

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|---|----------------------|--------------------|--------------------|--------------------|-------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| ACTIVO | | | | | | | | | | |
| DISPONIBILIDADES | 25,615,497 | 26,446,054 | 45,870,571 | 23,128,949 | 495,739 | 29,143,490 | 19,201,537 | 8,218,337 | 17,728,281 | 195,848,454 |
| INVERSIONES TEMPORARIAS | 44,247,474 | 4,526,425 | 4,496,947 | 1,926,815 | 244,765 | - | 604,213 | 19,483 | 39,319 | 56,105,441 |
| PORTAFOLIO DE NEGOCIOS | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN CURSO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES PENDIENTES DE COBRO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN EJECUCION | - | - | - | - | - | - | - | - | - | - |
| CARTERA | 1,417,409,372 | 467,301,437 | 857,028,293 | 355,977,311 | 26,576,114 | 411,577,814 | 607,951,585 | 121,240,877 | 240,004,018 | 4,505,066,821 |
| CARTERA BRUTA | 1,454,322,901 | 487,974,632 | 909,086,532 | 362,542,931 | 27,741,241 | 412,335,514 | 618,199,033 | 128,012,373 | 250,350,609 | 4,650,565,766 |
| CARTERA VIGENTE | 1,431,931,507 | 477,243,014 | 893,826,565 | 334,365,638 | 26,766,670 | 391,399,175 | 581,569,711 | 92,400,799 | 243,558,105 | 4,473,061,183 |
| CARTERA VENCIDA | 9,508,436 | 10,655,215 | 6,218,780 | 8,807,101 | 167,688 | 9,757,103 | 8,046,915 | 2,015,262 | 1,939,811 | 57,116,312 |
| CARTERA EN EJECUCIÓN | 6,537,666 | 76,402 | 7,835,871 | 3,377,437 | - | 3,022,212 | 6,138,902 | 4,581,107 | 4,804,940 | 36,374,538 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE | 5,329,333 | - | 1,164,392 | 13,835,163 | 771,994 | 6,787,737 | 20,102,605 | 26,133,431 | 47,753 | 74,172,407 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | 613,024 | - | 40,924 | 1,029,691 | 34,888 | 580,833 | 931,077 | 343,822 | - | 3,574,259 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | 402,935 | - | - | 1,127,901 | - | 788,454 | 1,409,823 | 2,537,953 | - | 6,267,067 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 20,911,429 | 6,887,562 | 9,255,908 | 6,092,246 | 249,563 | 13,408,461 | 15,945,232 | 4,002,427 | 4,371,348 | 81,124,176 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -57,824,958 | -27,560,756 | -61,314,147 | -12,657,866 | -1,414,690 | -14,166,162 | -26,192,680 | -10,773,924 | -14,717,938 | -226,623,122 |
| OTRAS CUENTAS POR COBRAR | 18,208,911 | 6,003,021 | 10,469,217 | 4,048,423 | 492,993 | 3,988,987 | 5,885,502 | 1,708,314 | 1,059,825 | 51,865,195 |
| BIENES REALIZABLES | 2 | -0 | 4 | 115,103 | - | 5 | 1,037,816 | 14 | - | 1,152,944 |
| INVERSIONES PERMANENTES | 9,771,933 | 602,300 | 1,072,595 | 1,981,291 | 10,976 | 152,669 | 78,547 | 450,778 | 76,260 | 14,197,348 |
| BIENES DE USO | 27,878,130 | 8,563,839 | 41,232,345 | 5,438,572 | 1,160,778 | 14,193,270 | 10,067,238 | 6,679,513 | 4,293,045 | 119,506,730 |
| OTROS ACTIVOS | 8,036,669 | 681,537 | 6,596,700 | 640,589 | 165,781 | 1,523,107 | 3,348,265 | 534,438 | 470,065 | 21,997,150 |
| TOTAL DEL ACTIVO | 1,551,167,988 | 514,124,613 | 966,766,672 | 393,257,053 | 29,147,146 | 460,579,342 | 648,174,703 | 138,851,753 | 263,670,812 | 4,965,740,080 |
| PASIVO | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | 70,798 | - | - | - | - | 159,288 | - | 230,086 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 1,173,181,667 | 367,612,660 | 518,312,460 | 318,554,143 | 22,780,237 | 376,120,178 | 546,124,330 | 106,836,753 | 201,191,248 | 3,630,713,675 |
| OTRAS CUENTAS POR PAGAR | 56,114,410 | 24,386,808 | 41,172,875 | 6,511,097 | 622,833 | 22,924,739 | 13,407,952 | 5,468,296 | 7,788,986 | 178,397,996 |
| PREVISIONES | 30,493,170 | 6,692,806 | 9,914,470 | 283,044 | 369,727 | 386,947 | 2,004,172 | 155,361 | 2,652,804 | 52,952,501 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | 1,824,421 | - | - | 1,824,421 |
| OBLIGACIONES SUBORDINADAS | - | - | - | 11,188,698 | - | 10,823,027 | 17,756,348 | 2,737,606 | - | 42,505,679 |
| TOTAL DEL PASIVO | 1,259,789,246 | 398,692,274 | 569,470,603 | 336,536,981 | 23,772,796 | 410,254,892 | 581,117,223 | 115,357,305 | 211,633,038 | 3,906,624,359 |
| PATRIMONIO | | | | | | | | | | |
| CAPITAL SOCIAL | 263,565,901 | 61,335,621 | 363,838,201 | 55,997,684 | 4,794,230 | 17,413,210 | 59,626,973 | 23,471,904 | 45,157,087 | 895,200,810 |
| APORTES NO CAPITALIZADOS | - | - | - | - | 24,395 | 32,298,006 | 1,591,762 | 1,264,364 | - | 35,178,527 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | - | - | - |
| RESERVAS | 15,464,722 | 48,420,526 | 24,288,014 | 700,995 | 524,027 | 329,625 | 4,748,284 | 959,051 | 4,162,930 | 99,598,176 |
| RESULTADOS ACUMULADOS | 12,348,118 | 5,676,192 | 9,169,854 | 21,392 | 31,697 | 283,610 | 1,090,462 | -2,200,872 | 2,717,757 | 29,138,209 |
| TOTAL DEL PATRIMONIO | 291,378,741 | 115,432,339 | 397,296,068 | 56,720,071 | 5,374,350 | 50,324,450 | 67,057,481 | 23,494,448 | 52,037,774 | 1,059,115,722 |
| TOTAL DEL PASIVO Y PATRIMONIO | 1,551,167,987 | 514,124,613 | 966,766,671 | 393,257,053 | 29,147,146 | 460,579,342 | 648,174,703 | 138,851,753 | 263,670,812 | 4,965,740,080 |

CUADRO N° 2
GANANCIAS Y PÉRDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|--|--------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| INGRESOS FINANCIEROS | 123,820,698 | 53,799,856 | 59,910,542 | 22,158,631 | 1,821,191 | 29,528,531 | 37,747,286 | 8,453,136 | 21,184,122 | 358,423,994 |
| GASTOS FINANCIEROS | -23,140,923 | -9,001,509 | -10,382,223 | -5,735,508 | -443,989 | -8,777,336 | -10,346,095 | -2,303,316 | -4,463,287 | -74,594,185 |
| RESULTADO FINANCIERO BRUTO | 100,679,775 | 44,798,347 | 49,528,319 | 16,423,123 | 1,377,202 | 20,751,196 | 27,401,191 | 6,149,820 | 16,720,836 | 283,829,809 |
| OTROS INGRESOS OPERATIVOS | 1,095,743 | 260,311 | 1,154,431 | 1,735,751 | 267,303 | 1,208,797 | 2,989,575 | 275,849 | 242,540 | 9,230,300 |
| OTROS GASTOS OPERATIVOS | -3,777,680 | -1,581,553 | -49,362 | -268,505 | -83,798 | -503,182 | -1,234,351 | -571,812 | -174,562 | -8,244,805 |
| RESULTADO DE OPERACIÓN BRUTO | 97,997,837 | 43,477,106 | 50,633,388 | 17,890,369 | 1,560,707 | 21,456,811 | 29,156,414 | 5,853,858 | 16,788,814 | 284,815,305 |
| RECUPERACIÓN DE ACTIVOS FINANCIEROS | 16,672,181 | 4,830,254 | 2,000,780 | 16,077,006 | 46,888 | 2,137,006 | 34,654,570 | 5,621,141 | 16,368,825 | 98,408,651 |
| CARGOS POR INCOB.Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS | -23,306,674 | -8,733,902 | -5,432,938 | -20,739,767 | -224,804 | -5,032,840 | -39,211,672 | -6,607,081 | -17,337,277 | -126,626,954 |
| RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES | 91,363,344 | 39,573,458 | 47,201,229 | 13,227,608 | 1,382,791 | 18,560,977 | 24,599,313 | 4,867,918 | 15,820,363 | 256,597,002 |
| GASTOS DE ADMINISTRACIÓN | -70,156,473 | -31,995,442 | -32,970,860 | -13,143,567 | -1,410,238 | -18,228,475 | -24,129,127 | -7,159,261 | -14,273,981 | -213,467,423 |
| RESULTADO DE OPERACIÓN NETO | 21,206,871 | 7,578,015 | 14,230,370 | 84,041 | -27,447 | 332,503 | 470,186 | -2,291,342 | 1,546,382 | 43,129,579 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 3,310 | 131 | 7,034 | - | - | - | - | - | - | 10,476 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -2,716 | -0 | -0 | - | - | - | - | - | - | -2,716 |
| RESULTADO DESPUÉS DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 21,207,466 | 7,578,146 | 14,237,404 | 84,041 | -27,447 | 332,503 | 470,186 | -2,291,342 | 1,546,382 | 43,137,339 |
| INGRESOS EXTRAORDINARIOS | 23,732 | 3,284 | 691 | - | - | - | 124 | - | - | 27,831 |
| GASTOS EXTRAORDINARIOS | -829,090 | -120 | - | - | - | - | - | - | - | -829,210 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 20,402,108 | 7,581,310 | 14,238,095 | 84,041 | -27,447 | 332,503 | 470,310 | -2,291,342 | 1,546,382 | 42,335,960 |
| INGRESOS DE GESTIONES ANTERIORES | 135,384 | 28,166 | 396,269 | - | 69,366 | 22,886 | 770,424 | 115,871 | - | 1,538,366 |
| GASTOS DE GESTIONES ANTERIORES | -80,321 | -41,250 | -72,587 | - | -10,222 | -71,779 | -150,272 | -25,401 | -78,590 | -530,422 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACIÓN | 20,467,170 | 7,568,227 | 14,561,777 | 84,041 | 31,697 | 283,610 | 1,090,462 | -2,200,872 | 1,467,792 | 43,343,904 |
| ABONOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| CARGOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| RESULTADO ANTES DE IMPUESTOS | 20,467,170 | 7,568,227 | 14,561,777 | 84,041 | 31,697 | 283,610 | 1,090,462 | -2,200,872 | 1,467,792 | 43,343,904 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | -8,109,052 | -1,892,035 | -5,391,923 | -62,649 | - | - | - | - | - | -15,455,659 |
| RESULTADO NETO DE LA GESTIÓN | 12,348,118 | 5,676,192 | 9,169,854 | 21,392 | 31,697 | 283,610 | 1,090,462 | -2,200,872 | 1,467,792 | 27,888,244 |

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO | | | | | | | |
|---|----------------------|----------------------|---------------------------------------|-------------------|---------------------------------------|-------------------|--|
| DEPARTAMENTO | CARTERA | | | | | | |
| | BRUTA | VIGENTE | Reprogramada o reestructurada vigente | VENCIDA | Reprogramada o reestructurada vencida | EJECUCIÓN | Reprogramada o reestructurada en ejecución |
| BENI | 48,319,939 | 46,658,061 | 272,854 | 1,211,600 | 65,767 | 111,659 | - |
| CHUQUISACA | 201,938,781 | 199,493,195 | 121,597 | 1,386,920 | - | 937,070 | - |
| COCHABAMBA | 277,589,068 | 265,901,238 | 3,341,473 | 3,962,801 | 83,269 | 4,151,792 | 148,495 |
| LA PAZ | 873,217,649 | 853,176,388 | 5,305,465 | 7,127,371 | 136,970 | 6,986,033 | 485,421 |
| ORURO | 294,437,101 | 288,454,972 | 1,200,640 | 2,975,352 | 12,689 | 1,560,368 | 233,080 |
| PANDO | 37,394,089 | 33,570,147 | 1,331,682 | 1,732,254 | 183,635 | 537,482 | 38,888 |
| POTOSÍ | 98,026,572 | 96,357,985 | 155,811 | 1,116,200 | 11,194 | 385,382 | - |
| SANTA CRUZ | 450,642,927 | 436,965,574 | 3,285,224 | 6,908,846 | 123,793 | 2,606,937 | 752,553 |
| TARIJA | 163,150,629 | 155,449,124 | 3,326,146 | 2,223,043 | 454,099 | 1,181,254 | 516,962 |
| TOTAL | 2,444,716,754 | 2,376,026,683 | 18,340,891 | 28,644,387 | 1,071,416 | 18,457,977 | 2,175,399 |
| | 100% | 97.19% | 0.75% | 1.17% | 0.04% | 0.76% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 182,643,522 | 172,832,784 | 1,057,161 | 6,675,515 | 450,878 | 1,603,720 | 23,464 |
| CHUQUISACA | 107,608,985 | 105,844,779 | 658,054 | 605,898 | 79,053 | 251,367 | 169,833 |
| COCHABAMBA | 382,099,358 | 371,426,509 | 4,783,448 | 2,460,222 | 564,751 | 2,708,457 | 155,971 |
| LA PAZ | 547,963,597 | 533,273,490 | 4,727,902 | 5,882,728 | 329,519 | 3,400,483 | 349,474 |
| ORURO | 114,688,986 | 110,007,849 | 2,699,457 | 1,552,501 | 114,333 | 314,846 | - |
| PANDO | 18,513,942 | 16,974,692 | 976,131 | 295,451 | 88,864 | 115,737 | 63,067 |
| POTOSÍ | 165,241,651 | 158,371,759 | 4,991,612 | 1,117,737 | 91,243 | 630,080 | 39,220 |
| SANTA CRUZ | 544,675,956 | 490,230,814 | 34,330,204 | 8,392,480 | 638,310 | 7,830,547 | 3,253,600 |
| TARIJA | 142,413,016 | 138,071,837 | 1,607,545 | 1,489,393 | 145,890 | 1,061,313 | 37,039 |
| TOTAL | 2,205,849,014 | 2,097,034,512 | 55,831,516 | 28,471,925 | 2,502,843 | 17,916,551 | 4,091,667 |
| | 100% | 95.07% | 2.53% | 1.29% | 0.11% | 0.81% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 230,963,461 | 219,490,844 | 1,330,015 | 7,887,114 | 516,645 | 1,715,379 | 23,464 |
| CHUQUISACA | 309,547,766 | 305,337,974 | 779,651 | 1,992,818 | 79,053 | 1,188,437 | 169,833 |
| COCHABAMBA | 659,688,426 | 637,327,746 | 8,124,921 | 6,423,023 | 648,021 | 6,860,249 | 304,466 |
| LA PAZ | 1,421,181,246 | 1,386,449,878 | 10,033,367 | 13,010,099 | 466,489 | 10,386,517 | 834,895 |
| ORURO | 409,126,087 | 398,462,821 | 3,900,097 | 4,527,853 | 127,022 | 1,875,214 | 233,080 |
| PANDO | 55,908,030 | 50,544,839 | 2,307,813 | 2,027,706 | 272,499 | 653,219 | 101,954 |
| POTOSÍ | 263,268,223 | 254,729,744 | 5,147,423 | 2,233,937 | 102,438 | 1,015,462 | 39,220 |
| SANTA CRUZ | 995,318,883 | 927,196,387 | 37,615,428 | 15,301,326 | 762,103 | 10,437,484 | 4,006,153 |
| TARIJA | 305,563,645 | 293,520,961 | 4,933,691 | 3,712,436 | 599,989 | 2,242,567 | 554,001 |
| TOTAL | 4,650,565,768 | 4,473,061,195 | 74,172,407 | 57,116,313 | 3,574,259 | 36,374,527 | 6,267,067 |
| | 100% | 96.18% | 1.59% | 1.23% | 0.08% | 0.78% | 0% |

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | |
|--|----------------------|----------------------|---------------------------------------|-------------------|---------------------------------------|-------------------|--|
| INSTITUCIÓN | CARTERA | | | | | | |
| | BRUTA | VIGENTE | Reprogramada o reestructurada vigente | VENCIDA | Reprogramada o reestructurada vencida | EJECUCIÓN | Reprogramada o reestructurada en ejecución |
| CRECER | 615,678,148 | 607,513,543 | 2,214,735 | 3,208,364 | 92,582 | 2,525,551 | 123,374 |
| PRO MUJER | 376,391,864 | 369,775,973 | - | 6,539,489 | - | 76,402 | - |
| DIACONIA | 633,530,517 | 623,166,062 | 710,031 | 3,901,391 | 15,798 | 5,737,236 | - |
| IDEPRO | 195,502,973 | 184,390,975 | 5,583,060 | 3,474,588 | 442,286 | 1,322,251 | 289,814 |
| IMPRO | 22,281,878 | 21,364,353 | 751,040 | 138,660 | 27,825 | - | - |
| SARTAWI | 132,971,348 | 124,581,217 | 1,792,044 | 4,800,932 | 299,416 | 1,134,994 | 362,744 |
| CIDRE | 303,473,610 | 286,487,457 | 6,983,352 | 4,986,476 | 193,510 | 3,708,575 | 1,114,241 |
| FONDECO | 30,280,387 | 29,037,206 | 258,877 | 234,989 | - | 464,090 | 285,225 |
| FUBODE | 134,606,028 | 129,709,898 | 47,753 | 1,359,499 | - | 3,488,878 | - |
| TOTAL | 2,444,716,754 | 2,376,026,683 | 18,340,891 | 28,644,387 | 1,071,416 | 18,457,977 | 2,175,399 |
| | 100% | 97.19% | 0.75% | 1.17% | 0.04% | 0.76% | 0% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 838,644,755 | 824,417,966 | 3,114,598 | 6,300,072 | 520,442 | 4,012,115 | 279,561 |
| PRO MUJER | 111,582,768 | 107,467,042 | - | 4,115,726 | - | - | - |
| DIACONIA | 275,556,015 | 270,660,503 | 454,361 | 2,317,390 | 25,126 | 2,098,635 | - |
| IDEPRO | 167,039,958 | 149,974,662 | 8,252,103 | 5,332,514 | 587,405 | 2,055,187 | 838,087 |
| IMPRO | 5,459,362 | 5,402,317 | 20,954 | 29,028 | 7,063 | - | - |
| SARTAWI | 279,364,166 | 266,817,958 | 4,995,693 | 4,956,170 | 281,418 | 1,887,218 | 425,710 |
| CIDRE | 314,725,423 | 295,082,254 | 13,119,253 | 3,060,439 | 737,567 | 2,430,328 | 295,582 |
| FONDECO | 97,731,986 | 63,363,593 | 25,874,554 | 1,780,273 | 343,822 | 4,117,017 | 2,252,727 |
| FUBODE | 115,744,581 | 113,848,218 | - | 580,313 | - | 1,316,051 | - |
| TOTAL | 2,205,849,014 | 2,097,034,512 | 55,831,516 | 28,471,925 | 2,502,843 | 17,916,551 | 4,091,667 |
| | 100% | 95.07% | 2.53% | 1.29% | 0.11% | 0.81% | 0% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 1,454,322,903 | 1,431,931,509 | 5,329,333 | 9,508,436 | 613,024 | 6,537,666 | 402,935 |
| PRO MUJER | 487,974,632 | 477,243,014 | - | 10,655,215 | - | 76,402 | - |
| DIACONIA | 909,086,531 | 893,826,565 | 1,164,392 | 6,218,780 | 40,924 | 7,835,871 | - |
| IDEPRO | 362,542,931 | 334,365,637 | 13,835,163 | 8,807,101 | 1,029,691 | 3,377,437 | 1,127,901 |
| IMPRO | 27,741,241 | 26,766,670 | 771,994 | 167,688 | 34,888 | - | - |
| SARTAWI | 412,335,514 | 391,399,175 | 6,787,737 | 9,757,103 | 580,833 | 3,022,212 | 788,454 |
| CIDRE | 618,199,033 | 581,569,711 | 20,102,605 | 8,046,915 | 931,077 | 6,138,902 | 1,409,823 |
| FONDECO | 128,012,373 | 92,400,799 | 26,133,431 | 2,015,262 | 343,822 | 4,581,107 | 2,537,953 |
| FUBODE | 250,350,609 | 243,558,116 | 47,753 | 1,939,811 | - | 4,804,929 | - |
| TOTAL | 4,650,565,768 | 4,473,061,195 | 74,172,407 | 57,116,313 | 3,574,259 | 36,374,527 | 6,267,067 |
| | 100% | 96.18% | 1.59% | 1.23% | 0.08% | 0.78% | 0% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | |
|--------------|-------------------------------------|-------------------|-------------------|------------------|------------------|-------------------|----------------------|
| | CALIFICACIÓN DE CARTERA | | | | | | |
| | Categoría A | Categoría B | Categoría C | Categoría D | Categoría E | Categoría F | TOTAL |
| CRECER | 1,428,420,419 | 8,959,780 | 4,019,416 | 2,328,958 | 2,105,764 | 8,488,566 | 1,454,322,903 |
| PRO MUJER | 454,403,758 | 17,301,823 | 3,105,579 | 1,582,374 | 2,719,826 | 8,861,272 | 487,974,632 |
| DIACONIA | 891,884,131 | 3,285,113 | 975,574 | 665,652 | 604,171 | 11,671,890 | 909,086,531 |
| IDEPRO | 338,711,354 | 8,209,941 | 4,006,649 | 1,241,745 | 1,203,541 | 9,169,701 | 362,542,931 |
| IMPRO | 26,200,165 | 1,338,499 | 61,816 | 38,256 | 6,762 | 95,743 | 27,741,241 |
| SARTAWI | 391,206,699 | 8,412,242 | 2,426,110 | 861,102 | 841,607 | 8,587,755 | 412,335,514 |
| CIDRE | 582,851,869 | 18,572,808 | 3,892,979 | 909,111 | 605,376 | 11,366,890 | 618,199,033 |
| FONDECO | 114,190,456 | 3,332,799 | 1,411,702 | 422,141 | 427,999 | 8,227,276 | 128,012,373 |
| FUBODE | 242,016,670 | 1,351,296 | 352,235 | 123,303 | 275,950 | 6,231,154 | 250,350,609 |
| TOTAL | 4,469,885,522 | 70,764,301 | 20,252,060 | 8,172,641 | 8,790,996 | 72,700,247 | 4,650,565,768 |
| | 96.11% | 1.52% | 0.44% | 0.18% | 0.19% | 1.56% | 100% |

n.d. - No disponible

GRÁFICO N° 1

Calificación de cartera de las IFD

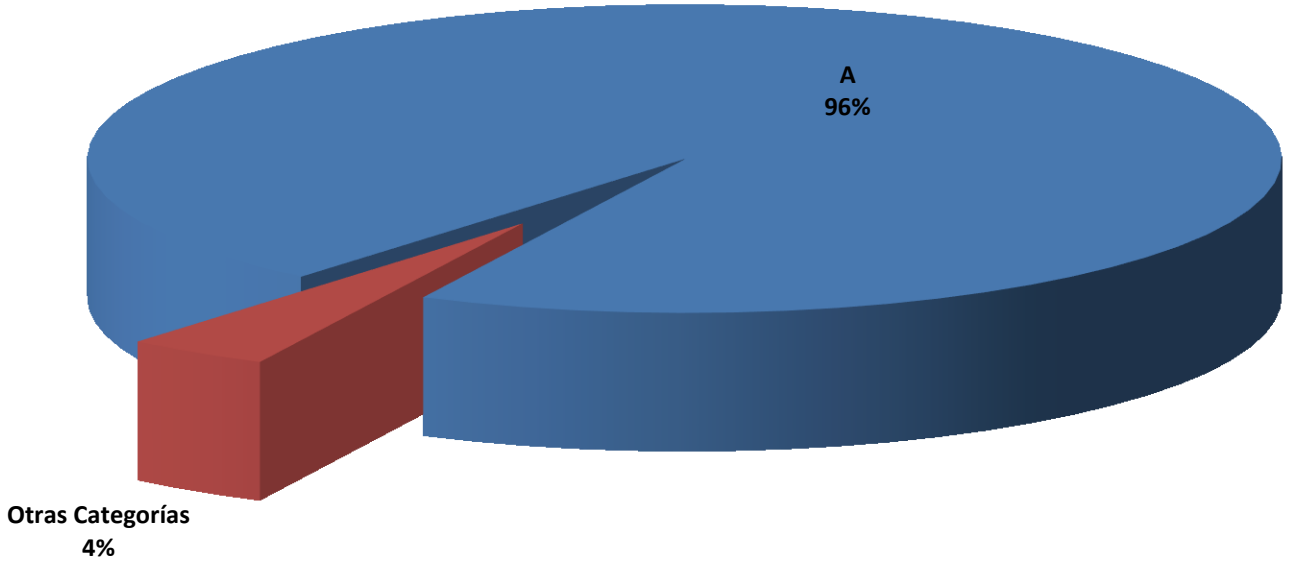
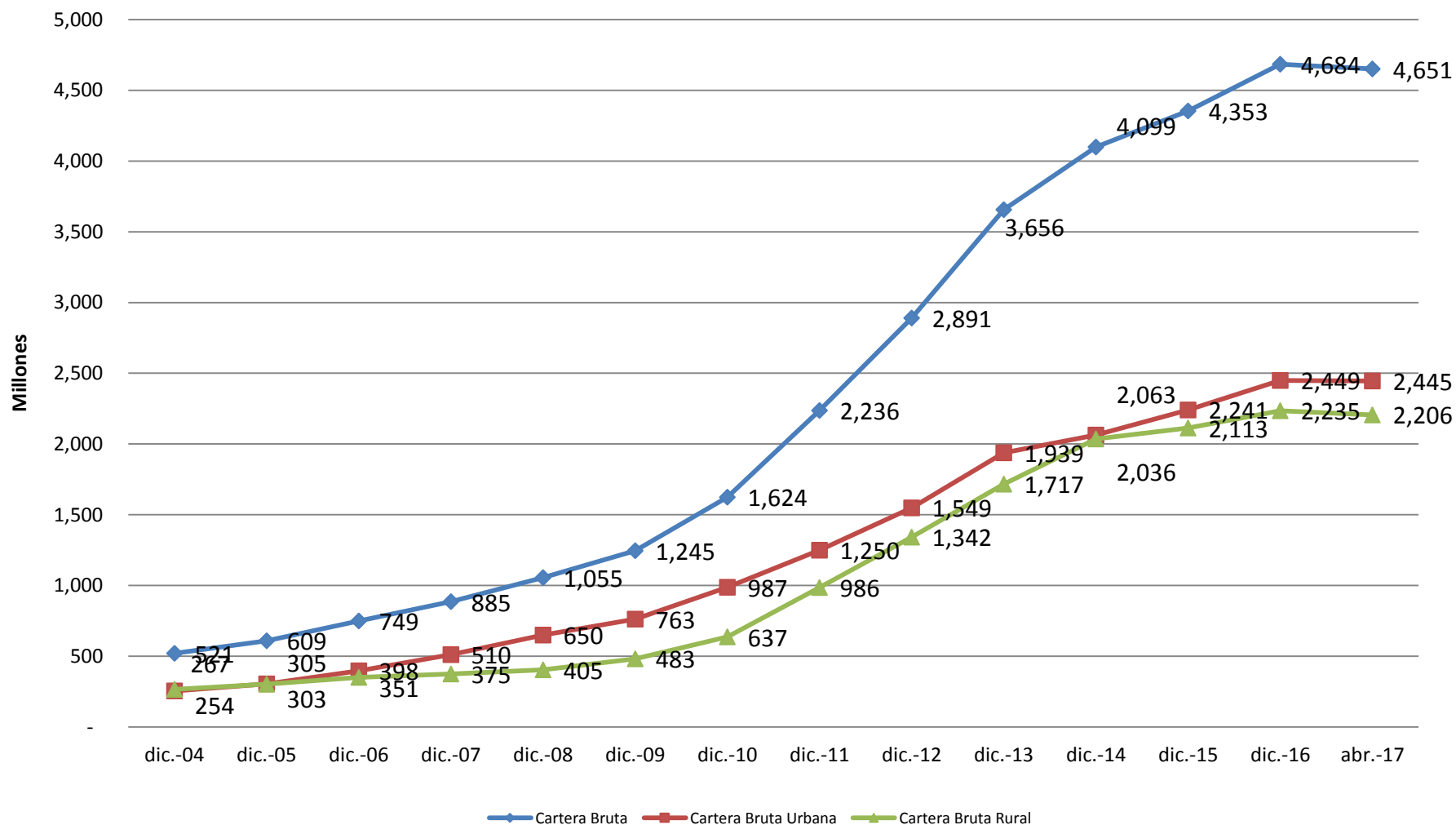


GRÁFICO N° 2

Evolución de Cartera Bruta Urbana y Rural (En Millones de Bolivianos)



Cuadro N° 7
NÚMERO DE CLIENTES POR INSTITUCIÓN Y DEPARTAMENTO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En número de clientes)

| INSTITUCIÓN | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| CIDRE | 4,808 | 3,876 | 6,251 | 2,725 | 11,059 | 6,601 | 17,660 |
| CRECER | 15,881 | 58,757 | 22,105 | 82,310 | 37,986 | 141,067 | 179,053 |
| DIACONIA | 22,835 | 28,379 | 9,266 | 5,467 | 32,101 | 33,846 | 65,947 |
| FONDECO | 954 | 3,303 | 1,139 | 1,212 | 2,093 | 4,515 | 6,608 |
| FUBODE | 6,482 | 21,855 | 4,897 | 7,923 | 11,379 | 29,778 | 41,157 |
| IDEPRO | 3,442 | 2,565 | 4,642 | 1,864 | 8,084 | 4,429 | 12,513 |
| IMPRO | 908 | 920 | 281 | 246 | 1,189 | 1,166 | 2,355 |
| PRO MUJER | 8,595 | 83,754 | 3,623 | 28,376 | 12,218 | 112,130 | 124,348 |
| SARTAWI | 5,148 | 12,098 | 8,041 | 6,919 | 13,189 | 19,017 | 32,206 |
| TOTAL | 69,053 | 215,507 | 60,245 | 137,042 | 129,298 | 352,549 | 481,847 |

| DEPARTAMENTO | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| BENI | 1,110 | 8,826 | 4,995 | 19,990 | 6,105 | 28,816 | 34,921 |
| CHUQUISACA | 6,525 | 16,391 | 3,213 | 4,767 | 9,738 | 21,158 | 30,896 |
| COCHABAMBA | 8,655 | 22,104 | 11,091 | 19,660 | 19,746 | 41,764 | 61,510 |
| LA PAZ | 26,682 | 66,178 | 16,825 | 28,102 | 43,507 | 94,280 | 137,787 |
| ORURO | 7,414 | 21,849 | 2,733 | 3,202 | 10,147 | 25,051 | 35,198 |
| PANDO | 926 | 3,965 | 638 | 881 | 1,564 | 4,846 | 6,410 |
| POTOSI | 3,019 | 9,585 | 5,087 | 9,874 | 8,106 | 19,459 | 27,565 |
| SANTA CRUZ | 9,822 | 53,400 | 11,132 | 38,264 | 20,954 | 91,664 | 112,618 |
| TARIJA | 4,900 | 13,209 | 4,531 | 12,302 | 9,431 | 25,511 | 34,942 |
| TOTAL | 69,053 | 215,507 | 60,245 | 137,042 | 129,298 | 352,549 | 481,847 |

GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

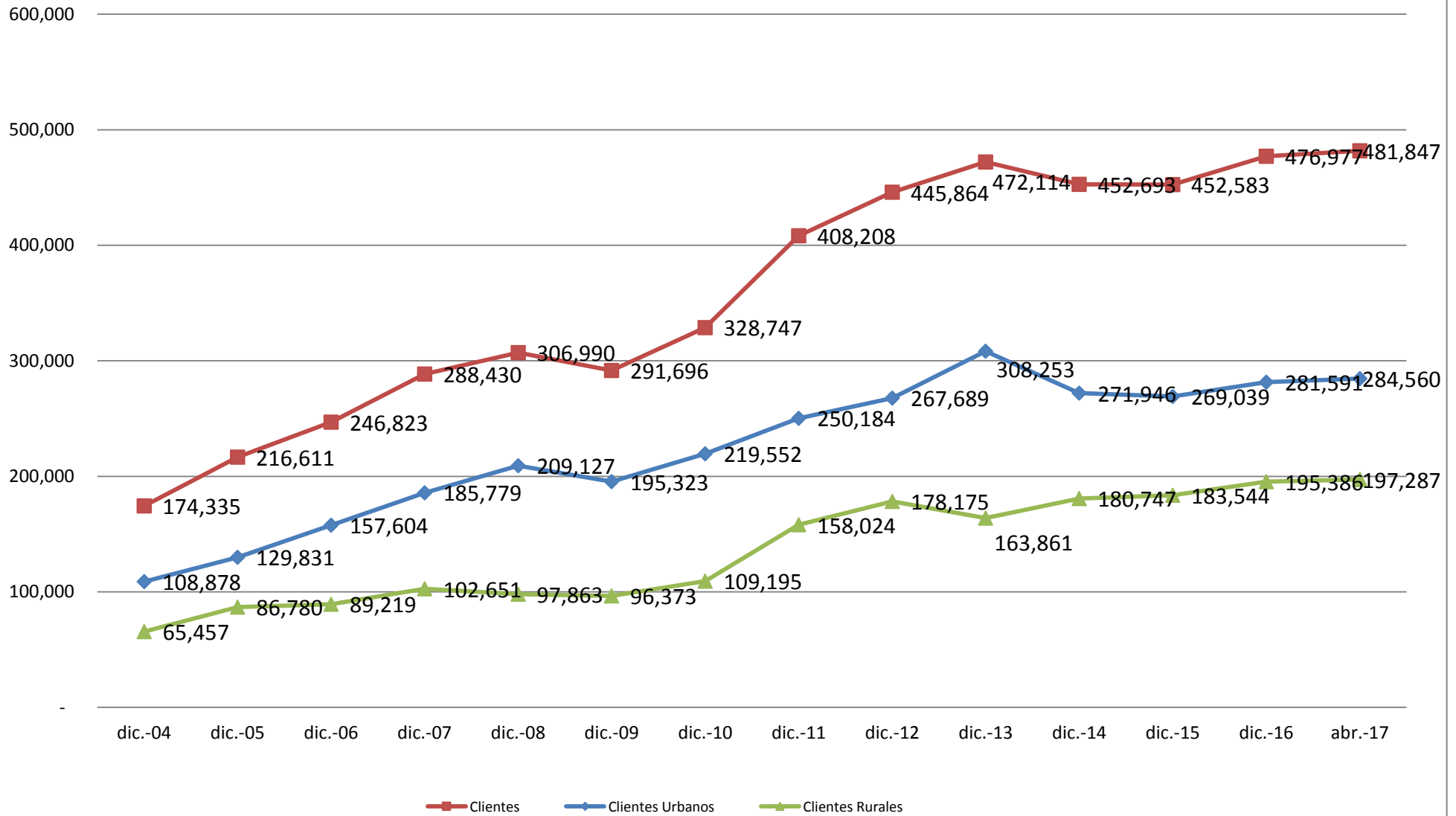


GRÁFICO N° 4

Evolución de número de prestatarios hombres, mujeres e institucionales

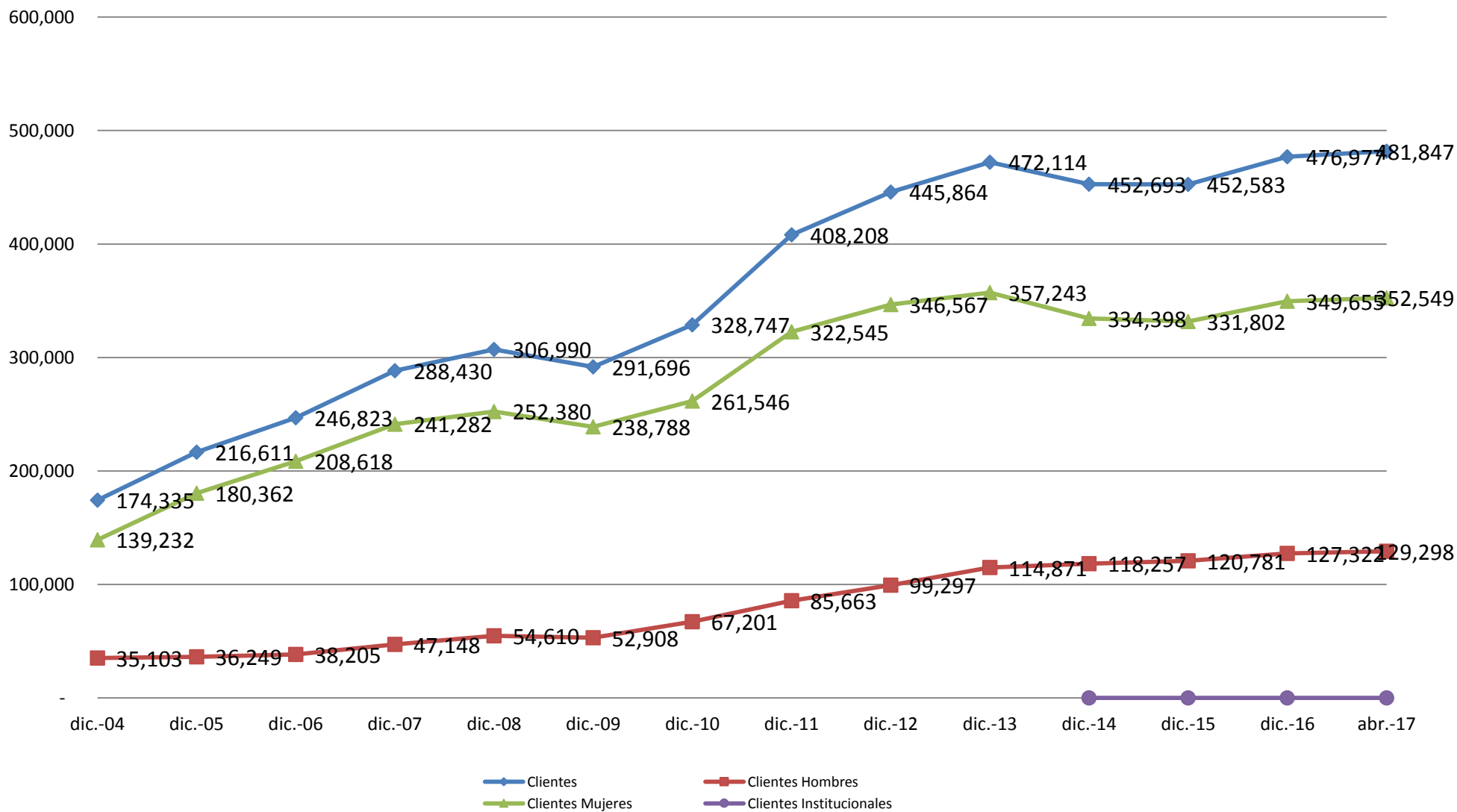


GRÁFICO N° 5

Evolución de porcentaje de Mora

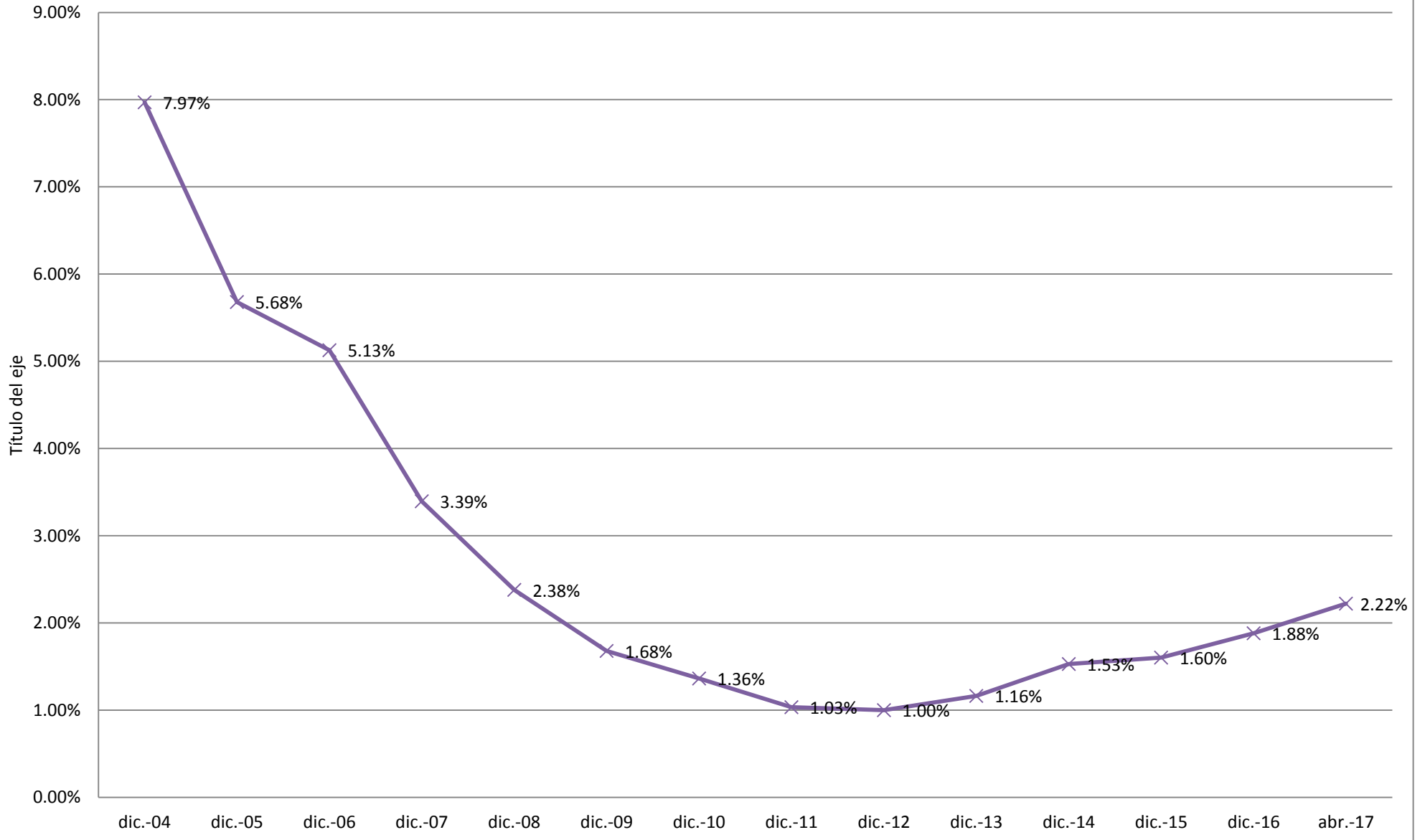


GRÁFICO N° 6

Evolución de cobertura de provisiones sobre la cartera en mora (en Millones de Bolivianos)

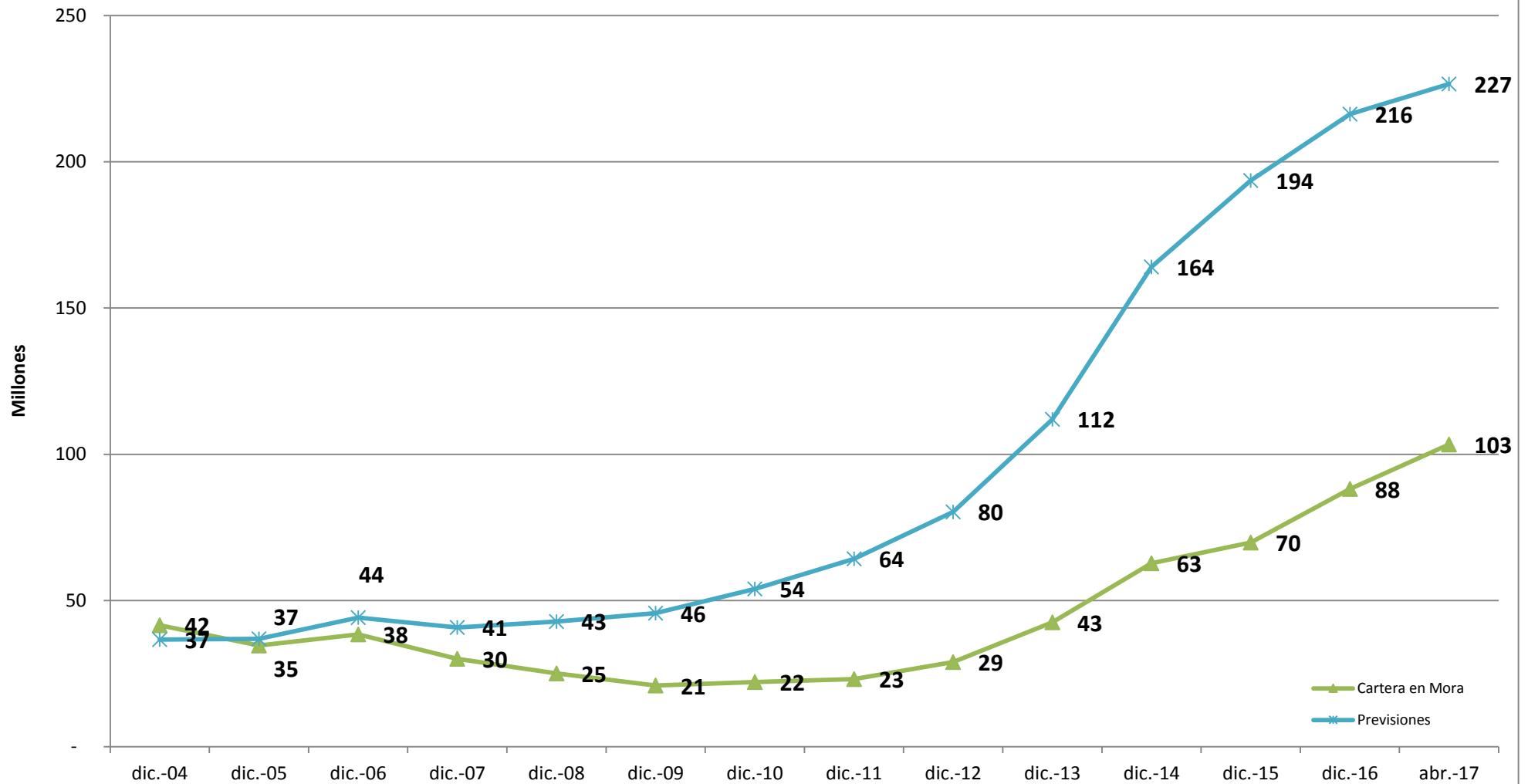
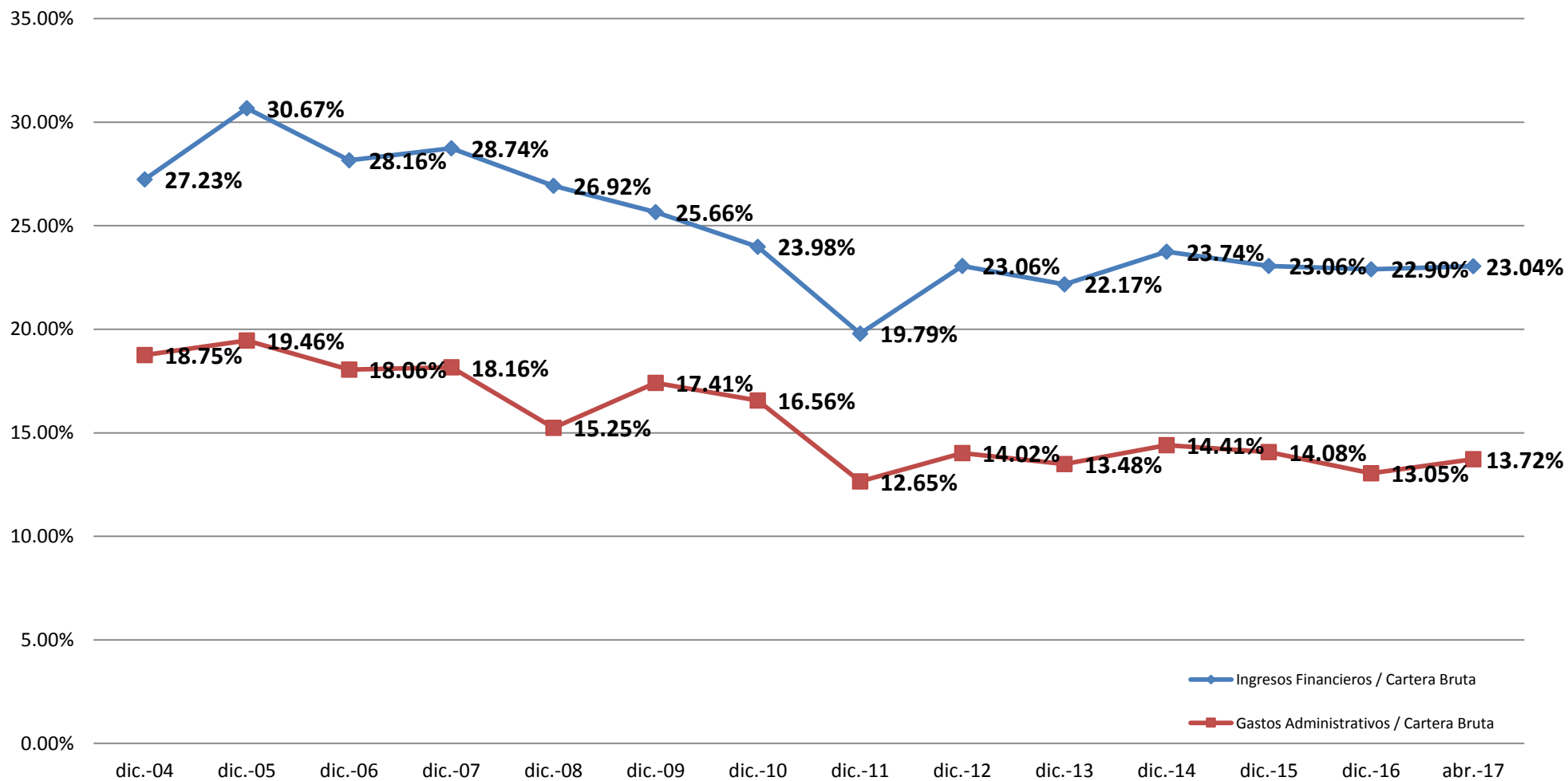


GRÁFICO N° 7 Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | | | | | TOTAL |
|-------------------------------------|-----------------------------------|----------------------------|--|------------------------------------|-------------------------|--|--------------------|----------------------------|------------------------|---|---------------------------|--|--|-------------------|--|---|--|----------------------|----------|------------------------------|
| | SECTOR ECONOMICO | | | | | | | | | | | | | | | | | | | |
| | Agricultura y Ganadería | Caza, Silvicultura y Pesca | Extracción de petróleo crudo y gas natural | Minerales metálicos y no metálicos | Industria Manufacturera | Producción y distribución de energía eléctrica, gas y agua | Construcción | Venta al por mayor y menor | Hoteles y Restaurantes | Transporte, almacenamiento y comunicación | Intermediación financiera | Servicios inmobiliarios, empresariales y de alquiler | Administración pública, defensa y seguridad social obligatoria | Educación | Servicios sociales, comunales y personales | Servicio de hogares privados que contratan servicio doméstico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas | | |
| CRECER | 7 221 729 | 9 664 | - | 1 834 729 | 28 431 669 | 57 815 704 | 323 515 609 | 23 676 711 | 119 740 276 | - | 35 793 908 | - | - | 7 246 210 | 11 454 020 | 38 315 | - | - | - | 618 678 148 |
| PRO MUJER | - | 406 688 | - | 406 688 | 409 624 | 4 894 499 | 265 322 709 | 83 103 128 | 8 359 626 | 101 893 | 4 798 993 | - | 113 763 | 852 869 | 7 906 877 | 12 492 | - | - | - | 376 391 864 |
| DIACONIA | 6 233 137 | - | 4 447 | 2 070 582 | 25 594 707 | 216 776 471 | 206 027 010 | 7 695 639 | 49 116 857 | 98 429 | 106 774 177 | 383 400 | 4 808 719 | 6 042 651 | 80 380 | - | - | 24 009 | - | 633 530 517 |
| IEDEPRO | 11 886 171 | 1 738 027 | 1 596 744 | 23 392 282 | 622 887 | 58 358 403 | 15 042 583 | 54 804 125 | 1 292 136 | 10 819 317 | 312 753 | 200 841 | 157 176 | 327 777 | - | - | - | - | - | 195 592 873 |
| IMPRO | 112 455 | - | 12 905 | 3 943 537 | - | 1 369 735 | 5 448 543 | 1 244 495 | 3 387 718 | 23 961 | 5 398 487 | 29 107 | - | 527 307 | - | - | - | - | - | 22 281 879 |
| SARTAWI | 9 766 956 | - | - | 383 744 | 11 578 487 | 39 227 | 18 130 897 | 55 610 945 | 13 137 815 | 13 950 307 | 66 208 | 6 180 448 | 1 046 | 271 314 | 3 756 770 | 32 542 | - | - | - | 139 271 348 |
| CIORRE | 22 789 238 | 2 561 463 | 25 725 | 2 506 193 | 31 714 230 | 6 110 017 | 43 534 340 | 72 192 618 | 14 439 945 | 63 859 830 | 266 204 | 32 387 092 | 160 564 | 1 267 889 | 9 737 755 | 114 053 | - | - | - | 46 452 303 473 610 |
| FONDECÓ | 1 842 710 | - | - | 2 208 095 | - | 3 334 078 | 8 109 765 | 4 635 174 | 3 292 859 | - | 4 542 569 | 4 110 | - | 54 362 | 2 289 961 | 58 705 | - | - | - | 30 280 387 |
| FIBODE | 13 715 392 | - | - | 385 427 | 20 846 886 | 15 293 | 9 754 499 | 49 685 951 | 24 130 775 | 13 587 554 | - | - | - | 182 357 | - | - | - | - | - | 343 921 134 606 027 |
| TOTAL | 73 327 788 | 4 308 954 | 1 628 917 | 31 872 450 | 125 346 043 | 16 853 238 | 414 058 627 | 1 000 955 632 | 226 667 708 | 275 297 163 | 11 375 614 | 196 350 185 | 892 831 | 19 949 372 | 44 995 578 | 338 490 | - | - | - | 502 166 2 444 716 753 |
| | 3.03% | 0.18% | 0.07% | 1.30% | 5.13% | 0.69% | 16.94% | 40.94% | 9.27% | 11.25% | 0.47% | 8.03% | 0.04% | 0.82% | 1.84% | 0.01% | 0.00% | 0.02% | 0.02% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 206 213 816 | 2 391 644 | - | 4 959 572 | 23 803 971 | - | 87 041 247 | 425 330 010 | 27 607 466 | 56 803 482 | - | 17 562 425 | - | 324 782 | 6 604 941 | 1 397 | - | - | - | 838 644 755 |
| PRO MUJER | - | - | - | 54 484 | 176 148 | - | 1 301 717 | 71 941 172 | 31 522 610 | 3 128 288 | 3 889 | 1 427 414 | - | 59 628 | 1 987 416 | - | - | - | - | 111 582 788 |
| DIACONIA | 94 990 673 | 6 357 358 | - | 1 214 769 | 14 989 148 | - | 61 917 234 | 43 977 998 | 4 176 025 | 11 156 162 | 13 297 | 33 746 443 | 35 464 | 521 485 | 2 753 961 | 6 378 | - | - | - | 275 556 015 |
| IEDEPRO | 101 144 727 | 10 399 254 | - | 244 115 | 7 512 406 | 137 200 | 3 331 391 | 17 821 485 | 4 490 408 | 19 445 531 | 316 309 | 1 336 654 | 44 704 | 70 276 | 845 497 | - | - | - | - | 167 039 658 |
| IMPRO | 2 900 490 | 56 931 | - | 1 755 803 | 283 363 | - | 17 566 | 35 247 | - | - | - | 290 892 | - | 3 217 | - | - | - | - | - | 5 459 362 |
| SARTAWI | 177 272 641 | 612 104 | - | 886 311 | 10 271 739 | 2 979 | 25 909 815 | 36 322 220 | 7 981 351 | 10 391 729 | 73 515 | 8 481 875 | - | 139 521 | 1 303 607 | 4 873 | - | - | 10 078 | 279 384 166 |
| CIORRE | 226 516 108 | 3 420 498 | 18 666 | 6 558 099 | 8 339 951 | 26 250 | 14 379 375 | 13 334 232 | 2 440 681 | 32 776 099 | 47 236 | 5 024 109 | 72 846 | 21 190 | 1 749 794 | - | - | - | - | 314 725 423 |
| FONDECÓ | 71 225 072 | - | - | 4 222 848 | 1 498 144 | 1 069 490 | 6 745 652 | 7 245 747 | 2 623 604 | 3 088 013 | 284 080 | 2 642 610 | 39 521 | 35 418 | 789 787 | 42 000 | - | - | - | 97 731 988 |
| FIBODE | 84 373 451 | 771 203 | - | 3 188 095 | 8 233 419 | - | 4 026 835 | 19 534 419 | 7 099 567 | 5 218 919 | - | 174 193 | - | 22 072 | 359 878 | 8 993 | - | - | - | 39 713 113 724 851 |
| TOTAL | 845 017 969 | 23 509 019 | 18 666 | 17 509 194 | 76 510 459 | 1 235 919 | 186 993 522 | 835 573 739 | 88 559 747 | 142 073 469 | 719 327 | 70 838 605 | 192 635 | 1 197 596 | 16 767 901 | 63 436 | - | - | - | 49 791 2 205 949 214 |
| | 42.84% | 1.07% | 0.00% | 0.81% | 3.46% | 0.06% | 8.46% | 28.41% | 4.01% | 6.44% | 0.03% | 3.20% | 0.01% | 0.06% | 0.76% | 0.00% | 0.00% | 0.00% | 0.00% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 213 435 546 | 2 401 108 | - | 6 794 301 | 52 235 540 | - | 124 956 952 | 748 845 520 | 51 294 177 | 173 543 768 | - | 53 356 333 | - | 7 370 992 | 18 058 961 | 39 715 | - | - | - | 1 454 322 903 |
| PRO MUJER | - | - | - | 461 072 | 585 773 | 109 403 | 6 196 216 | 337 263 882 | 114 625 738 | 11 487 913 | 105 782 | 6 225 807 | 113 763 | 812 497 | 9 874 293 | 12 492 | - | - | - | 467 974 632 |
| DIACONIA | 191 223 810 | 6 357 358 | 4 447 | 4 185 352 | 40 283 854 | - | 278 693 705 | 205 005 008 | 11 871 564 | 80 273 020 | 111 726 | 140 520 620 | 418 864 | 5 330 205 | 9 696 232 | 86 758 | - | - | 24 009 | 909 098 531 |
| IEDEPRO | 112 810 898 | 12 137 281 | 1 596 744 | 23 636 397 | 6 135 293 | 10 776 497 | 61 699 794 | 32 694 068 | 59 094 533 | 20 737 067 | 11 336 626 | 1 649 407 | 245 545 | 5 190 598 | 1 192 673 | - | - | - | - | 362 542 931 |
| IMPRO | 3 012 945 | 56 931 | - | 12 905 | 5 699 369 | - | 1 495 989 | 5 711 905 | 1 282 061 | 3 422 965 | 23 961 | 5 689 375 | 29 107 | 530 984 | 772 397 | - | - | - | - | 27 741 241 |
| SARTAWI | 187 038 597 | 612 104 | - | 1 270 055 | 21 848 226 | 42 207 | 43 740 716 | 91 833 165 | 21 116 166 | 24 342 038 | 138 724 | 14 662 328 | 1 046 | 5 060 377 | 37 216 | - | - | - | - | 412 335 514 |
| AMER | 249 285 437 | 5 981 961 | 44 392 | 9 094 292 | 40 054 181 | 6 136 267 | 57 913 715 | 85 526 850 | 16 880 826 | 96 435 929 | 313 440 | 37 391 201 | 233 410 | 1 289 079 | 11 487 549 | 114 053 | - | - | - | 618 199 033 |
| CIORRE | 75 067 783 | - | - | 4 222 848 | 5 704 239 | 1 069 490 | 10 079 730 | 15 355 512 | 7 258 778 | 6 290 872 | 264 080 | 7 185 179 | 43 631 | 89 779 | 5 079 748 | 100 705 | - | - | - | 128 012 373 |
| FIBODE | 76 468 843 | 271 230 | - | 3 834 422 | 29 110 035 | 15 293 | 15 361 134 | 69 220 461 | 31 830 632 | 18 836 472 | - | 396 537 | - | 22 075 | 2 630 849 | 6 866 | - | - | - | 383 634 250 350 609 |
| TOTAL | 1 011 271 538 | 27 177 172 | 18 666 | 18 645 583 | 201 655 593 | 18 089 117 | 600 127 549 | 1 035 533 371 | 315 327 478 | 417 370 632 | 12 893 938 | 267 031 789 | 1 065 366 | 21 144 967 | 61 833 078 | 139 526 | - | - | - | 551 931 1 450 265 767 |
| | 21.96% | 0.60% | 0.04% | 1.07% | 4.34% | 0.39% | 12.90% | 35.19% | 6.76% | 8.97% | 0.26% | 6.74% | 0.02% | 0.45% | 1.33% | 0.01% | 0.00% | 0.01% | 0.01% | 100% |

GRÁFICO N° 8 Destino de cartera urbana

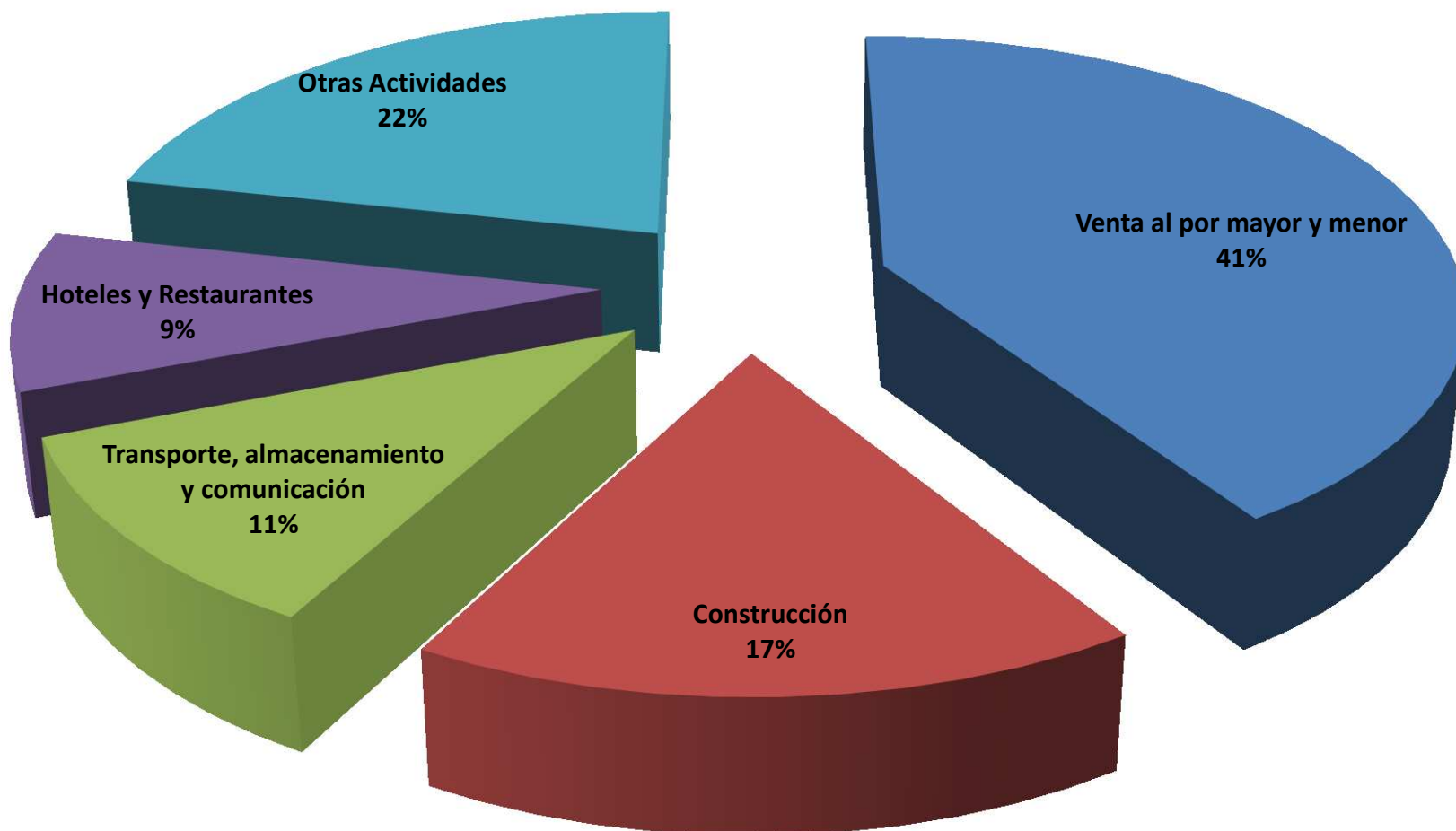
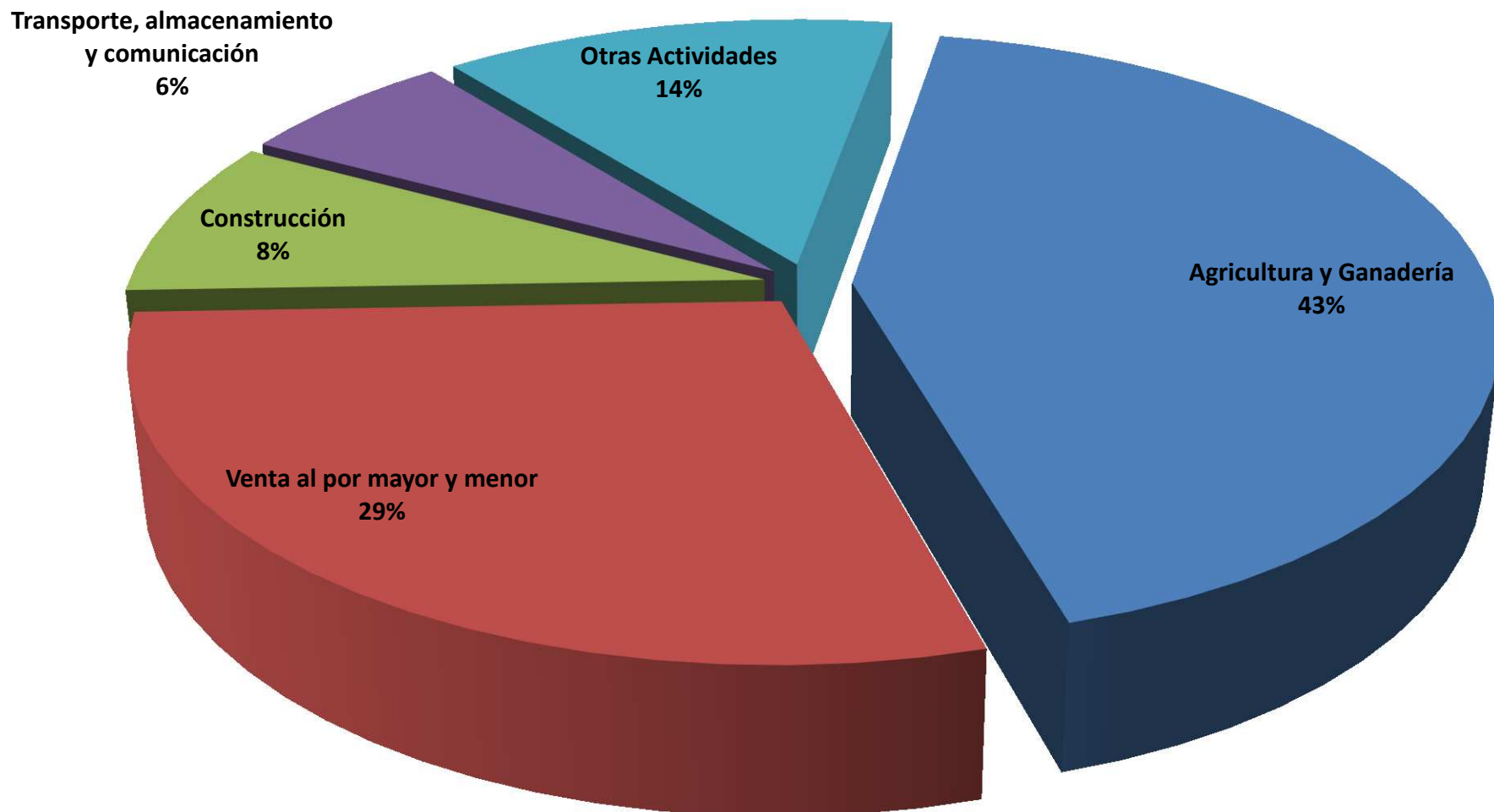


GRÁFICO N° 9
Destino de cartera rural



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

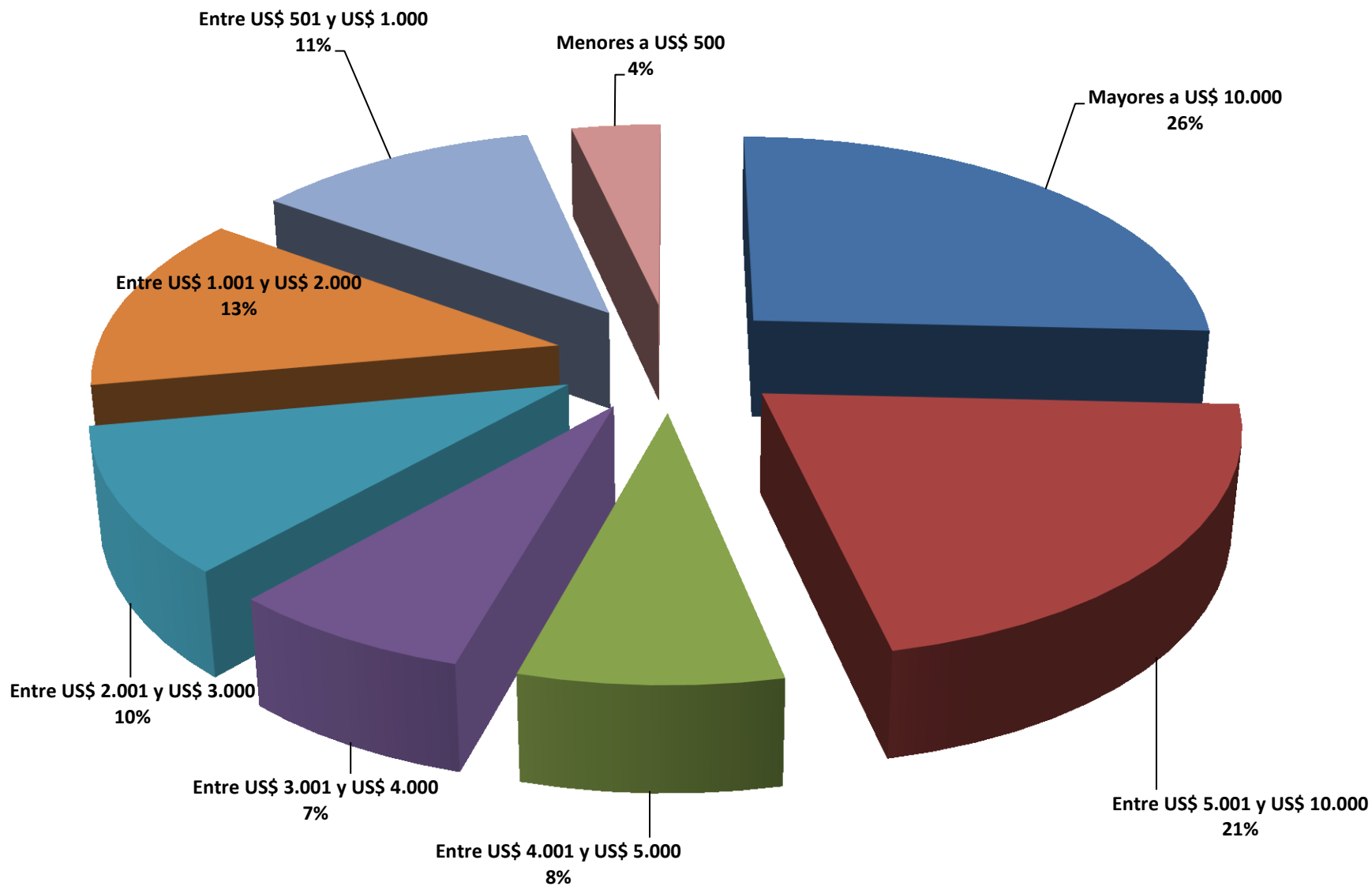
| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | |
|--------------|--|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|-------------|
| | ESTRATIFICACIÓN DE CARTERA POR MONTOS | | | | | | | | | | | | | | | |
| | Mayor a US\$ 200.001 | Entre US\$ 100.001 y US\$ 200.000 | Entre US\$ 50.001 y US\$ 100.000 | Entre US\$ 30.001 y US\$ 50.000 | Entre US\$ 20.001 y US\$ 30.000 | Entre US\$ 15.001 y US\$ 20.000 | Entre US\$ 10.001 y US\$ 15.000 | Entre US\$ 5.001 y US\$ 10.000 | Entre US\$ 4.001 y US\$ 5.000 | Entre US\$ 3.001 y US\$ 4.000 | Entre US\$ 2.001 y US\$ 3.000 | Entre US\$ 1.001 y US\$ 2.000 | Entre US\$ 501 y US\$ 1.000 | Menores a US\$ 500 | TOTAL | |
| CRECER | - | - | - | 2.895,130 | 17.096,313 | 24.637,370 | 65.015,536 | 173.379,309 | 34.633,984 | 34.961,576 | 74.419,665 | 96.292,526 | 69.060,098 | 23.286,643 | 615,678,148 | |
| PRO MUJER | - | - | - | - | - | 281,114 | 387,971 | 6.126,514 | 3.435,249 | 13.262,096 | 46.031,831 | 105.548,466 | 172.838,899 | 28.479,724 | 376,391,864 | |
| DIACONIA | - | 1.470,707 | 7.587,489 | 19.668,323 | 37.916,475 | 41.459,909 | 74.630,302 | 168.974,223 | 51.585,689 | 45.384,664 | 72.971,711 | 67.525,832 | 32.388,144 | 11.967,048 | 633,530,517 | |
| IDEPRO | - | 4.612,253 | 19.706,188 | 12.438,353 | 11.276,005 | 22.868,280 | 32.290,686 | 52.304,901 | 11.943,477 | 12.553,289 | 10.273,547 | 4.660,641 | 539,135 | 36,217 | 195,502,973 | |
| IMPRO | - | - | - | 109,624 | - | 139,026 | 475,296 | 3.865,575 | 1.946,971 | 2.429,395 | 7.707,222 | 4.134,413 | - | 1.474,356 | 22,281,878 | |
| SARTAWI | - | - | 6.554,519 | 10.826,162 | 7.114,475 | 4.064,968 | 6.950,714 | 24.098,255 | 8.229,523 | 9.232,380 | 12.421,804 | 17.927,274 | 19.530,626 | 6.020,648 | 132,971,348 | |
| CIDRE | 7.566,574 | 22.759,855 | 35.001,348 | 22.101,680 | 17.541,983 | 15.675,521 | 18.691,384 | 44.416,590 | 39.288,977 | 34.662,937 | 24.528,994 | 15.733,159 | 4.406,082 | 1.098,527 | 303,473,610 | |
| FONDECO | - | - | 2.822,734 | 1.854,328 | 1.567,734 | 2.218,316 | 1.002,284 | 3.739,190 | 1.954,807 | 1.782,653 | 1.904,009 | 2.693,009 | 3.249,427 | 5.491,893 | 30,280,384 | |
| FUBODE | - | - | - | - | 140,000 | - | 290,292 | 12.942,016 | 13.333,826 | 8.520,693 | 10.974,184 | 26.508,689 | 33.002,800 | 28.893,528 | 134,606,028 | |
| TOTAL | 7,566,574 | 28,842,815 | 71,672,278 | 69,783,976 | 92,792,010 | 111,315,102 | 199,734,464 | 489,846,573 | 166,352,503 | 162,789,682 | 261,232,969 | 341,024,009 | 335,015,212 | 106,748,583 | 2,444,716,750 | |
| | 0.31% | 1.18% | 2.93% | 2.85% | 3.80% | 4.55% | 8.17% | 20.04% | 6.80% | 6.66% | 10.69% | 14% | 14% | 4% | 100% | |
| | CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | |
| CRECER | - | - | - | 1.330,955 | 14.589,160 | 21.285,537 | 108.275,316 | 210.365,235 | 65.775,862 | 55.966,059 | 97.254,177 | 134.853,668 | 99.672,851 | 29.275,934 | 838,644,755 | |
| PRO MUJER | - | - | - | - | - | 100,281 | 42,170 | 646,154 | 221,523 | 3,315,764 | 11,883,584 | 26,693,351 | 57,931,425 | 10,748,516 | 111,582,768 | |
| DIACONIA | - | 700,000 | 1.917,223 | 9.149,316 | 12.409,356 | 14.152,657 | 21.069,488 | 80.389,125 | 25.700,819 | 26.894,404 | 34.858,019 | 30.872,413 | 13.093,812 | 4.379,382 | 275,556,015 | |
| IDEPRO | - | 674,235 | 9.750,483 | 3.716,096 | 4.562,943 | 22.364,508 | 29.147,926 | 50.040,939 | 13.168,027 | 13.492,067 | 12.970,058 | 6.401,022 | 666,665 | 84,989 | 167,039,958 | |
| IMPRO | - | - | - | - | - | - | - | 1.214,942 | - | 687,468 | 598,994 | 2.505,144 | 452,815 | 5,459,362 | - | |
| SARTAWI | - | - | 14.879,541 | 54.880,100 | 23.834,267 | 16.353,364 | 22.218,772 | 49.163,684 | 24.758,008 | 21.108,299 | 26.862,736 | 14.418,231 | 8.091,075 | 2.808,091 | 279,364,166 | |
| CIDRE | 19,121,873 | 27,678,489 | 36,218,907 | 22,947,659 | 13,756,396 | 10,336,103 | 15,421,395 | 45,082,551 | 41,165,065 | 34,405,775 | 25,503,624 | 18,091,125 | 3,796,918 | 1,199,544 | 314,725,423 | |
| FONDECO | - | 1.810,370 | 15.395,087 | 12.970,066 | 12.940,335 | 9.842,779 | 9.357,575 | 16.384,445 | 3.179,940 | 3.773,900 | 4.575,335 | 3.874,382 | 2.208,506 | 1.419,266 | 97,731,987 | |
| FUBODE | - | - | - | - | 140,000 | - | 372,200 | 881,262 | 25,977,760 | 20,132,890 | 14,667,644 | 13,110,083 | 19,289,907 | 12,084,946 | 9,087,889 | 115,744,581 |
| TOTAL | 19,121,873 | 30,863,094 | 78,161,241 | 104,894,193 | 82,232,456 | 94,807,429 | 206,413,904 | 479,254,833 | 194,100,134 | 174,281,380 | 227,616,609 | 256,999,244 | 197,546,198 | 59,456,427 | 2,205,849,015 | |
| | 0.87% | 1.40% | 3.54% | 4.76% | 3.73% | 4.30% | 9.36% | 21.73% | 8.80% | 7.90% | 10.32% | 12% | 9% | 3% | 100% | |
| | CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | |
| CRECER | - | - | - | 4.226,085 | 31.685,473 | 45.922,907 | 173.290,852 | 383.744,543 | 100.409,846 | 90.927,634 | 171.673,842 | 231.146,194 | 168.732,949 | 52.562,577 | 1.454.322.903 | |
| PRO MUJER | - | - | - | - | - | 381,395 | 430,141 | 6.772,667 | 3.656,772 | 16,577,860 | 57,915,415 | 132,241,817 | 230,770,324 | 39,228,240 | 487,974,632 | |
| DIACONIA | - | 2.170,707 | 9.504,712 | 28.817,639 | 50.325,831 | 55,612,566 | 95,699,790 | 249,363,348 | 77,286,509 | 72,249,068 | 107,829,730 | 98,986,245 | 45,481,956 | 16,346,430 | 909,086,631 | |
| IDEPRO | - | 5.286,488 | 29.456,671 | 16.154,449 | 15.838,947 | 45.232,788 | 61.438,612 | 102.345,840 | 25.111,503 | 26.045,356 | 23.243,605 | 11.061,663 | 1.205,801 | 121,206 | 362,542,931 | |
| IMPRO | - | - | - | - | - | 139,026 | 109,624 | 475,296 | 5,080,517 | 1,946,971 | 3,116,863 | 8,306,216 | 6,639,557 | - | 1,927,171 | 27,741,241 |
| SARTAWI | - | - | 21.434,061 | 65.706,262 | 30.948,742 | 20.418,332 | 29.169,485 | 73.251,939 | 32,985,531 | 30,340,679 | 39,284,540 | 32,345,505 | 27,621,701 | 8,828,739 | 412,335,514 | |
| CIDRE | 26,688,447 | 50,438,344 | 71,220,255 | 45,049,339 | 31,298,378 | 26,011,624 | 34,112,779 | 89,499,141 | 80,454,042 | 69,068,712 | 50,032,618 | 33,824,285 | 8,202,999 | 2,298,071 | 618,199,033 | |
| FONDECO | - | 1.810,370 | 18.217,820 | 14.824,394 | 14.508,069 | 12,061,095 | 10,359,859 | 20.123,635 | 5,134,748 | 5,556,553 | 6,479,344 | 6,567,391 | 5,457,933 | 6,911,159 | 128,012,370 | |
| FUBODE | - | - | - | - | 280,000 | - | 372,200 | 1,171,554 | 33,466,716 | 23,188,337 | 24,084,267 | 45,798,596 | 45,087,746 | 37,981,418 | 250,350,609 | |
| TOTAL | 26,688,447 | 59,705,909 | 149,833,519 | 174,778,169 | 175,024,466 | 206,122,531 | 406,148,369 | 969,101,406 | 360,452,638 | 337,071,062 | 488,849,578 | 598,023,253 | 532,561,410 | 166,205,010 | 4,650,565,765 | |
| | 0.57% | 1.28% | 3.22% | 3.76% | 3.76% | 4.43% | 8.73% | 20.84% | 7.75% | 7.25% | 10.51% | 13% | 11% | 4% | 100% | |

Cuadro N° 10
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD, NIVEL URBANO TIPO DE CRÉDITO | | | | | | | | | | | | | | | | | | | | TOTAL | | | | | | | |
|-------------------------------------|--|--|------------------------------------|--|---|---|---|---|---|--|----------------------------|---|--|------------------------|---|-------------------------------|--|-----------------------------|---|--|-------------|------------------------------------|--|---|--------------------|---|--|---------------|
| | Credito empresarial garantizado por días mora | Credito deudamente garantizado al sector publico | Credito Empresarial Agrupatorio | Credito PYME calificado empresarial | Credito PYME calificado por días mora | PYME agrupatorio calificado por Días Mora | PYME agrupatorio calificado por Días Mora | PYME agrupatorio calificado por Días Mora | Credito PYME Agrupatorio calificado como empresarial | Credito PYME Agrupatorio con garantía real calificado como empresarial | Microcredito individual | Microcredito deudamente garantizado | Microcredito garantizado con garantía real | Microcredito solidario | Microcredito solidario deudamente garantizado | Microcredito Banca Comunal | Microcredito Banca Comunal deudamente garantizado | Microcredito Agrupatorio | Microcredito agrupatorio deudamente garantizado cigantista real | Microcredito agrupatorio deudamente garantizado | | Credito Hipotecario de vivienda | Credito de Vivienda sin Garantía Hipotecaria | Credito de Vivienda Hipotecaria deudamente garantizado | Credito de consumo | Credito de consumo deudamente garantizado | Credito de consumo garantizado con garantía real | |
| CEDESA | | | | | | | | | | | 107,704,450 | | | | | | | 7,731,399 | | | 10,081,111 | 49,346,354 | | | 0,963,700 | | | 1,616,432,348 |
| PSA MUNIER | | | | | | | | | | | 136,202,034 | 18,925,477 | 252,767 | | | 13,874,700 | 290,807,436 | 5,004,017 | | | 187,097 | 340,794 | | | | | | 132,501,864 |
| SOCORON | | | | | | | | | | | 135,069,805 | | | | | 6,006,017 | 69,006,417 | | | | 69,006,417 | 151,068,698 | | | | | | 633,000,000 |
| CEDESA | | | | | | | | | | | 139,907,130 | 37,695,210 | | | | 35,908 | 11,769,466 | | | | 79,171 | | | | | | | 102,600,870 |
| INPISA | | | | | | | | | | | 35,063,876 | | | | | | | | | | | | | | | | | 35,063,876 |
| AGUSTINI | | | | | | | | | | | 69,760,276 | 9,152,866 | 39,561 | | | 10,811,077 | 60,000 | 6,337,676 | 146,470 | | 34,096 | 16,807,646 | 4,590,177 | 200,420 | | | 133,821,548 | |
| COPE | | | | | | | | | | | 1,363,833 | 307,000,684 | 17,739,380 | | | 288,800 | 1,610,600 | 9,147,764 | 74,000,440 | 4,000,840 | | 31,607,244 | 10,004,117 | 200,000 | | | 1,000,000 | |
| FINDECO | | | | | | | | | | | 3,346,000 | | 6,300,477 | | | 10,034,308 | | 7,507,600 | | | 1,303,111 | 1,500,334 | | | | | | 10,000,000 |
| SECOSE | | | | | | | | | | | 20,700,760 | | | | | 34,864,000 | | | | | | 308,000 | 302,400 | | | | | 100,000,000 |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.00% | 0.00% | 730,827,870 | 188,075,100 | 48,382,510 | 24,109 | 462,831,394 | 130,054,104 | 65,862,109 | 12,183,000 | 9,102,236 | 117,392,167 | 18,106,457 | 11,216,110 | 284,242,765 | 1,913,630 | 9,004,173 | 2,444,716,754 | | |
| CARTERA POR ENTIDAD, NIVEL RURAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CEDESA | | | | | | | | | | | 794,540,104 | | | | | 104,130,470 | | 206,500,412 | | | 5,900,880 | 47,003,043 | | | 1,600,800 | | | 458,644,704 |
| PSA MUNIER | | | | | | | | | | | 4,212,660 | 1,105,030 | | | | 7,710,318 | 35,388,538 | | | | | 15,265,215 | 17,239,420 | | | | 111,600,260 | |
| SOCORON | | | | | | | | | | | 6,408,711 | | | | | 7,346,306 | | | | | | | | | | | | 175,000,000 |
| CEDESA | | | | | | | | | | | 1,711,130 | 2,627,018 | | | | 10,943,640 | | | | | | | | | | | | 307,000,000 |
| INPISA | | | | | | | | | | | 4,400,300 | | | | | | | | | | | | | | | | | 4,400,300 |
| AGUSTINI | | | | | | | | | | | 10,600,680 | 1,077,207 | 340,210 | | | 11,721,130 | 34,400 | 172,077,136 | 1,820,512 | | 348,070 | 18,812,136 | 2,801,561 | 58,100 | | | 279,304,490 | |
| COPE | | | | | | | | | | | 2,290,162 | 1,261,470 | 36,812,680 | 8,113,383 | | 1,073,110 | 18,493,200 | 117,945,440 | 4,725,120 | 5,040,020 | 1,407,400 | 4,270,166 | 100,200 | | | | 1,020,000 | |
| FINDECO | | | | | | | | | | | 2,770,824 | 803,254 | 8,010,396 | | | 4,313,294 | | 40,707,114 | | 2,799,130 | 1,838,130 | | | | | | 10,210,600 | |
| SECOSE | | | | | | | | | | | 18,010,000 | | | | | 10,073,460 | | | | | 449,000 | 1,074,200 | | | | | | 100,000,000 |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.20% | 1.0% | 0.31% | 0.00% | 0.00% | 433,227,940 | 30,861,863 | 48,466,169 | 18,833 | 766,600,147 | 98,313,038 | 401,927,406 | 86,141,124 | 137,383,177 | 48,463,181 | 120,176,442 | 3,664,076 | 83,679,621 | 786,624 | 1,461,336 | 2,305,948,914 | | |
| CARTERA POR ENTIDAD, TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CEDESA | | | | | | | | | | | 843,244,600 | | | | | 96,660,700 | | 276,927,406 | | | 16,600,160 | 111,301,343 | | | 1,600,800 | | | 1,664,200,000 |
| PSA MUNIER | | | | | | | | | | | 39,211,922 | 20,261,107 | 252,767 | | | 41,375,000 | 388,188,038 | | | 387,097 | | 180,450 | | | | | 482,014,620 | |
| SOCORON | | | | | | | | | | | 140,487,119 | | | | | 43,212,302 | | | | | 70,504,647 | 103,837,317 | | | | | | 600,000,000 |
| CEDESA | | | | | | | | | | | 8,500,687 | 4,687,748 | | | | 65,908 | | | | | 79,171 | | | | | | | 382,640,000 |
| INPISA | | | | | | | | | | | 37,123,240 | | | | | | | | | | | | | | | | | 37,123,240 |
| AGUSTINI | | | | | | | | | | | 117,400,000 | 12,186,200 | 206,701 | | | 44,538,516 | 101,150 | 181,600,811 | 1,998,384 | | 380,720 | 14,400,000 | 12,100,213 | 380,720 | | | 414,283,514 | |
| COPE | | | | | | | | | | | 16,000,000 | 1,260,000 | 36,800,000 | 8,113,383 | | 1,073,110 | 18,493,200 | 146,300,210 | 4,725,120 | 5,040,020 | 14,805,404 | 25,000,000 | 200,000 | | | | 400,000,000 | |
| FINDECO | | | | | | | | | | | 2,600,000 | 803,254 | 8,010,396 | | | 4,300,000 | | 40,707,114 | | 2,799,130 | 1,838,130 | | | | | | 100,000,000 | |
| SECOSE | | | | | | | | | | | 42,240,000 | | | | | 10,073,460 | | | | | 449,000 | 1,074,200 | | | | | | 100,000,000 |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.50% | 2.0% | 0.70% | 0.00% | 0.00% | 1,164,043,628 | 188,076,964 | 148,867,669 | 18,833 | 2,124,346,441 | 386,367,108 | 1,924,744,716 | 97,344,210 | 146,316,418 | 188,843,346 | 1,610,388 | 1,916,388 | 13,606,916 | 13,606,916 | 9,004,173 | 4,860,948,768 | | |

GRÁFICO N° 10

Estratificación de cartera por monto de crédito



Cuadro N° 11
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017

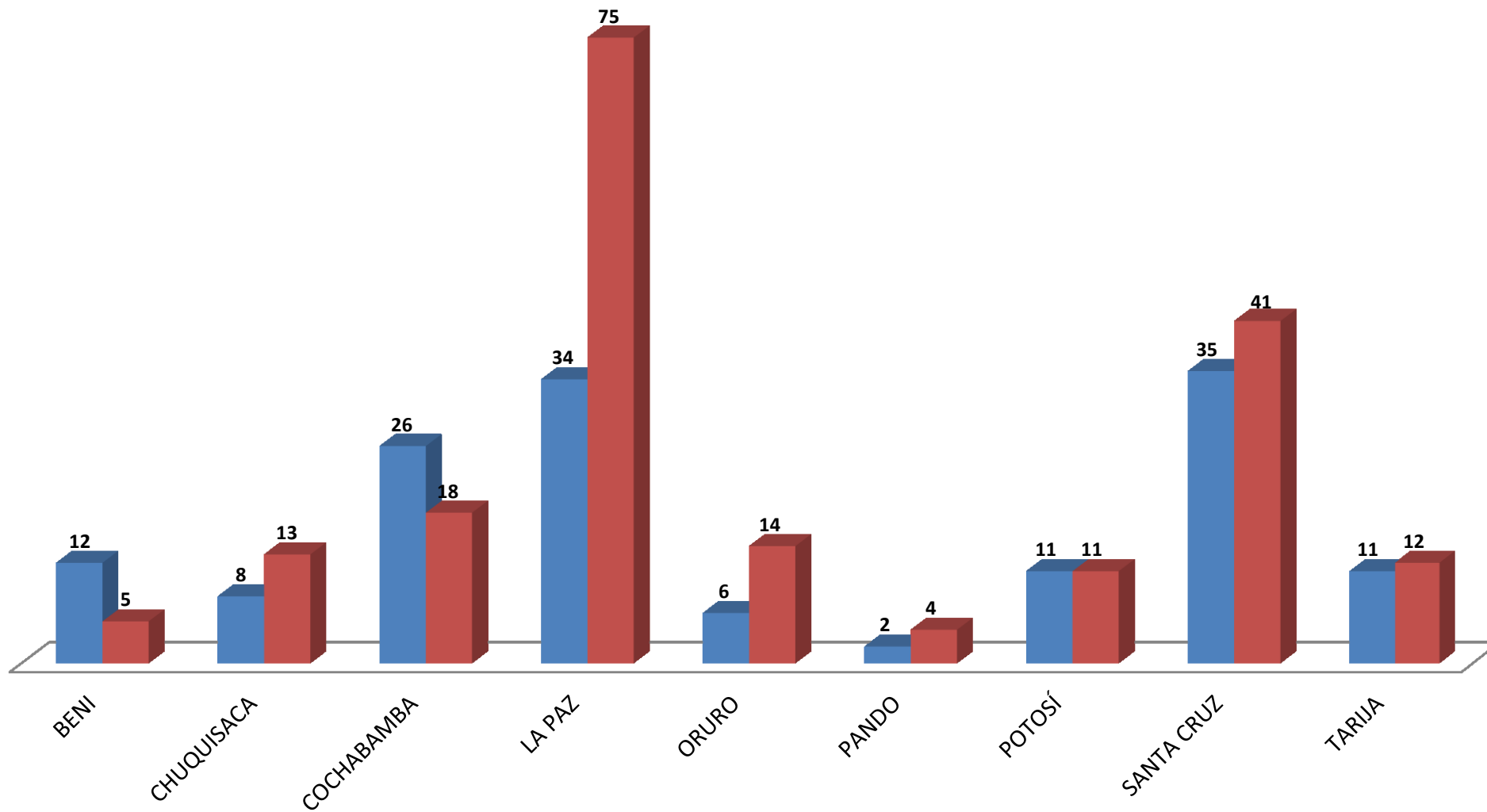
| Entidad | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|--------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| CIDRE | 15 | 15 | 30 | 100 | 204 | 304 |
| CRECER | 41 | 42 | 83 | 502 | 746 | 1,248 |
| DIACONIA | 22 | 37 | 59 | 146 | 453 | 599 |
| FONDECO | 10 | 5 | 15 | 52 | 76 | 128 |
| FUBODE | 12 | 10 | 22 | 132 | 116 | 248 |
| IDEPRO | 12 | 11 | 23 | 68 | 153 | 221 |
| IMPRO | 1 | 2 | 3 | 2 | 33 | 35 |
| PRO MUJER | 11 | 47 | 58 | 99 | 519 | 618 |
| SARTAWI | 21 | 24 | 45 | 136 | 256 | 392 |
| Total general | 145 | 193 | 338 | 1,237 | 2,556 | 3,793 |

| Departamento | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|--------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 12 | 5 | 17 | 122 | 72 | 194 |
| CHUQUISACA | 8 | 13 | 21 | 56 | 145 | 201 |
| COCHABAMBA | 26 | 18 | 44 | 246 | 275 | 521 |
| LA PAZ | 34 | 75 | 109 | 269 | 1,078 | 1,347 |
| ORURO | 6 | 14 | 20 | 45 | 193 | 238 |
| PANDO | 2 | 4 | 6 | 8 | 40 | 48 |
| POTOSÍ | 11 | 11 | 22 | 100 | 114 | 214 |
| SANTA CRUZ | 35 | 41 | 76 | 283 | 512 | 795 |
| TARIJA | 11 | 12 | 23 | 108 | 127 | 235 |
| Total general | 145 | 193 | 338 | 1,237 | 2,556 | 3,793 |

GRÁFICO N° 11

Cobertura por departamento

■ Número de Agencias Rural ■ Número de Agencias Urbana



Cuadro N° 12A
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017

| | | Tasas de Interés de créditos en bolivianos | | | | | | | | |
|---|----------------|--|-----------|----------|--------|--------|---------|--------|---------|--------|
| | | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE |
| Crédito empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito empresarial calificado por días mora | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito debidamente garantizado al sector público | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito Empresarial Agropecuario | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PYME calificado empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PYME calificado por días mora | Interés mínimo | | | 13.00% | 12.00% | | | 16.00% | 12.30% | |
| | Interés máximo | | | 24.00% | 28.00% | | | 20.50% | 28.00% | |
| PyME agropecuario Calificados por Días Mora | Interés mínimo | | | | | | | | 12.30% | |
| | Interés máximo | | | | | | | | 28.00% | |
| PyME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 12.30% | |
| | Interés máximo | | | | | | | 19.00% | 28.00% | |
| PyME agropecuario debidamente garantizado Calificados por Días Mora | Interés mínimo | | | | | | | 17.00% | | |
| | Interés máximo | | | | | | | 21.00% | | |
| Crédito PyME Agropecuario calificado como empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PyME Agropecuario con garantía real calificado como empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Microcrédito individual | Interés mínimo | 11.50% | 24.00% | 13.00% | 9.75% | 12.00% | 16.00% | 16.00% | 12.30% | 22.00% |
| | Interés máximo | 24.00% | 30.00% | 24.00% | 33.00% | 19.00% | 28.00% | 24.00% | 28.00% | 26.00% |
| Microcrédito debidamente garantizado | Interés mínimo | | 18.00% | | 12.00% | | | 10.00% | 12.30% | 18.00% |
| | Interés máximo | | 30.00% | | 33.00% | | | 22.00% | 28.00% | 18.00% |
| Microcrédito garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 12.30% | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% |
| | Interés máximo | | | | | | 27.00% | | | 29.40% |
| Microcrédito solidario debidamente garantizado | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | 34.00% | 34.00% | 36.00% | 33.00% | | 31.00% | | 30.00% | 33.60% |
| | Interés máximo | 36.00% | 35.00% | 36.00% | 33.00% | | 34.00% | | 36.00% | 36.00% |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | | 34.00% | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | |
| Microcrédito Agropecuario | Interés mínimo | 11.50% | | 13.00% | 18.00% | | 16.00% | 13.00% | 12.30% | 16.00% |
| | Interés máximo | 24.00% | | 15.00% | 18.00% | | 28.00% | 23.00% | 28.00% | 24.00% |
| Microcrédito agropecuario debidamente garantizado c/garantía real | Interés mínimo | | | | | | | 10.00% | 12.30% | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | |
| Microcrédito agropecuario debidamente garantizado | Interés mínimo | | | | | | 24.00% | 11.00% | | |
| | Interés máximo | | | | | | 26.00% | 22.00% | | |
| Crédito hipotecario de vivienda | Interés mínimo | 15.00% | | 12.00% | 10.00% | | 14.00% | 12.00% | 12.30% | 18.00% |
| | Interés máximo | 15.50% | | 12.00% | 12.32% | | 18.00% | 21.00% | 28.00% | 18.00% |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 15.00% | | 16.00% | | | 18.00% | 16.00% | 12.30% | 20.00% |
| | Interés máximo | 29.00% | | 24.00% | | | 20.00% | 22.00% | 28.00% | 22.00% |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | | | | | | | 18.00% | | |
| | Interés máximo | | | | | | | 23.00% | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | | | | 18.00% | 12.30% | 29.40% |
| | Interés máximo | 30.00% | | 24.00% | | | | 25.00% | 28.00% | 29.40% |
| Crédito de consumo debidamente garantizado | Interés mínimo | | | | | | | 16.00% | 12.30% | |
| | Interés máximo | | | | | | | 24.50% | 28.00% | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 12.30% | |
| | Interés máximo | | | | | | | 24.00% | 28.00% | |

Cuadro N° 12B
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2017

| | | Tasas de interés de créditos en dólares | | | | | | | | | |
|---|----------------|---|-----------|----------|--------|--------|---------|--------|---------|--------|--|
| | | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | |
| Crédito empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito empresarial calificado por días mora | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito debidamente garantizado al sector público | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito Empresarial Agropecuario | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME calificado empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME calificado por días mora | Interés mínimo | | | 13.00% | 10.00% | | | 16.00% | 12.30% | | |
| | Interés máximo | | | 24.00% | 28.00% | | | 20.50% | 28.00% | | |
| PYME agropecuario Calificados por Días Mora | Interés mínimo | | | | | | | | 12.30% | | |
| | Interés máximo | | | | | | | | 28.00% | | |
| PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 12.30% | | |
| | Interés máximo | | | | | | | 19.00% | 28.00% | | |
| PYME agropecuario debidamente garantizado Calificados por Días Mora | Interés mínimo | | | | | | | 17.00% | | | |
| | Interés máximo | | | | | | | 21.00% | | | |
| Crédito PYME Agropecuario calificado como empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME Agropecuario con garantía real calificado como empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito individual | Interés mínimo | 13.50% | 19.50% | 13.00% | 5.00% | 12.00% | 16.00% | 16.00% | 12.30% | 22.00% | |
| | Interés máximo | 24.00% | 28.00% | 24.00% | 32.00% | 19.00% | 28.00% | 24.00% | 28.00% | 26.00% | |
| Microcrédito debidamente garantizado | Interés mínimo | | 19.50% | | 14.00% | | | 10.00% | | 18.00% | |
| | Interés máximo | | 28.00% | | 22.00% | | | 22.00% | | 18.00% | |
| Microcrédito garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 12.30% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% | |
| | Interés máximo | | | | | | 27.00% | | | 29.40% | |
| Microcrédito solidario debidamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | | 35.00% | | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | | |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | | 35.00% | | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | 13.00% | 25.00% | | 16.00% | 13.00% | 12.30% | 16.00% | |
| | Interés máximo | 22.00% | | 15.00% | 25.00% | | 28.00% | 23.00% | 28.00% | 24.00% | |
| Microcredito agropecuario debidamente garantizado c/garantía real | Interés mínimo | | | | | | | 10.00% | 12.30% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcredito agropecuario debidamente garantizado | Interés mínimo | | | | | | 24.00% | 11.00% | | | |
| | Interés máximo | | | | | | 26.00% | 22.00% | | | |
| Crédito hipotecario de vivienda | Interés mínimo | 15.00% | | 12.00% | | | 14.00% | 12.00% | 12.30% | 18.00% | |
| | Interés máximo | 15.50% | | 12.00% | | | 18.00% | 21.00% | 28.00% | 18.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 19.00% | | 16.00% | | | 18.00% | 16.00% | 12.30% | 20.00% | |
| | Interés máximo | 26.00% | | 22.00% | | | 20.00% | 22.00% | 28.00% | 22.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | | | | 18.00% | 12.30% | | |
| | Interés máximo | 24.00% | | 24.00% | | | | 25.00% | 28.00% | | |
| Crédito de consumo debidamente garantizado | Interés mínimo | | | | | | | 16.00% | | | |
| | Interés máximo | | | | | | | 24.50% | | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 12.30% | | |
| | Interés máximo | | | | | | | 24.00% | 28.00% | | |