

| Tipo de Entidad y Moneda | Depósitos a la vista | | | | | CDA's a 180 días | | | | |
|--------------------------|----------------------|---------|---------|---------|---------|------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 1,09% | 1,11% | 1,04% | 0,93% | 1,01% | 5,15% | 4,67% | 3,89% | 3,70% | 4,07% |
| Financieras ML | 0,37% | 0,25% | 0,50% | 0,64% | 0,62% | 2,69% | 4,12% | 2,09% | 2,18% | 2,38% |
| Bancos ME | 0,23% | 0,16% | 0,30% | 0,16% | 0,14% | 1,67% | 0,97% | 0,62% | 0,38% | 1,44% |
| Financieras ME | 0,13% | 0,35% | 0,59% | 0,92% | 0,47% | 2,51% | 3,60% | 1,62% | 2,51% | 1,36% |

| Tipo de Entidad y Moneda | CDA's <= 365 días | | | | | CDA's > 365 días | | | | |
|--------------------------|-------------------|---------|---------|---------|---------|------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 6,67% | 5,77% | 5,08% | 5,39% | 5,36% | 9,85% | 8,75% | 7,97% | 7,66% | 7,79% |
| Financieras ML | 6,00% | 5,19% | 4,31% | 4,83% | 5,16% | 10,60% | 11,01% | 9,51% | 9,50% | 8,83% |
| Bancos ME | 2,26% | 3,15% | 3,07% | 2,02% | 1,77% | 5,33% | 4,15% | 4,26% | 5,50% | 4,84% |
| Financieras ME | 4,19% | 4,10% | 4,02% | 3,08% | 4,12% | 5,74% | 6,39% | 5,65% | 5,83% | 5,75% |

| Tipo de Entidad y Moneda | Préstamo comercial <= 1 año | | | | | Préstamo comercial > 1 año | | | | |
|--------------------------|-----------------------------|---------|---------|---------|---------|----------------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 14,01% | 12,48% | 11,14% | 10,99% | 10,21% | 16,69% | 15,41% | 13,52% | 15,22% | 14,69% |
| Financieras ML | 21,20% | 18,59% | 16,79% | 17,55% | 15,90% | 26,38% | 23,79% | 20,79% | 23,64% | 20,63% |
| Bancos ME | 8,38% | 7,97% | 6,71% | 6,46% | 6,62% | 9,31% | 8,34% | 7,39% | 7,08% | 8,32% |
| Financieras ME | 12,79% | 12,52% | 11,18% | 11,57% | 10,56% | 12,03% | 12,92% | 10,89% | 10,78% | 12,75% |

| Tipo de Entidad y Moneda | Préstamo de desarrollo <= 1 año | | | | | Préstamo de desarrollo > 1 año | | | | |
|--------------------------|---------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 12,90% | 11,58% | 8,88% | 7,51% | 9,59% | 12,31% | 12,21% | 10,29% | 11,12% | 9,85% |
| Financieras ML | 17,78% | 18,06% | 15,80% | 15,96% | --- | 14,30% | 18,21% | 17,41% | 17,56% | 17,07% |
| Bancos ME | 9,17% | 9,06% | 7,83% | 7,57% | 7,10% | 9,14% | 9,93% | 6,64% | 8,50% | 7,92% |
| Financieras ME | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |

| Tipo de Entidad y Moneda | Préstamo personal (Consumo) <= 1 año | | | | | Préstamo personal (Consumo) > 1 año | | | | |
|--------------------------|--------------------------------------|---------|---------|---------|---------|-------------------------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 27,69% | 33,38% | 28,78% | 30,69% | 27,35% | 29,46% | 29,80% | 27,35% | 29,77% | 29,19% |
| Financieras ML | 30,51% | 27,61% | 22,80% | 22,60% | 24,92% | 35,56% | 34,13% | 31,87% | 32,90% | 31,45% |
| Bancos ME | 9,53% | 8,89% | 8,21% | 8,06% | 8,42% | 10,59% | 10,45% | 8,06% | 9,30% | 6,93% |
| Financieras ME | 13,94% | 12,21% | 11,27% | 12,27% | 11,26% | 12,65% | 11,99% | 12,32% | 10,62% | 12,04% |

| Tipo de Entidad y Moneda | Préstamo por tarjeta de créditos | | | | |
|--------------------------|----------------------------------|---------|---------|---------|---------|
| | dic.-15 | dic.-16 | dic.-17 | sep.-17 | sep.-18 |
| Bancos ML | 15,44% | 17,24% | 13,45% | 14,91% | 12,97% |
| Financieras ML | 15,30% | 17,30% | 13,38% | 15,09% | 12,93% |
| Bancos ME | --- | --- | --- | --- | --- |
| Financieras ME | --- | --- | --- | --- | --- |

Tasas de interés efectivas activas y pasivas, calculadas en base al promedio ponderado del sistema financiero, extraído de:

<https://www.bcp.gov.py/promedio-de-tasas-mensuales-i180>

Elaborado por Solventa S.A. Calificadora de Riesgos.