

Cuadro Nº 3
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
ACTIVO															
DISPONIBILIDADES	14,596,930	29,577,070	44,354,000	23,389,568	2,884,522	1,634,166	2,877,284	9,637,164	266,509	10,152,739	16,274,279	9,635,456	6,732,068	12,375,461	140,213,217
INVERSIONES TEMPORARIAS	10,718,260	12,338,483	23,056,744	216,976	4,198,350	667,054	2,976	1,491,475	2,025,860	26,028	4,409,552	1,469,704	2,028,852	11,214	39,604,785
CARTERA	368,673,381	193,078,475	561,751,856	264,533,645	25,977,873	15,384,051	96,025,166	136,529,184	13,514,751	56,485,419	47,162,870	110,984,780	86,646,053	64,313,377	1,479,309,025
CARTERA BRUTA	368,567,521	200,591,306	569,158,827	273,909,936	27,274,222	15,639,687	99,631,467	140,805,104	13,530,178	54,641,414	49,958,883	113,373,405	87,266,714	63,683,134	1,508,872,970
CARTERA VIGENTE	365,771,890	198,113,493	563,885,383	272,690,181	26,418,005	15,108,754	96,196,482	126,385,369	12,928,005	53,615,762	44,499,921	106,476,644	84,182,565	62,395,445	1,464,782,515
CARTERA VENCIDA	2,312,999	883,524	3,196,523	973,909	764,034	107,524	512,110	1,091,505	214,519	753,994	5,122,364	2,188,974	467,131	681,534	16,134,121
CARTERA EN EJECUCIÓN	482,632	1,594,289	2,076,922	108,580	42,146	293,011	1,991,885	317,239	5,800	201,968	336,597	1,679,133	602,955	1,679,133	8,183,089
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	135,397	42,146	51,678	836,960	12,437,879	325,212	58,663	-	3,644,215	381,587	3,199	17,916,915
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,869	50,037	5,437	740	409,909	63,169	6,122	-	431,557	6,346	-	965,186
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	13,283	93,300	163,203	3,473	4,916	-	63,015	549,953	-	891,143
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9,627,387	2,718,569	12,345,956	3,367,992	399,623	193,482	1,085,069	2,325,732	566,592	3,113,738	894,165	1,932,471	2,404,034	2,540,703	31,169,559
PREVISIÓN PARA CARTERA INCOBRABLE	-9,521,527	-10,231,400	-19,752,927	-12,744,283	-1,695,972	-489,118	-4,691,369	-6,601,652	-582,020	-1,269,733	-3,690,177	-4,321,097	-3,024,695	-1,910,459	-60,733,503
OTRAS CUENTAS POR COBRAR	5,445,527	2,090,544	7,536,071	642,682	711,870	385,317	1,195,452	3,746,527	585,163	1,241,853	5,823,133	524,477	1,132,382	1,474,587	24,998,515
BIENES REALIZABLES	-	-	-	4,771	-	-	-	-	-	22,434	101,599	2,085,077	11,157	-	2,225,037
INVERSIONES PERMANENTES	592,941	4,851,539	5,444,481	310,051	506,852	19,488	33,800	1,367,229	15,070	52,233	3,264,243	13,568,623	6,748,538	48,720	31,379,327
BIENES DE USO	11,364,275	10,574,940	21,939,215	8,447,527	1,101,278	434,868	2,546,603	4,523,132	159,285	3,327,514	1,866,423	6,552,009	3,712,786	1,651,323	56,261,962
OTROS ACTIVOS	4,586,201	3,064,638	7,650,839	397,418	605,491	77,774	74,693	3,139,070	20,695	568,787	4,134,900	18,080	330,044	359,142	17,376,933
TOTAL DEL ACTIVO	415,977,516	255,755,689	671,733,205	297,942,637	35,986,235	18,602,720	102,755,975	160,433,782	16,587,332	71,877,007	83,035,999	144,838,205	107,341,880	80,233,824	1,791,368,802
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	246,217,584	124,219,335	370,436,919	88,689,412	23,463,395	1,470,103	73,928,180	113,960,792	11,385,749	44,611,255	42,601,898	96,606,824	71,029,284	40,482,934	978,666,745
OTRAS CUENTAS POR PAGAR	14,455,344	14,514,527	28,969,871	11,030,842	6,810,306	1,792,198	2,397,956	6,120,525	531,441	12,917,002	34,573,400	10,312,952	9,083,562	11,921,035	136,461,089
PREVISIONES	11,839,307	1,826,451	13,665,758	2,992,828	-	-	1,519,255	99,053	236,165	-	447,190	174,250	1,084,044	433,870	20,649,414
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	299,280	2,866,998	3,166,278	-	120,397	-	-	1,225,718	-	974,400	598,683	52,744	2,867,305	-	9,005,567
TOTAL DEL PASIVO	272,811,516	143,427,311	416,238,826	102,713,081	30,394,098	3,262,301	77,845,391	121,406,131	12,153,355	58,502,658	78,221,171	107,146,770	84,061,195	52,837,839	1,144,782,815
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3,888,145	-	16,728,862	34,917,627	3,705,931	18,214,046	-	32,843,768	16,255,365	-	126,559,743
APORTES NO CAPITALIZADOS	99,068,225	23,668,893	122,737,118	39,026,324	-	15,210,750	745,640	-	-	927,988	20,992,415	-	1,319,759	21,625,989	222,585,984
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	1,451,530	-	-	-	1,903,557
RESERVAS	26,991,743	73,379,504	100,370,247	131,207,890	379,906	-	4,848,010	1,394,000	376,512	-	3,286,964	758,632	4,401,306	3,343,853	250,307,311
RESULTADOS ACUMULADOS	17,106,032	15,296,981	32,387,013	24,995,342	1,324,086	129,669	2,588,072	2,263,997	351,534	-5,767,684	-20,916,070	4,089,035	1,304,255	2,431,143	45,175,392
TOTAL DEL PATRIMONIO	143,166,000	113,238,379	255,494,379	195,228,556	5,592,137	15,340,419	24,910,584	39,027,651	4,433,977	13,374,356	4,814,829	37,691,435	23,280,685	27,395,985	646,585,987
TOTAL DEL PASIVO Y PATRIMONIO	415,977,516	255,755,689	671,733,205	297,942,637	35,986,235	18,602,720	102,755,975	160,433,782	16,587,332	71,877,007	83,035,999	144,838,205	107,341,880	80,233,824	1,791,368,802

CUADRO Nº 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	109,354,163	65,435,532	174,789,695	56,950,355	7,693,679	2,568,115	18,456,187	20,909,820	1,708,919	9,351,586	11,020,043	16,675,399	16,249,325	14,046,954	350,420,076
GASTOS FINANCIEROS	-15,813,346	-8,049,279	-23,862,625	-5,434,500	-1,982,305	-41,282	-5,423,065	-4,186,412	-340,222	-1,547,489	-1,691,601	-4,311,388	-4,348,851	-1,971,861	-55,141,601
RESULTADO FINANCIERO BRUTO	93,540,817	57,386,253	150,927,070	51,515,855	5,711,374	2,526,833	13,033,123	16,723,408	1,368,697	7,804,097	9,328,443	12,364,011	11,900,474	12,075,092	295,278,476
OTROS INGRESOS OPERATIVOS	997,844	5,449,612	6,447,456	3,435,852	3,496,017	153	3,778,675	2,150,350	113,630	1,493,028	1,435,035	1,154,449	1,499,939	1,043,675	26,048,260
OTROS GASTOS OPERATIVOS	-3,260,208	-818,667	-4,078,875	-504,242	-	-	-227,833	-483,499	-98,462	-137,919	-409,568	-423,881	-359,967	-215,371	-6,939,618
RESULTADO DE OPERACION BRUTO	91,278,453	62,017,198	153,295,651	54,447,465	9,207,391	2,526,986	16,583,965	18,390,259	1,383,865	9,159,206	10,353,910	13,094,578	13,040,446	12,903,397	314,387,118
RECUPERACION DE ACTIVOS FINANCIEROS	11,112,795	1,356,379	12,469,173	981,861	87,342	180,872	3,406,556	2,216,567	-	1,495,649	8,216,585	5,263,656	3,407,696	780,130	38,506,089
CARGOS POR INCOB. Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-15,013,219	-4,043,968	-19,057,187	-5,766,141	-697,502	-177,897	-5,838,324	-3,944,131	-38,533	-2,463,953	-7,222,985	-7,325,178	-3,487,766	-2,253,665	-58,273,262
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	87,378,029	59,329,609	146,707,638	49,663,185	8,597,230	2,529,961	14,152,197	16,662,696	1,345,332	8,190,903	11,347,510	11,033,057	12,960,375	11,429,862	294,619,944
GASTOS DE ADMINISTRACION	-69,957,270	-50,628,083	-120,583,353	-24,724,916	-7,274,146	-2,611,917	-11,507,421	-14,895,129	-1,159,297	-13,552,544	-13,396,720	-11,396,335	-11,736,164	-10,449,840	-239,815,782
RESULTADO DE OPERACION NETO	17,420,759	8,703,526	26,124,285	24,938,269	1,323,085	-81,956	2,644,776	1,767,566	186,034	-5,361,641	-2,049,211	3,146,721	1,224,212	938,022	54,800,162
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-660,614	-85,627	-746,241	-474,873	-22,999	1	-136,013	-563,601	-20,513	165,263	-76,748	-351,360	-372,487	208,542	-2,390,029
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-91,858	182,789	90,932	454,935	24,000	-22,787	100,329	445,781	15,951	60,781	90,404	210,709	373,128	-184,954	1,659,210
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	16,668,287	8,800,689	25,468,975	24,918,330	1,324,086	-104,742	2,609,092	1,650,747	181,472	-5,135,597	-2,035,555	3,006,070	1,224,852	961,611	54,069,343
INGRESOS EXTRAORDINARIOS	149,446	872,335	1,021,781	-	-	-	3,845	170,062	39,111	2,060,582	103,632	1,327	3,462	3,403,802	
GASTOS EXTRAORDINARIOS	-39,121	-49,100	-88,221	-	-	-	-	-	-	-9,813	-	-1	-	-98,036	
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	16,778,611	9,623,924	26,402,535	24,918,330	1,324,086	-104,742	2,609,092	1,654,592	351,534	-5,096,485	15,214	3,109,702	1,226,178	965,073	57,375,110
INGRESOS DE GESTIONES ANTERIORES	532,932	628,105	1,161,037	136,052	-	-	-	-	-	60,267	68,299	-	122,776	-	1,548,431
GASTOS DE GESTIONES ANTERIORES	-205,512	-381,544	-587,056	-59,040	-	-	-21,020	-	-	-108,079	-60,702	-	-44,699	-	-880,596
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	17,106,032	9,870,484	26,976,516	24,995,342	1,324,086	-104,742	2,588,072	1,654,592	351,534	-5,144,297	22,812	3,109,702	1,304,255	965,073	58,042,945
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	17,106,032	9,870,484	26,976,516	24,995,342	1,324,086	-104,742	2,588,072	1,654,592	351,534	-5,144,297	22,812	3,109,702	1,304,255	965,073	58,042,945
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	17,106,032	9,870,484	26,976,516	24,995,342	1,324,086	-104,742	2,588,072	1,654,592	351,534	-5,144,297	22,812	3,109,702	1,304,255	965,073	58,042,945

CUADRO N° 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
ESTRUCTURA DE ACTIVOS															
Disponibilidades/Total Activo	3.51%	11.63%	6.60%	7.85%	8.02%	8.78%	2.80%	6.01%	1.61%	14.13%	19.60%	6.65%	6.27%	15.42%	7.83%
Inversiones Temporarias/Total Activo	2.58%	4.82%	3.43%	0.07%	11.67%	3.59%	0.00%	0.93%	12.21%	0.04%	5.31%	1.01%	1.89%	0.01%	2.21%
Cartera / Total Activo	88.63%	75.49%	83.63%	88.79%	72.19%	82.70%	93.45%	85.10%	81.48%	78.59%	56.80%	76.63%	80.72%	80.16%	82.58%
Otras Cuentas por cobrar / Total Activo	1.31%	0.82%	1.12%	0.22%	1.98%	2.07%	1.16%	2.34%	3.53%	1.73%	7.01%	0.36%	1.05%	1.84%	1.40%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.12%	1.44%	0.01%	0.00%	0.12%
Inversiones Permanentes / Total Activo	0.14%	1.90%	0.81%	0.10%	1.41%	0.10%	0.03%	0.85%	0.09%	0.07%	3.93%	9.37%	6.29%	0.06%	1.75%
Bienes de Uso / Total Activo	2.73%	4.13%	3.27%	2.84%	3.06%	2.34%	2.48%	2.82%	0.96%	4.63%	2.25%	4.52%	3.46%	2.06%	3.14%
Otros Activos / Total Activo	1.10%	1.20%	1.14%	0.13%	1.68%	0.42%	0.07%	1.96%	0.12%	0.79%	4.98%	0.01%	0.31%	0.45%	0.97%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.49%	4.21%	4.38%	9.15%	4.01%	-0.61%	2.75%	1.13%	2.31%	-7.81%	0.03%	2.34%	1.33%	1.31%	3.53%
Resultado Neto / Patrimonio ROE	13.03%	9.59%	11.52%	13.97%	25.83%	-0.74%	11.33%	4.62%	8.65%	-41.96%	0.52%	9.00%	6.11%	3.84%	9.79%
Resultado Neto / Ingresos Financieros	15.64%	15.08%	15.43%	43.89%	17.21%	-4.08%	14.02%	7.91%	20.57%	-55.01%	0.21%	18.65%	8.03%	6.87%	16.56%
Ingresos Financieros / Activo	28.68%	27.91%	28.39%	20.85%	23.32%	15.06%	19.59%	14.22%	11.24%	14.19%	14.48%	12.56%	16.51%	19.10%	21.34%
Ingresos Financieros / Cartera Bruta	32.37%	35.59%	33.50%	22.68%	30.77%	17.91%	20.21%	16.20%	13.78%	18.67%	24.06%	16.05%	20.31%	24.06%	25.34%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	20.71%	27.53%	23.11%	9.85%	29.09%	18.22%	12.60%	11.54%	9.35%	27.06%	29.25%	7.59%	14.67%	17.97%	17.34%
Gastos Administrativos / Activo	18.35%	21.59%	19.58%	9.05%	22.05%	15.32%	12.22%	10.13%	7.62%	20.57%	17.60%	5.94%	11.93%	14.27%	14.60%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.24%	98.76%	99%	100%	97%	97%	97%	99%	98%	98%	89.07%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.63%	0.44%	0.56%	0.36%	2.98%	1.11%	0.51%	1.07%	1.98%	1.39%	10.25%	2.31%	0.54%	1.07%	1.13%
Cartera en Ejecución / Cartera Bruta	0.13%	0.79%	0.36%	0.04%	0.00%	1.96%	2.09%	0.34%	0.07%	0.38%	0.67%	0.56%	2.55%	0.95%	0.60%
Previsión cartera incobrable / Cartera en Mora	340.59%	412.92%	374.57%	1175.28%	208.33%	93.71%	180.57%	333.10%	210.14%	131.31%	67.60%	132.85%	111.92%	148.73%	232.04%
LIQUIDEZ															
Disponibilidades / Pasivo	5.35%	21%	11%	23%	9%	50%	4%	8%	2%	17%	20.81%	9%	8%	23%	12%
Disponibilidades + Inversiones Temporarias / Pasivo	9.28%	29.35%	16.20%	22.98%	23.30%	70.54%	3.70%	9.17%	18.86%	17.40%	26.44%	10.36%	10.42%	23.44%	15.71%
Disponibilidades + Inversiones Temporarias / Activo	6.09%	16.46%	10.04%	7.92%	19.68%	12.37%	2.80%	6.94%	13.82%	14.16%	24.91%	7.67%	8.16%	15.44%	10.04%
SOLVENCIA															
Patrimonio/Activo	34.42%	44%	38%	66%	16%	82%	24%	24%	27%	19%	5.80%	26%	22%	34%	36%
Cartera Vencida+Ejecución/Patrimonio	1.95%	2.21%	2.06%	0.56%	14.56%	3.12%	10.43%	5.08%	6.25%	7.23%	113.38%	8.63%	11.61%	4.69%	4.05%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.70%	-6.90%	-5.67%	-5.97%	-15.77%	0.20%	-8.40%	-11.84%	-6.88%	-2.26%	36.74%	-2.83%	-1.38%	-2.28%	-5.34%

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	33,622,823	33,166,275	260,034	196,514	580	13,805	14,385
CHUQUISACA	38,829,337	38,340,017	216,285	273,035	1,397	11,714	13,111
COCHABAMBA	115,368,945	114,021,328	978,911	368,706	3,980	20,439	24,419
LA PAZ	317,730,115	314,916,837	2,062,677	750,602	18,595	66,692	85,287
ORURO	81,560,763	80,666,892	445,805	448,066	2,105	11,562	13,667
PANDO	34,640,760	34,271,635	328,085	41,040	406	1,503	1,909
POTOSI	22,091,356	21,869,672	106,054	115,630	736	6,496	7,231
SANTA CRUZ	192,584,926	189,285,105	1,456,012	1,843,808	5,546	37,639	43,185
TARIJA	69,394,549	68,213,874	580,862	599,813	1,909	10,749	12,658
TOTAL	905,823,575	894,751,635	6,434,726	4,637,214	35,254	180,599	215,853
	100%	98.78%	0.71%	0.51%	16.33%	83.67%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	44,230,949	43,355,563	689,197	186,189	2,043	5,353	7,396
CHUQUISACA	41,221,991	40,527,812	559,373	134,806	1,895	4,198	6,093
COCHABAMBA	117,338,046	114,479,992	2,379,942	478,112	4,237	12,774	17,011
LA PAZ	119,485,317	117,281,492	1,371,846	831,978	7,848	15,991	23,838
ORURO	41,514,860	41,089,972	315,624	109,264	1,665	4,433	6,098
PANDO	11,959,472	11,784,899	123,075	51,498	260	2,321	2,581
POTOSI	22,929,495	22,438,734	388,667	102,094	1,089	4,100	5,189
SANTA CRUZ	161,339,070	154,517,424	4,516,086	2,305,560	6,474	21,679	28,153
TARIJA	43,030,214	42,471,921	320,777	237,516	2,308	7,848	10,156
TOTAL	603,049,414	587,947,809	10,664,588	4,437,018	27,818	78,696	106,514
	100%	97.50%	1.77%	0.74%	26.12%	73.88%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	77,853,772	76,521,838	949,231	382,703	2,623	19,158	21,781
CHUQUISACA	80,051,328	78,867,829	775,659	407,841	3,292	15,912	19,204
COCHABAMBA	232,706,991	228,501,320	3,358,853	846,818	8,217	33,213	41,430
LA PAZ	437,215,432	432,198,329	3,434,523	1,582,580	26,442	82,683	109,125
ORURO	123,075,623	121,756,864	761,429	557,331	3,770	15,995	19,765
PANDO	46,600,232	46,056,534	451,160	92,538	666	3,824	4,490
POTOSI	45,020,851	44,308,406	494,721	217,724	1,825	10,595	12,420
SANTA CRUZ	353,923,995	343,802,529	5,972,098	4,149,369	12,020	59,318	71,338
TARIJA	112,424,764	110,685,795	901,640	837,329	4,216	18,598	22,814
TOTAL	1,508,872,989	1,482,699,444	17,099,313	9,074,232	63,072	259,295	322,367
	100%	98.27%	1.13%	0.60%	19.57%	80.43%	100%

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

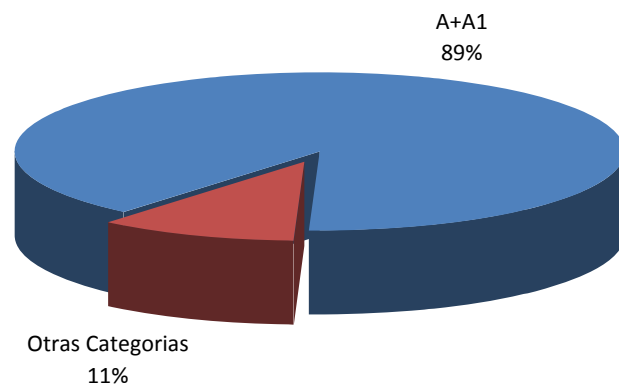
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	235,883,213	234,094,010	1,480,319	308,885	5,738	61,129	66,867
PRO MUJER	169,206,071	167,191,480	767,368	1,247,222	2,819	68,465	71,284
DIACONIA	213,004,874	212,371,535	546,909	86,430	14,364	26,611	40,975
EMPRENDER	24,634,379	23,850,352	784,027	-	2,379	6,118	8,497
FONCRESOL	6,916,737	6,646,100	55,521	215,116	581	2,136	2,717
FUNBODEM	80,222,015	78,303,844	334,611	1,583,559	2,624	4,326	6,950
IDEPRO	74,367,372	73,283,487	867,196	216,688	1,778	1,384	3,162
IMPRO	12,170,893	11,920,176	241,444	9,273	1,003	881	1,884
SARTAWI	14,526,201	13,885,850	501,980	138,371	1,233	1,364	2,597
ANED	-	-	-	-	-	-	-
CIDRE	41,936,415	41,051,385	563,856	321,175	793	390	1,183
FONDECO	-	-	-	-	-	-	-
FUBODE	32,955,405	32,153,416	291,493	510,496	1,942	7,795	9,737
TOTAL	905,823,575	894,751,635	6,434,726	4,637,214	35,254	180,599	215,853
	100%	98.78%	0.71%	0.51%	16.33%	83.67%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	132,684,308	131,677,880	832,680	173,748	3,228	34,385	37,613
PRO MUJER	31,385,236	30,922,013	116,156	347,067	1,185	18,331	19,516
DIACONIA	60,905,062	60,454,043	428,870	22,150	5,382	3,350	8,732
EMPRENDER	2,639,843	2,609,799	30,044	-	203	523	726
FONCRESOL	8,722,950	8,514,332	117,439	91,178	618	1,306	1,924
FUNBODEM	19,409,466	18,729,598	178,243	501,625	770	863	1,633
IDEPRO	66,437,732	65,539,760	634,218	263,754	2,112	973	3,085
IMPRO	1,359,285	1,333,041	26,245	-	147	79	226
SARTAWI	40,115,213	39,788,565	258,135	68,513	2,450	1,130	3,580
ANED	49,958,887	44,499,924	5,122,366	336,597	3,311	3,789	7,100
CIDRE	71,436,990	69,069,474	2,056,675	310,841	1,694	910	2,604
FONDECO	87,266,714	84,564,151	473,477	2,229,085	4,602	8,375	12,977
FUBODE	30,727,729	30,245,229	390,040	92,459	2,116	4,682	6,798
TOTAL	603,049,414	587,947,809	10,664,588	4,437,018	27,818	78,696	106,514
	100%	97.50%	1.77%	0.74%	26.12%	73.88%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	368,567,521	365,771,890	2,312,999	482,632	8,966	95,514	104,480
PRO MUJER	200,591,307	198,113,494	883,524	1,594,290	4,004	86,796	90,800
DIACONIA	273,909,936	272,825,578	975,778	108,580	19,746	29,961	49,707
EMPRENDER	27,274,222	26,460,151	814,071	-	2,582	6,641	9,223
FONCRESOL	15,639,687	15,160,432	172,961	306,294	1,199	3,442	4,641
FUNBODEM	99,631,481	97,033,442	512,854	2,085,184	3,394	5,189	8,583
IDEPRO	140,805,104	138,823,248	1,501,414	480,442	3,890	2,357	6,247
IMPRO	13,530,178	13,253,217	267,689	9,273	1,150	960	2,110
SARTAWI	54,641,413	53,674,415	760,115	206,883	3,683	2,494	6,177
ANED	49,958,887	44,499,924	5,122,366	336,597	3,311	3,789	7,100
CIDRE	113,373,405	110,120,859	2,620,531	632,016	2,487	1,300	3,787
FONDECO	87,266,714	84,564,151	473,477	2,229,085	4,602	8,375	12,977
FUBODE	63,683,134	62,398,645	681,534	602,955	4,058	12,477	16,535
TOTAL	1,508,872,989	1,482,699,444	17,099,313	9,074,232	63,072	259,295	322,367
	100%	98.27%	1.13%	0.60%	19.57%	80.43%	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	359,052,763	5,135,191	1,065,678	890,607	201,262	2,222,020	-	-	-	-	-	-	-	368,567,521
PRO MUJER	196,940,289	1,173,205	452,614	261,470	169,440	1,594,290	-	-	-	-	-	-	-	200,591,307
DIACONIA	272,509,271	338,505	99,538	39,605	131,140	791,876	-	-	-	-	-	-	-	273,909,936
EMPRENDER	26,476,216	144,742	72,185	78,698	51,887	450,492	-	-	-	-	-	-	-	27,274,220
FONCRESOL	6,628,387	61,094	-	-	-	6,290	-	220,966	8,462,654	27,786	95,840	2,071	134,598	15,639,687
FUNBODEM	95,326,874	1,381,176	162,630	255,840	266,980	2,237,982	-	-	-	-	-	-	-	99,631,482
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IIMPRO	13,301,629	178,284	6,527	20,926	13,539	9,273	-	-	-	-	-	0	-	13,530,178
SARTAWI	52,352,539	1,291,281	246,582	46,438	127,180	577,395	-	-	-	-	-	-	-	54,641,413
ANED	21,901,295	1,470,573	502,914	111,813	187,879	918,246	-	-	19,771,994	1,411,700	144,176	3,538,297	-	49,958,887
CIDRE	2,960,552	2,038,186	91,074,026	247,176	6,271,234	7,331,439	5,434	53,888	953,970	281,556	66,158	2,089,786	-	113,373,405
FONDECO	46,697,302	959,566	266,335	123,875	41,970	1,127,279	-	-	36,627,130	35,590	77,388	100,849	1,209,430	87,266,714
FUBODE	62,111,750	286,928	91,582	17,892	66,577	1,108,405	-	-	-	-	-	-	-	63,683,134
TOTAL	1,156,258,867	14,458,730	94,040,612	2,094,340	7,529,086	18,374,988	5,434	274,855	65,815,749	1,756,631	383,562	5,731,003	1,344,028	1,368,067,894
	84.52%	1.06%	6.87%	0.15%	0.55%	1.34%	0.00%	0.02%	4.81%	0.13%	0.03%	0.42%	0.10%	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 Octubre de 2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Credito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	
CRECER	-	-	235,883,213	-	-	-	-	-	235,883,213
PRO MUJER	-	-	169,206,071	-	-	-	-	-	169,206,071
DIACONIA	-	1,428,079	211,576,795	-	-	-	-	-	213,004,874
EMPRENDER	-	-	962,336	23,672,043	-	-	-	-	24,634,379
FONCRESOL	-	-	6,916,737	-	-	-	-	-	6,916,737
FUNBODEM	-	-	71,853,471	-	8,368,544	-	-	-	80,222,015
IDEPRO	-	507,483	-	73,859,889	-	-	-	-	74,367,372
IMPRO	-	-	12,170,893	-	-	-	-	-	12,170,893
SARTAWI	-	-	6,027,331	-	-	891,171	-	6,751,215	13,669,718
ANED	-	-	-	-	-	-	-	-	-
CIDRE	7,404,258	4,411,711	27,562,541	93,960	-	2,463,946	-	-	41,936,415
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	28,569,876	-	-	54,055	-	4,331,474	32,955,405
TOTAL	7,404,258	6,347,473	770,729,265	97,625,892	8,368,544	3,409,172	-	11,082,683	904,967,692
	0.82%	0.70%	85.17%	10.79%	0.92%	0.38%	0.00%	1.22%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	132,684,308	-	-	-	-	-	132,684,308
PRO MUJER	-	-	31,385,236	-	-	-	-	-	31,385,236
DIACONIA	-	-	60,905,062	-	-	-	-	-	60,905,062
EMPRENDER	-	-	15,424	2,624,419	-	-	-	-	2,639,843
FONCRESOL	-	-	-	-	-	-	-	8,722,950	8,722,950
FUNBODEM	-	-	17,920,744	-	1,488,722	-	-	-	19,409,466
IDEPRO	-	-	-	66,437,732	-	-	-	-	66,437,732
IMPRO	-	-	1,359,285	-	-	-	-	-	1,359,285
SARTAWI	-	-	3,734,727	-	-	2,252,134	-	34,984,835	40,971,696
ANED	-	-	560,712	-	24,196,312	-	-	25,201,863	49,958,887
CIDRE	5,125,736	1,982,606	63,522,697	-	-	805,951	-	-	71,436,990
FONDECO	-	-	49,216,328	-	-	-	-	38,050,387	87,266,714
FUBODE	-	-	20,728,637	-	-	150,253	-	9,848,839	30,727,729
TOTAL	5,125,736	1,982,606	382,033,159	69,062,151	25,685,034	3,208,338	-	116,808,673	603,905,898
	0.85%	0.33%	63.26%	11.44%	4.25%	0.53%	0.00%	19.34%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	368,567,521	-	-	-	-	-	368,567,521
PRO MUJER	-	-	200,591,307	-	-	-	-	-	200,591,307
DIACONIA	-	1,428,079	272,481,857	-	-	-	-	-	273,909,936
EMPRENDER	-	-	977,760	26,296,462	-	-	-	-	27,274,222
FONCRESOL	-	-	6,916,737	-	-	-	-	8,722,950	15,639,687
FUNBODEM	-	-	89,774,215	-	9,857,266	-	-	-	99,631,481
IDEPRO	-	507,483	-	140,297,620	-	-	-	-	140,805,104
IMPRO	-	-	13,530,178	-	-	-	-	-	13,530,178
SARTAWI	-	-	9,762,058	-	-	3,143,305	-	41,736,050	54,641,413
ANED	-	-	560,712	-	24,196,312	-	-	25,201,863	49,958,887
CIDRE	12,529,994	6,394,317	91,085,238	-	-	3,269,897	-	-	113,373,405
FONDECO	-	-	49,216,328	-	-	-	-	38,050,387	87,266,714
FUBODE	-	-	49,298,513	-	-	204,308	-	14,180,313	63,683,134
TOTAL	12,529,994	8,329,879	1,152,762,424	166,688,042	34,053,578	6,617,510	-	127,891,562	1,508,872,989
	0.83%	0.55%	76.40%	11.05%	2.26%	0.44%	0.00%	8.48%	100%

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

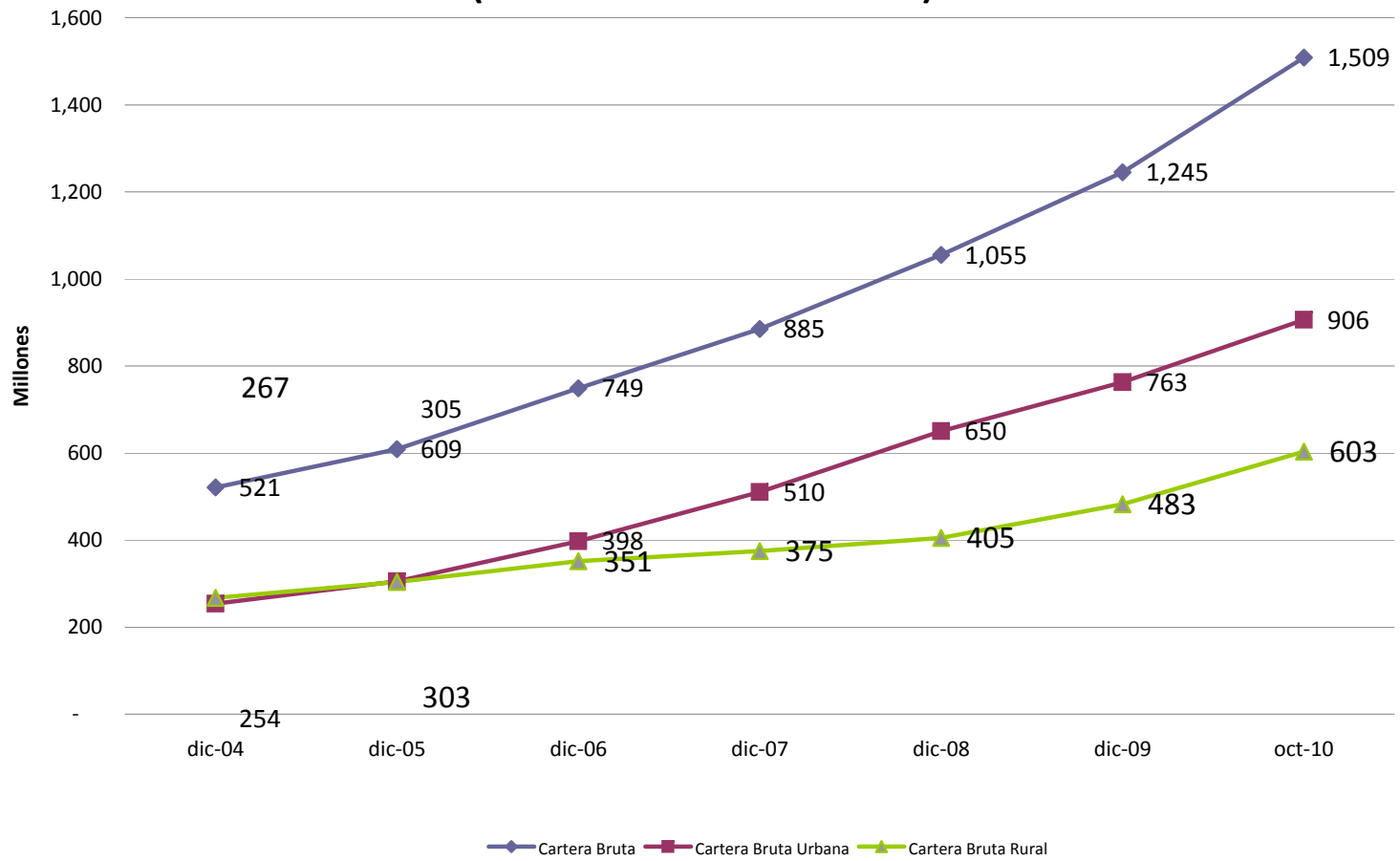


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

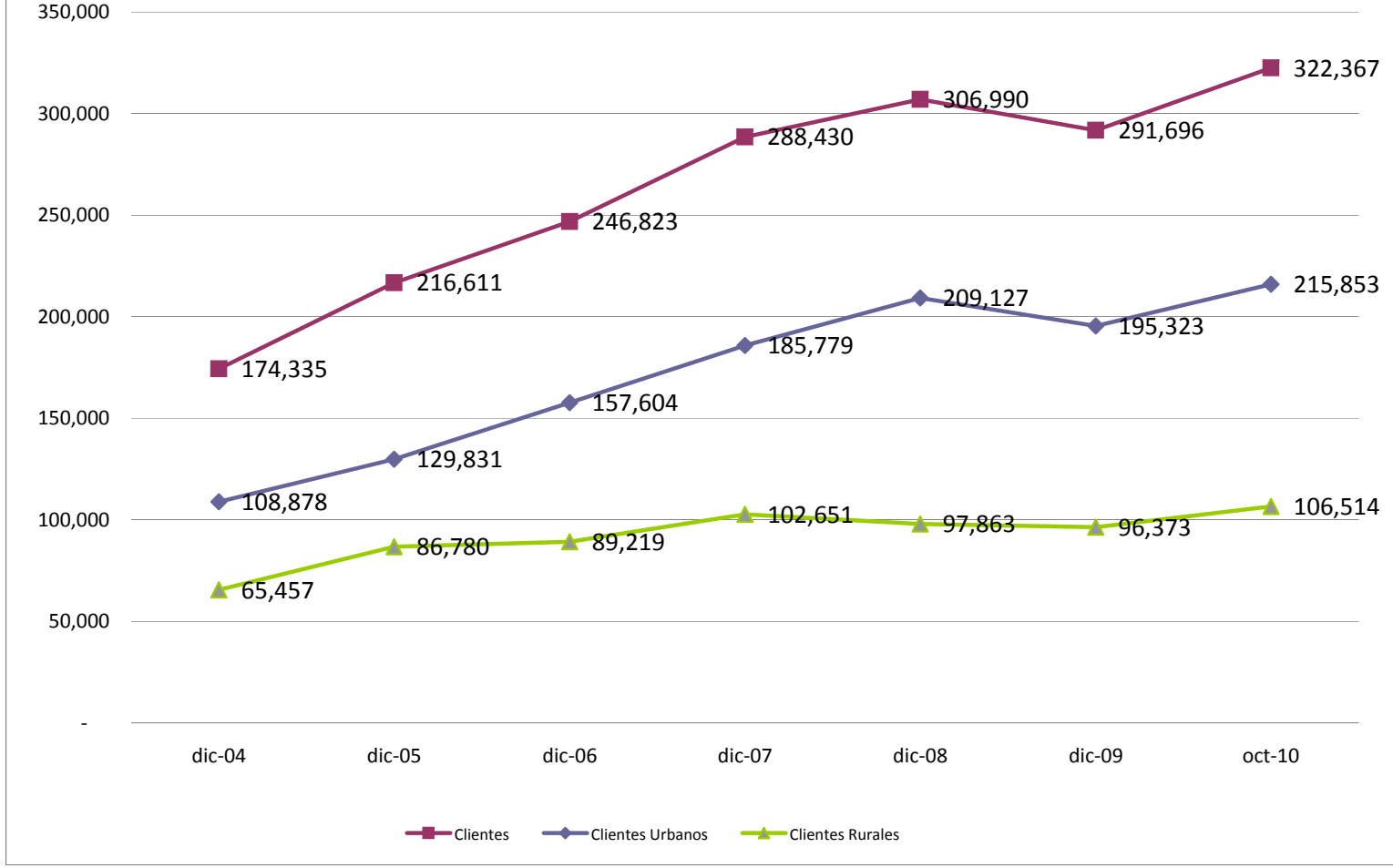


GRAFICO N° 4
Evolución de N° de Prestatarios Hombres y Mujeres

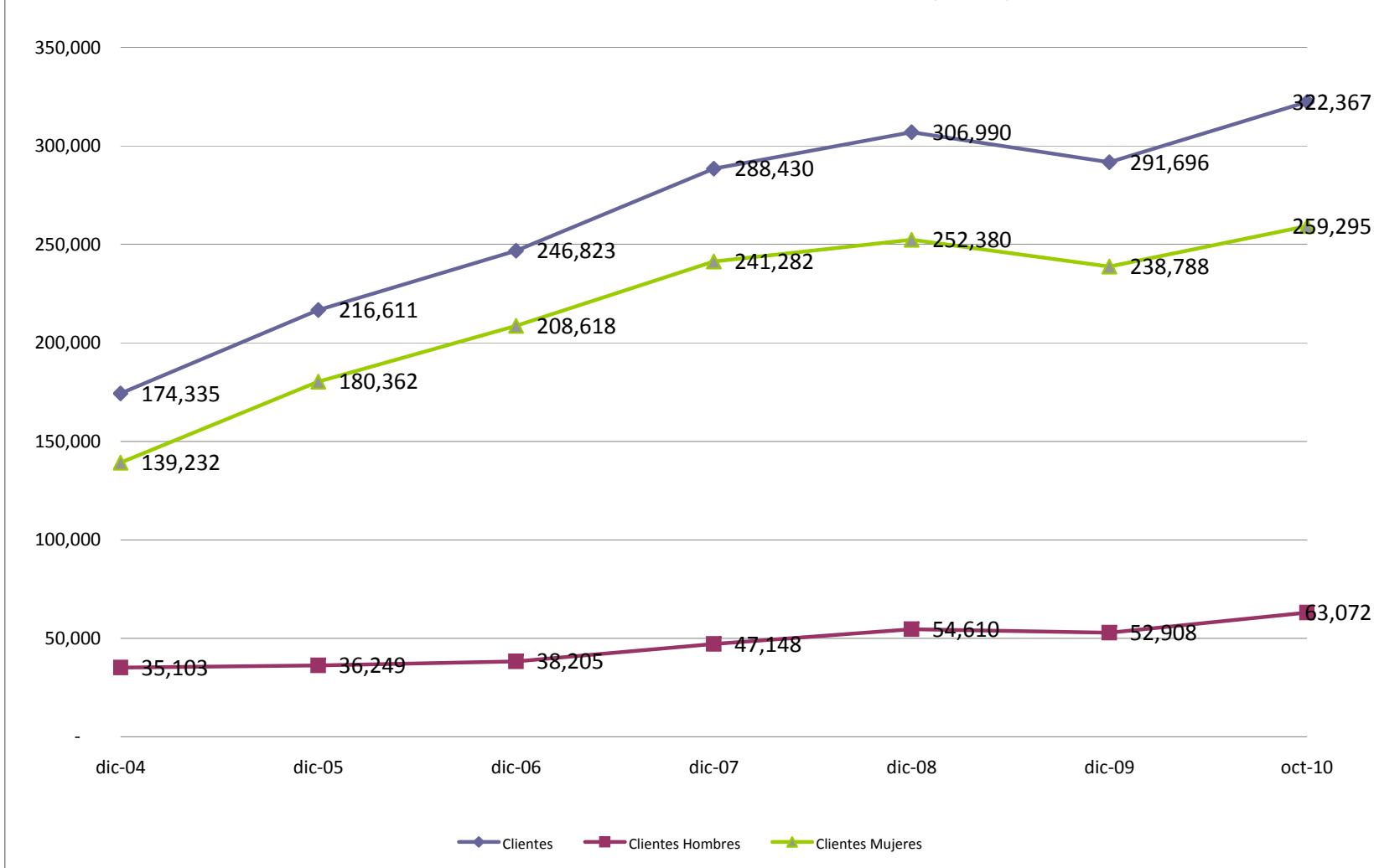


GRAFICO Nº 5
Evolución de % de Mora

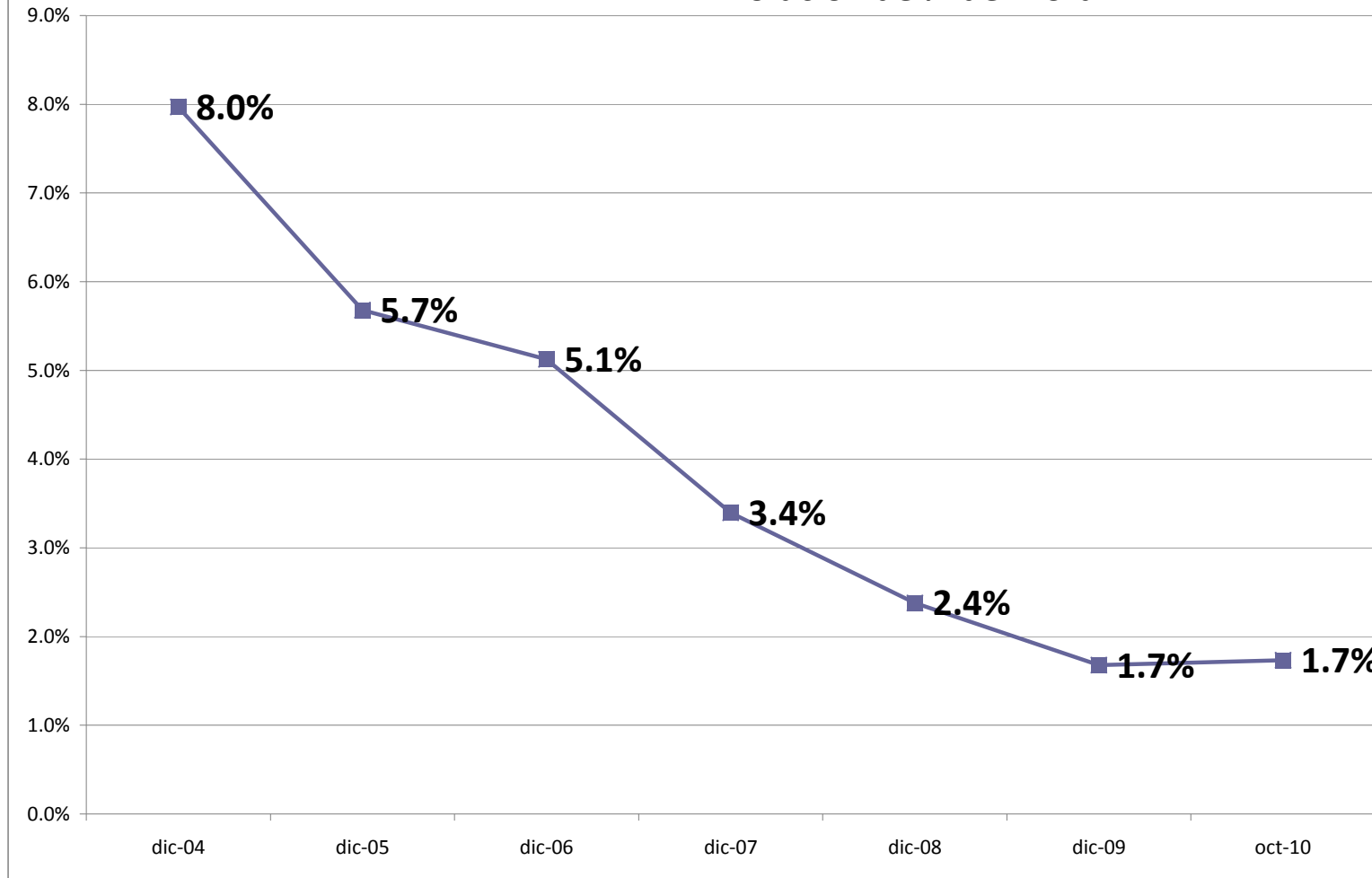


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

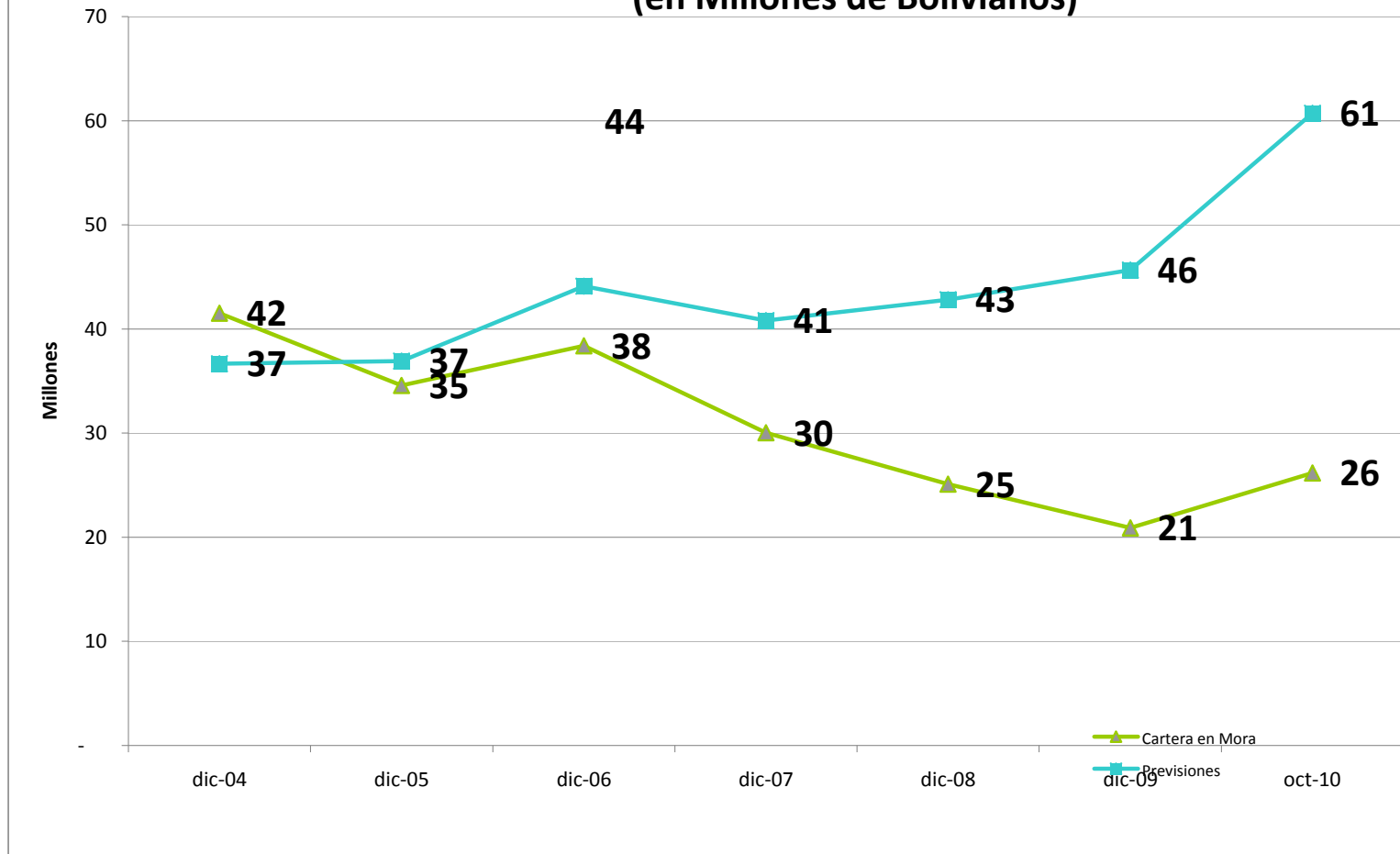
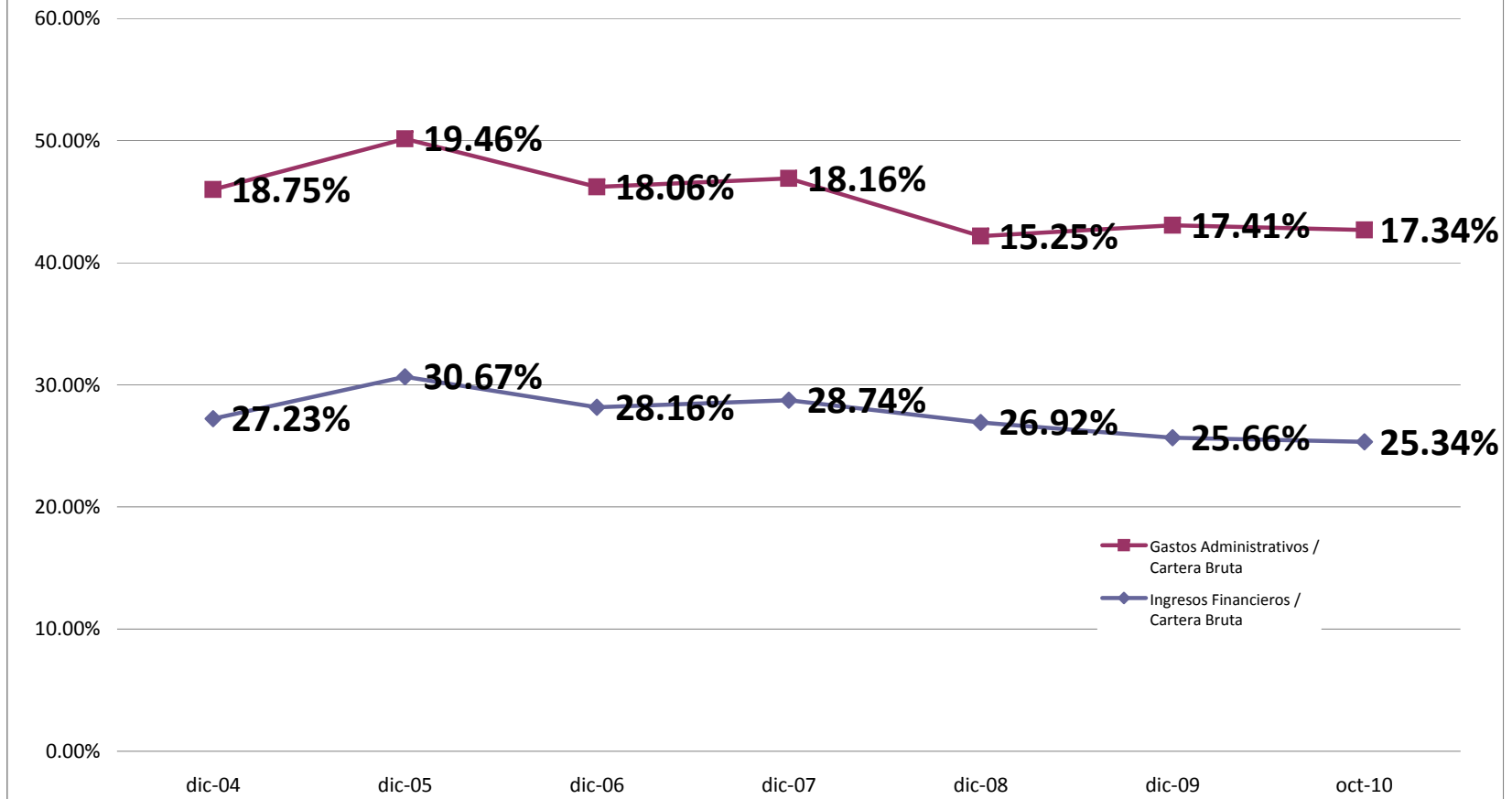


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre de 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	30,664,818	-	-	-	-	-	-	148,606,424	-	-	-	-	-	-	-	56,611,971	-	-	-	235,883,213
PRO MUJER	-	-	-	-	15,140,586	-	-	136,182,604	8,135,937	5,166,447	-	-	-	-	-	-	-	-	4,580,497	169,206,071
DIACONIA	1,494,298	107,664	1,117	546,796	15,185,692	68,553	54,078,169	77,923,546	1,524,364	36,225,901	2,987,746	18,887,614	607,276	986,550	2,229,392	53,912	-	96,282	213,004,874	
EMPRESER	-	-	-	-	2,891,330	-	-	16,172,552	2,788,114	2,782,383	-	-	-	-	-	-	-	-	-	24,634,379
FONCRESOL	51,287	-	-	-	868,081	-	278,906	4,345,075	-	-	-	-	-	-	-	1,180,903	-	-	192,485	6,916,737
FUNBODEM	341,700	-	-	-	2,580,970	-	48,972	9,088,239	2,926,811	23,201,052	-	556,085	-	181,532	41,296,653	-	-	-	80,222,015	
IDEPRO	2,230,306	2,068,770	10,116	-	10,593,050	-	2,069,093	21,540,663	6,710,178	17,937,788	250,192	3,215,017	1,562,329	1,017,282	4,175,829	52,967	-	33,593	74,367,372	
IMPRO	-	-	-	-	1,869,806	-	3,238,066	1,442,476	-	-	693,700	-	574,115	4,352,731	-	-	-	-	12,170,893	
SARTAWI	6,654,654	-	-	-	1,740,437	-	301,294	3,412,338	464,016	446,717	14,000	1,009,401	53,691	90,424	282,997	19,497	5,924	30,809	14,526,201	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,089,421	536,196	13,920	170,520	4,334,325	-	7,161,387	6,856,118	643,621	6,641,575	137,943	8,473,625	598,225	209,876	910,071	83,859	-	75,732	41,936,415	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	4,321,551	9,923	-	-	45,969	-	1,547,272	4,574,996	18,951,969	1,207,345	1,832,480	6,000	-	51,315	403,846	-	-	-	2,740	32,955,405
TOTAL	50,848,085	3,622,553	25,153	763,285	56,751,551	68,553	71,750,882	444,522,004	26,400,588	94,234,342	3,395,882	32,835,443	2,821,520	3,111,085	111,444,392	210,285	5,924	5,017,139	908,834,575	
	5.61%	0.40%	0.00%	0.08%	6.27%	0.01%	7.92%	43.07%	2.69%	10.40%	0.37%	3.62%	0.31%	0.34%	12.30%	0.02%	0.00%	0.55%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	17,248,960	-	-	-	-	-	-	83,591,114	-	-	-	-	-	-	-	-	-	-	31,844,234	132,684,308
PRO MUJER	-	-	-	-	1,942,157	-	-	26,886,216	1,233,333	718,012	-	-	-	-	-	-	-	-	605,518	31,385,236
DIACONIA	14,236,936	654,181	-	333,821	3,534,938	362,223	11,076,181	16,495,964	484,198	5,601,569	203,134	4,023,434	60,202	252,039	437,289	34,182	-	3,114,790	60,905,062	
EMPRESER	2,639,843	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,639,843
FONCRESOL	2,136,231	-	-	-	1,411,328	-	676,178	4,200,673	-	-	-	-	-	-	261,339	-	-	-	37,200	8,722,950
FUNBODEM	3,094,351	-	-	-	275,538	-	2,188	754,642	340,274	5,787,387	-	-	-	19,488	9,135,598	-	-	-	19,409,466	
IDEPRO	27,958,772	11,136,718	-	97,281	4,451,040	-	1,333,569	10,284,670	1,871,116	6,555,324	67,247	1,049,025	82,617	534,502	951,647	6,671	31,085	26,448	66,437,732	
IMPRO	-	-	-	-	1,190,222	-	25,868	20,397	-	-	-	-	-	-	122,798	-	-	-	1,359,285	
SARTAWI	35,123,946	9,048	-	-	593,160	-	472,074	2,054,217	438,105	584,224	19,328	458,835	22,916	138,176	172,121	26,065	-	1,998	11,415,213	
ANED	11,329,518	14,096,786	-	91,489	1,076,696	-	9,405,471	429,765	3,189,133	-	-	9,653,503	-	83,180	259,983	-	-	343,363	49,958,887	
CIDRE	42,806,126	657,100	-	1,213,980	4,380,350	-	5,154,908	3,277,102	1,144,830	5,088,973	-	6,838,449	345,017	131,109	349,052	31,900	-	18,096	71,436,990	
FONDECO	37,301,357	-	-	-	1,498,283	-	13,114,407	2,720,605	-	13,997,310	-	-	-	-	-	-	-	-	19,234,752	87,266,714
FUBODE	9,848,839	-	-	-	423,530	-	1,826,571	9,195,054	1,247,722	1,444,838	-	-	-	118,577	370,394	-	-	-	31,675	30,727,729
TOTAL	203,724,880	26,953,832	25,153	2,160,101	22,180,282	362,223	38,075,903	168,886,125	7,189,943	42,366,770	289,708	22,024,247	510,751	1,277,070	43,994,437	98,818	31,085	23,413,839	603,049,414	
	33.78%	4.40%	0.00%	0.36%	3.68%	0.06%	6.31%	28.01%	1.99%	7.03%	0.05%	3.65%	0.08%	0.21%	7.28%	0.02%	0.01%	3.88%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	47,913,778	-	-	-	-	-	-	232,197,538	-	-	-	-	-	-	-	-	-	-	88,456,205	368,567,521
PRO MUJER	-	-	-	-	17,082,742	-	-	163,068,820	9,369,270	5,884,459	-	-	-	-	-	-	-	-	5,186,015	200,591,307
DIACONIA	15,731,234	761,845	1,117	880,617	18,720,631	430,775	65,154,350	94,419,510	2,008,562	41,827,471	3,190,880	22,911,048	667,478	1,238,589	2,666,662	88,094	-	3,211,072	273,909,936	
EMPRESER	2,639,843	-	-	-	2,891,330	-	-	16,172,552	2,788,114	2,782,383	-	-	-	-	-	-	-	-	27,274,222	
FONCRESOL	2,187,518	-	-	-	2,279,409	-	955,084	8,545,748	-	-	-	-	-	-	1,442,242	-	-	229,685	15,639,687	
FUNBODEM	3,436,051	-	-	-	2,856,508	-	51,160	9,842,881	3,267,085	28,988,439	-	556,085	-	201,020	50,432,251	-	-	-	99,631,481	
IDEPRO	30,189,078	14,105,487	10,116	97,281	15,044,090	-	3,402,662	31,825,333	8,581,494	24,493,111	317,439	4,264,042	1,644,945	1,551,784	5,127,476	59,638	31,085	60,041	140,805,104	
IMPRO	-	-	-	-	3,060,028	-	3,263,934	1,462,873	-	-	-	693,700	-	574,115	4,475,529	-	-	-	13,530,178	
SARTAWI	41,778,601	9,048	-	-	2,333,598	-	773,369	5,466,555	902,121	1,030,941	33,328	1,469,236	76,606	228,600	455,118	45,563	5,924	32,807	54,641,413	
ANED	11,329,518	14,096,786	-	91,489	1,076,696	-	9,405,471	429,765	3,189,133	-	-	9,653,503	-	83,180	259,983	-	-	343,363	49,958,887	
CIDRE	47,895,547	1,193,296	13,920	1,384,500	8,714,676	-	12,316,295	10,133,220	1,788,451	11,730,548	137,943	15,312,074	943,241	340,985	1,259,123	115,759	-	93,828	113,373,405	
FONDECO	37,301,357	-	-	-	1,498,283	-	13,114,407	2,720,605	-	13,997,310	-	-	-	-	-	-	-	-	19,234,752	87,266,714
FUBODE	14,170,390	9,923	-	-	469,498	-	10,795,525	28,147,022	2,455,067	3,277,318	6,000	-	-	169,891	774,240	-	-	34,415	63,683,134	
TOTAL	254,572,915	30,176,385	25,153	2,924,386	78,931,831	430,775	109,826,783	613,401,129	31,849,931	136,601,112	3,685,589	54,859,689	3,342,271	4,488,165	153,148,840	309,063	37,008	28,425,978	1,308,874,989	
	16.87%	2.00%	0.00%	0.19%	9.23%	0.03%	7.28%	40.65%	2.09%	9.05%	0.24%	3.64%	0.22%	0.29%	10.30%	0.02%	0.00%	1.88%	100%	

GRAFICO Nº 8 DESTINO DE CARTERA URBANA

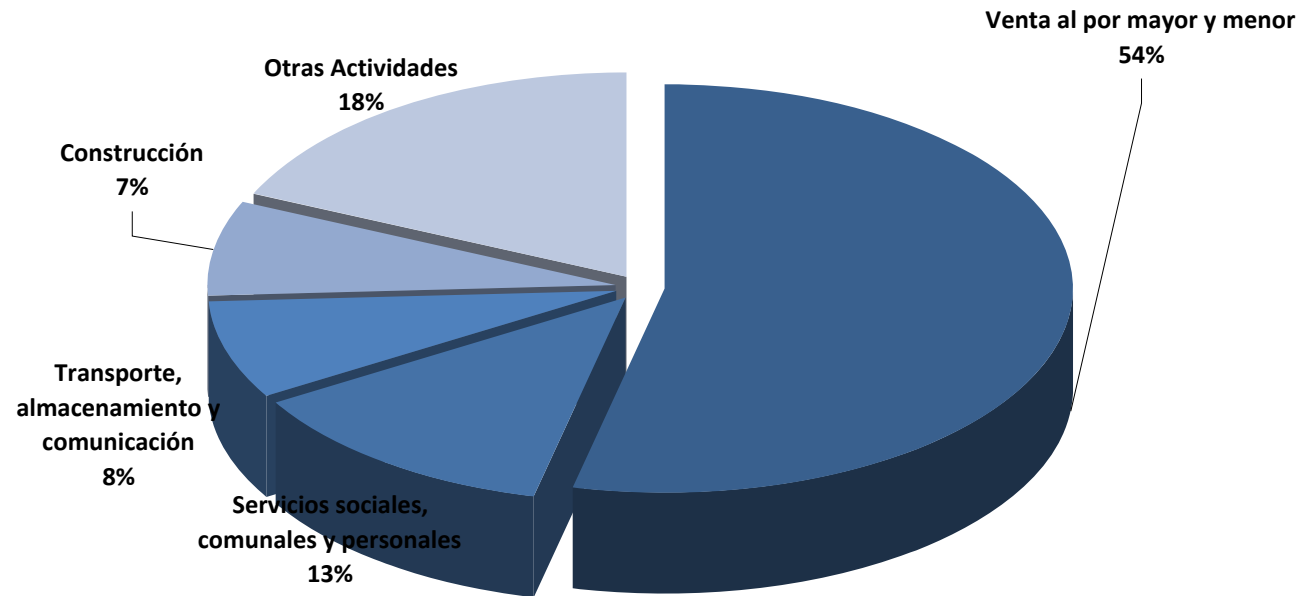
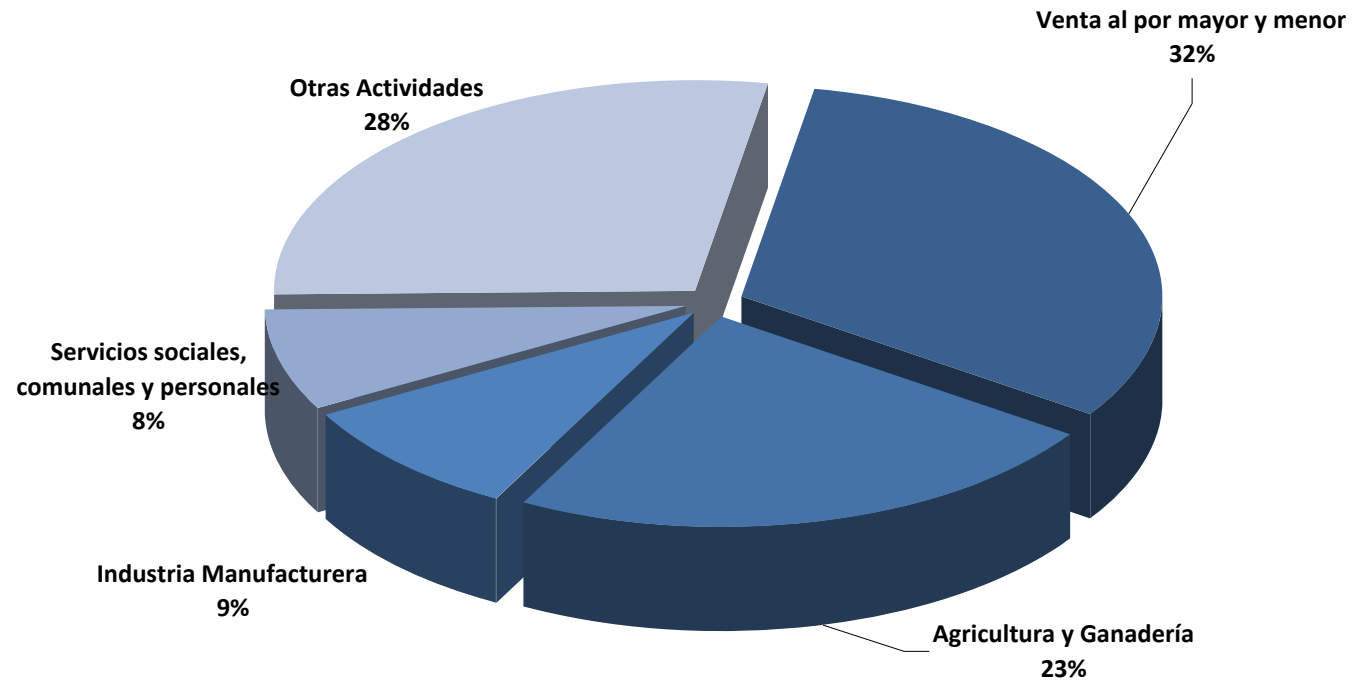


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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 MONTO											
	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	-	-	-	-	-	-	-	-	11,794,161	94,353,285	129,735,767	235,883,213
PRO MUJER	-	-	-	-	-	106,464	302,988	1,963,035	48,339,130	47,049,865	71,444,590	169,206,071
DIACONIA	-	-	-	732,231	3,148,501	2,960,521	9,850,599	47,853,911	112,476,282	22,519,967	13,462,860	213,004,874
EMPRENDER	-	-	-	-	-	-	575,090	2,646,724	13,937,150	4,293,506	3,181,909	24,634,379
FONCRESOL	-	-	-	-	-	-	543,370	160,075	1,752,210	339,347	4,121,735	6,816,737
FUNBODEM	-	-	-	-	636,094	619,980	5,256,729	15,747,498	42,479,638	9,730,738	5,751,337	80,222,015
IDEPRO	-	-	646,479	684,879	1,206,825	1,361,010	14,698,169	29,013,177	24,819,399	1,651,031	286,404	74,367,372
IMPRO	-	-	-	-	-	127,600	165,671	1,493,147	6,459,649	2,013,141	1,911,685	12,170,893
SARTAWI	-	-	-	-	135,717	-	-	171,834	11,287,070	1,826,432	1,105,148	14,526,201
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	601,226	247,814	4,946,248	4,480,539	5,170,806	3,441,075	2,106,484	12,473,865	8,129,782	285,232	53,344	41,936,415
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	289,000	361,157	1,171,200	9,603,365	19,922,810	1,261,471	346,402	32,955,405
TOTAL	601,226	247,814	5,592,727	5,897,649	10,586,943	8,977,808	34,670,300	121,126,630	301,397,281	189,324,016	231,401,180	905,823,576
	0.07%	0.03%	0.62%	0.65%	1.17%	0.99%	3.83%	13.37%	31.27%	20.46%	25.55%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	6,634,215	53,073,723	72,976,369	132,684,308
PRO MUJER	-	-	-	-	-	-	-	-	2,807,486	7,611,640	20,966,110	31,385,236
DIACONIA	-	-	-	250,004	745,602	737,700	788,162	5,282,713	36,118,846	10,747,770	6,234,265	60,905,062
EMPRENDER	-	-	-	-	-	-	-	144,812	1,426,671	755,227	313,132	2,639,843
FONCRESOL	-	-	-	-	-	191,177	-	508,947	2,242,958	449,183	5,330,684	8,722,950
FUNBODEM	-	-	-	-	-	551,089	1,571,879	3,369,475	10,702,860	2,164,339	1,049,824	19,409,466
IDEPRO	-	-	-	1,883,621	1,471,263	407,380	9,927,682	19,446,651	31,224,977	1,733,345	66,437,732	66,437,732
IMPRO	-	-	-	-	-	-	-	-	740,780	434,646	183,859	1,359,285
SARTAWI	-	-	-	-	493,039	1,308,220	1,299,191	2,559,217	31,110,783	2,980,854	363,909	40,115,213
ANED	-	-	-	-	-	-	770,832	3,489,495	36,766,524	6,068,757	2,863,279	49,958,887
CIDRE	481,757	1,870,684	4,656,893	6,846,700	5,418,651	3,232,892	4,286,736	20,071,617	23,946,062	590,321	34,679	71,436,990
FONDECO	-	-	2,308,987	7,242,315	3,052,325	3,526,009	7,832,987	13,995,185	26,680,122	9,917,823	12,710,973	87,266,726
FUBODE	-	-	-	-	-	118,160	968,715	4,653,318	22,054,667	2,059,705	873,163	30,727,729
TOTAL	481,757	1,870,684	6,965,880	16,222,640	11,180,879	10,072,627	27,446,184	79,521,430	232,456,952	98,587,335	124,243,058	603,049,425
	0.08%	0.31%	1.16%	2.69%	1.85%	1.67%	4.55%	12.19%	38.55%	16.35%	20.60%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	18,428,376	147,427,008	202,712,137	368,567,521
PRO MUJER	-	-	-	-	-	106,464	302,988	1,963,035	51,146,617	54,661,505	92,410,699	200,591,307
DIACONIA	-	-	-	982,235	3,894,103	3,698,221	10,638,761	53,136,624	148,595,128	33,267,738	19,697,124	273,909,936
EMPRENDER	-	-	-	-	-	-	575,090	2,791,535	15,363,822	5,048,733	3,495,041	27,274,222
FONCRESOL	-	-	-	-	-	191,177	543,370	669,023	3,395,168	788,530	9,452,420	15,639,687
FUNBODEM	-	-	-	-	636,094	1,171,069	6,828,609	19,116,973	53,182,499	11,895,077	6,801,160	99,631,481
IDEPRO	-	-	646,479	2,568,499	2,678,088	1,768,390	24,625,851	48,459,828	56,044,375	3,384,377	629,216	140,805,104
IMPRO	-	-	-	-	-	127,600	165,671	1,493,147	7,200,429	2,447,787	2,095,544	13,530,178
SARTAWI	-	-	-	-	628,755	1,308,220	1,299,191	2,731,051	42,397,853	4,807,287	1,469,057	54,641,413
ANED	-	-	-	-	-	-	770,832	3,489,495	36,766,524	6,068,757	2,863,279	49,958,887
CIDRE	1,082,983	2,118,498	9,603,141	11,327,239	10,589,457	6,673,967	6,393,220	32,545,481	32,075,844	875,552	88,023	113,373,405
FONDECO	-	-	2,308,987	7,242,315	3,052,325	3,526,009	7,832,987	13,995,185	26,680,122	9,917,823	12,710,973	87,266,726
FUBODE	-	-	-	-	289,000	479,317	2,139,915	4,177,477	14,256,583	3,321,177	1,219,565	63,683,134
TOTAL	1,082,983	2,118,498	12,558,607	22,120,289	21,767,822	19,050,435	62,116,485	194,648,060	533,854,233	283,911,351	355,644,237	1,508,873,000
	0.07%	0.14%	0.83%	1.47%	1.44%	1.26%	4.12%	12.90%	35.38%	18.82%	23.57%	100%

Cuadro N° 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	163,401,048	66,867	-	-	72,482,166	10,923	-	-	235,883,213	77,790	
PRO MUJER	138,283,965	67,814	-	-	30,922,106	3,470	-	-	169,206,071	71,284	
DIACONIA	39,459,524	21,970	-	-	173,545,350	19,005	-	-	213,004,874	40,975	
EMPRENDER	10,207,565	5,838	1,006,937	411	13,419,878	3,182	-	-	24,634,379	9,431	
FONCRESOL	3,842,843	2,442	107,470	23	2,966,424	252	-	-	6,916,737	2,717	
FUNBODEM	-	-	-	-	80,222,015	6,950	-	-	80,222,015	6,950	
IDEPRO	-	-	-	-	74,367,372	3,162	-	-	74,367,372	3,162	
IMPRO	-	-	-	-	12,170,893	1,884	-	-	12,170,893	1,884	
SARTAWI	95,307	114	1,165,406	525	13,265,488	1,958	-	-	14,526,201	2,597	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	40,569,589	1,173	1,366,826	3	41,936,415	1,176	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	21,382,748	8,674	346,874	83	11,225,783	980	-	-	32,955,405	9,737	
TOTAL	376,673,000	173,719	2,626,687	1,042	525,157,062	52,939	1,366,826	3	905,823,575	227,703	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	91,913,089	37,613	-	-	40,771,218	6,144	-	-	132,684,308	43,757	
PRO MUJER	31,385,236	19,516	-	-	-	-	-	-	31,385,236	19,516	
DIACONIA	794,390	495	-	-	60,110,672	8,237	-	-	60,905,062	8,732	
EMPRENDER	616,012	331	133,530	41	1,890,301	372	-	-	2,639,843	744	
FONCRESOL	5,078,659	1,607	1,475,595	175	1,977,518	141	191,177	1	8,722,950	1,924	
FUNBODEM	-	-	-	-	19,409,466	1,633	-	-	19,409,466	1,633	
IDEPRO	-	-	-	-	66,437,732	3,085	-	-	66,437,732	3,085	
IMPRO	-	-	-	-	1,359,285	226	-	-	1,359,285	226	
SARTAWI	-	-	8,895,718	1,047	31,219,495	2,533	-	-	40,115,213	3,580	
ANED	3,648,465	1,850	65,986	35	45,961,381	5,170	283,055	45	49,958,887	7,100	
CIDRE	-	-	-	-	69,258,488	2,590	2,178,502	14	71,436,990	2,604	
FONDECO	19,234,752	9,528	-	-	68,031,963	3,449	-	-	87,266,714	12,977	
FUBODE	8,956,811	4,691	2,079,830	450	19,691,087	1,657	-	-	30,727,729	6,798	
TOTAL	161,627,414	75,631	12,650,659	1,748	426,118,606	35,237	2,652,734	60	603,049,414	112,676	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	255,314,137	104,480	-	-	113,253,384	17,067	-	-	368,567,521	121,547	
PRO MUJER	169,669,201	87,330	-	-	30,922,106	3,470	-	-	200,591,307	90,800	
DIACONIA	40,253,914	22,465	-	-	233,656,021	27,242	-	-	273,909,936	49,707	
EMPRENDER	10,823,577	6,169	1,140,466	452	15,310,179	3,554	-	-	27,274,222	10,175	
FONCRESOL	8,921,502	4,049	1,583,066	198	4,943,943	393	191,177	1	15,639,687	4,641	
FUNBODEM	-	-	-	-	99,631,481	8,583	-	-	99,631,481	8,583	
IDEPRO	-	-	-	-	140,805,104	6,247	-	-	140,805,104	6,247	
IMPRO	-	-	-	-	13,530,178	2,110	-	-	13,530,178	2,110	
SARTAWI	95,307	114	10,061,123	1,572	44,484,983	4,491	-	-	54,641,413	6,177	
ANED	3,648,465	1,850	65,986	35	45,961,381	5,170	283,055	45	49,958,887	7,100	
CIDRE	-	-	-	-	109,828,077	3,763	3,545,328	17	113,373,405	3,780	
FONDECO	19,234,752	9,528	-	-	68,031,963	3,449	-	-	87,266,714	12,977	
FUBODE	30,339,560	13,365	2,426,704	533	30,916,870	2,637	-	-	63,683,134	16,535	
TOTAL	538,300,414	249,350	15,277,345	2,790	951,275,669	88,176	4,019,561	63	1,508,872,989	340,379	

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

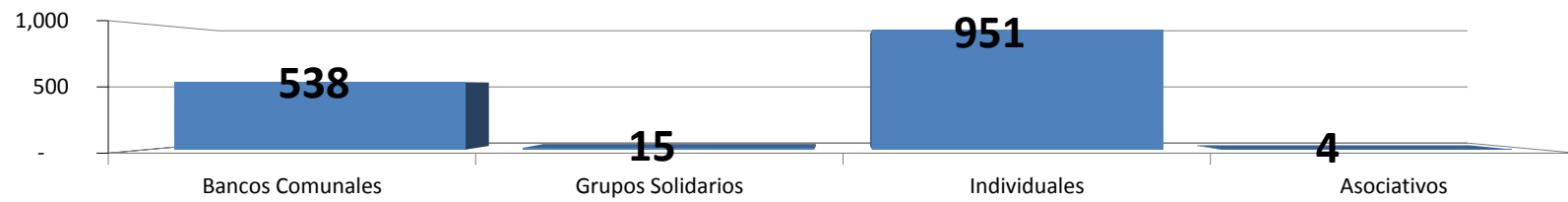
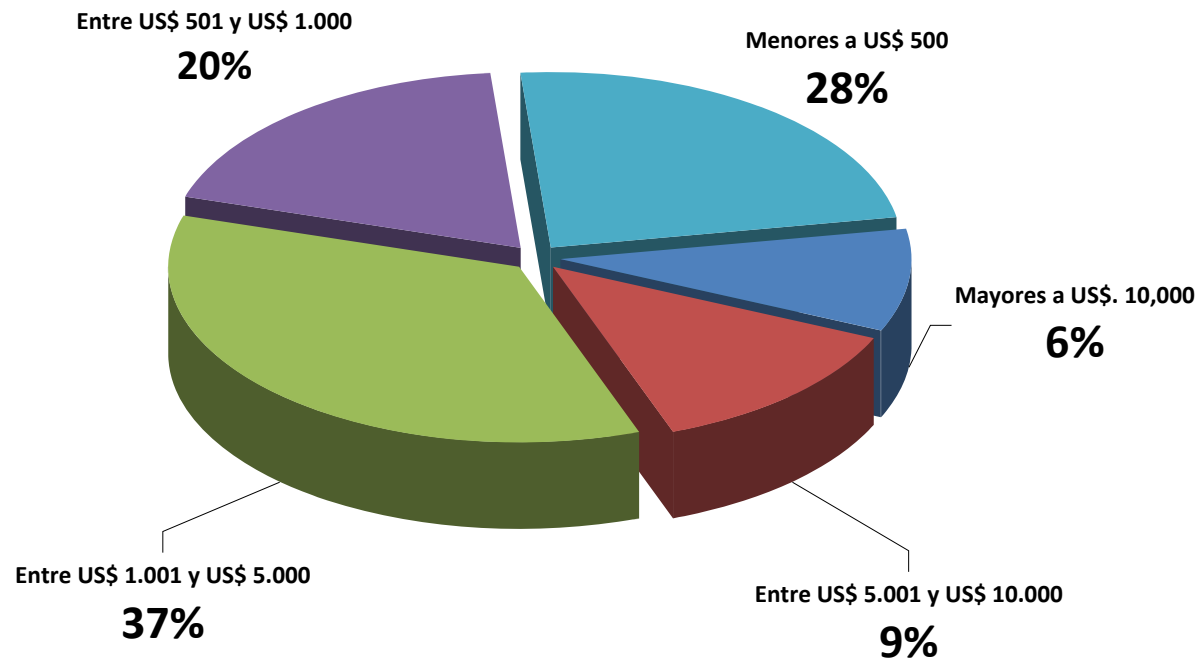


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

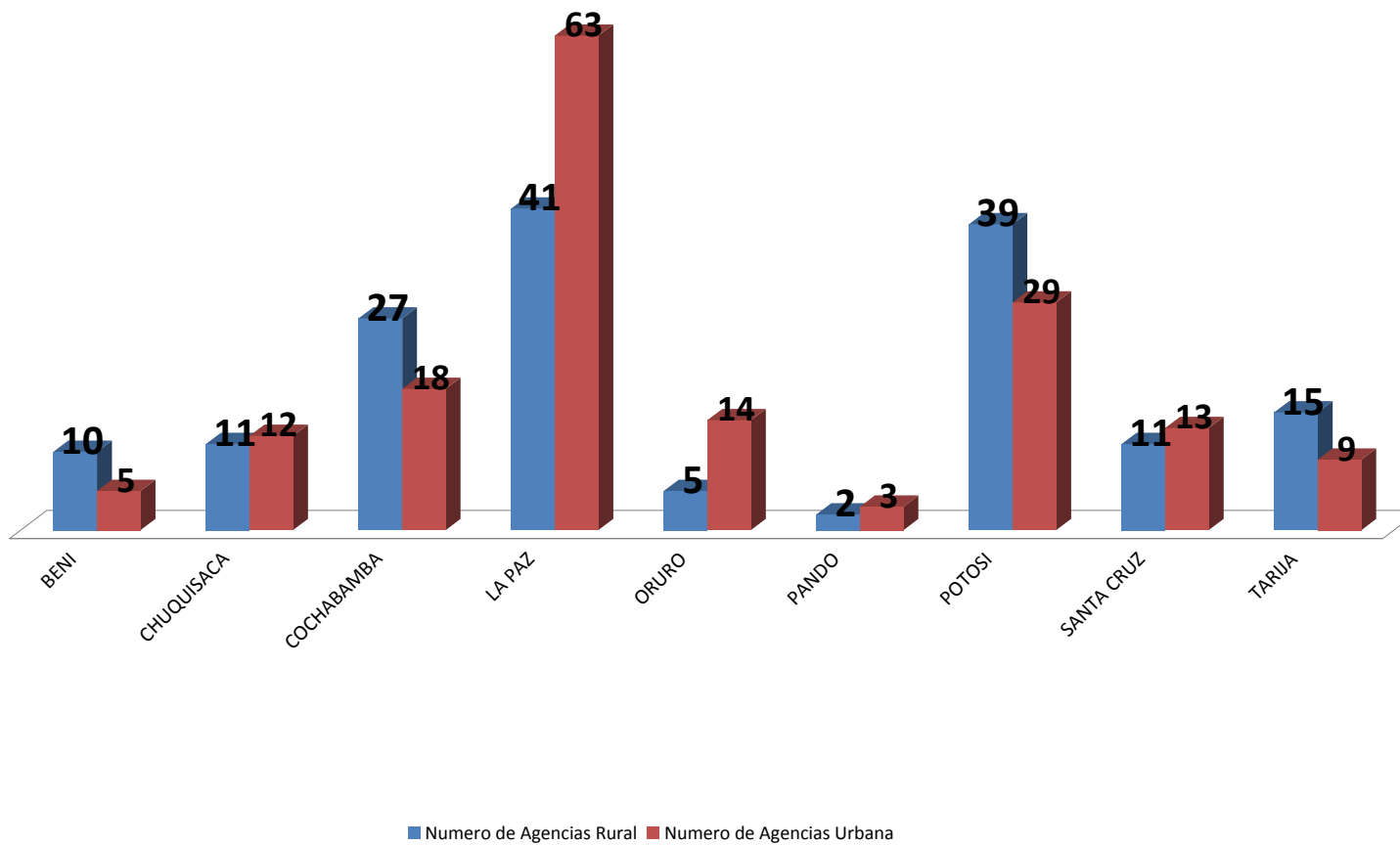


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Octubre de 2010
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	8	4	12	22	41	63
CRECER	34	26	60	284	331	615
DIACONIA	16	23	39	49	211	260
EMPRENDER	2	12	14	10	98	108
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	58	58	116
FUBODE	10	4	14	54	89	143
FUNBODEM	6	4	10	14	91	105
IDEPRO	8	8	16	38	88	126
IMPRO		2	2		25	25
PROMUJER	17	55	72	66	596	662
SARTAWI	13	12	25	42	74	116
Total	161	166	327	724	1,797	2,521

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	10	5	15	61	47	108
CHUQUISACA	11	12	23	33	93	126
COCHABAMBA	27	18	45	143	215	358
LA PAZ	41	63	104	167	780	947
ORURO	5	14	19	14	136	150
PANDO	2	3	5	6	22	28
POTOSI	39	29	68	194	337	531
SANTA CRUZ	11	13	24	65	98	163
TARIJA	15	9	24	41	69	110
Total	161	166	327	724	1,797	2,521

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		11%							26%					
IDEPRO		NA							16% - 26%					
IMPRO									19%					
SARTAWI	33%	27%		35%				33%	28%					
ANED	34%	28%		36%				20%	20%	13%				
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)