



# INFORME DE GESTION

JUNIO  
2022



**SIGa**  
pymes



**SIGa**  
micro



**FOGALE**

Fondo de Garantías Lechero

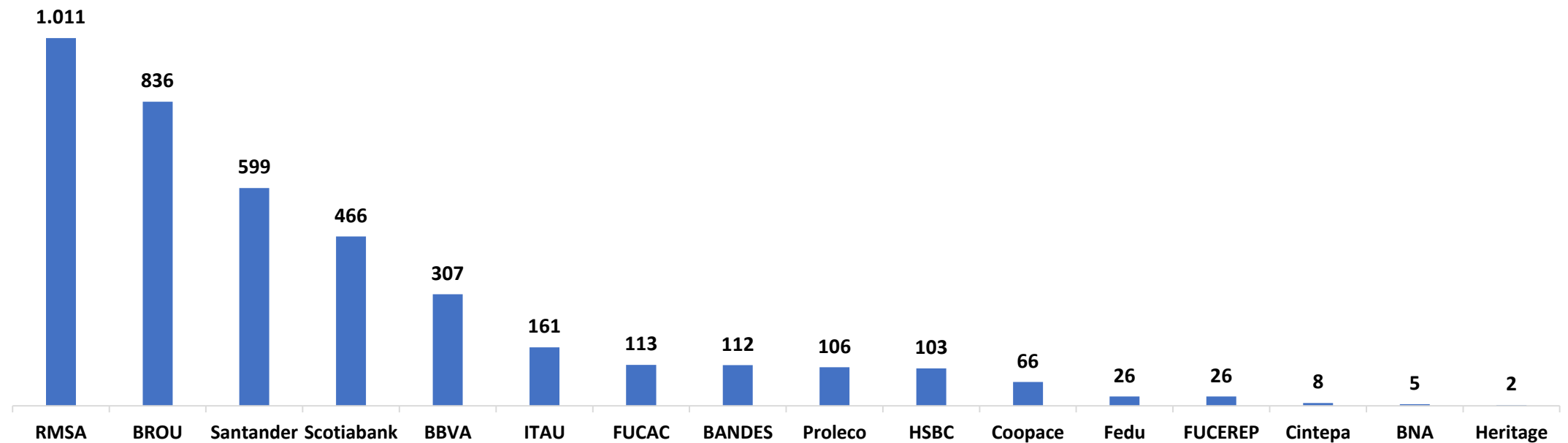
PRIMER SEMESTRE  
2022

# INDICADORES

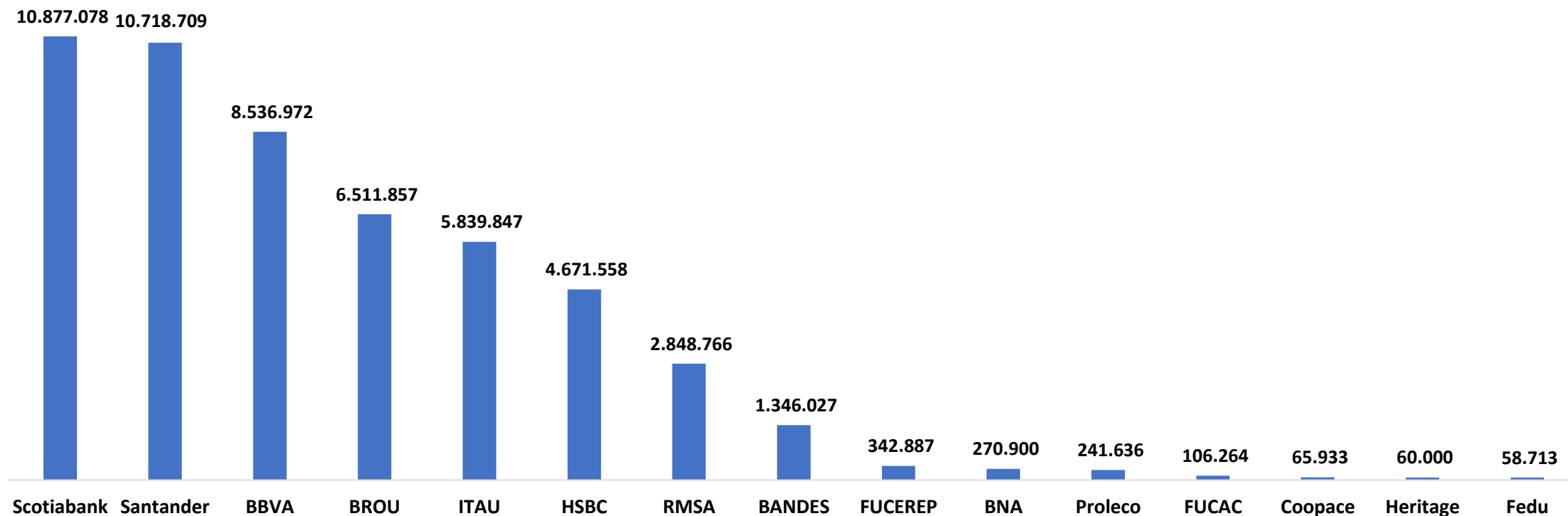
2022

|                         | 2022           |
|-------------------------|----------------|
| Monto Total Garantizado | USD 52.497.148 |
| Monto Total Crédito     | 78.899.558     |
| Número de Operaciones   | 2.713          |
| Garantía Promedio       | 19.350         |
| Crédito Promedio        | 29.082         |
| Cobertura Promedio      | 67%            |

# Cantidad de Garantías por operador

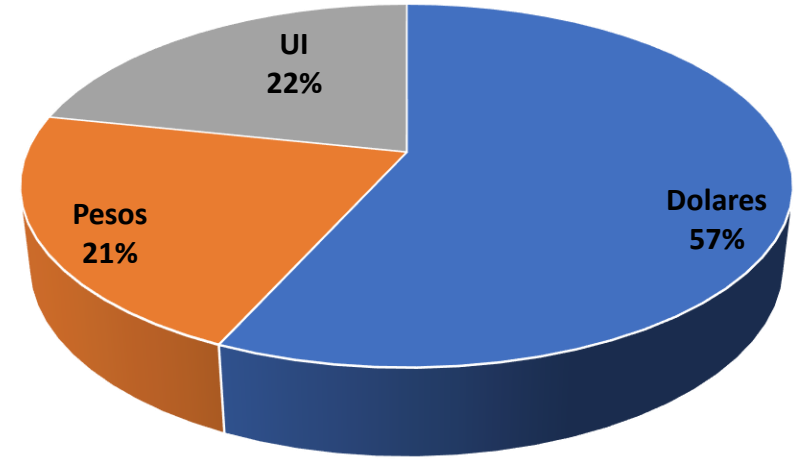


# Monto de garantías por Operador (Base USD)

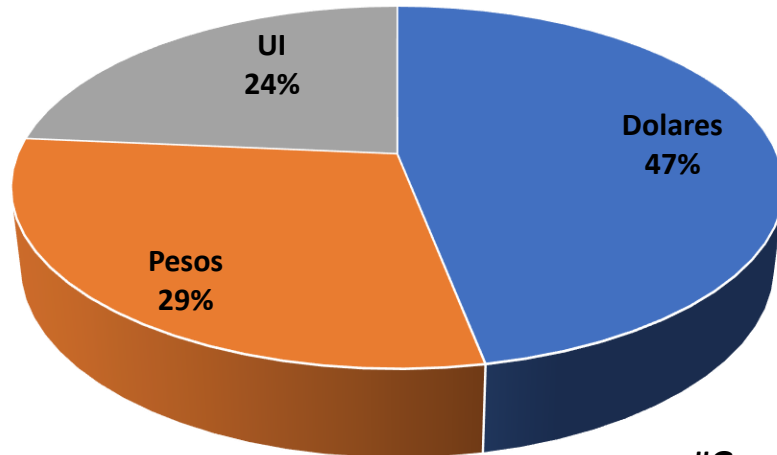


# Distribución por moneda

| Moneda  | # 2022 | Monto USD 2022 |
|---------|--------|----------------|
| Dólares | 1.274  | 29.785.392     |
| Pesos   | 799    | 11.332.066     |
| UI      | 640    | 11.379.690     |



Monto de Garantías



#Garantias



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2022

# INDICADORES

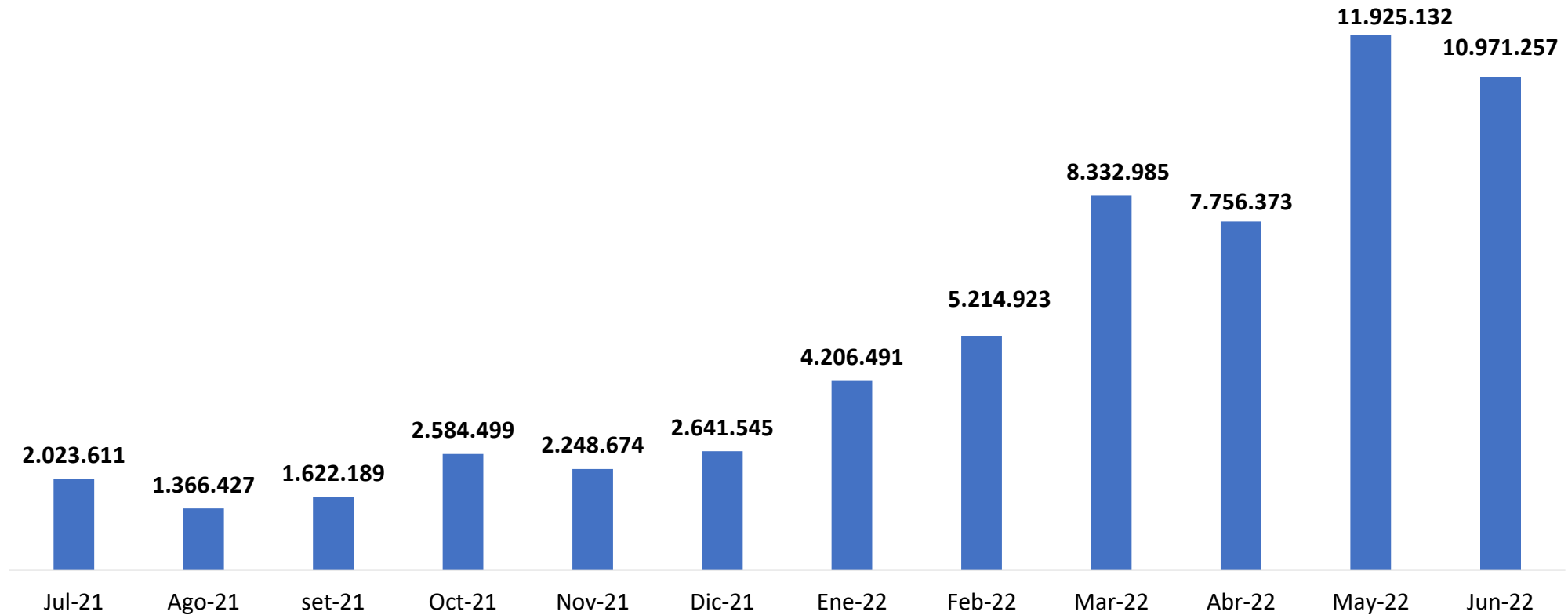
JUNIO  
2022

|                         | 2009- 2021      | 2022           |
|-------------------------|-----------------|----------------|
| Monto Total Garantizado | USD 273.545.209 | USD 48.407.160 |
| Monto Total Crédito     | USD 545.925.884 | USD 73.150.974 |
| Número de Operaciones   | 21.364          | 2.076          |
| Garantía Promedio       | USD 12.804      | 23.318         |
| Crédito Promedio        | USD 25.554      | 35.237         |
| Cobertura Promedio      | 50%             | 66%            |



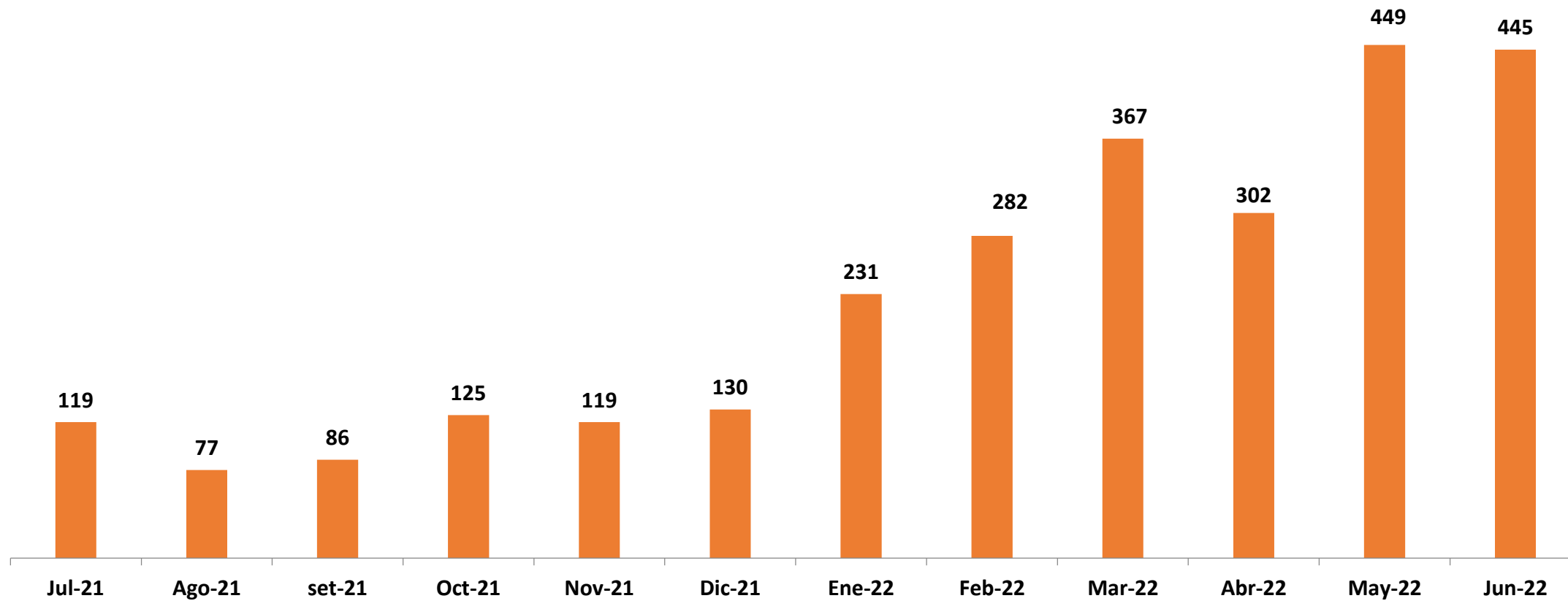
# Monto de garantías (USD)

## Año móvil

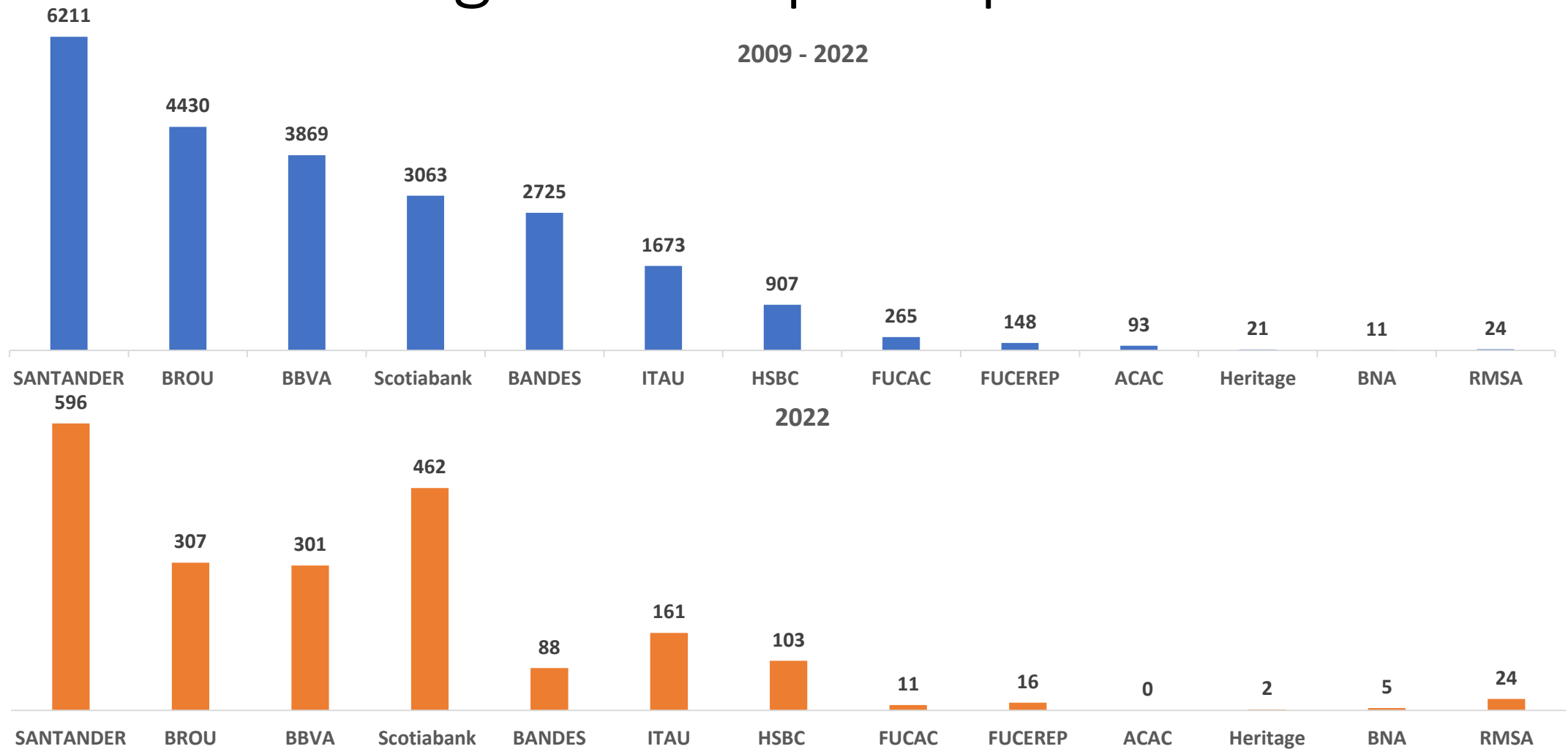


# Colocación de garantías

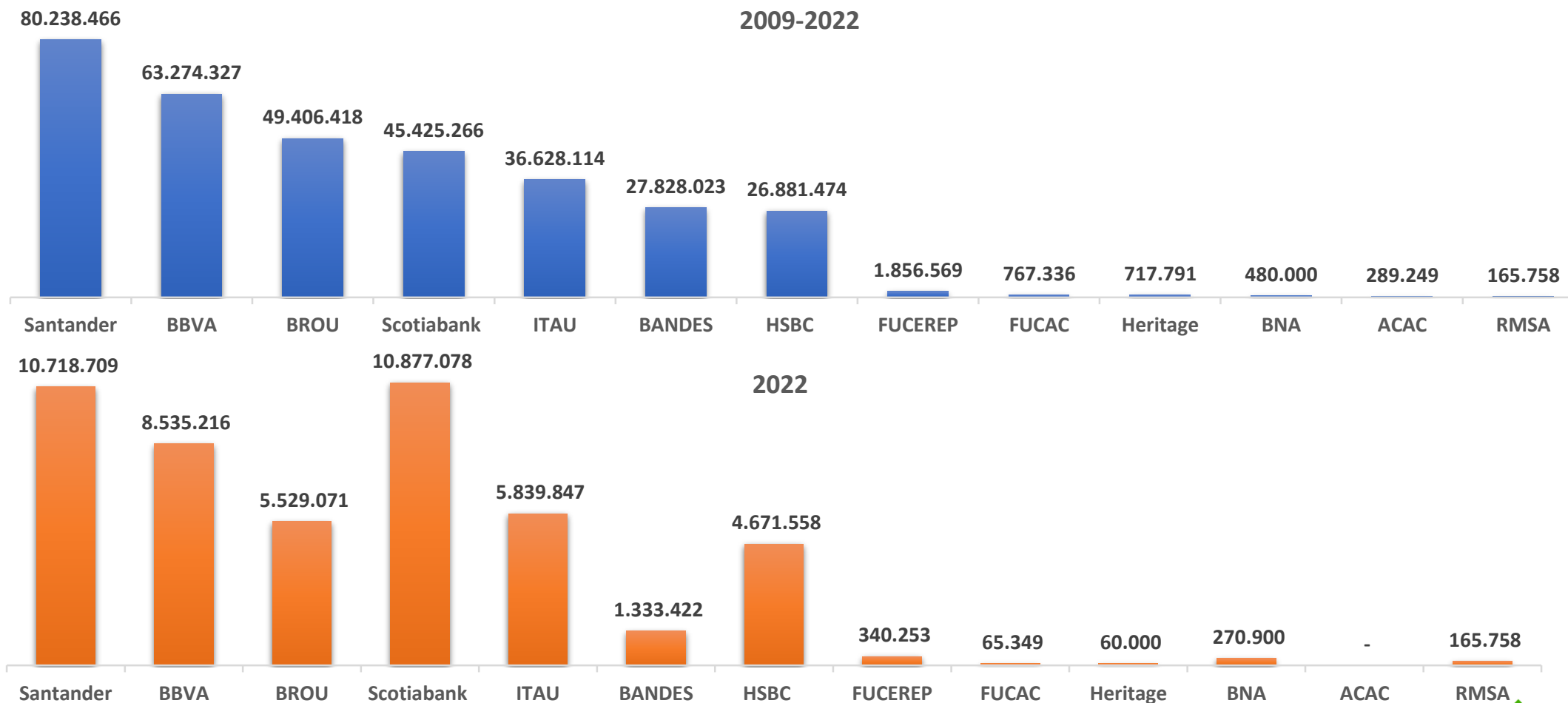
## Año móvil



# Cantidad de garantías por Operador

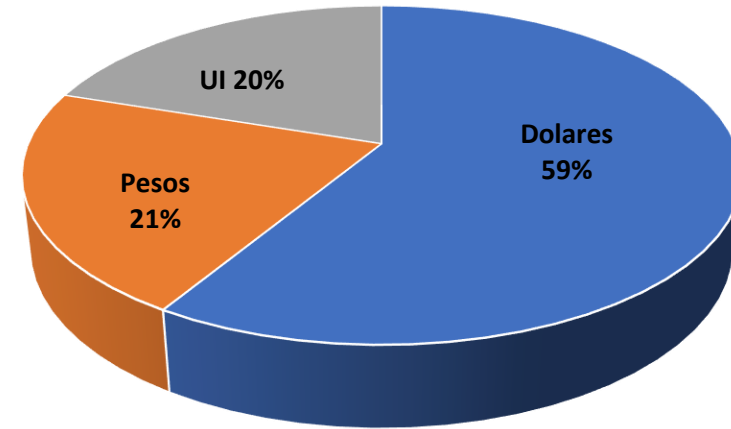


# Monto de garantías por Operador (Base USD)

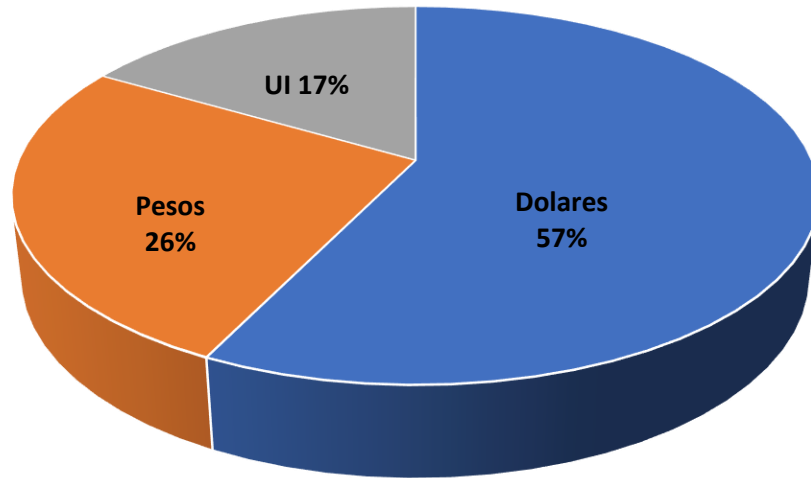


# Distribución por moneda

| Moneda  | # 2022 | Monto USD 2022 |
|---------|--------|----------------|
| Dólares | 1.188  | 28.414.322     |
| Pesos   | 544    | 10.351.250     |
| UI      | 344    | 9.641.588      |



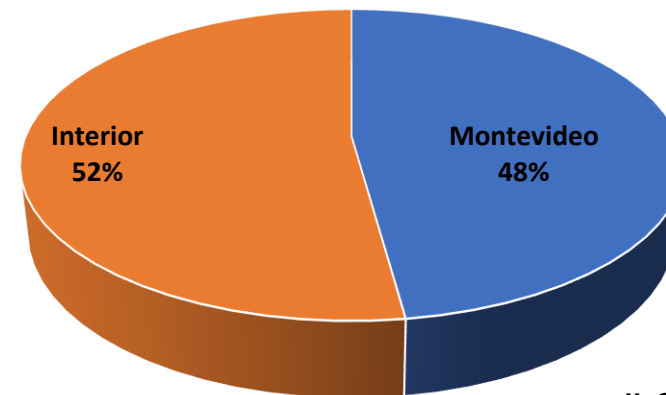
Montos de garantías



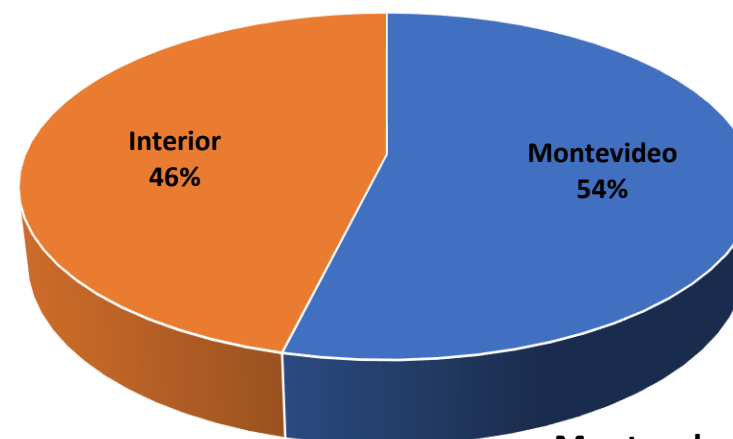
# garantías

# Distribución Geográfica

| Departamento   | # 2022 | Monto USD 2022 |
|----------------|--------|----------------|
| Montevideo     | 993    | 26.047.177     |
| Canelones      | 188    | 3.891.663      |
| Soriano        | 107    | 2.377.994      |
| San Jose       | 98     | 1.742.982      |
| Colonia        | 94     | 1.960.269      |
| Maldonado      | 84     | 2.205.798      |
| Florida        | 79     | 1.463.972      |
| Paysandu       | 62     | 1.693.895      |
| Rocha          | 51     | 885.918        |
| Salto          | 50     | 911.692        |
| Tacuarembó     | 47     | 937.997        |
| Cerro Largo    | 42     | 685.543        |
| Río Negro      | 36     | 577.198        |
| Rivera         | 35     | 681.028        |
| Durazno        | 34     | 528.610        |
| Artigas        | 28     | 593.492        |
| Treinta y Tres | 26     | 581.974        |
| Flores         | 12     | 404.690        |
| Lavalleja      | 10     | 235.268        |



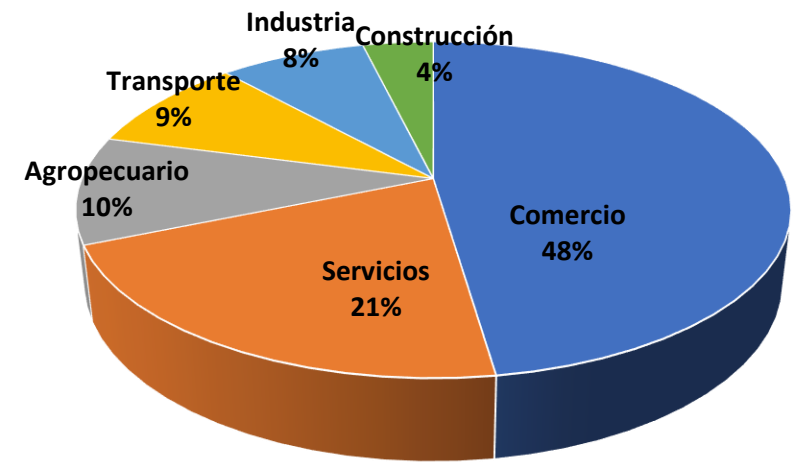
# Garantías



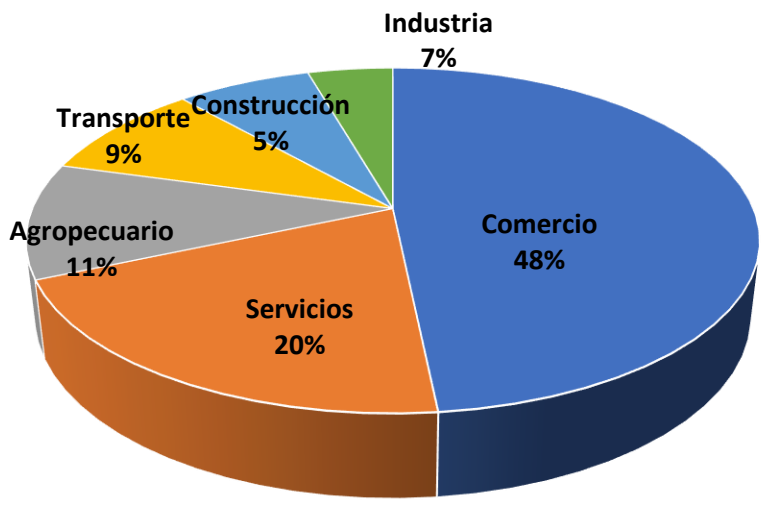
Montos de garantías

# Distribución de garantías por sector de actividad

| Sector       | # 2022 | Montos USD 2022 |
|--------------|--------|-----------------|
| Comercio     | 1.004  | 23.075.563      |
| Servicios    | 418    | 10.204.776      |
| Agropecuario | 225    | 5.015.153       |
| Transporte   | 189    | 4.439.358       |
| Industria    | 147    | 3.828.090       |
| Construcción | 93     | 1.844.220       |



Montos de garantías



# Garantías



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\* Esta línea inició su operativa en marzo 2019



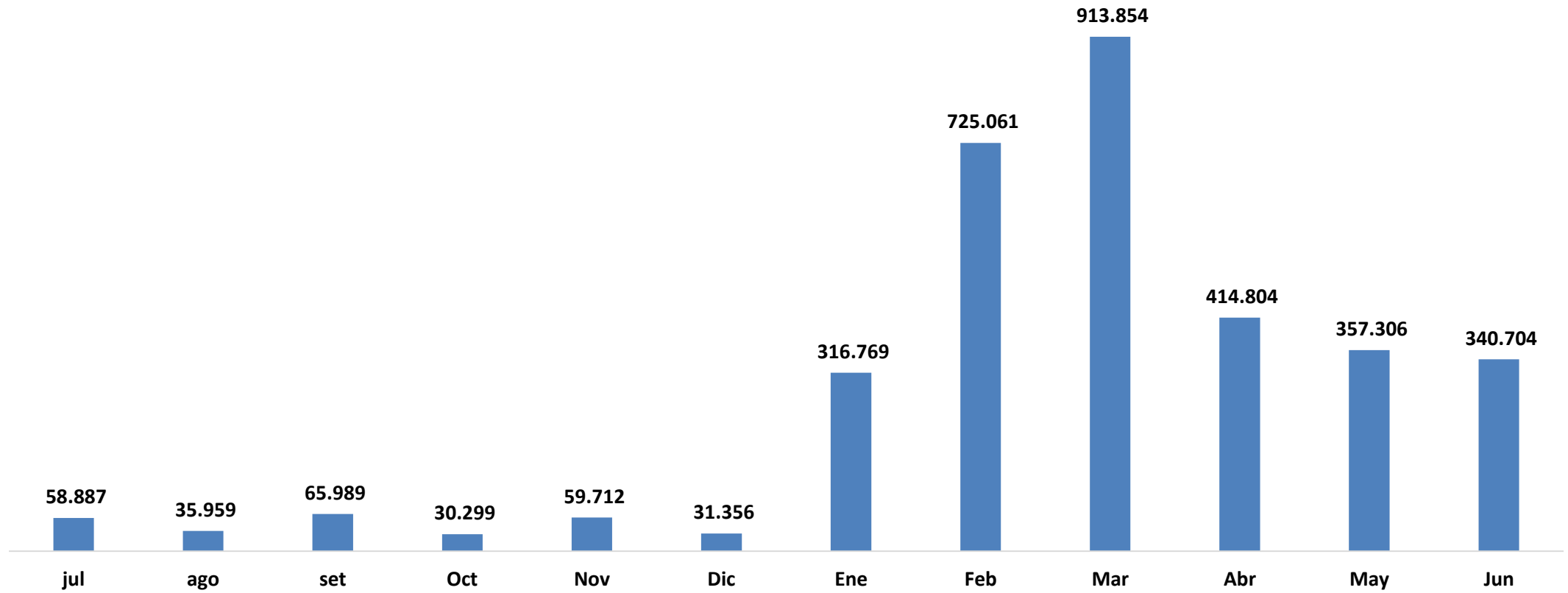
# INDICADORES

JUNIO  
2022

|                         | 2021          | 2022          |
|-------------------------|---------------|---------------|
| Monto Total Garantizado | USD 954.947   | USD 2.751.729 |
| Monto Total Crédito     | USD 1.455.977 | USD 3.935.405 |
| Número de Operaciones   | 267           | 573           |
| Garantía Promedio       | 3.577         | 4.802         |
| Crédito Promedio        | 5.453         | 6.868         |
| Cobertura Promedio      | 66%           | 70%           |

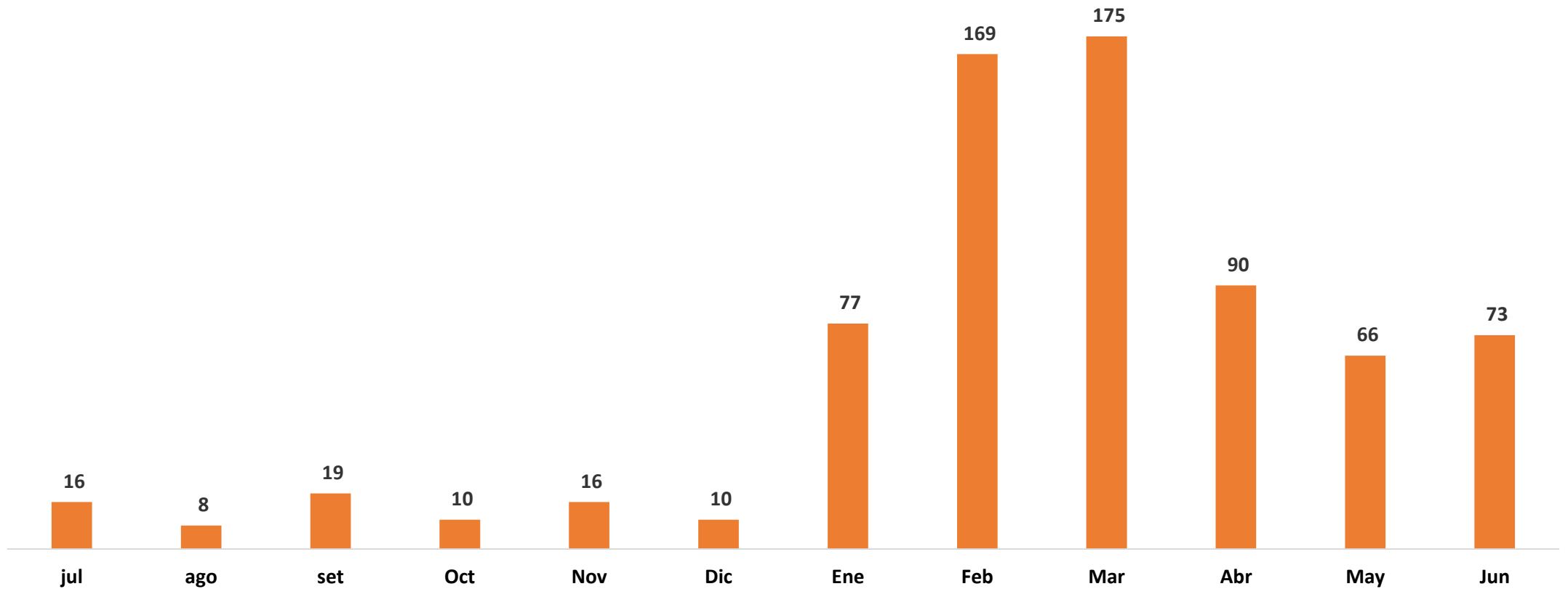
# Colocación de garantías

## Año móvil

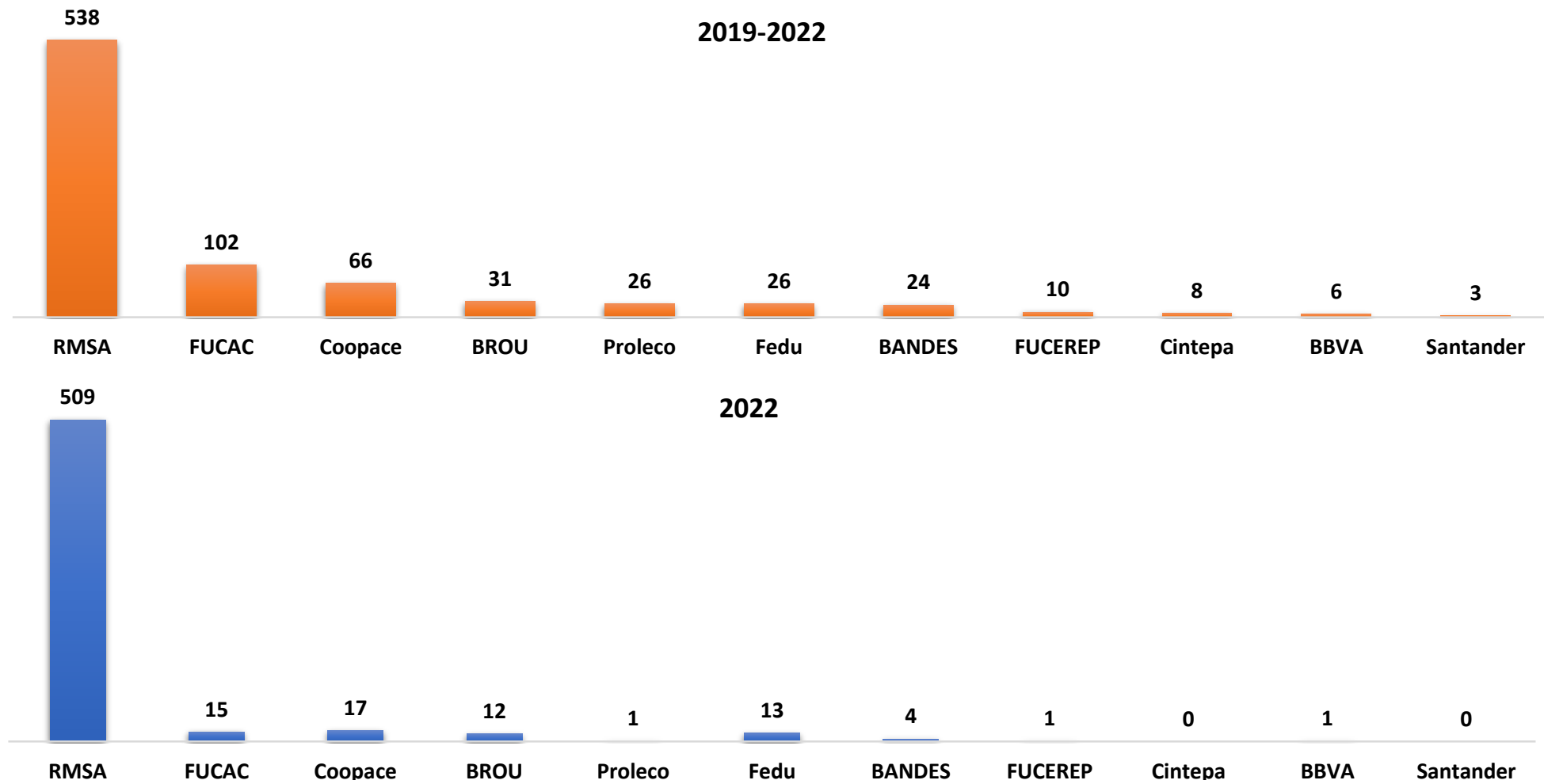


# Monto de garantías (USD)

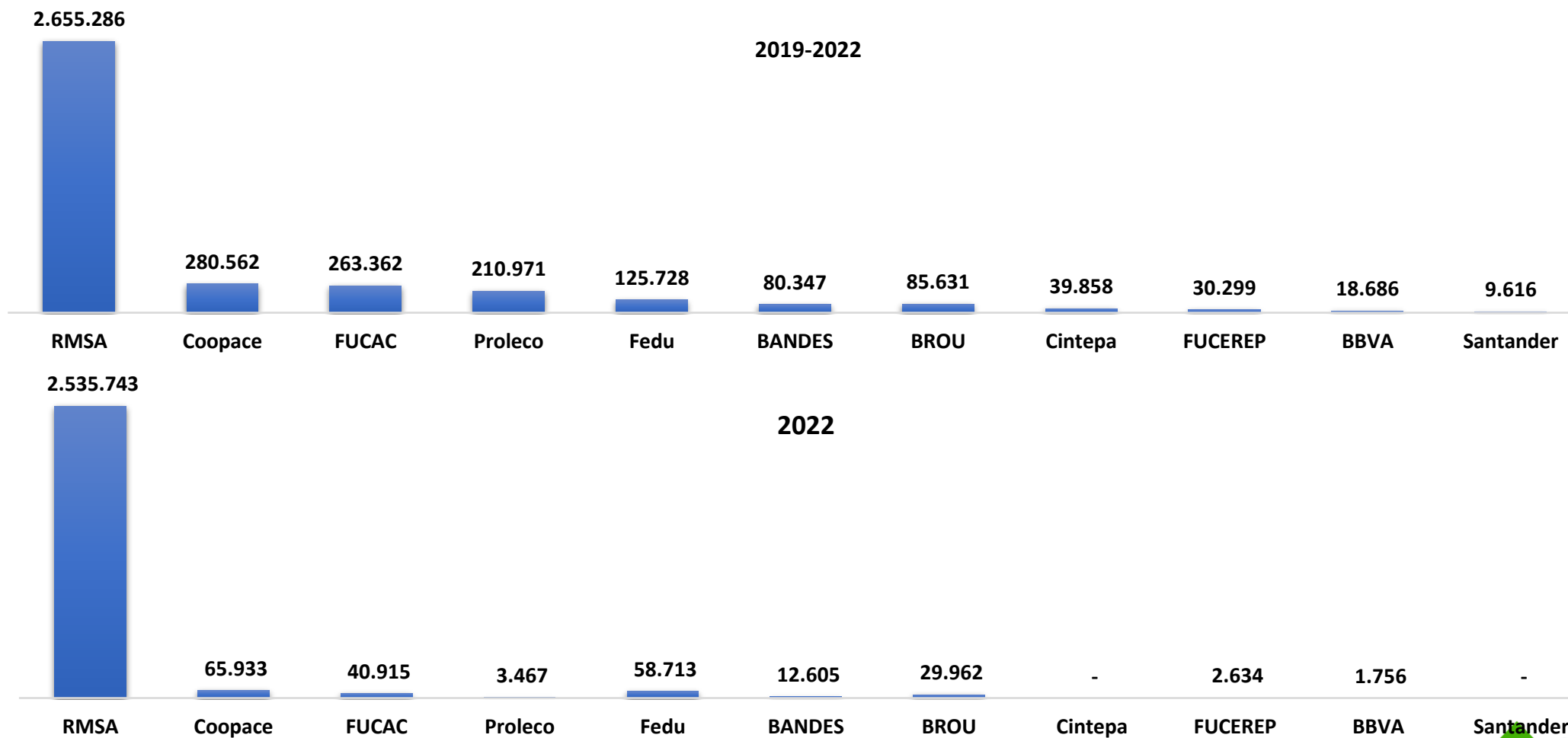
## Año móvil



# Cantidad de garantías por Operador

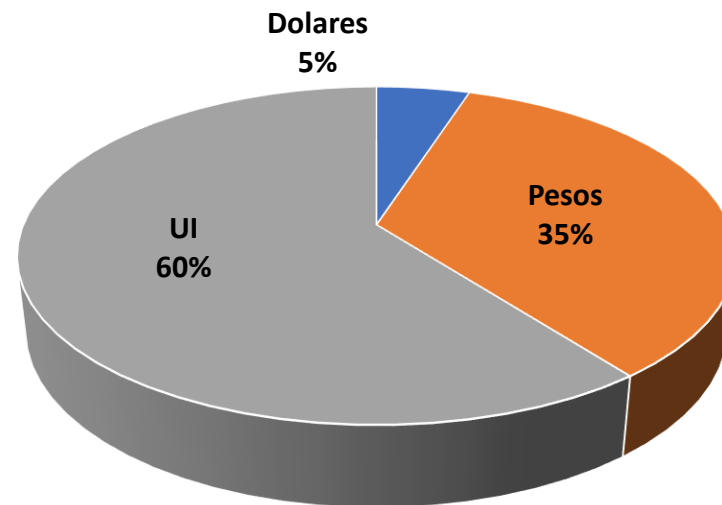


# Monto de garantías por Operador (Base USD)

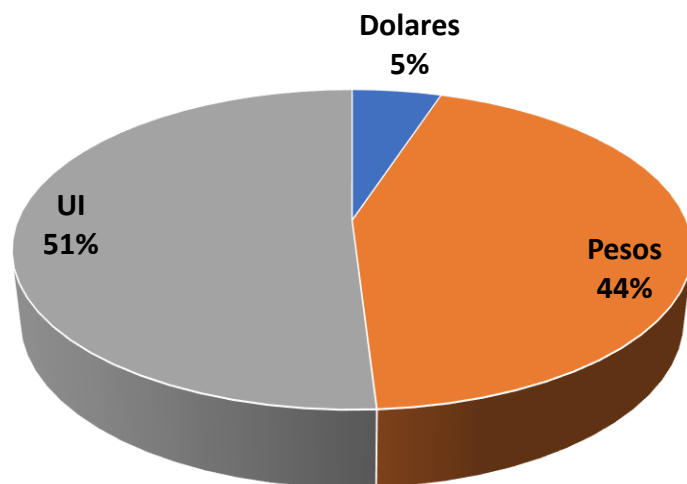


# Distribución por moneda

| Moneda  | # garantías 2022 | Montos de garantías USD 2022 |
|---------|------------------|------------------------------|
| UI      | 292              | 1.664.445                    |
| Pesos   | 252              | 949.522                      |
| Dolares | 29               | 137.763                      |



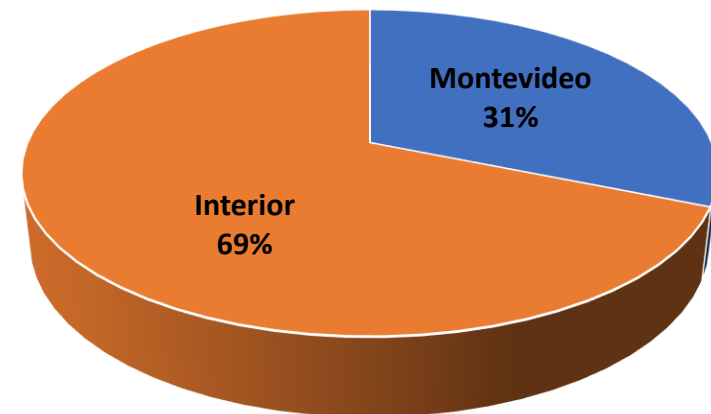
Montos 2022



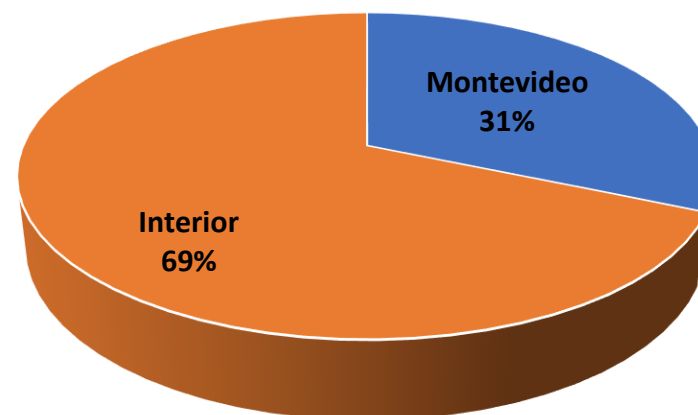
# 2022

# Distribución Geográfica

| Depto.      | # garantías 2021 | Monto de garantías USD 2021 |
|-------------|------------------|-----------------------------|
| MONTEVIDEO  | 180              | 858.534                     |
| CANELONES   | 116              | 588.205                     |
| SAN JOSE    | 48               | 243.032                     |
| MALDONADO   | 45               | 256.032                     |
| SALTO       | 25               | 111.218                     |
| TACUAREMBO  | 22               | 109.559                     |
| ARTIGAS     | 19               | 83.616                      |
| RIVERA      | 18               | 74.772                      |
| RIO NEGRO   | 15               | 56.748                      |
| FLORIDA     | 13               | 73.131                      |
| PAYSANDU    | 16               | 71.775                      |
| CERRO LARGO | 14               | 59.353                      |
| SORIANO     | 11               | 30.296                      |
| COLONIA     | 11               | 40.024                      |
| LAVALLEJA   | 10               | 50.197                      |
| DURAZNO     | 8                | 39.442                      |
| ROCHA       | 2                | 5.795                       |



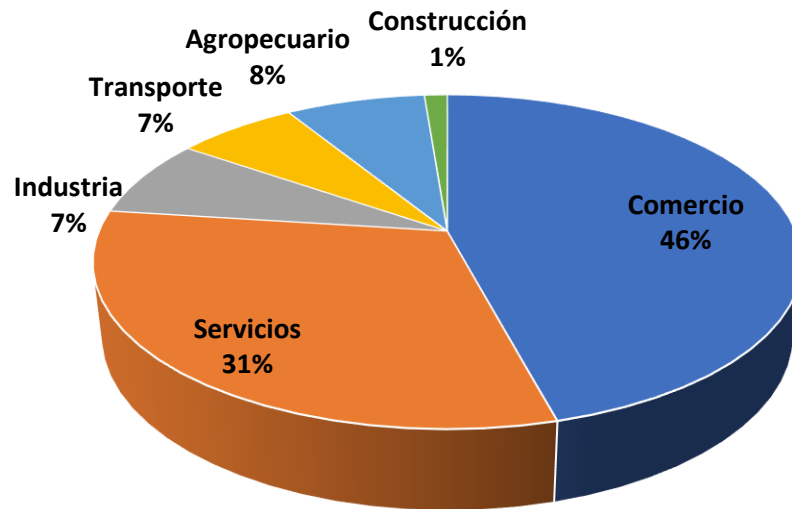
monto de garantías



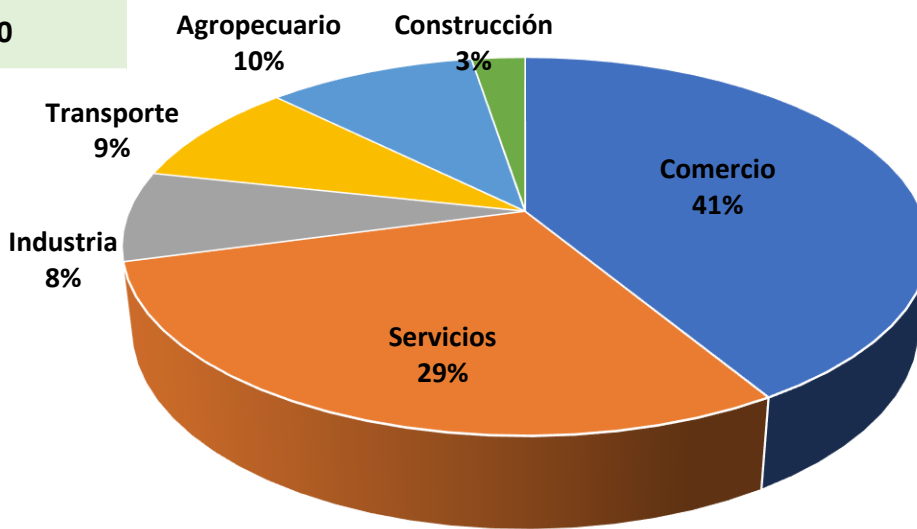
# garantías

# Distribución de garantías por sector de actividad

| Sector       | # Garantías 2022 | Monto de garantías 2022 (USD) |
|--------------|------------------|-------------------------------|
| Comercio     | 290              | 941.144                       |
| Servicios    | 206              | 640.735                       |
| Industria    | 54               | 154.915                       |
| Transporte   | 63               | 135.349                       |
| Agropecuario | 70               | 155.937                       |
| Construcción | 18               | 25.640                        |



monto de garantías



# garantías





# FOGALE

Fondo de Garantías Lechero

JUNIO  
2022

\* Esta línea inició su operativa en enero 2019

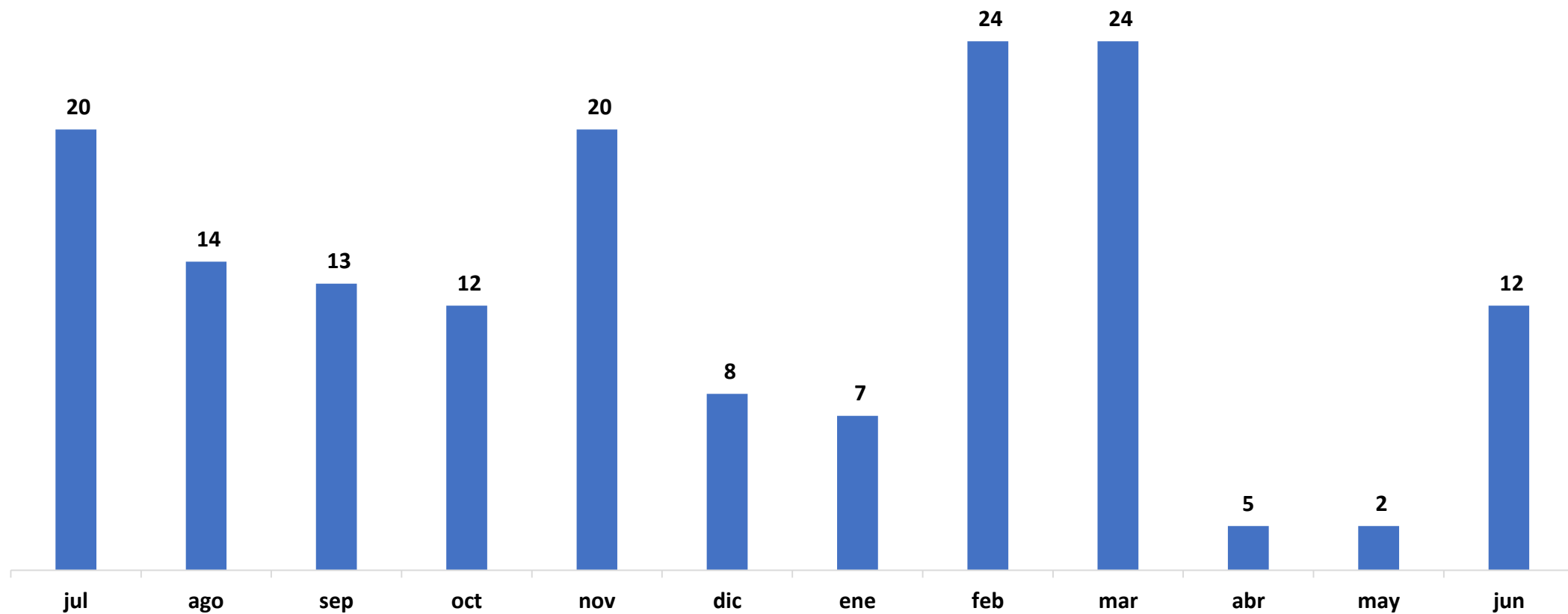
# INDICADORES

JUNIO  
2022

|                                | 2019 - 2021           | 2022                 |
|--------------------------------|-----------------------|----------------------|
| <b>Monto Total Garantizado</b> | <b>USD 20.176.889</b> | <b>USD 1.338.259</b> |
| <b>Monto Total Crédito</b>     | <b>USD 45.734.581</b> | <b>USD 1.813.179</b> |
| <b>Número de Operaciones</b>   | <b>967</b>            | <b>64</b>            |
| <b>Garantía Promedio</b>       | <b>20.865</b>         | <b>20.910</b>        |
| <b>Crédito Promedio</b>        | <b>47.295</b>         | <b>28.331</b>        |
| <b>Cobertura Promedio</b>      | <b>44%</b>            | <b>74%</b>           |

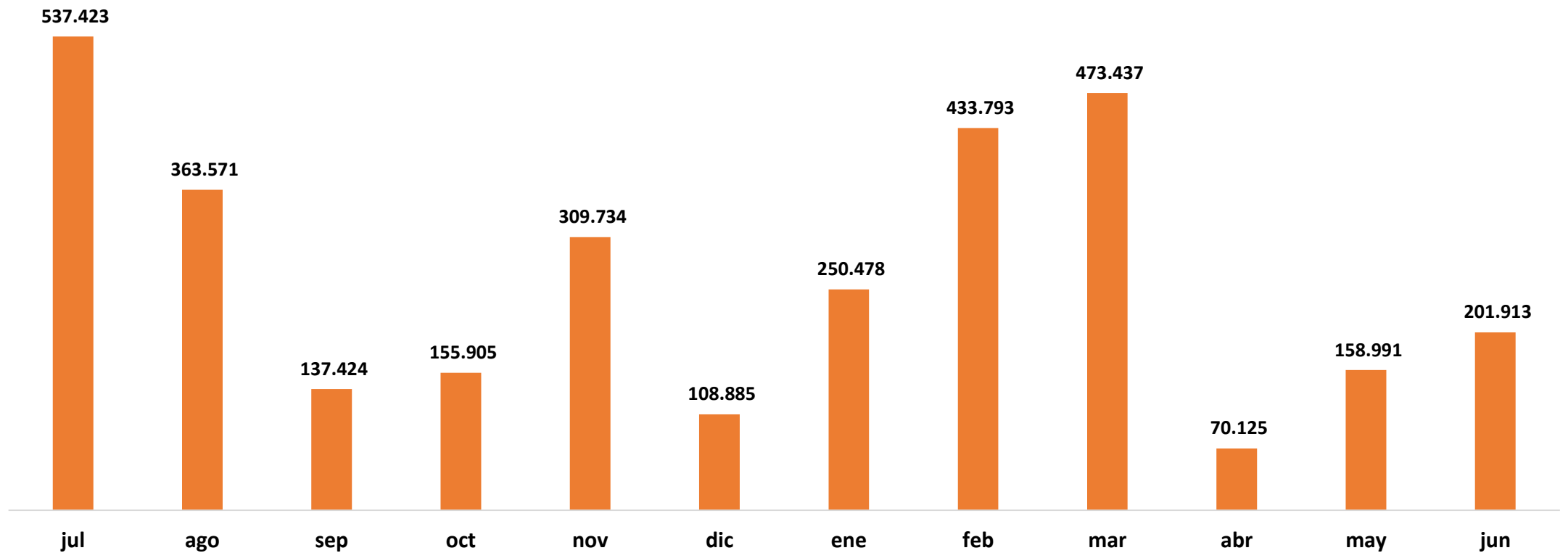
# Colocación de garantías

## Año móvil



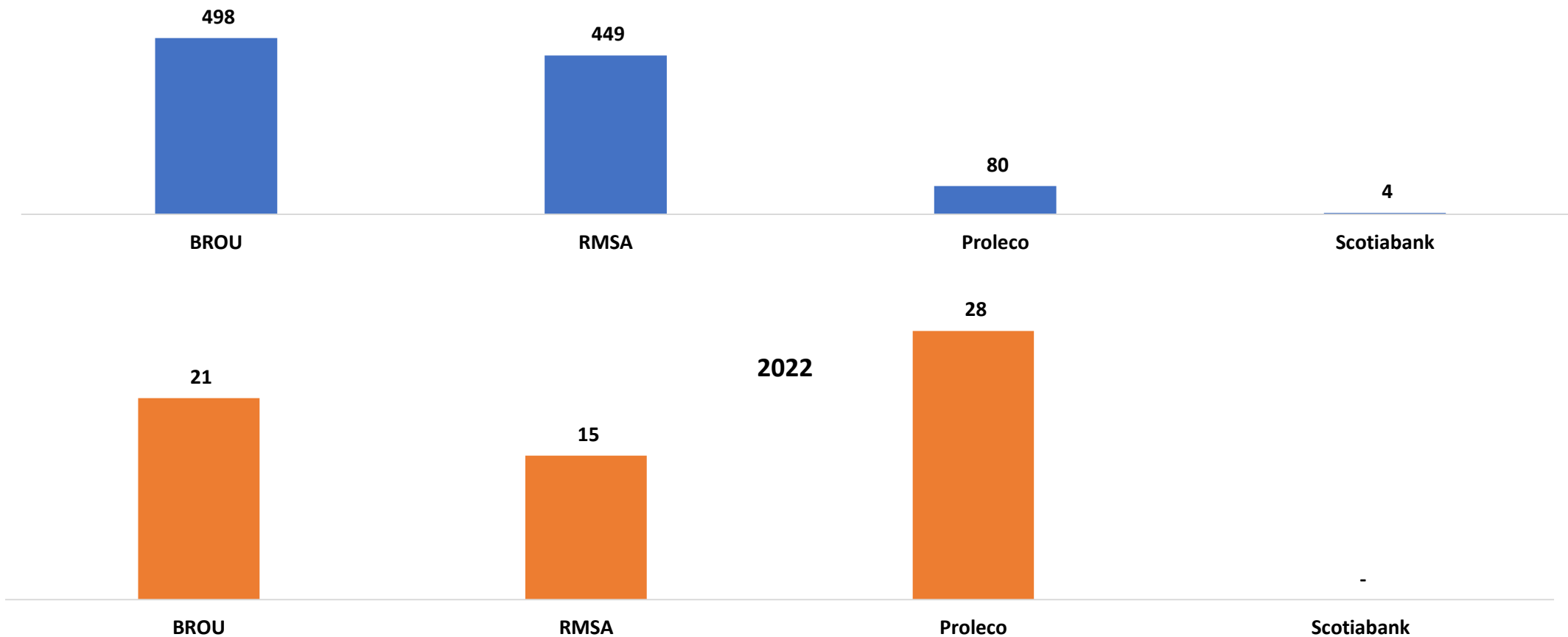
# Monto de garantías (USD)

## Año móvil

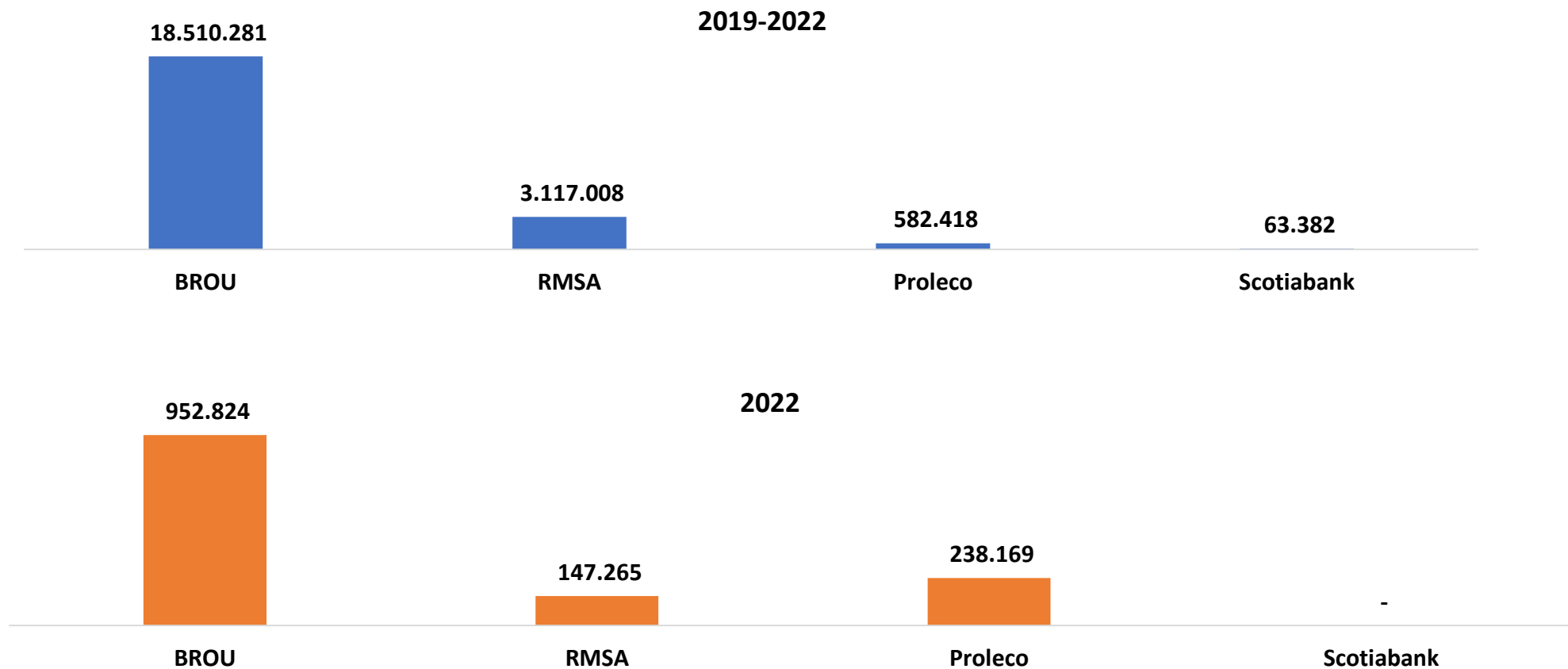


# Cantidad de garantías por Operador

2019-2022

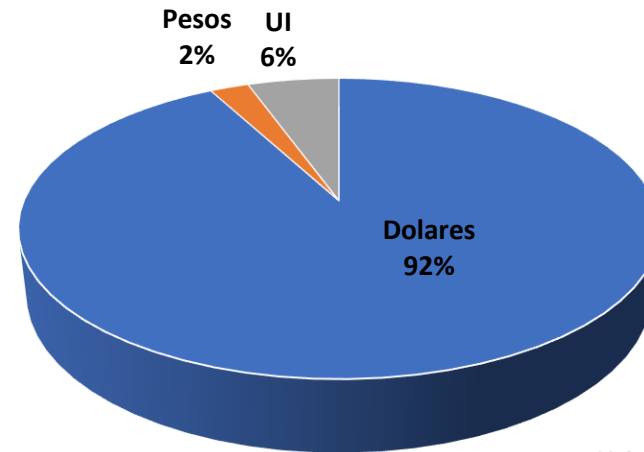


# Monto de garantías por Operador (Base USD)

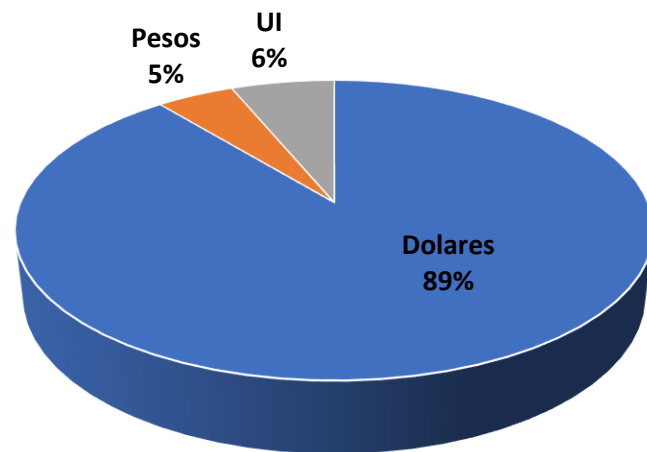


# Distribución por moneda

| Moneda  | # Garantías 2022 | Monto de Garantías (USD) 2022 |
|---------|------------------|-------------------------------|
| Dólares | 57               | 1.233.308                     |
| UI      | 4                | 73.657                        |
| Pesos   | 3                | 31.294                        |



monto de garantías



# garantías

# Distribución Geográfica

| Depto.         | # 2022 | Monto de garantías USD 2022 |
|----------------|--------|-----------------------------|
| FLORIDA        | 14     | 66.822                      |
| SAN JOSE       | 13     | 415.383                     |
| COLONIA        | 12     | 214.698                     |
| SORIANO        | 9      | 226.770                     |
| FLORES         | 4      | 27.194                      |
| SALTO          | 2      | 190.644                     |
| CANELONES      | 5      | 139.615                     |
| PAYSANDU       | 3      | 19.261                      |
| TREINTA Y TRES | 1      | 21.000                      |
| RIO NEGRO      | 1      | 16.873                      |