

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	12,489,756	9,707,516	<u>22,197,272</u>	25,012,252	966,163	1,623,126	3,407,843	4,140,699	653,100	11,536,971	12,354,164	17,319,161	4,754,412	6,889,273	110,854,436
INVERSIONES TEMPORARIAS	9,916,575	31,848,306	<u>41,764,881</u>	217,984	6,101,883	156,750	28,608	3,145,727	1,634,651	25,002	3,492,591	1,565,277	1,932,379	1,983	60,067,717
CARTERA	431,954,436	212,818,201	<u>644,772,637</u>	311,013,401	28,376,314	15,942,007	109,408,344	157,183,992	16,641,438	72,574,392	44,918,885	130,731,163	99,312,267	88,145,116	1,719,019,955
CARTERA BRUTA	434,640,215	213,152,552	<u>647,792,767</u>	322,651,185	30,063,327	16,153,168	113,555,783	163,056,404	16,552,678	72,489,140	49,277,204	136,548,703	99,323,650	86,529,452	1,753,993,462
CARTERA VIGENTE	431,607,557	210,174,744	<u>641,782,301</u>	321,147,148	28,967,415	15,606,545	110,134,673	149,152,911	15,506,687	69,695,264	44,529,716	128,716,035	96,567,898	85,177,198	1,706,983,792
CARTERA VENCIDA	2,062,025	1,347,453	<u>3,409,478</u>	1,020,875	209,908	133,900	539,976	1,063,564	421,790	2,267,644	3,921,288	1,645,383	886,370	682,187	16,202,391
CARTERA EN EJECUCIÓN	970,633	1,630,354	<u>2,600,988</u>	344,657	674,516	359,186	2,280,776	690,101	8,093	121,837	826,201	1,642,067	1,487,674	668,605	11,704,701
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	127,258	117,316	35,675	470,814	11,462,006	562,865	393,389	-	3,729,953	151,266	1,462	17,052,004
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	11,247	4,047	3,962	14,319	472,601	37,436	11,005	-	602,005	2,459	-	1,159,080
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	90,126	13,869	115,226	215,222	15,807	-	-	213,261	227,983	-	891,494
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	7,055,073	3,170,500	<u>10,225,573</u>	4,048,222	449,939	234,895	1,165,348	2,597,767	519,287	2,882,475	836,417	2,312,094	3,225,523	3,939,887	32,437,429
PREVISIÓN PARA CARTERA INCOBRABLE	-9,740,853	-3,504,850	<u>-13,245,703</u>	-15,686,006	-2,136,953	-446,056	-5,312,787	-8,470,180	-430,527	-2,797,223	-5,194,737	-8,129,634	-3,236,906	-2,324,223	-67,410,935
OTRAS CUENTAS POR COBRAR	6,379,438	4,228,821	<u>10,608,259</u>	587,938	428,320	725,317	1,157,504	2,154,850	64,569	1,042,520	2,511,610	1,156,124	1,071,866	22,968,206	22,968,206
BIENES REALIZABLES	-	-	-	20,516	-	-	-	-	-	22,434	18,246	1,726,277	2,415	-	1,789,887
INVERSIONES PERMANENTES	886,863	1,269,046	<u>2,155,909</u>	308,904	253,288	24,115	33,526	1,134,947	251,326	52,233	3,836,920	11,838,331	7,100,397	55,809	27,045,705
BIENES DE USO	14,066,957	9,158,894	<u>23,225,851</u>	8,438,921	1,180,040	390,984	2,772,677	4,651,923	1,111,357	6,084,395	955,379	7,265,657	4,025,030	1,903,454	62,006,666
OTROS ACTIVOS	6,159,609	3,910,390	<u>10,069,999</u>	531,194	847,710	60,385	568,789	1,329,641	119,898	601,308	1,595,028	10,855	527,041	867,902	17,129,750
TOTAL DEL ACTIVO	481,853,634	272,941,175	754,794,809	346,131,109	38,153,718	18,922,685	117,377,292	173,741,778	20,476,340	91,939,255	69,682,822	171,917,049	118,810,063	98,935,402	2,020,882,323
										-2,026	-69	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	292,310,284	127,445,886	<u>419,756,170</u>	119,641,629	23,139,908	1,452,054	86,657,604	129,215,210	14,798,381	63,410,829	32,182,628	125,593,306	80,573,887	61,295,680	1,157,717,285
OTRAS CUENTAS POR PAGAR	18,467,326	16,342,626	<u>34,809,953</u>	12,545,460	6,985,517	1,955,455	2,420,593	5,262,862	581,026	11,277,490	19,463,562	8,717,313	9,810,968	8,528,561	122,358,761
PREVISIONES	12,521,885	10,379,339	<u>22,901,225</u>	3,658,176	-	-	2,007,419	98,057	444,862	-	1,228,467	347,750	1,458,324	857,069	33,001,347
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2,909,732	<u>2,909,732</u>	-	2,019,689	-	1,213,433	-	964,600	-	592,661	265,680	2,838,467	-	10,804,262
TOTAL DEL PASIVO	323,299,496	157,077,584	480,377,080	135,845,265	32,145,114	3,407,509	91,085,616	135,789,562	15,824,269	75,652,919	53,467,318	134,924,049	94,681,646	70,681,310	1,323,881,656
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3,888,145	-	19,116,163	34,917,627	3,192,349	23,990,701	-	32,843,768	17,000,000	-	134,948,752
APORTES NO CAPITALIZADOS	18,767,712	24,466,893	<u>43,234,605</u>	39,200,074	-	15,196,613	745,640	-	174,250	927,988	16,062,647	-	1,319,759	21,754,973	138,616,549
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	452,027	-	-	-	-	-	-	452,027
RESERVAS	128,105,981	73,378,504	<u>201,484,485</u>	131,207,890	379,906	-	5,282,881	1,394,000	1,092,687	-	-	813,901	4,801,410	3,343,853	349,801,014
RESULTADOS ACUMULADOS	11,680,446	18,018,194	<u>29,698,640</u>	39,877,880	1,740,553	318,563	1,146,991	1,188,562	192,785	-8,632,352	152,857	3,335,332	1,007,249	3,155,266	73,182,325
TOTAL DEL PATRIMONIO	158,554,139	115,863,591	274,417,729	210,285,844	6,008,604	15,515,176	26,291,675	37,952,216	4,652,071	16,286,337	16,215,504	36,999,001	24,128,418	28,254,092	697,000,668
TOTAL DEL PASIVO Y PATRIMONIO	481,853,635	272,941,175	754,794,809	346,131,109	38,153,719	18,922,685	117,377,291	173,741,778	20,476,340	91,939,255	69,682,822	171,917,049	118,810,063	98,935,402	2,020,882,324

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	58,333,771	34,412,304	92,746,075	32,114,519	4,048,366	1,321,207	9,922,064	13,454,685	1,043,122	6,836,373	4,726,429	9,804,356	9,271,045	8,916,148	194,204,389
GASTOS FINANCIEROS	-8,223,312	-4,928,621	-13,151,932	-3,237,603	-1,108,381	-16,322	-2,672,513	-2,632,957	-171,633	-1,754,910	-511,983	-2,248,212	-2,137,426	-1,498,752	-31,142,624
RESULTADO FINANCIERO BRUTO	50,110,459	29,483,683	79,594,142	28,876,916	2,939,985	1,304,885	7,249,550	10,821,729	871,489	5,081,463	4,214,446	7,552,144	7,133,620	7,417,396	163,061,764
OTROS INGRESOS OPERATIVOS	641,909	2,303,891	2,945,801	1,853,289	2,056,688	35,861	1,859,553	843,885	61,798	931,140	852,971	532,204	837,010	670,082	13,480,281
OTROS GASTOS OPERATIVOS	-1,046,097	-213,095	-1,259,192	-162,415	-	-50	-144,236	-62,358	-53,989	-124,896	-223,796	-757,239	-327,271	-	-3,356,266
RESULTADO DE OPERACION BRUTO	49,706,271	31,574,479	81,280,751	30,567,789	4,996,673	1,340,696	8,964,877	11,603,256	879,299	5,887,706	4,843,620	7,331,108	7,739,797	7,750,206	173,185,779
RECUPERACION DE ACTIVOS FINANCIEROS	3,673,841	785,956	4,459,796	329,261	19,137	81,224	1,873,534	1,449,472	-	800,059	2,389,719	3,016,182	1,525,749	237,359	16,181,491
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-5,304,728	-1,660,114	-6,964,842	-3,277,333	-465,510	-62,493	-3,148,694	-3,248,421	-56,312	-2,607,440	-973,130	-4,337,678	-2,117,622	-1,178,176	-28,437,652
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	48,075,385	30,700,321	78,775,705	27,619,717	4,550,300	1,359,427	7,689,717	9,804,306	822,987	4,080,325	6,260,209	6,009,613	7,147,924	6,809,389	160,929,619
GASTOS DE ADMINISTRACION	-36,932,682	-27,725,867	-64,658,549	-13,718,000	-4,272,613	-1,198,099	-6,392,573	-8,407,426	-692,050	-7,045,047	-6,315,194	-4,374,403	-6,393,335	-6,251,524	-129,678,815
RESULTADO DE OPERACION NETO	11,142,702	2,974,454	14,117,156	13,901,718	312,686	161,327	1,297,144	1,396,880	130,937	-2,964,722	-44,985	1,636,210	756,589	557,865	31,250,804
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-959,728	-409,468	-1,369,196	-2,129,915	-104,340	99	-718,048	-1,311,724	-115,519	-104,407	-350,780	-1,244,392	-2,015,826	130,449	-9,329,598
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1,314,486	834,046	2,148,532	2,033,712	135,344	-37,016	567,894	1,091,782	92,325	377,048	398,933	1,179,839	2,024,622	-68,483	9,944,532
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	11,497,460	3,399,032	14,896,492	13,805,514	343,690	124,411	1,146,991	1,176,938	111,743	-2,692,081	-6,832	1,573,657	765,385	619,830	31,865,738
INGRESOS EXTRAORDINARIOS	32,614	44,051	76,665	-	-	-	11,624	84,271	-	20,946	-	1,041	2,094	-	196,640
GASTOS EXTRAORDINARIOS	-174,934	-29,079	-204,013	-	-	-	-	-	-	-	-98	-	-	-	-204,112
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	11,355,139	3,414,004	14,769,143	13,805,514	343,690	124,411	1,146,991	1,188,562	196,015	-2,692,081	14,015	1,573,657	766,426	621,924	31,858,267
INGRESOS DE GESTIONES ANTERIORES	467,610	30,168	497,778	223,393	-	-	-	-	-	256,004	419,696	-	800	-2,262	1,395,409
GASTOS DE GESTIONES ANTERIORES	-142,303	-93,930	-236,233	-59,900	-	-	-	-	-3,220	-104,887	-280,854	-	-18,812	-	-703,914
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	11,680,446	3,350,242	15,030,688	13,969,008	343,690	124,411	1,146,991	1,188,562	192,785	-2,540,963	152,857	1,573,657	748,414	619,662	32,549,761
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	11,680,446	3,350,242	15,030,688	13,969,008	343,690	124,411	1,146,991	1,188,562	192,785	-2,540,963	152,857	1,573,657	748,414	619,662	32,549,761
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	11,680,446	3,350,242	15,030,688	13,969,008	343,690	124,411	1,146,991	1,188,562	192,785	-2,540,963	152,857	1,573,657	748,414	619,662	32,549,761

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	2.59%	3.56%	2.94%	7.23%	2.53%	8.58%	2.90%	2.38%	3.19%	12.55%	17.73%	10.07%	4.00%	6.96%	5.49%
Inversiones Temporarias/Total Activo	2.06%	11.67%	5.53%	0.06%	15.99%	0.83%	0.02%	1.81%	7.98%	0.03%	5.01%	0.91%	1.63%	0.00%	2.97%
Cartera / Total Activo	89.64%	77.97%	85.42%	89.85%	74.37%	84.25%	93.21%	90.47%	81.27%	78.94%	64.46%	76.04%	83.59%	89.09%	85.06%
Otras Cuentas por cobrar / Total Activo	1.32%	1.55%	1.41%	0.17%	1.12%	3.83%	0.99%	1.24%	0.32%	1.13%	3.60%	0.85%	0.97%	1.08%	1.14%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	1.00%	0.00%	0.00%	0.09%
Inversiones Permanentes / Total Activo	0.18%	0.46%	0.29%	0.09%	0.66%	0.13%	0.03%	0.65%	1.23%	0.06%	5.51%	6.89%	5.98%	0.06%	1.34%
Bienes de Uso / Total Activo	2.92%	3.36%	3.08%	2.44%	3.09%	2.07%	2.36%	2.66%	5.43%	6.62%	1.37%	4.23%	3.39%	1.92%	3.07%
Otros Activos / Total Activo	1.28%	1.43%	1.33%	0.15%	2.22%	0.32%	0.48%	0.77%	0.59%	0.65%	2.29%	0.01%	0.44%	0.88%	0.85%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	5.82%	2.95%	4.78%	9.69%	2.16%	1.58%	2.35%	1.64%	2.26%	-6.63%	0.53%	2.20%	1.51%	1.50%	3.87%
Resultado Neto / Patrimonio ROE	17.68%	6.94%	13.15%	15.94%	13.73%	1.92%	10.47%	7.52%	9.95%	-37.44%	2.26%	10.21%	7.44%	5.26%	11.21%
Resultado Neto / Ingresos Financieros	20.02%	9.74%	16.21%	43.50%	8.49%	9.42%	11.56%	8.83%	18.48%	-37.17%	3.23%	16.05%	8.07%	6.95%	16.76%
Ingresos Financieros / Activo	29.05%	30.26%	29.49%	22.27%	25.47%	16.76%	20.29%	18.59%	12.23%	17.85%	16.28%	13.69%	18.73%	21.63%	23.06%
Ingresos Financieros / Cartera Bruta	32.21%	38.75%	34.36%	23.89%	32.32%	19.63%	20.97%	19.80%	15.12%	22.63%	23.02%	17.23%	22.40%	24.73%	26.57%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	20.39%	31.22%	23.96%	10.20%	33.83%	17.80%	13.51%	12.37%	10.03%	23.33%	30.76%	7.68%	15.44%	17.34%	17.74%
Gastos Administrativos / Activo	18.40%	24.38%	20.56%	9.51%	26.66%	15.20%	13.07%	11.61%	8.11%	18.39%	21.75%	6.10%	12.91%	15.17%	15.40%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.30%	98.60%	99%	100%	97%	97%	97%	99%	97%	97%	90.37%	97%	97%	98%	98%
Cartera Vencida / Cartera Bruta	0.47%	0.63%	0.53%	0.32%	0.71%	0.85%	0.49%	0.94%	2.77%	3.14%	7.96%	1.65%	0.89%	0.79%	0.99%
Cartera en Ejecución / Cartera Bruta	0.22%	0.76%	0.40%	0.11%	2.54%	2.31%	2.11%	0.56%	0.14%	0.17%	1.68%	1.36%	1.73%	0.77%	0.72%
Previsión cartera incobrable / Cartera en Mora	321.20%	117.70%	220.38%	1139.33%	218.37%	87.30%	180.08%	346.93%	89.11%	116.53%	109.42%	198.15%	124.28%	172.06%	225.02%
LIQUIDEZ															
Disponibilidades / Pasivo	3.86%	6%	5%	18%	3%	48%	4%	3%	4%	15%	23.11%	13%	5%	10%	8%
Disponibilidades + Inversiones Temporarias / Pasivo	6.93%	26.46%	13.31%	18.57%	21.99%	52.23%	3.77%	5.37%	14.46%	15.28%	29.64%	14.00%	7.06%	9.75%	12.91%
Disponibilidades + Inversiones Temporarias / Activo	4.65%	15.23%	8.47%	7.29%	18.53%	9.41%	2.93%	4.19%	11.17%	12.58%	22.74%	10.98%	5.63%	6.97%	8.46%
SOLVENCIA															
Patrimonio/Activo	32.91%	42%	36%	61%	16%	82%	22%	22%	23%	18%	23.27%	22%	20%	29%	34%
Cartera Vencida+Ejecución/Patrimonio	1.91%	2.57%	2.19%	0.65%	16.29%	3.29%	11.22%	6.43%	10.39%	14.74%	29.28%	11.09%	10.79%	4.78%	4.30%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.23%	-0.45%	-2.64%	-6.80%	-19.28%	0.42%	-8.99%	-15.88%	1.13%	-2.44%	-2.76%	-10.89%	-2.62%	-3.45%	-5.37%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Mayo de 2011

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	26,555,648	26,140,549	272,862	142,238	347	11,006	11,353
CHUQUISACA	53,096,335	52,642,940	67,242	386,153	2,335	13,944	16,279
COCHABAMBA	132,846,724	130,601,825	1,381,653	863,247	4,777	19,726	24,503
LA PAZ	385,166,545	381,436,413	2,465,334	1,264,798	20,381	66,251	86,632
ORURO	71,386,761	70,364,389	380,559	641,813	2,630	12,274	14,904
PANDO	22,435,589	22,005,742	235,710	194,136	441	2,559	3,000
POTOSI	28,551,320	28,300,654	109,507	141,159	951	7,283	8,234
SANTA CRUZ	214,966,739	210,759,828	1,745,965	2,460,947	5,611	36,665	42,276
TARIJA	61,819,494	61,076,885	262,865	479,744	2,328	7,681	10,009
TOTAL	996,825,155	983,329,224	6,921,698	6,574,233	39,801	177,389	217,190
	100%	98.65%	0.69%	0.66%	18.33%	81.67%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	66,241,773	65,401,490	637,140	203,143	2,729	10,049	12,778
CHUQUISACA	37,113,211	36,625,410	301,438	186,363	2,017	2,611	4,628
COCHABAMBA	144,415,907	140,901,868	1,971,115	1,542,923	6,718	15,256	21,974
LA PAZ	156,273,977	152,716,640	2,763,727	793,610	9,377	19,820	29,197
ORURO	34,938,789	34,679,526	133,062	126,201	1,022	2,216	3,238
PANDO	12,854,143	12,588,698	203,307	62,138	367	1,717	2,084
POTOSI	46,084,548	45,024,743	676,722	383,083	2,318	6,845	9,163
SANTA CRUZ	192,405,399	186,459,486	3,565,754	2,380,159	7,804	25,406	33,210
TARIJA	66,842,684	66,310,761	187,581	344,342	3,400	12,902	16,302
TOTAL	757,170,429	740,708,622	10,439,846	6,021,961	35,752	96,822	132,574
	100%	97.83%	1.38%	0.80%	26.97%	73.03%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	92,797,421	91,542,038	910,002	345,380	3,076	21,055	24,131
CHUQUISACA	90,209,546	89,268,350	368,680	572,516	4,352	16,555	20,907
COCHABAMBA	277,262,631	271,503,693	3,352,767	2,406,170	11,495	34,982	46,477
LA PAZ	541,440,522	534,153,053	5,229,062	2,058,408	29,758	86,071	115,829
ORURO	106,325,550	105,043,916	513,621	768,014	3,652	14,490	18,142
PANDO	35,289,732	34,594,440	439,017	256,274	808	4,276	5,084
POTOSI	74,635,867	73,325,397	786,229	524,241	3,269	14,128	17,397
SANTA CRUZ	407,372,138	397,219,313	5,311,719	4,841,106	13,415	62,071	75,486
TARIJA	128,662,178	127,387,646	450,446	824,086	5,728	20,583	26,311
TOTAL	1,753,995,585	1,724,037,847	17,361,543	12,596,194	75,553	274,211	349,764
	100%	98.29%	0.99%	0.72%	21.60%	78.40%	100%

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

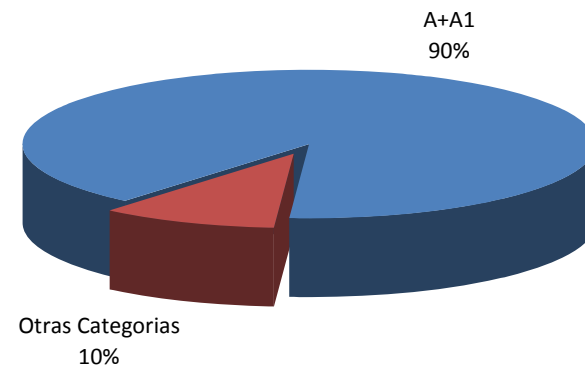
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	229,137,602	227,060,043	1,435,549	642,009	6,102	51,443	57,545
PRO MUJER	179,060,573	177,006,493	852,756	1,201,324	3,963	71,063	75,026
DIACONIA	249,500,958	248,580,639	599,001	321,318	16,062	28,904	44,966
EMPRENDER	27,390,845	26,450,671	205,792	734,382	2,251	6,124	8,375
FONCRESOL	7,126,915	6,790,471	122,138	214,307	608	2,083	2,691
FUNBODEM	87,676,029	85,363,787	428,397	1,883,846	2,727	4,334	7,061
IDEPRO	89,539,285	88,220,655	853,548	465,083	2,072	1,646	3,718
IMPRO	14,628,200	14,233,177	371,123	23,901	1,116	898	2,014
SARTAWI	13,386,258	12,571,845	699,466	114,947	1,103	1,478	2,581
ANED	-	-	-	-	-	-	-
CIDRE	56,273,891	54,846,050	996,627	431,214	1,082	553	1,635
FONDECO	-	-	-	-	-	-	-
FUBODE	43,104,599	42,205,395	357,301	541,903	2,715	8,863	11,578
TOTAL	996,825,155	983,329,224	6,921,698	6,574,233	39,801	177,389	217,190
	100%	98.65%	0.69%	0.66%	18.33%	81.67%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	205,502,614	204,547,514	626,477	328,624	6,001	49,247	55,248
PRO MUJER	34,091,979	33,168,252	494,697	429,030	2,418	17,871	20,289
DIACONIA	73,150,227	72,693,767	433,121	23,339	5,847	3,796	9,643
EMPRENDER	2,672,482	2,634,060	8,162	30,260	209	569	778
FONCRESOL	9,026,252	8,851,749	15,754	158,749	644	1,372	2,016
FUNBODEM	25,879,773	25,241,716	125,901	512,156	725	1,089	1,814
IDEPRO	73,517,119	72,394,263	682,616	440,240	2,363	1,081	3,444
IMPRO	1,924,478	1,836,375	88,103	-	192	128	320
SARTAWI	59,104,977	57,518,835	1,579,252	6,890	3,717	1,650	5,367
ANED	49,277,211	44,529,722	3,921,288	826,201	3,508	4,083	7,591
CIDRE	80,274,813	77,599,938	1,250,761	1,424,114	1,968	1,059	3,027
FONDECO	99,323,651	96,719,166	888,828	1,715,656	4,840	9,011	13,851
FUBODE	43,424,853	42,973,265	324,886	126,702	3,320	5,866	9,186
TOTAL	757,170,429	740,708,622	10,439,846	6,021,961	35,752	96,822	132,574
	100%	97.83%	1.38%	0.80%	26.97%	73.03%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	434,640,216	431,607,557	2,062,025	970,634	12,103	100,690	112,793
PRO MUJER	213,152,552	210,174,745	1,347,453	1,630,354	6,381	88,934	95,315
DIACONIA	322,651,185	321,274,406	1,032,122	344,657	21,909	32,700	54,609
EMPRENDER	30,063,327	29,084,731	213,954	764,642	2,460	6,693	9,153
FONCRESOL	16,153,168	15,642,220	137,892	373,056	1,252	3,455	4,707
FUNBODEM	113,555,802	110,605,503	554,297	2,396,002	3,452	5,423	8,875
IDEPRO	163,056,404	160,614,917	1,536,164	905,323	4,435	2,727	7,162
IMPRO	16,552,678	16,069,552	459,226	23,901	1,308	1,026	2,334
SARTAWI	72,491,235	70,090,680	2,278,718	121,837	4,820	3,128	7,948
ANED	49,277,211	44,529,722	3,921,288	826,201	3,508	4,083	7,591
CIDRE	136,548,704	132,445,988	2,247,388	1,855,328	3,050	1,612	4,662
FONDECO	99,323,651	96,719,166	888,828	1,715,656	4,840	9,011	13,851
FUBODE	86,529,452	85,178,660	682,187	668,605	6,035	14,729	20,764
TOTAL	1,753,995,585	1,724,037,847	17,361,543	12,596,194	75,553	274,211	349,764
	100%	98.29%	0.99%	0.72%	21.60%	78.40%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	429,636,025	1,967,530	501,072	351,648	381,596	1,802,345	-	-	-	-	-	-	-	434,640,215
PRO MUJER	208,676,235	1,498,510	628,046	404,118	315,289	1,630,354	-	-	-	-	-	-	-	213,152,552
DIACONIA	321,002,146	277,380	127,891	45,615	74,144	1,124,010	-	-	-	-	-	-	-	322,651,185
EMPRENDEER	29,080,776	83,232	31,605	20,054	79,343	768,318	-	-	-	-	-	-	-	30,063,327
FONCRESOL	6,676,882	160,972	-	31,893	-	33,697	-	223,472	8,816,074	8,959	37,052	1,457	162,711	16,153,168
FUNBODEM	108,835,895	1,446,592	310,535	139,216	243,977	2,579,588	-	-	-	-	-	-	-	113,555,803
IDEPRO	150,642,450	2,922,591	562,977	7,119,383	357,297	1,451,707	-	-	-	-	-	-	-	163,056,405
IMPRO	16,084,421	338,287	57,945	43,839	4,285	23,901	-	-	-	-	-	-	-	16,552,678
SARTAWI	68,217,463	1,846,716	247,016	298,538	317,953	1,563,549	-	-	-	-	-	-	-	72,491,235
ANED	22,800,237	1,310,905	173,422	25,056	73,854	1,705,916	-	-	18,938,463	1,522,849	35,017	2,691,494	-	49,277,211
CIDRE	4,960,198	4,611,183	104,247,924	174,729	8,304,225	221,958	8,736,452	36,654	495,071	60,457	-	1,203,926	892,742	133,945,518
FONDECO	50,320,395	543,499	233,803	39,639	88,596	1,081,996	-	-	45,768,434	40,812	35,227	315,882	855,379	99,323,661
FUBODE	84,921,243	257,417	50,748	45,528	43,407	1,211,110	-	-	-	-	-	-	-	86,529,452
TOTAL	1,501,854,365	17,264,814	107,172,985	8,739,254	10,283,964	15,198,448	8,736,452	260,125	74,018,042	1,633,076	107,295	4,212,759	1,910,831	1,751,392,410
	85.75%	0.99%	6.12%	0.50%	0.59%	0.87%	0.50%	0.01%	4.23%	0.09%	0.01%	0.24%	0.11%	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 Mayo 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	-	-	204,405,164	-	-	488,092	-	5,966,261	210,859,517
PRO MUJER	-	-	179,060,573	-	-	-	-	-	179,060,573
DIACONIA	-	1,263,301	248,237,657	-	-	-	-	-	249,500,958
EMPRENDER	-	-	1,434,267	25,956,578	-	-	-	-	27,390,845
FONCRESOL	-	-	7,126,915	-	-	-	-	-	7,126,915
FUNBODEM	-	-	76,695,790	-	10,980,239	-	-	-	87,676,029
IDEPRO	-	395,552	89,143,734	-	-	-	-	-	89,539,286
IMPRO	-	-	14,628,200	-	-	-	-	-	14,628,200
SARTAWI	-	-	5,279,901	-	-	1,690,515	-	4,918,322	11,888,739
ANED	-	-	-	-	-	-	-	-	-
CIDRE	1,863,861	6,813,406	45,273,798	-	-	2,322,826	-	-	56,273,891
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	42,005,850	-	-	42,085	-	1,056,663	43,104,599
TOTAL	1,863,861	8,472,259	913,291,850	25,956,578	10,980,239	4,543,519	-	11,941,247	977,049,552
	0.19%	0.87%	93.47%	2.66%	1.12%	0.47%	0.00%	1.22%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	213,790,356	-	-	2,596	-	9,987,746	223,780,698
PRO MUJER	-	-	34,091,979	-	-	-	-	-	34,091,979
DIACONIA	-	-	73,150,227	-	-	-	-	-	73,150,227
EMPRENDER	-	-	20,824	2,651,658	-	-	-	-	2,672,482
FONCRESOL	-	-	-	-	-	-	-	9,026,252	9,026,252
FUNBODEM	-	-	23,648,706	-	2,231,067	-	-	-	25,879,773
IDEPRO	-	-	73,517,119	-	-	-	-	-	73,517,119
IMPRO	-	-	1,924,478	-	-	-	-	-	1,924,478
SARTAWI	-	-	7,246,381	-	-	5,685,162	-	47,670,953	60,602,496
ANED	-	-	447,765	-	25,566,845	-	-	23,262,601	49,277,211
CIDRE	600,272	2,224,965	76,881,198	-	-	568,378	-	-	80,274,813
FONDECO	-	-	59,700,552	-	-	-	-	39,623,109	99,323,661
FUBODE	-	-	31,870,807	-	-	64,580	-	11,489,467	43,424,853
TOTAL	600,272	2,224,965	596,290,391	2,651,658	27,797,913	6,320,746	-	141,060,127	776,946,043
	0.08%	0.29%	76.75%	0.34%	3.58%	0.81%	0.00%	18.16%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	418,195,520	-	-	490,688	-	15,954,007	434,640,215
PRO MUJER	-	-	213,152,552	-	-	-	-	-	213,152,552
DIACONIA	-	1,263,301	321,387,884	-	-	-	-	-	322,651,185
EMPRENDER	-	-	1,455,091	28,608,236	-	-	-	-	30,063,327
FONCRESOL	-	-	7,126,915	-	-	-	-	9,026,252	16,153,168
FUNBODEM	-	-	100,344,496	-	13,211,306	-	-	-	113,555,802
IDEPRO	-	395,552	162,660,853	-	-	-	-	-	163,056,405
IMPRO	-	-	16,552,678	-	-	-	-	-	16,552,678
SARTAWI	-	-	12,526,282	-	-	7,375,678	-	52,589,275	72,491,235
ANED	-	-	447,765	-	25,566,845	-	-	23,262,601	49,277,211
CIDRE	2,464,133	9,038,371	122,154,996	-	-	2,891,204	-	-	136,548,704
FONDECO	-	-	59,700,552	-	-	-	-	39,623,109	99,323,661
FUBODE	-	-	73,876,657	-	-	106,665	-	12,546,130	86,529,452
TOTAL	2,464,133	10,697,224	1,509,582,242	28,608,236	38,778,151	10,864,235	-	153,001,374	1,753,995,594
	0.14%	0.61%	86.07%	1.63%	2.21%	0.62%	0.00%	8.72%	100%

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

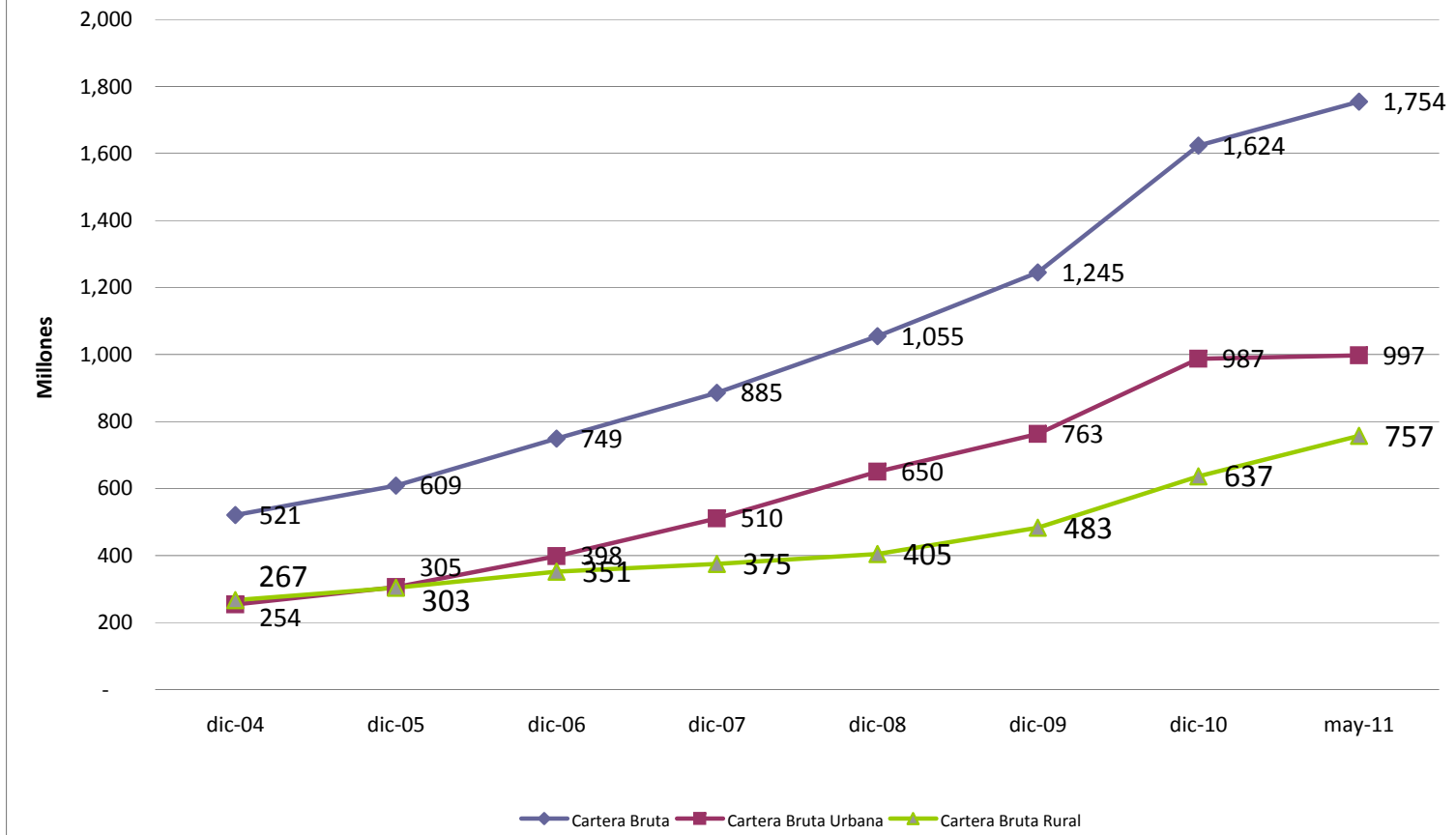


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

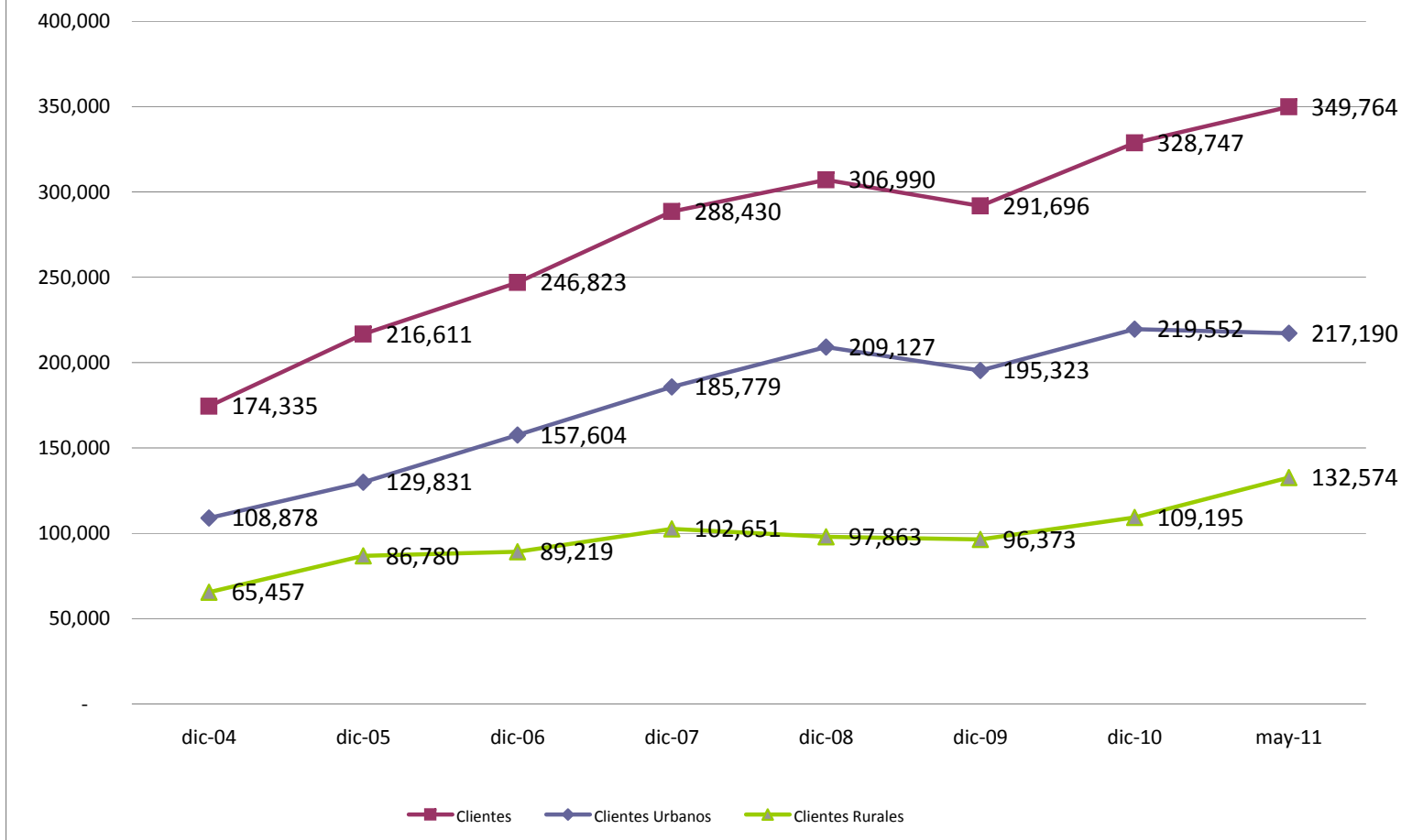


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

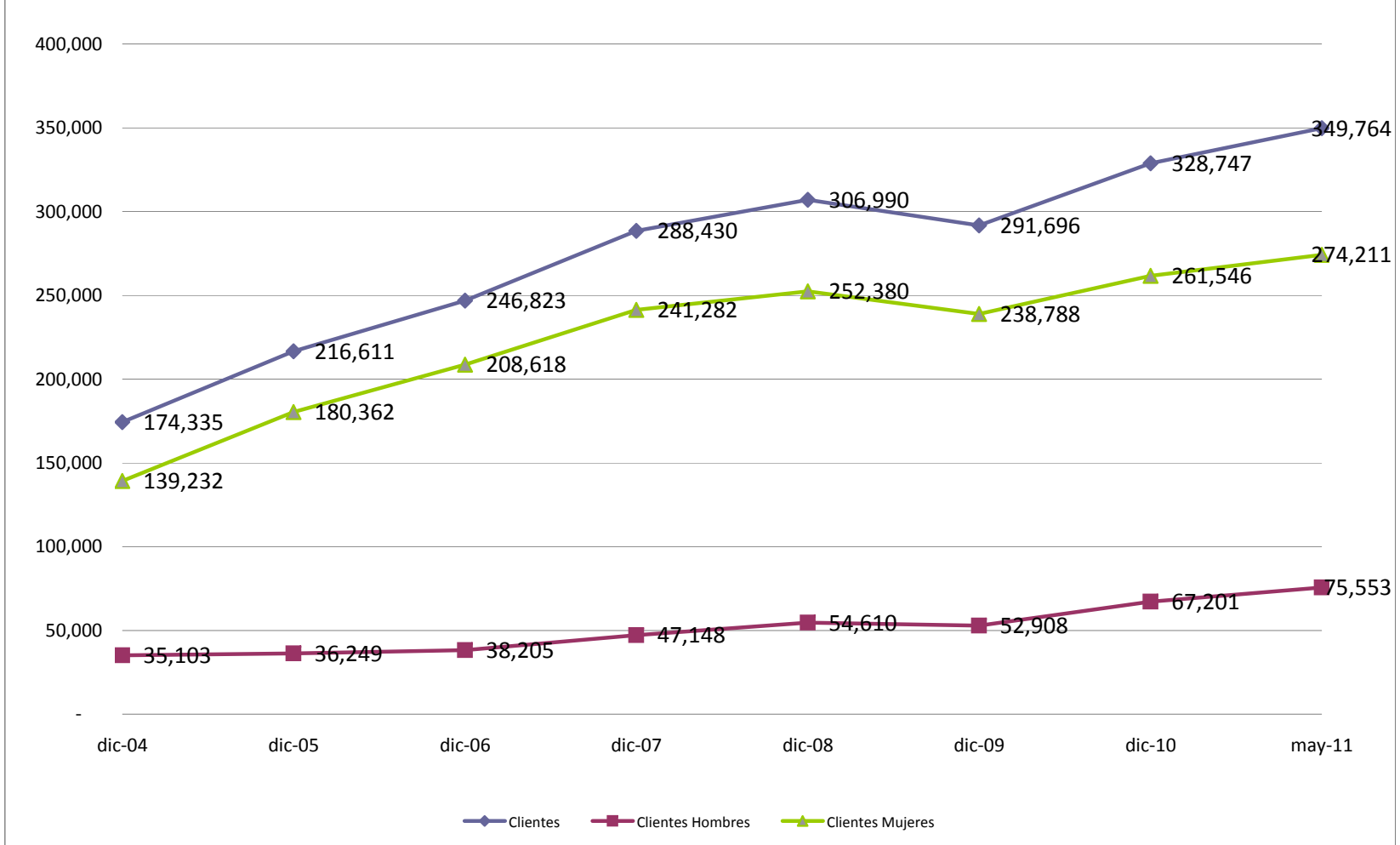


GRAFICO Nº 5
Evolución de % de Mora

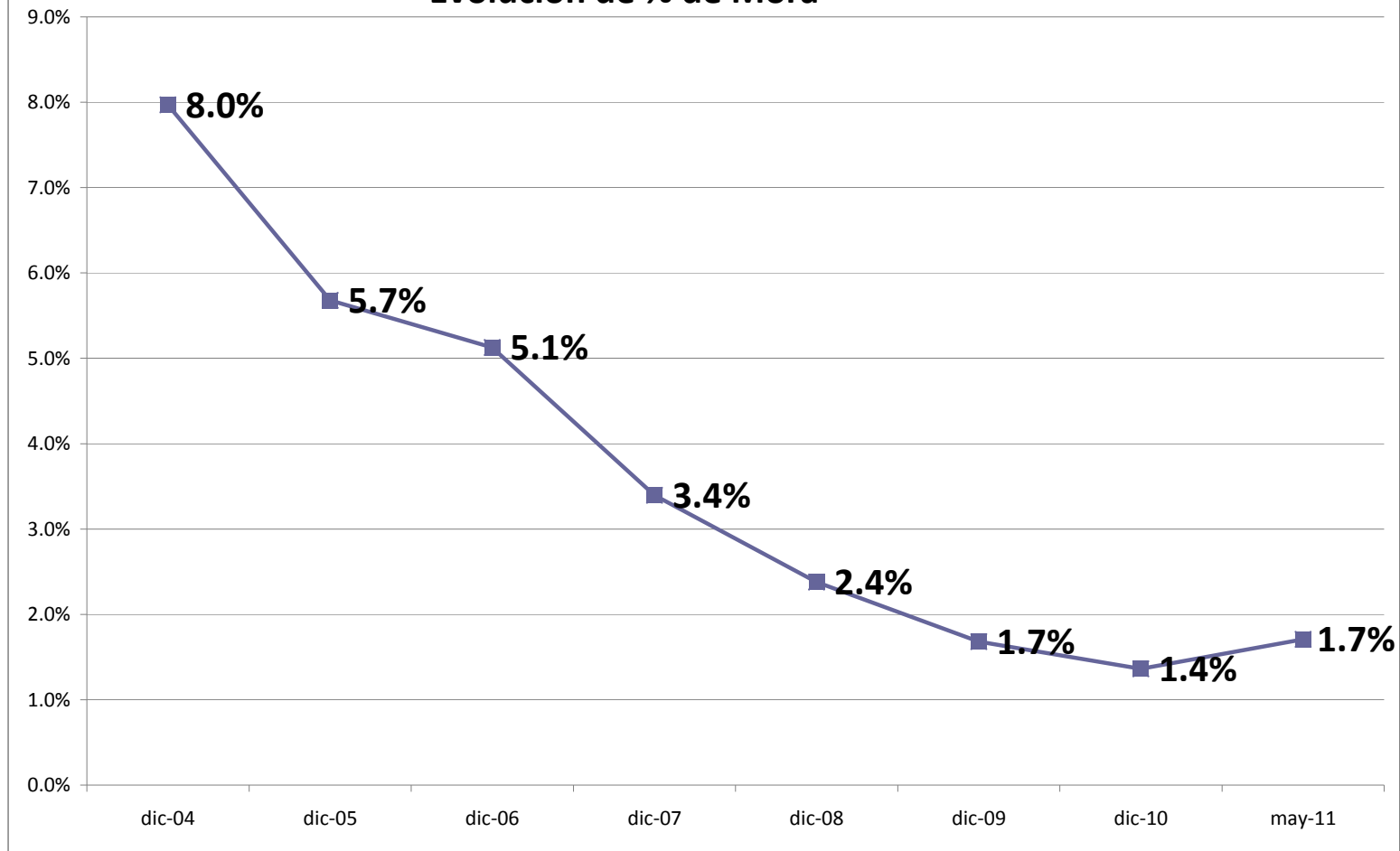


GRAFICO Nº 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

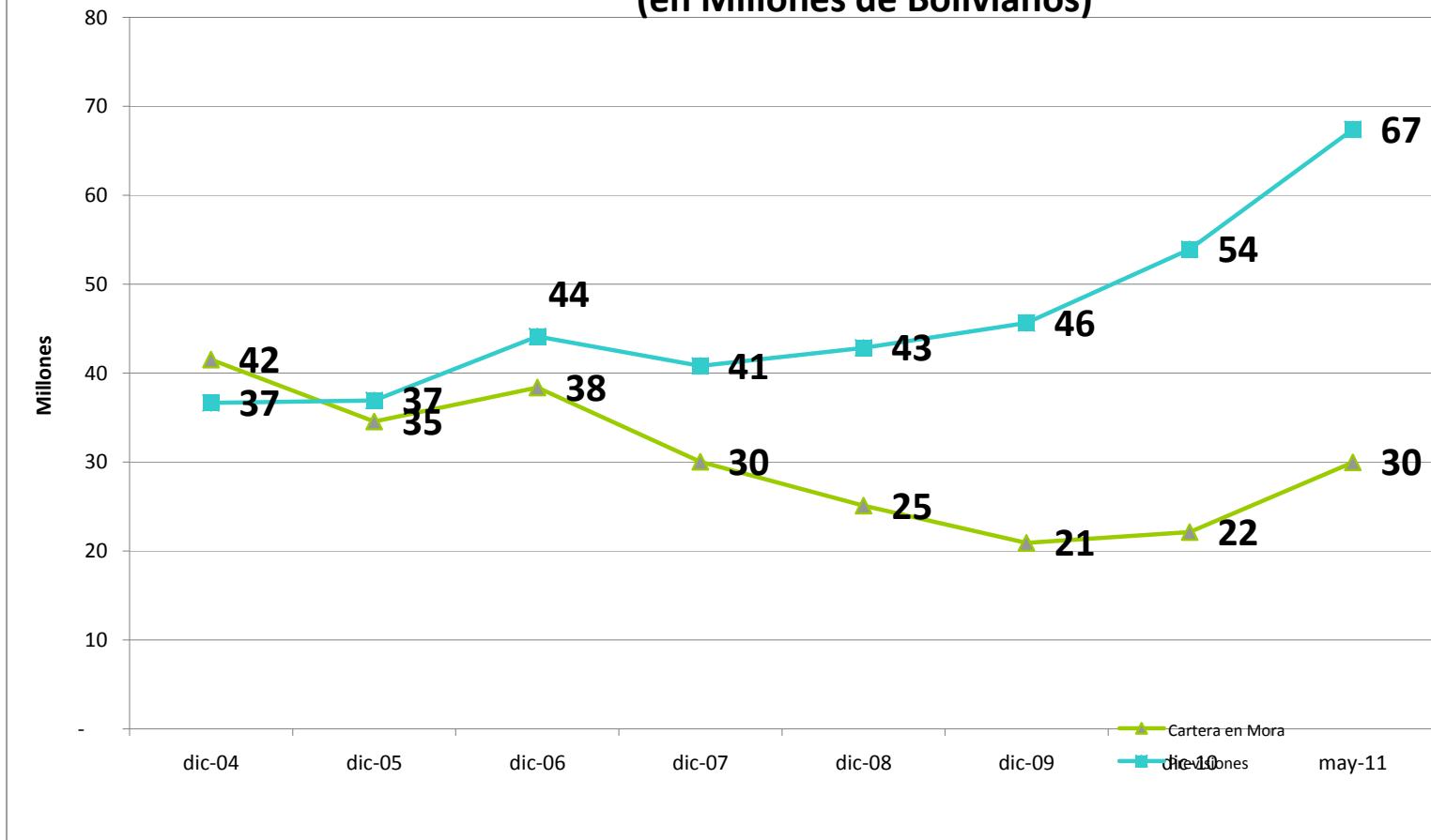
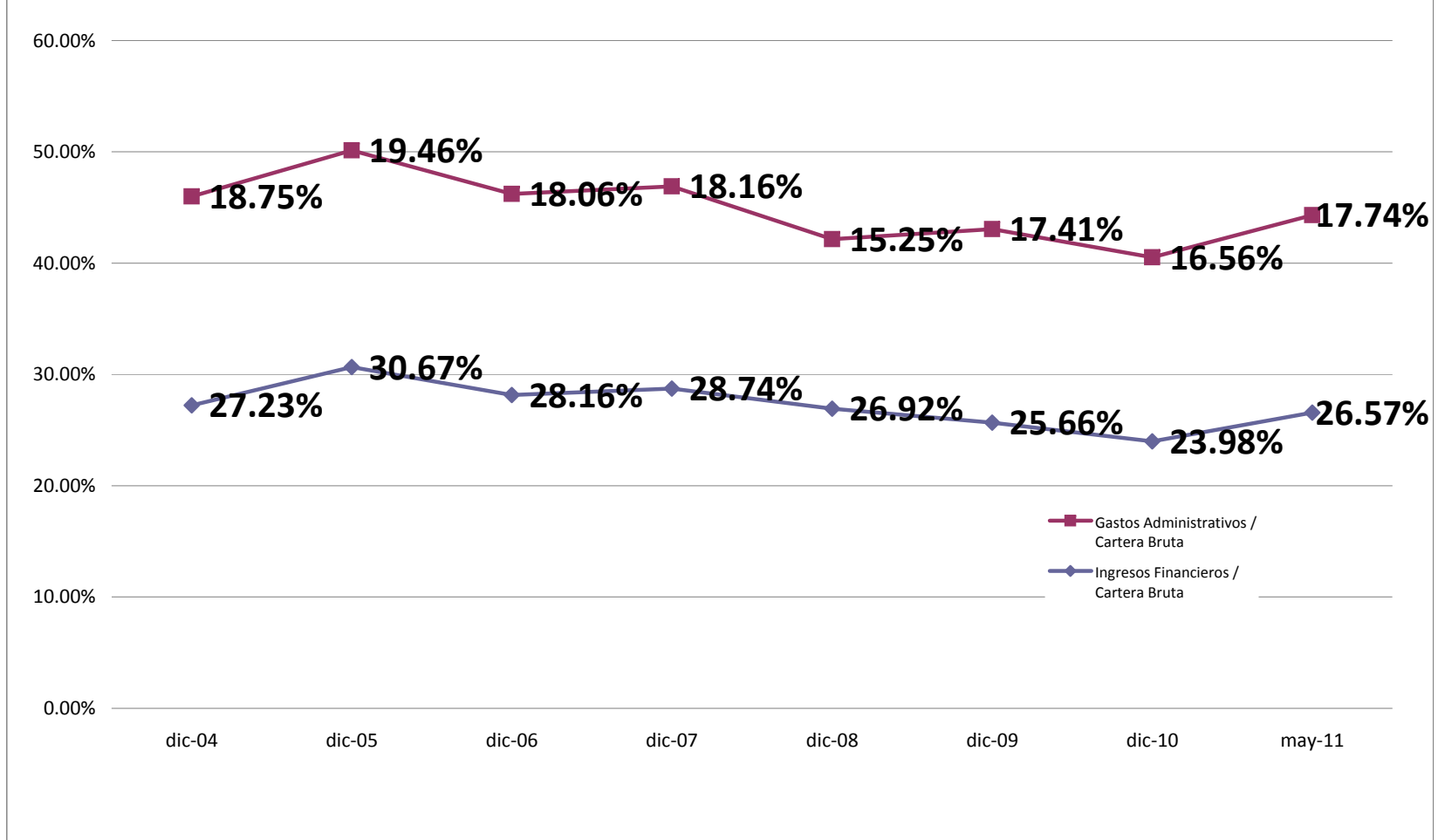


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo de 2011
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																	TOTAL	
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	21,617,784	-	-	-	-	-	-	181,071,243	-	-	-	-	-	-	26,448,575	-	-	-	229,137,602
PRO MUJER	-	-	-	-	16,145,371	-	-	143,944,262	8,623,633	5,477,504	-	-	-	-	-	-	-	4,869,804	179,060,573
DIACONIA	1,929,851	105,443	-	628,498	14,769,183	61,375	70,169,234	84,141,526	2,011,358	46,873,341	4,700,164	17,414,922	457,669	1,393,589	4,702,236	45,498	-	97,072	249,500,958
EMPRENDER	-	-	-	-	3,581,221	-	-	18,754,727	3,384,227	1,670,669	-	-	-	-	-	-	-	-	27,390,845
FONCRESOL	38,849	-	-	-	786,809	-	382,951	4,614,673	-	-	-	-	-	-	1,137,487	-	-	166,146	7,126,915
FINBODEM	345,772	20,670	-	-	7,582,127	-	114,456	11,241,251	3,954,447	29,034,572	-	1,278,174	5,868	153,133	33,945,558	-	-	-	87,676,029
IDEPRO	4,159,574	3,656,049	8,761	-	11,933,000	21,000	2,460,457	28,412,489	8,325,645	20,973,717	-	3,891,649	-	761,016	4,498,794	92,475	-	344,660	89,539,286
IMPRO	-	-	-	-	2,557,635	-	3,824,423	1,475,057	-	-	-	724,587	-	534,110	5,512,389	-	-	-	14,628,200
SARTAWI	3,768,743	46,655	-	87,538	1,182,216	1,767	1,106,633	4,586,400	517,260	907,948	29,828	784,887	84,233	54,789	195,645	15,872	-	15,845	13,386,258
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,728,816	601,188	12,233	512,731	4,924,704	-	9,602,707	10,079,438	1,196,091	11,536,173	322,195	8,646,442	681,575	313,483	1,952,583	62,963	-	100,569	56,273,891
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	1,048,959	7,704	-	31,289	2,499,166	-	7,002,390	25,844,670	3,417,031	2,613,499	-	60,701	-	35,727	537,104	-	-	6,358	43,104,599
TOTAL	38,638,349	4,437,709	20,993	1,260,056	65,961,483	84,142	94,663,252	514,165,785	31,429,692	119,687,424	5,052,187	32,801,362	1,229,945	3,245,847	78,930,371	216,807	-	5,600,454	996,825,455
	3.88%	0.45%	0.00%	0.13%	6.62%	0.01%	9.50%	51.88%	3.15%	11.95%	0.51%	3.29%	0.12%	0.33%	7.92%	0.02%	0.00%	0.56%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	28,124,075	-	-	-	-	-	-	148,770,318	-	-	-	-	-	-	-	-	-	28,608,222	205,502,616
PRO MUJER	-	-	-	-	1,987,394	-	-	29,544,707	1,262,046	754,899	-	-	-	-	-	-	-	-	34,091,979
DIACONIA	19,327,807	1,102,937	4,000	899,349	3,747,130	122,339	14,956,192	16,556,951	1,699,516	9,919,586	158,048	3,420,508	120,104	396,454	841,283	24,045	-	53,878	73,150,237
EMPRENDER	2,672,482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,672,482
FONCRESOL	2,087,443	-	-	-	1,336,923	-	284,726	4,953,862	-	-	-	-	-	-	292,221	-	-	81,077	9,026,252
FINBODEM	5,324,571	-	-	-	454,093	-	3,062	942,260	331,628	10,019,956	-	2,136	1,534	14,261	8,786,273	-	-	-	25,879,773
IDEPRO	32,915,062	10,568,678	-	163,155	4,729,802	-	1,497,084	11,218,393	2,448,461	6,934,501	-	1,192,088	-	435,760	1,233,420	-	34,722	145,993	73,117,119
IMPRO	-	-	-	-	1,534,522	-	96,481	83,492	-	-	-	-	-	4,226	206,358	-	-	-	1,924,478
SARTAWI	46,920,427	24,677	-	27,481	610,375	45,006	2,062,261	5,147,137	9,640,220	1,584,328	35,663	997,179	110,465	246,439	298,094	6,080	-	25,345	59,104,577
ANED	11,626,746	11,787,861	-	106,510	1,040,513	-	1,009,841	558,871	3,582,100	-	-	9,898,199	-	97,915	204,325	-	-	278,331	49,277,211
CIDRE	48,425,778	1,522,860	31,579	1,592,686	4,168,355	-	4,823,937	4,133,167	561,579	8,346,864	259,942	6,282,290	247,453	108,399	722,507	47,943	-	9,474	80,274,813
FONDECO	47,015,734	-	-	-	1,654,208	-	14,868,736	3,260,912	-	11,879,769	-	-	-	-	-	-	-	20,644,303	99,323,661
FUBODE	11,461,967	27,500	-	607,513	3,375,421	207,461	9,125,325	13,223,585	2,924,625	1,906,456	-	52,671	-	39,608	447,749	-	-	24,971	43,424,853
TOTAL	355,902,190	24,034,512	35,979	3,196,694	24,629,137	374,807	47,717,803	247,920,624	10,750,747	54,928,459	453,652	31,845,071	479,556	1,343,063	41,639,451	78,067	34,722	21,806,305	757,170,441
	33.80%	3.17%	0.00%	0.42%	3.25%	0.05%	6.30%	32.74%	1.42%	7.25%	0.06%	2.89%	0.06%	0.18%	5.50%	0.01%	0.00%	2.88%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	49,741,859	-	-	-	-	-	-	329,841,561	-	-	-	-	-	-	55,056,797	-	-	-	434,640,218
PRO MUJER	-	-	-	-	18,132,765	-	-	173,488,969	9,885,678	6,232,404	-	-	-	-	-	-	-	5,412,736	213,152,552
DIACONIA	21,257,757	1,208,380	4,000	1,327,847	18,516,312	183,714	85,125,426	100,698,476	3,710,874	56,792,927	4,858,212	20,835,431	577,773	1,790,043	5,543,518	69,543	-	150,950	322,651,185
EMPRENDER	2,672,482	-	-	-	3,581,221	-	18,754,727	3,384,227	1,670,669	-	-	-	-	-	-	-	-	-	30,063,226
FONCRESOL	2,126,292	-	-	-	2,113,732	-	667,678	9,568,535	-	-	-	-	-	-	1,429,708	-	-	247,222	16,153,168
FINBODEM	5,670,343	20,670	-	-	8,036,220	-	117,518	12,183,511	4,286,076	39,054,528	-	1,280,310	7,402	167,393	42,731,831	-	-	-	113,555,802
IDEPRO	37,074,636	14,224,727	8,761	163,155	16,662,802	21,000	3,957,541	39,630,882	10,774,106	27,908,217	-	5,083,737	-	1,196,776	5,732,213	92,475	34,722	490,653	163,056,405
IMPRO	-	-	-	-	4,092,557	-	3,920,904	1,558,549	-	-	-	724,587	-	538,336	5,717,746	-	-	-	16,552,678
SARTAWI	50,689,171	71,331	-	115,019	1,792,592	46,773	3,188,994	9,733,537	1,481,280	2,492,276	65,490	1,782,066	194,697	301,228	493,739	21,952	-	41,190	72,491,521
ANED	11,626,746	11,787,861	-	106,510	1,040,513	-	1,009,841	558,871	3,582,100	-	-	9,898,199	-	97,915	204,325	-	-	278,331	49,277,211
CIDRE	54,154,594	1,124,047	43,812	2,105,417	9,093,059	-	14,426,644	14,202,604	1,757,670	19,883,037	582,136	14,928,733	929,029	421,882	2,675,089	110,906	-	110,042	136,548,704
FONDECO	47,015,734	-	-	-	1,654,208	-	14,868,736	3,260,912	-	11,879,769	-	-	-	-	-	-	-	20,644,303	99,323,661
FUBODE	12,510,925	35,204	-	638,802	5,874,587	207,461	16,127,715	39,068,255	6,341,656	4,519,955	-	113,372	-	75,336	984,853	-	-	31,329	86,529,452
TOTAL	294,680,539	28,472,221	56,574	4,456,750	90,590,570	458,949	142,381,055	762,086,360	42,180,439	174,015,883	5,505,839	54,646,433	1,708,901	4,588,969	120,569,822	294,875	34,722	27,406,758	1,753,995,596
	16.79%	1.62%	0.00%	0.25%	5.45%	0.03%	8.32%	43.83%	2.40%	9.92%	0.31%	3.32%	0.10%	0.26%	6.87%	0.02%	0.00%	1.56%	100%

GRAFICO N° 8
DESTINO DE CARTERA URBANA

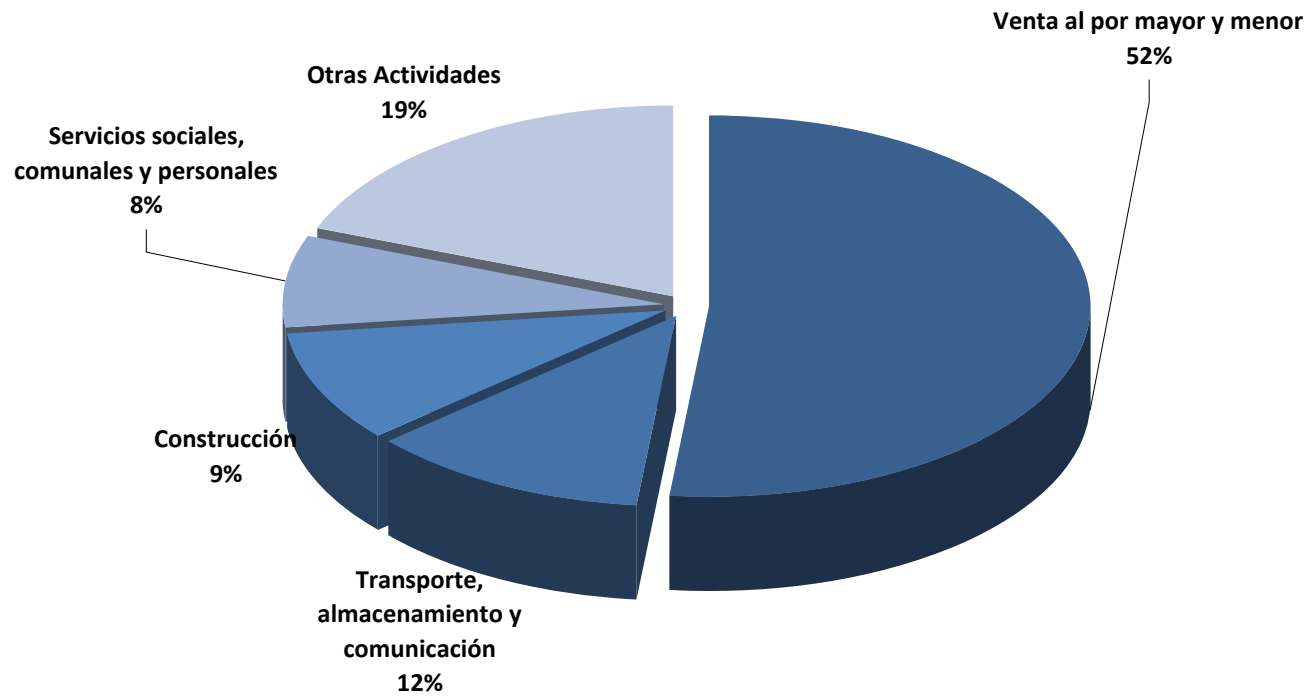
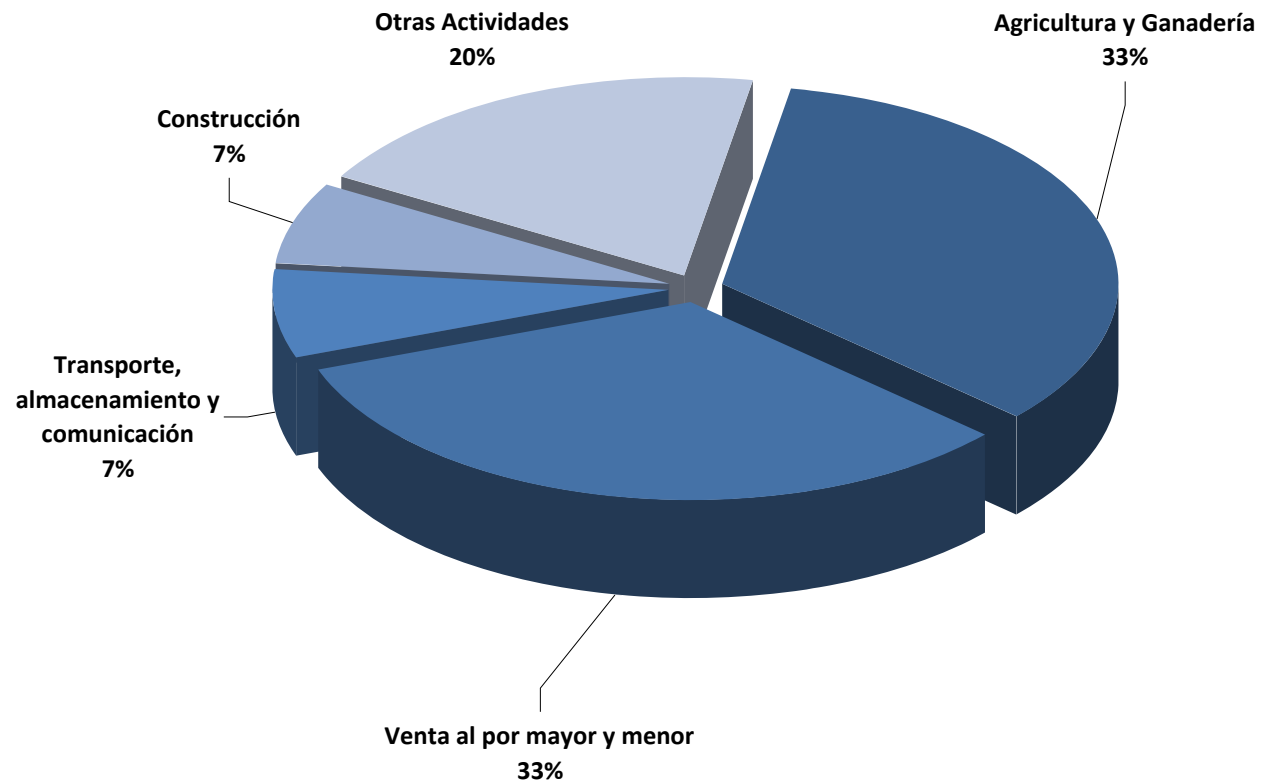


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	-	-	-	-	-	-	-	10,542,976	82,235,212	42,171,903	94,187,511	229,137,602	
PRO MUJER	-	-	-	-	-	-	-	-	-	-	-	-	
DIACONIA	-	-	-	1,363,433	3,405,223	5,028,349	13,600,239	65,364,962	24,273,676	14,416,105	249,500,958	179,060,573	
EMPRENDER	-	-	-	-	-	-	358,186	3,430,782	15,971,279	4,569,585	3,061,012	27,390,845	
FONCRESOL	-	-	-	-	-	-	489,258	130,818	2,090,955	1,754,035	2,661,849	7,126,915	
FUNBODEM	-	-	-	-	-	3,798,378	9,521,461	15,719,344	43,363,510	9,801,804	5,472,532	87,676,029	
IDEPRO	-	-	599,242	527,643	1,056,595	2,692,310	19,356,240	34,561,585	29,229,575	1,319,997	196,099	89,539,286	
IMPRO	-	-	-	-	-	-	174,547	2,254,752	8,025,624	2,180,193	1,993,085	14,628,200	
SARTAWI	-	-	-	-	272,765	-	60,000	370,229	9,993,526	1,321,347	1,368,391	13,386,258	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	793,432	607,931	6,448,282	7,380,340	6,374,904	5,199,515	2,925,601	16,206,620	9,938,592	355,763	42,908	56,273,891	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	302,500	223,500	2,641,673	14,364,273	23,421,123	1,632,393	519,138	43,104,599	
TOTAL	793,432	607,931	7,047,524	9,271,416	11,411,987	16,942,052	49,300,330	164,894,169	398,519,933	138,790,365	159,246,016	996,825,155	
	0.08%	0.06%	0.71%	0.53%	1.14%	1.70%	4.95%	16.54%	39.98%	13.92%	19.99%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	11,189,035	87,274,474	44,756,140	62,282,965	205,502,614
PRO MUJER	-	-	-	-	-	-	-	-	-	2,574,317	8,784,248	22,733,413	34,091,979
DIACONIA	-	-	-	219,047	1,300,988	1,444,918	2,000,430	8,883,496	41,740,858	11,294,797	6,265,694	73,150,227	
EMPRENDER	-	-	-	-	-	-	-	35,385	1,636,225	614,149	386,723	2,672,482	
FONCRESOL	-	-	-	-	-	154,304	-	586,247	2,596,545	3,983,066	1,706,090	9,026,252	
FUNBODEM	-	-	-	-	1,024,185	1,054,982	1,272,836	6,335,376	12,960,886	2,330,217	901,292	25,879,773	
IDEPRO	-	-	-	1,734,603	1,125,463	827,599	10,629,621	22,971,264	34,546,360	1,441,892	240,319	73,517,119	
IMPRO	-	-	-	-	-	-	-	97,053	955,034	538,769	333,622	1,924,478	
SARTAWI	-	-	-	689,000	1,268,282	1,558,203	1,817,524	3,192,598	47,462,221	2,640,493	476,657	59,104,977	
ANED	-	-	-	-	-	-	1,321,720	3,902,389	34,949,754	6,348,683	2,754,665	49,277,211	
CIDRE	960,708	2,423,653	4,563,289	6,431,531	6,106,591	4,380,364	4,011,125	25,111,472	25,716,604	526,719	42,757	80,274,813	
FONDECO	-	-	5,328,423	10,055,279	7,095,961	4,265,379	8,617,768	14,067,425	27,637,369	10,869,602	11,386,996	99,323,661	
FUBODE	-	-	-	454,911	170,000	124,020	1,085,269	6,964,993	31,344,257	2,427,808	853,594	43,424,853	
TOTAL	960,708	2,423,653	9,891,712	19,584,370	18,091,471	15,809,768	30,756,293	103,336,733	351,394,902	96,556,043	110,364,788	757,170,439	
	0.13%	0.32%	1.31%	2.59%	2.39%	1.82%	4.06%	13.65%	46.41%	12.75%	14.58%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	21,732,011	169,509,685	86,928,044	156,470,476	434,640,216
PRO MUJER	-	-	-	-	-	-	-	173,125	1,947,831	58,193,915	98,060,799	213,152,552	
DIACONIA	-	-	-	1,582,480	4,706,211	6,473,267	15,600,669	74,248,457	163,789,829	35,568,473	20,681,799	322,651,185	
EMPRENDER	-	-	-	-	-	358,186	3,466,166	17,607,505	5,183,735	3,447,735	30,063,326	30,063,326	
FONCRESOL	-	-	-	-	-	154,304	489,258	717,064	4,687,500	5,737,101	4,367,940	16,153,168	
FUNBODEM	-	-	-	-	1,024,185	1,054,982	10,794,297	22,054,719	56,323,996	12,132,022	6,373,824	113,555,802	
IDEPRO	-	-	599,242	2,262,245	2,182,058	3,519,908	29,985,861	57,532,849	63,775,935	2,761,889	436,418	163,056,405	
IMPRO	-	-	-	-	-	174,547	1,745,547	2,251,805	8,980,658	2,718,962	2,321,707	16,552,678	
SARTAWI	-	-	-	689,000	1,541,047	1,558,203	1,877,524	3,562,827	57,455,747	3,961,839	1,845,048	72,491,235	
ANED	-	-	-	-	-	-	1,321,720	3,902,389	34,949,754	6,348,683	2,754,665	49,277,211	
CIDRE	1,754,140	3,031,584	11,011,571	13,811,871	12,481,496	9,579,879	6,936,727	41,318,093	35,655,196	882,482	85,665	136,548,704	
FONDECO	-	-	5,328,423	10,055,279	7,095,961	4,265,379	8,617,768	14,067,425	27,637,369	10,869,602	11,386,996	99,323,661	
FUBODE	-	-	-	454,911	170,000	124,020	1,085,269	6,964,993	31,344,257	2,427,808	853,594	43,424,853	
TOTAL	1,754,140	3,031,584	16,939,236	28,855,786	29,503,458	30,751,820	80,056,623	268,230,902	749,914,835	235,346,408	309,610,803	1,753,995,594	
	0.10%	0.17%	0.97%	1.65%	1.68%	1.75%	4.56%	15.29%	42.75%	13.42%	17.65%	100%	

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	144,647,741	54,396	-	-	84,489,861	3,149	-	-	229,137,602	57,545	
PRO MUJER	145,954,204	71,336	-	-	33,106,369	3,690	-	-	179,060,573	75,026	
DIACONIA	48,455,984	23,996	-	-	201,044,974	20,970	-	-	249,500,958	44,966	
EMPRENDER	10,780,913	5,080	-	350	15,637,430	3,289	-	-	27,390,845	8,719	
FONCRESOL	4,128,977	2,418	73,091	23	2,924,848	250	-	-	7,126,915	2,691	
FUNBODEM	-	-	-	-	87,676,029	7,061	-	-	87,676,029	7,061	
IDEPRO	-	-	-	-	89,539,286	3,718	-	-	89,539,286	3,718	
IMPRO	-	-	-	-	14,628,200	2,014	-	-	14,628,200	2,014	
SARTAWI	1,773,633	980	161,614	35	11,451,012	1,566	-	-	13,386,258	2,581	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	54,979,240	1,631	1,294,651	4	56,273,891	1,635	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	27,306,244	9,949	210,503	276	15,587,852	1,353	-	-	43,104,599	11,578	
TOTAL	383,047,696	168,155	1,417,708	684	611,065,100	48,691	1,294,651	4	996,825,155	217,534	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	123,204,753	52,529	-	-	82,297,862	2,719	-	-	205,502,616	55,248	
PRO MUJER	34,091,979	20,289	-	-	-	-	-	-	34,091,979	20,289	
DIACONIA	1,255,337	603	-	-	71,894,890	9,040	-	-	73,150,227	9,643	
EMPRENDER	650,558	359	96,399	26	1,925,524	384	-	-	2,672,482	769	
FONCRESOL	5,274,419	1,675	1,389,562	170	2,207,967	170	154,304	1	9,026,252	2,016	
FUNBODEM	-	-	-	-	25,879,773	1,814	-	-	25,879,773	1,814	
IDEPRO	-	-	-	-	73,517,119	3,444	-	-	73,517,119	3,444	
IMPRO	-	-	-	-	1,924,478	320	-	-	1,924,478	320	
SARTAWI	169,147	138	3,512,651	645	55,423,179	4,584	-	-	59,104,977	5,367	
ANED	4,687,848	2,100	41,193	30	44,162,123	5,175	386,047	286	49,277,211	7,591	
CIDRE	-	-	-	-	78,814,404	3,016	1,460,408	11	80,274,813	3,027	
FONDECO	20,644,303	10,451	-	-	78,679,358	3,400	-	-	99,323,661	13,851	
FUBODE	13,728,585	6,069	2,375,137	754	27,321,131	2,363	-	-	43,424,853	9,186	
TOTAL	203,706,930	94,213	7,414,943	1,625	544,047,809	36,429	2,000,759	298	757,170,441	132,565	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	267,852,495	106,925	-	-	166,787,723	5,868	-	-	434,640,218	112,793	
PRO MUJER	180,046,183	91,625	-	-	33,106,369	3,690	-	-	213,152,552	95,315	
DIACONIA	49,711,321	24,599	-	-	272,939,864	30,010	-	-	322,651,185	54,609	
EMPRENDER	11,431,472	5,439	1,068,900	376	17,562,954	3,673	-	-	30,063,326	9,488	
FONCRESOL	9,403,395	4,093	1,462,653	193	5,132,815	420	154,304	1	16,153,168	4,707	
FUNBODEM	-	-	-	-	113,555,802	8,875	-	-	113,555,802	8,875	
IDEPRO	-	-	-	-	163,056,405	7,162	-	-	163,056,405	7,162	
IMPRO	-	-	-	-	16,552,678	2,334	-	-	16,552,678	2,334	
SARTAWI	1,942,780	1,118	3,674,265	680	66,874,190	6,150	-	-	72,491,235	7,948	
ANED	4,687,848	2,100	41,193	30	44,162,123	5,175	386,047	286	49,277,211	7,591	
CIDRE	-	-	-	-	133,793,644	4,647	2,755,059	15	136,548,704	4,662	
FONDECO	20,644,303	10,451	-	-	78,679,358	3,400	-	-	99,323,661	13,851	
FUBODE	41,034,829	16,018	2,585,640	1,030	42,908,983	3,716	-	-	86,529,452	20,764	
TOTAL	586,754,626	262,368	8,832,652	2,309	1,155,112,908	85,120	3,295,410	302	1,753,995,596	350,099	

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

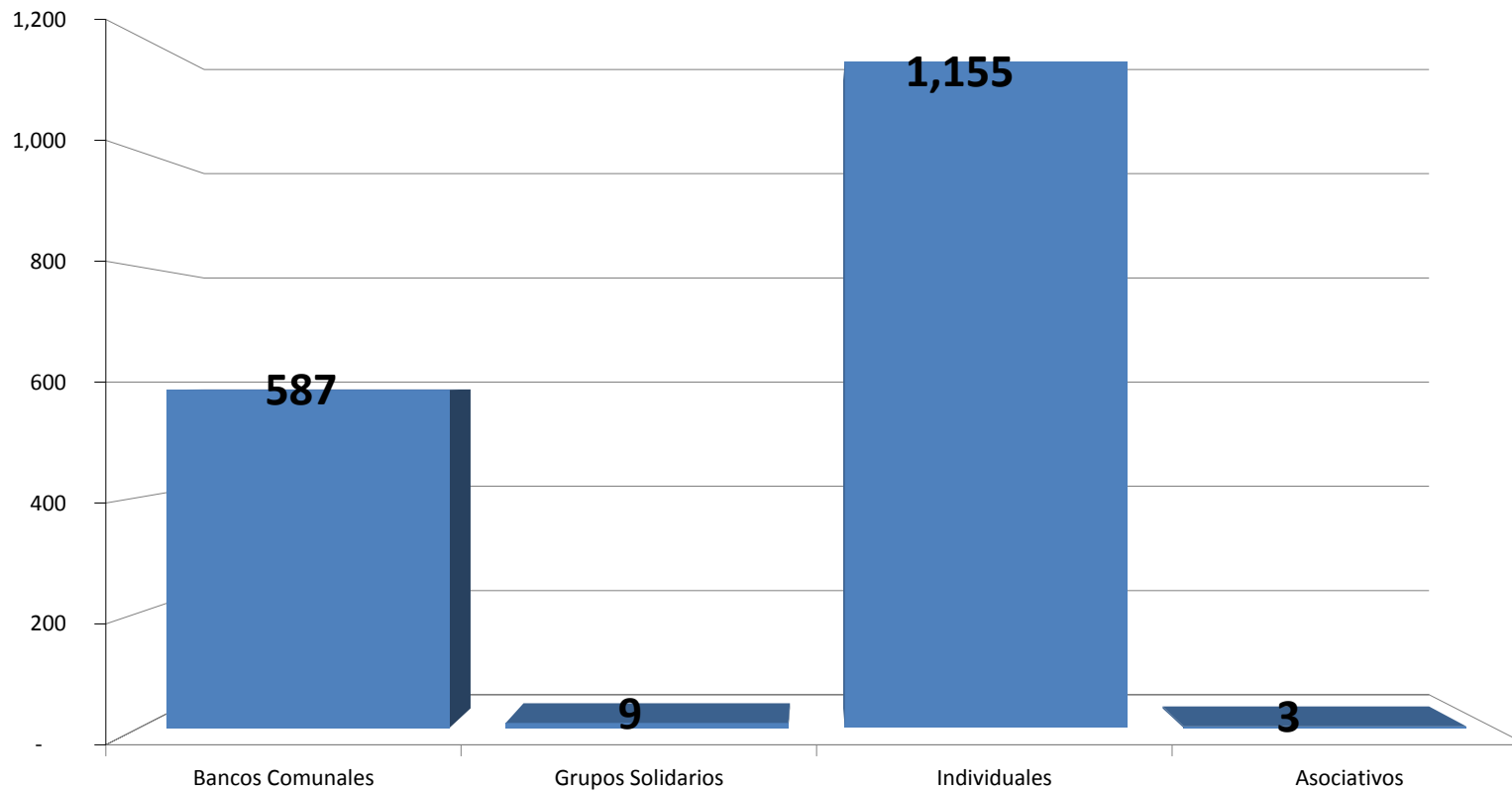
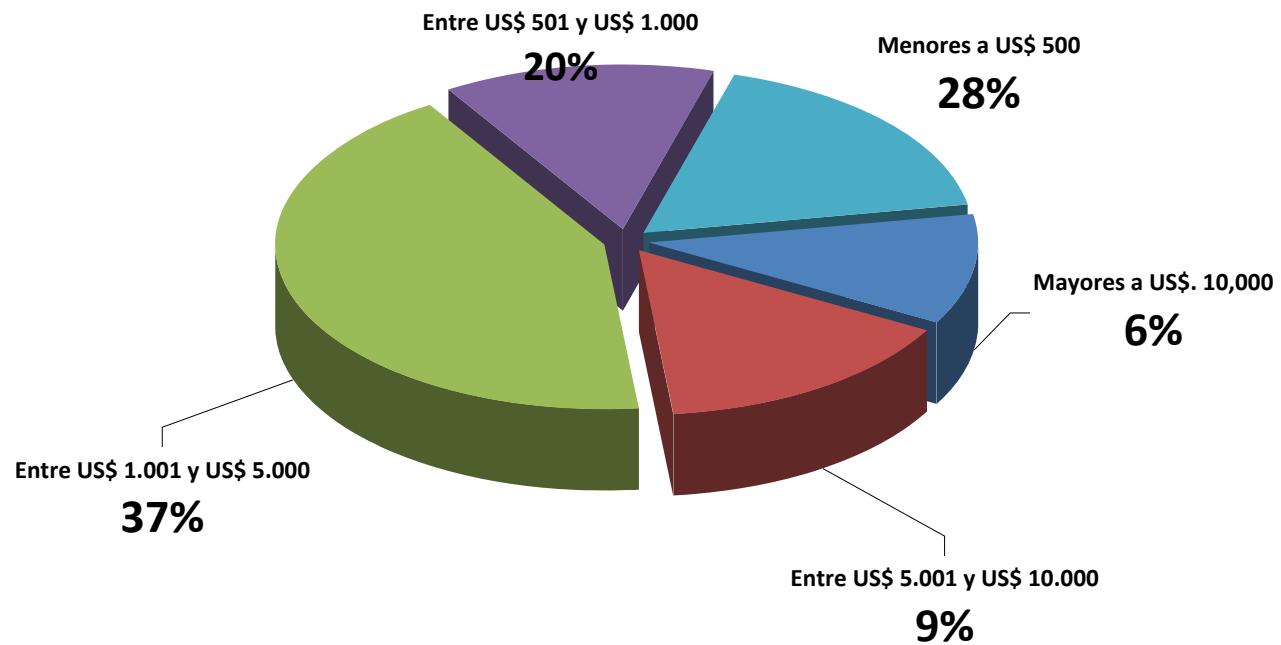


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

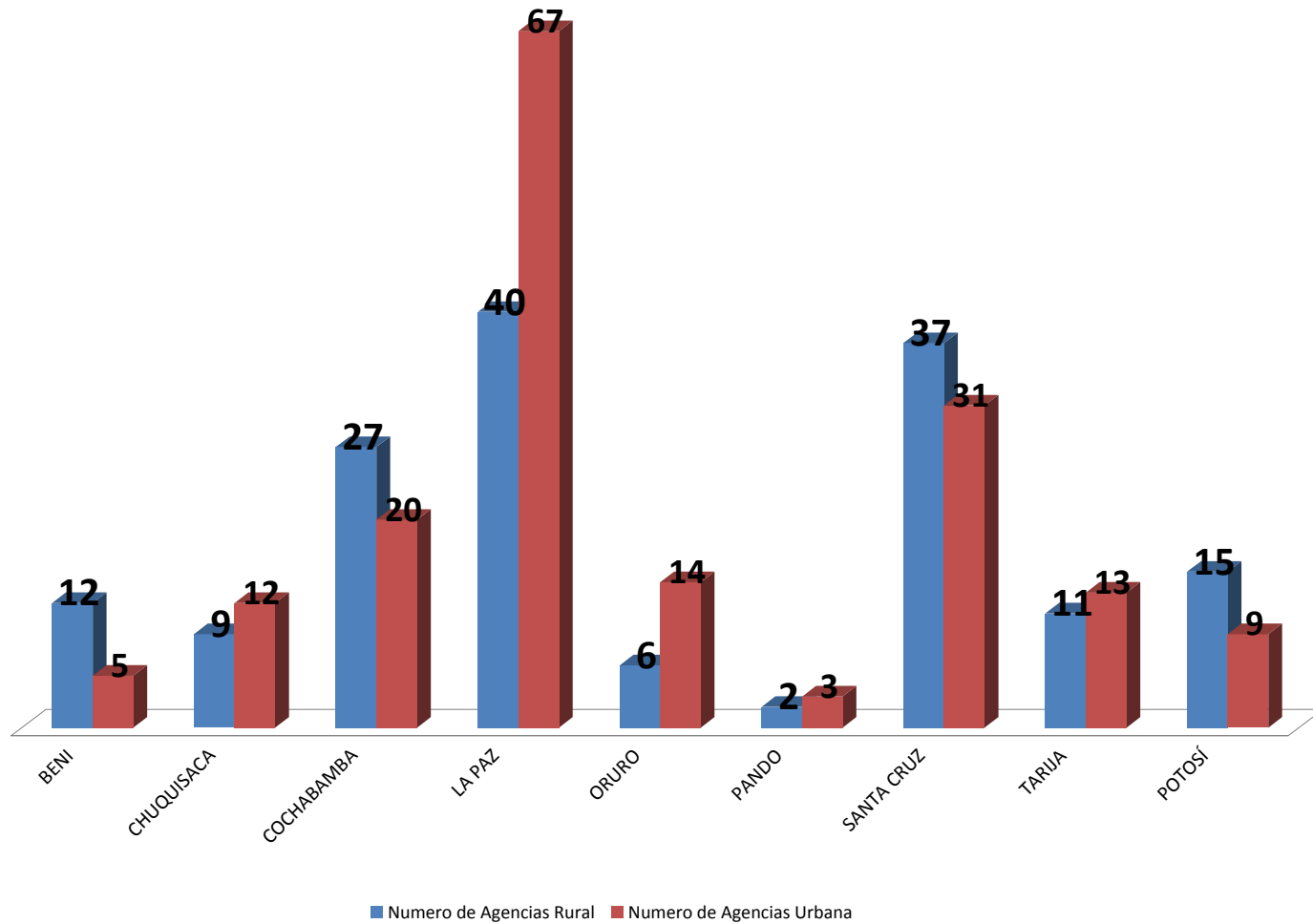


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Mayo de 2011
 (En Bolivianos)

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	29	27	56	276	403	679
DIACONIA	16	25	41	54	239	293
EMPRENDER	2	12	14	11	107	118
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	58	62	120
FUBODE	10	5	15	66	97	163
FUNBODEM	7	5	12	19	99	118
IDEPRO	9	8	17	43	99	142
IMPRO		2	2		28	28
PROMUJER	16	57	73	73	630	703
SARTAWI	16	12	28	55	80	135
Total	159	174	333	764	1,987	2,751

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	12	5	17	72	52	124
CHUQUISACA	9	12	21	31	124	155
COCHABAMBA	27	20	47	152	244	396
LA PAZ	40	67	107	171	867	1,038
ORURO	6	14	20	17	127	144
PANDO	2	3	5	6	30	36
SANTA CRUZ	37	31	68	195	369	564
TARIJA	11	13	24	66	105	171
POTOSÍ	15	9	24	54	69	123
Total general	159	174	333	764	1,987	2,751

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDS
31 de Mayo 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		18% al 30%		36%	18%		20% y 24%		18% al 30%					18% y 24%
PRO MUJER		27%		24%					27%		24%			
DIACONIA		26%		28%					24%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				16%	18%	16%				
FUNBODEM		12%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO									19%					
SARTAWI	27%	26%		33%				26%	24%					
ANED	32%	27%	30%	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)