

## **REPORTE DE GARANTÍAS VIGENTES FOGAMU**

Con corte al: 30/09/2025

### **A. Garantías Vigentes por Institución Participante (IFP):**

| N°           | IFP                                                                            | (1)<br>N° de Garantías | (2)<br>N° de Empleados | (3)<br>Crédito en ¢.   | (4)<br>Saldo Crédito en ¢. | (5)<br>Gita. Original en ¢. | (6) Saldo de Gita.<br>en ¢. |
|--------------|--------------------------------------------------------------------------------|------------------------|------------------------|------------------------|----------------------------|-----------------------------|-----------------------------|
| 1            | Banco Nacional de Fomento                                                      | 1.694                  | 2.307                  | 122.305.429.384        | 103.047.423.049            | 102.948.775.411             | 86.607.231.905              |
| 2            | Banco Continental S.A.E.C.A.                                                   | 228                    | 773                    | 36.879.630.266         | 25.749.168.320             | 28.855.724.953              | 20.177.416.178              |
| 3            | Banco Familiar S.A.E.C.A.                                                      | 225                    | 797                    | 29.512.378.643         | 21.761.411.709             | 22.959.113.739              | 16.995.038.761              |
| 4            | Banco BASA S.A.                                                                | 94                     | 370                    | 12.419.225.030         | 6.787.873.263              | 9.763.319.257               | 5.346.154.112               |
| 5            | Financiera Paraguay Japonesa S.A.E.C.A.                                        | 94                     | 373                    | 12.563.880.950         | 9.307.379.321              | 9.596.075.873               | 7.087.765.769               |
| 6            | Crédito Agrícola de Habilitación                                               | 74                     | 93                     | 3.238.308.163          | 2.798.208.392              | 2.767.718.530               | 2.388.514.739               |
| 7            | Ueno Bank S.A.                                                                 | 45                     | 160                    | 6.834.572.350          | 2.493.943.358              | 4.703.365.905               | 1.780.737.823               |
| 8            | ZETA BANCO S.A.E.C.A.                                                          | 35                     | 90                     | 3.737.812.587          | 2.704.634.035              | 3.064.196.782               | 2.243.652.054               |
| 9            | Cooperativa Multiactiva de Ahorro Crédito y Servicios Sagrados Corazones Ltda. | 23                     | 42                     | 2.009.488.328          | 1.678.050.567              | 1.680.616.648               | 1.399.912.031               |
| 10           | Cooperativa Universitaria Ltda.                                                | 9                      | 41                     | 1.185.312.629          | 1.133.568.581              | 962.550.103                 | 918.273.697                 |
| 11           | Bancop S.A.                                                                    | 5                      | 40                     | 1.338.048.534          | 970.713.816                | 954.633.974                 | 689.788.560                 |
| 12           | Banco Atlas S.A.                                                               | 4                      | 6                      | 980.728.867            | 676.535.536                | 722.658.701                 | 509.723.370                 |
| 13           | Interfisa Banco S.A.E.C.A.                                                     | 4                      | 24                     | 407.960.882            | 407.960.882                | 306.017.650                 | 306.017.650                 |
| 14           | Solar Banco S.A.E.                                                             | 2                      | 12                     | 527.045.323            | 342.056.460                | 390.132.123                 | 250.593.347                 |
| 15           | Financiera FIC S.A.E.C.A.                                                      | 1                      | 5                      | 410.000.000            | 401.327.518                | 287.000.000                 | 280.929.263                 |
| <b>Total</b> |                                                                                | <b>2.537</b>           | <b>5.133</b>           | <b>234.349.821.936</b> | <b>180.260.254.807</b>     | <b>189.961.899.649</b>      | <b>146.981.749.257</b>      |

**Fuente:** Elaboración propia con datos proveídos por el SFG Web.

## B. Garantías Vigentes por Departamento

| N° IFP              | (1)<br>N° de Garantías | (2)<br>N° de Empleados | (3)<br>Crédito en \$.  | (4)<br>Saldo Crédito en \$. | (5)<br>Gtla. Original en \$. | (6)<br>Saldo de Gtla. en \$. |
|---------------------|------------------------|------------------------|------------------------|-----------------------------|------------------------------|------------------------------|
| 1 ALTO PARANA       | 522                    | 1.070                  | 48.588.557.685         | 36.604.161.293              | 39.335.646.092               | 29.772.591.516               |
| 2 CENTRAL           | 373                    | 988                    | 43.515.566.629         | 31.575.028.798              | 34.424.100.381               | 25.208.265.945               |
| 3 CAAGUAZU          | 237                    | 362                    | 16.994.169.748         | 13.451.048.597              | 14.064.225.157               | 11.124.558.831               |
| 4 CAPITAL           | 216                    | 823                    | 30.302.580.407         | 20.795.431.732              | 23.549.330.942               | 16.300.763.661               |
| 5 CONCEPCION        | 204                    | 351                    | 17.887.390.758         | 14.694.331.962              | 14.657.317.894               | 12.148.969.836               |
| 6 ITAPUA            | 202                    | 283                    | 16.602.847.844         | 13.367.565.909              | 13.745.238.717               | 11.078.257.609               |
| 7 SAN PEDRO         | 173                    | 237                    | 11.527.287.920         | 9.608.709.537               | 9.638.507.915                | 8.016.507.707                |
| 8 CANINDEYU         | 149                    | 224                    | 12.599.308.052         | 10.017.339.230              | 10.340.589.459               | 8.236.847.871                |
| 9 CORDILLERA        | 98                     | 183                    | 6.941.249.105          | 5.673.122.697               | 5.739.635.812                | 4.704.951.979                |
| 10 PARAGUARI        | 86                     | 141                    | 8.153.049.126          | 6.504.943.093               | 6.780.969.417                | 5.412.922.782                |
| 11 ÑEEMBUCU         | 61                     | 86                     | 3.740.625.778          | 3.140.439.831               | 3.172.478.250                | 2.665.850.645                |
| 12 CAAZAPA          | 60                     | 84                     | 4.557.572.684          | 4.045.768.961               | 3.873.093.647                | 3.431.327.609                |
| 13 MISIONES         | 55                     | 84                     | 3.756.044.849          | 3.186.963.983               | 3.161.319.007                | 2.685.709.995                |
| 14 GUAIRA           | 38                     | 65                     | 3.243.150.438          | 2.535.329.529               | 2.675.496.615                | 2.089.182.268                |
| 15 AMAMBAY          | 35                     | 112                    | 1.904.423.184          | 1.648.706.845               | 1.616.755.323                | 1.400.651.205                |
| 16 BOQUERON         | 12                     | 16                     | 1.937.000.000          | 1.797.532.818               | 1.543.100.000                | 1.424.169.046                |
| 17 PRESIDENTE HAYES | 12                     | 17                     | 1.181.561.520          | 998.648.181                 | 956.649.216                  | 806.853.026                  |
| 18 ALTO PARAGUAY    | 4                      | 7                      | 917.436.209            | 615.181.811                 | 687.445.804                  | 473.367.726                  |
| <b>Total</b>        | <b>2.537</b>           | <b>5.133</b>           | <b>234.349.821.936</b> | <b>180.260.254.807</b>      | <b>189.961.899.649</b>       | <b>146.981.749.257</b>       |

**Fuente:** Elaboración propia con datos proveídos por el SFG Web.

## C. Garantías Vigentes por Tamaño de Empresa

| N° | Tamaño          | (1)<br>N° de Garantías | % (1)       | (2)<br>N° de Empleados | % (2)       | (3)<br>Crédito en ₡.   | % (3)       | (4)<br>Saldo Crédito en ₡. | % (4)       | (5)<br>Gita. Original en ₡. | % (5)       | (6)<br>Saldo de Gita. en ₡. | % (6)       |
|----|-----------------|------------------------|-------------|------------------------|-------------|------------------------|-------------|----------------------------|-------------|-----------------------------|-------------|-----------------------------|-------------|
| 1  | Microempresa    | 1.706                  | 67%         | 2.260                  | 44%         | 89.701.133.851         | 38%         | 71.271.865.458             | 40%         | 79.265.234.475              | 42%         | 63.094.309.406              | 43%         |
| 2  | Pequeña Empresa | 687                    | 27%         | 2.044                  | 40%         | 106.234.189.815        | 45%         | 82.376.178.939             | 46%         | 83.843.943.420              | 44%         | 65.171.914.540              | 44%         |
| 3  | Mediana Empresa | 144                    | 6%          | 829                    | 16%         | 38.414.498.270         | 16%         | 26.612.210.410             | 15%         | 26.852.721.754              | 14%         | 18.715.525.312              | 13%         |
|    | <b>Total</b>    | <b>2.537</b>           | <b>100%</b> | <b>5.133</b>           | <b>100%</b> | <b>234.349.821.936</b> | <b>100%</b> | <b>180.260.254.807</b>     | <b>100%</b> | <b>189.961.899.649</b>      | <b>100%</b> | <b>146.981.749.257</b>      | <b>100%</b> |

**Fuente:** Elaboración propia con datos proveídos por el SFG Web.

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