

**Cuadro Nº 1**  
**SITUACIÓN PATRIMONIAL**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Octubre 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	16,340,409	22,307,329	<u>38,647,738</u>	23,109,814	3,258,827	1,169,280	1,503,079	13,028,723	417,809	7,123,929	11,409,711	8,715,120	3,459,970	12,541,485	<b>124,385,486</b>
INVERSIONES TEMPORARIAS	15,600,574	13,668,061	<u>29,268,635</u>	216,811	3,790,532	646,770	4,942	1,914,088	2,342,424	26,029	4,041,528	4,593,221	5,701,196	11,042	<b>52,557,218</b>
CARTERA	362,911,319	186,423,206	<u>549,334,525</u>	260,244,365	25,838,157	15,775,440	94,359,199	131,296,955	13,210,272	52,222,036	49,654,575	108,479,514	84,514,566	61,265,941	<b>1,446,195,545</b>
CARTERA BRUTA	363,240,998	193,506,224	<u>556,747,223</u>	269,218,902	27,115,148	16,023,614	97,614,855	136,003,756	13,248,092	50,270,143	52,766,767	110,469,196	85,107,352	60,676,895	<b>1,475,261,943</b>
CARTERA VIGENTE	359,778,811	191,213,630	<u>550,992,442</u>	268,055,082	26,253,894	15,539,579	94,099,226	123,516,504	12,738,671	49,386,881	47,255,403	103,570,197	82,096,865	59,376,916	<b>1,432,881,659</b>
CARTERA VENCIDA	2,686,204	978,869	<u>3,665,073</u>	920,574	772,846	112,573	576,828	1,052,369	124,752	597,385	5,171,680	2,350,801	293,404	748,607	<b>16,386,893</b>
CARTERA EN EJECUCIÓN	775,983	1,313,725	<u>2,089,708</u>	109,908	-	297,500	300,040	-	202,186	339,683	686,792	1,662,953	547,885	-	<b>8,194,835</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	131,466	36,955	50,141	883,190	10,478,890	309,682	72,450	-	3,607,258	369,530	3,487	<b>15,943,049</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1,872	51,452	10,519	741	534,971	72,975	6,318	-	198,808	6,355	-	<b>884,012</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	-	13,302	96,688	120,982	2,013	4,923	-	55,341	678,244	-	<b>971,493</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9,905,559	2,876,442	<u>12,782,000</u>	3,436,713	411,278	193,508	1,107,007	2,262,383	537,200	3,048,419	989,490	2,112,118	2,294,359	2,471,168	<b>31,645,642</b>
PREVISIÓN PARA CARTERA INCOBRABLE	-10,235,238	-9,959,460	<u>-20,194,698</u>	-12,411,250	-1,688,269	-441,682	-4,362,663	-6,969,184	-575,020	-1,096,526	-4,101,681	-2,887,145	-1,882,122	-	<b>-60,712,400</b>
OTRAS CUENTAS POR COBRAR	4,880,045	1,839,062	<u>6,719,107</u>	790,490	700,013	367,107	1,148,242	4,140,234	633,303	1,125,314	5,894,236	1,262,018	1,458,186	-	<b>24,889,559</b>
BIENES REALIZABLES	-	-	<u>-</u>	4,771	-	-	-	-	-	22,434	101,599	2,085,077	12,347	-	<b>2,226,228</b>
INVERSIONES PERMANENTES	592,834	7,322,119	<u>7,914,952</u>	310,215	504,108	19,516	33,848	1,371,981	15,091	52,233	3,268,117	13,569,914	6,739,881	48,790	<b>33,848,648</b>
BIENES DE USO	10,977,933	10,609,232	<u>21,587,164</u>	8,386,779	1,001,085	445,577	2,478,483	4,516,298	146,654	3,409,846	1,975,837	6,578,435	3,715,078	1,665,923	<b>55,907,559</b>
OTROS ACTIVOS	3,479,692	2,674,572	<u>6,154,264</u>	385,121	612,093	83,823	54,294	3,196,537	22,364	769,167	4,055,150	20,033	342,220	521,199	<b>16,216,265</b>
<b>TOTAL DEL ACTIVO</b>	<b>414,782,806</b>	<b>244,843,581</b>	<b><u>659,626,387</u></b>	<b>293,448,365</b>	<b>35,704,815</b>	<b>18,507,515</b>	<b>99,582,087</b>	<b>159,464,817</b>	<b>16,787,918</b>	<b>64,750,987</b>	<b>80,400,754</b>	<b>144,692,622</b>	<b>105,747,275</b>	<b>77,512,565</b>	<b>1,756,226,107</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	248,147,417	114,351,449	<u>362,498,865</u>	87,465,031	23,516,927	1,469,035	70,930,241	112,980,219	11,599,501	32,197,589	43,641,097	93,326,332	69,899,536	37,827,790	<b>947,352,163</b>
OTRAS CUENTAS POR PAGAR	13,476,605	14,249,849	<u>27,726,453</u>	10,165,308	6,653,468	1,719,509	2,372,038	6,383,657	540,578	12,341,152	30,867,673	13,546,499	8,859,458	11,955,644	<b>133,131,438</b>
PREVISIONES	11,777,993	1,741,999	<u>13,519,992</u>	2,854,091	-	-	1,479,768	99,195	233,109	-	491,792	174,250	1,199,555	434,151	<b>20,485,903</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	52,820	2,871,425	-	<b>14,299,910</b>
<b>TOTAL DEL PASIVO</b>	<b>273,701,725</b>	<b>133,174,817</b>	<b><u>406,876,542</u></b>	<b>100,484,430</b>	<b>30,290,965</b>	<b>3,188,545</b>	<b>74,782,048</b>	<b>120,690,593</b>	<b>12,373,188</b>	<b>50,835,540</b>	<b>75,600,105</b>	<b>107,099,901</b>	<b>82,829,974</b>	<b>50,217,585</b>	<b>1,115,269,414</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	<u>-</u>	-	3,888,145	-	16,728,862	34,917,627	3,705,931	18,214,046	-	29,363,768	16,255,365	-	<b>123,073,743</b>
APORTES NO CAPITALIZADOS	99,068,225	23,668,893	<u>122,737,118</u>	39,026,324	-	15,213,029	745,640	-	-	927,988	20,992,415	-	1,319,759	21,625,926	<b>222,588,200</b>
ALUSTES 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	15,021,113	14,621,365	<u>29,642,478</u>	22,729,721	1,145,799	105,941	2,477,527	2,010,570	332,286	-5,226,586	-20,930,249	7,470,321	940,871	2,325,201	<b>43,023,879</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>141,081,081</b>	<b>111,668,762</b>	<b><u>252,749,843</u></b>	<b>192,963,935</b>	<b>5,413,850</b>	<b>15,318,970</b>	<b>24,800,039</b>	<b>38,774,224</b>	<b>4,414,729</b>	<b>13,915,447</b>	<b>4,800,650</b>	<b>37,592,721</b>	<b>22,917,301</b>	<b>27,294,981</b>	<b>640,956,690</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>414,782,806</b>	<b>244,843,579</b>	<b><u>659,626,385</u></b>	<b>293,448,365</b>	<b>35,704,815</b>	<b>18,507,515</b>	<b>99,582,087</b>	<b>159,464,817</b>	<b>16,787,918</b>	<b>64,750,987</b>	<b>80,400,754</b>	<b>144,692,622</b>	<b>105,747,275</b>	<b>77,512,565</b>	<b>1,756,226,104</b>

CUADRO N° 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Octubre 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	98,314,853	59,059,989	157,374,842	51,283,064	6,913,848	2,314,290	16,621,027	18,616,475	1,515,216	8,189,835	10,119,647	14,986,143	14,557,241	12,643,077	315,134,704
GASTOS FINANCIEROS	-14,291,938	-7,214,595	-21,506,533	-4,832,236	-1,792,194	-38,103	-4,884,337	-3,749,532	-294,534	-1,318,664	-1,644,200	-3,766,966	-3,897,155	-1,694,911	-49,419,365
<b>RESULTADO FINANCIERO BRUTO</b>	<b>84,022,915</b>	<b>51,845,395</b>	<b>135,868,309</b>	<b>46,450,828</b>	<b>5,121,654</b>	<b>2,276,187</b>	<b>11,736,690</b>	<b>14,866,943</b>	<b>1,220,682</b>	<b>6,871,171</b>	<b>8,475,447</b>	<b>11,219,177</b>	<b>10,660,086</b>	<b>10,948,166</b>	<b>265,715,339</b>
OTROS INGRESOS OPERATIVOS	906,138	4,901,170	5,807,298	3,115,548	3,062,801	153	3,425,438	2,089,070	101,434	1,304,829	1,323,372	1,079,694	1,352,540	930,735	23,592,910
OTROS GASTOS OPERATIVOS	-3,009,523	-788,171	-3,797,694	-477,471	-	-	-209,882	-465,771	-89,702	-120,430	-379,925	-348,660	-340,395	-185,841	-5,415,771
<b>RESULTADO DE OPERACION BRUTO</b>	<b>81,919,520</b>	<b>55,958,393</b>	<b>137,877,913</b>	<b>49,088,905</b>	<b>8,184,455</b>	<b>2,276,340</b>	<b>14,952,245</b>	<b>16,490,242</b>	<b>1,232,413</b>	<b>8,055,569</b>	<b>9,418,894</b>	<b>11,950,211</b>	<b>11,672,231</b>	<b>11,693,060</b>	<b>282,892,479</b>
RECUPERACION DE ACTIVOS FINANCIEROS	9,801,781	1,280,171	11,081,952	906,990	60,674	146,730	2,899,517	1,860,503	-	1,382,318	7,631,054	4,732,464	3,028,066	733,014	34,463,282
CARGOS POR INCOBY Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-13,331,560	-3,652,043	-16,983,603	-5,210,886	-625,526	-168,025	-4,972,470	-3,494,065	-30,709	-2,108,319	-7,076,095	-6,619,020	-3,248,515	-2,134,766	-52,671,999
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>78,389,741</b>	<b>53,586,522</b>	<b>131,976,262</b>	<b>44,785,009</b>	<b>7,619,604</b>	<b>2,255,044</b>	<b>12,879,292</b>	<b>14,856,680</b>	<b>1,201,704</b>	<b>7,329,568</b>	<b>9,973,853</b>	<b>10,063,655</b>	<b>11,451,782</b>	<b>10,291,308</b>	<b>264,683,761</b>
GASTOS DE ADMINISTRACION	-62,901,869	-45,121,785	-108,023,654	-22,122,644	-6,472,718	-12,367,842	-10,380,745	-13,415,934	-1,022,408	-12,153,187	-12,023,253	-7,052,894	-10,588,481	-9,429,775	-215,053,535
<b>RESULTADO DE OPERACION NETO</b>	<b>15,487,872</b>	<b>8,464,737</b>	<b>23,952,608</b>	<b>22,662,365</b>	<b>1,146,886</b>	<b>-112,798</b>	<b>2,498,547</b>	<b>1,440,746</b>	<b>179,296</b>	<b>-8,823,619</b>	<b>-2,049,400</b>	<b>3,010,761</b>	<b>863,301</b>	<b>861,532</b>	<b>49,630,227</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-525,768	-	-525,768	-8,461	-1,086	-	-	-43,426	-	184,886	-	-86,353	-	-	9,115
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-380,510	-	-380,510	9	-	-15,672	-	-	-	-107	-	-	-	-8,463	-404,742
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>14,581,594</b>	<b>8,464,737</b>	<b>23,046,331</b>	<b>22,653,913</b>	<b>1,145,799</b>	<b>-128,470</b>	<b>2,498,547</b>	<b>1,397,320</b>	<b>179,296</b>	<b>-4,638,740</b>	<b>-2,049,400</b>	<b>2,924,408</b>	<b>863,301</b>	<b>862,184</b>	<b>48,754,491</b>
INGRESOS EXTRAORDINARIOS	149,445	862,747	1,012,192	-	-	-	-	3,845	152,990	39,111	2,060,582	86,580	1,327	1,948	3,358,574
GASTOS EXTRAORDINARIOS	-39,121	-44,203	-83,325	-	-	-	-	-	-	-1	-9,813	-	-1	-	-93,140
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>14,691,918</b>	<b>9,283,280</b>	<b>23,975,198</b>	<b>22,653,913</b>	<b>1,145,799</b>	<b>-128,470</b>	<b>2,498,547</b>	<b>1,401,165</b>	<b>332,286</b>	<b>-4,599,629</b>	<b>1,369</b>	<b>3,010,988</b>	<b>864,627</b>	<b>864,132</b>	<b>52,019,926</b>
INGRESOS DE GESTIONES ANTERIORES	532,932	245,513	778,445	133,952	-	-	-	-	-	60,265	67,915	-	119,090	-	1,159,667
GASTOS DE GESTIONES ANTERIORES	-203,737	-317,925	-521,662	-58,144	-	-	-	-	-	-63,837	-60,651	-	-42,846	-	-768,160
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>15,021,113</b>	<b>9,210,868</b>	<b>24,231,981</b>	<b>22,729,721</b>	<b>1,145,799</b>	<b>-128,470</b>	<b>2,477,527</b>	<b>1,401,165</b>	<b>332,286</b>	<b>-4,603,201</b>	<b>8,633</b>	<b>3,010,988</b>	<b>940,871</b>	<b>864,132</b>	<b>52,411,432</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>15,021,113</b>	<b>9,210,868</b>	<b>24,231,981</b>	<b>22,729,721</b>	<b>1,145,799</b>	<b>-128,470</b>	<b>2,477,527</b>	<b>1,401,165</b>	<b>332,286</b>	<b>-4,603,201</b>	<b>8,633</b>	<b>3,010,988</b>	<b>940,871</b>	<b>864,132</b>	<b>52,411,432</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>15,021,113</b>	<b>9,210,868</b>	<b>24,231,981</b>	<b>22,729,721</b>	<b>1,145,799</b>	<b>-128,470</b>	<b>2,477,527</b>	<b>1,401,165</b>	<b>332,286</b>	<b>-4,603,201</b>	<b>8,633</b>	<b>3,010,988</b>	<b>940,871</b>	<b>864,132</b>	<b>52,411,432</b>

CUADRO Nº 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Octubre 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	3.94%	9.11%	5.86%	7.88%	9.13%	6.32%	1.51%	8.17%	2.49%	11.00%	14.19%	6.02%	3.27%	16.18%	7.08%
Inversiones Temporarias/Total Activo	3.76%	5.58%	4.44%	0.07%	10.62%	3.49%	0.00%	1.20%	13.95%	0.04%	5.03%	3.17%	5.39%	0.01%	2.99%
Cartera / Total Activo	87.49%	76.14%	83.28%	88.68%	72.37%	85.24%	94.76%	82.34%	78.69%	80.65%	61.76%	74.97%	79.92%	79.04%	82.35%
Otras Cuentas por cobrar / Total Activo	1.18%	0.75%	1.02%	0.27%	1.96%	1.98%	1.15%	2.60%	3.77%	1.74%	7.33%	0.45%	1.19%	1.88%	1.42%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.13%	1.44%	0.01%	0.00%	0.13%
Inversiones Permanentes / Total Activo	0.14%	2.99%	1.20%	0.11%	1.41%	0.11%	0.03%	0.86%	0.09%	0.08%	4.06%	9.38%	6.37%	0.06%	1.93%
Bienes de Uso / Total Activo	2.65%	4.33%	3.27%	2.86%	2.80%	2.41%	2.49%	2.83%	0.87%	5.27%	2.46%	4.55%	3.51%	2.15%	3.18%
Otros Activos / Total Activo	0.84%	1.09%	0.93%	0.13%	1.71%	0.45%	0.05%	2.00%	0.13%	1.19%	5.04%	0.01%	0.32%	0.67%	0.92%
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	4.35%	4.51%	4.41%	9.29%	3.85%	-0.83%	2.99%	1.05%	2.38%	-8.53%	0.01%	2.50%	1.07%	1.34%	3.58%
Resultado Neto / Patrimonio ROE	12.78%	9.90%	11.50%	14.14%	25.40%	-1.01%	11.99%	4.34%	9.03%	-39.70%	0.22%	9.61%	4.93%	3.80%	9.81%
Resultado Neto / Ingresos Financieros	15.28%	15.60%	15.40%	44.32%	16.57%	-5.55%	14.91%	7.53%	21.93%	-56.21%	0.09%	20.09%	6.46%	6.83%	16.63%
Ingresos Financieros / Activo	28.44%	28.95%	28.63%	20.97%	23.24%	15.01%	20.03%	14.01%	10.83%	15.18%	15.10%	12.43%	16.52%	19.57%	21.53%
Ingresos Financieros / Cartera Bruta	32.48%	36.63%	33.92%	22.86%	30.60%	17.33%	20.43%	16.43%	13.72%	19.55%	23.01%	16.28%	20.53%	25.00%	25.63%
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	20.78%	27.98%	23.28%	9.86%	28.65%	17.73%	12.76%	11.84%	9.26%	29.01%	27.34%	7.66%	14.93%	18.65%	17.49%
Gastos Administrativos / Activo	18.20%	22.11%	19.65%	9.05%	21.75%	15.35%	12.51%	10.10%	7.31%	22.52%	17.94%	5.85%	12.02%	14.60%	14.69%
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.05%	98.82%	99%	100%	97%	97%	97%	99%	98%	98%	90%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.74%	0.51%	0.66%	0.34%	3.04%	0.77%	0.59%	1.17%	1.49%	1.20%	9.80%	2.31%	0.35%	1.23%	1.17%
Cartera en Ejecución / Cartera Bruta	0.21%	0.68%	0.38%	0.04%	0.00%	1.94%	2.11%	0.31%	0.02%	0.41%	0.64%	0.67%	2.75%	0.90%	0.62%
Previsión cartera incobrable / Cartera en Mora	295.63%	434.42%	350.92%	1202.23%	204.81%	101.79%	165.73%	347.01%	287.88%	135.24%	74.42%	124.61%	109.32%	145.17%	229.65%
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	5.97%	17%	9%	23%	11%	37%	2%	11%	3%	14%	15%	8%	4%	25%	11%
Disponibilidades + Inversiones Temporarias / Pasivo	11.67%	27.01%	16.69%	23.21%	23.27%	56.96%	2.02%	12.38%	22.31%	14.06%	20.44%	12.43%	11.06%	25.00%	15.87%
Disponibilidades + Inversiones Temporarias / Activo	7.70%	14.69%	10.30%	7.95%	19.74%	9.81%	1.51%	9.37%	16.44%	11.04%	19.22%	9.20%	8.66%	16.19%	10.08%
<b>SOLVENCIA</b>															
Patrimonio/Activo	34.01%	46%	38%	66%	15%	83%	25%	24%	26%	21%	6%	26%	22%	35%	36%
Cartera Vencida+Ejecución/Patrimonio	2.45%	2.05%	2.28%	0.53%	15.23%	2.83%	10.61%	5.18%	4.52%	5.83%	114.80%	8.76%	11.52%	4.75%	4.12%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.80%	-6.87%	-5.71%	-5.90%	-15.96%	-0.05%	-6.98%	-12.79%	-8.50%	-2.05%	29.36%	-2.15%	-1.07%	-2.15%	-5.35%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	34,195,087	33,677,925	330,620	186,542	616	13,776	14,393
CHUQUISACA	36,432,535	35,940,913	216,399	275,224	1,372	11,606	12,977
COCHABAMBA	111,334,374	110,008,160	915,755	410,459	4,261	21,032	25,293
LA PAZ	341,010,574	338,560,310	1,724,908	725,356	18,322	66,043	84,364
ORURO	66,513,251	65,425,147	623,415	464,689	2,228	12,783	15,012
PANDO	18,628,903	18,425,449	164,186	39,268	403	1,501	1,903
POTOSI	25,357,051	25,027,975	217,712	111,364	773	7,182	7,955
SANTA CRUZ	186,442,876	183,081,376	1,498,193	1,863,307	5,284	37,135	42,419
TARIJA	64,664,546	63,405,014	663,454	596,078	1,886	10,278	12,164
<b>TOTAL</b>	<b>884,579,198</b>	<b>873,552,269</b>	<b>6,354,642</b>	<b>4,672,287</b>	<b>35,144</b>	<b>181,336</b>	<b>216,480</b>
	100%	98.75%	0.72%	0.53%	16.23%	83.77%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	43,699,884	42,934,116	565,331	200,436	2,050	5,230	7,280
CHUQUISACA	39,266,470	38,789,983	366,567	109,920	1,860	4,233	6,094
COCHABAMBA	115,621,122	112,830,478	2,317,430	473,215	4,117	12,616	16,733
LA PAZ	116,225,228	113,987,446	1,451,155	786,628	7,704	15,540	23,244
ORURO	44,347,828	43,936,418	296,075	115,335	1,698	5,207	6,905
PANDO	11,842,407	11,607,626	201,754	33,027	262	2,236	2,499
POTOSI	25,904,929	25,345,279	454,483	105,168	1,141	4,488	5,629
SANTA CRUZ	154,949,936	147,640,470	4,873,617	2,435,848	6,360	21,234	27,594
TARIJA	38,825,006	38,200,680	389,862	234,465	2,235	7,457	9,692
<b>TOTAL</b>	<b>590,682,810</b>	<b>575,272,494</b>	<b>10,916,274</b>	<b>4,494,042</b>	<b>27,428</b>	<b>78,242</b>	<b>105,670</b>
	100%	97.39%	1.85%	0.76%	25.96%	74.04%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	77,894,971	76,612,041	895,951	386,978	2,666	19,007	21,673
CHUQUISACA	75,699,005	74,730,896	582,966	385,143	3,232	15,839	19,071
COCHABAMBA	226,955,496	222,838,638	3,233,185	883,674	8,378	33,648	42,026
LA PAZ	457,235,802	452,547,755	3,176,063	1,511,984	26,025	81,583	107,608
ORURO	110,861,079	109,361,565	919,490	580,024	3,927	17,990	21,917
PANDO	30,471,310	30,033,076	365,940	72,295	665	3,737	4,402
POTOSI	51,261,980	50,373,253	672,195	216,532	1,914	11,670	13,584
SANTA CRUZ	341,392,812	330,721,845	6,371,811	4,299,156	11,643	58,370	70,013
TARIJA	103,489,552	101,605,694	1,053,316	830,543	4,121	17,735	21,856
<b>TOTAL</b>	<b>1,475,262,008</b>	<b>1,448,824,763</b>	<b>17,270,916</b>	<b>9,166,329</b>	<b>62,572</b>	<b>259,578</b>	<b>322,150</b>
	100%	98.21%	1.17%	0.62%	19.42%	80.58%	100%

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

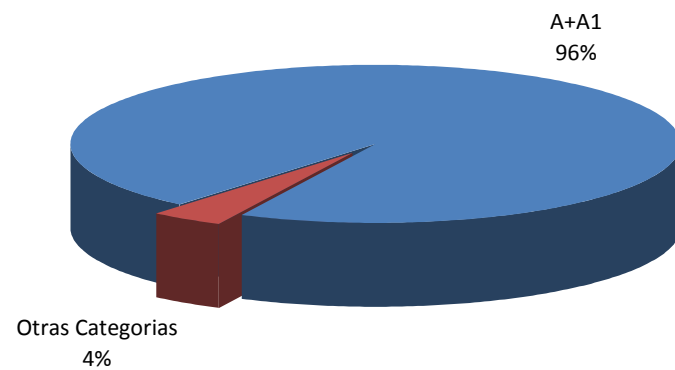
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	232,474,239	230,258,439	1,719,170	496,629	5,732	61,001	66,733
PRO MUJER	161,869,132	160,044,186	739,003	1,085,943	2,845	69,189	72,034
DIACONIA	209,431,429	208,838,481	506,393	86,554	14,228	26,726	40,954
EMPRENDER	24,530,012	23,738,725	791,287	-	2,388	6,309	8,697
FONCRESOL	7,061,578	6,832,227	12,694	216,657	584	2,186	2,770
FUNBODEM	79,139,877	77,246,913	340,668	1,552,295	2,598	4,321	6,919
IDEPRO	72,536,749	71,660,861	673,169	202,719	1,763	1,360	3,123
IMPRO	11,947,566	11,785,748	159,805	2,013	977	871	1,848
SARTAWI	14,068,619	13,567,971	362,150	138,497	1,226	1,347	2,573
ANED	-	-	-	-	-	-	-
CIDRE	40,188,112	39,060,318	697,471	430,324	757	374	1,131
FONDECO	-	-	-	-	-	-	-
FUBODE	31,331,886	30,518,399	352,831	460,655	2,046	7,652	9,698
<b>TOTAL</b>	<b>884,579,198</b>	<b>873,552,269</b>	<b>6,354,642</b>	<b>4,672,287</b>	<b>35,144</b>	<b>181,336</b>	<b>216,480</b>
	100%	98.75%	0.72%	0.53%	16.23%	83.77%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	130,766,759	129,520,372	967,033	279,354	3,224	34,313	37,537
PRO MUJER	31,637,134	31,169,482	239,870	227,782	1,182	18,150	19,332
DIACONIA	59,787,473	59,348,067	416,052	23,354	5,313	3,319	8,632
EMPRENDER	2,585,136	2,552,124	33,012	-	217	575	792
FONCRESOL	8,962,036	8,757,492	110,399	94,146	639	1,386	2,025
FUNBODEM	18,474,994	17,735,514	236,906	502,574	836	756	1,592
IDEPRO	63,467,007	62,334,534	914,171	218,303	2,022	947	2,969
IMPRO	1,300,526	1,262,604	37,922	-	144	76	220
SARTAWI	36,201,524	35,891,359	241,554	68,611	2,225	1,049	3,274
ANED	52,766,771	47,255,406	5,171,682	339,683	3,413	4,033	7,446
CIDRE	70,281,084	68,117,137	1,852,138	311,809	1,658	877	2,535
FONDECO	85,107,357	82,466,400	299,760	2,341,197	4,539	8,320	12,859
FUBODE	29,345,009	28,862,004	395,776	87,230	2,015	4,442	6,457
<b>TOTAL</b>	<b>590,682,810</b>	<b>575,272,494</b>	<b>10,916,274</b>	<b>4,494,042</b>	<b>27,428</b>	<b>78,242</b>	<b>105,670</b>
	100%	97.39%	1.85%	0.76%	25.96%	74.04%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	363,240,998	359,778,811	2,686,204	775,983	8,956	95,314	104,270
PRO MUJER	193,506,265	191,213,667	978,873	1,313,725	4,027	87,339	91,366
DIACONIA	269,218,902	268,186,548	922,445	109,908	19,541	30,045	49,586
EMPRENDER	27,115,148	26,290,849	824,299	-	2,606	6,883	9,489
FONCRESOL	16,023,614	15,589,719	123,093	310,802	1,223	3,572	4,795
FUNBODEM	97,614,870	94,982,428	577,574	2,054,869	3,434	5,077	8,511
IDEPRO	136,003,756	133,995,394	1,587,340	421,022	3,785	2,307	6,092
IMPRO	13,248,092	13,048,352	197,727	2,013	1,121	947	2,068
SARTAWI	50,270,143	49,459,330	603,703	207,109	3,451	2,396	5,847
ANED	52,766,771	47,255,406	5,171,682	339,683	3,413	4,033	7,446
CIDRE	110,469,196	107,177,454	2,549,609	742,133	2,415	1,251	3,666
FONDECO	85,107,357	82,466,400	299,760	2,341,197	4,539	8,320	12,859
FUBODE	60,676,895	59,380,403	748,607	547,885	4,061	12,094	16,155
<b>TOTAL</b>	<b>1,475,262,098</b>	<b>1,448,824,763</b>	<b>17,270,916</b>	<b>9,166,329</b>	<b>62,572</b>	<b>259,578</b>	<b>322,150</b>
	100%	98.21%	1.17%	0.62%	19.42%	80.58%	100%

Cuadro Nº 6  
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Octubre 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 C1	Categoría D1	Categoría E1	TOTAL
CRECER	353,454,805	4,801,641	1,106,502	372,108	129,196	3,376,751	-	-	-	-	-	-	-	363,241,003
PRO MUJER	189,479,571	1,734,096	460,434	393,231	125,208	1,313,725	-	-	-	-	-	-	-	193,506,265
DIACONIA	267,850,542	360,796	156,324	25,327	84,255	741,658	-	-	-	-	-	-	-	269,218,902
EMPRESER	26,290,850	149,167	122,003	34,722	27,585	490,821	-	-	-	-	-	-	-	27,115,148
FONCRESOL	6,768,400	63,827	-	1,726	-	5,118	-	222,507	8,707,700	74,802	41,969	-	137,566	16,023,614
FUNBODEM	95,867,664	1,130,876	-	324,131	-	203,734	-	88,466	-	-	-	-	-	97,614,870
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IIMPRO	13,055,806	67,534	99,083	23,030	627	2,013	-	-	-	-	-	-	-	13,248,092
SARTAWI	48,691,045	768,285	191,529	43,431	62,493	513,360	-	-	-	-	-	-	-	50,270,143
ANED	23,465,289	1,788,604	515,336	77,675	217,860	898,563	-	-	20,657,550	1,421,904	215,602	3,508,387	-	52,766,771
CIDRE	91,307,221	15,381,438	104,901	1,040,273	-	1,353,376	214,372	1,067,616	-	-	-	-	-	110,469,196
FONDECO	47,243,062	166,940	-	100,241	-	387,620	-	742,361	34,827,518	127,805	108,882	169,613	1,233,316	85,107,357
FUBODE	59,054,458	325,945	71,722	45,377	79,780	1,099,612	-	-	-	-	-	-	-	60,676,894
<b>TOTAL</b>	<b>1,222,528,713</b>	<b>26,739,150</b>	<b>2,827,833</b>	<b>2,481,272</b>	<b>727,004</b>	<b>10,386,349</b>	<b>214,372</b>	<b>2,120,949</b>	<b>64,192,768</b>	<b>1,624,511</b>	<b>366,453</b>	<b>3,678,000</b>	<b>1,370,882</b>	<b>1,339,258,255</b>
	91.28%	2.00%	0.21%	0.19%	0.05%	0.78%	0.02%	0.16%	4.79%	0.12%	0.03%	0.27%	0.10%	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

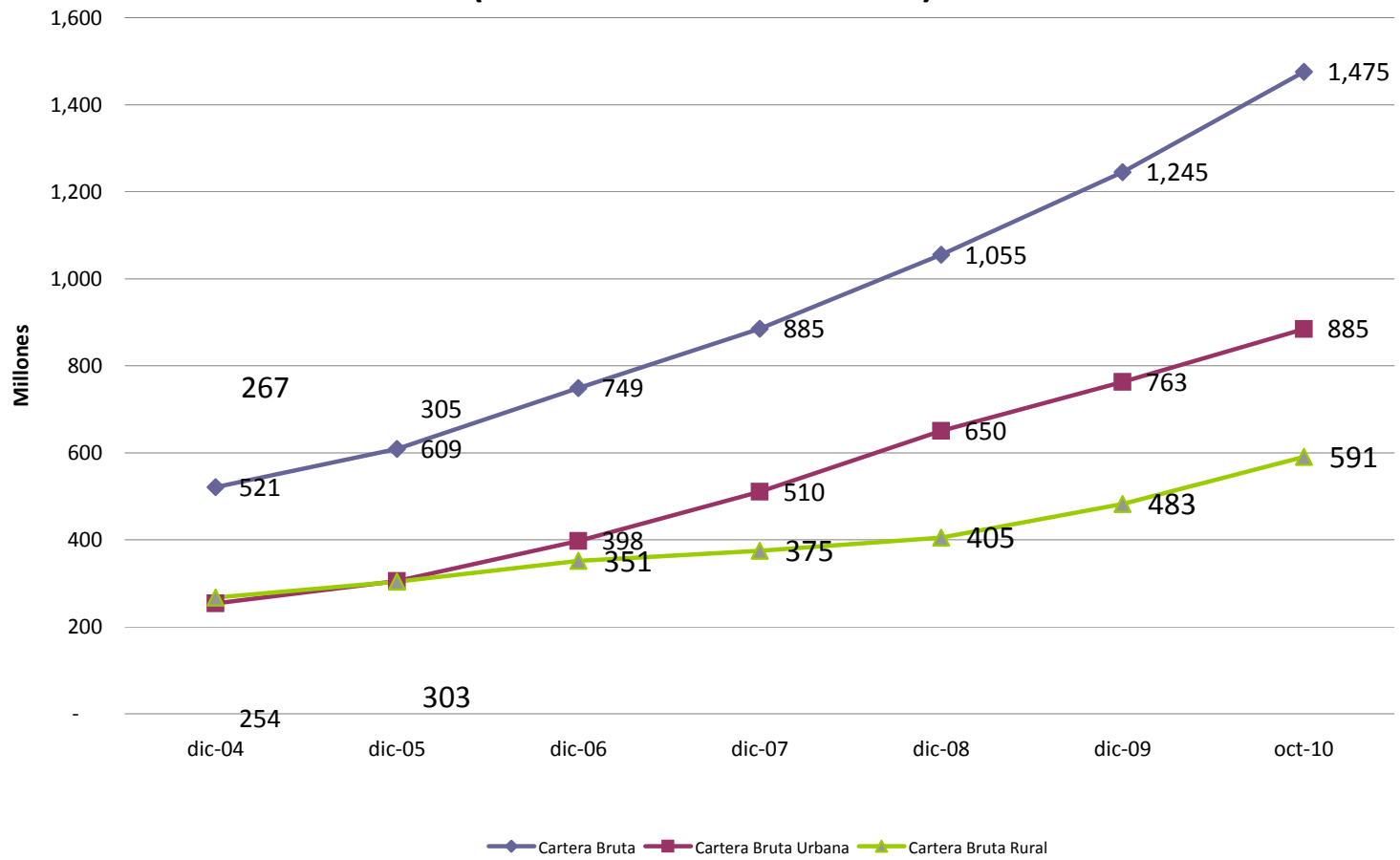


Cuadro N° 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Octubre de 2010  
(En Bolivianos)

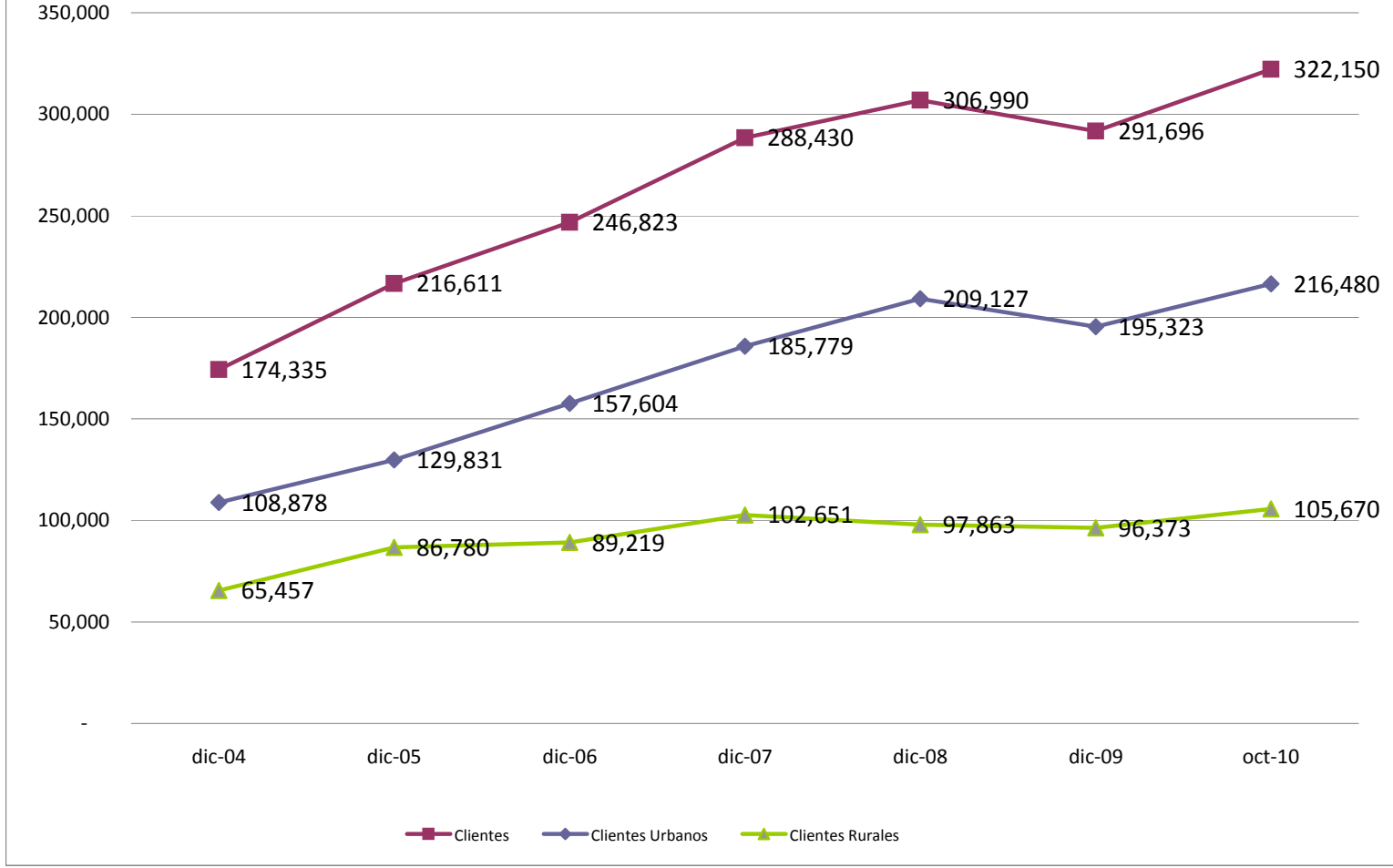
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Credito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	TOTAL
CRECER	-	-	232,474,239	-	-	-	-	-	232,474,239
PRO MUJER	-	-	161,869,132	-	-	-	-	-	161,869,132
DIACONIA	-	1,387,599	208,043,830	-	-	-	-	-	209,431,429
EMPRENDER	-	-	1,259,326	23,270,686	-	-	-	-	24,530,012
FONCRESOL	-	-	7,061,578	-	-	-	-	-	7,061,578
FUNBODEM	-	-	71,368,564	-	7,771,312	-	-	-	79,139,877
IDEPRO	-	509,863	-	72,026,887	-	-	-	-	72,536,749
IMPRO	-	-	11,947,566	-	-	-	-	-	11,947,566
SARTAWI	-	-	6,406,872	-	-	562,608	-	6,160,438	13,129,918
ANED	-	-	-	-	-	-	-	-	-
CIDRE	6,700,471	4,349,133	27,106,336	-	-	2,032,172	-	-	40,188,112
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	27,716,552	-	-	54,699	-	3,560,635	31,331,885
<b>TOTAL</b>	<b>6,700,471</b>	<b>6,246,595</b>	<b>755,253,995</b>	<b>95,297,573</b>	<b>7,771,312</b>	<b>2,649,479</b>	<b>-</b>	<b>9,721,073</b>	<b>883,640,497</b>
	0.76%	0.71%	85.47%	10.78%	0.88%	0.30%	0.00%	1.10%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	130,766,759	-	-	-	-	-	130,766,759
PRO MUJER	-	-	31,637,134	-	-	-	-	-	31,637,134
DIACONIA	-	-	59,787,473	-	-	-	-	-	59,787,473
EMPRENDER	-	-	17,200	2,567,936	-	-	-	-	2,585,136
FONCRESOL	-	-	-	-	-	-	-	8,962,036	8,962,036
FUNBODEM	-	-	17,050,599	-	1,424,395	-	-	-	18,474,994
IDEPRO	-	-	-	63,467,007	-	-	-	-	63,467,007
IMPRO	-	-	1,300,526	-	-	-	-	-	1,300,526
SARTAWI	-	-	3,422,505	-	-	1,721,049	-	31,996,670	37,140,224
ANED	-	-	587,995	-	25,995,032	-	-	26,183,744	52,766,771
CIDRE	4,809,195	2,149,573	62,424,953	-	-	897,362	-	-	70,281,084
FONDECO	-	-	50,673,210	-	-	-	-	34,434,149	85,107,359
FUBODE	-	-	19,563,585	-	-	136,943	-	9,644,481	29,345,009
<b>TOTAL</b>	<b>4,809,195</b>	<b>2,149,573</b>	<b>377,231,939</b>	<b>66,034,943</b>	<b>27,419,427</b>	<b>2,755,355</b>	<b>-</b>	<b>111,221,081</b>	<b>591,621,512</b>
	0.81%	0.36%	63.76%	11.10%	4.63%	0.47%	0.00%	18.80%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	363,240,998	-	-	-	-	-	363,240,998
PRO MUJER	-	-	193,506,265	-	-	-	-	-	193,506,265
DIACONIA	-	1,387,599	267,831,303	-	-	-	-	-	269,218,902
EMPRENDER	-	-	1,276,526	25,838,622	-	-	-	-	27,115,148
FONCRESOL	-	-	7,061,578	-	-	-	-	8,962,036	16,023,614
FUNBODEM	-	-	88,419,163	-	9,195,707	-	-	-	97,614,870
IDEPRO	-	509,863	-	135,493,894	-	-	-	-	136,003,756
IMPRO	-	-	13,248,092	-	-	-	-	-	13,248,092
SARTAWI	-	-	9,829,377	-	-	2,283,658	-	38,157,108	50,270,143
ANED	-	-	587,995	-	25,995,032	-	-	26,183,744	52,766,771
CIDRE	11,509,665	6,498,707	89,531,289	-	-	2,929,535	-	-	110,469,196
FONDECO	-	-	50,673,210	-	-	-	-	34,434,149	85,107,359
FUBODE	-	-	47,280,137	-	-	191,642	-	13,205,116	60,676,894
<b>TOTAL</b>	<b>11,509,665</b>	<b>8,396,168</b>	<b>1,132,485,933</b>	<b>161,332,516</b>	<b>35,190,739</b>	<b>5,404,834</b>	<b>-</b>	<b>120,942,154</b>	<b>1,475,462,009</b>
	0.78%	0.57%	76.77%	10.94%	2.39%	0.37%	0.00%	8.20%	100%



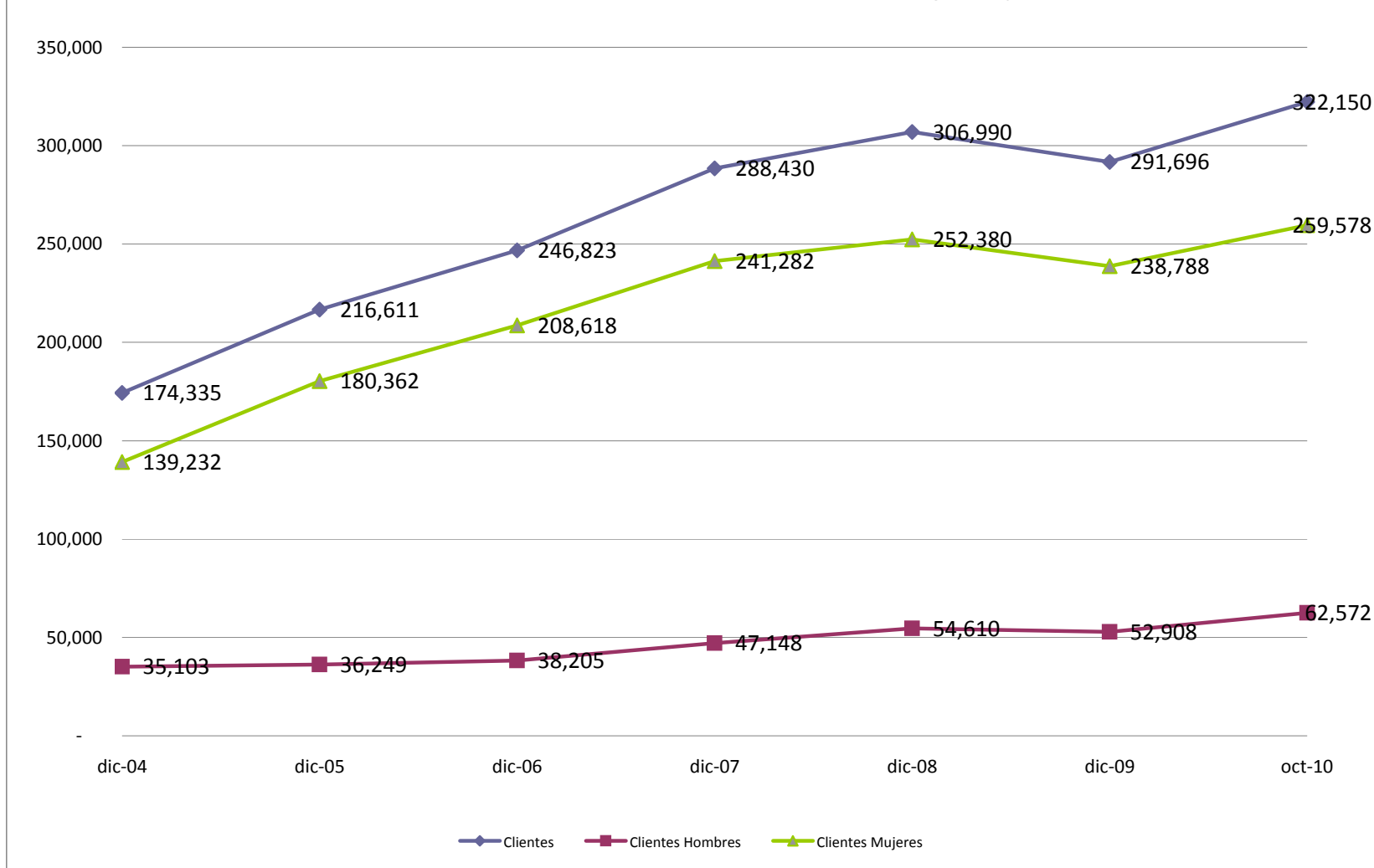
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



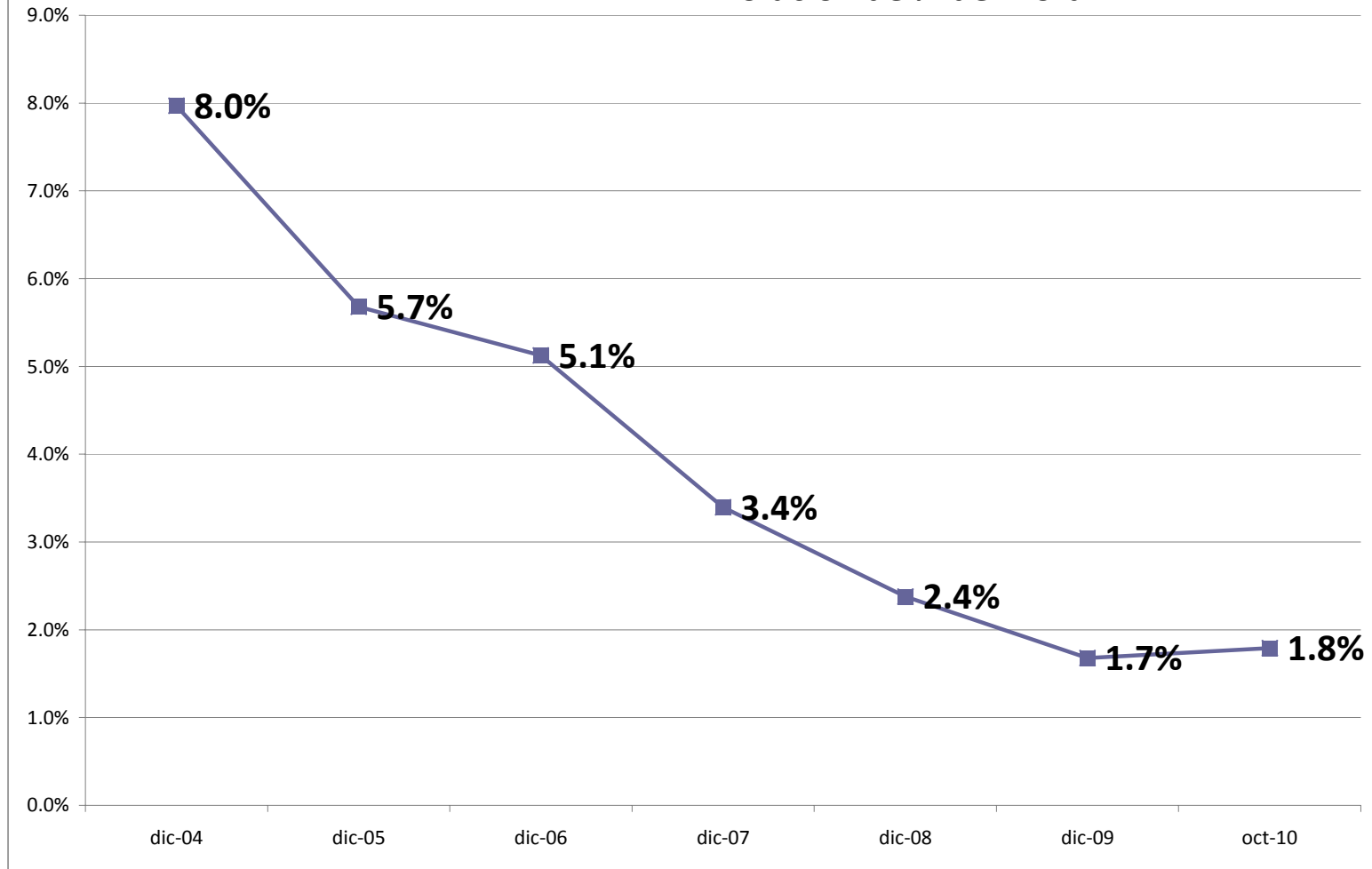
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



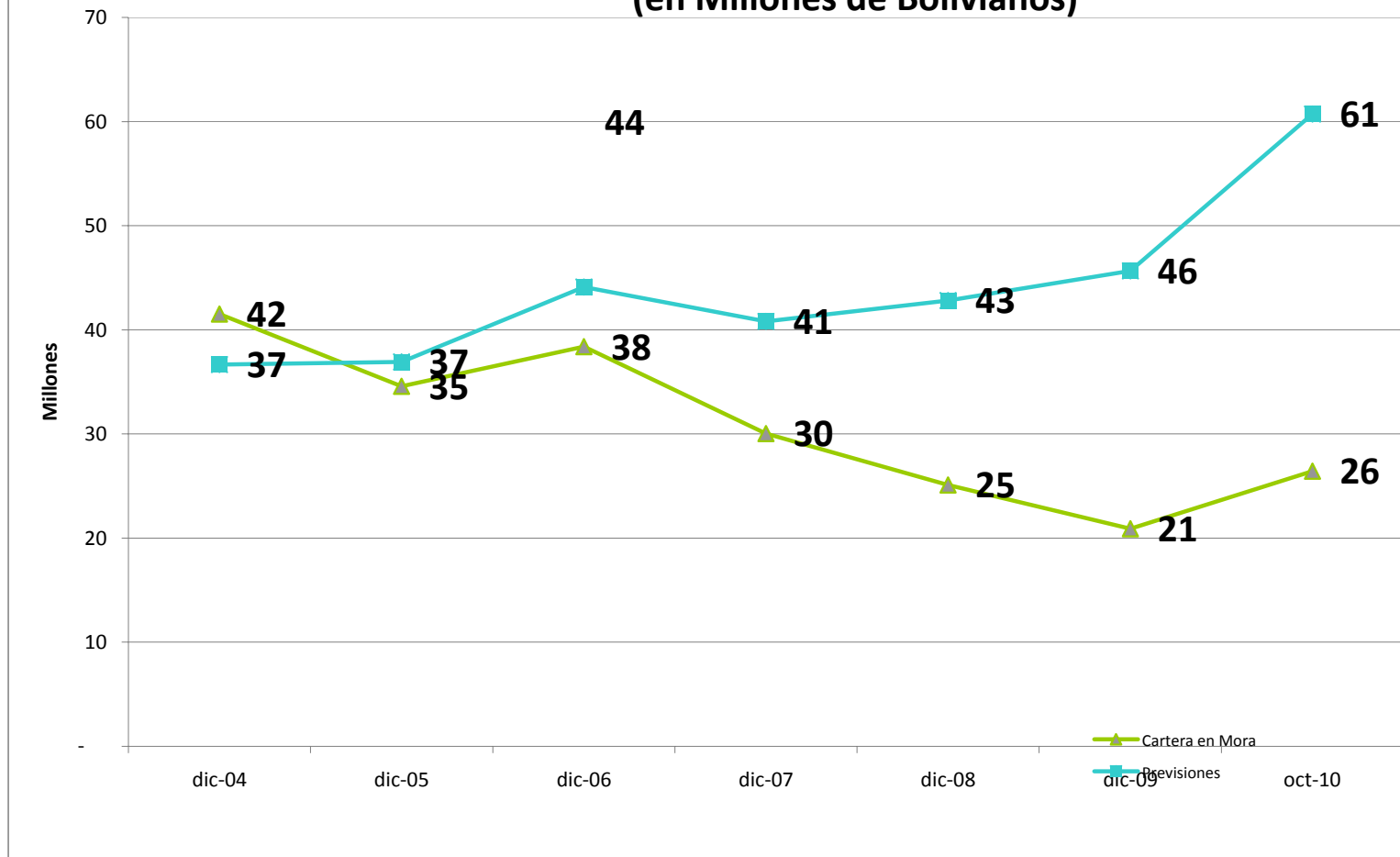
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



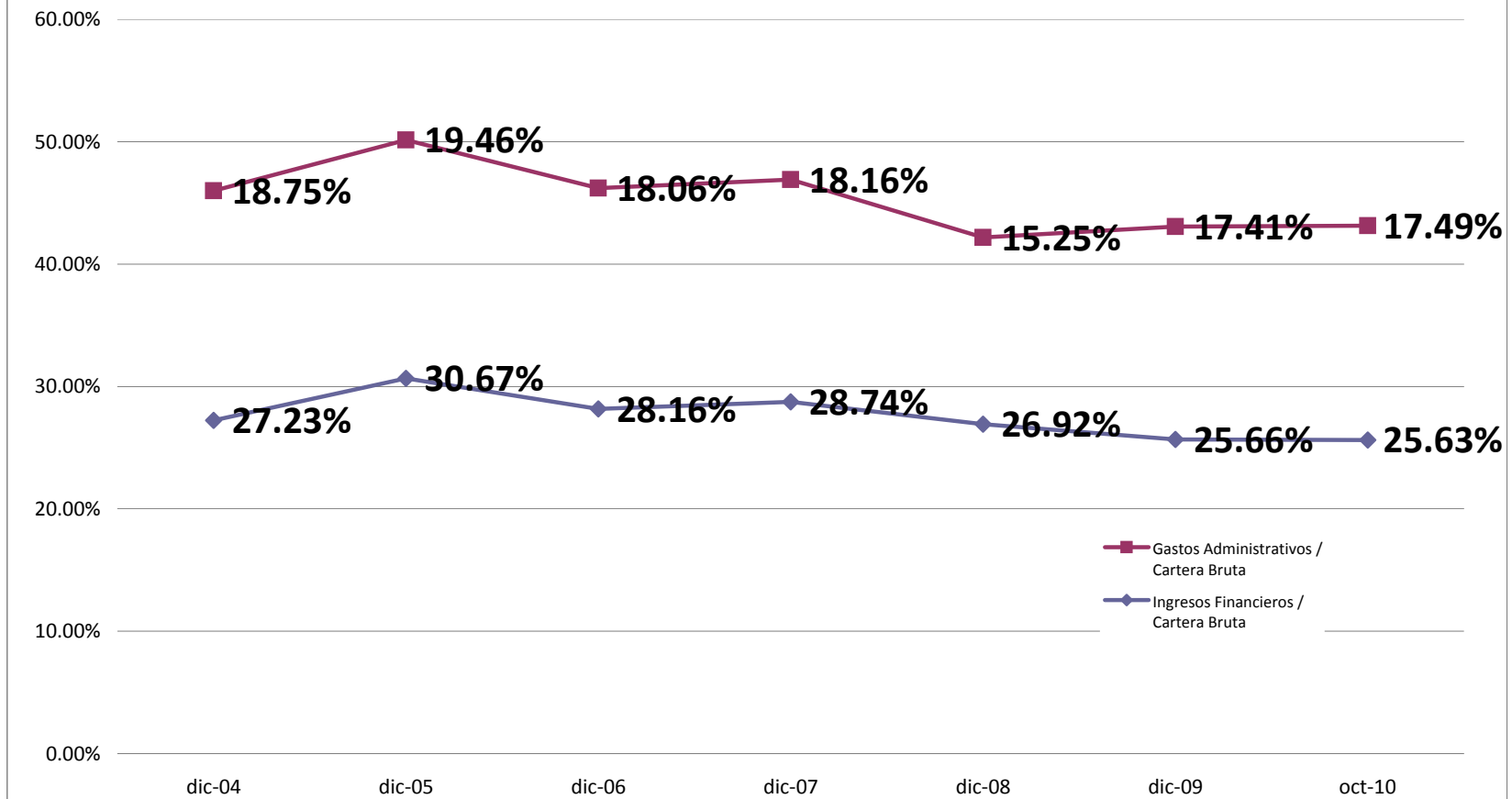
**GRAFICO Nº 5**  
**Evolución de % de Mora**



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



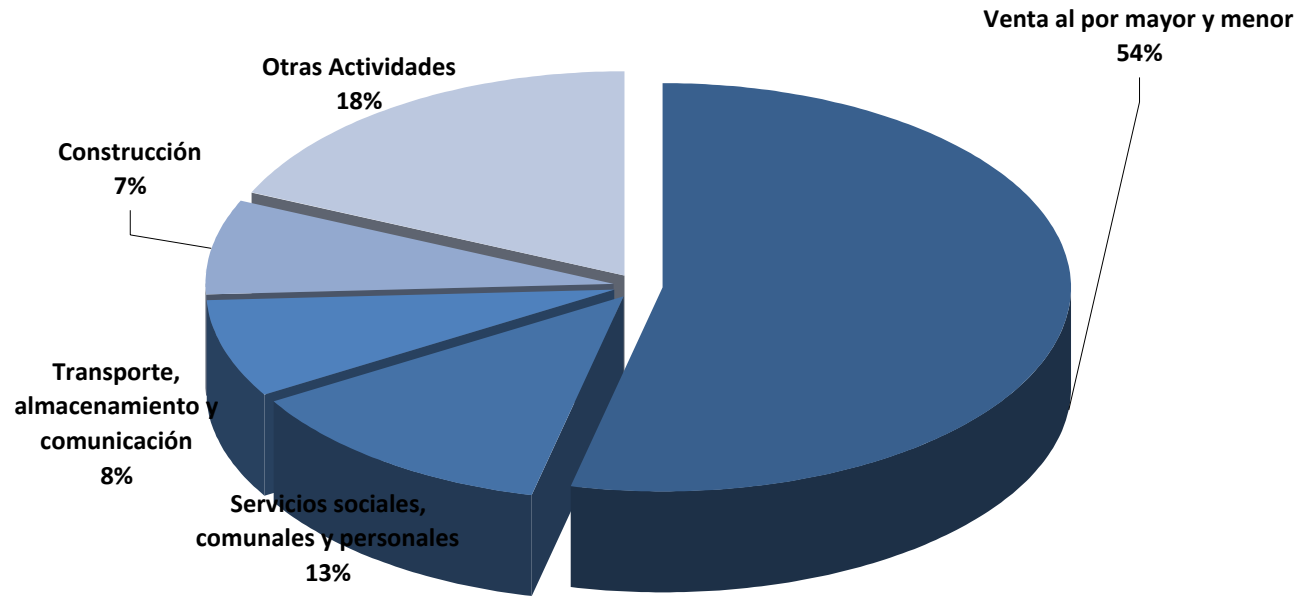
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



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

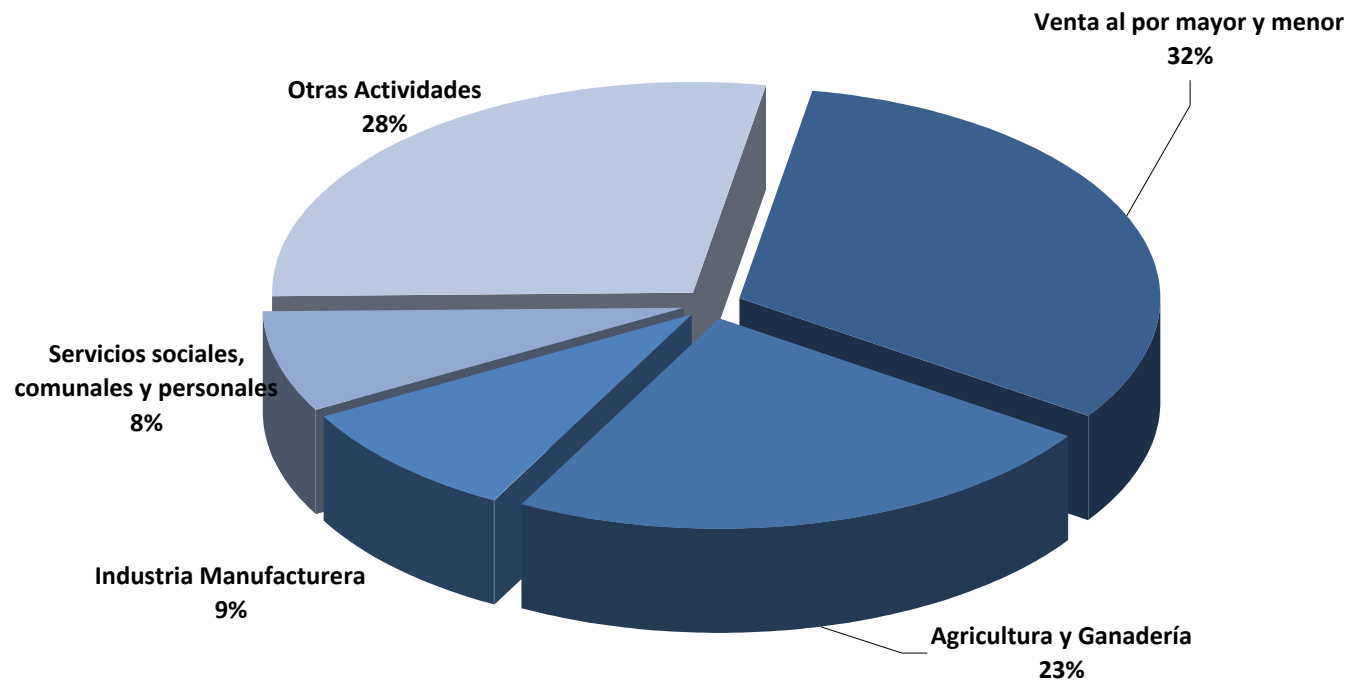
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																	TOTAL	
Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, 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	30,221,651	-	-	-	-	-	146,458,771	-	-	-	-	-	-	-	55,793,817	-	-	232,474,239	
PRO MUJER	-	-	-	-	14,388,431	-	130,292,203	7,802,124	4,934,957	-	-	-	-	-	-	-	-	161,869,132	
DIACONIA	1,360,620	113,024	1,327	552,514	15,405,223	70,994	51,572,634	78,850,582	1,350,836	34,555,602	2,672,822	19,636,267	501,516	706,576	1,962,921	51,152	-	66,818	
EMPRENDER	-	-	-	-	3,240,599	-	16,794,929	2,998,575	1,495,909	-	-	-	-	-	-	-	-	24,530,012	
FONCRESOL	54,869	-	-	-	844,826	-	283,865	4,467,565	-	-	-	-	-	-	-	-	1,214,737	7,061,578	
FUNBODEM	348,249	-	-	-	2,463,041	-	51,561	8,766,853	2,775,531	22,397,417	-	404,734	-	151,213	41,781,277	-	-	79,139,877	
IDEPRO	2,529,246	2,741,975	18,490	-	10,308,910	-	1,983,795	20,795,098	6,022,381	17,974,535	294,843	3,220,289	1,688,325	879,760	3,926,243	43,636	109,224	72,536,749	
IMPRO	-	-	-	-	1,852,822	-	3,185,631	1,399,621	-	-	-	706,236	-	552,427	4,250,828	-	-	11,947,566	
SARTAWI	6,814,786	4,663	-	3,263	1,984,885	-	133,034	3,340,206	214,564	181,456	73,195	1,066,786	3,200	-	244,080	4,500	-	14,068,619	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	5,208,382	483,938	-	101,065	4,250,981	-	7,000,065	6,345,869	498,864	6,035,920	70,745	8,407,708	592,066	269,893	789,660	88,660	44,296	40,188,112	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	3,550,302	10,334	-	12,570	1,418,882	-	4,175,355	18,742,512	1,129,074	1,781,024	8,609	36,532	-	51,680	401,830	-	10,164	31,331,885	
<b>TOTAL</b>	<b>50,088,104</b>	<b>3,353,933</b>	<b>19,818</b>	<b>669,412</b>	<b>56,156,600</b>	<b>70,994</b>	<b>66,385,941</b>	<b>436,254,209</b>	<b>22,791,849</b>	<b>89,356,620</b>	<b>3,120,215</b>	<b>33,478,553</b>	<b>2,785,106</b>	<b>2,611,950</b>	<b>110,365,393</b>	<b>187,948</b>	<b>10,164</b>	<b>4,870,490</b>	<b>884,579,198</b>
	5.6%	0.38%	0.00%	0.08%	6.35%	0.01%	7.73%	49.34%	2.58%	10.10%	0.35%	3.78%	0.31%	0.30%	12.48%	0.02%	0.00%	0.56%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	16,999,679	-	-	-	-	-	82,383,058	-	-	-	-	-	-	-	-	-	-	31,384,022	
PRO MUJER	-	-	-	-	1,984,124	-	27,622,331	1,251,219	715,726	-	-	-	-	-	-	-	-	663,733	
DIACONIA	14,033,204	760,205	-	407,933	3,356,123	376,550	10,559,152	15,177,419	883,783	6,032,197	177,065	4,199,318	96,786	332,796	466,899	38,648	-	2,879,395	
EMPRENDER	2,585,136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,585,136	
FONCRESOL	2,123,516	-	-	-	1,462,138	-	703,435	4,424,452	-	-	-	-	-	-	209,796	-	-	8,962,036	
FUNBODEM	2,801,871	-	-	-	231,686	-	2,191	599,764	294,472	5,313,730	-	-	17,968	-	9,213,311	-	-	18,474,994	
IDEPRO	26,544,291	11,269,257	-	78,631	4,142,431	-	1,311,460	9,622,682	1,444,707	6,059,565	81,123	1,142,489	50,138	573,670	1,108,405	7,028	31,129	63,467,007	
IMPRO	-	-	-	-	1,129,376	-	18,490	-	-	-	-	-	-	-	130,830	-	-	1,300,526	
SARTAWI	32,405,545	10,861	-	18,657	592,776	-	109,520	1,803,822	295,984	252,266	-	586,557	13,940	13,800	81,854	-	15,942	36,201,524	
ANED	11,644,609	14,771,433	-	99,553	1,132,779	-	10,194,805	417,241	3,479,586	-	-	10,282,694	90,331	-	276,586	-	-	52,766,771	
CIDRE	41,512,332	690,033	-	1,238,377	4,482,718	-	5,458,457	3,318,147	1,123,973	4,360,499	-	7,191,670	381,416	123,792	348,004	32,672	-	70,281,084	
FONDECO	36,467,133	-	-	-	13,071,649	-	13,071,649	2,501,893	-	-	-	12,249,333	-	-	-	-	-	19,306,062	
FUBODE	9,644,481	-	-	448,903	1,562,830	-	5,835,303	8,609,004	1,283,200	1,380,222	-	50,315	-	104,843	367,049	6,000	20,758	29,345,009	
<b>TOTAL</b>	<b>196,751,796</b>	<b>27,901,789</b>	<b>-</b>	<b>2,292,064</b>	<b>21,598,270</b>	<b>376,550</b>	<b>37,069,657</b>	<b>165,679,206</b>	<b>6,994,579</b>	<b>39,863,124</b>	<b>258,188</b>	<b>23,453,044</b>	<b>542,281</b>	<b>1,257,201</b>	<b>43,586,757</b>	<b>94,348</b>	<b>51,888</b>	<b>23,332,081</b>	<b>590,682,811</b>
	33.31%	4.66%	0.00%	0.39%	3.65%	0.06%	6.38%	38.05%	1.18%	6.75%	0.04%	3.97%	0.09%	0.21%	7.38%	0.01%	0.01%	3.95%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	47,221,330	-	-	-	-	-	228,841,829	-	-	-	-	-	-	-	87,177,840	-	-	363,240,998	
PRO MUJER	-	-	-	-	16,372,555	-	157,314,534	9,053,343	5,650,683	-	-	-	-	-	-	-	-	193,506,265	
DIACONIA	15,383,824	873,228	1,327	960,447	18,761,347	447,544	62,131,787	94,028,001	2,234,620	40,607,799	2,849,887	23,835,585	598,302	1,039,372	2,429,820	89,800	-	2,946,213	
EMPRENDER	2,585,136	-	-	-	3,240,599	-	16,794,929	2,998,575	1,495,909	-	-	-	-	-	-	-	-	27,115,148	
FONCRESOL	2,178,385	-	-	-	2,306,963	-	987,300	8,892,016	-	-	-	-	-	-	1,424,533	-	-	16,023,614	
FUNBODEM	3,150,120	-	-	-	2,694,727	-	53,752	9,366,617	3,070,003	27,711,147	-	404,734	-	169,181	50,994,589	-	-	97,614,871	
IDEPRO	29,073,538	14,011,232	18,490	78,631	14,451,341	-	3,295,255	30,412,780	7,467,088	24,034,100	375,966	4,362,777	1,738,463	1,552,430	5,034,648	50,664	31,129	136,003,756	
IMPRO	-	-	-	-	2,982,198	-	3,204,122	1,421,451	-	-	-	706,236	-	552,427	4,381,658	-	-	13,248,092	
SARTAWI	39,220,330	15,524	-	21,920	2,577,662	-	242,554	5,144,028	510,547	433,722	73,195	1,653,344	17,140	13,800	325,934	4,500	15,942	50,270,143	
ANED	11,644,609	14,771,433	-	99,553	1,132,779	-	10,194,805	417,241	3,479,586	-	-	10,282,694	90,331	-	276,586	-	-	52,766,771	
CIDRE	46,720,714	1,173,970	-	1,339,442	8,733,699	-	12,458,523	9,664,016	1,622,837	10,396,419	70,745	15,999,778	973,482	393,685	1,137,663	121,332	-	110,469,196	
FONDECO	36,467,133	-	-	-	13,071,649	-	13,071,649	2,501,893	-	-	-	12,249,333	-	-	-	-	-	19,306,062	
FUBODE	13,194,782	10,334	-	461,473	2,981,712	-	10,010,657	27,351,516	2,412,274	3,161,246	8,609	86,847	-	156,523	768,880	6,000	30,923	60,676,894	
<b>TOTAL</b>	<b>246,839,901</b>	<b>30,856,721</b>	<b>19,818</b>	<b>2,961,466</b>	<b>77,746,870</b>	<b>447,544</b>	<b>105,455,598</b>	<b>601,941,415</b>	<b>29,786,527</b>	<b>129,419,444</b>	<b>3,378,403</b>	<b>56,911,596</b>	<b>3,427,467</b>	<b>3,868,750</b>	<b>153,952,150</b>	<b>272,496</b>	<b>62,002</b>	<b>28,202,571</b>	<b>1,475,262,069</b>
	16.73%	2.09%	0.00%	0.20%	5.27%	0.03%	7.13%	40.80%	2.02%	8.76%	0.23%	3.86%	0.23%	0.26%	10.44%	0.02%	0.00%	1.91%	100%

**GRAFICO Nº 8**  
**DESTINO DE CARTERA URBANA**





**GRAFICO Nº 9**  
**DESTINO DE CARTERA RURAL**



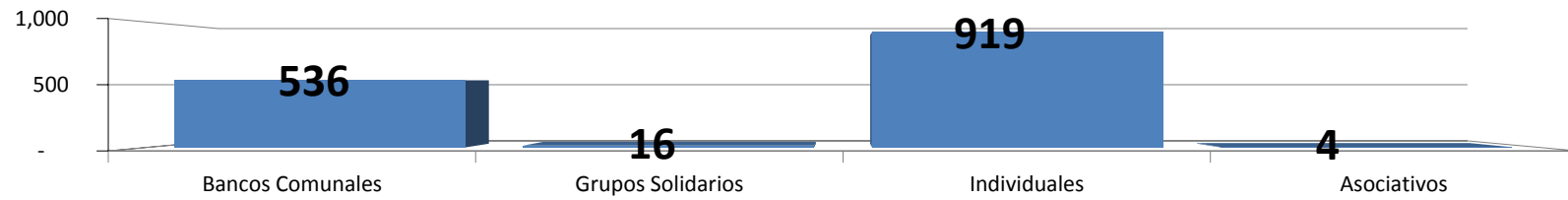
Cuadro N° 9  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Octubre de 2010**  
**(En Bolivianos)**

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	-	-	-	-	-	-	-	-	11,623,712	92,989,696	127,860,831	232,474,239
PRO MUJER	-	-	-	-	-	109,674	304,824	2,119,106	43,651,322	42,718,139	72,966,067	161,869,132
DIACONIA	-	-	-	741,555	2,728,040	2,954,667	8,744,216	47,952,630	110,819,290	22,065,129	13,425,901	209,431,429
EMPRENDER	-	-	-	-	-	107,692	484,973	2,568,942	13,513,259	4,219,024	3,636,122	24,530,012
FONCRESOL	-	-	-	-	-	552,684	-	115,692	1,853,970	338,430	4,200,802	7,061,578
FUNBODEM	-	-	-	-	-	47,228,382	11,636,605	10,897,632	3,442,833	-	5,934,424	79,139,877
IDEPRO	-	-	646,984	419,452	1,015,703	1,189,374	14,262,772	28,890,550	24,152,820	1,654,048	305,047	72,536,749
IMPRO	-	-	-	-	-	133,592	168,304	1,498,027	6,405,352	1,931,357	1,810,934	11,947,566
SARTAWI	-	-	-	-	139,397	-	-	174,202	10,693,149	2,022,720	1,039,151	14,068,619
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	613,407	247,901	5,002,651	3,709,594	5,066,011	3,354,833	2,154,617	11,834,468	7,859,461	297,184	47,984	40,188,112
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	-	286,000	367,027	1,044,700	9,128,215	1,189,633	342,719	31,331,885
<b>TOTAL</b>	<b>613,407</b>	<b>247,901</b>	<b>5,649,635</b>	<b>4,870,601</b>	<b>59,445,242</b>	<b>39,853,695</b>	<b>115,179,463</b>	<b>252,988,758</b>	<b>169,425,301</b>	<b>231,569,983</b>	<b>884,579,198</b>	<b>100%</b>
	0.07%	0.03%	0.64%	0.55%	1.04%	6.27%	4.45%	13.02%	28.60%	19.15%	26.48%	
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	6,538,338	52,306,704	71,921,718	130,766,759
PRO MUJER	-	-	-	-	-	-	-	-	2,582,123	7,545,077	21,509,933	31,637,134
DIACONIA	-	-	-	254,701	604,350	622,853	802,391	5,175,093	35,323,818	10,846,126	6,158,141	59,787,473
EMPRENDER	-	-	-	-	-	-	-	41,818	1,464,680	739,365	339,273	2,585,136
FONCRESOL	-	-	-	-	-	196,818	-	557,903	2,067,794	470,338	5,669,183	8,962,036
FUNBODEM	-	-	-	-	-	662,453	1,689,683	2,919,812	9,987,120	2,193,036	1,022,889	18,474,994
IDEPRO	-	-	-	1,690,214	1,504,006	348,004	9,105,376	30,464,190	1,728,072	304,444	63,467,007	100,000,000
IMPRO	-	-	-	-	-	-	-	-	708,968	427,562	163,996	1,300,526
SARTAWI	-	-	-	-	290,509	806,708	536,051	1,666,876	29,775,507	2,759,010	366,863	36,201,524
ANED	-	-	-	-	-	-	781,683	4,018,944	38,701,870	6,367,318	2,896,956	52,766,771
CIDRE	507,487	1,899,278	4,429,912	6,725,268	5,404,947	3,447,709	4,249,877	19,256,030	23,737,275	591,316	31,985	70,281,083
FONDECO	-	-	1,908,044	6,138,203	2,965,101	3,430,932	7,337,614	14,125,566	26,352,572	9,800,252	13,049,072	85,107,357
FUBODE	-	-	-	-	-	118,330	1,059,570	4,686,937	20,680,146	2,016,339	783,688	29,345,009
<b>TOTAL</b>	<b>507,487</b>	<b>1,899,278</b>	<b>6,337,957</b>	<b>14,808,385</b>	<b>10,768,913</b>	<b>9,643,807</b>	<b>25,562,244</b>	<b>70,771,681</b>	<b>228,384,399</b>	<b>97,790,517</b>	<b>124,218,141</b>	<b>590,682,809</b>
	0.09%	0.32%	1.07%	2.51%	1.82%	1.63%	4.33%	11.98%	38.66%	16.56%	21.03%	
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	18,162,050	145,296,399	199,782,549	363,240,998
PRO MUJER	-	-	-	-	-	109,674	304,824	2,119,106	46,233,445	50,263,216	94,476,000	193,506,265
DIACONIA	-	-	-	996,256	3,332,390	3,577,521	9,546,607	53,127,723	146,143,108	32,911,255	19,584,042	269,218,902
EMPRENDER	-	-	-	-	-	107,692	484,973	2,568,942	14,977,939	4,958,389	3,975,395	27,115,148
FONCRESOL	-	-	-	-	-	196,818	552,684	673,596	3,921,765	808,768	9,869,985	16,023,614
FUNBODEM	-	-	-	-	-	47,890,836	13,326,288	13,817,444	13,429,953	2,193,036	6,957,314	97,614,871
IDEPRO	-	-	646,984	2,109,666	2,519,708	1,537,378	23,268,149	47,213,251	54,617,009	3,382,120	609,491	136,003,756
IMPRO	-	-	-	-	-	133,592	168,304	1,498,027	7,114,319	2,358,920	1,974,930	13,248,092
SARTAWI	-	-	-	-	429,906	806,708	536,051	1,841,079	40,468,655	4,781,730	1,406,014	50,270,143
ANED	-	-	-	-	-	-	781,683	4,018,944	38,701,870	6,367,318	2,896,956	52,766,771
CIDRE	1,120,894	2,147,179	9,432,564	10,434,862	10,470,958	6,802,541	6,404,494	31,090,497	131,596,735	888,501	79,969	110,469,195
FONDECO	-	-	1,908,044	6,138,203	2,965,101	3,430,932	7,337,614	14,125,566	26,352,572	9,800,252	13,049,072	85,107,357
FUBODE	-	-	-	-	-	286,000	367,027	1,044,700	9,128,215	1,189,633	342,719	31,331,885
<b>TOTAL</b>	<b>1,120,894</b>	<b>2,147,179</b>	<b>11,987,592</b>	<b>19,678,987</b>	<b>20,004,063</b>	<b>65,079,049</b>	<b>64,915,939</b>	<b>185,951,144</b>	<b>481,373,158</b>	<b>267,215,877</b>	<b>355,788,124</b>	<b>1,475,262,007</b>
	0.08%	0.15%	0.81%	1.33%	1.36%	4.41%	4.40%	12.60%	32.63%	18.11%	24.12%	

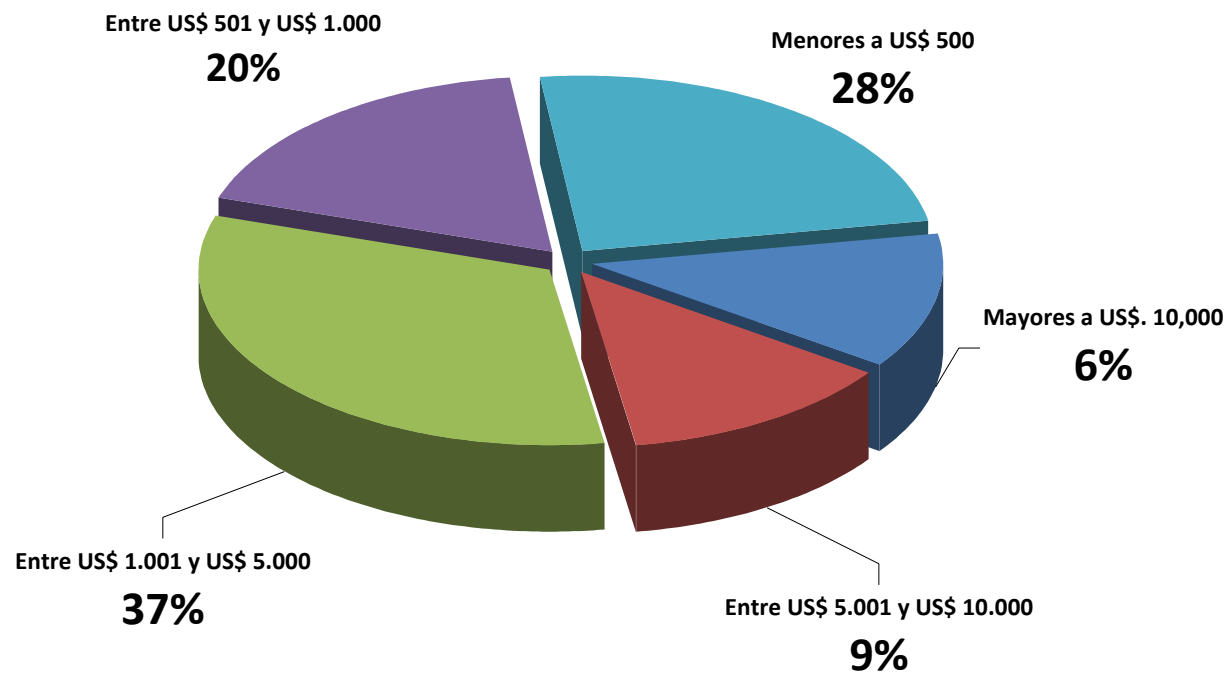
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Octubre de 2010**  
**(En Bolivianos)**

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	166,160,541	66,733	-	-	66,313,698	9,155	-	-	232,474,239	75,887	
PRO MUJER	131,712,966	68,606	-	-	30,156,166	3,428	-	-	161,869,132	72,034	
DIACONIA	39,909,581	22,179	-	-	169,521,848	18,775	-	-	209,431,429	40,954	
EMPRENDER	10,091,489	5,982	1,102,967	465	13,335,556	3,370	-	-	24,530,012	9,817	
FONCRESOL	3,897,542	2,489	130,217	25	3,033,820	256	-	-	7,061,578	2,770	
FUNBODEM	-	-	-	-	79,139,877	6,919	-	-	79,139,877	6,919	
IDEPRO	-	-	-	-	72,536,749	3,123	-	-	72,536,749	3,123	
IMPRO	-	-	-	-	11,947,566	1,848	-	-	11,947,566	1,848	
SARTAWI	178,383	213	964,836	404	12,925,399	1,956	-	-	14,068,619	2,573	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	39,086,805	1,129	1,101,307	2	40,188,112	1,131	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	20,485,877	8,504	358,331	270	10,487,677	924	-	-	31,331,885	9,698	
<b>TOTAL</b>	<b>372,436,378</b>	<b>174,706</b>	<b>2,556,351</b>	<b>1,164</b>	<b>508,485,162</b>	<b>50,883</b>	<b>1,101,307</b>	<b>2</b>	<b>884,579,198</b>	<b>226,754</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	93,465,304	37,537	-	-	37,301,455	5,149	-	-	130,766,759	42,687	
PRO MUJER	31,637,134	19,332	-	-	-	-	-	-	31,637,134	19,332	
DIACONIA	833,733	501	-	-	58,953,740	8,131	-	-	59,787,473	8,632	
EMPRENDER	549,910	385	157,943	48	1,877,283	378	-	-	2,585,136	811	
FONCRESOL	5,451,702	1,724	1,277,682	159	2,035,835	141	196,818	1	8,962,036	2,025	
FUNBODEM	-	-	-	-	18,474,994	1,592	-	-	18,474,994	1,592	
IDEPRO	-	-	-	-	63,467,007	2,969	-	-	63,467,007	2,969	
IMPRO	-	-	-	-	1,300,526	220	-	-	1,300,526	220	
SARTAWI	-	-	9,724,092	1,061	26,477,432	2,213	-	-	36,201,524	3,274	
ANED	4,086,313	2,026	78,850	47	48,310,650	5,326	290,959	47	52,766,771	7,446	
CIDRE	-	-	-	-	67,962,859	2,521	2,318,225	14	70,281,084	2,535	
FONDECO	19,306,062	9,171	-	-	65,801,297	3,688	-	-	85,107,359	12,859	
FUBODE	8,466,093	4,443	2,231,417	434	18,647,499	1,580	-	-	29,345,009	6,457	
<b>TOTAL</b>	<b>163,796,250</b>	<b>75,119</b>	<b>13,469,984</b>	<b>1,749</b>	<b>410,610,576</b>	<b>33,908</b>	<b>2,806,001</b>	<b>62</b>	<b>590,682,811</b>	<b>110,839</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	259,625,845	104,270	-	-	103,615,154	14,304	-	-	363,240,998	118,574	
PRO MUJER	163,350,099	87,938	-	-	30,156,166	3,428	-	-	193,506,265	91,366	
DIACONIA	40,743,314	22,680	-	-	228,475,588	26,906	-	-	269,218,902	49,586	
EMPRENDER	10,641,399	6,367	1,260,910	513	15,212,839	3,748	-	-	27,115,148	10,628	
FONCRESOL	9,349,243	4,213	1,407,899	184	5,069,655	397	196,818	1	16,023,614	4,795	
FUNBODEM	-	-	-	-	97,614,871	8,511	-	-	97,614,871	8,511	
IDEPRO	-	-	-	-	136,003,756	6,092	-	-	136,003,756	6,092	
IMPRO	-	-	-	-	13,248,092	2,068	-	-	13,248,092	2,068	
SARTAWI	178,383	213	10,688,928	1,465	39,402,831	4,169	-	-	50,270,143	5,847	
ANED	4,086,313	2,026	78,850	47	48,310,650	5,326	290,959	47	52,766,771	7,446	
CIDRE	-	-	-	-	107,049,664	3,650	3,419,532	16	110,469,196	3,666	
FONDECO	19,306,062	9,171	-	-	65,801,297	3,688	-	-	85,107,359	12,859	
FUBODE	28,951,970	12,947	2,589,748	704	29,135,176	2,504	-	-	60,676,894	16,155	
<b>TOTAL</b>	<b>536,232,628</b>	<b>249,825</b>	<b>16,026,335</b>	<b>2,913</b>	<b>919,095,737</b>	<b>84,791</b>	<b>3,907,309</b>	<b>64</b>	<b>1,475,262,009</b>	<b>337,593</b>	

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



**GRAFICO N° 11**  
**Estratificación de Cartera por Monto de Crédito**

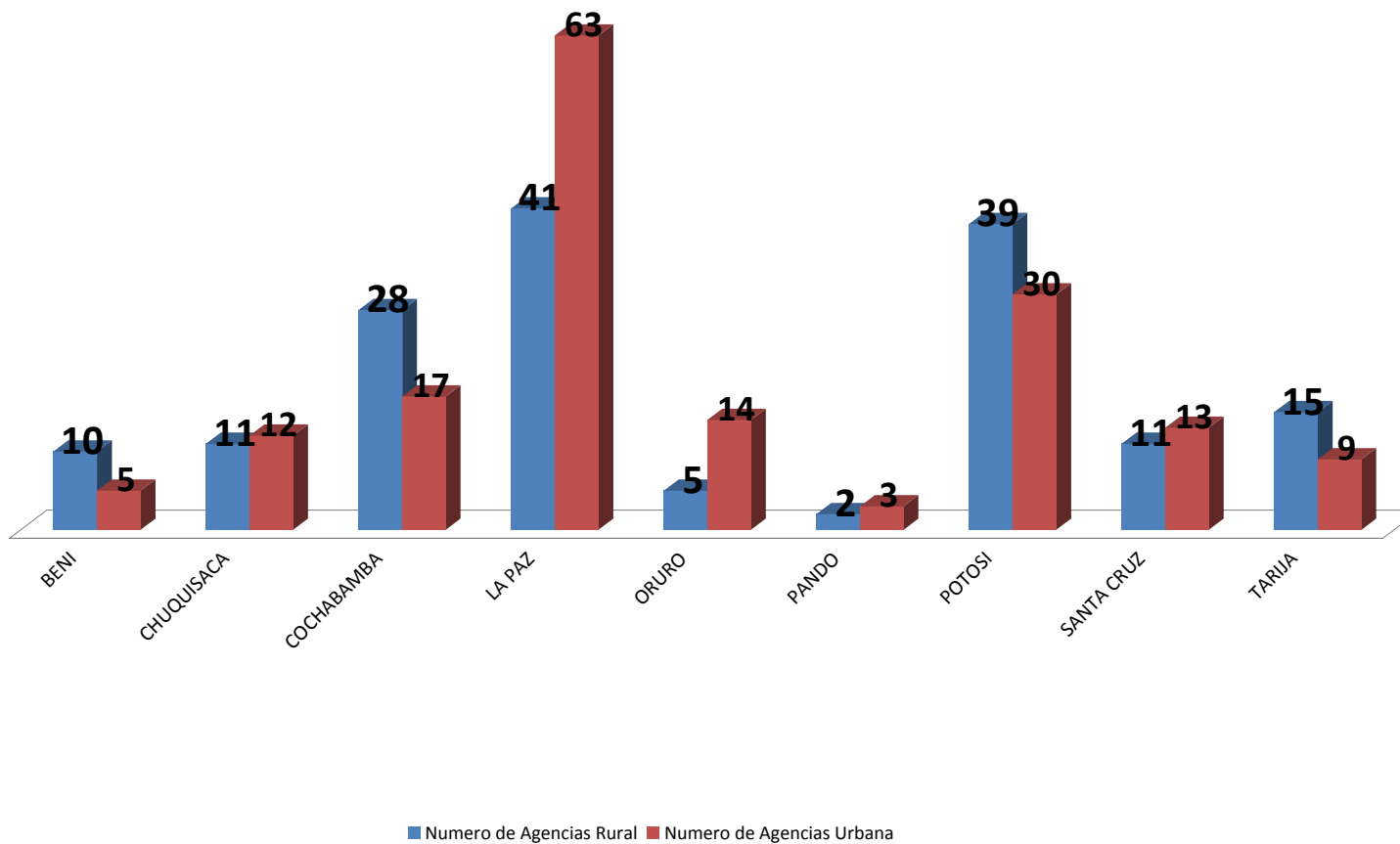


Cuadro N° 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de Octubre de 2010  
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	9	3	12	45	10	55
CRECER	34	26	60	277	323	600
DIACONIA	16	23	39	49	212	261
EMPRENDER	2	12	14	10	95	105
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	58	58	116
FUBODE	10	4	14	54	85	139
FUNBODEM	6	5	11	13	95	108
IDEPRO	8	8	16	38	88	126
IMPRO		2	2		25	25
PROMUJER	17	55	72	66	579	645
SARTAWI	13	12	25	42	73	115
<b>Total</b>	<b>162</b>	<b>166</b>	<b>328</b>	<b>739</b>	<b>1,738</b>	<b>2,477</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	10	5	15	63	45	108
CHUQUISACA	11	12	23	32	93	125
COCHABAMBA	28	17	45	162	179	341
LA PAZ	41	63	104	162	773	935
ORURO	5	14	19	13	135	148
PANDO	2	3	5	6	20	26
POTOSI	39	30	69	195	329	524
SANTA CRUZ	11	13	24	65	98	163
TARIJA	15	9	24	41	66	107
<b>Total</b>	<b>162</b>	<b>166</b>	<b>328</b>	<b>739</b>	<b>1,738</b>	<b>2,477</b>

**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									19%					
SARTAWI	29%	26%		35%				26%	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)