

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	17,564,594	31,234,681	48,799,275	8,980,818	2,090,962	791,800	3,441,901	20,707,864	1,190,364	5,085,770	14,185,643	10,855,340	10,650,125	13,577,714	140,357,576
INVERSIONES TEMPORARIAS	15,926,632	18,519,249	34,445,881	216,628	3,705,823	678,373	786	1,378,133	2,095,283	26,029	4,179,819	4,659,376	5,710,492	11,296	57,107,919
CARTERA	356,994,424	183,166,668	540,161,093	254,680,951	24,778,064	16,143,309	90,549,062	125,678,095	12,676,084	48,435,479	52,849,563	105,807,854	78,225,013	59,481,322	1,409,465,889
CARTERA BRUTA	356,526,649	189,221,017	545,747,666	262,846,325	25,991,657	16,381,712	93,614,255	130,127,723	12,739,581	46,760,005	55,790,059	107,673,613	79,140,599	58,948,041	1,435,761,235
CARTERA VIGENTE	352,711,607	187,173,630	539,885,237	261,708,785	25,217,091	15,928,910	90,363,544	117,997,469	12,093,117	45,946,173	50,468,802	101,500,619	76,005,476	57,651,228	1,394,766,451
CARTERA VENCIDA	2,932,834	890,789	3,823,622	878,742	679,209	116,986	606,420	695,395	270,387	496,655	4,975,082	2,193,456	374,666	752,031	15,862,651
CARTERA EN EJECUCIÓN	882,209	1,156,599	2,038,807	109,908	-	274,769	1,763,980	224,801	1,400	232,642	346,175	575,402	1,652,552	541,022	7,761,458
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	147,017	42,402	47,745	771,495	10,907,880	296,110	73,111	-	3,213,738	391,231	3,760	15,894,489
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,872	52,956	-	10,754	227,970	1,912	-	-	135,056	96,718	-	600,616
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	13,302	98,062	74,208	5,187	9,513	-	55,341	619,956	-	875,570
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	10,259,515	2,557,660	12,817,175	3,181,019	366,090	181,459	968,953	1,974,968	515,390	2,676,962	1,147,028	1,978,905	2,047,012	2,345,350	30,200,311
PREVISIÓN PARA CARTERA INCOBRABLE	-9,791,740	-8,612,008	-18,403,749	-11,346,394	-1,579,683	-419,862	-4,034,147	-6,424,597	-578,886	-1,001,488	-4,087,523	-3,844,663	-2,962,597	-1,812,068	-56,495,657
OTRAS CUENTAS POR COBRAR	3,528,306	1,523,021	5,051,327	620,716	679,853	234,414	1,039,346	4,137,768	648,907	1,360,834	5,845,352	850,728	1,478,563	1,349,660	23,297,466
BIENES REALIZABLES	-	-	-	4,771	-	-	-	-	-	22,434	94,441	2,085,077	13,538	-	2,220,260
INVERSIONES PERMANENTES	583,972	7,320,864	7,904,836	310,215	501,765	19,516	33,848	1,374,769	15,091	52,233	3,267,666	13,968,147	6,721,642	48,790	34,218,519
BIENES DE USO	11,083,116	10,706,911	21,790,027	8,469,538	991,823	451,930	2,435,460	4,489,045	114,089	3,481,491	1,970,862	6,182,090	3,559,698	2,162,418	56,098,470
OTROS ACTIVOS	4,167,436	2,614,983	6,782,419	368,434	638,270	89,350	73,275	3,460,665	-	615,382	3,560,292	19,792	357,989	632,047	16,597,916
TOTAL DEL ACTIVO	409,848,481	255,086,377	664,934,858	273,652,071	33,386,559	18,408,691	97,573,677	161,226,340	16,739,817	59,079,652	85,953,638	144,428,403	106,717,060	77,263,247	1,739,364,014
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	244,091,032	124,030,251	368,121,283	69,972,288	21,410,660	1,465,750	69,201,597	113,776,104	11,595,540	20,190,195	50,638,116	94,456,351	71,301,963	37,791,898	929,921,745
OTRAS CUENTAS POR PAGAR	14,435,521	14,458,993	28,894,514	9,749,053	6,572,538	1,657,697	2,224,505	7,518,856	573,069	18,178,565	30,056,544	12,301,824	8,860,398	11,874,037	138,425,599
PREVISIONES	11,791,923	1,700,657	13,492,581	2,348,457	-	-	1,391,661	99,195	223,656	-	783,307	461,086	1,056,515	327,722	20,184,180
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	299,710	2,831,521	3,131,231	-	120,570	-	-	1,227,522	-	6,296,800	599,543	-	2,871,425	-	14,247,090
TOTAL DEL PASIVO	270,618,186	143,021,422	413,639,608	82,069,798	28,103,768	3,123,446	72,817,763	122,621,678	12,356,265	44,665,559	82,077,509	107,219,260	84,090,302	49,993,657	1,102,778,614
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3,888,145	-	16,728,862	34,917,627	3,705,931	18,214,046	-	29,363,768	16,255,365	-	123,073,743
APORTES NO CAPITALIZADOS	99,068,225	23,668,893	122,737,118	39,026,324	-	15,215,326	745,640	-	-	927,988	20,065,514	1,319,759	21,625,926	-	221,663,596
ALUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	1,451,530	-	-	-	1,903,557
RESERVAS	26,991,743	73,378,504	100,370,247	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	13,170,326	15,017,558	28,187,884	21,348,059	1,014,741	69,919	2,433,402	1,841,008	301,109	-4,727,941	-20,927,868	7,086,742	650,328	2,999,810	39,577,192
TOTAL DEL PATRIMONIO	139,230,294	112,064,955	251,295,249	191,582,273	5,282,792	15,285,245	24,755,914	38,604,662	4,383,552	14,414,093	3,876,129	37,209,142	22,626,758	27,269,590	636,585,399
TOTAL DEL PASIVO Y PATRIMONIO	409,848,481	255,086,377	664,934,858	273,652,071	33,386,559	18,408,691	97,573,677	161,226,340	16,739,817	59,079,652	85,953,639	144,428,402	106,717,060	77,263,247	1,739,364,013

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	87,430,774	52,504,147	139,934,921	45,547,197	6,127,507	2,036,064	14,787,197	16,390,363	1,339,478	7,168,349	9,132,264	13,299,198	12,856,409	11,228,249	279,847,194
GASTOS FINANCIEROS	-12,794,226	-6,449,479	-19,243,705	-4,309,494	-1,596,201	-34,777	-4,290,428	-3,292,342	-251,812	-958,622	-1,468,731	-3,368,689	-3,512,425	-1,428,536	-43,755,761
RESULTADO FINANCIERO BRUTO	74,636,548	46,054,668	120,691,216	41,237,703	4,531,306	2,001,287	10,496,769	13,098,021	1,087,666	6,209,727	7,663,533	9,930,509	9,343,983	9,799,713	236,091,432
OTROS INGRESOS OPERATIVOS	815,433	4,406,196	5,221,629	2,798,875	2,650,894	153	3,045,781	1,649,395	89,473	1,147,824	1,222,421	988,499	1,157,521	832,705	20,805,231
OTROS GASTOS OPERATIVOS	-2,823,936	-764,539	-3,588,476	-458,081	-	-	-182,591	-441,043	-82,820	-114,359	-352,003	-285,194	-315,448	-172,278	-5,992,293
RESULTADO DE OPERACION BRUTO	72,628,045	49,696,324	122,324,369	43,578,498	7,182,200	2,001,440	13,359,959	14,306,373	1,094,319	7,243,192	8,533,951	10,633,814	10,186,057	10,460,200	250,904,371
RECUPERACION DE ACTIVOS FINANCIEROS	8,776,631	2,287,756	11,064,386	862,159	59,664	133,894	2,531,678	1,732,241	-	1,091,892	6,924,206	4,282,485	2,765,242	682,052	32,129,899
CARGOS POR INCOBY Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-11,447,496	-3,318,457	-14,765,952	-3,611,586	-516,939	-142,500	-4,217,099	-2,827,646	-25,122	-1,840,625	-6,544,412	-5,957,729	-2,873,458	-1,941,594	-45,264,663
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	69,957,180	48,665,623	118,622,803	40,829,070	6,724,924	1,992,834	11,674,538	13,210,968	1,069,197	6,494,458	8,913,744	8,958,570	10,077,841	9,200,659	237,769,607
GASTOS DE ADMINISTRACION	-56,369,249	-39,745,591	-96,114,841	-19,545,429	-5,708,285	-2,143,108	-9,220,116	-11,955,172	-903,294	-10,797,291	-10,958,140	-6,391,182	-9,490,341	-8,364,505	-191,591,703
RESULTADO DE OPERACION NETO	13,587,931	8,920,032	22,507,962	21,283,641	1,016,640	-150,274	2,454,422	1,255,796	165,903	-4,302,833	-2,044,395	2,567,388	587,500	836,154	46,177,904
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-476,433	-	-476,433	-9,294	-1,899	1	-28,038	-	161,889	3	-79,379	-	-	-	-423,992
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-376,424	-	-376,424	5	-	-14,219	-0	-107	-	-	-	-	-	-	-8,463
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	12,735,073	8,920,032	21,655,105	21,274,352	1,014,741	-164,492	2,454,422	1,227,758	165,903	-4,141,051	-2,044,392	2,488,009	587,500	836,849	45,354,703
INGRESOS EXTRAORDINARIOS	143,449	842,838	986,287	-	-	-	3,845	135,206	39,111	2,060,582	139,400	321	1,893	3,366,645	
GASTOS EXTRAORDINARIOS	-37,391	-48,324	-85,715	-	-	-	-	-	-1	-9,813	-	-1	-	-95,531	
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	12,841,131	9,714,546	22,555,676	21,274,352	1,014,741	-164,492	2,454,422	1,231,603	301,109	-4,101,940	6,377	2,627,409	587,819	838,741	48,625,817
INGRESOS DE GESTIONES ANTERIORES	532,932	197,922	730,855	131,851	-	-	-	-	-	60,265	65,289	-	98,283	-	1,086,543
GASTOS DE GESTIONES ANTERIORES	-203,737	-305,407	-509,143	-58,144	-	-	-21,020	-	-	-62,890	-60,651	-	-35,775	-	-747,613
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	13,170,326	9,607,061	22,777,388	21,348,058	1,014,741	-164,492	2,433,402	1,231,603	301,109	-4,104,555	11,014	2,627,409	650,328	838,741	48,964,746
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	13,170,326	9,607,061	22,777,388	21,348,059	1,014,741	-164,492	2,433,402	1,231,603	301,109	-4,104,555	11,014	2,627,409	650,328	838,741	48,964,747
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	13,170,326	9,607,061	22,777,388	21,348,059	1,014,741	-164,492	2,433,402	1,231,603	301,109	-4,104,555	11,014	2,627,409	650,328	838,741	48,964,747

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(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	4.29%	12.24%	7.34%	3.28%	6.26%	4.30%	3.53%	12.84%	7.11%	8.61%	16.50%	7.52%	9.98%	17.57%	8.07%
Inversiones Temporarias/Total Activo	3.89%	7.26%	5.18%	0.08%	11.10%	3.69%	0.00%	0.85%	12.52%	0.04%	4.86%	3.23%	5.35%	0.01%	3.28%
Cartera / Total Activo	87.10%	71.81%	81.24%	93.07%	74.22%	87.69%	92.80%	77.95%	75.72%	81.98%	61.49%	73.26%	73.30%	76.99%	81.03%
Otras Cuentas por cobrar / Total Activo	0.86%	0.60%	0.76%	0.23%	2.04%	1.27%	1.07%	2.57%	3.88%	2.30%	6.80%	0.59%	1.39%	1.75%	1.34%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.11%	1.44%	0.01%	0.01%	0.00%	0.13%
Inversiones Permanentes / Total Activo	0.14%	2.87%	1.19%	0.11%	1.50%	0.11%	0.03%	0.85%	0.09%	0.09%	3.80%	9.67%	6.30%	0.06%	1.97%
Bienes de Uso / Total Activo	2.70%	4.20%	3.28%	3.10%	2.97%	2.45%	2.50%	2.78%	0.68%	5.89%	2.29%	4.28%	3.34%	2.80%	3.23%
Otros Activos / Total Activo	1.02%	1.03%	1.02%	0.13%	1.91%	0.49%	0.08%	2.15%	0.00%	1.04%	4.14%	0.01%	0.34%	0.82%	0.95%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.82%	5.65%	5.14%	11.70%	4.56%	-1.34%	3.74%	1.15%	2.70%	-10.42%	0.02%	2.73%	0.91%	1.63%	4.22%
Resultado Neto / Patrimonio ROE	14.19%	12.86%	13.60%	16.71%	28.81%	-1.61%	14.74%	4.79%	10.30%	-42.71%	0.43%	10.59%	4.31%	4.61%	11.54%
Resultado Neto / Ingresos Financieros	15.06%	18.30%	16.28%	46.87%	16.56%	-8.08%	16.46%	7.51%	22.48%	-57.26%	0.12%	19.76%	5.06%	7.47%	17.50%
Ingresos Financieros / Activo	32.00%	30.87%	31.57%	24.97%	27.53%	16.59%	22.73%	15.25%	12.00%	18.20%	15.94%	13.81%	18.07%	21.80%	24.13%
Ingresos Financieros / Cartera Bruta	36.78%	41.62%	38.46%	25.99%	35.36%	18.64%	23.69%	18.89%	15.77%	23.00%	24.55%	18.53%	24.37%	28.57%	29.24%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	23.72%	31.51%	26.42%	11.15%	32.94%	19.62%	14.77%	13.78%	10.64%	34.64%	29.46%	8.90%	17.99%	21.28%	20.02%
Gastos Administrativos / Activo	20.63%	23.37%	21.68%	10.71%	25.65%	17.46%	14.17%	11.12%	8.09%	27.41%	19.12%	6.64%	13.34%	16.24%	16.52%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	98.93%	98.92%	99%	100%	97%	98%	97%	99%	97%	98%	90%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.82%	0.47%	0.70%	0.34%	2.82%	0.71%	0.66%	0.71%	2.70%	1.07%	8.92%	2.16%	0.60%	1.28%	1.15%
Cartera en Ejecución / Cartera Bruta	0.25%	0.61%	0.37%	0.04%	0.00%	1.76%	1.99%	0.23%	0.05%	0.52%	0.62%	0.59%	2.87%	0.92%	0.60%
Previsión cartera incobrable / Cartera en Mora	256.66%	420.63%	313.93%	1145.50%	215.76%	103.66%	162.72%	525.58%	165.23%	135.20%	76.81%	129.92%	107.97%	140.14%	225.08%
LIQUIDEZ															
Disponibilidades / Pasivo	6.49%	22%	12%	11%	7%	25%	5%	17%	10%	11%	17%	10%	13%	27%	13%
Disponibilidades + Inversiones Temporarias / Pasivo	12.38%	34.79%	20.13%	11.21%	20.63%	47.07%	4.73%	18.01%	26.59%	11.44%	22.38%	14.47%	19.46%	27.18%	17.91%
Disponibilidades + Inversiones Temporarias / Activo	8.17%	19.50%	12.52%	3.36%	17.36%	7.99%	3.53%	13.70%	19.63%	8.65%	21.37%	10.74%	15.33%	17.59%	11.35%
SOLVENCIA															
Patrimonio/Activo	33.97%	44%	38%	70%	16%	83%	25%	24%	26%	24%	5%	26%	21%	35%	37%
Cartera Vencida+Ejecución/Patrimonio	2.74%	1.83%	2.33%	0.52%	13.86%	2.65%	10.01%	3.17%	7.99%	5.14%	137.28%	7.95%	12.13%	4.74%	3.94%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.29%	-5.86%	-4.99%	-5.41%	-16.04%	-0.10%	-6.28%	-13.48%	-5.21%	-1.81%	31.83%	-2.38%	-0.97%	-1.90%	-4.93%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(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
TOTAL	852,395,781	841,030,880	6,691,799	4,673,103	33,663	181,302	214,965
	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
TOTAL	554,525,826	539,706,290	10,487,468	4,332,068	26,559	76,364	102,923
	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
TOTAL	1,406,921,607	1,380,737,170	17,179,266	9,005,171	60,222	257,666	317,888
	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
31/09/2010
(En Bolivianos)

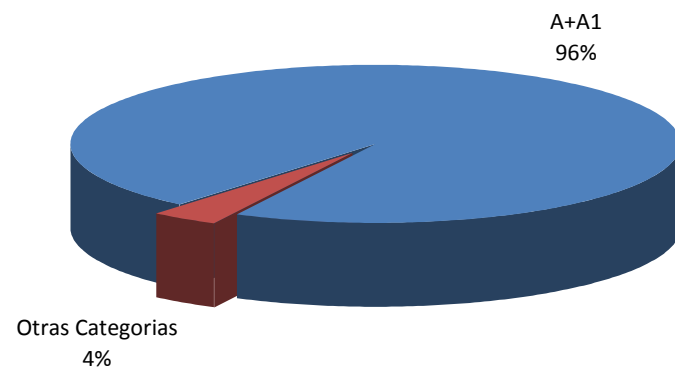
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	228,177,056	225,735,428	1,877,014	564,614	5,761	61,183	66,943
PRO MUJER	159,162,720	157,556,390	613,716	992,614	2,851	69,318	72,169
DIACONIA	205,012,577	204,479,372	446,651	86,554	13,914	26,308	40,222
EMPRENDER	23,444,115	22,744,813	699,302	-	2,338	6,217	8,555
FONCRESOL	7,145,611	6,909,669	45,470	190,472	576	2,234	2,810
FUNBODEM	77,030,577	75,159,870	416,332	1,454,375	2,544	4,284	6,828
IDEPRO	69,207,819	68,753,025	313,369	141,425	1,694	1,316	3,010
IMPRO	11,548,800	11,231,018	311,195	6,587	959	850	1,809
SARTAWI	13,786,014	13,388,188	196,607	201,218	1,243	1,321	2,564
ANED	-	-	-	-	-	-	-
CIDRE	37,792,087	37,016,923	421,873	353,291	715	354	1,069
FONDECO	-	-	-	-	-	-	-
FUBODE	30,890,083	30,072,026	357,036	461,022	2,041	7,863	9,904
TOTAL	863,197,459	853,046,722	5,698,564	4,452,172	34,635	181,248	215,883
	100%	98.82%	0.66%	0.52%	16.04%	83.96%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	128,349,594	126,976,178	1,055,820	317,595	3,240	34,415	37,656
PRO MUJER	30,058,333	29,617,273	277,076	163,985	1,167	17,663	18,830
DIACONIA	57,833,748	57,376,431	433,963	23,354	5,223	3,225	8,448
EMPRENDER	2,547,542	2,514,680	32,862	-	220	585	805
FONCRESOL	9,236,100	9,066,985	71,516	97,599	658	1,446	2,104
FUNBODEM	16,583,694	15,975,180	200,847	407,667	772	737	1,509
IDEPRO	60,919,904	60,152,324	609,996	157,584	1,936	918	2,854
IMPRO	1,190,781	1,158,210	32,571	-	144	84	228
SARTAWI	32,973,992	32,631,095	301,960	40,937	2,018	976	2,994
ANED	55,790,058	50,468,800	4,975,083	346,175	3,540	4,129	7,669
CIDRE	69,881,525	67,697,434	1,906,639	277,452	1,622	863	2,485
FONDECO	79,140,604	76,396,722	471,382	2,272,500	4,402	8,126	12,528
FUBODE	28,057,957	27,582,962	394,996	80,000	1,930	4,334	6,264
TOTAL	572,563,832	557,614,275	10,764,709	4,184,848	26,872	77,502	104,374
	100%	97.39%	1.88%	0.73%	25.75%	74.25%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	356,526,649	352,711,607	2,932,834	882,209	9,001	95,598	104,599
PRO MUJER	189,221,054	187,173,663	890,792	1,156,599	4,017	86,982	90,999
DIACONIA	262,846,325	261,855,803	880,614	109,908	19,137	29,533	48,670
EMPRENDER	25,991,657	25,259,493	732,164	-	2,558	6,802	9,360
FONCRESOL	16,381,712	15,976,655	116,986	288,071	1,234	3,680	4,914
FUNBODEM	93,614,271	91,135,050	617,179	1,862,042	3,316	5,021	8,337
IDEPRO	130,127,724	128,905,350	923,365	299,009	3,630	2,234	5,864
IMPRO	12,739,581	12,389,228	343,766	6,587	1,103	934	2,037
SARTAWI	46,760,005	46,019,284	498,567	242,155	3,261	2,297	5,558
ANED	55,790,058	50,468,800	4,975,083	346,175	3,540	4,129	7,669
CIDRE	107,673,612	104,714,357	2,328,512	630,743	2,337	1,217	3,554
FONDECO	79,140,604	76,396,722	471,382	2,272,500	4,402	8,126	12,528
FUBODE	58,948,041	57,654,987	752,031	541,022	3,971	12,197	16,168
TOTAL	1,435,761,291	1,410,660,997	16,463,274	8,637,020	61,507	258,750	320,257
	100%	98.25%	1.15%	0.60%	19.21%	80.79%	100%

Cuadro N° 6
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/09/2010
 (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	346,909,940	4,438,969	797,326	493,936	474,643	3,411,836	-	-	-	-	-	-	-	356,526,649
PRO MUJER	186,230,203	943,460	532,597	139,462	218,732	1,156,599	-	-	-	-	-	-	-	189,221,054
DIACONIA	261,420,982	313,610	-	302,780	-	149,805	-	659,148	-	-	-	-	-	262,846,325
EMPRESAR	25,259,493	180,824	-	46,881	-	37,865	-	466,594	-	-	-	-	-	25,991,657
FONCRESOL	6,880,765	36,182	-	5,118	-	5,850	-	217,697	9,024,642	22,827	47,182	44,134	97,315	16,381,712
FUNBODEM	91,633,884	1,303,896	-	264,435	-	153,460	-	258,595	-	-	-	-	-	93,614,271
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IIMPRO	12,442,362	182,972	57,068	41,643	8,948	6,587	-	-	-	-	-	-	-	12,739,581
SARTAWI	45,556,573	463,484	125,794	44,232	168,151	401,770	-	-	-	-	-	-	-	46,760,005
ANED	25,896,778	1,468,323	490,845	86,375	530,953	898,498	-	-	21,771,211	1,383,919	486,813	2,776,343	-	55,790,058
CIDRE	90,657,545	13,688,542	96,019	1,632,784	-	551,647	119,253	927,823	-	-	-	-	-	107,673,612
FONDECO	44,102,197	168,824	-	216,434	-	359,598	-	670,097	31,869,193	65,838	232,811	171,516	1,284,096	79,140,604
FUBODE	57,328,596	326,391	124,809	4,246	188,427	975,570	-	-	-	-	-	-	-	58,948,039
TOTAL	1,194,319,317	73,515,477	2,224,459	3,278,326	1,589,856	8,109,085	119,253	3,199,954	62,665,046	1,472,584	766,806	2,991,993	1,381,411	1,305,633,566
	91.47%	1.80%	0.17%	0.25%	0.12%	0.62%	0.01%	0.25%	4.80%	0.11%	0.06%	0.23%	0.11%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

GRAFICO Nº 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro N° 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Credito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	TOTAL
CRECER	500,000	-	227,677,056	-	-	-	-	-	228,177,056
PRO MUJER	-	-	159,162,720	-	-	-	-	-	159,162,720
DIACONIA	-	5,207,168	199,805,408	-	-	-	-	-	205,012,577
EMPRENDER	-	-	1,238,953	22,205,162	-	-	-	-	23,444,115
FONCRESOL	-	-	7,145,611	-	-	-	-	-	7,145,611
FUNBODEM	-	-	69,500,958	-	7,529,619	-	-	-	77,030,577
IDEPRO	-	511,999	-	68,695,820	-	-	-	-	69,207,819
IMPRO	-	-	11,548,800	-	-	-	-	-	11,548,800
SARTAWI	-	-	6,996,647	-	-	633,573	-	6,155,794	13,786,014
ANED	-	-	-	-	-	-	-	-	-
CIDRE	5,519,055	4,172,520	26,096,420	-	-	2,004,092	-	-	37,792,088
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	27,741,140	-	-	59,204	-	3,089,739	30,890,083
TOTAL	6,019,055	9,891,688	736,913,713	90,900,982	7,529,619	2,636,869	-	9,245,533	863,197,459
	0.70%	1.15%	85.37%	10.53%	0.87%	0.31%	0.00%	1.07%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	128,349,594	-	-	-	-	-	128,349,594
PRO MUJER	-	-	30,058,333	-	-	-	-	-	30,058,333
DIACONIA	-	493,357	57,340,391	-	-	-	-	-	57,833,748
EMPRENDER	-	-	12,500	2,535,042	-	-	-	-	2,547,542
FONCRESOL	-	-	-	-	-	-	-	9,236,100	9,236,100
FUNBODEM	-	-	15,149,656	-	1,434,038	-	-	-	16,583,694
IDEPRO	-	-	-	60,919,904	-	-	-	-	60,919,904
IMPRO	-	-	1,190,781	-	-	-	-	-	1,190,781
SARTAWI	-	-	3,017,982	-	-	817,556	-	29,138,454	32,973,992
ANED	-	-	608,960	-	-	27,909,322	-	27,271,776	55,790,058
CIDRE	4,932,664	2,114,897	61,922,109	-	-	911,855	-	-	69,881,525
FONDECO	-	-	45,517,150	-	-	-	-	33,623,454	79,140,604
FUBODE	-	-	18,361,221	-	-	123,898	-	9,572,837	28,057,956
TOTAL	4,932,664	2,608,254	361,528,677	63,454,946	29,343,359	1,853,309	-	108,842,621	572,563,831
	0.86%	0.46%	63.14%	11.08%	5.12%	0.32%	0.00%	19.01%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	500,000	-	356,026,649	-	-	-	-	-	356,526,649
PRO MUJER	-	-	189,221,054	-	-	-	-	-	189,221,054
DIACONIA	-	5,700,526	257,145,799	-	-	-	-	-	262,846,325
EMPRENDER	-	-	1,251,453	24,740,204	-	-	-	-	25,991,657
FONCRESOL	-	-	7,145,611	-	-	-	-	9,236,100	16,381,712
FUNBODEM	-	-	84,650,614	-	8,963,657	-	-	-	93,614,271
IDEPRO	-	511,999	-	129,615,724	-	-	-	-	130,127,724
IMPRO	-	-	12,739,581	-	-	-	-	-	12,739,581
SARTAWI	-	-	10,014,629	-	-	1,451,129	-	35,294,247	46,760,005
ANED	-	-	608,960	-	-	27,909,322	-	27,271,776	55,790,058
CIDRE	10,451,719	6,287,417	88,018,529	-	-	2,915,947	-	-	107,673,612
FONDECO	-	-	45,517,150	-	-	-	-	33,623,454	79,140,604
FUBODE	-	-	46,102,361	-	-	183,102	-	12,662,577	58,948,039
TOTAL	10,951,719	12,499,942	1,098,442,390	154,355,928	36,872,978	4,550,178	-	118,088,154	1,435,761,290
	0.76%	0.87%	76.51%	10.75%	2.57%	0.32%	0.00%	8.22%	100%

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

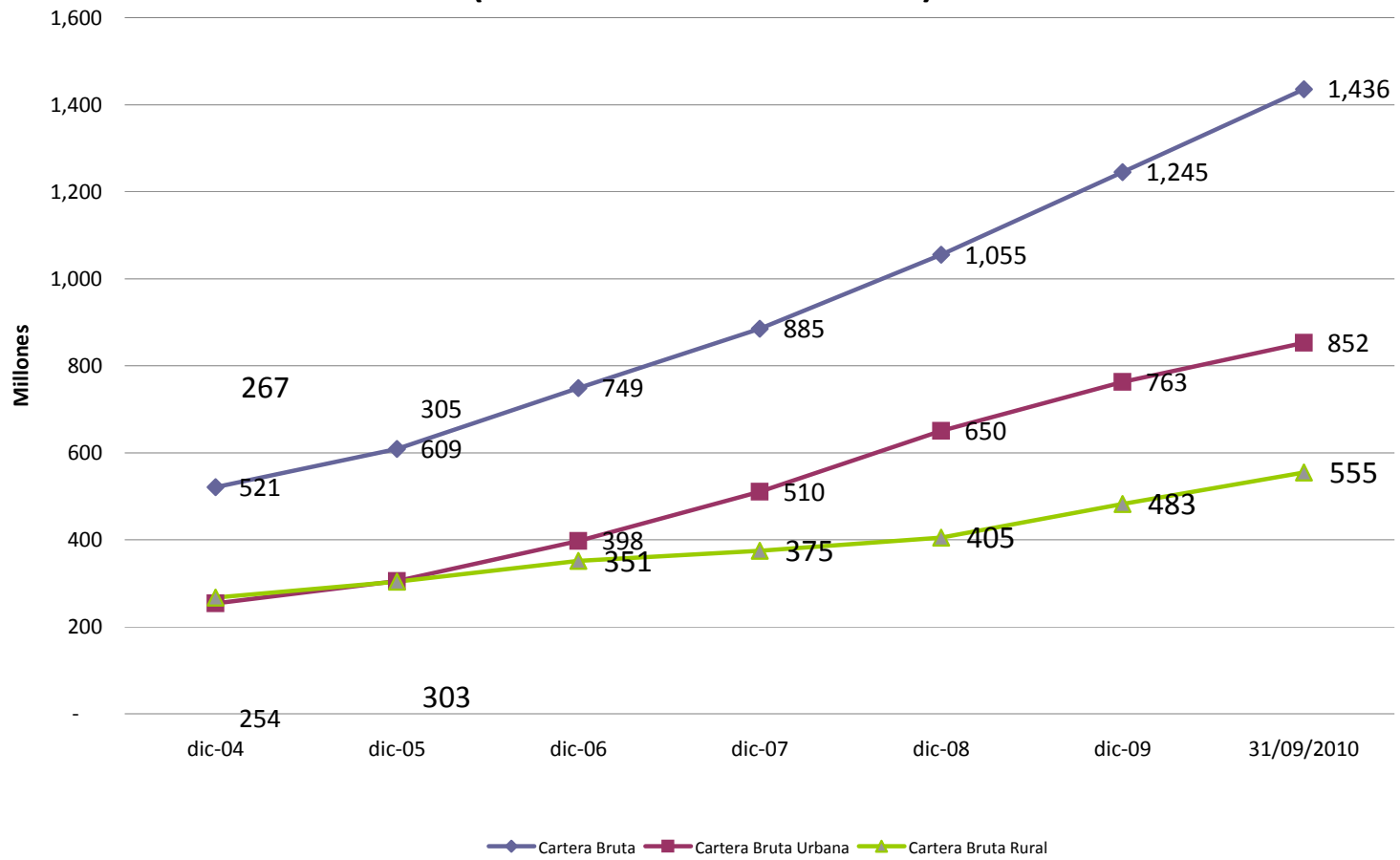


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

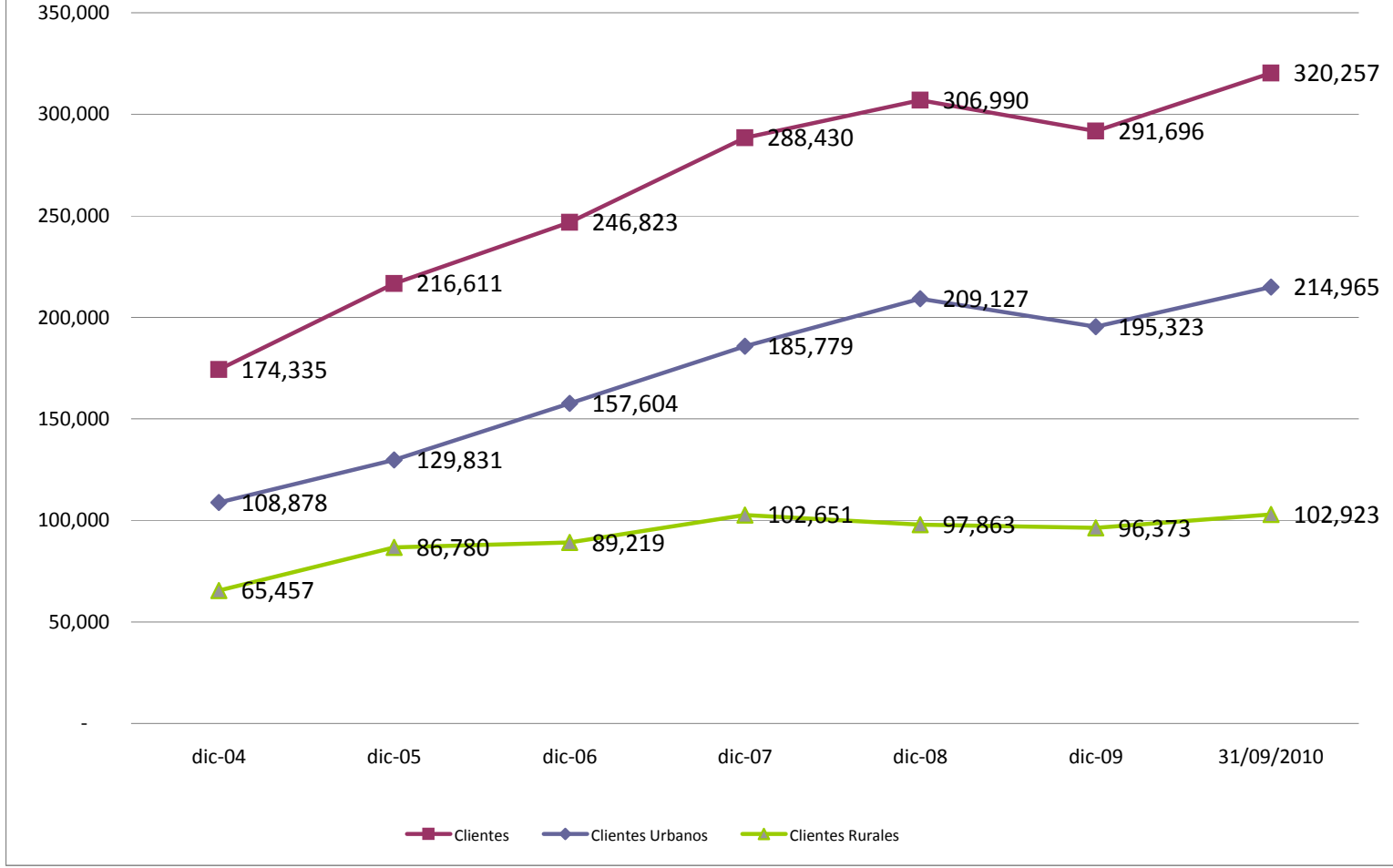


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres



GRAFICO N° 5
Evolución de % de Mora

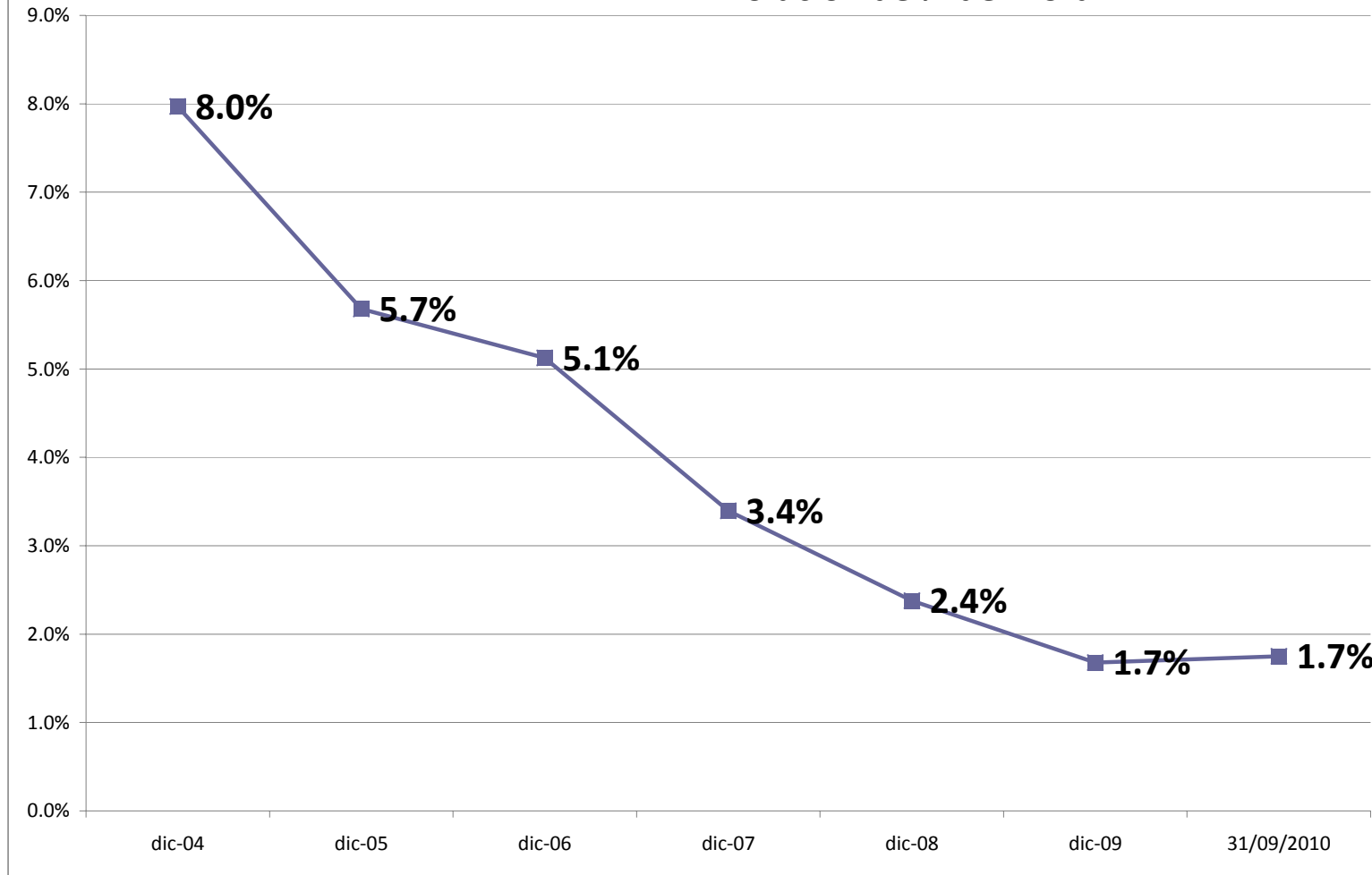


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

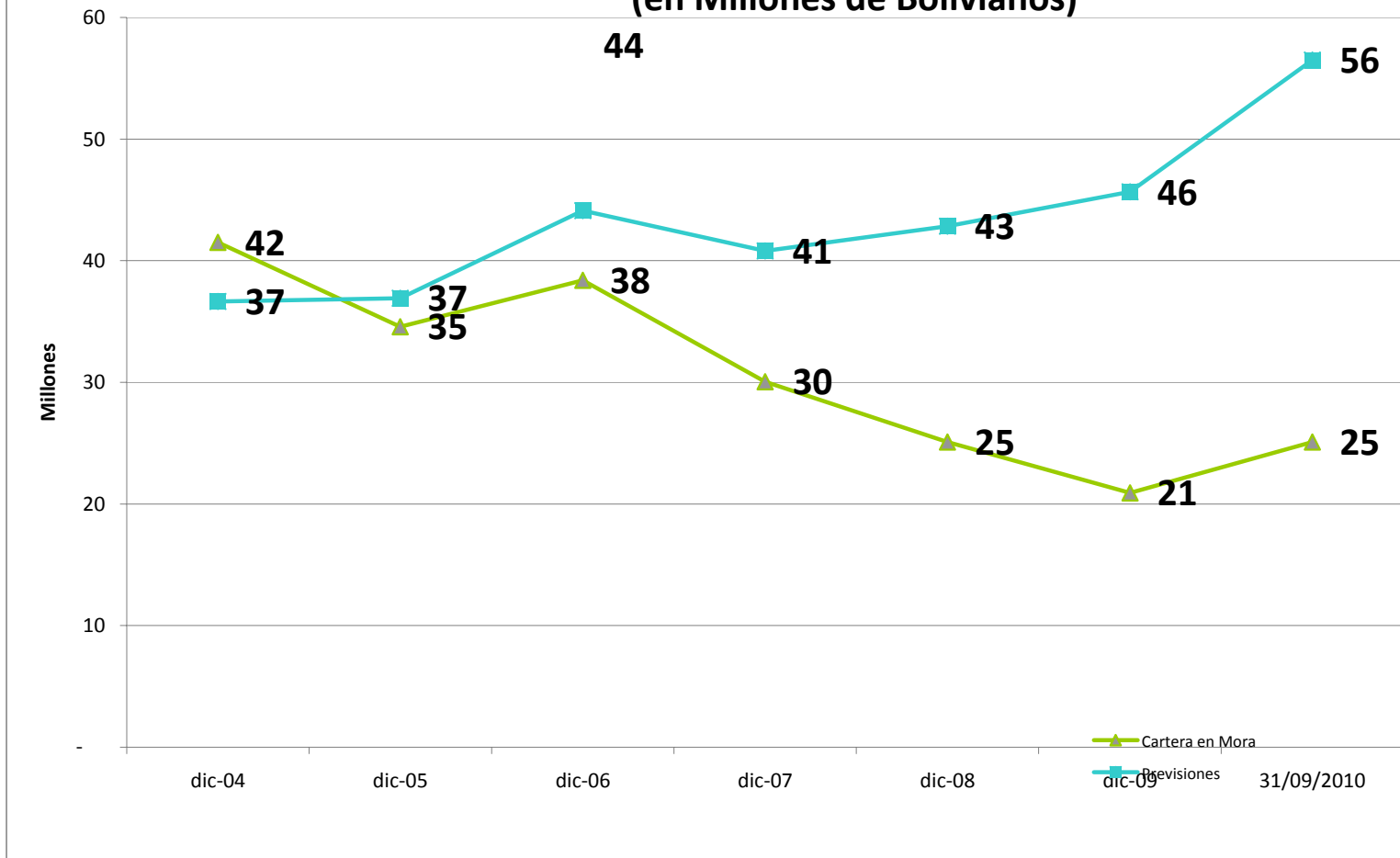
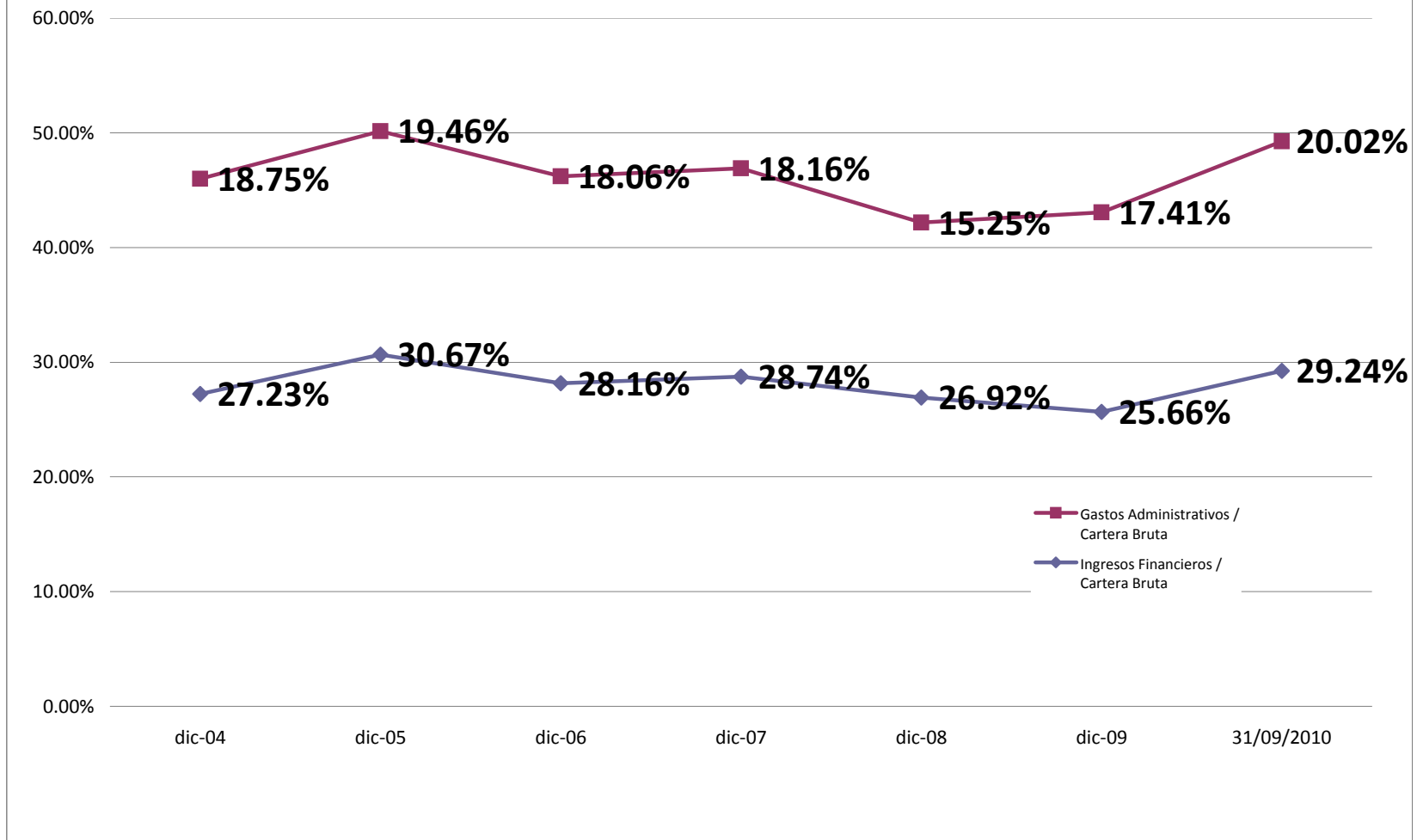


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	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	29,663,017	-	-	-	-	-	-	143,751,545	-	-	-	-	-	-	-	54,762,493	-	-	228,177,056
PRO MUJER	-	-	-	-	14,064,781	-	-	128,305,030	7,643,257	4,850,832	-	-	-	-	-	-	-	-	4,298,820
DIACONIA	1,123,722	71,870	41,555	678,400	8,816,552	9,441	55,723,583	64,429,921	661,048	47,890,068	349,782	17,662,424	1,306,992	84,337	4,759,891	868,762	76,680	457,550	205,012,577
EMPRENDER	-	-	-	-	3,102,163	-	-	16,035,923	2,864,575	1,441,455	-	-	-	-	-	-	-	-	23,444,115
FONCRESOL	58,897	-	-	-	849,543	-	295,561	4,495,246	-	-	-	-	-	-	-	1,247,107	-	-	199,258
FUNBODEM	334,130	-	-	-	2,322,308	-	42,026	7,938,204	2,505,467	21,622,255	-	335,937	-	115,812	41,814,439	-	-	-	77,030,577
IDEPRO	2,489,137	2,977,344	18,810	-	9,021,774	-	1,917,791	19,423,964	6,326,907	18,453,784	-	2,426,024	1,244,025	845,899	3,526,838	50,297	20,521	464,706	69,207,819
IMPRO	-	-	-	-	1,912,809	-	3,092,687	1,355,690	-	-	-	639,788	-	554,448	3,993,378	-	-	-	11,548,800
SARTAWI	6,697,288	5,000	-	-	2,099,101	-	-	3,270,329	168,976	121,739	13,673	983,143	195,439	-	226,021	1,500	-	-	13,786,014
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,140,549	500,543	-	-	31,365	3,721,322	-	6,405,978	5,831,838	482,034	5,929,502	48,286	8,233,470	392,992	279,084	657,442	91,980	45,704	37,792,087
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	3,079,139	10,600	-	-	13,925	1,350,965	-	4,038,511	19,391,200	1,060,648	1,638,789	-	-	54,104	233,648	-	10,455	5,100	30,890,083
TOTAL	48,585,880	3,565,358	60,364	727,494	47,261,318	9,441	71,516,136	414,231,889	21,712,911	101,948,424	411,741	30,280,786	3,139,447	1,933,684	111,721,256	1,012,538	107,656	5,471,139	863,197,466
	5.63%	0.41%	0.01%	0.08%	5.48%	0.00%	8.29%	47.99%	2.52%	11.81%	0.05%	3.51%	0.36%	0.22%	12.88%	0.12%	0.01%	0.63%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	16,685,447	-	-	-	-	-	-	80,860,241	-	-	-	-	-	-	-	30,803,903	-	-	128,349,594
PRO MUJER	-	-	-	-	1,918,427	-	-	25,600,254	1,204,400	684,725	-	-	-	-	-	-	-	-	650,527
DIACONIA	13,012,760	606,625	-	300,629	2,047,818	3,810	11,204,750	12,022,549	246,233	11,153,481	220,047	3,798,109	258,520	-	2,548,756	362,683	46,979	-	57,833,748
EMPRENDER	2,547,542	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,547,542
FONCRESOL	2,237,608	-	-	-	1,495,837	-	723,666	4,519,133	-	-	-	-	-	-	220,417	-	-	39,450	9,236,100
FUNBODEM	1,794,470	-	-	-	2,327	-	243,458	2,191	524,136	291,173	-	4,665,235	-	18,977	9,041,727	-	-	-	16,583,694
IDEPRO	24,641,830	11,768,616	-	118,048	3,413,146	-	1,331,407	9,302,857	1,261,600	5,797,725	-	1,136,866	45,980	612,065	1,194,953	7,858	31,129	255,814	60,919,904
IMPRO	-	-	-	-	1,074,603	-	19,555	-	-	-	-	-	-	-	71,180	-	-	-	1,190,781
SARTAWI	29,714,605	-	-	-	19,823	-	601,341	1,538,031	231,279	210,536	-	599,691	-	-	42,010	-	-	16,675	32,973,992
ANED	12,199,103	15,317,348	-	106,776	1,207,283	-	-	11,038,933	410,210	3,797,367	-	10,877,991	-	111,547	317,746	-	-	405,754	55,790,058
CIDRE	41,087,564	731,159	-	1,263,165	4,411,064	-	5,492,706	3,359,280	1,140,959	4,025,060	-	7,582,208	356,526	98,346	282,406	33,398	-	15,683	69,881,525
FONDECO	33,623,454	-	-	-	1,501,935	-	12,487,963	2,270,300	-	11,732,532	-	-	-	-	-	-	-	-	17,524,419
FUBODE	9,572,837	-	-	-	450,224	-	1,307,893	8,228,455	1,157,352	1,260,973	13,359	51,309	-	110,547	377,275	-	20,910	13,351	28,057,956
TOTAL	187,117,220	28,425,748	0.00%	2,260,993	19,222,805	3,810	36,755,709	159,287,606	5,943,206	43,327,843	233,406	24,046,174	661,026	951,482	44,902,373	403,939	99,018	18,921,672	572,563,831
	32.68%	4.96%	0.00%	0.39%	3.36%	0.00%	6.42%	27.82%	1.06%	7.57%	0.04%	4.20%	0.12%	0.17%	7.84%	0.07%	0.02%	3.30%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	46,348,464	-	-	-	-	-	-	224,611,789	-	-	-	-	-	-	-	85,566,396	-	-	356,526,649
PRO MUJER	-	-	-	-	15,983,209	-	-	153,905,285	8,847,657	5,535,557	-	-	-	-	-	-	-	-	4,949,347
DIACONIA	14,136,481	678,496	41,555	979,029	10,864,370	13,251	66,928,333	76,452,469	907,281	59,043,548	569,829	21,460,533	1,565,512	84,337	7,308,646	1,231,445	123,659	457,550	262,846,325
EMPRENDER	2,547,542	-	-	-	3,102,163	-	-	16,035,923	2,864,575	1,441,455	-	-	-	-	-	-	-	-	25,991,657
FONCRESOL	2,296,505	-	-	-	2,345,380	-	1,019,226	9,014,369	-	-	-	-	-	-	1,467,523	-	-	238,708	16,381,712
FUNBODEM	2,128,600	-	-	-	2,327	-	44,216	8,462,340	2,796,640	26,287,490	-	335,937	-	134,789	50,856,166	-	-	-	93,614,271
IDEPRO	27,130,967	14,745,960	18,810	118,048	12,434,920	-	3,249,198	28,726,821	7,588,507	24,251,519	-	3,562,889	1,290,005	1,457,964	4,721,791	58,155	51,650	720,520	130,127,724
IMPRO	-	-	-	-	1,987,412	-	3,112,242	1,379,133	-	-	-	639,788	-	554,448	4,066,558	-	-	-	12,739,581
SARTAWI	36,411,893	5,000	-	-	23,628	-	2,700,441	4,808,360	400,255	332,275	13,673	1,582,834	195,439	-	268,032	1,500	-	16,675	46,760,005
ANED	12,199,103	15,317,348	-	106,776	1,207,283	-	-	11,038,933	410,210	3,797,367	-	10,877,991	-	111,547	317,746	-	-	405,754	55,790,058
CIDRE	46,228,113	1,233,702	-	1,294,530	4,132,386	-	11,898,684	9,191,118	1,622,999	9,954,562	48,286	15,815,678	749,517	377,430	939,848	125,378	-	61,387	107,673,612
FONDECO	33,623,454	-	-	-	1,501,935	-	12,487,963	2,270,300	-	11,732,532	-	-	-	-	-	-	-	-	17,524,419
FUBODE	12,651,977	10,600	-	-	464,149	-	9,531,982	27,622,655	2,218,000	2,899,762	13,359	51,309	-	164,651	610,923	-	31,365	18,451	58,948,040
TOTAL	285,703,100	31,991,106	60,364	2,988,487	66,488,143	19,231	108,171,845	574,513,495	27,656,116	145,476,067	645,147	54,326,960	3,800,473	2,865,166	156,143,629	1,416,477	206,674	24,349,810	1,439,761,291
	10.42%	2.23%	0.00%	0.21%	4.63%	0.00%	7.54%	39.95%	1.93%	10.12%	0.04%	3.78%	0.26%	0.20%	10.87%	0.10%	0.01%	1.70%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

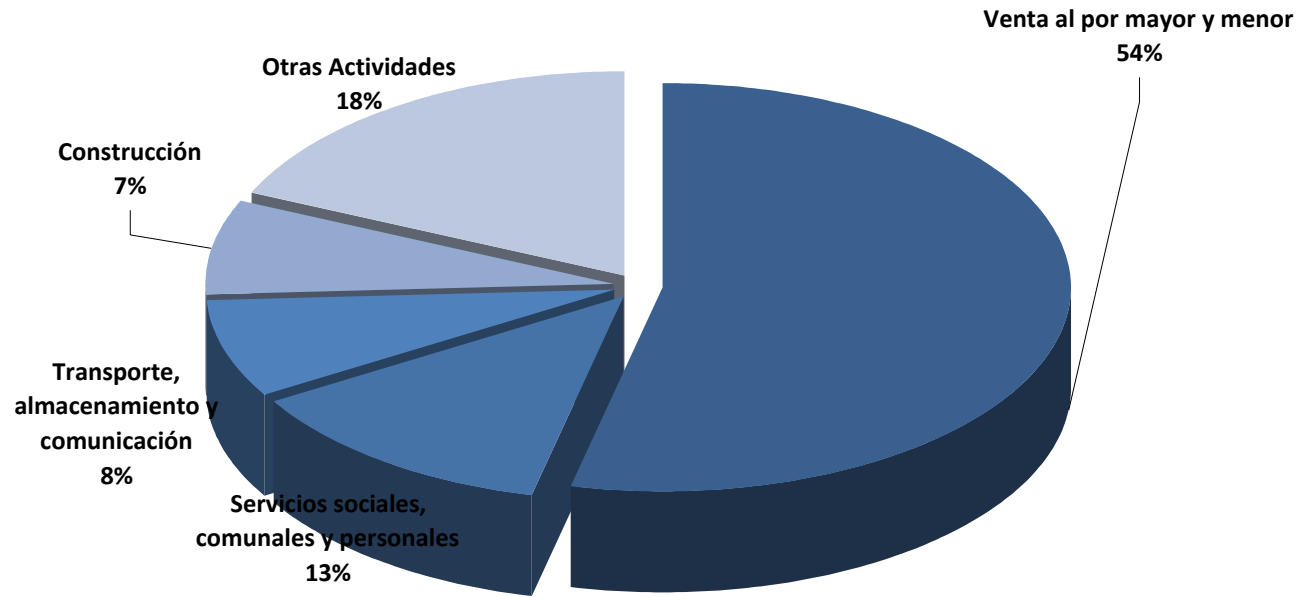
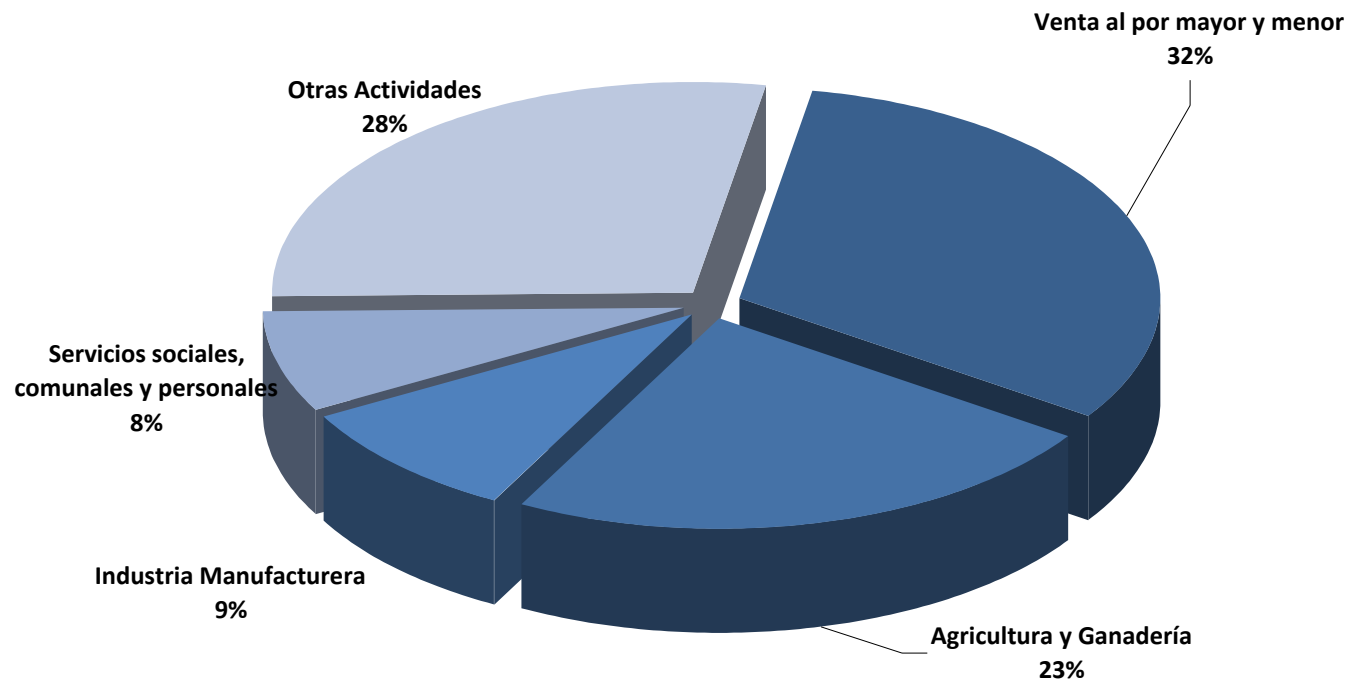


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	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	TOTAL
CRECER	-	-	-	-	-	-	-	-	11,408,853	91,270,822	125,497,381	228,177,056
PRO MUJER	-	-	-	-	-	109,445	234,214	1,726,043	41,998,758	39,929,263	75,164,997	159,162,721
DIACONIA	-	-	-	749,982	2,589,506	2,740,468	8,710,640	45,533,045	109,573,725	21,898,038	13,217,164	205,012,577
EMPRENDER	-	-	-	-	-	-	249,855	2,430,438	12,967,476	4,265,503	3,530,844	23,444,115
FONCRESOL	-	-	-	-	-	-	560,658	1,198,860	1,899,227	352,306	4,213,561	7,145,611
FUNBODEM	-	-	-	-	-	1,013,482	4,473,698	15,731,578	40,441,727	9,236,137	6,133,955	77,030,577
IDEPRO	-	-	646,984	445,476	850,821	1,351,909	13,593,973	27,393,626	23,061,618	1,582,041	281,371	69,207,819
IMPRO	-	-	-	-	-	-	202,104	1,026,688	6,281,392	2,042,983	1,995,633	11,548,800
SARTAWI	-	-	-	-	142,882	-	-	116,115	10,479,663	2,042,827	1,004,528	13,786,014
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	623,751	97,901	4,510,599	3,482,032	4,589,435	3,317,858	1,973,030	11,367,733	7,522,369	259,649	47,730	37,792,087
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	317,800	472,143	949,200	9,586,282	18,142,100	1,086,395	336,164	30,890,083
TOTAL	623,751	97,901	5,157,583	4,677,491	8,490,443	9,005,305	30,947,381	115,031,407	283,776,907	173,965,963	231,423,327	883,197,460
	0.07%	0.01%	0.60%	0.54%	0.98%	1.04%	3.59%	13.33%	31.88%	20.15%	26.61%	100%
INSTITUCION	CARTERA POR ENTIDAD: NIVEL RURAL											
	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	TOTAL
CRECER	-	-	-	-	-	-	-	-	6,417,480	51,339,838	70,592,277	138,349,594
PRO MUJER	-	-	-	-	-	-	-	-	2,469,869	6,636,292	20,950,172	30,058,333
DIACONIA	-	-	-	259,206	612,815	498,828	810,848	4,792,793	34,235,634	10,523,220	6,100,404	57,833,748
EMPRENDER	-	-	-	-	-	-	-	-	1,466,096	726,580	354,866	2,547,542
FONCRESOL	-	-	-	-	-	-	202,776	608,806	2,150,098	462,115	5,812,306	9,236,100
FUNBODEM	-	-	-	-	-	1,416,296	984,669	1,989,638	8,906,752	2,301,507	984,831	16,583,694
IDEPRO	-	-	-	1,963,552	1,538,275	348,004	8,047,164	17,785,932	29,303,416	1,659,857	273,705	60,919,904
IMPRO	-	-	-	-	-	-	-	-	555,142	435,707	199,932	1,190,781
SARTAWI	-	-	-	-	296,780	819,672	410,335	1,566,406	27,079,998	2,450,942	349,859	32,973,992
ANED	-	-	-	-	-	-	790,450	4,221,759	41,193,648	6,644,423	2,939,778	55,790,058
CIDRE	521,820	1,802,194	4,580,527	6,915,106	5,691,520	3,558,958	4,020,108	18,763,093	23,434,045	563,433	30,721	69,881,525
FONDECO	-	-	844,820	4,403,290	2,603,851	3,483,594	7,098,618	13,842,167	25,454,756	8,803,996	12,605,513	79,140,604
FUBODE	-	-	-	-	-	118,330	1,049,516	4,496,078	19,563,241	2,054,707	776,084	28,057,956
TOTAL	521,820	1,802,194	5,425,347	13,541,153	10,743,239	10,243,683	23,414,484	68,066,672	222,236,175	94,604,616	121,970,447	572,563,831
	0.09%	0.31%	0.95%	2.37%	1.88%	1.79%	4.09%	11.89%	38.81%	16.52%	21.30%	100%
INSTITUCION	CARTERA POR ENTIDAD: TOTAL NACIONAL											
	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	TOTAL
CRECER	-	-	-	-	-	-	-	-	17,826,332	142,610,660	196,089,657	356,526,649
PRO MUJER	-	-	-	-	-	109,445	234,214	1,726,043	44,468,627	46,567,555	96,115,169	189,221,054
DIACONIA	-	-	-	1,009,188	3,202,321	3,239,296	9,521,497	50,325,839	143,809,359	32,421,257	19,317,568	262,846,325
EMPRENDER	-	-	-	-	-	249,855	2,430,438	14,433,572	4,992,083	3,885,510	25,991,657	46,760,005
FONCRESOL	-	-	-	-	-	-	763,434	728,666	4,049,325	814,421	10,025,867	16,381,712
FUNBODEM	-	-	-	-	-	2,429,778	5,458,367	17,721,216	49,348,479	11,537,645	7,118,785	93,614,271
IDEPRO	-	-	646,984	2,409,028	2,389,096	1,699,913	21,641,136	45,179,558	52,365,034	3,241,897	555,076	130,127,724
IMPRO	-	-	-	-	-	202,104	1,026,688	6,836,534	2,478,689	2,195,565	12,739,581	22,739,581
SARTAWI	-	-	-	-	439,661	819,672	410,335	1,566,406	27,079,998	2,450,942	349,859	32,973,992
ANED	-	-	-	-	-	-	790,450	4,221,759	41,193,648	6,644,423	2,939,778	55,790,058
CIDRE	1,145,571	1,900,095	9,091,126	10,397,138	10,280,954	6,876,817	5,993,138	30,130,826	30,956,415	823,082	78,451	107,673,612
FONDECO	-	-	844,820	4,403,290	2,603,851	3,483,594	7,098,618	13,842,167	25,454,756	8,803,996	12,605,513	79,140,604
FUBODE	-	-	-	-	-	317,800	1,998,716	14,082,360	37,705,341	3,141,102	1,112,248	58,948,039
TOTAL	1,145,571	1,900,095	10,582,930	18,218,644	19,233,683	19,248,988	54,361,865	183,098,080	506,007,082	268,570,580	353,399,774	1,435,761,291
	0.08%	0.13%	0.74%	1.27%	1.34%	1.34%	3.79%	12.75%	35.24%	18.71%	24.61%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31/09/2010
(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	163,693,175	66,943	-	-	64,483,881	8,422	-	-	228,177,056	75,366	
PRO MUJER	129,761,361	68,766	-	-	29,401,359	3,403	-	-	159,162,720	72,169	
DIACONIA	38,032,864	21,665	-	-	166,979,713	18,557	-	-	205,012,577	40,222	
EMPRENDER	9,708,960	5,896	1,077,394	460	12,657,762	3,259	-	-	23,444,115	9,615	
FONCRESOL	3,908,525	2,524	139,156	28	3,097,931	258	-	-	7,145,611	2,810	
FUNBODEM	-	-	-	-	77,030,577	6,828	-	-	77,030,577	6,828	
IDEPRO	-	-	-	-	69,207,819	3,010	-	-	69,207,819	3,010	
IMPRO	-	-	-	-	11,548,800	1,809	-	-	11,548,800	1,809	
SARTAWI	373,614	337	603,321	258	12,809,079	1,969	-	-	13,786,014	2,564	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	37,168,337	1,068	623,751	1	37,792,088	1,069	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	20,680,583	8,743	352,720	278	9,856,780	883	-	-	30,890,083	9,904	
TOTAL	366,159,080	174,874	2,172,591	1,024	494,242,037	49,466	623,751	1	863,197,460	225,366	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	92,077,411	37,656	-	-	36,272,183	4,738	-	-	128,349,594	42,393	
PRO MUJER	30,058,333	18,830	-	-	-	-	-	-	30,058,333	18,830	
DIACONIA	731,560	442	-	-	57,102,188	8,006	-	-	57,833,748	8,448	
EMPRENDER	643,951	403	105,526	51	1,798,065	369	-	-	2,547,542	823	
FONCRESOL	5,580,407	1,790	1,405,000	171	2,047,918	142	202,776	1	9,236,100	2,104	
FUNBODEM	-	-	-	-	16,583,694	1,509	-	-	16,583,694	1,509	
IDEPRO	-	-	-	-	60,919,904	2,854	-	-	60,919,904	2,854	
IMPRO	-	-	-	-	1,190,781	228	-	-	1,190,781	228	
SARTAWI	-	-	10,016,378	1,053	22,957,614	1,941	-	-	32,973,992	2,994	
ANED	4,295,900	2,053	90,864	54	51,087,784	5,514	315,510	48	55,790,058	7,669	
CIDRE	-	-	-	-	67,585,841	2,471	2,295,684	14	69,881,525	2,485	
FONDECO	17,524,419	9,148	-	-	61,616,185	3,379	-	-	79,140,604	12,527	
FUBODE	8,038,047	4,326	2,239,920	422	17,779,990	1,516	-	-	28,057,956	6,264	
TOTAL	158,950,027	74,648	13,857,688	1,751	396,942,146	32,667	2,813,969	63	572,563,831	109,128	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	255,770,586	104,599	-	-	100,756,064	13,160	-	-	356,526,649	117,759	
PRO MUJER	159,819,695	87,596	-	-	29,401,359	3,403	-	-	189,221,054	90,999	
DIACONIA	38,764,424	22,107	-	-	224,081,901	26,563	-	-	262,846,325	48,670	
EMPRENDER	10,352,910	6,299	1,182,921	511	14,455,827	3,628	-	-	25,991,657	10,438	
FONCRESOL	9,488,932	4,314	1,544,156	199	5,145,849	400	202,776	1	16,381,712	4,914	
FUNBODEM	-	-	-	-	93,614,271	8,337	-	-	93,614,271	8,337	
IDEPRO	-	-	-	-	130,127,724	5,864	-	-	130,127,724	5,864	
IMPRO	-	-	-	-	12,739,581	2,037	-	-	12,739,581	2,037	
SARTAWI	373,614	337	10,619,699	1,311	35,766,693	3,910	-	-	46,760,005	5,558	
ANED	4,295,900	2,053	90,864	54	51,087,784	5,514	315,510	48	55,790,058	7,669	
CIDRE	-	-	-	-	104,754,178	3,539	2,919,434	15	107,673,612	3,554	
FONDECO	17,524,419	9,148	-	-	61,616,185	3,379	-	-	79,140,604	12,527	
FUBODE	28,718,629	13,069	2,592,640	700	27,636,770	2,399	-	-	58,948,039	16,168	
TOTAL	525,109,108	249,522	16,030,280	2,775	891,184,183	82,133	3,437,720	64	1,435,761,291	334,494	

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

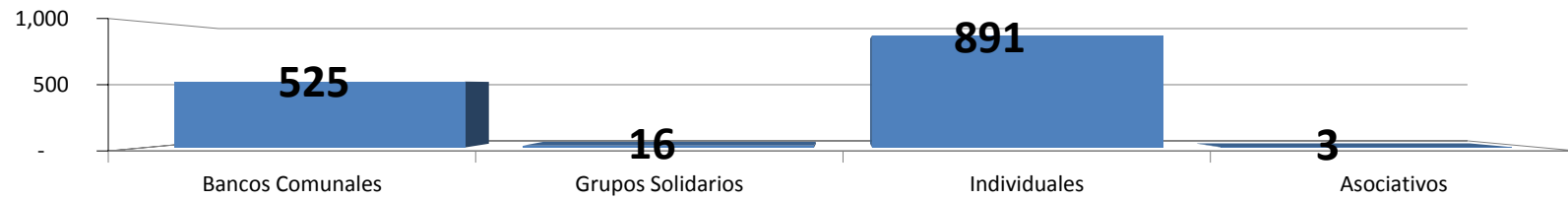
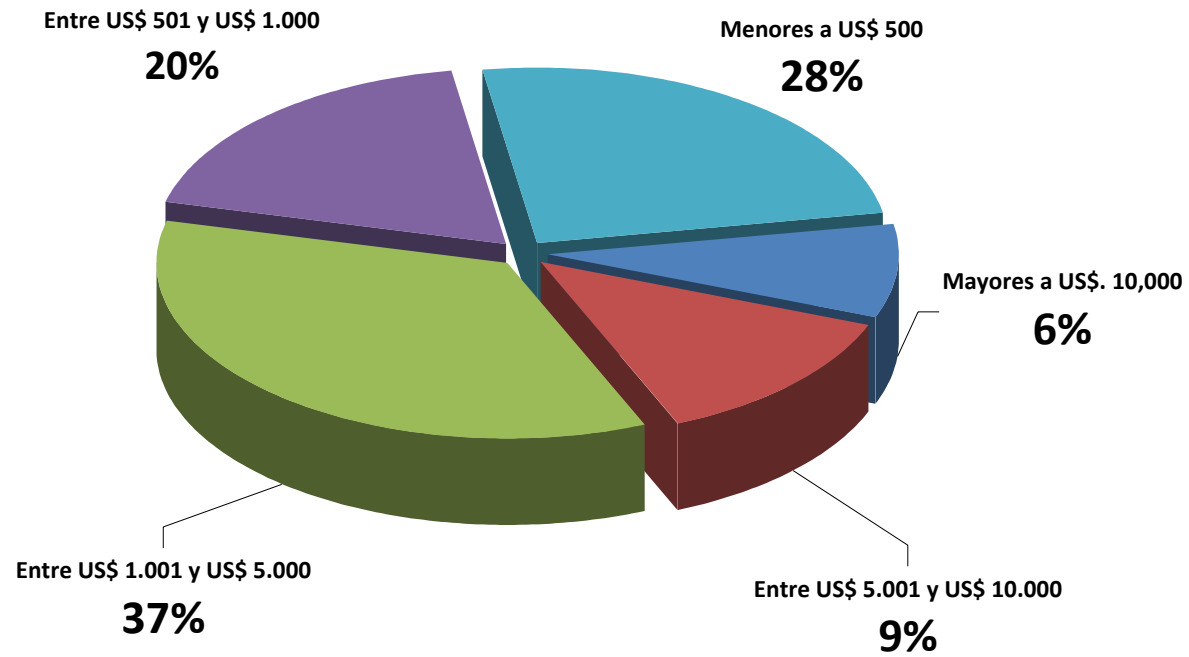


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

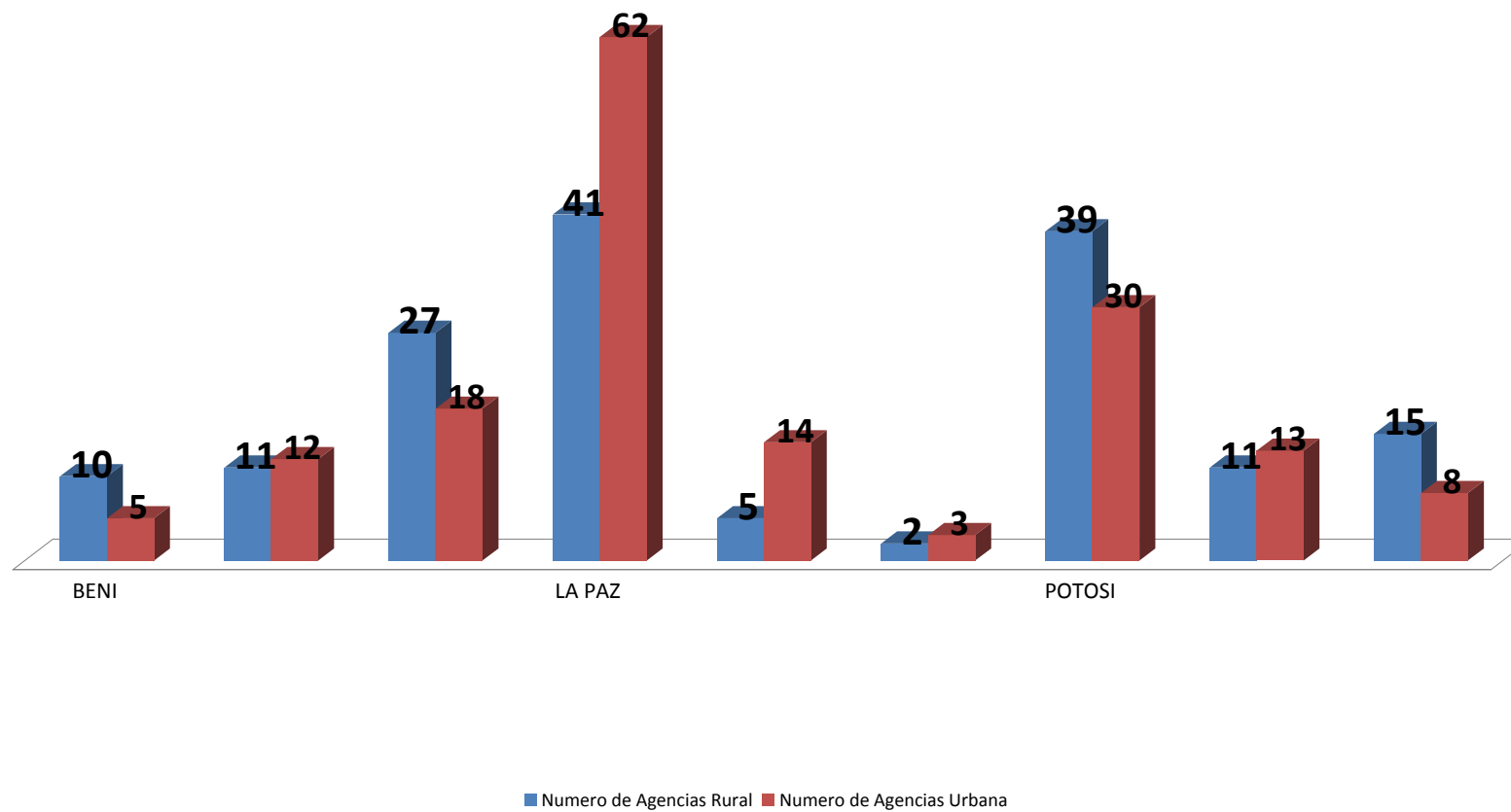


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31/09/2010
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	8	4	12	18	37	55
CRECER	34	26	60	271	321	592
DIACONIA	16	21	37	50	207	257
EMPRENDER	2	12	14	10	90	100
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	58	58	116
FUBODE	10	4	14	52	85	137
FUNBODEM	6	5	11	13	92	105
IDEPRO	8	8	16	38	88	126
IMPRO		2	2		25	25
PROMUJER	17	55	72	68	582	650
SARTAWI	13	12	25	42	73	115
Total	161	165	326	707	1,753	2,460

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	10	5	15	61	45	106
CHUQUISACA	11	12	23	31	101	132
COCHABAMBA	27	18	45	136	204	340
LA PAZ	41	62	103	163	770	933
ORURO	5	14	19	13	135	148
PANDO	2	3	5	6	20	26
POTOSI	39	30	69	193	320	513
SANTA CRUZ	11	13	24	65	98	163
TARIJA	15	8	23	39	60	99
Total	161	165	326	707	1,753	2,460

GRAFICO N° 12
Cobertura por Departamento



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%					28%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM									26%					
IDEPRO		NA							16% - 26%					
IMPRO									21%					
SARTAWI	28%	26%		35%				27%	25%					
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 Comunes, Sociales y Personales, Comercio y Turismo)

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