

## REPORTE - GESTIÓN DE CRÉDITOS



# APROBACIONES



Total del año  
**Gs. 1.413.859.919.901**  
**(Eq. en USD 177.350.426)**

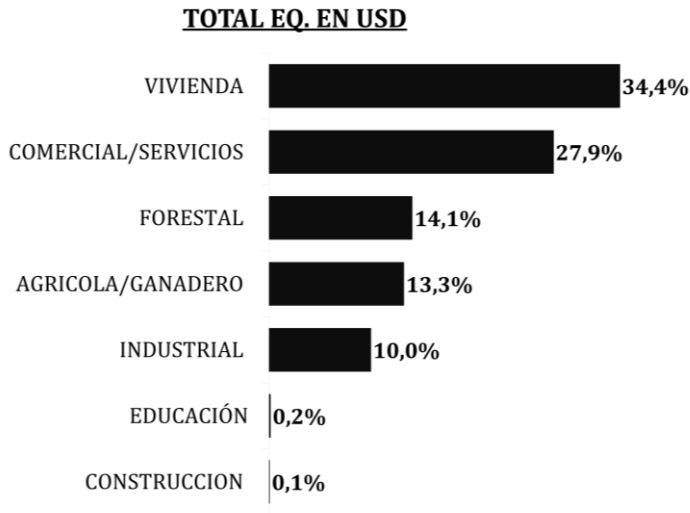
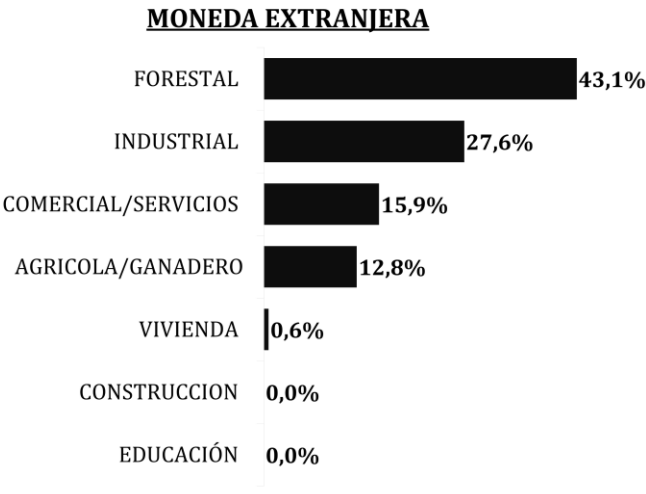
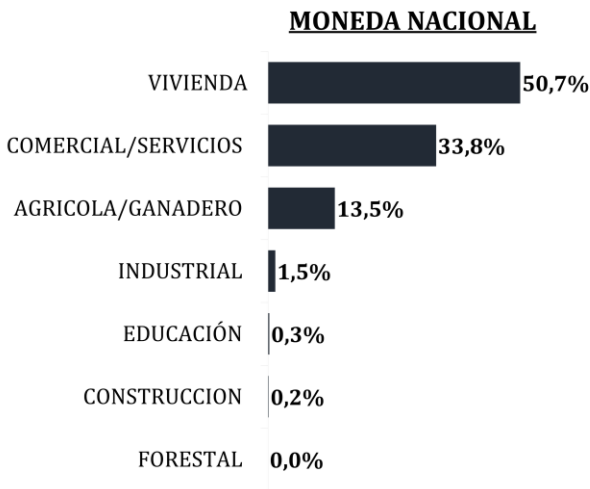
|                     |                     | Cant. de Benef. | Empleo Generado* |
|---------------------|---------------------|-----------------|------------------|
| SECTORES ECONÓMICOS | VIVIENDA            | 1.462           | 17.944           |
|                     | COMERCIAL/SERVICIOS | 1.367           | 9.886            |
|                     | FORESTAL            | 8               | 10.585           |
|                     | AGRICOLA/GANADERO   | 215             | 907              |
|                     | INDUSTRIAL          | 49              | 873              |
|                     | EDUCACIÓN           | 18              | 54               |
|                     | CONSTRUCCION        | 2               | 3                |
| TOTAL GENERAL       |                     | 3.121           | 40.252           |

| MONEDA NACIONAL |                 |         |
|-----------------|-----------------|---------|
| may-25          | ene-may25       | % PART. |
| 97.369.086.683  | 483.059.537.344 | 50,7%   |
| 76.239.394.049  | 322.120.388.149 | 33,8%   |
| 0               | 0               | 0,0%    |
| 60.992.435.706  | 128.269.140.979 | 13,5%   |
| 6.800.000.000   | 14.325.201.713  | 1,5%    |
| 566.375.590     | 2.723.423.376   | 0,3%    |
| 0               | 1.586.284.658   | 0,2%    |
| 241.967.292.028 | 952.083.976.219 | 100,0%  |

| MONEDA EXTRANJERA |            |         |
|-------------------|------------|---------|
| may-25            | ene-may25  | % PART. |
| 183.960           | 373.960    | 0,6%    |
| 0                 | 9.190.324  | 15,9%   |
| 0                 | 24.964.285 | 43,1%   |
| 2.249.558         | 7.410.512  | 12,8%   |
| 0                 | 15.989.516 | 27,6%   |
| 0                 | 0          | 0,0%    |
| 0                 | 0          | 0,0%    |
| 2.433.518         | 57.928.597 | 100,0%  |

| TOTAL EQ. EN GS |                   |         |
|-----------------|-------------------|---------|
| may-25          | ene-may25         | % PART. |
| 98.839.337.314  | 486.029.243.275   | 34,4%   |
| 76.239.394.049  | 395.501.524.502   | 28,0%   |
| 0               | 199.590.582.155   | 14,1%   |
| 78.937.182.368  | 187.435.934.931   | 13,3%   |
| 6.800.000.000   | 140.992.927.004   | 10,0%   |
| 566.375.590     | 2.723.423.376     | 0,2%    |
| 0               | 1.586.284.658     | 0,1%    |
| 261.382.289.321 | 1.413.859.919.901 | 100%    |

| TOTAL EQ. EN USD |             |         |
|------------------|-------------|---------|
| may-25           | ene-may25   | % PART. |
| 12.363.305       | 61.042.088  | 34,4%   |
| 9.541.551        | 49.519.983  | 27,9%   |
| 0                | 24.964.285  | 14,1%   |
| 9.883.966        | 23.504.360  | 13,3%   |
| 851.003          | 17.779.900  | 10,0%   |
| 70.875           | 341.691     | 0,2%    |
| 0                | 198.118     | 0,1%    |
| 32.710.700       | 177.350.426 | 100,0%  |

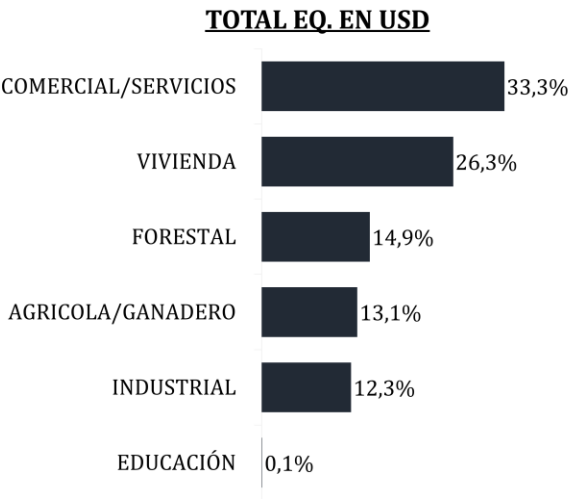
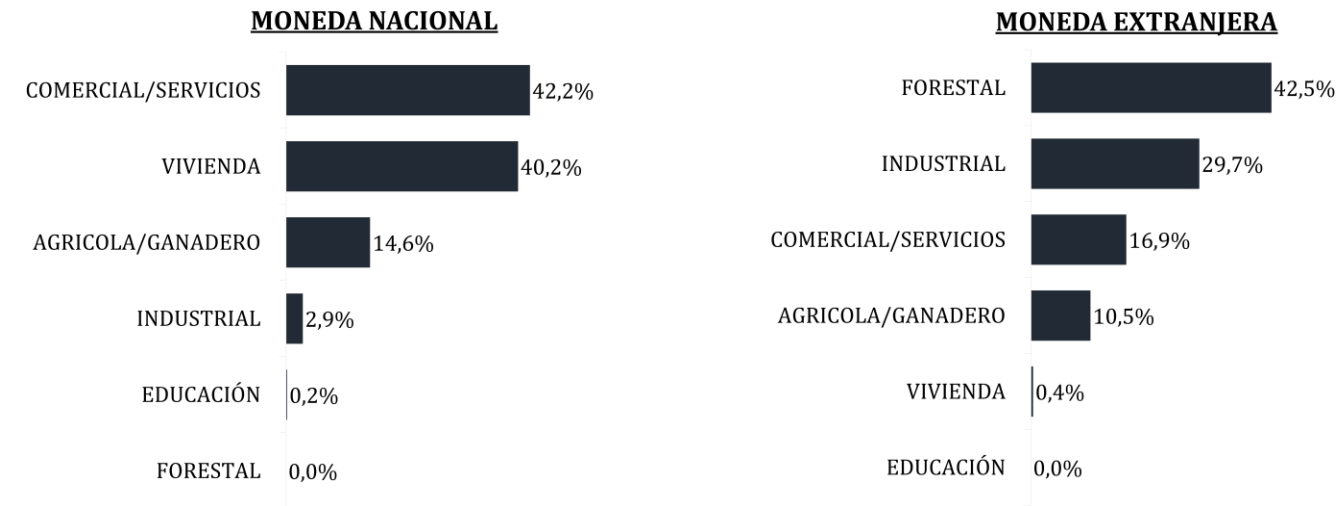


Los datos contemplan estimaciones de las IFIs para operaciones en lote y pueden ajustarse conforme a la actualización presentada por las mismas.  
\*Empleo Generado: Empleo Directo + Indirecto (los datos correspondientes a impacto en la generación de empleos se obtienen a partir de documentos remitidos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

Total del año

Gs. 1.241.835.949.578  
(Eq. en USD 155.874.951)

| SECTORES<br>ECONÓMICOS |                     | Cant. de<br>Benef. | Empleo<br>Generado* | MONEDA NACIONAL |                 |         | MONEDA EXTRANJERA |            |         | TOTAL EQ. EN GS |                   |         | TOTAL EQ. EN USD |             |         |
|------------------------|---------------------|--------------------|---------------------|-----------------|-----------------|---------|-------------------|------------|---------|-----------------|-------------------|---------|------------------|-------------|---------|
|                        |                     |                    |                     | may-25          | ene-may25       | % PART. | may-25            | ene-may25  | % PART. | may-25          | ene-may25         | % PART. | may-25           | ene-may25   | % PART. |
|                        | COMERCIAL/SERVICIOS | 1.282              | 10.063              | 160.456.683.284 | 340.951.212.621 | 42,2%   | 6.129.525         | 9.190.324  | 16,9%   | 72.886.179.610  | 414.281.397.347   | 33,4%   | 9.153.852        | 51.913.260  | 33,3%   |
|                        | VIVIENDA            | 984                | 10.928              | 93.210.761.552  | 324.349.342.207 | 40,2%   | 211.937           | 211.937    | 0,4%    | 59.397.943.029  | 326.045.955.115   | 26,3%   | 7.437.015        | 40.961.271  | 26,3%   |
|                        | FORESTAL            | 10                 | 10.797              | -               | -               | 0,0%    | 14.785.714        | 23.157.142 | 42,5%   | 0               | 185.062.266.791   | 14,9%   | 0                | 23.157.142  | 14,9%   |
|                        | AGRICOLA/GANADERO   | 212                | 727                 | 11.071.500.000  | 117.608.993.991 | 14,6%   | 3.761.705         | 5.739.497  | 10,5%   | 50.680.757.706  | 163.432.773.473   | 13,2%   | 6.362.928        | 20.495.414  | 13,1%   |
|                        | INDUSTRIAL          | 55                 | 986                 | 5.000.000.000   | 23.493.091.759  | 2,9%    | 951.904           | 16.214.516 | 29,7%   | 8.487.173.973   | 151.581.135.621   | 12,2%   | 1.064.843        | 19.167.132  | 12,3%   |
|                        | EDUCACIÓN           | 16                 | 48                  | 29.470.000      | 1.432.421.232   | 0,2%    | -                 | -          | 0,0%    | 372.640.974     | 1.432.421.232     | 0,1%    | 46.662           | 180.731     | 0,1%    |
|                        | TOTAL GENERAL       | 2.559              | 33.549              | 269.768.414.836 | 807.835.061.810 | 100%    | 25.840.786        | 54.513.417 | 100%    | 191.824.695.292 | 1.241.835.949.578 | 100%    | 24.065.299       | 155.874.951 | 100%    |



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.)

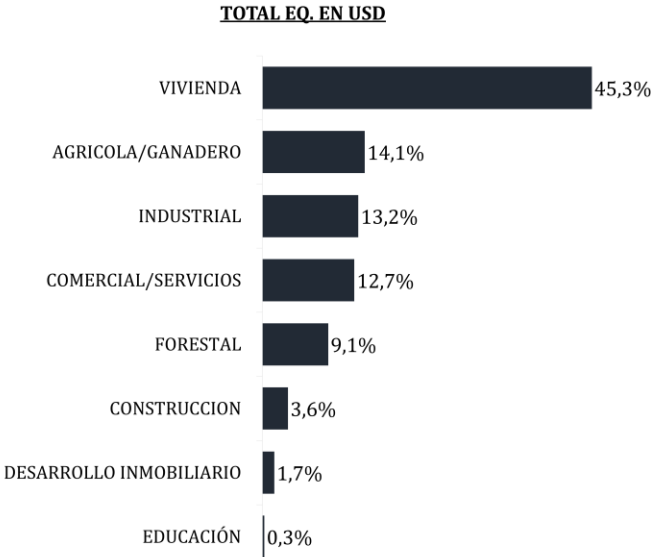
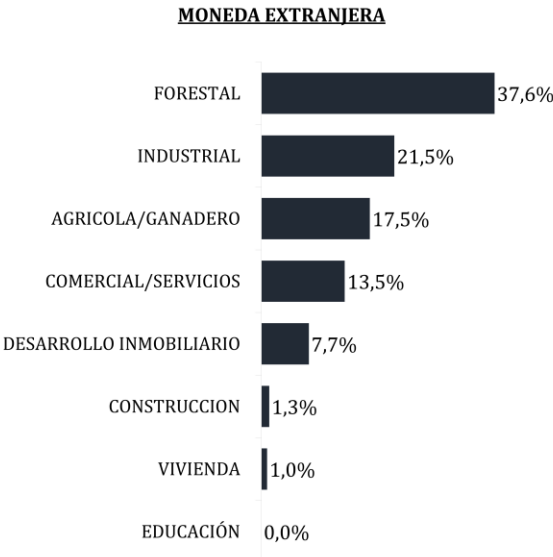
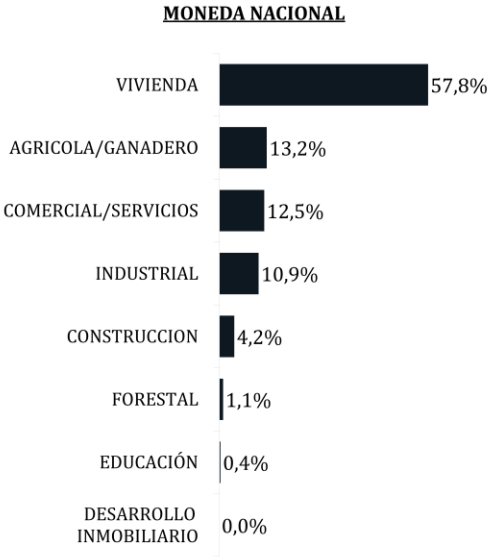
# CRÉDITOS VIGENTES



Total del año  
Gs. 9.447.182.946.337 \*  
(Eq. en USD 1.186.922.986)

|                     |                         | CANT. DE BENEF. | MONEDA NACIONAL   |         | MONEDA EXTRANJERA |         |
|---------------------|-------------------------|-----------------|-------------------|---------|-------------------|---------|
|                     |                         |                 | may-25            | % PART. | may-25            | % PART. |
|                     |                         |                 |                   |         |                   |         |
| SECTORES ECONÓMICOS | VIVIENDA                | 19.434          | 4.263.297.844.883 | 57,8%   | 2.522.821         | 1,0%    |
|                     | AGRICOLA/GANADERO       | 3.646           | 971.738.878.341   | 13,2%   | 45.459.541        | 17,5%   |
|                     | INDUSTRIAL              | 403             | 804.688.129.548   | 10,9%   | 55.757.413        | 21,5%   |
|                     | COMERCIAL/SERVICIOS     | 7.865           | 919.347.034.455   | 12,5%   | 34.982.933        | 13,5%   |
|                     | FORESTAL                | 38              | 82.506.633.775    | 1,1%    | 97.657.142        | 37,6%   |
|                     | CONSTRUCCION            | 123             | 309.945.118.604   | 4,2%    | 3.373.592         | 1,3%    |
|                     | DESARROLLO INMOBILIARIO | 5               | -                 | 0,0%    | 20.000.000        | 7,7%    |
|                     | EDUCACIÓN               | 203             | 27.576.412.868    | 0,4%    | 75.877            | 0,0%    |
|                     | TOTAL GENERAL           | 31.717          | 7.379.100.052.475 | 100%    | 259.829.320       | 100%    |

| TOTAL EQ. EN GS   |         | TOTAL EQ. EN USD |         |
|-------------------|---------|------------------|---------|
| may-25            | % PART. | may-25           | % PART. |
| 4.283.377.961.361 | 45,3%   | 538.154.050      | 45,3%   |
| 1.333.569.097.407 | 14,1%   | 167.546.646      | 14,1%   |
| 1.248.483.126.068 | 13,2%   | 156.856.634      | 13,2%   |
| 1.197.789.842.632 | 12,7%   | 150.487.643      | 12,7%   |
| 859.797.913.238   | 9,1%    | 108.023.091      | 9,1%    |
| 336.796.856.217   | 3,6%    | 42.314.406       | 3,6%    |
| 159.187.800.000   | 1,7%    | 20.000.000       | 1,7%    |
| 28.180.349.413    | 0,3%    | 3.540.516        | 0,3%    |
| 9.447.182.946.337 | 100%    | 1.186.922.986    | 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: 7959,39

| Total Créditos Vigentes |                   |                   |                   |                   |                |                          |                          |
|-------------------------|-------------------|-------------------|-------------------|-------------------|----------------|--------------------------|--------------------------|
| equivalente en Gs.      |                   |                   |                   |                   |                |                          |                          |
| Tipo de IFI             | MAYO 2024         | DICIEMBRE 2024    | ABRIL 2025        | MAYO 2025         | Var. Mensual % | Var. %<br>Dic24 vs May25 | Var. %<br>May24 vs May25 |
| Bancos                  | 6.575.625.042.519 | 7.097.197.247.128 | 7.661.199.205.633 | 7.728.432.233.638 | 0,88%          | 8,9%                     | 17,5%                    |
| Cooperativas            | 1.378.278.430.329 | 1.494.684.379.126 | 1.582.089.917.549 | 1.585.772.469.917 | 0,23%          | 6,1%                     | 15,1%                    |
| Financieras*            | 110.011.131.278   | 122.805.430.219   | 132.130.797.799   | 132.978.242.782   | 0,64%          | 8,3%                     | 20,9%                    |
| Total                   | 8.063.914.604.127 | 8.714.687.056.473 | 9.375.419.920.981 | 9.447.182.946.337 | 0,77%          | 8,4%                     | 17,2%                    |

| Créditos vigentes en Moneda Nacional |                   |                   |                   |                   |                |                          |                          |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|----------------|--------------------------|--------------------------|
| Tipo de IFI                          | MAYO 2024         | DICIEMBRE 2024    | ABRIL 2025        | MAYO 2025         | Var. Mensual % | Var. %<br>Dic24 vs May25 | Var. %<br>May24 vs May25 |
| Bancos                               | 5.214.670.081.163 | 5.347.840.271.358 | 5.562.750.893.336 | 5.669.852.826.046 | 1,93%          | 6,0%                     | 8,7%                     |
| Cooperativas                         | 1.369.945.484.914 | 1.481.173.402.270 | 1.570.961.102.173 | 1.576.404.014.699 | 0,3%           | 6,4%                     | 15,1%                    |
| Financieras*                         | 109.682.598.127   | 122.582.623.041   | 131.976.233.567   | 132.843.211.731   | 0,7%           | 8,4%                     | 21,1%                    |
| Total                                | 6.694.298.164.204 | 6.951.596.296.669 | 7.265.688.229.076 | 7.379.100.052.475 | 1,6%           | 6,1%                     | 10,2%                    |

| Créditos vigentes en Moneda Extranjera |             |                |             |             |                |                          |                          |
|----------------------------------------|-------------|----------------|-------------|-------------|----------------|--------------------------|--------------------------|
| Tipo de IFI                            | MAYO 2024   | DICIEMBRE 2024 | ABRIL 2025  | MAYO 2025   | Var. Mensual % | Var. %<br>Dic24 vs May25 | Var. %<br>May24 vs May25 |
| Bancos                                 | 180.758.835 | 223.381.292    | 262.081.632 | 258.635.324 | -1,3%          | 15,8%                    | 43,1%                    |
| Cooperativas                           | 1.106.762   | 1.725.262      | 1.389.912   | 1.177.032   | -15,3%         | -31,8%                   | 6,3%                     |
| Financieras                            | 43.635      | 28.451         | 19.304      | 16.965      | -12,1%         | -40,4%                   | -61,1%                   |
| Total                                  | 181.909.232 | 225.135.005    | 263.490.847 | 259.829.320 | -1,4%          | 15,4%                    | 42,8%                    |

\*Incluye Fondo Ganadero  
A efectos de exposición se representa los créditos vigentes por intermediación financiera, excluyendo las colocaciones por CDA.  
TC: 7959,39



Promedio de Tasa de Interés Anual y Plazos Detallados por Productos

| Guaraníes                  |       |          |          |
|----------------------------|-------|----------|----------|
| Productos                  | Plazo | Tasa AFD | Tasa IFI |
| MICASA                     | 13,5  | 8,2      | 10,9     |
| PROCAMPO                   | 5,9   | 8,0      | 10,2     |
| PROCOOP                    | 9,0   | 7,8      | 10,4     |
| PROCRECER                  | 4,9   | 7,8      | 10,3     |
| PROFORESTAL                | 10,5  | 7,3      | 10,3     |
| PROMIPYMES                 | 7,0   | 7,8      | 12,9     |
| PROMIPYMES LOTE            | 3,7   | 9,8      | 21,2     |
| PRIMERA VIVIENDA           | 19,1  | 5,2      | 8,4      |
| PROEDUC                    | 6,4   | 7,1      | 10,6     |
| CHE ROGA PORA              | 28,4  | 5,0      | 6,5      |
| EFICIENCIA ENERGETICA      | 2,8   | 6,5      | 12,7     |
| RENEGOCIACION AGROPECUARIA | 6,4   | 7,5      | 9,5      |
| Promedio Ponderado         | 12,3  | 7,2      | 10,6     |

| Dólares            |       |          |          |
|--------------------|-------|----------|----------|
| Productos          | Plazo | Tasa AFD | Tasa IFI |
| MICASA             | 14,8  | 6,0      | 8,4      |
| PROCAMPO           | 3,9   | 6,6      | 8,4      |
| PROCOOP            | 4,0   | 6,0      | 9,8      |
| PROCRECER          | 6,5   | 6,4      | 8,4      |
| PROFORESTAL        | 6,7   | 6,8      | 9,6      |
| PROMIPYMES         | 7,2   | 6,2      | 8,8      |
| FIMAGRO            | 1,9   | 5,0      | 5,8      |
| Promedio Ponderado | 6,4   | 6,5      | 8,9      |

Periodo: Jun24 a May25

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.

# ANEXO

# PARTICIPACIÓN POR TIPO DE ENTIDAD



## APROBACIONES

| TIPO DE ENTIDAD |                    | MONEDA NACIONAL |                 |         | MONEDA EXTRANJERA |            |         | TOTAL EQ. EN GS |                   |         | TOTAL EQ. EN USD |             |         |
|-----------------|--------------------|-----------------|-----------------|---------|-------------------|------------|---------|-----------------|-------------------|---------|------------------|-------------|---------|
|                 |                    | may-25          | ene-may25       | % PART. | may-25            | ene-may25  | % PART. | may-25          | ene-may25         | % PART. | may-25           | ene-may25   | % PART. |
|                 | BANCOS             | 209.164.102.568 | 765.163.348.920 | 80,4%   | 2.433.518         | 57.928.597 | 100,0%  | 228.579.099.861 | 1.226.939.292.602 | 86,8%   | 28.603.336       | 153.852.381 | 86,8%   |
|                 | COOPERATIVA- A y C | 10.105.703.413  | 81.268.310.541  | 8,5%    | 0                 | 0          | 0,0%    | 10.105.703.413  | 81.268.310.541    | 5,7%    | 1.264.809        | 10.221.346  | 5,8%    |
|                 | COOPERATIVA-PROD   | 18.467.978.000  | 80.355.624.489  | 8,4%    | 0                 | 0          | 0,0%    | 18.467.978.000  | 80.355.624.489    | 5,7%    | 2.312.471        | 10.105.077  | 5,7%    |
|                 | FINANCIERAS        | 4.229.508.047   | 25.296.692.269  | 2,7%    | 0                 | 0          | 0,0%    | 4.229.508.047   | 25.296.692.269    | 1,8%    | 530.084          | 3.171.622   | 1,8%    |
|                 | TOTAL GENERAL      | 241.967.292.028 | 952.083.976.219 | 100%    | 2.433.518         | 57.928.597 | 100%    | 261.382.289.321 | 1.413.859.919.901 | 100%    | 32.710.700       | 177.350.426 | 100%    |
|                 |                    |                 |                 |         |                   |            |         |                 |                   |         |                  |             |         |

## DESEMBOLSOS

| TIPO DE ENTIDAD |                    | MONEDA NACIONAL |                 |         | MONEDA EXTRANJERA |            |         | TOTAL EQ. EN GS |                   |         | TOTAL EQ. EN USD |             |         |
|-----------------|--------------------|-----------------|-----------------|---------|-------------------|------------|---------|-----------------|-------------------|---------|------------------|-------------|---------|
|                 |                    | may-25          | ene-may25       | % PART. | may-25            | ene-may25  | % PART. | may-25          | ene-may25         | % PART. | may-25           | ene-may25   | % PART. |
|                 | BANCOS             | 168.213.424.155 | 628.269.772.927 | 77,8%   | -                 | 54.513.417 | 100,0%  | 168.213.424.155 | 1.062.270.660.695 | 85,5%   | 21.109.569       | 133.335.334 | 85,5%   |
|                 | COOPERATIVA-PROD   | 12.464.300.000  | 78.648.387.345  | 9,7%    | -                 | -          | 0,0%    | 12.464.300.000  | 78.648.387.345    | 6,3%    | 1.560.624        | 9.868.368   | 6,3%    |
|                 | COOPERATIVA- A y C | 9.481.074.153   | 84.876.619.106  | 10,5%   | -                 | -          | 0,0%    | 9.481.074.153   | 84.876.619.106    | 6,8%    | 1.186.546        | 10.661.825  | 6,8%    |
|                 | FINANCIERAS        | 1.665.896.984   | 16.040.282.432  | 2,0%    | -                 | -          | 0,0%    | 1.665.896.984   | 16.040.282.432    | 1,3%    | 208.560          | 2.009.423   | 1,3%    |
|                 | TOTAL GENERAL      | 191.824.695.292 | 807.835.061.810 | 100%    | -                 | 54.513.417 | 100%    | 191.824.695.292 | 1.241.835.949.578 | 100%    | 24.065.299       | 155.874.951 | 100%    |
|                 |                    |                 |                 |         |                   |            |         |                 |                   |         |                  |             |         |

## CRÉDITOS VIGENTES

| TIPO DE ENTIDAD |                    | MONEDA NACIONAL   |         | MONEDA EXTRANJERA |         | TOTAL EQ. EN GS   |         | TOTAL EQ. EN USD |         |
|-----------------|--------------------|-------------------|---------|-------------------|---------|-------------------|---------|------------------|---------|
|                 |                    | may-25            | % PART. | may-25            | % PART. | may-25            | % PART. | may-25           | % PART. |
|                 | BANCOS             | 5.669.852.826.046 | 76,8%   | 258.635.324       | 99,5%   | 7.728.432.233.638 | 81,8%   | 970.982.982      | 81,7%   |
|                 | COOPERATIVA- A y C | 946.495.031.642   | 12,8%   | -                 | 0,0%    | 946.495.031.642   | 10,0%   | 118.915.524      | 10,1%   |
|                 | COOPERATIVA-PROD   | 629.908.983.057   | 8,5%    | 1.177.032         | 0,6%    | 639.277.438.275   | 6,8%    | 80.317.391       | 6,8%    |
|                 | FINANCIERAS        | 132.843.211.731   | 1,8%    | 16.965            | 0,1%    | 132.978.242.782   | 1,4%    | 16.707.090       | 1,4%    |
|                 | TOTAL GENERAL      | 7.379.100.052.475 | 100%    | 259.829.320       | 100%    | 9.447.182.946.337 | 100%    | 1.186.922.986    | 100%    |

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