

Las 100 cooperativas más grandes del Ecuador

Este grupo de cooperativas de ahorro y crédito (COAC) del país sumó más de 27.930 millones de dólares en activos. En este ranking se ubican instituciones del segmento uno y dos.

Ranking Cooperativas 2025

Pos.	ENTIDAD	ACTIVOS	CARTERA BRUTA	DEPÓSITOS A LA VISTA	DEPÓSITOS A PLAZO	GANANCIAS	PATRIMONIO
1	Juventud Ecuatoriana Progresista Limitada	3.836.939.012	2.290.401.217	1.011.623.132	404.219.167	2.333.893.331	26.593.086
2	Jardín Azuayo Limitada	2.276.134.441	1.277.778.780	937.789.412	238.142.309	962.654.582	9.158.248
3	Alianza del Valle Limitada	1.509.980.630	1.042.516.742	214.509.252	161.297.736	1.066.070.849	4.028.591
4	Policía Nacional Limitada	1.482.857.501	1.092.034.221	222.368.539	151.714.522	1.063.395.244	-1.304.245
5	29 de Octubre Ltda.	1.146.389.040	855.468.314	238.476.395	96.602.890	783.167.540	1.015.951
6	Cooprogreso Limitada	851.384.772	502.810.369	110.951.919	102.199.163	600.163.923	0
7	San Francisco Ltda.	789.495.784	446.994.481	214.620.358	112.985.747	433.914.402	6.212.457
8	Fernando Daquilema Limitada	782.880.438	514.171.861	191.487.949	69.687.495	478.999.961	855.598
9	Andalucía Limitada	727.376.927	424.905.313	138.452.278	70.173.650	468.239.045	465.550
10	Mushuc Runa Ltda.	695.581.061	462.517.291	118.304.234	82.591.568	464.465.671	736.873
11	Oscus Limitada	674.692.730	435.428.022	143.900.022	90.374.782	411.893.391	123.272
12	De la Pequeña Empresa de Cotopaxi Limitada	632.769.272	632.769.272	142.255.658	132.148.902	320.731.221	9.405.053
13	Riobamba Ltda.	620.924.408	376.784.033	165.612.100	101.120.146	333.683.587	3.881.711
14	De la Pequeña Empresa Biblián Limitada	561.838.559	403.157.445	156.429.719	83.744.366	309.324.075	2.031.201
15	Atuntaqui Limitada	522.162.756	366.045.946	113.488.113	40.090.411	312.158.883	668.546
16	Chibuleo Limitada	494.458.880	345.921.052	76.927.633	38.212.110	365.136.023	3.823
17	Vicentina Manuel Esteban Godoy Ortega Limitada	484.734.907	246.181.181	133.218.195	80.098.827	248.074.368	649.622
18	Ambato Ltda	475.671.819	263.790.879	88.448.805	46.808.446	315.682.774	211.446
19	23 de Julio Limitada	436.890.006	287.544.010	90.344.011	48.745.854	266.725.424	449.081
20	Tulcán Limitada	421.702.071	295.981.304	108.513.382	53.811.016	231.624.896	1.734.845
21	El Sagrario Ltda.	370.116.343	170.511.051	92.078.462	53.197.819	216.269.330	2.021.972
22	De la Pequeña Empresa de Pastaza Limitada	364.978.080	259.663.304	82.908.362	58.804.069	206.182.186	2.802.947
23	Kullki Wasi Ltda.	359.620.522	263.353.634	59.711.938	32.981.702	255.452.261	4.003
24	Pablo Muñoz Vega Limitada	351.901.121	233.031.224	75.968.125	27.806.620	230.330.320	53.693
25	Pilahuín Tío Limitada	342.953.095	205.145.022	28.219.801	28.719.200	278.196.195	1.059.553
26	De los Servidores Públicos del Ministerio de Educación y Cultura	317.304.894	241.168.539	95.881.974	76.578.492	80.601.015	5.038.298

La cartera bruta de estas COAC sobrepasa los 18.430 millones de dólares.



La composición de la cartera evidencia que las cooperativas continúan desempeñando un papel relevante en el financiamiento de los hogares y de las actividades de menor escala.

Pos.	ENTIDAD	ACTIVOS	CARTERA BRUTA	DEPÓSITOS A LA VISTA	DEPÓSITOS A PLAZO	GANANCIAS	PATRIMONIO
27	San José Limitada	313.138.784	202.325.084	69.155.727	37.943.151	190.708.350	204.143
28	Erco Limitada	274.904.478	162.575.380	53.775.935	40.402.815	149.502.513	899.841
29	Indígena Sac Ltda.	187.333.420	145.150.017	22.568.401	15.793.852	142.263.142	237.608
30	Comercio Ltda.	185.459.392	121.343.747	38.252.216	23.070.926	110.093.483	59.858
31	Santa Rosa Limitada	182.201.686	118.986.432	36.342.632	32.779.895	111.039.295	16.880
32	Alfonso Jaramillo León Caja	170.705.953	128.081.276	18.231.010	15.153.753	128.852.683	113.122
33	Padre Julián Lorente Ltda.	169.074.791	124.871.406	37.684.771	17.656.050	103.675.080	271.605
34	Chone Ltda.	166.926.387	121.064.581	42.986.775	31.505.146	82.297.710	1.717.069
35	La Merced Limitada	160.639.273	110.395.105	20.150.245	14.184.148	117.948.454	23.614
36	Once de Junio Ltda.	160.431.045	111.512.223	37.155.206	21.565.181	98.801.749	33.318
37	De la Pequeña Empresa Gualaquiza	153.586.204	103.944.384	27.247.191	17.762.183	104.617.781	1.509.883
38	Virgen del Cisne	145.866.370	96.125.155	35.145.953	20.871.293	84.605.667	1.246.152
39	Yuyay Ltda.	131.760.643	99.692.414	33.356.969	13.192.833	72.556.118	1.328.787
40	15 de Abril Ltda.	130.705.553	88.649.520	35.203.575	14.556.514	76.418.894	59.265
41	De la Pequeña Empresa Cacpe Loja Ltda.	129.808.310	92.455.685	28.032.668	20.866.105	77.607.966	1.038.444
42	9 de Octubre Ltda.	128.168.501	86.563.064	22.938.087	15.927.174	80.330.748	60.537
43	Calceta Ltda.	114.690.416	84.356.135	26.648.297	16.400.452	66.944.147	12.922
44	Lucha Campesina	112.383.334	79.775.020	37.453.708	12.935.364	56.149.143	519.962
45	Acción Imbaburapak Ltda.	108.321.509	79.228.885	11.559.739	10.643.219	78.904.614	6.785
46	Provida Ltda.	97.558.175	56.962.278	11.000.371	15.438.546	39.269.670	1.721.449
47	De la Pequeña Empresa Cacpe Zamora Chinchipe Ltda.	92.916.601	71.004.553	18.719.168	11.877.094	57.924.777	86.924
48	De la Pequeña Empresa Cacpe Yantzaza Ltda.	92.529.659	61.926.728	17.558.107	9.601.039	56.818.808	570.097
49	Manantial de Oro Ltda.	91.681.455	55.052.204	13.647.265	9.114.419	65.883.077	276.895
50	San Francisco de Asís Ltda.	90.899.194	56.729.053	7.675.056	62.468.151	103.989	16.825.719
51	Juan Pío de Mora Ltda.	87.967.144	59.937.314	8.138.807	67.952.644	1.343	9.175.694
52	Luz del Valle	86.359.050	69.696.201	17.143.508	48.872.254	12.860	10.155.716
53	Guaranda Ltda.	85.482.129	54.845.552	17.361.499	51.408.138	140.461	13.167.511
54	San Antonio Ltda. Los Ríos	83.654.991	60.615.364	26.505.404	36.711.040	637.079	10.027.760
55	Coopac Austro Ltda.	82.938.133	61.395.394	15.092.914	54.642.075	11.019	10.582.285
56	Credi Ya Ltda.	82.059.453	64.812.674	11.412.683	54.933.010	76.784	8.014.482
57	Maquita Cushun Ltda.	78.843.899	60.943.877	12.267.509	52.534.127	242.166	9.108.381
58	4 de Octubre	77.953.702	70.351.372	15.629.292	40.020.042	429.903	13.453.351
59	Previsión Ahorro y Desarrollo Ltda.	74.047.187	46.115.474	15.892.296	48.675.838	27.817	7.466.053
60	Santa Isabel Ltda.	71.907.866	41.936.738	14.262.825	49.584.073	7.111	6.878.086
61	Alianza Minas Ltda.	71.870.877	52.731.266	9.718.512	46.200.241	137.777	8.190.025
62	Vencedores Ltda.	71.702.384	51.476.424	11.474.705	46.525.269	136.648	6.369.651
63	Pedro Moncayo Ltda.	70.234.823	47.564.521	15.578.277	38.974.671	64.201	10.788.745

Las ganancias netas de las primeras 100 suman más de 94'280.000 de dólares.



De acuerdo con la SEPS, el índice de liquidez de las cooperativas se ubica en 37,6%.

Fuente: Superintendencia de Economía Popular y Solidaria (SEPS)

El patrimonio de este grupo de cooperativas reúne más de 3.280 millones de dólares.



Los índices de solvencia de las COAC alcanzan el 16,4%, de acuerdo con los datos de la SEPS.

Pos.	ENTIDAD	ACTIVOS	CARTERA BRUTA	DEPÓSITOS A LA VISTA	DEPÓSITOS A PLAZO	GANANCIAS	PATRIMONIO
64	Visión de Los Andes Vis Andes	68.490.688	53.410.459	11.907.765	28.047.104	41.271	6.250.482
65	Huancavilca Ltda.	68.392.102	52.280.023	14.173.704	41.245.672	122.196	7.139.935
66	Artesanos Ltda.	65.895.753	57.591.523	15.536.259	32.017.233	876.347	11.825.004
67	San Antonio Ltda. - Imbabura	64.294.493	48.703.782	9.370.120	43.142.153	42.671	5.736.667
68	Textil 14 de Marzo	63.960.028	50.438.186	12.324.385	37.778.424	3.847	6.476.762
69	Minga Ltda.	63.670.521	44.424.625	13.283.066	34.268.798	48.706	8.356.736
70	Sisa	61.555.557	48.979.407	13.670.247	30.678.235	30.575	6.841.866
71	Mujeres Unidas Tantanakushka Warmikunapac	61.401.498	46.824.043	3.903.538	37.640.153	25.564	6.668.140
72	Santa Ana Ltda.	59.990.039	48.527.895	15.417.344	21.975.005	39.962	8.069.413
73	Educadores del Azuay Ltda.	59.661.350	37.402.593	11.085.201	28.086.225	355.597	12.385.770
74	Educadores Tulcán Ltda.	58.581.042	41.202.304	226.896	45.225.719	70.147	5.689.645
75	Credil Ltda.	55.155.046	37.577.087	9.228.378	38.312.806	863	6.032.612
76	Fasayñan Ltda.	54.572.672	37.207.438	7.709.438	41.219.010	57.086	4.207.653
77	Sumak Kawsay Ltda.	53.441.814	42.923.053	9.405.676	37.475.481	73.760	5.273.146
78	Educadores de Loja - Cacel Ltda.	52.972.425	35.444.969	2.101.360	10.770.367	145.716	8.720.097
79	Cotocollao Ltda.	51.152.852	42.623.725	10.982.977	33.594.524	1	4.114.153
80	La Benéfica Ltda.	50.266.981	33.459.130	16.810.997	19.170.173	661.903	10.120.588
81	Andina Ltda.	50.261.769	28.211.968	5.921.884	33.654.152	18.715	4.918.050
82	Corporación Centro Ltda.	47.549.403	35.787.114	6.527.369	35.045.422	-1.076.947	4.476.465
83	Finanzas Corporativas Ltda.	47.180.411	34.630.637	4.610.899	32.485.711	159.125	7.940.148
84	Puéllaro Ltda.	47.098.721	31.754.088	10.137.157	23.733.604	38.613	4.529.380
85	Sumak Samy Ltda.	41.819.109	27.932.380	3.471.329	29.562.881	7.463	5.155.817
86	Señor de Girón	41.423.672	28.275.384	10.196.414	26.133.140	19.637	4.132.396
87	Unión El Éjido	40.149.491	26.076.755	7.346.651	18.752.166	29.541	7.247.722
88	Maquita Cushunchic Ltda.	39.497.033	31.770.879	8.099.110	17.656.745	218	7.241.856
89	Educadores de Chimborazo Ltda.	39.231.846	26.598.430	5.871.757	15.545.822	322.204	10.115.830
90	Tena Ltda.	38.493.529	30.101.718	8.492.257	20.231.146	225.705	6.768.061
91	Huacana Ltda.	37.174.073	21.543.193	5.570.446	24.572.879	56.738	5.059.243
92	San Gabriel Ltda.	36.007.293	28.941.308	5.935.801	25.447.998	-306.068	3.072.360
93	San Miguel de Los Bancos Ltda.	35.897.230	24.691.774	10.023.545	19.630.935	129	4.876.006
94	16 de Julio Ltda.	34.922.115	25.844.236	11.912.328	14.013.315	97.892	3.976.741
95	Politécnica Ltda.	33.790.444	18.596.569	4.185.712	13.322.015	32.316	4.944.693
96	Kisapincha Ltda.	33.650.356	26.222.000	6.885.640	22.600.863	553	2.703.435
97	Fondo para el Desarrollo y la Vida	32.109.349	22.193.902	6.267.245	18.741.982	15.168	3.508.292
98	Crediamigo Ltda.	31.192.566	22.375.138	4.147.498	23.753.246	1.530	2.320.955
99	Accion Tungurahua Ltda.	31.171.451	23.497.795	3.952.255	22.620.738	92.907	3.995.880
100	Multiempresarial	30.368.283	20.538.425	3.914.716	22.102.134	4.743	3.373.471