

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|---|----------------------|--------------------|----------------------|--------------------|-------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| ACTIVO | | | | | | | | | | |
| DISPONIBILIDADES | 32,778,806 | 58,831,081 | 91,383,403 | 22,377,546 | 1,210,616 | 21,719,678 | 31,933,284 | 4,637,066 | 28,162,166 | 293,033,646 |
| INVERSIONES TEMPORARIAS | 46,065,849 | 17,704,827 | 7,482,031 | 3,786,640 | 90,079 | - | 148,638 | 4,036,883 | 39,806 | 79,354,754 |
| PORTAFOLIO DE NEGOCIOS | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN CURSO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES PENDIENTES DE COBRO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN EJECUCION | - | - | - | - | - | - | - | - | - | - |
| CARTERA | 1,560,233,324 | 505,219,198 | 984,298,855 | 355,167,691 | 28,086,983 | 369,370,683 | 640,363,147 | 91,708,840 | 238,018,336 | 4,772,467,056 |
| CARTERA BRUTA | 1,603,977,573 | 533,131,518 | 1,042,975,054 | 360,248,302 | 29,439,719 | 373,408,200 | 654,972,363 | 95,786,385 | 250,710,410 | 4,944,649,525 |
| CARTERA VIGENTE | 1,579,974,093 | 519,750,880 | 1,019,227,056 | 332,555,658 | 27,940,677 | 339,199,545 | 614,343,003 | 68,335,936 | 241,949,327 | 4,743,276,175 |
| CARTERA VENCIDA | 7,767,807 | 13,329,502 | 12,198,477 | 6,467,860 | 622,932 | 10,199,825 | 8,886,727 | 3,280,855 | 3,218,835 | 65,972,821 |
| CARTERA EN EJECUCIÓN | 6,258,388 | 51,135 | 10,081,150 | 4,659,192 | - | 3,859,520 | 7,046,790 | 1,062,879 | 5,488,647 | 38,507,701 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE | 9,161,209 | - | 1,403,300 | 13,917,218 | 788,828 | 17,092,224 | 21,100,473 | 19,048,680 | 25,155 | 82,537,082 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | 362,441 | - | 65,071 | 799,610 | 87,282 | 2,079,346 | 1,232,293 | 2,988,221 | 8,969 | 7,623,232 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | 453,635 | - | - | 1,848,765 | - | 977,740 | 2,363,077 | 1,069,814 | 19,478 | 6,732,508 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 20,678,311 | 6,523,452 | 9,559,675 | 5,911,165 | 241,378 | 9,138,283 | 14,338,590 | 2,121,157 | 3,860,597 | 72,372,608 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -64,422,560 | -34,435,772 | -68,235,874 | -10,991,776 | -1,594,115 | -13,175,801 | -28,947,806 | -6,198,703 | -16,552,670 | -244,555,078 |
| OTRAS CUENTAS POR COBRAR | 18,539,006 | 6,889,132 | 11,798,894 | 743,239 | 477,580 | 3,389,432 | 5,052,814 | 1,713,688 | 1,610,944 | 50,214,729 |
| BIENES REALIZABLES | 1 | -0 | 4 | 36,987 | - | 233,965 | 925,981 | 12 | - | 1,196,950 |
| INVERSIONES PERMANENTES | 14,723,470 | 602,300 | 1,083,510 | 1,984,058 | 10,976 | 264,369 | 78,547 | 451,937 | 76,260 | 19,275,427 |
| BIENES DE USO | 27,958,952 | 7,403,332 | 58,678,541 | 5,183,757 | 1,236,586 | 14,972,183 | 9,303,481 | 6,125,581 | 4,286,208 | 135,148,621 |
| OTROS ACTIVOS | 9,391,913 | 706,227 | 6,719,794 | 351,009 | 146,565 | 1,665,417 | 3,059,065 | 436,769 | 631,811 | 23,108,570 |
| TOTAL DEL ACTIVO | 1,709,691,321 | 597,356,096 | 1,161,445,032 | 389,630,928 | 31,259,385 | 411,615,726 | 690,864,958 | 109,110,776 | 272,825,532 | 5,373,799,752 |
| PASIVO | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | 213,598 | - | - | - | - | 132,047 | - | 345,645 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 1,256,855,208 | 417,625,541 | 687,312,362 | 318,773,575 | 25,140,455 | 345,334,718 | 564,319,155 | 78,821,615 | 205,267,241 | 3,899,449,871 |
| OTRAS CUENTAS POR PAGAR | 103,978,718 | 42,176,565 | 44,854,017 | 7,182,878 | 481,177 | 8,452,033 | 16,847,793 | 3,209,365 | 9,376,412 | 236,558,957 |
| PREVISIONES | 33,816,020 | 11,266,670 | 11,087,517 | 1,134,952 | 385,667 | 118,836 | 5,688,842 | 265,373 | 2,629,409 | 66,393,287 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES SUBORDINADAS | - | - | - | 11,339,917 | - | 8,447,130 | 33,293,809 | 2,737,606 | - | 55,818,463 |
| TOTAL DEL PASIVO | 1,394,649,947 | 471,068,775 | 743,467,495 | 338,431,323 | 26,007,299 | 362,352,716 | 620,149,600 | 85,166,007 | 217,273,062 | 4,258,566,223 |
| PATRIMONIO | | | | | | | | | | |
| CAPITAL SOCIAL | 288,165,412 | 61,335,621 | 363,838,201 | 55,997,684 | 4,794,230 | 17,413,210 | 59,626,973 | 23,471,904 | 46,188,937 | 920,832,171 |
| APORTES NO CAPITALIZADOS | - | - | - | - | 24,395 | 32,298,006 | 1,591,762 | 1,264,364 | - | 35,178,527 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | - | - | - |
| RESERVAS | 21,614,600 | 48,420,526 | 24,288,014 | 700,995 | 524,027 | 329,625 | 4,748,284 | 959,051 | 4,381,045 | 105,966,168 |
| RESULTADOS ACUMULADOS | 5,261,362 | 16,531,174 | 29,851,321 | -5,499,075 | -90,567 | -777,831 | 4,748,339 | -1,750,551 | 4,982,488 | 53,256,661 |
| TOTAL DEL PATRIMONIO | 315,041,374 | 126,287,321 | 417,977,536 | 51,199,605 | 5,252,086 | 49,263,010 | 70,715,358 | 23,944,769 | 55,552,470 | 1,115,233,528 |
| TOTAL DEL PASIVO Y PATRIMONIO | 1,709,691,321 | 597,356,096 | 1,161,445,032 | 389,630,928 | 31,259,385 | 411,615,726 | 690,864,958 | 109,110,776 | 272,825,532 | 5,373,799,751 |

CUADRO N° 2
GANANCIAS Y PÉRDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|--|-------------------|-------------------|-------------------|-------------------|-----------------|-------------------|-------------------|-------------------|------------------|--------------------|
| INGRESOS FINANCIEROS | 68,077,631 | 30,185,082 | 35,234,314 | 10,582,480 | 968,063 | 13,900,295 | 20,100,859 | 2,904,131 | 10,586,864 | 192,539,720 |
| GASTOS FINANCIEROS | -12,274,441 | -4,561,996 | -7,450,628 | -3,674,772 | -270,703 | -3,938,967 | -5,363,635 | -728,882 | -2,212,656 | -40,476,680 |
| RESULTADO FINANCIERO BRUTO | 55,803,190 | 25,623,086 | 27,783,686 | 6,907,708 | 697,360 | 9,961,328 | 14,737,224 | 2,175,249 | 8,374,208 | 152,063,040 |
| OTROS INGRESOS OPERATIVOS | 615,029 | 85,028 | 1,354,884 | 908,819 | 123,132 | 606,099 | 1,561,676 | 91,559 | 36,720 | 5,382,947 |
| OTROS GASTOS OPERATIVOS | -2,034,056 | -1,199,044 | -77,561 | -32,279 | -39,007 | -183,509 | -1,077,480 | -23,258 | -97,907 | -4,764,100 |
| RESULTADO DE OPERACIÓN BRUTO | 54,384,163 | 24,509,070 | 29,061,009 | 7,764,248 | 781,485 | 10,383,918 | 15,221,421 | 2,243,551 | 8,313,022 | 152,681,887 |
| RECUPERACIÓN DE ACTIVOS FINANCIEROS | 9,588,905 | 1,135,951 | 1,361,444 | 8,543,829 | 6,629 | 1,107,885 | 24,190,784 | 466,995 | 10,969,068 | 57,371,491 |
| CARGOS POR INCOB.Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS | -11,944,355 | -3,004,186 | -4,655,880 | -11,643,980 | -202,340 | -3,480,132 | -26,404,097 | -1,753,480 | -11,413,058 | -74,501,508 |
| RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES | 52,028,713 | 22,640,835 | 25,766,573 | 4,684,098 | 585,774 | 8,011,672 | 13,008,107 | 957,066 | 7,869,033 | 135,551,871 |
| GASTOS DE ADMINISTRACIÓN | -40,265,994 | -17,434,682 | -18,065,265 | -6,311,071 | -755,789 | -8,686,674 | -12,409,322 | -2,758,408 | -7,269,412 | -113,956,618 |
| RESULTADO DE OPERACIÓN NETO | 11,762,719 | 5,206,153 | 7,701,307 | -1,626,973 | -170,015 | -675,002 | 598,785 | -1,801,341 | 599,621 | 21,595,253 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 51,995 | 12 | 4,428 | - | - | - | - | - | - | 56,435 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -19,724 | -0 | -23,412 | - | - | - | - | - | - | -43,137 |
| RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 11,794,989 | 5,206,165 | 7,682,324 | -1,626,973 | -170,015 | -675,002 | 598,785 | -1,801,341 | 599,621 | 21,608,552 |
| INGRESOS EXTRAORDINARIOS | 14,886 | 23,833 | - | - | - | - | 0 | - | - | 38,719 |
| GASTOS EXTRAORDINARIOS | -377,896 | -370 | - | - | - | - | - | - | - | -378,266 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 11,431,980 | 5,229,628 | 7,682,324 | -1,626,973 | -170,015 | -675,002 | 598,785 | -1,801,341 | 599,621 | 21,269,005 |
| INGRESOS DE GESTIONES ANTERIORES | 135,961 | - | 356,190 | - | - | 20,117 | 11 | 2,128 | - | 514,408 |
| GASTOS DE GESTIONES ANTERIORES | -95,474 | -38,678 | -145,668 | - | - | -141,532 | -38,925 | -7,297 | 251,890 | -215,684 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACIÓN | 11,472,467 | 5,190,950 | 7,892,846 | -1,626,973 | -170,015 | -796,417 | 559,872 | -1,806,511 | 851,510 | 21,567,729 |
| ABONOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| CARGOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| RESULTADO ANTES DE IMPUESTOS | 11,472,467 | 5,190,950 | 7,892,846 | -1,626,973 | -170,015 | -796,417 | 559,872 | -1,806,511 | 851,510 | 21,567,729 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | -6,211,105 | -1,297,477 | -3,380,394 | - | - | - | - | - | - | -10,888,976 |
| RESULTADO NETO DE LA GESTIÓN | 5,261,361 | 3,893,473 | 4,512,452 | -1,626,973 | -170,015 | -796,417 | 559,872 | -1,806,511 | 851,510 | 10,678,752 |

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(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 | 110,792,830 | 105,900,310 | 1,647,281 | 1,975,518 | 184,246 | 1,003,740 | 81,735 |
| CHUQUISACA | 213,523,512 | 210,592,129 | 620,229 | 1,436,381 | - | 874,773 | - |
| COCHABAMBA | 346,123,667 | 334,277,771 | 3,228,628 | 4,515,129 | 214,968 | 3,409,941 | 477,229 |
| LA PAZ | 992,618,529 | 965,486,812 | 6,611,905 | 10,769,457 | 310,512 | 8,846,595 | 593,248 |
| ORURO | 337,156,452 | 331,039,847 | 1,845,381 | 2,551,128 | 7,327 | 1,493,337 | 219,432 |
| PANDO | 39,606,749 | 35,297,391 | 1,345,662 | 1,518,489 | 258,634 | 982,785 | 203,789 |
| POTOSÍ | 176,276,897 | 172,678,333 | 378,549 | 2,072,040 | 17,754 | 1,113,292 | 16,929 |
| SANTA CRUZ | 604,120,229 | 577,235,972 | 8,257,526 | 10,978,699 | 1,206,121 | 5,340,703 | 1,101,209 |
| TARIJA | 211,663,743 | 199,781,722 | 3,916,678 | 4,930,110 | 385,676 | 1,904,221 | 745,335 |
| TOTAL | 3,031,882,608 | 2,932,290,288 | 27,851,839 | 40,746,950 | 2,585,238 | 24,969,387 | 3,438,906 |
| | 100% | 96.72% | 0.92% | 1.34% | 0.09% | 0.82% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 147,350,159 | 141,392,956 | 490,943 | 4,505,155 | - | 961,105 | - |
| CHUQUISACA | 119,442,258 | 116,721,891 | 1,017,669 | 1,077,523 | 96,738 | 338,932 | 189,506 |
| COCHABAMBA | 344,106,511 | 331,187,064 | 5,713,608 | 2,566,149 | 110,065 | 3,369,861 | 1,159,765 |
| LA PAZ | 579,113,836 | 565,335,786 | 3,939,023 | 5,959,485 | 204,993 | 3,457,564 | 216,985 |
| ORURO | 112,036,203 | 106,938,197 | 3,411,006 | 738,489 | 140,943 | 807,569 | - |
| PANDO | 17,895,475 | 16,651,808 | 483,300 | 293,730 | 17,992 | 196,699 | 251,947 |
| POTOSÍ | 113,877,939 | 106,521,855 | 6,059,663 | 804,663 | 9,143 | 447,919 | 34,695 |
| SANTA CRUZ | 401,997,834 | 352,136,299 | 32,203,892 | 8,325,308 | 4,368,262 | 3,592,947 | 1,371,127 |
| TARIJA | 76,946,702 | 74,100,036 | 1,366,145 | 955,369 | 89,860 | 365,715 | 69,578 |
| TOTAL | 1,912,766,917 | 1,810,985,891 | 54,685,249 | 25,225,871 | 5,037,995 | 13,538,310 | 3,293,602 |
| | 100% | 94.68% | 2.86% | 1.32% | 0.26% | 0.71% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 258,142,989 | 247,293,266 | 2,138,224 | 6,480,673 | 184,246 | 1,964,845 | 81,735 |
| CHUQUISACA | 332,965,770 | 327,314,020 | 1,637,897 | 2,513,905 | 96,738 | 1,213,705 | 189,506 |
| COCHABAMBA | 690,230,178 | 665,464,835 | 8,942,236 | 7,081,277 | 325,034 | 6,779,802 | 1,636,994 |
| LA PAZ | 1,571,732,365 | 1,530,822,598 | 10,550,927 | 16,728,942 | 515,504 | 12,304,160 | 810,233 |
| ORURO | 449,192,655 | 437,978,044 | 5,256,387 | 3,289,616 | 148,270 | 2,300,905 | 219,432 |
| PANDO | 57,502,224 | 51,949,199 | 1,828,962 | 1,812,219 | 276,625 | 1,179,484 | 455,736 |
| POTOSÍ | 290,154,836 | 279,200,188 | 6,438,213 | 2,876,703 | 26,896 | 1,561,212 | 51,623 |
| SANTA CRUZ | 1,006,118,063 | 929,372,271 | 40,461,418 | 19,304,007 | 5,574,382 | 8,933,649 | 2,472,335 |
| TARIJA | 288,610,445 | 273,881,757 | 5,282,823 | 5,885,479 | 475,537 | 2,269,935 | 814,913 |
| TOTAL | 4,944,649,524 | 4,743,276,178 | 82,537,087 | 65,972,822 | 7,623,232 | 38,507,697 | 6,732,508 |
| | 100% | 95.93% | 1.67% | 1.33% | 0.15% | 0.78% | 0% |

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(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 | 966,549,974 | 950,980,484 | 5,878,981 | 4,758,397 | 242,890 | 4,542,060 | 147,162 |
| PRO MUJER | 411,595,157 | 403,182,827 | - | 8,361,195 | - | 51,135 | - |
| DIACONIA | 718,341,878 | 701,347,865 | 877,929 | 8,393,248 | 31,493 | 7,691,342 | - |
| IDEPRO | 211,786,067 | 198,441,828 | 6,249,163 | 3,503,072 | 516,032 | 2,230,236 | 845,736 |
| IMPRO | 23,400,983 | 21,992,082 | 764,660 | 556,959 | 87,282 | - | - |
| SARTAWI | 191,637,219 | 176,358,425 | 6,222,967 | 5,807,341 | 607,449 | 2,290,593 | 350,445 |
| CIDRE | 327,967,044 | 309,723,622 | 6,858,694 | 5,470,736 | 1,033,265 | 3,755,233 | 1,125,494 |
| FONDECO | 39,879,163 | 35,273,370 | 974,290 | 1,873,269 | 57,859 | 749,785 | 950,591 |
| FUBODE | 140,725,123 | 134,989,786 | 25,155 | 2,022,734 | 8,969 | 3,659,002 | 19,478 |
| TOTAL | 3,031,882,608 | 2,932,290,288 | 27,851,839 | 40,746,950 | 2,585,238 | 24,969,387 | 3,438,906 |
| | 100% | 96.72% | 0.92% | 1.34% | 0.09% | 0.82% | 0% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 637,427,600 | 628,993,610 | 3,282,228 | 3,009,410 | 119,552 | 1,716,328 | 306,472 |
| PRO MUJER | 121,536,360 | 116,568,053 | - | 4,968,307 | - | - | - |
| DIACONIA | 324,633,176 | 317,879,191 | 525,371 | 3,805,229 | 33,578 | 2,389,808 | - |
| IDEPRO | 148,462,235 | 134,113,830 | 7,668,055 | 2,964,788 | 283,578 | 2,428,955 | 1,003,029 |
| IMPRO | 6,038,736 | 5,948,595 | 24,168 | 65,973 | - | - | - |
| SARTAWI | 181,770,981 | 162,841,120 | 10,869,257 | 4,392,484 | 1,471,897 | 1,568,928 | 627,295 |
| CIDRE | 327,005,319 | 304,619,380 | 14,241,779 | 3,415,991 | 199,028 | 3,291,557 | 1,237,583 |
| FONDECO | 55,907,223 | 33,062,566 | 18,074,391 | 1,407,587 | 2,930,362 | 313,095 | 119,222 |
| FUBODE | 109,985,287 | 106,959,545 | - | 1,196,101 | - | 1,829,640 | - |
| TOTAL | 1,912,766,917 | 1,810,985,891 | 54,685,249 | 25,225,871 | 5,037,995 | 13,538,310 | 3,293,602 |
| | 100% | 94.68% | 2.86% | 1.32% | 0.26% | 0.71% | 0% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 1,603,977,574 | 1,579,974,094 | 9,161,209 | 7,767,807 | 362,441 | 6,258,388 | 453,635 |
| PRO MUJER | 533,131,518 | 519,750,880 | - | 13,329,502 | - | 51,135 | - |
| DIACONIA | 1,042,975,054 | 1,019,227,056 | 1,403,300 | 12,198,477 | 65,071 | 10,081,150 | - |
| IDEPRO | 360,248,302 | 332,555,658 | 13,917,218 | 6,467,860 | 799,610 | 4,659,192 | 1,848,765 |
| IMPRO | 29,439,719 | 27,940,677 | 788,828 | 622,932 | 87,282 | - | - |
| SARTAWI | 373,408,200 | 339,199,544 | 17,092,224 | 10,199,825 | 2,079,346 | 3,859,520 | 977,740 |
| CIDRE | 654,972,363 | 614,343,002 | 21,100,473 | 8,886,727 | 1,232,293 | 7,046,790 | 2,363,077 |
| FONDECO | 95,786,385 | 68,335,936 | 19,048,680 | 3,280,855 | 2,988,221 | 1,062,879 | 1,069,814 |
| FUBODE | 250,710,410 | 241,949,331 | 25,155 | 3,218,835 | 8,969 | 5,488,642 | 19,478 |
| TOTAL | 4,944,649,524 | 4,743,276,178 | 82,537,087 | 65,972,822 | 7,623,232 | 38,507,697 | 6,732,508 |
| | 100% | 95.93% | 1.67% | 1.33% | 0.15% | 0.78% | 0% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(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 | 1,577,154,455 | 10,945,477 | 4,725,049 | 1,614,906 | 1,514,975 | 8,022,711 | 1,603,977,574 |
| PRO MUJER | 505,592,401 | 11,370,351 | 3,162,359 | 1,089,937 | 1,118,044 | 10,798,425 | 533,131,518 |
| DIACONIA | 1,016,658,038 | 4,670,063 | 2,435,523 | 2,369,220 | 1,309,107 | 15,533,104 | 1,042,975,054 |
| IDEPRO | 336,488,673 | 8,968,494 | 3,821,829 | 981,037 | 703,655 | 9,284,613 | 360,248,302 |
| IMPRO | 27,755,979 | 973,173 | 143,794 | 405,539 | 70,468 | 90,765 | 29,439,718 |
| SARTAWI | 350,179,538 | 6,672,593 | 5,941,312 | 1,181,832 | 591,141 | 8,841,785 | 373,408,200 |
| CIDRE | 611,722,673 | 23,327,612 | 3,434,086 | 1,553,658 | 1,138,089 | 13,796,245 | 654,972,363 |
| FONDECO | 83,013,295 | 3,324,394 | 6,392,542 | 219,638 | 78,695 | 2,757,821 | 95,786,385 |
| FUBODE | 239,807,758 | 2,092,454 | 872,096 | 275,774 | 266,008 | 7,396,319 | 250,710,410 |
| TOTAL | 4,748,372,811 | 72,344,611 | 30,928,591 | 9,691,540 | 6,790,182 | 76,521,789 | 4,944,649,524 |
| | 96.03% | 1.46% | 0.63% | 0.20% | 0.14% | 1.55% | 100% |

n.d. - No disponible

GRÁFICO N° 1

Calificación de cartera de las IFD

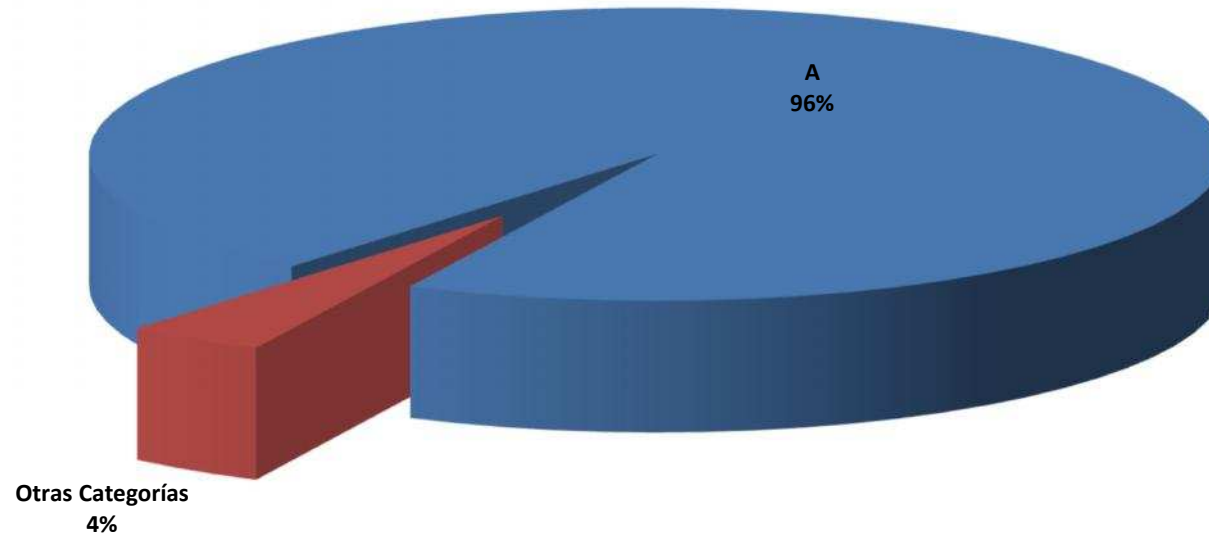
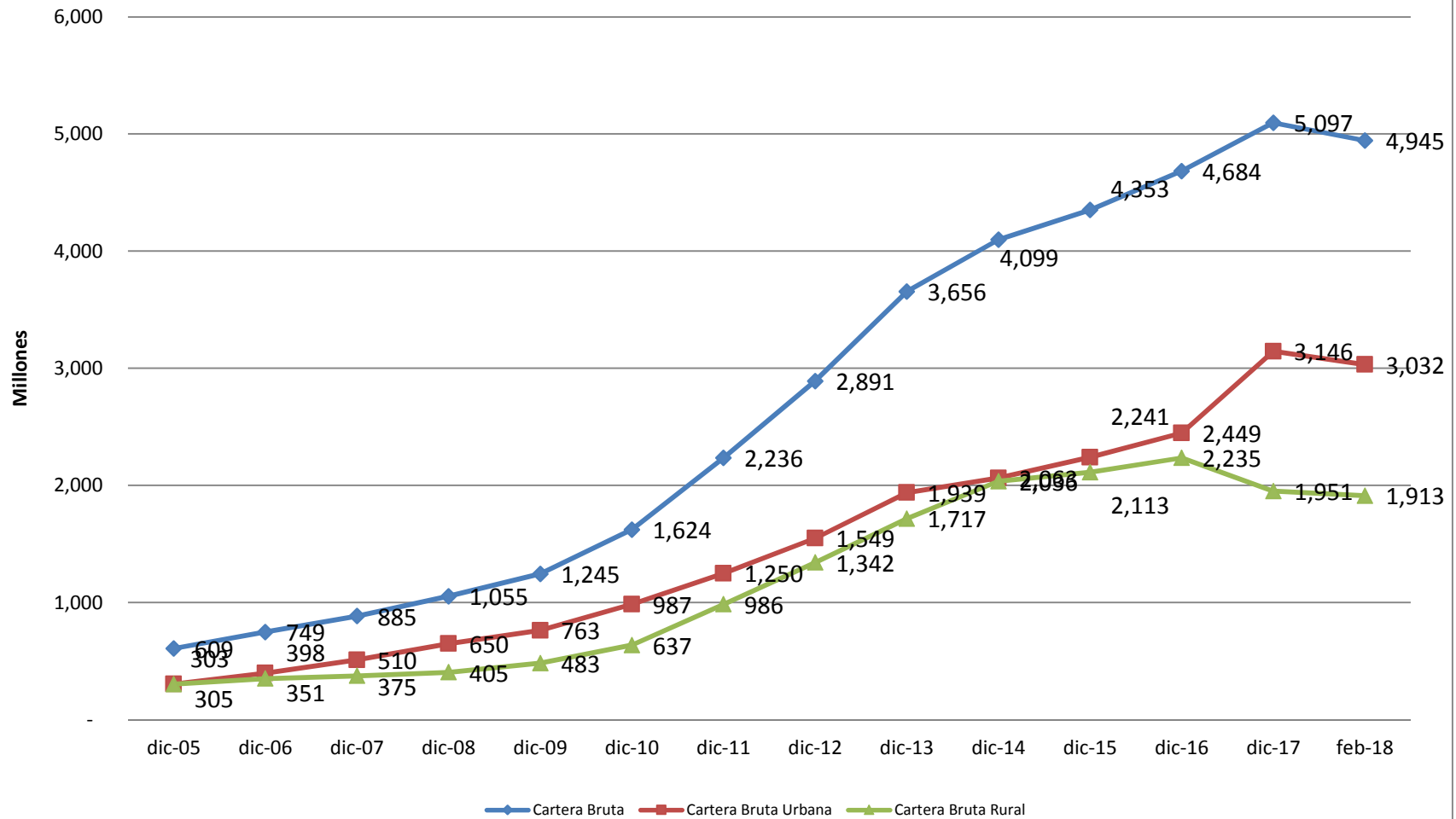


GRÁFICO N° 2
Evolución de Cartera Bruta Urbana y Rural
(En Millones de Bolivianos)



Cuadro N° 7
NÚMERO DE CLIENTES POR INSTITUCIÓN Y DEPARTAMENTO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(En número de clientes)

| INSTITUCIÓN | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| CIDRE | 4,972 | 4,080 | 6,543 | 2,653 | 11,515 | 6,733 | 18,248 |
| CRECER | 23,260 | 89,417 | 16,400 | 55,636 | 39,660 | 145,053 | 184,713 |
| DIACONIA | 23,790 | 28,480 | 9,661 | 5,602 | 33,451 | 34,082 | 67,533 |
| FONDECO | 860 | 2,251 | 632 | 559 | 1,492 | 2,810 | 4,302 |
| FUBODE | 6,899 | 21,922 | 4,884 | 7,599 | 11,783 | 29,521 | 41,304 |
| IDEPRO | 3,731 | 2,715 | 3,755 | 1,509 | 7,486 | 4,224 | 11,710 |
| IMPRO | 828 | 823 | 274 | 230 | 1,102 | 1,053 | 2,155 |
| PRO MUJER | 10,298 | 82,719 | 4,362 | 27,399 | 14,660 | 110,118 | 124,778 |
| SARTAWI | 6,124 | 12,455 | 6,076 | 4,994 | 12,200 | 17,449 | 29,649 |
| TOTAL | 80,762 | 244,862 | 52,587 | 106,181 | 133,349 | 351,043 | 484,392 |

| DEPARTAMENTO | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| BENI | 2,307 | 15,331 | 3,971 | 13,248 | 6,278 | 28,579 | 34,857 |
| CHUQUISACA | 6,573 | 15,041 | 3,488 | 4,762 | 10,061 | 19,803 | 29,864 |
| COCHABAMBA | 10,274 | 27,113 | 10,530 | 16,158 | 20,804 | 43,271 | 64,075 |
| LA PAZ | 28,481 | 69,481 | 16,974 | 27,323 | 45,455 | 96,804 | 142,259 |
| ORURO | 8,407 | 22,852 | 2,689 | 3,158 | 11,096 | 26,010 | 37,106 |
| PANDO | 927 | 3,701 | 611 | 813 | 1,538 | 4,514 | 6,052 |
| POTOSI | 5,032 | 13,930 | 3,789 | 5,931 | 8,821 | 19,861 | 28,682 |
| SANTA CRUZ | 12,643 | 60,250 | 7,837 | 28,281 | 20,480 | 88,531 | 109,011 |
| TARIJA | 6,118 | 17,163 | 2,698 | 6,507 | 8,816 | 23,670 | 32,486 |
| TOTAL | 80,762 | 244,862 | 52,587 | 106,181 | 133,349 | 351,043 | 484,392 |

GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

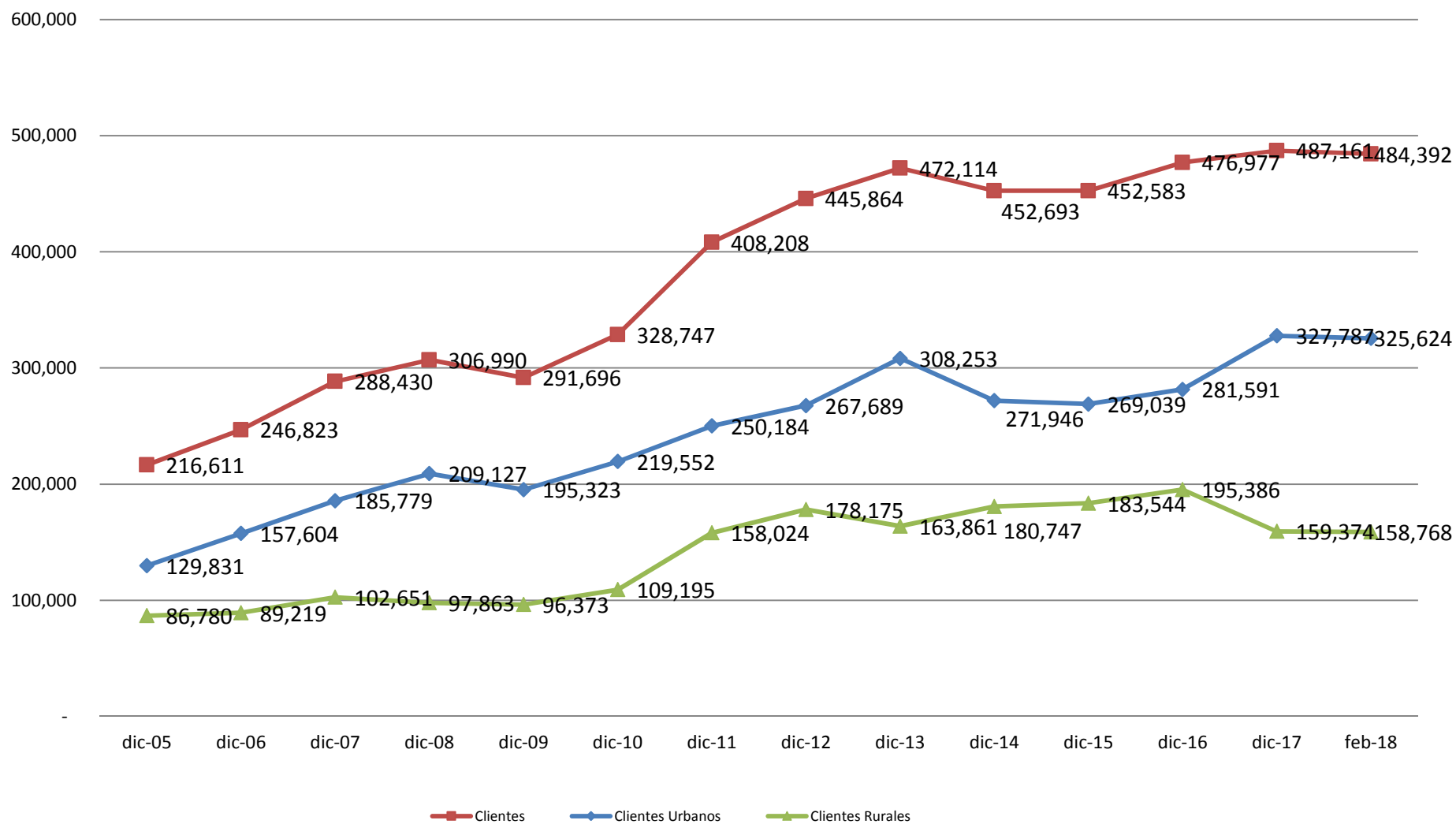


GRÁFICO N° 4

Evolución de número de prestatarios hombres, mujeres e institucionales

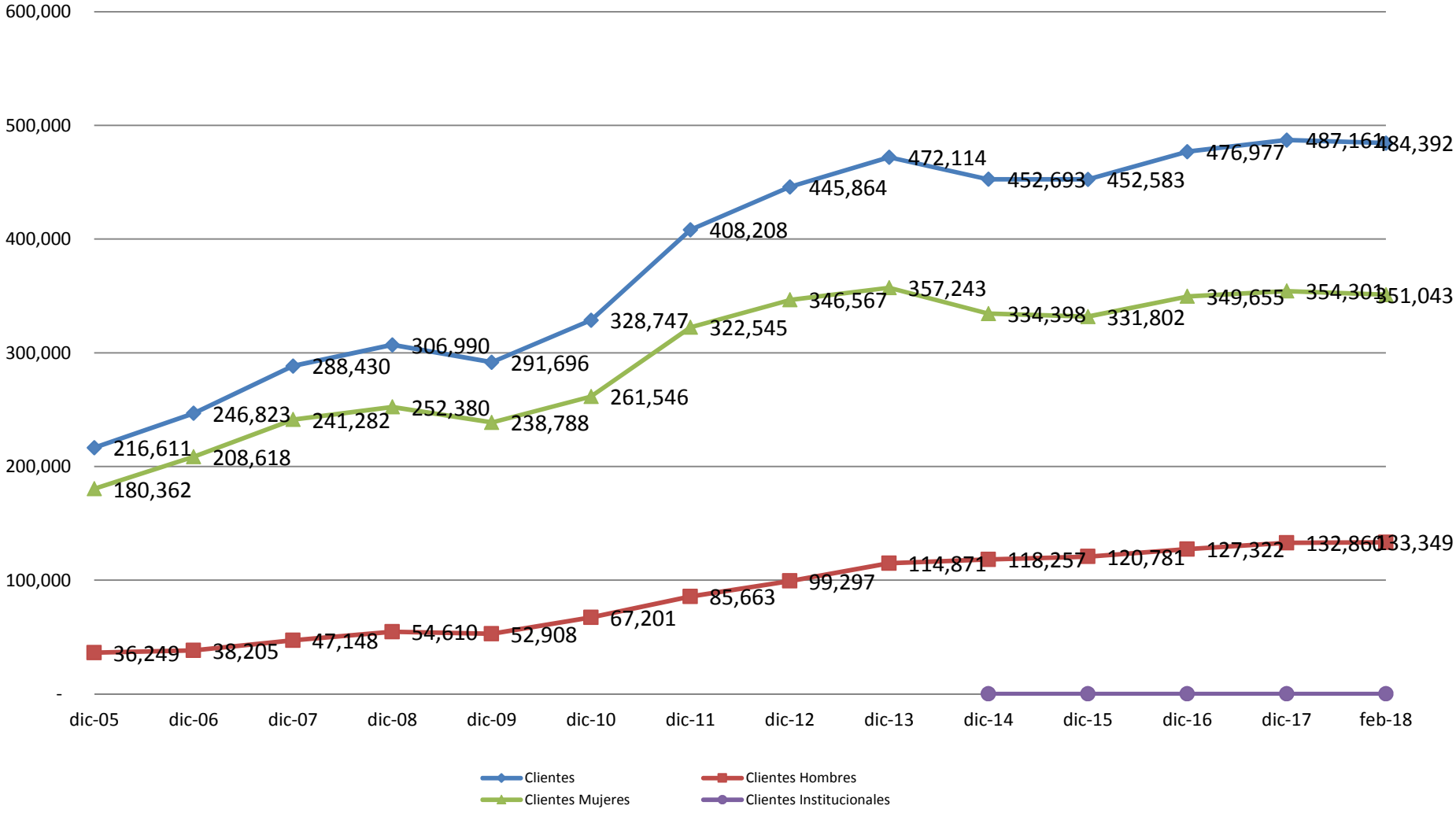


GRÁFICO N° 5 Evolución de porcentaje de Mora

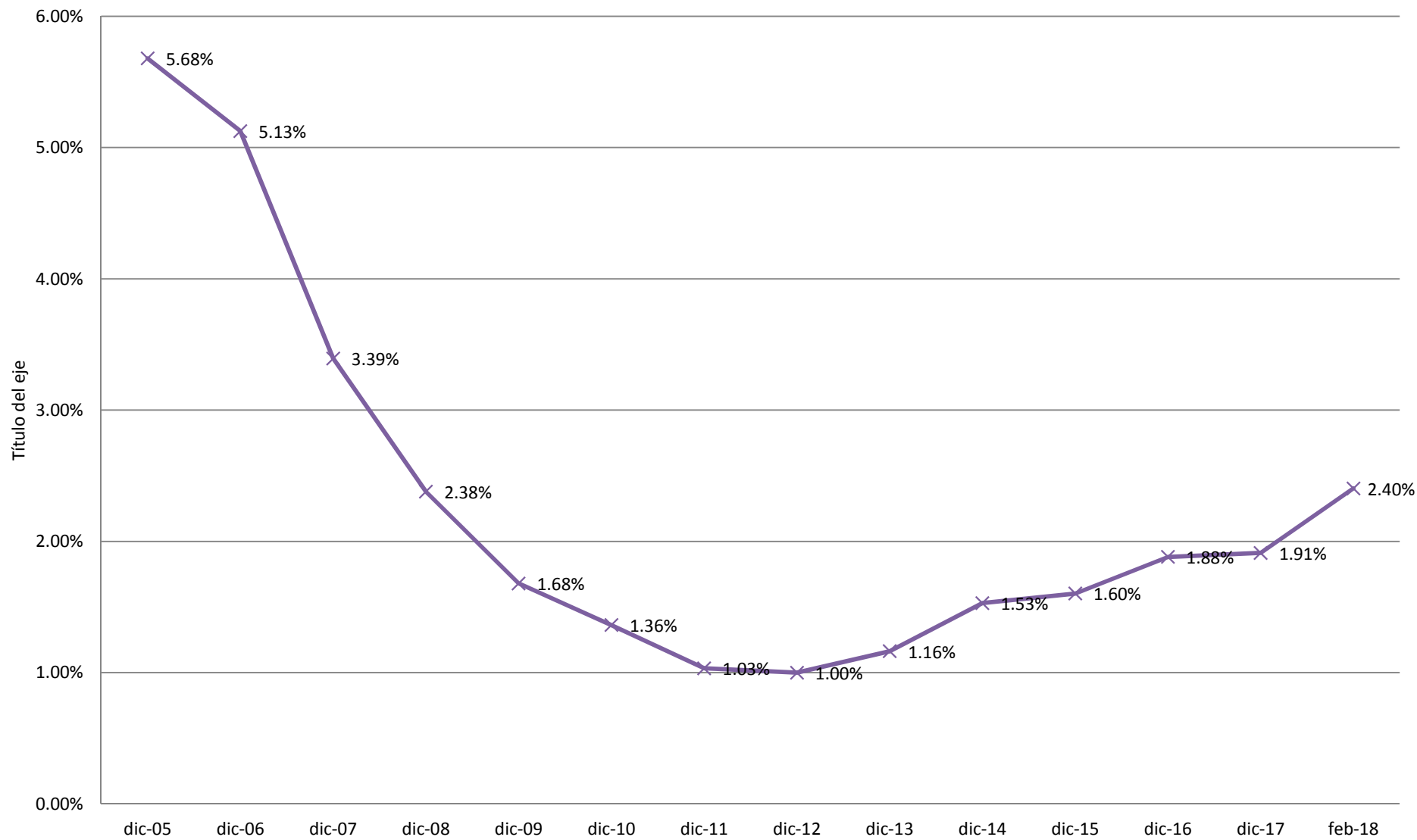


GRÁFICO N° 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

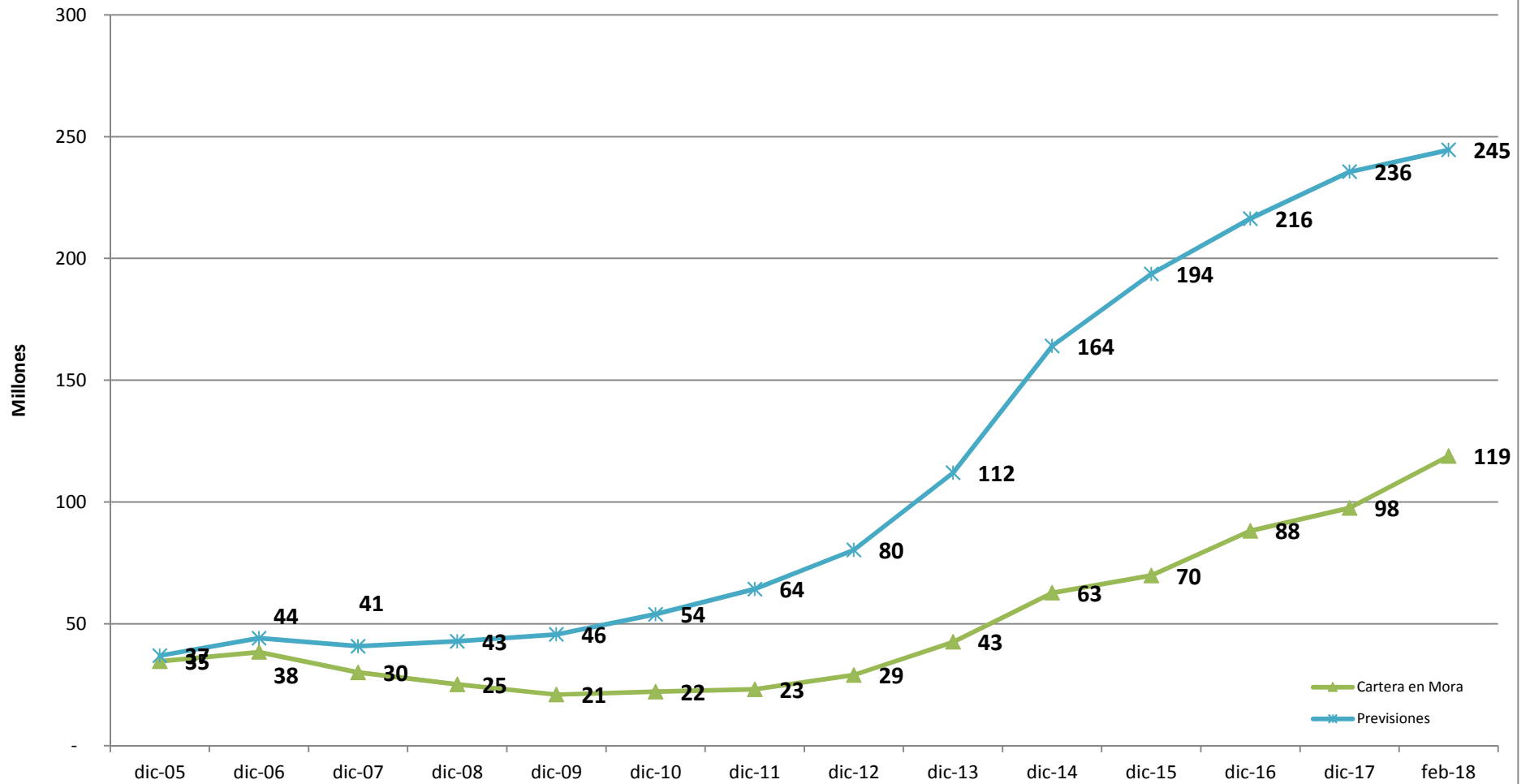
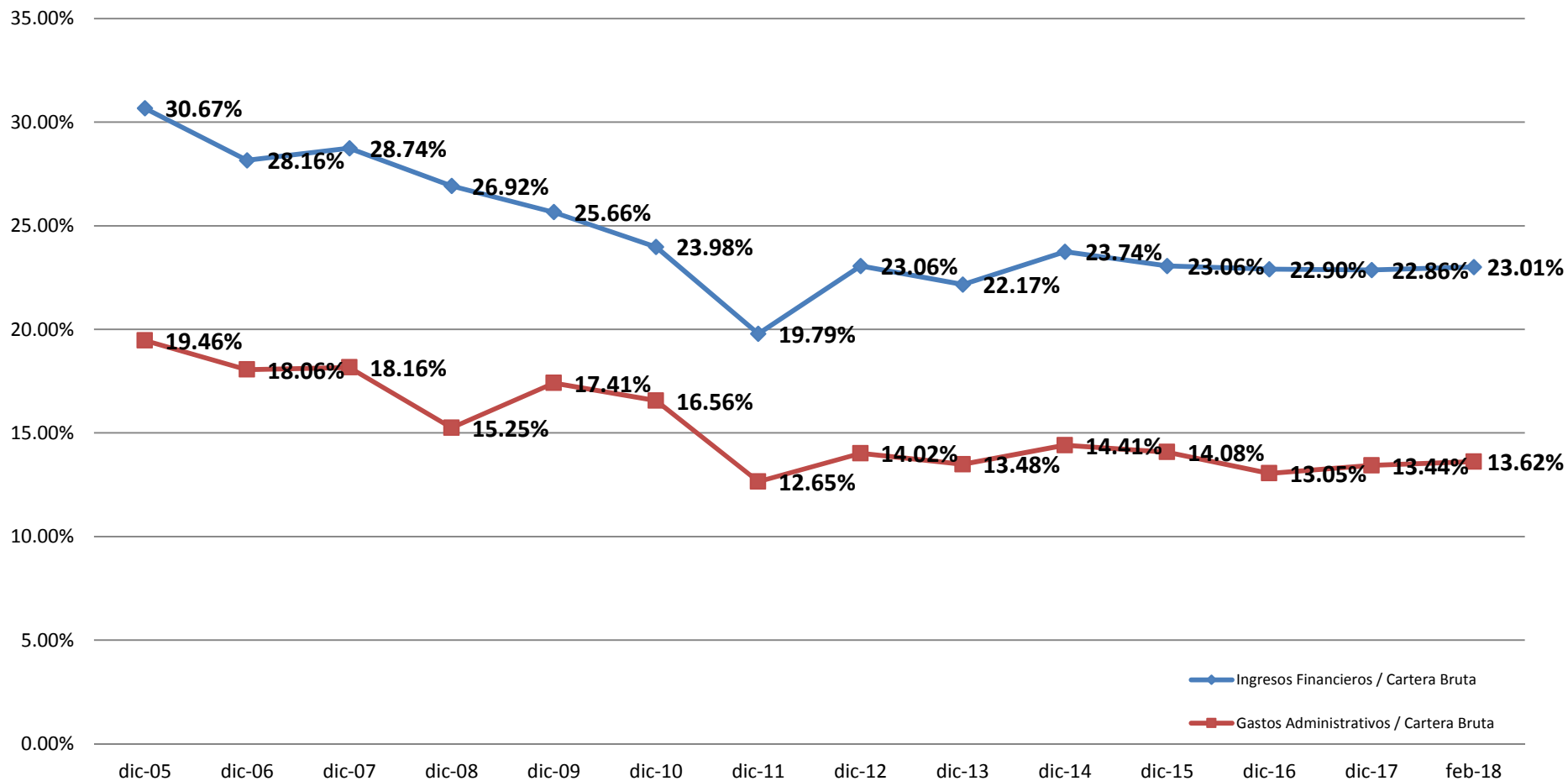


GRÁFICO N° 7

Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | | | TOTAL | | |
|-------------------------------------|-----------------------------------|----------------------------|--|------------------------------------|-------------------------|--|--------------------|----------------------------|------------------------|---|---------------------------|--|--|-------------------|--|---|--|--------------|----------------------|----------------------|
| | SECTOR ECONÓMICO | | | | | | | | | | | | | | | | | | | |
| | 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 | 22.723.993 | 154.795 | - | 2.488.060 | 42.133.587 | - | 86.717.579 | 536.383.567 | 37.336.848 | 170.753.839 | - | 44.070.624 | - | 8.528.577 | 15.243.680 | 8.826 | - | - | 966.549.974 | |
| PRO MUJER | - | - | - | 280.769 | 1.287.535 | 56.408 | 4.157.403 | 289.100.697 | 93.624.107 | 7.435.161 | 9.754 | 4.773.007 | 54.380 | 71.1967 | 10.141.443 | 2.526 | - | - | 411.595.157 | |
| DIACONIA | 7.336.296 | - | - | 3.398.558 | 30.246.498 | - | 262.978.678 | 227.798.185 | 10.913.876 | 48.342.767 | 64.420 | 113.351.668 | 279.094 | 5.154.406 | 7.385.184 | 71.173 | - | 21.275 | 718.341.878 | |
| IDEPRO | 14.413.385 | 1.487.112 | - | 1.647.960 | 27.781.990 | - | 9.063.140 | 60.337.743 | 15.160.024 | 61.858.273 | 83.153 | 14.214.324 | 135.974 | 186.386 | 5.403.648 | - | - | 14.353 | 211.786.067 | |
| IMPRO | 73.841 | - | - | 33.535 | 4.272.445 | - | 1.537.738 | 5.720.756 | 1.515.752 | 3.453.925 | 10.099 | 5.574.717 | 17.889 | 429.663 | 746.549 | - | - | 13.973 | 23.400.983 | |
| SARTAWI | 32.393.297 | 155.000 | - | 442.628 | 17.440.383 | 25.716 | 19.517.922 | 71.957.086 | 16.441.166 | 17.199.186 | 63.169 | 12.094.516 | - | 179.791 | 3.713.358 | - | - | - | 191.637.219 | |
| CIDRE | 21.337.277 | 2.032.889 | - | 4.217.373 | 34.199.283 | 5.771.606 | 55.796.022 | 82.266.306 | 17.378.679 | 57.810.053 | 290.387 | 34.479.852 | 294.413 | 1.408.308 | 10.605.599 | 78.996 | - | - | 327.967.044 | |
| FONDECO | 4.373.787 | - | - | - | 3.011.710 | - | 4.023.647 | 13.939.282 | 3.070.065 | 4.225.401 | 297.340 | 5.182.122 | - | 58.584 | 1.697.224 | - | - | - | 39.879.163 | |
| FUBODE | 12.199.425 | - | - | 266.883 | 21.349.493 | 13.493 | 8.782.383 | 37.806.251 | 15.706.725 | 11.821.540 | 30.069.310 | 584.607 | - | 11.727 | 1.803.253 | - | - | 310.034 | 140.725.123 | |
| TOTAL | 114.851.401 | 3.829.795 | 0,00% | 12.755.668 | 181.710.524 | 5.867.222 | 432.574.512 | 1.225.309.674 | 211.147.242 | 393.900.145 | 30.887.632 | 234.337.437 | 791.754 | 16.665.410 | 56.739.938 | 167.621 | 0,00% | 0,01% | 359.635 | 3.037.862.608 |
| | 3,79% | 0,13% | | 0,42% | 5,99% | 0,19% | 14,53% | 43,71% | 5,96% | 12,49% | 1,92% | 7,73% | 0,93% | 0,55% | 1,37% | 0,01% | | 0,01% | 100% | |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 215.580.654 | 2.592.110 | - | 3.780.006 | 17.273.503 | - | 39.325.417 | 296.581.871 | 15.557.747 | 35.867.462 | - | 7.833.489 | - | 61.253 | 2.969.172 | 4.916 | - | - | 637.427.600 | |
| PRO MUJER | - | - | - | 102.366 | 712.472 | - | 1.083.486 | 79.140.928 | 35.235.452 | 2.159.502 | - | 1.358.752 | - | 114.590 | 1.628.813 | - | - | - | 121.536.360 | |
| DIACONIA | 110.848.453 | 8.578.316 | - | 572.457 | 18.313.832 | - | 83.871.597 | 46.022.368 | 5.116.996 | 10.574.138 | 8.318 | 35.733.749 | 36.693 | 636.250 | 2.311.519 | 6.378 | - | - | 324.633.178 | |
| IDEPRO | 95.028.967 | 8.255.254 | - | 347.151 | 6.706.197 | 114.333 | 1.659.183 | 15.316.885 | 2.703.946 | 16.082.563 | 4.000 | 1.285.161 | - | 60.952 | 854.644 | - | - | - | 148.462.235 | |
| IMPRO | 3.044.701 | 45.472 | - | - | 2.187.291 | - | 155.110 | 346.023 | 24.557 | - | - | 231.717 | - | 3.865 | - | - | - | - | 6.038.736 | |
| SARTAWI | 123.635.754 | 686.917 | - | 861.255 | 7.718.052 | 271 | 14.186.002 | 20.069.521 | 5.099.232 | 4.847.075 | 9.743 | 3.889.483 | - | 57.850 | 739.826 | - | - | - | 181.770.981 | |
| CIDRE | 244.770.864 | 3.810.198 | 12,249 | 5.137.136 | 10.527.628 | - | 15.079.911 | 12.865.896 | 2.502.100 | 26.105.802 | 48.106 | 5.056.764 | 48.610 | 14.667 | 1.283.288 | - | - | - | 327.005.319 | |
| FONDECO | 41.067.985 | - | - | - | 1.015.221 | - | 4.534.578 | 4.425.599 | 1.878.565 | 1.889.087 | 5.000 | 1.232.671 | - | 17.221 | 41.313 | - | - | - | 55.907.223 | |
| FUBODE | 65.072.057 | 190.317 | - | 3.180.179 | 5.923.964 | - | 4.148.181 | 14.687.545 | 5.003.028 | 3.868.665 | 7.254.566 | 128.192 | - | 2.199 | 517.497 | 913 | - | 9.982 | 109.985.287 | |
| TOTAL | 890.049.534 | 24.158.582 | 12,249 | 13.980.551 | 70.178.259 | 114.604 | 164.023.456 | 491.456.658 | 72.893.626 | 101.394.274 | 7.329.733 | 56.752.978 | 85.303 | 968.846 | 10.346.073 | 12.207 | 0,00% | 0,00% | 9.982 | 1.812.766.917 |
| | 47,00% | 1,26% | 0,00% | 0,73% | 3,67% | 0,01% | 6,58% | 25,69% | 3,81% | 5,39% | 0,38% | 2,97% | 0,00% | 0,85% | 0,54% | 0,00% | | 0,00% | 100% | |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 238.304.648 | 2.746.904 | - | 6.268.066 | 59.407.090 | - | 126.042.995 | 832.965.438 | 52.894.595 | 206.021.301 | - | 51.910.113 | - | 8.589.829 | 18.212.852 | 13.742 | - | - | 1.603.977.574 | |
| PRO MUJER | - | - | - | 363.136 | 1.980.007 | 56.408 | 5.240.890 | 368.241.625 | 128.859.550 | 9.594.663 | 9.754 | 6.131.759 | 54.380 | 826.557 | 11.770.255 | 2.526 | - | - | 533.131.518 | |
| DIACONIA | 118.184.748 | 8.578.316 | - | 3.970.815 | 48.560.430 | - | 346.850.265 | 275.820.574 | 16.032.872 | 59.916.905 | 72.738 | 149.085.417 | 315.787 | 5.790.656 | 6.996.704 | 77.551 | - | 21.275 | 1.042.970.054 | |
| IDEPRO | 109.442.351 | 9.742.369 | - | 1.995.111 | 34.487.787 | 114.333 | 10.762.323 | 75.654.628 | 17.863.970 | 77.940.836 | 87.153 | 15.502.494 | 135.977 | 246.338 | 6.256.292 | - | - | 14.353 | 360.246.302 | |
| IMPRO | 3.118.642 | 45.472 | - | 33.535 | 6.490.735 | - | 1.692.849 | 6.066.783 | 1.540.309 | 3.453.925 | 10.099 | 6.806.434 | 17.889 | 746.549 | - | - | - | - | 29.439.719 | |
| SARTAWI | 156.029.051 | 841.917 | - | 1.303.983 | 25.166.435 | 25.987 | 33.703.924 | 92.028.607 | 21.510.398 | 22.046.261 | 72.912 | 15.983.999 | - | 237.641 | 4.453.184 | 6.000 | - | - | 373.408.200 | |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| CIDRE | 266.108.241 | 5.843.086 | 12,249 | 9.354.509 | 44.526.911 | 5,771,606 | 70.815.933 | 95.132.203 | 19.880.779 | 83.915.855 | 338.493 | 39.536.817 | 343.023 | 1.422.974 | 11.868.887 | 78.996 | - | - | 654.972.363 | |
| FONDECO | 45.441.772 | - | - | 4.026.351 | 9.558.226 | - | 19.364.851 | 4.748.833 | 6.114.469 | 302.340 | 6.414.793 | - | 75.805 | 1.738.537 | - | - | - | - | 95.786.385 | |
| FUBODE | 77.271.482 | 190.317 | - | 3.447.062 | 27.273.466 | 13,493 | 12.930.564 | 52.493.797 | 20.709.753 | 15.690.205 | 37.323.876 | 710.799 | - | 15.927 | 2.320.750 | 913 | - | 320.016 | 250.710.410 | |
| TOTAL | 1.013.960.935 | 27.988.377 | 12,249 | 26.736.117 | 251.888.783 | 5,981,826 | 616.597.968 | 1.816.766.532 | 284.040.868 | 485.294.419 | 38.217.366 | 291.084.416 | 867.057 | 17.637.255 | 67.086.012 | 199,728 | 0,00% | 0,00% | 389,618 | 4.944.649.524 |
| | 20,51% | 0,57% | 0,00% | 0,54% | 5,99% | 0,12% | 12,47% | 36,74% | 5,74% | 9,81% | 0,77% | 5,89% | 0,02% | 0,36% | 1,36% | 0,00% | | 0,01% | 100% | |

GRÁFICO N° 8
Destino de cartera urbana

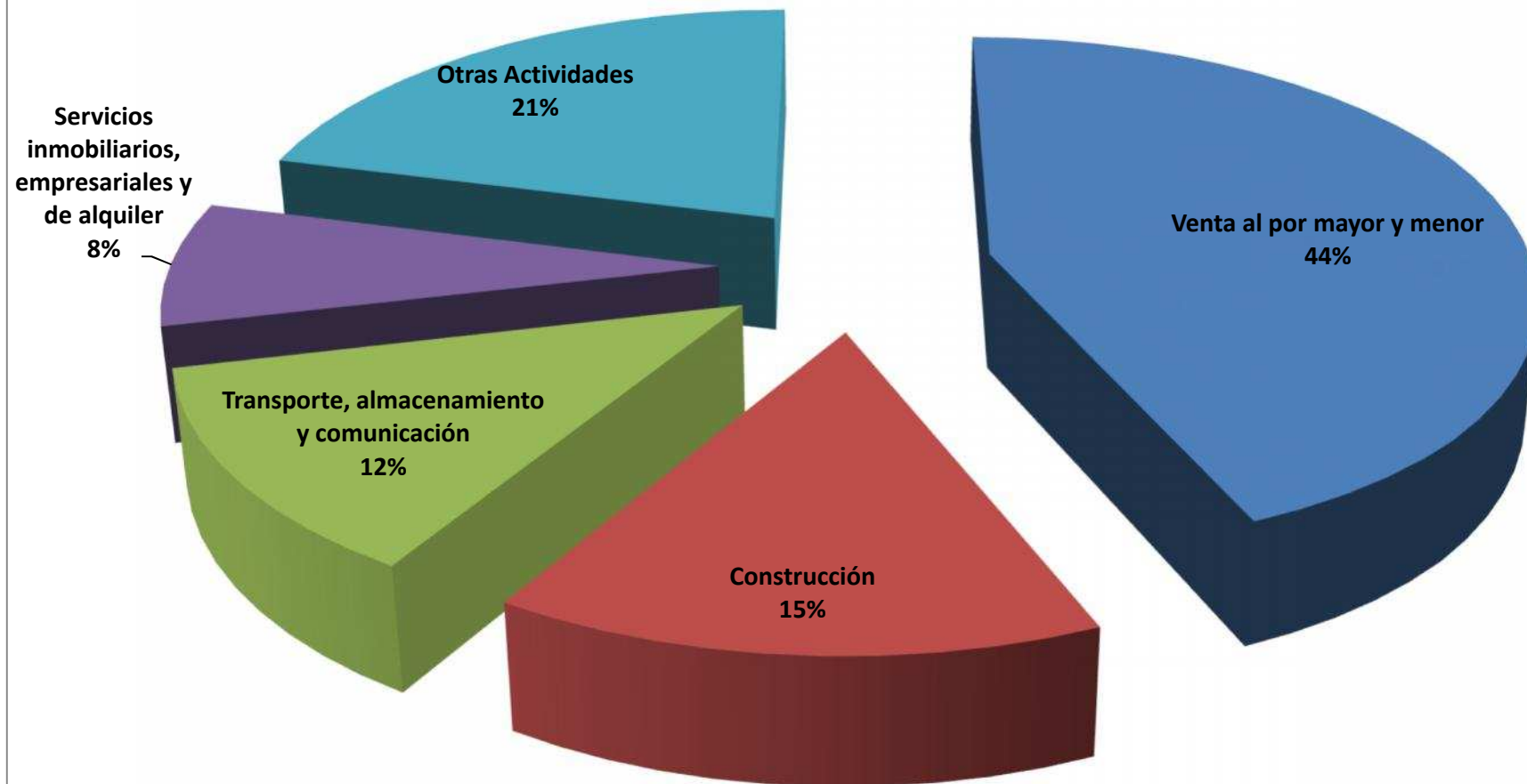
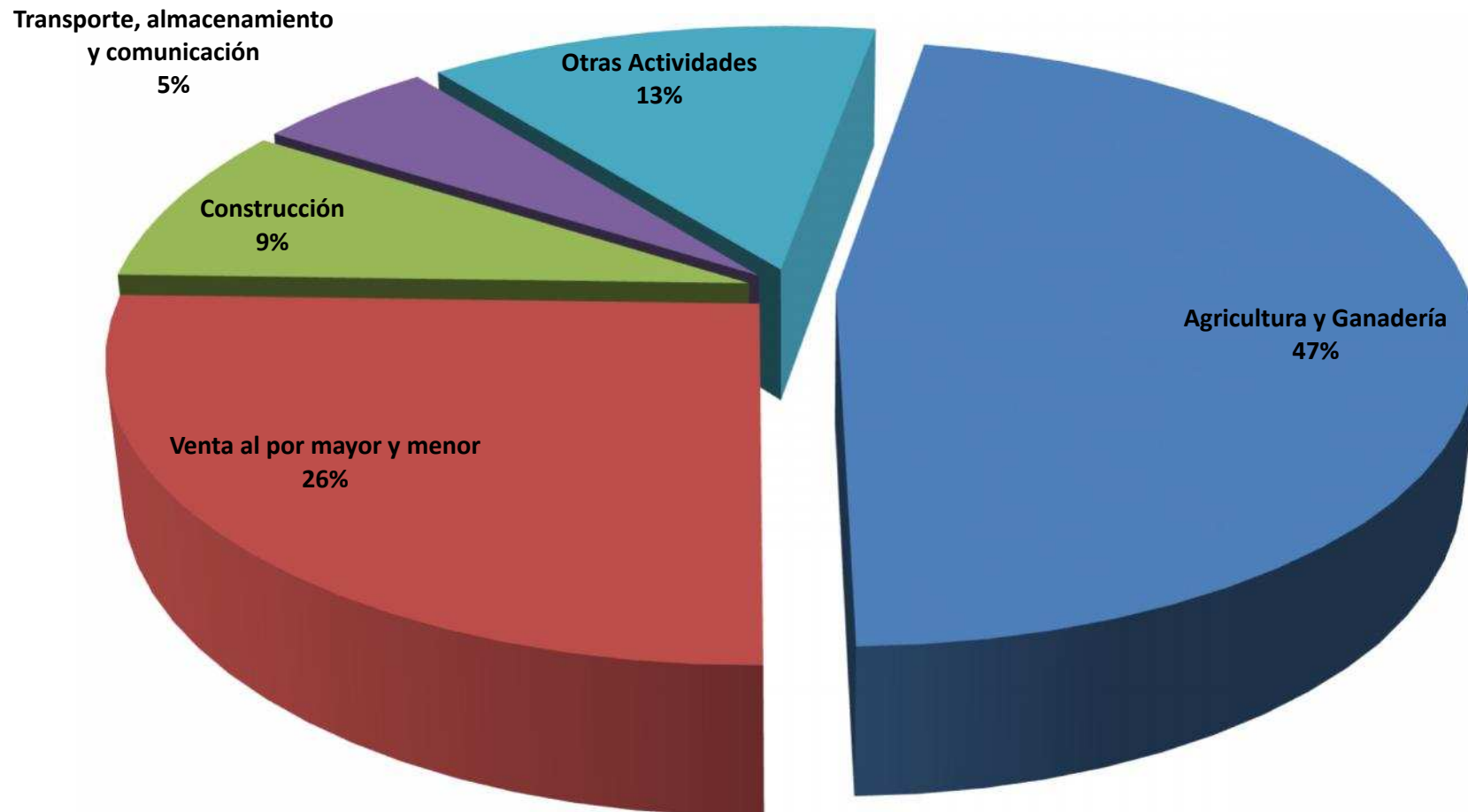


GRÁFICO N° 9
Destino de cartera rural



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018
(En Bolivianos)

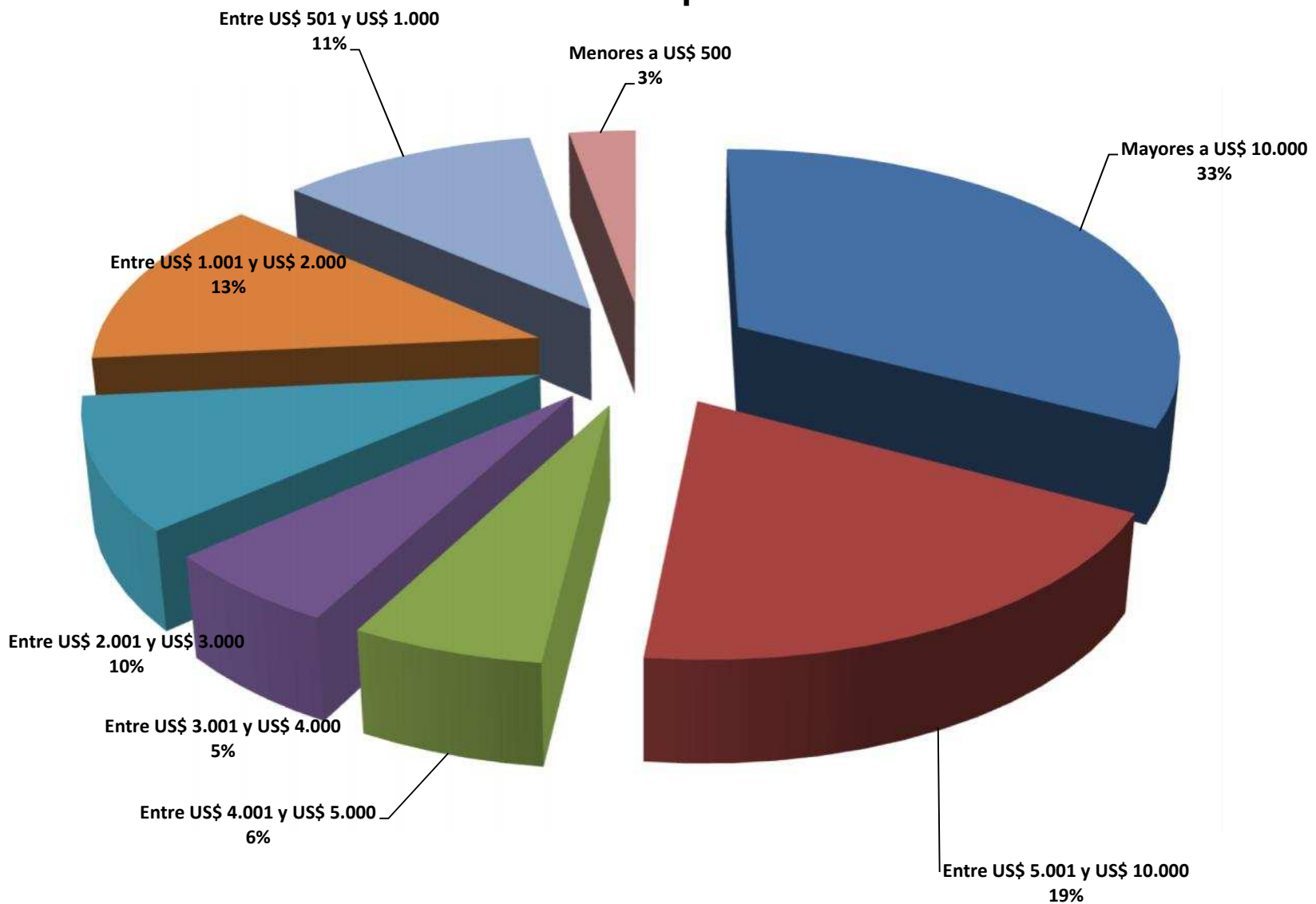
| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | |
|-------------------------------------|---------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|
| | 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 | - | - | 3.884,287 | 12.863,851 | 36.892,116 | 45.193,354 | 87.974,548 | 263.480,977 | 41.196,086 | 43.268,948 | 123.773,419 | 161.349,781 | 115.037,455 | 31.635,152 | 966.549,974 |
| PRO MUJER | - | - | - | - | - | 614,312 | 429,161 | 4.636,894 | 3.075,151 | 19.344,392 | 58.771,353 | 139.817,606 | 166.541,063 | 18.465,227 | 411.595,157 |
| DIACONIA | - | - | 11.003,314 | 23.504,588 | 33.616,574 | 54.704,442 | 75.704,615 | 184.163,751 | 80.437,630 | 60.891,050 | 81.929,225 | 72.661,151 | 28.964,834 | 10.760,705 | 718.341,878 |
| IDEPRO | - | 6.338,418 | 22.372,308 | 13.753,716 | 15.488,795 | 27.132,548 | 32.274,688 | 49.220,161 | 15.050,537 | 11.687,572 | 12.666,748 | 5.003,303 | 707,023 | 90,251 | 211.786,067 |
| IMPRO | - | - | - | - | 328,630 | 130,340 | 890,054 | 6.069,784 | 2.200,125 | 3.182,616 | 4.461,547 | 4.038,285 | 1.396,368 | 703,233 | 23.400,983 |
| SARTAWI | - | - | 8.534,701 | 26.726,679 | 11.817,751 | 7.094,876 | 13.389,657 | 36.318,424 | 11.501,786 | 13.704,371 | 16.365,388 | 20.893,935 | 21.101,946 | 4.187,704 | 191.637,219 |
| CIDRE | 59.590,916 | 34.849,107 | 60.064,539 | 53.439,848 | 54.048,599 | 22.505,818 | 18.509,532 | 14.349,080 | 2.161,105 | 2.722,982 | 2.907,565 | 2.206,729 | 449,810 | 161,414 | 327.967,044 |
| FONDECO | - | 2.511,787 | 2.638,536 | 2.986,448 | 1.912,281 | 2.183,702 | 2.664,719 | 5.875,179 | 2.489,803 | 3.238,824 | 5.709,641 | 3.609,448 | 1.943,525 | 2.115,268 | 39.879,159 |
| FUBODE | - | - | - | - | 123,915 | - | 258,982 | 11.562,856 | 13.724,222 | 10.337,213 | 11.469,817 | 30.244,261 | 35.033,917 | 27.969,940 | 140.725,123 |
| TOTAL | 59.590,916 | 43.699,312 | 108.497,685 | 133.275,131 | 154.104,746 | 159.583,309 | 232.095,954 | 575.677,106 | 171.836,444 | 168.377,968 | 318.054,702 | 439.824,498 | 371.175,940 | 96.068,894 | 3.031.862,605 |
| | 1.97% | 1.44% | 3.58% | 4.40% | 5.08% | 5.26% | 7.66% | 18.99% | 5.67% | 5.55% | 10.49% | 15% | 12% | 3% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | |
| CRECER | - | - | 1.758,659 | 4.345,918 | 23.391,562 | 33.575,714 | 95.119,321 | 155.048,823 | 39.214,702 | 30.887,536 | 68.299,694 | 94.037,330 | 71.276,556 | 20.471,784 | 637.427,600 |
| PRO MUJER | - | - | - | - | - | 87,803 | 25,668 | 598,200 | 250,247 | 4,214,412 | 15,186,198 | 37,256,426 | 57,499,833 | 6,417,573 | 121.536,360 |
| DIACONIA | - | 700,000 | 3.922,713 | 17.879,587 | 11.298,326 | 24.588,921 | 31.347,953 | 84.830,180 | 33.164,589 | 30.087,352 | 39.184,568 | 31.816,837 | 11.931,856 | 3.880,295 | 324.633,176 |
| IDEPRO | - | 1.296,051 | 10.769,738 | 3.903,249 | 5.709,644 | 19.878,005 | 27.002,067 | 44.392,533 | 10.391,245 | 9.841,917 | 9.898,349 | 4.757,162 | 570,822 | 51,452 | 148.462,235 |
| IMPRO | - | - | - | - | - | - | 83,987 | 1.083,650 | 658,209 | 1.077,653 | 1.036,455 | 1.286,204 | 620,290 | 192,289 | 6.038,736 |
| SARTAWI | - | - | 8.722,666 | 29.310,090 | 14.270,482 | 10.212,621 | 11.426,761 | 37.162,521 | 16.127,776 | 15.404,175 | 21.206,538 | 9.424,070 | 6.917,677 | 1.585,603 | 181.770,981 |
| CIDRE | 52.198,872 | 38.267,926 | 48.918,949 | 60.554,494 | 62.688,127 | 22.181,668 | 18.557,632 | 13.860,354 | 2.002,061 | 2.197,381 | 2.780,802 | 2.152,860 | 541,457 | 102,737 | 327.005,319 |
| FONDECO | - | - | 13.265,484 | 6.899,667 | 5.731,914 | 4.476,324 | 6.755,178 | 8.101,287 | 2.158,303 | 2.057,095 | 2.531,629 | 2.300,317 | 1.128,820 | 501,205 | 55.907,223 |
| FUBODE | - | - | - | - | - | 124,377 | 541,811 | 21.010,983 | 16.912,510 | 18.027,960 | 13.898,770 | 18.075,411 | 12.338,257 | 9,055,207 | 109.985,287 |
| TOTAL | 52.198,872 | 40.263,977 | 87.356,210 | 122.893,005 | 123.090,055 | 115.125,435 | 190.860,380 | 366.088,531 | 120.879,643 | 113.795,481 | 174.023,003 | 201.106,616 | 162.825,568 | 42.258,144 | 1.912.766,916 |
| | 2.73% | 2.11% | 4.57% | 6.42% | 6.44% | 6.02% | 9.98% | 19.14% | 6.32% | 5.95% | 9.10% | 11% | 9% | 2% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | |
| CRECER | - | - | 5.642,946 | 17.209,769 | 60.283,678 | 78.769,069 | 183.093,868 | 418.529,800 | 80.410,788 | 74.156,484 | 192.073.113 | 255.387,112 | 186.314,010 | 52.106,937 | 1.603.977,574 |
| PRO MUJER | - | - | - | - | - | 602,115 | 454,829 | 5.235,094 | 3.325,398 | 23.558,804 | 73.957,551 | 177.074,032 | 224.040,896 | 24.882,799 | 533,131,518 |
| DIACONIA | - | 700,000 | 14.926,027 | 41.384,175 | 44.914,900 | 79.293,364 | 107.052,568 | 268.993,931 | 113.602,219 | 90.978,401 | 121.113,793 | 104.477,988 | 40.896,690 | 14.640,999 | 1,042,975,054 |
| IDEPRO | - | 7.634,469 | 33.142,046 | 17.656,965 | 21.198,439 | 47.010,553 | 59.276,755 | 93.612,694 | 25.441,782 | 21.529,489 | 22.565,097 | 9.760,465 | 1.277,845 | 141,703 | 360.248,302 |
| IMPRO | - | - | - | - | - | 328,630 | 130,340 | 974,041 | 7.153,434 | 4.260,269 | 5.498,001 | 5.324,489 | 2.016,658 | 895,522 | 29.439,719 |
| SARTAWI | - | - | 17.257,367 | 56.036,770 | 26.088,233 | 17.307,497 | 24.816,418 | 73.480,945 | 27.629,563 | 29.108,547 | 37.571,926 | 30.318,005 | 28.019,623 | 5.773,307 | 373.408,200 |
| CIDRE | 111.789,788 | 73.117,033 | 108.983,488 | 113.994,342 | 116.736,725 | 44.687,486 | 37.067,164 | 28.209,434 | 4.163,165 | 4.920,363 | 5.688,367 | 4.359,589 | 991,267 | 264,151 | 654.972,363 |
| FONDECO | - | 2.511,787 | 15.904,020 | 9.886,115 | 7.644,195 | 6.660,026 | 9.419,897 | 13.976,466 | 4.648,106 | 5.295,919 | 8.241,270 | 5.909,764 | 3.072,344 | 2.616,472 | 95.786,382 |
| FUBODE | - | - | - | - | - | 248,292 | 800,793 | 32.573,840 | 30.636,732 | 28.365,173 | 25.368,587 | 48.319,672 | 47.372,173 | 37.025,148 | 250.710,410 |
| TOTAL | 111.789,788 | 83.963,289 | 195.856,894 | 256.168,136 | 277.194,800 | 274.708,743 | 422.956,334 | 941.765,637 | 292.716,087 | 282.173,449 | 492.077,704 | 640.931,114 | 534.001,507 | 138.347,038 | 4.944.649,521 |
| | 2.26% | 1.70% | 3.96% | 5.18% | 5.61% | 5.56% | 8.55% | 19.05% | 5.92% | 5.71% | 9.95% | 13% | 11% | 3% | 100% |

Cuadro N° 10
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2019
(En Bolívianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | | | | | | | | TOTAL | | | | | |
|-------------------------------------|-----------------------------------|---|---|------------------------------|-------------------------------------|---------------------------------------|--|--|---|---|---|-------------------------|-----------------------------------|--|------------------------|---|----------------------------|---|-----------------------|--|--|--|--|---|--------------------|---------------------------------|--|-------------|
| | TIPO DE CRÉDITO | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Crédito empresarial | Crédito empresarial garantizado por días mora | Crédito de deudores garantizado al sector público | Crédito Empresarial Aportado | Crédito PYME calificado empresarial | Crédito PYME calificado por días mora | Pyme Aportado calificado por días Mora | Pyme Aportado deudores garantizado con garantía real Calificados por Días Mora | Pyme Aportado deudores garantizado calificado por días Mora | Crédito Pyme Aportado calificado como empresarial | Crédito PYME Aportado con garantía real calificado como empresarial | Microcrédito individual | Microcrédito deudores garantizado | Microcrédito garantizado con garantía real | Microcrédito solidario | Microcrédito solidario deudores garantizado | Microcrédito Banca Central | Microcrédito Banca Central deudores garantizado | Microcrédito Aportado | Microcrédito Aportado deudores garantizado | Microcrédito Aportado deudores garantizado con garantía real | Microcrédito Aportado deudores garantizado | Crédito de Vivienda sin Garantía Hipotecaria | Crédito de Vivienda sin Garantía Hipotecaria deudores garantizado | Crédito de consumo | Crédito de deudores garantizado | Crédito de consumo garantizado con garantía real | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 453.401.432 | - | - | - | - | 354.255.962 | - | 22.878.788 | - | - | - | 19.970.518 | 60.554.265 | - | 15.479.306 | - | 966.549.974 |
| PRO-MULIER | - | - | - | - | - | - | - | - | - | - | - | 19.363.296 | 10.159.741 | 190.872 | - | - | 19.214.541 | 307.099.908 | - | - | - | - | 238.868 | 30.633 | - | - | 411.026.152 | |
| COACOMA | - | - | - | - | - | - | - | - | - | - | - | 159.497.971 | - | - | - | - | 63.199.927 | - | 7.189.246 | - | - | - | 69.643.364 | 180.078.966 | - | 242.728.712 | - | 778.343.878 |
| DEPENO | - | - | - | - | - | - | - | - | - | - | - | 148.846.106 | 49.730.749 | - | - | - | - | - | 13.099.171 | - | - | - | 65.053 | - | - | - | 211.786.067 | |
| BIPO | - | - | - | - | - | - | - | - | - | - | - | 22.400.983 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 22.400.983 | |
| BARTAW | - | - | - | - | - | - | - | - | - | - | - | 86.645.347 | 24.980 | - | - | - | 36.897.781 | - | 32.931.861 | - | - | - | 19.339.314 | 2.422.287 | - | - | 319.637.819 | |
| COSE | - | - | - | - | - | - | - | - | - | - | - | 8.654.123 | 110.337.354 | 96.338.428 | - | - | 1.106.748 | - | 1.106.748 | 9.131.397 | 8.856.530 | - | 27.847.742 | 2.342.277 | 16.700.530 | 3.108.869 | 19.920.368 | |
| FONDECOL | - | - | - | - | - | - | - | - | - | - | - | 33.208.170 | 489.899 | 9.243.420 | - | - | 4.778.982 | - | 507.618 | - | 2.699.961 | - | 877.702 | 9.94.642 | 140.000 | 1.056.229 | 39.879.163 | |
| INDICE | - | - | - | - | - | - | - | - | - | - | - | 33.665.171 | - | - | - | - | 24.139.686 | - | - | - | - | 228.441 | 8.741.178 | - | - | 140.725.221 | | |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 148.175.238 | 166.734.474 | 107.772.528 | 34.159 | 149,971,981 | 107,865,948 | 101,235,157 | 11,830,758 | 8,845,530 | 137,877,486 | 236,104,943 | 18,700,832 | 288,186,330 | 1,290,419 | 8,574,368 | 1,831,882,898 | |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 145.176.146 | - | - | - | - | 233.937.100 | - | 216.296.100 | - | - | - | 5.468.927 | 33.150.413 | - | - | 637.437.600 | |
| PRO-MULIER | - | - | - | - | - | - | - | - | - | - | - | 4.641.859 | 1.845.336 | - | - | - | 19.821.833 | 100.237.863 | - | - | - | - | - | - | - | - | 121.838.980 | |
| COACOMA | - | - | - | - | - | - | - | - | - | - | - | 58.922.780 | - | - | - | - | 1.868.909 | - | 116.723.121 | - | - | - | 28.921.514 | 47.861.967 | - | - | 324.933.176 | |
| DEPENO | - | - | - | - | - | - | - | - | - | - | - | 43.630.522 | 4.864.434 | - | - | - | - | - | 66.865.104 | - | - | - | - | - | - | - | 148.485.236 | |
| BIPO | - | - | - | - | - | - | - | - | - | - | - | 6.038.786 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 6.038.786 | |
| BARTAW | - | - | - | - | - | - | - | - | - | - | - | 34.204.421 | - | - | - | - | 10.362.848 | - | 120.714.361 | - | - | - | 10.864.826 | 4.887.634 | - | - | 181.770.881 | |
| COSE | - | - | - | - | - | - | - | - | - | - | - | 1.493.266 | 19.804.321 | 38.241.123 | - | - | 1.493.478 | - | 2.002.939 | 37.496.304 | 151.689.799 | 6.212.619 | 2.709.016 | 3.964.734 | 4.493.816 | 109.410 | 1.150.018 | |
| FONDECOL | - | - | - | - | - | - | - | - | - | - | - | 1.137.261 | 1.470.356 | 9.102.328 | - | - | 1.493.478 | - | 10.020.897 | 28.446.862 | - | 2.142.629 | 1.169.418 | 1.430.617 | 37.000 | 881.476 | 56.907.273 | |
| INDICE | - | - | - | - | - | - | - | - | - | - | - | 12.655.617 | - | - | - | - | 13.714.925 | - | 73.097.204 | - | - | - | 337.727 | 2.711.000 | - | - | 100.000.000 | |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 116.216.436 | 28.960.416 | 41,724,771 | 24,832 | 24,930,741 | 160,227,983 | 160,227,983 | 83,612,287 | 141,088,799 | 94,418,491 | 38,811,943 | 3,964,734 | 78,748,911 | 146,410 | 2,038,497 | 1,812,161,317 | |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 108.917.628 | - | - | - | - | 627.833.761 | - | 241.134.607 | - | - | - | 24.468.412 | 60.704.662 | - | - | 1.633.977.574 | |
| PRO-MULIER | - | - | - | - | - | - | - | - | - | - | - | 23.804.434 | 11.804.056 | 190.872 | - | - | 19,821,833 | 408,237,471 | - | - | - | 236,868 | 30,633 | - | - | 533.131.518 | | |
| COACOMA | - | - | - | - | - | - | - | - | - | - | - | 173.869.831 | - | - | - | - | 63,058,909 | - | 126,907,307 | - | - | - | 98,646,899 | 229,821,196 | - | - | 1.421.915.504 | |
| DEPENO | - | - | - | - | - | - | - | - | - | - | - | 151.916.628 | 50.356.173 | - | - | - | - | - | 109,794,876 | - | - | - | 65,053 | - | - | - | 306.248.309 | |
| BIPO | - | - | - | - | - | - | - | - | - | - | - | 22.400.983 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 22.400.983 | |
| BARTAW | - | - | - | - | - | - | - | - | - | - | - | 130.649.239 | 24.940 | - | - | - | 47,250,369 | - | 152,946.184 | - | - | - | 30,004,136 | 7,509,881 | - | - | 374.436.300 | |
| COSE | - | - | - | - | - | - | - | - | - | - | - | 12.762.214 | 1.470.356 | 44,708,528 | 8,089,009 | - | 1,493,478 | - | 48,299,702 | 160,964,326 | 6,212,619 | 2,709,016 | 3,964,734 | 4,493,816 | 109,410 | 1,150,018 | | |
| FONDECOL | - | - | - | - | - | - | - | - | - | - | - | 1.137.261 | 1.470.356 | 9,102,328 | - | - | 1,493,478 | - | 11,422,288 | 28,446,862 | - | 2,142,629 | 1,169,418 | 1,430,617 | 37,000 | 881,476 | 56,916,165 | |
| INDICE | - | - | - | - | - | - | - | - | - | - | - | 42.112.860 | - | - | - | - | 42,528,844 | - | 37,107,203 | - | - | - | 410,897 | 2,711,000 | - | - | 250.712.810 | |
| TOTAL | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 136,362,714 | 193,337,886 | 148,997,399 | 30,832 | 136,963,712 | 498,237,471 | 742,108,453 | 75,242,816 | 146,564,328 | 162,398,869 | 348,923,526 | 35,865,338 | 386,848,231 | 1,437,439 | 16,613,863 | 1,844,646,232 | |

GRÁFICO N° 10

Estratificación de cartera por monto de crédito



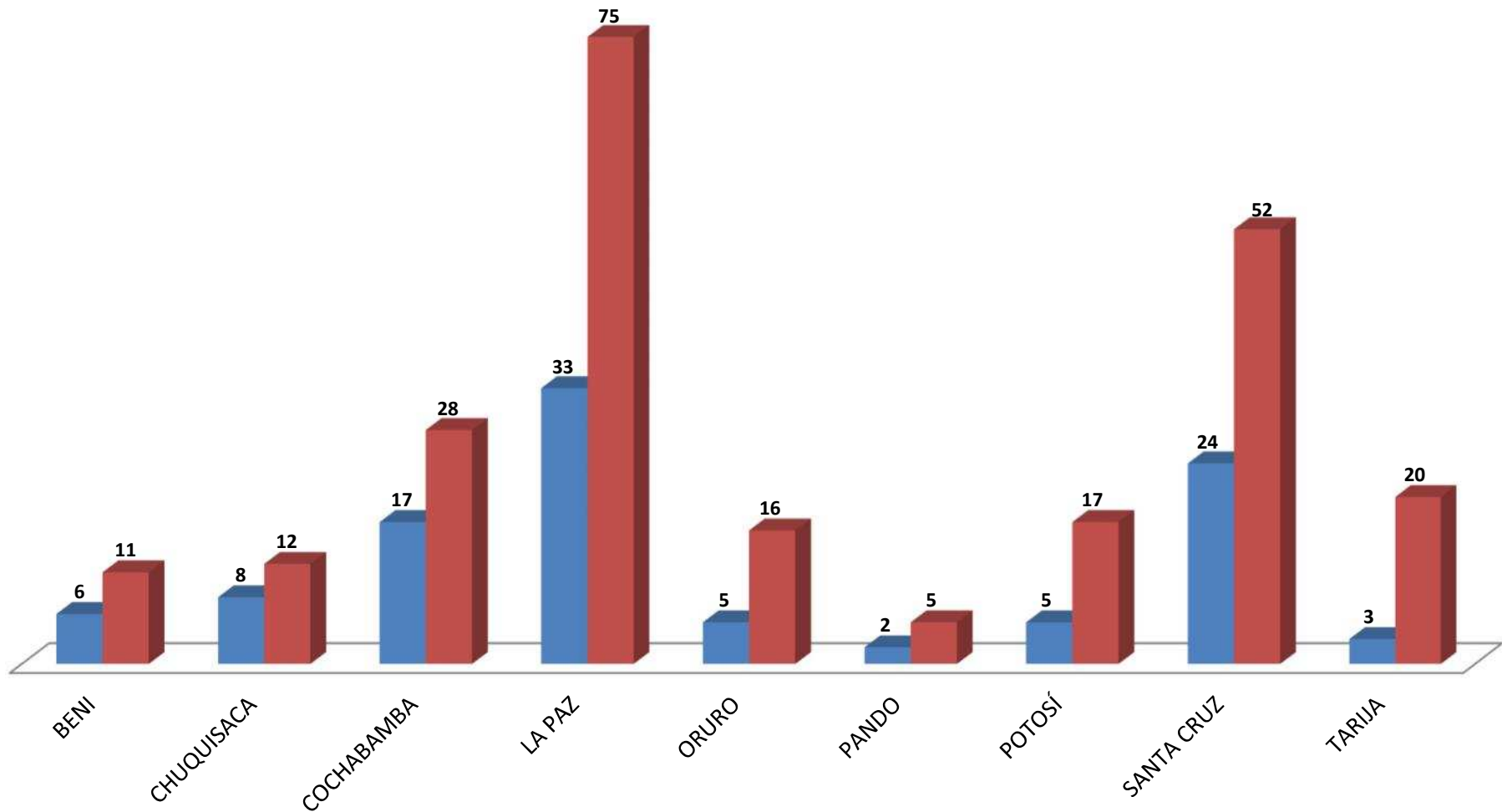
Cuadro N° 11
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018

| Entidad | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| CIDRE | 12 | 18 | 30 | 84 | 236 | 320 |
| CRECER | 26 | 57 | 83 | 295 | 1,009 | 1,304 |
| DIACONIA | 19 | 42 | 61 | 132 | 506 | 638 |
| FONDECO | 8 | 7 | 15 | 23 | 68 | 91 |
| FUBODE | 6 | 18 | 24 | 54 | 195 | 249 |
| IDEPRO | 11 | 14 | 25 | 56 | 160 | 216 |
| IMPRO | 1 | 2 | 3 | 2 | 31 | 33 |
| PRO MUJER | 4 | 49 | 53 | 37 | 567 | 604 |
| SARTAWI | 16 | 29 | 45 | 107 | 275 | 382 |
| Total general | 103 | 236 | 339 | 790 | 3,047 | 3,837 |

| Departamento | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 6 | 11 | 17 | 63 | 137 | 200 |
| CHUQUISACA | 8 | 12 | 20 | 59 | 152 | 211 |
| COCHABAMBA | 17 | 28 | 45 | 155 | 387 | 542 |
| LA PAZ | 33 | 75 | 108 | 261 | 1,118 | 1,379 |
| ORURO | 5 | 16 | 21 | 39 | 208 | 247 |
| PANDO | 2 | 5 | 7 | 7 | 32 | 39 |
| POTOSÍ | 5 | 17 | 22 | 43 | 175 | 218 |
| SANTA CRUZ | 24 | 52 | 76 | 148 | 614 | 762 |
| TARIJA | 3 | 20 | 23 | 15 | 224 | 239 |
| Total general | 103 | 236 | 339 | 790 | 3,047 | 3,837 |

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
28 de febrero de 2018

| | | Tasas de interés de créditos en bolivianos | | | | | | | | | |
|--|----------------|--|-----------|----------|--------|--------|---------|--------|---------|--------|--|
| | | GRECER | 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 deudamente garantizado al sector público | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Credito 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% | 11.50% | | |
| | Interés máximo | | | 24.00% | 28.00% | | | 20.50% | 28.00% | | |
| PyME agropecuario Calificados por Días Mora | Interés mínimo | | | | | | | | 11.50% | | |
| | Interés máximo | | | | | | | | 28.00% | | |
| PyME agropecuario deudamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | | | | 19.00% | 28.00% | | |
| PyME agropecuario deudamente 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% | 10.80% | 16.00% | 16.00% | 11.50% | 22.00% | |
| | Interés máximo | 26.00% | 30.00% | 24.00% | 33.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% | |
| Microcrédito deudamente garantizado | Interés mínimo | | 18.00% | | 12.00% | | | 10.00% | 11.50% | 18.00% | |
| | Interés máximo | | 30.00% | | 33.00% | | | 22.00% | 28.00% | 18.00% | |
| Microcrédito garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% | |
| | Interés máximo | | | | | | 27.00% | | | 29.40% | |
| Microcrédito solidario deudamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | 34.00% | 34.00% | 36.00% | 33.00% | | 31.00% | | 36.00% | 33.60% | |
| | Interés máximo | 36.00% | 35.00% | 36.00% | 33.00% | | 34.00% | | 36.00% | 36.00% | |
| Microcrédito Banca Comunal deudamente garantizado | Interés mínimo | | 34.00% | | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | 13.00% | 18.00% | 9.00% | 16.00% | 13.00% | 11.50% | 16.00% | |
| | Interés máximo | 22.00% | | 15.00% | 18.00% | 18.96% | 28.00% | 23.00% | 28.00% | 24.00% | |
| Microcredito agropecuario deudamente garantizado c/garantía real | Interés mínimo | | | | | | | 10.00% | 11.50% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcredito agropecuario deudamente 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% | 9.96% | 14.00% | 12.00% | 11.50% | 18.00% | |
| | Interés máximo | 15.00% | | 12.00% | 12.32% | 19.20% | 18.00% | 21.00% | 28.00% | 18.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 15.00% | | 16.00% | | 18.00% | 18.00% | 16.00% | 11.50% | 20.00% | |
| | Interés máximo | 22.00% | | 24.00% | | 25.20% | 20.00% | 22.00% | 28.00% | 22.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria deudamente garantizado | Interés mínimo | | | | | | | 18.00% | | | |
| | Interés máximo | | | | | | | 23.00% | | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | | 12.00% | | 18.00% | 11.50% | 29.40% | |
| | Interés máximo | 24.00% | | 24.00% | | 36.00% | | 25.00% | 28.00% | 29.40% | |
| Crédito de consumo deudamente garantizado | Interés mínimo | | | | | | | 16.00% | | | |
| | Interés máximo | | | | | | | 24.50% | | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | | | | 24.00% | 28.00% | | |

Cuadro N° 12B
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero de 2018

| | | 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 deudamente garantizado al sector público | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Credito 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% | 11.50% | | |
| | Interés máximo | | | 24.00% | 28.00% | | | 20.50% | 28.00% | | |
| PyME agropecuario Calificados por Días Mora | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| PyME agropecuario deudamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | | | | 19.00% | 28.00% | | |
| PyME agropecuario deudamente 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 | 15.00% | 19.50% | 13.00% | 5.00% | 9.00% | 16.00% | 16.00% | 11.50% | 22.00% | |
| | Interés máximo | 24.00% | 28.00% | 24.00% | 32.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% | |
| Microcrédito deudamente 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% | 11.50% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% | |
| | Interés máximo | | | | | | 27.00% | | | 29.40% | |
| Microcrédito solidario deudamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | | 35.00% | | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | | |
| Microcrédito Banca Comunal deudamente garantizado | Interés mínimo | | 35.00% | | | | | | | | |
| | Interés máximo | | 35.00% | | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 12.00% | | | 25.00% | 14.40% | 16.00% | 13.00% | 11.50% | 16.00% | |
| | Interés máximo | 20.00% | | | 25.00% | 22.20% | 28.00% | 23.00% | 28.00% | 24.00% | |
| Microcredito agropecuario deudamente garantizado c/garantía real | Interés mínimo | | | | | | | 10.00% | 11.50% | | |
| | Interés máximo | | | | | | | 21.00% | 28.00% | | |
| Microcredito agropecuario deudamente garantizado | Interés mínimo | | | | | | 24.00% | 11.00% | | | |
| | Interés máximo | | | | | | 26.00% | 22.00% | | | |
| Crédito hipotecario de viviendas | Interés mínimo | 15.00% | | 12.00% | | 14.40% | 14.00% | 12.00% | 11.50% | 18.00% | |
| | Interés máximo | 15.50% | | 12.00% | | 20.40% | 18.00% | 21.00% | 28.00% | 18.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 19.00% | | 16.00% | | 14.40% | 18.00% | 16.00% | 11.50% | 20.00% | |
| | Interés máximo | 21.00% | | 22.00% | | 25.20% | 20.00% | 22.00% | 28.00% | 22.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria deudamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | | 10.80% | | 18.00% | 11.50% | | |
| | Interés máximo | 20.00% | | 24.00% | | 36.00% | | 25.00% | 28.00% | | |
| Crédito de consumo deudamente garantizado | Interés mínimo | | | | | | | 16.00% | | | |
| | Interés máximo | | | | | | | 24.50% | | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | | | | 24.00% | 28.00% | | |