# INFORMACIÓN ESTADISTICA A DICIEMBRE/2007
# RED FINANCIERA RURAL

| INSTITUCIONES MIEMBROS RFR | | | | SERVICIOS FINANCIEROS | | | | | | | | | | | | | | | Actividades No Financieras (Otros Servicios que presta) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Datos de Cartera y Clientes | | | | | | | Captaciones | | | Metodologías Utilizadas % | | | | | | | | | |
| No | Nombre | Notas | Tipo de Institución | Cartera Total US$ | Cartera Promedio US$ | Cartera en Riesgo US$ (*) | % Morosidad Total (**) | No.Clientes de Crédito | CLIENTES HOMBRES % | CLIENTES MUJERES % | Total US$ | Oblig. | Libre | Ind. | Gs. | Bc. | As. | 2p. | Otros | Capacitación | Asist. Técnica | Prom. Social | Otros |
| 1 | PROCREDIT (1) | (1) | BANCO | 133.675.139 | 2.703 | 2.766.748 | 2,07% | 49.460 | 54 | 46 | 77.698.971 | - | x | 100 | - | - | - | - | - | - | - | - |
| 2 | SOLIDARIO (1) | (1) | BANCO | 181.390.786 | 2.502 | 5.494.882 | 3,03% | 72.506 | 52 | 48 | 30.699.822 | - | x | 89 | 11 | - | - | - | - | - | x | - |
| 3 | CREDIFE DESARROLLO MICROEMPRESARIAL- Bco Pichincha | (1) | ESA/Banco | 184.416.154 | 2.332 | 1.840.695 | 1,00% | 79.067 | 44 | 56 | - | - | - | 100 | - | - | - | - | - | - | - | - |
| 4 | UNIÓN POPULAR | | COAC | 662.392 | 956 | 139.402 | 21,05% | 693 | 40 | 60 | 593.199 | - | x | 100 | - | - | - | - | - | - | - | - |
| 5 | MUJERES UNIDAS | | COAC | 757.306 | 1.262 | 6.962 | 0,92% | 600 | 40 | 60 | 289.596 | x | x | | 58 | 8 | 34 | - | - | x | x | - |
| 6 | FOND VIDA | | COAC | 2.232.004 | 1.366 | 33.949 | 1,52% | 1.634 | 40 | 60 | 257.910 | x | x | 95 | 5 | - | - | - | - | - | - | - |
| 7 | KULLKI WASI (Casa del Dinero) | | COAC | 4.511.777 | 793 | 266.582 | 5,91% | 5.692 | 35 | 65 | 2.837.605 | x | x | 100 | - | - | - | - | - | - | - | - |
| 8 | ACCIÓN RURAL | | COAC | 5.190.730 | 1.300 | 178.966 | 3,45% | 3.993 | 64 | 36 | 3.466.604 | x | x | 86 | 13 | - | 1 | - | - | - | - | - |
| 9 | LUZ DEL VALLE | | COAC | 6.465.853 | 1.177 | 347.457 | 5,37% | 5.492 | 48 | 52 | 5.823.907 | x | x | 100 | - | - | - | - | - | - | - | - |
| 10 | MAQUITA CUSHUNCHIC | | COAC | 7.225.631 | 1.451 | 118.246 | 1,64% | 4.981 | 51 | 49 | 5.130.076 | - | x | 100 | - | - | - | - | - | - | - | - |
| 11 | DESARROLLO COMUNAL SAC | | COOP | 8.200.256 | 1.493 | 564.616 | 6,89% | 5.491 | 70 | 30 | 6.157.598 | x | x | 98 | - | - | 2 | - | - | x | - | - |
| 12 | LA MERCED DEL VECINO Cuenca | (6) | COAC | 8.259.276 | 4.059 | 1.232.004 | 14,92% | 2.035 | n/d | n/d | 8.626.584 | - | x | 100 | - | - | - | - | - | - | - | - |
| 13 | CHONE | | COAC Regulada | 11.482.678 | 2.386 | 371.691 | 3,24% | 4.813 | 43 | 57 | 7.246.228 | - | x | 100 | - | - | - | - | - | - | - | - |
| 14 | SAN JOSÉ | | COAC Regulada | 15.897.034 | 2.501 | 426.236 | 2,68% | 6.357 | 53 | 47 | 10.657.886 | - | x | 98 | 1 | 1 | - | - | - | - | - | - |
| 15 | CODESARROLLO | | COAC Regulada | 24.974.760 | 1.913 | 1.579.937 | 6,33% | 13.056 | 55 | 45 | 15.228.014 | - | x | 17 | 73 | - | 4 | 6 | - | - | - | - |
| 16 | NACIONAL | (6) | COAC Regulada | 30.088.377 | 782 | 300.884 | 1,00% | 38.470 | 43 | 57 | 64.685.829 | - | x | 100 | - | - | - | - | - | - | - | - |
| 17 | MUSHUC RUNA (Hombre Nuevo) | (6) | COAC | 37.918.088 | 1.509 | 999.349 | 2,64% | 25.120 | 59 | 41 | 29.591.882 | x | x | 100 | - | - | - | - | - | - | - | - |
| 18 | COOPROGRESO | | COAC Regulada | 58.431.362 | 3.461 | 1.948.450 | 3,33% | 16.881 | 38 | 62 | 44.886.755 | x | x | 92 | - | 8 | - | - | - | - | - | - |
| 19 | JARDIN AZUAYO | | COAC | 73.754.627 | 2.894 | 3.311.026 | 4,49% | 25.487 | 48 | 52 | 71.933.241 | | x | 100 | - | - | - | - | - | - | - | x |
| 20 | ASOCIACIÓN CRISTIANA DE JÓVENES - Proy.CESOL | | ONG | 280.128 | 258 | 15.159 | 5,41% | 1.084 | 15 | 85 | - | - | - | 15 | 85 | - | - | - | - | x | x | x |
| 23 | CEPESIU- Centro de Promoción y Empleo para el Sector Informal Urbano | | ONG | 964.113 | 396 | 29.256 | 3,03% | 2.437 | 33 | 67 | - | - | - | 16 | 60 | - | 13 | 11 | - | - | x | - |
| 22 | FUNDAMIC- Fundación de Ayuda Microempresarial | | ONG | 1.214.383 | 599 | 70.526 | 5,81% | 2.029 | 30 | 70 | - | - | - | 58 | 39 | 3 | - | - | - | - | - | - |
| 27 | CASA CAMPESINA DE CAYAMBE | | ONG | 1.393.537 | 1.311 | 52.699 | 3,78% | 1.063 | 58 | 42 | - | - | - | 100 | - | - | - | - | - | - | - | - |
| 26 | FEPP- Fondo Ecuatoriano Populorum Progressio | (6) | ONG | 1.725.051 | 1.737 | 36.744 | 2,13% | 993 | 60 | 40 | - | - | - | 10 | 80 | 10 | - | - | - | - | - | - |
| 24 | FACES | | ONG | 1.593.177 | 597 | 27.084 | 1,70% | 2.668 | 22 | 78 | - | - | - | 92 | 2 | 6 | - | - | - | x | x | x |
| 21 | ALTERNATIVA PARA EL DESARROLLO | | ONG | 1.872.217 | 654 | 58.351 | 3,12% | 2.862 | 28 | 72 | - | - | - | 45 | 55 | - | - | - | - | - | x | - |
| 25 | INSOTEC - Instit.de Investig. Socio-Económicas y Tecnológicas | | ONG | 2.295.906 | 721 | 122.597 | 5,34% | 3.184 | 55 | 45 | - | - | - | 100 | - | - | - | - | - | x | - | - |
| 28 | FODEMI - Fondo de Desarrollo Microempresarial | | ONG | 5.993.698 | 429 | 39.480 | 0,66% | 13.969 | 32 | 68 | - | - | - | 22 | 56 | 22 | - | - | - | x | - | - |
| 29 | DESARROLLO INTEGRAL ESPOIR | | ONG | 9.010.092 | 436 | 83.023 | 0,92% | 20.674 | 0 | 100 | - | - | - | 24 | - | 76 | - | - | - | x | x | - |
| 30 | D´miro-Misión Alianza Noruega | | ONG | 13.975.959 | 598 | 220.542 | 1,58% | 23.364 | 35 | 65 | - | - | - | 97 | 1 | 2 | - | - | - | - | - | - |
| 31 | ASOCIACIÓN SOLIDARIDAD Y ACCIÓN | | ONG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | x | x | x |
| 32 | CATHOLIC RELIEF SERVICES | (2) | ONG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | x | x | x |
| 33 | PLAN INTERNACIONAL | (2) | ONG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | x | x | |
| 34 | SWISSCONTACT | (2) | ONG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | x | x | - |
| 35 | FINCA | | SF | 27.464.705 | 469 | 2.367.549 | 8,62% | 58.584 | 9 | 91 | 4.700.293 | - | x | 7 | 5 | 88 | - | - | - | - | x | - |
| 36 | FINANCOOP | | COAC 2P Reg | 4.638.300 | - | - | 0,00% | 32 COACs | n/d | n/d | 6.522.727 | - | x | - | - | - | - | - | - | - | - | - |
| 37 | REPSOL YPF | (6) | ONG 2do.Piso | 88.222 | - | 2.599 | 2,95% | 20 IMFs | - | - | - | - | - | - | - | - | - | - | 100 | - | x | x | - |
| 38 | MARCO | | ONG 2do.Piso | 343.000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 100 | - | x | x | - |
| 39 | ESQUEL | | ONG 2do.Piso | 439.591 | - | | 0,00% | 11 IMFs | n/d | n/d | - | - | - | - | 6 | 13 | - | 81 | - | - | x | x | - |
| 40 | AYUDA EN ACCIÓN | | ONG 2do.Piso | 1.519.948 | 645 | 168.138 | 13,50% | 2.355 | 56 | 44 | - | - | - | 5 | - | - | - | 95 | - | - | x | x | - |
| 41 | COMITÉ ECUATORIANO ECUMENICO DE PRESTAMOS "ECLOF"- E | | ONG 2do.Piso | 1.686.365 | 1.781 | 51.208 | 3,93% | 947 | n/d | n/d | - | - | - | 5 | 25 | | 35 | 35 | - | - | - | - |
| 42 | UCACNOR- Unión de COACs del Norte | (3) | Unión de CACs | 6.118.656 | 868 | 214.051 | 4,68% | 7.048 | 51 | 49 | 3.891.647 | - | - | - | - | - | - | - | - | - | - | - | - |
| 43 | UCACCENTRO- Unión de COCAs del Centro | (5) (6) | Unión de CACs | 14.788.619 | 727 | 690.918 | 4,67% | 20.333 | 53 | 47 | 4.943.153 | - | - | - | - | - | - | - | - | - | - | - | - |
| 44 | UCADE- Unión Católica de Apoyo al Desarrollo | (4) | Unión de filiales | 3.976.868 | 298 | 67.752 | 3,00% | 13.324 | 5 | 95 | - | - | - | 1 | 4 | 95 | - | - | - | x | x | x | x |
| | **TOTAL US$** | | | **896.916,765** | | | | **538.746** | | | **405.869.527** | | | | | | | | | | | | |

**Notas Aclaratorias**

(1) Los datos de cartera y clientes representan únicamente los productos destinados a microempresarios

(2) ONGs que brindan asistencia técnica a IMFs

(3) UCACNOR representa a 6 COACs.- San Antonio, Santa Anita, Huaycopungo, Amazonas, San Gabriel, Artesanos,

(4) UCADE representa a 4 filiales.- Diócesis de Santo Domingo, Ambato, Latacunga, y la Fundación Promoción Humana Diocesana de Guaranda

(5) RECOOPSIG representa a 5 COACs.- 4 de Octubre, Minga, San Miguel de Pallatanga, Amabato, Fernando Daquilema.

(6) INFORMACION NO ACTUALIZADA:

Datos a Dic/06: No. de clientes de COAC NACIONAL

Datos a Junio/07: COAC LA MERCED, COAC MUSHUC RUNA

Datos a Septiembre/07: ONG FEPP, UCACCENTRO, ONG REPSOL, ONG MARCO

(**) % Morosidad Total: Cartera en riesgo (Vencida+Cartera que no devenga intereses)/Cartera Total

(*) Cartera en riesgo > a 30 días

Presentacion de información en orden ascendente por tamaño de cartera

**Fuente:** IMFs miembros de RFR

**Elaborado por :** Monitoreo Financiero, Social y Mercado - RFR

In= Individual
Gs= Grupo Solidario
Bc= Banco Comunal
As= Asociativo

ONGs= Organización No Gubernamental
COAC= Cooperativa de Ahorro y Crédito
ESA/Banco= Empresa de Servicios Auxiliares
SF= Sosiedad Financiera