GOBIERNO DEL PARAGUAY

AFD AGENCIA FINANCIERA DE DESARROLLO

# REPORTE - GESTIÓN DE CRÉDITOS

CRÉDITOS PARA EL DESARROLLO DEL PARAGUAY

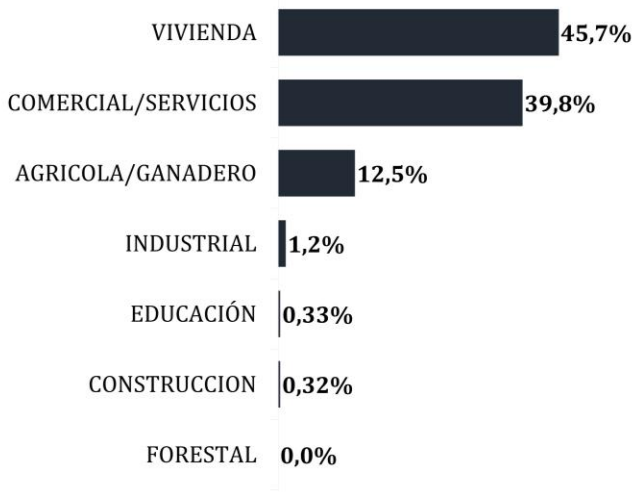
AGOSTO 2025

# APROBACIONES

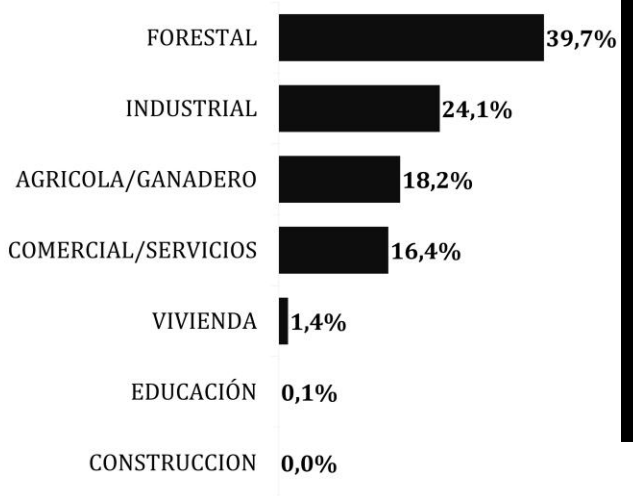
***Total del año***
***Gs. 2.061.898.909.245***
***(Eq. en USD 262.635.120 )***

| SECTORES ECONÓMICOS | Cant. de Benef. | Empleo Generado* | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. |
| VIVIENDA | 2.145 | 26.540 | 80.287.318.149 | 702.820.207.841 | **45,7%** | 0 | 934.130 | **1,4%** | 80.287.318.149 | 710.089.730.242 | **34,4%** | 10.988.000 | 90.692.837 | **34,5%** |
| COMERCIAL/SERVICIOS | 8.800 | 35.046 | 48.094.995.207 | 612.220.218.837 | **39,8%** | 0 | 10.891.832 | **16,4%** | 48.094.995.207 | 698.279.824.089 | **33,9%** | 6.530.883 | 89.296.478 | **34,0%** |
| AGRICOLA/GANADERO | 319 | 1.539 | 0 | 192.245.377.921 | **12,5%** | 32.480 | 12.058.270 | **18,2%** | 238.403.525 | 287.679.513.878 | **14,0%** | 32.480 | 36.596.904 | **13,9%** |
| FORESTAL | 9 | 12.085 | 0 | 0 | **0,0%** | 0 | 26.321.428 | **39,7%** | 0 | 209.767.254.655 | **10,2%** | 0 | 26.321.428 | **10,0%** |
| INDUSTRIAL | 57 | 1.145 | 2.077.079.994 | 19.167.117.497 | **1,2%** | 0 | 15.989.516 | **24,1%** | 2.077.079.994 | 145.834.897.077 | **7,1%** | 281.698 | 18.429.390 | **7,0%** |
| EDUCACIÓN | 35 | 105 | 581.578.168 | 5.099.617.654 | **0,3%** | 35.737 | 35.737 | **0,1%** | 846.164.195 | 5.364.203.681 | **0,3%** | 115.200 | 686.929 | **0,3%** |
| CONSTRUCCION | 5 | 6 | 0 | 4.883.485.624 | **0,3%** | 0 | 0 | **0,0%** | 0 | 4.883.485.624 | **0,2%** | 0 | 611.156 | **0,2%** |
| **TOTAL GENERAL** | **11.370** | **76.466** | **131.040.971.518** | **1.536.436.025.374** | **100%** | **68.217** | **66.230.914** | **100%** | **131.543.961.070** | **2.061.898.909.245** | **100%** | **17.948.261** | **262.635.120** | **100%** |

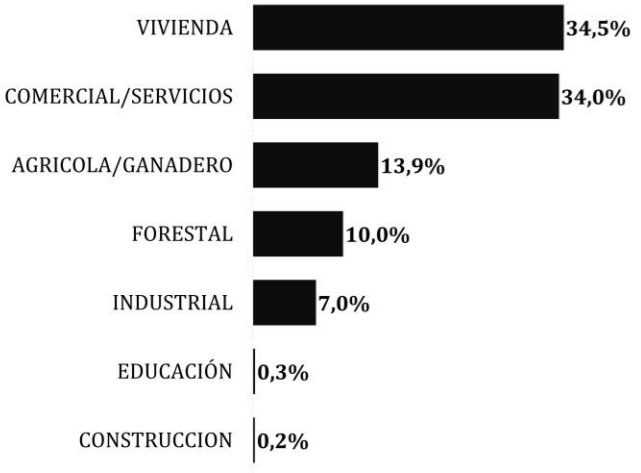
**MONEDA NACIONAL**




**MONEDA EXTRANJERA**




**TOTAL EQ. EN USD**




*Los datos contemplan estimaciones de las IFIs para operaciones en lote y pueden ajustarse conforme a la actualización presentada por las mismas.*
**Empleo Generado: Empleo Directo + Indirecto (los datos correspondientes a impacto en la generación de empleos se obtienen a partir de documentos remitidos por las IFIs.)*

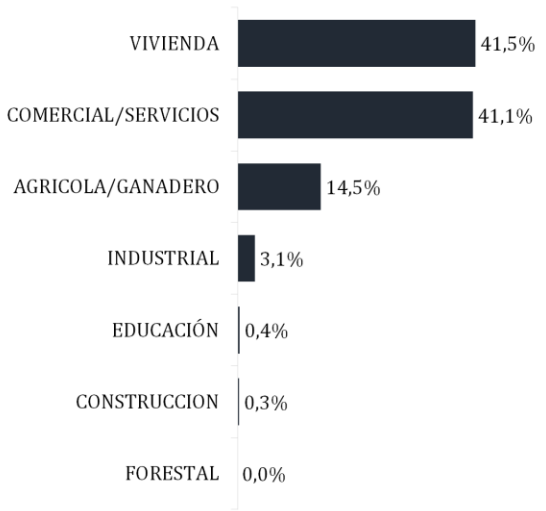
# DESEMBOLSOS

## *Total del año*

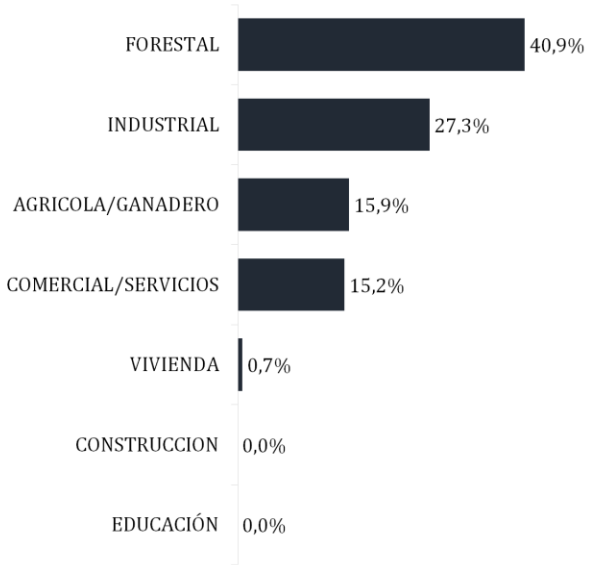
***Gs. 1.862.187.563.232***
***(Eq. en USD 238.164.676)***

| | | Cant. de Benef. | Empleo Generado* | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. |
| SECTORES ECONÓMICOS | COMERCIAL/SERVICIOS | 8.263 | 33.626 | 26.653.899.490 | 559.183.759.423 | **41,1%** | 1.000.000 | 9.707.654 | **15,2%** | 33.953.309.490 | 635.544.568.218 | **34,1%** | 4.659.129 | 81.366.643 | **34,2%** |
| | VIVIENDA | 1.767 | 21.396 | 87.188.580.498 | 564.315.583.113 | **41,5%** | 182.405 | 453.855 | **0,7%** | 88.525.150.432 | 567.822.536.719 | **30,5%** | 12.067.777 | 72.932.244 | **30,6%** |
| | AGRICOLA/GANADERO | 329 | 1.616 | 40.101.141.115 | 197.587.926.923 | **14,5%** | 968.016 | 10.098.259 | **15,9%** | 47.190.268.686 | 276.237.384.013 | **14,8%** | 6.534.919 | 35.589.014 | **14,9%** |
| | FORESTAL | 13 | 12.409 | 0 | - | **0,0%** | 0 | 26.014.285 | **40,9%** | 0 | 206.939.424.998 | **11,1%** | 0 | 26.014.285 | **10,9%** |
| | INDUSTRIAL | 60 | 1.216 | 2.077.079.994 | 27.514.182.478 | **3,1%** | - | 17.398.695 | **27,3%** | 2.077.079.994 | 165.083.763.979 | **8,9%** | 282.981 | 20.902.561 | **8,8%** |
| | EDUCACIÓN | 34 | 102 | 1.802.201.283 | 5.968.536.735 | **0,4%** | - | - | **0,0%** | 1.802.201.283 | 5.968.536.735 | **0,3%** | 245.504 | 781.776 | **0,3%** |
| | CONSTRUCCION | 5 | 6 | 0 | 4.591.348.570 | **0,3%** | 0 | - | **0,0%** | 0 | 4.591.348.570 | **0,2%** | 0 | 578.153 | **0,2%** |
| | **TOTAL GENERAL** | **10.471** | **70.371** | **157.822.902.380** | **1.359.161.337.242** | **101%** | **2.150.421** | **63.672.747** | **100%** | **173.548.009.885** | **1.862.187.563.232** | **100%** | **23.790.310** | **238.164.676** | **100%** |

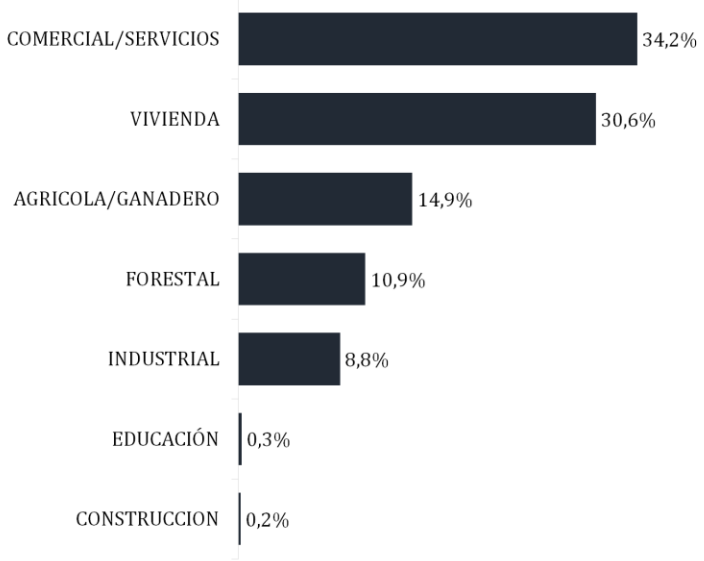
**MONEDA NACIONAL**




**MONEDA EXTRANJERA**




**TOTAL EQ. EN USD**



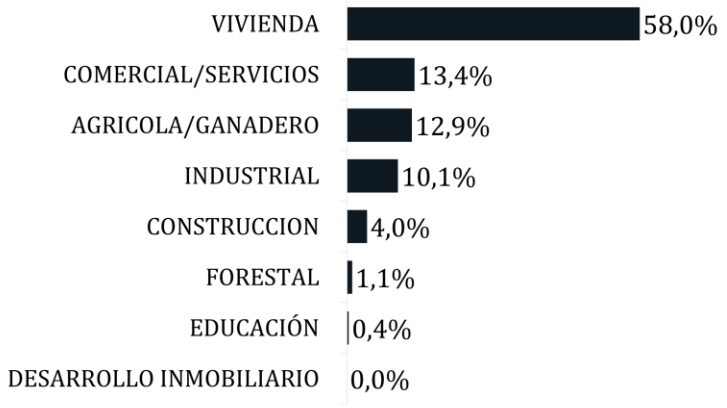

*Los datos contemplan estimaciones de las IFIs para operaciones en lote y pueden ajustarse conforme a la actualización presentada por las mismas.*
**Empleo Generado: Empleo Directo + Indirecto (los datos correspondientes a impacto en la generación de empleos se obtienen a partir de documentos remitidos por las IFIs.)*

# CRÉDITOS VIGENTES

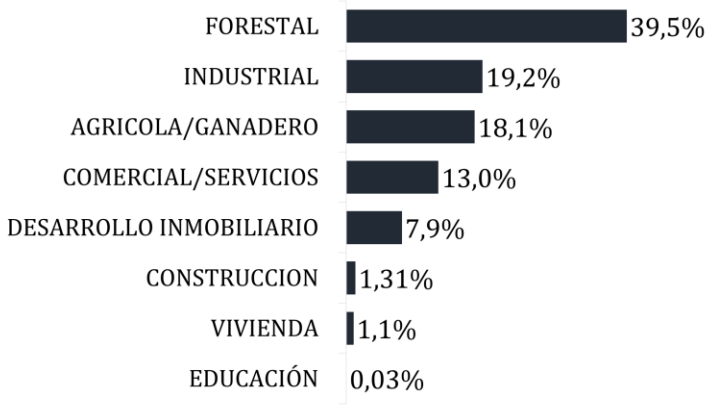
***Total del año***
***Gs. 9.485.637.392.246 ****
***(Eq. en USD 1.294.527.511 )***

| SECTORES ECONÓMICOS | CANT. DE BENEF. | MONEDA NACIONAL | | MONEDA EXTRANJERA | | TOTAL EQ. EN GS | | TOTAL EQ. EN USD | |
|---|---|---|---|---|---|---|---|---|---|
| | | ago-25 | % PART. | ago-25 | % PART. | ago-25 | % PART. | ago-25 | % PART. |
| VIVIENDA | 20.000 | 4.419.299.026.971 | 58,0% | 2.719.048 | 1,1% | 4.439.222.824.587 | 46,8% | 605.831.304 | 46,8% |
| AGRICOLA/GANADERO | 3.662 | 983.671.097.247 | 12,9% | 46.010.611 | 18,1% | 1.320.813.390.122 | 13,9% | 180.254.547 | 13,9% |
| COMERCIAL/SERVICIOS | 14.510 | 1.023.619.901.095 | 13,4% | 33.037.617 | 13,0% | 1.265.702.708.664 | 13,3% | 172.733.461 | 13,3% |
| INDUSTRIAL | 402 | 772.407.494.478 | 10,1% | 48.863.948 | 19,2% | 1.130.457.583.819 | 11,9% | 154.276.237 | 11,9% |
| FORESTAL | 41 | 82.506.633.775 | 1,1% | 100.514.285 | 39,5% | 819.024.051.970 | 8,6% | 111.774.162 | 8,6% |
| CONSTRUCCION | 129 | 308.196.621.870 | 4,0% | 3.341.426 | 1,3% | 332.680.885.492 | 3,5% | 45.401.752 | 3,5% |
| DESARROLLO INMOBILIARIO | 5 | - | 0,0% | 20.000.000 | 7,9% | 146.549.800.000 | 1,5% | 20.000.000 | 1,5% |
| EDUCACIÓN | 214 | 30.700.525.373 | 0,4% | 66.274 | 0,03% | 31.186.147.592 | 0,3% | 4.256.048 | 0,3% |
| **TOTAL GENERAL** | **38.963** | **7.620.401.300.809** | **100%** | **254.553.209** | **100%** | **9.485.637.392.246** | **100%** | **1.294.527.511** | **100,0%** |

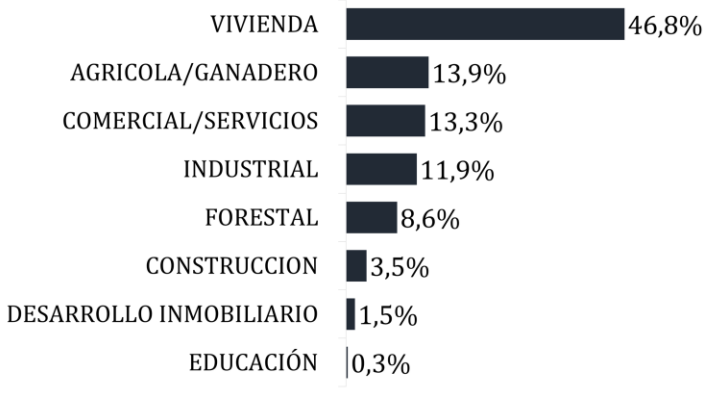
**MONEDA NACIONAL**




**MONEDA EXTRANJERA**




**TOTAL EQ. EN USD**




*Los datos contemplan estimaciones de las IFIs para operaciones en lote y pueden ajustarse conforme a la actualización presentada por las mismas.*
**A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.*
*TC: 7327,49*

# CRÉDITOS VIGENTES

| Total Créditos Vigentes<br>equivalente en Gs. | | | | | | | |
|---|---|---|---|---|---|---|---|
| Tipo de IFI | AGOSTO 2024 | DICIEMBRE 2024 | JULIO 2025 | AGOSTO 2025 | Var. Mensual % | Var. % Dic24 vs Ago25 | Var. % Ago24 vs Ago25 |
| Bancos | 6.710.175.994.144 | 7.097.197.247.128 | 7.689.282.289.173 | 7.666.837.101.518 | -0,3% | 8,0% | 14,3% |
| Cooperativas | 1.435.855.490.870 | 1.494.684.379.126 | 1.640.255.439.127 | 1.646.433.878.439 | 0,4% | 10,2% | 14,7% |
| Financieras* | 106.083.001.636 | 122.805.430.219 | 164.777.234.263 | 172.366.412.289 | 4,6% | 40,4% | 62,5% |
| **Total** | **8.252.114.486.649** | **8.714.687.056.473** | **9.494.314.962.563** | **9.485.637.392.246** | **-0,1%** | **8,8%** | **14,9%** |

| Créditos vigentes en Moneda Nacional | | | | | | | |
|---|---|---|---|---|---|---|---|
| Tipo de IFI | AGOSTO 2024 | DICIEMBRE 2024 | JULIO 2025 | AGOSTO 2025 | Var. Mensual % | Var. % Dic24 vs Ago25 | Var. % Ago24 vs Ago25 |
| Bancos | 5.255.379.993.463 | 5.347.840.271.358 | 5.781.128.455.198 | 5.836.250.276.172 | 1,0% | 9,1% | 11,1% |
| Cooperativas | 1.427.466.826.830 | 1.481.173.402.270 | 1.615.344.998.960 | 1.616.996.919.775 | 0,1% | 9,2% | 13,3% |
| Financieras* | 105.796.818.270 | 122.582.623.041 | 159.473.619.069 | 167.154.104.862 | 4,8% | 36,4% | 58,0% |
| **Total** | **6.788.643.638.563** | **6.951.596.296.669** | **7.555.947.073.227** | **7.620.401.300.809** | **0,9%** | **9,6%** | **12,3%** |

| Créditos vigentes en Moneda Extranjera | | | | | | | |
|---|---|---|---|---|---|---|---|
| Tipo de IFI | AGOSTO 2024 | DICIEMBRE 2024 | JULIO 2025 | AGOSTO 2025 | Var. Mensual % | Var. % Dic24 vs Ago25 | Var. % Ago24 vs Ago25 |
| Bancos | 189.337.810 | 223.381.292 | 256.790.516 | 249.824.541 | -2,7% | 11,8% | 31,9% |
| Cooperativas | 1.091.762 | 1.725.262 | 3.352.332 | 4.017.332 | 19,8% | 132,9% | 268,0% |
| Financieras | 37.246 | 28.451 | 713.736 | 711.336 | -0,3% | 2400,2% | 1809,8% |
| **Total** | **190.466.819** | **225.135.005** | **260.856.584** | **254.553.209** | **-2,4%** | **13,1%** | **33,6%** |

# PROMEDIO DE PLAZOS y TASAS -Últimos 12 meses

## Promedio de Tasa de Interés Anual y Plazos Detallados por Productos

| Guaraníes | | | |
|---|---|---|---|
| **Productos** | **Plazo** | **Tasa AFD** | **Tasa IFI** |
| MICASA | 13,2 | 8,3 | 11,0 |
| PROCAMPO | 6,2 | 7,9 | 11,4 |
| PROCOOP | 8,6 | 7,8 | 10,4 |
| PROCRECER | 5,4 | 8,0 | 10,7 |
| PROFORESTAL | 10,8 | 7,3 | 10,3 |
| PROMIPYMES | 6,2 | 7,7 | 12,8 |
| PROMIPYMES LOTE* | 2,9 | 9,1 | 19,5 |
| RENEG. AGROP. | 6,1 | 7,5 | 10,0 |
| EFICIENCIA ENERGETICA | 3,5 | 6,5 | 11,6 |
| INVERSIONES VERDES | 3,0 | 7,8 | 11,0 |
| PROCAMPO VERDE | 7,6 | 6,6 | 10,1 |
| PRIMERA VIVIENDA | 19,1 | 5,3 | 8,4 |
| PROEDUC | 6,5 | 7,1 | 10,6 |
| CHE ROGA PORA | 26,6 | 5,0 | 6,5 |
| **Promedio Ponderado** | **11,4** | **6,1** | **8,7** |

| Dólares | | | |
|---|---|---|---|
| **Productos** | **Plazo** | **Tasa AFD** | **Tasa IFI** |
| MICASA | 12,4 | 6,0 | 8,4 |
| PROCAMPO | 4,1 | 6,6 | 8,6 |
| PROCOOP | 4,0 | 6,0 | 9,8 |
| PROCRECER | 5,8 | 6,5 | 8,0 |
| PROFORESTAL | 6,7 | 6,6 | 9,5 |
| PROMIPYMES | 7,5 | 6,6 | 9,2 |
| PROMIPYMES LOTE* | 5,0 | 6,5 | 10,2 |
| RENEG. AGROP. | 4,6 | 6,0 | 8,2 |
| FIMAGRO | 1,9 | 5,0 | 5,8 |
| **Promedio Ponderado** | **6,0** | **6,5** | **8,7** |

**Periodo: Sept24 a Ago25**

*Los promedios fueron calculados en base a las operaciones desembolsadas a las Entidades Financieras en el periodo mencionado.*

**Se basan en datos proporcionados por las IFIs y se ajustan según sus actualizaciones y/o justificaciones.*

GOBIERNO DEL PARAGUAY

AFD AGENCIA FINANCIERA DE DESARROLLO

# ANEXO

# PARTICIPACIÓN POR TIPO DE ENTIDAD

## APROBACIONES

| TIPO DE ENTIDAD | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. |
| BANCOS | 117.152.315.907 | 1.237.899.793.572 | 81% | 68.217 | 62.644.406 | 95% | 117.655.305.459 | 1.735.567.481.910 | 84% | 16.051.601 | 221.010.504 | 84% |
| COOPERATIVA-PROD | 1.150.000.000 | 109.150.644.489 | 7% | 0 | 2.885.000 | 4% | 1.150.000.000 | 131.754.828.139 | 6% | 158.348 | 16.756.283 | 6% |
| COOPERATIVA- A y C | 8.376.483.703 | 135.863.181.573 | 9% | 0 | 0 | 0% | 8.376.483.703 | 135.863.181.573 | 7% | 1.142.907 | 17.294.924 | 7% |
| FINANCIERAS | 4.362.171.908 | 53.522.405.740 | 3% | 0 | 701.508 | 1% | 4.362.171.908 | 58.713.417.623 | 3% | 595.405 | 7.573.409 | 3% |
| **TOTAL GENERAL** | **131.040.971.518** | **1.536.436.025.374** | **100%** | **68.217** | **66.230.914** | **100%** | **131.543.961.070** | **2.061.898.909.245** | **100%** | **17.948.261** | **262.635.120** | **100%** |

## DESEMBOLSOS

| TIPO DE ENTIDAD | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. | ago-25 | ene-ago25 | % PART. |
| BANCOS | 128.216.951.470 | 1.034.865.926.834 | 76% | 1.485.421 | 60.086.239 | 94% | 139.064.769.425 | 1.511.100.526.057 | 81% | 19.076.474 | 193.017.563 | 81% |
| COOPERATIVA- A y C | 11.364.589.498 | 151.993.830.494 | 11% | - | - | 0% | 11.364.589.498 | 151.993.830.494 | 8% | 1.553.293 | 19.432.764 | 8% |
| COOPERATIVA-PROD | 9.743.500.000 | 114.864.732.967 | 8% | 665.000 | 2.885.000 | 5% | 14.620.789.550 | 136.443.608.117 | 7% | 1.999.924 | 17.543.377 | 7% |
| FINANCIERAS | 8.497.861.412 | 57.436.846.947 | 4% | - | 701.508 | 1% | 8.497.861.412 | 62.649.598.563 | 3% | 1.160.620 | 8.170.971 | 3% |
| **TOTAL GENERAL** | **157.822.902.380** | **1.359.161.337.242** | **100%** | **2.150.421** | **63.672.747** | **100%** | **173.548.009.885** | **1.862.187.563.232** | **100%** | **23.790.310** | **238.164.676** | **100%** |

## CRÉDITOS VIGENTES

| TIPO DE ENTIDAD | MONEDA NACIONAL | | MONEDA EXTRANJERA | | TOTAL EQ. EN GS | | TOTAL EQ. EN USD | |
|---|---|---|---|---|---|---|---|---|
| | ago-25 | % PART. | ago-25 | % PART. | ago-25 | % PART. | ago-25 | % PART. |
| BANCOS | 5.836.250.276.172 | 77% | 249.824.541 | 98% | 7.666.837.101.518 | 81% | 1.046.311.507 | 81% |
| COOPERATIVA- A y C | 985.149.588.427 | 13% | - | 0% | 985.149.588.427 | 10% | 134.445.709 | 10% |
| COOPERATIVA-PROD | 631.847.331.348 | 8% | 4.017.332 | 1% | 661.284.290.012 | 7% | 90.247.041 | 7% |
| FINANCIERAS | 167.154.104.862 | 2% | 711.336 | 0,1% | 172.366.412.289 | 2% | 23.523.255 | 2% |
| **TOTAL GENERAL** | **7.620.401.300.809** | **100%** | **254.553.209** | **99%** | **9.485.637.392.246** | **100%** | **1.294.527.511** | **100%** |

*Los datos contemplan estimaciones de las IFIs para operaciones en lote y pueden ajustarse conforme a la actualización presentada por las mismas.*
**A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.*
*TC: 7327,49*