

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	15,343,617	18,829,366	<u>34,172,983</u>	33,909,920	5,744,683	2,342,988	2,152,144	12,532,364	323,958	6,974,814	10,509,007	12,311,664	5,456,600	6,958,326	133,889,450
INVERSIONES TEMPORARIAS	12,468,053	22,588,441	<u>35,056,494</u>	218,153	1,322,405	143,772	27,814	1,891,733	802,368	25,002	3,302,811	1,795,410	1,099,083	1,980	45,687,025
CARTERA	444,179,292	230,661,709	<u>674,841,001</u>	314,704,385	29,259,639	14,938,702	112,029,143	158,785,923	17,320,683	74,528,046	44,959,502	135,119,484	99,069,022	92,629,218	1,768,184,749
CARTERA BRUTA	447,144,900	230,350,029	<u>677,495,018</u>	326,602,140	30,949,285	15,147,223	115,863,084	162,463,266	17,297,283	74,971,577	49,153,485	141,010,413	99,278,993	90,945,428	1,801,177,194
CARTERA VIGENTE	444,220,918	228,475,494	<u>672,696,411</u>	325,159,723	29,822,944	14,676,716	112,835,945	151,312,495	16,274,571	72,089,592	44,597,094	133,255,173	96,858,739	89,559,356	1,759,138,760
CARTERA VENCIDA	2,161,571	917,338	<u>3,078,910</u>	1,015,634	254,555	89,813	408,911	1,184,996	234,553	2,301,701	3,772,736	1,757,817	540,206	723,390	15,363,222
CARTERA EN EJECUCIÓN	762,501	957,197	<u>1,719,698</u>	301,752	676,649	333,037	1,960,711	453,769	7,029	121,502	783,655	1,618,330	1,515,441	661,505	10,153,078
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	-	113,788	101,385	20,563	535,109	9,055,925	697,630	448,211	-	3,744,142	135,243	1,177	14,853,172
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	11,244	-	13,244	13,023	286,633	77,425	10,570	-	429,739	2,455	-	844,334
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	93,752	13,849	109,385	169,448	6,074	-	-	205,211	226,909	-	824,628
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	6,970,709	3,036,994	<u>10,007,703</u>	4,007,916	442,413	220,613	1,167,263	2,545,787	443,183	2,520,400	810,896	2,361,561	2,898,594	4,147,371	31,573,700
PREVISIÓN PARA CARTERA INCOBRABLE	-9,936,407	-2,725,314	<u>-12,661,721</u>	-15,905,671	-2,132,059	-429,134	-5,001,204	-6,223,130	-419,783	-2,963,930	-5,004,880	-8,252,490	-3,108,565	-2,463,580	-64,566,146
OTRAS CUENTAS POR COBRAR	5,922,027	4,192,936	<u>10,114,962</u>	898,210	164,406	1,122,917	1,059,876	1,353,174	60,994	854,562	1,659,607	1,397,987	991,307	949,116	20,627,117
BIENES REALIZABLES	-	-	-	2	-	-	-	-	-	-	-	1,726,277	2,023	-	1,768,981
INVERSIONES PERMANENTES	887,488	1,268,732	<u>2,156,220</u>	308,740	253,308	24,080	33,479	1,133,300	251,458	52,233	3,835,243	11,860,559	6,127,036	55,728	26,091,383
BIENES DE USO	14,931,672	9,080,323	<u>24,011,995</u>	8,424,077	1,422,327	381,393	2,758,234	4,722,659	1,106,885	5,911,803	1,335,777	7,446,102	6,253,813	1,973,452	65,748,517
OTROS ACTIVOS	5,700,928	3,229,651	<u>8,930,579</u>	584,852	767,433	60,040	557,613	1,107,586	116,865	930,152	1,492,026	8,560	446,299	779,162	15,781,167
TOTAL DEL ACTIVO	499,433,077	289,851,157	789,284,235	359,048,339	38,934,203	19,013,893	118,618,302	181,526,738	19,983,211	89,299,046	67,112,218	171,666,042	119,445,184	103,346,981	2,077,278,390
										-2,023	-69	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	311,947,670	143,952,892	<u>455,900,562</u>	128,357,825	28,126,751	1,453,086	87,359,969	137,943,473	14,295,002	68,807,123	29,445,643	125,208,852	81,146,187	66,214,516	1,224,258,989
OTRAS CUENTAS POR PAGAR	17,603,110	15,880,695	<u>33,483,805</u>	13,638,473	2,811,238	2,005,998	2,614,559	5,821,201	572,842	3,469,296	19,297,941	8,409,347	9,831,964	7,791,175	109,747,837
PREVISIONES	12,633,248	10,948,998	<u>23,582,245</u>	3,655,783	-	-	2,078,564	97,914	458,121	-	1,219,883	347,750	1,495,980	916,893	33,853,134
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2,921,485	<u>2,921,485</u>	-	2,016,758	-	1,211,672	-	-	963,200	591,801	265,680	2,745,588	-	10,716,184
TOTAL DEL PASIVO	342,184,028	173,704,069	515,888,097	145,652,080	32,954,746	3,459,083	92,053,092	145,074,260	15,325,965	73,239,619	50,555,269	134,231,629	95,219,720	74,922,584	1,378,576,144
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	137,604	-	19,116,163	34,917,627	3,192,349	23,990,701	-	32,843,768	17,000,000	-	131,198,211
APORTES NO CAPITALIZADOS	18,767,712	24,466,893	<u>43,234,605</u>	39,200,074	-	15,194,183	745,640	-	174,250	927,988	16,062,647	-	1,319,759	21,754,973	138,614,320
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	128,105,981	73,378,504	<u>201,484,485</u>	131,207,890	4,130,447	-	5,282,881	-	1,092,687	-	-	813,901	4,801,410	3,343,853	352,157,555
RESULTADOS ACUMULADOS	10,375,357	18,301,691	<u>28,677,048</u>	42,988,294	1,711,406	360,626	1,420,526	1,534,851	197,960	-8,859,262	494,302	3,776,743	1,104,295	3,325,571	76,326,361
TOTAL DEL PATRIMONIO	157,249,049	116,147,088	273,396,137	213,396,258	5,979,456	15,554,810	26,565,210	36,452,478	4,657,246	16,059,427	16,556,950	37,434,412	24,225,464	28,424,398	698,702,247
TOTAL DEL PASIVO Y PATRIMONIO	499,433,077	289,851,157	789,284,235	359,048,339	38,934,203	19,013,893	118,618,302	181,526,738	19,983,211	89,299,046	67,112,218	171,666,042	119,445,184	103,346,981	2,077,278,391

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	69,621,213	41,478,876	111,100,089	38,907,611	4,876,096	1,576,597	11,950,082	16,190,250	1,233,460	8,328,256	5,657,493	11,952,100	11,157,876	10,986,341	233,916,252
GASTOS FINANCIEROS	-9,985,660	-5,781,714	-15,767,375	-3,940,382	-1,514,823	-19,491	-3,283,993	-3,170,154	-202,506	-2,244,949	-583,778	-2,839,888	-2,532,916	-1,839,170	-37,939,424
RESULTADO FINANCIERO BRUTO	59,635,552	35,697,162	95,332,714	34,967,229	3,361,274	1,557,106	8,666,089	13,020,096	1,030,954	6,083,307	5,073,715	9,112,211	8,624,961	9,147,170	196,976,828
OTROS INGRESOS OPERATIVOS	749,921	2,896,089	3,646,010	2,170,868	2,856,134	35,861	2,382,106	1,158,758	75,123	1,189,693	1,022,929	613,218	979,626	838,141	16,668,468
OTROS GASTOS OPERATIVOS	-1,475,028	-385,355	-1,860,383	-171,131	-	-50	-257,471	-275,018	-63,517	-1,804,410	-258,561	-899,899	-259,476	-412,572	-4,618,488
RESULTADO DE OPERACION BRUTO	58,910,446	38,207,896	97,118,341	36,966,966	5,917,407	1,597,917	10,790,725	13,903,837	1,042,560	7,092,591	5,838,084	8,825,530	9,365,111	9,572,739	208,226,808
RECUPERACION DE ACTIVOS FINANCIEROS	4,351,493	1,189,392	5,540,885	403,345	24,759	114,298	2,332,953	4,422,938	-	942,548	2,824,141	3,443,678	1,859,102	374,120	22,282,769
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-6,504,211	-2,803,774	-9,307,985	-3,633,746	-474,336	-71,053	-3,717,069	-6,363,005	-56,312	-2,924,993	-1,160,012	-4,854,232	-2,648,941	-1,504,549	-36,716,234
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	56,757,727	36,593,514	93,351,241	33,736,564	5,467,830	1,636,163	9,406,609	11,963,769	986,248	5,110,146	7,502,213	7,414,976	8,575,272	8,442,310	193,593,343
GASTOS DE ADMINISTRACION	-47,028,885	-33,388,494	-80,417,379	-16,726,938	-5,189,827	-1,425,517	-7,802,992	-10,216,459	-844,043	-8,336,711	-7,296,767	-5,326,391	-7,729,688	-7,712,659	-159,047,370
RESULTADO DE OPERACION NETO	9,728,842	3,205,020	12,933,862	17,009,626	278,003	210,646	1,603,617	1,747,311	142,205	3,276,566	205,447	2,086,585	825,585	729,651	36,546,972
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-1,165,927	-486,628	-1,652,555	-2,573,011	-129,747	99	-863,664	-1,877,704	-135,378	-139,386	-415,372	-1,523,934	-2,449,776	128,070	-11,626,358
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1,578,242	996,036	2,574,278	2,472,821	160,286	-44,270	680,573	1,617,707	110,487	451,244	464,100	1,452,418	2,456,518	-68,375	12,327,788
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	10,141,157	3,714,428	13,855,586	16,909,436	314,542	166,476	1,420,526	1,487,314	117,315	-2,914,708	254,174	2,015,069	832,327	789,346	35,247,402
INGRESOS EXTRAORDINARIOS	33,144	46,666	79,810	-	-	-	47,537	87,880	-	-	21,160	-	1,041	2,226	239,653
GASTOS EXTRAORDINARIOS	-174,934	-26,285	-201,219	-	-	-	-	-	-	-	-98	-	-	-	-201,318
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	9,999,368	3,734,809	13,734,176	16,909,436	314,542	166,476	1,420,526	1,534,851	205,194	-2,914,708	275,235	2,015,069	833,368	791,571	35,285,737
INGRESOS DE GESTIONES ANTERIORES	573,970	30,436	604,405	232,990	-	-	-	-	-	256,004	819,065	-	30,905	-2,662	1,941,107
GASTOS DE GESTIONES ANTERIORES	-197,980	-131,506	-329,485	-63,004	-	-	-	-	-7,234	-	-599,998	-	-18,812	658	-1,127,045
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	10,375,357	3,633,739	14,009,096	17,079,422	314,542	166,476	1,420,526	1,534,851	197,960	-2,767,873	494,302	2,015,069	845,461	789,968	36,099,800
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	10,375,357	3,633,739	14,009,096	17,079,422	314,542	166,476	1,420,526	1,534,851	197,960	-2,767,873	494,302	2,015,069	845,461	789,968	36,099,800
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	10,375,357	3,633,739	14,009,096	17,079,422	314,542	166,476	1,420,526	1,534,851	197,960	-2,767,873	494,302	2,015,069	845,461	789,968	36,099,800

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	3.07%	6.50%	4.33%	9.44%	14.75%	12.32%	1.81%	6.90%	1.62%	7.81%	15.66%	7.17%	4.57%	6.73%	6.42%
Inversiones Temporarias/Total Activo	2.50%	7.79%	4.44%	0.06%	3.40%	0.76%	0.02%	1.04%	4.02%	0.03%	4.92%	1.05%	0.92%	0.00%	2.20%
Cartera / Total Activo	88.94%	79.58%	85.50%	87.65%	75.15%	78.57%	94.45%	87.47%	86.68%	83.46%	66.99%	78.71%	82.94%	89.63%	85.12%
Otras Cuentas por cobrar / Total Activo	1.19%	1.45%	1.28%	0.25%	0.42%	5.91%	0.89%	0.75%	0.31%	0.96%	2.47%	0.81%	0.83%	0.92%	0.99%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	1.01%	0.00%	0.00%	0.09%
Inversiones Permanentes / Total Activo	0.18%	0.44%	0.27%	0.09%	0.65%	0.13%	0.03%	0.62%	1.26%	0.06%	5.71%	6.91%	5.13%	0.05%	1.26%
Bienes de Uso / Total Activo	2.99%	3.13%	3.04%	2.35%	3.65%	2.01%	2.33%	2.60%	5.54%	6.62%	1.99%	4.34%	5.24%	1.91%	3.17%
Otros Activos / Total Activo	1.14%	1.11%	1.13%	0.16%	1.97%	0.32%	0.47%	0.61%	0.58%	1.04%	2.22%	0.00%	0.37%	0.75%	0.76%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.15%	2.51%	3.55%	9.51%	1.62%	1.75%	2.40%	1.69%	1.98%	-6.20%	1.47%	2.35%	1.42%	1.53%	3.48%
Resultado Neto / Patrimonio ROE	13.20%	6.26%	10.25%	16.01%	10.52%	2.14%	10.69%	8.42%	8.50%	-34.47%	5.97%	10.77%	6.98%	5.56%	10.33%
Resultado Neto / Ingresos Financieros	14.90%	8.76%	12.61%	43.90%	6.45%	10.56%	11.89%	9.48%	16.05%	-33.23%	8.74%	16.86%	7.58%	7.19%	15.43%
Ingresos Financieros / Activo	27.88%	28.62%	28.15%	21.67%	25.05%	16.58%	20.15%	17.84%	12.34%	18.65%	16.86%	13.92%	18.68%	21.26%	22.52%
Ingresos Financieros / Cartera Bruta	31.14%	36.01%	32.80%	23.83%	31.51%	20.82%	20.63%	19.93%	14.26%	22.22%	23.02%	16.95%	22.48%	24.16%	25.97%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	21.04%	28.99%	23.74%	10.24%	33.54%	18.82%	13.47%	12.58%	9.76%	22.24%	29.69%	7.56%	15.61%	16.96%	17.66%
Gastos Administrativos / Activo	18.83%	23.04%	20.38%	9.32%	26.66%	14.99%	13.16%	11.26%	8.45%	18.67%	21.74%	6.21%	12.98%	14.93%	15.31%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.35%	99.19%	99%	100%	97%	97%	98%	99%	98%	97%	90.73%	97%	98%	98%	98%
Cartera Vencida / Cartera Bruta	0.48%	0.40%	0.45%	0.31%	0.82%	0.68%	0.36%	0.91%	1.80%	3.08%	7.68%	1.55%	0.55%	0.80%	0.90%
Cartera en Ejecución / Cartera Bruta	0.17%	0.42%	0.25%	0.09%	2.49%	2.29%	1.79%	0.38%	0.08%	0.16%	1.59%	1.29%	1.76%	0.73%	0.61%
Previsión cartera incobrable / Cartera en Mora	339.81%	145.39%	263.86%	1197.15%	208.01%	95.37%	200.69%	297.07%	129.13%	121.78%	109.84%	205.74%	136.04%	177.89%	237.50%
LIQUIDEZ															
Disponibilidades / Pasivo	4.48%	11%	7%	23%	17%	68%	2%	9%	2%	10%	20.79%	9%	6%	9%	10%
Disponibilidades + Inversiones Temporarias / Pasivo	8.13%	23.84%	13.42%	23.43%	21.44%	71.89%	2.37%	9.94%	7.35%	9.56%	27.32%	10.51%	6.88%	9.29%	12.99%
Disponibilidades + Inversiones Temporarias / Activo	5.57%	14.29%	8.77%	9.51%	18.15%	13.08%	1.84%	7.95%	5.64%	7.84%	20.58%	8.22%	5.49%	6.73%	8.62%
SOLVENCIA															
Patrimonio/Activo	31.49%	40%	35%	59%	15%	82%	22%	20%	23%	18%	24.67%	22%	20%	28%	34%
Cartera Vencida+Ejecución/Patrimonio	1.86%	1.61%	1.76%	0.62%	17.14%	2.89%	9.38%	5.75%	6.98%	15.15%	27.52%	10.72%	9.43%	4.87%	3.89%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.46%	-0.73%	-2.88%	-6.83%	-18.52%	0.13%	-9.45%	-11.33%	-2.03%	-3.30%	-2.71%	-11.33%	-3.40%	-3.79%	-5.35%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

30 de Junio de 2011

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	27,791,762	27,408,810	291,233	91,718	356	10,805	11,161
CHUQUISACA	54,467,966	54,179,411	81,803	206,752	2,731	13,934	16,665
COCHABAMBA	139,070,741	136,843,422	1,472,616	754,703	4,872	19,939	24,811
LA PAZ	397,544,904	394,187,350	2,292,261	1,065,292	20,505	66,805	87,310
ORURO	64,639,568	63,784,972	332,472	522,124	2,692	12,318	15,010
PANDO	23,279,539	23,083,023	196,301	215	422	2,588	3,010
POTOSI	29,091,293	28,909,929	53,241	128,123	961	7,221	8,182
SANTA CRUZ	213,727,561	210,243,327	1,344,191	2,140,027	5,709	36,743	42,452
TARIJA	63,512,713	62,948,237	237,334	327,142	2,367	7,708	10,075
TOTAL	1,013,126,046	1,001,588,481	6,301,452	5,236,096	40,615	178,061	218,676
	100%	98.86%	0.62%	0.52%	18.57%	81.43%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	64,514,249	63,421,864	890,140	202,245	2,667	10,277	12,944
CHUQUISACA	37,334,636	36,956,162	230,616	147,858	1,998	2,571	4,569
COCHABAMBA	148,946,370	145,456,069	1,970,658	1,519,643	6,839	15,588	22,427
LA PAZ	159,338,830	156,142,271	2,419,163	777,397	9,467	19,776	29,243
ORURO	43,570,813	43,298,305	236,774	35,735	828	2,230	3,058
PANDO	11,762,613	11,628,385	75,212	59,016	373	1,819	2,192
POTOSI	46,058,775	45,033,625	477,379	547,770	2,276	6,686	8,962
SANTA CRUZ	207,652,923	201,970,776	3,436,196	2,245,951	7,691	25,241	32,932
TARIJA	68,874,057	68,498,024	170,038	205,995	3,454	12,996	16,450
TOTAL	788,053,265	772,405,481	9,906,174	5,741,610	35,593	97,184	132,777
	100%	98.01%	1.26%	0.73%	26.81%	73.19%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	92,306,011	90,830,674	1,181,373	293,964	3,023	21,082	24,105
CHUQUISACA	91,802,602	91,135,573	312,419	354,610	4,729	16,505	21,234
COCHABAMBA	288,017,110	282,299,491	3,443,273	2,274,345	11,711	35,527	47,238
LA PAZ	556,883,734	550,329,621	4,711,424	1,842,688	29,972	86,581	116,553
ORURO	108,210,381	107,083,277	569,246	557,859	3,520	14,548	18,068
PANDO	35,042,152	34,711,408	271,513	59,231	795	4,407	5,202
POTOSI	75,150,068	73,943,555	530,620	675,893	3,237	13,907	17,144
SANTA CRUZ	421,380,484	412,214,103	4,780,387	4,385,978	13,401	61,983	75,384
TARIJA	132,386,770	131,446,261	407,372	533,137	5,821	20,704	26,525
TOTAL	1,801,179,312	1,773,993,962	16,207,626	10,977,706	76,208	275,245	351,453
	100%	98.49%	0.90%	0.61%	21.68%	78.32%	100%

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

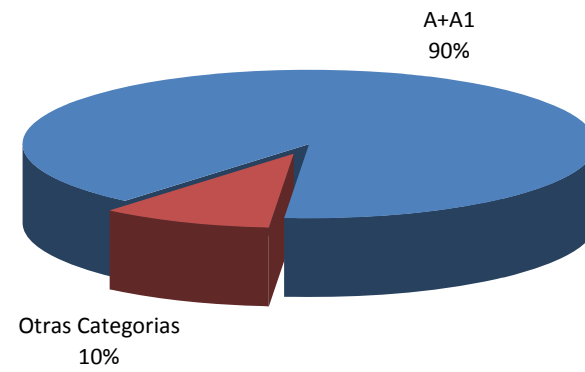
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	215,893,839	213,943,265	1,460,780	489,794	6,260	51,569	57,829	
PRO MUJER	195,817,293	194,566,659	667,640	582,994	3,977	71,538	75,515	
DIACONIA	252,134,106	251,248,282	606,722	279,103	16,157	29,088	45,245	
EMPRENDER	28,183,593	27,196,296	248,976	738,321	2,283	6,171	8,454	
FONCRESOL	6,950,311	6,657,024	79,493	213,794	601	2,036	2,637	
FUNBODEM	89,212,677	87,242,110	325,708	1,644,842	2,683	4,359	7,042	
IDEPRO	90,731,299	89,877,250	667,021	187,028	2,092	1,657	3,749	
IMPRO	15,430,297	15,154,610	262,584	13,103	1,128	898	2,026	
SARTAWI	14,365,500	13,519,927	730,927	114,622	1,162	1,489	2,651	
ANED	-	-	-	-	-	-	-	
CIDRE	59,412,558	58,136,356	845,565	430,637	1,141	579	1,720	
FONDECO	-	-	-	-	-	-	-	
FUBODE	44,994,573	44,046,677	406,037	541,859	3,131	8,677	11,808	
TOTAL	1,013,126,046	1,001,588,481	6,301,452	5,236,096	40,615	178,061	218,676	
	100%	98.86%	0.62%	0.52%	18.57%	81.43%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	231,251,151	230,277,653	700,791	272,707	6,140	49,557	55,697	
PRO MUJER	34,532,736	33,908,835	249,699	374,203	2,296	17,990	20,286	
DIACONIA	74,468,034	74,025,228	420,156	22,649	5,880	3,892	9,772	
EMPRENDER	2,765,692	2,728,033	5,579	32,080	215	583	798	
FONCRESOL	8,196,912	8,040,255	23,564	133,093	578	1,207	1,785	
FUNBODEM	26,650,424	26,128,944	96,225	425,254	727	1,113	1,840	
IDEPRO	71,731,966	70,491,169	804,608	436,189	2,312	1,065	3,377	
IMPRO	1,866,987	1,817,592	49,395	-	195	129	324	
SARTAWI	60,608,168	59,019,875	1,581,414	6,880	3,849	1,726	5,575	
ANED	49,153,492	44,597,099	3,772,737	783,656	3,440	4,010	7,450	
CIDRE	81,597,855	78,862,959	1,341,992	1,392,904	2,004	1,075	3,079	
FONDECO	99,278,995	96,993,983	542,661	1,742,350	4,749	8,756	13,505	
FUBODE	45,950,855	45,513,856	317,353	119,645	3,208	6,081	9,289	
TOTAL	788,053,265	772,405,481	9,906,174	5,741,610	35,593	97,184	132,777	
	100%	98.01%	1.26%	0.73%	26.81%	73.19%	100%	
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL								
CRECER	447,144,990	444,220,918	2,161,571	762,501	12,400	101,126	113,526	
PRO MUJER	230,350,029	228,475,494	917,338	957,197	6,273	89,528	95,801	
DIACONIA	326,602,140	325,273,511	1,026,878	301,752	22,037	32,980	55,017	
EMPRENDER	30,949,285	29,924,329	254,555	770,401	2,498	6,754	9,252	
FONCRESOL	15,147,223	14,697,279	103,057	346,887	1,179	3,243	4,422	
FUNBODEM	115,863,101	113,371,054	421,934	2,070,096	3,410	5,472	8,882	
IDEPRO	162,463,265	160,368,419	1,471,629	623,217	4,404	2,722	7,126	
IMPRO	17,297,283	16,972,202	311,978	13,103	1,323	1,027	2,350	
SARTAWI	74,973,669	72,539,827	2,312,340	121,502	5,011	3,215	8,226	
ANED	49,153,492	44,597,099	3,772,737	783,656	3,440	4,010	7,450	
CIDRE	141,010,413	136,999,316	2,187,557	1,823,541	3,145	1,654	4,799	
FONDECO	99,278,995	96,993,983	542,661	1,742,350	4,749	8,756	13,505	
FUBODE	90,945,428	89,560,533	723,390	661,505	6,339	14,758	21,097	
TOTAL	1,801,179,312	1,773,993,962	16,207,626	10,977,706	76,208	275,245	351,453	
	100%	98.49%	0.90%	0.61%	21.68%	78.32%	100%	

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio de 2011
(En Bolívianos)

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	442,303,676	1,912,619	471,812	201,804	284,911	1,970,167	-	-	-	-	-	-	-	447,144,989
PRO MUJER	227,971,824	503,670	405,051	207,822	304,465	957,197	-	-	-	-	-	-	-	230,350,029
DIACONIA	324,995,434	283,197	110,549	22,997	97,252	1,092,713	-	-	-	-	-	-	-	326,602,140
EMPRENDER	29,928,329	156,041	37,384	25,570	29,442	772,519	-	-	-	-	-	-	-	30,949,285
FONCRESOL	6,569,198	116,395	-	4,402	-	22,782	-	237,533	7,946,092	80,907	13,255	19,608	137,049	15,147,223
FUNBODEM	111,231,443	1,704,349	313,198	148,096	130,398	2,335,620	-	-	-	-	-	-	-	115,863,103
IDEPRO	153,021,010	3,186,894	769,773	4,134,018	148,309	1,203,261	-	-	-	-	-	-	-	162,463,265
IMPRO	16,990,669	222,866	45,543	19,446	5,657	13,103	-	-	-	-	-	-	-	17,297,283
SARTAWI	70,241,055	2,274,187	301,941	79,608	158,229	1,918,650	-	-	-	-	-	-	-	74,973,669
ANED	22,745,303	1,570,093	393,349	13,255	31,794	1,672,026	-	-	18,639,962	1,501,911	30,597	2,555,203	-	49,153,492
CIDRE	5,844,283	5,348,723	104,911,715	151,764	8,229,753	255,787	11,283,001	44,668	564,813	157,900	3,153	817,570	433,742	138,046,873
FONDECO	50,806,544	389,647	149,305	58,727	59,427	864,954	-	-	45,727,140	66,841	48,145	291,286	816,990	99,279,007
FUBODE	89,110,036	450,498	69,837	14,399	47,025	1,253,634	-	-	-	-	-	-	-	90,945,428
TOTAL	1,551,758,802	18,119,180	107,979,456	5,081,907	9,526,661	14,332,412	11,283,001	282,202	72,878,007	1,807,560	95,150	3,683,667	1,387,781	1,798,215,785
	86.29%	1.01%	6.00%	0.28%	0.53%	0.80%	0.63%	0.02%	4.05%	0.10%	0.01%	0.20%	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 Junio 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	-	-	208,918,107	-	-	488,785	-	6,486,951	215,893,842
PRO MUJER	-	-	195,817,293	-	-	-	-	-	195,817,293
DIACONIA	-	1,225,514	250,908,593	-	-	-	-	-	252,134,106
EMPRENDER	-	-	1,731,499	26,452,094	-	-	-	-	28,183,593
FONCRESOL	-	-	6,950,311	-	-	-	-	-	6,950,311
FUNBODEM	-	-	77,126,860	-	12,085,817	-	-	-	89,212,677
IDEPRO	-	-	90,731,299	-	-	-	-	-	90,731,299
IMPRO	-	-	15,430,297	-	-	-	-	-	15,430,297
SARTAWI	-	-	5,192,784	-	-	2,090,001	-	5,494,603	12,777,388
ANED	-	-	-	-	-	-	-	-	-
CIDRE	2,715,363	6,908,180	47,458,647	-	-	2,330,368	-	-	59,412,558
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	43,772,803	-	-	44,949	-	1,176,821	44,994,573
TOTAL	2,715,363	8,133,693	944,036,492	26,452,094	12,085,817	4,954,103	-	13,158,375	1,011,537,937
	0.27%	0.80%	93.33%	2.62%	1.19%	0.49%	0.00%	1.30%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	219,949,567	-	-	2,595	-	11,298,985	231,251,147
PRO MUJER	-	-	34,532,736	-	-	-	-	-	34,532,736
DIACONIA	-	-	74,468,034	-	-	-	-	-	74,468,034
EMPRENDER	-	-	15,824	2,749,868	-	-	-	-	2,765,692
FONCRESOL	-	-	-	-	-	-	-	8,196,912	8,196,912
FUNBODEM	-	-	24,250,171	-	2,400,253	-	-	-	26,650,424
IDEPRO	-	-	71,731,967	-	-	-	-	-	71,731,967
IMPRO	-	-	1,866,987	-	-	-	-	-	1,866,987
SARTAWI	-	-	8,032,663	-	-	6,235,674	-	47,927,944	62,196,281
ANED	-	-	454,581	-	25,676,382	-	-	23,022,528	49,153,492
CIDRE	963,467	2,124,028	77,969,134	-	-	541,227	-	-	81,597,855
FONDECO	-	-	59,801,795	-	-	-	-	39,477,213	99,279,007
FUBODE	-	-	33,139,190	-	-	53,501	-	12,758,164	45,950,855
TOTAL	963,467	2,124,028	606,212,648	2,749,868	28,076,635	6,832,997	-	142,681,745	789,641,387
	0.12%	0.27%	76.77%	0.35%	3.56%	0.87%	0.00%	18.07%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	428,867,674	-	-	491,380	-	17,785,935	447,144,989
PRO MUJER	-	-	230,350,029	-	-	-	-	-	230,350,029
DIACONIA	-	1,225,514	325,376,626	-	-	-	-	-	326,602,140
EMPRENDER	-	-	1,747,323	29,201,962	-	-	-	-	30,949,285
FONCRESOL	-	-	6,950,311	-	-	-	-	8,196,912	15,147,223
FUNBODEM	-	-	101,377,031	-	14,486,070	-	-	-	115,863,101
IDEPRO	-	-	162,463,266	-	-	-	-	-	162,463,266
IMPRO	-	-	17,297,283	-	-	-	-	-	17,297,283
SARTAWI	-	-	13,225,447	-	-	8,325,674	-	53,422,547	74,973,669
ANED	-	-	454,581	-	25,676,382	-	-	23,022,528	49,153,492
CIDRE	3,678,829	9,032,208	125,427,781	-	-	2,871,595	-	-	141,010,413
FONDECO	-	-	59,801,795	-	-	-	-	39,477,213	99,279,007
FUBODE	-	-	76,911,993	-	-	98,450	-	13,934,984	90,945,428
TOTAL	3,678,829	10,257,721	1,550,251,140	29,201,962	40,162,452	11,787,100	-	155,840,119	1,801,179,324
	0.20%	0.57%	86.07%	1.62%	2.23%	0.65%	0.00%	8.65%	100%

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

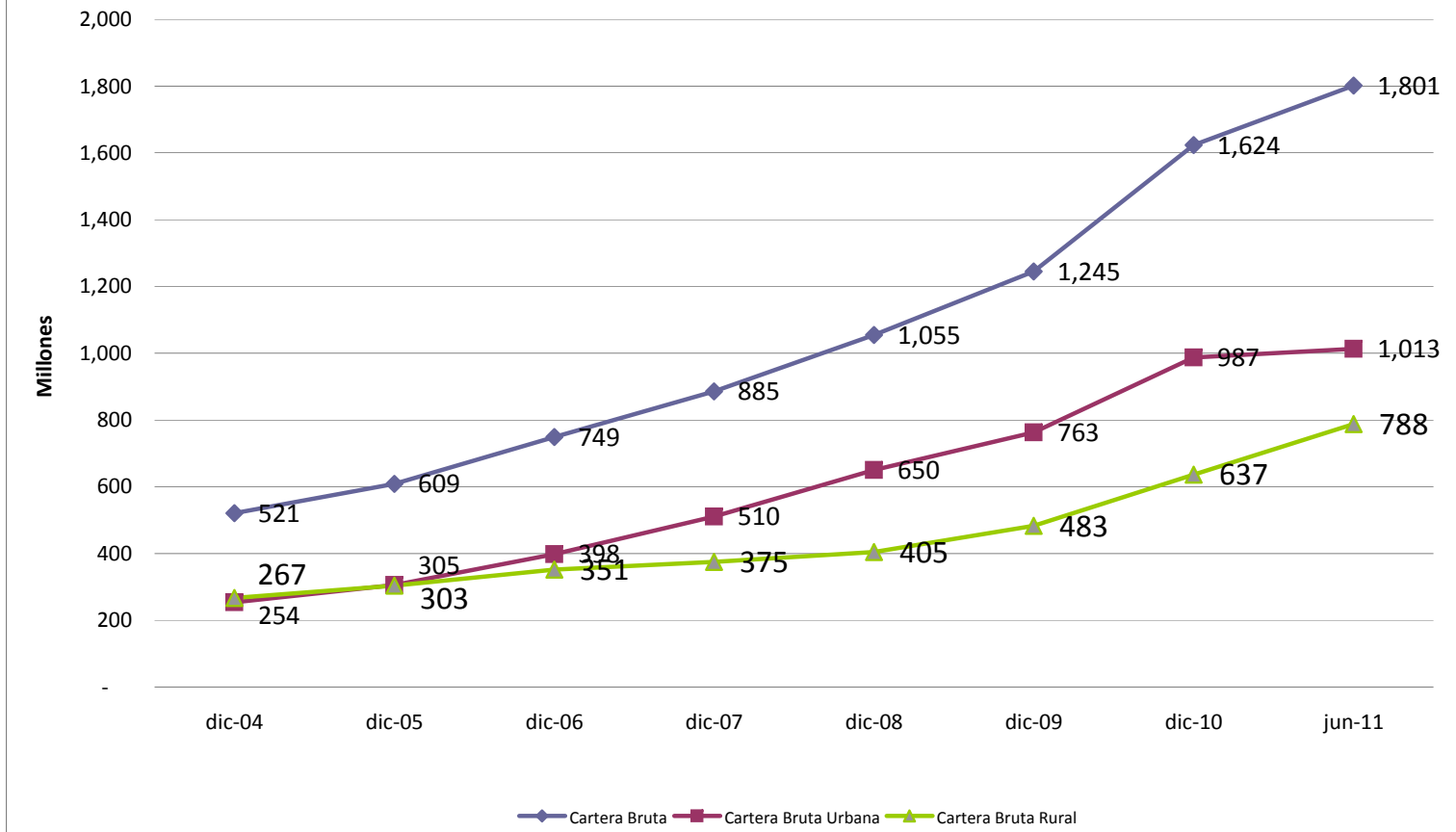


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

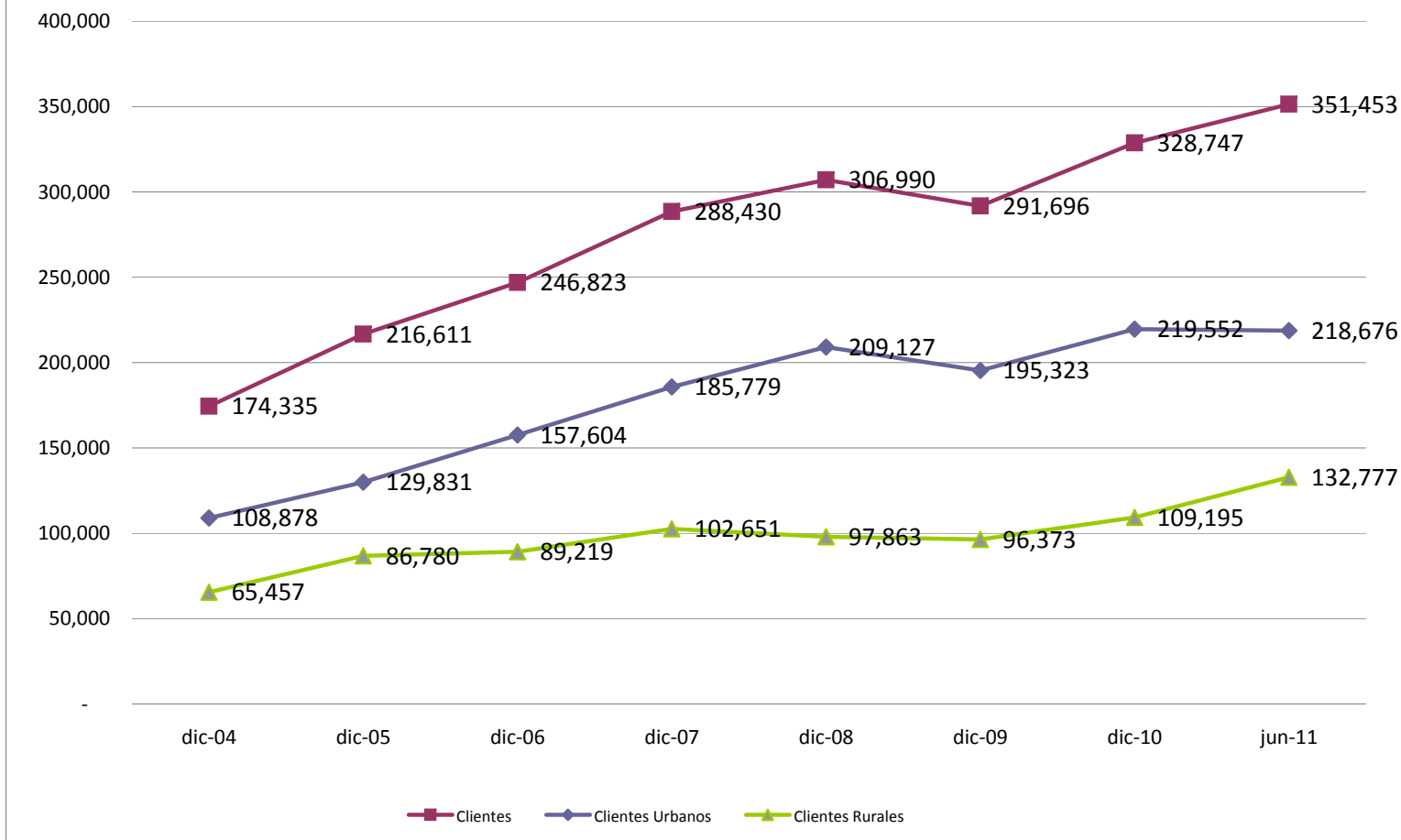


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

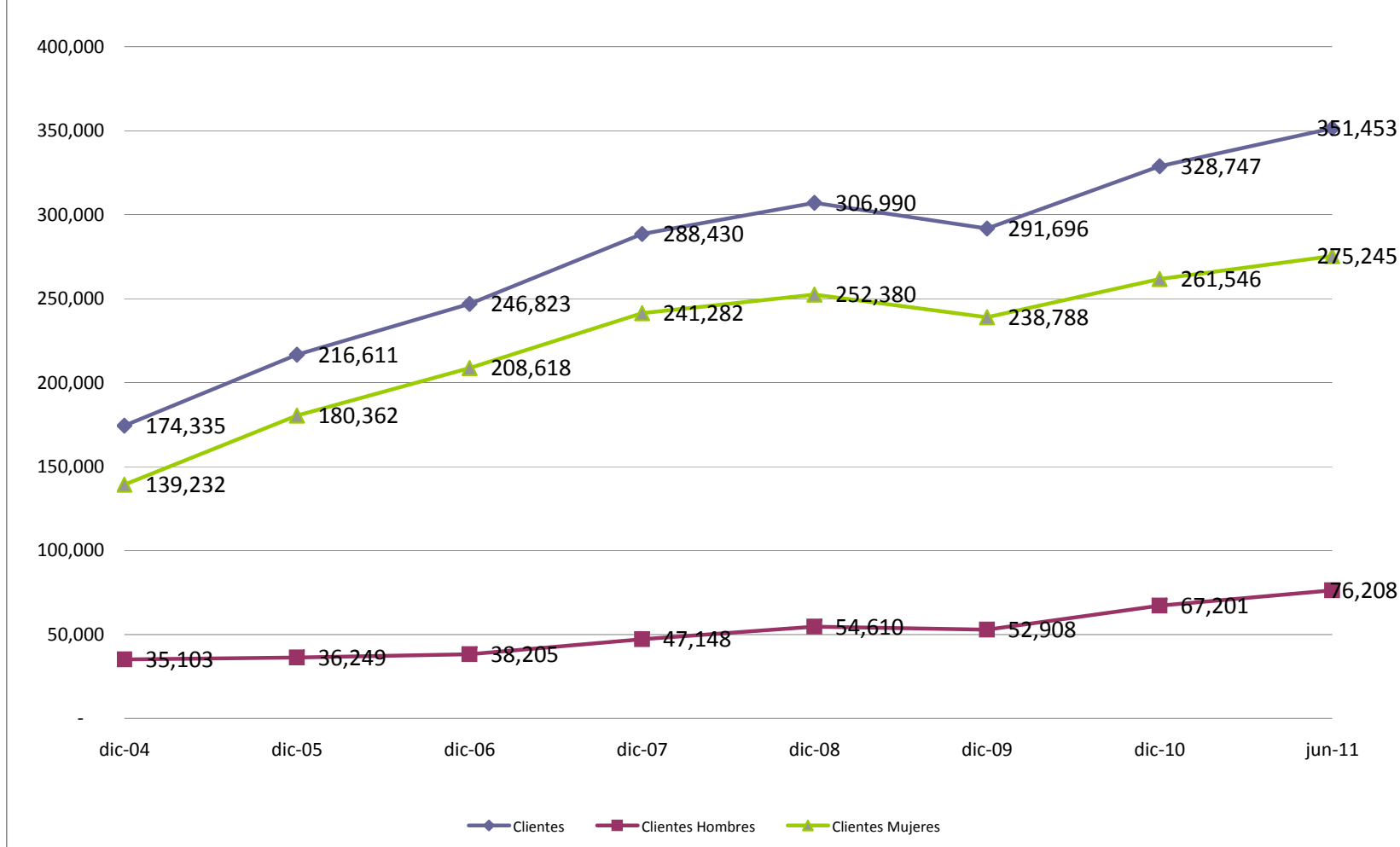


GRAFICO Nº 5
Evolución de % de Mora

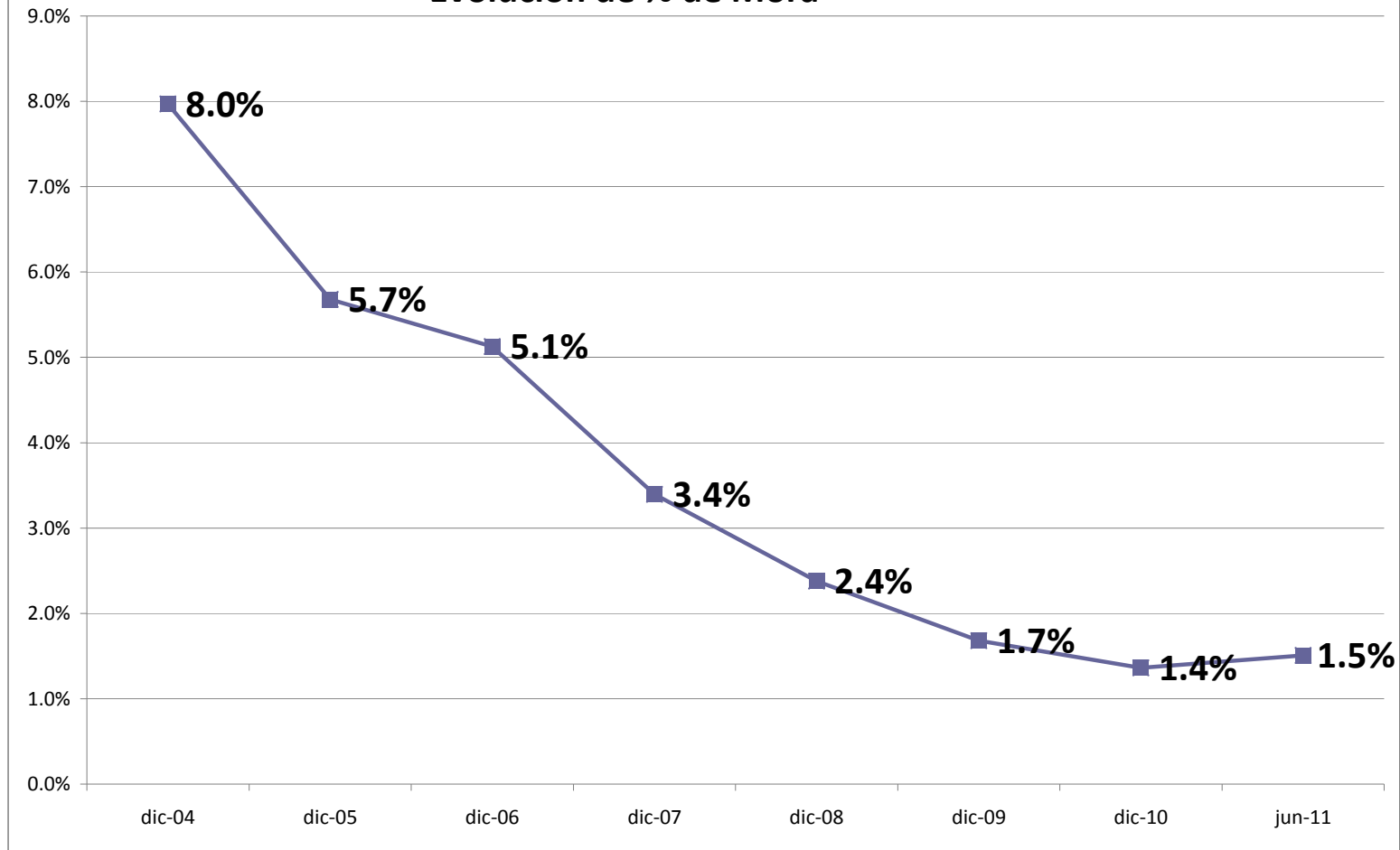


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

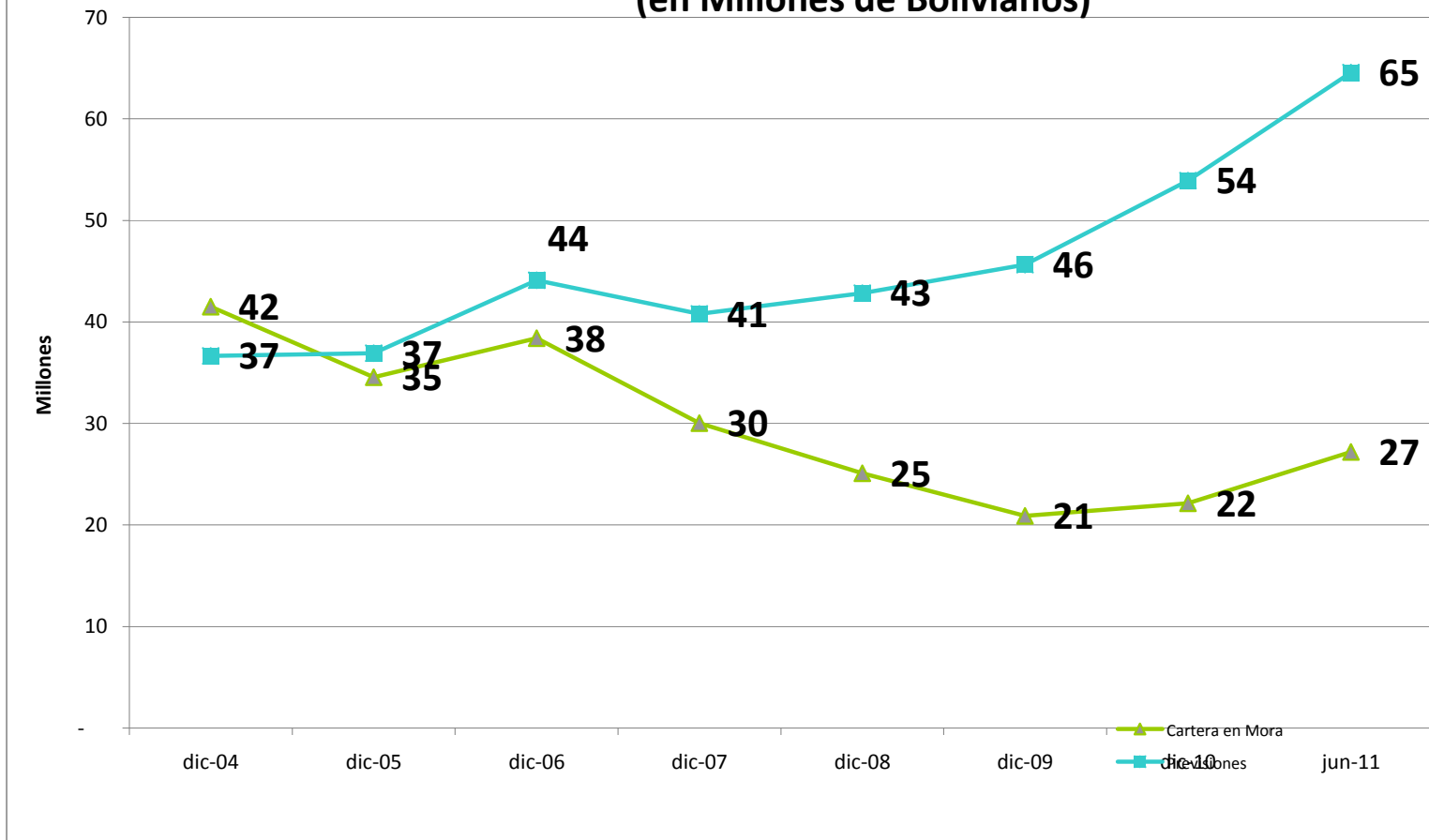
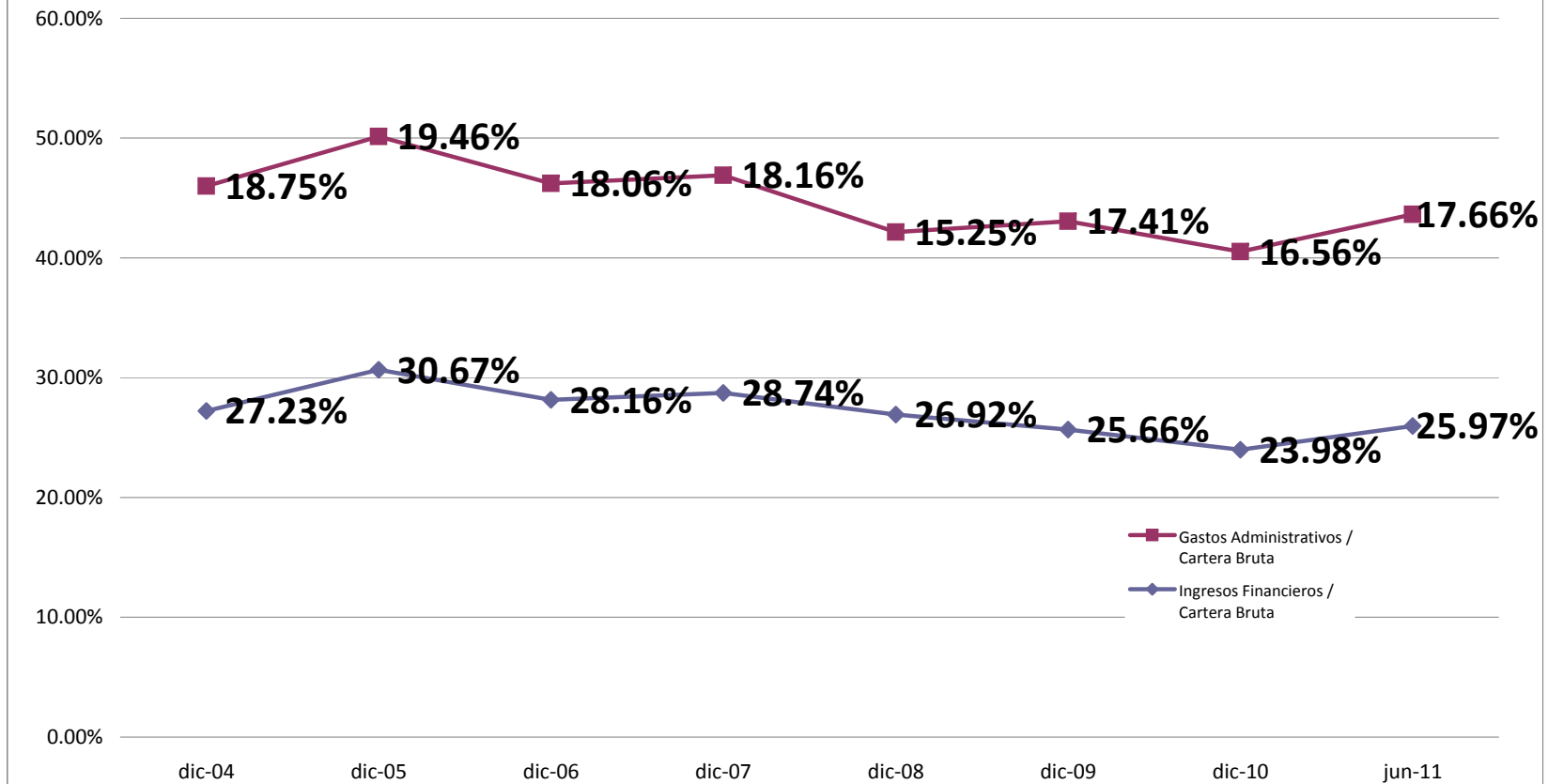


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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 contratatan servicio domestico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	19,597,229	-	-	-	-	-	-	171,819,054	-	6,017,628	-	-	-	-	24,477,556	-	-	-	215,893,839
PRO MUJER	-	-	-	-	17,761,107	-	-	157,446,572	9,390,729	-	-	-	-	-	-	-	-	5,201,257	195,817,293
DIACONIA	1,973,816	97,098	-	620,790	14,547,878	57,392	71,545,413	84,033,312	1,993,451	48,390,587	4,846,459	17,205,724	440,748	1,378,481	4,875,842	43,020	-	84,096	252,134,106
EMPRENDER	-	-	-	-	3,691,234	-	-	19,306,701	3,473,868	1,711,790	-	-	-	-	-	-	-	-	28,183,593
FONCRESOL	17,171	-	-	-	743,525	-	428,531	4,473,216	-	-	-	-	-	-	-	-	-	1,141,749	6,950,311
FINBODEM	417,532	20,225	-	-	9,032,594	-	264,374	12,598,189	4,404,659	29,542,444	12,590	1,555,378	104,504	170,734	31,089,454	-	-	-	89,212,677
IDEPRO	3,174,799	3,507,145	-	89,800	12,005,847	-	2,513,469	28,593,906	8,348,996	21,386,012	-	3,866,196	1,148,364	760,203	4,773,749	-	-	562,814	90,731,299
IMPRO	-	-	-	-	2,537,567	-	3,911,362	1,538,928	-	-	-	746,753	-	582,099	6,113,588	-	-	-	15,430,297
SARTAWI	4,001,794	43,988	-	93,042	1,467,360	1,530	1,176,789	4,924,349	506,317	958,268	28,222	792,943	78,551	54,910	207,996	14,684	-	14,759	14,365,500
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	5,808,795	648,545	11,849	450,067	5,033,034	10,320	10,136,818	10,422,051	1,237,234	12,863,020	315,121	9,246,037	656,958	310,877	2,104,573	60,103	-	97,157	59,412,558
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	1,169,521	7,300	-	29,777	2,738,523	-	6,993,754	26,514,306	3,688,773	3,158,685	1,798	79,844	-	39,457	567,344	-	-	5,492	44,994,573
TOTAL	36,180,656	4,324,302	11,849	1,283,475	69,558,669	69,242	96,970,509	521,670,584	33,044,027	124,028,433	5,204,190	33,442,874	2,429,125	3,256,769	75,351,871	117,807	-	6,111,674	1,013,126,047
	35.7%	0.4%	0.0%	0.1%	6.8%	0.0%	9.5%	51.4%	2.6%	12.2%	0.5%	3.1%	0.2%	0.3%	7.4%	0.0%	0.6%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	34,369,477	-	-	-	-	-	-	175,549,899	-	-	-	-	-	-	-	-	-	21,331,774	231,251,151
PRO MUJER	-	-	-	-	1,999,580	-	-	29,984,124	1,264,680	757,962	-	-	-	-	-	-	-	526,411	34,532,736
DIACONIA	19,089,519	1,139,508	3,714	651,538	3,852,624	163,758	15,396,874	16,778,829	1,690,757	10,750,099	147,942	3,342,007	114,299	388,889	883,389	19,735	-	54,552	74,648,034
EMPRENDER	2,765,692	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,765,692
FONCRESOL	2,031,114	-	-	-	1,235,596	-	243,587	4,294,425	-	-	-	-	-	-	296,860	-	-	95,330	8,196,512
FINBODEM	6,588,573	-	-	6,880	55,148	-	2,784	1,346,575	415,601	9,885,214	-	18,142	7,035	20,216	7,807,985	-	-	-	26,650,424
IDEPRO	33,828,556	7,275,247	-	254,364	5,180,887	-	1,441,098	10,953,915	2,574,311	6,959,061	-	1,252,293	27,413	486,761	1,321,522	4,080	-	172,457	71,731,966
IMPRO	-	-	-	-	1,496,239	-	96,534	78,178	-	-	-	3,632	-	-	192,404	-	-	-	1,866,987
SARTAWI	47,078,469	22,372	-	25,606	658,953	39,160	2,335,864	5,785,884	936,876	1,824,491	84,937	1,008,716	148,117	308,744	300,231	25,090	-	24,659	60,608,168
ANED	11,592,780	11,626,006	-	96,413	1,052,705	-	10,112,295	657,834	3,631,011	-	-	9,754,483	-	120,662	246,392	-	-	263,510	49,153,492
CIDRE	49,236,306	517,543	30,578	1,584,150	4,585,810	-	4,842,026	4,189,524	535,265	8,576,441	298,958	6,093,920	234,188	109,665	711,872	46,010	-	8,600	81,597,855
FONDECO	46,950,402	-	-	-	2,274,496	-	14,653,022	3,213,246	-	11,636,163	-	-	-	-	-	-	-	20,551,679	99,279,007
FUBODE	12,730,664	27,500	-	595,354	3,730,424	204,360	9,067,889	13,660,332	3,235,947	2,055,516	-	51,477	-	29,488	537,891	-	-	24,013	45,950,855
TOTAL	386,261,553	20,608,175	34,292	3,214,306	26,618,733	407,278	46,079,677	275,947,225	11,311,251	56,075,957	531,838	21,521,038	531,052	1,484,457	33,630,330	94,915	-	21,721,210	788,053,276
	33.7%	2.6%	0.0%	0.4%	3.3%	0.0%	6.3%	35.0%	1.4%	7.1%	0.0%	2.7%	0.0%	0.1%	4.2%	0.0%	0.0%	2.7%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	53,966,706	-	-	-	-	-	-	347,368,953	-	-	-	-	-	-	45,809,330	-	-	-	447,144,990
PRO MUJER	-	-	-	-	19,760,687	-	-	187,430,696	10,655,389	6,775,590	-	-	-	-	-	-	-	5,727,668	230,350,029
DIACONIA	21,063,335	1,236,606	3,714	1,272,328	18,400,502	221,150	86,942,286	100,812,142	3,684,208	59,140,686	4,994,402	20,547,731	555,047	1,767,369	5,759,231	62,755	-	138,648	326,602,140
EMPRENDER	2,765,692	-	-	-	3,691,234	-	-	19,306,701	3,473,868	1,711,790	-	-	-	-	-	-	-	-	30,949,285
FONCRESOL	2,048,284	-	-	-	1,979,122	-	672,118	8,767,641	-	-	-	-	-	-	1,438,628	-	-	241,429	15,147,223
FINBODEM	7,006,105	20,225	-	6,880	9,584,012	-	267,158	13,944,763	4,820,260	39,427,658	12,590	1,573,519	111,540	190,950	38,897,439	-	-	-	115,863,101
IDEPRO	37,003,355	10,782,392	-	344,164	17,186,734	-	3,954,566	39,547,821	10,923,307	28,345,072	-	5,118,489	1,175,777	1,246,964	6,095,271	4,080	-	735,271	162,643,265
IMPRO	-	-	-	-	4,033,806	-	4,007,896	1,617,105	-	-	-	746,753	-	585,730	6,305,992	-	-	-	17,297,283
SARTAWI	51,080,263	66,360	-	118,648	2,126,313	40,690	3,512,652	10,710,233	1,443,193	2,782,759	113,159	1,801,659	226,667	363,654	508,227	39,775	-	39,417	74,973,669
ANED	11,592,780	11,626,006	-	96,413	1,052,705	-	10,112,295	657,834	3,631,011	-	-	9,754,483	-	120,662	246,392	-	-	263,510	49,153,492
CIDRE	55,045,101	1,166,088	42,426	2,034,217	9,618,844	10,320	14,978,844	14,611,575	1,722,499	21,439,460	614,079	15,339,956	891,146	417,542	2,816,446	106,112	-	105,757	141,010,413
FONDECO	46,950,402	-	-	-	2,274,496	-	14,653,022	3,213,246	-	11,636,163	-	-	-	-	-	-	-	20,551,679	99,279,007
FUBODE	13,900,184	34,800	-	625,131	6,468,947	204,360	16,061,643	40,174,638	6,924,720	5,214,201	1,798	131,321	-	68,945	1,105,234	-	-	29,505	90,945,428
TOTAL	302,422,210	28,332,977	46,144	4,297,784	96,177,402	476,520	145,050,186	797,617,809	44,555,278	180,104,391	5,736,049	55,013,912	2,960,178	4,761,216	108,962,191	212,722	-	27,832,888	1,801,179,425
	16.7%	1.3%	0.0%	0.2%	9.3%	0.0%	8.6%	44.2%	2.4%	10.0%	0.3%	3.0%	0.1%	0.2%	6.0%	0.0%	0.0%	1.5%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

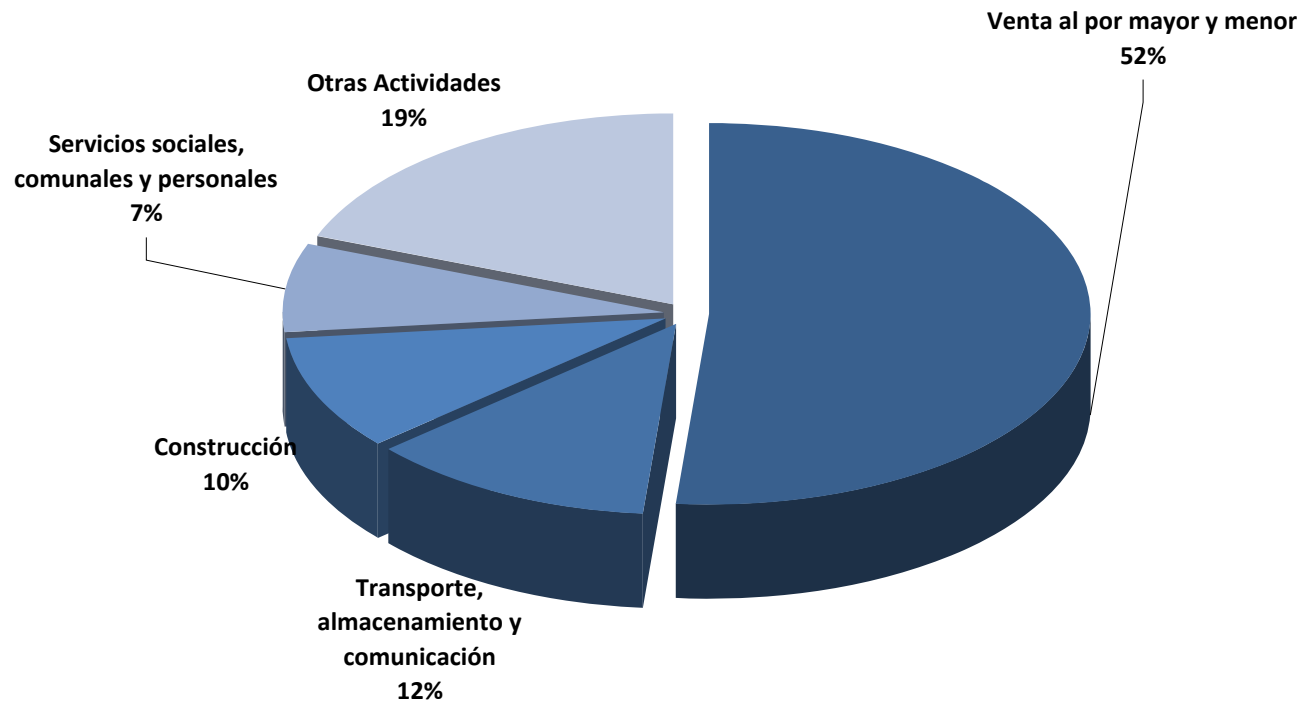
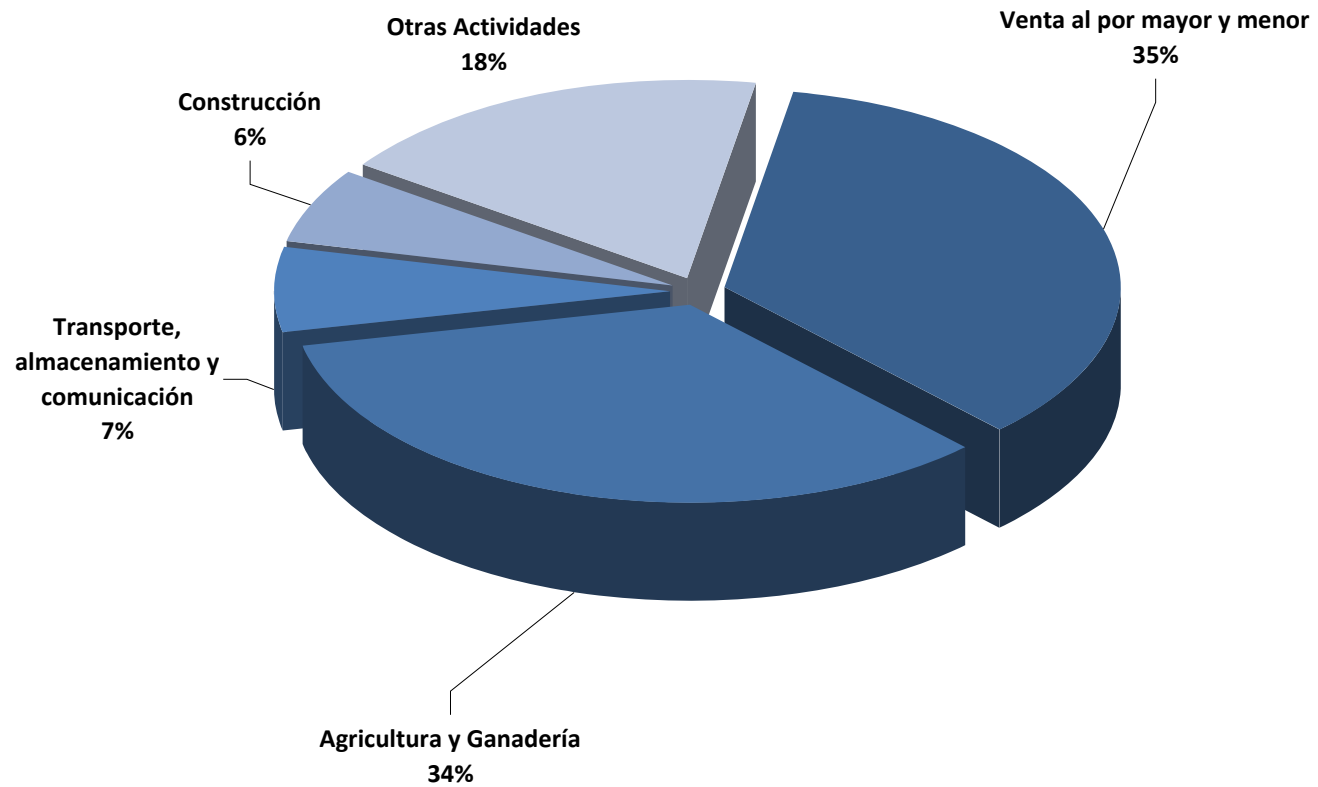


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	ESTRATIFICACIÓN DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	-	10,794,692	84,198,598	43,178,768	77,721,780	215,893,839
PRO MUJER	-	-	-	-	-	-	390,171	2,332,230	61,612,277	52,564,106	78,918,508	195,817,293
DIACONIA	-	-	-	1,588,502	3,283,995	5,621,494	13,490,695	67,032,493	122,305,066	24,394,366	14,417,496	252,134,106
EMPRENDER	-	-	-	-	-	-	614,111	3,297,744	16,658,065	4,592,031	3,021,642	28,183,593
FONCRESOL	-	-	-	-	-	-	480,260	120,579	2,012,342	1,668,043	2,669,087	6,950,311
FUNBODEM	-	-	-	-	3,923,664	1,648,449	9,584,216	15,188,634	43,441,115	10,112,076	5,314,523	89,112,677
IDEPRO	-	-	581,169	746,189	1,041,643	2,941,692	19,372,922	35,351,972	29,346,042	1,205,205	144,465	90,731,299
IMPRO	-	-	-	-	-	-	242,520	2,604,004	8,869,095	1,679,233	2,035,444	15,430,297
SARTAWI	-	-	-	344,000	439,243	-	130,000	431,517	10,370,703	1,316,974	1,333,064	14,365,500
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	782,037	464,329	7,644,065	7,997,623	6,916,003	5,304,413	2,963,393	16,818,986	10,133,170	346,026	42,512	59,412,558
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	302,500	223,500	2,574,676	15,614,052	24,115,083	1,619,440	545,222	44,994,573
TOTAL	782,037	464,329	8,225,234	10,676,313	15,907,048	15,739,549	49,842,964	169,586,904	413,061,557	142,676,269	186,163,843	1,013,126,947
	0.08%	0.05%	0.81%	1.05%	1.57%	1.55%	4.94%	16.74%	40.77%	14.08%	18.38%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	11,562,558	90,187,949	46,250,230	82,250,414	231,251,151
PRO MUJER	-	-	-	-	-	-	-	-	3,211,361	8,544,858	22,776,517	34,532,736
DIACONIA	-	-	-	213,693	1,430,461	1,424,355	1,885,356	9,536,928	42,064,256	11,548,867	6,364,116	74,468,034
EMPRENDER	-	-	-	-	-	-	-	118,359	1,744,823	581,425	321,085	2,765,692
FONCRESOL	-	-	-	-	-	147,931	-	514,223	2,558,709	3,477,368	1,498,681	8,196,912
FUNBODEM	-	-	-	-	1,067,900	1,252,765	1,397,853	6,327,645	13,252,978	2,433,496	917,787	26,650,424
IDEPRO	-	-	-	2,025,773	1,100,949	1,073,227	10,494,075	23,594,876	31,813,695	1,420,179	209,192	71,731,966
IMPRO	-	-	-	-	-	-	-	95,118	1,005,736	443,941	322,192	1,866,987
SARTAWI	-	-	-	1,032,000	1,397,861	1,592,604	1,640,320	3,034,263	48,710,005	2,713,853	487,263	60,608,168
ANED	-	-	-	-	-	-	1,003,445	3,873,918	35,316,671	6,404,413	2,555,046	49,153,492
CIDRE	936,781	2,417,058	4,996,353	7,084,545	6,006,380	4,130,141	3,966,626	25,648,019	25,862,883	509,513	99,557	81,597,855
FONDECO	-	-	4,521,029	10,417,295	7,872,050	4,509,415	8,184,534	14,700,090	27,308,907	10,950,012	10,815,675	99,279,007
FUBODE	-	-	-	426,518	549,360	242,840	996,803	7,649,704	32,768,147	2,416,779	900,703	45,950,855
TOTAL	936,781	2,417,058	9,517,382	21,199,825	19,424,961	14,373,279	29,569,011	106,635,701	355,806,119	97,694,943	130,458,228	788,033,278
	0.12%	0.31%	1.21%	2.69%	2.46%	1.82%	3.75%	13.43%	45.15%	12.40%	16.45%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	22,357,250	174,386,547	89,428,999	160,972,195	447,144,990
PRO MUJER	-	-	-	-	-	-	390,171	2,332,230	64,823,638	61,108,964	101,695,026	230,350,029
DIACONIA	-	-	-	1,802,195	4,714,456	7,045,850	15,376,051	76,569,421	164,369,322	35,943,233	20,781,612	326,602,140
EMPRENDER	-	-	-	-	-	-	614,111	3,416,103	18,402,888	5,173,456	3,342,727	30,949,285
FONCRESOL	-	-	-	-	-	147,931	480,260	634,803	4,571,051	5,145,410	4,167,768	15,147,223
FUNBODEM	-	-	-	-	4,991,564	2,901,214	10,982,069	21,516,279	56,694,092	12,545,572	6,232,310	115,863,101
IDEPRO	-	-	581,169	2,771,962	2,142,592	4,014,919	29,866,997	58,946,848	61,159,737	2,625,384	353,657	162,463,265
IMPRO	-	-	-	-	-	-	242,520	2,699,122	9,874,831	2,123,175	2,357,636	17,297,283
SARTAWI	-	-	-	1,376,000	1,837,104	1,592,604	1,770,320	3,465,780	59,080,708	4,030,826	1,820,326	74,973,569
ANED	-	-	-	-	-	-	1,003,445	3,873,918	35,316,671	6,404,413	2,555,046	49,153,492
CIDRE	1,718,818	2,881,387	12,640,417	15,082,168	12,922,383	9,434,554	6,930,020	42,467,005	35,996,053	855,539	82,070	141,010,413
FONDECO	-	-	4,521,029	10,417,295	7,872,050	4,509,415	8,184,534	14,700,090	27,308,907	10,950,012	10,815,675	99,279,007
FUBODE	-	-	-	426,518	549,360	242,840	996,803	7,649,704	32,768,147	2,416,779	900,703	45,950,855
TOTAL	1,718,818	2,881,387	17,742,615	31,876,138	35,332,009	30,112,827	79,411,975	276,242,606	768,867,677	240,371,202	316,622,071	1,801,179,325
	0.10%	0.16%	0.99%	1.77%	1.96%	1.67%	4.41%	15.34%	42.69%	13.35%	17.58%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	173,210,766	54,579	-	-	42,683,074	3,250	-	-	215,893,839	57,829	
PRO MUJER	161,194,727	71,756	-	-	34,622,566	3,759	-	-	195,817,293	75,515	
DIACONIA	49,029,456	24,228	-	-	203,104,650	21,017	-	-	252,134,106	45,245	
EMPRENDER	8,850,277	4,990	554,405	247	18,778,911	4,110	-	-	28,183,593	9,347	
FONCRESOL	4,036,496	2,367	67,435	24	2,846,381	246	-	-	6,950,311	2,637	
FUNBODEM	-	-	-	-	89,212,677	7,042	-	-	89,212,677	7,042	
IDEPRO	-	-	-	-	90,731,299	3,749	-	-	90,731,299	3,749	
IMPRO	-	-	-	-	15,430,297	2,026	-	-	15,430,297	2,026	
SARTAWI	1,747,725	1,005	150,478	35	12,467,297	1,611	-	-	14,365,500	2,651	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	58,130,316	1,716	1,282,241	4	59,412,558	1,720	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	28,142,716	10,135	184,988	257	16,666,869	1,415	-	-	44,994,573	11,807	
TOTAL	426,212,163	169,060	957,306	563	584,674,336	49,941	1,282,241	4	1,013,126,047	219,568	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	188,516,186	52,720	-	-	42,734,965	2,977	-	-	231,251,151	55,697	
PRO MUJER	34,532,736	20,286	-	-	-	-	-	-	34,532,736	20,286	
DIACONIA	1,155,211	605	-	-	73,312,823	9,167	-	-	74,468,034	9,772	
EMPRENDER	594,216	346	74,863	22	2,096,614	446	-	-	2,765,692	814	
FONCRESOL	4,585,432	1,452	1,278,470	161	2,185,079	171	147,931	1	8,196,912	1,785	
FUNBODEM	-	-	-	-	26,650,424	1,840	-	-	26,650,424	1,840	
IDEPRO	-	-	-	-	71,731,966	3,377	-	-	71,731,966	3,377	
IMPRO	-	-	-	-	1,866,987	324	-	-	1,866,987	324	
SARTAWI	186,444	148	3,230,915	610	57,190,809	4,817	-	-	60,608,168	5,575	
ANED	4,515,930	2,077	64,911	32	44,198,765	5,060	373,887	281	49,153,492	7,450	
CIDRE	-	-	-	-	79,639,388	3,068	1,958,467	11	81,597,855	3,079	
FONDECO	20,551,679	10,178	-	-	78,727,328	3,327	-	-	99,279,007	13,505	
FUBODE	14,677,093	6,257	2,634,770	764	28,638,992	2,268	-	-	45,950,855	9,289	
TOTAL	269,314,927	94,069	7,283,928	1,589	508,974,138	36,842	2,480,285	293	788,053,278	132,793	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	361,726,952	107,299	-	-	85,418,039	6,227	-	-	447,144,990	113,526	
PRO MUJER	195,727,463	92,042	-	-	34,622,566	3,759	-	-	230,350,029	95,801	
DIACONIA	50,184,667	24,833	-	-	276,417,473	30,184	-	-	326,602,140	55,017	
EMPRENDER	9,444,493	5,336	629,268	269	20,875,525	4,556	-	-	30,949,285	10,161	
FONCRESOL	8,621,928	3,819	1,345,905	185	5,031,459	417	147,931	1	15,147,223	4,422	
FUNBODEM	-	-	-	-	115,863,101	8,882	-	-	115,863,101	8,882	
IDEPRO	-	-	-	-	162,463,265	7,126	-	-	162,463,265	7,126	
IMPRO	-	-	-	-	17,297,283	2,350	-	-	17,297,283	2,350	
SARTAWI	1,934,170	1,153	3,381,393	645	69,658,106	6,428	-	-	74,973,669	8,226	
ANED	4,515,930	2,077	64,911	32	44,198,765	5,060	373,887	281	49,153,492	7,450	
CIDRE	-	-	-	-	137,769,705	4,784	3,240,708	15	141,010,413	4,799	
FONDECO	20,551,679	10,178	-	-	78,727,328	3,327	-	-	99,279,007	13,505	
FUBODE	42,819,809	16,392	2,819,758	1,021	45,305,862	3,683	-	-	90,945,428	21,096	
TOTAL	695,527,090	263,129	8,241,234	2,152	1,093,648,474	86,783	3,762,526	297	1,801,179,325	352,361	

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

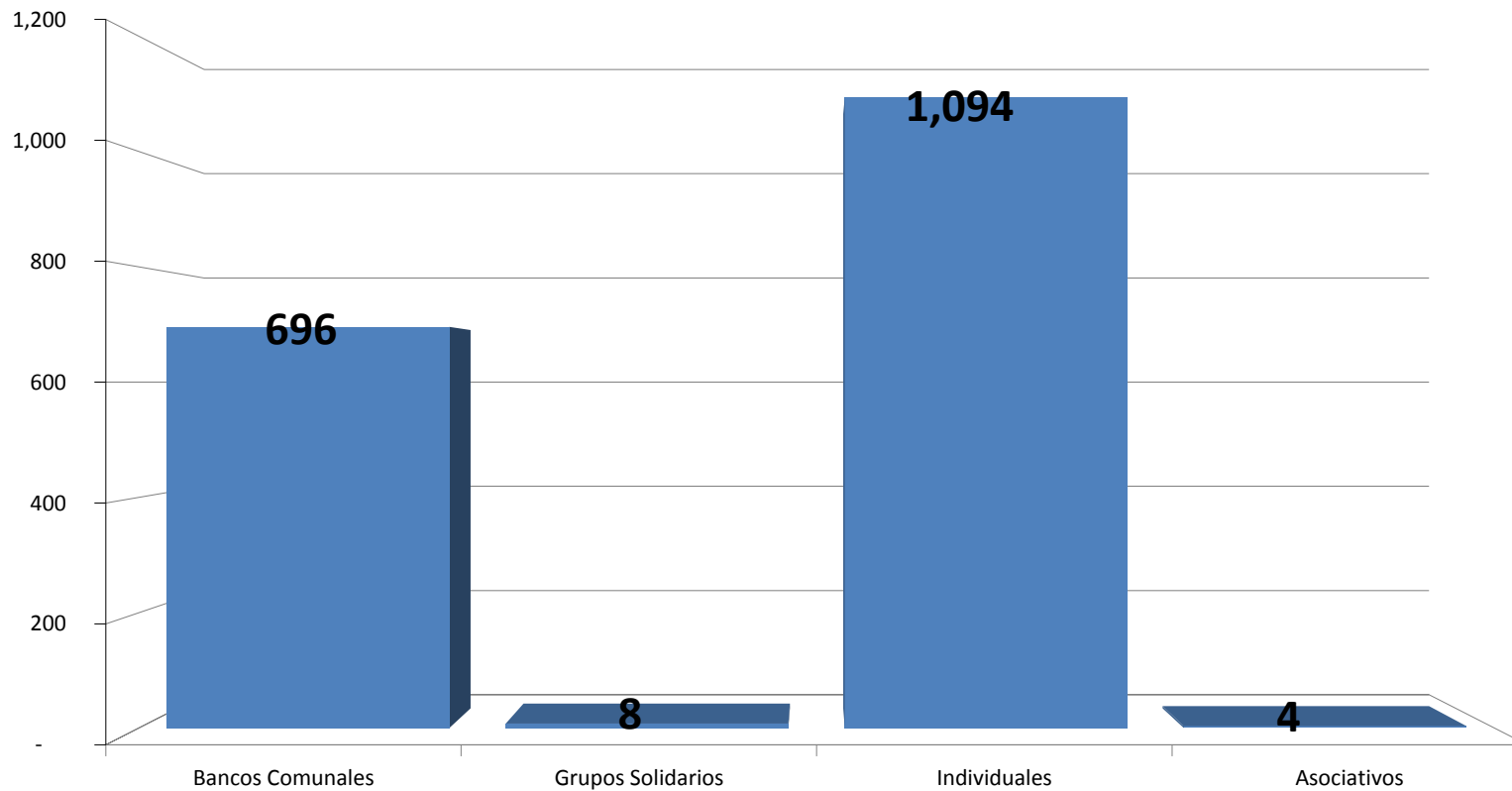
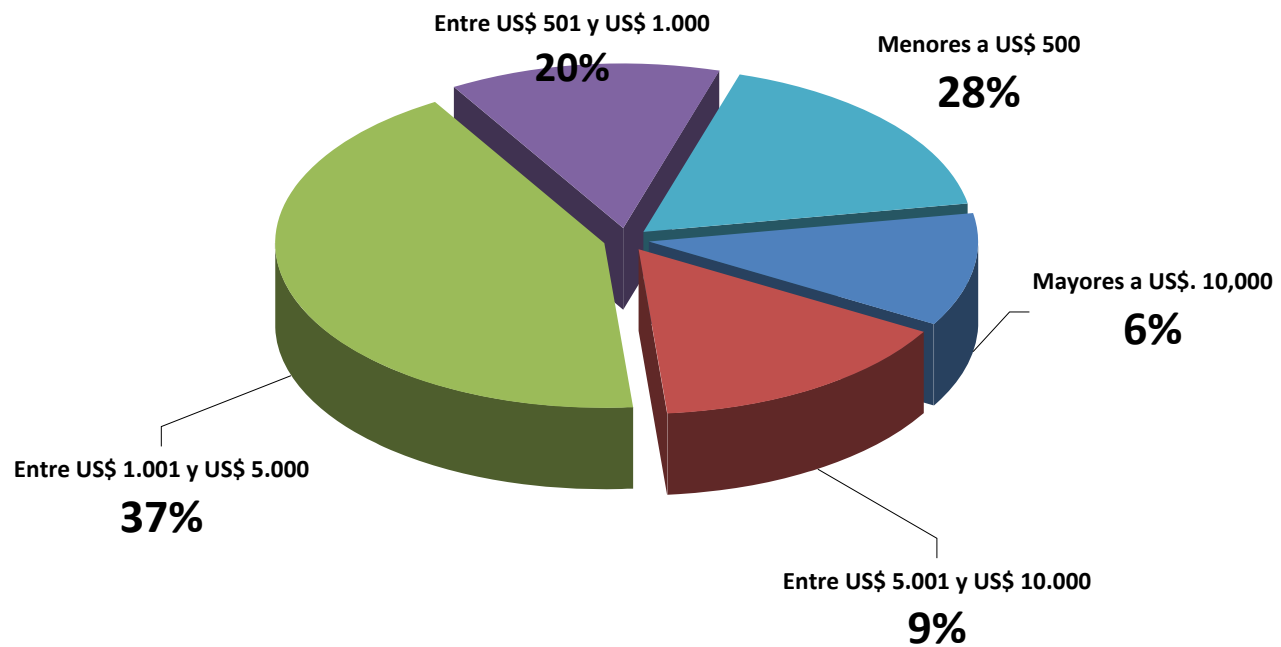


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

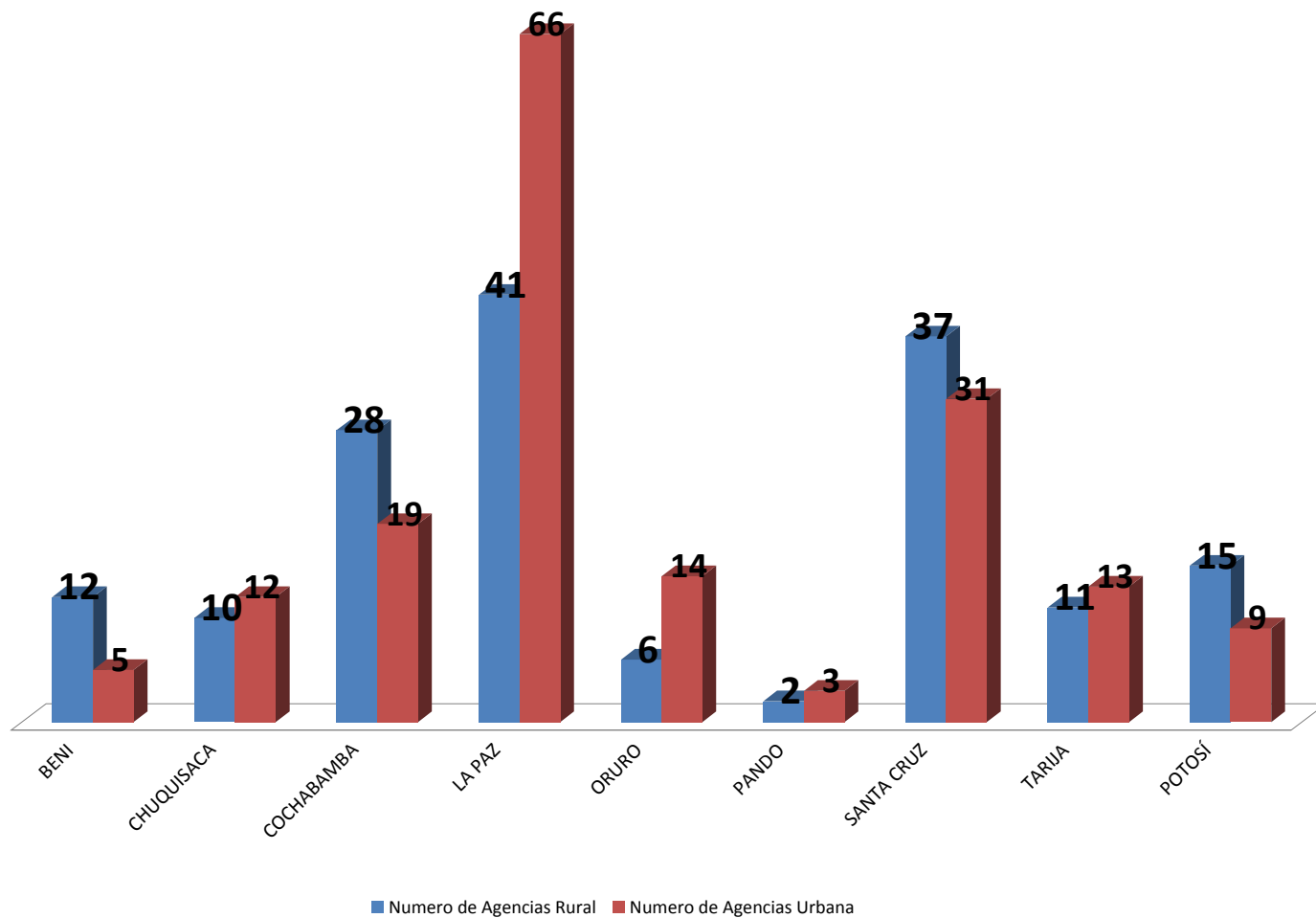


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Junio de 2011
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	7	5	12	24	52	76
CRECER	30	26	56	285	394	679
DIACONIA	16	25	41	54	239	293
EMPRENDER	3	11	14	20	105	125
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	58	62	120
FUBODE	10	5	15	67	98	165
FUNBODEM	7	5	12	19	101	120
IDEPRO	9	8	17	43	99	142
IMPRO		2	2		25	25
PROMUJER	16	57	73	83	635	718
SARTAWI	17	12	29	57	75	132
Total	162	172	334	797	1,980	2,777

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	12	5	17	76	53	129
CHUQUISACA	10	12	22	34	128	162
COCHABAMBA	28	19	47	163	239	402
LA PAZ	41	66	107	181	852	1,033
ORURO	6	14	20	17	127	144
PANDO	2	3	5	6	30	36
SANTA CRUZ	37	31	68	197	375	572
TARIJA	11	13	24	69	107	176
POTOSÍ	15	9	24	54	69	123
Total general	162	172	334	797	1,980	2,777

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDS
30 de Junio 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		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%				27%	24%					
ANED	33%	27%		36%				19%	20%	13%				
CIDRE		22,24Y26%	22,24Y26%			18,24y26%	18,22,24Y26%		18,20Y21%	18,19Y21%			18,19Y20%	18,19Y20%
FONDECO				28% al 32%					13% al 36%					13% al 36%
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)