



INFORME DE GESTION

ABRIL
2021

INDICADORES GLOBALES

ABRIL
2021

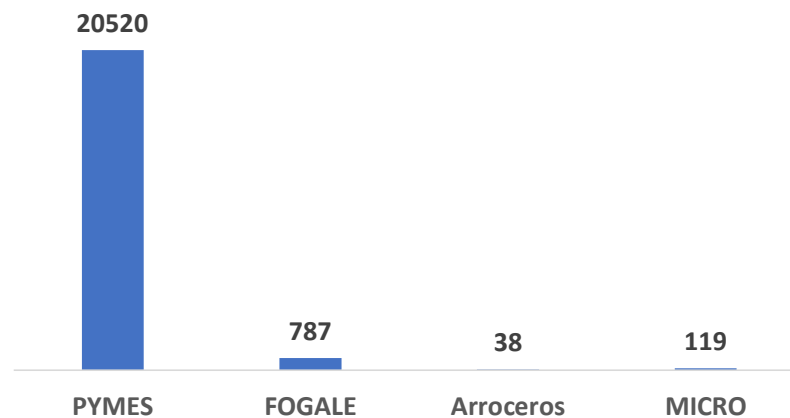
| | 2009- 2020 | 2021 |
|--------------------------------|-----------------|----------------|
| Monto Total Garantizado | USD 276.570.428 | USD 7.817.725 |
| Monto Total Crédito | USD 563.918.671 | USD 13.750.431 |
| Número de Operaciones | 21.464 | 496 |
| Garantía Promedio | USD 12.885 | USD 15.762 |
| Crédito Promedio | USD 26.273 | USD 27.723 |
| Cobertura Promedio | 49% | 57% |

Cantidad de garantías por fondo

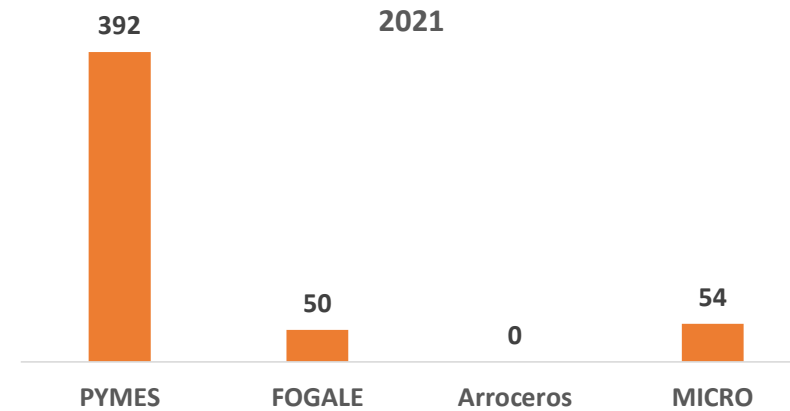
ABRIL
2021

| Fondo | # 2009- 2020 | # 2021 |
|-----------|-----------------|-----------|
| PYMES | 20.520 | 392 |
| FOGALE | 787 | 50 |
| Arroceros | 38 | 0 |
| MICRO | 119 | 54 |

2009-2020



2021

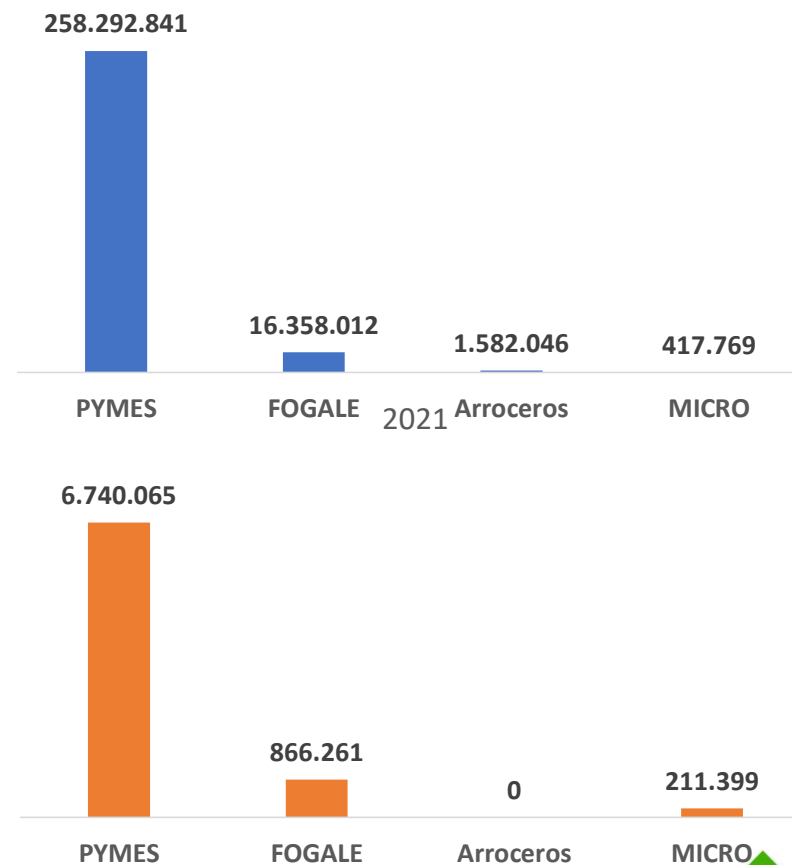


Monto de garantías por fondo

ABRIL
2021

2009-2020

| Fondo | Monto de garantías (USD) 2009- 2020 | Monto de garantías (USD) 2021 |
|-----------|-------------------------------------|-------------------------------|
| PYMES | 258.292.841 | 6.740.065 |
| FOGALE | 16.358.012 | 866.261 |
| Arroceros | 1.582.046 | - |
| MICRO | 417.769 | 211.399 |



Cantidad de garantías por operador

ABRIL
2021

| Institución | # 2009- 2020 | # 2021 |
|-------------|-----------------|-----------|
| SANTANDER | 5.764 | 1 |
| BROU | 4.230 | 145 |
| BBVA | 3.444 | 60 |
| BANDES | 2.507 | 52 |
| Scotiabank | 2.288 | 122 |
| ITAU | 1.542 | 4 |
| HSBC | 699 | 39 |
| RMSA | 422 | 23 |
| FUCAC | 293 | 17 |
| FUCEREP | 135 | 3 |
| ACAC | 93 | 0 |
| Coopace | 15 | 10 |
| Proleco | 14 | 15 |
| Cintepa | 7 | 1 |
| HERITAGE | 7 | 4 |
| Fedu | 4 | 0 |

Montos en garantía USD por operador

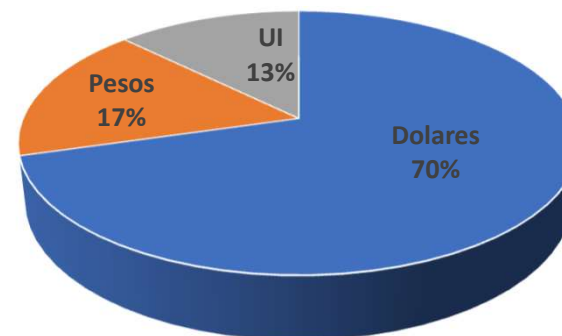
ABRIL
2021

| Institución | 2009- 2020 | 2021 |
|-------------|------------|-----------|
| SANTANDER | 70.528.683 | 48.543 |
| BROU | 52.555.624 | 2.115.416 |
| BBVA | 51.423.785 | 1.008.660 |
| ITAU | 28.550.625 | 102.678 |
| Scotiabank | 27.876.434 | 2.102.333 |
| BANDES | 22.440.649 | 721.716 |
| HSBC | 17.897.177 | 1.201.890 |
| RMSA | 2.531.603 | 137.313 |
| FUCEREP | 1.414.548 | 23.415 |
| FUCAC | 726.789 | 39.473 |
| ACAC | 272.727 | 0 |
| Heritage | 230.308 | 129.432 |
| Proleco | 103.065 | 137.723 |
| Coopace | 39.954 | 46.563 |
| Cintepa | 32.959 | 2.570 |
| Fedu | 27.588 | 0 |

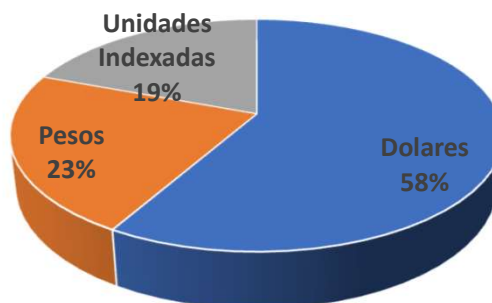
Distribución por moneda (Base USD)

| Moneda | # 2009- 2020 | # 2021 |
|--------------------|-----------------|-----------|
| Dólares | 12.242 | 258 |
| Pesos | 6.355 | 147 |
| Unidades Indexadas | 2.867 | 91 |

Distribución por monto de garantía 2009-2020



Distribucion por monto de garantía 2021





SiGA
pymes

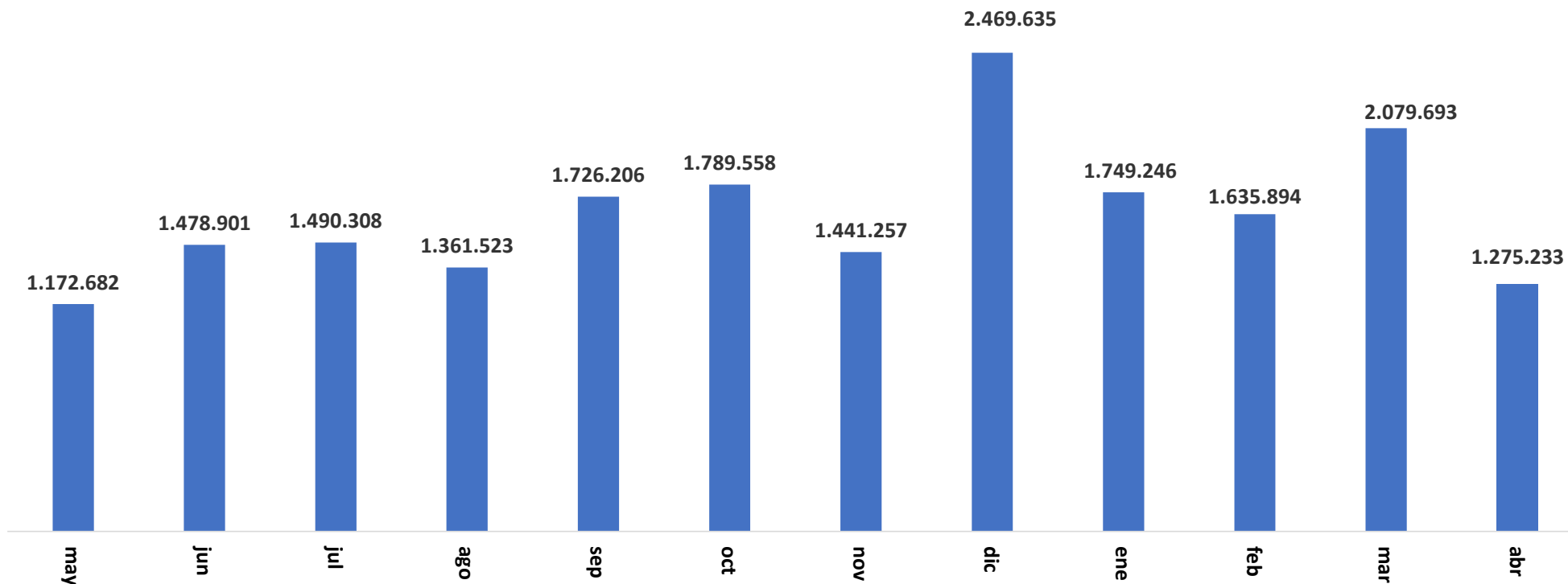
ABRIL
2021

INDICADORES

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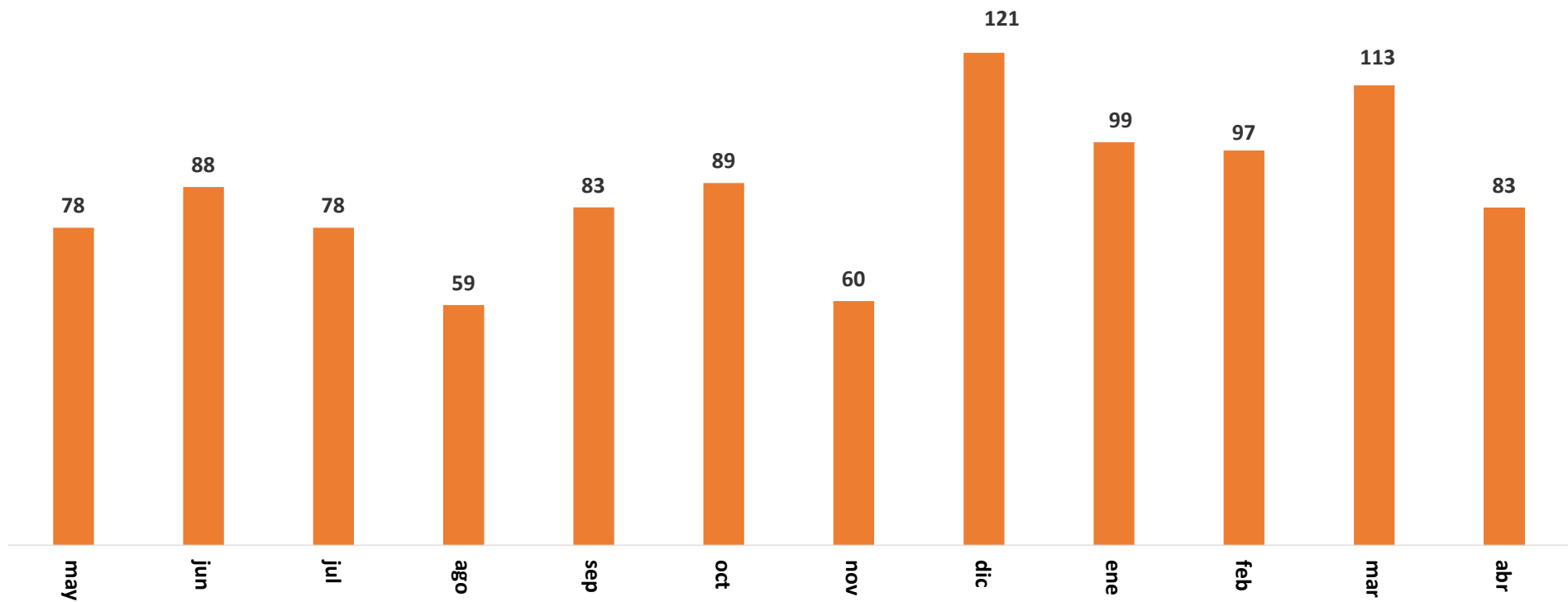
| | 2009- 2020 | 2021 |
|--------------------------------|------------------------|-----------------------|
| Monto Total Garantizado | USD 258.292.841 | USD 6.740.065 |
| Monto Total Crédito | USD 520.697.062 | USD 12.157.194 |
| Número de Operaciones | 20.520 | 392 |
| Garantía Promedio | USD 12.587 | 17.194 |
| Crédito Promedio | USD 25.375 | 31.013 |
| Cobertura Promedio | 50% | 55% |

Colocación de garantías Año móvil

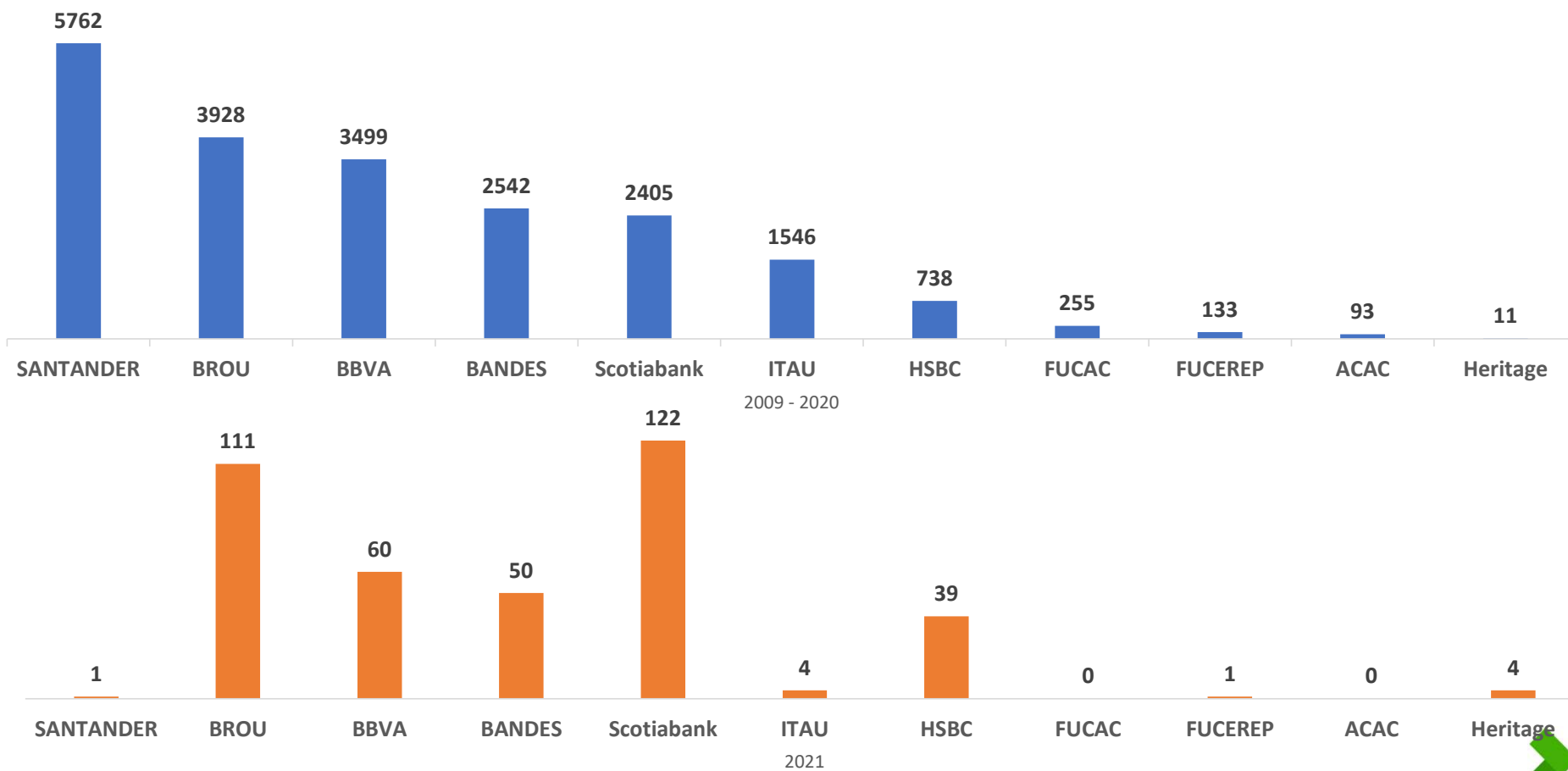


Monto de garantías (USD)

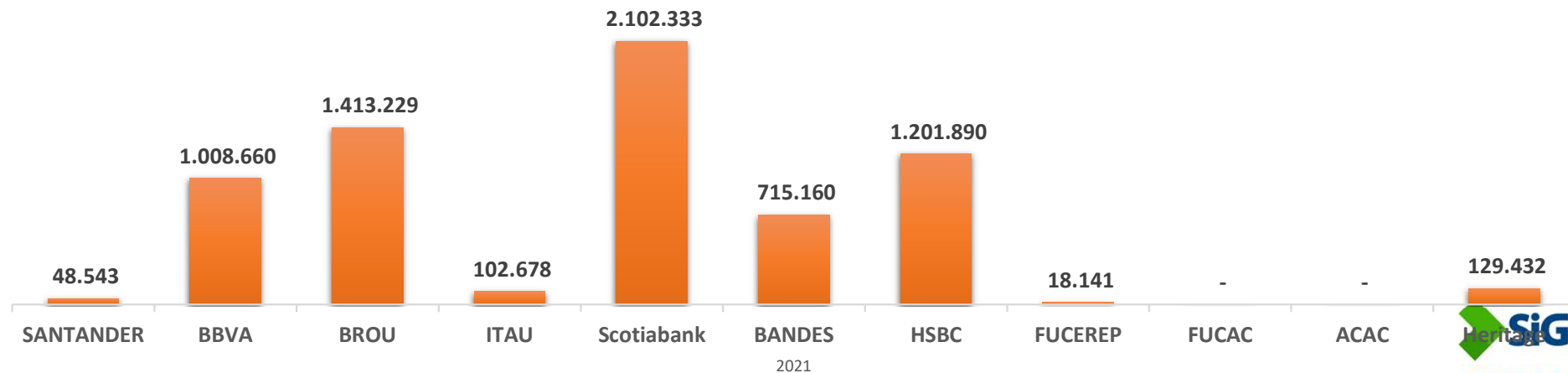
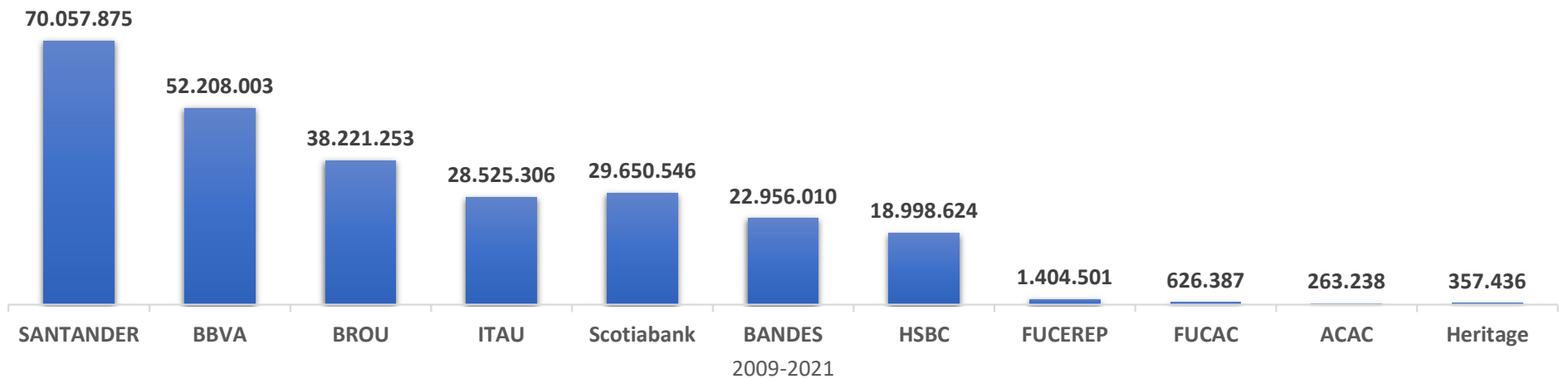
Año móvil



Cantidad de garantías por Operador



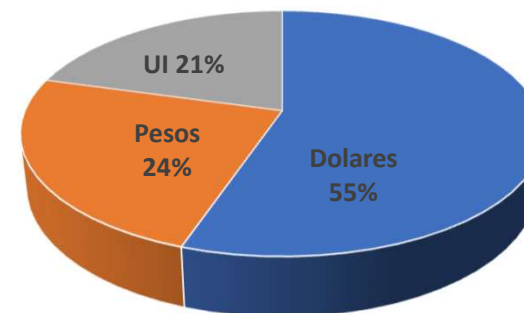
Monto de garantías por Operador (Base USD)



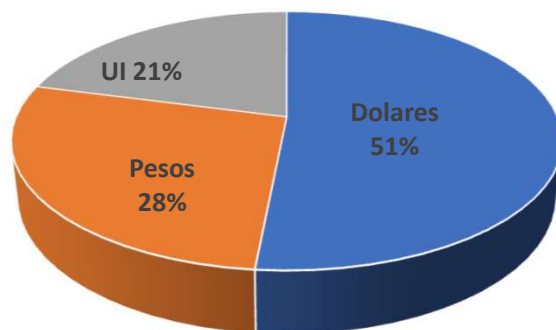
Distribución por moneda

| Moneda | # 2021 | Monto USD 2021 |
|---------|--------|----------------|
| Dólares | 202 | 3.722.905 |
| Pesos | 108 | 1.624.659 |
| UI | 82 | 1.392.501 |

Montos de garantías



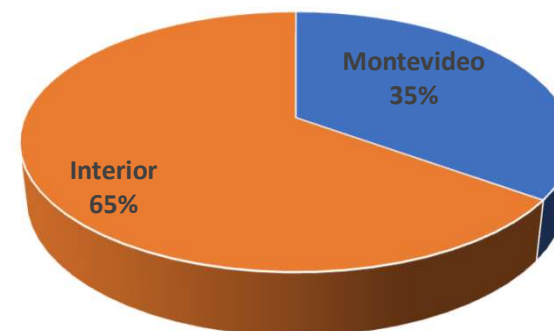
garantías



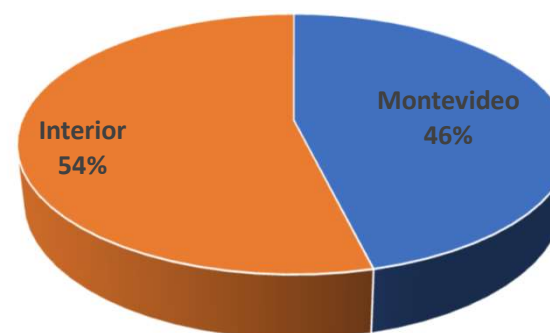
Distribución Geográfica

| Departamento | # 2021 | Monto USD 2021 |
|--------------|--------|----------------|
| Montevideo | 137 | 3.109.521 |
| Canelones | 43 | 617.380 |
| Soriano | 32 | 509.451 |
| Colonia | 32 | 452.134 |
| Florida | 30 | 370.025 |
| San Jose | 23 | 259.529 |
| Artigas | 7 | 195.171 |
| Salto | 16 | 191.839 |
| Rio Negro | 8 | 158.105 |
| Maldonado | 15 | 149.016 |
| Rocha | 14 | 147.889 |
| Tacuarembó | 8 | 117.856 |
| Durazno | 6 | 107.831 |
| Paysandu | 8 | 95.684 |
| Cerro Largo | 2 | 94.482 |
| Lavalleja | 1 | 60.064 |
| Flores | 5 | 47.808 |
| Rivera | 2 | 30.392 |

Garantías

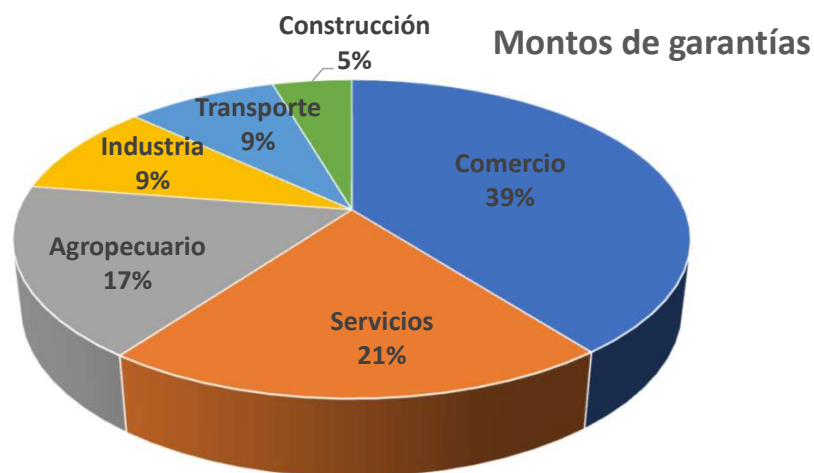
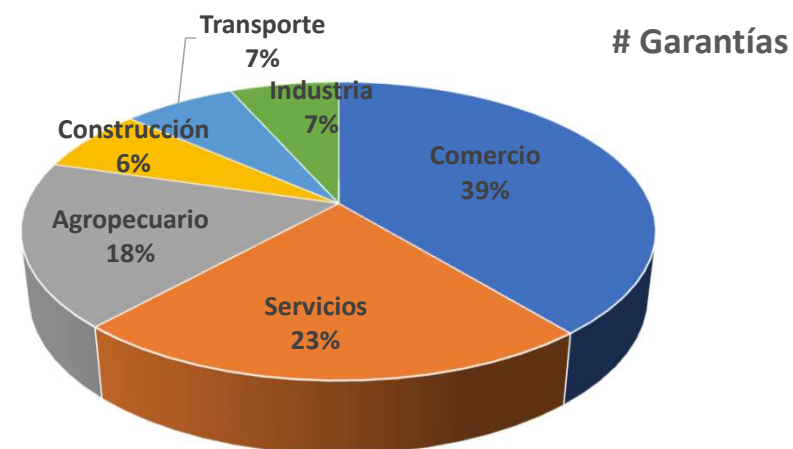


Montos de garantías



Distribución de garantías por sector de actividad

| Sector | # 2021 | Montos USD 2021 |
|--------------|--------|--------------------|
| Comercio | 153 | 2.662.082 |
| Servicios | 89 | 1.387.468 |
| Agropecuario | 70 | 1.171.492 |
| Industria | 27 | 635.430 |
| Transporte | 27 | 578.254 |
| Construcción | 26 | 305.340 |





SiGa
micro

ABRIL
2021

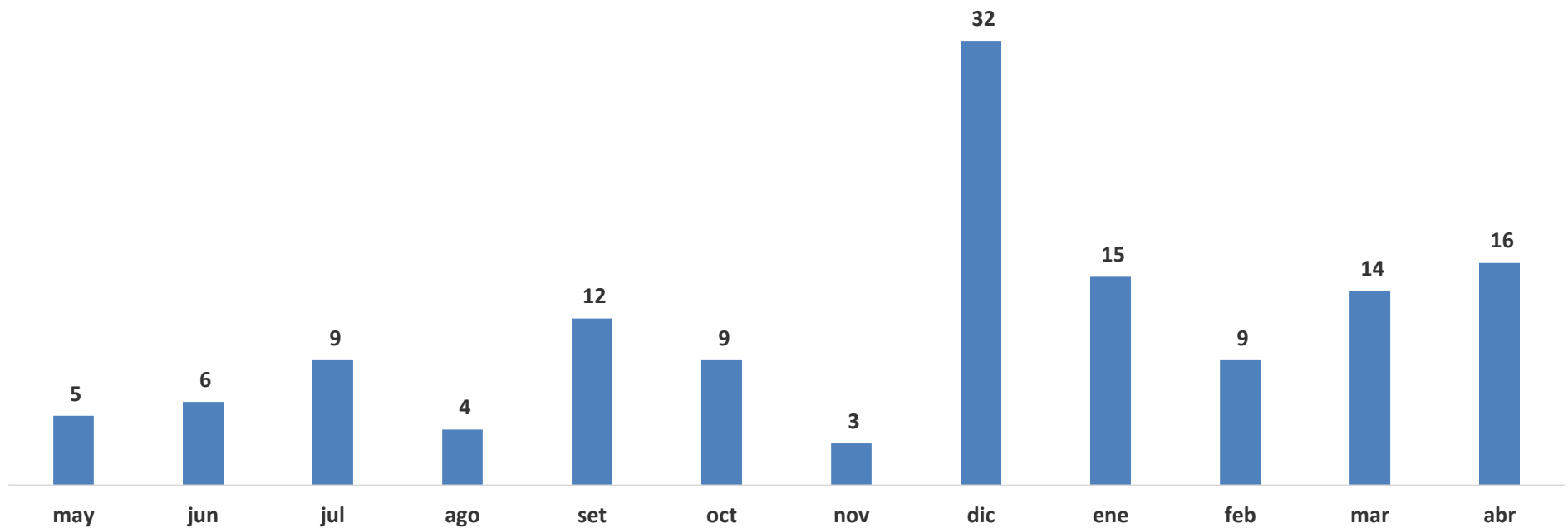
* Esta línea inició su operativa en marzo 2019

INDICADORES

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2021

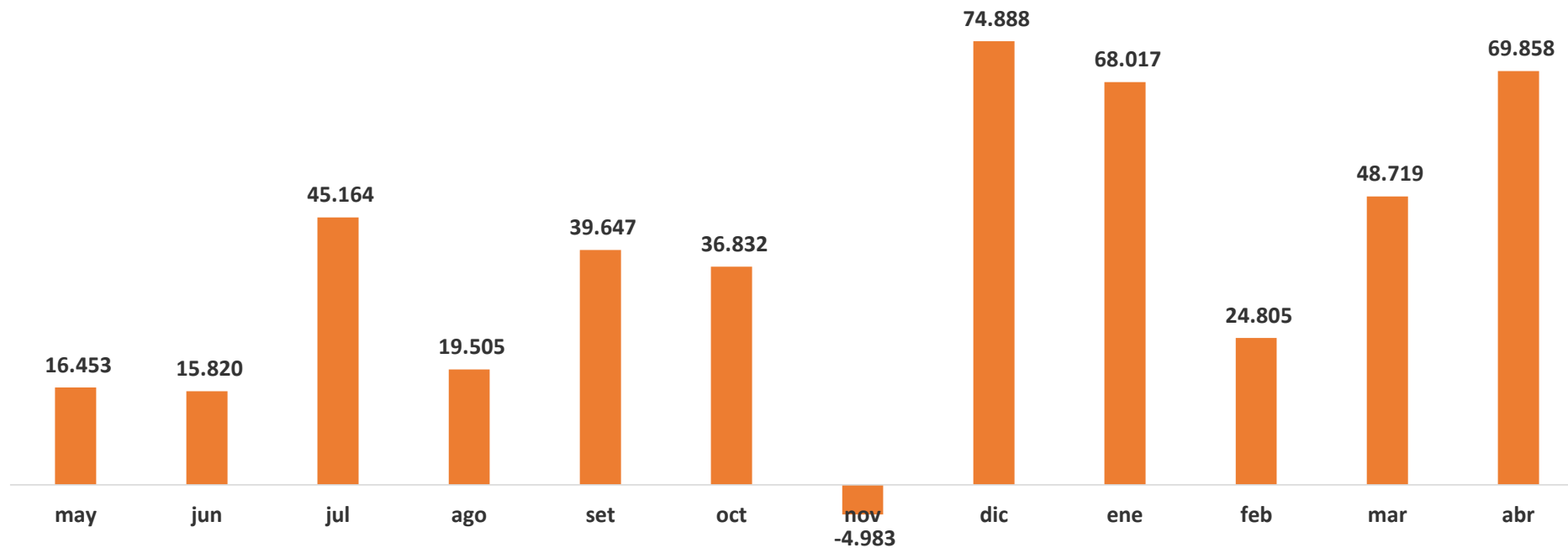
| | 2020 | 2021 |
|--------------------------------|-------------|-------------|
| Monto Total Garantizado | USD 417.769 | USD 211.399 |
| Monto Total Crédito | USD 649.086 | USD 322.167 |
| Número de Operaciones | 119 | 54 |
| Garantía Promedio | USD 3.511 | USD 3.915 |
| Crédito Promedio | USD 5.455 | USD 5.966 |
| Cobertura Promedio | 64% | 66% |

Colocación de garantías Año móvil

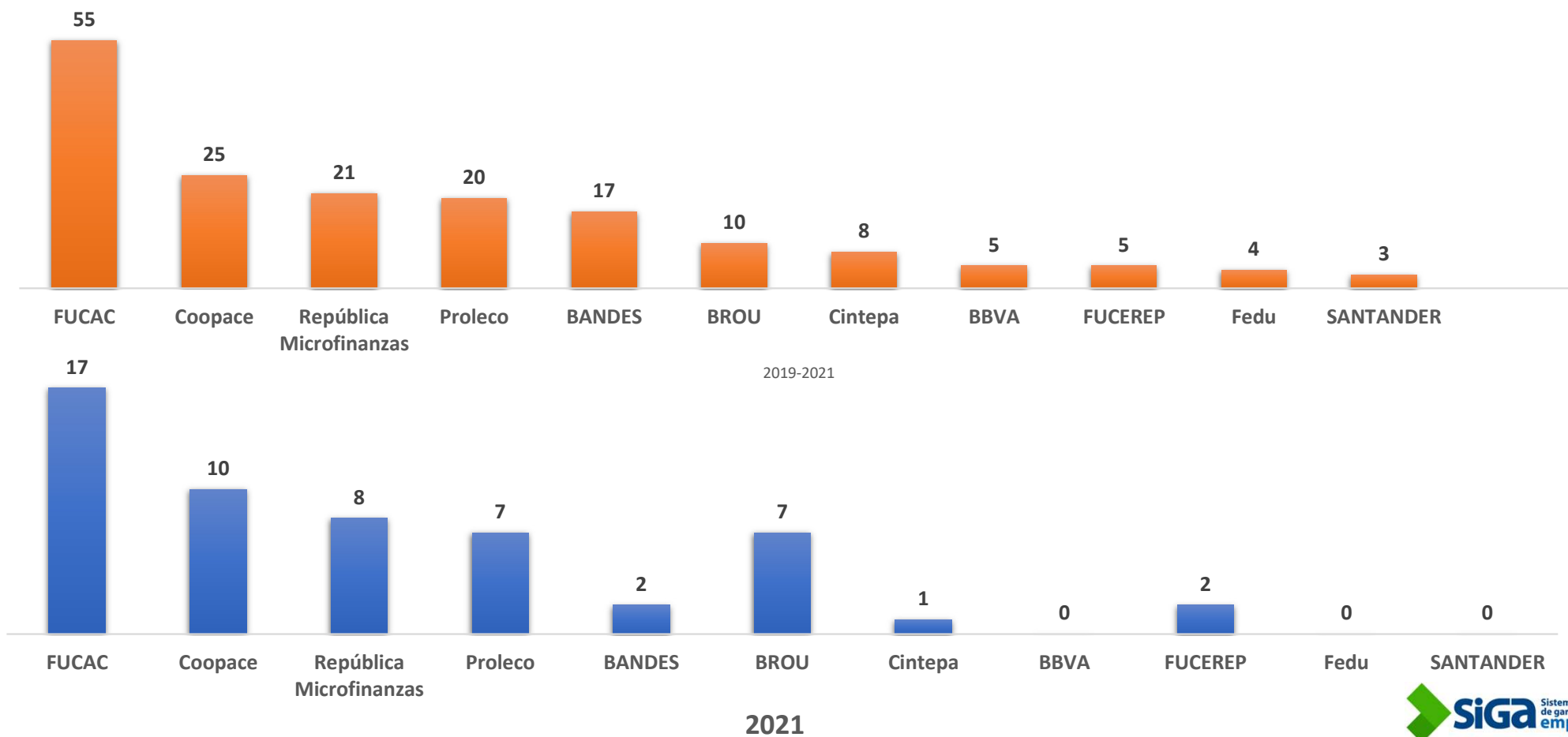


Monto de garantías (USD)

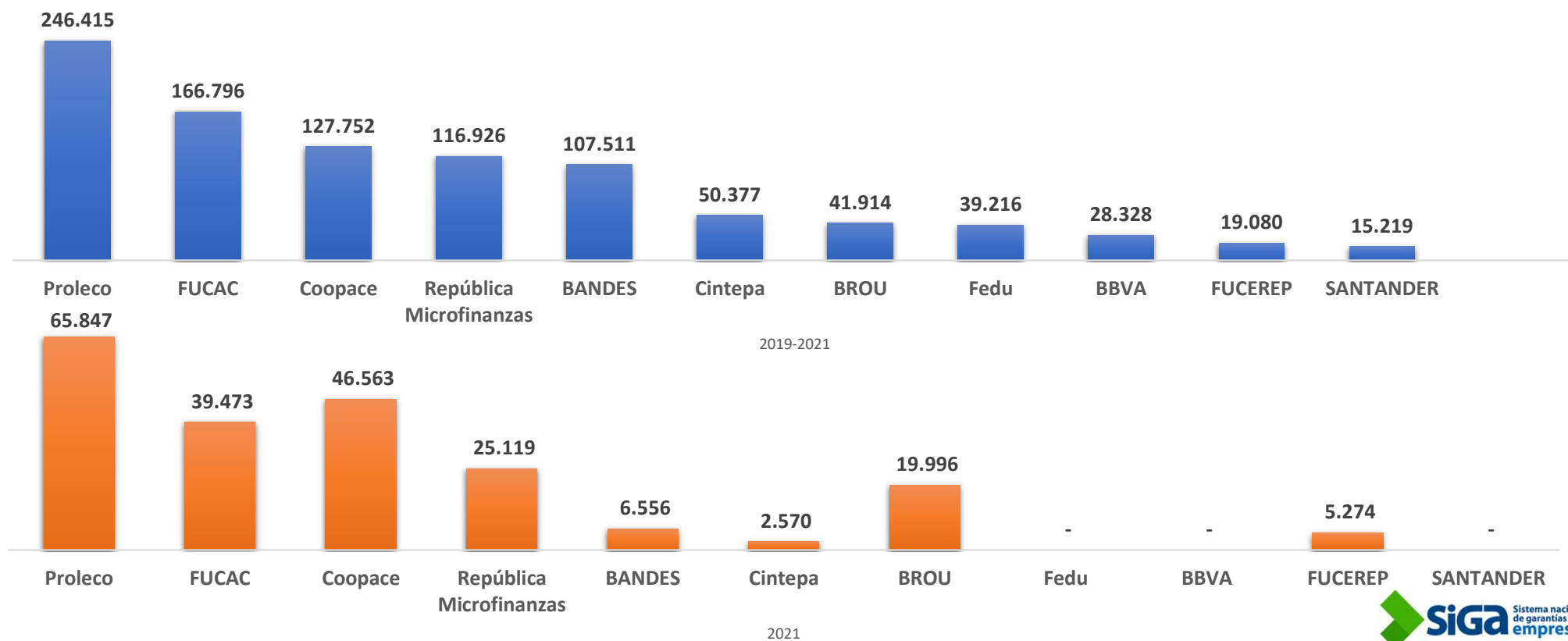
Año móvil



Cantidad de garantías por Operador



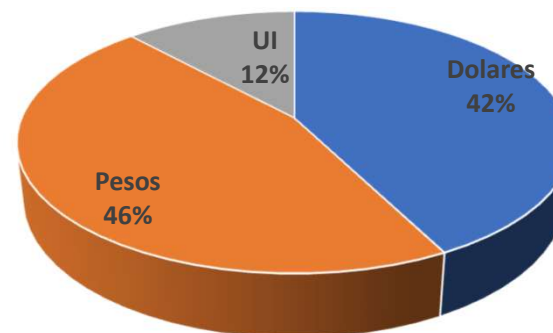
Monto de garantías por Operador (Base USD)



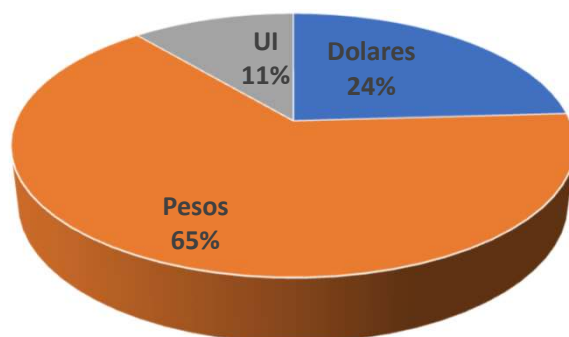
Distribución por moneda

| Moneda | # garantías 2021 | Montos de garantías USD 2021 |
|---------|------------------|------------------------------|
| Dolares | 13 | 89.631 |
| Pesos | 35 | 96.637 |
| UI | 6 | 25.131 |

Monto de garantías 2021



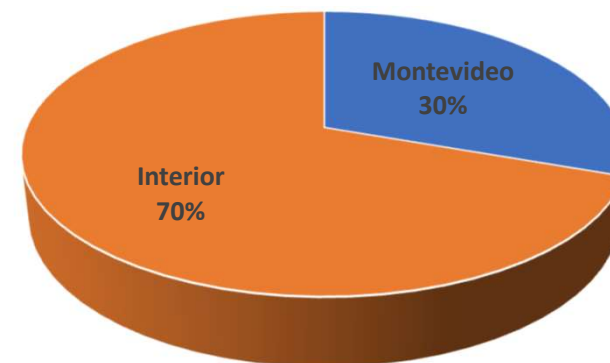
garantías 2021



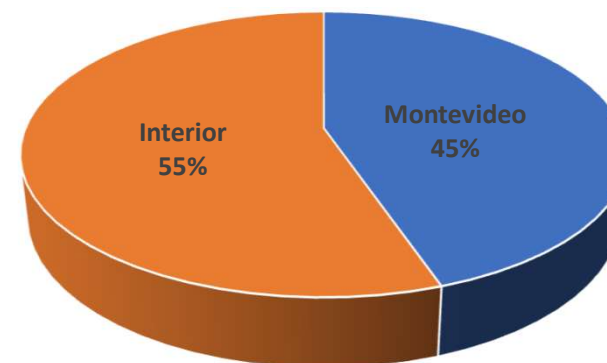
Distribución Geográfica

| Depto. | # garantías 2021 | Monto de garantías USD 2021 |
|------------|------------------|-----------------------------|
| MONTEVIDEO | 20 | 50.449 |
| COLONIA | 5 | 42.095 |
| CANELONES | 10 | 30.875 |
| RIO NEGRO | 6 | 27.287 |
| PAYSANDU | 3 | 15.554 |
| FLORES | 2 | 12.814 |
| FLORIDA | 1 | 11.291 |
| SORIANO | 3 | 8.997 |
| SAN JOSE | 2 | 5.307 |
| SALTO | 1 | 3.533 |
| RIVERA | 1 | 3.196 |

monto de garantías

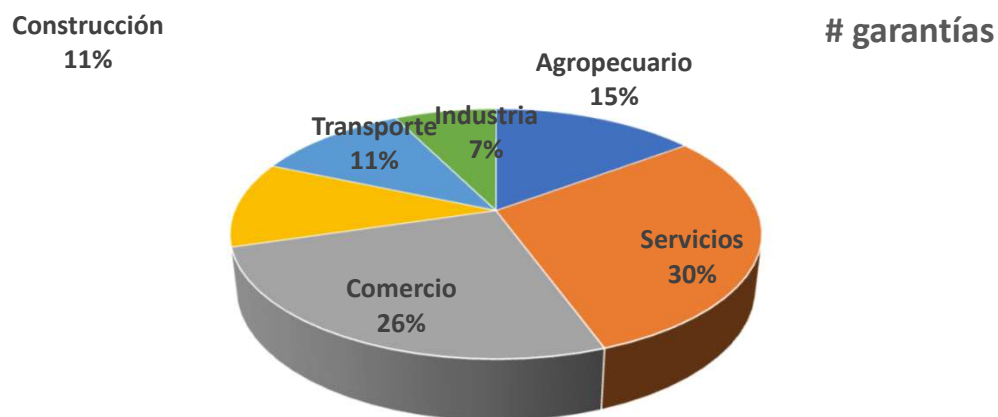
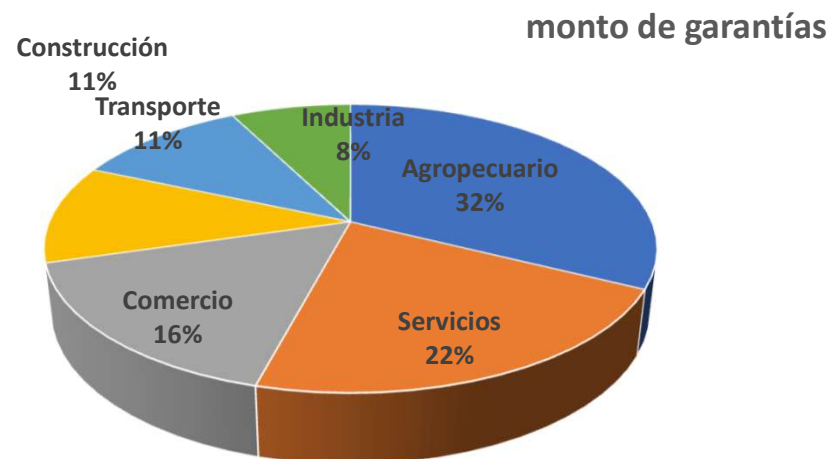


garantías



Distribución de garantías por sector de actividad

| Sector | # Garantías 2021 | Monto de garantías 2021 (USD) |
|--------------|------------------|-------------------------------|
| Agropecuario | 8 | 68.417 |
| Servicios | 16 | 46.077 |
| Comercio | 14 | 34.465 |
| Construcción | 6 | 23.445 |
| Transporte | 6 | 23.048 |
| Industria | 4 | 15.946 |





FOGALE

Fondo de Garantías Lechero

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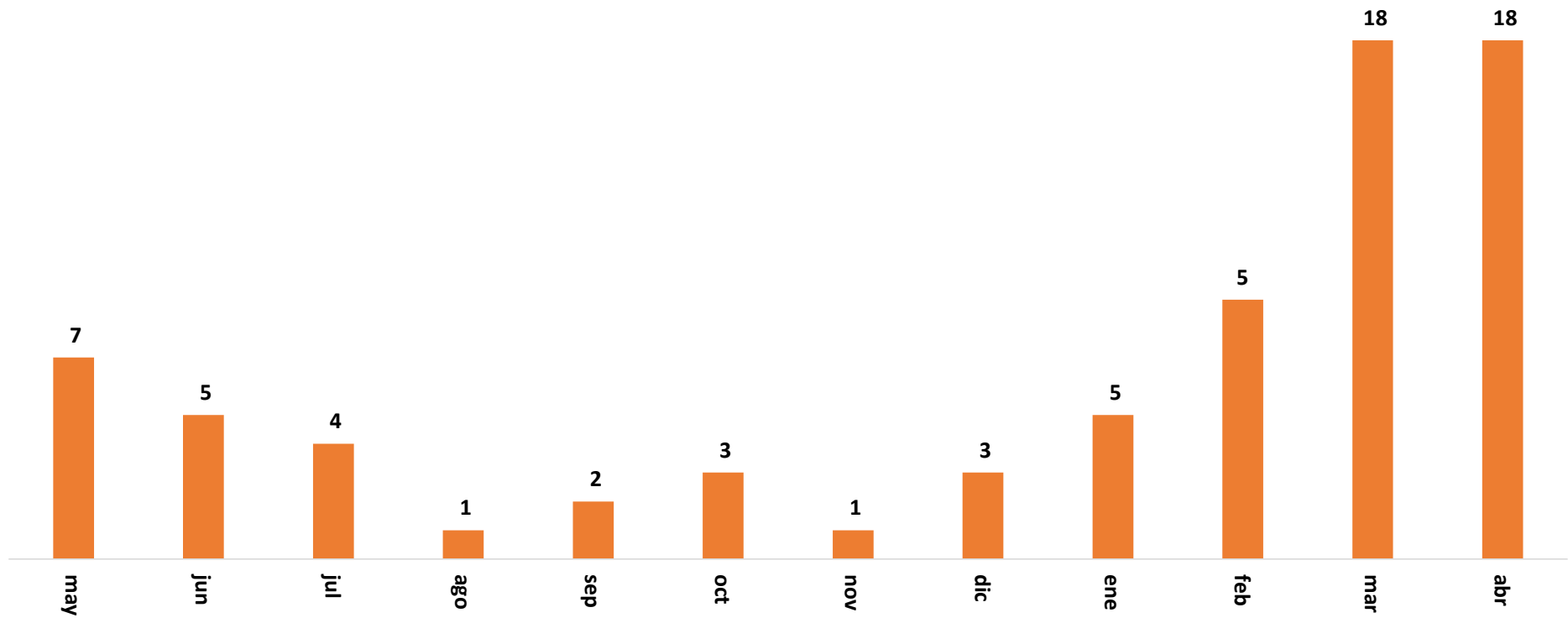
* Esta línea inició su operativa en enero 2019

INDICADORES

ABRIL
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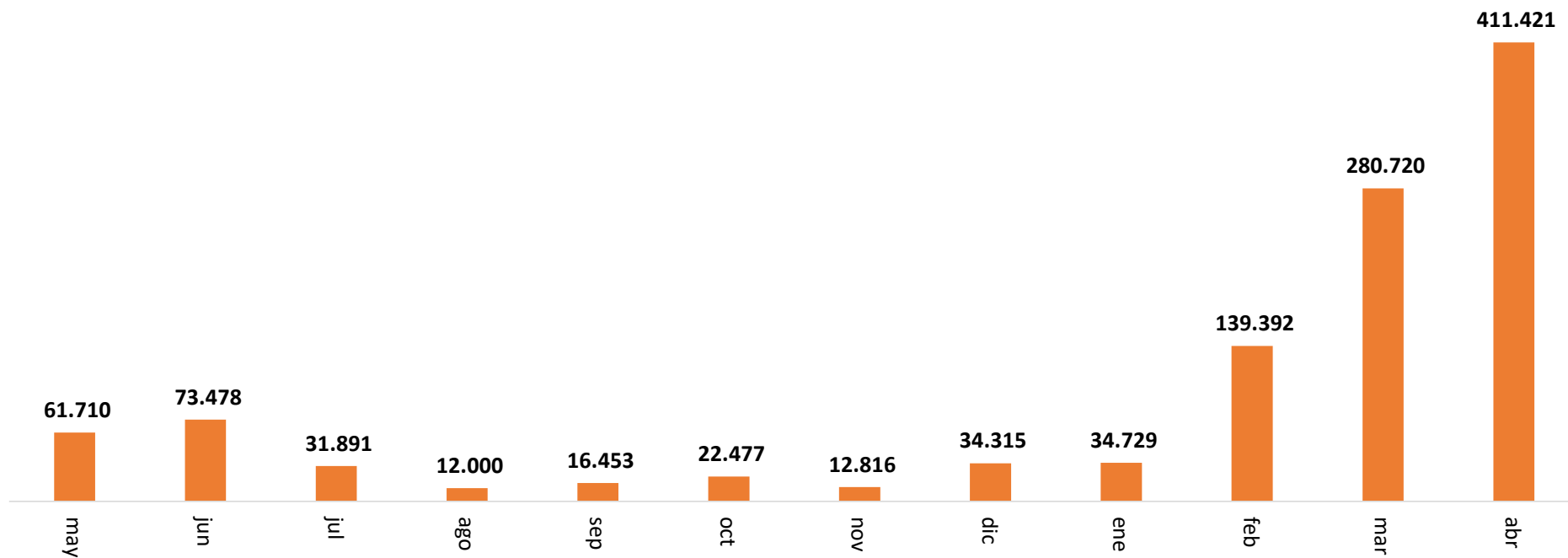
| | 2019 - 2020 | 2021 |
|--------------------------------|----------------|---------------|
| Monto Total Garantizado | USD 16.358.012 | USD 866.261 |
| Monto Total Crédito | USD 40.070.344 | USD 1.271.070 |
| Número de Operaciones | 787 | 50 |
| Garantía Promedio | USD 20.785 | USD 17.325 |
| Crédito Promedio | USD 50.915 | USD 25.421 |
| Cobertura Promedio | 41% | 68% |

Colocación de garantías Año móvil

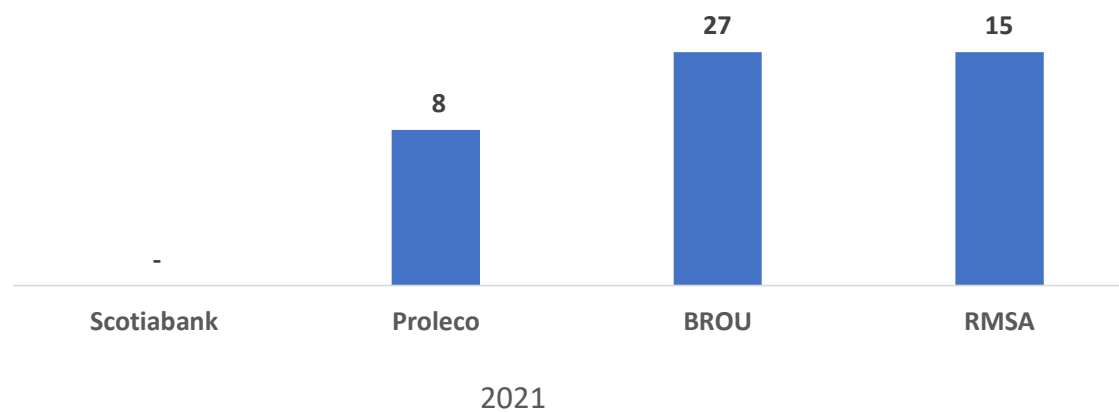
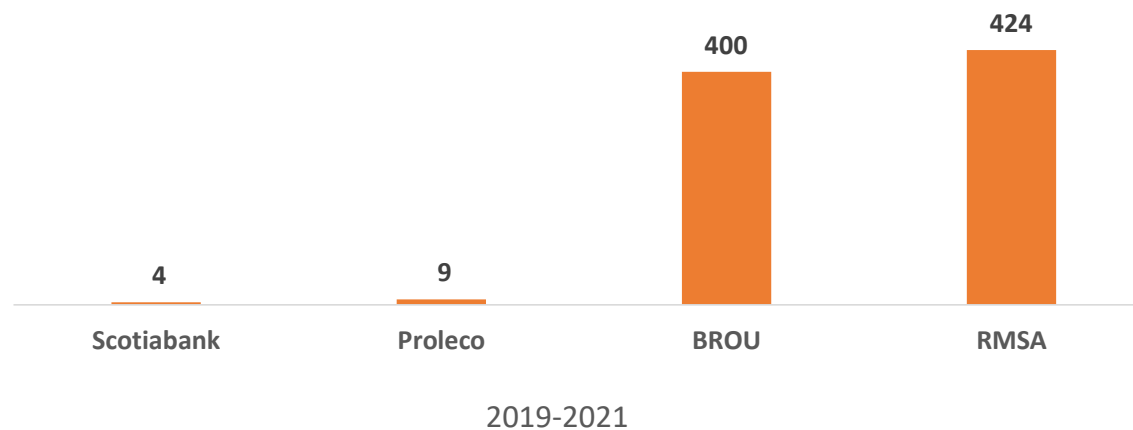


Monto de garantías (USD)

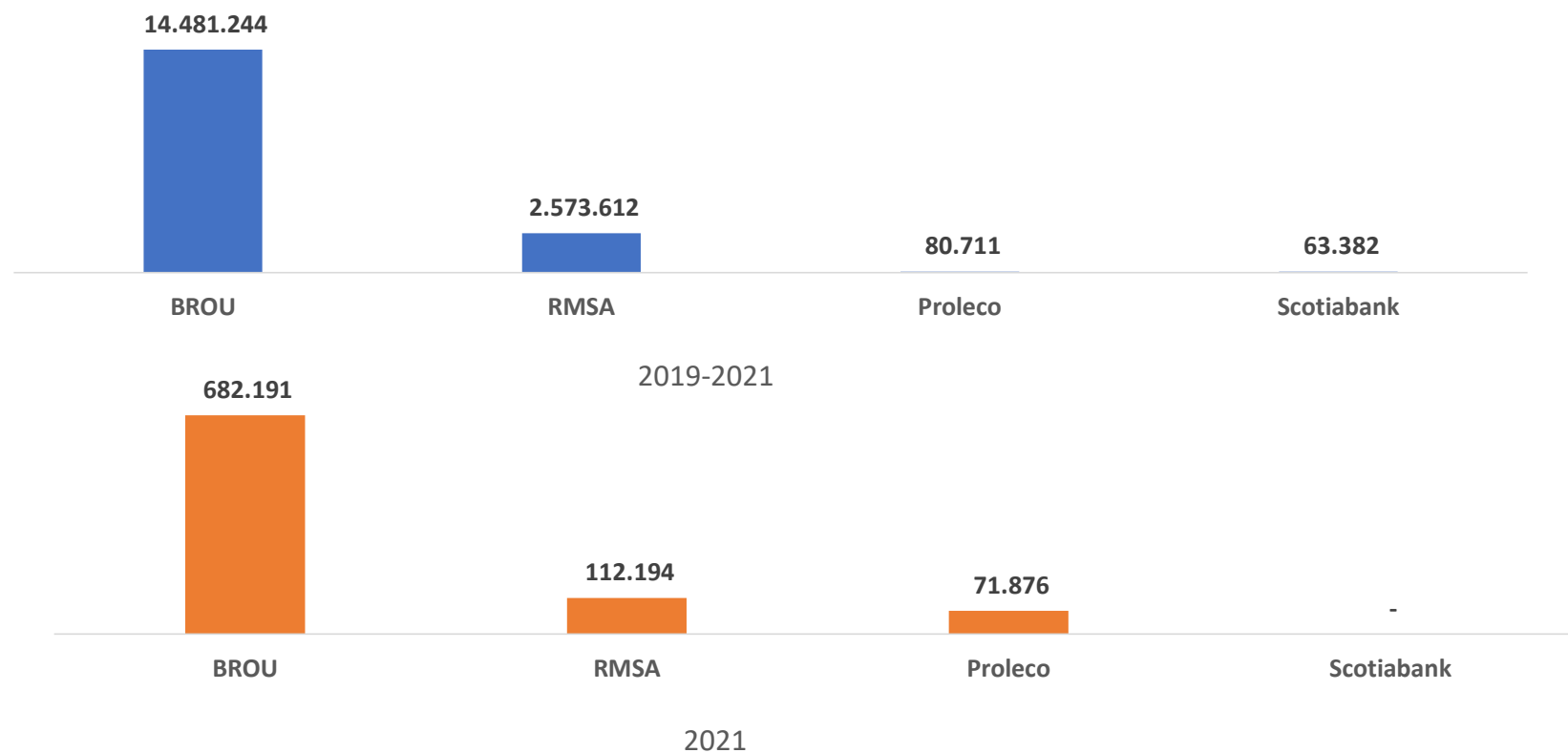
Año móvil



Cantidad de garantías por Operador

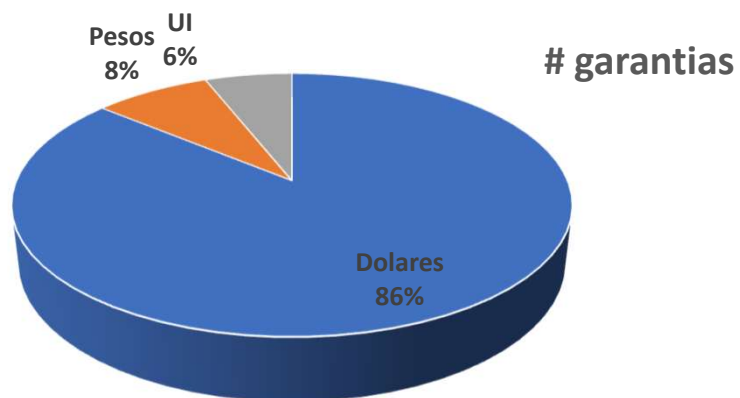
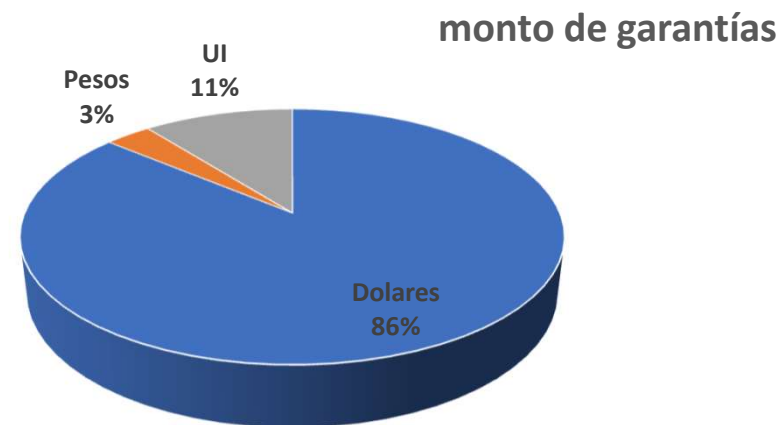


Monto de garantías por Operador (Base USD)



Distribución por moneda

| Moneda | # Garantías 2021 | Monto de Garantías (USD) 2021 |
|---------|------------------|-------------------------------|
| Dólares | 43 | 745.817 |
| UI | 3 | 92.143 |
| Pesos | 4 | 28.302 |



Distribución Geográfica

| Depto. | # 2021 | Monto de garantías USD 2021 |
|-------------|--------|-----------------------------|
| FLORIDA | 13 | 289.754 |
| SAN JOSE | 10 | 199.306 |
| COLONIA | 3 | 116.004 |
| CERRO LARGO | 2 | 71.449 |
| SORIANO | 7 | 54.891 |
| RIO NEGRO | 5 | 54.316 |
| FLORES | 3 | 30.015 |
| PAYSANDU | 3 | 23.781 |
| LAVALLEJA | 2 | 17.400 |
| CANELONES | 1 | 4.794 |
| TACUAREMBO | 1 | 4.550 |