

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolívianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRESER	FONCHESOL	FUNBODEM	IDEPRO	IMPPO	SARTAWI	ANED	CIORE	FONDECO	FURUDE	TOTAL
ACTIVO															
DISPONIBILIDADES	11,100,896	6,152,691	<u>17,253,586</u>	10,937,658	2,914,166	3,732,361	2,005,641	7,517,366	961,560	3,662,922	-	6,158,818	30,319,874	9,997,346	95,461,298
INVERSIONES TEMPORARIAS	22,616,531	12,488,679	<u>35,105,209</u>	2,309,160	3,480,380	908,064	3,774	1,169,882	1,108,849	26,029	-	2,090,645	152,007	136,585	46,490,584
CARTERA	322,570,455	172,807,854	<u>495,378,309</u>	226,465,882	20,542,585	13,306,767	82,095,325	101,115,180	10,019,469	35,067,952	-	87,392,084	65,426,575	54,446,501	1,191,256,629
CARTERA BRUTA	319,926,097	179,615,977	<u>499,542,074</u>	233,813,150	21,628,379	13,528,987	85,037,471	106,096,354	10,108,038	34,502,101	-	91,893,592	67,067,093	53,473,474	1,216,690,712
CARTERA VIGENTE	316,974,016	175,894,809	<u>492,868,825</u>	232,781,520	20,941,072	13,159,689	82,337,894	91,499,842	9,566,447	33,805,346	-	86,310,487	62,503,155	52,379,432	1,178,153,709
CARTERA VENCIDA	2,379,627	1,578,395	<u>3,958,022</u>	628,022	595,849	19,503	511,000	672,808	196,030	280,401	-	1,478,408	627,751	824,071	9,791,866
CARTERA EN EJECUCIÓN	572,454	2,142,779	<u>2,715,233</u>	255,148	-	270,130	1,890,510	583,546	16,437	264,006	-	160,156	2,315,686	265,206	8,796,943
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	146,498	39,318	60,965	381,819	12,724,509	254,087	135,535	-	3,657,563	678,606	4,764	17,883,664
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,942	52,340	6,660	3,837	395,700	75,036	-	-	236,461	46,644	-	798,560
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	12,100	112,411	219,948	-	16,813	-	70,547	895,252	-	1,327,072
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	10,047,573	2,346,450	<u>12,394,023</u>	2,847,063	277,769	166,140	864,249	1,484,176	427,986	1,580,989	-	1,778,445	2,115,768	2,477,401	26,410,008
PREVISIÓN PARA CARTERA INCOBRABLE	-7,403,214	-9,154,573	<u>-16,557,787</u>	-10,194,331	-1,363,563	-388,360	-3,806,395	-4,465,351	-516,555	-1,015,138	-	-6,279,952	-3,756,286	-1,504,374	-51,848,092
OTRAS CUENTAS POR COBRAR	3,404,480	1,174,768	<u>4,579,248</u>	656,101	630,120	194,537	937,375	2,436,202	361,079	1,932,304	-	291,869	1,740,162	1,681,165	15,440,163
BIENES REALIZABLES	-	-	-	-	-	-	-	-	-	22,434	-	1,813,253	42,121	-	1,877,808
INVERSIONES PERMANENTES	3,972,021	7,313,877	<u>11,285,898</u>	310,215	493,100	19,516	33,788	1,348,287	12,806	52,233	-	13,954,578	7,402,835	48,790	34,962,046
BIENES DE USO	10,917,945	10,455,620	<u>21,373,565</u>	8,137,353	898,987	459,549	2,302,825	3,811,935	113,544	1,543,898	-	5,612,427	3,568,433	1,553,187	49,375,702
OTROS ACTIVOS	3,310,401	1,850,734	<u>5,161,135</u>	259,347	704,235	107,052	59,183	3,920,830	1,147	527,243	-	11,766	411,681	1,260,098	12,423,718
TOTAL DEL ACTIVO	377,892,728	212,244,223	590,136,951	249,075,716	29,663,573	18,727,846	87,437,913	121,319,682	12,578,453	42,835,015	-	117,325,439	109,063,689	69,123,672	1,447,287,949
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	217,662,009	90,388,686	<u>308,050,695</u>	59,391,575	19,665,363	1,503,289	61,357,421	74,630,881	7,576,400	14,454,283	-	72,054,431	75,045,838	31,750,823	725,480,999
OTRAS CUENTAS POR PAGAR	9,749,730	11,855,365	<u>21,605,095</u>	7,773,447	5,560,130	1,870,903	1,754,604	7,439,424	500,092	22,408,922	-	12,010,813	8,475,717	9,904,646	99,303,793
PREVISIONES	11,423,981	1,531,779	<u>12,955,760</u>	1,845,776	-	-	983,949	99,195	253,563	-	-	142,986	588,831	397,422	17,267,482
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	2,724,315	2,831,521	<u>5,555,836</u>	-	120,670	-	-	1,227,522	-	975,800	-	174,250	2,871,425	-	10,245,402
TOTAL DEL PASIVO	241,560,035	106,607,350	348,167,385	69,010,798	25,346,063	3,374,191	64,095,974	83,397,022	8,330,055	37,839,005	-	84,382,480	86,981,812	42,052,891	852,977,677
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3,550,443	-	16,728,862	34,917,627	3,705,931	8,764,575	-	29,363,768	15,317,348	-	112,408,553
APORTES NO CAPITALIZADOS	101,542,202	23,390,093	<u>124,932,295</u>	39,026,324	-	15,226,776	745,640	-	-	7,897,988	-	1,319,799	21,625,926	-	210,774,708
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	452,027	-	-	-	-	-	-	-	452,027
RESERVAS	26,993,743	73,378,504	<u>100,372,247</u>	131,207,890	342,384	-	4,848,010	1,394,000	376,512	-	-	758,632	3,523,288	3,343,853	246,164,817
RESULTADOS ACUMULADOS	7,798,748	8,868,277	<u>16,667,025</u>	9,830,703	424,683	126,880	1,019,427	1,150,005	165,955	11,666,553	-	2,820,559	1,861,482	2,101,002	24,510,167
TOTAL DEL PATRIMONIO	136,332,693	106,638,873	242,971,568	180,064,918	4,317,510	15,353,655	23,341,939	37,922,659	4,248,398	4,996,009	-	32,942,959	22,081,877	27,070,781	594,130,271
TOTAL DEL PASIVO Y PATRIMONIO	377,892,728	212,244,223	590,136,951	249,075,716	29,663,573	18,727,846	87,437,912	121,319,682	12,578,453	42,835,015	-	117,325,439	109,063,689	69,123,672	1,447,287,948

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolivianos)

	CHICER	PRO MUJER	Sub Total Banca Comunal	DIAGONA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPPO	SARTAWI	ANED	CIDRE	FONDECO	FURODE	TOTAL
INGRESOS FINANCIEROS	37.637.220	21.303.892	58.961.112	19.280.671	2.498.602	827.900	6.286.203	6.308.241	553.842	2.748.622	-	5.369.725	5.401.081	4.900.787	113.136.786
GASTOS FINANCIEROS	5.770.005	3.737.740	8.007.774	1.708.232	644.862	16.172	1.873.137	1.281.999	85.375	275.999	-	1.403.882	1.405.315	728.996	17.070.554
RESULTADO FINANCIERO BRUTO	32.867.215	18.566.152	50.953.338	17.572.439	1.853.740	811.728	4.413.067	5.026.242	468.466	2.472.623	-	3.965.843	3.995.766	4.171.791	95.666.232
OTROS INGRESOS OPERATIVOS	469.952	1.570.836	2.040.788	1.140.396	764.086	-	1.282.400	643.297	33.302	428.711	-	571.212	441.437	371.083	7.722.711
OTROS GASTOS OPERATIVOS	-1.495.654	-858.789	-3.809.442	-26.465	-	-	-76.763	-88.841	-23.589	-25.843	-	-47.013	-177.036	-47.859	-2.620.960
RESULTADO DE OPERACION BRUTO	31.381.484	19.777.200	51.134.684	18.408.219	2.617.845	811.728	5.618.713	5.587.158	468.699	2.875.493	-	4.491.031	4.260.157	4.495.015	100.768.783
RECUPERACION DE ACTIVOS FINANCIEROS	3.109.571	1.194.909	4.304.480	402.012	18.974	70.061	1.057.885	900.440	-	336.762	-	676.180	990.578	292.397	9,049,770
CARGOS POR INCOB Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-2.625.549	-974.383	-3.599.932	-1.281.241	-239.019	-780.905	-1.857.068	-1.090.067	690	-1.164.944	-	-1.578.896	-1.588.239	-567.905	-13,346,666
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	21.845.506	18.993.726	51.835.232	17.428.981	2.397.801	810.804	4.813.530	5.297.571	468.909	1.044.211	-	3.591.215	4.052.096	3.819.447	96,672,487
GASTOS DE ADMINISTRACION	-23.636.473	-16.413.297	-40,049,770	-7,628,109	-2,345,403	-917,550	-3,779,083	-4,833,820	-360,157	-4,384,738	-	-2,614,915	-3,950,864	-3,179,144	-74,063,533
RESULTADO DE OPERACION NETO	8,209,033	3,580,429	11,785,463	9,800,782	52,398	-106,666	1,040,447	543,752	107,852	-2,337,427	-	976,399	101,632	640,303	22,608,934
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-111,350	0	-111,350	-12,267	-2,938	0	-	5,775	-	50,819	-	72	-	62,450	-62,450
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-230,627	0	-230,627	-1	-	865	-	-	-	-95	-	-	-	-8,663	-340,951
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	7,867,056	3,580,429	11,447,486	9,788,513	49,460	-107,531	1,040,447	549,526	107,852	-2,286,703	-	976,471	101,632	639,291	22,306,443
INGRESOS EXTRAORDINARIOS	73,514	61,224	134,737	-	-	-	-	74	58,103	79	-	139,400	2,380	642	335,415
GASTOS EXTRAORDINARIOS	-12,562	-30,289	-33,211	-	-	-	-	-	-	-	-	-	-	-	-33,211
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	7,927,628	3,621,364	11,548,991	9,788,513	49,460	-107,531	1,040,447	549,600	165,955	-2,286,624	-	1,115,871	104,012	639,933	22,608,627
INGRESOS DE GESTIONES ANTERIORES	48,926	88,342	137,269	82,898	-	-	-	-	-	48,313	-	-	-	8,170	276,650
GASTOS DE GESTIONES ANTERIORES	-177,896	-251,927	-429,733	-40,709	-	-	-21,020	-	-	-40,281	-	-	-	-6,735	-518,477
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	7,798,748	3,457,779	11,256,527	9,830,703	49,460	-107,531	1,019,427	549,600	165,955	-2,278,592	-	1,115,871	105,447	639,933	22,346,800
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	7,798,748	3,457,779	11,256,527	9,830,703	49,460	-107,531	1,019,427	549,600	165,955	-2,278,592	-	1,115,871	105,447	639,933	22,346,800
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	7,798,748	3,457,779	11,256,527	9,830,703	49,460	-107,531	1,019,427	549,600	165,955	-2,278,592	-	1,115,871	105,447	639,933	22,346,800

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(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	2.94%	2.90%	2.92%	4.39%	9.82%	19.93%	2.29%	6.20%	7.64%	8.55%	N.D.	5.25%	27.80%	14.46%	6.60%
Inversiones Temporarias/Total Activo	5.98%	5.88%	5.95%	0.93%	11.73%	4.85%	0.00%	0.96%	8.82%	0.06%	N.D.	1.78%	0.14%	0.20%	3.21%
Cartera / Total Activo	85.36%	81.42%	83.94%	90.32%	69.25%	71.05%	93.89%	83.35%	79.66%	81.87%	N.D.	74.49%	59.99%	78.77%	82.31%
Otras Cuentas por cobrar / Total Activo	0.90%	0.55%	0.78%	0.26%	2.12%	1.04%	1.07%	2.01%	2.87%	4.51%	N.D.	0.25%	1.60%	2.43%	1.07%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	N.D.	1.55%	0.04%	0.00%	0.13%
Inversiones Permanentes / Total Activo	1.05%	3.45%	1.91%	0.12%	1.66%	0.10%	0.04%	1.11%	0.10%	0.12%	N.D.	11.89%	6.79%	0.07%	2.42%
Bienes de Uso / Total Activo	2.89%	4.93%	3.62%	3.27%	3.03%	2.45%	2.63%	3.14%	0.90%	3.60%	N.D.	4.78%	3.27%	2.25%	3.41%
Otros Activos / Total Activo	0.88%	0.87%	0.87%	0.10%	2.37%	0.57%	0.07%	3.23%	0.01%	1.23%	N.D.	0.01%	0.38%	1.82%	0.86%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	6.19%	4.89%	5.72%	11.84%	0.50%	-1.72%	3.50%	1.36%	3.96%	-15.96%	N.D.	2.85%	0.29%	2.78%	4.63%
Resultado Neto / Patrimonio ROE	17.16%	9.82%	13.96%	16.38%	3.44%	-2.10%	13.10%	4.35%	11.72%	-136.82%	N.D.	10.16%	1.43%	7.09%	11.28%
Resultado Neto / Ingresos Financieros	20.71%	16.23%	19.09%	50.99%	1.98%	-12.99%	16.22%	8.71%	29.96%	-82.90%	N.D.	20.78%	1.95%	13.06%	19.75%
Ingresos Financieros / Activo	29.90%	30.11%	29.97%	23.22%	25.27%	13.26%	21.57%	15.60%	13.21%	19.25%	N.D.	13.73%	14.86%	21.27%	23.45%
Ingresos Financieros / Cartera Bruta	35.31%	35.58%	35.41%	24.74%	34.66%	18.36%	22.18%	17.84%	16.44%	23.90%	N.D.	17.53%	24.16%	27.49%	27.90%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	22.16%	27.41%	24.05%	9.79%	32.53%	20.35%	13.33%	13.72%	10.69%	38.13%	N.D.	8.54%	17.67%	17.84%	18.26%
Gastos Administrativos / Activo	18.76%	23.20%	20.36%	9.19%	23.72%	14.70%	12.97%	12.00%	8.59%	30.71%	N.D.	6.69%	10.87%	13.80%	15.35%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.08%	97.93%	99%	100%	97%	98%	97%	98%	97%	98%	N.D.	98%	94%	98%	98%
Cartera Vencida / Cartera Bruta	0.74%	0.88%	0.79%	0.27%	3.00%	0.19%	0.61%	1.01%	2.68%	0.81%	N.D.	1.84%	1.01%	1.54%	0.87%
Cartera en Ejecución / Cartera Bruta	0.18%	1.19%	0.54%	0.11%	0.00%	2.09%	0.76%	0.16%	0.16%	0.81%	N.D.	0.25%	4.79%	0.50%	0.83%
Previsión Cartera Incobrable / Cartera en Mora	250.78%	246.01%	248.12%	1151.73%	210.37%	125.95%	151.18%	345.37%	179.67%	180.88%	N.D.	326.14%	96.68%	138.11%	251.04%
LIQUIDEZ															
Disponibilidades / Pasivo	5%	6%	5%	16%	11%	111%	3%	9%	12%	10%	N.D.	7%	35%	24%	11%
Disponibilidades + Inversiones Temporarias / Pasivo	13.96%	17.49%	15.04%	19.20%	25.23%	137.53%	3.14%	10.42%	24.85%	9.75%	N.D.	9.78%	35.03%	24.10%	16.64%
Disponibilidades + Inversiones Temporarias / Activo	8.92%	8.78%	8.87%	5.32%	21.56%	24.78%	2.30%	7.16%	16.46%	8.61%	N.D.	7.03%	27.94%	14.66%	9.81%
SOLVENCIA															
Patrimonio/Activo	36%	50%	41%	72%	15%	82%	27%	31%	34%	12%	N.D.	28%	20%	39%	41%
Cartera Vencida+Ejecución/Patrimonio	2.17%	3.52%	2.76%	0.49%	15.01%	2.01%	10.79%	4.94%	6.77%	11.23%	N.D.	5.85%	17.60%	4.02%	3.48%
Cartera Vencida+Ejecución-Prev/Patrimonio	-3.26%	-5.14%	-4.09%	-5.17%	-16.57%	-0.52%	-5.52%	-12.11%	-5.39%	-9.09%	N.D.	-13.22%	0.58%	-1.53%	-5.25%

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolivianos)

DEPARTAMENTO	ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	34,444,781	33,711,196	473,575	260,011	937	13,437	14,374
CHUQUISACA	35,097,324	34,107,478	442,600	547,246	1,113	11,015	12,128
COCHABAMBA	93,262,580	92,174,597	689,567	398,416	3,394	20,384	23,778
LA PAZ	307,713,383	304,544,588	1,899,960	1,268,835	16,812	64,729	81,541
ORURO	54,734,177	54,126,394	385,235	222,548	1,834	11,519	13,353
PANDO	19,059,852	18,182,935	484,849	392,068	622	1,626	2,248
POTOSI	18,754,800	18,320,622	322,583	111,595	428	5,584	6,012
SANTA CRUZ	167,214,307	164,068,429	1,343,061	1,802,817	4,851	37,020	41,871
TARIJA	62,945,938	61,470,553	1,106,092	369,293	1,873	10,403	12,276
TOTAL	793,227,141	780,706,791	7,147,522	5,372,828	31,863	175,718	207,581
	100%	98.42%	0.90%	0.68%	15.35%	84.65%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	30,904,721	30,451,000	275,473	178,249	1,657	3,810	5,467
CHUQUISACA	23,187,034	22,853,761	66,087	267,186	1,478	3,774	5,252
COCHABAMBA	95,988,552	94,890,224	892,796	205,531	3,383	10,282	13,665
LA PAZ	84,187,696	83,270,267	489,894	427,535	5,849	15,179	21,028
ORURO	25,922,817	25,745,812	125,216	51,788	1,231	3,182	4,413
PANDO	13,784,202	13,491,673	170,180	122,349	587	2,547	3,134
POTOSI	9,767,107	9,766,625	481	-	345	3,319	3,664
SANTA CRUZ	111,337,769	107,146,311	978,392	3,213,066	5,235	20,613	25,848
TARIJA	28,383,711	27,714,739	444,390	224,583	1,886	7,894	9,780
TOTAL	423,463,608	415,330,412	3,442,910	4,690,286	21,653	70,598	92,251
	100%	98.08%	0.81%	1.11%	23.47%	76.53%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	65,349,503	64,162,196	749,047	438,259	2,594	17,247	19,841
CHUQUISACA	58,284,357	56,961,238	508,688	814,431	2,592	14,788	17,380
COCHABAMBA	189,251,132	187,064,821	1,582,364	603,947	6,777	30,666	37,443
LA PAZ	391,901,079	387,814,856	2,389,853	1,696,370	22,661	79,908	102,569
ORURO	80,656,993	79,872,206	510,452	274,335	3,065	14,701	17,766
PANDO	32,844,054	31,674,608	655,029	514,417	1,209	4,173	5,382
POTOSI	28,521,907	28,087,247	323,064	111,595	773	8,903	9,676
SANTA CRUZ	278,552,076	271,214,740	2,321,453	5,015,883	10,086	57,633	67,719
TARIJA	91,329,649	89,185,291	1,550,481	593,876	3,760	18,296	22,056
TOTAL	1,216,690,750	1,196,037,203	10,590,432	10,063,114	53,516	246,316	299,832
	100%	98.30%	0.87%	0.83%	17.85%	82.15%	100%

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolivianos)

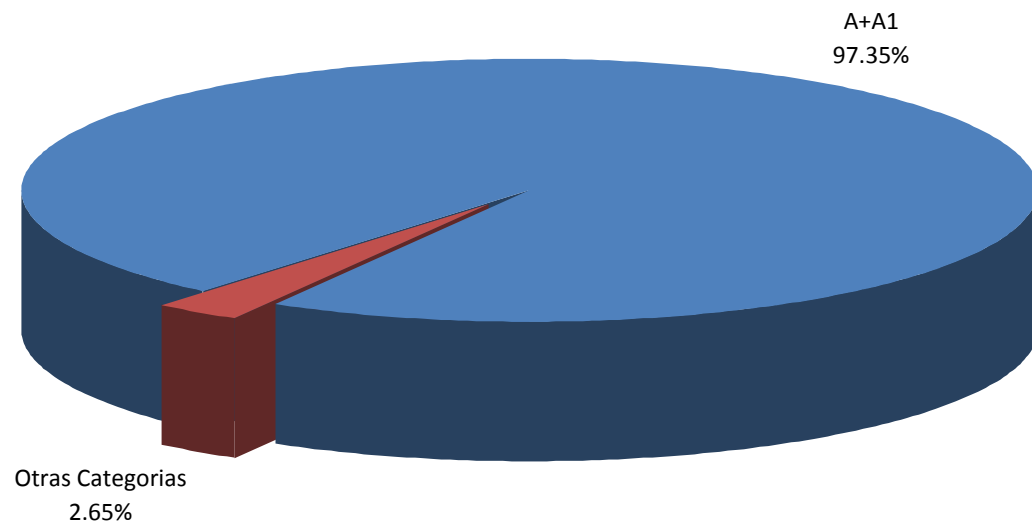
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA			EJECUCIÓN	CLIENTES		TOTAL
	BRUTA	VIGENTE	VENCIDA		HOMBRES	MUJERES	
CRECER	221,373,572	218,959,536	1,918,468	495,568	5,145	57,326	62,471
PRO MUJER	154,644,028	151,370,091	1,359,395	1,914,542	2,895	70,405	73,300
DIACONIA	184,100,755	183,514,246	395,245	191,265	13,160	25,383	38,543
EMPRENDER	19,345,693	18,738,464	607,229	-	1,923	5,768	7,691
FONCRESOL	4,631,837	4,433,303	13,118	185,415	373	1,739	2,112
FUNBODEM	71,080,279	69,090,298	392,069	1,597,912	2,447	4,378	6,825
IDEPRO	57,735,094	56,314,822	811,830	608,442	1,528	1,216	2,744
IMPRO	9,276,260	9,042,107	227,648	6,505	879	795	1,674
SARTAWI	12,146,378	11,840,336	109,952	196,089	1,128	1,334	2,462
ANED	-	-	-	-	-	-	-
CIDRE	30,233,608	29,289,907	852,758	90,943	537	287	824
FONDECO	-	-	-	-	-	-	-
FUBODE	28,659,637	28,113,680	459,810	86,147	1,848	7,087	8,935
TOTAL	793,227,141	780,706,791	7,147,522	5,372,828	31,863	175,718	207,581
	100%	98.42%	0.90%	0.68%	15.35%	84.65%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	98,552,525	98,014,480	461,159	76,886	3,560	35,801	39,361
PRO MUJER	24,971,966	24,524,733	219,002	228,231	1,047	15,407	16,454
DIACONIA	49,712,395	49,413,772	234,719	63,903	4,963	2,741	7,704
EMPRENDER	2,282,686	2,241,726	40,960	-	197	591	788
FONCRESOL	8,897,150	8,787,351	12,985	96,814	695	1,438	2,133
FUNBODEM	13,957,208	13,429,425	122,773	405,010	654	720	1,374
IDEPRO	48,361,261	47,909,529	256,679	195,053	1,592	719	2,311
IMPRO	831,778	778,427	43,419	9,932	124	91	215
SARTAWI	22,355,726	22,100,548	170,448	84,729	1,412	604	2,016
ANED	-	-	-	-	-	-	-
CIDRE	61,659,983	60,678,142	842,110	139,730	1,390	762	2,152
FONDECO	67,067,095	63,181,763	674,395	3,210,937	4,453	7,822	12,275
FUBODE	24,813,837	24,270,516	364,261	179,060	1,566	3,902	5,468
TOTAL	423,463,608	415,330,412	3,442,910	4,690,286	21,653	70,598	92,251
	100%	98.08%	0.81%	1.11%	23.47%	76.53%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	319,926,097	316,974,016	2,379,627	572,454	8,705	93,127	101,832
PRO MUJER	179,615,995	175,894,824	1,578,397	2,142,773	3,942	85,812	89,754
DIACONIA	233,813,150	232,928,018	629,964	255,168	18,123	28,124	46,247
EMPRENDER	21,628,379	20,980,190	648,189	-	2,120	6,359	8,479
FONCRESOL	13,528,987	13,220,654	26,103	282,230	1,068	3,177	4,245
FUNBODEM	85,037,486	82,519,723	514,842	2,002,921	3,101	5,098	8,199
IDEPRO	106,096,354	104,224,351	1,068,508	803,495	3,120	1,935	5,055
IMPRO	10,108,038	9,820,534	271,066	16,437	1,003	886	1,889
SARTAWI	34,502,104	33,940,884	280,401	280,818	2,540	1,938	4,478
ANED	-	-	-	-	-	-	-
CIDRE	91,893,591	89,968,049	1,694,868	230,674	1,927	1,049	2,976
FONDECO	67,067,095	63,181,763	674,395	3,210,937	4,453	7,822	12,275
FUBODE	53,473,474	52,384,196	824,071	265,206	3,414	10,989	14,403
TOTAL	1,216,690,750	1,196,037,203	10,590,432	10,063,114	53,516	246,316	299,832
	100%	98.30%	0.87%	0.83%	17.85%	82.15%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2011
(En Bolivianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría D1	Categoría F1	Categoría H1	TOTAL
CRECER	316.060,303	913.724	-	288.621	-	222.999	-	2.440.456	-	-	-	-	-	319.926.102
PRO MUJER	175.894.824	711.424	-	593.026	-	275.947	-	2.142.773	-	-	-	-	-	179.615.995
COACONIA	232.222.680	498.909	-	398.319	-	62.198	-	631.144	-	-	-	-	-	233.813.150
EMPRENDER	20.980.190	93.583	-	43.762	-	88.478	-	422.966	-	-	-	-	-	21.628.379
FONCRESOL	4.425.642	-	-	8.872	-	3.342	-	193.981	8.734.047	8.527	46.219	4.942	103.414	13.528.987
FONBODEM	80.620.133	1.517.672	-	533.991	-	165.310	-	2.200.380	-	-	-	-	-	85.037.486
DEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	9.865.152	150.211	-	26.083	-	50.154	-	16.437	-	-	-	-	-	10.108.038
SARTAWI	22.517.994	89.980	-	15.846	-	33.128	-	196.960	11.422.890	24.595	73.568	43.284	83.858	34.502.104
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIERE	84.664.203	4.654.924	926.654	974.833	-	533.287	-	139.690	-	-	-	-	-	91.893.591
FONDECO	36.680.245	774.923	-	397.177	-	249.594	-	1.110.864	25.008.832	231.406	278.866	739.899	1.594.831	67.067.095
FUBODE	51.911.860	472.270	-	253.179	-	54.543	-	781.621	-	-	-	-	-	53.473.474
TOTAL	1.035.943.121	9.877.622	926.654	1.432.168	-	1.736.981	-	10.276.672	45.165.769	264.528	398.653	788.124	1.782.103	1.110.594.400
	93,28%	0,23%	0,08%	0,31%	0,00%	0,16%	0,00%	0,33%	4,07%	0,02%	0,04%	0,07%	0,16%	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
31/04/2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Credito Hipotecario	Microcredito	Microcredito Debidamente Garantizado	Microcredito Debidamente Garantizado con garantia Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	
CRECER	500,000	-	220,873,572	-	-	-	-	-	221,373,572
PRO MUJER	-	-	154,644,028	-	-	-	-	-	154,644,028
DIACONIA	-	4,437,887	179,662,868	-	-	-	-	-	184,100,755
EMPRENDER	-	-	1,177,249	18,168,444	-	-	-	-	19,345,693
FONCRESOL	-	-	4,631,837	-	-	-	-	-	4,631,837
FUNBODEM	-	-	68,145,929	-	2,934,350	-	-	-	71,080,279
IDEPRO	-	524,150	-	57,210,943	-	-	-	-	57,735,093
IMPRO	-	-	9,276,260	-	-	-	-	-	9,276,260
SARTAWI	-	-	7,679,761	-	-	-	-	4,466,617	12,146,378
ANED	-	-	-	-	-	-	-	-	-
CIDRE	3,914,649	3,373,483	21,522,532	-	-	1,422,945	-	-	30,233,608
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	15,427,027	-	-	51,522	-	13,181,089	28,659,638
TOTAL	4,414,649	6,335,520	683,041,063	75,379,367	2,934,350	1,474,466	-	17,647,706	793,227,141
	0.56%	1.05%	86.11%	9.50%	0.37%	0.19%	0.00%	2.22%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	98,552,525	-	-	-	-	-	98,552,525
PRO MUJER	-	-	24,971,966	-	-	-	-	-	24,971,966
DIACONIA	-	323,814	49,388,581	-	-	-	-	-	49,712,395
EMPRENDER	-	-	10,300	2,272,384	-	-	-	-	2,282,684
FONCRESOL	-	-	-	-	-	-	-	8,897,150	8,897,150
FUNBODEM	-	-	13,090,164	-	867,043	-	-	-	13,957,208
IDEPRO	-	-	-	48,361,261	-	-	-	-	48,361,261
IMPRO	-	-	831,778	-	-	-	-	-	831,778
SARTAWI	-	-	2,652,030	-	-	-	-	19,703,696	22,355,726
ANED	-	-	-	-	-	-	-	-	-
CIDRE	2,969,937	1,773,527	56,300,312	-	-	616,207	-	-	61,659,983
FONDECO	-	-	39,213,262	-	-	-	-	27,853,833	67,067,095
FUBODE	-	-	10,272,996	-	-	125,328	-	14,415,512	24,813,836
TOTAL	2,969,937	2,097,342	295,283,915	50,633,645	867,043	741,535	-	70,870,191	423,463,606
	0.70%	0.50%	69.73%	11.96%	0.20%	0.18%	0.00%	16.74%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	500,000	-	319,426,097	-	-	-	-	-	319,926,097
PRO MUJER	-	-	179,615,995	-	-	-	-	-	179,615,995
DIACONIA	-	4,761,701	229,051,449	-	-	-	-	-	233,813,150
EMPRENDER	-	-	1,187,549	20,440,828	-	-	-	-	21,628,377
FONCRESOL	-	-	4,631,837	-	-	-	-	8,897,150	13,528,987
FUNBODEM	-	-	81,236,093	-	3,801,393	-	-	-	85,037,486
IDEPRO	-	524,150	-	105,572,204	-	-	-	-	106,096,354
IMPRO	-	-	10,108,038	-	-	-	-	-	10,108,038
SARTAWI	-	-	10,331,791	-	-	-	-	24,170,313	34,502,104
ANED	-	-	-	-	-	-	-	-	-
CIDRE	6,884,585	5,147,011	77,822,844	-	-	2,039,151	-	-	91,893,591
FONDECO	-	-	39,213,262	-	-	-	-	27,853,833	67,067,095
FUBODE	-	-	25,700,023	-	-	176,850	-	27,596,601	53,473,474
TOTAL	7,384,385	10,432,862	978,324,977	126,013,092	3,801,393	2,216,001	-	98,517,897	1,216,690,748
	0.61%	0.86%	80.41%	10.36%	0.31%	0.18%	0.00%	7.28%	100%

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

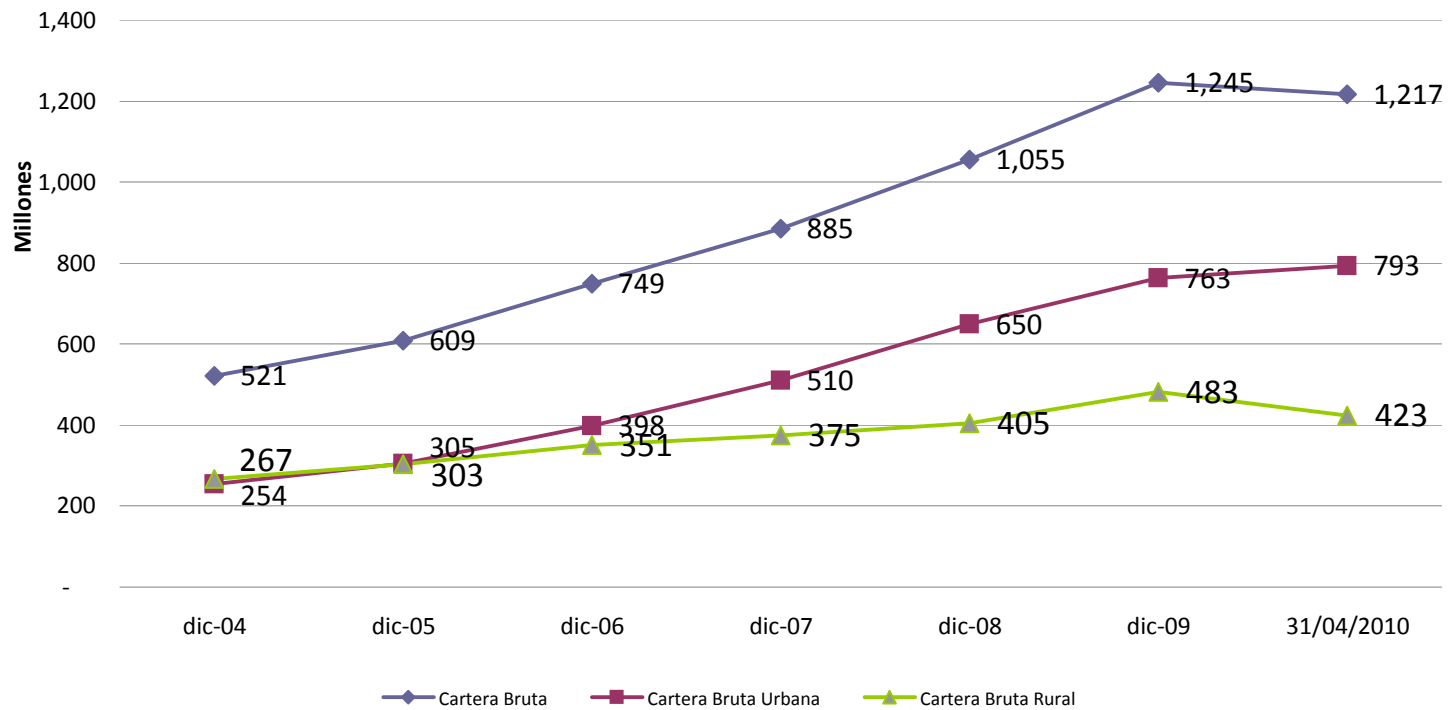


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

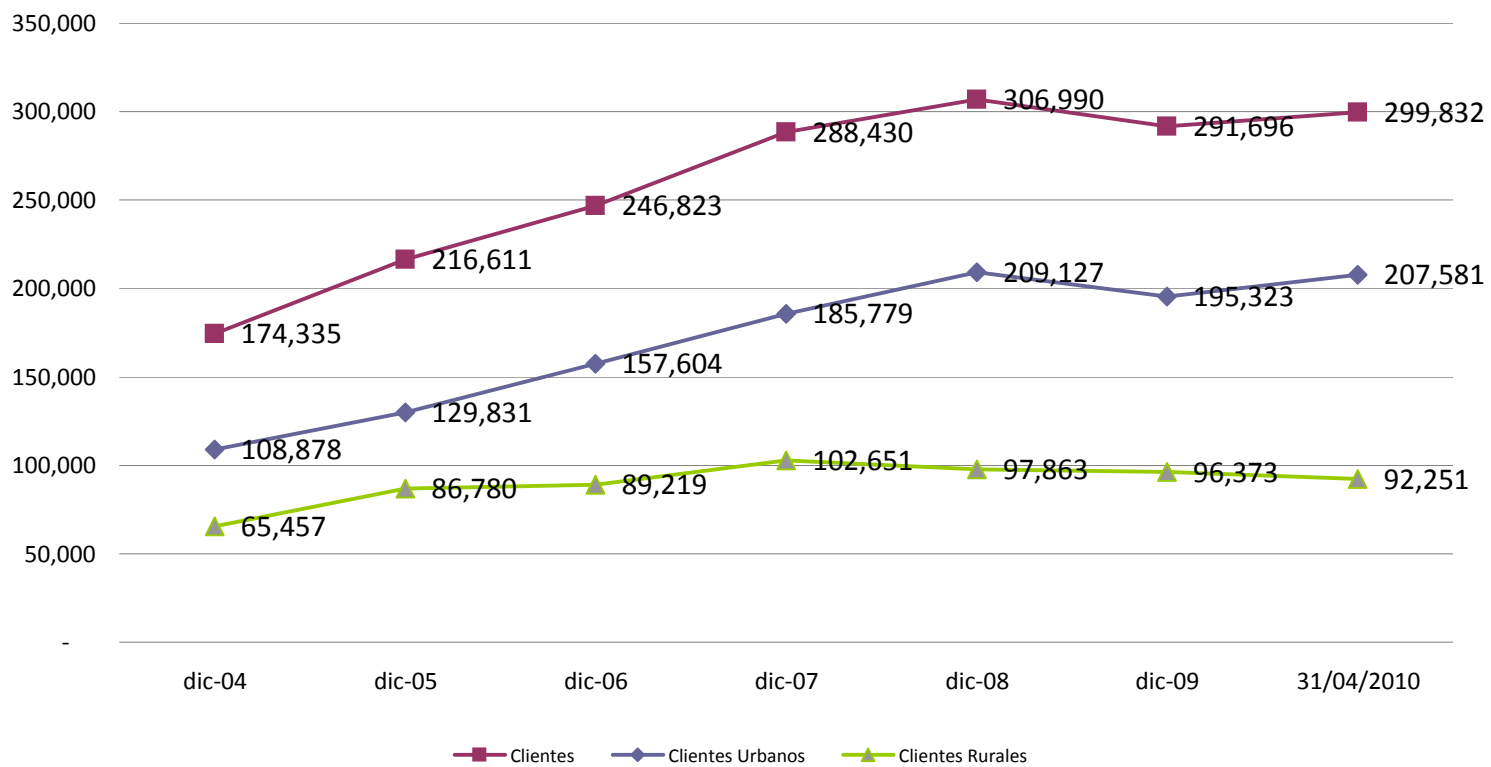


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

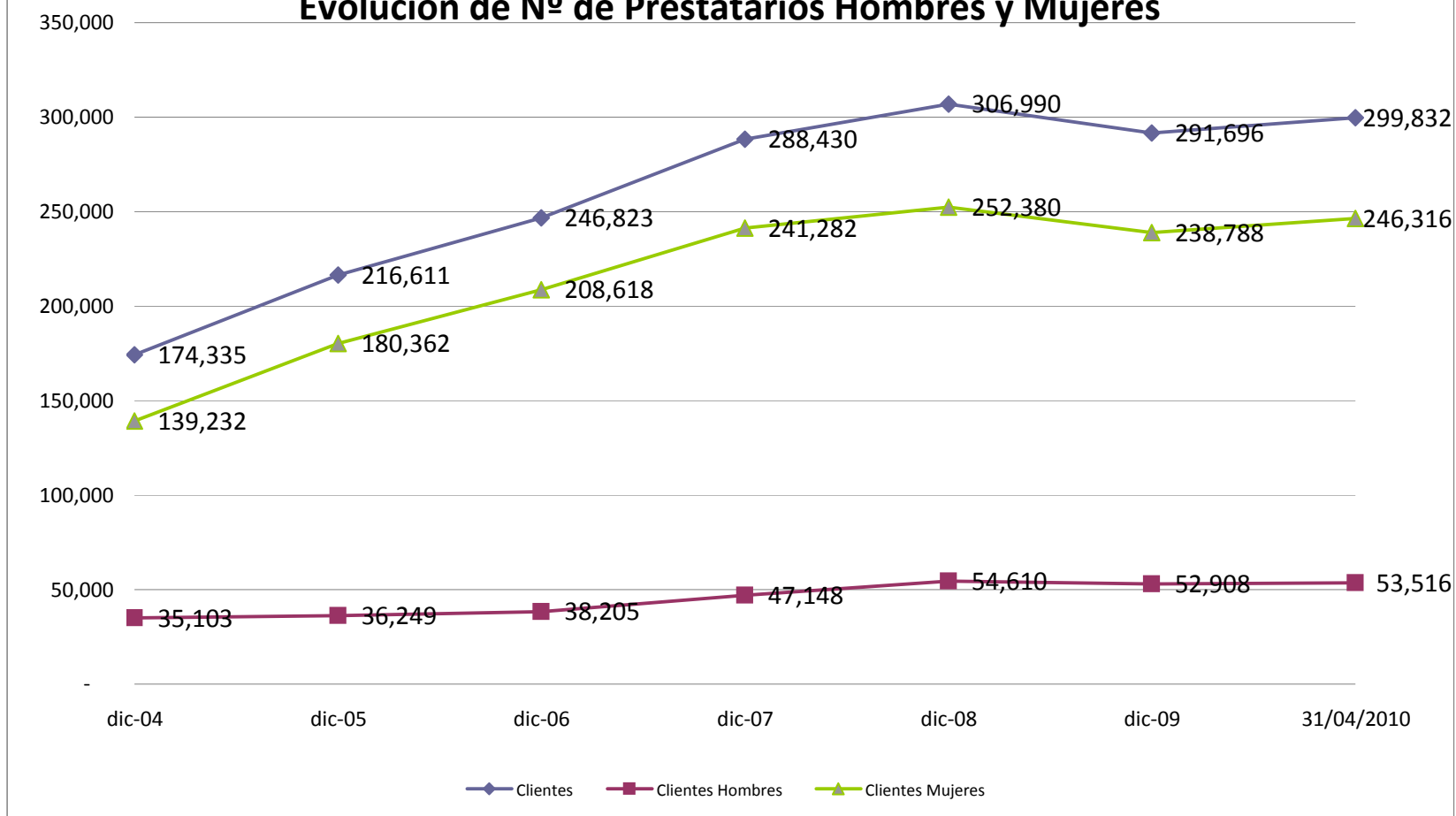


GRAFICO Nº 5
Evolución de % de Mora

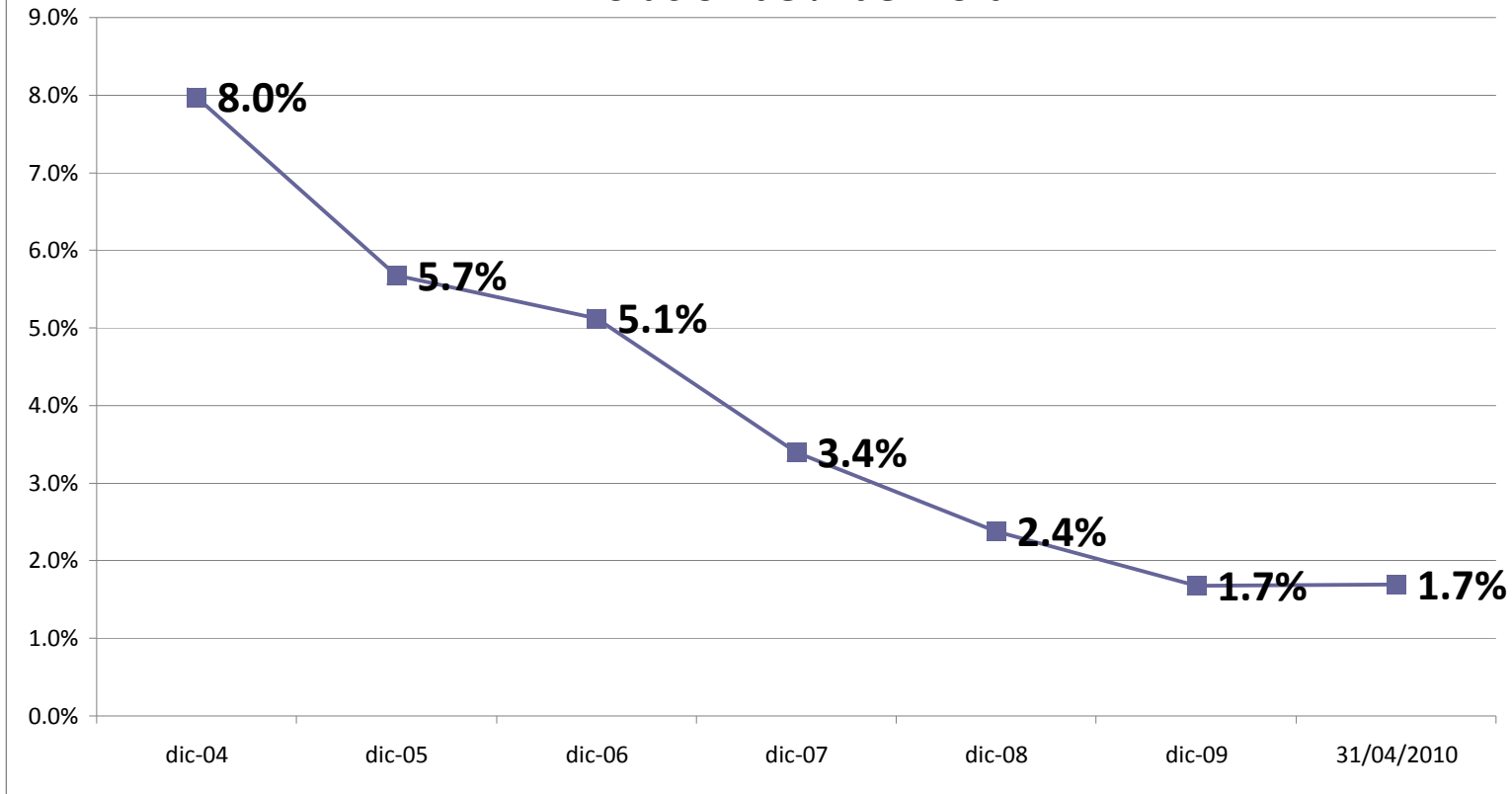


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

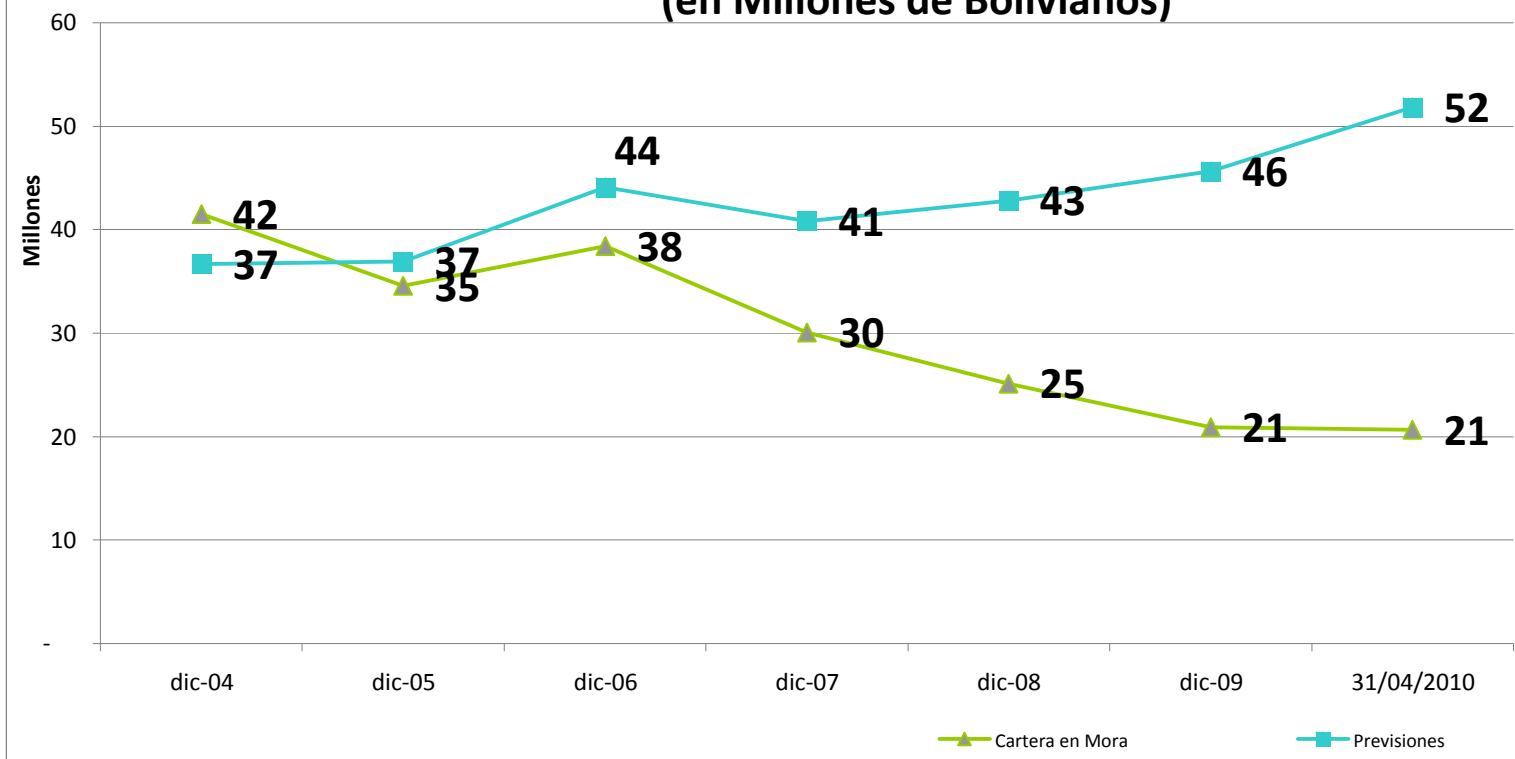
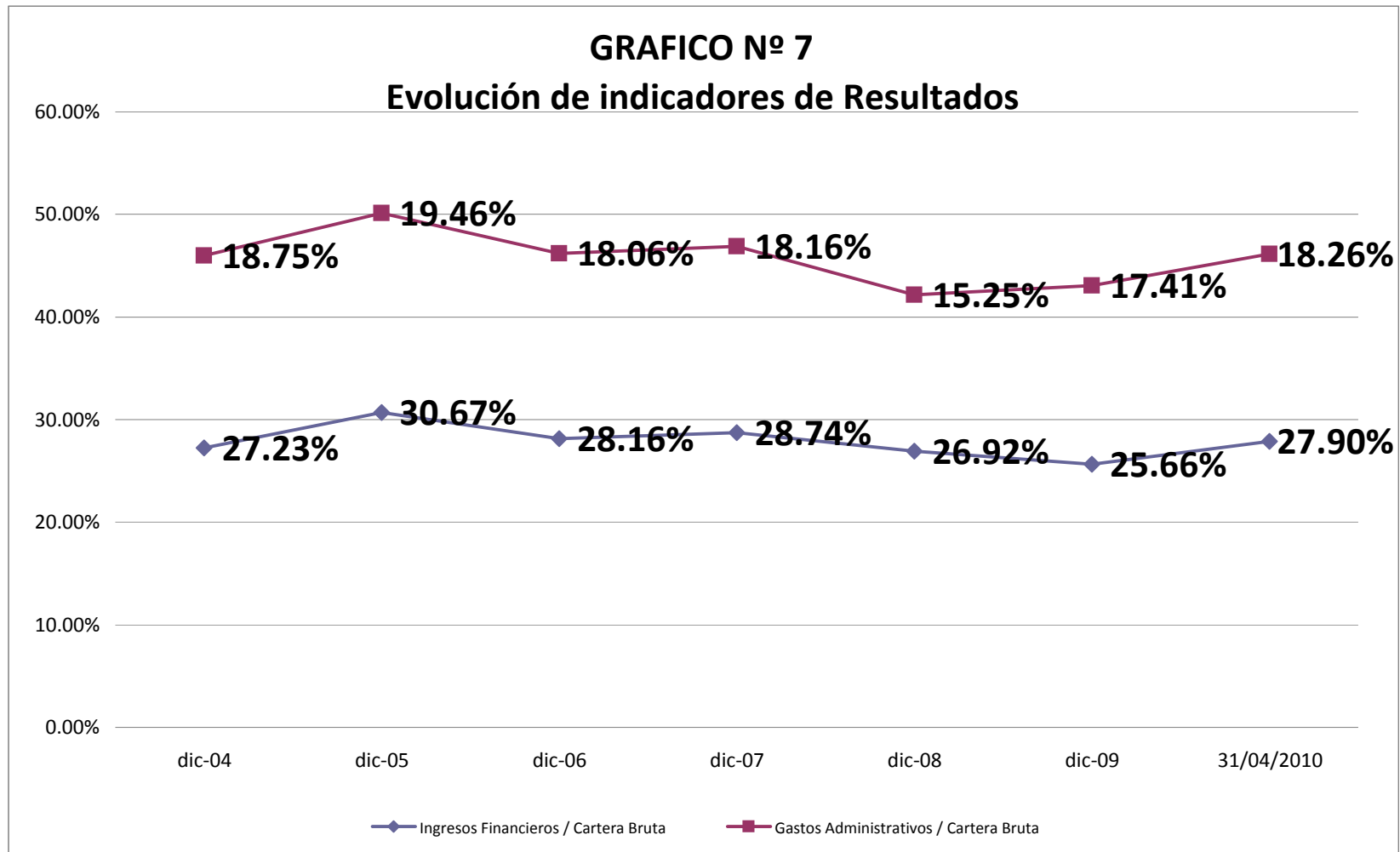


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolivianos)

CARTERA POR DESTINO DEL CREDITO																			
	Agricultura y Ganadería	Carre, Construcción y Pesca	Extensión de períodos creditos y garantías	Financiamiento inmobiliario y no inmobiliario	Industria Manufacturera	Profesiones y distribuidores de bienes muebles, gas y agua	Comercio	Medio de pago mayor y menor	Hotelería y Restaurantes	Transporte, almacenamiento y comunicaciones	Información Financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, Defensa y seguridad social obligatoria	Educación	Servicios sociales, culturales y recreativos	Servicio de Regimen privado que cubren servicios de salud	Servicio de Seguros y Regimen de Pensiones	Actividades públicas	TOTAL
COLETA	11.068.437							88.444.629							121.733.464				211.176.531
PRO-WINER					13.706.660			13.706.660	7.864.032	4.792.820									26.363.512
COFINASA	981.620	18.734		7.800	591.079	3.756.789	13.743	66.648.174	16.964.179	482.779	46.118.191	87.088	16.171.813	3.229.159	16.730	4.444.187	109.518	86.117	188.180.725
FINPENSILE						3.756.400		3.756.400											7.512.800
FINORINSA	89.320				89.324			89.324	3.926.237						460.135			24.771	443.897
FINORINSA	41.200				3.756.100			3.756.100	1.688.055	17.028.175				111.000					19.877.375
FINPFR	2.148.470	2.270.807			2.628.660			15.976.246	4.988.837	16.287.850	154.966		4.580.961	854.166	686.711	2.240.214	13.581		57.734.964
FINPFR					4.088.000			4.088.000							87.200				8.175.200
FINPFR	5.386.130				1.540.660			1.540.660	1.900.782	1.760.675					2.968.000				13.186.317
FINPFR					1.547.340			1.547.340											3.188.867
FINPFR	4.519.881	105.003			2.532.124			4.306.182	4.906.142	17.012	15.973		9.126.700	201.066	183.511	206.007	82.271	110.683	3.000
FINPFR	11.841.000	2.851			1.170.961			2.227.700	4.661.700	1.891.875	20.960		4.500	47.000	242.864				26.013.618
FINPFR	10.000.000	2.000.000			1.000.000			2.000.000	1.000.000	1.000.000			1.000.000	1.000.000	1.000.000				7.000.000
COLETA	4.227.420							38.321.000							45.241.000				83.562.000
PRO-WINER					1.645.130			1.645.130	1.055.000	808.000									3.508.130
COFINASA	16.659.120	554.000		2.751.715	3.751	4.428.628		11.882.007	196.124	6.962.189	312.204		3.507.001	159.271	321	2.186.430	201.200	65.200	188.160
FINPENSILE	2.282.424					3.756.400		3.756.400											7.512.800
FINORINSA	2.734.280				890.788			4.625.068	4.380.280						189.124			16.900	8.807.104
FINORINSA	16.400				100.800			100.800	786.760						107.760				1.065.320
FINPFR	13.745.320	13.884.000			10.824			2.288.788	3.018.707	801.811	8.818.188	118.447		844.708	114.240	644.708	13.811	84.000	110.200
FINPFR					480.000			480.000							4.000				880.000
FINPFR	10.900.120				857.300			1.541.100	857.300						857.300				2.255.700
FINPFR	13.966.480				871.200			1.670.700	1.670.700	1.670.700					1.670.700				48.200
FINPFR	27.853.810				488.387			10.481.786	2.434.804	6.948.889					15.881.286				15.881.286
FINPFR	14.613.120				1.948.171			4.171.171	1.948.171	404.811	702.000				181.726				24.418.978
FINPFR	10.000.000				1.000.000			1.000.000	1.000.000	1.000.000					1.000.000				3.000.000
COLETA	11.068.437							88.444.629							121.733.464				211.176.531
PRO-WINER					13.706.660			13.706.660	7.864.032	4.792.820									26.363.512
COFINASA	11.068.437	172.429		7.800	624.490	3.756.789	13.743	66.648.174	16.964.179	482.779	46.118.191	87.088	16.171.813	3.229.159	16.730	4.444.187	109.518	86.117	188.180.725
FINPENSILE						3.756.400		3.756.400											7.512.800
FINORINSA	2.811.320				2.811.320			2.811.320	3.756.280						460.135			24.771	443.897
FINORINSA	179.000				1.960.120			1.960.120	816.000	2.762.121				111.000					19.877.375
FINPFR	2.632.320	16.118.000			10.211.000			24.862.320	4.488.000	16.024.000	268.121		4.580.961	854.166	686.711	2.240.214	13.581		57.734.964
FINPFR					4.088.000			4.088.000							87.200				8.175.200
FINPFR	24.170.120				2.650.220			2.650.220	4.642.420						2.968.000				13.186.317
FINPFR					1.547.340			1.547.340											3.188.867
FINPFR	16.837.280	1.920.000			871.200			1.670.700	1.670.700	1.670.700					1.670.700				48.200
FINPFR	27.853.810				488.387			10.481.786	2.434.804	6.948.889					15.881.286				15.881.286
FINPFR	14.613.120				1.948.171			4.171.171	1.948.171	404.811	702.000				181.726				24.418.978
FINPFR	10.000.000				1.000.000			1.000.000	1.000.000	1.000.000					1.000.000				3.000.000

GRAFICO Nº 8

DESTINO DE CARTERA URBANA

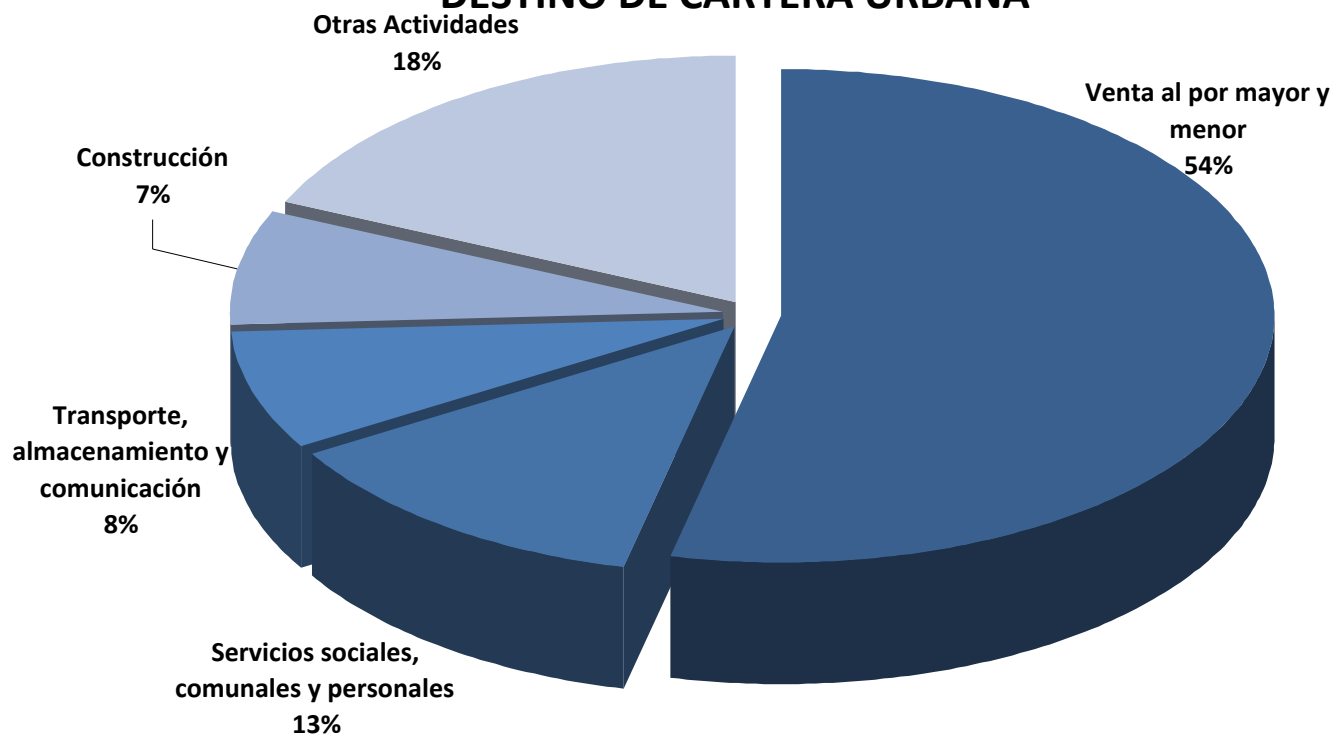
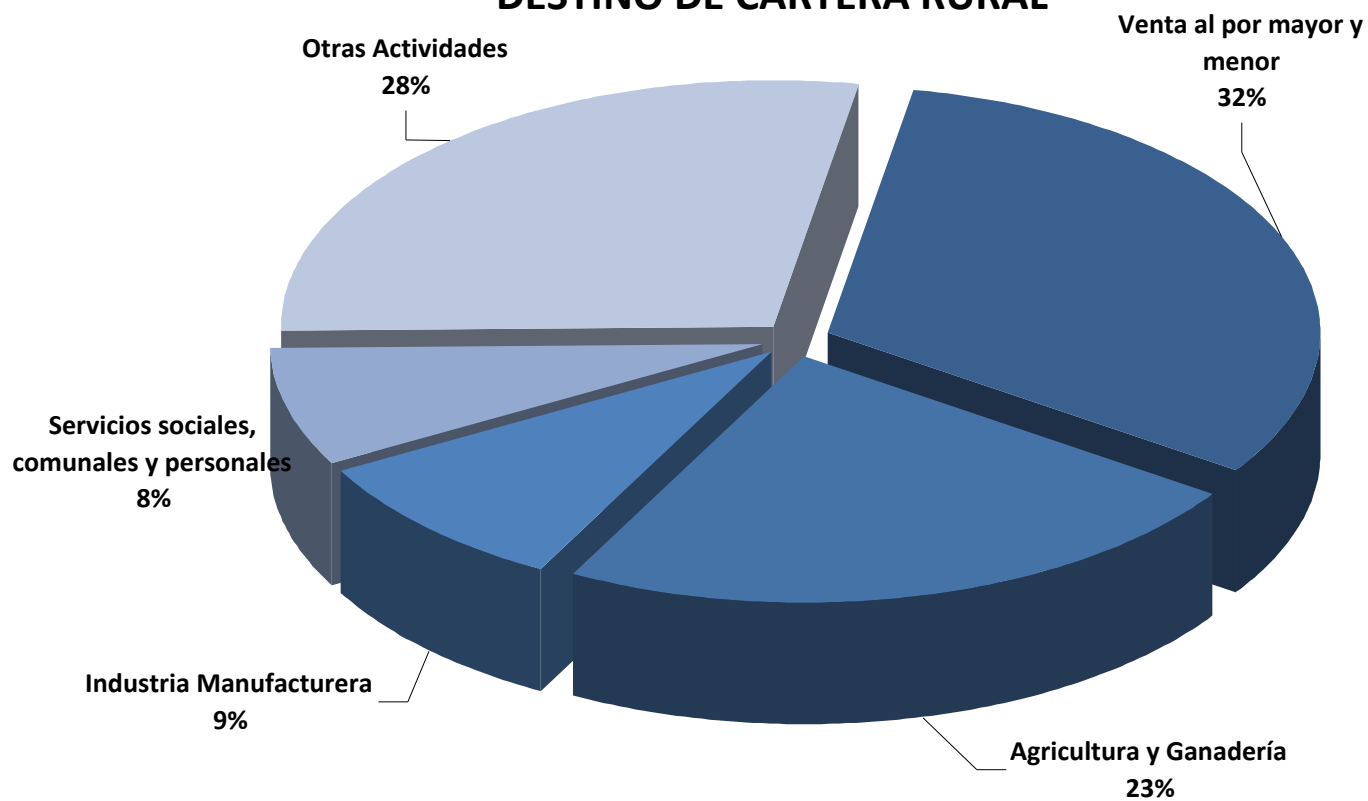


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	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	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	-	-	11.068.679	88.549.429	121.755.464	221.371.572
PRO MUJER	-	-	-	-	-	105.182	331.965	1.690.342	40.717.648	36.368.121	75.430.770	154.644.028
DIACONIA	-	-	-	243.950	1.326.998	2.392.580	5.213.761	35.565.893	106.011.395	20.551.495	12.794.674	184.100.755
EMPRENDER	-	-	-	-	-	-	318.235	1.952.030	10.158.562	3.470.984	3.445.882	19.345.693
FONCRESOL	-	-	-	-	-	-	104.254	67.981	930.133	367.100	3.162.369	4.631.837
FUNBODEM	-	-	-	-	-	-	3.141.008	13.467.281	39.081.982	8.840.471	6.549.538	71.080.279
IDEPRO	-	354.000	-	714.459	623.317	1.551.678	11.768.219	21.891.939	19.170.779	1.291.987	368.715	57.735.094
IMPRO	-	-	-	-	-	-	180.934	768.834	5.015.725	1.678.102	1.632.665	9.276.260
SARTAWI	-	-	-	-	160.310	-	-	164.218	7.727.028	2.616.267	1.478.555	12.146.378
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	825.487	110.404	3.585.602	3.704.167	3.956.935	2.549.120	1.685.219	8.021.725	5.633.725	137.100	24.124	30.233.608
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	466.597	586.500	1.589.400	10.478.524	14.058.077	1.115.824	364.715	28.659.638
TOTAL	825.487	110.404	3.933.602	4.662.576	6.534.157	7.185.670	24.332.596	94.068.767	259.573.732	164.966.873	217.007.871	793.221.142
	0.10%	0.01%	0.50%	0.59%	0.82%	0.91%	3.07%	11.86%	32.72%	20.80%	28.62%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	4.927.626	39.421.010	54.203.889	98.552.525
PRO MUJER	-	-	-	-	-	-	-	-	2.343.187	5.089.388	17.539.392	24.971.966
DIACONIA	-	-	-	278.800	157.361	245.714	176.430	3.781.557	29.260.599	10.066.742	5.745.192	49.712.395
EMPRENDER	-	-	-	-	-	-	-	-	1.226.178	684.079	372.429	2.282.686
FONCRESOL	-	-	-	-	-	-	226.063	569.569	2.049.127	423.390	5.629.001	8.897.150
FUNBODEM	-	-	-	-	-	-	1.453.613	1.556.325	7.768.040	2.145.990	1.033.240	13.957.208
IDEPRO	-	-	-	2.090.476	1.340.358	433.814	4.624.920	12.651.619	25.849.738	1.124.002	246.334	48.363.261
IMPRO	-	-	-	-	-	-	-	-	466.267	208.566	156.944	831.778
SARTAWI	-	-	-	-	328.130	-	-	1.435.150	18.354.279	1.642.027	472.610	22.355.726
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	742.417	1.901.605	4.501.989	5.877.958	5.523.798	2.895.642	4.185.308	15.087.948	20.531.358	389.510	22.449	61.659.983
FONDECO	-	-	-	-	2.190.428	2.444.753	5.348.919	13.182.029	23.154.232	8.173.332	12.573.413	67.067.095
FUBODE	-	-	-	-	377.725	507.068	1.440.665	4.808.678	15.116.075	2.061.135	702.482	24.813.836
TOTAL	742.417	1.901.605	4.501.989	8.247.232	9.217.609	6.526.590	17.579.444	53.072.874	151.046.636	71.442.172	98.697.373	423.463.600
	0.18%	0.45%	1.06%	1.95%	2.29%	1.54%	4.15%	12.53%	35.67%	16.87%	23.31%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	15.996.305	127.970.439	175.959.353	319.926.097
PRO MUJER	-	-	-	-	-	105.182	331.965	1.690.342	43.060.835	41.457.509	92.970.162	179.615.995
DIACONIA	-	-	-	522.750	1.484.359	2.638.303	5,390.191	39,347.450	135,271.994	30,618.237	18,539.865	233,811,150
EMPRENDER	-	-	-	-	-	-	318,235	1,952,030	11,384,740	4,155,063	3,818,311	21,628,377
FONCRESOL	-	-	-	-	-	-	330,317	637,550	2,979,260	790,490	8,791,370	13,528,989
FUNBODEM	-	-	-	-	-	-	4,594,621	15,023,605	46,850,022	10,986,461	7,582,778	85,037,486
IDEPRO	-	354,000	-	2,804,934	1,963,674	1,985,492	16,393,139	34,543,559	45,020,517	2,415,989	615,049	106,096,354
IMPRO	-	-	-	-	-	-	180,934	768,834	5,481,992	1,886,668	1,789,609	10,108,038
SARTAWI	-	-	-	-	488,440	-	1,235,330	1,599,368	26,081,306	4,258,295	1,951,165	34,502,104
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	1,567,904	2,012,009	8,087,591	9,582,125	9,480,733	5,444,762	5,870,527	23,109,673	26,165,083	526,610	46,573	91,893,591
FONDECO	-	-	-	-	2,190,428	2,444,753	5,348,919	13,182,029	23,154,232	8,173,332	12,573,413	67,067,095
FUBODE	-	-	-	-	644,332	1,093,568	3,030,065	15,287,202	29,174,151	3,176,959	1,067,197	53,473,474
TOTAL	1,567,904	2,012,009	8,441,593	12,909,809	16,251,966	13,712,060	41,912,444	147,141,642	416,620,419	236,416,051	325,704,844	1,216,690,759
	0.13%	0.17%	0.69%	1.06%	1.34%	1.13%	3.44%	12.09%	33.75%	19.43%	26.77%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/04/2010
(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	152,021,910	62,471	-	-	69,351,662	8,904	-	-	221,373,572	71,375
PRO MUJER	126,560,981	70,015	-	-	28,083,047	3,285	-	-	154,644,028	73,300
DIACONIA	31,579,127	20,656	-	-	152,521,629	17,887	-	-	184,100,755	38,543
EMPRENDER	8,247,183	5,334	1,015,170	425	10,083,340	2,893	-	-	19,345,693	8,652
FONCRESOL	2,983,664	1,887	126,510	36	1,514,694	188	6,970	1	4,631,837	2,112
FUNBODEM	-	-	-	-	71,080,279	6,825	-	-	71,080,279	6,825
IDEPRO	-	-	-	-	57,735,094	2,744	-	-	57,735,094	2,744
IMPRO	-	-	-	-	9,276,260	1,674	-	-	9,276,260	1,674
SARTAWI	-	-	1,031,746	596	11,114,633	1,866	-	-	12,146,378	2,462
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	29,596,608	823	637,000	1	30,233,608	824
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	19,790,174	7,776	417,788	385	8,451,676	774	-	-	28,659,638	8,935
TOTAL	341,183,039	168,139	2,591,213	1,442	448,808,921	47,863	643,970	2	793,227,142	217,446
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	91,792,082	39,361	-	-	6,760,444	940	-	-	98,552,525	40,301
PRO MUJER	24,971,966	16,454	-	-	-	-	-	-	24,971,966	16,454
DIACONIA	323,602	155	-	-	49,388,792	7,549	-	-	49,712,395	7,704
EMPRENDER	527,856	401	135,378	42	1,619,452	355	-	-	2,282,686	798
FONCRESOL	5,429,135	1,823	1,609,772	205	1,632,179	104	226,063	1	8,897,150	2,133
FUNBODEM	-	-	-	-	13,957,208	1,374	-	-	13,957,208	1,374
IDEPRO	-	-	-	-	48,361,261	2,311	-	-	48,361,261	2,311
IMPRO	-	-	-	-	831,778	215	-	-	831,778	215
SARTAWI	-	-	8,171,072	872	14,184,654	1,144	-	-	22,355,726	2,016
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	58,999,005	2,139	2,660,979	13	61,659,983	2,152
FONDECO	15,687,393	8,880	-	-	51,379,702	3,395	-	-	67,067,095	12,275
FUBODE	8,257,837	3,818	2,598,500	370	13,957,409	1,280	-	-	24,813,836	5,468
TOTAL	146,989,871	70,892	12,514,812	1,489	261,071,884	20,806	2,887,042	14	423,463,608	93,201
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	243,813,992	101,832	-	-	76,112,106	9,844	-	-	319,926,097	111,676
PRO MUJER	151,532,947	86,469	-	-	28,083,047	3,285	-	-	179,615,995	89,754
DIACONIA	31,902,729	20,811	-	-	201,910,421	25,436	-	-	233,813,150	46,247
EMPRENDER	8,775,039	5,735	1,150,548	467	11,702,792	3,248	-	-	21,628,379	9,450
FONCRESOL	8,412,799	3,710	1,736,281	241	3,146,873	292	233,033	2	13,528,987	4,245
FUNBODEM	-	-	-	-	85,037,486	8,199	-	-	85,037,486	8,199
IDEPRO	-	-	-	-	106,096,354	5,055	-	-	106,096,354	5,055
IMPRO	-	-	-	-	10,108,038	1,889	-	-	10,108,038	1,889
SARTAWI	-	-	9,202,817	1,468	25,299,287	3,010	-	-	34,502,104	4,478
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	88,595,613	2,962	3,297,979	14	91,893,591	2,976
FONDECO	15,687,393	8,880	-	-	51,379,702	3,395	-	-	67,067,095	12,275
FUBODE	28,048,011	11,594	3,016,378	755	22,409,085	2,054	-	-	53,473,474	14,403
TOTAL	488,172,909	239,031	15,106,025	2,931	709,880,805	68,669	3,531,012	16	1,216,690,750	310,647

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

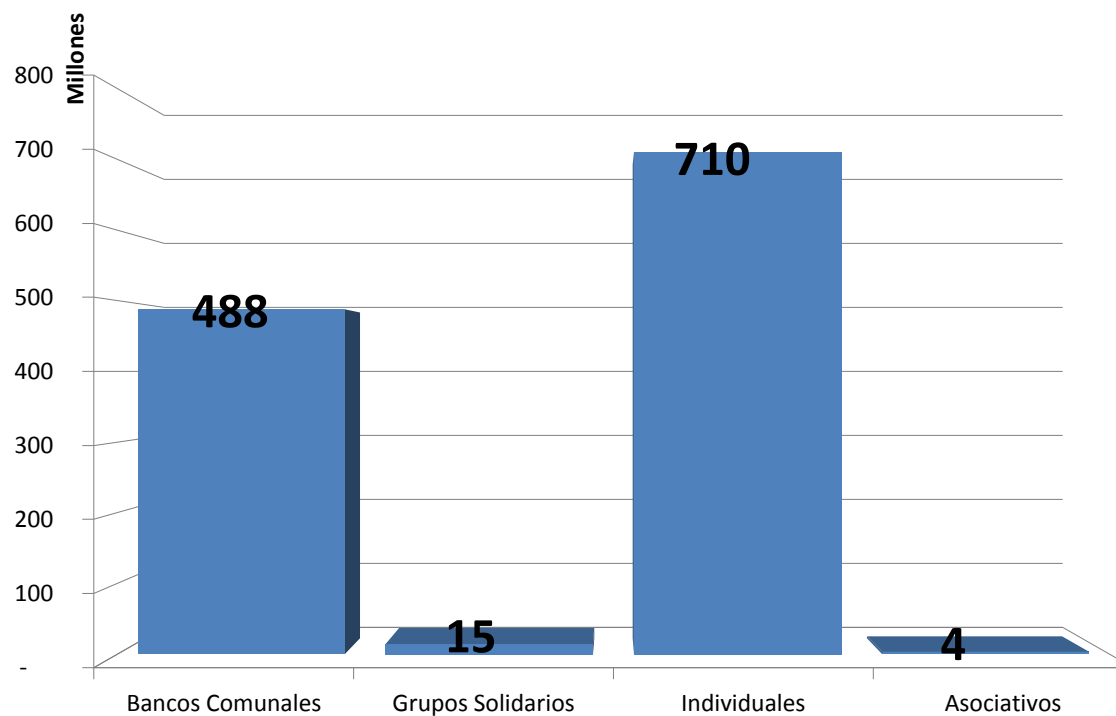
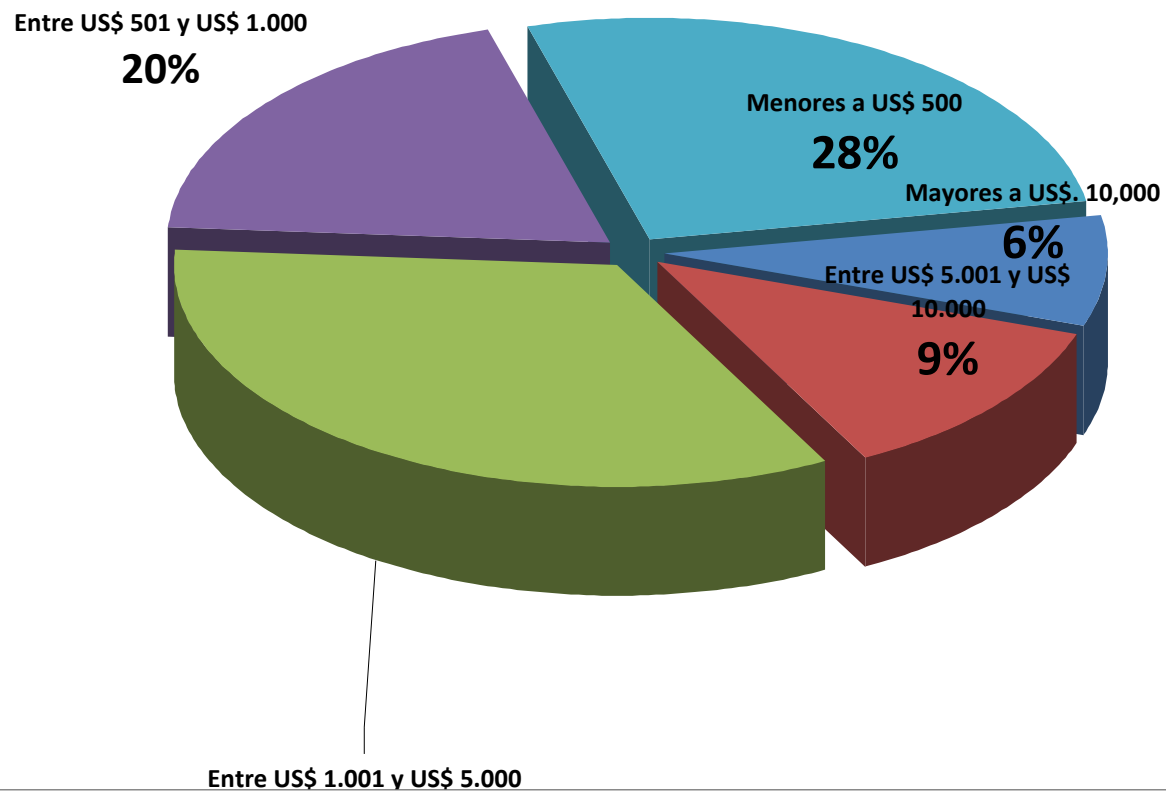


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



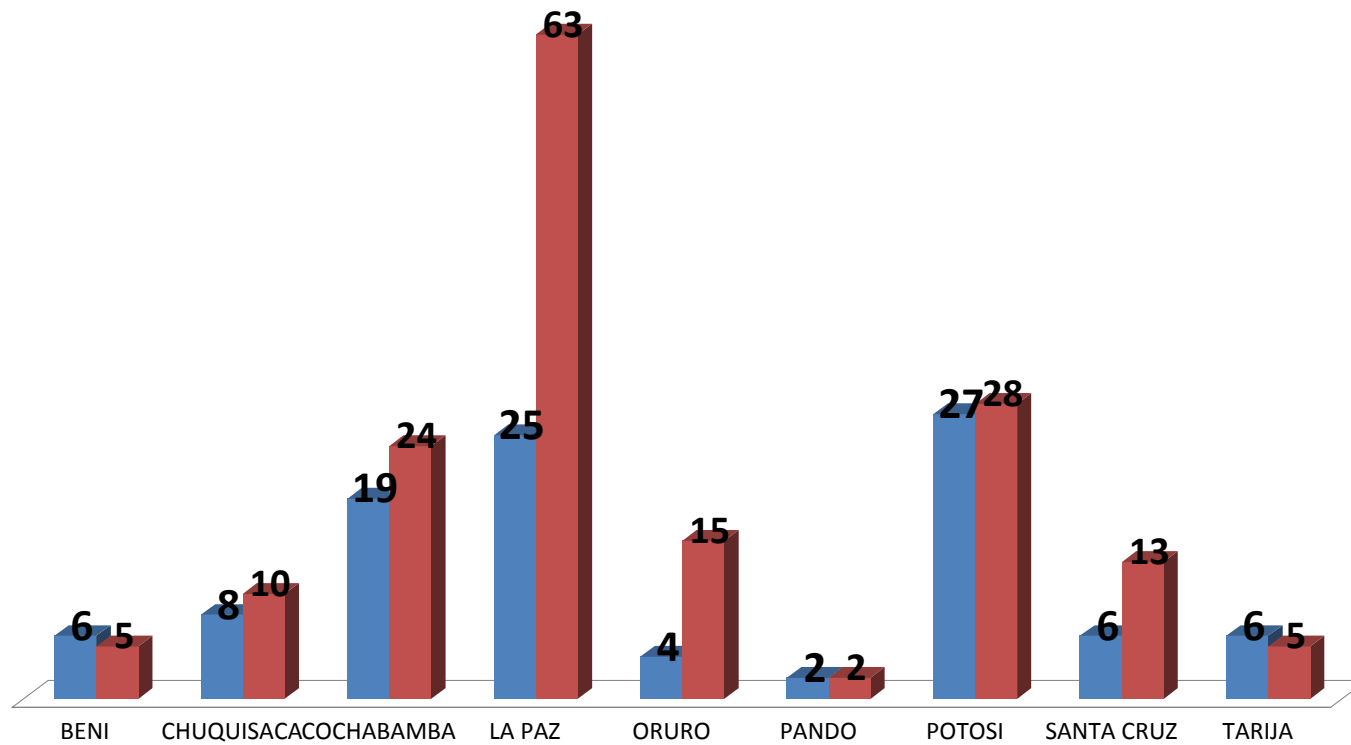
Cuadro Nº 10
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/04/2010
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	8	3	11	18	32	50
CIDRE	34	25	59	258	302	560
CRECER	16	21	37	44	197	241
DIACONIA	2	12	14	9	89	98
EMPRENDER	1	5	6	1	31	32
FONCRESOL	12	3	15	60	57	117
FONDECO	9	4	13	47	78	125
FUBODE	4	3	7	14	82	96
FUNBODEM	8	6	14	25	68	93
IDEPRO		2	2		16	16
IMPRO		68	68		644	644
PROMUJER	9	13	22	26	73	99
SARTAWI	103	165	268	502	1,669	2,171
Total						

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	6	5	11	35	55	90
CHUQUISACA	8	10	18	21	98	119
COCHABAMBA	19	24	43	98	218	316
LA PAZ	25	63	88	114	678	792
ORURO	4	15	19	7	132	139
PANDO	2	2	4	4	18	22
POTOSI	27	28	55	161	320	481
SANTA CRUZ	6	13	19	46	98	144
TARIJA	6	5	11	16	52	68
Total	103	165	268	502	1,669	2,171

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
31/04/2010

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									27%					
IDEPRO		NA							18% - 28%					
IMPRO									21%					
SARTAWI	36%	32%						30%	28%					
ANED														
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)