

Cuadro Nº 3
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	8,738,035	13,691,892	<u>22,429,927</u>	19,794,577	2,811,882	1,794,450	8,878,157	9,181,046	2,215,717	3,741,880	12,925,159	9,672,497	4,353,014	7,537,218	105,335,525
INVERSIONES TEMPORARIAS	12,772,164	23,507,826	<u>36,279,990</u>	217,144	5,398,227	713,567	33,098	1,310,677	1,307,194	26,025	4,217,570	1,071,955	1,519,748	80,582	52,175,776
CARTERA	403,331,564	237,257,188	<u>640,588,753</u>	276,831,185	27,694,459	15,592,214	101,299,112	142,388,588	13,869,202	60,922,626	46,110,327	113,442,024	92,718,957	68,444,646	1,599,902,094
CARTERA BRUTA	404,524,827	237,229,402	<u>641,754,229</u>	286,471,494	28,929,312	15,811,580	104,552,533	146,467,944	13,836,995	58,992,187	47,808,537	118,123,523	92,985,827	67,929,212	1,623,663,372
CARTERA VIGENTE	401,890,688	235,691,764	<u>637,582,452</u>	285,321,045	28,079,395	15,358,448	102,086,735	132,222,863	13,418,230	57,527,598	43,093,518	111,444,848	90,402,320	66,660,544	1,583,197,996
CARTERA VENCIDA	2,136,549	636,516	<u>2,773,066</u>	810,782	711,971	47,495	477,541	809,781	15,695	1,176,514	4,036,472	572,506	690,247	668,316	12,790,387
CARTERA EN EJECUCIÓN	497,589	901,122	<u>1,398,711</u>	180,449	-	340,522	1,538,862	349,958	-	178,239	678,547	1,543,467	1,304,779	597,435	8,110,967
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	157,354	99,018	51,145	415,554	12,594,523	393,905	108,297	-	4,156,921	345,345	2,918	18,328,980
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1,864	38,928	868	2,643	224,664	9,164	1,538	-	252,830	-	-	532,498
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	-	-	13,103	27,198	-	-	-	152,951	-	-	702,543
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	7,573,911	2,833,304	<u>10,407,215</u>	3,600,777	441,202	194,611	1,090,676	2,584,987	585,142	3,367,074	821,236	1,992,393	2,606,976	2,470,213	30,159,502
PREVISIÓN PARA CARTERA INCORRIBLE	8,766,173	-2,804,518	<u>-11,570,691</u>	-13,241,086	-1,676,055	-433,977	-4,340,098	-6,664,243	-552,934	-14,366,634	-2,519,446	-6,673,892	-2,873,845	-1,954,779	-33,920,780
OTRAS CUENTAS POR COBRAR	5,860,552	4,041,702	<u>9,902,254</u>	309,889	741,725	320,470	1,110,888	3,514,979	28,106	952,995	5,971,548	303,358	1,487,047	1,207,850	25,851,109
BIENES REALIZABLES	-	-	<u>-</u>	4,771	-	-	-	-	-	22,434	18,238	2,085,077	4,376	-	2,134,894
INVERSIONES PERMANENTES	591,587	1,279,616	<u>1,871,203</u>	309,723	507,375	19,432	33,705	1,360,524	343,015	52,233	3,230,838	13,566,040	6,761,359	48,580	28,092,029
BIENES DE USO	12,382,488	8,479,403	<u>20,861,891</u>	8,181,193	1,066,037	424,399	2,556,724	4,533,243	1,129,738	5,733,307	1,812,761	6,631,236	3,764,104	1,686,829	58,381,460
OTROS ACTIVOS	3,529,115	2,613,695	<u>6,142,810</u>	723,913	515,317	61,017	295,964	767,462	141,785	534,521	3,867,063	-	337,223	303,071	13,690,146
TOTAL DEL ACTIVO	447,205,507	290,862,321	<u>738,067,828</u>	306,372,395	38,735,022	18,925,548	114,207,647	163,056,520	19,034,758	71,986,022	78,153,504	146,772,187	110,945,827	79,308,776	1,885,566,034
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	275,988,373	153,123,127	<u>429,111,500</u>	95,612,628	24,603,531	1,469,150	85,764,726	119,273,484	13,824,750	49,331,098	39,034,403	100,822,205	74,053,542	43,514,388	1,076,415,406
OTRAS CUENTAS POR PAGAR	11,835,031	12,528,031	<u>24,363,062</u>	11,257,024	6,432,231	2,053,794	1,678,775	3,189,632	507,825	6,301,024	33,333,764	10,092,873	9,430,383	7,855,633	116,496,021
PREVISIONES	12,209,990	10,196,760	<u>22,406,750</u>	3,185,906	-	-	1,619,461	98,768	242,898	-	368,943	174,250	1,222,832	433,309	29,753,117
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	298,420	2,882,054	<u>3,180,474</u>	-	2,034,346	-	-	1,222,239	-	971,600	596,962	820	2,859,066	-	10,865,507
TOTAL DEL PASIVO	300,331,814	178,729,972	<u>479,061,786</u>	110,055,558	33,070,108	3,524,944	89,062,962	123,784,124	14,575,472	56,603,722	73,334,072	111,090,148	87,565,823	51,803,330	1,233,530,050
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	3,888,145	-	16,728,862	34,917,627	3,705,931	20,545,701	-	32,843,768	16,255,365	-	128,885,398
APORTES NO CAPITALIZADOS	99,068,225	24,085,893	<u>123,154,118</u>	39,200,074	-	15,208,453	745,640	-	-	927,988	20,992,415	-	1,319,759	21,625,989	223,174,437
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	452,027	-	-	1,451,530	-	-	-	1,903,557
RESERVAS	26,991,743	73,378,504	<u>100,370,247</u>	131,207,890	379,906	-	4,848,010	1,394,000	376,512	-	3,386,964	813,601	4,401,306	3,343,853	250,422,980
RESULTADOS ACUMULADOS	20,613,724	14,667,952	<u>35,281,676</u>	25,908,872	1,396,863	194,151	2,832,172	2,508,742	376,843	-6,091,389	-20,811,467	2,034,371	1,403,573	2,153,603	47,650,011
TOTAL DEL PATRIMONIO	146,873,693	113,134,349	<u>259,008,042</u>	196,316,836	5,664,914	15,402,604	25,144,684	39,272,396	4,459,286	15,382,309	4,815,432	35,482,640	23,380,003	27,505,446	652,015,984
TOTAL DEL PASIVO Y PATRIMONIO	447,205,507	290,862,322	<u>738,067,828</u>	306,372,395	38,735,022	18,925,548	114,207,646	163,056,520	19,034,758	71,986,022	78,153,504	146,772,188	110,945,827	79,308,776	1,885,566,034

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	121,787,597	72,244,028	194,031,625	63,012,924	8,568,960	2,838,871	20,402,648	23,373,540	1,909,447	10,729,823	12,261,612	18,523,215	18,118,816	15,596,768	389,368,249
GASTOS FINANCIEROS	-17,402,402	-9,291,257	-26,693,659	-6,010,067	-2,189,467	-44,554	-5,966,769	-4,657,360	-388,568	-1,836,528	-4,729,284	-4,741,533	-2,222,568	-	-61,493,917
RESULTADO FINANCIERO BRUTO	104,385,195	62,952,771	167,337,966	57,002,857	6,379,493	2,794,317	14,435,879	18,716,180	1,520,880	8,893,295	10,248,051	13,793,931	13,377,283	13,374,200	327,874,332
OTROS INGRESOS OPERATIVOS	2,460,051	6,142,974	8,603,025	3,814,355	3,990,179	11,885	4,203,468	4,898,471	127,334	1,669,367	2,218,295	1,262,292	1,787,958	1,411,101	33,997,730
OTROS GASTOS OPERATIVOS	-3,646,086	-987,629	-4,633,715	-548,435	-	-	-238,401	-3,072,848	-112,257	-164,532	-634,346	-488,587	-379,384	-338,015	-10,610,520
RESULTADO DE OPERACION BRUTO	103,199,160	68,108,116	171,307,277	60,268,777	10,369,672	2,806,202	18,400,946	20,541,803	1,535,957	10,398,130	11,832,001	14,567,636	14,785,857	14,447,286	351,261,543
RECUPERACION DE ACTIVOS FINANCIEROS	12,913,274	1,486,326	14,399,599	1,073,036	97,615	245,697	3,838,365	2,598,609	-	1,584,675	11,717,346	6,477,152	3,924,896	837,873	46,794,861
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-17,059,431	-5,918,147	-22,977,577	-6,655,592	-850,344	-187,922	-6,587,349	-4,411,143	-38,533	-2,713,608	-8,001,055	-11,088,272	-4,557,509	-2,400,675	-70,469,579
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	99,053,004	63,676,295	162,729,299	54,686,221	9,616,943	2,863,976	15,651,961	18,729,268	1,497,423	9,269,197	15,548,292	9,956,516	14,153,244	12,884,485	327,586,825
GASTOS DE ADMINISTRACION	-78,145,118	-56,165,690	-134,310,808	-28,808,572	-8,230,707	-2,868,531	-12,708,913	-16,624,373	-1,294,864	-14,871,068	-8,951,330	-12,876,556	-11,762,958	-	-268,845,991
RESULTADO DE OPERACION NETO	20,907,886	7,510,605	28,418,491	25,877,649	1,386,236	-4,555	2,943,049	2,104,895	202,559	-5,601,871	-30,020	1,005,185	1,317,689	1,111,527	58,740,834
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-981,211	-242,739	-1,223,950	-1,309,071	-61,318	1	-411,342	-1,614,022	-60,683	92,185	-233,289	-696,576	-1,138,529	371,658	-6,284,935
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	467,920	532,670	1,000,590	1,266,166	71,945	-35,706	311,486	1,404,618	47,055	176,722	272,799	641,133	1,142,586	-422,249	5,877,146
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	20,394,595	7,800,536	28,195,131	25,834,744	1,396,863	-40,260	2,843,193	1,895,492	188,932	-5,332,964	9,491	949,743	1,321,745	1,070,936	58,333,046
INGRESOS EXTRAORDINARIOS	151,040	1,386,711	1,537,752	-	-	-	-	3,845	187,911	39,111	15,507	155,632	1,327	3,597	1,944,682
GASTOS EXTRAORDINARIOS	-40,784	-63,277	-104,061	-	-	-	-	-	-	1	-9,813	-55,269	-	-	-169,141
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	20,504,851	9,123,970	29,628,822	25,834,744	1,396,863	-40,260	2,843,193	1,899,337	376,843	-5,293,852	15,185	1,050,106	1,323,072	1,074,533	60,108,587
INGRESOS DE GESTIONES ANTERIORES	524,181	720,363	1,244,544	140,727	-	-	-	-	-	60,267	73,805	-	125,340	-	1,644,684
GASTOS DE GESTIONES ANTERIORES	215,309	-886,879	-802,187	-66,600	-	-	-21,020	-	-	-234,416	-61,575	-	-48,839	-	-1,230,638
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	20,813,724	9,257,454	30,071,179	25,908,872	1,396,863	-40,260	2,822,172	1,899,337	376,843	-5,468,001	27,415	1,050,106	1,403,573	1,074,533	60,522,633
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
RESULTADO ANTES DE IMPUESTOS	20,813,724	9,257,454	30,071,179	25,908,872	1,396,863	-40,260	2,822,172	1,899,337	376,843	-5,468,001	27,415	1,050,106	1,403,573	1,074,533	60,522,633
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	20,813,724	9,257,454	30,071,179	25,908,872	1,396,863	-40,260	2,822,172	1,899,337	376,843	-5,468,001	27,415	1,050,106	1,403,573	1,074,533	60,522,633

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	1.95%	4.71%	3.04%	6.46%	7.26%	9.48%	7.77%	5.63%	11.64%	5.20%	16.54%	6.59%	3.92%	9.50%	5.59%
Inversiones Temporarias/Total Activo	2.86%	8.08%	4.92%	0.07%	13.94%	3.77%	0.03%	0.80%	6.87%	0.04%	5.40%	0.73%	1.37%	0.10%	2.77%
Cartera / Total Activo	90.19%	81.57%	86.79%	90.36%	71.50%	82.39%	88.70%	87.32%	72.86%	84.63%	59.00%	77.29%	83.57%	86.30%	84.85%
Otras Cuentas por cobrar / Total Activo	1.31%	1.39%	1.34%	0.10%	1.91%	1.69%	0.97%	2.16%	0.15%	1.32%	7.64%	0.21%	1.34%	1.52%	1.37%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	1.42%	0.00%	0.00%	0.11%
Inversiones Permanentes / Total Activo	0.13%	0.44%	0.25%	0.10%	1.31%	0.10%	0.03%	0.83%	1.80%	0.07%	4.13%	9.24%	6.09%	0.06%	1.49%
Bienes de Uso / Total Activo	2.77%	2.92%	2.83%	2.67%	2.75%	2.24%	2.24%	2.78%	5.94%	7.96%	2.32%	4.52%	3.39%	2.13%	3.10%
Otros Activos / Total Activo	0.79%	0.90%	0.83%	0.24%	1.33%	0.32%	0.26%	0.47%	0.74%	0.74%	4.95%	0.00%	0.30%	0.38%	0.73%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.65%	3.18%	4.07%	8.46%	3.61%	-0.21%	2.47%	1.16%	1.98%	-7.60%	0.04%	0.72%	1.27%	1.35%	3.21%
Resultado Neto / Patrimonio ROE	14.17%	8.26%	11.61%	13.20%	24.66%	-0.26%	11.22%	4.84%	8.45%	-35.55%	0.57%	2.94%	6.00%	3.91%	9.28%
Resultado Neto / Ingresos Financieros	17.09%	12.81%	15.50%	41.12%	16.30%	-1.42%	13.83%	8.13%	19.74%	-50.96%	0.22%	5.67%	7.75%	6.89%	15.54%
Ingresos Financieros / Activo	27.23%	24.84%	26.29%	20.57%	22.12%	15.00%	17.86%	14.33%	10.03%	14.91%	15.69%	12.62%	16.33%	19.67%	20.65%
Ingresos Financieros / Cartera Bruta	30.11%	30.45%	30.23%	22.00%	29.62%	17.95%	19.51%	15.96%	13.80%	18.19%	25.65%	15.68%	19.49%	22.96%	23.98%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	19.32%	23.68%	20.93%	10.06%	28.45%	18.14%	12.16%	11.35%	9.36%	25.21%	32.58%	7.58%	13.80%	17.32%	16.56%
Gastos Administrativos / Activo	17.47%	19.31%	18.20%	9.40%	21.25%	15.16%	11.13%	10.20%	6.80%	20.66%	19.93%	6.10%	11.57%	14.83%	14.26%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.35%	99.35%	99%	100%	97%	97%	98%	99%	100%	98%	90.14%	98%	98%	98%	99%
Cartera Vencida / Cartera Bruta	0.53%	0.27%	0.43%	0.28%	2.60%	0.31%	0.46%	0.71%	0.18%	2.00%	8.44%	0.70%	0.74%	0.98%	0.82%
Cartera en Ejecución / Cartera Bruta	0.12%	0.38%	0.22%	0.06%	0.00%	2.24%	1.50%	0.42%	0.00%	0.30%	1.42%	1.44%	1.66%	0.88%	0.54%
Previsión cartera incobrable / Cartera en Mora	332.79%	182.39%	277.36%	1333.31%	223.21%	102.98%	212.30%	403.76%	2224.27%	105.92%	53.43%	264.65%	128.36%	154.44%	243.58%
LIQUIDEZ															
Disponibilidades / Pasivo	2.91%	8%	5%	18%	9%	51%	10%	7%	15%	7%	17.63%	9%	5%	15%	9%
Disponibilidades + Inversiones Temporarias / Pasivo	7.16%	20.81%	12.26%	18.18%	24.83%	71.19%	10.01%	8.48%	24.17%	6.66%	23.38%	9.67%	6.71%	14.71%	12.77%
Disponibilidades + Inversiones Temporarias / Activo	4.81%	12.79%	7.95%	6.53%	21.20%	13.25%	7.80%	6.43%	18.51%	5.23%	21.93%	7.32%	5.29%	9.61%	8.35%
SOLVENCIA															
Patrimonio/Activo	32.84%	39%	35%	64%	15%	81%	22%	24%	23%	21%	6.17%	24%	21%	35%	35%
Cartera Vencida+Ejecución/Patrimonio	1.79%	1.37%	1.61%	0.51%	13.26%	2.61%	8.14%	4.20%	0.56%	8.82%	97.83%	7.07%	9.57%	4.60%	3.39%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.18%	-1.13%	-2.86%	-6.24%	-16.33%	-0.08%	-9.14%	-12.77%	-11.84%	-0.52%	45.56%	-11.64%	-2.71%	-2.51%	-4.87%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre de 2010
(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	41,245,907	41,025,665	79,279	140,963	611	13,713	14,324
CHUQUISACA	37,837,293	37,540,432	109,821	187,040	1,574	11,036	12,609
COCHABAMBA	126,268,313	125,236,260	675,745	356,309	4,437	20,884	25,321
LA PAZ	379,005,921	376,579,686	1,843,877	582,358	19,506	67,032	86,538
ORURO	65,009,908	64,025,897	516,645	467,365	2,301	11,576	13,877
PANDO	20,911,187	20,586,791	277,717	46,679	409	1,696	2,105
POTOSI	30,137,603	30,002,466	31,232	103,906	879	7,422	8,301
SANTA CRUZ	223,342,026	220,426,290	1,524,101	1,391,635	5,417	40,699	46,116
TARIJA	63,313,030	62,624,423	346,860	341,746	2,141	8,219	10,360
TOTAL	987,071,189	978,047,910	5,405,276	3,618,003	37,274	182,278	219,552
	100%	99.09%	0.55%	0.37%	16.98%	83.02%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	47,784,445	46,941,885	518,087	324,473	2,078	5,710	7,788
CHUQUISACA	40,200,156	39,613,425	431,223	155,507	2,009	3,701	5,711
COCHABAMBA	122,696,217	120,227,593	861,267	1,607,356	4,986	12,496	17,482
LA PAZ	123,063,499	120,945,970	1,340,299	777,230	8,022	16,512	24,534
ORURO	43,695,196	43,392,629	233,748	68,819	1,791	4,233	6,024
PANDO	13,964,209	13,871,771	35,650	56,788	357	2,306	2,663
POTOSI	26,554,913	26,070,683	259,681	224,549	1,261	4,536	5,797
SANTA CRUZ	178,437,053	172,666,407	4,006,376	1,764,270	6,987	22,400	29,387
TARIJA	40,196,518	39,748,719	231,284	216,515	2,435	7,375	9,810
TOTAL	636,592,206	623,479,083	7,917,616	5,195,507	29,927	79,268	109,195
	100%	97.94%	1.24%	0.82%	27.41%	72.59%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	89,030,353	87,967,551	597,366	465,437	2,689	19,423	22,112
CHUQUISACA	78,037,449	77,153,857	541,044	342,547	3,583	14,737	18,320
COCHABAMBA	248,964,530	245,463,853	1,537,012	1,963,665	9,423	33,380	42,803
LA PAZ	502,069,421	497,525,657	3,184,176	1,359,588	27,528	83,544	111,072
ORURO	108,705,103	107,418,526	750,393	536,185	4,092	15,809	19,901
PANDO	34,875,396	34,458,562	313,367	103,467	766	4,002	4,768
POTOSI	56,692,517	56,073,149	290,913	328,455	2,140	11,958	14,098
SANTA CRUZ	401,779,079	393,092,698	5,530,477	3,155,904	12,404	63,099	75,503
TARIJA	103,509,548	102,373,143	578,144	558,261	4,576	15,594	20,170
TOTAL	1,623,663,395	1,601,526,994	13,322,891	8,813,510	67,201	261,546	328,747
	100%	98.64%	0.82%	0.54%	20.44%	79.56%	100%

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

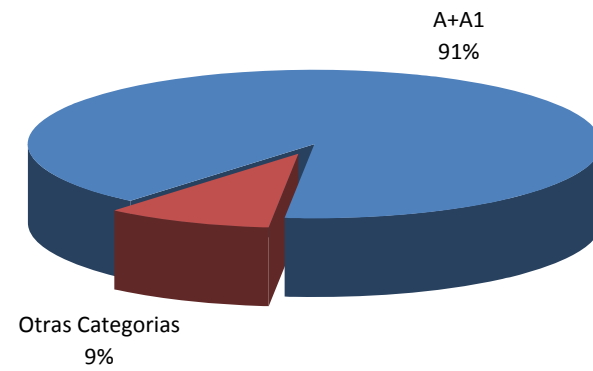
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	258,895,889	257,210,040	1,367,392	318,457	5,897	63,231	69,128
PRO MUJER	200,746,483	199,531,576	547,604	667,303	3,943	67,118	71,061
DIACONIA	223,018,947	222,470,821	410,911	137,215	14,753	27,167	41,920
EMPRENDER	26,196,187	25,476,204	719,983	-	2,190	6,098	8,288
FONCRESOL	7,091,972	6,862,941	8,909	220,123	592	2,153	2,745
FUNBODEM	83,875,048	82,334,751	392,957	1,147,340	2,658	4,282	6,940
IDEPRO	78,702,705	77,760,310	624,480	317,915	1,866	1,442	3,308
IMPRO	12,431,977	12,407,118	24,859	-	1,022	886	1,908
SARTAWI	15,591,324	14,845,407	623,197	122,719	1,280	1,444	2,724
ANED	-	-	-	-	-	-	-
CIDRE	45,293,151	44,727,936	382,502	182,713	848	410	1,258
FONDECO	-	-	-	-	-	-	-
FUBODE	35,227,507	34,420,807	302,483	504,217	2,225	8,047	10,272
TOTAL	987,071,189	978,047,910	5,405,276	3,618,003	37,274	182,278	219,552
	100%	99.09%	0.55%	0.37%	16.98%	83.02%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	145,628,938	144,680,648	769,158	179,132	3,317	35,568	38,885
PRO MUJER	36,482,919	36,160,189	88,913	233,818	2,686	16,948	19,634
DIACONIA	63,452,547	63,007,578	401,735	43,234	5,467	3,469	8,936
EMPRENDER	2,733,125	2,702,209	30,916	-	201	561	762
FONCRESOL	8,719,607	8,546,652	39,454	133,501	635	1,321	1,956
FUNBODEM	20,677,503	20,171,551	87,232	418,720	769	922	1,691
IDEPRO	67,765,239	67,057,076	409,965	298,198	2,198	984	3,182
IMPRO	1,405,018	1,405,018	-	-	157	82	239
SARTAWI	43,400,863	42,790,488	554,855	55,520	2,665	1,216	3,881
ANED	47,808,542	43,093,522	4,036,474	678,546	3,191	3,726	6,917
CIDRE	72,830,372	70,873,833	442,834	1,513,705	1,745	938	2,683
FONDECO	92,985,828	90,747,665	690,247	1,547,915	4,656	8,703	13,359
FUBODE	32,701,705	32,242,655	365,833	93,217	2,240	4,830	7,070
TOTAL	636,592,206	623,479,083	7,917,616	5,195,507	29,927	79,268	109,195
	100%	97.94%	1.24%	0.82%	27.41%	72.59%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	404,524,826	401,890,688	2,136,549	497,589	9,214	98,799	108,013
PRO MUJER	237,229,402	235,691,764	636,516	901,121	6,629	84,066	90,695
DIACONIA	286,471,494	285,478,399	812,646	180,449	20,220	30,636	50,856
EMPRENDER	28,929,312	28,178,413	750,899	-	2,391	6,659	9,050
FONCRESOL	15,811,580	15,409,593	48,362	353,624	1,227	3,474	4,701
FUNBODEM	104,552,550	102,506,302	480,189	1,566,060	3,427	5,204	8,631
IDEPRO	146,467,944	144,817,386	1,034,445	616,113	4,064	2,426	6,490
IMPRO	13,836,995	13,812,136	24,859	-	1,179	968	2,147
SARTAWI	58,992,187	57,635,895	1,178,052	178,239	3,945	2,660	6,605
ANED	47,808,542	43,093,522	4,036,474	678,546	3,191	3,726	6,917
CIDRE	118,123,523	115,601,770	825,336	1,696,418	2,593	1,348	3,941
FONDECO	92,985,828	90,747,665	690,247	1,547,915	4,656	8,703	13,359
FUBODE	67,929,212	66,663,462	668,316	597,435	4,465	12,877	17,342
TOTAL	1,623,663,395	1,601,526,994	13,322,891	8,813,510	67,201	261,546	328,747
	100%	98.64%	0.82%	0.54%	20.44%	79.56%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre de 2010
(En Bolívianos)

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	400,713,387	1,203,625	724,765	173,233	259,646	1,450,170	-	-	-	-	-	-	-	404,524,826
PRO MUJER	235,141,574	550,190	328,934	146,627	160,955	901,121	-	-	-	-	-	-	-	237,229,402
DIACONIA	285,203,248	281,498	102,081	48,870	47,502	788,295	-	-	-	-	-	-	-	286,471,494
EMPRENDER	28,191,487	179,132	88,585	30,557	91,383	348,168	-	-	-	-	-	-	-	28,929,312
FONCRESOL	6,854,173	6,210	-	9,747	-	-	-	221,842	8,498,065	15,277	43,740	29,024	133,501	15,811,580
FUNBODEM	101,307,418	774,822	360,220	164,788	127,781	1,817,521	-	-	-	-	-	-	-	104,552,551
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IIMPRO	13,812,136	10,869	13,572	418	-	-	-	-	-	-	-	-	-	13,836,995
SARTAWI	56,085,409	1,522,347	573,095	42,925	144,226	624,184	-	-	-	-	-	-	-	58,992,187
ANED	20,811,925	1,410,756	310,166	154,795	192,337	877,446	-	-	19,378,889	1,626,051	37,530	3,008,648	-	47,808,542
CIDRE	3,113,594	2,287,540	95,092,753	288,022	6,853,741	15,000	7,778,404	5,056	67,318	151,807	357,268	87,629	119,216	116,217,347
FONDECO	50,848,294	346,285	234,596	104,702	172,280	729,718	-	-	39,335,038	166,973	54,679	84,561	908,693	92,985,819
FUBODE	66,444,181	219,280	48,293	34,171	56,803	1,126,484	-	-	-	-	-	-	-	67,929,212
TOTAL	1,268,526,826	8,792,553	97,877,061	1,198,856	8,106,656	8,676,107	7,778,404	226,897	67,279,310	1,960,107	493,218	3,209,861	1,161,410	1,475,289,267
	85.98%	0.60%	6.63%	0.08%	0.55%	0.59%	0.53%	0.02%	4.56%	0.13%	0.03%	0.22%	0.08%	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 Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre de 2010
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	
CRECER	-	-	258,895,889	-	-	-	-	-	258,895,889
PRO MUJER	-	-	200,746,483	-	-	-	-	-	200,746,483
DIACONIA	-	1,394,292	221,624,655	-	-	-	-	-	223,018,947
EMPRENDER	-	-	1,051,660	25,144,527	-	-	-	-	26,196,187
FONCRESOL	-	-	7,091,972	-	-	-	-	-	7,091,972
FUNBODEM	-	-	74,743,207	-	9,131,841	-	-	-	83,875,048
IDEPRO	-	504,771	-	78,197,934	-	-	-	-	78,702,705
IMPRO	-	-	12,431,977	-	-	-	-	-	12,431,977
SARTAWI	-	-	6,078,631	-	-	1,167,175	-	7,404,300	14,650,106
ANED	-	-	-	-	-	-	-	-	-
CIDRE	9,160,408	4,723,625	29,139,456	90,798	-	2,178,864	-	-	45,293,151
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	34,595,281	-	-	46,346	-	585,880	35,227,507
TOTAL	9,160,408	6,622,688	846,399,211	103,433,259	9,131,841	3,392,385	-	7,990,179	986,129,971
	0.93%	0.67%	85.83%	10.49%	0.93%	0.34%	0.00%	0.81%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	145,628,938	-	-	-	-	-	145,628,938
PRO MUJER	-	-	36,482,919	-	-	-	-	-	36,482,919
DIACONIA	-	-	63,452,547	-	-	-	-	-	63,452,547
EMPRENDER	-	-	17,824	2,715,301	-	-	-	-	2,733,125
FONCRESOL	-	-	-	-	-	-	-	8,719,607	8,719,607
FUNBODEM	-	-	19,128,952	-	1,548,551	-	-	-	20,677,503
IDEPRO	-	-	-	67,765,239	-	-	-	-	67,765,239
IMPRO	-	-	1,405,018	-	-	-	-	-	1,405,018
SARTAWI	-	-	4,133,414	-	-	2,831,931	-	37,376,736	44,342,081
ANED	-	-	532,051	-	22,941,650	-	-	24,334,841	47,808,542
CIDRE	5,902,873	2,231,585	63,897,030	-	-	798,884	-	-	72,830,372
FONDECO	-	-	40,549,943	-	-	-	-	52,435,884	92,985,828
FUBODE	-	-	24,453,489	-	-	80,500	-	8,167,716	32,701,705
TOTAL	5,902,873	2,231,585	399,682,125	70,480,540	24,490,201	3,711,315	-	131,034,785	637,533,424
	0.93%	0.35%	62.69%	11.06%	3.84%	0.58%	0.00%	20.55%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	404,524,826	-	-	-	-	-	404,524,826
PRO MUJER	-	-	237,229,402	-	-	-	-	-	237,229,402
DIACONIA	-	1,394,292	285,077,202	-	-	-	-	-	286,471,494
EMPRENDER	-	-	1,069,484	27,859,828	-	-	-	-	28,929,312
FONCRESOL	-	-	7,091,972	-	-	-	-	8,719,607	15,811,580
FUNBODEM	-	-	93,872,159	-	10,680,392	-	-	-	104,552,550
IDEPRO	-	504,771	-	145,963,173	-	-	-	-	146,467,944
IMPRO	-	-	13,836,995	-	-	-	-	-	13,836,995
SARTAWI	-	-	10,212,045	-	-	3,999,106	-	44,781,036	58,992,187
ANED	-	-	532,051	-	22,941,650	-	-	24,334,841	47,808,542
CIDRE	15,063,281	6,955,210	93,036,486	-	-	2,977,749	-	-	118,123,523
FONDECO	-	-	40,549,943	-	-	-	-	52,435,884	92,985,828
FUBODE	-	-	59,048,770	-	-	126,846	-	8,753,596	67,929,212
TOTAL	15,063,281	8,854,272	1,246,081,336	173,913,799	33,622,042	7,103,700	-	139,024,964	1,623,463,395
	0.93%	0.55%	76.75%	10.71%	2.07%	0.44%	0.00%	8.56%	100%

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

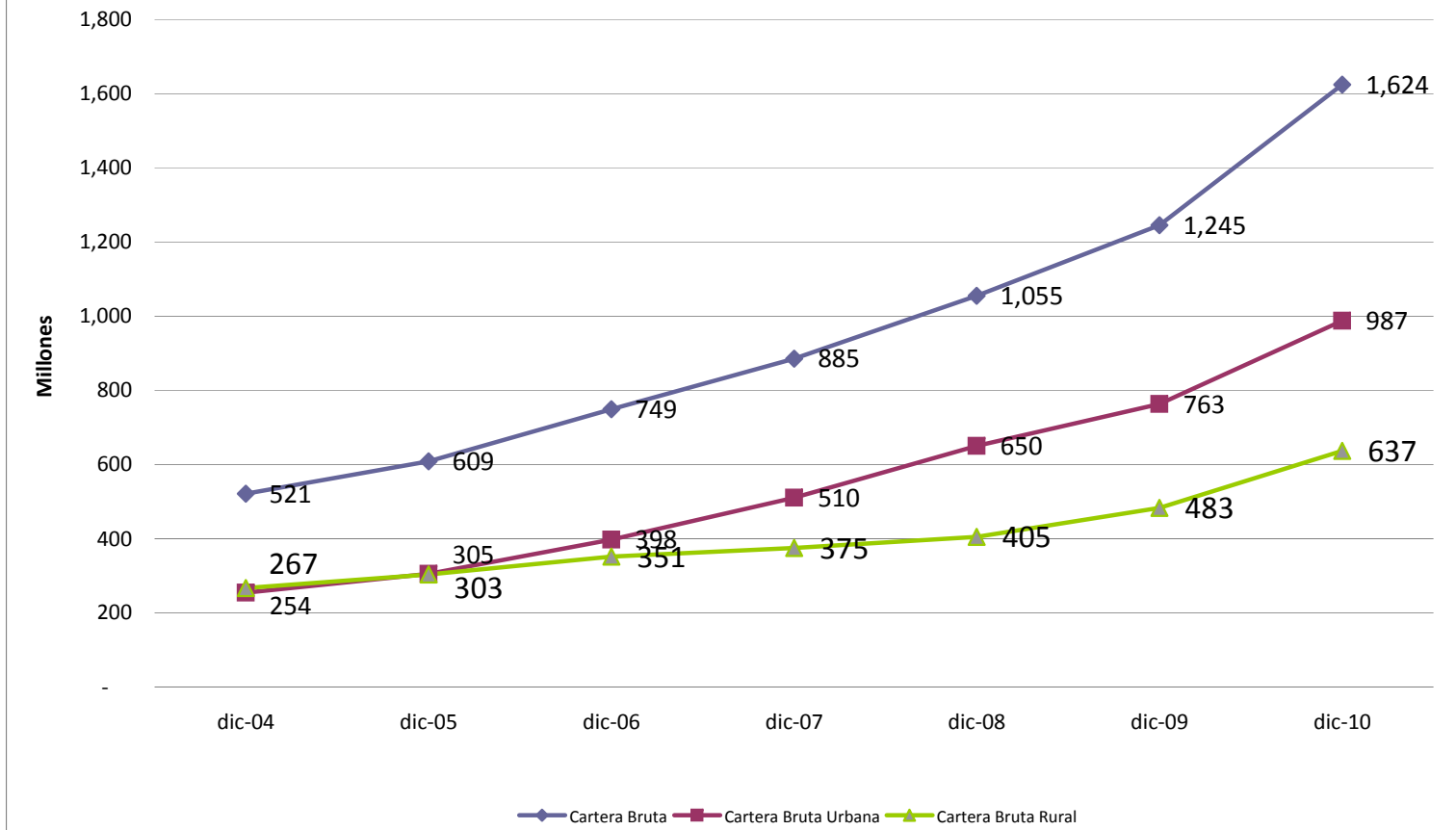


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

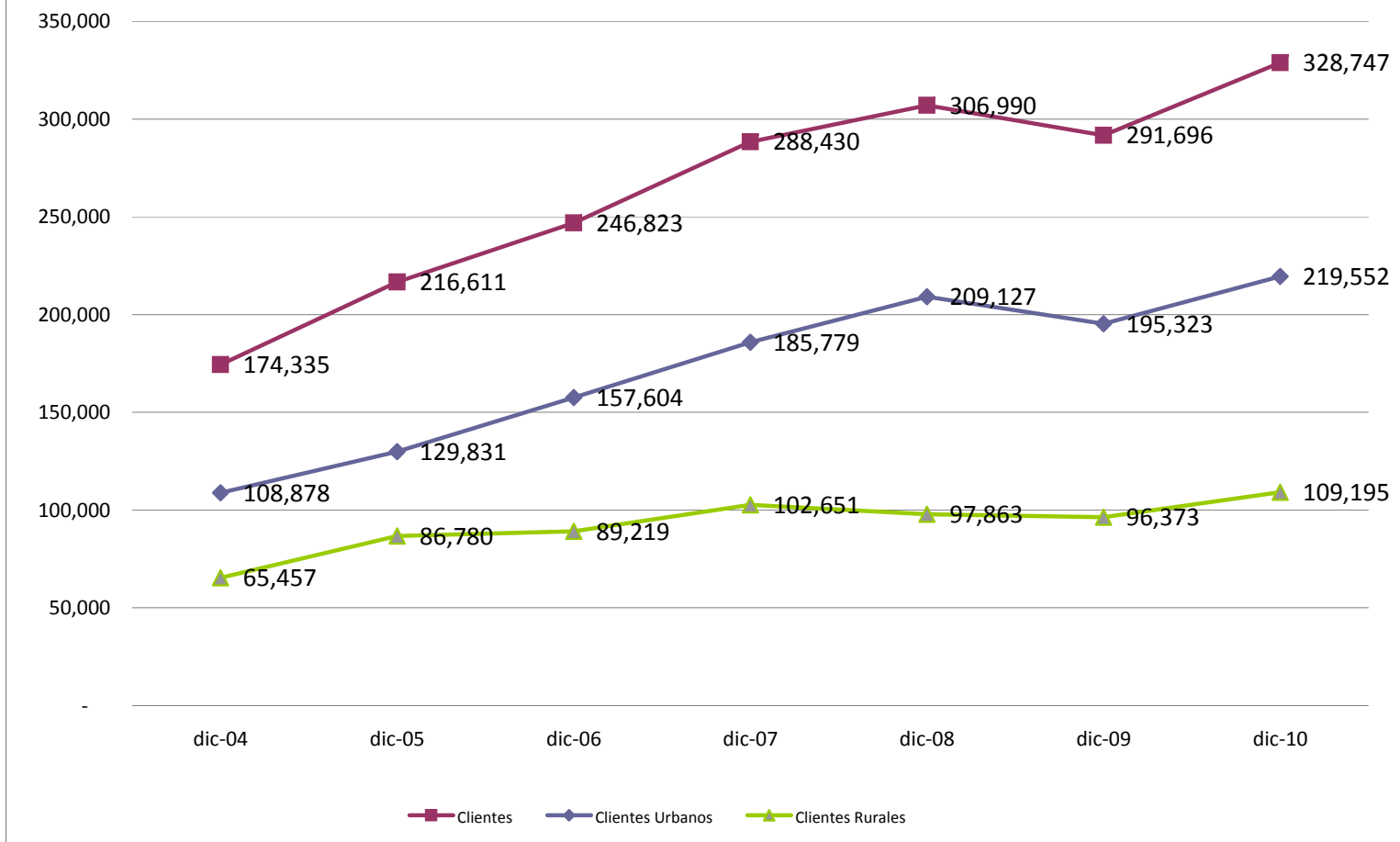


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

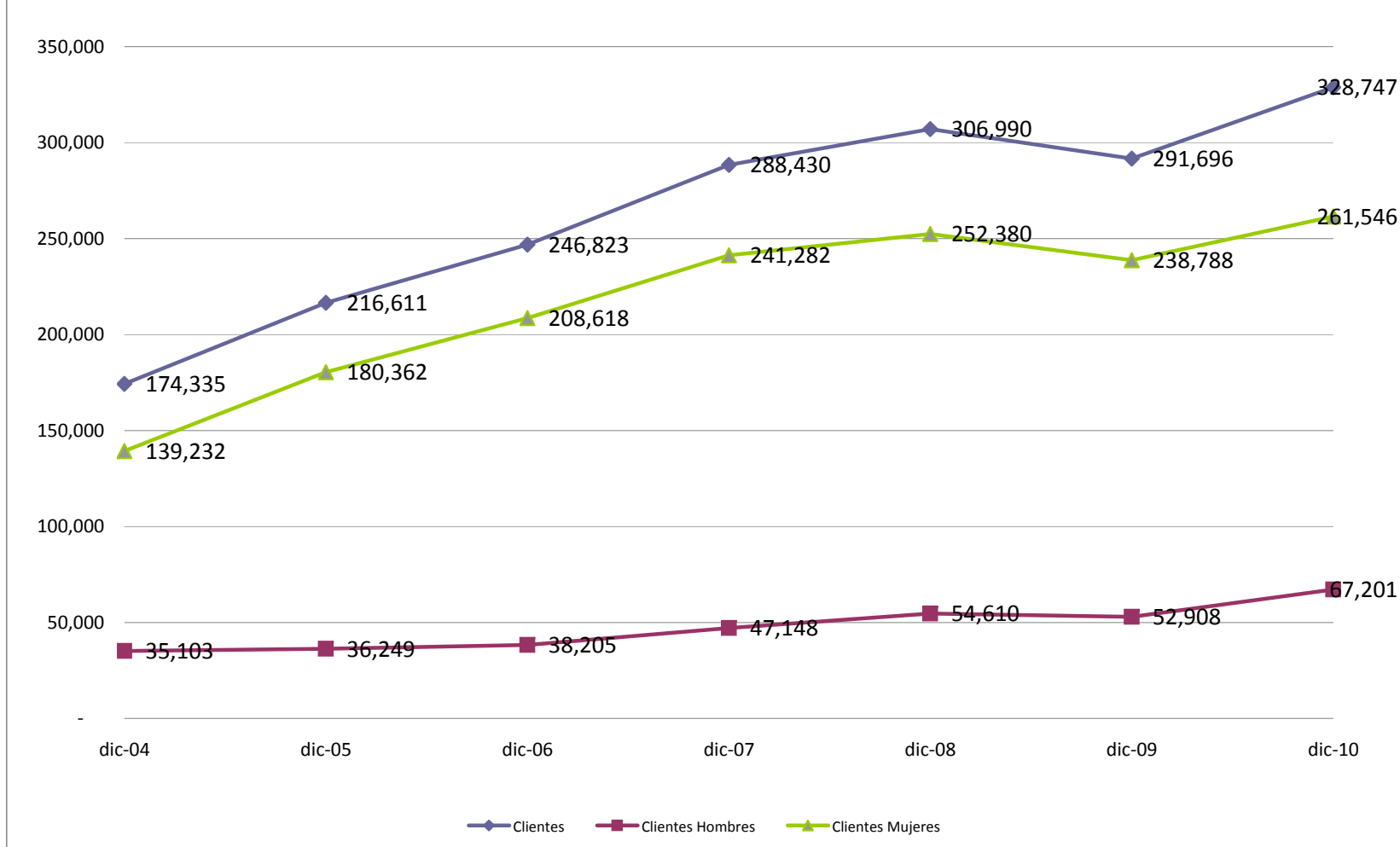


GRAFICO N° 5
Evolución de % de Mora

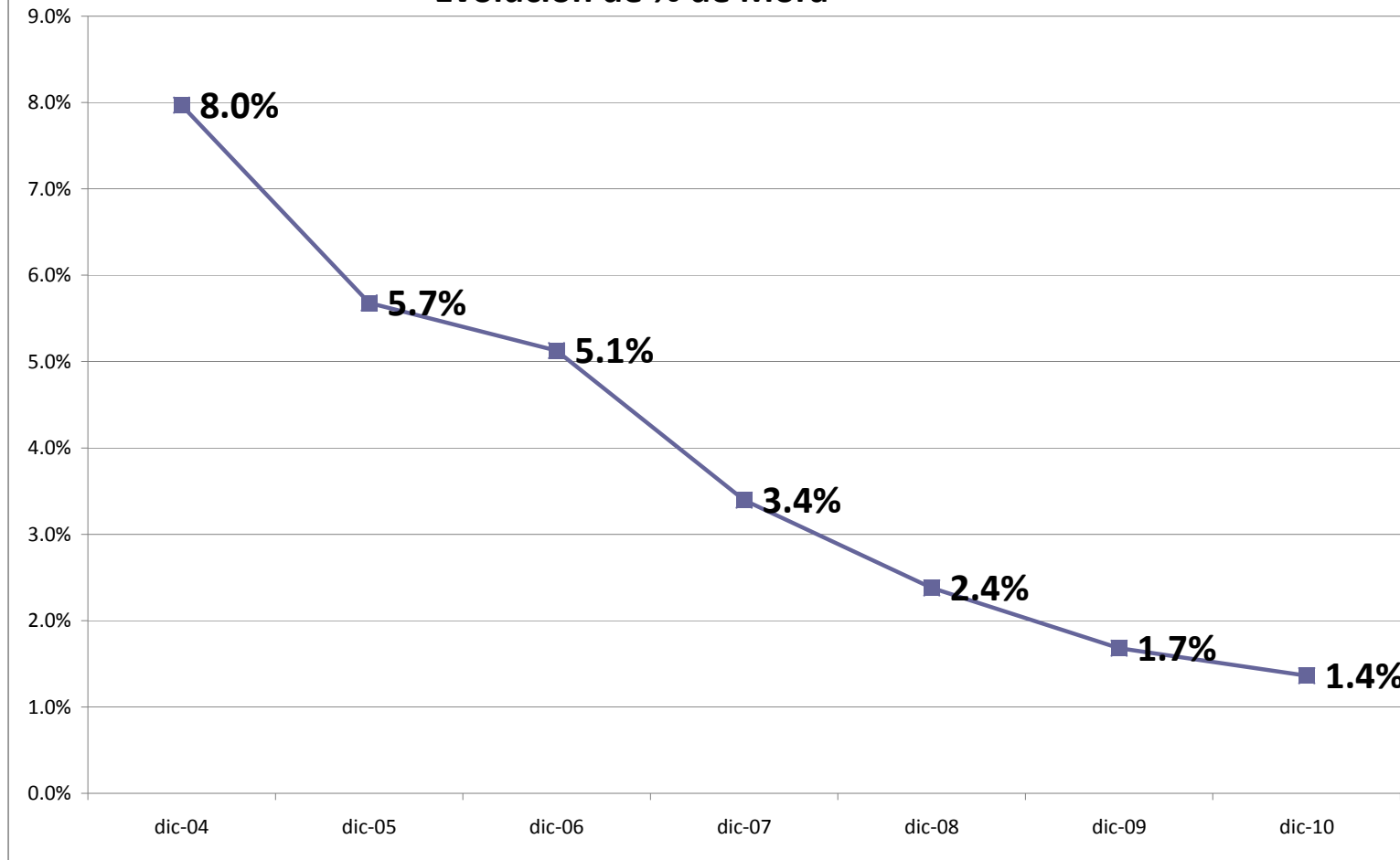


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

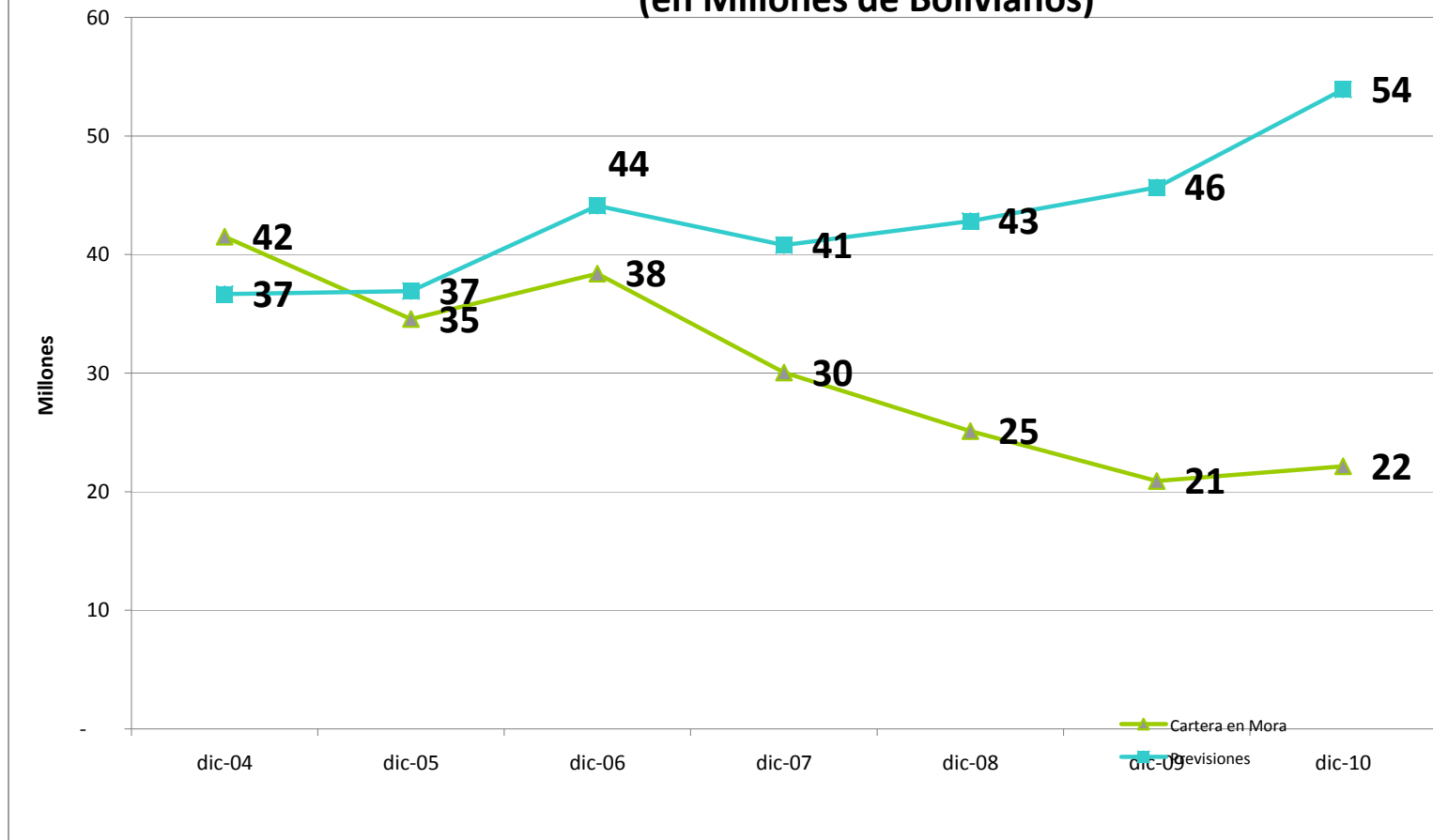
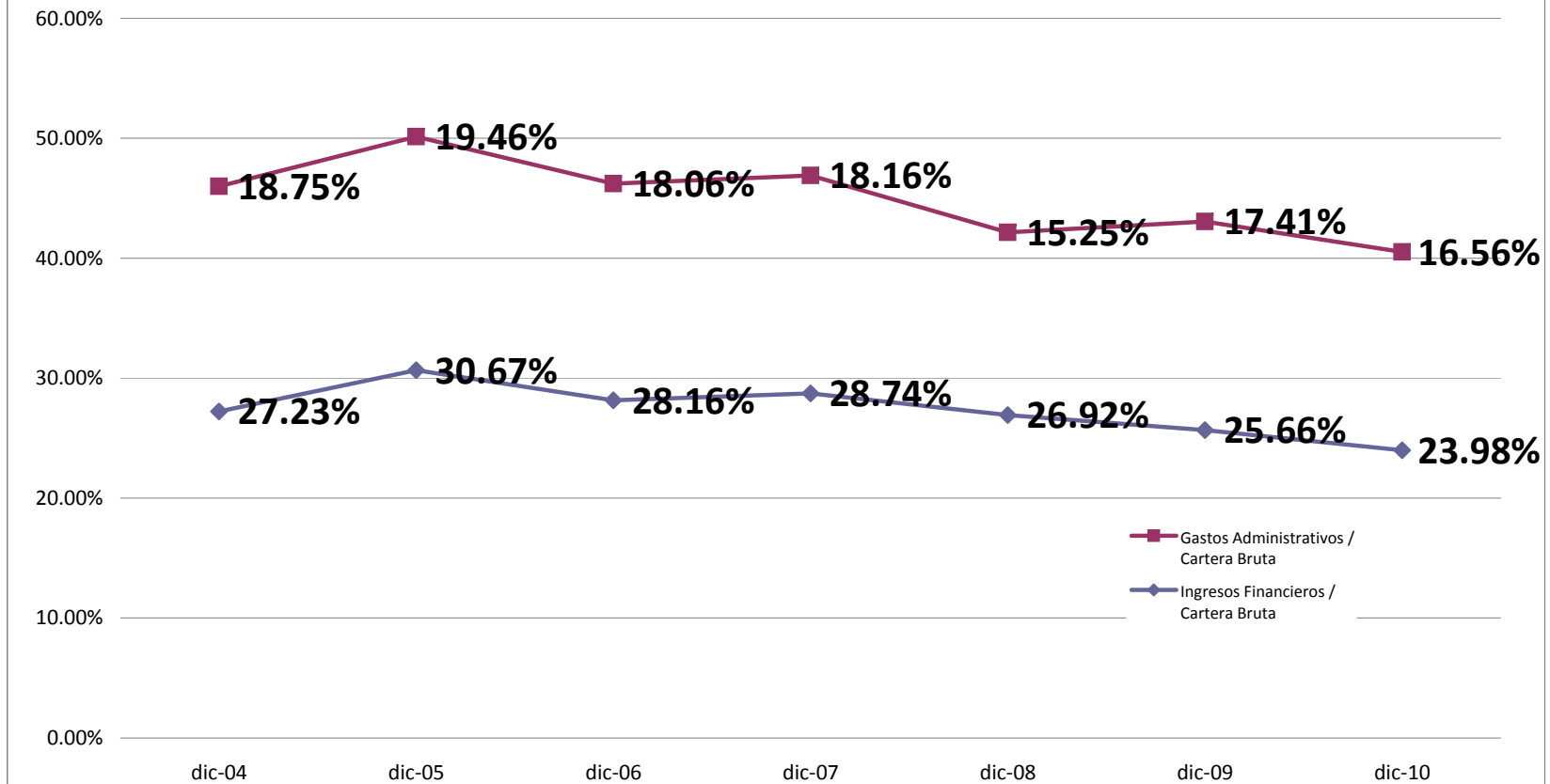


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	33,656,466	-	-	-	-	-	-	163,104,410	-	-	-	-	-	-	-	62,135,013	-	-	258,895,889
PRO MUJER	-	-	-	-	18,034,342	-	-	161,682,911	9,602,308	6,148,843	-	-	-	-	-	-	-	-	200,746,483
DIACONIA	1,610,821	119,291	900	569,370	57,514,526	71,267	57,514,526	82,349,567	1,565,491	37,884,880	3,170,539	18,236,947	594,398	1,143,817	2,777,442	54,453	-	-	105,200
EMPRENDER	-	-	-	-	3,452,281	-	-	17,895,539	3,219,766	1,628,601	-	-	-	-	-	-	-	-	26,196,187
FONCRESOL	56,615	-	-	-	842,035	-	262,205	4,576,420	-	-	-	-	-	-	-	-	-	-	1,158,304
FUNBODEM	273,053	-	-	-	6,129,326	-	8,051	9,347,322	3,165,527	24,997,575	-	572,864	-	174,398	39,133,932	-	-	-	83,875,048
IDEPRO	2,487,901	3,715,368	9,887	-	2,062,271	-	10,755,154	23,053,280	7,027,487	19,275,029	214,200	3,350,232	1,495,030	1,073,887	4,078,337	51,658	-	-	78,702,705
IMPRO	-	-	-	-	1,909,229	-	1,439,885	3,293,482	-	-	-	722,893	-	565,015	4,501,472	-	-	-	12,431,977
SARTAWI	7,035,005	59,990	-	37,173	1,726,087	-	937,043	3,732,303	365,023	384,517	86,144	886,248	21,832	66,297	233,507	4,155	-	-	15,591,324
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,158,794	632,746	13,880	505,464	4,366,419	-	7,228,899	7,513,398	681,214	8,411,297	155,733	8,525,610	600,548	378,538	965,610	81,199	-	-	45,293,151
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	576,365	9,515	-	3,243	1,613,766	-	5,369,236	23,232,716	2,216,087	1,883,220	-	-	-	43,880	277,013	-	-	-	35,227,507
TOTAL	50,855,020	4,536,909	24,666	1,115,249	64,076,679	71,267	76,748,712	497,927,752	27,842,802	100,615,862	3,626,616	32,284,794	2,711,808	3,445,832	115,260,629	191,464	-	5,724,928	387,074,190
	5.18%	0.46%	0.00%	0.11%	6.43%	0.01%	7.78%	50.44%	2.82%	10.19%	0.37%	3.27%	0.27%	0.35%	11.68%	0.02%	0.00%	0.58%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	18,931,762	-	-	-	-	-	-	91,746,231	-	-	-	-	-	-	-	34,950,945	-	-	145,628,938
PRO MUJER	-	-	-	-	2,197,396	-	-	31,429,551	1,389,454	814,707	-	-	-	-	-	-	-	-	36,482,919
DIACONIA	15,101,013	696,672	-	467,195	3,544,609	329,088	11,923,362	16,583,347	581,883	6,094,323	200,238	3,806,152	53,362	246,806	525,586	32,579	-	-	63,452,547
EMPRENDER	2,733,125	-	-	-	5,149,576	-	611,270	673,737	-	-	-	-	-	-	243,654	-	-	-	13,000
FONCRESOL	2,028,370	-	-	-	267,261	-	1,887	911,285	384,250	6,576,484	-	-	2,880	18,647	9,214,987	-	-	-	20,677,503
FUNBODEM	3,399,823	-	-	-	94,420	-	4,378,548	1,313,431	10,443,272	1,976,639	6,329,287	65,879	1,026,552	89,611	526,870	902,377	6,671	30,995	67,765,239
IDEPRO	29,274,071	11,280,246	-	-	1,208,613	-	3,117,841	18,941	-	-	-	-	-	-	145,784	-	-	-	1,405,018
IMPRO	-	-	-	-	631,217	47,700	1,461,766	2,552,433	460,472	536,526	9,966	560,945	12,723	101,344	109,448	-	-	-	43,400,863
SARTAWI	36,869,886	15,622	-	-	965,762	-	8,906,857	525,762	3,063,295	-	-	9,098,774	-	72,006	237,194	-	-	-	47,808,542
ANED	11,015,241	13,523,766	-	-	1,292,830	-	4,466,202	3,347,029	1,096,226	5,364,994	-	6,994,016	335,807	157,344	360,926	31,085	-	-	17,442
CIDRE	43,897,983	626,186	-	-	13,548,742	-	2,569,299	-	-	13,328,477	-	-	-	-	-	-	-	-	21,471,682
FONDECO	40,549,943	-	-	-	11,200,607	-	1,393,041	1,314,322	-	-	-	-	-	70,700	376,286	-	-	-	9,800
FUBODE	8,167,716	26,142,492	-	2,643,810	40,907,057	376,798	180,382,589	7,707,726	43,422,414	276,083	21,486,438	494,383	1,193,716	47,067,186	70,335	30,995	-	-	636,592,206
TOTAL	211,968,536	26,142,492	0.00%	0.42%	4.18%	0.06%	6.43%	28.34%	1.21%	6.82%	0.04%	3.38%	0.08%	0.19%	7.39%	0.01%	0.00%	4.05%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	52,588,227	-	-	-	-	-	-	254,850,641	-	-	-	-	-	-	-	97,085,958	-	-	404,524,826
PRO MUJER	-	-	-	-	20,231,738	-	-	193,112,462	10,991,762	6,963,550	-	-	-	-	-	-	-	-	237,229,402
DIACONIA	16,711,834	815,963	900	1,036,565	18,794,648	400,365	69,437,888	98,932,913	2,147,374	43,979,202	3,370,777	22,043,099	647,760	1,390,623	3,303,028	87,032	-	-	286,471,494
EMPRENDER	2,733,125	-	-	-	3,452,281	-	-	17,895,539	3,219,766	1,628,601	-	-	-	-	-	-	-	-	28,929,312
FONCRESOL	2,084,984	-	-	-	5,991,611	-	873,475	5,250,157	-	-	-	-	-	-	1,401,958	-	-	-	15,811,580
FUNBODEM	3,672,876	-	-	-	6,396,586	-	82,939	10,258,607	3,449,776	31,574,059	-	572,864	2,880	193,045	48,348,918	-	-	-	104,552,550
IDEPRO	31,761,971	14,995,614	9,887	94,420	15,133,703	-	3,375,701	33,496,552	9,004,125	25,604,316	280,079	4,376,783	1,584,641	1,600,756	4,980,714	88,328	30,995	-	146,467,944
IMPRO	-	-	-	-	3,322,162	-	1,458,826	6,284,737	825,495	921,043	96,110	1,447,193	34,555	167,641	342,954	4,155	-	-	12,836,995
SARTAWI	43,904,891	75,612	-	53,496	2,357,304	47,700	2,398,809	6,284,737	825,495	921,043	96,110	1,447,193	34,555	167,641	342,954	4,155	-	-	58,992,187
ANED	11,015,241	13,523,766	-	-	965,762	-	8,906,857	525,762	3,063,295	-	-	9,098,774	-	72,006	237,194	-	-	-	47,808,542
CIDRE	49,056,381	1,258,932	13,880	1,798,294	8,832,622	-	12,071,598	10,860,428	1,777,440	13,776,291	155,733	15,519,626	936,355	535,882	1,326,536	112,284	-	-	118,123,523
FONDECO	40,549,943	-	-	-	13,548,742	-	2,569,299	-	-	13,328,477	-	-	-	-	-	-	-	-	21,471,682
FUBODE	8,744,081	9,515	-	690,788	3,923,235	-	12,541,456	34,433,324	3,609,128	3,197,542	-	-	-	114,579	653,299	-	-	-	
TOTAL	262,623,566	30,679,400	0.00%	0.22%	5.99%	0.03%	7.25%	117,655,769	670,310,342	35,950,629	144,036,376	3,802,700	53,781,212	3,206,191	4,639,948	162,147,815	261,799	30,995	31,510,247
	16.19%	1.89%	0.00%	0.22%	5.99%	0.03%	7.25%	41.78%	2.19%	8.87%	0.24%	3.21%	0.20%	0.29%	10.80%	0.02%	0.00%	1.94%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

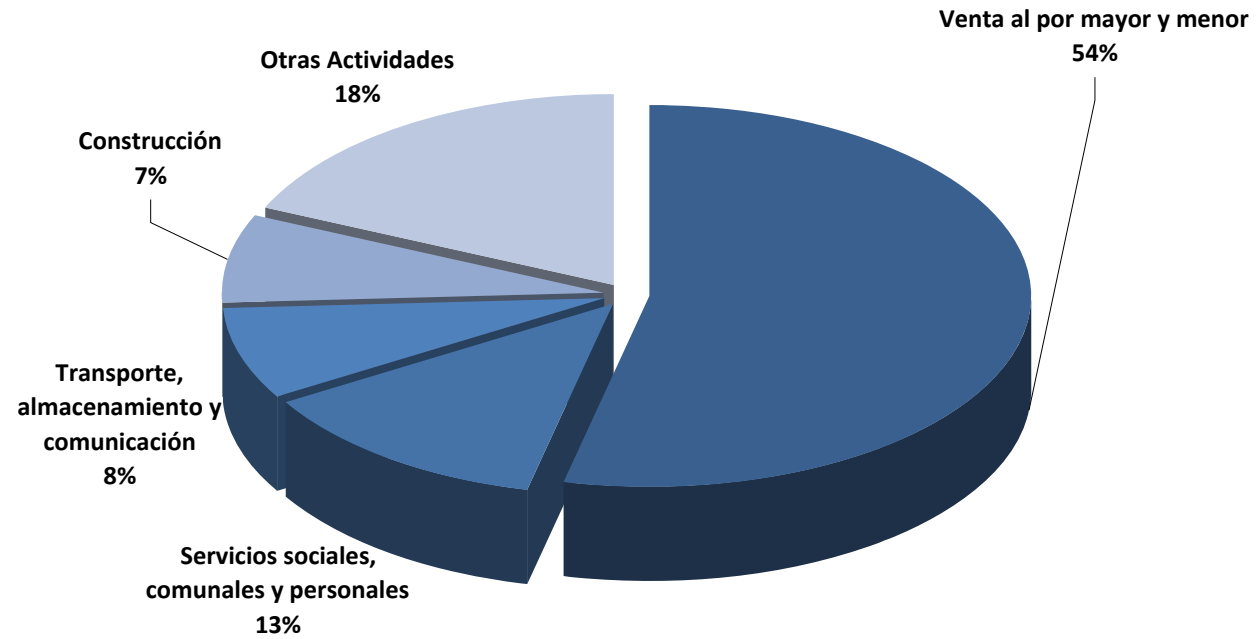
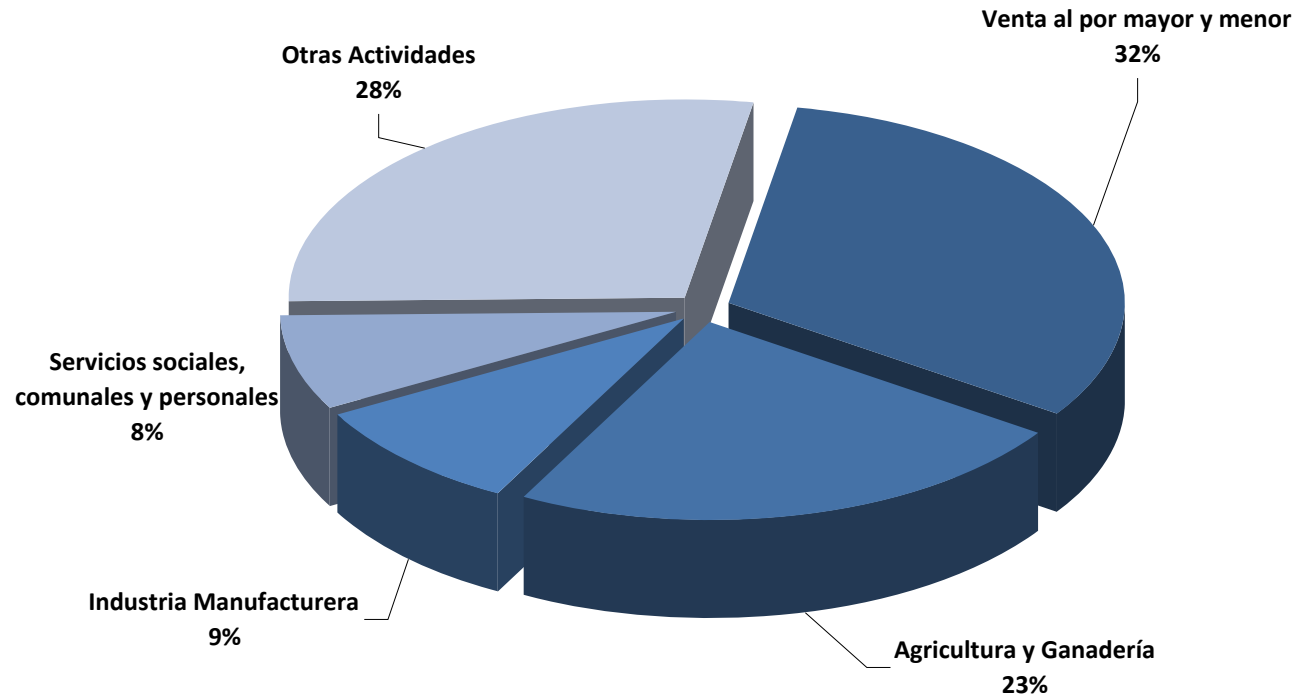


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	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	-	-	-	-	-	-	-	-	12,944,794	103,558,356	142,392,739	258,895,889
PRO MUJER	-	-	-	-	-	-	330,358	1,751,206	60,934,823	61,158,022	76,572,074	200,746,483
DIACONIA	-	-	-	721,058	3,483,435	3,231,419	10,441,627	54,663,502	113,916,249	22,719,935	13,841,723	223,018,947
EMPRENDER	-	-	-	-	-	-	682,661	3,036,954	14,976,635	4,340,859	3,159,078	26,196,187
FONCRESOL	-	-	-	-	-	-	534,081	153,900	327,450	1,821,887	4,254,654	7,091,972
FUNBODEM	-	-	-	-	-	3,727,159	6,519,243	15,009,968	43,107,802	9,938,191	5,572,885	83,875,048
IDEPRO	-	-	630,465	644,658	1,375,059	1,789,728	16,251,229	29,892,472	26,065,500	1,777,451	276,142	78,702,705
IMPRO	-	-	-	-	-	121,450	162,810	1,382,095	6,696,574	2,070,594	1,998,454	12,431,977
SARTAWI	-	-	-	-	131,857	-	-	353,586	12,157,354	1,834,223	1,114,304	15,591,324
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	589,349	241,652	5,522,195	5,328,626	5,377,061	3,746,770	2,419,055	13,258,061	8,454,611	305,090	50,681	45,293,151
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	289,000	364,000	1,501,088	10,392,900	20,933,947	1,360,417	386,665	35,227,507
TOTAL	589,349	241,652	6,152,660	6,694,343	10,656,413	12,980,527	38,842,152	129,894,134	322,010,175	209,390,588	249,619,197	987,071,190
	0.06%	0.02%	0.62%	0.68%	1.08%	1.32%	3.94%	13.16%	31.62%	21.21%	25.29%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	7,281,447	58,251,575	80,095,916	145,628,938
PRO MUJER	-	-	-	-	-	-	-	-	4,233,745	10,169,007	22,080,168	36,482,919
DIACONIA	-	-	-	244,573	1,082,554	740,530	1,023,352	5,869,319	37,327,476	10,957,340	6,207,402	63,452,547
EMPRENDER	-	-	-	-	-	-	-	189,356	1,442,188	780,846	320,735	2,733,125
FONCRESOL	-	-	-	-	-	185,043	-	457,333	2,214,557	497,370	5,365,305	8,719,607
FUNBODEM	-	-	-	-	-	543,709	1,326,727	4,108,588	11,430,049	2,205,586	1,062,844	20,677,503
IDEPRO	-	-	-	1,873,581	1,248,136	4,022,533	9,927,928	20,372,863	31,764,839	1,795,968	379,671	67,765,239
IMPRO	-	-	-	-	-	-	-	-	767,886	443,578	193,554	1,405,018
SARTAWI	-	-	-	-	483,126	1,305,526	1,420,372	2,850,885	33,887,351	3,059,452	394,152	43,400,863
ANED	-	-	-	-	-	-	661,216	3,278,945	35,100,995	5,955,087	2,812,300	47,808,542
CIDRE	467,488	1,985,190	5,044,396	6,507,674	5,500,333	3,065,642	4,013,063	21,244,679	24,372,821	590,728	38,357	72,830,372
FONDECO	-	-	3,664,740	8,450,382	3,428,382	3,656,743	8,204,546	14,218,878	27,036,595	11,003,664	13,321,888	92,985,819
FUBODE	-	-	-	247,450	117,821	-	835,881	5,078,733	32,395,033	2,101,153	925,636	32,701,705
TOTAL	467,488	1,985,190	8,709,136	17,323,660	11,742,531	10,017,266	27,413,084	77,669,579	240,254,982	107,811,353	133,197,927	636,592,197
	0.07%	0.31%	1.37%	2.72%	1.84%	1.57%	4.31%	12.20%	37.74%	16.94%	20.92%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	20,226,241	161,809,931	222,488,655	404,524,826
PRO MUJER	-	-	-	-	-	-	330,358	1,751,206	65,168,567	71,327,029	98,652,242	237,229,402
DIACONIA	-	-	-	965,631	4,565,989	3,971,949	11,464,979	60,532,821	151,243,725	33,677,275	20,049,125	286,471,494
EMPRENDER	-	-	-	-	-	-	682,661	3,226,310	16,418,822	5,121,705	3,479,814	28,929,312
FONCRESOL	-	-	-	-	-	185,043	534,081	611,233	4,036,444	824,820	9,619,958	15,811,580
FUNBODEM	-	-	-	-	-	4,270,868	7,845,970	19,118,556	54,537,851	12,143,777	6,635,529	104,552,550
IDEPRO	-	-	630,465	2,518,240	2,623,196	2,191,981	26,179,157	50,265,334	57,830,339	3,573,419	655,813	146,467,944
IMPRO	-	-	-	-	-	121,450	162,810	1,382,095	7,464,460	2,514,173	2,192,007	13,836,995
SARTAWI	-	-	-	-	614,982	1,305,526	1,420,372	3,204,472	46,044,704	4,893,675	1,508,456	58,992,187
ANED	-	-	-	-	-	-	661,216	3,278,945	35,100,995	5,955,087	2,812,300	47,808,542
CIDRE	1,056,837	2,226,842	10,566,591	11,836,301	10,877,395	6,432,118	6,432,118	34,502,740	32,827,432	895,818	89,038	118,123,524
FONDECO	-	-	3,664,740	8,450,382	3,428,382	3,656,743	8,204,546	14,218,878	27,036,595	11,003,664	13,321,888	92,985,819
FUBODE	-	-	-	247,450	117,821	-	2,336,969	15,471,123	44,328,980	3,461,570	1,312,301	67,929,212
TOTAL	1,056,837	2,226,842	14,861,796	24,018,004	22,398,944	22,997,792	66,255,237	207,563,713	562,265,157	317,201,941	382,817,125	1,623,663,387
	0.07%	0.14%	0.92%	1.48%	1.38%	1.42%	4.08%	12.78%	34.63%	19.54%	23.58%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Diciembre 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	174,472,538	69,128	-	-	84,423,351	14,779	-	-	258,895,889	83,907	
PRO MUJER	169,215,842	67,622	-	-	31,530,641	3,439	-	-	200,746,483	71,061	
DIACONIA	43,925,759	22,468	-	-	179,093,188	19,452	-	-	223,018,947	41,920	
EMPRENDER	11,332,666	5,676	1,035,246	391	13,828,275	3,184	-	-	26,196,187	9,251	
FONCRESOL	3,986,940	2,472	130,627	28	2,974,405	245	-	-	7,091,972	2,745	
FUNBODEM	-	-	-	-	83,875,048	6,940	-	-	83,875,048	6,940	
IDEPRO	-	-	-	-	78,702,705	3,308	-	-	78,702,705	3,308	
IMPRO	-	-	-	-	12,431,977	1,908	-	-	12,431,977	1,908	
SARTAWI	72,095	82	1,525,272	681	13,993,957	1,961	-	-	15,591,324	2,724	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	43,940,402	1,255	1,352,749	3	45,293,151	1,258	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	22,729,056	8,932	353,255	284	12,145,196	1,056	-	-	35,227,507	10,272	
TOTAL	425,734,896	176,380	3,044,400	1,384	556,939,144	57,527	1,352,749	3	987,071,190	235,294	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	98,140,803	38,885	-	-	47,488,135	8,313	-	-	145,628,938	47,198	
PRO MUJER	36,482,919	19,634	-	-	-	-	-	-	36,482,919	19,634	
DIACONIA	1,010,992	510	-	-	62,441,555	8,426	-	-	63,452,547	8,936	
EMPRENDER	726,728	388	120,130	28	1,886,266	362	-	-	2,733,125	778	
FONCRESOL	5,121,836	1,639	1,345,251	164	2,067,478	152	185,043	1	8,719,607	1,956	
FUNBODEM	-	-	-	-	20,677,503	1,691	-	-	20,677,503	1,691	
IDEPRO	-	-	-	-	67,765,239	3,182	-	-	67,765,239	3,182	
IMPRO	-	-	-	-	1,405,018	239	-	-	1,405,018	239	
SARTAWI	-	-	8,118,853	1,008	35,282,010	2,873	-	-	43,400,863	3,881	
ANED	3,616,304	1,821	78,436	42	43,866,648	5,010	247,154	44	47,808,542	6,917	
CIDRE	-	-	-	-	70,719,383	2,669	2,110,989	14	72,830,372	2,683	
FONDECO	21,471,682	9,937	-	-	71,514,145	3,422	-	-	92,985,828	13,359	
FUBODE	9,793,813	4,867	2,277,768	467	20,630,125	1,736	-	-	32,701,705	7,070	
TOTAL	176,365,077	77,681	11,940,439	1,709	445,743,503	38,075	2,543,187	59	636,592,206	117,524	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	272,613,341	108,013	-	-	131,911,485	23,092	-	-	404,524,826	131,105	
PRO MUJER	205,698,761	87,256	-	-	31,530,641	3,439	-	-	237,229,402	90,695	
DIACONIA	44,936,751	22,978	-	-	241,534,743	27,878	-	-	286,471,494	50,856	
EMPRENDER	12,059,394	6,064	1,155,376	419	15,714,542	3,546	-	-	28,929,312	10,029	
FONCRESOL	9,108,776	4,111	1,475,878	192	5,041,883	397	185,043	1	15,811,580	4,701	
FUNBODEM	-	-	-	-	104,552,550	8,631	-	-	104,552,550	8,631	
IDEPRO	-	-	-	-	146,467,944	6,490	-	-	146,467,944	6,490	
IMPRO	-	-	-	-	13,836,995	2,147	-	-	13,836,995	2,147	
SARTAWI	72,095	82	9,644,125	1,689	49,275,967	4,834	-	-	58,992,187	6,605	
ANED	3,616,304	1,821	78,436	42	43,866,648	5,010	247,154	44	47,808,542	6,917	
CIDRE	-	-	-	-	114,659,785	3,924	3,463,738	17	118,123,524	3,941	
FONDECO	21,471,682	9,937	-	-	71,514,145	3,422	-	-	92,985,828	13,359	
FUBODE	32,522,869	13,799	2,631,023	751	32,775,321	2,792	-	-	67,929,212	17,342	
TOTAL	602,099,973	254,061	14,984,839	3,093	1,002,682,648	95,602	3,895,936	62	1,623,663,396	352,818	

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

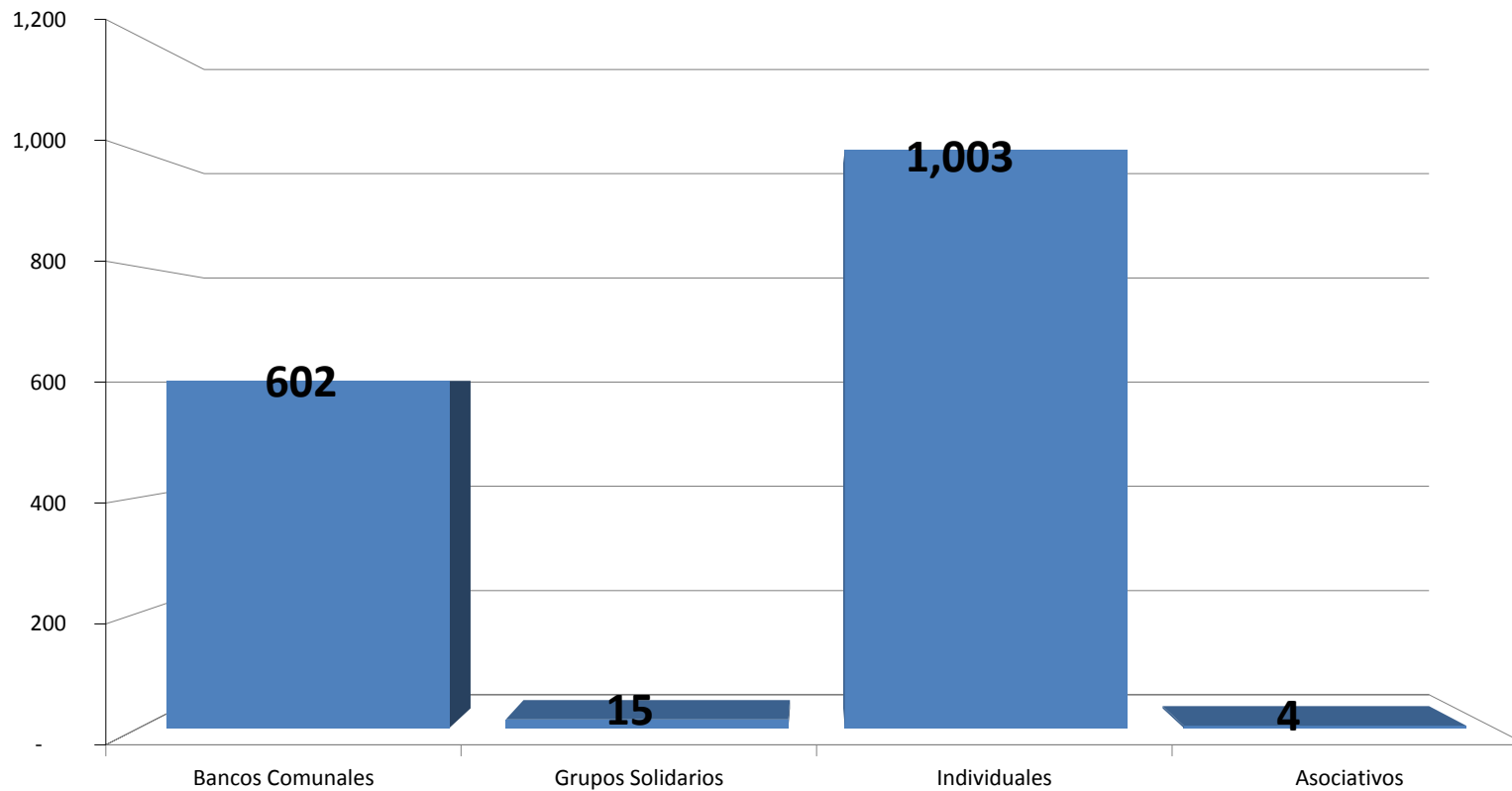
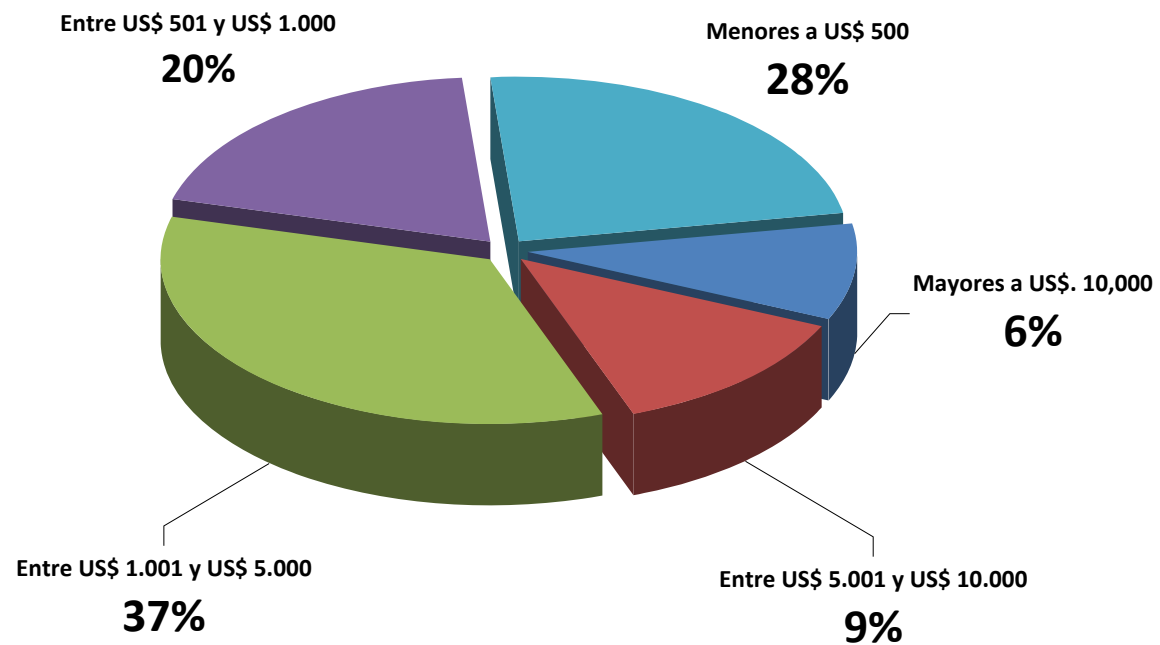


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

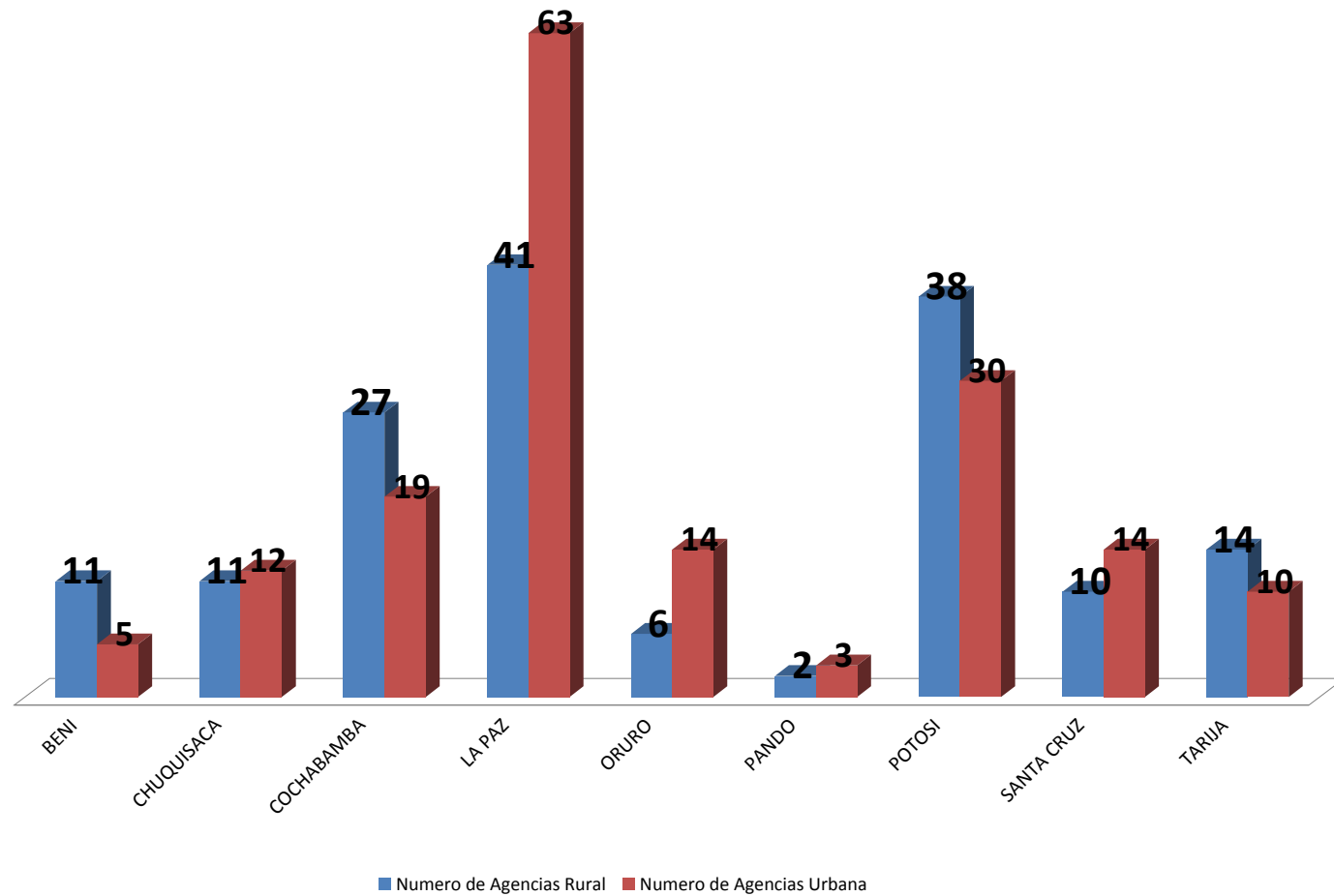


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Diciembre de 2010
 (En Bolivianos)

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	27	61	263	362	625
DIACONIA	16	23	39	49	210	259
EMPRENDER	2	12	14	11	96	107
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	57	57	114
FUBODE	10	5	15	56	91	147
FUNBODEM	6	4	10	14	90	104
IDEPRO	8	8	16	38	88	126
IMPRO		2	2		20	20
PROMUJER	16	57	73	66	591	657
SARTAWI	13	12	25	41	73	114
Total	160	170	330	704	1,814	2,518

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	11	5	16	60	48	108
CHUQUISACA	11	12	23	33	105	138
COCHABAMBA	27	19	46	136	223	359
LA PAZ	41	63	104	174	779	953
ORURO	6	14	20	15	133	148
PANDO	2	3	5	6	28	34
POTOSI	38	30	68	183	330	513
SANTA CRUZ	10	14	24	51	104	155
TARIJA	14	10	24	46	64	110
Total	160	170	330	704	1,814	2,518

GRAFICO Nº 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%					24%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM		12%							26%					
IDEPRO		NA							16% - 26%					
IMPRO									19%					
SARTAWI	30%	26%		35%				26%	24%					
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)