

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre de 2011
(En Bolivianos)

	CRECER	PRO MUJER	Sub-Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPPO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ACTIVO															
DISPONIBILIDADES	14.698.878	9.268.025	<u>23.966.904</u>	38.966.432	5.158.731	1.726.648	1.685.040	9.901.941	320.466	5.343.709	10.048.125	10.284.604	9.221.552	8.948.259	125.572.411
INVERSIONES TEMPORARIAS	42.383.323	37.586.527	<u>79.969.850</u>	2.223.638	2.174.111	1.014.301	2.961	1.994.902	700.495	25.002	3.497.619	2.829.449	1.291.413	-	95.723.740
CARTERA	540.916.624	243.814.644	<u>784.731.267</u>	350.188.188	32.062.780	16.737.787	123.382.814	173.499.106	17.806.089	85.304.457	46.143.025	158.096.160	111.070.687	108.830.767	2.007.853.127
CARTERA BRUTA	541.044.402	242.910.172	<u>783.954.574</u>	363.201.788	33.959.336	16.950.273	127.429.659	176.853.762	17.903.550	85.007.235	48.989.829	163.954.297	111.228.316	105.480.380	2.034.912.999
CARTERA VIGENTE	537.895.711	241.009.069	<u>778.904.780</u>	361.744.658	32.603.176	16.389.160	124.039.021	165.989.110	15.282.499	81.879.657	45.780.549	156.654.894	108.834.323	105.029.202	1.993.131.030
CARTERA VENCIDA	1.988.072	462.255	<u>2.450.326</u>	1.088.876	489.486	156.372	555.650	1.860.242	123.104	2.293.412	2.749.829	1.427.056	740.125	398.168	14.332.646
CARTERA EN EJECUCIÓN	955.102	1.438.848	<u>2.393.950</u>	232.152	733.990	367.261	2.154.137	286.347	-	329.895	459.450	2.562.230	1.363.401	53.010	10.935.824
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	205.517	-	<u>205.517</u>	124.862	43.192	20.560	633.612	5.500.291	2.389.560	455.848	-	2.517.093	67.507	-	11.958.040
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	1.845	20.550	-	6.344	3.172.211	105.327	29.238	-	375.320	2.452	-	3.713.286
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	9.396	68.942	16.921	40.895	45.560	3.061	19.184	-	417.705	220.509	-	842.174
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	9.666.908	3.744.082	<u>13.410.989</u>	4.649.709	521.951	232.672	1.296.867	2.993.781	357.015	3.430.364	887.204	2.860.646	3.404.517	5.351.245	39.396.959
PREVISION PARA CARTERA INCOBRABLE	-9.794.686	-2.839.609	-12.634.296	-17.663.309	-2.418.507	-445.158	-5.343.713	-6.348.437	-454.475	-3.133.142	-3.734.008	-8.718.783	-3.562.146	-2.000.858	-66.456.831
OTRAS CUENTAS POR COBRAR	5.801.909	8.451.520	<u>14.253.429</u>	513.195	196.271	1.284.353	1.122.118	842.397	75.015	905.794	993.980	1.334.707	1.157.278	955.802	23.634.338
BIENES REALIZABLES	-	-	<u>-</u>	5	-	-	-	14.599	-	22.434	-0	365.559	454	-	403.050
INVERSIONES PERMANENTES	11.393.412	252.700	<u>11.646.112</u>	308.646	254.433	24.045	33.491	904.153	181.503	52.233	3.849.227	11.514.532	7.227.186	55.647	36.051.206
BIENES DE USO	16.773.758	5.162.420	<u>21.936.178</u>	8.974.343	1.528.818	399.879	3.126.899	4.912.061	1.132.961	5.615.008	1.291.829	7.485.756	6.291.872	2.016.116	64.711.719
OTROS ACTIVOS	6.533.645	563.398	<u>7.097.043</u>	374.073	613.732	58.341	702.822	1.325.622	93.222	613.013	645.943	10.262	386.081	921.112	12.841.266
TOTAL DEL ACTIVO	638.501.548	305.099.234	943.600.783	401.548.519	41.988.875	21.245.353	130.056.144	193.394.781	20.309.751	97.881.650	66.469.748	191.921.029	136.646.522	121.727.702	2.366.790.857
										-178	-69	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	439.056.473	213.075.464	<u>652.131.936</u>	158.077.838	30.229.980	3.402.982	96.064.752	147.233.621	14.436.369	77.355.803	29.900.487	144.247.472	96.246.524	78.690.470	1.528.018.233
OTRAS CUENTAS POR PAGAR	22.344.095	19.462.698	<u>41.806.793</u>	13.835.823	3.580.663	1.323.057	3.144.070	7.286.693	671.002	4.380.820	19.334.554	8.349.271	10.829.061	12.000.554	126.542.362
PREVISIONES	14.000.915	9.719.699	<u>23.720.614</u>	4.208.019	-	-	2.170.628	56.873	372.909	-	1.247.961	-	1.812.887	1.230.482	34.820.373
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	-	2.013.826	-	-	1.205.206	-	961.800	590.941	265.680	2.741.597	-	7.779.051
TOTAL DEL PASIVO	475.401.483	242.257.861	717.659.343	176.121.680	35.824.470	4.726.039	101.379.450	155.782.394	15.480.280	82.698.423	51.073.943	152.862.423	111.630.069	91.921.506	1.697.160.020
PATRIMONIO															
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	-	116.480.632
APORTES NO CAPITALIZADOS	18.767.712	58.934.621	<u>77.702.332</u>	39.200.074	-	16.014.684	745.640	-	174.250	1.081.252	16.065.055	10.718.039	1.319.759	21.961.073	184.982.158
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	128.105.981	-	<u>128.105.981</u>	157.116.762	379.906	-	9.559.833	-	1.092.687	-	-	6.011.401	4.801.410	3.343.853	310.411.833
RESULTADOS ACUMULADOS	16.226.373	3.906.753	<u>20.133.126</u>	29.110.003	1.896.355	504.630	3.532.009	2.694.760	370.185	-9.895.596	-669.250	3.683.437	1.895.284	4.501.270	57.756.214
TOTAL DEL PATRIMONIO	163.100.066	62.841.374	225.941.439	225.426.839	6.164.406	16.519.314	28.676.694	37.612.387	4.829.471	15.183.227	15.395.806	39.058.606	25.016.453	29.806.196	669.630.837
TOTAL DEL PASIVO Y PATRIMONIO	638.501.548	305.099.234	943.600.783	401.548.519	41.988.875	21.245.353	130.056.144	193.394.781	20.309.751	97.881.650	66.469.748	191.921.029	136.646.522	121.727.702	2.366.790.857

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	120.588.578	8.461.180	129.049.758	68.510.615	8.565.913	2.685.624	20.737.797	28.060.359	2.378.100	14.874.318	9.425.347	21.656.401	19.336.672	20.521.799	345.802.704
GASTOS FINANCIEROS	-18.784.746	-1.244.746	-20.029.492	-7.465.940	-2.566.784	-52.324	-5.541.465	-5.743.209	-388.726	-4.374.929	-1.366.636	-5.085.278	-4.541.541	-3.536.023	-60.692.348
RESULTADO FINANCIERO BRUTO	101.803.832	7.216.434	109.020.266	61.044.675	5.999.129	2.633.300	15.196.332	22.317.149	1.989.374	10.499.389	8.058.711	16.571.123	14.795.132	16.985.776	285.110.356
OTROS INGRESOS OPERATIVOS	4.407.711	112.274	1.519.985	3.733.614	4.378.262	35.861	4.645.002	1.660.418	179.047	2.014.380	2.010.907	1.461.577	1.714.408	1.140.555	24.494.036
OTROS GASTOS OPERATIVOS	-2.864.353	-1.007.759	-3.872.112	-243.794	-	-50	-639.121	-289.912	-104.333	-254.309	-552.109	-2.900.197	-315.362	-826.751	-10.008.050
RESULTADO DE OPERACION BRUTO	100.347.190	6.320.949	106.668.140	64.534.495	10.377.411	2.669.111	19.202.213	23.687.655	2.064.088	12.249.459	9.517.509	15.132.503	16.194.178	17.299.580	299.596.342
RECUPERACION DE ACTIVOS FINANCIEROS	7.024.366	1.783.626	8.807.992	776.193	70.192	154.134	4.135.977	7.588.590	271.246	1.875.604	4.299.566	6.048.331	3.034.722	749.193	37.811.738
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-11.750.526	-399.017	-12.149.544	-6.391.844	-847.327	-113.292	-5.886.705	-10.308.465	-367.870	-4.656.833	-1.978.459	-7.677.326	-4.462.814	-2.706.031	-57.546.509
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	95.621.030	7.705.558	103.326.588	58.918.843	9.600.276	2.709.952	17.451.485	20.967.780	1.967.464	9.468.230	11.838.617	13.503.508	14.766.087	15.342.741	279.861.571
GASTOS DE ADMINISTRACION	-80.217.857	-3.728.404	-83.946.261	-29.894.964	-9.148.629	-2.356.018	-13.702.409	-18.039.605	-1.648.052	-13.703.869	-12.497.032	-9.789.081	-13.150.286	-13.556.040	-221.395.245
RESULTADO DE OPERACION NETO	15.403.173	3.977.154	19.380.327	29.033.879	458.647	353.934	3.749.076	2.928.175	319.412	4.235.639	-558.416	3.714.427	1.615.801	1.806.701	58.466.325
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-1.412.113	266	-1.411.846	-3.031.694	-149.588	8.391	-1.011.987	-2.441.548	-158.615	-163.555	-472.929	-1.803.180	-2.894.705	137.916	-13.393.341
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	1.828.581	-	1.828.581	2.937.285	190.433	-51.846	794.920	2.156.237	128.085	507.485	524.705	1.728.015	2.902.220	14.439	13.660.559
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	15.819.642	3.977.421	19.797.062	28.939.471	499.491	310.479	3.532.009	2.642.865	288.882	-3.891.710	-606.640	3.639.262	1.623.316	1.959.056	58.733.544
INGRESOS EXTRAORDINARIOS	226.928	437	227.365	-	-	-	51.895	88.537	-	30.338	-	1.041	10.191	409.367	-
GASTOS EXTRAORDINARIOS	-214.082	-295	-214.377	-	-	-	-	-	-	-98	-	-	-	-214.475	-
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	15.832.487	3.977.563	19.810.051	28.939.471	499.491	310.479	3.532.009	2.694.760	377.419	-3.891.710	-576.401	3.639.262	1.624.357	1.969.247	58.928.436
INGRESOS DE GESTIONES ANTERIORES	592.971	-	592.971	234.545	-	-	-	-	-	263.719	2.394.147	-	30.905	-4.239	3.512.047
GASTOS DE GESTIONES ANTERIORES	-199.084	-289	-199.373	-64.012	-	-	-	-	-7.234	-	-2.486.996	-	-18.812	658	-2.951.986
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	16.226.374	3.977.275	20.203.649	29.110.003	499.491	310.479	3.532.009	2.694.760	370.185	-3.804.207	-669.250	3.639.262	1.636.450	1.965.667	59.488.498
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	16.226.374	3.977.275	20.203.649	29.110.003	499.491	310.479	3.532.009	2.694.760	370.185	-3.804.207	-669.250	3.639.262	1.636.450	1.965.667	59.488.498
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	16.226.374	3.977.275	20.203.649	29.110.003	499.491	310.479	3.532.009	2.694.760	370.185	-3.804.207	-669.250	3.639.262	1.636.450	1.965.667	59.488.498

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ESTRUCTURA DE ACTIVOS															
Disponibilidades/Total Activo	2,30%	3,04%	2,54%	9,70%	12,29%	8,13%	1,30%	5,12%	1,58%	5,46%	15,12%	5,36%	6,75%	7,35%	5,31%
Inversiones Temporarias/Total Activo	6,64%	12,32%	8,47%	0,55%	5,18%	4,77%	0,00%	1,03%	3,45%	0,03%	5,26%	1,47%	0,95%	0,00%	4,04%
Cartera / Total Activo	84,72%	79,91%	83,16%	87,21%	76,36%	78,78%	94,87%	89,71%	87,67%	87,15%	69,42%	82,38%	81,28%	89,41%	84,83%
Otras Cuentas por cobrar / Total Activo	0,91%	2,77%	1,51%	0,13%	0,47%	6,05%	0,86%	0,44%	0,37%	0,93%	1,50%	0,70%	0,85%	0,79%	1,00%
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%	0,19%	0,00%	0,00%	0,02%
Inversiones Permanentes / Total Activo	1,78%	0,08%	1,23%	0,08%	0,61%	0,11%	0,03%	0,47%	0,89%	0,05%	5,79%	6,00%	5,29%	0,05%	1,52%
Bienes de Uso / Total Activo	2,63%	1,69%	2,32%	2,23%	3,64%	1,88%	2,40%	2,54%	5,58%	5,74%	1,94%	3,90%	4,60%	1,66%	2,73%
Otros Activos / Total Activo	1,02%	0,18%	0,75%	0,09%	1,46%	0,27%	0,54%	0,69%	0,46%	0,63%	0,97%	0,01%	0,28%	0,76%	0,54%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3,05%	1,56%	2,57%	8,70%	1,43%	1,75%	3,26%	1,67%	2,19%	-4,66%	-1,21%	2,28%	1,44%	1,94%	3,02%
Resultado Neto / Patrimonio ROE	11,94%	7,59%	10,73%	15,50%	9,72%	2,26%	14,78%	8,60%	9,20%	-30,07%	-5,22%	11,18%	7,85%	7,91%	10,66%
Resultado Neto / Ingresos Financieros	13,46%	47,01%	15,66%	42,49%	5,83%	11,56%	17,03%	9,60%	15,57%	-25,58%	-7,10%	16,80%	8,46%	9,58%	17,20%
Ingresos Financieros / Activo	22,66%	3,33%	16,41%	20,47%	24,48%	15,17%	19,13%	17,41%	14,05%	18,24%	17,02%	13,54%	16,98%	20,23%	17,53%
Ingresos Financieros / Cartera Bruta	26,75%	4,18%	19,75%	22,64%	30,27%	19,01%	19,53%	19,04%	15,94%	21,00%	23,09%	15,85%	20,86%	23,35%	20,39%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	17,79%	1,84%	12,85%	9,87%	32,30%	16,68%	12,90%	12,24%	11,05%	19,34%	30,61%	7,16%	14,19%	15,40%	13,06%
Gastos Administrativos / Activo	15,08%	1,47%	10,68%	8,93%	26,13%	13,31%	12,64%	11,19%	9,74%	16,80%	22,56%	6,12%	11,55%	13,34%	11,23%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99,46%	99,22%	99%	100%	96%	97%	98%	97%	99%	97%	93,45%	97%	98%	100%	99%
Cartera Vencida / Cartera Bruta	0,37%	0,19%	0,31%	0,30%	1,50%	0,92%	0,44%	2,85%	1,28%	2,73%	5,61%	1,10%	0,67%	0,38%	0,89%
Cartera en Ejecución / Cartera Bruta	0,18%	0,59%	0,31%	0,07%	2,36%	2,27%	1,72%	0,19%	0,02%	0,41%	0,94%	1,82%	1,42%	0,05%	0,58%
Previsión cartera incobrable / Cartera en Mora	332,79%	149,37%	260,81%	1325,81%	184,20%	82,35%	193,82%	118,34%	196,32%	117,27%	116,35%	182,31%	153,11%	443,47%	222,83%
LIQUIDEZ															
Disponibilidades / Pasivo	3,09%	4%	3%	22%	14%	37%	2%	6%	2%	6%	19,67%	7%	8%	10%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	12,01%	19,34%	14,48%	23,39%	20,47%	58,00%	1,67%	7,64%	6,60%	6,49%	26,52%	8,58%	9,42%	9,73%	13,04%
Disponibilidades + Inversiones Temporarias / Activo	8,94%	15,36%	11,01%	10,26%	17,46%	12,90%	1,30%	6,15%	5,03%	5,48%	20,38%	6,83%	7,69%	7,35%	9,35%
SOLVENCIA															
Patrimonio/Activo	25,54%	21%	24%	56%	15%	78%	22%	19%	24%	16%	23,16%	20%	18%	24%	28%
Cartera Vencida+Ejecución/Patrimonio	1,80%	3,03%	2,14%	0,59%	21,30%	3,27%	9,61%	14,26%	4,79%	17,60%	20,85%	12,24%	9,30%	1,51%	4,45%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4,20%	-1,49%	-3,45%	-7,24%	-17,93%	0,58%	-9,02%	-2,62%	-4,62%	-3,04%	-3,41%	-10,08%	-4,94%	-5,20%	-5,47%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Octubre de 2011

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	30.438.408	30.048.636	188.378	201.394	439	12.374	12.813
CHUQUISACA	60.050.347	59.665.097	123.796	261.455	2.859	16.931	19.790
COCHABAMBA	142.522.591	140.453.422	1.072.467	996.703	5.394	22.766	28.160
LA PAZ	431.822.764	428.644.710	1.887.423	1.290.630	21.744	72.840	94.584
ORURO	85.180.198	84.641.824	389.427	148.947	2.836	14.103	16.939
PANDO	27.606.081	26.926.999	678.867	215	471	3.192	3.663
POTOSI	33.633.569	33.414.863	71.867	146.840	1.152	8.202	9.354
SANTA CRUZ	241.788.997	237.137.708	2.180.885	2.470.403	6.436	41.744	48.180
TARIJA	66.760.424	66.186.483	381.477	192.463	2.673	9.178	11.851
TOTAL	1.119.803.378	1.107.119.742	6.974.587	5.709.049	44.005	201.329	245.334
	100%	98,87%	0,62%	0,51%	17,94%	82,06%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	78.279.691	77.383.105	811.156	85.431	3.005	11.906	14.911
CHUQUISACA	47.371.792	46.792.503	508.735	70.554	2.246	4.016	6.262
COCHABAMBA	182.955.927	179.371.750	1.204.480	2.379.697	7.906	17.898	25.804
LA PAZ	189.680.198	187.172.704	1.665.232	842.261	10.282	24.215	34.497
ORURO	36.409.368	36.239.114	138.885	31.369	965	2.666	3.631
PANDO	14.606.833	12.136.608	2.420.296	49.930	459	1.990	2.449
POTOSI	56.218.079	55.476.788	355.617	385.673	2.578	8.282	10.860
SANTA CRUZ	229.854.786	224.164.605	3.684.599	2.005.582	7.955	28.234	36.189
TARIJA	79.733.216	79.232.347	282.420	218.449	3.805	15.473	19.278
TOTAL	915.109.890	897.969.524	11.071.419	6.068.947	39.201	114.680	153.881
	100%	98,13%	1,21%	0,66%	25,47%	74,53%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	108.718.099	107.431.741	999.533	286.825	3.444	24.280	27.724
CHUQUISACA	107.422.139	106.457.600	632.530	332.009	5.105	20.947	26.052
COCHABAMBA	325.478.517	319.825.171	2.276.946	3.376.400	13.300	40.664	53.964
LA PAZ	621.502.962	615.817.415	3.552.656	2.132.891	32.026	97.055	129.081
ORURO	121.589.566	120.880.937	528.312	180.316	3.801	16.769	20.570
PANDO	42.212.915	39.063.607	3.099.163	50.145	930	5.182	6.112
POTOSI	89.851.648	88.891.651	427.484	532.513	3.730	16.484	20.214
SANTA CRUZ	471.643.783	461.302.313	5.865.484	4.475.985	14.391	69.978	84.369
TARIJA	146.493.640	145.418.831	663.897	410.912	6.478	24.651	31.129
TOTAL	2.034.913.269	2.005.089.266	18.046.006	11.777.996	83.205	316.010	399.215
	100%	98,53%	0,89%	0,58%	20,84%	79,16%	100%

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

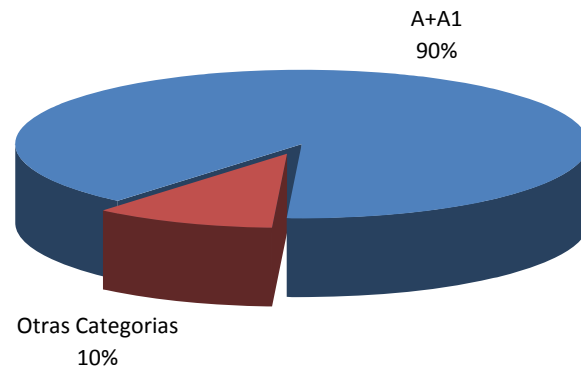
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	254.982.716	253.237.762	1.049.643	695.311	8.248	67.955	76.203
PRO MUJER	202.478.994	201.058.315	370.946	1.049.733	3.946	75.467	79.413
DIACONIA	279.036.096	278.069.679	746.741	219.676	17.252	30.968	48.220
EMPRENDER	31.052.753	29.769.012	500.878	782.863	2.429	6.326	8.755
FONCRESOL	7.649.667	7.276.112	134.549	239.006	614	2.133	2.747
FUNBODEM	98.085.717	95.855.086	469.509	1.761.121	2.833	4.533	7.366
IDEPRO	97.195.158	95.379.691	1.706.412	109.055	2.251	1.752	4.003
IMPRO	15.985.852	15.782.772	200.019	3.061	1.170	923	2.093
SARTAWI	16.549.541	15.988.535	487.632	73.375	1.145	1.336	2.481
ANED	-	-	-	-	-	-	-
CIDRE	66.718.762	64.923.540	1.056.939	738.282	1.181	641	1.822
FONDECO	-	-	-	-	-	-	-
FUBODE	50.068.123	49.779.240	251.319	37.565	2.936	9.295	12.231
TOTAL	1.119.803.378	1.107.119.742	6.974.587	5.709.049	44.005	201.329	245.334
	100%	98,87%	0,62%	0,51%	17,94%	82,06%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	286.061.690	284.863.468	938.431	259.791	8.455	63.830	72.285
PRO MUJER	40.431.179	39.950.756	91.309	389.115	2.159	19.663	21.822
DIACONIA	84.165.692	83.799.841	343.979	21.872	6.080	4.092	10.172
EMPRENDER	2.906.582	2.877.355	9.158	20.069	209	543	752
FONCRESOL	9.300.606	9.133.608	21.823	145.176	620	1.369	1.989
FUNBODEM	29.343.962	28.817.564	92.487	433.911	845	1.263	2.108
IDEPRO	79.658.597	76.109.704	3.326.042	222.852	2.580	1.203	3.783
IMPRO	1.917.698	1.889.286	28.412	-	202	139	341
SARTAWI	68.457.940	66.347.149	1.835.087	275.705	4.061	1.845	5.906
ANED	48.989.832	45.780.552	2.749.829	459.451	3.257	3.675	6.932
CIDRE	97.235.536	94.248.447	745.436	2.241.653	2.379	1.257	3.636
FONDECO	111.228.318	108.901.831	742.577	1.583.910	4.861	9.414	14.275
FUBODE	55.412.257	55.249.963	146.849	15.444	3.493	6.387	9.880
TOTAL	915.109.890	897.969.524	11.071.419	6.068.947	39.201	114.680	153.881
	100%	98,13%	1,21%	0,66%	25,47%	74,53%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	541.044.406	538.101.230	1.988.074	955.102	16.703	131.785	148.488
PRO MUJER	242.910.173	241.009.071	462.255	1.438.848	6.105	95.130	101.235
DIACONIA	363.201.788	361.869.519	1.090.720	241.548	23.332	35.060	58.392
EMPRENDER	33.959.335	32.646.367	510.036	802.932	2.637	6.870	9.507
FONCRESOL	16.950.273	16.409.720	156.372	384.182	1.234	3.502	4.736
FUNBODEM	127.429.679	124.672.650	561.996	2.195.033	3.678	5.796	9.474
IDEPRO	176.853.755	171.489.395	5.032.454	331.907	4.831	2.955	7.786
IMPRO	17.903.550	17.672.059	228.431	3.061	1.372	1.062	2.434
SARTAWI	85.007.482	82.335.683	2.322.719	349.080	5.206	3.181	8.387
ANED	48.989.832	45.780.552	2.749.829	459.451	3.257	3.675	6.932
CIDRE	163.954.298	159.171.987	1.802.376	2.979.935	3.560	1.898	5.458
FONDECO	111.228.318	108.901.831	742.577	1.583.910	4.861	9.414	14.275
FUBODE	105.480.380	105.029.203	398.168	53.009	6.429	15.682	22.111
TOTAL	2.034.913.269	2.005.089.266	18.046.006	11.777.996	83.205	316.010	399.215
	100%	98,53%	0,89%	0,58%	20,84%	79,16%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	535.842.216	2.178.975	679.147	347.842	263.810	1.732.416	-	-	-	-	-	-	-	541.044.406
PRO MUJER	240.231.015	778.056	206.524	153.338	102.392	1.438.848	-	-	-	-	-	-	-	242.910.173
DIACONIA	361.627.307	247.332	128.391	27.444	52.318	1.118.996	-	-	-	-	-	-	-	363.201.788
EMPRENDER	32.647.968	164.434	158.490	71.644	113.868	802.933	-	-	-	-	-	-	-	33.959.337
FONCRESOL	7.239.472	121.120	-	28.731	-	415	-	259.928	9.113.048	10.141	31.029	-	146.388	16.950.273
FUNBODEM	120.863.001	3.440.045	451.296	134.091	171.880	2.369.367	-	-	-	-	-	-	-	127.429.680
IDEPRO	167.444.967	2.330.586	772.707	4.625.444	429.971	1.250.081	-	-	-	-	-	-	-	176.853.755
JIMPRO	17.408.953	263.106	166.523	53.471	8.437	3.061	-	-	-	-	-	-	-	17.903.550
SARTAWI	80.071.028	2.242.006	400.761	243.550	299.973	1.750.164	-	-	-	-	-	-	-	85.007.482
ANED	21.944.644	1.522.096	225.777	24.433	62.383	1.120.741	-	-	20.856.452	1.290.008	49.364	1.893.934	-	48.989.832
CIDRE	-	148.586.641	10.063.321	1.439.593	414.428	89.305	3.361.009	-	-	-	-	-	-	163.954.298
FONDECO	53.405.706	771.600	359.555	51.243	166.052	842.780	-	-	54.694.853	-	23.142	58.491	854.880	111.228.303
FUBODE	104.769.631	248.369	122.317	11.379	41.246	287.438	-	-	-	-	-	-	-	105.480.380
TOTAL	1.743.495.908	162.894.366	13.734.808	7.212.203	2.126.759	12.806.545	3.361.009	259.928	84.664.353	1.300.150	103.535	1.952.425	1.001.268	2.034.913.257
	85,68%	8,00%	0,67%	0,35%	0,10%	0,64%	0,17%	0,01%	4,16%	0,06%	0,01%	0,10%	0,05%	100%

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

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	-	-	245.793.070	-	-	535.201	-	8.654.445	254.982.716
PRO MUJER	-	-	202.478.994	-	-	-	-	-	202.478.994
DIACONIA	-	1.248.955	277.787.141	-	-	-	-	-	279.036.096
EMPRENDER	-	-	2.733.341	28.319.412	-	-	-	-	31.052.753
FONCRESOL	-	-	7.649.667	-	-	-	-	-	7.649.667
FUNBODEM	-	-	82.105.345	-	15.980.372	-	-	-	98.085.717
IDEPRO	-	-	97.195.158	-	-	-	-	-	97.195.158
IMPRO	-	-	15.985.852	-	-	-	-	-	15.985.852
SARTAWI	-	-	6.705.485	-	-	4.064.462	919.735	4.859.859	16.549.541
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	8.316.494	8.040.002	6.107.969	41.079.353	769.372	2.405.571	-	66.718.762
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	46.792.982	-	-	20.338	-	3.254.804	50.068.123
TOTAL	-	9.565.448	993.267.036	34.427.381	57.059.725	5.389.373	3.325.307	16.769.108	1.119.803.378
	0,00%	0,85%	88,70%	3,07%	5,10%	0,48%	0,30%	1,50%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	255.797.411	-	-	18.690	-	30.245.588	286.061.690
PRO MUJER	-	-	40.431.179	-	-	-	-	-	40.431.179
DIACONIA	-	-	84.165.692	-	-	-	-	-	84.165.692
EMPRENDER	-	-	15.900	2.890.683	-	-	-	-	2.906.583
FONCRESOL	-	-	-	-	-	-	-	9.300.606	9.300.606
FUNBODEM	-	-	26.253.474	-	3.090.488	-	-	-	29.343.962
IDEPRO	-	-	79.658.597	-	-	-	-	-	79.658.597
IMPRO	-	-	1.917.698	-	-	-	-	-	1.917.698
SARTAWI	-	-	7.861.586	-	-	7.192.769	-	53.403.586	68.457.940
ANED	-	-	480.691	-	24.262.254	-	-	24.246.888	48.989.832
CIDRE	-	2.211.125	39.952.567	8.778.842	45.764.647	343.991	184.363	-	97.235.536
FONDECO	-	-	55.596.937	-	-	-	-	55.631.366	111.228.303
FUBODE	-	-	37.149.737	-	-	54.106	-	18.208.413	55.412.257
TOTAL	-	2.211.125	629.281.470	11.669.525	73.117.383	7.609.556	184.363	191.036.448	915.109.876
	0,00%	0,24%	68,77%	1,28%	7,99%	0,83%	0,02%	20,88%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	501.590.481	-	-	553.891	-	38.900.034	541.044.406
PRO MUJER	-	-	242.910.173	-	-	-	-	-	242.910.173
DIACONIA	-	1.248.955	361.952.834	-	-	-	-	-	363.201.788
EMPRENDER	-	-	2.749.241	31.210.095	-	-	-	-	33.959.336
FONCRESOL	-	-	7.649.667	-	-	-	-	9.300.606	16.950.273
FUNBODEM	-	-	108.358.819	-	19.070.860	-	-	-	127.429.679
IDEPRO	-	-	176.853.755	-	-	-	-	-	176.853.755
IMPRO	-	-	17.903.550	-	-	-	-	-	17.903.550
SARTAWI	-	-	14.567.070	-	-	11.257.231	919.735	58.263.445	85.007.482
ANED	-	-	480.691	-	24.262.254	-	-	24.246.888	48.989.832
CIDRE	-	10.527.619	47.992.570	-	-	1.113.363	-	-	163.954.298
FONDECO	-	-	55.596.937	-	-	-	-	55.631.366	111.228.303
FUBODE	-	-	83.942.719	-	-	74.444	-	21.463.217	105.480.380
TOTAL	-	11.776.573	1.622.548.506	46.096.907	130.177.114	12.996.929	3.509.670	207.805.556	2.034.913.255
	0,00%	0,58%	79,74%	2,27%	6,40%	0,64%	0,17%	10,21%	100%

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

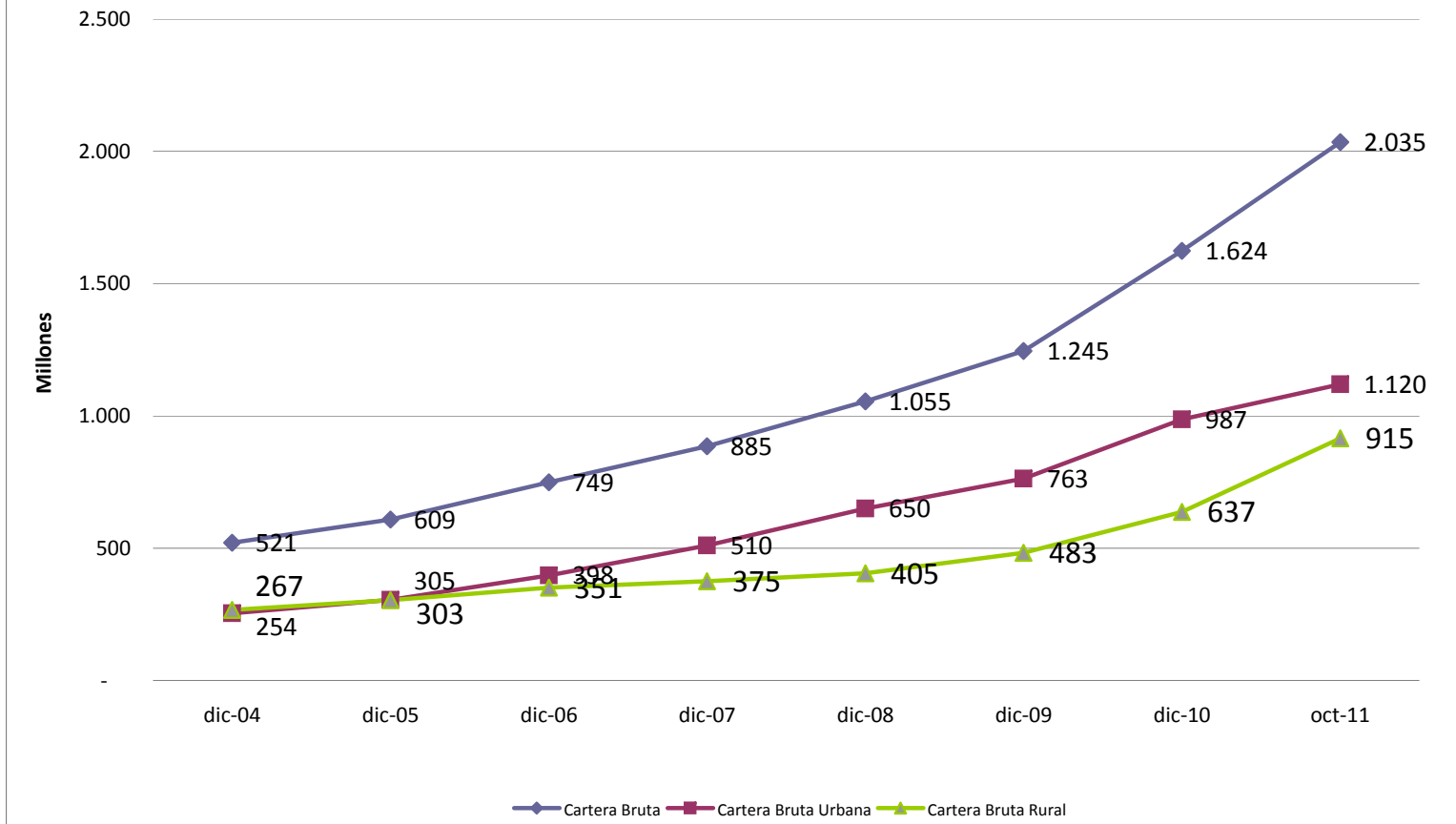


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

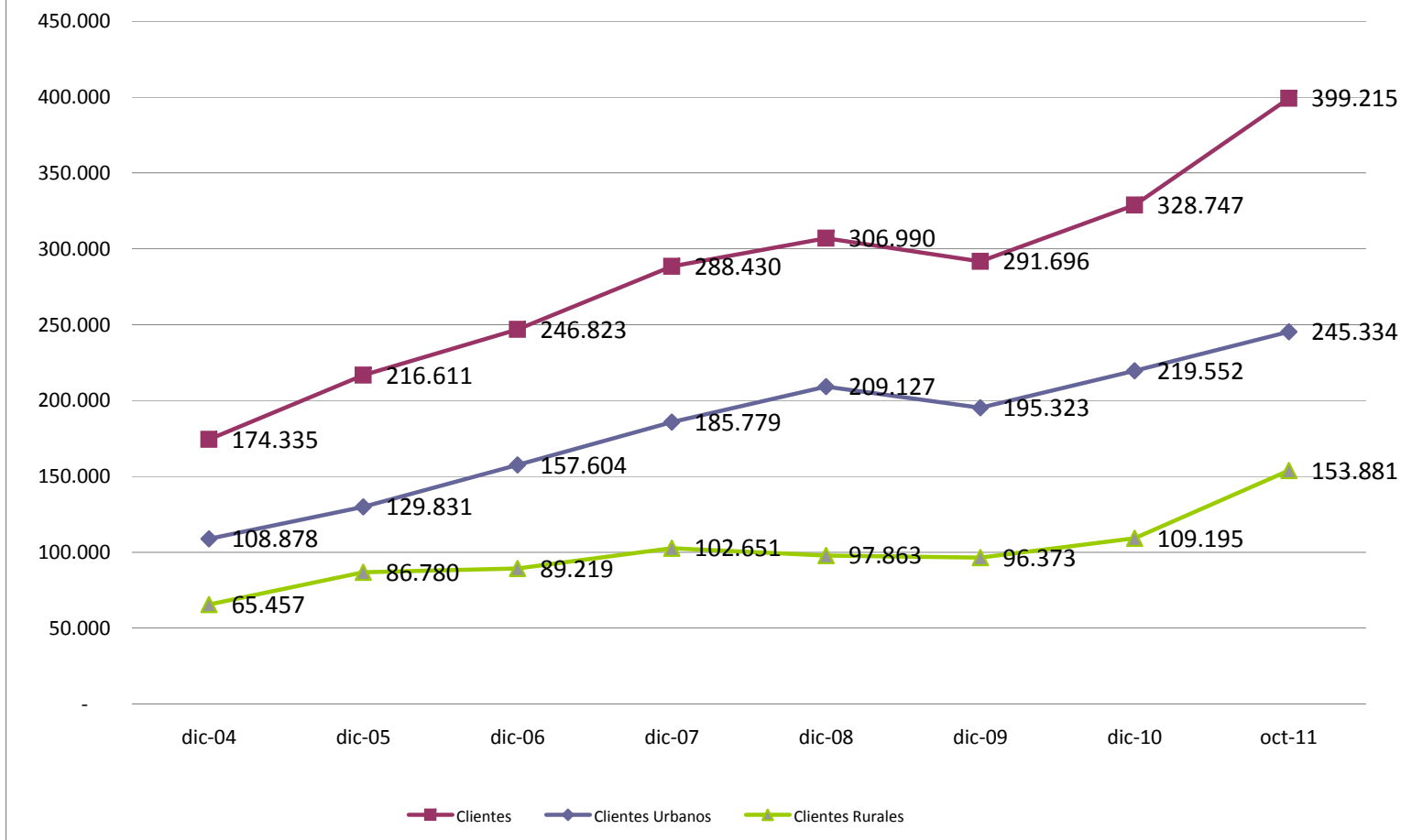


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

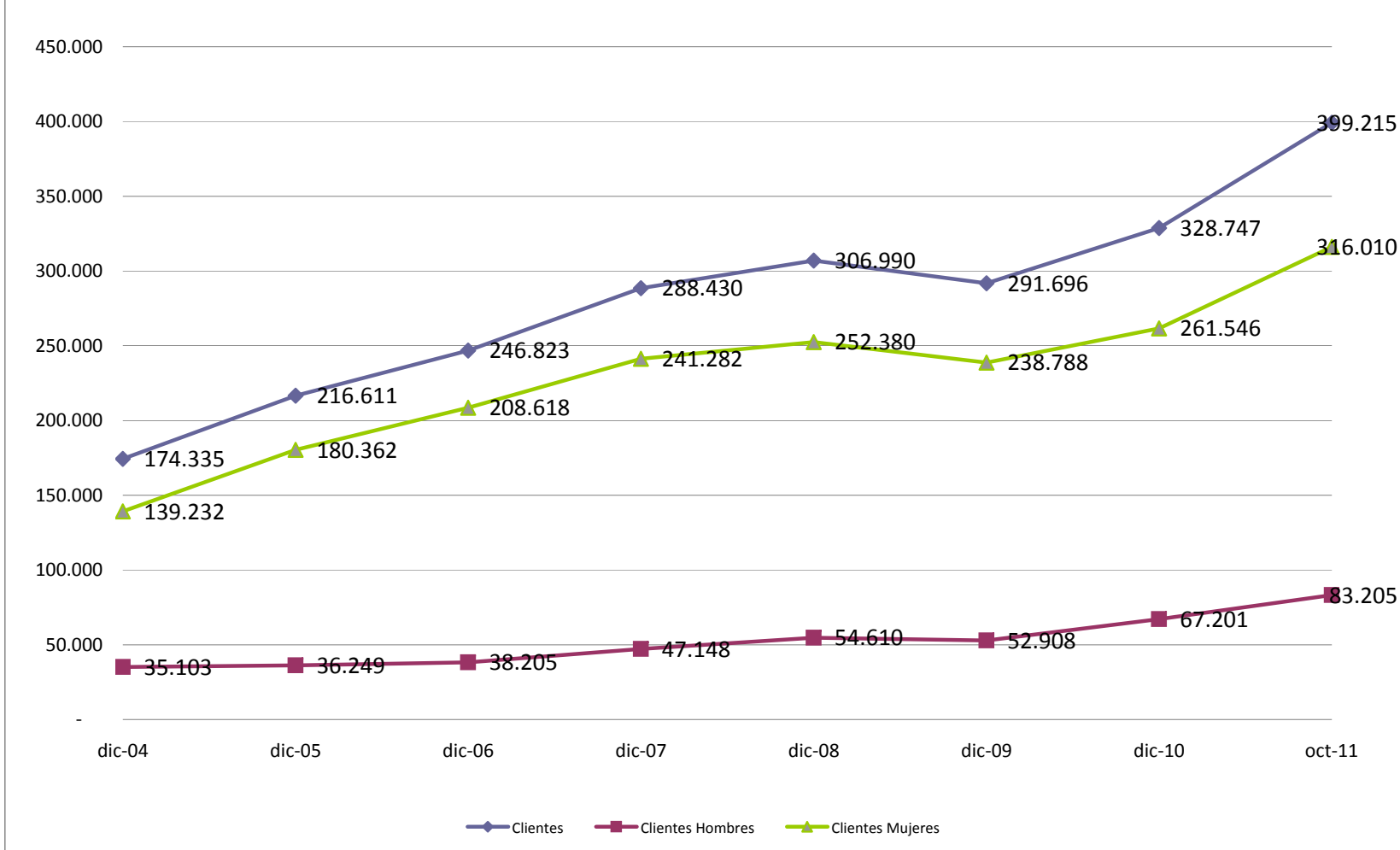


GRAFICO Nº 5
Evolución de % de Mora

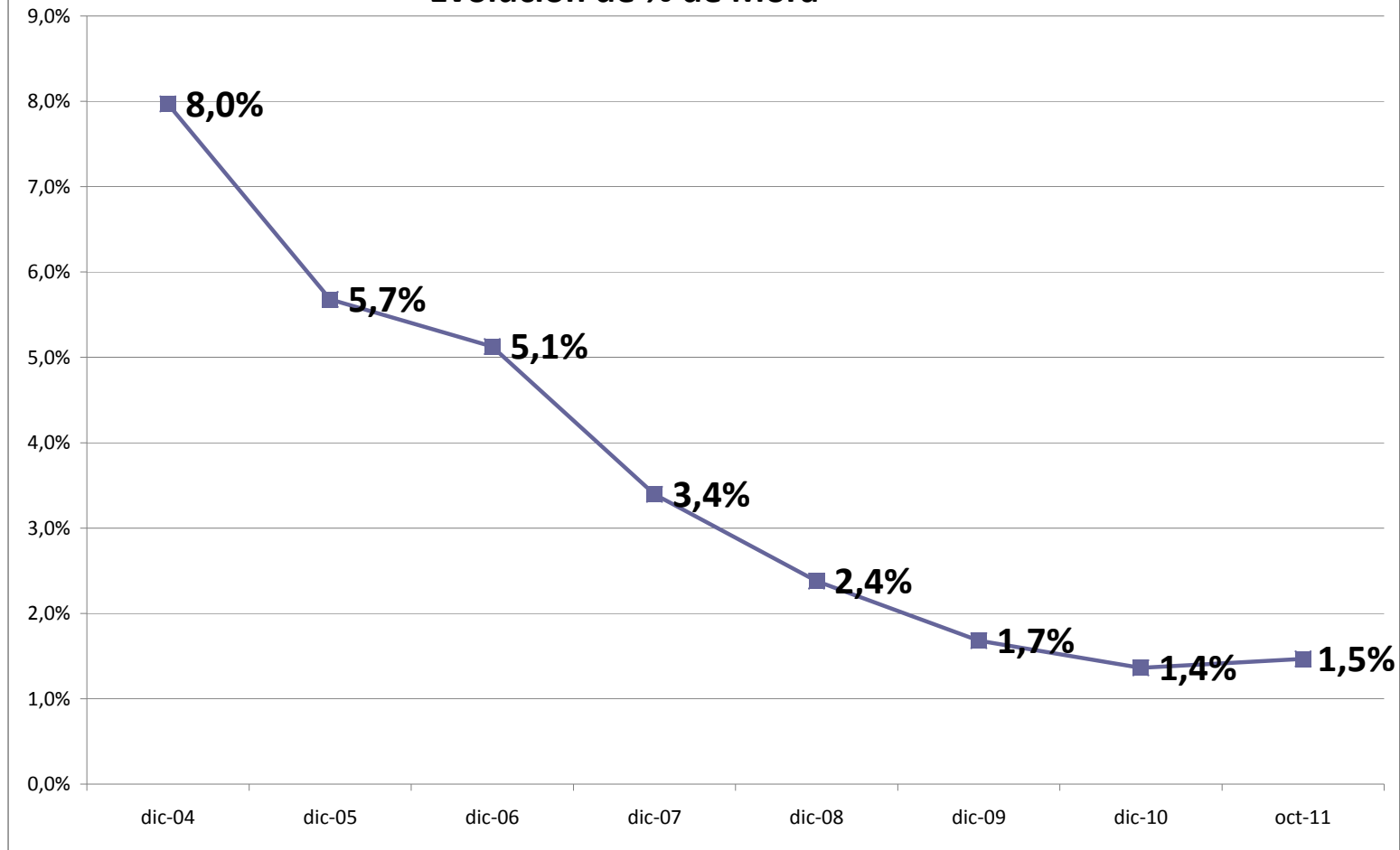


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

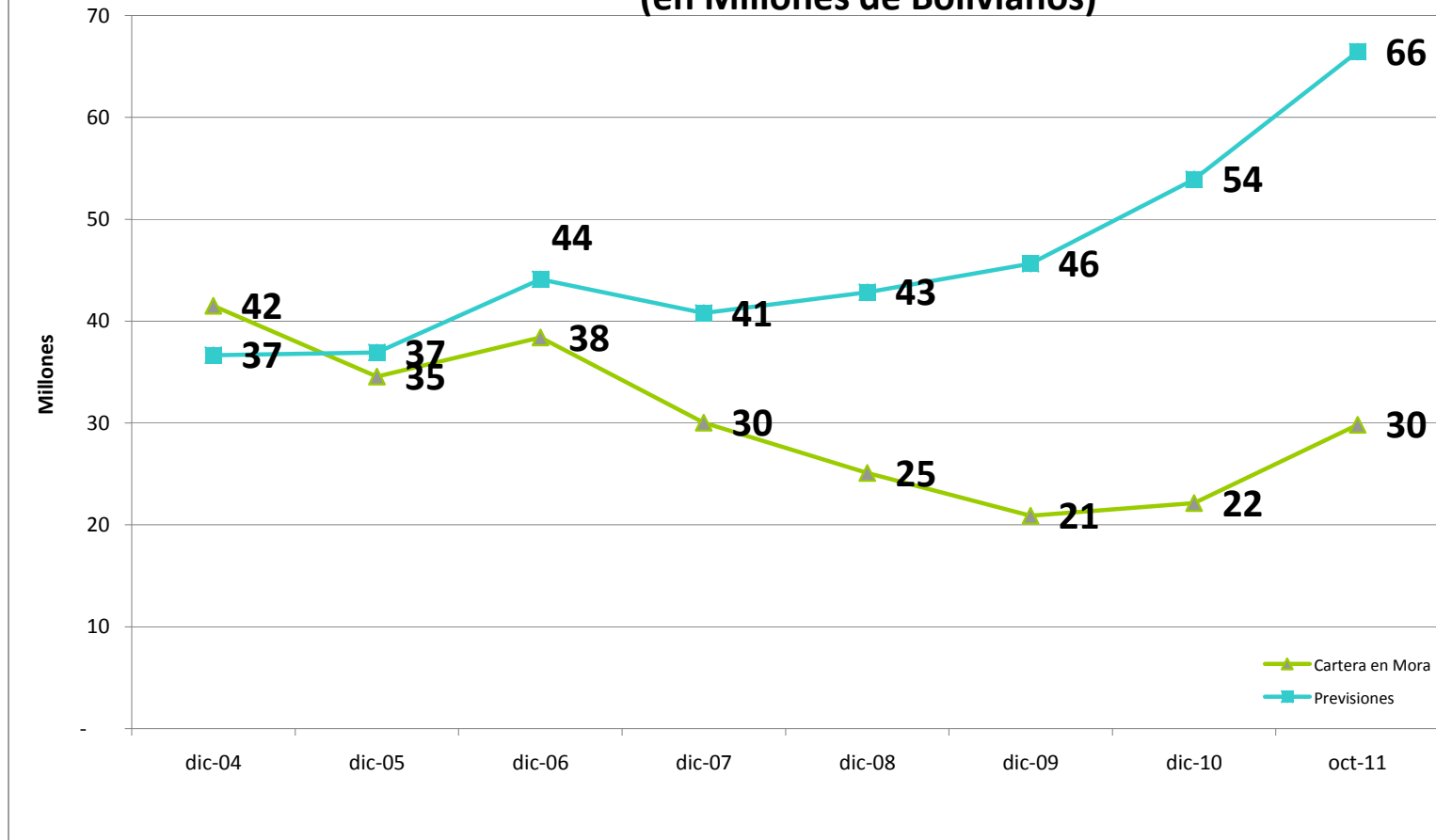
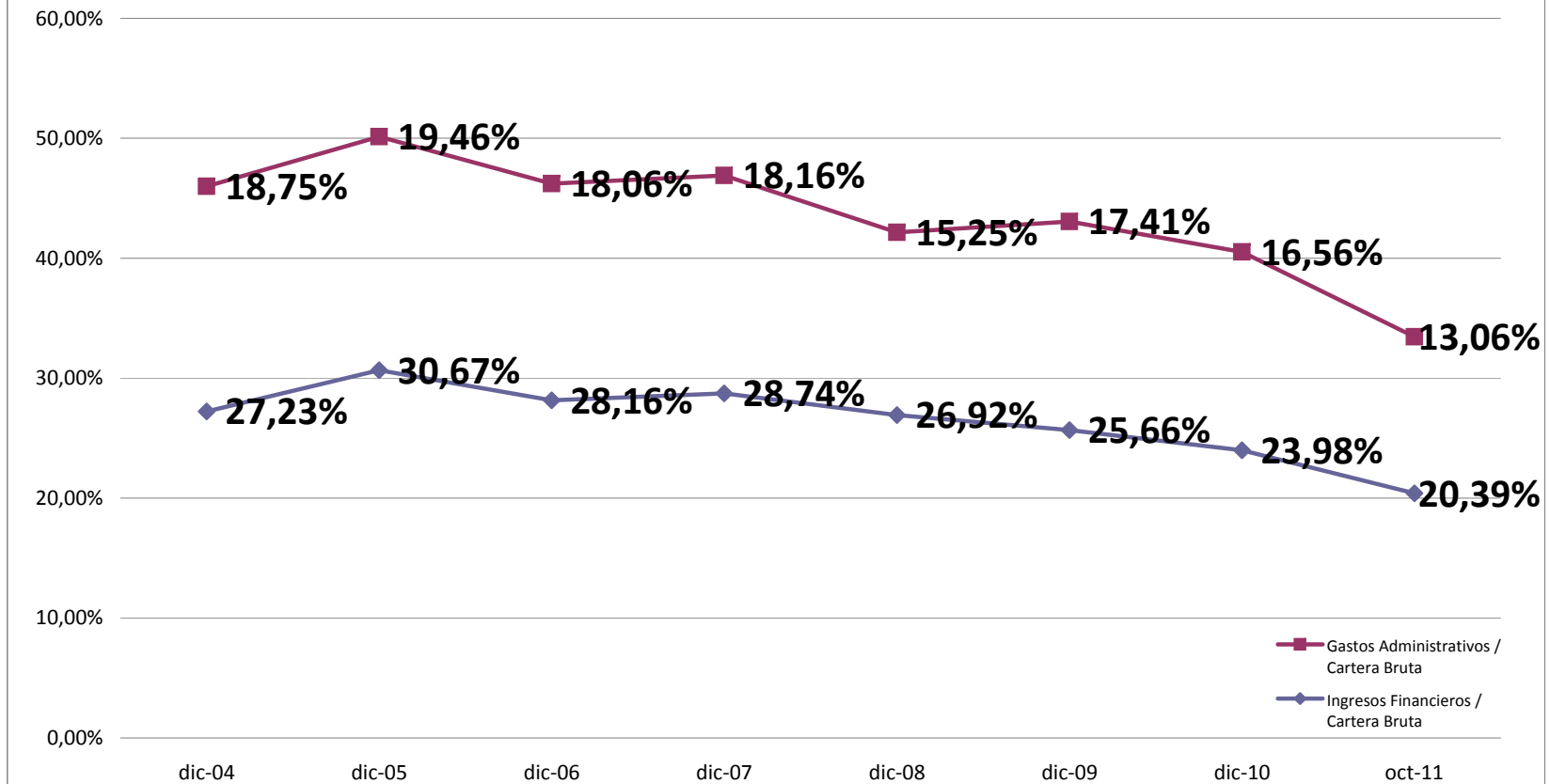


GRAFICO N° 7
Evolución de indicadores de Resultados



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratatan servicio domestico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	23.145.425	-	-	-	-	-	-	202.927.926	-	-	-	-	-	-	28.909.365	-	-	-	254.982.716
PRO MUJER	-	-	-	-	18.184.258	-	-	162.841.403	9.688.991	6.144.106	-	-	-	-	-	-	-	-	202.478.994
DIACONIA	2.227.517	130.520	4.536	1.161.642	15.734.612	120.211	83.179.396	90.928.149	2.496.953	51.816.065	3.627.193	19.469.196	484.790	1.494.899	6.056.834	34.794	4.283	64.507	279.036.096
EMPRENDER	-	-	-	-	4.088.835	-	-	21.318.341	3.795.615	1.849.962	-	-	-	-	-	-	-	-	31.052.753
FONCRESOL	1.401	-	-	-	684.088	-	728.875	4.995.580	-	-	-	-	-	-	1.050.938	-	-	-	188.785
FINBODEM	485.012	16.522	6.628	-	12.351.919	13.740	602.334	18.009.556	5.476.545	34.270.238	78.906	2.822.218	387.206	419.952	23.131.201	13.740	-	-	88.085.717
IDEPRO	3.909.273	4.032.563	-	163.200	12.396.825	-	3.185.232	30.181.619	8.594.038	22.940.977	-	4.356.489	983.643	4.863.105	80.639	-	-	1.507.554	97.195.158
IMPRO	-	-	-	-	2.976.665	-	3.651.671	1.486.872	-	-	-	769.525	-	701.933	6.399.186	-	-	-	15.985.852
SARTAWI	4.433.832	33.319	-	72.475	1.429.963	532	1.217.589	5.964.850	606.163	1.444.050	31.151	950.081	84.565	57.708	205.799	7.062	-	10.403	16.549.541
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	343.500	6.871.388	76.231	15.212.790	12.509.850	1.038.463	17.109.024	-	9.476.806	-	374.489	3.544.976	63.398	97.847	-	66.718.762
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	3.249.169	5.635	-	62.998	3.037.492	-	6.847.921	28.020.138	4.071.287	4.146.088	-	78.754	-	8.179	528.304	-	-	12.159	50.068.123
TOTAL	37.451.627	4.218.559	11.164	1.893.815	77.756.045	210.713	114.625.810	579.184.284	35.768.056	139.720.509	3.737.250	37.923.069	956.561	4.040.863	71.689.767	199.633	102.130	7.403.644	1.119.803.379
	3,24%	0,36%	0,00%	0,16%	6,94%	0,02%	10,24%	51,72%	3,19%	12,48%	0,33%	3,39%	0,09%	0,36%	6,67%	0,02%	0,01%	0,66%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	42.515.640	-	-	-	-	-	-	217.158.273	-	-	-	-	-	-	-	26.387.775	-	-	286.061.689
PRO MUJER	-	-	-	-	2.274.465	-	-	35.233.275	1.442.457	860.361	-	-	-	-	-	-	-	-	630.721
DIACONIA	23.666.435	1.427.210	2.793	586.671	4.247.373	16.573	17.158.200	17.230.702	1.016.714	13.083.544	109.888	4.265.809	172.056	337.359	800.157	17.938	-	26.271	84.165.692
EMPRENDER	2.906.582	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.906.582
FONCRESOL	2.387.433	-	-	-	784.177	-	326.417	5.331.983	-	-	-	-	-	-	380.825	-	-	-	89.772
FINBODEM	7.151.863	9.529	-	6.864	1.068.373	-	157.550	2.426.141	1.046.751	11.528.235	19.236	182.306	41.077	192.027	5.514.009	-	-	-	29.343.962
IDEPRO	39.728.821	7.410.774	-	228.751	6.308.119	5.149	1.643.197	10.083.775	2.937.915	7.816.623	-	1.273.991	-	524.866	1.372.181	-	29.383	295.053	79.658.597
IMPRO	-	-	-	-	1.573.559	-	100.617	65.621	-	-	-	-	-	5.787	172.114	-	-	-	1.917.698
SARTAWI	53.354.515	22.758	-	18.102	638.430	20.826	3.026.137	6.724.707	892.275	1.918.741	90.272	861.001	168.196	352.096	310.069	25.079	-	34.737	68.457.940
ANED	13.805.518	10.607.676	-	80.492	855.075	-	9.282.212	783.872	4.138.581	-	-	9.007.240	-	119.276	197.653	-	-	112.237	48.989.832
CIDRE	68.802.676	-	-	273.359	3.541.966	-	4.320.348	4.962.042	438.602	8.741.862	-	4.811.659	-	74.326	1.217.029	46.516	-	5.153	97.235.536
FONDECO	55.631.366	-	-	-	2.380.874	-	14.621.758	3.678.959	-	11.385.138	-	-	-	-	-	-	-	23.530.208	111.228.303
FUBODE	18.146.563	61.850	-	848.311	4.374.622	191.880	8.979.970	15.068.248	4.333.734	2.297.355	-	46.838	-	-	508.778	-	-	54.106	55.412.257
TOTAL	326.097.413	19.539.798	2.793	2.042.550	28.047.031	234.428	50.334.195	327.235.939	12.892.322	62.270.941	219.396	30.448.844	381.329	1.605.737	36.860.589	89.532	29.383	24.778.257	915.109.874
	35,85%	2,14%	0,00%	0,22%	3,68%	0,03%	5,90%	35,76%	1,41%	6,80%	0,02%	2,23%	0,04%	0,18%	4,03%	0,01%	0,00%	2,71%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	65.661.065	-	-	-	-	-	-	420.086.200	-	-	-	-	-	-	55.297.140	-	-	-	541.044.405
PRO MUJER	-	-	-	-	20.458.723	-	-	198.064.678	11.311.448	7.004.367	-	-	-	-	-	-	-	-	620.957
DIACONIA	25.893.952	1.557.729	7.329	1.748.313	19.981.985	136.784	100.337.596	108.158.851	3.513.667	64.899.609	3.737.081	23.735.006	656.846	1.832.258	6.856.991	52.731	4.283	90.778	363.201.788
EMPRENDER	2.906.582	-	-	-	4.088.835	-	-	21.318.341	3.795.615	1.849.962	-	-	-	-	-	-	-	-	33.959.336
FONCRESOL	2.388.834	-	-	-	1.468.265	-	1.055.292	10.327.563	-	-	-	-	-	-	1.431.763	-	-	278.557	16.950.273
FINBODEM	7.636.875	26.051	6.628	6.864	13.420.292	13.740	759.885	20,435,697	6,523,296	45,798,472	98,142	3,004,524	428,283	611,980	28,645,209	13,740	-	-	127,429,679
IDEPRO	43,638,093	11,443,337	-	391,951	18,704,943	5,149	4,828,429	40,265,395	11,531,954	30,757,600	-	5,630,480	-	1,508,509	6,235,286	80,639	29,383	1,802,607	176,833,755
IMPRO	-	-	-	-	4,550,224	-	3,752,289	-	-	-	-	769,525	-	707,720	6,571,300	-	-	-	17,903,550
SARTAWI	57,788,347	56,077	-	90,577	2,069,393	21,357	4,243,727	12,689,557	1,498,438	3,362,791	121,423	1,811,081	252,761	409,804	515,868	32,140	-	45,140	85,007,482
ANED	13,805,518	10,607,676	-	80,492	855,075	-	9,282,212	783,872	4,138,581	-	-	9,007,240	-	119,276	197,653	-	-	112,237	48,989,832
CIDRE	68,802,676	-	-	273,359	3,541,966	-	4,320,348	4,962,042	438,602	8,741,862	-	4,811,659	-	74,326	1,217,029	46,516	-	5,153	163,954,298
FONDECO	55,631,366	-	-	-	2,380,874	-	14,621,758	3,678,959	-	11,385,138	-	-	-	-	-	-	-	23,530,208	111,228,303
FUBODE	21,395,732	67,485	-	911,309	7,412,114	191,880	15,827,891	43,088,386	8,405,021	6,943,443	-	125,591	-	8,179	1,037,082	-	-	66,265	105,480,380
TOTAL	365,589,040	29,758,357	13,357	3,346,365	105,403,075	485,141	164,950,004	906,420,223	48,660,378	201,990,849	3,956,046	58,371,913	1,339,889	5,046,540	111,590,496	289,165	131,513	32,181,902	2,024,913,253
	17,96%	1,17%	0,00%	0,19%	5,20%	0,02%	8,11%	44,44%	2,39%	9,93%	0,19%	2,87%	0,07%	0,28%	5,48%	0,01%	0,01%	1,58%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

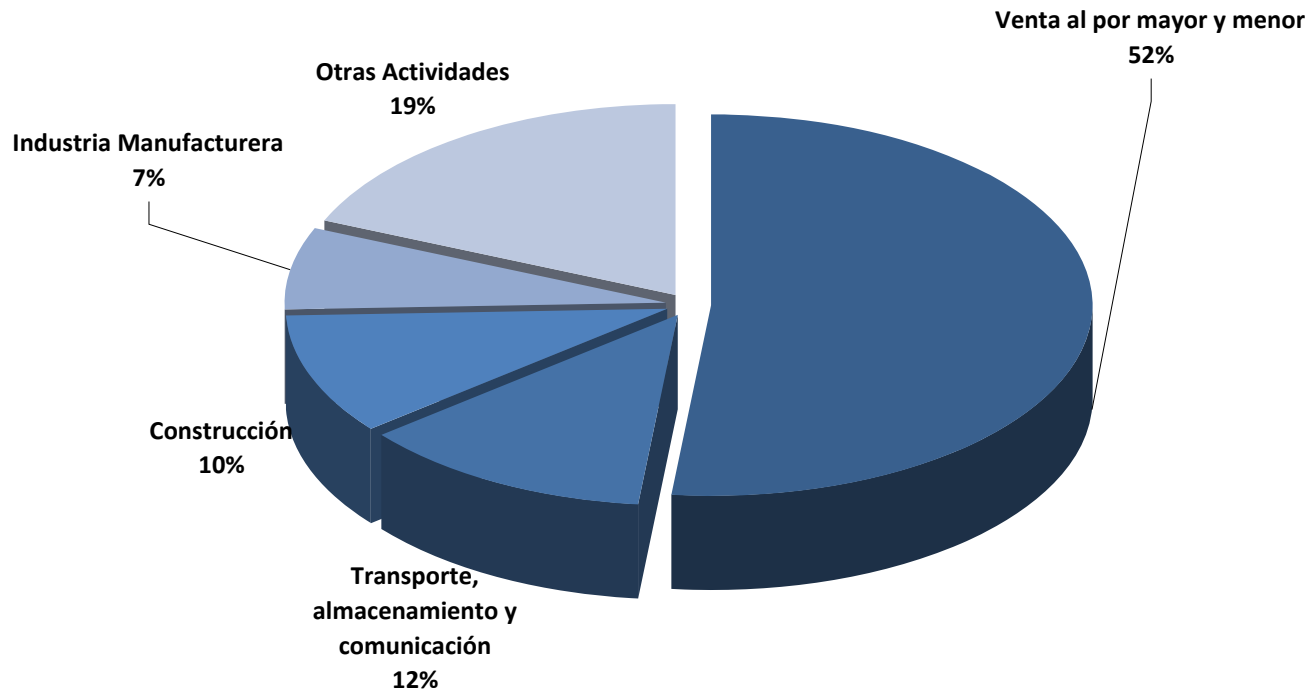
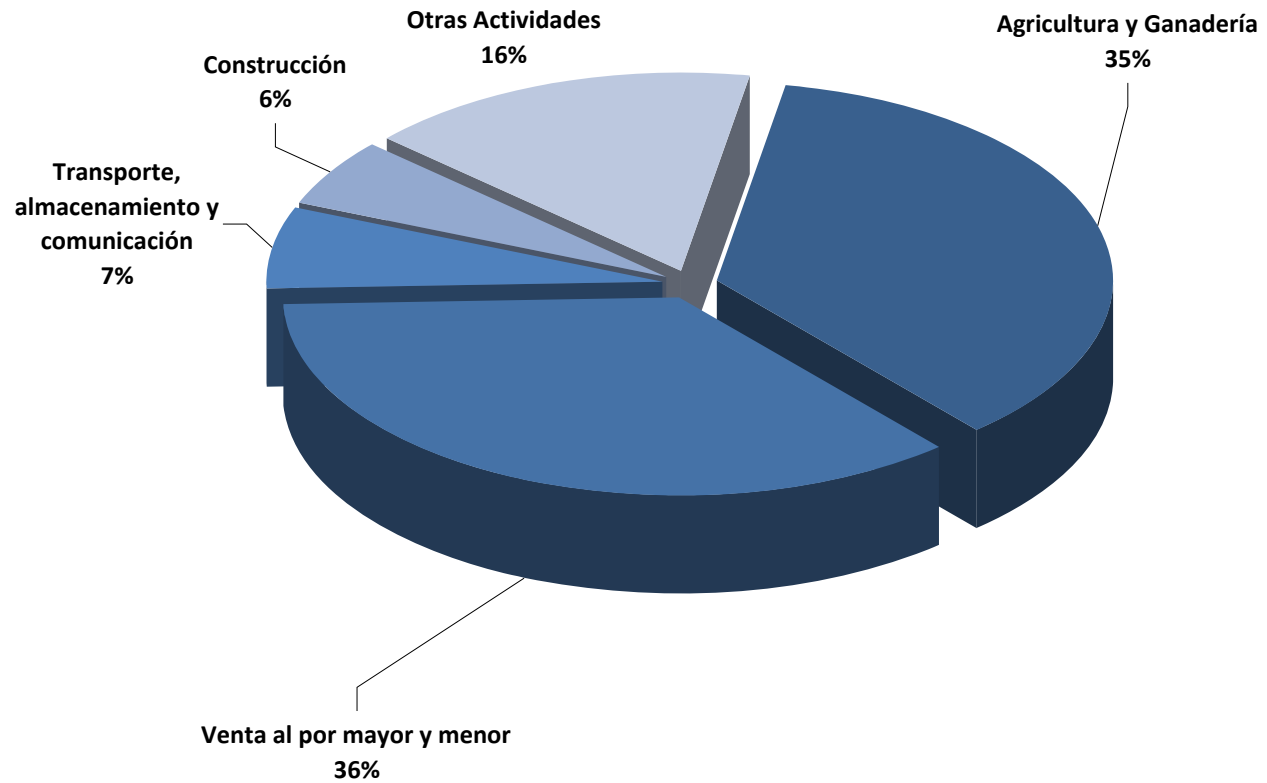


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9

ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre de 2011
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	ESTRATIFICACIÓN DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	-	999.282	27.215.192	123.240.691	44.448.694	59.078.857	254.982.716
PRO MUJER	-	-	-	-	-	-	158.126	2.542.369	52.777.961	43.794.491	103.206.047	202.478.994
DIACONIA	-	-	801.671	914.456	4.736.411	5.724.691	15.908.360	75.066.245	134.952.653	26.031.341	14.900.268	279.036.096
EMPRENDER	-	-	-	-	-	113.846	299.908	3.126.663	19.060.558	5.324.081	3.127.697	31.052.753
FONCRESOL	-	-	-	-	-	446.067	-	196.432	2.213.531	1.908.146	2.885.491	7.649.667
FUNBODEM	-	-	-	-	2.752.466	3.823.972	13.735.042	14.943.490	46.548.564	10.985.126	5.297.057	98.085.717
IDEPRO	-	-	556.519	1.881.614	1.497.535	3.039.672	19.901.848	37.752.712	31.417.503	1.016.836	130.919	97.195.158
IMPRO	-	-	-	-	-	-	149.629	2.468.141	8.999.544	2.347.948	2.020.590	15.985.852
SARTAWI	-	-	-	-	-	397.330	1.553.117	673.841	11.747.139	1.153.216	1.024.897	16.549.541
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	9.165.006	7.482.321	5.205.240	4.523.158	4.439.160	18.805.054	15.600.557	1.087.026	411.238	66.718.762
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	149.500	238.000	3.550.458	17.490.815	26.258.872	1.850.151	530.628	50.068.123
TOTAL	-	-	10.523.195	10.278.392	14.341.153	17.860.669	61.140.997	290.280.955	472.817.573	139.947.055	192.613.388	1.119.803.379
	0,00%	0,00%	0,94%	0,92%	1,28%	1,59%	5,46%	17,89%	42,22%	12,50%	17,20%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	2.241.099	36.591.895	151.562.812	42.931.729	52.734.155	286.061.690
PRO MUJER	-	-	-	-	-	-	-	3.219.520	10.037.853	27.173.806	27.173.806	40.431.179
DIACONIA	-	-	-	210.000	1.873.683	1.533.156	2.172.151	13.242.766	47.265.936	11.773.148	6.094.854	84.165.692
EMPRENDER	-	-	-	-	-	-	-	143.671	1.924.631	596.290	241.989	2.906.582
FONCRESOL	-	-	-	-	-	124.447	144.270	524.621	2.662.730	4.275.367	1.569.172	9.300.606
FUNBODEM	-	-	-	-	1.145.691	1.034.676	1.495.294	6.649.488	14.960.511	3.161.760	896.542	29.343.962
IDEPRO	-	-	-	2.645.419	823.368	1.428.147	10.667.544	26.123.427	36.144.056	1.393.216	433.420	79.658.597
IMPRO	-	-	-	-	-	-	-	-	88.019	955.802	333.112	1.917.698
SARTAWI	-	-	-	-	-	1.742.031	8.284.579	3.771.466	51.818.154	2.435.658	406.052	68.457.940
ANED	-	-	-	-	-	-	681.180	3.079.615	37.631.622	5.335.768	2.261.648	48.989.832
CIDRE	-	1.682.410	6.095.818	6.551.071	5.533.788	4.082.558	7.129.753	27.067.809	35.604.698	2.836.830	650.800	97.235.536
FONDECO	-	-	6.088.610	15.474.612	10.090.134	5.296.844	7.768.164	15.379.479	28.766.197	12.054.875	10.309.389	111.228.303
FUBODE	-	-	-	846.518	1.982.990	497.075	1.071.352	9.286.326	38.242.043	2.590.724	895.229	55.412.257
TOTAL	-	1.682.410	12.184.428	25.727.620	21.449.654	15.738.924	41.655.386	141.948.583	450.758.711	99.963.984	104.000.166	915.109.875
	0,00%	0,18%	1,33%	2,81%	2,34%	1,72%	4,55%	15,51%	49,26%	10,92%	11,36%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	3.240.381	63.807.087	274.803.503	87.380.422	111.813.011	541.044.406
PRO MUJER	-	-	-	-	-	-	158.126	2.542.369	55.997.481	53.832.344	130.379.853	242.910.173
DIACONIA	-	-	801.671	1.124.456	6.610.093	7.257.847	18.080.510	88.309.011	182.218.589	37.804.489	20.995.122	363.201.788
EMPRENDER	-	-	-	-	-	113.846	299.908	3.270.334	20.985.190	5.920.371	3.369.686	33.959.336
FONCRESOL	-	-	-	-	-	124.447	144.270	590.337	2.662.730	4.275.367	1.569.172	16.950.273
FUNBODEM	-	-	-	-	3.898.157	4.858.647	15.230.336	21.592.978	61.509.075	14.146.887	6.193.599	127.429.679
IDEPRO	-	-	556.519	4.527.033	2.320.904	4.467.820	30.569.392	63.876.139	67.561.559	2.410.051	564.338	176.853.755
IMPRO	-	-	-	-	-	-	149.629	2.556.161	9.955.345	2.888.713	2.553.701	17.902.550
SARTAWI	-	-	-	-	-	2.139.361	9.837.697	4.445.308	63.565.293	3.588.874	1.430.949	85.007.482
ANED	-	-	-	-	-	-	681.180	3.079.615	37.631.622	5.335.768	2.261.648	48.989.832
CIDRE	-	1.682.410	15.260.823	14.033.393	10.739.029	8.605.717	11.568.913	45.872.863	51.205.255	3.923.857	1.062.038	163.954.298
FONDECO	-	-	6.088.610	15.474.612	10.090.134	5.296.844	7.768.164	15.379.479	28.766.197	12.054.875	10.309.389	111.228.303
FUBODE	-	-	-	846.518	2.132.490	4.621.810	735.075	26.777.141	64.500.915	4.440.875	1.425.557	105.480.880
TOTAL	-	1.682.410	22.707.623	36.006.012	35.790.807	33.599.603	102.796.383	342.229.538	923.576.284	239.911.039	296.613.554	2.034.913.254
	0,00%	0,08%	1,12%	1,77%	1,76%	1,65%	5,05%	16,82%	45,39%	11,79%	14,58%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	140.639.008	54.853	-	-	114.343.708	21.350	-	-	254.982.716	76.203	
PRO MUJER	159.524.590	74.919	-	-	42.954.404	4.494	-	-	202.478.994	79.413	
DIACONIA	53.578.699	25.798	-	-	225.457.397	22.422	-	-	279.036.096	48.220	
EMPRENDER	11.100.804	5.853	1.015.446	390	18.936.504	3.491	-	-	31.052.753	9.734	
FONCRESOL	4.494.671	2.477	146.990	20	3.008.006	250	-	-	7.649.667	2.747	
FUNBODEM	-	-	-	-	98.085.717	7.366	-	-	98.085.717	7.366	
IDEPRO	-	-	-	-	97.195.158	4.003	-	-	97.195.158	4.003	
IMPRO	-	-	-	-	15.985.852	2.093	-	-	15.985.852	2.093	
SARTAWI	1.412.837	844	119.532	21	15.017.173	1.643	-	-	16.549.541	2.508	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	66.718.762	1.822	-	-	66.718.762	1.822	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	31.357.323	10.418	207.243	238	18.503.557	1.575	-	-	50.068.123	12.231	
TOTAL	402.107.931	175.162	1.489.211	669	716.206.236	70.509	-	-	1.119.803.379	246.340	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	144.652.127	53.942	-	-	141.409.563	18.343	-	-	286.061.690	72.285	
PRO MUJER	40.431.179	21.822	-	-	-	-	-	-	40.431.179	21.822	
DIACONIA	1.302.419	618	-	-	82.863.273	9.554	-	-	84.165.692	10.172	
EMPRENDER	796.306	423	24.036	12	2.086.241	341	-	-	2.906.582	776	
FONCRESOL	5.510.228	1.663	1.096.436	145	2.569.496	180	124.447	1	9.300.606	1.989	
FUNBODEM	-	-	-	-	29.343.962	2.108	-	-	29.343.962	2.108	
IDEPRO	-	-	-	-	79.658.597	3.783	-	-	79.658.597	3.783	
IMPRO	-	-	-	-	1.917.698	341	-	-	1.917.698	341	
SARTAWI	152.949	106	1.784.588	392	66.520.403	5.466	-	-	68.457.940	5.964	
ANED	4.031.803	1.842	154.706	57	44.521.175	4.757	282.147	276	48.989.832	6.932	
CIDRE	-	-	-	-	96.727.675	3.632	507.861	4	97.235.536	3.636	
FONDECO	23.530.208	11.116	-	-	87.698.095	3.159	-	-	111.228.303	14.275	
FUBODE	16.705.021	6.440	4.833.884	761	33.873.352	2.679	-	-	55.412.257	9.880	
TOTAL	237.112.239	97.972	7.893.650	1.367	669.189.531	54.343	914.455	281	915.109.875	153.963	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	285.291.134	108.795	-	-	255.753.272	39.693	-	-	541.044.406	148.488	
PRO MUJER	199.955.769	96.741	-	-	42.954.404	4.494	-	-	242.910.173	101.235	
DIACONIA	54.881.119	26.416	-	-	308.320.669	31.976	-	-	363.201.788	58.392	
EMPRENDER	11.897.109	6.276	1.039.482	402	21.022.745	3.832	-	-	33.959.336	10.510	
FONCRESOL	10.004.899	4.140	1.243.426	165	5.577.502	430	124.447	1	16.950.273	4.736	
FUNBODEM	-	-	-	-	127.429.679	9.474	-	-	127.429.679	9.474	
IDEPRO	-	-	-	-	176.853.755	7.786	-	-	176.853.755	7.786	
IMPRO	-	-	-	-	17.903.550	2.434	-	-	17.903.550	2.434	
SARTAWI	1.565.786	950	1.904.120	413	81.537.576	7.109	-	-	85.007.482	8.472	
ANED	4.031.803	1.842	154.706	57	44.521.175	4.757	282.147	276	48.989.832	6.932	
CIDRE	-	-	-	-	163.446.437	5.454	507.861	4	163.954.298	5.458	
FONDECO	23.530.208	11.116	-	-	87.698.095	3.159	-	-	111.228.303	14.275	
FUBODE	48.062.344	16.858	5.041.127	999	52.376.909	4.254	-	-	105.480.380	22.111	
TOTAL	639.220.170	273.134	9.382.861	2.036	1.385.395.767	124.852	914.455	281	2.034.913.254	400.303	

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

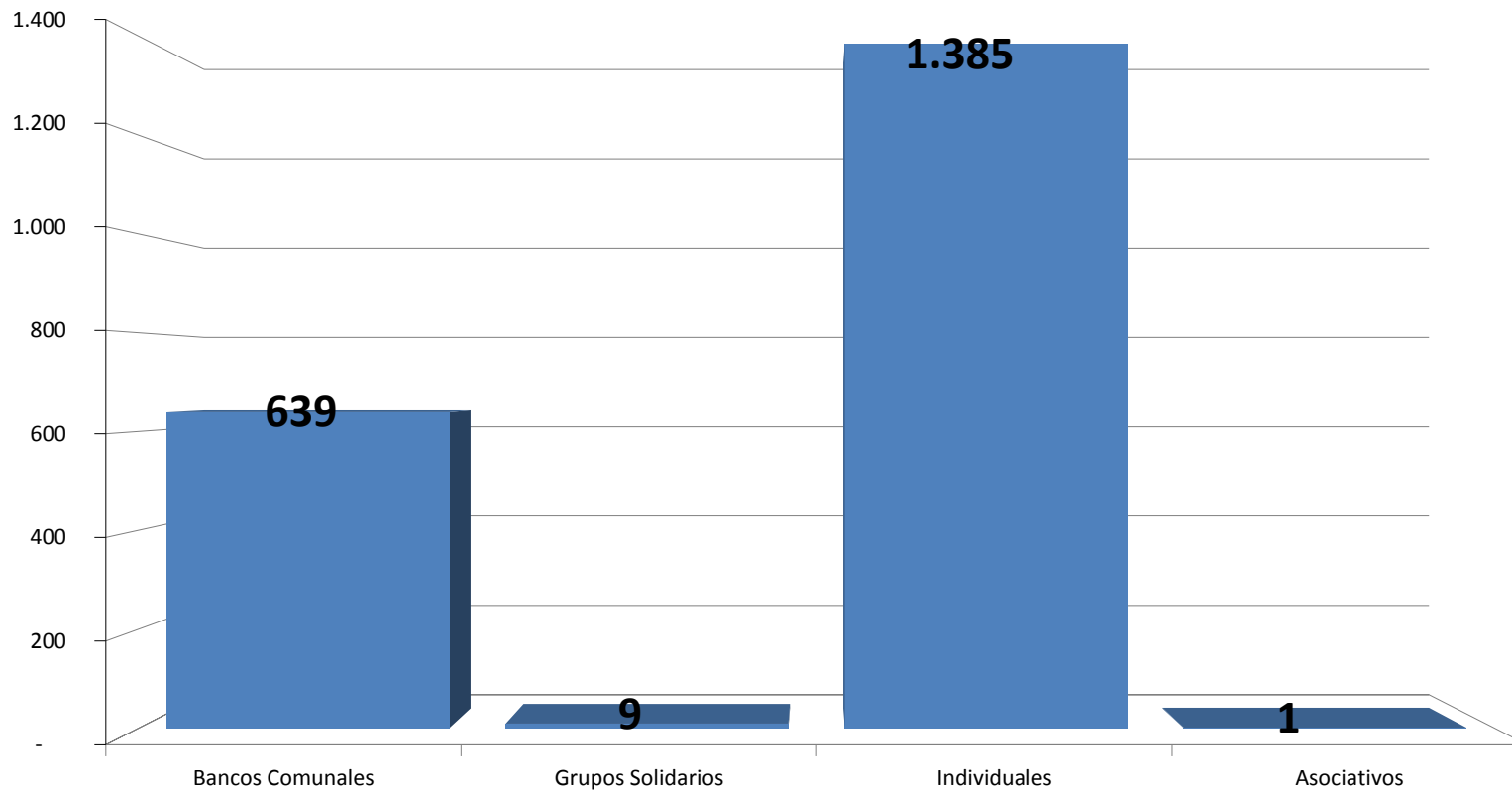
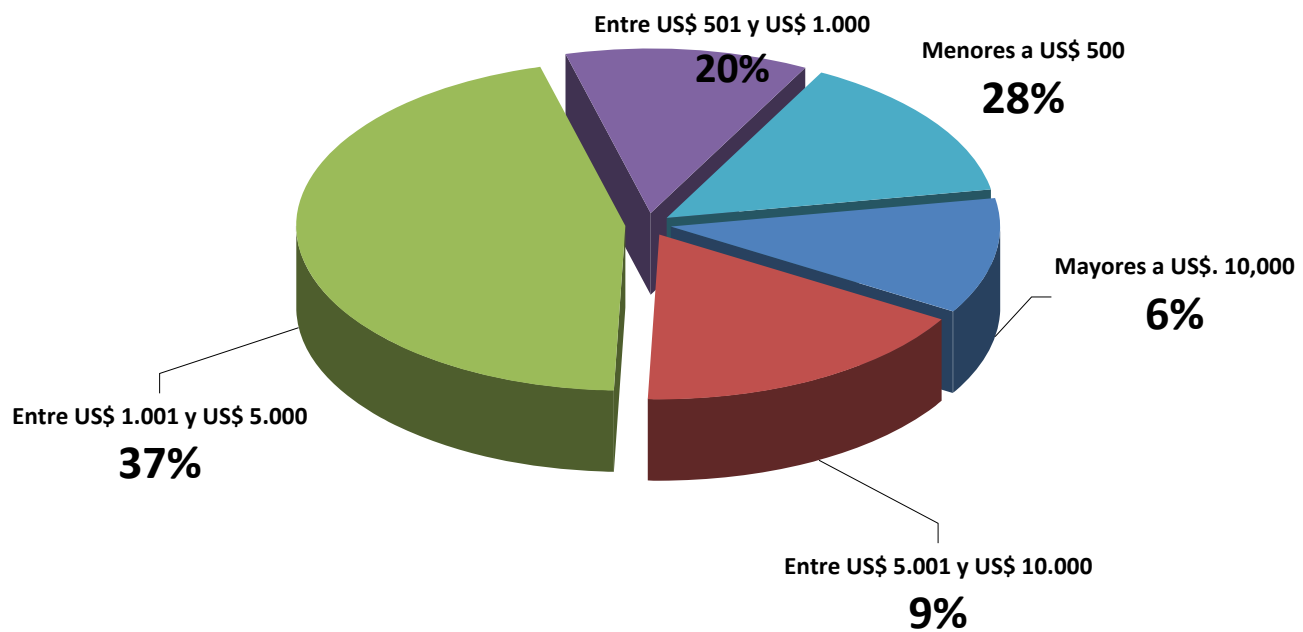


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

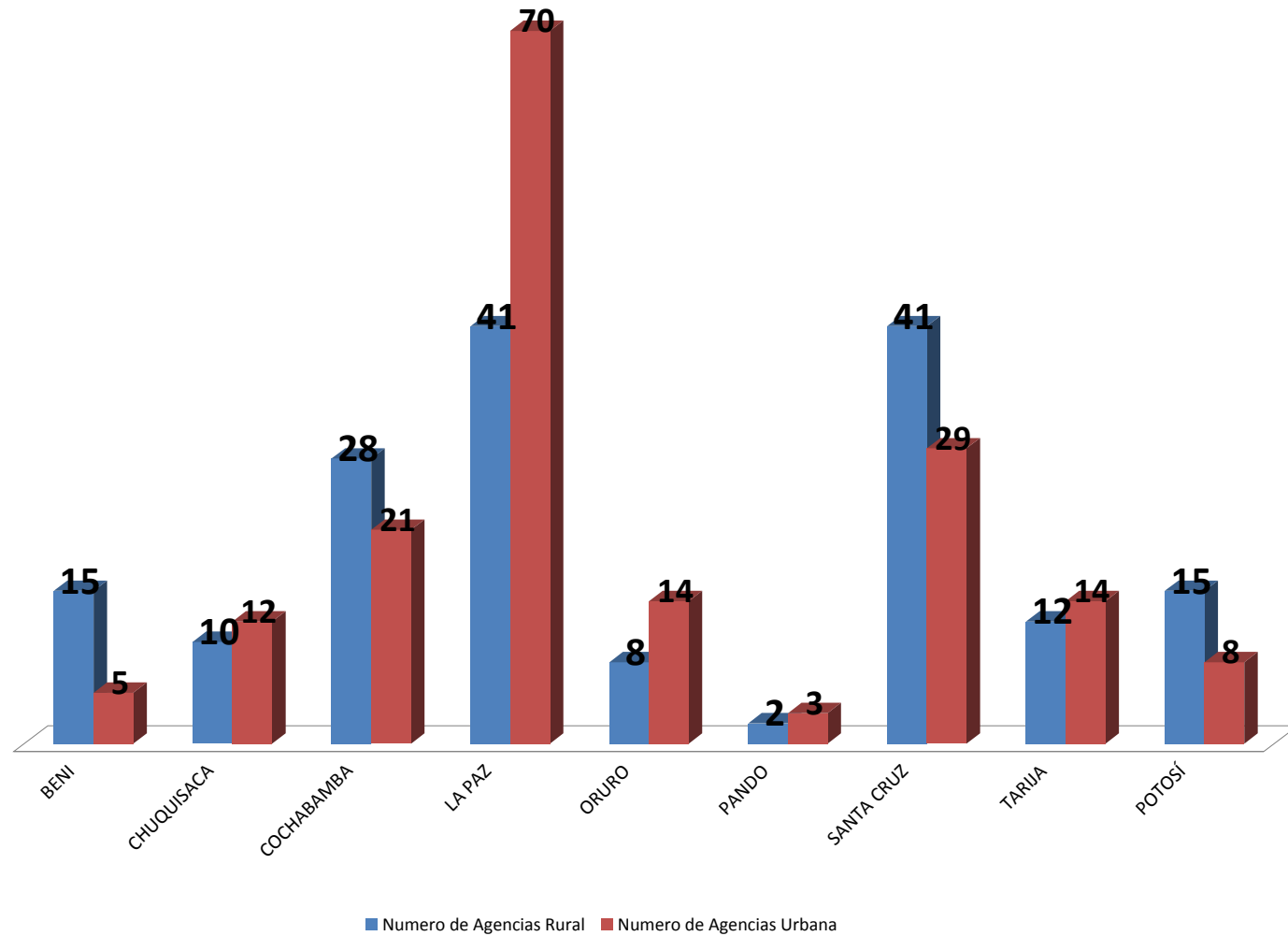


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Octubre de 2011
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	7	6	13	24	58	82
CRECER	35	28	63	315	426	741
DIACONIA	18	28	46	60	253	313
EMPRENDER	2	12	14	11	107	118
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	98	27	125
FUBODE	13	4	17	94	81	175
FUNBODEM	7	5	12	18	117	135
IDEPRO	9	8	17	44	101	145
IMPRO		2	2		29	29
PROMUJER	18	55	73	73	552	625
SARTAWI	16	12	28	58	75	133
Total general	172	176	348	882	1.920	2.802

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	83	48	131
CHUQUISACA	10	12	22	39	119	158
COCHABAMBA	28	21	49	164	240	404
LA PAZ	41	70	111	185	868	1.053
ORURO	8	14	22	24	120	144
PANDO	2	3	5	6	31	37
SANTA CRUZ	41	29	70	251	330	581
TARIJA	12	14	26	71	100	171
POTOSÍ	15	8	23	59	64	123
Total general	172	176	348	882	1.920	2.802

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de Octubre 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%				18%	18%	9%				
FUNBODEM		14%							4%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		32%				27%	24%					
ANED	34%	27%		37%				19%	20%	13%				
CIDRE		21%, 22% Y 23%	19% ,20% Y 21%		22%, 23% Y 24%	21% ,22% Y 23%	19%, 20% Y 21%		18% ,19% Y 20%	15% ,16% Y 17%		20%, 21% Y 22%	18% ,19% Y 20%	17%, 18% Y 19%
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)