

Cuadro N° 1  
SITUACIÓN PATRIMONIAL  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Enero de 2011  
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Bancos Comunal	DIACONIA	EMPRENDER	FONCESROL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	11,089,775	29,514,976	<u>40,604,751</u>	17,653,383	4,154,859	1,918,024	10,069,983	10,450,643	1,557,004	3,779,330	13,701,736	9,058,179	11,680,046	10,276,693	<b>133,905,151</b>
INVERSIONES TEMPORARIAS	25,719,313	13,317,052	<u>39,036,364</u>	-	6,035,097	730,455	87,684	1,602,621	1,820,067	26,025	3,867,940	2,241,894	1,084,415	86,582	<b>56,810,487</b>
CARTERA	386,964,935	221,858,487	<u>608,823,422</u>	221,808,410	26,756,255	15,384,292	103,671,308	144,554,911	14,103,076	62,403,853	43,196,925	116,041,114	91,627,605	71,642,464	<b>1,580,973,635</b>
CARTERA BRUTA	387,094,598	221,661,322	<u>608,755,920</u>	292,797,963	28,045,979	15,601,326	107,000,491	148,698,988	14,083,311	60,953,791	44,854,089	120,759,585	92,114,660	70,878,416	<b>1,604,544,537</b>
CARTERA VIGENTE	384,480,193	219,874,175	<u>604,354,369</u>	291,602,114	27,109,336	15,135,841	104,359,794	134,176,124	13,259,555	59,326,482	39,930,034	111,192,564	89,608,283	69,562,295	<b>1,561,616,792</b>
CARTERA VENCIDA	2,072,645	699,902	<u>2,772,547</u>	865,675	794,090	61,427	515,215	1,123,352	419,745	1,347,090	4,300,002	1,262,459	599,866	720,092	<b>14,741,558</b>
CARTERA EN EJECUCIÓN	425,056	1,087,245	<u>1,512,301</u>	161,722	-	340,194	1,531,707	380,185	-	177,877	624,053	1,538,533	1,389,311	593,393	<b>8,249,285</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	116,703	-	<u>116,703</u>	166,588	103,625	49,893	545,017	12,504,977	340,464	88,630	-	4,134,574	318,514	2,636	<b>18,371,621</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1,864	38,928	-	868	21,560	63,567	13,711	-	480,602	-	-	<b>903,914</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	-	-	13,103	27,198	-	-	-	150,853	-	238,676	<b>661,365</b>
PRODUCTOS DEVIAGADOS POR COBRAR CARTERA	8,566,902	3,169,720	<u>11,736,621</u>	3,740,304	419,970	196,108	1,169,720	2,791,143	602,269	3,139,998	779,935	2,215,016	2,450,204	2,790,005	<b>27,990,295</b>
PREVISIÓN PARA CARTERA INCORRIBLE	8,596,565	-9,972,555	<u>-11,669,119</u>	-13,729,757	-1,709,694	-415,141	-4,498,902	-6,941,220	-582,524	-1,689,036	-2,431,099	-6,931,407	-2,937,360	-2,027,957	<b>-55,561,196</b>
OTRAS CUENTAS POR COBRAR	6,670,276	4,290,978	<u>10,961,255</u>	360,824	314,050	418,828	1,174,223	2,246,452	36,400	5,997,807	3,781,757	1,568,816	1,245,903	1,245,903	<b>27,019,504</b>
BIENES REALIZABLES	-	-	<u>-</u>	4,771	-	-	-	-	-	22,434	18,238	2,085,077	3,983	-	<b>2,134,502</b>
INVERSIONES PERMANENTES	1,007,980	1,270,616	<u>2,278,596</u>	309,723	508,246	19,432	33,705	1,360,524	393,523	52,233	3,215,462	12,174,298	6,722,919	48,580	<b>27,117,242</b>
BIENES DE USO	12,096,654	8,805,056	<u>20,901,710</u>	8,203,508	1,067,267	416,670	2,542,561	4,499,704	1,127,607	5,654,704	1,766,056	6,594,045	3,678,823	1,793,847	<b>58,246,501</b>
OTROS ACTIVOS	3,788,093	2,794,807	<u>6,582,900</u>	936,864	87,647	352,798	840,705	155,110	4,244,947	88,910	4,244,947	8,866	353,576	471,143	<b>15,545,474</b>
<b>TOTAL DEL ACTIVO</b>	<b>447,337,026</b>	<b>281,851,972</b>	<b><u>729,188,998</u></b>	<b>310,231,950</b>	<b>39,772,638</b>	<b>18,955,347</b>	<b>117,932,261</b>	<b>165,515,560</b>	<b>19,193,289</b>	<b>71,750,678</b>	<b>76,009,111</b>	<b>148,983,230</b>	<b>116,660,224</b>	<b>85,559,211</b>	<b>1,901,752,495</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	269,205,075	142,287,923	<u>411,492,997</u>	96,202,294	25,294,059	1,472,422	88,852,248	122,363,376	13,912,411	49,011,518	35,970,358	102,900,066	78,836,370	49,619,977	<b>1,075,936,896</b>
OTRAS CUENTAS POR PAGAR	15,151,865	13,425,602	<u>28,577,467</u>	11,501,753	6,540,607	2,065,051	1,829,216	3,304,760	547,707	8,901,883	34,291,246	9,440,772	10,065,828	7,809,698	<b>124,875,988</b>
PREVISIONES	12,065,406	10,037,436	<u>22,102,841</u>	3,340,846	-	-	1,699,239	98,768	237,252	-	321,459	347,750	1,253,910	545,626	<b>29,947,692</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES SUBORDINADAS	-	2,882,054	<u>2,882,054</u>	-	2,034,346	-	1,222,239	-	971,600	-	596,962	820	2,859,066	-	<b>10,567,087</b>
<b>TOTAL DEL PASIVO</b>	<b>296,422,345</b>	<b>168,633,015</b>	<b><u>465,055,360</u></b>	<b>111,044,893</b>	<b>33,869,012</b>	<b>3,537,473</b>	<b>92,380,704</b>	<b>126,989,543</b>	<b>14,697,371</b>	<b>58,885,000</b>	<b>71,180,026</b>	<b>112,697,408</b>	<b>93,015,573</b>	<b>57,975,301</b>	<b>1,241,327,663</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	<u>-</u>	-	3,888,145	-	16,728,862	34,917,627	3,705,911	20,545,701	-	32,843,768	16,255,365	-	<b>128,885,398</b>
APORTES NO CAPITALIZADOS	99,068,225	24,085,893	<u>123,154,118</u>	39,200,074	-	15,206,156	745,640	-	927,988	-	20,992,415	-	1,319,799	21,634,393	<b>221,180,545</b>
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	452,027	-	-	1,451,530	-	-	-	<b>1,903,557</b>
RESERVAS	26,991,743	73,378,504	<u>100,370,247</u>	131,207,890	379,906	-	4,840,010	1,394,000	376,512	-	3,286,954	813,901	4,401,306	3,343,853	<b>250,422,580</b>
RESULTADOS ACUMULADOS	24,854,712	15,754,560	<u>40,609,272</u>	28,779,092	1,635,575	211,718	3,229,405	1,763,363	413,475	-6,608,011	-20,901,813	2,628,152	1,668,220	2,605,663	<b>56,032,752</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>150,914,681</b>	<b>113,218,957</b>	<b><u>264,133,638</u></b>	<b>199,187,057</b>	<b>5,903,626</b>	<b>15,417,874</b>	<b>25,551,557</b>	<b>38,526,018</b>	<b>4,495,918</b>	<b>14,865,678</b>	<b>4,829,086</b>	<b>36,285,821</b>	<b>23,644,650</b>	<b>27,583,910</b>	<b>660,424,832</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>447,337,026</b>	<b>281,851,972</b>	<b><u>729,188,998</u></b>	<b>310,231,950</b>	<b>39,772,638</b>	<b>18,955,347</b>	<b>117,932,260</b>	<b>165,515,560</b>	<b>19,193,289</b>	<b>71,750,678</b>	<b>76,009,111</b>	<b>148,983,230</b>	<b>116,660,223</b>	<b>85,559,211</b>	<b>1,901,752,495</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Enero de 2011  
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	12,661,087	6,818,161	19,479,249	6,215,452	848,120	256,083	2,014,080	2,493,235	206,184	1,342,878	983,309	1,895,567	1,867,729	1,634,812	39,236,696
GASTOS FINANCIEROS	-1,702,199	-1,236,420	-2,938,618	-5,889,666	-236,815	-3,272	-532,520	-497,057	-48,126	-302,934	-65,319	-48,273	-466,588	-264,243	-5,993,430
<b>RESULTADO FINANCIERO BRUTO</b>	<b>10,958,889</b>	<b>5,581,742</b>	<b>16,540,631</b>	<b>5,625,787</b>	<b>611,305</b>	<b>252,811</b>	<b>1,481,560</b>	<b>1,996,178</b>	<b>158,059</b>	<b>1,039,943</b>	<b>917,990</b>	<b>1,847,294</b>	<b>1,401,141</b>	<b>1,370,568</b>	<b>33,243,266</b>
OTROS INGRESOS OPERATIVOS	137,177	315,714	452,891	353,829	421,584	34	339,247	58,994	12,287	158,814	60,153	72,184	177,189	118,162	2,225,368
OTROS GASTOS OPERATIVOS	-244,989	-10,598	-255,588	-37,566	-	-20	-5,503	-7,507	-9,205	-13,396	-78,630	-127,301	-92,943	-26,248	-653,907
<b>RESULTADO DE OPERACION BRUTO</b>	<b>10,851,076</b>	<b>5,886,858</b>	<b>16,737,934</b>	<b>5,942,050</b>	<b>1,038,889</b>	<b>252,825</b>	<b>1,815,303</b>	<b>2,047,665</b>	<b>161,140</b>	<b>1,185,362</b>	<b>899,513</b>	<b>1,792,177</b>	<b>1,485,387</b>	<b>1,462,482</b>	<b>34,814,726</b>
RECUPERACION DE ACTIVOS FINANCIEROS	873,142	272,158	1,145,299	62,411	13,535	6,355	389,261	239,461	-	110,492	318,618	1,660,308	260,349	54,461	4,260,550
CARGOS POR INCOB.VY DESVALORIZACION DE ACTIVOS FINANCIEROS	-792,396	-220,254	-1,012,650	-704,871	-33,639	-5,477	-592,101	-568,113	-23,945	-527,591	-154,510	-1,845,436	-315,161	-285,496	-6,068,990
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>10,931,822</b>	<b>5,938,761</b>	<b>16,870,583</b>	<b>5,299,590</b>	<b>1,012,784</b>	<b>253,704</b>	<b>1,612,464</b>	<b>1,719,013</b>	<b>137,195</b>	<b>768,262</b>	<b>1,063,621</b>	<b>1,607,049</b>	<b>1,430,574</b>	<b>1,231,447</b>	<b>33,006,285</b>
GASTOS DE ADMINISTRACION	-6,743,300	-4,808,970	-11,552,270	-2,407,132	-774,944	-236,137	-1,205,591	-1,468,704	-114,794	-1,276,871	-1,184,866	-991,515	-1,167,768	-1,162,139	-23,542,732
<b>RESULTADO DE OPERACION NETO</b>	<b>4,188,522</b>	<b>1,129,791</b>	<b>5,318,313</b>	<b>2,892,458</b>	<b>237,840</b>	<b>17,567</b>	<b>406,872</b>	<b>250,308</b>	<b>22,401</b>	<b>-508,609</b>	<b>-121,246</b>	<b>615,534</b>	<b>262,806</b>	<b>69,988</b>	<b>9,463,553</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-75,663	-	-75,663	773	871	0	-	-16,856	0	9,183	-	-	-	2,401	-83,291
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-123	0	-123	2	-	0	-	-	0	0	-	-	-	-1,720	-1,842
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>4,112,736</b>	<b>1,129,791</b>	<b>5,242,527</b>	<b>2,893,233</b>	<b>238,711</b>	<b>17,567</b>	<b>406,872</b>	<b>233,452</b>	<b>22,401</b>	<b>-503,426</b>	<b>-121,246</b>	<b>615,534</b>	<b>262,806</b>	<b>69,988</b>	<b>9,378,421</b>
INGRESOS EXTRAORDINARIOS	1	15,450	15,451	-	-	-	-	-	14,231	-	3,352	-	1,041	71	34,146
GASTOS EXTRAORDINARIOS	-66,529	-1,229	-67,758	-	-	-	-	-	-	-	-	-	-	-	-67,758
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>4,046,208</b>	<b>1,144,013</b>	<b>5,190,221</b>	<b>2,893,233</b>	<b>238,711</b>	<b>17,567</b>	<b>406,872</b>	<b>233,452</b>	<b>36,632</b>	<b>-503,426</b>	<b>-117,894</b>	<b>615,534</b>	<b>263,847</b>	<b>70,059</b>	<b>9,344,809</b>
INGRESOS DE GESTIONES ANTERIORES	29,915	2,943	32,858	11,774	-	-	-	-	-	9,033	153,796	-	800	-	208,261
GASTOS DE GESTIONES ANTERIORES	-35,115	-60,348	-95,463	-34,787	-	-	-	-	-	-22,229	-26,248	-	-	-	-178,746
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>4,040,988</b>	<b>1,086,609</b>	<b>5,127,597</b>	<b>2,870,221</b>	<b>238,711</b>	<b>17,567</b>	<b>406,872</b>	<b>233,452</b>	<b>36,632</b>	<b>-516,622</b>	<b>9,654</b>	<b>615,534</b>	<b>264,647</b>	<b>70,059</b>	<b>9,374,324</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>4,040,988</b>	<b>1,086,609</b>	<b>5,127,597</b>	<b>2,870,221</b>	<b>238,711</b>	<b>17,567</b>	<b>406,872</b>	<b>233,452</b>	<b>36,632</b>	<b>-516,622</b>	<b>9,654</b>	<b>615,534</b>	<b>264,647</b>	<b>70,059</b>	<b>9,374,324</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>4,040,988</b>	<b>1,086,609</b>	<b>5,127,597</b>	<b>2,870,221</b>	<b>238,711</b>	<b>17,567</b>	<b>406,872</b>	<b>233,452</b>	<b>36,632</b>	<b>-516,622</b>	<b>9,654</b>	<b>615,534</b>	<b>264,647</b>	<b>70,059</b>	<b>9,374,324</b>

CUADRO Nº 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Enero de 2011  
(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	2.48%	10.47%	5.57%	5.69%	10.45%	10.12%	8.54%	6.31%	8.11%	5.12%	18.03%	5.41%	10.01%	12.01%	7.04%
Inversiones Temporarias/Total Activo	5.75%	4.72%	5.35%	0.07%	15.17%	3.75%	0.07%	0.97%	9.48%	0.04%	5.09%	1.50%	0.93%	0.09%	2.99%
Cartera / Total Activo	86.50%	78.71%	83.49%	91.16%	67.27%	81.16%	87.91%	87.31%	73.48%	84.61%	56.83%	77.89%	78.54%	83.73%	83.13%
Otras Cuentas por cobrar / Total Activo	1.49%	1.52%	1.50%	0.12%	0.79%	2.21%	1.00%	1.36%	0.19%	1.32%	7.89%	1.20%	1.29%	1.46%	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%	0.02%	1.40%	0.00%	0.00%	0.11%
Inversiones Permanentes / Total Activo	0.23%	0.45%	0.31%	0.10%	1.28%	0.10%	0.03%	0.82%	2.05%	0.07%	4.23%	8.17%	5.76%	0.06%	1.43%
Bienes de Uso / Total Activo	2.70%	3.12%	2.87%	2.64%	2.68%	2.20%	2.16%	2.72%	5.88%	7.67%	2.32%	4.43%	3.15%	2.10%	3.06%
Otros Activos / Total Activo	0.85%	0.99%	0.90%	0.22%	2.36%	0.46%	0.30%	0.51%	0.81%	1.14%	5.58%	0.00%	0.30%	0.55%	0.82%
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	10.84%	4.63%	8.44%	11.10%	7.20%	1.11%	4.14%	1.69%	2.29%	-8.41%	0.15%	4.96%	2.72%	0.98%	5.92%
Resultado Neto / Patrimonio ROE	32.13%	11.52%	23.30%	17.29%	48.52%	1.37%	19.11%	7.27%	9.78%	-41.70%	2.40%	20.36%	13.43%	3.05%	17.03%
Resultado Neto / Ingresos Financieros	31.92%	15.94%	26.32%	46.18%	28.15%	6.86%	20.20%	9.36%	17.77%	-38.47%	0.98%	32.47%	14.17%	4.29%	23.89%
Ingresos Financieros / Activo	33.96%	29.03%	32.06%	24.04%	25.59%	16.21%	20.49%	18.08%	12.89%	21.85%	15.52%	15.27%	19.21%	22.93%	24.76%
Ingresos Financieros / Cartera Bruta	39.25%	36.91%	38.40%	25.47%	36.29%	19.70%	22.59%	20.12%	17.57%	26.44%	26.31%	18.84%	24.33%	27.68%	29.34%
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	20.90%	26.03%	22.77%	9.87%	33.16%	18.16%	13.52%	11.85%	9.78%	25.14%	31.70%	9.85%	15.21%	19.68%	17.61%
Gastos Administrativos / Activo	18.09%	20.47%	19.01%	9.31%	23.38%	14.95%	12.27%	10.65%	7.18%	20.78%	18.71%	7.99%	12.01%	16.30%	14.86%
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.35%	99.19%	99%	100%	97%	97%	98%	99%	97%	97%	89.02%	97%	98%	98%	98%
Cartera Vencida / Cartera Bruta	0.54%	0.32%	0.46%	0.30%	2.97%	0.40%	0.50%	0.95%	3.43%	2.23%	9.59%	1.44%	0.61%	1.02%	0.98%
Cartera en Ejecución / Cartera Bruta	0.11%	0.49%	0.25%	0.06%	0.00%	2.26%	1.46%	0.41%	0.00%	0.29%	1.39%	1.40%	1.77%	0.84%	0.56%
Previsión cartera incobrable / Cartera en Mora	348.18%	166.33%	272.33%	1333.94%	205.24%	99.89%	214.68%	343.98%	120.53%	109.77%	49.41%	202.00%	134.25%	154.40%	226.29%
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	3.74%	18%	9%	16%	12%	54%	11%	8%	11%	6%	19.25%	7%	13%	18%	11%
Disponibilidades + Inversiones Temporarias / Pasivo	12.42%	25.40%	17.13%	16.09%	30.09%	74.30%	11.00%	9.49%	22.98%	6.46%	24.68%	9.14%	13.72%	17.86%	15.36%
Disponibilidades + Inversiones Temporarias / Activo	8.23%	15.20%	10.92%	5.76%	25.62%	13.87%	8.61%	7.28%	17.60%	5.16%	23.12%	6.91%	10.94%	12.11%	10.03%
<b>SOLVENCIA</b>															
Patrimonio/Activo	33.74%	40%	36%	64%	15%	81%	22%	23%	23%	20%	6.35%	24%	20%	32%	35%
Cartera Vencida+Ejecución/Patrimonio	1.66%	1.58%	1.62%	0.52%	14.11%	2.70%	8.20%	5.24%	10.75%	10.35%	101.97%	9.46%	9.25%	4.76%	3.72%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.11%	-1.05%	-2.80%	-6.38%	-14.85%	0.00%	-9.41%	-12.78%	-2.21%	-1.01%	51.58%	-9.65%	-3.17%	-2.59%	-4.70%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de Enero de 2011  
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	38,210,041	37,960,167	115,047	134,827	504	13,856	14,360
CHUQUISACA	36,457,281	36,095,685	167,948	193,648	1,392	11,198	12,590
COCHABAMBA	125,340,154	123,781,374	1,179,981	378,799	4,577	21,489	26,066
LA PAZ	375,785,203	372,952,287	2,235,582	597,333	19,078	67,215	86,293
ORURO	65,094,701	64,038,017	581,330	475,354	2,219	11,918	14,137
PANDO	20,989,916	20,657,769	266,730	65,416	406	1,619	2,026
POTOSI	28,967,891	28,825,539	34,831	107,520	879	7,503	8,382
SANTA CRUZ	207,915,762	204,622,395	1,829,773	1,463,595	5,581	37,794	43,375
TARIJA	72,306,724	71,353,713	539,096	413,916	1,978	10,632	12,609
<b>TOTAL</b>	<b>971,067,674</b>	<b>960,286,947</b>	<b>6,950,318</b>	<b>3,830,409</b>	<b>36,614</b>	<b>183,222</b>	<b>219,836</b>
	100%	98.89%	0.72%	0.39%	16.66%	83.34%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	48,146,018	47,384,456	511,887	249,676	2,046	5,766	7,812
CHUQUISACA	40,332,583	39,789,346	382,715	160,523	1,901	3,705	5,605
COCHABAMBA	123,204,312	120,480,674	1,109,906	1,613,732	4,455	12,984	17,439
LA PAZ	121,134,214	118,658,383	1,759,126	716,705	7,906	16,130	24,036
ORURO	41,877,359	41,506,418	291,138	79,802	1,756	4,282	6,038
PANDO	13,851,938	13,756,703	22,020	73,215	271	2,388	2,658
POTOSI	27,539,604	27,018,432	302,327	218,845	1,103	4,667	5,770
SANTA CRUZ	172,287,604	166,532,088	4,008,861	1,746,655	6,512	21,499	28,010
TARIJA	45,103,253	44,574,987	307,179	221,088	2,565	8,544	11,109
<b>TOTAL</b>	<b>633,476,886</b>	<b>619,701,486</b>	<b>8,695,159</b>	<b>5,080,241</b>	<b>28,515</b>	<b>79,964</b>	<b>108,479</b>
	100%	97.83%	1.37%	0.80%	26.29%	73.71%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	86,356,059	85,344,623	626,933	384,503	2,550	19,622	22,172
CHUQUISACA	76,789,864	75,885,031	550,662	354,171	3,293	14,902	18,195
COCHABAMBA	248,544,466	244,262,048	2,289,887	1,992,532	9,033	34,472	43,505
LA PAZ	496,919,417	491,610,670	3,994,708	1,314,039	26,984	83,345	110,329
ORURO	106,972,060	105,544,436	872,468	555,156	3,975	16,200	20,175
PANDO	34,841,853	34,414,471	288,750	138,632	677	4,007	4,684
POTOSI	56,507,495	55,843,972	337,158	326,365	1,982	12,170	14,152
SANTA CRUZ	380,203,367	371,154,483	5,838,634	3,210,250	12,092	59,293	71,385
TARIJA	117,409,978	115,928,699	846,275	635,003	4,542	19,176	23,718
<b>TOTAL</b>	<b>1,604,544,560</b>	<b>1,579,988,433</b>	<b>15,645,477</b>	<b>8,910,650</b>	<b>65,129</b>	<b>263,186</b>	<b>328,315</b>
	100%	98.47%	0.98%	0.56%	19.84%	80.16%	100%

Cuadro Nº 5  
**ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Enero de 2011**  
(En Bolivianos)

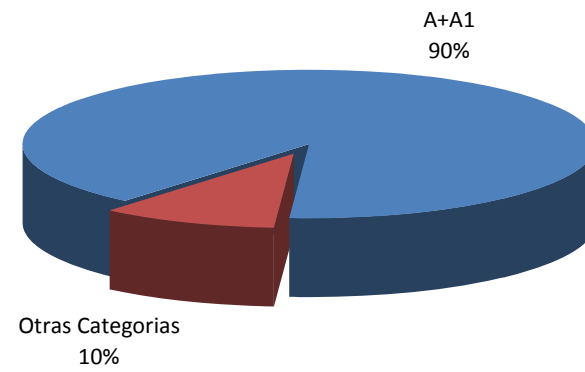
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	247,740,543	246,142,014	1,326,493	272,036	5,859	62,110	67,969	
PRO MUJER	187,928,981	186,538,974	548,418	841,589	2,858	69,204	72,062	
DIACONIA	227,229,666	226,611,846	480,604	137,215	14,963	27,320	42,283	
EMPRENDER	25,311,279	24,510,625	800,654	-	2,350	5,946	8,296	
FONCRESOL	6,900,826	6,665,892	14,885	220,049	597	2,144	2,741	
FUNBODEM	84,741,071	83,085,766	445,190	1,210,115	2,665	4,270	6,935	
IDEPRO	79,656,251	78,391,730	911,696	352,826	1,911	1,470	3,381	
IMPRO	12,696,235	12,258,268	437,966	-	1,031	898	1,929	
SARTAWI	15,517,598	14,801,642	593,598	122,357	1,274	1,379	2,653	
ANED	-	-	-	-	-	-	-	
CIDRE	46,854,036	45,606,374	1,076,498	171,165	881	434	1,315	
FONDECO	-	-	-	-	-	-	-	
FUBODE	36,491,188	35,673,815	314,316	503,057	2,225	8,047	10,272	
<b>TOTAL</b>	<b>971,067,674</b>	<b>960,286,947</b>	<b>6,950,318</b>	<b>3,830,409</b>	<b>36,614</b>	<b>183,222</b>	<b>219,836</b>	
	100%	98.89%	0.72%	0.39%	16.66%	83.34%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	139,354,055	138,454,883	746,152	153,020	3,296	34,937	38,233	
PRO MUJER	33,732,343	33,335,204	151,484	245,655	1,161	18,301	19,462	
DIACONIA	65,568,297	65,156,856	386,934	24,507	5,532	3,517	9,049	
EMPRENDER	2,734,700	2,702,336	32,364	-	226	570	796	
FONCRESOL	8,700,500	8,519,842	47,410	133,248	624	1,290	1,914	
FUNBODEM	22,259,434	21,819,057	91,587	348,790	756	1,002	1,758	
IDEPRO	69,042,737	68,289,371	494,471	258,894	2,250	1,005	3,255	
IMPRO	1,387,097	1,341,752	45,345	-	160	82	242	
SARTAWI	45,436,193	44,613,470	767,202	55,520	2,800	1,253	4,053	
ANED	44,854,095	39,930,039	4,300,003	624,053	3,052	3,581	6,633	
CIDRE	73,905,548	71,720,764	666,564	1,518,221	1,782	949	2,731	
FONDECO	92,114,660	89,926,798	559,866	1,627,997	4,636	8,647	13,283	
FUBODE	34,387,228	33,891,116	405,776	90,336	2,240	4,830	7,070	
<b>TOTAL</b>	<b>633,476,886</b>	<b>619,701,486</b>	<b>8,695,159</b>	<b>5,080,241</b>	<b>28,515</b>	<b>79,964</b>	<b>108,479</b>	
	100%	97.83%	1.37%	0.80%	26.29%	73.71%	100%	
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL								
CRECER	387,094,598	384,596,896	2,072,645	425,056	9,155	97,047	106,202	
PRO MUJER	221,661,324	219,874,178	699,902	1,087,245	4,019	87,505	91,524	
DIACONIA	292,797,963	291,768,702	867,538	161,722	20,495	30,837	51,332	
EMPRENDER	28,045,979	27,212,961	833,018	-	2,576	6,516	9,092	
FONCRESOL	15,601,326	15,185,734	62,295	353,297	1,221	3,434	4,655	
FUNBODEM	107,000,506	104,904,824	536,777	1,558,905	3,421	5,272	8,693	
IDEPRO	148,698,988	146,681,101	1,406,167	611,720	4,161	2,475	6,636	
IMPRO	14,083,331	13,600,020	483,312	-	1,191	980	2,171	
SARTAWI	60,953,791	59,415,113	1,360,801	177,877	4,074	2,632	6,706	
ANED	44,854,095	39,930,039	4,300,003	624,053	3,052	3,581	6,633	
CIDRE	120,759,585	117,327,137	1,743,061	1,689,386	2,663	1,383	4,046	
FONDECO	92,114,660	89,926,798	559,866	1,627,997	4,636	8,647	13,283	
FUBODE	70,878,416	69,564,931	720,092	593,393	4,465	12,877	17,342	
<b>TOTAL</b>	<b>1,604,544,560</b>	<b>1,579,988,433</b>	<b>15,645,477</b>	<b>8,910,650</b>	<b>65,129</b>	<b>263,186</b>	<b>328,315</b>	
	100%	98.47%	0.98%	0.56%	19.84%	80.16%	100%	

Cuadro Nº 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Enero de 2011**  
**(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	382,864,426	1,723,985	407,224	226,845	246,352	1,625,769	-	-	-	-	-	-	-	387,094,601
PRO MUJER	218,675,674	1,198,503	323,432	125,991	250,479	1,087,245	-	-	-	-	-	-	-	221,661,324
DIACONIA	291,454,600	325,183	111,060	46,456	81,299	779,366	-	-	-	-	-	-	-	292,797,963
EMPRENDER	27,259,555	133,744	126,075	36,631	60,246	429,729	-	-	-	-	-	-	-	28,045,980
FONCRESOL	6,595,629	49,101	-	2,558	-	6,956	-	246,582	8,472,506	24,409	42,511	26,959	134,115	15,601,326
FUNBODEM	101,370,337	3,170,233	227,021	160,977	241,691	1,830,248	-	-	-	-	-	-	-	107,000,507
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IIMPRO	13,683,285	309,581	78,514	11,170	781	-	-	-	-	-	-	-	-	14,083,331
SARTAWI	57,895,055	1,493,364	434,290	152,336	307,808	670,938	-	-	-	-	-	-	-	60,953,791
ANED	19,200,350	1,499,335	728,076	138,742	120,378	917,715	-	-	17,973,769	1,371,069	128,951	2,775,711	-	44,854,095
CIDRE	3,695,996	2,418,237	96,309,151	262,086	6,608,476	92,400	7,657,267	5,383	174,425	26,818	1,234,295	198,078	105,551	118,788,163
FONDECO	49,536,534	886,355	114,363	133,473	121,407	819,085	-	-	39,292,712	109,883	141,406	86,210	873,235	92,114,664
FUBODE	69,223,337	341,594	75,736	19,477	48,758	1,169,514	-	-	-	-	-	-	-	70,878,415
<b>TOTAL</b>	<b>1,241,454,776</b>	<b>13,549,215</b>	<b>98,934,942</b>	<b>1,316,744</b>	<b>8,087,675</b>	<b>9,428,964</b>	<b>7,657,267</b>	<b>251,965</b>	<b>65,913,412</b>	<b>1,532,179</b>	<b>1,547,163</b>	<b>3,086,958</b>	<b>1,112,901</b>	<b>1,453,874,160</b>
	85.39%	0.93%	6.80%	0.09%	0.56%	0.65%	0.53%	0.02%	4.53%	0.11%	0.11%	0.21%	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

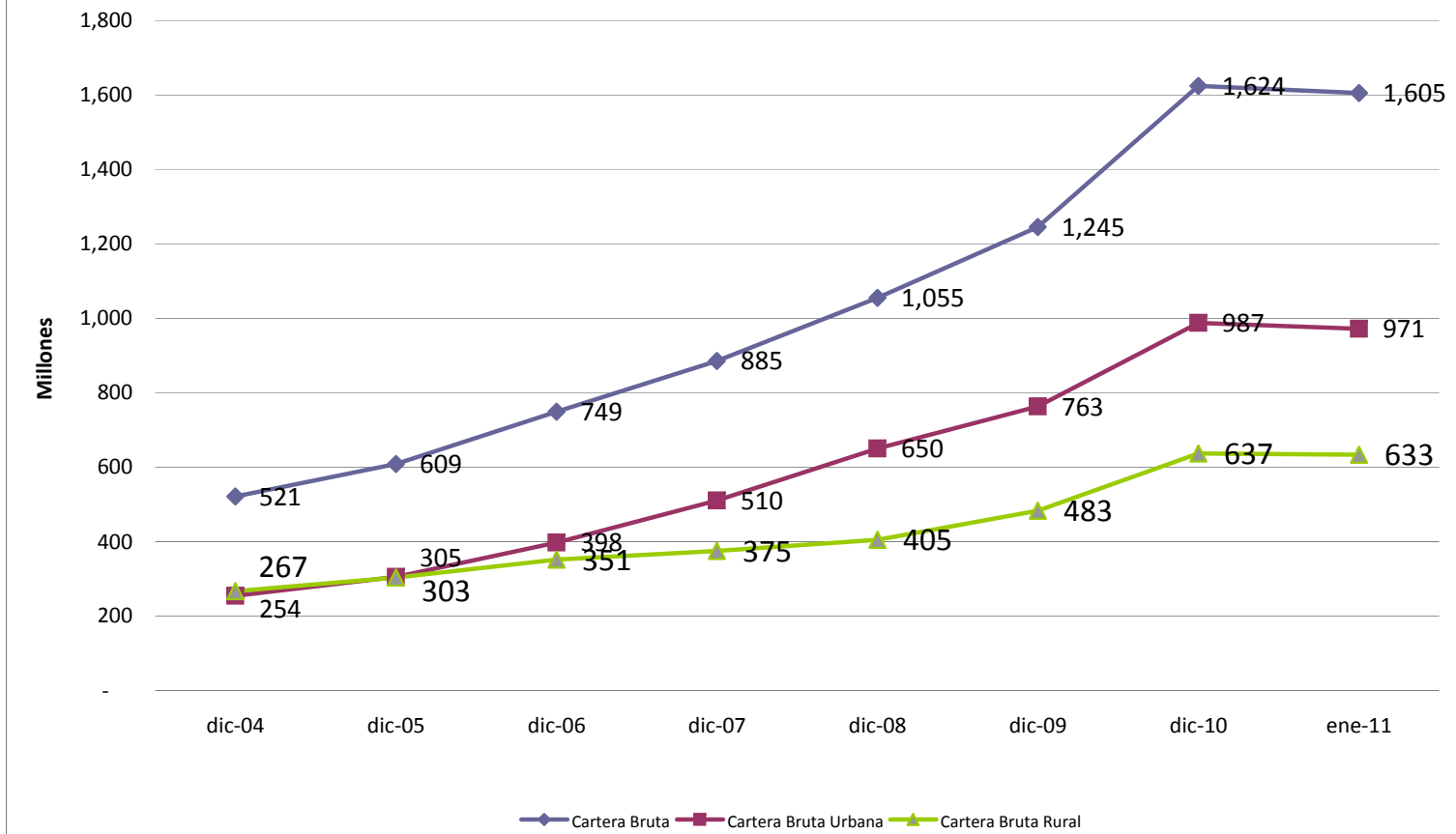


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Enero de 2011  
(En Bolivianos)

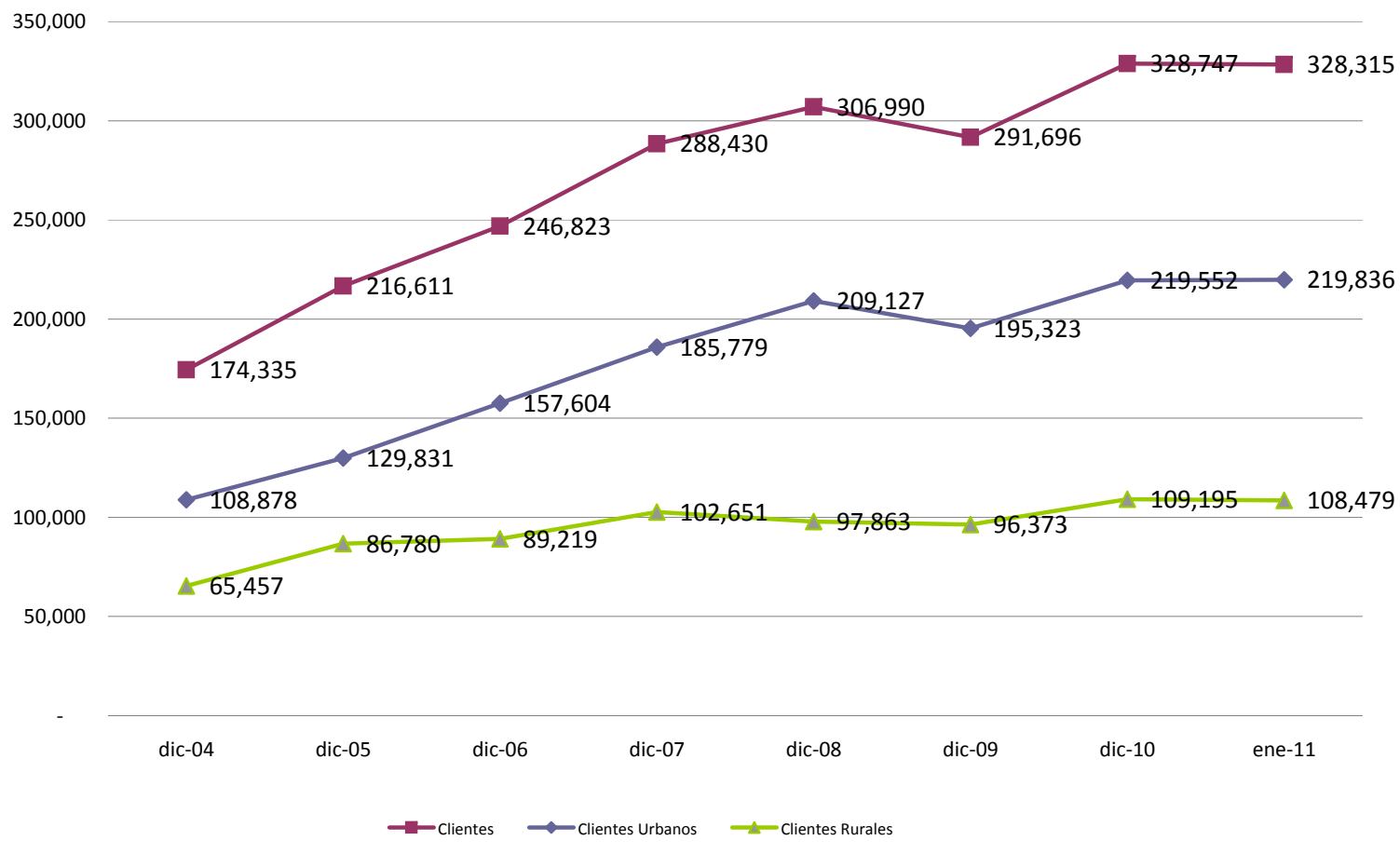
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CRECER	-	-	247,740,545	-	-	-	-	-	247,740,545
PRO MUJER	-	-	187,928,981	-	-	-	-	-	187,928,981
DIACONIA	-	1,371,020	225,858,646	-	-	-	-	-	227,229,666
EMPRENDER	-	-	1,024,235	24,287,044	-	-	-	-	25,311,279
FONCRESOL	-	-	6,900,826	-	-	-	-	-	6,900,826
FUNBODEM	-	-	75,085,574	-	9,655,497	-	-	-	84,741,071
IDEPRO	-	502,596	79,153,656	-	-	-	-	-	79,656,251
IMPRO	-	-	12,696,235	-	-	-	-	-	12,696,235
SARTAWI	-	-	5,584,234	-	-	1,361,006	-	7,507,482	14,452,721
ANED	-	-	-	-	-	-	-	-	-
CIDRE	8,941,337	4,888,818	30,671,906	90,798	-	2,261,177	-	-	46,854,036
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	35,856,094	-	-	51,474	-	583,620	36,491,188
<b>TOTAL</b>	<b>8,941,337</b>	<b>6,762,433</b>	<b>908,500,932</b>	<b>24,377,842</b>	<b>9,655,497</b>	<b>3,673,657</b>	<b>-</b>	<b>8,091,102</b>	<b>970,002,800</b>
	0.92%	0.70%	93.66%	2.51%	1.00%	0.38%	0.00%	0.83%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	139,354,057	-	-	-	-	-	139,354,057
PRO MUJER	-	-	33,732,343	-	-	-	-	-	33,732,343
DIACONIA	-	-	65,568,297	-	-	-	-	-	65,568,297
EMPRENDER	-	-	13,924	2,720,776	-	-	-	-	2,734,700
FONCRESOL	-	-	-	-	-	-	-	8,700,500	8,700,500
FUNBODEM	-	-	20,471,790	-	1,787,644	-	-	-	22,259,434
IDEPRO	-	-	69,042,737	-	-	-	-	-	69,042,737
IMPRO	-	-	1,387,097	-	-	-	-	-	1,387,097
SARTAWI	-	-	4,450,508	-	-	3,451,301	-	38,599,259	46,501,069
ANED	-	-	504,877	-	21,588,721	-	-	22,760,497	44,854,095
CIDRE	6,486,388	2,186,150	64,473,185	-	-	759,826	-	-	73,905,549
FONDECO	-	-	51,611,218	-	-	-	-	40,503,446	92,114,664
FUBODE	-	-	26,151,033	-	-	67,397	-	8,168,797	34,387,227
<b>TOTAL</b>	<b>6,486,388</b>	<b>2,186,150</b>	<b>476,761,064</b>	<b>2,720,776</b>	<b>23,376,365</b>	<b>4,278,525</b>	<b>-</b>	<b>118,732,500</b>	<b>634,541,768</b>
	1.02%	0.34%	75.13%	0.43%	3.68%	0.67%	0.00%	18.71%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	387,094,602	-	-	-	-	-	387,094,602
PRO MUJER	-	-	221,661,324	-	-	-	-	-	221,661,324
DIACONIA	-	1,371,020	291,426,943	-	-	-	-	-	292,797,963
EMPRENDER	-	-	1,038,159	27,007,820	-	-	-	-	28,045,979
FONCRESOL	-	-	6,900,826	-	-	-	-	8,700,500	15,601,326
FUNBODEM	-	-	95,557,365	-	11,443,141	-	-	-	107,000,506
IDEPRO	-	502,596	148,196,392	-	-	-	-	-	148,698,988
IMPRO	-	-	14,083,331	-	-	-	-	-	14,083,331
SARTAWI	-	-	10,034,742	-	-	4,812,307	-	46,106,741	60,953,791
ANED	-	-	504,877	-	21,588,721	-	-	22,760,497	44,854,095
CIDRE	15,427,725	7,074,968	95,145,091	-	-	3,021,003	-	-	120,759,585
FONDECO	-	-	51,611,218	-	-	-	-	40,503,446	92,114,664
FUBODE	-	-	62,007,127	-	-	118,871	-	8,752,417	70,878,415
<b>TOTAL</b>	<b>15,427,725</b>	<b>8,948,583</b>	<b>1,385,261,996</b>	<b>27,098,618</b>	<b>33,031,862</b>	<b>7,952,182</b>	<b>-</b>	<b>126,823,601</b>	<b>1,604,544,567</b>
	0.96%	0.56%	86.33%	1.69%	2.06%	0.50%	0.00%	7.90%	100%



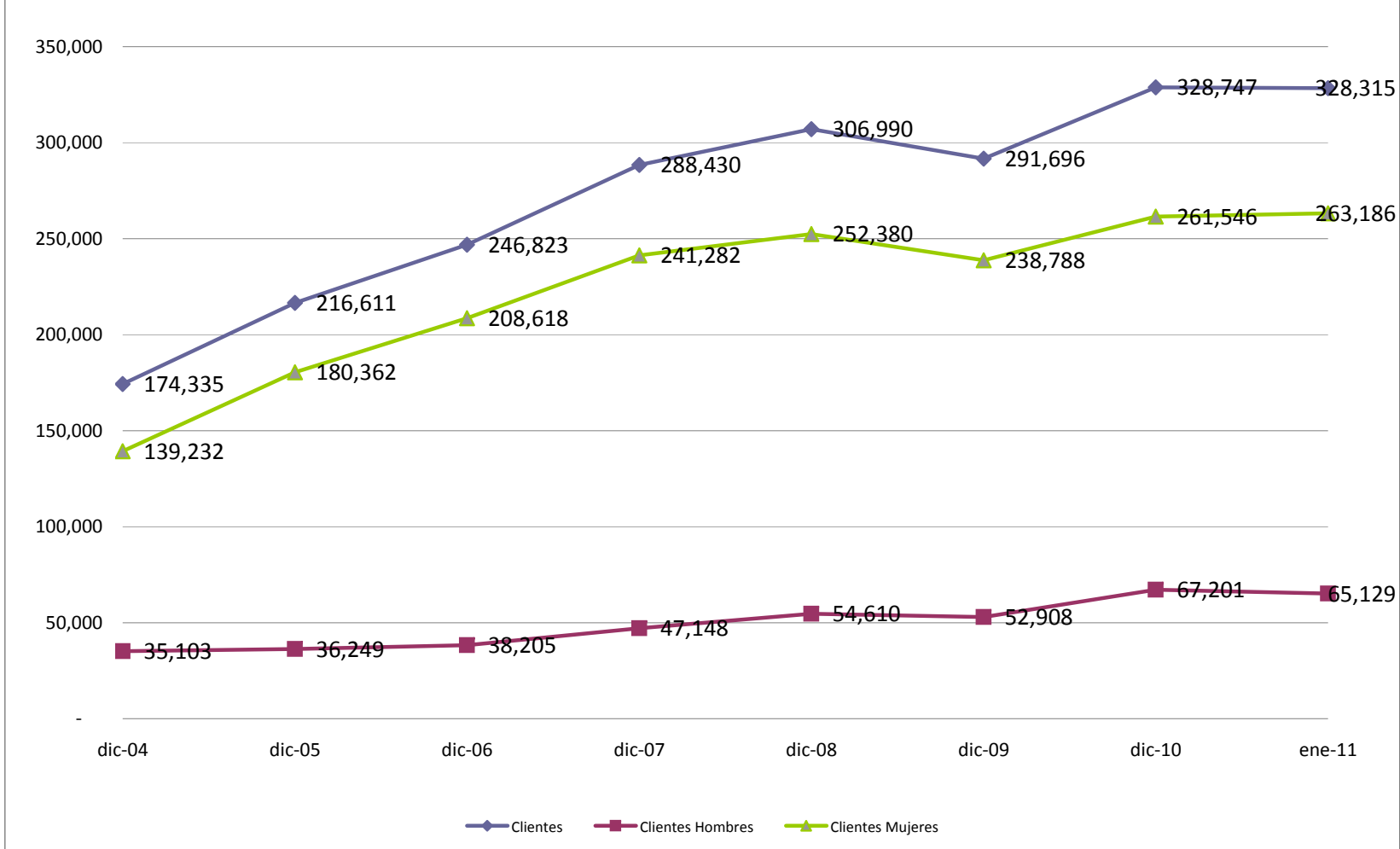
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



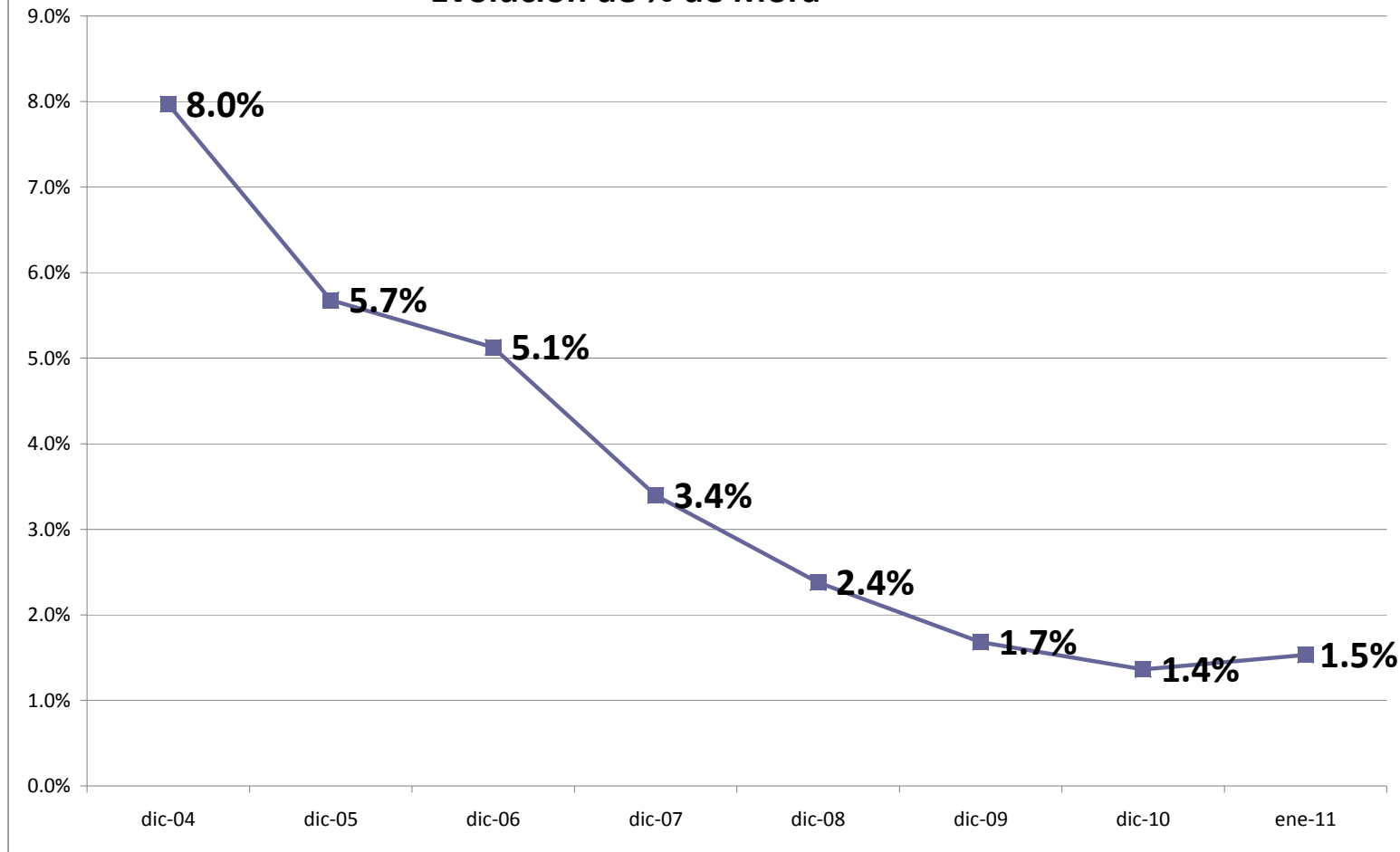
**GRAFICO N° 3**  
**Evolución de N° de Prestatarios Urbanos y rurales**



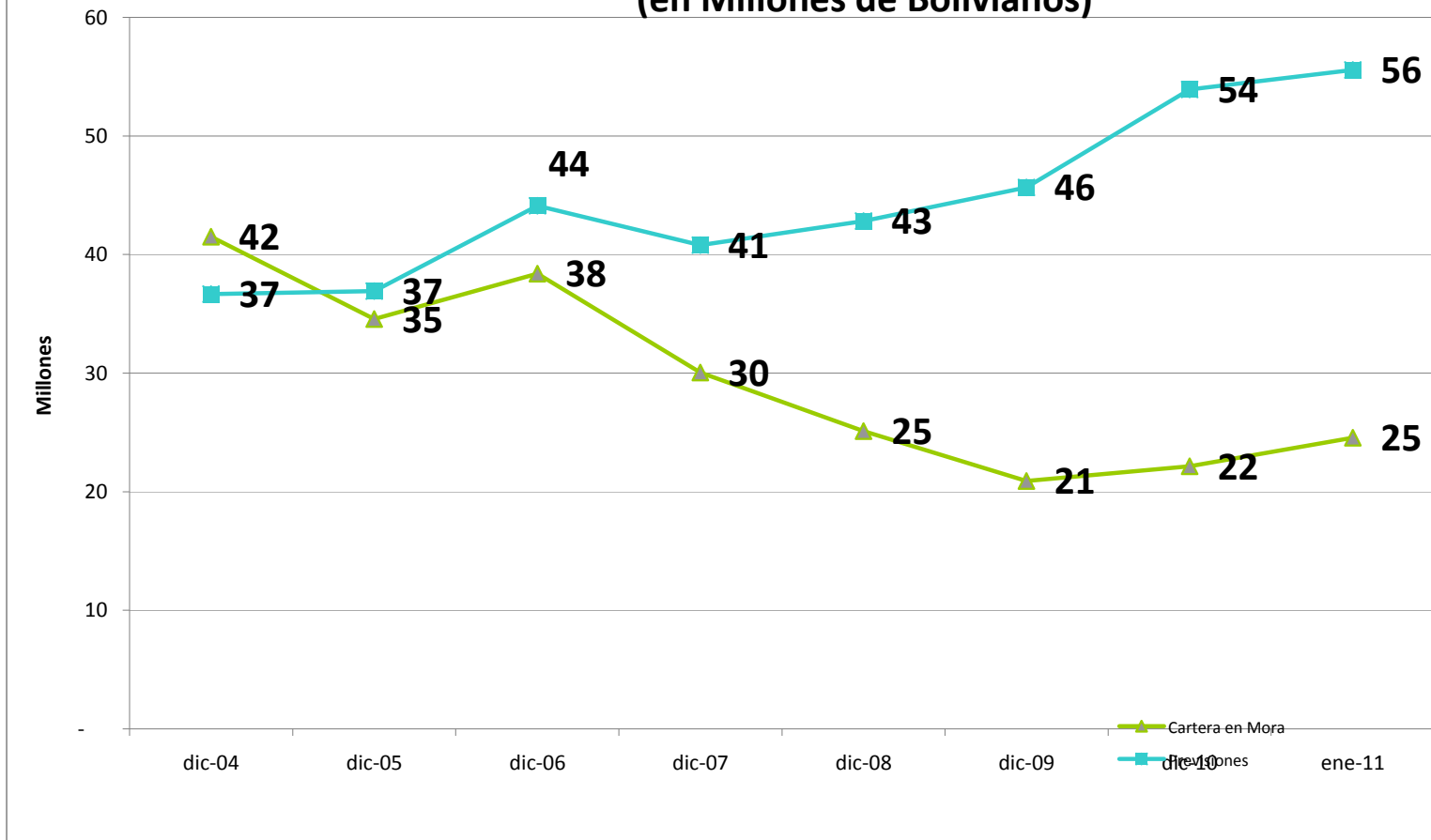
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



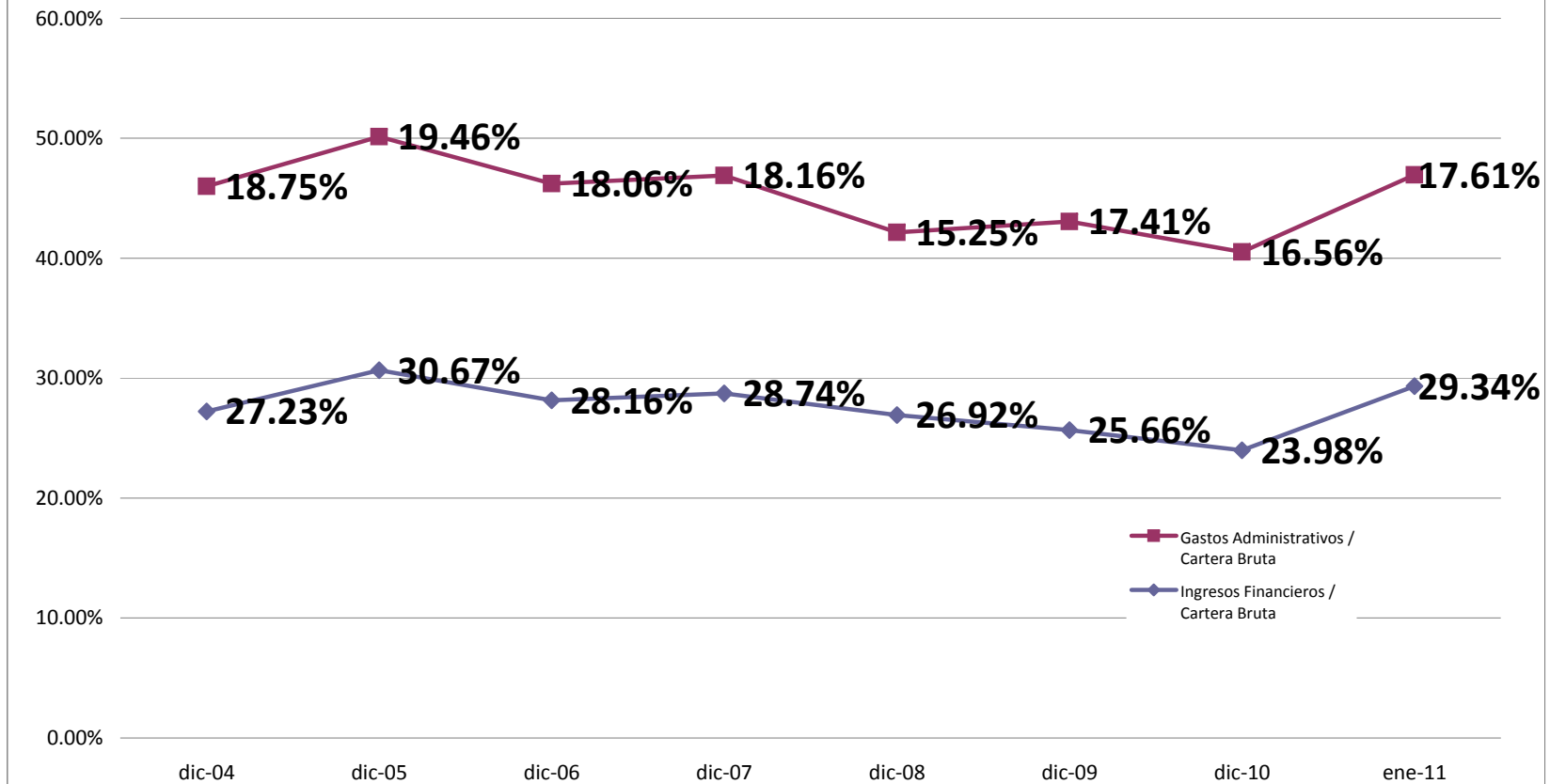
**GRAFICO Nº 5**  
**Evolución de % de Mora**



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



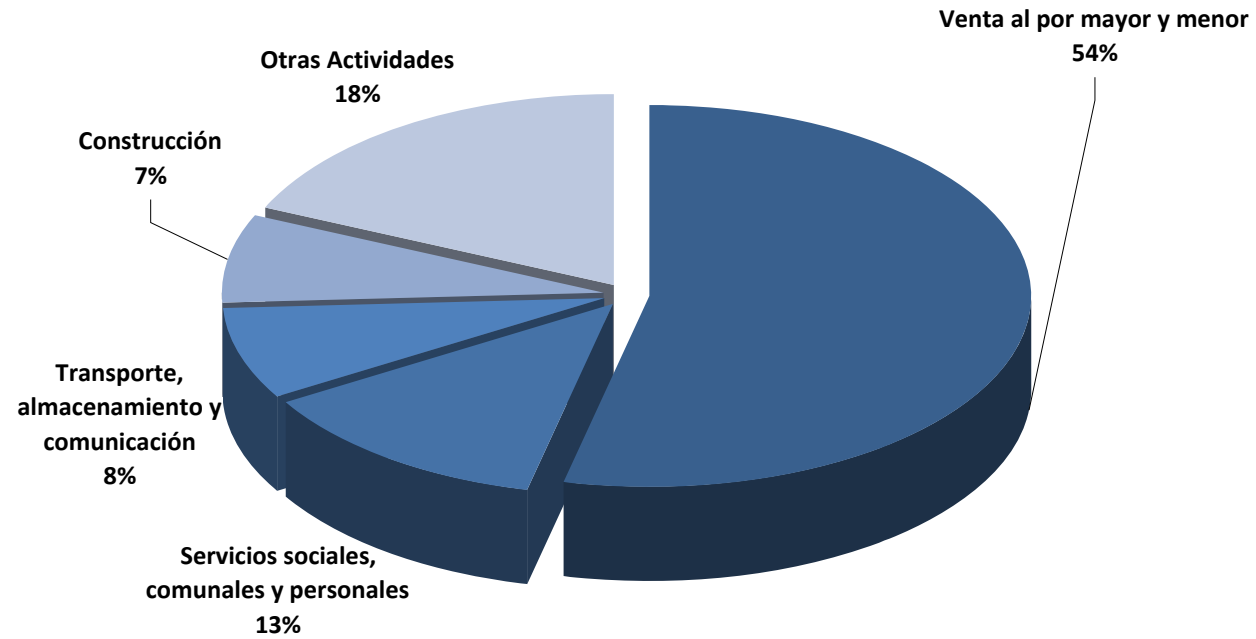
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



Cuadro N° 8  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Enero de 2011**  
**(En Bolivianos)**

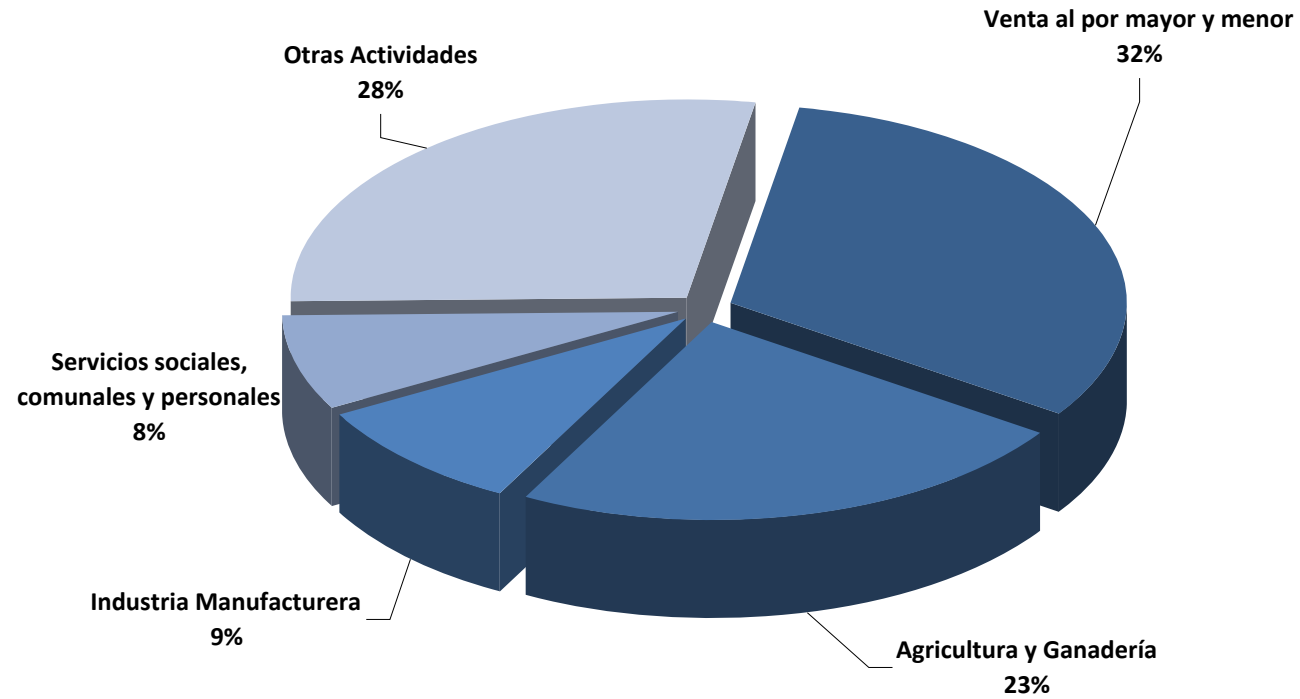
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																	TOTAL	
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, 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	32,206,271	-	-	-	-	-	-	156,076,542	-	-	-	-	-	-	-	59,457,730	-	-	247,740,543
PRO MUJER	-	-	-	-	16,931,237	-	-	151,272,284	8,995,751	5,761,932	-	-	-	-	-	-	-	-	187,928,981
DIACONIA	1,711,978	132,958	679	563,719	15,176,800	195,006	61,238,034	80,447,254	1,670,258	39,544,310	3,293,759	18,120,199	549,595	1,231,118	3,195,110	60,556	-	98,335	227,229,666
EMPRENDER	-	-	-	-	3,336,055	-	-	17,281,348	3,112,872	1,581,004	-	-	-	-	-	-	-	-	25,311,279
FONCRESOL	55,258	-	-	-	791,800	-	256,853	4,509,965	-	-	-	-	-	-	-	-	1,109,389	-	6,900,826
FUNBODEM	323,433	-	-	-	7,363,101	-	84,130	9,101,052	3,192,651	25,962,912	-	547,893	-	167,315	37,998,584	-	-	-	84,741,071
IDEPRO	2,679,705	3,591,465	9,690	-	11,152,031	-	2,081,249	23,374,213	7,154,170	19,474,500	211,176	3,533,142	1,174,930	1,020,124	4,037,795	66,589	-	95,271	79,656,251
IMPRO	-	-	-	-	1,983,545	-	3,417,143	1,502,267	-	-	-	699,198	-	590,185	4,503,897	-	-	-	12,696,235
SARTAWI	7,036,494	57,322	-	36,822	1,512,622	-	951,724	3,762,908	376,996	511,388	84,432	858,967	20,880	58,216	229,848	3,369	-	15,610	15,517,598
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,699,920	628,219	13,880	501,415	4,327,641	-	7,823,483	7,381,186	872,781	8,878,817	158,449	8,150,064	653,002	410,778	1,137,017	77,795	-	139,589	46,854,036
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	574,416	9,204	-	2,640	1,737,963	-	5,839,981	23,730,441	2,352,260	1,858,398	5,159	-	-	42,355	329,253	-	-	9,119	36,491,188
<b>TOTAL</b>	<b>50,287,474</b>	<b>4,419,168</b>	<b>24,250</b>	<b>1,104,596</b>	<b>64,312,793</b>	<b>195,006</b>	<b>81,692,597</b>	<b>476,435,461</b>	<b>27,227,838</b>	<b>103,575,260</b>	<b>3,752,975</b>	<b>31,969,462</b>	<b>2,388,407</b>	<b>3,520,093</b>	<b>111,998,622</b>	<b>208,310</b>	<b>-</b>	<b>5,503,263</b>	<b>971,067,674</b>
	5.18%	0.46%	0.00%	0.11%	6.62%	0.02%	8.41%	43.27%	2.86%	10.67%	0.39%	3.29%	0.25%	0.36%	11.53%	0.02%	0.00%	0.57%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	18,116,027	-	-	-	-	-	-	87,793,055	-	-	-	-	-	-	-	-	-	-	33,444,973
PRO MUJER	-	-	-	-	2,018,171	-	-	29,116,795	1,264,455	742,208	-	-	-	-	-	-	-	-	33,732,343
DIACONIA	16,612,290	930,694	-	554,594	3,657,080	263,603	12,470,637	17,177,798	1,507,053	7,071,951	188,561	3,913,272	128,436	319,625	638,473	28,493	-	105,735	65,568,207
EMPRENDER	2,734,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,734,700
FONCRESOL	1,900,900	-	-	-	1,671,264	-	512,784	4,361,260	-	-	-	-	-	-	247,891	-	-	-	6,400
FUNBODEM	4,254,670	-	-	-	236,298	-	1,504	855,865	309,849	7,459,711	-	-	2,649	17,797	9,121,091	-	-	-	22,259,434
IDEPRO	30,228,130	11,210,948	-	91,979	4,441,675	-	1,431,727	10,592,698	2,151,467	6,334,904	28,506	1,081,873	36,228	454,098	907,981	6,364	30,281	13,880	69,042,738
IMPRO	-	-	-	-	1,196,397	-	34,694	17,543	-	-	-	-	-	-	138,463	-	-	-	1,387,097
SARTAWI	38,069,082	14,870	-	15,156	673,379	47,699	1,671,755	2,887,135	569,408	676,086	23,533	516,706	12,145	140,468	104,402	-	-	13,767	45,436,193
ANED	10,364,719	12,570,840	-	80,196	912,753	-	8,489,066	519,550	2,836,117	-	-	8,531,152	-	64,100	207,073	-	-	278,527	44,854,095
CIDRE	44,170,132	584,356	-	1,346,347	4,497,406	-	5,080,903	3,538,687	1,080,024	5,685,768	-	7,007,104	288,200	146,868	435,704	30,362	-	13,686	73,905,548
FONDECO	40,503,446	-	-	-	1,441,682	-	13,722,662	2,604,361	-	13,118,790	-	-	-	-	-	-	-	-	20,723,723
FUBODE	8,168,797	-	-	664,034	2,523,695	-	8,197,625	11,382,334	1,624,350	1,379,785	-	-	-	58,545	379,209	-	-	8,853	34,387,227
<b>TOTAL</b>	<b>215,122,893</b>	<b>25,311,709</b>	<b>0.00%</b>	<b>0.43%</b>	<b>3.67%</b>	<b>0.06%</b>	<b>6.81%</b>	<b>43,124,292</b>	<b>9,026,155</b>	<b>45,305,322</b>	<b>240,599</b>	<b>21,050,108</b>	<b>467,658</b>	<b>1,201,500</b>	<b>45,625,261</b>	<b>65,219</b>	<b>30,281</b>	<b>21,754,286</b>	<b>633,476,893</b>
	33.96%	4.00%	0.00%	0.43%	3.67%	0.06%	6.81%	28.23%	1.42%	7.15%	0.04%	3.32%	0.07%	0.19%	7.39%	0.01%	0.00%	3.43%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	50,322,298	-	-	-	-	-	-	243,869,597	-	-	-	-	-	-	-	-	-	-	92,902,703
PRO MUJER	-	-	-	-	18,950,408	-	-	180,389,079	10,260,206	6,504,140	-	-	-	-	-	-	-	-	221,661,324
DIACONIA	18,324,268	1,063,652	679	1,118,313	18,833,880	458,608	73,708,671	97,625,052	3,177,311	46,616,261	3,482,320	22,033,471	678,031	1,550,743	3,833,583	89,049	-	204,070	292,797,963
EMPRENDER	2,734,700	-	-	-	3,336,055	-	-	17,281,348	3,112,872	1,581,004	-	-	-	-	-	-	-	-	28,045,979
FONCRESOL	1,956,158	-	-	-	2,463,064	-	769,637	8,871,226	-	-	-	-	-	-	1,357,280	-	-	-	15,601,326
FUNBODEM	4,578,103	-	-	-	7,599,398	-	85,635	9,956,917	3,502,499	33,422,623	-	547,893	2,649	185,113	47,119,675	-	-	-	107,000,506
IDEPRO	32,907,835	14,802,413	9,690	91,979	15,593,706	-	3,512,975	33,966,911	9,305,838	25,809,404	239,682	4,615,015	1,211,158	1,474,222	4,945,776	72,953	30,281	109,151	146,698,990
IMPRO	-	-	-	-	3,179,942	-	3,451,837	1,519,810	-	-	-	699,198	-	590,185	4,642,360	-	-	-	14,083,331
SARTAWI	45,105,576	72,193	-	51,979	2,186,601	47,699	2,623,479	6,650,044	946,404	1,187,474	107,964	1,375,673	33,025	198,684	334,250	3,369	-	29,377	60,953,791
ANED	10,364,719	12,570,840	-	80,196	912,753	-	8,489,066	519,550	2,836,117	-	-	8,531,152	-	64,100	207,073	-	-	278,527	44,854,095
CIDRE	49,870,052	1,212,575	13,880	1,847,762	8,825,047	-	12,900,386	10,919,873	1,952,805	14,564,585	158,449	15,157,168	941,202	557,646	1,572,720	108,158	-	153,276	120,759,585
FONDECO	40,503,446	-	-	-	1,441,682	-	13,722,662	2,604,361	-	13,118,790	-	-	-	-	-	-	-	-	20,723,723
FUBODE	8,743,213	9,204	-	666,674	4,281,658	-	14,037,607	35,112,775	3,976,609	3,238,183	5,159	-	-	100,900	708,462	-	-	17,972	70,878,415
<b>TOTAL</b>	<b>265,410,367</b>	<b>29,730,876</b>	<b>24,250</b>	<b>3,856,903</b>	<b>87,580,194</b>	<b>506,308</b>	<b>124,816,889</b>	<b>657,256,068</b>	<b>36,754,694</b>	<b>148,878,583</b>	<b>3,993,574</b>	<b>52,959,570</b>	<b>2,866,065</b>	<b>4,721,593</b>	<b>157,623,883</b>	<b>273,529</b>	<b>30,281</b>	<b>27,257,549</b>	<b>1,604,544,585</b>
	16.34%	1.85%	0.00%	0.24%	5.46%	0.03%	7.78%	40.36%	2.29%	9.28%	0.25%	3.30%	0.18%	0.29%	9.82%	0.02%	0.00%	1.70%	100%

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





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



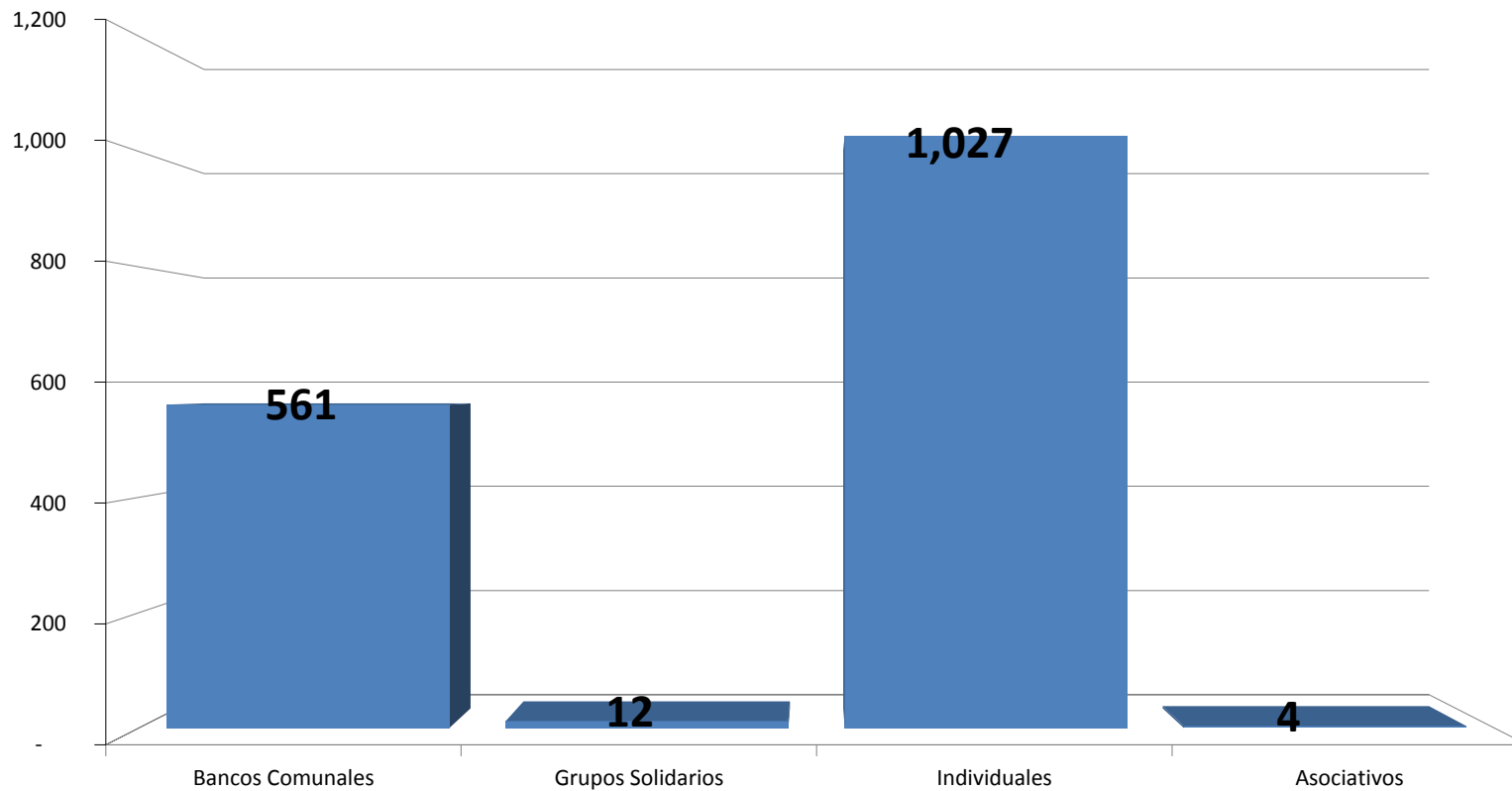
**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Enero de 2011**  
**(En Bolivianos)**

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	-	-	-	-	-	-	-	-	12,387,027	99,096,217	136,257,298	247,740,543	
PRO MUJER	-	-	-	-	-	322,063	1,508,287	55,769,202	52,802,040	77,527,389	187,928,981		
DIACONIA	-	-	-	932,346	3,676,738	3,505,429	9,752,921	56,437,103	116,199,488	22,780,095	13,945,546	227,229,666	
EMPRENDER	-	-	-	-	-	-	771,162	2,363,023	14,646,428	4,329,620	3,201,046	25,311,279	
FONCRESOL	-	-	-	-	-	-	526,102	148,262	1,628,944	2,814,701	6,900,826		
FUNBODEM	-	-	-	-	-	4,871,867	6,666,507	15,179,091	42,649,469	9,823,684	5,550,453	84,741,071	
IDEPRO	-	-	630,465	644,658	1,359,170	1,760,387	15,811,775	30,591,004	26,839,140	1,751,851	267,800	79,656,251	
IMPRO	-	-	-	-	-	115,667	160,425	1,505,363	6,847,032	2,055,010	2,012,739	12,696,235	
SARTAWI	-	-	-	-	128,387	-	-	70,000	345,536	12,369,534	1,634,097	970,044	15,517,598
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	577,663	379,569	5,506,018	5,917,999	5,112,186	3,982,652	2,332,088	13,824,682	8,873,905	298,876	48,397	46,854,036	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	297,500	364,000	1,742,584	10,820,697	21,355,027	1,490,900	420,880	36,491,188	
<b>TOTAL</b>	<b>577,663</b>	<b>379,569</b>	<b>6,136,484</b>	<b>7,495,003</b>	<b>10,573,982</b>	<b>14,600,001</b>	<b>38,155,628</b>	<b>132,723,048</b>	<b>319,719,068</b>	<b>197,691,335</b>	<b>243,015,893</b>	<b>971,067,674</b>	
	0.06%	0.04%	0.63%	0.77%	1.09%	1.50%	3.93%	13.67%	31.92%	20.36%	25.03%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	6,967,702	55,741,622	76,644,720	139,354,055	
PRO MUJER	-	-	-	-	-	-	-	-	3,244,387	9,127,300	21,360,656	33,732,343	
DIACONIA	-	-	-	240,017	1,131,784	1,222,459	1,098,222	6,094,374	38,844,877	10,821,491	6,115,074	65,568,297	
EMPRENDER	-	-	-	-	-	-	-	104,815	1,450,004	776,283	403,598	2,734,700	
FONCRESOL	-	-	-	-	-	179,233	-	453,863	2,395,478	4,071,886	1,600,040	8,700,500	
FUNBODEM	-	-	-	-	-	1,238,614	1,170,319	4,448,748	12,260,040	2,157,306	984,407	22,259,434	
IDEPRO	-	-	-	1,828,355	1,237,726	400,801	10,088,250	21,062,304	32,236,521	1,779,025	409,755	69,042,738	
IMPRO	-	-	-	-	-	-	-	-	767,162	435,791	184,144	1,387,097	
SARTAWI	-	-	-	-	469,960	1,257,583	1,386,623	2,822,597	36,042,700	3,105,632	351,099	45,436,193	
ANED	-	-	-	-	-	-	893,216	2,970,424	32,565,759	5,809,829	2,614,866	44,854,095	
CIDRE	1,071,488	2,535,181	4,751,357	6,429,833	5,629,571	3,170,284	4,152,115	21,252,000	24,278,582	590,482	44,054	73,905,548	
FONDECO	-	-	3,656,297	8,415,570	3,724,873	3,494,904	7,801,455	14,651,040	26,696,696	10,773,445	12,900,384	92,114,664	
FUBODE	-	-	-	247,450	-	-	830,050	5,079,325	25,205,985	2,149,677	874,741	34,387,227	
<b>TOTAL</b>	<b>1,071,488</b>	<b>2,535,181</b>	<b>8,407,654</b>	<b>17,161,226</b>	<b>12,193,914</b>	<b>10,963,877</b>	<b>27,420,249</b>	<b>78,940,090</b>	<b>242,955,896</b>	<b>107,389,769</b>	<b>124,487,548</b>	<b>633,476,891</b>	
	0.17%	0.40%	1.33%	2.71%	1.92%	1.73%	4.33%	12.46%	38.35%	16.94%	19.65%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	19,354,730	154,837,839	212,902,029	387,094,598	
PRO MUJER	-	-	-	-	-	-	322,063	1,508,287	61,929,340	98,888,046	221,661,324		
DIACONIA	-	-	-	1,172,363	4,808,523	4,727,888	10,851,143	62,531,476	155,044,365	33,601,586	20,060,620	292,797,963	
EMPRENDER	-	-	-	-	-	-	771,162	2,467,838	16,096,433	5,105,903	3,604,643	28,045,979	
FONCRESOL	-	-	-	-	-	179,233	-	602,125	4,178,294	5,700,830	4,414,741	15,601,326	
FUNBODEM	-	-	-	-	-	6,110,481	7,836,826	19,627,839	54,909,509	11,980,991	6,534,860	107,000,506	
IDEPRO	-	-	630,465	2,473,014	2,596,897	2,161,187	25,900,025	51,653,308	59,075,661	3,530,877	677,555	148,698,990	
IMPRO	-	-	-	-	-	115,667	160,425	1,505,363	7,614,194	2,490,800	2,196,882	14,083,331	
SARTAWI	-	-	-	-	598,346	1,257,583	1,456,623	3,168,133	48,412,234	4,739,729	1,321,143	60,953,791	
ANED	-	-	-	-	-	-	893,216	2,970,424	32,565,759	5,809,829	2,614,866	44,854,095	
CIDRE	1,649,151	2,914,750	10,257,375	12,347,832	10,741,757	7,152,936	6,484,203	35,077,283	33,152,487	889,358	92,451	120,759,585	
FONDECO	-	-	3,656,297	8,415,570	3,724,873	3,494,904	7,801,455	14,651,040	26,696,696	10,773,445	12,900,384	92,114,664	
FUBODE	-	-	-	247,450	-	-	830,050	5,079,325	25,205,985	2,149,677	874,741	34,387,227	
<b>TOTAL</b>	<b>1,649,151</b>	<b>2,914,750</b>	<b>14,544,137</b>	<b>24,656,229</b>	<b>22,767,896</b>	<b>25,563,878</b>	<b>65,575,877</b>	<b>211,663,138</b>	<b>562,674,963</b>	<b>305,031,104</b>	<b>367,503,441</b>	<b>1,604,544,565</b>	
	0.10%	0.18%	0.91%	1.54%	1.42%	1.59%	4.09%	13.19%	35.07%	19.01%	22.90%	100%	

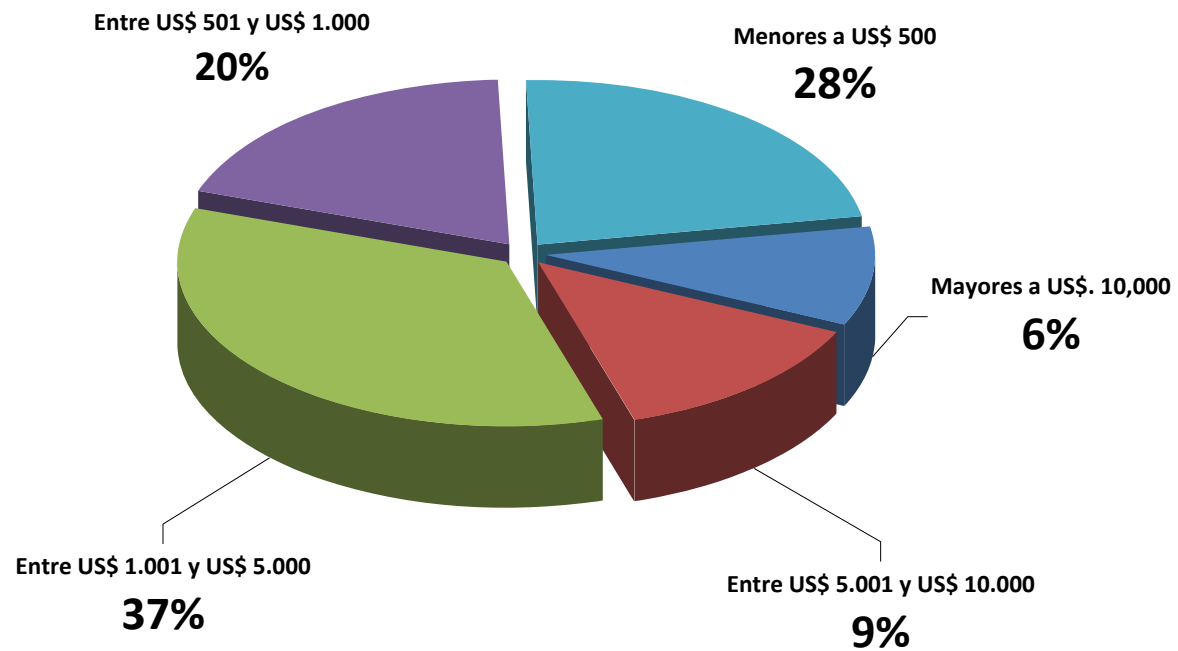
Cuadro N° 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Enero de 2011**  
**(En Bolivianos)**

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	157,995,396	67,969	-	-	89,745,147	16,739	-	-	247,740,543	84,708	
PRO MUJER	156,642,982	68,612	-	-	31,285,999	3,450	-	-	187,928,981	72,062	
DIACONIA	42,942,292	22,523	-	-	184,287,374	19,760	-	-	227,229,666	42,283	
EMPRENDER	10,699,571	5,714	1,003,742	369	13,607,967	3,203	-	-	25,311,279	9,286	
FONCRESOL	4,004,769	2,474	121,644	25	2,774,414	234	-	-	6,900,826	2,733	
FUNBODEM	-	-	-	-	84,741,071	6,935	-	-	84,741,071	6,935	
IDEPRO	-	-	-	-	79,656,251	3,381	-	-	79,656,251	3,381	
IMPRO	-	-	-	-	12,696,235	1,929	-	-	12,696,235	1,929	
SARTAWI	1,332,520	711	73,846	14	14,111,232	1,928	-	-	15,517,598	2,653	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	45,512,973	1,312	1,341,063	3	46,854,036	1,315	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	23,345,361	9,222	360,004	293	12,785,823	1,125	-	-	36,491,188	10,640	
<b>TOTAL</b>	<b>396,962,889</b>	<b>177,225</b>	<b>1,559,236</b>	<b>701</b>	<b>571,204,486</b>	<b>59,996</b>	<b>1,341,063</b>	<b>3</b>	<b>971,067,674</b>	<b>237,925</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	88,872,410	38,233	-	-	50,481,645	9,415	-	-	139,354,055	47,648	
PRO MUJER	33,732,343	19,462	-	-	-	-	-	-	33,732,343	19,462	
DIACONIA	1,050,631	534	-	-	64,517,666	8,515	-	-	65,568,297	9,049	
EMPRENDER	665,150	401	106,601	28	1,962,949	382	-	-	2,734,700	811	
FONCRESOL	4,996,786	1,593	1,443,291	167	2,081,189	153	179,233	1	8,700,500	1,914	
FUNBODEM	-	-	-	-	22,259,434	1,758	-	-	22,259,434	1,758	
IDEPRO	-	-	-	-	69,042,738	3,255	-	-	69,042,738	3,255	
IMPRO	-	-	-	-	1,387,097	242	-	-	1,387,097	242	
SARTAWI	-	-	7,099,095	940	38,337,098	3,113	-	-	45,436,193	4,053	
ANED	3,544,373	1,780	68,865	37	41,018,592	4,774	222,265	42	44,854,095	6,633	
CIDRE	-	-	-	-	71,845,198	2,717	2,060,350	14	73,905,548	2,731	
FONDECO	20,723,723	9,883	-	-	71,390,941	3,400	-	-	92,114,664	13,283	
FUBODE	10,443,135	5,092	2,084,368	454	21,859,725	1,804	-	-	34,387,227	7,350	
<b>TOTAL</b>	<b>164,028,550</b>	<b>76,978</b>	<b>10,802,220</b>	<b>1,626</b>	<b>456,184,273</b>	<b>39,528</b>	<b>2,461,848</b>	<b>57</b>	<b>633,476,891</b>	<b>118,189</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	246,867,806	106,202	-	-	140,226,792	26,154	-	-	387,094,598	132,356	
PRO MUJER	190,375,325	88,074	-	-	31,285,999	3,450	-	-	221,661,324	91,524	
DIACONIA	43,992,923	23,057	-	-	248,805,040	28,275	-	-	292,797,963	51,332	
EMPRENDER	11,364,721	6,115	1,110,343	397	15,570,915	3,585	-	-	28,045,979	10,097	
FONCRESOL	9,001,555	4,067	1,564,935	192	4,855,603	387	179,233	1	15,601,326	4,647	
FUNBODEM	-	-	-	-	107,000,506	8,693	-	-	107,000,506	8,693	
IDEPRO	-	-	-	-	148,698,990	6,636	-	-	148,698,990	6,636	
IMPRO	-	-	-	-	14,083,331	2,171	-	-	14,083,331	2,171	
SARTAWI	1,332,520	711	7,172,941	954	52,448,330	5,041	-	-	60,953,791	6,706	
ANED	3,544,373	1,780	68,865	37	41,018,592	4,774	222,265	42	44,854,095	6,633	
CIDRE	-	-	-	-	117,358,171	4,029	3,401,413	17	120,759,585	4,046	
FONDECO	20,723,723	9,883	-	-	71,390,941	3,400	-	-	92,114,664	13,283	
FUBODE	33,788,495	14,314	2,444,372	747	34,645,548	2,929	-	-	70,878,415	17,990	
<b>TOTAL</b>	<b>560,991,439</b>	<b>254,203</b>	<b>12,361,456</b>	<b>2,327</b>	<b>1,027,388,759</b>	<b>99,524</b>	<b>3,802,911</b>	<b>60</b>	<b>1,604,544,565</b>	<b>356,114</b>	

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



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

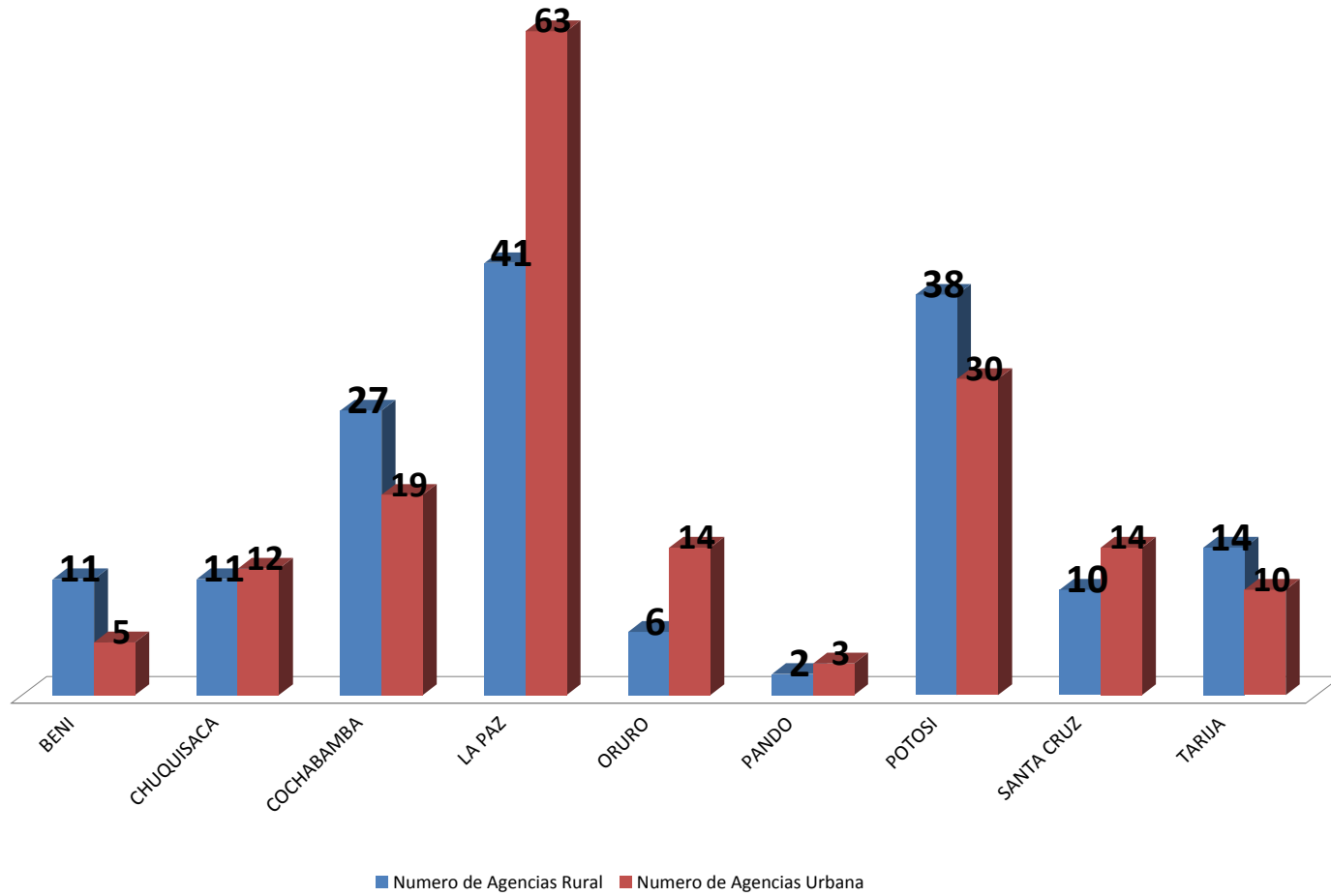


Cuadro Nº 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de Enero de 2011  
 (En Bolivianos)

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
<b>Total</b>	<b>160</b>	<b>170</b>	<b>330</b>	<b>704</b>	<b>1,814</b>	<b>2,518</b>

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
<b>Total</b>	<b>160</b>	<b>170</b>	<b>330</b>	<b>704</b>	<b>1,814</b>	<b>2,518</b>

**GRAFICO Nº 12**  
**Cobertura por Departamento**



Cuadro Nº 12  
TASAS DE INTERES ANUALES  
PUBLICADAS POR LAS IFDS  
31 de Enero de 2011

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunales	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunales	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)
CRECER				24%					18% al 30%					
PRO MUJER		27%		24%					27%		24%			
DIACONIA		26%		28%					24%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM		12%							26%					
IDEPRO		NA							14% - 28%					
IMPRO									19%					
SARTAWI	27%	26%		35%				26%	25%					
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 Comunales, Sociales y Personales, Comercio y Turismo)

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