

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(En Bolívianos)

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODEM	ISOPRO	IMPPO	SARTAWA	ANEO	ODRE	FONOCO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	14,780,732	7,055,867	<u>21,836,599</u>	17,884,639	7,434,915	2,142,421	3,458,232	6,226,758	459,891	2,248,603	6,163,307	7,828,759	10,371,091	6,416,603	92,471,817
INVERSIONES TEMPORARIAS	5,086,483	15,458,123	<u>20,544,606</u>	2,225,848	730,560	2,316,340	251,831	3,297,941	634,497	25,002	4,129,246	12,620,789	898,082	-	47,674,743
CARTERA	622,875,768	291,861,404	<u>914,737,172</u>	377,683,019	34,007,726	16,146,990	125,032,220	181,969,923	17,650,258	95,496,384	44,331,638	174,317,428	111,702,928	116,300,055	2,209,375,740
CARTERA BRUTA	622,300,189	290,232,662	<u>912,532,851</u>	391,482,435	35,911,278	16,530,928	130,164,918	182,158,085	17,940,699	95,923,468	46,801,617	179,114,255	112,389,890	112,759,789	2,233,710,215
CARTERA VIGENTE	618,892,099	288,608,852	<u>907,500,950</u>	390,205,264	34,909,628	16,018,834	125,768,606	174,967,448	15,872,305	91,977,892	43,849,407	171,991,247	110,648,150	112,222,262	2,195,931,992
CARTERA EN EJECUCIÓN	2,006,448	507,998	<u>2,514,447</u>	880,068	91,780	96,914	1,533,359	1,072,319	141,576	2,817,173	2,631,110	2,553,688	379,482	441,649	15,153,567
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	1,022,330	1,115,812	<u>2,138,141</u>	265,982	808,762	372,487	2,178,652	186,204	6,411	329,866	321,099	1,728,346	1,194,262	95,878	9,626,091
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	370,678	-	<u>370,678</u>	121,725	25,972	26,064	655,918	5,677,887	1,788,867	722,102	-	1,917,804	60,899	-	11,367,916
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	8,635	-	<u>8,635</u>	-	520	620	8,574	240,681	118,537	57,688	-	696,184	-	-	1,131,439
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	-	-	<u>-</u>	9,396	74,616	16,010	19,809	13,546	18,746	-	-	226,986	107,097	-	499,210
PREVISIÓN PARA CARTERA INCORRIBLE	11,436,551	4,295,334	<u>15,731,885</u>	5,088,034	581,687	250,792	1,572,869	3,459,644	213,424	3,315,049	804,537	3,161,992	3,336,182	5,666,275	43,182,370
OTRAS CUENTAS POR COBRAR	-10,860,972	-2,666,591	<u>-13,527,563</u>	-18,887,451	-2,485,239	-634,730	-6,705,568	-3,647,806	-503,866	-3,742,133	-3,274,516	-7,958,819	-4,023,145	-2,126,009	-67,516,845
BIENES REALIZABLES	5,017,881	2,110,970	<u>7,128,851</u>	1,480,974	310,716	170,478	794,274	842,046	59,428	884,408	2,980,555	907,756	1,890,260	730,074	18,179,820
INVERSIONES PERMANENTES	-	-	<u>-</u>	5	-	-	-	14,599	-	22,434	29	-	55	-	37,121
BIENES DE USO	13,444,727	484,021	<u>13,928,748</u>	308,551	251,310	24,010	33,443	902,836	129,869	52,233	3,718,676	11,250,291	7,361,638	61,054	38,022,659
OTROS ACTIVOS	20,844,079	5,324,004	<u>26,168,083</u>	9,374,827	1,537,250	1,388,469	3,364,863	4,942,994	1,126,383	5,351,353	1,223,219	7,650,869	6,387,754	2,159,542	70,675,606
TOTAL DEL ACTIVO	9,038,368	550,808	<u>9,589,176</u>	934,121	486,618	302,013	936,161	1,021,959	85,151	842,668	215,979	4,073	436,903	850,530	15,705,352
TOTAL DEL ACTIVO	691,088,037	322,845,197	<u>1,013,933,234</u>	409,891,983	44,759,094	22,490,722	133,871,023	199,219,056	20,145,477	104,923,085	62,762,649	214,579,966	139,048,710	126,517,859	2,492,142,858
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	487,165,467	212,963,274	<u>700,128,741</u>	154,915,056	34,006,105	4,752,828	101,676,021	152,048,617	14,228,388	84,725,203	29,101,720	166,484,899	97,726,625	88,615,491	1,628,409,695
OTRAS CUENTAS POR PAGAR	19,652,307	12,352,641	<u>32,004,948</u>	14,860,448	2,251,353	1,301,618	2,130,379	6,752,979	620,740	4,189,332	16,437,424	7,796,595	11,774,843	5,094,257	105,214,914
PREVISIONES	15,249,962	11,492,820	<u>26,742,782</u>	4,772,467	-	-	2,233,937	68,600	365,331	4,957	1,250,682	-	1,359,596	1,397,351	38,195,702
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	21,154,000	<u>21,154,000</u>	-	-	-	-	-	-	-	-	-	-	-	21,154,000
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	2,010,895	-	-	-	1,203,452	-	960,400	590,081	265,680	2,737,606	-	7,768,114
TOTAL DEL PASIVO	522,067,736	257,962,735	<u>780,030,471</u>	174,547,971	38,268,353	6,054,446	106,040,336	160,073,648	15,214,459	89,879,892	47,379,906	174,547,174	113,598,671	95,107,099	1,800,742,426
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	34,917,627	3,192,349	24,846,834	-	18,645,729	17,000,000	-	118,585,678
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,333</u>	39,200,074	-	16,007,806	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	184,988,201
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	-	<u>147,743,941</u>	157,116,762	520,987	-	9,559,833	-	1,092,687	-	-	6,447,714	4,801,410	3,343,853	330,627,186
RESULTADOS ACUMULADOS	2,508,649	5,947,841	<u>8,456,490</u>	39,027,176	825,827	428,470	2,686,003	4,227,781	471,732	-10,731,630	-690,716	4,221,310	2,328,870	5,948,054	57,199,367
TOTAL DEL PATRIMONIO	169,020,302	64,882,461	<u>233,902,763</u>	235,344,012	6,490,741	16,436,275	27,830,688	39,145,408	4,931,018	15,043,193	15,382,744	40,032,792	25,450,039	31,410,760	691,400,433
TOTAL DEL PASIVO Y PATRIMONIO	691,088,037	322,845,197	<u>1,013,933,234</u>	409,891,983	44,759,094	22,490,722	133,871,024	199,219,056	20,145,477	104,923,085	62,762,649	214,579,966	139,048,710	126,517,859	2,492,142,858

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	15,613,670	8,911,500	24,525,170	8,374,499	1,046,892	283,254	2,320,607	3,166,296	292,229	1,901,964	926,769	3,065,708	2,239,491	2,756,303	50,899,183
GASTOS FINANCIEROS	-2,863,057	-1,662,745	-4,525,802	-803,928	-286,689	-12,873	-591,450	-698,705	-46,034	-609,189	-172,893	-768,832	-615,488	-485,296	-9,617,180
RESULTADO FINANCIERO BRUTO	12,750,613	7,248,755	19,999,368	7,570,571	760,203	270,381	1,729,157	2,467,591	246,195	1,292,775	753,876	2,296,876	1,624,003	2,271,007	41,282,003
OTROS INGRESOS OPERATIVOS	121,254	158,023	279,277	386,145	457,432	-	384,675	59,199	34,797	210,266	283,780	95,007	150,439	76,668	2,411,675
OTROS GASTOS OPERATIVOS	-404,027	-1,030,481	-1,434,508	-9,846	-	-	-8,507	-9,412	-6,065	-9,573	-118,734	-102,044	-53,856	-7,837	-1,760,383
RESULTADO DE OPERACION BRUTO	12,467,840	6,376,297	18,844,137	7,946,871	1,217,635	270,381	2,105,325	2,517,378	274,927	1,493,467	918,922	2,289,838	1,720,576	2,339,838	41,939,296
RECUPERACION DE ACTIVOS FINANCIEROS	767,118	268,507	1,035,625	97,554	15,043	25,701	363,958	475,699	16,263	186,357	113,525	263,977	282,833	1,707,768	4,584,303
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-1,539,678	-322,283	-1,861,961	-632,447	-8,841	-3,169	-1,373,704	-789,058	-75,883	-409,191	-125,922	-838,564	-271,502	-1,752,656	-8,142,897
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	11,695,280	6,322,521	18,017,801	7,411,977	1,223,837	292,913	1,095,580	2,204,019	215,307	1,270,633	906,525	1,715,252	1,731,908	2,294,950	38,380,701
GASTOS DE ADMINISTRACION	-9,144,676	-5,271,970	-14,416,646	-3,181,497	-1,091,020	-215,971	-1,659,825	-1,838,126	-199,871	-1,397,456	-1,030,398	-1,455,230	-1,505,944	-1,606,613	-29,598,597
RESULTADO DE OPERACION NETO	2,550,605	1,050,550	3,601,155	4,230,480	132,818	76,942	-564,246	365,893	15,437	-126,823	-123,873	260,022	225,964	688,336	8,782,105
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-41,991	190	-41,801	483	469	1,792	-	-9,752	-	7,727	-	-	-	-	-41,082
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-22	-0	-22	-2	-	-523	-	-	-	-3,989	-	-	-	-	-4,536
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	2,508,592	1,050,740	3,559,332	4,230,961	133,286	78,211	-564,246	356,141	15,437	-123,086	-123,873	260,022	225,964	688,336	8,736,487
INGRESOS EXTRAORDINARIOS	1,961	3,634	5,595	-	-	-	-	110	-	-	1,305	-	-	2,257	9,268
GASTOS EXTRAORDINARIOS	-180	-124	-304	-	-	-	-	-	-	-	-	-	-	-304	-
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	2,510,373	1,054,250	3,564,622	4,230,961	133,286	78,211	-564,246	356,251	15,437	-123,086	-122,568	260,022	225,964	690,593	8,745,450
INGRESOS DE GESTIONES ANTERIORES	3,752	6,422	10,174	1,298	-	-	-	-	13,785	61,553	-	-	635	-620	86,825
GASTOS DE GESTIONES ANTERIORES	-5,476	-27,837	-33,313	-9,738	-	-	-	-	-	-4,596	-	-	-	-72,767	-
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	2,508,649	1,032,835	3,541,484	4,222,521	133,286	78,211	-564,246	356,251	24,625	-86,652	-122,568	260,022	226,599	689,974	8,759,507
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	-0	-	-	-	-	-	-	-	-	-	-	-0
RESULTADO ANTES DE IMPUESTOS	2,508,649	1,032,835	3,541,484	4,222,521	133,286	78,211	-564,246	356,251	24,625	-86,652	-122,568	260,022	226,599	689,974	8,759,507
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	2,508,649	1,032,835	3,541,484	4,222,521	133,286	78,211	-564,246	356,251	24,625	-86,652	-122,568	260,022	226,599	689,974	8,759,507

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(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	2.14%	2.19%	2.15%	4.36%	16.61%	9.53%	2.58%	3.13%	2.28%	2.14%	9.82%	3.65%	7.46%	5.07%	3.71%
Inversiones Temporarias/Total Activo	0.74%	4.79%	2.03%	0.54%	1.63%	10.30%	0.19%	1.66%	3.15%	0.02%	6.58%	5.88%	0.65%	0.00%	1.91%
Cartera / Total Activo	90.13%	90.40%	90.22%	92.14%	75.98%	71.79%	93.40%	91.34%	87.61%	91.02%	70.63%	81.24%	80.33%	91.92%	88.65%
Otras Cuentas por cobrar / Total Activo	0.73%	0.65%	0.70%	0.36%	0.69%	0.76%	0.59%	0.42%	0.29%	0.84%	4.75%	0.42%	1.36%	0.58%	0.73%
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%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	1.95%	0.15%	1.37%	0.08%	0.56%	0.11%	0.02%	0.45%	0.64%	0.05%	5.92%	5.24%	5.29%	0.05%	1.53%
Bienes de Uso / Total Activo	3.02%	1.65%	2.58%	2.29%	3.43%	6.17%	2.51%	2.48%	5.59%	5.10%	1.95%	3.57%	4.59%	1.71%	2.84%
Otros Activos / Total Activo	1.31%	0.17%	0.95%	0.23%	1.09%	1.34%	0.70%	0.51%	0.42%	0.80%	0.34%	0.00%	0.31%	0.67%	0.63%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.36%	3.84%	4.19%	12.36%	3.57%	4.17%	-5.06%	2.15%	1.47%	-0.99%	-2.34%	1.45%	1.96%	6.54%	4.22%
Resultado Neto / Patrimonio ROE	17.81%	19.10%	18.17%	21.53%	24.64%	5.71%	-24.33%	10.92%	5.99%	-6.91%	-9.56%	7.79%	10.68%	26.36%	15.20%
Resultado Neto / Ingresos Financieros	16.07%	11.59%	14.44%	50.42%	12.73%	27.61%	-24.31%	11.25%	8.43%	-4.56%	-13.23%	8.48%	10.12%	25.03%	17.21%
Ingresos Financieros / Activo	27.11%	33.12%	29.03%	24.52%	28.07%	15.11%	20.80%	19.07%	17.41%	21.75%	17.72%	17.14%	19.33%	26.14%	24.51%
Ingresos Financieros / Cartera Bruta	30.11%	36.85%	32.25%	25.67%	34.98%	20.56%	21.39%	20.86%	19.55%	23.79%	23.76%	20.54%	23.91%	29.33%	27.34%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	17.63%	21.80%	18.96%	9.75%	36.46%	15.68%	15.30%	12.11%	13.37%	17.48%	26.42%	9.75%	16.08%	17.10%	15.90%
Gastos Administrativos / Activo	15.88%	19.60%	17.06%	9.31%	29.25%	11.52%	14.88%	11.07%	11.91%	15.98%	19.70%	8.14%	13.00%	15.24%	14.25%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.51%	99.44%	99%	100%	97.28%	97%	97%	99%	98%	97%	93.69%	97%	99%	100%	99%
Cartera Vencida / Cartera Bruta	0.32%	0.18%	0.28%	0.22%	0.26%	0.59%	1.18%	0.72%	1.45%	3.00%	5.62%	1.81%	0.34%	0.39%	0.73%
Cartera en Ejecución / Cartera Bruta	0.16%	0.38%	0.23%	0.07%	2.46%	2.35%	1.69%	0.11%	0.11%	0.36%	0.69%	1.09%	1.16%	0.09%	0.45%
Previsión cartera incobrable / Cartera en Mora	357.57%	164.22%	290.21%	1634.65%	254.72%	130.59%	179.27%	241.14%	180.26%	116.09%	110.92%	152.90%	239.35%	395.52%	255.65%
LIQUIDEZ															
Disponibilidades / Pasivo	2.83%	3%	3%	10%	19.43%	35%	3%	4%	3%	3%	13.01%	4%	9%	7%	5%
Disponibilidades + Inversiones Temporarias / Pasivo	3.81%	8.73%	5.43%	11.52%	21.34%	73.64%	3.50%	5.95%	7.19%	2.53%	21.72%	11.72%	9.92%	6.75%	7.78%
Disponibilidades + Inversiones Temporarias / Activo	2.87%	6.97%	4.18%	4.91%	18.24%	19.82%	2.77%	4.78%	5.43%	2.17%	16.40%	9.53%	8.10%	5.07%	5.62%
SOLVENCIA															
Patrimonio/Activo	24.46%	20%	23%	57%	14.50%	73%	21%	20%	24%	14%	24.51%	19%	18%	25%	28%
Cartera Vencida+Ejecución/Patrimonio	1.80%	2.50%	1.99%	0.49%	15.03%	2.96%	13.44%	3.86%	5.67%	21.43%	19.19%	13.00%	6.60%	1.71%	3.82%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.63%	-1.61%	-3.79%	-7.53%	-23.26%	-0.90%	-10.65%	-5.45%	-4.55%	-3.45%	-2.10%	-6.88%	-9.20%	-5.06%	-5.95%

Cuadro Nº 4
 ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Enero de 2012
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	35,480,909	35,184,130	174,025	122,754	510	12,505	13,015
CHUQUISACA	66,519,418	66,178,302	62,394	278,723	3,052	17,434	20,486
COCHABAMBA	162,154,898	160,301,453	1,258,913	594,532	5,863	23,220	29,083
LA PAZ	476,273,010	473,310,522	1,867,997	1,094,491	22,254	74,703	96,957
ORURO	98,865,761	98,317,012	505,865	42,884	3,047	14,551	17,598
PANDO	27,204,726	26,815,574	389,152	-	492	3,128	3,620
POTOSI	37,250,422	37,014,916	47,919	187,587	1,179	8,130	9,309
SANTA CRUZ	272,904,549	266,870,851	3,517,042	2,516,657	6,846	43,209	50,055
TARIJA	71,884,563	71,088,231	515,883	280,449	2,774	9,398	12,172
TOTAL	1,248,538,256	1,235,080,991	8,339,190	5,118,076	46,017	206,278	252,295
	100%	98.92%	0.67%	0.41%	18.24%	81.76%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	88,479,867	87,803,656	498,719	177,493	3,321	12,919	16,240
CHUQUISACA	49,966,895	49,727,711	177,464	61,721	2,350	4,252	6,602
COCHABAMBA	190,381,820	187,316,092	1,108,805	1,956,923	8,011	18,155	26,166
LA PAZ	202,274,000	199,859,697	1,681,118	733,184	10,472	24,597	35,069
ORURO	40,702,435	40,462,542	209,496	30,397	1,240	2,971	4,211
PANDO	15,030,216	15,020,780	9,436	-	349	2,064	2,413
POTOSI	64,750,870	64,041,282	305,702	403,885	2,843	8,859	11,702
SANTA CRUZ	250,319,467	245,092,451	3,778,312	1,448,704	8,214	29,556	37,770
TARIJA	83,266,417	82,894,729	176,768	194,918	3,766	15,529	19,295
TOTAL	985,171,986	972,218,940	7,945,820	5,007,225	40,566	118,902	159,468
	100%	98.69%	0.81%	0.51%	25.44%	74.56%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	123,960,776	122,987,786	672,744	300,247	3,831	25,424	29,255
CHUQUISACA	116,486,313	115,906,013	239,857	340,443	5,402	21,686	27,088
COCHABAMBA	352,536,717	347,617,545	2,367,718	2,551,454	13,874	41,375	55,249
LA PAZ	678,547,010	673,170,219	3,549,116	1,827,675	32,726	99,300	132,026
ORURO	139,568,195	138,779,554	715,361	73,281	4,287	17,522	21,809
PANDO	42,234,942	41,836,354	398,588	-	841	5,192	6,033
POTOSI	102,001,292	101,056,198	353,621	591,472	4,022	16,989	21,011
SANTA CRUZ	523,224,016	511,963,302	7,295,354	3,965,361	15,060	72,765	87,825
TARIJA	155,150,980	153,982,960	692,651	475,368	6,540	24,927	31,467
TOTAL	2,233,710,242	2,207,299,932	16,285,010	10,125,300	86,583	325,180	411,763
	100%	98.82%	0.73%	0.45%	21.03%	78.97%	100%

Cuadro Nº 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(En Bolivianos)

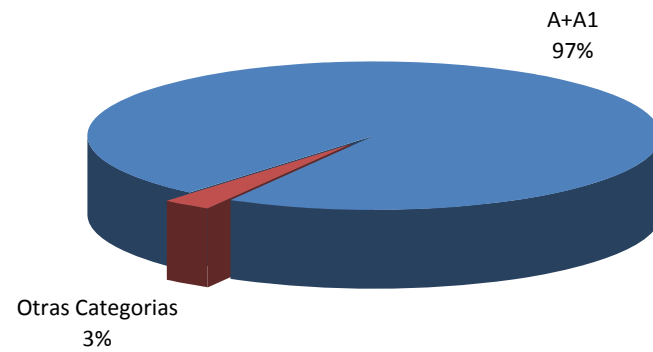
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	286,954,729	285,159,499	1,132,448	662,782	9,147	69,643	78,790
PRO MUJER	245,517,198	244,345,880	386,998	784,320	3,859	77,374	81,233
DIACONIA	301,083,406	300,210,729	634,852	237,825	18,035	31,605	49,640
EMPRENDER	32,698,601	31,736,508	87,824	874,269	2,334	6,144	8,478
FONCRESOL	7,760,582	7,456,923	59,388	244,271	601	2,136	2,737
FUNBODEM	100,443,105	97,136,784	1,446,931	1,859,389	2,843	4,512	7,355
IDEPRO	100,573,216	99,419,445	1,047,355	106,416	2,280	1,773	4,053
IMPRO	16,090,175	15,827,802	253,535	8,838	1,139	911	2,050
SARTAWI	19,015,324	18,420,551	521,851	72,922	1,232	1,458	2,690
ANED	-	-	-	-	-	-	-
CIDRE	85,173,689	82,531,340	2,431,186	211,163	1,547	889	2,436
FONDECO	-	-	-	-	-	-	-
FUBODE	53,228,231	52,835,530	336,821	55,881	3,000	9,833	12,833
TOTAL	1,248,538,256	1,235,080,991	8,339,190	5,118,076	46,017	206,278	252,295
	100%	98.92%	0.67%	0.41%	18.24%	81.76%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	335,345,462	334,103,279	882,635	359,548	9,723	66,854	76,577
PRO MUJER	44,715,464	44,262,971	121,001	331,492	2,368	20,680	23,048
DIACONIA	90,399,028	90,116,258	245,216	37,554	6,171	4,219	10,390
EMPRENDER	3,212,678	3,199,092	4,477	9,109	202	533	735
FONCRESOL	8,770,346	8,587,974	38,146	144,226	583	1,277	1,860
FUNBODEM	29,721,837	29,287,760	95,004	339,073	877	1,293	2,170
IDEPRO	81,584,869	81,225,889	265,646	93,334	2,558	1,161	3,719
IMPRO	1,850,524	1,833,370	6,579	10,576	184	126	310
SARTAWI	76,908,143	74,279,444	2,353,010	275,690	4,350	2,035	6,385
ANED	46,801,619	43,849,410	2,631,110	321,099	2,856	3,438	6,294
CIDRE	93,940,565	91,377,711	818,686	1,744,169	2,261	1,168	3,429
FONDECO	112,389,892	110,709,051	379,482	1,301,359	4,807	9,383	14,190
FUBODE	59,531,558	59,386,732	104,829	39,996	3,626	6,735	10,361
TOTAL	985,171,986	972,218,940	7,945,820	5,007,225	40,566	118,902	159,468
	100%	98.69%	0.81%	0.51%	25.44%	74.56%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	622,300,191	619,262,777	2,015,083	1,022,330	18,870	136,497	155,367
PRO MUJER	290,232,662	288,608,852	507,998	1,115,812	6,227	98,054	104,281
DIACONIA	391,482,434	390,326,988	880,068	275,378	24,206	35,824	60,030
EMPRENDER	35,911,279	34,935,600	92,301	883,378	2,536	6,677	9,213
FONCRESOL	16,530,928	16,044,897	97,534	388,497	1,184	3,413	4,597
FUNBODEM	130,164,942	126,424,545	1,541,935	2,198,462	3,720	5,805	9,525
IDEPRO	182,158,085	180,645,334	1,313,001	199,750	4,838	2,934	7,772
IMPRO	17,940,699	17,661,172	260,114	19,414	1,323	1,037	2,360
SARTAWI	95,923,467	92,699,994	2,874,861	348,612	5,582	3,493	9,075
ANED	46,801,619	43,849,410	2,631,110	321,099	2,856	3,438	6,294
CIDRE	179,114,254	173,909,050	3,249,872	1,955,332	3,808	2,057	5,865
FONDECO	112,389,892	110,709,051	379,482	1,301,359	4,807	9,383	14,190
FUBODE	112,759,789	112,222,262	441,650	95,877	6,626	16,568	23,194
TOTAL	2,233,710,242	2,207,299,932	16,285,010	10,125,300	86,583	325,180	411,763
	100%	98.82%	0.73%	0.45%	21.03%	78.97%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(En Bolivianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría C1	Categoría D1	Categoría E1	TOTAL
CRECER	614,065,480	5,117,744	423,926	176,451	412,822	2,103,767	-	-	-	-	-	-	-	622,300,191
PRO MUJER	287,450,603	1,158,249	235,795	177,951	94,252	1,115,812	-	-	-	-	-	-	-	290,232,662
DIACONIA	389,795,844	535,818	95,604	72,414	82,866	899,887	-	-	-	-	-	-	-	391,482,434
EMPRENDER	34,732,786	203,673	36,261	19,848	35,333	883,377	-	-	-	-	-	-	-	35,911,278
FONCRESOL	7,419,857	72,958	-	14,700	-	-	-	253,067	8,561,911	44,304	10,710	8,575	144,846	16,530,928
FUNBODEM	118,485,562	6,845,562	783,735	413,959	357,056	3,279,067	-	-	-	-	-	-	-	130,164,942
IDEPRO	176,817,333	3,756,291	493,068	127,219	161,676	802,497	-	-	-	-	-	-	-	182,158,085
IMPRO	16,876,416	784,756	132,226	127,583	305	19,414	-	-	-	-	-	-	-	17,940,699
SARTAWI	90,362,771	2,314,610	599,111	146,129	249,845	2,251,002	-	-	-	-	-	-	-	95,923,467
ANED	21,828,096	1,031,942	78,792	44,503	31,452	1,006,636	-	-	20,684,483	1,370,565	11,817	1,644,473	-	47,732,759
CIDRE	163,179,443	10,105,700	2,490,297	482,859	274,538	2,581,417	-	-	-	-	-	-	-	179,114,254
FONDECO	52,488,677	665,645	179,384	54,516	29,421	804,103	-	-	57,531,342	104,493	36,609	-	495,707	112,389,897
FUBODE	111,963,548	258,715	75,941	56,778	41,951	362,856	-	-	-	-	-	-	-	112,759,790
TOTAL	2,085,466,417	32,851,661	5,624,140	1,914,911	1,771,517	16,109,836	-	253,067	86,777,735	1,519,362	59,137	1,653,048	640,554	2,234,641,385
	93.32%	1.47%	0.25%	0.09%	0.08%	0.72%	0.00%	0.01%	3.88%	0.07%	0.00%	0.07%	0.03%	100%

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

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(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	-	-	273,524,973	-	-	841,780	-	12,587,975	286,954,729
PRO MUJER	-	-	245,517,198	-	-	-	-	-	245,517,198
DIACONIA	-	1,469,819	299,613,587	-	-	-	-	-	301,083,406
EMPRENDER	-	-	2,649,379	30,049,222	-	-	-	-	32,698,601
FONCRESOL	-	-	7,760,582	-	-	-	-	-	7,760,582
FUNBODEM	-	-	82,586,430	-	17,856,675	-	-	-	100,443,105
IDEPRO	-	-	100,573,216	-	-	-	-	-	100,573,216
IMPRO	-	-	16,090,175	-	-	-	-	-	16,090,175
SARTAWI	-	-	7,979,569	-	-	4,407,733	-	6,628,022	19,015,324
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	7,811,010	30,949,848	6,640,187	37,207,826	2,156,261	408,557	-	85,173,689
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	47,310,811	-	-	33,188	-	5,884,233	53,228,231
TOTAL	-	9,280,829	1,114,555,767	36,689,409	55,064,501	7,438,963	408,557	25,100,230	1,248,538,256
	0.00%	0.74%	89.27%	2.94%	4.41%	0.60%	0.03%	2.01%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	293,339,933	-	-	10,820	-	41,994,709	335,345,462
PRO MUJER	-	-	44,715,464	-	-	-	-	-	44,715,464
DIACONIA	-	200,251	90,198,777	-	-	-	-	-	90,399,028
EMPRENDER	-	-	17,400	3,195,277	-	-	-	-	3,212,677
FONCRESOL	-	-	-	-	-	-	-	8,770,346	8,770,346
FUNBODEM	-	-	25,772,657	-	3,949,180	-	-	-	29,721,837
IDEPRO	-	-	81,584,869	-	-	-	-	-	81,584,869
IMPRO	-	-	1,850,524	-	-	-	-	-	1,850,524
SARTAWI	-	-	9,245,997	-	-	9,024,369	-	58,637,777	76,908,143
ANED	-	-	402,264	-	22,407,145	-	-	23,992,211	46,801,619
CIDRE	-	2,084,456	33,751,301	23,647,033	33,994,104	214,290	249,380	-	93,940,565
FONDECO	-	-	54,221,746	-	-	-	-	58,168,151	112,389,897
FUBODE	-	-	38,680,890	-	-	28,504	-	20,822,164	59,531,558
TOTAL	-	2,284,706	673,781,823	26,842,310	60,350,429	9,277,983	249,380	212,385,358	985,171,969
	0.00%	0.23%	68.39%	2.72%	6.13%	0.94%	0.03%	21.56%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	566,864,907	-	-	852,600	-	54,582,684	622,300,191
PRO MUJER	-	-	290,232,662	-	-	-	-	-	290,232,662
DIACONIA	-	1,670,070	389,812,364	-	-	-	-	-	391,482,434
EMPRENDER	-	-	2,666,779	33,244,499	-	-	-	-	35,911,278
FONCRESOL	-	-	7,760,582	-	-	-	-	8,770,346	16,530,928
FUNBODEM	-	-	108,359,087	-	21,805,855	-	-	-	130,164,942
IDEPRO	-	-	182,158,085	-	-	-	-	-	182,158,085
IMPRO	-	-	17,940,699	-	-	-	-	-	17,940,699
SARTAWI	-	-	17,225,566	-	-	13,432,102	-	65,265,799	95,923,467
ANED	-	-	402,264	-	22,407,145	-	-	23,992,211	46,801,619
CIDRE	-	9,895,466	64,701,149	30,287,220	71,201,930	2,370,551	657,938	-	179,114,254
FONDECO	-	-	54,221,746	-	-	-	-	58,168,151	112,389,897
FUBODE	-	-	85,991,700	-	-	61,692	-	26,706,397	112,759,789
TOTAL	-	11,585,536	1,788,337,590	63,531,719	115,414,930	16,716,945	657,938	237,485,587	2,233,710,245
	0.00%	0.52%	80.06%	2.84%	5.17%	0.75%	0.03%	10.63%	100%

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

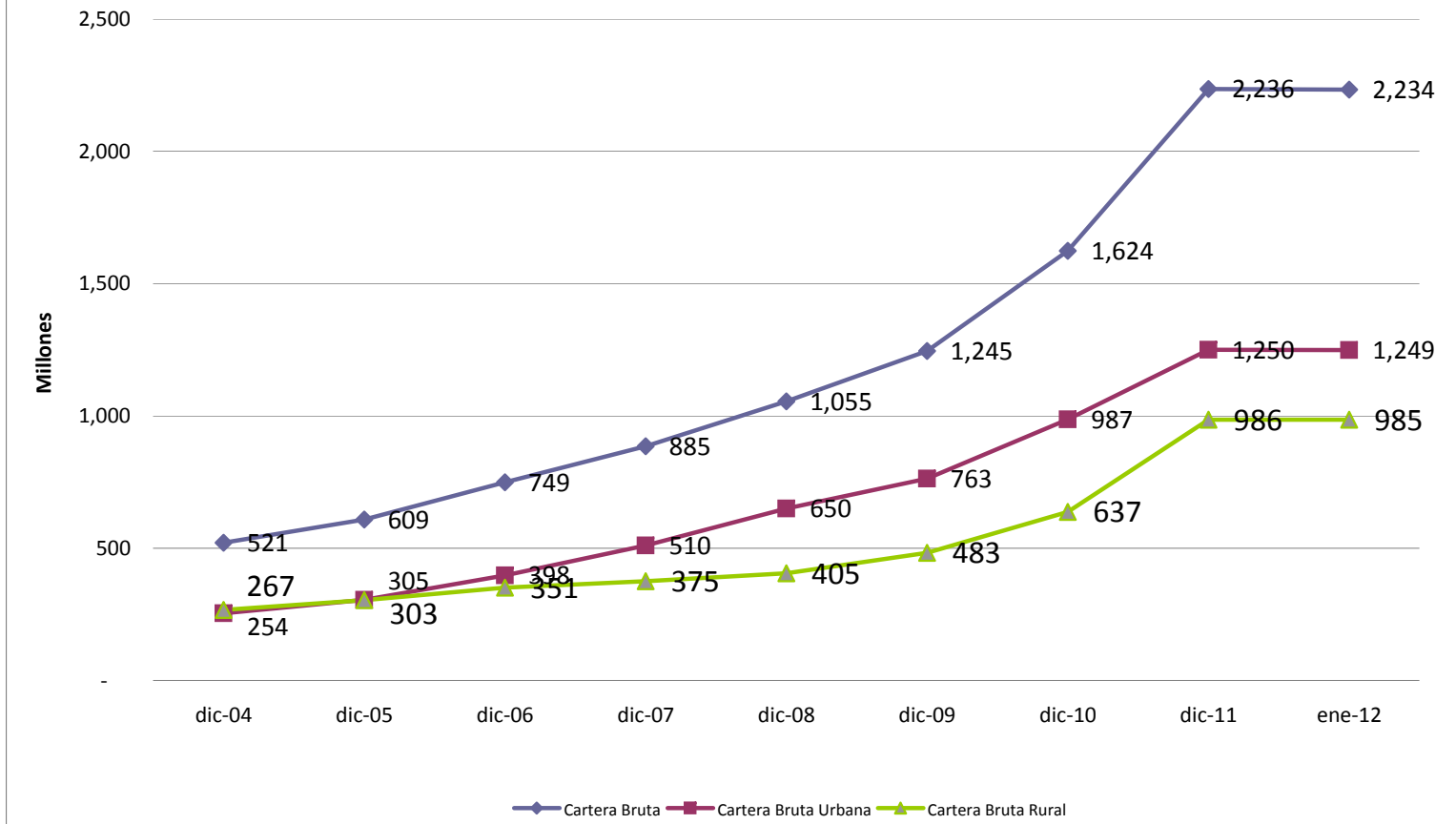


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

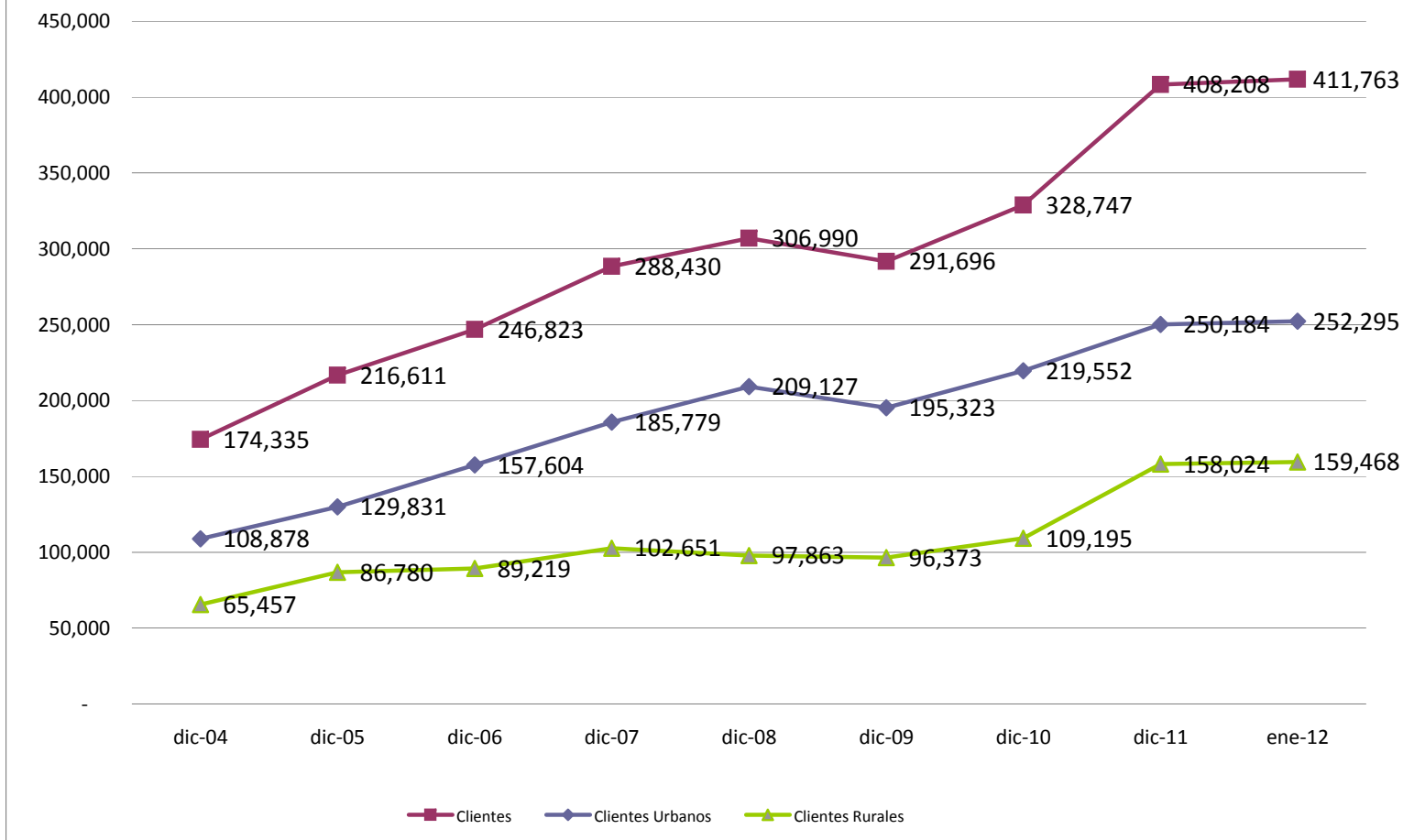


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

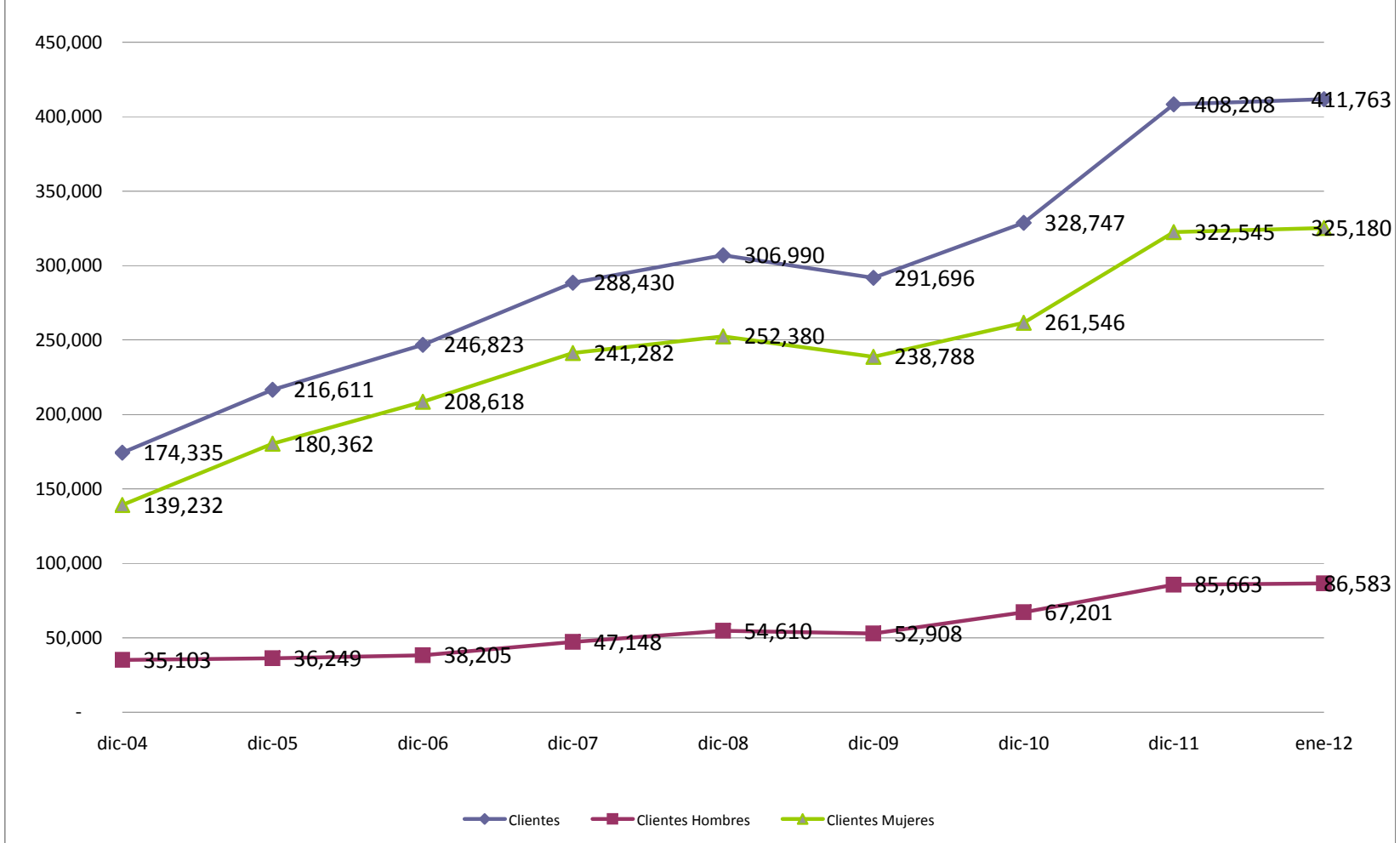


GRAFICO Nº 5
Evolución de % de Mora

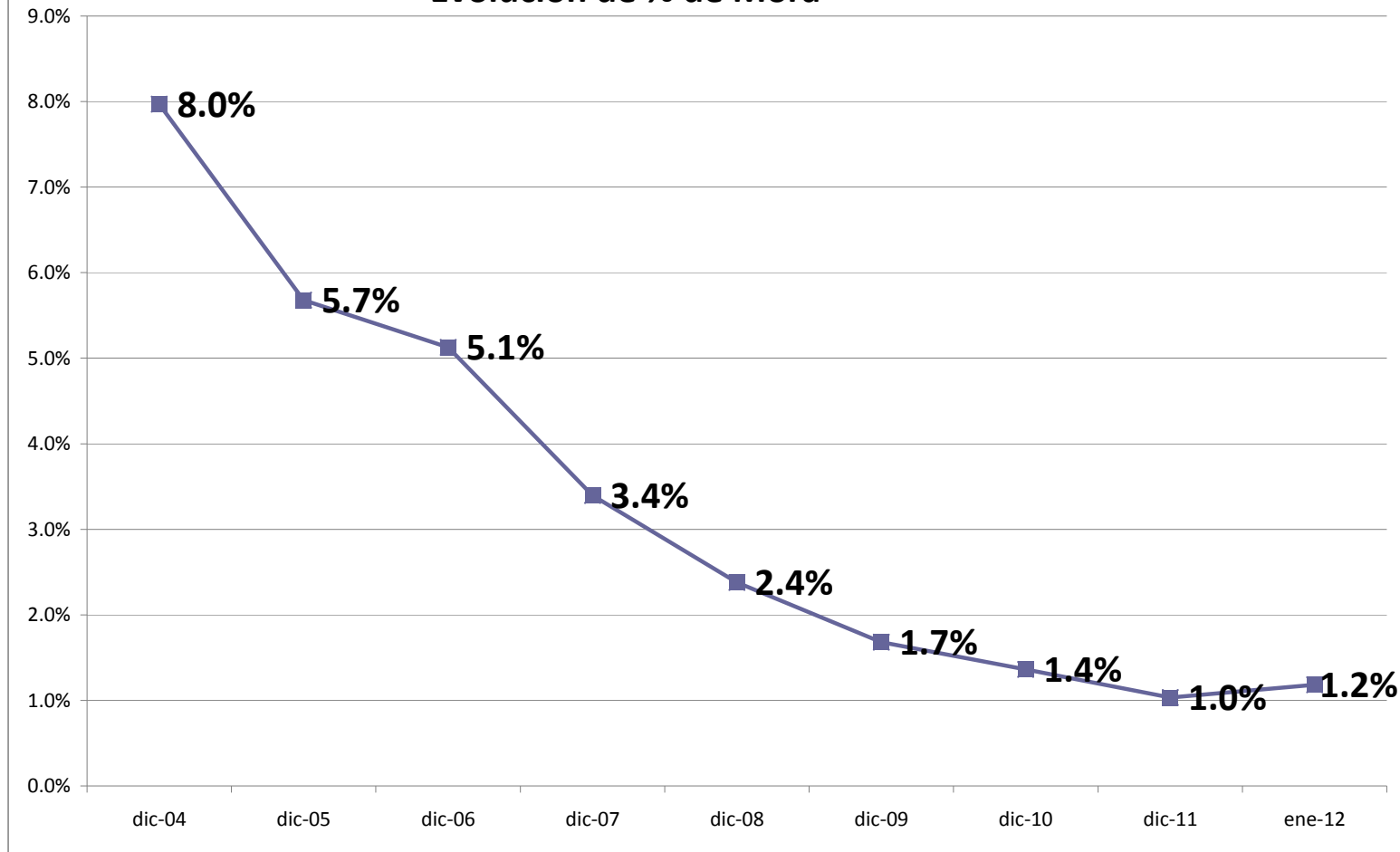


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

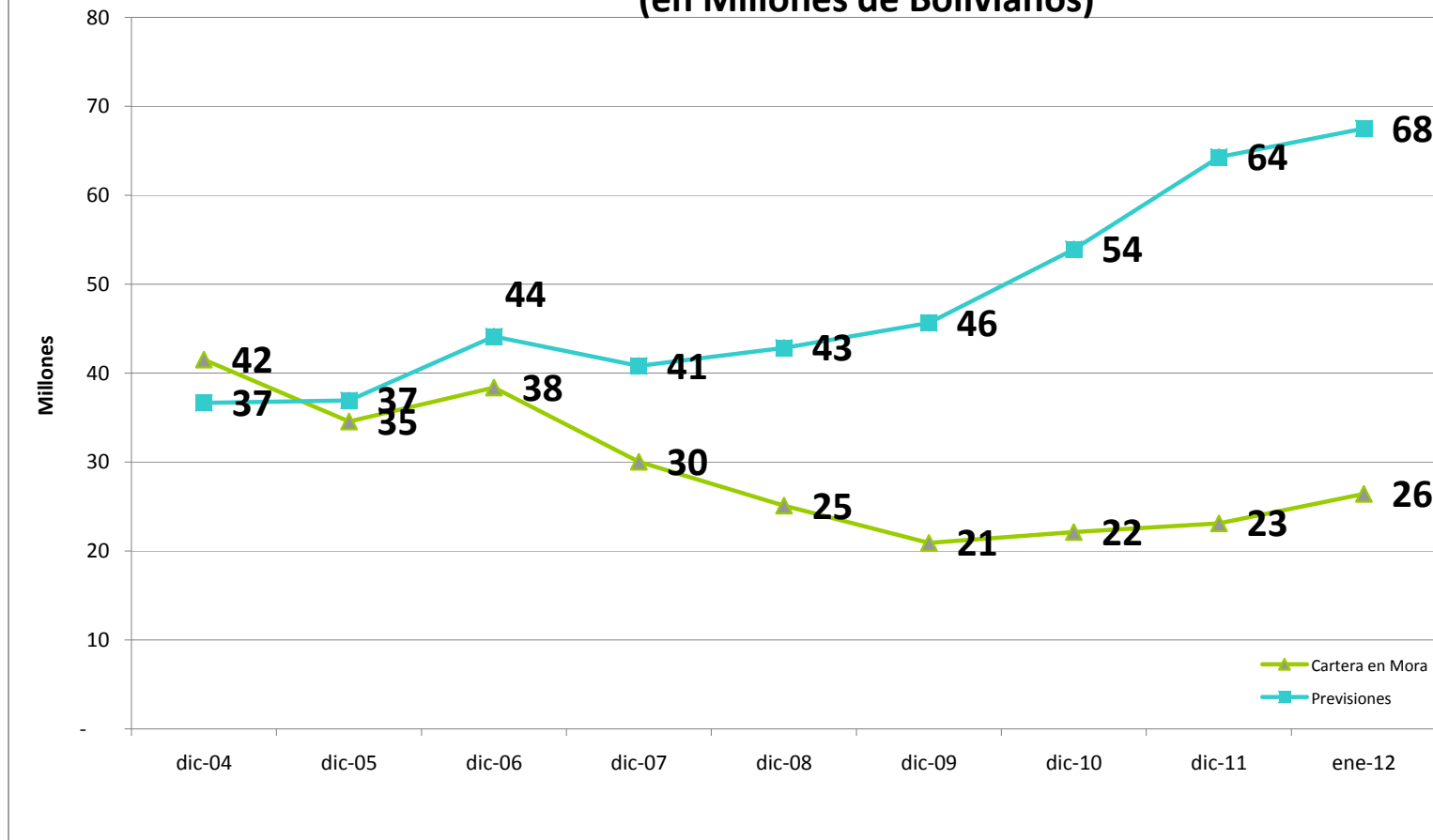


GRAFICO N° 7
Evolución de indicadores de Resultados

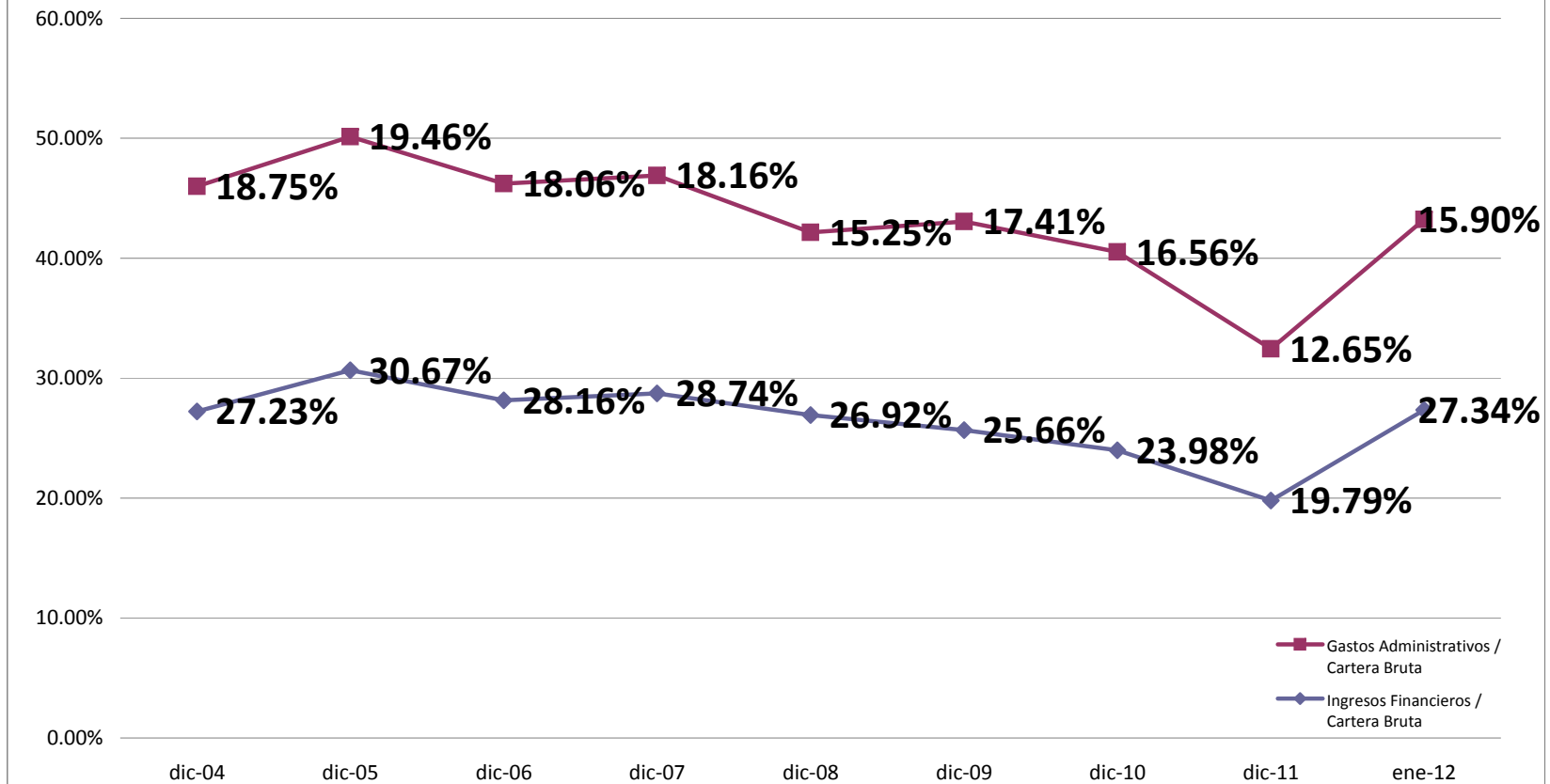


GRAFICO N° 8
DESTINO DE CARTERA URBANA

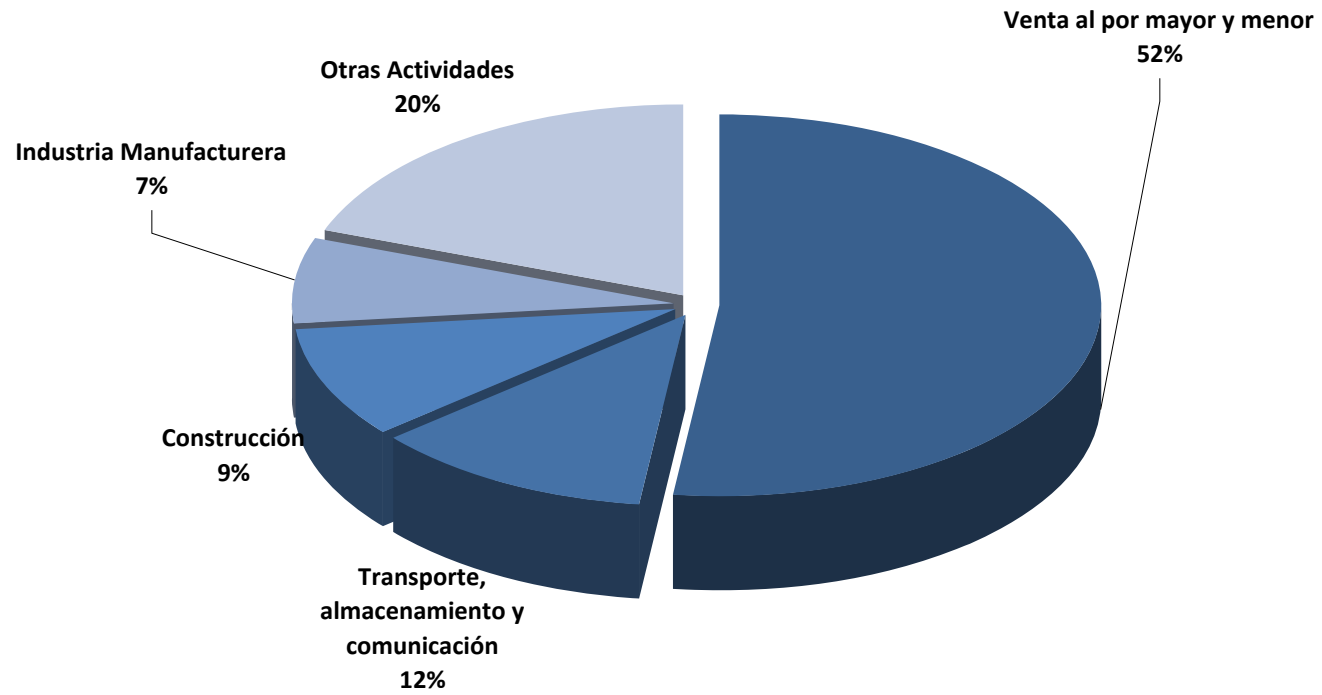
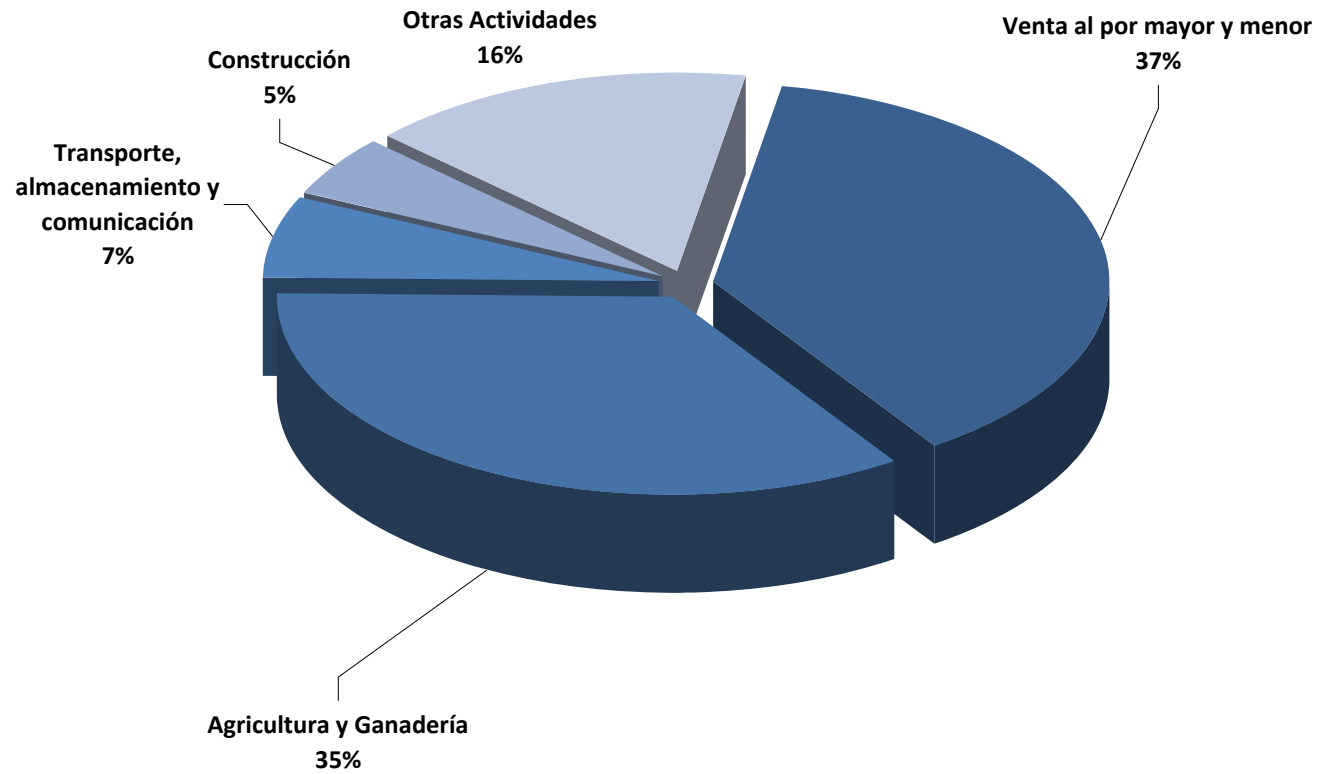


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											TOTAL
	ESTRATIFICACIÓN DE CARTERA POR MONTO											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	
CRECER	-	-	-	-	-	137.200	3.590.164	36.505.886	140.441.601	44.819.878	61.059.999	286.954.729
PRO MUJER	-	-	-	-	-	-	155.198	2.885.592	65.607.652	61.255.878	115.612.878	245.517.198
DIACONIA	-	-	756.948	1.128.376	6.104.160	5.784.364	15.634.834	83.762.487	144.930.651	27.792.035	15.189.551	301.083.406
EMPRENDER	-	-	-	-	-	-	300.904	3.935.995	19.977.305	5.337.177	3.147.219	32.698.601
FONCRESOL	-	-	-	-	-	-	419.736	-	2.370.787	2.059.575	2.879.018	7.760.582
FUNBODEM	-	-	-	-	3.802.678	3.563.036	17.082.437	13.996.587	45.789.048	11.268.446	4.940.872	100.443.105
IDEPRO	-	-	876.847	2.596.114	1.614.443	3.414.480	22.553.175	38.204.765	30.344.999	879.284	89.110	100.573.216
IMPRO	-	-	-	-	-	454.215	-	2.135.544	9.880.736	1.619.306	2.000.374	16.090.175
SARTAWI	-	-	-	1.196.743	840.824	-	447.076	781.618	13.414.411	1.059.316	1.275.336	19.015.324
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	1.303.533	-	13.040.760	10.010.257	7.279.144	3.716.616	15.190.046	18.793.184	15.473.834	315.160	51.154	85.173.689
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	-	310.000	356.000	3.592.313	18.885.949	1.965.267	591.932	53.228.321
TOTAL	1.303.533	-	14.674.555	14.931.490	19.951.250	16.971.697	79.420.099	220.518.394	515.558.474	158.371.321	206.837.443	1.248.538.255
	0.10%	0.00%	1.18%	1.20%	1.60%	1.36%	6.36%	17.66%	41.29%	12.68%	16.57%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	8.644.501	52.840.737	173.628.668	44.153.924	56.077.622	335.245.462
PRO MUJER	-	-	-	-	-	-	-	3.085.994	11,049,861	30,579,609	44,715,464	
DIACONIA	-	-	-	206.351	2,125,539	1,173,994	2,399,119	14,924,448	5,913,617	12,261,584	5,913,377	90,399,028
EMPRENDER	-	-	-	-	-	-	-	185,907	2,206,958	569,793	250,019	3,212,678
FONCRESOL	-	-	-	-	-	106,371	223,156	421,187	2,595,781	3,979,039	1,444,813	8,770,346
FUNBODEM	-	-	-	-	1,267,652	1,182,026	1,750,028	6,272,961	15,023,865	3,206,990	1,018,315	29,721,837
IDEPRO	-	-	2,196,927	1,723,172	886,786	1,523,874	11,922,692	26,800,779	35,024,553	1,187,303	318,782	81,584,869
IMPRO	-	-	-	-	-	-	-	87,094	1,161,173	369,617	232,641	1,850,524
SARTAWI	-	-	-	3,345,550	3,110,502	2,389,344	3,639,493	4,425,959	57,338,112	2,191,740	467,443	76,908,143
ANED	-	-	-	-	-	110,000	470,503	2,356,961	36,550,059	5,300,176	2,013,921	46,801,619
CIDRE	3,374,407	9,101,789	7,348,419	7,088,255	3,237,475	15,653,210	26,537,625	21,358,760	238,233	2,393	-	93,940,565
FONDECO	-	-	5,939,639	17,945,691	10,892,667	5,517,492	8,657,961	14,836,624	27,322,755	11,491,859	9,785,209	112,389,897
FUBODE	-	-	-	420,000	2,303,284	114,270	1,910,628	10,842,082	40,269,275	2,733,301	938,718	59,531,558
TOTAL	3,374,407	9,101,789	15,484,985	30,729,020	23,823,904	27,770,581	66,155,706	155,353,497	445,840,043	98,497,580	109,040,477	985,171,990
	0.34%	0.92%	1.57%	3.12%	2.42%	2.82%	6.72%	15.77%	45.26%	10.00%	11.07%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	137.200	12.234.665	89.746.622	314.070.269	88.973.803	117.137.631	622.300.191
PRO MUJER	-	-	-	-	-	-	155.198	2.885.592	68.693.646	72.305.739	146.192.487	290.232.662
DIACONIA	-	-	756.948	1.334.727	8.229.699	6.958.358	18.033.952	98.686.934	196.325.268	40.053.619	21.102.928	391.482.434
EMPRENDER	-	-	-	-	-	-	300.904	3.900.904	19.977.305	5.337.177	3.147.219	32.698.601
FONCRESOL	-	-	-	-	-	106.371	223.156	421.187	2.595.781	3.979.039	1.444.813	8.770.346
FUNBODEM	-	-	-	-	1.267.652	1.182.026	1.750.028	6.272.961	15.023.865	3.206.990	1.018.315	29.721.837
IDEPRO	-	-	2,196,927	1,723,172	886,786	1,523,874	11,922,692	26,800,779	35,024,553	1,187,303	318,782	81,584,869
IMPRO	-	-	-	-	-	-	-	87,094	1,161,173	369,617	232,641	1,850,524
SARTAWI	-	-	-	3,345,550	3,110,502	2,389,344	3,639,493	4,425,959	57,338,112	2,191,740	467,443	76,908,143
ANED	-	-	-	-	-	110,000	470,503	2,356,961	36,550,059	5,300,176	2,013,921	46,801,619
CIDRE	3,374,407	9,101,789	7,348,419	7,088,255	3,237,475	15,653,210	26,537,625	21,358,760	238,233	2,393	-	93,940,565
FONDECO	-	-	5,939,639	17,945,691	10,892,667	5,517,492	8,657,961	14,836,624	27,322,755	11,491,859	9,785,209	112,389,897
FUBODE	-	-	-	420,000	2,303,284	114,270	1,910,628	10,842,082	40,269,275	2,733,301	938,718	59,531,558
TOTAL	4,677,939	9,101,789	30,159,540	45,660,510	43,775,154	44,742,278	145,575,805	375,871,891	961,398,517	256,868,901	315,877,921	2,233,710,245
	0.21%	0.41%	1.35%	2.04%	1.96%	2.00%	6.52%	16.83%	43.04%	11.50%	14.14%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Enero de 2012
(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	150,286,055	55,594	-	-	136,668,674	23,196	-	-	286,954,729	78,790	
PRO MUJER	194,799,536	76,155	-	-	50,717,662	5,078	-	-	245,517,198	81,233	
DIACONIA	55,198,962	26,051	-	-	245,884,444	23,589	-	-	301,083,406	49,640	
EMPRENDER	11,248,995	5,594	1,093,666	366	20,355,940	3,566	-	-	32,698,601	9,526	
FONCRESOL	4,689,990	2,462	138,436	23	2,932,155	252	-	-	7,760,582	2,737	
FUNBODEM	-	-	-	-	100,443,105	8,124	-	-	100,443,105	8,124	
IDEPRO	-	-	-	-	100,573,216	4,053	-	-	100,573,216	4,053	
IMPRO	-	-	-	-	16,090,175	2,050	-	-	16,090,175	2,050	
SARTAWI	1,628,745	923	84,394	21	17,302,185	1,746	-	-	19,015,324	2,690	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	84,099,718	2,433	1,073,971	4	85,173,689	2,437	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	33,475,699	10,887	178,096	232	19,574,436	1,714	-	-	53,228,231	12,833	
TOTAL	451,327,982	177,666	1,494,593	642	794,641,710	75,801	1,073,971	4	1,248,538,255	254,113	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	155,038,316	54,414	-	-	180,307,146	22,163	-	-	335,345,462	76,577	
PRO MUJER	44,715,464	23,048	-	-	-	-	-	-	44,715,464	23,048	
DIACONIA	1,117,292	581	-	-	89,281,736	9,809	-	-	90,399,028	10,390	
EMPRENDER	902,140	409	-	-	2,310,537	348	-	-	3,212,678	757	
FONCRESOL	5,154,765	1,565	772,199	113	2,737,012	181	106,371	1	8,770,346	1,860	
FUNBODEM	-	-	-	-	29,721,837	2,276	-	-	29,721,837	2,276	
IDEPRO	-	-	-	-	81,584,869	3,719	-	-	81,584,869	3,719	
IMPRO	-	-	-	-	1,850,524	310	-	-	1,850,524	310	
SARTAWI	253,359	153	1,382,085	273	75,272,699	5,959	-	-	76,908,143	6,385	
ANED	3,497,225	1,672	233,163	71	42,971,610	4,523	99,621	28	46,801,619	6,294	
CIDRE	-	-	-	-	93,387,849	3,423	552,716	6	93,940,565	3,429	
FONDECO	22,996,753	11,168	-	-	89,393,144	3,022	-	-	112,389,897	14,190	
FUBODE	18,193,698	6,747	4,113,598	700	37,224,262	2,914	-	-	59,531,558	10,361	
TOTAL	251,869,012	99,757	6,501,046	1,157	726,043,224	58,647	758,707	35	985,171,990	159,596	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	305,324,371	110,008	-	-	316,975,819	45,359	-	-	622,300,191	155,367	
PRO MUJER	239,515,000	99,203	-	-	50,717,662	5,078	-	-	290,232,662	104,281	
DIACONIA	56,316,255	26,632	-	-	335,166,179	33,398	-	-	391,482,434	60,030	
EMPRENDER	12,151,135	6,003	1,093,666	366	22,666,477	3,914	-	-	35,911,278	10,283	
FONCRESOL	9,844,755	4,027	910,636	136	5,669,167	433	106,371	1	16,530,928	4,597	
FUNBODEM	-	-	-	-	130,164,942	10,400	-	-	130,164,942	10,400	
IDEPRO	-	-	-	-	182,158,085	7,772	-	-	182,158,085	7,772	
IMPRO	-	-	-	-	17,940,699	2,360	-	-	17,940,699	2,360	
SARTAWI	1,882,103	1,076	1,466,480	294	92,574,884	7,705	-	-	95,923,467	9,075	
ANED	3,497,225	1,672	233,163	71	42,971,610	4,523	99,621	28	46,801,619	6,294	
CIDRE	-	-	-	-	177,487,567	5,856	1,626,687	10	179,114,254	5,866	
FONDECO	22,996,753	11,168	-	-	89,393,144	3,022	-	-	112,389,897	14,190	
FUBODE	51,669,397	17,634	4,291,694	932	56,798,698	4,628	-	-	112,759,789	23,194	
TOTAL	703,196,994	277,423	7,995,639	1,799	1,520,684,934	134,448	1,832,679	39	2,233,710,245	413,709	

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

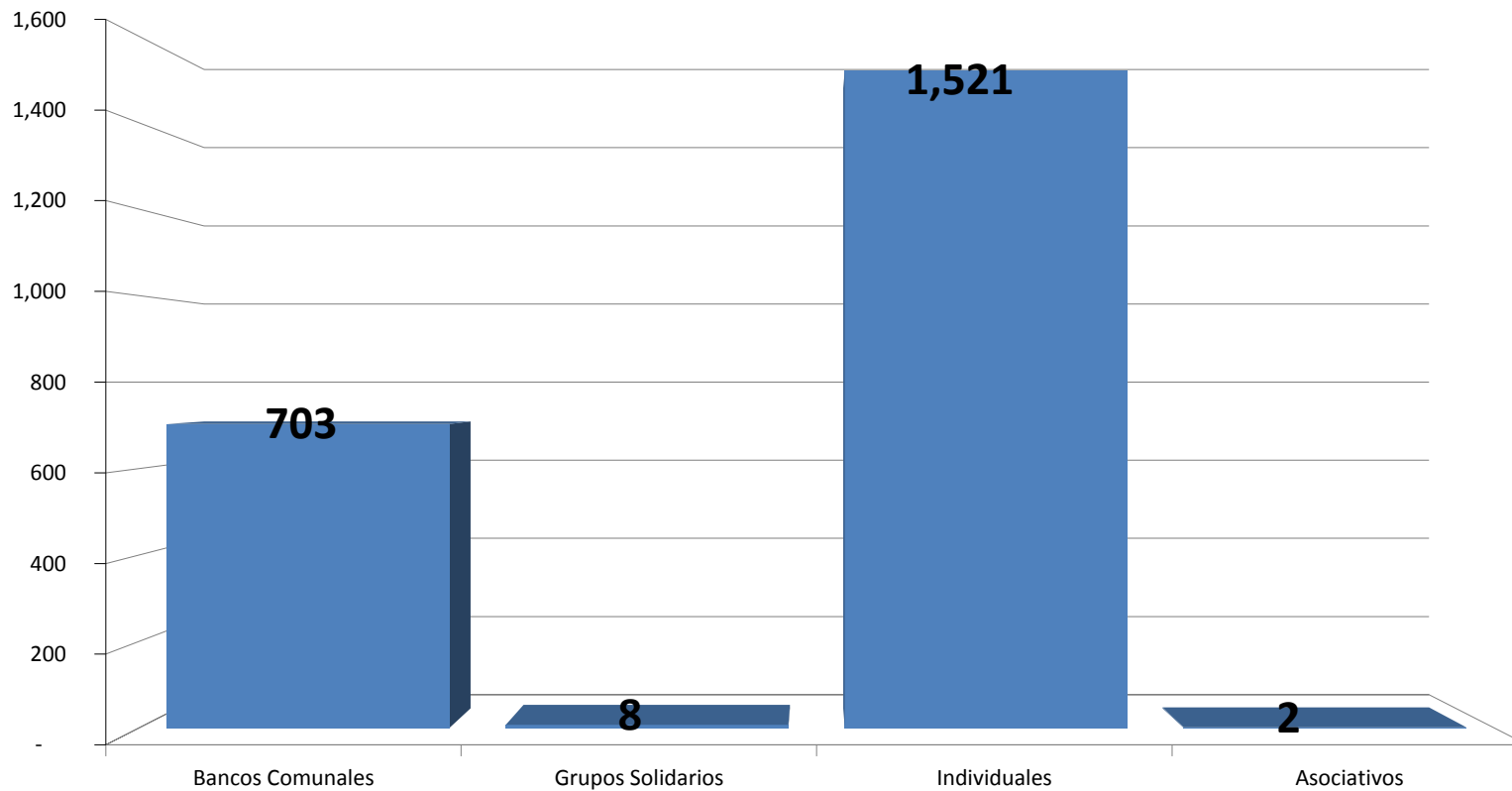
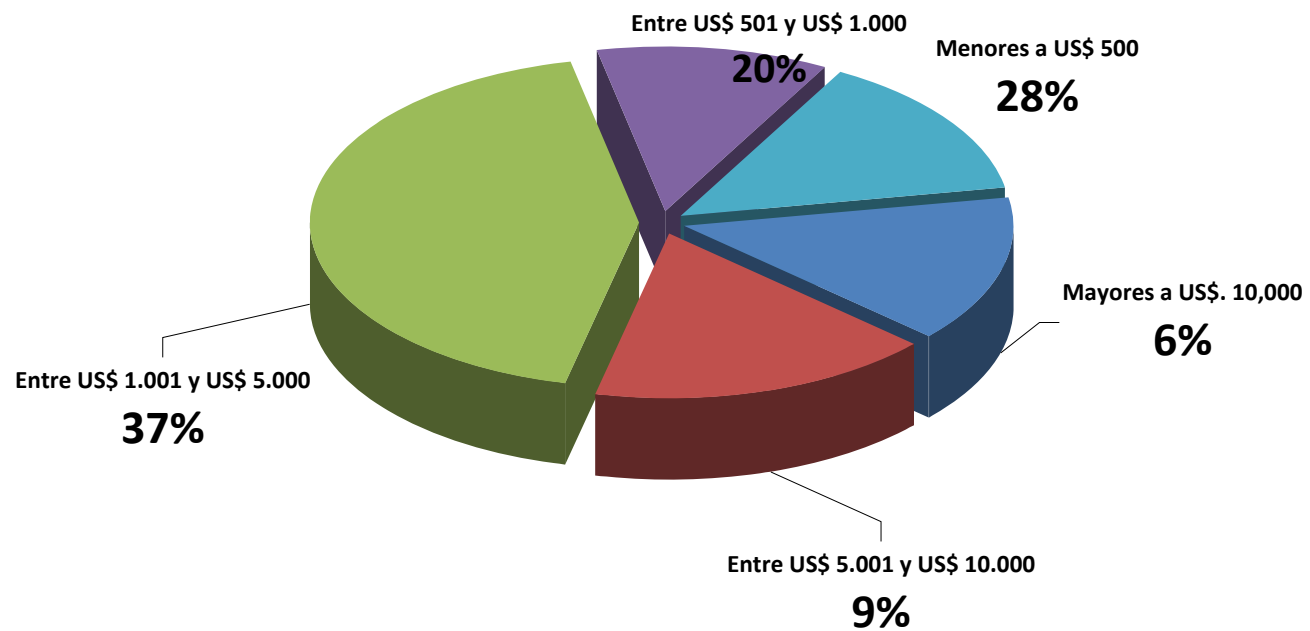


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

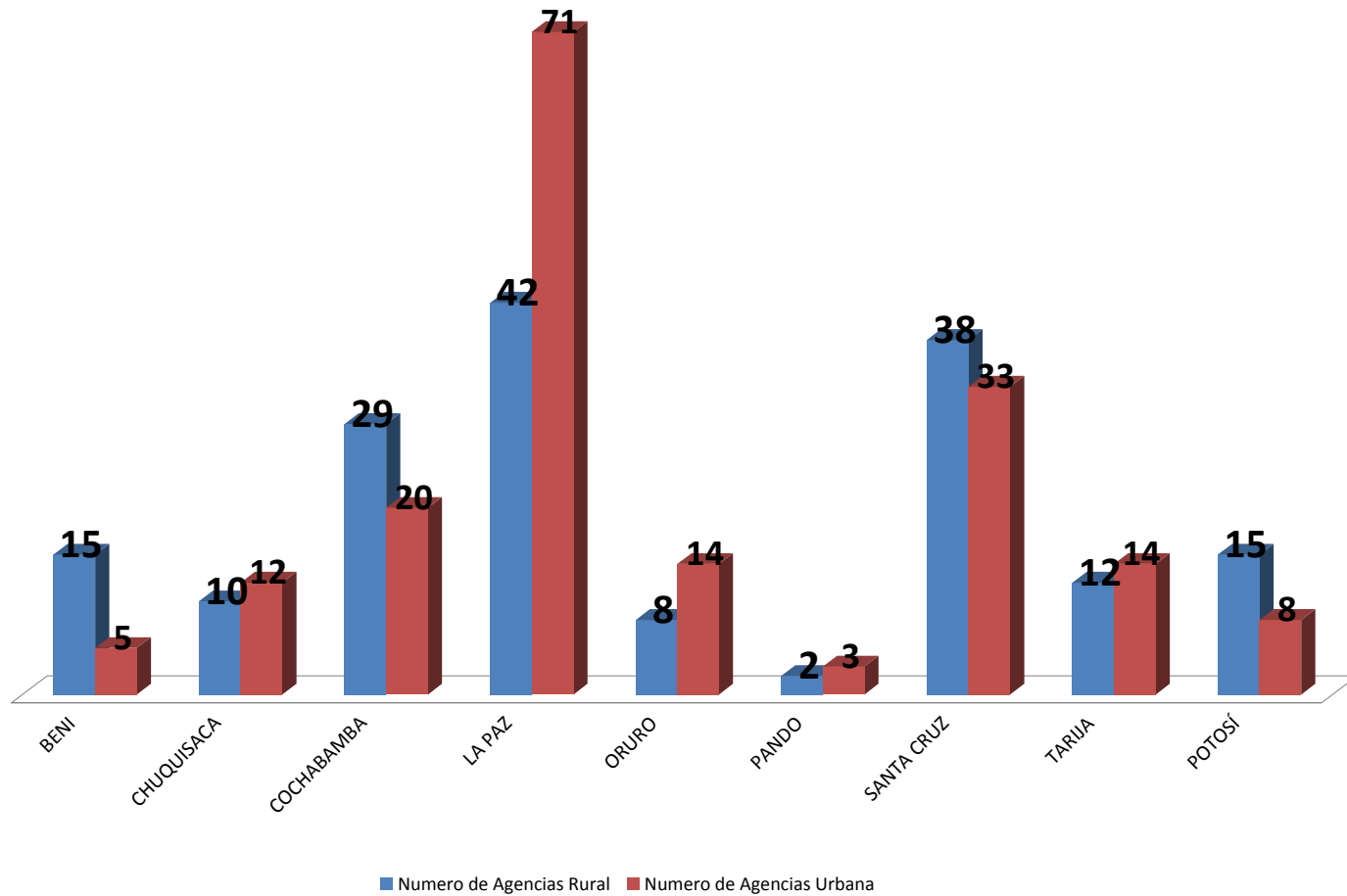


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Enero de 2012
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	9	6	15	31	57	88
CRECER	35	29	64	324	440	764
DIACONIA	18	28	46	62	257	319
EMPRENDER	2	11	13	14	106	120
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	60	61	121
FUBODE	10	7	17	68	122	190
FUNBODEM	7	6	13	22	115	137
IDEPRO	9	8	17	43	99	142
IMPRO		2	2		30	30
PROMUJER	18	55	73	76	556	632
SARTAWI	16	12	28	57	73	130
Total general	171	180	351	844	2,010	2,854

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	84	51	135
CHUQUISACA	10	12	22	39	126	165
COCHABAMBA	29	20	49	171	242	413
LA PAZ	42	71	113	190	854	1,044
ORURO	8	14	22	26	125	151
PANDO	2	3	5	6	32	38
SANTA CRUZ	38	33	71	191	415	606
TARIJA	12	14	26	75	100	175
POTOSÍ	15	8	23	62	65	127
Total general	171	180	351	844	2,010	2,854

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de Enero de 2012

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 30%		18% y 24%		18% al 32%			12 y 30%		18% y 24%
PRO MUJER		27%		24%					27%		24%			
DIACONIA		26%		30%					26%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				18%	18%	9%				
FUNBODEM		14%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		34%				27%	24%					
ANED	33%	27%		37%					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)