

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	8,305,186	13,063,463	21,368,649	17,086,849	3,479,414	5,011,563	1,523,258	29,065,011	1,509,841	1,612,758	11,767,758	15,688,728	10,792,449	7,949,196	126,855,474
INVERSIONES TEMPORARIAS	22,473,993	33,767,763	56,241,756	4,104,516	1,357,934	1,507,186	5,488	1,073,697	1,442,638	28,227	3,405,582	661,370	61,806	135,789	70,025,989
CARTERA	298,981,435	141,354,839	440,336,275	204,876,110	15,658,298	12,003,681	76,405,815	84,349,129	7,620,229	22,194,852	75,418,584	75,618,317	66,375,551	49,124,481	1,129,981,321
CARTERA BRUTA	295,178,578	150,117,854	445,296,432	211,489,526	16,598,895	12,132,530	78,851,853	83,641,345	7,705,348	21,977,764	75,379,361	77,349,698	68,009,584	48,876,485	1,147,308,822
CARTERA VIGENTE	291,014,661	144,434,142	435,448,803	210,056,511	15,994,254	11,707,212	75,401,334	79,281,981	7,165,266	20,852,645	72,369,359	71,935,270	63,420,376	46,946,797	1,110,579,809
CARTERA VENCIDA	3,483,955	1,357,979	4,841,934	1,067,768	604,641	191,133	1,620,868	3,029,703	206,458	379,770	799,573	1,187,268	630,003	1,308,357	15,867,476
CARTERA EN EJECUCIÓN	679,962	4,325,732	5,005,695	185,724	-	129,589	1,568,439	535,208	8,398	288,002	2,210,428	502,967	1,931,809	615,086	12,981,347
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	175,766	-	79,192	142,603	589,769	277,201	188,889	-	3,271,002	1,099,275	6,245	5,829,942
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	3,757	-	22,644	18,344	204,683	42,566	49,253	-	289,886	-	-	631,133
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	2,761	100,264	-	5,459	219,205	-	163,305	928,121	-	1,419,113
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	8,846,901	1,495,525	10,342,426	2,594,492	237,565	150,698	775,415	3,562,157	379,192	963,200	1,768,059	1,453,352	1,895,339	2,372,985	26,494,881
PREVISIÓN PARA CARTERA INCOBRABLE	-5,044,044	-10,258,540	-15,302,584	-9,207,908	-1,178,163	-279,548	-3,221,452	-2,854,372	-464,311	-746,112	-1,728,837	-3,184,733	-3,529,373	-2,124,989	-43,822,381
OTRAS CUENTAS POR COBRAR	3,764,065	3,419,974	7,184,039	349,696	1,522,878	167,665	925,860	993,948	7,486	5,097,938	5,170,173	488,628	1,671,341	1,552,621	25,132,273
BIENES REALIZABLES	21,250	-	21,250	-	-	-	-	-3,555	-	22,433	124,182	1,898,193	135,139	-	2,197,641
INVERSIONES PERMANENTES	3,819,739	8,379,141	12,198,880	2,254,053	490,822	19,516	33,728	1,369,222	12,806	52,233	801,600	12,013,377	4,556,324	66,912	33,869,473
BIENES DE USO	11,098,718	10,714,664	21,813,382	8,711,677	643,495	369,820	2,274,978	3,635,398	77,350	1,527,484	2,401,810	5,677,963	3,367,541	1,517,967	52,018,864
OTROS ACTIVOS	6,852,743	1,735,277	8,588,020	388,318	95,598	12,500	78,571	102,803,752	1,083	395,100	4,967,400	20,400	127,203	116,207	117,594,153
TOTAL DEL ACTIVO	355,317,129	212,435,121	567,752,250	237,771,220	23,248,440	19,091,930	81,247,697	223,286,603	10,671,432	30,931,024	104,057,088	112,066,976	87,087,354	60,463,174	1,557,675,187
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	198,405,457	89,969,842	288,375,299	61,037,948	14,081,532	1,483,389	56,675,359	71,311,927	5,813,387	15,050,361	79,979,127	66,808,689	53,985,455	25,971,811	740,574,284
OTRAS CUENTAS POR PAGAR	10,646,304	13,128,571	23,774,875	5,905,572	4,994,841	1,856,403	2,018,578	109,072,431	506,196	14,315,193	13,408,152	10,694,224	7,200,436	7,983,696	201,730,595
PREVISIONES	14,542,949	1,190,292	15,733,240	1,572,131	-	-	384,292	-	290,040	-	223,195	-	449,216	282,516	18,934,629
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	2,724,315	2,831,521	5,555,836	-	120,570	-	-	1,227,522	-	998,104	1,048,487	174,250	3,575,632	-	12,700,401
TOTAL DEL PASIVO	226,319,025	107,120,225	333,439,250	68,515,651	19,196,942	3,339,792	59,078,229	181,611,880	6,609,622	30,363,658	94,658,960	77,677,163	65,210,739	34,238,022	973,939,909
PATRIMONIO															
CAPITAL SOCIAL	90,922,520	-	90,922,520	38,503,574	2,437,115	15,125,069	14,839,211	19,558,584	3,366,599	8,764,575	-	22,479,230	15,377,348	-	231,373,824
APORTES NO CAPITALIZADOS	3,033,515	22,832,493	25,866,008	-	-	117,243	696,850	-	-	3,875,473	16,744,831	6,884,538	1,319,759	7,902,013	63,406,715
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	452,027	-	1,322,558	1,451,530	-	-	3,226,115
RESERVAS	14,200,329	53,967,005	68,167,335	108,336,383	218,681	-	4,634,200	-	338,809	2,043,580	2,686,351	554,298	3,523,288	-	190,502,925
RESULTADOS ACUMULADOS	20,841,740	28,515,397	49,357,137	22,415,612	1,395,702	509,826	1,999,206	21,664,112	356,402	-15,438,820	-11,484,584	4,471,747	1,769,779	18,323,139	95,339,259
TOTAL DEL PATRIMONIO	128,998,104	105,314,896	234,313,000	169,255,569	4,051,498	15,752,137	22,169,468	41,674,723	4,061,810	567,366	9,398,128	34,389,813	21,990,174	26,225,152	583,848,838
TOTAL DEL PASIVO Y PATRIMONIO	355,317,129	212,435,121	567,752,250	237,771,220	23,248,440	19,091,930	81,247,697	223,286,603	10,671,432	30,931,024	104,057,088	112,066,976	87,200,913	60,463,174	1,557,788,747

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

	Sub Total														TOTAL
	CRECER	PRO MUJER	Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	
INGRESOS FINANCIEROS	95,825,299	61,913,752	#####	45,827,771	6,409,765	1,546,547	16,612,231	12,303,956	1,128,987	3,380,822	13,415,289	12,172,011	13,646,999	13,332,272	#####
GASTOS FINANCIEROS	-12,851,543	-15,549,223	-28,400,766	-4,784,180	-1,261,498	-75,362	-5,149,911	-2,100,715	-92,562	-975,071	-3,239,604	-3,866,875	-2,946,702	-1,886,220	-54,779,464
RESULTADO FINANCIERO BRUTO	82,973,756	46,364,528	#####	41,043,591	5,148,267	1,471,185	11,462,321	10,203,241	1,036,425	2,405,751	10,175,685	8,305,137	10,700,297	11,446,052	#####
OTROS INGRESOS OPERATIVOS	56,643	4,091,574		4,148,217	6,028,341	795,874	1,295	1,935,693	2,633,965	64,620	784,622	1,192,433	1,627,620	1,235,499	456,164
OTROS GASTOS OPERATIVOS	-3,719,289	-337,994		-4,057,284	-544,674	-	-1,896	-164,758	-1,484,944	-46,742	-33,644	-374,050	-116,147	-348,463	-110,450
RESULTADO DE OPERACION BRUTO	79,311,110	50,118,108	#####	46,527,258	5,944,141	1,470,583	13,233,255	11,352,262	1,054,303	3,156,729	10,994,067	9,816,610	11,587,334	11,791,765	#####
RECUPERACION DE ACTIVOS FINANCIEROS	4,659,624	6,805,632		11,465,257	3,040,237	24,186	906,009	2,570,599	572,900	6,732	580,583	4,854,131	2,099,584	3,228,358	3,270,989
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-9,366,284	-8,412,790		-17,779,074	-4,853,631	-415,299	-153,566	-4,550,432	-1,089,022	-20,618	-541,943	-3,077,246	-2,599,839	-3,702,406	-5,582,801
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	74,604,450	48,510,951	#####	44,713,863	5,553,028	2,223,027	11,253,422	10,836,140	1,040,417	3,195,370	12,770,953	9,316,354	11,113,286	9,479,954	#####
GASTOS DE ADMINISTRACION	-62,096,154	-41,318,946		-21,651,786	-5,391,705	-1,714,579	-9,317,895	-10,773,619	-805,034	-4,690,695	-12,759,223	-5,728,251	-9,331,920	-7,870,336	#####
RESULTADO DE OPERACION NETO	12,508,295	7,192,005	19,700,301	23,062,077	161,324	508,447	1,935,527	62,521	235,383	-1,495,325	11,729	3,588,104	1,781,366	1,609,618	51,161,072
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-168,027	-353,294		-521,322	-587,655	-2,346	3,606	154,659	-	9,262	37,023	18,086	-	20,142	-868,545
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-34,072	-36,378		-70,450	32	-306	-2,227	-	-	-10,389	-	-	-	-41,255	-124,595
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	12,306,196	6,802,333	19,108,529	22,474,454	158,671	509,826	1,935,527	217,180	235,383	-1,496,452	48,753	3,606,189	1,781,366	1,588,506	50,167,932
INGRESOS EXTRAORDINARIOS	621,046	2,952,678		3,573,724	-	-	-	511,885	123,276	125,637	61,167	1,623	5,983	-	4,403,294
GASTOS EXTRAORDINARIOS	-303,737	-25,454		-329,191	-	-	-	-2,256	-	-	-	-	-	-583	-332,031
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	12,623,504	9,729,557	22,353,061	22,474,454	158,671	509,826	1,935,527	729,065	356,402	-1,370,814	109,919	3,607,812	1,787,349	1,587,922	54,239,195
INGRESOS DE GESTIONES ANTERIORES	95,249	817,719		912,968	17,891	-	119,998	-	-	56,722	96,289	-	6,718	-	1,210,584
GASTOS DE GESTIONES ANTERIORES	-301,663	-1,525,950		-1,827,612	-76,733	-	-56,318	-	-	-84,285	-191,345	-	-24,287	15,950	-2,244,631
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	12,417,091	9,021,326	21,438,417	22,415,612	158,671	509,826	1,999,207	729,065	356,402	-1,398,377	14,863	3,607,812	1,769,779	1,603,872	53,205,148
ABONOS POR AJUSTE POR INFLACION	-	-		-	-	-	-	-	-	88,998	-	-	-	-	88,998
CARGOS POR AJUSTE POR INFLACION	-	-		-	-	-	-	-	-	3	-	-	-	-	3
RESULTADO ANTES DE IMPUESTOS	12,417,091	9,021,326	21,438,417	22,415,612	158,671	509,826	1,999,207	729,065	356,402	-1,309,376	14,863	3,607,812	1,769,779	1,603,872	53,294,150
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-		-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	12,417,091	9,021,326	21,438,417	22,415,612	158,671	509,826	1,999,207	729,065	356,402	-1,309,376	14,863	3,607,812	1,769,779	1,603,872	53,294,150

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En porcentajes)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ESTRUCTURA DE ACTIVOS															
Disponibilidades/Total Activo	1.22%	6.15%	2.39%	7.19%	14.97%	26.25%	1.87%	13.02%	14.15%	5.21%	11.31%	14.00%	12.39%	13.15%	6.74%
Inversiones Temporarias/Total Activo	3.30%	15.90%	6.30%	1.73%	5.84%	7.89%	0.01%	0.48%	13.52%	0.09%	3.27%	0.59%	0.07%	0.22%	3.72%
Cartera / Total Activo	43.92%	66.54%	49.30%	86.17%	67.35%	62.87%	94.04%	37.78%	71.41%	71.76%	72.48%	67.48%	76.22%	81.25%	60.01%
Otras Cuentas por cobrar / Total Activo	0.55%	1.61%	0.80%	0.15%	6.55%	0.88%	1.14%	0.45%	0.07%	16.48%	4.97%	0.44%	1.92%	2.57%	1.33%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.12%	1.69%	0.16%	0.00%	0.12%
Inversiones Permanentes / Total Activo	0.56%	3.94%	1.37%	0.95%	2.11%	0.10%	0.04%	0.61%	0.12%	0.17%	0.77%	10.72%	5.23%	0.11%	1.80%
Bienes de Uso / Total Activo	1.63%	5.04%	2.44%	3.66%	2.77%	1.94%	2.80%	1.63%	0.72%	4.94%	2.31%	5.07%	3.87%	2.51%	2.76%
Otros Activos / Total Activo	48.81%	0.82%	37.39%	0.16%	0.41%	0.07%	0.10%	46.04%	0.01%	1.28%	4.77%	0.02%	0.15%	0.19%	23.53%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	1.99%	4.63%	2.62%	10.28%	0.74%	2.91%	2.68%	0.36%	3.64%	-4.62%	0.02%	3.51%	2.22%	2.89%	3.09%
Resultado Neto / Patrimonio ROE	10.50%	9.34%	9.98%	14.45%	4.27%	3.53%	9.84%	1.91%	9.57%	-251.76%	0.17%	11.44%	8.78%	6.67%	9.96%
Resultado Neto / Ingresos Financieros	12.96%	14.57%	13.59%	48.91%	2.48%	32.97%	12.03%	5.93%	31.57%	-38.73%	0.11%	29.64%	12.97%	12.03%	17.91%
Ingresos Financieros / Activo	15.36%	31.79%	19.27%	21.03%	30.08%	8.84%	22.31%	6.01%	11.54%	11.92%	14.06%	11.85%	17.10%	24.05%	17.24%
Ingresos Financieros / Cartera Bruta	35.41%	44.99%	38.64%	23.64%	42.13%	13.91%	22.98%	16.05%	15.98%	16.78%	19.41%	17.17%	21.89%	29.76%	28.29%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	22.95%	30.03%	25.34%	11.17%	35.44%	15.42%	12.89%	14.05%	11.40%	23.28%	18.47%	8.08%	14.97%	17.57%	18.39%
Gastos Administrativos / Activo	9.95%	21.22%	12.63%	9.93%	25.30%	9.80%	12.51%	5.26%	8.23%	16.54%	13.38%	5.58%	11.69%	14.20%	11.21%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	98.59%	96.21%	98%	99%	96%	97%	96%	95%	97%	96%	96%	97%	95%	96%	97%
Cartera Vencida / Cartera Bruta	1.18%	0.90%	1.09%	0.51%	3.64%	1.76%	2.08%	3.87%	3.23%	1.95%	1.06%	1.91%	0.93%	2.68%	1.44%
Cartera en Ejecución / Cartera Bruta	0.23%	2.88%	1.12%	0.09%	0.00%	1.09%	2.12%	0.64%	0.18%	2.31%	2.93%	0.86%	4.21%	1.26%	1.26%
Previsión Cartera Incobrable / Cartera en Mora	121.14%	180.49%	155.39%	732.39%	194.85%	80.76%	97.39%	75.72%	176.62%	79.69%	57.44%	148.58%	101.13%	110.48%	141.82%
LIQUIDEZ															
Disponibilidades / Pasivo	2%	12%	3%	25%	18%	150%	3%	16%	23%	5%	12%	20%	17%	23%	10%
Disponibilidades + Inversiones Temporarias / Pasivo	5.58%	43.72%	11.78%	30.93%	25.20%	195.18%	2.59%	16.60%	44.67%	5.40%	16.03%	21.05%	16.64%	23.61%	15.15%
Disponibilidades + Inversiones Temporarias / Activo	4.52%	22.04%	8.69%	8.91%	20.81%	34.14%	1.88%	13.50%	27.67%	5.31%	14.58%	14.59%	12.46%	13.37%	10.46%
SOLVENCIA															
Patrimonio/Activo	19%	50%	26%	71%	17%	83%	27%	19%	38%	2%	9%	31%	25%	43%	31%
Cartera Vencida+Ejecución/Patrimonio	3.23%	5.40%	4.20%	0.74%	14.92%	2.20%	14.92%	9.05%	6.47%	165.01%	32.03%	6.23%	15.87%	7.33%	5.29%
Cartera Vencida+Ejecución-Prev/Patrimonio	-0.68%	-4.34%	-2.33%	-4.70%	-14.16%	0.42%	0.39%	2.20%	-4.96%	33.51%	13.63%	-3.03%	-0.18%	-0.77%	-2.21%

Cuadro Nº 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	28,767,759	27,434,661	826,163	506,935	1,246	12,219	13,465
CHUQUISACA	34,037,939	32,330,085	532,638	1,175,217	1,031	10,801	11,832
COCHABAMBA	76,088,546	73,685,465	1,415,491	987,589	2,750	19,100	21,850
LA PAZ	278,459,668	274,104,177	2,632,756	1,722,736	15,884	61,254	77,138
ORURO	46,600,047	46,150,491	353,725	95,831	1,673	10,576	12,249
PANDO	14,683,364	13,752,257	595,697	335,410	422	465	887
POTOSI	16,677,161	15,892,020	396,099	389,042	541	6,457	6,998
SANTA CRUZ	143,981,018	140,639,806	1,774,766	1,566,447	4,267	34,907	39,174
TARIJA	50,211,100	48,716,676	1,095,212	399,213	1,860	10,227	12,087
TOTAL	689,506,603	672,705,637	9,622,546	7,178,420	29,675	166,005	195,680
	100%	97.56%	1.40%	1.04%	15.17%	84.83%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	35,832,766	35,262,466	434,820	135,479	2,109	3,395	5,504
CHUQUISACA	26,486,349	25,561,239	418,675	506,434	1,737	3,866	5,603
COCHABAMBA	84,411,883	82,592,791	1,002,515	816,577	3,373	10,704	14,077
LA PAZ	94,974,165	92,820,370	825,993	1,327,803	7,160	15,962	23,122
ORURO	29,410,645	28,746,844	468,850	194,951	748	5,812	6,560
PANDO	9,535,564	8,112,050	1,320,348	103,166	274	1,581	1,855
POTOSI	28,225,196	27,397,240	192,775	635,182	1,622	4,863	6,485
SANTA CRUZ	121,740,310	116,416,727	2,087,230	3,236,353	5,738	18,163	23,901
TARIJA	27,185,366	26,794,403	124,867	266,096	2,101	7,415	9,516
TOTAL	457,802,245	443,704,132	6,876,073	7,222,041	24,861	71,762	96,623
	100%	96.92%	1.50%	1.58%	25.73%	74.27%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	64,600,525	62,697,127	1,260,984	642,414	3,355	15,614	18,969
CHUQUISACA	60,524,288	57,891,324	951,313	1,681,651	2,769	14,666	17,435
COCHABAMBA	160,500,429	156,278,257	2,418,006	1,804,166	6,123	29,804	35,927
LA PAZ	373,433,834	366,924,546	3,458,748	3,050,539	23,044	77,216	100,260
ORURO	76,010,692	74,897,335	822,575	290,782	2,421	16,388	18,809
PANDO	24,218,928	21,864,307	1,916,045	438,576	696	2,046	2,742
POTOSI	44,902,357	43,289,260	588,873	1,024,224	2,163	11,320	13,483
SANTA CRUZ	265,721,328	257,056,533	3,861,996	4,802,799	10,005	53,070	63,075
TARIJA	77,396,466	75,511,079	1,220,079	665,308	3,961	17,642	21,603
TOTAL	1,147,308,847	1,116,409,769	16,498,618	14,400,460	54,536	237,767	292,303
	100%	97.31%	1.44%	1.26%	18.66%	81.34%	100%

Cuadro Nº 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

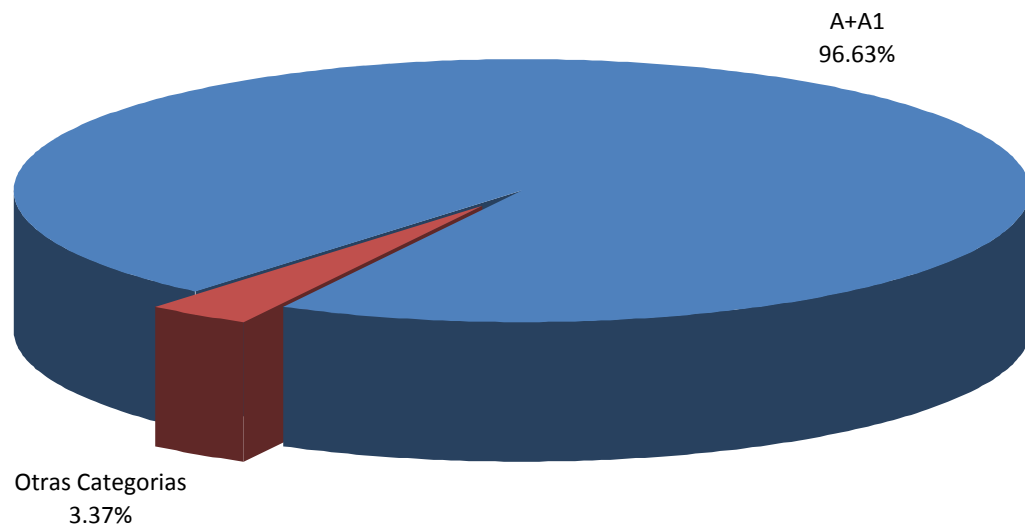
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CUIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	199,888,365	196,395,836	2,866,100	626,428	5,367	57,628	62,995
PRO MUJER	131,630,376	126,494,195	1,238,829	3,897,352	2,652	63,722	66,374
DIACONIA	165,999,376	165,150,901	685,747	162,728	12,564	24,230	36,794
EMPRENDER	14,446,303	13,885,050	561,253	-	1,583	5,034	6,617
FONCRESOL	3,576,113	3,376,721	121,839	77,553	285	1,313	1,598
FUNBODEM	66,317,710	63,730,591	1,313,762	1,273,357	2,180	4,338	6,518
IDEPRO	43,626,100	42,122,218	1,113,653	390,229	1,232	1,035	2,267
IMPRO	6,909,396	6,682,663	212,877	13,857	808	739	1,547
SARTAWI	8,032,696	7,583,989	237,736	210,971	1,069	1,193	2,262
ANED	-	-	-	-	-	-	-
CIDRE	21,254,069	20,594,406	493,793	165,870	380	238	618
FONDECO	-	-	-	-	-	-	-
FUBODE	27,826,098	26,689,066	776,957	360,074	1,555	6,535	8,090
TOTAL	689,506,603	672,705,637	9,622,546	7,178,420	29,675	166,005	195,680
	100%	97.56%	1.40%	1.04%	15.17%	84.83%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	95,290,214	94,618,825	617,855	53,534	3,679	34,591	38,270
PRO MUJER	18,487,482	17,939,950	119,151	428,381	833	11,836	12,669
DIACONIA	45,490,151	45,081,376	385,778	22,997	4,723	2,551	7,274
EMPRENDER	2,152,592	2,109,204	43,388	-	167	529	696
FONCRESOL	8,556,417	8,409,683	91,938	54,796	763	1,433	2,196
FUNBODEM	12,534,158	11,813,356	325,456	395,346	627	712	1,339
IDEPRO	40,015,246	37,749,533	2,120,735	144,979	1,322	643	1,965
IMPRO	795,952	759,805	36,147	-	122	92	214
SARTAWI	13,945,069	13,457,547	191,287	296,236	870	267	1,137
ANED	75,379,362	72,369,359	799,574	2,210,428	5,116	5,454	10,570
CIDRE	56,095,628	54,611,865	983,362	500,402	1,317	696	2,013
FONDECO	68,009,585	64,519,652	630,003	2,859,930	4,378	7,121	11,499
FUBODE	21,050,388	20,263,976	531,400	255,012	945	5,836	6,781
TOTAL	457,802,245	443,704,132	6,876,073	7,222,041	24,861	71,762	96,623
	100%	96.92%	1.50%	1.58%	25.73%	74.27%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	295,178,579	291,014,661	3,483,955	679,962	9,046	92,219	101,265
PRO MUJER	150,117,858	144,434,146	1,357,980	4,325,733	3,484	75,559	79,043
DIACONIA	211,489,527	210,232,278	1,071,525	185,724	17,287	26,781	44,068
EMPRENDER	16,598,895	15,994,254	604,641	-	1,750	5,563	7,313
FONCRESOL	12,132,530	11,786,404	213,777	132,350	1,048	2,746	3,794
FUNBODEM	78,851,868	75,543,948	1,639,218	1,668,703	2,807	5,050	7,857
IDEPRO	83,641,346	79,871,751	3,234,388	535,208	2,554	1,678	4,232
IMPRO	7,705,348	7,442,467	249,024	13,857	930	831	1,761
SARTAWI	21,977,766	21,041,536	429,023	507,207	1,939	1,460	3,399
ANED	75,379,362	72,369,359	799,574	2,210,428	5,116	5,454	10,570
CIDRE	77,349,697	75,206,271	1,477,154	666,272	1,697	934	2,631
FONDECO	68,009,585	64,519,652	630,003	2,859,930	4,378	7,121	11,499
FUBODE	48,876,485	46,953,042	1,308,357	615,086	2,500	12,371	14,871
TOTAL	1,147,308,847	1,116,409,769	16,498,618	14,400,460	54,536	237,767	292,303
	100%	97.31%	1.44%	1.26%	18.66%	81.34%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Noviembre de 2009
 (En Bolivianos)

CARTERA POR ENTIDAD: total														
INSTITUCIÓN	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría D1	Categoría F1	Categoría H1	TOTAL
CRECER	291.117.449	285.157	-	251.529	-	216.554	-	3.307.891	-	-	-	-	-	295.178.579
PRO MUJER	144.434.146	647.426	-	387.388	-	323.166	-	4.325.733	-	-	-	-	-	150.117.858
DIACONIA	210.078.298	307.134	-	313.496	-	121.857	-	668.742	-	-	-	-	-	211.489.527
EMPRENDEER	16.004.054	47.251	-	55.318	-	27.901	-	464.371	-	-	-	-	-	16.598.895
FONCRESOL	3.347.433	19.693	-	58.665	-	53.341	-	96.981	8.342.571	19.484	77.622	20.178	96.562	12.132.530
FUNBODEM	75.145.830	1.242.714	-	337.607	-	349.561	-	1.776.157	-	-	-	-	-	78.851.868
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	7.485.512	144.870	-	24.178	-	36.932	-	13.857	-	-	-	-	-	7.705.348
SARTAWI	10.513.378	164.775	-	67.952	-	49.203	-	232.168	10.528.158	14.637	23.640	108.236	275.620	21.977.766
ANED	36.665.438	1.845.927	-	216.722	-	197.305	-	1.003.758	32.156.489	1.764.198	129.823	88.926	1.310.775	75.379.362
CIDRE	72.539.710	2.694.120	-	737.302	-	269.092	-	1.109.473	-	-	-	-	-	77.349.697
FONDECO	37.327.490	742.323	-	138.368	-	260.154	-	1.115.033	25.410.581	368.478	414.358	356.019	1.876.782	68.009.585
FUBODE	46.688.879	308.045	-	116.920	-	119.423	-	1.643.219	-	-	-	-	-	48.876.485
TOTAL	951.347.615	8.449.435	-	2.705.446	-	2.024.488	-	15.767.381	76.437.799	2.166.797	645.443	573.358	3.559.739	1.063.667.501
	89.44%	0.79%	0.00%	0.25%	0.00%	0.19%	0.00%	1.48%	7.19%	0.20%	0.06%	0.05%	0.33%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro N° 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CRÉDITO								
	Crédito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CRECER	4,324,674	-	194,024,715	-	-	-	-	1,538,976	199,888,365
PRO MUJER	-	-	131,630,376	-	-	-	-	-	131,630,376
DIACONIA	-	-	165,999,376	-	-	-	-	-	165,999,376
EMPRENDER	-	-	744,346	13,701,957	-	-	-	-	14,446,303
FONCRESOL	-	-	3,576,113	-	-	-	-	-	3,576,113
FUNBODEM	-	-	63,298,895	-	3,018,816	-	-	-	66,317,710
DEPRO	-	537,152	-	43,088,948	-	-	-	-	43,626,100
IMPRO	-	-	6,909,396	-	-	-	-	-	6,909,396
SARTAWI	-	-	7,670,995	361,702	-	-	-	-	8,032,697
ANED	-	-	-	-	-	-	-	-	-
CIERE	9,909,568	1,732,333	89,365	-	-	1,015,965	-	8,506,837	21,254,069
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	15,118,384	-	7,217,856	-	-	-	-	5,289,857	27,626,098
TOTAL	25,552,827	2,269,485	581,161,433	57,132,607	3,018,816	1,015,965	-	15,238,670	683,506,601
	4.29%	0.33%	84.29%	8.29%	0.44%	0.15%	0.00%	2.22%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	95,137,571	-	-	-	-	152,643	95,290,214
PRO MUJER	-	-	18,487,482	-	-	-	-	-	18,487,482
DIACONIA	-	-	45,490,151	-	-	-	-	-	45,490,151
EMPRENDER	-	-	7,612	2,144,980	-	-	-	-	2,152,592
FONCRESOL	-	-	-	-	-	-	8,556,417	-	8,556,417
FUNBODEM	-	-	11,900,575	-	633,583	-	-	-	12,534,158
DEPRO	-	-	-	40,015,246	-	-	-	-	40,015,246
IMPRO	-	-	795,952	-	-	-	-	-	795,952
SARTAWI	-	-	2,929,577	9,141,564	-	-	-	1,873,928	13,945,069
ANED	-	-	724,081	-	39,205,070	-	-	35,450,211	75,379,362
CIERE	21,462,025	2,022,908	861,907	-	-	506,699	-	31,242,089	56,095,628
FONDECO	-	-	40,337,857	-	-	-	-	27,671,728	68,009,585
FUBODE	10,356,937	-	6,873,166	-	-	-	-	3,820,284	21,050,388
TOTAL	31,818,962	2,022,908	223,545,930	51,301,791	39,838,653	506,699	-	108,767,301	457,802,245
	6.95%	0.44%	48.83%	11.21%	8.70%	0.11%	0.00%	23.76%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	4,324,674	-	289,162,285	-	-	-	-	1,691,619	295,178,579
PRO MUJER	-	-	150,117,858	-	-	-	-	-	150,117,858
DIACONIA	-	-	211,489,527	-	-	-	-	-	211,489,527
EMPRENDER	-	-	751,958	15,846,937	-	-	-	-	16,598,895
FONCRESOL	-	-	3,576,113	-	-	-	8,556,417	-	12,132,530
FUNBODEM	-	-	75,199,469	-	3,652,399	-	-	-	78,851,868
DEPRO	-	537,152	-	83,104,194	-	-	-	-	83,641,346
IMPRO	-	-	7,705,348	-	-	-	-	-	7,705,348
SARTAWI	-	-	10,600,572	9,503,266	-	-	-	1,873,928	21,977,766
ANED	-	-	724,081	-	39,205,070	-	-	35,450,211	75,379,362
CIERE	31,371,594	3,755,242	951,372	-	-	1,522,664	-	39,748,926	77,349,697
FONDECO	-	-	40,337,857	-	-	-	-	27,671,728	68,009,585
FUBODE	25,675,322	-	14,091,023	-	-	-	-	9,110,141	48,876,485
TOTAL	61,371,590	4,292,394	804,707,362	108,454,398	42,857,469	1,522,664	-	124,102,972	1,147,308,848
	5.35%	0.37%	70.14%	9.45%	3.74%	0.13%	0.00%	10.82%	100%

GRAFICO Nº 2
Evolucion de Cartera Bruta Urbana y Rural
(En Millones de Bolivianos)

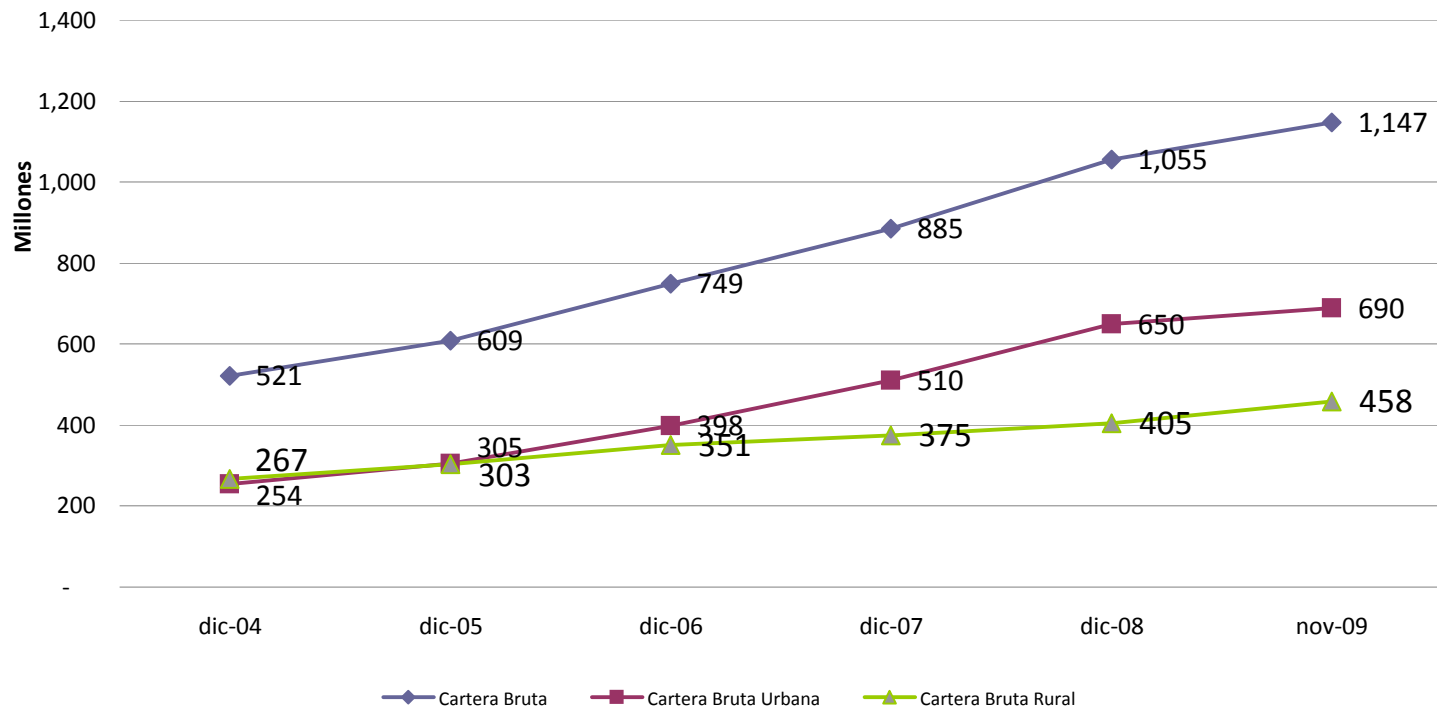


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

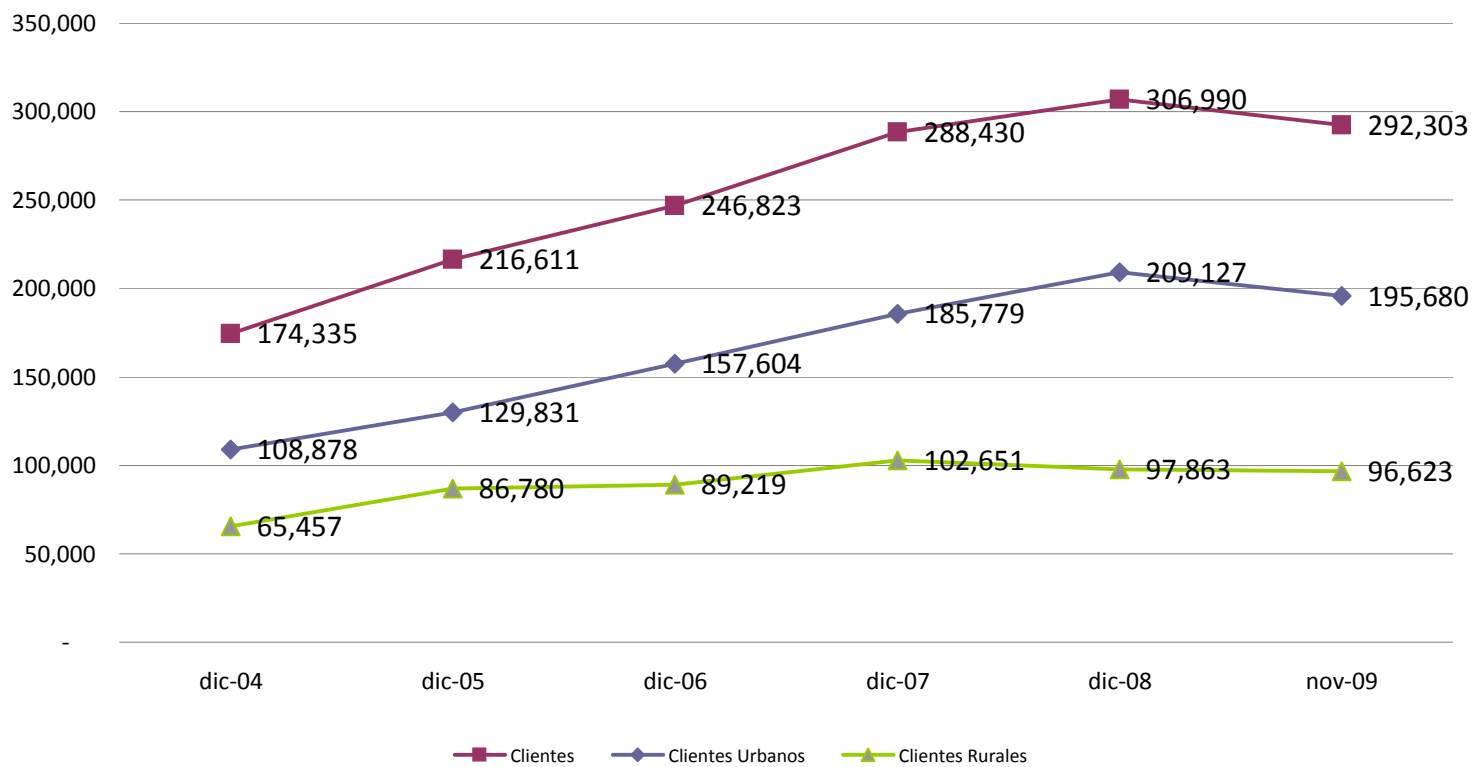


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

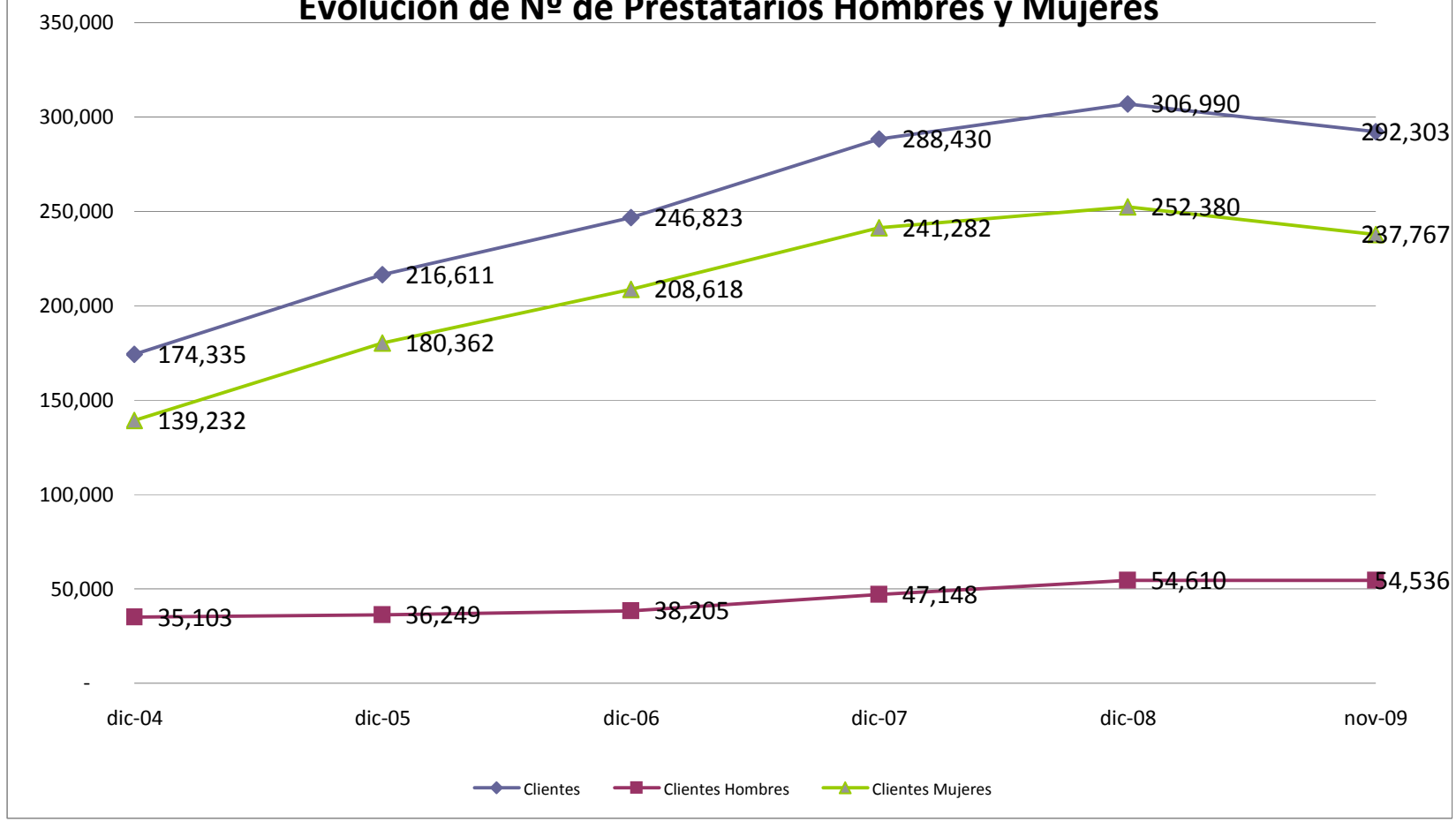


GRAFICO N° 5
Evolución de % de Mora

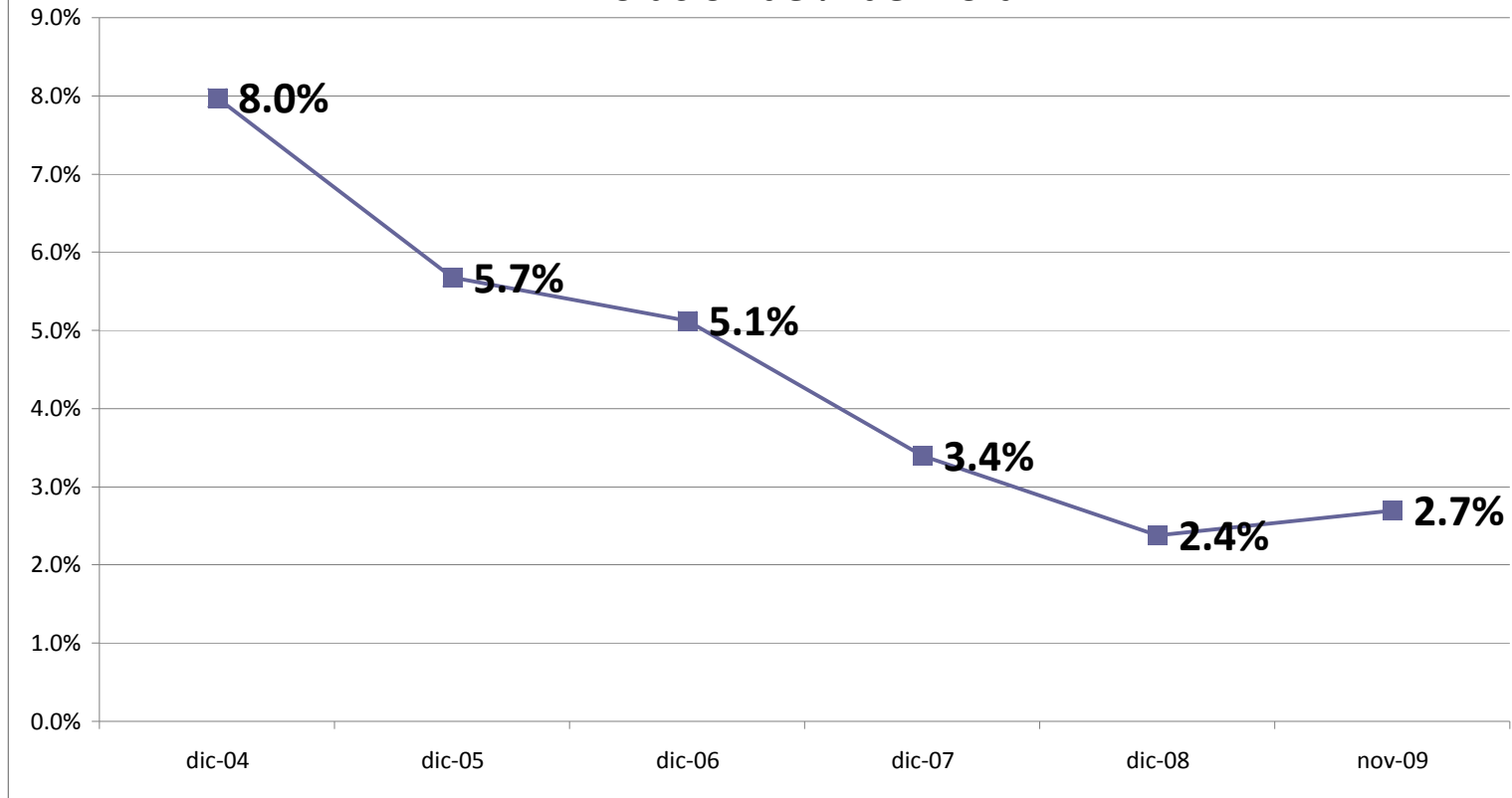


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

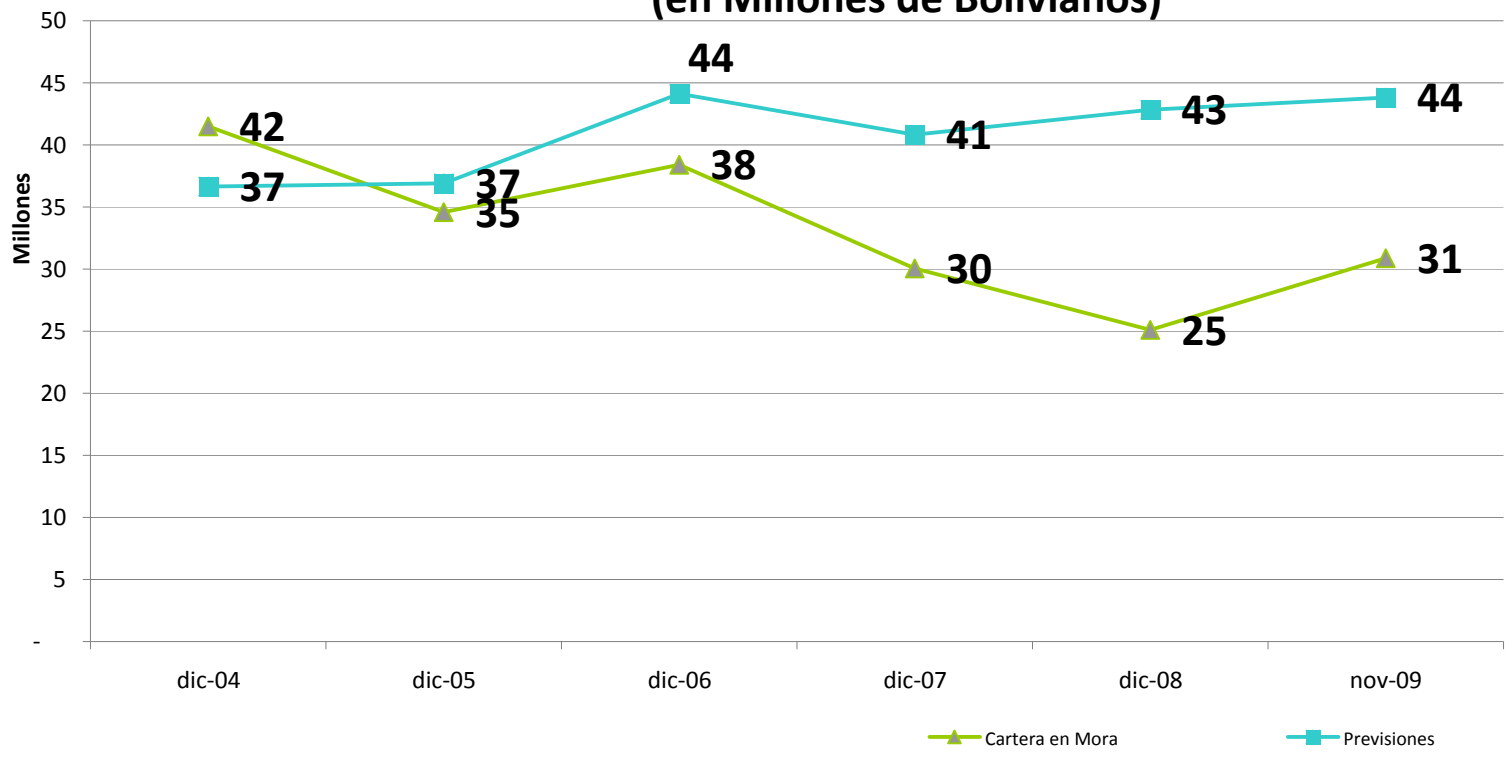
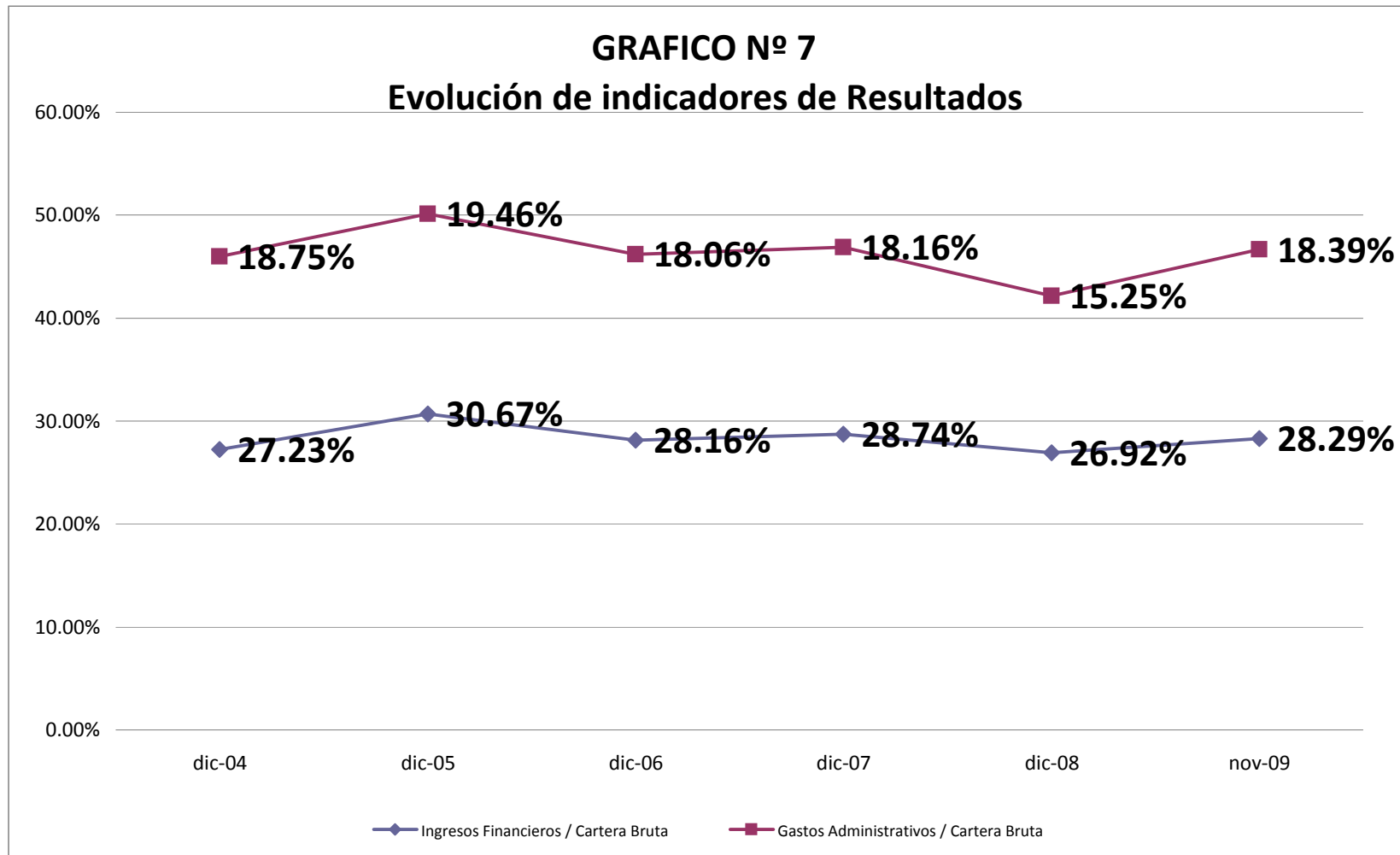


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	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	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	25,985,487	-	-	-	-	-	-	125,929,670	-	-	-	-	-	-	47,973,208	-	-	-	199,888,365
PRO MUJER	-	-	-	-	11,905,301	-	-	105,436,715	6,413,374	4,281,032	-	-	-	-	-	-	-	3,593,955	131,630,376
DIACONIA	508,624	9,493	-	487,044	6,909,829	-	43,323,957	67,434,557	192,755	33,080,979	79,795	7,408,997	227,300	87,345	5,600,832	354,723	224,418	68,727	165,999,376
EMPRENDER	-	-	-	-	1,934,309	-	-	9,875,897	1,744,360	891,737	-	-	-	-	-	-	-	-	14,446,303
FONCRESOL	21,329	-	-	-	565,702	-	20,523	2,643,220	-	-	-	-	-	-	321,037	-	-	4,302	3,576,113
FUNBODEM	49,529	-	-	-	2,123,783	-	20,038	9,383,691	3,125,593	15,261,403	15,797	313,113	-	141,940	35,882,425	-	-	-	66,317,710
IDEPRO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	-
IMPRO	-	-	-	-	839,352	-	2,137,930	453,501	-	-	-	852,184	-	558,539	2,067,891	-	-	-	6,909,396
SARTAWI	2,846,571	-	-	-	783,281	-	-	2,676,316	-	-	-	1,726,529	-	-	-	-	-	-	8,032,696
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2,453,574	-	-	-	2,149,920	4,057	3,282,882	3,679,810	116,687	-	-	-	-	-	-	-	9,106,416	460,724	21,254,069
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	5,289,857	-	-	-	1,677,803	-	1,707,338	15,318,384	-	-	-	-	-	-	3,832,715	-	-	-	27,826,098
TOTAL	37,155,372	9,493	-	487,044	26,889,279	4,057	50,492,667	342,831,760	11,592,769	53,515,151	95,592	10,390,823	227,300	787,824	56,678,108	354,723	9,330,833	4,127,708	645,880,502
	5.75%	0.00%	0.00%	0.08%	4.47%	0.00%	7.82%	53.08%	1.79%	8.29%	0.01%	1.59%	0.04%	0.12%	14.81%	0.05%	1.44%	0.64%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	12,387,728	-	-	-	-	-	-	60,032,835	-	-	-	-	-	-	22,869,651	-	-	-	95,290,214
PRO MUJER	-	-	-	-	1,229,645	-	-	15,526,151	817,030	465,732	-	-	-	-	-	-	-	448,925	18,487,482
DIACONIA	9,468,576	507,884	-	196,908	1,056,767	6,927	8,105,728	11,926,918	210,215	8,048,512	312,897	2,913,929	149,387	12,420	2,127,954	387,563	57,567	-	45,490,151
EMPRENDER	2,152,592	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,152,592
FONCRESOL	2,392,539	-	-	-	483,657	-	180,036	5,401,328	-	-	-	-	-	-	84,958	-	-	-	13,900
FUNBODEM	102,311	-	-	6,247	309,675	-	866	1,085,859	430,715	3,566,991	-	-	-	35,513	6,995,982	-	-	-	12,534,158
IDEPRO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	-
IMPRO	-	-	-	-	586,599	-	61,301	15,401	-	-	-	-	-	-	132,650	-	-	-	795,952
SARTAWI	12,034,101	-	-	-	164,646	-	-	633,282	-	-	1,113,040	-	-	-	-	-	-	-	13,945,069
ANED	11,557,974	24,144,263	-	147,014	1,714,196	-	-	13,959,981	737,180	6,214,045	-	15,095,600	-	253,602	549,854	-	-	1,005,654	75,379,362
CIDRE	29,682,715	-	-	-	3,630,916	448,442	5,651,459	2,957,218	1,794,720	-	-	-	-	-	-	-	11,236,909	693,249	56,095,628
FONDECO	28,426,218	-	-	-	643,510	-	11,325,512	2,445,289	-	10,677,611	-	-	-	-	-	-	-	14,491,446	68,009,585
FUBODE	3,820,284	-	-	-	1,000,788	-	3,086,474	10,356,937	-	-	-	-	-	-	2,785,905	-	-	-	21,050,388
TOTAL	112,025,937	24,652,147	-	350,168	10,820,396	455,370	28,411,376	124,341,199	3,989,860	26,972,890	312,897	19,122,569	149,387	301,535	35,546,964	387,563	11,294,476	16,653,174	417,786,999
	26.81%	5.90%	0.00%	0.08%	2.59%	0.11%	6.80%	29.76%	0.95%	6.93%	0.07%	4.58%	0.04%	0.07%	8.51%	0.09%	2.70%	3.99%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	38,373,215	-	-	-	-	-	-	185,962,505	-	-	-	-	-	-	70,842,859	-	-	-	295,178,579
PRO MUJER	-	-	-	-	13,134,945	-	-	120,962,866	7,230,403	4,746,764	-	-	-	-	-	-	-	4,042,880	150,117,858
DIACONIA	9,977,200	517,377	-	683,952	7,966,595	6,927	51,429,685	79,361,475	402,970	41,129,491	392,692	10,322,926	376,687	99,765	7,728,786	742,286	281,985	68,727	211,489,527
EMPRENDER	2,152,592	-	-	-	1,934,309	-	-	9,875,897	1,744,360	891,737	-	-	-	-	-	-	-	-	16,598,895
FONCRESOL	2,413,868	-	-	-	1,049,359	-	200,558	8,044,548	-	-	-	-	-	-	405,995	-	-	18,202	12,132,530
FUNBODEM	152,339	-	-	6,247	2,433,458	-	20,903	10,469,550	3,556,308	18,828,393	15,797	313,113	-	177,453	42,878,407	-	-	-	78,851,868
IDEPRO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	-
IMPRO	-	-	-	-	1,425,951	-	2,199,231	468,902	-	-	-	852,184	-	558,539	2,200,541	-	-	-	7,705,348
SARTAWI	14,880,672	-	-	-	947,927	-	-	3,309,598	-	-	2,839,569	-	-	-	-	-	-	-	21,977,766
ANED	11,557,974	24,144,263	-	147,014	1,714,196	-	-	13,959,981	737,180	6,214,045	-	15,095,600	-	253,602	549,854	-	-	1,005,654	75,379,362
CIDRE	32,136,290	-	-	-	5,780,835	452,499	8,934,341	6,637,028	1,911,407	-	-	-	-	-	-	-	20,343,324	1,153,973	77,349,697
FONDECO	28,426,218	-	-	-	643,510	-	11,325,512	2,445,289	-	10,677,611	-	-	-	-	-	-	-	14,491,446	68,009,585
FUBODE	9,110,141	-	-	-	2,678,590	-	4,793,813	25,675,322	-	-	-	-	-	-	6,618,620	-	-	-	48,876,485
TOTAL	149,380,409	24,661,640	-	837,213	39,709,675	459,426	78,900,043	467,172,960	15,582,628	82,488,041	408,489	29,423,392	376,687	1,089,358	131,225,063	742,286	20,625,309	20,780,882	1,063,667,501
	14.03%	2.32%	0.00%	0.08%	3.73%	0.04%	7.42%	43.92%	1.46%	7.76%	0.04%	2.77%	0.04%	0.10%	12.34%	0.07%	1.94%	1.95%	100%

GRAFICO Nº 8

DESTINO DE CARTERA URBANA

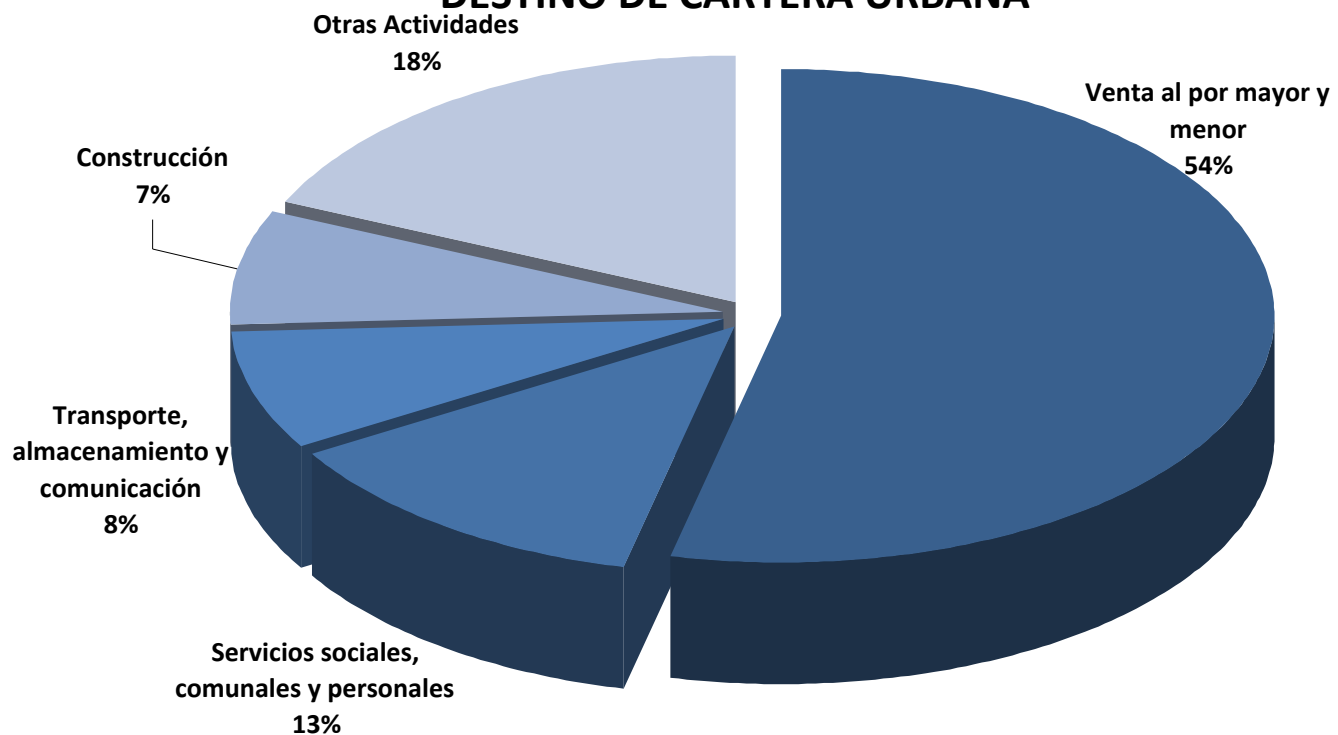
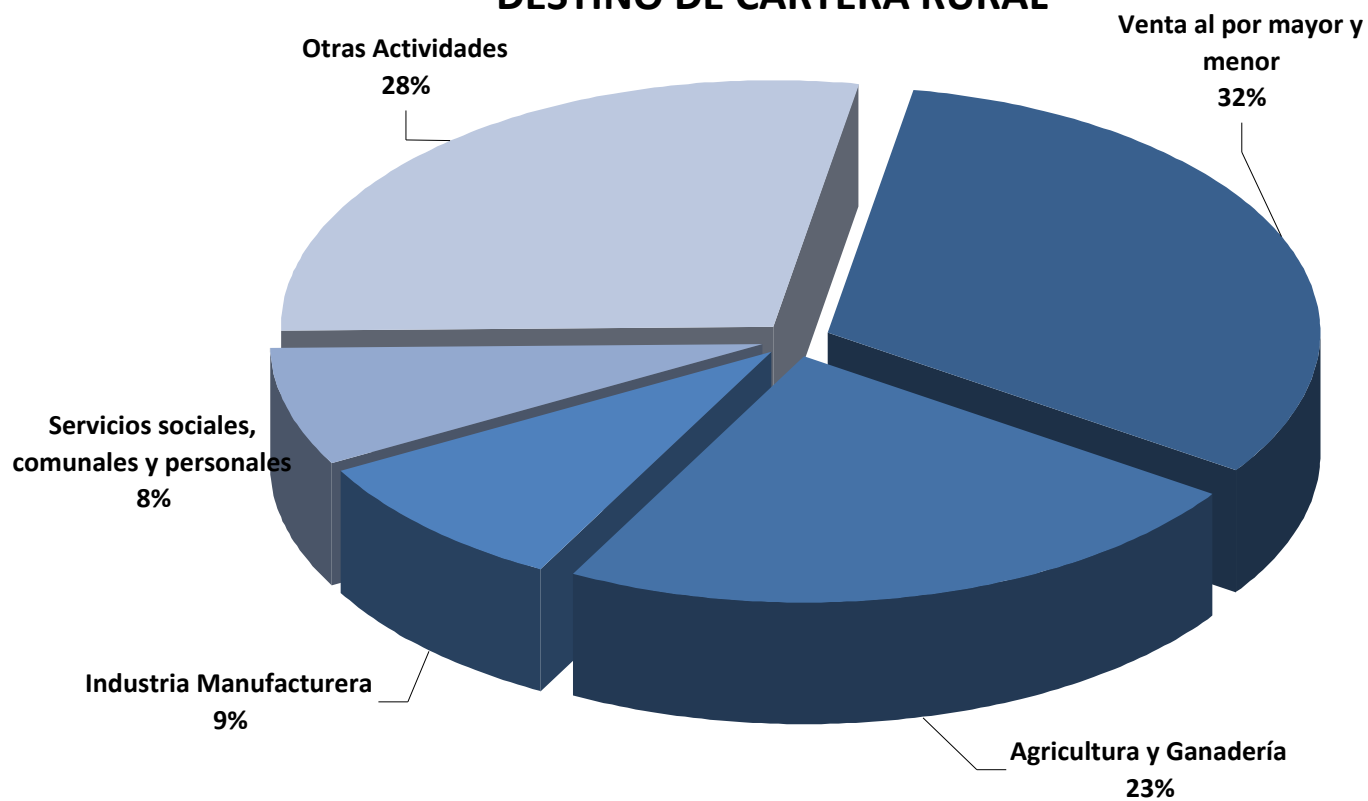


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO													
INSTITUCION	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\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL	
CRECER	-	-	-	-	-	-	-	-	9,994,418	79,955,346	109,938,601	199,888,365	
PRO MUJER	-	-	-	-	-	105,606	102,977	1,397,590	36,419,268	28,876,835	64,728,100	131,630,376	
DIACONIA	-	-	-	-	842,017	787,802	4,156,984	28,000,920	100,169,902	19,248,850	12,792,902	165,999,376	
EMPRENDER	-	-	-	-	-	-	-	1,171,031	8,097,535	2,501,460	2,676,277	14,446,303	
FONCRESOL	-	-	-	-	-	-	-	-	748,551	236,488	2,591,074	3,576,113	
FUNBODEM	-	-	-	-	-	-	4,667,040	11,119,822	36,381,790	8,200,426	5,948,632	66,317,710	
IDEPRO	-	-	-	435,016	576,445	639,137	6,873,519	17,130,280	16,394,408	1,204,040	373,254	43,626,100	
IMPRO	-	-	-	-	-	115,005	72,507	500,474	3,289,670	1,616,328	1,315,412	6,909,396	
SARTAWI	-	-	-	-	-	-	-	105,744	2,733,505	3,048,950	2,144,498	8,032,696	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	212,656	118,740	2,334,482	3,197,914	2,923,591	2,529,716	1,719,343	4,759,406	3,320,239	117,552	20,430	21,254,069	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	315,665	855,661	1,612,014	11,517,187	12,993,819	548,922	44,831	27,826,098	
TOTAL	212,656	118,740	2,334,482	3,632,930	4,657,718	5,032,927	19,204,383	75,702,455	230,481,104	145,535,196	202,574,012	689,506,603	
	0.03%	0.02%	0.34%	0.53%	0.68%	0.73%	2.79%	10.98%	33.43%	21.11%	29.38%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	4,764,511	38,116,085	52,409,617	95,290,214	
PRO MUJER	-	-	-	-	-	-	-	-	1,771,468	3,792,879	12,923,135	18,487,482	
DIACONIA	-	-	-	-	167,349	265,536	242,177	2,994,572	27,100,903	8,905,494	5,814,120	45,490,151	
EMPRENDER	-	-	-	-	-	-	-	161,024	953,748	700,865	336,955	2,152,592	
FONCRESOL	-	-	-	-	-	260,627	-	601,999	1,334,990	513,389	5,845,452	8,556,417	
FUNBODEM	-	-	-	-	-	-	312,996	1,347,057	7,637,449	2,219,966	1,016,691	12,534,158	
IDEPRO	-	-	-	1,978,291	859,043	503,087	2,946,732	8,372,695	23,879,979	1,205,510	269,909	40,015,246	
IMPRO	-	-	-	-	-	-	-	-	287,094	270,830	238,028	795,952	
SARTAWI	-	-	-	-	-	-	179,364	1,351,045	10,966,417	961,378	486,865	13,945,069	
ANED	-	-	-	-	-	-	629,089	5,134,132	56,847,025	9,157,414	3,611,701	75,379,362	
CIDRE	1,061,194	1,124,179	3,428,481	6,603,939	5,932,907	2,885,139	3,868,591	12,827,313	18,041,642	305,147	17,097	56,095,628	
FONDECO	-	-	-	-	2,203,324	3,695,401	5,819,179	12,896,581	23,700,566	7,945,747	11,748,788	68,009,585	
FUBODE	-	-	-	236,980	676,090	609,402	683,793	3,974,112	13,768,452	943,426	158,131	21,050,388	
TOTAL	1,061,194	1,124,179	3,428,481	8,819,209	9,838,713	8,219,193	14,681,921	49,660,490	191,054,243	75,038,131	94,876,490	457,802,244	
	0.23%	0.25%	0.75%	1.93%	2.15%	1.80%	3.21%	10.85%	41.73%	16.39%	20.72%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	14,758,929	118,071,431	162,348,218	295,178,579	
PRO MUJER	-	-	-	-	-	105,606	102,977	1,397,590	38,190,736	32,669,714	77,651,236	150,117,858	
DIACONIA	-	-	-	-	1,009,366	1,053,338	4,399,161	30,995,492	127,270,804	28,154,344	18,607,022	211,489,527	
EMPRENDER	-	-	-	-	-	-	-	1,332,055	9,051,283	3,202,325	3,013,232	16,598,895	
FONCRESOL	-	-	-	-	-	260,627	-	601,999	2,083,542	749,877	8,436,526	12,132,530	
FUNBODEM	-	-	-	-	-	-	4,980,036	12,466,879	44,019,239	10,420,301	6,965,323	78,851,868	
IDEPRO	-	-	-	2,413,307	1,435,488	1,142,225	9,820,251	25,502,975	40,274,387	2,409,550	643,163	83,641,346	
IMPRO	-	-	-	-	-	115,005	72,507	500,474	3,576,764	1,887,158	1,553,439	7,705,348	
SARTAWI	-	-	-	-	-	-	179,364	1,456,789	13,699,922	4,010,328	2,631,363	21,977,766	
ANED	-	-	-	-	-	-	629,089	5,134,132	56,847,025	9,157,414	3,611,701	75,379,362	
CIDRE	1,273,850	1,242,919	5,762,963	9,801,852	8,856,498	5,414,855	5,587,933	17,586,719	21,361,881	422,699	37,328	77,349,697	
FONDECO	-	-	-	-	2,203,324	3,695,401	5,819,179	12,896,581	23,700,566	7,945,747	11,748,788	68,009,585	
FUBODE	-	-	-	236,980	676,090	609,402	683,793	3,974,112	13,768,452	943,426	158,131	21,050,388	
TOTAL	1,273,850	1,242,919	5,762,963	12,452,139	14,496,431	13,252,120	33,886,304	125,362,344	421,535,348	220,593,327	297,450,202	1,147,308,447	
	0.11%	0.11%	0.50%	1.09%	1.26%	1.16%	2.95%	10.93%	36.74%	19.23%	25.93%	100%	

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Noviembre de 2009
(En Bolivianos)

INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO									
	Bancos Comunes		Grupos Solidarios		Individuales		Asociativos		TOTAL	
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero
CRECER	154,779,774	62,995	-	-	45,108,592	6,103	-	-	199,888,365	69,098
PRO MUJER	107,817,857	63,621	-	-	23,812,519	2,753	-	-	131,630,376	66,374
DIACONIA	27,336,454	19,783	-	-	138,662,922	17,011	-	-	165,999,376	36,794
EMPRENDER	5,954,371	4,614	1,079,161	444	7,412,771	2,200	-	-	14,446,303	7,258
FONCRESOL	2,449,391	1,431	116,896	27	1,009,826	140	-	-	3,576,113	1,598
FUNBODEM	-	-	-	-	66,317,710	7,795	-	-	66,317,710	7,795
IDEPRO	-	-	-	-	43,626,100	2,267	-	-	43,626,100	2,267
IMPRO	-	-	-	-	6,909,396	1,547	-	-	6,909,396	1,547
SARTAWI	-	-	488,678	418	7,544,019	1,844	-	-	8,032,696	2,262
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	21,254,069	618	-	-	21,254,069	618
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	17,968,234	7,124	2,652,513	271	7,205,351	695	-	-	27,826,098	8,090
TOTAL	316,306,081	159,588	4,337,247	1,160	368,863,275	42,973	-	-	689,506,603	203,701
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	88,520,899	38,270	-	-	6,769,315	1,128	-	-	95,290,214	39,398
PRO MUJER	18,487,482	12,669	-	-	-	-	-	-	18,487,482	12,669
DIACONIA	252,853	175	-	-	45,237,298	7,099	-	-	45,490,151	7,274
EMPRENDER	430,202	318	269,546	65	1,452,844	322	-	-	2,152,592	705
FONCRESOL	5,626,671	1,904	1,255,908	198	1,413,211	93	260,627	1	8,556,417	2,196
FUNBODEM	-	-	-	-	12,534,158	1,506	-	-	12,534,158	1,506
IDEPRO	-	-	-	-	40,015,246	1,965	-	-	40,015,246	1,965
IMPRO	-	-	-	-	795,952	214	-	-	795,952	214
SARTAWI	-	-	753,000	48	13,192,069	1,089	-	-	13,945,069	1,137
ANED	5,322,314	2,814	79,832	25	68,923,792	7,230	1,053,423	501	75,379,362	10,570
CIDRE	-	-	-	-	53,358,548	1,998	2,737,080	16	56,095,628	2,014
FONDECO	14,491,446	7,970	-	-	53,518,140	3,529	-	-	68,009,585	11,499
FUBODE	10,654,895	5,321	1,017,806	486	9,377,687	974	-	-	21,050,388	6,781
TOTAL	143,786,763	69,441	3,376,091	822	306,588,260	27,147	4,051,131	518	457,802,245	97,928
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	243,300,672	101,265	-	-	51,877,906	7,231	-	-	295,178,579	108,496
PRO MUJER	126,305,340	76,290	-	-	23,812,519	2,753	-	-	150,117,858	79,043
DIACONIA	27,589,307	19,958	-	-	183,900,220	24,110	-	-	211,489,527	44,068
EMPRENDER	6,384,573	4,932	1,348,707	509	8,865,615	2,522	-	-	16,598,895	7,963
FONCRESOL	8,076,062	3,335	1,372,804	225	2,423,037	233	260,627	1	12,132,530	3,794
FUNBODEM	-	-	-	-	78,851,868	9,301	-	-	78,851,868	9,301
IDEPRO	-	-	-	-	83,641,346	4,232	-	-	83,641,346	4,232
IMPRO	-	-	-	-	7,705,348	1,761	-	-	7,705,348	1,761
SARTAWI	-	-	1,241,678	466	20,736,088	2,933	-	-	21,977,766	3,399
ANED	5,322,314	2,814	79,832	25	68,923,792	7,230	1,053,423	501	75,379,362	10,570
CIDRE	-	-	-	-	74,612,617	2,616	2,737,080	16	77,349,697	2,632
FONDECO	14,491,446	7,970	-	-	53,518,140	3,529	-	-	68,009,585	11,499
FUBODE	28,623,129	12,445	3,670,319	757	16,583,037	1,669	-	-	48,876,485	14,871
TOTAL	460,092,843	229,009	7,713,339	1,982	675,451,535	70,120	4,051,131	518	1,147,308,847	301,629

GRAFICO N° 10
Cartera por Tecnología Financiera
(En Millones de Bolivianos)

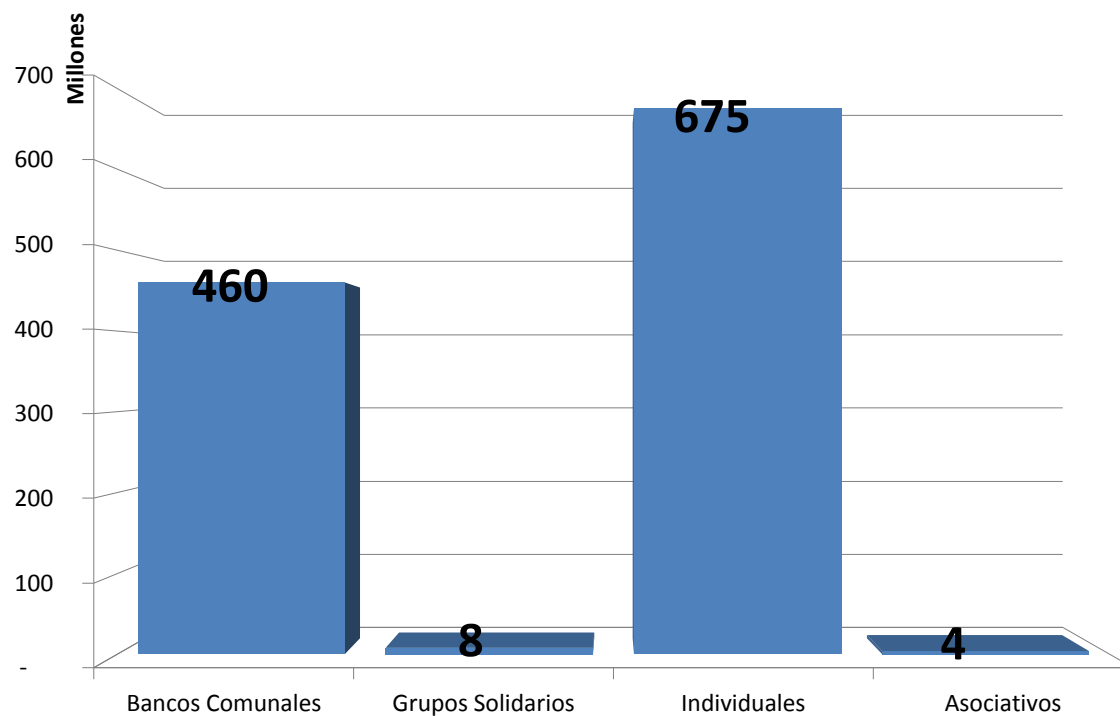
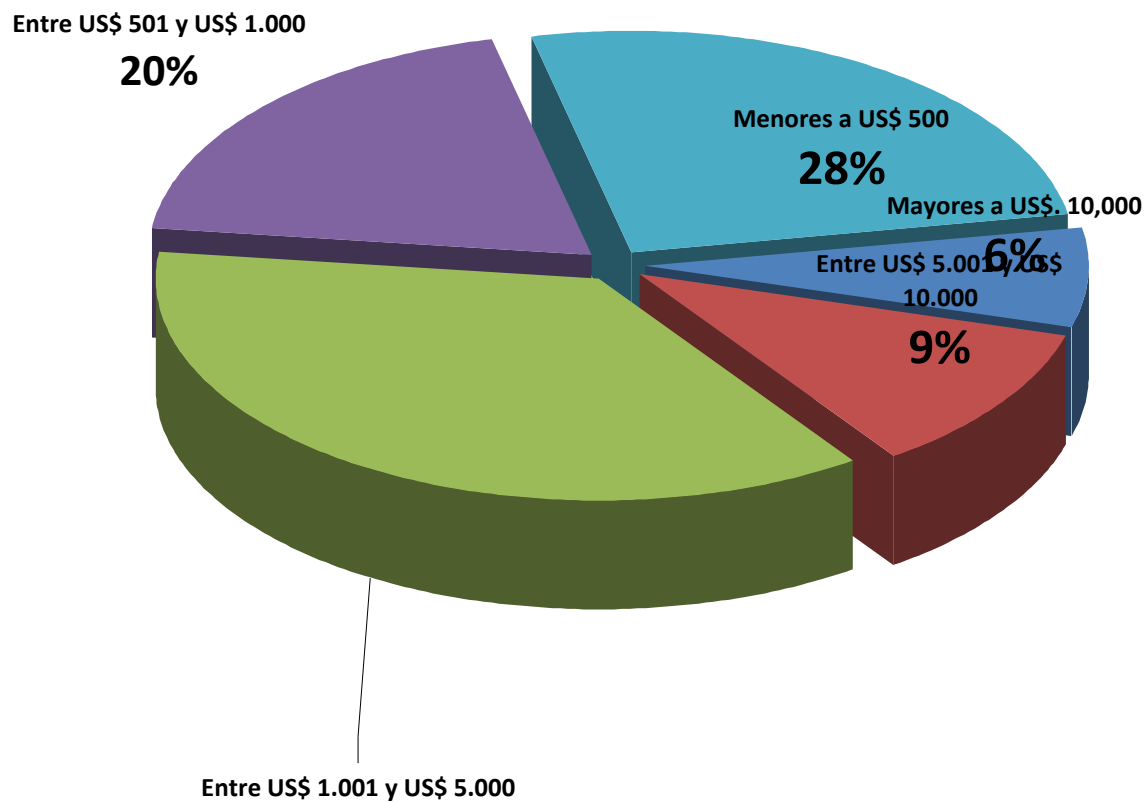


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



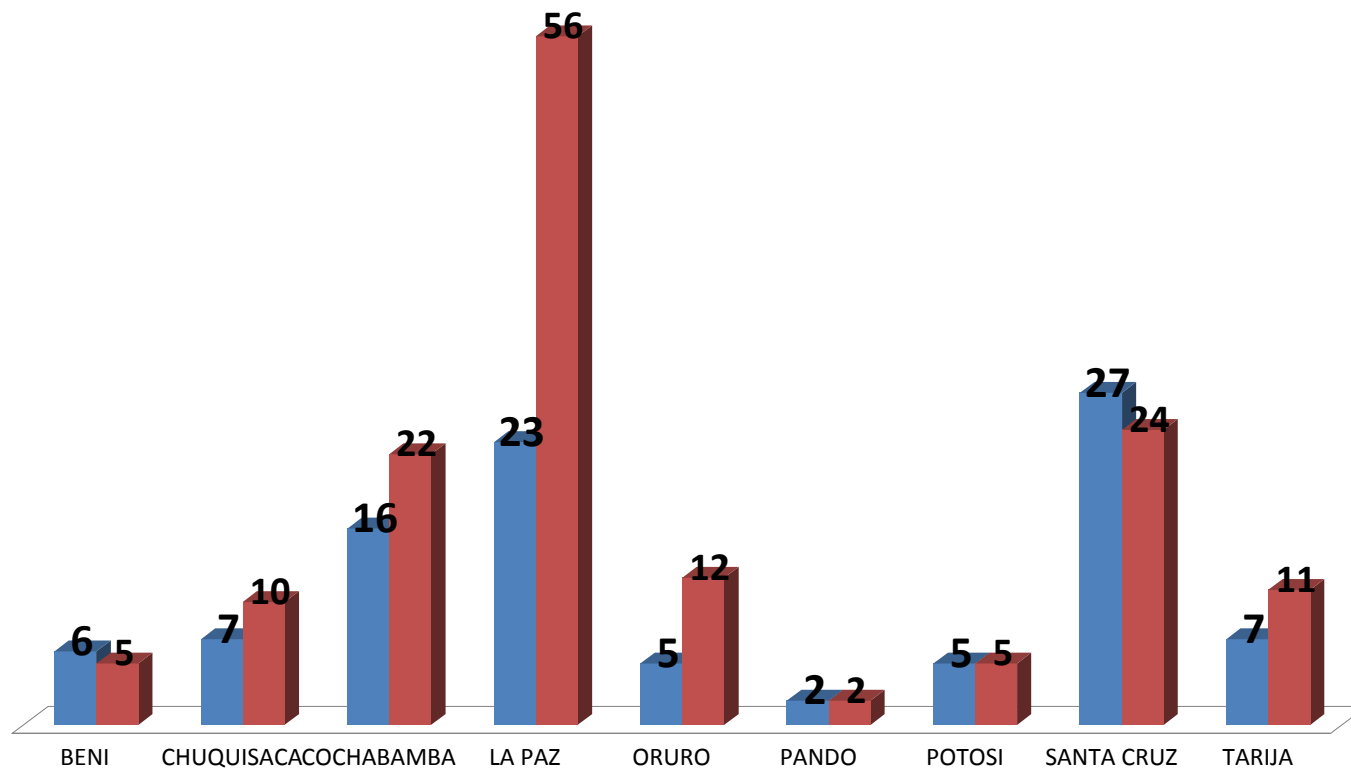
Cuadro N° 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Noviembre de 2009
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED						
CIDRE	8	3	11	13	30	43
CRECER	36	21	57	239	291	530
DIACONIA	16	20	36	42	174	216
EMPRENDER	1	11	12	7	76	83
FONCRESOL	1	5	6	1	28	29
FONDECO	12	3	15	51	54	105
FUBODE	9	4	13	38	60	98
FUNBODEM	4	3	7	11	78	89
IDEPRO	8	7	15	19	33	52
IMPRO		2	2		17	17
PROMUJER		67	67		654	654
SARTAWI	3	1	4	4	4	8
Total	98	147	245	425	1,499	1,924

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	6	5	11	29	53	82
CHUQUISACA	7	10	17	23	106	129
COCHABAMBA	16	22	38	73	187	260
LA PAZ	23	56	79	95	611	706
ORURO	5	12	17	8	110	118
PANDO	2	2	4	4	11	15
POTOSI	5	5	10	19	42	61
SANTA CRUZ	27	24	51	130	281	411
TARIJA	7	11	18	44	98	142
Total	98	147	245	425	1,499	1,924

GRAFICO N° 12 Cobertura por Departamento

■ Numero de Agencias Rural ■ Numero de Agencias Urbana



Cuadro Nº 12
TASAS DE INTERÉS ANUALES
PUBLICADAS POR LAS IFDs
30 de Noviembre de 2009

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)
CRECER				24%					18% al 30%					
PRO MUJER		30%		42% Urbano 24% Rural					30%		30% Urbano			
DIACONIA		26%		28%					28%					
FONCRESOL				24%				16%	18%	16%				
FUNBODEM									26%					
IDEPRO		NA							16% - 26%					
IMPRO									21%					
SARTAWI	36%	32%						30%	28%					
ANED	30%	28%	31%	36%				19%	20%	17%				
CIDRE		22,24Y26%	22,24Y26%			18,24y26%	18,22,24Y26%		18,20Y21%	18,19Y21%			18,19Y20%	18,19Y20%
FONDECO				30% al 32%					15% al 28%					15% al 28%
FUBODE				34%				18% al 30%	12% al 30%	15% al 30%				

(1) Préstamos de Consumo de bienes y servicios

(2) Préstamos otorgados a los sectores de producción de servicios (Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunes, Sociales y Personales, Comercio y Turismo)

(3) Préstamos otorgados a los sectores de producción de bienes (Industria, minería, construcción y Agricultura)