

Informe Sistema de Sociedades de Garantía Recíproca

DICIEMBRE 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 a “CARDINAL S.G.R.”.
- **Resolución N° 8/2024:** Se suspenden las 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 31/12/2024 inclusive.
- **Resolución 17/2024:** Se modificaron los artículos 1, 15, 16, 18, 20, 24, 33 y Anexo 2.
- **Resolución 557/2024:** Se modificaron los artículos 1, 12, 16, 18, 20, 22, 54, 55, artículo 1 del Anexo 1, Anexo 2, artículo 15 del Anexo 3 y se incorpora el artículo 22 bis.



AUTORIZACIONES A FUNCIONAR

Se encuentran autorizadas a funcionar un total de:

- 46 SGR.
- 2 FAE. (Fondos de Afectación Específica)
- **Resolución N° 14/2024 y Resolución N° 40/2024:** Se autoriza la fusión de AVAL GANADERO S.G.R., ALFA PYME S.G.R. y AMERICANA DE AVALES S.G.R., en la que AVAL GANADERO S.G.R. resulta la sociedad absorbente y ALFA PYME S.G.R. y AMERICANA DE AVALES S.G.R. resultan las sociedades absorbidas.
- **Resolución N° 274/2024:** Se autoriza el cambio de denominación social de CONFEDERAR NEA S.G.R. a PODER S.G.R.

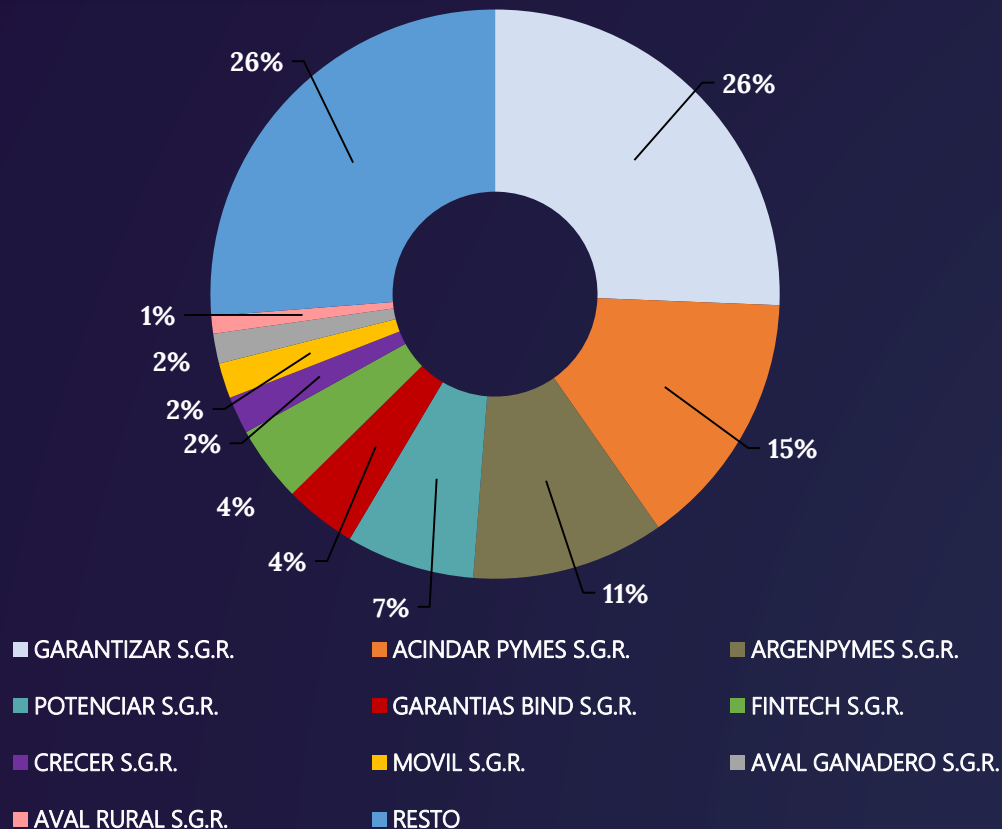


MARCO NORMATIVO

Las SGR se rigen por:

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

FONDOS DE RIESGO: autorizado, computable y disponible.



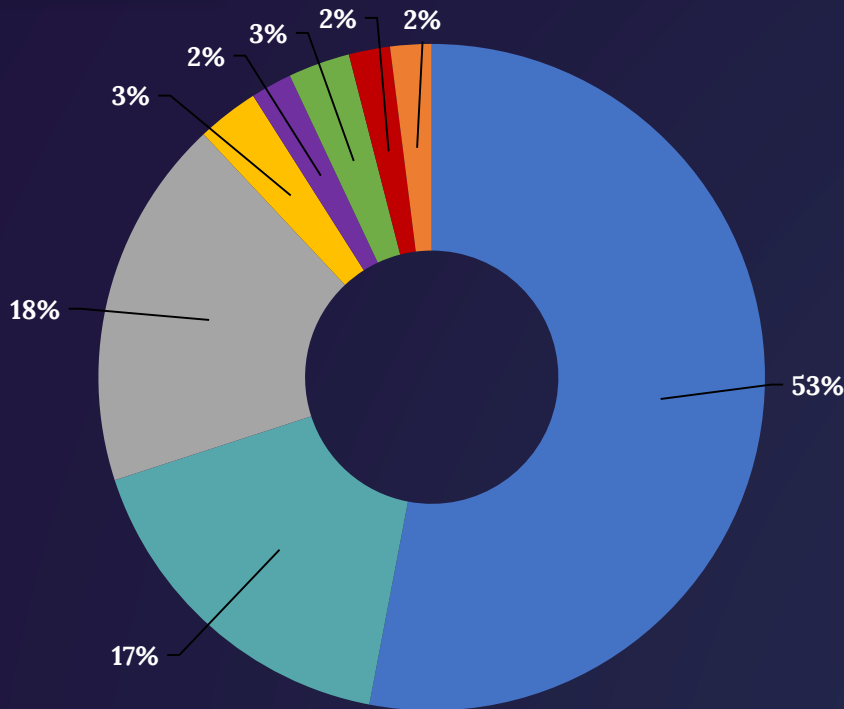
| S.G.R. | AUTORIZADO | COMPUTABLE | VALOR DE MERCADO | DISPONIBLE |
|--------------------------|---------------------------|---------------------------|-----------------------------|---------------------------|
| ACINDAR PYMES S.G.R. | \$ 127.809.244.746 | \$ 129.906.777.971 | \$ 148.013.609.047 | \$ 129.108.190.300 |
| AFB AVALES S.G.R. | \$ 8.385.573.272 | \$ 8.385.573.272 | \$ 8.843.752.608 | \$ 8.340.075.465 |
| AFFIDAVIT S.G.R. | \$ 7.435.740.909 | \$ 7.269.099.083 | \$ 8.806.807.810 | \$ 7.262.466.264 |
| AFIANZAR S.G.R. | \$ 7.435.740.909 | \$ 7.435.740.909 | \$ 8.001.918.922 | \$ 7.427.273.817 |
| AGROVAL S.G.R. | \$ 15.887.762.131 | \$ 3.375.000.000 | \$ 10.838.451.684 | \$ 3.374.773.201 |
| ALIANZA S.G.R. | \$ 8.373.444.742 | \$ 8.373.374.358 | \$ 11.294.098.466 | \$ 8.294.596.676 |
| ARGENPYMES S.G.R. | \$ 97.028.250.738 | \$ 97.028.250.738 | \$ 114.311.839.574 | \$ 94.373.440.457 |
| ARGENTINA CIUDAD S.G.R. | \$ 8.385.573.272 | \$ 8.380.000.000 | \$ 9.434.141.489 | \$ 8.379.446.079 |
| AVAL AR S.G.R. | \$ 8.356.388.924 | \$ 8.350.709.433 | \$ 9.002.708.191 | \$ 8.300.682.970 |
| AVAL FEDERAL S.G.R. | \$ 8.217.537.806 | \$ 7.943.031.442 | \$ 8.361.568.171 | \$ 7.812.461.928 |
| AVAL FERTIL S.G.R. | \$ 13.165.857.957 | \$ 8.980.379.433 | \$ 10.652.809.065 | \$ 8.979.982.785 |
| AVAL GANADERO S.G.R. | \$ 15.361.668.594 | \$ 14.644.246.441 | \$ 16.645.148.104 | \$ 14.614.825.512 |
| AVAL RURAL S.G.R. | \$ 13.169.992.385 | \$ 13.225.080.976 | \$ 21.783.099.669 | \$ 13.189.464.695 |
| AVALES DEL CENTRO S.G.R. | \$ 6.070.160.908 | \$ 6.070.160.908 | \$ 7.532.994.766 | \$ 5.971.515.701 |
| AVALUAR S.G.R. | \$ 7.435.740.909 | \$ 7.435.575.774 | \$ 8.064.770.486 | \$ 7.417.602.261 |
| CAMPO AVAL S.G.R. | \$ 9.176.929.086 | \$ 9.232.848.279 | \$ 11.321.413.618 | \$ 9.218.071.404 |
| CARDINAL S.G.R. | \$ 203.549.290 | \$ 203.549.290 | \$ 95.824.578 | \$ 102.300.953 |
| CONAVAL S.G.R. | \$ 5.032.800.000 | \$ 5.032.800.001 | \$ 5.659.680.217 | \$ 5.016.076.637 |
| CONFIABLES S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 2.684.731.558 | \$ 2.329.576.203 |
| CREAR S.G.R. | \$ 7.435.740.909 | \$ 2.198.000.000 | \$ 2.705.637.186 | \$ 2.144.394.690 |
| CRECER S.G.R. | \$ 19.738.682.171 | \$ 18.868.017.682 | \$ 24.394.819.817 | \$ 18.746.042.408 |
| CUYO AVAL S.G.R. | \$ 9.917.547.227 | \$ 10.149.547.227 | \$ 12.040.939.994 | \$ 10.062.282.519 |
| DON MARIO S.G.R. | \$ 10.730.953.850 | \$ 8.791.833.746 | \$ 13.993.950.508 | \$ 8.255.756.017 |
| EVOLUCION S.G.R. | \$ 7.729.136.016 | \$ 7.729.136.015 | \$ 7.878.836.616 | \$ 7.726.136.015 |
| FID AVAL S.G.R. | \$ 8.385.573.272 | \$ 8.385.500.000 | \$ 10.463.388.599 | \$ 8.326.189.542 |
| FIDEM S.G.R. | \$ 7.730.847.009 | \$ 7.645.904.722 | \$ 8.422.665.435 | \$ 7.618.874.800 |
| FINTECH S.G.R. | \$ 36.053.668.823 | \$ 36.321.487.600 | \$ 45.699.888.231 | \$ 36.098.295.289 |
| GARANTIAS BIND S.G.R. | \$ 38.248.366.395 | \$ 38.270.579.415 | \$ 44.754.607.291 | \$ 38.115.157.884 |
| GARANTIZAR S.G.R. | \$ 215.357.256.231 | \$ 227.067.370.929 | \$ 253.338.964.219 | \$ 222.736.969.085 |
| INNOVA S.G.R. | \$ 10.854.111.452 | \$ 10.819.327.762 | \$ 12.073.443.341 | \$ 10.782.044.164 |
| INTEGRA PYMES S.G.R. | \$ 8.356.387.596 | \$ 8.356.387.596 | \$ 9.623.151.381 | \$ 8.316.448.871 |
| INTERVALES S.G.R. (*) | \$ 2.330.000.000 | \$ 550.000.000 | SIN INFORMACION | SIN INFORMACION |
| INTERGARANTIAS S.G.R. | \$ 2.330.000.000 | \$ 1.800.000.001 | \$ 2.039.311.592 | \$ 1.015.816.219 |
| MILLS S.G.R. | \$ 7.435.740.909 | \$ 7.435.740.909 | \$ 7.735.956.720 | \$ 7.388.619.857 |
| MOVIL S.G.R. | \$ 15.073.551.714 | \$ 15.059.540.009 | \$ 18.898.003.554 | \$ 15.012.059.411 |
| NEUQUEN PYMES S.G.R. | \$ 8.385.573.272 | \$ 6.694.985.296 | \$ 6.898.170.164 | \$ 6.683.628.931 |
| PATAGONIA S.G.R. | \$ 2.330.000.000 | \$ 847.000.000 | \$ 1.440.212.704 | \$ 847.000.000 |
| PODER S.G.R. | \$ 8.385.573.272 | \$ 8.371.136.360 | \$ 8.926.554.951 | \$ 8.370.659.319 |
| POTENCIAR S.G.R. | \$ 64.712.150.992 | \$ 64.712.150.992 | \$ 74.933.124.281 | \$ 64.205.103.189 |
| PROMOVER S.G.R. | \$ 8.385.573.272 | \$ 8.385.573.274 | \$ 8.999.285.234 | \$ 8.385.573.274 |
| PYME AVAL S.G.R. | \$ 8.385.573.272 | \$ 4.086.712.606 | \$ 4.703.281.319 | \$ 3.933.334.240 |
| RESILIENCIA S.G.R. | \$ 8.385.573.272 | \$ 8.385.573.272 | \$ 8.803.804.185 | \$ 8.345.961.119 |
| RIG AVALES S.G.R. | \$ 2.330.000.000 | \$ 2.330.000.000 | \$ 3.091.999.849 | \$ 2.268.333.297 |
| SEGURO AVAL S.G.R. | \$ 2.330.000.000 | \$ 839.000.000 | \$ 966.115.500 | \$ 839.000.000 |
| SOLIDUM S.G.R. | \$ 4.400.000.000 | \$ 4.301.308.008 | \$ 5.324.428.084 | \$ 4.277.426.659 |
| TREND S.G.R. | \$ 8.385.573.272 | \$ 8.385.573.272 | \$ 11.879.176.437 | \$ 8.368.541.136 |
| UNION S.G.R. | \$ 7.435.740.909 | \$ 7.435.740.909 | \$ 8.992.317.122 | \$ 7.431.530.678 |
| TOTAL | \$ 910.820.851.685 | \$ 887.825.325.910 | \$ 1.039.779.753.181 | \$ 875.814.001.831 |

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

(**) No hay información a diciembre 2024 del FONDO DE RIESGO VALOR MERCADO ni del FONDO DE RIESGO DISPONIBLE de INTERVALES S.G.R.

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 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.

Inversiones



■ Títulos Públicos Nacionales

■ Cuotapartes de FCI

■ Acciones de Sociedades Anónimas

■ Títulos Públicos Provinciales y/o Municipales

■ Obligaciones Negociables

■ Instrumentos PYME

■ Títulos de Sociedades y/o Estados extranjeros

■ Otras inversiones

| S.G.R. | DÓLARES | PESOS |
|--------------------------|-----------------|-----------------|
| ACINDAR PYMES S.G.R. | 33% | 67% |
| AFB AVALES S.G.R. | 20% | 80% |
| AFFIDAVIT S.G.R. | 47% | 53% |
| AFIANZAR S.G.R. | 30% | 70% |
| AGROAVAL S.G.R. | 82% | 18% |
| ALIANZA S.G.R. | 74% | 26% |
| ARGENPYMES S.G.R. | 45% | 55% |
| ARGENTINA CIUDAD S.G.R. | 71% | 29% |
| AVAL AR S.G.R. | 28% | 72% |
| AVAL FEDERAL S.G.R. | 61% | 39% |
| AVAL FERTIL S.G.R. | 52% | 48% |
| AVAL GANADERO S.G.R. | 50% | 50% |
| AVAL RURAL S.G.R. | 27% | 73% |
| AVALES DEL CENTRO S.G.R. | 58% | 42% |
| AVALUAR S.G.R. | 59% | 41% |
| CAMPO AVAL S.G.R. | 56% | 44% |
| CARDINAL S.G.R. | -1% | 101% |
| CONAVAL S.G.R. | 58% | 42% |
| CONFIABLES S.G.R. | 66% | 34% |
| CREAR S.G.R. | 43% | 57% |
| CRECER S.G.R. | 41% | 59% |
| CUYO AVAL S.G.R. | 63% | 36% |
| DON MARIO S.G.R. | 74% | 26% |
| EVOLUCION S.G.R. | 33% | 67% |
| FID AVAL S.G.R. | 8% | 92% |
| FIDEM S.G.R. | 39% | 61% |
| FINTECH S.G.R. | 63% | 37% |
| GARANTIAS BIND S.G.R. | 24% | 76% |
| GARANTIZAR S.G.R. | 48% | 52% |
| INNOVA S.G.R. | 62% | 38% |
| INTEGRA PYMES S.G.R. | 42% | 58% |
| INTERVALES S.G.R. (*) | SIN INFORMACIÓN | SIN INFORMACIÓN |
| INTERGARANTIAS S.G.R. | 44% | 56% |
| MILLS S.G.R. | 66% | 34% |
| MOVIL S.G.R. | 80% | 20% |
| NEUQUEN PYMES S.G.R. | 26% | 74% |
| PATAGONIA S.G.R. | 77% | 23% |
| PODER S.G.R. | 42% | 58% |
| POTENCIAR S.G.R. | 29% | 68% |
| PROMOVER S.G.R. | 54% | 46% |
| PYME AVAL S.G.R. | 32% | 68% |
| RESILIENCIA S.G.R. | 71% | 29% |
| RIG AVALES S.G.R. | 20% | 80% |
| SEGURO AVAL S.G.R. | 5% | 95% |
| SOLIDUM S.G.R. | 43% | 54% |
| TREND S.G.R. | 31% | 69% |
| UNION S.G.R. | 30% | 70% |
| TOTAL | 45% | 55% |

(*) No hay información a diciembre 2024 de las inversiones de INTERVALES S.G.R.

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.

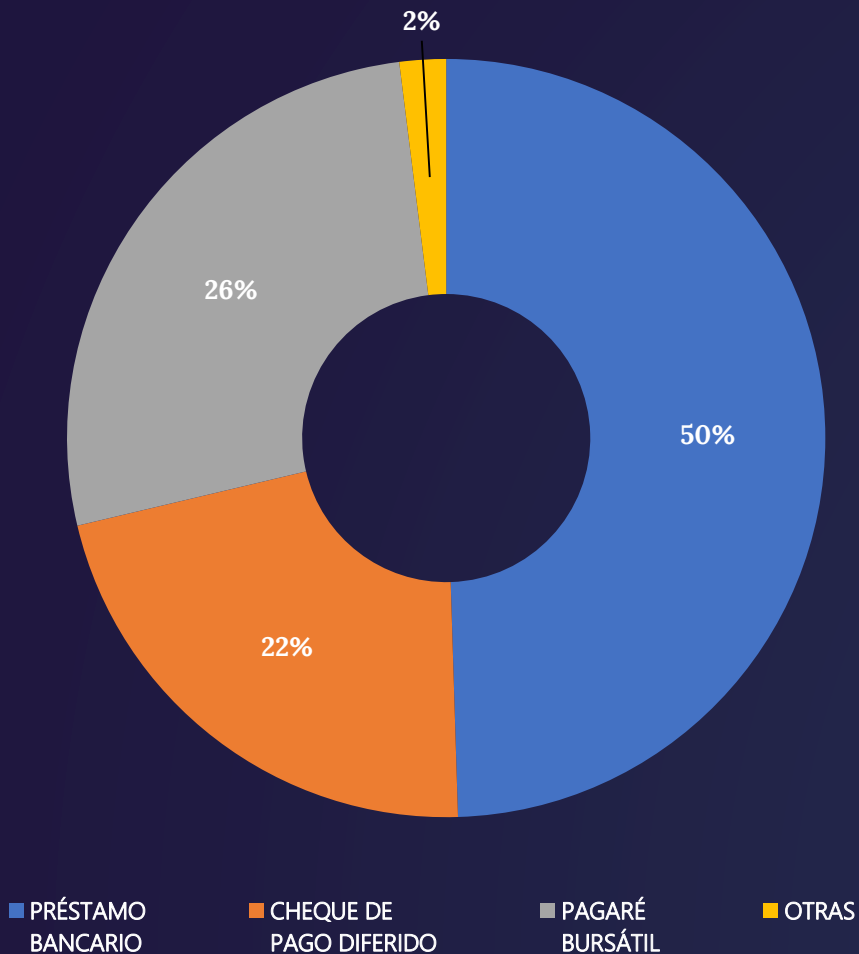
| S.G.R. | MORA | CANTIDAD DE GARANTÍAS EN MORA | MORA SIN DEUDA PROPORCIONAL | CANTIDAD DE PYMES EN MORA (*) | % MORA |
|--------------------------|--------------------------|-------------------------------|-----------------------------|-------------------------------|--------------|
| ACINDAR PYMES S.G.R. | \$ 1.755.978.350 | 939 | \$ 798.587.671 | 249 | 0,59% |
| AFB AVALES S.G.R. | \$ 47.646.931 | 11 | \$ 45.497.807 | 4 | 0,58% |
| AFFIDAVIT S.G.R. | \$ 27.657.356 | 11 | \$ 6.632.819 | 3 | 0,25% |
| AFIANZAR S.G.R. | \$ 8.467.092 | 5 | \$ 8.467.092 | 5 | 0,07% |
| AGROAVAL S.G.R. | \$ 2.386.659 | 4 | \$ 226.799 | 4 | 0,02% |
| ALIANZA S.G.R. | \$ 83.749.395 | 36 | \$ 78.777.682 | 15 | 0,30% |
| ARGENPYMES S.G.R. | \$ 3.301.775.791 | 578 | \$ 2.654.810.281 | 245 | 1,39% |
| ARGENTINA CIUDAD S.G.R. | \$ 553.921 | 1 | \$ 553.921 | 1 | 0,01% |
| AVAL AR S.G.R. | \$ 64.377.625 | 25 | \$ 50.026.466 | 5 | 0,32% |
| AVAL FEDERAL S.G.R. | \$ 138.022.923 | 5 | \$ 130.569.514 | 5 | 0,87% |
| AVAL FERTIL S.G.R. | \$ 21.245.108 | 27 | \$ 396.648 | 5 | 0,15% |
| AVAL GANADERO S.G.R. | \$ 44.725.751 | 6 | \$ 29.420.929 | 4 | 0,10% |
| AVAL RURAL S.G.R. | \$ 54.235.872 | 57 | \$ 35.616.281 | 9 | 0,20% |
| AVALES DEL CENTRO S.G.R. | \$ 131.090.063 | 140 | \$ 98.645.207 | 26 | 0,95% |
| AVALLUAR S.G.R. | \$ 132.721.616 | 93 | \$ 17.973.513 | 19 | 1,37% |
| CAMPO AVAL S.G.R. | \$ 22.163.430 | 15 | \$ 14.776.875 | 6 | 0,17% |
| CARDINAL S.G.R. | \$ 112.401.221 | 219 | \$ 101.248.337 | 15 | > 100% |
| CONAVAL S.G.R. | \$ 38.438.427 | 8 | \$ 16.723.364 | 4 | 0,27% |
| CONFIABLES S.G.R. | \$ 503.285 | 2 | \$ 423.797 | 2 | 0,01% |
| CREAR S.G.R. | \$ 57.010.577 | 3 | \$ 53.605.309 | 3 | 1,13% |
| CRECER S.G.R. | \$ 170.142.210 | 43 | \$ 121.975.274 | 25 | 0,34% |
| CUYO AVAL S.G.R. | \$ 143.757.190 | 74 | \$ 87.264.712 | 11 | 0,81% |
| DON MARIO S.G.R. | \$ 581.255.750 | 29 | \$ 536.077.729 | 11 | 3,15% |
| EVOLUCION S.G.R. | \$ 3.000.000 | 1 | \$ 3.000.000 | 1 | 0,05% |
| FID AVAL S.G.R. | \$ 89.423.653 | 42 | \$ 59.310.458 | 7 | 1,04% |
| FIDEM S.G.R. | \$ 27.643.318 | 4 | \$ 27.029.921 | 3 | 0,17% |
| FINTECH S.G.R. | \$ 305.305.542 | 57 | \$ 223.192.311 | 43 | 0,28% |
| GARANTIAS BIND S.G.R. | \$ 236.882.067 | 92 | \$ 155.421.531 | 63 | 0,25% |
| GARANTIZAR S.G.R. | \$ 6.947.908.918 | 3.874 | \$ 4.330.401.787 | 2.342 | 0,85% |
| INNOVA S.G.R. | \$ 42.162.550 | 6 | \$ 37.283.598 | 5 | 0,17% |
| INTEGRA PYMES S.G.R. | \$ 148.994.732 | 44 | \$ 39.938.725 | 16 | 0,64% |
| INTERVALES S.G.R. | \$ 569.932.852 | 369 | SIN INFORMACIÓN | 42 | > 100% |
| INTERGARANTIAS S.G.R. | \$ 784.183.782 | 643 | \$ 784.183.782 | 31 | > 100% |
| MILLS S.G.R. | \$ 86.684.369 | 34 | \$ 47.121.053 | 7 | 0,63% |
| MOVIL S.G.R. | \$ 72.731.287 | 46 | \$ 47.480.598 | 16 | 0,17% |
| NEUQUEN PYMES S.G.R. | \$ 15.617.185 | 17 | \$ 11.356.365 | 6 | 0,17% |
| PATAGONIA S.G.R. | \$ - | - | \$ - | - | 0,00% |
| PODER S.G.R. | \$ 22.032.058 | 27 | \$ 477.040 | 10 | 0,52% |
| POTENCIAR S.G.R. | \$ 589.238.656 | 64 | \$ 507.047.803 | 13 | 0,46% |
| PROMOVER S.G.R. | \$ - | - | \$ - | - | 0,00% |
| PYME AVAL S.G.R. | \$ 1.104.379.385 | 564 | \$ 153.378.359 | 40 | 18,69% |
| RESILIENCIA S.G.R. | \$ 55.671.497 | 17 | \$ 39.612.153 | 7 | 0,70% |
| RIG AVALES S.G.R. | \$ 74.574.785 | 11 | \$ 61.666.703 | 3 | 1,41% |
| SEGURO AVAL S.G.R. | \$ - | - | \$ - | - | 0,00% |
| SOLIDUM S.G.R. | \$ 33.612.110 | 16 | \$ 23.881.439 | 4 | 0,42% |
| TREND S.G.R. | \$ 25.231.860 | 5 | \$ 17.032.136 | 5 | 0,39% |
| UNION S.G.R. | \$ 9.455.438 | 4 | \$ 4.210.231 | 4 | 0,07% |
| TOTAL | \$ 17.687.729.695 | 7.912 | \$ 11.461.324.020 | 2.912 | 0,79% |

(*) 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.

(*) No hay información a diciembre 2024 de la MORA SIN DEUDA PROPORCIONAL de INTERVALES S.G.R.

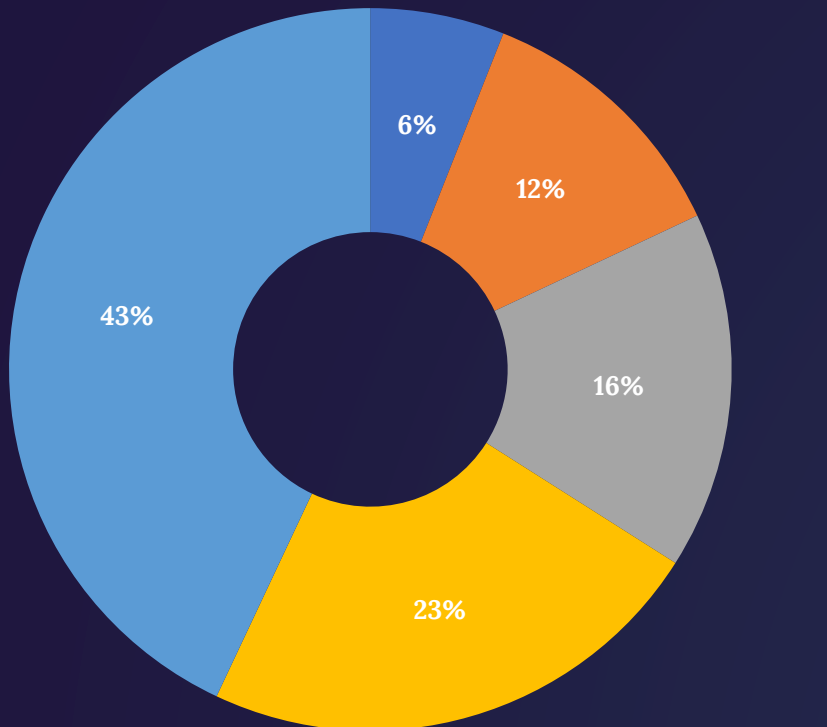
(*) El monto total contiene MiPyMEs en mora del Sistema de SGR sin repetir.

Distribución Mora: tipo de garantía



| S.G.R. | PRÉSTAMO BANCARIO | CHEQUE DE PAGO DIFERIDO | PAGARÉ BURSÁTIL | OTRAS |
|--------------------------|-------------------|-------------------------|-----------------|-------|
| ACINDAR PYMES S.G.R. | 59% | 16% | 24% | 1% |
| AFB AVALES S.G.R. | 2% | 98% | 0% | 0% |
| AFFIDAVIT S.G.R. | 24% | 76% | 0% | 0% |
| AFIANZAR S.G.R. | 90% | 0% | 10% | 0% |
| AGROAVAL S.G.R. | 88% | 0% | 0% | 12% |
| ALIANZA S.G.R. | 86% | 14% | 0% | 0% |
| ARGENPYMES S.G.R. | 19% | 13% | 68% | 0% |
| ARGENTINA CIUDAD S.G.R. | 100% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 0% | 53% | 47% | 0% |
| AVAL FEDERAL S.G.R. | 100% | 0% | 0% | 0% |
| AVAL FERTIL S.G.R. | 7% | 46% | 46% | 1% |
| AVAL GANADERO S.G.R. | 100% | 0% | 0% | 0% |
| AVAL RURAL S.G.R. | 67% | 33% | 0% | 0% |
| AVALES DEL CENTRO S.G.R. | 8% | 92% | 0% | 0% |
| AVALUAR S.G.R. | 10% | 31% | 57% | 1% |
| CAMPO AVAL S.G.R. | 83% | 16% | 0% | 1% |
| CARDINAL S.G.R. | 0% | 51% | 43% | 5% |
| CONAVAL S.G.R. | 0% | 36% | 64% | 0% |
| CONFIABLES S.G.R. | 0% | 57% | 0% | 43% |
| CREAR S.G.R. | 0% | 0% | 100% | 0% |
| CRECER S.G.R. | 68% | 32% | 0% | 0% |
| CUYO AVAL S.G.R. | 11% | 15% | 74% | 0% |
| DON MARIO S.G.R. | 29% | 3% | 68% | 0% |
| EVOLUCION S.G.R. | 0% | 100% | 0% | 0% |
| FID AVAL S.G.R. | 6% | 41% | 38% | 15% |
| FIDEM S.G.R. | 9% | 90% | 0% | 1% |
| FINTECH S.G.R. | 76% | 9% | 15% | 0% |
| GARANTIAS BIND S.G.R. | 82% | 6% | 4% | 8% |
| GARANTIZAR S.G.R. | 81% | 14% | 4% | 1% |
| INNOVA S.G.R. | 40% | 59% | 0% | 0% |
| INTEGRA PYMES S.G.R. | 7% | 41% | 52% | 0% |
| INTERVALES S.G.R. | 0% | 94% | 6% | 0% |
| INTERGARANTIAS S.G.R. | 1% | 84% | 14% | 1% |
| MILLS S.G.R. | 25% | 75% | 0% | 0% |
| MOVIL S.G.R. | 34% | 66% | 0% | 0% |
| NEUQUEN PYMES S.G.R. | 32% | 67% | 0% | 1% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% |
| PODER S.G.R. | 45% | 52% | 3% | 0% |
| POTENCIAR S.G.R. | 30% | 14% | 55% | 0% |
| PROMOVER S.G.R. | 0% | 0% | 0% | 0% |
| PYME AVAL S.G.R. | 3% | 47% | 36% | 14% |
| RESILIENCIA S.G.R. | 96% | 4% | 0% | 0% |
| RIG AVALES S.G.R. | 0% | 100% | 0% | 0% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 0% | 16% | 84% | 0% |
| TREND S.G.R. | 54% | 12% | 33% | 1% |
| UNION S.G.R. | 99% | 0% | 0% | 1% |
| TOTAL | 50% | 22% | 26% | 2% |

Distribución Mora: antigüedad



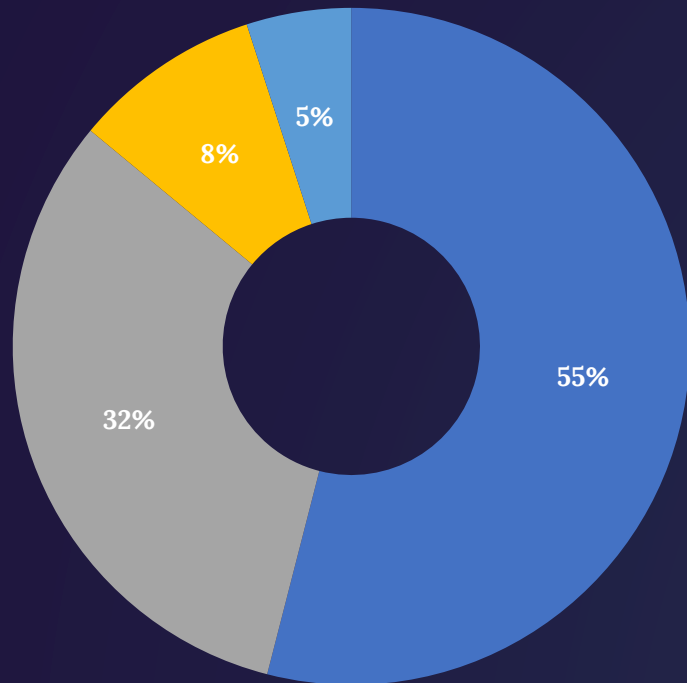
- Menor a 30 días
- Menor a 90 días
- Menor a 180 días
- Menor a 365 días
- Mayor a 365 días

| 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. | 1% | 7% | 25% | 13% | 54% |
| AFB AVALES S.G.R. | 21% | 34% | 45% | 0% | 0% |
| AFFIDAVIT S.G.R. | 0% | 0% | 0% | 0% | 100% |
| AFIANZAR S.G.R. | 15% | 28% | 46% | 0% | 11% |
| AGROAVAL S.G.R. | 3% | 1% | 1% | 4% | 91% |
| ALIANZA S.G.R. | 3% | 25% | 45% | 10% | 18% |
| ARGENPYMES S.G.R. | 4% | 20% | 16% | 38% | 22% |
| ARGENTINA CIUDAD S.G.R. | 49% | 51% | 0% | 0% | 0% |
| AVAL AR S.G.R. | 77% | 0% | 0% | 0% | 22% |
| AVAL FEDERAL S.G.R. | 0% | 0% | 3% | 84% | 13% |
| AVAL FERTIL S.G.R. | 0% | 0% | 0% | 1% | 98% |
| AVAL GANADERO S.G.R. | 0% | 1% | 1% | 55% | 42% |
| AVAL RURAL S.G.R. | 0% | 45% | 3% | 3% | 49% |
| AVALES DEL CENTRO S.G.R. | 40% | 30% | 11% | 0% | 20% |
| AVALUAR S.G.R. | 0% | 0% | 0% | 1% | 98% |
| CAMPO AVAL S.G.R. | 0% | 0% | 5% | 44% | 51% |
| CARDINAL S.G.R. | 0% | 0% | 0% | 0% | 100% |
| CONAVAL S.G.R. | 26% | 0% | 0% | 0% | 74% |
| CONFIABLES S.G.R. | 59% | 2% | 6% | 12% | 21% |
| CREAR S.G.R. | 0% | 5% | 0% | 94% | 0% |
| CRECER S.G.R. | 64% | 3% | 1% | 0% | 31% |
| CUYO AVAL S.G.R. | 0% | 0% | 0% | 68% | 32% |
| DON MARIO S.G.R. | 2% | 27% | 26% | 37% | 9% |
| EVOLUCION S.G.R. | 100% | 0% | 0% | 0% | 0% |
| FID AVAL S.G.R. | 0% | 29% | 6% | 18% | 47% |
| FIDEM S.G.R. | 90% | 0% | 0% | 2% | 7% |
| FINTECH S.G.R. | 17% | 9% | 16% | 34% | 25% |
| GARANTIAS BIND S.G.R. | 4% | 11% | 13% | 34% | 38% |
| GARANTIZAR S.G.R. | 6% | 12% | 20% | 21% | 41% |
| INNOVA S.G.R. | 31% | 32% | 5% | 12% | 20% |
| INTEGRA PYMES S.G.R. | 8% | 1% | 1% | 5% | 86% |
| INTERVALES S.G.R. | 0% | 0% | 0% | 0% | 100% |
| INTERGARANTIAS S.G.R. | 0% | 0% | 0% | 0% | 100% |
| MILLS S.G.R. | 2% | 12% | 29% | 6% | 50% |
| MOVIL S.G.R. | 11% | 32% | 5% | 10% | 42% |
| NEUQUEN PYMES S.G.R. | 27% | 2% | 4% | 8% | 60% |
| PATAGONIA S.G.R. | 0% | 0% | 0% | 0% | 0% |
| PODER S.G.R. | 0% | 3% | 0% | 0% | 97% |
| POTENCIAR S.G.R. | 24% | 16% | 25% | 16% | 20% |
| PROMOVER S.G.R. | 0% | 0% | 0% | 0% | 0% |
| PYME AVAL S.G.R. | 0% | 0% | 0% | 19% | 81% |
| RESILIENCIA S.G.R. | 1% | 39% | 3% | 37% | 19% |
| RIG AVALES S.G.R. | 47% | 0% | 40% | 0% | 13% |
| SEGURO AVAL S.G.R. | 0% | 0% | 0% | 0% | 0% |
| SOLIDUM S.G.R. | 0% | 0% | 76% | 0% | 24% |
| TREND S.G.R. | 12% | 0% | 0% | 32% | 56% |
| UNION S.G.R. | 13% | 0% | 0% | 0% | 87% |
| TOTAL | 6% | 12% | 16% | 23% | 43% |

Garantías Otorgadas: 2023 YTD vs. 2024 YTD

| S.G.R. | GARANTÍAS OTORGADAS 2023 YTD | | GARANTÍAS OTORGADAS 2024 YTD | | GARANTÍAS OTORGADAS DEL MES | |
|----------------------------|---------------------------------|----------|---------------------------------|----------|--------------------------------|--------------------|
| | MONTO | CANTIDAD | MONTO | CANTIDAD | MONTO NOVIEMBRE | CANTIDAD NOVIEMBRE |
| ACINDAR PYMES S.G.R. | \$ 105.072.177.870 | 18.260 | \$ 380.627.355.286 | 20.592 | \$ 45.382.744.989 | 2.108 |
| AFB AVALES S.G.R. | \$ 1.383.221.176 | 1.101 | \$ 16.636.546.450 | 2.753 | \$ 1.864.229.203 | 201 |
| AFFIDAVIT S.G.R. | \$ 5.225.961.259 | 1.796 | \$ 19.553.648.512 | 1.774 | \$ 3.236.861.376 | 225 |
| AFIANZAR S.G.R. | \$ 3.017.626.487 | 1.017 | \$ 16.117.967.814 | 961 | \$ 6.197.897.333 | 297 |
| AGROVAL S.G.R. | \$ 5.108.782.119 | 435 | \$ 10.775.380.708 | 198 | \$ 521.289.450 | 16 |
| ALFA PYME S.G.R. | \$ 4.593.568.786 | 654 | \$ 4.544.532.735 | 168 | \$ - | - |
| ALIANZA S.G.R. | \$ 7.259.688.099 | 2.345 | \$ 35.404.104.776 | 998 | \$ 1.695.285.000 | 40 |
| AMERICANA DE AVALES S.G.R. | \$ 2.905.708.468 | 433 | \$ 4.760.973.732 | 304 | \$ - | - |
| ARGENPYMES S.G.R. | \$ 105.328.956.936 | 19.681 | \$ 326.697.446.934 | 17.060 | \$ 23.347.379.695 | 1.201 |
| ARGENTINA CIUDAD S.G.R. | \$ - | - | \$ 8.516.062.357 | 326 | \$ 916.125.000 | 69 |
| AVAL AR S.G.R. | \$ 3.338.418.340 | 1.428 | \$ 33.715.595.361 | 2.570 | \$ 4.236.589.962 | 198 |
| AVAL FEDERAL S.G.R. | \$ 11.784.505.834 | 3.429 | \$ 27.589.820.333 | 3.001 | \$ 4.225.585.202 | 315 |
| AVAL FERTIL S.G.R. | \$ 6.563.099.146 | 1.244 | \$ 15.679.798.574 | 877 | \$ 1.327.373.405 | 75 |
| AVAL GANADERO S.G.R. | \$ 5.662.217.343 | 1.053 | \$ 47.327.921.825 | 1.723 | \$ 7.763.938.614 | 271 |
| AVAL RURAL S.G.R. | \$ 13.688.057.821 | 2.874 | \$ 39.292.413.563 | 2.890 | \$ 3.473.091.866 | 193 |
| AVALES DEL CENTRO S.G.R. | \$ 8.906.073.469 | 4.456 | \$ 32.217.504.393 | 5.687 | \$ 3.753.169.781 | 389 |
| AVALUAR S.G.R. | \$ 5.258.920.639 | 2.746 | \$ 16.049.329.330 | 2.297 | \$ 1.345.345.088 | 129 |
| CAMPO AVAL S.G.R. | \$ 8.084.672.197 | 1.861 | \$ 19.881.734.446 | 1.914 | \$ 3.792.850.950 | 230 |
| CARDINAL S.G.R. | \$ - | - | \$ - | - | \$ - | - |
| CONAVAL S.G.R. | \$ 5.327.870.149 | 983 | \$ 26.115.521.674 | 1.584 | \$ 3.543.738.833 | 224 |
| CONFIALES S.G.R. | \$ 296.864.908 | 372 | \$ 6.919.020.530 | 675 | \$ 1.301.500.000 | 54 |
| CREAR S.G.R. | \$ 1.692.061.828 | 856 | \$ 12.667.973.801 | 1.335 | \$ 1.815.500.000 | 86 |
| CRECER S.G.R. | \$ 25.891.633.842 | 7.682 | \$ 90.780.684.720 | 8.015 | \$ 11.859.316.361 | 571 |
| CUYO AVAL S.G.R. | \$ 6.150.021.759 | 1.192 | \$ 17.192.308.129 | 1.215 | \$ 2.887.407.018 | 172 |
| DON MARIO S.G.R. | \$ 14.204.633.967 | 1.571 | \$ 19.315.495.118 | 491 | \$ 2.593.491.560 | 44 |
| EVOLUCION S.G.R. | \$ - | - | \$ 10.423.239.980 | 736 | \$ 592.163.095 | 91 |
| FID AVAL S.G.R. | \$ 5.371.653.136 | 1.879 | \$ 14.124.697.566 | 1.464 | \$ 2.222.289.038 | 174 |
| FIDEM S.G.R. | \$ 7.831.524.134 | 2.541 | \$ 25.308.917.561 | 2.405 | \$ 3.050.036.391 | 194 |
| FINTECH S.G.R. | \$ 30.965.831.754 | 2.701 | \$ 159.375.681.672 | 5.646 | \$ 6.366.698.143 | 361 |
| GARANTIAS BIND S.G.R. | \$ 32.377.399.921 | 5.462 | \$ 137.266.015.945 | 6.482 | \$ 17.284.085.247 | 418 |
| GARANTIZAR S.G.R. | \$ 141.055.602.383 | 26.874 | \$ 867.053.365.316 | 46.853 | \$ 121.165.260.914 | 4.880 |
| INNOVA S.G.R. | \$ 12.567.771.546 | 4.176 | \$ 41.715.634.840 | 3.468 | \$ 4.774.600.513 | 265 |
| INTEGRA PYMES S.G.R. | \$ 10.015.524.529 | 3.495 | \$ 41.696.402.258 | 5.193 | \$ 5.483.375.382 | 539 |
| INTERAVALES S.G.R. | \$ 1.347.549 | 13 | \$ - | - | \$ - | - |
| INTERGARANTIAS S.G.R. | \$ 1.347.549 | 13 | \$ - | - | \$ - | - |
| MILLS S.G.R. | \$ 5.978.137.677 | 2.374 | \$ 23.531.098.907 | 2.840 | \$ 4.422.500.737 | 287 |
| MOVIL S.G.R. | \$ 14.531.976.590 | 4.700 | \$ 63.455.918.100 | 4.284 | \$ 8.391.104.025 | 333 |
| NEUQUEN PYMES S.G.R. | \$ 1.684.859.508 | 1.379 | \$ 12.957.733.307 | 2.038 | \$ 2.275.589.220 | 277 |
| PATAGONIA S.G.R. | \$ - | - | \$ 444.300.000 | 90 | \$ 73.300.000 | 9 |
| PODER S.G.R. | \$ 321.115.700 | 365 | \$ 11.046.043.075 | 613 | \$ 411.450.000 | 15 |
| POTENCIAR S.G.R. | \$ 64.661.858.462 | 11.460 | \$ 182.745.985.290 | 11.114 | \$ 11.411.623.050 | 752 |
| PROMOVER S.G.R. | \$ 3.135.113.861 | 803 | \$ 12.360.452.080 | 852 | \$ 2.293.732.453 | 68 |
| PYME AVAL S.G.R. | \$ 3.525.431.891 | 1.150 | \$ 9.189.767.088 | 904 | \$ 555.700.000 | 161 |
| RESILIENCIA S.G.R. | \$ 2.164.613.323 | 1.138 | \$ 10.822.497.372 | 1.921 | \$ 1.195.642.791 | 123 |
| RIG AVALES S.G.R. | \$ 2.681.709.835 | 2.160 | \$ 9.449.874.446 | 2.048 | \$ 1.412.575.273 | 192 |
| SEGURO AVAL S.G.R. | \$ - | - | \$ 1.380.000.000 | 72 | \$ 1.060.000.000 | 64 |
| SOLIDUM S.G.R. | \$ 2.952.224.011 | 605 | \$ 8.123.079.683 | 536 | \$ 706.801.920 | 39 |
| TREND S.G.R. | \$ 4.476.852.315 | 2.345 | \$ 16.967.035.274 | 1.990 | \$ 913.587.175 | 117 |
| UNION S.G.R. | \$ 4.697.732.129 | 1.333 | \$ 19.325.333.347 | 1.795 | \$ 3.409.054.727 | 208 |
| TOTAL | \$ 707.744.370.241 | 154.435 | \$ 2.907.142.214.207 | 182.752 | \$ 335.551.880.779 | 16.675 |

Garantías Otorgadas 2024 YTD: por tipo



■ PRÉSTAMO BANCARIO

■ CHEQUE DE PAGO DIFERIDO

■ PAGARÉ BURSÁTIL

■ OTRAS

| S.G.R. | PRÉSTAMO BANCARIO | FINANCIERAS - PÚBLICAS | CHEQUE DE PAGO DIFERIDO | PAGARÉ BURSÁTIL | OTRAS |
|----------------------------|-------------------|------------------------|-------------------------|-----------------|-------|
| ACINDAR PYMES S.G.R. | 54% | 0% | 29% | 5% | 12% |
| AFB AVALES S.G.R. | 34% | 0% | 59% | 7% | 0% |
| AFFIDAVIT S.G.R. | 44% | 0% | 54% | 2% | 1% |
| AFIANZAR S.G.R. | 16% | 0% | 57% | 24% | 2% |
| AGROAVAL S.G.R. | 2% | 0% | 1% | 97% | 0% |
| ALFA PYME S.G.R. | 39% | 0% | 51% | 10% | 0% |
| ALIANZA S.G.R. | 100% | 0% | 0% | 0% | 0% |
| AMERICANA DE AVALES S.G.R. | 19% | 0% | 70% | 11% | 0% |
| ARGENPYMES S.G.R. | 39% | 0% | 45% | 11% | 6% |
| ARGENTINA CIUDAD S.G.R. | 86% | 0% | 14% | 0% | 0% |
| AVAL AR S.G.R. | 33% | 0% | 46% | 16% | 5% |
| AVAL FEDERAL S.G.R. | 42% | 0% | 55% | 3% | 0% |
| AVAL FERTIL S.G.R. | 16% | 0% | 20% | 51% | 14% |
| AVAL GANADERO S.G.R. | 65% | 0% | 21% | 13% | 0% |
| AVAL RURAL S.G.R. | 31% | 0% | 43% | 16% | 10% |
| AVALES DEL CENTRO S.G.R. | 21% | 0% | 74% | 5% | 0% |
| AVALUAR S.G.R. | 29% | 2% | 55% | 14% | 0% |
| CAMPO AVAL S.G.R. | 34% | 0% | 59% | 4% | 3% |
| CARDINAL S.G.R. | 0% | 0% | 0% | 0% | 0% |
| CONAVAL S.G.R. | 40% | 1% | 22% | 3% | 34% |
| CONFIABLES S.G.R. | 43% | 1% | 53% | 3% | 0% |
| CREAR S.G.R. | 1% | 0% | 47% | 37% | 14% |
| CRECER S.G.R. | 33% | 0% | 61% | 6% | 0% |
| CUYO AVAL S.G.R. | 73% | 4% | 11% | 10% | 1% |
| DON MARIO S.G.R. | 20% | 0% | 24% | 57% | 0% |
| EVOLUCION S.G.R. | 5% | 0% | 43% | 52% | 0% |
| FID AVAL S.G.R. | 31% | 0% | 51% | 11% | 7% |
| FIDEM S.G.R. | 42% | 0% | 50% | 8% | 0% |
| FINTECH S.G.R. | 87% | 0% | 11% | 2% | 0% |
| GARANTIAS BIND S.G.R. | 56% | 0% | 32% | 9% | 3% |
| GARANTIZAR S.G.R. | 76% | 1% | 20% | 1% | 2% |
| INNOVA S.G.R. | 40% | 0% | 53% | 7% | 0% |
| INTEGRA PYMES S.G.R. | 30% | 0% | 59% | 10% | 0% |
| INTERAVALES S.G.R. | 0% | 0% | 0% | 0% | 0% |
| INTERGARANTIAS S.G.R. | 0% | 0% | 0% | 0% | 0% |
| MILLS S.G.R. | 48% | 0% | 52% | 0% | 0% |
| MOVIL S.G.R. | 55% | 0% | 38% | 5% | 2% |
| NEUQUEN PYMES S.G.R. | 45% | 0% | 48% | 6% | 1% |
| PATAGONIA S.G.R. | 0% | 0% | 100% | 0% | 0% |
| PODER S.G.R. | 39% | 0% | 23% | 39% | 0% |
| POTENCIAR S.G.R. | 29% | 0% | 30% | 22% | 19% |
| PROMOVER S.G.R. | 35% | 0% | 41% | 21% | 2% |
| PYME AVAL S.G.R. | 0% | 1% | 55% | 35% | 8% |
| RESILIENCIA S.G.R. | 48% | 0% | 43% | 9% | 0% |
| RIG AVALES S.G.R. | 21% | 0% | 66% | 12% | 0% |
| SEGURO AVAL S.G.R. | 0% | 0% | 100% | 0% | 0% |
| SOLIDUM S.G.R. | 6% | 0% | 17% | 71% | 6% |
| TREND S.G.R. | 35% | 0% | 60% | 5% | 0% |
| UNION S.G.R. | 25% | 0% | 72% | 3% | 0% |
| TOTAL | 55% | 0% | 32% | 8% | 5% |

Garantías vigentes

Millones



\$ 1.174.238

\$ 1.307.521

\$ 1.539.769

\$ 1.860.316

\$ 1.995.267

\$ 2.226.645

jul-24

ago-24

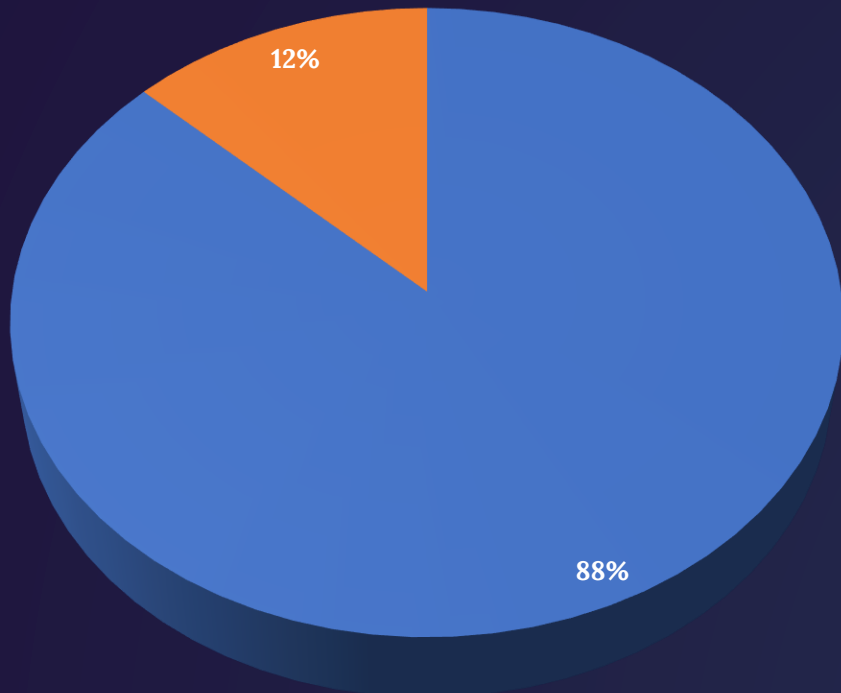
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oct-24

nov-24

dic-24

Garantías vigentes: porcentaje de saldo por moneda



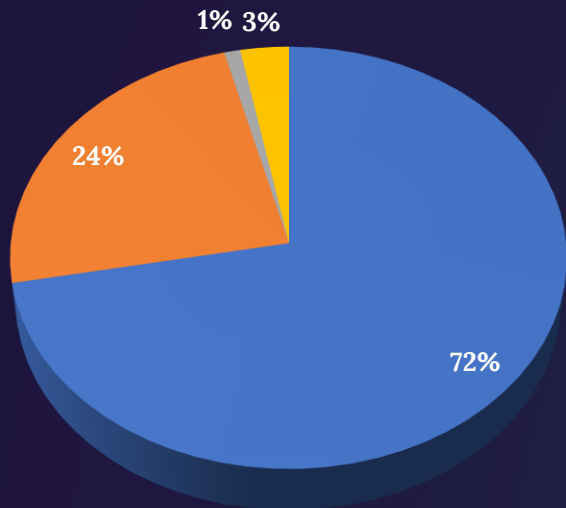
■ % DEL SALDO EN PESOS ■ % DEL SALDO EN DÓLARES

| SGR | % DEL SALDO EN PESOS | % DEL SALDO EN DÓLARES |
|--------------------------|----------------------|------------------------|
| ACINDAR PYMES S.G.R. | 90% | 10% |
| AFB AVALES S.G.R. | 90% | 10% |
| AFFIDAVIT S.G.R. | 94% | 6% |
| AFIANZAR S.G.R. | 76% | 24% |
| AGRO AVAL S.G.R. | 4% | 96% |
| ALIANZA S.G.R. | 100% | 0% |
| ARGENPYMES S.G.R. | 82% | 18% |
| ARGENTINA CIUDAD S.G.R. | 100% | 0% |
| AVAL AR S.G.R. | 71% | 29% |
| AVAL FEDERAL S.G.R. | 90% | 10% |
| AVAL FERTIL S.G.R. | 19% | 81% |
| AVAL GANADERO S.G.R. | 77% | 23% |
| AVAL RURAL S.G.R. | 52% | 48% |
| AVALES DEL CENTRO S.G.R. | 86% | 14% |
| AVALUAR S.G.R. | 80% | 20% |
| CAMPO AVAL S.G.R. | 89% | 11% |
| CARDINAL S.G.R. | 100% | 0% |
| CONAVAL S.G.R. | 94% | 6% |
| CONFIABLES S.G.R. | 93% | 7% |
| CREAR S.G.R. | 45% | 55% |
| CRECER S.G.R. | 93% | 7% |
| CUYO AVAL S.G.R. | 85% | 15% |
| DON MARIO S.G.R. | 37% | 63% |
| EVOLUCION S.G.R. | 56% | 44% |
| FID AVAL S.G.R. | 73% | 27% |
| FIDEM S.G.R. | 80% | 20% |
| FINTECH S.G.R. | 96% | 4% |
| GARANTIAS BIND S.G.R. | 79% | 21% |
| GARANTIZAR S.G.R. | 96% | 4% |
| INNOVA S.G.R. | 84% | 16% |
| INTEGRA PYMES S.G.R. | 86% | 14% |
| INTERAVALES S.G.R. | 100% | 0% |
| INTERGARANTIAS S.G.R. | 100% | 0% |
| MILLS S.G.R. | 93% | 7% |
| MOVIL S.G.R. | 91% | 9% |
| NEUQUEN PYMES S.G.R. | 96% | 4% |
| PATAGONIA S.G.R. | 100% | 0% |
| PODER S.G.R. | 81% | 19% |
| POTENCIAR S.G.R. | 79% | 21% |
| PROMOVER S.G.R. | 70% | 30% |
| PYME AVAL S.G.R. | 60% | 40% |
| RESILIENCIA S.G.R. | 83% | 17% |
| RIG AVALES S.G.R. | 77% | 23% |
| SEGURO AVAL S.G.R. | 100% | 0% |
| SOLIDUM S.G.R. | 20% | 80% |
| TREND S.G.R. | 92% | 8% |
| UNION S.G.R. | 94% | 6% |
| TOTAL | 88% | 12% |

Garantías vigentes: por tipo de acreedor y por banco



Tipo de Acreedor



■ BANCARIAS

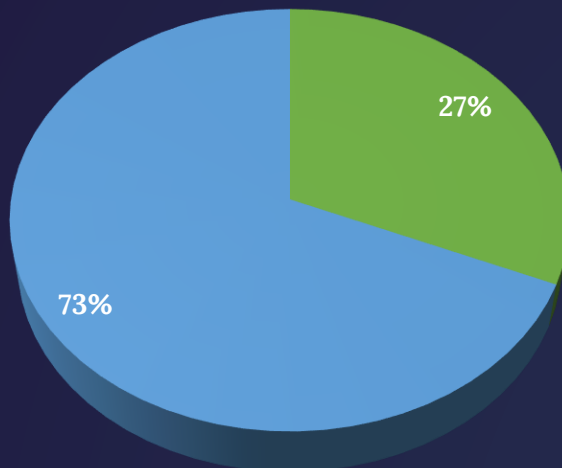
■ MERCADO DE VALORES

■ PÙBLICAS

■ OTRAS



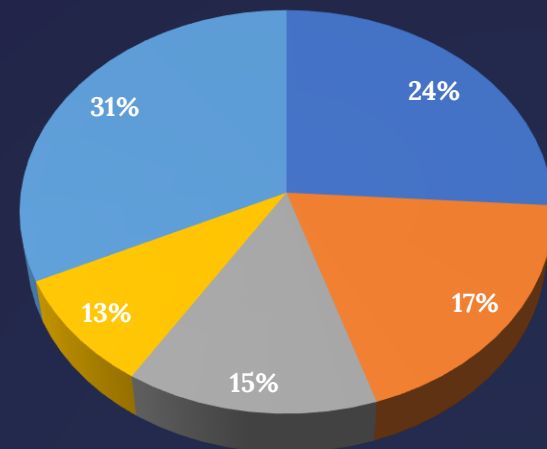
Por Banco



■ PÙBLICO ■ PRIVADO



Distribución por Banco



■ BANCO DE GALICIA Y BUENOS AIRES S.A.

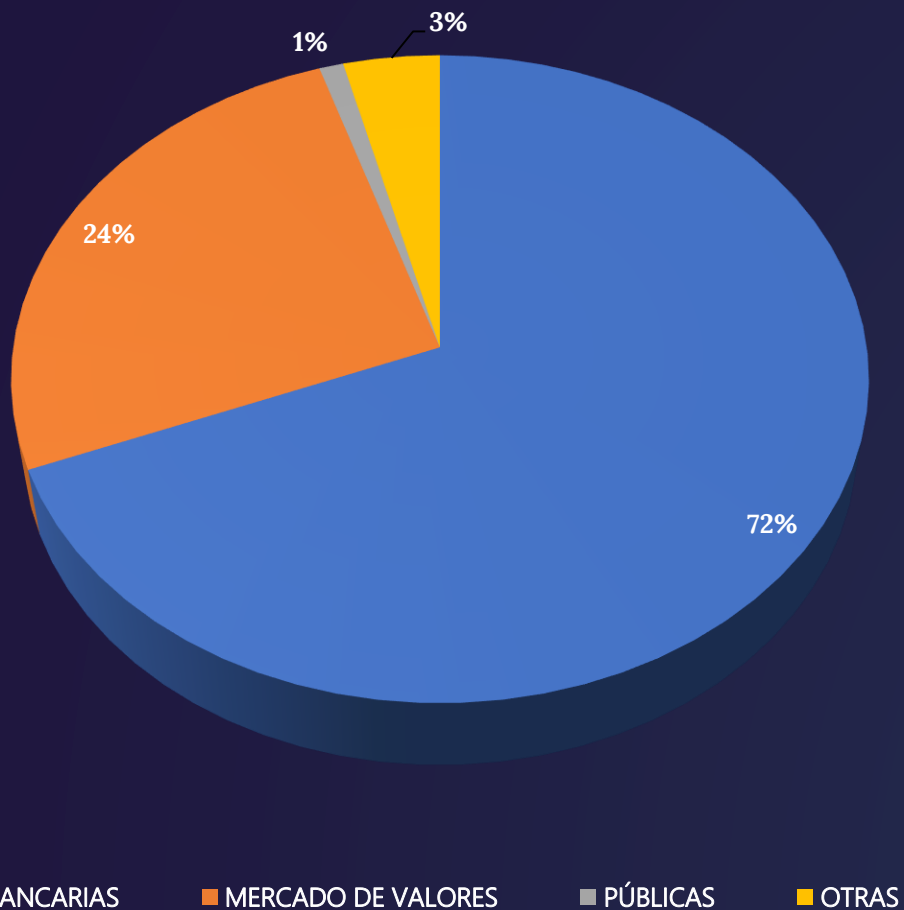
■ BANCO DE LA NACIÓN ARGENTINA

■ BANCO SANTANDER S.A.

■ BBVA BANCO FRANCÉS S.A.

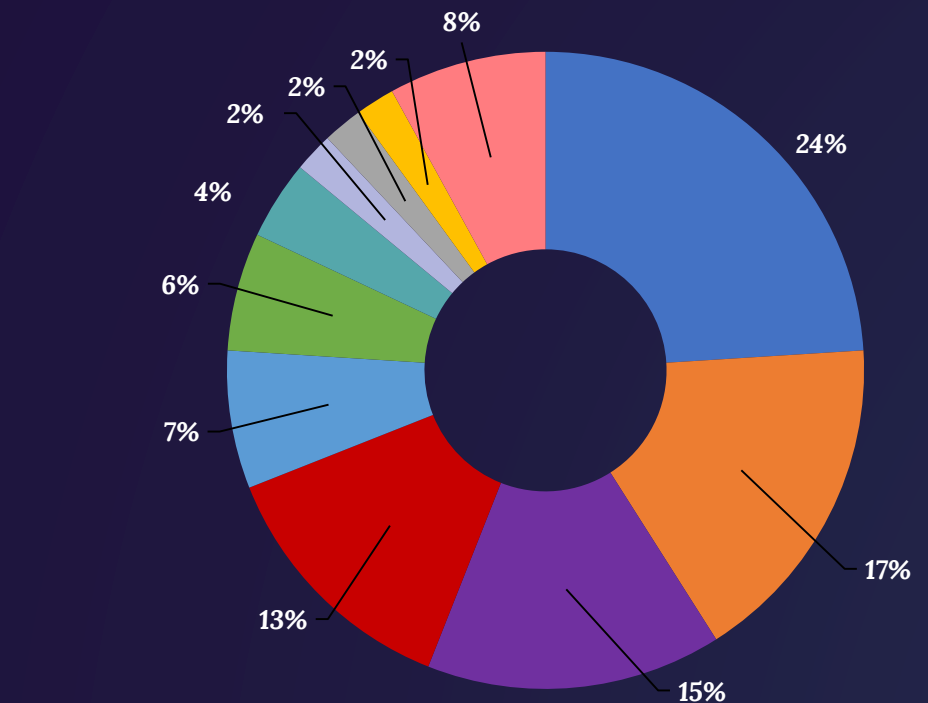
■ RESTO

Garantías vigentes: por tipo de acreedor y SGR



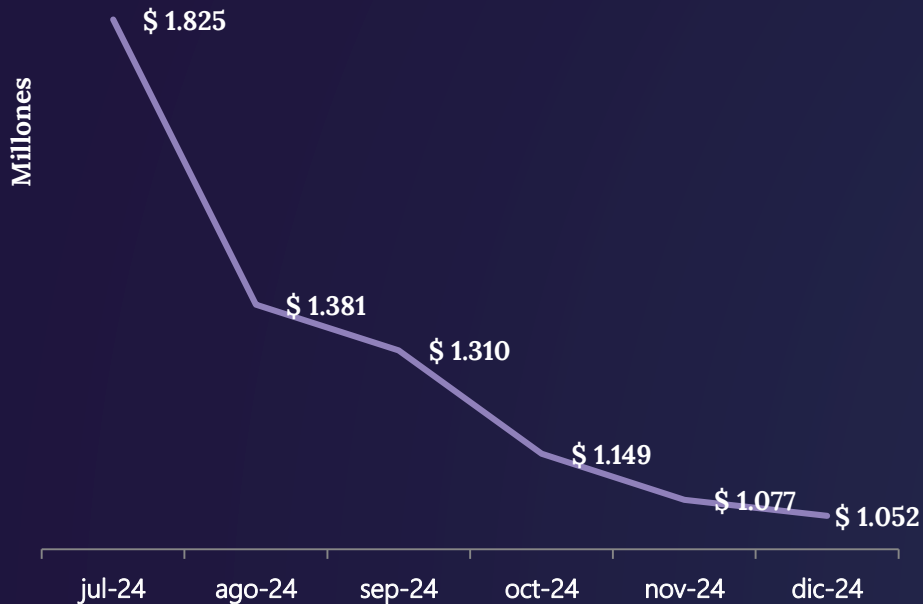
| S.G.R. | BANCARIAS | MERCADO DE VALORES | PÚBLICAS | OTRAS |
|--------------------------|-----------|--------------------|----------|-------|
| ACINDAR PYMES S.G.R. | 73% | 22% | 0% | 5% |
| AFB AVALES S.G.R. | 64% | 34% | 2% | 0% |
| AFFIDAVIT S.G.R. | 67% | 32% | 1% | 1% |
| AFIANZAR S.G.R. | 25% | 71% | 2% | 2% |
| AGROAVAL S.G.R. | 3% | 95% | 2% | 0% |
| ALIANZA S.G.R. | 100% | 0% | 0% | 0% |
| ARGENPYMES S.G.R. | 56% | 39% | 2% | 3% |
| ARGENTINA CIUDAD S.G.R. | 98% | 2% | 0% | 0% |
| AVAL AR S.G.R. | 54% | 46% | 1% | 0% |
| AVAL FEDERAL S.G.R. | 67% | 30% | 2% | 1% |
| AVAL FERTIL S.G.R. | 18% | 64% | 1% | 17% |
| AVAL GANADERO S.G.R. | 72% | 28% | 0% | 0% |
| AVAL RURAL S.G.R. | 47% | 49% | 0% | 3% |
| AVALES DEL CENTRO S.G.R. | 49% | 49% | 2% | 0% |
| AVALUAR S.G.R. | 46% | 49% | 5% | 0% |
| CAMPO AVAL S.G.R. | 54% | 45% | 1% | 0% |
| CARDINAL S.G.R. | 100% | 0% | 0% | 0% |
| CONAVAL S.G.R. | 67% | 17% | 1% | 15% |
| CONFIABLES S.G.R. | 67% | 26% | 7% | 0% |
| CREAR S.G.R. | 2% | 93% | 5% | 0% |
| CRECER S.G.R. | 60% | 38% | 1% | 0% |
| CUYO AVAL S.G.R. | 76% | 13% | 10% | 1% |
| DON MARIO S.G.R. | 24% | 76% | 1% | 0% |
| EVOLUCION S.G.R. | 8% | 92% | 0% | 0% |
| FID AVAL S.G.R. | 52% | 45% | 2% | 0% |
| FIDEM S.G.R. | 63% | 36% | 1% | 0% |
| FINTECH S.G.R. | 91% | 9% | 0% | 0% |
| GARANTIAS BIND S.G.R. | 71% | 28% | 0% | 1% |
| GARANTIZAR S.G.R. | 87% | 10% | 1% | 1% |
| INNOVA S.G.R. | 64% | 36% | 1% | 0% |
| INTEGRA PYMES S.G.R. | 51% | 47% | 1% | 0% |
| INTERAVALES S.G.R. | 2% | 0% | 98% | 0% |
| INTERGARANTIAS S.G.R. | 64% | 0% | 35% | 0% |
| MILLS S.G.R. | 73% | 26% | 0% | 1% |
| MOVIL S.G.R. | 79% | 19% | 1% | 1% |
| NEUQUEN PYMES S.G.R. | 64% | 34% | 1% | 0% |
| PATAGONIA S.G.R. | 0% | 100% | 0% | 0% |
| PODER S.G.R. | 76% | 18% | 5% | 0% |
| POTENCIAR S.G.R. | 39% | 40% | 0% | 22% |
| PROMOVER S.G.R. | 48% | 52% | 0% | 0% |
| PYME AVAL S.G.R. | 2% | 80% | 5% | 12% |
| RESILIENCIA S.G.R. | 65% | 34% | 1% | 1% |
| RIG AVALES S.G.R. | 38% | 59% | 3% | 0% |
| SEGURO AVAL S.G.R. | 0% | 100% | 0% | 0% |
| SOLIDUM S.G.R. | 7% | 88% | 2% | 3% |
| TREND S.G.R. | 63% | 35% | 2% | 0% |
| UNION S.G.R. | 65% | 33% | 1% | 0% |
| TOTAL | 72% | 24% | 1% | 3% |

Garantías vigentes: por acreedor bancario



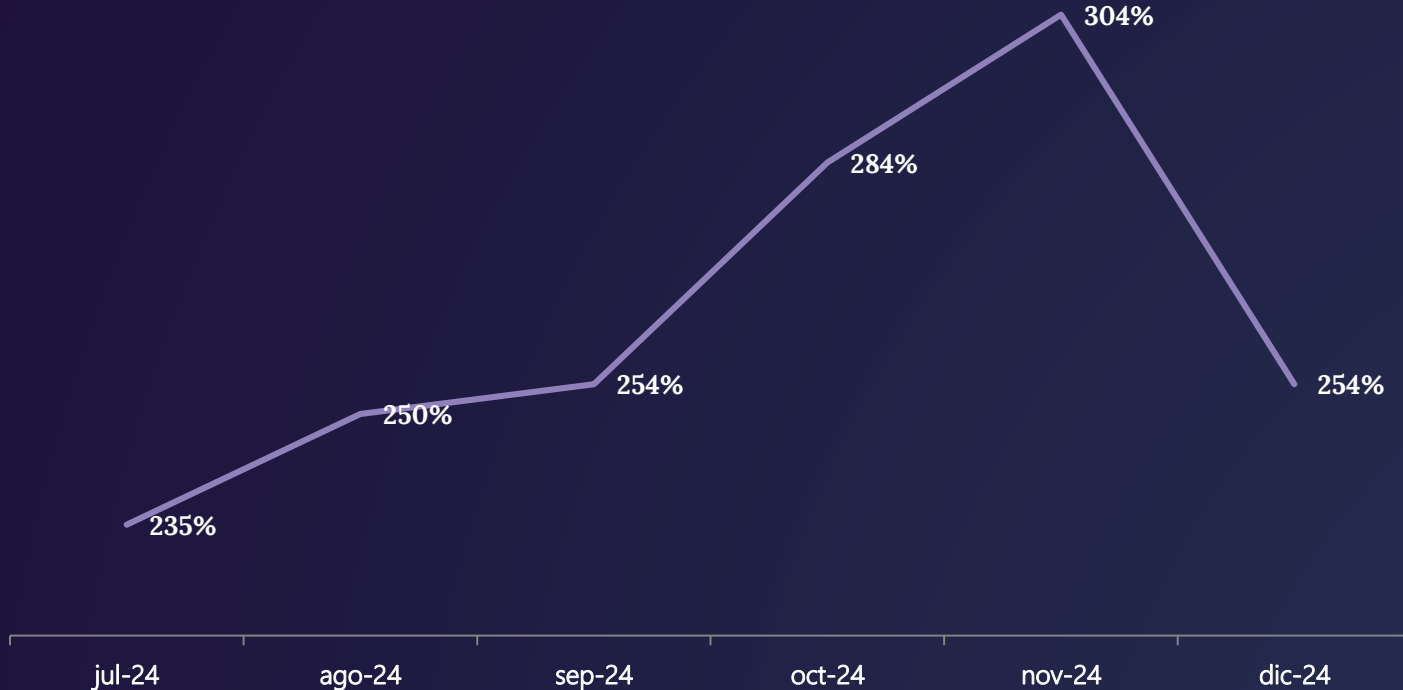
| ACREEDORES BANCARIOS | SALDO BRUTO VIGENTE | APORTES VIGENTES EN EL FDR DE SGR | % DEL SALDO BRUTO |
|---|-----------------------------|-----------------------------------|-------------------|
| BANCO DE GALICIA Y BUENOS AIRES S.A. | \$ 388.782.248.420 | \$ 32.132.079.137 | 24,4% |
| BANCO DE LA NACIÓN ARGENTINA | \$ 278.139.586.422 | \$ 87.676.964.253 | 17,4% |
| BANCO SANTANDER S.A. | \$ 233.443.552.960 | \$ 70.594.284.201 | 14,6% |
| BANCO MACRO S.A. | \$ 119.216.079.679 | \$ 27.188.239.225 | 7,5% |
| BANCO DE INVERSIÓN Y COMERCIO EXTERIOR S.A. | \$ 32.917.574.570 | \$ 693.300.055 | 2,1% |
| BANCO DE LA CIUDAD DE BUENOS AIRES | \$ 95.318.201.124 | \$ 11.801.890.202 | 6,0% |
| BANCO G GAL S. A. | \$ 56.927.067.981 | \$ - | 3,6% |
| BBVA BANCO FRANCÉS S.A. | \$ 208.235.496.155 | \$ 8.000.000.000 | 13,0% |
| BANCO PATAGONIA S.A. | \$ 36.570.873.247 | \$ 3.280.381.166 | 2,3% |
| BANCO SUPERVIELLE S.A. | \$ 27.477.004.972 | \$ 8.887.116.000 | 1,7% |
| BANCO HIPOTECARIO S.A. | \$ 12.399.912.997 | \$ - | 0,8% |
| BANCO DE LA PROVINCIA DE CÓRDOBA S.A. | \$ 12.279.506.749 | \$ 3.681.917.401 | 0,8% |
| BANCO ITAÚ ARGENTINA S.A. | \$ 9.664.695.448 | \$ - | 0,6% |
| BANCO CREDICOOP COOPERATIVO LTDO. | \$ 12.040.707.997 | \$ - | 0,8% |
| BANCO DE LA PROVINCIA DE BUENOS AIRES | \$ 5.432.844.956 | \$ - | 0,3% |
| BANCO COMAFI S.A. | \$ 4.337.197.918 | \$ 14.334.451.371 | 0,3% |
| BANCO INDUSTRIAL S.A. | \$ 18.296.755.459 | \$ 82.139.741.208 | 1,1% |
| BANCO DE LA PAMPA S.E.M. | \$ 2.463.775.160 | \$ 811.054.742 | 0,2% |
| ICBC S.A. | \$ 2.098.623.855 | \$ 1.699.060.328 | 0,1% |
| BANCO PROVINCIA DEL NEUQUÉN S.A. | \$ 10.790.878.346 | \$ - | 0,7% |
| NUEVO BANCO DE SANTA FE S.A. | \$ 4.137.123.708 | \$ - | 0,3% |
| BANCO DE SAN JUAN S.A. | \$ 2.406.581.472 | \$ - | 0,2% |
| BANCO DEL CHUBUT S.A. | \$ 782.780.441 | \$ 965.795.383 | 0,0% |
| BANCO DEL SOL S.A. | \$ 18.597.242.189 | \$ - | 1,2% |
| BANCO DE CORRIENTES S.A. | \$ 315.597.874 | \$ 205.000.000 | 0,0% |
| NUEVO BANCO DEL CHACO S.A. | \$ 295.468.579 | \$ 919.322.193 | 0,0% |
| NUEVO BANCO DE LA RIOJA S.A. | \$ 233.031.990 | \$ 242.889.819 | 0,0% |
| NUEVO BANCO DE ENTRE RÍOS S.A. | \$ 121.009.701 | \$ 510.000.000 | 0,0% |
| BANCO CMF S.A. | \$ - | \$ 5.999.999.999 | 0,0% |
| BANCO MERIDIAN S.A. | \$ - | \$ - | 0,0% |
| CITIBANK S.A. | \$ 1.250.000 | \$ - | 0,0% |
| BANCO MUNICIPAL DE ROSARIO | \$ 21.194.865 | \$ 710.733.489 | 0,0% |
| BANCO PROVINCIA DE TIERRA DEL FUEGO | \$ - | \$ - | 0,0% |
| BANCO DE COMERCIO S.A. | \$ - | \$ 3.099.999.998 | 0,0% |
| BANCO BICA S.A. | \$ 1.234.484 | \$ 350.000.000 | 0,0% |
| BANCO DE FORMOSA S.A. | \$ - | \$ 1.237.131.169 | 0,0% |
| BANCO COINAG S.A. | \$ 28.424.384 | \$ 472.128.527 | 0,0% |
| BANCO DE SERVICIOS Y TRANSACCIONES S.A. | \$ 1.915.351.622 | \$ 24.341.500.095 | 0,1% |
| BANCO DE SANTA CRUZ S.A. | \$ - | \$ - | 0,0% |
| BANCO MARIVA S.A. | \$ 27.332.937 | \$ 1.323.602.172 | 0,0% |
| BANCO MASVENTAS S.A. | \$ - | \$ - | 0,0% |
| BANCO JULIO S.A. | \$ - | \$ - | 0,0% |
| BANCO COLUMBIA S.A. | \$ 73.310.741 | \$ 6.900.000.000 | 0,0% |
| WILOBANK S.A. | \$ - | \$ - | 0,0% |
| BANCO DINO S.A. | \$ 62.812.348 | \$ 50.000.000 | 0,0% |
| TOTAL | \$ 1.595.852.331.748 | \$ 400.248.582.132 | 100% |

Garantías reafianzadas



| S.G.R. | SALDO VIGENTE REAFIANZADO | CANTIDAD DE GARANTÍAS VIGENTES REAFIANZADAS |
|--------------------------|---------------------------|---|
| ACINDAR PYMES S.G.R. | \$ 10.421.576 | 8 |
| AFFIDAVIT S.G.R. | \$ - | 0 |
| AGROAVAL S.G.R. | \$ - | 0 |
| ARGENPYMES S.G.R. | \$ - | 0 |
| AVAL FEDERAL S.G.R. | \$ 5.748.797 | 2 |
| AVAL FERTIL S.G.R. | \$ - | 0 |
| AVAL RURAL S.G.R. | \$ 48.682.542 | 184 |
| AVALES DEL CENTRO S.G.R. | \$ - | 0 |
| AVALUAR S.G.R. | \$ - | 0 |
| CAMPO AVAL S.G.R. | \$ 9.066.114 | 2 |
| CARDINAL S.G.R. | \$ - | 0 |
| CRECER S.G.R. | \$ - | 0 |
| CUYO AVAL S.G.R. | \$ 6.026.830 | 22 |
| GARANTIAS BIND S.G.R. | \$ 4.701.017 | 27 |
| GARANTIZAR S.G.R. | \$ 967.209.095 | 645 |
| INTEGRA PYMES S.G.R. | \$ - | 0 |
| INTERGARANTIAS S.G.R. | \$ - | 0 |
| MOVIL S.G.R. | \$ - | 0 |
| PODER S.G.R. | \$ - | 0 |
| POTENCIAR S.G.R. | \$ - | 0 |
| PROMOVER S.G.R. | \$ - | 0 |
| PYME AVAL S.G.R. | \$ - | 0 |
| RESILIENCIA S.G.R. | \$ - | 0 |
| UNION S.G.R. | \$ - | 0 |
| TOTAL | \$ 1.051.855.972 | 890 |

Apalancamiento



Variación mensual: -16%

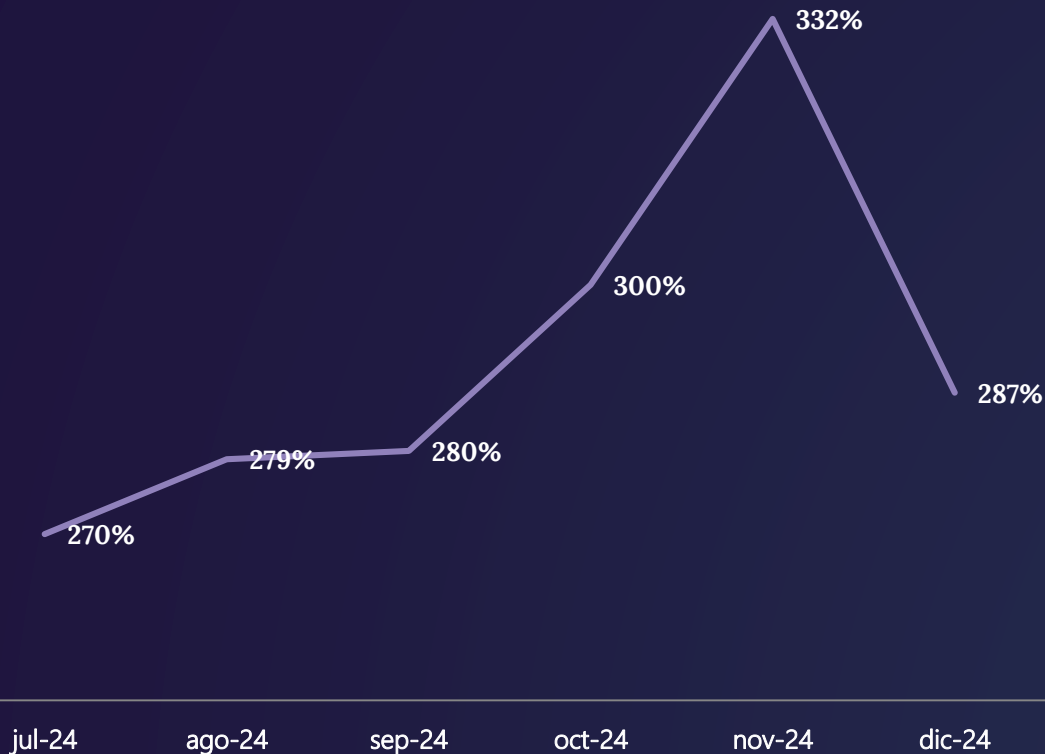
Variación anual: 0%

| S.G.R. | APALANCAMIENTO | |
|--------------------------|----------------|-------|
| | NETO | BRUTO |
| ACINDAR PYMES S.G.R. | 229% | 229% |
| AFB AVALES S.G.R. | 99% | 99% |
| AFFIDAVIT S.G.R. | 155% | 155% |
| AFIANZAR S.G.R. | 155% | 155% |
| AGROVAL S.G.R. | 360% | 360% |
| ALIANZA S.G.R. | 338% | 338% |
| ARGENPYMES S.G.R. | 251% | 251% |
| ARGENTINA CIUDAD S.G.R. | 87% | 87% |
| AVAL AR S.G.R. | 242% | 242% |
| AVAL FEDERAL S.G.R. | 204% | 204% |
| AVAL FERTIL S.G.R. | 157% | 157% |
| AVAL GANADERO S.G.R. | 299% | 299% |
| AVAL RURAL S.G.R. | 202% | 202% |
| AVALES DEL CENTRO S.G.R. | 232% | 232% |
| AVALUAR S.G.R. | 131% | 131% |
| CAMPO AVAL S.G.R. | 144% | 144% |
| CARDINAL S.G.R. | - | - |
| CONAVAL S.G.R. | 281% | 281% |
| CONFIABLES S.G.R. | 190% | 190% |
| CREAR S.G.R. | 236% | 236% |
| CRECER S.G.R. | 268% | 268% |
| CUYO AVAL S.G.R. | 176% | 176% |
| DON MARIO S.G.R. | 224% | 224% |
| EVOLUCION S.G.R. | 85% | 85% |
| FID AVAL S.G.R. | 104% | 104% |
| FIDEM S.G.R. | 215% | 215% |
| FINTECH S.G.R. | 302% | 302% |
| GARANTIAS BIND S.G.R. | 246% | 246% |
| GARANTIZAR S.G.R. | 365% | 365% |
| INNOVA S.G.R. | 236% | 236% |
| INTEGRA PYMES S.G.R. | 281% | 281% |
| INTERAVALES S.G.R. | - | - |
| INTERGARANTIAS S.G.R. | - | - |
| MILLS S.G.R. | 186% | 186% |
| MOVIL S.G.R. | 284% | 284% |
| NEUQUEN PYMES S.G.R. | 137% | 137% |
| PATAGONIA S.G.R. | 40% | 40% |
| PODER S.G.R. | 50% | 50% |
| POTENCIAR S.G.R. | 198% | 198% |
| PROMOVER S.G.R. | 93% | 93% |
| PYME AVAL S.G.R. | 150% | 150% |
| RESILIENCIA S.G.R. | 96% | 96% |
| RIG AVALES S.G.R. | 233% | 233% |
| SEGURO AVAL S.G.R. | 160% | 160% |
| SOLIDUM S.G.R. | 185% | 185% |
| TREND S.G.R. | 78% | 78% |
| UNION S.G.R. | 181% | 181% |
| TOTAL | 254% | 254% |

Para el caso de las Sociedades INTERAVALES S.G.R. e INTERGARANTIAS S.G.R. no fue posible calcular el nivel de Apalancamiento.

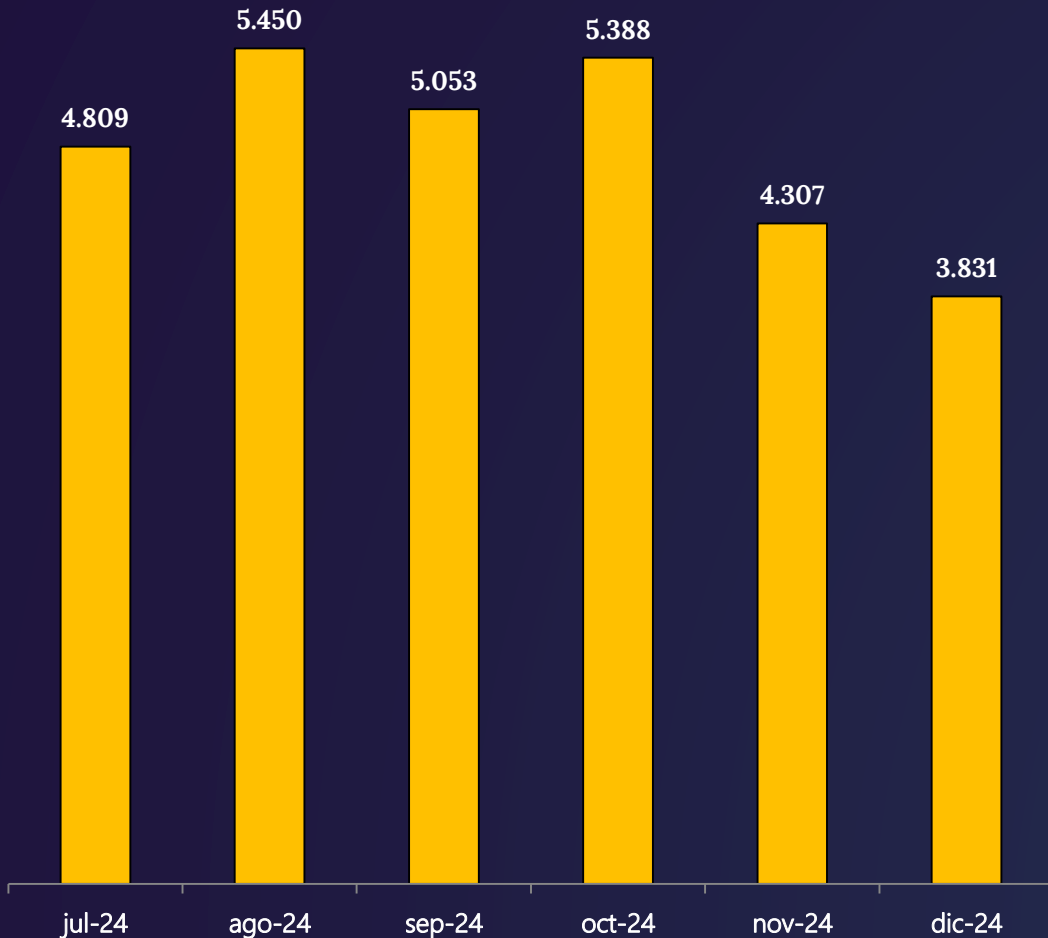
Para el caso de la Sociedad CARDINAL S.G.R. se destaca que la SGR no se encuentra operativa.

Grado de Utilización del FDR (GDU)



| S.G.R. | ÚLTIMO AÑO | ÚLTIMO SEMESTRE | ÚLTIMO TRIMESTRE | MES |
|--------------------------|------------|-----------------|------------------|------|
| ACINDAR PYMES S.G.R. | 431% | 393% | 421% | 410% |
| AFB AVALES S.G.R. | 228% | 348% | 376% | 221% |
| AFFIDAVIT S.G.R. | 314% | 365% | 332% | 330% |
| AFIANZAR S.G.R. | 279% | 336% | 319% | 278% |
| AGROAVAL S.G.R. | 322% | 270% | 335% | 369% |
| ALIANZA S.G.R. | 308% | 366% | 385% | 438% |
| ARGENPYMES S.G.R. | 403% | 368% | 444% | 461% |
| ARGENTINA CIUDAD S.G.R. | 201% | 362% | 427% | 216% |
| AVAL AR S.G.R. | 307% | 333% | 364% | 382% |
| AVAL FEDERAL S.G.R. | 320% | 307% | 317% | 288% |
| AVAL FERTIL S.G.R. | 345% | 220% | 159% | 157% |
| AVAL GANADERO S.G.R. | 392% | 382% | 405% | 410% |
| AVAL RURAL S.G.R. | 267% | 173% | 203% | 228% |
| AVALES DEL CENTRO S.G.R. | 279% | 232% | 267% | 293% |
| AVALUAR S.G.R. | 378% | 380% | 301% | 255% |
| CAMPO AVAL S.G.R. | 346% | 312% | 183% | 207% |
| CARDINAL S.G.R. | 3% | 2% | 2% | 2% |
| CONAVAL S.G.R. | 247% | 230% | 285% | 316% |
| CONFIABLES S.G.R. | 226% | 187% | 258% | 315% |
| CREAR S.G.R. | 235% | 260% | 232% | 256% |
| CRECER S.G.R. | 343% | 339% | 408% | 405% |
| CUYO AVAL S.G.R. | 504% | 524% | 505% | 425% |
| DON MARIO S.G.R. | 476% | 185% | 205% | 227% |
| EVOLUCION S.G.R. | 172% | 287% | 216% | 117% |
| FID AVAL S.G.R. | 306% | 337% | 348% | 210% |
| FIDEM S.G.R. | 358% | 372% | 431% | 416% |
| FINTECH S.G.R. | 310% | 368% | 391% | 418% |
| GARANTIAS BIND S.G.R. | 336% | 303% | 372% | 361% |
| GARANTIZAR S.G.R. | 556% | 607% | 612% | 640% |
| INNOVA S.G.R. | 380% | 390% | 452% | 438% |
| INTEGRA PYMES S.G.R. | 348% | 329% | 426% | 455% |
| INTERAVALES S.G.R. | 43% | 41% | 41% | 40% |
| INTERGARANTIAS S.G.R. | 53% | 43% | 39% | 36% |
| MILLS S.G.R. | 306% | 326% | 313% | 322% |
| MOVIL S.G.R. | 410% | 394% | 493% | 463% |
| NEUQUEN PYMES S.G.R. | 239% | 332% | 403% | 329% |
| PATAGONIA S.G.R. | 6% | 12% | 23% | 35% |
| PODER S.G.R. | 207% | 288% | 298% | 213% |
| POTENCIAR S.G.R. | 427% | 311% | 316% | 290% |
| PROMOVER S.G.R. | 209% | 291% | 324% | 209% |
| PYME AVAL S.G.R. | 235% | 254% | 276% | 273% |
| RESILIENCIA S.G.R. | 373% | 441% | 462% | 321% |
| RIG AVALES S.G.R. | 206% | 266% | 267% | 309% |
| SEGURO AVAL S.G.R. | 11% | 23% | 45% | 128% |
| SOLIDUM S.G.R. | 382% | 197% | 175% | 185% |
| TREND S.G.R. | 221% | 242% | 254% | 123% |
| UNION S.G.R. | 433% | 490% | 306% | 270% |
| TOTAL | 291% | 294% | 307% | 287% |

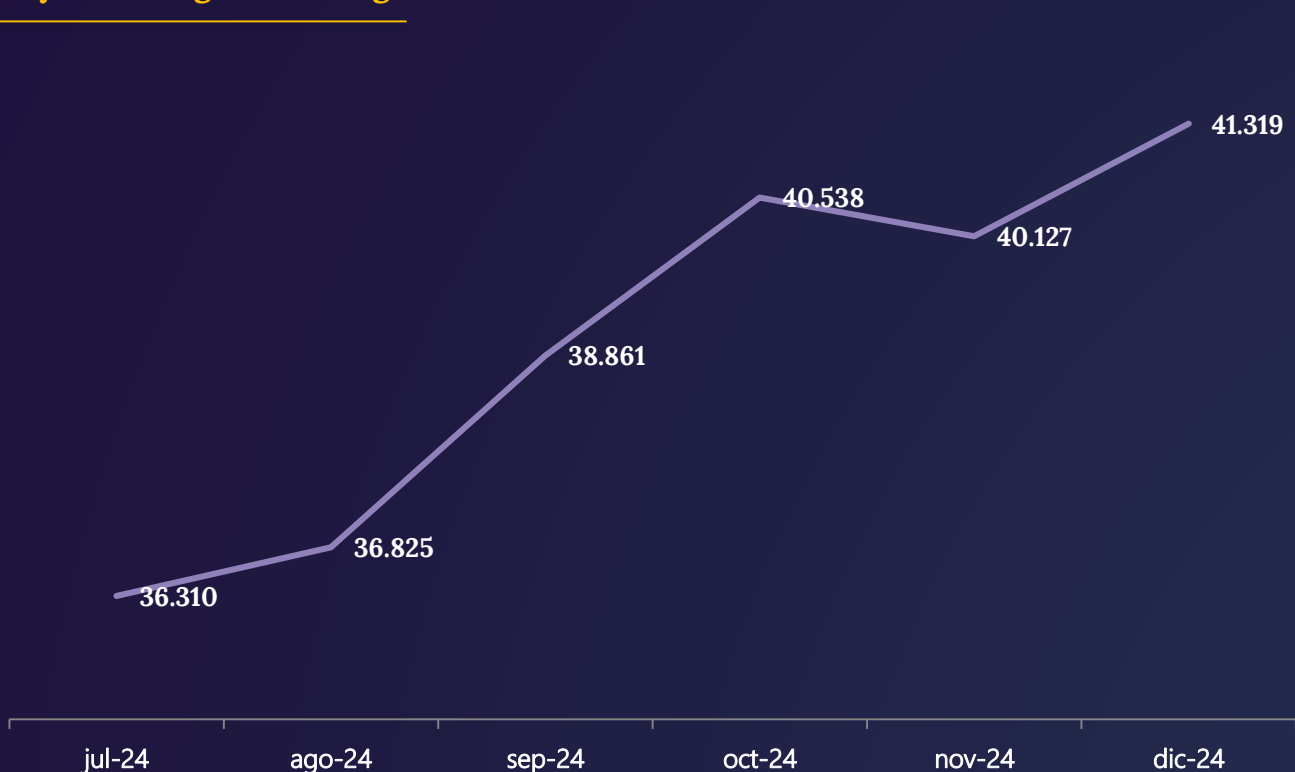
MiPyMEs asistidas



| S.G.R. | PYMES ASISTIDAS 2023 YTD | PYMES ASISTIDAS 2024 YTD | PYMES ASISTIDAS ÚLTIMO AÑO | NUEVAS PYMES ASISTIDAS ÚLTIMO AÑO |
|----------------------------|--------------------------|--------------------------|----------------------------|-----------------------------------|
| ACINDAR PYMES S.G.R. | 5.123 | 6.974 | 6.974 | 2.819 |
| AFB AVALES S.G.R. | 162 | 356 | 356 | 57 |
| AFFIDAVIT S.G.R. | 189 | 315 | 315 | 91 |
| AFIANZAR S.G.R. | 282 | 314 | 314 | 84 |
| AGROAVAL S.G.R. | 281 | 142 | 142 | 38 |
| ALFA PYME S.G.R. | 153 | 78 | 78 | 9 |
| ALIANZA S.G.R. | 466 | 896 | 896 | 563 |
| AMERICANA DE AVALES S.G.R. | 164 | 71 | 71 | 7 |
| ARGENPYMES S.G.R. | 4.846 | 2.576 | 2.576 | 886 |
| ARGENTINA CIUDAD S.G.R. | 0 | 285 | 285 | 149 |
| AVAL AR S.G.R. | 187 | 302 | 302 | 62 |
| AVAL FEDERAL S.G.R. | 465 | 331 | 331 | 36 |
| AVAL FERTIL S.G.R. | 281 | 128 | 128 | 9 |
| AVAL GANADERO S.G.R. | 311 | 561 | 561 | 223 |
| AVAL RURAL S.G.R. | 822 | 477 | 477 | 57 |
| AVALES DEL CENTRO S.G.R. | 348 | 298 | 298 | 44 |
| AVALUAR S.G.R. | 327 | 224 | 224 | 32 |
| CAMPO AVAL S.G.R. | 339 | 221 | 221 | 15 |
| CARDINAL S.G.R. | 0 | 0 | 0 | 0 |
| CONAVAL S.G.R. | 275 | 423 | 423 | 170 |
| CONFIABLES S.G.R. | 172 | 122 | 122 | 30 |
| CREAR S.G.R. | 229 | 375 | 375 | 70 |
| CRECER S.G.R. | 705 | 992 | 992 | 357 |
| CUYO AVAL S.G.R. | 323 | 216 | 216 | 65 |
| DON MARIO S.G.R. | 437 | 132 | 132 | 14 |
| EVOLUCION S.G.R. | 0 | 148 | 148 | 38 |
| FID AVAL S.G.R. | 245 | 193 | 193 | 26 |
| FIDEM S.G.R. | 300 | 279 | 279 | 34 |
| FINTECH S.G.R. | 1.677 | 3.506 | 3.506 | 2.239 |
| GARANTIAS BIND S.G.R. | 1.506 | 1.817 | 1.817 | 641 |
| GARANTIZAR S.G.R. | 8.585 | 14.772 | 14.772 | 9.649 |
| INNOVA S.G.R. | 390 | 337 | 337 | 53 |
| INTEGRA PYMES S.G.R. | 354 | 358 | 358 | 40 |
| INTERAVALES S.G.R. | 10 | 0 | 0 | 0 |
| INTERGARANTIAS S.G.R. | 10 | 0 | 0 | 0 |
| MILLS S.G.R. | 265 | 237 | 237 | 14 |
| MOVIL S.G.R. | 515 | 640 | 640 | 199 |
| NEUQUEN PYMES S.G.R. | 186 | 200 | 200 | 55 |
| PATAGONIA S.G.R. | 0 | 13 | 13 | 1 |
| PODER S.G.R. | 177 | 319 | 319 | 48 |
| POTENCIAR S.G.R. | 2.596 | 3.431 | 3.431 | 1.470 |
| PROMOVER S.G.R. | 151 | 155 | 155 | 37 |
| PYME AVAL S.G.R. | 253 | 309 | 309 | 34 |
| RESILIENCIA S.G.R. | 190 | 304 | 304 | 80 |
| RIG AVALES S.G.R. | 208 | 165 | 165 | 35 |
| SEGURO AVAL S.G.R. | 0 | 35 | 35 | 0 |
| SOLIDUM S.G.R. | 269 | 142 | 142 | 28 |
| TREND S.G.R. | 165 | 188 | 188 | 25 |
| UNION S.G.R. | 285 | 330 | 330 | 70 |
| TOTAL (*) | 23.590 | 33.074 | 33.074 | 19.963 |

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

MiPyMEs con garantías vigentes



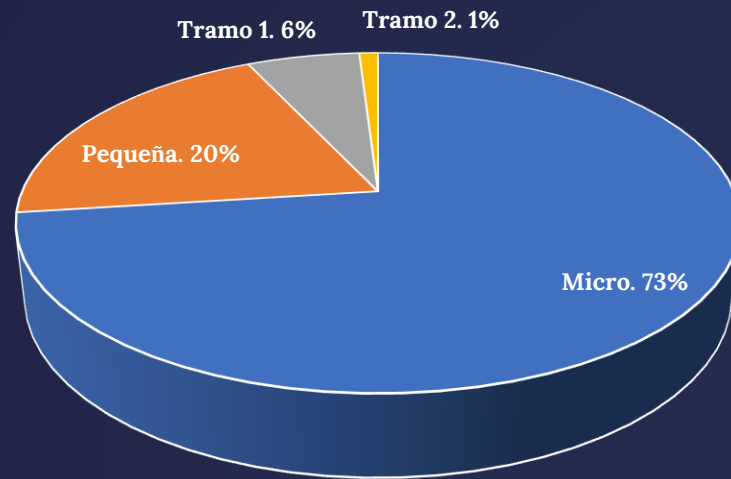
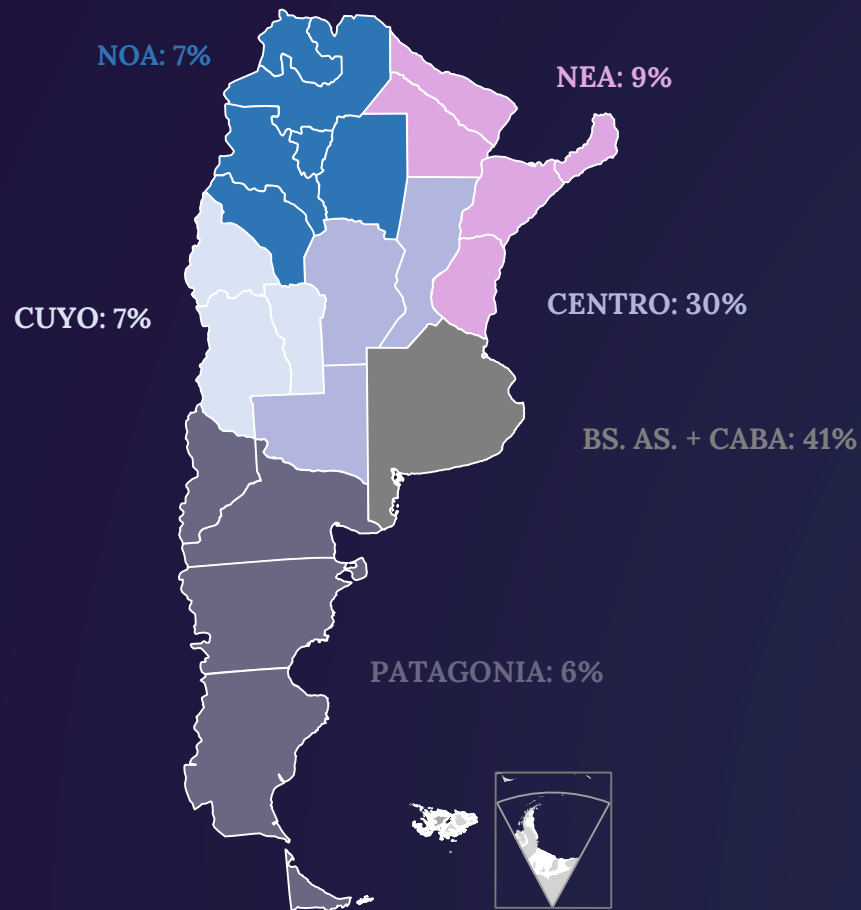
Variación mensual: 3%

Variación interanual: 27%

| S.G.R. | PYMES CON GARANTÍAS VIGENTES | CANTIDAD DE GARANTÍAS VIGENTES |
|--------------------------|------------------------------|--------------------------------|
| ACINDAR PYMES S.G.R. | 8.053 | 13.647 |
| AFB AVALES S.G.R. | 372 | 778 |
| AFFIDAVIT S.G.R. | 487 | 917 |
| AFIANZAR S.G.R. | 598 | 942 |
| AGROAVAL S.G.R. | 425 | 564 |
| ALIANZA S.G.R. | 1.094 | 1.196 |
| ARGENPYMES S.G.R. | 2.851 | 7.981 |
| ARGENTINA CIUDAD S.G.R. | 276 | 289 |
| AVAL AR S.G.R. | 408 | 1.012 |
| AVAL FEDERAL S.G.R. | 639 | 1.429 |
| AVAL FERTIL S.G.R. | 381 | 766 |
| AVAL GANADERO S.G.R. | 818 | 1.694 |
| AVAL RURAL S.G.R. | 693 | 1.389 |
| AVALES DEL CENTRO S.G.R. | 488 | 1.411 |
| AVALUAR S.G.R. | 537 | 1.121 |
| CAMPO AVAL S.G.R. | 478 | 1.067 |
| CARDINAL S.G.R. | 7 | 7 |
| CONAVAL S.G.R. | 303 | 555 |
| CONFIABLES S.G.R. | 461 | 714 |
| CREAR S.G.R. | 424 | 677 |
| CRECER S.G.R. | 1.257 | 2.801 |
| CUYO AVAL S.G.R. | 722 | 1.330 |
| DON MARIO S.G.R. | 415 | 804 |
| EVOLUCION S.G.R. | 113 | 322 |
| FID AVAL S.G.R. | 413 | 786 |
| FIDEM S.G.R. | 528 | 1.181 |
| FINTECH S.G.R. | 3.144 | 4.098 |
| GARANTIAS BIND S.G.R. | 2.014 | 3.103 |
| GARANTIZAR S.G.R. | 23.990 | 39.975 |
| INNOVA S.G.R. | 608 | 1.585 |
| INTEGRA PYMES S.G.R. | 648 | 2.005 |
| INTERAVALES S.G.R. | 154 | 198 |
| INTERGARANTIAS S.G.R. | 198 | 259 |
| MILLS S.G.R. | 256 | 873 |
| MOVIL S.G.R. | 1.004 | 1.793 |
| NEUQUEN PYMES S.G.R. | 501 | 1.145 |
| PATAGONIA S.G.R. | 11 | 70 |
| PODER S.G.R. | 450 | 563 |
| POTENCIAR S.G.R. | 2.797 | 5.285 |
| PROMOVER S.G.R. | 161 | 321 |
| PYME AVAL S.G.R. | 657 | 1.049 |
| RESILIENCIA S.G.R. | 413 | 850 |
| RIG AVALES S.G.R. | 396 | 934 |
| SEGURO AVAL S.G.R. | 34 | 71 |
| SOLIDUM S.G.R. | 352 | 671 |
| TREND S.G.R. | 333 | 648 |
| UNION S.G.R. | 599 | 1.146 |
| TOTAL (*) | 41.319 | 112.022 |

(*) 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 | CALIFICACIONES | | | | MOODYS |
|--------------------------|---|--------------|----------------------------|-------|---------|-------|-------------|
| | | | EVALUADORA LATINOAMERICANA | | FIX SCR | | |
| | | | Corto | Largo | Corto | Largo | |
| ACINDAR PYMES S.G.R. | Crowe | Preferidas A | | | | | AAA.ar/EST |
| 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.ar/EST |
| AGROAVAL S.G.R. | KPMG | Preferidas A | | | A1+ | AA | |
| ALIANZA S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | AA- | A+ | | | |
| ARGENPYMES S.G.R. | Crowe | Preferidas A | | | | | AA+.ar/EST |
| ARGENTINA CIUDAD S.G.R. | Bourgeat Cardinale Quintian & Asociados | Preferidas A | A- | A- | | | |
| AVAL AR S.G.R. | ÁLVAREZ ROPERTI VENEGAS | Preferidas A | | | | | A+.ar/EST |
| AVAL FEDERAL S.G.R. | RSM AR SRL | Preferidas A | | | A2 | A | |
| 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 |
| CONFIABLES S.G.R. | Dra. Silvia Travella | Preferidas A | | | | | A |
| CREAR S.G.R. | Daniel Montiel e Ismael Gonzalez | Preferidas 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 Martin & Asoc. | Preferidas A | | | A1+ | AA | |
| EVOLUCION S.G.R. | Brea Solans y Asociados | Preferidas A | | | A3 | BBB+ | |
| FID AVAL S.G.R. | Dr. Carlos Alberto Vinci | Preferidas A | | | | | A.ar/EST |
| 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 | |
| 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 | | | | | |
| INTERGARANTIAS S.G.R. | Jose Luis Serpa | Preferidas A | | | | | |
| MILLS S.G.R. | Martinez de Orta & Asociados | Preferidas A | | | A3 | BBB | |
| MOVIL S.G.R. | Bourgeat Cardinale Quintian & Asociados | Preferidas A | | | | | AA-.ar/EST |
| NEUQUEN PYMES S.G.R. | Bértora y Asoc. S.R.L. | Preferidas A | | | | | BBB+.ar/EST |
| PATAGONIA S.G.R. | Bourgeat Cardinale Quintian & Asociados | Preferidas A | BBB+ | BBB+ | | | |
| POTENCIA S.G.R. | Piccardo & Cia | Preferidas A | | | | | A+ |
| POTENCIAR S.G.R. | Estudio Piccardo & Cia | Preferidas A | AA+ | AA | | | AA+.ar/EST |
| PROMOVER S.G.R. | Estudio Piccardo & Cia | Preferidas A | | | | | A-.ar/EST |
| PYME AVAL S.G.R. | Claudio Feced Abal | Preferidas A | | | | | BBB.ar/POS |
| 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 | | | | | BBB-.ar/EST |
| 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+ | | | |

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

