

Cuadro Nº 1  
SITUACIÓN PATRIMONIAL  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril de 2011  
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	14,514,085	8,607,981	<u>23,122,066</u>	17,628,439	1,732,029	1,751,329	3,940,741	12,504,347	701,142	8,191,525	14,215,985	10,524,556	7,030,987	11,204,327	<b>112,547,474</b>
INVERSIONES TEMPORARIAS	16,014,708	46,425,613	<u>62,440,321</u>	217,803	6,994,148	160,917	3,231	1,580,397	1,339,019	25,002	3,605,193	2,444,476	2,727,502	1,983	<b>81,539,991</b>
CARTERA	412,133,089	205,944,288	<u>618,077,377</u>	305,157,703	27,142,861	16,190,512	107,737,514	152,338,451	16,309,154	69,875,149	43,582,656	127,394,173	97,382,590	84,533,017	<b>1,665,721,155</b>
CARTERA BRUTA	414,409,307	206,031,215	<u>620,440,522</u>	316,507,631	28,746,027	16,409,112	111,750,042	158,417,767	16,152,140	69,292,640	48,520,492	132,949,553	96,932,350	82,835,976	<b>1,698,963,251</b>
CARTERA VIGENTE	411,486,904	203,473,733	<u>614,960,637</u>	314,938,872	27,628,869	15,907,959	108,417,448	142,853,852	14,993,162	66,619,795	43,036,298	125,251,106	93,906,233	81,431,254	<b>1,649,945,487</b>
CARTERA VENCIDA	1,920,573	1,105,883	<u>3,026,455</u>	1,238,627	317,431	81,270	758,612	1,806,679	616,067	2,301,775	4,627,922	1,782,111	953,659	712,216	<b>18,222,825</b>
CARTERA EN EJECUCIÓN	1,001,830	1,451,599	<u>2,453,429</u>	139,425	580,627	363,897	1,985,311	703,899	5,972	121,837	856,272	1,511,673	1,556,943	690,751	<b>10,970,036</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	179,459	124,010	36,837	473,435	12,302,603	422,265	238,039	-	3,812,467	220,249	1,754	<b>17,811,117</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	11,247	59,260	5,279	78,982	560,944	105,524	11,193	-	473,453	66,437	-	<b>1,372,320</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	35,829	-	-	189,790	9,151	-	-	118,743	228,829	-	<b>641,465</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	6,976,109	3,072,644	<u>10,048,753</u>	3,860,649	428,963	215,805	1,103,866	573,165	3,054,545	-	755,268	2,247,686	3,677,584	3,849,960	<b>32,372,798</b>
PREVISIÓN PARA CARTERA INCOBRABLE	-9,252,327	-3,159,571	<u>-12,411,898</u>	-15,210,577	-2,032,128	-434,406	-5,125,394	-8,635,871	-416,151	-2,472,036	-5,693,104	-7,803,677	-3,227,344	-2,152,919	<b>-65,614,894</b>
OTRAS CUENTAS POR COBRAR	6,686,705	4,136,231	<u>10,822,936</u>	538,382	391,887	433,068	1,164,453	2,199,570	55,912	1,148,499	2,503,833	1,727,863	1,260,613	1,118,656	<b>23,365,673</b>
BIENES REALIZABLES	-	-	-	4,771	-	-	-	-	-	22,434	18,246	1,726,277	2,807	-	<b>1,774,534</b>
INVERSIONES PERMANENTES	886,237	1,269,046	<u>2,155,283</u>	308,904	254,286	19,292	33,526	1,309,194	321,360	52,233	3,836,920	12,182,831	6,766,595	55,809	<b>27,296,232</b>
BIENES DE USO	12,882,761	8,834,686	<u>21,717,446</u>	8,280,845	1,108,518	401,834	2,750,721	4,654,583	1,116,065	6,152,016	941,646	7,182,608	3,985,208	1,802,394	<b>60,093,885</b>
OTROS ACTIVOS	5,510,069	3,363,389	<u>8,873,458</u>	679,119	824,141	59,967	522,204	1,038,958	145,918	762,416	6,123	1,674,519	401,731	764,467	<b>15,753,022</b>
<b>TOTAL DEL ACTIVO</b>	<b>468,627,654</b>	<b>278,581,234</b>	<b>747,208,888</b>	<b>332,815,964</b>	<b>38,447,870</b>	<b>19,016,920</b>	<b>116,152,390</b>	<b>175,625,501</b>	<b>19,988,570</b>	<b>86,229,273</b>	<b>70,378,996</b>	<b>163,188,907</b>	<b>119,558,033</b>	<b>99,480,654</b>	<b>1,988,091,966</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	283,813,152	133,904,044	<u>417,717,196</u>	107,227,274	23,595,735	1,448,806	85,690,655	131,683,343	14,361,210	53,822,763	32,656,396	117,073,492	81,729,700	62,003,607	<b>1,129,010,177</b>
OTRAS CUENTAS POR PAGAR	14,861,709	16,041,193	<u>30,902,902</u>	14,850,612	6,846,521	2,142,985	2,399,448	5,254,325	570,450	14,689,792	19,814,940	8,977,709	9,605,488	8,574,628	<b>124,629,801</b>
PREVISIONES	12,354,244	10,379,340	<u>22,733,583</u>	3,658,176	-	-	1,928,057	98,057	435,980	-	1,224,387	347,750	1,388,917	857,069	<b>32,671,976</b>
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2,862,284	<u>2,862,284</u>	-	2,019,689	-	-	1,213,433	-	964,600	592,661	265,680	2,838,467	-	<b>10,756,815</b>
<b>TOTAL DEL PASIVO</b>	<b>311,029,105</b>	<b>163,186,860</b>	<b>474,215,966</b>	<b>125,736,063</b>	<b>32,461,945</b>	<b>3,591,792</b>	<b>90,018,160</b>	<b>138,249,158</b>	<b>15,367,640</b>	<b>69,477,155</b>	<b>54,288,384</b>	<b>126,664,631</b>	<b>95,562,572</b>	<b>71,435,304</b>	<b>1,297,068,769</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	-	-	3,888,145	-	19,116,163	34,917,627	3,705,931	23,990,701	-	32,843,768	17,000,000	-	<b>135,462,334</b>
APORTES NO CAPITALIZADOS	18,767,712	24,466,893	<u>43,234,605</u>	39,200,074	-	15,199,096	745,640	-	-	927,988	16,062,647	-	1,319,759	21,754,973	<b>138,444,782</b>
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	-	-	-	-	<b>452,027</b>
RESERVAS	128,105,981	73,378,504	<u>201,484,485</u>	131,207,890	379,906	-	5,282,881	1,394,000	753,355	-	-	813,901	4,801,410	3,343,853	<b>349,461,682</b>
RESULTADOS ACUMULADOS	10,724,857	17,548,976	<u>28,273,833</u>	36,671,937	1,717,874	226,032	989,545	612,689	161,644	-8,166,570	27,965	2,866,607	874,292	2,946,523	<b>67,202,372</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>157,598,549</b>	<b>115,394,373</b>	<b>272,992,923</b>	<b>207,079,901</b>	<b>5,985,925</b>	<b>15,425,128</b>	<b>26,134,230</b>	<b>37,376,343</b>	<b>4,620,930</b>	<b>16,752,119</b>	<b>16,090,613</b>	<b>36,524,276</b>	<b>23,995,461</b>	<b>28,045,350</b>	<b>691,023,198</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>468,627,654</b>	<b>278,581,234</b>	<b>747,208,888</b>	<b>332,815,964</b>	<b>38,447,870</b>	<b>19,016,920</b>	<b>116,152,390</b>	<b>175,625,501</b>	<b>19,988,570</b>	<b>86,229,274</b>	<b>70,378,997</b>	<b>163,188,907</b>	<b>119,558,033</b>	<b>99,480,654</b>	<b>1,988,091,966</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril 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	47,069,240	27,259,009	74,328,248	25,191,721	3,212,104	1,041,644	7,855,156	10,685,302	836,471	5,358,363	3,545,351	7,614,637	7,300,628	6,890,566	153,860,192
GASTOS FINANCIEROS	-6,508,008	-4,064,117	-10,572,125	-2,538,712	-899,735	-13,044	-2,019,785	-2,082,446	-149,165	-1,355,996	-357,015	-1,752,281	-1,725,935	-1,155,713	-24,621,952
<b>RESULTADO FINANCIERO BRUTO</b>	<b>40,561,232</b>	<b>23,194,892</b>	<b>63,756,123</b>	<b>22,653,008</b>	<b>2,312,369</b>	<b>1,028,600</b>	<b>5,835,372</b>	<b>8,602,856</b>	<b>687,305</b>	<b>4,002,367</b>	<b>3,188,336</b>	<b>5,862,356</b>	<b>5,574,694</b>	<b>5,734,853</b>	<b>129,238,240</b>
OTROS INGRESOS OPERATIVOS	523,746	1,755,046	2,278,792	1,514,851	1,638,944	34	1,470,229	475,863	48,567	697,720	670,295	445,572	649,321	620,353	10,510,941
OTROS GASTOS OPERATIVOS	-948,913	-182,808	-1,131,721	-145,078	-	-50	-123,508	-47,839	-46,063	-60,404	-188,442	-553,915	-109,153	-306,798	-2,712,970
<b>RESULTADO DE OPERACION BRUTO</b>	<b>40,136,064</b>	<b>24,767,130</b>	<b>64,903,194</b>	<b>24,022,782</b>	<b>3,951,313</b>	<b>1,028,584</b>	<b>7,182,094</b>	<b>9,030,881</b>	<b>689,810</b>	<b>4,639,683</b>	<b>3,670,188</b>	<b>6,114,862</b>	<b>6,048,807</b>	<b>6,437,921</b>	<b>137,036,210</b>
RECUPERACION DE ACTIVOS FINANCIEROS	3,164,834	558,832	3,723,666	183,164	25,715	45,406	1,466,405	808,211	-	698,835	1,611,406	2,579,254	1,061,288	170,244	12,373,594
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-4,145,586	-1,194,305	-5,339,890	-2,662,022	-360,864	-47,230	-2,504,298	-2,553,253	-49,422	-2,183,440	-593,174	-3,595,346	-1,590,802	-955,026	-22,434,767
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>39,155,313</b>	<b>24,131,657</b>	<b>63,286,970</b>	<b>21,543,925</b>	<b>3,616,165</b>	<b>1,026,760</b>	<b>6,144,200</b>	<b>7,285,838</b>	<b>640,388</b>	<b>3,155,078</b>	<b>4,688,420</b>	<b>4,737,921</b>	<b>5,585,348</b>	<b>5,264,025</b>	<b>126,975,037</b>
GASTOS DE ADMINISTRACION	-29,003,047	-21,639,494	-50,642,541	-10,644,688	-3,327,600	-957,970	-5,004,502	-6,467,936	-526,021	-5,652,013	-4,895,292	-5,619,944	-4,989,566	-4,904,681	-101,612,754
<b>RESULTADO DE OPERACION NETO</b>	<b>10,152,266</b>	<b>2,492,163</b>	<b>12,644,429</b>	<b>10,899,237</b>	<b>288,565</b>	<b>68,790</b>	<b>1,139,699</b>	<b>817,902</b>	<b>114,367</b>	<b>-2,496,935</b>	<b>-206,872</b>	<b>1,117,977</b>	<b>615,781</b>	<b>359,343</b>	<b>25,362,283</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-927,435	-409,732	-1,337,167	-2,130,505	-102,898	99	-718,048	-1,308,248	-115,519	-113,258	-350,785	-1,244,362	-1,708,037	120,464	-9,002,293
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1,314,622	834,046	2,148,668	2,033,733	135,344	-37,007	567,894	1,092,073	92,325	377,048	398,933	1,179,839	1,715,558	-68,483	9,635,926
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>10,539,453</b>	<b>2,916,478</b>	<b>13,455,931</b>	<b>10,802,466</b>	<b>321,011</b>	<b>31,882</b>	<b>989,545</b>	<b>601,727</b>	<b>95,173</b>	<b>-2,231,146</b>	<b>-158,724</b>	<b>1,053,425</b>	<b>623,303</b>	<b>411,324</b>	<b>25,995,916</b>
INGRESOS EXTRAORDINARIOS	32,582	40,201	72,783	-	-	-	10,961	68,087	-	13,867	-	1,041	1,858	-	168,597
GASTOS EXTRAORDINARIOS	-173,216	-25,282	-198,498	-	-	-	-	-	-	-98	-	-	-	-	-198,596
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>10,398,819</b>	<b>2,931,397</b>	<b>13,330,216</b>	<b>10,802,466</b>	<b>321,011</b>	<b>31,882</b>	<b>989,545</b>	<b>612,689</b>	<b>163,260</b>	<b>-2,231,146</b>	<b>-144,956</b>	<b>1,053,425</b>	<b>624,344</b>	<b>413,182</b>	<b>25,965,917</b>
INGRESOS DE GESTIONES ANTERIORES	466,910	27,682	494,591	12,249	-	-	-	-	-	256,004	308,743	-	800	-2,262	1,070,126
GASTOS DE GESTIONES ANTERIORES	-140,872	-78,054	-218,926	-51,650	-	-	-	-	-1,616	-100,040	-135,821	-	-	-10,862	-510,015
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>10,724,857</b>	<b>2,881,024</b>	<b>13,605,881</b>	<b>10,763,065</b>	<b>321,011</b>	<b>31,882</b>	<b>989,545</b>	<b>612,689</b>	<b>161,644</b>	<b>-2,075,181</b>	<b>27,965</b>	<b>1,053,425</b>	<b>614,182</b>	<b>410,920</b>	<b>26,517,028</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>10,724,857</b>	<b>2,881,024</b>	<b>13,605,881</b>	<b>10,763,065</b>	<b>321,011</b>	<b>31,882</b>	<b>989,545</b>	<b>612,689</b>	<b>161,644</b>	<b>-2,075,181</b>	<b>27,965</b>	<b>1,053,425</b>	<b>614,182</b>	<b>410,920</b>	<b>26,517,028</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>10,724,857</b>	<b>2,881,024</b>	<b>13,605,881</b>	<b>10,763,065</b>	<b>321,011</b>	<b>31,882</b>	<b>989,545</b>	<b>612,689</b>	<b>161,644</b>	<b>-2,075,181</b>	<b>27,965</b>	<b>1,053,425</b>	<b>614,182</b>	<b>410,920</b>	<b>26,517,028</b>

CUADRO N° 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril 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	3.10%	3.09%	3.09%	5.30%	4.50%	9.21%	3.39%	7.12%	3.51%	9.50%	20.20%	6.45%	5.88%	11.26%	5.66%
Inversiones Temporarias/Total Activo	3.42%	16.67%	8.36%	0.07%	18.19%	0.85%	0.00%	0.90%	6.70%	0.03%	5.12%	1.50%	2.28%	0.00%	4.10%
Cartera / Total Activo	87.94%	73.93%	82.72%	91.69%	70.60%	85.14%	92.76%	86.74%	81.59%	81.03%	61.93%	78.07%	81.45%	84.97%	83.78%
Otras Cuentas por cobrar / Total Activo	1.43%	1.48%	1.45%	0.16%	1.02%	2.28%	1.00%	1.25%	0.28%	1.33%	3.56%	1.06%	1.05%	1.12%	1.18%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	1.06%	1.06%	0.00%	0.00%	0.09%
Inversiones Permanentes / Total Activo	0.19%	0.46%	0.29%	0.09%	0.66%	0.10%	0.03%	0.75%	1.61%	0.06%	5.45%	7.47%	5.66%	0.06%	1.37%
Bienes de Uso / Total Activo	2.75%	3.17%	2.91%	2.49%	2.88%	2.11%	2.37%	2.65%	5.58%	7.13%	1.34%	4.40%	3.33%	1.81%	3.02%
Otros Activos / Total Activo	1.18%	1.21%	1.19%	0.20%	2.14%	0.32%	0.45%	0.59%	0.73%	0.88%	2.38%	0.00%	0.34%	0.77%	0.79%
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	6.87%	3.10%	5.46%	9.70%	2.50%	0.50%	2.56%	1.05%	2.43%	-7.22%	0.12%	1.94%	1.54%	1.24%	4.00%
Resultado Neto / Patrimonio ROE	20.42%	7.49%	14.95%	15.59%	16.09%	0.62%	11.36%	4.92%	10.49%	-37.16%	0.52%	8.65%	7.68%	4.40%	11.51%
Resultado Neto / Ingresos Financieros	22.79%	10.57%	18.31%	42.72%	9.99%	3.06%	12.60%	5.73%	19.32%	-38.73%	0.79%	13.83%	8.41%	5.96%	17.23%
Ingresos Financieros / Activo	30.13%	29.35%	29.84%	22.71%	25.06%	16.43%	20.29%	18.25%	12.55%	18.64%	15.11%	14.00%	18.32%	20.78%	23.22%
Ingresos Financieros / Cartera Bruta	34.07%	39.69%	35.94%	23.88%	33.52%	19.04%	21.09%	20.24%	15.54%	23.20%	21.92%	17.18%	22.60%	24.95%	27.17%
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	21.00%	31.51%	24.49%	10.09%	34.73%	17.51%	13.43%	12.25%	9.77%	24.47%	30.27%	8.17%	15.38%	17.76%	17.94%
Gastos Administrativos / Activo	18.57%	23.30%	20.33%	9.60%	25.96%	15.11%	12.93%	11.05%	7.89%	19.66%	20.87%	6.65%	12.47%	14.79%	15.33%
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.29%	98.76%	99%	100%	97%	97%	97%	98%	95%	96%	88.70%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.46%	0.54%	0.49%	0.39%	1.31%	0.53%	0.75%	1.49%	4.47%	3.34%	9.54%	1.70%	1.05%	0.86%	1.15%
Cartera en Ejecución / Cartera Bruta	0.24%	0.70%	0.40%	0.04%	2.14%	2.30%	1.82%	0.56%	0.09%	0.18%	1.76%	1.23%	1.84%	0.83%	0.68%
Previsión cartera incobrable / Cartera en Mora	316.60%	123.54%	226.50%	1094.84%	204.61%	93.56%	178.70%	264.80%	56.49%	101.53%	103.81%	200.80%	115.02%	153.45%	210.26%
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	4.67%	5%	5%	14%	5%	49%	4%	9%	5%	12%	26.19%	8%	7%	16%	9%
Disponibilidades + Inversiones Temporarias / Pasivo	9.82%	33.72%	18.04%	14.19%	26.88%	53.24%	4.38%	10.19%	13.28%	11.83%	32.83%	10.24%	10.21%	15.69%	14.96%
Disponibilidades + Inversiones Temporarias / Activo	6.51%	19.75%	11.45%	5.36%	22.70%	10.06%	3.40%	8.02%	10.21%	9.53%	25.32%	7.95%	8.16%	11.26%	9.76%
<b>SOLVENCIA</b>															
Patrimonio/Activo	33.63%	41%	37%	62%	16%	81%	22%	21%	23%	19%	22.86%	22%	20%	28%	35%
Cartera Vencida+Ejecución/Patrimonio	1.85%	2.22%	2.01%	0.67%	16.59%	3.01%	10.97%	8.73%	15.94%	14.53%	34.08%	10.64%	11.69%	5.00%	4.52%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.02%	-0.52%	-2.54%	-6.67%	-17.36%	0.19%	-8.64%	-14.38%	6.94%	-0.22%	-1.30%	-10.72%	-1.76%	-2.67%	-4.98%

Cuadro Nº 4

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	36,990,503	36,723,123	135,328	132,052	704	14,533	15,237
CHUQUISACA	42,296,871	41,893,254	96,861	306,757	2,206	12,037	14,243
COCHABAMBA	130,646,515	128,739,641	1,184,290	722,585	5,076	21,301	26,377
LA PAZ	378,921,378	375,680,555	2,238,325	1,002,498	19,959	66,974	86,933
ORURO	91,465,739	89,334,096	1,514,065	617,579	3,797	13,517	17,314
PANDO	28,576,070	27,965,579	435,070	175,421	1,105	2,097	3,202
POTOSI	33,696,582	33,485,112	58,123	153,347	1,133	8,018	9,151
SANTA CRUZ	208,974,963	204,743,219	2,078,177	2,153,567	5,817	39,486	45,303
TARIJA	75,490,679	74,626,956	396,888	466,835	2,683	10,739	13,422
<b>TOTAL</b>	<b>1,027,059,302</b>	<b>1,013,191,534</b>	<b>8,137,127</b>	<b>5,730,641</b>	<b>42,480</b>	<b>188,702</b>	<b>231,182</b>
	100%	98.65%	0.79%	0.56%	18.38%	81.62%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	53,094,992	51,973,615	900,272	221,105	2,367	6,267	8,634
CHUQUISACA	44,084,704	43,613,554	280,460	190,689	2,158	3,950	6,108
COCHABAMBA	131,980,819	128,481,081	1,987,585	1,512,153	5,615	13,134	18,749
LA PAZ	119,140,977	116,053,876	2,274,326	812,774	8,095	16,353	24,448
ORURO	43,902,601	43,498,852	241,801	161,948	1,357	4,129	5,486
PANDO	13,699,305	13,195,886	440,984	62,435	372	2,381	2,753
POTOSI	30,880,892	29,855,812	662,083	362,997	1,646	5,390	7,036
SANTA CRUZ	185,961,568	179,291,166	4,429,984	2,240,418	7,495	22,320	29,815
TARIJA	49,160,213	48,603,278	240,594	316,341	2,899	9,249	12,148
<b>TOTAL</b>	<b>671,906,071</b>	<b>654,567,119</b>	<b>11,458,090</b>	<b>5,880,861</b>	<b>32,004</b>	<b>83,173</b>	<b>115,177</b>
	100%	97.42%	1.71%	0.88%	27.79%	72.21%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	90,085,495	88,696,738	1,035,600	353,157	3,071	20,800	23,871
CHUQUISACA	86,381,575	85,506,808	377,321	497,446	4,364	15,987	20,351
COCHABAMBA	262,627,335	257,220,722	3,171,875	2,234,738	10,691	34,435	45,126
LA PAZ	498,062,355	491,734,431	4,512,651	1,815,272	28,054	83,327	111,381
ORURO	135,368,340	132,832,948	1,755,866	779,526	5,154	17,646	22,800
PANDO	42,275,375	41,161,464	876,054	237,857	1,477	4,478	5,955
POTOSI	64,577,474	63,340,924	720,206	516,344	2,779	13,408	16,187
SANTA CRUZ	394,936,531	384,034,385	6,508,161	4,393,985	13,312	61,806	75,118
TARIJA	124,650,892	123,230,233	637,482	783,176	5,582	19,988	25,570
<b>TOTAL</b>	<b>1,698,965,373</b>	<b>1,667,758,654</b>	<b>19,595,217</b>	<b>11,611,502</b>	<b>74,484</b>	<b>271,875</b>	<b>346,359</b>
	100%	98.16%	1.15%	0.68%	21.50%	78.50%	100%

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

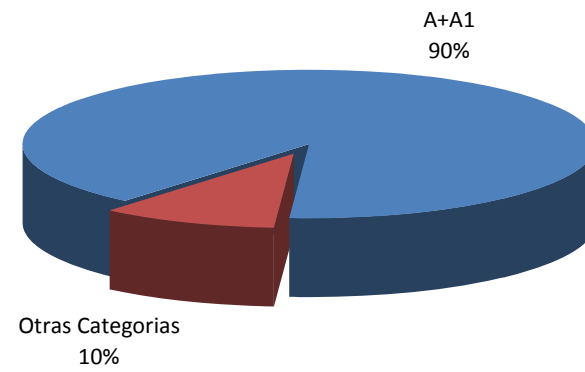
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	265,221,958	263,351,619	1,229,168	641,171	7,529	63,929	71,458
PRO MUJER	172,169,511	170,499,149	580,075	1,090,287	3,918	70,458	74,376
DIACONIA	245,064,253	244,130,990	813,237	120,026	15,928	28,876	44,804
EMPRENDER	26,122,679	25,173,217	363,325	586,137	2,249	6,146	8,395
FONCRESOL	7,307,552	7,023,559	65,689	218,304	632	2,189	2,821
FUNBODEM	86,725,733	84,439,196	696,342	1,590,195	2,709	4,293	7,002
IDEPRO	86,220,930	84,470,964	1,173,069	576,898	2,037	1,614	3,651
IMPRO	14,316,297	13,651,362	649,813	15,122	1,095	906	2,001
SARTAWI	12,956,541	12,183,716	657,878	114,947	1,057	1,471	2,528
ANED	-	-	-	-	-	-	-
CIDRE	54,169,395	52,872,426	1,020,782	276,186	1,019	523	1,542
FONDECO	-	-	-	-	-	-	-
FUBODE	41,594,396	40,678,341	357,921	558,133	3,040	8,617	11,657
<b>TOTAL</b>	<b>1,011,869,245</b>	<b>998,474,540</b>	<b>7,607,299</b>	<b>5,787,406</b>	<b>41,213</b>	<b>189,022</b>	<b>230,235</b>
	100%	98.68%	0.75%	0.57%	17.90%	82.10%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	149,187,349	148,135,285	691,405	360,659	4,235	35,961	40,196
PRO MUJER	33,861,704	32,974,584	525,808	361,312	2,512	17,478	19,990
DIACONIA	71,443,378	70,987,342	436,637	19,399	5,803	3,763	9,566
EMPRENDER	2,623,348	2,579,662	13,367	30,319	217	592	809
FONCRESOL	9,101,560	8,921,237	20,860	159,463	642	1,339	1,981
FUNBODEM	25,033,328	24,451,704	141,254	440,369	727	1,058	1,785
IDEPRO	72,196,837	70,685,491	1,194,554	316,792	2,340	1,070	3,410
IMPRO	1,835,843	1,764,065	71,778	-	186	114	300
SARTAWI	56,338,193	54,676,144	1,655,159	6,890	3,590	1,553	5,143
ANED	48,520,497	43,036,302	4,627,923	856,272	3,584	4,159	7,743
CIDRE	78,780,159	76,191,147	1,234,781	1,354,230	1,921	1,044	2,965
FONDECO	96,932,351	94,126,483	1,020,096	1,785,772	4,823	8,983	13,806
FUBODE	41,241,580	40,754,667	354,296	132,618	2,691	5,739	8,430
<b>TOTAL</b>	<b>687,096,128</b>	<b>669,284,114</b>	<b>11,987,919</b>	<b>5,824,096</b>	<b>33,271</b>	<b>82,853</b>	<b>116,124</b>
	100%	97.41%	1.74%	0.85%	28.65%	71.35%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	414,409,307	411,486,904	1,920,573	1,001,830	11,764	99,890	111,654
PRO MUJER	206,031,215	203,473,734	1,105,883	1,451,599	6,430	87,936	94,366
DIACONIA	316,507,631	315,118,332	1,249,874	139,425	21,731	32,639	54,370
EMPRENDER	28,746,027	27,752,879	376,692	616,456	2,466	6,738	9,204
FONCRESOL	16,409,112	15,944,796	86,549	377,767	1,274	3,528	4,802
FUNBODEM	111,759,060	108,890,900	837,596	2,030,564	3,436	5,351	8,787
IDEPRO	158,417,767	155,156,455	2,367,623	893,690	4,377	2,684	7,061
IMPRO	16,152,140	15,415,427	721,591	15,122	1,281	1,020	2,301
SARTAWI	69,294,735	66,859,861	2,313,037	121,837	4,647	3,024	7,671
ANED	48,520,497	43,036,302	4,627,923	856,272	3,584	4,159	7,743
CIDRE	132,949,553	129,063,573	2,255,564	1,630,416	2,940	1,567	4,507
FONDECO	96,932,351	94,126,483	1,020,096	1,785,772	4,823	8,983	13,806
FUBODE	82,835,976	81,433,008	712,216	690,751	5,731	14,356	20,087
<b>TOTAL</b>	<b>1,698,965,373</b>	<b>1,667,758,654</b>	<b>19,595,217</b>	<b>11,611,502</b>	<b>74,484</b>	<b>271,875</b>	<b>346,359</b>
	100%	98.16%	1.15%	0.68%	21.50%	78.50%	100%

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril 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	409,366,725	2,116,179	779,654	254,875	118,196	1,773,678	-	-	-	-	-	-	-	414,409,307
PRO MUJER	201,819,697	1,654,036	664,033	264,735	177,114	1,451,599	-	-	-	-	-	-	-	206,031,215
DIACONIA	314,827,869	297,181	354,061	59,929	50,587	918,004	-	-	-	-	-	-	-	316,507,631
EMPRENDER	27,765,174	88,629	32,968	79,537	163,263	616,456	-	-	-	-	-	-	-	28,746,026
FONCRESOL	6,981,638	62,930	-	15,402	-	21,296	-	226,286	8,884,400	19,558	27,614	10,525	159,463	16,409,112
FUNBODEM	106,611,616	1,850,877	491,673	254,097	237,715	2,313,084	-	-	-	-	-	-	-	111,759,061
IDEPRO	151,666,849	3,489,606	1,178,880	519,426	114,566	1,448,440	-	-	-	-	-	-	-	158,417,767
IMPRO	15,442,467	641,676	9,883	26,363	16,630	15,122	-	-	-	-	-	-	-	16,152,140
SARTAWI	65,306,539	1,505,949	699,391	214,560	291,425	1,276,872	-	-	-	-	-	-	-	69,294,735
ANED	21,739,008	1,334,571	285,916	134,571	130,024	1,739,546	-	-	18,592,133	1,483,156	67,455	3,014,117	-	48,520,497
CIDRE	4,454,465	3,909,082	102,376,037	175,615	7,961,738	270,303	9,226,248	28,672	560,101	39,195	2,871	963,946	322,996	130,291,269
FONDECO	49,054,651	789,869	207,429	235,330	90,245	992,087	-	-	44,147,305	116,061	43,259	397,375	858,752	96,932,363
FUBODE	81,196,496	236,512	71,694	85,531	41,958	1,203,785	-	-	-	-	-	-	-	82,835,975
<b>TOTAL</b>	<b>1,456,233,196</b>	<b>17,977,097</b>	<b>107,151,617</b>	<b>2,319,972</b>	<b>9,393,460</b>	<b>14,040,270</b>	<b>9,226,248</b>	<b>254,959</b>	<b>72,183,938</b>	<b>1,657,970</b>	<b>141,199</b>	<b>4,385,963</b>	<b>1,341,212</b>	<b>1,696,307,100</b>
	85.85%	1.06%	6.32%	0.14%	0.55%	0.83%	0.54%	0.02%	4.26%	0.10%	0.01%	0.26%	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

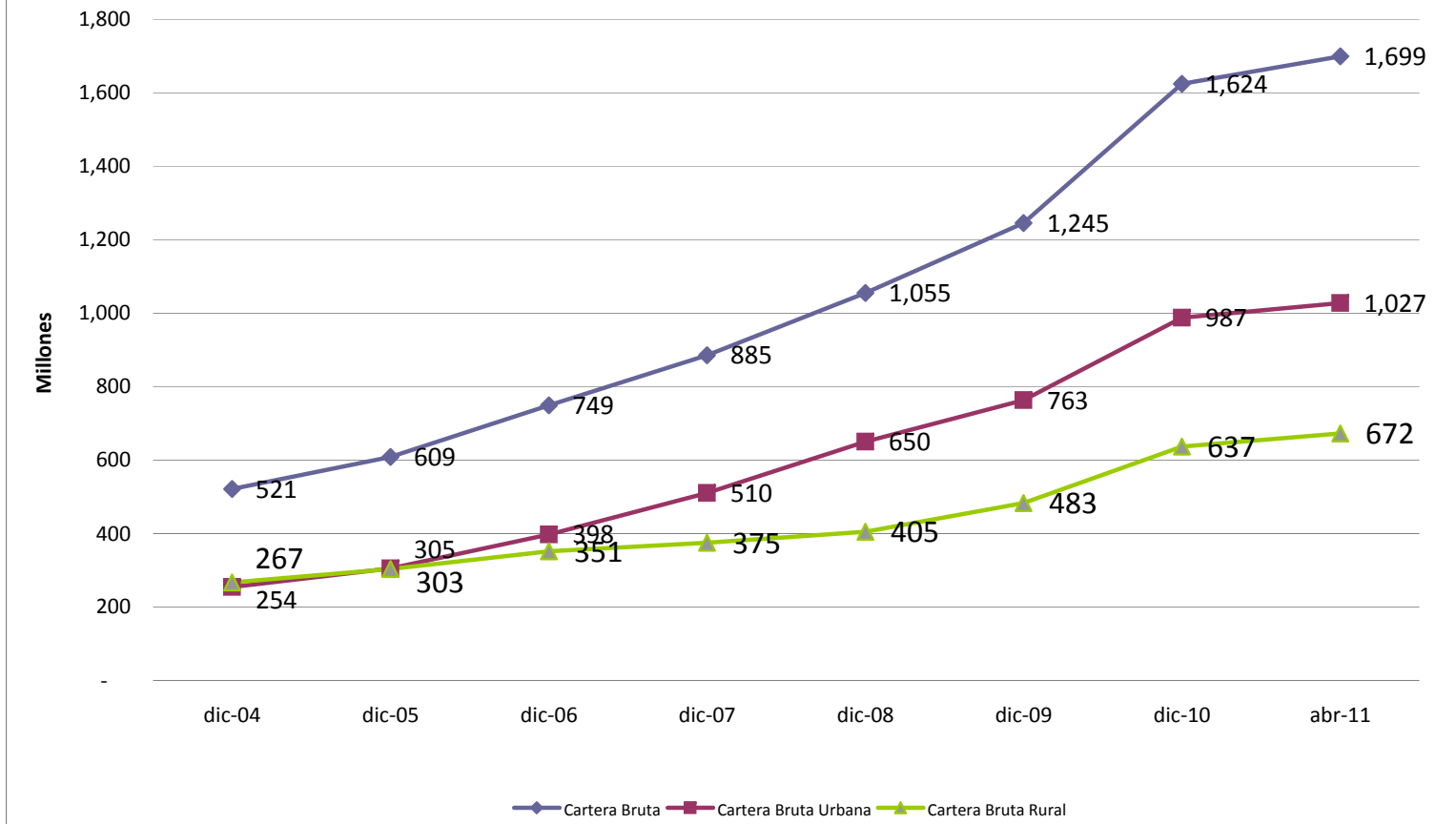


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril de 2011  
(En Bolivianos)

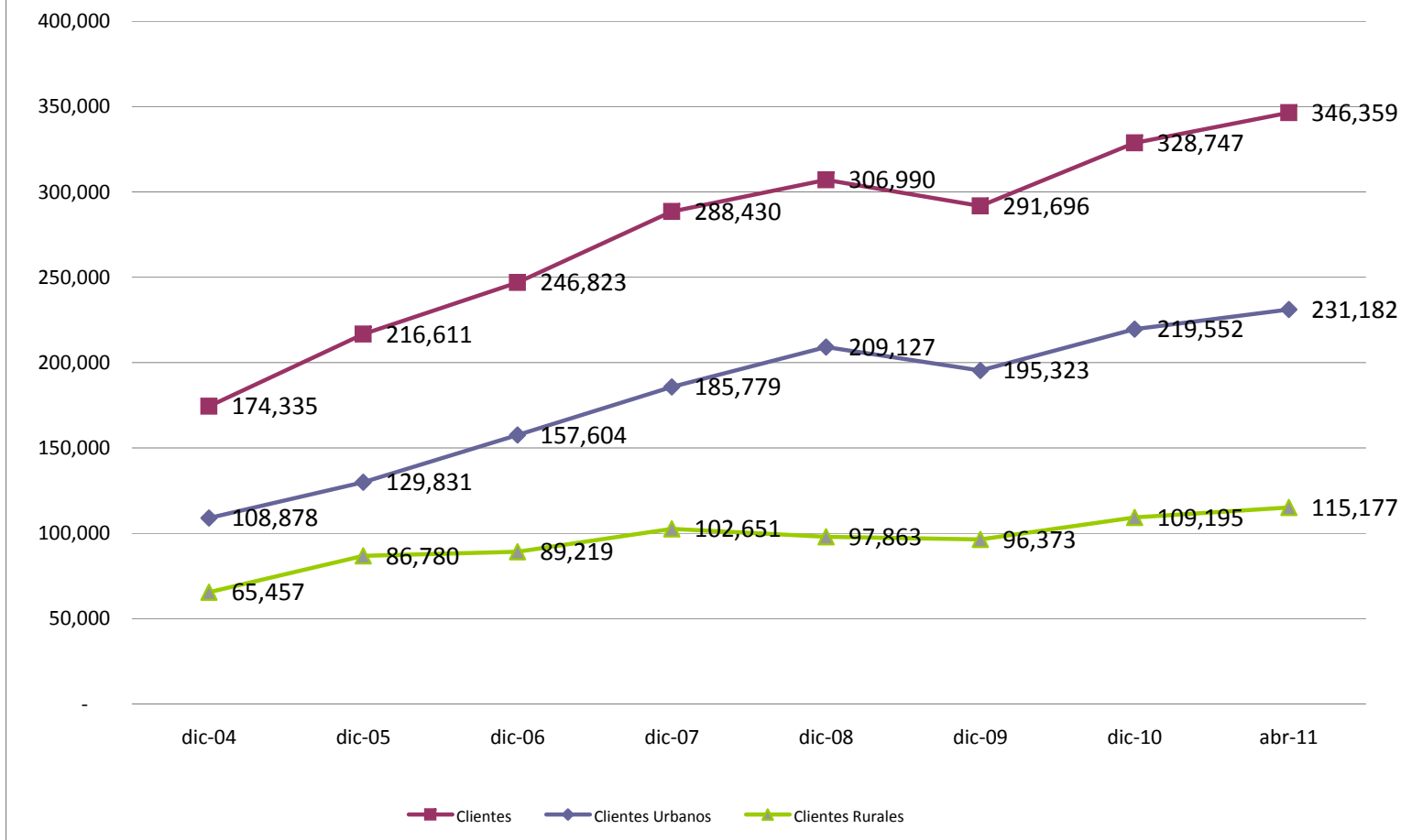
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								TOTAL
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	
CRECER	-	-	265,375,814	-	-	-	-	-	265,375,814
PRO MUJER	-	-	172,169,511	-	-	-	-	-	172,169,511
DIACONIA	-	1,285,440	243,778,813	-	-	-	-	-	245,064,253
EMPRENDER	-	-	1,150,465	24,972,214	-	-	-	-	26,122,679
FONCRESOL	-	-	7,307,552	-	-	-	-	-	7,307,552
FUNBODEM	-	-	76,125,012	-	10,600,721	-	-	-	86,725,733
IDEPRO	-	397,512	85,823,418	-	-	-	-	-	86,220,930
IMPRO	-	-	14,316,297	-	-	-	-	-	14,316,297
SARTAWI	-	-	5,385,511	-	-	1,551,685	-	4,683,376	11,620,572
ANED	-	-	-	-	-	-	-	-	-
CIDRE	2,358,077	6,342,702	42,947,713	55,800	-	2,465,102	-	-	54,169,394
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	40,427,189	-	-	44,613	-	1,122,593	41,594,395
<b>TOTAL</b>	<b>2,358,077</b>	<b>8,025,654</b>	<b>954,807,296</b>	<b>25,028,014</b>	<b>10,600,721</b>	<b>4,061,400</b>	<b>-</b>	<b>5,805,969</b>	<b>1,010,687,131</b>
	0.23%	0.79%	94.47%	2.48%	1.05%	0.40%	0.00%	0.57%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	149,033,493	-	-	-	-	-	149,033,493
PRO MUJER	-	-	33,861,704	-	-	-	-	-	33,861,704
DIACONIA	-	-	71,443,378	-	-	-	-	-	71,443,378
EMPRENDER	-	-	24,124	2,599,224	-	-	-	-	2,623,348
FONCRESOL	-	-	-	-	-	-	-	9,101,560	9,101,560
FUNBODEM	-	-	22,678,589	-	2,354,739	-	-	-	25,033,328
IDEPRO	-	-	72,196,837	-	-	-	-	-	72,196,837
IMPRO	-	-	1,835,843	-	-	-	-	-	1,835,843
SARTAWI	-	-	6,494,801	-	-	5,067,064	-	46,112,297	57,674,163
ANED	-	-	485,730	-	24,668,371	-	-	23,366,396	48,520,497
CIDRE	1,545,806	2,308,229	74,310,794	-	-	615,330	-	-	78,780,159
FONDECO	-	-	51,369,611	-	-	-	-	45,562,752	96,932,363
FUBODE	-	-	30,607,962	-	-	69,376	-	10,564,242	41,241,580
<b>TOTAL</b>	<b>1,545,806</b>	<b>2,308,229</b>	<b>514,342,866</b>	<b>2,599,224</b>	<b>27,023,110</b>	<b>5,751,769</b>	<b>-</b>	<b>134,707,249</b>	<b>688,878,253</b>
	0.22%	0.34%	74.73%	0.38%	3.93%	0.84%	0.00%	19.57%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	414,409,307	-	-	-	-	-	414,409,307
PRO MUJER	-	-	206,031,215	-	-	-	-	-	206,031,215
DIACONIA	-	1,285,440	315,222,191	-	-	-	-	-	316,507,631
EMPRENDER	-	-	1,174,589	27,571,438	-	-	-	-	28,746,027
FONCRESOL	-	-	7,307,552	-	-	-	-	9,101,560	16,409,112
FUNBODEM	-	-	98,803,601	-	12,955,460	-	-	-	111,759,060
IDEPRO	-	397,512	158,020,255	-	-	-	-	-	158,417,767
IMPRO	-	-	16,152,140	-	-	-	-	-	16,152,140
SARTAWI	-	-	11,880,312	-	-	6,618,749	-	50,795,673	69,294,735
ANED	-	-	485,730	-	24,668,371	-	-	23,366,396	48,520,497
CIDRE	3,903,883	8,650,931	117,258,507	-	-	3,080,432	-	-	132,949,553
FONDECO	-	-	51,369,611	-	-	-	-	45,562,752	96,932,363
FUBODE	-	-	71,035,152	-	-	113,989	-	11,686,835	82,835,975
<b>TOTAL</b>	<b>3,903,883</b>	<b>10,333,883</b>	<b>1,469,150,161</b>	<b>27,627,238</b>	<b>37,623,831</b>	<b>9,813,170</b>	<b>-</b>	<b>140,513,217</b>	<b>1,698,965,384</b>
	0.23%	0.61%	86.47%	1.63%	2.21%	0.58%	0.00%	8.27%	100%



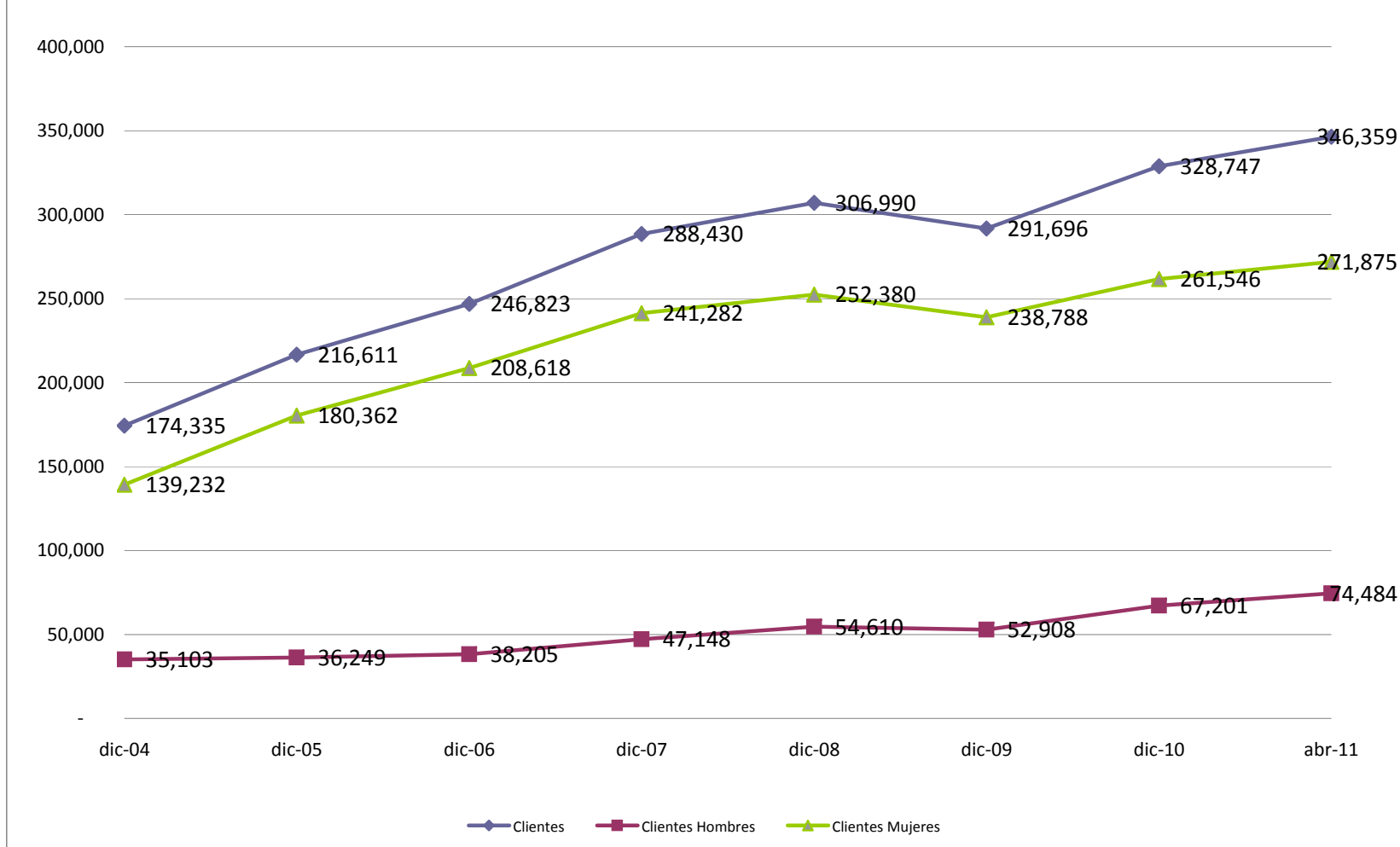
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



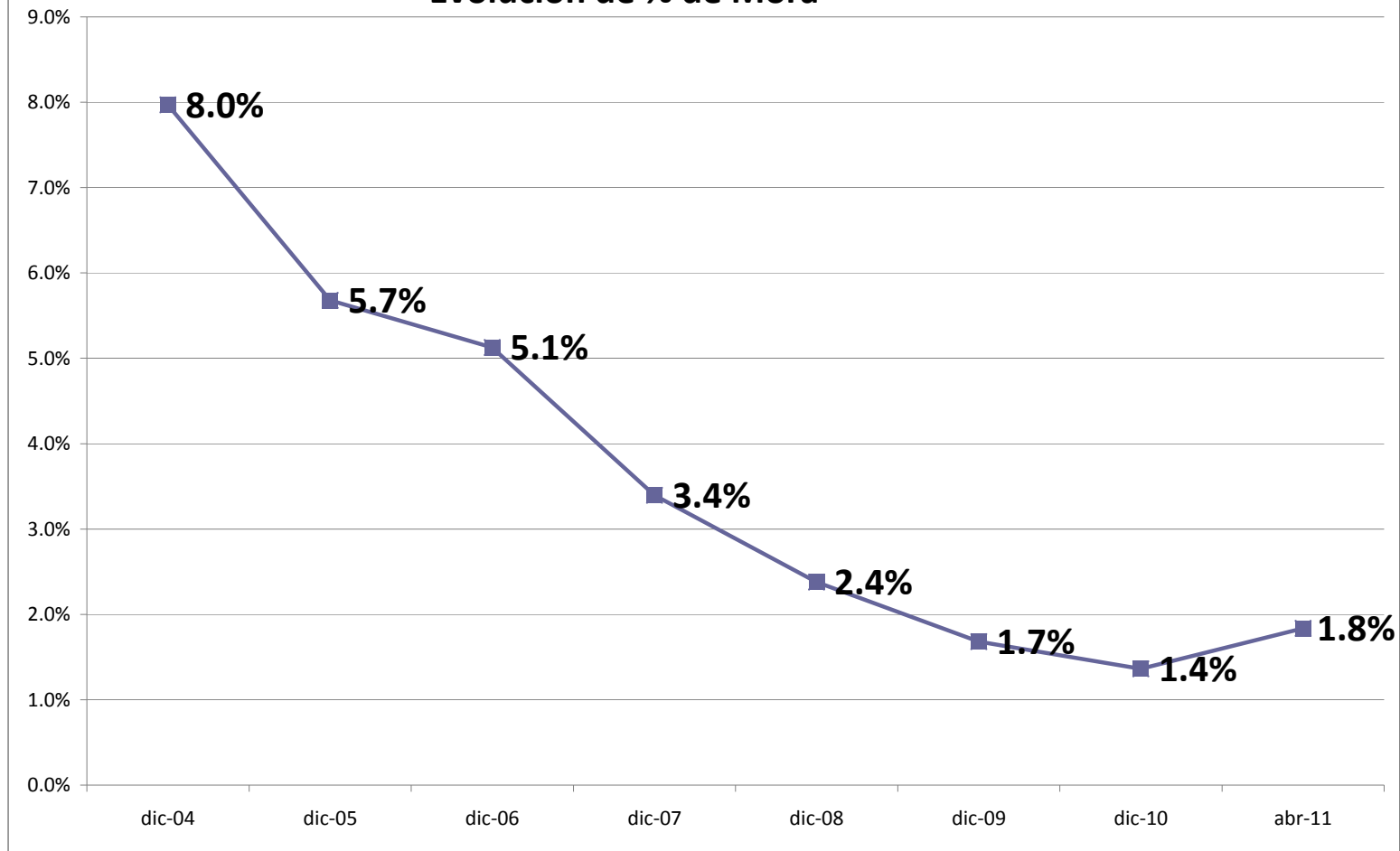
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



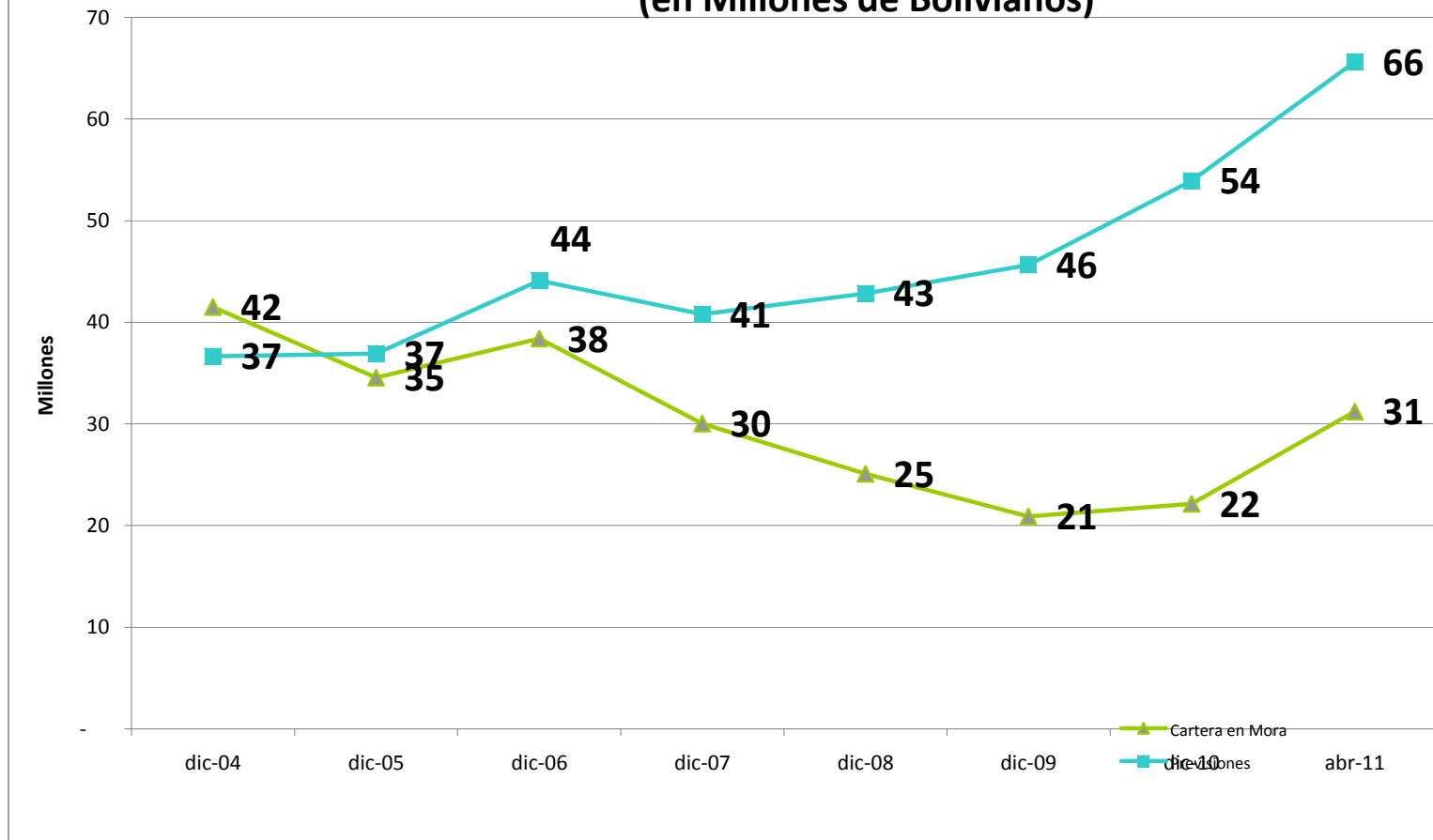
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



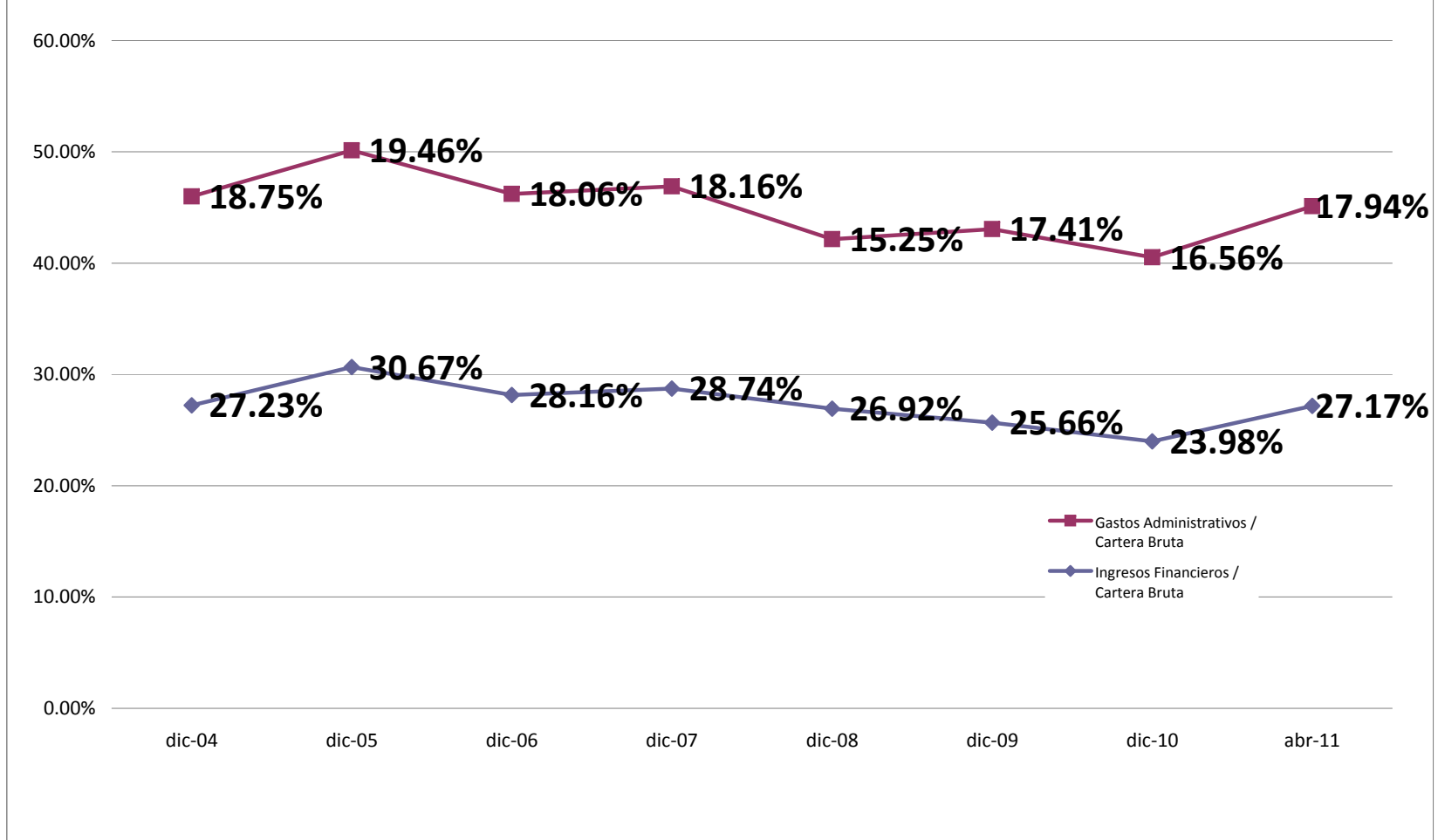
**GRAFICO Nº 5**  
**Evolución de % de Mora**



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

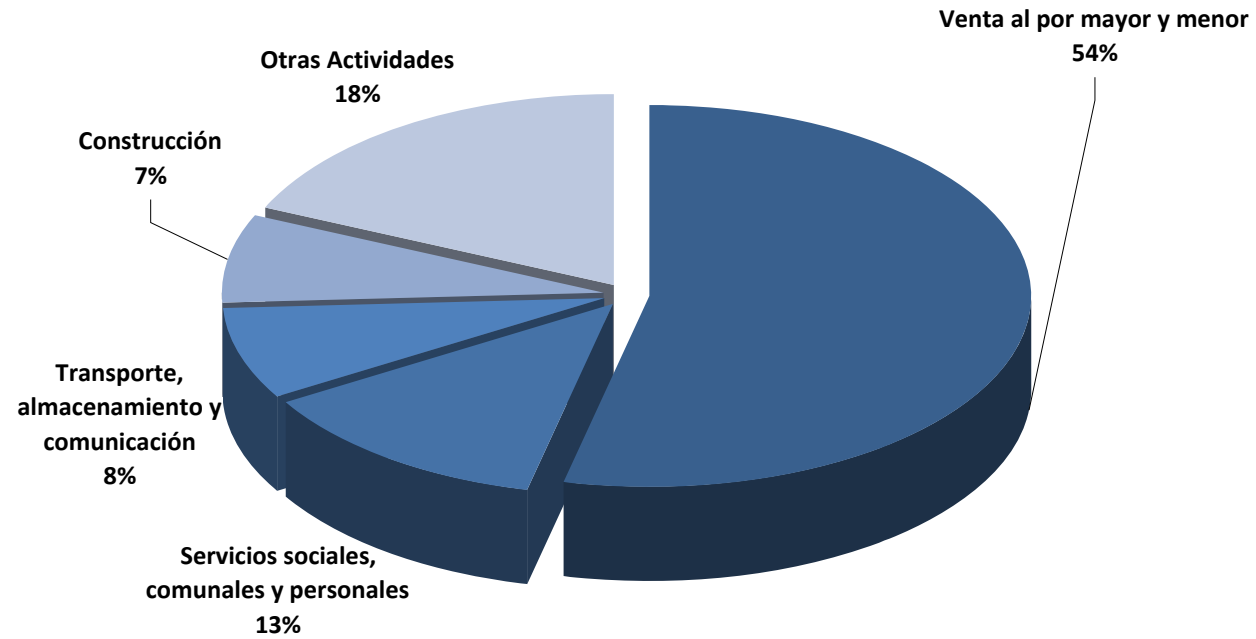


**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



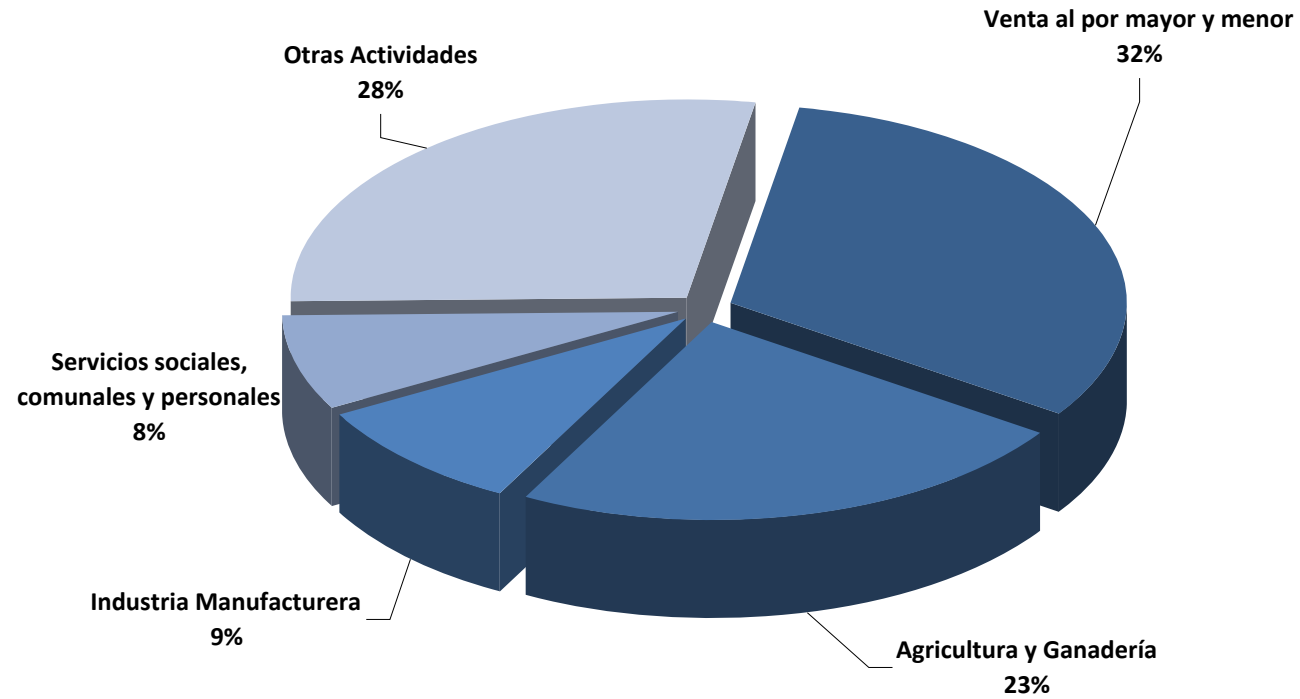


**GRAFICO Nº 8**  
**DESTINO DE CARTERA URBANA**





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



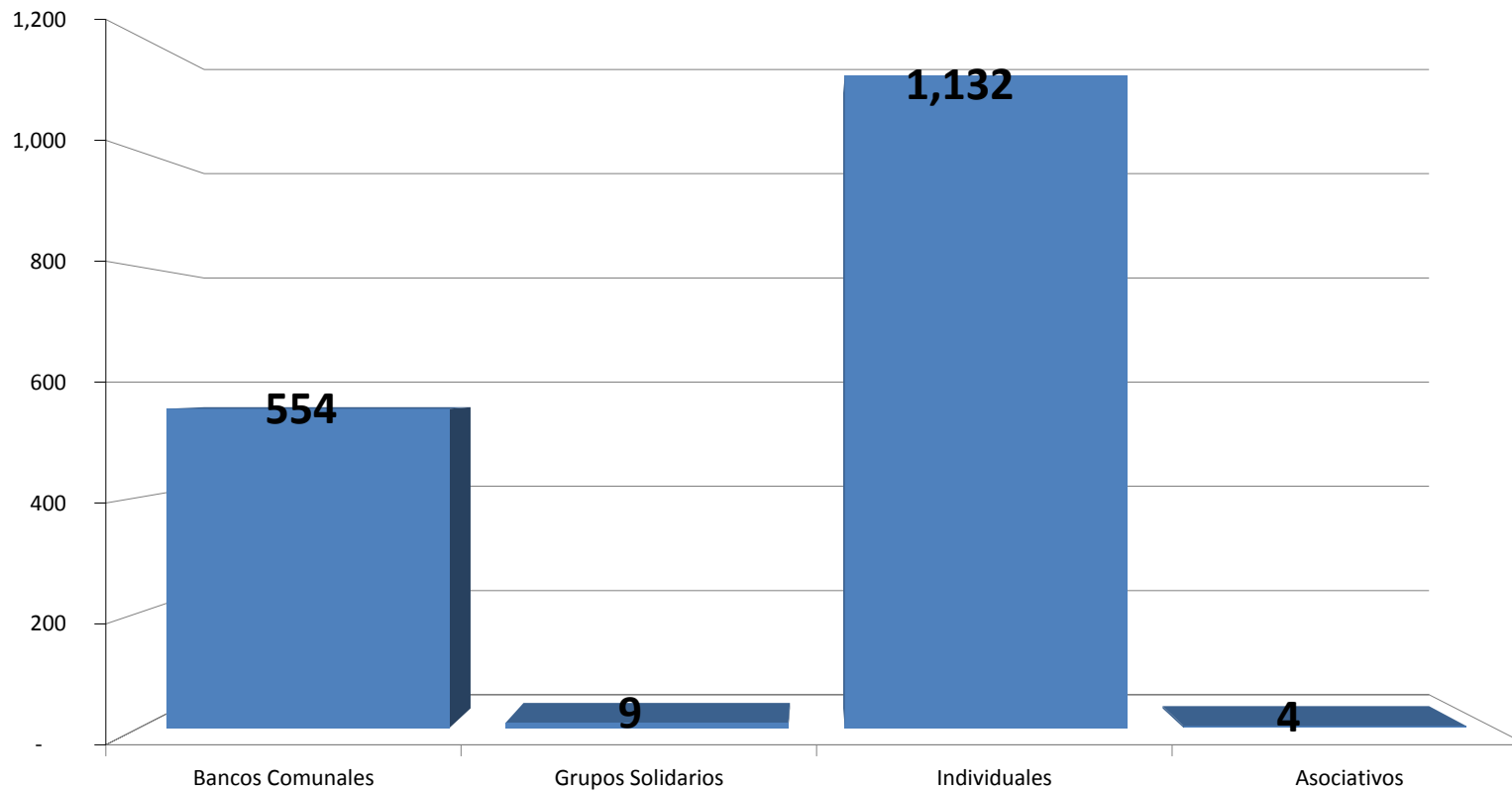
**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril de 2011**  
**(En Bolivianos)**

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	-	-	-	-	-	-	-	-	13,261,098	106,088,783	145,872,077	265,221,959	
PRO MUJER	-	-	-	-	-	-	94,777	1,714,938	48,273,828	45,809,066	76,276,902	172,169,511	
DIACONIA	-	-	-	1,586,309	2,870,059	5,118,703	12,567,464	61,768,546	122,941,158	23,765,977	14,446,036	245,064,253	
EMPRENDER	-	-	-	-	-	115,897	181,231	2,746,842	15,478,139	4,481,467	3,119,102	26,122,679	
FONCRESOL	-	-	-	-	-	498,173	-	132,540	1,984,908	1,858,721	2,833,210	7,307,552	
FUNBODEM	-	-	-	-	-	3,466,044	9,849,383	15,457,613	42,755,308	9,715,783	5,481,602	86,725,733	
IDEPRO	-	-	617,843	569,420	1,078,673	2,532,304	18,092,547	33,107,314	28,560,937	1,452,987	208,905	86,220,930	
IMPRO	-	-	-	-	-	-	182,011	2,123,832	7,846,590	2,159,887	2,003,978	14,316,297	
SARTAWI	-	-	-	-	278,127	-	70,000	344,230	9,454,309	1,450,459	1,359,417	12,956,541	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	805,619	611,641	6,237,301	7,428,365	6,215,051	4,520,603	2,931,655	15,607,030	9,428,638	326,213	57,278	54,169,395	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	-	298,000	223,500	2,130,436	13,089,232	23,744,937	1,589,401	41,594,395	
<b>TOTAL</b>	<b>805,619</b>	<b>611,641</b>	<b>6,855,144</b>	<b>9,584,094</b>	<b>10,739,910</b>	<b>15,977,051</b>	<b>46,597,676</b>	<b>146,092,118</b>	<b>323,729,849</b>	<b>198,698,745</b>	<b>252,177,396</b>	<b>1,011,869,245</b>	
	0.08%	0.06%	0.68%	0.95%	1.06%	1.58%	4.61%	14.44%	31.99%	19.64%	24.92%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	7,459,267	59,674,939	82,053,043	149,187,349	
PRO MUJER	-	-	-	-	-	-	-	-	2,438,607	8,902,920	22,520,177	33,861,704	
DIACONIA	-	-	-	224,027	960,081	1,680,213	1,534,254	7,999,594	41,516,636	11,232,668	6,295,905	71,443,378	
EMPRENDER	-	-	-	-	-	-	-	71,723	1,538,060	626,358	387,207	2,623,348	
FONCRESOL	-	-	-	-	-	160,602	-	608,277	2,578,839	4,154,125	1,599,717	9,101,560	
FUNBODEM	-	-	-	-	-	2,276,258	1,164,697	5,919,720	12,888,619	2,188,964	895,069	25,033,328	
IDEPRO	-	-	-	1,769,564	1,143,284	485,492	10,533,339	22,547,249	33,886,753	1,556,054	275,101	72,196,837	
IMPRO	-	-	-	-	-	-	-	56,667	1,037,675	479,666	261,835	1,835,843	
SARTAWI	-	-	-	-	434,272	1,458,446	1,734,973	3,427,417	46,140,234	2,655,297	487,555	56,338,193	
ANED	-	-	-	-	-	-	1,208,301	3,686,981	34,251,362	6,433,731	2,940,123	48,520,497	
CIDRE	964,148	2,451,012	4,279,862	6,178,643	6,330,114	4,190,736	4,040,422	24,497,479	25,266,939	533,948	46,856	78,780,159	
FONDECO	-	-	4,966,302	9,773,045	5,730,324	3,660,664	8,495,441	14,270,457	27,540,325	10,587,088	11,908,717	96,932,363	
FUBODE	-	-	457,450	-	-	-	1,014,708	-	6,451,959	30,020,732	2,422,420	874,511	41,241,580
<b>TOTAL</b>	<b>964,148</b>	<b>2,451,012</b>	<b>9,246,164</b>	<b>18,402,730</b>	<b>14,598,075</b>	<b>13,912,411</b>	<b>29,726,136</b>	<b>89,537,523</b>	<b>266,264,148</b>	<b>111,448,178</b>	<b>130,545,615</b>	<b>687,096,140</b>	
	0.14%	0.36%	1.35%	2.68%	2.12%	2.02%	4.33%	13.03%	38.75%	16.22%	19.00%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	20,720,465	165,763,722	227,925,120	414,409,308	
PRO MUJER	-	-	-	-	-	-	94,777	1,714,938	54,711,987	98,707,079	206,031,215	206,031,215	
DIACONIA	-	-	-	1,810,336	3,830,140	6,798,916	14,101,719	69,768,140	164,457,793	34,998,645	20,741,941	316,507,631	
EMPRENDER	-	-	-	-	-	181,231	-	2,818,565	17,016,199	5,107,825	3,506,309	28,746,027	
FONCRESOL	-	-	-	-	-	160,602	498,173	740,817	4,563,747	6,012,847	4,432,927	16,409,112	
FUNBODEM	-	-	-	-	-	5,742,302	11,014,080	21,377,333	55,343,927	11,904,747	6,376,671	111,759,060	
IDEPRO	-	-	617,843	2,338,985	2,221,957	3,017,797	28,625,886	55,654,563	62,447,690	3,009,041	484,006	158,417,767	
IMPRO	-	-	-	-	-	-	182,011	2,180,499	8,884,265	2,639,553	2,265,813	16,152,140	
SARTAWI	-	-	-	-	712,398	1,458,446	1,804,973	3,771,647	55,594,543	4,105,755	1,846,972	69,294,735	
ANED	-	-	-	-	-	-	1,208,301	3,686,981	34,251,362	6,433,731	2,940,123	48,520,497	
CIDRE	1,769,767	3,062,653	10,517,163	13,607,008	12,545,166	8,711,339	6,972,076	40,104,509	34,695,578	860,161	104,134	132,949,553	
FONDECO	-	-	4,966,302	9,773,045	5,730,324	3,660,664	8,495,441	14,270,457	27,540,325	10,587,088	11,908,717	96,932,363	
FUBODE	-	-	457,450	-	-	223,500	3,145,144	-	19,541,191	53,765,669	4,011,821	82,835,975	
<b>TOTAL</b>	<b>1,769,767</b>	<b>3,062,653</b>	<b>16,101,309</b>	<b>27,986,824</b>	<b>25,337,986</b>	<b>29,889,463</b>	<b>76,323,813</b>	<b>235,629,641</b>	<b>589,993,997</b>	<b>310,146,923</b>	<b>382,723,011</b>	<b>1,698,965,385</b>	
	0.10%	0.18%	0.95%	1.65%	1.49%	1.76%	4.49%	13.87%	34.73%	18.26%	22.53%	100%	

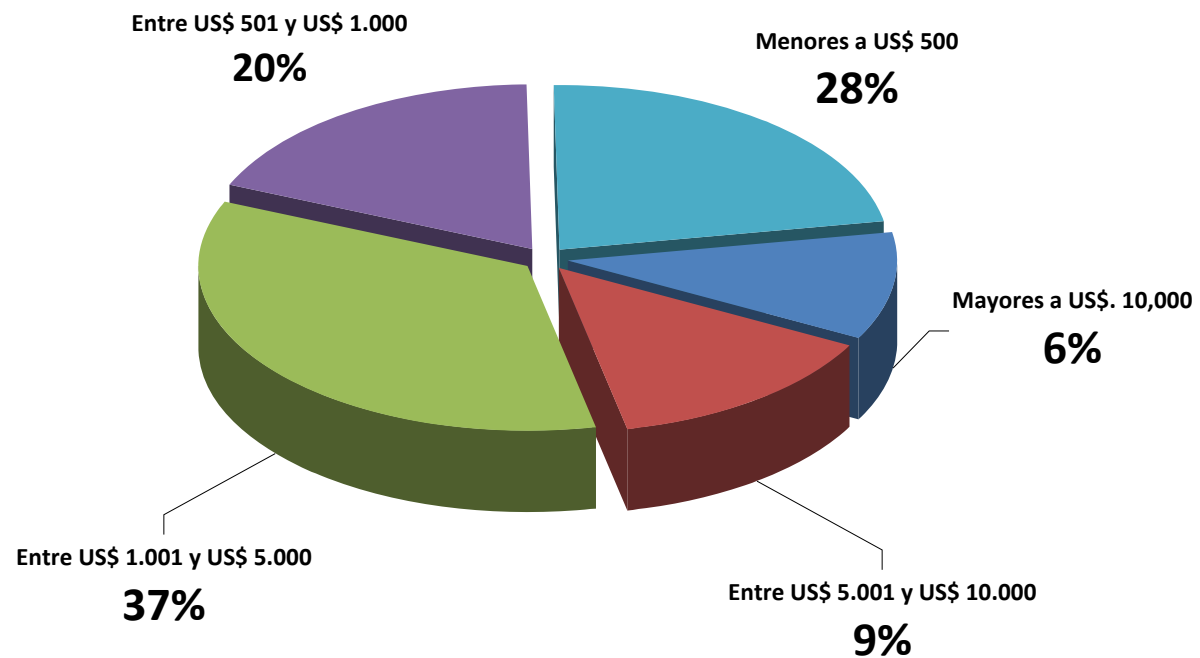
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril de 2011**  
**(En Bolivianos)**

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	157,244,148	63,864	-	-	107,977,809	3,152	-	-	265,221,958	67,016	
PRO MUJER	139,982,089	70,784	-	-	32,187,422	3,592	-	-	172,169,511	74,376	
DIACONIA	46,267,326	23,931	-	-	198,796,926	20,873	-	-	245,064,253	44,804	
EMPRENDER	10,280,321	5,674	1,048,147	372	14,794,211	3,251	-	-	26,122,679	9,297	
FONCRESOL	4,397,270	2,554	96,172	25	2,814,109	242	-	-	7,307,552	2,821	
FUNBODEM	-	-	-	-	86,725,733	7,002	-	-	86,725,733	7,002	
IDEPRO	-	-	-	-	86,220,930	3,651	-	-	86,220,930	3,651	
IMPRO	-	-	-	-	14,316,297	2,001	-	-	14,316,297	2,001	
SARTAWI	1,813,935	954	148,628	31	10,993,978	1,543	-	-	12,956,541	2,528	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	52,918,370	1,539	1,251,025	3	54,169,395	1,542	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	26,479,900	10,069	255,160	280	14,859,335	1,308	-	-	41,594,395	11,657	
<b>TOTAL</b>	<b>386,464,991</b>	<b>177,830</b>	<b>1,548,108</b>	<b>708</b>	<b>622,605,120</b>	<b>48,154</b>	<b>1,251,025</b>	<b>3</b>	<b>1,011,869,244</b>	<b>226,695</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	88,449,834	40,831	-	-	60,737,516	2,003	-	-	149,187,350	42,834	
PRO MUJER	33,861,704	19,990	-	-	-	-	-	-	33,861,704	19,990	
DIACONIA	1,124,155	599	-	-	70,319,223	8,967	-	-	71,443,378	9,566	
EMPRENDER	614,445	411	93,287	28	1,915,617	399	-	-	2,623,348	838	
FONCRESOL	5,353,569	1,641	1,420,411	171	2,166,979	168	160,602	1	9,101,560	1,981	
FUNBODEM	-	-	-	-	25,033,328	1,785	-	-	25,033,328	1,785	
IDEPRO	-	-	-	-	72,196,837	3,410	-	-	72,196,837	3,410	
IMPRO	-	-	-	-	1,835,843	300	-	-	1,835,843	300	
SARTAWI	154,564	103	4,227,582	735	51,956,047	4,305	-	-	56,338,193	5,143	
ANED	4,554,712	2,170	45,634	34	43,523,020	5,252	397,131	287	48,520,497	7,743	
CIDRE	-	-	-	-	76,919,899	2,953	1,860,260	12	78,780,159	2,965	
FONDECO	20,291,252	10,390	-	-	76,641,111	3,416	-	-	96,932,363	13,806	
FUBODE	13,022,887	5,925	2,052,157	412	26,166,536	2,093	-	-	41,241,580	8,430	
<b>TOTAL</b>	<b>167,427,122</b>	<b>82,060</b>	<b>7,839,070</b>	<b>1,380</b>	<b>509,411,956</b>	<b>35,051</b>	<b>2,417,993</b>	<b>300</b>	<b>687,096,140</b>	<b>118,791</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	245,693,982	104,695	-	-	168,715,325	5,155	-	-	414,409,307	109,850	
PRO MUJER	173,843,793	90,774	-	-	32,187,422	3,592	-	-	206,031,215	94,366	
DIACONIA	47,391,482	24,530	-	-	269,116,149	29,840	-	-	316,507,631	54,370	
EMPRENDER	10,894,766	6,085	1,141,434	400	16,709,827	3,650	-	-	28,746,027	10,135	
FONCRESOL	9,750,839	4,195	1,516,583	196	4,981,088	410	160,602	1	16,409,112	4,802	
FUNBODEM	-	-	-	-	111,759,060	8,787	-	-	111,759,060	8,787	
IDEPRO	-	-	-	-	158,417,767	7,061	-	-	158,417,767	7,061	
IMPRO	-	-	-	-	16,152,140	2,301	-	-	16,152,140	2,301	
SARTAWI	1,968,499	1,057	4,376,210	766	62,950,025	5,848	-	-	69,294,735	7,671	
ANED	4,554,712	2,170	45,634	34	43,523,020	5,252	397,131	287	48,520,497	7,743	
CIDRE	-	-	-	-	129,838,269	4,492	3,111,285	15	132,949,553	4,507	
FONDECO	20,291,252	10,390	-	-	76,641,111	3,416	-	-	96,932,363	13,806	
FUBODE	39,502,787	15,994	2,307,317	692	41,025,871	3,401	-	-	82,835,975	20,087	
<b>TOTAL</b>	<b>553,892,113</b>	<b>259,890</b>	<b>9,387,179</b>	<b>2,088</b>	<b>1,132,017,075</b>	<b>83,205</b>	<b>3,669,018</b>	<b>303</b>	<b>1,698,965,384</b>	<b>345,486</b>	

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



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

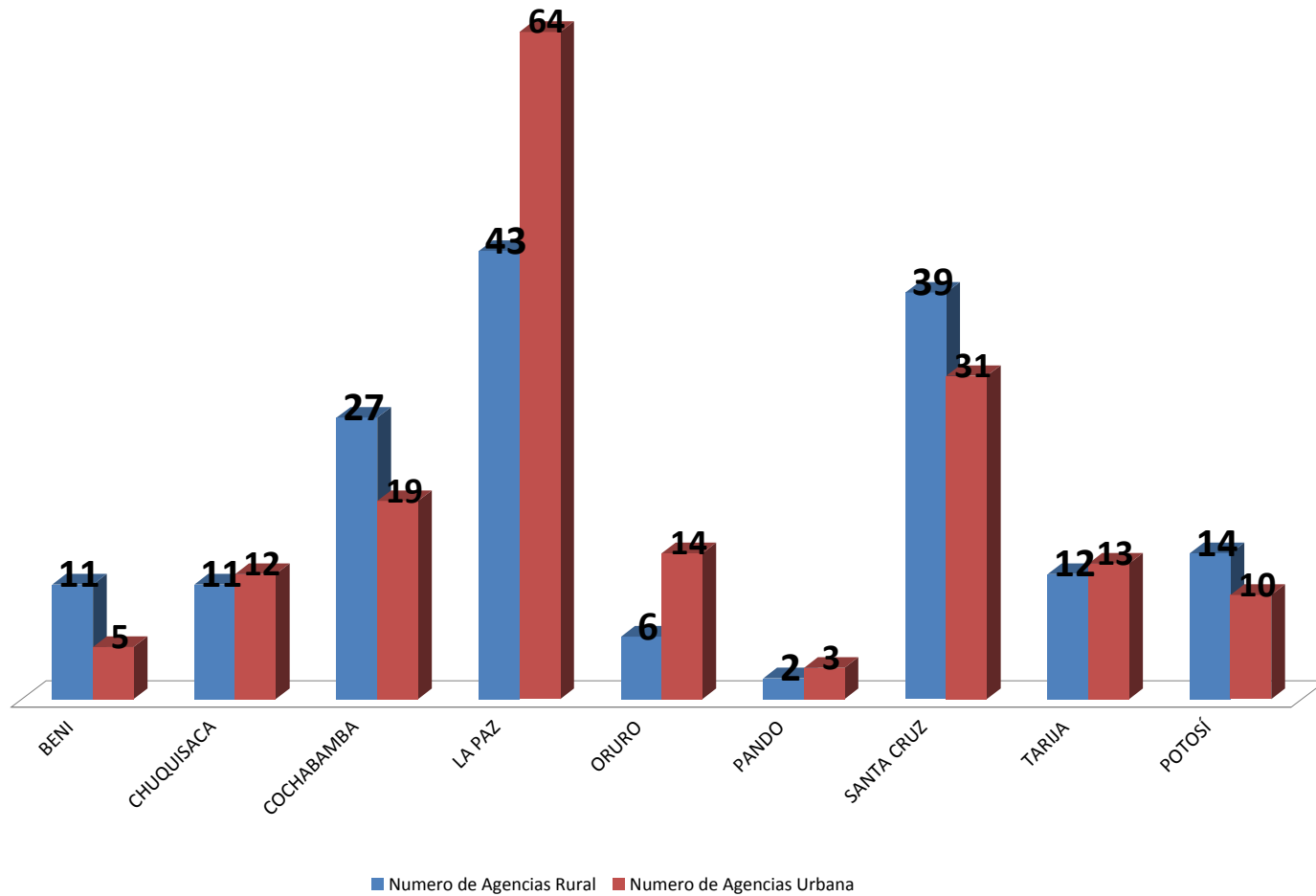


Cuadro Nº 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 30 de Abril de 2011  
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	7	5	12	22	48	70
CRECER	36	26	62	279	352	631
DIACONIA	16	23	39	51	240	291
EMPRENDER	2	12	14	10	105	115
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	59	62	121
FUBODE	10	5	15	58	96	154
FUNBODEM	6	5	11	16	99	115
IDEPRO	9	8	17	43	98	141
IMPRO		2	2		25	25
PROMUJER	16	57	73	76	628	704
SARTAWI	16	12	28	55	80	135
<b>Total</b>	<b>165</b>	<b>171</b>	<b>336</b>	<b>756</b>	<b>1,928</b>	<b>2,684</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	11	5	16	67	55	122
CHUQUISACA	11	12	23	35	123	158
COCHABAMBA	27	19	46	144	233	377
LA PAZ	43	64	107	184	839	1,023
ORURO	6	14	20	17	125	142
PANDO	2	3	5	6	28	34
SANTA CRUZ	39	31	70	190	349	539
TARIJA	12	13	25	64	104	168
POTOSÍ	14	10	24	49	72	121
<b>Total general</b>	<b>165</b>	<b>171</b>	<b>336</b>	<b>756</b>	<b>1,928</b>	<b>2,684</b>

**GRAFICO N° 12**  
**Cobertura por Departamento**



Cuadro Nº 12  
TASAS DE INTERES ANUALES  
PUBLICADAS POR LAS IFDS  
30 de Abril de 2011

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)
CRECER				24%					18% al 30%					
PRO MUJER		27%		24%					27%		24%			
DIACONIA		26%		28%					26%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM		12%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO									19%					
SARTAWI	27%	26%		33%				26%	24%					
ANED	32%	28%	30%	36%				20%	20%	13%				
CIDRE		22,24Y26%	22,24Y26%			18,24y26%	18,22,24Y26%		18,20Y21%	18,19Y21%			18,19Y20%	18,19Y20%
FONDECO				30% al 32%					15% al 28%					15% al 28%
FUBODE				34%				18% al 30%	12% al 30%	15% al 30%				

(1) Préstamos de Consumo de bienes y servicios

(2) Préstamos otorgados a los sectores de producción de servicios (Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunes, Sociales y Personales, Comercio y Turismo)

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