

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	10.264.019	15.100.609	<u>25.364.628</u>	48.951.176	4.706.062	1.671.329	2.471.662	8.195.491	292.718	8.280.149	10.897.778	7.963.712	3.760.952	8.765.512	131.321.169
INVERSIONES TEMPORARIAS	2.523.041	17.219.939	<u>19.742.980</u>	2.218.491	5.836.805	652.649	9.215	8.084.568	873.289	25.002	3.356.310	4.010.496	1.116.553	1.977	45.928.335
CARTERA	478.650.160	242.309.997	<u>720.960.157</u>	323.750.401	30.047.223	16.021.769	115.450.969	162.122.281	17.646.192	76.101.765	45.017.623	139.782.681	102.166.812	97.384.592	1.846.452.464
CARTERA BRUTA	480.375.311	241.628.512	<u>722.003.823</u>	335.856.178	31.765.224	16.190.015	119.311.827	165.688.891	17.917.443	76.415.281	48.348.868	145.811.369	102.764.261	94.580.880	1.876.654.060
CARTERA VIGENTE	477.292.200	239.823.711	<u>717.115.911</u>	334.413.095	30.655.063	15.660.580	116.073.859	154.329.692	14.811.409	73.112.554	44.565.771	137.983.356	100.397.770	94.238.228	1.833.357.290
CARTERA VENCIDA	1.985.097	597.907	<u>2.583.004</u>	1.024.193	266.054	149.018	469.070	1.533.396	124.040	2.291.781	3.291.762	1.672.952	494.763	326.334	14.226.366
CARTERA EN EJECUCIÓN	819.737	1.206.894	<u>2.026.631</u>	301.436	675.381	334.332	2.056.452	408.692	18.209	486.686	491.335	2.008.037	1.562.710	15.444	10.385.346
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	278.277	-	<u>278.277</u>	106.213	75.939	25.916	671.316	8.828.090	2.857.444	493.030	-	3.551.660	94.686	873	16.983.445
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	11.241	-	2.390	-	472.428	95.085	10.555	-	2.452	2.452	-	839.607
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	92.788	17.779	41.129	116.592	11.256	20.675	-	349.909	211.880	-	862.007
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	8.220.007	3.522.418	<u>11.742.426</u>	4.293.347	458.835	255.791	1.249.960	2.706.807	239.167	2.767.591	843.086	2.428.535	2.630.852	4.486.114	34.102.510
PREVISIÓN PARA CARTERA INCOBRABLE	-9.945.158	-2.840.934	<u>-12.786.092</u>	-16.399.124	-2.176.836	-424.037	-5.110.819	-6.273.417	-510.418	-3.081.107	-4.174.330	-8.457.223	-3.228.301	-1.682.403	-64.304.107
OTRAS CUENTAS POR COBRAR	5.785.010	4.097.860	<u>9.882.870</u>	1.268.751	114.987	736.047	1.064.554	1.108.347	60.954	851.284	1.577.401	1.233.821	940.031	933.137	19.772.182
BIENES REALIZABLES	-	-	<u>-</u>	2	-	-	-	-	-	22.434	13.100	1.438.564	1.631	-	1.475.730
INVERSIONES PERMANENTES	888.111	1.268.418	<u>2.156.529</u>	308.576	253.411	24.045	33.431	904.153	181.814	52.233	3.831.661	11.526.049	6.019.045	55.647	25.346.593
BIENES DE USO	14.789.117	9.377.205	<u>24.166.322</u>	8.618.816	1.447.141	417.744	2.807.906	4.830.697	1.101.019	5.818.799	1.315.669	7.102.608	6.249.392	1.998.064	65.874.178
OTROS ACTIVOS	5.407.843	2.948.854	<u>8.356.698</u>	494.801	762.288	59.761	1.512.571	1.115.820	118.590	795.261	1.504.718	9.540	427.325	831.111	15.988.484
TOTAL DEL ACTIVO	518.307.302	292.322.881	810.630.183	385.611.013	43.167.916	19.583.343	123.350.308	186.361.357	20.274.575	91.946.927	67.514.260	173.067.473	120.681.740	109.970.040	2.152.159.135
										-2.021	-69	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	326.214.919	145.932.315	<u>472.147.234</u>	152.366.140	28.262.213	1.936.394	90.633.911	142.699.332	14.778.701	67.250.270	28.116.564	126.233.621	82.110.814	72.358.707	1.278.893.902
OTRAS CUENTAS POR PAGAR	19.909.904	15.459.820	<u>35.369.724</u>	12.926.920	6.838.242	2.059.864	3.601.038	5.648.135	620.125	7.643.652	21.328.155	9.136.265	9.942.515	7.862.601	122.977.237
PREVISIONES	12.928.559	10.970.743	<u>23.899.302</u>	3.653.391	-	-	2.098.297	97.772	252.328	-	1.215.231	-	1.571.829	1.041.077	33.829.227
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2.917.423	<u>2.917.423</u>	-	2.013.826	-	-	1.205.206	-	961.800	590.941	265.680	2.741.597	-	10.696.474
TOTAL DEL PASIVO	359.053.382	175.280.301	534.333.683	168.946.451	37.114.281	3.996.259	96.333.247	149.650.446	15.651.155	75.855.722	51.250.891	135.635.566	96.366.755	81.262.385	1.446.396.838
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	137.604	-	19.116.163	34.917.627	3.192.349	23.990.701	-	18.645.729	17.000.000	-	117.000.172
APORTES NO CAPITALIZADOS	18.767.712	24.502.893	<u>43.270.605</u>	39.200.074	-	15.191.744	745.640	-	174.250	927.988	16.065.055	10.718.039	1.319.759	21.754.973	149.368.127
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	128.105.981	73.378.504	<u>201.484.485</u>	157.116.762	4.130.447	-	5.282.881	-	1.092.687	-	-	4.293.901	4.801.410	3.343.853	381.546.427
RESULTADOS ACUMULADOS	12.380.227	19.161.183	<u>31.541.410</u>	20.347.726	1.785.585	395.341	1.872.377	1.793.284	164.134	-8.827.484	198.314	3.774.238	1.193.816	3.608.829	57.847.571
TOTAL DEL PATRIMONIO	159.253.920	117.042.580	276.296.500	216.664.563	6.053.635	15.587.085	27.017.061	36.710.911	4.623.420	16.091.205	16.263.369	37.431.907	24.314.985	28.707.655	705.762.297
TOTAL DEL PASIVO Y PATRIMONIO	518.307.302	292.322.881	810.630.183	385.611.013	43.167.916	19.583.343	123.350.307	186.361.357	20.274.575	91.946.928	67.514.260	173.067.473	120.681.740	109.970.040	2.152.159.135

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	81.709.499	48.937.267	130.646.767	46.063.755	5.799.194	1.850.702	14.092.112	19.096.534	1.368.611	9.912.455	6.602.117	14.099.874	13.141.220	13.411.764	276.085.104
GASTOS FINANCIEROS	-11.875.946	-6.662.935	-18.538.880	-4.640.736	-1.759.446	-23.529	-3.901.332	-3.767.178	-248.921	-2.643.482	-692.031	-3.361.597	-3.029.194	-2.251.350	-44.857.676
RESULTADO FINANCIERO BRUTO	69.833.554	42.274.333	112.107.887	41.423.019	4.039.748	1.827.172	10.190.780	15.329.357	1.119.691	7.268.972	5.910.087	10.738.277	10.112.026	11.160.414	231.227.428
OTROS INGRESOS OPERATIVOS	863.510	3.394.490	4.257.999	2.555.260	2.992.399	35.861	2.933.360	1.235.150	95.448	1.399.005	1.207.377	708.301	1.183.382	907.414	19.490.957
OTROS GASTOS OPERATIVOS	-1.684.238	-416.732	-2.100.970	-382.602	-	-50	-356.286	-277.272	-76.942	-184.885	-333.666	-1.340.244	-264.351	-489.552	-5.606.821
RESULTADO DE OPERACION BRUTO	69.012.825	45.252.091	114.264.916	43.795.677	7.032.146	1.862.983	12.767.854	16.287.235	1.138.196	8.483.092	6.783.797	10.106.333	11.011.056	11.578.275	245.111.564
RECUPERACION DE ACTIVOS FINANCIEROS	4.757.755	1.528.926	6.286.681	466.906	8.940	125.409	2.732.176	4.757.089	185.218	1.558.971	3.165.374	4.116.286	2.164.945	600.945	26.168.938
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-7.312.913	-3.223.198	-10.536.111	-4.187.629	-541.480	-77.264	-4.226.852	-6.961.252	-214.368	-3.664.543	-1.357.328	-5.734.076	-3.104.066	-2.126.954	-42.731.923
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	66.457.667	43.557.818	110.015.486	40.074.954	6.499.606	1.911.127	11.273.178	14.083.071	1.109.047	6.377.520	8.591.844	8.488.543	10.071.935	10.052.267	228.548.578
GASTOS DE ADMINISTRACION	-54.821.078	-39.583.832	-94.404.910	-19.799.885	-6.152.109	-1.658.582	-9.183.735	-12.064.477	-995.687	-8.607.294	-8.607.615	-6.400.814	-9.157.602	-9.119.144	-187.147.856
RESULTADO DE OPERACION NETO	11.636.589	3.973.987	15.610.576	20.275.069	347.497	252.546	2.089.444	2.018.594	113.360	-3.225.773	-15.771	2.087.729	914.333	933.122	41.400.723
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-1.329.191	-571.428	-1.900.619	-3.033.678	-149.208	211	-1.011.987	-2.430.559	-158.619	-173.650	-472.929	-3.803.180	-2.894.705	125.036	-13.903.887
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1.828.843	1.156.515	2.985.358	2.937.359	190.433	-51.567	794.920	2.156.237	128.091	516.494	524.705	1.728.015	2.902.220	14.439	14.826.704
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	12.136.241	4.559.074	16.695.315	20.178.748	388.721	201.190	1.872.377	1.744.272	82.832	-2.882.930	36.004	2.012.564	921.848	1.072.597	42.323.539
INGRESOS EXTRAORDINARIOS	66.513	58.622	125.135	-	-	-	-	49.012	88.537	-	28.772	-	1.041	2.232	294.728
GASTOS EXTRAORDINARIOS	-201.582	-26.480	-228.062	-	-	-	-	-	-	-	-98	-	-	-	-228.160
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	12.001.172	4.591.216	16.592.388	20.178.748	388.721	201.190	1.872.377	1.793.284	171.869	-2.882.930	64.677	2.012.564	922.889	1.074.829	42.390.107
INGRESOS DE GESTIONES ANTERIORES	577.789	37.775	615.563	232.990	-	-	-	-	-	256.004	799.570	-	30.905	-2.262	1.932.770
GASTOS DE GESTIONES ANTERIORES	-198.734	-135.759	-334.493	-64.012	-	-	-	-	-7.234	-	-	-	-18.812	658	-1.198.997
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	12.380.227	4.493.231	16.873.458	20.347.726	388.721	201.190	1.872.377	1.793.284	164.134	-2.736.095	198.314	2.012.564	934.982	1.073.225	43.123.880
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	12.380.227	4.493.231	16.873.458	20.347.726	388.721	201.190	1.872.377	1.793.284	164.134	-2.736.095	198.314	2.012.564	934.982	1.073.225	43.123.880
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	12.380.227	4.493.231	16.873.458	20.347.726	388.721	201.190	1.872.377	1.793.284	164.134	-2.736.095	198.314	2.012.564	934.982	1.073.225	43.123.880

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	1,98%	5,17%	3,13%	12,69%	10,90%	8,53%	2,00%	4,40%	1,44%	9,01%	16,14%	4,60%	3,12%	7,97%	6,10%
Inversiones Temporarias/Total Activo	0,49%	5,89%	2,44%	0,58%	13,52%	3,33%	0,01%	4,34%	4,31%	0,03%	4,97%	2,32%	0,93%	0,00%	2,13%
Cartera / Total Activo	92,35%	82,89%	88,94%	83,96%	69,61%	81,81%	93,60%	86,99%	87,04%	82,77%	66,68%	80,77%	84,66%	88,56%	85,80%
Otras Cuentas por cobrar / Total Activo	1,12%	1,40%	1,22%	0,33%	0,27%	3,76%	0,86%	0,59%	0,30%	0,93%	2,34%	0,71%	0,78%	0,85%	0,92%
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,02%	0,02%	0,83%	0,00%	0,00%	0,00%	0,07%
Inversiones Permanentes / Total Activo	0,17%	0,43%	0,27%	0,08%	0,59%	0,12%	0,03%	0,49%	0,90%	0,06%	5,68%	6,66%	4,99%	0,05%	1,18%
Bienes de Uso / Total Activo	2,85%	3,21%	2,98%	2,24%	3,35%	2,13%	2,28%	2,59%	5,43%	6,33%	1,95%	4,10%	5,18%	1,82%	3,06%
Otros Activos / Total Activo	1,04%	1,01%	1,03%	0,13%	1,77%	0,31%	1,23%	0,60%	0,58%	0,86%	2,23%	0,01%	0,35%	0,76%	0,74%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4,09%	2,63%	3,57%	9,05%	1,54%	1,76%	2,60%	1,65%	1,39%	-5,10%	0,50%	1,99%	1,33%	1,67%	3,43%
Resultado Neto / Patrimonio ROE	13,33%	6,58%	10,47%	16,10%	11,01%	2,21%	11,88%	8,37%	6,09%	-29,15%	2,09%	9,22%	6,59%	6,41%	10,47%
Resultado Neto / Ingresos Financieros	15,15%	9,18%	12,92%	44,17%	6,70%	10,87%	13,29%	9,39%	11,99%	-27,60%	3,00%	14,27%	7,11%	8,00%	15,62%
Ingresos Financieros / Activo	27,03%	28,70%	27,63%	20,48%	23,03%	16,20%	19,58%	17,57%	11,57%	18,48%	16,76%	13,97%	18,67%	20,91%	21,99%
Ingresos Financieros / Cartera Bruta	29,16%	34,72%	31,02%	23,51%	31,30%	19,60%	20,25%	19,76%	13,09%	22,24%	23,41%	16,58%	21,92%	24,31%	25,22%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	19,56%	28,08%	22,41%	10,11%	33,20%	17,56%	13,20%	12,48%	9,53%	21,54%	30,52%	7,53%	15,28%	16,53%	17,10%
Gastos Administrativos / Activo	18,13%	23,21%	19,96%	8,80%	24,43%	14,52%	12,76%	11,10%	8,42%	17,90%	21,86%	6,34%	13,01%	14,22%	14,91%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99,42%	99,25%	99%	100%	97%	97%	98%	98%	99%	96%	92,18%	97%	98%	100%	99%
Cartera Vencida / Cartera Bruta	0,41%	0,25%	0,36%	0,31%	0,84%	0,94%	0,39%	1,21%	1,22%	3,01%	6,81%	1,32%	0,48%	0,35%	0,80%
Cartera en Ejecución / Cartera Bruta	0,17%	0,50%	0,28%	0,09%	2,42%	2,17%	1,76%	0,32%	0,16%	0,66%	1,02%	1,62%	1,73%	0,02%	0,60%
Previsión cartera incobrable / Cartera en Mora	354,57%	157,41%	277,38%	1226,68%	210,48%	84,21%	199,12%	247,85%	205,33%	109,66%	110,34%	197,77%	142,10%	492,25%	244,38%
LIQUIDEZ															
Disponibilidades / Pasivo	2,86%	9%	5%	29%	13%	42%	3%	5%	2%	11%	21,26%	6%	4%	11%	9%
Disponibilidades + Inversiones Temporarias / Pasivo	3,56%	18,44%	8,44%	30,29%	28,41%	58,15%	2,58%	10,88%	7,45%	10,95%	27,81%	8,83%	5,06%	10,79%	12,25%
Disponibilidades + Inversiones Temporarias / Activo	2,47%	11,06%	5,56%	13,27%	24,42%	11,87%	2,01%	8,74%	5,75%	9,03%	21,11%	6,92%	4,04%	7,97%	8,24%
SOLVENCIA															
Patrimonio/Activo	30,73%	40%	34%	56%	14%	80%	22%	20%	23%	18%	24,09%	22%	20%	26%	33%
Cartera Vencida+Ejecución/Patrimonio	1,76%	1,54%	1,67%	0,62%	17,08%	3,23%	9,50%	6,89%	5,38%	17,46%	23,26%	11,42%	9,34%	1,19%	3,73%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4,48%	-0,89%	-2,96%	-6,95%	-18,87%	0,51%	-9,42%	-10,19%	-5,66%	-1,69%	-2,41%	-11,17%	-3,93%	-4,67%	-5,38%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	29.853.030	29.508.133	239.081	105.816	334	10.757	11.091
CHUQUISACA	57.019.895	56.763.853	35.364	220.679	2.432	14.482	16.914
COCHABAMBA	143.614.804	141.411.174	1.171.272	1.032.358	4.953	19.950	24.903
LA PAZ	408.714.153	405.431.923	1.973.773	1.308.457	20.741	67.275	88.016
ORURO	67.220.072	66.971.765	131.378	116.928	2.665	12.186	14.851
PANDO	24.468.590	24.195.266	273.109	215	437	2.512	2.949
POTOSI	31.999.797	31.786.957	81.475	131.365	1.005	7.281	8.286
SANTA CRUZ	222.833.203	218.929.291	1.683.352	2.220.560	5.779	36.494	42.273
TARIJA	65.584.972	65.080.870	216.485	287.617	2.429	7.877	10.306
TOTAL	1.051.308.515	1.040.079.231	5.805.289	5.423.995	40.775	178.814	219.589
	100%	98,93%	0,55%	0,52%	18,57%	81,43%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	68.686.726	67.549.215	937.917	199.595	2.686	10.230	12.916
CHUQUISACA	37.893.015	37.567.013	233.512	92.490	1.996	2.560	4.556
COCHABAMBA	156.968.486	153.745.800	1.528.877	1.693.810	6.980	15.680	22.660
LA PAZ	166.900.574	164.322.198	1.714.965	863.411	9.595	19.820	29.415
ORURO	45.396.070	45.189.606	174.643	31.821	858	2.193	3.051
PANDO	12.615.139	12.457.706	98.503	58.930	368	1.808	2.176
POTOSI	49.834.509	48.958.480	369.835	506.194	2.318	6.791	9.109
SANTA CRUZ	215.388.993	209.117.804	4.079.249	2.191.921	7.707	25.658	33.365
TARIJA	71.664.154	71.355.712	123.255	185.187	3.501	13.164	16.665
TOTAL	825.347.665	810.263.533	9.260.756	5.823.357	36.009	97.904	133.913
	100%	98,17%	1,12%	0,71%	26,89%	73,11%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	98.539.756	97.057.347	1.176.998	305.410	3.020	20.987	24.007
CHUQUISACA	94.912.910	94.330.866	268.876	313.169	4.428	17.042	21.470
COCHABAMBA	300.583.290	295.156.974	2.700.149	2.726.168	11.933	35.630	47.563
LA PAZ	575.614.726	569.754.121	3.688.738	2.171.868	30.336	87.095	117.431
ORURO	112.616.141	112.161.371	306.022	148.749	3.523	14.379	17.902
PANDO	37.083.730	36.652.972	371.612	59.145	805	4.320	5.125
POTOSI	81.834.305	80.745.437	451.309	637.559	3.323	14.072	17.395
SANTA CRUZ	438.222.196	428.047.095	5.762.601	4.412.480	13.486	62.152	75.638
TARIJA	137.249.125	136.436.582	339.740	472.803	5.930	21.041	26.971
TOTAL	1.876.656.181	1.850.342.764	15.066.045	11.247.352	76.784	276.718	353.502
	100%	98,60%	0,80%	0,60%	21,72%	78,28%	100%

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

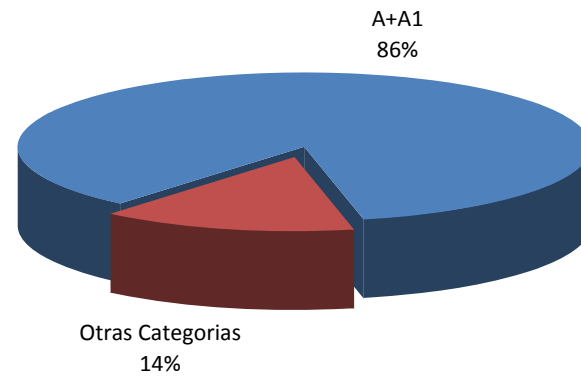
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	229.815.569	228.026.939	1.196.823	591.808	6.333	50.874	57.207
PRO MUJER	203.607.732	202.457.409	364.673	785.650	4.018	72.606	76.624
DIACONIA	258.437.758	257.547.342	611.628	278.788	16.386	29.320	45.706
EMPRENDER	28.856.797	27.856.995	262.001	737.801	2.360	6.069	8.429
FONCRESOL	7.248.311	6.901.774	129.831	216.707	615	2.102	2.717
FUNBODEM	91.405.284	89.344.486	400.920	1.659.878	2.675	4.422	7.097
IDEPRO	91.978.646	90.961.765	887.255	129.627	2.132	1.665	3.797
IMPRO	15.999.603	15.766.556	206.445	26.602	1.139	900	2.039
SARTAWI	15.185.536	14.338.376	650.637	196.522	1.196	1.514	2.710
ANED	-	-	-	-	-	-	-
CIDRE	62.922.495	61.242.189	879.695	800.611	1.179	624	1.803
FONDECO	-	-	-	-	-	-	-
FUBODE	45.850.783	45.635.402	215.381	-	2.742	8.718	11.460
TOTAL	1.051.308.515	1.040.079.231	5.805.289	5.423.995	40.775	178.814	219.589
	100%	98,93%	0,55%	0,52%	18,57%	81,43%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	250.559.747	249.543.542	788.275	227.929	6.270	49.566	55.836
PRO MUJER	38.020.780	37.366.303	233.234	421.244	2.260	18.671	20.931
DIACONIA	77.418.420	76.971.966	423.806	22.648	5.947	3.936	9.883
EMPRENDER	2.908.428	2.874.007	4.053	30.367	222	571	793
FONCRESOL	8.941.703	8.784.722	21.577	135.404	611	1.313	1.924
FUNBODEM	27.906.562	27.400.690	68.150	437.703	781	1.168	1.949
IDEPRO	73.710.243	72.196.016	1.118.570	395.657	2.368	1.077	3.445
IMPRO	1.917.840	1.902.298	12.680	2.863	192	130	322
SARTAWI	61.231.834	59.269.229	1.651.767	310.838	3.926	1.787	5.713
ANED	48.348.873	44.565.775	3.291.762	491.336	3.354	3.785	7.139
CIDRE	82.888.875	80.292.827	1.038.713	1.557.334	2.045	1.094	3.139
FONDECO	102.764.262	100.492.458	497.215	1.774.590	4.750	8.833	13.583
FUBODE	48.730.097	48.603.700	110.953	15.444	3.283	5.973	9.256
TOTAL	825.347.665	810.263.533	9.260.756	5.823.357	36.009	97.904	133.913
	100%	98,17%	1,12%	0,71%	26,89%	73,11%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	480.375.316	477.570.481	1.985.098	819.737	12.603	100.440	113.043
PRO MUJER	241.628.512	239.823.711	597.907	1.206.894	6.278	91.277	97.555
DIACONIA	335.856.178	334.519.308	1.035.434	301.436	22.333	33.256	55.589
EMPRENDER	31.765.225	30.731.002	266.054	768.168	2.582	6.640	9.222
FONCRESOL	16.190.015	15.686.496	151.408	352.111	1.226	3.415	4.641
FUNBODEM	119.311.847	116.745.176	469.070	2.097.581	3.456	5.590	9.046
IDEPRO	165.688.889	163.157.781	2.005.825	525.283	4.500	2.742	7.242
IMPRO	17.917.443	17.668.853	219.125	29.465	1.331	1.030	2.361
SARTAWI	76.417.370	73.607.605	2.302.405	507.361	5.122	3.301	8.423
ANED	48.348.873	44.565.775	3.291.762	491.336	3.354	3.785	7.139
CIDRE	145.811.370	141.535.016	1.918.408	2.357.945	3.224	1.718	4.942
FONDECO	102.764.262	100.492.458	497.215	1.774.590	4.750	8.833	13.583
FUBODE	94.580.880	94.239.102	326.334	15.444	6.025	14.691	20.716
TOTAL	1.876.656.181	1.850.342.764	15.066.045	11.247.352	76.784	276.718	353.502
	100%	98,60%	0,80%	0,60%	21,72%	78,28%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	476.043.529	1.517.520	449.648	235.482	89.916	2.039.218	-	-	-	-	-	-	-	480.375.313
PRO MUJER	239.019.670	804.042	255.225	202.841	139.840	1.206.894	-	-	-	-	-	-	-	241.628.512
DIACONIA	334.151.141	373.287	96.730	63.128	35.934	1.135.959	-	-	-	-	-	-	-	335.856.178
EMPRESER	30.731.002	127.633	95.517	42.904	260.904	507.265	-	-	-	-	-	-	-	31.765.225
FONCRESOL	6.875.133	87.368	-	27.274	-	21.051	-	237.486	8.758.806	13.230	23.398	10.864	135.404	16.190.015
FUNBODEM	115.104.816	1.190.396	318.061	173.077	117.816	2.407.680	-	-	-	-	-	-	-	119.311.846
IDEPRO	155.953.807	2.998.903	1.120.026	4.075.110	350.819	1.190.224	-	-	-	-	-	-	-	165.688.889
IMPRO	17.083.845	581.411	122.826	90.191	9.705	29.465	-	-	-	-	-	-	-	17.917.443
SARTAWI	71.462.759	2.122.196	730.413	109.431	116.462	1.876.108	-	-	-	-	-	-	-	76.417.370
ANED	22.228.945	1.650.453	300.081	50.007	51.068	1.200.071	-	-	19.096.497	1.438.946	230.234	2.102.573	-	48.348.873
CIDRE	6.746.991	6.440.358	109.095.338	122.890	8.103.250	308.105	9.717.612	72.223	587.939	67.720	19.751	952.881	302.902	142.537.961
FONDECO	51.103.115	953.774	111.113	105.346	38.612	886.160	-	-	48.388.955	55.910	28.267	50.166	1.042.828	102.764.245
FUBODE	10.418	146.452	58.063	25.306	52.334	94.288.308	-	-	-	-	-	-	-	94.580.881
TOTAL	1.526.515.170	18.993.793	112.753.041	5.322.987	9.366.660	107.096.507	9.717.612	309.709	76.832.197	1.575.806	301.650	3.116.484	1.481.134	1.873.382.751
	81,48%	1,01%	6,02%	0,28%	0,50%	5,72%	0,52%	0,02%	4,10%	0,08%	0,02%	0,17%	0,08%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	-	-	222.408.238	-	-	454.073	-	6.953.259	229.815.569
PRO MUJER	-	-	203.607.732	-	-	-	-	-	203.607.732
DIACONIA	-	1.138.774	257.298.984	-	-	-	-	-	258.437.758
EMPRENDER	-	-	2.164.209	26.692.588	-	-	-	-	28.856.797
FONCRESOL	-	-	7.248.311	-	-	-	-	-	7.248.311
FUNBODEM	-	-	79.012.780	-	12.392.504	-	-	-	91.405.284
IDEPRO	-	-	91.978.646	-	-	-	-	-	91.978.646
IMPRO	-	-	15.999.603	-	-	-	-	-	15.999.603
SARTAWI	-	-	5.665.464	-	-	2.374.110	-	5.439.956	13.479.529
ANED	-	-	-	-	-	-	-	-	-
CIDRE	3.321.845	6.931.161	50.330.320	-	-	2.339.169	-	-	62.922.495
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	44.188.993	-	-	35.690	-	1.626.100	45.850.783
TOTAL	3.321.845	8.069.935	979.903.281	26.692.588	12.392.504	5.203.042	-	14.019.315	1.049.602.509
	0,32%	0,77%	93,36%	2,54%	1,18%	0,50%	0,00%	1,34%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	237.702.412	-	-	2.079	-	12.855.251	250.559.742
PRO MUJER	-	-	38.020.780	-	-	-	-	-	38.020.780
DIACONIA	-	-	77.418.420	-	-	-	-	-	77.418.420
EMPRENDER	-	-	11.424	2.897.004	-	-	-	-	2.908.428
FONCRESOL	-	-	-	-	-	-	-	8.941.703	8.941.703
FUNBODEM	-	-	25.313.603	-	2.592.959	-	-	-	27.906.562
IDEPRO	-	-	73.710.243	-	-	-	-	-	73.710.243
IMPRO	-	-	1.917.840	-	-	-	-	-	1.917.840
SARTAWI	-	-	8.190.687	-	-	6.414.955	-	48.332.199	62.937.841
ANED	-	-	444.361	-	24.819.130	-	-	23.085.382	48.348.873
CIDRE	1.334.764	2.151.397	78.908.277	-	-	494.436	-	-	82.888.875
FONDECO	-	-	62.659.039	-	-	-	-	40.105.206	102.764.245
FUBODE	-	-	34.471.092	-	-	49.906	-	14.209.100	48.730.097
TOTAL	1.334.764	2.151.397	638.768.178	2.897.004	27.412.083	6.961.377	-	147.528.841	827.053.850
	0,16%	0,26%	77,23%	0,35%	3,31%	0,84%	0,00%	17,84%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	460.110.649	-	-	456.152	-	19.808.510	480.375.311
PRO MUJER	-	-	241.628.512	-	-	-	-	-	241.628.512
DIACONIA	-	1.138.774	334.717.404	-	-	-	-	-	335.856.178
EMPRENDER	-	-	2.175.633	29.589.592	-	-	-	-	31.765.225
FONCRESOL	-	-	7.248.311	-	-	-	-	8.941.703	16.190.015
FUNBODEM	-	-	104.326.384	-	14.985.463	-	-	-	119.311.847
IDEPRO	-	-	165.688.889	-	-	-	-	-	165.688.889
IMPRO	-	-	17.917.443	-	-	-	-	-	17.917.443
SARTAWI	-	-	13.856.151	-	-	8.789.065	-	53.772.155	76.417.370
ANED	-	-	444.361	-	24.819.130	-	-	23.085.382	48.348.873
CIDRE	4.656.609	9.082.558	129.238.597	-	-	2.833.606	-	-	145.811.370
FONDECO	-	-	62.659.039	-	-	-	-	40.105.206	102.764.245
FUBODE	-	-	78.660.085	-	-	85.596	-	15.835.200	94.580.881
TOTAL	4.656.609	10.221.332	1.618.671.458	29.589.592	39.804.593	12.164.419	-	161.548.156	1.876.656.159
	0,25%	0,54%	86,25%	1,58%	2,12%	0,65%	0,00%	8,61%	100%

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

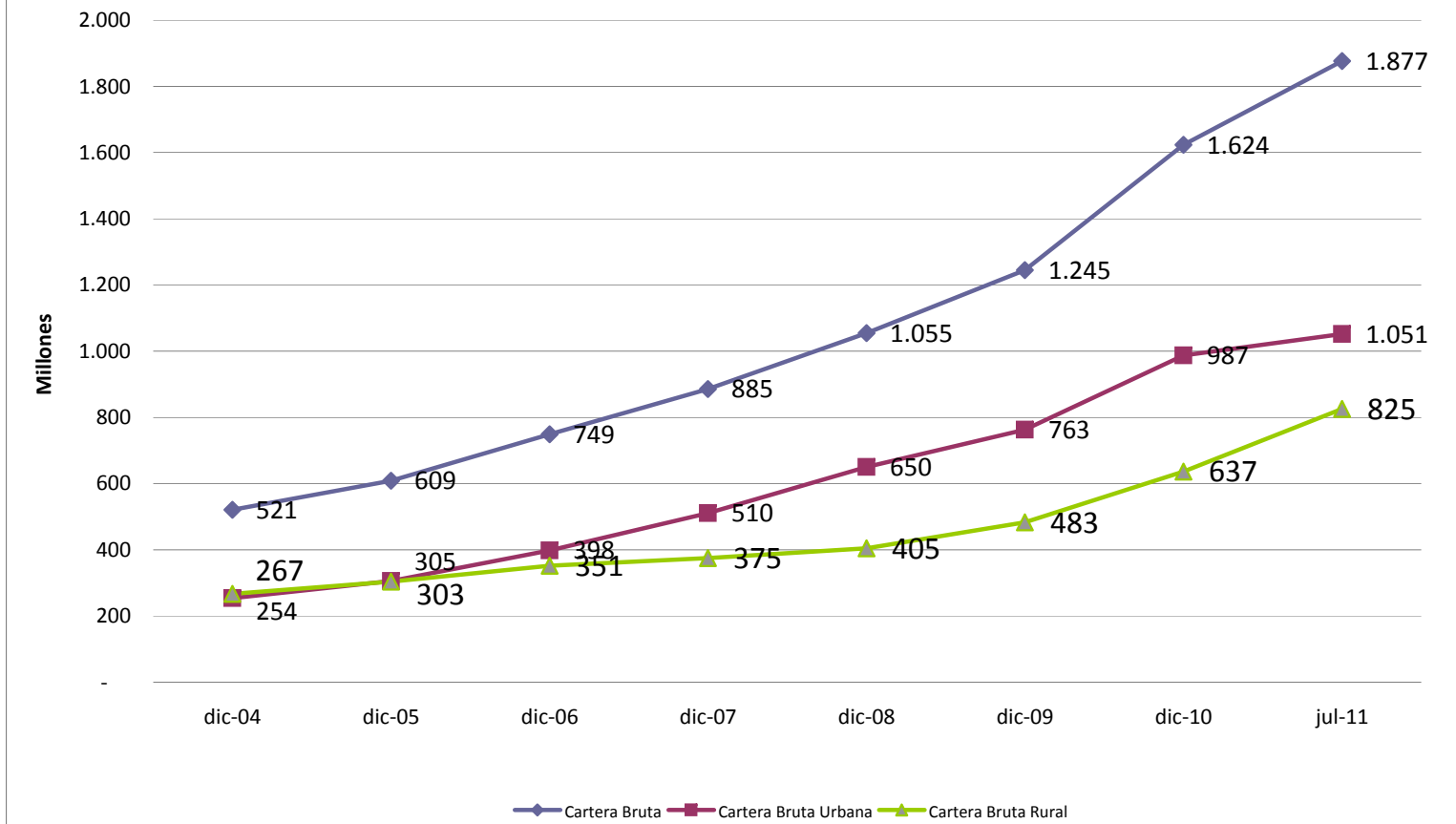


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

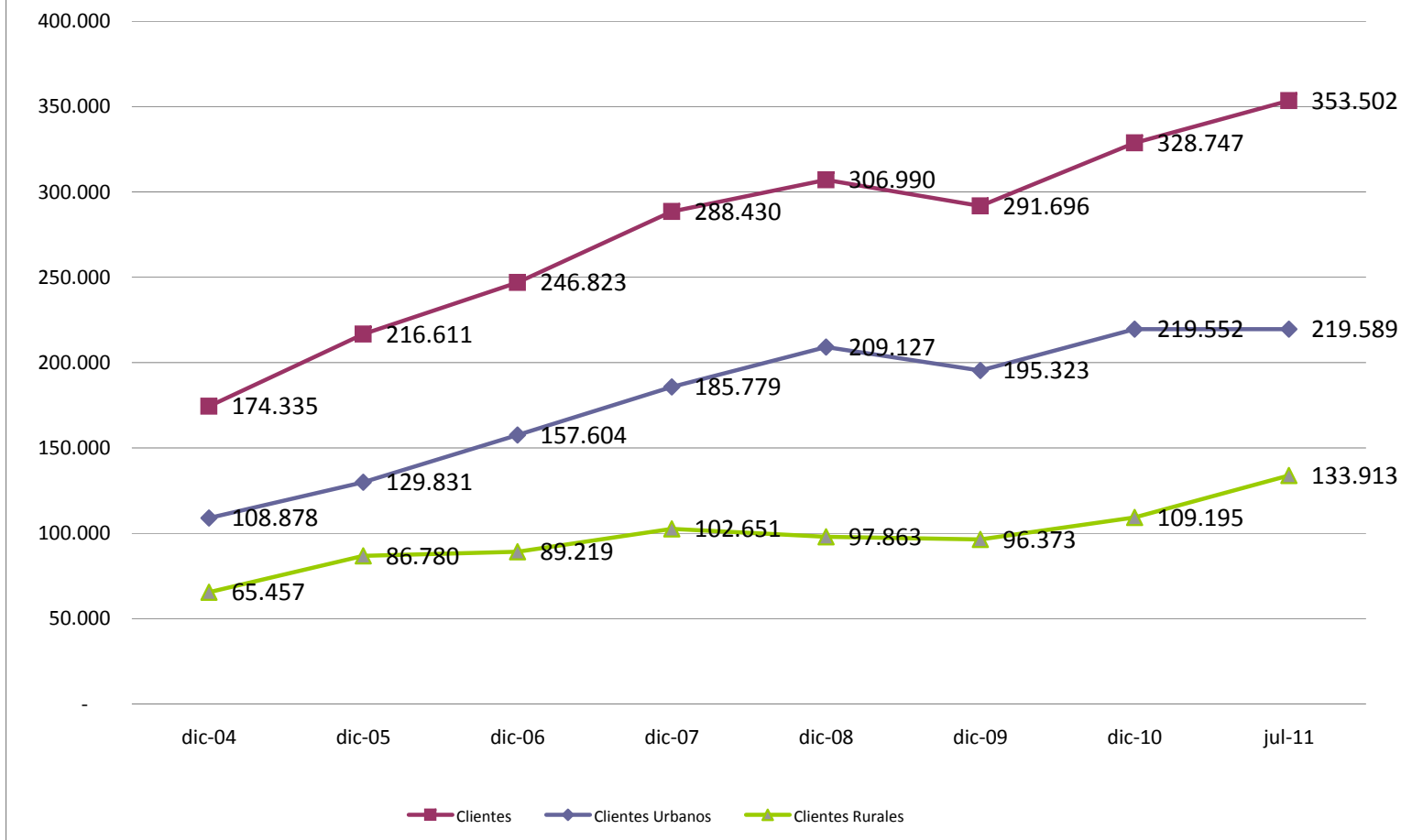


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

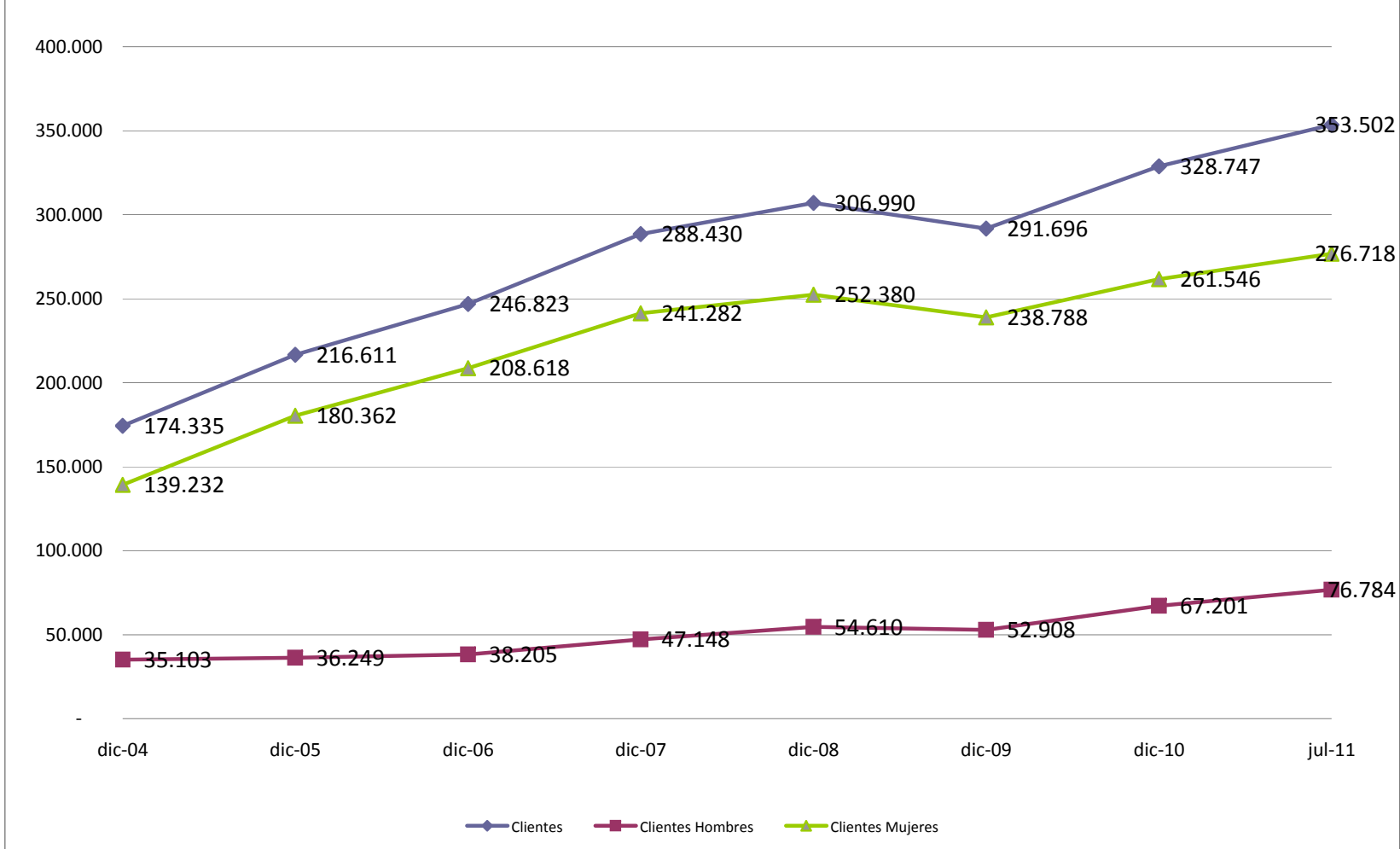


GRAFICO Nº 5
Evolución de % de Mora

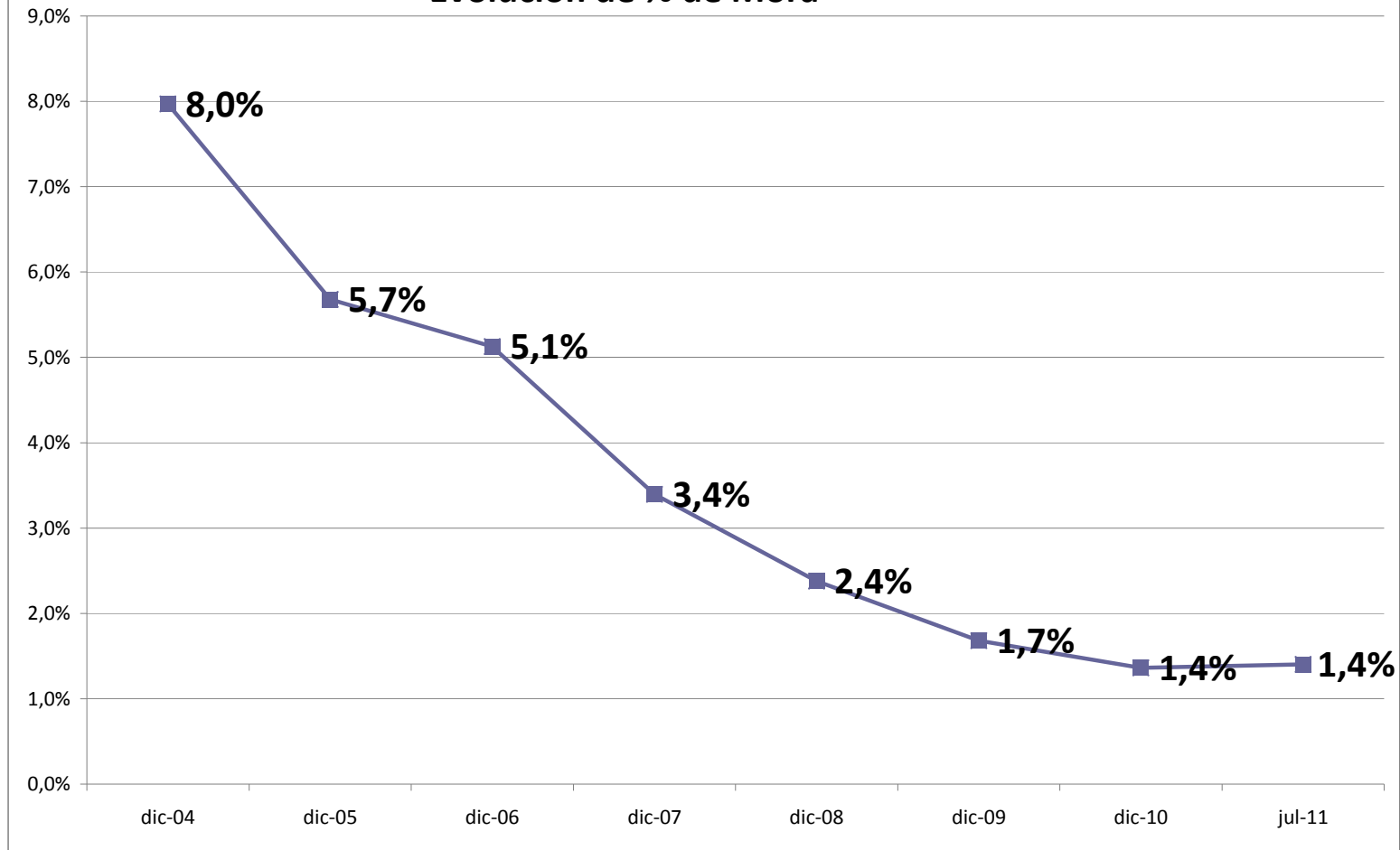


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

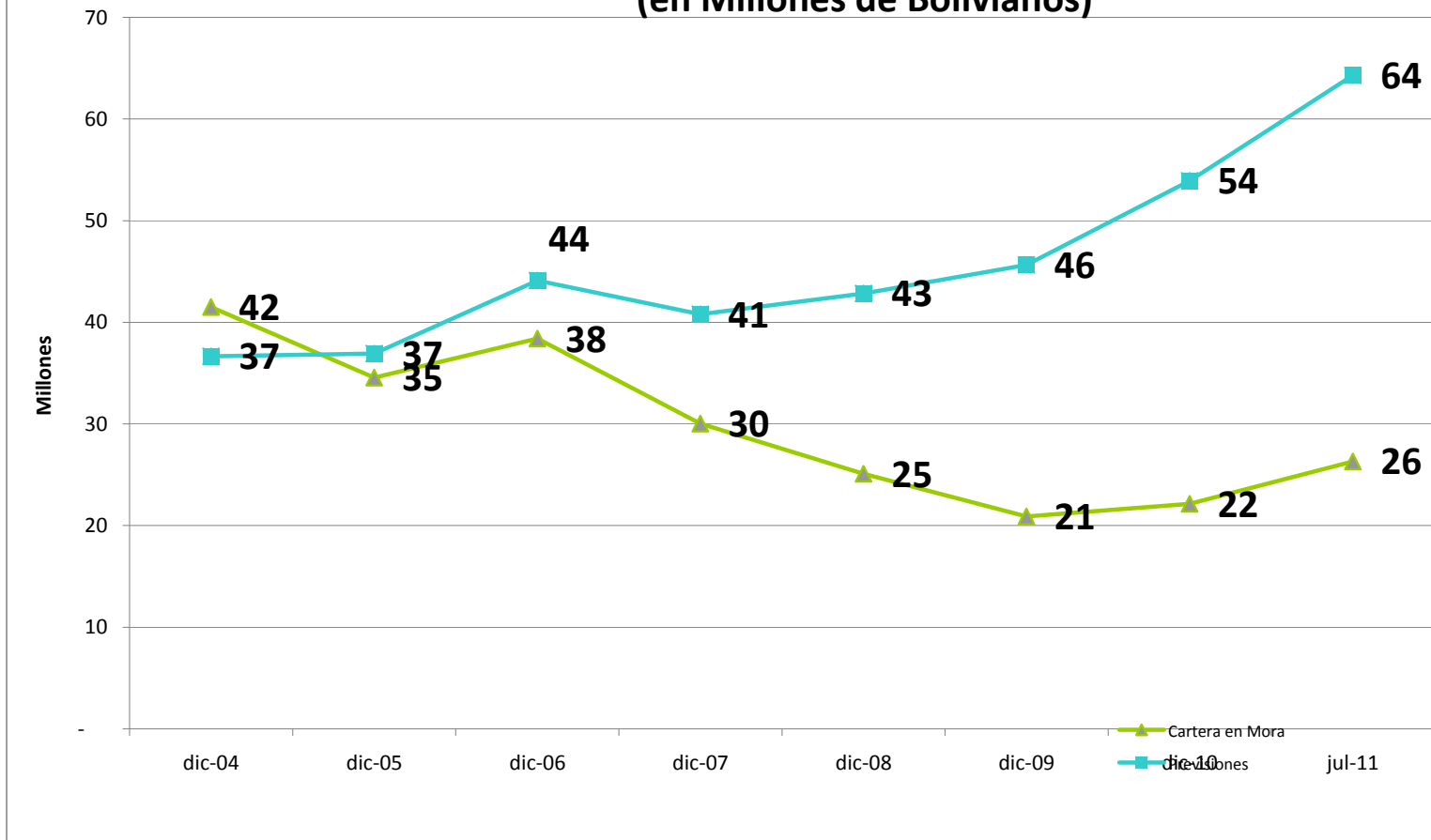
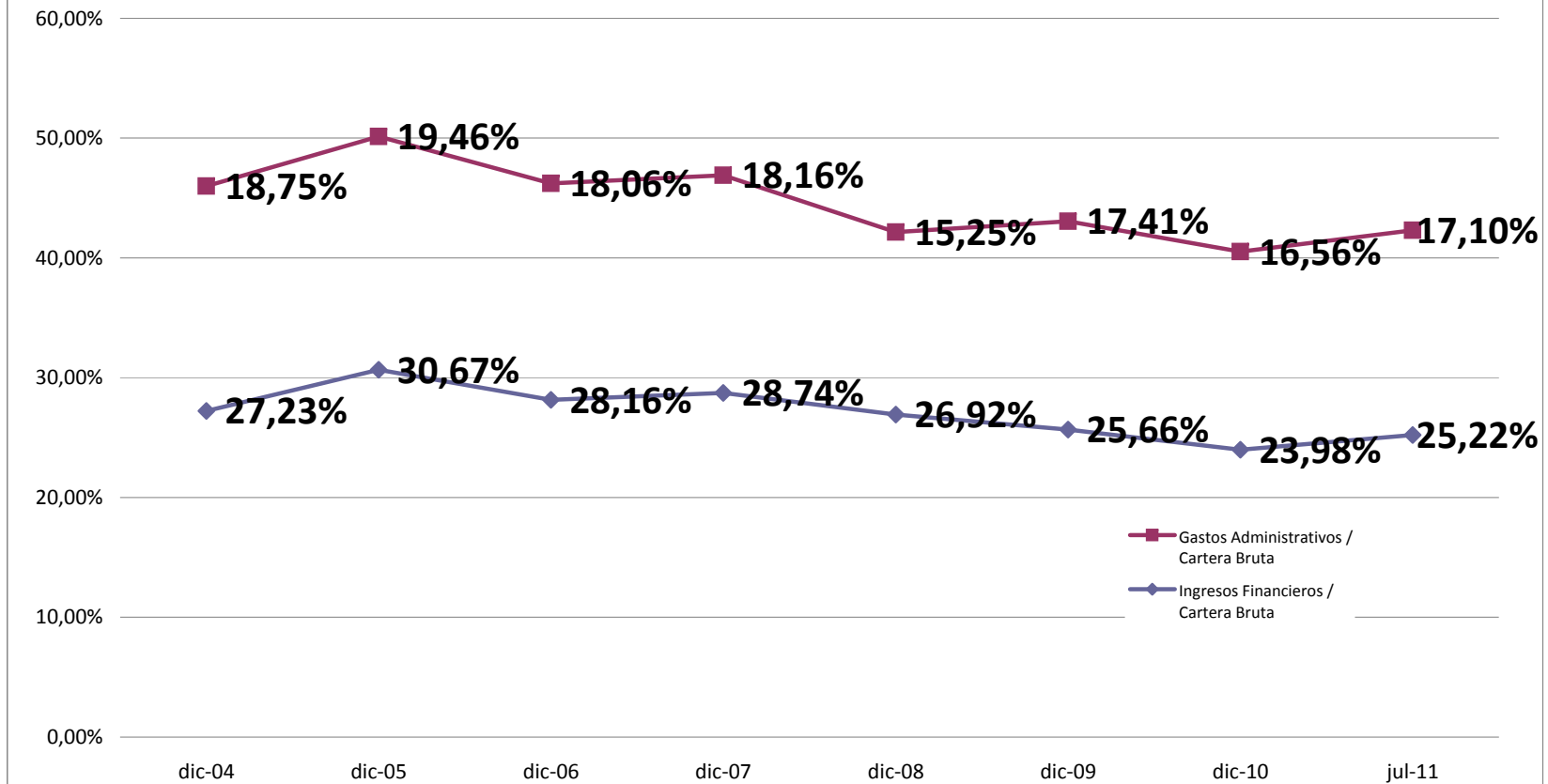


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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 contratatan servicio domestico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	20.860.939	-	-	-	-	-	-	182.898.659	-	-	-	-	-	-	26.055.970	-	-	-	229.815.569
PRO MUJER	-	-	-	-	18.383.320	-	-	163.851.316	9.729.261	6.230.210	-	-	-	-	-	-	-	-	203.607.732
DIACONIA	1.955.880	112.987	-	796.293	84.349.045	59.838	74.416.612	84.349.045	2.050.254	50.819.070	4.715.467	17.379.087	419.522	1.367.342	5.127.322	40.170	5.000	73.015	258.437.758
EMPRENDER	-	-	-	3.775.550	-	-	19.772.266	3.559.562	1.749.419	-	-	-	-	-	-	-	-	-	28.856.797
FONCRESOL	149.202	-	-	544.561	-	-	428.154	4.838.430	-	-	-	-	-	-	1.129.733	-	-	158.231	7.248.311
FINBODEM	425.587	19.200	-	-	10.455.856	-	315.275	14.046.815	4.745.297	30.700.927	33.810	1.815.006	158.897	217.854	28.470.760	-	-	-	91.405.284
IDEPRO	3.320.185	3.691.383	-	68.800	12.064.801	-	2.608.361	29.031.816	8.162.998	21.660.970	-	3.965.970	-	871.568	4.815.198	82.582	-	1.634.015	91.978.646
IMPRO	-	-	-	-	2.719.799	-	3.993.328	1.547.336	-	-	-	710.110	-	598.124	6.430.906	-	-	-	15.999.603
SARTAWI	4.081.442	41.321	-	87.906	1.444.106	1.288	1.177.848	5.449.444	528.980	1.144.929	25.991	-	835.354	72.396	59.116	210.433	11.731	13.252	15.185.536
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	6.083.987	619.658	11.450	499.495	5.484.939	10.305	11.100.022	11.101.607	1.186.461	13.530.241	414.877	9.357.162	630.849	420.131	2.226.188	50.613	-	104.513	62.922.495
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	1.619.174	6.926	-	53.313	2.965.738	-	6.813.115	26.433.720	3.851.070	3.450.260	-	68.386	-	31.425	553.390	-	-	4.264	45.850.783
TOTAL	38.496.396	4.491.474	11.450	1.505.807	72.589.523	71.431	100.942.714	543.320.454	31.813.884	129.286.026	5.190.146	34.111.076	1.281.664	3.565.561	75.019.900	185.095	5.000	7.400.915	1.051.308.515
	3,66%	0,43%	0,00%	0,14%	6,90%	0,01%	9,60%	51,68%	3,24%	12,30%	0,49%	3,25%	0,12%	0,34%	7,14%	0,02%	0,00%	0,70%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	37.239.199	-	-	-	-	-	-	190.207.651	-	-	-	-	-	-	-	-	-	23.112.897	250.559.746
PRO MUJER	-	-	-	-	2.205.706	-	-	33.021.697	1.381.993	825.704	-	-	-	-	-	-	-	-	38.020.780
DIACONIA	20.535.788	1.295.987	3.406	646.112	3.778.920	149.472	16.183.692	17.084.094	1.665.680	10.983.904	139.291	3.477.776	123.423	369.000	914.197	18.865	-	48.812	77.418.420
EMPRENDER	2.908.428	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.908.428
FONCRESOL	2.190.583	-	-	-	1.126.315	-	260.500	4.953.812	-	-	-	-	-	-	316.210	-	-	94.283	8.941.703
FINBODEM	6.799.769	10.992	-	8.293	829.965	-	101.627	1.701.109	739.816	10.472.163	60.722	18.630	69.952	7.093.525	-	-	-	-	27.905.562
IDEPRO	35.135.409	7.141.456	-	170.659	5.296.661	-	1.496.101	10.885.995	2.650.379	7.384.848	-	1.376.428	-	522.302	1.363.183	3.500	29.770	253.550	73.710.243
IMPRO	-	-	-	-	1.557.827	-	103.471	71.858	-	-	-	3.426	-	181.259	-	-	-	-	1.917.840
SARTAWI	47.507.028	22.362	-	23.729	637.007	25.259	2.492.433	6.066.586	886.805	1.753.925	82.760	948.143	140.914	324.635	274.217	23.503	-	22.529	61.231.834
ANED	11.985.090	11.278.883	-	105.359	1.011.511	-	9.636.685	6.966.896	3.657.168	-	-	9.417.744	-	130.329	219.615	-	-	209.593	48.348.873
CIDRE	50.308.541	455.002	29.579	1.531.519	4.512.960	-	4.956.230	4.352.622	648.165	8.758.975	330.408	5.793.978	228.045	173.288	757.752	44.082	-	7.729	82.888.775
FONDECO	49.483.772	-	-	-	2.422.758	-	14.838.398	3.156.548	-	11.610.111	-	-	-	-	-	-	-	21.252.658	102.764.245
FUBODE	14.181.600	27.500	-	884.770	3.904.389	236.212	8.811.056	14.060.186	3.464.721	2.487.411	-	50.280	-	26.853	572.066	-	-	23.053	48.730.097
TOTAL	378.375.206	20.232.183	32.985	3.370.441	27.294.020	410.943	49.243.508	295.198.843	12.134.456	57.894.230	552.459	21.125.972	511.012	1.619.786	34.904.920	89.949	29.770	22.497.886	825.347.447
	35,72%	2,45%	0,00%	0,41%	3,31%	0,05%	5,97%	35,77%	1,47%	7,02%	0,07%	2,56%	0,06%	0,20%	4,22%	0,01%	0,00%	2,73%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	58.100.138	-	-	-	-	-	-	373.106.310	-	-	-	-	-	-	-	-	-	49.168.867	480.375.315
PRO MUJER	-	-	-	-	20.589.026	-	-	196.873.014	11.111.255	7.055.914	-	-	-	-	-	-	-	-	241.628.512
DIACONIA	22.491.668	1.408.974	3.406	1.442.405	18.529.774	209.310	90.600.303	101.433.139	3.715.935	61.802.974	4.854.758	20,856.863	542.945	1.736.342	6.041.518	59.034	5.000	121.828	335.856.178
EMPRENDER	2.908.428	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.908.428
FONCRESOL	2.139.784	-	-	-	1.670.876	-	688.654	9.792.242	-	-	-	-	-	-	1.445.944	-	-	252.514	16.190.015
FINBODEM	7.225.356	30.192	-	8.293	11.285.821	-	416.902	15.747.924	5.485.113	41.173.090	33.810	1.875.729	177.527	287.806	35.564.285	-	-	-	119.311.847
IDEPRO	38.455.594	10,832.839	-	239.459	17,361.462	-	4,104.463	39,917.810	10,813.377	29,045.818	-	5,342.399	-	1,393.870	6,178.382	86,082	29,770	1,887.565	165,688.889
IMPRO	-	-	-	-	4,277.626	-	4,096.798	1,619.194	-	-	-	710.110	-	603.550	6,612.164	-	-	-	17,917.443
SARTAWI	51,588.470	63,683	-	111,635	2,081,113	26,547	3,670,280	11,516,030	1,415,784	2,898,854	108,752	1,783,497	213,310	383,751	484,649	35,234	-	35,781	76,417,370
ANED	11,985,090	11,278,883	-	105,359	1,011,511	-	9,636,685	6,966,896	3,657,168	-	-	9,417,744	-	130,329	219,615	-	-	209,593	48,348,873
CIDRE	56,392,528	1,074,660	41,029	2,031,014	9,997,899	10,305	16,146,252	15,454,229	1,834,625	22,289,216	745,285	15,151,139	858,894	593,419	2,983,939	94,695	-	112,241	145,811,369
FONDECO	49,483,772	-	-	-	2,422,758	-	14,838,398	3,156,548	-	11,610,111	-	-	-	-	-	-	-	-	21,252,658
FUBODE	15,800,774	34,426	-	938,083	6,870,127	236,212	15,624,711	40,499,906	7,315,791	5,937,671	-	118,667	-	58,278	1,125,456	-	-	27,318	94,580,881
TOTAL	316.771.602	28.723.697	48.434	4.376.248	93.819.447	482.374	150.186.221	838.519.497	45.948.340	187.220.236	5.742.065	55.456.148	1.782.676	5.185.346	109.824.820	275.045	34.770	29.896.808	1.876.656.403
	16,88%	1,32%	0,00%	0,28%	5,92%	0,03%	8,60%	44,68%	2,45%	9,98%	0,31%	2,94%	0,10%	0,28%	5,85%	0,01%	0,00%	1,59%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

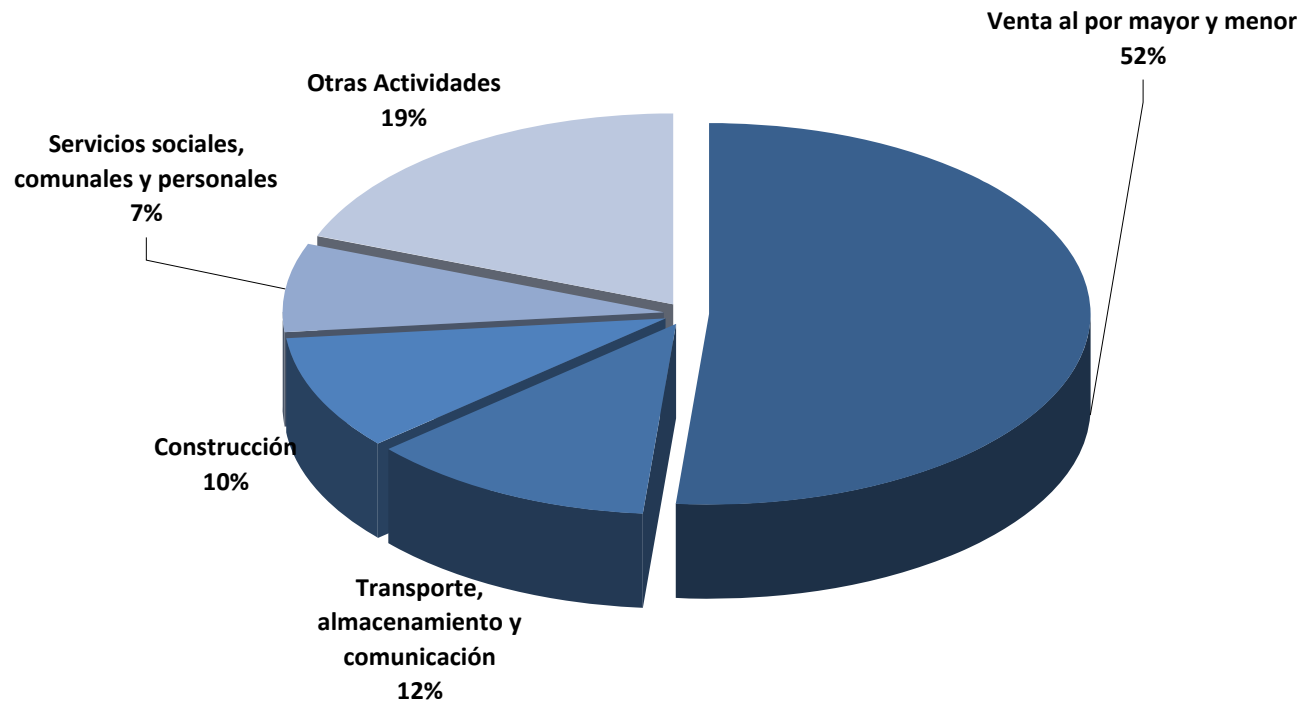
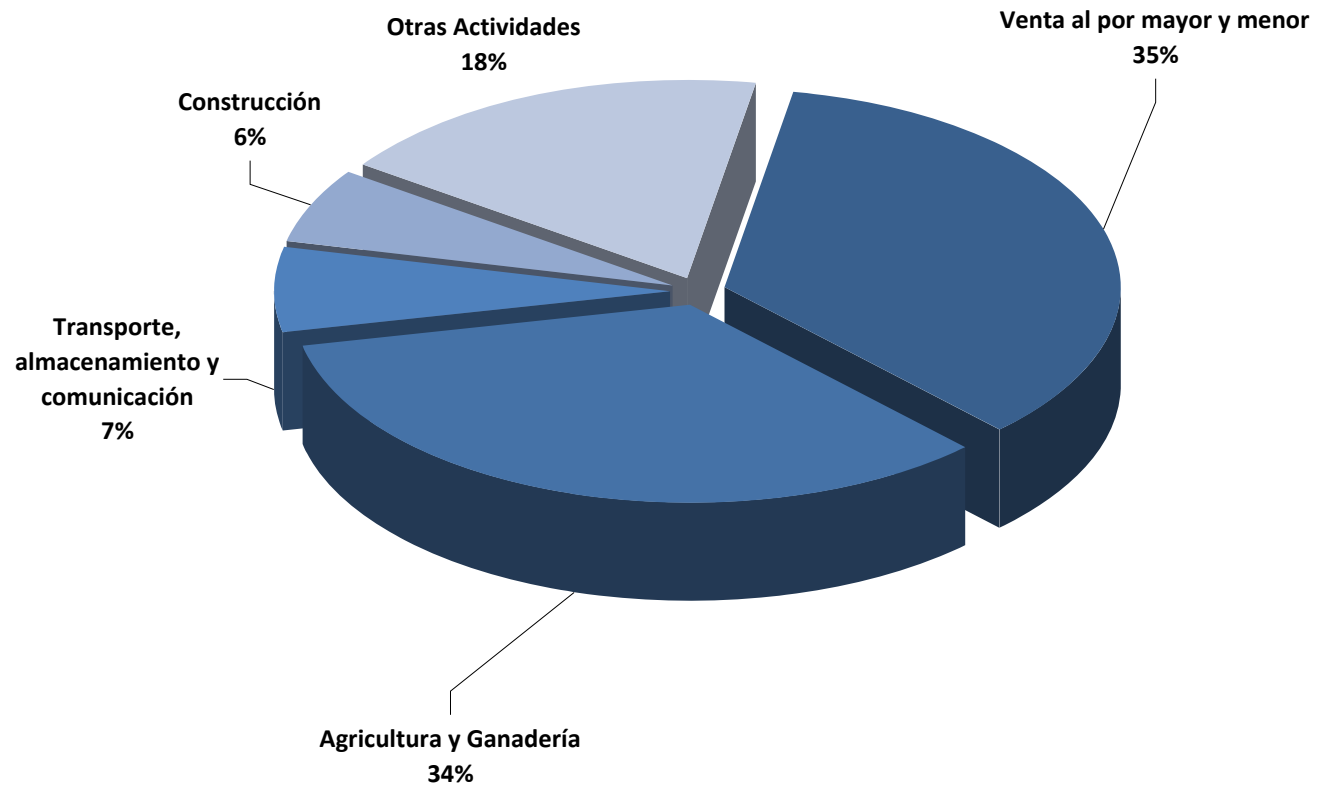


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	-	-	-	-	-	-	-	11.507.504	89.758.535	45.695.498	82.854.032	229.815.570
PRO MUJER	-	-	-	-	-	-	387.096	2.151.385	64.375.844	54.252.278	82.441.129	203.607.732
DIACONIA	-	-	-	1.361.644	4.500.751	6.411.111	13.416.411	68.117.353	125.477.497	24.763.275	14.389.715	258.437.758
EMPRENDER	-	-	-	-	-	-	375.270	3.588.346	16.854.732	4.810.199	3.228.251	28.856.797
FONCRESOL	-	-	-	-	-	-	471.246	-	2.027.026	1.860.088	7.248.311	7.248.311
FUNBODEM	-	-	-	-	3.114.703	4.091.952	9.807.246	15.152.045	43.619.082	10.259.684	5.360.573	91.405.284
IDEPRO	-	-	553.494	987.525	1.183.555	3.193.742	20.108.196	35.196.587	29.450.827	1.163.566	141.153	91.978.646
IMPRO	-	-	-	-	-	-	234.624	2.741.732	9.386.227	1.605.962	2.031.059	15.999.603
SARTAWI	-	-	-	343.500	776.146	-	130.000	433.396	10.817.208	1.363.107	1.322.180	15.185.536
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	979.667	458.413	9.253.632	8.481.004	7.619.181	5.236.271	2.857.880	17.108.126	10.554.289	332.508	41.525	62.922.495
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	-	302.500	2.893.834	15.728.205	24.560.518	1.597.293	544.933	45.850.783
TOTAL	979.667	458.413	9.807.125	11.173.673	17.496.836	19.156.575	50.681.803	171.841.851	426.881.785	147.703.457	195.127.329	1.051.308.516
	0,09%	0,04%	0,93%	1,46%	1,66%	1,82%	4,84%	16,35%	40,60%	14,05%	18,56%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	12.546.223	97.860.540	49.820.176	90.332.807	250.559.746
PRO MUJER	-	-	-	-	-	-	-	-	4.889.073	9.583.656	23.548.052	38.020.780
DIACONIA	-	-	-	418.674	1.614.677	1.403.077	1.954.767	10.366.428	43.907.813	11.451.495	6.301.488	77.418.420
EMPRENDER	-	-	-	-	-	-	-	38.509	1.780.683	668.371	420.866	2.908.428
FONCRESOL	-	-	-	-	-	141.907	72.135	-	2.681.214	3.997.679	1.576.723	8.941.703
FUNBODEM	-	-	-	-	1.183.873	887.160	1.255.362	6.427.268	14.577.871	2.678.770	896.258	27.906.562
IDEPRO	-	-	-	2.262.652	923.395	1.536.853	10.242.355	24.468.261	32.713.028	1.353.154	210.546	73.710.243
IMPRO	-	-	-	-	-	-	-	93.123	1.074.518	439.027	311.172	1.917.840
SARTAWI	-	-	-	1.374.000	1.523.396	1.508.968	1.781.641	3.681.726	48.232.120	2.637.079	492.904	61.231.834
ANED	-	-	-	-	-	-	606.453	3.550.894	35.716.995	6.094.093	2.380.438	48.348.873
CIDRE	928.227	2.375.095	4.906.779	7.327.718	6.521.953	4.025.394	4.047.630	26.106.903	26.127.331	488.446	34.000	82.888.875
FONDECO	-	-	5.342.062	11.931.626	8.551.903	4.615.097	7.821.322	14.887.251	27.957.839	11.475.206	10.181.940	102.764.245
FUBODE	-	-	-	636.518	905.166	380.060	991.645	8.405.010	34.136.575	2.378.077	897.046	48.730.097
TOTAL	928.227	2.375.095	10.248.841	23.951.188	21.224.363	14.498.517	28.774.310	111.043.039	371.656.602	103.065.229	137.584.238	825.347.647
	0,11%	0,29%	1,24%	2,90%	2,57%	1,76%	3,49%	13,45%	45,03%	12,49%	16,67%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	24.053.728	187.619.075	95.515.673	173.186.839	480.375.315
PRO MUJER	-	-	-	-	-	-	387.096	2.151.385	69.264.917	63.835.934	105.989.180	241.628.512
DIACONIA	-	-	-	1.780.318	6.115.428	7.814.188	15.371.179	78.483.781	169.385.310	36.214.770	20.691.203	335.856.178
EMPRENDER	-	-	-	-	-	-	375.270	3.626.854	18.635.415	5.478.569	3.649.116	31.765.225
FONCRESOL	-	-	-	-	-	141.907	543.381	589.215	4.708.241	5.857.768	4.349.503	16.190.015
FUNBODEM	-	-	-	-	4.298.577	4.979.111	11.062.608	21.579.313	58.196.954	12.938.454	6.256.830	119.311.847
IDEPRO	-	-	553.494	3.250.177	2.106.950	4.730.594	30.350.551	59.664.848	62.163.856	2.516.720	351.699	165.688.889
IMPRO	-	-	-	-	-	-	234.624	2.834.855	10.460.745	2.044.988	2.342.231	17.917.443
SARTAWI	-	-	-	1.717.500	2.299.541	1.508.968	1.911.641	4.115.122	59.049.329	4.000.185	1.815.084	76.417.370
ANED	-	-	-	-	-	-	606.453	3.550.894	35.716.995	6.094.093	2.380.438	48.348.873
CIDRE	1.907.894	2.833.508	14.160.411	15.808.721	14.141.134	9.261.666	6.905.510	43.214.429	36.681.620	820.954	75.524	145.811.370
FONDECO	-	-	5.342.062	11.931.626	8.551.903	4.615.097	7.821.322	14.887.251	27.957.839	11.475.206	10.181.940	102.764.245
FUBODE	-	-	-	636.518	1.207.666	388.479	603.560	24.133.215	58.697.093	3.975.370	1.441.979	94.580.881
TOTAL	1.907.894	2.833.508	20.055.966	35.124.861	38.721.199	33.655.092	79.455.113	282.884.889	798.537.387	250.768.687	332.711.567	1.876.656.163
	0,10%	0,15%	1,07%	1,87%	2,06%	1,79%	4,23%	15,07%	42,55%	13,36%	17,73%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Julio 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	183.549.025	53.715	-	-	46.266.545	3.492	-	-	229.815.570	57.207	
PRO MUJER	167.195.972	72.690	-	-	36.411.760	3.934	-	-	203.607.732	76.624	
DIACONIA	49.193.100	24.314	-	-	209.244.658	21.392	-	-	258.437.758	45.706	
EMPRENDER	11.317.348	5.080	1.033.356	350	16.506.093	3.289	-	-	28.856.797	8.719	
FONCRESOL	4.347.434	2.450	112.812	23	2.788.065	244	-	-	7.248.311	2.717	
FUNBODEM	-	-	-	-	91.405.284	7.097	-	-	91.405.284	7.097	
IDEPRO	-	-	-	-	91.978.646	3.812	-	-	91.978.646	3.812	
IMPRO	-	-	-	-	15.999.603	2.039	-	-	15.999.603	2.039	
SARTAWI	1.780.606	1.016	138.855	34	13.266.075	1.660	-	-	15.185.536	2.710	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	61.693.100	1.799	1.229.395	4	62.922.495	1.803	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	28.336.382	9.756	152.652	247	17.361.749	1.457	-	-	45.850.783	11.460	
TOTAL	445.719.867	169.021	1.437.676	654	602.921.579	50.215	1.229.395	4	1.051.308.516	219.894	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	203.004.663	52.578	-	-	47.555.083	3.258	-	-	250.559.747	55.836	
PRO MUJER	38.020.780	20.931	-	-	-	-	-	-	38.020.780	20.931	
DIACONIA	1.135.918	589	-	-	76.282.503	9.294	-	-	77.418.420	9.883	
EMPRENDER	707.994	359	104.910	26	2.095.524	384	-	-	2.908.428	769	
FONCRESOL	5.174.409	1.580	1.365.546	170	2.259.841	173	141.907	1	8.941.703	1.924	
FUNBODEM	-	-	-	-	27.906.562	1.949	-	-	27.906.562	1.949	
IDEPRO	-	-	-	-	73.710.243	3.448	-	-	73.710.243	3.448	
IMPRO	-	-	-	-	1.917.840	322	-	-	1.917.840	322	
SARTAWI	194.949	137	2.793.605	569	58.243.279	5.007	-	-	61.231.834	5.713	
ANED	4.159.746	1.880	99.928	40	43.774.556	4.942	314.644	277	48.348.873	7.139	
CIDRE	-	-	-	-	80.992.997	3.128	1.895.878	11	82.888.875	3.139	
FONDECO	21.252.658	10.279	-	-	81.511.588	3.304	-	-	102.764.245	13.583	
FUBODE	15.061.345	6.088	3.710.584	824	29.958.169	2.344	-	-	48.730.097	9.256	
TOTAL	288.712.462	94.421	8.074.573	1.629	526.208.185	37.553	2.352.428	289	825.347.648	133.892	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	386.553.688	106.293	-	-	93.821.628	6.750	-	-	480.375.316	113.043	
PRO MUJER	205.216.752	93.621	-	-	36.411.760	3.934	-	-	241.628.512	97.555	
DIACONIA	50.329.018	24.903	-	-	285.527.160	30.686	-	-	335.856.178	55.589	
EMPRENDER	12.025.342	5.439	1.138.266	376	18.601.616	3.673	-	-	31.765.225	9.488	
FONCRESOL	9.521.843	4.030	1.478.358	193	5,047,907	417	141,907	1	16,190,015	4,641	
FUNBODEM	-	-	-	-	119,311,847	9,046	-	-	119,311,847	9,046	
IDEPRO	-	-	-	-	165,688,889	7,260	-	-	165,688,889	7,260	
IMPRO	-	-	-	-	17,917,443	2,361	-	-	17,917,443	2,361	
SARTAWI	1,975,556	1,153	2,932,460	603	71,509,355	6,667	-	-	76,417,370	8,423	
ANED	4,159,746	1,880	99,928	40	43,774,556	4,942	314,644	277	48,348,873	7,139	
CIDRE	-	-	-	-	142,686,097	4,927	3,125,273	15	145,811,370	4,942	
FONDECO	21,252,658	10,279	-	-	81,511,588	3,304	-	-	102,764,245	13,583	
FUBODE	43,397,726	15,844	3,863,236	1,071	47,319,918	3,801	-	-	94,580,881	20,716	
TOTAL	734.432.328	263.442	9.512.249	2.283	1.129.129.764	87.768	3.581.823	293	1.876.656.164	353.786	

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

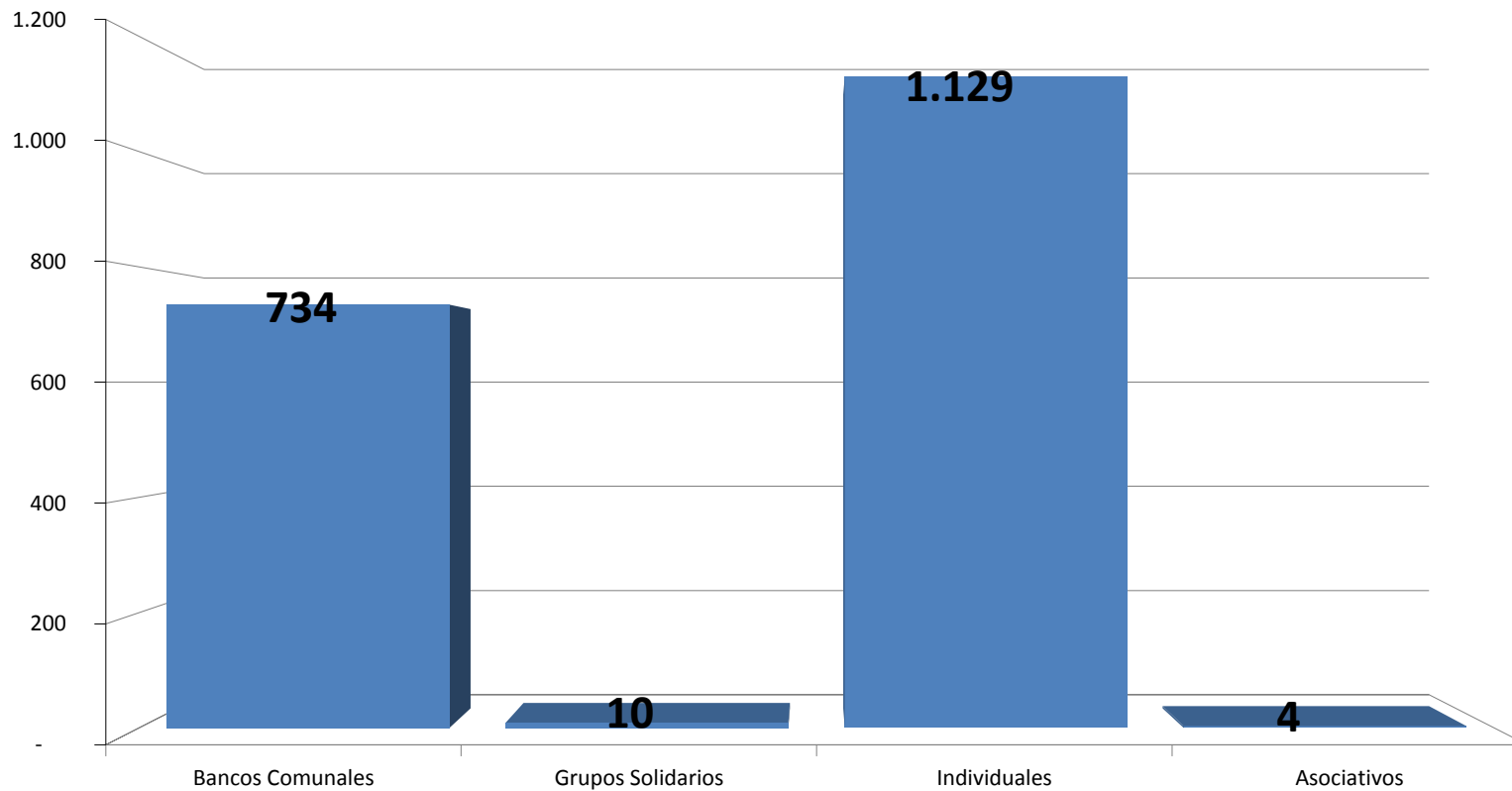
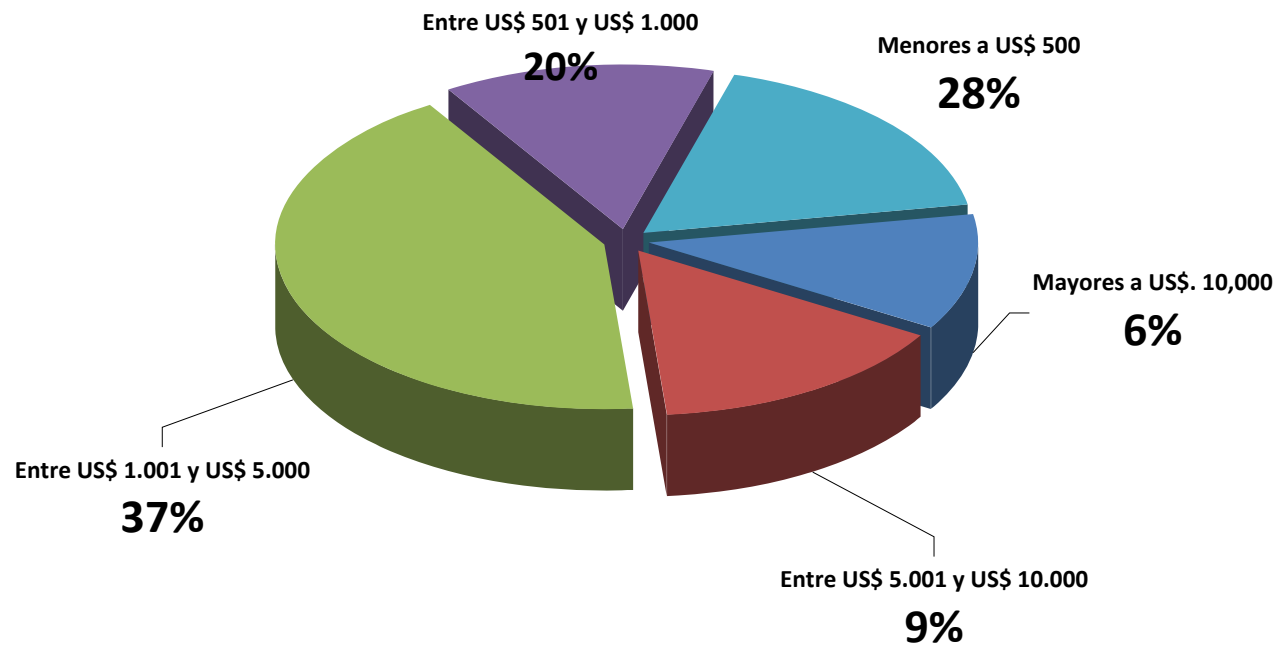


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

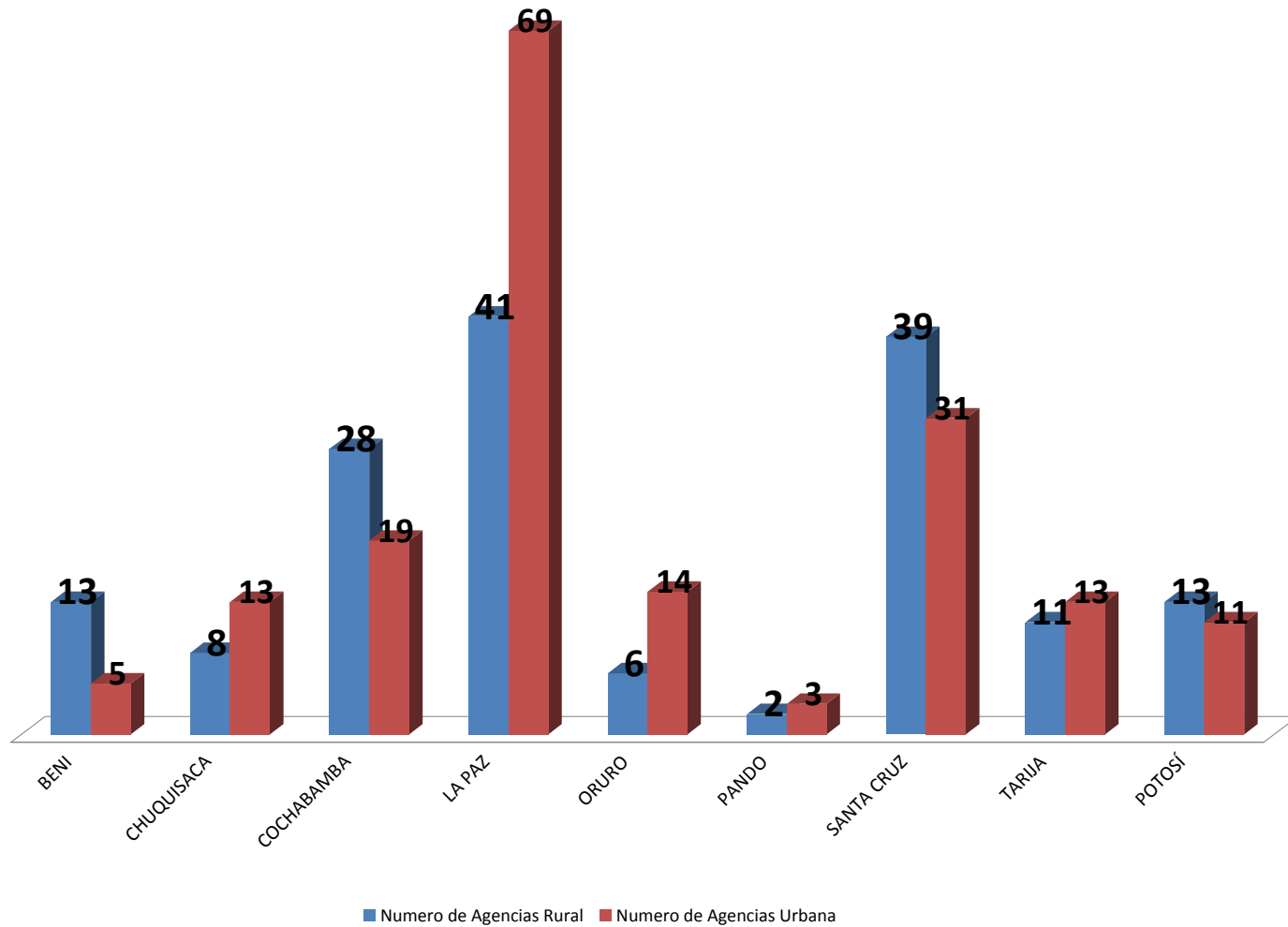


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Julio de 2011
 (En Bolivianos)

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	27	57	294	415	709
DIACONIA	16	27	43	53	246	299
EMPRENDER	3	11	14	19	99	118
FONCRESOL	1	5	6	1	30	31
FONDECO	12	3	15	59	63	122
FUBODE	12	5	17	76	107	183
FUNBODEM	7	5	12	19	118	137
IDEPRO	9	8	17	42	98	140
IMPRO		2	2		28	28
PROMUJER	17	57	74	80	634	714
SARTAWI	13	15	28	46	81	127
Total general	161	178	339	799	2.036	2.835

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	13	5	18	81	54	135
CHUQUISACA	8	13	21	28	126	154
COCHABAMBA	28	19	47	169	245	414
LA PAZ	41	69	110	177	874	1.051
ORURO	6	14	20	15	131	146
PANDO	2	3	5	5	31	36
SANTA CRUZ	39	31	70	206	395	601
TARIJA	11	13	24	68	103	171
POTOSÍ	13	11	24	50	77	127
Total general	161	178	339	799	2.036	2.835

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDS
30 de Julio 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%	12 y 18%		20% y 24%		18% al 30%			12 y 18%		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%		32%				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)