

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	12.542.066	31.773.987	44.316.053	44.274.463	4.473.904	1.424.732	7.650.561	7.830.018	268.606	20.252.800	11.006.921	11.722.932	7.494.700	6.679.541	167.395.232
INVERSIONES TEMPORARIAS	21.788.801	18.862.627	40.651.427	2.219.825	1.483.207	1.733.690	7.952	12.450.601	636.688	25.002	2.883.814	3.047.693	608.404	-	65.748.303
CARTERA	494.182.358	238.441.169	732.623.527	330.829.795	30.163.103	16.279.468	118.469.051	167.298.801	17.796.166	78.722.409	45.620.473	144.544.356	104.744.345	102.136.226	1.889.227.720
CARTERA BRUTA	495.636.334	237.810.170	733.446.505	343.231.522	31.917.667	16.465.669	122.259.398	170.785.005	17.899.838	78.985.404	48.849.745	150.728.980	105.105.351	99.251.279	1.918.926.364
CARTERA VIGENTE	492.787.330	235.944.163	728.731.493	341.820.239	30.700.455	15.972.177	119.067.037	159.865.815	14.630.913	75.681.444	45.284.144	142.673.334	102.472.031	98.901.347	1.875.800.429
CARTERA VENCIDA	1.739.619	504.403	2.244.022	1.017.231	383.128	105.447	502.732	1.311.915	397.336	2.308.884	3.091.284	1.910.419	771.086	333.914	14.377.399
CARTERA EN EJECUCIÓN	819.315	1.361.604	2.180.919	242.507	678.603	345.716	2.024.427	387.341	-	481.764	474.317	2.206.843	1.559.300	15.444	10.597.180
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	280.354	-	280.354	140.304	63.093	23.337	624.072	8.632.940	2.688.753	468.230	-	3.217.710	74.692	574	16.214.060
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	9.716	-	9.716	1.845	-	1.213	-0	470.968	182.835	24.555	-	317.063	16.363	-	1.024.557
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	9.396	92.388	17.779	41.129	116.026	-	20.528	-	403.612	211.880	-	912.738
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	8.359.211	3.458.987	11.818.198	4.261.781	478.242	248.418	1.296.879	2.828.014	339.202	2.941.073	856.040	2.508.562	4.739.830	4.739.830	35.349.192
PREVISIÓN PARA CARTERA INCOBRABLE	-9.813.187	-2.827.989	-12.641.176	-16.663.508	-2.232.806	-434.620	-5.087.226	-6.314.218	-442.874	-3.204.069	-4.085.313	-8.693.186	-3.393.957	-1.854.883	-65.047.835
OTRAS CUENTAS POR COBRAR	6.514.150	4.021.606	10.535.755	785.604	166.621	1.145.770	1.067.110	1.238.859	66.834	1.117.772	1.486.274	1.312.375	1.029.709	1.045.448	20.998.131
BIENES REALIZABLES	-	-	-	9.546	-	-	-	14.599	-	22.434	2.364	1.150.851	1.238	-	1.201.031
INVERSIONES PERMANENTES	786.467	1.268.418	2.054.885	308.646	254.259	24.045	33.491	904.153	112.428	52.233	3.832.735	11.526.049	6.038.293	55.647	25.196.863
BIENES DE USO	14.775.491	10.377.815	25.153.306	8.716.060	1.486.129	405.720	2.794.538	4.948.205	1.100.666	5.740.349	1.304.677	7.147.421	6.310.087	2.063.877	67.171.036
OTROS ACTIVOS	6.075.743	2.264.873	8.340.616	594.553	703.455	59.274	551.709	1.147.175	130.971	1.641.851	1.447.422	10.134	429.076	1.108.841	16.165.077
TOTAL DEL ACTIVO	556.665.075	307.010.495	863.675.569	387.738.491	38.730.678	21.072.699	130.574.412	195.832.410	20.112.359	107.574.851	67.584.680	180.461.810	126.655.852	113.089.580	2.253.103.392
									-2.021	-69	0				
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	360.802.874	159.169.928	519.972.801	151.392.001	28.365.016	3.382.451	97.855.550	151.750.323	14.390.719	81.357.153	28.308.462	133.348.538	87.457.368	74.170.039	1.371.750.421
OTRAS CUENTAS POR PAGAR	21.301.930	15.996.136	37.298.066	13.146.467	2.197.322	2.064.839	2.835.097	5.772.460	658.143	9.411.514	21.391.151	8.600.134	10.250.337	8.621.413	122.246.943
PREVISIONES	13.044.448	11.016.459	24.060.906	3.653.391	-	-	2.120.112	88.022	356.414	-	1.220.824	-	1.634.497	1.090.359	34.224.525
TÍTULOS DE DÉUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	2.949.055	2.949.055	-	2.013.826	-	1.205.206	-	-	961.800	590.941	265.680	2.741.597	-	10.728.106
TOTAL DEL PASIVO	395.149.252	189.131.577	584.280.828	168.191.859	32.576.164	5.447.289	102.810.759	158.816.012	15.405.275	91.730.467	51.511.378	142.214.351	102.083.800	83.881.811	1.538.949.995
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	3.888.145	-	14.839.211	34.917.627	3.192.349	23.997.571	-	18.645.729	17.000.000	-	116.480.632
APORTES NO CAPITALIZADOS	18.767.712	24.502.893	43.270.605	39.200.074	-	15.189.308	745.640	-	174.250	927.988	16.065.055	10.718.039	1.319.759	21.961.073	149.571.791
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	128.105.981	73.378.504	201.484.485	157.116.762	379.906	-	9.559.833	-	1.092.687	-	-	4.293.901	4.801.410	3.343.853	382.072.837
RESULTADOS ACUMULADOS	14.642.131	19.997.521	34.639.652	23.229.796	1.886.463	436.102	2.618.968	2.098.771	247.797	-9.081.175	8.247	4.589.790	1.450.884	3.902.843	66.028.138
TOTAL DEL PATRIMONIO	161.515.823	117.878.918	279.394.741	219.546.633	6.154.514	15.625.409	27.763.652	37.016.398	4.707.083	15.844.384	16.073.303	38.247.459	24.572.053	29.207.770	714.153.398
TOTAL DEL PASIVO Y PATRIMONIO	556.665.075	307.010.495	863.675.570	387.738.491	38.730.678	21.072.699	130.574.411	195.832.410	20.112.359	107.574.851	67.584.681	180.461.810	126.655.852	113.089.580	2.253.103.393

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	94.604.842	56.759.234	151.364.076	53.421.489	6.793.091	2.132.807	16.293.282	22.122.987	1.772.364	11.523.148	7.545.799	16.623.231	15.161.133	15.748.060	320.501.467
GASTOS FINANCIEROS	-13.802.898	-7.607.358	-21.410.256	-5.695.233	-2.024.129	-31.763	-4.382.903	-4.427.811	-303.015	-3.227.423	-961.171	-3.912.833	-3.467.378	-2.662.683	-52.506.597
RESULTADO FINANCIERO BRUTO	80.801.944	49.151.876	129.953.820	47.726.255	4.768.962	2.101.044	11.910.379	17.695.177	1.469.349	8.295.726	6.584.628	12.710.398	11.693.755	13.085.377	267.994.870
OTROS INGRESOS OPERATIVOS	1.169.190	3.865.461	5.034.650	2.991.581	3.437.326	35.861	3.494.300	1.335.881	121.288	1.596.344	1.399.176	1.245.514	1.381.611	976.688	23.050.220
OTROS GASTOS OPERATIVOS	-2.141.555	-439.977	-2.581.532	-214.104	-	-50	-458.352	-286.043	-87.937	-195.936	-465.130	-1.806.254	-311.620	-525.940	-6.932.897
RESULTADO DE OPERACION BRUTO	79.829.579	52.577.360	132.406.938	50.503.732	8.206.288	2.136.855	14.946.328	18.745.015	1.502.699	9.696.134	7.518.674	12.149.659	12.763.746	13.536.125	284.112.194
RECUPERACION DE ACTIVOS FINANCIEROS	5.689.861	1.922.392	7.612.253	600.892	8.517	131.367	3.306.841	5.143.275	252.762	1.681.127	3.584.166	4.723.000	2.439.910	630.703	30.114.813
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-8.557.460	-3.564.764	-12.122.225	-4.644.295	-614.372	-92.658	-4.742.402	-7.415.737	-318.453	-3.899.005	-1.624.916	-6.469.611	-3.556.966	-2.359.792	-47.860.431
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	76.961.979	50.934.987	127.896.967	46.460.329	7.600.433	2.175.655	13.510.768	16.472.554	1.437.009	7.478.256	9.477.923	10.403.047	11.646.690	11.807.036	266.366.576
GASTOS DE ADMINISTRACION	-63.190.026	-46.120.639	-109.310.665	-23.304.006	-7.152.449	-1.883.265	-10.674.733	-14.144.332	-1.239.986	-10.934.277	-9.934.763	-10.493.767	-10.580.622	-217.133.154	
RESULTADO DE OPERACION NETO	13.771.953	4.814.348	18.586.302	23.156.322	447.985	292.300	2.836.035	2.328.221	197.023	-3.455.021	-456.839	2.903.280	1.171.401	1.226.414	49.233.422
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-1.366.320	-571.172	-1.937.492	-3.032.911	-148.818	1.491	-1.011.987	-2.434.768	-158.619	-1.701.619	-472.929	-3.803.180	-2.894.705	125.045	-13.939.492
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1.828.751	1.156.515	2.985.266	2.937.407	190.433	-51.840	794.920	2.156.237	128.091	513.700	524.705	1.728.015	2.902.220	14.439	14.823.593
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	14.234.384	5.399.691	19.634.075	23.060.818	489.599	241.952	2.618.968	2.049.691	166.495	-3.111.940	-405.064	2.828.115	1.178.915	1.365.898	50.117.523
INGRESOS EXTRAORDINARIOS	224.581	59.858	284.439	-	-	-	49.080	88.537	-	28.772	-	1.041	4.923	456.791	
GASTOS EXTRAORDINARIOS	-210.345	-27.150	-237.495	-	-	-	-	-	-	-98	-	-	-	-237.593	
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	14.248.619	5.432.399	19.681.019	23.060.818	489.599	241.952	2.618.968	2.098.771	255.032	-3.111.940	-376.390	2.828.115	1.179.956	1.370.821	50.336.721
INGRESOS DE GESTIONES ANTERIORES	592.246	36.863	629.108	232.990	-	-	-	-	-	256.004	1.078.813	-	30.905	-4.239	2.223.581
GASTOS DE GESTIONES ANTERIORES	-198.734	-139.693	-338.427	-64.012	-	-	-	-	-7.234	-133.850	-694.175	-	-18.812	658	-1.255.853
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	14.642.131	5.329.569	19.971.700	23.229.796	489.599	241.952	2.618.968	2.098.771	247.797	-2.989.786	8.247	2.828.115	1.192.049	1.367.240	51.304.449
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	14.642.131	5.329.569	19.971.700	23.229.796	489.599	241.952	2.618.968	2.098.771	247.797	-2.989.786	8.247	2.828.115	1.192.049	1.367.240	51.304.449
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	14.642.131	5.329.569	19.971.700	23.229.796	489.599	241.952	2.618.968	2.098.771	247.797	-2.989.786	8.247	2.828.115	1.192.049	1.367.240	51.304.449

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	2,25%	10,35%	5,13%	11,42%	11,55%	6,76%	5,86%	4,00%	1,34%	18,83%	16,29%	6,50%	5,92%	5,91%	7,43%
Inversiones Temporarias/Total Activo	3,91%	6,14%	4,71%	0,57%	3,83%	8,23%	0,01%	6,36%	3,17%	0,02%	4,27%	1,69%	0,48%	0,00%	2,92%
Cartera / Total Activo	88,78%	77,67%	84,83%	85,32%	77,88%	77,25%	90,73%	85,43%	88,48%	73,18%	67,50%	80,10%	82,70%	90,31%	83,85%
Otras Cuentas por cobrar / Total Activo	1,17%	1,31%	1,22%	0,20%	0,43%	5,44%	0,82%	0,63%	0,33%	1,04%	2,20%	0,73%	0,81%	0,92%	0,93%
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,02%	0,00%	0,64%	0,00%	0,00%	0,05%
Inversiones Permanentes / Total Activo	0,14%	0,41%	0,24%	0,08%	0,66%	0,11%	0,03%	0,46%	0,56%	0,05%	5,67%	6,39%	4,77%	0,05%	1,12%
Bienes de Uso / Total Activo	2,65%	3,38%	2,91%	2,25%	3,84%	1,93%	2,14%	2,53%	5,47%	5,34%	1,93%	3,96%	4,98%	1,82%	2,98%
Otros Activos / Total Activo	1,09%	0,74%	0,97%	0,15%	1,82%	0,28%	0,42%	0,59%	0,65%	1,53%	2,14%	0,01%	0,34%	0,98%	0,72%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3,95%	2,60%	3,47%	8,99%	1,90%	1,72%	3,01%	1,61%	1,85%	-4,17%	0,02%	2,35%	1,41%	1,81%	3,42%
Resultado Neto / Patrimonio ROE	13,60%	6,78%	10,72%	15,87%	11,93%	2,32%	14,15%	8,50%	7,90%	-28,30%	0,08%	11,09%	7,28%	7,02%	10,78%
Resultado Neto / Ingresos Financieros	15,48%	9,39%	13,19%	43,48%	7,21%	11,34%	16,07%	9,49%	13,98%	-25,95%	0,11%	17,01%	7,86%	8,68%	16,01%
Ingresos Financieros / Activo	25,49%	27,73%	26,29%	20,67%	26,31%	15,18%	18,72%	16,95%	13,22%	16,07%	16,75%	13,82%	17,96%	20,89%	21,34%
Ingresos Financieros / Cartera Bruta	28,63%	35,80%	30,96%	23,35%	31,92%	19,43%	19,99%	19,43%	14,85%	21,88%	23,17%	16,54%	21,64%	23,80%	25,05%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	19,12%	29,09%	22,36%	10,18%	33,61%	17,16%	13,10%	12,42%	10,39%	20,76%	30,51%	7,46%	14,95%	15,99%	16,97%
Gastos Administrativos / Activo	17,03%	22,53%	18,98%	9,02%	27,70%	13,41%	12,26%	10,83%	9,25%	15,25%	22,05%	6,23%	12,41%	14,03%	14,46%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99,48%	99,22%	99%	100%	96%	97%	98%	99%	97%	96%	92,70%	97%	98%	100%	99%
Cartera Vencida / Cartera Bruta	0,35%	0,21%	0,31%	0,30%	1,20%	0,65%	0,41%	1,04%	3,24%	2,95%	6,33%	1,48%	0,75%	0,34%	0,80%
Cartera en Ejecución / Cartera Bruta	0,17%	0,57%	0,30%	0,07%	2,42%	2,21%	1,69%	0,29%	0,00%	0,64%	0,97%	1,73%	1,69%	0,02%	0,60%
Previsión cartera incobrable / Cartera en Mora	382,04%	151,55%	285,05%	1311,08%	193,46%	92,44%	198,08%	276,18%	76,33%	112,99%	114,58%	179,69%	132,65%	530,94%	241,71%
LIQUIDEZ															
Disponibilidades / Pasivo	3,17%	17%	8%	26%	14%	26%	7%	5%	2%	22%	21,37%	8%	7%	8%	11%
Disponibilidades + Inversiones Temporarias / Pasivo	8,69%	26,77%	14,54%	27,64%	18,29%	57,98%	7,45%	12,77%	5,88%	22,11%	26,97%	10,39%	7,94%	7,96%	15,15%
Disponibilidades + Inversiones Temporarias / Activo	6,17%	16,49%	9,84%	11,99%	15,38%	14,99%	5,87%	10,36%	4,50%	18,85%	20,55%	8,18%	6,40%	5,91%	10,35%
SOLVENCIA															
Patrimonio/Activo	29,01%	38%	32%	57%	16%	74%	21%	19%	23%	15%	23,78%	21%	19%	26%	32%
Cartera Vencida+Ejecución/Patrimonio	1,59%	1,58%	1,59%	0,58%	18,75%	3,01%	9,25%	6,18%	12,33%	17,90%	22,18%	12,65%	10,41%	1,20%	3,77%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4,49%	-0,82%	-2,94%	-7,01%	-17,53%	0,23%	-9,07%	-10,88%	2,92%	-2,32%	-3,23%	-10,08%	-3,40%	-5,15%	-5,34%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	30.098.931	29.975.168	15.643	108.120	388	11.927	12.315
CHUQUISACA	56.250.576	55.975.257	82.823	192.496	2.765	16.865	19.630
COCHABAMBA	142.020.403	139.632.331	1.360.034	1.028.039	5.340	22.715	28.055
LA PAZ	408.696.908	405.208.787	2.268.785	1.219.337	21.245	71.333	92.578
ORURO	83.376.196	83.040.770	188.260	147.166	2.859	13.994	16.853
PANDO	27.458.818	27.113.763	344.840	215	461	2.940	3.401
POTOSI	31.672.997	31.513.406	30.068	129.523	1.077	8.113	9.190
SANTA CRUZ	234.287.942	230.413.507	1.618.945	2.255.491	6.176	41.408	47.584
TARIJA	66.164.858	65.593.769	268.743	302.346	2.595	8.939	11.534
TOTAL	1.080.027.630	1.068.466.757	6.178.141	5.382.733	42.906	198.234	241.140
	100%	98,93%	0,57%	0,50%	17,79%	82,21%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	73.087.640	71.920.867	903.985	262.788	2.778	11.177	13.955
CHUQUISACA	44.539.412	44.194.777	270.096	74.539	2.178	3.948	6.126
COCHABAMBA	167.337.069	163.812.519	1.563.705	1.960.846	7.378	17.710	25.088
LA PAZ	173.342.630	170.759.408	1.740.206	843.016	10.008	23.212	33.220
ORURO	31.313.104	31.139.825	132.913	40.365	870	2.259	3.129
PANDO	13.330.672	13.199.738	72.005	58.930	376	1.800	2.176
POTOSI	51.827.361	50.958.539	358.709	510.113	2.485	8.063	10.548
SANTA CRUZ	211.739.624	205.427.843	4.092.020	2.219.761	7.756	27.374	35.130
TARIJA	72.383.336	72.136.260	90.249	156.828	3.698	15.303	19.001
TOTAL	838.900.849	823.549.776	9.223.888	6.127.185	37.527	110.846	148.373
	100%	98,17%	1,10%	0,73%	25,29%	74,71%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	103.186.571	101.896.035	919.627	370.908	3.166	23.104	26.270
CHUQUISACA	100.789.988	100.170.034	352.919	267.035	4.943	20.813	25.756
COCHABAMBA	309.357.473	303.444.850	2.923.739	2.988.884	12.718	40.425	53.143
LA PAZ	582.039.538	575.968.195	4.008.991	2.062.353	31.253	94.545	125.798
ORURO	114.689.300	114.180.595	321.174	187.531	3.729	16.253	19.982
PANDO	40.789.491	40.313.501	416.845	59.145	837	4.740	5.577
POTOSI	83.500.358	82.471.945	388.777	639.636	3.562	16.176	19.738
SANTA CRUZ	446.027.567	435.841.350	5.710.965	4.475.252	13.932	68.782	82.714
TARIJA	138.548.194	137.730.028	358.992	459.174	6.293	24.242	30.535
TOTAL	1.918.928.479	1.892.016.533	15.402.028	11.509.918	80.433	309.080	389.513
	100%	98,60%	0,80%	0,60%	20,65%	79,35%	100%

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

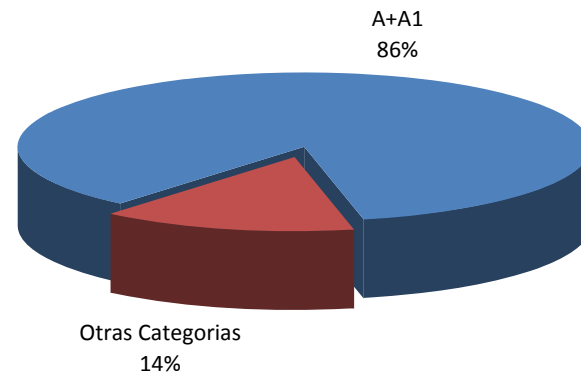
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL	
CRECER	247.257.249	245.944.333	779.943	532.973	8.017	68.111	76.128	
PRO MUJER	198.473.831	197.179.274	385.073	909.484	3.992	73.839	77.831	
DIACONIA	263.283.296	262.405.758	647.952	229.586	16.634	29.885	46.519	
EMPRENDER	29.082.398	27.965.797	374.605	741.996	2.344	6.215	8.559	
FONCRESOL	7.324.111	7.009.054	86.966	228.091	602	2.107	2.709	
FUNBODEM	94.509.419	92.484.277	395.955	1.629.188	2.739	4.491	7.230	
IDEPRO	94.703.599	93.576.774	997.764	129.061	2.186	1.702	3.888	
IMPRO	16.020.499	15.477.667	542.832	-	1.144	914	2.058	
SARTAWI	15.178.979	14.361.591	625.936	191.453	1.195	1.462	2.657	
ANED	-	-	-	-	-	-	-	
CIDRE	66.901.278	65.018.644	1.091.732	790.902	1.259	658	1.917	
FONDECO	-	-	-	-	-	-	-	
FUBODE	47.292.971	47.043.588	249.383	-	2.794	8.850	11.644	
TOTAL	1.090.027.630	1.068.466.757	6.178.141	5.382.733	42.906	198.234	241.140	
	100%	98,93%	0,57%	0,50%	17,79%	82,21%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	248.379.089	247.123.353	969.394	286.342	7.488	61.514	69.002	
PRO MUJER	39.336.340	38.764.890	119.330	452.121	2.200	19.079	21.279	
DIACONIA	79.948.226	79.554.785	371.123	22.317	6.012	4.018	10.030	
EMPRENDER	2.835.269	2.797.751	8.523	28.995	223	591	814	
FONCRESOL	9.141.558	8.986.459	19.694	135.404	618	1.370	1.988	
FUNBODEM	27.749.996	27.206.849	106.780	436.368	795	1.186	1.981	
IDEPRO	76.081.406	74.921.981	785.119	374.306	2.421	1.113	3.534	
IMPRO	1.879.339	1.841.999	37.340	-	193	132	325	
SARTAWI	63.808.514	61.790.104	1.707.572	310.838	4.021	1.807	5.828	
ANED	48.849.747	45.284.145	3.091.285	474.317	3.326	3.720	7.046	
CIDRE	83.827.703	80.872.401	1.135.749	1.819.553	2.088	1.104	3.192	
FONDECO	105.105.352	102.546.724	787.449	1.771.179	4.760	9.026	13.786	
FUBODE	51.958.309	51.858.334	84.531	15.444	3.382	6.186	9.568	
TOTAL	838.900.849	823.549.776	9.223.888	6.127.185	37.527	110.846	148.373	
	100%	98,17%	1,10%	0,73%	25,29%	74,71%	100%	
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL								
CRECER	495.636.338	493.067.686	1.749.337	819.315	15.505	129.625	145.130	
PRO MUJER	237.810.171	235.944.164	504.403	1.361.604	6.192	92.918	99.110	
DIACONIA	343.231.522	341.960.543	1.019.076	251.903	22.646	33.903	56.549	
EMPRENDER	31.917.667	30.763.548	383.128	770.991	2.567	6.806	9.373	
FONCRESOL	16.465.669	15.995.513	106.660	363.496	1.220	3.477	4.697	
FUNBODEM	122.259.416	119.691.125	502.734	2.065.556	3.534	5.677	9.211	
IDEPRO	170.785.005	168.498.756	1.782.883	503.366	4.607	2.815	7.422	
IMPRO	17.899.838	17.319.666	580.172	-	1.337	1.046	2.383	
SARTAWI	78.987.494	76.151.695	2.333.508	502.291	5.216	3.269	8.485	
ANED	48.849.747	45.284.145	3.091.285	474.317	3.326	3.720	7.046	
CIDRE	150.728.981	145.891.045	2.227.481	2.610.455	3.347	1.762	5.109	
FONDECO	105.105.352	102.546.724	787.449	1.771.179	4.760	9.026	13.786	
FUBODE	99.251.279	98.901.921	333.914	15.444	6.176	15.036	21.212	
TOTAL	1.918.928.479	1.892.016.533	15.402.028	11.509.918	80.433	309.080	389.513	
	100%	98,60%	0,80%	0,60%	20,65%	79,35%	100%	

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	491.352.797	1.758.855	324.922	162.630	239.561	1.797.573	-	-	-	-	-	-	-	495.636.338
PRO MUJER	235.278.470	665.694	273.506	160.192	70.705	1.361.604	-	-	-	-	-	-	-	237.810.171
DIACONIA	341.717.503	248.160	95.063	53.743	76.351	1.040.702	-	-	-	-	-	-	-	343.231.522
EMPRENDER	30.763.548	185.991	95.689	101.448	108.171	662.820	-	-	-	-	-	-	-	31.917.667
FONCRESOL	7.003.418	24.513	-	22.862	-	20.388	-	252.930	8.963.123	12.759	18.429	11.843	135.404	16.465.669
FUNBODEM	117.830.018	1.623.802	196.391	166.884	139.003	2.303.319	-	-	-	-	-	-	-	122.259.417
IDEPRO	160.846.524	3.456.044	609.773	4.294.405	241.705	1.336.554	-	-	-	-	-	-	-	170.785.004
IMPRO	17.448.826	274.745	122.701	45.362	8.205	-	-	-	-	-	-	0	-	17.899.838
SARTAWI	74.033.962	2.095.083	346.784	270.305	336.832	1.904.528	-	-	-	-	-	-	-	78.987.494
ANED	22.090.603	1.551.429	194.138	96.399	109.050	1.142.193	-	-	20.339.021	1.143.852	51.625	2.131.436	-	48.849.747
CIDRE	9.927.161	8.220.679	106.054.377	129.436	9.053.448	912.060	11.073.490	8.275	654.521	68.102	-	758.936	257.137	147.117.622
FONDICO	52.377.421	466.961	261.936	50.683	187.802	773.557	-	-	49.665.215	166.369	63.095	34.308	1.057.991	105.105.338
FUBODE	13.094	193.941	47.559	13.877	43.776	98.939.033	-	-	-	-	-	-	-	99.251.279
TOTAL	1.560.683.344	20.765.897	108.622.838	5.563.227	10.614.607	112.194.332	11.073.490	261.205	79.621.880	1.391.083	133.149	2.936.523	1.450.532	1.915.317.106
	81,48%	1,08%	5,67%	0,29%	0,55%	5,86%	0,58%	0,01%	4,16%	0,07%	0,01%	0,15%	0,08%	100%

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

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	-	-	237.145.294	-	-	471.247	-	9.640.708	247.257.249
PRO MUJER	-	-	198.473.831	-	-	-	-	-	198.473.831
DIACONIA	-	1.057.627	262.225.669	-	-	-	-	-	263.283.296
EMPRENDER	-	-	2.396.206	26.686.192	-	-	-	-	29.082.398
FONCRESOL	-	-	7.324.111	-	-	-	-	-	7.324.111
FUNBODEM	-	-	80.797.678	-	13.711.742	-	-	-	94.509.419
IDEPRO	-	-	94.703.599	-	-	-	-	-	94.703.599
IMPRO	-	-	16.020.499	-	-	-	-	-	16.020.499
SARTAWI	-	-	6.223.019	-	-	3.494.201	-	5.461.759	15.178.979
ANED	-	-	-	-	-	-	-	-	-
CIDRE	5.779.607	6.791.224	51.976.520	-	-	2.353.928	-	-	66.901.278
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	45.107.449	-	-	13.018	-	2.172.504	47.292.971
TOTAL	5.779.607	7.848.850	1.002.393.874	26.686.192	13.711.742	6.332.394	-	17.274.971	1.080.027.630
	0,54%	0,73%	92,81%	2,47%	1,27%	0,59%	0,00%	1,60%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	228.731.202	-	-	4.553	-	19.643.335	248.379.089
PRO MUJER	-	-	39.336.340	-	-	-	-	-	39.336.340
DIACONIA	-	-	79.948.226	-	-	-	-	-	79.948.226
EMPRENDER	-	-	25.100	2.810.169	-	-	-	-	2.835.269
FONCRESOL	-	-	-	-	-	-	-	9.141.558	9.141.558
FUNBODEM	-	-	24.893.558	-	2.856.439	-	-	-	27.749.996
IDEPRO	-	-	76.081.406	-	-	-	-	-	76.081.406
IMPRO	-	-	1.879.339	-	-	-	-	-	1.879.339
SARTAWI	-	-	7.672.649	-	-	6.057.559	-	50.078.306	63.808.514
ANED	-	-	490.921	-	24.497.824	-	-	23.861.002	48.849.747
CIDRE	1.827.261	2.088.584	79.465.552	-	-	446.306	-	-	83.827.703
FONDECO	-	-	54.118.360	-	-	-	-	50.986.978	105.105.338
FUBODE	-	-	35.585.546	-	-	21.718	-	16.351.045	51.958.309
TOTAL	1.827.261	2.088.584	628.228.197	2.810.169	27.354.263	6.530.136	-	170.062.224	838.900.834
	0,22%	0,25%	74,89%	0,33%	3,26%	0,78%	0,00%	20,27%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	465.876.495	-	-	475.800	-	29.284.043	495.636.338
PRO MUJER	-	-	237.810.171	-	-	-	-	-	237.810.171
DIACONIA	-	1.057.627	342.173.895	-	-	-	-	-	343.231.522
EMPRENDER	-	-	2.421.306	29.496.361	-	-	-	-	31.917.667
FONCRESOL	-	-	7.324.111	-	-	-	-	9.141.558	16.465.669
FUNBODEM	-	-	105.691.235	-	16.568.180	-	-	-	122.259.416
IDEPRO	-	-	170.785.005	-	-	-	-	-	170.785.005
IMPRO	-	-	17.899.838	-	-	-	-	-	17.899.838
SARTAWI	-	-	13.895.668	-	-	9.551.761	-	55.540.065	78.987.494
ANED	-	-	490.921	-	24.497.824	-	-	23.861.002	48.849.747
CIDRE	7.606.868	8.879.808	131.442.072	-	-	2.800.234	-	-	150.728.981
FONDECO	-	-	54.118.360	-	-	-	-	50.986.978	105.105.338
FUBODE	-	-	80.692.995	-	-	34.736	-	18.523.549	99.251.279
TOTAL	7.606.868	9.937.434	1.630.622.072	29.496.361	41.066.004	12.862.530	-	187.337.195	1.918.928.464
	0,40%	0,52%	84,98%	1,54%	2,14%	0,67%	0,00%	9,76%	100%

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

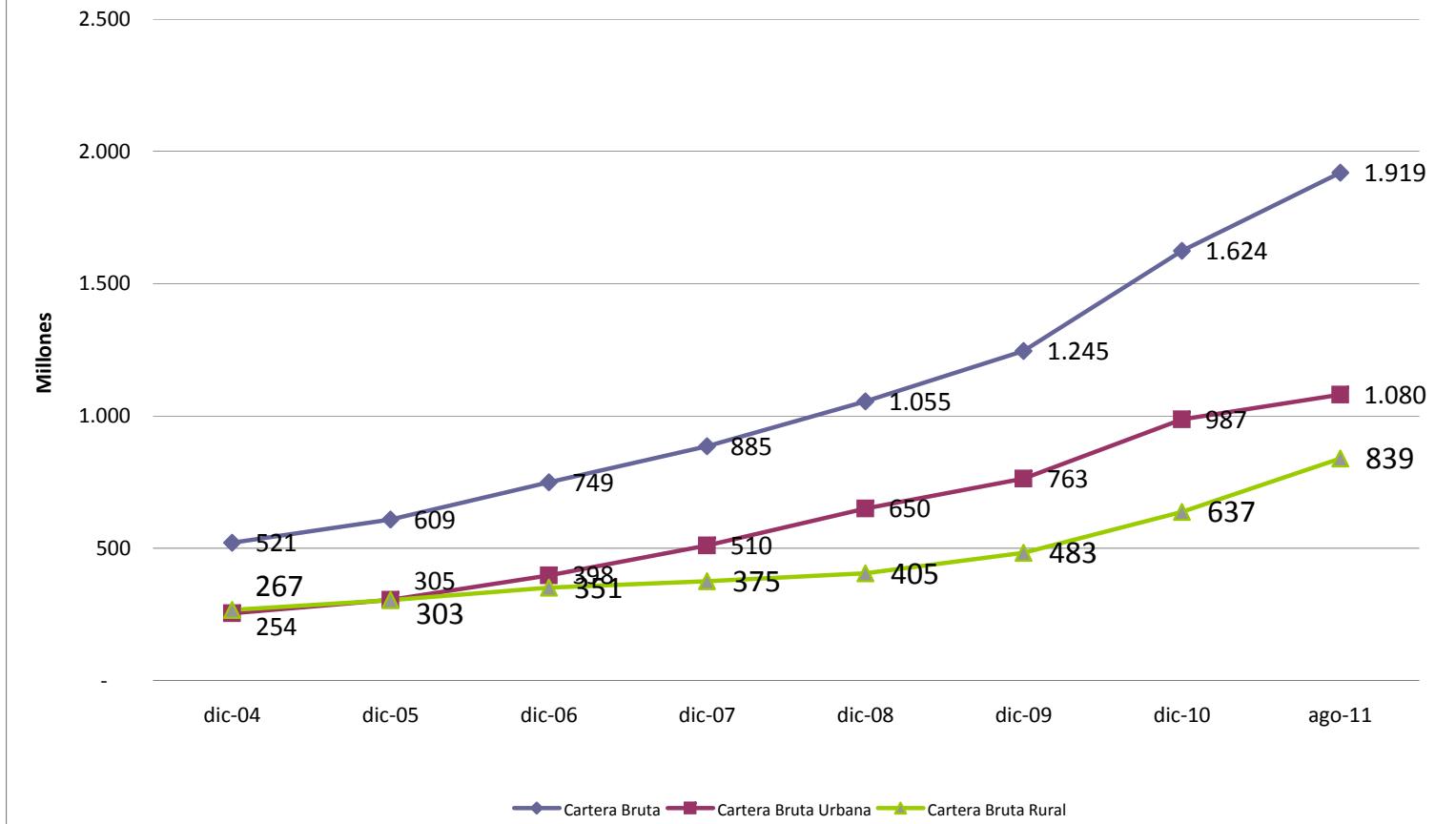


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

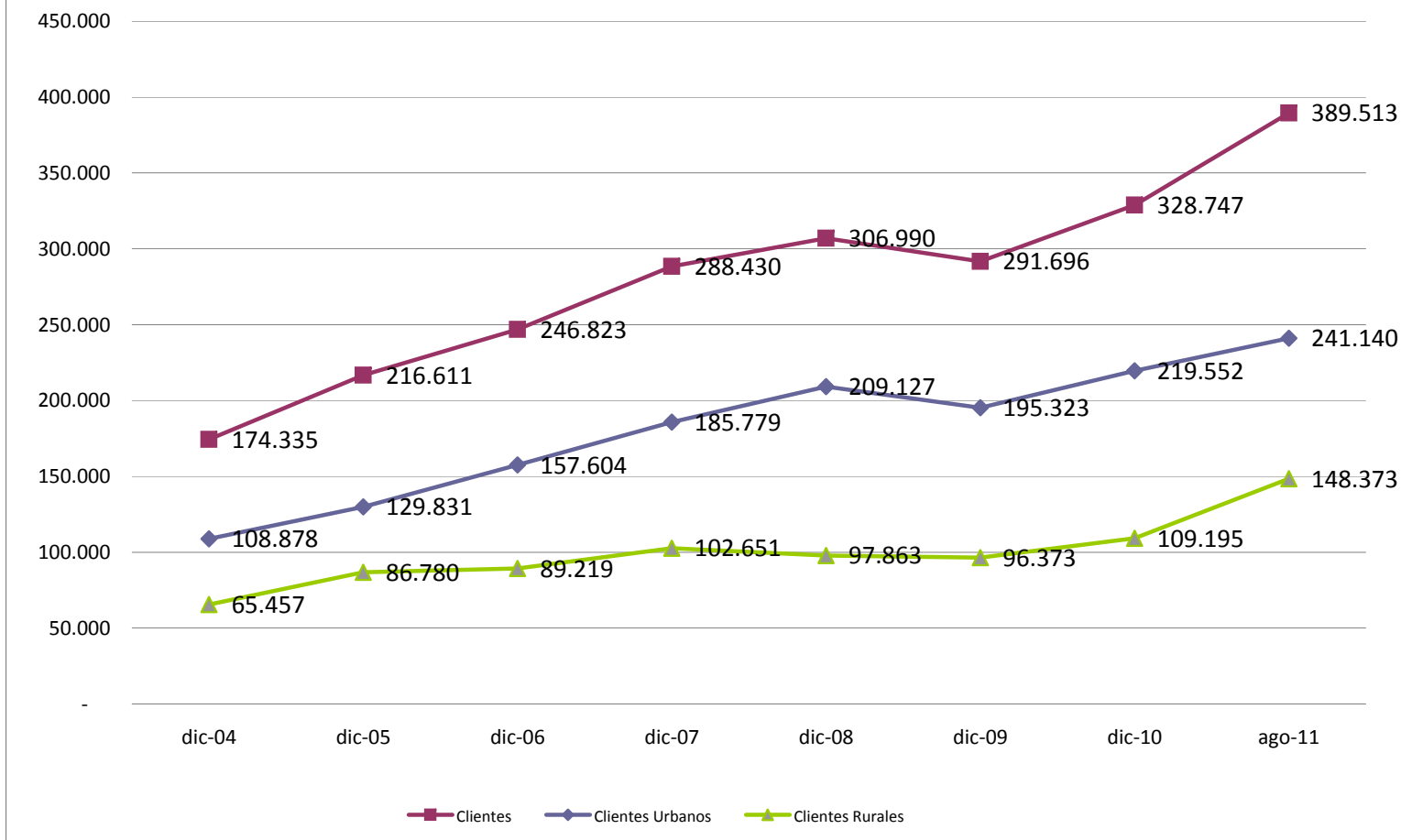


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

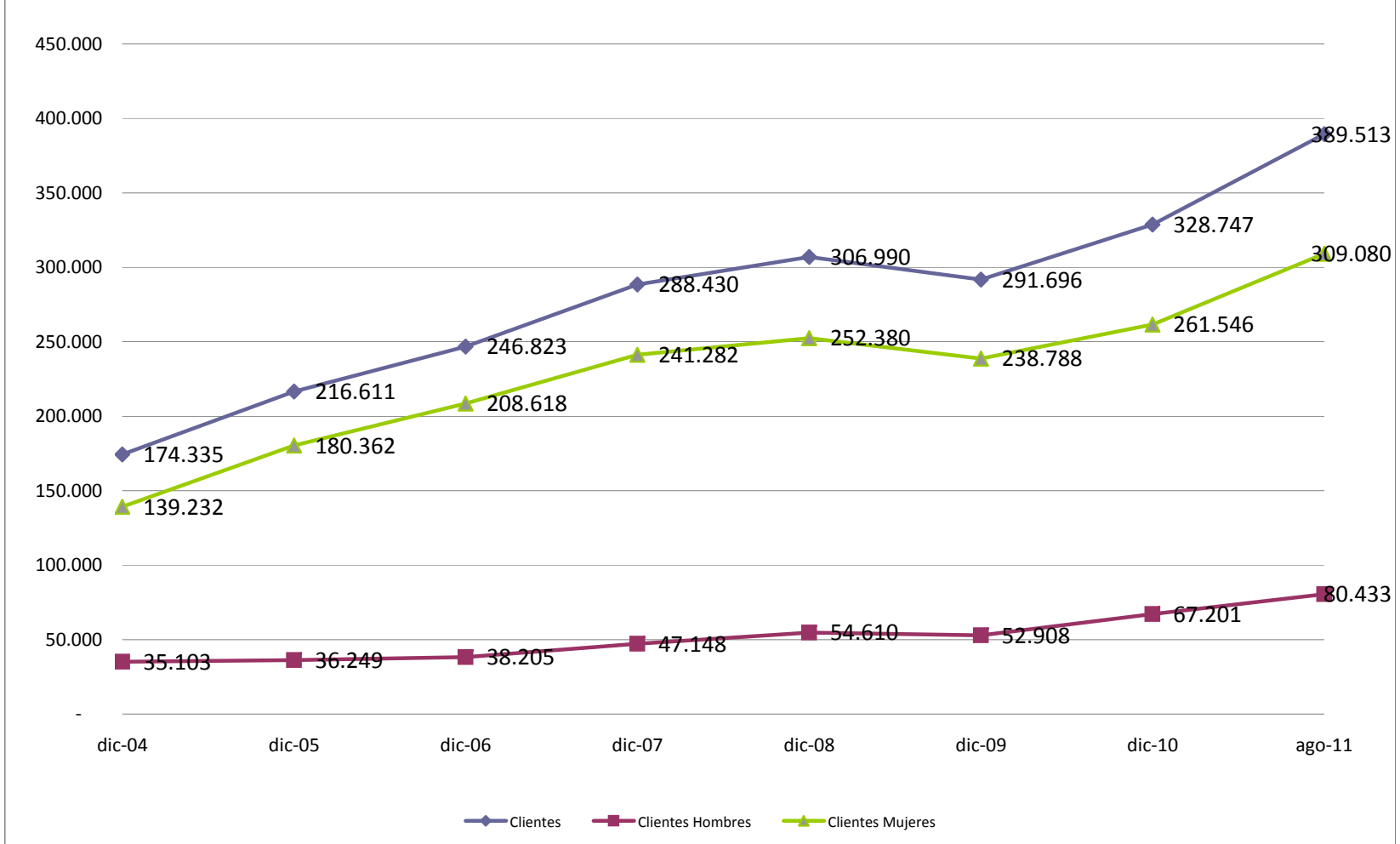


GRAFICO Nº 5
Evolución de % de Mora

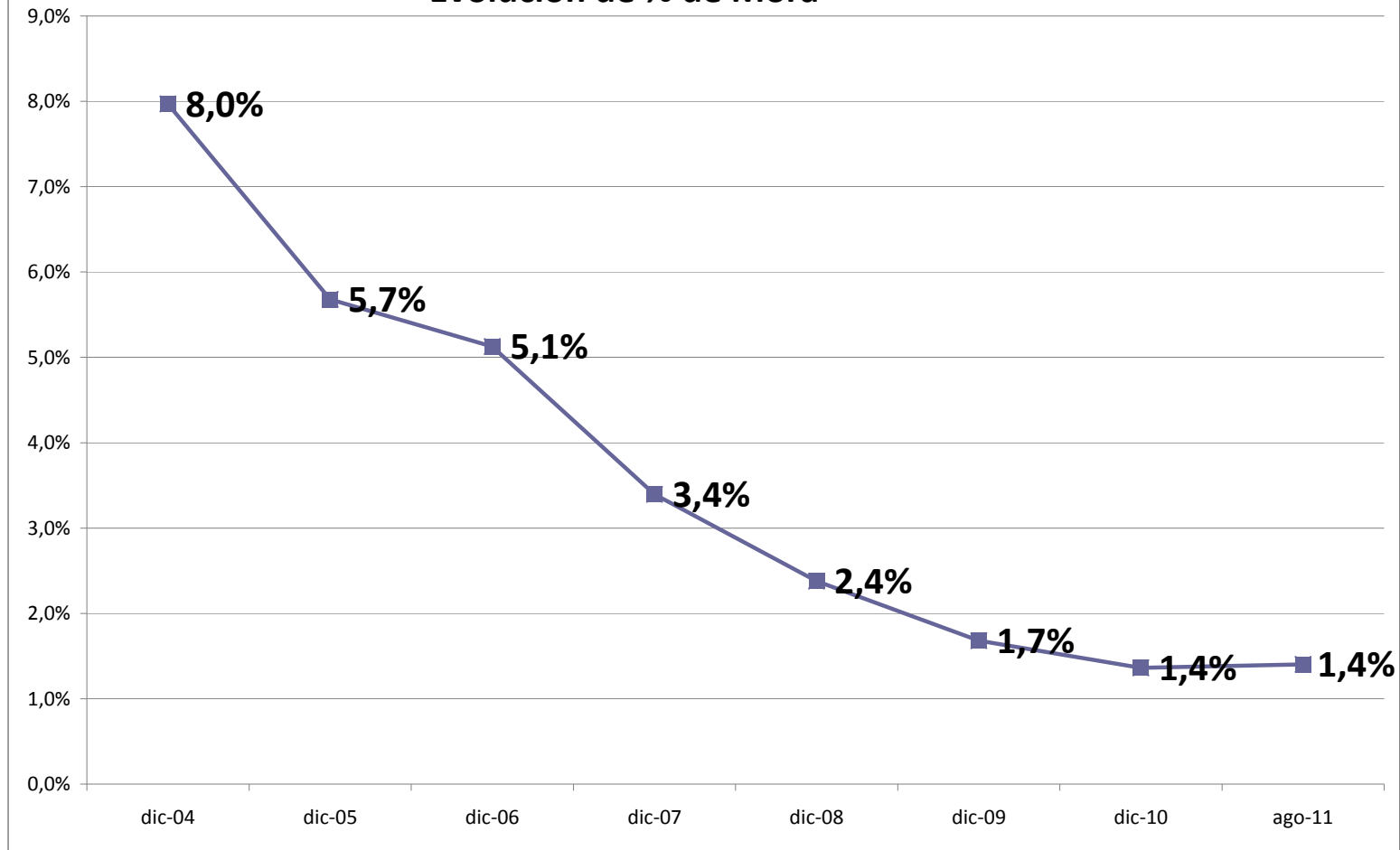


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

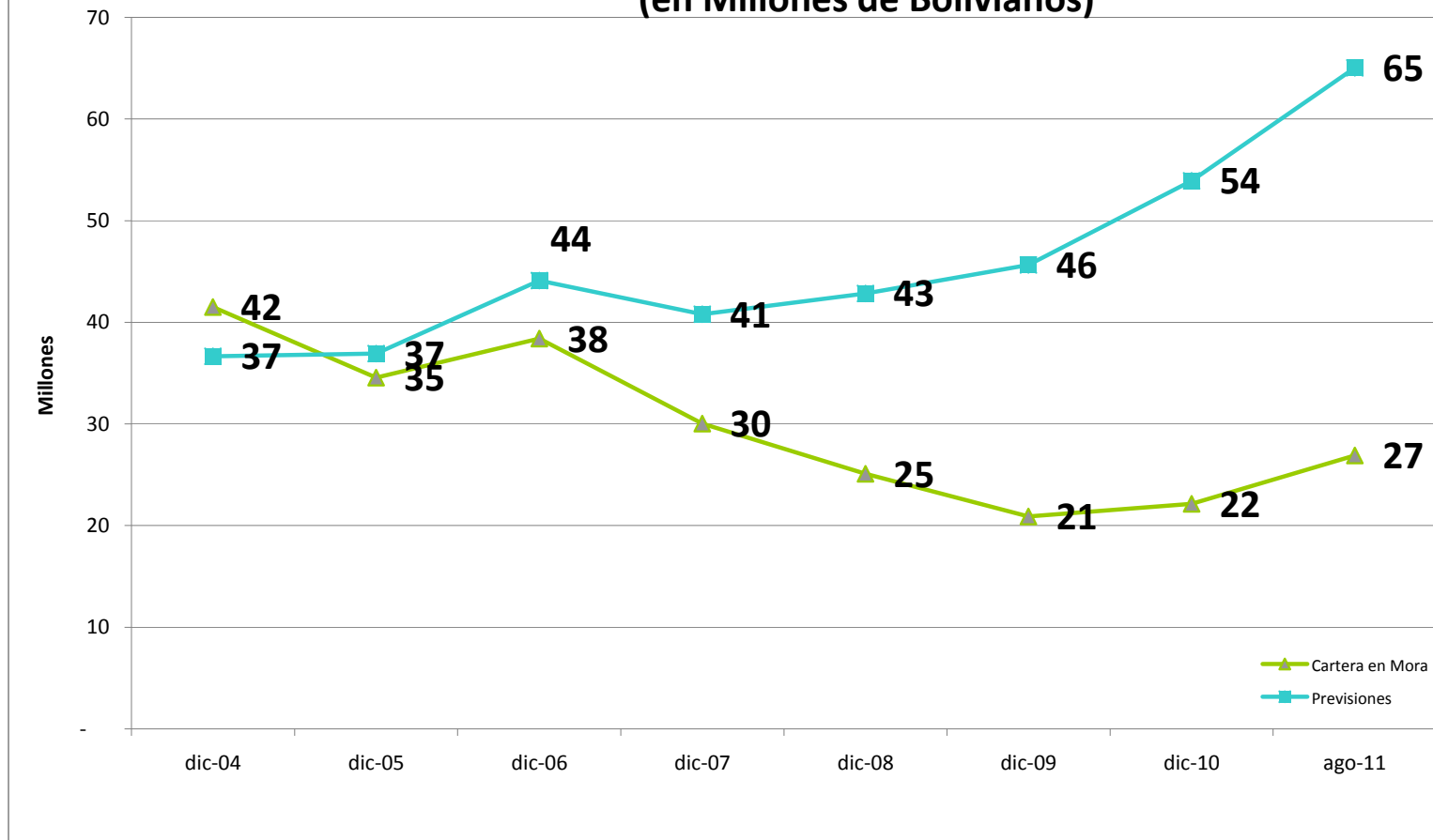
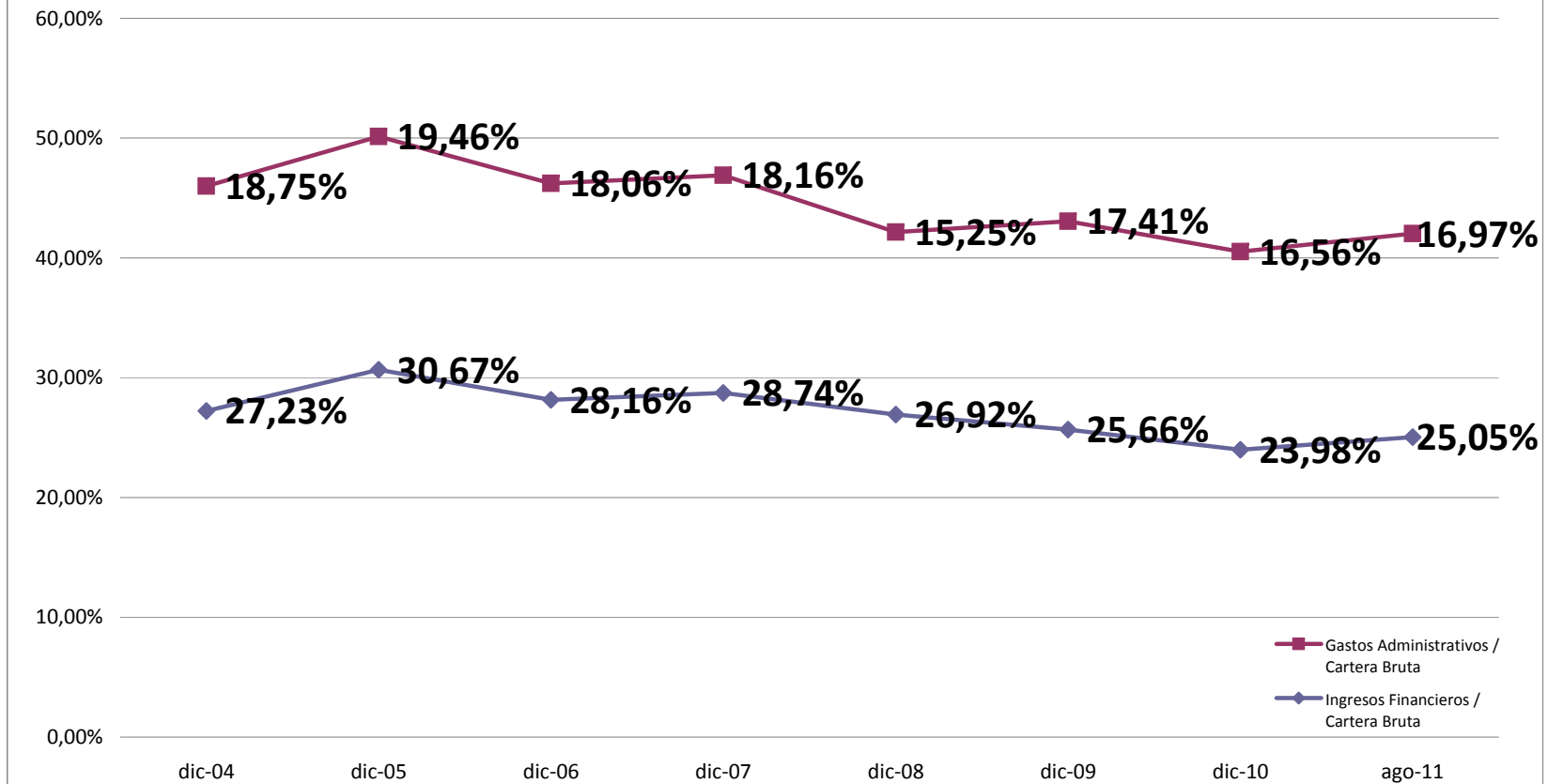


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto de 2011
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																TOTAL		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petroleo 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	
CRECER	22.444.105	-	-	-	-	-	-	196.779.616	-	-	-	-	-	-	28.033.469	-	-	-	247.257.249
PRO MUJER	-	-	-	-	17.769.956	-	-	159.842.540	9.461.713	6.030.701	-	-	-	-	-	-	-	5.368.922	198.473.831
DIACONIA	1.998.593	132.787	5.400	898.303	14.679.479	57.110	77.132.672	85.710.393	2.204.423	51.068.318	4.372.882	17.492.009	361.885	1.466.164	5.587.752	41.286	4.759	69.080	263.283.296
EMPRENDER	-	-	-	-	3.811.902	-	-	19.919.803	3.582.398	1.768.294	-	-	-	-	-	-	-	-	29.082.398
FONCRESOL	7.687	-	-	-	661.939	-	531.548	4.880.888	-	-	-	-	-	-	1.092.351	-	-	-	149.698
FINBODEM	395.729	18.477	6.870	-	11.164.991	-	394.019	15.751.628	5.082.453	32.472.544	56.954	2.157.439	283.907	296.130	26.448.279	-	-	-	94.509.419
IDEPRO	3.527.920	3.711.750	-	65.889	2.747.418	-	2.747.418	29.695.982	8.423.809	22.478.213	-	4.142.271	884.975	4.969.023	80.325	-	-	1.608.760	94.703.599
IMPRO	-	-	-	-	2.846.719	-	3.810.179	1.576.873	-	-	-	752.355	644.795	6.389.577	204.586	10.223	-	12.303	15.178.979
SARTAWI	4.067.993	38.654	-	78.909	1.406.149	790	1.192.995	5.301.666	543.467	1.266.438	23.986	911.394	67.824	51.603	204.586	10.223	-	12.303	15.178.979
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	6.169.156	601.341	10.675	499.495	5.540.056	77.286	13.133.860	11.856.454	1.090.997	14.734.883	447.948	9.144.390	643.394	422.635	2.381.129	46.970	-	100.609	66.901.278
FONDECOCO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	2.166.003	6.501	-	72.983	3.069.110	-	6.588.426	26.905.359	4.088.511	3.794.347	-	100.453	-	9.310	488.261	-	-	3.708	47.292.971
TOTAL	40.777.245	4.595.511	22.945	1.615.579	73.317.563	135.186	105.531.118	558.721.200	34.477.771	133.613.738	4.901.771	34.700.311	1.337.010	3.775.612	75.591.426	178.804	4.759	7.313.081	1.080.027.630
	3,78%	0,42%	0,00%	0,15%	6,79%	0,01%	9,77%	51,69%	8,19%	12,37%	0,45%	3,21%	0,12%	0,35%	7,00%	0,02%	0,00%	0,68%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	36.915.100	-	-	-	-	-	-	186.552.246	-	-	-	-	-	-	-	-	-	-	248.379.088
PRO MUJER	-	-	-	-	2.252.072	-	-	34.237.021	1.409.260	843.721	-	-	-	-	-	-	-	-	594.365
DIACONIA	21.701.721	1.307.233	3.406	651.514	4.074.361	18.576	17.317.179	17.048.092	972.808	11.617.518	128.889	3.651.579	118.283	361.076	916.841	18.010	-	41.138	79.948.236
EMPRENDER	2.835.269	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.835.269
FONCRESOL	2.114.780	-	-	-	1.006.042	-	290.922	5.276.820	-	-	-	-	-	-	360.749	-	-	92.246	91.158
FINBODEM	6.319.121	10.566	-	7.832	869.051	-	98.827	1.979.296	877.001	10.773.198	-	93.057	27.660	132.182	6.562.206	-	-	-	27.749.996
IDEPRO	36.656.202	7.406.739	-	173.385	5.604.740	-	1.531.519	10.929.230	2.834.995	7.342.339	-	1.396.006	547.624	1.377.426	2.916	29.770	-	248.514	76.081.406
IMPRO	-	-	-	-	1.536.305	-	100.151	71.876	-	-	-	-	-	2.403	168.603	-	-	-	1.879.339
SARTAWI	49.506.186	30.002	-	21.853	619.362	23.426	2.822.913	6.264.655	884.018	1.797.427	83.948	936.930	157.198	326.010	280.561	21.903	-	32.123	63.808.514
ANED	12.829.878	11.198.707	-	94.449	932.130	-	9.462.779	757.221	3.832.848	-	-	9.205.576	-	224.273	-	-	-	176.495	48.849.747
CIDRE	49.811.839	434.009	28.625	1.759.414	4.454.685	3.435	5.498.465	4.452.019	4.761.918	9.020.879	493.011	6.190.171	222.048	156.399	776.696	42.222	-	6.870	83.827.703
FONDECOCO	50.969.974	-	-	-	2.447.477	-	14.336.320	3.802.460	-	11.385.122	-	-	-	-	-	-	-	22.163.986	105.105.338
FUBODE	16.323.545	27.500	-	852.549	4.209.003	233.117	8.549.297	14.426.586	4.018.451	2.756.934	-	49.096	-	490.513	-	-	-	21.718	51.958.309
TOTAL	385.983.614	20.414.756	32.031	3.560.998	28.005.228	278.554	50.545.593	296.593.079	12.230.671	59.369.986	705.848	21.522.416	525.188	1.661.085	34.069.608	85.050	29.770	23.377.356	838.900.833
	34,09%	2,43%	0,00%	0,42%	3,34%	0,03%	6,03%	35,34%	1,46%	7,08%	0,08%	2,57%	0,06%	0,20%	4,06%	0,01%	0,00%	2,79%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	59.359.265	-	-	-	-	-	-	385.331.862	-	-	-	-	-	-	50.945.210	-	-	-	495.636.337
PRO MUJER	-	-	-	-	20.022.028	-	-	194.079.560	10.870.973	6.874.423	-	-	-	-	-	-	-	-	5.963.187
DIACONIA	23.700.313	1.440.020	8.806	1.549.817	18.753.840	75.687	94.449.851	102.758.485	3.177.231	62.685.836	4.501.772	21.143.588	480.167	1.827.241	6.504.593	59.296	4.759	110.218	343.231.522
EMPRENDER	2.835.269	-	-	-	3.811.902	-	-	19.919.803	3.582.398	1.768.294	-	-	-	-	-	-	-	-	31.917.667
FONCRESOL	2.122.467	-	-	-	1.667.981	-	822.470	10.157.708	-	-	-	-	-	-	1.453.099	-	-	241.945	16.465.669
FINBODEM	6.714.850	29.043	6.870	7.832	12.034.042	-	492.846	17.730.924	5.959.454	43.245.741	56.954	2.250.496	293.568	428.312	33.010.485	-	-	122.529.416	
IDEPRO	40.184.122	11.118.489	-	239.275	17.972.002	-	4.278.937	40.625.212	11.258.804	29.820.553	-	5.538.277	1.432.599	6.346.449	83.241	29.770	-	1.857.275	170.785.005
IMPRO	-	-	-	-	1.648.749	-	3.910.330	1.648.749	-	-	-	752.355	647.199	6.558.180	-	-	-	-	17.899.838
SARTAWI	53.574.178	68.656	-	100.763	2.025.511	24.216	4.015.908	11.566.321	1.427.485	3.063.865	107.933	1.848.325	225.022	377.613	485.146	32.126	-	44.426	78.897.947
ANED	12.829.878	11.198.707	-	94.449	932.130	-	9.462.779	757.221	3.832.848	-	-	9.205.576	-	224.273	-	-	-	176.495	48.849.747
CIDRE	55.980.995	1.035.350	39.300	2.258.909	9.994.741	80.721	18.632.326	16.308.472	1.567.915	23.755.762	940.959	15.334.561	865.441	579.034	3.157.824	89.191	-	107.479	150.728.981
FONDECOCO	50.969.974	-	-	-	2.447.477	-	14.336.320	3.802.460	-	11.385.122	-	-	-	-	-	-	-	22.163.986	105.105.338
FUBODE	18.489.548	34.001	-	925.533	4.278.113	233.117	15.197.723	41.331.945	8.106.961	6.551.281	-	149.548	-	9.310	978.774	-	-	25.426	99.251.279
TOTAL	326.760.860	24.924.266	54.976	5.176.577	101.322.792	413.740	156.076.111	854.728.280	46.708.042	192.983.725	5.607.619	56.222.726	1.362.198	5.436.697	109.664.024	263.854	34.530	30.690.437	1.318.928.463
	17,03%	1,30%	0,00%	0,27%	5,28%	0,02%	8,13%	44,44%	2,49%	10,06%	0,29%	2,93%	0,10%	0,26%	5,72%	0,01%	0,00%	1,66%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

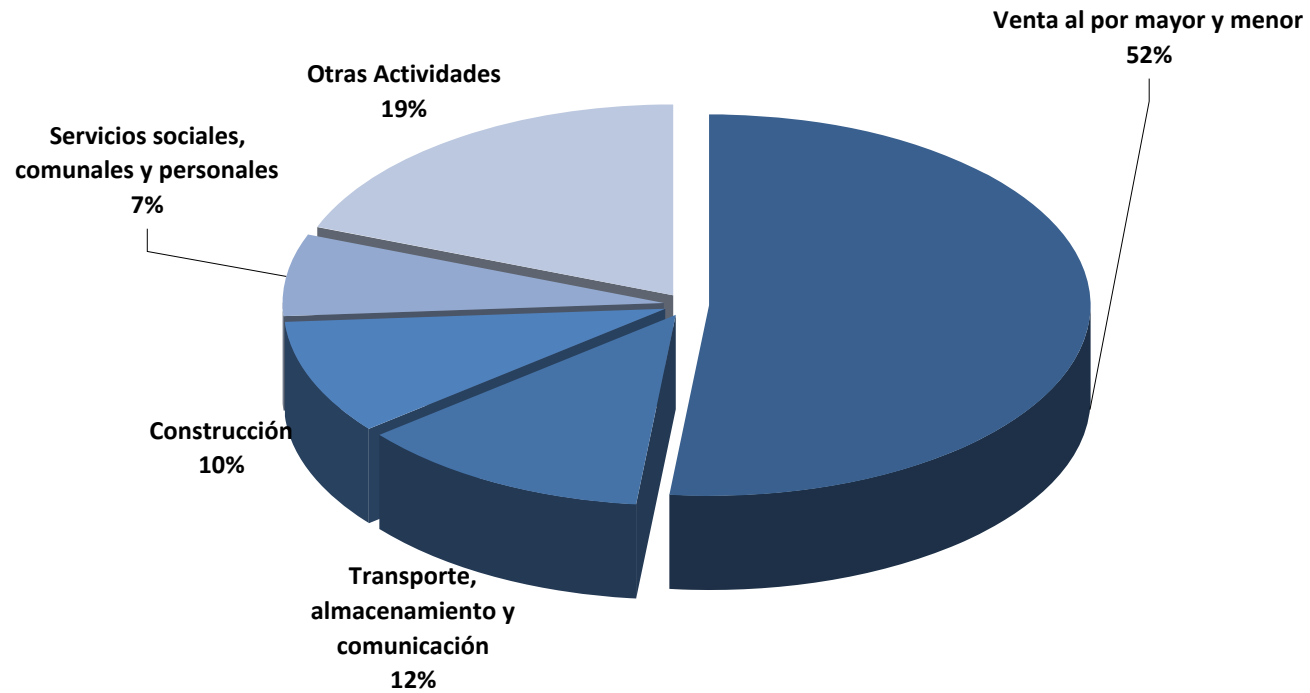
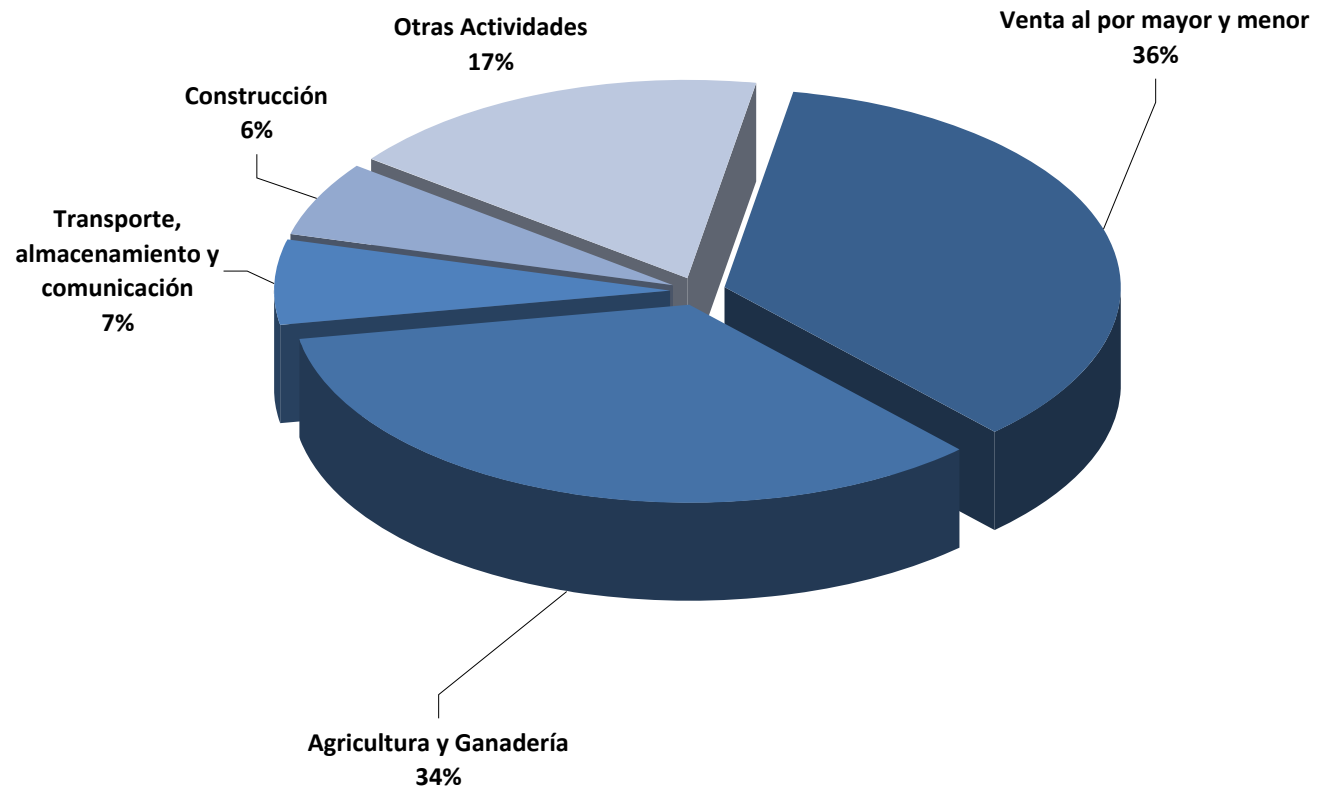


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	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	-	-	-	-	-	1.183.515	23.204.588	117.897.922	44.968.239	60.002.985	247.257.249	
PRO MUJER	-	-	-	-	-	381.624	2.074.238	60.530.574	51.092.808	84.394.586	198.473.831	
DIACONIA	-	-	-	1.146.675	4.778.341	14.451.663	68.672.147	128.943.793	25.147.612	14.476.592	263.283.296	
EMPRENDER	-	-	-	-	-	177.436	2.960.954	17.790.536	5.113.604	3.039.868	29.082.398	
FONCRESOL	-	-	-	-	-	462.912	108.243	2.146.127	1.835.718	2.771.112	7.324.111	
FUNBODEM	-	-	2.257.507	4.425.098	11.733.960	15.228.182	44.920.313	10.602.009	5.342.351	94.509.419		
IDEPRO	-	206.559	1.292.732	1.199.729	3.146.492	20.276.379	37.253.215	30.066.656	137.942	-	94.703.599	
IMPRO	-	-	-	-	-	227.846	2.696.119	9.423.751	1.663.776	2.009.008	16.020.499	
SARTAWI	-	-	-	339.411	766.655	-	129.800	619.222	10.925.728	1.303.560	15.178.979	
ANED	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	2.046.472	447.150	11.049.166	8.654.346	8.491.155	5.257.854	3.184.944	17.136.832	10.273.577	320.144	66.901.278	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	302.500	223.500	3.167.694	16.485.069	24.864.732	1.694.493	554.983	47.292.971
TOTAL	2.046.472	653.708	12.341.898	11.340.160	35.849.305	19.742.649	35.849.305	72.354.607	428.840.949	143.879.906	173.725.726	1.090.027.630
	0,19%	0,06%	1,14%	1,05%	1,83%	3,32%	6,70%	16,60%	39,71%	13,32%	16,09%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	982.752	22.659.903	133.430.322	41.236.566	50.069.527	248.379.089
PRO MUJER	-	-	-	-	-	-	-	5.183.718	10.238.756	23.913.866	39.336.340	
DIACONIA	-	-	-	208.160	1.528.163	1.657.062	1.837.951	11.466.656	45.366.375	11.544.974	6.338.885	79.948.226
EMPRENDER	-	-	-	-	-	-	70.256	125.797	1.754.763	584.909	299.543	2.835.269
FONCRESOL	-	-	-	-	-	136.294	144.270	511.923	2.484.726	4.296.013	1.568.331	9.141.558
FUNBODEM	-	-	-	-	1.005.034	1.060.911	1.247.685	6.632.812	13.999.114	2.938.132	866.308	27.749.996
IDEPRO	-	-	-	2.516.102	1.087.732	1.529.072	10.159.262	25.241.752	34.016.131	1.326.735	204.620	76.081.406
IMPRO	-	-	-	-	-	-	-	91.282	1.079.009	406.574	302.475	1.879.339
SARTAWI	-	-	-	2.134.059	1.534.717	1.635.968	2.172.397	3.819.233	49.420.055	2.625.348	466.737	63.808.514
ANED	-	-	-	-	-	-	534.444	3.525.411	36.721.888	5.729.722	2.338.282	48.849.747
CIDRE	784.320	2.629.802	5.961.994	8.165.461	6.962.042	4.133.534	4.148.281	25.547.268	25.011.552	448.267	35.183	83.827.703
FONDECO	-	-	6.106.758	12.519.054	8.861.455	4.660.655	7.910.937	14.936.446	28.291.475	11.693.197	10.125.358	105.105.338
FUBODE	-	-	-	846.518	1.560.120	380.060	1.155.149	8.963.858	35.723.990	2.455.936	872.677	51.958.309
TOTAL	784.320	2.629.802	12.068.752	26.389.354	22.539.263	15.191.557	30.363.385	123.522.342	412.488.127	95.525.129	97.401.804	838.900.834
	0,09%	0,31%	1,44%	3,15%	2,69%	1,81%	3,62%	14,72%	49,17%	11,39%	11,61%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	2.166.267	45.864.491	251.328.254	86.204.804	110.072.522	495.636.338
PRO MUJER	-	-	-	-	-	-	381.624	65.714.292	61.331.565	108.308.452	237.810.171	
DIACONIA	-	-	-	1.354.835	6.306.503	7.323.536	16.289.613	80.138.803	36.692.586	20.815.477	343.231.522	
EMPRENDER	-	-	-	-	-	-	247.692	3.086.751	19.545.299	5.698.513	3.191.667	
FONCRESOL	-	-	-	-	-	136.294	607.182	620.166	4.630.853	6.131.731	4.339.443	16.465.669
FUNBODEM	-	-	-	-	3.262.541	5.486.009	12.981.645	21.860.994	58.919.427	13.540.141	6.208.699	122.259.416
IDEPRO	-	206.559	1.292.732	3.715.830	4.234.224	21.805.451	47.412.477	55.308.408	35.140.028	1.464.677	204.620	170.785.005
IMPRO	-	-	-	-	-	227.846	2.287.401	10.502.760	2.070.349	2.311.483	17.899.838	
SARTAWI	-	-	-	2.473.470	2.301.372	1.635.968	2.302.197	4.438.455	60.345.783	3.928.909	1.561.341	78.987.494
ANED	-	-	-	-	-	-	534.444	3.525.411	36.721.888	5.729.722	2.338.282	48.849.747
CIDRE	2.830.792	3.076.952	17.011.160	16.819.806	15.453.197	9.391.389	7.333.225	42.684.099	35.285.129	768.411	74.821	150.728.981
FONDECO	-	-	6.106.758	12.519.054	8.861.455	4.660.655	7.910.937	14.936.446	28.291.475	11.693.197	10.125.358	105.105.338
FUBODE	-	-	-	846.518	1.862.620	603.560	4.322.844	25.448.927	60.588.721	4.150.429	1.427.660	99.251.279
TOTAL	2.830.792	3.283.511	24.410.650	37.729.514	42.281.912	51.042.861	102.717.992	302.774.590	841.324.076	239.405.035	271.127.530	1.918.928.464
	0,15%	0,17%	1,27%	1,97%	2,20%	2,66%	5,35%	15,78%	43,84%	12,48%	14,13%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	137.517.883	54.878	-	-	109.739.366	21.250	-	-	247.257.249	76.128	
PRO MUJER	160.079.339	73.714	-	-	38.394.492	4.117	-	-	198.473.831	77.831	
DIACONIA	50.107.489	24.845	-	-	213.175.807	21.674	-	-	263.283.296	46.519	
EMPRENDER	10.780.392	5.700	1.059.538	383	17.242.468	3.379	-	-	29.082.398	9.462	
FONCRESOL	4.337.678	2.449	147.109	22	2.839.325	238	-	-	7.324.111	2.709	
FUNBODEM	-	-	94.509.419	7.230	-	-	-	-	94.509.419	7.230	
IDEPRO	-	-	-	-	94.703.599	3.888	-	-	94.703.599	3.888	
IMPRO	-	-	-	-	16.020.499	2.058	-	-	16.020.499	2.058	
SARTAWI	1.546.910	961	124.180	29	13.507.889	1.667	-	-	15.178.979	2.657	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	65.686.480	1.913	1.214.798	4	66.901.278	1.917	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	29.330.546	9.908	203.341	241	17.759.084	1.495	-	-	47.292.971	11.644	
TOTAL	393.700.237	172.455	96.043.586	7.905	589.069.009	61.679	1.214.798	4	1.080.027.630	242.043	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	137.887.900	52.770	-	-	110.491.189	16.232	-	-	248.379.089	69.002	
PRO MUJER	39.336.340	21.279	-	-	-	-	-	-	39.336.340	21.279	
DIACONIA	1.105.741	605	-	-	78.842.484	9.425	-	-	79.948.226	10.030	
EMPRENDER	818.230	467	52.993	22	1.964.045	357	-	-	2.835.269	846	
FONCRESOL	5.487.841	1.653	1.235.084	162	2.282.339	172	136.294	1	9.141.558	1.988	
FUNBODEM	-	-	27.749.996	1.981	-	-	-	-	27.749.996	1.981	
IDEPRO	-	-	-	-	76.081.406	3.534	-	-	76.081.406	3.534	
IMPRO	-	-	-	-	1.879.339	325	-	-	1.879.339	325	
SARTAWI	183.304	130	2.405.664	517	61.219.546	5.181	-	-	63.808.514	5.828	
ANED	3.998.807	1.831	176.086	60	44.372.449	4.878	302.406	277	48.849.747	7.046	
CIDRE	-	-	-	-	82.414.517	3.183	1.413.187	9	83.827.703	3.192	
FONDECO	22.163.986	10.559	-	-	82.941.352	3.227	-	-	105.105.338	13.786	
FUBODE	15.802.497	6.284	4.511.508	818	31.644.303	2.466	-	-	51.958.309	9.568	
TOTAL	226.784.646	95.578	36.131.332	3.560	574.132.968	48.980	1.851.887	287	838.900.834	148.405	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	275.405.783	107.648	-	-	220.230.555	37.482	-	-	495.636.338	145.130	
PRO MUJER	199.415.679	94.993	-	-	38.394.492	4.117	-	-	237.810.171	99.110	
DIACONIA	51.213.230	25.450	-	-	292.018.292	31.099	-	-	343.231.522	56.549	
EMPRENDER	11.598.622	6.167	1.112.531	405	19.206.513	3.736	-	-	31.917.667	10.308	
FONCRESOL	9.825.519	4.102	1.382.192	184	5.121.664	410	136.294	1	16.465.669	4.697	
FUNBODEM	-	-	122.259.416	9.211	-	-	-	-	122.259.416	9.211	
IDEPRO	-	-	-	-	170.785.005	7.422	-	-	170.785.005	7.422	
IMPRO	-	-	-	-	17.899.838	2.383	-	-	17.899.838	2.383	
SARTAWI	1.730.214	1.091	2.529.844	546	74.727.435	6.848	-	-	78.987.494	8.485	
ANED	3.998.807	1.831	176.086	60	44.372.449	4.878	302.406	277	48.849.747	7.046	
CIDRE	-	-	-	-	148.100.996	5.096	2.627.985	13	150.728.981	5.109	
FONDECO	22.163.986	10.559	-	-	82.941.352	3.227	-	-	105.105.338	13.786	
FUBODE	45.133.044	16.192	4.714.849	1.059	49.403.386	3.961	-	-	99.251.279	21.212	
TOTAL	620.484.883	268.033	132.174.919	11.465	1.163.201.977	110.659	3.066.685	291	1.918.928.464	390.448	

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

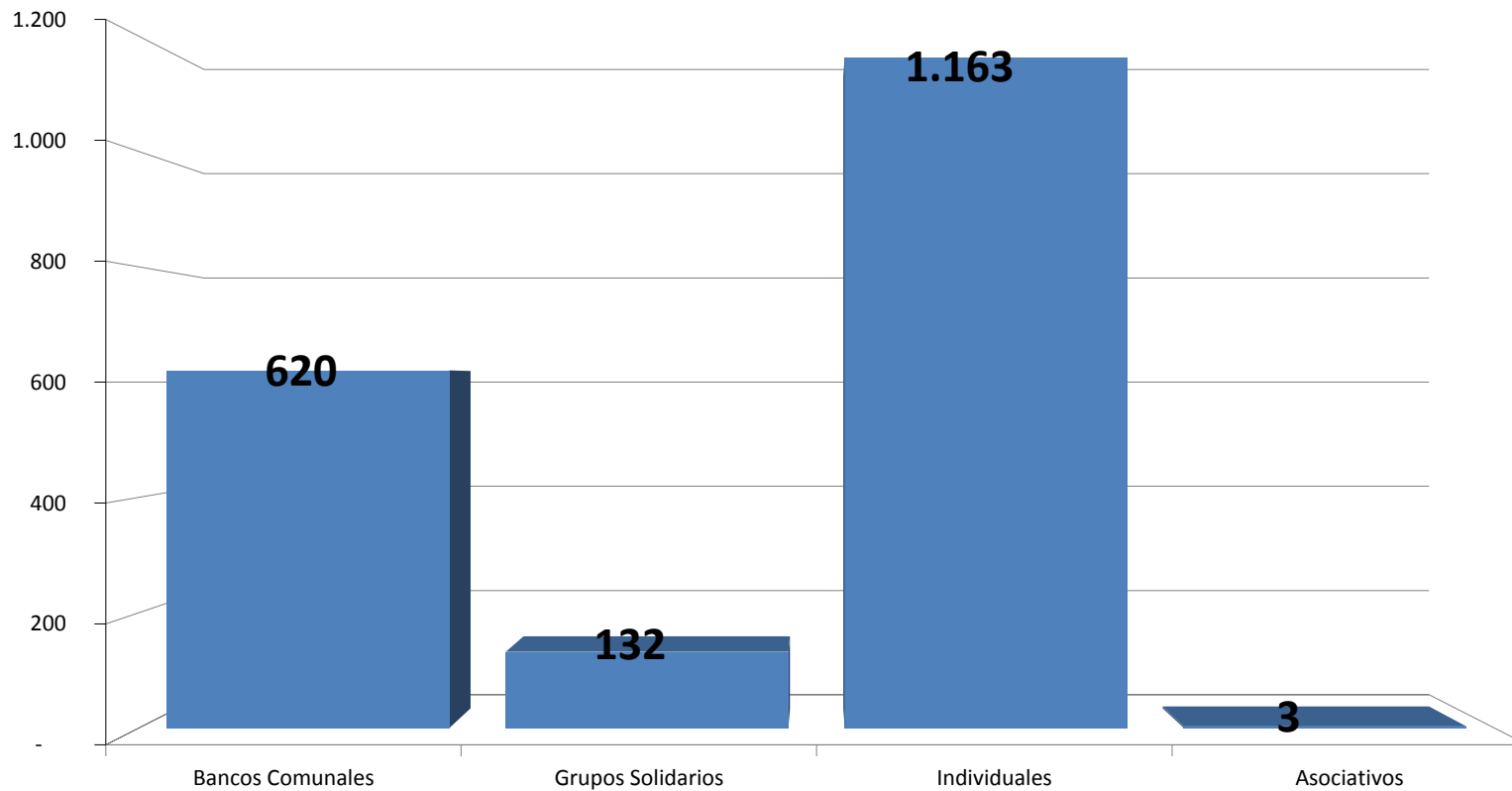
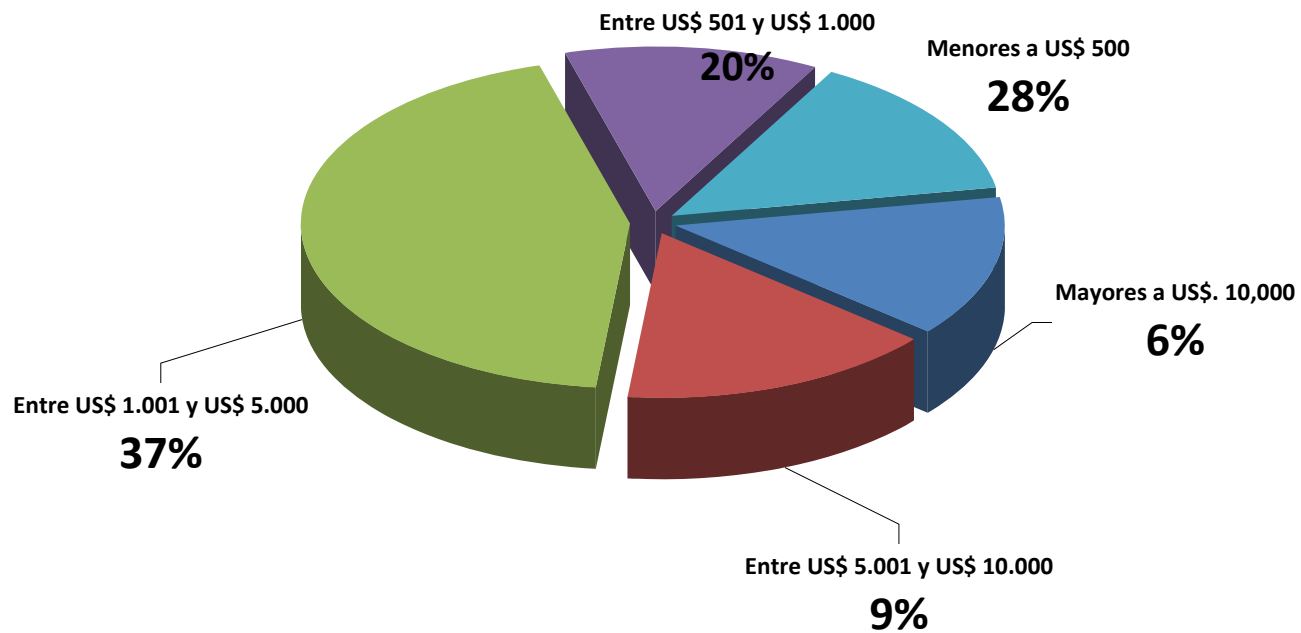


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

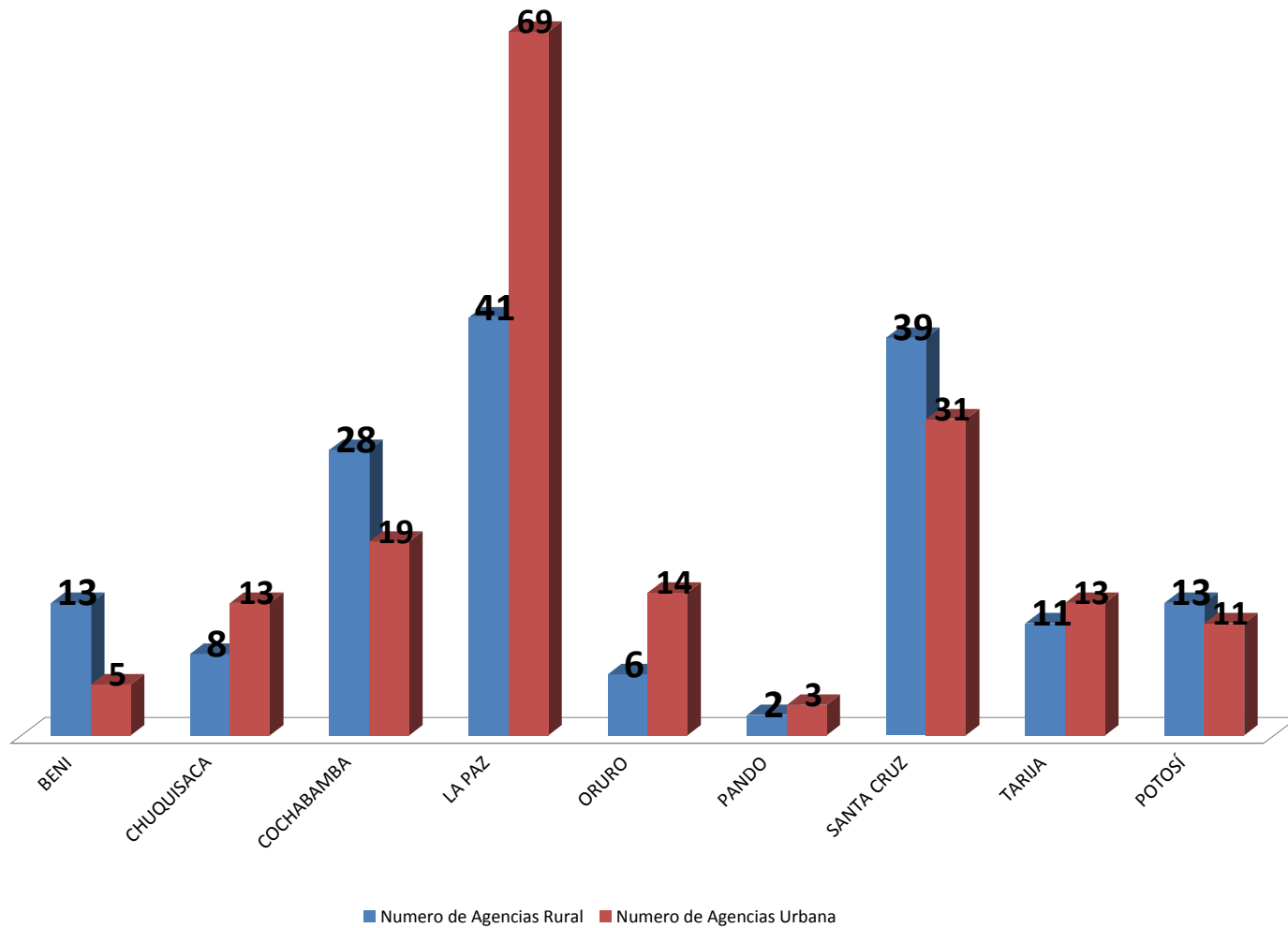


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Agosto de 2011
 (En Bolivianos)

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
31 de Agosto 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%	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		13%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO									19%					
SARTAWI	27%	26%		32%				27%	24%					
ANED	34%	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 Comunales, Sociales y Personales, Comercio y Turismo)

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