

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

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|---|----------------------|--------------------|----------------------|--------------------|-------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| ACTIVO | | | | | | | | | | |
| DISPONIBILIDADES | 30,176,450 | 57,709,705 | 61,681,025 | 14,449,680 | 441,617 | 10,275,434 | 16,542,934 | 2,429,865 | 16,733,427 | 210,440,136 |
| INVERSIONES TEMPORARIAS | 41,646,726 | 2,018,578 | 12,834,082 | 6,346,886 | 21,067 | - | 456,604 | 41,769 | 39,801 | 63,405,512 |
| PORTAFOLIO DE NEGOCIOS | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN CURSO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES PENDIENTES DE COBRO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN EJECUCION | - | - | - | - | - | - | - | - | - | - |
| CARTERA | 1,588,999,438 | 502,687,900 | 991,026,168 | 349,610,996 | 28,278,018 | 373,049,566 | 643,251,102 | 88,890,365 | 234,493,938 | 4,800,287,491 |
| CARTERA BRUTA | 1,634,017,433 | 531,879,581 | 1,050,896,357 | 355,323,530 | 29,728,406 | 376,286,887 | 657,472,001 | 92,792,419 | 246,833,890 | 4,975,230,503 |
| CARTERA VIGENTE | 1,609,116,216 | 518,165,692 | 1,025,716,224 | 329,284,475 | 28,265,220 | 343,130,330 | 616,052,711 | 66,354,145 | 238,493,342 | 4,774,578,354 |
| CARTERA VENCIDA | 7,401,441 | 13,662,753 | 10,722,542 | 5,501,685 | 533,993 | 9,075,210 | 9,947,868 | 1,742,742 | 2,728,446 | 61,316,681 |
| CARTERA EN EJECUCIÓN | 6,898,293 | 51,135 | 12,719,575 | 4,189,043 | - | 3,875,020 | 5,595,335 | 1,508,836 | 5,538,270 | 40,375,507 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE | 9,701,298 | - | 1,604,168 | 13,391,618 | 862,896 | 17,752,450 | 22,257,383 | 21,546,680 | 54,355 | 87,170,846 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | 527,446 | - | 133,848 | 688,061 | 66,297 | 1,166,981 | 1,255,628 | 106,418 | - | 3,944,679 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | 372,738 | - | - | 2,268,649 | - | 1,286,896 | 2,363,077 | 1,533,598 | 19,478 | 7,844,435 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 21,784,932 | 7,084,249 | 10,803,331 | 5,677,284 | 247,058 | 10,733,375 | 15,642,194 | 2,253,743 | 4,014,376 | 78,240,542 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -66,802,927 | -36,275,930 | -70,673,520 | -11,389,818 | -1,697,446 | -13,970,696 | -29,863,093 | -6,155,797 | -16,354,328 | -253,183,554 |
| OTRAS CUENTAS POR COBRAR | 19,930,243 | 6,412,596 | 12,765,976 | 1,051,061 | 578,915 | 1,675,163 | 4,587,390 | 1,872,093 | 1,773,684 | 50,647,123 |
| BIENES REALIZABLES | 1 | -0 | 4 | 143,588 | - | 233,965 | 737,330 | 12 | - | 1,114,900 |
| INVERSIONES PERMANENTES | 11,620,159 | 602,300 | 2,593,768 | 1,984,058 | 10,976 | 264,369 | 78,547 | 451,937 | 76,260 | 17,682,374 |
| BIENES DE USO | 27,329,379 | 7,254,377 | 59,635,018 | 5,221,080 | 1,222,993 | 14,530,412 | 9,049,513 | 6,013,513 | 4,575,113 | 134,831,398 |
| OTROS ACTIVOS | 8,650,296 | 662,059 | 8,796,805 | 345,722 | 155,247 | 1,351,475 | 3,678,890 | 852,560 | 629,473 | 25,122,528 |
| TOTAL DEL ACTIVO | 1,728,352,693 | 577,347,515 | 1,149,332,845 | 379,153,072 | 30,708,833 | 401,380,383 | 678,382,311 | 100,552,114 | 258,321,696 | 5,303,531,461 |
| PASIVO | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | 319,570 | - | - | - | - | 104,914 | - | 424,484 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 1,303,985,427 | 407,072,877 | 685,008,136 | 308,844,876 | 24,551,622 | 335,200,743 | 552,320,297 | 70,376,763 | 191,899,006 | 3,879,259,746 |
| OTRAS CUENTAS POR PAGAR | 69,525,192 | 28,545,979 | 28,478,018 | 6,844,856 | 480,003 | 8,380,411 | 14,703,452 | 3,617,038 | 8,035,923 | 168,610,873 |
| PREVISIONES | 36,206,968 | 11,040,990 | 11,125,999 | 1,264,065 | 391,610 | 118,836 | 6,282,521 | 306,653 | 2,595,698 | 69,333,339 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES SUBORDINADAS | - | - | - | 10,942,834 | - | 8,603,355 | 33,756,440 | 2,737,606 | - | 56,040,235 |
| TOTAL DEL PASIVO | 1,409,717,587 | 446,659,846 | 724,931,723 | 327,896,630 | 25,423,235 | 352,303,344 | 607,062,710 | 77,142,974 | 202,530,628 | 4,173,668,677 |
| PATRIMONIO | | | | | | | | | | |
| CAPITAL SOCIAL | 288,165,412 | 117,693,689 | 386,643,184 | 55,997,684 | 4,857,789 | 17,413,210 | 59,626,973 | 23,522,268 | 49,906,817 | 1,003,827,024 |
| APORTES NO CAPITALIZADOS | - | - | - | - | 24,395 | 32,298,006 | 1,591,762 | 1,264,364 | - | 35,178,527 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | - | - | - |
| RESERVAS | 21,614,600 | 4,700,159 | 26,821,901 | 700,995 | 539,917 | 329,625 | 4,748,284 | 964,647 | 4,794,143 | 65,214,272 |
| RESULTADOS ACUMULADOS | 8,855,094 | 8,293,820 | 10,936,037 | -5,442,238 | -136,503 | -963,801 | 5,352,582 | -2,342,139 | 1,090,110 | 25,642,962 |
| TOTAL DEL PATRIMONIO | 318,635,106 | 130,687,668 | 424,401,122 | 51,256,441 | 5,285,598 | 49,077,039 | 71,319,601 | 23,409,141 | 55,791,069 | 1,129,862,785 |
| TOTAL DEL PASIVO Y PATRIMONIO | 1,728,352,693 | 577,347,515 | 1,149,332,845 | 379,153,072 | 30,708,833 | 401,380,383 | 678,382,311 | 100,552,114 | 258,321,697 | 5,303,531,462 |

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

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|--|--------------------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| INGRESOS FINANCIEROS | 135,574,963 | 60,799,563 | 71,623,144 | 21,692,310 | 1,966,216 | 28,311,761 | 41,310,659 | 5,920,140 | 21,244,322 | 388,443,077 |
| GASTOS FINANCIEROS | -24,200,501 | -8,984,732 | -14,686,003 | -7,405,309 | -519,964 | -7,919,384 | -10,787,433 | -1,534,647 | -4,397,655 | -80,435,629 |
| RESULTADO FINANCIERO BRUTO | 111,374,462 | 51,814,831 | 56,937,141 | 14,287,001 | 1,446,252 | 20,392,377 | 30,523,226 | 4,385,493 | 16,846,667 | 308,007,449 |
| OTROS INGRESOS OPERATIVOS | 1,239,304 | 129,780 | 2,784,183 | 1,958,760 | 235,815 | 1,113,007 | 3,546,605 | 277,526 | 112,459 | 11,397,439 |
| OTROS GASTOS OPERATIVOS | -3,719,967 | -2,421,225 | -167,252 | -332,314 | -84,809 | -845,544 | -2,009,611 | -109,793 | -166,099 | -9,856,612 |
| RESULTADO DE OPERACIÓN BRUTO | 108,893,800 | 49,523,386 | 59,554,071 | 15,913,448 | 1,597,258 | 20,659,839 | 32,060,220 | 4,553,226 | 16,793,027 | 309,548,275 |
| RECUPERACIÓN DE ACTIVOS FINANCIEROS | 18,702,659 | 2,625,836 | 3,050,572 | 16,563,707 | 14,599 | 2,894,312 | 41,905,514 | 1,821,685 | 19,477,312 | 107,056,196 |
| CARGOS POR INCOB.Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS | -25,776,731 | -5,968,044 | -8,860,567 | -21,336,143 | -311,615 | -6,451,728 | -47,231,600 | -3,263,155 | -20,640,734 | -139,840,317 |
| RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES | 101,819,728 | 46,181,178 | 53,744,076 | 11,141,011 | 1,300,242 | 17,102,423 | 26,734,134 | 3,111,757 | 15,629,606 | 276,764,154 |
| GASTOS DE ADMINISTRACIÓN | -81,171,168 | -35,071,209 | -37,656,359 | -12,711,148 | -1,436,745 | -18,077,412 | -25,496,616 | -5,448,724 | -14,868,292 | -231,937,673 |
| RESULTADO DE OPERACIÓN NETO | 20,648,559 | 11,109,969 | 16,087,717 | -1,570,137 | -136,503 | -974,989 | 1,237,518 | -2,336,968 | 761,313 | 44,826,481 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 53,627 | 22 | 8,526 | - | - | - | - | - | - | 62,175 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -19,983 | -1 | -154,027 | - | - | - | - | - | - | -174,010 |
| RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 20,682,203 | 11,109,990 | 15,942,216 | -1,570,137 | -136,503 | -974,989 | 1,237,518 | -2,336,968 | 761,313 | 44,714,645 |
| INGRESOS EXTRAORDINARIOS | 33,301 | 24,038 | - | - | - | - | 17 | - | - | 57,356 |
| GASTOS EXTRAORDINARIOS | -984,491 | -570 | - | - | - | - | - | - | - | -985,061 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 19,731,012 | 11,133,458 | 15,942,216 | -1,570,137 | -136,503 | -974,989 | 1,237,535 | -2,336,968 | 761,313 | 43,786,939 |
| INGRESOS DE GESTIONES ANTERIORES | 210,469 | - | 539,425 | - | - | 152,304 | 11 | 2,128 | 79,242 | 983,579 |
| GASTOS DE GESTIONES ANTERIORES | -142,359 | -75,031 | -218,617 | - | - | -159,704 | -73,432 | -7,299 | 249,554 | -426,888 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACIÓN | 19,799,122 | 11,058,427 | 16,263,024 | -1,570,137 | -136,503 | -982,388 | 1,164,114 | -2,342,139 | 1,090,109 | 44,343,631 |
| ABONOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| CARGOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| RESULTADO ANTES DE IMPUESTOS | 19,799,122 | 11,058,427 | 16,263,024 | -1,570,137 | -136,503 | -982,388 | 1,164,114 | -2,342,139 | 1,090,109 | 44,343,631 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | -10,944,027 | -2,764,607 | -5,326,987 | - | - | - | - | - | - | -19,035,621 |
| RESULTADO NETO DE LA GESTIÓN | 8,855,095 | 8,293,820 | 10,936,037 | -1,570,137 | -136,503 | -982,388 | 1,164,114 | -2,342,139 | 1,090,109 | 25,308,010 |

**CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2018
(En porcentajes)**

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|--|---------|-----------|----------|--------|---------|---------|---------|---------|---------|---------|
| ESTRUCTURA DE ACTIVOS | | | | | | | | | | |
| Disponibilidades/Total Activo | 1.75% | 10.00% | 5.37% | 3.81% | 1.44% | 2.56% | 2.44% | 2.42% | 6.48% | 3.97% |
| Inversiones Temporarias/Total Activo | 2.41% | 0.35% | 1.17% | 1.12% | 0.25% | 0.76% | 0.07% | 0.04% | 1.02% | 1.02% |
| Cartera / Total Activo | 91.94% | 87.07% | 86.23% | 92.21% | 92.08% | 92.94% | 94.82% | 88.40% | 90.78% | 90.51% |
| Otros Cuentas por cobrar / Total Activo | 1.15% | 1.11% | 1.11% | 0.28% | 1.89% | 0.42% | 0.68% | 1.80% | 0.69% | 0.85% |
| Bienes No Monetables / Total Activo | 0.00% | 0.00% | 0.00% | 0.04% | 0.05% | 0.05% | 0.11% | 0.00% | 0.00% | 0.02% |
| Inversiones Permanentes / Total Activo | 0.67% | 0.10% | 0.23% | 0.52% | 0.04% | 0.07% | 0.01% | 0.45% | 0.03% | 0.33% |
| Bienes de Uso / Total Activo | 1.58% | 1.26% | 5.19% | 1.38% | 3.98% | 3.62% | 1.33% | 5.98% | 1.77% | 2.64% |
| Otros Activos / Total Activo | 0.50% | 0.11% | 0.77% | 0.09% | 0.51% | 0.34% | 0.54% | 0.85% | 0.24% | 0.47% |
| ESTRUCTURA DE PASIVOS | | | | | | | | | | |
| Oblig con Bancos y Ent.Fin./Pasivo+Patrimonio | 75.45% | 70.51% | 59.80% | 81.46% | 79.95% | 83.51% | 81.42% | 69.99% | 74.20% | 73.14% |
| Obligaciones subordinadas/Pasivo+Patrimonio | 0.00% | 0.00% | 0.00% | 2.89% | 0.00% | 2.14% | 4.98% | 2.72% | 0.00% | 1.06% |
| CALIDAD DE CARTERA | | | | | | | | | | |
| Cartera Vigente / Cartera Bruta | 99.07% | 97.42% | 97.76% | 96.44% | 97.98% | 95.91% | 97.09% | 94.73% | 96.64% | 97.72% |
| Cartera reprogramada o reestructurada / Cartera Bruta | 0.65% | 0.00% | 0.17% | 4.60% | 3.13% | 5.37% | 3.94% | 24.99% | 0.03% | 1.99% |
| Cartera Venida / Cartera Bruta | 0.49% | 2.57% | 1.03% | 1.74% | 2.02% | 2.72% | 1.70% | 1.99% | 1.11% | 1.31% |
| Cartera en Ejecución / Cartera Bruta | 0.44% | 0.01% | 1.21% | 1.82% | 0.00% | 1.37% | 1.21% | 3.26% | 2.25% | 0.97% |
| Cartera Venida Total + Ejecución Total / Cartera Bruta | 0.93% | 2.58% | 2.24% | 3.56% | 2.02% | 4.09% | 2.91% | 5.27% | 3.36% | 2.28% |
| Cartera Reprog. o Reestructurada Vigente / Cartera Vigente Total | 0.80% | 0.00% | 0.16% | 3.91% | 2.96% | 4.92% | 3.49% | 24.51% | 0.02% | 1.79% |
| Cartera Reprog. o Reestruct. Venida y Ejec. / Cartera Reprog. o Reestruct. Prod. Financieras Desempejadas por Cobrar Cartera / Cartera Bruta | 8.49% | 0.00% | 7.70% | 18.09% | 7.13% | 12.14% | 13.98% | 7.07% | 26.36% | 11.91% |
| Prev. Cartera Incobable / Cartera Bruta | 1.33% | 1.33% | 1.03% | 1.60% | 0.83% | 2.85% | 2.38% | 2.43% | 1.63% | 1.57% |
| Prev. Cartera Incobable / Cartera Bruta | 4.59% | 7.89% | 6.73% | 3.21% | 5.71% | 3.71% | 5.28% | 6.63% | 6.63% | 5.47% |
| Previsión Cartera Incobable / Cartera en Mora | 493.89% | 306.12% | 299.77% | 90.06% | 282.77% | 90.69% | 181.19% | 125.84% | 197.37% | 239.70% |
| LIQUIDEZ | | | | | | | | | | |
| Disponibilidades / Pasivo | 2.14% | 12.02% | 8.51% | 4.41% | 1.74% | 2.82% | 2.73% | 3.15% | 8.26% | 5.84% |
| Disponibilidades + Inversiones Temporarias / Pasivo | 5.09% | 13.37% | 10.28% | 6.34% | 1.82% | 2.82% | 2.80% | 3.20% | 8.28% | 6.86% |
| Disponibilidades + Inversiones Temporarias / Activo | 4.16% | 10.35% | 6.48% | 5.49% | 1.51% | 2.56% | 2.51% | 2.46% | 6.49% | 5.16% |
| SOLVENCIA | | | | | | | | | | |
| Patrimonio/Activo | 18.44% | 22.64% | 36.93% | 13.52% | 17.21% | 12.23% | 10.51% | 23.28% | 21.60% | 21.30% |
| Patrimonio/Activo+Contingente | 18.44% | 22.64% | 36.93% | 13.52% | 17.21% | 12.23% | 10.51% | 23.28% | 21.60% | 21.30% |
| Cartera Venida/Ejecución/Patrimonio | 4.77% | 10.46% | 5.56% | 24.67% | 11.36% | 29.87% | 20.87% | 14.85% | 10.04% | 10.04% |
| Cartera venida + Ejec. reprog. o reestruct. / Patrimonio | 0.28% | 0.00% | 0.03% | 5.77% | 1.25% | 5.00% | 5.07% | 7.01% | 0.03% | 1.04% |
| Cartera Venida/Ejecución-Prev/Patrimonio | 1.45% | 0.73% | 0.98% | 9.09% | 2.90% | 8.97% | 8.52% | 9.20% | 1.17% | 2.46% |
| Coficiente de adecuación patrimonial (1) | 19.28% | 24.21% | 37.65% | 14.11% | 16.96% | 15.16% | 14.67% | 25.54% | 22.44% | 22.99% |
| Coficiente de adecuación patrimonial (2) | 19.28% | 24.21% | 40.02% | 14.11% | 17.30% | 15.13% | 16.33% | 25.55% | 22.44% | n.d. |
| ESTRUCTURA FINANCIERA | | | | | | | | | | |
| Activo Productivo / Activo + Contingente | 96.21% | 89.64% | 89.31% | 91.92% | 93.62% | 89.69% | 93.22% | 86.87% | 92.11% | 92.43% |
| Pasivo con Costo / Pasivo + Contingente | 88.75% | 88.24% | 90.59% | 95.45% | 95.31% | 95.79% | 94.97% | 93.25% | 92.75% | 91.36% |
| Activo Productivo - Pasivo con Costo / Pasivo con Costo | 32.92% | 31.31% | 56.30% | 11.36% | 18.66% | 6.87% | 9.70% | 21.42% | 26.87% | 28.86% |
| Activo productivo / Patrimonio | 20.53% | 45.78% | 59.75% | 37.65% | 37.65% | 84.35% | 64.48% | 56.41% | 36.52% | 35.55% |
| RENTABILIDAD | | | | | | | | | | |
| Resultado Financiero Bruto / Activo+Contingente | 19.01% | 28.01% | 14.67% | 11.03% | 13.88% | 14.90% | 13.30% | 12.57% | 19.11% | 17.08% |
| Resultado de Operación Bruto / Activo+Contingente | 18.58% | 24.86% | 13.35% | 12.28% | 15.33% | 15.09% | 13.97% | 13.05% | 19.05% | 17.17% |
| Result. de Operación después de Incobables / Activo+Contingente | 17.38% | 23.18% | 13.85% | 8.60% | 12.46% | 12.49% | 11.65% | 8.92% | 17.73% | 15.35% |
| Resultado de Operación Neto / Activo+Contingente | 3.52% | 5.58% | 4.19% | -1.21% | -1.31% | -0.58% | 0.54% | -0.31% | 0.86% | 2.46% |
| Result. de Operación Neto antes de Impuestos Activo+Contingente | 3.38% | 5.55% | 4.19% | -1.21% | -1.31% | -0.72% | 0.51% | -0.71% | 1.24% | 2.46% |
| Resultado Neto de la Gestión / Activo+Contingente (RON) | 1.51% | 4.16% | 2.82% | -1.21% | -1.31% | -0.72% | 0.51% | -0.71% | 1.24% | 1.40% |
| Resultado Neto de la Gestión / Patrimonio (ROE) | 6.45% | 19.66% | 7.83% | -0.95% | -7.65% | -5.95% | 4.94% | -28.59% | 5.92% | 6.89% |
| RESULTADOS | | | | | | | | | | |
| Ingresos Financieros / Activo+Contingente | 23.14% | 30.52% | 18.46% | 16.74% | 18.88% | 20.68% | 18.00% | 16.98% | 24.10% | 21.55% |
| Ingresos Financieros / Cartera Bruta | 24.43% | 33.01% | 20.50% | 18.14% | 20.06% | 22.50% | 18.92% | 18.50% | 25.16% | 23.14% |
| Resultado Neto / Ingresos Financieros | 6.53% | 13.84% | 15.27% | -7.24% | -6.94% | -3.47% | 2.82% | -39.56% | 5.13% | 6.52% |
| Gastos Financieros / Activo+Contingente | -4.13% | -4.51% | -3.78% | -5.71% | -4.99% | -5.79% | -4.70% | -4.40% | -4.99% | -4.46% |
| Gastos Financieros / Pasivos con costo promedio | 5.66% | 6.50% | 6.58% | 6.90% | 8.29% | 6.88% | 5.50% | 6.15% | 6.85% | 6.16% |
| Ajustes netos por inflación y por diferencias de cambio / Activo+Contingente | 0.01% | 0.00% | -0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.01% |
| Cargos por Incob.Netos de Recuper. / Activo+Contingente | -1.21% | -1.88% | -1.50% | -3.88% | -2.85% | -2.80% | -2.32% | -4.13% | -1.32% | -1.82% |
| Otros Ingresos Operativos Netos / Activo+Contingente | -0.42% | -1.15% | 0.87% | 1.30% | 1.46% | 0.00% | 0.67% | 0.48% | -0.00% | 0.00% |
| Gastos de Administración / Activo+Contingente | -13.85% | -17.60% | -9.70% | -9.81% | -13.79% | -13.21% | -11.11% | -16.86% | -12.87% | -12.87% |
| ing Extraord. y/o Gest.Ant.Netos / Activo+Contingente | -0.15% | -0.03% | 0.08% | 0.00% | 0.00% | -0.01% | -0.03% | -0.01% | 0.37% | -0.02% |
| Deprec. y Deterior.Bienes de Uso / Bienes de uso-Termines | 20.55% | 21.37% | 15.50% | 21.90% | 17.75% | 26.90% | 30.36% | 18.14% | 30.76% | 20.40% |
| INGRESOS Y GASTOS FINANCIEROS | | | | | | | | | | |
| Productos por Cartera Vigente / Cartera Vigente | 24.51% | 33.35% | 20.60% | 18.09% | 20.02% | 23.10% | 18.62% | 20.05% | 25.74% | 23.35% |
| Productos por Cartera Reprog. y Reestruct. Vigente / Cartera Reprog y Reestruct. | 16.28% | 0.00% | 17.21% | 15.35% | 17.38% | 16.61% | 14.80% | 13.55% | 14.71% | 15.17% |
| Productos por Cartera Venida y en Ejecución / Cartera Venida y en Ejec. | 12.15% | 9.16% | 8.59% | 24.01% | 22.77% | 15.64% | 33.77% | 21.46% | 7.52% | 16.68% |
| Productos por Cartera Reprog. y Reestruct. Venida y en Ejec. / Cartera Reprog y Reestruct. | 22.55% | 0.00% | 10.56% | 7.64% | 27.38% | 15.33% | 28.87% | 4.51% | 0.23% | 16.97% |
| Int. Penales Cartera Venida Total / Productos Cartera Venida Total | 1.89% | 0.00% | 3.19% | 0.15% | 0.00% | 0.81% | 0.41% | 0.85% | 20.92% | 1.42% |
| Int. Penales Cartera en Ejecución Total / Productos Cartera en Ejecución | 14.63% | 0.00% | 1.23% | 0.00% | 0.00% | 1.14% | 0.05% | 4.60% | 2.37% | 3.01% |
| Int. Penales Cartera Venida Total en Ejecución Total / Productos Cartera en Ejecución | 7.27% | 0.00% | 2.45% | 0.09% | 0.00% | 0.83% | 0.31% | 1.33% | 13.82% | 1.86% |
| Int.Oblig.con Emp.con participación Estatal / Oblig.con particip. Est. | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Cargos por Oblig.con el BCB / Oblig.con el BCB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| EFICIENCIA ADMINISTRATIVA | | | | | | | | | | |
| RATOS DE EFICIENCIA (1) | | | | | | | | | | |
| Gastos de Administración/Activo+Contingente | 13.85% | 17.60% | 9.70% | 9.81% | 13.79% | 13.21% | 11.11% | 15.61% | 16.86% | 12.87% |
| Gastos de Administración/Activo Productivo Promedio Neto de Contingente | 19.65% | 19.95% | 10.87% | 15.76% | 14.37% | 14.29% | 12.13% | 18.23% | 16.87% | 13.87% |
| Gastos de Administración/(Cartera+Contingente) | 14.63% | 19.04% | 10.78% | 10.63% | 14.66% | 14.37% | 11.67% | 17.02% | 17.61% | 13.82% |
| ESTRUCTURA DE GASTOS DE ADMINISTRACIÓN | | | | | | | | | | |
| Gastos de Personal/Gastos de Administración | 78.10% | 69.79% | 68.53% | 66.34% | 56.09% | 59.35% | 63.08% | 58.37% | 70.25% | 70.43% |
| Deprec. y Amortizaciones/Gastos de Administración | 3.29% | 2.32% | 7.96% | 3.57% | 6.13% | 8.35% | 6.81% | 6.27% | 3.40% | 4.78% |
| Otros Gastos Administración/Gastos de Administración | 18.65% | 27.90% | 23.51% | 30.09% | 37.78% | 32.30% | 30.11% | 35.36% | 26.35% | 24.79% |
| Gastos de Administración/Total Egresados | 55.24% | 63.44% | 56.27% | 30.42% | 61.06% | 54.04% | 29.79% | 52.58% | 37.34% | 48.07% |
| CÁLCULO SPREAD EFECTIVO (1) | | | | | | | | | | |
| SPREAD EFECTIVO | 18.34% | 24.86% | 15.20% | 11.86% | 15.33% | 14.00% | 12.96% | 11.63% | 19.05% | 16.79% |
| MARGEN FINANCIERO (5) | 18.76% | 26.01% | 14.52% | 10.62% | 13.96% | 13.81% | 12.29% | 11.15% | 19.11% | 16.71% |
| Margen Financiero Activo Productivo Promedio Neto de Contingente | 19.49% | 18.67% | 15.78% | 15.43% | 15.43% | 12.67% | 12.60% | 20.81% | 18.17% | 18.17% |
| Margen Financiero Promedio en Activo Productivo Neto de Contingente | 23.62% | 33.14% | 20.96% | 17.23% | 20.04% | 21.60% | 17.58% | 17.00% | 25.80% | 22.63% |
| Costo Promedio de Fondos (7) | -4.13% | -4.51% | -3.78% | -5.69% | -4.90% | -5.79% | -4.70% | -4.40% | -4.99% | -4.46% |
| MARGEN OPERATIVO | -0.42% | -1.15% | 0.67% | 1.23% | 1.36% | 0.20% | 0.67% | 0.48% | -0.06% | 0.68% |
| UTILIZACIÓN DEL SPREAD EFECTIVO (1) | | | | | | | | | | |
| SPREAD EFECTIVO | 18.34% | 24.86% | 15.20% | 11.86% | 15.33% | 14.00% | 12.96% | 11.63% | 19.05% | 16.79% |
| Incobabilidad | -0.96% | -1.88% | -1.30% | -2.26% | -2.85% | -1.51% | -1.31% | -2.71% | -1.32% | -1.44% |
| Gastos administrativos | -13.85% | -17.60% | -9.70% | -9.81% | -13.79% | -13.21% | -11.11% | -16.86% | -12.87% | -12.87% |
| Resultados extraordinarios | -0.16% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.08% |
| Resultados gestiones anteriores | 0.01% | -0.04% | 0.08% | 0.00% | 0.00% | -0.01% | -0.03% | 0.00% | 0.37% | 0.03% |

n.d. No disponible
(1) Cálculo de CAP utilizando el valor del capital regulatorio del mes promedio
(2) Cálculo de CAP utilizando el valor del capital regulatorio del mes actual

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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 | 144,890,767 | 137,773,541 | 1,743,908 | 4,322,586 | 144,027 | 819,989 | 86,716 |
| CHUQUISACA | 215,402,710 | 212,289,261 | 643,739 | 1,593,184 | - | 876,525 | - |
| COCHABAMBA | 371,235,524 | 358,758,761 | 3,803,868 | 5,497,726 | 199,583 | 2,498,356 | 477,229 |
| LA PAZ | 1,011,847,655 | 983,027,093 | 6,812,540 | 9,798,365 | 549,947 | 11,081,215 | 578,495 |
| ORURO | 343,151,358 | 336,527,202 | 1,910,932 | 3,000,023 | - | 1,493,769 | 219,432 |
| PANDO | 40,994,554 | 37,155,225 | 1,501,707 | 799,978 | 36,987 | 1,256,481 | 244,175 |
| POTOSÍ | 178,439,334 | 175,030,916 | 458,052 | 1,697,685 | 20,002 | 1,232,680 | - |
| SANTA CRUZ | 607,135,097 | 579,485,239 | 8,566,045 | 10,429,801 | 1,296,791 | 5,673,207 | 1,684,014 |
| TARIJA | 223,386,857 | 211,524,201 | 4,031,387 | 4,705,631 | 290,950 | 2,114,152 | 720,536 |
| TOTAL | 3,136,483,856 | 3,031,571,441 | 29,472,178 | 41,844,978 | 2,538,288 | 27,046,374 | 4,010,597 |
| | 100% | 96.66% | 0.94% | 1.33% | 0.08% | 0.86% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 125,863,709 | 122,382,603 | 389,585 | 1,711,992 | 85,761 | 1,293,769 | - |
| CHUQUISACA | 117,637,597 | 115,348,513 | 1,030,845 | 818,716 | 38,028 | 327,239 | 74,255 |
| COCHABAMBA | 321,793,224 | 310,360,594 | 5,610,687 | 1,904,258 | 110,065 | 2,647,855 | 1,159,765 |
| LA PAZ | 576,090,751 | 561,541,515 | 3,987,930 | 6,228,446 | 360,398 | 3,903,530 | 68,932 |
| ORURO | 111,792,986 | 106,314,958 | 3,869,385 | 802,320 | 251,563 | 373,506 | 181,255 |
| PANDO | 17,698,221 | 16,560,591 | 472,252 | 193,580 | 11,113 | 243,977 | 216,707 |
| POTOSÍ | 115,177,112 | 107,789,680 | 6,058,572 | 909,875 | 11,758 | 372,532 | 34,695 |
| SANTA CRUZ | 384,943,880 | 337,874,014 | 35,006,135 | 6,192,243 | 321,278 | 3,569,075 | 1,981,133 |
| TARIJA | 67,749,168 | 64,834,445 | 1,273,277 | 710,273 | 216,426 | 597,652 | 117,095 |
| TOTAL | 1,838,746,647 | 1,743,006,914 | 57,698,668 | 19,471,703 | 1,406,391 | 13,329,134 | 3,833,838 |
| | 100% | 94.79% | 3.14% | 1.06% | 0.08% | 0.72% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 270,754,476 | 260,156,143 | 2,133,492 | 6,034,578 | 229,788 | 2,113,758 | 86,716 |
| CHUQUISACA | 333,040,306 | 327,637,774 | 1,674,584 | 2,411,900 | 38,028 | 1,203,764 | 74,255 |
| COCHABAMBA | 693,028,749 | 669,119,356 | 9,414,555 | 7,401,984 | 309,649 | 5,146,211 | 1,636,994 |
| LA PAZ | 1,587,938,406 | 1,544,568,609 | 10,800,470 | 16,026,810 | 910,345 | 14,984,745 | 647,427 |
| ORURO | 454,944,344 | 442,842,160 | 5,780,317 | 3,802,342 | 251,563 | 1,867,275 | 400,687 |
| PANDO | 58,692,775 | 53,715,816 | 1,973,960 | 993,558 | 48,100 | 1,500,459 | 460,882 |
| POTOSÍ | 293,616,446 | 282,820,596 | 6,516,624 | 2,607,559 | 31,760 | 1,605,211 | 34,695 |
| SANTA CRUZ | 992,078,977 | 917,359,253 | 43,572,180 | 16,622,044 | 1,618,069 | 9,242,282 | 3,665,148 |
| TARIJA | 291,136,025 | 276,358,647 | 5,304,663 | 5,415,904 | 507,377 | 2,711,804 | 837,631 |
| TOTAL | 4,975,230,503 | 4,774,578,354 | 87,170,846 | 61,316,681 | 3,944,679 | 40,375,508 | 7,844,435 |
| | 100% | 95.97% | 1.75% | 1.23% | 0.08% | 0.81% | 0% |

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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 | 978,106,341 | 961,667,030 | 6,485,732 | 4,941,016 | 204,092 | 4,659,992 | 148,480 |
| PRO MUJER | 497,597,400 | 485,572,132 | - | 11,974,133 | - | 51,135 | - |
| DIACONIA | 722,138,468 | 703,940,592 | 1,050,899 | 7,281,355 | 31,493 | 9,834,128 | - |
| IDEPRO | 214,254,322 | 201,636,649 | 5,876,245 | 2,594,656 | 340,405 | 2,390,258 | 1,416,110 |
| IMPRO | 23,363,842 | 21,976,001 | 822,211 | 499,684 | 65,945 | - | - |
| SARTAWI | 193,785,646 | 178,740,830 | 6,233,331 | 5,349,441 | 708,740 | 2,402,860 | 350,445 |
| CIDRE | 330,445,251 | 310,727,308 | 8,014,888 | 6,555,633 | 1,081,194 | 2,940,734 | 1,125,494 |
| FONDECO | 38,464,224 | 34,537,049 | 934,518 | 887,823 | 106,418 | 1,047,825 | 950,591 |
| FUBODE | 138,328,363 | 132,773,850 | 54,355 | 1,761,238 | - | 3,719,442 | 19,478 |
| TOTAL | 3,136,483,856 | 3,031,571,441 | 29,472,178 | 41,844,978 | 2,538,288 | 27,046,374 | 4,010,597 |
| | 100% | 96.66% | 0.94% | 1.33% | 0.08% | 0.86% | 0% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 655,911,092 | 647,449,187 | 3,215,566 | 2,460,425 | 323,355 | 2,238,301 | 224,258 |
| PRO MUJER | 34,282,181 | 32,593,560 | - | 1,688,621 | - | - | - |
| DIACONIA | 328,757,889 | 321,775,631 | 553,269 | 3,441,187 | 102,355 | 2,885,447 | - |
| IDEPRO | 141,069,208 | 127,647,826 | 7,515,373 | 2,907,030 | 347,655 | 1,798,784 | 852,539 |
| IMPRO | 6,364,564 | 6,289,219 | 40,685 | 34,309 | 352 | - | - |
| SARTAWI | 182,501,241 | 164,389,500 | 11,519,119 | 3,725,770 | 458,241 | 1,472,161 | 936,451 |
| CIDRE | 327,026,750 | 305,325,403 | 14,242,495 | 3,392,235 | 174,434 | 2,654,601 | 1,237,583 |
| FONDECO | 54,328,195 | 31,817,096 | 20,612,161 | 854,919 | - | 461,012 | 583,007 |
| FUBODE | 108,505,528 | 105,719,492 | - | 967,208 | - | 1,818,828 | - |
| TOTAL | 1,838,746,647 | 1,743,006,914 | 57,698,668 | 19,471,703 | 1,406,391 | 13,329,134 | 3,833,838 |
| | 100% | 94.79% | 3.14% | 1.06% | 0.08% | 0.72% | 0% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 1,634,017,433 | 1,609,116,217 | 9,701,298 | 7,401,441 | 527,446 | 6,898,293 | 372,738 |
| PRO MUJER | 531,879,581 | 518,165,692 | - | 13,662,753 | - | 51,135 | - |
| DIACONIA | 1,050,896,356 | 1,025,716,223 | 1,604,168 | 10,722,542 | 133,848 | 12,719,575 | - |
| IDEPRO | 355,323,530 | 329,284,475 | 13,391,618 | 5,501,685 | 688,061 | 4,189,042 | 2,268,649 |
| IMPRO | 29,728,406 | 28,265,220 | 862,896 | 533,993 | 66,297 | - | - |
| SARTAWI | 376,286,887 | 343,130,330 | 17,752,450 | 9,075,210 | 1,166,981 | 3,875,020 | 1,286,896 |
| CIDRE | 657,472,002 | 616,052,711 | 22,257,383 | 9,947,869 | 1,255,628 | 5,595,335 | 2,363,077 |
| FONDECO | 92,792,419 | 66,354,145 | 21,546,680 | 1,742,742 | 106,418 | 1,508,836 | 1,533,598 |
| FUBODE | 246,833,890 | 238,493,342 | 54,355 | 2,728,446 | - | 5,538,270 | 19,478 |
| TOTAL | 4,975,230,503 | 4,774,578,354 | 87,170,846 | 61,316,681 | 3,944,679 | 40,375,508 | 7,844,435 |
| | 100% | 95.97% | 1.75% | 1.23% | 0.08% | 0.81% | 0% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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 | 1,608,466,893 | 9,468,547 | 3,003,395 | 2,735,813 | 2,016,184 | 8,326,601 | 1,634,017,433 |
| PRO MUJER | 505,452,887 | 10,352,011 | 1,467,858 | 1,063,877 | 538,202 | 13,004,745 | 531,879,581 |
| DIACONIA | 1,024,019,637 | 3,918,441 | 1,758,252 | 1,266,202 | 663,661 | 19,270,163 | 1,050,896,356 |
| IDEPRO | 334,109,789 | 7,830,430 | 2,205,050 | 733,199 | 1,089,146 | 9,355,916 | 355,323,530 |
| IMPRO | 28,450,917 | 677,199 | 74,904 | 65,744 | 194,226 | 265,417 | 29,728,406 |
| SARTAWI | 353,237,609 | 8,686,136 | 2,618,676 | 517,294 | 832,102 | 10,395,069 | 376,286,887 |
| CIDRE | 618,959,684 | 17,654,105 | 3,083,782 | 1,420,851 | 943,568 | 15,410,010 | 657,472,002 |
| FONDECO | 84,458,252 | 3,306,554 | 825,845 | 402,229 | 332,222 | 3,467,317 | 92,792,419 |
| FUBODE | 236,757,580 | 1,686,812 | 528,010 | 290,061 | 463,462 | 7,107,965 | 246,833,890 |
| TOTAL | 4,793,913,249 | 63,580,235 | 15,565,771 | 8,495,272 | 7,072,773 | 86,603,202 | 4,975,230,503 |
| | 96.36% | 1.28% | 0.31% | 0.17% | 0.14% | 1.74% | 100% |

n.d. - No disponible

GRÁFICO N° 1
Calificación de cartera de las IFD

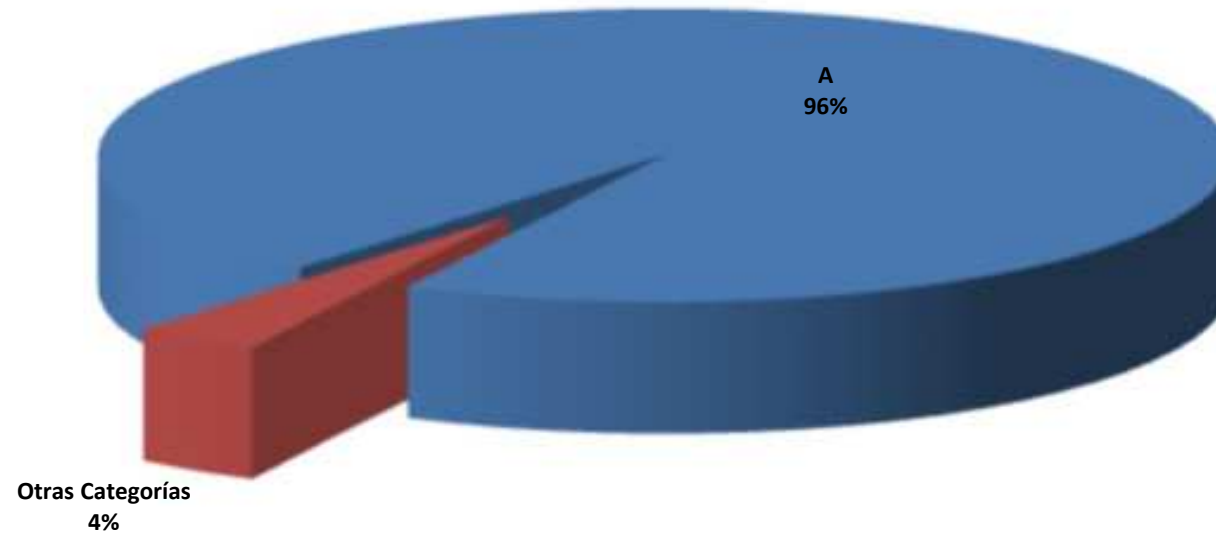
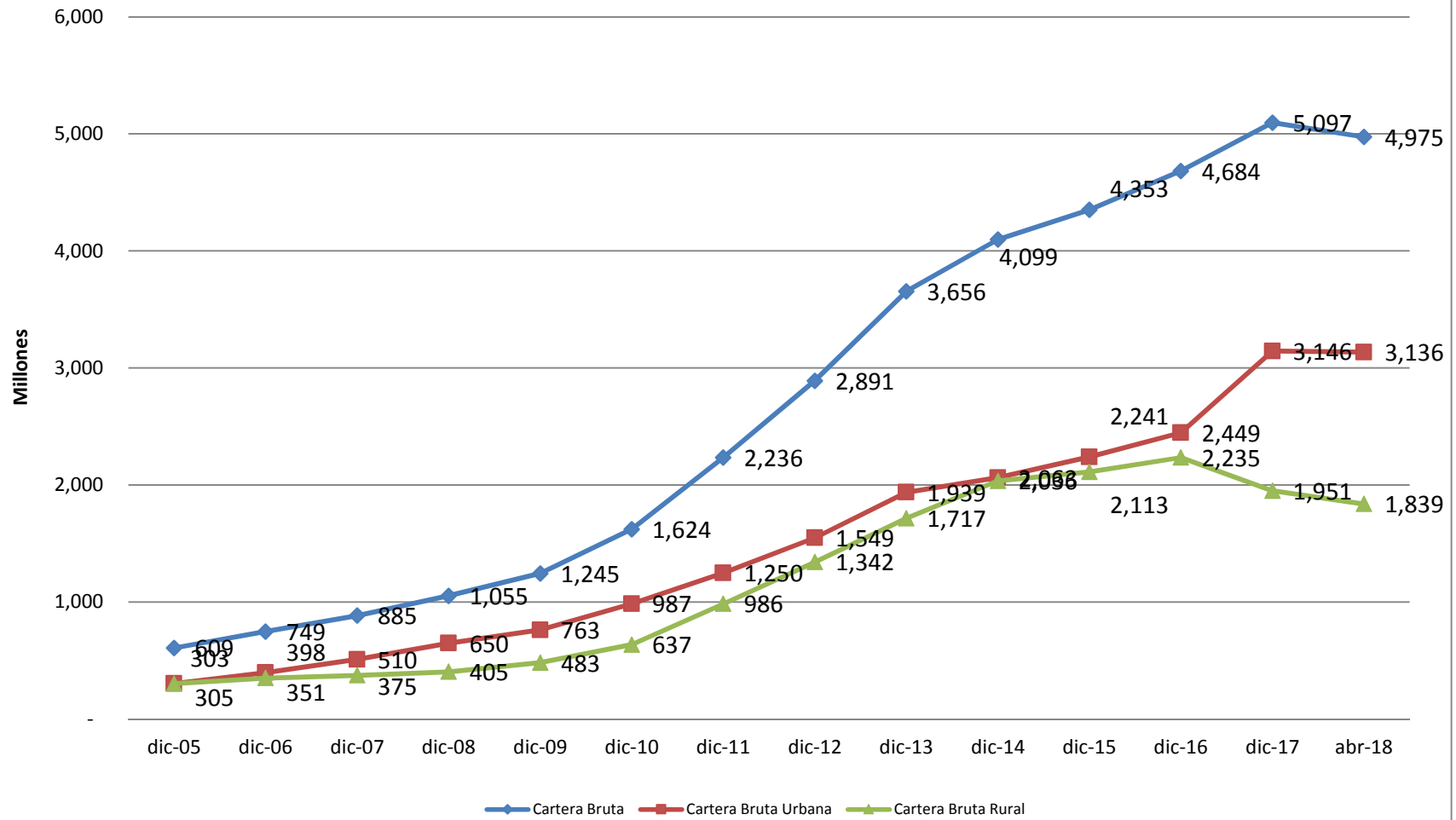


GRÁFICO N° 2

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 2018
(En número de clientes)

| INSTITUCIÓN | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| CIDRE | 5,018 | 4,105 | 6,613 | 2,671 | 11,631 | 6,776 | 18,407 |
| CRECER | 23,833 | 90,178 | 16,649 | 56,733 | 40,482 | 146,911 | 187,393 |
| DIACONIA | 23,893 | 28,626 | 9,723 | 5,589 | 33,616 | 34,215 | 67,831 |
| FONDECO | 812 | 2,428 | 609 | 625 | 1,421 | 3,053 | 4,474 |
| FUBODE | 6,922 | 21,577 | 4,847 | 7,158 | 11,769 | 28,735 | 40,504 |
| IDEPRO | 3,727 | 2,751 | 3,626 | 1,478 | 7,353 | 4,229 | 11,582 |
| IMPRO | 859 | 829 | 277 | 236 | 1,136 | 1,065 | 2,201 |
| PRO MUJER | 14,667 | 101,828 | 1,326 | 8,048 | 15,993 | 109,876 | 125,869 |
| SARTAWI | 6,271 | 12,943 | 6,099 | 5,156 | 12,370 | 18,099 | 30,469 |
| TOTAL | 86,002 | 265,265 | 49,769 | 87,694 | 135,771 | 352,959 | 488,730 |

| DEPARTAMENTO | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| BENI | 3,219 | 22,230 | 3,378 | 6,654 | 6,597 | 28,884 | 35,481 |
| CHUQUISACA | 6,692 | 14,894 | 3,463 | 4,773 | 10,155 | 19,667 | 29,822 |
| COCHABAMBA | 11,554 | 31,955 | 9,623 | 11,494 | 21,177 | 43,449 | 64,626 |
| LA PAZ | 29,833 | 73,041 | 16,453 | 24,433 | 46,286 | 97,474 | 143,760 |
| ORURO | 8,741 | 22,577 | 2,669 | 3,182 | 11,410 | 25,759 | 37,169 |
| PANDO | 913 | 3,788 | 567 | 700 | 1,480 | 4,488 | 5,968 |
| POTOSI | 5,191 | 14,128 | 3,825 | 5,944 | 9,016 | 20,072 | 29,088 |
| SANTA CRUZ | 13,195 | 63,363 | 7,592 | 25,827 | 20,787 | 89,190 | 109,977 |
| TARIJA | 6,664 | 19,289 | 2,199 | 4,687 | 8,863 | 23,976 | 32,839 |
| TOTAL | 86,002 | 265,265 | 49,769 | 87,694 | 135,771 | 352,959 | 488,730 |

GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

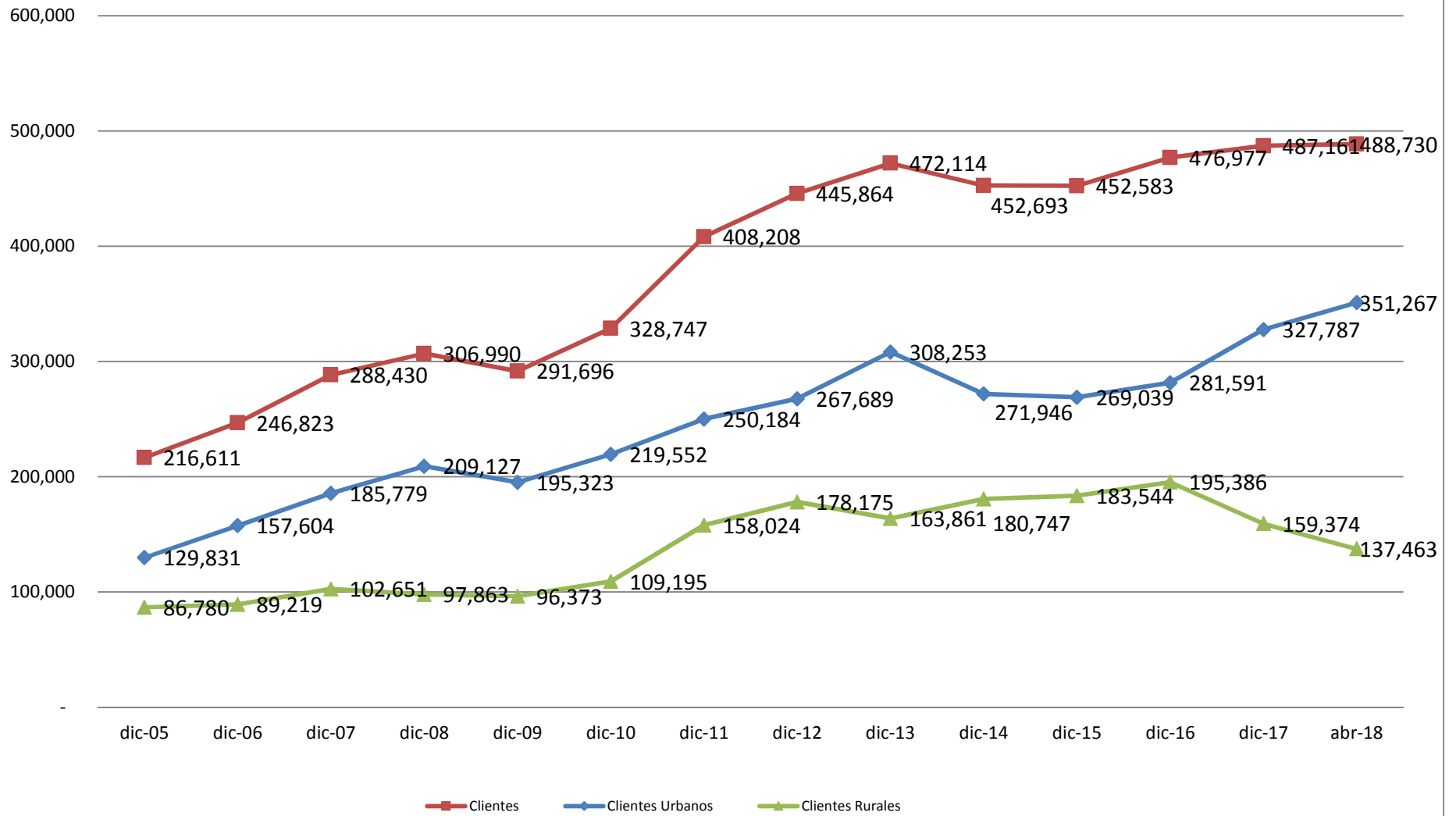


GRÁFICO N° 4

Evolución de número de prestatarios hombres, mujeres e institucionales

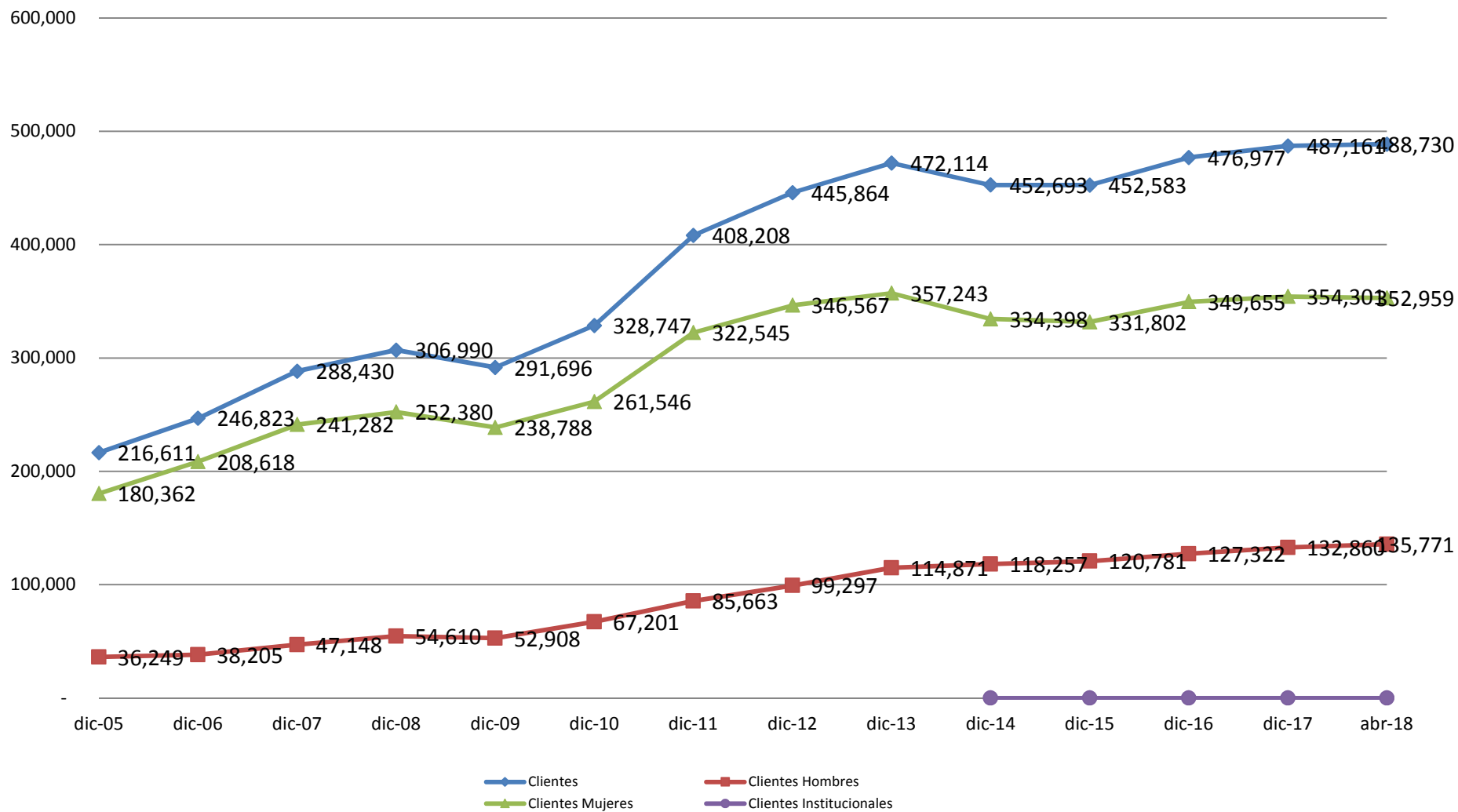


GRÁFICO N° 5 Evolución de porcentaje de Mora

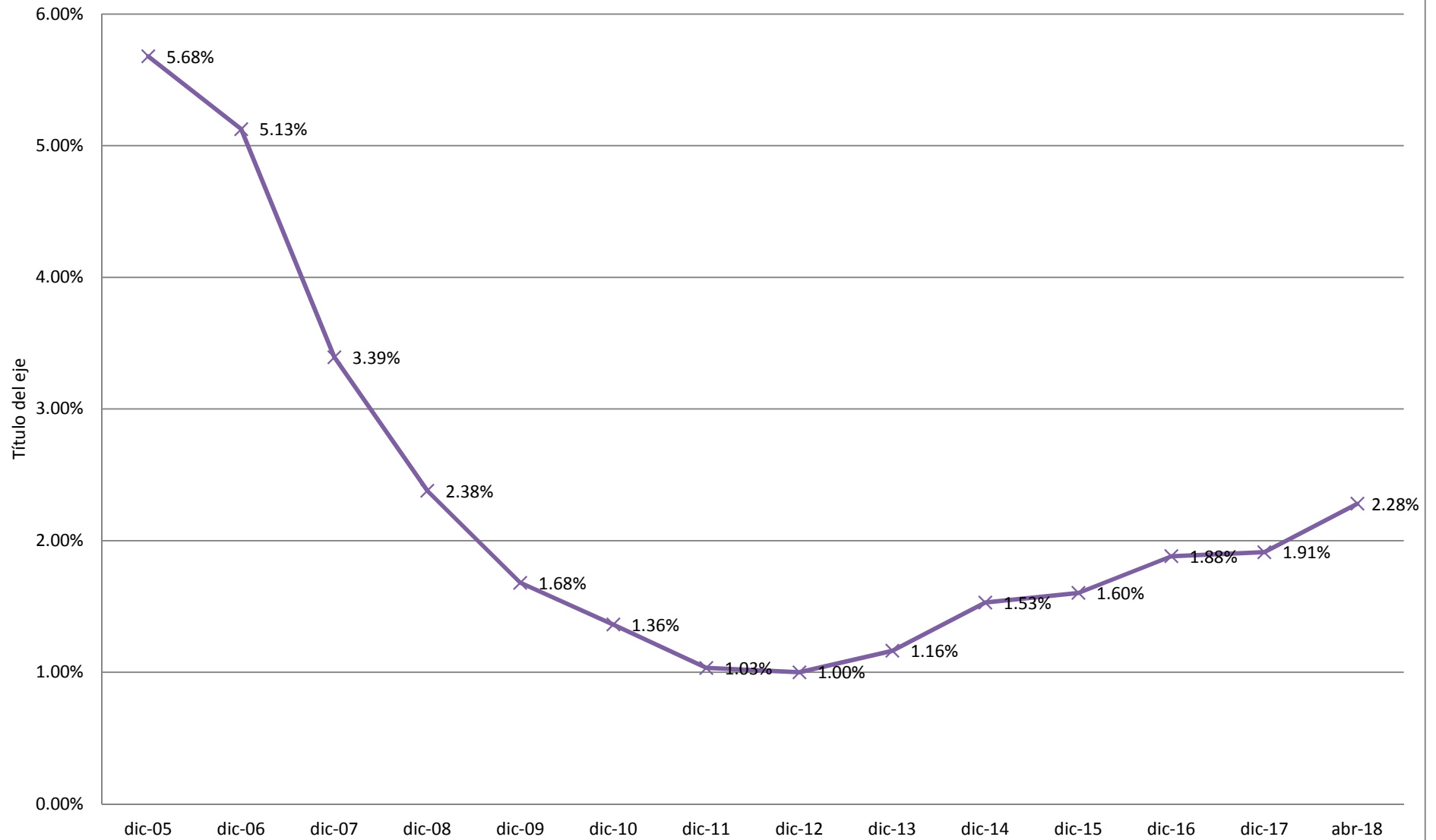


GRÁFICO N° 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

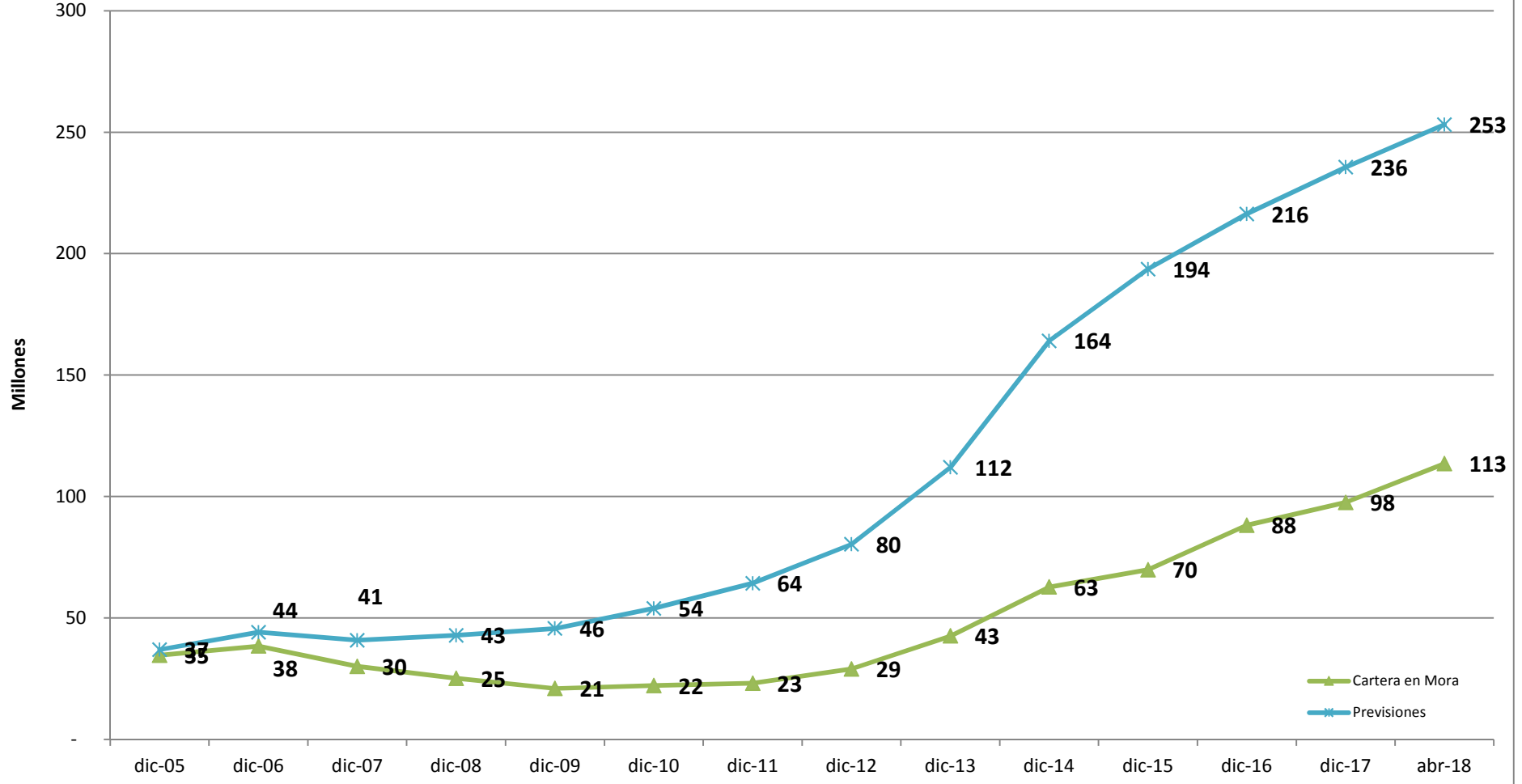
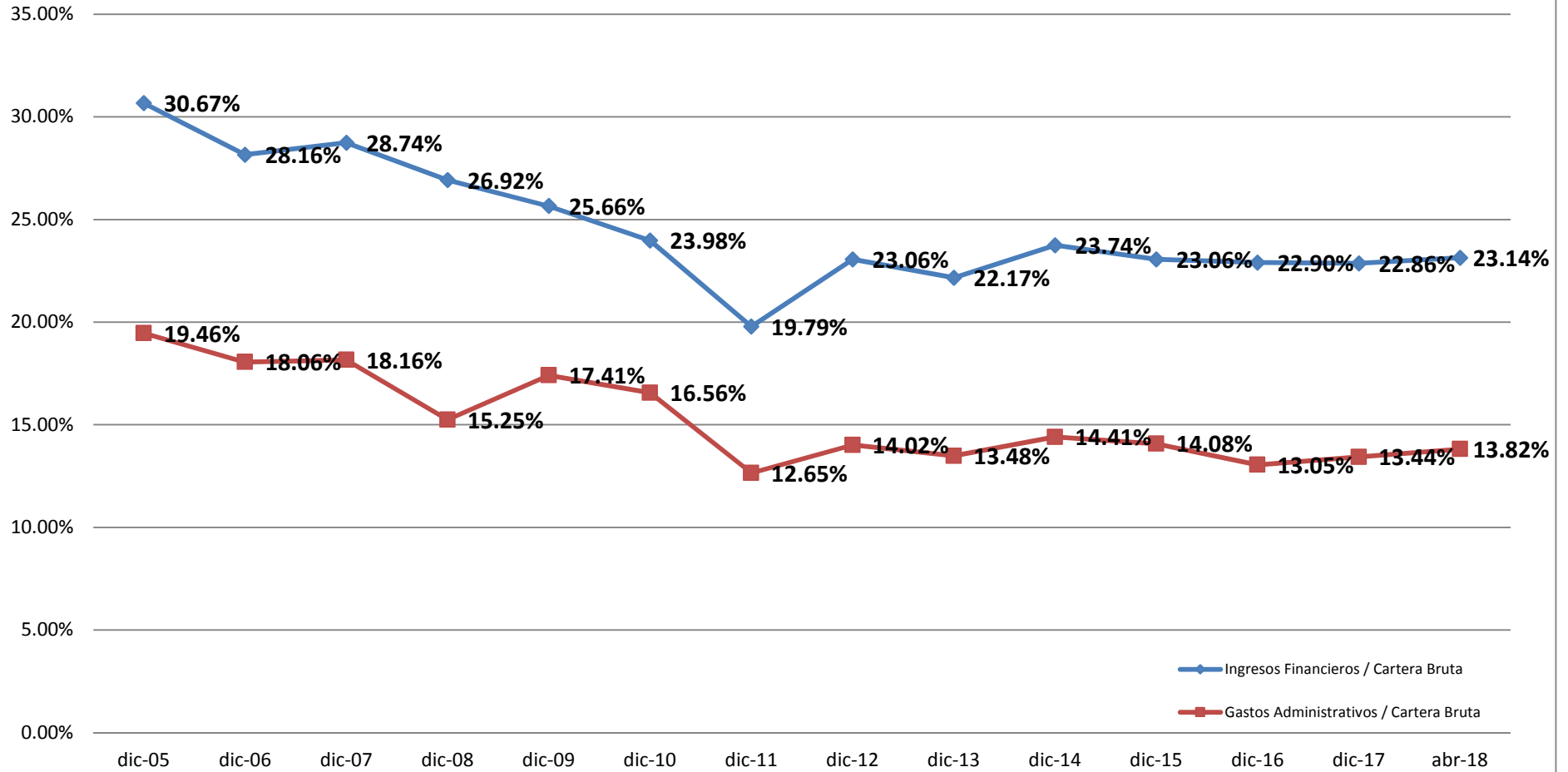


GRÁFICO N° 7

Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2018
(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 | Hotelería y Restaurantes | Transporte, almacenamiento y comunicación | Intermediación financiera | Servicios inmobiliarios, empresariales y de alquiler | Administración pública, defensa y seguridad social obligatoria | Educación | | Servicios sociales, comunitarios y personales | Servicio de hogares privados que contratan servicio doméstico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas |
| GRECER | 23.163.031 | 148.610 | - | 2.533.290 | 44.649.487 | - | 88.741.554 | 533.139.780 | 37.318.225 | 179.140.737 | - | 44.510.096 | - | 0.121.960 | 15.616.174 | 14.398 | - | - | 975.105.341 |
| PRO MUJER | - | - | - | 178.836 | 646.242 | 41.945 | 4.274.216 | 35.290.699 | 12.097.194 | 4.890.160 | 436.627.668 | 1.797.579 | 52.506 | 53.040 | 1.647.314 | - | - | - | 497.597.400 |
| DIACONIA | 7.305.927 | - | - | 3.331.338 | 30.438.309 | - | 267.763.297 | 229.206.832 | 10.737.181 | 48.257.918 | 231.410 | 112.245.861 | 238.361 | 4.865.533 | 7.432.069 | 65.800 | - | 18.631 | 722.138.468 |
| IDEPRO | 14.587.338 | 1.425.789 | - | 1.619.858 | 27.536.562 | 28.000 | 8.425.648 | 60.474.525 | 15.606.142 | 64.660.556 | 79.241 | 14.162.708 | 121.391 | 1.762.246 | 5.336.273 | - | - | 13.044 | 214.254.322 |
| IMPRO | 93.463 | - | - | 32.478 | 4.306.672 | - | 1.871.565 | 5.670.025 | 1.528.965 | 3.471.006 | 7.652 | 5.246.566 | 16.733 | 394.323 | 711.754 | - | - | 12.640 | 23.363.842 |
| SARTAWI | 31.475.473 | 155.000 | - | 451.846 | 18.968.229 | - | 17.227.767 | 73.000.673 | 17.227.767 | 18.324.110 | 63.169 | 12.164.297 | 20.168 | 156.662 | 3.854.499 | - | - | 11.940 | 193.785.646 |
| ODIRE | 20.703.777 | 1.983.847 | - | 4.122.924 | 38.127.453 | 5.767.775 | 57.878.921 | 83.757.455 | 16.240.916 | 57.555.589 | 296.321 | 36.411.211 | 345.627 | 1.327.963 | 10.818.763 | 72.606 | - | 54.300 | 339.445.251 |
| FONDECO | 4.263.095 | - | - | - | 3.117.161 | - | 4.300.820 | 13.403.335 | 3.014.628 | 4.177.062 | 199.187 | 4.774.173 | - | 52.621 | 1.162.142 | - | - | - | 38.464.224 |
| FUBODE | 11.472.118 | - | - | 275.985 | 15.430.854 | 27.194 | 8.374.125 | 23.277.739 | 8.911.301 | 9.616.042 | 58.733.967 | 739.665 | - | 10.715 | 1.274.821 | - | - | 183.835 | 138.328.363 |
| TOTAL | 113.064.422 | 3.693.046 | 0.00% | 12.846.557 | 179.140.970 | 5.887.768 | 480.599.095 | 1.057.221.063 | 122.662.341 | 390.102.181 | 496.235.616 | 230.052.147 | 794.785 | 16.161.061 | 47.852.809 | 164.743 | 0.01% | 262.450 | 3.135.493.858 |
| | 3.69% | 0.12% | | 0.40% | 5.71% | 0.19% | 14.69% | 33.71% | 3.91% | 12.44% | 15.82% | 7.33% | 0.93% | 0.52% | 1.53% | 0.91% | 0.00% | 0.01% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | |
| GRECER | 228.257.474 | 3.063.111 | - | 3.761.820 | 17.919.228 | - | 39.977.570 | 296.703.547 | 16.785.896 | 38.017.883 | - | 8.231.663 | - | 66.416 | 3.122.317 | 4.166 | - | - | 655.911.092 |
| PRO MUJER | - | - | - | 2.534 | - | - | 22.524 | 2.080.106 | 508.002 | 168.808 | 31.444.021 | 10.770 | - | 2.636 | 42.379 | - | - | - | 34.282.181 |
| DIACONIA | 113.144.774 | 8.893.265 | - | 506.940 | 16.224.662 | - | 85.305.464 | 48.550.904 | 5.011.062 | 10.216.203 | 4.121 | 36.333.797 | 31.462 | 532.952 | 1.995.866 | 6.378 | - | - | 326.757.689 |
| IDEPRO | 91.330.694 | 6.919.281 | - | 328.003 | 6.371.729 | 109.759 | 1.732.420 | 14.814.465 | 2.485.958 | 14.870.355 | - | 1.323.310 | - | 57.116 | 727.508 | - | - | - | 141.059.208 |
| IMPRO | 3.262.075 | 43.141 | - | - | 2.255.642 | - | 166.148 | 327.369 | 37.515 | 10.000 | - | 256.610 | - | 3.063 | - | - | - | - | 6.364.564 |
| SARTAWI | 122.995.833 | 903.497 | - | 823.906 | 7.897.617 | 271 | 13.593.137 | 20.367.462 | 5.337.129 | 5.897.798 | 8.940 | 3.897.156 | - | 48.939 | 739.556 | - | - | - | 182.501.241 |
| ODIRE | 246.483.690 | 4.018.536 | 11.666 | 4.957.901 | 10.171.695 | - | 14.916.520 | 22.752.862 | 2.337.530 | 24.973.507 | 42.858 | 4.979.493 | 42.498 | 46.421 | 1.291.551 | - | - | - | 327.026.750 |
| FONDECO | 38.838.024 | - | - | - | 1.089.015 | - | 4.526.846 | 4.723.450 | 1.477.539 | 1.944.973 | 82.740 | 1.636.473 | - | 16.643 | 12.602 | - | - | - | 54.326.195 |
| FUBODE | 65.950.249 | 147.087 | - | 3.149.259 | 4.419.939 | - | 3.938.189 | 11.160.775 | 3.127.579 | 3.338.800 | 12.606.076 | 163.162 | - | 2.199 | 492.759 | - | - | - | 108.505.528 |
| TOTAL | 910.262.813 | 23.967.899 | 11.666 | 13.830.363 | 66.329.548 | 110.030 | 164.179.219 | 411.480.960 | 37.107.861 | 99.438.328 | 44.168.755 | 56.824.435 | 73.960 | 776.385 | 8.424.428 | 10.544 | 0.00% | 9.454 | 1.838.746.647 |
| | 49.50% | 1.30% | 0.00% | 0.74% | 3.72% | 0.01% | 8.93% | 22.38% | 2.02% | 5.41% | 2.40% | 3.09% | 0.09% | 0.04% | 0.46% | 0.00% | 0.00% | 0.00% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | |
| GRECER | 251.420.504 | 3.211.721 | - | 6.295.110 | 62.568.715 | - | 128.719.124 | 829.843.327 | 54.104.121 | 217.167.621 | - | 52.741.759 | - | 9.188.375 | 18.738.491 | 18.564 | - | - | 1.634.017.433 |
| PRO MUJER | - | - | - | 181.370 | 646.242 | 41.945 | 4.297.140 | 37.370.805 | 12.605.196 | 5.058.969 | 468.071.689 | 1.808.350 | 52.506 | 56.676 | 1.689.693 | - | - | - | 531.879.581 |
| DIACONIA | 120.450.702 | 8.893.265 | - | 3.838.278 | 48.662.991 | - | 353.068.761 | 277.757.735 | 15.748.262 | 58.474.121 | 235.531 | 148.579.658 | 269.823 | 5.396.484 | 9.427.935 | 72.178 | - | 18.631 | 1.050.896.356 |
| IDEPRO | 105.918.032 | 8.345.049 | - | 1.947.692 | 33.908.291 | 137.759 | 10.158.068 | 75.286.991 | 18.091.730 | 79.530.911 | 79.241 | 15.485.017 | 121.391 | 236.362 | 6.062.781 | - | - | 13.044 | 355.323.530 |
| IMPRO | 3.365.538 | 43.141 | - | 32.478 | 6.962.513 | - | 2.037.715 | 5.997.394 | 1.566.480 | 3.481.006 | 7.652 | 6.506.177 | 16.733 | 397.386 | 711.754 | - | - | - | 29.728.406 |
| SARTAWI | 154.471.306 | 1,058,497 | - | 1,275,752 | 25,785,847 | 23,125 | 32,562,086 | 93,368,135 | 22,564,916 | 24,221,908 | 72,109 | 16,051,443 | 20,168 | 205,601 | 4,594,055 | 11,940 | - | - | 376,286,887 |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ODIRE | 267.187.467 | 5.982.184 | 11.666 | 9.080.626 | 45.299.148 | 5.767.775 | 72.795.441 | 96.510.336 | 18.579.449 | 82.529.096 | 339.179 | 39.399.705 | 388.126 | 1.374.384 | 12.110.315 | 72.606 | - | 54.300 | 657.472.002 |
| FONDECO | 43.101.118 | - | - | - | 4.186.176 | - | 9.827.666 | 18.126.786 | 4.492.167 | 6.122.035 | 281.927 | 6.410.646 | - | 69.264 | 1.174.634 | - | - | - | 92.792.419 |
| FUBODE | 77.422.367 | 147.087 | - | 3.425.244 | 19.850.793 | 27.194 | 12.312.314 | 34.438.515 | 12.038.860 | 12.954.842 | 71.340.043 | 902.827 | - | 12.915 | 1.767.580 | - | - | 193.289 | 246.833.890 |
| TOTAL | 1,023,327,035 | 27,680,945 | 11,666 | 26,076,920 | 247,470,519 | 5,997,798 | 624,778,314 | 1,468,702,023 | 159,790,202 | 489,540,509 | 540,427,371 | 286,876,592 | 868,746 | 16,937,446 | 56,277,237 | 175,288 | 0.00% | 291,904 | 4,975,230,504 |
| | 20.57% | 0.56% | 0.00% | 0.52% | 4.97% | 0.12% | 12.56% | 29.52% | 3.21% | 9.84% | 10.86% | 5.77% | 0.02% | 0.34% | 1.13% | 0.00% | 0.00% | 0.01% | 100% |

GRÁFICO N° 8
Destino de cartera urbana

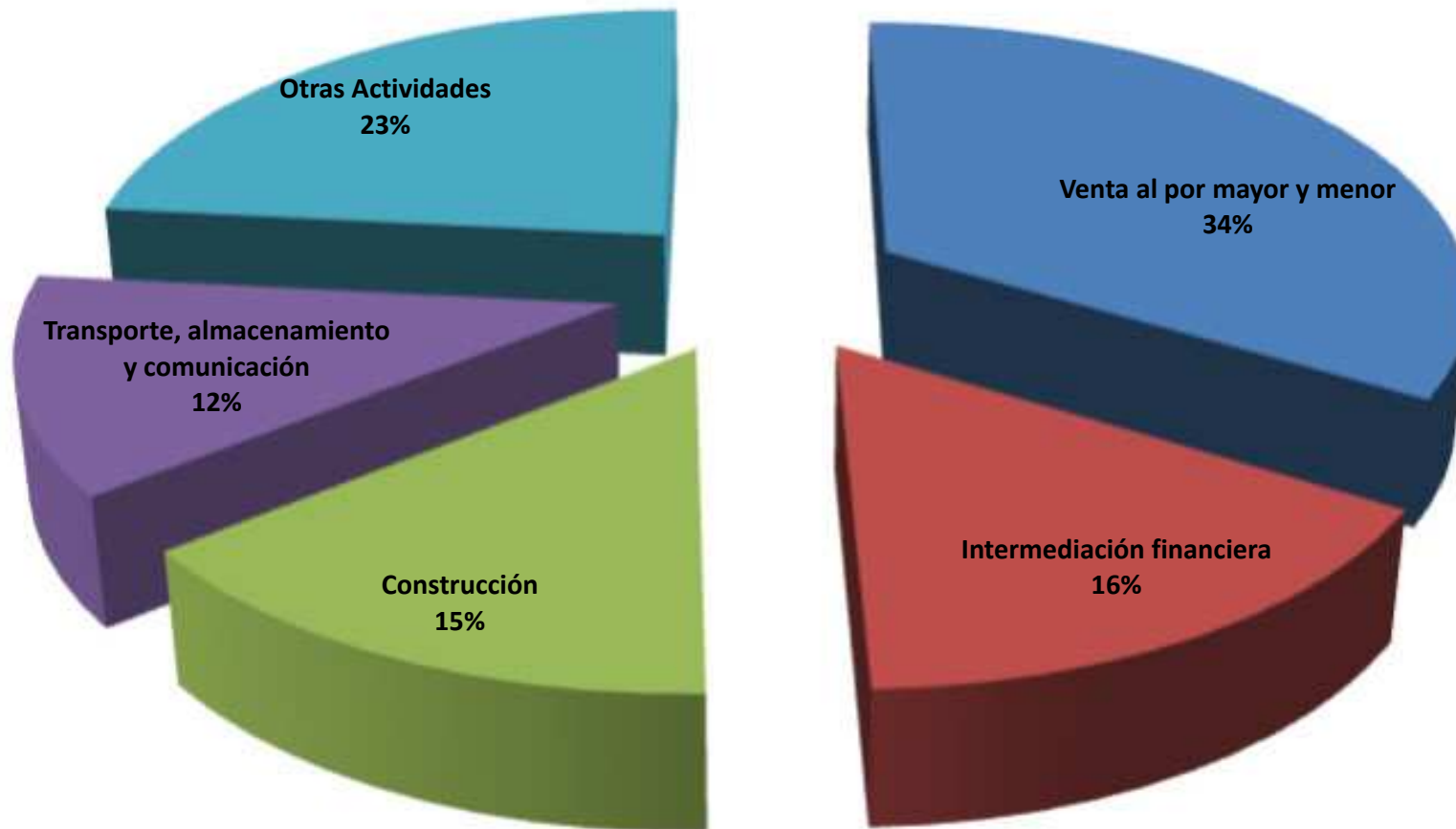
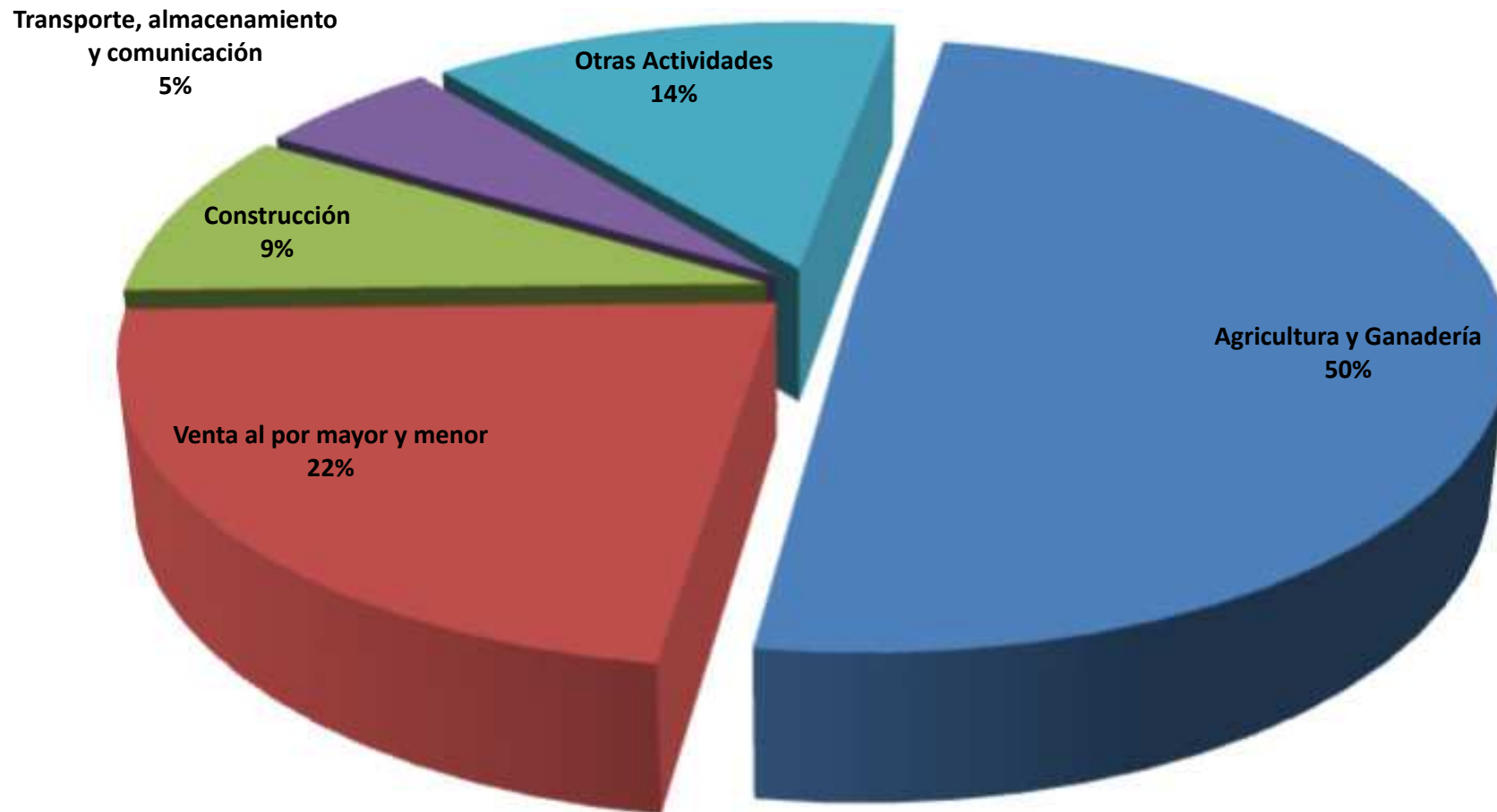


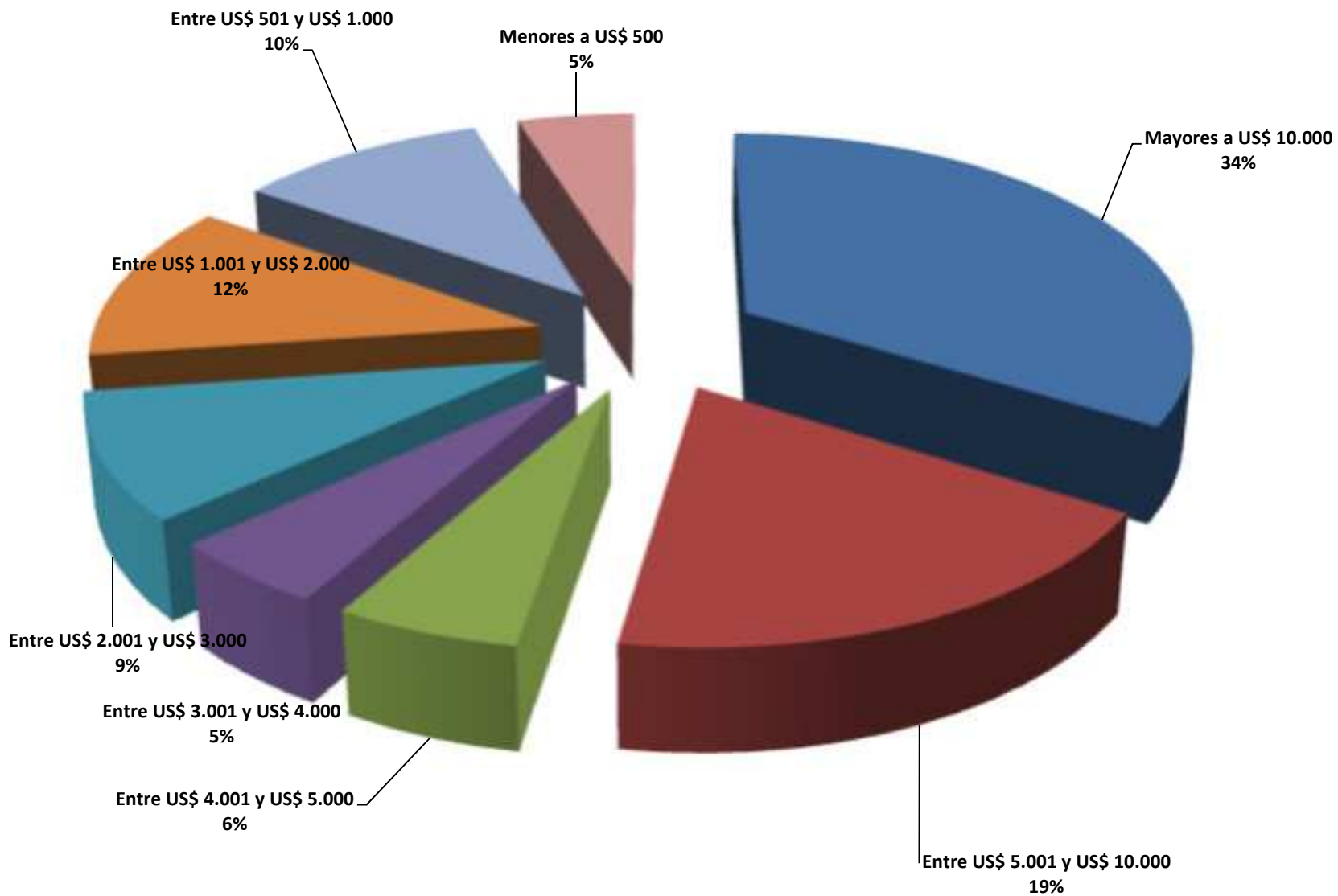
GRÁFICO N° 9
Destino de cartera rural



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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 | - | - | 4.484.413 | 14.411.259 | 43.555.719 | 53.613.785 | 94.174.839 | 264.430.308 | 39.755.518 | 36.135.590 | 127.944.091 | 155.994.681 | 113.334.923 | 30.271.217 | 978.106.342 |
| PRO MUJER | - | - | 350.000 | 210.000 | - | - | 712.627 | 2.410.161 | 2.110.180 | 4.907.630 | 35.871.065 | 129.992.080 | 201.371.453 | 119.662.205 | 497.597.400 |
| DIACONIA | - | - | 10.277.307 | 26.090.131 | 31.612.050 | 54.113.642 | 80.986.190 | 183.824.343 | 75.686.832 | 59.666.067 | 88.135.013 | 72.449.408 | 28.572.557 | 10.724.926 | 722.138.468 |
| IDEPRO | - | 6.212.544 | 23.282.543 | 13.122.806 | 16.708.838 | 29.849.129 | 31.370.839 | 48.322.459 | 15.414.846 | 11.375.798 | 12.766.657 | 5.002.197 | 738.431 | 87.235 | 214.254.322 |
| IMPRO | - | - | - | - | 159.512 | 246.812 | 714.211 | 5.737.121 | 2.361.597 | 3.346.973 | 4.538.402 | 4.128.155 | 1.404.090 | 726.969 | 23.363.842 |
| SARTAWI | - | - | 8.449.356 | 26.808.238 | 11.017.754 | 7.352.760 | 13.272.275 | 37.256.355 | 11.453.501 | 14.628.928 | 16.604.762 | 21.485.571 | 21.031.493 | 4.424.651 | 193.785.646 |
| CIDRE | 61.190.658 | 35.925.434 | 62.736.495 | 52.617.724 | 52.628.914 | 22.186.698 | 18.789.594 | 14.474.152 | 2.093.432 | 2.319.907 | 2.896.669 | 1.886.069 | 568.467 | 131.038 | 330.445.251 |
| FONDECO | - | 1.450.692 | 2.557.559 | 2.314.788 | 2.352.432 | 2.301.932 | 2.443.429 | 7.157.778 | 2.818.320 | 3.086.757 | 5.549.650 | 3.593.139 | 1.278.162 | 1.569.582 | 38.464.223 |
| FUBODE | - | - | - | - | - | 253.755 | 243.824 | 11.201.035 | 13.084.170 | 10.615.279 | 12.174.800 | 28.517.565 | 33.463.620 | 28.774.314 | 138.328.363 |
| TOTAL | 61.190.658 | 43.588.670 | 112.137.673 | 135.574.948 | 158.035.219 | 169.918.513 | 242.707.827 | 574.813.712 | 164.778.395 | 146.082.931 | 306.481.109 | 423.048.865 | 401.763.197 | 196.362.139 | 3.136.483.856 |
| | 1.95% | 1.39% | 3.58% | 4.32% | 5.04% | 5.42% | 7.74% | 18.33% | 5.25% | 4.66% | 9.77% | 13% | 13% | 6% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | |
| CRECER | - | - | 1.734.239 | 5.647.324 | 31.081.958 | 40.800.228 | 101.165.357 | 155.943.090 | 37.995.154 | 27.207.775 | 71.538.618 | 91.200.038 | 71.031.221 | 20.566.090 | 655.911.091 |
| PRO MUJER | - | - | - | - | - | - | - | - | - | - | 1.438.597 | 7.847.429 | 14.413.031 | 10.583.123 | 34.282.181 |
| DIACONIA | - | 1.390.889 | 3.507.398 | 18.814.655 | 11.545.973 | 24.081.071 | 36.435.092 | 81.888.272 | 32.925.166 | 28.963.639 | 41.233.018 | 32.550.474 | 11.502.917 | 3.919.324 | 328.757.889 |
| IDEPRO | - | 641.667 | 10.072.008 | 3.586.224 | 5.398.037 | 18.744.410 | 26.436.177 | 42.594.127 | 10.030.016 | 9.463.443 | 9.132.491 | 4.509.858 | 419.688 | 41.063 | 141.069.208 |
| IMPRO | - | - | - | - | - | - | 80.509 | 1.237.103 | 725.441 | 1.075.944 | 1.003.879 | 1.441.528 | 613.057 | 187.103 | 6.364.564 |
| SARTAWI | - | - | 8.546.898 | 29.065.988 | 14.434.438 | 10.440.262 | 11.291.039 | 38.020.323 | 15.595.822 | 15.741.253 | 20.956.097 | 9.663.793 | 7.171.715 | 1.573.613 | 182.501.241 |
| CIDRE | 52.012.880 | 37.467.385 | 48.940.282 | 61.518.940 | 63.171.488 | 22.900.139 | 19.064.598 | 12.907.039 | 2.120.900 | 1.733.970 | 2.551.341 | 1.974.833 | 607.701 | 55.255 | 327.026.750 |
| FONDECO | - | - | 13.100.314 | 6.378.555 | 4.987.982 | 5.319.260 | 6.299.875 | 7.681.485 | 2.173.815 | 1.855.648 | 2.954.460 | 2.169.615 | 952.857 | 454.328 | 54.328.195 |
| FUBODE | - | - | - | - | - | 121.175 | 458.397 | 22.187.934 | 15.550.626 | 17.366.538 | 15.230.307 | 17.220.423 | 11.501.615 | 8.868.512 | 108.505.528 |
| TOTAL | 52.012.880 | 39.499.941 | 85.901.139 | 125.011.686 | 130.619.877 | 122.406.544 | 201.231.045 | 362.459.372 | 117.116.941 | 103.408.211 | 166.038.808 | 168.577.991 | 118.213.803 | 46.248.410 | 1.838.746.647 |
| | 2.83% | 2.15% | 4.67% | 6.80% | 7.10% | 6.66% | 10.94% | 19.71% | 6.37% | 5.62% | 9.03% | 9% | 6% | 3% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | |
| CRECER | - | - | 6.218.652 | 20.058.583 | 74.637.677 | 94.414.013 | 195.340.195 | 420.373.398 | 77.750.672 | 63.343.365 | 199.482.709 | 247.194.719 | 184.366.144 | 50.837.307 | 1.634.017.433 |
| PRO MUJER | - | - | 350.000 | 210.000 | - | - | 712.627 | 2.410.161 | 2,110,180 | 4,907,630 | 37,309,662 | 137,839,509 | 215,784,484 | 130,245,328 | 531,879,581 |
| DIACONIA | - | 1.390.889 | 13.784.705 | 44.904.787 | 43.158.024 | 78.194.712 | 117.421.282 | 265.712.616 | 108.611.998 | 88.629.706 | 129.368.031 | 104.999.881 | 40.075.475 | 14.644.250 | 1,050,896,356 |
| IDEPRO | - | 6.854.210 | 33.354.551 | 16.709.030 | 22.106.875 | 48.593.539 | 57.807.016 | 90.916.586 | 25.444.862 | 20.839.242 | 21.899.148 | 9.512.055 | 1.158.119 | 128.298 | 355.323.530 |
| IMPRO | - | - | - | - | 159.512 | 246.812 | 794.720 | 6.974.224 | 3.087.038 | 4.422.918 | 5.542.280 | 5.569.683 | 2.017.147 | 914.072 | 29.728.406 |
| SARTAWI | - | - | 16.996.254 | 55.874.226 | 25.452.192 | 17.793.022 | 24.563.315 | 75.276.678 | 27.049.323 | 30.370.181 | 37.560.859 | 31.149.364 | 28.203.208 | 5.998.264 | 376.286.887 |
| CIDRE | 113.203.538 | 73.392.819 | 111.676.778 | 114.136.664 | 115.800.402 | 45.086.837 | 37.854.192 | 27.381.190 | 4.214.332 | 4.053.877 | 5.548.011 | 3.860.902 | 1.176.168 | 186.293 | 657.472.002 |
| FONDECO | - | 1.450.692 | 15.657.873 | 8.693.344 | 7.340.414 | 7.621.193 | 8.743.305 | 14.839.263 | 4.992.135 | 4.942.406 | 8.504.110 | 5.762.574 | 2.231.020 | 2.013.910 | 92.792.418 |
| FUBODE | - | - | - | - | - | 374.930 | 702.221 | 33.388.969 | 28.634.796 | 27.981.817 | 27.405.107 | 45.737.989 | 44.965.235 | 37.642.826 | 246.833.890 |
| TOTAL | 113.203.538 | 83.088.611 | 198.038.812 | 260.586.633 | 288.655.096 | 292.325.057 | 443.938.872 | 937.273.084 | 281.895.336 | 249.491.142 | 472.519.918 | 591.626.856 | 519.977.000 | 242.610.549 | 4.975.230.503 |
| | 2.28% | 1.67% | 3.98% | 5.24% | 5.80% | 5.88% | 8.92% | 18.84% | 5.67% | 5.01% | 9.50% | 12% | 10% | 5% | 100% |

GRÁFICO N° 10 Estratificación de cartera por monto de crédito



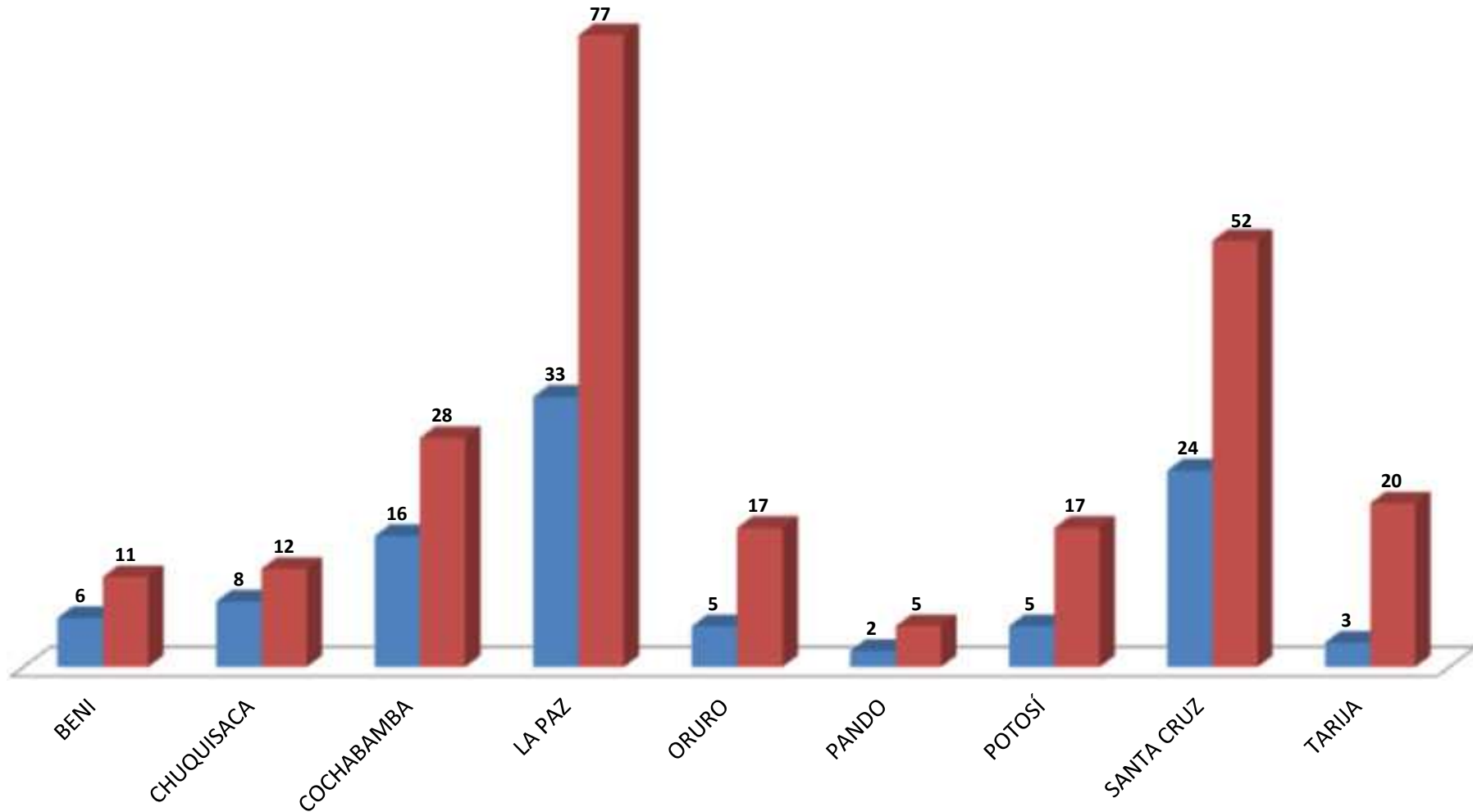
Cuadro N° 11
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2018

| Entidad | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| CIDRE | 12 | 18 | 30 | 83 | 238 | 321 |
| CRECER | 26 | 57 | 83 | 291 | 1,023 | 1,314 |
| DIACONIA | 19 | 43 | 62 | 139 | 561 | 700 |
| FONDECO | 8 | 7 | 15 | 21 | 68 | 89 |
| FUBODE | 5 | 19 | 24 | 51 | 200 | 251 |
| IDEPRO | 11 | 15 | 26 | 55 | 167 | 222 |
| IMPRO | 1 | 2 | 3 | 2 | 32 | 34 |
| PRO MUJER | 4 | 49 | 53 | 38 | 582 | 620 |
| SARTAWI | 16 | 29 | 45 | 106 | 273 | 379 |
| Total general | 102 | 239 | 341 | 786 | 3,144 | 3,930 |

| Departamento | Número de Agencias | | | Personal | | |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 6 | 11 | 17 | 64 | 140 | 204 |
| CHUQUISACA | 8 | 12 | 20 | 59 | 147 | 206 |
| COCHABAMBA | 16 | 28 | 44 | 146 | 396 | 542 |
| LA PAZ | 33 | 77 | 110 | 269 | 1,167 | 1,436 |
| ORURO | 5 | 17 | 22 | 39 | 224 | 263 |
| PANDO | 2 | 5 | 7 | 7 | 32 | 39 |
| POTOSÍ | 5 | 17 | 22 | 43 | 180 | 223 |
| SANTA CRUZ | 24 | 52 | 76 | 144 | 632 | 776 |
| TARIJA | 3 | 20 | 23 | 15 | 226 | 241 |
| Total general | 102 | 239 | 341 | 786 | 3,144 | 3,930 |

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 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 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% | 11.50% | | | 16.00% | 11.50% | |
| | Interés máximo | | | 24.00% | 29.00% | | | 20.50% | 28.00% | |
| PYME agropecuario Calificados por Días Mora | Interés mínimo | | | | 11.50% | | | | 11.50% | |
| | Interés máximo | | | | 29.00% | | | | 28.00% | |
| PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 11.50% | |
| | 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% | 11.50% | 10.80% | 16.00% | 16.00% | 11.50% | 22.00% |
| | Interés máximo | 24.00% | 30.00% | 24.00% | 29.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% |
| Microcrédito debidamente garantizado | Interés mínimo | 11.50% | 18.00% | | 11.50% | | | 10.00% | 11.50% | 18.00% |
| | Interés máximo | 24.00% | 30.00% | | 29.00% | | | 22.00% | 28.00% | 18.00% |
| Microcrédito garantizado con garantía real | Interés mínimo | 11.50% | | | | | | 15.00% | 11.50% | |
| | Interés máximo | 24.00% | | | | | | 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% | | | 31.00% | | 36.00% | 33.60% |
| | Interés máximo | 36.00% | 35.00% | 36.00% | | | 34.00% | | 36.00% | 36.00% |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | 34.00% | 34.00% | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | 13.00% | 11.50% | 9.00% | 16.00% | 13.00% | 11.50% | 16.00% |
| | Interés máximo | 15.00% | | 15.00% | 29.00% | 18.96% | 28.00% | 23.00% | 28.00% | 24.00% |
| Microcredito agropecuario debidamente garantizado c/garantía real | Interés mínimo | 11.50% | | | | | | 10.00% | 11.50% | |
| | Interés máximo | 15.00% | | | | | | 21.00% | 28.00% | |
| Microcredito agropecuario debidamente garantizado | Interés mínimo | 11.50% | | | | | 24.00% | 11.00% | | |
| | Interés máximo | 15.00% | | | | | 26.00% | 22.00% | | |
| Crédito hipotecario de vivienda | Interés mínimo | 15.00% | | 12.00% | 14.00% | 9.96% | 14.00% | 12.00% | 11.50% | 18.00% |
| | Interés máximo | 15.00% | | 12.00% | 20.00% | 19.20% | 18.00% | 21.00% | 28.00% | 18.00% |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 19.00% | | 16.00% | | 18.00% | 18.00% | 16.00% | 11.50% | 20.00% |
| | Interés máximo | 19.00% | | 24.00% | | 25.20% | 20.00% | 22.00% | 28.00% | 22.00% |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | 19.00% | | | | | | 18.00% | | |
| | Interés máximo | 19.00% | | | | | | 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 debidamente garantizado | Interés mínimo | 12.00% | | | | | | 16.00% | | |
| | Interés máximo | 24.00% | | | | | | 24.50% | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | 12.00% | | | | | | 15.00% | 11.50% | |
| | Interés máximo | 24.00% | | | | | | 24.00% | 28.00% | |

Cuadro N° 12B
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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 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% | 11.50% | | | 16.00% | 11.50% | | |
| | Interés máximo | | | 24.00% | 29.00% | | | 20.50% | 28.00% | | |
| PYME agropecuario Calificados por Días Mora | Interés mínimo | | | | 11.50% | | | | | | |
| | Interés máximo | | | | 29.00% | | | | | | |
| PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 11.50% | | |
| | 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% | 19.50% | 13.00% | 11.50% | 9.00% | 16.00% | 16.00% | 11.50% | 22.00% | |
| | Interés máximo | 24.00% | 28.00% | 24.00% | 29.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% | |
| Microcrédito debidamente garantizado | Interés mínimo | 11.50% | 19.50% | | 11.50% | | | 10.00% | | 18.00% | |
| | Interés máximo | 24.00% | 28.00% | | 29.00% | | | 22.00% | | 18.00% | |
| Microcrédito garantizado con garantía real | Interés mínimo | 11.50% | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | 24.00% | | | | | | 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% | 35.00% | | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | | |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | 34.00% | 35.00% | | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | | 11.50% | 14.40% | 16.00% | 13.00% | 11.50% | 16.00% | |
| | Interés máximo | 15.00% | | | 29.00% | 22.20% | 28.00% | 23.00% | 28.00% | 24.00% | |
| Microcredito agropecuario debidamente garantizado c/garantía real | Interés mínimo | 11.50% | | | | | | 10.00% | 11.50% | | |
| | Interés máximo | 15.00% | | | | | | 21.00% | 28.00% | | |
| Microcredito agropecuario debidamente garantizado | Interés mínimo | 11.50% | | | | | 24.00% | 11.00% | | | |
| | Interés máximo | 15.00% | | | | | 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 | 15.00% | | 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 | 19.00% | | 22.00% | | 25.20% | 20.00% | 22.00% | 28.00% | 22.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | 19.00% | | | | | | | | | |
| | Interés máximo | 19.00% | | | | | | | | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | | 10.80% | | 18.00% | 11.50% | | |
| | Interés máximo | 24.00% | | 24.00% | | 36.00% | | 25.00% | 28.00% | | |
| Crédito de consumo debidamente garantizado | Interés mínimo | 12.00% | | | | | | 16.00% | | | |
| | Interés máximo | 24.00% | | | | | | 24.50% | | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | 12.00% | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | 24.00% | | | | | | 24.00% | 28.00% | | |