

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2012
(En Bolivianos)

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIAGONA	EMPRENDER	FONCOSOL	FUNDODEM	ISOPRO	IMPRO	SARTAWI	ANED	ODRE	FONDICO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	14,797,427	14,591,426	<u>29,388,853</u>	30,580,493	6,274,625	2,009,693	5,836,494	10,500,211	726,501	3,392,886	11,878,339	21,168,832	15,157,679	9,452,358	146,366,964
INVERSIONES TEMPORARIAS	19,408,033	13,557,300	<u>32,965,333</u>	276,276	373,067	1,509,753	399,069	4,114,686	661,437	25,022	3,497,801	1,620,045	1,032,242	-	46,474,730
CARTERA	669,319,503	288,879,471	<u>958,198,975</u>	394,767,905	34,293,188	17,294,673	122,474,447	183,383,857	17,555,861	105,306,010	45,332,519	185,096,357	111,650,809	124,338,179	2,299,692,780
CARTERA BRUTA	669,088,692	287,355,591	<u>956,444,283</u>	409,549,414	36,389,693	17,653,277	129,232,303	183,936,363	17,848,450	105,081,874	47,915,529	189,462,028	111,388,978	120,688,311	2,325,590,504
CARTERA VIGENTE	664,459,075	285,062,278	<u>949,521,353</u>	407,966,235	35,082,339	17,091,816	119,068,384	176,006,848	15,904,644	100,891,438	44,842,001	183,612,379	108,210,261	119,984,617	2,278,182,315
CARTERA EN EJECUCIÓN	2,855,859	888,433	<u>3,744,292</u>	1,175,347	358,659	137,548	4,726,454	1,718,835	159,190	3,050,877	2,782,921	2,342,112	1,802,547	575,239	22,574,022
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	1,464,031	1,404,880	<u>2,868,911</u>	288,857	842,223	383,472	2,710,346	217,789	7,240	89,993	290,607	817,097	1,224,025	128,455	9,869,016
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	293,720	-	<u>293,720</u>	109,579	29,259	16,095	2,661,809	5,555,431	1,648,433	989,943	-	2,120,492	51,656	-	13,476,418
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	16,006	-	<u>16,006</u>	-	6,002	8,335	41,978	332,223	123,962	50,224	-	382,903	-	-	961,634
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	-	-	<u>-</u>	9,396	71,212	16,010	23,330	105,237	4,980	9,399	-	187,045	100,489	-	527,100
PREVISIÓN PARA CARTERA INCORRIBLE	12,560,111	4,546,017	<u>17,106,128</u>	5,134,859	577,481	277,822	1,457,960	3,480,269	197,806	3,963,392	786,301	3,317,324	4,515,349	5,886,664	46,701,355
OTRAS CUENTAS POR COBRAR	4,890,054	1,805,756	<u>6,695,810</u>	1,566,867	467,659	161,485	972,061	515,745	23,172	875,936	2,998,559	1,769,361	1,922,825	1,031,273	19,000,753
BIENES REALIZABLES	-	-	<u>-</u>	5	-	-	-	9,732	-	22,434	29	-	55	-	32,255
INVERSIONES PERMANENTES	3,759,340	533,188	<u>4,292,528</u>	308,551	251,768	24,010	33,503	790,465	130,096	52,233	4,295,683	11,054,717	7,593,448	61,054	28,888,057
BIENES DE USO	20,764,800	5,346,728	<u>26,111,528</u>	9,417,258	1,533,694	1,374,277	3,415,953	4,977,399	1,163,596	5,256,593	1,186,972	7,630,695	6,529,005	2,198,999	70,795,967
OTROS ACTIVOS	7,330,890	563,663	<u>7,894,553</u>	916,412	404,853	291,264	969,912	1,035,063	125,153	640,326	298,598	10,878	342,608	842,678	13,772,298
TOTAL DEL ACTIVO	740,270,047	325,277,531	<u>1,065,547,578</u>	437,833,768	43,598,854	22,665,156	134,101,440	205,327,158	20,385,816	115,571,440	69,488,500	228,350,885	144,228,671	137,924,540	2,625,023,805
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	527,171,812	212,032,642	<u>739,204,453</u>	175,663,903	32,957,032	4,767,674	102,040,322	158,050,171	14,304,059	88,722,495	35,886,143	178,610,493	101,359,238	96,623,700	1,728,189,685
OTRAS CUENTAS POR PAGAR	24,089,756	12,419,184	<u>36,508,940</u>	14,822,726	1,993,011	1,401,691	2,389,357	6,382,312	707,218	10,559,171	17,348,594	8,667,414	12,732,161	7,626,887	121,139,481
PREVISIONES	16,019,292	11,493,759	<u>27,513,051</u>	5,163,168	-	-	2,255,752	137,200	367,082	7,874	1,279,977	-	1,712,208	1,531,428	39,967,739
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	21,172,667	<u>21,172,667</u>	-	-	-	-	-	-	-	-	-	-	-	21,172,667
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	2,010,895	-	-	-	1,203,452	-	960,400	590,081	12,030	2,737,606	-	7,514,464
TOTAL DEL PASIVO	567,280,860	257,118,251	<u>824,399,111</u>	195,649,796	36,960,938	6,169,365	106,685,431	165,773,135	15,378,360	100,249,939	55,104,795	187,289,937	118,541,214	105,782,015	1,917,984,036
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	34,917,627	3,192,349	25,194,834	-	18,645,729	17,000,000	-	118,933,678
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	16,003,974	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	184,984,369
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	6,627,165	3,343,853	332,452,942
RESULTADOS ACUMULADOS	6,477,534	9,224,660	<u>15,702,194</u>	45,867,135	973,001	491,817	2,271,324	4,636,396	548,171	-10,801,321	-1,689,754	5,249,467	740,533	6,679,818	70,668,781
TOTAL DEL PATRIMONIO	172,989,187	68,159,281	<u>241,148,467</u>	242,183,972	6,637,916	16,495,791	27,416,008	39,554,023	5,007,457	15,321,501	14,383,705	41,060,948	25,687,457	32,142,525	707,039,770
TOTAL DEL PASIVO Y PATRIMONIO	740,270,047	325,277,531	<u>1,065,547,578</u>	437,833,768	43,598,854	22,665,156	134,101,440	205,327,158	20,385,816	115,571,440	69,488,500	228,350,885	144,228,671	137,924,540	2,625,023,805

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	47,074,727	27,531,940	74,606,667	25,196,369	3,029,188	845,510	6,746,890	9,288,852	870,364	5,809,416	2,698,423	8,989,531	6,441,945	8,334,803	152,857,957
GASTOS FINANCIEROS	-8,747,655	-4,605,372	-13,353,027	-2,890,824	-819,924	-43,729	-1,727,701	-2,052,506	-133,909	-2,050,196	-655,172	-2,423,560	-1,691,747	-1,490,539	-29,332,834
RESULTADO FINANCIERO BRUTO	38,327,072	22,926,568	61,253,640	22,305,546	2,209,264	801,781	5,019,189	7,236,346	736,455	3,759,220	2,043,251	6,565,971	4,750,198	6,844,264	123,525,124
OTROS INGRESOS OPERATIVOS	385,950	506,077	892,028	924,534	1,350,021	-	1,187,867	468,543	110,885	677,493	646,559	592,956	433,979	240,841	7,525,705
OTROS GASTOS OPERATIVOS	-1,234,539	-3,084,285	-4,318,824	-113,576	-	-	-48,469	-18,311	-28,291	-36,396	-301,149	-348,709	-78,778	-340,398	-5,632,902
RESULTADO DE OPERACION BRUTO	37,478,483	20,348,360	57,826,844	23,116,504	3,559,285	801,781	6,158,586	7,686,578	819,049	4,400,317	2,388,661	6,810,217	5,105,400	6,744,707	125,417,927
RECUPERACION DE ACTIVOS FINANCIEROS	2,229,995	786,802	3,016,797	230,945	57,808	52,176	2,698,018	1,035,097	39,338	513,473	440,575	2,645,564	900,606	1,986,616	13,617,014
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-5,280,098	-1,112,348	-6,392,446	-2,148,760	-197,588	-33,005	-4,951,771	-1,983,714	-113,867	-1,232,109	-548,259	-4,456,956	-1,042,770	-2,200,667	-25,301,912
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	34,428,381	20,022,814	54,451,194	21,198,689	3,419,505	820,952	3,904,833	6,737,961	744,521	3,681,681	2,280,976	4,998,825	4,963,236	6,530,656	113,733,028
GASTOS DE ADMINISTRACION	-28,386,089	-15,735,357	-44,121,446	-10,130,046	-3,139,971	-683,570	-4,883,757	-5,924,937	-646,079	-4,097,326	-3,421,365	-4,013,310	-4,499,860	-5,138,382	-90,700,048
RESULTADO DE OPERACION NETO	6,042,292	4,287,457	10,329,749	11,068,643	279,534	137,382	-978,925	813,025	98,442	-415,645	-1,140,389	985,515	463,376	1,392,274	23,032,980
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	121,359	265	121,624	1,561	927	4,700	-	-48,867	-	-	-	-	-	26,249	106,193
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-205	-1	-205	-59	-	-523	-	-	-	-	-	-	-	2,013	1,226
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	6,163,446	4,287,721	10,451,167	11,070,145	280,461	141,559	-978,925	764,157	98,442	-415,645	-1,140,389	985,515	463,376	1,420,536	23,140,400
INGRESOS EXTRAORDINARIOS	383,875	3,972	387,848	-	-	-	-	709	-	160,469	5,879	-	612	2,523	558,040
GASTOS EXTRAORDINARIOS	-91,269	-636	-91,905	-	-	-	-	-	-	-	-	-	-	-	-91,905
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	6,456,052	4,291,057	10,747,110	11,070,145	280,461	141,559	-978,925	764,866	98,442	-255,176	-1,134,510	985,515	463,988	1,423,059	23,606,535
INGRESOS DE GESTIONES ANTERIORES	34,726	57,385	92,111	5,318	-	-	-	-	16,355	129,865	-	329,224	105	-1,321	571,657
GASTOS DE GESTIONES ANTERIORES	-13,244	-38,738	-52,032	-12,986	-	-	-	-	-13,734	-31,033	-	-	75	-109,860	
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	6,477,534	4,309,654	10,787,188	11,062,478	280,461	141,559	-978,925	764,866	101,064	-156,344	-1,134,510	1,314,739	464,018	1,421,738	24,068,332
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	2	-	-	-	-	-	-	-	-	-	-	2
RESULTADO ANTES DE IMPUESTOS	6,477,534	4,309,654	10,787,188	11,062,480	280,461	141,559	-978,925	764,866	101,064	-156,344	-1,134,510	1,314,739	464,018	1,421,738	24,068,334
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	6,477,534	4,309,654	10,787,188	11,062,480	280,461	141,559	-978,925	764,866	101,064	-156,344	-1,134,510	1,314,739	464,018	1,421,738	24,068,334

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	2.00%	4.49%	2.76%	6.98%	14.39%	8.87%	4.35%	5.11%	3.56%	2.94%	17.09%	9.27%	10.51%	6.85%	5.58%
Inversiones Temporarias/Total Activo	2.62%	4.17%	3.09%	0.06%	0.86%	6.66%	0.30%	2.00%	3.24%	0.02%	5.03%	0.71%	0.72%	0.00%	1.77%
Cartera / Total Activo	90.42%	88.81%	89.93%	90.16%	78.66%	76.31%	91.33%	89.31%	86.12%	91.12%	65.24%	81.06%	77.41%	90.15%	87.61%
Otras Cuentas por cobrar / Total Activo	0.66%	0.56%	0.63%	0.36%	1.07%	0.71%	0.72%	0.25%	0.11%	0.76%	4.32%	0.77%	1.33%	0.75%	0.72%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	0.51%	0.16%	0.40%	0.07%	0.58%	0.11%	0.02%	0.38%	0.64%	0.05%	6.18%	4.84%	5.26%	0.04%	1.10%
Bienes de Uso / Total Activo	2.81%	1.64%	2.45%	2.15%	3.52%	6.06%	2.55%	2.42%	5.71%	4.55%	1.71%	3.34%	4.53%	1.59%	2.70%
Otros Activos / Total Activo	0.99%	0.17%	0.74%	0.21%	0.93%	1.29%	0.72%	0.50%	0.61%	0.55%	0.43%	0.00%	0.24%	0.61%	0.52%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.50%	5.30%	4.05%	10.11%	2.57%	2.50%	-2.92%	1.49%	1.98%	-0.54%	-6.53%	2.30%	1.29%	4.12%	3.67%
Resultado Neto / Patrimonio ROE	14.98%	25.29%	17.89%	18.27%	16.90%	3.43%	-14.28%	7.73%	8.07%	-4.08%	-31.55%	12.81%	7.23%	17.69%	13.62%
Resultado Neto / Ingresos Financieros	13.76%	15.65%	14.46%	43.91%	9.26%	16.74%	-14.51%	8.23%	11.61%	-2.69%	-42.04%	14.63%	7.20%	17.06%	15.75%
Ingresos Financieros / Activo	25.44%	33.86%	28.01%	23.02%	27.79%	14.92%	20.12%	18.10%	17.08%	20.11%	15.53%	15.75%	17.87%	24.17%	23.29%
Ingresos Financieros / Cartera Bruta	28.14%	38.32%	31.20%	24.61%	33.30%	19.16%	20.88%	20.20%	19.51%	22.11%	22.53%	18.98%	23.13%	27.62%	26.29%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.97%	21.90%	18.45%	9.89%	34.51%	15.49%	15.12%	12.88%	14.48%	15.60%	28.56%	8.47%	16.16%	17.03%	15.60%
Gastos Administrativos / Activo	15.34%	19.35%	16.56%	9.25%	28.81%	12.06%	14.57%	11.54%	12.68%	14.18%	19.69%	7.03%	12.48%	14.90%	13.82%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.35%	99.20%	99%	100%	96.49%	97%	94%	99%	98%	97%	93.59%	98%	97%	99%	99%
Cartera Vencida / Cartera Bruta	0.43%	0.31%	0.39%	0.29%	1.00%	0.83%	3.69%	1.12%	1.59%	2.95%	5.81%	1.44%	1.62%	0.48%	1.01%
Cartera en Ejecución / Cartera Bruta	0.22%	0.49%	0.30%	0.07%	2.51%	2.26%	2.12%	0.18%	0.07%	0.09%	0.61%	0.53%	1.19%	0.11%	0.45%
Previsión cartera incobrable / Cartera en Mora	284.35%	131.78%	231.57%	1351.54%	209.22%	116.70%	109.51%	169.87%	166.03%	116.83%	109.62%	206.02%	136.02%	317.86%	213.96%
LIQUIDEZ															
Disponibilidades / Pasivo	2.61%	6%	4%	16%	16.98%	33%	5%	6%	5%	3%	21.56%	11%	13%	9%	8%
Disponibilidades + Inversiones Temporarias / Pasivo	6.03%	10.95%	7.56%	15.77%	17.99%	57.05%	5.84%	8.82%	9.03%	3.41%	27.90%	12.17%	13.66%	8.94%	10.05%
Disponibilidades + Inversiones Temporarias / Activo	4.62%	8.65%	5.85%	7.05%	15.25%	15.53%	4.65%	7.12%	6.81%	2.96%	22.13%	9.98%	11.23%	6.85%	7.35%
SOLVENCIA															
Patrimonio/Activo	23.37%	21%	23%	55%	15.22%	73%	20%	19%	25%	13%	20.70%	18%	18%	23%	27%
Cartera Vencida+Ejecución/Patrimonio	2.51%	3.36%	2.75%	0.61%	19.25%	3.31%	27.36%	6.00%	5.90%	20.89%	21.37%	9.08%	12.17%	2.19%	4.80%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.62%	-1.07%	-3.62%	-7.62%	-21.03%	-0.55%	-2.60%	-4.19%	-3.89%	-3.52%	-2.06%	-9.63%	-4.39%	-4.77%	-5.47%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Marzo de 2012

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	39,152,840	38,753,176	246,507	153,157	549	12,753	13,302
CHUQUISACA	68,446,934	67,799,951	351,279	295,704	3,168	17,292	20,460
COCHABAMBA	165,555,434	163,088,023	1,630,917	836,494	6,104	23,427	29,531
LA PAZ	486,212,030	482,270,364	2,575,174	1,366,493	22,830	75,862	98,692
ORURO	103,646,798	102,906,325	471,191	269,282	3,134	14,887	18,021
PANDO	29,356,313	28,680,398	675,915	-	491	2,795	3,286
POTOSI	38,633,607	38,372,024	80,568	181,015	1,219	8,320	9,539
SANTA CRUZ	278,624,633	269,033,710	6,221,181	3,369,742	6,936	43,668	50,604
TARIJA	74,178,620	73,456,316	448,655	273,650	2,820	9,727	12,547
TOTAL	1,283,807,209	1,264,360,286	12,701,388	6,745,536	47,251	208,731	255,982
	100%	98.49%	0.99%	0.53%	18.46%	81.54%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	94,084,220	93,209,785	683,829	190,606	3,485	13,477	16,962
CHUQUISACA	51,654,124	51,327,933	247,457	78,733	2,414	4,364	6,778
COCHABAMBA	202,155,348	199,959,983	1,467,363	728,003	8,271	18,137	26,408
LA PAZ	219,140,619	216,839,303	1,606,880	694,435	10,793	25,266	36,059
ORURO	42,903,404	42,484,122	329,218	90,064	1,324	3,239	4,563
PANDO	15,137,148	15,088,737	48,412	-	302	2,074	2,376
POTOSI	70,179,318	69,414,749	377,509	387,059	2,972	9,177	12,149
SANTA CRUZ	259,798,904	252,787,875	5,685,376	1,325,654	8,568	29,885	38,453
TARIJA	86,730,240	86,185,989	388,225	156,026	3,907	16,169	20,076
TOTAL	1,041,783,326	1,027,298,475	10,834,270	3,650,581	42,036	121,788	163,824
	100%	98.61%	1.04%	0.35%	25.66%	74.34%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	133,237,060	131,962,961	930,337	343,763	4,034	26,230	30,264
CHUQUISACA	120,101,058	119,127,884	598,737	374,438	5,582	21,656	27,238
COCHABAMBA	367,710,782	363,048,005	3,098,280	1,564,496	14,375	41,564	55,939
LA PAZ	705,352,649	699,109,667	4,182,054	2,060,928	33,623	101,128	134,751
ORURO	146,550,203	145,390,446	800,410	359,347	4,458	18,126	22,584
PANDO	44,493,461	43,769,135	724,326	-	793	4,869	5,662
POTOSI	108,812,924	107,786,773	458,077	568,074	4,191	17,497	21,688
SANTA CRUZ	538,423,537	521,821,584	11,906,558	4,695,395	15,503	73,554	89,057
TARIJA	160,908,861	159,642,305	836,880	429,676	6,727	25,896	32,623
TOTAL	2,325,590,535	2,291,658,761	23,535,658	10,396,116	89,287	330,519	419,806
	100%	98.54%	1.01%	0.45%	21.27%	78.73%	100%

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

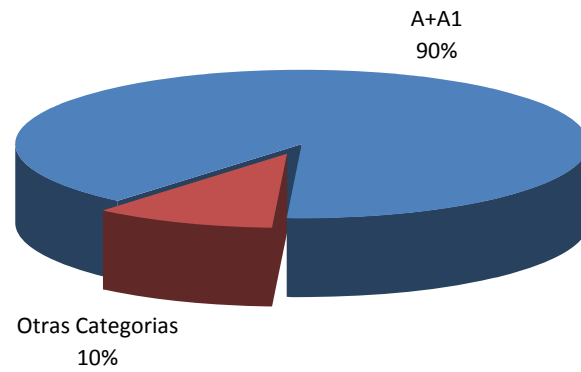
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	301,226,865	298,722,930	1,519,184	984,751	9,367	69,310	78,677
PRO MUJER	242,286,414	240,438,082	822,149	1,026,183	3,955	78,274	82,229
DIACONIA	314,097,537	312,962,780	873,887	260,870	18,650	32,594	51,244
EMPRENDER	33,187,095	31,920,584	364,661	901,850	2,397	6,165	8,562
FONCRESOL	8,468,673	8,116,404	103,873	248,397	646	2,258	2,904
FUNBODEM	98,075,839	91,087,167	4,623,957	2,364,715	2,769	4,446	7,215
IDEPRO	101,055,493	99,521,605	1,304,197	229,692	2,259	1,747	4,006
IMPRO	15,874,055	15,604,972	256,862	12,220	1,141	904	2,045
SARTAWI	21,803,905	21,202,183	585,330	16,392	1,357	1,806	3,163
ANED	-	-	-	-	-	-	-
CIDRE	90,701,236	88,262,978	1,826,252	612,005	1,631	941	2,572
FONDECO	-	-	-	-	-	-	-
FUBODE	57,030,096	56,520,601	421,036	88,459	3,079	10,286	13,365
TOTAL	1,283,807,209	1,264,360,286	12,701,388	6,745,536	47,251	208,731	255,982
	100%	98.49%	0.99%	0.53%	18.46%	81.54%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	367,861,828	366,029,867	1,352,681	479,280	10,432	68,382	78,814
PRO MUJER	45,069,181	44,624,200	66,284	378,697	2,516	21,125	23,641
DIACONIA	95,451,878	95,113,035	301,460	37,383	6,317	4,310	10,627
EMPRENDER	3,202,599	3,191,014	-	11,585	213	546	759
FONCRESOL	9,184,603	8,991,507	42,010	151,086	588	1,234	1,822
FUNBODEM	31,156,490	30,643,051	144,478	368,961	960	1,359	2,319
IDEPRO	82,880,869	82,040,674	746,861	93,334	2,543	1,149	3,692
IMPRO	1,974,395	1,948,105	26,290	-	184	116	300
SARTAWI	83,277,970	80,679,198	2,515,772	83,000	4,474	2,114	6,588
ANED	47,915,527	44,841,999	2,782,921	290,607	2,833	3,567	6,400
CIDRE	98,760,792	97,469,893	898,763	392,136	2,352	1,193	3,545
FONDECO	111,388,981	108,261,919	1,802,547	1,324,514	4,880	9,671	14,551
FUBODE	63,658,215	63,464,016	154,203	39,996	3,744	7,022	10,766
TOTAL	1,041,783,326	1,027,298,475	10,834,270	3,650,581	42,036	121,788	163,824
	100%	98.61%	1.04%	0.35%	25.66%	74.34%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	669,088,693	664,752,796	2,871,866	1,464,031	19,799	137,692	157,491
PRO MUJER	287,355,595	285,062,282	888,433	1,404,880	6,471	99,399	105,870
DIACONIA	409,549,414	408,075,814	1,175,347	298,254	24,967	36,904	61,871
EMPRENDER	36,389,694	35,111,598	364,661	913,435	2,610	6,711	9,321
FONCRESOL	17,653,277	17,107,911	145,883	399,483	1,234	3,492	4,726
FUNBODEM	129,232,329	121,730,218	4,768,435	2,733,676	3,729	5,805	9,534
IDEPRO	183,936,362	181,562,278	2,051,058	323,026	4,802	2,896	7,698
IMPRO	17,848,450	17,553,077	283,152	12,220	1,325	1,020	2,345
SARTAWI	105,081,874	101,881,380	3,101,101	99,392	5,831	3,920	9,751
ANED	47,915,527	44,841,999	2,782,921	290,607	2,833	3,567	6,400
CIDRE	189,462,028	185,732,871	2,725,015	1,004,142	3,983	2,134	6,117
FONDECO	111,388,981	108,261,919	1,802,547	1,324,514	4,880	9,671	14,551
FUBODE	120,688,311	119,984,617	575,239	128,455	6,823	17,308	24,131
TOTAL	2,325,590,535	2,291,658,761	23,535,658	10,396,116	89,287	330,519	419,806
	100%	98.54%	1.01%	0.45%	21.27%	78.73%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	662,323,781	2,383,635	944,082	582,579	384,247	2,470,370	-	-	-	-	-	-	-	669,088,693
PRO MUJER	283,548,128	1,514,154	453,008	197,237	238,188	1,404,880	-	-	-	-	-	-	-	287,355,595
DIACONIA	407,658,931	421,387	220,578	58,035	135,676	1,054,807	-	-	-	-	-	-	-	409,549,414
EMPRENDER	34,882,659	234,940	161,043	88,889	108,729	913,435	-	-	-	-	-	-	-	36,389,695
FONCRESOL	8,136,592	48,744	-	48,298	-	15,281	-	219,758	8,975,412	13,720	33,735	10,650	151,086	17,653,277
FUNBODEM	117,761,136	2,537,187	2,234,521	2,724,117	713,247	3,262,121	-	-	-	-	-	-	-	129,232,329
IDEPRO	178,723,773	2,848,544	583,484	283,071	683,267	814,223	-	-	-	-	-	-	-	183,936,362
IMPRO	17,204,738	348,339	125,844	124,673	32,634	12,220	-	-	-	-	-	-	-	17,848,450
SARTAWI	99,308,831	2,549,936	482,405	161,677	404,385	2,174,641	-	-	-	-	-	-	-	105,081,874
ANED	21,560,225	970,332	272,521	62,210	82,031	1,049,306	-	-	20,905,766	1,290,417	80,916	1,641,803	-	47,915,527
CIDRE	-	174,688,504	10,680,026	1,431,522	459,893	384,596	1,817,486	-	-	-	-	-	-	189,462,028
FONDICO	51,728,853	1,089,117	446,221	98,089	162,650	782,675	-	-	55,518,797	833,152	147,239	106,618	475,577	111,388,987
FUBODE	119,643,420	394,469	74,489	43,253	47,820	484,860	-	-	-	-	-	-	-	120,688,311
TOTAL	2,002,481,068	190,029,289	16,676,223	5,903,649	3,452,768	14,823,415	1,817,486	219,758	85,399,975	2,137,288	261,890	1,759,071	626,663	2,325,590,543
	86.11%	8.17%	0.72%	0.25%	0.15%	0.64%	0.08%	0.01%	3.67%	0.09%	0.01%	0.08%	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 CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	-	-	286,345,073	-	-	796,131	-	14,085,662	301,226,865
PRO MUJER	-	-	242,286,414	-	-	-	-	-	242,286,414
DIACONIA	-	1,602,155	312,495,382	-	-	-	-	-	314,097,537
EMPRENDER	-	-	2,633,871	30,553,224	-	-	-	-	33,187,095
FONCRESOL	-	-	8,468,673	-	-	-	-	-	8,468,673
FUNBODEM	-	-	80,433,384	-	17,642,455	-	-	-	98,075,839
IDEPRO	-	-	101,055,493	-	-	-	-	-	101,055,493
IMPRO	-	-	15,874,055	-	-	-	-	-	15,874,055
SARTAWI	-	-	9,738,686	-	-	4,766,705	-	7,298,514	21,803,905
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	9,464,282	24,551,022	8,952,960	45,486,997	1,709,962	536,013	-	90,701,236
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	48,478,775	-	-	26,116	-	8,525,206	57,030,096
TOTAL	-	11,066,437	1,132,360,828	39,506,184	63,129,452	7,296,913	536,013	29,909,382	1,283,807,210
	0.00%	0.86%	88.20%	3.08%	4.92%	0.57%	0.04%	2.33%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	319,739,932	-	-	9,002	-	48,112,894	367,861,828
PRO MUJER	-	-	45,069,181	-	-	-	-	-	45,069,181
DIACONIA	-	193,401	95,258,476	-	-	-	-	-	95,451,878
EMPRENDER	-	-	13,600	3,188,999	-	-	-	-	3,202,599
FONCRESOL	-	-	-	-	-	-	-	9,184,603	9,184,603
FUNBODEM	-	-	26,762,622	-	4,393,868	-	-	-	31,156,490
IDEPRO	-	-	82,880,869	-	-	-	-	-	82,880,869
IMPRO	-	-	1,974,395	-	-	-	-	-	1,974,395
SARTAWI	-	-	11,186,220	-	-	9,637,425	-	62,454,325	83,277,970
ANED	-	-	404,511	-	23,434,158	-	-	24,076,858	47,915,527
CIDRE	-	2,590,959	29,074,436	22,076,180	44,584,655	189,785	244,777	-	98,760,792
FONDECO	-	-	54,307,605	-	-	-	-	57,081,383	111,388,987
FUBODE	-	-	40,319,259	-	-	24,559	-	23,314,396	63,658,214
TOTAL	-	2,784,360	706,991,107	25,265,179	72,412,681	9,860,772	244,777	224,224,458	1,041,783,332
	0.00%	0.27%	67.86%	2.43%	6.95%	0.95%	0.02%	21.52%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	606,085,005	-	-	805,133	-	62,198,556	669,088,693
PRO MUJER	-	-	287,355,595	-	-	-	-	-	287,355,595
DIACONIA	-	1,795,557	407,753,858	-	-	-	-	-	409,549,414
EMPRENDER	-	-	2,647,471	33,742,223	-	-	-	-	36,389,694
FONCRESOL	-	-	8,468,673	-	-	-	-	9,184,603	17,653,277
FUNBODEM	-	-	107,196,006	-	22,036,323	-	-	-	129,232,329
IDEPRO	-	-	183,936,362	-	-	-	-	-	183,936,362
IMPRO	-	-	17,848,450	-	-	-	-	-	17,848,450
SARTAWI	-	-	20,924,905	-	-	14,404,130	-	69,752,839	105,081,874
ANED	-	-	404,511	-	23,434,158	-	-	24,076,858	47,915,527
CIDRE	-	12,055,241	53,625,459	31,029,139	90,071,652	1,899,748	780,790	-	189,462,028
FONDECO	-	-	54,307,605	-	-	-	-	57,081,383	111,388,987
FUBODE	-	-	88,798,034	-	-	50,675	-	31,839,602	120,688,311
TOTAL	-	13,850,797	1,839,351,935	64,771,362	135,542,133	17,159,685	780,790	254,133,840	2,325,590,542
	0.00%	0.60%	79.09%	2.79%	5.83%	0.74%	0.03%	10.93%	100%

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

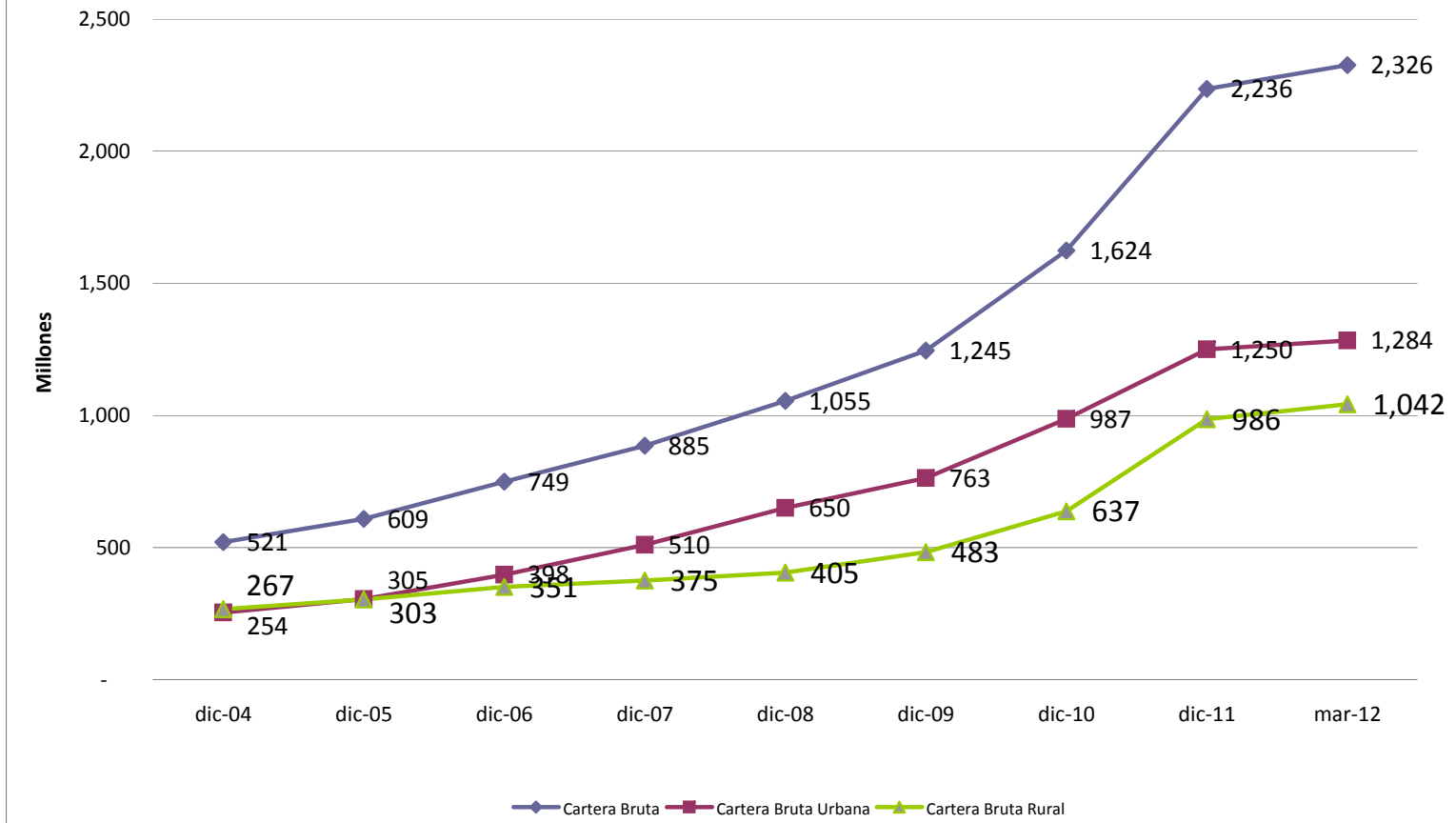


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

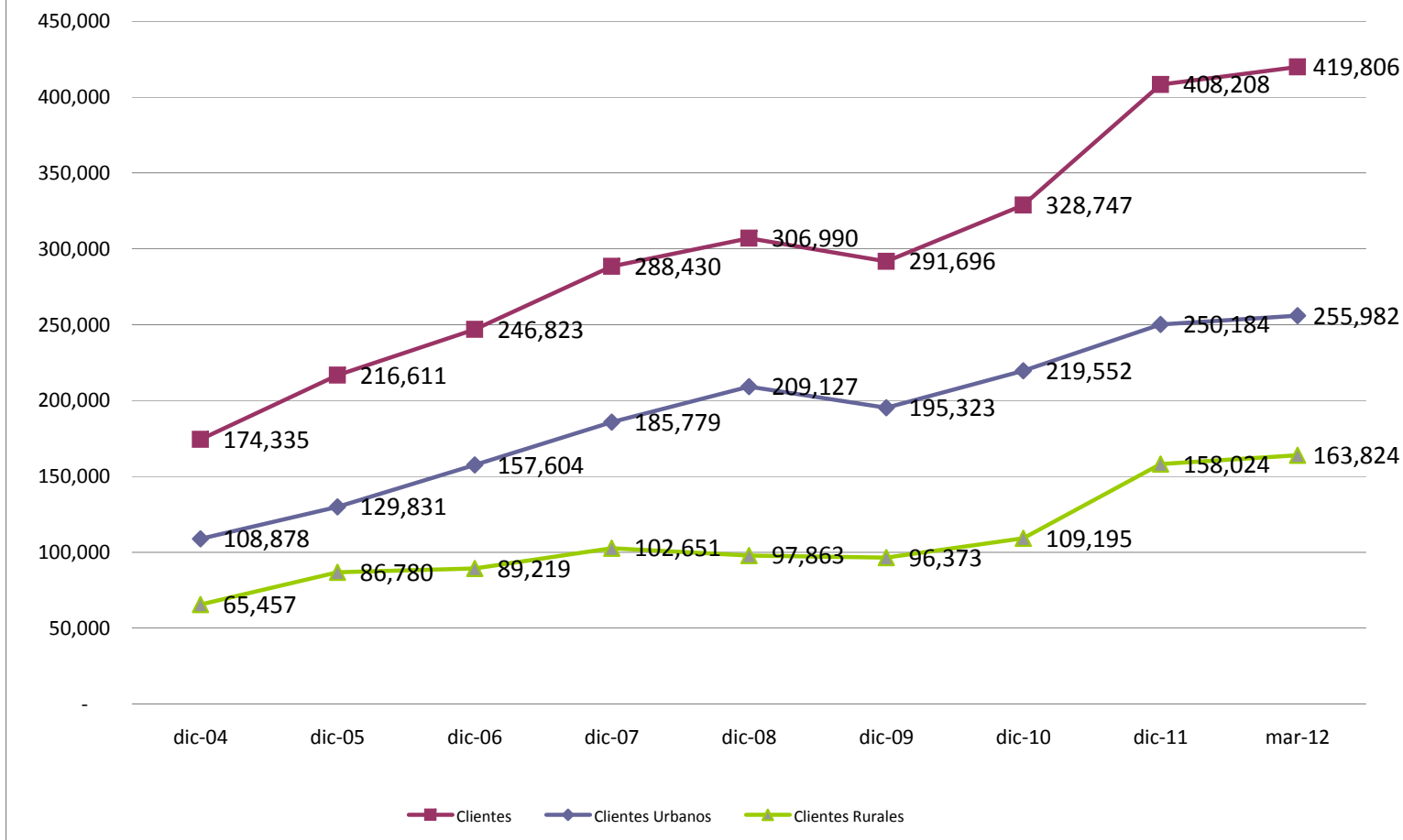


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

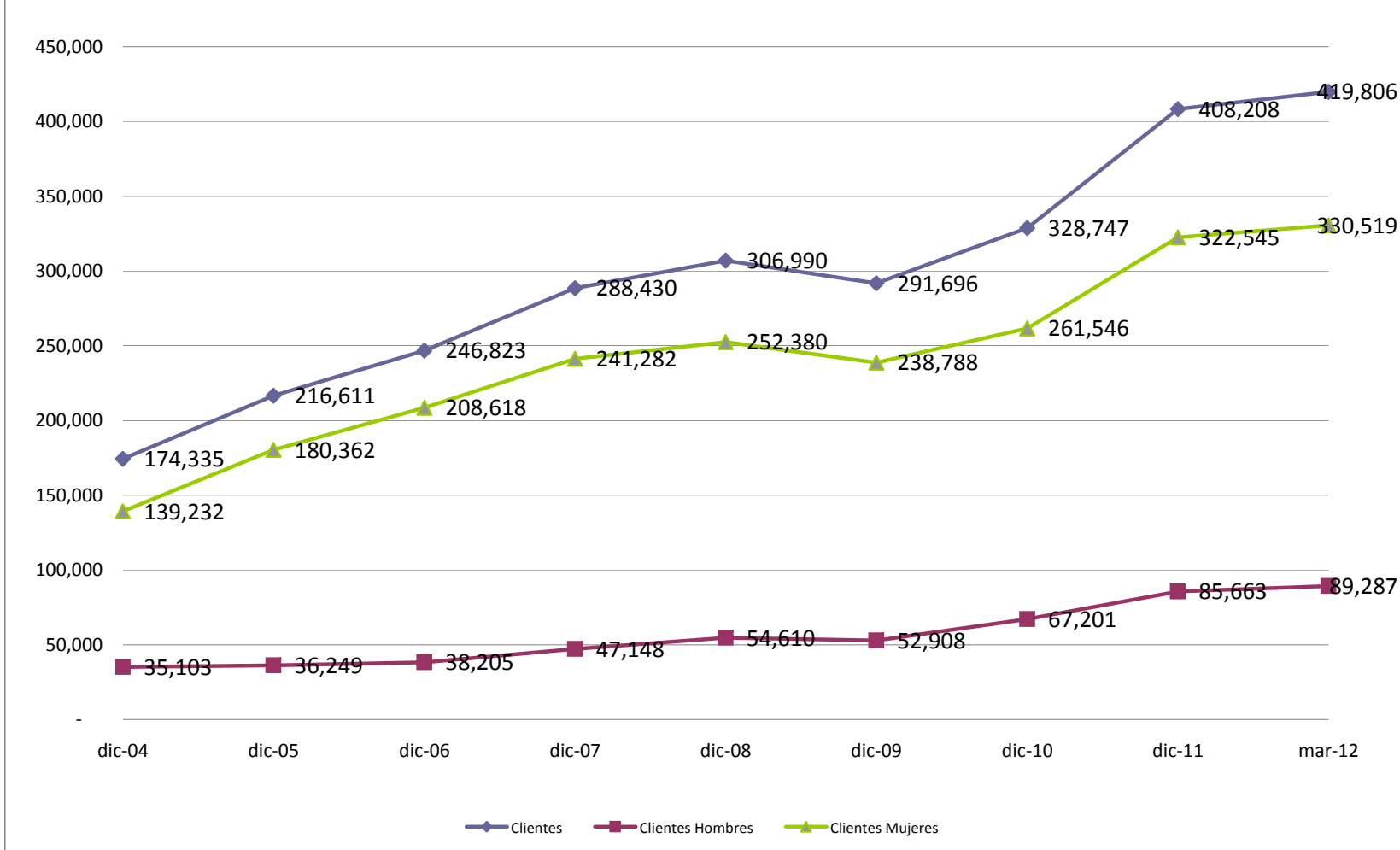


GRAFICO Nº 5
Evolución de % de Mora

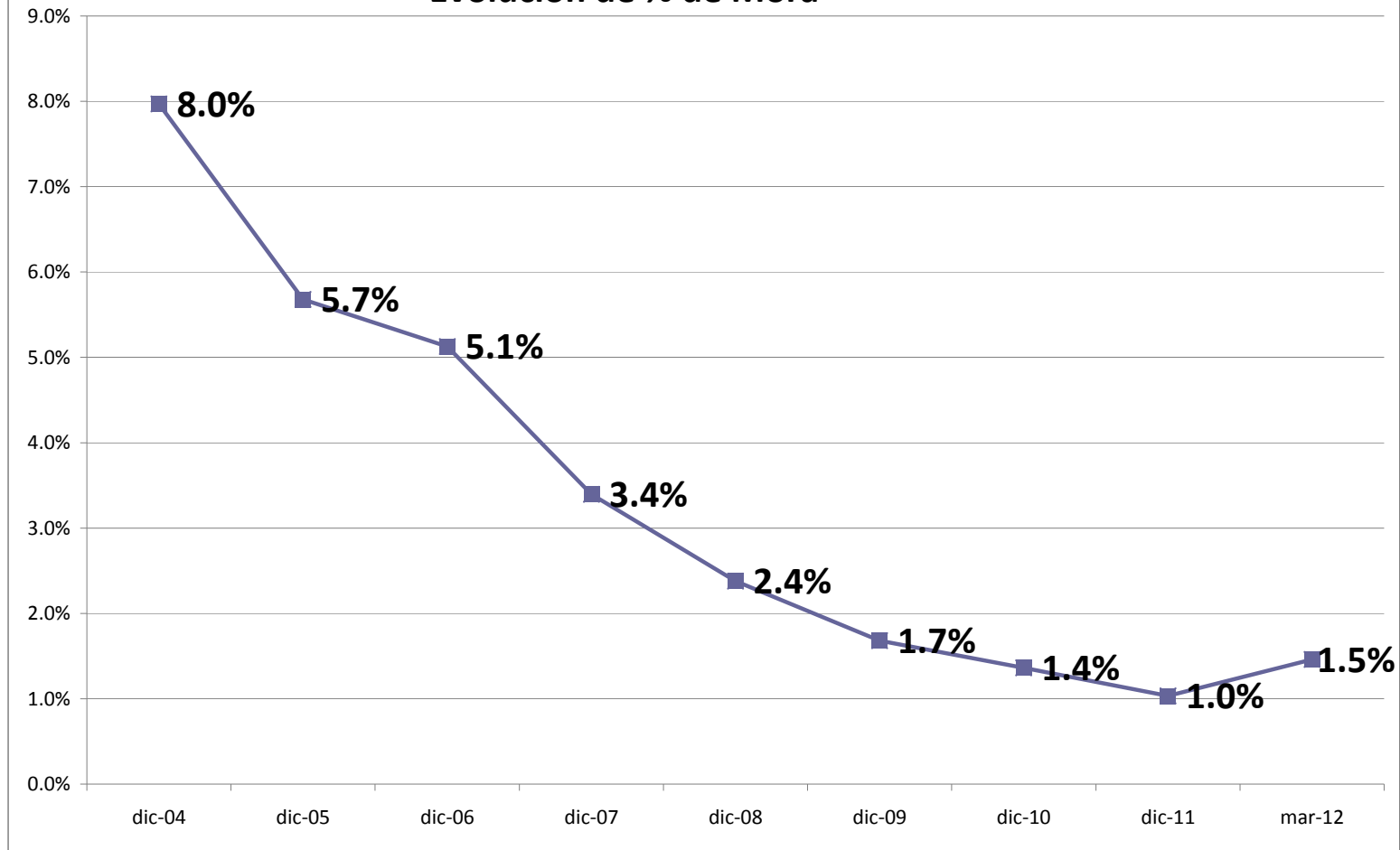


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

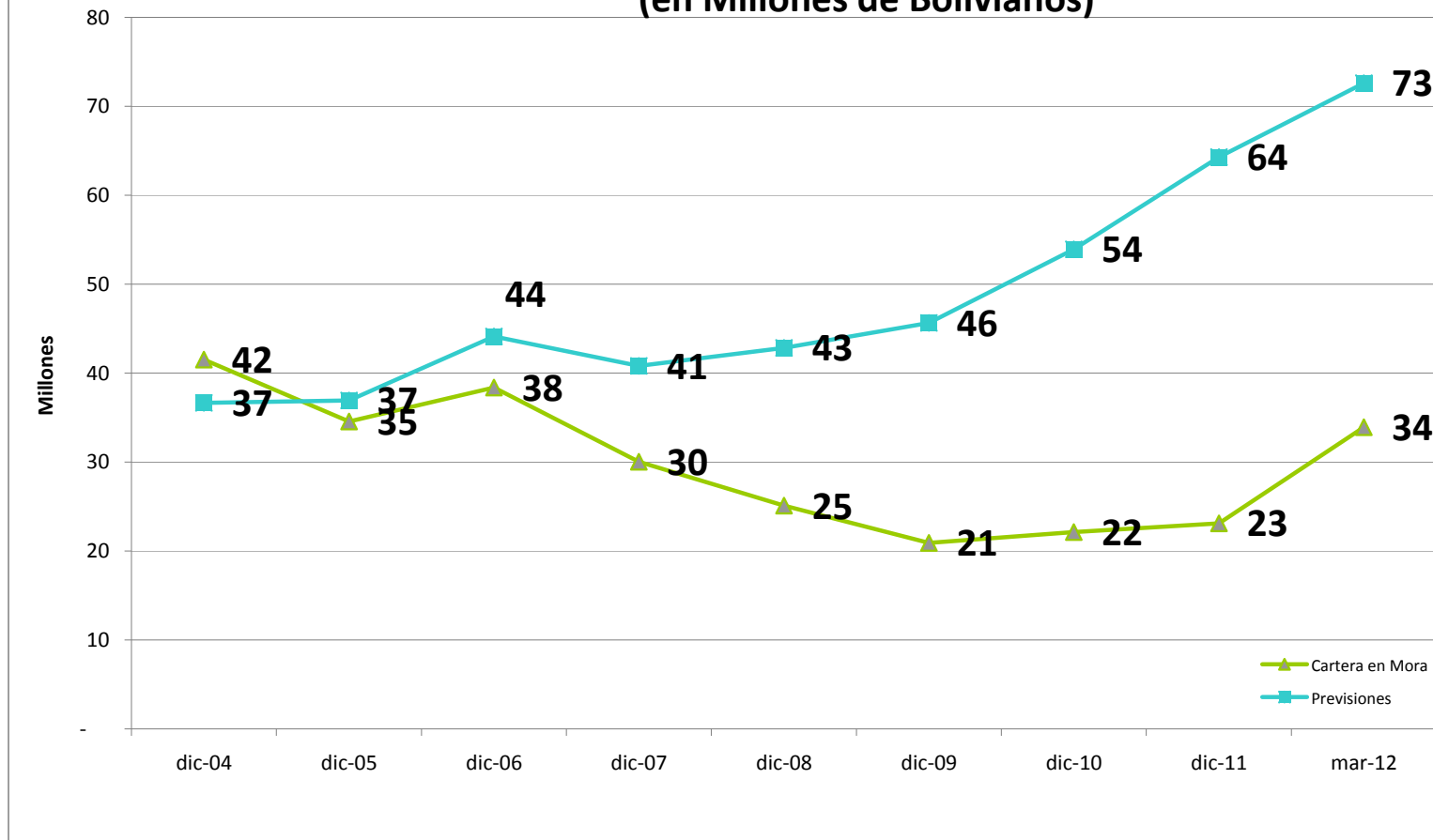
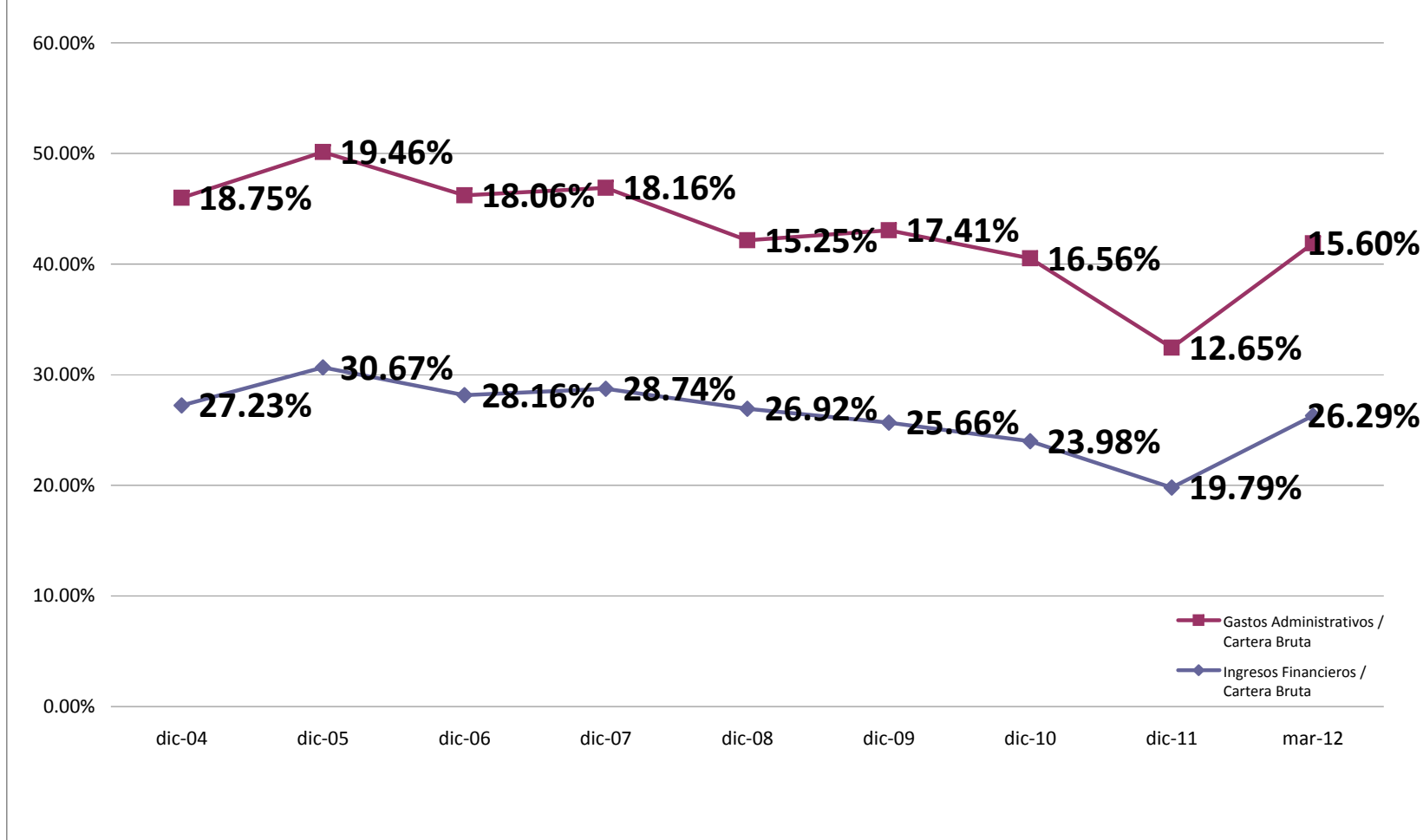


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2012
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																			
	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 contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL	
CRECER	27,343,123	-	-	-	-	-	-	239,731,319	-	-	-	-	-	-	34,152,423	-	-	-	301,226,865	
PRO MUJER	-	-	-	-	21,603,929	-	-	195,131,398	11,509,851	7,300,176	-	-	-	-	-	-	-	6,741,061	242,286,414	
DIACONIA	2,221,705	96,295	-	1,329,837	89,502,363	7,635,743	98,807,772	89,502,363	5,123,778	54,872,862	12,615	23,696,898	406,063	1,758,704	10,515,002	31,671	-	47,101	314,097,537	
EMPRESER	-	-	-	-	4,463,536	-	-	22,776,058	3,967,409	1,980,091	-	-	-	-	-	-	-	-	33,187,095	
FONCRESOL	23,231	-	-	-	6,445,355	-	778,342	5,644,460	-	-	-	-	-	-	1,044,811	-	-	332,474	8,468,673	
FINBODEM	728,825	25,302	9,767	6,860	15,807,412	11,279	865,190	20,185,063	6,085,912	33,964,437	139,445	3,460,066	653,282	500,515	15,620,084	12,400	-	-	98,075,839	
IDEPRO	4,149,949	3,971,541	-	293,299	13,070,249	-	3,186,146	31,333,136	8,337,658	24,701,753	-	-	4,742,362	955,603	5,450,051	107,760	-	755,986	101,055,493	
IMPRO	-	-	-	-	2,823,881	-	3,867,253	1,487,208	-	-	-	894,721	-	711,426	6,089,568	-	-	-	15,874,055	
SARTAWI	5,641,509	20,906	-	93,189	1,682,271	-	1,781,644	7,961,119	976,925	2,053,912	31,334	-	1,032,454	44,098	339,032	5,777	-	11,456	21,803,905	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	7,151,149	966,099	8,384	753,754	8,686,792	63,451	23,935,564	15,098,241	1,489,671	19,619,448	459,545	8,620,260	923,662	364,591	2,416,283	45,965	7,000	91,378	90,701,236	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	8,505,767	19,439	-	177,506	3,990,474	-	5,847,659	26,738,219	5,874,337	5,361,905	-	52,102	-	5,057	436,572	-	-	21,059	57,030,096	
TOTAL	35,765,458	5,099,581	18,151	2,654,445	90,813,045	7,710,474	139,069,569	655,568,584	43,365,542	149,654,582	642,940	42,488,862	2,111,285	4,339,984	76,063,826	203,573	7,000	8,000,516	1,283,807,210	
	4.34%	0.40%	0.00%	0.21%	7.07%	0.60%	10.83%	51.07%	3.38%	11.67%	0.05%	3.31%	0.16%	0.34%	5.92%	0.02%	0.06%	0.62%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	54,673,107	-	-	-	-	-	-	279,255,287	-	-	-	-	-	-	-	-	-	-	33,933,432	367,861,826
PRO MUJER	-	-	-	-	2,577,783	-	-	39,176,430	1,646,565	978,911	-	-	-	-	-	-	-	-	689,493	45,069,181
DIACONIA	27,331,737	1,831,130	-	571,730	5,287,136	25,382	18,452,354	19,019,927	1,386,258	14,890,514	3,000	4,851,849	162,345	475,220	1,293,864	29,234	-	40,198	95,451,878	
EMPRESER	3,202,599	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,202,599	
FONCRESOL	2,736,034	-	-	-	552,472	-	446,103	5,006,550	-	-	-	-	-	-	388,739	-	-	-	9,184,603	
FINBODEM	7,509,521	42,943	-	4,191	1,566,865	-	160,118	3,555,095	1,536,763	12,165,508	28,421	387,209	46,558	179,268	3,962,925	-	-	11,103	31,156,490	
IDEPRO	42,928,159	6,999,686	-	194,030	6,192,064	1,906	1,560,474	10,495,939	2,784,823	8,281,256	-	1,197,240	-	574,568	1,355,977	-	25,714	289,032	82,880,869	
IMPRO	-	-	-	-	1,709,958	-	44,172	-	-	-	-	-	-	3,194	137,499	-	-	-	1,974,395	
SARTAWI	63,391,141	11,250	-	17,611	861,579	39,010	4,193,700	8,457,911	914,411	3,258,012	128,620	1,043,365	150,029	457,536	282,779	45,441	-	25,574	83,277,970	
ANED	14,416,964	9,781,098	-	45,606	895,932	-	9,540,071	596,903	3,766,121	-	-	8,492,597	-	120,017	153,504	-	-	106,713	47,915,527	
CIDRE	56,244,337	411,858	21,914	1,273,723	5,329,539	572	10,570,874	5,672,543	1,186,538	11,717,150	412,115	4,896,192	95,260	147,638	691,618	88,063	-	858	98,760,792	
FONDECO	57,081,383	-	-	-	2,431,611	-	14,234,019	3,866,997	-	10,951,425	-	-	-	-	-	-	-	22,823,552	111,388,987	
FUBODE	23,247,398	66,997	-	1,371,342	5,544,440	181,157	7,363,409	16,566,608	5,354,445	3,401,698	-	25,725	-	510,436	-	-	-	24,559	63,658,214	
TOTAL	352,762,380	19,144,964	21,914	3,478,233	32,949,380	248,926	57,060,623	400,657,531	15,406,705	69,210,595	572,155	30,894,176	454,192	1,957,441	42,710,762	167,739	25,714	24,065,799	1,041,783,380	
	33.86%	1.84%	0.00%	0.33%	3.16%	0.02%	5.48%	38.46%	1.48%	6.64%	0.05%	2.01%	0.04%	0.19%	4.10%	0.02%	0.06%	2.31%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	82,016,230	-	-	-	-	-	-	518,986,606	-	-	-	-	-	-	68,085,855	-	-	-	669,088,691	
PRO MUJER	-	-	-	-	24,181,711	-	-	234,307,827	13,156,416	8,279,086	-	-	-	-	-	-	-	7,430,554	287,355,595	
DIACONIA	29,553,441	1,927,425	-	1,901,567	23,326,263	7,661,126	117,260,126	108,522,290	6,510,036	69,563,375	15,615	28,548,747	568,408	2,233,923	11,808,866	60,906	-	87,300	409,549,414	
EMPRESER	3,202,599	-	-	-	4,463,536	-	-	22,776,058	3,967,409	1,980,091	-	-	-	-	-	-	-	-	36,389,694	
FONCRESOL	2,759,265	-	-	-	1,197,827	-	1,224,444	10,651,010	-	-	-	-	-	-	1,433,540	-	-	387,190	17,653,277	
FINBODEM	8,238,347	68,245	9,767	11,051	17,374,277	11,279	1,025,308	23,740,158	7,622,675	46,129,945	167,866	3,847,275	699,840	679,784	19,583,009	12,400	-	11,103	129,232,329	
IDEPRO	47,078,108	10,971,227	-	487,329	19,262,313	1,906	4,746,621	41,829,074	11,122,482	32,983,008	-	5,939,602	-	1,530,172	6,806,029	107,760	25,714	1,045,017	183,936,362	
IMPRO	-	-	-	-	4,533,839	-	3,946,825	-	-	-	-	894,721	-	714,620	6,227,066	-	-	-	17,488,450	
SARTAWI	69,032,650	32,156	-	110,801	2,543,850	39,010	5,975,344	16,419,031	1,891,335	5,311,924	159,954	2,075,818	278,307	501,634	621,811	51,218	-	37,031	105,081,874	
ANED	14,416,964	9,781,098	-	45,606	895,932	-	9,540,071	596,903	3,766,121	-	-	8,492,597	-	120,017	153,504	-	-	106,713	47,915,527	
CIDRE	63,395,486	1,377,957	30,298	2,027,477	14,016,331	64,023	34,506,438	20,770,784	2,676,209	31,336,598	871,660	13,516,452	1,018,922	512,228	3,107,901	134,029	7,000	92,236	189,462,028	
FONDECO	57,081,383	-	-	-	2,431,611	-	14,234,019	3,866,997	-	10,951,425	-	-	-	-	-	-	-	22,823,552	111,388,987	
FUBODE	31,753,166	86,436	-	1,548,848	9,534,914	181,157	13,211,068	43,304,828	11,228,782	8,763,603	-	77,827	-	5,057	947,008	-	-	45,618	120,688,111	
TOTAL	408,927,639	28,246,545	40,065	6,132,678	123,762,405	7,958,500	196,130,492	1,056,446,115	36,772,248	219,065,177	1,215,095	63,349,039	2,365,477	6,247,435	118,770,588	366,312	32,714	32,066,315	2,325,990,540	
	17.57%	1.08%	0.00%	0.28%	9.32%	0.34%	8.43%	45.42%	2.53%	9.42%	0.05%	2.73%	0.11%	0.27%	5.11%	0.02%	0.06%	1.38%	100%	

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

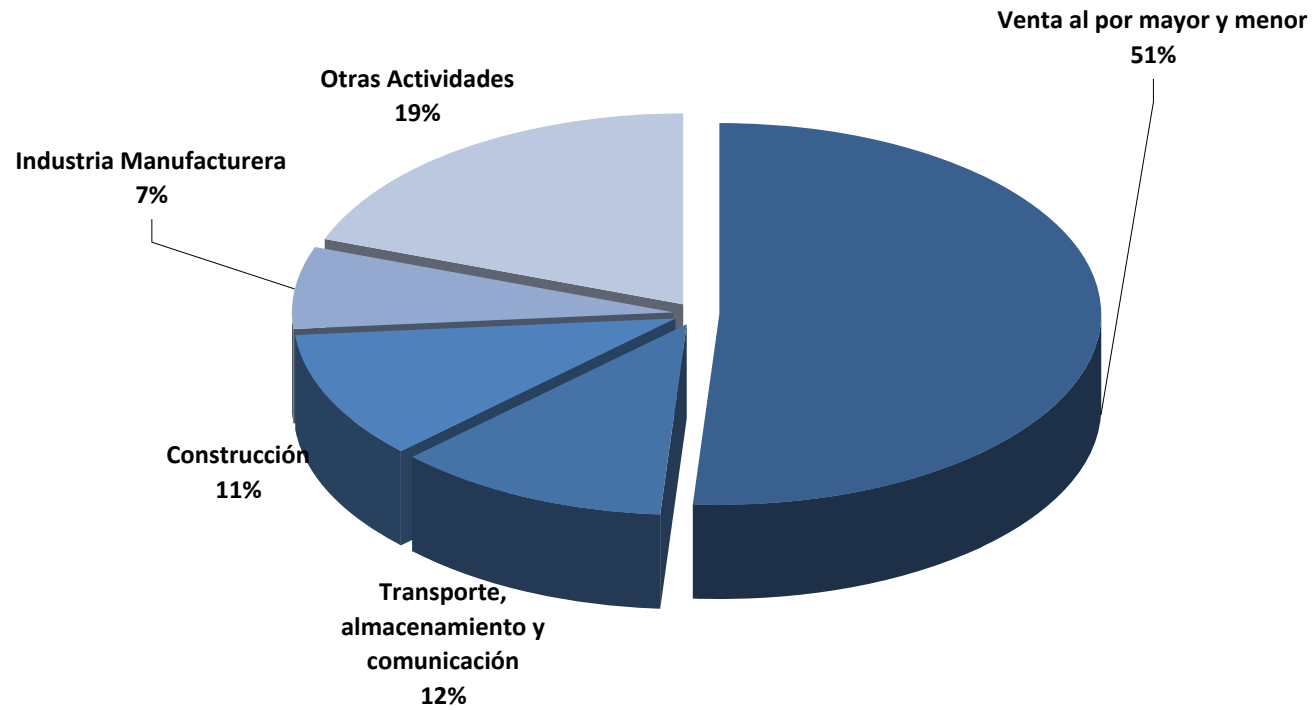
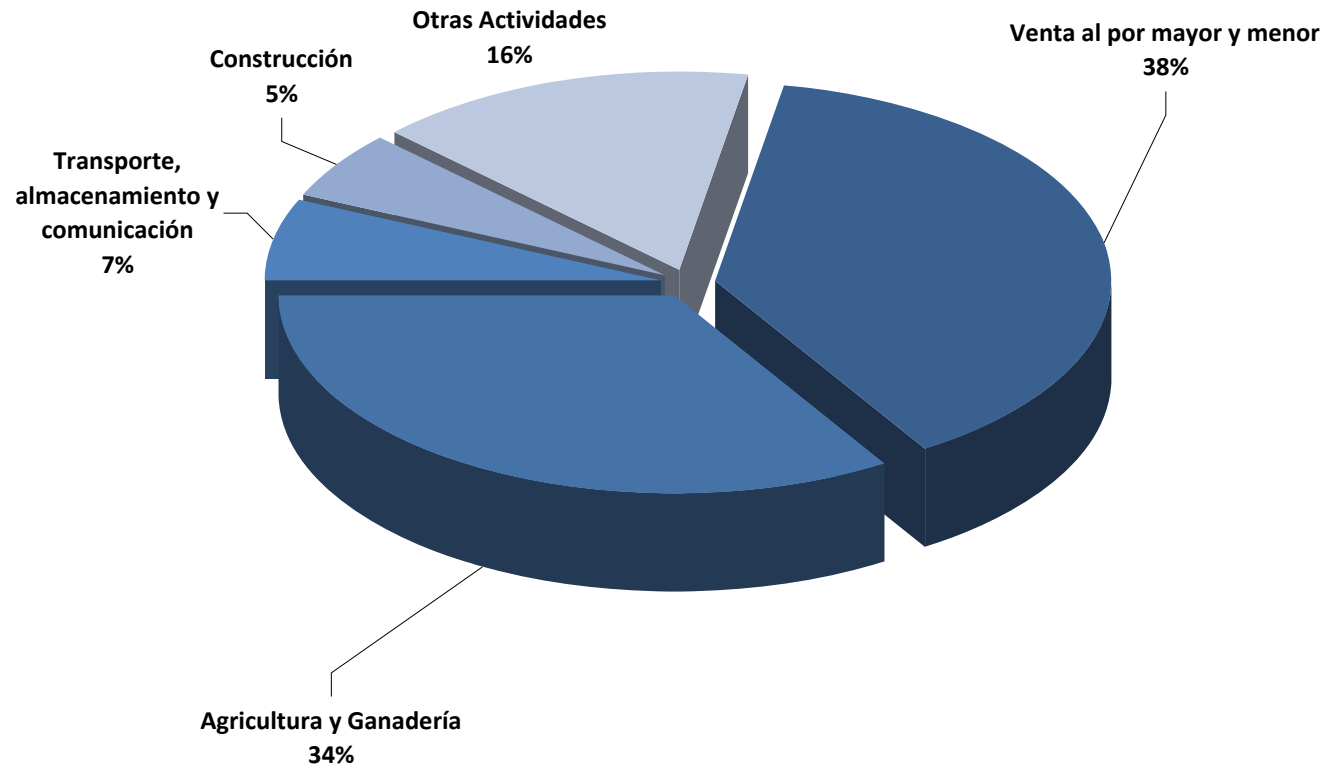


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2012
(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	-	-	-	-	-	135,294	4,725,186	41,607,189	148,284,828	45,917,877	60,556,490	301,226,864
PRO MUJER	-	-	-	-	-	-	220,870	3,639,230	64,398,644	59,499,158	114,528,513	242,286,414
DIACONIA	-	-	392,317	2,098,025	7,014,440	5,856,866	17,194,203	85,325,688	151,976,455	28,870,196	15,369,347	314,097,537
EMPRENDER	-	-	-	-	-	-	432,396	4,215,392	19,963,756	5,539,319	3,036,232	33,187,095
FONCRESOL	-	-	-	-	-	-	402,185	343,036	2,117,979	2,392,503	3,212,971	8,468,673
FUNBODEM	-	-	-	-	6,084,949	3,083,472	15,484,990	13,670,093	43,734,901	11,219,716	4,797,720	98,075,839
IDEPRO	-	-	839,280	2,510,739	1,946,383	3,386,982	22,527,965	39,571,113	29,503,415	687,712	81,905	101,055,493
IMPRO	-	-	-	-	-	-	361,013	2,199,751	9,737,937	1,548,915	2,026,439	15,874,055
SARTAWI	-	-	-	1,373,665	813,127	-	434,416	943,206	15,139,297	1,420,759	1,679,435	21,803,905
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	2,664,371	12,480,517	10,771,300	7,867,277	3,459,732	16,149,935	20,876,546	16,092,365	300,936	38,258	90,701,236
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	310,000	460,500	4,025,793	21,344,906	28,278,336	1,926,000	684,562	57,030,096
TOTAL	-	2,664,371	13,712,114	16,753,728	26,036,176	16,382,846	81,958,951	233,736,150	529,227,912	159,323,090	206,011,871	1,283,807,209
	0.00%	0.21%	1.07%	1.31%	1.87%	1.28%	6.38%	18.21%	41.22%	12.41%	16.05%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	13,682,279	61,519,222	187,977,375	46,474,457	58,208,496	367,861,829
PRO MUJER	-	-	-	-	-	-	-	-	3,959,897	11,052,909	30,556,375	45,069,181
DIACONIA	-	-	-	475,000	2,791,601	1,541,953	2,568,234	15,912,118	53,400,819	12,701,067	6,061,086	95,451,878
EMPRENDER	-	-	-	-	-	-	-	-	2,319,660	656,942	225,997	3,202,599
FONCRESOL	-	-	-	-	-	93,963	320,911	631,245	2,648,773	4,074,965	1,414,747	9,184,603
FUNBODEM	-	-	-	-	1,047,012	1,433,402	1,724,570	6,622,130	15,759,958	3,472,307	1,097,109	31,156,490
IDEPRO	-	-	2,151,427	2,208,044	1,015,636	1,713,305	12,388,712	27,141,526	35,147,910	969,990	144,320	82,880,869
IMPRO	-	-	-	-	-	-	-	82,250	1,382,608	298,877	210,660	1,974,395
SARTAWI	-	-	-	3,555,150	4,116,692	2,770,586	4,881,265	5,694,978	59,691,516	2,125,552	442,230	83,277,970
ANED	-	-	-	-	-	213,000	392,680	2,822,971	37,641,872	4,817,437	2,027,567	47,915,527
CIDRE	-	2,368,602	9,797,548	7,414,939	8,769,415	3,529,167	16,794,832	27,632,013	22,204,500	248,129	1,647	98,760,792
FONDECO	-	-	5,541,547	17,243,866	10,074,304	5,811,691	8,912,794	15,557,179	27,399,855	10,896,576	9,951,175	111,388,987
FUBODE	-	-	-	-	2,190,020	468,768	2,070,812	13,039,640	41,946,376	2,874,252	1,068,247	63,658,214
TOTAL	-	2,368,602	17,490,521	30,896,909	30,004,680	17,575,835	63,737,089	176,635,222	491,481,118	100,663,460	110,909,756	1,041,783,333
	0.00%	0.23%	1.68%	2.97%	2.88%	1.69%	6.12%	16.96%	47.18%	9.66%	10.65%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	135,294	18,407,465	103,126,411	336,262,203	92,392,334	118,764,986	669,088,693
PRO MUJER	-	-	-	-	-	-	220,870	3,639,230	68,358,542	70,552,066	144,584,888	287,355,595
DIACONIA	-	-	392,317	2,573,025	9,806,041	7,398,819	19,762,437	101,237,806	205,377,274	41,571,263	21,430,433	409,549,414
EMPRENDER	-	-	-	-	-	-	432,396	4,215,392	19,963,756	6,196,261	3,262,228	36,389,694
FONCRESOL	-	-	-	-	-	93,963	723,095	974,280	4,766,752	6,467,468	4,627,719	17,653,277
FUNBODEM	-	-	-	-	7,131,962	4,516,874	17,209,561	20,292,222	59,494,859	14,692,023	5,894,829	129,232,329
IDEPRO	-	-	2,990,707	4,718,783	2,962,019	5,100,287	34,916,677	66,712,639	64,561,325	1,657,702	226,225	183,936,362
IMPRO	-	-	-	-	-	361,013	2,199,751	9,737,937	11,120,545	1,847,792	2,237,099	17,848,450
SARTAWI	-	-	-	4,928,814	4,929,819	2,770,586	5,315,681	6,638,185	74,830,813	3,546,311	1,211,665	105,081,874
ANED	-	-	-	-	-	213,000	392,680	2,822,971	37,641,872	4,817,437	2,027,567	47,915,527
CIDRE	-	5,032,973	22,278,065	18,186,239	16,636,692	6,988,899	32,944,766	48,508,559	38,296,865	549,065	39,905	189,462,028
FONDECO	-	-	5,541,547	17,243,866	10,074,304	5,811,691	8,912,794	15,557,179	27,399,855	10,896,576	9,951,175	111,388,987
FUBODE	-	-	-	-	2,500,020	6,096,604	2,500,020	34,384,545	70,224,712	4,800,253	1,752,909	120,688,311
TOTAL	-	5,032,973	31,202,635	47,650,727	54,040,856	33,958,681	145,696,040	410,391,422	1,020,709,031	259,986,550	316,921,626	2,325,590,541
	0.00%	0.22%	1.34%	2.05%	2.32%	1.46%	6.26%	17.65%	43.89%	11.18%	13.63%	100%

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo 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	157,947,473	55,735	-	-	143,279,392	22,942	-	-	301,226,865	78,677	
PRO MUJER	186,393,988	76,646	-	-	55,892,427	5,583	-	-	242,286,414	82,229	
DIACONIA	57,625,031	26,843	-	-	256,472,506	24,401	-	-	314,097,537	51,244	
EMPRENDER	10,635,842	5,616	999,676	345	21,551,577	3,622	-	-	33,187,095	9,583	
FONCRESOL	5,324,018	2,614	134,847	25	3,009,809	265	-	-	8,468,673	2,904	
FUNBODEM	-	-	-	-	98,075,839	8,371	-	-	98,075,839	8,371	
IDEPRO	-	-	-	-	101,055,493	4,006	-	-	101,055,493	4,006	
IMPRO	-	-	-	-	15,874,055	2,045	-	-	15,874,055	2,045	
SARTAWI	2,540,546	1,277	57,886	12	19,205,473	1,874	-	-	21,803,905	3,163	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	90,701,236	2,573	-	-	90,701,236	2,573	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	35,803,266	11,306	167,427	229	21,059,404	1,830	-	-	57,030,096	13,365	
TOTAL	456,270,163	180,037	1,359,835	611	826,177,212	77,512	-	-	1,283,807,210	258,160	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	168,248,329	55,195	-	-	199,613,499	23,619	-	-	367,861,828	78,814	
PRO MUJER	45,069,181	23,641	-	-	-	-	-	-	45,069,181	23,641	
DIACONIA	1,264,619	555	-	-	94,187,259	10,072	-	-	95,451,878	10,627	
EMPRENDER	771,850	436	-	-	2,430,749	340	-	-	3,202,599	776	
FONCRESOL	5,225,470	1,520	698,018	109	3,167,152	192	93,963	1	9,184,603	1,822	
FUNBODEM	-	-	-	-	31,156,490	2,445	-	-	31,156,490	2,445	
IDEPRO	-	-	-	-	82,880,869	3,692	-	-	82,880,869	3,692	
IMPRO	-	-	-	-	1,974,395	300	-	-	1,974,395	300	
SARTAWI	222,944	156	864,733	192	82,190,292	6,240	-	-	83,277,970	6,588	
ANED	4,002,199	1,752	593,285	132	43,225,124	4,488	94,920	28	47,915,527	6,400	
CIDRE	-	-	-	-	98,615,571	3,544	145,220	1	98,760,792	3,545	
FONDECO	22,823,552	11,625	-	-	88,565,435	2,926	-	-	111,388,987	14,551	
FUBODE	19,116,913	6,894	4,621,018	750	39,920,283	3,122	-	-	63,658,214	10,766	
TOTAL	266,745,057	101,774	6,777,054	1,183	767,927,118	60,980	334,103	30	1,041,783,332	163,967	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	326,195,802	110,930	-	-	342,892,891	46,561	-	-	669,088,693	157,491	
PRO MUJER	231,463,168	100,287	-	-	55,892,427	5,583	-	-	287,355,595	105,870	
DIACONIA	58,889,650	27,398	-	-	350,659,765	34,473	-	-	409,549,414	61,871	
EMPRENDER	11,407,691	6,052	999,676	345	23,982,326	3,962	-	-	36,389,694	10,359	
FONCRESOL	10,549,488	4,134	832,864	134	6,176,961	457	93,963	1	17,653,277	4,726	
FUNBODEM	-	-	-	-	129,232,329	10,816	-	-	129,232,329	10,816	
IDEPRO	-	-	-	-	183,936,362	7,698	-	-	183,936,362	7,698	
IMPRO	-	-	-	-	17,848,450	2,345	-	-	17,848,450	2,345	
SARTAWI	2,763,491	1,433	922,619	204	101,395,765	8,114	-	-	105,081,874	9,751	
ANED	4,002,199	1,752	593,285	132	43,225,124	4,488	94,920	28	47,915,527	6,400	
CIDRE	-	-	-	-	189,316,807	6,117	145,220	1	189,462,028	6,118	
FONDECO	22,823,552	11,625	-	-	88,565,435	2,926	-	-	111,388,987	14,551	
FUBODE	54,920,179	18,200	4,788,445	979	60,979,687	4,952	-	-	120,688,311	24,131	
TOTAL	723,015,220	281,811	8,136,889	1,794	1,594,104,330	138,492	334,103	30	2,325,590,541	422,127	

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

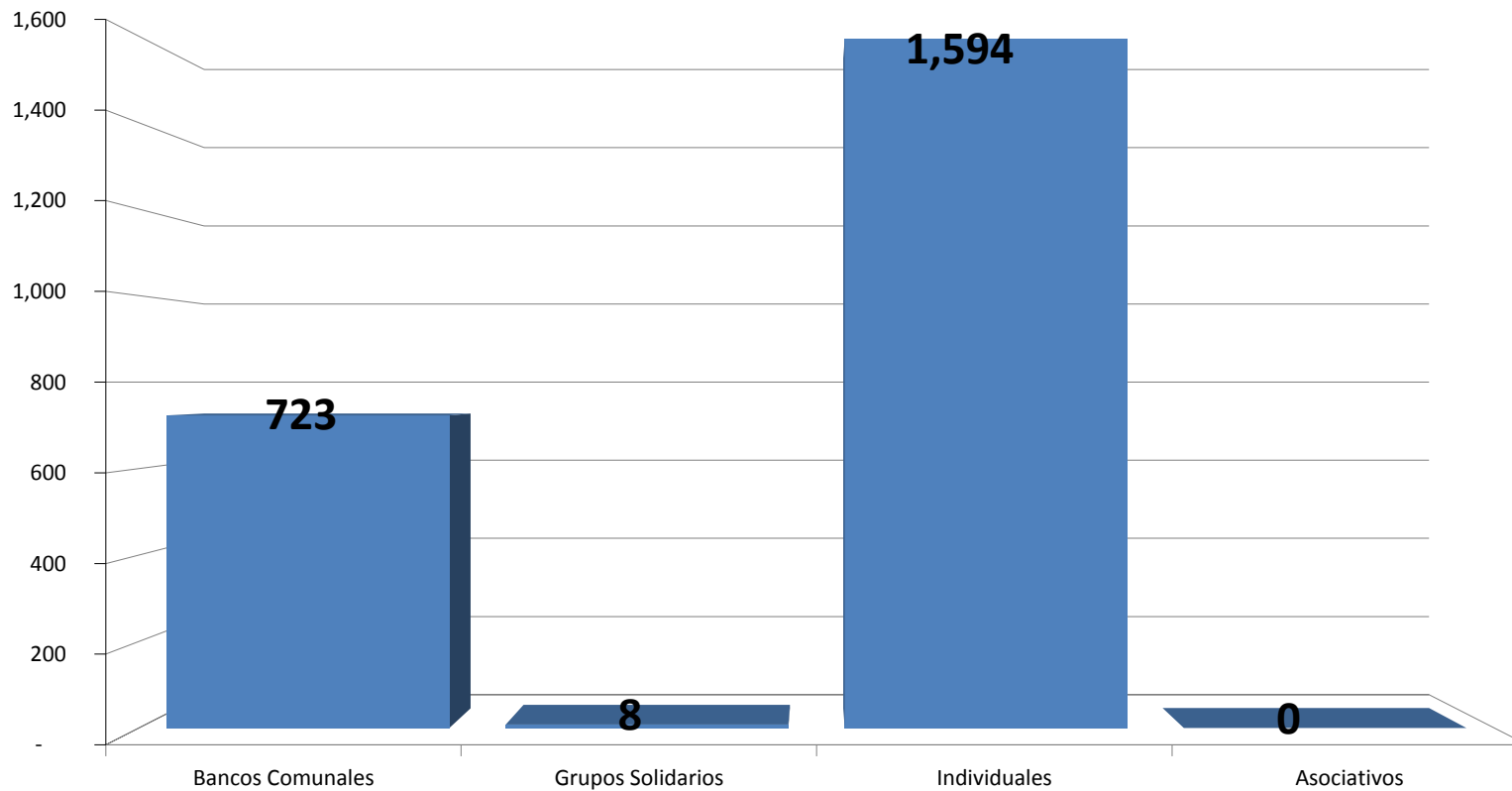
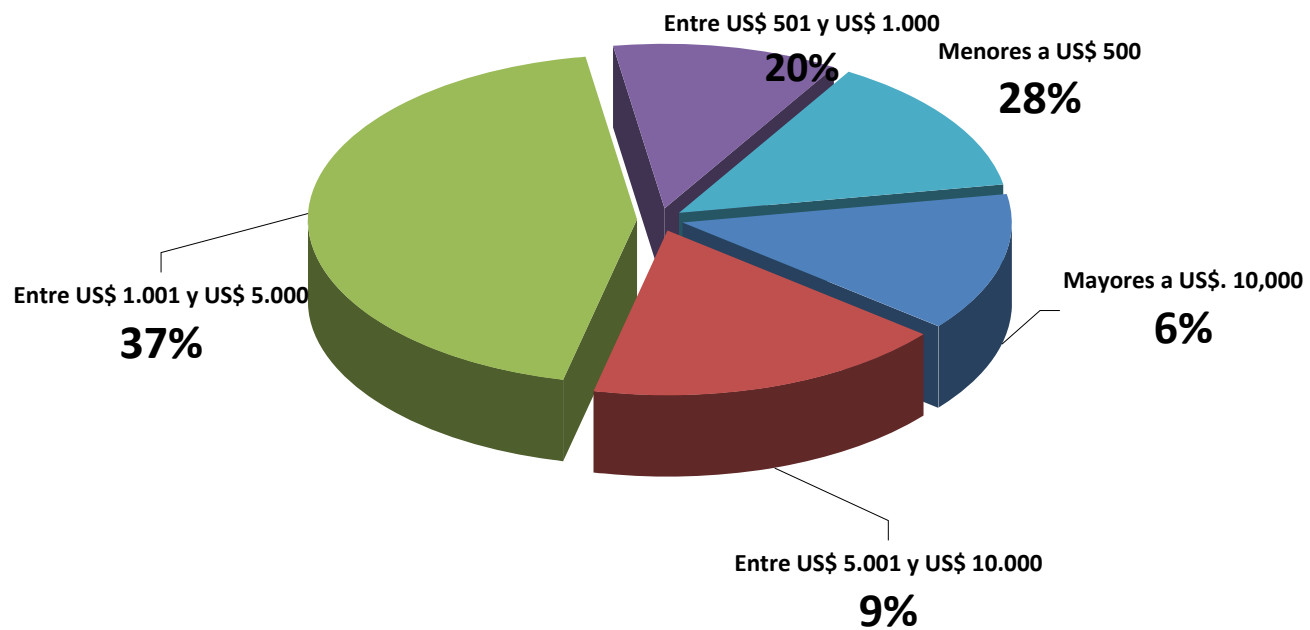


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

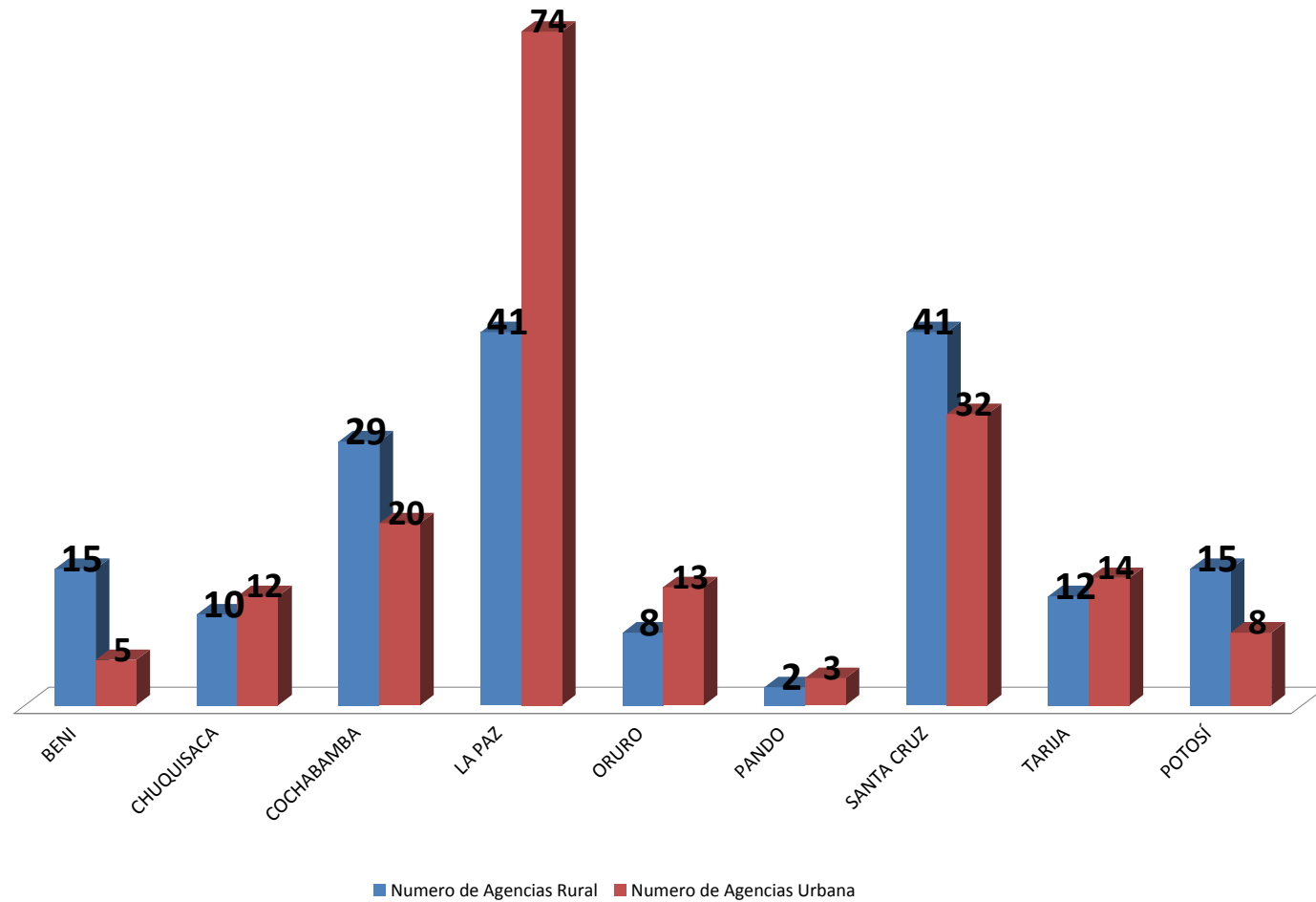


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo de 2012
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	8	7	15	30	60	90
CRECER	35	31	66	345	465	810
DIACONIA	18	28	46	70	300	370
EMPRENDER	2	12	14	14	120	134
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	64	62	126
FUBODE	11	6	17	95	114	209
FUNBODEM	9	6	15	36	115	151
IDEPRO	9	8	17	42	100	142
IMPRO		2	2		29	29
PROMUJER	18	53	71	71	547	618
SARTAWI	16	12	28	66	83	149
Total general	173	181	354	920	2,089	3,009

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	86	55	141
CHUQUISACA	10	12	22	41	128	169
COCHABAMBA	29	20	49	181	242	423
LA PAZ	41	74	115	203	926	1,129
ORURO	8	13	21	28	126	154
PANDO	2	3	5	6	34	40
SANTA CRUZ	41	32	73	236	401	637
TARIJA	12	14	26	73	108	181
POTOSÍ	15	8	23	66	69	135
Total general	173	181	354	920	2,089	3,009

GRAFICO N° 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de Marzo 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%		28%					24%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				18%	18%	9%				
FUNBODEM		16%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		35%				27%	23%					
ANED	32%	27%		37%					21%	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				30% al 32%					15% al 28%					15% al 28%
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)