

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

|   | CRECER             | PRO MUJER          | Sub-Total Banca Comunal   | DIACONIA           | EMPRENDER         | FONCRESOL         | FUNBODEM           | IDEPRO             | IMPPO             | SARTAWI            | ANED              | CIDRE              | FONDECO            | FUBODE             | TOTAL                |
|---|--------------------|--------------------|---------------------------|--------------------|-------------------|-------------------|--------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|--------------------|----------------------|
| <b>ACTIVO</b>   |                    |                    |                           |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| DISPONIBILIDADES                                      | 14.200.244         | 24.068.324         | <u>38.268.568</u>         | 46.413.221         | 7.167.690         | 1.744.715         | 4.636.877          | 8.602.903          | 247.192           | 8.932.880          | 9.093.107         | 10.342.000         | 3.874.483          | 7.585.020          | <b>146.908.656</b>   |
| INVERSIONES TEMPORARIAS                               | 65.814.003         | 34.673.020         | <u>100.487.024</u>        | 2.221.402          | 1.631.501         | 1.334.807         | 5.804              | 7.414.446          | 902.805           | 25.002             | 3.130.538         | 1.319.690          | 154.646            | -                  | <b>118.627.664</b>   |
| CARTERA   | 501.967.612        | 236.406.891        | <u>738.374.504</u>        | 339.828.723        | 30.857.535        | 16.330.873        | 121.007.361        | 170.827.224        | 17.655.185        | 83.462.555         | 46.086.325        | 149.832.840        | 107.147.958        | 105.507.590        | <b>1.926.918.673</b> |
| CARTERA BRUTA   | 502.982.468        | 235.780.826        | <u>738.763.294</u>        | 352.699.900        | 32.728.458        | 16.561.990        | 124.908.221        | 174.266.800        | 17.744.035        | 83.167.099         | 49.099.402        | 155.879.679        | 107.530.444        | 102.534.291        | <b>1.955.883.613</b> |
| CARTERA VIGENTE                                       | 500.223.558        | 233.958.528        | <u>734.182.086</u>        | 351.267.015        | 31.313.451        | 16.018.254        | 121.618.157        | 163.560.723        | 14.697.797        | 80.182.381         | 45.776.719        | 148.512.830        | 105.301.287        | 102.138.308        | <b>1.914.569.008</b> |
| CARTERA VENCIDA                                       | 1.792.626          | 468.561            | <u>2.261.187</u>          | 1.046.954          | 502.060           | 153.789           | 483.414            | 1.272.531          | 306.500           | 2.124.989          | 2.849.649         | 965.915            | 583.154            | 340.831            | <b>12.890.972</b>    |
| CARTERA EN EJECUCIÓN                                  | 826.246            | 1.353.737          | <u>2.179.983</u>          | 240.690            | 752.401           | 350.914           | 2.085.147          | 301.369            | -                 | 329.895            | 473.034           | 2.546.328          | 1.344.516          | 54.876             | <b>10.659.153</b>    |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE         | 140.036            | -                  | <u>140.036</u>            | 133.999            | 57.584            | 20.900            | 680.374            | 5.880.736          | 2.611.835         | 470.531            | -                 | 3.170.206          | 78.526             | 277                | <b>13.245.003</b>    |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA         | 2                  | -                  | <u>2</u>                  | 1.845              | 13.186            | 1.213             | -                  | 3.197.153          | 127.903           | 39.972             | -                 | 213.680            | 2.452              | -                  | <b>3.597.406</b>     |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN    | -                  | -                  | <u>-</u>                  | 9.396              | 89.776            | 16.921            | 41.129             | 54.289             | -                 | 19.330             | -                 | 470.720            | 220.509            | -                  | <b>922.070</b>       |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA               | 8.478.316          | 3.384.111          | <u>11.862.427</u>         | 4.250.383          | 474.916           | 211.855           | 1.204.993          | 2.828.996          | 336.032           | 3.176.091          | 857.651           | 2.610.867          | 3.137.018          | 4.943.350          | <b>35.894.579</b>    |
| PREVISION PARA CARTERA INCOBRABLE                     | -9.493.172         | -2.758.046         | <u>-12.251.217</u>        | -17.121.560        | -2.345.839        | -442.971          | -5.105.854         | -6.268.572         | -424.881          | -2.880.635         | -3.870.728        | -8.657.706         | -3.519.505         | -1.970.052         | <b>-64.859.520</b>   |
| OTRAS CUENTAS POR COBRAR                              | 5.368.203          | 4.257.461          | <u>9.625.664</u>          | 664.041            | 148.007           | 278.931           | 1.099.743          | 796.491            | 101.013           | 987.111            | 1.679.234         | 1.389.183          | 1.095.255          | 997.529            | <b>18.862.202</b>    |
| BIENES REALIZABLES                                    | -                  | -                  | <u>-</u>                  | 5                  | -                 | -                 | -                  | 14.599             | -                 | 22.434             | 2.364             | 548.338            | 846                | -                  | <b>588.585</b>       |
| INVERSIONES PERMANENTES                               | 4.887.372          | 1.268.418          | <u>6.155.790</u>          | 308.646            | 254.369           | 24.045            | 33.491             | 904.153            | 112.594           | 52.233             | 3.848.332         | 11.514.532         | 6.056.921          | 55.647             | <b>29.320.752</b>    |
| BIENES DE USO   | 16.786.559         | 10.430.169         | <u>27.216.727</u>         | 8.871.207          | 1.503.998         | 1.403.625         | 2.876.766          | 4.934.030          | 1.119.092         | 5.697.696          | 1.309.384         | 7.174.857          | 6.302.778          | 2.064.057          | <b>70.474.219</b>    |
| OTROS ACTIVOS   | 5.560.429          | 1.525.235          | <u>7.085.664</u>          | 427.438            | 659.335           | 17.632            | 700.645            | 1.252.018          | 95.197            | 896.689            | 637.928           | 11.344             | 420.008            | 830.110            | <b>13.034.007</b>    |
| <b>TOTAL DEL ACTIVO</b>                               | <b>614.584.422</b> | <b>312.629.518</b> | <u><b>927.213.940</b></u> | <b>398.734.683</b> | <b>42.222.434</b> | <b>21.134.627</b> | <b>130.360.687</b> | <b>194.745.863</b> | <b>20.233.079</b> | <b>100.076.601</b> | <b>65.787.212</b> | <b>182.132.785</b> | <b>125.052.894</b> | <b>117.039.953</b> | <b>2.324.734.758</b> |
|   |                    |                    |                           |                    |                   |                   |                    |                    |                   | -178               | -69               | 0                  |                    |                    |                      |
| <b>PASIVO</b>   |                    |                    |                           |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| OBLIGACIONES CON EL PÚBLICO                           | -                  | -                  | <u>-</u>                  | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| OBLIGACIONES CON INSTITUCIONES FISCALES               | -                  | -                  | <u>-</u>                  | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 418.980.089        | 163.474.757        | <u>582.454.846</u>        | 158.113.027        | 31.811.387        | 3.392.548         | 96.894.394         | 150.282.884        | 14.426.634        | 79.202.004         | 28.458.812        | 135.121.844        | 84.900.276         | 78.248.162         | <b>1.443.306.818</b> |
| OTRAS CUENTAS POR PAGAR                               | 19.976.057         | 16.525.685         | <u>36.501.741</u>         | 14.327.553         | 2.212.513         | 2.089.413         | 3.031.653          | 6.011.970          | 686.213           | 4.549.389          | 19.450.359        | 8.344.696          | 10.910.646         | 8.232.623          | <b>116.348.770</b>   |
| PREVISIONES   | 13.121.759         | 11.130.897         | <u>24.252.657</u>         | 3.653.391          | -                 | -                 | 2.141.927          | 86.442             | 372.260           | -                  | 1.216.452         | -                  | 1.699.896          | 1.124.622          | <b>34.547.646</b>    |
| TÍTULOS DE DEUDA EN CIRCULACIÓN                       | -                  | -                  | <u>-</u>                  | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| OBLIGACIONES SUBORDINADAS                             | -                  | 2.960.704          | <u>2.960.704</u>          | -                  | 2.013.826         | -                 | -                  | 1.205.206          | -                 | 961.800            | 590.941           | 265.680            | 2.741.597          | -                  | <b>10.739.755</b>    |
| <b>TOTAL DEL PASIVO</b>                               | <b>452.077.905</b> | <b>194.092.043</b> | <u><b>646.169.948</b></u> | <b>176.093.971</b> | <b>36.037.727</b> | <b>5.481.961</b>  | <b>102.067.974</b> | <b>157.586.503</b> | <b>15.485.107</b> | <b>84.713.194</b>  | <b>49.716.563</b> | <b>143.732.220</b> | <b>100.252.415</b> | <b>87.605.407</b>  | <b>1.604.942.989</b> |
| <b>PATRIMONIO</b>                                     |                    |                    |                           |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| CAPITAL SOCIAL  | -                  | -                  | <u>-</u>                  | -                  | 3.888.145         | -                 | 14.839.211         | 34.917.627         | 3.192.349         | 23.997.571         | -                 | 18.645.729         | 17.000.000         | -                  | <b>116.480.632</b>   |
| APORTES NO CAPITALIZADOS                              | 18.767.712         | 24.502.893         | <u>43.270.605</u>         | 39.200.074         | -                 | 15.186.890        | 745.640            | -                  | 174.250           | 927.988            | 16.065.055        | 10.718.039         | 1.319.759          | 21.961.073         | <b>149.569.372</b>   |
| AJUSTES AL PATRIMONIO                                 | -                  | -                  | <u>-</u>                  | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| RESERVAS  | 128.105.981        | 73.378.504         | <u>201.484.485</u>        | 157.116.762        | 379.906           | -                 | 9.559.833          | -                  | 1.092.687         | -                  | -                 | 6.011.401          | 4.801.410          | 3.343.853          | <b>383.790.337</b>   |
| RESULTADOS ACUMULADOS                                 | 15.632.825         | 20.656.078         | <u>36.288.903</u>         | 26.323.876         | 1.916.657         | 465.777           | 3.148.027          | 2.241.733          | 288.685           | -9.562.151         | 5.594             | 3.025.396          | 1.679.310          | 4.129.620          | <b>69.951.426</b>    |
| <b>TOTAL DEL PATRIMONIO</b>                           | <b>162.506.517</b> | <b>118.537.475</b> | <u><b>281.043.992</b></u> | <b>222.640.712</b> | <b>6.184.708</b>  | <b>15.652.666</b> | <b>28.292.712</b>  | <b>37.159.360</b>  | <b>4.747.971</b>  | <b>15.363.408</b>  | <b>16.070.649</b> | <b>38.400.565</b>  | <b>24.800.479</b>  | <b>29.434.546</b>  | <b>719.791.769</b>   |
| <b>TOTAL DEL PASIVO Y PATRIMONIO</b>                  | <b>614.584.422</b> | <b>312.629.518</b> | <u><b>927.213.940</b></u> | <b>398.734.683</b> | <b>42.222.434</b> | <b>21.134.627</b> | <b>130.360.686</b> | <b>194.745.863</b> | <b>20.233.079</b> | <b>100.076.601</b> | <b>65.787.212</b> | <b>182.132.785</b> | <b>125.052.894</b> | <b>117.039.953</b> | <b>2.324.734.758</b> |

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre 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   | 107.132.644       | 64.487.887        | 171.620.531             | 60.733.089        | 7.608.240        | 2.394.465        | 18.461.416        | 25.103.351        | 2.056.956        | 13.148.529        | 8.468.976         | 19.032.826        | 17.197.752        | 18.040.876        | 363.867.008        |
| GASTOS FINANCIEROS   | -16.236.731       | -8.952.232        | -25.188.963             | -6.532.702        | -2.289.148       | -41.875          | -4.948.655        | -5.083.621        | -343.691         | -3.770.636        | -1.093.050        | -4.468.321        | -3.929.155        | -3.099.343        | -60.789.160        |
| <b>RESULTADO FINANCIERO BRUTO</b>  | <b>90.895.914</b> | <b>55.535.655</b> | <b>146.431.568</b>      | <b>54.200.387</b> | <b>5.319.092</b> | <b>2.352.590</b> | <b>13.512.761</b> | <b>20.019.730</b> | <b>1.713.265</b> | <b>9.377.893</b>  | <b>7.375.926</b>  | <b>14.564.505</b> | <b>13.268.597</b> | <b>14.941.533</b> | <b>303.077.849</b> |
| OTROS INGRESOS OPERATIVOS  | 1.293.579         | 4.359.089         | 5.652.667               | 3.364.229         | 3.894.820        | 35.861           | 4.070.199         | 1.448.380         | 148.410          | 1.854.930         | 1.764.563         | 1.353.675         | 1.533.957         | 1.070.794         | 26.192.486         |
| OTROS GASTOS OPERATIVOS  | -2.489.613        | -502.187          | -2.991.800              | -226.544          | -                | -50              | -553.769          | -287.518          | -93.356          | -228.865          | -544.437          | -2.567.141        | -320.450          | -709.019          | -8.522.949         |
| <b>RESULTADO DE OPERACION BRUTO</b>  | <b>89.699.879</b> | <b>59.392.556</b> | <b>149.092.436</b>      | <b>57.338.072</b> | <b>9.213.912</b> | <b>2.388.401</b> | <b>17.029.191</b> | <b>21.180.592</b> | <b>1.768.319</b> | <b>11.003.958</b> | <b>8.596.053</b>  | <b>13.351.039</b> | <b>14.482.104</b> | <b>15.303.308</b> | <b>320.747.386</b> |
| RECUPERACION DE ACTIVOS FINANCIEROS  | 6.430.332         | 2.261.293         | 8.691.625               | 676.871           | 61.539           | 144.486          | 3.792.061         | 6.983.328         | 271.099          | 1.798.179         | 4.001.945         | 5.466.286         | 2.784.513         | 706.672           | 35.378.603         |
| CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS                            | -9.644.030        | -3.867.495        | -13.511.525             | -5.154.338        | -685.175         | -107.702         | -5.262.281        | -9.553.698        | -334.299         | -4.322.980        | -1.814.076        | -7.186.091        | -4.048.950        | -2.538.577        | -54.519.691        |
| <b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>                                 | <b>86.486.182</b> | <b>57.786.354</b> | <b>144.272.535</b>      | <b>52.860.605</b> | <b>8.590.276</b> | <b>2.425.185</b> | <b>15.558.971</b> | <b>18.610.223</b> | <b>1.705.119</b> | <b>8.479.157</b>  | <b>10.783.921</b> | <b>11.631.235</b> | <b>13.217.667</b> | <b>13.471.403</b> | <b>301.606.298</b> |
| GASTOS DE ADMINISTRACION   | -71.696.689       | -52.849.916       | -124.546.604            | -26.611.488       | -8.119.707       | -2.108.998       | -12.193.876       | -16.135.035       | -1.467.209       | -12.374.678       | -3.895.521        | -11.328.939       | -8.574.848        | -11.817.841       | -247.303.134       |
| <b>RESULTADO DE OPERACION NETO</b>   | <b>14.789.493</b> | <b>4.936.438</b>  | <b>19.725.931</b>       | <b>26.249.117</b> | <b>478.569</b>   | <b>318.187</b>   | <b>3.365.095</b>  | <b>2.475.188</b>  | <b>237.910</b>   | <b>-3.895.521</b> | <b>-545.018</b>   | <b>3.056.386</b>  | <b>-1.399.827</b> | <b>1.437.493</b>  | <b>54.303.164</b>  |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | -1.390.815        | -570.839          | -1.961.654              | -3.032.350        | -149.208         | 5.280            | -1.011.987        | -2.438.773        | -158.619         | -167.793          | -472.929          | -1.803.180        | -2.894.705        | 137.916           | -13.948.004        |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | 1.828.641         | 1.156.515         | 2.985.156               | 2.937.407         | 190.433          | -51.841          | 794.920           | 2.156.237         | 128.091          | 510.682           | 524.705           | 1.728.015         | 2.902.220         | 14.439            | 14.820.464         |
| <b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b> | <b>15.227.318</b> | <b>5.522.114</b>  | <b>20.749.432</b>       | <b>26.154.174</b> | <b>519.793</b>   | <b>271.626</b>   | <b>3.148.028</b>  | <b>2.192.653</b>  | <b>207.382</b>   | <b>-3.552.632</b> | <b>-493.242</b>   | <b>2.981.222</b>  | <b>1.407.341</b>  | <b>1.589.848</b>  | <b>55.175.625</b>  |
| INGRESOS EXTRAORDINARIOS   | 225.702           | 598.592           | 824.295                 | -                 | -                | -                | 49.080            | 88.537            | -                | 29.033            | -                 | 1.041             | 7.749             | 999.735           |                    |
| GASTOS EXTRAORDINARIOS   | -214.082          | -27.720           | -241.802                | -                 | -                | -                | -                 | -                 | -                | -98               | -                 | -                 | -                 | -241.901          |                    |
| <b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>         | <b>15.238.939</b> | <b>6.092.986</b>  | <b>21.331.925</b>       | <b>26.154.174</b> | <b>519.793</b>   | <b>271.626</b>   | <b>3.148.028</b>  | <b>2.241.733</b>  | <b>295.920</b>   | <b>-3.552.632</b> | <b>-464.308</b>   | <b>2.981.222</b>  | <b>1.408.382</b>  | <b>1.597.597</b>  | <b>55.933.459</b>  |
| INGRESOS DE GESTIONES ANTERIORES   | 592.971           | 36.736            | 629.706                 | 233.715           | -                | -                | -                 | -                 | -                | 256.334           | 1.847.180         | -                 | 30.905            | -4.239            | 2.993.602          |
| GASTOS DE GESTIONES ANTERIORES   | -199.084          | -141.596          | -340.680                | -64.012           | -                | -                | -                 | -                 | -7.234           | -174.464          | -1.372.279        | -                 | -18.812           | 658               | -1.981.823         |
| <b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>       | <b>15.632.825</b> | <b>5.988.126</b>  | <b>21.620.951</b>       | <b>26.323.876</b> | <b>519.793</b>   | <b>271.626</b>   | <b>3.148.028</b>  | <b>2.241.733</b>  | <b>288.685</b>   | <b>-3.470.762</b> | <b>5.594</b>      | <b>2.981.222</b>  | <b>1.420.475</b>  | <b>1.594.016</b>  | <b>56.945.238</b>  |
| ABONOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | 0                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -                 | 0                  |
| CARGOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>RESULTADO ANTES DE IMPUESTOS</b>  | <b>15.632.825</b> | <b>5.988.126</b>  | <b>21.620.951</b>       | <b>26.323.876</b> | <b>519.793</b>   | <b>271.626</b>   | <b>3.148.028</b>  | <b>2.241.733</b>  | <b>288.685</b>   | <b>-3.470.762</b> | <b>5.594</b>      | <b>2.981.222</b>  | <b>1.420.475</b>  | <b>1.594.016</b>  | <b>56.945.238</b>  |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>RESULTADO NETO DE LA GESTION</b>  | <b>15.632.825</b> | <b>5.988.126</b>  | <b>21.620.951</b>       | <b>26.323.876</b> | <b>519.793</b>   | <b>271.626</b>   | <b>3.148.028</b>  | <b>2.241.733</b>  | <b>288.685</b>   | <b>-3.470.762</b> | <b>5.594</b>      | <b>2.981.222</b>  | <b>1.420.475</b>  | <b>1.594.016</b>  | <b>56.945.238</b>  |

CUADRO N° 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre de 2011  
(En porcentajes)

|   | CRECER  | PRO MUJER | Sub Total Banca Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO  | IMPRO  | SARTAWI | ANED    | CIDRE   | FONDECO | FUBODE  | TOTAL   |
|---|---------|-----------|-------------------------|----------|-----------|-----------|----------|---------|--------|---------|---------|---------|---------|---------|---------|
| <b>ESTRUCTURA DE ACTIVOS</b>                        |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Disponibilidades/Total Activo                       | 2,31%   | 7,70%     | 4,13%                   | 11,64%   | 16,98%    | 8,26%     | 3,56%    | 4,42%   | 1,22%  | 8,93%   | 13,82%  | 5,68%   | 3,10%   | 6,48%   | 6,32%   |
| Inversiones Temporarias/Total Activo                | 10,71%  | 11,09%    | 10,84%                  | 0,56%    | 3,86%     | 6,32%     | 0,00%    | 4,46%   | 0,02%  | 4,76%   | 0,72%   | 0,12%   | 0,00%   | 0,00%   | 5,10%   |
| Cartera / Total Activo                              | 81,68%  | 75,62%    | 79,63%                  | 85,23%   | 73,08%    | 77,27%    | 92,83%   | 87,72%  | 87,26% | 83,40%  | 70,05%  | 82,27%  | 85,68%  | 90,15%  | 82,89%  |
| Otras Cuentas por cobrar / Total Activo             | 0,87%   | 1,36%     | 1,04%                   | 0,17%    | 0,35%     | 1,32%     | 0,84%    | 0,41%   | 0,50%  | 0,99%   | 2,55%   | 0,76%   | 0,88%   | 0,85%   | 0,81%   |
| 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%   | 0,30%   | 0,00%   | 0,00%   | 0,03%   |
| Inversiones Permanentes / Total Activo              | 0,80%   | 0,41%     | 0,66%                   | 0,08%    | 0,60%     | 0,11%     | 0,03%    | 0,46%   | 0,56%  | 0,05%   | 5,85%   | 6,32%   | 4,84%   | 0,05%   | 1,26%   |
| Bienes de Uso / Total Activo                        | 2,73%   | 3,34%     | 2,94%                   | 2,22%    | 3,56%     | 6,64%     | 2,21%    | 2,53%   | 5,53%  | 5,69%   | 1,99%   | 3,94%   | 5,04%   | 1,76%   | 3,03%   |
| Otros Activos / Total Activo                        | 0,90%   | 0,49%     | 0,76%                   | 0,11%    | 1,56%     | 0,08%     | 0,54%    | 0,64%   | 0,47%  | 0,90%   | 0,97%   | 0,01%   | 0,34%   | 0,71%   | 0,56%   |
| <b>RENTABILIDAD (1)</b>                             |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Resultado Neto / Activo ROA                         | 3,39%   | 2,55%     | 3,11%                   | 8,80%    | 1,64%     | 1,71%     | 3,22%    | 1,53%   | 1,90%  | -4,62%  | 0,01%   | 2,18%   | 1,51%   | 1,82%   | 3,27%   |
| Resultado Neto / Patrimonio ROE                     | 12,83%  | 6,74%     | 10,26%                  | 15,76%   | 11,21%    | 12,84%    | 14,84%   | 8,04%   | 8,11%  | -30,12% | 0,05%   | 10,35%  | 7,64%   | 7,22%   | 10,55%  |
| Resultado Neto / Ingresos Financieros               | 14,59%  | 9,29%     | 12,60%                  | 43,34%   | 6,83%     | 11,34%    | 17,05%   | 8,93%   | 14,03% | -26,40% | 0,07%   | 15,66%  | 8,26%   | 8,84%   | 15,65%  |
| Ingresos Financieros / Activo                       | 23,24%  | 27,50%    | 24,68%                  | 20,31%   | 24,03%    | 15,11%    | 18,88%   | 17,19%  | 13,56% | 17,52%  | 17,16%  | 13,93%  | 18,34%  | 20,55%  | 20,87%  |
| Ingresos Financieros / Cartera Bruta                | 28,40%  | 36,47%    | 30,97%                  | 22,96%   | 31,00%    | 19,28%    | 19,71%   | 19,21%  | 15,46% | 21,08%  | 23,00%  | 16,28%  | 21,32%  | 23,46%  | 24,80%  |
| <b>EFICIENCIA ADMINISTRATIVA (1)</b>                |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Gastos Administrativos / Cartera Bruta              | 19,01%  | 29,89%    | 22,48%                  | 10,06%   | 33,05%    | 16,96%    | 13,02%   | 12,35%  | 11,02% | 19,84%  | 30,76%  | 7,33%   | 14,65%  | 15,65%  | 16,86%  |
| Gastos Administrativos / Activo                     | 15,55%  | 22,54%    | 17,91%                  | 8,90%    | 25,62%    | 13,29%    | 12,47%   | 11,05%  | 9,67%  | 16,49%  | 22,96%  | 6,28%   | 12,60%  | 13,71%  | 14,18%  |
| <b>CALIDAD DE CARTERA</b>                           |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Cartera Vigente / Cartera Bruta                     | 99,48%  | 99,23%    | 99%                     | 100%     | 96%       | 97%       | 98%      | 97%     | 98%    | 97%     | 93,23%  | 97%     | 98%     | 100%    | 99%     |
| Cartera Vencida / Cartera Bruta                     | 0,36%   | 0,20%     | 0,31%                   | 0,30%    | 1,57%     | 0,94%     | 0,39%    | 2,56%   | 2,45%  | 2,60%   | 5,80%   | 0,76%   | 0,54%   | 0,33%   | 0,84%   |
| Cartera en Ejecución / Cartera Bruta                | 0,16%   | 0,57%     | 0,30%                   | 0,07%    | 2,57%     | 2,22%     | 1,70%    | 0,20%   | 0,00%  | 0,42%   | 0,96%   | 1,94%   | 1,46%   | 0,05%   | 0,59%   |
| Previsión cartera incobrable / Cartera en Mora      | 362,49% | 151,35%   | 275,86%                 | 1318,17% | 172,82%   | 84,72%    | 195,65%  | 129,91% | 97,81% | 114,58% | 116,49% | 206,30% | 163,65% | 497,86% | 231,07% |
| <b>LIQUIDEZ</b>                                     |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Disponibilidades / Pasivo                           | 3,14%   | 12%       | 6%                      | 26%      | 20%       | 32%       | 5%       | 5%      | 2%     | 11%     | 18,29%  | 7%      | 4%      | 9%      | 9%      |
| Disponibilidades + Inversiones Temporarias / Pasivo | 17,70%  | 30,26%    | 21,47%                  | 27,62%   | 24,42%    | 56,18%    | 4,55%    | 10,16%  | 7,43%  | 10,57%  | 24,59%  | 8,11%   | 4,02%   | 8,66%   | 16,54%  |
| Disponibilidades + Inversiones Temporarias / Activo | 13,02%  | 18,79%    | 14,96%                  | 12,20%   | 20,84%    | 14,57%    | 3,56%    | 8,22%   | 5,68%  | 8,95%   | 18,58%  | 6,40%   | 3,22%   | 6,48%   | 11,42%  |
| <b>SOLVENCIA</b>                                    |         |           |                         |          |           |           |          |         |        |         |         |         |         |         |         |
| Patrimonio/Activo                                   | 26,44%  | 38%       | 30%                     | 56%      | 15%       | 74%       | 22%      | 19%     | 23%    | 15%     | 24,43%  | 21%     | 20%     | 25%     | 31%     |
| Cartera Vencida+Ejecución/Patrimonio                | 1,61%   | 1,54%     | 1,58%                   | 0,58%    | 21,95%    | 3,34%     | 9,22%    | 12,99%  | 9,15%  | 16,36%  | 20,68%  | 10,93%  | 8,67%   | 1,34%   | 3,90%   |
| Cartera Vencida+Ejecución-Prev/Patrimonio           | -4,23%  | -0,79%    | -2,78%                  | -7,11%   | -15,98%   | 0,51%     | -8,82%   | -3,88%  | 0,20%  | -2,39%  | -3,41%  | -11,62% | -5,52%  | -5,35%  | -5,11%  |

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

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO  |                      |                      |                   |                   |               |                |                |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| DEPARTAMENTO                                      | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|   | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| BENI  | 30.266.905           | 29.926.957           | 143.588           | 196.360           | 408           | 12.213         | 12.621         |
| CHUQUISACA  | 56.622.650           | 56.277.079           | 136.062           | 209.509           | 2.823         | 16.867         | 19.690         |
| COCHABAMBA  | 145.083.211          | 143.167.803          | 895.918           | 1.019.490         | 5.506         | 22.902         | 28.408         |
| LA PAZ  | 413.930.888          | 410.738.316          | 1.952.246         | 1.240.326         | 21.455        | 71.777         | 93.232         |
| ORURO   | 86.430.144           | 85.940.588           | 351.501           | 138.054           | 2.921         | 14.202         | 17.123         |
| PANDO   | 27.728.774           | 27.357.935           | 370.623           | 215               | 464           | 3.018          | 3.482          |
| POTOSI  | 31.694.153           | 31.482.439           | 81.486            | 130.228           | 1.113         | 8.079          | 9.192          |
| SANTA CRUZ  | 238.136.890          | 234.071.847          | 1.628.617         | 2.436.426         | 6.362         | 41.891         | 48.253         |
| TARIJA  | 66.460.673           | 65.782.438           | 406.612           | 271.623           | 2.614         | 9.052          | 11.666         |
| <b>TOTAL</b>                                      | <b>1.096.354.286</b> | <b>1.084.745.404</b> | <b>5.966.653</b>  | <b>5.642.230</b>  | <b>43.666</b> | <b>200.001</b> | <b>243.667</b> |
|   | 100%                 | 98,94%               | 0,54%             | 0,51%             | 17,92%        | 82,08%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL   |                      |                      |                   |                   |               |                |                |
| BENI  | 73.762.250           | 73.026.289           | 649.762           | 86.199            | 2.836         | 11.512         | 14.348         |
| CHUQUISACA  | 45.618.104           | 45.287.125           | 260.424           | 70.554            | 2.186         | 3.943          | 6.129          |
| COCHABAMBA  | 169.492.673          | 166.127.926          | 1.141.105         | 2.223.643         | 7.587         | 17.726         | 25.313         |
| LA PAZ  | 179.782.675          | 177.311.047          | 1.693.705         | 777.922           | 10.153        | 23.659         | 33.812         |
| ORURO   | 32.491.455           | 32.366.806           | 93.280            | 31.369            | 888           | 2.429          | 3.317          |
| PANDO   | 13.817.583           | 11.291.231           | 2.471.128         | 55.224            | 392           | 1.875          | 2.267          |
| POTOSI  | 53.316.392           | 52.560.323           | 332.217           | 423.852           | 2.527         | 8.132          | 10.659         |
| SANTA CRUZ  | 216.592.620          | 210.895.023          | 3.632.487         | 2.065.110         | 7.773         | 27.998         | 35.771         |
| TARIJA  | 74.655.848           | 74.203.037           | 247.690           | 205.121           | 3.720         | 15.282         | 19.002         |
| <b>TOTAL</b>                                      | <b>859.529.599</b>   | <b>843.068.808</b>   | <b>10.521.798</b> | <b>5.938.994</b>  | <b>38.062</b> | <b>112.556</b> | <b>150.618</b> |
|   | 100%                 | 98,08%               | 1,22%             | 0,69%             | 25,27%        | 74,73%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| BENI  | 104.029.155          | 102.953.247          | 793.350           | 282.558           | 3.244         | 23.725         | 26.969         |
| CHUQUISACA  | 102.240.754          | 101.564.205          | 396.486           | 280.064           | 5.009         | 20.810         | 25.819         |
| COCHABAMBA  | 314.575.884          | 309.295.729          | 2.037.023         | 3.243.132         | 13.093        | 40.628         | 53.721         |
| LA PAZ  | 593.713.563          | 588.049.364          | 3.645.952         | 2.018.248         | 31.608        | 95.436         | 127.044        |
| ORURO   | 118.921.599          | 118.307.394          | 444.781           | 169.423           | 3.809         | 16.631         | 20.440         |
| PANDO   | 41.546.356           | 38.649.166           | 2.841.751         | 55.439            | 856           | 4.893          | 5.749          |
| POTOSI  | 85.010.545           | 84.042.762           | 413.703           | 554.080           | 3.640         | 16.211         | 19.851         |
| SANTA CRUZ  | 454.729.509          | 444.966.870          | 5.261.104         | 4.501.536         | 14.135        | 69.889         | 84.024         |
| TARIJA  | 141.116.520          | 139.985.475          | 654.302           | 476.744           | 6.334         | 24.334         | 30.668         |
| <b>TOTAL</b>                                      | <b>1.955.883.886</b> | <b>1.927.814.211</b> | <b>16.488.451</b> | <b>11.581.224</b> | <b>81.728</b> | <b>312.557</b> | <b>394.285</b> |
|   | 100%                 | 98,56%               | 0,84%             | 0,59%             | 20,73%        | 79,27%         | 100%           |

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

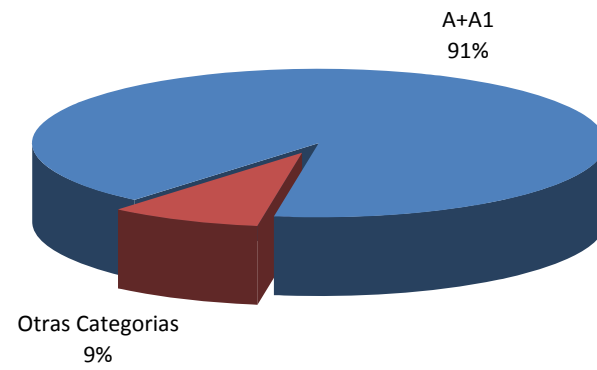
| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO   |                      |                      |                   |                   |               |                |                |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| INSTITUCION                                   | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|   | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| CRECER  | 248.045.885          | 246.310.283          | 1.113.059         | 622.543           | 8.243         | 68.127         | 76.370         |
| PRO MUJER                                     | 196.168.677          | 194.807.236          | 416.075           | 945.366           | 3.960         | 74.859         | 78.819         |
| DIACONIA                                      | 270.286.446          | 269.364.633          | 693.598           | 228.214           | 16.970        | 30.478         | 47.448         |
| EMPRENDER                                     | 29.903.326           | 28.578.899           | 509.393           | 815.034           | 2.384         | 6.187          | 8.571          |
| FONCRESOL                                     | 7.506.058            | 7.169.112            | 114.287           | 222.659           | 604           | 2.101          | 2.705          |
| FUNBODEM                                      | 96.844.122           | 94.713.787           | 412.478           | 1.717.856         | 2.780         | 4.509          | 7.289          |
| IDEPRO  | 95.801.972           | 94.426.586           | 1.266.331         | 109.055           | 2.218         | 1.733          | 3.951          |
| IMPRO   | 15.879.645           | 15.505.168           | 374.477           | -                 | 1.162         | 920            | 2.082          |
| SARTAWI                                       | 16.065.417           | 15.624.595           | 367.301           | 73.521            | 1.145         | 1.336          | 2.481          |
| ANED  | -                    | -                    | -                 | -                 | -             | -              | -              |
| CIDRE   | 71.179.737           | 69.864.739           | 446.448           | 868.550           | 1.306         | 699            | 2.005          |
| FONDECO                                       | -                    | -                    | -                 | -                 | -             | -              | -              |
| FUBODE  | 48.673.002           | 48.380.366           | 253.204           | 39.432            | 2.894         | 9.052          | 11.946         |
| <b>TOTAL</b>                                  | <b>1.096.354.286</b> | <b>1.084.745.404</b> | <b>5.966.653</b>  | <b>5.642.230</b>  | <b>43.666</b> | <b>200.001</b> | <b>243.667</b> |
|   | 100%                 | 98,94%               | 0,54%             | 0,51%             | 17,92%        | 82,08%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL    |                      |                      |                   |                   |               |                |                |
| CRECER  | 254.936.586          | 254.053.312          | 679.571           | 203.703           | 7.818         | 62.658         | 70.476         |
| PRO MUJER                                     | 39.612.152           | 39.151.295           | 52.485            | 408.372           | 2.152         | 19.381         | 21.533         |
| DIACONIA                                      | 82.413.454           | 82.036.381           | 355.201           | 21.872            | 6.069         | 4.042          | 10.111         |
| EMPRENDER                                     | 2.825.131            | 2.792.135            | 5.853             | 27.143            | 214           | 554            | 768            |
| FONCRESOL                                     | 9.055.932            | 8.870.041            | 40.715            | 145.176           | 617           | 1.342          | 1.959          |
| FUNBODEM                                      | 28.064.119           | 27.584.761           | 70.938            | 408.420           | 808           | 1.230          | 2.038          |
| IDEPRO  | 78.464.828           | 75.014.872           | 3.203.354         | 246.602           | 2.494         | 1.146          | 3.640          |
| IMPRO   | 1.864.390            | 1.804.464            | 59.925            | -                 | 202           | 136            | 338            |
| SARTAWI                                       | 67.101.929           | 65.028.495           | 1.797.728         | 275.705           | 4.061         | 1.845          | 5.906          |
| ANED  | 49.099.405           | 45.776.721           | 2.849.649         | 473.034           | 3.275         | 3.702          | 6.977          |
| CIDRE   | 84.699.942           | 81.818.298           | 733.147           | 2.148.498         | 2.137         | 1.129          | 3.266          |
| FONDECO                                       | 107.530.445          | 105.379.815          | 585.606           | 1.565.025         | 4.750         | 9.090          | 13.840         |
| FUBODE  | 53.861.288           | 53.758.218           | 87.626            | 15.444            | 3.465         | 6.301          | 9.766          |
| <b>TOTAL</b>                                  | <b>859.529.599</b>   | <b>843.068.808</b>   | <b>10.521.798</b> | <b>5.938.994</b>  | <b>38.062</b> | <b>112.556</b> | <b>150.618</b> |
|   | 100%                 | 98,08%               | 1,22%             | 0,69%             | 25,27%        | 74,73%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| CRECER  | 502.982.470          | 500.363.595          | 1.792.630         | 826.246           | 16.061        | 130.785        | 146.846        |
| PRO MUJER                                     | 235.780.828          | 233.958.530          | 468.561           | 1.353.737         | 6.112         | 94.240         | 100.352        |
| DIACONIA                                      | 352.699.900          | 351.401.014          | 1.048.799         | 250.086           | 23.039        | 34.520         | 57.559         |
| EMPRENDER                                     | 32.728.457           | 31.371.034           | 515.246           | 842.177           | 2.598         | 6.741          | 9.339          |
| FONCRESOL                                     | 16.561.990           | 16.039.153           | 155.002           | 367.834           | 1.221         | 3.443          | 4.664          |
| FUNBODEM                                      | 124.908.240          | 122.298.547          | 483.416           | 2.126.277         | 3.588         | 5.739          | 9.327          |
| IDEPRO  | 174.266.800          | 169.441.458          | 4.469.684         | 355.657           | 4.712         | 2.879          | 7.591          |
| IMPRO   | 17.744.035           | 17.309.632           | 434.403           | -                 | 1.364         | 1.056          | 2.420          |
| SARTAWI                                       | 83.167.346           | 80.653.090           | 2.165.030         | 349.226           | 5.206         | 3.181          | 8.387          |
| ANED  | 49.099.405           | 45.776.721           | 2.849.649         | 473.034           | 3.275         | 3.702          | 6.977          |
| CIDRE   | 155.879.679          | 151.683.036          | 1.179.595         | 3.017.048         | 3.443         | 1.828          | 5.271          |
| FONDECO                                       | 107.530.445          | 105.379.815          | 585.606           | 1.565.025         | 4.750         | 9.090          | 13.840         |
| FUBODE  | 102.534.291          | 102.138.584          | 340.831           | 54.876            | 6.359         | 15.353         | 21.712         |
| <b>TOTAL</b>                                  | <b>1.955.883.886</b> | <b>1.927.814.211</b> | <b>16.488.451</b> | <b>11.581.224</b> | <b>81.728</b> | <b>312.557</b> | <b>394.285</b> |
|   | 100%                 | 98,56%               | 0,84%             | 0,59%             | 20,73%        | 79,27%         | 100%           |

Cuadro Nº 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre 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                     | 498.517.773             | 1.821.460         | 512.113          | 190.859          | 223.339          | 1.716.927          | -           | -              | -                 | -                | -             | -                | -                | 502.982.471          |
| PRO MUJER                  | 233.362.114             | 596.417           | 245.313          | 102.306          | 120.942          | 1.353.737          | -           | -              | -                 | -                | -             | -                | -                | 235.780.828          |
| DIACONIA                   | 351.010.146             | 395.988           | 61.210           | 45.130           | 97.678           | 1.089.748          | -           | -              | -                 | -                | -             | -                | -                | 352.699.900          |
| EMPRENDER                  | 31.374.013              | 287.412           | 117.293          | 48.688           | 58.876           | 842.177            | -           | -              | -                 | -                | -             | -                | -                | 32.728.458           |
| FONCRESOL                  | 7.125.674               | 80.564            | -                | 39.584           | -                | 1.432              | -           | 258.803        | 8.849.141         | 42.774           | 17.628        | 1.213            | 145.176          | 16.561.990           |
| FUNBODEM                   | 120.347.078             | 1.648.835         | 422.865          | 82.009           | 98.479           | 2.308.976          | -           | -              | -                 | -                | -             | -                | -                | 124.908.242          |
| IDEPRO                     | 164.564.418             | 3.027.532         | 870.640          | 4.293.847        | 234.718          | 1.275.645          | -           | -              | -                 | -                | -             | -                | -                | 174.266.800          |
| JIMPRO                     | 17.355.270              | 300.975           | 33.414           | 39.560           | 14.816           | -                  | -           | -              | -                 | -                | -             | -                | -                | 17.744.035           |
| SARTAWI                    | 78.613.936              | 2.016.505         | 546.827          | 195.837          | 253.627          | 1.540.614          | -           | -              | -                 | -                | -             | -                | -                | 83.167.346           |
| ANED                       | 21.876.254              | 1.677.658         | 224.428          | 57.755           | 112.092          | 1.114.095          | -           | -              | 20.739.129        | 1.279.470        | 55.188        | 1.963.334        | -                | 49.099.405           |
| CIDRE                      | 131.250.756             | 19.675.045        | 1.147.632        | 356.925          | 185.231          | 3.264.090          | -           | -              | -                 | -                | -             | -                | -                | 155.879.679          |
| FONDICO                    | 52.743.883              | 792.106           | 72.914           | 50.090           | 246.780          | 739.540            | -           | -              | 51.806.702        | 36.032           | 24.456        | 54.918           | 963.014          | 107.530.435          |
| FUBODE                     | 13.740                  | 274.241           | 56.159           | 58.869           | 14.027           | 102.117.254        | -           | -              | -                 | -                | -             | -                | -                | 102.534.291          |
| <b>TOTAL</b>               | <b>1.708.155.054</b>    | <b>32.594.737</b> | <b>4.310.808</b> | <b>5.561.459</b> | <b>1.660.605</b> | <b>117.364.236</b> | <b>-</b>    | <b>258.803</b> | <b>81.394.973</b> | <b>1.358.276</b> | <b>97.273</b> | <b>2.019.464</b> | <b>1.108.190</b> | <b>1.955.883.878</b> |
|                            | 87,33%                  | 1,67%             | 0,22%            | 0,28%            | 0,08%            | 6,00%              | 0,00%       | 0,01%          | 4,16%             | 0,07%            | 0,00%         | 0,10%            | 0,06%            | 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

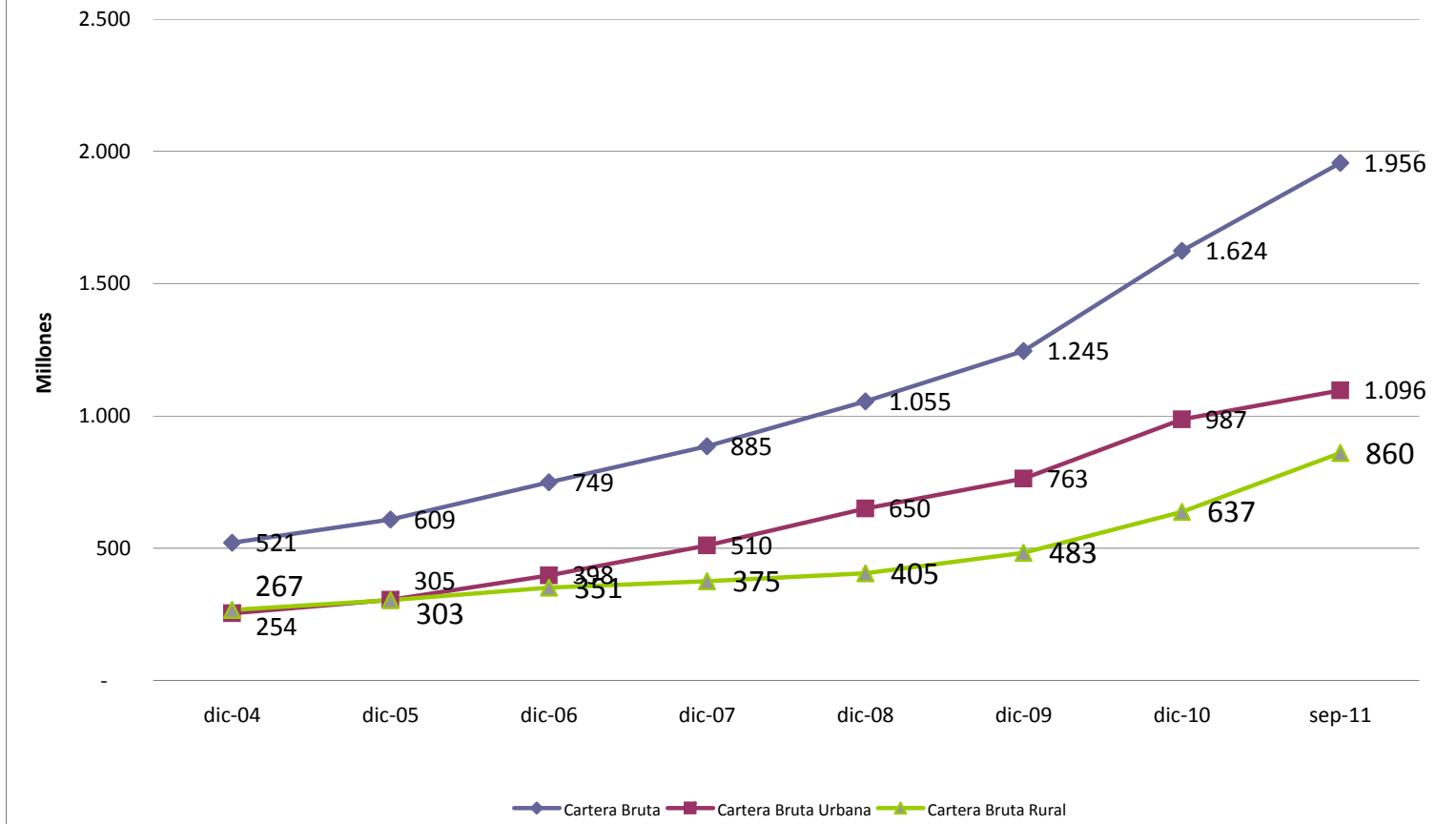


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre de 2011  
(En Bolivianos)

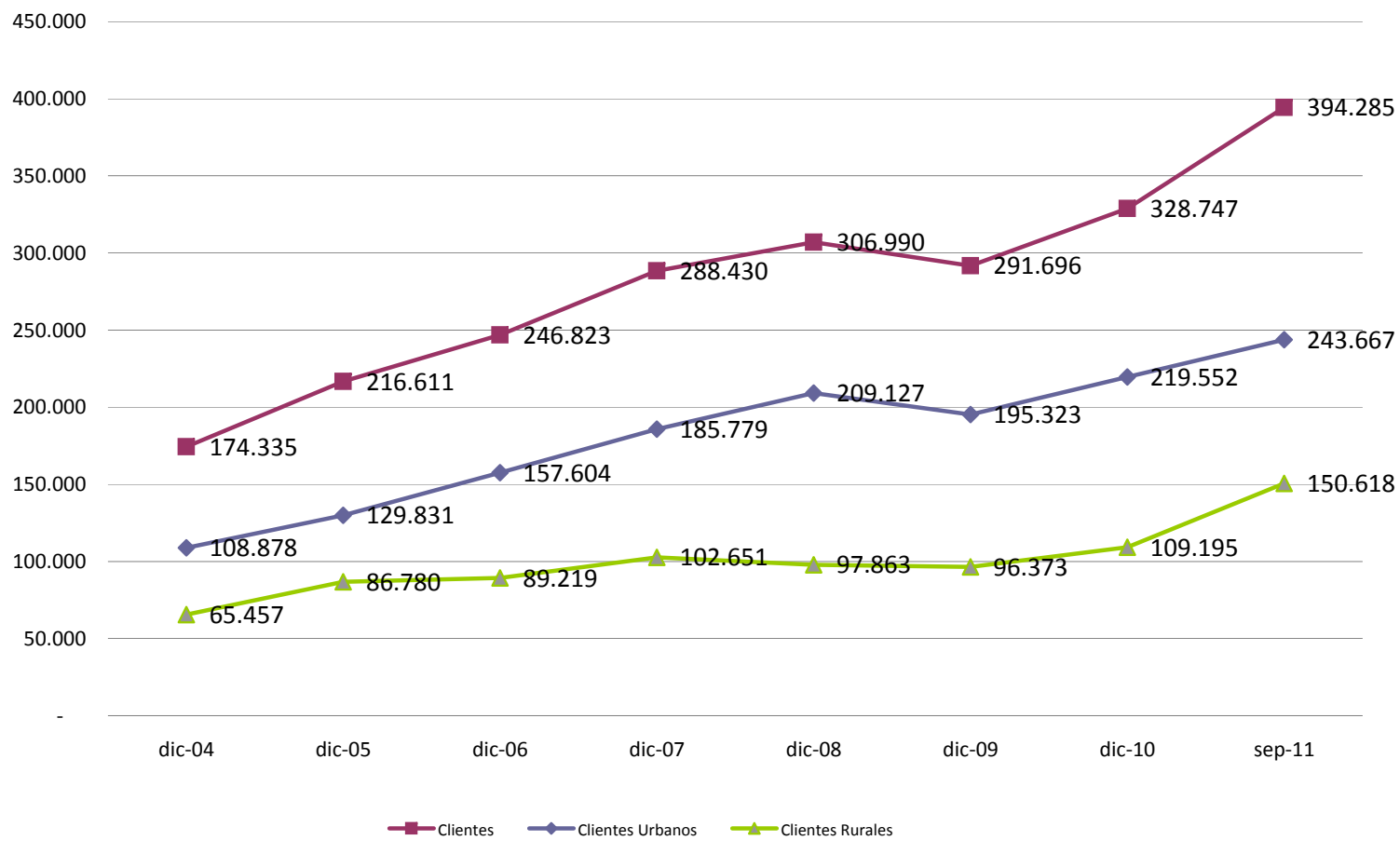
| CARTERA POR ENTIDAD: NIVEL URBANO   |                   |                     |                      |                                      |  |                    |  |                      |                      |
|-------------------------------------|-------------------|---------------------|----------------------|--------------------------------------|--|--------------------|--|----------------------|----------------------|
| 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                              | -                 | -                   | 236.767.937          | -                                    | -  | 460.737            | -  | 10.817.211           | 248.045.885          |
| PRO MUJER                           | -                 | -                   | 196.168.677          | -                                    | -  | -                  | -  | -                    | 196.168.677          |
| DIACONIA                            | -                 | 1.135.204           | 269.151.242          | -                                    | -  | -                  | -  | -                    | 270.286.446          |
| EMPRENDER                           | -                 | -                   | 2.596.063            | 27.307.263                           | -  | -                  | -  | -                    | 29.903.326           |
| FONCRESOL                           | -                 | -                   | 7.506.058            | -                                    | -  | -                  | -  | -                    | 7.506.058            |
| FUNBODEM                            | -                 | -                   | 81.512.194           | -                                    | 15.331.927   | -                  | -  | -                    | 96.844.122           |
| IDEPRO                              | -                 | -                   | 95.801.972           | -                                    | -  | -                  | -  | -                    | 95.801.972           |
| IMPRO                               | -                 | -                   | 15.879.645           | -                                    | -  | -                  | -  | -                    | 15.879.645           |
| SARTAWI                             | -                 | -                   | 6.638.987            | -                                    | -  | 3.744.645          | -  | 5.681.785            | 16.065.417           |
| ANED                                | -                 | -                   | -                    | -                                    | -  | -                  | -  | -                    | -                    |
| CIDRE                               | 5.454.211         | 8.342.254           | 54.356.941           | -                                    | -  | 3.026.330          | -  | -                    | 71.179.737           |
| FONDECO                             | -                 | -                   | -                    | -                                    | -  | -                  | -  | -                    | -                    |
| FUBODE                              | -                 | -                   | 45.888.736           | -                                    | -  | 3.124              | -  | 2.781.143            | 48.673.003           |
| <b>TOTAL</b>                        | <b>5.454.211</b>  | <b>9.477.458</b>    | <b>1.012.266.454</b> | <b>27.307.263</b>                    | <b>15.331.927</b>                                      | <b>7.234.835</b>   | <b>-</b>                                   | <b>19.280.139</b>    | <b>1.096.354.287</b> |
|                                     | 0,50%             | 0,86%               | 92,33%               | 2,49%                                | 1,40%  | 0,66%              | 0,00%                                      | 1,76%                | 100%                 |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                   |                     |                      |                                      |  |                    |  |                      |                      |
| CRECER                              | -                 | -                   | 232.205.941          | -                                    | -  | 3.774              | -  | 22.726.871           | 254.936.586          |
| PRO MUJER                           | -                 | -                   | 39.612.152           | -                                    | -  | -                  | -  | -                    | 39.612.152           |
| DIACONIA                            | -                 | -                   | 82.413.454           | -                                    | -  | -                  | -  | -                    | 82.413.454           |
| EMPRENDER                           | -                 | -                   | 13.050               | 2.812.082                            | -  | -                  | -  | -                    | 2.825.132            |
| FONCRESOL                           | -                 | -                   | -                    | -                                    | -  | -                  | -  | 9.055.932            | 9.055.932            |
| FUNBODEM                            | -                 | -                   | 25.131.737           | -                                    | 2.932.382  | -                  | -  | -                    | 28.064.119           |
| IDEPRO                              | -                 | -                   | 78.464.828           | -                                    | -  | -                  | -  | -                    | 78.464.828           |
| IMPRO                               | -                 | -                   | 1.864.390            | -                                    | -  | -                  | -  | -                    | 1.864.390            |
| SARTAWI                             | -                 | -                   | 7.822.356            | -                                    | -  | 6.803.364          | -  | 52.476.209           | 67.101.929           |
| ANED                                | -                 | -                   | 469.441              | -                                    | 24.408.075   | -                  | -  | 24.221.889           | 49.099.405           |
| CIDRE                               | 2.195.808         | 2.190.567           | 79.766.871           | -                                    | -  | 546.695            | -  | -                    | 84.699.942           |
| FONDECO                             | -                 | -                   | 54.645.312           | -                                    | -  | -                  | -  | 52.885.122           | 107.530.435          |
| FUBODE                              | -                 | -                   | 36.694.601           | -                                    | -  | 28.000             | -  | 17.138.687           | 53.861.288           |
| <b>TOTAL</b>                        | <b>2.195.808</b>  | <b>2.190.567</b>    | <b>639.104.133</b>   | <b>2.812.082</b>                     | <b>27.340.456</b>                                      | <b>7.381.833</b>   | <b>-</b>                                   | <b>176.504.709</b>   | <b>859.523.569</b>   |
|                                     | 0,26%             | 0,25%               | 74,36%               | 0,33%                                | 3,18%  | 0,86%              | 0,00%                                      | 20,77%               | 100%                 |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                   |                     |                      |                                      |  |                    |  |                      |                      |
| CRECER                              | -                 | -                   | 468.973.878          | -                                    | -  | 464.511            | -  | 33.544.082           | 502.982.470          |
| PRO MUJER                           | -                 | -                   | 235.780.828          | -                                    | -  | -                  | -  | -                    | 235.780.828          |
| DIACONIA                            | -                 | 1.135.204           | 351.564.696          | -                                    | -  | -                  | -  | -                    | 352.699.900          |
| EMPRENDER                           | -                 | -                   | 2.609.113            | 30.119.345                           | -  | -                  | -  | -                    | 32.728.458           |
| FONCRESOL                           | -                 | -                   | 7.506.058            | -                                    | -  | -                  | -  | 9.055.932            | 16.561.990           |
| FUNBODEM                            | -                 | -                   | 106.643.931          | -                                    | 18.264.309   | -                  | -  | -                    | 124.908.240          |
| IDEPRO                              | -                 | -                   | 174.266.800          | -                                    | -  | -                  | -  | -                    | 174.266.800          |
| IMPRO                               | -                 | -                   | 17.744.035           | -                                    | -  | -                  | -  | -                    | 17.744.035           |
| SARTAWI                             | -                 | -                   | 14.461.343           | -                                    | -  | 10.548.009         | -  | 58.157.994           | 83.167.346           |
| ANED                                | -                 | -                   | 469.441              | -                                    | 24.408.075   | -                  | -  | 24.221.889           | 49.099.405           |
| CIDRE                               | 7.650.020         | 10.532.821          | 134.123.813          | -                                    | -  | 3.573.025          | -  | -                    | 155.879.679          |
| FONDECO                             | -                 | -                   | 54.645.312           | -                                    | -  | -                  | -  | 52.885.122           | 107.530.435          |
| FUBODE                              | -                 | -                   | 82.583.338           | -                                    | -  | 31.124             | -  | 19.919.830           | 102.534.291          |
| <b>TOTAL</b>                        | <b>7.650.020</b>  | <b>11.668.025</b>   | <b>1.651.372.587</b> | <b>30.119.345</b>                    | <b>42.672.384</b>                                      | <b>14.616.668</b>  | <b>-</b>                                   | <b>197.794.848</b>   | <b>1.955.483.876</b> |
|                                     | 0,39%             | 0,60%               | 84,43%               | 1,54%                                | 2,16%  | 0,75%              | 0,00%                                      | 10,11%               | 100%                 |



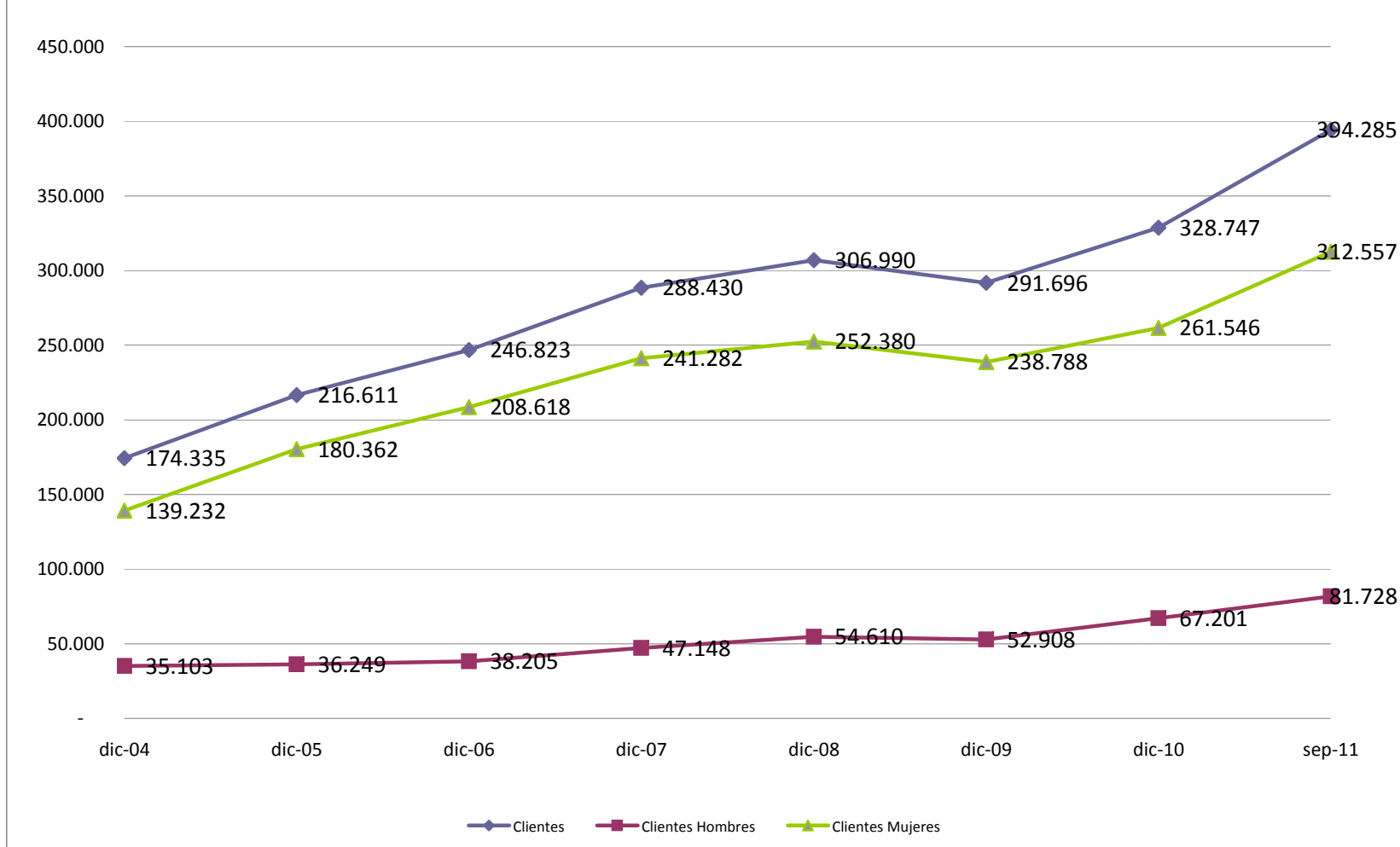
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



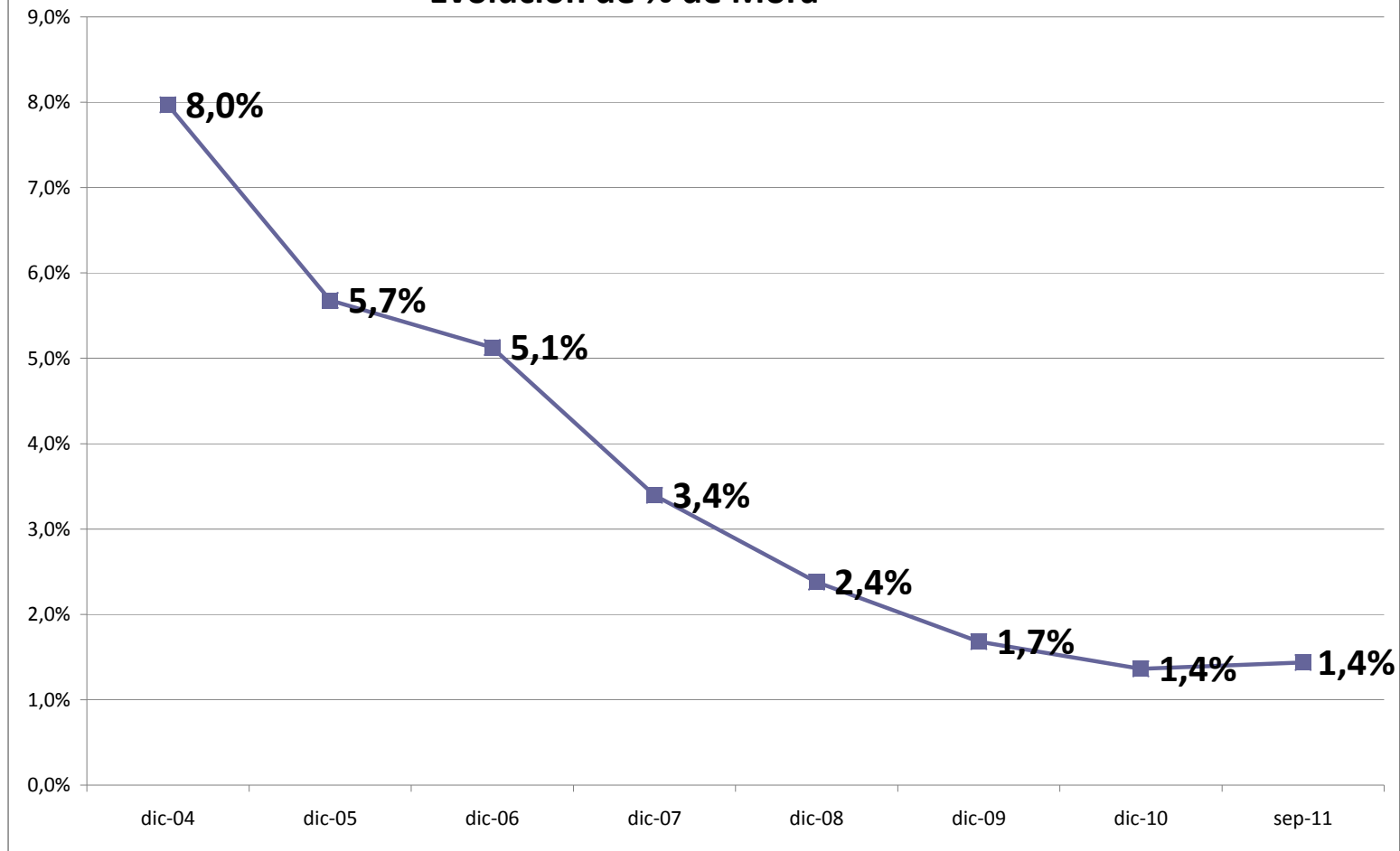
**GRAFICO N° 3**  
**Evolución de N° de Prestatarios Urbanos y rurales**



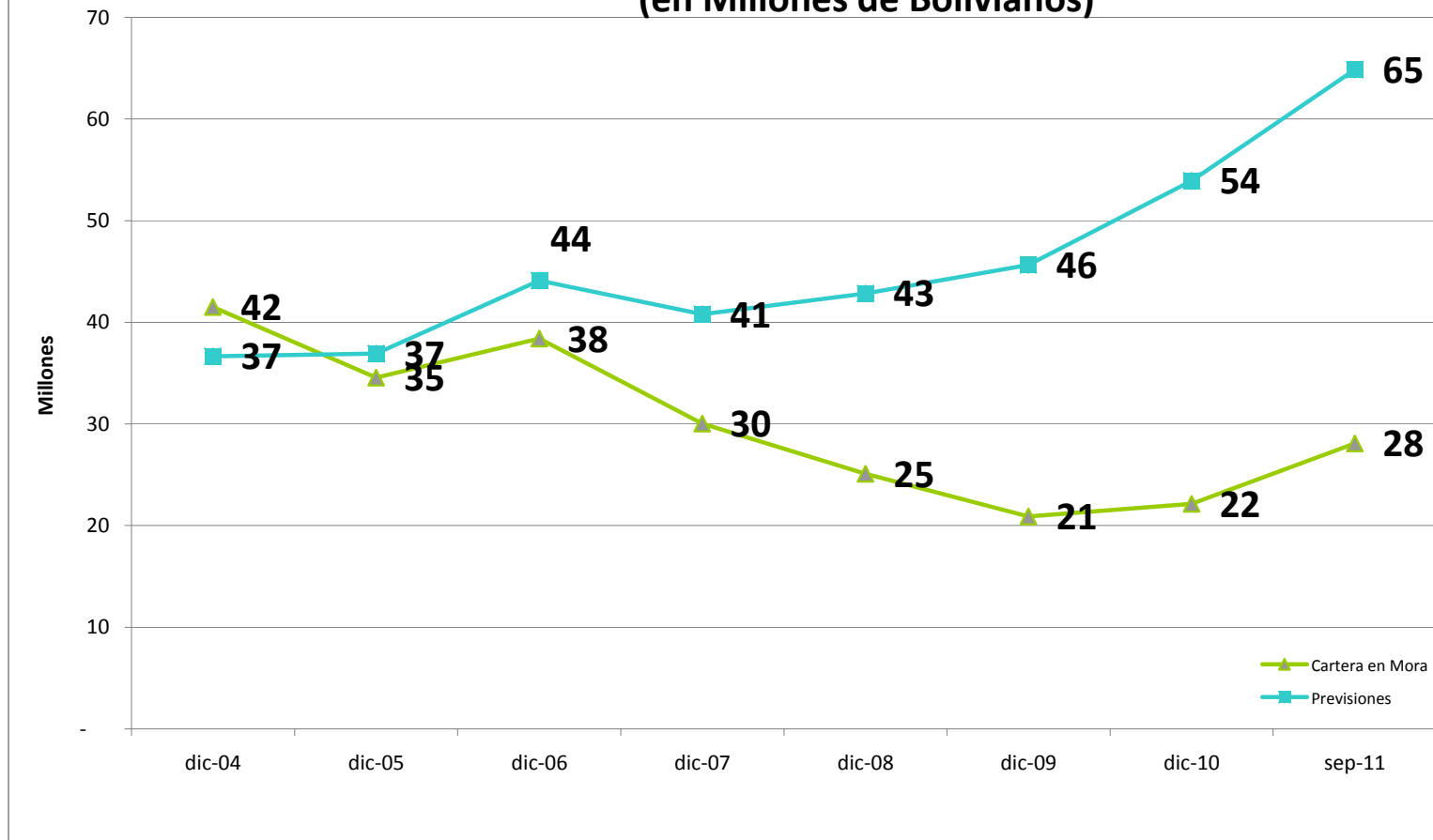
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



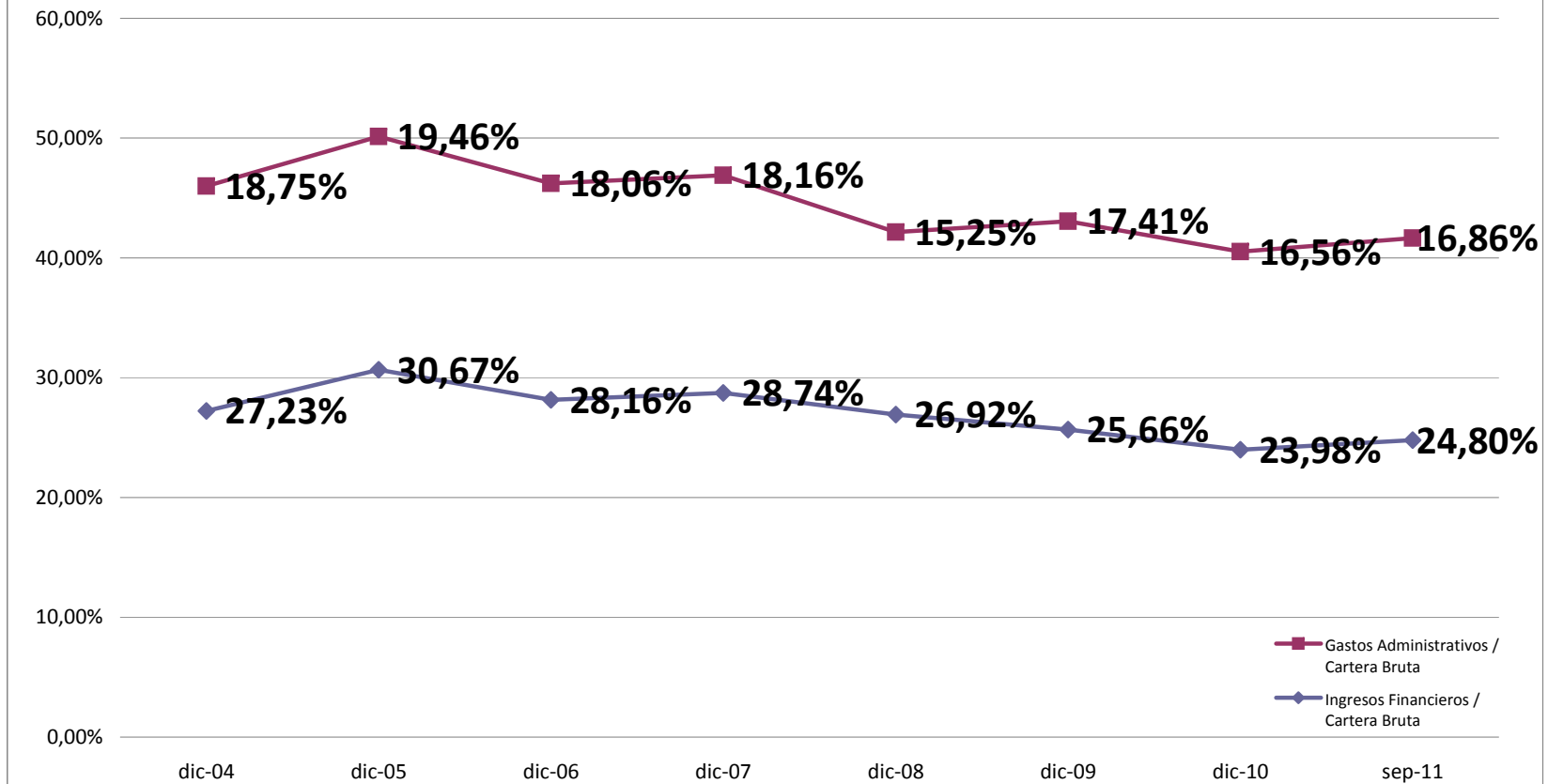
**GRAFICO Nº 5**  
**Evolución de % de Mora**



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



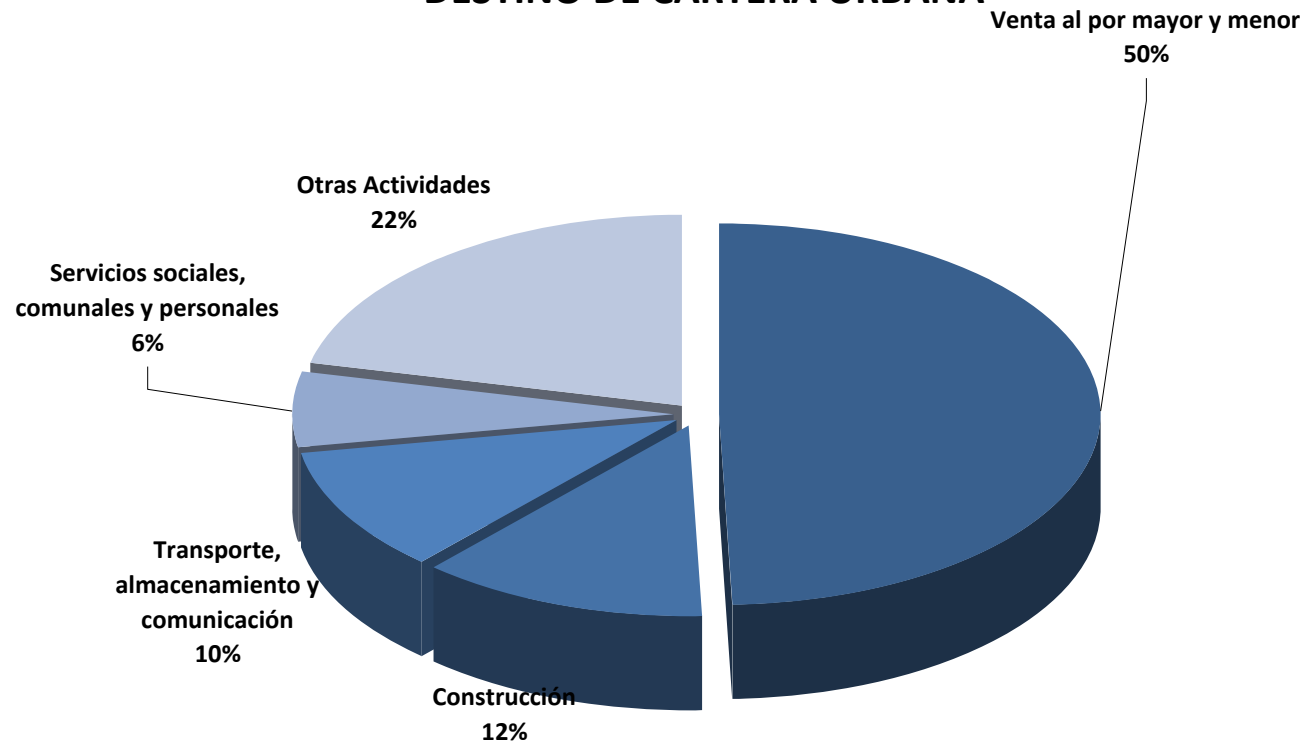
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



Cuadro Nº 8  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre de 2011**  
**(En Bolivianos)**

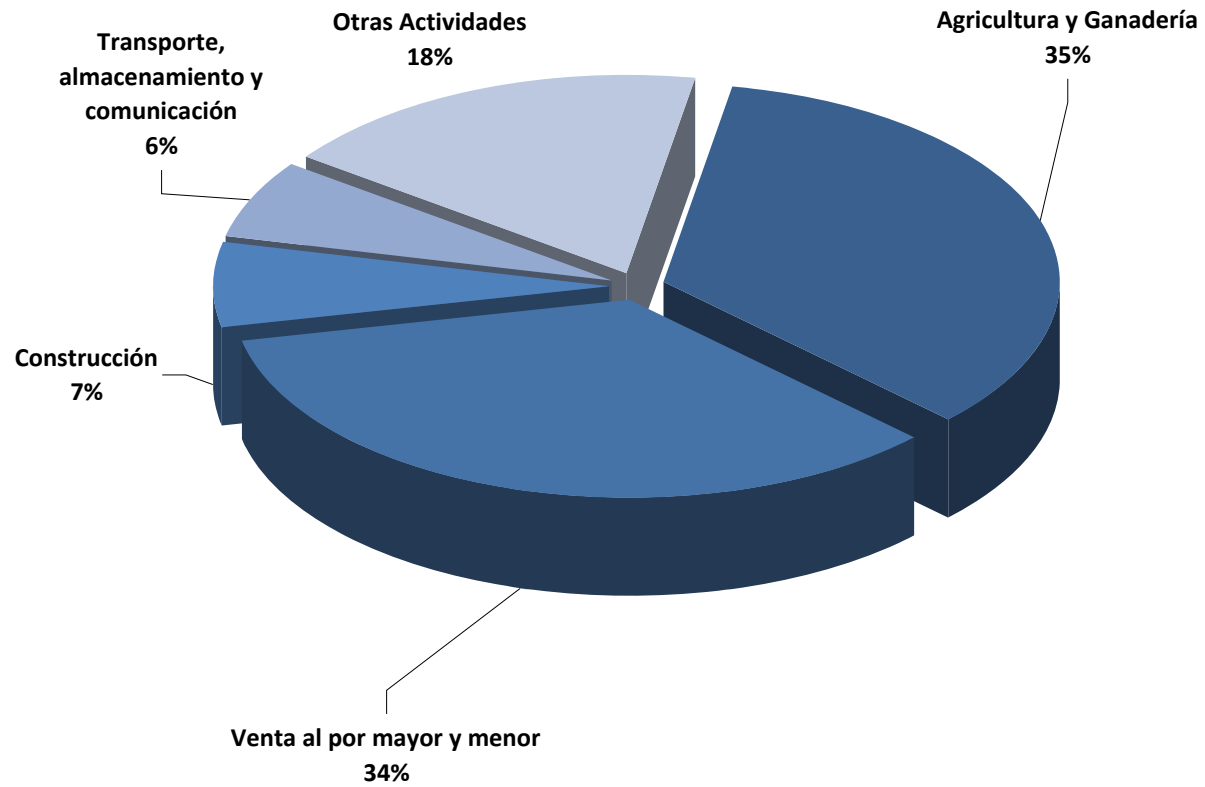
| INSTITUCION                         | CARTERA POR ENTIDAD: NIVEL URBANO |  |                                    |                         |  |                  |                            |                        |   |                           |  |  |                  |  |   |  |                      |                   |                      |
|-------------------------------------|-----------------------------------|--|------------------------------------|-------------------------|--|------------------|----------------------------|------------------------|---|---------------------------|--|--|------------------|--|---|--|----------------------|-------------------|----------------------|
|                                     | SECTOR ECONOMICO                  |  |                                    |                         |  |                  |                            |                        |   |                           |  |  |                  |  |   |  |                      | TOTAL             |                      |
| 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 domestico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas |                   | TOTAL                |
| CRECER                              | 22.515.751                        | -  | -                                  | -                       | -  | -                | 197.407.251                | -                      | -   | -                         | -  | -  | -                | -  | 28.122.882  | -  | -                    | 248.045.885       |                      |
| PRO MUJER                           | -                                 | -  | -                                  | -                       | 17.465.425   | -                | 158.040.473                | 9.346.588              | 5.930.972                                 | -                         | -  | -  | -                | -  | -   | -  | 5.385.219            | 196.168.677       |                      |
| DIACONIA                            | 2.228.832                         | 143.282                                    | 4.961                              | 1.038.313               | 15.335.619   | 53.634           | 87.626.129                 | 2.372.112              | 51.867.113                                | 4.070.534                 | 18.436.050   | 504.053  | 1.480.692        | 5.834.728                                  | 38.065  | 4.529  | 72.974               | 270.286.446       |                      |
| EMPRENDER                           | -                                 | -  | -                                  | -                       | 3.919.582  | -                | 20.493.142                 | 3.680.876              | 1.809.727                                 | -                         | -  | -  | -                | -  | -   | -  | -                    | 29.903.326        |                      |
| FONCRESOL                           | 1.621                             | -  | -                                  | -                       | 686.477  | -                | 4.905.021                  | -                      | -   | -                         | -  | -  | -                | -  | 1.084.710   | -  | -                    | 7.506.058         |                      |
| FINBODEM                            | 463.270                           | 17.313                                     | 6.628                              | -                       | 11.784.321   | -                | 493.509                    | 17.172.892             | 5.299.905                                 | 33.686.450                | 61.426   | 2.584.581  | 339.590          | 371.435                                    | 24.562.800  | -  | -                    | 96.844.122        |                      |
| IDEPRO                              | 3.742.983                         | 3.919.587                                  | 166.067                            | 12.043.351              | -  | 3.096.783        | 30.074.077                 | 8.154.506              | 22.760.783                                | 345.739                   | 4.229.701  | 1.109.557  | 930.980          | 4.961.769                                  | 82.587  | 183.501  | -                    | 95.801.972        |                      |
| IMPRO                               | -                                 | -  | -                                  | -                       | 2.957.142  | -                | 3.684.447                  | 1.517.047              | -   | -                         | 751.034  | -  | -                | 647.831                                    | 6.322.144   | -  | -                    | 15.879.645        |                      |
| SARTAWI                             | 4.317.476                         | 35.986                                     | -                                  | 78.250                  | 1.365.233  | 790              | 1.207.362                  | 5.753.309              | 537.997                                   | 1.431.290                 | 21.941   | 966.569  | 75.529           | 65.127                                     | 189.041   | 8.164  | 11.353               | 16.065.417        |                      |
| ANED                                | -                                 | -  | -                                  | -                       | -  | -                | -                          | -                      | -   | -                         | -  | -  | -                | -  | -   | -  | -                    | -                 |                      |
| CIDRE                               | 6.192.452                         | 782.217                                    | 10.675                             | 485.194                 | 6.136.191  | 77.286           | 14.109.333                 | 12.524.518             | 1.081.857                                 | 15.825.518                | 445.825  | 9.382.133  | 1.013.733        | 390.017                                    | 2.558.452   | 65.105   | 99.231               | 71.179.737        |                      |
| FONDECO                             | -                                 | -  | -                                  | -                       | -  | -                | -                          | -                      | -   | -                         | -  | -  | -                | -  | -   | -  | -                    | -                 |                      |
| FUBODE                              | 2.775.048                         | 6.095                                      | -                                  | 67.200                  | 2.943.646  | -                | 7.116.698                  | 27.321.535             | 3.962.924                                 | 3.849.961                 | -  | 84.470   | -                | 8.753                                      | 533.550   | -  | 3.124                | 48.673.003        |                      |
| <b>TOTAL</b>                        | <b>42.237.433</b>                 | <b>4.904.480</b>                           | <b>188.331</b>                     | <b>13.712.308</b>       | <b>62.593.637</b>  | <b>3.228.492</b> | <b>196.917.635</b>         | <b>540.915.823</b>     | <b>49.043.042</b>                         | <b>114.746.770</b>        | <b>8.829.427</b>                                     | <b>33.314.384</b>  | <b>2.863.886</b> | <b>7.925.624</b>                           | <b>69.290.895</b>   | <b>111.334</b>   | <b>188.031</b>       | <b>5.742.746</b>  | <b>1.096.354.237</b> |
|                                     | 3,63%                             | 0,45%                                      | 0,02%                              | 1,15%                   | 5,71%  | 0,29%            | 12,45%                     | 49,24%                 | 4,47%                                     | 10,47%                    | 0,81%  | 3,04%  | 0,26%            | 0,72%                                      | 5,32%   | 0,01%  | 0,02%                | 0,52%             | 100%                 |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                                   |  |                                    |                         |  |                  |                            |                        |   |                           |  |  |                  |  |   |  |                      |                   |                      |
| CRECER                              | 37.889.702                        | -  | -                                  | -                       | -  | -                | 193.330.243                | -                      | -   | -                         | -  | -  | -                | -  | -   | -  | -                    | 23.516.638        | 254.936.583          |
| PRO MUJER                           | -                                 | -  | -                                  | -                       | 2.253.561  | -                | 34.485.214                 | 1.420.616              | 851.290                                   | -                         | -  | -  | -                | -  | -   | -  | -                    | 601.471           | 39.612.152           |
| DIACONIA                            | 22.769.219                        | 1.401.945                                  | 3.116                              | 603.246                 | 4.221.163  | 17.388           | 17.251.751                 | 17.259.431             | 964.679                                   | 12.517.636                | 127.711  | 3.916.599  | 114.511          | 348.663                                    | 849.714   | 18.593   | 28.085               | 82.413.454        |                      |
| EMPRENDER                           | 2.825.131                         | -  | -                                  | -                       | -  | -                | 20.493.142                 | 3.680.876              | 1.809.727                                 | -                         | -  | -  | -                | -  | -   | -  | -                    | 1.235.131         |                      |
| FONCRESOL                           | 2.099.375                         | -  | -                                  | -                       | 876.272  | -                | 336.748                    | 5.252.145              | -   | -                         | -  | -  | -                | -  | 399.282   | -  | -                    | 92.109            |                      |
| FINBODEM                            | 6.345.345                         | 10.050                                     | -                                  | 7.374                   | 908.318  | -                | 130.992                    | 2.104.645              | 947.393                                   | 11.266.523                | 13.740   | 114.597  | 42.973           | 175.181                                    | 5.996.987   | -  | -                    | 28.064.119        |                      |
| IDEPRO                              | 38.616.562                        | 7.278.601                                  | 164.403                            | 6.998.819               | 6.000  | 1.608.608        | 10.081.114                 | 2.989.139              | 7.607.276                                 | 71.205                    | 1.336.310  | 45.465   | 558.284          | 1.323.675                                  | 2.233   | 29.383   | 145.651              | 78.644.828        |                      |
| IMPRO                               | -                                 | -  | -                                  | -                       | 1.515.673  | -                | 103.071                    | 69.892                 | -   | -                         | -  | -  | -                | 2.190                                      | 173.563   | -  | -                    | 1.864.390         |                      |
| SARTAWI                             | 52.266.297                        | 30.002                                     | -                                  | 19.978                  | 618.613  | 20.826           | 2.956.776                  | 6.536.120              | 937.812                                   | 1.862.317                 | 95.094   | 896.021  | 162.373          | 348.833                                    | 287.678   | 27.088   | 36.099               | 67.101.529        |                      |
| ANED                                | 13.404.366                        | 10.995.146                                 | -                                  | 87.925                  | 882.253  | -                | 9.333.198                  | 825.682                | 4.006.861                                 | 9.070.392                 | -  | 126.635  | 216.528          | -  | -   | -  | 150.418              | 49.099.405        |                      |
| CIDRE                               | 50.644.868                        | 431.023                                    | 27.671                             | 1.725.721               | 4.422.764  | 3.435            | 5.487.038                  | 4.792.535              | 496.622                                   | 9.175.430                 | 489.738  | 5.990.255  | 218.464          | 151.947                                    | 768.245   | 48.175   | 6.011                | 84.699.942        |                      |
| FONDECO                             | 52.885.122                        | -  | -                                  | -                       | 2.409.796  | -                | 14.849.897                 | 3.785.376              | -   | 11.219.571                | -  | -  | -                | -  | -   | -  | -                    | 22.380.673        |                      |
| FUBODE                              | 17.111.187                        | 27.500                                     | -                                  | 834.666                 | 4.332.068  | 194.974          | 9.170.575                  | 14.733.481             | 4.077.486                                 | 2.829.029                 | -  | 48.063   | -                | -  | 474.259   | -  | 28.000               | 53.861.288        |                      |
| <b>TOTAL</b>                        | <b>396.677.173</b>                | <b>20.374.266</b>                          | <b>195.190</b>                     | <b>9.877.729</b>        | <b>22.446.482</b>  | <b>1.845.230</b> | <b>60.367.961</b>          | <b>294.871.419</b>     | <b>17.277.566</b>                         | <b>53.801.862</b>         | <b>2.062.592</b>                                     | <b>30.081.393</b>  | <b>1.096.607</b> | <b>2.477.125</b>                           | <b>32.685.228</b>   | <b>123.239</b>   | <b>145.461</b>       | <b>23.322.870</b> | <b>859.529.585</b>   |
|                                     | 34,92%                            | 2,35%                                      | 0,02%                              | 1,15%                   | 2,61%  | 0,21%            | 7,02%                      | 34,31%                 | 3,01%                                     | 6,26%                     | 0,24%  | 2,34%  | 0,13%            | 0,29%                                      | 3,80%   | 0,01%  | 0,02%                | 2,71%             | 100%                 |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                                   |  |                                    |                         |  |                  |                            |                        |   |                           |  |  |                  |  |   |  |                      |                   |                      |
| CRECER                              | 60.405.453                        | -  | -                                  | -                       | -  | -                | 390.937.494                | -                      | -   | -                         | -  | -  | -                | -  | -   | -  | -                    | 51.639.521        | 502.982.468          |
| PRO MUJER                           | -                                 | -  | -                                  | -                       | 19.718.986   | -                | 192.525.687                | 10.767.204             | 6.782.262                                 | -                         | -  | -  | -                | -  | -   | -  | -                    | 5.986.690         | 235.780.828          |
| DIACONIA                            | 24.998.052                        | 1.545.227                                  | 8.077                              | 1.641.559               | 19.556.782   | 71.021           | 96.426.577                 | 104.885.559            | 3.336.792                                 | 64.384.749                | 4.198.245  | 22.352.649   | 618.565          | 1.829.355                                  | 6.684.442   | 56.657   | 4.529                | 101.062           | 352.699.900          |
| EMPRENDER                           | 2.825.131                         | -  | -                                  | -                       | 3.919.582  | -                | 20.493.142                 | 3.680.876              | 1.809.727                                 | -                         | -  | -  | -                | -  | -   | -  | -                    | 32.728.457        |                      |
| FONCRESOL                           | 2.100.996                         | -  | -                                  | -                       | 1.562.749  | -                | 994.133                    | 10.157.166             | -   | -                         | -  | -  | -                | -  | 1.483.992   | -  | -                    | 262.953           |                      |
| FINBODEM                            | 6.808.614                         | 27.363                                     | 6.628                              | 7.374                   | 12.692.639   | -                | 624.501                    | 19.275.537             | 6.247.298                                 | 44.952.973                | 75.166   | 2.699.178  | 382.564          | 546.616                                    | 30.559.788  | -  | -                    | 124.908.240       |                      |
| IDEPRO                              | 42.359.545                        | 11.198.188                                 | 330.470                            | 18.642.170              | 6.000  | 4.705.391        | 40.155.190                 | 11.143.645             | 30.368.059                                | 418.945                   | 5.566.010  | 1.155.022  | 1.489.265        | 6.285.444                                  | 84.920  | 29.383   | 329.152              | 174.266.800       |                      |
| IMPRO                               | -                                 | -  | -                                  | -                       | 4.472.816  | -                | 3.787.518                  | 1.586.940              | -   | -                         | -  | 751.034  | -                | 650.021                                    | 6.495.707   | -  | -                    | 17.744.035        |                      |
| SARTAWI                             | 56.583.773                        | 65.988                                     | -                                  | 98.228                  | 1.989.846  | 21.616           | 4.164.138                  | 12.289.429             | 1.475.809                                 | 3.293.608                 | 117.035  | 1.862.591  | 237.903          | 413.961                                    | 476.719   | 35.252   | 47.452               | 83.167.346        |                      |
| ANED                                | 13.404.366                        | 10.995.146                                 | -                                  | 87.925                  | 882.253  | -                | 9.333.198                  | 825.682                | 4.006.861                                 | 9.070.392                 | -  | 126.635  | 216.528          | -  | -   | -  | 150.418              | 49.099.405        |                      |
| CIDRE                               | 56.657.319                        | 1.213.240                                  | 38.346                             | 2.210.915               | 10.558.956   | 80.721           | 19.596.370                 | 17.317.054             | 1.788.479                                 | 25.000.948                | 935.563  | 15.372.388   | 1.232.197        | 541.964                                    | 3.326.697   | 113.280  | 105.243              | 155.879.679       |                      |
| FONDECO                             | 52.885.122                        | -  | -                                  | -                       | 2.409.796  | -                | 14.849.897                 | 3.785.376              | -   | 11.219.571                | -  | -  | -                | -  | -   | -  | -                    | 22.380.673        |                      |
| FUBODE                              | 19.886.235                        | 33.595                                     | -                                  | 901.866                 | 7.275.715  | 194.974          | 16.287.722                 | 42.055.016             | 8.040.410                                 | 6.678.990                 | -  | 132.533  | -                | 8.753                                      | 1.007.809   | -  | 31.124               | 102.534.291       |                      |
| <b>TOTAL</b>                        | <b>338.914.607</b>                | <b>25.076.746</b>                          | <b>383.524</b>                     | <b>23.390.037</b>       | <b>85.040.119</b>  | <b>5.073.722</b> | <b>196.856.596</b>         | <b>857.672.242</b>     | <b>66.320.099</b>                         | <b>188.548.632</b>        | <b>10.892.020</b>                                    | <b>53.395.787</b>  | <b>3.960.493</b> | <b>10.407.749</b>                          | <b>101.976.123</b>  | <b>234.573</b>   | <b>333.661</b>       | <b>29.065.615</b> | <b>1.955.883.873</b> |
|                                     | 17,33%                            | 1,28%                                      | 0,02%                              | 1,21%                   | 4,23%  | 0,26%            | 10,07%                     | 42,31%                 | 3,39%                                     | 8,62%                     | 0,56%  | 2,73%  | 0,20%            | 0,53%                                      | 5,21%   | 0,01%  | 0,02%                | 1,49%             | 100%                 |

### GRAFICO Nº 8 DESTINO DE CARTERA URBANA





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



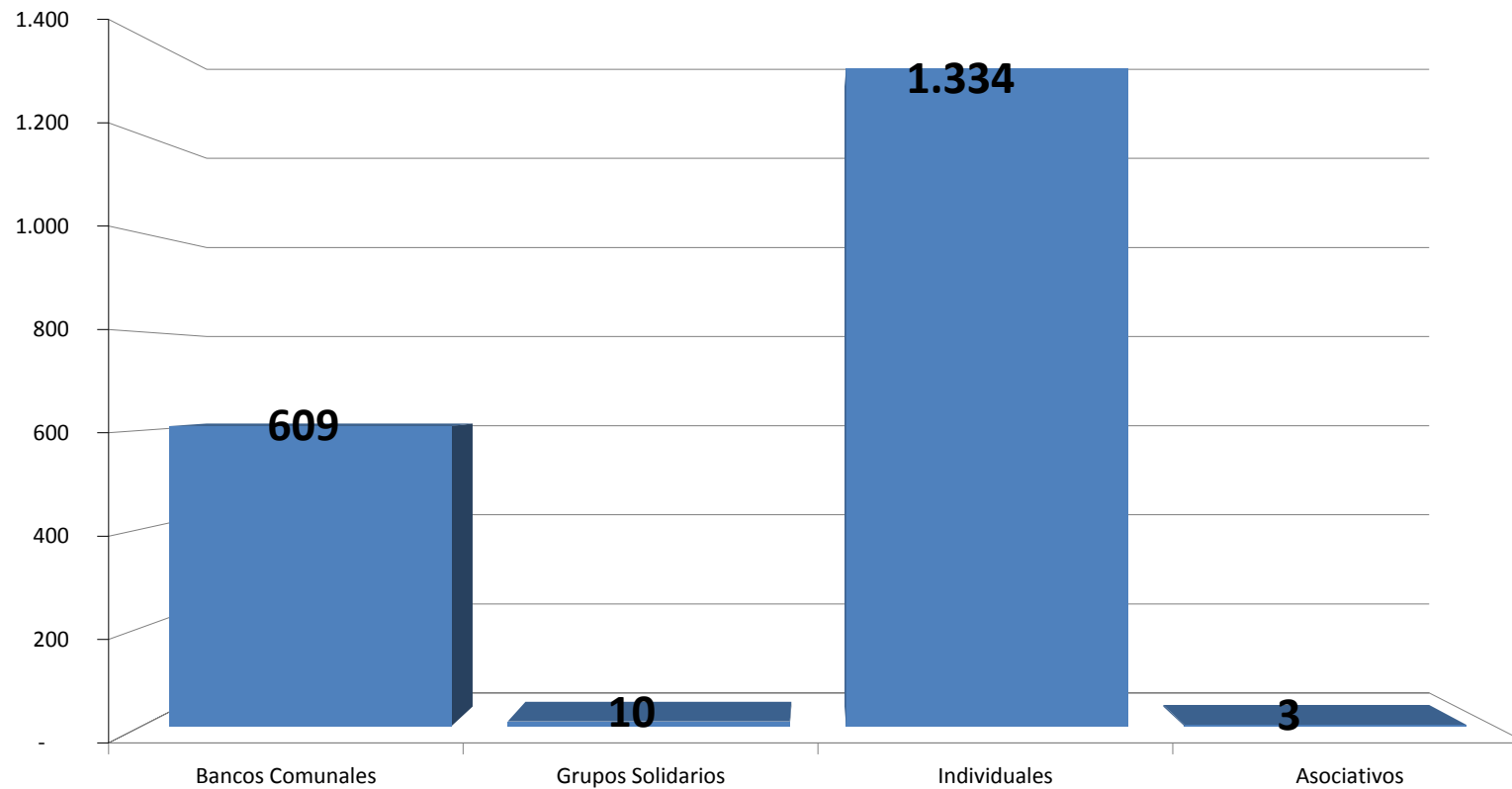
**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre de 2011**  
**(En Bolivianos)**

| 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                              | -                                     | -                                 | -                                | -                               | -                               | 1.214.561                       | 26.637.830                      | 118.531.246                    | 43.075.357                    | 58.586.891                  | 248.045.885          |       |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | 88.356                          | 1.742.855                       | 48.217.042                     | 42.124.719                    | 103.995.704                 | 196.168.677          |       |
| DIACONIA                            | -                                     | -                                 | 412.200                          | 925.994                         | 4.844.880                       | 5.668.579                       | 15.194.302                      | 70.961.778                     | 131.655.293                   | 14.720.884                  | 270.286.446          |       |
| EMPRENDER                           | -                                     | -                                 | -                                | -                               | -                               | 167.278                         | 2.794.074                       | 18.728.808                     | 5.082.123                     | 3.131.044                   | 29.903.326           |       |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | 454.536                         | 161.431                         | 2.226.485                      | 1.884.280                     | 2.779.527                   | 7.506.058            |       |
| FUNBODEM                            | -                                     | -                                 | -                                | 2.925.118                       | 3.428.497                       | 13.319.486                      | 15.181.153                      | 45.819.113                     | 10.861.325                    | 5.309.429                   | 96.844.122           |       |
| IDEPRO                              | -                                     | -                                 | 206.519                          | 1.910.469                       | 1.548.881                       | 3.086.206                       | 19.615.267                      | 37.462.687                     | 30.805.167                    | 1.033.261                   | 95.801.972           |       |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | 226.063                         | 2.478.163                       | 9.512.288                      | 1.624.677                     | 2.038.453                   | 15.879.645           |       |
| SARTAWI                             | -                                     | -                                 | -                                | 678.821                         | 896.189                         | -                               | 315.090                         | 690.024                        | 11.314.408                    | 1.176.709                   | 16.065.417           |       |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                    |       |
| CIDRE                               | 2.575.073                             | 801.402                           | 12.491.627                       | 10.020.455                      | 9.503.058                       | 5.126.165                       | 3.233.852                       | 17.006.020                     | 10.056.145                    | 331.833                     | 71.179.737           |       |
| FONDECO                             | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                    |       |
| FUBODE                              | -                                     | -                                 | -                                | -                               | 149.500                         | 238.000                         | 3.485.525                       | 16.844.030                     | 25.637.708                    | 1.750.225                   | 48.673.003           |       |
| <b>TOTAL</b>                        | <b>2.575.073</b>                      | <b>801.402</b>                    | <b>13.110.346</b>                | <b>13.535.739</b>               | <b>17.547.448</b>               | <b>17.547.448</b>               | <b>57.314.314</b>               | <b>191.960.046</b>             | <b>452.503.703</b>            | <b>134.867.044</b>          | <b>1.096.354.287</b> |       |
|                                     | 0,23%                                 | 0,07%                             | 1,20%                            | 1,23%                           | 1,81%                           | 1,60%                           | 5,23%                           | 17,51%                         | 41,27%                        | 12,30%                      | 17,54%               | 100%  |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                                       |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                      |       |
| CRECER                              | -                                     | -                                 | -                                | -                               | -                               | 1.163.834                       | 27.700.216                      | 136.171.204                    | 40.093.968                    | 49.807.362                  | 254.936.584          |       |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | 3.390.092                      | 9.094.191                     | 27.127.869                  | 39.612.152           |       |
| DIACONIA                            | -                                     | -                                 | -                                | 210.000                         | 1.577.471                       | 1.565.553                       | 2.118.260                       | 12.612.673                     | 46.469.339                    | 6.171.838                   | 82.413.454           |       |
| EMPRENDER                           | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | 149.186                        | 1.777.406                     | 639.116                     | 2.825.131            |       |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | 130.359                         | 144.270                         | 548.842                        | 2.425.768                     | 4.245.215                   | 9.055.932            |       |
| FUNBODEM                            | -                                     | -                                 | -                                | -                               | 1.173.057                       | 945.894                         | 1.270.948                       | 6.446.343                      | 14.254.627                    | 3.106.081                   | 28.064.119           |       |
| IDEPRO                              | -                                     | -                                 | 480.900                          | 2.697.372                       | 872.888                         | 1.347.029                       | 10.390.060                      | 25.921.546                     | 35.139.451                    | 1.352.638                   | 78.464.828           |       |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | 89.417                         | 921.710                       | 559.006                     | 1.864.390            |       |
| SARTAWI                             | -                                     | -                                 | -                                | 2.636.146                       | 2.216.332                       | 1.749.128                       | 2.738.197                       | 3.783.013                      | 51.019.404                    | 2.508.382                   | 67.101.929           |       |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | 607.444                         | 3.309.223                      | 37.343.564                    | 5.536.444                   | 49.099.405           |       |
| CIDRE                               | 764.574                               | 3.054.017                         | 6.614.726                        | 8.671.268                       | 7.870.676                       | 4.143.169                       | 4.347.792                       | 24.666.124                     | 24.012.111                    | 525.598                     | 84.699.942           |       |
| FONDECO                             | -                                     | -                                 | 6.479.294                        | 13.504.538                      | 9.513.157                       | 3.931.565                       | 8.526.452                       | 15.263.117                     | 28.608.926                    | 11.580.925                  | 107.530.435          |       |
| FUBODE                              | -                                     | -                                 | -                                | 846.518                         | 1.617.564                       | 511.044                         | 1.167.006                       | 9.049.016                      | 37.269.998                    | 2.532.507                   | 53.861.288           |       |
| <b>TOTAL</b>                        | <b>764.574</b>                        | <b>3.054.017</b>                  | <b>13.574.920</b>                | <b>28.565.842</b>               | <b>24.841.145</b>               | <b>14.323.740</b>               | <b>32.474.262</b>               | <b>129.538.715</b>             | <b>418.823.599</b>            | <b>93.442.392</b>           | <b>859.529.586</b>   |       |
|                                     | 0,09%                                 | 0,36%                             | 1,58%                            | 3,32%                           | 2,89%                           | 1,67%                           | 3,78%                           | 15,07%                         | 48,73%                        | 10,87%                      | 11,65%               | 100%  |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                                       |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                      |       |
| CRECER                              | -                                     | -                                 | -                                | -                               | -                               | 2.378.395                       | 54.338.046                      | 254.702.450                    | 83.169.325                    | 108.394.253                 | 502.982.469          |       |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | 88.356                          | 1.742.855                       | 51.607.134                     | 51.218.910                    | 131.123.573                 | 235.780.828          |       |
| DIACONIA                            | -                                     | -                                 | 412.200                          | 1.135.994                       | 6.422.351                       | 7.234.132                       | 17.312.561                      | 83.574.451                     | 178.144.632                   | 20.892.722                  | 352.699.900          |       |
| EMPRENDER                           | -                                     | -                                 | -                                | -                               | -                               | 167.278                         | 2.943.260                       | 20.506.214                     | 5.721.239                     | 3.390.467                   | 32.728.457           |       |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | 130.359                         | 598.806                         | 710.274                        | 4.652.252                     | 6.129.495                   | 16.561.990           |       |
| FUNBODEM                            | -                                     | -                                 | -                                | -                               | 4.098.175                       | 4.374.391                       | 14.590.433                      | 21.627.496                     | 60.073.740                    | 13.967.406                  | 124.908.240          |       |
| IDEPRO                              | -                                     | -                                 | 687.419                          | 4.607.840                       | 2.421.769                       | 4.433.235                       | 30.005.327                      | 63.384.233                     | 65.944.619                    | 2.385.898                   | 174.266.800          |       |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | 226.063                         | 2.267.580                       | 10.433.998                     | 2.183.683                     | 2.332.710                   | 17.744.035           |       |
| SARTAWI                             | -                                     | -                                 | -                                | 3.314.967                       | 3.112.521                       | 1.749.128                       | 3.053.287                       | 4.473.037                      | 62.333.812                    | 3.685.090                   | 83.167.346           |       |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | 607.444                         | 3.309.223                      | 37.343.564                    | 5.536.444                   | 49.099.405           |       |
| CIDRE                               | 3.339.647                             | 3.855.420                         | 19.106.352                       | 18.691.723                      | 17.373.733                      | 9.269.334                       | 7.581.644                       | 41.672.143                     | 34.068.255                    | 857.430                     | 155.879.679          |       |
| FONDECO                             | -                                     | -                                 | 6.479.294                        | 13.504.538                      | 9.513.157                       | 3.931.565                       | 8.526.452                       | 15.263.117                     | 28.608.926                    | 11.580.925                  | 107.530.435          |       |
| FUBODE                              | -                                     | -                                 | -                                | 846.518                         | 1.767.064                       | 749.044                         | 4.652.531                       | 25.899.046                     | 62.907.706                    | 4.282.732                   | 102.534.291          |       |
| <b>TOTAL</b>                        | <b>3.339.647</b>                      | <b>3.855.420</b>                  | <b>26.685.266</b>                | <b>42.101.582</b>               | <b>44.708.770</b>               | <b>31.871.188</b>               | <b>89.788.576</b>               | <b>321.498.761</b>             | <b>871.327.302</b>            | <b>228.289.435</b>          | <b>1.955.883.874</b> |       |
|                                     | 0,17%                                 | 0,20%                             | 1,36%                            | 2,15%                           | 2,29%                           | 1,63%                           | 4,59%                           | 16,44%                         | 44,55%                        | 11,67%                      | 14,95%               | 100%  |

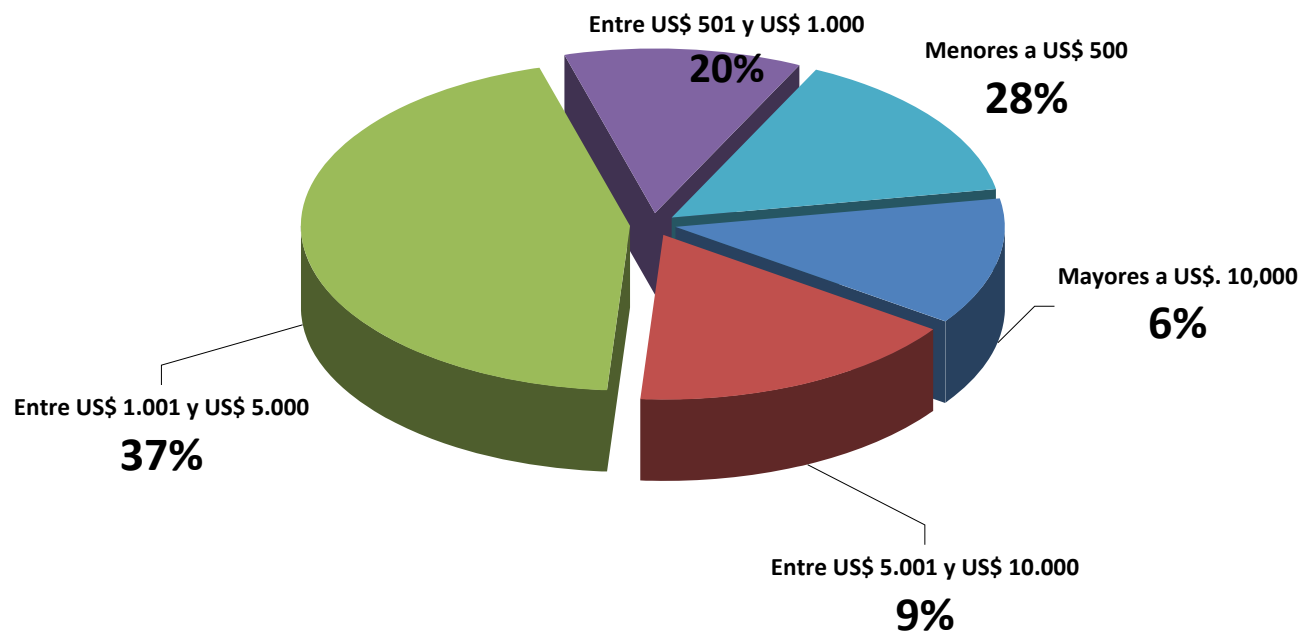
Cuadro N° 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre de 2011**  
**(En Bolivianos)**

| 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   | 132.492.587        | 54.830         | -                 | -            | 115.553.297          | 21.540         | -                | -          | 248.045.884          | 76.370         |  |
| PRO MUJER  | 155.672.954        | 74.503         | -                 | -            | 40.495.722           | 4.316          | -                | -          | 196.168.677          | 78.819         |  |
| DIACONIA   | 51.156.500         | 25.353         | -                 | -            | 219.129.946          | 22.095         | -                | -          | 270.286.446          | 47.448         |  |
| EMPRENDER  | 10.548.197         | 5.642          | 1.061.861         | 411          | 18.293.269           | 3.444          | -                | -          | 29.903.326           | 9.497          |  |
| FONCRESOL  | 4.356.440          | 2.432          | 148.375           | 22           | 3.001.243            | 251            | -                | -          | 7.506.058            | 2.705          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 96.844.122           | 7.289          | -                | -          | 96.844.122           | 7.289          |  |
| IDEPRO   | -                  | -              | -                 | -            | 95.801.972           | 3.951          | -                | -          | 95.801.972           | 3.951          |  |
| IMPRO  | -                  | -              | -                 | -            | 15.879.645           | 2.082          | -                | -          | 15.879.645           | 2.082          |  |
| SARTAWI  | 1.398.006          | 830            | 111.850           | 21           | 14.555.561           | 1.630          | -                | -          | 16.065.417           | 2.481          |  |
| ANED   | -                  | -              | -                 | -            | -                    | -              | -                | -          | -                    | -              |  |
| CIDRE  | -                  | -              | -                 | -            | 70.000.304           | 2.001          | 1.179.433        | 4          | 71.179.737           | 2.005          |  |
| FONDECO  | -                  | -              | -                 | -            | -                    | -              | -                | -          | -                    | -              |  |
| FUBODE   | 30.269.922         | 10.161         | 226.131           | 242          | 18.176.950           | 1.543          | -                | -          | 48.673.003           | 11.946         |  |
| <b>TOTAL</b>   | <b>385.894.606</b> | <b>173.751</b> | <b>1.548.217</b>  | <b>696</b>   | <b>707.732.031</b>   | <b>70.142</b>  | <b>1.179.433</b> | <b>4</b>   | <b>1.096.354.287</b> | <b>244.593</b> |  |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL    |                    |                |                   |              |                      |                |                  |            |                      |                |  |
| CRECER   | 132.945.341        | 53.468         | -                 | -            | 121.991.243          | 17.008         | -                | -          | 254.936.584          | 70.476         |  |
| PRO MUJER  | 39.612.152         | 21.533         | -                 | -            | -                    | -              | -                | -          | 39.612.152           | 21.533         |  |
| DIACONIA   | 1.201.213          | 572            | -                 | -            | 81.212.240           | 9.539          | -                | -          | 82.413.454           | 10.111         |  |
| EMPRENDER  | 814.823            | 426            | 26.255            | 17           | 1.984.053            | 342            | -                | -          | 2.825.131            | 785            |  |
| FONCRESOL  | 5.446.369          | 1.632          | 1.191.165         | 154          | 2.288.039            | 172            | 130.359          | 1          | 9.055.932            | 1.959          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 28.064.119           | 2.038          | -                | -          | 28.064.119           | 2.038          |  |
| IDEPRO   | -                  | -              | -                 | -            | 78.464.828           | 3.640          | -                | -          | 78.464.828           | 3.640          |  |
| IMPRO  | -                  | -              | -                 | -            | 1.864.390            | 338            | -                | -          | 1.864.390            | 338            |  |
| SARTAWI  | 189.993            | 128            | 2.106.204         | 453          | 64.805.731           | 5.325          | -                | -          | 67.101.929           | 5.906          |  |
| ANED   | 3.991.693          | 1.836          | 162.890           | 60           | 44.647.119           | 4.804          | 297.702          | 277        | 49.099.405           | 6.977          |  |
| CIDRE  | -                  | -              | -                 | -            | 83.316.724           | 3.257          | 1.383.218        | 9          | 84.699.942           | 3.266          |  |
| FONDECO  | 22.380.673         | 10.648         | -                 | -            | 85.149.761           | 3.192          | -                | -          | 107.530.435          | 13.840         |  |
| FUBODE   | 16.387.443         | 6.380          | 4.646.881         | 795          | 32.826.965           | 2.591          | -                | -          | 53.861.289           | 9.766          |  |
| <b>TOTAL</b>   | <b>222.969.700</b> | <b>96.623</b>  | <b>8.133.396</b>  | <b>1.479</b> | <b>626.615.212</b>   | <b>52.246</b>  | <b>1.811.279</b> | <b>287</b> | <b>859.529.587</b>   | <b>150.635</b> |  |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL |                    |                |                   |              |                      |                |                  |            |                      |                |  |
| CRECER   | 265.437.928        | 108.298        | -                 | -            | 237.544.540          | 38.548         | -                | -          | 502.982.468          | 146.846        |  |
| PRO MUJER  | 195.285.106        | 96.036         | -                 | -            | 40.495.722           | 4.316          | -                | -          | 235.780.828          | 100.352        |  |
| DIACONIA   | 52.357.713         | 25.925         | -                 | -            | 300.342.186          | 31.634         | -                | -          | 352.699.900          | 57.559         |  |
| EMPRENDER  | 11.363.019         | 6.068          | 1.088.116         | 428          | 20.277.322           | 3.786          | -                | -          | 32.728.457           | 10.282         |  |
| FONCRESOL  | 9.802.809          | 4.064          | 1.339.539         | 176          | 5.289.283            | 423            | 130.359          | 1          | 16.561.990           | 4.664          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 124.908.240          | 9.327          | -                | -          | 124.908.240          | 9.327          |  |
| IDEPRO   | -                  | -              | -                 | -            | 174.266.800          | 7.591          | -                | -          | 174.266.800          | 7.591          |  |
| IMPRO  | -                  | -              | -                 | -            | 17.744.035           | 2.420          | -                | -          | 17.744.035           | 2.420          |  |
| SARTAWI  | 1.587.999          | 958            | 2.218.054         | 474          | 79.361.292           | 6.955          | -                | -          | 83.167.346           | 8.387          |  |
| ANED   | 3.991.693          | 1.836          | 162.890           | 60           | 44.647.119           | 4.804          | 297.702          | 277        | 49.099.405           | 6.977          |  |
| CIDRE  | -                  | -              | -                 | -            | 153.317.028          | 5.258          | 2.562.651        | 13         | 155.879.679          | 5.271          |  |
| FONDECO  | 22.380.673         | 10.648         | -                 | -            | 85.149.761           | 3.192          | -                | -          | 107.530.435          | 13.840         |  |
| FUBODE   | 46.657.365         | 16.541         | 4.873.012         | 1.037        | 51.003.915           | 4.134          | -                | -          | 102.534.292          | 21.712         |  |
| <b>TOTAL</b>   | <b>608.864.306</b> | <b>270.374</b> | <b>9.681.613</b>  | <b>2.175</b> | <b>1.334.347.243</b> | <b>122.388</b> | <b>2.990.712</b> | <b>291</b> | <b>1.955.883.874</b> | <b>395.228</b> |  |

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



**GRAFICO Nº 11**  
**Estratificación de Cartera por Monto de Crédito**

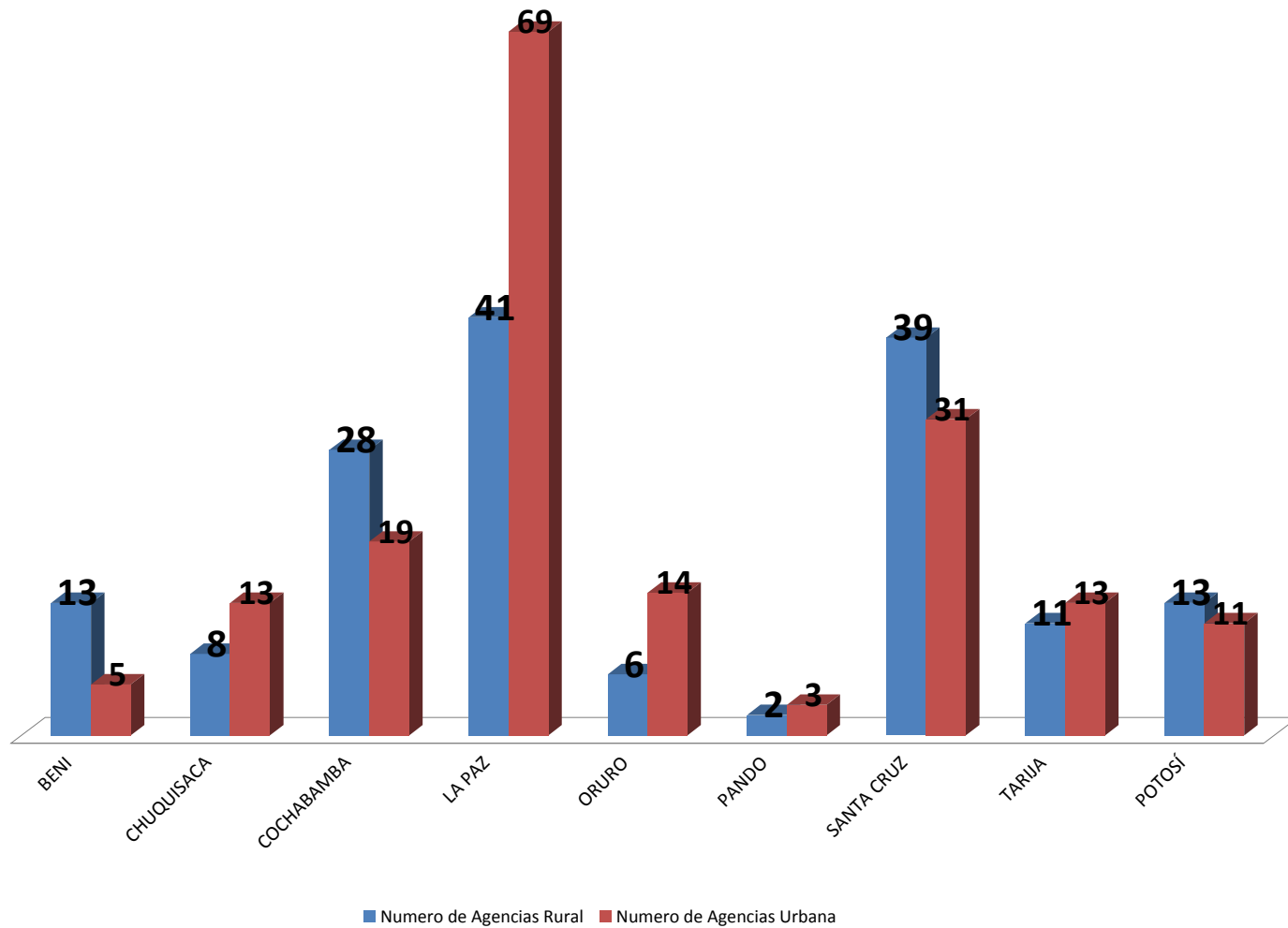


Cuadro Nº 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 30 de Septiembre de 2011  
 (En Bolivianos)

| 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          |
| <b>Total general</b> | <b>161</b>         | <b>178</b> | <b>339</b> | <b>799</b> | <b>2.036</b> | <b>2.835</b> |

| 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          |
| <b>Total general</b> | <b>161</b>         | <b>178</b> | <b>339</b> | <b>799</b> | <b>2.036</b> | <b>2.835</b> |

**GRAFICO Nº 12**  
**Cobertura por Departamento**



Cuadro Nº 12  
TASAS DE INTERES NOMINALES ANUALES  
PUBLICADAS POR LAS IFD  
30 de Septiembre 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 32%   |             | 36%              | 12 y 18%    |                             | 20% y 24%                |                   | 18% al 32%   |             |                  | 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%          |             | 37%              |             |                             |                          | 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)