

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	7,205,553	9,570,316	<u>16,775,869</u>	11,590,566	4,737,455	4,354,058	1,447,193	24,222,697	418,612	1,736,818	13,709,352	9,920,350	7,887,443	12,889,582	109,689,994
INVERSIONES TEMPORARIAS	12,190,957	10,590,652	<u>22,781,609</u>	4,104,494	4,281,927	1,490,704	15,066	1,268,312	1,045,803	28,227	3,360,489	1,432,855	33,056	136,198	39,978,740
CARTERA	325,870,844	188,171,590	<u>514,042,434</u>	212,178,821	17,287,608	12,290,072	80,014,183	83,878,221	8,411,521	24,521,146	75,079,994	78,620,973	68,392,008	50,143,111	1,224,860,094
CARTERA BRUTA	321,090,637	195,396,382	<u>516,487,019</u>	218,831,225	18,129,049	12,466,240	82,638,717	88,154,441	8,480,684	24,474,240	75,210,668	80,084,383	69,975,153	50,106,353	1,245,038,172
CARTERA VIGENTE	318,080,541	193,095,496	<u>511,176,037</u>	217,902,484	17,585,442	12,027,018	80,279,701	79,740,516	8,192,638	23,270,892	72,434,877	74,929,766	65,915,818	48,120,418	1,211,575,606
CARTERA VENCIDA	2,694,028	845,436	<u>3,539,464</u>	537,112	436,460	220,517	359,439	419,229	4,301	367,221	524,594	1,032,185	401,448	1,316,705	9,158,673
CARTERA EN EJECUCIÓN	316,069	1,455,450	<u>1,771,519</u>	222,541	-	122,102	1,745,251	552,212	-	380,226	2,251,197	420,475	1,795,106	663,122	9,923,751
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	167,147	68,633	82,897	143,999	7,230,464	278,708	179,289	-	3,368,278	1,029,609	6,108	12,555,132
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,942	38,515	9,214	-	201,565	5,038	14,226	-	161,823	23,864	-	456,187
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	4,493	110,326	10,455	-	262,386	-	171,856	809,307	-	1,368,823
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	8,789,786	1,882,052	<u>10,671,838</u>	2,836,928	283,102	145,583	882,397	1,961,256	368,120	876,650	1,704,278	1,537,765	1,944,799	2,262,608	25,475,324
PREVISIÓN PARA CARTERA INCOBRABLE	-4,009,579	-9,106,844	<u>-13,116,423</u>	-9,489,332	-1,124,544	-321,751	-3,506,931	-6,237,476	-437,283	-829,743	-1,834,952	-3,001,175	-3,527,944	-2,225,850	-45,653,403
OTRAS CUENTAS POR COBRAR	2,650,604	752,917	<u>3,403,521</u>	325,728	543,186	229,085	945,663	1,976,921	2,764	2,085,270	5,128,009	333,965	1,542,746	1,635,166	18,152,023
BIENES REALIZABLES	-	-	-	0	-	-	-	-	-	22,434	124,182	1,898,193	139,802	-	2,184,610
INVERSIONES PERMANENTES	3,862,454	4,842,974	<u>8,705,428</u>	310,215	490,114	19,516	33,728	1,363,290	636,455	52,233	801,600	12,478,921	4,552,911	48,790	29,493,200
BIENES DE USO	10,945,635	10,935,895	<u>21,881,530</u>	8,201,334	643,409	501,450	2,316,239	3,758,724	91,885	1,500,211	2,340,908	5,867,443	3,406,613	1,431,695	51,941,440
OTROS ACTIVOS	3,777,490	1,866,512	<u>5,244,002</u>	280,793	739,364	-	59,266	133,494,930	-	364,027	5,119,728	0	241,144	110,668	145,653,922
TOTAL DEL ACTIVO	366,103,538	226,730,856	<u>592,834,394</u>	236,991,951	28,723,062	18,884,885	84,831,337	249,963,095	10,607,041	30,310,366	105,664,261	110,552,699	86,195,723	66,395,210	1,621,954,023
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	211,315,327	110,169,657	<u>321,484,984</u>	59,064,131	19,596,131	1,487,474	60,560,069	71,878,754	5,729,443	14,999,742	77,474,985	64,667,619	53,660,368	32,716,595	783,320,296
OTRAS CUENTAS POR PAGAR	7,597,780	10,220,135	<u>17,817,915</u>	6,065,466	4,738,310	1,914,206	1,401,349	139,414,564	478,088	14,030,221	14,942,049	10,842,144	7,269,668	7,289,826	226,203,807
PREVISIONES	15,932,171	1,609,249	<u>17,541,420</u>	1,628,139	-	-	547,406	69,195	317,068	-	293,930	-	531,392	306,440	21,234,990
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	2,724,315	2,831,521	<u>5,555,836</u>	-	120,570	-	-	1,227,522	-	975,800	599,543	174,250	2,871,425	-	11,524,945
TOTAL DEL PASIVO	237,569,593	124,830,562	<u>362,400,155</u>	66,757,736	24,455,011	3,401,680	62,508,825	212,590,036	6,524,598	30,005,763	93,310,508	75,684,013	64,332,852	40,312,861	1,042,284,038
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3,550,443	-	14,839,211	34,917,627	3,366,599	8,764,575	-	22,479,230	15,377,348	-	103,295,032
APORTES NO CAPITALIZADOS	93,956,035	23,111,293	<u>117,067,328</u>	39,026,324	-	15,240,420	745,640	-	-	3,875,473	20,065,514	6,884,538	1,319,759	21,277,426	225,502,422
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	1,322,558	1,451,530	-	-	-	3,226,115
RESERVAS	22,624,979	73,378,504	<u>96,003,483</u>	108,336,382	342,384	-	4,634,200	1,394,000	338,809	2,780,240	2,686,351	758,633	3,523,288	3,343,853	224,141,623
RESULTADOS ACUMULADOS	11,952,931	5,410,497	<u>17,363,428</u>	22,871,508	375,224	242,785	2,103,460	609,405	377,035	-16,438,243	-11,849,640	4,746,285	1,756,035	1,461,069	23,618,351
TOTAL DEL PATRIMONIO	128,533,945	101,900,294	<u>230,434,239</u>	170,234,215	4,268,051	15,483,205	22,322,512	37,373,059	4,082,443	304,602	12,353,754	34,868,685	21,976,430	26,082,348	579,783,543
TOTAL DEL PASIVO Y PATRIMONIO	366,103,538	226,730,856	<u>592,834,394</u>	236,991,951	28,723,062	18,884,885	84,831,336	249,963,095	10,607,041	30,310,365	105,664,261	110,552,699	86,309,282	66,395,210	1,622,067,582

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre de 2009
(En bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	106,162,863	58,557,413	164,720,276	50,616,184	7,174,157	1,749,989	18,435,744	13,870,475	1,230,794	3,860,088	14,670,267	13,447,385	15,147,879	14,577,145	319,500,383
GASTOS FINANCIEROS	-14,245,384	-8,712,330	-22,957,714	-5,268,662	-1,454,701	-87,763	-5,673,521	-2,614,927	-100,786	-1,084,436	-3,358,301	-4,389,487	-3,241,159	-2,079,997	-52,511,355
RESULTADO FINANCIERO BRUTO	91,917,479	49,845,083	141,762,562	45,347,521	5,719,456	1,662,226	12,762,223	11,255,548	1,130,007	2,775,652	11,311,966	9,057,898	11,906,720	12,497,147	266,989,028
OTROS INGRESOS OPERATIVOS	129,777	5,322,410	5,452,187	6,373,602	1,067,923	1,295	2,120,342	3,499,720	73,558	902,225	1,405,823	2,128,901	1,423,244	534,993	24,981,816
OTROS GASTOS OPERATIVOS	-4,156,546	-1,021,213	-5,177,759	-591,146	-	-1,896	-174,162	-2,190,293	-48,670	-38,724	-389,485	-119,820	-367,260	-166,975	-9,266,192
RESULTADO DE OPERACION BRUTO	87,890,711	54,146,280	142,036,990	51,129,977	6,787,380	1,661,625	14,708,403	12,565,974	1,152,896	3,639,153	12,128,404	11,066,979	12,962,704	12,665,165	282,704,651
RECUPERACION DE ACTIVOS FINANCIEROS	5,044,996	5,811,238	10,856,233	3,287,022	25,459	924,944	2,944,307	629,221	6,732	633,422	5,012,012	2,348,279	3,518,285	3,426,809	33,612,725
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-12,389,733	-10,195,802	-22,585,535	-5,567,070	-455,407	-208,175	-5,278,764	-1,116,612	-20,618	-647,793	-3,386,556	-2,867,182	-4,403,108	-5,887,002	-52,423,822
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	80,545,973	49,761,715	130,307,688	48,849,930	6,357,432	2,378,394	12,373,946	12,077,583	1,139,010	3,624,782	13,753,861	10,548,076	12,077,882	10,404,971	263,893,554
GASTOS DE ADMINISTRACION	-69,267,468	-46,014,131	-115,281,600	-24,845,823	-5,977,217	-	-13,134,165	-898,522	-	-5,381,210	-14,019,558	-6,481,658	-10,323,252	-8,936,347	-216,751,700
RESULTADO DE OPERACION NETO	11,278,505	3,747,584	15,026,088	24,004,107	380,215	244,597	2,039,781	46,169	240,488	-1,756,428	4,866,417	4,066,417	1,754,630	1,468,624	47,141,854
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	57,160	-	57,160	-621,986	-4,684	381	-	158,686	-	24,822	37,076	18,086	-	20,142	-310,318
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-35,216	-0	-35,216	-	-306	-2,393	-	-	-	-12,162	-	-	-	-42,841	-92,919
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	11,300,448	3,747,584	15,048,032	23,382,121	375,224	242,785	2,039,781	97,517	240,488	-1,743,768	-228,622	4,084,053	1,754,630	1,445,925	46,738,617
INGRESOS EXTRAORDINARIOS	1,161,616	2,605,556	3,767,172	-	-	511,885	-	138,803	126,725	61,445	-	2,181	6,730	-	4,614,941
GASTOS EXTRAORDINARIOS	-304,532	-33,734	-338,266	-	-	-	-	-	-2,256	-	-	-204,334	-	-583	-545,439
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	12,157,533	6,319,406	18,476,939	23,382,121	375,224	242,785	2,039,781	609,402	377,035	-1,617,043	-167,177	3,882,350	1,761,360	1,445,342	50,808,118
INGRESOS DE GESTIONES ANTERIORES	95,439	845,951	941,390	68,002	-	-	119,998	-	-	57,910	372,814	-	18,962	-	1,579,076
GASTOS DE GESTIONES ANTERIORES	-300,041	-1,837,433	-2,137,474	-578,615	-	-	-56,318	-	-	-109,987	-193,163	-	-24,287	-	-3,083,218
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	11,952,931	5,327,924	17,280,855	22,871,508	375,224	242,785	2,103,460	609,402	377,035	-1,668,220	12,473	3,882,350	1,756,035	1,461,069	49,303,977
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	755,625	-	-	-	-	755,625
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-736,656	-	-	-	-	-736,656
RESULTADO ANTES DE IMPUESTOS	11,952,931	5,327,924	17,280,855	22,871,508	375,224	242,785	2,103,460	609,402	377,035	-1,649,252	12,473	3,882,350	1,756,035	1,461,069	49,322,945
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	11,952,931	5,327,924	17,280,855	22,871,508	375,224	242,785	2,103,460	609,402	377,035	-1,649,252	12,473	3,882,350	1,756,035	1,461,069	49,322,945

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	1.97%	4.22%	2.83%	4.89%	16.49%	23.06%	1.71%	9.69%	3.95%	5.73%	12.97%	8.97%	9.15%	19.41%	6.76%
Inversiones Temporarias/Total Activo	3.33%	4.67%	3.84%	1.73%	14.91%	7.89%	0.02%	0.51%	9.86%	0.09%	3.18%	1.30%	0.04%	0.21%	2.46%
Cartera / Total Activo	89.01%	82.99%	86.71%	89.53%	60.19%	65.08%	94.32%	33.56%	79.30%	80.90%	71.06%	71.12%	79.35%	75.52%	75.52%
Otras Cuentas por cobrar / Total Activo	0.72%	0.33%	0.57%	0.14%	1.89%	1.21%	1.11%	0.79%	0.03%	6.88%	4.85%	0.30%	1.79%	2.46%	1.12%
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%	1.72%	0.16%	0.00%	0.13%
Inversiones Permanentes / Total Activo	1.06%	2.14%	1.47%	0.13%	1.71%	0.10%	0.04%	0.55%	6.00%	0.17%	0.76%	11.29%	5.28%	0.07%	1.82%
Bienes de Uso / Total Activo	2.99%	4.82%	3.69%	3.46%	2.24%	2.66%	2.73%	1.50%	0.87%	4.95%	2.22%	5.31%	3.95%	2.16%	3.20%
Otros Activos / Total Activo	0.92%	0.82%	0.88%	0.12%	2.57%	0.00%	0.07%	53.41%	0.00%	1.20%	4.85%	0.00%	0.28%	0.17%	8.98%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.26%	2.35%	2.91%	9.65%	1.31%	1.29%	2.48%	0.24%	3.55%	-5.44%	0.01%	3.51%	2.04%	2.20%	3.04%
Resultado Neto / Patrimonio ROE	9.30%	5.23%	7.50%	13.44%	8.79%	1.57%	9.42%	1.63%	9.24%	-541.44%	0.10%	11.13%	7.99%	5.60%	8.51%
Resultado Neto / Ingresos Financieros	11.26%	9.10%	10.49%	45.19%	5.23%	13.87%	11.41%	4.39%	30.63%	-42.73%	0.09%	28.87%	11.59%	10.02%	15.44%
Ingresos Financieros / Activo	29.00%	25.83%	27.79%	21.36%	24.98%	9.27%	21.73%	5.55%	11.60%	12.74%	13.88%	12.16%	17.57%	21.96%	19.70%
Ingresos Financieros / Cartera Bruta	33.06%	29.97%	31.89%	23.13%	39.57%	14.04%	22.31%	15.73%	14.51%	15.77%	19.51%	16.79%	21.65%	29.09%	25.66%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	21.57%	23.55%	22.32%	11.35%	32.97%	17.11%	12.51%	13.77%	10.59%	21.99%	18.64%	8.09%	14.75%	17.83%	17.41%
Gastos Administrativos / Activo	18.92%	20.29%	19.45%	10.48%	20.81%	11.30%	12.18%	4.86%	8.47%	17.75%	13.27%	5.86%	11.98%	13.46%	13.36%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.06%	98.82%	99%	100%	97%	97%	97%	99%	100%	96%	96%	98%	96%	96%	98%
Cartera Vencida / Cartera Bruta	0.84%	0.43%	0.69%	0.25%	2.62%	1.84%	0.43%	0.70%	0.11%	1.56%	0.70%	1.49%	0.61%	2.63%	0.77%
Cartera en Ejecución / Cartera Bruta	0.10%	0.74%	0.34%	0.10%	0.00%	1.02%	2.25%	0.64%	0.00%	2.63%	2.99%	0.74%	3.72%	1.32%	0.91%
Previsión Cartera Incobrable / Cartera en Mora	133.20%	395.80%	246.97%	1245.98%	236.76%	90.30%	158.33%	527.05%	4682.71%	81.02%	66.11%	168.01%	116.44%	112.43%	218.36%
LIQUIDEZ															
Disponibilidades / Pasivo	3%	8%	5%	17%	19%	128%	2%	11%	6%	6%	15%	13%	12%	32%	11%
Disponibilidades + Inversiones Temporarias / Pasivo	8.16%	16.15%	10.92%	23.51%	36.88%	171.82%	2.34%	11.99%	22.44%	5.88%	18.29%	15.00%	12.31%	32.31%	14.36%
Disponibilidades + Inversiones Temporarias / Activo	5.30%	8.89%	6.67%	6.62%	31.40%	30.95%	1.72%	10.20%	13.81%	5.82%	16.15%	10.27%	9.19%	19.62%	9.23%
SOLVENCIA															
Patrimonio/Activo	35%	45%	39%	72%	15%	82%	26%	15%	38%	1%	12%	32%	25%	39%	36%
Cartera Vencida+Ejecución/Patrimonio	2.34%	2.26%	2.30%	0.45%	11.13%	2.30%	9.92%	3.17%	0.23%	336.20%	22.47%	5.12%	13.79%	7.59%	3.61%
Cartera Vencida+Ejecución-Prev/Patrimonio	-0.78%	-6.68%	-3.39%	-5.13%	-15.22%	0.22%	-5.79%	-13.52%	-10.48%	63.79%	7.62%	-3.48%	-2.27%	-0.94%	-4.27%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	36,483,945	35,748,808	595,047	140,089	1,072	12,294	13,366
CHUQUISACA	37,181,042	36,374,699	432,104	374,239	1,048	10,684	11,732
COCHABAMBA	84,871,703	83,001,078	1,131,246	739,380	2,593	18,760	21,353
LA PAZ	297,987,086	295,708,006	1,410,312	868,768	15,920	61,766	77,686
ORURO	50,980,436	50,540,397	342,738	97,301	1,683	11,110	12,793
PANDO	14,734,410	14,334,896	97,273	302,240	-	8	8
POTOSI	17,172,075	16,678,857	365,618	127,600	557	6,405	6,962
SANTA CRUZ	164,827,347	162,416,473	887,025	1,523,848	4,324	35,676	40,000
TARIJA	58,265,145	57,193,875	834,272	236,997	1,405	10,018	11,423
TOTAL	762,503,188	751,997,090	6,095,635	4,410,464	28,602	166,721	195,323
	100%	98.62%	0.80%	0.58%	14.64%	85.36%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	38,397,645	37,950,072	293,998	153,575	1,805	3,719	5,524
CHUQUISACA	26,842,471	26,284,523	191,124	366,823	1,205	3,545	4,750
COCHABAMBA	88,190,565	86,738,946	715,879	735,740	3,405	10,870	14,275
LA PAZ	103,918,083	102,156,301	406,731	1,355,051	7,442	17,438	24,880
ORURO	22,197,050	21,954,433	174,683	67,933	952	2,978	3,930
PANDO	10,664,303	10,586,086	42,134	36,084	12	1,358	1,370
POTOSI	33,245,837	32,527,568	101,182	617,087	1,657	5,747	7,404
SANTA CRUZ	129,345,231	124,590,391	1,427,643	3,327,197	5,896	19,051	24,947
TARIJA	29,733,824	29,345,346	165,858	222,620	1,932	7,361	9,293
TOTAL	482,535,010	472,133,666	3,519,232	6,882,111	24,306	72,067	96,373
	100%	97.84%	0.73%	1.43%	25.22%	74.78%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	74,881,589	73,698,880	889,045	293,665	2,877	16,013	18,890
CHUQUISACA	64,023,513	62,659,222	623,228	741,063	2,253	14,229	16,482
COCHABAMBA	173,062,268	169,740,024	1,847,125	1,475,120	5,999	29,629	35,628
LA PAZ	401,905,170	397,864,307	1,817,043	2,223,820	23,362	79,204	102,566
ORURO	73,177,486	72,494,830	517,421	165,235	2,634	14,089	16,723
PANDO	25,398,713	24,920,982	139,407	338,324	12	1,366	1,378
POTOSI	50,417,912	49,206,425	466,800	744,687	2,214	12,152	14,366
SANTA CRUZ	294,172,577	287,006,864	2,314,668	4,851,045	10,220	54,727	64,947
TARIJA	87,998,969	86,539,221	1,000,131	459,617	3,337	17,379	20,716
TOTAL	1,245,038,197	1,224,130,756	9,614,867	11,292,575	52,908	238,788	291,696
	100%	98.32%	0.77%	0.91%	18.14%	81.86%	100%

Cuadro Nº 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
 #####
 (En Bolivianos)

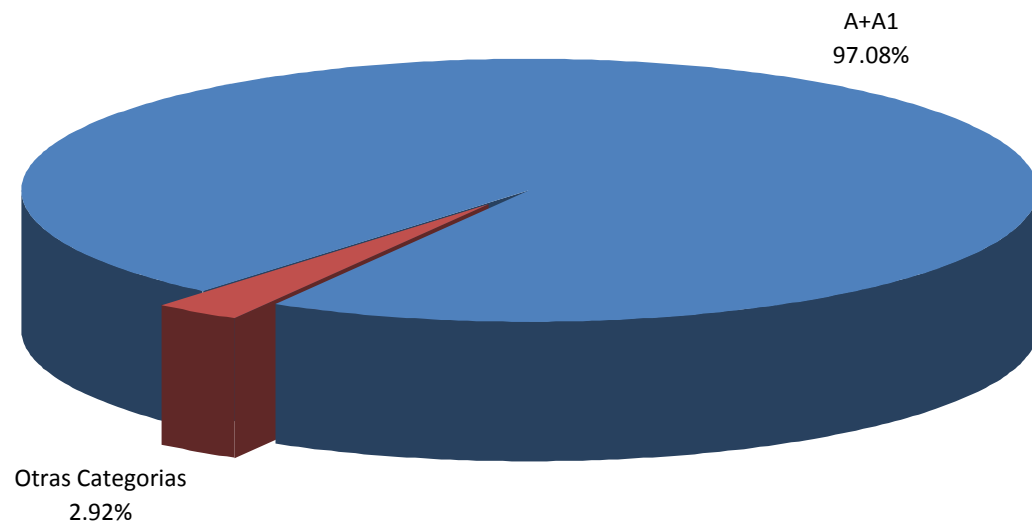
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CUIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	214,884,885	212,441,812	2,189,232	253,841	5,285	57,987	63,272
PRO MUJER	172,746,906	170,690,847	748,597	1,307,463	2,674	64,665	67,339
DIACONIA	171,722,275	171,167,535	355,196	199,544	12,625	24,541	37,166
EMPRENDER	15,948,532	15,497,028	451,504	-	1,579	4,999	6,578
FONCRESOL	3,902,343	3,687,672	138,253	76,418	305	1,489	1,794
FUNBODEM	69,540,453	67,921,523	236,694	1,382,236	2,259	4,352	6,611
IDEPRO	46,624,358	45,820,949	356,054	447,356	-	-	-
IMPRO	7,661,855	7,654,259	7,596	-	816	753	1,569
SARTAWI	8,602,397	8,204,690	139,235	258,472	1,075	1,242	2,317
ANED	-	-	-	-	-	-	-
CIDRE	22,495,055	21,725,706	638,719	130,630	410	245	655
FONDECO	-	-	-	-	-	-	-
FUBODE	28,374,130	27,185,069	834,556	354,505	1,574	6,448	8,022
TOTAL	762,503,188	751,997,090	6,095,635	4,410,464	28,602	166,721	195,323
	100%	98.62%	0.80%	0.58%	14.64%	85.36%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	106,205,752	105,638,729	504,796	62,228	3,646	35,294	38,940
PRO MUJER	22,649,484	22,404,656	96,840	147,988	885	12,395	13,280
DIACONIA	47,108,950	46,902,095	183,858	22,997	4,807	2,592	7,399
EMPRENDER	2,180,517	2,157,047	23,470	-	163	516	679
FONCRESOL	8,563,898	8,422,243	91,478	50,177	702	1,450	2,152
FUNBODEM	13,098,279	12,502,188	122,750	473,342	653	726	1,379
IDEPRO	41,530,084	41,150,031	264,742	115,312	-	-	-
IMPRO	818,830	817,087	1,743	-	123	92	215
SARTAWI	15,871,843	15,245,491	242,212	384,140	1,017	312	1,329
ANED	75,210,669	72,434,877	524,594	2,251,198	5,083	5,472	10,555
CIDRE	57,589,328	56,572,338	555,289	461,701	1,331	713	2,044
FONDECO	69,975,153	66,945,427	425,312	2,604,414	4,383	7,162	11,545
FUBODE	21,732,223	20,941,457	482,149	308,617	1,513	5,343	6,856
TOTAL	482,535,010	472,133,666	3,519,232	6,882,111	24,306	72,067	96,373
	100%	97.84%	0.73%	1.43%	25.22%	74.78%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	321,090,637	318,080,540	2,694,028	316,069	8,931	93,281	102,212
PRO MUJER	195,396,390	193,095,503	845,437	1,455,451	3,560	77,059	80,619
DIACONIA	218,831,225	218,069,631	539,054	222,541	17,432	27,133	44,565
EMPRENDER	18,129,049	17,654,075	474,974	-	1,742	5,515	7,257
FONCRESOL	12,466,240	12,109,915	229,731	126,595	1,007	2,939	3,946
FUNBODEM	82,638,732	80,423,711	359,444	1,855,577	2,912	5,078	7,990
IDEPRO	88,154,443	86,970,980	620,795	562,667	-	-	-
IMPRO	8,480,684	8,471,346	9,338	-	939	845	1,784
SARTAWI	24,474,240	23,450,181	381,447	642,612	2,092	1,554	3,646
ANED	75,210,669	72,434,877	524,594	2,251,198	5,083	5,472	10,555
CIDRE	80,084,383	78,298,044	1,194,008	592,331	1,741	958	2,699
FONDECO	69,975,153	66,945,427	425,312	2,604,414	4,383	7,162	11,545
FUBODE	50,106,353	48,126,526	1,316,705	663,122	3,087	11,791	14,878
TOTAL	1,245,038,197	1,224,130,756	9,614,867	11,292,575	52,908	238,788	291,696
	100%	98.32%	0.77%	0.91%	18.14%	81.86%	100%

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

CARTERA POR ENTIDAD: total														
INSTITUCION	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	318.152.523	216.764	-	325.528	-	202.643	-	2.193.179	-	-	-	-	-	321.090.637
PRO MUJER	193.095.503	255.797	-	365.974	-	223.666	-	1.455.451	-	-	-	-	-	195.396.390
DIACONIA	217.672.880	229.604	-	259.143	-	91.780	-	577.818	-	-	-	-	-	218.831.225
EMPRESER	17.660.164	46.540	-	30.510	-	40.660	-	351.175	-	-	-	-	-	18.129.049
FONCRESOL	3.674.532	12.748	-	18.774	-	75.194	-	121.093	8.343.356	39.022	53.260	38.672	89.587	12.466.240
FUNBODEM	79.598.967	579.873	-	329.105	-	138.287	-	1.992.500	-	-	-	-	-	82.638.732
IDEPRO	81.379.733	395.931	-	375.300	-	5.115.687	-	887.790	-	-	-	-	-	88.154.441
IMPRO	8.471.346	3.224	-	3.666	-	2.448	-	-	-	-	-	-	-	8.480.684
SARTAWI	12.271.937	48.802	-	56.928	-	37.927	-	277.619	11.178.244	195.854	27.313	14.623	364.993	24.474.240
ANED	37.588.639	1.696.337	-	67.948	-	43.957	-	1.095.639	30.664.765	2.541.812	229.195	11.178	1.271.201	75.210.669
CIDRE	75.525.315	2.866.921	-	505.879	-	317.152	-	869.116	-	-	-	-	-	80.084.383
FONDECO	39.221.087	456.164	-	253.522	-	69.529	-	1.028.946	26.299.387	227.258	328.869	372.584	1.717.807	69.975.153
FUBODE	47.933.997	192.529	-	176.573	-	97.707	-	1.705.547	-	-	-	-	-	50.106.353
TOTAL	1.132.246.624	7.001.234	-	2.768.850	-	6.456.634	-	12.555.874	76.485.751	3.003.947	638.636	437.057	3.443.588	1.245.038.196
	90,94%	0,56%	0,00%	0,24%	0,00%	0,52%	0,00%	1,01%	6,14%	0,24%	0,05%	0,04%	0,28%	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 Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre de 2009
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCIÓN	TIPO DE CRÉDITO								
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CREER	6.970.000	-	207.914.885	-	-	-	-	-	214.884.885
PRO MUJER	-	-	172.746.906	-	-	-	-	-	172.746.906
DIACONIA	-	-	171.722.275	-	-	-	-	-	171.722.275
EMPRENDER	-	-	804.901	15.143.631	-	-	-	-	15.948.532
FONCRESOL	-	-	3.902.343	-	-	-	-	-	3.902.343
FUNBODEM	-	-	66.497.177	-	3.043.276	-	-	-	69.540.453
IDEPRO	-	534.613	-	46.089.745	-	-	-	-	46.624.358
IMPRO	-	-	7.661.855	-	-	-	-	-	7.661.855
SARTAWI	-	-	8.233.404	368.993	-	-	-	-	8.602.397
ANED	-	-	-	-	-	-	-	-	-
CIDRE	9.686.643	2.151.841	97.015	-	-	1.033.926	-	9.525.630	22.495.055
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	15.570.855	-	7.485.077	-	-	-	-	5.318.198	28.374.130
TOTAL	32.227.496	2.686.454	647.065.837	61.602.369	3.043.276	1.033.926	-	14.843.828	762.503.186
	4.23%	0.35%	84.86%	8.88%	0.40%	0.14%	0.00%	1.95%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CREER	-	-	106.205.752	-	-	-	-	-	106.205.752
PRO MUJER	-	-	22.649.484	-	-	-	-	-	22.649.484
DIACONIA	-	-	47.108.950	-	-	-	-	-	47.108.950
EMPRENDER	-	-	8.700	2.171.817	-	-	-	-	2.180.517
FONCRESOL	-	-	-	-	-	-	8.563.898	-	8.563.898
FUNBODEM	-	-	12.479.252	-	619.028	-	-	-	13.098.279
IDEPRO	-	-	-	41.530.084	-	-	-	-	41.530.084
IMPRO	-	-	818.830	-	-	-	-	-	818.830
SARTAWI	-	-	3.974.378	9.539.333	-	-	-	2.358.131	15,871,843
ANED	-	-	740.843	-	36,751,677	-	-	34,718,150	75,210,669
CIDRE	21,637,136	1,934,559	809,702	-	-	632,766	-	32,575,165	57,589,328
FONDECO	-	-	41,772,976	-	-	-	-	28,202,177	69,975,153
FUBODE	10,099,694	-	7,582,580	-	-	10,500	-	4,039,448	21,732,222
TOTAL	31,735,830	1,934,559	244,151,444	51,241,233	40,370,794	642,266	-	110,456,963	443,535,000
	6.88%	0.40%	50.60%	11.03%	8.37%	0.13%	0.00%	22.89%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CREER	6.970.000	-	314.120.637	-	-	-	-	-	321.090.637
PRO MUJER	-	-	195.396.390	-	-	-	-	-	195,396,390
DIACONIA	-	-	218.831.225	-	-	-	-	-	218,831,225
EMPRENDER	-	-	813.601	17,315,448	-	-	-	-	18,129,049
FONCRESOL	-	-	3.902.343	-	-	-	8,563,898	-	12,466,240
FUNBODEM	-	-	78,976,429	-	3,662,303	-	-	-	82,638,732
IDEPRO	-	534,613	-	87,619,830	-	-	-	-	88,154,443
IMPRO	-	-	8,480,684	-	-	-	-	-	8,480,684
SARTAWI	-	-	12,207,782	9,908,326	-	-	-	2,358,131	24,474,240
ANED	-	-	740,843	-	36,751,677	-	-	34,718,150	75,210,669
CIDRE	31,323,779	4,086,400	906,717	-	-	1,666,691	-	42,100,795	80,084,383
FONDECO	-	-	41,772,976	-	-	-	-	28,202,177	69,975,153
FUBODE	25,670,550	-	15,067,657	-	-	10,500	-	9,357,646	50,106,352
TOTAL	63,964,328	4,621,013	891,217,283	114,843,604	43,413,380	1,677,191	-	125,300,797	1,345,038,157
	5.14%	0.37%	71.98%	9.22%	3.49%	0.13%	0.00%	10.06%	100%

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

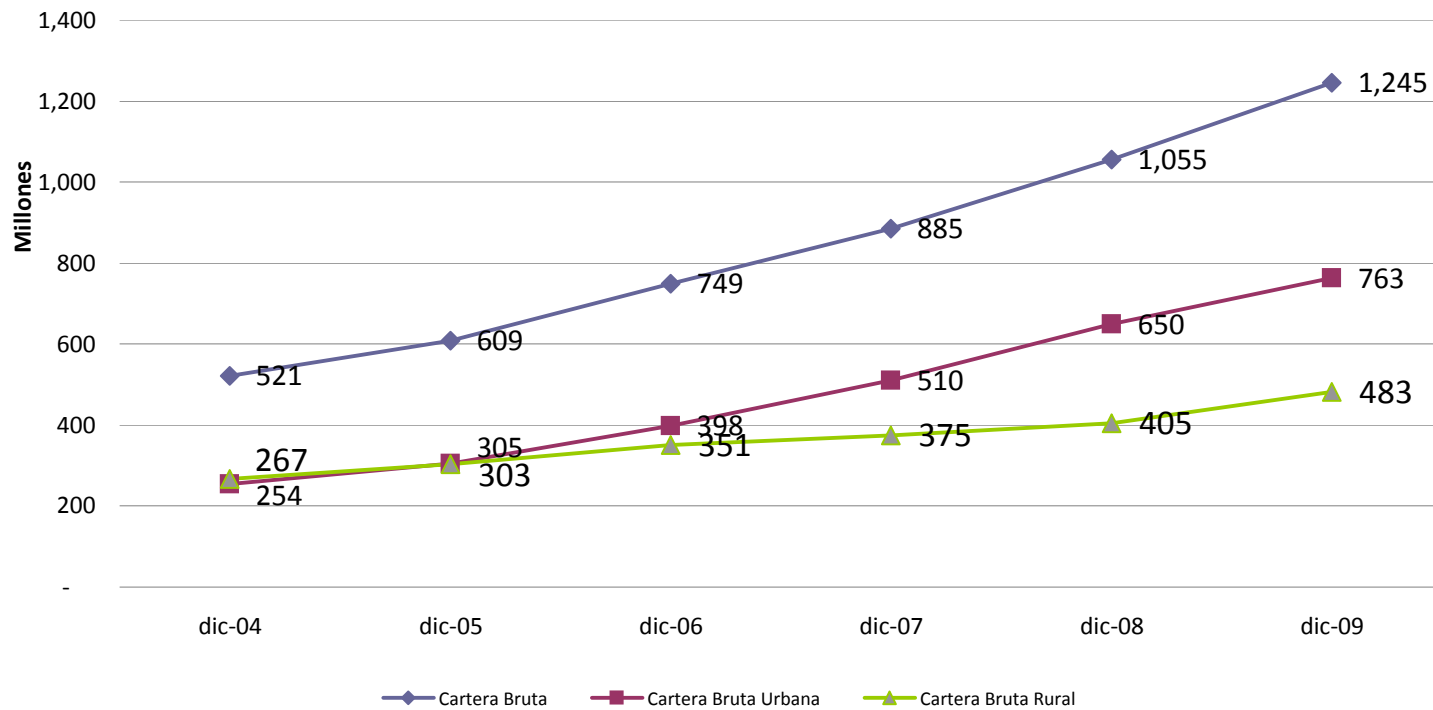


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

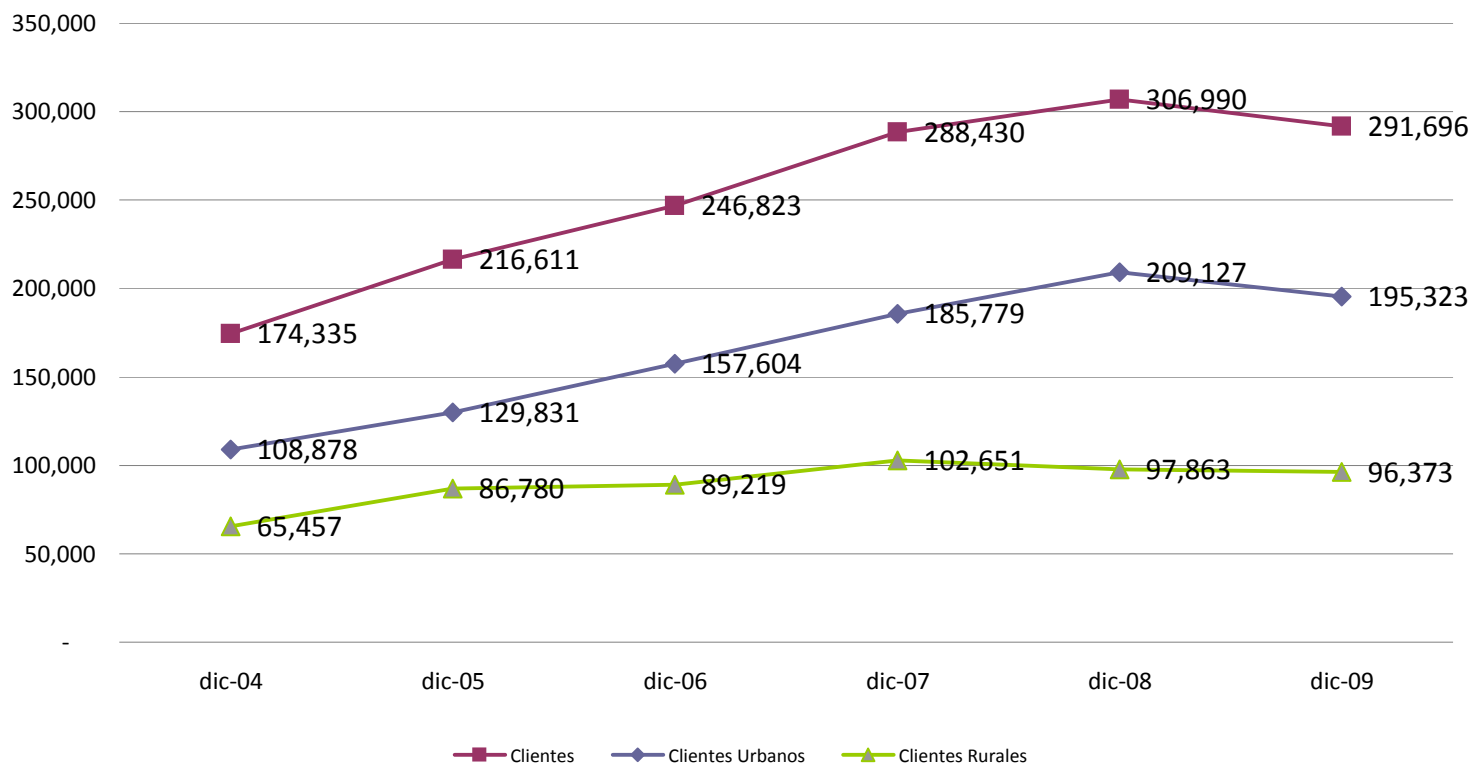


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

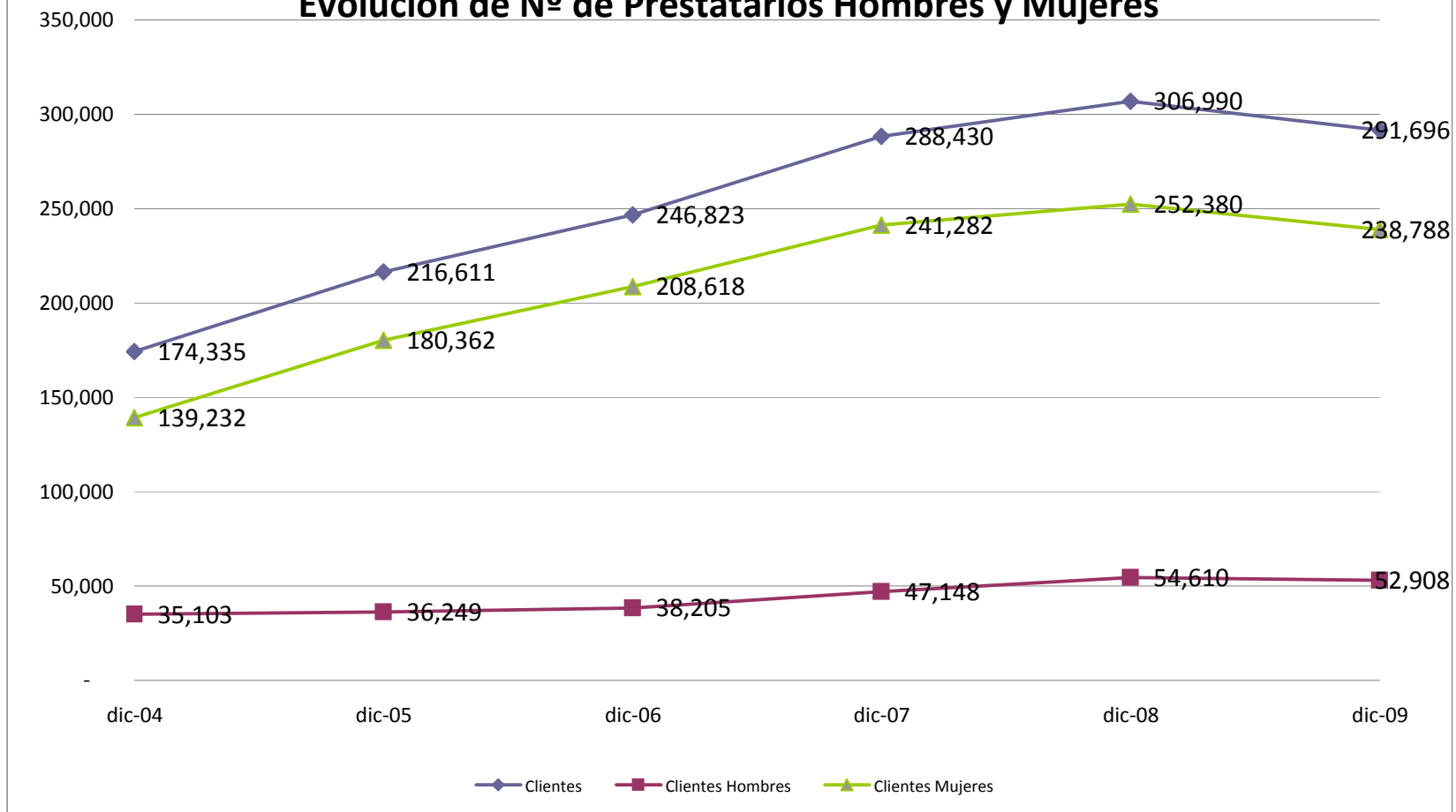


GRAFICO N° 5
Evolución de % de Mora

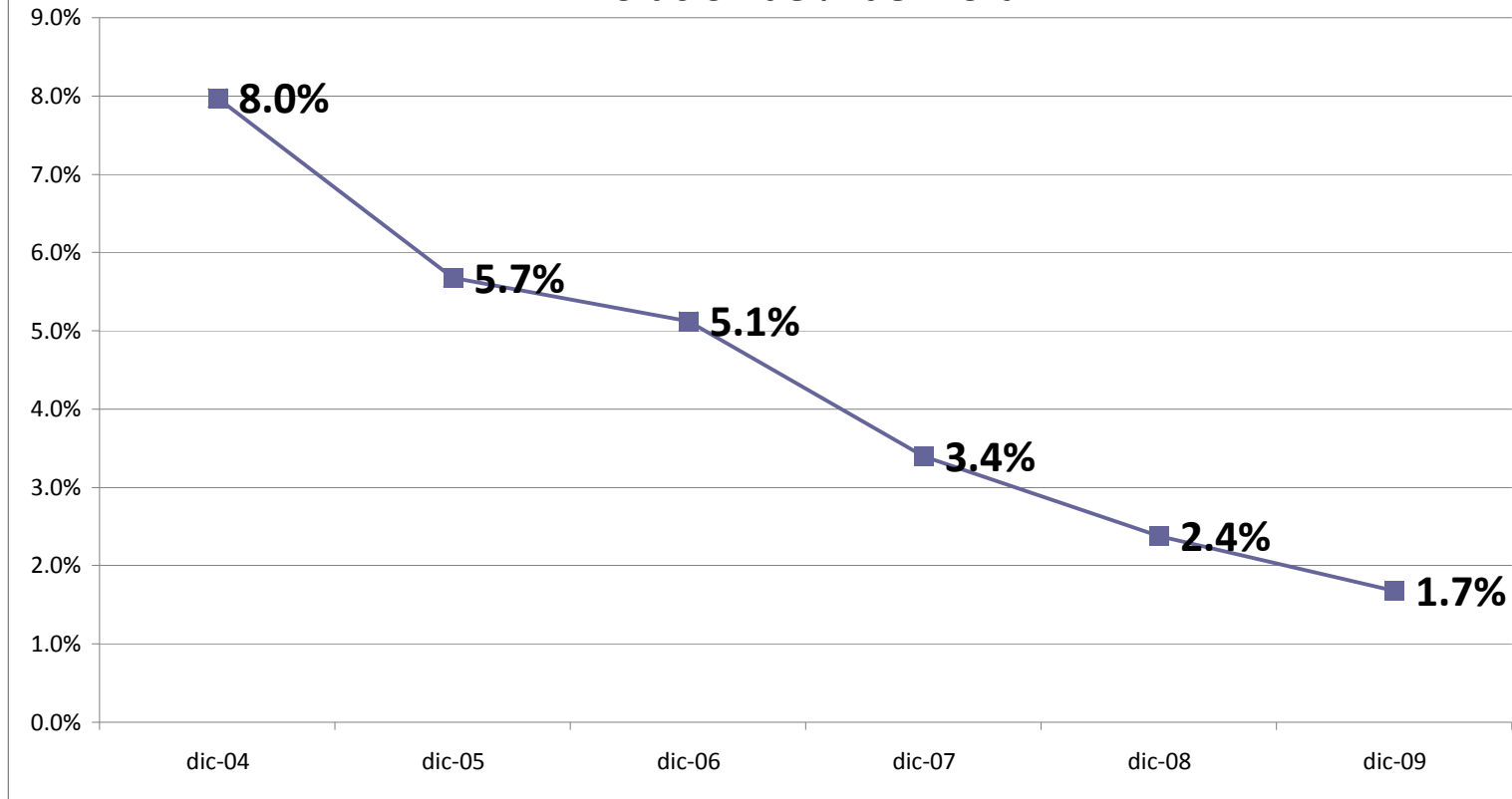


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

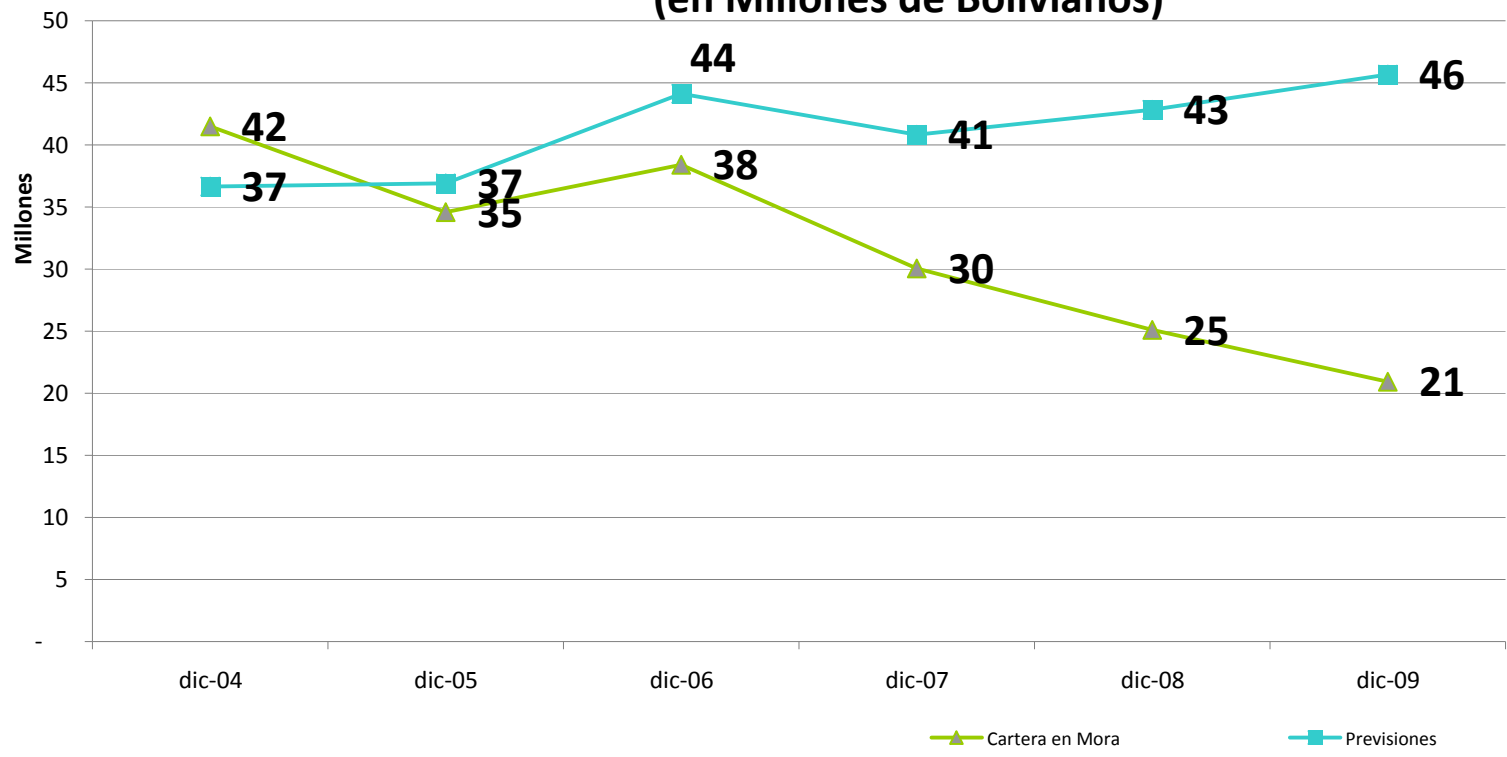
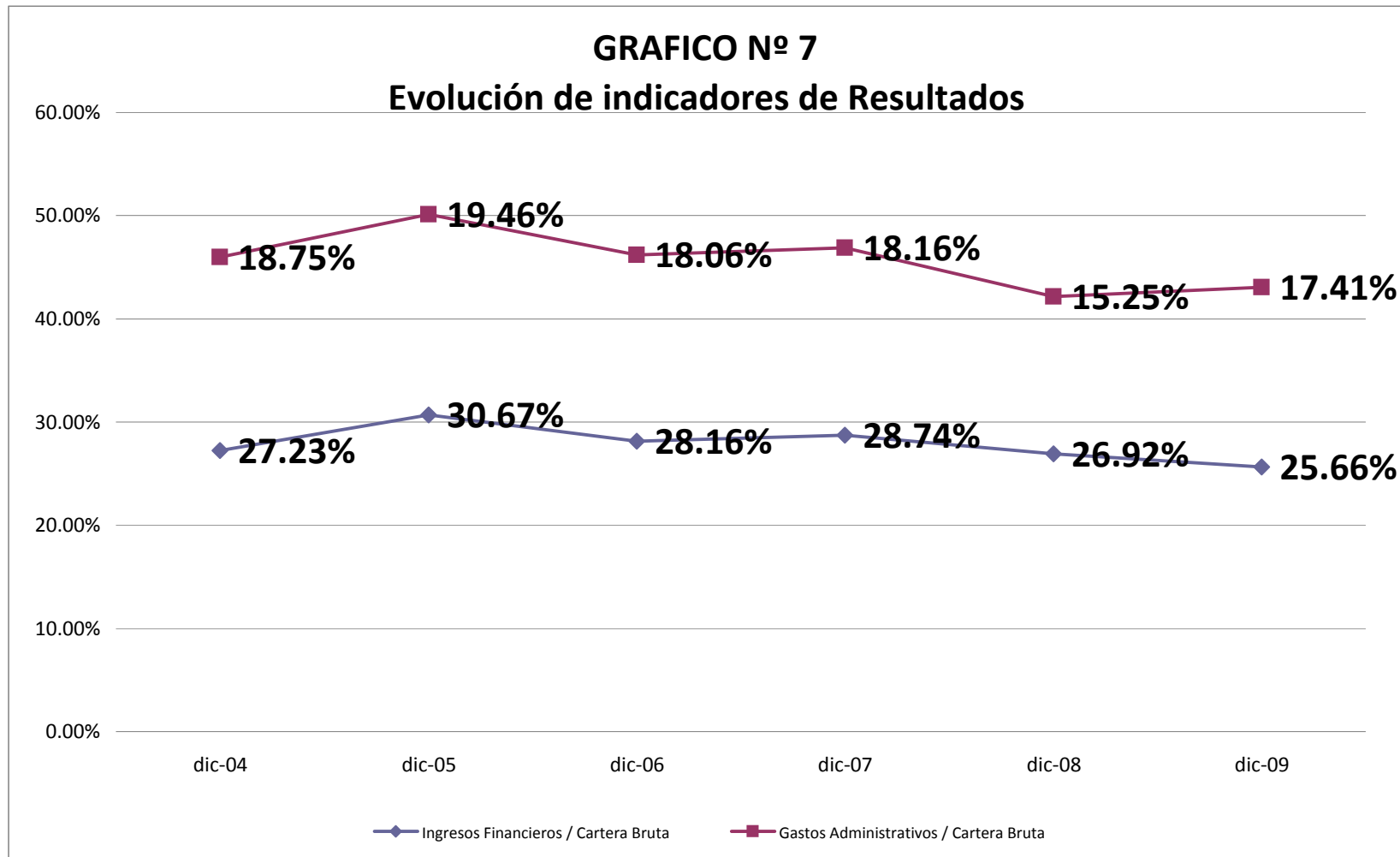


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
#####
(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	27,935,036	-	-	-	-	-	-	135,377,475	-	-	-	-	-	-	51,572,374	-	-	-	214,884,885
PRO MUJER	-	-	-	-	15,464,312	-	-	138,552,688	8,395,763	5,620,094	-	-	-	-	-	-	-	-	4,714,050
DIACONIA	462,910	8,965	-	645,615	7,113,861	10,000	44,400,753	70,357,863	229,226	33,724,844	77,719	8,041,191	271,682	84,312	5,564,827	363,000	232,079	133,427	171,722,275
EMPRENDER	-	-	-	-	2,137,024	-	-	10,892,613	1,926,610	992,285	-	-	-	-	-	-	-	-	15,948,532
FONCRESOL	35,498	-	-	-	511,018	-	35,160	2,975,756	-	-	-	-	-	-	336,832	-	-	8,079	3,902,343
FUNBODEM	46,181	-	-	-	2,104,899	-	18,575	9,373,469	3,147,644	15,981,220	14,810	313,743	-	131,760	38,408,152	-	-	-	69,540,453
IDEPRO	971,026	1,916,576	-	-	7,178,375	-	991,204	12,255,700	4,196,937	14,204,707	-	1,591,286	708,187	481,320	1,981,913	-	-	147,129	46,624,358
IMPRO	-	-	-	-	1,288,500	-	2,155,424	722,076	-	701,402	-	-	-	-	489,591	2,304,862	-	-	7,661,855
SARTAWI	2,877,064	-	-	-	879,625	-	468,779	3,032,832	-	-	-	1,344,098	-	-	-	-	-	-	8,602,397
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2,586,246	-	-	-	2,099,891	4,057	4,006,562	3,647,369	102,540	-	-	-	-	-	-	-	9,819,545	228,846	22,495,055
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	5,318,198	-	-	-	1,529,200	-	1,933,513	15,570,855	-	-	-	-	-	-	4,022,363	-	-	-	28,374,130
TOTAL	40,232,159	1,925,540	-	645,615	40,306,705	14,057	94,009,970	402,758,695	17,998,719	70,523,149	92,529	11,991,719	979,869	1,186,983	104,191,322	363,000	10,051,624	5,231,531	762,503,188
	5.28%	0.25%	0.00%	0.08%	5.29%	0.00%	7.08%	52.82%	2.86%	9.25%	0.01%	1.57%	0.13%	0.16%	13.66%	0.05%	1.32%	0.69%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	13,806,748	-	-	-	-	-	-	66,909,624	-	-	-	-	-	-	25,489,380	-	-	-	106,205,752
PRO MUJER	-	-	-	-	1,423,204	-	-	19,233,900	930,489	523,002	-	-	-	-	-	-	-	-	538,889
DIACONIA	9,833,986	492,215	-	213,700	1,075,655	5,905	8,580,947	11,952,259	208,612	8,570,650	297,073	3,078,671	173,563	1,581	2,162,599	385,666	75,868	-	47,108,950
EMPRENDER	2,180,517	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,180,517
FONCRESOL	2,347,361	-	-	-	587,766	-	265,130	5,240,206	-	-	-	-	-	-	85,334	-	-	38,100	8,563,898
FUNBODEM	98,265	-	-	5,912	294,127	-	4,545	998,275	402,022	3,719,769	-	-	-	33,666	7,541,698	-	-	-	13,098,279
IDEPRO	14,237,849	12,432,340	-	32,613	2,132,158	-	635,364	6,394,724	741,476	2,715,017	-	713,777	152,838	406,177	736,450	-	77,695	121,607	41,530,085
IMPRO	-	-	-	-	615,890	-	49,495	16,640	-	-	-	-	-	-	1,597	135,208	-	-	818,830
SARTAWI	13,918,643	-	-	-	175,126	-	417,443	607,066	-	-	-	753,565	-	-	-	-	-	-	15,871,843
ANED	12,009,318	22,957,215	-	145,993	1,836,990	-	-	14,364,727	834,581	6,101,239	-	15,211,299	-	243,564	550,883	-	-	-	954,860
CIDRE	30,714,092	-	-	-	4,084,290	448,442	5,939,596	2,981,796	1,725,638	-	-	-	-	-	-	-	11,005,020	690,454	57,589,328
FONDECO	28,945,905	-	-	-	638,636	-	11,467,375	2,531,640	-	10,672,483	-	-	-	-	-	-	-	-	15,719,114
FUBODE	4,039,448	-	-	-	1,101,203	-	3,783,019	10,099,694	-	-	-	-	-	-	2,698,358	-	-	10,500	21,732,222
TOTAL	132,132,133	35,881,770	-	398,218	13,965,044	454,347	31,142,912	143,399,553	4,842,818	32,302,161	297,073	19,757,311	326,401	686,584	39,399,911	385,666	11,158,582	18,073,525	482,535,009
	27.38%	7.44%	0.00%	0.08%	2.89%	0.09%	6.45%	29.29%	1.80%	6.69%	0.06%	4.09%	0.07%	0.14%	6.17%	0.08%	2.31%	3.75%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	41,741,784	-	-	-	-	-	-	202,287,098	-	-	-	-	-	-	77,061,755	-	-	-	321,090,637
PRO MUJER	-	-	-	-	16,887,516	-	-	157,786,589	9,326,252	6,143,096	-	-	-	-	-	-	-	-	5,252,939
DIACONIA	10,296,896	501,180	-	859,315	8,189,516	15,905	52,981,700	82,310,123	437,838	42,295,494	374,792	11,119,861	445,245	85,892	7,727,427	748,666	307,947	133,427	218,831,225
EMPRENDER	2,180,517	-	-	-	2,137,024	-	-	10,892,613	1,926,610	992,285	-	-	-	-	-	-	-	-	18,129,049
FONCRESOL	2,382,859	-	-	-	1,098,784	-	300,290	8,215,962	-	-	-	-	-	-	422,166	-	-	46,179	12,466,240
FUNBODEM	144,447	-	-	5,912	2,999,025	-	23,120	10,371,744	3,549,666	19,700,989	14,810	313,743	-	165,426	45,949,849	-	-	-	82,638,732
IDEPRO	15,208,875	14,348,916	-	32,613	9,310,533	-	1,626,568	18,650,424	4,938,412	16,919,724	-	2,305,063	861,025	887,497	2,718,363	-	77,695	268,737	88,154,442
IMPRO	-	-	-	-	1,904,390	-	2,204,919	738,716	-	701,402	-	-	-	-	491,188	2,440,070	-	-	8,480,684
SARTAWI	16,795,707	-	-	-	1,054,751	-	886,221	3,639,898	-	-	-	2,097,662	-	-	-	-	-	-	24,474,240
ANED	12,009,318	22,957,215	-	145,993	1,836,990	-	-	14,364,727	834,581	6,101,239	-	15,211,299	-	243,564	550,883	-	-	-	954,860
CIDRE	33,300,338	-	-	-	6,184,180	452,499	9,946,158	6,629,165	1,828,178	-	-	-	-	-	-	-	20,824,565	919,300	80,084,383
FONDECO	28,945,905	-	-	-	638,636	-	11,467,375	2,531,640	-	10,672,483	-	-	-	-	-	-	-	-	15,719,114
FUBODE	9,357,646	-	-	-	2,830,404	-	5,716,532	25,670,550	-	-	-	-	-	-	6,720,721	-	-	10,500	50,106,352
TOTAL	172,364,292	37,807,310	-	1,043,833	54,271,749	468,404	85,152,882	544,089,348	22,841,537	102,825,310	389,602	31,749,030	1,806,470	1,873,568	143,591,233	748,666	21,210,207	23,305,066	1,345,038,197
	13.84%	3.04%	0.00%	0.08%	4.36%	0.04%	6.84%	43.70%	1.83%	8.26%	0.03%	2.55%	0.10%	0.15%	11.53%	0.06%	1.70%	1.87%	100%

GRAFICO Nº 8

DESTINO DE CARTERA URBANA

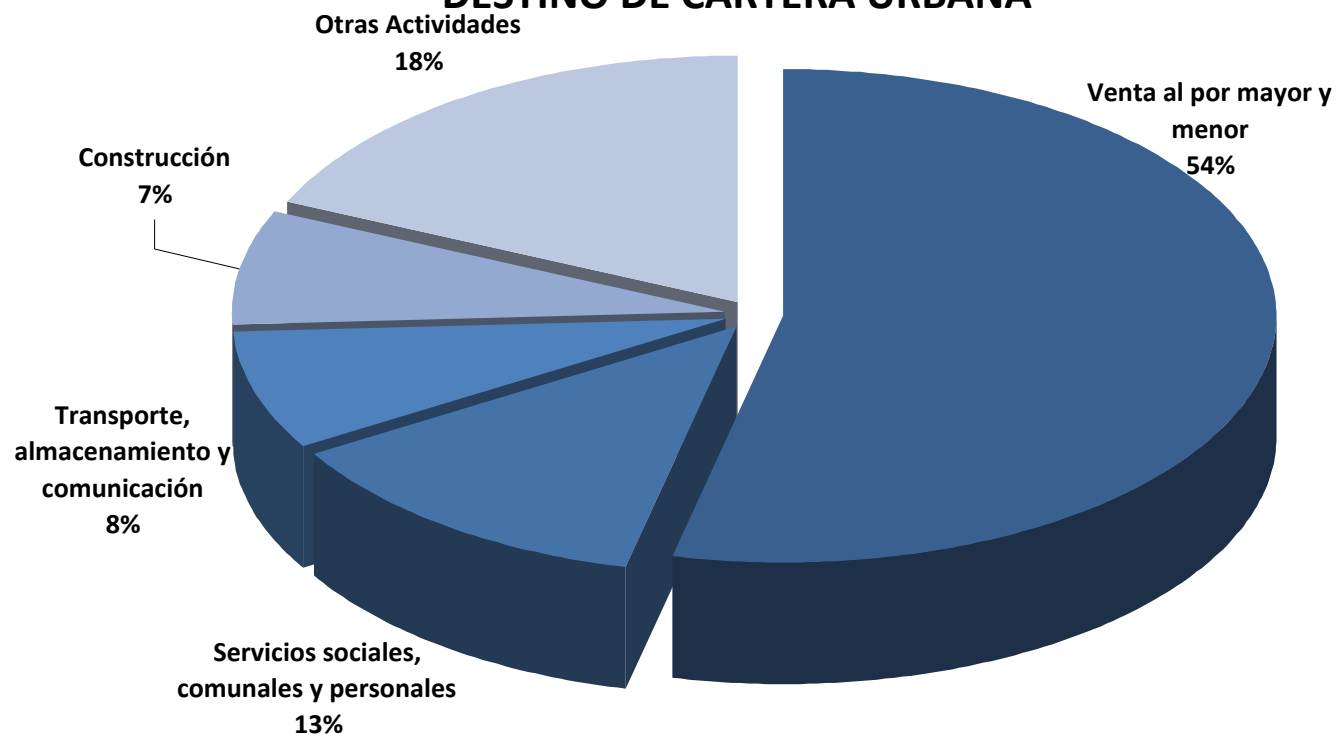
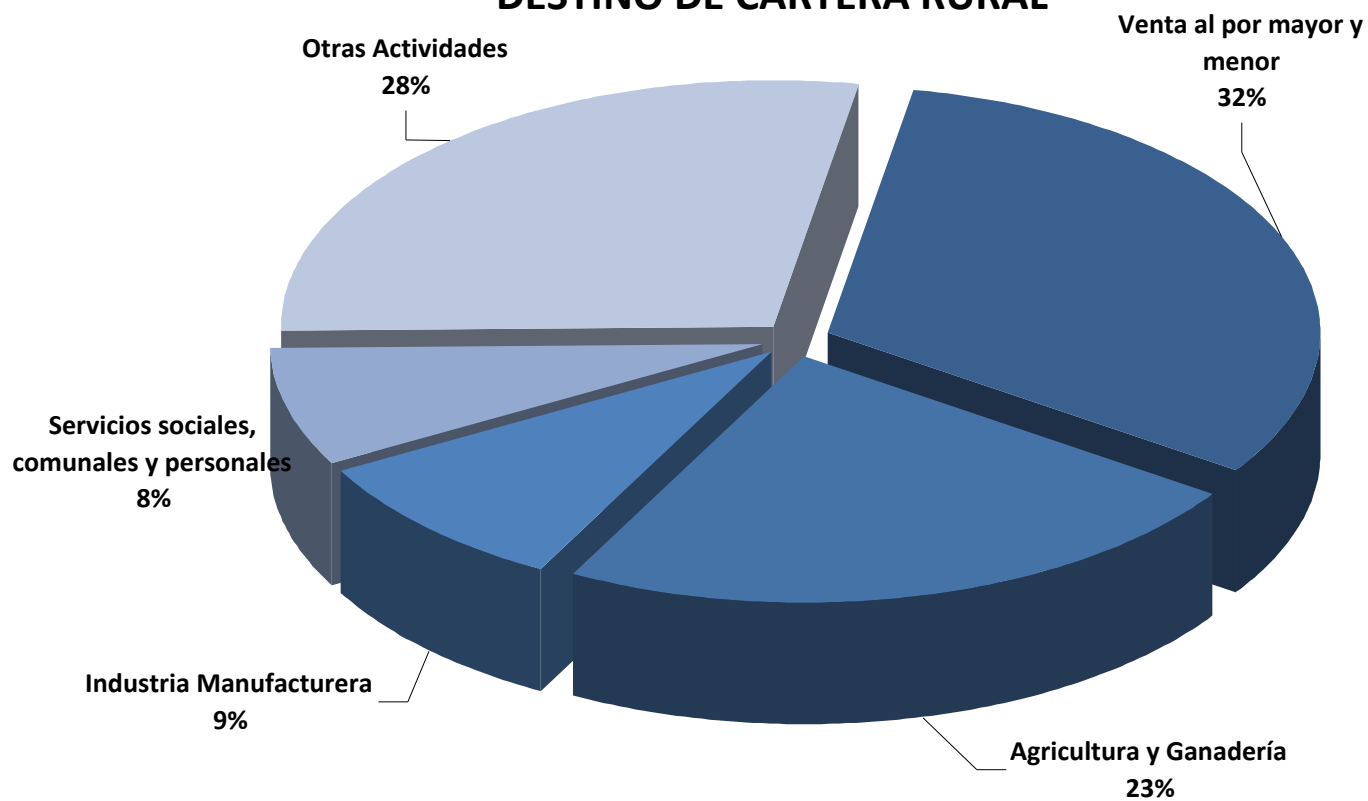


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
#####
(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	-	-	-	-	-	-	-	-	10,744,245	85,953,957	118,186,683	214,884,885
PRO MUJER	-	-	-	-	-	105,596	204,001	2,045,710	49,590,255	42,919,768	77,881,576	172,746,906
DIACONIA	-	-	-	-	1,321,941	1,022,095	4,550,492	30,127,228	102,700,332	19,095,920	12,904,267	171,722,275
EMPRENDER	-	-	-	-	-	-	345,641	1,474,958	8,591,498	2,968,888	2,567,547	15,948,532
FONCRESOL	-	-	-	-	-	-	-	-	706,490	245,041	2,950,812	3,902,343
FUNBODEM	-	-	-	-	-	-	6,128,962	11,467,608	37,370,691	8,582,162	5,991,030	69,540,453
IDEPRO	-	-	-	664,031	723,331	615,745	17,715,289	1,236,763	17,101,844	1,236,763	361,949	46,624,358
IMPRO	-	-	-	-	-	113,263	78,343	583,830	3,690,420	1,438,643	1,757,356	7,661,855
SARTAWI	-	-	-	-	-	-	-	65,777	3,347,279	2,977,593	2,211,748	8,602,397
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	207,822	116,656	2,803,698	2,988,161	3,148,408	2,328,443	1,664,465	5,266,019	3,806,209	137,051	28,123	22,495,055
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	-	454,717	729,161	1,552,514	11,640,466	582,443	44,463	28,374,130
TOTAL	207,822	116,656	2,803,698	3,652,192	5,648,398	4,914,302	22,729,823	80,386,885	251,019,629	166,138,228	224,885,554	762,503,184
	0.03%	0.02%	0.37%	0.48%	0.74%	0.64%	2.98%	10.54%	32.92%	21.79%	29.49%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	5,310,288	42,482,301	58,413,164	106,205,752
PRO MUJER	-	-	-	-	-	-	-	-	2,361,431	5,227,834	15,060,219	22,649,484
DIACONIA	-	-	-	-	165,406	261,765	329,536	3,476,439	28,133,466	9,017,037	5,725,301	47,108,950
EMPRENDER	-	-	-	-	-	-	-	108,904	992,804	720,222	358,587	2,180,517
FONCRESOL	-	-	-	-	-	255,557	-	592,635	1,405,579	572,466	5,737,660	8,563,898
FUNBODEM	-	-	-	-	-	-	238,197	1,699,802	7,892,960	2,236,915	1,030,406	13,098,279
IDEPRO	-	-	-	1,908,321	999,318	463,320	3,496,758	8,640,499	24,599,805	1,149,200	272,863	41,530,084
IMPRO	-	-	-	-	-	-	-	-	361,643	215,969	241,218	818,830
SARTAWI	-	-	-	-	-	-	179,364	1,418,809	12,556,865	1,208,053	508,751	15,871,843
ANED	-	-	-	-	-	-	637,091	5,086,092	56,093,244	9,770,308	3,623,934	75,210,669
CIDRE	1,042,555	1,020,477	3,485,817	6,742,078	6,096,248	2,912,352	3,672,790	13,153,890	19,114,872	331,101	17,148	57,589,328
FONDECO	-	-	-	-	2,203,294	3,694,245	5,902,202	13,545,309	23,814,094	8,224,008	12,592,001	69,975,153
FUBODE	-	-	-	-	236,980	548,888	554,357	585,330	4,425,736	14,273,277	954,963	21,732,223
TOTAL	1,042,555	1,020,477	3,485,817	8,887,379	10,013,153	8,141,597	15,041,270	52,148,114	196,910,326	82,116,377	103,733,944	482,535,010
	0.22%	0.21%	0.72%	1.84%	2.08%	1.69%	3.12%	10.81%	40.81%	17.02%	21.50%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	16,054,532	128,436,258	176,599,847	321,090,637
PRO MUJER	-	-	-	-	-	105,596	204,001	2,045,710	51,951,685	48,147,603	92,941,795	195,396,390
DIACONIA	-	-	-	-	1,487,347	1,283,860	4,880,028	33,603,667	130,833,798	28,112,956	18,629,568	218,831,225
EMPRENDER	-	-	-	-	-	-	345,641	1,583,862	9,584,302	3,689,110	2,926,134	18,129,049
FONCRESOL	-	-	-	-	-	-	255,557	-	592,635	2,112,069	817,507	12,466,240
FUNBODEM	-	-	-	-	-	-	6,367,159	13,167,410	45,263,651	10,819,077	7,021,435	82,638,732
IDEPRO	-	-	-	2,572,352	1,722,649	1,079,065	11,702,164	26,355,788	41,701,649	2,385,963	634,812	88,154,443
IMPRO	-	-	-	-	-	113,263	78,343	583,830	4,052,063	1,654,613	1,998,574	8,480,684
SARTAWI	-	-	-	-	-	-	179,364	1,484,586	15,904,144	4,185,646	2,720,499	24,474,239
ANED	-	-	-	-	-	-	637,091	5,086,092	56,093,244	9,770,308	3,623,934	75,210,669
CIDRE	1,250,377	1,137,133	6,289,515	9,730,239	9,244,656	5,240,795	5,337,255	18,419,909	22,921,081	468,151	45,271	80,084,383
FONDECO	-	-	-	-	2,203,294	3,694,245	5,902,202	13,545,309	23,814,094	8,224,008	12,592,001	69,975,153
FUBODE	-	-	-	-	236,980	548,888	554,357	585,330	4,425,736	14,273,277	954,963	21,732,223
TOTAL	1,250,377	1,137,133	6,289,515	12,839,271	15,661,551	13,052,639	37,771,692	132,234,999	447,929,955	246,246,605	328,616,498	1,245,038,197
	0.10%	0.09%	0.51%	1.01%	1.26%	1.06%	3.03%	10.65%	35.98%	19.94%	26.33%	100%

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

INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO									
	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL	
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero
CRECER	169,139,228	63,272	-	-	45,745,657	7,333	-	-	214,884,885	70,605
PRO MUJER	147,450,064	64,477	-	-	25,296,842	2,862	-	-	172,746,906	67,339
DIACONIA	30,369,678	19,881	-	-	141,352,596	17,285	-	-	171,722,275	37,166
EMPRENDER	6,961,564	4,563	1,088,346	415	7,898,622	2,264	-	-	15,948,532	7,242
FONCRESOL	2,798,127	1,624	124,034	30	980,182	140	-	-	3,902,343	1,794
FUNBODEM	-	-	-	-	69,540,453	6,611	-	-	69,540,453	6,611
IDEPRO	-	-	-	-	46,624,358	2,354	-	-	46,624,358	2,354
IMPRO	-	-	-	-	7,661,855	1,569	-	-	7,661,855	1,569
SARTAWI	-	-	719,160	470	7,883,237	1,847	-	-	8,602,397	2,317
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	22,495,055	655	-	-	22,495,055	655
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	18,171,886	7,028	2,444,870	267	7,757,374	727	-	-	28,374,130	8,022
TOTAL	374,890,948	160,845	4,376,410	1,182	383,236,230	43,647	-	-	762,503,188	205,674
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	96,076,238	38,940	-	-	10,129,514	1,566	-	-	106,205,752	40,506
PRO MUJER	22,649,484	13,280	-	-	-	-	-	-	22,649,484	13,280
DIACONIA	244,100	166	-	-	46,864,850	7,233	-	-	47,108,950	7,399
EMPRENDER	424,300	303	228,907	51	1,527,310	336	-	-	2,180,517	690
FONCRESOL	5,525,781	1,856	1,329,902	200	1,452,657	95	255,557	1	8,563,898	2,152
FUNBODEM	-	-	-	-	13,098,279	1,379	-	-	13,098,279	1,379
IDEPRO	-	-	-	-	41,530,084	2,023	-	-	41,530,084	2,023
IMPRO	-	-	-	-	818,830	215	-	-	818,830	215
SARTAWI	-	-	1,793,064	151	14,078,779	1,178	-	-	15,871,843	1,329
ANED	5,354,695	2,913	104,649	34	68,630,957	7,226	1,120,368	382	75,210,669	10,555
CIDRE	-	-	-	-	54,973,744	2,029	2,615,584	15	57,589,328	2,044
FONDECO	15,719,114	8,040	-	-	54,256,039	3,505	-	-	69,975,153	11,545
FUBODE	10,601,007	5,350	998,764	492	10,131,551	1,014	-	-	21,732,222	6,856
TOTAL	156,595,620	70,848	4,455,287	928	317,492,594	27,799	3,991,509	398	482,535,099	99,973
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	265,215,467	102,212	-	-	55,875,170	8,899	-	-	321,090,637	111,111
PRO MUJER	170,099,548	77,757	-	-	25,296,842	2,862	-	-	195,396,390	80,619
DIACONIA	30,613,778	20,047	-	-	188,217,447	24,518	-	-	218,831,225	44,565
EMPRENDER	7,385,864	4,866	1,317,253	466	9,425,932	2,600	-	-	18,129,049	7,932
FONCRESOL	8,323,907	3,480	1,453,936	230	2,432,839	235	255,557	1	12,466,240	3,946
FUNBODEM	-	-	-	-	82,638,732	7,990	-	-	82,638,732	7,990
IDEPRO	-	-	-	-	88,154,443	4,377	-	-	88,154,443	4,377
IMPRO	-	-	-	-	8,480,684	1,784	-	-	8,480,684	1,784
SARTAWI	-	-	2,512,224	621	21,962,016	3,025	-	-	24,474,240	3,646
ANED	5,354,695	2,913	104,649	34	68,630,957	7,226	1,120,368	382	75,210,669	10,555
CIDRE	-	-	-	-	77,468,799	2,684	2,615,584	15	80,084,383	2,699
FONDECO	15,719,114	8,040	-	-	54,256,039	3,505	-	-	69,975,153	11,545
FUBODE	28,773,793	12,378	3,443,634	759	17,888,925	1,741	-	-	50,106,352	14,878
TOTAL	531,486,167	231,693	8,831,697	2,110	700,728,824	71,446	3,991,509	398	1,245,038,197	305,647

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

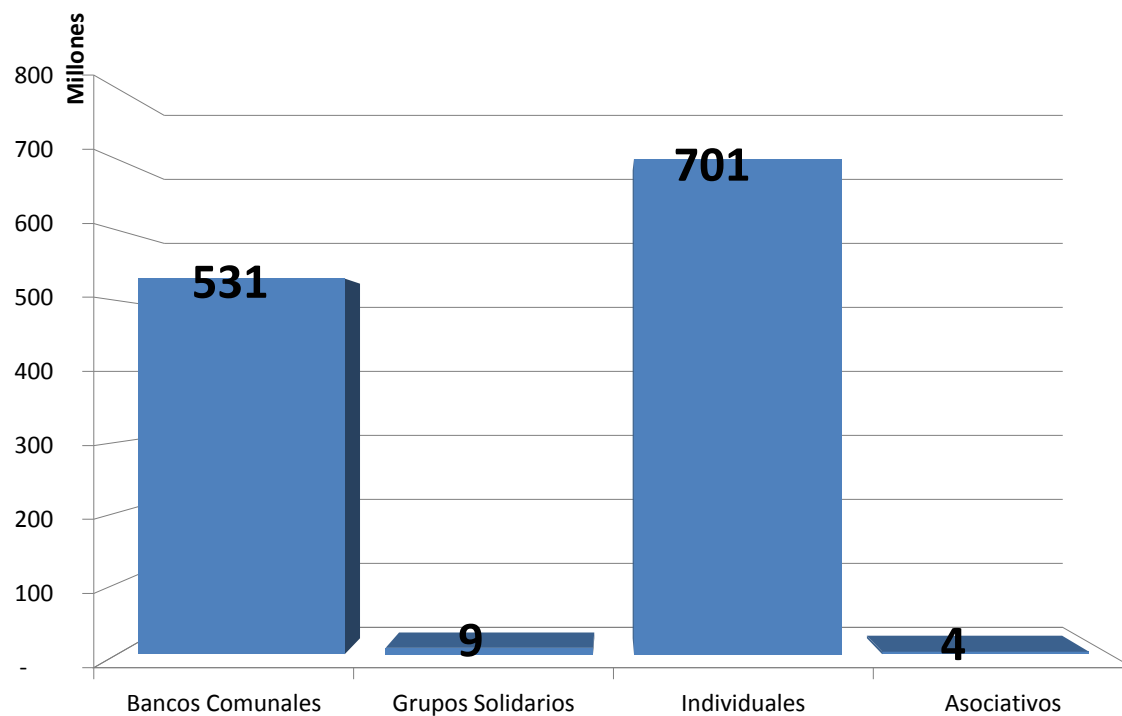
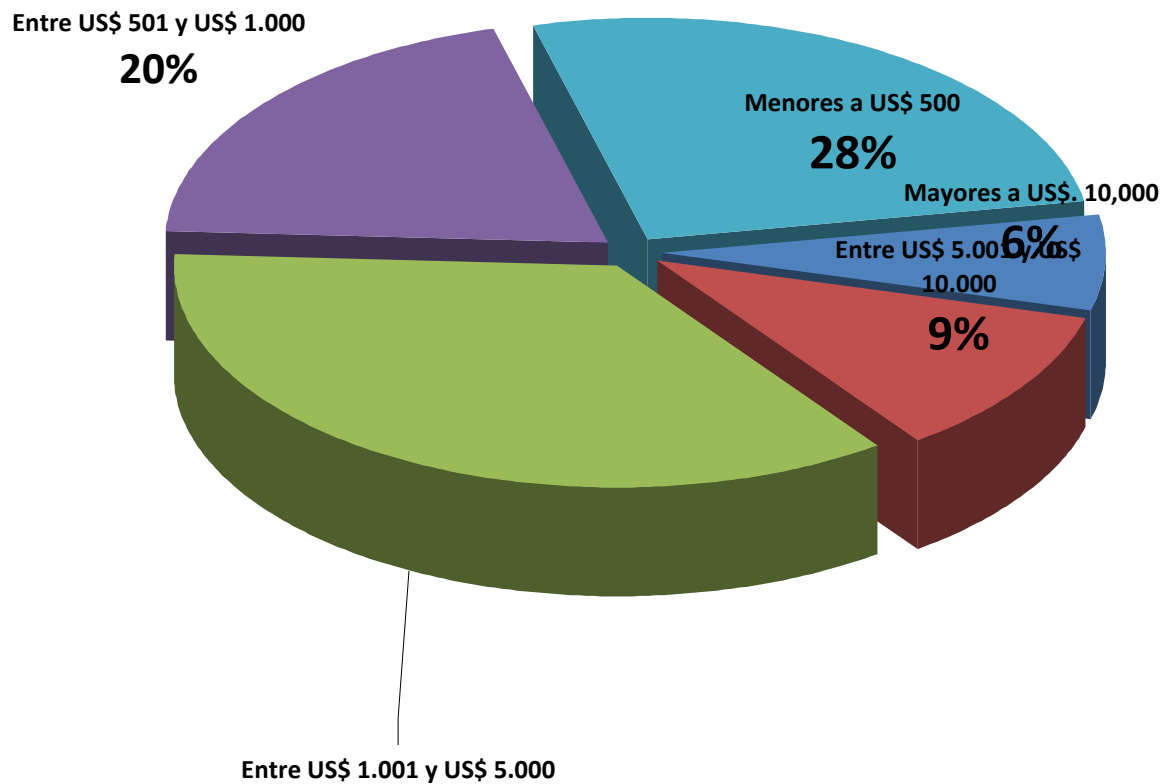


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



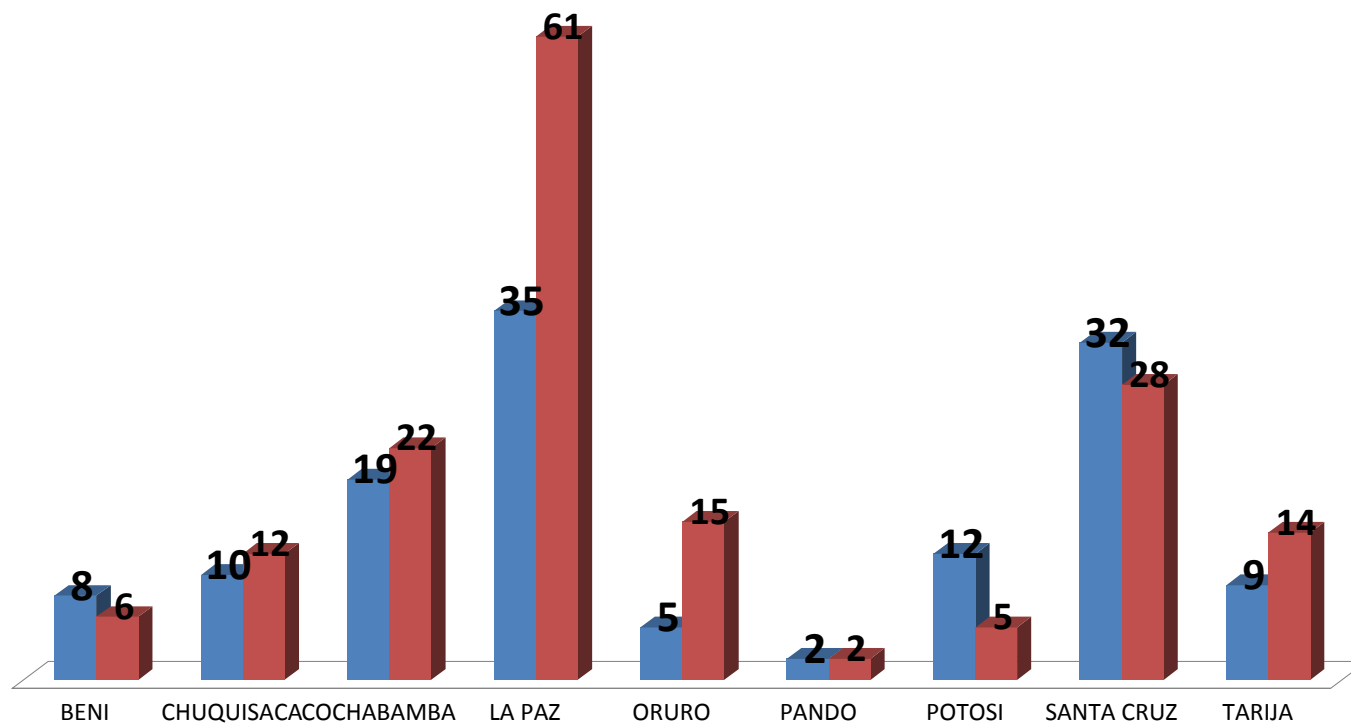
Cuadro N° 10
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Diciembre de 2009
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	33	9	42	81	69	150
CIDRE	9	2	11	16	27	43
CRECER	34	23	57	227	315	542
DIACONIA	16	20	36	42	174	216
EMPRENDER	1	12	13	6	81	87
FONCRESOL	1	5	6	1	28	29
FONDECO	12	3	15	52	53	105
FUBODE	9	4	13	38	57	95
FUNBODEM	4	3	7	11	79	90
IDEPRO	8	6	14	29	49	78
IMPRO		2	2		17	17
PROMUJER		69	69		643	643
SARTAWI	5	7	12	8	39	47
Total	132	165	297	511	1,631	2,142

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	8	6	14	40	52	92
CHUQUISACA	10	12	22	31	104	135
COCHABAMBA	19	22	41	81	196	277
LA PAZ	35	61	96	125	686	811
ORURO	5	15	20	9	115	124
PANDO	2	2	4	5	15	20
POTOSI	12	5	17	36	47	83
SANTA CRUZ	32	28	60	138	317	455
TARIJA	9	14	23	46	99	145
Total	132	165	297	511	1,631	2,142

GRAFICO N° 12 Cobertura por Departamento

■ Numero de Agencias Rural ■ Numero de Agencias Urbana



Cuadro Nº 11
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDs
31 de Diciembre 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	32%	28%	28%	36%				19%	20%	16%				
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)