

Cuadro Nº 1  
SITUACIÓN PATRIMONIAL  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
28 de Febrero de 2011  
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	8,939,45C	12,904,681	<u>21,844,131</u>	11,029,111	4,111,961	4,154,712	3,436,777	15,077,164	1,892,036	2,638,146	12,064,641	7,888,085	19,569,711	9,843,148	<b>113,549,641</b>
INVERSIONES TEMPORARIAS	18,014,392	11,903,941	<u>29,918,333</u>	3,107,413	4,450,993	1,562,028	26,077	1,291,246	1,236,457	12,266,227	3,225,899	1,154,458	171,076	136,585	<b>46,308,781</b>
CARTERA	309,345,29F	178,895,09F	<u>488,240,39F</u>	219,949,33F	179,912,02F	12,243,04F	78,691,311	88,032,56F	9,289,311	30,556,60F	73,463,751	83,287,68F	64,902,20F	52,948,01F	<b>1,219,516,26F</b>
CARTERA BRUTA	306,660,02F	185,671,80F	<u>492,331,82F</u>	227,221,10F	18,882,23F	12,451,59F	81,805,25F	93,151,94F	9,358,872	30,341,99F	73,554,87F	85,379,36F	66,970,35F	52,969,20F	<b>1,197,609,96F</b>
CARTERA VIGENTE	303,619,38F	181,772,87F	<u>485,392,25F</u>	226,219,44F	18,236,60F	12,027,95F	79,076,93F	78,599,63F	8,559,278	29,133,21F	69,193,00F	78,783,21F	61,522,44F	50,865,98F	<b>1,197,609,96F</b>
CARTERA VENCIDA	2,692,405	2,066,29F	<u>4,698,70F</u>	601,02F	538,32F	136,508	521,051	599,511	511,075	356,972	2,107,248	1,993,709	1,868,723	1,434,675	<b>15,327,521</b>
CARTERA EN EJECUCIÓN	348,233	1,892,63F	<u>2,240,86F</u>	215,764	-	196,325	1,922,294	595,18F	376	427,44F	2,254,62F	482,93F	1,809,34F	662,96F	<b>10,807,91F</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENT	-	-	-	182,93F	54,233	71,067	164,13F	12,943,12F	193,077	158,274	-	3,726,08F	-	713,991	<b>18,212,49F</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCID	-	-	-	1,942	53,066	15,277	10,931	269,17F	94,976	18,943	-	250,77F	-	285,288	<b>1,000,37F</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCI	-	-	-	-	-	-	4,465	109,908	185,322	296	247,142	-	142,63F	770,573	<b>1,460,34F</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9,781,677	2,364,20F	<u>12,145,88F</u>	2,623,15F	244,428	163,002	697,071	1,363,808	404,74F	1,116,78F	1,774,951	1,491,134	1,554,26F	2,465,971	<b>26,045,20F</b>
PROVISIÓN PARA CARTERA INCOBRABLE	-7,096,401	-9,140,911	<u>-16,237,31F</u>	-8,894,927	-1,214,632	-371,548	-3,811,015	-6,483,19F	-474,308	-902,170	-1,866,07F	-3,582,811	-3,622,41F	-2,487,15F	<b>-50,947,56F</b>
OTRAS CUENTAS POR COBRAR	3,336,62F	762,302	<u>4,098,93F</u>	459,10C	630,65F	300,627	882,864	2,556,18F	6,843	2,025,43F	5,206,60F	314,137	1,165,608	2,381,703	<b>20,028,70F</b>
BIENES REALIZABLES	-	-	-	-	-	-	-	-	-	22,434	124,182	1,813,253	97,530	-	<b>2,057,39F</b>
INVERSIONES PERMANENTES	3,967,13F	7,309,311	<u>11,276,44F</u>	310,215	490,905	19,516	33,728	1,357,634	12,806	52,233	2,350,48F	14,130,79F	7,383,602	48,790	<b>37,467,16F</b>
BIENES DE USO	11,016,81C	10,642,53F	<u>21,659,34F</u>	8,148,994	798,77C	482,737	2,265,10F	3,718,05F	99,368	1,436,167	2,269,44F	5,378,753	3,489,985	1,617,821	<b>51,364,55F</b>
OTROS ACTIVOS	4,953,561	1,926,174	<u>6,879,73F</u>	253,253	726,217	12,500	66,135	3,469,98F	2,564	394,031	5,052,15F	8,236	296,237	428,27F	<b>17,589,32F</b>
<b>TOTAL DEL ACTIVO</b>	<b>359,573,27F</b>	<b>224,344,05F</b>	<b>583,917,32F</b>	<b>243,257,43F</b>	<b>29,121,53F</b>	<b>18,775,16F</b>	<b>85,402,00F</b>	<b>115,502,83F</b>	<b>12,539,38F</b>	<b>37,153,28F</b>	<b>103,757,16F</b>	<b>113,975,40F</b>	<b>97,075,95F</b>	<b>67,404,34F</b>	<b>1,507,881,83F</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	204,151,574	104,978,89F	<u>309,130,47F</u>	59,103,951	19,747,264	1,495,25C	60,357,49F	69,166,91F	7,593,456	14,725,48F	76,327,911	66,531,611	63,666,271	31,894,17C	<b>779,740,25F</b>
OTRAS CUENTAS POR PAGAR	8,186,988	11,993,89F	<u>20,180,88F</u>	7,564,98C	5,022,753	1,888,36C	1,543,382	7,589,267	503,152	14,585,98F	14,208,471	12,030,638	7,987,308	8,670,565	<b>101,775,74F</b>
PREVISIONES	11,165,962	1,554,00F	<u>12,719,96F</u>	1,745,56F	-	-	707,464	69,195	280,041	320,62C	259,79F	47,635	582,00C	327,722	<b>17,060,00F</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	2,724,315	2,831,521	<u>5,555,83F</u>	-	120,57C	-	1,227,522	-	975,80C	-	599,541	174,25C	2,871,425	-	<b>11,524,94F</b>
<b>TOTAL DEL PASIVO</b>	<b>226,228,83F</b>	<b>121,358,31F</b>	<b>347,587,15F</b>	<b>68,414,50C</b>	<b>24,890,58F</b>	<b>3,383,61C</b>	<b>62,608,34F</b>	<b>78,052,89F</b>	<b>8,376,65C</b>	<b>30,607,88F</b>	<b>91,395,72F</b>	<b>78,784,13F</b>	<b>75,107,00F</b>	<b>40,892,45F</b>	<b>910,100,95F</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	-	-	3,550,441	-	14,839,211	34,917,621	3,366,59F	8,764,57F	-	22,479,23F	15,377,34F	-	<b>103,295,03F</b>
APORTES NO CAPITALIZADOS	101,542,20C	23,111,29F	<u>124,653,49F</u>	39,026,324	-	15,236,951	745,64C	-	-	10,845,47F	20,065,51F	6,884,538	1,319,759	21,277,42F	<b>240,055,12F</b>
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	1,322,55F	1,451,53F	-	-	<b>3,226,11F</b>
RESERVAS	26,991,741	73,378,50F	<u>100,370,24F</u>	131,207,89F	342,384	-	4,634,20C	1,394,00C	715,844	2,780,24C	2,686,351	758,633	3,523,288	3,343,853	<b>25,776,03F</b>
RESULTADOS ACUMULADOS	4,810,492	6,495,93F	<u>11,306,42F</u>	4,608,71F	338,123	154,607	2,574,60F	686,28F	80,292	-17,167,44F	-11,841,95F	5,068,868	1,748,554	1,890,61C	<b>-52,311</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>133,344,43F</b>	<b>102,985,73F</b>	<b>236,330,16F</b>	<b>174,842,93F</b>	<b>4,230,95C</b>	<b>15,391,55F</b>	<b>22,793,64F</b>	<b>37,449,93F</b>	<b>4,162,73F</b>	<b>6,545,39F</b>	<b>12,361,43F</b>	<b>35,191,26F</b>	<b>21,968,94F</b>	<b>26,511,89F</b>	<b>597,780,88F</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>359,573,27F</b>	<b>224,344,05F</b>	<b>583,917,32F</b>	<b>243,257,43F</b>	<b>29,121,53F</b>	<b>18,775,16F</b>	<b>85,402,00F</b>	<b>115,502,83F</b>	<b>12,539,38F</b>	<b>37,153,28F</b>	<b>103,757,16F</b>	<b>113,975,40F</b>	<b>97,075,95F</b>	<b>67,404,34F</b>	<b>1,507,881,83F</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
28 de Febrero 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	18,147,796	9,785,600	27,933,396	9,313,941	1,215,090	390,674	3,059,568	2,984,475	263,782	1,251,008	2,627,801	2,366,244	2,570,760	2,359,125	56,335,866
GASTOS FINANCIEROS	-2,599,682	-1,378,716	-3,978,398	-922,365	-279,016	-7,810	-848,710	-635,141	-36,263	-128,994	-567,275	-704,417	-645,540	-166,992	-8,920,922
<b>RESULTADO FINANCIERO BRUTO</b>	<b>15,548,114</b>	<b>8,406,884</b>	<b>23,954,997</b>	<b>8,391,576</b>	<b>936,074</b>	<b>382,863</b>	<b>2,210,858</b>	<b>2,349,334</b>	<b>227,519</b>	<b>1,122,015</b>	<b>2,060,526</b>	<b>1,661,828</b>	<b>1,925,220</b>	<b>2,192,133</b>	<b>47,414,943</b>
OTROS INGRESOS OPERATIVOS	13,147	705,762	718,909	555,796	241,844	-	597,091	170,198	12,779	175,951	222,989	467,384	168,957	159,376	3,491,273
OTROS GASTOS OPERATIVOS	-567,040	-238,342	-805,382	-136,920	-	-	-26,336	-22,044	-13,083	-10,775	-30,949	-42,031	-66,683	-21,071	-1,175,273
<b>RESULTADO DE OPERACION BRUTO</b>	<b>14,994,220</b>	<b>8,874,303</b>	<b>23,868,524</b>	<b>8,810,452</b>	<b>1,177,918</b>	<b>382,863</b>	<b>2,781,614</b>	<b>2,497,487</b>	<b>227,214</b>	<b>1,287,190</b>	<b>2,252,566</b>	<b>2,087,181</b>	<b>2,027,495</b>	<b>2,330,439</b>	<b>49,730,943</b>
RECUPERACION DE ACTIVOS FINANCIEROS	2,416,526	607,469	3,023,996	198,924	9,589	35,579	422,959	73,844	-	140,551	521,432	480,385	432,705	68,974	5,408,937
CARGOS POR INCOB. Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-1,055,463	-527,889	-1,583,353	-764,101	-90,088	-60,277	-841,708	-260,305	-	-445,705	-421,399	-1,073,166	-553,612	-477,393	-6,571,106
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>16,355,283</b>	<b>8,953,884</b>	<b>25,309,167</b>	<b>8,245,276</b>	<b>1,097,418</b>	<b>358,166</b>	<b>2,362,865</b>	<b>2,311,026</b>	<b>227,214</b>	<b>982,037</b>	<b>2,352,599</b>	<b>1,494,401</b>	<b>1,906,588</b>	<b>1,922,020</b>	<b>48,568,775</b>
GASTOS DE ADMINISTRACION	-11,202,778	-7,783,622	-18,986,400	-3,674,597	-1,132,398	-445,338	-1,870,696	-2,243,747	-174,128	-1,752,093	-2,341,424	-1,105,972	-1,921,162	-1,492,646	-37,140,601
<b>RESULTADO DE OPERACION NETO</b>	<b>5,152,506</b>	<b>1,170,261</b>	<b>6,322,767</b>	<b>4,570,679</b>	<b>-34,980</b>	<b>-87,172</b>	<b>492,169</b>	<b>67,279</b>	<b>53,087</b>	<b>-770,057</b>	<b>11,175</b>	<b>388,428</b>	<b>-14,574</b>	<b>429,373</b>	<b>11,428,174</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-83,586	0	-83,586	-11,741	-2,122	0	-	9,527	-	19,846	11	0	-	-	-68,064
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-108,576	-0	-108,576	0	-	-984	-0	-	-	-90	-	-	-	-1	-109,651
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>4,960,343</b>	<b>1,170,262</b>	<b>6,130,605</b>	<b>4,558,938</b>	<b>-37,101</b>	<b>-88,156</b>	<b>492,169</b>	<b>76,806</b>	<b>53,087</b>	<b>-750,300</b>	<b>11,186</b>	<b>388,428</b>	<b>-14,574</b>	<b>429,372</b>	<b>11,250,459</b>
INGRESOS EXTRAORDINARIOS	29	11,297	11,326	-	-	-	-	74	27,205	-	346	139,400	1,184	168	179,704
GASTOS EXTRAORDINARIOS	-56	-13,835	-13,891	-	-	-	-	-	-	-	-	-	-	-	-13,891
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>4,960,316</b>	<b>1,167,724</b>	<b>6,128,040</b>	<b>4,558,938</b>	<b>-37,101</b>	<b>-88,156</b>	<b>492,169</b>	<b>76,880</b>	<b>80,292</b>	<b>-750,300</b>	<b>11,532</b>	<b>527,828</b>	<b>-13,390</b>	<b>429,540</b>	<b>11,416,272</b>
INGRESOS DE GESTIONES ANTERIORES	19,987	39,837	59,824	78,793	-	-	-	-	-	48,261	315,295	-	7,589	-	509,762
GASTOS DE GESTIONES ANTERIORES	-169,811	-122,951	-292,762	-29,013	-	-	-21,020	-	-	-27,166	-319,142	-	-1,680	-	-690,784
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>4,810,492</b>	<b>1,084,610</b>	<b>5,895,102</b>	<b>4,608,717</b>	<b>-37,101</b>	<b>-88,156</b>	<b>471,148</b>	<b>76,880</b>	<b>80,292</b>	<b>-729,205</b>	<b>7,685</b>	<b>527,828</b>	<b>-7,481</b>	<b>429,540</b>	<b>11,235,250</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>4,810,492</b>	<b>1,084,610</b>	<b>5,895,102</b>	<b>4,608,718</b>	<b>-37,101</b>	<b>-88,156</b>	<b>471,148</b>	<b>76,880</b>	<b>80,292</b>	<b>-729,205</b>	<b>7,685</b>	<b>527,828</b>	<b>-7,481</b>	<b>429,540</b>	<b>11,235,250</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>4,810,492</b>	<b>1,084,610</b>	<b>5,895,102</b>	<b>4,608,718</b>	<b>-37,101</b>	<b>-88,156</b>	<b>471,148</b>	<b>76,880</b>	<b>80,292</b>	<b>-729,205</b>	<b>7,685</b>	<b>527,828</b>	<b>-7,481</b>	<b>429,540</b>	<b>11,235,250</b>

**CUADRO Nº 3**  
**INDICADORES FINANCIEROS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**28 de Febrero de 2010**  
**(En porcentajes)**

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>															
Disponibilidades/Total Activo	2.49%	5.75%	3.74%	4.53%	14.12%	22.13%	4.02%	13.05%	15.09%	7.10%	11.63%	6.92%	20.16%	14.60%	7.53%
Inversiones Temporarias/Total Activo	5.01%	5.31%	5.12%	1.28%	15.28%	8.32%	0.03%	1.12%	9.86%	0.08%	3.11%	1.01%	0.18%	0.20%	3.07%
Cartera / Total Activo	86.03%	79.74%	83.61%	90.42%	61.51%	65.21%	92.14%	76.22%	74.08%	82.24%	70.80%	73.08%	66.86%	78.55%	80.88%
Otras Cuentas por cobrar / Total Activo	0.93%	0.34%	0.70%	0.19%	2.17%	1.60%	1.03%	2.21%	0.05%	5.45%	5.02%	0.28%	1.20%	3.53%	1.33%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.12%	1.59%	0.10%	0.00%	0.14%
Inversiones Permanentes / Total Activo	1.10%	3.26%	1.93%	0.13%	1.69%	0.10%	0.04%	1.18%	0.10%	0.14%	2.27%	12.40%	7.61%	0.07%	2.48%
Bienes de Uso / Total Activo	3.06%	4.74%	3.71%	3.35%	2.74%	2.57%	2.65%	3.22%	0.79%	3.87%	2.19%	4.72%	3.60%	2.40%	3.41%
Otros Activos / Total Activo	1.38%	0.86%	1.18%	0.10%	2.49%	0.07%	0.08%	3.00%	0.02%	1.06%	4.87%	0.01%	0.31%	0.64%	1.17%
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	8.03%	2.90%	6.06%	11.37%	-0.76%	-2.82%	3.31%	0.40%	3.84%	-11.78%	0.04%	2.78%	-0.05%	3.82%	4.47%
Resultado Neto / Patrimonio ROE	21.65%	6.32%	14.97%	15.82%	-5.26%	-3.44%	12.40%	1.23%	11.57%	-66.84%	0.37%	9.00%	-0.20%	9.72%	11.28%
Resultado Neto / Ingresos Financieros	26.51%	11.08%	21.10%	49.48%	-3.05%	-22.57%	15.40%	2.58%	30.44%	-58.29%	0.29%	22.31%	-0.29%	18.21%	19.94%
Ingresos Financieros / Activo	30.28%	26.17%	28.70%	22.97%	25.03%	12.48%	21.50%	15.50%	12.62%	20.20%	15.20%	12.46%	15.89%	21.00%	22.42%
Ingresos Financieros / Cartera Bruta	35.51%	31.62%	34.04%	24.59%	38.61%	18.83%	22.44%	19.22%	16.91%	24.74%	21.44%	16.63%	23.03%	26.72%	27.16%
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	21.92%	25.15%	23.14%	9.70%	35.98%	21.46%	13.72%	14.45%	11.16%	34.65%	19.10%	7.77%	17.21%	16.91%	17.91%
Gastos Administrativos / Activo	18.69%	20.82%	19.51%	9.06%	23.33%	14.23%	13.14%	11.66%	8.33%	28.30%	13.54%	5.82%	11.87%	13.29%	14.78%
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.01%	97.90%	99%	100%	97%	97%	97%	98%	94%	97%	94%	97%	93%	96%	98%
Cartera Vencida / Cartera Bruta	0.88%	1.08%	0.95%	0.27%	3.13%	1.22%	0.65%	0.89%	6.48%	3.13%	1.24%	2.86%	2.63%	3.22%	1.31%
Cartera en Ejecución / Cartera Bruta	0.11%	1.02%	0.46%	0.09%	0.00%	1.61%	2.48%	0.84%	0.01%	2.22%	3.07%	0.73%	3.85%	1.25%	0.99%
Previsión cartera incobrable / Cartera en Mora	233.39%	234.45%	233.98%	1208.57%	205.39%	105.38%	148.62%	402.89%	78.20%	85.88%	42.78%	124.83%	76.52%	118.57%	178.16%
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	4%	11%	6%	16%	17%	123%	5%	19%	23%	9%	13%	10%	26%	24%	12%
Disponibilidades + Inversiones Temporarias / Pasivo	11.91%	20.44%	14.89%	20.66%	34.40%	168.95%	5.53%	20.97%	37.35%	8.71%	16.73%	11.48%	26.28%	24.40%	17.56%
Disponibilidades + Inversiones Temporarias / Activo	7.50%	11.06%	8.86%	5.81%	29.40%	30.45%	4.05%	14.17%	24.95%	7.18%	14.74%	7.93%	20.34%	14.81%	10.60%
<b>SOLVENCIA</b>															
Patrimonio/Activo	37%	46%	40%	72%	15%	82%	27%	32%	33%	18%	12%	31%	23%	39%	40%
Cartera Vencida+Ejecución/Patrimonio	2.28%	3.79%	2.94%	0.47%	13.98%	2.29%	11.25%	4.30%	14.57%	16.05%	35.29%	8.16%	21.55%	7.91%	4.78%
Cartera Vencida+Ejecución-Prev/Patrimonio	-3.04%	-5.09%	-3.93%	-5.19%	-14.73%	-0.12%	-5.47%	-13.01%	3.18%	2.27%	20.19%	-2.03%	5.06%	-1.47%	-3.74%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 28 de Febrero de 2010  
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	34,244,623	33,576,838	476,869	190,916	832	12,288	13,120
CHUQUISACA	35,338,942	34,290,017	542,091	506,834	1,245	19,389	20,634
COCHABAMBA	93,155,671	91,467,618	783,064	904,988	2,304	14,661	16,965
LA PAZ	295,426,625	292,052,985	2,152,120	1,221,520	15,187	48,859	64,046
ORURO	51,910,880	51,423,248	374,498	113,135	1,875	11,475	13,350
PANDO	14,931,659	14,375,573	209,750	346,336	1,597	14,875	16,472
POTOSI	14,700,121	14,276,478	282,709	140,935	962	12,193	13,155
SANTA CRUZ	159,650,031	156,562,175	1,369,122	1,718,734	4,519	27,929	32,448
TARIJA	57,766,455	55,926,111	1,562,143	278,200	2,091	10,982	13,073
<b>TOTAL</b>	<b>757,125,007</b>	<b>743,951,043</b>	<b>7,752,365</b>	<b>5,421,599</b>	<b>30,614</b>	<b>172,649</b>	<b>203,263</b>
	100%	98.26%	1.02%	0.72%	15.06%	84.94%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	37,211,983	36,804,864	212,046	195,073	2,073	4,239	6,312
CHUQUISACA	29,927,516	29,325,267	115,801	486,447	2,136	10,849	12,985
COCHABAMBA	85,447,020	82,698,929	2,165,962	582,130	3,436	9,569	13,005
LA PAZ	108,176,131	105,993,358	833,187	1,349,587	6,691	6,534	13,225
ORURO	23,742,215	23,350,265	317,572	74,377	1,149	3,188	4,337
PANDO	9,777,630	9,696,196	44,846	36,588	1,231	12,224	13,455
POTOSI	35,865,772	35,022,918	185,842	657,011	1,789	6,435	8,224
SANTA CRUZ	127,633,930	119,989,075	4,405,202	3,239,647	5,897	14,392	20,289
TARIJA	29,511,446	28,990,561	295,080	225,806	2,091	6,448	8,539
<b>TOTAL</b>	<b>487,293,643</b>	<b>471,871,435</b>	<b>8,575,538</b>	<b>6,846,665</b>	<b>26,492</b>	<b>73,879</b>	<b>100,371</b>
	100%	96.84%	1.76%	1.41%	26.39%	73.61%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	71,456,606	70,381,703	688,915	385,989	2,905	16,527	19,432
CHUQUISACA	65,266,457	63,615,284	657,892	993,281	3,382	30,237	33,619
COCHABAMBA	178,602,691	174,166,547	2,949,026	1,487,118	5,740	24,230	29,970
LA PAZ	403,602,756	398,046,343	2,985,306	2,571,106	21,878	55,393	77,271
ORURO	75,653,095	74,773,513	692,070	187,512	3,025	14,662	17,687
PANDO	24,709,289	24,071,769	254,596	382,924	2,828	27,099	29,927
POTOSI	50,565,893	49,299,396	468,551	797,946	2,751	18,628	21,379
SANTA CRUZ	287,283,961	276,551,251	5,774,324	4,958,382	10,416	42,321	52,737
TARIJA	87,277,901	84,916,672	1,857,223	504,006	4,182	17,430	21,612
<b>TOTAL</b>	<b>1,244,418,650</b>	<b>1,215,822,478</b>	<b>16,327,903</b>	<b>12,268,264</b>	<b>57,106</b>	<b>246,528</b>	<b>303,634</b>
	100%	97.70%	1.31%	0.99%	18.81%	81.19%	100%

Cuadro Nº 5  
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
28 de Febrero de 2010  
(En Bolivianos)

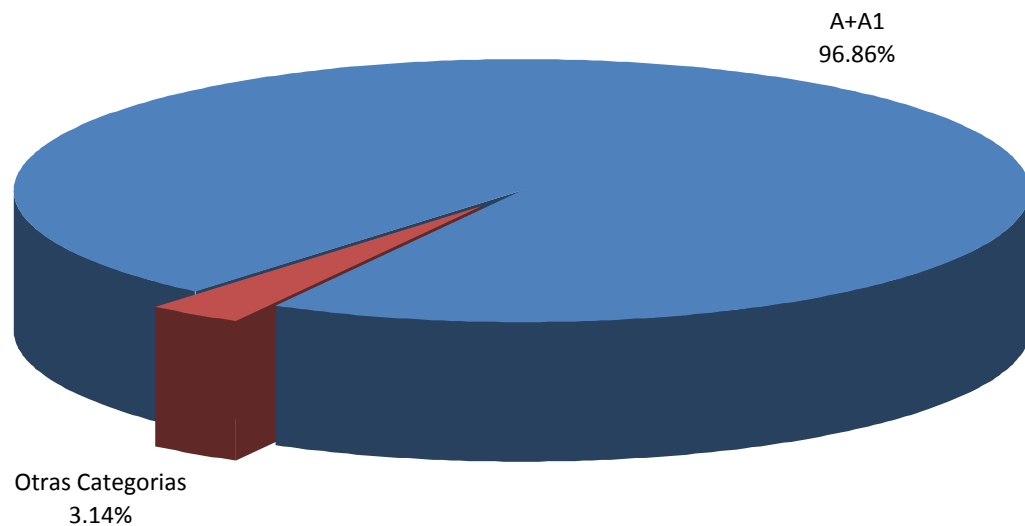
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL	
CRECER	194,533,532	192,169,451	2,113,965	250,116	5,257	57,242	62,499	
PRO MUJER	162,255,111	158,799,962	1,779,346	1,675,804	2,825	68,646	71,471	
DIACONIA	179,033,186	178,473,452	366,966	192,767	12,907	24,713	37,620	
EMPRENDER	16,751,284	16,197,752	553,532	-	1,738	5,213	6,951	
FONCRESOL	3,852,711	3,638,168	96,015	118,527	322	1,480	1,802	
FUNBODEM	69,103,833	67,156,225	463,361	1,484,247	2,325	4,309	6,634	
IDEPRO	50,077,883	48,902,301	561,945	613,637	1,362	1,128	2,490	
IMPRO	8,552,474	8,032,129	519,873	472	861	780	1,641	
SARTAWI	10,040,581	9,530,755	212,256	297,570	1,097	1,264	2,361	
ANED	-	-	-	-	-	-	-	
CIDRE	29,152,891	28,046,022	923,562	183,307	517	297	814	
FONDECO	-	-	-	-	-	-	-	
FUBODE	33,771,522	33,004,827	161,544	605,151	1,404	7,576	8,980	
<b>TOTAL</b>	<b>757,125,007</b>	<b>743,951,043</b>	<b>7,752,365</b>	<b>5,421,599</b>	<b>30,614</b>	<b>172,649</b>	<b>203,263</b>	
	100%	98.26%	1.02%	0.72%	15.06%	84.94%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	112,126,491	111,449,934	578,441	98,117	3,627	35,365	38,992	
PRO MUJER	23,416,703	22,972,920	226,954	216,829	969	13,747	14,716	
DIACONIA	48,187,921	47,928,922	236,002	22,997	4,889	2,627	7,516	
EMPRENDER	2,130,949	2,093,089	37,860	-	177	530	707	
FONCRESOL	8,598,883	8,460,850	55,770	82,263	689	1,439	2,128	
FUNBODEM	12,701,437	12,084,855	68,623	547,955	650	717	1,367	
IDEPRO	43,074,062	42,640,455	266,742	166,866	1,476	661	2,137	
IMPRO	806,398	720,227	86,172	-	127	91	218	
SARTAWI	20,301,417	19,760,733	163,662	377,021	1,343	484	1,827	
ANED	73,554,871	69,192,999	2,107,248	2,254,624	5,068	5,479	10,547	
CIDRE	56,226,470	54,463,278	1,320,922	442,270	1,312	696	2,008	
FONDECO	66,970,357	62,236,432	2,154,011	2,579,914	4,464	7,514	11,978	
FUBODE	19,197,683	17,866,742	1,273,131	57,810	1,701	4,529	6,230	
<b>TOTAL</b>	<b>487,293,643</b>	<b>471,871,435</b>	<b>8,575,538</b>	<b>6,846,665</b>	<b>26,492</b>	<b>73,879</b>	<b>100,371</b>	
	100%	96.84%	1.76%	1.41%	26.39%	73.61%	100%	
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL								
CRECER	306,660,023	303,619,385	2,692,406	348,233	8,884	92,607	101,491	
PRO MUJER	185,671,814	181,772,881	2,006,300	1,892,633	3,794	82,393	86,187	
DIACONIA	227,221,107	226,402,374	602,968	215,764	17,796	27,340	45,136	
EMPRENDER	18,882,233	18,290,841	591,392	-	1,915	5,744	7,658	
FONCRESOL	12,451,593	12,099,018	151,785	200,790	1,011	2,919	3,930	
FUNBODEM	81,805,270	79,241,080	531,984	2,032,202	2,975	5,026	8,001	
IDEPRO	93,151,946	91,542,756	828,687	780,503	2,838	1,789	4,627	
IMPRO	9,358,872	8,752,355	606,045	472	988	871	1,859	
SARTAWI	30,341,998	29,291,488	375,918	674,591	2,440	1,748	4,188	
ANED	73,554,871	69,192,999	2,107,248	2,254,624	5,068	5,479	10,547	
CIDRE	85,379,361	82,509,300	2,244,484	625,577	1,829	993	2,822	
FONDECO	66,970,357	62,236,432	2,154,011	2,579,914	4,464	7,514	11,978	
FUBODE	52,969,205	50,871,569	1,434,675	662,961	3,105	12,105	15,210	
<b>TOTAL</b>	<b>1,244,418,650</b>	<b>1,215,822,478</b>	<b>16,327,903</b>	<b>12,268,264</b>	<b>57,106</b>	<b>246,528</b>	<b>303,634</b>	
	100%	97.70%	1.31%	0.99%	18.81%	81.19%	100%	

Cuadro N° 6  
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 28 de Febrero 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	303.633,967	375.116	-	186.641	-	230.398	-	2.233.901	-	-	-	-	-	306.660,023
PRO MUJER	181.772,881	1.438,466	-	387.912	-	179.922	-	1.892.633	-	-	-	-	-	185.671,814
DIACONIA	225.753,743	465.795	-	332.748	-	94.357	-	574.554	-	-	-	-	-	222.221,107
EMPRENDER	18.999,491	98.595	-	52.555	-	39.132	-	392.460	-	-	-	-	-	18.882,233
PONKRESOL	3.585,419	46.197	-	24.404	-	6.565	-	188.125	8.398,782	14.942	59.820	4.403	120.935	12.451,593
PONBODEM	77.609,361	1.151.596	-	595.610	-	247.516	-	2.201,187	-	-	-	-	-	81.805,270
IBPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	9.015,880	263.825	-	76.470	-	2.225	-	472	-	-	-	-	-	9.358,872
SARTAWI	11.920,723	31.942	-	63.402	-	35.384	-	358.110	17.370,765	141,046	81.438	22.705	316,481	30.341,998
ANED	35.499,330	2.699,048	-	322.358	-	156.169	-	1.124,480	28.699,258	2.325,714	1.225,153	227,155	1.276,206	73.554,871
CIURE	82.589,147	894.724	-	1.106,079	-	582.674	-	406,738	-	-	-	-	-	85.379,363
PONDECO	37.111,571	971.691	-	366.830	-	224.085	-	1.039,780	23.403,565	1.548,038	283,208	232,882	1.788,707	66.970,357
PURDDE	50.419,117	440,824	-	155,407	-	72,885	-	1.880,972	-	-	-	-	-	52.969,206
<b>TOTAL</b>	<b>1.037.210,631</b>	<b>8.877,729</b>	<b>-</b>	<b>3.670,415</b>	<b>-</b>	<b>1.873,312</b>	<b>-</b>	<b>12.093,413</b>	<b>77.872,370</b>	<b>4.029,741</b>	<b>1.649,619</b>	<b>487,145</b>	<b>1.562,330</b>	<b>1.151.266,708</b>
	90,69%	0,77%	0,00%	0,32%	0,00%	0,15%	0,00%	1,05%	6,76%	0,35%	0,14%	0,04%	0,30%	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

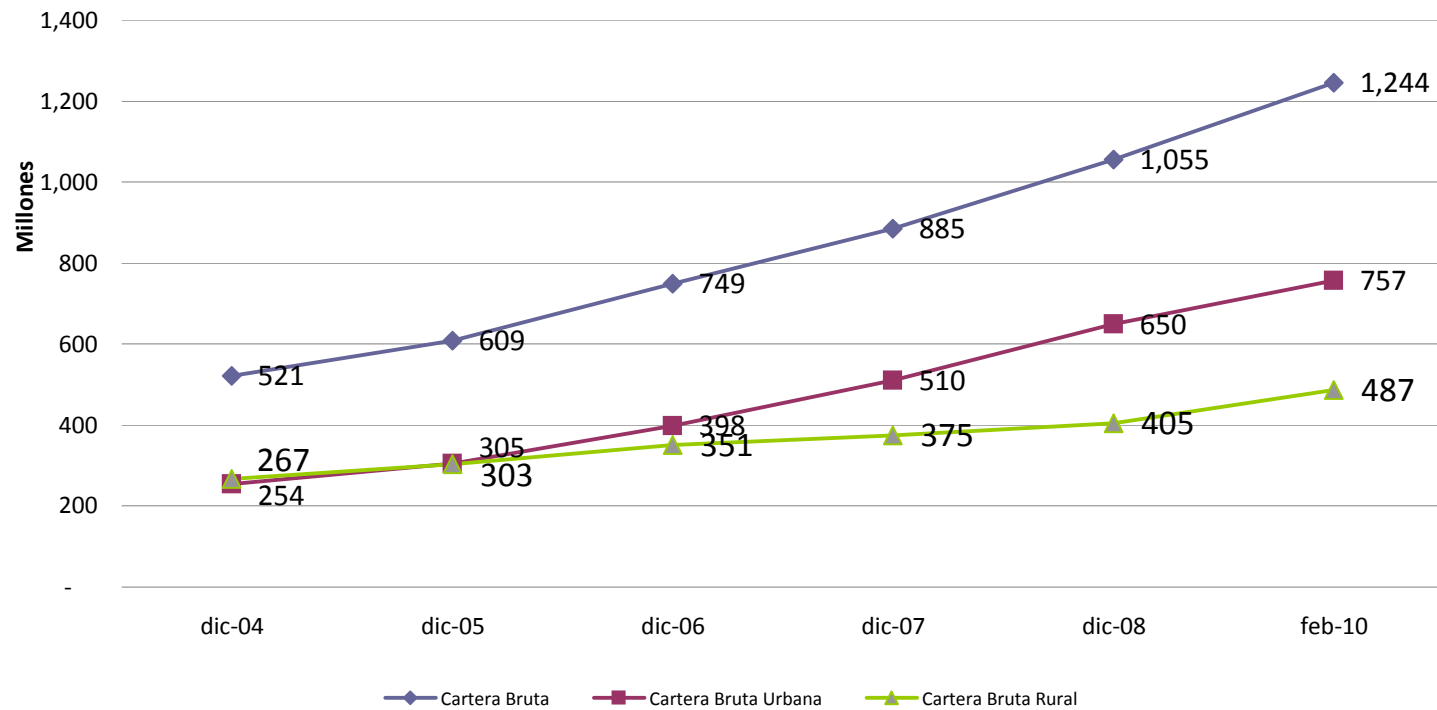


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
28 de Febrero de 2010  
(En Bolivianos)

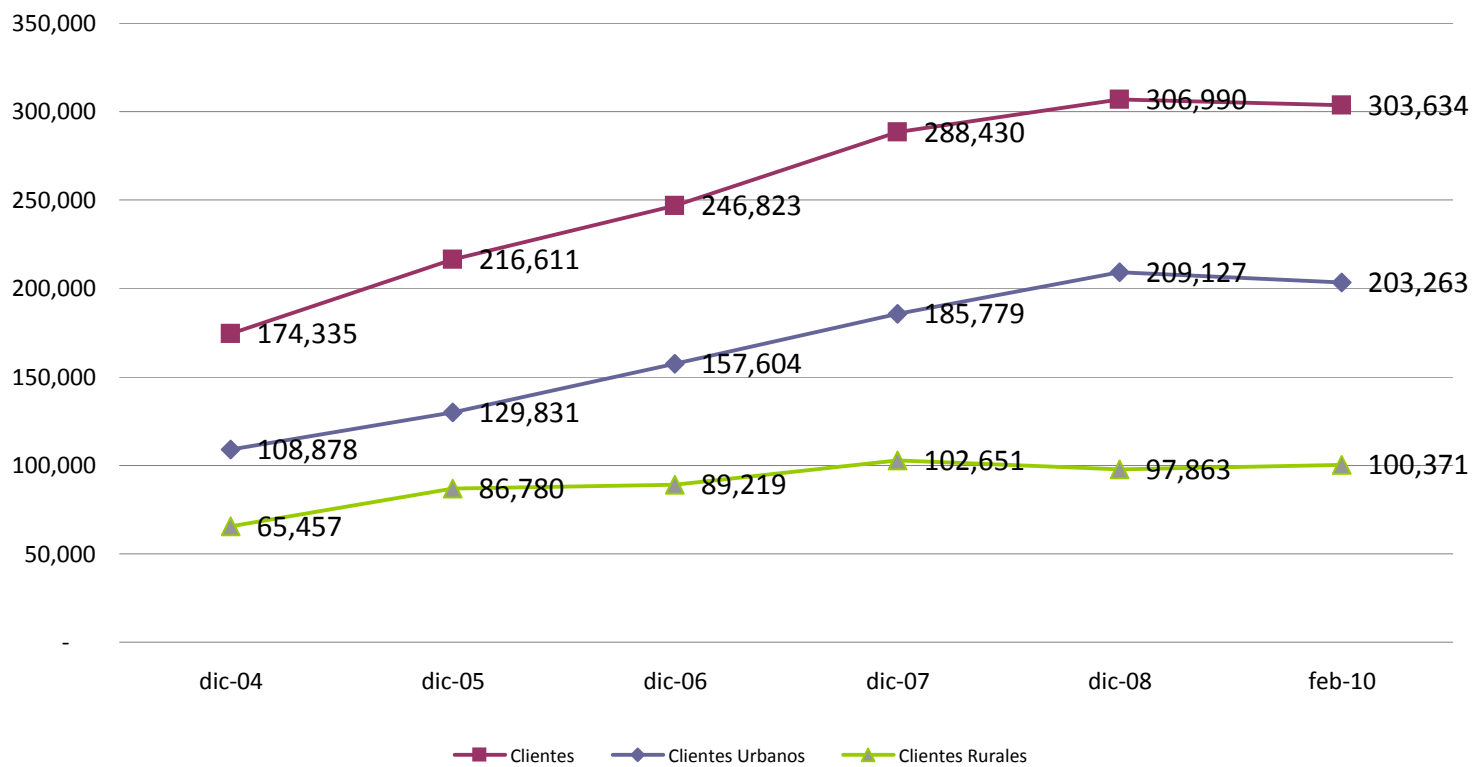
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Credito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	
CRECER	500,000	-	194,033,532	-	-	-	-	-	194,533,532
PRO MUJER	-	-	162,255,111	-	-	-	-	-	162,255,111
DIACONIA	-	4,325,590	174,707,595	-	-	-	-	-	179,033,186
EMPRENDER	-	-	1,069,273	15,682,011	-	-	-	-	16,751,284
FONCRESOL	-	-	3,852,711	-	-	-	-	-	3,852,711
FUNBODEM	-	-	66,000,065	-	3,103,768	-	-	-	69,103,833
IDEPRO	-	529,469	-	49,548,414	-	-	-	-	50,077,883
IMPRO	-	-	8,552,474	-	-	-	-	-	8,552,474
SARTAWI	-	-	1,942,952	8,097,629	-	-	-	-	10,040,581
ANED	-	-	-	-	-	-	-	-	-
CIDRE	12,085,069	2,728,524	527,068	-	-	1,192,505	-	12,619,724	29,152,891
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	34,517,561	-	-	-	-	-	34,517,561
<b>TOTAL</b>	<b>12,585,069</b>	<b>7,583,584</b>	<b>647,458,342</b>	<b>73,328,055</b>	<b>3,103,768</b>	<b>1,192,505</b>	<b>-</b>	<b>12,619,724</b>	<b>757,871,046</b>
	1.66%	1.00%	85.43%	9.68%	0.41%	0.16%	0.00%	1.67%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	112,126,491	-	-	-	-	-	112,126,491
PRO MUJER	-	-	23,416,703	-	-	-	-	-	23,416,703
DIACONIA	-	70,779	48,117,142	-	-	-	-	-	48,187,921
EMPRENDER	-	-	7,300	2,123,649	-	-	-	-	2,130,949
FONCRESOL	-	-	-	-	-	-	-	8,598,883	8,598,883
FUNBODEM	-	-	11,951,498	-	749,939	-	-	-	12,701,437
IDEPRO	-	-	-	43,074,062	-	-	-	-	43,074,062
IMPRO	-	-	806,398	-	-	-	-	-	806,398
SARTAWI	-	-	6,016,299	3,817,914	-	-	-	10,467,204	20,301,417
ANED	-	-	732,416	-	39,068,969	-	-	33,753,486	73,554,871
CIDRE	21,052,506	1,830,785	933,262	-	-	657,176	-	31,752,741	56,226,470
FONDECO	-	-	39,713,957	-	-	-	-	27,256,401	66,970,357
FUBODE	-	-	18,451,645	-	-	-	-	-	18,451,645
<b>TOTAL</b>	<b>21,052,506</b>	<b>1,901,565</b>	<b>262,273,112</b>	<b>49,015,625</b>	<b>39,818,908</b>	<b>657,176</b>	<b>-</b>	<b>111,828,714</b>	<b>486,547,605</b>
	4.33%	0.39%	53.90%	10.07%	8.18%	0.14%	0.00%	22.98%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	500,000	-	306,160,023	-	-	-	-	-	306,660,023
PRO MUJER	-	-	185,671,814	-	-	-	-	-	185,671,814
DIACONIA	-	4,396,370	222,824,737	-	-	-	-	-	227,221,107
EMPRENDER	-	-	1,076,573	17,805,660	-	-	-	-	18,882,233
FONCRESOL	-	-	3,852,711	-	-	-	-	8,598,883	12,451,593
FUNBODEM	-	-	77,951,563	-	3,853,707	-	-	-	81,805,270
IDEPRO	-	529,469	-	92,622,477	-	-	-	-	93,151,946
IMPRO	-	-	9,358,872	-	-	-	-	-	9,358,872
SARTAWI	-	-	7,959,250	11,915,543	-	-	-	10,467,204	30,341,998
ANED	-	-	732,416	-	39,068,969	-	-	33,753,486	73,554,871
CIDRE	33,137,575	4,559,309	1,460,331	-	-	1,849,681	-	44,372,465	85,379,361
FONDECO	-	-	39,713,957	-	-	-	-	27,256,401	66,970,357
FUBODE	-	-	52,969,206	-	-	-	-	-	52,969,206
<b>TOTAL</b>	<b>33,637,575</b>	<b>9,485,148</b>	<b>909,731,453</b>	<b>122,343,680</b>	<b>42,922,676</b>	<b>1,849,681</b>	<b>-</b>	<b>124,448,438</b>	<b>1,244,418,651</b>
	2.70%	0.76%	73.10%	9.83%	3.45%	0.15%	0.00%	10.00%	100%



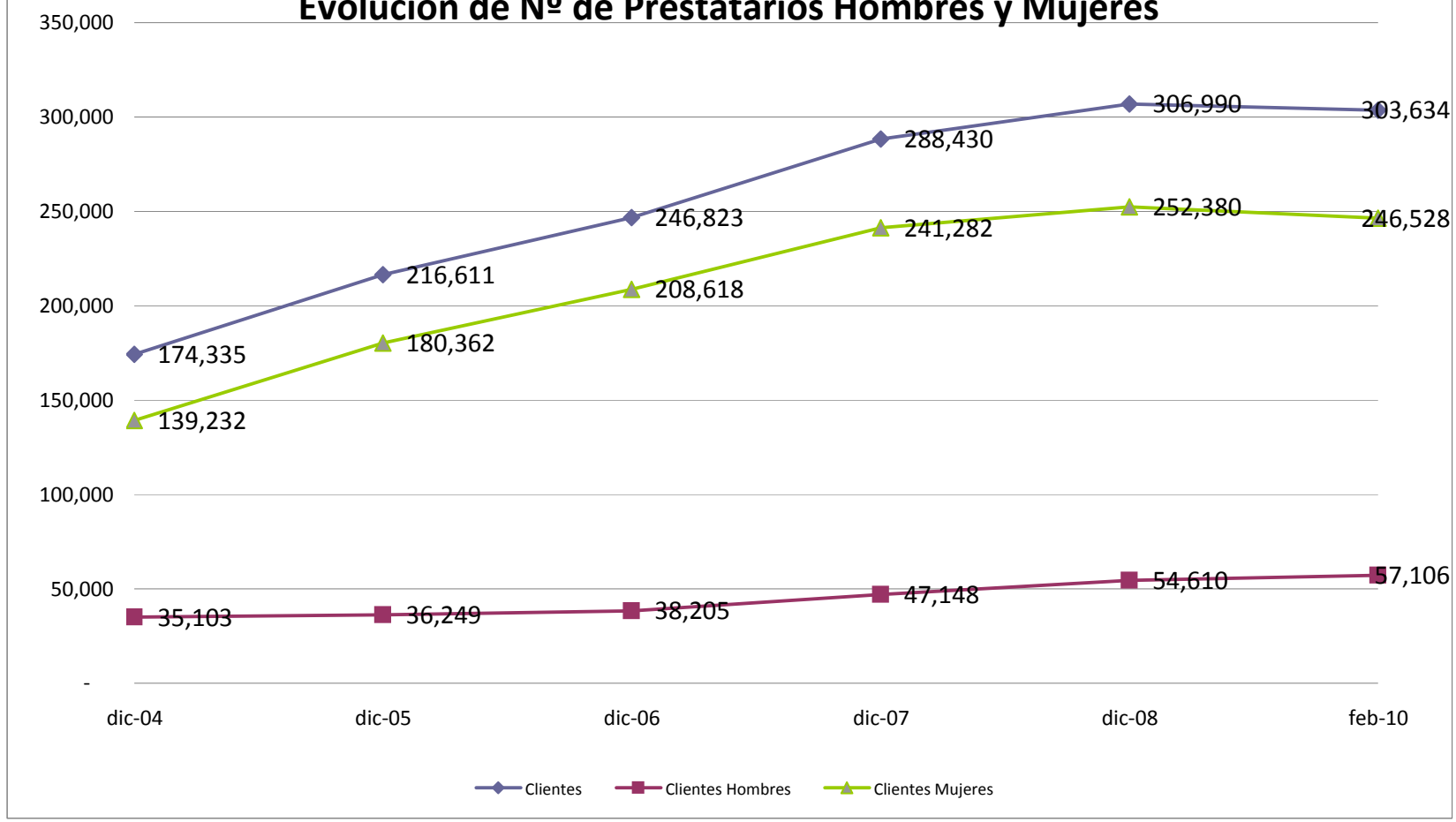
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



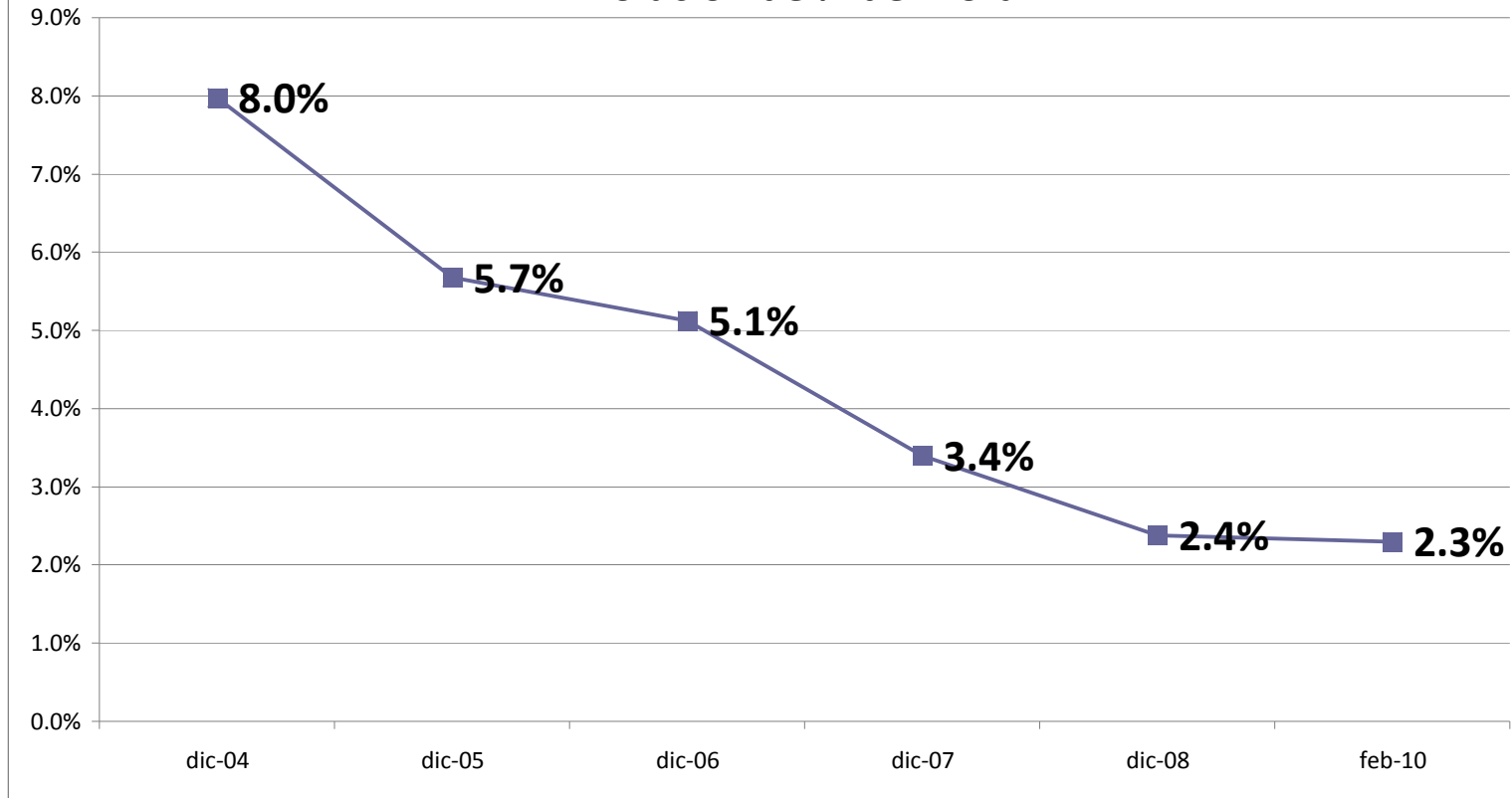
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



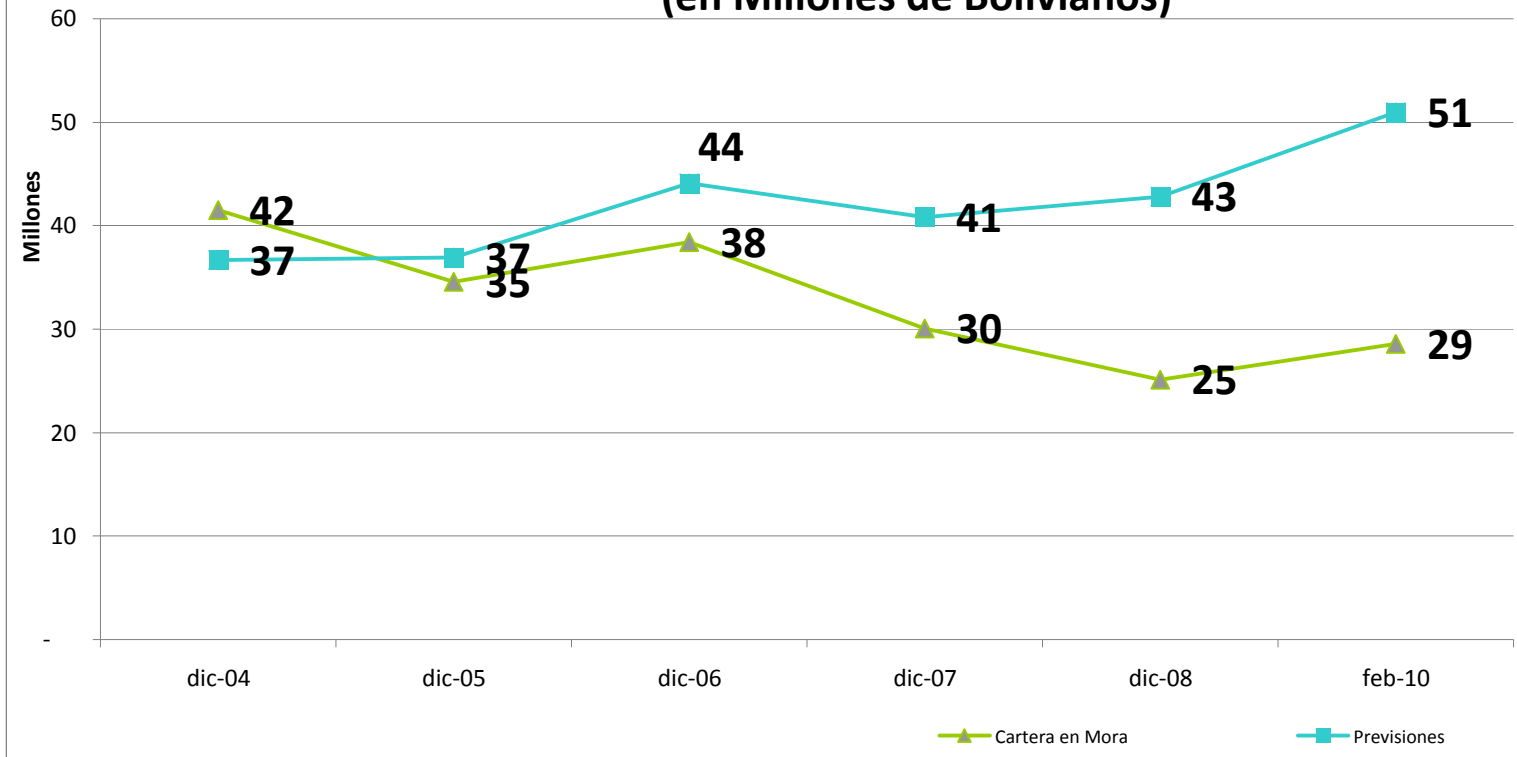
**GRAFICO N° 4**  
**Evolución de N° de Prestatarios Hombres y Mujeres**



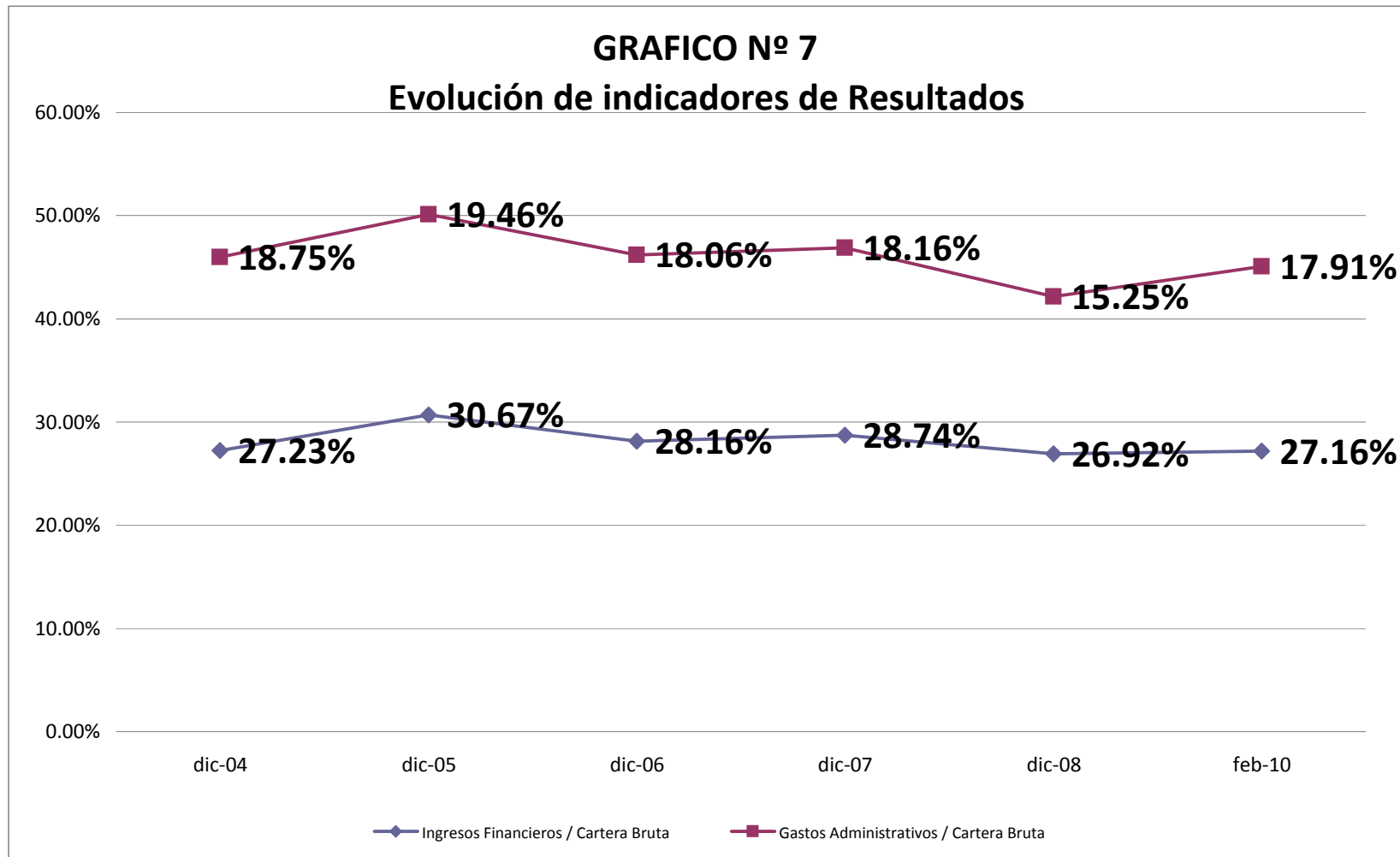
**GRAFICO N° 5**  
**Evolución de % de Mora**



**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**

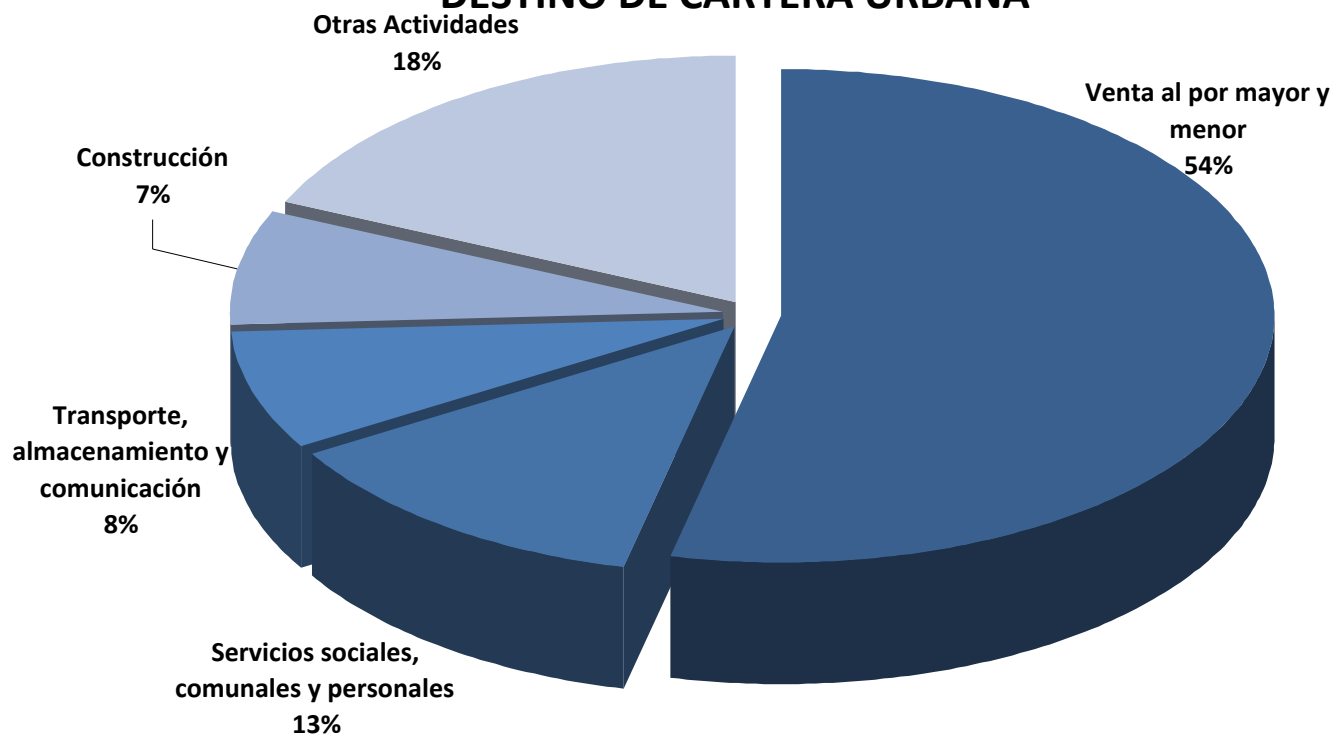


**Cuadro N° 8**  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**28 de Febrero de 2010**  
**(En Bolivianos)**

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	Hotelería 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 contrata servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	9,726,677	-	-	-	-	-	-	77,813,413	-	-	-	-	-	-	106,993,442	-	-	-	194,533,532
PRO MUJER	-	-	-	-	14,507,142	-	-	-	7,806,463	5,021,637	-	-	-	-	-	-	-	4,259,477	162,255,111
DIACONIA	552,180	5,115	-	617,968	7,539,971	16,228	46,791,634	65,546,272	342,123	38,336,871	70,743	11,493,766	747,808	53,096	5,616,221	981,011	90,105	242,074	179,031,186
EMPRENDER	-	-	-	-	2,239,064	-	11,437,429	2,029,744	1,045,046	-	-	-	-	-	-	-	-	-	16,751,284
FONCRESOL	40,329	-	-	-	518,498	4,000	123,535	2,819,108	-	-	-	-	-	-	344,123	-	-	3,117	3,852,711
FUNBODEM	38,761	-	-	-	1,892,640	-	43,808	8,376,827	2,731,235	16,243,491	12,836	276,637	-	111,708	39,375,890	-	-	-	69,103,833
IDEPRO	2,189,270	1,830,768	-	-	7,078,158	-	1,009,456	13,090,165	4,745,386	14,787,347	162,895	1,733,542	623,967	400,166	1,852,462	-	14,200	560,102	50,077,884
IMPPIO	-	-	-	-	1,291,270	-	2,532,547	1,167,851	-	709,521	-	-	-	547,448	2,303,837	-	-	-	8,552,474
SARTAWI	3,567,091	-	-	-	1,047,864	-	546,399	3,408,695	-	-	-	1,470,532	-	-	-	-	-	-	10,040,583
ANED	-	-	-	-	-	-	2,638,539	5,039,508	4,729,928	280,931	-	-	-	-	-	-	-	10,418,980	29,152,893
CIDRE	5,448,785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	7,096,179	-	-	3,618	20,682	1,580,895	25,494	3,887,918	17,974,620	841,758	1,705,895	199,640	-	115,069	213,755	-	-	6,000	33,773,522
TOTAL	28,659,272	1,835,892	3,618	638,650	40,434,041	294,027	99,979,403	337,024,699	19,777,640	77,130,248	246,474	15,683,638	1,371,775	1,227,487	156,699,731	981,011	10,523,285	5,418,683	757,125,007
	3.79%	0.24%	0.00%	0.08%	5.34%	0.04%	7.92%	44.51%	2.48%	10.19%	0.09%	2.30%	0.18%	0.16%	20.70%	0.13%	1.39%	0.72%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	5,606,325	-	-	-	-	-	-	44,850,597	-	-	-	-	-	-	61,669,570	-	-	-	112,126,493
PRO MUJER	-	-	-	-	1,510,368	-	-	19,824,911	976,027	548,457	-	-	-	-	-	-	-	556,940	23,416,703
DIACONIA	10,187,904	497,474	-	209,885	1,195,506	4,856	9,082,851	11,750,363	184,834	8,779,775	279,354	3,116,283	175,847	557	2,258,254	395,936	68,243	-	48,187,921
EMPRENDER	2,130,949	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,130,949
FONCRESOL	2,729,898	-	-	-	665,604	36,700	581,233	4,505,856	-	-	-	-	-	-	79,591	-	-	-	8,598,883
FUNBODEM	89,048	-	-	-	5,162	4,067	819,661	342,038	3,265,579	-	-	-	29,920	7,887,918	-	-	-	-	12,701,437
IDEPRO	16,704,765	11,945,840	-	31,117	1,310,614	-	688,766	6,549,087	784,501	2,891,719	111,504	713,208	120,504	387,696	878,732	13,339	42,671	-	43,074,062
IMPPIO	-	-	-	-	597,487	-	53,994	37,778	-	-	-	-	-	-	4,502	-	-	-	806,398
SARTAWI	18,369,612	-	-	-	154,193	-	590,804	627,748	-	-	-	559,059	-	-	-	-	-	-	20,301,417
ANED	12,636,177	21,374,235	-	124,422	1,650,528	-	14,011,532	804,880	6,185,895	-	-	15,118,593	-	225,492	558,778	-	-	864,327	73,554,871
CIDRE	30,705,941	-	-	-	3,927,662	186,167	5,452,942	2,870,087	1,650,028	-	-	-	-	-	-	-	-	10,770,034	663,609
FONDECO	27,256,401	-	-	-	643,030	-	10,729,624	2,472,926	-	10,217,146	-	-	-	-	-	-	-	15,651,232	66,970,357
FUBODE	9,639,334	-	-	6,860	218,214	1,021,710	1,986,481	4,896,605	538,170	688,476	-	28,113	71,840	101,880	-	-	-	-	19,197,683
TOTAL	136,095,353	33,817,350	6,860	588,801	12,883,746	227,722	29,170,764	113,217,151	6,240,488	32,578,047	390,858	19,535,250	296,351	720,007	73,547,360	409,375	10,880,948	17,756,108	487,493,643
	27.92%	6.94%	0.00%	0.12%	2.63%	0.05%	5.99%	23.23%	1.08%	6.69%	0.08%	4.01%	0.06%	0.15%	15.09%	0.08%	2.23%	3.64%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	15,333,001	-	-	-	-	-	-	122,664,009	-	-	-	-	-	-	168,663,013	-	-	-	306,660,023
PRO MUJER	-	-	-	-	16,017,510	-	-	150,485,302	8,782,491	5,570,095	-	-	-	-	-	-	-	4,816,417	185,871,814
DIACONIA	10,740,084	502,589	-	827,852	8,735,477	21,084	55,874,485	77,296,634	536,957	47,186,646	350,097	14,610,049	923,656	53,653	7,874,475	1,376,947	158,347	242,074	322,221,107
EMPRENDER	2,130,949	-	-	-	2,239,064	-	11,437,429	2,029,744	1,045,046	-	-	-	-	-	-	-	-	-	18,882,231
FONCRESOL	2,770,227	-	-	-	1,184,103	40,700	704,768	7,324,965	-	-	-	-	-	-	423,714	-	-	3,117	12,451,593
FUNBODEM	127,809	-	-	-	5,162	2,149,685	47,875	9,196,488	3,073,273	19,520,070	12,836	276,637	-	141,628	47,263,808	-	-	-	92,805,270
IDEPRO	18,894,035	13,776,608	-	31,117	8,288,772	-	1,698,222	19,639,252	5,529,888	17,679,065	274,399	2,446,749	744,470	787,862	2,731,194	13,339	56,871	560,102	93,151,946
IMPPIO	-	-	-	-	1,888,757	-	2,586,541	1,205,429	-	709,521	-	-	-	551,949	2,416,475	-	-	-	9,358,872
SARTAWI	21,936,704	-	-	-	1,137,203	-	4,036,443	2,029,590	-	-	-	1,470,532	-	-	-	-	-	-	30,341,998
ANED	12,636,177	21,374,235	-	124,422	1,650,528	-	14,011,532	804,880	6,185,895	-	-	15,118,593	-	225,492	558,778	-	-	864,327	73,554,871
CIDRE	36,154,726	-	-	-	7,600,015	434,472	10,492,450	77,296,634	536,957	47,186,646	350,097	14,610,049	923,656	53,653	7,874,475	1,376,947	158,347	242,074	85,379,360
FONDECO	27,256,401	-	-	-	643,030	-	10,729,624	2,472,926	-	10,217,146	-	-	-	-	-	-	-	15,651,232	66,970,357
FUBODE	16,735,512	-	-	10,478	238,897	2,702,605	25,494	5,874,399	22,871,225	1,379,928	2,394,371	227,753	186,910	315,635	-	-	-	6,000	52,969,205
TOTAL	164,715,624	35,653,432	10,478	1,227,450	33,467,788	521,750	89,145,567	450,241,850	24,058,128	105,708,335	697,332	35,418,893	1,668,126	1,547,495	230,247,092	1,390,286	21,404,232	23,154,793	1,244,418,650
	13.24%	2.87%	0.00%	0.10%	8.28%	0.04%	7.16%	36.18%	1.93%	8.62%	0.05%	2.85%	0.13%	0.12%	18.60%	0.11%	1.72%	1.86%	100%

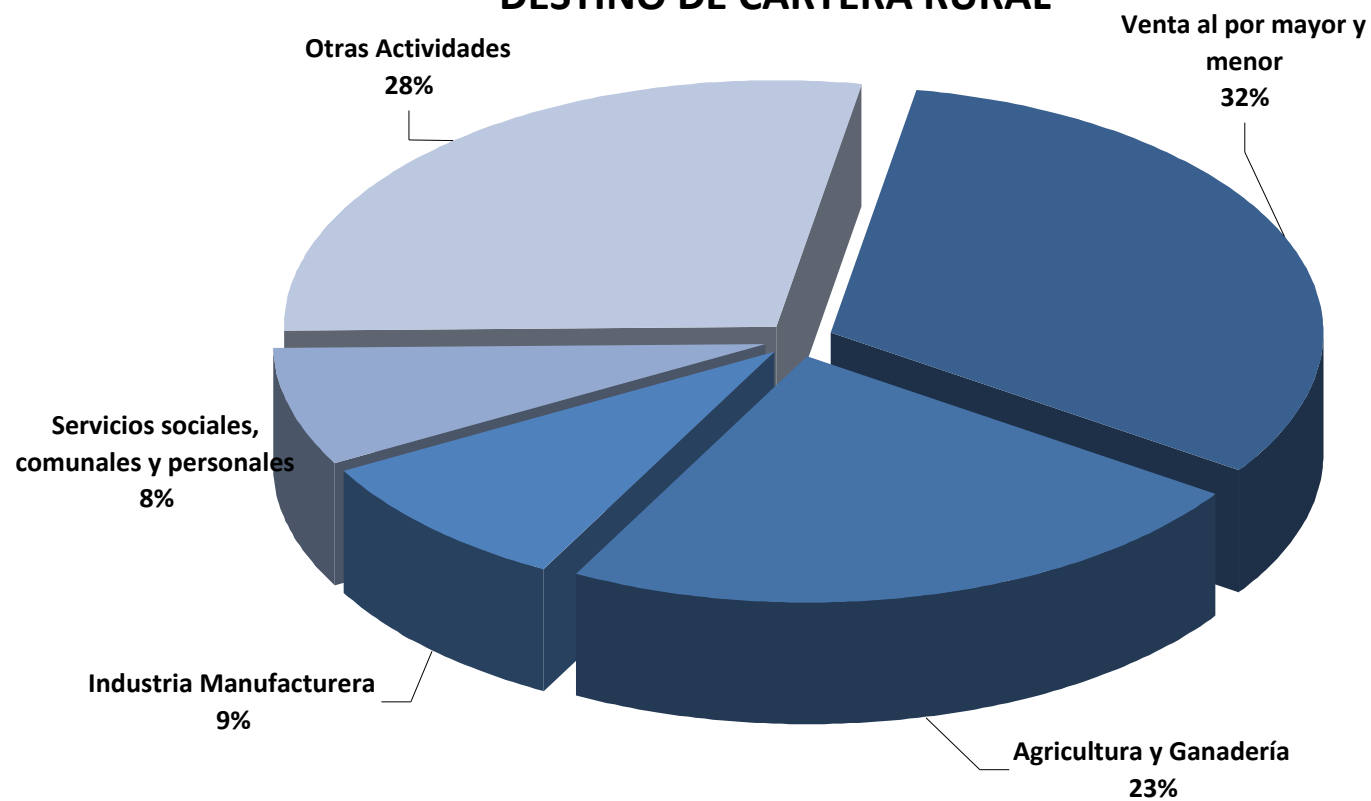
## GRAFICO Nº 8

### DESTINO DE CARTERA URBANA





**GRAFICO Nº 9**  
**DESTINO DE CARTERA RURAL**



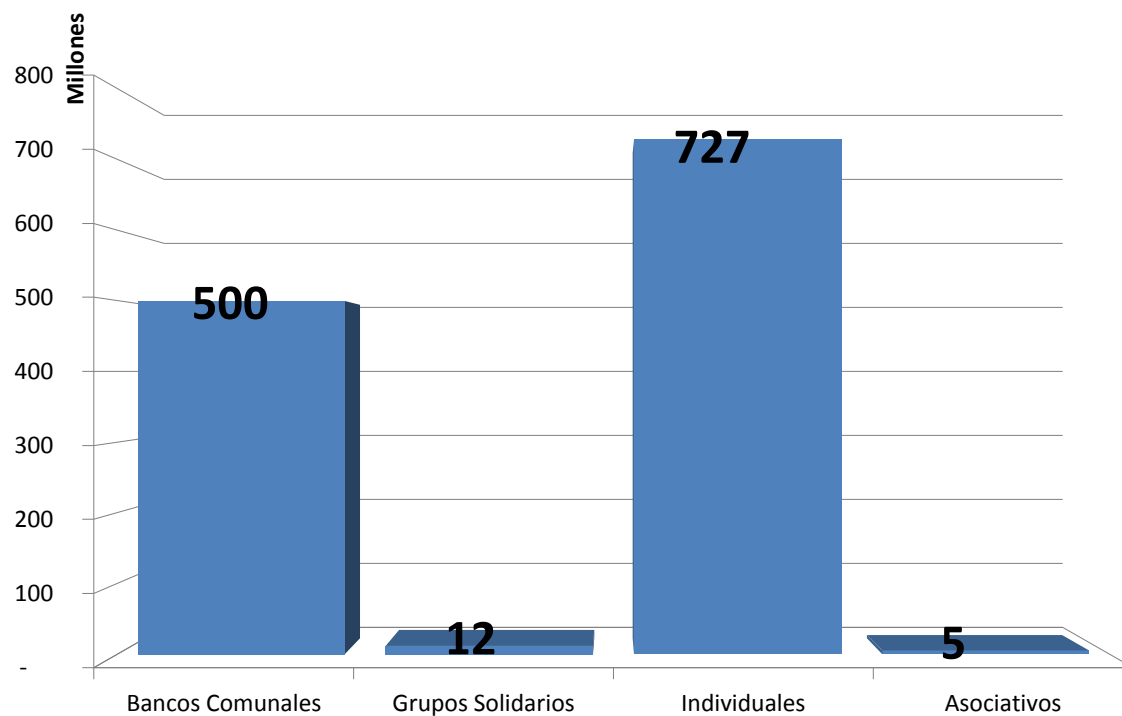
**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**28 de Febrero de 2010**  
**(En Bolivianos)**

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	ESTRATIFICACION 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	Memores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	-	25,289,359	122,556,125	-	46,688,048	194,533,532
PRO MUJER	-	-	-	-	-	113,652	194,863	1,972,993	44,164,123	38,976,690	76,832,789	162,255,111
DIACONIA	-	-	-	1,018,818	5,224,631	1,668,655	5,224,631	34,027,831	104,901,994	19,540,417	12,650,840	179,033,186
EMPRENDER	-	-	-	-	-	-	376,170	1,379,110	-	8,932,941	3,062,236	16,751,284
FONCRESOL	-	-	-	-	-	-	-	740,382	-	269,481	2,842,847	3,852,711
FUNBODEM	-	-	-	-	-	-	4,178,590	12,228,394	37,381,742	8,775,655	6,539,452	69,103,833
IDEPRO	-	-	621,768	606,781	599,399	9,164,709	18,934,327	18,576,742	1,227,492	346,665	50,077,884	179,033,186
IMPRO	-	-	-	-	108,035	-	77,690	615,916	4,468,963	1,446,880	1,834,990	8,552,474
SARTAWI	-	-	-	162,377	-	112,584	-	5,248,550	2,726,674	-	1,790,395	10,040,581
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	830,320	116,656	2,911,266	3,895,145	3,518,833	2,640,953	2,200,311	7,058,067	5,795,070	162,051	23,318	29,152,890
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	452,267	589,700	1,934,202	12,978,086	16,001,944	1,311,388	503,936	33,771,522
<b>TOTAL</b>	<b>830,320</b>	<b>116,656</b>	<b>2,911,266</b>	<b>4,516,913</b>	<b>5,795,075</b>	<b>5,720,394</b>	<b>23,351,165</b>	<b>90,047,691</b>	<b>270,762,131</b>	<b>200,055,089</b>	<b>153,054,108</b>	<b>757,125,007</b>
	<b>0.11%</b>	<b>0.02%</b>	<b>0.38%</b>	<b>0.60%</b>	<b>0.76%</b>	<b>0.76%</b>	<b>3.08%</b>	<b>11.89%</b>	<b>35.76%</b>	<b>26.42%</b>	<b>20.22%</b>	<b>100%</b>
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	14,576,444	70,639,690	26,910,358	112,126,491
PRO MUJER	-	-	-	-	-	-	-	-	2,545,277	4,366,149	16,505,277	23,416,703
DIACONIA	-	-	-	161,611	255,273	320,888	28,874,886	9,592,225	5,714,153	48,187,921	48,187,921	112,126,491
EMPRENDER	-	-	-	-	-	-	-	-	1,076,143	678,279	376,527	2,130,949
FONCRESOL	-	-	-	-	243,923	-	-	1,651,835	490,344	493,026	5,719,753	8,598,883
FUNBODEM	-	-	-	-	-	387,843	-	1,326,532	7,748,928	2,113,654	1,124,480	12,701,437
IDEPRO	-	-	1,835,236	959,115	436,602	3,587,416	10,248,873	1,122,054	268,524	43,074,062	43,074,062	112,126,491
IMPRO	-	-	-	-	-	-	-	411,192	178,335	216,871	806,398	2,130,949
SARTAWI	-	-	-	167,200	-	161,939	16,216,558	1,572,335	577,387	20,301,417	20,301,417	112,126,491
ANED	-	-	-	-	-	706,174	-	4,950,994	54,274,123	9,865,165	3,758,415	73,554,871
CIDRE	946,595	934,843	3,766,932	6,251,236	5,807,587	2,914,996	3,599,767	13,236,935	18,448,947	299,792	18,839	56,226,470
FONDECO	-	-	-	-	2,306,865	2,435,090	5,280,795	13,052,087	23,230,046	8,018,541	12,646,934	66,970,357
FUBODE	-	-	-	177,735	507,068	535,338	3,061,219	12,054,498	2,240,588	621,238	19,197,683	19,197,683
<b>TOTAL</b>	<b>946,595</b>	<b>934,843</b>	<b>3,766,932</b>	<b>8,086,472</b>	<b>9,580,114</b>	<b>6,792,952</b>	<b>14,580,160</b>	<b>52,403,355</b>	<b>204,563,630</b>	<b>111,179,831</b>	<b>74,456,756</b>	<b>487,293,643</b>
	<b>0.19%</b>	<b>0.19%</b>	<b>0.77%</b>	<b>1.66%</b>	<b>1.97%</b>	<b>1.39%</b>	<b>2.99%</b>	<b>10.75%</b>	<b>41.98%</b>	<b>22.62%</b>	<b>15.28%</b>	<b>100%</b>
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	39,865,803	193,195,815	73,598,406	306,660,023
PRO MUJER	-	-	-	-	-	113,652	194,863	1,972,993	46,709,400	43,342,840	93,338,066	185,671,814
DIACONIA	-	-	-	1,180,429	1,923,928	5,545,519	37,296,715	133,776,811	29,132,642	18,364,993	227,221,107	487,293,643
EMPRENDER	-	-	-	-	-	-	376,170	1,379,110	10,009,084	3,740,515	3,377,354	18,882,233
FONCRESOL	-	-	-	-	243,923	-	-	2,392,218	490,344	762,508	8,562,600	12,451,593
FUNBODEM	-	-	-	-	-	-	4,566,433	13,554,926	45,130,670	10,889,308	7,663,932	81,805,270
IDEPRO	-	-	2,457,004	1,565,896	1,036,001	43,192,986	29,183,199	2,349,547	12,752,125	615,189	93,151,946	179,033,186
IMPRO	-	-	-	-	108,035	-	77,690	615,916	4,880,155	1,625,215	2,051,861	9,358,872
SARTAWI	-	-	-	329,577	-	161,939	21,465,109	1,718,581	4,299,009	1,718,581	3,041,998	30,341,998
ANED	-	-	-	-	-	706,174	-	4,950,994	54,274,123	9,865,165	3,758,415	73,554,871
CIDRE	1,776,915	1,051,499	6,678,198	10,146,381	9,326,420	5,555,949	5,800,078	20,295,002	24,244,918	461,843	42,157	85,379,360
FONDECO	-	-	-	-	2,306,865	2,435,090	5,280,795	13,052,087	23,230,046	8,018,541	12,646,934	66,970,357
FUBODE	-	-	-	630,002	1,096,768	2,469,539	16,039,305	28,056,442	3,551,976	1,125,174	52,969,205	52,969,205
<b>TOTAL</b>	<b>1,776,915</b>	<b>1,051,499</b>	<b>6,678,198</b>	<b>12,603,385</b>	<b>15,339,188</b>	<b>12,513,346</b>	<b>37,931,325</b>	<b>142,451,044</b>	<b>475,325,961</b>	<b>311,234,933</b>	<b>227,512,865</b>	<b>1,244,418,650</b>
	<b>0.14%</b>	<b>0.08%</b>	<b>0.54%</b>	<b>1.01%</b>	<b>1.23%</b>	<b>1.01%</b>	<b>3.05%</b>	<b>11.45%</b>	<b>38.20%</b>	<b>25.01%</b>	<b>18.28%</b>	<b>100%</b>

Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**28 de Febrero de 2010**  
(En Bolivianos)

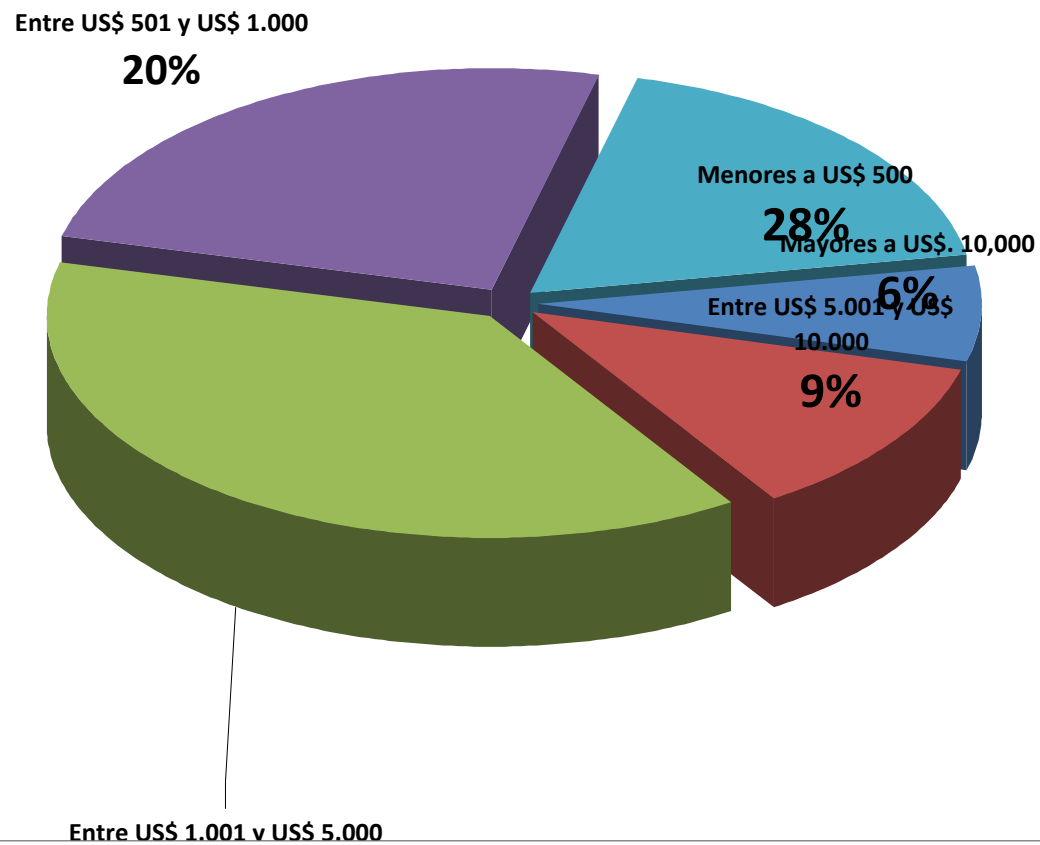
INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO									
	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL	
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero
CRECER	152,558,931	62,499	-	-	41,974,600	6,286	-	-	194,533,532	68,785
PRO MUJER	135,732,167	68,407	-	-	26,522,944	3,064	-	-	162,255,111	71,471
DIACONIA	31,372,376	20,076	-	-	147,660,810	17,544	-	-	179,033,186	37,620
EMPRENDER	7,147,558	4,819	1,020,275	408	8,583,451	2,523	-	-	16,751,284	7,750
FONCRESOL	2,335,926	1,193	130,124	31	1,033,055	150	353,606	428	3,852,711	1,802
FUNBODEM	-	-	-	-	69,103,833	6,634	-	-	69,103,833	6,634
IDEPRO	-	-	-	-	50,077,884	2,490	-	-	50,077,884	2,490
IMPRO	-	-	-	-	8,552,474	1,641	-	-	8,552,474	1,641
SARTAWI	-	-	747,618	502	9,292,963	1,859	-	-	10,040,581	2,361
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	28,515,891	814	637,000	1	29,152,891	815
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	26,722,742	8,136	659,363	228	6,389,418	616	-	-	33,771,522	8,980
<b>TOTAL</b>	<b>355,869,700</b>	<b>165,130</b>	<b>2,557,379</b>	<b>1,169</b>	<b>397,707,323</b>	<b>43,621</b>	<b>990,606</b>	<b>429</b>	<b>757,125,008</b>	<b>210,349</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	91,065,125	38,992	-	-	21,061,366	2,970	-	-	112,126,491	41,962
PRO MUJER	23,416,703	14,716	-	-	-	-	-	-	23,416,703	14,716
DIACONIA	275,275	139	-	-	47,912,646	7,377	-	-	48,187,921	7,516
EMPRENDER	407,415	330	194,769	50	1,528,765	336	-	-	2,130,949	716
FONCRESOL	5,525,214	1,838	1,320,101	187	1,509,644	102	243,923	1	8,598,883	2,128
FUNBODEM	-	-	-	-	12,701,437	1,367	-	-	12,701,437	1,367
IDEPRO	-	-	-	-	43,074,062	2,137	-	-	43,074,062	2,137
IMPRO	-	-	-	-	806,398	218	-	-	806,398	218
SARTAWI	-	-	5,504,711	638	14,796,706	1,189	-	-	20,301,417	1,827
ANED	5,070,829	2,858	116,771	38	67,392,859	7,290	974,412	361	73,554,871	10,547
CIDRE	-	-	-	-	53,235,744	1,995	2,990,726	14	56,226,470	2,009
FONDECO	15,651,232	8,555	-	-	51,319,126	3,423	-	-	66,970,357	11,978
FUBODE	2,571,374	4,311	2,616,562	619	14,009,747	1,300	-	-	19,197,683	6,230
<b>TOTAL</b>	<b>143,983,167</b>	<b>71,739</b>	<b>9,752,913</b>	<b>1,532</b>	<b>329,348,502</b>	<b>29,704</b>	<b>4,209,061</b>	<b>376</b>	<b>487,293,643</b>	<b>103,351</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	243,624,057	101,491	-	-	63,035,967	9,256	-	-	306,660,023	110,747
PRO MUJER	159,148,870	83,123	-	-	26,522,944	3,064	-	-	185,671,814	86,187
DIACONIA	31,647,651	20,215	-	-	195,573,456	24,921	-	-	227,221,107	45,136
EMPRENDER	7,554,973	5,149	1,215,044	458	10,112,216	2,859	-	-	18,882,233	8,466
FONCRESOL	7,861,140	3,031	1,450,225	218	2,542,699	252	597,530	429	12,451,593	3,930
FUNBODEM	-	-	-	-	81,805,270	8,001	-	-	81,805,270	8,001
IDEPRO	-	-	-	-	93,151,946	4,627	-	-	93,151,946	4,627
IMPRO	-	-	-	-	9,358,872	1,859	-	-	9,358,872	1,859
SARTAWI	-	-	6,252,329	1,140	24,089,669	3,048	-	-	30,341,998	4,188
ANED	5,070,829	2,858	116,771	38	67,392,859	7,290	974,412	361	73,554,871	10,547
CIDRE	-	-	-	-	81,751,635	2,809	3,627,726	15	85,379,361	2,824
FONDECO	15,651,232	8,555	-	-	51,319,126	3,423	-	-	66,970,357	11,978
FUBODE	29,294,116	12,447	3,275,925	847	20,399,166	1,916	-	-	52,969,206	15,210
<b>TOTAL</b>	<b>499,832,866</b>	<b>236,869</b>	<b>12,310,293</b>	<b>2,701</b>	<b>727,055,825</b>	<b>73,325</b>	<b>5,199,668</b>	<b>805</b>	<b>1,244,418,651</b>	<b>313,700</b>

**GRAFICO Nº 10**  
**Cartera por Tecnología Financiera**  
**(En Millones de Bolivianos)**



### GRAFICO N° 11

#### Estratificación de Cartera por Monto de Crédito



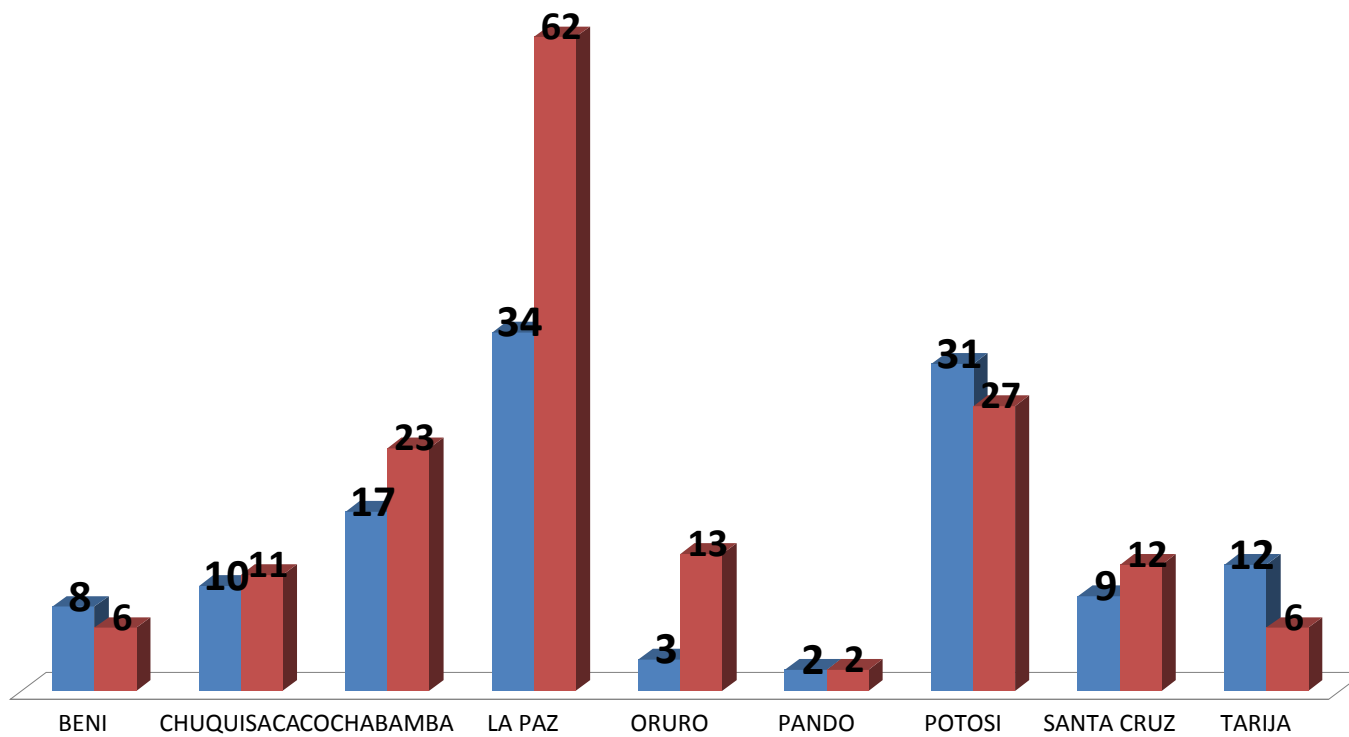
Cuadro Nº 10  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 28 de Febrero de 2010  
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	33	9	42	80	71	151
CIDRE	8	3	11	18	32	50
CRECER	34	25	59	220	320	540
DIACONIA	16	22	38	42	184	226
EMPRENDER	1	12	13	5	88	93
FONCRESOL	1	5	6	1	27	28
FONDECO	12	3	15	52	54	106
FUBODE	9	4	13	45	67	112
FUNBODEM	4	3	7	11	83	94
IDEPRO	8	7	15	19	33	52
IMPRO		2	2		18	18
PROMUJER		67	67		660	660
SARTAWI	126	162	288	493	1,637	2,130
<b>Total</b>						

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	8	6	14	37	54	91
CHUQUISACA	10	11	21	23	116	139
COCHABAMBA	17	23	40	89	203	292
LA PAZ	34	62	96	129	665	794
ORURO	3	13	16	5	110	115
PANDO	2	2	4	4	11	15
POTOSI	31	27	58	135	325	460
SANTA CRUZ	9	12	21	43	99	142
TARIJA	12	6	18	28	54	82
<b>Total</b>	<b>126</b>	<b>162</b>	<b>288</b>	<b>493</b>	<b>1,637</b>	<b>2,130</b>

## 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  
28 de Febrero 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%					24%					
FONCRESOL				24%				16%	18%	16%				
FUNBODEM									26%					
IDEPRO		NA							16% - 26%					
IMPRO									21%					
SARTAWI	36%	32%						30%	28%					
ANED	32%	28%	28%	36%				20%	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)