

Informe Sistema de Sociedades de Garantía Recíproca

JUNIO 2024



**Ministerio
de Economía**
República Argentina

Secretaría de la Pequeña y
Mediana Empresa, Emprendedores
y Economía del Conocimiento

Dirección del Régimen de
Sociedades de Garantía Recíproca

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Resolución N° 21/2021 y modificatorias.



MODIFICACIONES NORMATIVAS

Se destacan las siguientes modificaciones:

- **Disposición N° 430/2023:** Se imponen multas económicas y se decide revocar la autorización para funcionar como “Sociedad de Garantía Recíproca” a la Sociedad “CARDINAL S.G.R.
- **Resolución N° 8/2024:** Se suspenden los procedimientos tendientes a otorgar nuevas autorizaciones a funcionar hasta el 31/12/2025 inclusive.
- **Resolución N° 29/2024:** Se extienden las restricciones de inversiones en moneda extranjera hasta el 30/06/2024 inclusive.
- **Resolución 17/2024:** Se modificaron los artículos 1°, 15°, 16°, 18°, 20°, 24°, 33 ° y Anexo 2.



AUTORIZACIONES A FUNCIONAR

Se encuentran autorizadas a funcionar un total de:

- 48 SGR.
- 2 FAE. (Fondos de Afectación Específica)

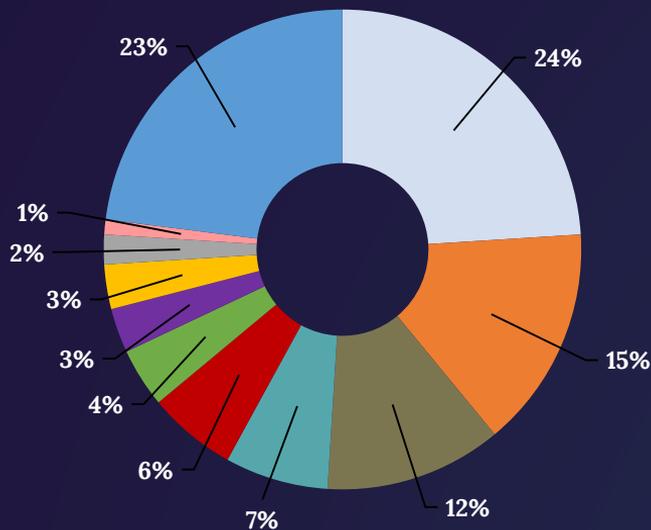


MARCO NORMATIVO

SGR se rigen por:

- Ley 24.467 y modificatorias.
- Decreto N° 699-2018.
- **Resolución N° 21/2021** y modificatorias.

FONDOS DE RIESGO: autorizado, computable, valor de mercado y disponible.



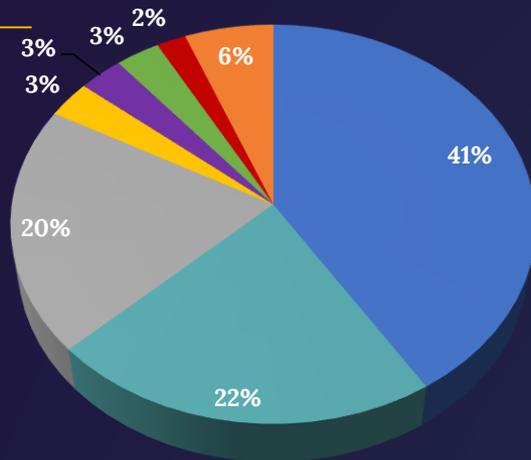
- GARANTIZAR S.G.R.
- ARGENPYMES S.G.R.
- ACINDAR PYMES S.G.R.
- POTENCIAR S.G.R.
- GARANTIAS BIND S.G.R.
- FINTECH S.G.R.
- CRECER S.G.R.
- AVAL RURAL S.G.R.
- DON MARIO S.G.R.
- INNOVA S.G.R.
- RESTO

| S.G.R. | AUTORIZADO | COMPTABLE | VALOR DE MERCADO | DISPONIBLE |
|----------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| ACINDAR PYMES S.G.R. | \$ 92.841.858.868 | \$ 56.818.043.349 | \$ 85.596.784.805 | \$ 56.350.232.105 |
| AFB AVALES S.G.R. | \$ 2.330.000.000 | \$ 1.893.214.651 | \$ 2.486.195.005 | \$ 1.893.214.651 |
| AFFIDAVIT S.G.R. | \$ 2.330.000.000 | \$ 2.332.529.096 | \$ 4.079.708.101 | \$ 2.326.995.344 |
| AFIANZAR S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 2.844.161.363 | \$ 2.295.778.112 |
| AGRO AVAL S.G.R. | \$ 3.375.000.000 | \$ 3.375.000.000 | \$ 8.994.490.170 | \$ 3.231.811.285 |
| ALFA PYME S.G.R. | \$ 2.330.000.000 | \$ 2.190.300.000 | \$ 3.243.585.117 | \$ 2.134.858.488 |
| ALIANZA S.G.R. | \$ 5.107.445.072 | \$ 4.490.000.000 | \$ 6.103.832.601 | \$ 4.471.673.279 |
| AMERICANA DE AVALES S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.007 | \$ 3.370.386.966 | \$ 2.307.363.190 |
| ARGENPYMES S.G.R. | \$ 70.482.250.162 | \$ 70.482.250.162 | \$ 90.695.656.428 | \$ 68.579.739.824 |
| ARGENTINA CIUDAD S.G.R. | \$ 2.330.000.000 | \$ 847.000.000 | \$ 1.371.293.608 | \$ 847.000.000 |
| AVAL AR S.G.R. | \$ 6.070.160.908 | \$ 2.967.740.926 | \$ 3.742.246.866 | \$ 2.952.922.858 |
| AVAL FEDERAL S.G.R. | \$ 8.217.537.806 | \$ 4.046.058.957 | \$ 4.070.735.589 | \$ 3.864.088.334 |
| AVAL FERTIL S.G.R. | \$ 4.891.000.000 | \$ 4.785.259.181 | \$ 6.289.453.104 | \$ 4.784.703.772 |
| AVAL GANADERO S.G.R. | \$ 6.498.863.120 | \$ 2.552.709.199 | \$ 3.243.119.647 | \$ 2.542.059.373 |
| AVAL RURAL S.G.R. | \$ 13.169.992.385 | \$ 13.435.803.110 | \$ 18.400.530.919 | \$ 13.415.458.226 |
| AVALES DEL CENTRO S.G.R. | \$ 6.070.160.908 | \$ 4.115.837.162 | \$ 4.919.597.863 | \$ 4.111.017.930 |
| AVALUAR S.G.R. | \$ 2.330.000.000 | \$ 2.329.988.081 | \$ 2.678.503.704 | \$ 2.263.899.069 |
| CAMPO AVAL S.G.R. | \$ 2.411.045.000 | \$ 2.466.964.193 | \$ 5.174.577.244 | \$ 2.447.598.110 |
| CARDINAL S.G.R. | \$ 203.549.290 | \$ 203.549.290 | \$ - | \$ 102.300.953 |
| CONAVAL S.G.R. | \$ 5.032.800.000 | \$ 5.032.800.001 | \$ 5.468.017.356 | \$ 5.017.121.336 |
| CONFEDERAR NEA S.G.R. | \$ 2.330.000.000 | \$ 1.750.000.000 | \$ 2.516.529.452 | \$ 1.747.410.908 |
| CONFIALES S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 2.963.443.981 | \$ 2.329.829.988 |
| CREAR S.G.R. | \$ 2.330.000.000 | \$ 2.325.800.000 | \$ 2.880.851.467 | \$ 2.234.405.664 |
| CRECER S.G.R. | \$ 14.338.367.682 | \$ 14.124.802.000 | \$ 19.500.660.078 | \$ 14.096.650.953 |
| CUYO AVAL S.G.R. | \$ 3.600.000.000 | \$ 3.600.000.000 | \$ 6.042.970.532 | \$ 3.478.087.482 |
| DON MARIO S.G.R. | \$ 10.730.953.850 | \$ 8.952.216.929 | \$ 16.859.413.174 | \$ 8.637.767.241 |
| EVOLUCION S.G.R. | \$ 2.330.000.000 | \$ 846.999.233 | \$ 1.040.660.493 | \$ 846.999.233 |
| FID AVAL S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 4.174.165.194 | \$ 2.284.452.795 |
| FIDEM S.G.R. | \$ 4.900.845.200 | \$ 4.734.949.524 | \$ 4.759.827.154 | \$ 4.693.805.057 |
| FINTECH S.G.R. | \$ 21.849.734.474 | \$ 20.192.458.797 | \$ 27.700.250.430 | \$ 19.997.311.975 |
| GARANTIAS BIND S.G.R. | \$ 27.703.979.491 | \$ 27.703.979.491 | \$ 38.823.784.255 | \$ 27.625.729.450 |
| GARAN TIZAR S.G.R. | \$ 111.772.237.678 | \$ 112.476.120.969 | \$ 146.250.408.415 | \$ 109.173.997.898 |
| INNOVA S.G.R. | \$ 7.884.530.462 | \$ 6.416.231.762 | \$ 6.518.129.640 | \$ 6.366.008.662 |
| INTEGRA PYMES S.G.R. | \$ 6.070.159.943 | \$ 6.070.159.943 | \$ 7.665.536.006 | \$ 5.984.506.240 |
| INTERVALES S.G.R. | \$ 2.330.000.000 | \$ 550.000.000 | \$ 218.813.235 | \$ - |
| INTERGARANTIAS S.G.R. | \$ 2.330.000.000 | \$ 1.800.000.001 | \$ 5.724.295.585 | \$ 1.008.135.619 |
| MILLS S.G.R. | \$ 2.330.000.000 | \$ 2.329.052.159 | \$ 2.732.305.991 | \$ 2.274.829.514 |
| MOVIL S.G.R. | \$ 10.949.572.260 | \$ 5.484.197.857 | \$ 8.728.586.954 | \$ 5.449.759.145 |
| NEUQUEN PYMES S.G.R. | \$ 2.330.000.000 | \$ 1.453.082.875 | \$ 2.556.723.900 | \$ 1.443.926.764 |
| PATAGONIA S.G.R. | \$ 2.330.000.000 | \$ 847.000.000 | \$ 1.171.812.125 | \$ 847.000.000 |
| POTENCIAR S.G.R. | \$ 47.007.525.953 | \$ 32.406.122.673 | \$ 46.147.556.845 | \$ 32.062.687.398 |
| PROMOVER S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.003 | \$ 3.415.045.551 | \$ 2.330.000.003 |
| PYME AVAL S.G.R. | \$ 2.330.000.000 | \$ 2.202.550.452 | \$ 3.533.989.036 | \$ 2.063.674.296 |
| RESILIENCIA S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 3.030.430.197 | \$ 2.303.322.671 |
| RIG AVALES S.G.R. | \$ 2.330.000.000 | \$ 1.653.155.033 | \$ 2.312.535.945 | \$ 1.643.407.385 |
| SEGURO AVAL S.G.R. | \$ 2.330.000.000 | \$ 839.000.000 | \$ 984.388.516 | \$ 839.000.000 |
| SOLIDUM S.G.R. | \$ 4.400.000.000 | \$ 3.466.212.068 | \$ 4.014.276.929 | \$ 3.452.866.931 |
| TREND S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 4.438.433.228 | \$ 2.311.780.687 |
| UNION S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 4.640.154.905 | \$ 2.321.576.243 |
| TOTAL | \$ 551.579.570.512 | \$ 465.399.139.138 | \$ 644.118.855.669 | \$ 455.778.767.243 |

El FDR Computable incluye los aportes realizados por la propia SGR, introducidos en el Artículo N° 17 de la Resolución vigente. En ningún caso los aportes al FDR podrán superar el monto máximo oportunamente autorizado por la Autoridad de Aplicación, con excepción de los de titularidad de la SGR que incrementen el mismo, conforme surge del Artículo N° 16 de la Resolución vigente.

(*) Disposición N° 430/2023: Se imponen multas económicas y se decide revocar la autorización para funcionar como "Sociedad de Garantía Recíproca" a la Sociedad "CARDINAL S.G.R."

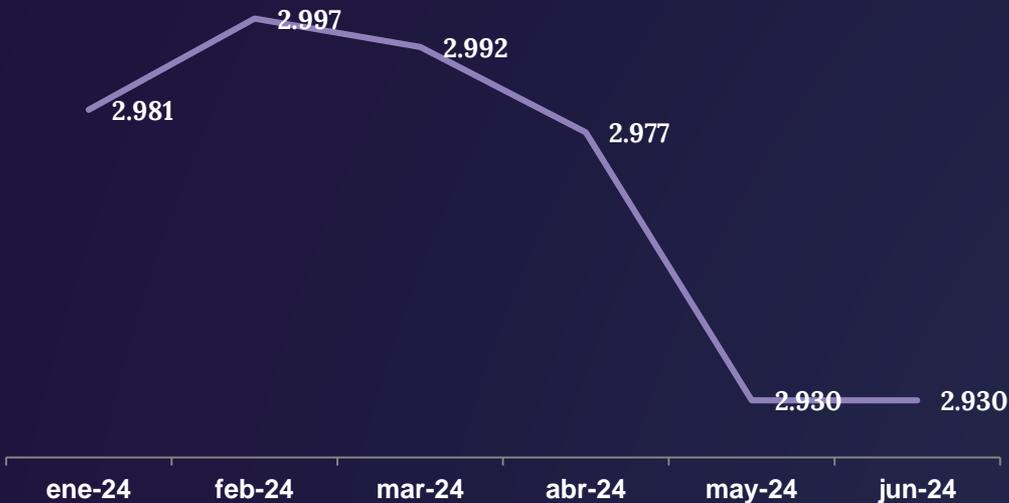
Inversiones



- Operaciones de crédito público de las que resulte deudora la SECRETARÍA DE HACIENDA del MINISTERIO DE HACIENDA o el "BCRA"
- Obligaciones negociables, debentures y otros títulos valores representativos de deuda, simples o convertibles, garantizados o no, autorizados a la oferta pública por la "CNV"
- Cuotapartes de fondos comunes de inversión
- Cuotapartes de Fondos comunes de inversión PyME autorizados por la "CNV", cheques de pago diferido avalados, pagarés avalados emitidos para su negociación en Mercados de Valores
- Títulos valores emitidos por Sociedades y/o Estados extranjeros u organismos internacionales
- Acciones de Sociedades Anónimas legalmente constituidas en el país, mixtas o privadas o contratos de futuros y opciones
- Obligaciones negociables, debentures y otros títulos valores representativos de deuda, simples o convertibles, emitidos por Entidades Financieras regidas por la Ley N° 21.526 que sean Socios Protectores y autorizados a la oferta pública por la CNV.
- Otras inversiones

| S. G. R. | DÓLARES | PEPOS | UVA |
|----------------------------|---------|-------|-----|
| ACINDAR PYMES S.G.R. | 48% | 52% | 0% |
| AFB AVALES S.G.R. | 50% | 50% | 0% |
| AFFIDAVIT S.G.R. | 71% | 29% | 0% |
| AFIANZAR S.G.R. | 58% | 42% | 0% |
| AGRO AVAL S.G.R. | 82% | 18% | 0% |
| ALFA PYME S.G.R. | 78% | 22% | 0% |
| ALIANZA S.G.R. | 99% | 1% | 0% |
| AMERICANA DE AVALES S.G.R. | 81% | 19% | 0% |
| ARGENPYMES S.G.R. | 59% | 41% | 0% |
| ARGENTINA CIUDAD S.G.R. | 89% | 11% | 0% |
| AVAL AR S.G.R. | 78% | 22% | 0% |
| AVAL FEDERAL S.G.R. | 78% | 22% | 0% |
| AVAL FERTIL S.G.R. | 45% | 55% | 0% |
| AVAL GANADERO S.G.R. | 84% | 16% | 0% |
| AVAL RURAL S.G.R. | 62% | 38% | 0% |
| AVALES DEL CENTRO S.G.R. | 78% | 22% | 0% |
| AVALUAR S.G.R. | 83% | 17% | 0% |
| CAMPO AVAL S.G.R. | 88% | 12% | 0% |
| CARDINAL S.G.R. | 0% | 0% | 0% |
| CONAVAL S.G.R. | 61% | 39% | 0% |
| CONFEDERAR NEA S.G.R. | 45% | 55% | 0% |
| CONFIABLES S.G.R. | 56% | 44% | 0% |
| CREAR S.G.R. | 46% | 54% | 0% |
| CRECER S.G.R. | 60% | 40% | 0% |
| CUYO AVAL S.G.R. | 67% | 31% | 2% |
| DON MARIO S.G.R. | 82% | 18% | 0% |
| EVOLUCION S.G.R. | 46% | 54% | 0% |
| FID AVAL S.G.R. | 56% | 44% | 0% |
| FIDEM S.G.R. | 54% | 46% | 0% |
| FINTECH S.G.R. | 93% | 7% | 0% |
| GARANTIAS BIND S.G.R. | 27% | 73% | 0% |
| GARANTIZAR S.G.R. | 48% | 52% | 0% |
| INNOVA S.G.R. | 86% | 14% | 0% |
| INTEGRA PYMES S.G.R. | 44% | 56% | 0% |
| INTERAVALES S.G.R. | 100% | 0% | 0% |
| INTERGARANTIAS S.G.R. | 52% | 48% | 0% |
| MILLS S.G.R. | 83% | 17% | 0% |
| MOVIL S.G.R. | 84% | 16% | 0% |
| NEUQUEN PYMES S.G.R. | 81% | 19% | 0% |
| PATAGONIA S.G.R. | 84% | 16% | 0% |
| POTENCIAR S.G.R. | 50% | 46% | 4% |
| PROMOVER S.G.R. | 75% | 25% | 0% |
| PYME AVAL S.G.R. | 58% | 42% | 0% |
| RESILIENCIA S.G.R. | 73% | 27% | 0% |
| RIG AVALES S.G.R. | 60% | 40% | 0% |
| SEGURO AVAL S.G.R. | 52% | 48% | 0% |
| SOLIDUM S.G.R. | 45% | 55% | 0% |
| TREND S.G.R. | 82% | 18% | 0% |
| UNION S.G.R. | 61% | 39% | 0% |
| TOTAL | 57% | 43% | 0% |

MiPyMEs en mora



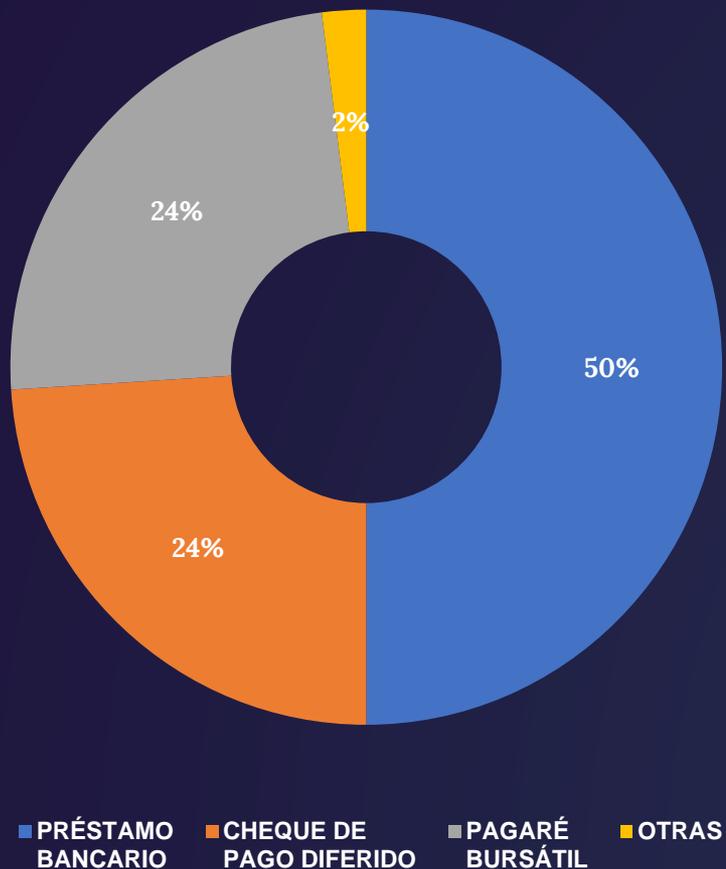
- La **deuda proporcional** es el pasivo que se le asigna al socio protector (emitiendo un certificado de crédito) a la hora de retirar su aporte del FDR, según lo establecido en el artículo 28 de la Resolución 21/2021 y sus modificatorias.
- El “% MORA” se calcula como el cociente entre el monto total de la Mora dividido el total del Saldo Bruto de las Garantías Vigentes.

| S.G.R. | MORA | CANTIDAD DE GARANTÍAS EN MORA | MORA SIN DEUDA PROPORCIONAL | CANTIDAD DE PYMES EN MORA (*) | % MORA |
|----------------------------|--------------------------|-------------------------------|-----------------------------|-------------------------------|-----------|
| ACINDAR PYMES S.G.R. | \$ 1.254.675.361 | 919 | \$ 467.811.244 | 175 | 1% |
| AFB AVALES S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| AFFIDAVIT S.G.R. | \$ 6.636.816 | 2 | \$ 5.533.752 | 2 | 0% |
| AFIANZAR S.G.R. | \$ 34.221.905 | 3 | \$ 34.221.888 | 3 | 1% |
| AGROAVAL S.G.R. | \$ 145.348.575 | 4 | \$ 143.188.715 | 4 | 4% |
| ALFA PYME S.G.R. | \$ 61.368.913 | 4 | \$ 55.441.512 | 4 | 1% |
| ALIANZA S.G.R. | \$ 20.982.003 | 29 | \$ 18.326.721 | 8 | 0% |
| AMERICANA DE AVALES S.G.R. | \$ 22.636.816 | 4 | \$ 22.636.816 | 2 | 1% |
| ARGENPYMES S.G.R. | \$ 2.267.501.343 | 651 | \$ 1.902.510.339 | 232 | 2% |
| ARGENTINA CIUDAD S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| AVAL AR S.G.R. | \$ 25.107.535 | 27 | \$ 14.818.072 | 7 | 0% |
| AVAL FEDERAL S.G.R. | \$ 237.488.834 | 8 | \$ 181.970.623 | 8 | 2% |
| AVAL FERTIL S.G.R. | \$ 21.043.647 | 27 | \$ 555.409 | 5 | 0% |
| AVAL GANADERO S.G.R. | \$ 11.250.000 | 1 | \$ 10.649.826 | 1 | 0% |
| AVAL RURAL S.G.R. | \$ 34.147.940 | 57 | \$ 20.344.884 | 9 | 0% |
| AVALES DEL CENTRO S.G.R. | \$ 27.536.745 | 108 | \$ 4.819.233 | 20 | 0% |
| AVALUAR S.G.R. | \$ 130.206.273 | 116 | \$ 66.088.212 | 18 | 2% |
| CAMPO AVAL S.G.R. | \$ 23.362.212 | 15 | \$ 19.366.082 | 6 | 0% |
| CARDINAL S.G.R. | \$ 112.401.221 | 219 | \$ 101.248.337 | 15 | > 100% |
| CONAVAL S.G.R. | \$ 28.438.427 | 7 | \$ 15.678.665 | 3 | 0% |
| CONFEDERAR NEA S.G.R. | \$ 21.808.235 | 72 | \$ 2.589.092 | 7 | 0% |
| CONFIABLES S.G.R. | \$ 1.136.461 | 4 | \$ 170.012 | 4 | 0% |
| CREAR S.G.R. | \$ 91.579.675 | 12 | \$ 91.394.335 | 6 | 2% |
| CRECER S.G.R. | \$ 56.234.245 | 35 | \$ 28.151.047 | 17 | 0% |
| CUYO AVAL S.G.R. | \$ 173.836.084 | 96 | \$ 121.912.518 | 12 | 2% |
| DON MARIO S.G.R. | \$ 356.024.212 | 28 | \$ 314.449.689 | 9 | 3% |
| EVOLUCION S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| FID AVAL S.G.R. | \$ 64.209.427 | 49 | \$ 45.547.205 | 7 | 2% |
| FIDEM S.G.R. | \$ 41.492.500 | 4 | \$ 41.144.467 | 3 | 1% |
| FINTECH S.G.R. | \$ 211.878.701 | 48 | \$ 195.146.826 | 36 | 0% |
| GARANTIAS BIND S.G.R. | \$ 202.224.544 | 86 | \$ 158.250.041 | 57 | 0% |
| GARANTIZAR S.G.R. | \$ 6.404.449.735 | 5.343 | \$ 3.302.123.020 | 2.465 | 2% |
| INNOVA S.G.R. | \$ 52.294.865 | 9 | \$ 50.223.100 | 6 | 0% |
| INTEGRA PYMES S.G.R. | \$ 145.340.612 | 69 | \$ 85.653.703 | 18 | 2% |
| INTERVALES S.G.R. | \$ 589.785.352 | 381 | \$ 589.785.352 | 43 | > 100% |
| INTERGARANTIAS S.G.R. | \$ 791.864.382 | 648 | \$ 791.864.382 | 31 | > 100% |
| MILLS S.G.R. | \$ 68.051.984 | 24 | \$ 54.222.646 | 5 | 1% |
| MOVIL S.G.R. | \$ 49.295.330 | 47 | \$ 34.438.713 | 15 | 0% |
| NEUQUEN PYMES S.G.R. | \$ 12.441.028 | 16 | \$ 9.156.111 | 6 | 1% |
| PATAGONIA S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| POTENCIAR S.G.R. | \$ 382.627.179 | 104 | \$ 343.435.276 | 13 | 1% |
| PROMOVER S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| PYME AVAL S.G.R. | \$ 1.315.437.089 | 688 | \$ 238.876.149 | 50 | 34% |
| RESILIENCIA S.G.R. | \$ 32.224.628 | 17 | \$ 26.677.329 | 7 | 1% |
| RIG AVALES S.G.R. | \$ 13.123.567 | 15 | \$ 9.747.646 | 3 | 1% |
| SEGURO AVAL S.G.R. | \$ - | 0 | \$ - | 0 | 0% |
| SOLIDUM S.G.R. | \$ 20.179.163 | 16 | \$ 13.345.137 | 4 | 0% |
| TREND S.G.R. | \$ 22.180.642 | 4 | \$ 18.219.313 | 4 | 0% |
| UNION S.G.R. | \$ 9.212.411 | 4 | \$ 8.423.757 | 4 | 0% |
| TOTAL | \$ 15.593.286.611 | 10.020 | \$ 9.660.157.193 | 2.930 | 2% |

(*) Para el caso de las Sociedades "INTERVALES S.G.R." e "INTERGARANTIAS S.G.R." existen avales en mora que no han sido afrontados por ambas SGR.

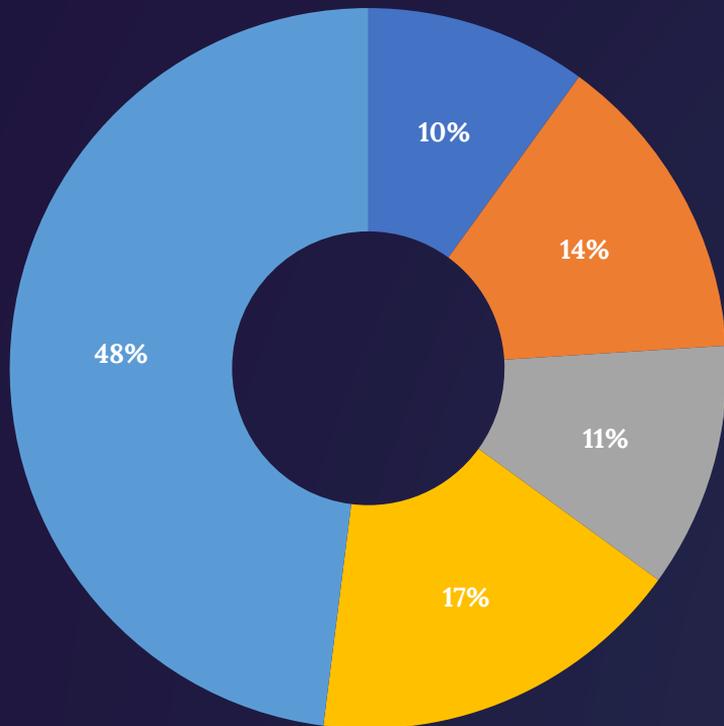
(*) El monto total contiene MiPyMEs en mora del Sistema de SGR sin repetir.

Distribución Mora: tipo de garantía



| S.G.R. | PRÉSTAMO BANCARIO | CHEQUE DE PAGO DIFERIDO | PAGARÉ BURSÁTIL | OTRAS |
|----------------------------|-------------------|-------------------------|-----------------|-------|
| ACINDAR PYMES S.G.R. | 64% | 21% | 13% | 2% |
| AFB AVALES S.G.R. | 0% | 0% | 0% | 0% |
| AFFIDAVIT S.G.R. | 99% | 0% | 0% | 1% |
| AFIANZAR S.G.R. | 1% | 0% | 99% | 0% |
| AGROAVAL S.G.R. | 1% | 0% | 98% | 0% |
| ALFA PYME S.G.R. | 100% | 0% | 0% | 0% |
| ALIANZA S.G.R. | 45% | 55% | 0% | 0% |
| AMERICANA DE AVALES S.G.R. | 0% | 100% | 0% | 0% |
| ARGENPYMES S.G.R. | 19% | 13% | 68% | 0% |
| ARGENTINA CIUDAD S.G.R. | 0% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 0% | 77% | 23% | 0% |
| AVAL FEDERAL S.G.R. | 100% | 0% | 0% | 0% |
| AVAL FER TIL S.G.R. | 7% | 46% | 46% | 1% |
| AVAL GANADERO S.G.R. | 100% | 0% | 0% | 0% |
| AVAL RURAL S.G.R. | 48% | 52% | 0% | 0% |
| AVALES DEL CENTRO S.G.R. | 36% | 64% | 0% | 0% |
| AVALUAR S.G.R. | 9% | 32% | 59% | 0% |
| CAMPO AVAL S.G.R. | 79% | 21% | 0% | 1% |
| CARDINAL S.G.R. | 0% | 51% | 43% | 5% |
| CONAVAL S.G.R. | 0% | 14% | 86% | 0% |
| CONFEDERAR NEA S.G.R. | 48% | 52% | 0% | 0% |
| CONFIABLES S.G.R. | 85% | 0% | 0% | 15% |
| CREAR S.G.R. | 0% | 0% | 100% | 0% |
| CRECER S.G.R. | 13% | 87% | 0% | 0% |
| CUYO AVAL S.G.R. | 9% | 13% | 78% | 0% |
| DON MARIO S.G.R. | 3% | 7% | 90% | 0% |
| EVOLUCION S.G.R. | 0% | 0% | 0% | 0% |
| FID AVAL S.G.R. | 0% | 71% | 12% | 17% |
| FIDEM S.G.R. | 6% | 0% | 94% | 0% |
| FINTECH S.G.R. | 98% | 2% | 0% | 0% |
| GARANTIAS BIND S.G.R. | 79% | 8% | 4% | 9% |
| GARANTIZAR S.G.R. | 85% | 10% | 3% | 2% |
| INNOVA S.G.R. | 26% | 6% | 67% | 0% |
| INTEGRA PYMES S.G.R. | 7% | 40% | 53% | 0% |
| INTERAVALES S.G.R. | 0% | 93% | 7% | 0% |
| INTERGARANTIAS S.G.R. | 1% | 84% | 14% | 1% |
| MILLS S.G.R. | 17% | 83% | 0% | 0% |
| MOVIL S.G.R. | 40% | 59% | 0% | 0% |
| NEUQUEN PYMES S.G.R. | 24% | 60% | 15% | 1% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% |
| POTENCIAR S.G.R. | 37% | 23% | 40% | 0% |
| PROMOVER S.G.R. | 0% | 0% | 0% | 0% |
| PYME AVAL S.G.R. | 3% | 50% | 33% | 13% |
| RESILIENCIA S.G.R. | 92% | 8% | 0% | 0% |
| RIG AVALES S.G.R. | 0% | 99% | 0% | 1% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 0% | 27% | 73% | 0% |
| TREND S.G.R. | 62% | 0% | 38% | 1% |
| UNION S.G.R. | 99% | 0% | 0% | 1% |
| TOTAL | 50% | 24% | 24% | 2% |

Distribución Mora: antigüedad



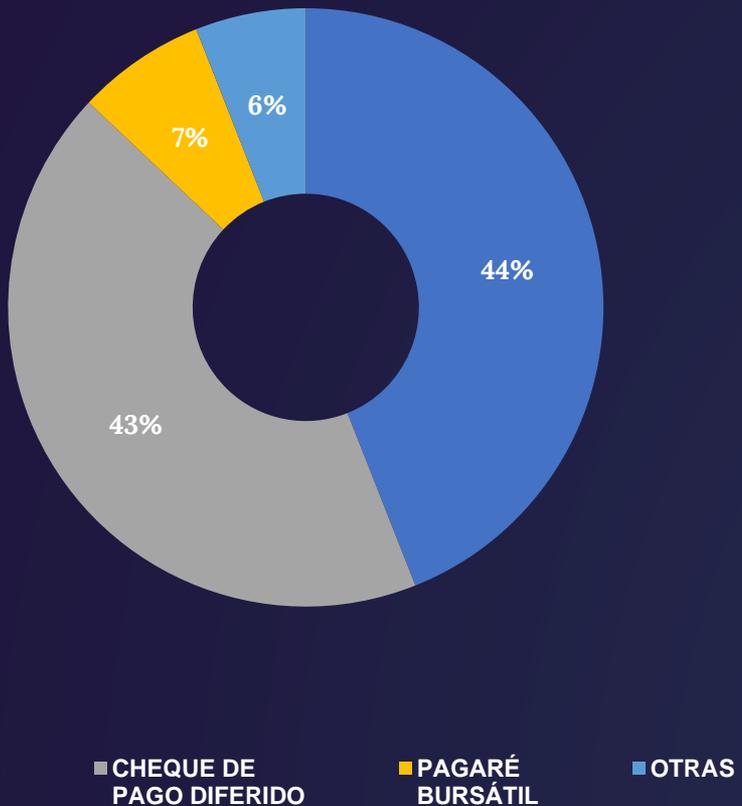
- Menor a 30 días
- Menor a 90 días
- Menor a 180 días
- Menor a 365 días
- Mayor a 365 días

| S.G.R. | Menor a 30 días | Menor a 90 días | Menor a 180 días | Menor a 365 días | Mayor a 365 días |
|----------------------------|-----------------|-----------------|------------------|------------------|------------------|
| ACINDAR PYMES S.G.R. | 8% | 5% | 7% | 12% | 68% |
| AFB AVALES S.G.R. | 0% | 0% | 0% | 0% | 0% |
| AFFIDAVIT S.G.R. | 0% | 0% | 0% | 100% | 0% |
| AFIANZAR S.G.R. | 0% | 99% | 1% | 0% | 0% |
| AGROAVAL S.G.R. | 0% | 98% | 0% | 0% | 2% |
| ALFA PYME S.G.R. | 19% | 41% | 2% | 20% | 18% |
| ALIANZA S.G.R. | 26% | 0% | 1% | 61% | 11% |
| AMERICANA DE AVALES S.G.R. | 0% | 100% | 0% | 0% | 0% |
| ARGENPYMES S.G.R. | 26% | 39% | 4% | 14% | 16% |
| ARGENTINA CIUDAD S.G.R. | 0% | 0% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 10% | 6% | 23% | 1% | 60% |
| AVAL FEDERAL S.G.R. | 23% | 22% | 12% | 19% | 24% |
| AVAL FERTIL S.G.R. | 0% | 0% | 1% | 1% | 98% |
| AVAL GANADERO S.G.R. | 100% | 0% | 0% | 0% | 0% |
| AVAL RURAL S.G.R. | 0% | 0% | 3% | 53% | 44% |
| AVALES DEL CENTRO S.G.R. | 0% | 0% | 0% | 17% | 82% |
| AVALUAR S.G.R. | 0% | 0% | 0% | 28% | 72% |
| CAMPO AVAL S.G.R. | 21% | 18% | 12% | 38% | 10% |
| CARDINAL S.G.R. | 0% | 0% | 0% | 0% | 100% |
| CONAVAL S.G.R. | 0% | 0% | 0% | 14% | 86% |
| CONFEDERAR NEA S.G.R. | 0% | 0% | 0% | 29% | 71% |
| CONFIABLES S.G.R. | 1% | 2% | 3% | 5% | 89% |
| CREAR S.G.R. | 41% | 59% | 0% | 1% | 0% |
| CRECER S.G.R. | 0% | 0% | 0% | 23% | 76% |
| CUYO AVAL S.G.R. | 13% | 23% | 37% | 0% | 27% |
| DON MARIO S.G.R. | 47% | 35% | 2% | 13% | 3% |
| EVOLUCION S.G.R. | 0% | 0% | 0% | 0% | 0% |
| FID AVAL S.G.R. | 0% | 0% | 25% | 37% | 37% |
| FIDEM S.G.R. | 94% | 0% | 2% | 5% | 0% |
| FINTECH S.G.R. | 2% | 44% | 14% | 32% | 8% |
| GARANTIAS BIND S.G.R. | 5% | 13% | 34% | 24% | 24% |
| GARANTIZAR S.G.R. | 8% | 9% | 16% | 15% | 52% |
| INNOVA S.G.R. | 68% | 2% | 7% | 21% | 1% |
| INTEGRA PYMES S.G.R. | 0% | 1% | 5% | 52% | 42% |
| INTERVALES S.G.R. | 0% | 0% | 0% | 100% | 0% |
| INTERGARANTIAS S.G.R. | 0% | 0% | 0% | 0% | 100% |
| MILLS S.G.R. | 1% | 2% | 4% | 55% | 37% |
| MOVIL S.G.R. | 4% | 16% | 2% | 22% | 56% |
| NEUQUEN PYMES S.G.R. | 17% | 4% | 4% | 47% | 27% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% | 0% |
| POTENCIAR S.G.R. | 3% | 5% | 11% | 24% | 57% |
| PROMOVER S.G.R. | 0% | 0% | 0% | 0% | 0% |
| PYME AVAL S.G.R. | 0% | 0% | 8% | 5% | 87% |
| RESILIENCIA S.G.R. | 3% | 15% | 47% | 27% | 8% |
| RIG AVALES S.G.R. | 11% | 0% | 0% | 78% | 10% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 0% | 60% | 0% | 0% | 40% |
| TREND S.G.R. | 0% | 0% | 36% | 64% | 0% |
| UNION S.G.R. | 11% | 0% | 0% | 69% | 20% |
| TOTAL | 10% | 14% | 11% | 17% | 48% |

Garantías Otorgadas: 2023 YTD vs. 2024 YTD

| S.G.R. | GARANTÍAS OTORGADAS 2023 YTD | | GARANTÍAS OTORGADAS 2024 YTD | | MES | |
|----------------------------|------------------------------|---------------|------------------------------|---------------|---------------------------|----------------|
| | MONTO | CANTIDAD | MONTO | CANTIDAD | MONTO JUNIO | CANTIDAD JUNIO |
| ACINDAR PYMES S.G.R. | \$ 39.013.718.723 | 7.145 | \$ 133.043.178.600 | 9.642 | \$ 35.693.725.693 | 1.921 |
| AFB AVALES S.G.R. | \$ 416.431.161 | 426 | \$ 5.216.987.399 | 1.293 | \$ 803.563.367 | 198 |
| AFFIDAVIT S.G.R. | \$ 2.376.983.077 | 926 | \$ 7.408.781.860 | 848 | \$ 2.225.663.534 | 165 |
| AFIANZAR S.G.R. | \$ 465.485.082 | 351 | \$ 5.586.815.743 | 414 | \$ 1.094.398.078 | 70 |
| AGROAVAL S.G.R. | \$ 3.097.582.765 | 292 | \$ 1.682.741.058 | 43 | \$ 1.321.317.750 | 11 |
| ALFA PYME S.G.R. | \$ 1.241.665.240 | 251 | \$ 4.544.532.735 | 168 | \$ 999.703.667 | 30 |
| ALIANZA S.G.R. | \$ 601.397.979 | 1.127 | \$ 12.375.444.385 | 432 | \$ 5.189.556.385 | 157 |
| AMERICANA DE AVALES S.G.R. | \$ 746.353.640 | 130 | \$ 4.760.973.732 | 304 | \$ 721.429.616 | 27 |
| ARGENPYMES S.G.R. | \$ 37.741.429.468 | 10.153 | \$ 98.007.526.584 | 7.748 | \$ 25.801.488.037 | 1.200 |
| ARGENTINA CIUDAD S.G.R. | \$ - | 0 | \$ 1.065.350.000 | 121 | \$ 718.350.000 | 80 |
| AVAL AR S.G.R. | \$ 915.576.415 | 677 | \$ 10.845.847.912 | 1.244 | \$ 2.618.676.655 | 208 |
| AVAL FEDERAL S.G.R. | \$ 7.056.083.148 | 2.728 | \$ 7.882.734.116 | 1.091 | \$ 1.432.638.125 | 112 |
| AVAL FERTIL S.G.R. | \$ 2.539.609.123 | 536 | \$ 6.863.033.474 | 440 | \$ 2.115.300.450 | 80 |
| AVAL GANADERO S.G.R. | \$ 2.088.257.067 | 430 | \$ 9.397.868.444 | 582 | \$ 5.072.219.294 | 230 |
| AVAL RURAL S.G.R. | \$ 5.975.158.070 | 1.138 | \$ 17.038.071.692 | 1.559 | \$ 5.925.346.735 | 287 |
| AVALES DEL CENTRO S.G.R. | \$ 2.866.194.958 | 2.126 | \$ 12.088.660.822 | 3.055 | \$ 2.134.088.964 | 452 |
| AVALUAR S.G.R. | \$ 2.291.903.075 | 1.361 | \$ 6.159.008.309 | 1.109 | \$ 1.881.571.901 | 209 |
| CAMPO AVAL S.G.R. | \$ 3.262.600.150 | 881 | \$ 7.655.493.420 | 956 | \$ 2.110.505.298 | 171 |
| CARDINAL S.G.R. | \$ - | 0 | \$ - | 0 | \$ - | 0 |
| CONAVAL S.G.R. | \$ 3.029.287.437 | 529 | \$ 11.513.950.220 | 705 | \$ 5.510.975.504 | 199 |
| CONFEDERAR NEA S.G.R. | \$ 217.496.298 | 278 | \$ 5.895.420.483 | 435 | \$ 2.633.363.605 | 168 |
| CONFIABLES S.G.R. | \$ 77.191.789 | 185 | \$ 1.646.819.139 | 290 | \$ 213.976.367 | 21 |
| CREAR S.G.R. | \$ 344.022.368 | 318 | \$ 8.341.906.195 | 1.014 | \$ 1.602.634.250 | 199 |
| CRECER S.G.R. | \$ 9.963.249.579 | 3.870 | \$ 29.334.936.136 | 3.634 | \$ 7.093.370.604 | 519 |
| CUYO AVAL S.G.R. | \$ 2.057.232.923 | 557 | \$ 4.889.063.319 | 550 | \$ 1.898.276.024 | 107 |
| DON MARIO S.G.R. | \$ 8.464.573.031 | 1.050 | \$ 2.341.962.641 | 70 | \$ 1.213.000.000 | 41 |
| EVOLUCION S.G.R. | \$ - | 0 | \$ 3.431.356.070 | 248 | \$ 1.869.496.450 | 157 |
| FID AVAL S.G.R. | \$ 1.576.934.700 | 785 | \$ 4.289.474.509 | 724 | \$ 703.851.968 | 74 |
| FIDEM S.G.R. | \$ 2.756.281.344 | 1.072 | \$ 7.167.445.386 | 980 | \$ 2.424.606.919 | 148 |
| FINTECH S.G.R. | \$ 14.638.807.091 | 1.477 | \$ 67.368.483.430 | 2.538 | \$ 26.800.324.712 | 736 |
| GARANTIAS BIND S.G.R. | \$ 13.963.220.114 | 2.691 | \$ 44.856.069.427 | 3.553 | \$ 14.172.058.705 | 627 |
| GARANTIZAR S.G.R. | \$ 44.718.637.123 | 13.188 | \$ 214.534.451.880 | 20.068 | \$ 72.907.234.510 | 3.911 |
| INNOVA S.G.R. | \$ 4.960.396.980 | 1.835 | \$ 12.665.174.162 | 1.477 | \$ 3.656.575.533 | 198 |
| INTEGRA PYMES S.G.R. | \$ 3.341.289.555 | 1.736 | \$ 13.005.954.674 | 2.247 | \$ 2.824.930.454 | 350 |
| INTERAVALES S.G.R. | \$ 1.045.925 | 6 | \$ - | 0 | \$ - | 0 |
| INTERGARANTIAS S.G.R. | \$ 1.045.925 | 6 | \$ - | 0 | \$ - | 0 |
| MILLS S.G.R. | \$ 2.151.061.190 | 1.173 | \$ 8.341.743.277 | 1.356 | \$ 1.971.296.636 | 250 |
| MOVIL S.G.R. | \$ 5.547.827.721 | 2.348 | \$ 17.067.772.380 | 2.185 | \$ 3.603.982.677 | 422 |
| NEUQUEN PYMES S.G.R. | \$ 936.813.695 | 878 | \$ 2.347.809.517 | 738 | \$ 674.629.695 | 161 |
| PATAGONIA S.G.R. | \$ - | 0 | \$ - | 0 | \$ - | 0 |
| POTENCIAR S.G.R. | \$ 26.306.019.186 | 5.580 | \$ 49.261.803.571 | 5.458 | \$ 10.861.383.986 | 729 |
| PROMOVER S.G.R. | \$ 997.807.660 | 299 | \$ 4.125.000.039 | 323 | \$ 972.107.915 | 55 |
| PYME AVAL S.G.R. | \$ 1.562.934.799 | 540 | \$ 3.469.717.183 | 352 | \$ 1.415.664.780 | 99 |
| RESILIENCIA S.G.R. | \$ 1.083.498.916 | 513 | \$ 4.298.452.428 | 978 | \$ 1.255.533.970 | 164 |
| RIG AVALES S.G.R. | \$ 890.400.216 | 1.002 | \$ 3.087.570.151 | 998 | \$ 675.406.358 | 99 |
| SEGURO AVAL S.G.R. | \$ - | 0 | \$ - | 0 | \$ - | 0 |
| SOLIDUM S.G.R. | \$ 1.720.234.830 | 340 | \$ 1.738.944.575 | 132 | \$ 996.264.306 | 27 |
| TREND S.G.R. | \$ 1.441.192.013 | 1.189 | \$ 8.607.990.661 | 1.120 | \$ 1.517.922.250 | 186 |
| UNION S.G.R. | \$ 1.836.883.041 | 593 | \$ 6.312.922.778 | 755 | \$ 2.393.818.271 | 159 |
| TOTAL | \$ 267.281.014.589 | 74.716 | \$ 891.565.244.515 | 83.977 | \$ 269.722.229.997 | 15.414 |

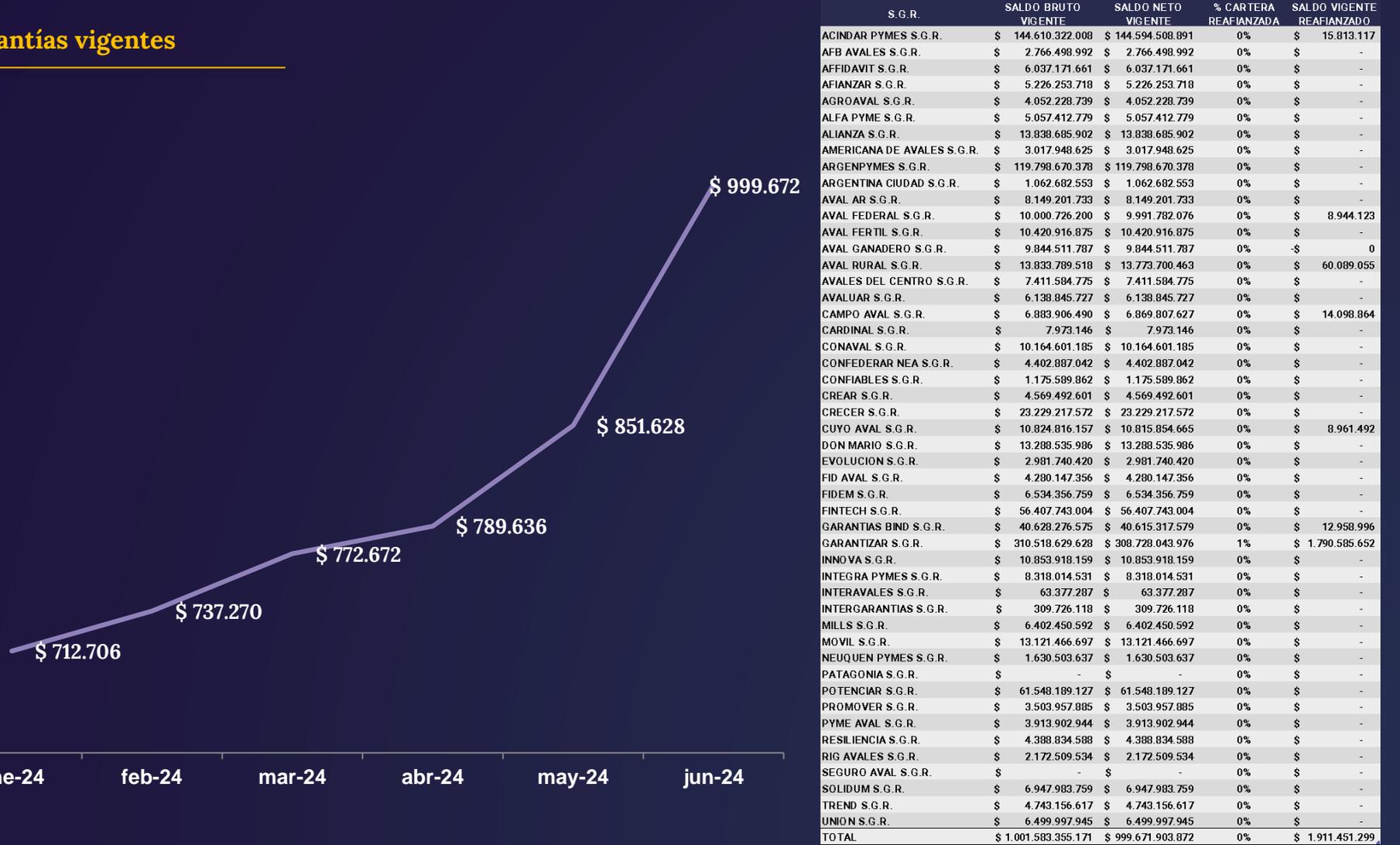
Garantías Otorgadas 2024 YTD: por tipo



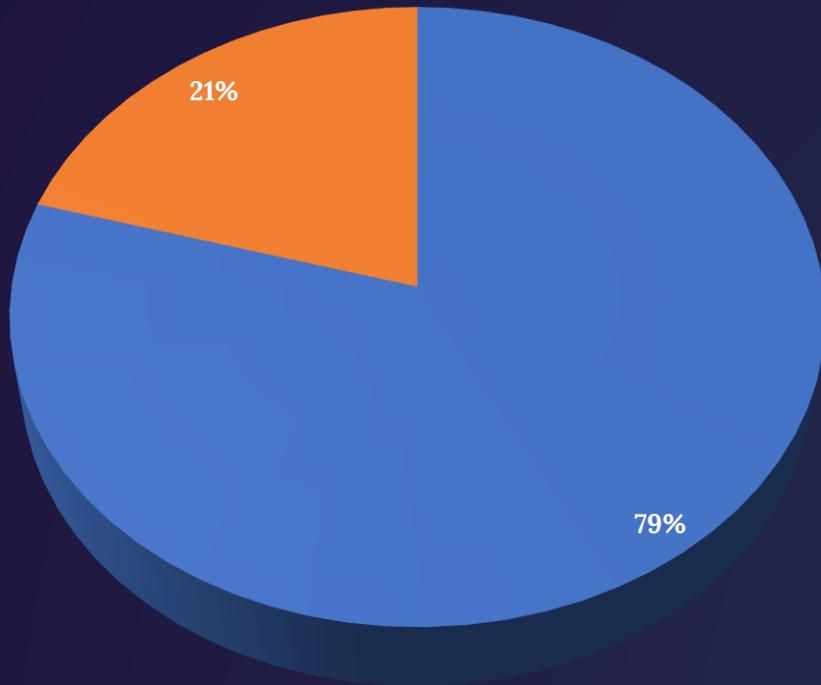
| S.G.R. | PRÉSTAMO BANCARIO | FINANCIERAS - PÚBLICAS | CHEQUE DE PAGO DIFERIDO | PAGARÉ BURSÁTIL | OTRAS |
|----------------------------|-------------------|------------------------|-------------------------|-----------------|-------|
| ACINDAR PYMES S.G.R. | 42% | 0% | 40% | 4% | 14% |
| AFB AVALES S.G.R. | 15% | 1% | 78% | 6% | 0% |
| AFFIDAVIT S.G.R. | 36% | 0% | 63% | 0% | 0% |
| AFIANZAR S.G.R. | 10% | 1% | 39% | 49% | 0% |
| AGROAVAL S.G.R. | 3% | 2% | 4% | 92% | 0% |
| ALFA PYME S.G.R. | 37% | 0% | 56% | 7% | 0% |
| ALIANZA S.G.R. | 100% | 0% | 0% | 0% | 0% |
| AMERICANA DE AVALES S.G.R. | 17% | 0% | 73% | 10% | 0% |
| ARGENPYMES S.G.R. | 25% | 0% | 62% | 7% | 6% |
| ARGENTINA CIUDAD S.G.R. | 100% | 0% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 11% | 0% | 57% | 17% | 14% |
| AVAL FEDERAL S.G.R. | 32% | 0% | 68% | 0% | 0% |
| AVAL FERTIL S.G.R. | 11% | 0% | 23% | 50% | 16% |
| AVAL GANADERO S.G.R. | 47% | 0% | 46% | 7% | 1% |
| AVAL RURAL S.G.R. | 19% | 0% | 48% | 18% | 15% |
| AVALES DEL CENTRO S.G.R. | 10% | 0% | 89% | 1% | 0% |
| AVALUAR S.G.R. | 31% | 3% | 61% | 4% | 0% |
| CAMPO AVAL S.G.R. | 26% | 0% | 68% | 3% | 3% |
| CARDINAL S.G.R. | 0% | 0% | 0% | 0% | 0% |
| CONAVAL S.G.R. | 27% | 0% | 19% | 3% | 52% |
| CONFEDERAR NEA S.G.R. | 32% | 1% | 30% | 38% | 0% |
| CONFIABLES S.G.R. | 0% | 3% | 96% | 0% | 0% |
| CREAR S.G.R. | 0% | 0% | 36% | 42% | 22% |
| CRECER S.G.R. | 19% | 0% | 76% | 4% | 0% |
| CUYO AVAL S.G.R. | 61% | 5% | 15% | 14% | 4% |
| DON MARIÓ S.G.R. | 35% | 0% | 65% | 0% | 0% |
| EVOLUCION S.G.R. | 0% | 0% | 30% | 70% | 0% |
| FID AVAL S.G.R. | 15% | 1% | 74% | 10% | 0% |
| FIDEM S.G.R. | 39% | 0% | 57% | 4% | 0% |
| FINTECH S.G.R. | 89% | 0% | 10% | 0% | 0% |
| GARANTIAS BIND S.G.R. | 38% | 0% | 49% | 12% | 2% |
| GARANTIZAR S.G.R. | 63% | 1% | 32% | 1% | 3% |
| INNOVA S.G.R. | 35% | 0% | 63% | 2% | 0% |
| INTEGRA PYMES S.G.R. | 17% | 0% | 74% | 8% | 1% |
| INTERVALES S.G.R. | 0% | 0% | 0% | 0% | 0% |
| INTERGARANTIAS S.G.R. | 0% | 0% | 0% | 0% | 0% |
| MILLS S.G.R. | 40% | 0% | 60% | 0% | 0% |
| MOVIL S.G.R. | 35% | 0% | 57% | 3% | 4% |
| NEUQUEN PYMES S.G.R. | 25% | 0% | 68% | 4% | 3% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% | 0% |
| POTENCIAR S.G.R. | 30% | 0% | 42% | 17% | 11% |
| PROMOVER S.G.R. | 37% | 0% | 39% | 23% | 1% |
| PYME AVAL S.G.R. | 0% | 4% | 48% | 48% | 0% |
| RESILIENCIA S.G.R. | 46% | 0% | 45% | 8% | 1% |
| RIG AVALES S.G.R. | 10% | 1% | 78% | 11% | 0% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 11% | 2% | 16% | 48% | 23% |
| TREND S.G.R. | 29% | 0% | 64% | 7% | 0% |
| UNION S.G.R. | 45% | 1% | 47% | 7% | 0% |
| TOTAL | 44% | 0% | 43% | 7% | 6% |

Garantías vigentes

Millones



Garantías vigentes: porcentaje de saldo por moneda



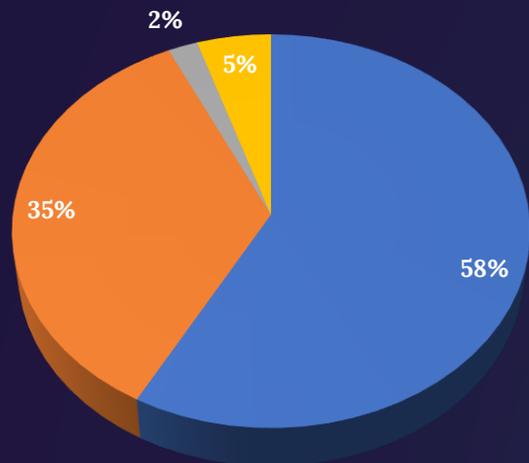
■ % DEL SALDO EN PESOS ■ % DEL SALDO EN DÓLARES

| SGR | % DEL SALDO | |
|----------------------------|-------------|------------|
| | EN PESOS | EN DÓLARES |
| ACINDAR PYMES S.G.R. | 85% | 15% |
| AFB AVALES S.G.R. | 85% | 15% |
| AFFIDAVIT S.G.R. | 97% | 3% |
| AFIANZAR S.G.R. | 42% | 58% |
| AGROAVAL S.G.R. | 10% | 90% |
| ALFA PYME S.G.R. | 62% | 38% |
| ALIANZA S.G.R. | 100% | 0% |
| AMERICANA DE AVALES S.G.R. | 67% | 33% |
| ARGENPYMES S.G.R. | 66% | 34% |
| ARGENTINA CIUDAD S.G.R. | 100% | 0% |
| AVAL AR S.G.R. | 49% | 51% |
| AVAL FEDERAL S.G.R. | 88% | 12% |
| AVAL FERTIL S.G.R. | 15% | 85% |
| AVAL GANADERO S.G.R. | 78% | 22% |
| AVAL RURAL S.G.R. | 58% | 42% |
| AVALES DEL CENTRO S.G.R. | 93% | 7% |
| AVALUAR S.G.R. | 81% | 19% |
| CAMPO AVAL S.G.R. | 91% | 9% |
| CARDINAL S.G.R. | 100% | 0% |
| CONAVAL S.G.R. | 82% | 18% |
| CONFEDERAR NEA S.G.R. | 60% | 40% |
| CONFIABLES S.G.R. | 100% | 0% |
| CREAR S.G.R. | 60% | 40% |
| CRECER S.G.R. | 86% | 14% |
| CUYO AVAL S.G.R. | 72% | 28% |
| DON MARIO S.G.R. | 30% | 70% |
| EVOLUCION S.G.R. | 62% | 38% |
| FID AVAL S.G.R. | 55% | 45% |
| FIDEM S.G.R. | 77% | 23% |
| FINTECH S.G.R. | 96% | 4% |
| GARANTIAS BIND S.G.R. | 68% | 32% |
| GARANTIZAR S.G.R. | 93% | 7% |
| INNOVA S.G.R. | 78% | 22% |
| INTEGRA PYMES S.G.R. | 84% | 16% |
| INTERAVALES S.G.R. | 100% | 0% |
| INTERGARANTIAS S.G.R. | 100% | 0% |
| MILLS S.G.R. | 92% | 8% |
| MOVIL S.G.R. | 96% | 4% |
| NEUQUEN PYMES S.G.R. | 94% | 6% |
| PATAGONIA S.G.R. | 0% | 0% |
| POTENCIAR S.G.R. | 53% | 47% |
| PROMOVER S.G.R. | 64% | 36% |
| PYME AVAL S.G.R. | 53% | 47% |
| RESILIENCIA S.G.R. | 83% | 17% |
| RIG AVALES S.G.R. | 71% | 29% |
| SEGURO AVAL S.G.R. | 0% | 0% |
| SOLIDUM S.G.R. | 14% | 86% |
| TREND S.G.R. | 85% | 15% |
| UNION S.G.R. | 93% | 7% |
| TOTAL | 79% | 21% |

Garantías vigentes: por tipo de acreedor y por banco



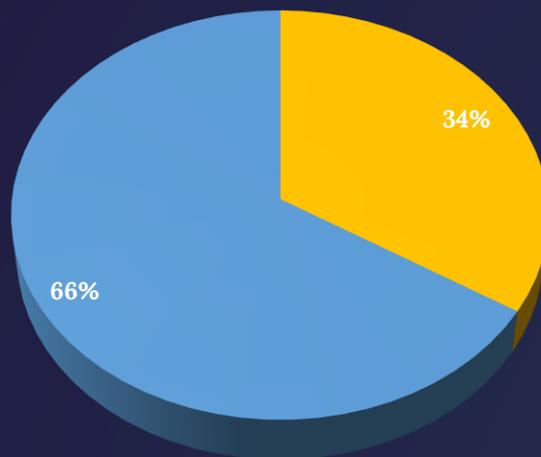
Tipo de Acreedor



- BANCARIAS
- MERCADO DE VALORES
- PÙBLICAS
- OTRAS



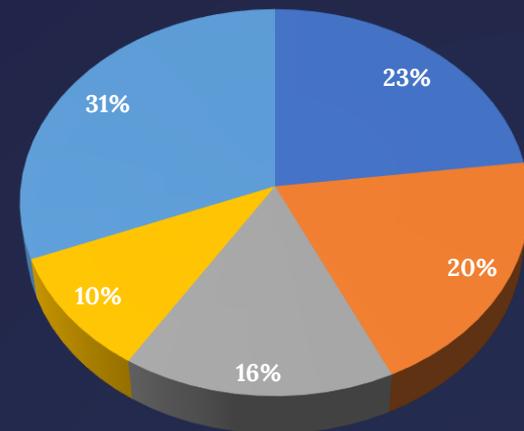
Por Banco



- PÙBLICO
- PRIVADO

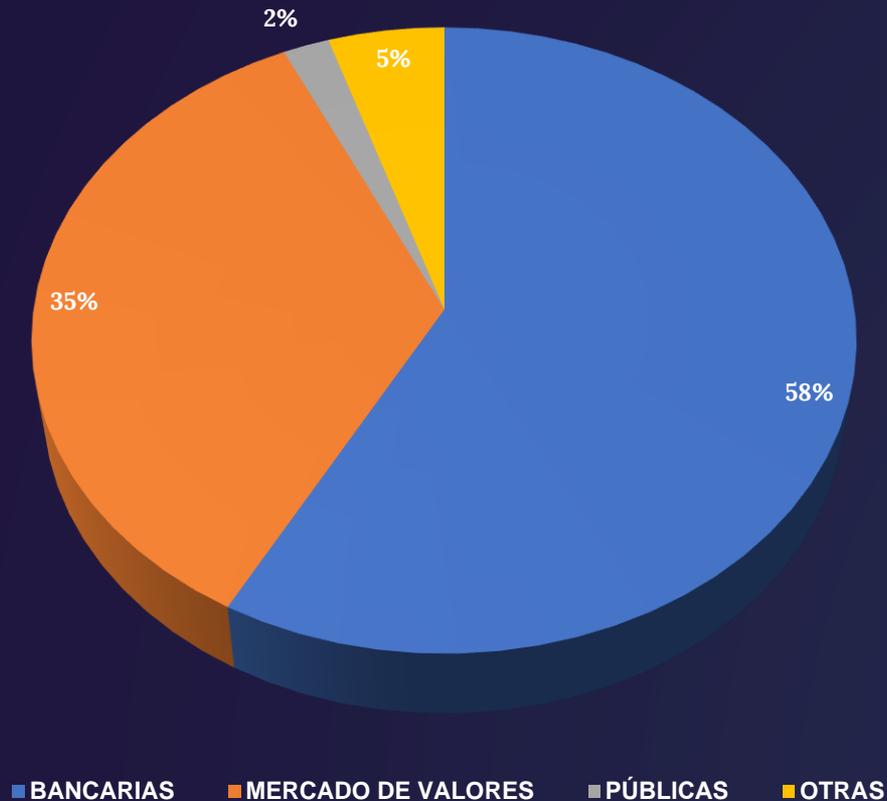


Distribución por Banco



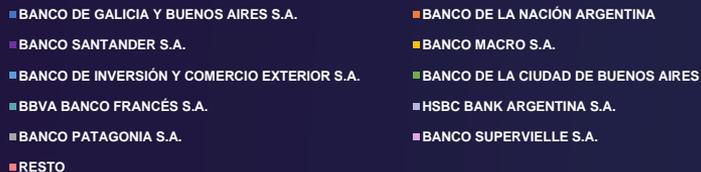
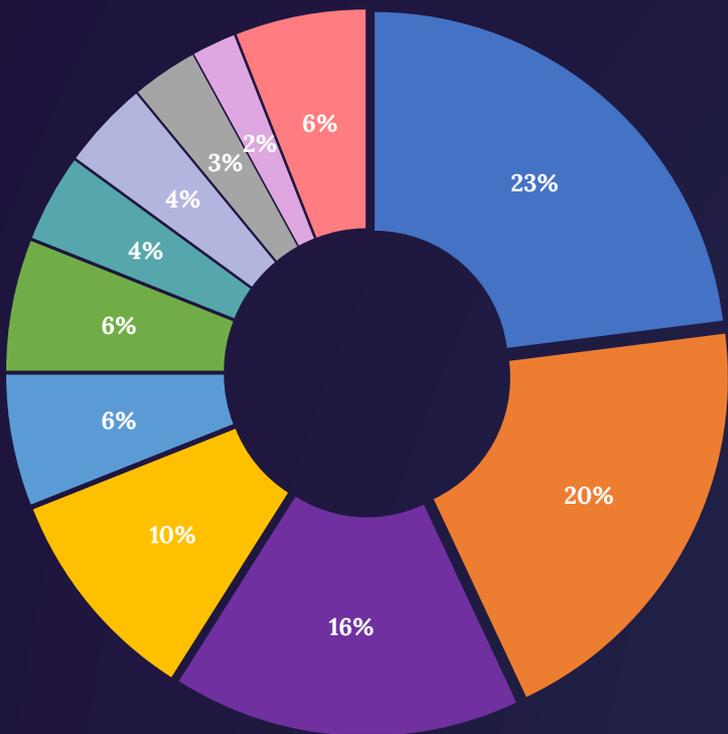
- BANCO DE GALICIA Y BUENOS AIRES S.A.
- BANCO DE LA NACIÓN ARGENTINA
- BANCO SANTANDER S.A.
- BANCO MACRO S.A.
- RESTO

Garantías vigentes: por tipo de acreedor y SGR



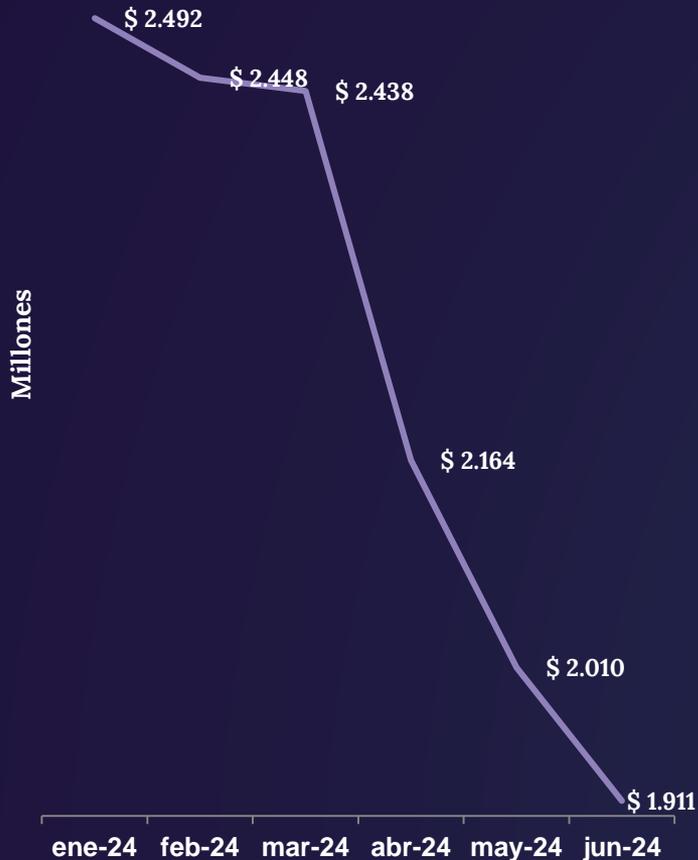
| S.G.R. | BANCARIAS | MERCADO DE VALORES | PÚBLICAS | OTRAS |
|----------------------------|-----------|--------------------|----------|-------|
| ACINDAR PYMES S.G.R. | 64% | 28% | 1% | 8% |
| AFB AVALES S.G.R. | 28% | 67% | 6% | 0% |
| AFFIDAVIT S.G.R. | 54% | 43% | 2% | 1% |
| AFIANZAR S.G.R. | 13% | 82% | 4% | 0% |
| AGROAVAL S.G.R. | 10% | 95% | 5% | 0% |
| ALFA PYME S.G.R. | 37% | 62% | 1% | 0% |
| ALIANZA S.G.R. | 100% | 0% | 0% | 0% |
| AMERICANA DE AVALES S.G.R. | 28% | 72% | 1% | 0% |
| ARGENPYMES S.G.R. | 36% | 52% | 3% | 9% |
| ARGENTINA CIUDAD S.G.R. | 100% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 16% | 69% | 2% | 13% |
| AVAL FEDERAL S.G.R. | 55% | 41% | 3% | 2% |
| AVAL FERTIL S.G.R. | 10% | 78% | 2% | 10% |
| AVAL GANADERO S.G.R. | 48% | 50% | 1% | 1% |
| AVAL RURAL S.G.R. | 29% | 65% | 1% | 5% |
| AVALES DEL CENTRO S.G.R. | 28% | 67% | 4% | 0% |
| AVALUAR S.G.R. | 39% | 53% | 8% | 0% |
| CAMPO AVAL S.G.R. | 54% | 45% | 1% | 0% |
| CARDINAL S.G.R. | 97% | 0% | 3% | 0% |
| CONAVAL S.G.R. | 34% | 29% | 0% | 36% |
| CONFEDERAR NEA S.G.R. | 46% | 48% | 6% | 0% |
| CONFIABLES S.G.R. | 5% | 66% | 28% | 0% |
| CREAR S.G.R. | 0% | 94% | 5% | 0% |
| CRECER S.G.R. | 40% | 57% | 2% | 1% |
| CUYO AVAL S.G.R. | 57% | 26% | 15% | 2% |
| DON MARIO S.G.R. | 16% | 83% | 1% | 0% |
| EVOLUCION S.G.R. | 0% | 100% | 0% | 0% |
| FID AVAL S.G.R. | 18% | 77% | 5% | 0% |
| FIDEM S.G.R. | 48% | 50% | 2% | 0% |
| FINTECH S.G.R. | 89% | 11% | 0% | 0% |
| GARANTIAS BIND S.G.R. | 49% | 50% | 1% | 1% |
| GARANTIZAR S.G.R. | 81% | 14% | 2% | 3% |
| INNOVA S.G.R. | 47% | 52% | 1% | 0% |
| INTEGRA PYMES S.G.R. | 32% | 63% | 4% | 1% |
| INTERAVALES S.G.R. | 3% | 0% | 97% | 0% |
| INTERGARANTIAS S.G.R. | 76% | 0% | 24% | 0% |
| MILLS S.G.R. | 64% | 34% | 0% | 1% |
| MOVIL S.G.R. | 66% | 27% | 2% | 5% |
| NEUQUEN PYMES S.G.R. | 55% | 37% | 7% | 0% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% |
| POTENCIAR S.G.R. | 32% | 61% | 0% | 7% |
| PROMOVER S.G.R. | 46% | 53% | 1% | 0% |
| PYME AVAL S.G.R. | 5% | 87% | 8% | 0% |
| RESILIENCIA S.G.R. | 61% | 37% | 1% | 1% |
| RIG AVALES S.G.R. | 22% | 69% | 9% | 0% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 4% | 92% | 2% | 2% |
| TREND S.G.R. | 42% | 56% | 3% | 0% |
| UNION S.G.R. | 64% | 32% | 3% | 0% |
| TOTAL | 58% | 35% | 2% | 5% |

Garantías vigentes: por acreedor bancario



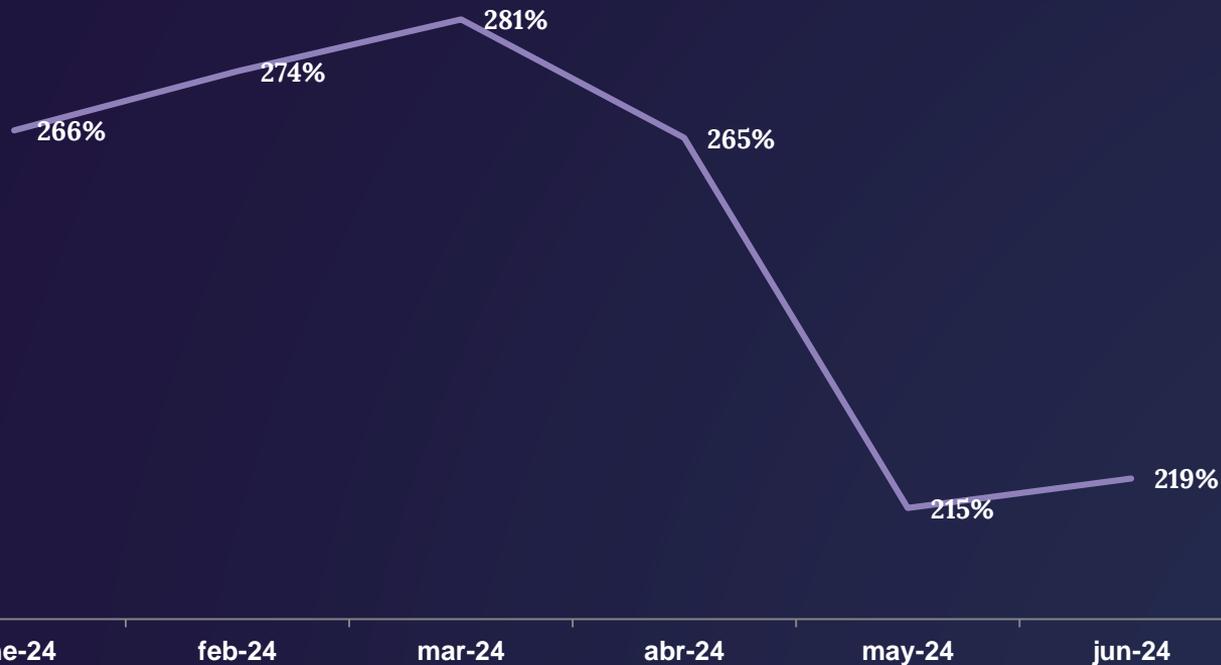
| ACREEDORES BANCARIOS | SALDO BRUTO VIGENTE | APORTES VIGENTES EN EL FDR DE SGR | % DEL SALDO BRUTO |
|---|---------------------|-----------------------------------|-------------------|
| BANCO DE GALICIA Y BUENOS AIRES S.A. | \$ 134.538.440.551 | \$ 13.431.379.137 | 23% |
| BANCO DE LA NACIÓN ARGENTINA | \$ 118.990.694.310 | \$ 39.989.975.515 | 20% |
| BANCO SANTANDER S.A. | \$ 92.219.120.397 | \$ 30.978.658.283 | 16% |
| BANCO MACRO S.A. | \$ 58.030.539.968 | \$ 14.418.277.070 | 10% |
| BANCO DE INVERSIÓN Y COMERCIO EXTERIOR S.A. | \$ 34.445.425.824 | \$ 800.548.301 | 6% |
| BANCO DE LA CIUDAD DE BUENOS AIRES | \$ 34.158.990.639 | \$ 4.157.890.203 | 6% |
| HSBC BANK ARGENTINA S.A. | \$ 21.956.850.388 | \$ - | 4% |
| BBVA BANCO FRANCÉS S.A. | \$ 23.879.958.145 | \$ - | 4% |
| BANCO PATAGONIA S.A. | \$ 17.062.889.829 | \$ 3.708.294.187 | 3% |
| BANCO SUPERVIELLE S.A. | \$ 12.700.665.083 | \$ 2.167.116.000 | 2% |
| BANCO HIPO TECARIO S.A. | \$ 3.496.498.977 | \$ - | 1% |
| BANCO DE LA PROVINCIA DE CÓRDOBA S.A. | \$ 3.903.074.768 | \$ 3.546.700.816 | 1% |
| BANCO ITAÚ ARGENTINA S.A. | \$ 7.617.455.875 | \$ - | 1% |
| BANCO CREDICOOP COOPERATIVO LTDO. | \$ 4.195.292.920 | \$ - | 1% |
| BANCO DE LA PROVINCIA DE BUENOS AIRES | \$ 2.337.548.398 | \$ - | 1% |
| BANCO COMAFI S.A. | \$ 2.465.877.562 | \$ 9.416.996.463 | 1% |
| BANCO INDUSTRIAL S.A. | \$ 2.846.462.731 | \$ 65.945.491.008 | 0% |
| BANCO DE LA PAMPA S.E.M. | \$ 2.052.788.505 | \$ 910.148.936 | 0% |
| ICBC S.A. | \$ 1.092.432.826 | \$ 1.567.835.235 | 0% |
| BANCO PROVINCIA DEL NEUQUÉN S.A. | \$ 1.512.275.210 | \$ - | 0% |
| NUEVO BANCO DE SANTA FE S.A. | \$ 816.889.760 | \$ - | 0% |
| BANCO DE SAN JUAN S.A. | \$ 1.112.330.441 | \$ - | 0% |
| BANCO DEL CHUBUT S.A. | \$ 484.373.753 | \$ 805.753.258 | 0% |
| BANCO DEL SOL SA | \$ 2.785.811.383 | \$ - | 0% |
| BANCO DE CORRIENTES S.A. | \$ 344.887.641 | \$ 135.000.000 | 0% |
| NUEVO BANCO DEL CHACO S.A. | \$ 225.806.844 | \$ 546.242.400 | 0% |
| NUEVO BANCO DE LA RIOJA S.A. | \$ 244.584.869 | \$ 247.889.820 | 0% |
| NUEVO BANCO DE ENTRE RÍOS S.A. | \$ 139.173.601 | \$ 10.000.000 | 0% |
| BANCO CMF S.A. | \$ - | \$ - | 0% |
| BANCO MERIDIAN S.A. | \$ 173.280.000 | \$ - | 0% |
| CITIBANK S.A. | \$ 5.000.000 | \$ - | 0% |
| BANCO MUNICIPAL DE ROSARIO | \$ 2.373.810 | \$ 732.133.489 | 0% |
| BANCO PROVINCIA DE TIERRA DEL FUEGO | \$ 561.439 | \$ - | 0% |
| BANCO DE COMERCIO S.A. | \$ 25.575.026 | \$ 2.299.999.999 | 0% |
| BANCO BICA S.A. | \$ 1.234.484 | \$ - | 0% |
| BANCO DE FORMOSA S.A. | \$ - | \$ 554.774.317 | 0% |
| BANCO COINAG S.A. | \$ 22.350.130 | \$ 492.978.981 | 0% |
| WILOBANK S.A. | \$ - | \$ - | 0% |
| TOTAL | \$ 585.887.516.088 | \$ 196.864.083.417 | 100% |

Garantías reafianzadas



| S.G.R. | MONTO AUTORIZADO A REAFIANZAR POR FOGAR | SALDO VIGENTE REAFIANZADO | CANTIDAD DE GARANTÍAS VIGENTES REAFIANZADAS |
|--------------------------|---|---------------------------|---|
| ACINDAR PYMES S.G.R. | \$ 300.000.000 | \$ 15.813.117 | 4 |
| AFFIDAVIT S.G.R. | \$ 20.000.000 | \$ - | 0 |
| AGRO AVAL S.G.R. | \$ 20.000.000 | \$ - | 0 |
| ARGENPYMES S.G.R. | \$ 20.000.000 | \$ - | 0 |
| AVAL FEDERAL S.G.R. | \$ 380.000.000 | \$ 8.944.123 | 3 |
| AVAL FERTIL S.G.R. | \$ 80.000.000 | \$ - | 0 |
| AVAL RURAL S.G.R. | \$ 900.000.000 | \$ 60.089.055 | 191 |
| AVALES DEL CENTRO S.G.R. | \$ 20.000.000 | \$ - | 0 |
| AVALUAR S.G.R. | \$ 20.000.000 | \$ - | 0 |
| CAMPO AVAL S.G.R. | \$ 40.000.000 | \$ 14.098.864 | 6 |
| CARDINAL S.G.R. | \$ 100.000.000 | \$ - | 0 |
| CONFEDERAR NEA S.G.R. | \$ 20.000.000 | \$ - | 0 |
| CRECER S.G.R. | \$ 220.000.000 | \$ - | 0 |
| CUYO AVAL S.G.R. | \$ 270.000.000 | \$ 8.961.492 | 25 |
| GARANTIAS BIND S.G.R. | \$ 100.000.000 | \$ 12.958.996 | 34 |
| GARANTIZAR S.G.R. | \$ 6.400.000.000 | \$ 1.790.585.652 | 1.478 |
| INTEGRA PYMES S.G.R. | \$ 20.000.000 | \$ - | 0 |
| INTERGARANTIAS S.G.R. | \$ 300.000.000 | \$ - | 0 |
| MOVIL S.G.R. | \$ 900.000.000 | \$ - | 0 |
| POTENCIAR S.G.R. | \$ 20.000.000 | \$ - | 0 |
| PROMOVER S.G.R. | \$ 20.000.000 | \$ - | 0 |
| PYME AVAL S.G.R. | \$ 100.000.000 | \$ - | 0 |
| RESILIENCIA S.G.R. | \$ 20.000.000 | \$ - | 0 |
| UNION S.G.R. | \$ 40.000.000 | \$ - | 0 |
| TOTAL | \$ 10.330.000.000 | \$ 1.911.451.299 | 1.741 |

Solvencia



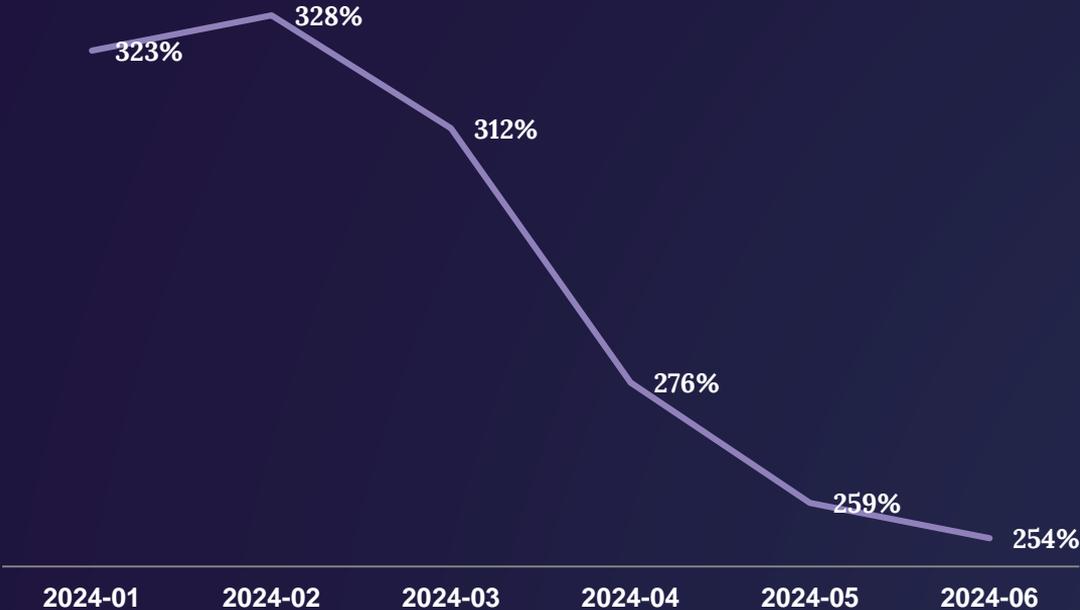
Variación mensual: 2%

Variación anual: -27%

S.G.R. SOLVENCIA NETA

| | |
|----------------------------|------|
| ACINDAR PYMES S.G.R. | 257% |
| AFB AVALES S.G.R. | 147% |
| AFFIDAVIT S.G.R. | 259% |
| AFIANZAR S.G.R. | 228% |
| AGROAVAL S.G.R. | 125% |
| ALFA PYME S.G.R. | 237% |
| ALIANZA S.G.R. | 309% |
| AMERICANA DE AVALES S.G.R. | 131% |
| ARGENPYMES S.G.R. | 175% |
| ARGENTINA CIUDAD S.G.R. | 125% |
| AVAL AR S.G.R. | 276% |
| AVAL FEDERAL S.G.R. | 259% |
| AVAL FERTIL S.G.R. | 218% |
| AVAL GANADERO S.G.R. | 387% |
| AVAL RURAL S.G.R. | 103% |
| AVALES DEL CENTRO S.G.R. | 180% |
| AVALUAR S.G.R. | 271% |
| CAMPO AVAL S.G.R. | 281% |
| CARDINAL S.G.R. | - |
| CONAVAL S.G.R. | 203% |
| CONFEDERAR NEA S.G.R. | 252% |
| CONFIABLES S.G.R. | 50% |
| CREAR S.G.R. | 205% |
| CRECER S.G.R. | 165% |
| CUYO AVAL S.G.R. | 311% |
| DON MARIO S.G.R. | 154% |
| EVOLUCION S.G.R. | 352% |
| FID AVAL S.G.R. | 187% |
| FIDEM S.G.R. | 139% |
| FINTECH S.G.R. | 282% |
| GARANTIAS BIND S.G.R. | 147% |
| GARANTIZAR S.G.R. | 283% |
| INNOVA S.G.R. | 170% |
| INTEGRA PYMES S.G.R. | 139% |
| INTERAVALES S.G.R. | - |
| INTERGARANTIAS S.G.R. | - |
| MILLS S.G.R. | 281% |
| MOVIL S.G.R. | 241% |
| NEUQUEN PYMES S.G.R. | 113% |
| PATAGONIA S.G.R. | 0% |
| POTENCIAR S.G.R. | 192% |
| PROMOVER S.G.R. | 150% |
| PYME AVAL S.G.R. | 190% |
| RESILIENCIA S.G.R. | 191% |
| RIG AVALES S.G.R. | 132% |
| SEGURO AVAL S.G.R. | 0% |
| SOLDUM S.G.R. | 201% |
| TREND S.G.R. | 205% |
| UNION S.G.R. | 280% |
| TOTAL | 219% |

Grado de Utilización del FDR (GDU)



Variación mensual: -2%

Promedio semestral: 285%

| S.G.R. | ULTIMO AÑO | ULTIMO SEMESTRE | ULTIMO TRIMESTRE | MES |
|----------------------------|------------|-----------------|------------------|------|
| ACINDAR PYMES S.G.R. | 570% | 467% | 464% | 417% |
| AFB AVALES S.G.R. | 197% | 107% | 135% | 155% |
| AFFIDAVIT S.G.R. | 330% | 262% | 280% | 306% |
| AFIANZAR S.G.R. | 288% | 221% | 253% | 274% |
| AGRO AVAL S.G.R. | 357% | 374% | 303% | 166% |
| ALFA PYME S.G.R. | 241% | 254% | 265% | 253% |
| ALIANZA S.G.R. | 219% | 247% | 249% | 314% |
| AMERICANA DE AVALES S.G.R. | 168% | 155% | 153% | 140% |
| ARGENPYMES S.G.R. | 511% | 451% | 403% | 252% |
| ARGENTINA CIUDAD S.G.R. | 20% | 40% | 80% | 195% |
| AVAL AR S.G.R. | 344% | 281% | 323% | 355% |
| AVAL FEDERAL S.G.R. | 396% | 333% | 348% | 343% |
| AVAL FERTIL S.G.R. | 519% | 470% | 390% | 301% |
| AVAL GANADERO S.G.R. | 459% | 403% | 388% | 396% |
| AVAL RURAL S.G.R. | 400% | 361% | 316% | 245% |
| AVALES DEL CENTRO S.G.R. | 416% | 326% | 348% | 352% |
| AVALUAR S.G.R. | 464% | 376% | 371% | 366% |
| CAMPO AVAL S.G.R. | 410% | 380% | 396% | 416% |
| CARDINAL S.G.R. | 5% | 4% | 4% | 3% |
| CONAVAL S.G.R. | 334% | 263% | 259% | 200% |
| CONFEDERAR NEA S.G.R. | 342% | 125% | 156% | 208% |
| CONFIABLES S.G.R. | 374% | 266% | 72% | 76% |
| CREAR S.G.R. | 215% | 209% | 206% | 221% |
| CRECER S.G.R. | 424% | 352% | 350% | 273% |
| CUYO AVAL S.G.R. | 630% | 484% | 487% | 502% |
| DON MARIO S.G.R. | 744% | 770% | 504% | 303% |
| EVOLUCION S.G.R. | 28% | 57% | 114% | 232% |
| FID AVAL S.G.R. | 272% | 274% | 270% | 276% |
| FIDEM S.G.R. | 389% | 344% | 280% | 191% |
| FINTECH S.G.R. | 308% | 252% | 237% | 228% |
| GARANTIAS BIND S.G.R. | 431% | 370% | 275% | 178% |
| GARANTIZAR S.G.R. | 650% | 502% | 465% | 455% |
| INNOVA S.G.R. | 430% | 371% | 338% | 248% |
| INTEGRA PYMES S.G.R. | 426% | 367% | 327% | 196% |
| INTERAVALES S.G.R. | 46% | 45% | 44% | 43% |
| INTERGARANTIAS S.G.R. | 79% | 63% | 56% | 53% |
| MILLS S.G.R. | 374% | 285% | 259% | 306% |
| MOVIL S.G.R. | 474% | 426% | 447% | 432% |
| NEUQUEN PYMES S.G.R. | 303% | 146% | 157% | 170% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% |
| POTENCIAR S.G.R. | 568% | 544% | 543% | 484% |
| PROMOVER S.G.R. | 176% | 128% | 136% | 176% |
| PYME AVAL S.G.R. | 227% | 214% | 213% | 213% |
| RESILIENCIA S.G.R. | 488% | 305% | 304% | 333% |
| RIG AVALES S.G.R. | 188% | 146% | 156% | 177% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 574% | 566% | 534% | 442% |
| TREND S.G.R. | 207% | 199% | 224% | 193% |
| UNION S.G.R. | 540% | 376% | 379% | 393% |
| TOTAL | 338% | 285% | 271% | 254% |

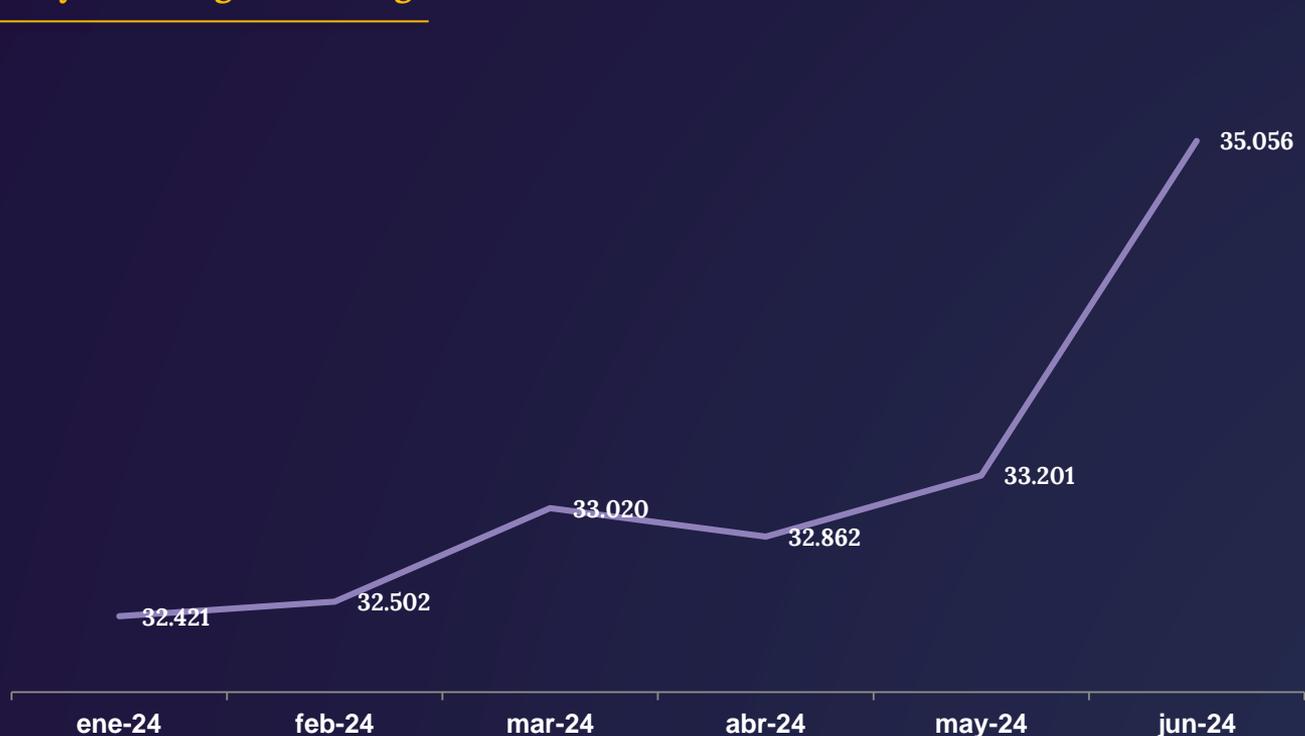
MiPyMEs asistidas



| S.G.R. | PYMES ASISTIDAS 2023.YTD | PYMES ASISTIDAS 2024.YTD | PYMES ASISTIDAS UL TIMO AÑO | PYMES ASISTIDAS UL TIMO AÑO |
|----------------------------|--------------------------|--------------------------|-----------------------------|-----------------------------|
| ACINDAR PYMES S.G.R. | 2.890 | 2.455 | 5.388 | 1.581 |
| AFB AVALES S.G.R. | 51 | 185 | 268 | 58 |
| AFFIDAVIT S.G.R. | 103 | 135 | 226 | 48 |
| AFIANZAR S.G.R. | 107 | 134 | 293 | 56 |
| AGROAVAL S.G.R. | 198 | 40 | 131 | 38 |
| ALFA PYME S.G.R. | 64 | 61 | 153 | 11 |
| ALIANZA S.G.R. | 79 | 415 | 841 | 415 |
| AMERICANA DE AVALES S.G.R. | 48 | 65 | 177 | 11 |
| ARGENPYMES S.G.R. | 2.764 | 1.167 | 3.438 | 1.502 |
| ARGENTINA CIUDAD S.G.R. | 0 | 121 | 121 | 66 |
| AVAL AR S.G.R. | 65 | 170 | 266 | 70 |
| AVAL FEDERAL S.G.R. | 227 | 222 | 441 | 69 |
| AVAL FERTIL S.G.R. | 149 | 79 | 212 | 25 |
| AVAL GANADERO S.G.R. | 135 | 142 | 308 | 108 |
| AVAL RURAL S.G.R. | 349 | 290 | 676 | 155 |
| AVALES DEL CENTRO S.G.R. | 193 | 211 | 333 | 63 |
| AVALUAR S.G.R. | 198 | 143 | 273 | 49 |
| CAMPO AVAL S.G.R. | 217 | 149 | 261 | 28 |
| CARDINAL S.G.R. | 0 | 0 | 0 | 0 |
| CONAVAL S.G.R. | 215 | 246 | 317 | 87 |
| CONFEDERAR NEA S.G.R. | 105 | 226 | 301 | 69 |
| CONFIALES S.G.R. | 81 | 56 | 149 | 58 |
| CREAR S.G.R. | 95 | 355 | 467 | 95 |
| CRECER S.G.R. | 362 | 471 | 775 | 177 |
| CUYO AVAL S.G.R. | 162 | 112 | 279 | 102 |
| DON MARIO S.G.R. | 323 | 22 | 195 | 28 |
| EVOLUCION S.G.R. | 0 | 86 | 86 | 21 |
| FID AVAL S.G.R. | 143 | 91 | 205 | 41 |
| FIDEM S.G.R. | 201 | 126 | 210 | 36 |
| FINTECH S.G.R. | 1.036 | 1.931 | 2.529 | 1.446 |
| GARANTIAS BIND S.G.R. | 695 | 958 | 1.704 | 604 |
| GARANTIZAR S.G.R. | 4.790 | 6.427 | 10.006 | 6.062 |
| INNOVA S.G.R. | 229 | 157 | 315 | 66 |
| INTEGRA PYMES S.G.R. | 223 | 217 | 340 | 51 |
| INTERAVALES S.G.R. | 6 | 0 | 6 | 0 |
| INTERGARANTIAS S.G.R. | 6 | 0 | 6 | 0 |
| MILLS S.G.R. | 151 | 168 | 268 | 37 |
| MOVIL S.G.R. | 319 | 342 | 540 | 165 |
| NEUQUEN PYMES S.G.R. | 145 | 63 | 112 | 27 |
| PATAGONIA S.G.R. | 0 | 0 | 0 | 0 |
| POTENCIAR S.G.R. | 980 | 1.568 | 2.706 | 956 |
| PROMOVER S.G.R. | 46 | 69 | 173 | 56 |
| PYME AVAL S.G.R. | 139 | 89 | 202 | 41 |
| RESILIENCIA S.G.R. | 107 | 180 | 251 | 62 |
| RIG AVALES S.G.R. | 113 | 99 | 183 | 51 |
| SEGURO AVAL S.G.R. | 0 | 0 | 0 | 0 |
| SOLIDUM S.G.R. | 169 | 51 | 162 | 50 |
| TREND S.G.R. | 81 | 131 | 216 | 40 |
| UNION S.G.R. | 179 | 160 | 270 | 60 |
| TOTAL (*) | 13.628 | 15.219 | 25.378 | 13.573 |

(*) Los montos totales contienen MiPyMEs del Sistema de SGR sin repetir.

MiPyMEs con garantías vigentes



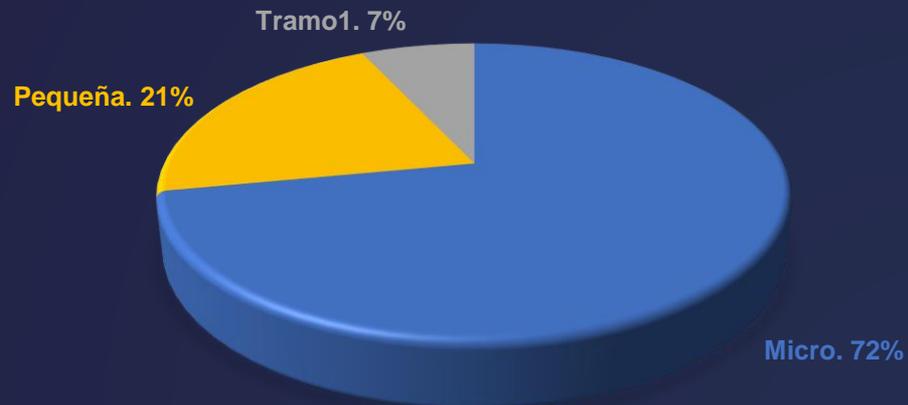
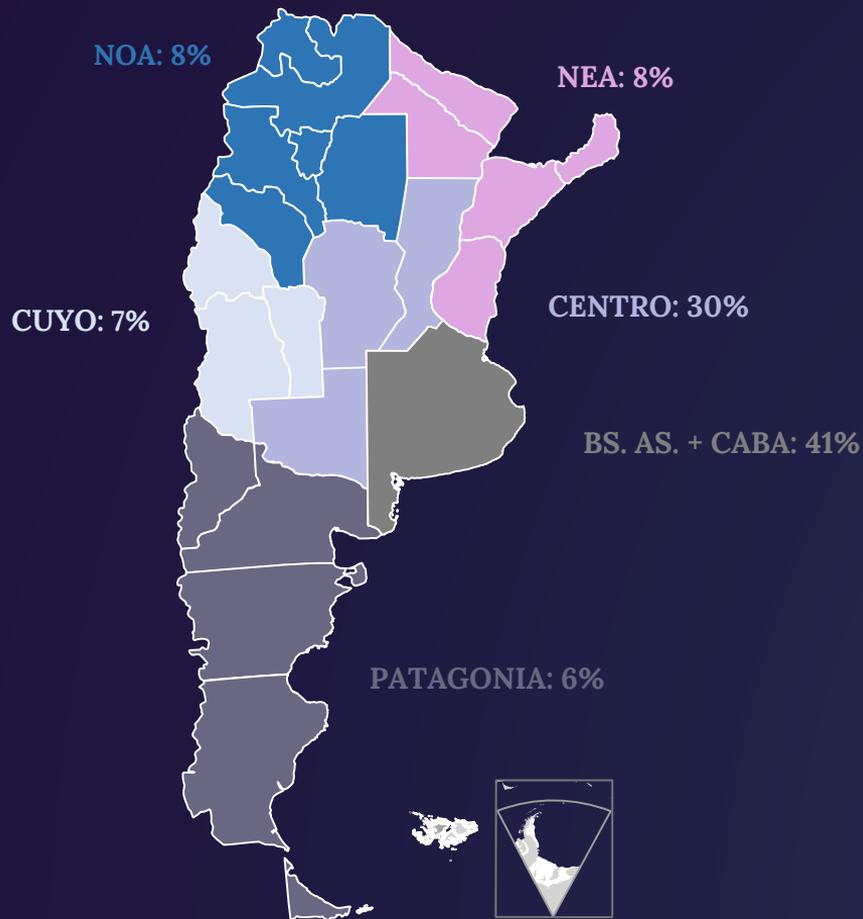
Variación mensual: 6%

Variación interanual: 12%

| S.G.R. | PYMES CON GARANTÍAS VIGENTES | CANTIDAD DE GARANTÍAS VIGENTES |
|----------------------------|------------------------------|--------------------------------|
| ACINDAR PYMES S.G.R. | 6.398 | 10.877 |
| AFB AVALES S.G.R. | 241 | 562 |
| AFFIDAVIT S.G.R. | 368 | 773 |
| AFIANZAR S.G.R. | 454 | 615 |
| AGROAVAL S.G.R. | 335 | 427 |
| ALFA PYME S.G.R. | 185 | 303 |
| ALIANZA S.G.R. | 685 | 703 |
| AMERICANA DE AVALES S.G.R. | 110 | 174 |
| ARGENPYMES S.G.R. | 3.311 | 6.461 |
| ARGENTINA CIUDAD S.G.R. | 121 | 121 |
| AVAL AR S.G.R. | 355 | 793 |
| AVAL FEDERAL S.G.R. | 636 | 1.489 |
| AVAL FERTIL S.G.R. | 377 | 729 |
| AVAL GANADERO S.G.R. | 391 | 717 |
| AVAL RURAL S.G.R. | 590 | 1.236 |
| AVALES DEL CENTRO S.G.R. | 471 | 1.586 |
| AVALUAR S.G.R. | 522 | 1.077 |
| CAMPO AVAL S.G.R. | 467 | 929 |
| CARDINAL S.G.R. | 10 | 10 |
| CONAVAL S.G.R. | 275 | 418 |
| CONFEDERAR NEA S.G.R. | 426 | 645 |
| CONFIABLES S.G.R. | 418 | 579 |
| CREAR S.G.R. | 431 | 724 |
| CRECER S.G.R. | 902 | 2.232 |
| CUYO AVAL S.G.R. | 705 | 1.249 |
| DON MARIO S.G.R. | 426 | 699 |
| EVOLUCION S.G.R. | 84 | 224 |
| FID AVAL S.G.R. | 370 | 661 |
| FIDEM S.G.R. | 415 | 855 |
| FINTECH S.G.R. | 2.193 | 2.604 |
| GARANTIAS BIND S.G.R. | 1.737 | 2.834 |
| GARRANTIZAR S.G.R. | 21.600 | 33.074 |
| INNOVA S.G.R. | 480 | 1.110 |
| INTEGRA PYMES S.G.R. | 545 | 1.374 |
| INTERAVALES S.G.R. | 155 | 199 |
| INTERGARANTIAS S.G.R. | 222 | 289 |
| MILLS S.G.R. | 243 | 777 |
| MOVIL S.G.R. | 820 | 1.693 |
| NEUQUEN PYMES S.G.R. | 397 | 729 |
| PATAGONIA S.G.R. | 0 | 0 |
| PO TENCIAAR S.G.R. | 1.892 | 3.632 |
| PROMOVER S.G.R. | 114 | 210 |
| PYME AVAL S.G.R. | 491 | 698 |
| RESILIENCIA S.G.R. | 340 | 722 |
| RIG AVALES S.G.R. | 355 | 728 |
| SEGURO AVAL S.G.R. | 0 | 0 |
| SOLIDUM S.G.R. | 353 | 522 |
| TREND S.G.R. | 323 | 675 |
| UNION S.G.R. | 499 | 871 |
| TOTAL (*) | 35.056 | 90.609 |

(*) Los montos totales contienen MiPyMEs del Sistema de SGR sin repetir.

MiPyMEs con garantías vigentes: distribución por región, tramo y sector



Información adicional



Audidores Externos



Inscripción como Preferidas A



Calificaciones de Riesgo

| S.G.R. | AUDITORES | PREFERIDAS A | EVALUADOR A LATINO AMERICANA | | | | CALIFICACIONES | | MOODY'S | Proratings | |
|----------------------------|--|--------------|------------------------------|-------|--------|----------------|----------------|-------------|---------|------------|-------|
| | | | Corto | Largo | FX SCR | UNTRF (ACR UP) | Corto | Largo | | Corto | Largo |
| ACINDAR PYMES S.G.R. | Crowe | Preferidas A | | | A1 | AA- | | | | | |
| AFB AVALES S.G.R. | Cdro Sebastian P. Massun | Preferidas A | | | | | A | | | | |
| AFFIDAVIT S.G.R. | Crowe | Preferidas A | | | | | | A+.ar/EST | | | |
| AFIANZAR S.G.R. | Claudio Feced | Preferidas A | A+ | A+ | | | | A.ar/EST | | | |
| AGROAVAL S.G.R. | KPMG | Preferidas A | | | A1+ | AA | | | | | |
| ALFA PYME S.G.R. | PICCARDO & CIA | Preferidas A | | | A1 | A+ | | | | | |
| ALIANZA S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | A1 | A | | | | | | | |
| AMERICANA DE AVALES S.G.R. | PICCARDO & CIA | Preferidas A | | | A1 | A+ | | | | | |
| ARGENPYMES S.G.R. | Crowe | Preferidas A | | | | | | AA+.ar/EST | | | |
| ARGENTINA CIUDAD S.G.R. | | Preferidas A | | | | | | | | | |
| AVAL AR S.G.R. | ÁLVAREZ RO PERTI VENEGAS | Preferidas A | | | | | | A.ar/EST | | | |
| AVAL FEDERAL S.G.R. | RSM AR SRL | Preferidas A | | | A | A2 | | | | | |
| AVAL FERTIL S.G.R. | Crowe | Preferidas A | | | | | | A+.ar/EST | | | |
| AVAL GANADERO S.G.R. | PICCARDO & CIA | Preferidas A | | | A1 | A+ | | | | | |
| AVAL RURAL S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | | | | | | AA.ar/EST | | | |
| AVALES DEL CENTRO S.G.R. | CR. Daniel Alejandro Altamirano | Preferidas A | AA- | A+ | A2 | BBB+ | | | | | |
| AVALUAR S.G.R. | Maghini Verónica Andrea | Preferidas A | A+ | A | | | | | | | |
| CAMPO AVAL S.G.R. | Alaluf y Asociados | Preferidas A | | | A1 | A+ | | | | | |
| CARDINAL S.G.R. | CR. Daniel Alejandro Altamirano | Preferidas A | | | | | | | | | |
| CONAVAL S.G.R. | Estudio Piccardo & Cia | Preferidas A | | | | | | A.ar/EST | | | |
| CONFEDERAR NEA S.G.R. | Piccardo & Cia | Preferidas A | | | | | A- | | | | |
| CONFIALES S.G.R. | Dra. Silvia Travella | Preferidas A | | | | | A | | | | |
| CREAR S.G.R. | Daniel Montiel e Ismael Gonzalez | Preferidas A | A | A | | | | A-.ar/EST | | | |
| CRECER S.G.R. | Marcelo H. Navone | Preferidas A | | | A2 | A- | | | | | |
| CUYO AVAL S.G.R. | Dr. Eduardo Fierro | Preferidas A | | | A2 | A- | | | | | |
| DON MARIO S.G.R. | Pistrelli, Henry Martín & Asoc. | Preferidas A | | | A1+ | AA | | | | | |
| EVOLUCION S.G.R. | Guerrero, Guarrochena y Asociados | Preferidas A | | | | | | | | | |
| FID AVAL S.G.R. | Dr. Carlos Alberto Vinci | Preferidas A | | | | | | | A1 | A | |
| FIDEM S.G.R. | Cr. Juan Pablo Barriola | Preferidas A | AA- | A+ | | | | | | | |
| FINTECH S.G.R. | Lisicki, Litvin y asociados | Preferidas A | | | A1+ | AA | | | | | |
| GARANTIAS BIND S.G.R. | BDO | Preferidas A | | | A1 | AA- | | | | | |
| GARANTIZAR S.G.R. | BDO | Preferidas A | | | A1+ | AA | AAA | | | | |
| INNOVA S.G.R. | Cr. Juan Pablo Barriola | Preferidas A | AA | AA- | | | | | | | |
| INTEGRA PYMES S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | | | A2 | BBB+ | | | | | |
| INTERVALES S.G.R. | Iglesias y Escobar S.R.L. | Preferidas A | D | D | | | | | | | |
| INTERGARANTIAS S.G.R. | Jose Luis Serpa | Preferidas A | | | | | | | | | |
| MILLS S.G.R. | Martínez de Orta & Asociados | Preferidas A | | | A3 | BBB | AA- | | | | |
| MOVIL S.G.R. | Bourgeat Cardinale Quintán & Asociados | Preferidas A | AA- | A+ | | | | A+.ar/EST | | | |
| NEUQUEN PYMES S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | A+ | A | | | | BBB+.ar/EST | | | |
| PATAGONIA S.G.R. | | Preferidas A | | | | | | | | | |
| PO TENCIAR S.G.R. | Estudio Piccardo & Cia | Preferidas A | AA+ | AA | | | | AA+.ar/EST | | | |
| PRO MOVER S.G.R. | Estudio Piccardo & Cia | Preferidas A | | | | | | A-.ar/EST | | | |
| PYME AVAL S.G.R. | Claudio Feced Abal | Preferidas A | | | | | | BBB.ar/PO S | | | |
| RESILIENCIA S.G.R. | La Vista Casal S.A. | Preferidas A | | | | | AA | | | | |
| RIG AVALES S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | AA- | A+ | | | | | | | |
| SEGURO AVAL S.G.R. | | Preferidas A | | | | | | | | | |
| SOLIDUM S.G.R. | Felcaro, Roldan Y Asociados | Preferidas A | | | A1 | A | | | | | |
| TREND S.G.R. | La Vista Casal S.A. | Preferidas A | | | A1 | A | | | | | |
| UNION S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | AA- | A+ | | | | | | | |

Resumen del sistema

- Analizando los datos del total sistema, se observa que los **Fondos de Riesgo computable, disponible y a valor de mercado**, se **incrementaron** respectivamente en un **267%, 276% y 273%** comparándolo con igual mes del año anterior.
- El **monto total de la mora** del sistema **aumentó un 59%** en términos interanuales, registrándose una variación de la cantidad de MiPyMEs en mora del **-5%** respecto del año anterior.
- El **monto acumulado de los avales otorgados** para el año en curso ascendió a más de **\$891 mil millones**, lo que representa un **crecimiento del 234%** respecto del mismo período del año anterior. En este sentido, analizando el tipo de avales emitidos, los **préstamos bancarios (44%) y los cheques de pago diferido (43%) resultan ser las principales operaciones garantizadas**.
- La **cantidad de MiPyMEs asistidas** por todo el Sistema de SGR en el transcurso del año aumentó un **71%** respecto del mismo período del año anterior. Por otro lado, **la cantidad de MiPyMEs asistidas en los últimos 12 (doce) meses** ascendió a **25.378**, de las cuales el **53% (13.573)** son **nuevas MiPyMEs**.
- El **saldo neto de las garantías vigentes** tuvo una **suba del 174% respecto del año anterior**, con un **incremento del 12%** en la **cantidad de MiPyMEs con garantías vigentes**, siendo las **bancarias** y las vinculadas con el **mercado de valores** las garantías vigentes que han registrado la mayor participación, con un **58% y 35%**, lo cual equivale a una variación interanual del **+5% y -10%**, respectivamente.
- El **grado de solvencia** para el total del sistema tuvo una variación interanual del **-27%** y una variación respecto del **último mes** del **+2%**.
- Conforme el Artículo N° 24, inciso 2.3, de la normativa vigente, aquellas **SGR** que se encuentran **excedidas en Solvencia no podrán otorgar nuevos avales** hasta no regularizar sus índices de Solvencia. Asimismo, no podrán efectuarse **retiros de aportes**, según punto 2.2 del mismo artículo.

Contactos comerciales

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Muchas gracias



**Ministerio
de Economía**
República Argentina

Secretaría de la Pequeña y
Mediana Empresa, Emprendedores
y Economía del Conocimiento

