

REPORTE - GESTIÓN DE CRÉDITOS



APROBACIONES



Total del año

Gs. 1.836.727.144.192

(Eq. en USD 251.530.598)

| | Cant. de Benef. | Empleo Generado* |
|---------------------------|-----------------|------------------|
| VIVIENDA | 2.675 | 31.896 |
| FORESTAL | 13 | 353 |
| AGRICOLA | 167 | 1.134 |
| GANADERO | 229 | 721 |
| SERVICIOS | 189 | 677 |
| COMERCIAL | 363 | 484 |
| DESARROLLO INMOBILIARIO | 5 | 1.270 |
| INDUSTRIAL | 49 | 1.420 |
| OTROS SECTORES ECONOMICOS | 30 | - |
| EDUCACIÓN | 50 | 150 |
| CONSTRUCCION | 2 | 120 |
| TOTAL GENERAL | 3.772 | 38.225 |

| MONEDA NACIONAL | | |
|------------------------|--------------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 87.255.505.391 | 831.180.258.244 | 67,5% |
| 0 | 66.019.389.379 | 5,4% |
| 12.908.500.000 | 31.611.186.254 | 2,6% |
| 8.080.605.000 | 96.243.483.268 | 7,8% |
| 1.869.460.000 | 67.984.037.509 | 5,5% |
| 5.115.000.000 | 71.749.206.380 | 5,8% |
| 0 | 23.794.000.000 | 1,9% |
| 0 | 24.888.687.570 | 2,0% |
| 0 | 10.000.000.000 | 0,9% |
| 242.680.368 | 6.182.165.203 | 0,5% |
| 0 | 1.070.000.000 | 0,1% |
| 115.471.750.759 | 1.230.722.413.807 | 100% |

| MONEDA EXTRANJERA | | |
|-------------------|-------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 0 | 1.240.100 | 1,5% |
| 0 | 51.000.000 | 61,7% |
| 4.061.616 | 10.412.386 | 12,6% |
| 625.000 | 660.000 | 0,8% |
| 159.000 | 4.197.413 | 5,1% |
| 205.000 | 1.103.818 | 1,3% |
| 0 | 9.500.000 | 11,5% |
| 3.243.839 | 4.600.439 | 5,5% |
| 0 | 0 | 0,0% |
| 0 | 0 | 0,0% |
| 0 | 0 | 0,0% |
| 8.294.455 | 82.714.156 | 100% |

| TOTAL EQ. EN GS | | |
|------------------------|--------------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 87.255.505.391 | 840.167.897.788 | 45,7% |
| 0 | 437.439.554.379 | 23,8% |
| 43.160.050.414 | 108.335.606.081 | 5,9% |
| 12.742.355.000 | 101.166.371.408 | 5,5% |
| 3.052.922.440 | 99.178.422.986 | 5,4% |
| 6.646.249.550 | 79.811.876.904 | 4,3% |
| 0 | 94.455.190.000 | 5,1% |
| 24.145.319.431 | 58.920.059.443 | 3,2% |
| 0 | 10.000.000.000 | 0,5% |
| 242.680.368 | 6.182.165.203 | 0,3% |
| 0 | 1.070.000.000 | 0,1% |
| 177.245.082.594 | 1.836.727.144.192 | 100% |

| TOTAL EQ. EN USD | | |
|-------------------|--------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 11.715.792 | 115.174.923 | 45,8% |
| 0 | 60.152.718 | 23,9% |
| 5.792.657 | 14.695.810 | 5,8% |
| 1.709.626 | 13.847.903 | 5,5% |
| 409.341 | 13.505.102 | 5,4% |
| 891.530 | 10.927.927 | 4,3% |
| 0 | 12.815.494 | 5,1% |
| 3.243.839 | 8.040.497 | 3,2% |
| 0 | 1.372.288 | 0,5% |
| 32.589 | 849.202 | 0,3% |
| 0 | 148.734 | 0,2% |
| 23.795.375 | 251.530.598 | 100% |

| | Cant. de Benef. | Empleo Generado* |
|-----------------------------|-----------------|------------------|
| PRIMERA VIVIENDA | 1.755 | 21.399 |
| PROFORESTAL | 13 | 353 |
| MICASA | 877 | 10.206 |
| PROCRECER | 18 | 2.057 |
| PROCOOP | 253 | 1.164 |
| PROMIPYMES | 729 | 1.196 |
| PROCAMPO | 72 | 1.073 |
| PRO DESARROLLO INMOBILIARIO | 4 | 620 |
| PROEDUC | 50 | 150 |
| FIMAGRO | 1 | 7 |
| TOTAL GENERAL | 3.772 | 38.225 |

| MONEDA NACIONAL | | |
|------------------------|--------------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 52.667.737.257 | 463.383.591.914 | 37,7% |
| 0 | 66.019.389.379 | 5,4% |
| 30.315.308.134 | 351.542.296.085 | 28,6% |
| 1.005.000.000 | 36.140.915.000 | 2,9% |
| 30.021.565.000 | 124.095.658.652 | 10,1% |
| 1.219.460.000 | 122.161.397.574 | 9,9% |
| 0 | 37.403.000.000 | 3,0% |
| 0 | 23.794.000.000 | 1,9% |
| 242.680.368 | 6.182.165.203 | 0,5% |
| 0 | 0 | 0,0% |
| 115.471.750.759 | 1.230.722.413.807 | 100% |

| MONEDA EXTRANJERA | | |
|-------------------|-------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 0 | 0 | 0,0% |
| 0 | 51.000.000 | 61,7% |
| 0 | 1.240.100 | 1,5% |
| 3.448.839 | 19.033.462 | 23,0% |
| 0 | 544.500 | 0,7% |
| 159.000 | 801.742 | 1,0% |
| 4.686.616 | 9.894.352 | 12,0% |
| 0 | 0 | 0,0% |
| 0 | 0 | 0,0% |
| 0 | 200.000 | 0,2% |
| 8.294.455 | 82.714.156 | 100% |

| TOTAL EQ. EN GS | | |
|------------------------|--------------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 52.667.737.257 | 463.383.591.914 | 25,2% |
| 0 | 437.439.554.379 | 23,8% |
| 30.315.308.134 | 360.529.935.629 | 19,6% |
| 26.681.568.981 | 177.385.369.652 | 9,7% |
| 30.021.565.000 | 128.026.141.107 | 7,0% |
| 2.402.922.440 | 128.023.965.167 | 7,0% |
| 34.913.300.414 | 110.479.903.141 | 6,0% |
| 0 | 23.794.000.000 | 1,3% |
| 242.680.368 | 6.182.165.203 | 0,3% |
| 0 | 1.482.518.000 | 0,1% |
| 177.245.082.594 | 1.836.727.144.192 | 100% |

| TOTAL EQ. EN USD | | |
|-------------------|--------------------|-------------|
| nov-23 | ene-nov23 | % PART. |
| 7.071.889 | 63.499.287 | 25,2% |
| 0 | 60.152.718 | 23,9% |
| 4.071.052 | 49.450.658 | 19,7% |
| 3.583.579 | 23.980.784 | 9,5% |
| 4.027.537 | 17.482.546 | 7,0% |
| 322.112 | 17.586.060 | 7,0% |
| 4.686.616 | 15.013.849 | 6,0% |
| 0 | 3.315.494 | 1,3% |
| 32.589 | 849.202 | 0,3% |
| 0 | 200.000 | 0,1% |
| 23.795.375 | 251.530.598 | 100% |

Otros Sectores Económicos: Adelanto de fondos

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.)

A partir de septiembre, se desglosaron los lotes con el propósito de ofrecer información más detallada sobre los sectores económicos.

APROBACIONES POR SECTOR ECONÓMICO

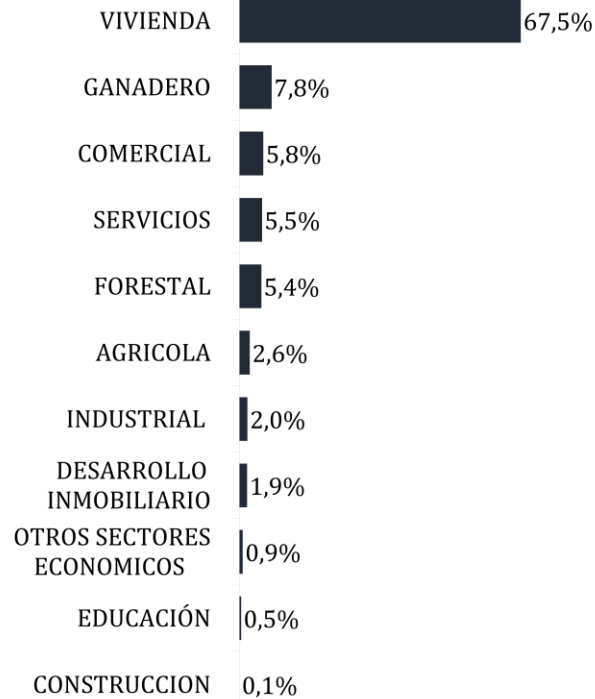


Total del año

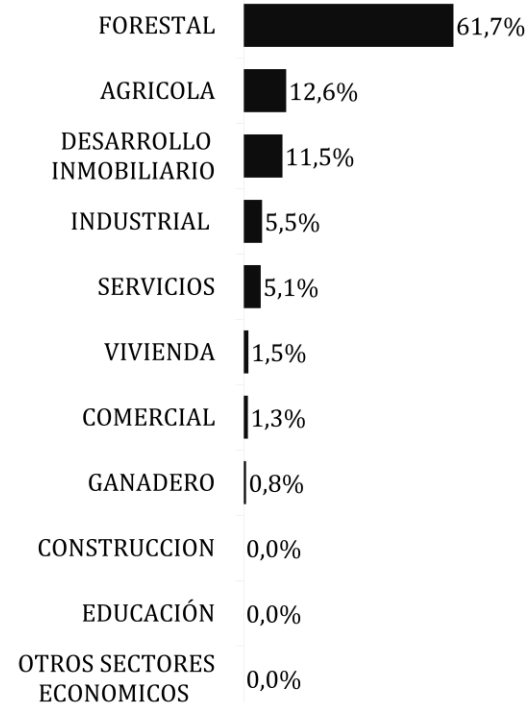
Gs. 1.836.727.144.192

(Eq. en USD 251.530.598)

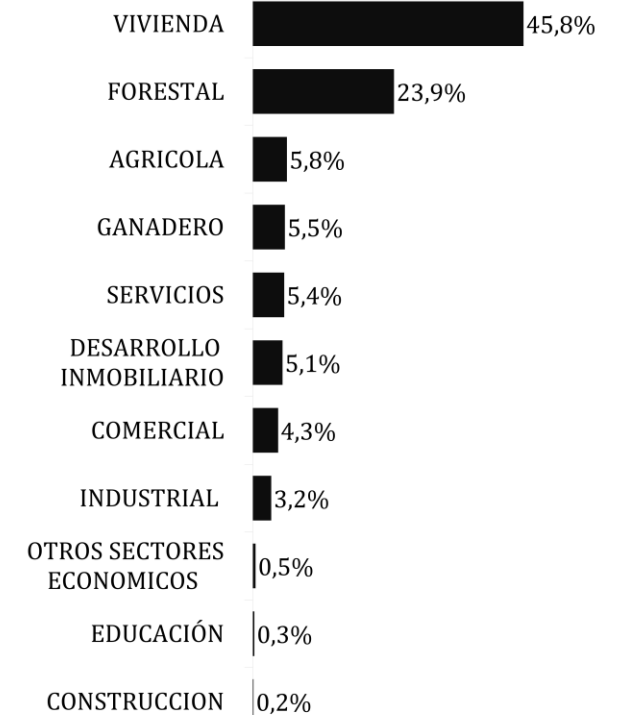
MONEDA NACIONAL



MONEDA EXTRANJERA



TOTAL EQ. EN USD



*Otros Sectores Económicos: Adelanto de fondos

DESEMBOLSOS



Total del año

Gs. 1.866.763.884.443

(Eq. en USD 255.613.352)

| | Cant. de Benef. | Empleo Generado* | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | | |
|-----------------------------|-----------------|------------------|------------------------|--------------------------|-------------|-------------------|-------------------|-----------------|------------------------|--------------------------|-------------|-------------------|--------------------|-----------------|-------|
| | | | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | |
| | | | SECTORES ECONÓMICOS | VIVIENDA | 2.847 | 33.267 | 79.011.142.305 | 848.915.836.740 | 69,0% | 113.327 | 955.279 | 1,1% | 79.855.509.098 | 855.878.495.543 | 45,8% |
| FORESTAL | 12 | 338 | - | 43.529.389.379 | 3,5% | 3.500.000 | 53.500.000 | 61,3% | 26.077.555.000 | 433.190.919.379 | 23,2% | 3.500.000 | 59.483.438 | 23,3% | |
| INDUSTRIAL | 59 | 1.502 | - | 58.579.566.482 | 4,8% | 2.810.988 | 7.307.000 | 8,4% | 20.926.458.172 | 112.129.707.694 | 6,0% | 2.810.988 | 15.393.549 | 6,0% | |
| GANADERO | 233 | 814 | 6.259.000.000 | 106.495.380.770 | 8,7% | 55.000 | 243.159 | 0,3% | 6.668.504.350 | 108.282.436.851 | 5,8% | 895.168 | 14.776.986 | 5,8% | |
| AGRICOLA | 182 | 1.078 | 11.911.500.000 | 23.384.019.223 | 1,9% | 3.358.135 | 10.130.969 | 11,6% | 36.918.577.849 | 97.912.834.924 | 5,2% | 4.957.936 | 13.296.970 | 5,2% | |
| SERVICIOS | 188 | 546 | 1.844.480.970 | 65.088.352.469 | 5,3% | - | 4.070.759 | 4,7% | 1.844.480.970 | 94.355.075.458 | 5,1% | 247.513 | 12.968.155 | 5,1% | |
| COMERCIAL | 363 | 397 | 3.684.165.800 | 67.327.221.376 | 5,5% | - | 1.521.381 | 1,7% | 3.684.165.800 | 78.347.554.021 | 4,2% | 495.215 | 10.710.600 | 4,2% | |
| DESARROLLO INMOBILIARIO | 2 | 850 | - | 1.000.000.000 | 0,1% | 9.500.000 | 9.500.000 | 10,9% | 70.710.020.000 | 71.710.020.000 | 3,8% | 9.500.000 | 9.636.710 | 3,8% | |
| OTROS SECTORES ECONOMICOS | 30 | - | 0 | 10.000.000.000 | 0,8% | 0 | - | 0,0% | 0 | 10.000.000.000 | 0,5% | 0 | 1.374.223 | 0,5% | |
| EDUCACIÓN | 44 | 132 | 155.241.151 | 4.956.840.574 | 0,4% | - | - | 0,0% | 155.241.151 | 4.956.840.574 | 0,3% | 20.885 | 673.922 | 0,3% | |
| TOTAL GENERAL | 3.960 | 38.924 | 102.865.530.226 | 1.229.276.607.014 | 100% | 19.337.450 | 87.228.547 | 100% | 246.840.512.390 | 1.866.763.884.443 | 100% | 33.154.575 | 255.613.352 | 100% | |
| | Cant. de Benef. | Empleo Generado* | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | | |
| | | | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | |
| | | | PRODUCTOS | PRIMERA VIVIENDA | 1.825 | 22.247 | 38.772.993.525 | 462.501.011.218 | 37,6% | - | - | 0,0% | 38.772.993.525 | 462.501.011.218 | 24,8% |
| PROFORESTAL | 12 | 338 | - | 43.529.389.379 | 3,5% | 3.500.000 | 53.500.000 | 61,3% | 26.077.555.000 | 433.190.919.379 | 23,2% | 3.500.000 | 59.483.438 | 23,3% | |
| MICASA | 985 | 10.784 | 37.033.119.945 | 372.015.163.892 | 30,3% | 113.327 | 955.279 | 1,1% | 37.877.486.738 | 378.977.822.695 | 20,3% | 5.087.942 | 51.921.328 | 20,3% | |
| PROCRECER | 21 | 1.890 | - | 44.815.001.944 | 3,6% | 12.310.988 | 22.030.566 | 25,3% | 91.636.478.172 | 206.674.268.940 | 11,1% | 12.310.988 | 28.221.515 | 11,0% | |
| PROMIPYMES | 735 | 1.125 | 2.528.646.770 | 138.976.455.584 | 11,3% | - | 775.270 | 0,9% | 2.528.646.770 | 144.626.000.032 | 7,7% | 339.623 | 19.781.452 | 7,7% | |
| PROCOOP | 234 | 1.069 | 23.625.528.835 | 118.759.876.637 | 9,7% | - | 544.500 | 0,6% | 23.625.528.835 | 122.718.333.927 | 6,6% | 3.172.713 | 16.726.695 | 6,5% | |
| PROCAMPO | 55 | 803 | 750.000.000 | 42.722.867.786 | 3,5% | 2.883.954 | 4.539.658 | 5,2% | 22.224.150.962 | 76.363.698.067 | 4,1% | 2.984.615 | 10.375.340 | 4,1% | |
| FIMAGRO | 47 | 329 | - | - | 0,0% | 529.181 | 4.810.115 | 5,5% | 3.942.431.237 | 35.228.999.079 | 1,9% | 529.181 | 4.810.115 | 1,9% | |
| PROEDUC | 44 | 132 | 155.241.151 | 4.956.840.574 | 0,4% | - | - | 0,0% | 155.241.151 | 4.956.840.574 | 0,3% | 20.885 | 673.922 | 0,3% | |
| PRO DESARROLLO INMOBILIARIO | 1 | 200 | 0 | 1.000.000.000 | 0,1% | 0 | - | 0,0% | 0 | 1.000.000.000 | 0,1% | 0 | 136.710 | 0,1% | |
| PROINFRA | 1 | 7 | 0 | - | 0,0% | 0 | 73.159 | 0,1% | 0 | 525.990.531 | 0,0% | 0 | 73.159 | 0,0% | |
| TOTAL GENERAL | 3.960 | 38.924 | 102.865.530.226 | 1.229.276.607.014 | 100% | 19.337.450 | 87.228.547 | 100% | 246.840.512.390 | 1.866.763.884.443 | 100% | 33.154.575 | 255.613.352 | 100% | |

Otros Sectores Económicos: Adelanto de fondos

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.)

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DESEMBOLSOS POR SECTOR ECONÓMICO

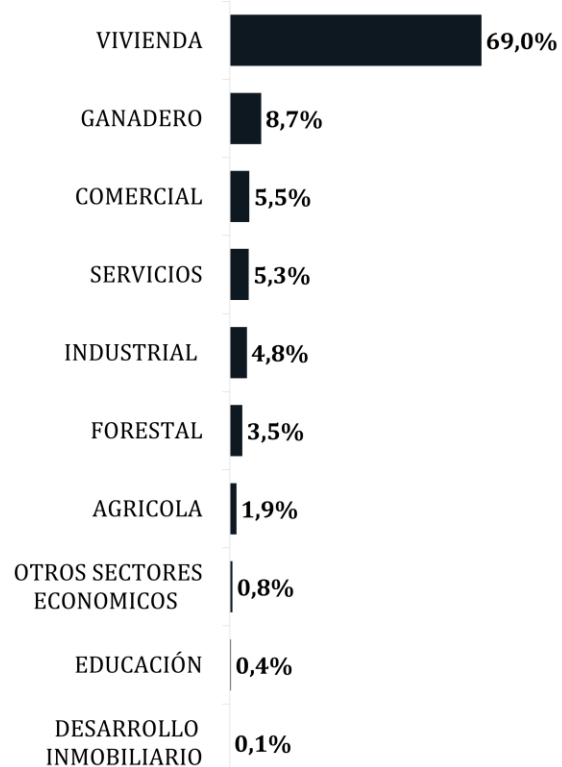


Total del año

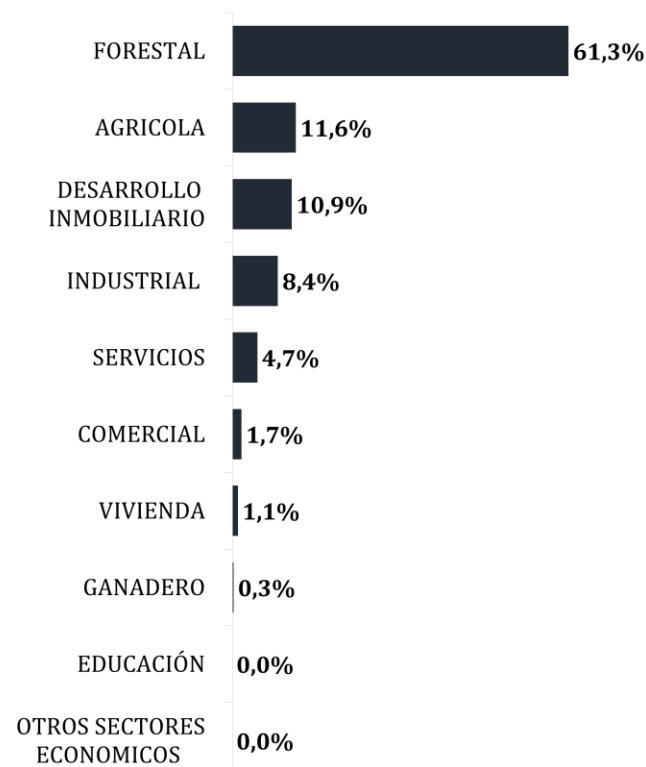
Gs. 1.866.763.884.443

(Eq. en USD 255.613.352)

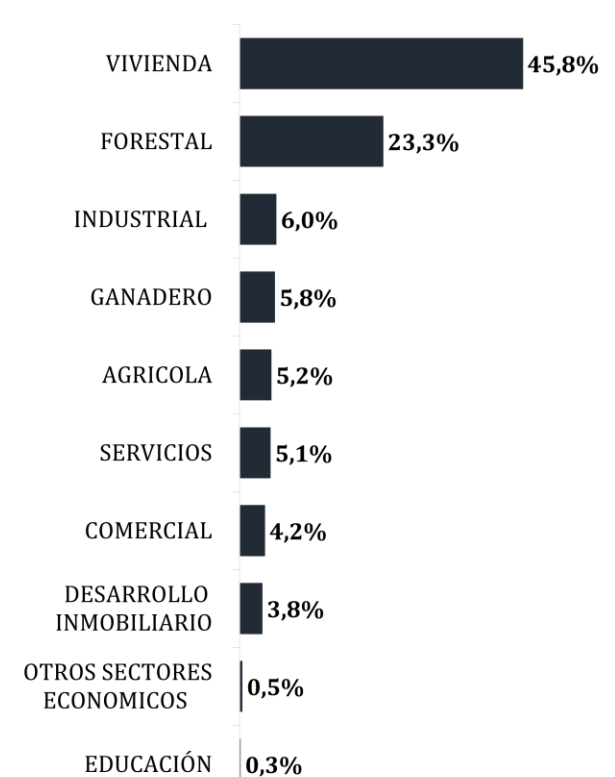
MONEDA NACIONAL



MONEDA EXTRANJERA



TOTAL EQ. EN USD



*Otros Sectores Económicos: Adelanto de fondos

CRÉDITOS VIGENTES



Total del año

Gs. 8.013.070.598.764*

(Eq. en USD 1.079.352.609)

| | CANT. DE BENEF. nov-23 | MONEDA NACIONAL | | MONEDA EXTRANJERA | | TOTAL EQ. EN GS | | TOTAL EQ. EN USD | |
|---------------------------------|---------------------------|--------------------------|---------------|--------------------|---------------|--------------------------|---------------|----------------------|---------------|
| | | nov-23 | % PART. | nov-23 | % PART. | nov-23 | % PART. | nov-23 | % PART. |
| SECTORES ECONÓMICOS | | | | | | | | | |
| VIVIENDA | 16.494 | 3.442.323.439.484 | 52,0% | 1.252.189 | 0,7% | 3.451.619.637.489 | 43,1% | 464.929.719 | 43,1% |
| INDUSTRIAL | 350 | 991.283.287.002 | 15,0% | 34.424.098 | 18,3% | 1.246.846.412.352 | 15,6% | 167.948.967 | 15,6% |
| GANADERO | 2.346 | 848.743.954.338 | 12,8% | 11.010.445 | 5,9% | 930.485.057.601 | 11,6% | 125.335.408 | 11,6% |
| SERVICIOS | 851 | 429.350.173.181 | 6,5% | 20.673.065 | 11,0% | 582.826.179.062 | 7,3% | 78.506.104 | 7,3% |
| FORESTAL | 20 | 62.210.889.379 | 0,9% | 55.000.000 | 29,2% | 470.528.689.379 | 5,9% | 63.379.745 | 5,9% |
| COMERCIAL | 3.325 | 363.254.861.477 | 5,5% | 11.889.926 | 6,3% | 451.525.194.351 | 5,6% | 60.819.993 | 5,6% |
| CONSTRUCCION | 98 | 331.991.159.009 | 5,0% | 5.082.163 | 2,7% | 369.720.936.953 | 4,6% | 49.801.041 | 4,6% |
| AGRICOLA | 1.329 | 63.284.260.399 | 1,0% | 37.808.596 | 20,1% | 343.973.761.963 | 4,3% | 46.332.922 | 4,3% |
| DESARROLLO INMOBILIARIO | 2 | 1.000.000.000 | 0,0% | 9.500.000 | 5,1% | 71.527.620.000 | 0,9% | 9.634.699 | 0,9% |
| OTROS SECTORES ECONOMICOS | 14 | 39.048.856.156 | 0,6% | - | 0,0% | 39.048.856.156 | 0,5% | 5.259.842 | 0,5% |
| EDUCACIÓN | 188 | 26.610.181.817 | 0,4% | 119.350 | 0,1% | 27.496.229.290 | 0,3% | 3.703.715 | 0,3% |
| AGROPECUARIO | 123 | 19.454.147.370 | 0,3% | 1.080.000 | 0,6% | 27.472.024.170 | 0,3% | 3.700.454 | 0,3% |
| TOTAL GENERAL | 25.140 | 6.618.555.209.612 | 100,0% | 187.839.831 | 100,0% | 8.013.070.598.764 | 100,0% | 1.079.352.609 | 100,0% |
| PRODUCTOS | | | | | | | | | |
| MICASA | 8.232 | 1.893.796.415.957 | 28,6% | 1.252.189 | 0,7% | 1.903.092.613.962 | 23,7% | 256.344.675 | 23,7% |
| PROCRECER | 157 | 1.104.117.773.726 | 16,7% | 83.997.460 | 44,7% | 1.727.711.555.012 | 21,6% | 232.721.022 | 21,6% |
| PRIMERA VIVIENDA | 6.743 | 1.419.077.226.821 | 21,4% | - | 0,0% | 1.419.077.226.821 | 17,7% | 191.148.286 | 17,7% |
| PROFORESTAL | 20 | 62.210.889.379 | 0,9% | 55.000.000 | 29,3% | 470.528.689.379 | 5,9% | 63.379.745 | 5,9% |
| RECONVERSION DE OP. CREDITICIAS | 601 | 359.995.021.264 | 5,4% | 8.660.562 | 4,6% | 424.290.684.234 | 5,3% | 57.151.532 | 5,3% |
| PRO REACTIVACION | 1.522 | 419.981.063.525 | 6,3% | - | 0,0% | 419.981.063.525 | 5,2% | 56.571.030 | 5,2% |
| PROCAMPO | 140 | 298.370.842.475 | 4,5% | 11.904.027 | 6,3% | 386.745.864.172 | 4,8% | 52.094.282 | 4,8% |
| PROMIPYMES | 4.382 | 338.611.582.790 | 5,1% | 2.943.889 | 1,6% | 360.466.900.311 | 4,5% | 48.554.532 | 4,5% |
| FINANCIAMIENTO DE BONOS | 58 | 336.310.099.171 | 5,1% | - | 0,0% | 336.310.099.171 | 4,2% | 45.300.635 | 4,2% |
| PROCOOP | 1.486 | 269.478.570.554 | 4,1% | 1.263.715 | 0,7% | 278.860.339.720 | 3,5% | 37.562.209 | 3,5% |
| FIMAGRO | 296 | 362.100.000 | 0,0% | 20.719.810 | 11,0% | 154.185.138.569 | 1,9% | 20.768.584 | 1,9% |
| MI 1RA.CASA | 1.278 | 83.682.336.869 | 1,3% | - | 0,0% | 83.682.336.869 | 1,0% | 11.271.927 | 1,0% |
| PROEDUC | 185 | 17.192.986.090 | 0,3% | 119.350 | 0,1% | 18.079.033.563 | 0,2% | 2.435.228 | 0,2% |
| RENEGOCIACION AGROPECUARIA | 26 | 11.251.811.116 | 0,2% | 605.384 | 0,3% | 15.746.157.048 | 0,2% | 2.120.992 | 0,2% |
| PROINFRA | 12 | 3.116.489.875 | 0,0% | 609.806 | 0,3% | 7.643.663.593 | 0,1% | 1.029.594 | 0,1% |
| PRORREGADIO | 1 | - | 0,0% | 763.640 | 0,4% | 5.669.232.814 | 0,1% | 763.640 | 0,1% |
| PRO DESARROLLO INMOBILIARIO | 1 | 1.000.000.000 | 0,0% | - | 0,0% | 1.000.000.000 | 0,0% | 134.699 | 0,0% |
| Total general | 25.140 | 6.618.555.209.612 | 100,0% | 187.839.831 | 100,0% | 8.013.070.598.764 | 100,0% | 1.079.352.609 | 100,0% |

*A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.

TC: 7423,96

CRÉDITOS VIGENTES POR SECTOR ECONÓMICO

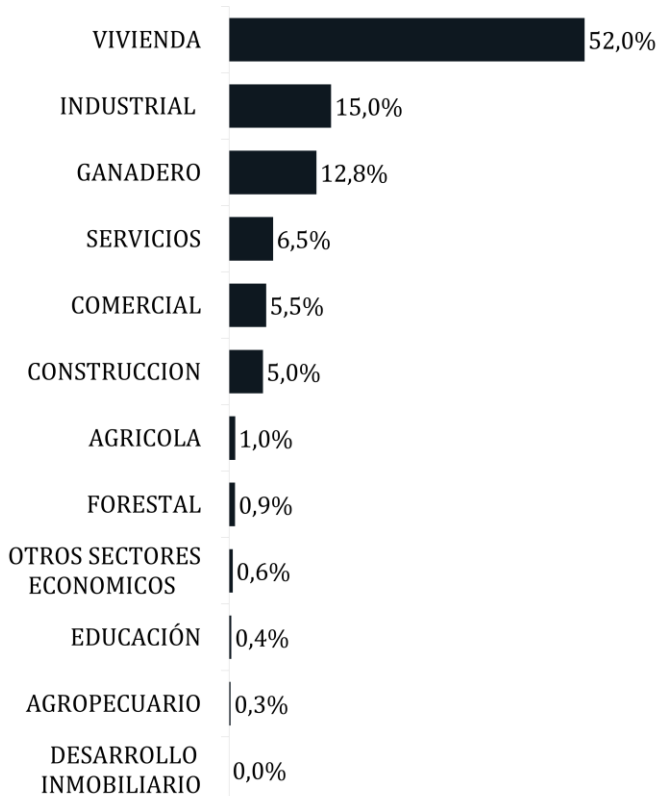


Total del año

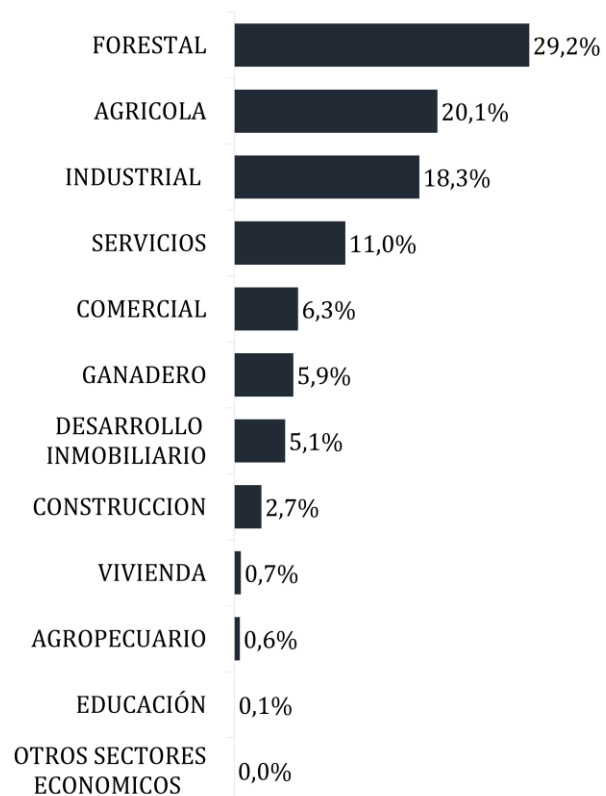
Gs. 8.013.070.598.764*

(Eq. en USD 1.079.352.609)

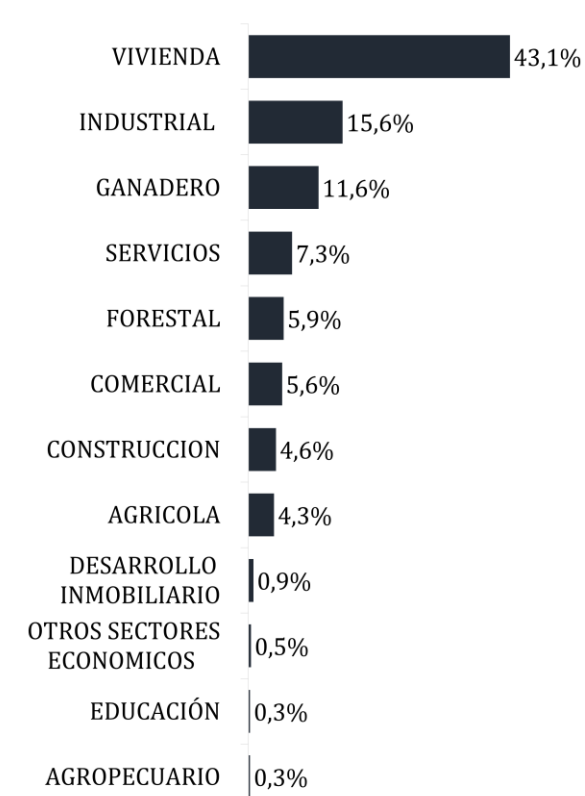
MONEDA NACIONAL



MONEDA EXTRANJERA



TOTAL EQ. EN USD



*A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.

Total Créditos Vigentes

equivalente en Gs.

| Tipo de IFI | NOVIEMBRE | DICIEMBRE 2022 | OCTUBRE 2023 | NOVIEMBRE 2023 | Var. Mensual % | Var. % Dic22 vs Nov23 | Var. % Nov22 vs Nov23 |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------|--------------------------|--------------------------|
| Bancos | 5.689.598.821.282 | 5.788.822.993.195 | 6.396.428.260.341 | 6.513.196.424.010 | 1,8% | 12,5% | 14,5% |
| Cooperativas | 1.176.291.896.708 | 1.208.394.956.494 | 1.278.457.883.137 | 1.296.796.545.454 | 1,4% | 7,3% | 10,2% |
| Financieras** | 143.547.403.108 | 145.655.977.682 | 203.058.691.927 | 203.077.629.301 | 0,01% | 39,4% | 41,5% |
| Total | 7.009.438.121.098 | 7.142.873.927.371 | 7.877.944.835.405 | 8.013.070.598.764 | 1,7% | 12,2% | 14,3% |

Créditos vigentes en Moneda Nacional

| Tipo de IFI | NOVIEMBRE 2022 | DICIEMBRE 2022 | OCTUBRE 2023 | NOVIEMBRE 2023 | Var. Mensual % | Var. % Dic22 vs Nov23 | Var. % Nov22 vs Nov23 |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------|--------------------------|--------------------------|
| Bancos | 4.812.060.667.872 | 4.882.510.410.616 | 5.154.501.645.757 | 5.148.689.672.573 | -0,1% | 5,5% | 7,0% |
| Cooperativas | 1.167.563.701.640 | 1.199.513.406.327 | 1.268.800.616.280 | 1.287.196.511.864 | 1,4% | 7,3% | 10,2% |
| Financieras** | 139.048.038.417 | 141.263.274.475 | 182.386.398.251 | 182.669.025.175 | 0,2% | 29,3% | 31,4% |
| Total | 6.118.672.407.929 | 6.223.287.091.418 | 6.605.688.660.288 | 6.618.555.209.612 | 0,2% | 6,4% | 8,2% |

Créditos vigentes en Moneda Extranjera

| Tipo de IFI | NOVIEMBRE 2022 | DICIEMBRE 2022 | OCTUBRE 2023 | NOVIEMBRE 2023 | Var. Mensual % | Var. % Dic22 vs Nov23 | Var. % Nov22 vs Nov23 |
|--------------|--------------------|--------------------|--------------------|--------------------|----------------|--------------------------|--------------------------|
| Bancos | 121.558.002 | 123.376.153 | 166.294.862 | 183.797.697 | 10,5% | 49,0% | 51,2% |
| Cooperativas | 1.209.044 | 1.209.044 | 1.293.115 | 1.293.115 | 0,0% | 7,0% | 7,0% |
| Financieras | 623.259 | 597.978 | 2.768.035 | 2.749.019 | -0,7% | 359,7% | 341,1% |
| Total | 123.390.304 | 125.183.174 | 170.356.012 | 187.839.831 | 10,3% | 50,1% | 52,2% |

*A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.

** Incluye al Fondo Ganadero

TC: 7423,96

Promedio de Tasa de Interés Anual y Plazos Detallados por Productos

| Guaraníes | | | |
|-----------------------------|-------------|------------|------------|
| Productos | Plazo | Tasa AFD | Tasa IFI |
| MICASA | 13,3 | 7,4 | 10,3 |
| PROCAMPO | 5,3 | 7,9 | 11,2 |
| PROCOOP | 8,4 | 8,7 | 10,4 |
| PROCRECER | 7,7 | 8,3 | 10,6 |
| PROFORESTAL | 7,4 | 7,3 | 10,2 |
| PROMIPYMES | 7,3 | 8,8 | 12,7 |
| PRO DESARROLLO INMOBILIARIO | 1,4 | 7,5 | 11,5 |
| PRIMERA VIVIENDA | 18,0 | 4,7 | 7,8 |
| PROEDUC | 5,6 | 7,3 | 11,3 |
| Promedio Ponderado | 13,0 | 6,7 | 9,8 |

| Dólares | | | |
|----------------------------|------------|------------|------------|
| Productos | Plazo | Tasa AFD | Tasa IFI |
| MICASA | 16,1 | 4,2 | 7,6 |
| PROCAMPO | 4,5 | 6,7 | 7,6 |
| PROCOOP | 5,5 | 7,0 | 8,7 |
| PROCRECER | 5,8 | 5,7 | 8,4 |
| PROFORESTAL | 7,1 | 6,7 | 9,4 |
| PROMIPYMES | 4,7 | 5,7 | 8,8 |
| RENEGOCIACION AGROPECUARIA | 6,3 | 4,0 | 11,5 |
| FIMAGRO | 4,3 | 4,7 | 6,2 |
| PROINFRA | 2,8 | 5,0 | 10,0 |
| Promedio Ponderado | 6,5 | 6,2 | 8,8 |

Periodo: Diciembre 2022 a Noviembre 2023

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

ANEXO

PARTICIPACIÓN POR TIPO DE ENTIDAD



APROBACIONES

| TIPO DE ENTIDAD | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|----------------------|------------------------|--------------------------|-----------------|-------------------|-------------------|-------------|------------------------|--------------------------|-------------------|-------------------|--------------------|-------------|
| | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. |
| | BANCOS | 65.617.585.131 | 881.889.922.389 | 71,7% | 8.042.955 | 79.053.593 | 95,6% | 125.510.320.686 | 1.461.217.933.368 | 79,6% | 16.854.774 | 200.069.688 |
| COOPERATIVA- A y C | 13.298.686.656 | 141.644.619.852 | 11,5% | 0 | 0 | 0,0% | 13.298.686.656 | 141.644.619.852 | 7,7% | 1.784.459 | 19.442.273 | 7,7% |
| COOPERATIVA-PROD | 30.021.565.000 | 124.095.658.652 | 10,1% | 0 | 544.500 | 0,7% | 30.021.565.000 | 128.026.141.107 | 7,0% | 4.027.537 | 17.482.546 | 7,0% |
| FINANCIERAS | 6.533.913.972 | 83.092.212.914 | 6,8% | 251.500 | 3.116.063 | 3,8% | 8.414.510.252 | 105.838.449.865 | 5,8% | 1.128.604 | 14.536.092 | 5,8% |
| TOTAL GENERAL | 115.471.750.759 | 1.230.722.413.807 | 100% | 8.294.455 | 82.714.156 | 100% | 177.245.082.594 | 1.836.727.144.192 | 100% | 23.795.375 | 251.530.598 | 100% |

DESEMBOLSO

| TIPO DE ENTIDAD | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|----------------------|------------------------|--------------------------|-----------------|-------------------|-------------------|-------------|------------------------|--------------------------|-------------------|-------------------|--------------------|-------------|
| | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. | nov-23 | ene-nov23 | % PART. |
| | BANCOS | 65.519.701.649 | 887.568.650.756 | 72% | 19.337.450 | 84.160.667 | 96% | 209.494.683.813 | 1.502.677.166.871 | 80% | 28.137.825 | 205.749.701 |
| COOPERATIVA- A y C | 11.361.054.963 | 138.519.142.114 | 11% | - | - | 0% | 11.361.054.963 | 138.519.142.114 | 7% | 1.527.229 | 19.004.035 | 7% |
| FINANCIERAS | 2.359.244.779 | 84.428.937.507 | 7% | - | 2.523.381 | 3% | 2.359.244.779 | 102.849.241.531 | 6% | 316.808 | 14.132.920 | 6% |
| COOPERATIVA-PROD | 23.625.528.835 | 118.759.876.637 | 10% | - | 544.500 | 1% | 23.625.528.835 | 122.718.333.927 | 7% | 3.172.713 | 16.726.695 | 7% |
| TOTAL GENERAL | 102.865.530.226 | 1.229.276.607.014 | 100% | 19.337.450 | 87.228.547 | 100% | 246.840.512.390 | 1.866.763.884.443 | 100% | 33.154.575 | 255.613.352 | 100% |

CRÉDITOS VIGENTES

| TIPO DE ENTIDAD | MONEDA NACIONAL | | | MONEDA EXTRANJERA | | | TOTAL EQ. EN GS | | | TOTAL EQ. EN USD | | |
|----------------------|--------------------------|-------------------|-------------|--------------------|-------------|-------------|--------------------------|-------------------|-------------|----------------------|-------------|-------------|
| | nov-23 | | % PART. | nov-23 | | % PART. | nov-23 | | % PART. | nov-23 | | % PART. |
| | BANCOS | 5.148.689.672.573 | | 78% | 183.797.697 | | 98% | 6.513.196.424.010 | | 81% | 877.321.056 | |
| COOPERATIVA- A y C | 813.395.276.172 | | 12% | - | | 0% | 813.395.276.172 | | 10% | 109.563.532 | | 10% |
| COOPERATIVA-PROD | 473.801.235.692 | | 7% | 1.293.115 | | 1% | 483.401.269.282 | | 6% | 65.113.668 | | 6% |
| FINANCIERAS | 182.669.025.175 | | 3% | 2.749.019 | | 1% | 203.077.629.301 | | 3% | 27.354.354 | | 3% |
| TOTAL GENERAL | 6.618.555.209.612 | | 100% | 187.839.831 | | 100% | 8.013.070.598.764 | | 100% | 1.079.352.609 | | 100% |