

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2011
(En Bolivianos)

| | CRECER | PRO MUJER | Sub Total Banca Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO | IMPRO | SARTAWI | ANED | CIDRE | FONDECO | FUBODE | TOTAL |
|---|--------------------|--------------------|-------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|--------------------|--------------------|-------------------|----------------------|
| ACTIVO | | | | | | | | | | | | | | | |
| DISPONIBILIDADES | 7,866,14C | 18,293,657 | 26,159,79C | 8,470,061 | 3,017,561 | 3,284,42C | 2,141,83C | 7,838,741 | 319,75C | 2,880,621 | 13,622,001 | 4,389,371 | 22,134,531 | 10,248,201 | 104,506,801 |
| INVERSIONES TEMPORARIAS | 9,593,494 | 10,486,891 | 20,080,381 | 3,108,731 | 4,398,021 | 1,583,961 | 1,537 | 1,545,751 | 2,307,461 | 26,021 | 2,714,811 | 537,341 | 65,001 | 136,581 | 36,506,651 |
| CARTERA | 319,982,851 | 174,331,661 | 494,314,511 | 224,869,371 | 19,126,561 | 13,199,831 | 79,799,331 | 94,554,141 | 9,836,891 | 33,939,491 | 73,243,871 | 83,716,641 | 64,772,671 | 53,674,871 | 1,245,048,241 |
| CARTERA BRUTA | 318,205,711 | 181,022,751 | 499,228,461 | 231,994,751 | 20,141,371 | 13,424,941 | 82,584,921 | 99,453,231 | 9,926,431 | 33,996,831 | 73,463,391 | 88,434,971 | 66,567,191 | 53,476,291 | 1,272,192,821 |
| CARTERA VIGENTE | 315,068,211 | 177,412,521 | 492,880,741 | 231,036,051 | 19,485,291 | 13,049,081 | 80,101,531 | 84,966,731 | 9,394,461 | 32,301,701 | 68,994,021 | 82,594,821 | 61,689,381 | 51,315,251 | 1,227,409,091 |
| CARTERA VENCIDA | 2,458,084 | 1,627,891 | 4,085,974 | 530,291 | 559,341 | 91,787 | 403,501 | 530,031 | 236,664 | 349,621 | 2,191,444 | 1,436,544 | 1,227,601 | 1,418,311 | 13,063,131 |
| CARTERA EN EJECUCIÓN | 679,411 | 1,982,331 | 2,661,751 | 256,591 | - | 199,491 | 1,782,814 | 511,891 | 188 | 433,411 | 2,277,921 | 478,871 | 1,946,241 | 737,401 | 11,286,601 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTI | - | - | - | 169,871 | 45,651 | 63,531 | 178,291 | 13,046,041 | 216,291 | 139,141 | - | 3,451,511 | 685,031 | 5,311 | 18,000,701 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | - | - | - | 1,942 | 51,081 | 14,931 | 9,625 | 174,501 | 77,011 | 25,812 | - | 330,574 | 249,621 | - | 935,101 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | - | - | - | - | - | 4,117 | 109,157 | 224,021 | 1,800 | 247,142 | - | 142,635 | 769,301 | - | 1,498,181 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 9,162,971 | 2,361,945 | 11,524,921 | 2,944,951 | 265,511 | 164,515 | 819,855 | 1,479,301 | 414,981 | 1,405,961 | 1,789,565 | 1,728,661 | 1,910,111 | 2,550,271 | 26,998,641 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -7,385,842 | -9,053,033 | -16,438,871 | -10,070,331 | -1,280,321 | -389,631 | -3,605,441 | -6,378,401 | -504,511 | -963,291 | -2,009,081 | -6,446,991 | -3,704,632 | -2,351,681 | -54,143,211 |
| OTRAS CUENTAS POR COBRAR | 3,418,161 | 1,160,773 | 4,578,941 | 558,061 | 645,942 | 155,568 | 965,601 | 2,516,981 | 5,251 | 2,079,711 | 5,143,442 | 289,402 | 1,793,131 | 1,627,561 | 20,359,611 |
| BIENES REALIZABLES | - | - | - | - | - | - | - | - | - | 22,434 | 120,179 | 1,813,251 | 76,394 | - | 2,032,261 |
| INVERSIONES PERMANENTES | 3,969,651 | 7,312,285 | 11,281,931 | 310,215 | 492,081 | 19,516 | 33,788 | 1,354,811 | 12,800 | 52,233 | 2,350,485 | 14,134,111 | 7,394,234 | 48,791 | 37,485,021 |
| BIENES DE USO | 10,954,531 | 10,527,681 | 21,482,211 | 8,131,811 | 874,915 | 470,004 | 2,283,811 | 3,813,934 | 116,021 | 1,473,631 | 2,284,973 | 5,479,611 | 3,528,405 | 1,593,531 | 51,532,881 |
| OTROS ACTIVOS | 4,212,801 | 2,099,171 | 6,311,971 | 265,121 | 708,267 | 105,592 | 58,838 | 3,925,081 | 2,055 | 455,408 | 5,178,504 | 11,922 | 371,651 | 380,041 | 17,774,461 |
| TOTAL DEL ACTIVO | 359,997,641 | 224,212,124 | 584,209,761 | 245,713,391 | 29,263,361 | 18,818,901 | 85,284,751 | 115,549,451 | 12,600,251 | 40,929,571 | 104,658,271 | 110,371,561 | 100,137,011 | 67,709,601 | 1,515,245,941 |
| PASIVO | | | | | | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | - | - | - | - | - | - | - | - | - | - | - | 29,744 | 29,744 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 202,619,871 | 103,020,112 | 305,639,981 | 59,057,814 | 19,433,661 | 1,499,331 | 59,636,681 | 69,991,631 | 7,614,261 | 18,664,951 | 77,012,322 | 65,410,011 | 66,733,721 | 31,550,111 | 781,542,501 |
| OTRAS CUENTAS POR PAGAR | 8,609,141 | 12,013,121 | 20,622,271 | 7,448,521 | 5,456,971 | 1,928,641 | 1,613,551 | 7,114,061 | 525,277 | 14,989,201 | 14,425,761 | 11,933,161 | 7,869,954 | 8,785,281 | 102,712,671 |
| PREVISIONES | 11,373,511 | 1,526,877 | 12,900,391 | 1,796,971 | - | - | 903,921 | 99,191 | 249,838 | 320,621 | 243,371 | 95,282 | 582,001 | 327,721 | 17,521,321 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES SUBORDINADAS | 2,724,311 | 2,831,521 | 5,555,831 | - | 120,571 | - | - | 1,227,521 | - | 975,801 | 599,543 | 174,251 | 2,871,421 | - | 11,524,041 |
| TOTAL DEL PASIVO | 225,326,851 | 119,393,631 | 344,720,461 | 68,303,311 | 25,011,201 | 3,427,981 | 62,152,161 | 77,732,411 | 8,389,381 | 34,950,571 | 92,281,004 | 77,612,701 | 78,057,101 | 40,692,861 | 913,331,191 |
| PATRIMONIO | | | | | | | | | | | | | | | |
| CAPITAL SOCIAL | - | - | - | - | 3,550,441 | - | 14,839,211 | 34,917,621 | 3,366,591 | 8,764,571 | - | 22,479,231 | 15,377,341 | - | 103,295,031 |
| APORTES NO CAPITALIZADOS | 101,542,201 | 23,390,091 | 124,932,291 | 39,026,324 | - | 15,235,201 | 745,641 | - | - | 10,845,471 | 20,065,514 | 6,884,531 | 1,319,751 | 21,625,921 | 240,680,671 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | 452,021 | - | 1,322,551 | - | 1,451,531 | - | - | 3,226,111 |
| RESERVAS | 26,991,741 | 73,378,504 | 100,370,241 | 131,207,891 | 342,384 | - | 4,634,201 | 1,394,001 | 715,844 | 2,780,241 | 2,686,351 | 758,631 | 3,523,281 | 3,344,851 | 251,756,931 |
| RESULTADOS ACUMULADOS | 6,136,841 | 8,049,881 | 14,186,731 | 7,175,871 | 359,331 | 155,722 | 2,913,541 | 1,053,381 | 128,432 | -17,733,841 | -11,826,115 | 2,636,464 | 1,859,521 | 2,046,951 | 2,566,001 |
| TOTAL DEL PATRIMONIO | 134,670,791 | 104,818,481 | 239,489,271 | 177,410,481 | 4,252,151 | 15,390,921 | 23,132,591 | 37,817,041 | 4,210,871 | 12,377,271 | 32,758,864 | 22,079,611 | 27,016,731 | 60,914,751 | 601,914,751 |
| TOTAL DEL PASIVO Y PATRIMONIO | 359,997,641 | 224,212,124 | 584,209,761 | 245,713,391 | 29,263,361 | 18,818,901 | 85,284,751 | 115,549,451 | 12,600,251 | 40,929,571 | 104,658,271 | 110,371,561 | 100,137,011 | 67,709,601 | 1,515,245,941 |

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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 | 27,896,455 | 15,532,904 | 43,429,359 | 14,345,585 | 1,874,969 | 614,988 | 4,706,196 | 4,701,031 | 409,205 | 1,954,789 | 4,075,889 | 3,969,821 | 4,011,694 | 3,644,994 | 87,738,520 |
| GASTOS FINANCIEROS | -3,958,294 | -2,089,173 | -6,047,467 | -1,414,471 | -497,055 | -11,965 | -1,393,949 | -966,418 | -61,046 | -203,605 | -905,574 | -1,118,369 | -1,036,500 | -528,291 | -14,184,710 |
| RESULTADO FINANCIERO BRUTO | 23,938,162 | 13,443,730 | 37,381,892 | 12,931,114 | 1,377,914 | 603,022 | 3,312,247 | 3,734,612 | 348,159 | 1,751,184 | 3,170,315 | 2,851,451 | 2,975,194 | 3,116,703 | 73,553,810 |
| OTROS INGRESOS OPERATIVOS | 456,211 | 1,128,061 | 1,584,272 | 860,111 | 495,395 | - | 948,267 | 298,954 | 22,618 | 301,301 | 336,996 | 489,307 | 340,170 | 282,164 | 5,959,556 |
| OTROS GASTOS OPERATIVOS | -1,254,062 | -301,019 | -1,555,081 | -198,073 | - | - | -56,717 | -84,041 | -23,217 | -17,012 | -44,150 | -44,919 | -138,073 | -28,316 | -2,189,599 |
| RESULTADO DE OPERACION BRUTO | 23,140,311 | 14,270,773 | 37,411,083 | 13,593,152 | 1,873,309 | 603,022 | 4,203,797 | 3,949,526 | 347,560 | 2,035,473 | 3,463,161 | 3,295,839 | 3,177,291 | 3,370,552 | 77,323,767 |
| RECUPERACION DE ACTIVOS FINANCIEROS | 2,750,020 | 987,122 | 3,737,142 | 306,319 | 14,070 | 60,231 | 825,258 | 776,961 | - | 216,115 | 943,552 | 592,610 | 626,984 | 269,372 | 8,368,615 |
| CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS | -1,981,883 | -725,118 | -2,707,002 | -1,109,156 | -155,776 | -66,527 | -1,369,404 | -825,971 | - | -555,440 | -975,771 | -1,244,995 | -791,983 | -706,618 | -10,508,642 |
| RESULTADO DE OPERACION DESPUES DE INCOBRABLES | 23,908,447 | 14,532,776 | 38,441,224 | 12,790,315 | 1,731,604 | 596,726 | 3,659,652 | 3,900,516 | 347,560 | 1,696,148 | 3,430,942 | 2,643,454 | 3,012,293 | 2,933,306 | 75,183,740 |
| GASTOS DE ADMINISTRACION | -17,361,295 | -11,791,284 | -29,152,579 | -5,645,842 | -1,745,021 | -674,431 | -2,828,546 | -3,479,225 | -263,352 | -3,040,981 | -3,326,225 | -1,851,150 | -2,917,245 | -2,313,275 | -57,237,871 |
| RESULTADO DE OPERACION NETO | 6,547,153 | 2,741,492 | 9,288,645 | 7,144,473 | -13,417 | -77,705 | 831,106 | 421,291 | 84,209 | -1,344,833 | 104,717 | 792,304 | 95,048 | 620,031 | 17,945,869 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -90,415 | 0 | -90,415 | -11,897 | -2,475 | 0 | 22,616 | - | 35,488 | 11 | 72 | - | - | -26,229 | -72,828 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -201,796 | -0 | -201,796 | - | - | -984 | -0 | - | -95 | - | - | - | - | -8,433 | -211,307 |
| RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 6,254,942 | 2,741,492 | 8,996,434 | 7,132,576 | -15,892 | -78,689 | 831,106 | 443,907 | 84,209 | -1,309,439 | 104,728 | 792,376 | 95,048 | 585,369 | 17,661,734 |
| INGRESOS EXTRAORDINARIOS | 45,634 | 17,165 | 62,799 | - | - | - | 74 | 44,223 | - | 1,330 | 139,400 | 1,948 | 519 | 250,293 | - |
| GASTOS EXTRAORDINARIOS | -10,602 | -17,906 | -28,508 | - | - | - | - | - | - | -256 | - | - | - | - | -28,764 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 6,289,974 | 2,740,752 | 9,030,726 | 7,132,576 | -15,892 | -78,689 | 831,106 | 443,981 | 128,432 | -1,309,695 | 106,058 | 931,776 | 96,996 | 585,888 | 17,883,263 |
| INGRESOS DE GESTIONES ANTERIORES | 19,987 | 42,715 | 62,702 | 78,793 | - | - | - | - | - | 48,261 | 268,390 | - | 8,170 | - | 466,315 |
| GASTOS DE GESTIONES ANTERIORES | -173,116 | -144,075 | -317,191 | -35,498 | - | - | -21,020 | - | - | -34,165 | -366,610 | - | -1,680 | - | -776,165 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION | 6,136,845 | 2,639,391 | 8,776,237 | 7,175,871 | -15,892 | -78,689 | 810,086 | 443,981 | 128,432 | -1,295,600 | 7,837 | 931,776 | 103,487 | 585,888 | 17,573,414 |
| ABONOS POR AJUSTE POR INFLACION | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| CARGOS POR AJUSTE POR INFLACION | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| RESULTADO ANTES DE IMPUESTOS | 6,136,845 | 2,639,391 | 8,776,237 | 7,175,871 | -15,892 | -78,689 | 810,086 | 443,981 | 128,432 | -1,295,600 | 7,837 | 931,776 | 103,487 | 585,888 | 17,573,414 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| RESULTADO NETO DE LA GESTION | 6,136,845 | 2,639,391 | 8,776,237 | 7,175,871 | -15,892 | -78,689 | 810,086 | 443,981 | 128,432 | -1,295,600 | 7,837 | 931,776 | 103,487 | 585,888 | 17,573,414 |

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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 | 2.19% | 8.16% | 4.48% | 3.45% | 10.31% | 17.45% | 2.51% | 6.78% | 2.54% | 7.04% | 13.02% | 3.98% | 22.10% | 15.14% | 6.90% |
| Inversiones Temporarias/Total Activo | 2.66% | 4.68% | 3.44% | 1.27% | 15.03% | 8.42% | 0.00% | 1.34% | 18.31% | 0.06% | 2.59% | 0.49% | 0.07% | 0.20% | 2.41% |
| Cartera / Total Activo | 88.88% | 77.75% | 84.61% | 91.52% | 65.36% | 70.14% | 93.57% | 81.83% | 78.07% | 82.92% | 69.98% | 75.85% | 64.68% | 79.27% | 82.17% |
| Otras Cuentas por cobrar / Total Activo | 0.95% | 0.52% | 0.78% | 0.23% | 2.21% | 0.83% | 1.13% | 2.18% | 0.04% | 5.08% | 4.91% | 0.26% | 1.79% | 2.40% | 1.34% |
| Bienes Realizables / Total Activo | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.11% | 1.64% | 0.08% | 0.00% | 0.13% |
| Inversiones Permanentes / Total Activo | 1.10% | 3.26% | 1.93% | 0.13% | 1.68% | 0.10% | 0.04% | 1.17% | 0.10% | 0.13% | 2.25% | 12.81% | 7.38% | 0.07% | 2.47% |
| Bienes de Uso / Total Activo | 3.04% | 4.70% | 3.68% | 3.31% | 2.99% | 2.50% | 2.68% | 3.30% | 0.92% | 3.60% | 2.18% | 4.96% | 3.52% | 2.35% | 3.40% |
| Otros Activos / Total Activo | 1.17% | 0.94% | 1.08% | 0.11% | 2.42% | 0.56% | 0.07% | 3.40% | 0.02% | 1.11% | 4.95% | 0.01% | 0.37% | 0.56% | 1.17% |
| RENTABILIDAD (1) | | | | | | | | | | | | | | | |
| Resultado Neto / Activo ROA | 6.82% | 4.71% | 6.01% | 11.68% | -0.22% | -1.67% | 3.80% | 1.54% | 4.08% | -12.66% | 0.03% | 3.38% | 0.41% | 3.46% | 4.64% |
| Resultado Neto / Patrimonio ROE | 18.23% | 10.07% | 14.66% | 16.18% | -1.49% | -2.05% | 14.01% | 4.70% | 12.20% | -86.68% | 0.25% | 11.38% | 1.87% | 8.67% | 11.68% |
| Resultado Neto / Ingresos Financieros | 22.00% | 16.99% | 20.21% | 50.02% | -0.85% | -12.80% | 17.21% | 9.44% | 31.39% | -66.28% | 0.19% | 23.47% | 2.58% | 16.07% | 20.03% |
| Ingresos Financieros / Activo | 31.00% | 27.71% | 29.74% | 23.35% | 25.63% | 13.07% | 22.07% | 16.27% | 12.99% | 19.10% | 15.58% | 14.39% | 16.02% | 21.53% | 23.16% |
| Ingresos Financieros / Cartera Bruta | 35.07% | 34.32% | 34.80% | 24.73% | 37.24% | 18.32% | 22.79% | 18.91% | 16.49% | 23.34% | 22.19% | 17.96% | 24.11% | 27.26% | 27.59% |
| EFICIENCIA ADMINISTRATIVA (1) | | | | | | | | | | | | | | | |
| Gastos Administrativos / Cartera Bruta | 21.82% | 26.05% | 23.36% | 9.73% | 34.66% | 20.09% | 13.70% | 13.99% | 10.61% | 36.31% | 18.11% | 8.37% | 17.53% | 17.30% | 18.00% |
| Gastos Administrativos / Activo | 19.29% | 21.04% | 19.96% | 9.19% | 23.85% | 14.34% | 13.27% | 12.04% | 8.36% | 29.72% | 12.71% | 6.71% | 11.65% | 13.67% | 15.11% |
| CALIDAD DE CARTERA | | | | | | | | | | | | | | | |
| Cartera Vigente / Cartera Bruta | 99.01% | 98.01% | 99% | 100% | 97% | 98% | 97% | 99% | 97% | 97% | 94% | 97% | 94% | 96% | 98% |
| Cartera Vencida / Cartera Bruta | 0.77% | 0.90% | 0.82% | 0.23% | 3.03% | 0.81% | 0.50% | 0.71% | 3.16% | 1.12% | 2.98% | 2.00% | 2.22% | 2.65% | 1.10% |
| Cartera en Ejecución / Cartera Bruta | 0.21% | 1.10% | 0.53% | 0.11% | 0.00% | 1.52% | 2.29% | 0.74% | 0.02% | 2.03% | 3.10% | 0.70% | 4.08% | 1.38% | 1.00% |
| Previsión cartera incobrable / Cartera en Mora | 235.41% | 250.76% | 243.62% | 1276.62% | 209.74% | 124.75% | 156.41% | 442.80% | 159.83% | 91.22% | 44.95% | 269.90% | 88.36% | 109.09% | 202.15% |
| LIQUIDEZ | | | | | | | | | | | | | | | |
| Disponibilidades / Pasivo | 3% | 15% | 8% | 12% | 12% | 96% | 3% | 10% | 4% | 8% | 15% | 6% | 28% | 25% | 11% |
| Disponibilidades + Inversiones Temporarias / Pasivo | 7.75% | 24.11% | 13.41% | 16.95% | 29.65% | 142.02% | 3.45% | 12.07% | 31.32% | 8.32% | 17.70% | 6.35% | 28.44% | 25.52% | 15.44% |
| Disponibilidades + Inversiones Temporarias / Activo | 4.85% | 12.84% | 7.91% | 4.71% | 25.34% | 25.87% | 2.51% | 8.12% | 20.85% | 7.10% | 15.61% | 4.46% | 22.17% | 15.34% | 9.31% |
| SOLVENCIA | | | | | | | | | | | | | | | |
| Patrimonio/Activo | 37% | 47% | 41% | 72% | 15% | 82% | 27% | 33% | 33% | 15% | 12% | 30% | 22% | 40% | 40% |
| Cartera Vencida+Ejecución/Patrimonio | 2.33% | 3.44% | 2.82% | 0.44% | 14.36% | 2.03% | 9.96% | 3.81% | 7.50% | 17.66% | 36.11% | 7.29% | 18.99% | 7.98% | 4.45% |
| Cartera Vencida+Ejecución-Prev/Patrimonio | -3.15% | -5.19% | -4.05% | -5.23% | -15.75% | -0.50% | -5.62% | -13.06% | -4.48% | -1.55% | 19.88% | -12.39% | 2.21% | -0.73% | -4.55% |

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2010
(En Bolivianos)

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO | | | | | | | |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| DEPARTAMENTO | CARTERA | | | | CLIENTES | | |
| | BRUTA | VIGENTE | VENCIDA | EJECUCIÓN | HOMBRES | MUJERES | TOTAL |
| BENI | 35,110,612 | 34,298,547 | 600,910 | 211,155 | 1,008 | 13,286 | 14,294 |
| CHUQUISACA | 31,745,594 | 30,776,695 | 442,746 | 526,153 | 1,108 | 10,998 | 12,106 |
| COCHABAMBA | 89,992,796 | 88,043,012 | 1,088,992 | 860,792 | 3,480 | 20,585 | 24,065 |
| LA PAZ | 301,171,057 | 298,116,354 | 1,807,137 | 1,247,566 | 16,617 | 64,106 | 80,723 |
| ORURO | 50,257,651 | 49,613,135 | 400,258 | 244,257 | 1,849 | 11,571 | 13,420 |
| PANDO | 15,775,052 | 15,092,404 | 355,447 | 327,201 | 415 | 462 | 877 |
| POTOSI | 15,127,660 | 14,670,582 | 318,268 | 138,809 | 597 | 6,640 | 7,237 |
| SANTA CRUZ | 160,800,789 | 157,800,353 | 1,342,892 | 1,657,544 | 4,689 | 36,732 | 41,421 |
| TARIJA | 58,897,332 | 57,418,757 | 1,097,216 | 381,359 | 1,890 | 10,464 | 12,354 |
| TOTAL | 758,878,542 | 745,829,840 | 7,453,866 | 5,594,836 | 31,652 | 174,845 | 206,497 |
| | 100% | 98.28% | 0.98% | 0.74% | 15.33% | 84.67% | 100% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 36,400,593 | 35,907,436 | 237,955 | 255,202 | 2,088 | 3,717 | 5,805 |
| CHUQUISACA | 32,751,331 | 32,114,557 | 190,723 | 446,051 | 1,843 | 4,278 | 6,121 |
| COCHABAMBA | 93,658,315 | 91,933,500 | 982,616 | 742,199 | 3,639 | 10,294 | 13,933 |
| LA PAZ | 111,077,752 | 109,014,329 | 705,486 | 1,357,937 | 7,718 | 17,636 | 25,354 |
| ORURO | 31,226,868 | 30,922,021 | 221,808 | 83,039 | 1,267 | 3,533 | 4,800 |
| PANDO | 9,332,407 | 9,237,626 | 35,869 | 58,912 | 278 | 1,563 | 1,841 |
| POTOSI | 36,521,043 | 35,759,088 | 115,508 | 646,447 | 1,571 | 5,773 | 7,343 |
| SANTA CRUZ | 130,241,809 | 123,398,990 | 3,551,434 | 3,291,386 | 6,115 | 21,010 | 27,125 |
| TARIJA | 32,104,196 | 31,292,435 | 502,984 | 308,777 | 2,205 | 7,614 | 9,819 |
| TOTAL | 513,314,315 | 499,579,983 | 6,544,382 | 7,189,949 | 26,724 | 75,417 | 102,141 |
| | 100% | 97.32% | 1.27% | 1.40% | 26.16% | 73.84% | 100% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 71,511,205 | 70,205,983 | 838,865 | 466,357 | 3,096 | 17,003 | 20,099 |
| CHUQUISACA | 64,496,924 | 62,891,252 | 633,468 | 972,204 | 2,951 | 15,276 | 18,227 |
| COCHABAMBA | 183,651,111 | 179,976,512 | 2,071,608 | 1,602,991 | 7,119 | 30,879 | 37,998 |
| LA PAZ | 412,248,809 | 407,130,683 | 2,512,623 | 2,605,503 | 24,335 | 81,742 | 106,077 |
| ORURO | 81,484,519 | 80,535,156 | 622,066 | 327,297 | 3,116 | 15,104 | 18,220 |
| PANDO | 25,107,458 | 24,330,029 | 391,316 | 386,113 | 693 | 2,025 | 2,718 |
| POTOSI | 51,648,703 | 50,429,671 | 433,776 | 785,256 | 2,168 | 12,412 | 14,580 |
| SANTA CRUZ | 291,042,599 | 281,199,343 | 4,894,326 | 4,948,930 | 10,804 | 57,742 | 68,546 |
| TARIJA | 91,001,529 | 88,711,193 | 1,600,200 | 690,136 | 4,095 | 18,078 | 22,173 |
| TOTAL | 1,272,192,857 | 1,245,409,824 | 13,998,248 | 12,784,786 | 58,376 | 250,262 | 308,638 |
| | 100% | 97.89% | 1.10% | 1.00% | 18.91% | 81.09% | 100% |

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

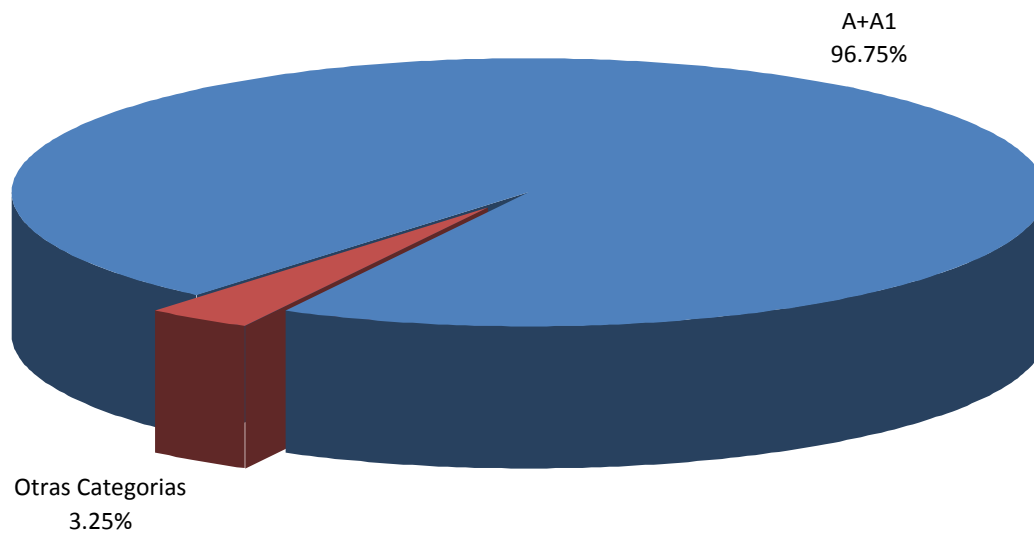
| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | |
|--|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| INSTITUCION | CARTERA | | | | CLIENTES | | |
| | BRUTA | VIGENTE | VENCIDA | EJECUCIÓN | HOMBRES | MUJERES | TOTAL |
| CRECER | 198,058,864 | 195,587,121 | 1,890,443 | 581,301 | 5,298 | 57,583 | 62,881 |
| PRO MUJER | 156,175,287 | 153,021,794 | 1,396,668 | 1,756,825 | 2,866 | 69,684 | 72,550 |
| DIACONIA | 182,920,073 | 182,367,013 | 361,382 | 191,678 | 13,076 | 25,184 | 38,260 |
| EMPRENDER | 17,999,979 | 17,427,712 | 572,267 | - | 1,833 | 5,460 | 7,293 |
| FONCRESOL | 4,408,406 | 4,209,030 | 59,364 | 140,011 | 362 | 1,711 | 2,073 |
| FUNBODEM | 69,660,317 | 67,851,050 | 319,147 | 1,490,120 | 2,377 | 4,322 | 6,699 |
| IDEPRO | 51,214,792 | 50,178,217 | 505,754 | 530,820 | 1,366 | 1,079 | 2,445 |
| IMPRO | 9,108,598 | 8,827,941 | 278,671 | 1,986 | 867 | 794 | 1,661 |
| SARTAWI | 11,244,273 | 10,774,902 | 172,453 | 296,918 | 1,113 | 1,318 | 2,431 |
| ANED | - | - | - | - | - | - | - |
| CIDRE | 29,099,688 | 27,910,857 | 1,005,525 | 183,307 | 506 | 297 | 803 |
| FONDECO | - | - | - | - | - | - | - |
| FUBODE | 28,988,263 | 27,674,203 | 892,190 | 421,870 | 1,988 | 7,413 | 9,401 |
| TOTAL | 758,878,542 | 745,829,840 | 7,453,866 | 5,594,836 | 31,652 | 174,845 | 206,497 |
| | 100% | 98.28% | 0.98% | 0.74% | 15.33% | 84.67% | 100% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 120,146,854 | 119,481,095 | 567,642 | 98,117 | 3,601 | 35,862 | 39,463 |
| PRO MUJER | 24,847,478 | 24,390,746 | 231,224 | 225,508 | 1,019 | 14,832 | 15,851 |
| DIACONIA | 49,074,683 | 48,838,913 | 170,855 | 64,915 | 4,952 | 2,685 | 7,637 |
| EMPRENDER | 2,141,393 | 2,103,231 | 38,162 | - | 180 | 536 | 716 |
| FONCRESOL | 9,016,541 | 8,903,586 | 49,354 | 63,601 | 712 | 1,448 | 2,160 |
| FUNBODEM | 12,924,624 | 12,428,789 | 93,984 | 401,851 | 642 | 726 | 1,368 |
| IDEPRO | 48,238,445 | 47,834,557 | 198,784 | 205,104 | 1,602 | 779 | 2,381 |
| IMPRO | 817,832 | 782,826 | 35,006 | - | 121 | 90 | 211 |
| SARTAWI | 22,252,564 | 21,665,948 | 202,981 | 383,635 | 1,399 | 576 | 1,975 |
| ANED | 73,463,393 | 68,994,025 | 2,191,444 | 2,277,924 | 5,089 | 5,457 | 10,546 |
| CIDRE | 59,335,285 | 58,135,481 | 761,594 | 438,209 | 1,383 | 749 | 2,132 |
| FONDECO | 66,567,192 | 62,374,414 | 1,477,229 | 2,715,549 | 4,433 | 7,631 | 12,064 |
| FUBODE | 24,488,031 | 23,646,371 | 526,123 | 315,537 | 1,591 | 4,046 | 5,637 |
| TOTAL | 513,314,315 | 499,579,983 | 6,544,382 | 7,189,949 | 26,724 | 75,417 | 102,141 |
| | 100% | 97.32% | 1.27% | 1.40% | 26.16% | 73.84% | 100% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 318,205,718 | 315,068,216 | 2,458,084 | 679,418 | 8,899 | 93,445 | 102,344 |
| PRO MUJER | 181,022,766 | 177,412,541 | 1,627,892 | 1,982,334 | 3,885 | 84,516 | 88,401 |
| DIACONIA | 231,994,756 | 231,205,927 | 532,237 | 256,593 | 18,028 | 27,869 | 45,897 |
| EMPRENDER | 20,141,372 | 19,530,943 | 610,429 | - | 2,013 | 5,996 | 8,009 |
| FONCRESOL | 13,424,947 | 13,112,616 | 108,719 | 203,612 | 1,074 | 3,159 | 4,233 |
| FUNBODEM | 82,584,941 | 80,279,839 | 413,131 | 1,891,971 | 3,019 | 5,048 | 8,067 |
| IDEPRO | 99,453,237 | 98,012,774 | 704,539 | 735,924 | 2,968 | 1,858 | 4,826 |
| IMPRO | 9,926,430 | 9,610,767 | 313,677 | 1,986 | 988 | 884 | 1,872 |
| SARTAWI | 33,496,837 | 32,440,850 | 375,434 | 680,553 | 2,512 | 1,894 | 4,406 |
| ANED | 73,463,393 | 68,994,025 | 2,191,444 | 2,277,924 | 5,089 | 5,457 | 10,546 |
| CIDRE | 88,434,973 | 86,046,338 | 1,767,120 | 621,516 | 1,889 | 1,046 | 2,935 |
| FONDECO | 66,567,192 | 62,374,414 | 1,477,229 | 2,715,549 | 4,433 | 7,631 | 12,064 |
| FUBODE | 53,476,294 | 51,320,574 | 1,418,313 | 737,406 | 3,579 | 11,459 | 15,038 |
| TOTAL | 1,272,192,857 | 1,245,409,824 | 13,998,248 | 12,784,786 | 58,376 | 250,262 | 308,638 |
| | 100% | 97.89% | 1.10% | 1.00% | 18.91% | 81.09% | 100% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo 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 | 314,319,576 | 748,643 | - | 312,611 | - | 279,312 | - | 2,545,579 | - | - | - | - | - | 318,205,721 |
| PRO MUJER | 177,412,541 | 886,547 | - | 467,858 | - | 273,487 | - | 1,982,334 | - | - | - | - | - | 181,022,766 |
| DIACONIA | 230,729,109 | 347,566 | - | 252,728 | - | 59,869 | - | 605,484 | - | - | - | - | - | 231,994,756 |
| EMPRESER | 19,539,722 | 53,042 | - | 98,713 | - | 40,584 | - | 409,311 | - | - | - | - | - | 20,141,372 |
| FONCRESOL | 4,193,942 | 6,800 | - | 10,735 | - | 1,200 | - | 195,728 | 8,848,338 | 8,225 | 51,203 | 9,210 | 99,566 | 13,424,947 |
| FUNBODEM | 78,834,180 | 1,184,517 | - | 233,158 | - | 313,486 | - | 2,019,600 | - | - | - | - | - | 82,584,941 |
| IDEPRO | ND | ND | - | ND | - | ND | - | ND | - | - | - | - | - | - |
| IMPRO | 9,622,775 | 179,087 | - | 81,355 | - | 41,227 | - | 1,986 | - | - | - | - | - | 9,926,430 |
| SARTAWI | 9,225,852 | 73,934 | - | 43,201 | - | 59,526 | - | 332,169 | 23,214,998 | 79,899 | 18,587 | 100,287 | 348,384 | 33,496,838 |
| ANED | 35,762,480 | 2,210,701 | - | 333,541 | - | 219,588 | - | 1,192,717 | 28,992,725 | 2,128,006 | 324,550 | 917,412 | 1,381,672 | 73,463,393 |
| CIDRE | 82,431,178 | 3,515,846 | - | 855,134 | - | 274,737 | - | 1,358,080 | - | - | - | - | - | 88,434,973 |
| FONDECO | 36,527,740 | 815,851 | - | 415,613 | - | 364,534 | - | 1,084,471 | 24,318,075 | 167,669 | 987,827 | 166,660 | 1,718,751 | 66,567,192 |
| FUBODE | 50,677,177 | 513,117 | - | 215,875 | - | 156,056 | - | 1,914,068 | - | - | - | - | - | 53,476,294 |
| TOTAL | 1,049,276,272 | 10,535,652 | 0,00% | 3,320,522 | 0,00% | 2,083,606 | 0,18% | 13,641,527 | 85,374,136 | 2,383,800 | 1,382,166 | 1,193,569 | 3,546,373 | 1,172,739,623 |
| | 89,47% | 0,30% | 0,00% | 0,28% | 0,00% | 0,18% | 0,00% | 1,16% | 7,28% | 0,20% | 0,12% | 0,10% | 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
31 de Marzo de 2010
(En Bolivianos)

| CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | |
|-------------------------------------|-------------------|---------------------|--------------------|--|---|--------------------|--|----------------------|----------------------|
| INSTITUCION | TIPO DE CREDITO | | | | | | | | TOTAL |
| | Credito Comercial | Crédito Hipotecario | Microcrédito | Microcrédito Debidamente Garantizado | Microcrédito Debidamente Garantizado con garantía Real | Crédito de Consumo | Crédito de Consumo Debidamente Garantizado | Crédito Agropecuario | |
| CRECER | 500,000 | - | 197,558,864 | - | - | - | - | - | 198,058,864 |
| PRO MUJER | - | - | 156,175,287 | - | - | - | - | - | 156,175,287 |
| DIACONIA | - | 4,799,535 | 178,120,538 | - | - | - | - | - | 182,920,073 |
| EMPRENDER | - | - | 1,103,371 | 16,896,608 | - | - | - | - | 17,999,979 |
| FONCRESOL | - | - | 4,408,406 | - | - | - | - | - | 4,408,406 |
| FUNBODEM | - | - | 66,710,475 | - | 2,949,842 | - | - | - | 69,660,317 |
| IDEPRO | - | 526,713 | - | 50,688,079 | - | - | - | - | 51,214,792 |
| IMPRO | - | - | 9,108,598 | - | - | - | - | - | 9,108,598 |
| SARTAWI | - | - | 7,704,779 | - | - | - | - | 3,539,494 | 11,244,273 |
| ANED | - | - | - | - | - | - | - | - | - |
| CIDRE | 3,498,675 | 3,417,373 | 20,779,324 | - | - | 1,404,316 | - | - | 29,099,688 |
| FONDECO | - | - | - | - | - | - | - | - | - |
| FUBODE | - | - | 19,589,904 | - | - | 56,403 | - | 9,341,956 | 28,988,263 |
| TOTAL | 3,998,675 | 8,743,621 | 661,259,547 | 67,584,687 | 2,949,842 | 1,460,719 | - | 12,881,451 | 758,878,543 |
| | 0.53% | 1.15% | 87.14% | 8.91% | 0.39% | 0.19% | 0.00% | 1.70% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | |
| CRECER | - | - | 120,146,854 | - | - | - | - | - | 120,146,854 |
| PRO MUJER | - | - | 24,847,478 | - | - | - | - | - | 24,847,478 |
| DIACONIA | - | 12,161 | 49,062,522 | - | - | - | - | - | 49,074,683 |
| EMPRENDER | - | - | 800 | 2,140,593 | - | - | - | - | 2,141,393 |
| FONCRESOL | - | - | 9,016,541 | - | - | - | - | - | 9,016,541 |
| FUNBODEM | - | - | 12,041,810 | - | 882,814 | - | - | - | 12,924,624 |
| IDEPRO | - | - | - | 48,238,445 | - | - | - | - | 48,238,445 |
| IMPRO | - | - | 817,832 | - | - | - | - | - | 817,832 |
| SARTAWI | - | - | 1,855,578 | - | - | - | - | 20,396,986 | 22,252,564 |
| ANED | - | - | 729,232 | - | 38,989,796 | - | - | 33,744,365 | 73,463,393 |
| CIDRE | 2,340,530 | 1,851,848 | 54,496,851 | - | - | 646,056 | - | - | 59,335,285 |
| FONDECO | - | - | 39,208,210 | - | - | - | - | 27,358,982 | 66,567,192 |
| FUBODE | - | - | 12,099,006 | - | - | 117,065 | - | 12,271,960 | 24,488,030 |
| TOTAL | 2,340,530 | 1,864,008 | 324,322,714 | 50,379,038 | 39,872,610 | 763,121 | - | 93,772,293 | 513,314,314 |
| | 0.46% | 0.36% | 63.18% | 9.81% | 7.77% | 0.15% | 0.00% | 18.27% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | |
| CRECER | 500,000 | - | 317,705,718 | - | - | - | - | - | 318,205,718 |
| PRO MUJER | - | - | 181,022,766 | - | - | - | - | - | 181,022,766 |
| DIACONIA | - | 4,811,696 | 227,183,061 | - | - | - | - | - | 231,994,756 |
| EMPRENDER | - | - | 1,104,171 | 19,037,201 | - | - | - | - | 20,141,372 |
| FONCRESOL | - | - | 13,424,947 | - | - | - | - | - | 13,424,947 |
| FUNBODEM | - | - | 78,752,285 | - | 3,832,656 | - | - | - | 82,584,941 |
| IDEPRO | - | 526,713 | - | 98,926,524 | - | - | - | - | 99,453,237 |
| IMPRO | - | - | 9,926,430 | - | - | - | - | - | 9,926,430 |
| SARTAWI | - | - | 9,560,357 | - | - | - | - | 23,936,480 | 33,496,837 |
| ANED | - | - | 729,232 | - | 38,989,796 | - | - | 33,744,365 | 73,463,393 |
| CIDRE | 5,839,205 | 5,269,221 | 75,276,175 | - | - | 2,050,373 | - | - | 88,434,973 |
| FONDECO | - | - | 39,208,210 | - | - | - | - | 27,358,982 | 66,567,192 |
| FUBODE | - | - | 31,688,910 | - | - | 173,467 | - | 21,613,916 | 53,476,294 |
| TOTAL | 6,339,205 | 10,607,630 | 985,582,261 | 117,963,725 | 42,822,452 | 2,223,840 | - | 106,653,744 | 1,272,192,857 |
| | 0.50% | 0.83% | 77.47% | 9.27% | 3.37% | 0.17% | 0.00% | 8.38% | 100% |

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

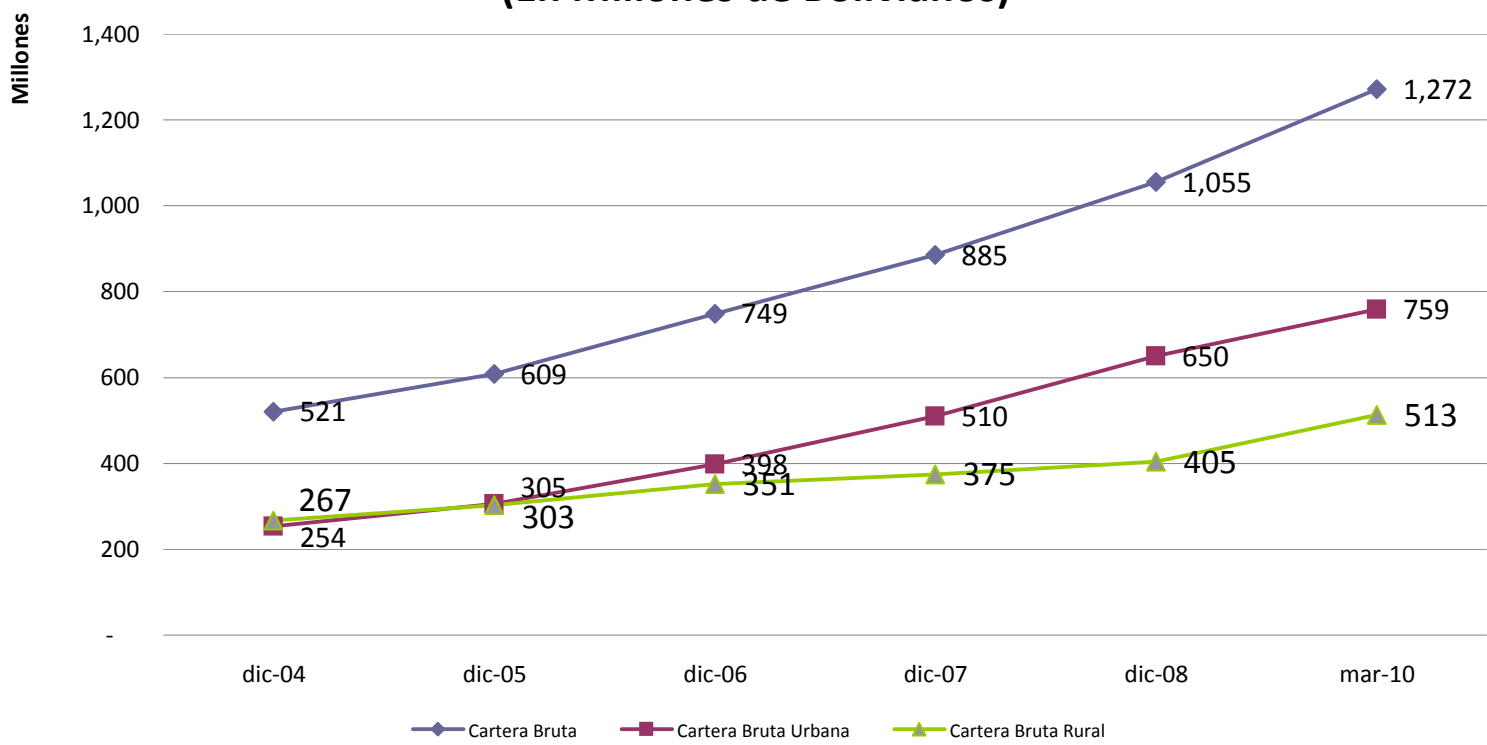


GRAFICO N° 3

Evolución de N° de Prestatarios Urbanos y rurales

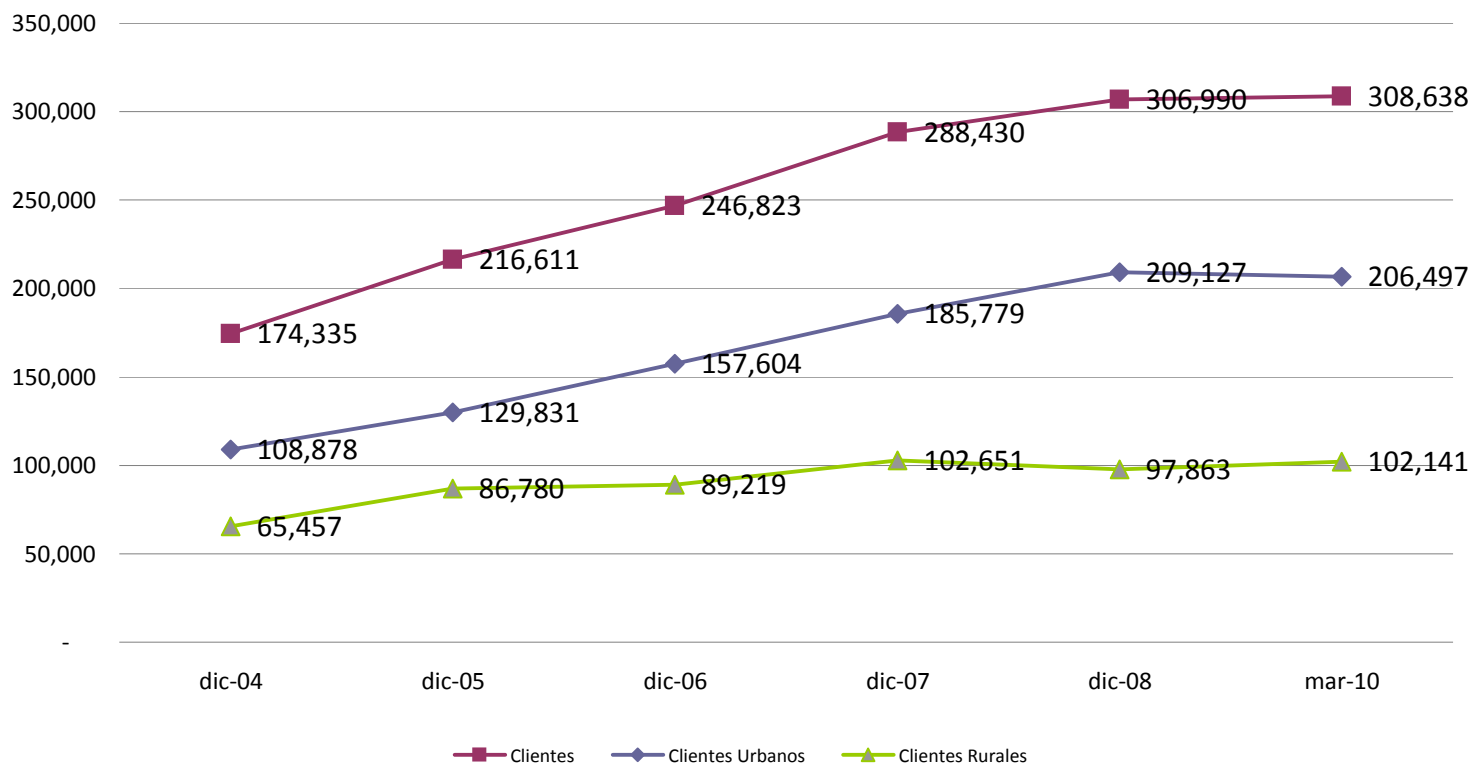


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

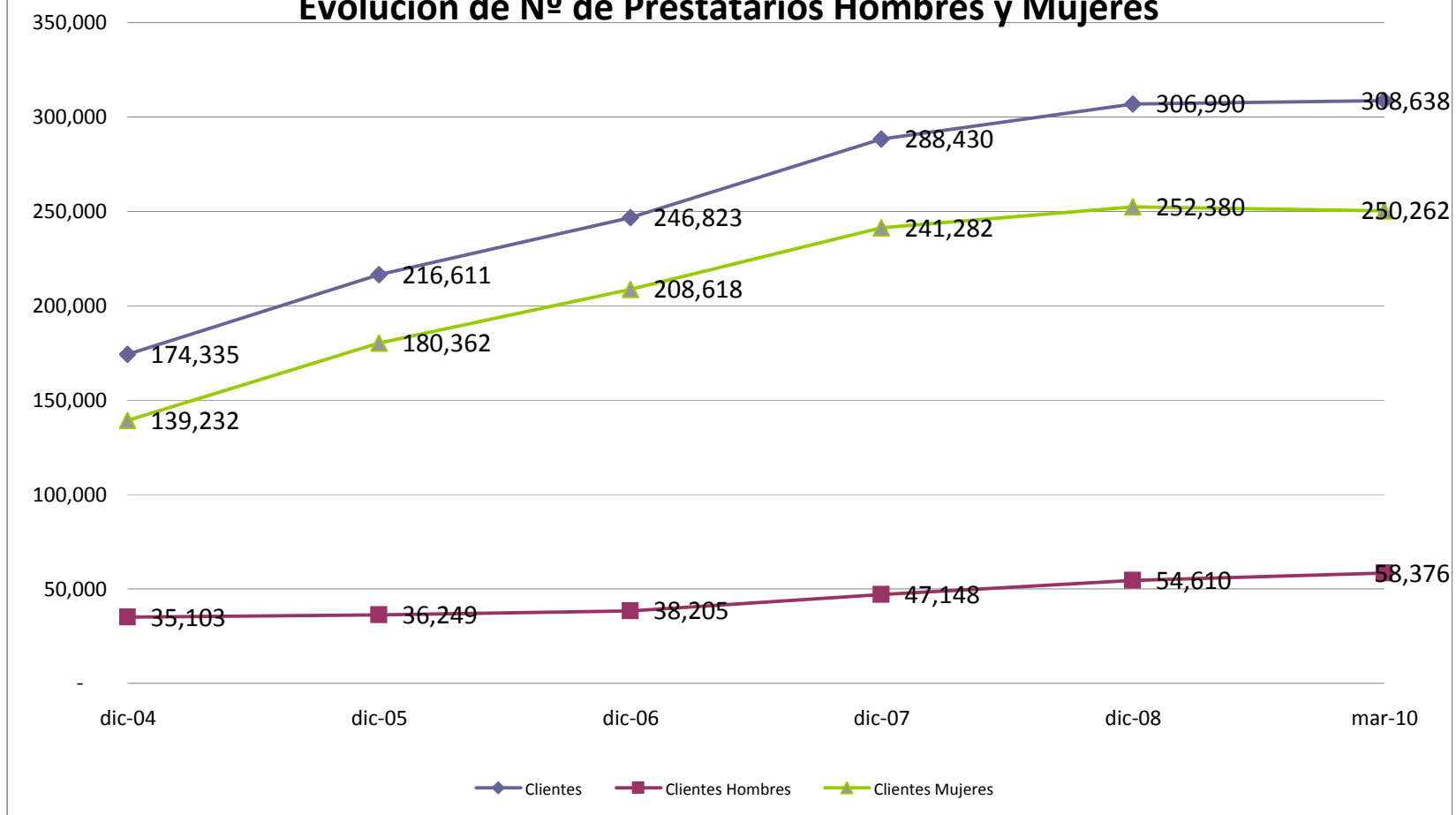


GRAFICO N° 5
Evolución de % de Mora

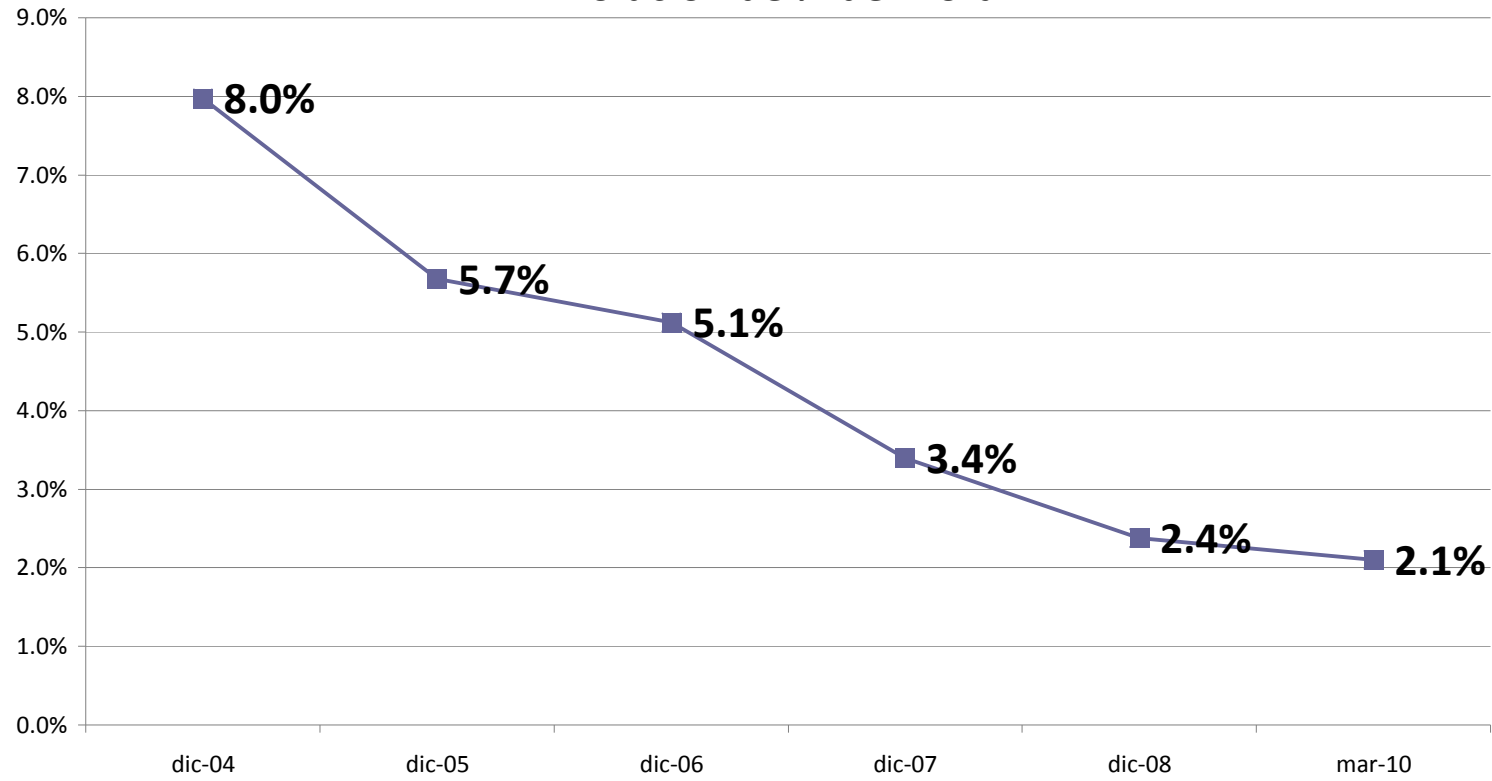


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

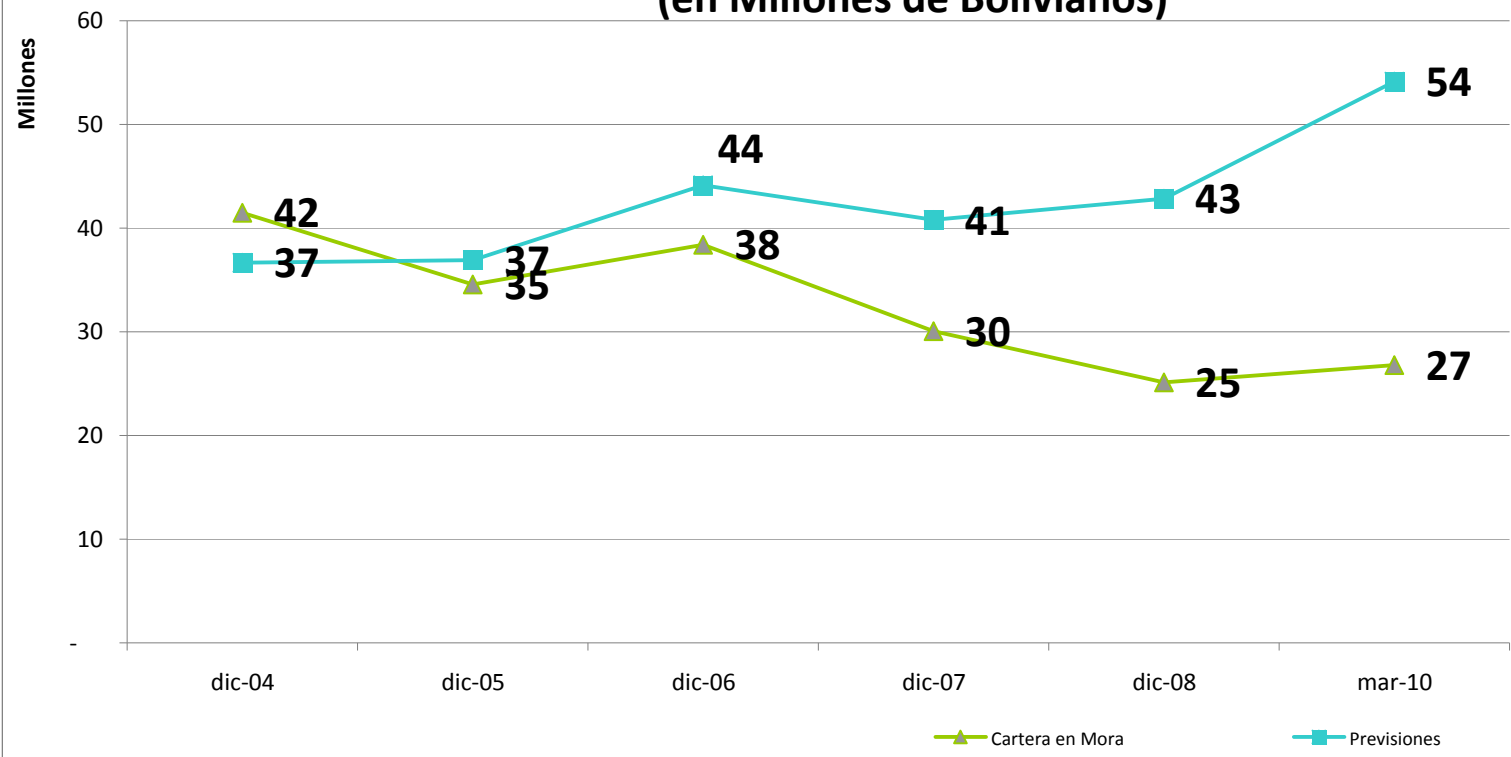
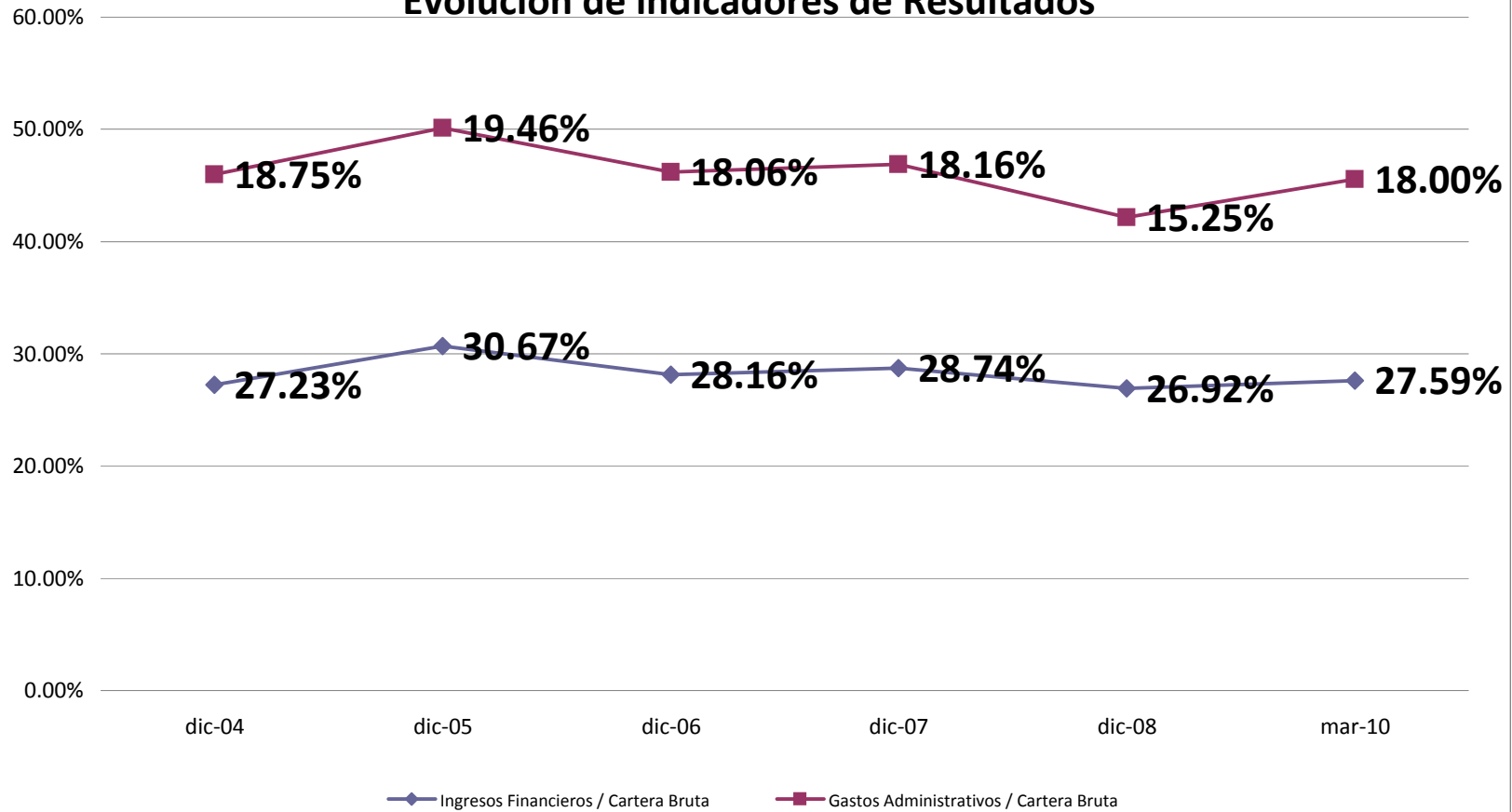


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
 CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo 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, comunales y personales | Servicio de hogares privados que contratan servicio doméstico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas | TOTAL |
| CRECER | 25,747,652 | - | - | - | - | - | - | 124,777,084 | - | - | - | - | - | - | 47,534,127 | - | - | - | 198,058,864 |
| PRO MUJER | - | - | - | - | 13,844,780 | - | - | 125,855,588 | 7,522,648 | 4,799,557 | - | - | - | - | - | - | - | 4,152,714 | 156,175,287 |
| DIACONIA | 938,669 | 19,934 | - | 608,378 | 8,766,441 | 14,140 | 48,182,838 | 56,692,643 | 694,423 | 43,775,635 | 92,871 | 16,110,883 | 1,310,560 | 49,073 | 4,408,812 | 980,089 | 102,247 | 172,438 | 182,920,073 |
| EMPRENDER | - | - | - | - | 2,400,477 | - | - | 12,296,066 | 2,184,969 | 1,118,467 | - | - | - | - | - | - | - | - | 17,999,979 |
| FONCRESOL | 43,671 | - | - | - | 583,960 | - | 115,523 | 3,276,879 | - | - | - | - | - | - | 381,490 | - | - | 6,883 | 4,408,406 |
| FUNDOEM | 36,576 | - | - | - | 1,838,132 | - | 43,457 | 8,131,035 | 2,681,315 | 16,473,730 | 11,848 | 266,011 | - | 119,073 | 40,059,141 | - | - | - | 69,660,317 |
| IDEPRO | 2,401,447 | 3,044,614 | - | - | 6,526,900 | - | 1,110,131 | 12,894,440 | 4,848,714 | 14,764,520 | 192,444 | 1,875,152 | 818,803 | 588,319 | 2,086,044 | - | 11,859 | 29,406 | 51,214,792 |
| IMPRO | - | - | - | - | 1,443,321 | - | 2,501,616 | 1,290,120 | - | - | - | 691,068 | - | - | 535,456 | 2,676,017 | - | - | 9,108,598 |
| SARTAWI | 3,585,748 | - | - | - | 1,849,995 | - | 569,340 | 3,635,374 | - | - | - | 1,600,816 | - | - | - | - | - | - | 11,244,273 |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| CIDRE | 4,401,026 | 544,028 | - | - | 2,436,197 | 4,057 | 5,128,105 | 3,962,282 | 87,332 | 1,966,656 | 16,699 | 9,896,836 | 283,711 | 44,724 | 201,007 | 85,210 | 41,820 | - | 29,095,688 |
| FONDECO | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| FUBUDE | 9,341,956 | - | 3,126 | 34,132 | 1,290,397 | 23,742 | 2,655,411 | 13,192,726 | 506,142 | 1,710,017 | 23,857 | 4,000 | - | 51,121 | 146,353 | - | - | - | 28,988,263 |
| TOTAL | 46,496,743 | 3,668,576 | 3,126 | 642,510 | 40,980,001 | 41,939 | 60,338,421 | 365,973,239 | 18,925,943 | 84,668,581 | 337,720 | 30,447,766 | 2,613,074 | 1,387,766 | 97,492,991 | 1,065,239 | 137,926 | 4,368,722 | 758,878,543 |
| | 6.13% | 0.48% | 0.00% | 0.68% | 5.46% | 0.01% | 7.95% | 48.33% | 2.44% | 11.15% | 0.04% | 4.01% | 0.32% | 0.18% | 12.85% | 0.14% | 0.02% | 0.58% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | |
| CRECER | 15,619,091 | - | - | - | - | - | - | 75,692,518 | - | - | - | - | - | - | 28,835,245 | - | - | - | 120,146,854 |
| PRO MUJER | - | - | - | - | 1,632,015 | - | - | 20,994,398 | 1,045,134 | 590,765 | - | - | - | - | - | - | - | 585,166 | 24,847,478 |
| DIACONIA | 10,678,887 | 530,389 | - | 223,779 | 1,176,754 | 4,306 | 9,368,626 | 11,715,631 | 180,915 | 8,942,935 | 306,658 | 3,188,005 | 169,626 | 376 | 2,122,814 | 400,251 | 64,732 | - | 49,074,683 |
| EMPRENDER | 2,141,393 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,141,393 |
| FONCRESOL | 2,854,589 | - | - | - | 754,895 | - | 597,651 | 4,621,613 | - | - | - | - | - | - | 151,693 | - | - | 36,100 | 9,016,541 |
| FUNDOEM | 99,439 | - | - | 4,786 | 250,044 | - | 3,811 | 766,537 | 307,463 | 3,212,973 | - | - | - | 27,946 | 8,231,624 | - | - | - | 13,924,624 |
| IDEPRO | 17,049,511 | 11,258,465 | - | 100,071 | 2,284,519 | - | 1,064,398 | 8,158,832 | 1,190,189 | 4,548,224 | 71,555 | 865,323 | 117,357 | 433,275 | 1,039,715 | 12,585 | 36,728 | 7,700 | 48,238,445 |
| IMPRO | - | - | - | - | 626,772 | - | 51,133 | 35,292 | - | - | - | - | - | - | 100,570 | - | - | - | 817,832 |
| SARTAWI | 20,176,407 | - | - | - | 182,360 | - | 398,008 | 799,833 | - | - | - | 695,956 | - | - | - | - | - | - | 22,252,564 |
| ANED | 13,082,419 | 20,946,440 | - | 127,767 | 1,580,225 | - | - | 13,923,725 | 840,894 | 6,093,049 | - | - | 15,275,474 | 243,148 | 518,896 | - | - | 831,357 | 73,463,339 |
| CIDRE | 32,931,986 | 824,110 | - | 453,050 | 3,654,577 | 10,000 | 5,596,669 | 2,973,207 | 1,611,559 | 1,611,559 | - | 10,065,749 | 406,249 | 111,133 | 38,335 | - | - | 20,910 | 59,335,285 |
| FONDECO | 27,358,982 | - | - | - | 690,511 | - | 10,503,090 | 2,497,587 | - | 10,089,787 | - | - | - | - | - | - | - | 15,427,233 | 66,567,192 |
| FUBUDE | 12,271,960 | - | 20,766 | 219,280 | 1,542,217 | - | 3,149,119 | 5,278,409 | 577,099 | 959,394 | - | 184,461 | - | 106,625 | 168,262 | - | - | 10,440 | 24,488,030 |
| TOTAL | 154,264,664 | 33,559,404 | 20,766 | 1,128,782 | 14,374,869 | 14,306 | 30,732,506 | 147,467,581 | 5,753,254 | 35,094,878 | 378,212 | 80,274,967 | 691,231 | 936,308 | 41,207,154 | 412,636 | 101,460 | 16,818,908 | 513,314,311 |
| | 30.05% | 6.54% | 0.00% | 0.22% | 2.80% | 0.00% | 5.99% | 28.73% | 1.22% | 6.84% | 0.07% | 5.90% | 0.14% | 0.18% | 8.03% | 0.08% | 0.02% | 3.30% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | |
| CRECER | 41,366,743 | - | - | - | - | - | - | 200,469,602 | - | - | - | - | - | - | 76,369,372 | - | - | - | 318,205,718 |
| PRO MUJER | - | - | - | - | 15,476,795 | - | - | 146,849,996 | 8,567,782 | 5,390,322 | - | - | - | - | - | - | - | 4,737,881 | 181,022,766 |
| DIACONIA | 11,617,556 | 550,323 | - | 832,158 | 9,943,195 | 18,446 | 57,551,464 | 68,408,274 | 875,337 | 52,718,569 | 399,529 | 19,298,888 | 1,480,186 | 49,448 | 6,531,626 | 1,380,341 | 166,979 | 172,438 | 231,994,756 |
| EMPRENDER | 2,141,393 | - | - | - | 2,400,477 | - | - | 12,296,066 | 2,184,969 | 1,118,467 | - | - | - | - | - | - | - | - | 20,141,372 |
| FONCRESOL | 2,898,260 | - | - | - | 1,338,855 | - | 713,174 | 7,898,492 | - | - | - | - | - | - | 533,183 | - | - | 42,983 | 13,424,947 |
| FUNDOEM | 136,015 | - | - | 4,786 | 2,088,176 | - | 47,268 | 8,897,572 | 2,988,778 | 19,706,702 | 11,848 | 266,011 | - | 147,019 | 48,290,765 | - | - | - | 82,584,941 |
| IDEPRO | 19,450,958 | 14,303,079 | - | 100,071 | 8,811,419 | - | 2,194,530 | 21,053,272 | 6,038,903 | 19,312,744 | 263,999 | 2,740,475 | 936,160 | 1,021,594 | 3,125,759 | 12,585 | 50,586 | 37,106 | 99,453,237 |
| IMPRO | - | - | - | - | 2,070,093 | - | 2,544,748 | 1,294,412 | - | - | - | 691,068 | - | - | 539,521 | - | - | - | 9,924,430 |
| SARTAWI | 23,762,155 | - | - | - | 2,032,355 | - | 967,348 | 4,435,207 | - | - | - | 2,299,772 | - | - | - | - | - | - | 33,496,838 |
| ANED | 13,082,419 | 20,946,440 | - | 127,767 | 1,580,225 | - | - | 13,923,725 | 840,894 | 6,093,049 | - | 15,275,474 | 243,148 | 518,896 | - | - | - | 831,357 | 73,463,339 |
| CIDRE | 37,333,012 | 1,368,138 | - | 493,050 | 6,090,773 | 14,067 | 10,724,774 | 6,935,489 | 1,698,891 | 2,604,407 | 16,699 | 19,962,585 | 689,960 | 155,857 | 239,342 | 85,210 | 41,820 | 20,910 | 88,434,973 |
| FONDECO | 27,358,982 | - | - | - | 690,511 | - | 10,503,090 | 2,497,587 | - | 10,089,787 | - | - | - | - | - | - | - | 15,427,233 | 66,567,192 |
| FUBUDE | 21,613,916 | - | 23,892 | 253,412 | 2,832,614 | 23,742 | 5,804,530 | 18,471,135 | 1,083,242 | 2,669,411 | 23,857 | 188,461 | - | 157,746 | 314,615 | - | - | 15,721 | 53,476,294 |
| TOTAL | 200,761,409 | 37,167,380 | 23,892 | 1,771,283 | 30,855,489 | 36,284 | 51,060,926 | 213,430,820 | 24,278,796 | 119,704,439 | 715,932 | 60,722,733 | 3,106,306 | 2,314,824 | 118,700,116 | 1,478,135 | 259,386 | 21,283,628 | 1,272,192,857 |
| | 15.76% | 2.82% | 0.00% | 0.14% | 4.33% | 0.06% | 7.16% | 49.36% | 1.91% | 9.41% | 0.06% | 4.77% | 0.24% | 0.18% | 10.90% | 0.12% | 0.02% | 1.67% | 100% |

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

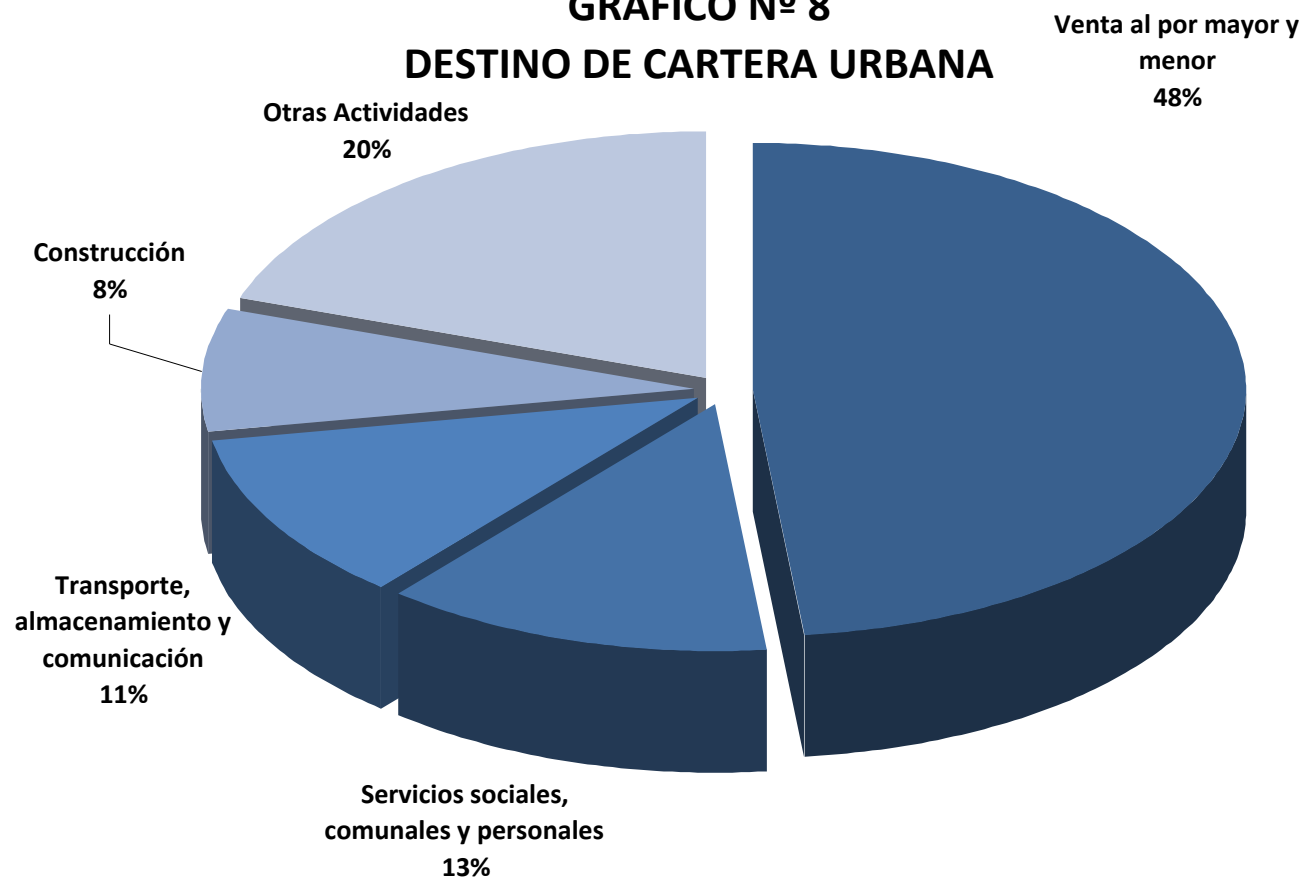
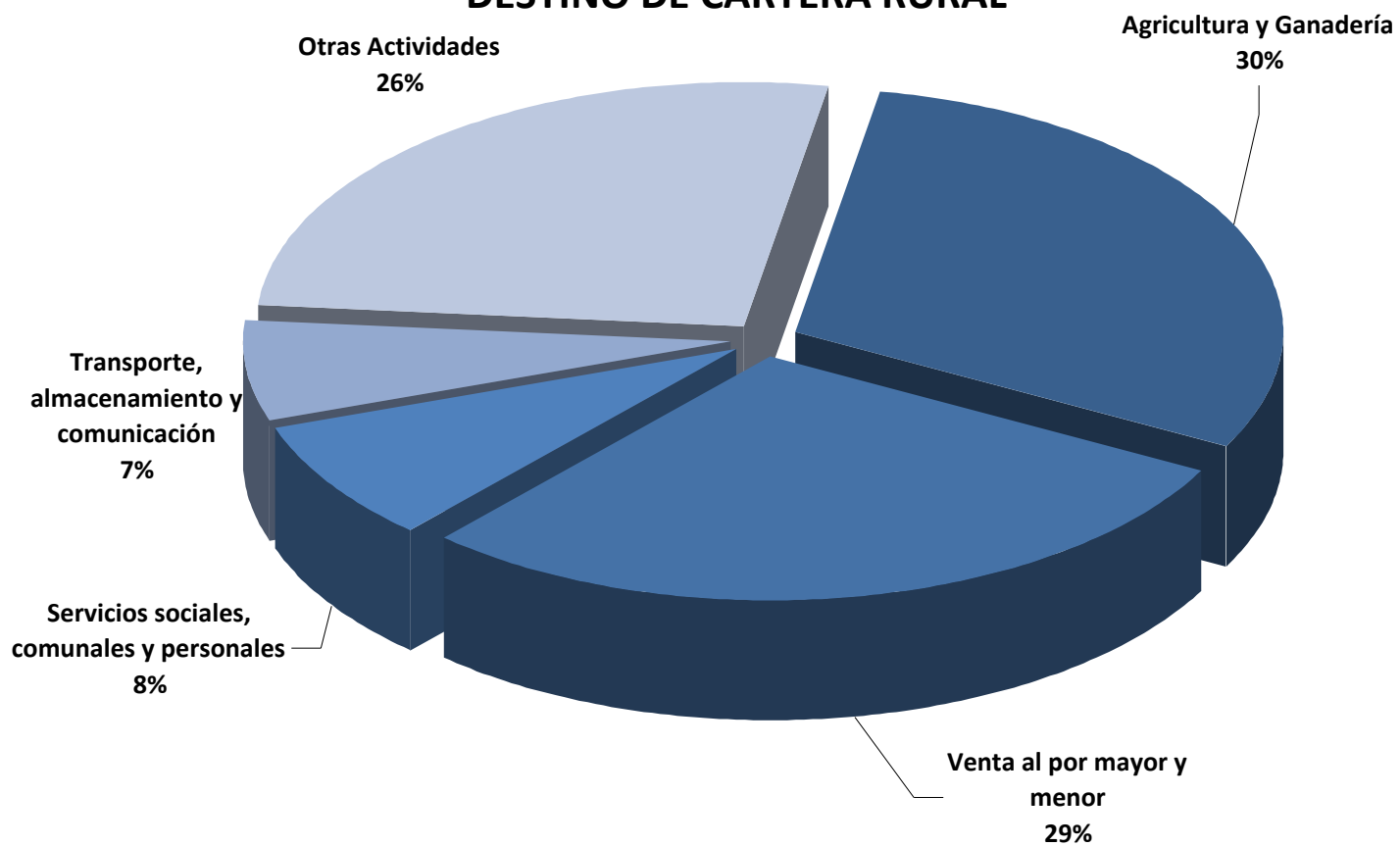


GRAFICO Nº 9 DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2010
(En Bolivianos)

| INSTITUCION | ESTRATIFICACION DE CARTERA POR MONTO | | | | | | | | | | | TOTAL |
|--|--------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|
| | 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 | |
| CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | 9.902,943 | 79.223,546 | 108.932,375 | 198.058,864 |
| PRO MUJER | - | - | - | - | - | 110,097 | 260,167 | 1.600,637 | 41.304,051 | 36.640,889 | 76.250,446 | 156.175,287 |
| DIACONIA | - | - | - | 243,950 | 1.164,570 | 1.924,260 | 5.470,077 | 35.188,820 | 106.203,958 | 20.010,969 | 12.713,470 | 182.920,073 |
| EMPRENDER | - | - | - | - | - | - | 400,707 | 1.395,254 | 9.813,625 | 3.191,927 | 3.198,466 | 17.999,979 |
| FONCRESOL | - | - | - | - | - | - | - | 69,700 | 789,478 | 301,856 | 3.247,373 | 4.408,406 |
| FUNBODEM | - | - | - | - | - | - | - | 4.455,505 | 12.097,664 | 37.813,000 | 8.844,753 | 64.449,394 |
| IDEPRO | - | - | - | 756,245 | 1.122,569 | 933,547 | 9.521,242 | 19.652,726 | 17.735,873 | 1.149,778 | 342,812 | 51.214,792 |
| IMPRO | - | - | - | - | - | 108,035 | 77,037 | 784,428 | 4.878,778 | 1.591,799 | 1.668,521 | 9.108,598 |
| SARTAWI | - | - | - | - | 162,377 | - | - | 110,542 | 6.548,149 | 2.782,749 | 1.640,456 | 11.244,273 |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - |
| CIDRE | 825,487 | 110,404 | 3.647,828 | 3.875,737 | 3.439,050 | 2.505,131 | 1.793,767 | 7.289,611 | 5.423,332 | 168,616 | 20,727 | 29,099,688 |
| FONDECO | - | - | - | - | - | - | - | - | - | - | - | - |
| FUBODE | - | - | - | - | 447,076 | 473,500 | 1.546,308 | 11,147,330 | 13,907,958 | 1,081,232 | 384,859 | 28,988,263 |
| TOTAL | 825,487 | 110,404 | 3.647,828 | 4.875,932 | 6.335,642 | 6.954,569 | 23,524,810 | 89,336,711 | 254,321,145 | 154,988,114 | 214,857,839 | 758,878,543 |
| | 0.11% | 0.01% | 0.48% | 0.64% | 0.83% | 0.80% | 3.10% | 11.77% | 33.51% | 20.42% | 28.31% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | 6,007,343 | 48,058,741 | 66,080,770 | 120,146,854 |
| PRO MUJER | - | - | - | - | - | - | - | - | 2,737,894 | 4,668,395 | 17,441,190 | 24,847,478 |
| DIACONIA | - | - | - | - | 159,503 | 251,526 | 178,534 | 3,629,949 | 29,275,401 | 9,845,598 | 5,734,172 | 49,074,683 |
| EMPRENDER | - | - | - | - | - | - | - | - | 1,086,105 | 697,047 | 358,241 | 2,141,393 |
| FONCRESOL | - | - | - | - | - | - | - | 232,077 | 586,952 | 1,928,400 | 441,214 | 9,016,541 |
| FUNBODEM | - | - | - | - | - | 460,517 | - | 1,335,037 | 7,917,943 | 2,168,529 | 1,042,598 | 12,924,624 |
| IDEPRO | - | - | 354,000 | 1,629,487 | 409,662 | 197,374 | 4,806,816 | 12,501,414 | 26,856,690 | 1,222,505 | 260,497 | 48,238,445 |
| IMPRO | - | - | - | - | - | - | - | - | 449,466 | 189,461 | 178,905 | 817,832 |
| SARTAWI | - | - | - | - | 334,400 | - | 161,808 | 1,649,164 | 17,960,901 | 1,608,202 | 538,089 | 22,252,564 |
| ANED | - | - | - | - | - | 626,172 | - | 5,085,119 | 54,218,093 | 9,590,857 | 3,943,153 | 73,463,393 |
| CIDRE | 766,395 | 934,843 | 4,110,898 | 5,813,455 | 5,632,579 | 2,965,993 | 4,259,061 | 14,444,416 | 20,027,474 | 359,497 | 20,675 | 59,335,285 |
| FONDECO | - | - | - | - | 2,019,140 | 2,592,116 | 4,992,828 | 13,445,231 | 22,957,901 | 8,032,095 | 12,527,881 | 66,567,192 |
| FUBODE | - | - | - | - | 177,480 | 622,540 | 1,268,601 | 4,725,763 | 15,016,576 | 1,938,978 | 738,093 | 24,488,030 |
| TOTAL | 766,395 | 934,843 | 4,469,898 | 7,442,943 | 8,732,764 | 6,629,549 | 16,986,415 | 57,403,045 | 208,440,186 | 88,611,119 | 114,692,160 | 513,314,315 |
| | 0.15% | 0.18% | 0.87% | 1.45% | 1.70% | 1.29% | 3.31% | 11.18% | 40.22% | 17.30% | 22.34% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | 15,910,286 | 127,282,287 | 175,013,145 | 318,205,718 |
| PRO MUJER | - | - | - | - | - | - | - | - | 44,041,946 | 41,309,283 | 93,700,635 | 181,022,766 |
| DIACONIA | - | - | - | 243,950 | 1,324,073 | 2,175,785 | 5,648,610 | 38,818,769 | 135,479,359 | 29,856,567 | 18,447,642 | 231,994,756 |
| EMPRENDER | - | - | - | - | - | - | - | 400,707 | 1,395,254 | 10,899,730 | 3,888,974 | 20,141,372 |
| FONCRESOL | - | - | - | - | - | - | - | 232,077 | 656,652 | 2,717,877 | 743,070 | 13,424,947 |
| FUNBODEM | - | - | - | - | - | 4,916,023 | - | 13,432,701 | 45,730,943 | 11,013,282 | 7,491,993 | 82,584,941 |
| IDEPRO | - | - | 354,000 | 2,385,732 | 1,532,231 | 1,130,921 | 14,328,058 | 32,154,140 | 44,592,563 | 2,372,283 | 603,308 | 99,453,237 |
| IMPRO | - | - | - | - | - | 108,035 | - | 77,037 | 5,328,244 | 1,781,260 | 1,847,426 | 9,926,430 |
| SARTAWI | - | - | - | - | 496,777 | - | 161,808 | 1,759,706 | 24,509,050 | 4,390,952 | 2,178,545 | 33,496,838 |
| ANED | - | - | - | - | - | 626,172 | - | 5,085,119 | 54,218,093 | 9,590,857 | 3,943,153 | 73,463,393 |
| CIDRE | 1,591,882 | 1,045,247 | 7,758,726 | 9,689,193 | 9,071,628 | 5,471,124 | 6,052,828 | 21,734,026 | 25,450,806 | 528,113 | 41,402 | 88,434,973 |
| FONDECO | - | - | - | - | 2,019,140 | 2,592,116 | 4,992,828 | 13,445,231 | 22,957,901 | 8,032,095 | 12,527,881 | 66,567,192 |
| FUBODE | - | - | - | - | 624,556 | 1,096,040 | 2,814,909 | 15,873,093 | 28,924,534 | 3,020,210 | 1,122,952 | 53,476,294 |
| TOTAL | 1,591,882 | 1,045,247 | 8,112,726 | 12,318,875 | 15,068,405 | 12,684,118 | 40,511,225 | 146,739,756 | 460,761,331 | 243,809,233 | 329,550,060 | 1,272,192,858 |
| | 0.13% | 0.08% | 0.64% | 0.97% | 1.18% | 1.00% | 3.18% | 11.53% | 36.22% | 19.16% | 25.90% | 100% |

Cuadro Nº 10

**CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2010
(En Bolivianos)**

| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO | | | | | | | | | | |
|--|--------------------|----------------|-------------------|--------------|--------------------|---------------|------------------|------------|----------------------|----------------|
| INSTITUCION | Bancos Comunes | | Grupos Solidarios | | Individuales | | Asociativos | | TOTAL | |
| | Monto | Numero | Monto | Numero | Monto | Numero | Monto | Numero | Monto | Numero |
| CRECER | 153,861,822 | 62,881 | - | - | 44,197,042 | 6,285 | - | - | 198,058,864 | 69,166 |
| PRO MUJER | 128,711,078 | 69,373 | - | - | 27,464,209 | 3,177 | - | - | 156,175,287 | 72,550 |
| DIACONIA | 31,988,837 | 20,551 | - | - | 150,931,236 | 17,709 | - | - | 182,920,073 | 38,260 |
| EMPRENDER | 7,672,059 | 5,059 | 980,474 | 398 | 9,347,446 | 2,689 | - | - | 17,999,979 | 8,146 |
| FONCRESOL | 3,060,956 | 1,831 | 137,249 | 78 | 1,210,201 | 164 | - | - | 4,408,406 | 2,073 |
| FUNBODEM | - | - | - | - | 69,660,317 | 6,699 | - | - | 69,660,317 | 6,699 |
| IDEPRO | - | - | - | - | 51,214,792 | 2,445 | - | - | 51,214,792 | 2,445 |
| IMPRO | - | - | - | - | 9,108,598 | 1,661 | - | - | 9,108,598 | 1,661 |
| SARTAWI | - | - | 869,691 | 517 | 10,374,582 | 1,914 | - | - | 11,244,273 | 2,431 |
| ANED | - | - | - | - | - | - | - | - | - | - |
| CIDRE | - | - | - | - | 28,462,688 | 802 | 637,000 | 1 | 29,099,688 | 803 |
| FONDECO | - | - | - | - | - | - | - | - | - | - |
| FUBODE | 20,318,773 | 8,258 | 476,051 | 389 | 8,193,439 | 754 | - | - | 28,988,263 | 9,401 |
| TOTAL | 345,613,527 | 167,953 | 2,463,465 | 1,382 | 410,164,551 | 44,299 | 637,000 | 1 | 758,878,543 | 213,635 |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL | | | | | | | | | | |
| CRECER | 94,672,940 | 39,463 | - | - | 25,473,914 | 2,968 | - | - | 120,146,854 | 42,431 |
| PRO MUJER | 24,847,478 | 15,851 | - | - | - | - | - | - | 24,847,478 | 15,851 |
| DIACONIA | 294,535 | 151 | - | - | 48,780,148 | 7,486 | - | - | 49,074,683 | 7,637 |
| EMPRENDER | 393,446 | 331 | 172,612 | 45 | 1,575,335 | 342 | - | - | 2,141,393 | 718 |
| FONCRESOL | 5,627,815 | 1,853 | 1,531,707 | 200 | 1,624,942 | 106 | 232,077 | 1 | 9,016,541 | 2,160 |
| FUNBODEM | - | - | - | - | 12,924,624 | 1,368 | - | - | 12,924,624 | 1,368 |
| IDEPRO | - | - | - | - | 48,238,445 | 2,381 | - | - | 48,238,445 | 2,381 |
| IMPRO | - | - | - | - | 817,832 | 211 | - | - | 817,832 | 211 |
| SARTAWI | - | - | 7,439,757 | 849 | 14,812,808 | 1,126 | - | - | 22,252,564 | 1,975 |
| ANED | 4,965,246 | 2,776 | 112,417 | 42 | 67,511,662 | 7,387 | 874,067 | 341 | 73,463,393 | 10,546 |
| CIDRE | - | - | - | - | 56,603,174 | 2,119 | 2,732,111 | 13 | 59,335,285 | 2,132 |
| FONDECO | 15,427,233 | 8,355 | - | - | 51,139,959 | 3,709 | - | - | 66,567,192 | 12,064 |
| FUBODE | 8,411,159 | 4,009 | 2,666,482 | 378 | 13,410,390 | 1,250 | - | - | 24,488,030 | 5,637 |
| TOTAL | 154,639,853 | 72,789 | 11,922,974 | 1,514 | 342,913,232 | 30,453 | 3,838,255 | 355 | 513,314,315 | 105,111 |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | |
| CRECER | 248,534,762 | 102,344 | - | - | 69,670,956 | 9,253 | - | - | 318,205,718 | 111,597 |
| PRO MUJER | 153,558,557 | 85,224 | - | - | 27,464,209 | 3,177 | - | - | 181,022,766 | 88,401 |
| DIACONIA | 32,283,372 | 20,702 | - | - | 199,711,384 | 25,195 | - | - | 231,994,756 | 45,897 |
| EMPRENDER | 8,065,505 | 5,390 | 1,153,086 | 443 | 10,922,781 | 3,031 | - | - | 20,141,372 | 8,864 |
| FONCRESOL | 8,688,771 | 3,684 | 1,668,956 | 278 | 2,835,142 | 270 | 232,077 | 1 | 13,424,947 | 4,233 |
| FUNBODEM | - | - | - | - | 82,584,941 | 8,067 | - | - | 82,584,941 | 8,067 |
| IDEPRO | - | - | - | - | 99,453,237 | 4,826 | - | - | 99,453,237 | 4,826 |
| IMPRO | - | - | - | - | 9,926,430 | 1,872 | - | - | 9,926,430 | 1,872 |
| SARTAWI | - | - | 8,309,447 | 1,366 | 25,187,390 | 3,040 | - | - | 33,496,838 | 4,406 |
| ANED | 4,965,246 | 2,776 | 112,417 | 42 | 67,511,662 | 7,387 | 874,067 | 341 | 73,463,393 | 10,546 |
| CIDRE | - | - | - | - | 85,065,863 | 2,921 | 3,369,111 | 14 | 88,434,973 | 2,935 |
| FONDECO | 15,427,233 | 8,355 | - | - | 51,139,959 | 3,709 | - | - | 66,567,192 | 12,064 |
| FUBODE | 28,729,933 | 12,267 | 3,142,532 | 767 | 21,603,829 | 2,004 | - | - | 53,476,294 | 15,038 |
| TOTAL | 500,253,380 | 240,742 | 14,386,439 | 2,896 | 753,077,784 | 74,752 | 4,475,255 | 356 | 1,272,192,858 | 318,746 |

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

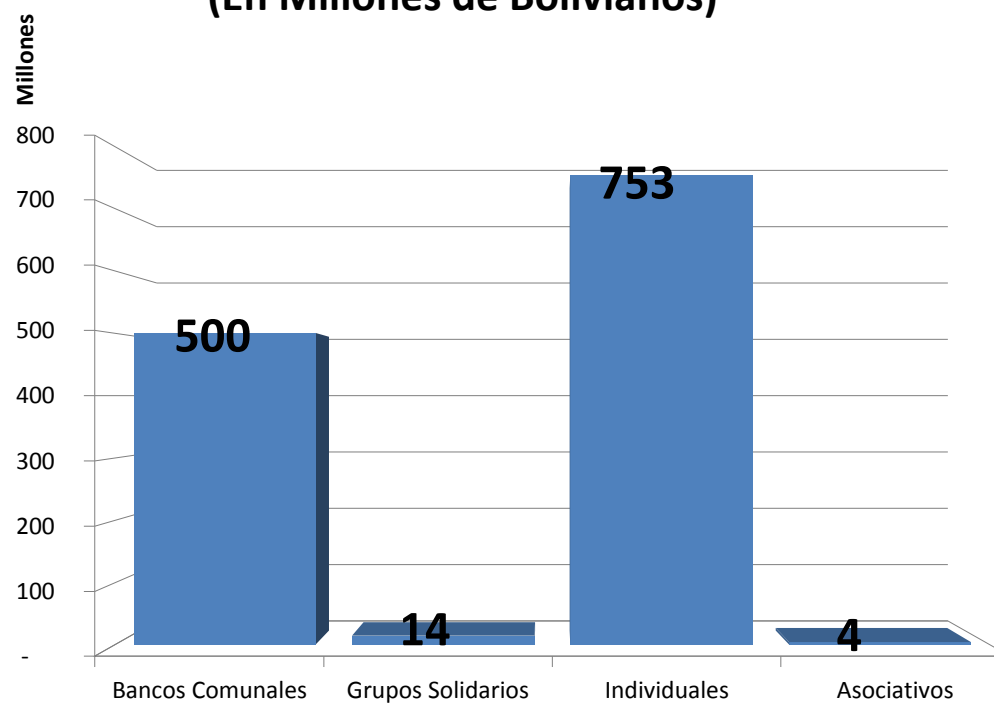
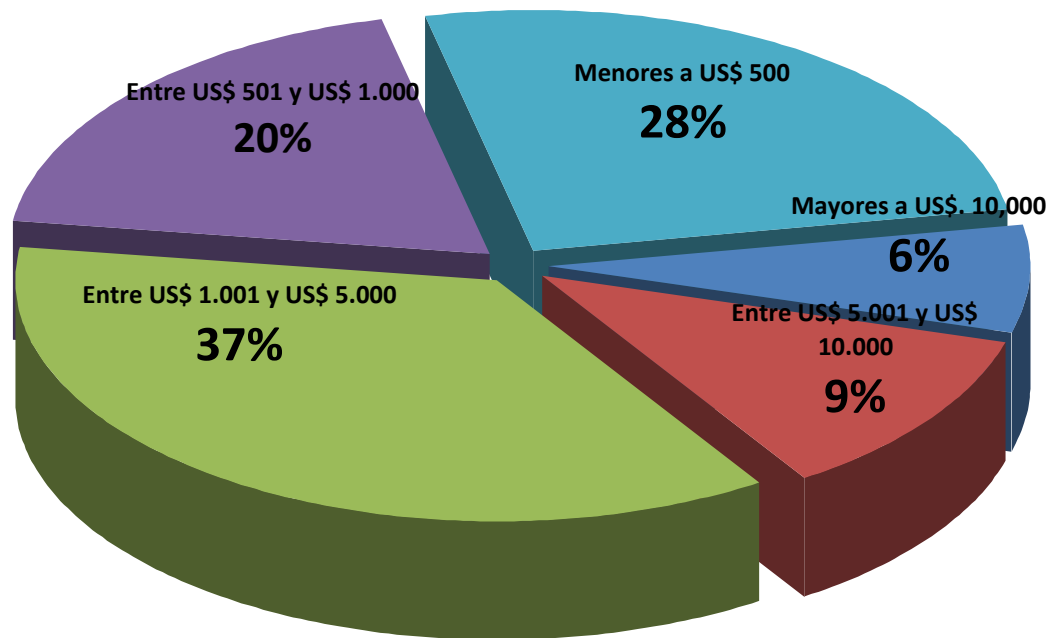


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



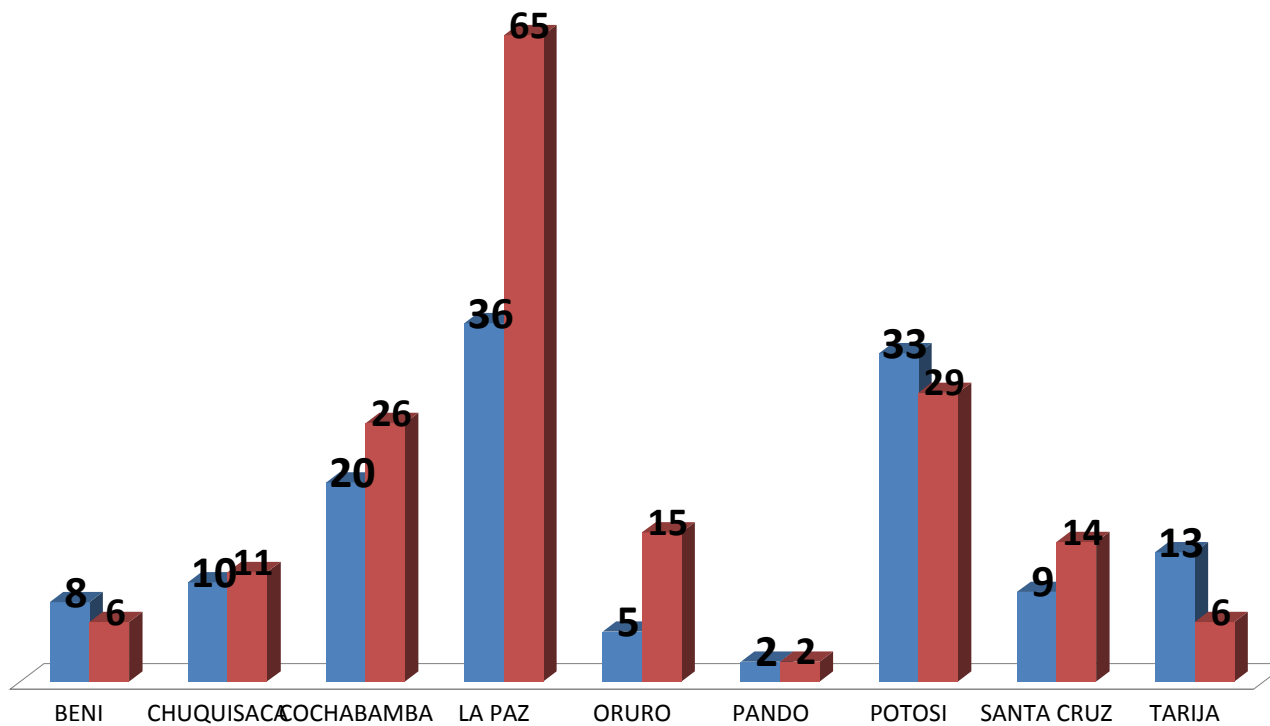
Cuadro Nº 10
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo de 2010
 (En Bolivianos)

| Entidad | Numero de Agencias | | | Personal | | |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| ANED | 33 | 9 | 42 | 81 | 69 | 150 |
| CIDRE | 8 | 3 | 11 | 18 | 32 | 50 |
| CRECER | 34 | 25 | 59 | 220 | 321 | 541 |
| DIACONIA | 16 | 21 | 37 | 43 | 191 | 234 |
| EMPRENDER | 2 | 12 | 14 | 9 | 90 | 99 |
| FONCRESOL | 1 | 5 | 6 | 1 | 27 | 28 |
| FONDECO | 12 | 3 | 15 | 58 | 56 | 114 |
| FUBODE | 9 | 4 | 13 | 47 | 78 | 125 |
| FUNBODEM | 4 | 3 | 7 | 11 | 83 | 94 |
| IDEPRO | 8 | 7 | 15 | 19 | 33 | 52 |
| IMPRO | | 2 | 2 | | 16 | 16 |
| PROMUJER | | 68 | 68 | | 655 | 655 |
| SARTAWI | 9 | 12 | 21 | 23 | 70 | 93 |
| Total | 136 | 174 | 310 | 530 | 1,721 | 2,251 |

| Departamento | Numero de Agencias | | | Personal | | |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 8 | 6 | 14 | 36 | 54 | 90 |
| CHUQUISACA | 10 | 11 | 21 | 23 | 113 | 136 |
| COCHABAMBA | 20 | 26 | 46 | 98 | 215 | 313 |
| LA PAZ | 36 | 65 | 101 | 138 | 721 | 859 |
| ORURO | 5 | 15 | 20 | 9 | 115 | 124 |
| PANDO | 2 | 2 | 4 | 4 | 11 | 15 |
| POTOSI | 33 | 29 | 62 | 146 | 332 | 478 |
| SANTA CRUZ | 9 | 14 | 23 | 43 | 106 | 149 |
| TARIJA | 13 | 6 | 19 | 33 | 54 | 87 |
| Total | 136 | 174 | 310 | 530 | 1,721 | 2,251 |

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 Marzo de 2010

| ENTIDAD | MONEDA NACIONAL | | | | | | | MONEDA EXTRANJERA | | | | | | |
|-----------|-------------------|--------------|-------------|-------------------------|-------------|-----------------------------|--------------------------|-------------------|--------------|-------------|------------------|-------------|-----------------------------|--------------------------|
| | Grupos Solidarios | Individuales | Asociativos | Bancos Comunales | Consumo (1) | Producción de Servicios (2) | Producción de Bienes (3) | Grupos Solidarios | Individuales | Asociativos | Bancos Comunales | 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 | | | | | | | | | 27% | | | | | |
| IDEPRO | | NA | | | | | | | 16% - 26% | | | | | |
| IMPRO | | | | | | | | | 21% | | | | | |
| SARTAWI | 30% | 28% | | | | | | 30% | 27% | | | | | |
| ANED | 33% | 28% | 28% | 36% | | | | 22% | 20% | 15% | | | | |
| 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 Comunales, Sociales y Personales, Comercio y Turismo)

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