

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	14.878.492	11.066.321	<u>25.944.812</u>	14.777.004	2.358.381	1.251.873	1.818.499	14.926.340	439.232	3.309.357	13.391.516	7.020.369	16.529.267	9.532.198	<b>111.298.848</b>
INVERSIONES TEMPORARIAS	18.671.799	13.794.012	<u>32.465.811</u>	216.452	3.755.598	623.247	680	1.373.440	1.797.002	26.029	2.622.027	5.545.982	5.658.291	136.756	<b>54.221.315</b>
CARTERA	353.963.380	189.495.304	<u>543.458.684</u>	246.085.140	24.415.880	15.816.820	86.488.359	119.927.805	24.128.216	44.128.216	55.330.505	102.521.918	74.007.732	57.951.540	<b>1.381.823.311</b>
CARTERA BRUTA	354.057.592	195.331.428	<u>549.389.020</u>	253.828.979	25.672.566	16.067.103	89.507.962	124.585.011	11.747.625	42.620.645	57.027.347	104.231.844	75.163.588	57.079.871	<b>1.406.921.560</b>
CARTERA VIGENTE	349.276.957	192.865.322	<u>542.142.280</u>	252.718.211	24.963.210	15.632.403	86.626.079	112.007.386	11.113.535	41.682.496	55.990.302	71.529.657	55.799.010		<b>1.364.941.376</b>
CARTERA VENCIDA	4.044.595	1.482.170	<u>5.526.765</u>	814.943	607.014	94.544	536.671	702.863	238.358	606.034	5.044.364	1.151.647	646.061	734.940	<b>16.704.205</b>
CARTERA EN EJECUCIÓN	736.040	983.935	<u>1.719.975</u>	135.444	-	277.363	2.006.829	406.148	4.191	239.969	346.175	548.062	1.814.119	541.889	<b>8.040.165</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	158.509	47.545	49.490	232.163	11.199.428	303.150	74.843	-	3.307.251	419.333	4.032	<b>15.795.745</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1.872	54.797	6.559	-0	128.432	83.071	7.789	-	79.241	113.296	-	<b>475.057</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	-	6.743	106.219	140.754	5.321	9.513	-	55.341	641.122	-	<b>965.013</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9.776.079	2.701.833	<u>12.477.912</u>	3.223.378	368.372	173.620	967.643	496.072	2.358.309	1.337.236	1.878.085	1.827.882	2.304.825		<b>29.344.738</b>
PREVISIÓN PARA CARTERA INCOBRABLE	-9.870.291	-8.537.957	<u>-18.408.248</u>	-10.967.216	-1.625.058	-423.903	-3.987.245	-6.588.610	-552.987	-850.739	-3.034.078	-3.588.011	-2.983.739	-1.433.156	<b>-54.442.988</b>
OTRAS CUENTAS POR COBRAR	3.503.279	1.346.432	<u>4.849.711</u>	1.111.652	679.570	228.140	996.391	4.037.331	596.384	1.231.915	5.917.148	525.079	1.425.669	1.366.335	<b>22.965.325</b>
BIENES REALIZABLES	-	-	<u>-</u>	-	-	-	-	-	-	22.434	101.599	2.085.077	14.729	-	<b>2.223.838</b>
INVERSIONES PERMANENTES	576.847	7.319.650	<u>7.896.497</u>	310.215	497.689	19.516	33.848	1.377.592	15.091	52.233	3.267.229	13.968.147	6.703.991	48.790	<b>34.190.839</b>
BIENES DE USO	10.486.217	10.798.010	<u>21.284.227</u>	8.311.151	982.548	462.518	2.389.968	4.334.747	112.677	3.402.468	2.043.598	5.917.150	3.522.421	2.178.975	<b>54.942.448</b>
OTROS ACTIVOS	4.334.871	2.566.993	<u>6.901.864</u>	395.403	663.467	87.000	61.697	3.645.530	845	610.303	3.614.190	12.092	368.457		<b>17.187.554</b>
<b>TOTAL DEL ACTIVO</b>	<b>406.414.885</b>	<b>236.386.722</b>	<b><u>642.801.606</u></b>	<b>271.207.015</b>	<b>33.353.133</b>	<b>18.489.114</b>	<b>91.789.443</b>	<b>149.622.784</b>	<b>14.651.943</b>	<b>52.782.954</b>	<b>86.287.812</b>	<b>137.595.814</b>	<b>108.230.557</b>	<b>72.041.300</b>	<b>1.678.853.476</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	244.196.393	105.235.854	<u>349.432.247</u>	70.434.515	21.491.537	1.462.570	63.837.280	103.739.122	9.472.761	25.154.105	50.183.474	87.411.904	73.430.263	34.408.617	<b>890.458.395</b>
OTRAS CUENTAS POR PAGAR	12.738.874	16.422.528	<u>29.161.403</u>	9.393.942	6.633.531	1.777.494	2.111.994	5.971.168	581.551	14.122.339	31.231.509	12.784.982	8.632.902	9.875.346	<b>132.278.159</b>
PREVISIONES	11.709.134	1.747.851	<u>13.456.985</u>	2.198.932	-	-	1.304.062	99.195	234.988	-	397.272	461.086	751.578	327.722	<b>19.231.820</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
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	-	<b>14.247.090</b>
<b>TOTAL DEL PASIVO</b>	<b>268.944.112</b>	<b>126.237.754</b>	<b><u>395.181.866</u></b>	<b>82.027.389</b>	<b>28.245.637</b>	<b>3.240.064</b>	<b>67.253.335</b>	<b>111.037.007</b>	<b>10.289.300</b>	<b>45.573.244</b>	<b>82.411.797</b>	<b>100.657.971</b>	<b>85.686.167</b>	<b>44.611.684</b>	<b>1.056.215.463</b>
<b>PATRIMONIO</b>															
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	-	<b>124.079.272</b>
APORTES NO CAPITALIZADOS	99.068.225	23.668.893	<u>122.737.118</u>	39.026.324	-	15.217.605	745.640	-	927.988	-	20.065.514	-	1.319.759	21.625.926	<b>221.665.875</b>
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	452.027	-	-	1.451.530	-	-	-	<b>1.903.557</b>
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	<b>250.367.311</b>
RESULTADOS ACUMULADOS	11.410.805	13.101.571	<u>24.512.376</u>	18.945.411	839.445	31.445	2.213.595	1.822.123	280.199	-12.937.853	6.815.444	567.959	2.459.837		<b>24.621.998</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>137.470.773</b>	<b>110.148.968</b>	<b><u>247.619.741</u></b>	<b>189.179.626</b>	<b>5.107.496</b>	<b>15.249.050</b>	<b>24.536.107</b>	<b>38.585.777</b>	<b>4.362.642</b>	<b>7.209.710</b>	<b>3.876.014</b>	<b>36.937.843</b>	<b>22.544.389</b>	<b>27.429.616</b>	<b>622.638.012</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>406.414.885</b>	<b>236.386.722</b>	<b><u>642.801.607</u></b>	<b>271.207.015</b>	<b>33.353.133</b>	<b>18.489.114</b>	<b>91.789.442</b>	<b>149.622.784</b>	<b>14.651.943</b>	<b>52.782.954</b>	<b>86.287.812</b>	<b>137.595.815</b>	<b>108.230.557</b>	<b>72.041.300</b>	<b>1.678.853.476</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Agosto 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	77.153.981	46.151.747	123.305.728	40.141.454	5.368.051	1.760.934	13.051.178	14.240.247	1.177.773	6.185.766	8.146.663	11.650.894	11.320.291	9.891.132	246.240.109
GASTOS FINANCIEROS	-11.300.425	-5.675.556	-16.975.981	-4.007.001	-1.339.021	-31.452	-3.843.964	-2.851.943	-208.512	-762.977	-1.332.583	-2.973.990	-3.107.297	-1.226.243	-38.660.963
<b>RESULTADO FINANCIERO BRUTO</b>	<b>65.853.556</b>	<b>40.476.191</b>	<b>106.329.747</b>	<b>36.134.453</b>	<b>4.029.030</b>	<b>1.729.481</b>	<b>9.207.214</b>	<b>11.388.304</b>	<b>969.261</b>	<b>5.422.789</b>	<b>6.814.080</b>	<b>8.676.905</b>	<b>8.212.994</b>	<b>8.664.889</b>	<b>207.579.146</b>
OTROS INGRESOS OPERATIVOS	739.854	3.788.460	4.528.314	2.442.283	2.246.598	47	2.652.755	1.552.506	77.799	984.732	1.078.069	814.302	1.014.026	735.639	18.127.070
OTROS GASTOS OPERATIVOS	-2.624.632	-695.908	-3.320.541	-439.537	-	-	-159.249	-427.974	-71.298	-60.047	-236.906	-214.375	-274.775	-133.739	-5.398.331
<b>RESULTADO DE OPERACION BRUTO</b>	<b>63.968.778</b>	<b>43.568.742</b>	<b>107.537.520</b>	<b>38.137.198</b>	<b>6.275.628</b>	<b>1.729.529</b>	<b>11.700.720</b>	<b>12.512.836</b>	<b>975.761</b>	<b>6.347.474</b>	<b>7.595.343</b>	<b>9.276.832</b>	<b>8.952.246</b>	<b>9.266.798</b>	<b>220.907.885</b>
RECUPERACION DE ACTIVOS FINANCIEROS	7.159.709	1.917.029	9.076.738	800.759	51.870	118.083	2.232.746	1.354.992	-	924.031	6.567.795	3.400.354	2.415.163	653.707	27.596.239
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-9.609.811	-2.999.539	-12.609.349	-3.025.881	-500.515	-123.471	-3.596.772	-2.289.995	-18.547	-1.495.399	-4.715.961	-4.858.291	-2.428.919	-1.557.562	-37.220.661
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>61.518.676</b>	<b>42.486.232</b>	<b>104.004.909</b>	<b>35.912.076</b>	<b>5.826.984</b>	<b>1.724.141</b>	<b>10.336.694</b>	<b>11.577.834</b>	<b>957.214</b>	<b>5.776.106</b>	<b>9.447.178</b>	<b>7.818.895</b>	<b>8.938.491</b>	<b>8.362.942</b>	<b>210.683.463</b>
GASTOS DE ADMINISTRACION	-49.757.268	-35.444.666	-85.201.934	-17.030.360	-4.983.045	-1.911.609	-8.102.079	-10.351.938	-794.019	-9.521.034	-9.451.333	-5.448.478	-8.424.573	-7.366.482	-168.586.883
<b>RESULTADO DE OPERACION NETO</b>	<b>11.761.408</b>	<b>7.041.566</b>	<b>18.802.975</b>	<b>18.881.716</b>	<b>843.939</b>	<b>-167.468</b>	<b>2.234.615</b>	<b>1.225.896</b>	<b>163.195</b>	<b>-3.744.928</b>	<b>-4.156</b>	<b>2.370.417</b>	<b>513.918</b>	<b>996.461</b>	<b>42.096.580</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-417.585	-	-417.585	-3.690	-4.494	1	-	-17.023	-	151.707	3	-70.378	-	9.157	-358.301
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-372.045	-	-372.045	1	-	-15.499	-	-	-	-105	-	-	-	-8.463	-396.111
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>10.971.779</b>	<b>7.041.566</b>	<b>18.013.345</b>	<b>18.872.026</b>	<b>839.445</b>	<b>-202.966</b>	<b>2.234.615</b>	<b>1.208.873</b>	<b>163.195</b>	<b>-3.599.326</b>	<b>-4.153</b>	<b>2.300.040</b>	<b>513.918</b>	<b>997.155</b>	<b>41.342.168</b>
INGRESOS EXTRAORDINARIOS	143.445	820.885	964.330	-	-	-	3.845	117.004	39.111	15.845	139.400	310	1.613	1.281.458	
GASTOS EXTRAORDINARIOS	-37.391	-46.836	-84.228	-	-	-	-	-	-	-	-5.225	-	1	-89.454	
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>11.077.833</b>	<b>7.815.615</b>	<b>18.893.448</b>	<b>18.872.026</b>	<b>839.445</b>	<b>-202.966</b>	<b>2.234.615</b>	<b>1.212.718</b>	<b>280.199</b>	<b>-3.554.215</b>	<b>6.468</b>	<b>2.439.440</b>	<b>514.226</b>	<b>998.768</b>	<b>42.534.172</b>
INGRESOS DE GESTIONES ANTERIORES	532.932	174.197	707.129	131.529	-	-	-	-	-	60.265	65.083	-	-	87.595	1.051.602
GASTOS DE GESTIONES ANTERIORES	-199.960	-298.738	-498.698	-58.144	-	-	-21.020	-	-	-55.943	-60.651	-	-33.861	-	-728.318
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>11.410.805</b>	<b>7.691.074</b>	<b>19.101.879</b>	<b>18.945.411</b>	<b>839.445</b>	<b>-202.966</b>	<b>2.213.595</b>	<b>1.212.718</b>	<b>280.199</b>	<b>-3.549.892</b>	<b>10.899</b>	<b>2.439.440</b>	<b>567.960</b>	<b>998.768</b>	<b>42.857.456</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>11.410.805</b>	<b>7.691.074</b>	<b>19.101.879</b>	<b>18.945.411</b>	<b>839.445</b>	<b>-202.966</b>	<b>2.213.595</b>	<b>1.212.718</b>	<b>280.199</b>	<b>-3.549.892</b>	<b>10.899</b>	<b>2.439.440</b>	<b>567.960</b>	<b>998.768</b>	<b>42.857.456</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
<b>RESULTADO NETO DE LA GESTION</b>	<b>11.410.805</b>	<b>7.691.074</b>	<b>19.101.879</b>	<b>18.945.411</b>	<b>839.445</b>	<b>-202.966</b>	<b>2.213.595</b>	<b>1.212.718</b>	<b>280.199</b>	<b>-3.549.892</b>	<b>10.899</b>	<b>2.439.440</b>	<b>567.960</b>	<b>998.768</b>	<b>42.857.456</b>

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>															
Disponibilidades/Total Activo	3,66%	4,68%	4,04%	5,45%	7,07%	6,77%	1,98%	9,98%	3,00%	6,27%	15,52%	5,10%	15,27%	13,23%	<b>6,63%</b>
Inversiones Temporarias/Total Activo	4,59%	5,84%	5,05%	0,08%	11,26%	3,37%	0,00%	0,92%	12,26%	0,05%	3,04%	4,03%	5,23%	0,19%	<b>3,23%</b>
Cartera / Total Activo	87,09%	80,16%	84,55%	90,74%	73,20%	85,55%	94,22%	80,15%	79,79%	83,60%	64,12%	74,51%	68,38%	80,44%	<b>82,31%</b>
Otras Cuentas por cobrar / Total Activo	0,86%	0,57%	0,75%	0,41%	2,04%	1,23%	1,09%	2,70%	4,07%	2,33%	6,86%	0,38%	1,32%	1,90%	<b>1,37%</b>
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,04%	0,12%	1,52%	0,01%	0,00%	<b>0,13%</b>
Inversiones Permanentes / Total Activo	0,14%	3,10%	1,23%	0,11%	1,49%	0,11%	0,04%	0,92%	0,10%	0,10%	3,79%	10,15%	6,19%	0,07%	<b>2,04%</b>
Bienes de Uso / Total Activo	2,58%	4,57%	3,31%	3,06%	2,95%	2,50%	2,60%	2,90%	0,77%	6,45%	2,37%	4,30%	3,25%	3,02%	<b>3,27%</b>
Otros Activos / Total Activo	1,07%	1,09%	1,07%	0,15%	1,99%	0,47%	0,07%	2,44%	0,01%	1,16%	4,19%	0,01%	0,34%	1,15%	<b>1,02%</b>
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	4,21%	4,88%	4,46%	10,48%	3,78%	-1,65%	3,62%	1,22%	2,87%	-10,09%	0,02%	2,66%	0,79%	2,08%	<b>3,83%</b>
Resultado Neto / Patrimonio ROE	12,45%	10,47%	11,57%	15,02%	24,65%	-2,00%	13,53%	4,71%	9,63%	-73,86%	0,42%	9,91%	3,78%	5,46%	<b>10,32%</b>
Resultado Neto / Ingresos Financieros	14,79%	16,66%	15,49%	47,20%	15,64%	-11,53%	16,96%	8,52%	23,79%	-57,39%	0,13%	20,94%	5,02%	10,10%	<b>17,40%</b>
Ingresos Financieros / Activo	28,48%	29,29%	28,77%	22,20%	24,14%	14,29%	21,33%	14,28%	12,06%	17,58%	14,16%	12,70%	15,69%	20,59%	<b>22,00%</b>
Ingresos Financieros / Cartera Bruta	32,69%	35,44%	33,67%	23,72%	31,36%	16,44%	21,87%	17,15%	15,04%	21,77%	21,43%	16,77%	22,59%	25,99%	<b>26,25%</b>
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	21,08%	27,22%	23,26%	10,06%	29,11%	17,85%	13,58%	12,46%	10,14%	33,51%	24,86%	7,84%	16,81%	19,36%	<b>17,97%</b>
Gastos Administrativos / Activo	18,36%	22,49%	19,88%	9,42%	22,41%	15,51%	13,24%	10,38%	8,13%	27,06%	16,43%	5,94%	11,68%	15,34%	<b>15,06%</b>
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	98,65%	98,74%	99%	100%	97%	98%	97%	99%	97%	98%	91%	98%	96%	98%	<b>98%</b>
Cartera Vencida / Cartera Bruta	1,14%	0,76%	1,01%	0,32%	2,58%	0,63%	0,60%	0,67%	2,74%	1,44%	8,85%	1,18%	1,01%	1,29%	<b>1,22%</b>
Cartera en Ejecución / Cartera Bruta	0,21%	0,50%	0,31%	0,05%	0,00%	1,77%	2,36%	0,44%	0,08%	0,59%	0,61%	0,58%	3,27%	0,95%	<b>0,64%</b>
Previsión cartera incobrable / Cartera en Mora	206,46%	346,21%	254,02%	1151,71%	245,55%	110,04%	150,48%	478,06%	167,10%	98,54%	56,29%	195,61%	92,82%	112,24%	<b>207,92%</b>
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	5,53%	9%	7%	18%	8%	39%	3%	13%	4%	7%	16%	7%	19%	21%	<b>11%</b>
Disponibilidades + Inversiones Temporarias / Pasivo	12,47%	19,69%	14,78%	18,28%	21,65%	57,87%	2,70%	14,68%	21,73%	7,32%	19,43%	12,48%	25,89%	21,67%	<b>15,67%</b>
Disponibilidades + Inversiones Temporarias / Activo	8,26%	10,52%	9,09%	5,53%	18,33%	10,14%	1,98%	10,89%	15,26%	6,32%	18,56%	9,13%	20,50%	13,42%	<b>9,86%</b>
<b>SOLVENCIA</b>															
Patrimonio/Activo	33,83%	47%	39%	70%	15%	82%	27%	26%	30%	14%	4%	27%	21%	38%	<b>37%</b>
Cartera Vencida+Ejecución/Patrimonio	3,48%	2,24%	2,93%	0,50%	12,96%	2,53%	10,80%	3,57%	7,59%	11,97%	139,07%	4,97%	14,26%	4,65%	<b>4,21%</b>
Cartera Vencida+Ejecución-Prev/Patrimonio	-3,70%	-5,51%	-4,51%	-5,29%	-18,86%	-0,25%	-5,45%	-13,50%	-5,09%	0,17%	60,80%	-4,75%	1,02%	-0,57%	<b>-4,54%</b>

Cuadro Nº 4

## ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

## INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Agosto de 2010

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	35.733.271	35.117.877	328.013	287.381	813	13.340	14.154
CHUQUISACA	40.413.704	39.834.408	363.482	215.814	1.243	12.404	13.648
COCHABAMBA	105.581.845	103.847.186	1.436.959	297.700	3.694	20.340	24.033
LA PAZ	335.253.017	332.719.382	1.860.720	672.916	17.669	67.147	84.817
ORURO	55.219.682	54.310.007	382.393	527.283	1.987	11.450	13.437
PANDO	18.077.393	18.029.273	21.940	26.180	390	1.401	1.791
POTOSI	15.977.779	15.517.688	365.521	94.571	648	5.831	6.479
SANTA CRUZ	180.757.339	177.600.367	1.279.550	1.877.421	5.292	38.504	43.796
TARIJA	65.381.751	64.054.691	653.222	673.837	1.926	10.885	12.811
<b>TOTAL</b>	<b>852.395.781</b>	<b>841.030.880</b>	<b>6.691.799</b>	<b>4.673.103</b>	<b>33.663</b>	<b>181.302</b>	<b>214.965</b>
	100%	98,67%	0,79%	0,55%	15,66%	84,34%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	43.309.705	42.466.195	603.581	239.929	2.001	5.033	7.034
CHUQUISACA	40.377.894	39.934.600	292.382	150.912	1.862	4.694	6.556
COCHABAMBA	110.581.310	108.873.298	1.283.090	424.922	3.973	12.246	16.219
LA PAZ	116.964.947	114.746.249	1.515.046	703.652	7.791	15.991	23.781
ORURO	37.383.360	36.970.846	330.244	82.270	1.440	4.530	5.970
PANDO	11.778.436	11.577.480	170.168	30.788	259	2.067	2.326
POTOSI	21.478.993	20.784.841	586.557	107.595	1.228	3.361	4.589
SANTA CRUZ	135.529.163	127.854.708	5.268.876	2.405.580	5.892	20.732	26.624
TARIJA	37.122.018	36.498.074	437.523	186.421	2.113	7.710	9.823
<b>TOTAL</b>	<b>554.525.826</b>	<b>539.706.290</b>	<b>10.487.468</b>	<b>4.332.068</b>	<b>26.559</b>	<b>76.364</b>	<b>102.923</b>
	100%	97,33%	1,89%	0,78%	25,80%	74,20%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	79.042.976	77.584.072	931.594	527.310	2.814	18.374	21.188
CHUQUISACA	80.791.598	79.769.008	655.864	366.726	3.105	17.099	20.204
COCHABAMBA	216.163.155	212.720.484	2.720.049	722.623	7.666	32.586	40.252
LA PAZ	452.217.965	447.465.631	3.375.766	1.376.568	25.460	83.138	108.598
ORURO	92.603.043	91.280.853	712.637	609.552	3.427	15.980	19.407
PANDO	29.855.829	29.606.753	192.108	56.967	649	3.468	4.117
POTOSI	37.456.772	36.302.529	952.078	202.165	1.877	9.191	11.068
SANTA CRUZ	316.286.502	305.455.075	6.548.426	4.283.001	11.184	59.236	70.420
TARIJA	102.503.768	100.552.765	1.090.745	860.259	4.039	18.595	22.634
<b>TOTAL</b>	<b>1.406.921.607</b>	<b>1.380.737.170</b>	<b>17.179.266</b>	<b>9.005.171</b>	<b>60.222</b>	<b>257.666</b>	<b>317.888</b>
	100%	98,14%	1,22%	0,64%	18,94%	81,06%	100%

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

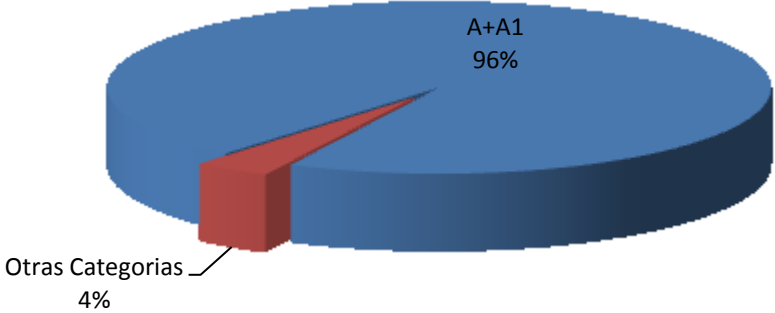
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	226.596.859	223.537.253	2.588.541	471.066	5.135	61.885	67.020
PRO MUJER	165.188.907	163.275.708	1.054.757	858.442	2.859	69.341	72.200
DIACONIA	198.352.946	197.819.520	446.872	86.554	13.660	25.898	39.558
EMPRENDER	23.170.265	22.544.501	625.764	-	2.417	6.214	8.631
FONCRESOL	6.790.001	6.564.274	33.075	192.652	551	2.132	2.683
FUNBODEM	75.015.951	72.997.078	352.675	1.666.197	2.621	4.391	7.012
IDEPRO	67.105.608	66.381.730	340.703	383.176	1.654	1.297	2.951
IMPRO	10.625.274	10.379.656	236.107	9.512	942	839	1.781
SARTAWI	13.275.900	12.936.233	132.945	206.722	1.181	1.257	2.438
ANED	-	-	-	-	-	-	-
CIDRE	36.306.131	35.433.750	534.622	337.759	682	335	1.017
FONDECO	-	-	-	-	-	-	-
FUBODE	29.967.939	29.161.178	345.738	461.023	1.961	7.713	9.674
<b>TOTAL</b>	<b>852.395.781</b>	<b>841.030.880</b>	<b>6.691.799</b>	<b>4.673.103</b>	<b>33.663</b>	<b>181.302</b>	<b>214.965</b>
	100%	98,67%	0,79%	0,55%	15,66%	84,34%	100%
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL				TOTAL NACIONAL		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	127.460.733	125.739.705	1.456.054	264.974	3.519	34.180	37.699
PRO MUJER	30.142.554	29.589.644	427.417	125.494	1.131	17.111	18.242
DIACONIA	55.476.033	55.057.200	369.943	48.890	5.124	3.107	8.231
EMPRENDER	2.502.301	2.466.254	36.047	-	226	581	807
FONCRESOL	9.277.102	9.117.624	68.028	91.450	672	1.450	2.122
FUNBODEM	14.492.026	13.861.174	184.001	446.851	713	729	1.442
IDEPRO	57.479.403	56.825.085	490.592	163.726	1.820	878	2.698
IMPRO	1.122.351	1.037.029	85.322	-	147	88	235
SARTAWI	29.344.744	28.821.106	480.877	42.761	1.806	924	2.730
ANED	57.027.344	51.636.804	5.044.365	346.175	3.558	4.171	7.729
CIDRE	67.925.712	66.963.803	696.265	265.644	1.557	836	2.393
FONDECO	75.163.591	71.948.999	759.354	2.455.238	4.419	8.171	12.590
FUBODE	27.111.931	26.641.864	389.202	80.865	1.867	4.138	6.005
<b>TOTAL</b>	<b>554.525.826</b>	<b>539.706.290</b>	<b>10.487.468</b>	<b>4.332.068</b>	<b>26.559</b>	<b>76.364</b>	<b>102.923</b>
	100%	97,33%	1,89%	0,78%	25,80%	74,20%	100%
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL				TOTAL NACIONAL		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	354.057.592	349.276.957	4.044.595	736.040	8.654	96.065	104.719
PRO MUJER	195.331.461	192.865.351	1.482.174	983.935	3.990	86.452	90.442
DIACONIA	253.828.979	252.876.720	816.815	135.444	18.784	29.005	47.789
EMPRENDER	25.672.566	25.010.755	661.811	-	2.643	6.795	9.438
FONCRESOL	16.067.103	15.681.897	101.103	284.102	1.223	3.582	4.805
FUNBODEM	89.507.977	86.858.253	536.676	2.113.048	3.334	5.120	8.454
IDEPRO	124.585.011	123.206.814	831.294	546.902	3.474	2.175	5.649
IMPRO	11.747.625	11.416.684	321.429	9.512	1.089	927	2.016
SARTAWI	42.620.645	41.757.339	613.822	249.484	2.987	2.181	5.168
ANED	57.027.344	51.636.804	5.044.365	346.175	3.558	4.171	7.729
CIDRE	104.231.843	102.397.553	1.230.887	603.403	2.239	1.171	3.410
FONDECO	75.163.591	71.948.999	759.354	2.455.238	4.419	8.171	12.590
FUBODE	57.079.871	55.803.042	734.940	541.889	3.828	11.851	15.679
<b>TOTAL</b>	<b>1.406.921.607</b>	<b>1.380.737.170</b>	<b>17.179.266</b>	<b>9.005.171</b>	<b>60.222</b>	<b>257.666</b>	<b>317.888</b>
	100%	98,14%	1,22%	0,64%	18,94%	81,06%	100%

Cuadro Nº 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto de 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	341.607.524	5.714.659	-	2.335.842	-	1.134.010	-	3.265.557	-	-	-	-	-	354.057.592
PRO MUJER	192.865.351	897.436	-	337.631	-	247.108	-	983.935	-	-	-	-	-	195.331.461
DIACONIA	252.420.552	337.790	-	360.329	-	62.947	-	647.361	-	-	-	-	-	253.828.979
EMPRESER	25.010.755	41.970	-	44.461	-	26.108	-	549.272	-	-	-	-	-	25.672.566
FONCRESOL	6.528.272	30.288	-	5.713	-	5.850	-	219.877	9.073.847	22.244	38.375	44.627	98.009	16.067.103
FUNBODEM	85.437.395	1.101.387	-	483.841	-	146.748	-	2.338.605	-	-	-	-	-	89.507.977
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	11.440.620	177.406	-	85.953	-	34.135	-	9.512	-	-	-	-	-	11.747.625
SARTAWI	10.286.014	160.931	-	65.910	-	53.214	-	255.679	31.311.310	227.906	172.114	2.835	84.733	42.620.645
ANED	26.628.055	1.620.631	-	163.997	-	168.791	-	794.706	21.763.282	1.707.277	1.181.698	1.183.695	1.815.212	57.027.344
CIDRE	93.548.852	8.635.859	773.930	973.032	-	221.071	-	79.100	-	-	-	-	-	104.231.843
FONDECO	42.599.122	583.428	-	326.688	-	189.840	-	949.307	28.314.836	345.424	176.291	172.536	1.506.118	75.163.591
FUBODE	55.431.656	371.386	-	250.653	-	101.383	-	924.792	-	-	-	-	-	57.079.871
<b>TOTAL</b>	<b>1.143.804.169</b>	<b>19.673.171</b>	<b>773.930</b>	<b>5.434.049</b>	<b>-</b>	<b>2.391.205</b>	<b>-</b>	<b>11.017.704</b>	<b>90.463.275</b>	<b>2.302.851</b>	<b>1.568.478</b>	<b>1.403.693</b>	<b>3.504.072</b>	<b>1.282.336.596</b>
	89,20%	1,53%	0,06%	0,42%	0,00%	0,19%	0,00%	0,86%	7,05%	0,18%	0,12%	0,11%	0,27%	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

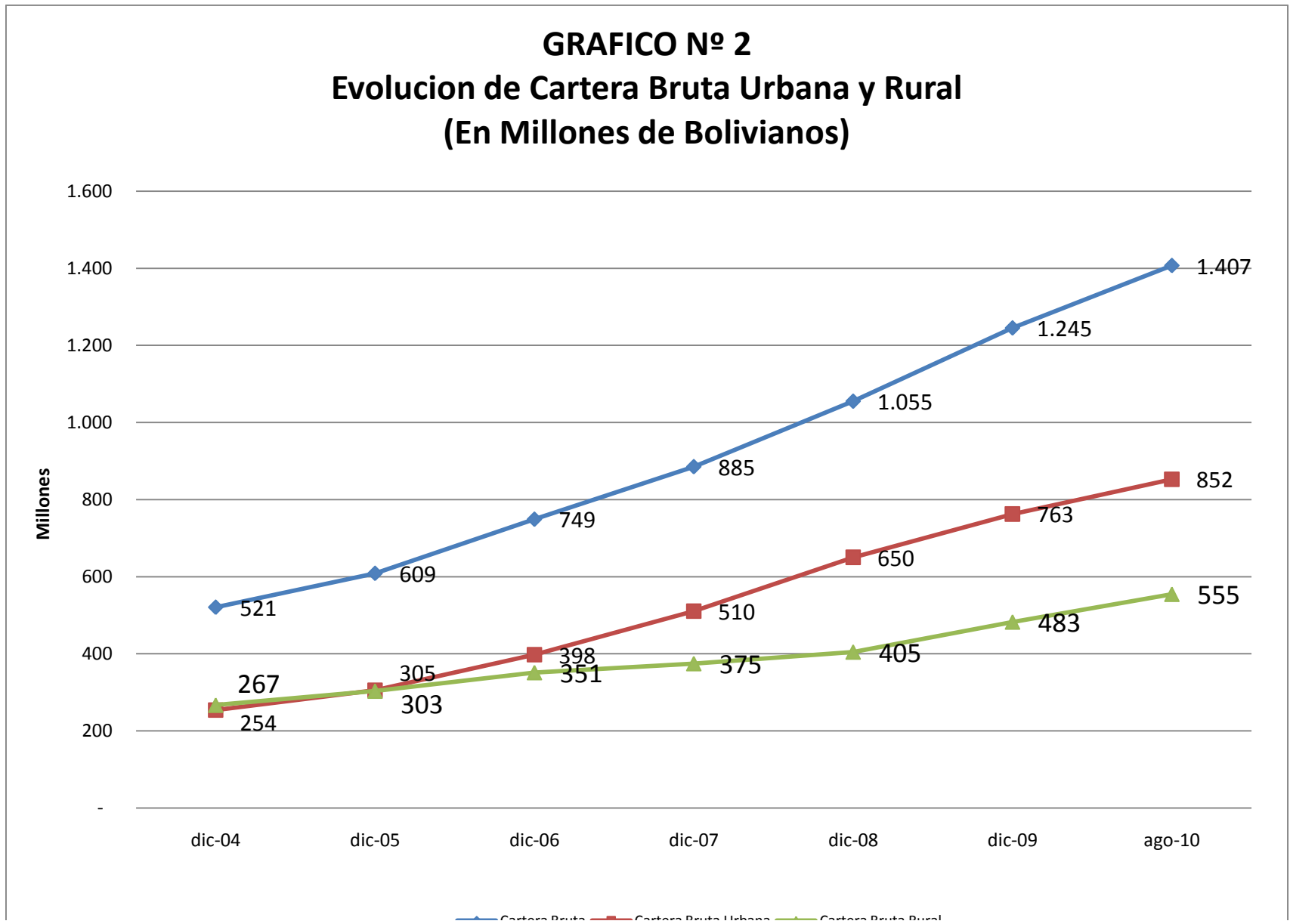


Cuadro N° 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Agosto de 2010  
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CRECER	500.000	-	226.096.859	-	-	-	-	-	226.596.859
PRO MUJER	-	-	165.188.907	-	-	-	-	-	165.188.907
DIACONIA	-	4.666.698	193.686.247	-	-	-	-	-	198.352.946
EMPRENDER	-	-	1.098.192	22.072.073	-	-	-	-	23.170.265
FONCRESOL	-	-	6.790.001	-	-	-	-	-	6.790.001
FUNBODEM	-	-	67.969.312	-	7.046.639	-	-	-	75.015.951
IDEPRO	-	514.665	-	66.590.943	-	-	-	-	67.105.608
IMPRO	-	-	10.625.274	-	-	-	-	-	10.625.274
SARTAWI	-	-	7.311.039	-	-	-	-	5.964.862	13.275.901
ANED	-	-	-	-	-	-	-	-	-
CIDRE	5.229.792	3.855.893	25.208.309	-	-	2.012.137	-	-	36.306.131
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	27.415.353	-	-	27.338	-	2.525.248	29.967.939
<b>TOTAL</b>	<b>5.729.792</b>	<b>9.037.256</b>	<b>731.389.494</b>	<b>88.663.016</b>	<b>7.046.639</b>	<b>2.039.475</b>	<b>-</b>	<b>8.490.110</b>	<b>852.395.782</b>
	<b>0,67%</b>	<b>1,06%</b>	<b>85,80%</b>	<b>10,40%</b>	<b>0,83%</b>	<b>0,24%</b>	<b>0,00%</b>	<b>1,00%</b>	<b>100%</b>
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	127.460.733	-	-	-	-	-	127.460.733
PRO MUJER	-	-	30.142.554	-	-	-	-	-	30.142.554
DIACONIA	-	370.037	55.105.996	-	-	-	-	-	55.476.033
EMPRENDER	-	-	11.700	2.490.601	-	-	-	-	2.502.301
FONCRESOL	-	-	-	-	-	-	-	9.277.102	9.277.102
FUNBODEM	-	-	13.047.745	-	1.444.281	-	-	-	14.492.026
IDEPRO	-	-	-	57.479.403	-	-	-	-	57.479.403
IMPRO	-	-	1.122.351	-	-	-	-	-	1.122.351
SARTAWI	-	153.400	3.357.308	-	-	-	-	25.834.036	29.344.744
ANED	-	-	638.505	-	28.737.676	-	-	27.651.163	57.027.344
CIDRE	4.648.147	1.849.445	60.490.203	-	-	937.917	-	-	67.925.712
FONDECO	-	-	46.269.267	-	-	-	-	28.894.324	75.163.591
FUBODE	-	-	17.714.912	-	-	95.800	-	9.301.219	27.111.931
<b>TOTAL</b>	<b>4.648.147</b>	<b>2.372.982</b>	<b>355.361.275</b>	<b>59.970.004</b>	<b>30.181.957</b>	<b>1.033.717</b>	<b>-</b>	<b>100.957.844</b>	<b>554.525.826</b>
	<b>0,84%</b>	<b>0,43%</b>	<b>64,08%</b>	<b>10,81%</b>	<b>5,44%</b>	<b>0,19%</b>	<b>0,00%</b>	<b>18,21%</b>	<b>100%</b>
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	500.000	-	353.557.592	-	-	-	-	-	354.057.592
PRO MUJER	-	-	195.331.461	-	-	-	-	-	195.331.461
DIACONIA	-	5.036.735	248.792.243	-	-	-	-	-	253.828.979
EMPRENDER	-	-	1.109.892	24.562.674	-	-	-	-	25.672.566
FONCRESOL	-	-	6.790.001	-	-	-	-	9.277.102	16.067.103
FUNBODEM	-	-	81.017.057	-	8.490.920	-	-	-	89.507.977
IDEPRO	-	514.665	-	124.070.346	-	-	-	-	124.585.011
IMPRO	-	-	11.747.625	-	-	-	-	-	11.747.625
SARTAWI	-	153.400	10.668.348	-	-	-	-	31.798.898	42.620.646
ANED	-	-	638.505	-	28.737.676	-	-	27.651.163	57.027.344
CIDRE	9.877.939	5.705.338	85.698.513	-	-	2.950.054	-	-	104.231.843
FONDECO	-	-	46.269.267	-	-	-	-	28.894.324	75.163.591
FUBODE	-	-	45.130.265	-	-	123.138	-	11.826.468	57.079.871
<b>TOTAL</b>	<b>10.377.939</b>	<b>11.410.138</b>	<b>1.086.750.769</b>	<b>148.633.020</b>	<b>37.228.596</b>	<b>3.073.192</b>	<b>-</b>	<b>109.447.954</b>	<b>1.406.921.608</b>
	<b>0,74%</b>	<b>0,81%</b>	<b>77,24%</b>	<b>10,56%</b>	<b>2,65%</b>	<b>0,22%</b>	<b>0,00%</b>	<b>7,78%</b>	<b>100%</b>

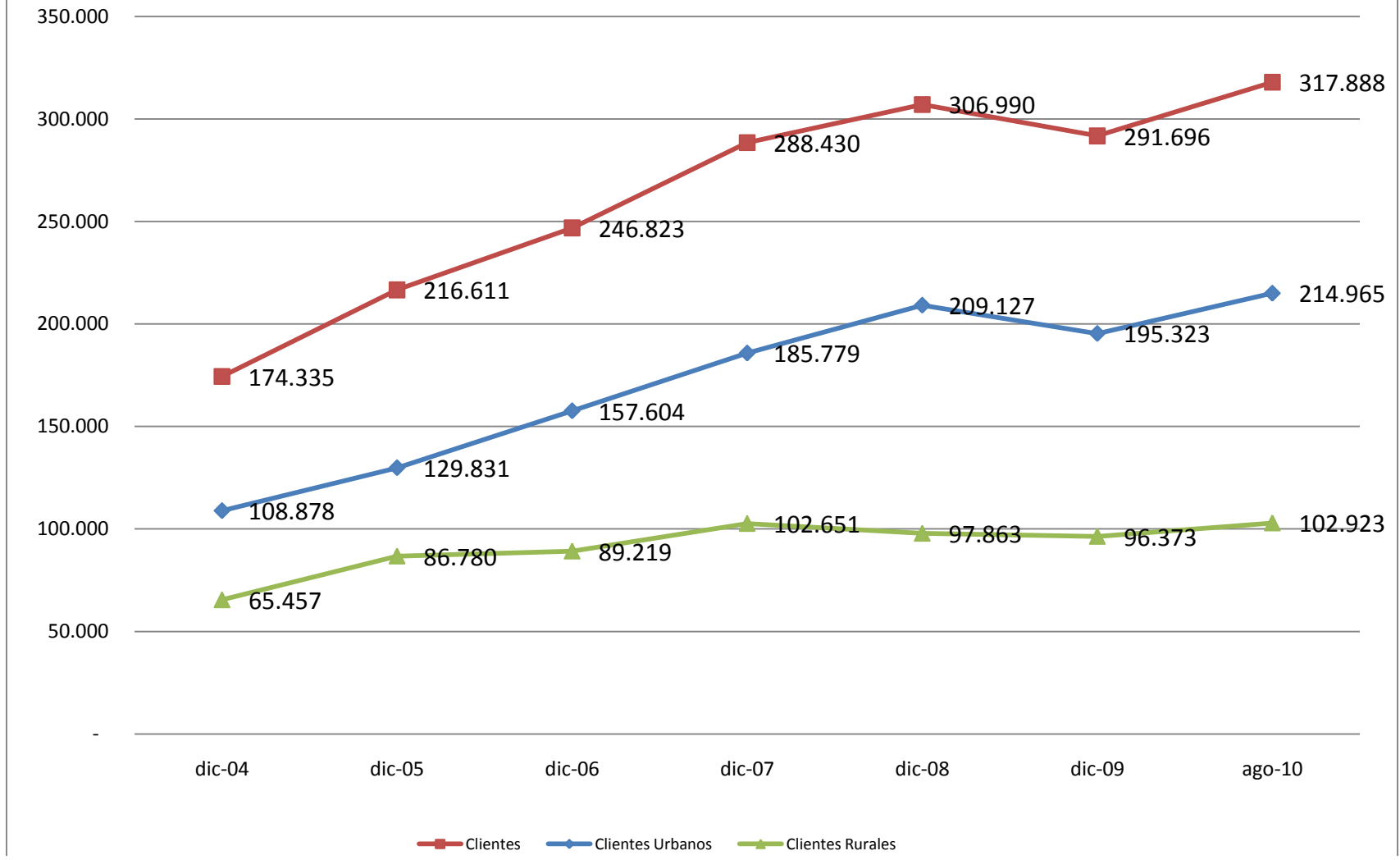


**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**

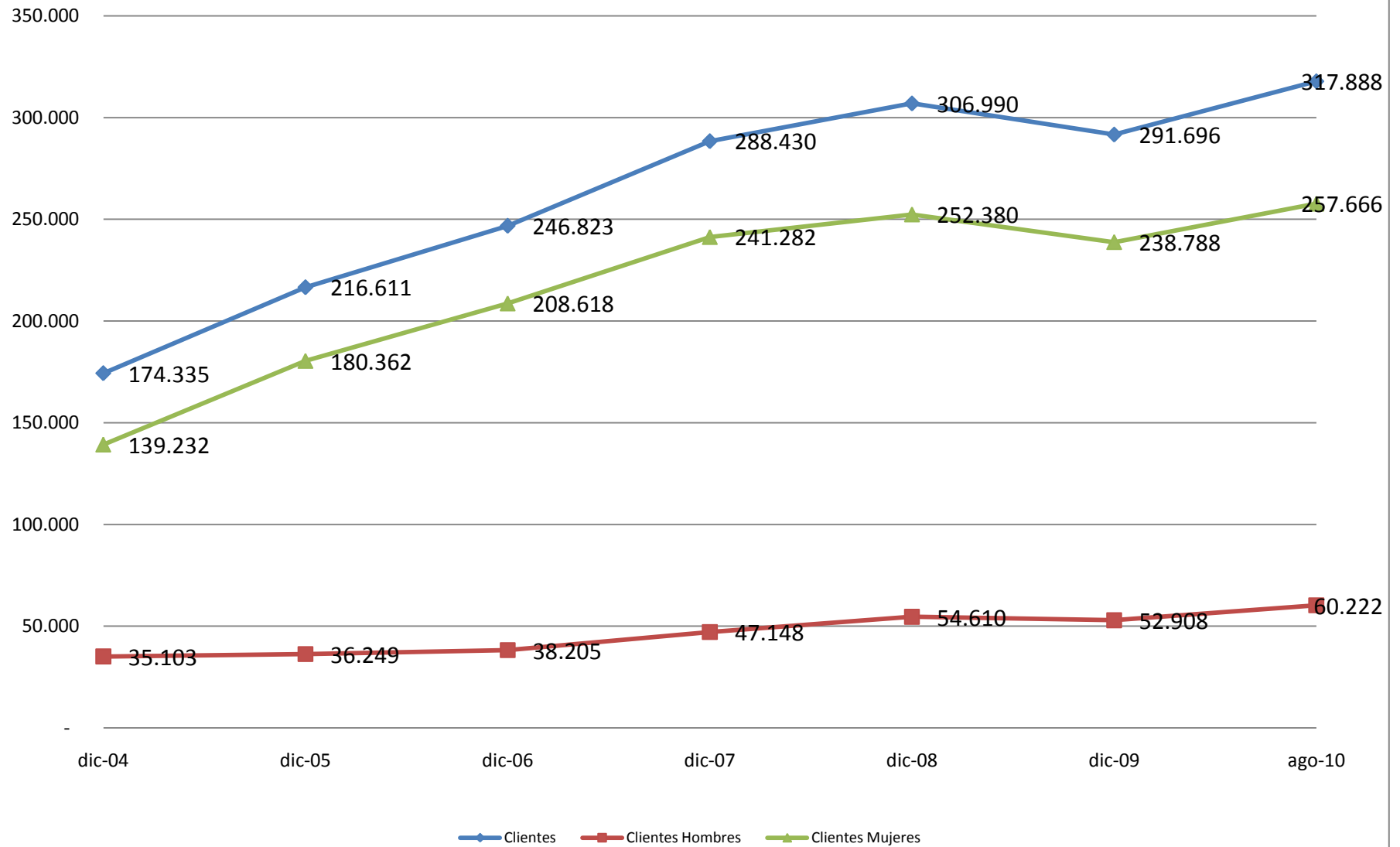


### GRAFICO N° 3

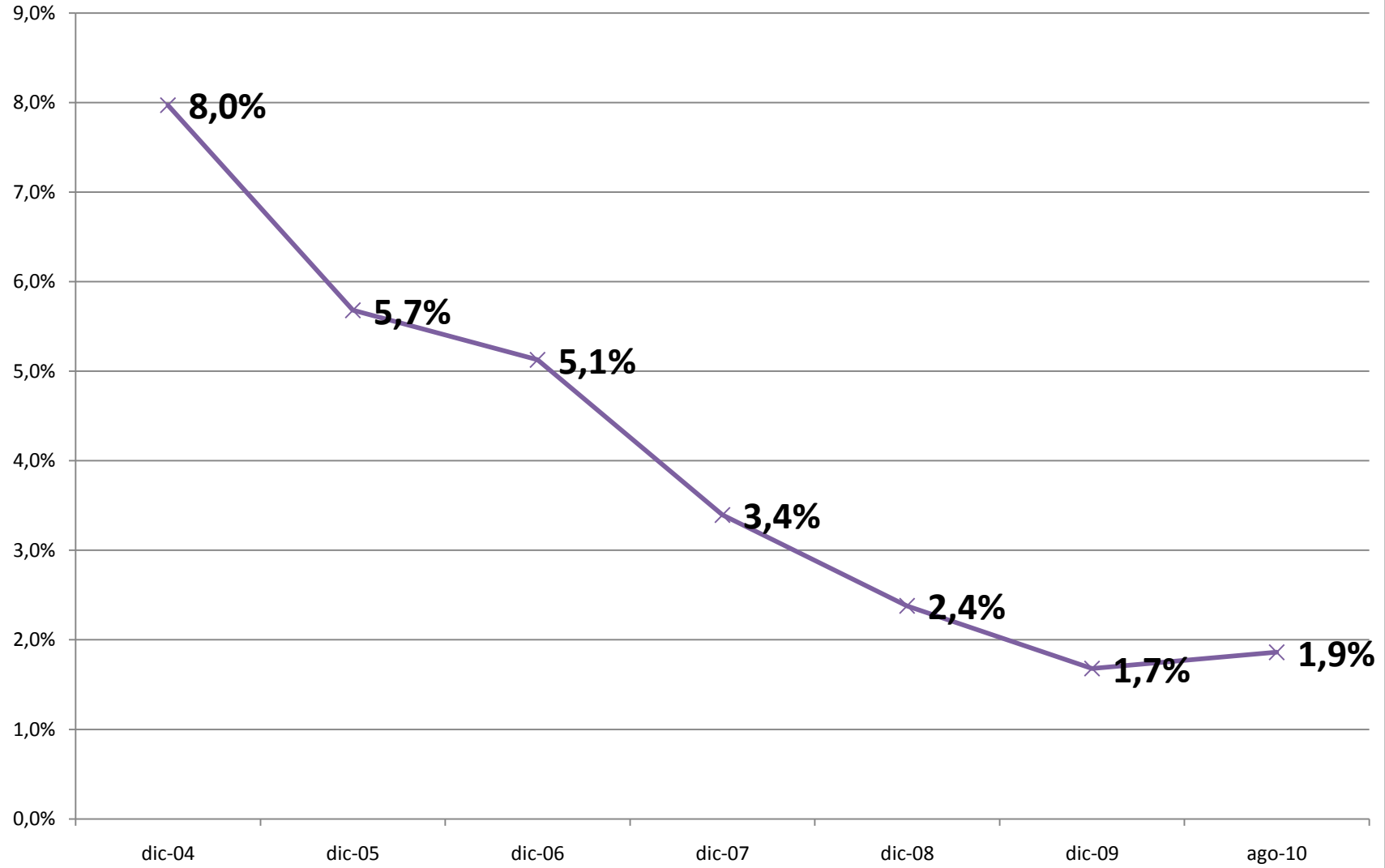
#### Evolución de N° de Prestatarios Urbanos y rurales



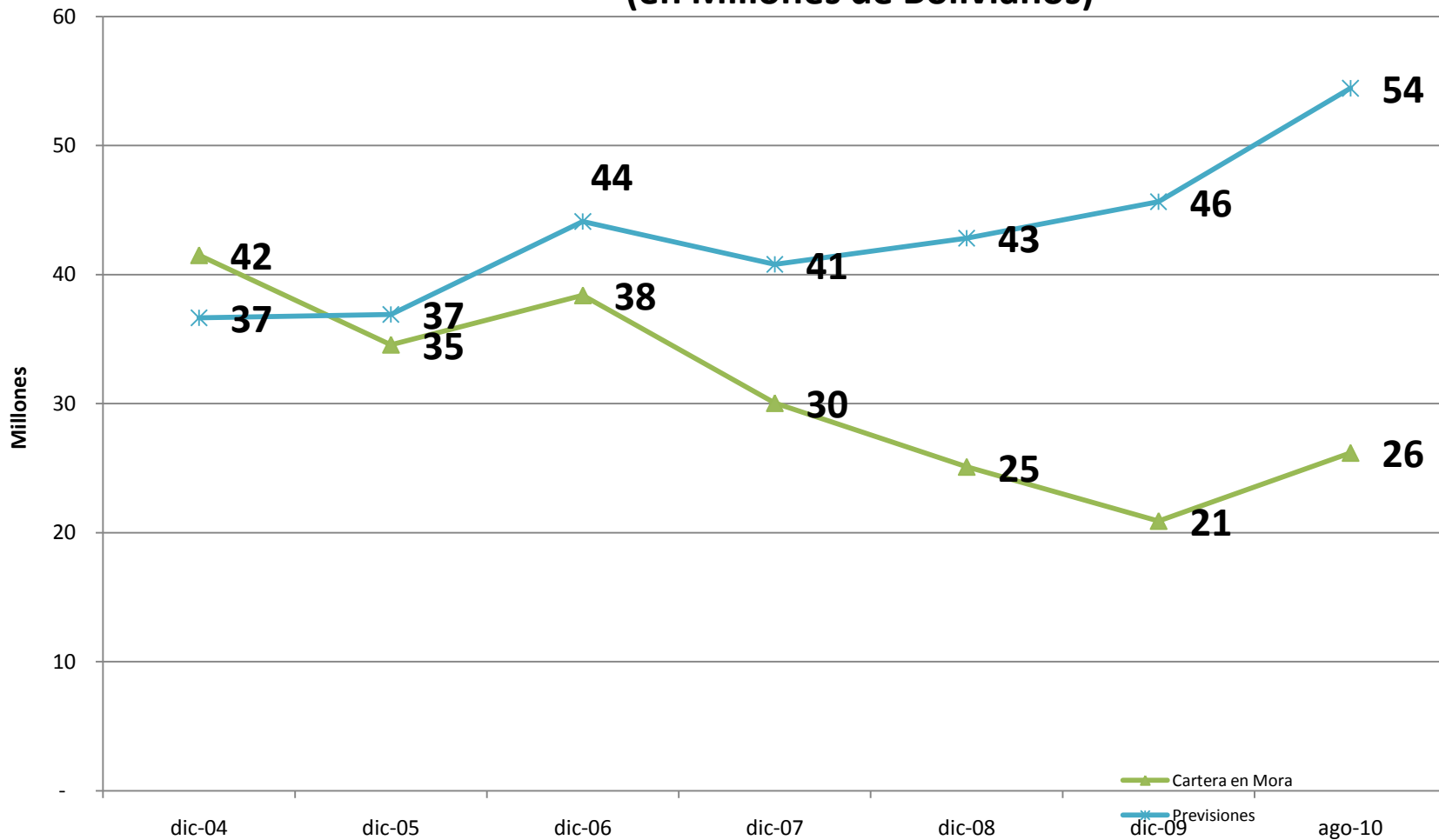
**GRAFICO N° 4**  
**Evolución de N° de Prestatarios Hombres y Mujeres**



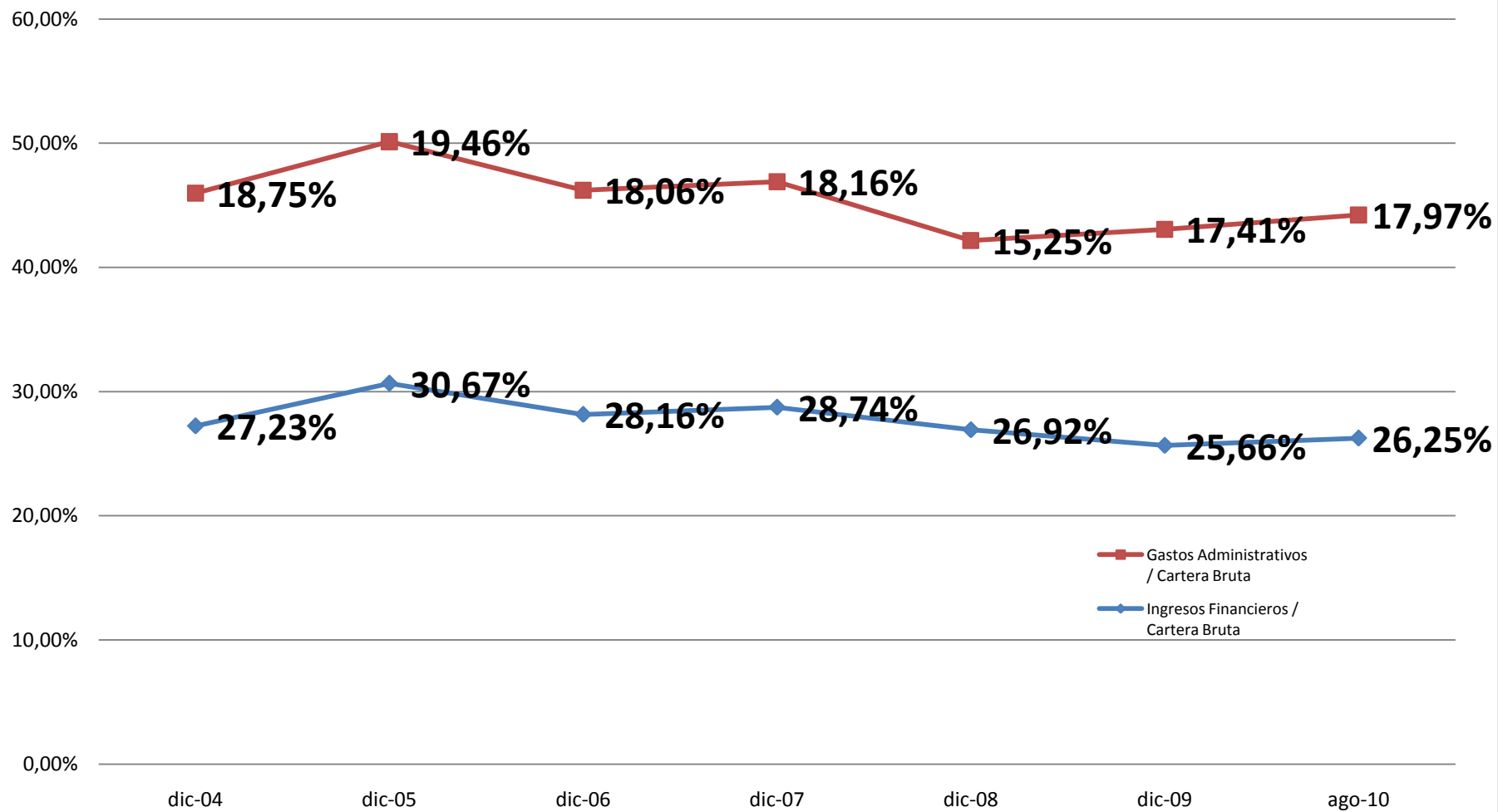
**GRAFICO N° 5**  
**Evolución de % de Mora**



**GRAFICO Nº 6**  
**Evolucion de Cobertura de Previsiones sobre la cartera en Mora**  
**(en Millones de Bolivianos)**

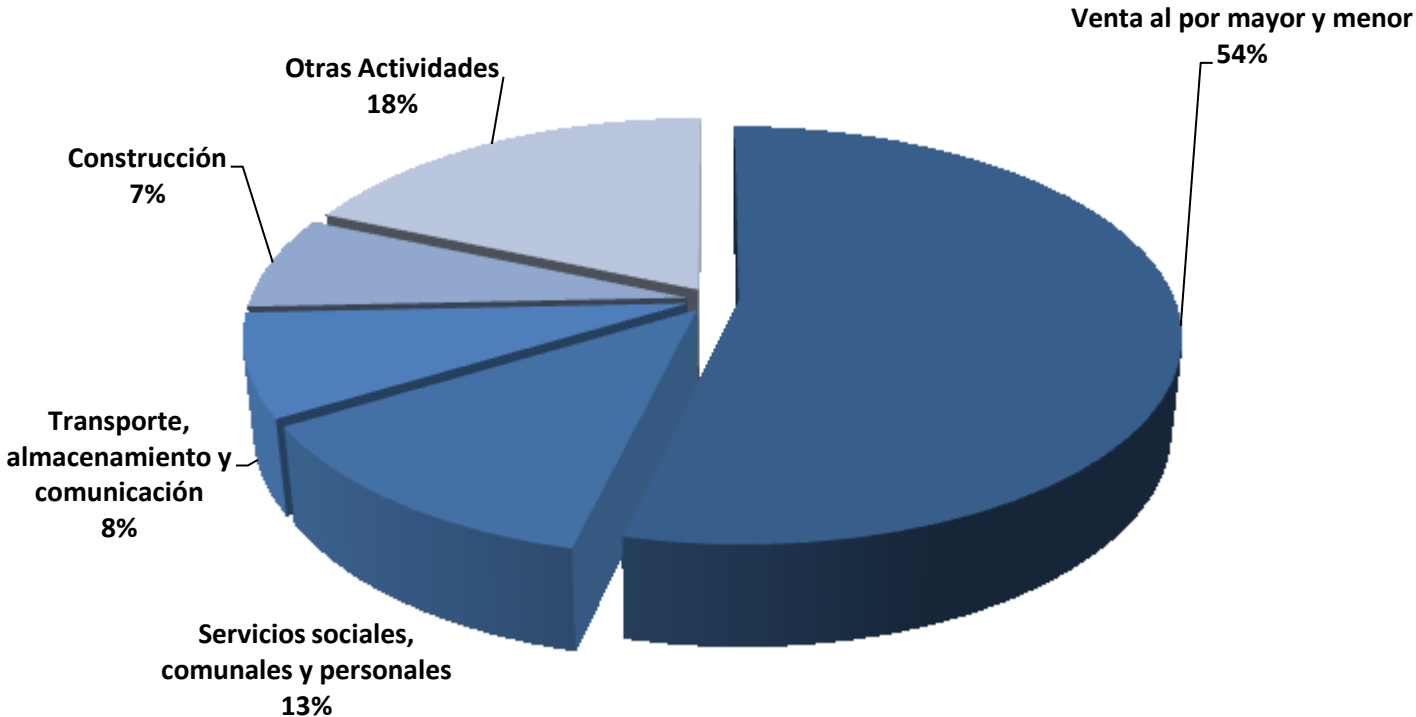


**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



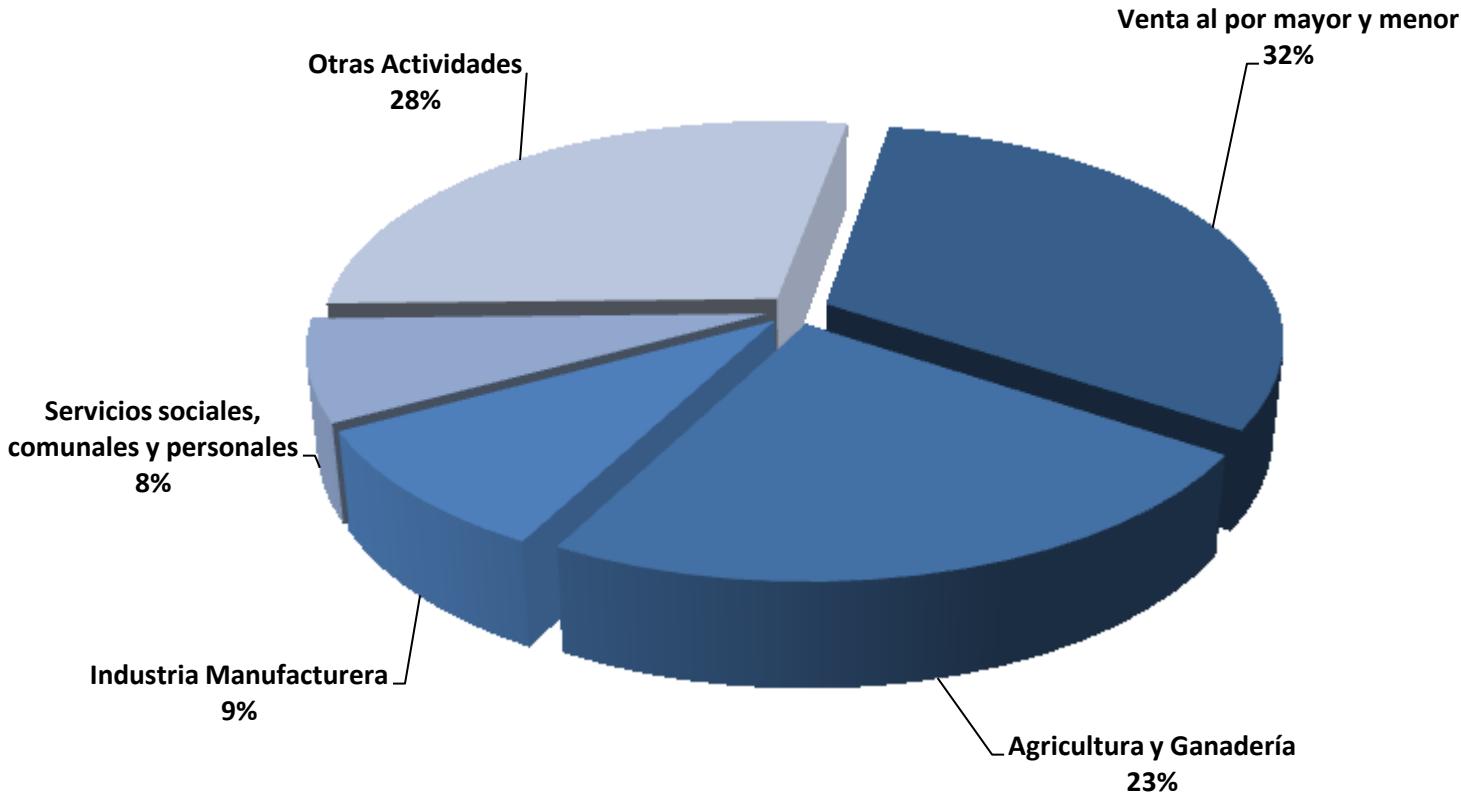


# GRAFICO Nº 8 DESTINO DE CARTERA URBANA





### GRAFICO Nº 9 DESTINO DE CARTERA RURAL



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

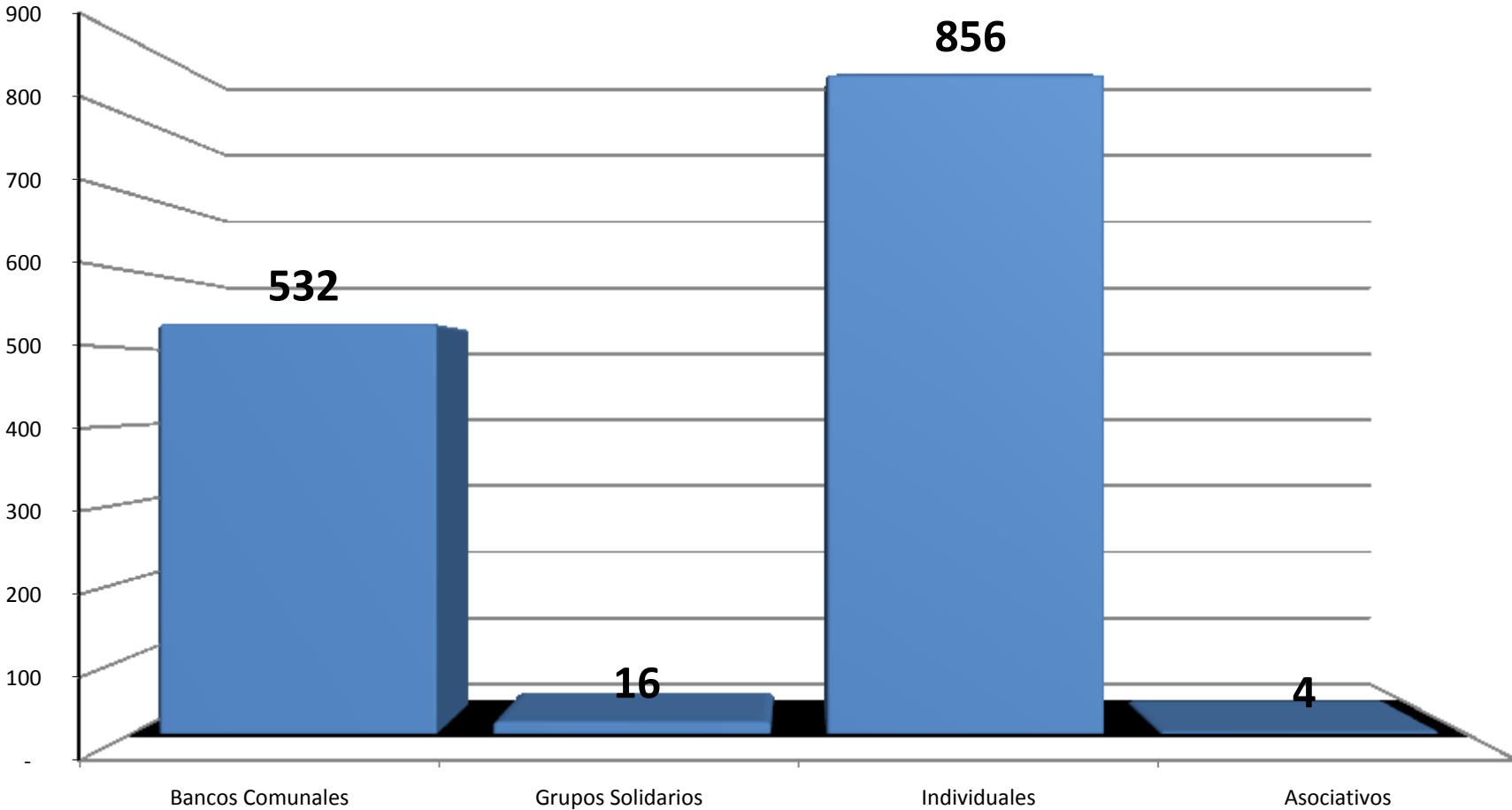
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	ESTRATIFICACION DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	-	-	11.329.843	90.638.744	124.628.273	226.596.859
PRO MUJER	-	-	-	-	-	112.572	382.530	1.670.300	44.118.422	41.715.608	77.189.474	165.188.907
DIACONIA	-	-	-	477.203	1.946.416	2.529.406	7.451.197	43.703.669	108.000.740	21.174.423	13.069.892	198.352.946
EMPRESER	-	-	-	-	-	-	187.692	2.682.885	12.673.303	4.310.755	3.315.630	23.170.265
FONCRESOL	-	-	-	-	-	-	568.696	123.965	1.796.432	375.107	3.925.800	6.790.001
FUNBODEM	-	-	-	-	-	249.301	4.318.473	14.699.825	40.022.982	9.272.295	6.453.074	75.015.951
IDEPRO	-	-	666.652	472.803	685.181	1.378.191	12.805.724	26.404.924	22.946.949	1.465.834	279.350	67.105.608
IMPRO	-	-	-	-	-	-	185.942	944.587	5.779.087	1.879.611	1.836.047	10.625.274
SARTAWI	-	-	-	-	146.370	-	-	118.028	10.037.303	2.019.196	955.004	13.275.900
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	636.072	99.984	4.609.571	3.493.449	4.514.711	2.615.882	2.012.270	10.843.826	7.217.220	215.607	47.541	36.306.131
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	317.800	477.699	1.337.900	9.052.912	17.356.207	1.104.720	320.701	29.967.939
<b>TOTAL</b>	<b>636.072</b>	<b>99.984</b>	<b>5.276.222</b>	<b>4.443.455</b>	<b>7.610.478</b>	<b>7.363.052</b>	<b>29.250.423</b>	<b>110.244.919</b>	<b>281.278.489</b>	<b>174.171.901</b>	<b>232.020.786</b>	<b>892.395.781</b>
	0,07%	0,01%	0,62%	0,52%	0,89%	0,86%	3,43%	12,93%	33,00%	20,43%	27,22%	100%
INSTITUCION	CARTERA POR ENTIDAD: NIVEL RURAL											
	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	-	-	-	-	-	-	-	-	6.373.037	50.984.293	70.103.403	127.460.733
PRO MUJER	-	-	-	-	-	-	-	-	2.588.996	7.041.844	20.511.715	30.142.554
DIACONIA	-	-	-	263.419	621.070	233.231	664.616	4.516.834	32.885.048	10.244.520	6.047.296	55.476.033
EMPRESER	-	-	-	-	-	-	-	75.161	1.369.222	681.284	376.634	2.502.301
FONCRESOL	-	-	-	-	-	-	208.790	695.719	2.112.863	444.889	5.814.840	9.277.102
FUNBODEM	-	-	-	-	-	282.070	1.243.518	1.734.159	7.867.931	2.333.080	1.031.268	14.492.026
IDEPRO	-	-	-	1.976.186	1.381.467	397.215	6.892.418	16.815.462	28.205.504	1.564.480	246.670	57.479.403
IMPRO	-	-	-	-	-	-	-	-	523.240	410.668	188.443	1.122.351
SARTAWI	-	-	-	-	1.122.722	433.707	1.524.837	9.821.453	14.361.849	1.772.608	307.568	29.344.744
ANED	-	-	-	-	-	108.669	689.996	4.233.578	6.691.211	2.924.718	57.027.344	57.027.344
CIDRE	521.820	1.816.041	4.649.099	6.705.780	5.835.882	3.135.768	4.124.329	17.836.368	22.733.364	538.480	28.779	67.925.712
FONDECO	-	-	-	2.101.068	2.437.379	3.264.105	6.870.330	13.574.201	24.930.019	8.848.898	13.137.591	75.163.591
FUBODE	-	-	-	-	-	118.330	968.234	4.504.804	18.637.807	2.117.206	765.551	27.111.931
<b>TOTAL</b>	<b>521.820</b>	<b>1.816.041</b>	<b>4.649.099</b>	<b>11.046.453</b>	<b>11.398.520</b>	<b>7.973.095</b>	<b>23.187.068</b>	<b>73.807.739</b>	<b>204.968.053</b>	<b>93.671.461</b>	<b>121.484.477</b>	<b>554.525.825</b>
	0,09%	0,33%	0,84%	1,99%	2,06%	1,44%	4,18%	13,31%	36,96%	16,89%	21,91%	100%
INSTITUCION	CARTERA POR ENTIDAD: TOTAL NACIONAL											
	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	-	-	-	-	-	-	-	-	17.702.880	141.623.037	194.731.676	354.057.592
PRO MUJER	-	-	-	-	-	112.572	382.530	1.670.300	46.707.418	48.757.452	97.701.189	195.331.461
DIACONIA	-	-	-	740.622	2.567.486	2.762.637	8.115.813	48.220.503	140.885.787	31.418.943	19.117.388	253.828.979
EMPRESER	-	-	-	-	-	-	-	187.692	14.042.525	4.992.039	3.692.264	25.672.566
FONCRESOL	-	-	-	-	-	-	777.486	819.684	3.909.296	819.996	9.740.640	16.067.103
FUNBODEM	-	-	-	-	-	531.371	5.561.991	16.433.983	47.890.913	11.605.375	7.484.342	89.507.977
IDEPRO	-	-	666.652	2.448.989	2.066.648	1.775.406	19.698.142	43.220.386	51.152.544	3.030.314	526.020	124.585.011
IMPRO	-	-	-	-	-	185.942	944.587	5.779.087	2.290.279	2.290.279	2.024.490	11.747.625
SARTAWI	-	-	-	-	1.269.092	433.707	1.524.837	9.939.481	24.399.152	3.791.804	1.262.572	42.620.645
ANED	-	-	-	-	-	108.669	689.996	4.233.578	42.379.173	6.691.211	2.924.718	57.027.344
CIDRE	1.157.892	1.916.025	9.258.670	10.199.229	10.350.592	5.751.650	6.136.599	28.680.194	29.950.584	754.088	76.320	104.231.843
FONDECO	-	-	-	2.101.068	2.437.379	3.264.105	6.870.330	13.574.201	24.930.019	8.848.898	13.137.591	75.163.591
FUBODE	-	-	-	-	317.800	596.029	2.306.134	13.557.716	35.994.014	3.221.926	1.086.252	57.079.871
<b>TOTAL</b>	<b>1.157.892</b>	<b>1.916.025</b>	<b>9.925.321</b>	<b>15.489.908</b>	<b>19.008.998</b>	<b>15.336.147</b>	<b>52.437.492</b>	<b>184.052.658</b>	<b>486.246.542</b>	<b>267.845.362</b>	<b>353.505.263</b>	<b>1.406.921.607</b>
	0,08%	0,14%	0,71%	1,10%	1,35%	1,09%	3,73%	13,08%	34,56%	19,04%	25,13%	100%

Cuadro N° 10

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

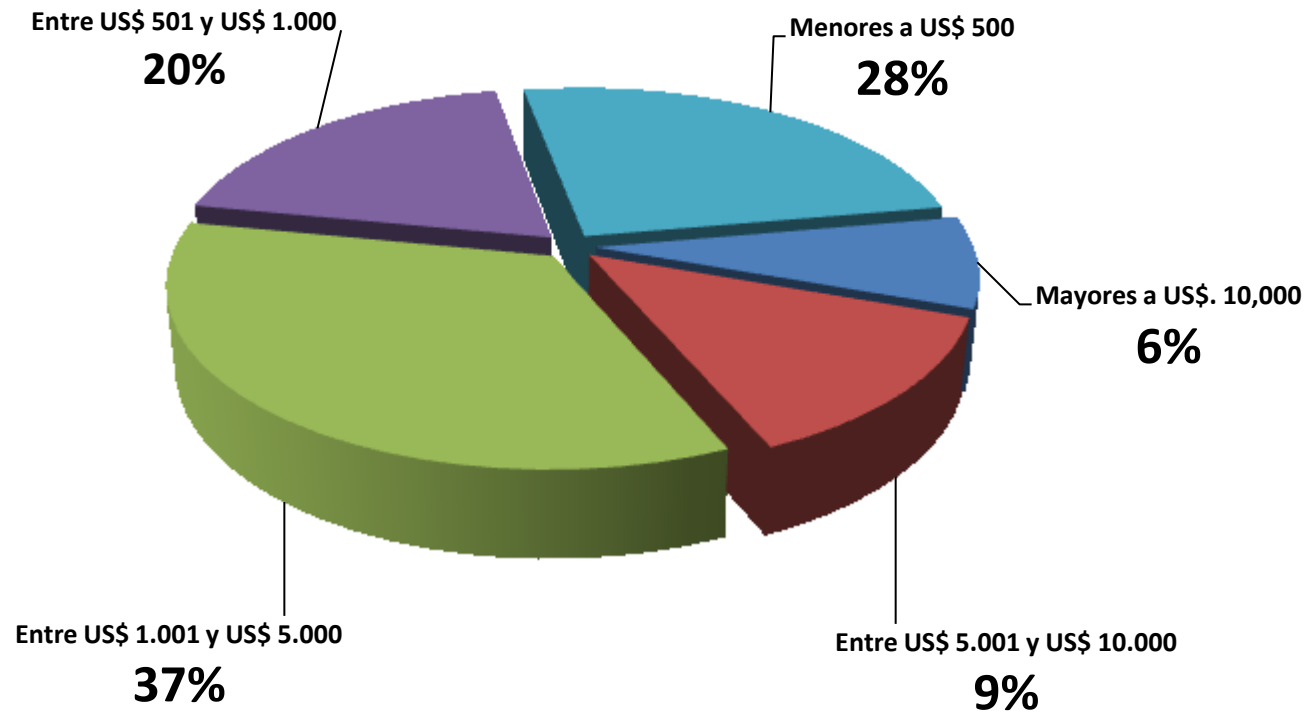
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO											
INSTITUCION	Bancos Comunes		Grupos Solidarios		Individuales		Asociativos		TOTAL		
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	
CRECER	164.610.761	67.020	-	-	61.986.099	7.825	-	-	226.596.859	74.845	
PRO MUJER	136.217.712	68.828	-	-	28.971.195	3.372	-	-	165.188.907	72.200	
DIACONIA	36.937.420	21.236	-	-	161.415.526	18.322	-	-	198.352.946	39.558	
EMPRENDER	9.721.131	5.953	1.176.553	498	12.272.581	3.157	-	-	23.170.265	9.608	
FONCRESOL	3.631.692	2.391	150.695	38	3.007.614	254	-	-	6.790.001	2.683	
FUNBODEM	-	-	-	-	75.015.951	7.012	-	-	75.015.951	7.012	
IDEPRO	-	-	-	-	67.105.608	2.951	-	-	67.105.608	2.951	
IMPRO	-	-	-	-	10.625.274	1.781	-	-	10.625.274	1.781	
SARTAWI	643.331	458	284.143	112	12.348.426	1.868	-	-	13.275.900	2.438	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	35.670.059	1.016	636.072	1	36.306.131	1.017	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	20.321.782	8.565	355.424	261	9.290.734	848	-	-	29.967.939	9.674	
<b>TOTAL</b>	<b>372.083.828</b>	<b>174.451</b>	<b>1.966.814</b>	<b>909</b>	<b>477.709.067</b>	<b>48.406</b>	<b>636.072</b>	<b>1</b>	<b>852.395.781</b>	<b>223.767</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	92.593.553	37.699	-	-	34.867.180	4.402	-	-	127.460.733	42.101	
PRO MUJER	30.142.554	18.242	-	-	-	-	-	-	30.142.554	18.242	
DIACONIA	700.451	402	-	-	54.775.582	7.829	-	-	55.476.033	8.231	
EMPRENDER	617.910	410	107.104	50	1.777.287	364	-	-	2.502.301	824	
FONCRESOL	5.613.235	1.808	1.366.299	177	2.088.778	136	208.790	1	9.277.102	2.122	
FUNBODEM	-	-	-	-	14.492.026	1.442	-	-	14.492.026	1.442	
IDEPRO	-	-	-	-	57.479.403	2.698	-	-	57.479.403	2.698	
IMPRO	-	-	-	-	1.122.351	235	-	-	1.122.351	235	
SARTAWI	-	-	9.970.305	1.012	19.374.440	1.718	-	-	29.344.744	2.730	
ANED	4.494.587	2.069	100.885	51	52.102.836	5.560	329.036	49	57.027.344	7.729	
CIDRE	-	-	-	-	65.589.674	2.379	2.336.038	14	67.925.712	2.393	
FONDECO	17.984.120	9.204	-	-	57.179.471	3.386	-	-	75.163.591	12.590	
FUBODE	7.698.751	4.100	2.305.057	423	17.108.124	1.482	-	-	27.111.931	6.005	
<b>TOTAL</b>	<b>159.845.160</b>	<b>73.934</b>	<b>13.849.650</b>	<b>1.713</b>	<b>377.957.151</b>	<b>31.631</b>	<b>2.873.864</b>	<b>64</b>	<b>554.525.825</b>	<b>107.342</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	257.204.313	104.719	-	-	96.853.279	12.227	-	-	354.057.592	116.946	
PRO MUJER	166.360.266	87.070	-	-	28.971.195	3.372	-	-	195.331.461	90.442	
DIACONIA	37.637.870	21.638	-	-	216.191.108	26.151	-	-	253.828.979	47.789	
EMPRENDER	10.339.041	6.363	1.283.657	548	14.049.867	3.521	-	-	25.672.566	10.432	
FONCRESOL	9.244.927	4.199	1.516.994	215	5.096.392	390	208.790	1	16.067.103	4.805	
FUNBODEM	-	-	-	-	89.507.977	8.454	-	-	89.507.977	8.454	
IDEPRO	-	-	-	-	124.585.011	5.649	-	-	124.585.011	5.649	
IMPRO	-	-	-	-	11.747.625	2.016	-	-	11.747.625	2.016	
SARTAWI	643.331	458	10.254.447	1.124	31.722.866	3.586	-	-	42.620.645	5.168	
ANED	4.494.587	2.069	100.885	51	52.102.836	5.560	329.036	49	57.027.344	7.729	
CIDRE	-	-	-	-	101.259.733	3.395	2.972.110	15	104.231.843	3.410	
FONDECO	17.984.120	9.204	-	-	57.179.471	3.386	-	-	75.163.591	12.590	
FUBODE	28.020.532	12.665	2.660.481	684	26.398.857	2.330	-	-	57.079.871	15.679	
<b>TOTAL</b>	<b>531.928.988</b>	<b>248.385</b>	<b>15.816.465</b>	<b>2.622</b>	<b>855.666.218</b>	<b>80.037</b>	<b>3.509.936</b>	<b>65</b>	<b>1.406.921.607</b>	<b>331.109</b>	

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



# GRAFICO N° 11

## Estratificación de Cartera por Monto de Crédito

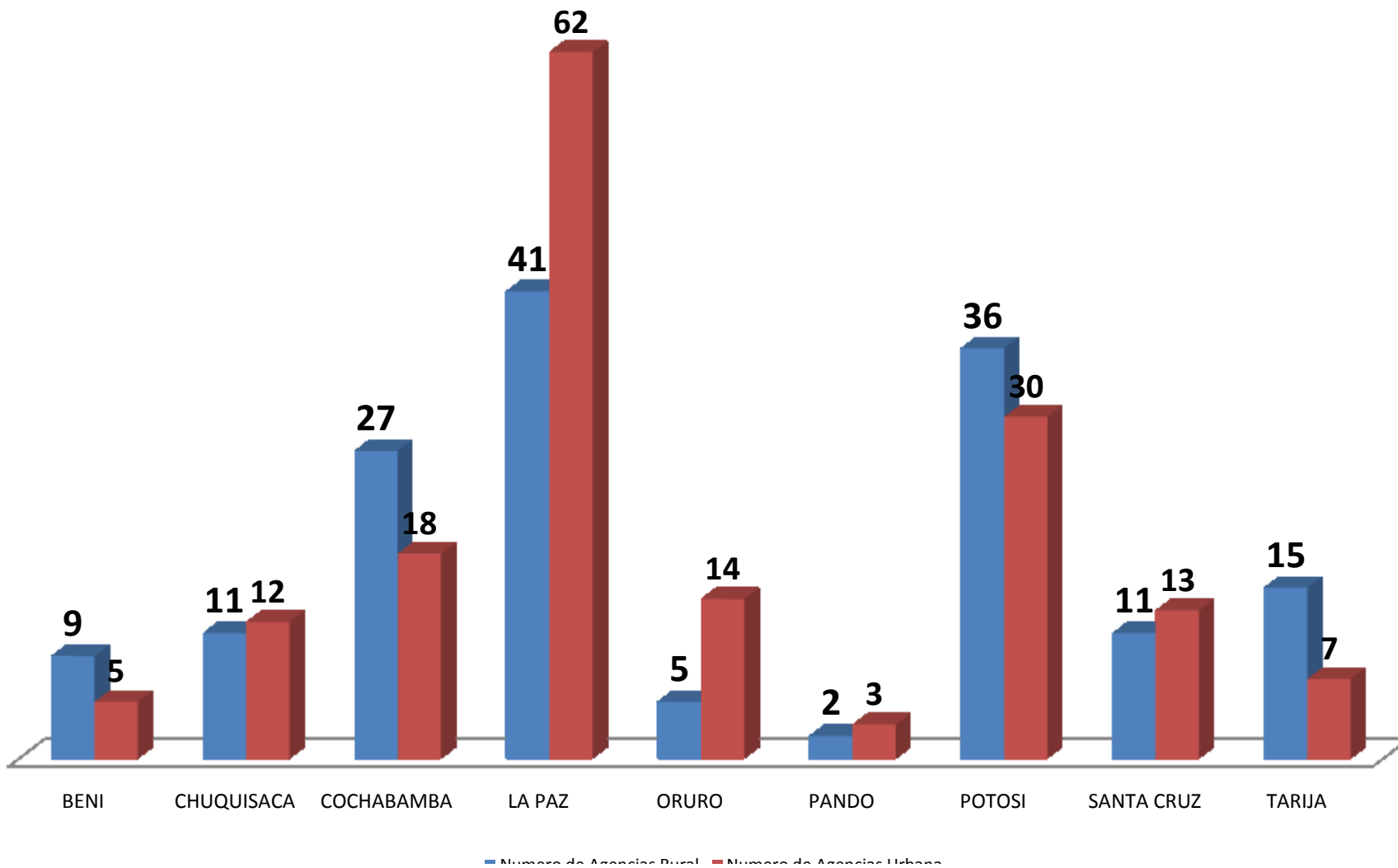


Cuadro N° 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de Agosto de 2010  
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	66	152
CIDRE	8	4	12	18	37	55
CRECER	34	26	60	274	315	589
DIACONIA	16	21	37	49	207	256
EMPRENDER	2	12	14	9	88	97
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	59	55	114
FUBODE	10	4	14	52	86	138
FUNBODEM	4	5	9	11	95	106
IDEPRO	8	7	15	39	86	125
IMPRO		2	2		15	15
PROMUJER	15	55	70	64	580	644
SARTAWI	13	12	25	41	73	114
<b>Total</b>	<b>157</b>	<b>164</b>	<b>321</b>	<b>703</b>	<b>1.733</b>	<b>2.436</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	9	5	14	59	48	107
CHUQUISACA	11	12	23	31	101	132
COCHABAMBA	27	18	45	138	206	344
LA PAZ	41	62	103	163	749	912
ORURO	5	14	19	13	133	146
PANDO	2	3	5	6	20	26
POTOSI	36	30	66	189	322	511
SANTA CRUZ	11	13	24	65	97	162
TARIJA	15	7	22	39	57	96
<b>Total</b>	<b>157</b>	<b>164</b>	<b>321</b>	<b>703</b>	<b>1.733</b>	<b>2.436</b>

**GRAFICO N° 12**  
**Cobertura por Departamento**



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		27%		24%					27%		24%			
DIACONIA		26%		28%					28%					
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%	26%						30%	26%					
ANED	33%	29%		36%				20%	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 Comunales, Sociales y Personales, Comercio y Turismo)

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