

**INFORME DE SEGURIDAD FINANCIERA DE COOPERATIVAS DE AHORRO Y CRÉDITO  
CON INFORMACIÓN AL 31 DE OCTUBRE DE 2023**



| RANKING | RUC           | NOMBRE COOPERATIVA                                 | SEGMENTO   | PUNTAJE | CALIFICACIÓN | OBSERVACIÓN                     |
|---------|---------------|--|------------|---------|--------------|---------------------------------|
| 1       | 0190327949001 | PROVIDA LTDA                                       | SEGMENTO 2 | 73.9    | AA-          | ALTA                            |
| 2       | 0690002744001 | EDUCADORES DE CHIMBORAZO LTDA                      | SEGMENTO 2 | 72.6    | AA-          | ALTA                            |
| 3       | 0190021513001 | EDUCADORES DEL AZUAY LTDA                          | SEGMENTO 2 | 70.6    | A+           | ALTA                            |
| 4       | 0691702324001 | 4 DE OCTUBRE                                       | SEGMENTO 2 | 70.6    | A+           | ALTA                            |
| 5       | 1891708358001 | MAQUITA CUSHUN LTDA                                | SEGMENTO 2 | 70.2    | A+           | ALTA                            |
| 6       | 0590024937001 | FINANZAS CORPORATIVAS LTDA                         | SEGMENTO 2 | 68.0    | A+           | ALTA                            |
| 7       | 1190036967001 | EDUCADORES DE LOJA - CACEL LTDA.                   | SEGMENTO 2 | 67.3    | A+           | ALTA                            |
| 8       | 1091732935001 | ACCION IMBABURAPAK LTDA                            | SEGMENTO 2 | 63.0    | A            | ALTA                            |
| 9       | 1790892670001 | PEDRO MONCAYO LTDA                                 | SEGMENTO 2 | 62.0    | A            | ALTA                            |
| 10      | 1090107174001 | ARTESANOS LTDA                                     | SEGMENTO 2 | 62.0    | A            | ALTA                            |
| 11      | 1890049369001 | EDUCADORES DE TUNGURAHUA LTDA                      | SEGMENTO 2 | 59.9    | A-           | ALTA                            |
| 12      | 0190093581001 | COOPAC AUSTRO LTDA                                 | SEGMENTO 2 | 59.9    | A-           | ALTA                            |
| 13      | 1990007019001 | DE LA PEQUEÑA EMPRESA CACPE YANTZAZA LTDA          | SEGMENTO 2 | 59.6    | A-           | ALTA                            |
| 14      | 1590001585001 | TENA LTDA  | SEGMENTO 2 | 58.4    | A-           | ALTA                            |
| 15      | 1790641392001 | POLITECNICA LTDA                                   | SEGMENTO 2 | 58.2    | A-           | ALTA                            |
| 16      | 0391005664001 | YUYAY LTDA   | SEGMENTO 2 | 57.9    | A-           | ALTA                            |
| 17      | 1090058521001 | UNION EL EJIDO                                     | SEGMENTO 2 | 56.7    | A-           | ALTA                            |
| 18      | 1891744214001 | SISA   | SEGMENTO 2 | 56.6    | A-           | ALTA                            |
| 19      | 1790499871001 | 16 DE JULIO LTDA                                   | SEGMENTO 2 | 55.9    | A-           | ALTA                            |
| 20      | 1791367359001 | SAN MIGUEL DE LOS BANCOS LTDA                      | SEGMENTO 2 | 55.9    | A-           | ALTA                            |
| 21      | 1792076773001 | MANANTIAL DE ORO LTDA                              | SEGMENTO 2 | 55.7    | A-           | ALTA                            |
| 22      | 1290068068001 | SAN ANTONIO LTDA LOS RÍOS                          | SEGMENTO 2 | 54.6    | BBB+         | MEDIA                           |
| 23      | 0290001269001 | GUARANDA LTDA                                      | SEGMENTO 2 | 54.1    | BBB+         | MEDIA                           |
| 24      | 1390091474001 | SANTA ANA LTDA                                     | SEGMENTO 2 | 53.6    | BBB+         | MEDIA                           |
| 25      | 0490009124001 | SAN GABRIEL LTDA                                   | SEGMENTO 2 | 52.4    | BBB+         | MEDIA                           |
| 26      | 1091712284001 | MUJERES UNIDAS TANTANAKUSHKA WARMIKUNAPAC          | SEGMENTO 2 | 50.0    | BBB          | MEDIA                           |
| 27      | 1891710581001 | VENCEDORES LTDA                                    | SEGMENTO 2 | 48.9    | BBB          | MEDIA                           |
| 28      | 0690074761001 | MINGA LTDA   | SEGMENTO 2 | 48.7    | BBB          | MEDIA                           |
| 29      | 1891743005001 | CREDI YA LTDA                                      | SEGMENTO 2 | 48.5    | BBB          | MEDIA                           |
| 30      | 1791928083001 | HUAICANA LTDA                                      | SEGMENTO 2 | 47.3    | BBB          | MEDIA                           |
| 31      | 0490007458001 | EDUCADORES TULCAN LTDA                             | SEGMENTO 2 | 46.9    | BBB          | MEDIA                           |
| 32      | 0690075113001 | LUCHA CAMPESINA                                    | SEGMENTO 2 | 46.9    | BBB          | MEDIA                           |
| 33      | 1790586863001 | ALIANZA MINAS LTDA                                 | SEGMENTO 2 | 46.4    | BBB          | MEDIA                           |
| 34      | 1990007027001 | DE LA PEQUEÑA EMPRESA CACPE ZAMORA CHINCHIPE LTDA. | SEGMENTO 2 | 45.9    | BBB          | MEDIA                           |
| 35      | 1790045668001 | SAN FRANCISCO DE ASIS LTDA                         | SEGMENTO 2 | 44.7    | BBB          | MEDIA                           |
| 36      | 1790890864001 | PUELLARO LTDA                                      | SEGMENTO 2 | 44.5    | BBB          | MEDIA                           |
| 37      | 1891721796001 | ACCION TUNGURAHUA LTDA                             | SEGMENTO 2 | 44.4    | BBB          | MEDIA                           |
| 38      | 1891745571001 | INTERANDINA  | SEGMENTO 2 | 43.8    | BBB-         | MEDIA                           |
| 39      | 0591719009001 | SIERRA CENTRO LTDA                                 | SEGMENTO 2 | 43.6    | BBB-         | MEDIA                           |
| 40      | 0190160378001 | SANTA ISABEL LTDA                                  | SEGMENTO 2 | 43.3    | BBB-         | MEDIA                           |
| 41      | 1390143156001 | LA BENEFICA LTDA                                   | SEGMENTO 2 | 43.3    | BBB-         | MEDIA                           |
| 42      | 1791379470001 | MAQUITA CUSHUNCHIC LTDA                            | SEGMENTO 2 | 41.0    | BBB-         | MEDIA                           |
| 43      | 0591711563001 | SUMAK KAWSAY LTDA                                  | SEGMENTO 2 | 40.4    | BBB-         | MEDIA                           |
| 44      | 1891735002001 | CRECIL LTDA  | SEGMENTO 2 | 40.0    | BBB-         | MEDIA                           |
| 45      | 1191725669001 | CREDIAMIGO LTDA                                    | SEGMENTO 2 | 39.2    | BBB-         | MEDIA                           |
| 46      | 1790023508001 | COTOCOLLAO LTDA                                    | SEGMENTO 2 | 38.0    | BB+          | MEDIA                           |
| 47      | 1090046892001 | SAN ANTONIO LTDA - IMBABURA                        | SEGMENTO 2 | 37.7    | BB+          | MEDIA                           |
| 48      | 1791268628001 | TEXTIL 14 DE MARZO                                 | SEGMENTO 2 | 36.1    | BB+          | MEDIA                           |
| 49      | 1791784979001 | FONDO PARA EL DESARROLLO Y LA VIDA                 | SEGMENTO 2 | 36.0    | BB+          | MEDIA                           |
| 50      | 0290004454001 | JUAN PIO DE MORA LTDA                              | SEGMENTO 2 | 35.8    | BB+          | MEDIA                           |
| 51      | 0190316319001 | FASAYÑAN LTDA                                      | SEGMENTO 2 | 35.6    | BB+          | MEDIA                           |
| 52      | 0591719718001 | VISION DE LOS ANDES VIS ANDES                      | SEGMENTO 2 | 34.1    | BB+          | MEDIA                           |
| 53      | 1791306589001 | CORPORACION CENTRO LTDA                            | SEGMENTO 2 | 31.8    | BB           | MEDIA                           |
| 54      | 0591713094001 | ANDINA LTDA  | SEGMENTO 2 | 31.2    | BB           | MEDIA                           |
| 55      | 0190317625001 | SEÑOR DE GIRON                                     | SEGMENTO 2 | 29.4    | BB           | MEDIA                           |
| 56      | 1791280156001 | PREVISION AHORRO Y DESARROLLO LTDA                 | SEGMENTO 2 | 26.3    | BB-          | MEDIA                           |
|         | 0992280700001 | HUANCAVILCA LTDA                                   | SEGMENTO 2 |         |              | Sin información para evaluación |

| Evaluación | Seguridad Financiera |
|------------|----------------------|
| AAA        | Alta                 |
| AA         |                      |
| A          |                      |

| Evaluación | Seguridad Financiera |
|------------|----------------------|
| BBB        | Media                |
| BB         |                      |
| B          |                      |

| Evaluación | Seguridad Financiera |
|------------|----------------------|
| C          | Baja                 |
| D          |                      |
| E          |                      |

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