

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de Febrero de 2011
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	FONCRESOL	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO																
DISPONIBILIDADES	10,682,417	17,967,692	<u>28,650,108</u>	17,294,210	3,170,367	1,694,558	6,575,035	18,137,285	286,619	-	16,590,773	-	9,587,954	8,454,388	6,233,522	116,674,819
INVERSIONES TEMPORARIAS	17,298,472	11,337,819	<u>28,636,292</u>	217,467	6,572,215	461,489	25,835	1,714,805	1,837,872	-	3,851,453	-	1,284,627	2,988,608	80,350	47,671,013
CARTERA	388,556,175	214,712,645	<u>603,268,820</u>	289,077,513	26,436,949	15,919,378	104,775,459	146,720,951	15,143,454	-	40,514,715	-	121,117,468	92,769,541	75,483,918	1,531,228,165
CARTERA BRUTA	389,892,743	214,671,022	<u>604,563,765</u>	299,899,830	16,147,355	108,435,228	152,373,731	15,128,795	-	-	42,119,918	-	126,061,062	92,988,209	74,476,589	1,560,084,687
CARTERA VIGENTE	387,273,643	212,573,277	<u>599,846,920</u>	298,665,990	26,845,695	15,651,472	105,455,813	137,187,426	14,484,016	-	37,271,211	-	118,382,823	89,606,554	73,179,314	1,516,577,233
CARTERA VENCIDA	2,195,368	794,893	<u>2,990,262</u>	933,892	903,775	91,941	694,499	1,769,131	218,927	-	4,227,880	-	1,582,927	1,370,922	647,042	15,431,196
CARTERA EN EJECUCIÓN	423,732	1,302,852	<u>1,726,583</u>	143,241	-	340,755	1,703,241	523,785	779	-	620,827	-	1,452,198	1,462,152	647,887	8,624,448
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	154,848	45,665	42,728	535,725	12,324,077	331,840	-	-	-	-	250,767	2,346	17,308,217
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,858	95,071	7,394	16,196	314,255	93,233	-	-	-	869,475	66,727	-	1,464,209
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	-	-	13,065	29,755	255,057	-	-	-	150,419	231,086	-	679,383
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	7,548,309	3,125,996	<u>10,674,305</u>	3,376,958	387,493	191,668	1,004,714	2,704,915	578,755	-	617,400	-	2,276,861	2,820,303	3,065,811	27,699,183
PREVISIÓN PARA CARTERA INCOBRABLE	-8,884,876	-3,084,374	<u>-11,969,250</u>	-14,199,276	-1,840,749	-419,645	-4,664,483	-8,357,696	-564,095	-	-2,222,603	-	-7,220,455	-3,038,970	-2,058,482	-56,555,704
OTRAS CUENTAS POR COBRAR	6,909,982	4,437,509	<u>11,347,491</u>	479,904	362,739	369,218	1,990,933	2,355,335	59,411	-	6,203,677	-	1,838,979	1,439,722	1,370,483	27,817,891
BIENES REALIZABLES	-	-	-	4,771	-	-	-	-	-	-	18,238	-	2,085,077	3,591	-	2,111,676
INVERSIONES PERMANENTES	1,007,526	1,269,988	<u>2,277,514</u>	309,395	508,502	19,376	33,609	1,356,603	393,146	-	3,207,378	-	12,176,559	6,747,912	48,440	27,078,436
BIENES DE USO	12,474,822	8,865,476	<u>21,340,298</u>	8,248,763	1,075,210	412,054	2,522,159	4,510,464	1,127,373	-	1,721,537	-	6,840,217	3,856,563	2,026,483	53,681,121
OTROS ACTIVOS	4,838,871	3,260,159	<u>8,099,030</u>	673,892	896,046	75,315	442,323	892,936	173,779	-	3,874,329	-	5,607	436,434	280,120	15,849,811
TOTAL DEL ACTIVO	441,768,265	261,851,287	<u>703,619,553</u>	316,305,916	39,022,029	18,951,386	116,365,355	175,688,379	19,021,654	-	75,982,098	-	154,936,488	116,696,760	85,523,316	1,822,112,932
PASIVO																
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	259,983,588	120,183,042	<u>380,166,630</u>	99,054,591	24,651,224	1,471,125	86,898,610	132,250,976	13,663,329	-	36,052,164	-	108,352,114	78,836,618	49,782,182	1,011,179,563
OTRAS CUENTAS POR PAGAR	16,616,811	14,682,123	<u>31,298,934</u>	12,294,706	6,426,592	2,067,516	1,932,586	5,107,726	584,542	-	34,143,502	-	9,868,128	9,947,874	7,379,173	121,051,278
PREVISIONES	12,155,458	10,186,512	<u>22,341,971</u>	3,499,020	-	-	1,775,268	98,484	253,457	-	361,150	-	347,750	1,305,797	676,249	30,659,147
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2,873,749	<u>2,873,749</u>	-	2,028,483	-	-	1,218,716	-	-	595,242	-	818	2,850,826	-	9,567,834
TOTAL DEL PASIVO	288,755,857	147,925,426	<u>436,681,283</u>	114,848,317	33,106,300	3,538,641	90,606,464	138,675,903	14,501,327	-	71,152,057	-	118,568,809	92,941,115	57,837,604	1,172,457,821
PATRIMONIO																
CAPITAL SOCIAL	-	-	-	-	3,888,145	-	16,728,862	34,917,627	3,705,931	-	-	-	32,843,768	16,255,365	-	108,339,697
APORTES NO CAPITALIZADOS	18,767,712	24,085,893	<u>42,853,605</u>	39,200,074	-	15,203,914	745,640	-	-	-	20,992,415	-	1,319,759	21,634,393	-	141,949,900
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	1,451,530	-	-	-	-	1,903,557
RESERVAS	128,105,981	73,378,504	<u>201,484,485</u>	131,207,890	379,906	-	4,848,010	1,394,000	376,512	-	3,286,954	-	813,901	4,401,306	3,343,853	351,536,818
RESULTADOS ACUMULADOS	6,138,716	16,461,464	<u>22,600,180</u>	31,049,634	1,647,678	208,832	3,436,377	248,822	437,884	-	-20,900,858	-	2,710,009	1,779,215	2,707,464	45,925,237
TOTAL DEL PATRIMONIO	153,012,408	113,925,861	<u>266,938,269</u>	201,457,599	5,915,729	15,412,746	25,758,889	37,012,476	4,520,327	-	4,830,041	-	36,367,678	23,755,645	27,685,711	649,655,110
TOTAL DEL PASIVO Y PATRIMONIO	441,768,265	261,851,287	<u>703,619,553</u>	316,305,916	39,022,029	18,951,386	116,365,353	175,688,379	19,021,654	-	75,982,098	-	154,936,488	116,696,760	85,523,316	1,822,112,931

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de Febrero 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	23,803,785	13,216,734	37,020,520	12,021,654	1,599,320	496,297	3,839,999	4,745,544	392,644	-	1,735,852	3,657,519	3,542,434	3,194,870	72,246,653
GASTOS FINANCIEROS	-3,168,011	-1,995,211	-5,163,223	-1,253,419	-429,565	-6,218	-988,526	-958,960	-95,725	-	-114,018	-482,944	-849,463	-565,925	-10,907,986
RESULTADO FINANCIERO BRUTO	20,635,774	11,221,523	31,857,297	10,768,235	1,169,755	490,079	2,851,473	3,786,585	296,919	-	1,621,834	3,174,575	2,692,970	2,628,945	61,338,667
OTROS INGRESOS OPERATIVOS	233,011	702,842	935,854	721,663	823,646	34	704,155	132,812	24,975	-	214,184	117,444	297,080	302,344	4,274,091
OTROS GASTOS OPERATIVOS	-482,026	-18,622	-500,648	-87,559	-	-50	-45,949	-25,146	-23,507	-	-103,816	-248,359	-97,851	-100,800	-1,243,684
RESULTADO DE OPERACION BRUTO	20,386,760	11,905,743	32,292,503	11,392,339	1,993,400	490,063	3,509,679	3,894,252	298,287	-	1,732,203	3,043,660	2,890,120	2,830,488	64,369,075
RECUPERACION DE ACTIVOS FINANCIEROS	1,400,401	216,060	1,616,461	103,001	17,843	7,639	707,275	553,374	-	-	670,989	1,929,248	501,911	80,038	6,187,780
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-1,625,858	-394,167	-2,020,025	-1,403,715	-166,477	-10,337	-1,149,436	-1,012,215	-23,945	-	-308,485	-2,462,338	-713,263	-474,870	-9,745,105
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	20,161,303	11,727,635	31,888,938	10,091,625	1,844,767	487,366	3,067,518	3,435,411	274,343	-	2,094,707	2,510,571	2,680,848	2,435,656	60,811,750
GASTOS DE ADMINISTRACION	-14,306,170	-10,072,136	-24,378,306	-4,884,144	-1,605,684	-458,230	-2,399,043	-5,090,749	-239,422	-	-2,243,484	-1,785,356	-2,360,610	-2,300,855	-45,699,883
RESULTADO DE OPERACION NETO	5,855,133	1,655,499	7,510,632	5,207,481	239,083	29,136	668,476	344,663	34,921	-	-146,777	725,215	375,237	134,801	15,120,867
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-492,844	-145,087	-637,931	-857,500	-43,569	83	-284,708	-335,383	-44,498	-	-142,169	-484,874	-789,458	-32,429	-3,652,436
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	535,985	325,895	861,880	813,804	55,300	-14,538	230,437	228,581	37,209	-	167,494	796,039	69,326	3,702,582	
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	5,898,274	1,836,306	7,734,581	5,163,785	250,814	14,681	614,205	237,861	27,632	-	-123,453	697,390	381,819	171,698	15,171,014
INGRESOS EXTRAORDINARIOS	61	18,668	18,729	-	-	-	-	10,961	33,409	-	5,053	-	1,041	163	69,356
GASTOS EXTRAORDINARIOS	-120,100	-5,164	-125,264	-	-	-	-	-	-	-	-	-	-	-	-125,264
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	5,778,235	1,849,810	7,628,046	5,163,785	250,814	14,681	614,205	248,822	61,041	-	-118,400	697,390	382,860	171,861	15,115,106
INGRESOS DE GESTIONES ANTERIORES	445,414	11,026	456,440	11,774	-	-	-	-	-	-	155,256	-	800	-	624,271
GASTOS DE GESTIONES ANTERIORES	-84,934	-47,325	-132,259	-34,797	-	-	-	-	-	-	-26,248	-	-8,018	-	-221,322
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	6,138,716	1,793,511	7,932,227	5,140,762	250,814	14,681	614,205	248,822	61,041	-	10,609	697,390	375,642	171,861	15,518,055
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	6,138,716	1,793,511	7,932,227	5,140,762	250,814	14,681	614,205	248,822	61,041	-	10,609	697,390	375,642	171,861	15,518,055
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	6,138,716	1,793,511	7,932,227	5,140,762	250,814	14,681	614,205	248,822	61,041	-	10,609	697,390	375,642	171,861	15,518,055

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de Febrero de 2011
(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	2.42%	6.86%	4.07%	5.47%	8.12%	8.94%	5.65%	10.32%	1.51%	#DIV/0!	21.84%	6.19%	7.24%	7.29%	6.40%
Inversiones Temporarias/Total Activo	3.92%	4.33%	4.07%	0.07%	16.84%	2.44%	0.02%	0.98%	9.66%	#DIV/0!	5.07%	0.83%	2.56%	0.09%	2.62%
Cartera / Total Activo	87.95%	82.00%	85.74%	91.39%	67.75%	84.00%	90.04%	83.51%	79.61%	#DIV/0!	53.32%	78.17%	79.50%	88.26%	84.04%
Otras Cuentas por cobrar / Total Activo	1.56%	1.69%	1.61%	0.15%	0.93%	1.95%	1.71%	1.34%	0.31%	#DIV/0!	8.16%	1.19%	1.23%	1.60%	1.53%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	0.02%	1.35%	0.00%	0.00%	0.12%
Inversiones Permanentes / Total Activo	0.23%	0.49%	0.32%	0.10%	1.30%	0.10%	0.03%	0.77%	2.07%	#DIV/0!	4.22%	7.86%	5.78%	0.06%	1.49%
Bienes de Uso / Total Activo	2.82%	3.39%	3.03%	2.61%	2.76%	2.17%	2.17%	2.57%	5.93%	#DIV/0!	2.27%	4.41%	3.30%	2.37%	2.95%
Otros Activos / Total Activo	1.10%	1.25%	1.15%	0.21%	2.30%	0.40%	0.38%	0.51%	0.91%	#DIV/0!	5.10%	0.00%	0.37%	0.33%	0.87%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	8.34%	4.11%	6.76%	9.75%	3.86%	0.46%	3.17%	0.85%	1.93%	#DIV/0!	0.08%	2.70%	1.93%	1.21%	5.11%
Resultado Neto / Patrimonio ROE	24.07%	9.45%	17.83%	15.31%	25.44%	0.57%	14.31%	4.03%	8.10%	#DIV/0!	1.32%	11.51%	9.49%	3.72%	14.33%
Resultado Neto / Ingresos Financieros	25.79%	13.57%	21.43%	42.76%	15.68%	2.96%	15.99%	5.24%	15.55%	#DIV/0!	0.61%	19.07%	10.60%	5.38%	21.48%
Ingresos Financieros / Activo	32.33%	30.28%	31.57%	22.80%	24.59%	15.71%	19.80%	16.21%	12.39%	#DIV/0!	13.71%	14.16%	18.21%	22.41%	23.79%
Ingresos Financieros / Cartera Bruta	36.63%	36.94%	36.74%	24.05%	34.41%	18.44%	21.25%	18.69%	15.57%	#DIV/0!	24.73%	17.41%	22.86%	25.74%	27.79%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	22.02%	28.15%	24.19%	9.77%	34.54%	17.03%	13.27%	12.17%	9.50%	#DIV/0!	31.96%	8.50%	14.88%	18.54%	17.57%
Gastos Administrativos / Activo	19.43%	23.08%	20.79%	9.26%	24.69%	14.51%	12.37%	10.56%	7.55%	#DIV/0!	17.72%	6.91%	11.85%	16.14%	15.05%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.33%	99.02%	99%	100%	96%	97%	98%	98%	98%	#DIV/0!	88.49%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.56%	0.37%	0.49%	0.31%	3.58%	0.62%	0.66%	1.37%	2.06%	#DIV/0!	10.04%	1.95%	1.55%	0.87%	1.08%
Cartera en Ejecución / Cartera Bruta	0.11%	0.61%	0.29%	0.05%	0.00%	2.19%	1.60%	0.51%	0.01%	#DIV/0!	1.47%	1.27%	1.82%	0.87%	0.60%
Previsión cartera incobrable / Cartera en Mora	339.23%	147.03%	253.76%	1315.98%	184.29%	92.61%	190.88%	292.00%	180.26%	#DIV/0!	45.84%	177.93%	97.06%	158.96%	215.87%
LIQUIDEZ															
Disponibilidades / Pasivo	3.70%	12%	7%	15%	10%	48%	7%	13%	2%	#DIV/0!	23.32%	8%	9%	11%	10%
Disponibilidades + Inversiones Temporarias / Pasivo	9.69%	19.81%	13.12%	15.25%	29.43%	60.93%	7.29%	14.32%	14.65%	#DIV/0!	28.73%	9.17%	12.31%	10.92%	14.02%
Disponibilidades + Inversiones Temporarias / Activo	6.33%	11.19%	8.14%	5.54%	24.97%	11.38%	5.67%	11.30%	11.17%	#DIV/0!	26.90%	7.02%	9.81%	7.38%	9.02%
SOLVENCIA															
Patrimonio/Activo	34.64%	44%	38%	64%	15%	81%	22%	21%	24%	#DIV/0!	6.36%	23%	20%	32%	36%
Cartera Vencida+Ejecución/Patrimonio	1.71%	1.84%	1.77%	0.54%	16.88%	2.94%	9.49%	7.73%	6.92%	#DIV/0!	100.39%	11.16%	13.18%	4.68%	4.03%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.09%	-0.87%	-2.72%	-6.51%	-14.23%	0.22%	-8.62%	-14.85%	-5.56%	#DIV/0!	54.37%	-8.70%	0.39%	-2.76%	-4.67%

Cuadro Nº 4
 ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de Febrero de 2011
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	37,417,967	37,181,228	114,640	122,099	581	14,060	14,641
CHUQUISACA	39,471,638	39,069,373	175,451	226,814	1,706	11,863	13,569
COCHABAMBA	125,705,313	123,900,742	1,370,107	434,464	4,779	21,163	25,942
LA PAZ	360,592,678	358,405,893	1,666,890	519,894	18,417	65,618	84,035
ORURO	73,325,304	72,285,893	516,830	522,580	2,504	13,046	15,550
PANDO	21,250,939	20,726,420	449,376	75,143	403	1,636	2,039
POTOSI	30,137,860	29,960,045	65,917	111,897	869	7,182	8,051
SANTA CRUZ	205,550,070	201,677,775	2,185,070	1,687,224	6,062	38,215	44,277
TARIJA	69,634,082	68,697,076	492,537	444,469	2,175	11,133	13,308
TOTAL	963,085,850	951,904,446	7,036,819	4,144,586	37,497	183,915	221,412
	100%	98.84%	0.73%	0.43%	16.94%	83.06%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	48,999,097	48,286,769	496,818	215,511	2,112	5,939	8,051
CHUQUISACA	42,515,402	41,997,860	333,042	184,499	2,019	3,984	6,003
COCHABAMBA	122,779,181	119,603,560	1,654,331	1,521,289	4,554	12,996	17,550
LA PAZ	107,810,091	105,606,938	1,485,982	717,171	7,206	15,173	22,379
ORURO	40,511,490	40,138,067	287,671	85,752	1,160	4,116	5,276
PANDO	14,222,435	13,970,821	173,815	77,799	272	2,392	2,664
POTOSI	28,006,868	27,490,956	298,356	217,556	1,256	4,890	6,146
SANTA CRUZ	147,795,215	141,037,639	4,885,510	1,872,066	5,544	21,395	26,939
TARIJA	44,359,081	43,848,415	243,064	267,602	2,689	9,048	11,737
TOTAL	596,998,860	581,981,025	9,858,590	5,159,246	26,811	79,933	106,745
	100%	97.48%	1.65%	0.86%	25.12%	74.88%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	86,417,064	85,467,997	611,458	337,610	2,692	20,000	22,692
CHUQUISACA	81,987,040	81,067,233	508,493	411,313	3,725	15,847	19,572
COCHABAMBA	248,484,494	243,504,302	3,024,438	1,955,754	9,333	34,159	43,492
LA PAZ	468,402,769	464,012,831	3,152,873	1,237,065	25,623	80,791	106,414
ORURO	113,836,794	112,423,961	804,501	608,332	3,664	17,162	20,826
PANDO	35,473,374	34,697,241	623,191	152,942	675	4,028	4,703
POTOSI	58,144,728	57,451,001	364,274	329,453	2,125	12,072	14,197
SANTA CRUZ	353,345,285	342,715,415	7,070,580	3,559,291	11,607	59,609	71,216
TARIJA	113,993,163	112,545,491	735,601	712,071	4,864	20,181	25,045
TOTAL	1,560,084,710	1,533,885,471	16,895,408	9,303,831	64,308	263,849	328,157
	100%	98.32%	1.08%	0.60%	19.60%	80.40%	100%

Cuadro Nº 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de Febrero de 2011
(En Bolivianos)

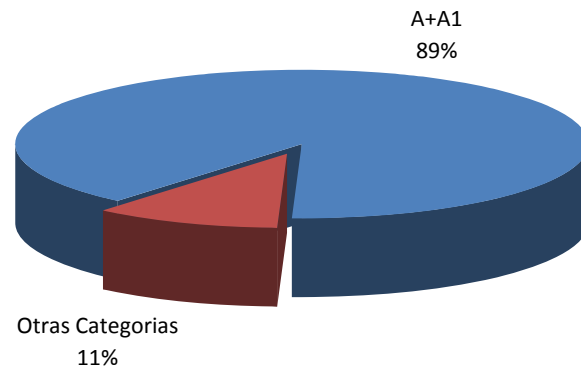
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	249,531,356	247,855,132	1,405,036	271,188	7,142	62,709	69,851
PRO MUJER	180,125,827	178,573,229	517,696	1,034,902	2,882	69,784	72,666
DIACONIA	232,335,409	231,693,995	520,865	120,549	15,229	27,819	43,048
EMPRENDER	25,169,614	24,215,437	954,177	-	2,345	5,961	8,306
FONCRESOL	6,959,738	6,688,758	49,369	221,612	591	2,158	2,749
FUNBODEM	85,309,062	83,457,758	486,882	1,364,421	2,670	4,296	6,966
IDEPRO	81,914,370	80,120,074	1,395,575	398,720	1,958	1,528	3,486
IMPRO	13,477,627	13,191,350	285,498	779	1,057	888	1,945
SARTAWI	-	-	-	-	-	-	-
ANED	-	-	-	-	-	-	-
CIDRE	49,992,037	48,666,436	1,131,392	194,208	922	456	1,378
FONDECO	-	-	-	-	-	-	-
FUBODE	38,270,810	37,442,275	290,328	538,207	2,701	8,316	11,017
TOTAL	963,085,850	951,904,446	7,036,819	4,144,586	37,497	183,915	221,412
	100%	98.84%	0.73%	0.43%	16.94%	83.06%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	140,361,387	139,418,511	790,332	152,544	3,923	35,274	39,197
PRO MUJER	34,545,195	34,000,048	277,197	267,950	1,154	18,451	19,605
DIACONIA	67,564,421	67,126,843	414,885	22,693	5,618	3,615	9,233
EMPRENDER	2,720,592	2,675,923	44,669	-	227	577	804
FONCRESOL	9,187,616	9,005,442	49,966	132,208	647	1,370	2,017
FUNBODEM	23,126,182	22,533,792	223,815	368,575	761	1,045	1,806
IDEPRO	70,459,361	69,391,429	687,810	380,122	2,283	1,033	3,316
IMPRO	1,651,168	1,624,506	26,662	-	181	104	285
SARTAWI	-	-	-	-	-	-	-
ANED	42,119,925	37,271,216	4,227,881	620,827	2,916	3,440	6,356
CIDRE	76,069,025	73,336,607	1,321,010	1,411,408	1,845	963	2,808
FONDECO	92,988,209	89,857,322	1,437,648	1,693,239	4,690	8,815	13,505
FUBODE	36,205,779	35,739,385	356,714	109,680	2,567	5,246	7,813
TOTAL	596,998,860	581,981,025	9,858,590	5,159,246	26,811	79,933	106,745
	100%	97.48%	1.65%	0.86%	25.12%	74.88%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	389,892,743	387,273,643	2,195,368	423,732	11,065	97,983	109,048
PRO MUJER	214,671,022	212,573,278	794,893	1,302,852	4,036	88,235	92,271
DIACONIA	299,899,830	298,820,838	935,750	143,241	20,847	31,434	52,281
EMPRENDER	27,890,206	26,891,360	998,846	-	2,572	6,538	9,110
FONCRESOL	16,147,354	15,694,200	99,335	353,820	1,238	3,528	4,766
FUNBODEM	108,435,244	105,991,551	710,697	1,732,996	3,431	5,341	8,772
IDEPRO	152,373,731	149,511,503	2,083,386	778,842	4,241	2,561	6,802
IMPRO	15,128,795	14,815,857	312,160	779	1,238	992	2,230
SARTAWI	-	-	-	-	-	-	-
ANED	42,119,925	37,271,216	4,227,881	620,827	2,916	3,440	6,356
CIDRE	126,061,062	122,003,043	2,452,402	1,605,617	2,767	1,419	4,186
FONDECO	92,988,209	89,857,322	1,437,648	1,693,239	4,690	8,815	13,505
FUBODE	74,476,589	73,181,660	647,042	647,887	5,268	13,562	18,830
TOTAL	1,560,084,710	1,533,885,471	16,895,408	9,303,831	64,308	263,849	328,157
	100%	98.32%	1.08%	0.60%	19.60%	80.40%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de Febrero 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	385,631,990	1,736,447	410,168	228,485	248,133	1,637,521	-	-	-	-	-	-	-	389,892,743
PRO MUJER	210,692,827	1,880,451	500,433	140,871	153,589	1,302,852	-	-	-	-	-	-	-	214,671,022
DIACONIA	298,522,867	307,843	140,020	59,992	47,065	822,042	-	-	-	-	-	-	-	299,899,830
EMPRENDER	26,920,500	271,890	81,951	28,685	114,416	472,763	-	-	-	-	-	-	-	27,890,205
FONCRESOL	6,667,807	51,635	-	9,192	-	4,734	-	226,370	8,962,714	20,305	44,642	26,881	133,073	16,147,354
FUNBODEM	103,711,823	1,903,789	520,695	154,068	113,848	2,031,021	-	-	-	-	-	-	-	108,435,243
IDEPRO	ND	ND	-	ND	-	ND	-	ND	-	-	-	-	-	-
IMPRO	14,839,605	189,181	46,318	50,376	2,538	779	-	-	-	-	-	-	-	15,128,795
SARTAWI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ANED	17,614,316	1,467,358	434,573	162,789	126,102	925,994	-	-	16,797,804	1,517,684	244,931	2,828,373	-	42,119,925
CIDRE	3,607,060	2,548,897	97,833,578	247,077	7,492,917	101,311	9,753,184	9,240	357,794	269,007	3,460	1,492,119	258,925	123,974,571
FONDECO	49,381,921	938,293	489,700	25,083	50,485	971,813	-	-	39,370,001	566,233	141,689	182,953	870,046	92,988,217
FUBODE	72,855,436	326,215	51,504	25,064	25,614	1,192,747	-	-	-	-	-	-	-	74,476,580
TOTAL	1,190,446,152	11,622,000	100,508,940	1,131,681	8,374,706	9,463,577	9,753,184	235,610	65,488,314	2,373,229	434,722	4,530,325	1,262,044	1,405,624,485
	84.69%	0.83%	7.15%	0.08%	0.60%	0.67%	0.69%	0.02%	4.66%	0.17%	0.03%	0.32%	0.09%	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
28 de Febrero 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	-	-	249,672,225	-	-	-	-	-	249,672,225
PRO MUJER	-	-	180,125,827	-	-	-	-	-	180,125,827
DIACONIA	-	1,343,400	230,992,009	-	-	-	-	-	232,335,409
EMPRENDER	-	-	1,060,972	24,108,642	-	-	-	-	25,169,614
FONCRESOL	-	-	6,959,738	-	-	-	-	-	6,959,738
FUNBODEM	-	-	75,494,481	-	9,814,581	-	-	-	85,309,062
IDEPRO	-	401,596	81,512,774	-	-	-	-	-	81,914,370
IMPRO	-	-	13,477,627	-	-	-	-	-	13,477,627
SARTAWI	-	-	-	-	-	-	-	-	-
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	5,758,501	41,837,947	-	-	2,395,590	-	-	49,992,037
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	37,362,527	-	-	49,465	-	858,818	38,270,810
TOTAL	-	7,503,496	918,496,128	24,108,642	9,814,581	2,445,054	-	858,818	963,226,719
	0.00%	0.78%	95.36%	2.50%	1.02%	0.25%	0.00%	0.09%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	140,220,518	-	-	-	-	-	140,220,518
PRO MUJER	-	-	34,545,195	-	-	-	-	-	34,545,195
DIACONIA	-	-	67,564,421	-	-	-	-	-	67,564,421
EMPRENDER	-	-	16,824	2,703,768	-	-	-	-	2,720,592
FONCRESOL	-	-	-	-	-	-	-	9,187,616	9,187,616
FUNBODEM	-	-	21,221,387	-	1,904,795	-	-	-	23,126,182
IDEPRO	-	-	70,459,361	-	-	-	-	-	70,459,361
IMPRO	-	-	1,651,168	-	-	-	-	-	1,651,168
SARTAWI	-	-	-	-	-	-	-	-	-
ANED	-	-	484,685	-	19,965,315	-	-	21,669,924	42,119,925
CIDRE	-	2,311,226	73,031,695	-	-	726,104	-	-	76,069,025
FONDECO	-	-	51,857,294	-	-	-	-	41,130,922	92,988,217
FUBODE	-	-	27,318,818	-	-	61,251	-	8,825,710	36,205,779
TOTAL	-	2,311,226	488,371,366	2,703,768	21,870,110	787,356	-	80,814,172	596,857,999
	0.00%	0.39%	81.82%	0.45%	3.66%	0.13%	0.00%	13.54%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	389,892,743	-	-	-	-	-	389,892,743
PRO MUJER	-	-	214,671,022	-	-	-	-	-	214,671,022
DIACONIA	-	1,343,400	298,556,430	-	-	-	-	-	299,899,830
EMPRENDER	-	-	1,077,796	26,812,410	-	-	-	-	27,890,206
FONCRESOL	-	-	6,959,738	-	-	-	-	9,187,616	16,147,354
FUNBODEM	-	-	96,715,868	-	11,719,376	-	-	-	108,435,244
IDEPRO	-	401,596	151,972,136	-	-	-	-	-	152,373,731
IMPRO	-	-	15,128,795	-	-	-	-	-	15,128,795
SARTAWI	-	-	-	-	-	-	-	-	-
ANED	-	-	484,685	-	19,965,315	-	-	21,669,924	42,119,925
CIDRE	-	8,069,727	114,869,641	-	-	3,121,694	-	-	126,061,062
FONDECO	-	-	51,857,294	-	-	-	-	41,130,922	92,988,217
FUBODE	-	-	64,681,345	-	-	110,716	-	9,684,528	74,476,589
TOTAL	-	9,814,723	1,406,867,494	26,812,410	31,684,691	3,232,410	-	81,672,990	1,560,084,718
	0.00%	0.63%	90.18%	1.72%	2.03%	0.21%	0.00%	5.24%	100%

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

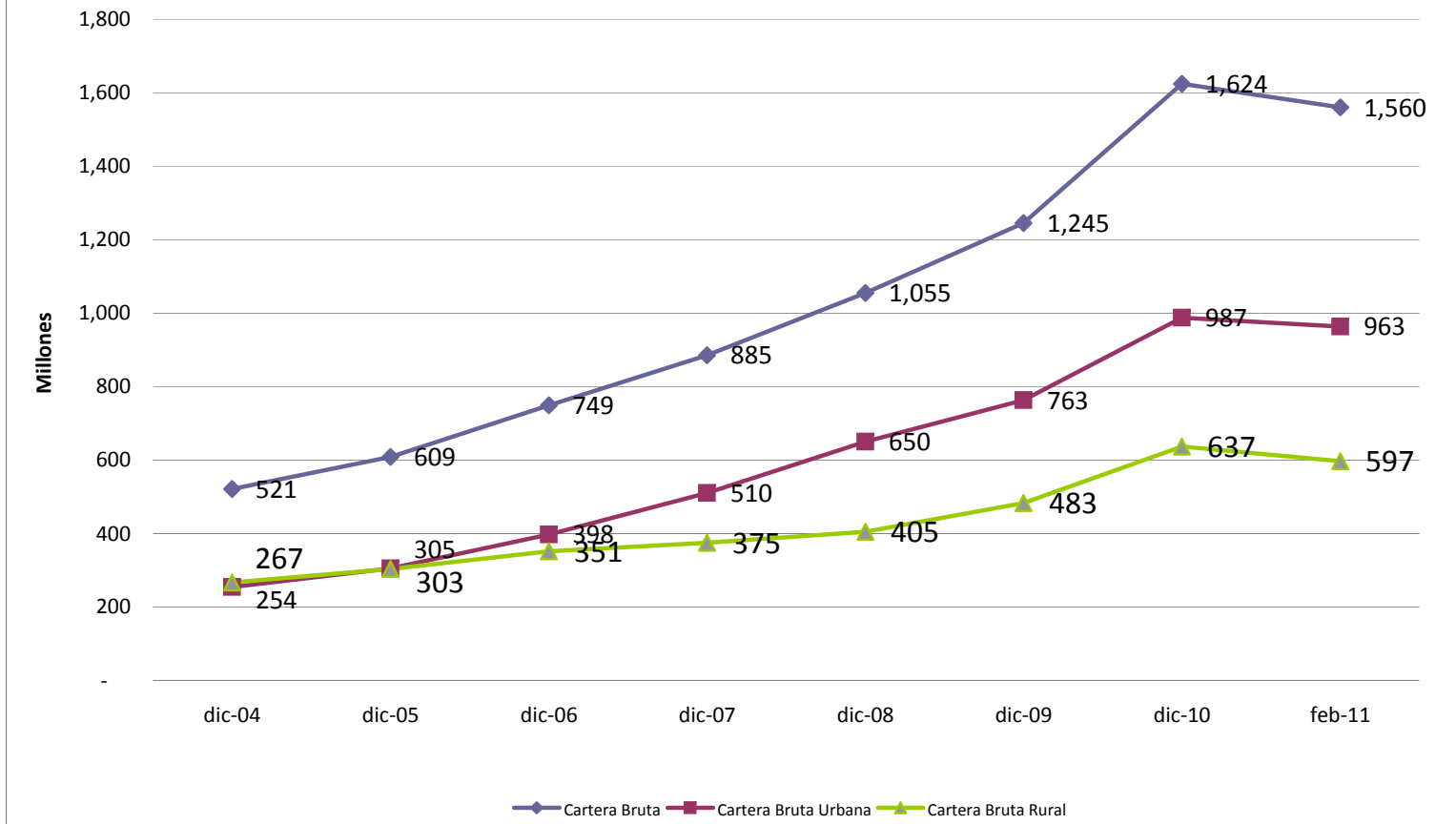


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

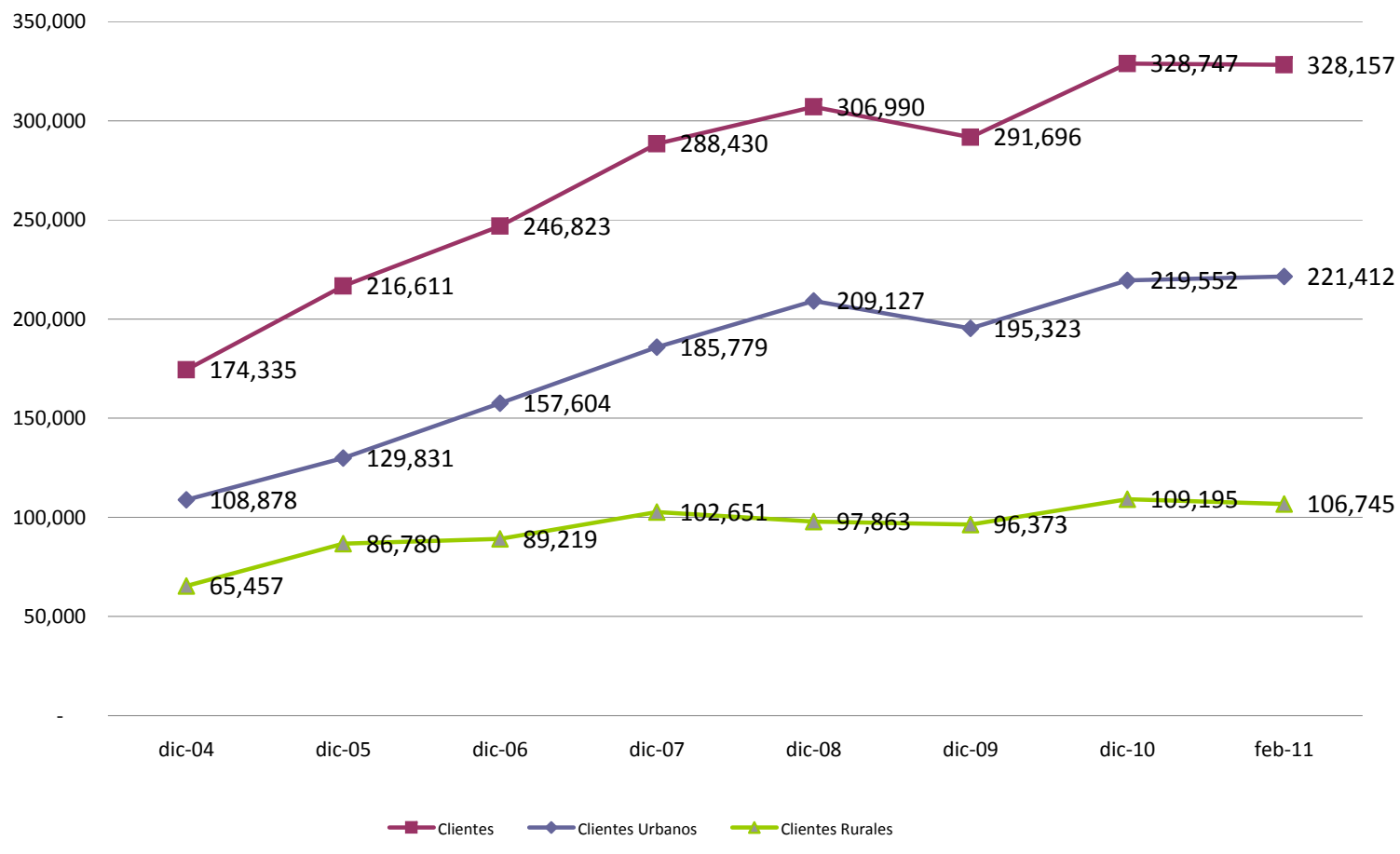


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

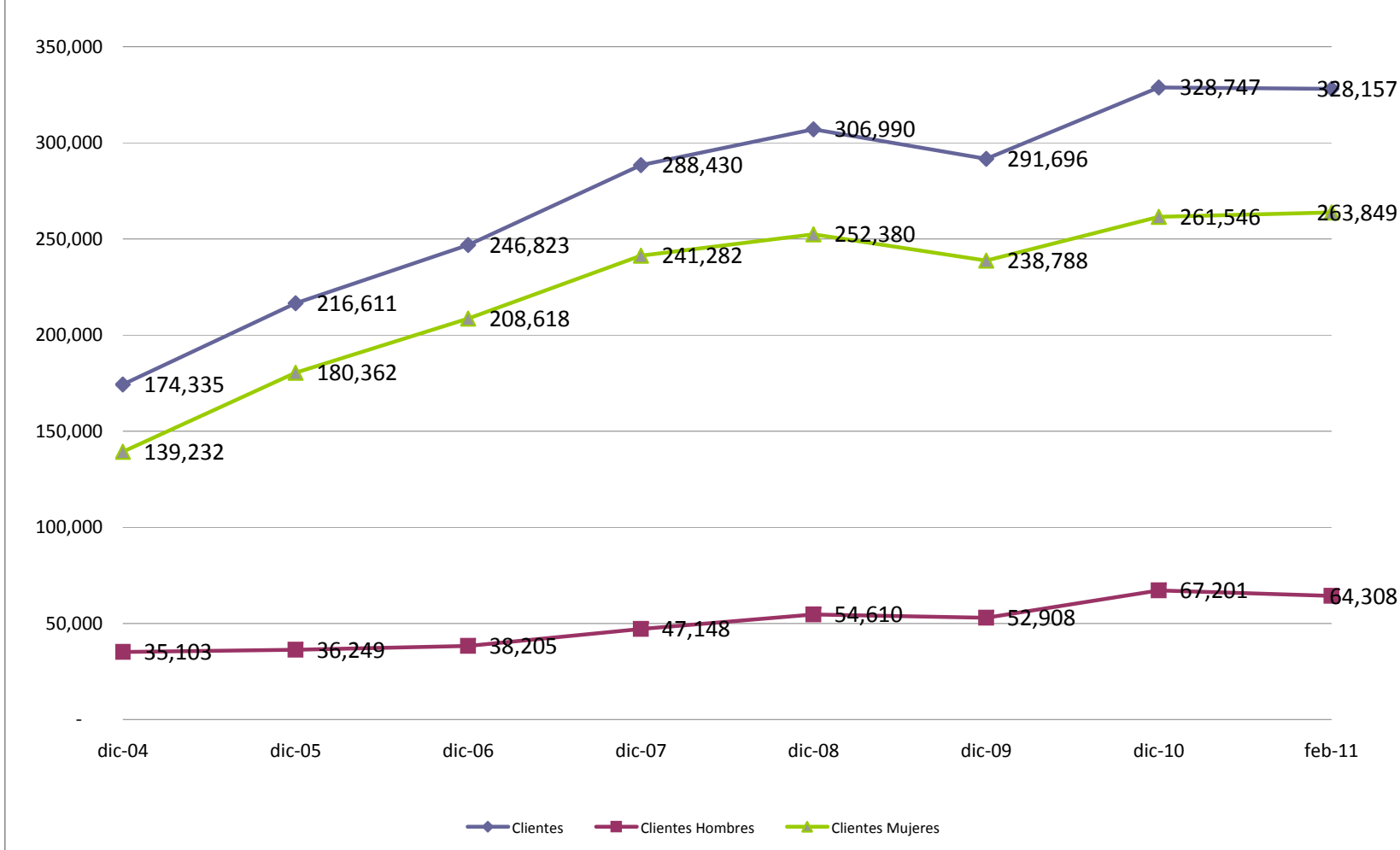


GRAFICO Nº 5
Evolución de % de Mora

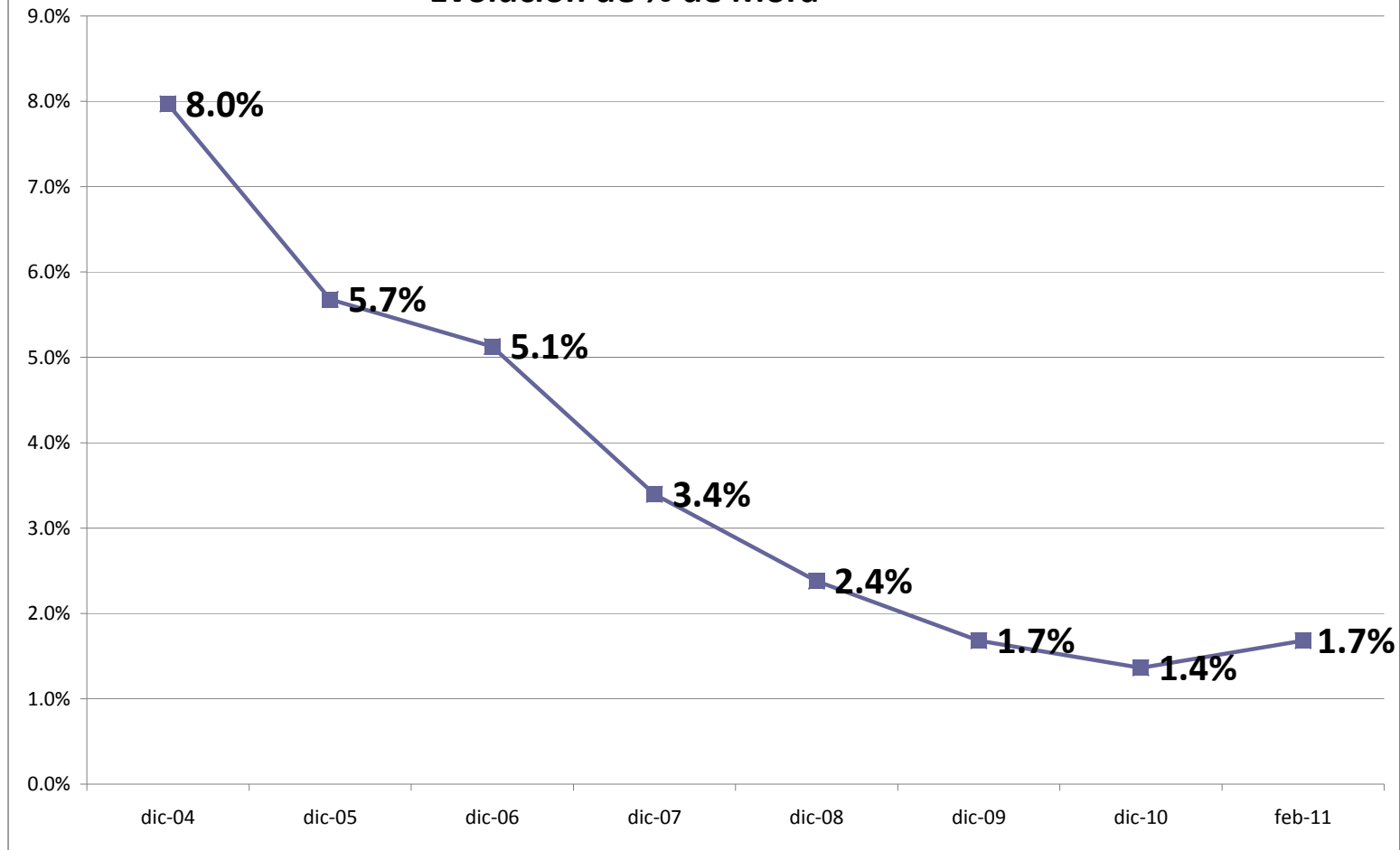


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

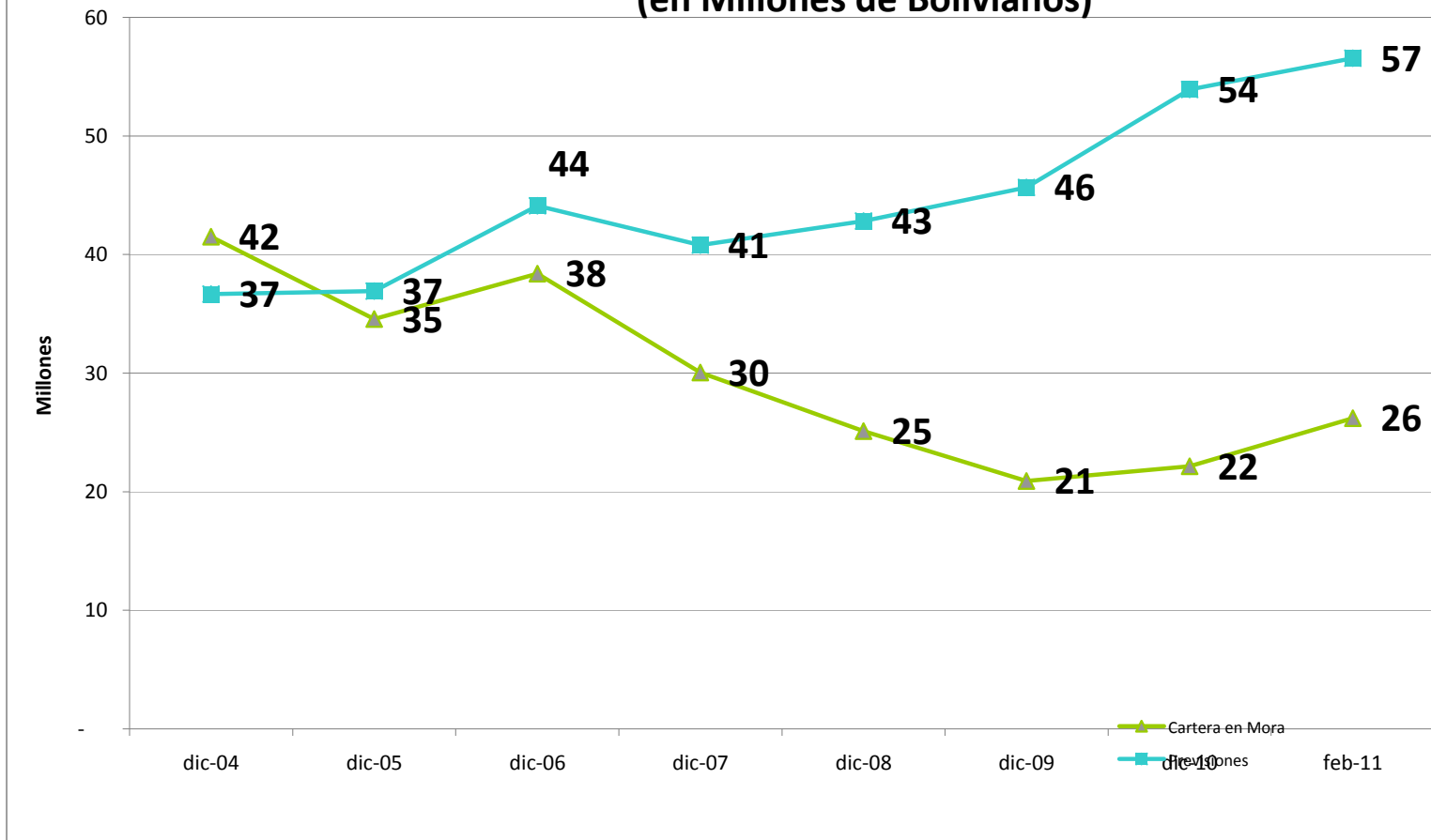


GRAFICO N° 7
Evolución de indicadores de Resultados

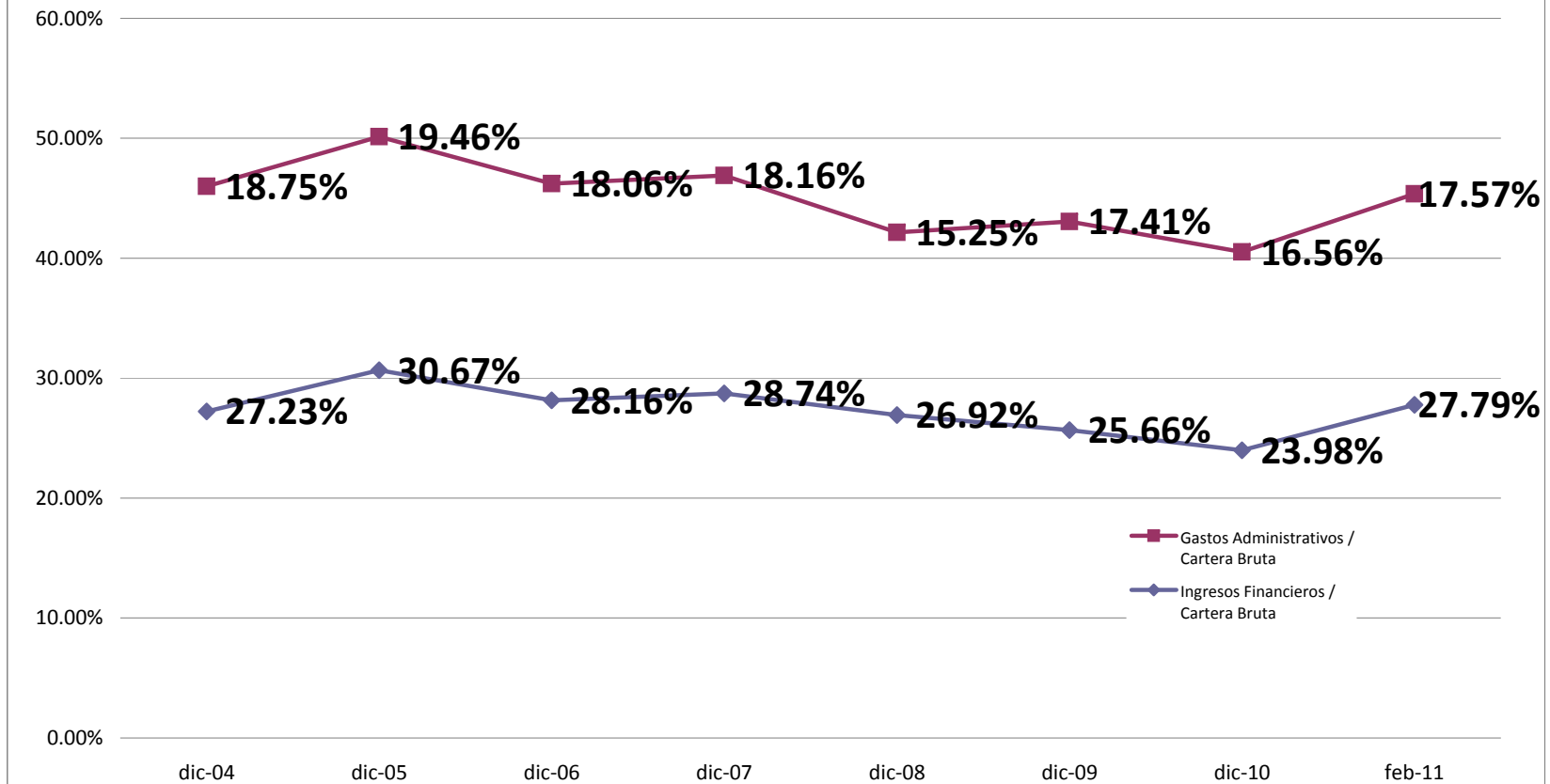


GRAFICO Nº 8
DESTINO DE CARTERA URBANA

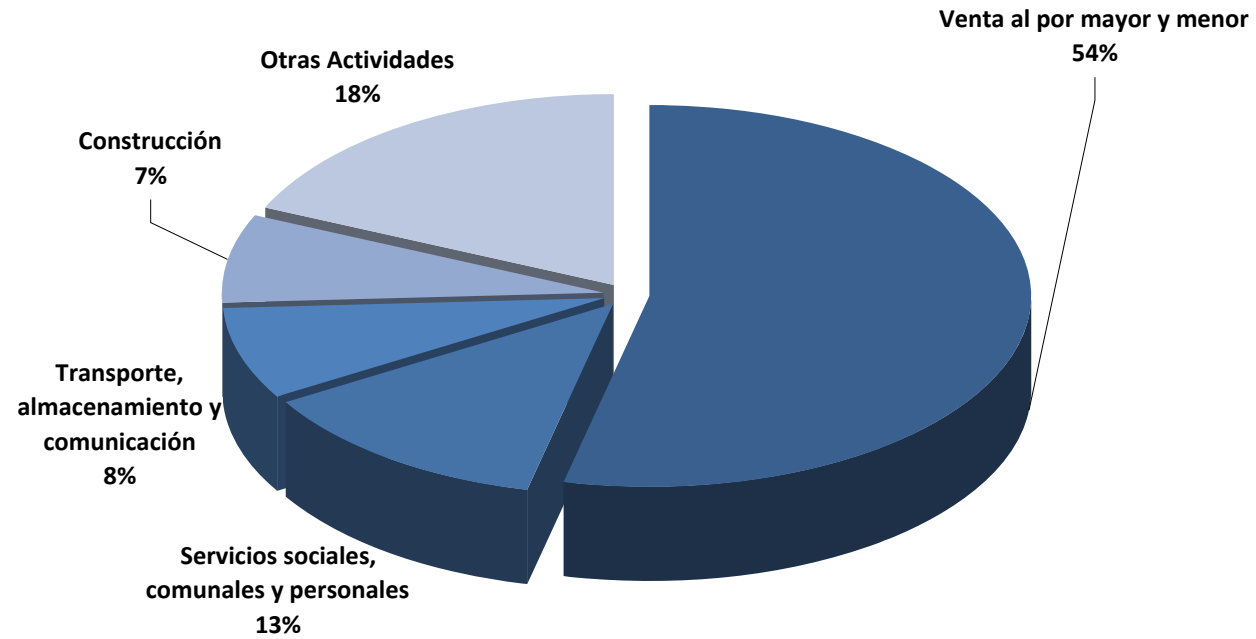
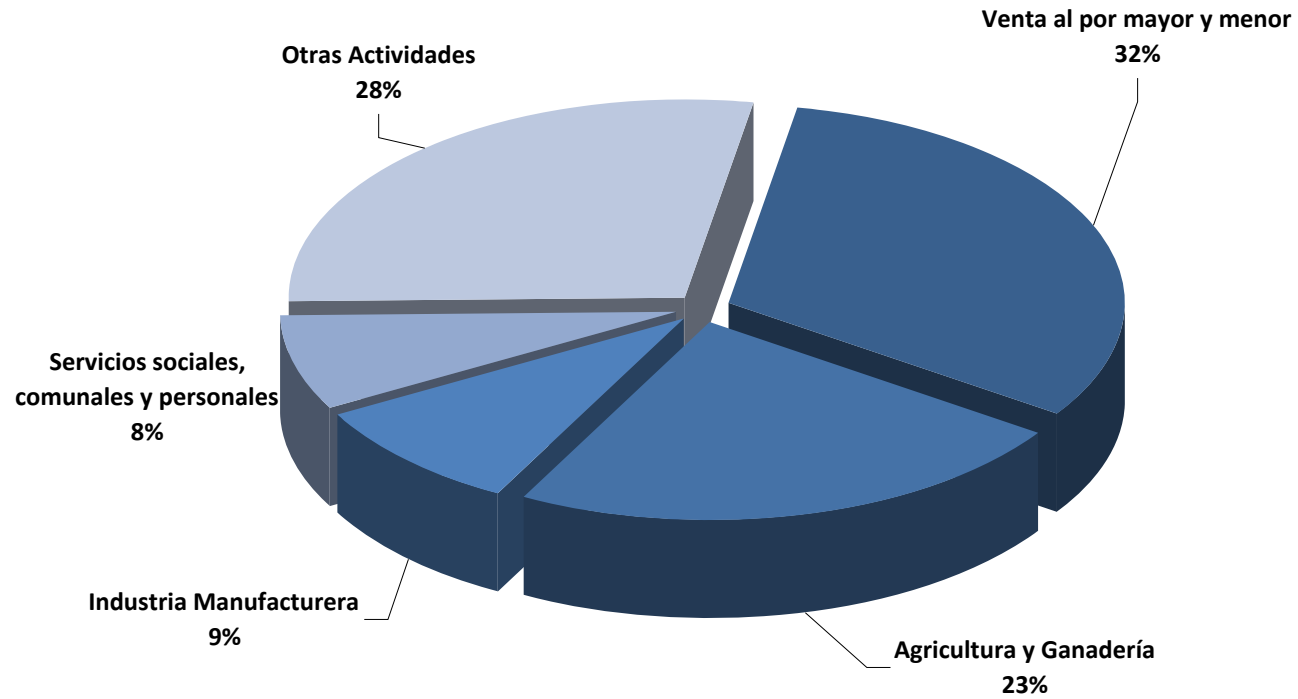


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	ESTRATIFICACIÓN DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	-	-	12,477,412	99,819,296	137,234,648	249,531,356
PRO MUJER	-	-	-	-	-	-	316,865	1,447,506	50,298,254	50,022,638	78,040,565	180,125,827
DIACONIA	-	-	-	1,163,039	3,617,702	3,502,205	9,493,306	58,981,618	118,241,717	23,269,149	14,066,674	232,335,409
EMPRENDER	-	-	-	-	-	-	294,760	2,489,848	14,847,492	4,197,085	3,340,429	25,169,614
FONCRESOL	-	-	-	-	-	-	516,577	142,115	1,933,900	1,642,917	2,724,229	6,959,738
FUNBODEM	-	-	-	-	2,024,553	2,863,457	6,973,279	15,327,406	42,715,329	9,829,350	5,575,688	85,309,062
IDEPRO	-	-	619,460	610,040	1,315,176	1,872,823	16,422,077	31,523,539	27,552,422	1,736,496	262,237	81,914,370
IMPRO	-	-	-	-	-	109,567	227,584	1,726,578	7,410,003	2,036,172	1,967,723	13,477,627
SARTAWI	-	-	-	-	-	-	-	-	-	-	-	-
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	565,709	375,342	6,548,325	6,060,849	5,423,974	4,344,007	2,362,070	14,857,999	9,118,759	293,747	41,255	49,992,037
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	446,000	239,500	1,863,826	11,312,190	22,367,335	1,583,838	464,121	38,270,810
TOTAL	565,709	375,342	7,167,785	7,833,927	12,925,559	38,470,344	12,925,559	38,470,344	137,808,800	306,962,623	194,430,688	963,085,850
	0.06%	0.04%	0.74%	0.81%	1.33%	1.34%	3.99%	14.31%	31.87%	20.19%	25.31%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	7,011,026	56,229,076	77,121,285	140,361,387
PRO MUJER	-	-	-	-	-	-	-	-	3,108,442	9,791,083	21,645,670	34,545,195
DIACONIA	-	-	-	234,720	1,122,683	1,103,169	1,135,312	6,603,578	40,294,224	10,940,040	6,130,694	67,564,421
EMPRENDER	-	-	-	-	-	-	-	202,277	1,400,313	699,006	418,995	2,720,592
FONCRESOL	-	-	-	-	-	172,847	-	2,466,626	679,062	4,278,014	1,591,067	9,187,616
FUNBODEM	-	-	-	-	168,000	1,169,614	1,086,841	4,978,452	12,606,433	2,137,503	979,337	23,126,182
IDEPRO	-	-	-	1,810,976	1,201,491	398,457	10,389,079	21,512,896	33,057,309	1,705,299	383,854	70,459,361
IMPRO	-	-	-	-	-	-	-	-	58,820	845,259	484,595	1,651,688
SARTAWI	-	-	-	-	-	-	-	-	-	-	-	-
ANED	-	-	-	-	-	-	908,837	3,000,557	30,113,427	5,531,925	2,565,178	42,119,925
CIDRE	1,019,108	2,496,884	4,261,530	6,334,355	6,460,078	3,774,068	3,959,743	22,348,429	24,779,400	582,333	53,096	76,069,025
FONDECO	-	-	4,090,962	8,445,445	3,995,388	3,323,843	7,931,130	14,776,087	26,793,317	10,539,624	13,092,420	92,988,217
FUBODE	-	-	-	247,450	-	-	825,795	5,281,762	26,712,187	2,264,990	873,595	36,205,779
TOTAL	1,019,108	2,496,884	8,352,492	17,072,947	12,947,640	9,941,999	26,236,738	79,441,920	209,187,964	105,183,489	125,117,686	596,998,868
	0.17%	0.42%	1.40%	2.86%	2.17%	1.67%	4.39%	13.31%	35.04%	17.62%	20.96%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	19,488,438	156,048,372	214,355,933	389,892,743
PRO MUJER	-	-	-	-	-	-	316,865	1,447,506	53,406,696	59,813,721	99,686,234	214,617,022
DIACONIA	-	-	-	1,397,759	4,740,385	4,605,374	10,628,618	65,585,196	158,535,941	34,209,189	20,197,368	299,899,830
EMPRENDER	-	-	-	-	-	-	294,760	2,489,848	16,247,805	4,896,092	3,759,424	27,890,206
FONCRESOL	-	-	-	-	-	172,847	516,577	821,177	4,400,527	5,920,931	4,315,296	16,147,354
FUNBODEM	-	-	-	-	2,192,553	4,033,072	8,060,120	20,305,858	55,321,762	11,966,854	6,555,025	108,435,244
IDEPRO	-	-	619,460	2,421,016	2,516,666	2,271,280	26,811,156	53,036,435	60,809,731	3,441,795	646,192	152,373,731
IMPRO	-	-	-	-	-	109,567	227,584	1,785,398	8,255,262	2,520,767	2,230,216	15,128,795
SARTAWI	-	-	-	-	-	-	-	-	-	-	-	-
ANED	-	-	-	-	-	-	908,837	3,000,557	30,113,427	5,531,925	2,565,178	42,119,925
CIDRE	1,584,817	2,872,227	10,809,855	12,395,204	11,884,052	8,118,075	6,321,813	37,206,428	33,898,159	876,079	94,352	126,061,062
FONDECO	-	-	4,090,962	8,445,445	3,995,388	3,323,843	7,931,130	14,776,087	26,793,317	10,539,624	13,092,420	92,988,217
FUBODE	-	-	-	247,450	-	233,500	2,689,621	16,593,952	49,079,522	3,848,828	1,337,716	74,476,589
TOTAL	1,584,817	2,872,227	15,520,278	24,906,874	25,775,044	22,867,558	64,707,082	217,250,720	516,150,587	299,614,177	368,835,354	1,560,084,718
	0.10%	0.18%	0.99%	1.60%	1.65%	1.47%	4.15%	13.93%	33.08%	19.20%	23.64%	100%

Cuadro Nº 10

CARTERA POR TECNOLOGIA FINANCIERA
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de Febrero 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	154,475,020	55,833	-	-	95,056,336	13,958	-	-	249,531,356	69,791	
PRO MUJER	148,566,348	69,175	-	-	31,559,479	3,491	-	-	180,125,827	72,666	
DIACONIA	42,873,158	22,924	-	-	189,462,251	20,124	-	-	232,335,409	43,048	
EMPRENDER	10,303,725	5,695	1,046,154	372	13,819,736	3,271	-	-	25,169,614	9,338	
FONCRESOL	4,089,729	2,483	112,380	25	2,757,630	241	-	-	6,959,738	2,749	
FUNBODEM	-	-	-	-	85,309,062	6,966	-	-	85,309,062	6,966	
IDEPRO	-	-	-	-	81,914,370	3,486	-	-	81,914,370	3,486	
IMPRO	-	-	-	-	13,477,627	1,945	-	-	13,477,627	1,945	
SARTAWI	-	-	-	-	-	-	-	-	-	-	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	48,665,128	1,375	1,326,909	3	49,992,037	1,378	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	24,340,137	9,537	319,495	284	13,611,178	1,196	-	-	38,270,810	11,017	
TOTAL	384,648,118	165,647	1,478,029	681	575,632,795	56,053	1,326,909	3	963,085,850	222,384	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	86,609,352	31,406	-	-	53,752,035	7,851	-	-	140,361,387	39,257	
PRO MUJER	34,545,195	19,605	-	-	-	-	-	-	34,545,195	19,605	
DIACONIA	1,148,755	573	-	-	66,415,666	8,660	-	-	67,564,421	9,233	
EMPRENDER	651,968	410	100,200	28	1,968,424	386	-	-	2,720,592	824	
FONCRESOL	5,443,331	1,681	1,481,745	175	2,089,693	160	172,847	1	9,187,616	2,017	
FUNBODEM	-	-	-	-	23,126,182	1,806	-	-	23,126,182	1,806	
IDEPRO	-	-	-	-	70,459,361	3,316	-	-	70,459,361	3,316	
IMPRO	-	-	-	-	1,651,168	285	-	-	1,651,168	285	
SARTAWI	-	-	-	-	-	-	-	-	-	-	
ANED	3,511,194	1,720	42,396	28	38,349,920	4,567	216,415	41	42,119,925	6,356	
CIDRE	-	-	-	-	74,027,591	2,794	2,041,435	14	76,069,025	2,808	
FONDECO	20,933,227	10,122	-	-	72,054,990	3,383	-	-	92,988,217	13,505	
FUBODE	11,271,151	5,401	1,964,672	528	22,969,955	1,884	-	-	36,205,779	7,813	
TOTAL	164,114,175	70,918	3,589,013	759	426,864,983	35,092	2,430,696	56	596,998,868	106,825	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	241,084,372	87,239	-	-	148,808,371	21,809	-	-	389,892,743	109,048	
PRO MUJER	183,111,544	88,780	-	-	31,559,479	3,491	-	-	214,671,022	92,271	
DIACONIA	44,021,913	23,497	-	-	255,877,916	28,784	-	-	299,899,830	52,281	
EMPRENDER	10,955,693	6,105	1,146,353	400	15,788,159	3,657	-	-	27,890,206	10,162	
FONCRESOL	9,533,060	4,164	1,594,126	200	4,847,322	401	172,847	1	16,147,354	4,766	
FUNBODEM	-	-	-	-	108,435,244	8,772	-	-	108,435,244	8,772	
IDEPRO	-	-	-	-	152,373,731	6,802	-	-	152,373,731	6,802	
IMPRO	-	-	-	-	15,128,795	2,230	-	-	15,128,795	2,230	
SARTAWI	-	-	-	-	-	-	-	-	-	-	
ANED	3,511,194	1,720	42,396	28	38,349,920	4,567	216,415	41	42,119,925	6,356	
CIDRE	-	-	-	-	122,692,718	4,169	3,368,344	17	126,061,062	4,186	
FONDECO	20,933,227	10,122	-	-	72,054,990	3,383	-	-	92,988,217	13,505	
FUBODE	35,611,289	14,938	2,284,167	812	36,581,133	3,080	-	-	74,476,589	18,830	
TOTAL	548,762,293	236,565	5,067,042	1,440	1,002,497,778	91,145	3,757,605	59	1,560,084,718	329,209	

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

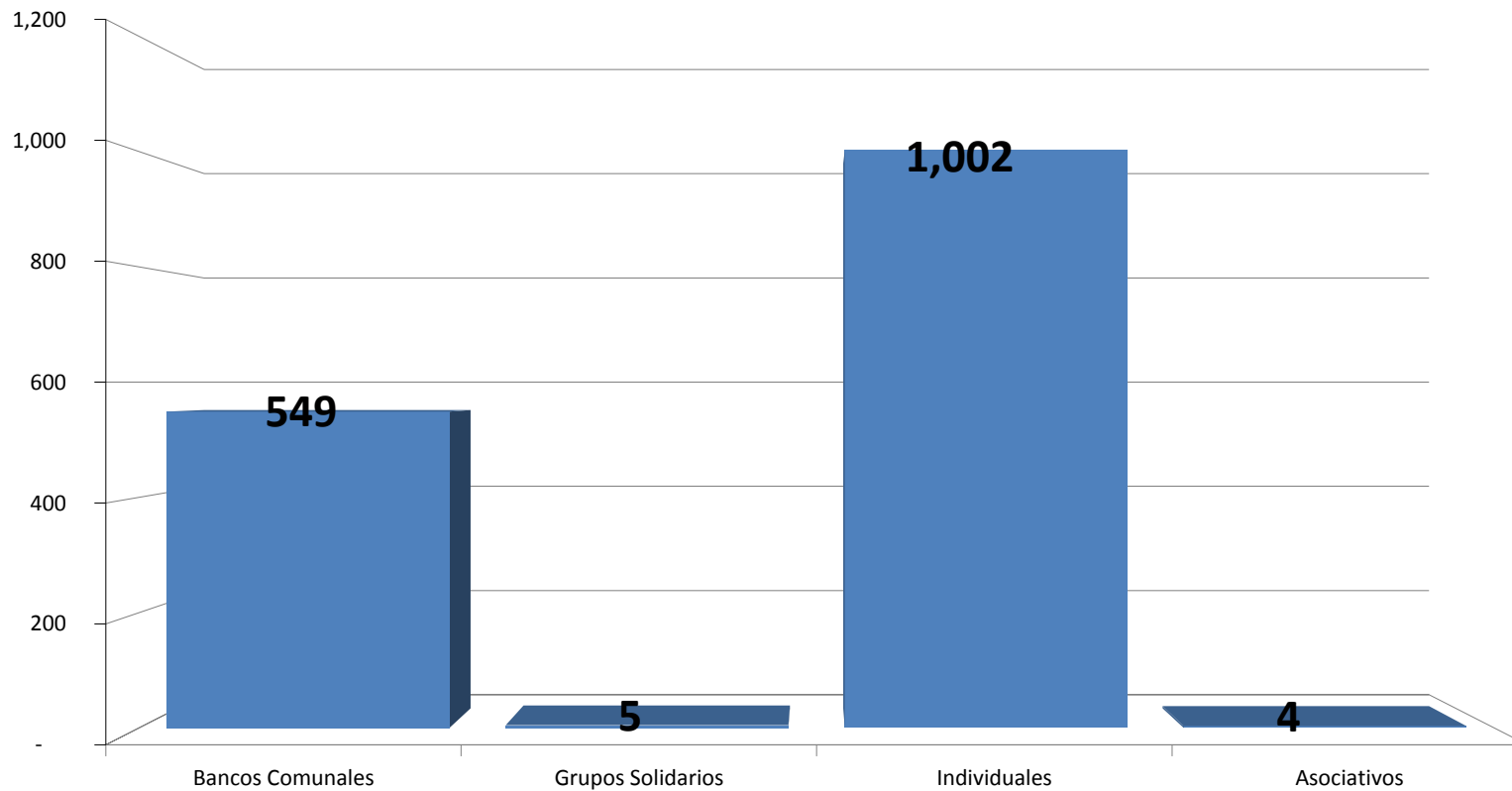
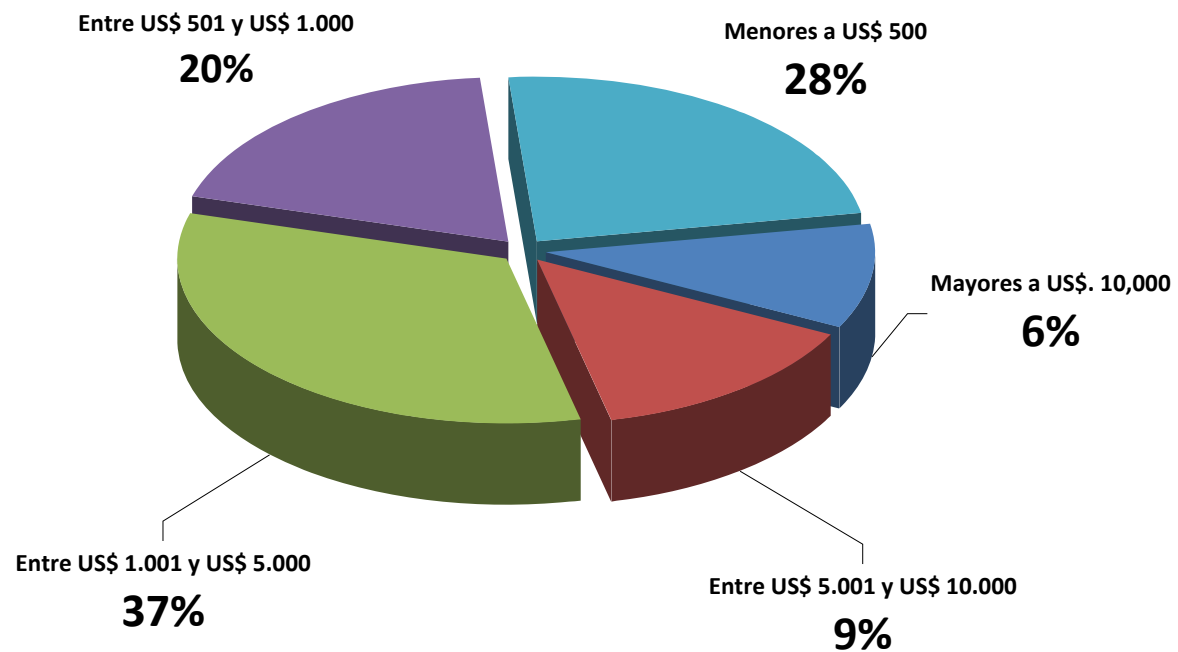


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

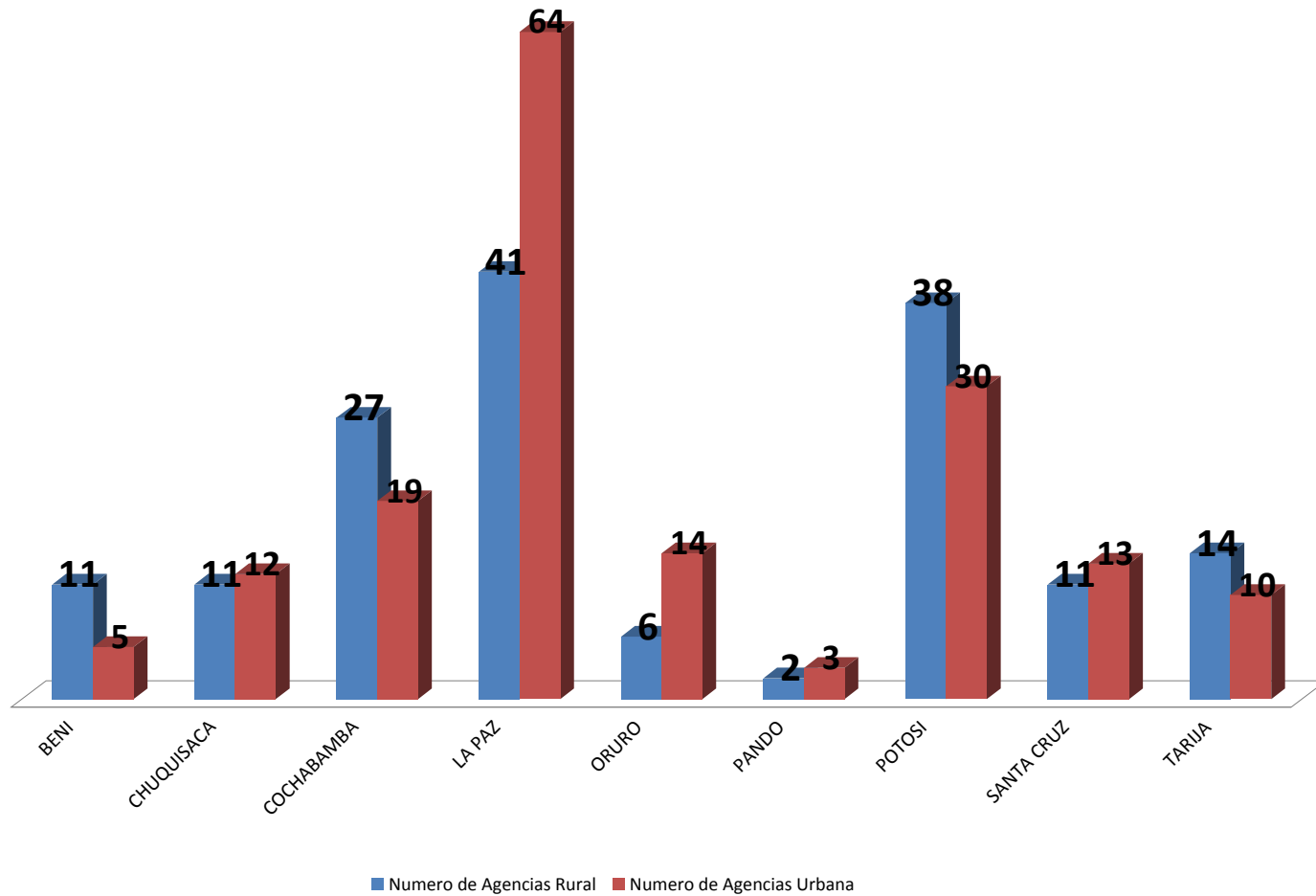


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de Febrero de 2011
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	8	5	13	22	44	66
CRECER	35	26	61	276	352	628
DIACONIA	16	23	39	48	227	275
EMPRENDER	2	12	14	13	97	110
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	56	60	116
FUBODE	10	5	15	58	100	158
FUNBODEM	6	4	10	14	92	106
IDEPRO	8	8	16	38	88	126
IMPRO		2	2		25	25
PROMUJER	16	57	73	66	613	679
SARTAWI	13	12	25	41	73	114
Total	161	170	331	719	1,866	2,585

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	11	5	16	62	53	115
CHUQUISACA	11	12	23	33	121	154
COCHABAMBA	27	19	46	142	231	373
LA PAZ	41	64	105	171	805	976
ORURO	6	14	20	16	130	146
PANDO	2	3	5	6	26	32
POTOSI	38	30	68	182	334	516
SANTA CRUZ	11	13	24	60	96	156
TARIJA	14	10	24	47	70	117
Total	161	170	331	719	1,866	2,585

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDS
28 de Febrero 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%					28%					
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														
ANED	33%	28%		36%				21%	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)