

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril de 2012
(En Bolívianos)

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCESOL	FUNDODEM	IDEPRO	IMPRO	SARTAWI	ANED	ODIE	FONDICO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	19,424,271	24,094,323	<u>43,518,594</u>	30,139,433	6,070,227	2,368,392	7,605,239	4,300,243	357,837	3,446,343	9,616,342	14,966,882	14,788,539	8,804,836	145,982,907
INVERSIONES TEMPORARIAS	46,708,317	14,873,701	<u>61,582,018</u>	276,453	716,216	1,212,113	184,959	15,745,797	935,001	25,022	3,466,876	3,125,560	895,373	-	88,165,387
CARTERA	670,465,605	289,043,694	<u>959,509,299</u>	400,303,312	34,588,138	17,041,321	119,491,085	186,078,556	17,569,455	108,548,955	46,182,051	187,814,593	110,218,383	128,259,284	2,315,604,432
CARTERA BRUTA	670,227,666	287,573,595	<u>957,801,261</u>	415,143,614	36,804,003	17,455,883	128,680,584	187,117,136	17,897,612	108,367,351	48,783,655	193,042,789	109,780,905	124,382,637	2,345,257,431
CARTERA VIGENTE	665,630,187	285,061,956	<u>950,692,143</u>	413,628,887	35,436,435	16,902,517	116,143,615	178,654,688	15,992,991	103,950,564	45,646,093	185,364,743	107,140,544	123,622,258	2,293,175,479
CARTERA EN EJECUCIÓN	2,597,880	902,566	<u>3,500,446</u>	1,114,078	334,147	130,820	1,848,645	2,299,142	97,004	3,281,448	2,849,984	4,257,539	1,286,839	624,858	21,624,950
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	1,694,945	1,609,073	<u>3,304,018</u>	288,502	928,838	382,792	5,766,636	166,831	10,797	89,993	287,577	760,162	1,214,257	135,520	13,335,923
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	289,066	-	<u>289,066</u>	102,752	33,771	16,095	4,853,356	5,316,559	1,671,072	973,329	-	2,077,792	40,834	-	15,374,625
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	15,588	-	<u>15,588</u>	-	-0	8,335	10,407	630,827	111,484	62,618	-	432,810	-	-	1,272,070
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	-	-	<u>-</u>	9,396	70,812	15,324	57,925	49,089	14,265	9,399	-	149,742	98,431	-	474,383
PREVISIÓN PARA CARTERA INCORRIBLE	13,278,326	4,683,375	<u>17,961,701</u>	5,307,082	591,715	270,385	1,379,972	3,420,188	177,046	4,136,698	837,662	3,549,993	4,794,709	6,216,256	48,643,408
OTRAS CUENTAS POR COBRAR	-13,040,387	-3,213,276	<u>-16,253,663</u>	-20,147,385	-2,807,580	-684,948	-10,569,470	-4,458,769	-505,203	-3,955,095	-3,439,266	-8,778,188	-4,357,232	-2,339,608	-78,296,407
BIENES REALIZABLES	4,710,148	1,244,592	<u>5,954,740</u>	1,960,504	484,145	324,377	977,229	826,683	157,603	1,163,352	2,842,792	2,621,274	2,471,196	871,128	20,655,023
BIENES PERMANENTES	-	-	<u>-</u>	5	-	-	-	9,732	-	22,434	29	-	55	-	32,255
BIENES DE USO	2,716,152	533,188	<u>3,249,340</u>	308,551	251,660	24,010	33,503	792,520	79,954	52,233	3,797,482	11,415,095	8,113,778	61,054	28,179,181
OTROS ACTIVOS	22,273,102	5,346,560	<u>27,619,662</u>	9,790,824	1,515,973	1,380,885	3,419,967	5,008,342	1,157,987	5,184,432	1,169,097	7,899,882	6,563,752	2,371,997	73,082,802
TOTAL DEL ACTIVO	774,156,285	336,264,198	<u>1,110,420,482</u>	443,373,116	44,023,173	22,636,740	132,659,406	213,796,396	20,388,019	119,065,894	67,344,502	227,850,320	143,371,670	141,383,022	2,686,312,740
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	557,451,858	245,205,485	<u>802,657,342</u>	175,305,933	32,844,367	4,783,072	102,383,947	166,492,222	14,287,128	89,118,749	35,187,924	177,184,688	101,270,583	97,145,704	1,798,661,659
OTRAS CUENTAS POR PAGAR	25,166,766	12,761,828	<u>37,928,595</u>	16,126,119	2,542,812	1,393,193	3,029,388	6,505,319	722,965	12,780,349	16,488,461	9,091,870	11,798,197	9,989,890	128,397,160
PREVISIONES	16,162,403	11,543,366	<u>27,705,769</u>	5,315,792	-	-	2,255,752	33,561	360,985	9,381	1,287,422	-	1,766,178	1,590,709	40,325,548
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	423,049	2,010,895	-	-	1,203,452	-	1,432,400	590,081	12,030	2,737,606	-	8,409,514
TOTAL DEL PASIVO	598,781,027	269,510,678	<u>868,291,706</u>	197,170,893	37,398,074	6,176,265	107,669,087	174,234,554	15,371,079	103,340,880	53,553,887	186,288,588	117,572,564	108,726,303	1,975,793,880
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	38,014,851	3,192,349	25,542,834	-	18,645,729	17,000,000	-	122,378,902
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	16,002,058	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	184,982,453
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	-	<u>147,743,941</u>	157,116,762	520,987	-	9,559,833	774,306	1,539,794	-	-	6,447,714	6,627,165	3,343,853	333,674,355
RESULTADOS ACUMULADOS	8,863,605	7,818,898	<u>16,682,503</u>	49,885,386	960,184	458,418	-154,365	110,547	772,685	-10,745,808	-2,282,845	5,750,251	852,181	7,194,013	69,483,149
TOTAL DEL PATRIMONIO	175,375,257	66,753,519	<u>242,128,777</u>	246,202,223	6,625,098	16,460,475	24,990,319	39,561,842	5,016,941	15,725,014	13,790,614	41,561,732	25,799,105	32,656,719	710,518,859
TOTAL DEL PASIVO Y PATRIMONIO	774,156,285	336,264,198	<u>1,110,420,482</u>	443,373,116	44,023,173	22,636,740	132,659,406	213,796,396	20,388,019	119,065,894	67,344,502	227,850,320	143,371,670	141,383,022	2,686,312,739

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril de 2012
(En Bolívianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	63,272,826	37,064,288	100,337,114	33,943,770	4,024,044	1,119,946	8,878,133	12,356,990	1,121,044	7,889,264	3,623,378	12,020,598	8,489,257	11,301,929	205,105,466
GASTOS FINANCIEROS	-11,815,971	-6,066,892	-17,882,863	-3,916,306	-1,076,332	-59,128	-2,439,499	-2,751,163	-181,011	-2,774,978	-930,740	-3,198,594	-2,198,730	-2,015,852	-39,425,196
RESULTADO FINANCIERO BRUTO	51,456,855	30,997,396	82,454,251	30,027,464	2,947,712	1,060,818	6,438,634	9,605,827	940,033	5,114,286	2,692,637	8,821,004	6,290,527	9,286,077	165,680,270
OTROS INGRESOS OPERATIVOS	566,178	670,752	1,236,931	1,105,197	1,770,472	-	1,586,715	633,441	145,779	945,630	826,362	1,376,296	675,285	345,339	10,647,648
OTROS GASTOS OPERATIVOS	-1,647,702	-4,119,403	-5,767,105	-144,507	-	-	-66,033	-36,198	-35,505	-75,057	-348,132	-477,465	-82,161	-377,017	-7,409,180
RESULTADO DE OPERACION BRUTO	50,375,332	27,548,745	77,924,077	30,988,153	4,718,184	1,060,818	7,959,316	10,203,070	1,050,308	5,984,859	3,170,867	9,720,835	6,883,651	9,254,599	168,918,738
RECUPERACION DE ACTIVOS FINANCIEROS	3,025,441	1,154,639	4,180,080	371,134	72,801	52,974	3,246,771	1,418,729	47,771	639,912	537,581	2,940,520	1,264,961	3,539,979	18,313,213
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-6,944,460	-1,669,786	-8,614,246	-2,699,383	-331,182	-82,842	-7,893,238	-2,881,967	-142,562	-1,595,309	-722,216	-5,841,507	-1,542,941	-3,898,632	-36,246,025
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	46,456,313	27,033,598	73,489,910	28,659,904	4,459,803	1,030,950	3,312,848	8,739,832	955,516	5,029,463	2,986,233	6,819,849	6,605,671	8,895,947	150,985,926
GASTOS DE ADMINISTRACION	-38,091,293	-21,149,953	-59,241,246	-13,573,282	-4,192,978	-928,506	-6,717,462	-7,893,688	-843,022	-5,549,618	-4,719,713	-5,626,432	-6,030,786	-7,005,193	-122,321,926
RESULTADO DE OPERACION NETO	8,365,019	5,883,645	14,248,664	15,086,622	266,825	102,444	-3,404,614	846,144	112,495	-520,155	-1,733,480	1,193,417	574,884	1,890,754	28,664,000
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	197,995	-620	197,375	1,836	819	6,219	-	-74,167	-	-	-	-	-	43,067	175,149
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-445	-0	-446	-62	-	-504	-	-	-	-	-	-	-	-	-1,012
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	8,562,569	5,883,024	14,445,593	15,088,396	267,644	108,159	-3,404,614	771,977	112,495	-520,155	-1,733,480	1,193,417	574,884	1,933,821	28,838,138
INGRESOS EXTRAORDINARIOS	383,895	5,384	389,279	-	-	-	-	709	-	324,082	5,879	-	612	3,432	723,994
GASTOS EXTRAORDINARIOS	-91,269	-2,640	-93,909	-	-	-	-	-	-	-	-	-	-	-93,909	-
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	8,855,195	5,885,768	14,740,963	15,088,396	267,644	108,159	-3,404,614	772,685	112,495	-196,074	-1,727,601	1,193,417	575,497	1,937,254	29,468,222
INGRESOS DE GESTIONES ANTERIORES	34,726	57,385	92,111	5,318	-	-	-	16,355	129,865	-	622,106	244	-	1,321	864,678
GASTOS DE GESTIONES ANTERIORES	-26,316	-38,738	-65,104	-12,986	-	-	-	-18,302	-34,622	-	-	75	-	-	-13,089
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	8,863,605	5,904,365	14,767,970	15,080,731	267,644	108,159	-3,404,614	772,685	110,547	-100,830	-1,727,601	1,815,523	575,665	1,935,932	30,201,811
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	2	-	-	-	-	-	-	-	-	-	-	2
RESULTADO ANTES DE IMPUESTOS	8,863,605	5,904,365	14,767,970	15,080,731	267,644	108,159	-3,404,614	772,685	110,547	-100,830	-1,727,601	1,815,523	575,665	1,935,932	30,201,814
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	8,863,605	5,904,365	14,767,970	15,080,731	267,644	108,159	-3,404,614	772,685	110,547	-100,830	-1,727,601	1,815,523	575,665	1,935,932	30,201,814

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril 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	2.51%	7.17%	3.92%	6.80%	13.79%	10.46%	5.73%	2.01%	1.76%	2.89%	14.28%	6.57%	10.31%	6.23%	5.43%
Inversiones Temporarias/Total Activo	6.03%	4.42%	5.55%	0.06%	1.63%	5.35%	0.14%	7.36%	4.59%	0.02%	5.15%	1.37%	0.62%	0.00%	3.28%
Cartera / Total Activo	86.61%	85.96%	86.41%	90.29%	78.57%	75.28%	90.07%	87.04%	86.18%	91.17%	68.58%	82.43%	76.88%	90.72%	86.20%
Otras Cuentas por cobrar / Total Activo	0.61%	0.37%	0.54%	0.44%	1.10%	1.43%	0.74%	0.39%	0.77%	0.98%	4.22%	1.15%	1.72%	0.62%	0.77%
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	0.35%	0.16%	0.29%	0.07%	0.57%	0.11%	0.03%	0.37%	0.39%	0.04%	5.64%	5.01%	5.66%	0.04%	1.05%
Bienes de Uso / Total Activo	2.88%	1.59%	2.49%	2.21%	3.44%	6.10%	2.58%	2.34%	5.68%	4.35%	1.74%	3.47%	4.58%	1.68%	2.72%
Otros Activos / Total Activo	1.02%	0.34%	0.81%	0.13%	0.90%	1.26%	0.71%	0.48%	0.64%	0.52%	0.40%	0.00%	0.22%	0.72%	0.54%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.43%	5.27%	3.99%	10.20%	1.82%	1.43%	-7.70%	1.08%	1.63%	-0.25%	-7.70%	2.39%	1.20%	4.11%	3.37%
Resultado Neto / Patrimonio ROE	15.16%	26.54%	18.30%	18.38%	12.12%	1.97%	-40.87%	5.86%	6.61%	-1.92%	-37.58%	13.10%	6.69%	17.78%	12.75%
Resultado Neto / Ingresos Financieros	14.01%	15.93%	14.72%	44.43%	6.65%	9.66%	-38.35%	6.25%	9.86%	-1.28%	-47.68%	15.10%	6.78%	17.13%	14.73%
Ingresos Financieros / Activo	24.52%	33.07%	27.11%	22.97%	27.42%	14.84%	20.08%	17.34%	16.50%	19.88%	16.14%	15.83%	17.76%	23.98%	22.91%
Ingresos Financieros / Cartera Bruta	28.32%	38.67%	31.43%	24.53%	32.80%	19.25%	20.70%	19.81%	18.79%	21.84%	22.28%	18.68%	23.20%	27.26%	26.24%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	17.05%	22.06%	18.56%	9.81%	34.18%	15.96%	15.66%	12.66%	14.13%	15.36%	29.02%	8.74%	16.48%	16.90%	15.65%
Gastos Administrativos / Activo	14.76%	18.87%	16.01%	9.18%	28.57%	12.31%	15.19%	11.08%	12.40%	13.98%	21.02%	7.41%	12.62%	14.86%	13.66%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.36%	99.13%	99%	100%	96.38%	97%	94%	98%	99%	97%	93.57%	97%	98%	99%	98%
Cartera Vencida / Cartera Bruta	0.39%	0.31%	0.37%	0.27%	0.91%	0.80%	1.44%	1.57%	1.16%	3.09%	5.84%	2.43%	1.17%	0.50%	0.98%
Cartera en Ejecución / Cartera Bruta	0.25%	0.56%	0.34%	0.07%	2.72%	2.28%	4.53%	0.12%	0.14%	0.09%	0.59%	0.47%	1.20%	0.11%	0.59%
Previsión cartera incobrable / Cartera en Mora	302.67%	127.94%	238.32%	1426.89%	210.50%	127.49%	137.56%	141.73%	216.32%	114.86%	109.62%	156.75%	167.62%	307.69%	213.30%
LIQUIDEZ															
Disponibilidades / Pasivo	3.24%	9%	5%	15%	16.23%	38%	7%	2%	2%	3%	17.96%	8%	13%	8%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	11.04%	14.46%	12.10%	15.43%	18.15%	57.97%	7.24%	11.51%	8.41%	3.36%	24.43%	9.71%	13.34%	8.10%	11.85%
Disponibilidades + Inversiones Temporarias / Activo	8.54%	11.59%	9.46%	6.86%	15.42%	15.82%	5.87%	9.38%	6.34%	2.92%	19.43%	7.94%	10.94%	6.23%	8.72%
SOLVENCIA															
Patrimonio/Activo	22.65%	20%	22%	56%	15.05%	73%	19%	19%	25%	13%	20.48%	18%	18%	23%	26%
Cartera Vencida+Ejecución/Patrimonio	2.46%	3.76%	2.82%	0.57%	20.13%	3.26%	30.75%	7.95%	4.66%	21.90%	22.75%	13.47%	10.08%	2.33%	5.17%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.98%	-1.05%	-3.90%	-7.61%	-22.25%	-0.90%	-11.55%	-3.32%	-5.41%	-3.25%	-2.19%	-7.65%	-6.81%	-4.84%	-5.85%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

30 de Abril de 2012

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	39,701,189	39,269,022	236,542	195,625	555	13,084	13,639
CHUQUISACA	67,479,987	66,821,125	261,528	397,334	3,153	17,739	20,892
COCHABAMBA	165,698,641	162,105,487	2,679,241	913,912	5,972	23,460	29,432
LA PAZ	491,442,974	486,994,412	3,050,719	1,397,842	22,908	75,952	98,860
ORURO	106,236,867	105,541,677	446,658	248,532	3,206	15,000	18,206
PANDO	31,936,238	31,114,013	822,225	-	497	2,964	3,461
POTOSI	38,206,551	37,957,034	53,404	196,113	1,230	8,336	9,566
SANTA CRUZ	276,653,591	266,621,275	3,581,709	6,450,606	6,993	44,140	51,133
TARIJA	74,758,786	73,794,885	691,742	272,159	2,864	9,980	12,844
TOTAL	1,292,114,824	1,270,218,932	11,823,768	10,072,124	47,378	210,655	258,033
	100%	98.31%	0.92%	0.78%	18.36%	81.64%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	95,251,173	94,375,679	724,782	150,712	3,583	13,877	17,460
CHUQUISACA	52,461,896	52,145,603	237,560	78,733	2,434	4,325	6,759
COCHABAMBA	205,058,963	202,450,461	1,900,543	707,959	8,046	18,184	26,230
LA PAZ	224,658,378	222,329,832	1,619,176	709,370	10,894	25,563	36,457
ORURO	43,405,957	43,030,850	285,053	90,054	1,377	3,300	4,677
PANDO	15,861,131	15,492,143	368,989	-	328	2,241	2,569
POTOSI	71,141,190	70,391,640	363,917	385,632	3,013	9,268	12,281
SANTA CRUZ	258,757,032	252,048,842	5,283,467	1,424,722	8,637	30,107	38,744
TARIJA	86,546,917	86,066,148	289,769	190,999	3,882	15,953	19,835
TOTAL	1,053,142,636	1,038,331,198	11,073,256	3,738,182	42,194	122,818	165,012
	100%	98.59%	1.05%	0.35%	25.57%	74.43%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	134,952,362	133,644,701	961,324	346,336	4,138	26,961	31,099
CHUQUISACA	119,941,882	118,966,727	499,087	476,068	5,587	22,064	27,651
COCHABAMBA	370,757,604	364,555,948	4,579,785	1,621,871	14,018	41,644	55,662
LA PAZ	716,101,352	709,324,245	4,669,895	2,107,212	33,802	101,515	135,317
ORURO	149,642,824	148,572,527	731,711	338,587	4,583	18,300	22,883
PANDO	47,797,369	46,606,156	1,191,213	-	825	5,205	6,030
POTOSI	109,347,741	108,348,674	417,322	581,745	4,243	17,604	21,847
SANTA CRUZ	535,410,623	518,670,118	8,865,176	7,875,328	15,630	74,247	89,877
TARIJA	161,305,703	159,861,034	981,511	463,159	6,746	25,933	32,679
TOTAL	2,345,257,460	2,308,550,130	22,897,024	13,810,306	89,572	333,473	423,045
	100%	98.43%	0.98%	0.59%	21.17%	78.83%	100%

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

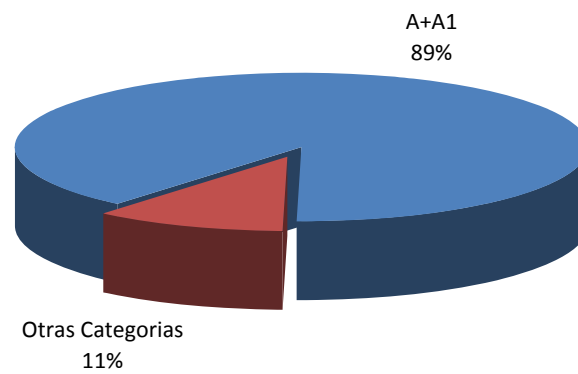
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	299,799,223	297,200,484	1,515,290	1,083,449	9,462	69,319	78,781
PRO MUJER	242,548,768	240,547,885	775,034	1,225,849	3,965	79,457	83,422
DIACONIA	317,565,636	316,461,820	843,193	260,623	18,743	32,789	51,532
EMPRENDER	33,596,514	32,274,302	334,147	988,065	2,368	6,194	8,562
FONCRESOL	8,450,798	8,102,017	101,064	247,716	643	2,260	2,903
FUNBODEM	96,075,727	88,954,771	1,705,964	5,414,992	2,742	4,378	7,120
IDEPRO	104,378,804	102,395,928	1,805,934	176,942	2,277	1,783	4,060
IMPRO	15,876,215	15,665,612	185,542	25,061	1,127	902	2,029
SARTAWI	23,258,468	22,533,571	708,505	16,392	1,432	1,962	3,394
ANED	-	-	-	-	-	-	-
CIDRE	91,965,344	87,951,647	3,476,187	537,510	1,661	951	2,612
FONDECO	-	-	-	-	-	-	-
FUBODE	58,599,326	58,130,894	372,908	95,524	2,958	10,660	13,618
TOTAL	1,292,114,824	1,270,218,932	11,823,768	10,072,124	47,378	210,655	258,033
	100%	98.31%	0.92%	0.78%	18.36%	81.64%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	370,428,444	368,718,770	1,098,179	611,496	10,681	68,885	79,566
PRO MUJER	45,024,829	44,514,073	127,532	383,224	2,556	21,421	23,977
DIACONIA	97,577,979	97,269,819	270,885	37,275	6,388	4,413	10,801
EMPRENDER	3,207,490	3,195,905	-	11,585	210	549	759
FONCRESOL	9,005,085	8,816,595	38,090	150,400	554	1,163	1,717
FUNBODEM	32,604,884	32,042,225	153,091	409,568	986	1,403	2,389
IDEPRO	82,738,333	81,575,319	1,124,035	38,978	2,562	1,136	3,698
IMPRO	2,021,397	1,998,451	22,946	-	186	117	303
SARTAWI	85,108,883	82,390,321	2,635,561	83,000	4,549	2,159	6,708
ANED	48,783,651	45,646,089	2,849,985	287,577	2,825	3,648	6,473
CIDRE	101,077,444	99,490,888	1,214,163	372,394	2,384	1,212	3,596
FONDECO	109,780,908	107,181,380	1,286,839	1,312,688	4,851	9,627	14,478
FUBODE	65,783,310	65,491,363	251,951	39,996	3,462	7,085	10,547
TOTAL	1,053,142,636	1,038,331,198	11,073,256	3,738,182	42,194	122,818	165,012
	100%	98.59%	1.05%	0.35%	25.57%	74.43%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	670,227,667	665,919,253	2,613,469	1,694,945	20,143	138,204	158,347
PRO MUJER	287,573,597	285,061,958	902,566	1,609,073	6,521	100,878	107,399
DIACONIA	415,143,615	413,731,639	1,114,078	297,898	25,131	37,202	62,333
EMPRENDER	36,804,004	35,470,207	334,147	999,650	2,578	6,743	9,321
FONCRESOL	17,455,883	16,918,613	139,154	398,116	1,197	3,423	4,620
FUNBODEM	128,680,611	120,996,996	1,859,055	5,824,560	3,728	5,781	9,509
IDEPRO	187,117,136	183,971,247	2,929,970	215,920	4,839	2,919	7,758
IMPRO	17,897,612	17,664,063	208,488	25,061	1,313	1,019	2,332
SARTAWI	108,367,351	104,923,892	3,344,066	99,392	5,981	4,121	10,102
ANED	48,783,651	45,646,089	2,849,985	287,577	2,825	3,648	6,473
CIDRE	193,042,789	187,442,535	4,690,349	909,904	4,045	2,163	6,208
FONDECO	109,780,908	107,181,380	1,286,839	1,312,688	4,851	9,627	14,478
FUBODE	124,382,637	123,622,258	624,858	135,520	6,420	17,745	24,165
TOTAL	2,345,257,460	2,308,550,130	22,897,024	13,810,306	89,572	333,473	423,045
	100%	98.43%	0.98%	0.59%	21.17%	78.83%	100%

Cuadro Nº 6
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Abril 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	661,482,862	4,384,585	547,262	539,591	338,473	2,934,894	-	-	-	-	-	-	-	670,227,667
PRO MUJER	283,612,044	1,449,914	378,057	268,048	256,461	1,609,073	-	-	-	-	-	-	-	287,573,597
DIACONIA	413,031,524	704,619	129,292	64,746	118,569	1,094,865	-	-	-	-	-	-	-	415,143,615
EMPRENDER	35,190,426	279,781	102,846	76,605	154,698	999,650	-	-	-	-	-	-	-	36,804,005
FONCRESOL	8,072,206	56,027	-	4,887	-	56,220	-	261,458	8,800,500	13,720	2,375	38,090	150,400	17,455,883
FUNBODEM	114,355,779	5,094,319	846,840	648,038	1,425,060	6,310,576	-	-	-	-	-	-	-	128,680,612
IDEPRO	177,464,200	6,341,134	986,709	497,704	393,605	1,433,785	-	-	-	-	-	-	-	187,117,138
IMPRO	16,969,553	694,510	67,572	62,256	78,659	25,061	-	-	-	-	-	-	-	17,897,612
SARTAWI	102,336,033	2,565,246	428,876	252,349	240,662	2,544,185	-	-	-	-	-	-	-	108,367,351
ANED	22,037,826	1,107,095	234,794	58,991	93,440	1,050,204	-	-	21,028,011	1,375,868	82,477	1,714,946	-	48,783,651
CIDRE	-	172,871,959	14,350,056	2,630,251	586,672	555,672	2,048,179	-	-	-	-	-	-	193,042,789
FONDICO	50,281,596	1,304,384	529,986	170,855	67,032	869,195	-	-	55,307,440	80,933	468,536	238,263	462,697	109,780,918
FUBODE	123,099,209	523,048	143,368	34,264	48,225	534,523	-	-	-	-	-	-	-	124,382,636
TOTAL	2,007,933,257	197,376,621	18,745,657	5,308,585	3,801,557	20,017,904	2,048,179	261,458	85,135,950	1,470,521	553,389	1,991,299	613,097	2,345,257,474
	85.62%	8.42%	0.80%	0.22%	0.16%	0.85%	0.09%	0.01%	3.63%	0.06%	0.02%	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 CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril 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	-	-	284,277,153	-	-	887,777	-	14,634,293	299,799,223
PRO MUJER	-	-	242,548,768	-	-	-	-	-	242,548,768
DIACONIA	-	1,561,643	316,003,993	-	-	-	-	-	317,565,636
EMPRENDER	-	-	2,502,597	31,093,917	-	-	-	-	33,596,514
FONCRESOL	-	-	8,450,798	-	-	-	-	-	8,450,798
FUNBODEM	-	-	78,394,438	-	17,681,289	-	-	-	96,075,727
IDEPRO	-	-	104,378,804	-	-	-	-	-	104,378,804
IMPRO	-	-	15,876,215	-	-	-	-	-	15,876,215
SARTAWI	-	336,118	10,301,760	-	-	5,107,580	-	7,513,010	23,258,468
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	9,611,770	25,029,350	9,172,240	45,969,933	1,676,956	505,096	-	91,965,344
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	48,929,806	-	-	22,461	-	9,647,059	58,599,326
TOTAL	0.00%	0.89%	1,136,693,682	40,266,157	63,651,221	7,694,774	505,096	31,794,363	1,292,114,824
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	320,459,855	-	-	32,836	-	49,935,753	370,428,444
PRO MUJER	-	-	45,024,829	-	-	-	-	-	45,024,829
DIACONIA	-	190,323	97,387,656	-	-	-	-	-	97,577,979
EMPRENDER	-	-	12,082	3,195,407	-	-	-	-	3,207,489
FONCRESOL	-	-	-	-	-	-	-	9,005,085	9,005,085
FUNBODEM	-	-	28,429,597	-	4,175,287	-	-	-	32,604,884
IDEPRO	-	-	82,738,333	-	-	-	-	-	82,738,333
IMPRO	-	-	2,021,397	-	-	-	-	-	2,021,397
SARTAWI	-	279,577	12,072,153	-	-	9,457,990	-	63,299,162	85,108,883
ANED	-	-	441,879	-	23,973,242	-	-	24,368,530	48,783,651
CIDRE	-	2,999,182	30,329,246	21,791,784	45,532,355	184,584	240,293	-	101,077,444
FONDECO	-	-	53,223,049	-	-	-	-	56,557,869	109,780,918
FUBODE	-	-	41,138,471	-	-	22,479	-	24,622,360	65,783,310
TOTAL	0.00%	0.33%	713,278,547	24,987,191	73,680,884	9,697,889	240,293	227,788,760	1,053,142,845
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	604,737,008	-	-	920,613	-	64,570,046	670,227,667
PRO MUJER	-	-	287,573,597	-	-	-	-	-	287,573,597
DIACONIA	-	1,751,966	413,391,648	-	-	-	-	-	415,143,615
EMPRENDER	-	-	2,514,679	34,289,324	-	-	-	-	36,804,003
FONCRESOL	-	-	8,450,798	-	-	-	-	9,005,085	17,455,883
FUNBODEM	-	-	106,824,035	-	21,856,576	-	-	-	128,680,611
IDEPRO	-	-	187,117,136	-	-	-	-	-	187,117,136
IMPRO	-	-	17,897,612	-	-	-	-	-	17,897,612
SARTAWI	-	615,695	22,373,913	-	-	14,565,570	-	70,812,172	108,367,351
ANED	-	-	441,879	-	23,973,242	-	-	24,368,530	48,783,651
CIDRE	-	12,610,952	55,358,596	30,964,024	91,502,287	1,861,540	745,389	-	193,042,789
FONDECO	-	-	53,223,049	-	-	-	-	56,557,869	109,780,918
FUBODE	-	-	90,068,276	-	-	44,940	-	34,269,420	124,382,636
TOTAL	0.00%	0.64%	1,849,972,228	65,253,348	137,332,105	17,392,663	745,389	259,583,122	2,345,257,469

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

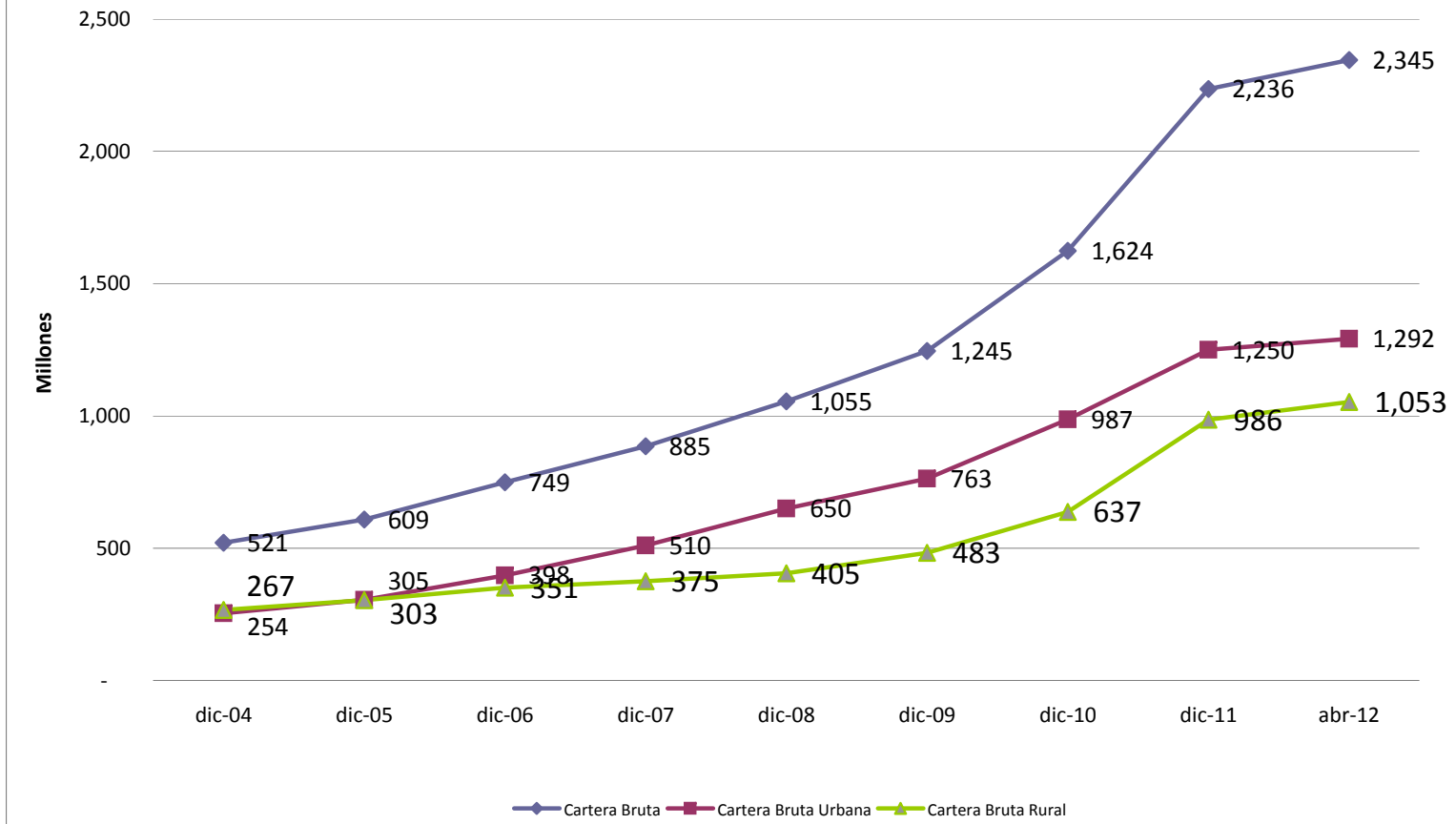


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

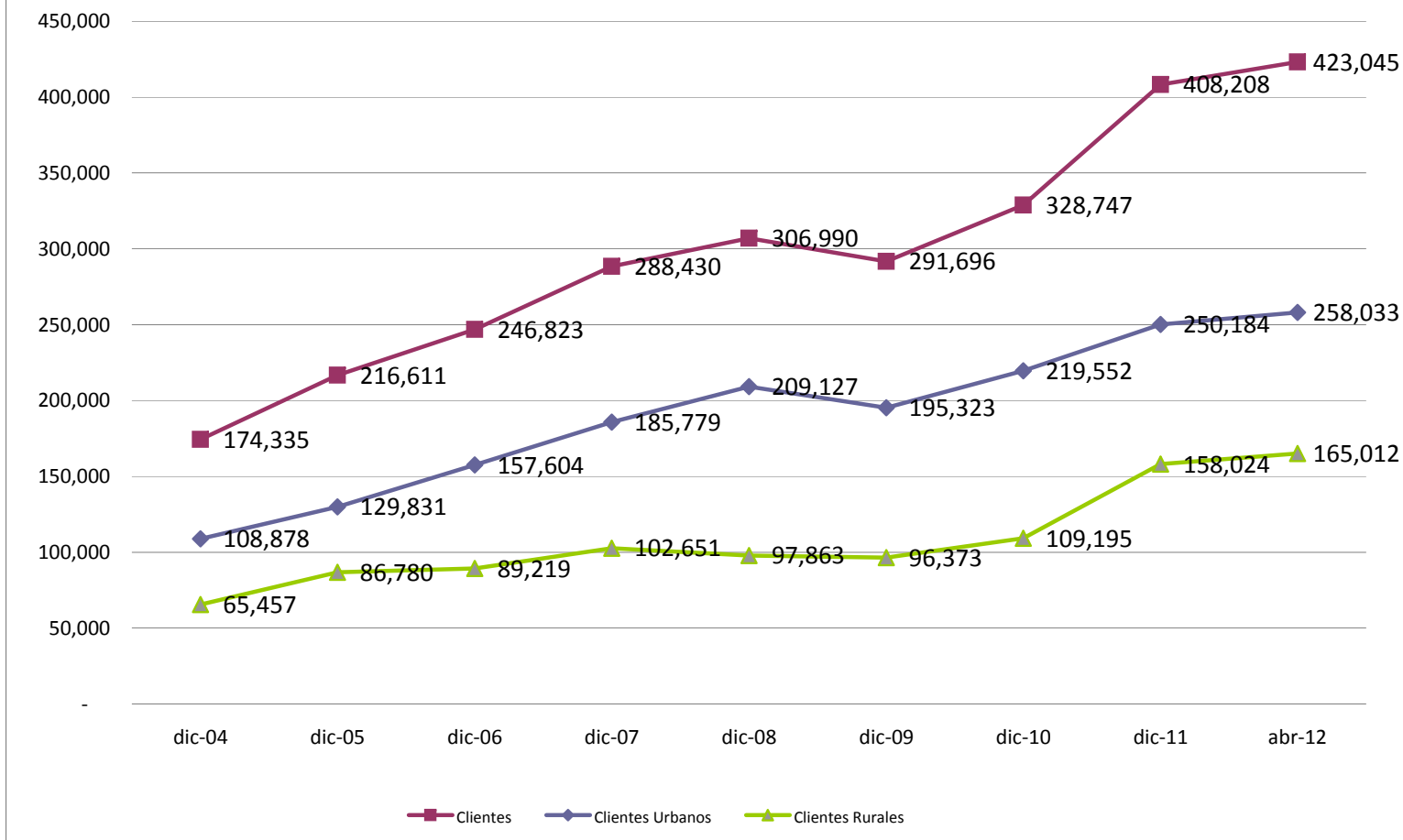


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

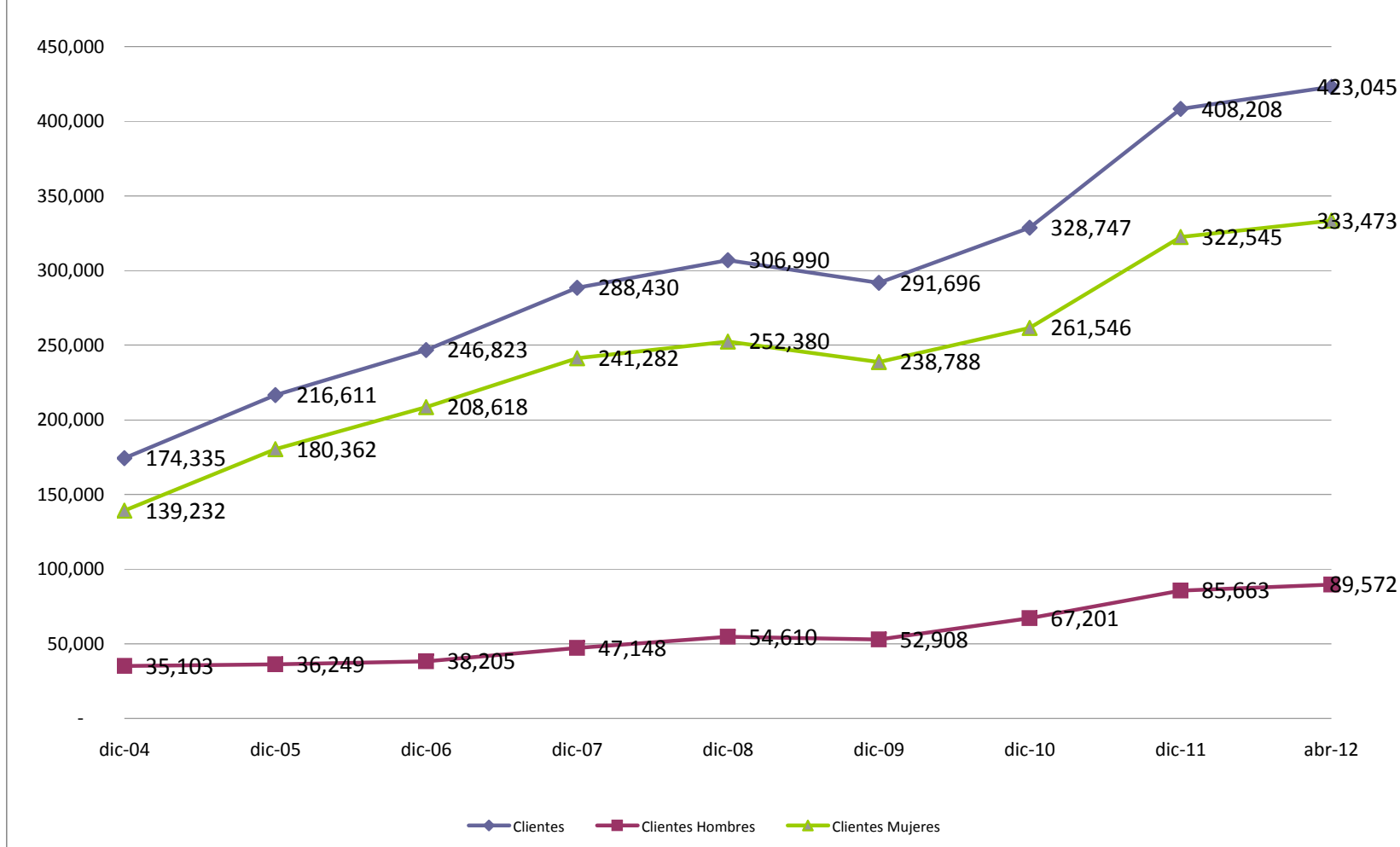


GRAFICO Nº 5
Evolución de % de Mora

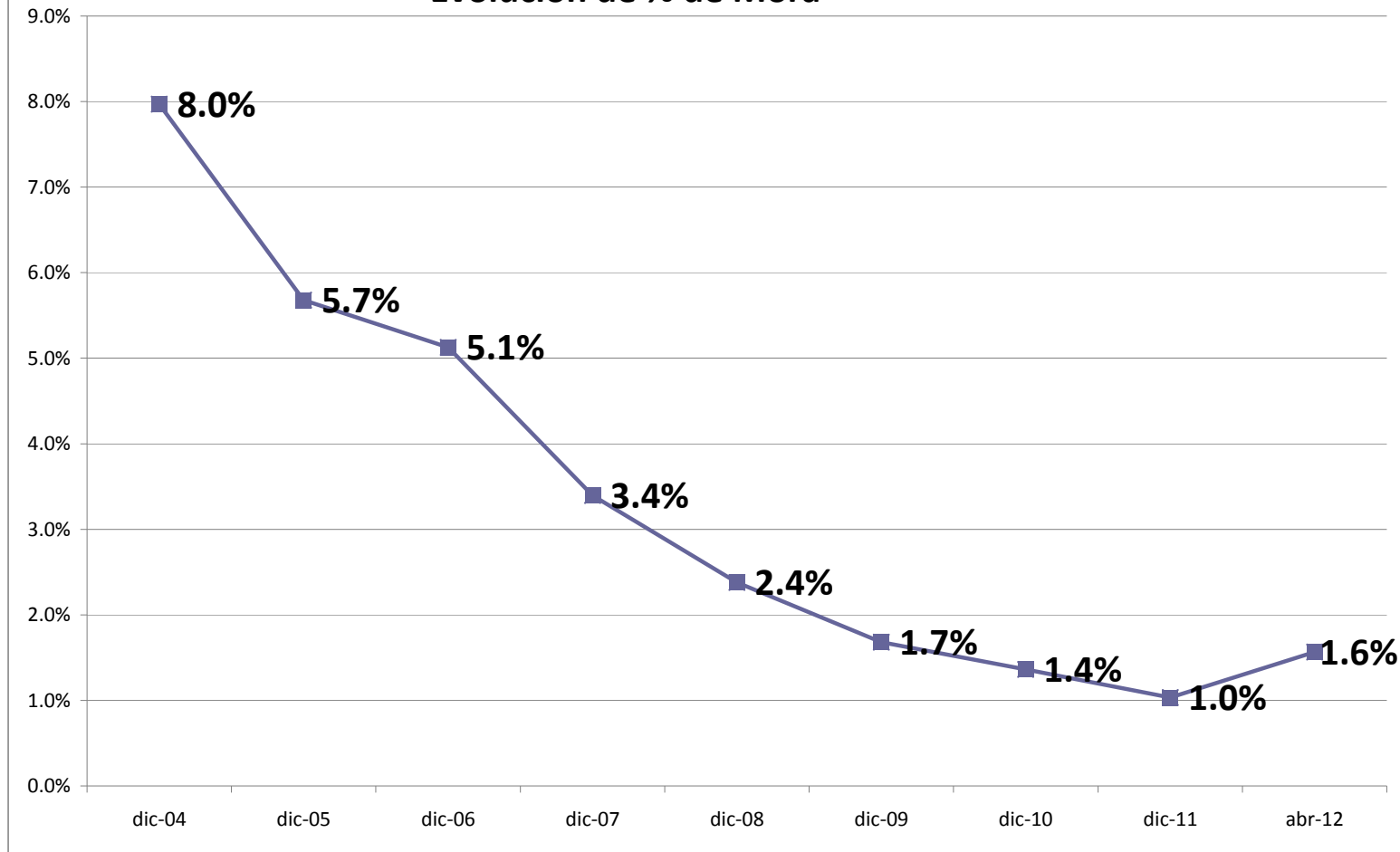


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

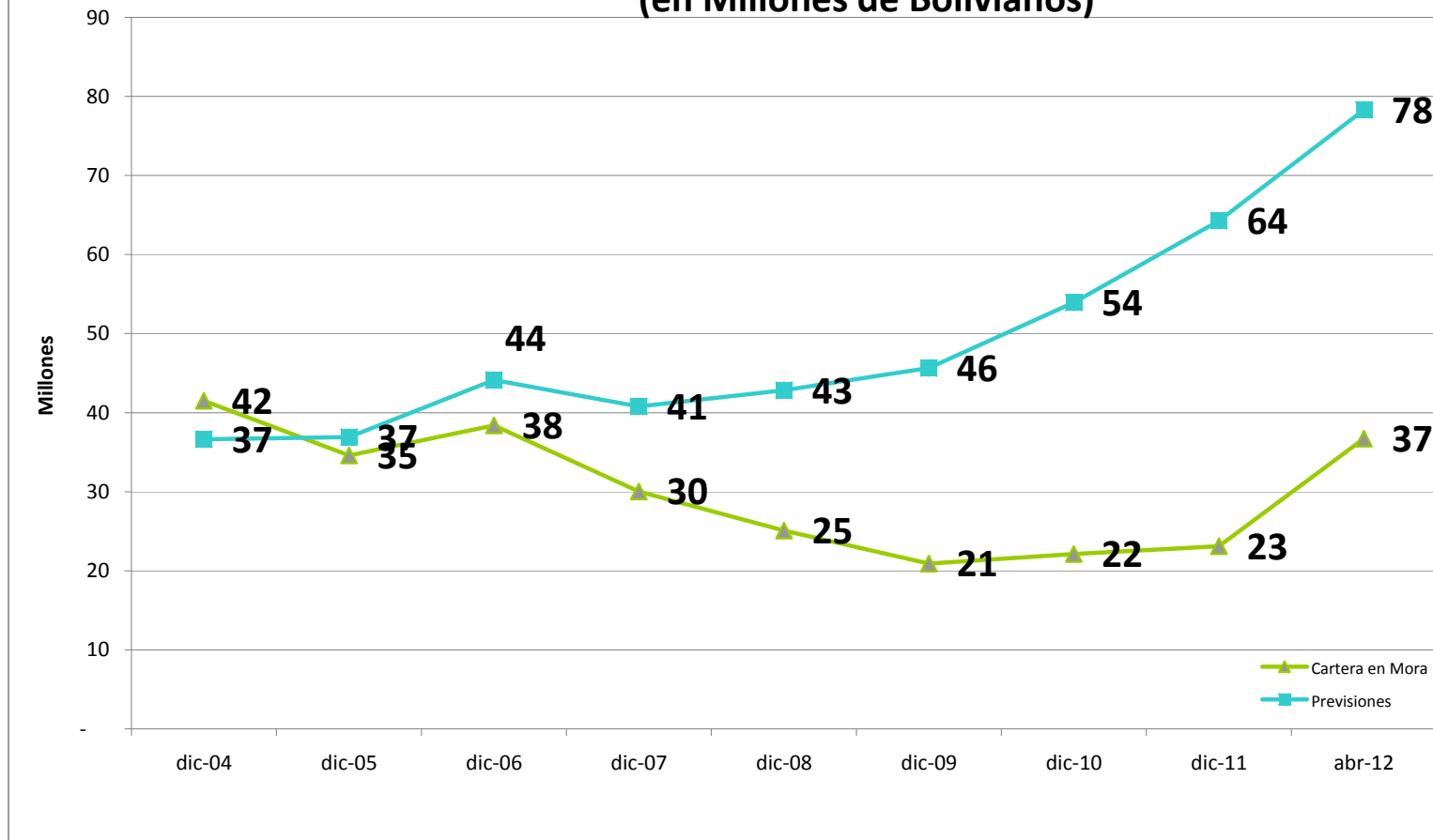
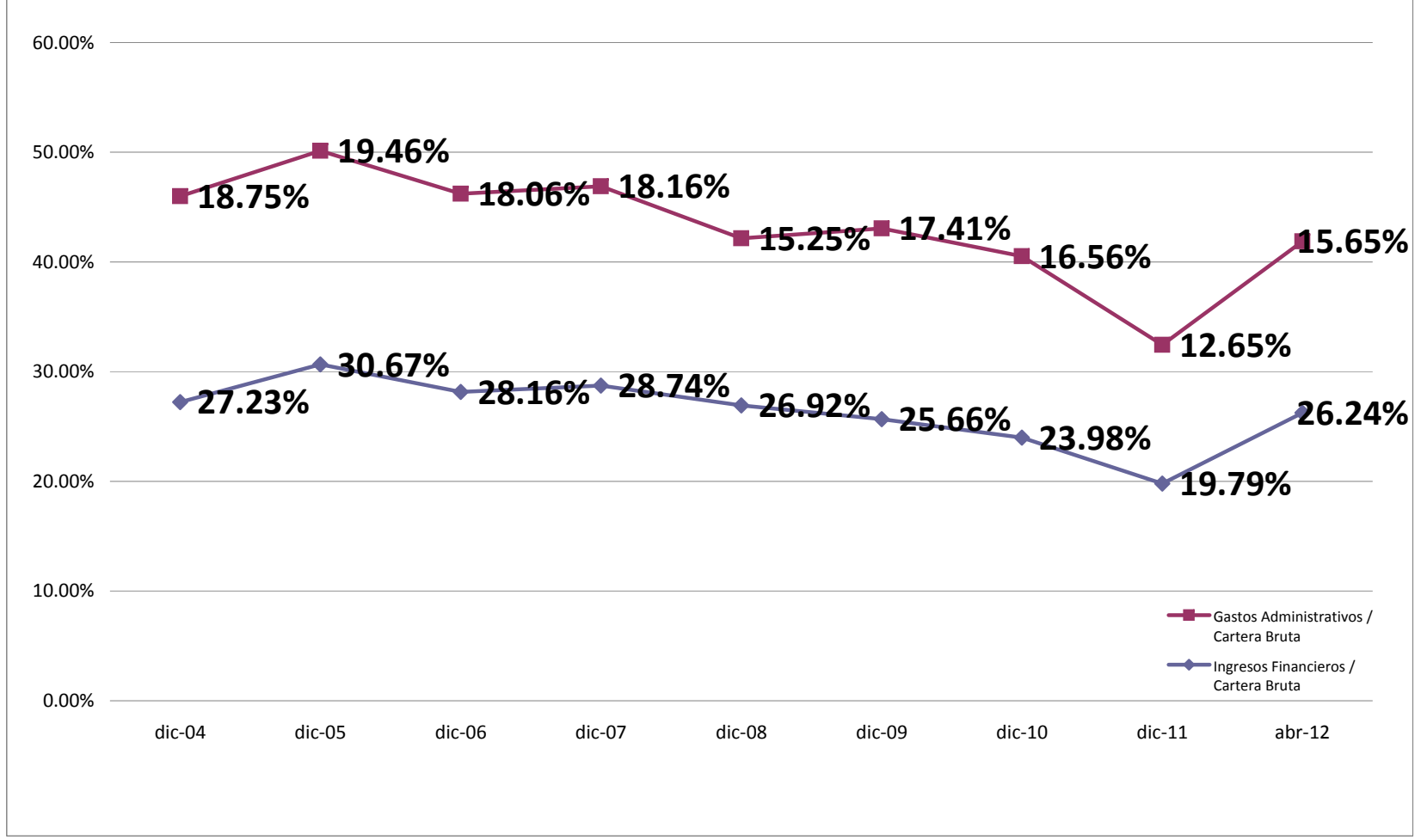


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril 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 contratatan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL	
CRECER	27,213,532	-	-	-	-	-	-	238,595,131	-	-	-	-	-	-	33,990,559	-	-	-	299,799,223	
PRO MUJER	-	-	-	-	21,637,639	-	-	195,275,391	11,521,857	7,298,643	-	-	-	-	-	-	-	-	6,815,239	242,548,768
DIACONIA	2,651,857	122,264	-	1,418,311	18,311,680	71,150	97,893,582	99,853,370	3,136,844	57,654,444	12,026	23,807,991	406,112	1,747,083	10,401,452	34,001	-	-	43,467	317,565,636
EMPRESER	-	-	-	-	4,534,703	-	-	23,062,512	3,999,466	1,999,834	-	-	-	-	-	-	-	-	-	33,596,514
FONCRESOL	22,303	-	-	-	622,285	-	768,246	5,662,250	-	-	-	-	-	-	1,119,986	-	-	-	315,728	8,450,798
FINBODEM	762,048	24,108	9,041	8,665	15,952,990	17,643	893,023	20,280,570	6,123,948	32,696,104	153,997	3,853,952	663,505	478,811	14,145,193	12,130	-	-	96,075,727	104,378,805
IDEPRO	4,169,795	4,369,492	-	353,464	13,525,908	-	3,433,584	33,366,132	8,550,015	24,691,030	229,743	4,730,978	938,601	5,398,651	117,625	-	-	-	179,497	15,876,215
IMPPO	-	-	-	-	2,927,993	-	3,865,256	1,465,043	-	-	-	895,075	-	699,102	6,023,746	-	-	-	-	23,258,468
SARTAWI	5,858,689	18,566	-	86,238	1,790,064	-	2,175,881	8,533,305	1,147,599	2,093,339	26,088	952,171	116,148	403,315	5,003	-	-	10,701	-	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	7,446,893	919,555	8,003	736,717	8,630,175	62,593	24,270,888	15,777,897	1,462,064	20,079,928	449,705	8,366,883	923,022	354,508	2,335,131	44,254	7,000	90,127	91,965,344	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	9,628,437	18,622	-	169,890	4,085,282	-	5,714,334	26,511,015	6,581,229	5,370,704	-	50,212	-	4,397	447,139	-	-	-	18,065	58,599,326
TOTAL	57,753,654	5,472,607	17,044	2,773,286	92,018,749	151,387	139,014,795	668,322,616	42,523,022	151,884,024	87,1559	42,657,261	2,433,076	4,263,865	71,265,173	213,014	7,000	7,472,824	1,252,116,825	
	8.47%	0.42%	0.00%	0.21%	7.12%	0.01%	10.76%	51.72%	8.29%	11.75%	0.07%	3.30%	0.19%	0.33%	5.7%	0.02%	0.00%	0.58%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	55,054,567	-	-	-	-	-	-	281,203,685	-	-	-	-	-	-	34,170,191	-	-	-	370,428,843	
PRO MUJER	-	-	-	-	2,539,386	-	-	39,196,346	1,627,478	964,358	-	-	-	-	-	-	-	-	697,361	45,024,829
DIACONIA	28,373,404	1,813,776	-	591,458	5,461,243	23,899	18,772,710	19,216,171	1,473,362	14,956,172	2,800	5,084,874	180,079	477,682	1,258,337	27,639	-	-	64,373	97,577,979
EMPRESER	3,207,490	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,207,490
FONCRESOL	2,814,827	-	-	-	518,773	-	478,769	4,686,357	-	-	-	-	-	-	441,922	-	-	-	64,437	9,005,085
FINBODEM	8,817,272	47,960	-	3,611	1,527,830	10,290	184,719	3,809,268	1,645,840	12,095,730	49,432	465,235	50,642	182,528	3,704,097	-	-	-	10,429	32,604,884
IDEPRO	43,096,598	7,111,097	-	189,878	5,925,561	1,902	1,524,974	10,404,078	2,770,042	8,396,272	44,832	1,126,568	65,368	596,413	1,299,595	-	25,714	159,077	82,338,333	
IMPPO	-	-	-	-	1,751,974	-	77,000	40,716	-	-	-	-	-	2,904	148,804	-	-	-	2,021,397	
SARTAWI	63,764,991	11,250	-	16,168	944,215	53,010	4,387,001	9,391,889	960,929	3,337,546	124,547	1,137,240	151,208	446,971	304,205	46,758	-	-	30,954	85,108,883
ANED	14,707,384	9,772,748	-	44,518	920,872	-	9,946,948	561,386	3,786,708	-	-	8,656,580	-	178,897	86,660	-	-	-	108,950	48,783,651
CIDRE	57,147,599	483,562	20,961	1,693,658	5,232,867	-	11,308,501	5,699,318	1,184,917	12,167,294	470,002	4,705,329	93,357	142,518	641,185	86,377	-	-	101,077,444	
FONDECO	56,557,869	-	-	-	2,359,623	-	13,796,339	3,887,210	-	10,821,364	-	-	-	-	-	-	-	-	22,358,513	109,780,918
FUBODE	24,551,080	71,281	-	1,453,295	5,798,055	177,205	7,364,578	16,876,583	5,249,130	3,639,629	-	25,010	-	554,984	-	-	-	22,479	65,783,310	
TOTAL	357,893,979	19,311,674	20,961	3,992,587	32,980,490	266,906	57,894,590	404,358,468	15,473,084	70,165,073	691,611	21,290,837	590,654	1,947,677	42,702,582	160,774	25,714	23,516,573	1,053,142,644	
	33.98%	1.83%	0.00%	0.38%	3.13%	0.03%	5.50%	38.40%	1.47%	6.66%	0.07%	2.01%	0.05%	0.18%	4.05%	0.02%	0.00%	2.23%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	82,268,099	-	-	-	-	-	-	519,798,816	-	-	-	-	-	-	68,160,750	-	-	-	670,227,665	
PRO MUJER	-	-	-	-	24,177,025	-	-	234,176,346	1,627,478	8,263,000	-	-	-	-	-	-	-	-	7,512,599	287,573,597
DIACONIA	30,825,261	1,936,040	-	2,009,770	23,772,923	95,049	116,666,292	119,069,541	4,610,205	72,610,616	14,826	28,892,865	586,191	2,224,766	11,659,789	61,640	-	-	107,840	415,143,615
EMPRESER	3,207,490	-	-	-	4,534,703	-	-	23,062,512	3,999,466	1,999,834	-	-	-	-	-	-	-	-	-	36,804,004
FONCRESOL	2,837,129	-	-	-	1,141,058	-	1,247,015	10,288,607	-	-	-	-	-	-	1,561,990	-	-	-	380,166	17,455,883
FINBODEM	9,579,320	72,068	9,041	12,277	17,480,820	27,933	1,077,743	24,089,838	7,769,788	44,791,833	203,428	4,319,187	714,147	661,339	17,849,290	12,130	-	-	10,429	128,680,611
IDEPRO	47,266,392	11,480,589	-	543,342	19,451,469	1,902	4,958,558	43,770,209	11,320,058	33,087,302	274,575	5,857,546	389,656	1,535,015	6,698,610	117,625	25,714	338,574	187,117,138	
IMPPO	-	-	-	-	4,679,967	-	1,505,759	40,716	-	-	-	895,075	-	702,007	6,172,550	-	-	-	17,897,612	
SARTAWI	69,623,680	29,816	-	102,406	2,734,279	53,010	6,562,882	17,925,193	2,108,527	5,430,884	150,634	2,089,411	267,357	468,333	707,521	51,761	-	-	41,656	108,677,351
ANED	14,707,384	9,772,748	-	44,518	920,872	-	9,946,948	561,386	3,786,708	-	-	8,656,580	-	178,897	86,660	-	-	-	108,950	48,783,651
CIDRE	64,594,491	1,403,117	28,964	2,430,375	13,883,043	62,593	35,579,390	21,477,215	2,446,982	32,247,222	919,707	13,072,212	1,016,379	497,026	2,976,316	130,631	7,000	90,127	193,042,789	
FONDECO	56,557,869	-	-	-	2,359,623	-	13,796,339	3,887,210	-	10,821,364	-	-	-	-	-	-	-	-	22,358,513	109,780,918
FUBODE	34,179,517	89,903	-	1,623,186	9,883,337	177,205	13,078,912	43,387,599	11,830,359	9,010,333	-	75,222	-	4,397	1,002,124	-	-	40,543	124,382,636	
TOTAL	415,646,633	28,784,281	38,065	6,765,874	124,989,119	417,694	156,909,386	1,027,681,084	57,996,106	222,089,097	1,363,170	63,856,098	2,979,729	6,211,542	116,967,735	373,787	32,714	30,989,397	2,345,257,469	
	17.72%	1.06%	0.00%	0.29%	9.31%	0.02%	8.40%	45.74%	2.47%	9.47%	0.07%	2.72%	0.13%	0.26%	4.99%	0.02%	0.00%	1.32%	100%	

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

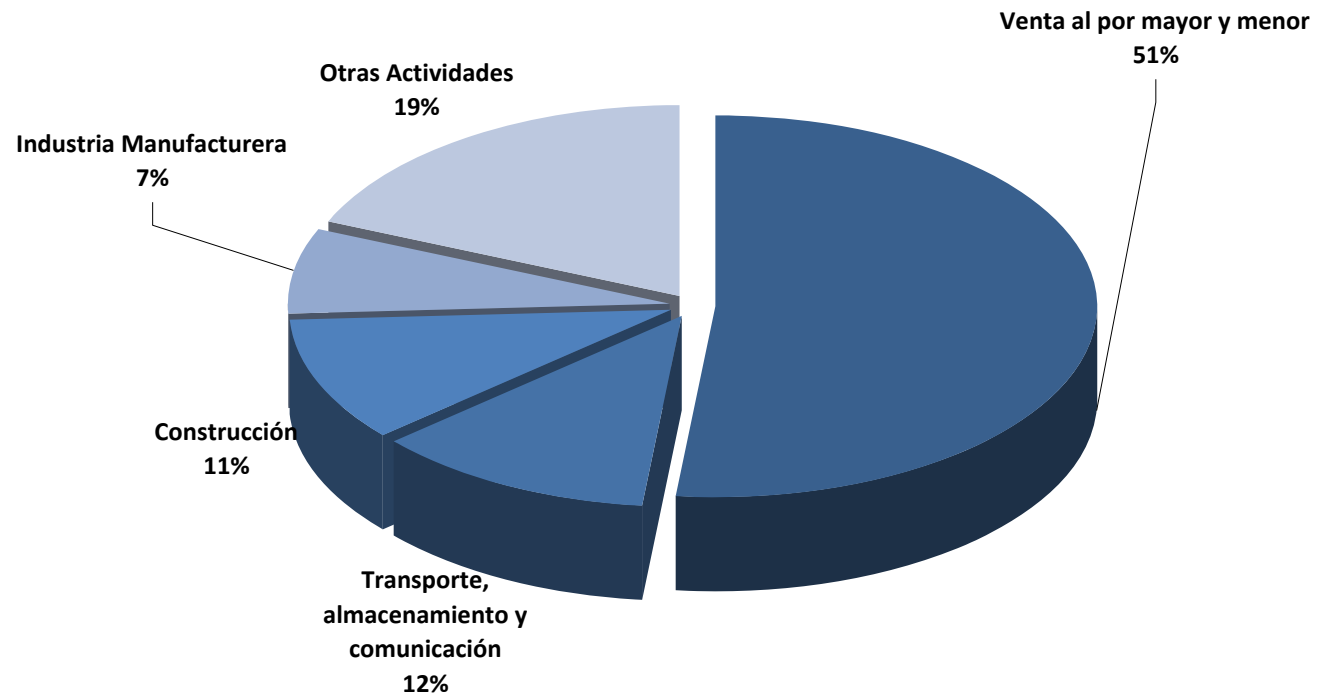
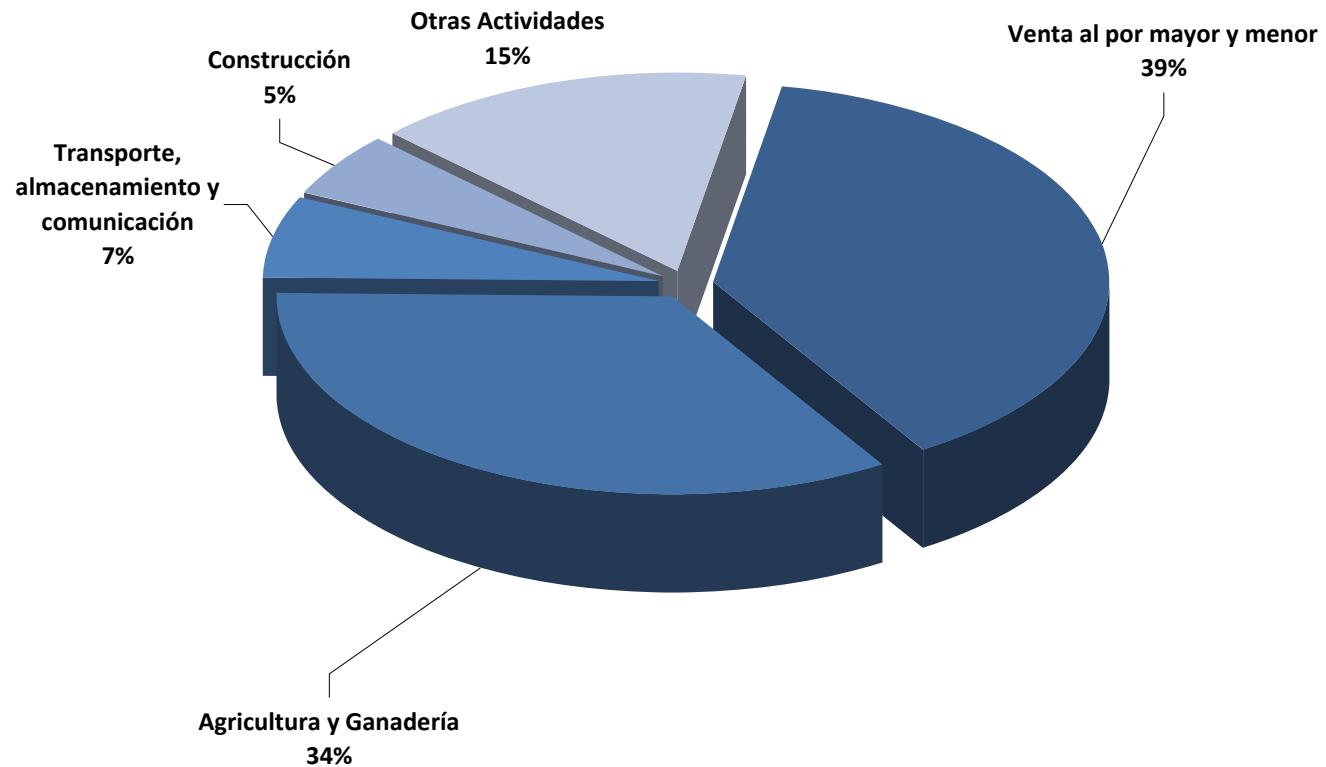


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

CARTERA POR ENTIDAD: NIVEL URBANO													
INSTITUCION	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	TOTAL	
CRECER	-	-	-	-	-	133,389	5,090,829	43,820,633	146,632,515	44,942,558	59,179,300	299,799,223	
PRO MUJER	-	-	-	-	-	-	81,536	3,809,441	67,256,804	57,531,632	113,869,355	242,548,768	
DIACONIA	-	-	388,633	2,294,766	6,823,763	6,736,254	18,198,603	85,399,263	153,489,917	28,664,018	15,570,419	317,565,636	
EMPRENDER	-	-	-	-	-	-	779,523	4,228,663	20,126,093	5,490,132	2,972,105	33,596,514	
FONCRESOL	-	-	-	-	-	-	326,398	2,233,590	2,220,535	3,140,771	8,450,798	14,392,092	
FUNBODEM	-	-	-	-	6,198,019	3,063,269	13,461,844	15,234,139	42,399,040	11,050,793	4,658,624	96,075,727	
IDEPRO	-	-	826,472	2,742,314	2,081,773	3,327,777	24,668,029	40,282,715	29,679,149	682,579	87,998	104,378,805	
IMPRO	-	-	-	-	-	-	166,301	2,335,684	8,802,679	2,581,878	1,980,672	15,876,215	
SARTAWI	-	-	-	1,354,627	800,265	-	502,398	1,165,616	16,051,463	1,546,152	1,837,947	23,258,468	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	1,402,000	12,514,314	10,570,475	8,325,547	4,360,121	9,218,465	26,666,597	18,496,085	364,753	46,986	91,965,344	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	-	325,000	460,500	4,397,968	21,420,319	29,276,718	1,989,109	729,712	58,599,326
TOTAL	0.00%	0.11%	1.06%	1.31%	1.90%	1.40%	5.95%	18.95%	41.36%	12.16%	15.79%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	14,859,317	64,952,165	187,292,150	45,792,685	57,532,127	370,428,444	
PRO MUJER	-	-	-	-	-	-	-	-	4,044,793	10,687,785	30,292,251	45,024,829	
DIACONIA	-	-	-	475,000	2,761,019	1,417,082	3,097,098	16,507,438	54,304,433	12,967,833	6,048,076	97,577,979	
EMPRENDER	-	-	-	-	-	-	-	45,128	2,240,628	683,215	238,518	3,207,490	
FONCRESOL	-	-	-	-	-	87,848	320,911	613,117	2,838,891	3,803,420	1,340,898	9,005,085	
FUNBODEM	-	-	-	-	2,040,472	1,695,142	1,601,475	6,580,245	15,941,634	3,688,180	1,057,736	32,604,884	
IDEPRO	-	-	2,120,356	2,170,504	982,237	1,839,104	12,540,135	27,356,922	34,675,140	920,646	133,289	82,738,333	
IMPRO	-	-	-	-	-	-	-	-	1,471,652	389,912	114,770	2,021,397	
SARTAWI	-	-	-	3,850,838	4,212,157	2,720,361	5,198,410	6,441,783	60,036,070	2,186,914	462,350	85,108,883	
ANED	-	-	-	-	-	213,000	463,624	2,750,598	38,708,333	4,657,046	1,991,050	48,783,651	
CIDRE	-	2,359,748	9,638,141	7,441,124	8,198,682	3,989,361	8,123,096	33,073,550	27,739,596	498,125	16,020	101,077,444	
FONDECO	-	-	5,541,547	15,844,384	10,382,180	5,948,965	9,093,076	15,838,048	27,079,756	10,338,189	9,714,773	109,780,918	
FUBODE	-	-	-	240,100	2,125,094	468,768	1,980,669	13,583,692	43,120,154	5,136,644	112,888	65,783,310	
TOTAL	0.00%	0.22%	1.64%	2.85%	2.92%	1.75%	5.44%	17.83%	47.43%	9.47%	10.45%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	133,389	19,950,146	108,772,798	333,924,664	90,735,243	116,711,427	670,227,667	
PRO MUJER	-	-	-	-	-	81,536	3,809,441	71,301,597	68,219,417	144,161,606	287,573,597	1,000,000,000	
DIACONIA	-	-	388,633	2,769,766	9,584,781	8,153,336	21,295,701	101,906,701	207,794,350	41,631,851	21,618,495	415,143,615	
EMPRENDER	-	-	-	-	-	-	779,523	4,273,791	22,366,721	6,173,347	3,210,622	36,804,004	
FONCRESOL	-	-	-	-	-	87,848	647,309	1,152,622	5,062,481	6,023,954	4,481,669	17,455,883	
FUNBODEM	-	-	-	-	8,238,491	4,758,410	15,063,318	21,814,384	58,340,674	14,748,973	5,116,360	128,680,611	
IDEPRO	-	-	2,946,828	4,912,818	3,064,009	5,166,881	37,208,163	67,639,637	64,354,289	1,603,225	221,287	187,117,338	
IMPRO	-	-	-	-	-	166,301	2,380,747	2,880,747	2,971,790	2,104,442	17,897,612	34,663,688	
SARTAWI	-	-	-	5,205,466	5,012,422	2,720,361	5,700,808	7,507,399	76,087,533	3,733,066	2,300,297	108,367,351	
ANED	-	-	-	-	-	213,000	463,624	2,750,598	38,708,333	4,657,046	1,991,050	48,783,651	
CIDRE	-	3,761,748	22,152,455	18,011,599	16,524,229	8,349,482	17,341,562	59,740,147	862,879	63,007	193,042,789	1,000,000,000	
FONDECO	-	-	5,541,547	15,844,384	10,382,180	5,948,965	9,093,076	15,838,048	27,079,756	10,338,189	9,714,773	109,780,918	
FUBODE	-	-	-	240,100	2,450,094	468,768	1,980,669	13,583,692	43,120,154	5,136,644	112,888	65,783,310	
TOTAL	0.00%	0.16%	1.32%	2.00%	2.36%	1.55%	5.72%	18.45%	44.09%	10.95%	13.40%	100%	

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Abril 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	154,581,096	56,173	-	-	145,218,127	22,608	-	-	299,799,223	78,781	
PRO MUJER	184,505,738	77,025	-	-	58,043,031	5,821	-	-	242,548,768	82,846	
DIACONIA	59,064,791	26,943	-	-	258,500,845	24,589	-	-	317,565,636	51,532	
EMPRENDER	10,428,388	5,558	924,701	344	22,243,426	3,572	-	-	33,596,514	9,474	
FONCRESOL	5,096,434	2,617	121,461	23	3,232,903	263	-	-	8,450,798	2,903	
FUNBODEM	-	-	-	-	96,075,727	8,231	-	-	96,075,727	8,231	
IDEPRO	-	-	-	-	104,378,804	4,060	-	-	104,378,804	4,060	
IMPRO	-	-	-	-	15,876,215	2,029	-	-	15,876,215	2,029	
SARTAWI	3,026,763	1,454	46,665	11	20,185,041	1,929	-	-	23,258,468	3,394	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	91,965,344	2,612	-	-	91,965,344	2,612	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	37,072,861	11,705	152,362	40	21,374,103	1,873	-	-	58,599,326	13,618	
TOTAL	453,776,070	181,475	1,245,189	418	837,093,565	77,587	-	-	1,292,114,824	259,480	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	165,151,780	55,688	-	-	205,276,664	23,878	-	-	370,428,444	79,566	
PRO MUJER	45,024,829	23,977	-	-	-	-	-	-	45,024,829	23,977	
DIACONIA	63,013,515	6,938	-	-	34,564,464	3,863	-	-	97,577,979	10,801	
EMPRENDER	747,355	466	-	-	2,460,134	342	-	-	3,207,490	808	
FONCRESOL	4,905,113	1,422	654,449	99	3,357,675	195	87,848	1	9,005,085	1,717	
FUNBODEM	-	-	-	-	32,604,884	2,579	-	-	32,604,884	2,579	
IDEPRO	-	-	-	-	82,738,333	3,698	-	-	82,738,333	3,698	
IMPRO	-	-	-	-	2,021,397	303	-	-	2,021,397	303	
SARTAWI	212,271	166	801,890	179	84,094,722	6,363	-	-	85,108,883	6,708	
ANED	4,152,468	1,784	646,792	144	43,892,905	4,518	91,485	27	48,783,651	6,473	
CIDRE	-	-	-	-	100,946,741	3,595	130,704	1	101,077,444	3,596	
FONDECO	22,358,513	11,605	-	-	87,422,405	2,873	-	-	109,780,918	14,478	
FUBODE	19,358,546	6,893	4,884,431	389	41,540,333	3,265	-	-	65,783,310	10,547	
TOTAL	324,924,390	108,939	6,987,562	811	720,920,656	55,472	310,037	29	1,053,142,646	165,251	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	319,732,876	111,861	-	-	350,494,791	46,486	-	-	670,227,667	158,347	
PRO MUJER	229,530,566	101,002	-	-	58,043,031	5,821	-	-	287,573,597	106,823	
DIACONIA	122,078,306	33,881	-	-	293,065,309	28,452	-	-	415,143,615	62,333	
EMPRENDER	11,175,743	6,024	924,701	344	24,703,560	3,914	-	-	36,804,004	10,282	
FONCRESOL	10,001,547	4,039	775,910	122	6,590,578	458	87,848	1	17,455,883	4,620	
FUNBODEM	-	-	-	-	128,680,611	10,810	-	-	128,680,611	10,810	
IDEPRO	-	-	-	-	187,117,136	7,758	-	-	187,117,136	7,758	
IMPRO	-	-	-	-	17,897,612	2,332	-	-	17,897,612	2,332	
SARTAWI	3,239,034	1,620	848,555	190	104,279,762	8,292	-	-	108,367,351	10,102	
ANED	4,152,468	1,784	646,792	144	43,892,905	4,518	91,485	27	48,783,651	6,473	
CIDRE	-	-	-	-	192,912,085	6,207	130,704	1	193,042,789	6,208	
FONDECO	22,358,513	11,605	-	-	87,422,405	2,873	-	-	109,780,918	14,478	
FUBODE	56,431,407	18,598	5,036,793	429	62,914,436	5,138	-	-	124,382,636	24,165	
TOTAL	778,700,460	290,414	8,232,751	1,229	1,558,014,221	133,059	310,037	29	2,345,257,470	424,731	

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

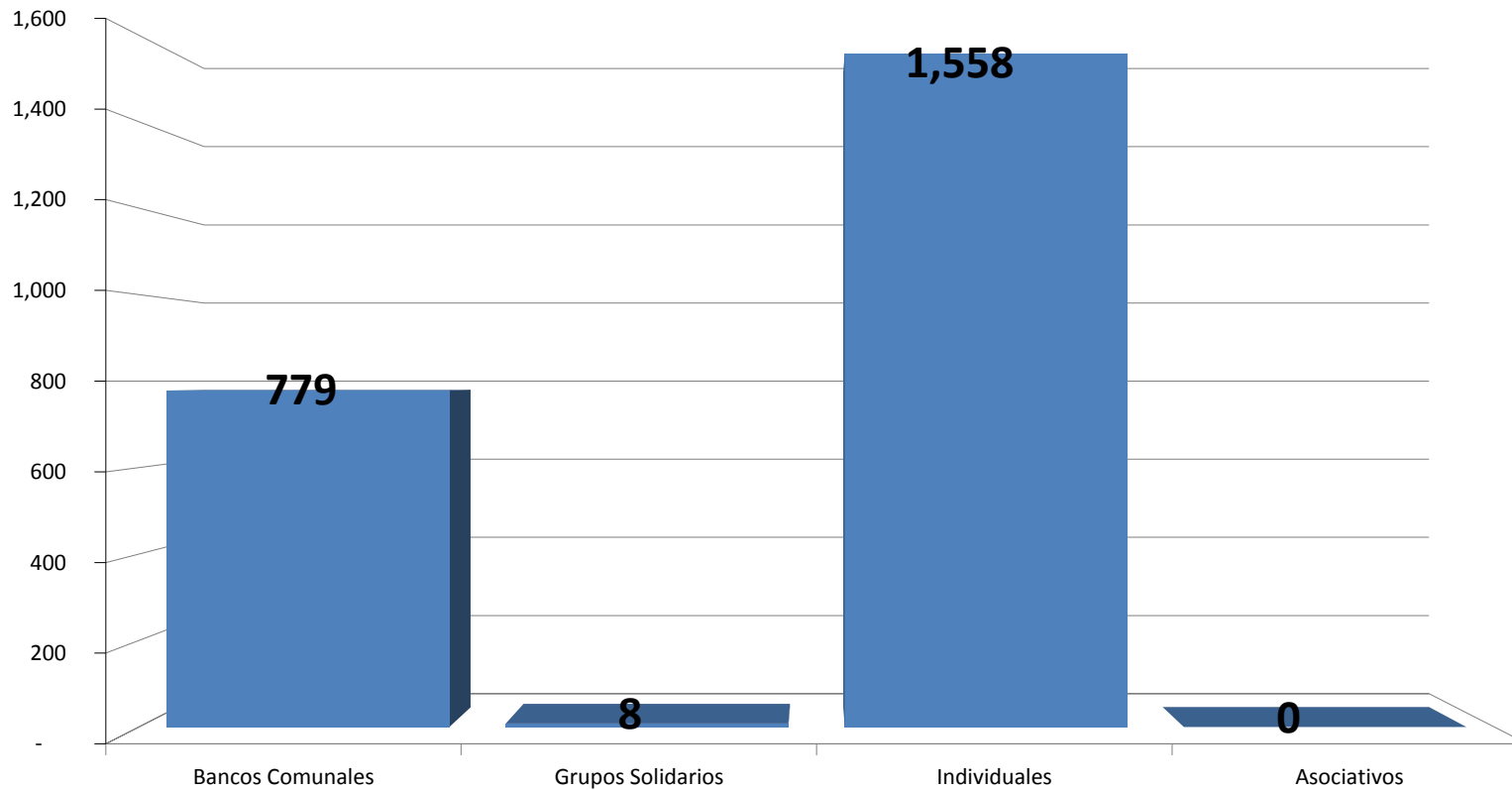
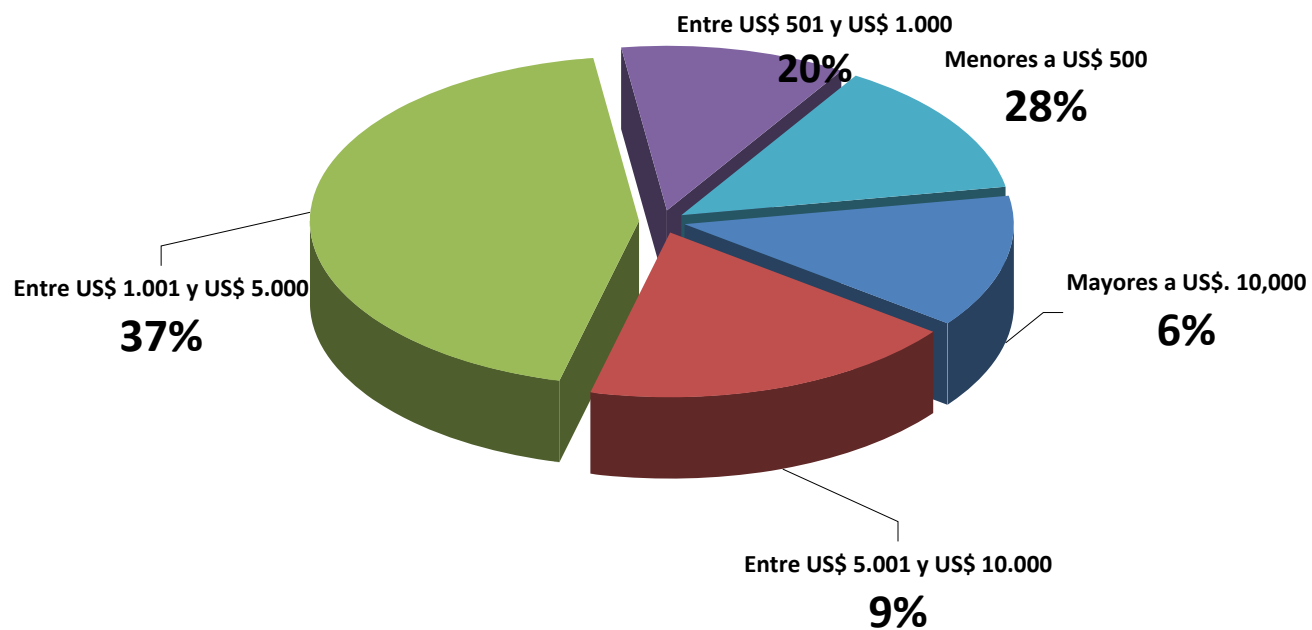


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

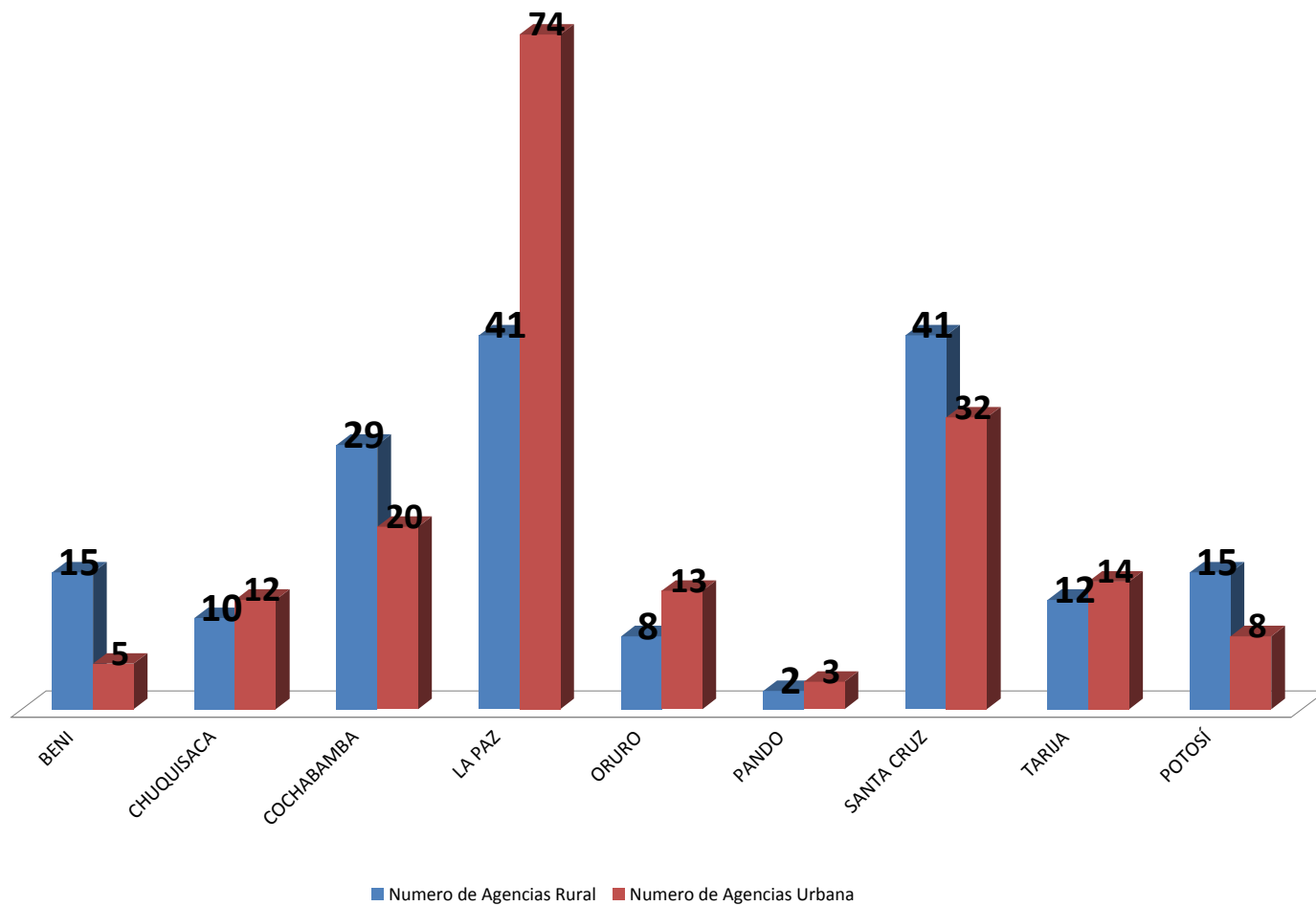


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Abril de 2012
 (En Bolivianos)

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
30 de Abril 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		18%							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)