



INFORME DE GESTION ENERO 2021

INDICADORES GLOBALES

ENERO
2021

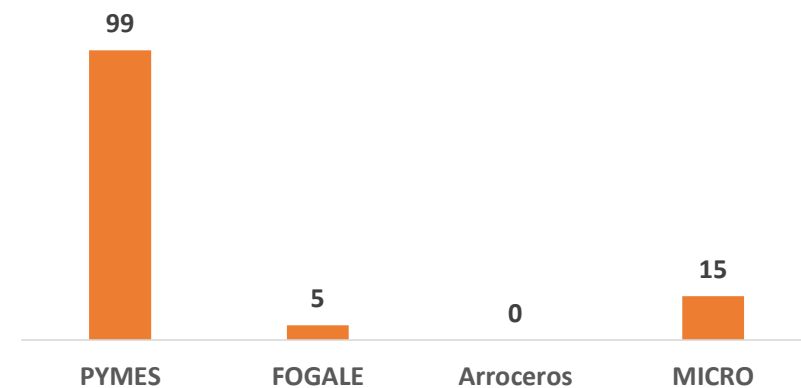
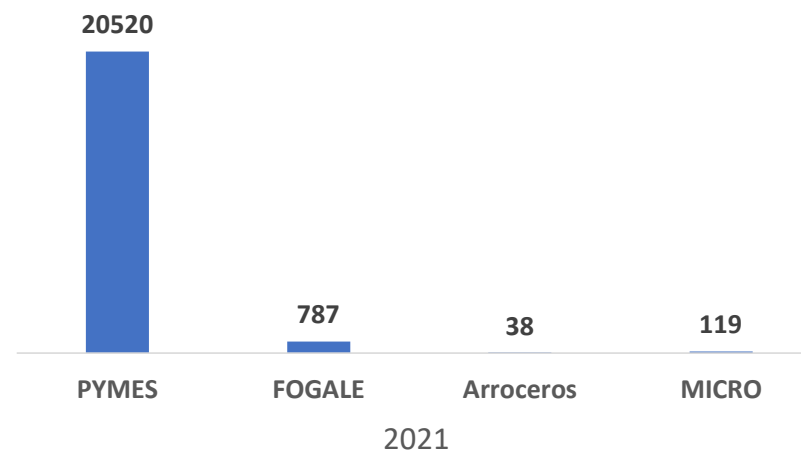
| | 2009- 2020 | 2021 |
|--------------------------------|------------------------|----------------------|
| Monto Total Garantizado | USD 276.570.428 | USD 1.851.991 |
| Monto Total Crédito | USD 563.918.671 | USD 3.274.602 |
| Número de Operaciones | 21.464 | 119 |
| Garantía Promedio | USD 12.885 | USD 15.563 |
| Crédito Promedio | USD 26.273 | USD 27.518 |
| Cobertura Promedio | 49% | 57% |

Cantidad de garantías por fondo

ENERO
2021

2009-2020

| Fondo | # 2009- 2020 | # 2021 |
|-----------|-----------------|-----------|
| PYMES | 20520 | 99 |
| FOGALE | 787 | 5 |
| Arroceros | 38 | 0 |
| MICRO | 119 | 15 |

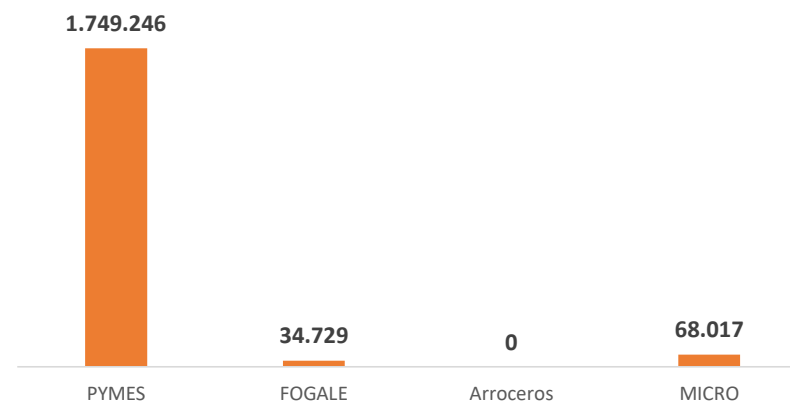


Monto de garantías por fondo

ENERO
2021

2009-2020

| Fondo | Monto de garantías (USD) 2009- 2020 | Monto de garantías (USD) 2021 |
|-----------|-------------------------------------|-------------------------------|
| PYMES | 258.292.841 | 1.749.246 |
| FOGALE | 16.358.012 | 34.729 |
| Arroceros | 1.582.046 | - |
| MICRO | 417.769 | 68.017 |



Cantidad de garantías por operador

ENERO
2021

| Institución | # 2009- 2020 | # 2021 |
|-------------|-----------------|-----------|
| SANTANDER | 5763 | -1 |
| BROU | 4115 | -115 |
| BBVA | 3459 | 15 |
| BANDES | 2516 | 9 |
| Scotiabank | 2309 | 21 |
| ITAU | 1543 | 1 |
| HSBC | 709 | 10 |
| RMSA | 587 | 165 |
| FUCAC | 296 | 3 |
| FUCEREP | 137 | 2 |
| ACAC | 93 | 0 |
| Coopace | 17 | 2 |
| Proleco | 18 | 4 |
| HERITAGE | 9 | 2 |
| Cintepa | 8 | 1 |
| Fedu | 4 | 0 |

Montos en garantía USD por operador

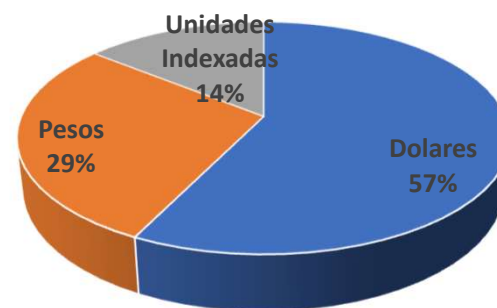
ENERO
2021

| Institución | 2009- 2020 | 2021 |
|-------------|------------|------------|
| SANTANDER | 70.528.683 | -27.825 |
| BROU | 52.555.624 | -1.157.736 |
| BBVA | 51.423.785 | 254.594 |
| ITAU | 28.550.625 | 31.135 |
| Scotiabank | 27.876.434 | 442.999 |
| BANDES | 22.440.649 | 104.256 |
| HSBC | 17.897.177 | 301.391 |
| RMSA | 2.531.603 | 1.750.929 |
| FUCEREP | 1.414.548 | 5.464 |
| FUCAC | 726.789 | 8.681 |
| ACAC | 272.727 | 0 |
| Heritage | 230.308 | 93.007 |
| Proleco | 103.065 | 37.436 |
| Coopace | 39.954 | 5.091 |
| Cintepa | 32.959 | 2.570 |
| Fedu | 27.588 | 0 |

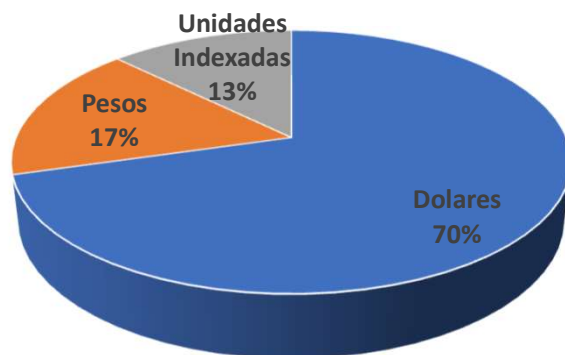
Distribución por moneda (Base USD)

| Moneda | # 2009- 2020 | # 2021 |
|--------------------|-----------------|-----------|
| Dólares | 12.242 | 67 |
| Pesos | 6.355 | 34 |
| Unidades Indexadas | 2.867 | 18 |

Distribucion por monto de garantia 2021



Distribución por monto de garantia 2009-2020





SiGa
pymes

ENERO
2021

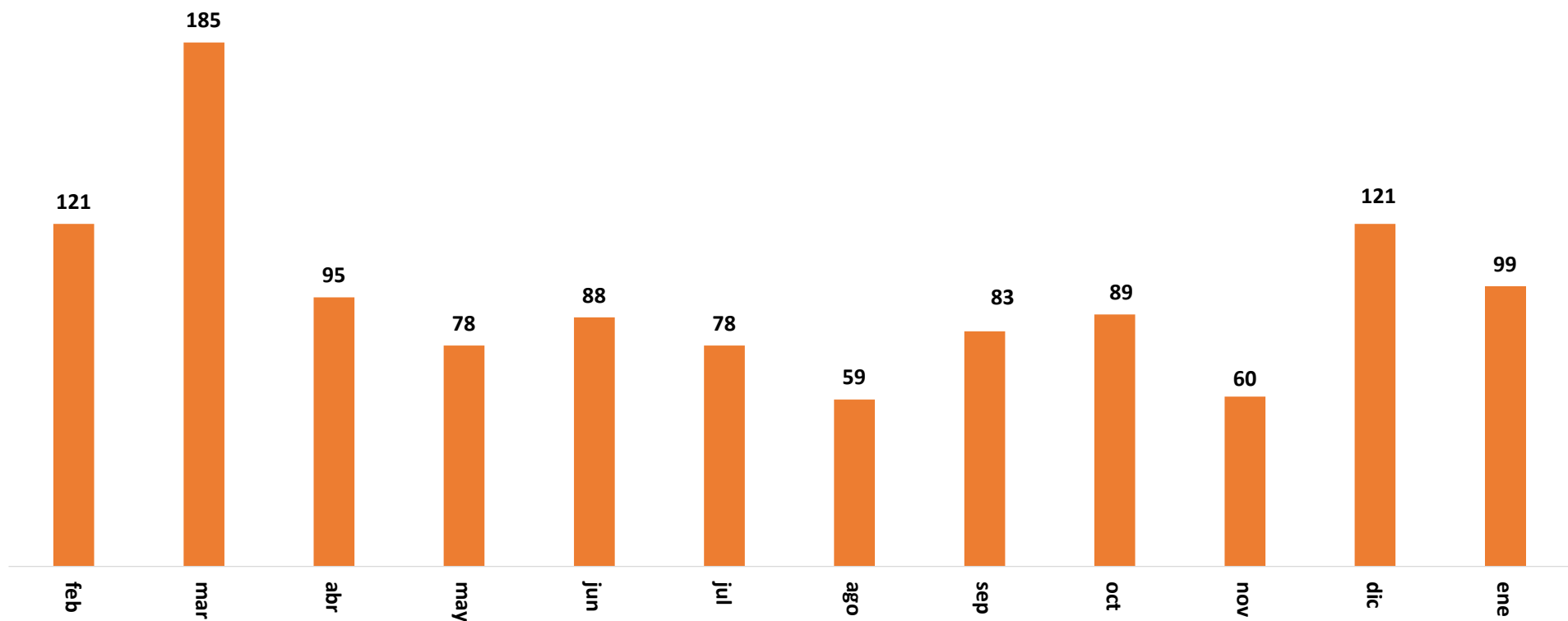
INDICADORES

ENERO
2021

| | 2009- 2020 | 2021 |
|--------------------------------|------------------------|----------------------|
| Monto Total Garantizado | USD 258.292.841 | USD 1.749.246 |
| Monto Total Crédito | USD 520.697.062 | USD 3.119.989 |
| Número de Operaciones | 20.520 | 99 |
| Garantía Promedio | USD 12.587 | USD 17.669 |
| Crédito Promedio | USD 25.375 | USD 31.515 |
| Cobertura Promedio | 50% | 56% |

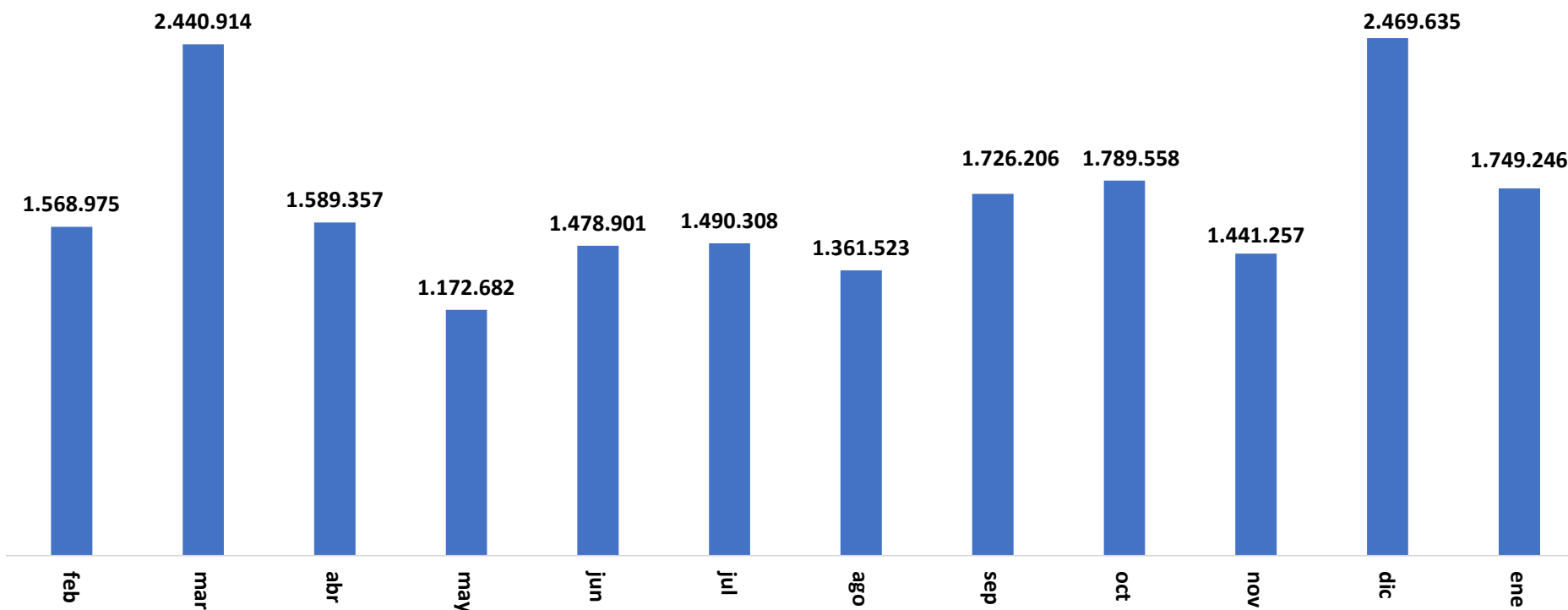
Colocación de garantías

Año móvil

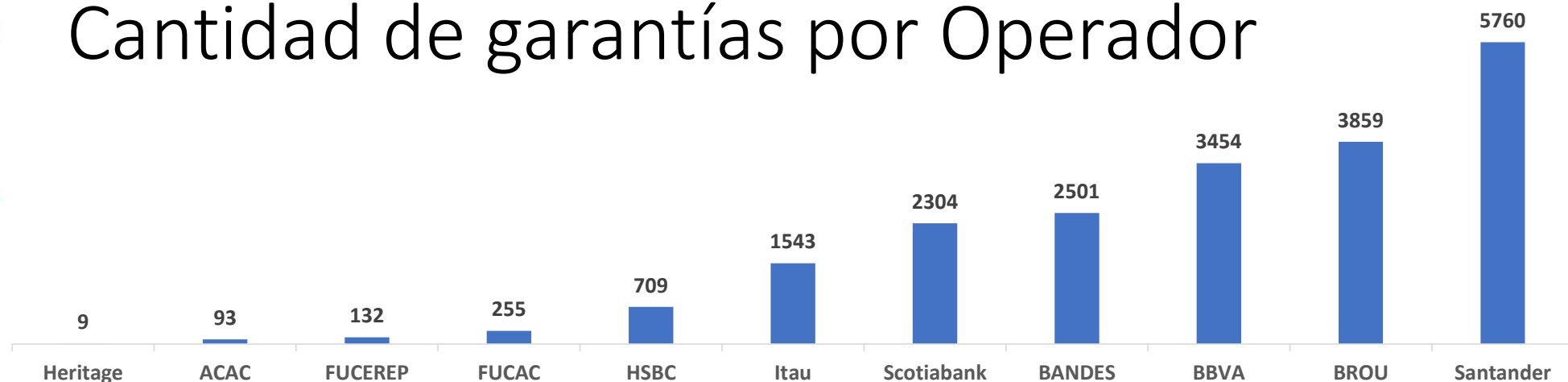


Monto de garantías (USD)

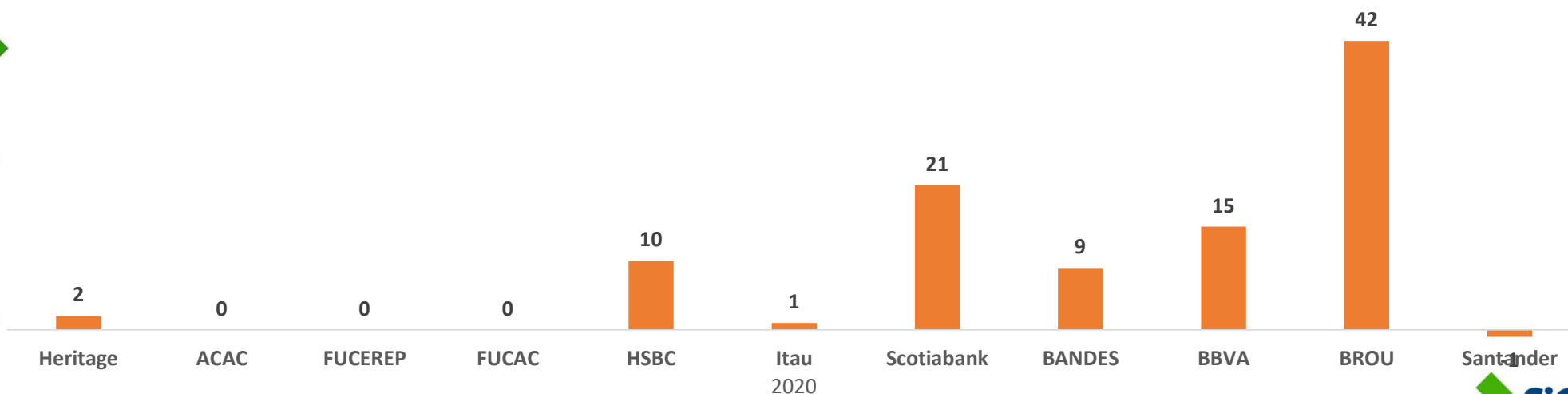
Año móvil



Cantidad de garantías por Operador

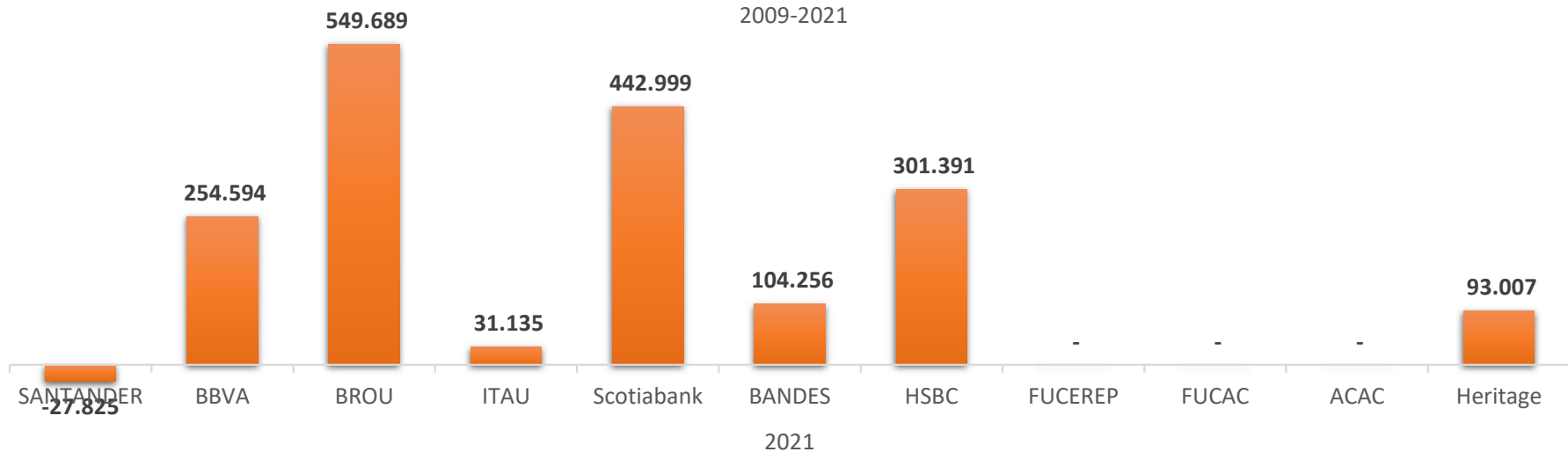
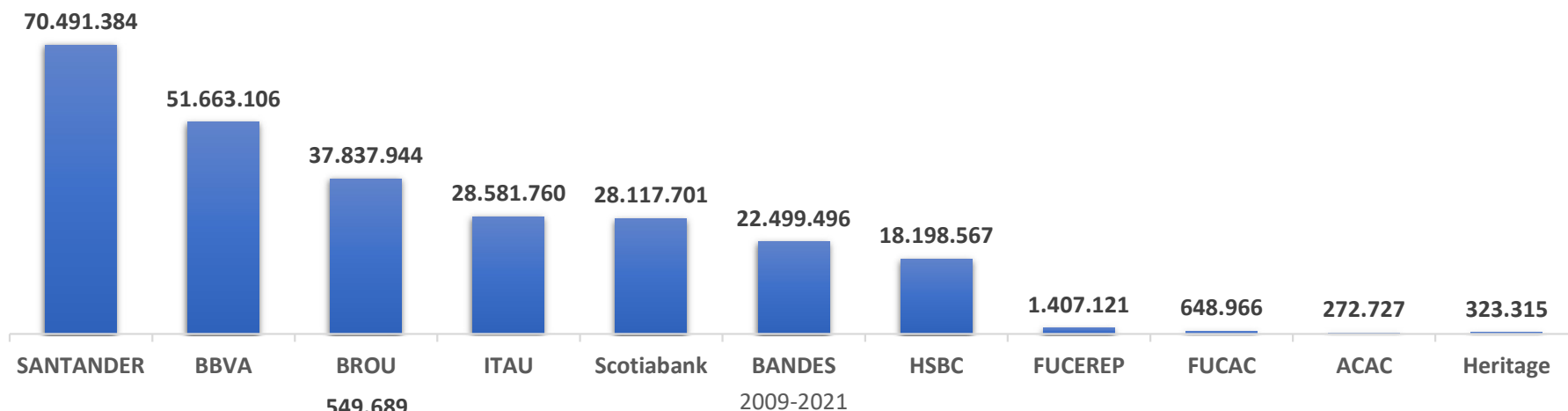


2009 - 2020



2020

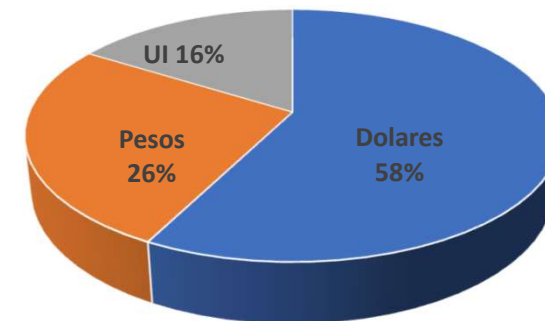
Monto de garantías por Operador (Base USD)



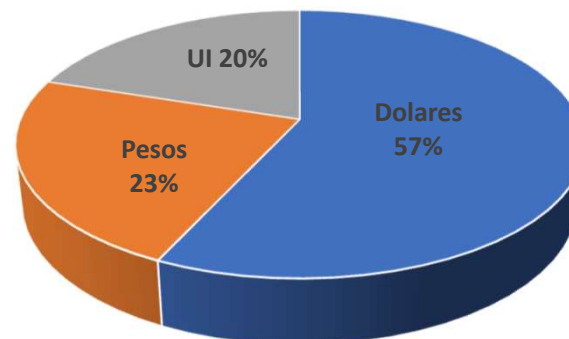
Distribución por moneda

| Moneda | # 2021 | Monto USD 2021 |
|---------|--------|----------------|
| Dólares | 57 | 995.903 |
| Pesos | 26 | 402.767 |
| UI | 16 | 350.576 |

garantías



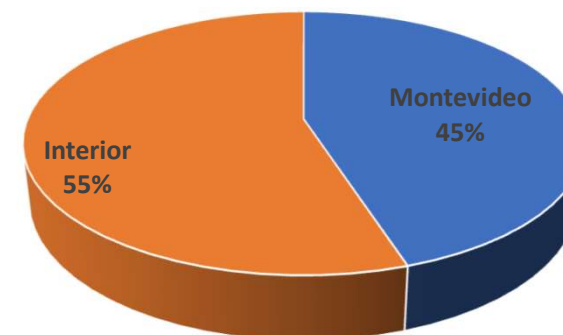
Montos de garantías



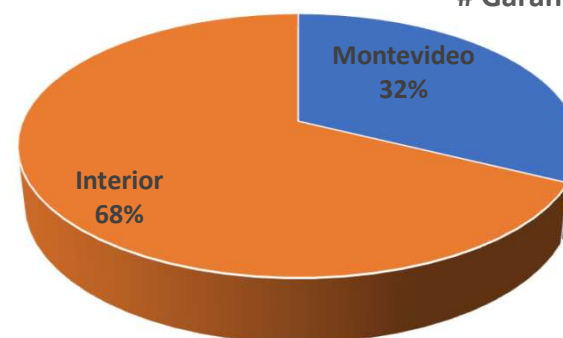
Distribución Geográfica

| Departamento | # 2021 | Monto USD 2021 |
|--------------|--------|----------------|
| Montevideo | 32 | 786.751 |
| Canelones | 9 | 209.880 |
| Soriano | 15 | 185.354 |
| San Jose | 9 | 113.115 |
| Florida | 7 | 79.705 |
| Rio Negro | 5 | 66.545 |
| Rocha | 3 | 62.700 |
| Colonia | 3 | 60.951 |
| Tacuarembó | 5 | 42.575 |
| Artigas | 1 | 40.500 |
| Maldonado | 2 | 28.625 |
| Rivera | 3 | 28.161 |
| Paysandu | 1 | 18.000 |
| Salto | 2 | 14.974 |
| Flores | 1 | 6.000 |
| Durazno | 1 | 5.409 |

Montos de garantías

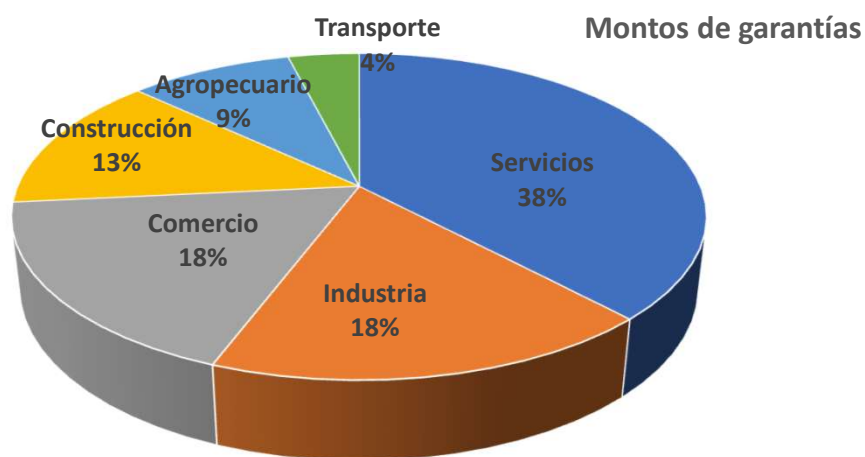
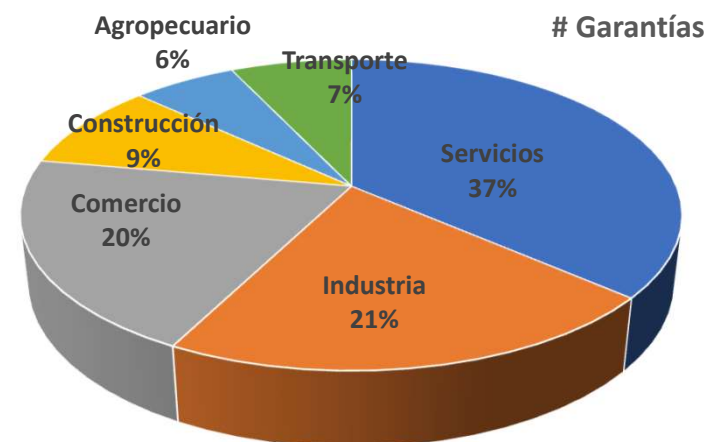


Garantías



Distribución de garantías por sector de actividad

| Sector | # 2021 | Montos USD 2021 |
|--------------|--------|-----------------|
| Servicios | 36 | 664.687 |
| Industria | 21 | 310.855 |
| Comercio | 20 | 308.915 |
| Construcción | 9 | 236.716 |
| Agropecuario | 6 | 158.903 |
| Transporte | 7 | 69.170 |





SiGa
micro

ENERO
2021

* Esta línea inició su operativa en marzo 2019

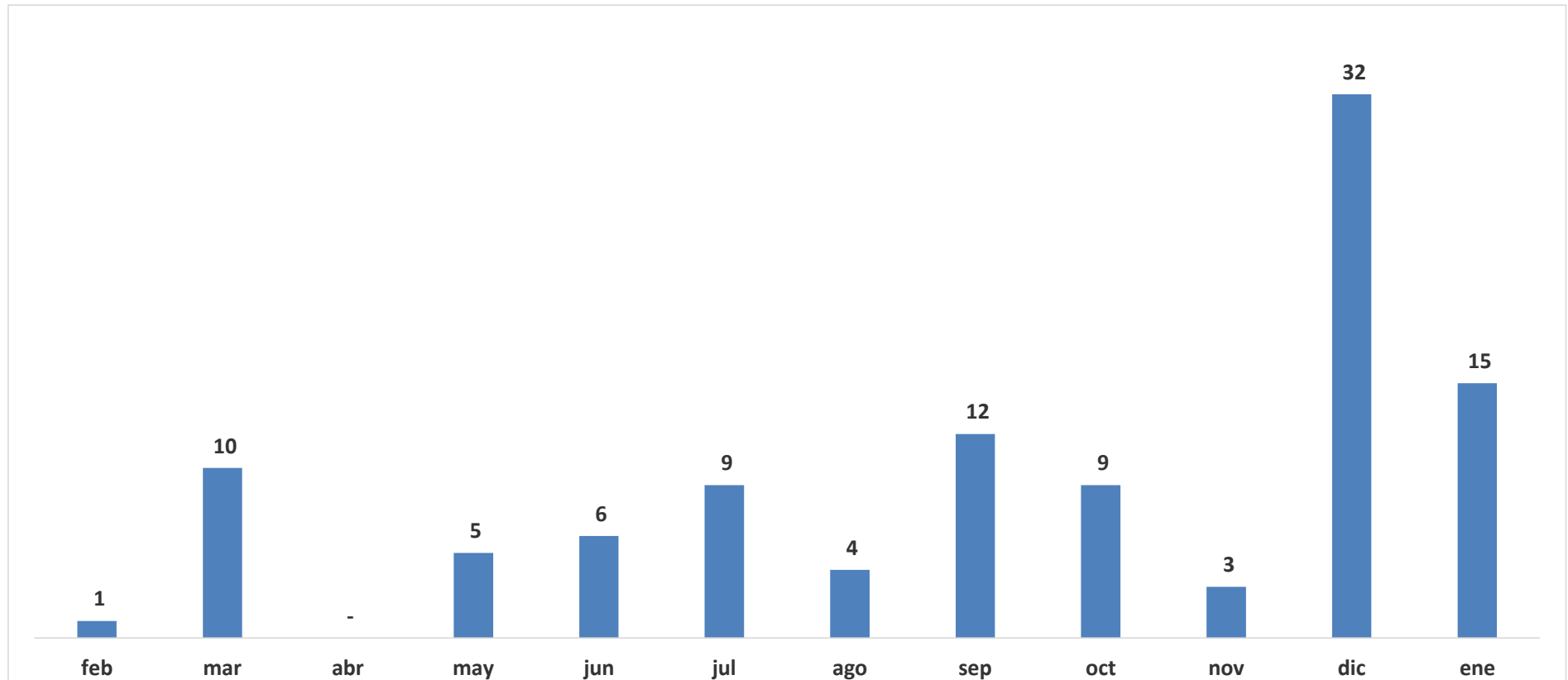
INDICADORES

ENERO
2021

| | 2020 | 2021 |
|--------------------------------|-------------|-------------|
| Monto Total Garantizado | USD 417.769 | USD 68.017 |
| Monto Total Crédito | USD 649.086 | USD 102.858 |
| Número de Operaciones | 119 | 15 |
| Garantía Promedio | USD 3.511 | USD 4.534 |
| Crédito Promedio | USD 5.455 | USD 6.857 |
| Cobertura Promedio | 64% | 66% |

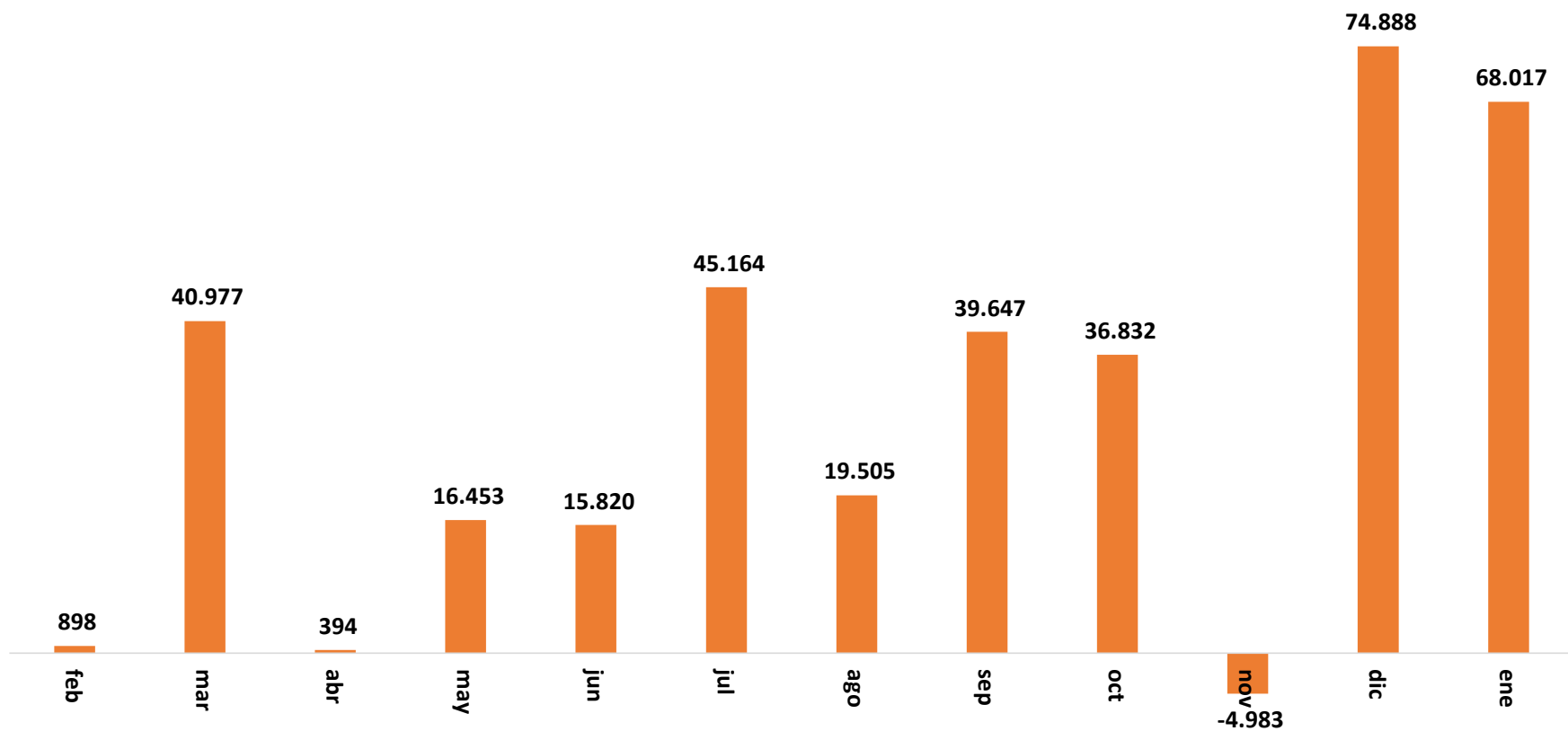
Colocación de garantías

Año móvil

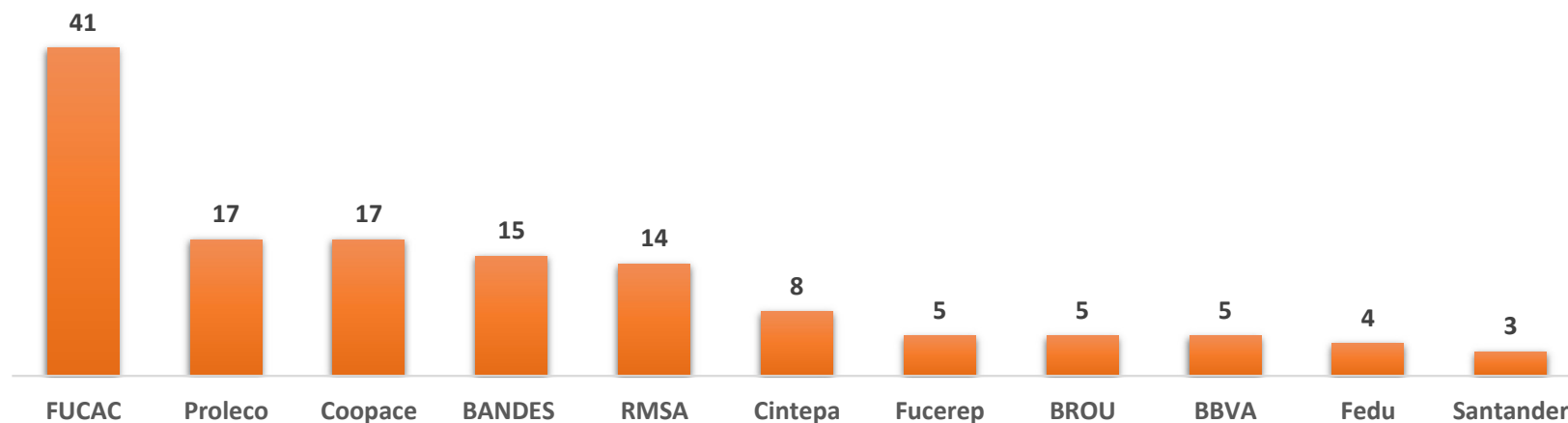


Monto de garantías (USD)

Año móvil

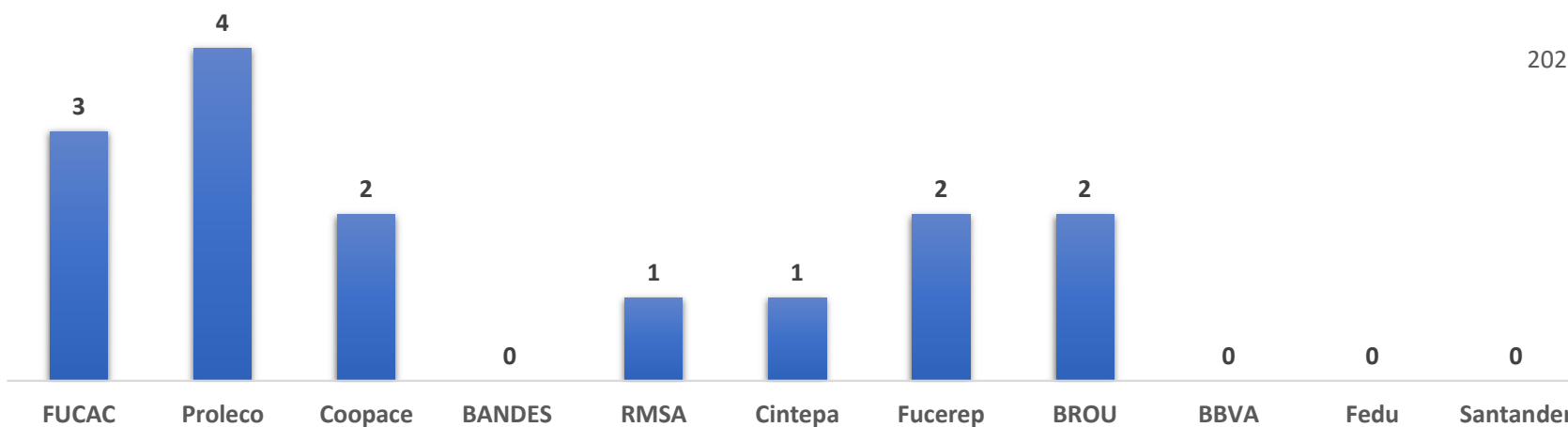


Cantidad de garantías por Operador

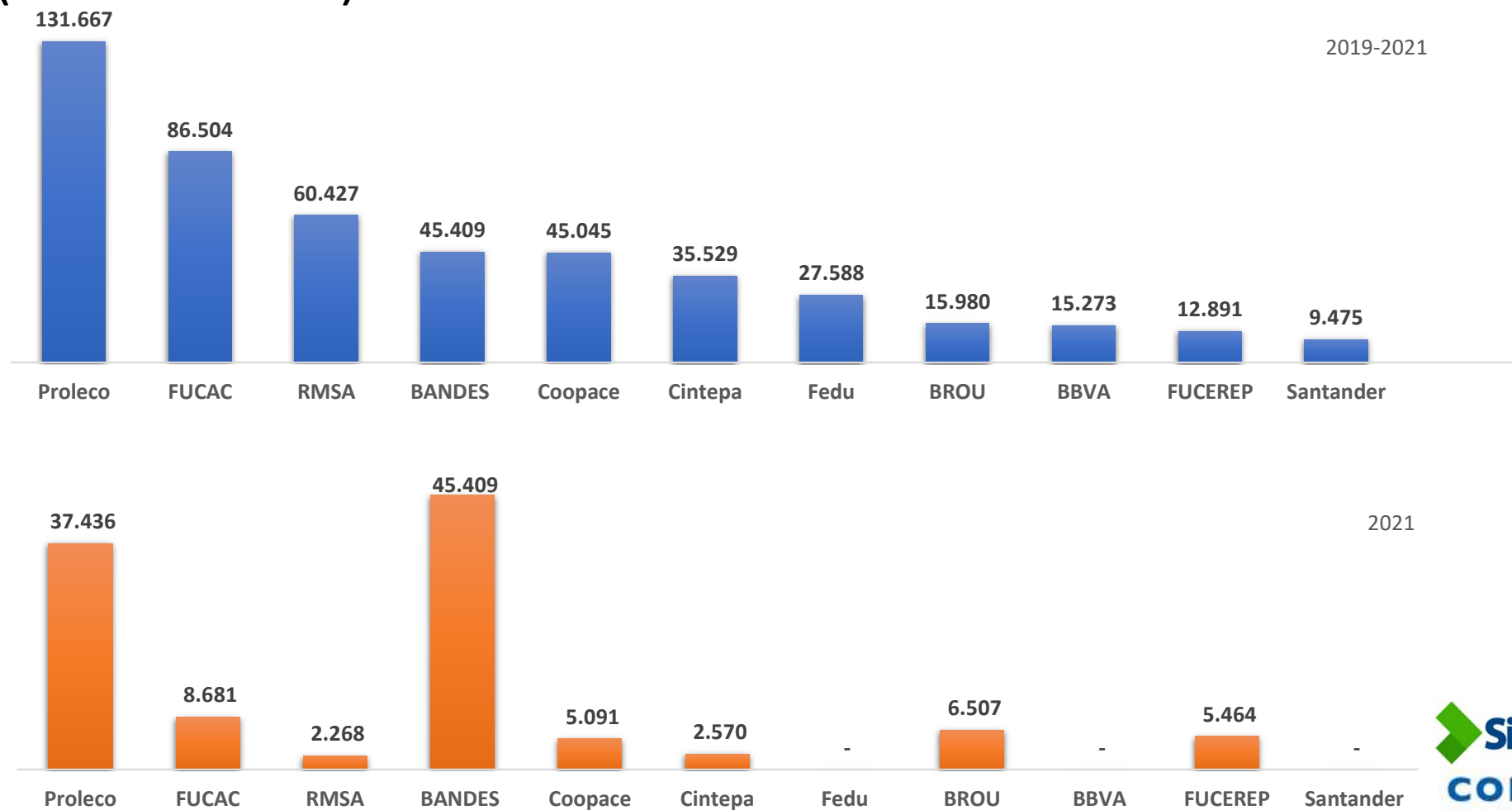


2019-2021

2021



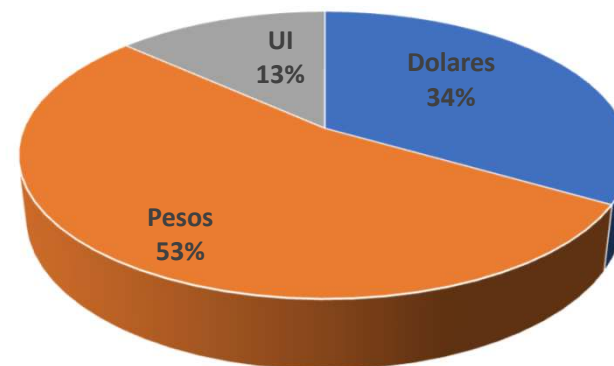
Monto de garantías por Operador (Base USD)



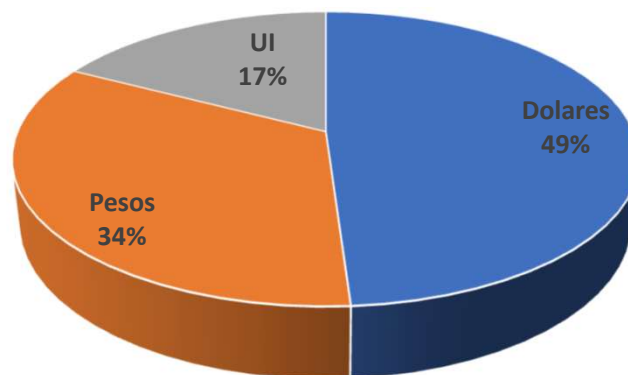
Distribución por moneda

2021

| Moneda | # 2021 | Montos USD 2021 |
|---------|--------|-----------------|
| Dolares | 5 | 33.291 |
| Pesos | 8 | 22.920 |
| UI | 2 | 11.806 |



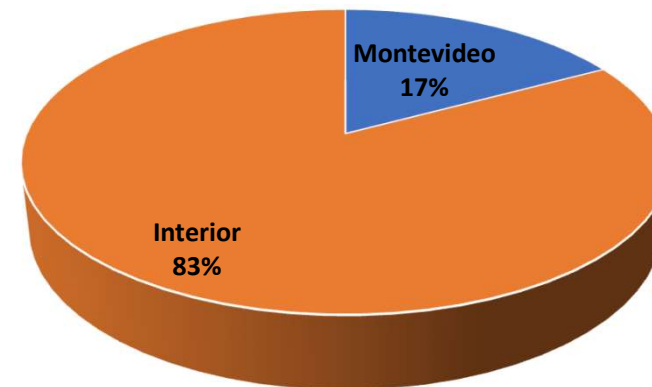
Montos 2021



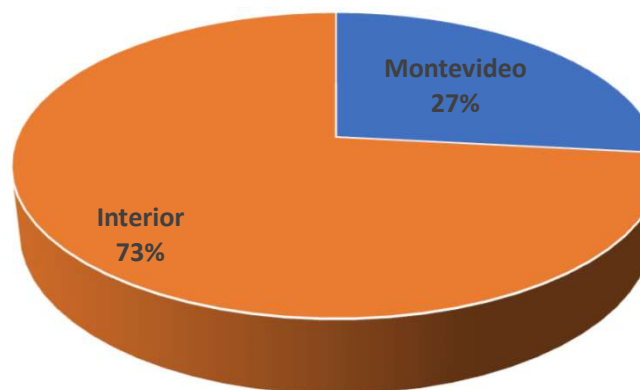
Distribución Geográfica

| Depto. | # garantías 2021 | Monto de garantías USD 2021 |
|------------|------------------|-----------------------------|
| COLONIA | 2 | 13.770 |
| CANELONES | 4 | 13.237 |
| PAYSANDU | 2 | 12.595 |
| MONTEVIDEO | 4 | 11.661 |
| FLORIDA | 1 | 11.291 |
| RIVERA | 1 | 3.311 |
| SORIANO | 1 | 2.151 |

monto de garantías

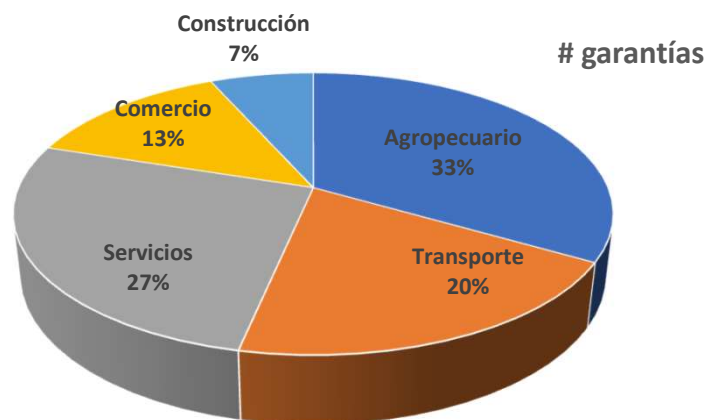
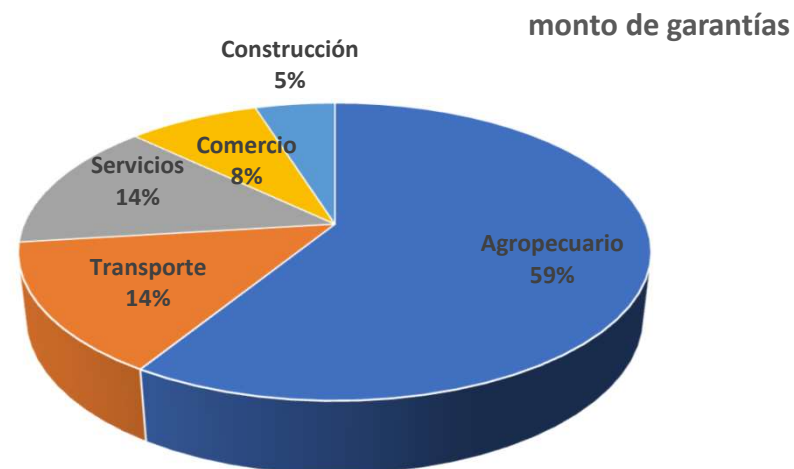


garantías



Distribución de garantías por sector de actividad

| Sector | # Garantías 2021 | Monto de garantías 2021 (USD) |
|--------------|------------------|-------------------------------|
| Agropecuario | 5 | 40.006 |
| Transporte | 3 | 9.683 |
| Servicios | 4 | 9.553 |
| Comercio | 2 | 5.463 |
| Construcción | 1 | 3.311 |





FOGALE

Fondo de Garantías Lechero

ENERO
2021

* Esta línea inició su operativa en enero 2019

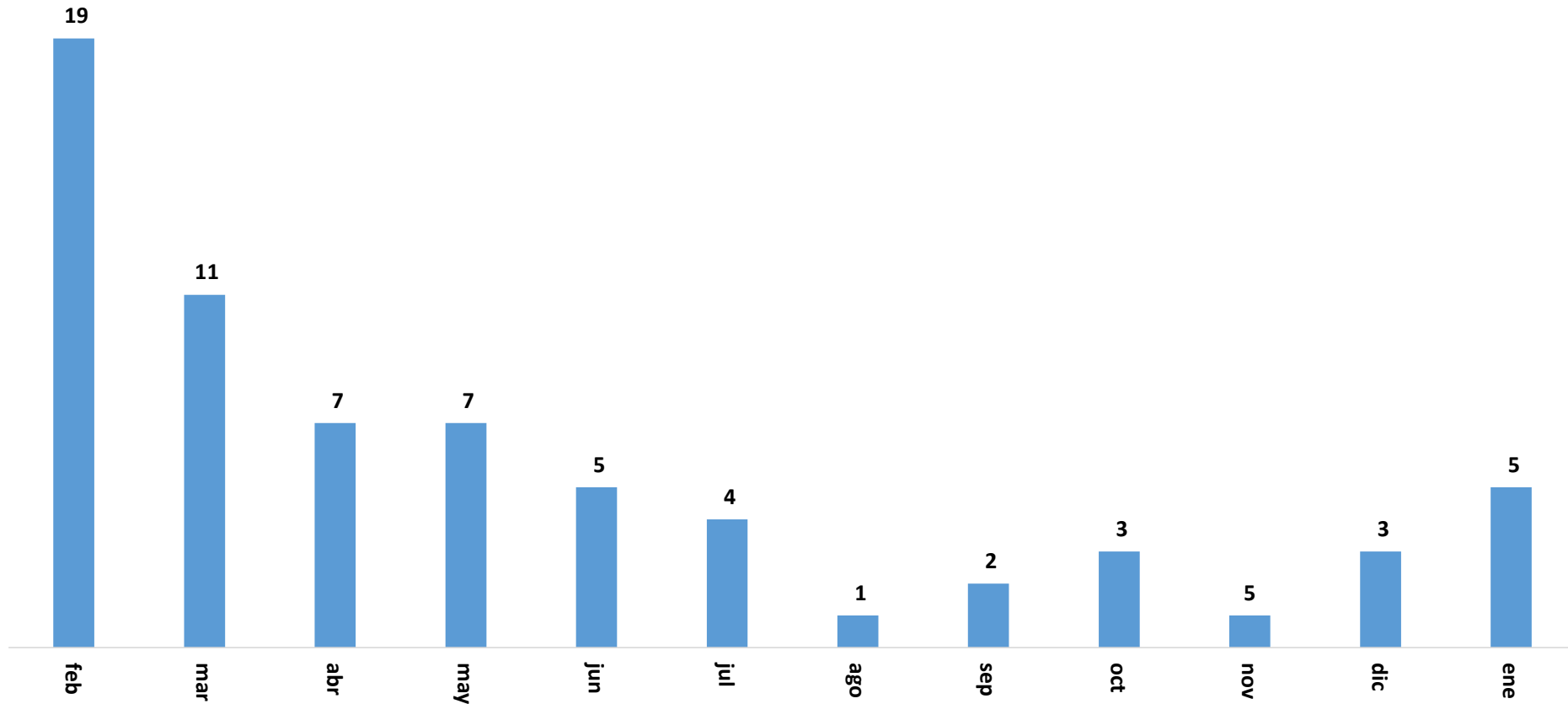
INDICADORES

ENERO
2021

| | 2020 | 2021 |
|--------------------------------|----------------|------------|
| Monto Total Garantizado | USD 16.358.012 | USD 34.729 |
| Monto Total Crédito | USD 40.070.344 | USD 51.755 |
| Número de Operaciones | 787 | 5 |
| Garantía Promedio | USD 20.785 | USD 6.946 |
| Crédito Promedio | USD 50.915 | USD 10.351 |
| Cobertura Promedio | 41% | 67% |

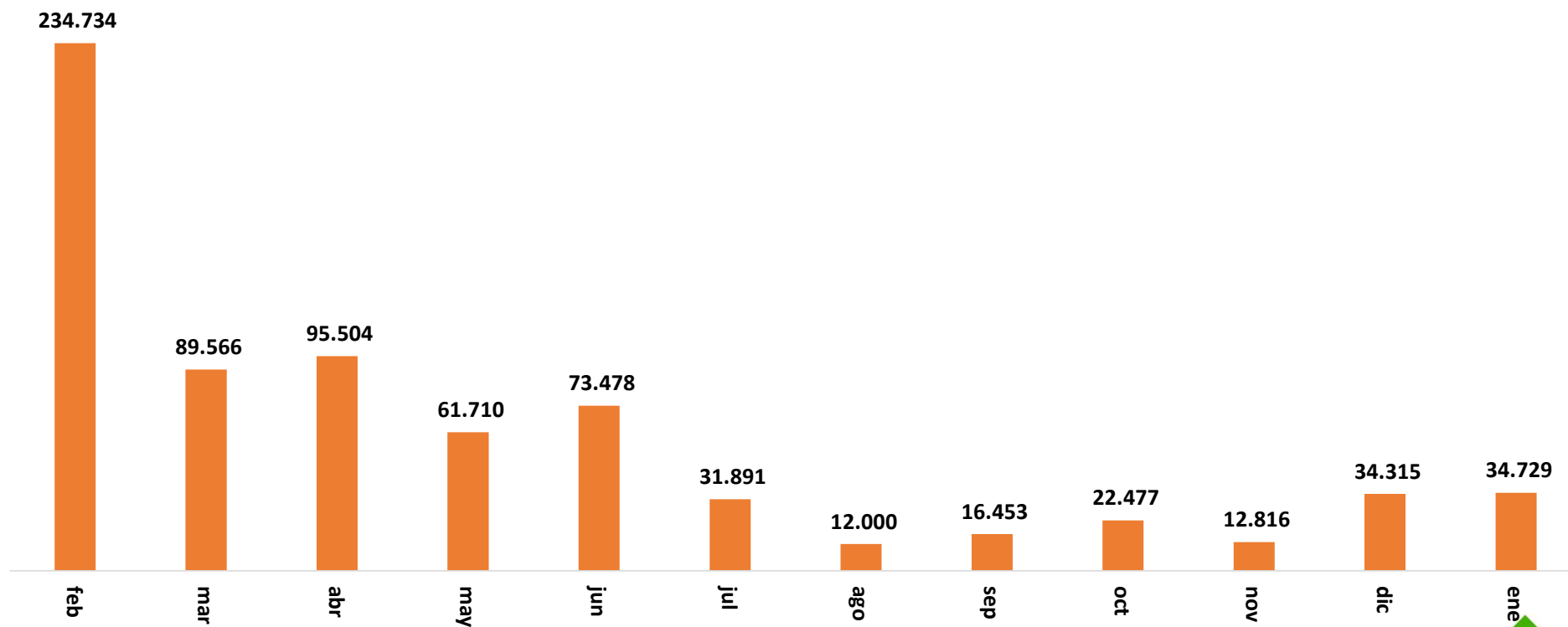
Colocación de garantías

Año móvil

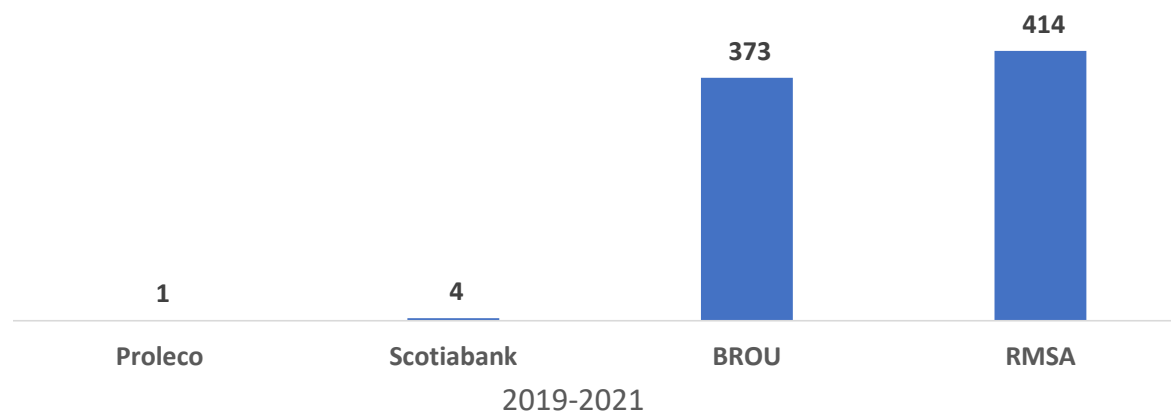


Monto de garantías (USD)

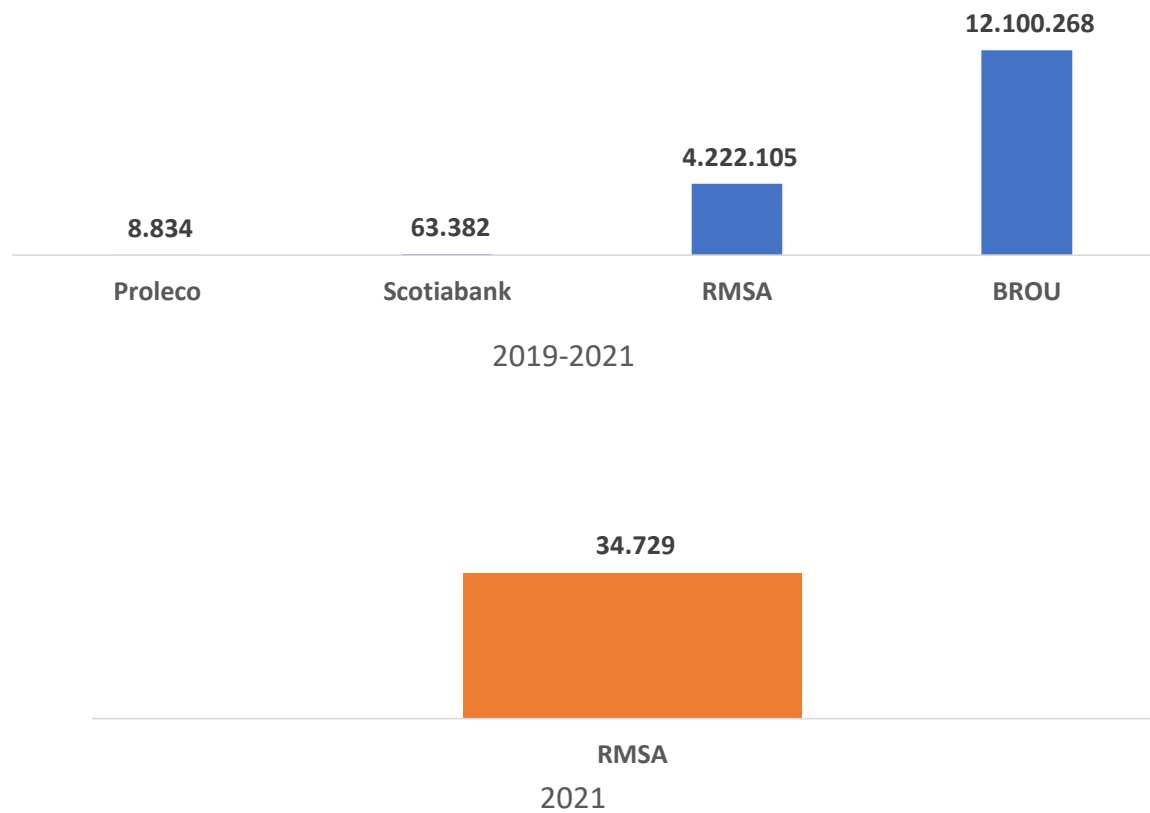
Año móvil



Cantidad de garantías por Operador



Monto de garantías por Operador (Base USD)



Distribución por moneda

| Moneda | # Garantías 2021 | Monto de Garantías (USD) 2021 |
|---------|------------------|-------------------------------|
| Dólares | 5 | 34.729 |

Distribución Geográfica

| Depto. | # 2020 | Monto de garantías USD 2020 |
|-----------|--------|-----------------------------|
| FLORIDA | 2 | 15.929 |
| LAVALLEJA | 1 | 9.000 |
| SORIANO | 1 | 7.000 |
| SAN JOSE | 1 | 2.800 |