

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIERE	FONDECO	FUNBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	9.867.151	12.955.059	22.822.210	11.518.161	4.735.250	4.743.180	1.976.261	17.934.800	27.235	3.263.970	13.062.713	4.079.296	18.885.862	11.528.273	114.567.212
INVERSIONES TEMPORARIAS	19.991.055	9.533.507	29.524.562	4.106.501	4.955.181	1.527.169	4.276	1.269.695	1.333.956	28.227	2.956.483	838.617	76.180	136.585	46.757.430
CARTERA	308.806.415	185.486.933	494.293.348	215.550.345	16.924.107	11.455.348	79.048.792	86.641.380	9.190.550	28.081.488	74.131.630	80.696.874	65.097.109	50.930.553	1.212.041.522
CARTERA BRUTA	302.848.690	192.421.658	495.270.348	222.319.413	17.817.952	11.679.406	81.830.700	90.906.444	9.263.766	28.052.384	74.329.572	82.374.273	67.043.306	51.029.112	1.231.916.676
CARTERA VIGENTE	299.871.463	189.671.321	489.542.784	221.363.988	17.222.610	11.255.653	79.316.335	79.374.541	8.685.416	26.730.497	70.914.509	76.244.271	63.135.621	49.011.811	1.192.798.036
CARTERA VENCIDA	2.732.552	1.097.511	3.830.063	569.530	493.305	154.059	445.535	333.835	300.728	475.551	1.130.407	1.950.982	387.726	1.148.328	11.420.499
CARTERA EN EJECUCIÓN	244.675	1.652.826	1.897.501	216.485	-	175.812	1.819.886	532.126	176	404.560	2.284.656	439.139	1.731.434	663.122	10.164.898
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	167.468	60.836	73.575	138.618	10.273.418	207.281	122.512	-	3.420.496	1.013.954	5.852	15.484.010
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1.942	41.200	15.277	-	276.903	69.868	51.084	-	166.193	8.235	-	630.701
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	5.030	110.326	115.622	296	268.180	-	153.192	766.336	-	1.418.981
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	5.030	110.326	115.622	296	268.180	-	153.192	766.336	-	1.418.981
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9.983.829	2.265.994	12.249.824	2.903.211	253.138	132.536	891.191	2.021.201	387.624	910.073	1.743.142	1.634.715	1.553.794	2.307.717	26.981.167
PREVISIÓN PARA CARTERA INCORRIBLE	-4.024.105	-9.200.719	-13.224.824	-9.672.289	-1.146.983	-366.584	-3.671.100	-6.286.266	-460.840	-885.969	-1.941.083	-3.202.114	-2.499.992	-2.406.277	-46.856.211
OTRAS CUENTAS POR COBRAR	3.288.291	894.564	4.172.855	426.255	596.106	615.219	866.424	2.062.744	54.224	2.159.414	5.154.669	313.210	1.387.901	1.893.572	19.702.593
BIENES REALIZABLES	-	-	-	-	-	-	-	-	-	22.434	-	120.179	1.898.193	118.666	2.159.472
INVERSIONES PERMANENTES	3.964.834	7.309.156	11.273.990	310.215	490.636	19.516	33.728	1.360.460	12.806	52.233	2.350.489	14.219.163	7.373.662	48.790	37.545.688
BIENES DE USO	10.827.963	10.801.407	21.629.370	8.178.185	631.166	484.995	2.284.153	3.741.105	89.898	1.473.906	2.310.439	5.292.528	3.428.295	1.393.822	50.951.864
OTROS ACTIVOS	4.182.484	1.771.252	5.953.736	192.694.212	721.238	12.500	69.707	144.159.324	3.301	367.258	5.223.795	4.000	308.683	450.444	349.974.200
TOTAL DEL ACTIVO	360.928.193	228.747.878	589.676.070	432.783.874	29.057.684	18.867.928	84.283.342	257.159.509	10.711.970	35.448.930	105.310.397	107.341.879	96.676.358	66.382.041	1.833.699.981
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	204.208.089	110.956.634	315.164.723	59.461.163	19.854.796	1.491.560	58.078.365	69.044.010	5.778.174	14.739.817	76.791.293	60.956.372	63.391.455	31.708.470	777.846.209
OTRAS CUENTAS POR PAGAR	7.711.065	11.040.952	18.752.018	188.778.858	4.807.680	1.936.698	1.471.192	149.391.188	502.261	12.621.108	15.346.166	12.299.704	7.725.576	7.978.451	431.512.800
PREVISIONES	15.586.805	1.600.154	17.186.959	1.688.673	-	-	637.435	69.195	293.511	310.620	312.218	-	556.696	306.440	21.361.758
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	2.724.315	2.831.521	5.555.836	-	120.570	-	-	1.227.522	-	975.800	599.543	174.250	2.871.425	-	11.524.945
TOTAL DEL PASIVO	230.230.275	126.428.261	356.658.536	259.928.895	24.783.047	3.428.258	61.773.993	219.731.916	6.573.946	28.657.345	92.949.230	72.530.225	74.547.152	40.083.360	1.241.645.902
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	101,542,202	23,111,293	124,653,495	39,026,324	-	15,238,689	745,640	-	-	10,845,473	20,065,514	6,884,538	1,319,759	21,277,426	240,056,858
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	1,322,558	-	1,451,530	-	-	3,226,115
RESERVAS	26,991,743	73,378,504	100,370,247	108,336,382	342,384	-	4,634,200	1,394,000	715,844	2,780,240	2,686,351	758,633	3,523,288	3,343,853	228,985,422
RESULTADOS ACUMULADOS	2,163,973	5,829,820	7,993,793	25,492,272	381,811	200,961	2,290,297	663,939	55,581	-11,921,260	-4,689,253	1,908,811	1,677,401	-	16,590,651
TOTAL DEL PATRIMONIO	130,697,918	102,319,617	233,017,535	173,854,979	4,774,637	15,439,670	22,869,349	37,487,593	4,138,024	6,791,586	12,361,167	34,811,654	22,129,206	26,198,680	592,054,079
TOTAL DEL PASIVO Y PATRIMONIO	360,928,193	228,747,878	589,676,070	432,783,874	29,057,684	18,867,928	84,283,341	257,159,509	10,711,970	35,448,930	105,310,397	107,341,879	96,676,358	66,382,041	1,833,699,981

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	9.394,570	4.917,554	14.312,124	4.825,623	640,415	197,444	1.604,368	1.460,445	131,175	666,782	1.374,893	1.073,085	1.436,899	1.204,929	28.928,182
GASTOS FINANCIEROS	-1.382,312	-748,169	-2.130,481	-397,232	-134,515	-4,120	-461,395	-335,933	-7,737	-67,945	-307,037	-379,139	-348,532	-130,591	-4.704,658
RESULTADO FINANCIERO BRUTO	8.012,258	4.169,385	12.181,643	4.428,391	505,900	193,323	1.142,973	1.124,512	123,438	598,837	1.067,856	693,946	1.088,367	1.074,338	24.223,524
OTROS INGRESOS OPERATIVOS	4,248	357,986	362,235	285,111	77,778	-	283,391	42,361	5,540	107,479	124,914	380,492	81,973	80,651	1.831,926
OTROS GASTOS OPERATIVOS	-311,112	-207,764	-518,876	-62,380	-	-	-14,915	-5,559	-6,526	-6,460	-19,556	-496	-39,238	-13,354	-687,360
RESULTADO DE OPERACION BRUTO	7.705,394	4.319,607	12.025,002	4.651,122	583,678	193,323	1.411,449	1.161,314	122,453	699,856	1.173,215	1.073,942	1.131,102	1.141,635	25,368,091
RECUPERACION DE ACTIVOS FINANCIEROS	744,678	232,714	977,392	100,410	6,277	9,480	183,718	11,258	-	63,637	166,293	28,533	228,728	-	1,775,727
CARGOS POR INCOB. Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-510,971	-292,062	-803,032	-374,736	-22,439	-42,439	-401,643	-48,345	-	-383,882	-212,061	-372,184	-218,197	-217,408	-3,096,367
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	7.939,102	4.260,260	12,199,362	4,376,796	567,516	160,364	1,193,524	1,124,227	122,453	379,610	1,127,447	730,291	1,141,633	924,227	24,047,450
GASTOS DE ADMINISTRACION	-5,555,246	-3,836,476	-9,391,721	-1,767,910	-559,971	-202,193	-985,667	-1,069,006	-82,311	-861,919	-1,098,312	-477,497	-994,918	-707,895	-18,199,321
RESULTADO DE OPERACION NETO	2,383,856	423,784	2,807,641	2,608,886	7,545	-41,829	207,857	55,221	40,142	-482,309	29,135	252,794	146,715	216,332	5,848,129
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-92,633	0	-92,632	-12,454	-958	47	-	-687	-	5,403	11	0	-	-	-101,271
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-3,222	0	-3,222	1	-	-	0	-	-	-87	-	-	-	-	-3,307
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	2,288,002	423,784	2,711,787	2,596,434	6,587	-41,782	207,857	54,534	40,142	-476,992	29,146	252,794	146,715	216,332	5,743,552
INGRESOS EXTRAORDINARIOS	29	6,428	6,457	-	-	-	-	-	15,439	-	-	-	151	-	22,048
GASTOS EXTRAORDINARIOS	-	-1,515	-1,515	-	-	-	-	-	-	-	-	-	-	-	-1,515
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	2,288,031	428,698	2,716,729	2,596,434	6,587	-41,782	207,857	54,534	55,581	-476,992	29,146	252,794	146,867	216,332	5,764,085
INGRESOS DE GESTIONES ANTERIORES	19,789	39,777	59,566	39,971	-	-	-	-	-	-	1,602	-	7,589	-	108,729
GASTOS DE GESTIONES ANTERIORES	-143,847	-49,152	-192,999	-15,640	-	-	-21,020	-	-	-6,024	-23,335	-	-1,680	-	-260,699
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	2,163,973	419,323	2,583,296	2,620,764	6,587	-41,782	186,837	54,534	55,581	-483,016	7,413	252,794	152,776	216,332	5,612,115
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	2,163,973	419,323	2,583,296	2,620,764	6,587	-41,782	186,837	54,534	55,581	-483,016	7,413	252,794	152,776	216,332	5,612,115
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	2,163,973	419,323	2,583,296	2,620,764	6,587	-41,782	186,837	54,534	55,581	-483,016	7,413	252,794	152,776	216,332	5,612,115

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(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	2.73%	5.66%	3.87%	2.66%	16.30%	25.14%	2.34%	6.97%	0.25%	9.21%	12.40%	3.80%	19.54%	17.37%	6.25%
Inversiones Temporarias/Total Activo	5.54%	4.17%	5.01%	0.95%	17.05%	8.09%	0.01%	0.49%	12.45%	0.08%	2.81%	0.78%	0.08%	0.21%	2.55%
Cartera / Total Activo	85.56%	81.09%	83.82%	49.81%	58.24%	60.71%	93.79%	33.69%	85.80%	79.22%	70.39%	75.18%	67.34%	76.72%	66.10%
Otras Cuentas por cobrar / Total Activo	0.91%	0.39%	0.71%	0.10%	2.05%	3.26%	1.03%	0.80%	0.51%	6.09%	4.89%	0.29%	1.44%	2.85%	1.07%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	1.77%	0.12%	0.00%	0.12%
Inversiones Permanentes / Total Activo	1.10%	3.20%	1.91%	0.07%	1.69%	0.10%	0.04%	0.53%	0.12%	0.15%	2.23%	13.25%	7.63%	0.07%	2.05%
Bienes de Uso / Total Activo	3.00%	4.72%	3.67%	1.89%	2.19%	2.62%	2.71%	1.45%	0.84%	4.16%	2.19%	4.93%	3.55%	2.10%	2.78%
Otros Activos / Total Activo	1.16%	0.78%	1.01%	44.52%	2.48%	0.07%	0.08%	56.06%	0.03%	1.04%	4.96%	0.00%	0.32%	0.68%	19.09%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	7.19%	2.20%	5.26%	7.27%	0.27%	-2.66%	2.66%	0.25%	6.23%	-16.35%	0.08%	2.83%	1.90%	3.91%	3.67%
Resultado Neto / Patrimonio ROE	19.87%	4.92%	13.30%	18.19%	1.85%	-3.25%	9.96%	1.75%	16.12%	-85.34%	0.72%	8.71%	8.28%	9.87%	11.37%
Resultado Neto / Ingresos Financieros	23.03%	8.53%	18.05%	54.31%	1.03%	-21.16%	11.65%	3.73%	42.37%	-72.44%	0.54%	23.56%	10.63%	17.95%	19.40%
Ingresos Financieros / Activo	31.23%	25.80%	29.13%	13.38%	26.45%	12.56%	22.84%	6.81%	14.69%	22.57%	15.67%	12.00%	17.84%	21.78%	18.93%
Ingresos Financieros / Cartera Bruta	37.22%	30.67%	34.68%	26.05%	43.13%	20.29%	23.53%	19.28%	16.99%	28.52%	22.20%	15.63%	25.72%	28.34%	28.18%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	22.01%	23.93%	22.76%	9.54%	37.71%	20.77%	14.45%	14.11%	10.66%	36.87%	17.73%	6.96%	17.81%	16.65%	17.73%
Gastos Administrativos / Activo	18.47%	20.13%	19.11%	4.90%	23.13%	12.86%	14.03%	4.99%	9.22%	29.18%	12.52%	5.34%	12.35%	12.80%	11.91%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.02%	98.57%	99%	100%	97%	97%	97%	99%	96%	96%	95%	97%	96%	96%	98%
Cartera Vencida / Cartera Bruta	0.90%	0.57%	0.77%	0.26%	3.00%	1.45%	0.54%	0.67%	4.00%	1.88%	1.52%	2.57%	0.59%	2.64%	0.98%
Cartera en Ejecución / Cartera Bruta	0.08%	0.86%	0.38%	0.10%	0.00%	1.55%	2.36%	0.71%	0.01%	2.40%	3.07%	0.72%	3.73%	1.30%	0.94%
Previsión cartera incobrable / Cartera en Mora	135.16%	334.53%	230.90%	1227.51%	214.59%	101.83%	154.61%	499.51%	124.19%	73.87%	56.84%	121.87%	120.95%	119.63%	198.25%
LIQUIDEZ															
Disponibilidades / Pasivo	4%	10%	6%	4%	19%	138%	3%	8%	0%	11%	14%	6%	25%	29%	9%
Disponibilidades + Inversiones Temporarias / Pasivo	12.97%	17.79%	14.68%	6.01%	39.10%	182.90%	3.21%	8.74%	20.71%	11.49%	17.23%	6.78%	25.44%	29.10%	12.99%
Disponibilidades + Inversiones Temporarias / Activo	8.27%	9.83%	8.88%	3.61%	33.35%	33.23%	2.35%	7.46%	12.71%	9.29%	15.21%	4.58%	19.61%	17.57%	8.80%
SOLVENCIA															
Patrimonio/Activo	36%	45%	40%	40%	15%	82%	27%	15%	39%	19%	12%	32%	23%	40%	32%
Cartera Vencida+Ejecución/Patrimonio	2.28%	2.69%	2.46%	0.46%	12.50%	2.27%	10.55%	3.36%	8.97%	17.66%	27.63%	7.78%	13.08%	7.65%	3.99%
Cartera Vencida+Ejecución-Prev/Patrimonio	-0.80%	-6.30%	-3.22%	-5.14%	-14.33%	-0.04%	-5.76%	-13.43%	-2.17%	4.61%	11.92%	-1.70%	-2.74%	-1.50%	-3.92%

Cuadro Nº 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

DEPARTAMENTO	ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	36,883,766	36,060,303	629,972	193,491	1,015	12,642	13,657
CHUQUISACA	35,340,297	34,444,179	448,435	447,683	1,048	10,768	11,816
COCHABAMBA	89,973,815	87,656,188	1,410,728	906,898	2,623	18,964	21,587
LA PAZ	297,476,594	294,670,027	1,844,271	962,296	16,079	62,460	78,539
ORURO	52,096,737	51,636,048	342,927	117,763	1,710	11,218	12,928
PANDO	14,527,242	14,102,593	90,717	333,932	-	8	8
POTOSI	16,382,117	15,901,866	351,512	128,739	543	6,308	6,851
SANTA CRUZ	161,070,046	158,487,335	988,852	1,593,860	4,426	36,100	40,526
TARIJA	57,275,605	55,817,395	1,181,101	277,109	1,381	10,024	11,405
TOTAL	761,026,218	748,775,934	7,288,514	4,961,770	28,824	168,493	197,317
	100%	98.39%	0.96%	0.65%	14.61%	85.39%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	36,401,152	35,963,267	275,164	162,721	1,795	3,784	5,579
CHUQUISACA	28,385,419	27,805,412	187,221	392,786	1,256	4,036	5,292
COCHABAMBA	83,492,867	81,674,173	1,252,629	566,065	3,477	11,034	14,511
LA PAZ	103,485,590	101,480,902	614,166	1,390,522	7,521	17,346	24,867
ORURO	23,583,610	23,312,093	202,154	69,363	1,071	3,143	4,214
PANDO	10,297,116	10,232,840	29,432	34,844	19	1,386	1,405
POTOSI	32,125,243	31,267,466	203,631	654,146	1,569	5,528	7,097
SANTA CRUZ	124,180,875	119,534,745	1,506,894	3,139,236	5,929	19,452	25,381
TARIJA	28,938,615	28,235,237	490,950	212,428	1,960	7,279	9,239
TOTAL	470,890,488	459,506,135	4,762,242	6,622,110	24,598	72,987	97,585
	100%	97.58%	1.01%	1.41%	25.21%	74.79%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	73,284,919	72,023,570	905,136	356,212	2,810	16,426	19,236
CHUQUISACA	63,725,716	62,249,591	635,655	840,469	2,304	14,804	17,108
COCHABAMBA	173,466,682	169,330,362	2,663,358	1,472,962	6,100	29,998	36,098
LA PAZ	400,962,184	396,150,929	2,458,436	2,352,818	23,600	79,806	103,406
ORURO	75,680,347	74,948,141	545,081	187,126	2,781	14,361	17,142
PANDO	24,824,358	24,335,433	120,149	368,776	19	1,394	1,413
POTOSI	48,507,360	47,169,332	555,143	782,885	2,112	11,836	13,948
SANTA CRUZ	285,250,921	278,022,079	2,495,746	4,733,096	10,356	55,551	65,907
TARIJA	86,214,220	84,052,632	1,672,052	489,536	3,341	17,303	20,644
TOTAL	1,231,916,706	1,208,282,069	12,050,756	11,583,880	53,423	241,479	294,902
	100%	98.08%	0.98%	0.94%	18.12%	81.88%	100%

Cuadro N° 5

ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

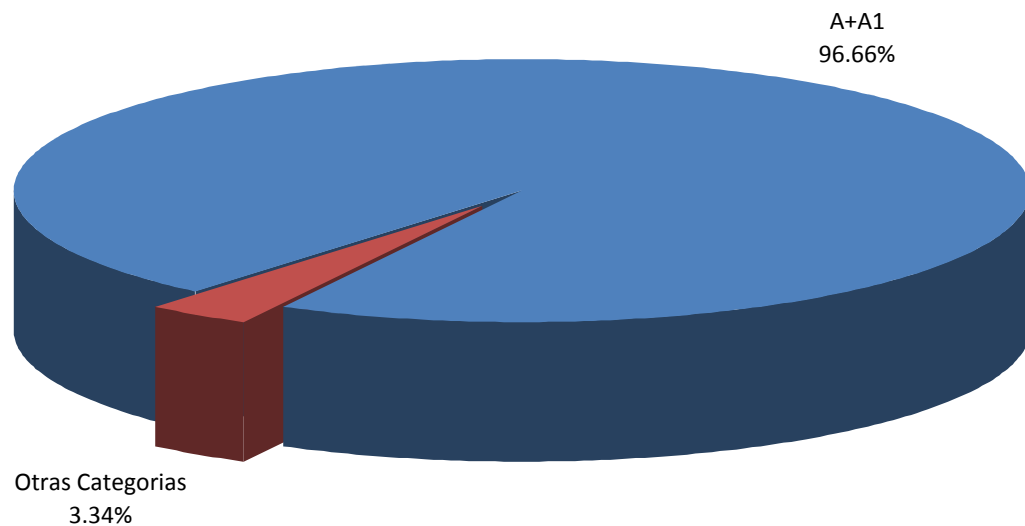
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	204,022,887	201,618,172	2,237,272	167,442	5,159	57,383	62,542
PRO MUJER	170,098,909	167,643,774	950,838	1,504,297	2,764	67,105	69,869
DIACONIA	174,987,079	174,417,315	376,276	193,488	12,733	24,423	37,156
EMPRENDER	15,645,577	15,149,751	495,826	-	1,651	5,151	6,802
FONCRESOL	3,655,729	3,446,561	112,323	96,846	298	1,427	1,725
FUNBODEM	68,930,717	67,167,008	346,378	1,417,331	2,276	4,331	6,607
IDEPRO	48,372,771	47,519,671	343,903	509,196	-	-	-
IMPRO	8,425,752	8,109,359	315,920	472	850	774	1,624
SARTAWI	9,264,618	8,657,130	328,542	278,945	1,060	1,216	2,276
ANED	-	-	-	-	-	-	-
CIDRE	23,979,577	22,813,711	1,035,236	130,630	442	260	702
FONDECO	-	-	-	-	-	-	-
FUBODE	33,642,603	32,233,482	745,999	663,121	1,591	6,423	8,014
TOTAL	761,026,218	748,775,934	7,288,514	4,961,770	28,824	168,493	197,317
	100%	98.39%	0.96%	0.65%	14.61%	85.39%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	98,825,803	98,253,290	495,280	77,233	3,636	35,377	39,013
PRO MUJER	22,322,760	22,027,556	146,674	148,529	945	13,114	14,059
DIACONIA	47,332,334	47,114,141	195,197	22,997	4,810	2,558	7,368
EMPRENDER	2,172,374	2,133,695	38,679	-	167	520	687
FONCRESOL	8,023,677	7,882,667	57,013	83,996	650	1,315	1,965
FUNBODEM	12,899,999	12,287,956	99,162	512,881	662	725	1,387
IDEPRO	42,533,674	42,128,288	266,834	138,552	-	-	-
IMPRO	838,014	783,338	54,676	-	125	93	218
SARTAWI	18,787,770	18,195,882	198,092	393,796	1,287	441	1,728
ANED	74,329,572	70,914,509	1,130,407	2,284,656	5,067	5,495	10,562
CIDRE	58,394,695	56,851,056	1,081,939	461,701	1,342	715	2,057
FONDECO	67,043,307	64,149,576	395,961	2,497,770	4,397	7,251	11,648
FUBODE	17,386,509	16,784,181	602,328	-	1,510	5,383	6,893
TOTAL	470,890,488	459,506,135	4,762,242	6,622,110	24,598	72,987	97,585
	100%	97.58%	1.01%	1.41%	25.21%	74.79%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	302,848,690	299,871,463	2,732,552	244,675	8,795	92,760	101,555
PRO MUJER	192,421,669	189,671,330	1,097,512	1,652,826	3,710	80,218	83,928
DIACONIA	222,319,413	221,531,455	571,473	216,485	17,543	26,981	44,524
EMPRENDER	17,817,951	17,283,446	534,505	-	1,818	5,671	7,489
FONCRESOL	11,679,406	11,329,228	169,336	180,842	948	2,742	3,690
FUNBODEM	81,830,715	79,454,964	445,539	1,930,212	2,938	5,056	7,994
IDEPRO	90,906,444	89,647,959	610,738	647,748	-	-	-
IMPRO	9,263,766	8,892,697	370,596	472	975	867	1,842
SARTAWI	28,052,387	26,853,011	526,634	672,742	2,347	1,657	4,004
ANED	74,329,572	70,914,509	1,130,407	2,284,656	5,067	5,495	10,562
CIDRE	82,374,273	79,664,767	2,117,175	592,331	1,784	975	2,759
FONDECO	67,043,307	64,149,576	395,961	2,497,770	4,397	7,251	11,648
FUBODE	51,029,112	49,017,663	1,348,328	663,121	3,101	11,806	14,907
TOTAL	1,231,916,706	1,208,282,069	12,050,756	11,583,880	53,423	241,479	294,902
	100%	98.08%	0.98%	0.94%	18.12%	81.88%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Enero de 2010
 (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	299,888,945	232,728	-	238,025	-	286,401	-	2,202,591	-	-	-	-	-	302,848,690
PRO MUJER	189,671,330	538,252	-	224,662	-	334,598	-	1,652,826	-	-	-	-	-	192,421,669
DIACONIA	221,022,769	341,219	-	286,021	-	95,130	-	574,273	-	-	-	-	-	222,319,413
EMPRENDEER	17,286,998	88,132	-	33,458	-	25,777	-	383,587	-	-	-	-	-	17,817,952
FONCRESOL	3,426,616	20,557	-	9,560	-	8,565	-	190,432	7,798,802	36,877	65,330	29,995	92,674	11,679,406
FUNBODEM	77,435,283	1,686,028	-	385,985	-	248,365	-	2,075,055	-	-	-	-	-	81,830,715
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	8,984,280	274,534	-	901	-	3,578	-	472	-	-	-	-	-	9,263,766
SARTAWI	15,236,243	275,519	30,891	38,040	298,534	-	-	-	11,616,769	116,780	59,463	4,940	374,208	28,052,387
ANED	36,490,057	2,374,977	-	290,178	-	76,402	-	1,099,592	28,992,926	3,175,118	465,933	111,097	1,253,292	74,329,572
CIDRE	74,284,956	5,545,206	-	1,252,701	-	341,923	-	949,487	-	-	-	-	-	82,374,273
FONDECO	37,744,398	841,347	-	199,412	-	240,650	-	974,414	24,516,102	193,180	306,165	253,754	1,773,885	67,043,307
FUBODE	48,560,334	464,020	-	237,163	-	243,918	-	1,523,678	-	-	-	-	-	51,029,113
TOTAL	1,030,032,208	12,683,519	30,891	3,196,106	298,534	1,905,307	-	11,626,408	72,924,599	3,521,955	896,891	399,786	3,494,058	1,141,010,262
	90.27%	1.11%	0.00%	0.28%	0.03%	0.17%	0.00%	1.02%	6.39%	0.31%	0.08%	0.04%	0.31%	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 CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Credito Hipotecario	Microcredito	Microcredito Debidamente Garantizado	Microcredito Debidamente Garantizado con garantia Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	
CRECER	3,485,000	-	200,537,887	-	-	-	-	-	204,022,887
PRO MUJER	-	-	170,098,909	-	-	-	-	-	170,098,909
DIACONIA	-	-	174,987,079	-	-	-	-	-	174,987,079
EMPRENDER	-	-	875,425	14,770,152	-	-	-	-	15,645,577
FONCRESOL	-	-	3,655,729	-	-	-	-	-	3,655,729
FUNBODEM	-	-	65,973,447	-	2,957,269	-	-	-	68,930,717
IDEPRO	-	532,104	-	47,840,667	-	-	-	-	48,372,771
IMPRO	-	-	8,425,752	-	-	-	-	-	8,425,752
SARTAWI	-	-	491,642	8,772,976	-	-	-	-	9,264,618
ANED	-	-	-	-	-	-	-	-	-
CIDRE	9,947,400	2,283,145	109,696	-	-	1,031,405	-	10,607,931	23,979,577
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	20,606,679	-	7,610,282	-	-	7,500	-	5,418,142	33,642,603
TOTAL	34,039,079	2,815,249	632,765,848	71,383,795	2,957,269	1,038,905	-	16,026,073	761,026,218
	4.47%	0.37%	83.15%	9.38%	0.39%	0.14%	0.00%	2.11%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	98,825,803	-	-	-	-	-	98,825,803
PRO MUJER	-	-	22,322,760	-	-	-	-	-	22,322,760
DIACONIA	-	-	47,332,334	-	-	-	-	-	47,332,334
EMPRENDER	-	-	10,100	2,162,275	-	-	-	-	2,172,375
FONCRESOL	-	-	-	-	-	-	-	8,023,677	8,023,677
FUNBODEM	-	-	12,236,989	-	663,010	-	-	-	12,899,999
IDEPRO	-	-	-	42,533,674	-	-	-	-	42,533,674
IMPRO	-	-	838,014	-	-	-	-	-	838,014
SARTAWI	-	-	109,824	9,211,547	-	-	-	9,466,398	18,787,770
ANED	-	-	707,994	-	39,623,211	-	-	33,998,366	74,329,572
CIDRE	21,937,813	2,066,194	810,141	-	-	646,874	-	32,933,673	58,394,605
FONDECO	-	-	40,000,222	-	-	-	-	27,043,086	67,043,307
FUBODE	5,330,366	-	7,799,628	-	-	6,534	-	4,249,982	17,386,509
TOTAL	27,268,173	2,066,194	230,933,808	53,707,496	40,286,221	633,408	-	115,715,182	470,890,489
	5.79%	0.44%	49.05%	11.45%	8.56%	0.14%	0.00%	24.57%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	3,485,000	-	299,363,690	-	-	-	-	-	302,848,690
PRO MUJER	-	-	192,421,669	-	-	-	-	-	192,421,669
DIACONIA	-	-	222,319,413	-	-	-	-	-	222,319,413
EMPRENDER	-	-	885,525	16,932,427	-	-	-	-	17,817,952
FONCRESOL	-	-	3,655,729	-	-	-	-	8,023,677	11,679,406
FUNBODEM	-	-	78,210,436	-	3,620,279	-	-	-	81,830,715
IDEPRO	-	532,104	-	90,374,341	-	-	-	-	90,906,444
IMPRO	-	-	9,263,766	-	-	-	-	-	9,263,766
SARTAWI	-	-	601,466	17,984,523	-	-	-	9,466,398	28,052,387
ANED	-	-	707,994	-	39,623,211	-	-	33,998,366	74,329,572
CIDRE	31,885,213	4,349,339	919,837	-	-	1,678,279	-	43,541,605	82,374,273
FONDECO	-	-	40,000,222	-	-	-	-	27,043,086	67,043,307
FUBODE	25,937,045	-	15,409,910	-	-	14,034	-	9,668,123	51,029,113
TOTAL	61,307,258	4,881,442	863,759,656	125,291,291	43,243,490	1,692,314	-	131,741,255	1,231,916,707
	4.98%	0.40%	70.12%	10.17%	3.51%	0.14%	0.00%	10.69%	100%

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

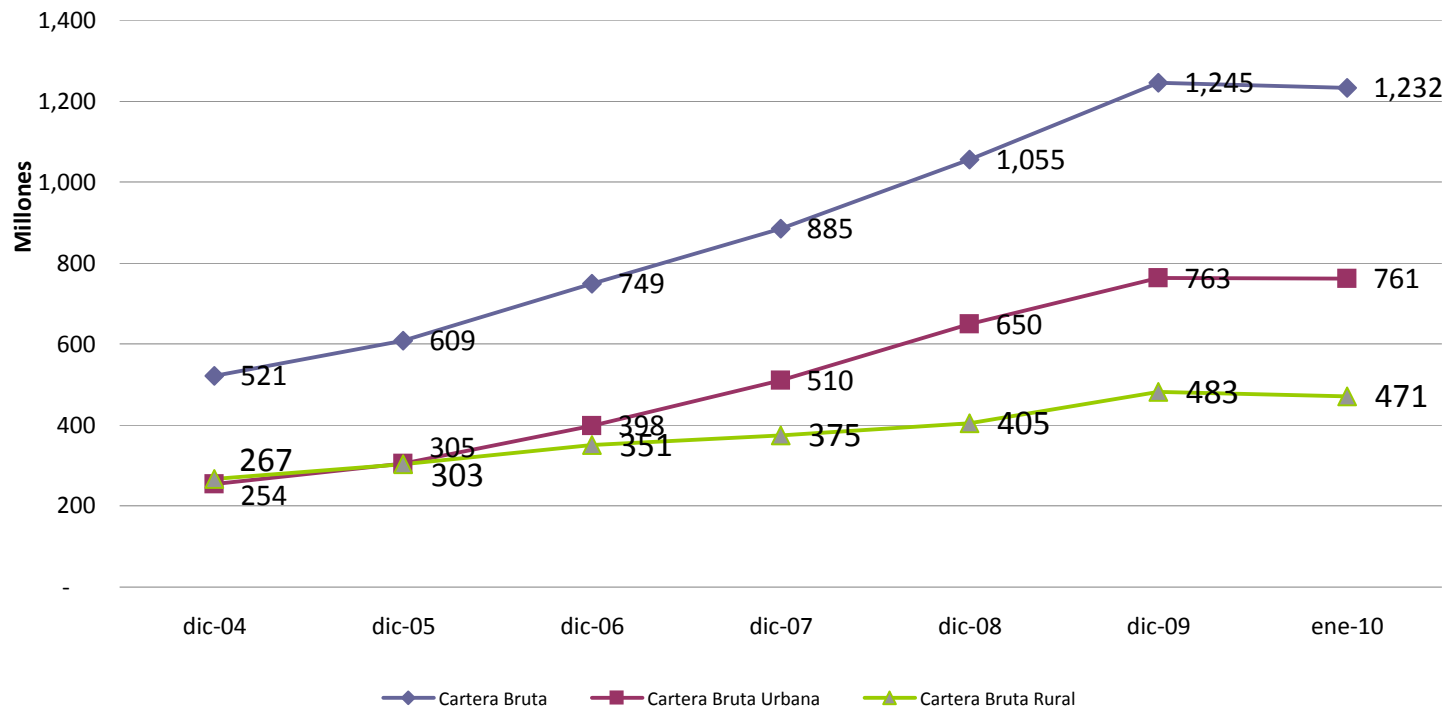


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

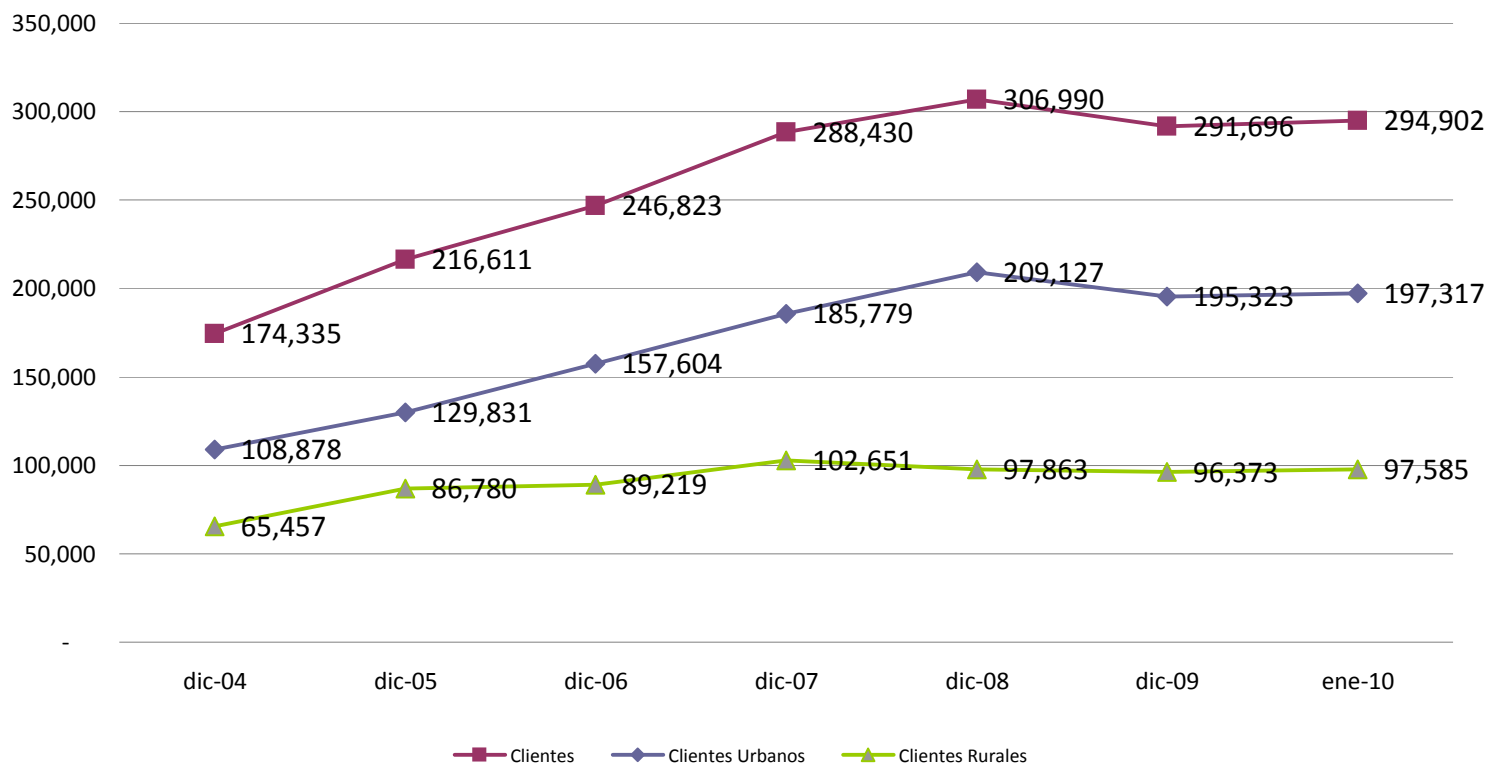


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

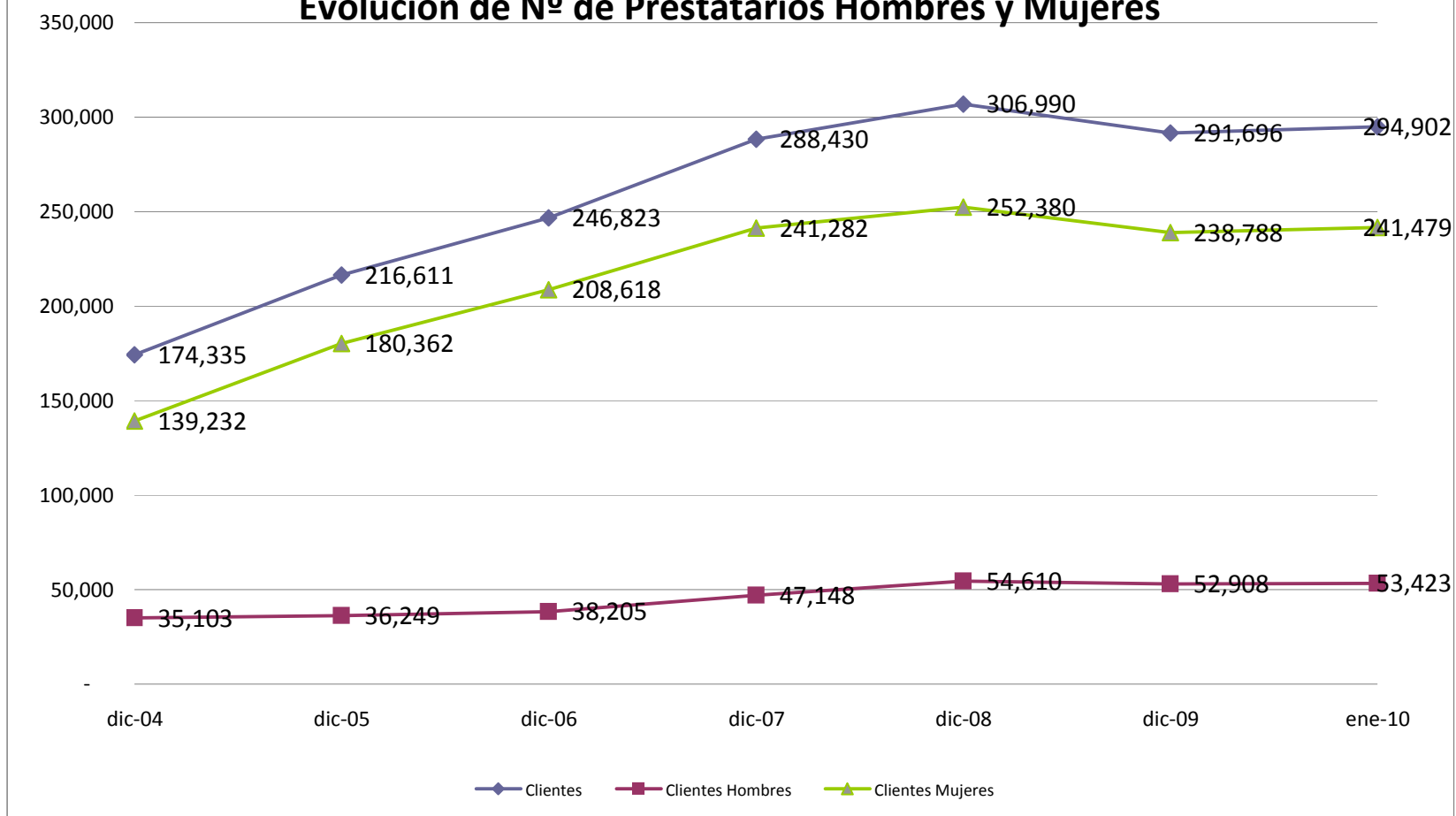


GRAFICO Nº 5
Evolución de % de Mora

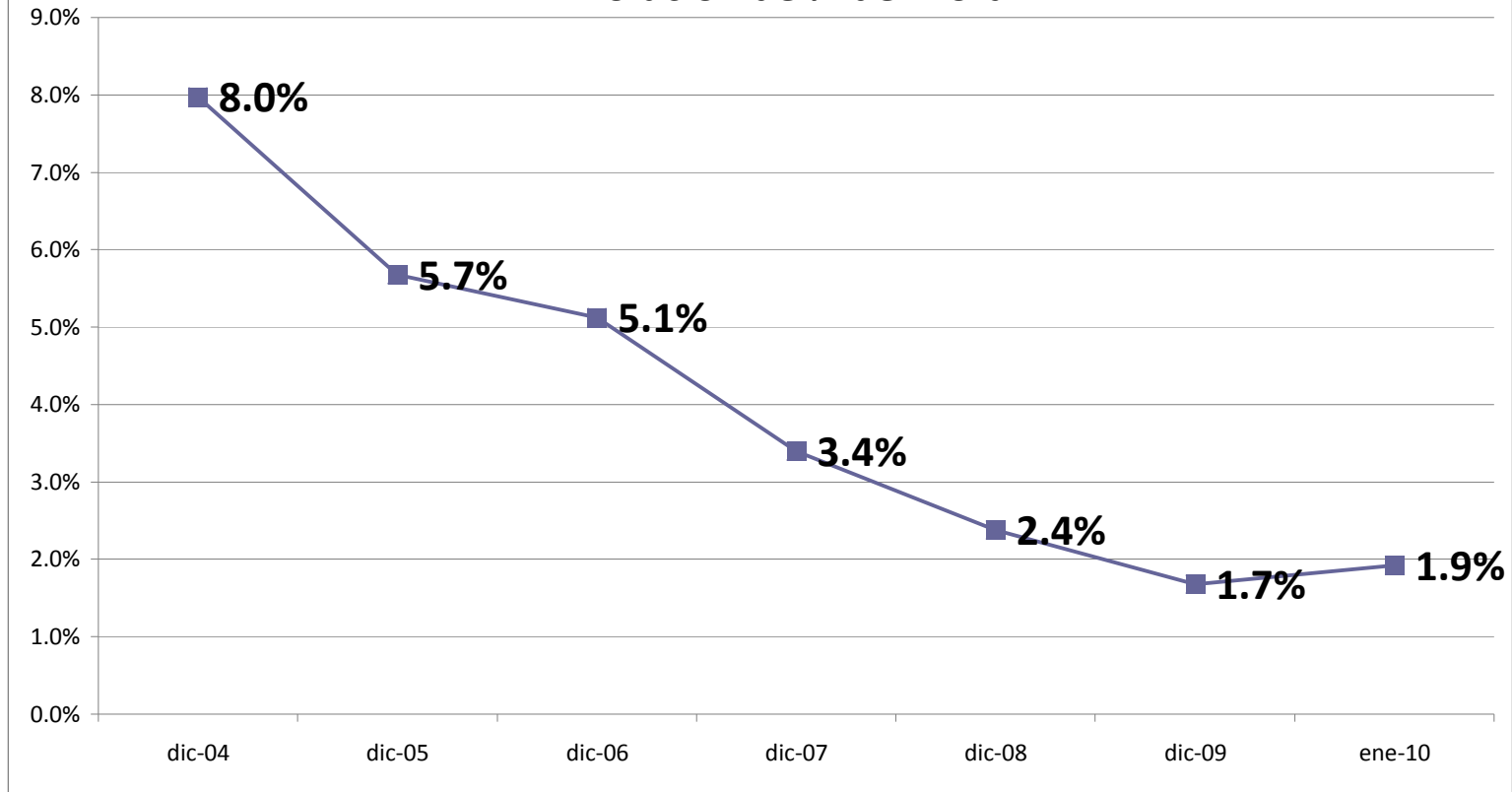


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

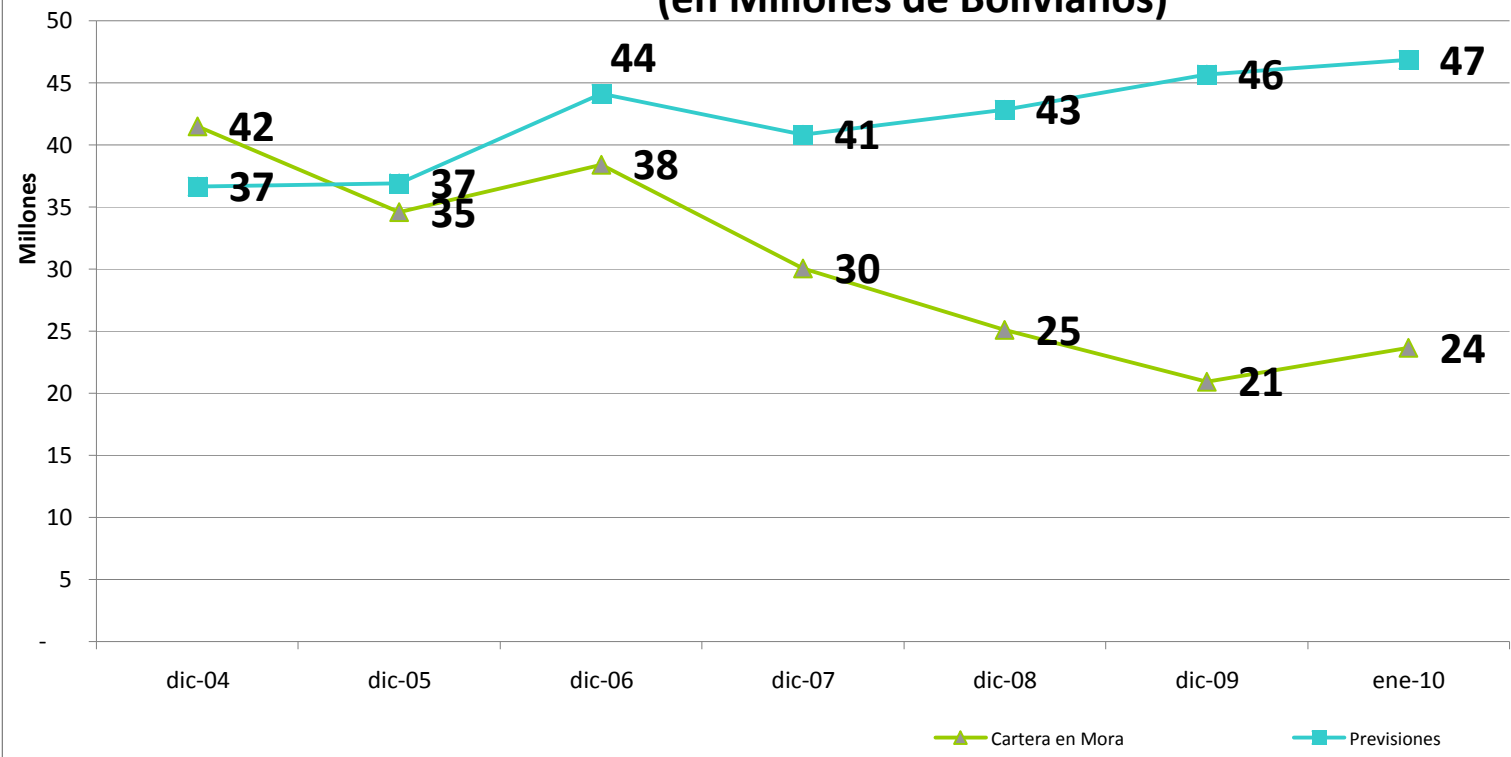
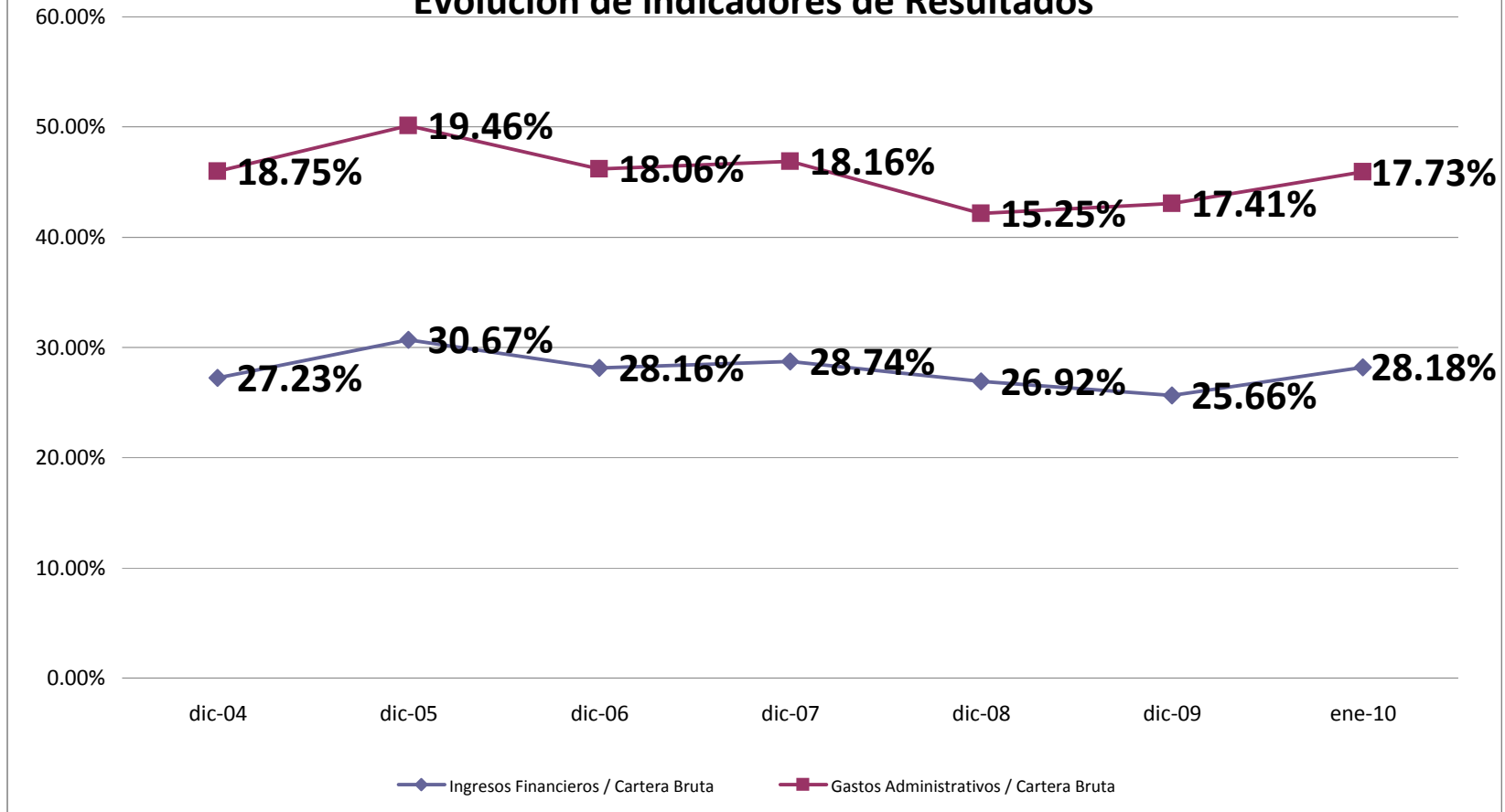


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(En Bolivianos)

INSTITUCIÓN	CARTERA POR ENTIDAD: NIVEL URBANO																				
	SECTOR ECONOMICO																				
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Materiales 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, comunitarios y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades deportivas	TOTAL		
CRECER	26,522,974	-	-	-	-	-	-	128,334,419	-	-	-	-	-	-	-	-	-	-	-	48,965,493	204,022,887
PRO MUJER	-	-	-	-	15,279,210	-	-	136,966,106	8,171,387	5,286,356	-	-	-	-	-	-	-	-	-	-	170,998,909
DIACONIA	485,807	8,437	-	663,273	7,409,002	14,206	46,166,185	87,938,889	225,256	35,809,613	80,518	9,318,954	388,625	78,423	5,617,407	459,946	190,837	-	-	4,395,450	174,987,079
IMPRESOR	-	-	-	-	2,087,990	-	-	10,677,734	1,900,049	979,804	-	-	-	-	-	-	-	-	-	-	15,665,577
FONCRESOL	29,941	-	-	475,450	-	-	33,198	2,742,796	-	-	-	-	-	-	336,997	-	-	-	-	7,348	3,655,729
FUNDODEM	40,807	-	-	1,965,218	-	-	19,176	8,919,644	2,949,371	15,730,399	13,819	296,549	-	120,676	38,875,057	-	-	-	-	-	68,930,717
DEPRO	1,813,402	1,914,941	-	-	6,738,835	-	997,340	12,799,916	4,318,107	14,559,913	-	-	604,230	379,341	1,879,920	-	-	-	-	686,634	48,372,711
IMPPO	-	-	-	-	1,276,534	-	-	2,365,687	1,134,448	-	-	-	-	-	728,341	-	-	-	-	527,302	8,425,752
SARTAWI	3,089,742	-	-	-	-	-	965,958	-	3,342,152	-	-	-	-	-	1,436,222	-	-	-	-	-	9,264,618
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIERE	2,743,351	-	-	-	2,235,847	4,057	4,797,725	3,600,449	99,403	-	-	-	-	-	-	-	-	-	-	10,209,900	22,846
FONDECDD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUNDOE	4,712,930	-	4,069	20,910	1,585,280	26,940	3,958,741	29,369,354	822,696	1,692,747	14,963	170,782	-	75,066	170,126	-	-	-	-	-	6,000
TOTAL	39,460,914	1,923,379	4,968	984,193	40,015,332	36,293	53,628,594	356,952,907	18,496,169	74,053,811	199,229	13,676,981	942,855	1,300,268	18,221,639	453,934	10,460,738	-	-	5,506,278	711,021,218
	5.18%	0.25%	0.00%	0.09%	5.26%	0.01%	7.93%	52.86%	2.43%	9.73%	0.01%	1.80%	0.12%	0.16%	12.91%	0.06%	1.33%	-	-	0.72%	100%
	CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	12,847,354	-	-	-	-	-	-	62,260,256	-	-	-	-	-	-	-	-	-	-	-	23,718,193	98,825,803
PRO MUJER	-	-	-	-	1,434,169	-	-	18,892,807	929,080	518,052	-	-	-	-	-	-	-	-	-	-	22,322,760
DIACONIA	9,896,293	478,203	-	220,915	1,113,263	5,384	8,898,557	11,732,813	197,763	8,636,113	290,702	3,054,546	170,483	1,405	2,185,895	378,720	71,280	-	-	548,652	47,333,334
IMPRESOR	2,179,375	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,179,375
FONCRESOL	2,527,953	-	-	-	570,423	-	331,627	4,378,852	-	-	-	-	-	-	-	-	-	-	-	81,623	8,023,677
FUNDODEM	92,308	-	-	5,541	276,302	-	4,067	881,040	370,472	3,499,787	-	-	-	31,819	7,718,754	-	-	-	-	37,400	12,899,999
DEPRO	16,997,030	12,493,294	-	31,864	1,154,609	-	658,550	6,412,290	726,558	2,792,628	-	716,408	147,531	404,440	767,761	14,000	42,671	-	-	119,158	42,533,674
IMPPO	-	-	-	-	623,692	-	46,478	40,031	-	-	-	-	-	-	4,647	-	-	-	-	123,166	838,014
SARTAWI	16,885,460	-	-	-	169,362	-	414,152	558,584	-	-	-	-	760,172	-	-	-	-	-	-	-	18,787,770
ANED	12,186,531	22,068,471	-	138,776	1,731,548	-	14,238,288	841,200	6,049,885	-	-	15,375,142	-	228,109	590,117	-	-	-	-	891,484	74,329,572
CIERE	31,682,791	-	-	-	4,031,332	391,782	5,905,439	2,896,045	1,702,844	-	-	-	-	-	-	-	-	-	-	11,093,983	688,479
FONDECDD	27,043,086	-	-	-	-	-	10,993,717	2,516,684	-	10,595,815	-	-	-	-	-	-	-	-	-	-	67,043,807
FUNDOE	8,566,352	-	6,860	235,503	1,052,034	-	3,851,921	4,508,464	490,585	612,607	-	29,075	-	50,275	113,844	-	-	-	-	15,305,022	37,366,509
TOTAL	139,549,914	35,639,668	8,869	430,599	17,967,916	397,185	26,807,523	176,910,164	5,268,558	32,703,847	290,702	18,935,943	318,014	730,635	35,335,713	385,720	11,207,934	-	-	17,574,245	618,801,643
	35.72%	7.80%	0.00%	0.14%	2.71%	0.08%	6.18%	27.86%	1.22%	8.55%	0.00%	4.25%	0.07%	0.15%	7.50%	0.08%	2.38%	-	-	3.73%	100%
	CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	39,370,329	-	-	-	-	-	-	190,794,675	-	-	-	-	-	-	-	-	-	-	-	72,683,686	302,848,690
PRO MUJER	-	-	-	-	16,713,379	-	-	155,854,913	9,100,467	5,804,408	-	-	-	-	-	-	-	-	-	-	192,421,669
DIACONIA	10,382,100	486,641	-	884,188	8,522,265	19,590	55,064,743	79,671,702	423,019	44,445,726	371,220	12,373,499	509,108	79,827	7,803,301	838,666	262,118	-	-	894,502	222,319,413
IMPRESOR	2,172,375	-	-	-	2,087,990	-	-	10,677,734	1,900,049	979,804	-	-	-	-	-	-	-	-	-	-	17,813,952
FONCRESOL	2,057,904	-	-	-	1,040,879	-	364,824	7,157,469	-	-	-	-	-	-	-	-	-	-	-	44,748	11,679,806
FUNDODEM	133,015	-	-	5,541	2,241,520	-	21,243	9,800,693	3,319,843	19,200,186	13,819	296,549	-	152,495	46,613,811	-	-	-	-	81,830,715	
DEPRO	17,871,172	14,408,235	-	31,864	7,893,444	-	1,615,890	19,212,206	5,044,665	17,352,540	-	716,408	147,531	404,440	767,761	14,000	42,671	-	-	799,992	90,906,444
IMPPO	-	-	-	-	1,900,226	-	2,412,165	1,174,479	-	-	-	-	-	-	531,949	-	-	-	-	2,516,606	9,263,766
SARTAWI	19,975,202	-	-	-	1,135,320	-	944,735	3,800,737	-	-	-	2,196,394	-	-	-	-	-	-	-	-	28,052,387
ANED	12,186,531	22,068,471	-	138,776	1,731,548	-	14,238,288	841,200	6,049,885	-	-	15,375,142	-	228,109	590,117	-	-	-	-	891,484	74,329,572
CIERE	34,426,143	-	-	-	6,267,179	398,838	10,703,164	6,498,494	1,802,247	-	-	-	-	-	-	-	-	-	-	21,363,883	917,125
FONDECDD	27,043,086	-	-	-	-	-	10,993,717	2,516,684	-	10,595,815	-	-	-	-	-	-	-	-	-	-	67,043,807
FUNDOE	13,170,288	-	10,928	260,413	2,637,413	26,940	9,790,662	24,875,818	1,343,281	2,305,259	14,963	199,857	-	525,341	283,369	-	-	-	-	6,000	51,029,113
TOTAL	137,959,028	36,883,287	10,928	1,203,742	32,955,943	423,268	19,809,834	138,911,674	2,212,472	16,909,917	490,002	23,006,524	1,866,868	3,303,812	35,335,713	385,666	21,668,672	-	-	22,000,773	1,281,980,717
	34.56%	3.00%	0.00%	0.11%	4.24%	0.04%	7.14%	42.92%	1.53%	8.62%	0.03%	7.23%	0.10%	0.15%	10.84%	0.07%	1.74%	-	-	1.87%	100%

GRAFICO Nº 8

DESTINO DE CARTERA URBANA

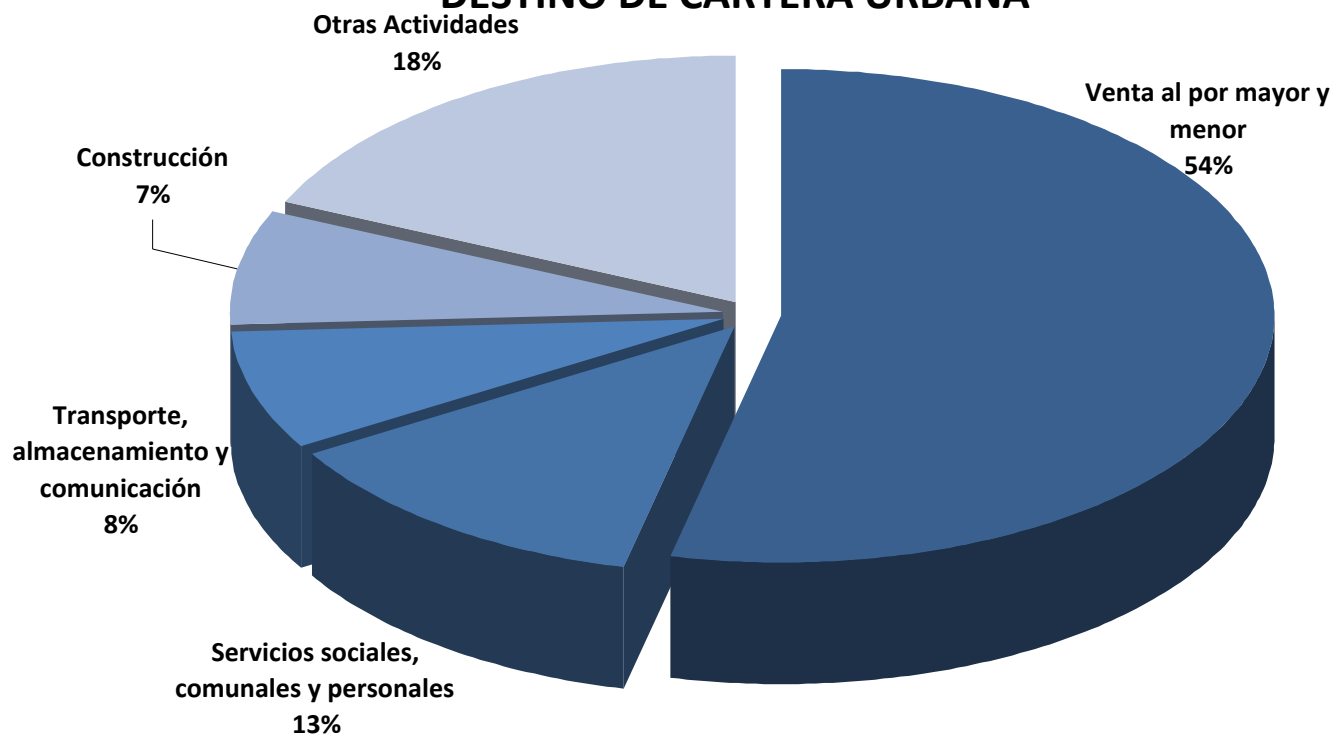
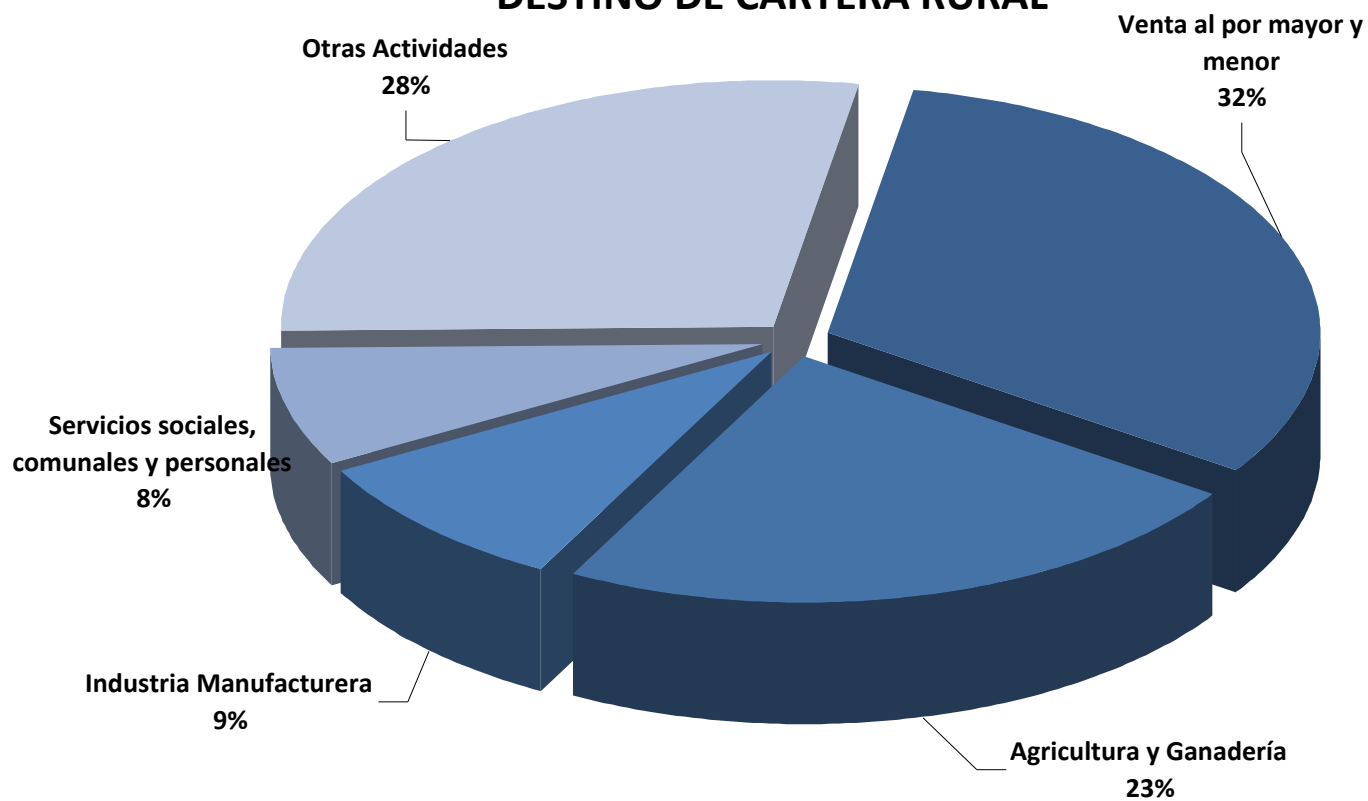


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(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	-	-	-	-	-	-	-	-	10,201,143	81,609,155	112,212,588	204,022,887
PRO MUJER	-	-	-	-	-	116,701	199,443	2,567,791	48,896,956	41,024,663	77,293,355	170,098,909
DIACONIA	-	-	-	-	1,169,478	1,146,220	5,387,762	31,026,512	104,132,547	19,285,783	12,838,776	174,987,079
EMPRENDER	-	-	-	-	-	-	267,517	1,179,894	8,393,465	3,066,661	2,738,040	15,645,577
FONCRESOL	-	-	-	-	-	-	-	-	711,913	258,368	2,685,448	3,655,729
FUNBODEM	-	-	-	-	-	-	5,336,153	10,939,786	37,469,977	8,702,869	6,481,932	68,930,717
IDEPRO	-	-	-	636,704	707,064	607,597	8,659,674	18,136,877	18,096,050	1,186,219	342,586	48,372,771
IMPRO	-	-	-	-	-	111,520	77,690	622,613	4,332,132	1,408,919	1,872,878	8,425,752
SARTAWI	-	-	-	-	167,280	-	-	62,847	4,333,953	2,807,163	1,893,374	9,264,617
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	202,988	116,656	2,796,708	3,309,307	3,042,186	2,305,857	1,756,750	5,813,015	4,457,067	153,370	25,673	23,979,577
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	449,870	588,700	2,007,635	12,921,885	15,942,454	1,261,542	470,516	33,642,603
TOTAL	202,988	116,656	2,796,708	3,946,011	5,535,878	4,876,395	23,692,624	83,271,222	256,967,658	160,764,712	218,855,166	761,026,218
	0.03%	0.02%	0.37%	0.52%	0.73%	0.64%	3.11%	10.94%	33.77%	21.14%	28.76%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	4,941,290	39,530,321	54,354,192	98,825,803
PRO MUJER	-	-	-	-	-	-	-	-	2,430,810	4,148,913	15,743,037	22,322,760
DIACONIA	-	-	-	-	163,611	258,714	325,103	3,341,816	28,260,441	9,261,799	5,720,851	47,332,334
EMPRENDER	-	-	-	-	-	-	-	35,385	1,055,408	720,764	360,818	2,172,375
FONCRESOL	-	-	-	-	-	249,756	-	537,977	1,485,386	508,096	5,242,463	8,023,677
FUNBODEM	-	-	-	-	-	-	307,115	1,426,413	7,781,119	2,276,904	1,108,448	12,899,999
IDEPRO	-	-	-	1,898,733	988,862	454,027	3,548,926	9,293,680	24,893,008	1,166,800	289,638	42,533,674
IMPRO	-	-	-	-	-	-	-	407,286	176,740	253,988	-	838,014
SARTAWI	-	-	-	-	-	-	179,364	1,477,425	14,919,360	1,543,471	668,149	18,787,770
ANED	-	-	-	-	-	-	637,091	5,179,145	54,901,832	9,867,490	3,744,015	74,329,572
CIDRE	981,405	986,974	3,919,749	6,853,432	5,976,102	2,933,264	3,650,406	13,444,339	19,309,026	323,509	16,491	58,394,695
FONDECO	-	-	-	-	2,293,291	2,448,245	5,605,472	13,009,925	23,269,681	8,130,312	12,286,382	67,043,307
FUBODE	-	-	-	-	177,735	625,558	355,470	2,857,597	11,389,081	1,409,906	571,163	17,386,509
TOTAL	981,405	986,974	3,919,749	8,752,165	9,599,602	6,969,563	14,608,948	50,603,701	195,043,726	79,065,024	100,359,633	470,890,489
	0.21%	0.21%	0.83%	1.86%	2.04%	1.48%	3.10%	10.75%	41.42%	16.79%	21.31%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	15,142,434	121,139,476	166,566,780	302,848,690
PRO MUJER	-	-	-	-	-	-	-	-	45,173,576	51,327,765	93,036,392	192,421,669
DIACONIA	-	-	-	-	1,333,089	1,404,934	5,712,865	34,368,328	132,392,988	28,547,582	18,559,627	222,319,413
EMPRENDER	-	-	-	-	-	-	267,517	1,215,279	9,448,873	3,787,425	3,098,858	17,817,952
FONCRESOL	-	-	-	-	-	249,756	-	537,977	2,197,298	766,464	7,927,011	11,679,406
FUNBODEM	-	-	-	-	-	-	5,643,268	12,366,199	45,251,096	10,979,773	7,590,379	81,830,715
IDEPRO	-	-	-	2,535,436	1,695,926	1,061,624	12,208,600	27,430,557	42,989,058	2,353,019	632,224	90,906,444
IMPRO	-	-	-	-	-	111,520	77,690	622,613	4,739,418	1,585,659	1,126,866	9,263,766
SARTAWI	-	-	-	-	167,280	-	-	179,364	1,540,272	19,253,314	4,350,634	28,052,387
ANED	-	-	-	-	-	-	637,091	5,179,145	54,901,832	9,867,490	3,744,015	74,329,572
CIDRE	1,184,393	1,103,630	6,716,457	10,162,739	9,018,288	5,239,121	5,407,156	19,257,354	23,766,093	476,879	42,163	82,374,273
FONDECO	-	-	-	-	2,293,291	2,448,245	5,605,472	13,009,925	23,269,681	8,130,312	12,286,382	67,043,307
FUBODE	-	-	-	-	627,605	1,214,258	2,363,105	15,779,482	27,331,535	2,671,449	1,041,679	51,029,112
TOTAL	1,184,393	1,103,630	6,716,457	12,698,176	15,115,480	11,846,158	38,301,572	133,874,922	452,011,384	239,829,737	315,214,799	1,231,916,707
	0.10%	0.09%	0.55%	1.03%	1.23%	0.96%	3.11%	10.87%	36.69%	19.47%	25.91%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2010
(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	154,396,194	62,533	-	-	49,626,693	8,165	-	-	204,022,887	70,698
PRO MUJER	144,289,490	66,919	-	-	25,809,419	2,950	-	-	170,098,909	69,869
DIACONIA	29,871,648	19,764	-	-	145,115,431	17,392	-	-	174,987,079	37,156
EMPRENDER	6,612,722	4,730	1,058,856	425	7,973,999	2,376	-	-	15,645,577	7,531
FONCRESOL	2,542,474	1,553	121,912	29	991,343	143	-	-	3,655,729	1,725
FUNBODEM	-	-	-	-	68,930,717	6,607	-	-	68,930,717	6,607
IDEPRO	-	-	-	-	48,372,771	2,414	-	-	48,372,771	2,414
IMPRO	-	-	-	-	8,425,752	1,624	-	-	8,425,752	1,624
SARTAWI	-	-	614,417	443	8,650,201	1,833	-	-	9,264,618	2,276
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	23,979,577	702	-	-	23,979,577	702
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	23,097,678	6,981	2,244,152	277	8,300,773	756	-	-	33,642,603	8,014
TOTAL	360,810,206	162,480	4,039,337	1,174	396,176,676	44,962	-	-	761,026,218	208,616
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	90,522,550	39,022	-	-	8,303,253	1,203	-	-	98,825,803	40,225
PRO MUJER	22,322,760	14,059	-	-	-	-	-	-	22,322,760	14,059
DIACONIA	166,431	103	-	-	47,165,903	7,265	-	-	47,332,334	7,368
EMPRENDER	438,359	314	214,856	51	1,519,160	334	-	-	2,172,375	699
FONCRESOL	5,056,596	1,683	1,279,025	190	1,438,300	91	249,756	1	8,023,677	1,965
FUNBODEM	-	-	-	-	12,899,999	1,387	-	-	12,899,999	1,387
IDEPRO	-	-	-	-	42,533,674	2,090	-	-	42,533,674	2,090
IMPRO	-	-	-	-	838,014	218	-	-	838,014	218
SARTAWI	-	-	4,366,759	539	14,421,011	1,189	-	-	18,787,770	1,728
ANED	5,184,479	2,915	124,895	39	67,979,034	7,241	1,041,164	367	74,329,572	10,562
CIDRE	-	-	-	-	55,387,046	2,041	3,007,649	16	58,394,695	2,057
FONDECO	15,305,022	8,208	-	-	51,738,285	3,440	-	-	67,043,307	11,648
FUBODE	5,765,945	5,276	1,046,951	545	10,573,613	1,072	-	-	17,386,509	6,893
TOTAL	144,762,142	71,580	7,032,486	1,364	314,797,292	27,571	4,298,569	384	470,890,489	100,899
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	244,918,744	101,555	-	-	57,929,946	9,368	-	-	302,848,690	110,923
PRO MUJER	166,612,250	80,978	-	-	25,809,419	2,950	-	-	192,421,669	83,928
DIACONIA	30,038,079	19,867	-	-	192,281,334	24,657	-	-	222,319,413	44,524
EMPRENDER	7,051,081	5,044	1,273,712	476	9,493,159	2,710	-	-	17,817,952	8,230
FONCRESOL	7,599,070	3,236	1,400,937	219	2,429,643	234	249,756	1	11,679,406	3,690
FUNBODEM	-	-	-	-	81,830,715	7,994	-	-	81,830,715	7,994
IDEPRO	-	-	-	-	90,906,444	4,504	-	-	90,906,444	4,504
IMPRO	-	-	-	-	9,263,766	1,842	-	-	9,263,766	1,842
SARTAWI	-	-	4,981,175	982	23,071,212	3,022	-	-	28,052,387	4,004
ANED	5,184,479	2,915	124,895	39	67,979,034	7,241	1,041,164	367	74,329,572	10,562
CIDRE	-	-	-	-	79,366,624	2,743	3,007,649	16	82,374,273	2,759
FONDECO	15,305,022	8,208	-	-	51,738,285	3,440	-	-	67,043,307	11,648
FUBODE	28,863,624	12,257	3,291,103	822	18,874,386	1,828	-	-	51,029,113	14,907
TOTAL	505,572,348	234,060	11,071,823	2,538	710,973,968	72,533	4,298,569	384	1,231,916,707	309,515

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

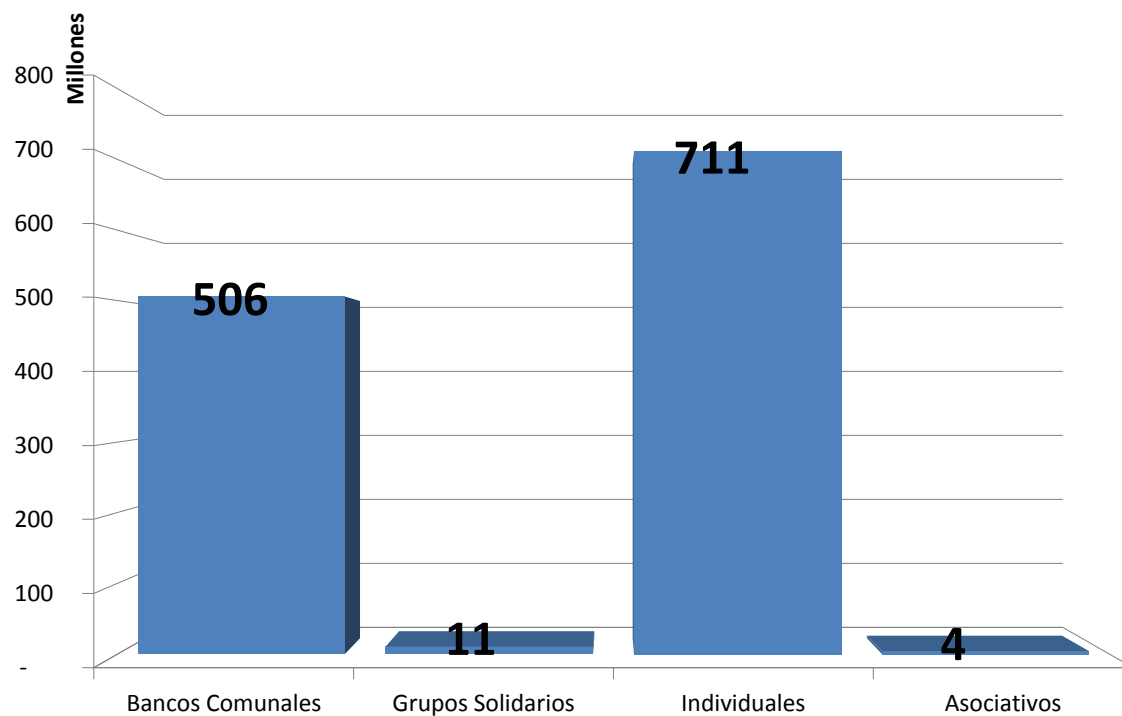
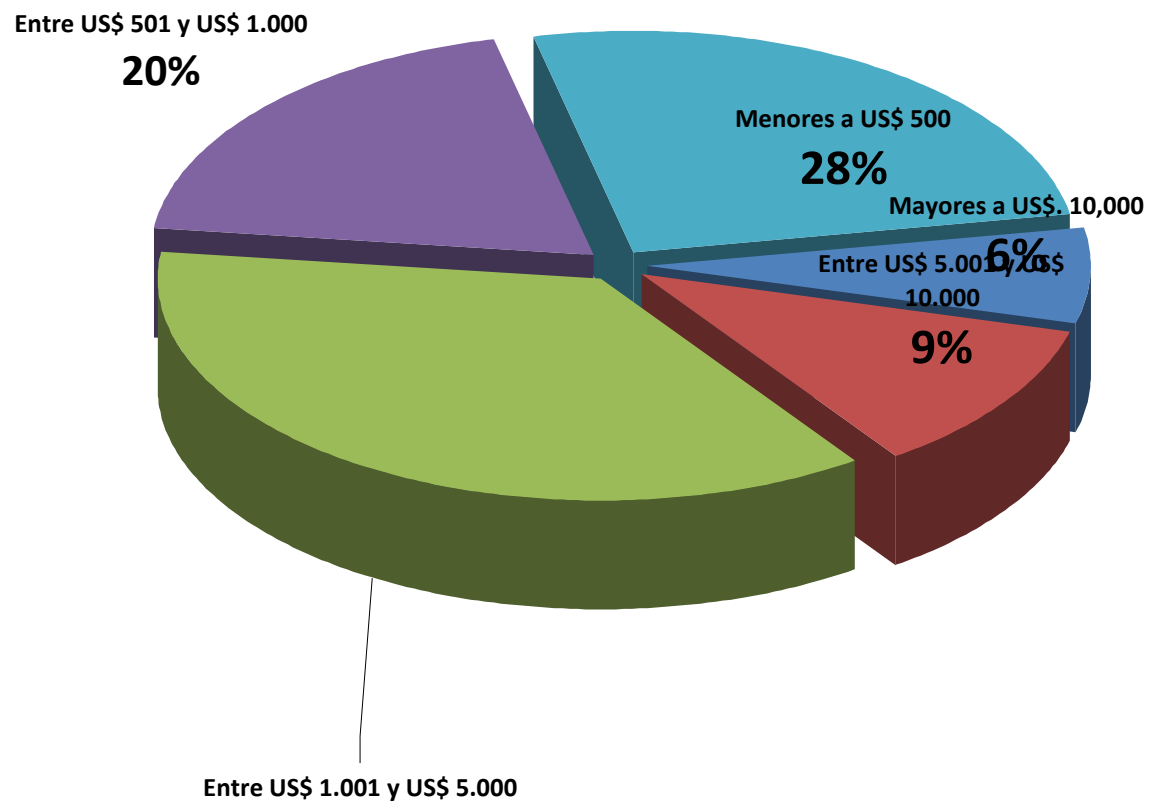


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



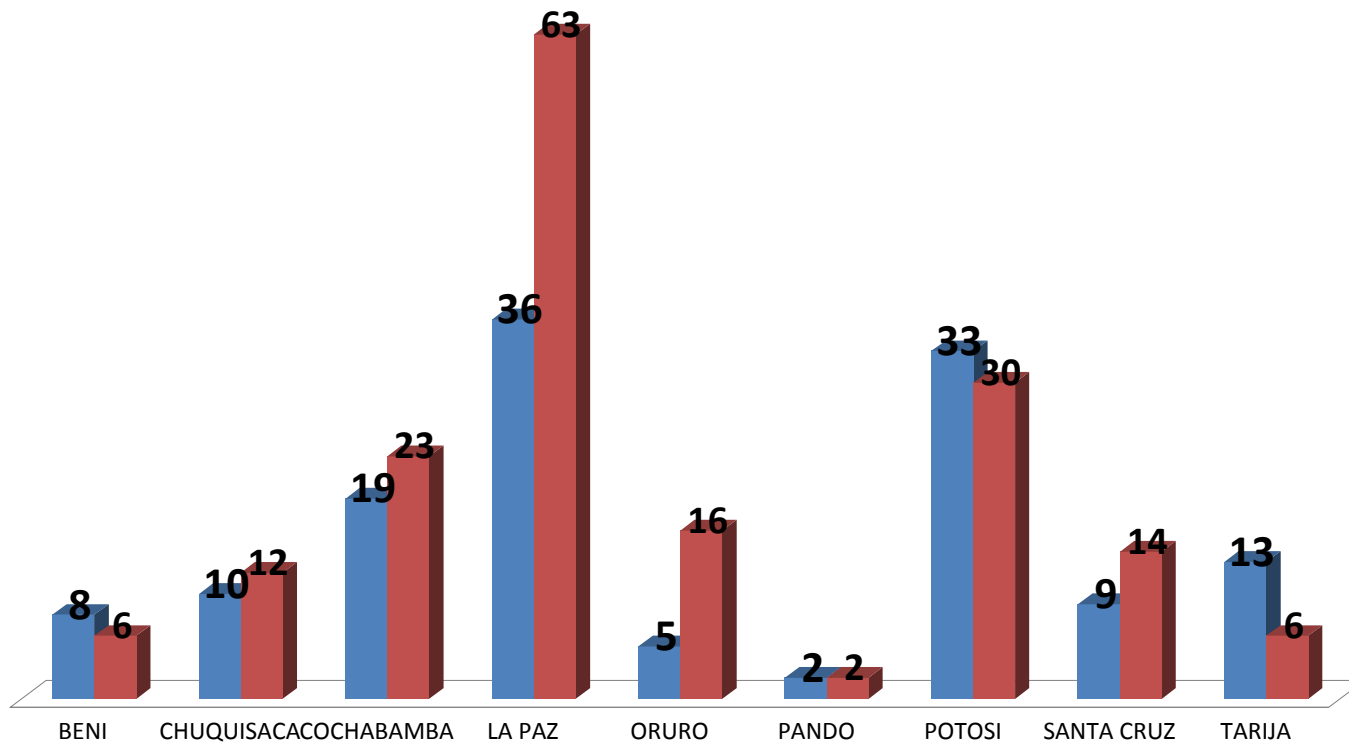
Cuadro Nº 10
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Enero de 2010
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	33	9	42	80	69	149
CIDRE	8	3	11	16	29	45
CRECER	34	25	59	217	327	544
DIACONIA	16	20	36	42	174	216
EMPRENDER	1	12	13	5	83	88
FONCRESOL	1	5	6	1	28	29
FONDECO	12	3	15	52	53	105
FUBODE	9	4	13	43	60	103
FUNBODEM	4	3	7	11	79	90
IDEPRO	8	6	14	29	49	78
IMPRO		2	2		18	18
PROMUJER		68	68		648	648
SARTAWI	9	12	21	23	63	86
Total	135	172	307	519	1,680	2,199

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	8	6	14	40	54	94
CHUQUISACA	10	12	22	24	113	137
COCHABAMBA	19	23	42	90	199	289
LA PAZ	36	63	99	134	701	835
ORURO	5	16	21	10	115	125
PANDO	2	2	4	5	15	20
POTOSI	33	30	63	139	329	468
SANTA CRUZ	9	14	23	44	100	144
TARIJA	13	6	19	33	54	87
Total	135	172	307	519	1,680	2,199

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 Enero de 2010

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)