



# Informe de Gestión

31/05/2016



# Indicadores de Gestión

(31/05/2016)

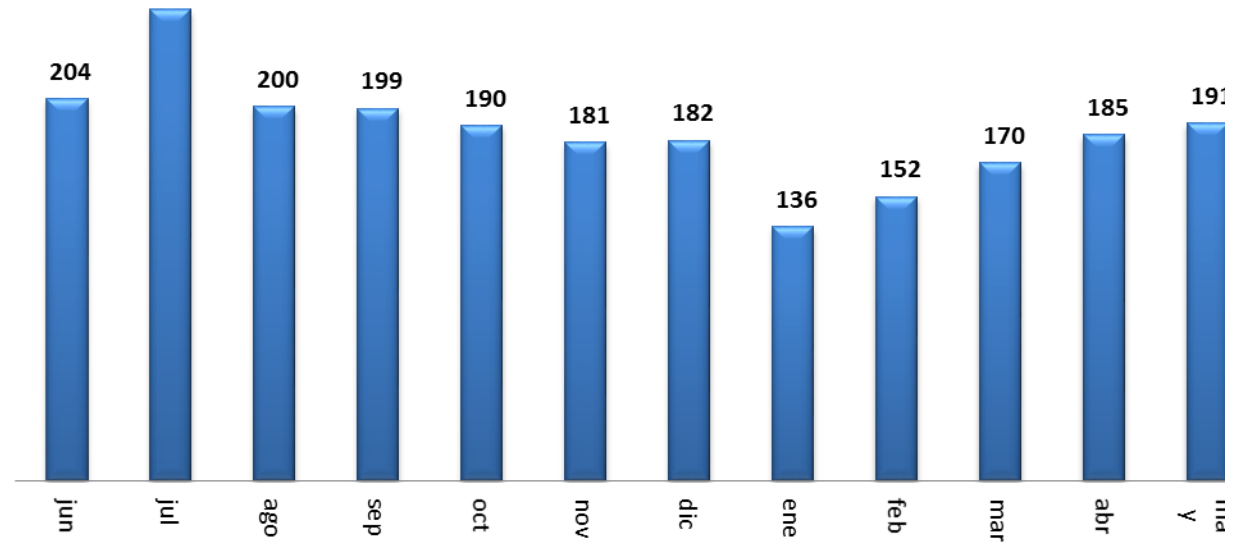
## INDICADORES – DATOS ANUALES

|                                   | 2012           | 2013           | 2014           | 2015           | 2016           |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|
| <b>Monto Total Garantizado</b>    | USD 27.182.816 | USD 32.700.595 | USD 30.985.035 | USD 29.502.715 | USD 10.452.959 |
| <b>Monto Total Crédito</b>        | USD 57.004.424 | USD 69.820.677 | USD 66.546.918 | USD 64.275.083 | USD 22.624.567 |
| <b>Número de Operaciones</b>      | 1.900          | 2.325          | 2.130          | 2.205          | 834            |
| <b>Garantía Promedio</b>          | USD 14.307     | USD 14.065     | USD 14.547     | USD 13.380     | USD 12.534     |
| <b>Crédito Promedio</b>           | USD 30.002     | USD 30.030     | USD 31.243     | USD 29.150     | USD 27.128     |
| <b>Cobertura Promedio</b>         | 48%            | 47%            | 47%            | 46%            | 46%            |
| <b>Relación Corto-Largo plazo</b> | 79% - 21%      | 82%-18%        | 84%-16%        | 88%-12%        | 88%-12%        |

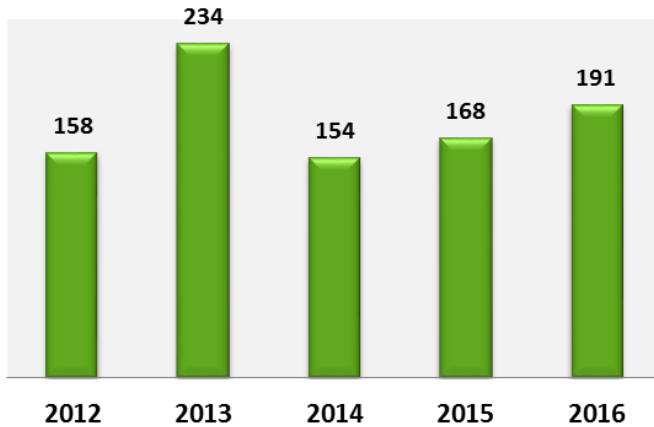
# Evolución Mensual - Número de operaciones

**TOTAL DE OPERACIONES**  
**12.528**

## Año Móvil



## Mayo

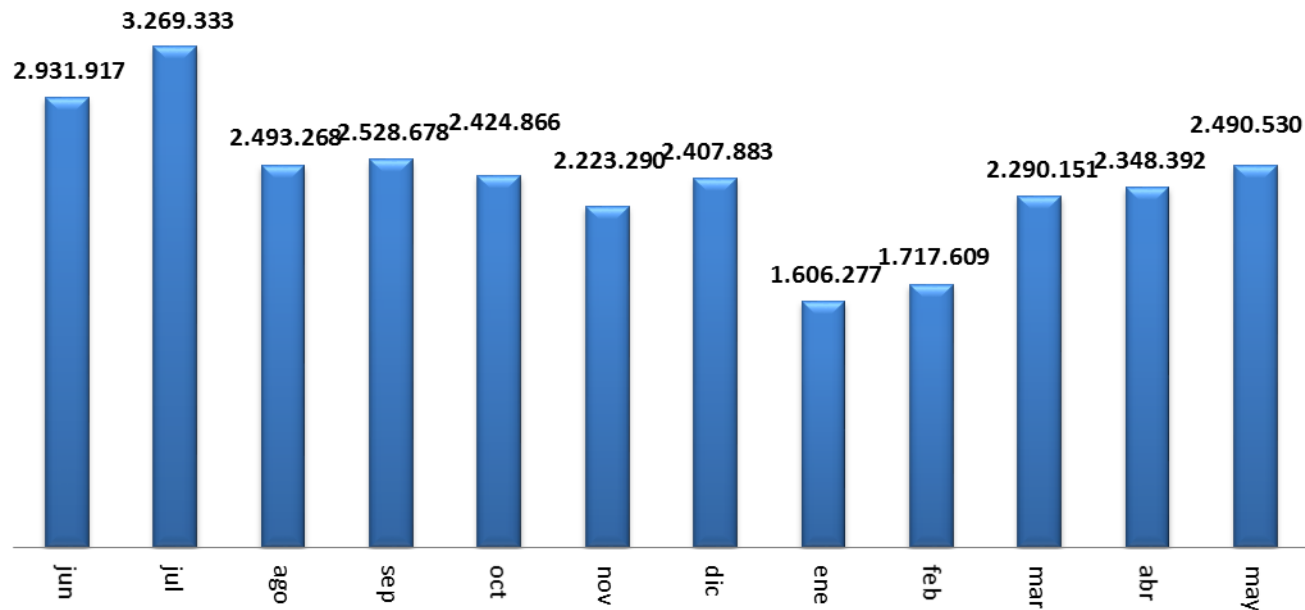




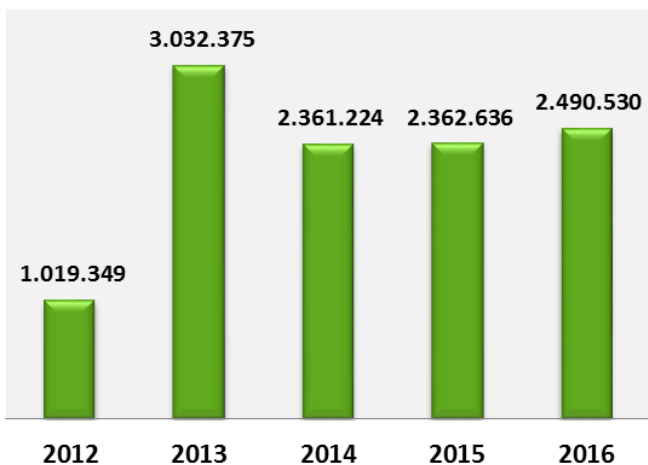
# Evolución Mensual - Monto de operaciones

**TOTAL  
GARANTIZADO  
USD 173.169.499**

## Año Móvil



## Mayo

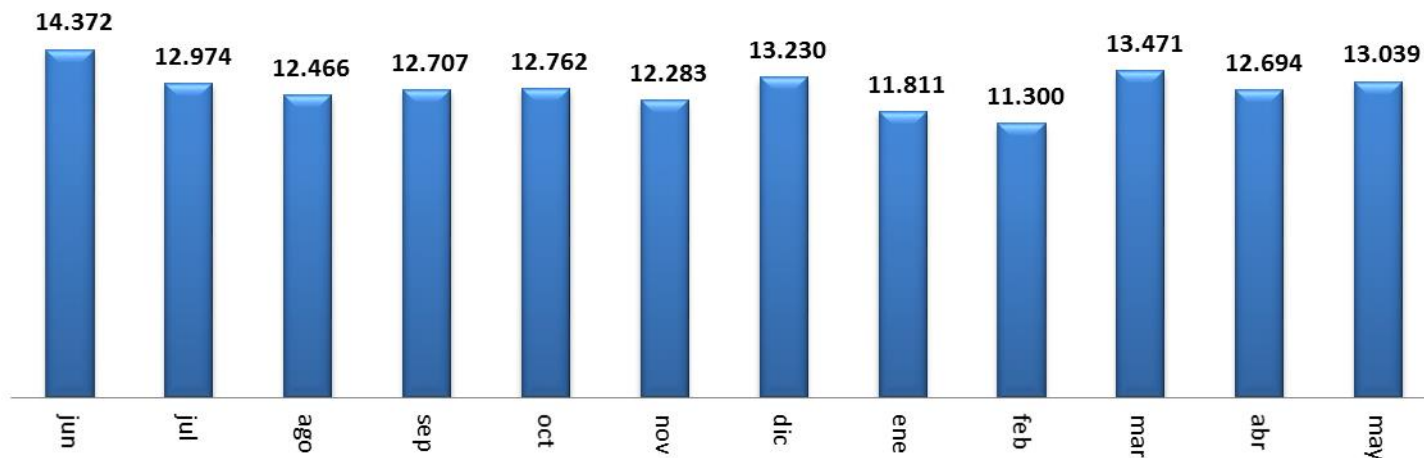




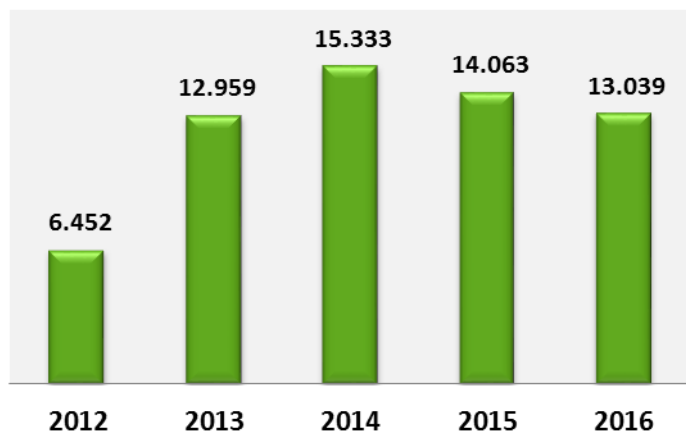
# Evolución Mensual – Garantía promedio

**Garantía  
Promedio total**  
**USD 12.528**

## Año Móvil



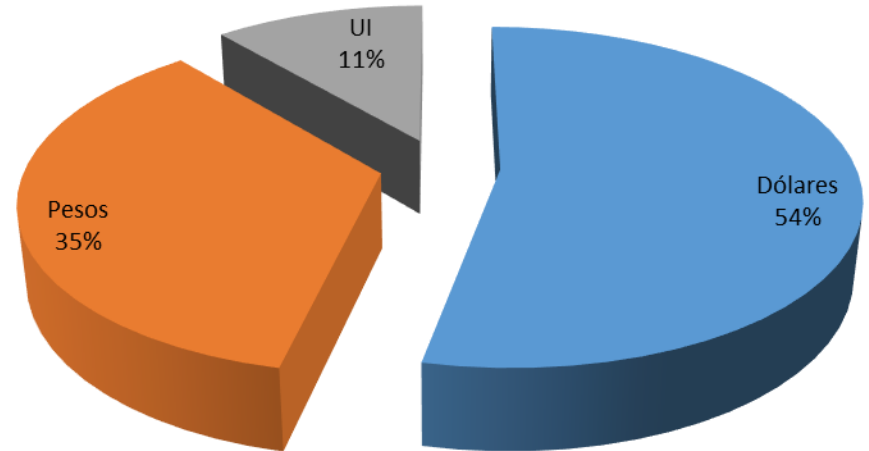
## Mayo



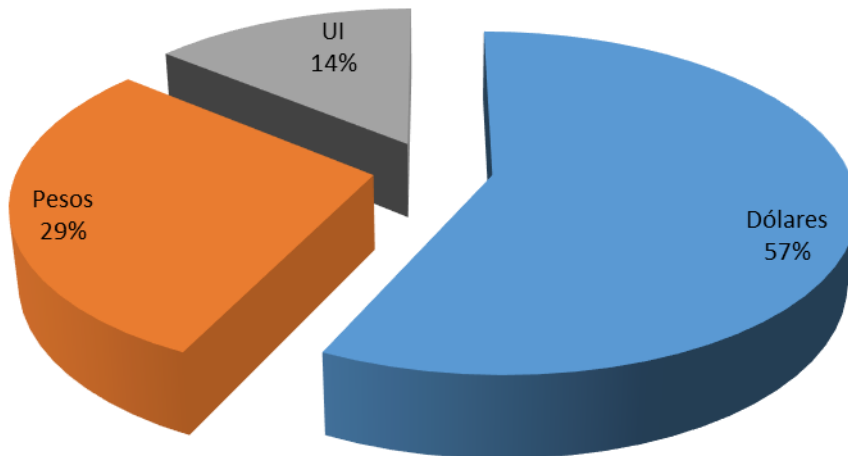


# Distribución por moneda 2016 (Base USD)

## Distribución por Cantidad de garantías



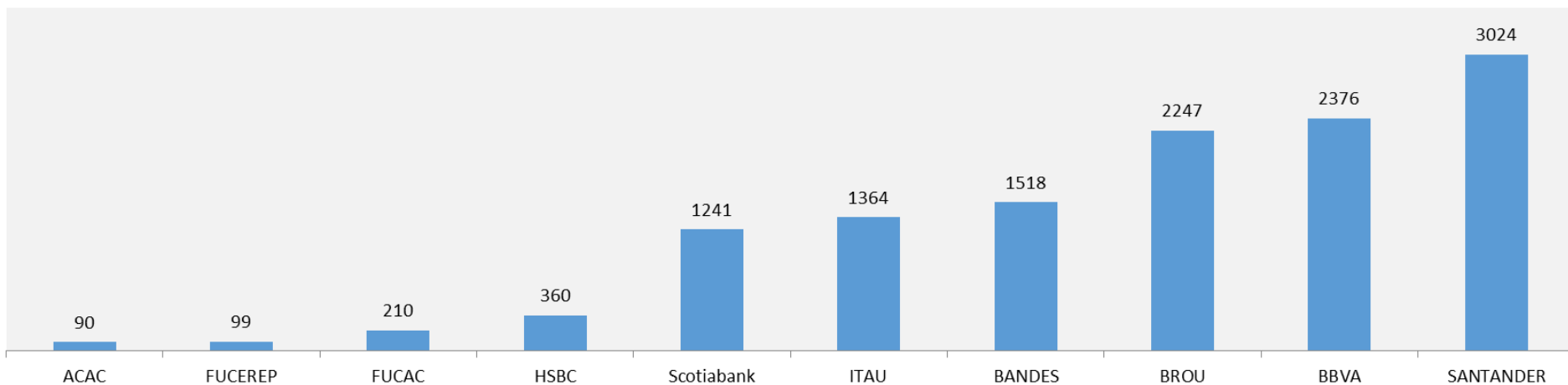
## Distribución por Monto de garantías



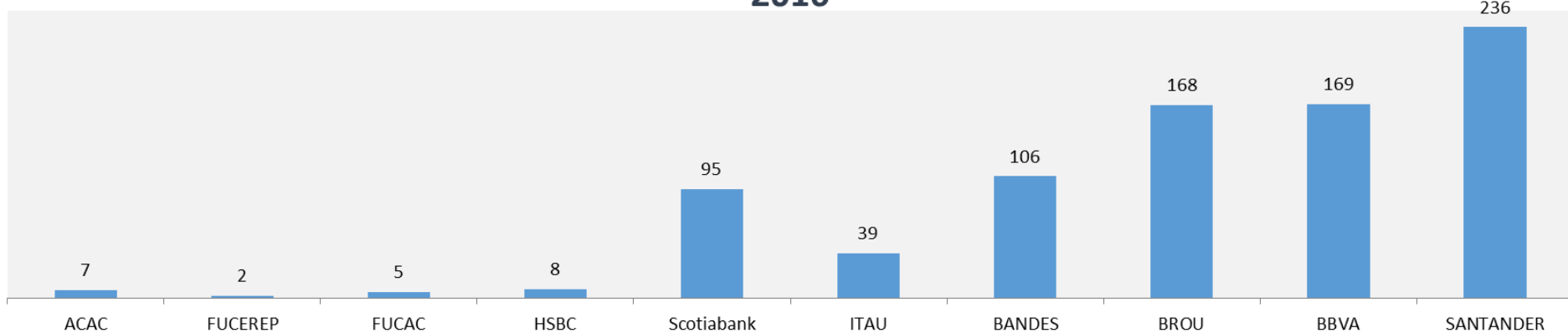


# Operadores- Cantidad de garantías

2009-2016



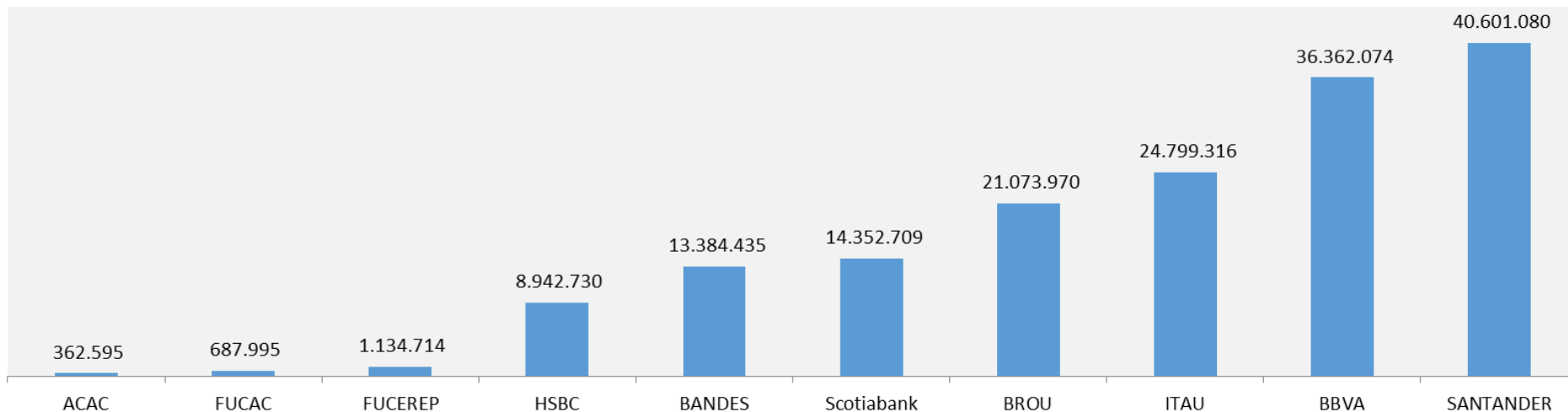
2016



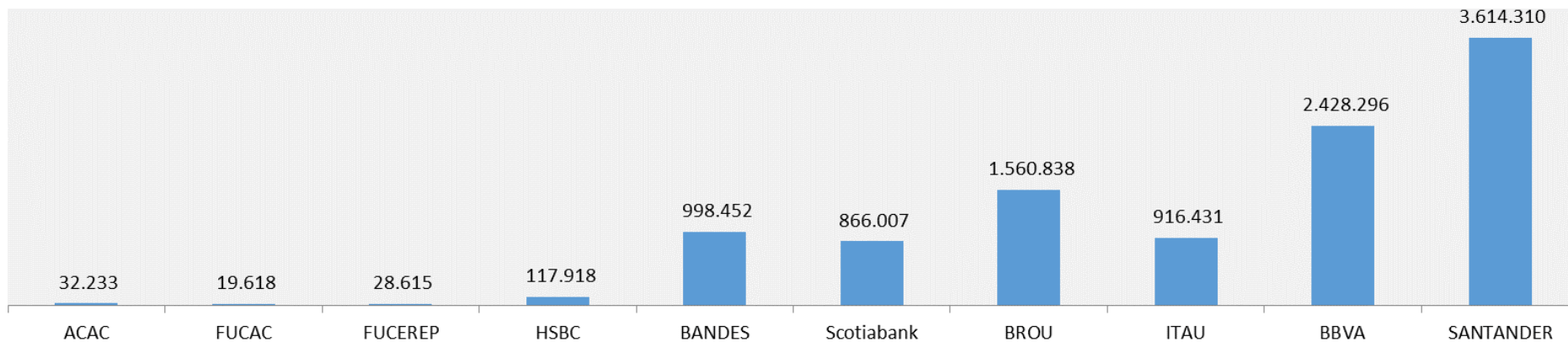


# Operadores- Monto de garantías USD

2009-2016



2016





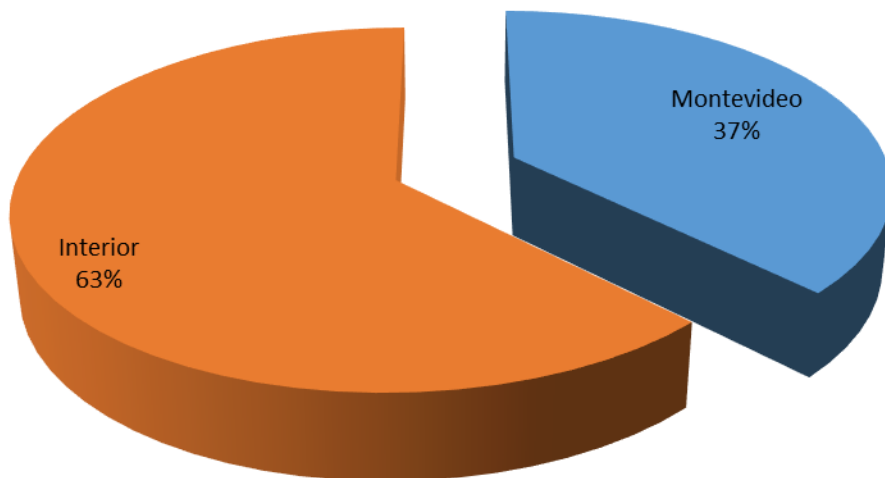


# Perfil de la Cartera

2009-2016



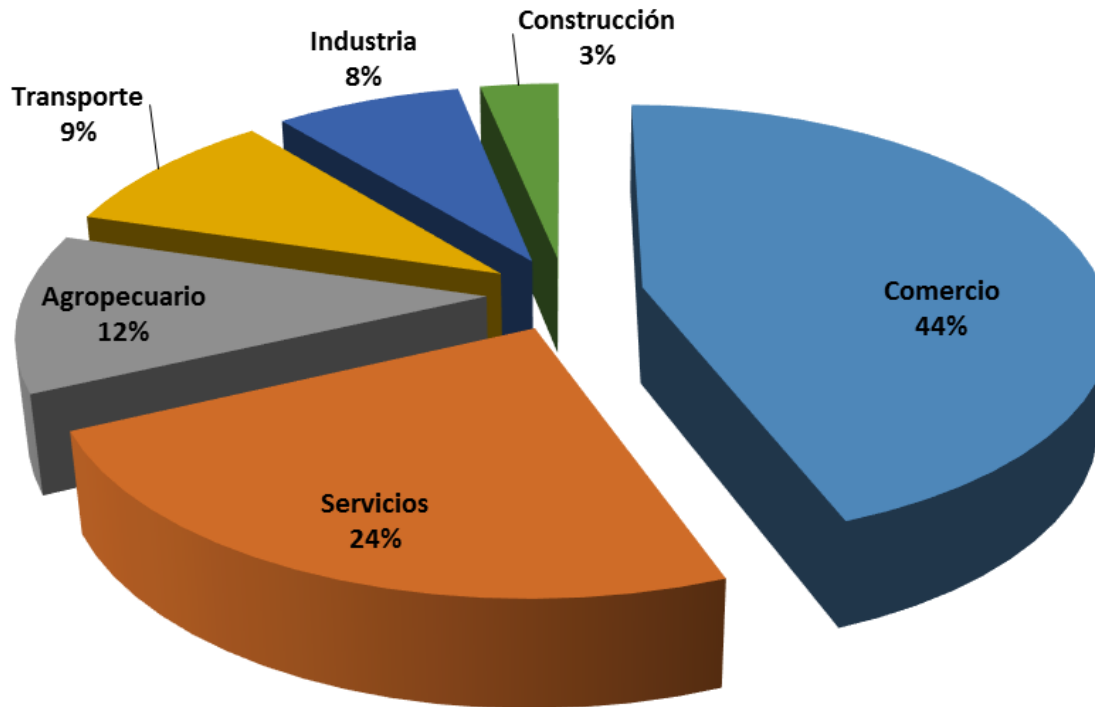
2016



| Dpto.          | Cantidad 2016 |
|----------------|---------------|
| Montevideo     | 313           |
| Canelones      | 94            |
| Colonia        | 63            |
| San José       | 56            |
| Maldonado      | 53            |
| Salto          | 46            |
| Artigas        | 37            |
| Soriano        | 34            |
| Rivera         | 28            |
| Paysandú       | 26            |
| Rio Negro      | 22            |
| Cerro Largo    | 13            |
| Tacuarembó     | 12            |
| Florida        | 10            |
| Lavalleja      | 9             |
| Treinta y Tres | 8             |
| Rocha          | 5             |
| Durazno        | 5             |
| Flores         | 1             |



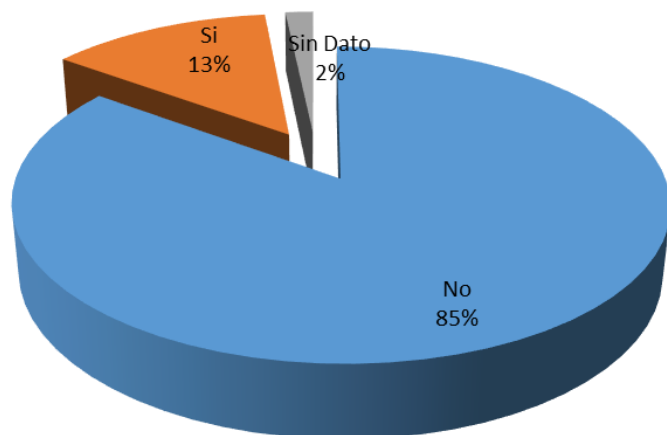
# Perfil de la Cartera (Sector actividad 2016)



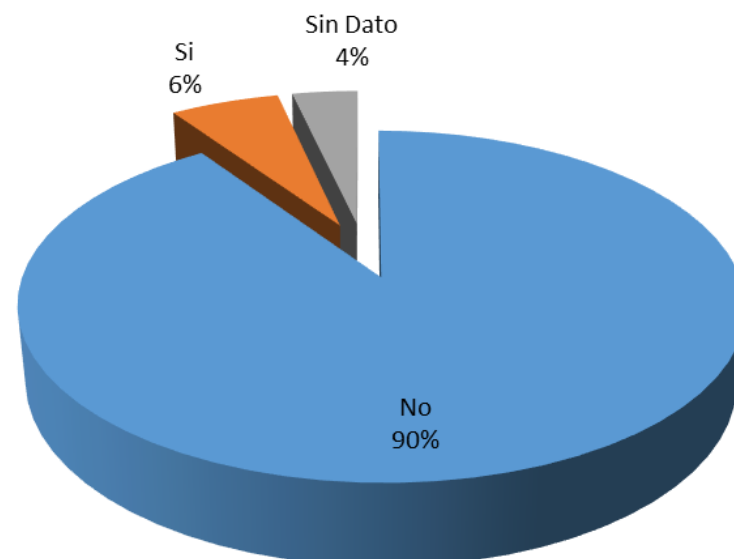


# Perfil de la Cartera (2016)

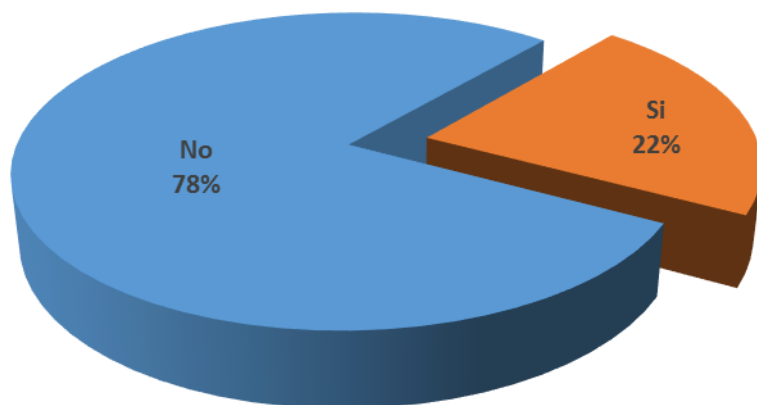
## Primera operación crediticia en la IFI



## Primera operación crediticia en el Sist. Financiero



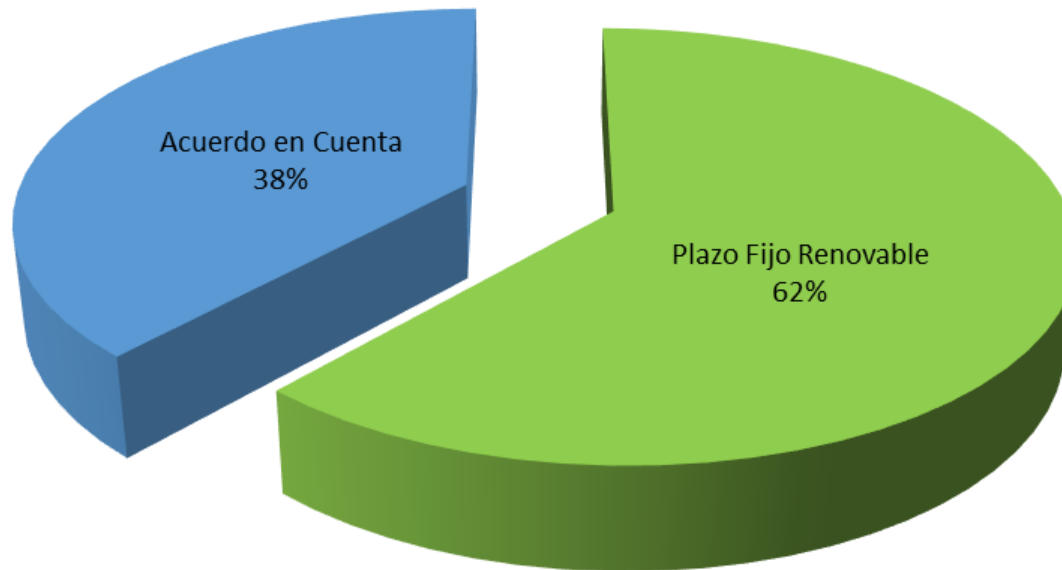
## Empresas Nuevas con SiGa





# Líneas contingentes – Por Producto

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# Líneas contingentes

## Plazos Fijos vs. Acuerdos en Cuenta

