

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2011
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	13,393,707	8,915,998	<u>22,309,705</u>	15,757,538	3,125,972	2,256,632	4,548,164	15,431,702	220,207	11,934,640	-	14,909,163	6,477,129	5,470,218	102,441,069
INVERSIONES TEMPORARIAS	19,401,991	44,420,749	<u>63,822,740</u>	217,632	6,374,277	462,927	2,975	1,743,198	1,324,594	26,019	985,545	2,696,155	2,696,155	1,986	77,658,048
CARTERA	404,729,157	206,229,299	<u>610,958,457</u>	298,396,892	25,893,459	15,423,307	107,416,856	149,864,469	15,902,143	67,345,602	-	123,305,905	94,682,070	80,159,426	1,589,348,585
CARTERA BRUTA	406,661,608	206,341,896	<u>613,003,504</u>	309,302,479	27,384,233	15,667,472	111,128,451	155,388,489	15,730,823	66,477,911	-	128,497,470	94,486,210	78,758,943	1,615,825,984
CARTERA VIGENTE	404,107,103	204,202,945	<u>608,310,048</u>	308,083,056	26,323,866	15,178,687	107,862,578	140,552,744	15,099,887	64,317,208	-	121,150,245	91,337,421	77,412,181	1,575,627,921
CARTERA VENCIDA	2,175,031	798,187	<u>2,973,218</u>	927,969	323,916	67,209	881,859	1,454,038	143,439	1,862,079	-	1,386,940	945,701	669,592	11,635,958
CARTERA EN EJECUCIÓN	379,474	1,340,764	<u>1,720,238</u>	141,542	541,502	364,040	1,713,544	552,787	-	131,141	-	1,494,275	1,662,554	675,122	8,996,744
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	148,060	99,838	37,729	553,760	12,333,685	430,291	155,628	-	3,844,918	244,839	2,048	17,850,795
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	1,853	59,260	6,781	70,892	303,622	57,206	11,855	-	459,659	66,534	-	1,037,663
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	35,850	13,027	45,818	191,613	-	-	-	161,434	229,161	-	676,903
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	7,052,868	2,931,792	<u>9,984,660</u>	3,821,589	416,557	196,942	1,137,680	2,810,021	573,051	3,045,856	-	2,215,965	3,316,507	3,490,888	31,009,717
PREVISIÓN PARA CARTERA INCOBRABLE	-8,985,319	-3,044,388	<u>-12,029,707</u>	-14,727,176	-1,907,330	-441,107	-4,849,276	-8,334,041	-401,731	-2,178,166	-	-7,407,530	-3,120,647	-2,090,405	-57,487,116
OTRAS CUENTAS POR COBRAR	6,465,669	4,339,603	<u>10,805,271</u>	438,497	362,030	352,436	1,096,927	2,371,034	60,935	1,309,069	-	1,309,069	1,429,996	1,429,996	21,252,695
BIENES REALIZABLES	-	-	-	4,875	-	-	-	-	-	22,434	-	1,860,827	3,199	-	1,891,334
INVERSIONES PERMANENTES	988,106	1,269,360	<u>2,257,466</u>	309,068	250,562	19,320	33,574	1,352,683	392,818	52,233	-	12,173,977	6,757,536	48,300	23,647,536
BIENES DE USO	12,959,444	8,822,806	<u>21,782,250</u>	8,212,099	1,064,806	401,209	2,682,697	4,678,284	1,122,602	6,180,321	-	6,893,162	3,956,112	1,984,773	58,958,315
OTROS ACTIVOS	4,453,999	10,020,455	<u>14,474,454</u>	715,627	855,706	62,352	501,887	984,640	169,581	791,809	-	9,278	429,531	346,152	19,341,015
TOTAL DEL ACTIVO	462,392,072	284,018,270	<u>746,410,343</u>	324,052,228	37,926,812	18,978,184	116,283,079	176,426,009	19,192,879	87,473,111	-	162,044,303	116,310,800	89,440,851	1,894,538,598
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	277,212,375	140,833,692	<u>418,046,067</u>	102,889,243	23,266,120	1,447,761	86,243,662	131,764,727	13,609,825	57,828,098	-	115,659,137	78,111,032	52,818,290	1,081,683,962
OTRAS CUENTAS POR PAGAR	17,159,697	15,557,856	<u>32,717,553</u>	13,255,126	6,714,967	2,095,622	2,111,617	6,007,362	567,867	14,886,548	-	9,518,066	10,136,140	7,886,828	105,897,697
PREVISIONES	12,290,234	10,383,028	<u>22,673,261</u>	3,660,569	-	-	1,850,671	98,199	437,367	-	-	347,750	1,384,066	857,350	31,309,232
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2,866,347	<u>2,866,347</u>	-	2,022,620	-	-	1,215,194	-	966,000	-	815	2,842,587	-	9,913,563
TOTAL DEL PASIVO	306,662,305	169,640,922	<u>476,303,227</u>	119,804,938	32,003,708	3,543,384	90,205,950	139,085,483	14,615,058	73,680,646	-	125,525,767	92,473,825	61,562,468	1,228,804,455
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	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	18,767,712	24,430,893	<u>43,198,605</u>	39,200,074	-	15,201,616	745,640	41,820	-	927,988	-	1,319,759	21,634,393	-	122,269,896
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	-	-	-	-	452,027
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	-	-	813,901	4,401,306	3,343,853	348,249,864
RESULTADOS ACUMULADOS	8,856,074	16,567,951	<u>25,424,026</u>	33,839,325	1,655,053	233,184	3,754,617	535,051	495,378	-7,681,224	-	2,860,867	1,860,545	2,900,136	65,876,958
TOTAL DEL PATRIMONIO	155,729,767	114,377,348	<u>270,107,115</u>	204,247,290	5,923,104	15,434,800	26,077,129	37,340,526	4,577,821	13,792,465	-	36,518,536	23,836,975	27,878,383	665,734,143
TOTAL DEL PASIVO Y PATRIMONIO	462,392,072	284,018,270	<u>746,410,343</u>	324,052,228	37,926,812	18,978,184	116,283,078	176,426,009	19,192,879	87,473,111	-	162,044,303	116,310,800	89,440,851	1,894,538,598

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	35,802,600	20,355,009	56,157,609	18,623,406	2,413,304	777,322	5,876,597	8,151,592	605,899	3,960,517	-	5,670,516	5,448,458	5,018,482	112,703,701
GASTOS FINANCIEROS	-4,813,911	-3,317,643	-8,131,554	-1,937,912	-695,266	-9,801	-1,464,956	-1,535,986	-109,301	-971,140	-	-1,278,742	-1,271,700	-859,403	-18,265,760
RESULTADO FINANCIERO BRUTO	30,988,689	17,037,366	48,026,055	16,685,494	1,718,038	767,521	4,411,642	6,615,606	496,598	2,989,377	-	4,391,774	4,176,758	4,159,079	96,437,940
OTROS INGRESOS OPERATIVOS	345,772	1,162,169	1,507,941	1,084,843	1,428,380	34	1,076,690	231,940	35,900	540,060	-	202,767	432,082	425,856	6,767,492
OTROS GASTOS OPERATIVOS	-722,292	-115,422	-837,714	-138,210	-	-50	-98,803	-47,839	-33,595	-42,577	-	-397,888	-115,809	-189,192	-1,901,678
RESULTADO DE OPERACION BRUTO	30,612,169	18,084,113	48,696,282	17,632,127	2,946,418	767,505	5,389,529	6,799,707	499,902	3,486,859	-	4,196,653	4,493,031	4,395,743	99,303,755
RECUPERACION DE ACTIVOS FINANCIEROS	2,030,042	251,490	2,281,533	158,651	23,413	27,555	1,092,152	567,164	-	554,403	-	2,328,215	782,335	99,568	7,914,988
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-2,626,244	-700,688	-3,326,932	-2,146,018	-235,019	-36,615	-1,803,402	-1,898,912	-47,163	-1,732,000	-	-2,950,207	-1,194,814	-708,695	-16,079,776
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	30,015,967	17,634,915	47,650,883	15,644,760	2,734,811	758,445	4,678,279	5,467,959	452,739	2,309,263	-	3,574,662	4,080,552	3,786,616	91,138,968
GASTOS DE ADMINISTRACION	-21,681,322	-16,063,261	-37,744,583	-7,597,748	-2,498,869	-689,715	-3,628,249	-4,763,480	-370,913	-4,058,163	-	-2,672,967	-3,625,882	-3,499,315	-71,150,884
RESULTADO DE OPERACION NETO	8,334,645	1,571,654	9,906,300	8,047,011	235,942	68,731	1,050,031	704,478	81,826	-1,748,900	-	901,695	454,669	287,301	19,988,084
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-786,531	-305,770	-1,092,301	-1,703,403	-86,244	-	-567,758	-991,167	-89,193	-105,345	-	-985,550	-1,597,965	-63,086	-7,282,913
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1,050,368	654,250	1,704,618	1,620,386	109,492	-29,698	450,172	810,778	73,955	293,548	-	932,104	1,607,178	141,045	7,713,578
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	8,598,482	1,920,135	10,518,617	7,963,994	258,190	39,033	932,444	524,090	66,588	-1,560,697	-	848,248	463,882	364,361	20,418,749
INGRESOS EXTRAORDINARIOS	32,544	36,204	68,748	-	-	-	-	10,961	51,947	-	-	-	1,041	172	132,869
GASTOS EXTRAORDINARIOS	-120,300	-6,370	-126,670	-	-	-	-	-	-	-	-	-	-	-	-126,670
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	8,510,725	1,949,969	10,460,694	7,963,994	258,190	39,033	932,444	535,051	118,535	-1,560,697	-	848,248	464,923	364,533	20,424,948
INGRESOS DE GESTIONES ANTERIORES	451,409	27,639	479,048	12,249	-	-	-	-	-	41,744	-	-	800	-	533,841
GASTOS DE GESTIONES ANTERIORES	-106,060	-77,609	-183,669	-45,790	-	-	-	-	-	-70,883	-	-	-8,751	-	-309,093
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	8,856,074	1,899,999	10,756,073	7,930,453	258,190	39,033	932,444	535,051	118,535	-1,589,835	-	848,248	456,972	364,533	20,649,697
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	8,856,074	1,899,999	10,756,073	7,930,453	258,190	39,033	932,444	535,051	118,535	-1,589,835	-	848,248	456,972	364,533	20,649,697
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	8,856,074	1,899,999	10,756,073	7,930,453	258,190	39,033	932,444	535,051	118,535	-1,589,835	-	848,248	456,972	364,533	20,649,697

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	2.90%	3.14%	2.99%	4.86%	8.24%	11.89%	3.91%	8.75%	1.15%	13.64%		9.20%	5.57%	6.12%	5.41%
Inversiones Temporarias/Total Activo	4.20%	15.64%	8.55%	0.07%	16.81%	2.44%	0.00%	0.99%	6.90%	0.03%		0.61%	2.32%	0.00%	4.10%
Cartera / Total Activo	87.53%	72.61%	81.85%	92.08%	68.27%	81.27%	92.38%	84.94%	82.85%	76.99%		76.09%	81.40%	89.62%	83.89%
Otras Cuentas por cobrar / Total Activo	1.40%	1.53%	1.45%	0.14%	0.95%	1.86%	0.94%	1.34%	0.32%	1.28%		1.18%	1.13%	1.60%	1.12%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%		1.15%	0.00%	0.00%	0.10%
Inversiones Permanentes / Total Activo	0.21%	0.45%	0.30%	0.10%	0.66%	0.10%	0.03%	0.77%	2.05%	0.06%		7.51%	5.81%	0.05%	1.25%
Bienes de Uso / Total Activo	2.80%	3.11%	2.92%	2.53%	2.81%	2.11%	2.31%	2.65%	5.85%	7.07%		4.25%	3.40%	2.22%	3.11%
Otros Activos / Total Activo	0.96%	3.53%	1.94%	0.22%	2.26%	0.33%	0.43%	0.56%	0.88%	0.91%		0.01%	0.37%	0.39%	1.02%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	7.66%	2.68%	5.76%	9.79%	2.72%	0.82%	3.21%	1.21%	2.47%	-7.27%		2.09%	1.57%	1.63%	4.36%
Resultado Neto / Patrimonio ROE	22.75%	6.64%	15.93%	15.53%	17.44%	1.01%	14.30%	5.73%	10.36%	-46.11%		9.29%	7.67%	5.23%	12.41%
Resultado Neto / Ingresos Financieros	24.74%	9.33%	19.15%	42.58%	10.70%	5.02%	15.87%	6.56%	19.56%	-40.14%		14.96%	8.39%	7.26%	18.32%
Ingresos Financieros / Activo	30.97%	28.67%	30.09%	22.99%	25.45%	16.38%	20.21%	18.48%	12.63%	18.11%		14.00%	18.74%	22.44%	23.80%
Ingresos Financieros / Cartera Bruta	35.22%	39.46%	36.64%	24.08%	35.25%	19.85%	21.15%	20.98%	15.41%	23.83%		17.65%	23.07%	25.49%	27.90%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	21.33%	31.14%	24.63%	9.83%	36.52%	17.61%	13.06%	12.26%	9.43%	24.42%		8.32%	15.35%	17.77%	17.61%
Gastos Administrativos / Activo	18.76%	22.62%	20.23%	9.38%	26.37%	14.54%	12.48%	10.80%	7.73%	18.56%		6.60%	12.47%	15.65%	15.02%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.37%	98.96%	99%	100%	96%	97%	98%	98%	99%	97%		97%	97%	98%	99%
Cartera Vencida / Cartera Bruta	0.53%	0.39%	0.49%	0.30%	1.40%	0.47%	0.86%	1.13%	1.28%	2.82%		1.44%	1.07%	0.85%	0.78%
Cartera en Ejecución / Cartera Bruta	0.09%	0.65%	0.28%	0.05%	2.11%	2.41%	1.58%	0.48%	0.00%	0.20%		1.29%	2.00%	0.86%	0.60%
Previsión cartera incobrable / Cartera en Mora	351.74%	142.33%	256.31%	1374.62%	198.57%	97.79%	178.80%	333.09%	200.22%	108.63%		211.50%	107.46%	155.45%	257.24%
LIQUIDEZ															
Disponibilidades / Pasivo	4.37%	5%	5%	13%	10%	64%	5%	11%	2%	16%		12%	7%	9%	8%
Disponibilidades + Inversiones Temporarias / Pasivo	10.69%	31.44%	18.08%	13.33%	29.68%	76.75%	5.05%	12.35%	10.57%	16.23%		12.66%	9.92%	8.89%	14.66%
Disponibilidades + Inversiones Temporarias / Activo	7.09%	18.78%	11.54%	4.93%	25.05%	14.33%	3.91%	9.73%	8.05%	13.67%		9.81%	7.89%	6.12%	9.51%
SOLVENCIA															
Patrimonio/Activo	33.68%	40%	36%	63%	16%	81%	22%	21%	24%	16%		23%	20%	31%	35%
Cartera Vencida+Ejecución/Patrimonio	1.64%	1.87%	1.74%	0.52%	16.22%	2.92%	10.40%	6.70%	4.38%	14.54%		9.59%	12.18%	4.82%	3.36%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.13%	-0.79%	-2.72%	-6.69%	-15.98%	0.06%	-8.20%	-15.62%	-4.39%	-1.25%		-10.69%	-0.91%	-2.67%	-5.28%

Cuadro Nº 4

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	37,675,620	37,474,994	57,513	143,113	714	14,229	14,943
CHUQUISACA	40,973,267	40,515,713	217,955	239,599	2,035	11,791	13,826
COCHABAMBA	128,246,558	126,305,740	1,241,447	699,371	4,915	21,398	26,313
LA PAZ	373,483,298	370,974,068	1,722,000	787,231	19,879	66,953	86,832
ORURO	75,834,264	74,690,735	651,906	491,624	2,825	13,162	15,987
PANDO	21,206,972	20,665,883	422,758	118,331	447	1,882	2,329
POTOSI	31,492,864	31,311,314	69,653	111,897	1,000	7,729	8,729
SANTA CRUZ	207,908,037	204,176,579	1,882,166	1,849,292	5,723	38,586	44,309
TARIJA	74,264,716	73,377,923	427,881	458,912	2,582	10,524	13,106
TOTAL	991,085,596	979,492,949	6,693,278	4,899,370	40,120	186,254	226,374
	100%	98.83%	0.68%	0.49%	17.72%	82.28%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	46,759,943	46,347,600	230,887	181,455	2,015	5,785	7,800
CHUQUISACA	40,963,710	40,450,044	392,007	121,659	1,919	3,828	5,747
COCHABAMBA	129,611,612	126,902,201	1,202,377	1,507,033	5,518	12,842	18,360
LA PAZ	105,379,723	103,459,498	1,431,421	488,804	7,098	13,915	21,013
ORURO	48,172,558	47,753,745	336,787	82,027	1,877	4,285	6,162
PANDO	14,067,466	13,869,696	137,113	60,657	371	2,315	2,686
POTOSI	19,347,708	19,216,535	29,277	101,896	949	4,104	5,053
SANTA CRUZ	174,135,567	170,152,134	2,047,171	1,936,261	7,021	21,464	28,485
TARIJA	46,304,222	45,836,364	173,374	294,484	2,667	9,009	11,676
TOTAL	624,742,508	613,987,817	5,980,414	4,774,277	29,435	77,547	106,982
	100%	98.28%	0.96%	0.76%	27.51%	72.49%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	84,435,563	83,822,594	288,400	324,568	2,729	20,014	22,743
CHUQUISACA	81,936,977	80,965,757	609,962	361,258	3,954	15,619	19,573
COCHABAMBA	257,858,170	253,207,941	2,443,824	2,206,405	10,433	34,240	44,673
LA PAZ	478,863,021	474,433,566	3,153,420	1,276,035	26,977	80,868	107,845
ORURO	124,006,822	122,444,479	988,693	573,651	4,702	17,447	22,149
PANDO	35,274,438	34,535,579	559,871	178,988	818	4,197	5,015
POTOSI	50,840,572	50,527,849	98,930	213,793	1,949	11,833	13,782
SANTA CRUZ	382,043,604	374,328,714	3,929,338	3,785,553	12,745	60,049	72,794
TARIJA	120,568,938	119,214,287	601,255	753,396	5,249	19,533	24,782
TOTAL	1,615,828,105	1,593,480,766	12,673,692	9,673,646	69,555	263,801	333,356
	100%	98.62%	0.78%	0.60%	20.87%	79.13%	100%

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

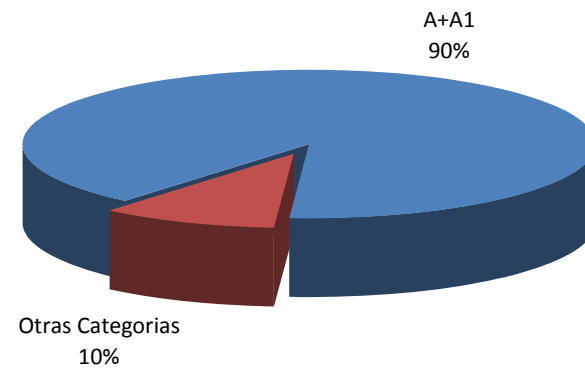
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	260,263,432	258,628,547	1,392,020	242,865	7,322	62,980	70,302
PRO MUJER	172,358,865	170,773,497	571,552	1,013,816	3,933	69,641	73,574
DIACONIA	239,624,788	239,001,957	502,631	120,200	15,641	28,458	44,099
EMPRENDER	24,722,748	23,800,487	371,011	551,250	2,247	6,075	8,322
FONCRESOL	6,824,786	6,554,587	51,944	218,256	569	2,053	2,622
FUNBODEM	86,067,154	83,956,440	698,754	1,411,961	2,699	4,294	6,993
IDEPRO	84,248,838	82,847,363	977,940	423,535	1,978	1,580	3,558
IMPRO	14,028,083	13,856,306	171,777	-	1,074	880	1,954
SARTAWI	12,240,474	11,610,304	515,129	115,041	1,007	1,375	2,382
ANED	-	-	-	-	-	-	-
CIDRE	50,814,800	49,435,973	1,121,832	256,995	952	482	1,434
FONDECO	-	-	-	-	-	-	-
FUBODE	39,891,627	39,027,487	318,688	545,451	2,698	8,436	11,134
TOTAL	991,085,596	979,492,949	6,693,278	4,899,370	40,120	186,254	226,374
	100%	98.83%	0.68%	0.49%	17.72%	82.28%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	146,398,176	145,478,556	783,011	136,609	4,120	35,428	39,548
PRO MUJER	33,983,031	33,429,448	226,635	326,948	2,542	17,361	19,903
DIACONIA	69,677,691	69,229,158	427,191	21,342	5,720	3,693	9,413
EMPRENDER	2,661,485	2,623,217	12,166	26,102	212	575	787
FONCRESOL	8,842,686	8,661,829	22,046	158,811	627	1,316	1,943
FUNBODEM	25,061,315	24,459,914	254,000	347,401	747	1,090	1,837
IDEPRO	71,139,652	70,039,067	779,720	320,865	2,315	1,050	3,365
IMPRO	1,702,739	1,673,872	28,867	-	182	114	296
SARTAWI	54,239,535	52,864,561	1,358,874	16,100	3,448	1,457	4,905
ANED	-	-	-	-	-	-	-
CIDRE	77,682,670	75,559,191	724,766	1,398,713	1,900	995	2,895
FONDECO	94,486,212	91,582,264	1,012,233	1,891,715	4,776	8,900	13,676
FUBODE	38,867,317	38,386,741	350,905	129,670	2,846	5,568	8,414
TOTAL	624,742,508	613,987,817	5,980,414	4,774,277	29,435	77,547	106,982
	100%	98.28%	0.96%	0.76%	27.51%	72.49%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	406,661,608	404,107,103	2,175,031	379,474	11,442	98,408	109,850
PRO MUJER	206,341,896	204,202,945	798,187	1,340,764	6,475	87,002	93,477
DIACONIA	309,302,479	308,231,115	929,822	141,542	21,361	32,151	53,512
EMPRENDER	27,384,233	26,423,704	383,177	577,352	2,459	6,650	9,109
FONCRESOL	15,667,472	15,216,415	73,990	377,067	1,196	3,369	4,565
FUNBODEM	111,128,469	108,416,354	952,753	1,759,362	3,446	5,384	8,830
IDEPRO	155,388,490	152,886,430	1,757,660	744,400	4,293	2,630	6,923
IMPRO	15,730,823	15,530,178	200,644	-	1,256	994	2,250
SARTAWI	66,480,009	64,474,865	1,874,003	131,141	4,455	2,832	7,287
ANED	-	-	-	-	-	-	-
CIDRE	128,497,470	124,995,163	1,846,599	1,655,708	2,852	1,477	4,329
FONDECO	94,486,212	91,582,264	1,012,233	1,891,715	4,776	8,900	13,676
FUBODE	78,758,943	77,414,229	669,593	675,122	5,544	14,004	19,548
TOTAL	1,615,828,105	1,593,480,766	12,673,692	9,673,646	69,555	263,801	333,356
	100%	98.62%	0.78%	0.60%	20.87%	79.13%	100%

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	402,397,622	1,728,816	430,236	315,123	85,615	1,704,196	-	-	-	-	-	-	-	406,661,608
PRO MUJER	202,589,448	1,613,497	423,354	174,882	199,951	1,340,764	-	-	-	-	-	-	-	206,341,896
DIACONIA	307,692,079	547,622	77,935	49,786	65,387	869,670	-	-	-	-	-	-	-	309,302,479
EMPRENDER	26,427,262	84,734	127,766	109,315	57,804	577,352	-	-	-	-	-	-	-	27,384,233
FONCRESOL	6,458,348	106,412	-	23,717	-	11,126	-	225,184	8,624,100	10,962	41,526	6,424	159,673	15,667,472
FUNBODEM	106,338,895	1,743,765	501,676	322,570	172,404	2,049,164	-	-	-	-	-	-	-	111,128,473
IDEPRO	143,041,663	2,752,300	927,179	7,438,114	253,211	976,026	-	-	-	-	-	-	-	155,388,492
IMPRO	15,536,005	76,021	59,417	14,783	44,596	-	-	-	-	-	-	-	-	15,730,823
SARTAWI	62,585,870	1,862,455	484,699	255,815	190,298	1,100,872	-	-	-	-	-	-	-	66,480,009
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	3,728,315	2,969,618	100,755,814	216,871	7,610,291	120,759	8,791,292	13,567	503,819	62,538	-	1,120,972	250,654	126,144,510
FONDECO	48,980,102	750,662	364,778	207,516	115,833	855,749	-	-	41,629,574	55,248	397,504	263,712	865,546	94,486,222
FUBODE	77,208,486	205,741	107,879	12,676	29,226	1,194,933	-	-	-	-	-	-	-	78,758,942
TOTAL	1,402,984,096	14,441,643	104,260,732	9,141,167	8,824,615	10,800,610	8,791,292	238,752	50,757,493	128,747	439,031	1,391,108	1,275,873	1,613,475,160
	86.95%	0.90%	6.46%	0.57%	0.55%	0.67%	0.54%	0.01%	3.15%	0.01%	0.03%	0.09%	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 Marzo de 2011
(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	-	-	260,263,431	-	-	-	-	-	260,263,431
PRO MUJER	-	-	172,358,865	-	-	-	-	-	172,358,865
DIACONIA	-	1,315,783	238,309,005	-	-	-	-	-	239,624,788
EMPRENDER	-	-	1,002,511	23,720,238	-	-	-	-	24,722,749
FONCRESOL	-	-	6,824,786	-	-	-	-	-	6,824,786
FUNBODEM	-	-	75,829,818	-	10,237,337	-	-	-	86,067,154
IDEPRO	-	399,321	83,849,518	-	-	-	-	-	84,248,840
IMPRO	-	-	14,028,083	-	-	-	-	-	14,028,083
SARTAWI	-	-	5,376,173	-	-	1,480,428	-	4,057,595	10,914,196
ANED	-	-	-	-	-	-	-	-	-
CIDRE	1,422,185	5,796,454	41,132,813	-	-	2,463,349	-	-	50,814,800
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	38,801,047	-	-	46,901	-	1,043,677	39,891,626
TOTAL	1,422,185	7,511,558	937,776,051	23,720,238	10,237,337	3,990,679	-	5,101,272	989,759,319
	0.14%	0.76%	94.75%	2.40%	1.03%	0.40%	0.00%	0.52%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	146,398,177	-	-	-	-	-	146,398,177
PRO MUJER	-	-	33,983,031	-	-	-	-	-	33,983,031
DIACONIA	-	-	69,677,691	-	-	-	-	-	69,677,691
EMPRENDER	-	-	14,624	2,646,860	-	-	-	-	2,661,484
FONCRESOL	-	-	-	-	-	-	-	8,842,686	8,842,686
FUNBODEM	-	-	22,775,630	-	2,285,685	-	-	-	25,061,315
IDEPRO	-	-	71,139,653	-	-	-	-	-	71,139,653
IMPRO	-	-	1,702,739	-	-	-	-	-	1,702,739
SARTAWI	-	-	5,702,065	-	-	4,478,461	-	45,385,287	55,565,814
ANED	-	-	-	-	-	-	-	-	-
CIDRE	1,591,665	2,348,553	73,101,978	-	-	640,475	-	-	77,682,670
FONDECO	-	-	51,274,638	-	-	-	-	43,211,584	94,486,222
FUBODE	-	-	29,181,245	-	-	54,337	-	9,631,743	38,867,325
TOTAL	1,591,665	2,348,553	504,951,472	2,646,860	2,285,685	5,173,273	-	107,071,300	626,068,806
	0.25%	0.38%	80.65%	0.42%	0.37%	0.83%	0.00%	17.10%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	406,661,608	-	-	-	-	-	406,661,608
PRO MUJER	-	-	206,341,896	-	-	-	-	-	206,341,896
DIACONIA	-	1,315,783	307,986,696	-	-	-	-	-	309,302,479
EMPRENDER	-	-	1,017,135	26,367,098	-	-	-	-	27,384,233
FONCRESOL	-	-	6,824,786	-	-	-	-	8,842,686	15,667,472
FUNBODEM	-	-	98,605,448	-	12,523,021	-	-	-	111,128,469
IDEPRO	-	399,321	154,989,171	-	-	-	-	-	155,388,492
IMPRO	-	-	15,730,823	-	-	-	-	-	15,730,823
SARTAWI	-	-	11,078,238	-	-	5,958,889	-	49,442,882	66,480,009
ANED	-	-	-	-	-	-	-	-	-
CIDRE	3,013,849	8,145,006	114,234,790	-	-	3,103,824	-	-	128,497,470
FONDECO	-	-	51,274,638	-	-	-	-	43,211,584	94,486,222
FUBODE	-	-	67,982,293	-	-	101,238	-	10,675,421	78,758,951
TOTAL	3,013,849	9,860,110	1,442,727,523	26,367,098	12,523,021	9,163,951	-	112,172,572	1,615,828,125
	0.19%	0.61%	89.29%	1.63%	0.78%	0.57%	0.00%	6.94%	100%

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

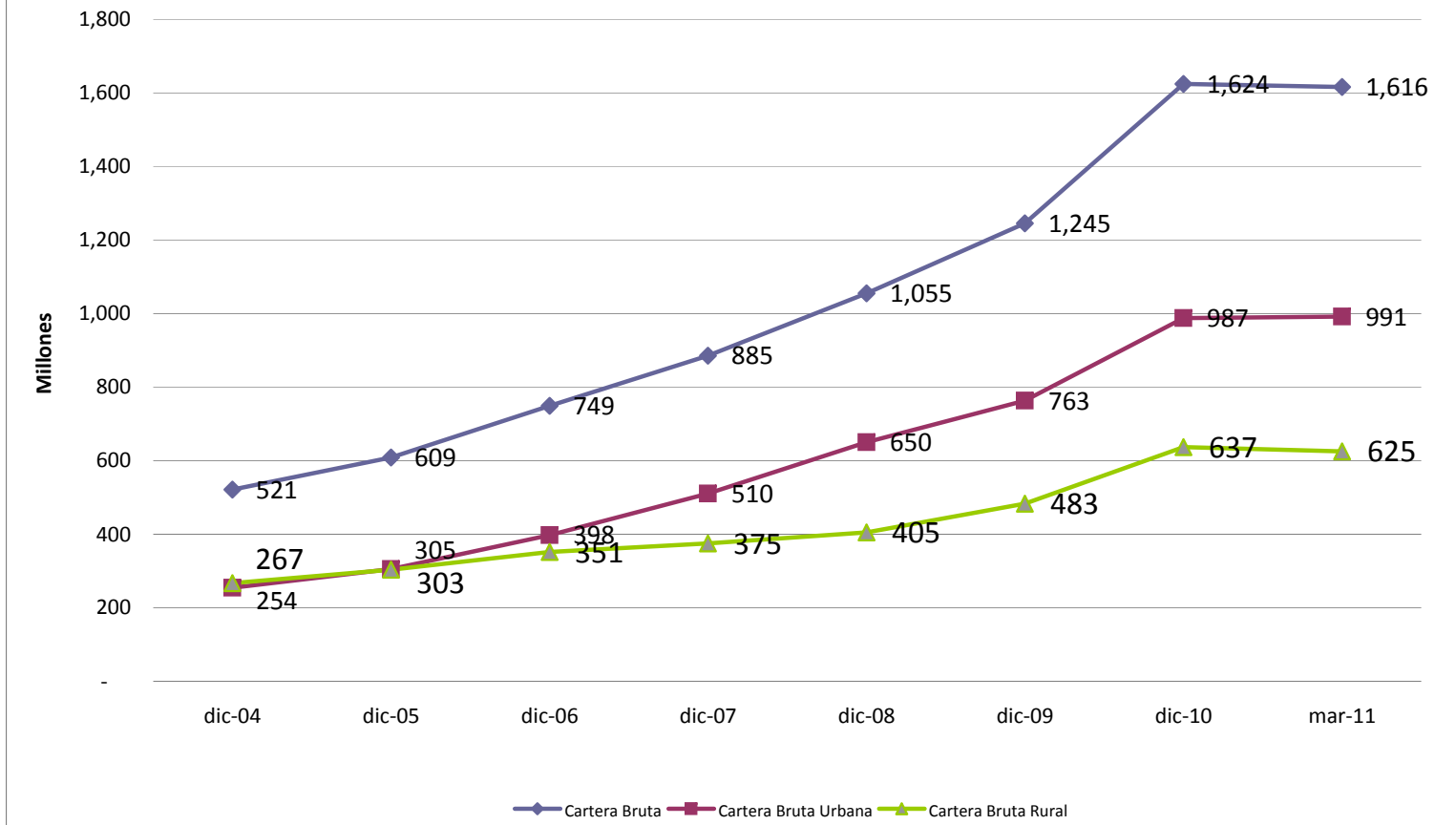


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

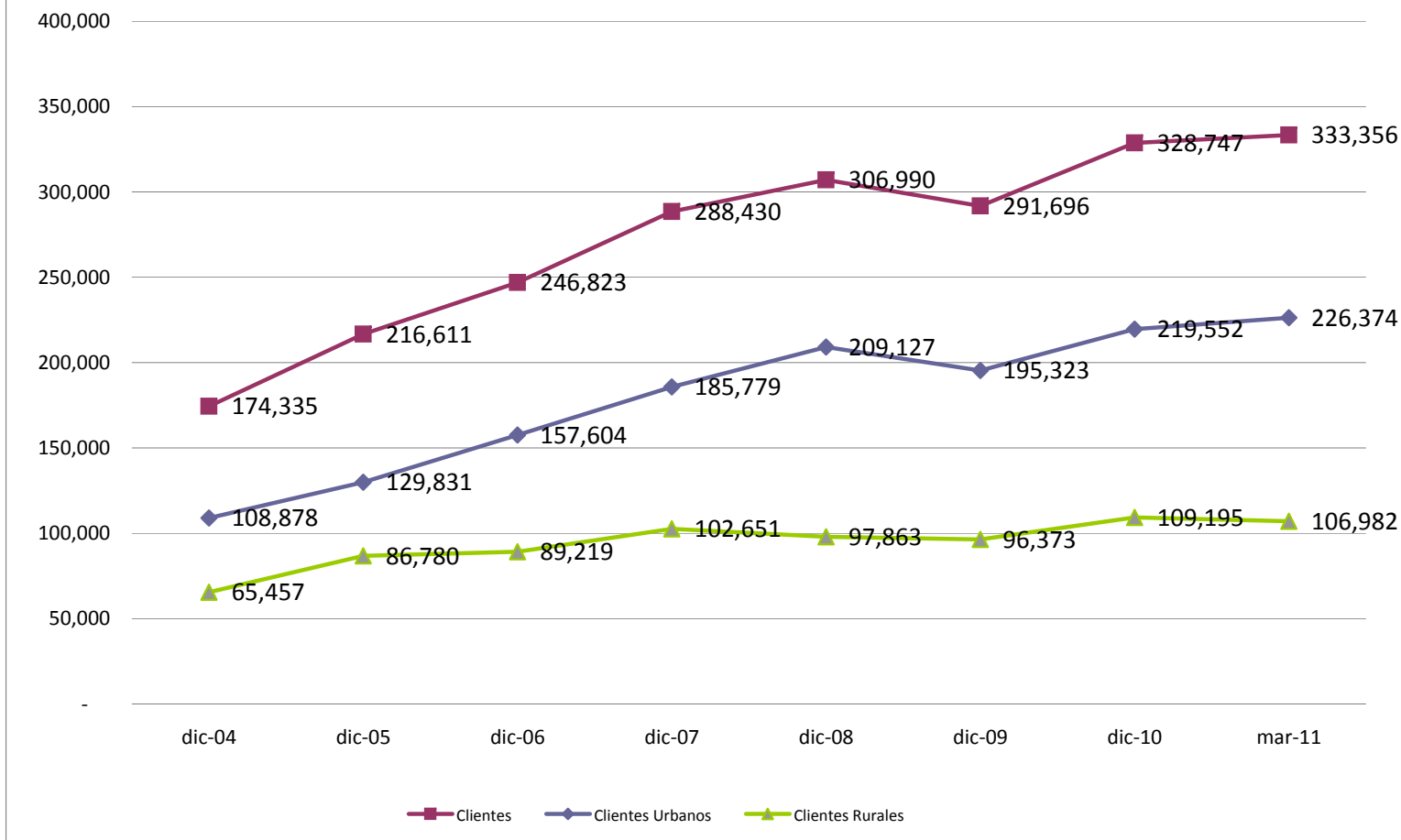


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

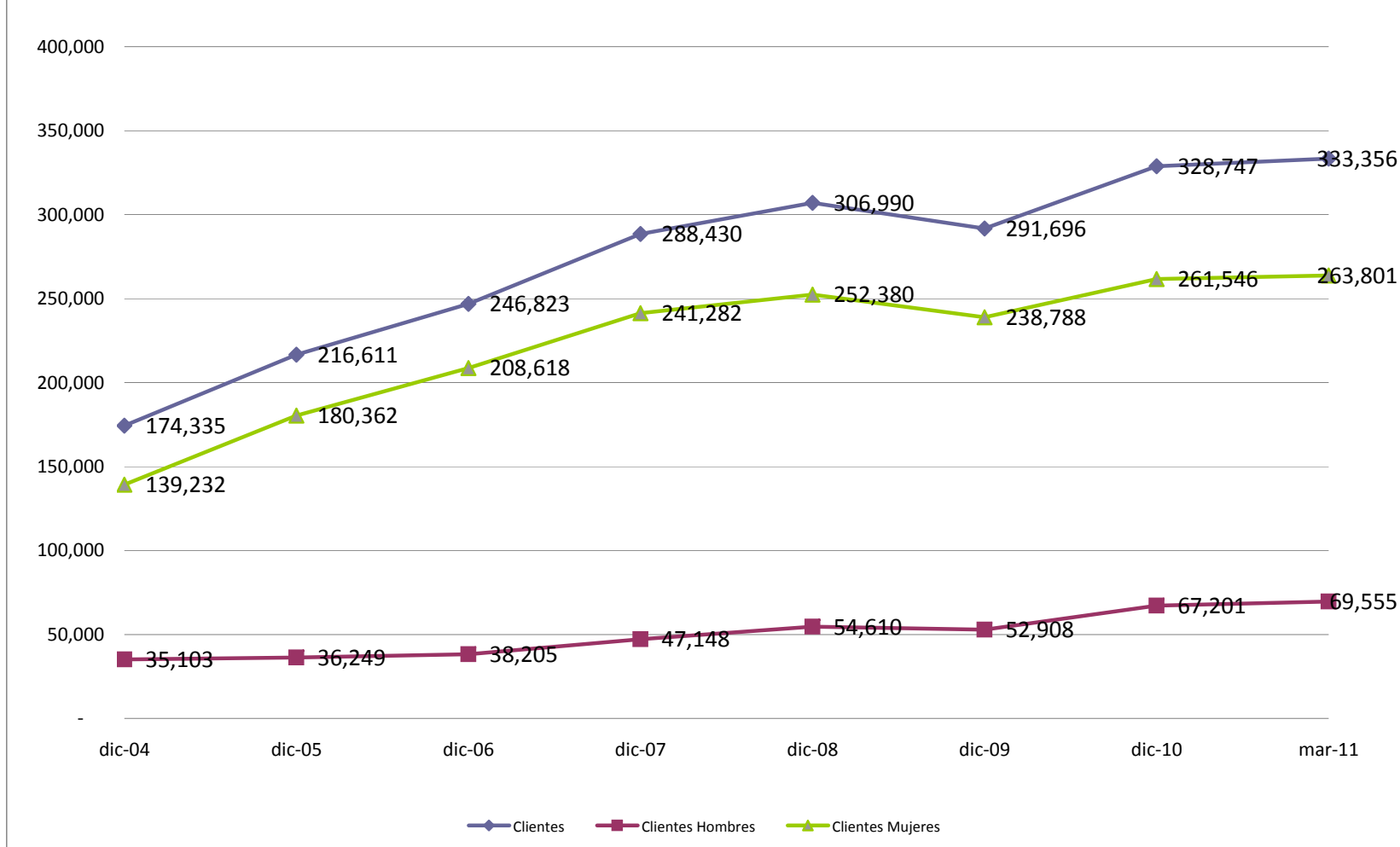


GRAFICO Nº 5
Evolución de % de Mora

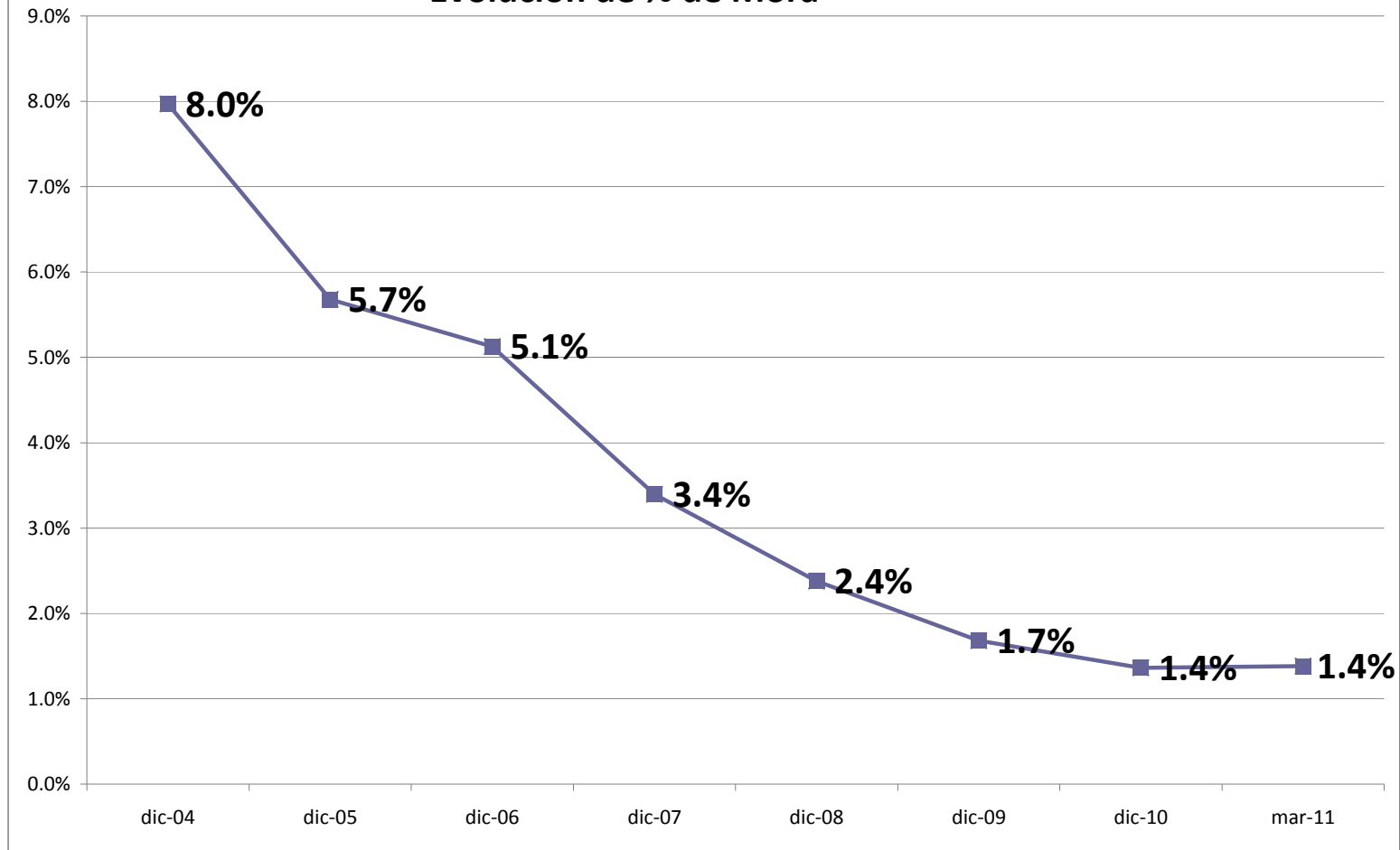


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

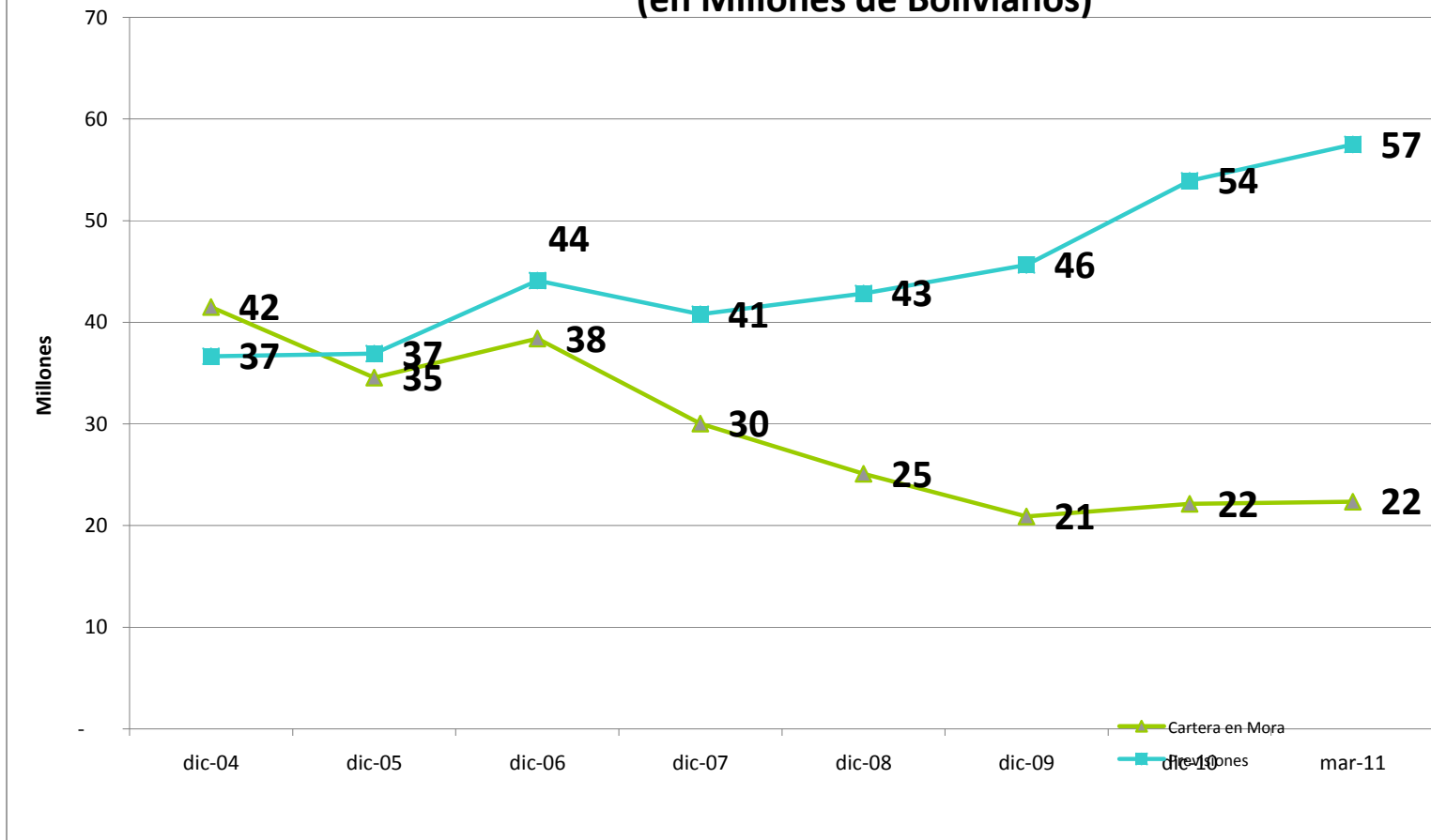
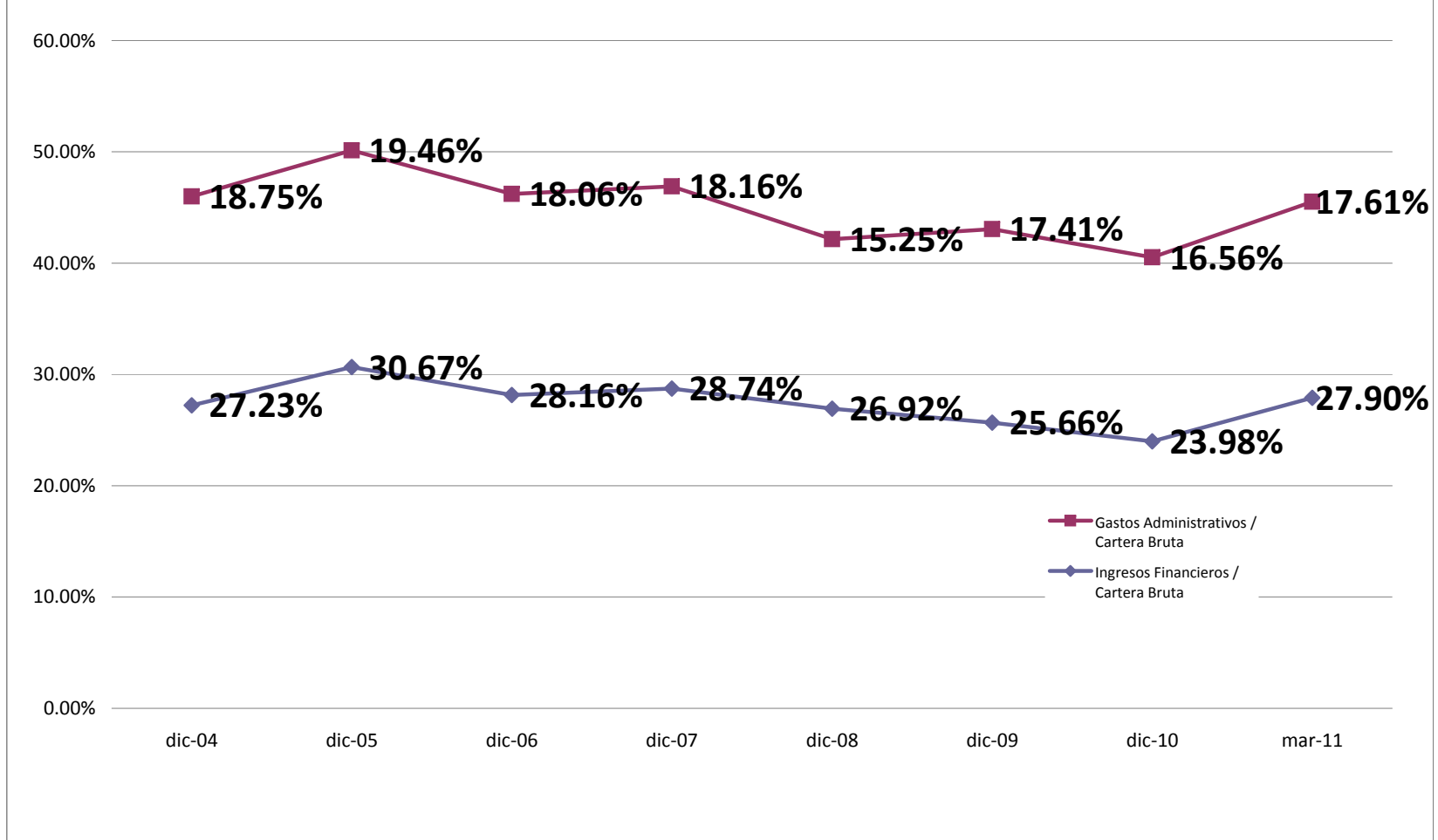


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2011
(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	33,834,247	-	-	-	-	-	-	166,568,596	-	-	-	-	-	-	59,860,589	-	-	-	260,263,432
PRO MUJER	-	-	-	-	15,420,392	-	-	138,707,590	8,285,137	5,254,404	-	-	-	-	-	-	-	4,691,342	172,358,865
DIACONIA	1,909,576	106,440	222	554,180	14,909,585	71,811	66,446,885	81,691,718	1,978,093	44,077,250	3,996,380	17,881,047	485,693	1,291,181	4,066,960	54,747	-	103,020	239,624,788
EMPRENDER	-	-	-	-	3,238,977	-	-	16,890,824	3,056,786	1,536,160	-	-	-	-	-	-	-	-	24,722,748
FONCRESOL	44,269	-	-	-	829,591	-	255,623	4,440,449	-	-	-	-	-	-	1,092,129	-	-	162,726	6,824,786
FUNBODEM	284,828	-	-	-	7,383,865	-	98,381	10,089,176	3,575,961	28,182,686	-	787,182	6,900	167,972	35,490,205	-	-	-	86,067,154
IDEPRO	2,726,209	3,571,112	9,207	-	11,606,810	-	2,291,249	26,083,871	7,517,889	20,182,231	251,513	3,678,625	1,188,374	874,123	4,093,936	69,712	-	103,978	84,248,840
IMPRO	-	-	-	-	2,457,092	-	3,686,444	1,458,221	-	-	-	648,385	-	556,976	5,220,966	-	-	-	14,028,083
SARTAWI	3,075,887	51,989	-	-	1,341,504	-	1,010,744	4,288,236	472,074	709,615	23,083	801,405	83,314	59,282	202,399	-	-	14,024	12,240,474
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,803,715	595,008	12,650	474,429	4,395,361	-	8,272,989	8,396,684	1,041,493	10,279,390	245,208	8,673,972	648,802	406,872	1,355,956	70,953	-	141,317	50,814,800
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	1,035,220	8,457	-	26,322	2,097,046	-	6,903,755	24,627,229	2,731,674	1,906,085	-	43,824	-	38,917	465,113	-	-	7,984	39,891,626
TOTAL	48,713,962	4,333,006	22,078	1,152,674	63,640,222	71,811	88,966,070	483,242,595	28,659,106	112,127,622	4,516,185	32,514,438	2,413,083	3,395,324	111,848,283	204,388	-	5,224,392	991,085,597
	4.92%	0.44%	0.00%	0.12%	6.43%	0.01%	8.98%	48.76%	2.89%	11.31%	0.46%	3.28%	0.24%	0.34%	11.29%	0.02%	0.00%	0.53%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	19,031,763	-	-	-	-	-	-	93,694,833	-	-	-	-	-	-	-	-	-	-	146,398,176
PRO MUJER	-	-	-	-	1,953,130	-	-	29,504,518	1,232,775	730,743	-	-	-	-	-	-	-	-	33,983,031
DIACONIA	17,700,093	1,095,251	-	719,001	3,728,922	237,934	13,760,786	16,965,051	1,753,432	8,476,132	175,643	3,649,618	126,308	406,343	784,934	26,331	-	71,914	69,677,691
EMPRENDER	2,661,485	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,661,485
FONCRESOL	2,009,343	-	-	-	1,455,381	-	274,019	4,802,996	-	-	-	-	-	-	289,026	-	-	11,920	8,842,686
FUNBODEM	5,030,577	-	-	-	399,646	-	4,420	855,065	301,031	9,569,915	-	-	2,097	15,995	8,882,571	-	-	-	25,061,315
IDEPRO	31,705,055	10,818,149	-	169,245	4,570,424	-	1,448,606	11,168,478	2,253,972	6,245,663	91,778	1,111,145	27,986	436,540	1,021,029	5,833	30,100	35,649	71,139,653
IMPRO	-	-	-	-	1,352,897	-	103,034	89,060	-	-	-	-	-	5,382	152,367	-	-	-	1,702,739
SARTAWI	44,666,981	29,525	-	12,823	667,979	45,010	1,790,064	4,111,389	735,619	1,068,740	12,831	702,761	32,125	168,809	159,777	6,660	-	28,441	54,239,535
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	46,806,133	618,721	33,542	1,378,721	4,394,033	-	5,062,494	3,569,236	576,180	7,318,365	179,400	6,707,817	261,613	115,872	621,444	77,850	-	10,350	77,682,670
FONDECO	41,291,635	-	-	-	1,407,444	-	14,511,471	2,874,622	-	14,049,776	-	-	-	-	-	-	-	20,351,274	94,486,222
FUBODE	9,631,734	-	-	-	589,247	-	2,978,814	9,148,206	2,052,439	1,529,478	-	54,932	-	47,437	383,917	-	-	6,900	38,867,316
TOTAL	220,534,800	12,961,646	33,542	2,869,037	32,908,670	282,944	46,103,100	180,079,458	8,905,447	48,988,812	459,652	12,226,274	450,129	1,196,378	45,966,645	67,574	30,100	21,078,312	624,742,519
	35.30%	2.01%	0.01%	0.46%	3.67%	0.05%	7.38%	28.82%	1.43%	7.84%	0.07%	1.96%	0.07%	0.19%	7.36%	0.01%	0.00%	3.37%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	52,866,010	-	-	-	-	-	-	260,263,429	-	-	-	-	-	-	93,532,169	-	-	-	406,661,608
PRO MUJER	-	-	-	-	17,373,522	-	-	168,212,107	9,517,912	5,985,147	-	-	-	-	-	-	-	5,253,207	206,341,896
DIACONIA	19,609,669	1,201,691	222	1,273,181	18,638,506	309,744	80,207,671	98,656,769	3,731,524	52,553,383	4,172,023	21,530,665	612,001	1,697,524	4,851,895	81,078	-	174,934	309,302,479
EMPRENDER	2,661,485	-	-	-	3,238,977	-	-	16,890,824	3,056,786	1,536,160	-	-	-	-	-	-	-	-	27,384,233
FONCRESOL	2,053,612	-	-	-	2,284,972	-	529,642	9,243,445	-	-	-	-	-	-	1,381,155	-	-	174,646	15,667,472
FUNBODEM	5,315,405	-	-	-	102,801	-	10,944,241	3,876,991	37,752,601	-	-	787,182	8,997	183,967	44,372,775	-	-	-	111,128,469
IDEPRO	34,431,265	14,389,261	9,207	169,245	16,177,234	-	3,739,855	37,252,349	9,771,860	26,427,894	343,292	4,789,770	1,216,360	1,310,663	5,114,964	75,546	30,100	139,627	155,388,492
IMPRO	-	-	-	-	3,809,988	-	3,789,478	1,547,280	-	-	-	648,385	-	562,358	5,373,333	-	-	-	15,730,823
SARTAWI	47,742,869	81,514	-	110,765	2,009,483	45,010	2,800,809	8,399,626	1,207,693	1,778,355	35,914	1,504,165	115,439	228,091	362,176	15,635	-	42,466	66,480,009
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	52,609,848	1,213,729	46,192	1,853,150	8,789,395	-	13,335,483	11,965,920	1,617,673	17,597,755	424,608	15,381,789	910,415	522,744	1,977,400	99,703	-	151,667	128,497,470
FONDECO	41,291,635	-	-	-	1,407,444	-	14,511,471	2,874,622	-	14,049,776	-	-	-	-	-	-	-	20,351,274	94,486,222
FUBODE	10,666,954	8,457	-	-	615,569	-	5,075,859	16,051,962	37,071,441	4,784,112	3,435,563	-	98,756	-	849,030	-	-	14,884	78,758,942
TOTAL	268,448,762	16,894,632	55,620	4,021,911	86,588,891	354,755	139,069,170	663,322,063	37,664,653	163,116,634	4,975,838	44,740,712	2,863,211	4,691,701	157,814,698	271,961	30,100	26,302,704	1,615,828,116
	16.86%	1.05%	0.00%	0.25%	5.36%	0.02%	8.36%	41.05%	2.32%	9.97%	0.31%	2.77%	0.18%	0.28%	9.77%	0.02%	0.00%	1.63%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

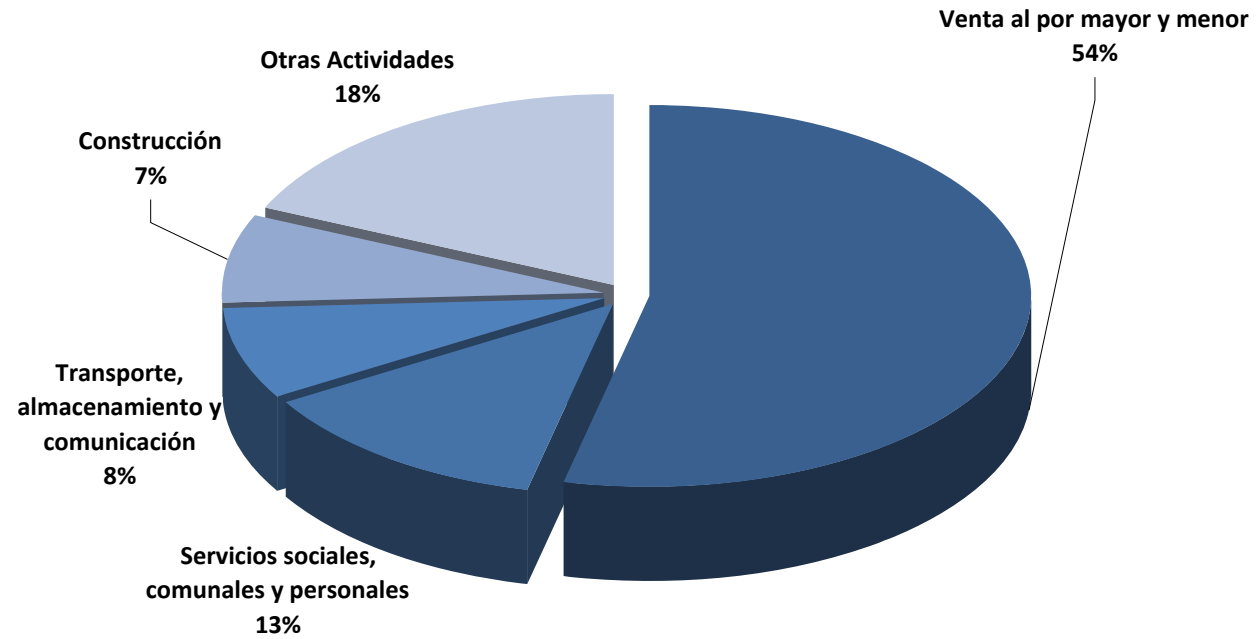
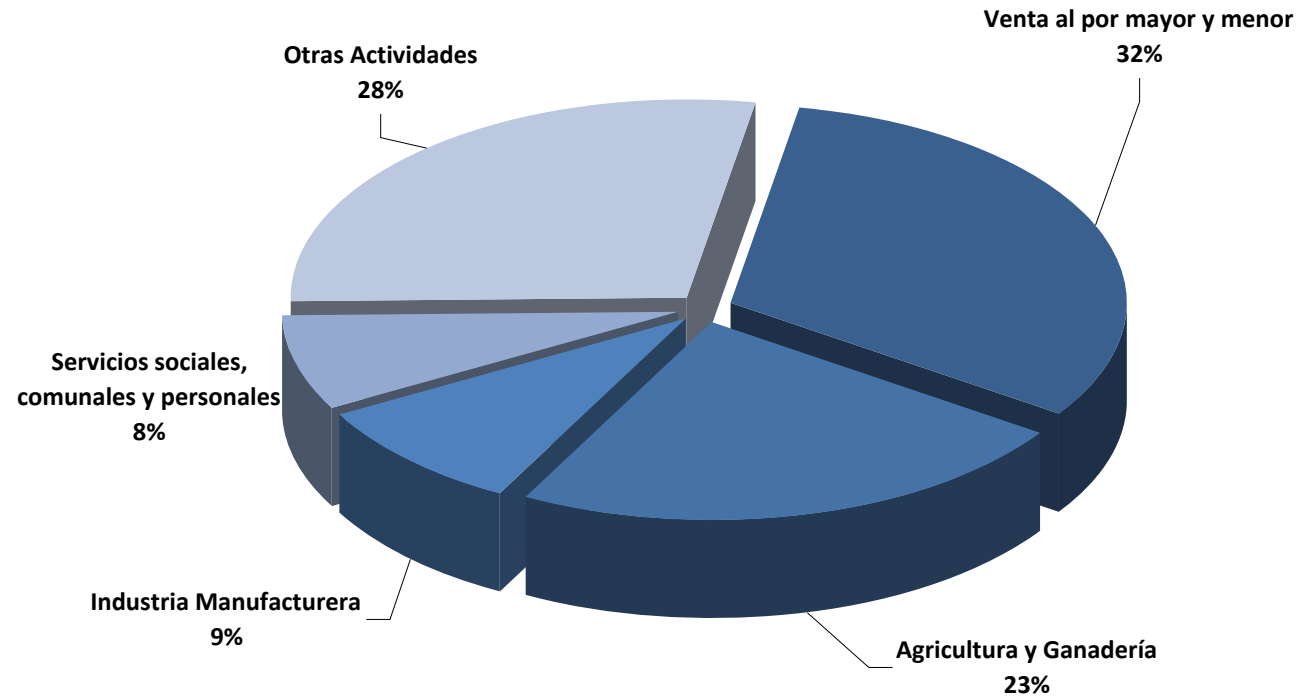


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											TOTAL
	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	
CRECER	-	-	-	-	-	-	-	-	13,013,172	104,105,373	143,144,888	260,263,432
PRO MUJER	-	-	-	-	-	-	238,193	1,464,734	47,033,971	46,128,159	77,493,807	172,358,865
DIACONIA	-	-	-	1,392,843	3,474,396	4,119,431	11,474,173	60,539,396	120,924,763	23,495,431	14,204,355	239,624,788
EMPRENDER	-	-	-	-	-	-	74,307	2,278,135	14,944,873	4,257,448	3,167,985	24,722,748
FONCRESOL	-	-	-	-	-	-	506,615	135,817	2,004,217	1,534,797	2,643,340	6,824,786
FUNBODEM	-	-	-	-	-	2,457,468	9,933,441	15,671,083	42,800,184	9,651,568	5,553,411	86,067,154
IDEPRO	-	-	618,450	581,224	1,269,130	2,257,925	17,094,567	32,390,943	28,183,230	1,615,326	238,045	84,248,840
IMPRO	-	-	-	-	-	103,500	155,452	2,113,894	7,606,702	2,097,831	1,950,704	14,028,083
SARTAWI	-	-	-	-	120,747	-	-	70,000	271,493	9,170,222	1,467,469	12,240,474
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	554,119	619,659	5,982,002	6,279,531	5,416,445	4,737,657	2,555,797	15,122,671	9,152,963	337,514	56,442	50,814,800
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	298,000	346,500	1,926,500	12,035,446	23,231,962	1,537,179	516,039	39,891,626
TOTAL	554,119	619,659	6,600,452	8,253,597	14,022,481	14,022,481	44,029,046	142,023,613	318,066,258	196,228,097	250,109,558	991,085,598
	0.06%	0.06%	0.67%	0.83%	1.07%	1.41%	4.44%	14.33%	31.09%	19.80%	25.24%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	7,319,909	58,559,270	80,518,997	146,398,176
PRO MUJER	-	-	-	-	-	-	-	-	2,406,836	9,752,239	21,823,956	33,983,031
DIACONIA	-	-	-	229,076	1,108,240	1,316,146	1,252,984	7,362,499	40,915,027	11,257,716	6,236,002	69,677,691
EMPRENDER	-	-	-	-	-	-	-	154,854	1,466,658	730,329	309,644	2,661,485
FONCRESOL	-	-	-	-	-	166,322	-	648,168	2,439,549	4,037,529	1,551,119	8,842,686
FUNBODEM	-	-	-	-	-	2,062,455	1,076,024	5,512,706	13,360,800	2,103,564	945,765	25,061,315
IDEPRO	-	-	-	1,801,137	1,198,018	488,816	10,502,649	21,751,430	33,386,232	1,672,203	339,167	71,139,653
IMPRO	-	-	-	-	-	-	-	57,673	985,803	390,643	268,620	1,702,739
SARTAWI	-	-	-	-	444,421	1,321,893	1,610,863	3,253,605	43,905,959	3,230,794	471,999	54,239,535
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	1,010,658	2,480,890	4,183,390	6,305,067	6,403,150	4,055,217	3,977,416	23,672,722	24,968,880	572,915	52,364	77,682,671
FONDECO	-	-	4,074,375	9,792,263	4,499,674	3,575,446	8,167,443	14,354,753	27,174,455	10,241,010	12,606,803	94,486,222
FUBODE	-	-	247,450	247,450	-	815,796	-	5,914,505	28,696,958	2,298,149	896,458	38,867,316
TOTAL	1,010,658	2,480,890	8,257,765	18,374,993	13,633,504	12,986,295	27,401,176	82,682,915	227,027,066	104,846,363	126,020,895	624,742,519
	0.16%	0.40%	1.32%	2.94%	2.19%	2.08%	4.39%	13.23%	36.34%	16.78%	20.17%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	20,333,080	162,664,644	223,663,884	406,661,608
PRO MUJER	-	-	-	-	-	-	238,193	1,464,734	49,440,807	55,880,398	99,317,763	206,341,896
DIACONIA	-	-	-	1,621,919	4,582,636	5,435,577	12,727,157	67,901,895	161,839,790	34,753,148	20,440,358	309,302,479
EMPRENDER	-	-	-	-	-	-	74,307	2,432,989	16,411,531	4,987,778	3,477,630	27,384,233
FONCRESOL	-	-	-	-	-	166,322	-	783,985	4,443,766	5,572,326	4,194,459	15,667,472
FUNBODEM	-	-	-	-	-	4,519,923	11,009,465	21,183,789	56,160,983	11,755,132	6,499,176	111,128,469
IDEPRO	-	-	618,450	2,382,361	2,467,148	2,746,740	27,597,216	54,142,373	61,569,462	3,287,529	577,212	155,388,492
IMPRO	-	-	-	-	-	103,500	155,452	2,171,567	8,592,504	2,488,474	2,219,324	15,730,823
SARTAWI	-	-	-	-	565,168	1,321,893	1,680,863	3,525,098	53,076,182	4,698,263	1,612,542	66,480,009
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	1,564,777	3,100,549	10,165,392	12,584,598	11,819,596	8,792,875	6,533,213	38,795,393	34,121,843	910,429	108,806	128,497,470
FONDECO	-	-	4,074,375	9,792,263	4,499,674	3,575,446	8,167,443	14,354,753	27,174,455	10,241,010	12,606,803	94,486,222
FUBODE	-	-	247,450	247,450	-	2,740,295	-	17,949,920	51,928,920	3,835,329	1,412,496	78,758,942
TOTAL	1,564,777	3,100,549	14,858,217	26,628,590	24,232,222	27,008,776	71,430,222	224,706,528	545,093,324	301,074,459	376,130,454	1,615,828,117
	0.10%	0.19%	0.92%	1.65%	1.50%	1.67%	4.42%	13.91%	33.73%	18.63%	23.28%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	159,187,687	63,864	-	-	101,075,745	3,152	-	-	260,263,432	67,016	
PRO MUJER	140,750,055	70,050	-	-	31,608,810	3,524	-	-	172,358,865	73,574	
DIACONIA	45,198,916	23,553	-	-	194,425,873	20,546	-	-	239,624,788	44,099	
EMPRENDER	9,653,418	5,663	1,094,015	377	13,975,315	3,211	-	-	24,722,748	9,251	
FONCRESOL	3,907,216	2,360	103,156	23	2,814,414	239	-	-	6,824,786	2,622	
FUNBODEM	-	-	-	-	86,067,154	6,993	-	-	86,067,154	6,993	
IDEPRO	-	-	-	-	84,248,840	3,572	-	-	84,248,840	3,572	
IMPRO	-	-	-	-	14,028,083	1,954	-	-	14,028,083	1,954	
SARTAWI	1,604,785	843	131,436	22	10,504,252	1,517	-	-	12,240,474	2,382	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	49,551,247	1,431	1,263,553	3	50,814,800	1,434	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	25,294,799	9,605	287,197	282	14,309,630	1,247	-	-	39,891,626	11,134	
TOTAL	385,596,875	175,938	1,615,805	704	602,609,365	47,386	1,263,553	3	991,085,597	224,031	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	89,543,073	40,831	-	-	56,855,103	2,003	-	-	146,398,176	42,834	
PRO MUJER	33,983,031	19,903	-	-	-	-	-	-	33,983,031	19,903	
DIACONIA	1,061,517	576	-	-	68,616,174	8,837	-	-	69,677,691	9,413	
EMPRENDER	662,856	401	107,741	28	1,890,888	375	-	-	2,661,485	804	
FONCRESOL	5,178,996	1,609	1,409,708	172	2,087,661	161	166,322	1	8,842,686	1,943	
FUNBODEM	-	-	-	-	25,061,315	1,837	-	-	25,061,315	1,837	
IDEPRO	-	-	-	-	71,139,653	3,370	-	-	71,139,653	3,370	
IMPRO	-	-	-	-	1,702,739	296	-	-	1,702,739	296	
SARTAWI	122,698	70	5,007,861	789	49,108,977	4,046	-	-	54,239,535	4,905	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	75,721,096	2,881	1,961,574	14	77,682,670	2,895	
FONDECO	20,351,274	10,279	-	-	74,134,948	3,397	-	-	94,486,222	13,676	
FUBODE	12,225,513	5,721	1,898,576	511	24,743,227	2,182	-	-	38,867,316	8,414	
TOTAL	163,128,958	79,390	8,423,886	1,500	451,061,780	29,385	2,127,896	15	624,742,519	110,290	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	248,730,760	104,695	-	-	157,930,848	5,155	-	-	406,661,608	109,850	
PRO MUJER	174,733,086	89,953	-	-	31,608,810	3,524	-	-	206,341,896	93,477	
DIACONIA	46,260,433	24,129	-	-	263,042,046	29,383	-	-	309,302,479	53,512	
EMPRENDER	10,316,273	6,064	1,201,757	405	15,866,203	3,586	-	-	27,384,233	10,055	
FONCRESOL	9,086,212	3,969	1,512,864	195	4,902,075	400	166,322	1	15,667,472	4,565	
FUNBODEM	-	-	-	-	111,128,469	8,830	-	-	111,128,469	8,830	
IDEPRO	-	-	-	-	155,388,492	6,942	-	-	155,388,492	6,942	
IMPRO	-	-	-	-	15,730,823	2,250	-	-	15,730,823	2,250	
SARTAWI	1,727,483	913	5,139,297	811	59,613,229	5,563	-	-	66,480,009	7,287	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	125,272,344	4,312	3,225,127	17	128,497,470	4,329	
FONDECO	20,351,274	10,279	-	-	74,134,948	3,397	-	-	94,486,222	13,676	
FUBODE	37,520,312	15,326	2,185,773	793	39,052,857	3,429	-	-	78,758,942	19,548	
TOTAL	548,725,833	255,328	10,039,691	2,204	1,053,671,145	76,771	3,391,448	18	1,615,828,117	334,321	

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

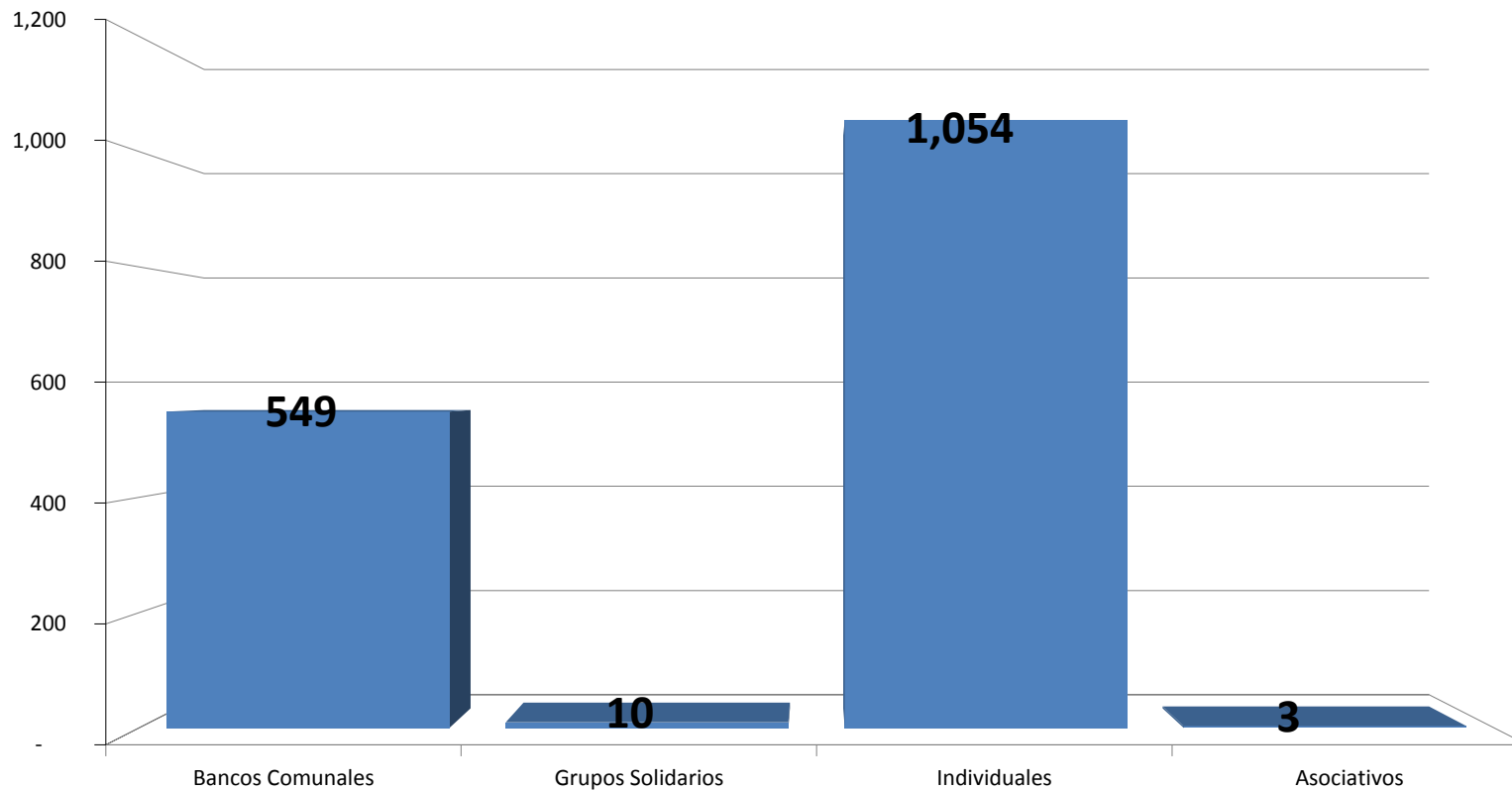
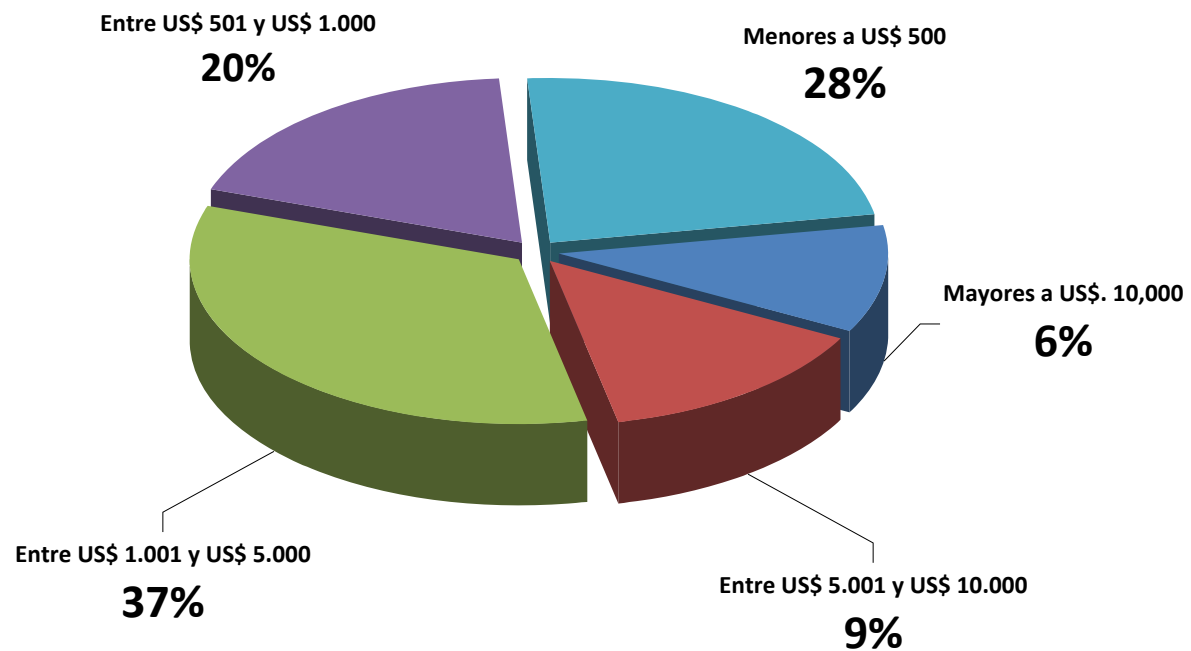


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

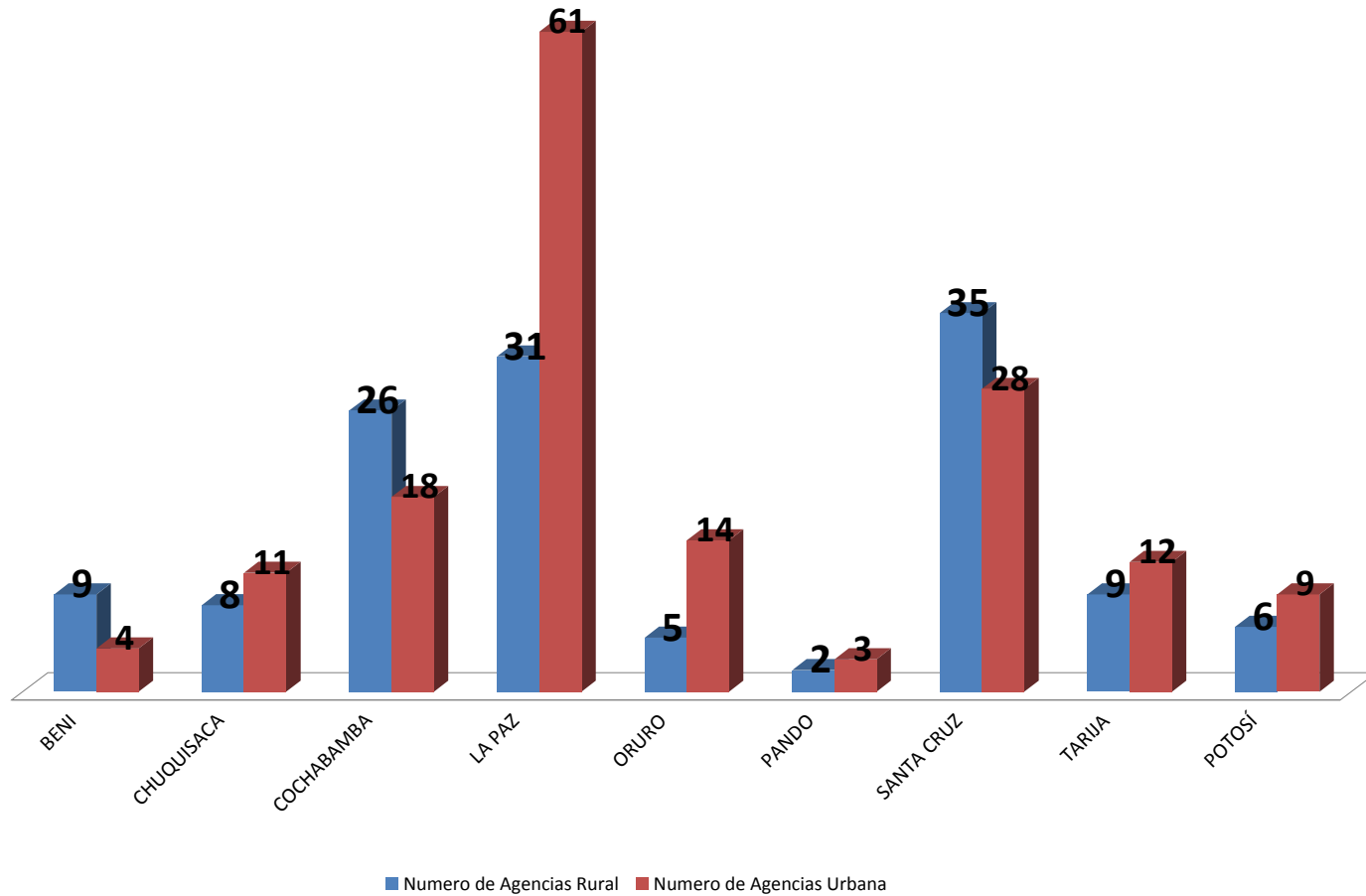


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo de 2011
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED						
CIDRE	7	5	12	22	47	69
CRECER	35	26	61	276	352	628
DIACONIA	16	23	39	49	225	274
EMPRENDER	3	10	13	19	92	111
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	56	60	116
FUBODE	11	4	15	80	74	154
FUNBODEM	6	4	10	14	89	103
IDEPRO	9	8	17	41	96	137
IMPRO		2	2		25	25
PROMUJER	15	58	73	77	612	689
SARTAWI	16	12	28	55	80	135
Total	131	160	291	690	1,782	2,472

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	9	4	13	62	51	113
CHUQUISACA	8	11	19	29	113	142
COCHABAMBA	26	18	44	147	216	363
LA PAZ	31	61	92	146	770	916
ORURO	5	14	19	16	122	138
PANDO	2	3	5	5	27	32
SANTA CRUZ	35	28	63	195	314	509
TARIJA	9	12	21	59	102	161
POTOSÍ	6	9	15	31	67	98
Total general	131	160	291	690	1,782	2,472

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDS
31 de Marzo 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%					26%					
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%		34%				26%	24%					
ANED														
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)