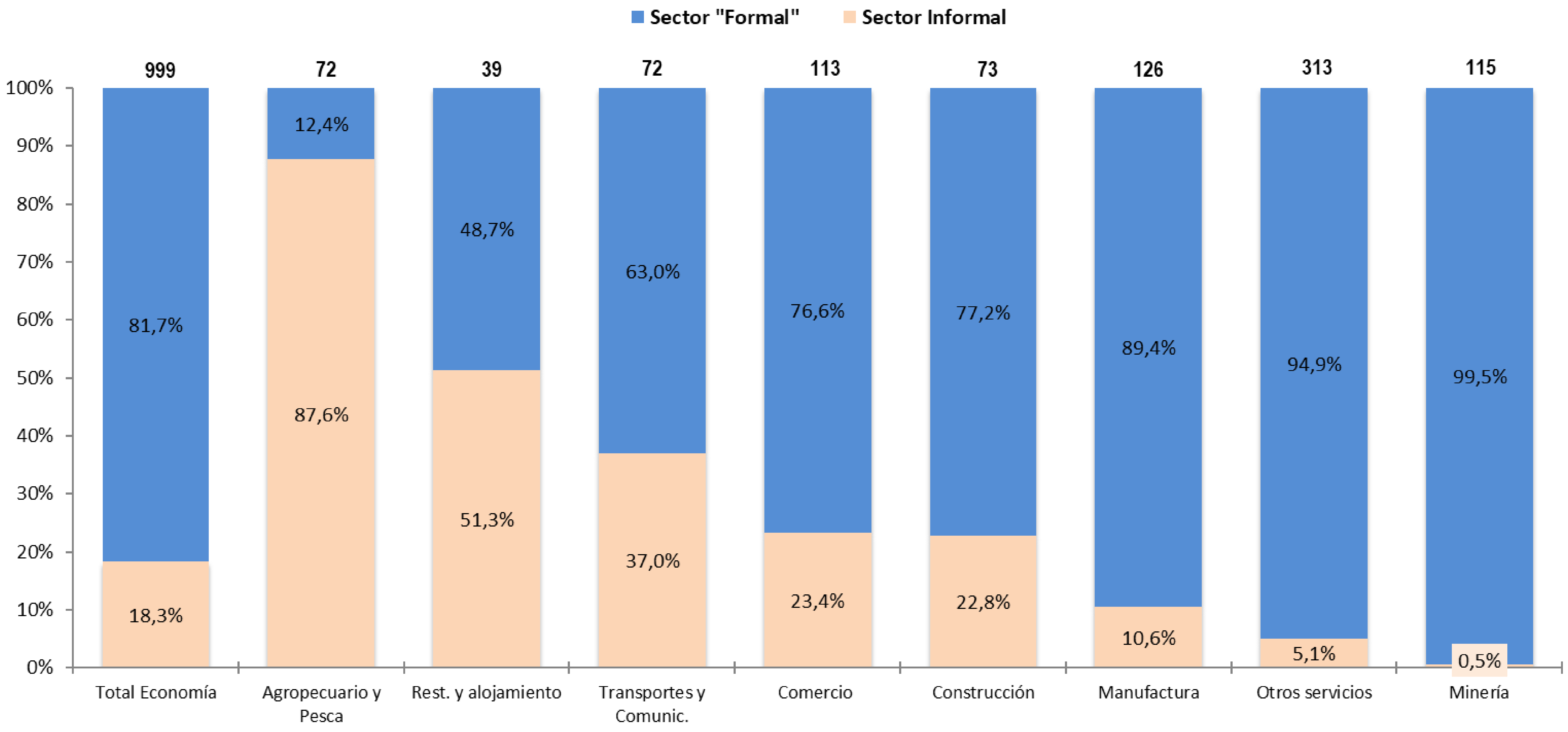
(Percentage relative to the economy's GDP)



Source: National Institute of Statistics and Informatics – National Accounts

PARTICIPATION OF THE INFORMAL SECTOR IN GDP BY ECONOMIC ACTIVITY, 2023

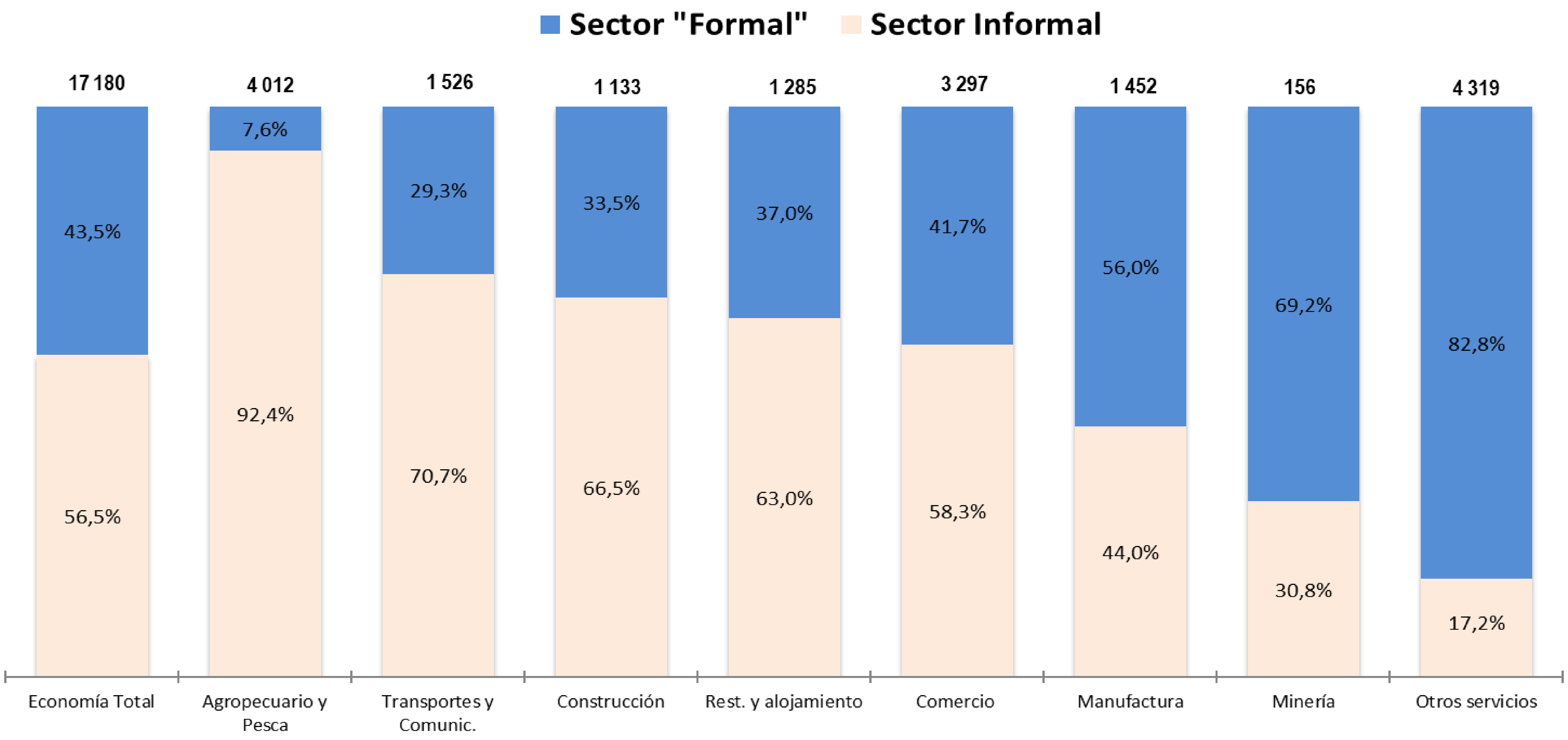
(Billions of current soles)



Source: National Institute of Statistics and Informatics – National Accounts

PARTICIPATION OF THE INFORMAL SECTOR IN EMPLOYMENT BY ECONOMIC ACTIVITY, 2023

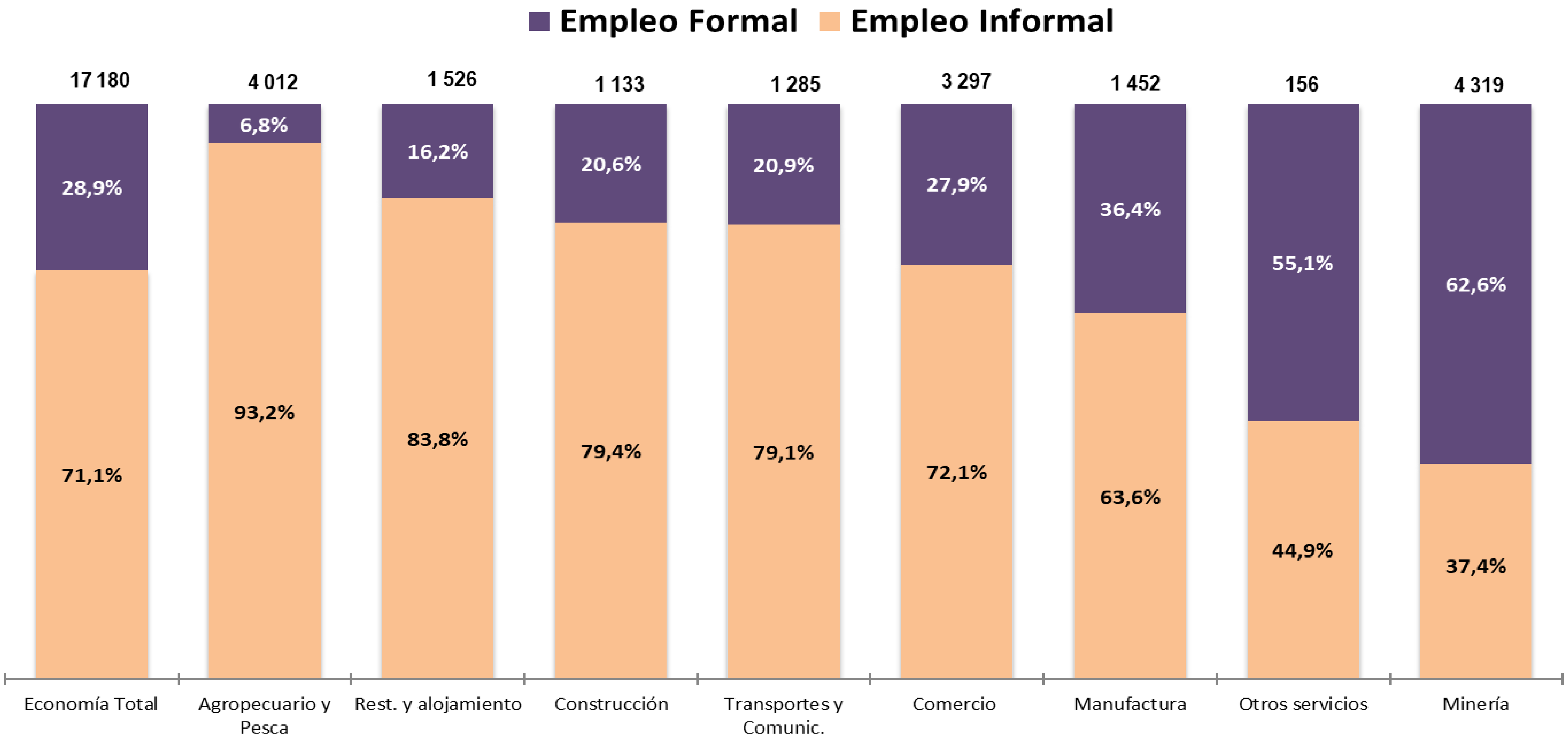
(Thousands of people employed)



Source: National Institute of Statistics and Informatics – National Accounts

PARTICIPATION OF INFORMAL EMPLOYMENT IN EMPLOYMENT BY ECONOMIC ACTIVITY, 2023

(Thousands of people employed)



Source: National Institute of Statistics and Informatics – Continuing National Employment Survey

3.10 INFORMAL EMPLOYMENT

EVOLUTION OF THE INFORMAL EMPLOYMENT RATE, BY AREA OF RESIDENCE, 2022-2025

(Percentage)

Periodo	Nacional			Área de residencia					
				Urbana			Rural		
	Total	Informal	Formal	Total	Informal	Formal	Total	Informal	Formal
2022									
Enero-Diciembre 2022	**100,0**	74,0	26,0	**100,0**	68,5	31,5	**100,0**	95,4	4,6
2023									
Abril 2022-Marzo 2023	**100,0**	73,5	26,5	**100,0**	68,0	32,0	**100,0**	95,1	4,9
Julio 2022-Junio 2023	**100,0**	72,7	27,3	**100,0**	67,2	32,8	**100,0**	94,9	5,1
Octubre 2022-Septiembre 2023	**100,0**	71,9	28,1	**100,0**	66,3	33,7	**100,0**	94,6	5,4
Enero-Diciembre 2023	**100,0**	71,1	28,9	**100,0**	65,5	34,5	**100,0**	94,1	5,9
2024									
Abril 2023-Marzo 2024	**100,0**	71,2	28,8	**100,0**	65,6	34,4	**100,0**	94,1	5,9
Julio 2023-Junio 2024	**100,0**	71,1	28,9	**100,0**	65,6	34,4	**100,0**	94,3	5,7
Octubre 2023-Septiembre 2024	**100,0**	71,2	28,8	**100,0**	65,6	34,4	**100,0**	94,5	5,5
Enero-Diciembre 2024	**100,0**	70,9	29,1	**100,0**	65,4	34,6	**100,0**	94,5	5,5
2025									
Abril 2024-Marzo 2025	**100,0**	70,7	29,3	**100,0**	65,1	34,9	**100,0**	94,6	5,4

Fuente: INEI. Encuesta Permanente de Empleo Nacional (EPEN).

Thank you so much

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