

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIAFONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	5.423.662	7.120.214	<u>12.543.876</u>	15.048.164	1.194.644	2.160.484	1.972.952	7.083.444	1.526.980	3.213.048	12.624.278	9.637.482	21.758.038	13.162.853	101.926.244
INVERSIONES TEMPORARIAS	12.791.119	13.489.996	<u>26.281.115</u>	216.083	3.162.142	859.035	6.796	1.361.324	1.584.791	26.029	2.329.027	1.088.038	5.300.152	136.585	42.351.117
CARTERA	349.372.368	191.165.518	<u>540.537.886</u>	233.324.304	22.690.145	14.677.534	82.989.957	110.434.990	10.576.854	39.099.890	56.119.750	95.648.139	67.259.178	56.817.720	1.330.176.347
CARTERA BRUTA	341.766.061	196.950.876	<u>540.716.937</u>	240.916.574	23.898.315	14.881.840	85.913.936	115.750.989	10.620.921	38.341.153	57.579.564	100.003.465	68.682.037	54.901.954	1.352.207.684
CARTERA VIGENTE	340.343.510	194.770.952	<u>535.114.462</u>	239.768.099	23.159.741	14.499.024	83.215.090	101.592.787	10.196.557	37.464.612	54.440.398	94.577.667	64.859.955	53.529.697	1.312.418.090
CARTERA VENCIDA	2.711.986	1.530.255	<u>4.242.241</u>	740.487	632.037	37.799	463.785	1.220.325	93.741	432.043	1.381.566	808.589	929.679	13.757.284	13.757.284
CARTERA EN EJECUCIÓN	710.565	649.669	<u>1.360.234</u>	232.449	-	275.309	1.924.539	644.065	-	300.450	364.175	194.909	1.752.238	438.047	7.486.415
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	173.597	49.329	53.587	200.774	10.570.970	297.887	123.075	-	3.239.879	609.900	4.530	15.323.527
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1.942	57.207	-	5.444	1.436.099	32.736	2.281	-	577.232	28.780	-	2.141.722
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	-	16.121	104.304	286.743	-	18.691	-	32.212	622.575	-	1.080.646
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	13.452.373	2.559.614	<u>16.011.987</u>	2.945.803	314.111	186.820	917.336	459.526	1.728.331	1.339.369	1.787.980	1.697.896	3.363.477	-	32.411.196
PREVISIÓN PARA CARTERA INCOBRABLE	-7.846.066	-8.344.972	<u>-16.191.038</u>	-10.538.072	-1.522.280	-391.126	-3.841.316	-6.974.559	-503.594	-969.593	-2.799.184	-6.143.306	-3.120.754	-1.447.711	-54.442.532
OTRAS CUENTAS POR COBRAR	2.787.918	1.348.525	<u>4.136.442</u>	641.354	610.010	211.897	922.098	3.899.013	520.161	692.956	4.949.349	2.461.241	1.203.835	-	20.753.594
BIENES REALIZABLES	-	-	<u>-</u>	-	-	-	-	-	-	22.434	100.444	1.738.319	17.110	-	1.878.307
INVERSIONES PERMANENTES	3.982.669	7.316.915	<u>11.299.584</u>	310.215	493.352	19.516	33.788	1.383.238	12.806	52.233	2.392.547	13.963.291	5.290.386	48.790	35.299.745
BIENES DE USO	10.748.346	10.744.350	<u>21.492.696</u>	8.321.775	913.857	480.662	2.388.771	3.918.512	116.636	3.241.338	2.097.253	5.844.579	3.551.723	2.137.673	54.505.473
OTROS ACTIVOS	2.744.993	2.235.615	<u>4.980.609</u>	234.283	706.260	91.207	56.264	3.503.295	-	569.346	11.883	366.277	170.933	-	15.260.416
TOTAL DEL ACTIVO	387.851.074	233.421.134	621.272.208	258.096.177	29.770.411	18.500.335	88.370.625	131.583.817	14.338.227	46.917.274	85.182.708	128.436.968	106.004.105	73.678.389	1.602.151.244
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	225.270.130	109.466.796	<u>334.736.926</u>	63.332.513	18.846.522	1.455.999	61.552.759	86.280.966	9.217.031	22.258.711	52.335.990	80.692.678	71.750.332	34.316.005	836.776.432
OTRAS CUENTAS POR PAGAR	13.693.193	12.921.020	<u>26.614.212</u>	8.655.036	6.141.760	1.803.794	1.975.833	6.021.318	531.329	10.428.775	27.653.374	14.021.187	8.289.555	11.551.102	123.687.276
PREVISIONES	11.319.206	1.733.807	<u>13.053.013</u>	1.957.986	-	-	1.144.005	99.195	284.381	-	718.200	238.782	638.575	536.822	18.670.959
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	299.710	2.831.521	<u>3.131.231</u>	-	120.570	-	1.227.522	-	6.296.800	599.543	-	2.871.425	-	-	14.247.090
TOTAL DEL PASIVO	250.582.239	126.953.143	377.535.382	73.945.535	25.108.852	3.259.793	64.672.597	93.629.001	10.032.741	38.984.286	81.307.108	94.952.646	83.549.886	46.403.929	993.381.756
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	3.888.145	-	16.728.862	34.917.627	3.705.931	19.219.575	-	29.363.768	16.255.365	-	124.079.272
APORTES NO CAPITALIZADOS	99.068.225	23.390.093	<u>122.458.318</u>	39.026.324	-	15.222.200	745.640	-	-	927.988	20.065.514	1.319.759	21.625.926	-	221.391.669
ALUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	452.027	-	-	1.451.530	-	-	-	1.903.557
RESERVAS	26.991.743	73.378.504	<u>100.370.247</u>	131.207.890	379.906	-	4.848.010	1.394.000	376.512	-	3.286.954	758.632	4.401.306	3.343.853	250.367.311
RESULTADOS ACUMULADOS	11.208.867	9.699.394	<u>20.908.261</u>	13.916.428	393.507	18.343	1.375.515	1.191.161	223.043	-12.214.574	-20.928.397	3.361.922	477.789	2.304.681	11.027.679
TOTAL DEL PATRIMONIO	137.268.835	106.467.991	243.736.826	184.150.643	4.661.558	15.240.543	23.698.027	37.954.815	4.305.486	7.932.989	3.875.600	33.484.322	22.454.219	27.274.460	608.769.488
TOTAL DEL PASIVO Y PATRIMONIO	387.851.074	233.421.134	621.272.208	258.096.177	29.770.411	18.500.335	88.370.624	131.583.817	14.338.227	46.917.275	85.182.707	128.436.968	106.004.105	73.678.389	1.602.151.244

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	57.637.210	33.392.472	91.029.682	29.425.959	3.871.065	1.273.513	9.603.165	10.005.715	861.326	4.335.775	5.992.338	8.386.389	8.273.503	7.446.949	180.505.378
GASTOS FINANCIEROS	-8.060.692	-4.252.305	-12.312.997	-2.884.924	-985.241	-24.753	-2.975.039	-2.030.856	-141.168	-471.969	-924.056	-2.128.130	-2.218.349	-1.132.700	-28.230.182
RESULTADO FINANCIERO BRUTO	49.576.519	29.140.167	78.716.686	26.541.034	2.885.824	1.248.759	6.628.126	7.974.859	720.158	3.863.806	5.068.283	6.258.259	6.055.154	6.314.249	152.275.196
OTROS INGRESOS OPERATIVOS	519.392	2.795.360	3.314.752	1.724.721	1.467.813	-	1.949.648	1.328.719	55.595	723.083	741.850	689.170	753.367	545.771	13.295.089
OTROS GASTOS OPERATIVOS	-2.184.387	-613.252	-2.797.638	-366.463	-	-	-114.784	-410.829	-54.408	-45.760	-197.002	-133.232	-236.421	-103.058	-4.459.596
RESULTADO DE OPERACION BRUTO	47.911.525	31.322.275	79.233.799	27.899.292	4.353.637	1.248.759	8.462.990	8.892.748	721.346	4.541.728	5.613.131	6.814.197	6.576.962	6.756.962	161.110.690
RECUPERACION DE ACTIVOS FINANCIEROS	4.945.688	1.404.917	6.350.604	582.337	27.316	84.690	1.595.717	1.001.009	-	622.674	5.965.254	1.841.400	1.723.776	613.205	20.407.982
CARGOS POR INCOBY Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-4.938.022	-2.393.273	-7.331.295	-2.044.238	-397.736	-82.582	-2.724.894	-1.802.079	-18.547	-1.244.846	-4.287.108	-2.910.938	-1.650.670	-1.215.121	-25.710.055
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	47.919.190	30.333.919	78.253.109	26.437.391	3.983.217	1.250.867	7.333.813	8.091.678	702.798	3.919.556	7.291.277	5.744.658	6.645.207	6.155.046	155.808.617
GASTOS DE ADMINISTRACION	-36.599.358	-25.874.105	-62.473.463	-12.583.385	-3.583.939	-1.460.281	-5.937.277	-7.523.867	-565.827	-6.912.809	-7.292.233	-4.005.105	-6.227.491	-5.312.498	-123.878.175
RESULTADO DE OPERACION NETO	11.319.832	4.459.814	15.779.646	13.854.006	399.277	-209.413	1.396.535	567.811	136.971	-2.993.253	-957	1.739.553	417.716	842.548	31.930.441
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-136.810	-	-136.810	-11.199	-5.770	-	-	11.662	-	115.030	3	-47.533	-	7.983	-68.634
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-370.658	-	-370.658	-1	-	-6.654	-0	-	-	-96	-	-	-	-8.463	-385.872
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	10.812.364	4.459.814	15.272.178	13.842.806	393.507	-216.068	1.396.535	579.474	136.971	-2.880.319	-954	1.692.020	417.716	842.067	31.475.935
INGRESOS EXTRAORDINARIOS	92.807	85.517	178.323	-	-	-	2.283	86.072	39.111	12.008	139.400	5.705	1.545	464.446	644.446
GASTOS EXTRAORDINARIOS	-32.502	-31.519	-64.021	-	-	-	-	-	-	-1	-	-	-	-64.021	-64.021
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	10.872.669	4.513.812	15.386.481	13.842.806	393.507	-216.068	1.396.535	581.756	223.043	-2.841.208	11.054	1.831.420	423.420	843.612	31.876.360
INGRESOS DE GESTIONES ANTERIORES	494.354	67.628	561.983	131.519	-	-	-	-	-	60.265	58.132	-	61.103	-	873.003
GASTOS DE GESTIONES ANTERIORES	-158.156	-292.544	-450.700	-57.898	-	-	-21.020	-	-	-45.671	-58.702	-	-6.795	-	-640.725
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	11.208.867	4.288.896	15.497.764	13.916.428	393.507	-216.068	1.375.515	581.756	223.043	-2.826.613	10.485	1.831.420	477.789	843.612	32.108.638
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	11.208.867	4.288.896	15.497.764	13.916.428	393.507	-216.068	1.375.515	581.756	223.043	-2.826.613	10.485	1.831.420	477.789	843.612	32.108.638
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	11.208.867	4.288.896	15.497.764	13.916.428	393.507	-216.068	1.375.515	581.756	223.043	-2.826.613	10.485	1.831.420	477.789	843.612	32.108.638

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(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	1,40%	3,05%	2,02%	5,83%	4,01%	11,68%	2,23%	5,38%	10,65%	6,85%	14,82%	7,50%	20,53%	17,87%	6,36%
Inversiones Temporarias/Total Activo	3,30%	5,78%	4,23%	0,08%	10,62%	4,64%	0,01%	1,03%	11,05%	0,06%	2,73%	0,85%	5,00%	0,19%	2,64%
Cartera / Total Activo	90,08%	81,90%	87,01%	90,40%	76,22%	79,34%	93,91%	83,93%	73,77%	83,34%	65,88%	74,47%	63,45%	77,12%	83,02%
Otras Cuentas por cobrar / Total Activo	0,72%	0,58%	0,67%	0,25%	2,05%	1,15%	1,04%	2,96%	3,63%	1,48%	5,81%	0,39%	2,32%	1,63%	1,30%
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,05%	0,12%	1,35%	0,02%	0,00%	0,12%
Inversiones Permanentes / Total Activo	1,03%	3,13%	1,82%	0,12%	1,66%	0,11%	0,04%	1,05%	0,09%	0,11%	2,81%	10,87%	4,99%	0,07%	2,20%
Bienes de Uso / Total Activo	2,77%	4,60%	3,46%	3,22%	3,07%	2,60%	2,70%	2,98%	0,81%	6,91%	2,46%	4,55%	3,35%	2,90%	3,40%
Otros Activos / Total Activo	0,71%	0,96%	0,80%	0,09%	2,37%	0,49%	0,06%	2,66%	0,00%	1,21%	5,37%	0,01%	0,35%	0,23%	0,95%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	5,78%	3,67%	4,99%	10,78%	2,64%	-2,34%	3,11%	0,88%	3,11%	-12,05%	0,02%	2,85%	0,90%	2,29%	4,01%
Resultado Neto / Patrimonio ROE	16,33%	8,06%	12,72%	15,11%	16,88%	-2,84%	11,61%	3,07%	10,36%	-71,26%	0,54%	10,94%	4,26%	6,19%	10,55%
Resultado Neto / Ingresos Financieros	19,45%	12,84%	17,02%	47,29%	10,17%	-16,97%	14,32%	5,81%	25,90%	-65,19%	0,17%	21,84%	5,77%	11,33%	17,79%
Ingresos Financieros / Activo	29,72%	28,61%	29,30%	22,80%	26,01%	13,77%	21,73%	15,21%	12,01%	18,48%	14,07%	13,06%	15,61%	20,21%	22,53%
Ingresos Financieros / Cartera Bruta	33,53%	33,91%	33,67%	24,43%	32,40%	17,11%	22,36%	17,29%	16,22%	22,62%	20,81%	16,77%	24,09%	27,13%	26,70%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	21,29%	26,27%	23,11%	10,45%	29,99%	19,63%	13,82%	13,00%	10,65%	36,06%	25,33%	8,01%	18,13%	19,35%	18,32%
Gastos Administrativos / Activo	18,87%	22,17%	20,11%	9,75%	24,08%	15,79%	13,44%	11,44%	7,89%	29,47%	17,12%	6,24%	11,75%	14,42%	15,46%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99,00%	98,89%	99%	100%	97%	98%	97%	97%	99%	98%	95%	98%	95%	98%	98%
Cartera Vencida / Cartera Bruta	0,79%	0,78%	0,78%	0,31%	2,88%	0,25%	0,55%	2,29%	1,19%	1,13%	4,82%	1,96%	1,22%	1,69%	1,18%
Cartera en Ejecución / Cartera Bruta	0,21%	0,33%	0,25%	0,10%	0,00%	1,96%	2,36%	0,80%	0,00%	0,83%	0,63%	0,23%	3,46%	0,80%	0,63%
Previsión cartera incobrable / Cartera en Mora	229,25%	382,81%	289,00%	1080,96%	220,86%	118,80%	153,77%	194,43%	398,17%	128,68%	89,17%	281,04%	97,15%	105,85%	222,52%
LIQUIDEZ															
Disponibilidades / Pasivo	2%	6%	3%	20%	5%	66%	3%	8%	15%	8%	16%	10%	26%	28%	10%
Disponibilidades + Inversiones Temporarias / Pasivo	7,27%	16,23%	10,28%	20,64%	17,35%	92,63%	3,06%	9,02%	31,02%	8,31%	18,39%	11,30%	32,39%	28,66%	14,52%
Disponibilidades + Inversiones Temporarias / Activo	4,70%	8,83%	6,25%	5,91%	14,63%	16,32%	2,24%	6,42%	21,70%	6,90%	17,55%	8,35%	25,53%	18,05%	9,01%
SOLVENCIA															
Patrimonio/Activo	35%	46%	39%	71%	16%	82%	27%	29%	30%	17%	5%	26%	21%	37%	38%
Cartera Vencida+Ejecución/Patrimonio	2,49%	2,05%	2,30%	0,53%	14,79%	2,16%	10,54%	9,45%	2,94%	9,50%	81,00%	6,53%	14,31%	5,01%	4,02%
Cartera Vencida+Ejecución-Prev/Patrimonio	-3,22%	-5,79%	-4,34%	-5,19%	-17,87%	-0,41%	-5,67%	-8,92%	-8,76%	-2,72%	8,77%	-11,82%	0,41%	-0,29%	-4,92%

Cuadro Nº 4
 ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/06/2010
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	36.210.463	35.633.572	316.976	259.915	820	13.493	14.313
CHUQUISACA	36.875.640	36.265.582	428.926	181.132	1.204	11.018	12.222
COCHABAMBA	102.678.124	101.423.562	924.831	329.732	3.514	20.550	24.064
LA PAZ	326.132.999	323.428.777	2.002.933	701.289	17.139	64.135	81.274
ORURO	59.019.431	58.092.448	636.585	290.398	1.932	11.645	13.577
PANDO	17.465.876	16.288.108	756.972	420.795	456	844	1.300
POTOSI	20.916.431	20.499.456	337.126	79.849	637	6.666	7.303
SANTA CRUZ	175.083.872	171.949.477	1.347.630	1.786.764	5.079	36.611	41.690
TARIJA	63.197.412	61.446.538	1.346.760	404.114	1.918	10.449	12.367
TOTAL	837.580.248	825.027.521	8.098.740	4.453.987	32.700	175.410	208.110
	100%	98,50%	0,97%	0,53%	15,71%	84,29%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	39.539.267	37.832.697	1.511.284	195.287	1.951	3.988	5.939
CHUQUISACA	33.610.907	33.182.115	272.459	156.334	1.877	5.188	7.065
COCHABAMBA	105.544.253	104.113.017	1.159.448	271.789	3.653	10.982	14.635
LA PAZ	115.204.040	113.228.065	1.418.264	557.710	7.504	17.831	25.335
ORURO	29.334.822	29.165.855	165.468	3.499	1.331	4.000	5.331
PANDO	11.024.622	10.875.361	115.973	33.288	269	1.492	1.761
POTOSI	27.130.073	26.724.122	296.516	109.434	1.191	4.753	5.944
SANTA CRUZ	123.943.502	118.965.031	2.429.820	2.548.651	5.721	21.066	26.787
TARIJA	29.296.012	28.627.870	431.061	237.080	2.027	6.715	8.742
TOTAL	514.627.499	502.714.134	7.800.293	4.113.072	25.524	76.015	101.539
	100%	97,69%	1,52%	0,80%	25,14%	74,86%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	75.749.730	73.466.269	1.828.260	455.202	2.771	17.481	20.252
CHUQUISACA	70.486.548	69.447.697	701.385	337.466	3.081	16.206	19.287
COCHABAMBA	208.222.378	205.536.578	2.084.279	601.520	7.168	31.531	38.699
LA PAZ	441.337.039	436.656.843	3.421.197	1.258.999	24.643	81.966	106.609
ORURO	88.354.252	87.258.303	802.053	293.897	3.263	15.645	18.908
PANDO	28.490.498	27.163.470	872.946	454.083	725	2.336	3.061
POTOSI	48.046.503	47.223.578	633.642	189.283	1.828	11.419	13.247
SANTA CRUZ	299.027.374	290.914.509	3.777.450	4.335.415	10.800	57.677	68.477
TARIJA	92.493.424	90.074.409	1.777.821	641.194	3.945	17.164	21.109
TOTAL	1.352.207.746	1.327.741.655	15.899.033	8.567.059	58.224	251.425	309.649
	100%	98,19%	1,18%	0,63%	18,80%	81,20%	100%

Cuadro Nº 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

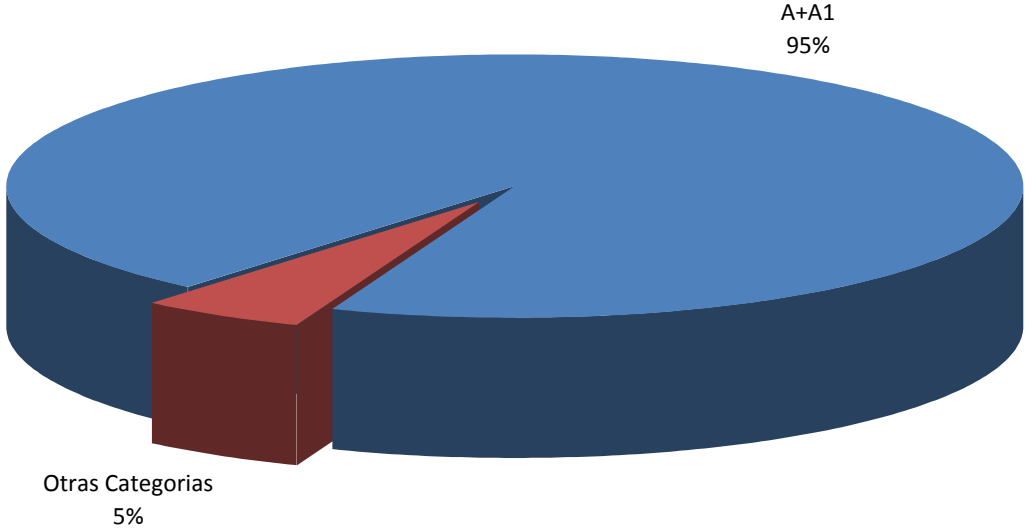
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	230.168.066	227.356.270	2.192.547	619.249	5.179	57.582	62.761
PRO MUJER	168.894.410	167.024.018	1.267.252	603.139	2.834	68.671	71.505
DIACONIA	189.052.390	188.442.610	438.358	171.423	13.225	25.443	38.668
EMPRENDER	21.392.258	20.742.224	650.034	-	2.159	6.143	8.302
FONCRESOL	5.886.560	5.665.167	30.667	190.725	485	2.076	2.561
FUNBODEM	71.806.455	69.844.368	327.976	1.634.111	2.511	4.304	6.815
IDEPRO	63.327.385	61.276.188	1.310.883	740.314	1.656	1.299	2.955
IMPRO	9.621.840	9.503.646	118.193	-	891	801	1.692
SARTAWI	14.180.384	13.767.827	199.381	213.176	1.293	1.432	2.725
ANED	-	-	-	-	-	-	-
CIDRE	34.353.227	33.280.203	1.021.357	51.667	620	320	940
FONDECO	-	-	-	-	-	-	-
FUBODE	28.897.272	28.125.000	542.090	230.182	1.848	7.338	9.186
TOTAL	837.580.248	825.027.521	8.098.740	4.453.987	32.700	175.410	208.110
	100%	98,50%	0,97%	0,53%	15,71%	84,29%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	113.597.995	112.987.240	519.439	91.316	3.462	35.767	39.229
PRO MUJER	28.056.490	27.746.955	263.005	46.530	1.090	16.063	17.153
DIACONIA	51.864.183	51.499.086	304.070	61.027	5.013	2.878	7.891
EMPRENDER	2.506.057	2.466.846	39.211	-	224	637	861
FONCRESOL	8.995.280	8.887.444	7.132	100.704	661	1.421	2.082
FUNBODEM	14.107.496	13.571.506	141.258	394.732	674	722	1.396
IDEPRO	52.423.604	50.887.570	1.345.541	190.493	1.685	794	2.479
IMPRO	999.081	990.798	8.283	-	122	80	202
SARTAWI	24.160.767	23.819.859	234.943	105.965	1.478	712	2.190
ANED	57.579.567	54.440.400	2.774.992	364.175	3.581	4.098	7.679
CIDRE	65.650.238	64.537.343	937.441	175.455	1.471	801	2.272
FONDECO	68.682.039	65.469.859	837.370	2.374.810	4.382	8.083	12.465
FUBODE	26.004.702	25.409.227	387.609	207.866	1.681	3.959	5.640
TOTAL	514.627.499	502.714.134	7.800.293	4.113.072	25.524	76.015	101.539
	100%	97,69%	1,52%	0,80%	25,14%	74,86%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	343.766.061	340.343.510	2.711.986	710.565	8.641	93.349	101.990
PRO MUJER	196.950.900	194.770.973	1.530.257	649.670	3.924	84.734	88.658
DIACONIA	240.916.574	239.941.696	742.429	232.449	18.238	28.321	46.559
EMPRENDER	23.898.315	23.209.070	689.245	-	2.382	6.781	9.163
FONCRESOL	14.881.840	14.552.611	37.799	291.430	1.146	3.497	4.643
FUNBODEM	85.913.951	83.415.874	469.234	2.028.843	3.185	5.026	8.211
IDEPRO	115.750.989	112.163.758	2.656.424	930.808	3.341	2.093	5.434
IMPRO	10.620.921	10.494.444	126.476	-	1.013	881	1.894
SARTAWI	38.341.152	37.587.686	434.324	319.141	2.771	2.144	4.915
ANED	57.579.567	54.440.400	2.774.992	364.175	3.581	4.098	7.679
CIDRE	100.003.465	97.817.545	1.958.798	227.122	2.091	1.121	3.212
FONDECO	68.682.039	65.469.859	837.370	2.374.810	4.382	8.083	12.465
FUBODE	54.901.974	53.534.227	929.699	438.047	3.529	11.297	14.826
TOTAL	1.352.207.746	1.327.741.655	15.899.033	8.567.059	58.224	251.425	309.649
	100%	98,19%	1,18%	0,63%	18,80%	81,20%	100%

Cuadro Nº 6
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/06/2010
 (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	306.740.472	33.603.051	-	624.227	-	306.248	-	2.492.077	-	-	-	-	-	343.766.075
PRO MUJER	194.770.973	798.899	-	463.129	-	268.229	-	649.670	-	-	-	-	-	196.950.900
DIACONIA	239.526.248	278.942	-	325.245	-	143.891	-	642.246	-	-	-	-	-	240.916.574
EMPRESER	23.209.070	74.734	-	33.771	-	70.489	-	510.251	-	-	-	-	-	23.898.315
FONCRESOL	5.656.873	1.927	-	13.337	-	20.355	-	194.068	8.794.582	55.484	41.025	3.485	100.704	14.881.840
FUNBODEM	81.921.977	1.152.801	-	366.252	-	245.801	-	2.227.121	-	-	-	-	-	85.913.951
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	10.495.925	52.300	-	43.074	-	29.622	-	-	-	-	-	-	-	10.620.921
SARTAWI	26.580.246	189.201	-	53.825	-	23.005	-	214.048	11.007.440	105.860	10.455	51.977	105.094	38.341.152
ANED	26.683.108	1.600.464	-	295.862	-	51.902	-	710.331	23.608.071	2.628.013	289.434	101.242	1.611.139	57.579.567
CIDRE	94.228.465	3.663.191	952.532	652.546	-	281.185	-	225.546	-	-	-	-	-	100.003.465
FONDECO	39.448.136	465.725	-	234.463	-	223.985	-	820.798	24.937.404	461.976	233.447	486.462	1.369.643	68.682.039
FUBODE	53.213.804	329.495	-	251.649	-	185.261	-	921.745	-	-	-	-	-	54.901.953
TOTAL	1.102.475.298	42.210.730	952.532	3.357.981	-	1.849.973	-	9.607.901	68.347.497	3.251.333	574.360	643.166	3.186.581	1.236.456.752
	89,16%	3,41%	0,08%	0,27%	0,00%	0,15%	0,00%	0,78%	5,53%	0,26%	0,05%	0,05%	0,26%	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 N° 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Credito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	
CRECER	500.000	-	229.668.066	-	-	-	-	-	230.168.066
PRO MUJER	-	-	168.894.410	-	-	-	-	-	168.894.410
DIACONIA	-	4.663.261	184.389.129	-	-	-	-	-	189.052.390
EMPRENDER	-	-	992.797	20.399.461	-	-	-	-	21.392.258
FONCRESOL	-	-	5.886.560	-	-	-	-	-	5.886.560
FUNBODEM	-	-	65.402.411	-	6.404.045	-	-	-	71.806.455
IDEPRO	-	519.341	-	62.808.044	-	-	-	-	63.327.385
IMPRO	-	-	9.621.840	-	-	-	-	-	9.621.840
SARTAWI	-	-	6.597.015	-	-	-	-	7.583.370	14.180.385
ANED	-	-	-	-	-	-	-	-	-
CIDRE	5.075.172	3.691.473	23.743.091	-	-	1.808.642	-	-	34.318.377
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	28.531.023	-	-	56.605	-	309.624	28.897.252
TOTAL	5.075.172	8.874.075	723.726.341	83.207.505	6.404.045	1.865.247	-	7.892.994	837.545.378
	0,07%	1,06%	86,41%	9,93%	0,76%	0,22%	0,00%	0,94%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	113.597.995	-	-	-	-	-	113.597.995
PRO MUJER	-	-	28.056.490	-	-	-	-	-	28.056.490
DIACONIA	-	383.567	51.480.617	-	-	-	-	-	51.864.183
EMPRENDER	-	-	10.050	2.496.007	-	-	-	-	2.506.057
FONCRESOL	-	-	-	-	-	-	-	8.995.280	8.995.280
FUNBODEM	-	-	12.860.428	-	1.247.060	-	-	-	14.107.488
IDEPRO	-	-	-	52.423.604	-	-	-	-	52.423.604
IMPRO	-	-	999.081	-	-	-	-	-	999.081
SARTAWI	-	-	4.079.589	-	-	-	-	20.081.179	24.160.767
ANED	-	-	665.307	-	28.676.361	-	-	28.237.899	29.507.504
CIDRE	4.844.105	1.820.457	58.065.167	-	-	920.508	-	-	65.650.238
FONDECO	-	-	42.689.601	-	-	-	-	25.992.438	68.682.039
FUBODE	-	-	17.170.485	-	-	77.685	-	8.756.531	26.004.701
TOTAL	4.844.105	2.204.024	329.674.809	54.919.611	29.923.420	998.193	-	92.063.327	514.627.499
	0,94%	0,43%	64,06%	10,67%	5,81%	0,19%	0,00%	17,89%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	500.000	-	343.266.061	-	-	-	-	-	343.766.061
PRO MUJER	-	-	196.950.900	-	-	-	-	-	196.950.900
DIACONIA	-	5.046.828	235.869.746	-	-	-	-	-	240.916.574
EMPRENDER	-	-	1.002.847	22.895.468	-	-	-	-	23.898.315
FONCRESOL	-	-	5.886.560	-	-	-	-	8.995.280	14.881.840
FUNBODEM	-	-	78.262.838	-	7.651.113	-	-	-	85.913.951
IDEPRO	-	519.341	-	115.231.648	-	-	-	-	115.750.989
IMPRO	-	-	10.620.921	-	-	-	-	-	10.620.921
SARTAWI	-	-	10.676.604	-	-	-	-	27.664.548	38.341.152
ANED	-	-	665.307	-	28.676.361	-	-	28.237.899	29.507.504
CIDRE	9.919.277	5.511.930	81.808.258	-	-	2.729.150	-	-	99.968.615
FONDECO	-	-	42.689.601	-	-	-	-	25.992.438	68.682.039
FUBODE	-	-	45.701.508	-	-	134.290	-	9.066.156	54.901.953
TOTAL	10.419.277	11.078.099	1.053.401.151	136.127.116	36.327.475	2.863.439	-	99.956.320	1.352.172.877
	0,77%	0,82%	77,90%	10,22%	2,69%	0,21%	0,00%	7,39%	100%

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

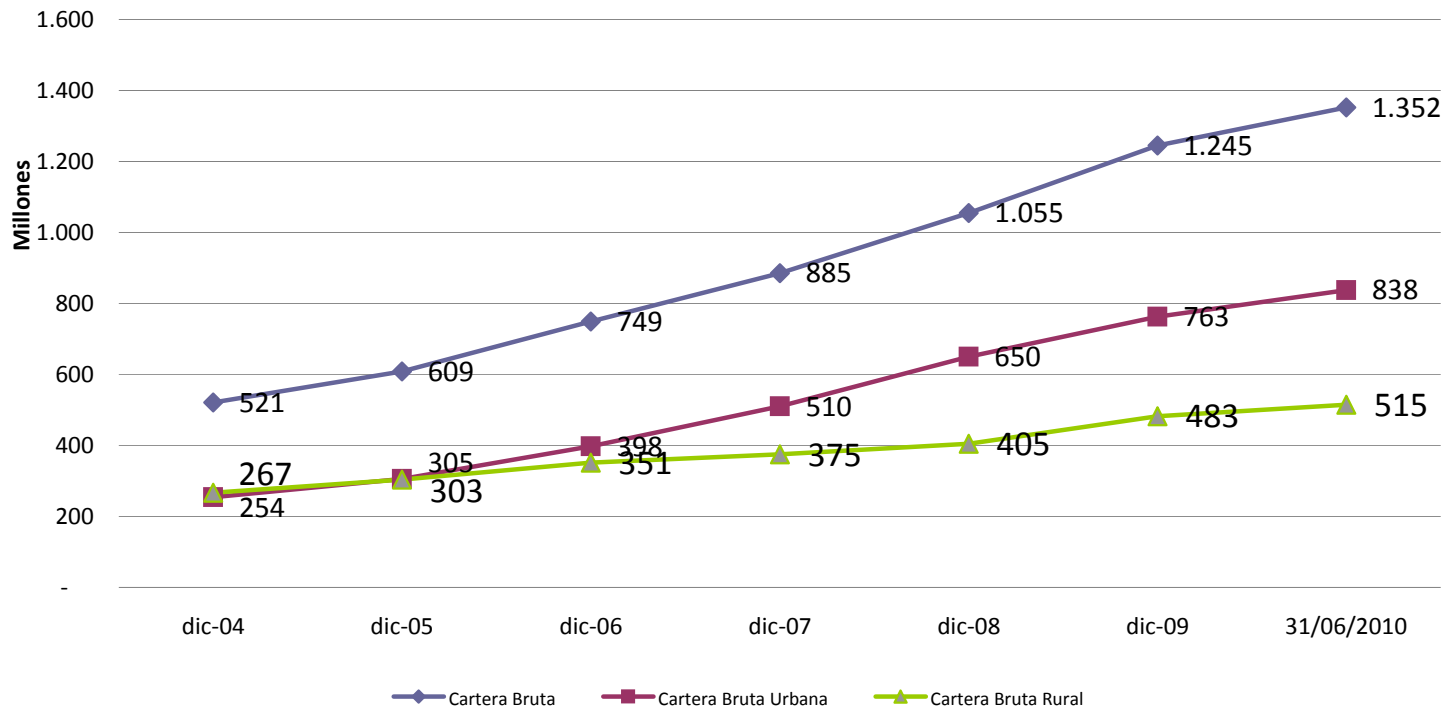


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

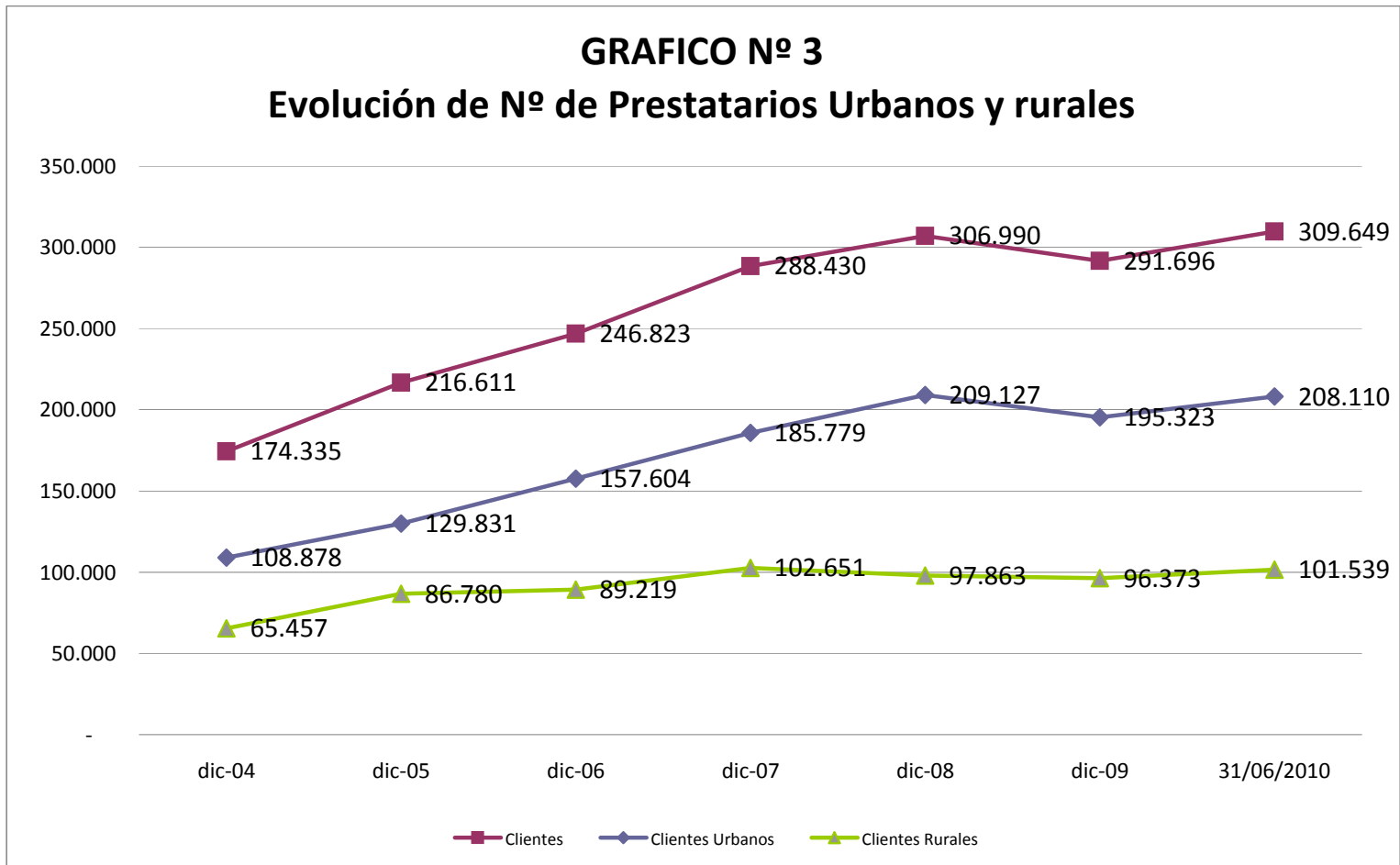


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

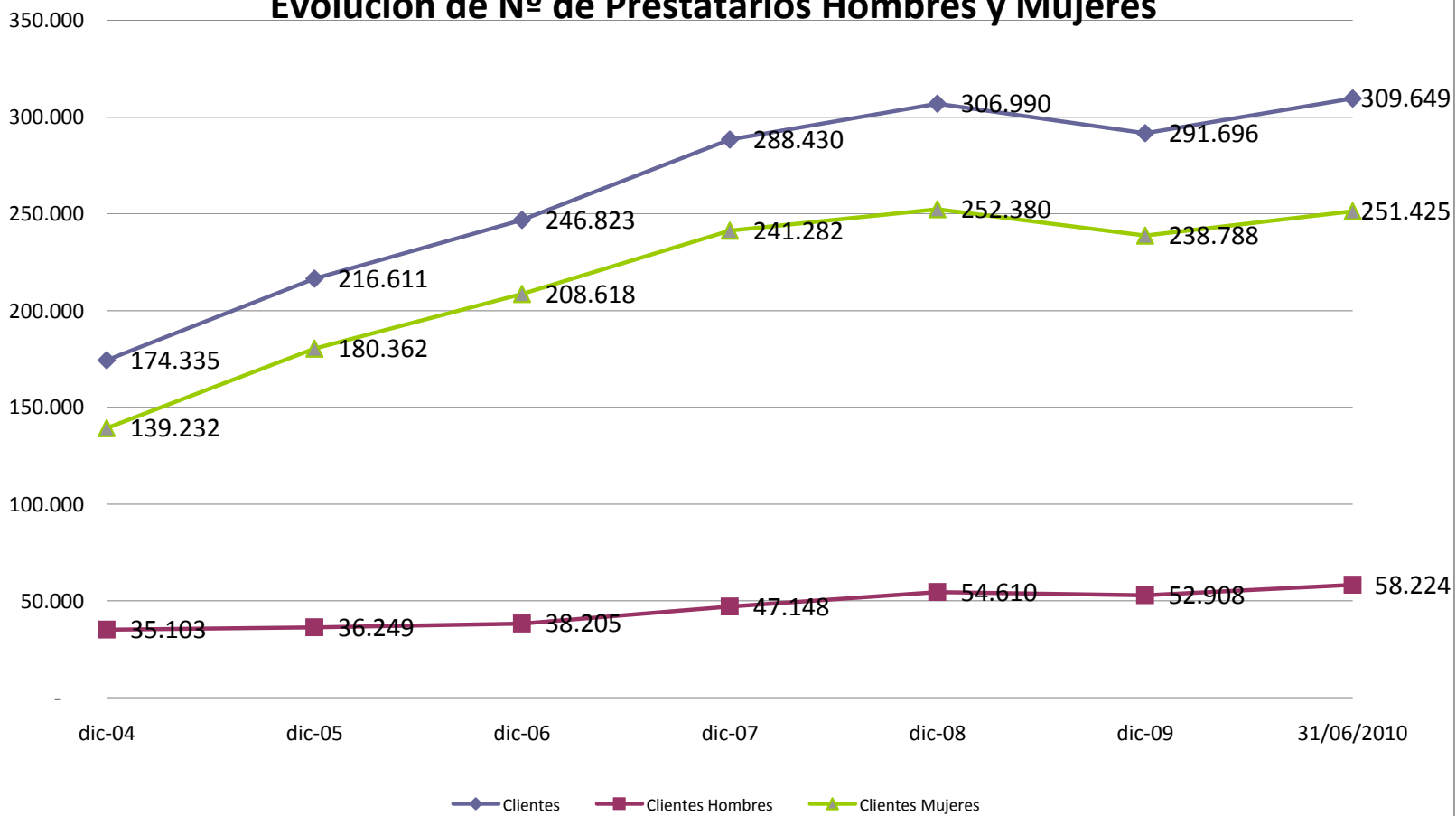


GRAFICO Nº 5
Evolución de % de Mora

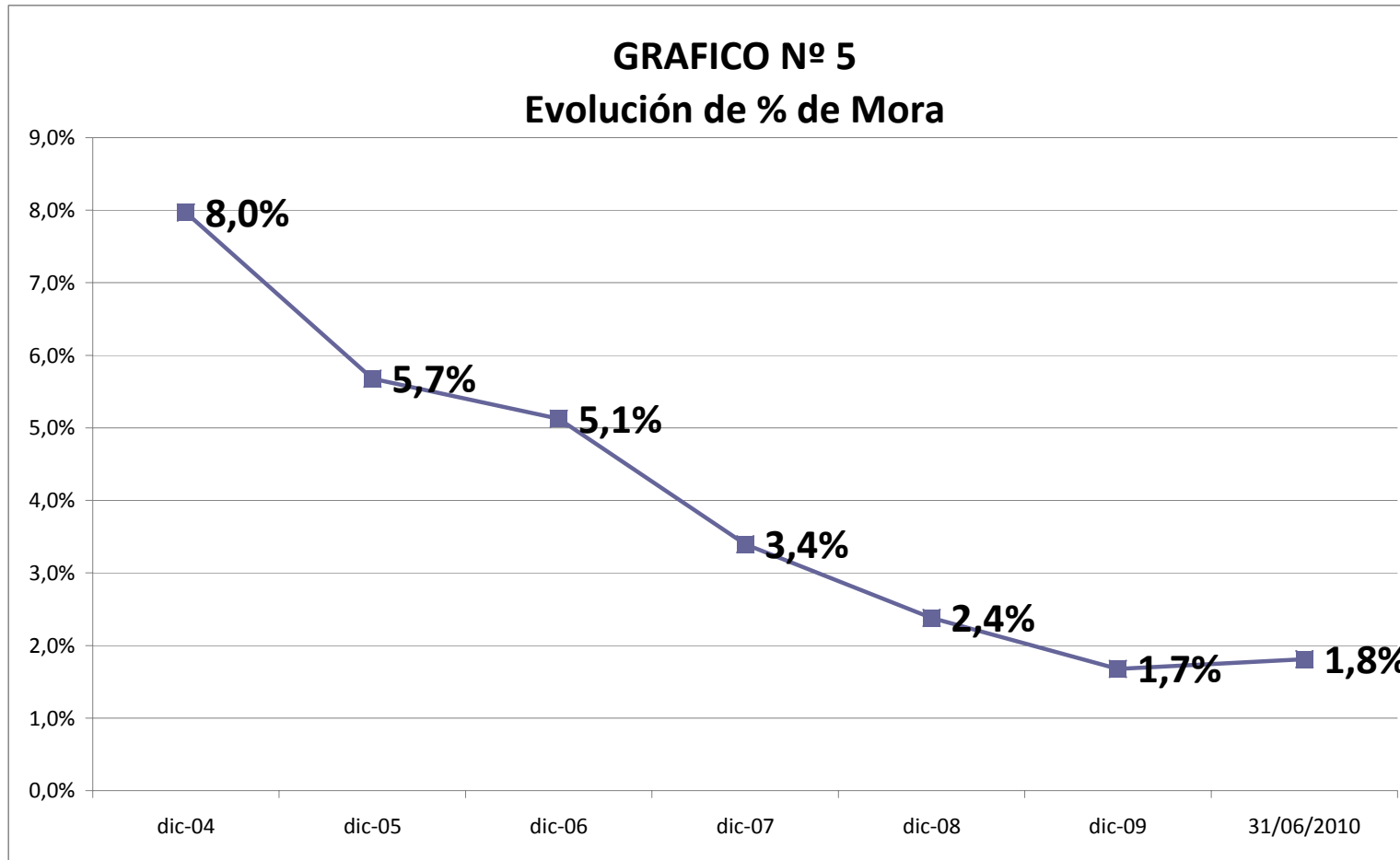


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

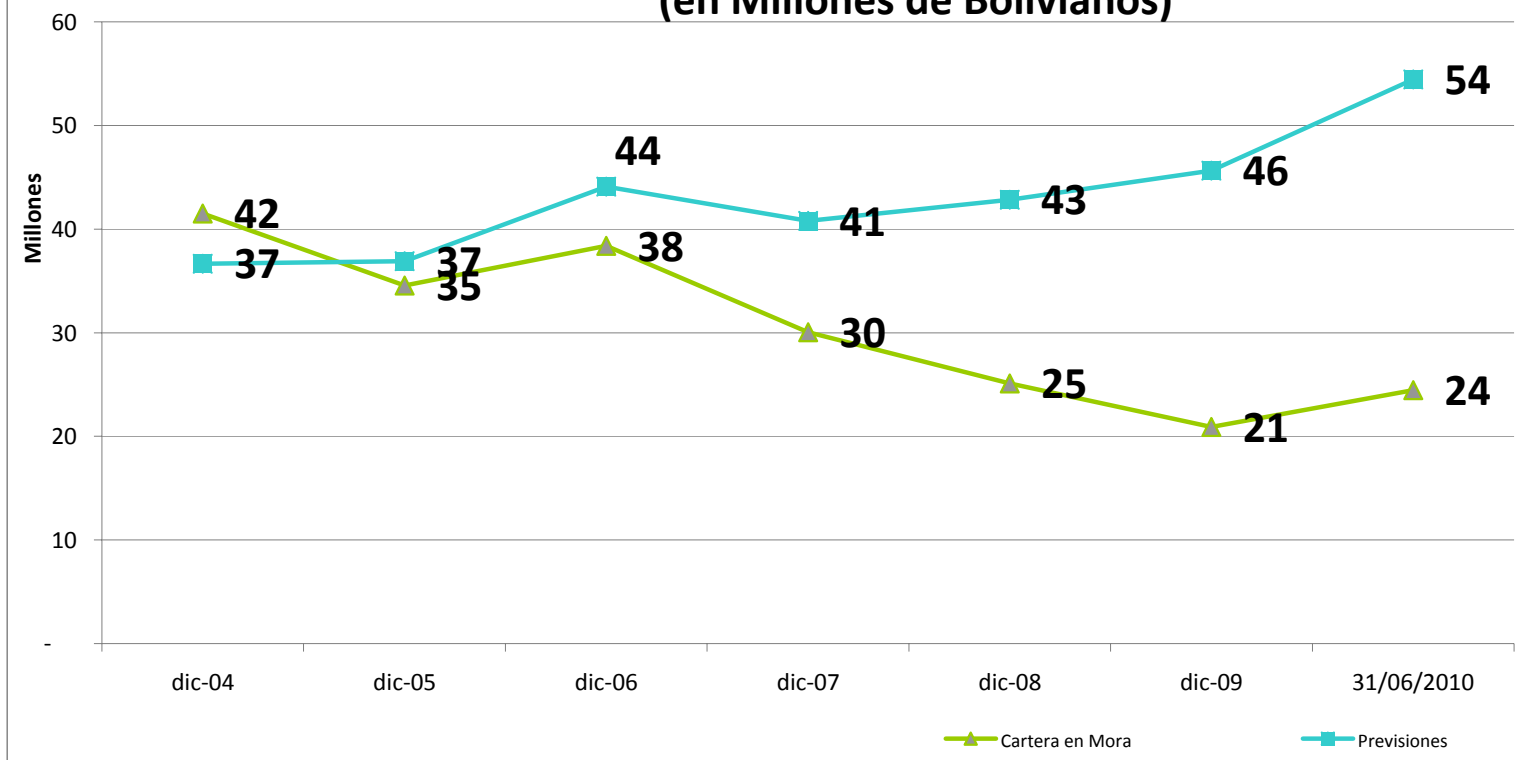
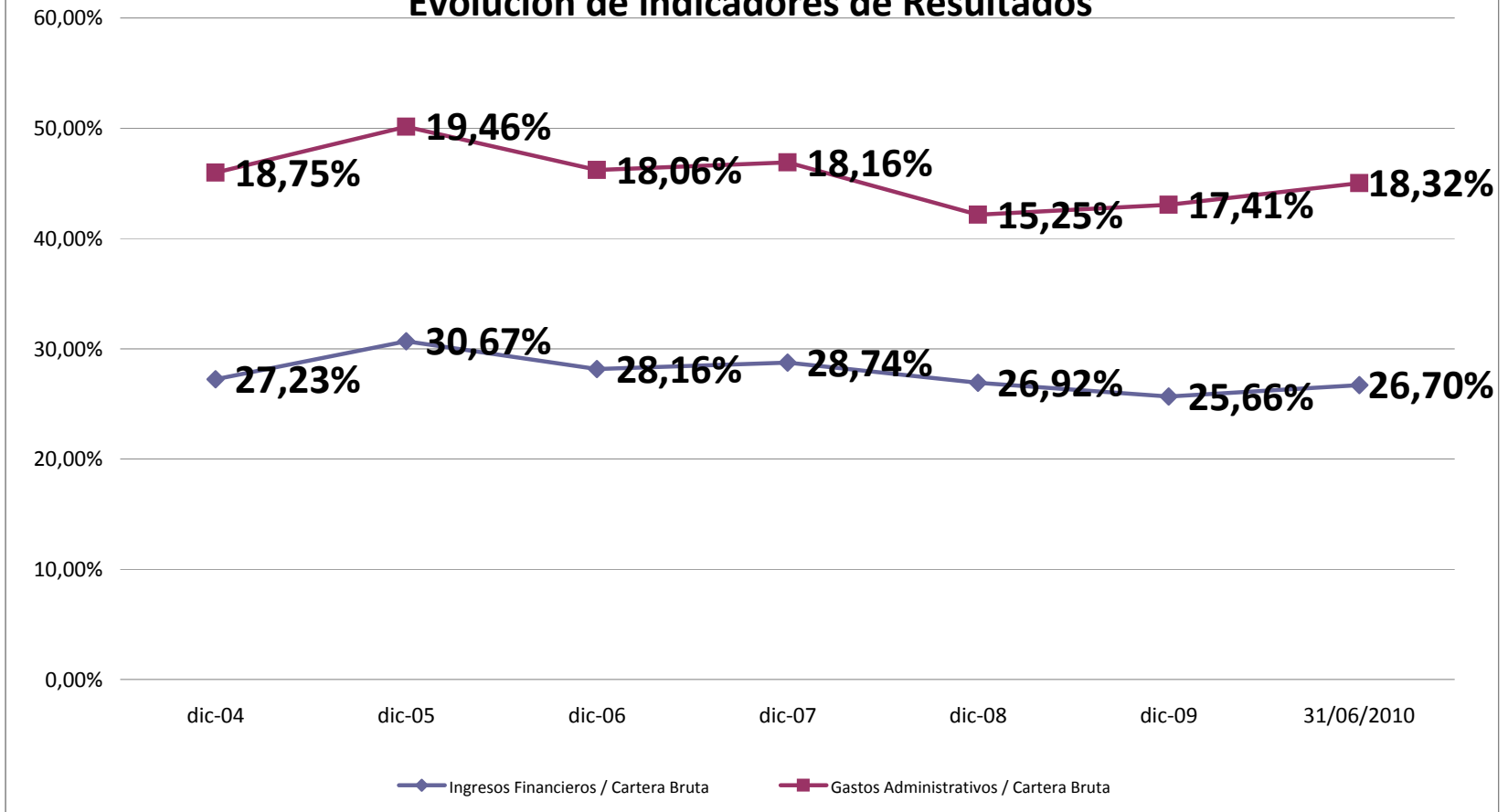


GRAFICO N° 7

Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																	TOTAL	
Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contrata servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas		TOTAL
CRECER	29.921.846	-	-	-	-	-	145.005.883	-	-	-	-	-	-	-	55.240.337	-	-	230.168.066	
PRO MUJER	-	-	-	-	15.202.659	-	135.849.592	8.121.008	5.206.847	-	-	-	-	-	-	-	-	168.894.410	
DIACONIA	977.556	35.305	42.163	545.700	8.889.724	14.526	50.188.666	58.736.446	657.965	45.996.300	219.056	16.095.821	1.227.829	81.653	4.373.331	595.867	79.547	294.936	
EMPRENDER	-	-	-	-	2.827.853	-	14.621.911	2.619.032	1.323.463	-	-	-	-	-	-	-	-	21.392.258	
FONCRESOL	85.332	-	-	-	584.324	-	147.738	4.088.370	-	-	-	-	-	-	822.358	-	-	5.886.560	
FUNBODEM	188.232	-	-	-	1.834.094	-	44.606	8.026.565	2.655.562	17.880.816	-	226.623	-	99.923	40.850.033	-	-	71.806.455	
IDEPRO	2.509.319	2.825.994	8.867	-	8.805.573	1.633.190	17.526.253	6.104.927	17.151.046	-	2.300.702	919.713	608.269	2.458.526	49.532	13.010	412.466	63.327.386	
IMPRO	-	-	-	-	1.671.747	-	2.643.763	1.233.749	-	-	626.030	-	500.374	2.946.176	-	-	-	9.621.840	
SARTAWI	6.137.014	-	-	-	2.101.500	-	429.860	3.814.944	-	-	-	1.697.066	-	-	-	-	-	14.180.385	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	4.784.231	503.487	57.247	41.820	2.986.635	-	5.814.412	5.194.329	191.271	4.385.025	43.521	9.167.762	298.232	262.885	404.094	75.684	138.427	4.166	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	309.624	-	-	-	898.408	6.879	3.949.914	21.424.948	501.172	1.569.750	4.000	-	41.633	175.971	-	-	14.972	28.897.272	
TOTAL	44.913.155	3.364.786	108.277	587.520	45.802.517	21.405	64.852.149	415.522.990	20.850.938	93.513.247	262.577	30.118.005	2.445.774	1.594.737	107.270.825	721.082	230.983	5.399.281	837.580.249
	5,84%	0,46%	0,01%	0,07%	5,47%	0,00%	7,74%	49,61%	2,49%	11,16%	0,03%	3,60%	0,29%	0,19%	12,81%	0,09%	0,03%	0,64%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	14.767.739	-	-	-	-	-	71.566.737	-	-	-	-	-	-	-	27.263.519	-	-	113.597.995	
PRO MUJER	-	-	-	-	1.753.641	-	23.944.571	1.113.999	635.522	-	-	-	-	-	-	-	-	28.055.490	
DIACONIA	11.193.717	590.326	-	277.980	1.753.022	2.963	9.832.914	184.017	9.564.133	276.290	3.574.171	187.325	-	2.069.954	383.631	63.761	608.758	51.864.183	
EMPRENDER	2.506.057	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.506.057	
FONCRESOL	2.587.592	-	-	-	1.091.898	-	698.513	4.400.009	-	-	-	-	-	-	172.568	-	-	8.995.280	
FUNBODEM	840.880	-	-	-	3.598	-	243.388	658.275	277.523	3.583.994	-	22.045	8.474.769	-	-	-	-	14.107.496	
IDEPRO	19.910.266	11.634.853	-	90.085	3.083.700	1.169.437	8.079.027	1.083.873	4.538.655	-	850.962	107.169	545.621	1.030.892	10.299	31.254	257.511	52.423.604	
IMPRO	-	-	-	-	810.834	-	55.307	28.531	-	-	-	-	-	2.759	-	-	-	999.081	
SARTAWI	21.528.231	-	-	-	326.601	-	489.313	1.057.085	-	-	759.536	-	-	-	-	-	-	24.160.767	
ANED	11.755.246	16.706.141	-	64.683	1.238.944	-	11.531.379	397.233	3.819.093	-	11.065.953	-	137.595	368.107	-	-	495.194	57.579.567	
CIDRE	36.739.825	822.946	-	1.236.594	4.206.501	9.444	5.694.372	3.043.982	1.426.096	3.149.263	8.755.783	383.785	109.971	53.379	-	-	18.296	65.650.238	
FONDECO	27.488.932	-	-	-	1.046.045	-	10.711.657	2.350.573	-	10.415.600	-	-	-	-	-	-	-	16.669.233	
FUBODE	8.756.531	-	-	-	392.548	-	1.087.277	4.860.590	9.268.205	531.089	793.954	-	59.679	229.260	-	-	-	26.004.701	
TOTAL	158.075.016	29.754.266	0,00%	2.065.489	16.641.891	32.407	33.515.138	147.838.391	5.013.830	36.900.214	278.290	25.013.967	678.278	39.764.099	393.930	95.015	18.111.698	514.627.499	
	30,72%	5,78%	0,00%	0,40%	3,23%	0,00%	6,51%	28,73%	0,97%	7,09%	0,05%	4,86%	0,13%	0,17%	7,73%	0,08%	0,02%	3,52%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	44.689.585	-	-	-	-	-	216.572.620	-	-	-	-	-	-	-	82.503.855	-	-	343.766.061	
PRO MUJER	-	-	-	-	16.950.300	-	159.794.163	9.235.007	5.842.368	-	-	-	-	-	-	-	-	196.950.900	
DIACONIA	12.171.272	625.631	42.163	823.680	10.642.746	17.488	60.021.579	70.646.424	841.982	55.560.434	495.347	19.669.993	1.415.154	81.653	6.443.285	979.498	143.308	294.936	
EMPRENDER	2.506.057	-	-	-	2.827.853	-	14.621.911	2.619.032	1.323.463	-	-	-	-	-	-	-	-	23.898.315	
FONCRESOL	2.672.924	-	-	-	1.676.223	-	846.252	8.488.379	-	-	-	-	-	-	994.926	-	-	203.136	
FUNBODEM	1.029.112	-	-	-	3.598	-	2.077.482	47.631	8.684.840	2.933.085	21.464.810	-	226.623	121.968	49.324.802	-	-	85.913.951	
IDEPRO	22.419.586	14.460.848	8.867	90.085	11.889.273	1.202.627	25.605.280	7.188.800	21.689.701	-	3.151.664	1.028.882	1.153.889	3.489.418	59.831	44.263	669.977	115.750.990	
IMPRO	-	-	-	-	2.482.581	-	2.699.070	1.262.279	-	-	626.030	-	503.133	3.047.826	-	-	-	10.620.921	
SARTAWI	27.665.246	-	-	-	2.428.102	-	919.173	4.872.029	-	-	2.456.602	-	-	-	-	-	-	38.341.152	
ANED	11.755.246	16.706.141	-	64.683	1.238.944	-	11.531.379	397.233	3.819.093	-	11.065.953	-	137.595	368.107	-	-	495.194	57.579.567	
CIDRE	41.524.056	1.326.433	57.247	1.278.414	7.193.136	9.444	11.508.784	8.238.311	1.617.367	7.534.288	43.521	17.923.545	682.016	372.856	457.472	75.684	138.427	22.462	
FONDECO	27.488.932	-	-	-	1.046.045	-	10.711.657	2.350.573	-	10.415.600	-	-	-	-	-	-	-	16.669.233	
FUBODE	9.066.156	-	-	-	392.548	-	1.985.684	6.879	8.810.504	30.693.154	1.032.261	2.363.705	-	11.562	405.231	-	-	32.978	
TOTAL	202.988.171	38.119.053	108.277	2.634.009	62.444.368	38.812	96.367.277	361.361.341	25.484.788	130.013.461	538.867	55.111.971	3.124.052	2.472.406	147.044.924	1.115.013	325.998	21.510.980	1.352.207.747
	15,01%	2,49%	0,01%	0,20%	4,62%	0,00%	7,27%	41,66%	1,91%	9,61%	0,04%	4,68%	0,23%	0,18%	10,87%	0,08%	0,02%	1,74%	100%

GRAFICO N° 8

DESTINO DE CARTERA URBANA

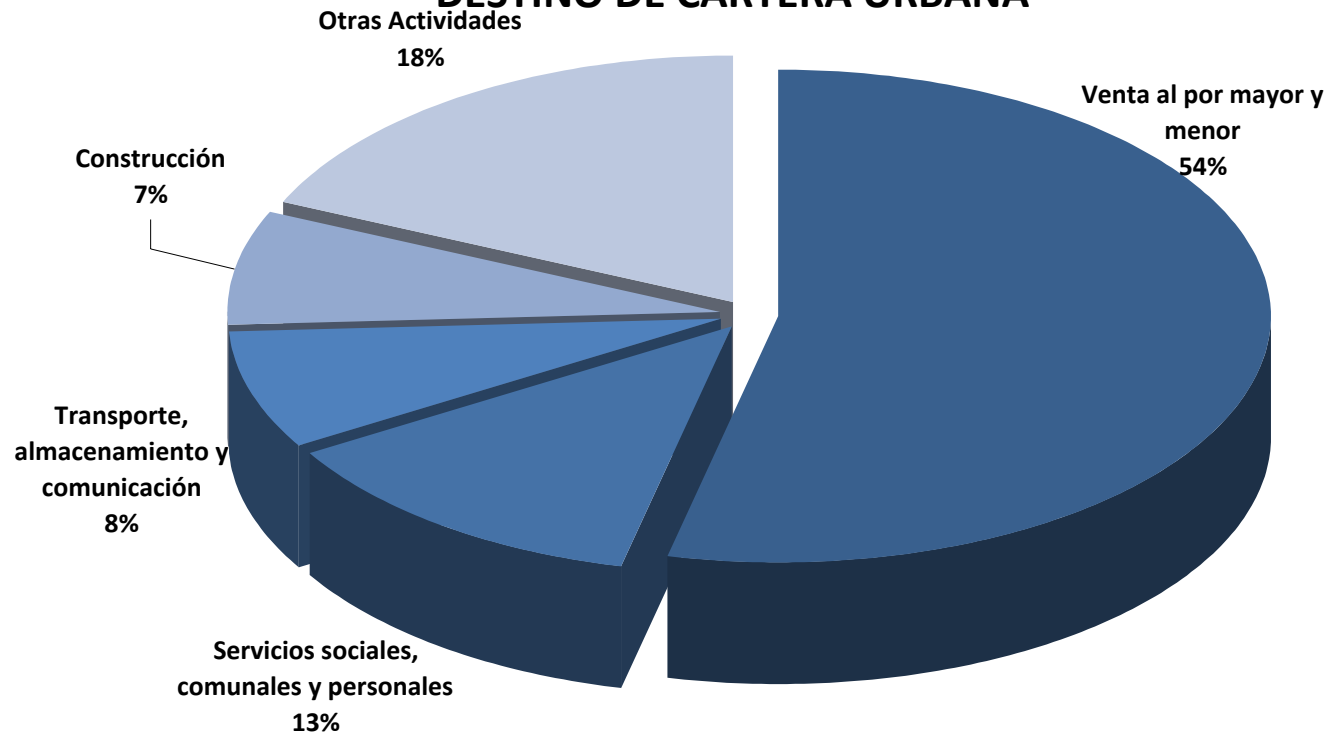
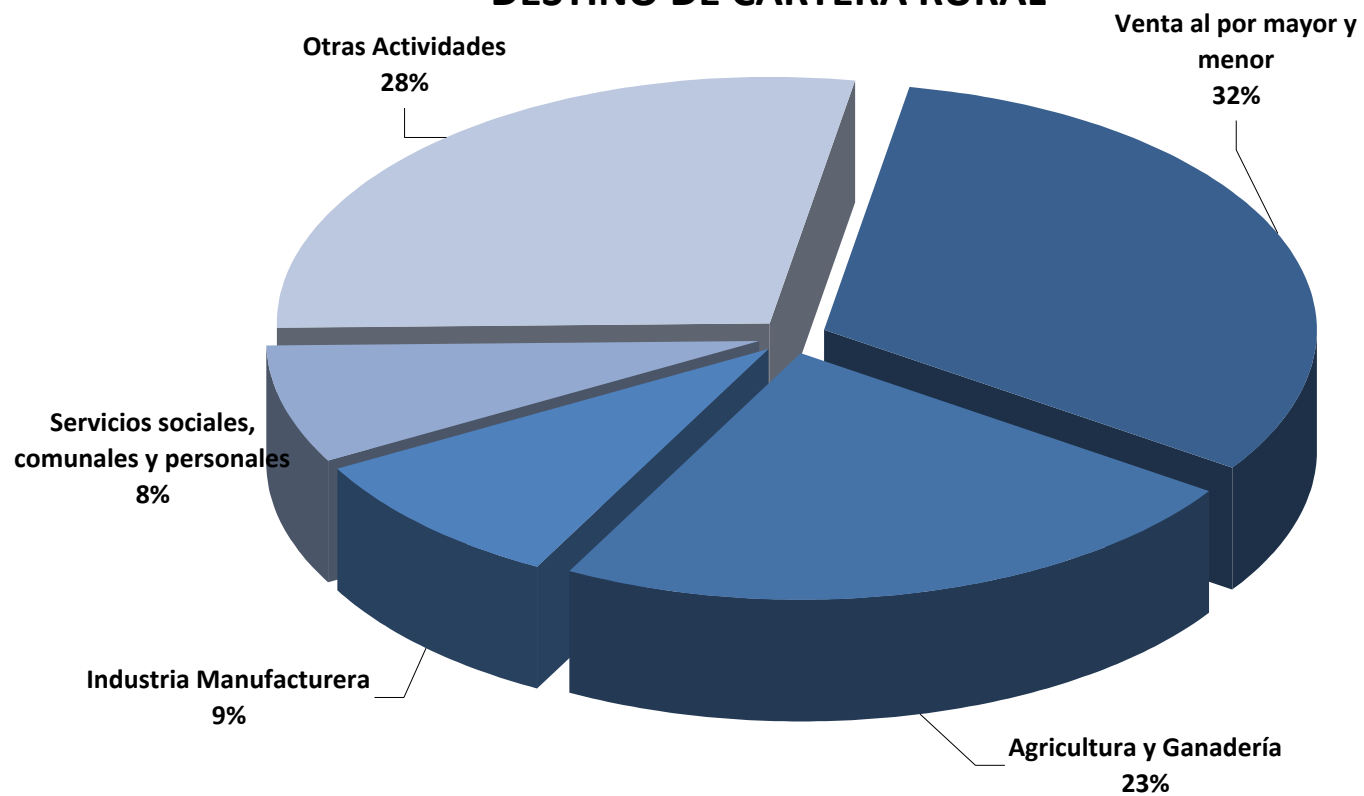


GRAFICO N° 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO												TOTAL
	ESTRATIFICACIÓN DE CARTERA POR MONTOS												
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500		
CRECER	-	-	-	-	-	-	-	-	11.508.400	92.067.228	126.592.438	230.168.066	
PRO MUJER	-	-	-	-	-	119.021	324.486	1.682.201	47.078.109	43.348.512	76.342.081	168.894.410	
DIACONIA	-	-	-	240.618	1.640.487	2.703.254	5.853.251	38.844.285	105.874.684	21.022.465	12.873.347	189.052.390	
EMPRENDER	-	-	-	-	-	-	148.308	2.725.290	11.446.685	3.694.730	3.377.247	21.392.258	
FONCRESOL	-	-	-	-	-	-	185.103	131.806	1.452.165	363.463	3.754.023	5.886.560	
FUNBODEM	-	-	-	-	-	111.381	3.739.899	13.302.916	39.230.963	9.046.700	6.374.597	71.806.455	
IDEPRO	-	-	334.333	526.154	732.397	1.277.853	11.978.142	24.607.412	22.124.334	1.376.024	370.736	63.327.385	
IMPRO	-	-	-	-	-	177.233	771.107	771.107	5.375.721	1.644.879	1.652.899	9.621.840	
SARTAWI	-	-	-	-	153.340	-	-	194.399	10.083.598	2.445.630	1.303.417	14.180.385	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	636.072	106.236	4.337.677	3.832.707	4.877.995	2.275.238	1.659.186	9.862.106	6.585.239	143.827	36.945	34.353.227	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	341.320	733.709	1.741.400	9.405.238	15.244.183	1.047.818	383.604	28.897.272	
TOTAL	636.072	106.236	4.672.010	4.599.479	7.745.539	25.807.007	101.526.761	276.004.080	176.201.276	233.061.383	337.580.248	837.580.248	
	0,08%	0,01%	0,56%	0,55%	0,92%	0,86%	3,08%	12,12%	32,95%	21,04%	27,83%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	5.679.900	45.439.198	62.478.897	113.597.995	
PRO MUJER	-	-	-	-	-	-	-	-	2.556.965	7.090.548	18.408.973	28.056.490	
DIACONIA	-	-	-	272.139	330.296	240.889	818.861	4.064.746	30.141.707	10.223.021	5.772.524	51.864.183	
EMPRENDER	-	-	-	-	-	-	-	79.101	1.337.187	649.085	440.684	2.506.057	
FONCRESOL	-	-	-	-	-	-	220.687	692.609	2.032.033	410.813	5.639.139	8.995.280	
FUNBODEM	-	-	-	-	-	109.150	1.290.441	1.538.325	7.981.787	2.219.320	968.472	14.107.496	
IDEPRO	-	-	-	2.015.911	1.483.158	431.026	5.580.407	15.225.537	26.174.243	1.262.513	250.810	52.423.604	
IMPRO	-	-	-	-	-	-	-	-	502.943	312.750	183.388	999.081	
SARTAWI	-	-	-	-	315.590	408.442	215.664	1.394.936	19.803.477	1.624.031	398.627	24.160.767	
ANED	-	-	-	-	-	116.000	777.193	4.211.018	42.667.738	7.025.776	2.781.840	57.579.567	
CIDRE	714.587	1.886.296	4.903.070	6.387.649	5.996.669	3.078.736	4.147.547	16.369.420	21.713.360	426.962	25.942	65.650.238	
FONDECO	-	-	-	278.800	2.077.624	3.150.523	5.543.967	12.651.418	23.943.701	8.171.789	12.864.218	68.682.039	
FUBODE	-	-	-	-	177.735	125.460	1.427.593	4.974.717	16.407.843	2.153.545	737.809	26.004.701	
TOTAL	714.587	1.886.296	4.903.070	8.954.499	10.381.071	7.660.226	20.022.360	61.201.828	200.942.887	87.069.351	110.951.322	514.627.499	
	0,14%	0,37%	0,95%	1,74%	2,02%	1,49%	5,89%	11,89%	39,05%	16,91%	21,56%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	17.188.300	137.506.426	189.071.335	343.766.061	
PRO MUJER	-	-	-	-	-	119.021	324.486	1.682.201	49.635.078	50.439.060	94.751.054	196.950.500	
DIACONIA	-	-	-	512.757	1.970.782	2.944.143	6.672.112	42.909.031	136.016.391	31.245.486	18.645.870	240.916.574	
EMPRENDER	-	-	-	-	-	-	148.308	2.804.900	12.783.872	4.343.814	3.817.931	23.898.315	
FONCRESOL	-	-	-	-	-	-	405.790	824.415	3.484.198	774.275	9.393.162	14.881.840	
FUNBODEM	-	-	-	-	-	220.531	5.030.340	14.841.241	47.212.750	11.266.021	7.343.069	85.913.951	
IDEPRO	-	-	334.333	2.542.065	2.215.556	1.708.879	17.558.548	39.822.950	48.298.577	2.638.537	621.545	115.750.989	
IMPRO	-	-	-	-	-	177.233	771.107	771.107	5.878.664	1.957.629	1.836.287	10.620.921	
SARTAWI	-	-	-	-	468.930	408.442	215.664	1.589.336	29.887.076	4.069.661	1.702.044	38.341.152	
ANED	-	-	-	-	-	116.000	777.193	4.211.018	42.667.738	7.025.776	2.781.840	57.579.567	
CIDRE	1.350.659	1.992.532	9.240.747	10.220.356	10.874.663	5.353.975	5.806.733	26.231.526	28.298.598	570.789	62.886	100.003.465	
FONDECO	-	-	-	278.800	2.077.624	3.150.523	5.543.967	12.651.418	23.943.701	8.171.789	12.864.218	68.682.039	
FUBODE	-	-	-	-	519.055	859.169	3.168.993	13.479.955	42.667.738	3.201.363	1.121.413	54.901.973	
TOTAL	1.350.659	1.992.532	9.575.081	13.553.978	18.126.610	14.880.681	45.829.367	162.728.589	476.946.968	263.210.626	344.012.655	1.352.207.747	
	0,10%	0,15%	0,71%	1,00%	1,34%	1,10%	3,39%	12,03%	35,27%	19,47%	25,44%	100%	

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/06/2010
(En Bolivianos)

INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO									
	Bancos Comunes		Grupos Solidarios		Individuales		Asociativos		TOTAL	
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero
CRECER	161.609.538	62.761	-	-	68.558.528	8.738	-	-	230.168.066	71.499
PRO MUJER	140.290.065	68.203	-	-	28.604.345	3.302	-	-	168.894.410	71.505
DIACONIA	32.885.762	20.728	-	-	156.166.629	17.940	-	-	189.052.390	38.668
EMPRENDER	9.448.854	5.746	1.078.368	411	10.865.036	2.145	-	-	21.392.258	8.302
FONCRESOL	3.561.874	2.298	88.929	35	2.235.756	228	-	-	5.886.560	2.561
FUNBODEM	-	-	-	-	71.806.455	6.815	-	-	71.806.455	6.815
IDEPRO	-	-	-	-	63.327.385	2.955	-	-	63.327.385	2.955
IMPRO	-	-	-	-	9.621.840	1.692	-	-	9.621.840	1.692
SARTAWI	-	-	1.266.743	683	12.913.642	2.042	-	-	14.180.385	2.725
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	33.717.155	939	636.072	1	34.353.227	940
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	19.830.842	8.121	329.399	263	8.737.032	802	-	-	28.897.272	9.186
TOTAL	367.626.934	167.857	2.763.440	1.392	466.553.802	47.598	636.072	1	837.580.248	216.848
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	95.283.011	39.229	-	-	18.314.984	2.105	-	-	113.597.995	41.334
PRO MUJER	28.056.490	17.153	-	-	-	-	-	-	28.056.490	17.153
DIACONIA	505.150	250	-	-	51.359.033	7.641	-	-	51.864.183	7.891
EMPRENDER	706.217	459	135.229	48	1.664.611	354	-	-	2.506.057	861
FONCRESOL	5.463.780	1.778	1.487.733	192	1.823.080	111	220.687	1	8.995.280	2.082
FUNBODEM	-	-	-	-	14.107.496	1.396	-	-	14.107.496	1.396
IDEPRO	-	-	-	-	52.423.604	2.479	-	-	52.423.604	2.479
IMPRO	-	-	-	-	999.081	202	-	-	999.081	202
SARTAWI	-	-	9.422.161	942	14.738.606	1.248	-	-	24.160.767	2.190
ANED	4.430.701	2.041	140.922	62	52.529.678	5.514	478.266	62	57.579.567	7.679
CIDRE	-	-	-	-	63.100.202	2.258	2.550.036	14	65.650.238	2.272
FONDECO	16.669.233	8.946	-	-	52.012.806	3.519	-	-	68.682.039	12.465
FUBODE	8.201.511	3.839	2.679.061	432	15.124.130	1.369	-	-	26.004.701	5.640
TOTAL	159.316.093	73.695	13.865.106	1.676	338.197.311	28.196	3.248.989	77	514.627.499	103.644
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	256.892.549	101.990	-	-	86.873.512	10.843	-	-	343.766.061	112.833
PRO MUJER	168.346.555	85.356	-	-	28.604.345	3.302	-	-	196.950.900	88.658
DIACONIA	33.390.912	20.978	-	-	207.525.662	25.581	-	-	240.916.574	46.559
EMPRENDER	10.155.070	6.205	1.213.597	459	12.529.647	2.499	-	-	23.898.315	9.163
FONCRESOL	9.025.655	4.076	1.576.662	227	4.058.836	339	220.687	1	14.881.840	4.643
FUNBODEM	-	-	-	-	85.913.951	8.211	-	-	85.913.951	8.211
IDEPRO	-	-	-	-	115.750.989	5.434	-	-	115.750.989	5.434
IMPRO	-	-	-	-	10.620.921	1.894	-	-	10.620.921	1.894
SARTAWI	-	-	10.688.904	1.625	27.652.248	3.290	-	-	38.341.152	4.915
ANED	4.430.701	2.041	140.922	62	52.529.678	5.514	478.266	62	57.579.567	7.679
CIDRE	-	-	-	-	96.817.357	3.197	3.186.108	15	100.003.465	3.212
FONDECO	16.669.233	8.946	-	-	52.012.806	3.519	-	-	68.682.039	12.465
FUBODE	28.032.352	11.960	3.008.460	695	23.861.162	2.171	-	-	54.901.973	14.826
TOTAL	526.943.028	241.552	16.628.545	3.068	804.751.113	75.794	3.885.061	78	1.352.207.747	320.492

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

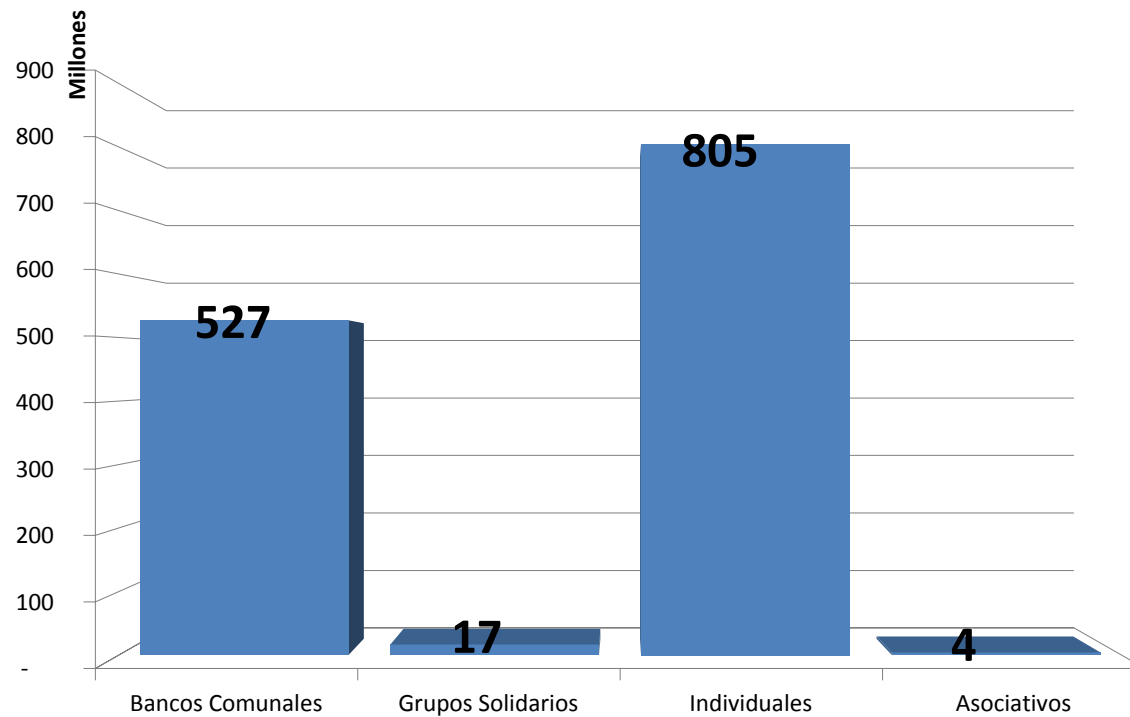
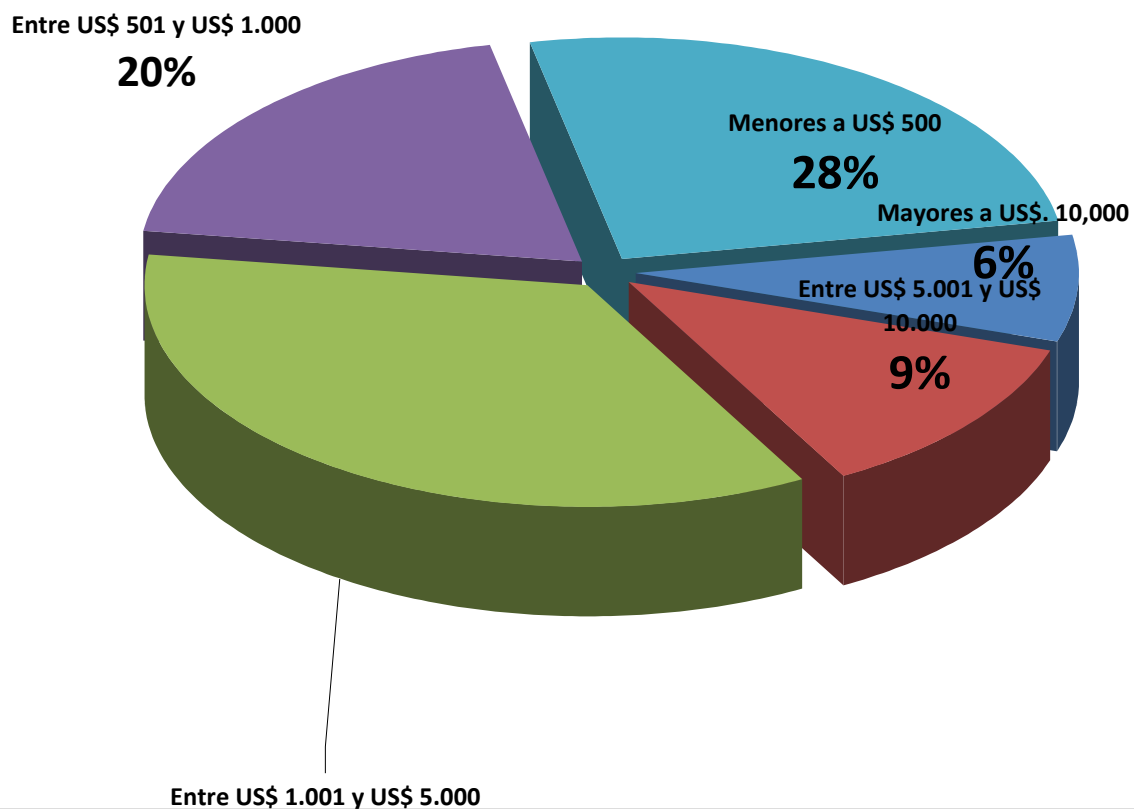


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito



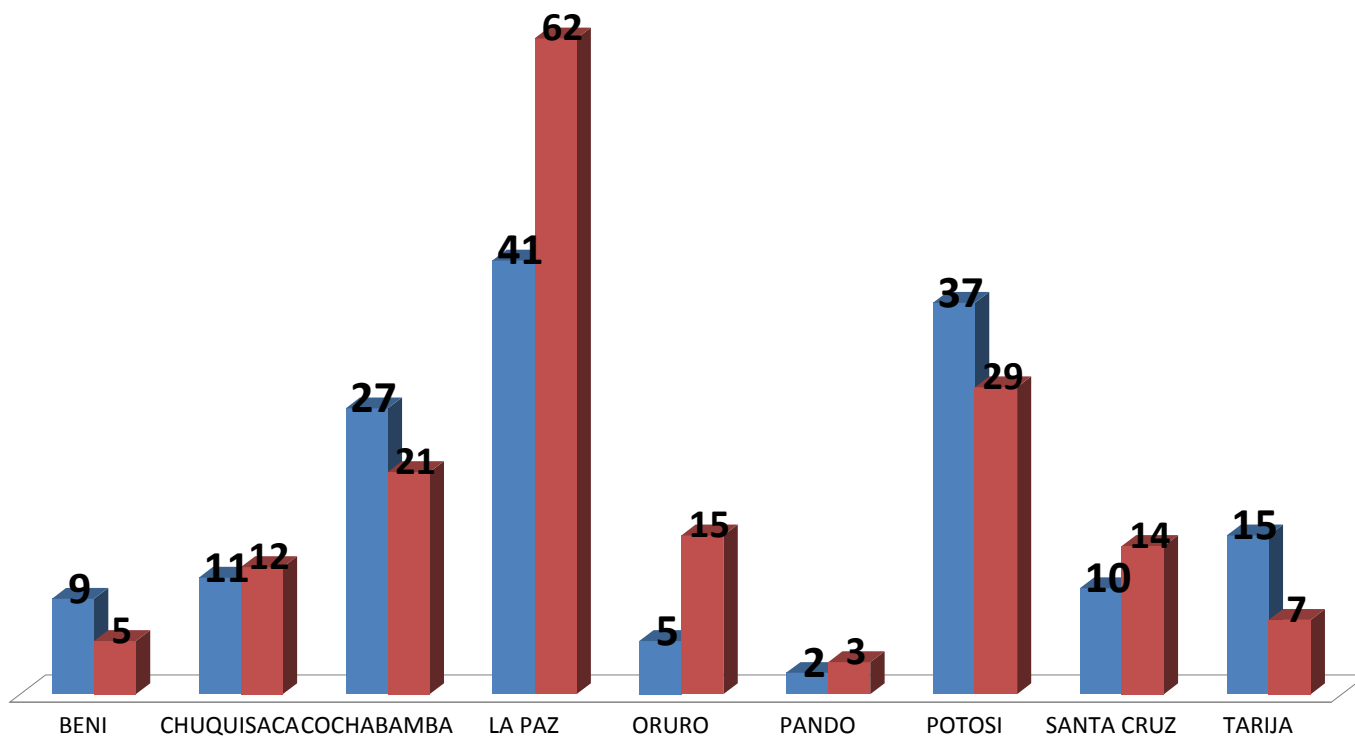
Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/06/2010
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	66	152
CIDRE	8	3	11	18	33	51
CRECER	34	26	60	259	310	569
DIACONIA	16	21	37	44	193	237
EMPRENDER	2	12	14	9	89	98
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	60	56	116
FUBODE	10	4	14	52	76	128
FUNBODEM	4	5	9	10	92	102
IDEPRO	8	7	15	19	33	52
IMPRO		2	2		15	15
PROMUJER	14	59	73	n.d.	n.d.	n.d.
SARTAWI	14	13	27	38	76	114
Total	157	168	325	596	1.069	1.665

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	9	5	14	40	56	96
CHUQUISACA	11	12	23	24	100	124
COCHABAMBA	27	21	48	110	210	320
LA PAZ	41	62	103	150	721	871
ORURO	5	15	20	10	120	130
PANDO	2	3	5	4	14	18
POTOSI	37	29	66	174	327	501
SANTA CRUZ	10	14	24	49	107	156
TARIJA	15	7	22	35	58	93
Total	157	168	325	596	1.713	2.309

GRAFICO N° 12 Cobertura por Departamento

■ Numero de Agencias Rural ■ Numero de Agencias Urbana



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		27%		24%					27%		24%			
DIACONIA		26%		28%					24%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM									27%					
IDEPRO		NA							16% - 26%					
IMPRO									21%					
SARTAWI	30%	27%						30%	26%					
ANED	33%	29%	36%	36%				25%	20%	14%				
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)