

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

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIAGONA	EMPRENDER	FONCRESOL	FUNDODEM	INPRO	IMPRO	SARTAW	ANEO	ODRE	FONOCO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	17,743,191	16,699,479	<u>34,442,669</u>	51,299,949	4,002,585	2,296,179	6,218,876	10,918,105	373,934	10,654,538	9,574,657	14,933,595	13,988,609	24,240,704	182,944,399
INVERSIONES TEMPORARIAS	37,066,841	16,619,285	<u>53,686,126</u>	276,712	782,407	606,601	318,328	5,818,204	946,680	25,022	3,283,762	3,579,243	1,055,847	-	70,378,934
CARTERA	689,432,100	296,401,464	<u>985,833,564</u>	409,875,307	35,195,014	17,787,285	119,979,811	190,271,236	17,313,743	111,519,879	46,831,374	190,416,888	109,311,189	131,898,977	2,366,234,268
CARTERA BRUTA	690,819,564	294,760,764	<u>985,580,328</u>	424,692,852	37,322,051	18,165,311	129,157,014	191,432,920	17,685,922	111,051,133	49,399,538	196,086,517	109,253,219	127,874,728	2,397,701,533
CARTERA VIGENTE	685,820,692	291,969,170	<u>977,789,862</u>	423,185,272	36,033,018	17,670,942	113,859,508	183,026,649	15,862,205	107,052,514	46,440,965	188,479,670	106,699,432	127,093,626	2,343,193,662
CARTERA VENCIDA	2,782,381	937,668	<u>3,720,049</u>	1,123,280	296,180	71,823	1,695,394	2,134,823	119,105	2,816,903	2,678,438	3,233,124	891,942	621,699	19,402,761
CARTERA EN EJECUCIÓN	1,941,365	1,853,926	<u>3,795,290</u>	288,076	940,005	382,792	6,512,758	235,581	33,540	-	280,136	1,127,623	1,539,956	159,402	15,295,160
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	259,947	-	<u>259,947</u>	86,828	37,734	16,095	6,995,895	5,432,367	1,534,094	1,115,084	-	2,646,413	23,457	-	18,147,915
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	15,179	-	<u>15,179</u>	-	-	8,335	36,360	544,347	77,796	66,632	-	475,850	-	-	1,224,500
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	9,396	15,114	57,098	59,153	59,181	-	-	-	123,837	98,431	-	437,536
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	12,407,656	5,033,180	<u>17,440,836</u>	5,720,693	612,888	303,006	1,464,493	3,380,891	172,535	3,990,794	827,485	3,348,684	4,491,091	6,429,903	48,183,298
PREVISIÓN PARA CARTERA INCORRIBLE	-13,795,120	-3,392,480	<u>-17,187,600</u>	-20,538,239	-2,739,925	-681,031	-10,641,696	-4,542,574	-544,714	-3,522,048	-3,395,650	-9,018,314	-4,433,120	-2,405,653	-79,650,563
OTRAS CUENTAS POR COBRAR	4,562,109	1,260,992	<u>5,823,101</u>	1,559,567	501,401	298,481	1,098,463	2,316,009	157,799	868,342	2,830,524	2,089,039	2,606,657	950,427	21,099,812
BIENES REALIZABLES	1	-	<u>1</u>	5	-	-	57,905	9,732	-	22,434	29	55	-	-	90,161
INVERSIONES PERMANENTES	2,716,495	396,635	<u>3,113,131</u>	308,551	249,316	24,010	33,503	792,520	80,007	52,233	3,799,143	11,317,308	8,137,255	61,054	27,968,032
BIENES DE USO	22,517,859	5,318,300	<u>27,836,160</u>	10,396,673	1,493,091	1,374,628	3,431,043	4,959,492	1,152,414	5,084,165	1,171,887	8,561,758	6,554,748	2,922,497	74,938,556
OTROS ACTIVOS	7,523,551	914,511	<u>8,438,062</u>	901,240	393,437	290,935	882,995	1,003,873	1,072,125	666,032	309,968	27,592	297,453	778,063	15,061,774
TOTAL DEL ACTIVO	781,562,148	337,610,667	<u>1,119,172,815</u>	474,618,004	42,617,251	22,678,119	132,020,924	216,089,172	21,096,703	128,892,645	67,801,344	230,925,424	141,951,813	160,851,722	2,758,715,936
										0	0	-	-	-	
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	562,164,952	245,465,828	<u>807,630,780</u>	204,741,097	31,945,681	4,784,286	101,823,566	169,054,493	14,941,551	98,804,044	34,729,480	179,312,329	99,709,142	118,625,004	1,866,101,454
OTRAS CUENTAS POR PAGAR	25,196,747	12,440,623	<u>37,637,370</u>	14,095,206	1,992,749	1,421,397	3,290,704	5,967,982	766,896	12,782,777	17,307,693	9,425,023	11,852,975	7,239,294	123,780,065
PREVISIONES	16,530,944	11,670,266	<u>28,201,210</u>	5,524,202	-	-	2,255,752	24,596	360,985	11,123	1,331,801	-	1,725,835	1,662,477	41,097,982
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	423,049	2,010,895	-	-	1,203,452	-	1,432,400	590,081	86,810	2,737,606	-	8,484,294
TOTAL DEL PASIVO	603,892,643	269,576,717	<u>873,469,360</u>	224,783,555	35,949,325	6,205,683	107,370,021	176,250,524	16,069,432	113,030,344	53,959,055	188,824,161	116,025,558	127,526,775	2,039,463,795
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	-	16,000,123	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	184,980,519
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	1,914,533	<u>149,658,474</u>	157,116,762	520,987	-	12,810,082	774,306	1,539,794	-	-	6,447,714	6,627,165	3,343,853	338,839,137
RESULTADOS ACUMULADOS	11,157,852	7,184,796	<u>18,342,648</u>	53,517,612	1,003,011	472,313	-3,744,030	120,878	120,878	-10,608,521	-2,231,171	6,289,781	979,331	7,862,241	73,053,584
TOTAL DEL PATRIMONIO	177,669,505	68,033,950	<u>245,703,455</u>	249,834,448	6,667,926	16,472,436	24,650,903	39,838,648	5,027,271	15,862,301	13,842,289	42,101,263	25,926,255	33,324,948	719,252,141
TOTAL DEL PASIVO Y PATRIMONIO	781,562,148	337,610,667	<u>1,119,172,815</u>	474,618,004	42,617,251	22,678,119	132,020,924	216,089,172	21,096,703	128,892,645	67,801,344	230,925,424	141,951,813	160,851,722	2,758,715,936

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	80,004,617	47,702,549	127,707,167	43,179,269	5,084,797	1,433,245	11,078,413	15,666,421	1,422,667	10,114,794	4,685,152	15,472,704	10,594,410	14,444,286	260,883,324
GASTOS FINANCIEROS	-15,081,854	-7,684,938	-22,766,792	-4,917,929	-1,347,024	-74,884	-3,132,845	-3,521,823	-232,249	-3,546,529	-1,103,590	-4,166,614	-2,752,574	-2,611,257	-50,174,109
RESULTADO FINANCIERO BRUTO	64,922,763	40,017,611	104,940,375	38,261,341	3,737,774	1,358,361	7,945,568	12,144,598	1,190,418	6,568,265	3,581,562	11,306,090	7,841,836	11,833,029	210,709,215
OTROS INGRESOS OPERATIVOS	694,703	1,004,607	1,699,310	1,182,758	2,172,476	-	2,018,668	725,920	184,753	1,247,040	1,322,611	1,177,860	837,834	465,382	13,584,412
OTROS GASTOS OPERATIVOS	-2,085,310	-5,148,587	-7,233,896	-188,912	-	-	-104,759	-77,362	-42,288	-127,075	-372,024	-682,185	-88,855	-464,985	-9,382,342
RESULTADO DE OPERACION BRUTO	63,532,156	35,873,632	99,405,788	39,255,187	5,910,250	1,358,361	9,859,477	12,793,156	1,332,883	7,688,229	4,532,149	12,351,765	8,590,814	11,833,226	214,911,285
RECUPERACION DE ACTIVOS FINANCIEROS	3,774,431	1,449,135	5,223,566	463,082	86,545	67,716	4,429,662	1,971,403	47,931	784,950	702,843	4,030,077	1,756,185	4,169,295	23,733,255
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-8,838,829	-2,206,808	-11,045,637	-3,413,395	-466,212	-93,624	-9,130,789	-3,541,588	-199,902	-1,842,407	-870,537	-7,123,374	-2,058,739	-4,644,901	-44,431,106
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	58,467,759	35,115,959	93,583,717	36,304,874	5,530,583	1,332,452	5,158,350	11,222,971	1,180,912	6,630,772	4,364,456	9,258,467	8,288,260	11,357,619	194,213,433
GASTOS DE ADMINISTRACION	-47,980,936	-27,980,431	-75,961,367	-17,353,122	-5,218,587	-1,215,097	-8,838,641	-10,088,028	-1,053,353	-7,053,380	-6,046,261	-7,526,686	-7,586,628	-8,804,373	-156,749,523
RESULTADO DE OPERACION NETO	10,486,823	7,135,528	17,622,351	18,951,752	311,996	113,355	-3,680,291	1,134,942	127,558	-422,608	-1,681,805	1,731,781	701,632	2,553,247	37,463,911
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	372,179	-2,126	370,053	2,444	-1,525	9,203	-	-86,230	-	-	-	-	-	-	340,386
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-721	-0	-721	-64	-	-504	-	-	-	-	-	-	-	-	-1,289
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	10,858,281	7,133,401	17,991,682	18,954,131	310,471	122,055	-3,680,291	1,048,712	127,558	-422,608	-1,681,805	1,731,781	701,632	2,599,689	37,803,007
INGRESOS EXTRAORDINARIOS	383,961	43,727	427,688	-	-	-	779	-	363,830	5,879	1,166	1,014	5,953	-	806,310
GASTOS EXTRAORDINARIOS	-91,269	-4,551	-95,821	-	-	-	-	-	-	-	-	-	-	-	-95,821
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	11,150,973	7,172,577	18,323,549	18,954,131	310,471	122,055	-3,680,291	1,049,491	127,558	-58,778	-1,675,926	1,732,948	702,647	2,605,642	38,513,496
INGRESOS DE GESTIONES ANTERIORES	34,893	57,385	92,277	5,318	-	-	-	-	16,355	129,865	-	622,106	244	-1,321	864,845
GASTOS DE GESTIONES ANTERIORES	-28,013	-45,166	-73,179	-246,496	-	-	-63,739	-	-23,036	-34,631	-	75	-160	-441,216	
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	11,157,852	7,184,796	18,342,648	18,712,954	310,471	122,055	-3,744,030	1,049,491	120,878	36,456	-1,675,926	2,355,054	702,815	2,604,161	38,937,025
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	3	-	-	-	-	-	-	-	-	-	-	3
RESULTADO ANTES DE IMPUESTOS	11,157,852	7,184,796	18,342,648	18,712,957	310,471	122,055	-3,744,030	1,049,491	120,878	36,456	-1,675,926	2,355,054	702,815	2,604,161	38,937,029
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	11,157,852	7,184,796	18,342,648	18,712,957	310,471	122,055	-3,744,030	1,049,491	120,878	36,456	-1,675,926	2,355,054	702,815	2,604,161	38,937,029

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	2.27%	4.95%	3.08%	10.81%	9.39%	10.13%	4.71%	5.05%	1.77%	8.27%	14.12%	6.47%	9.85%	15.07%	6.63%
Inversiones Temporarias/Total Activo	4.74%	4.92%	4.80%	0.06%	1.84%	2.67%	0.24%	2.69%	4.49%	0.02%	4.84%	1.55%	0.74%	0.00%	2.55%
Cartera / Total Activo	88.21%	87.79%	88.09%	86.36%	82.58%	78.43%	90.88%	88.05%	82.07%	86.52%	69.07%	82.46%	77.01%	82.00%	85.77%
Otras Cuentas por cobrar / Total Activo	0.58%	0.37%	0.52%	0.33%	1.18%	1.32%	0.83%	1.07%	0.75%	0.67%	4.17%	0.90%	1.84%	0.59%	0.76%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	0.35%	0.12%	0.28%	0.07%	0.59%	0.11%	0.03%	0.37%	0.38%	0.04%	5.60%	4.90%	5.73%	0.04%	1.01%
Bienes de Uso / Total Activo	2.88%	1.58%	2.49%	2.19%	3.50%	6.06%	2.60%	2.30%	5.46%	3.94%	1.73%	3.71%	4.62%	1.82%	2.72%
Otros Activos / Total Activo	0.96%	0.27%	0.75%	0.19%	0.92%	1.28%	0.67%	0.46%	5.08%	0.52%	0.46%	0.01%	0.21%	0.48%	0.55%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.43%	5.11%	3.93%	9.46%	1.75%	1.29%	-6.81%	1.17%	1.38%	0.07%	-5.93%	2.45%	1.19%	3.89%	3.39%
Resultado Neto / Patrimonio ROE	15.07%	25.35%	17.92%	17.98%	11.17%	1.78%	-36.45%	6.32%	5.77%	0.55%	-29.06%	13.43%	6.51%	18.75%	12.99%
Resultado Neto / Ingresos Financieros	13.95%	15.06%	14.36%	43.34%	6.11%	8.52%	-33.80%	6.70%	8.50%	0.36%	-35.77%	15.22%	6.63%	18.03%	14.93%
Ingresos Financieros / Activo	24.57%	33.91%	27.39%	21.83%	28.64%	15.17%	20.14%	17.40%	16.18%	18.83%	16.58%	16.08%	17.91%	21.55%	22.70%
Ingresos Financieros / Cartera Bruta	27.79%	38.84%	31.10%	24.40%	32.70%	18.94%	20.59%	19.64%	19.31%	21.86%	22.76%	18.94%	23.27%	27.11%	26.11%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.67%	22.78%	18.50%	9.81%	33.56%	16.11%	16.42%	12.65%	14.29%	15.24%	29.37%	9.21%	16.67%	16.52%	15.69%
Gastos Administrativos / Activo	14.73%	19.89%	16.29%	8.77%	29.39%	12.90%	16.07%	11.20%	11.98%	13.13%	21.40%	7.82%	12.83%	13.14%	13.64%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.31%	99.05%	99%	100%	96.65%	97%	94%	98%	98%	97%	94.01%	97%	98%	99%	98%
Cartera Vencida / Cartera Bruta	0.40%	0.32%	0.38%	0.26%	0.79%	0.44%	1.34%	1.40%	1.11%	2.60%	5.42%	1.89%	0.82%	0.49%	0.86%
Cartera en Ejecución / Cartera Bruta	0.28%	0.63%	0.39%	0.07%	2.56%	2.19%	5.09%	0.15%	0.52%	0.00%	0.57%	0.64%	1.50%	0.12%	0.66%
Previsión cartera incobrable / Cartera en Mora	291.10%	121.52%	228.24%	1445.59%	218.97%	142.39%	128.19%	152.75%	188.08%	122.14%	114.77%	181.80%	175.20%	307.98%	219.06%
LIQUIDEZ															
Disponibilidades / Pasivo	2.94%	6%	4%	23%	11.13%	37%	6%	6%	2%	9%	17.74%	8%	12%	19%	9%
Disponibilidades + Inversiones Temporarias / Pasivo	9.08%	12.36%	10.09%	22.95%	13.31%	46.78%	6.09%	9.50%	8.22%	9.45%	23.83%	9.80%	12.97%	19.01%	12.42%
Disponibilidades + Inversiones Temporarias / Activo	7.01%	9.87%	7.87%	10.87%	11.23%	12.80%	4.95%	7.75%	6.26%	8.29%	18.96%	8.02%	10.60%	15.07%	9.18%
SOLVENCIA															
Patrimonio/Activo	22.73%	20%	22%	53%	15.65%	73%	19%	18%	24%	12%	20.42%	18%	18%	21%	26%
Cartera Vencida+Ejecución/Patrimonio	2.67%	4.10%	3.06%	0.57%	18.77%	2.90%	33.68%	7.46%	5.76%	18.18%	21.37%	11.78%	9.76%	2.34%	5.06%
Cartera Vencida+Ejecución-Prev/Patrimonio	-5.10%	-0.88%	-3.93%	-7.65%	-22.33%	-1.23%	-9.49%	-3.94%	-5.07%	-4.03%	-3.16%	-9.64%	-7.34%	-4.87%	-6.02%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	40,119,923	39,692,473	151,534	275,916	576	13,397	13,973
CHUQUISACA	69,819,628	69,131,476	255,427	432,726	3,121	16,778	19,899
COCHABAMBA	167,224,022	163,555,982	2,600,332	1,067,709	6,109	23,190	29,299
LA PAZ	500,174,043	495,680,252	2,658,050	1,835,741	23,069	75,755	98,824
ORURO	109,669,722	109,017,092	405,832	246,799	3,248	15,129	18,377
PANDO	32,262,142	31,471,963	790,179	-	483	3,020	3,503
POTOSI	38,614,376	38,400,340	25,577	188,459	1,242	8,252	9,494
SANTA CRUZ	278,363,851	267,483,800	3,720,161	7,159,890	6,992	43,580	50,572
TARIJA	76,677,705	75,663,482	570,595	443,629	2,901	10,171	13,072
TOTAL	1,312,925,414	1,290,096,859	11,177,687	11,650,868	47,740	209,273	257,013
	100%	98.26%	0.85%	0.89%	18.58%	81.42%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	99,096,253	98,292,882	666,540	136,831	3,721	14,041	17,762
CHUQUISACA	54,832,403	54,512,965	253,567	65,871	2,461	4,488	6,949
COCHABAMBA	209,716,644	207,350,452	1,449,415	916,777	8,534	17,968	26,502
LA PAZ	231,992,296	230,083,920	1,258,308	650,069	10,986	25,560	36,546
ORURO	45,078,462	44,760,560	224,115	93,788	1,366	3,268	4,634
PANDO	16,676,451	16,305,259	371,192	-	333	2,369	2,702
POTOSI	73,310,472	72,514,479	426,898	369,096	3,095	9,283	12,378
SANTA CRUZ	263,081,788	256,877,852	4,540,185	1,663,751	8,702	30,109	38,811
TARIJA	90,991,382	90,546,377	259,358	185,646	3,957	16,169	20,126
TOTAL	1,084,776,150	1,071,244,746	9,449,576	4,081,828	43,155	123,255	166,410
	100%	98.75%	0.87%	0.38%	25.93%	74.07%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	139,216,175	137,985,354	818,074	412,747	4,297	27,438	31,735
CHUQUISACA	124,652,031	123,644,441	508,994	498,597	5,582	21,266	26,848
COCHABAMBA	376,940,666	370,906,434	4,049,747	1,984,485	14,643	41,158	55,801
LA PAZ	732,166,340	725,764,172	3,916,358	2,485,810	34,055	101,315	135,370
ORURO	154,748,185	153,777,651	629,947	340,587	4,614	18,397	23,011
PANDO	48,938,593	47,777,222	1,161,371	-	816	5,389	6,205
POTOSI	111,924,848	110,914,818	452,475	557,555	4,337	17,535	21,872
SANTA CRUZ	541,445,639	524,361,653	8,260,346	8,823,641	15,694	73,689	89,383
TARIJA	167,669,087	166,209,859	829,953	629,275	6,858	26,340	33,198
TOTAL	2,397,701,564	2,361,341,604	20,627,263	15,732,696	90,896	332,527	423,423
	100%	98.48%	0.86%	0.66%	21.47%	78.53%	100%

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

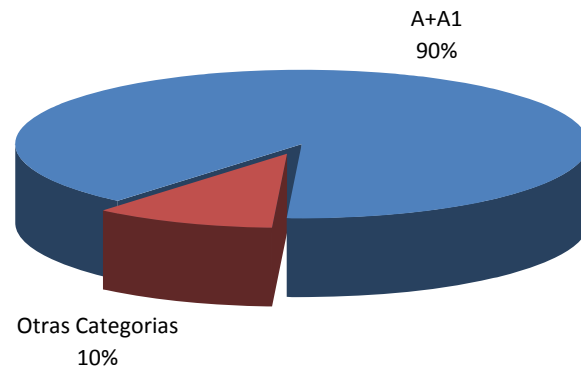
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	304,295,711	301,289,401	1,683,041	1,323,268	9,384	68,093	77,477
PRO MUJER	248,579,734	246,382,378	716,375	1,480,980	3,992	79,006	82,998
DIACONIA	324,162,602	323,018,074	883,905	260,623	19,014	33,089	52,103
EMPRENDER	33,907,238	32,667,524	296,180	943,534	2,275	6,026	8,301
FONCRESOL	8,663,696	8,346,472	69,507	247,716	644	2,248	2,892
FUNBODEM	95,052,121	87,269,957	1,653,787	6,128,377	2,720	4,339	7,059
IDEPRO	106,262,036	104,157,674	1,835,744	268,618	2,285	1,816	4,101
IMPRO	15,775,468	15,511,913	174,219	89,336	1,117	909	2,026
SARTAWI	24,466,797	23,878,835	587,962	-	1,473	2,106	3,579
ANED	-	-	-	-	-	-	-
CIDRE	92,456,654	88,786,052	2,888,567	782,035	1,702	956	2,658
FONDECO	-	-	-	-	-	-	-
FUBODE	59,303,357	58,788,578	388,399	126,380	3,134	10,685	13,819
TOTAL	1,312,925,414	1,290,096,859	11,177,687	11,650,868	47,740	209,273	257,013
	100%	98.26%	0.85%	0.89%	18.58%	81.42%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	386,523,854	384,791,239	1,114,519	618,096	10,914	68,736	79,650
PRO MUJER	46,181,034	45,586,795	221,293	372,946	2,587	21,351	23,938
DIACONIA	100,530,250	100,254,026	239,375	36,850	6,436	4,500	10,936
EMPRENDER	3,414,813	3,403,228	-	11,585	214	568	782
FONCRESOL	9,501,615	9,340,565	10,650	150,400	581	1,208	1,789
FUNBODEM	34,104,922	33,585,473	77,970	441,479	1,032	1,442	2,474
IDEPRO	85,170,883	84,301,341	843,426	26,115	2,627	1,166	3,793
IMPRO	1,910,454	1,884,386	22,683	3,385	179	110	289
SARTAWI	86,584,336	84,288,763	2,295,573	-	4,545	2,197	6,742
ANED	49,399,535	46,440,961	2,678,438	280,136	2,823	3,664	6,487
CIDRE	103,629,863	102,340,030	820,407	469,425	2,418	1,237	3,655
FONDECO	109,253,221	106,722,892	891,942	1,638,387	4,875	9,760	14,635
FUBODE	68,571,371	68,305,048	233,300	33,023	3,924	7,316	11,240
TOTAL	1,084,776,150	1,071,244,746	9,449,576	4,081,828	43,155	123,255	166,410
	100%	98.75%	0.87%	0.38%	25.93%	74.07%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	690,819,565	686,080,640	2,797,560	1,941,365	20,298	136,829	157,127
PRO MUJER	294,760,768	291,969,173	937,668	1,853,926	6,579	100,357	106,936
DIACONIA	424,692,852	423,272,100	1,123,280	297,473	25,450	37,589	63,039
EMPRENDER	37,322,051	36,070,752	296,180	955,119	2,490	6,593	9,083
FONCRESOL	18,165,311	17,687,037	80,157	398,116	1,225	3,456	4,681
FUNBODEM	129,157,043	120,855,430	1,731,757	6,569,856	3,752	5,781	9,533
IDEPRO	191,432,919	188,459,015	2,679,170	294,734	4,912	2,982	7,894
IMPRO	17,685,922	17,396,299	196,902	92,721	1,296	1,019	2,315
SARTAWI	111,051,132	108,167,597	2,883,535	-	6,018	4,303	10,321
ANED	49,399,535	46,440,961	2,678,438	280,136	2,823	3,664	6,487
CIDRE	196,086,517	191,126,082	3,708,974	1,251,461	4,120	2,193	6,313
FONDECO	109,253,221	106,722,892	891,942	1,638,387	4,875	9,760	14,635
FUBODE	127,874,728	127,093,626	621,699	159,402	7,058	18,001	25,059
TOTAL	2,397,701,564	2,361,341,604	20,627,263	15,732,696	90,896	332,527	423,423
	100%	98.48%	0.86%	0.66%	21.47%	78.53%	100%

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo de 2012
(En Bolívianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría C1	Categoría D1	Categoría E1	TOTAL
CRECER	681.959,426	4.070,279	679,546	512,903	341,091	3.256,320	-	-	-	-	-	-	-	690,819,565
PRO MUJER	290.568,574	1.400,599	545,039	180,224	212,405	1.853,926	-	-	-	-	-	-	-	294,760,768
DIACONIA	422.665,848	610,604	165,242	64,992	88,993	1.097,174	-	-	-	-	-	-	-	424,692,852
EMPRENDER	35.910,136	160,616	101,778	103,077	91,327	955,119	-	-	-	-	-	-	-	37,322,054
FONCRESOL	8.302,688	47,982	-	14,877	-	10,895	-	287,253	9,324,469	13,720	2,375	2,315	158,735	18,165,311
FUNBODEM	117.284,388	2,661,924	1,344,781	297,402	398,174	7,170,374	-	-	-	-	-	-	-	129,157,043
IDEPRO	185.343,554	3,050,938	775,194	177,484	568,362	1,517,386	-	-	-	-	-	-	-	191,432,919
IMPRO	16.829,313	566,986	112,111	46,323	38,468	92,721	-	-	-	-	-	-	-	17,685,922
SARTAWI	105,607,933	2,537,051	317,533	179,454	225,819	2,183,342	-	-	-	-	-	-	-	111,051,133
ANED	23,260,328	560,271	78,714	1,552	143,824	1,097,628	-	-	21,977,647	524,662	28,796	1,726,113	-	49,399,535
CIDRE	-	182,682,667	8,218,366	1,455,416	538,165	1,180,202	2,011,701	-	-	-	-	-	-	196,086,517
FONDECO	49,958,320	1,417,821	561,382	183,677	204,151	975,861	-	-	55,154,088	64,893	-	270,884	462,149	109,253,226
FUBODE	126,649,550	320,989	78,815	13,054	123,726	688,593	-	-	-	-	-	-	-	127,874,727
TOTAL	2,064,340,058	200,088,727	12,978,503	3,230,436	2,974,506	22,079,541	2,011,701	287,253	86,456,204	603,274	31,172	1,999,312	620,884	2,397,701,571
	86.10%	8.35%	0.54%	0.13%	0.12%	0.92%	0.08%	0.01%	3.61%	0.03%	0.00%	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
31 de Mayo 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	-	-	288,963,263	-	-	864,931	-	14,467,516	304,295,711
PRO MUJER	-	-	248,579,734	-	-	-	-	-	248,579,734
DIACONIA	-	1,520,760	322,641,842	-	-	-	-	-	324,162,602
EMPRENDE	-	-	2,579,794	31,327,444	-	-	-	-	33,907,238
FONCRESOL	-	-	8,663,696	-	-	-	-	-	8,663,696
FUNBODEM	-	-	77,748,679	-	17,303,442	-	-	-	95,052,121
IDEPRO	-	-	106,262,036	-	-	-	-	-	106,262,036
IMPRO	-	-	15,775,468	-	-	-	-	-	15,775,468
SARTAWI	-	328,875	11,243,719	-	-	5,411,959	-	7,482,244	24,466,797
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	9,816,719	24,096,337	7,016,793	49,453,824	1,694,166	378,815	-	92,456,654
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	55,597,167	-	-	19,706	-	3,686,484	59,303,357
TOTAL	-	11,666,354	1,162,151,734	38,344,237	66,757,266	7,990,762	378,815	25,636,244	1,312,925,414
	0.00%	0.89%	88.52%	2.92%	5.08%	0.61%	0.03%	1.95%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	335,349,519	-	-	66,587	-	51,107,748	386,523,854
PRO MUJER	-	-	46,181,034	-	-	-	-	-	46,181,034
DIACONIA	-	186,900	100,343,350	-	-	-	-	-	100,530,250
EMPRENDE	-	-	3,129	3,411,684	-	-	-	-	3,414,813
FONCRESOL	-	-	-	-	-	-	-	9,501,615	9,501,615
FUNBODEM	-	-	29,858,683	-	4,246,239	-	-	-	34,104,922
IDEPRO	-	-	85,170,883	-	-	-	-	-	85,170,883
IMPRO	-	-	1,910,454	-	-	-	-	-	1,910,454
SARTAWI	-	276,073	13,181,214	-	-	9,006,366	-	64,120,682	86,584,336
ANED	-	-	378,653	-	24,634,793	-	-	24,386,088	49,399,535
CIDRE	-	2,948,348	28,057,710	11,650,064	60,711,538	159,965	102,237	-	103,629,863
FONDECO	-	-	53,301,212	-	-	-	-	55,952,014	109,253,226
FUBODE	-	-	43,109,729	-	-	20,348	-	25,441,294	68,571,370
TOTAL	-	3,411,322	736,845,571	15,061,748	89,592,570	9,253,266	102,237	230,509,441	1,084,776,155
	0.00%	0.31%	67.93%	1.39%	8.26%	0.85%	0.01%	21.25%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	624,312,782	-	-	931,518	-	65,575,265	690,819,565
PRO MUJER	-	-	294,760,768	-	-	-	-	-	294,760,768
DIACONIA	-	1,707,661	422,985,192	-	-	-	-	-	424,692,852
EMPRENDE	-	-	2,582,923	34,739,128	-	-	-	-	37,322,051
FONCRESOL	-	-	8,663,696	-	-	-	-	9,501,615	18,165,311
FUNBODEM	-	-	107,607,362	-	21,549,681	-	-	-	129,157,043
IDEPRO	-	-	191,432,919	-	-	-	-	-	191,432,919
IMPRO	-	-	17,685,922	-	-	-	-	-	17,685,922
SARTAWI	-	604,949	24,424,933	-	-	14,418,325	-	71,602,926	111,051,133
ANED	-	-	378,653	-	24,634,793	-	-	24,386,088	49,399,535
CIDRE	-	12,765,067	52,154,047	18,666,857	110,165,362	1,854,131	481,053	-	196,086,517
FONDECO	-	-	53,301,212	-	-	-	-	55,952,014	109,253,226
FUBODE	-	-	98,706,896	-	-	40,054	-	29,127,777	127,874,727
TOTAL	-	15,077,677	1,898,997,305	53,405,985	156,349,836	17,244,029	481,053	256,145,685	2,397,701,569
	0.00%	0.63%	79.20%	2.23%	6.52%	0.72%	0.02%	10.68%	100%

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

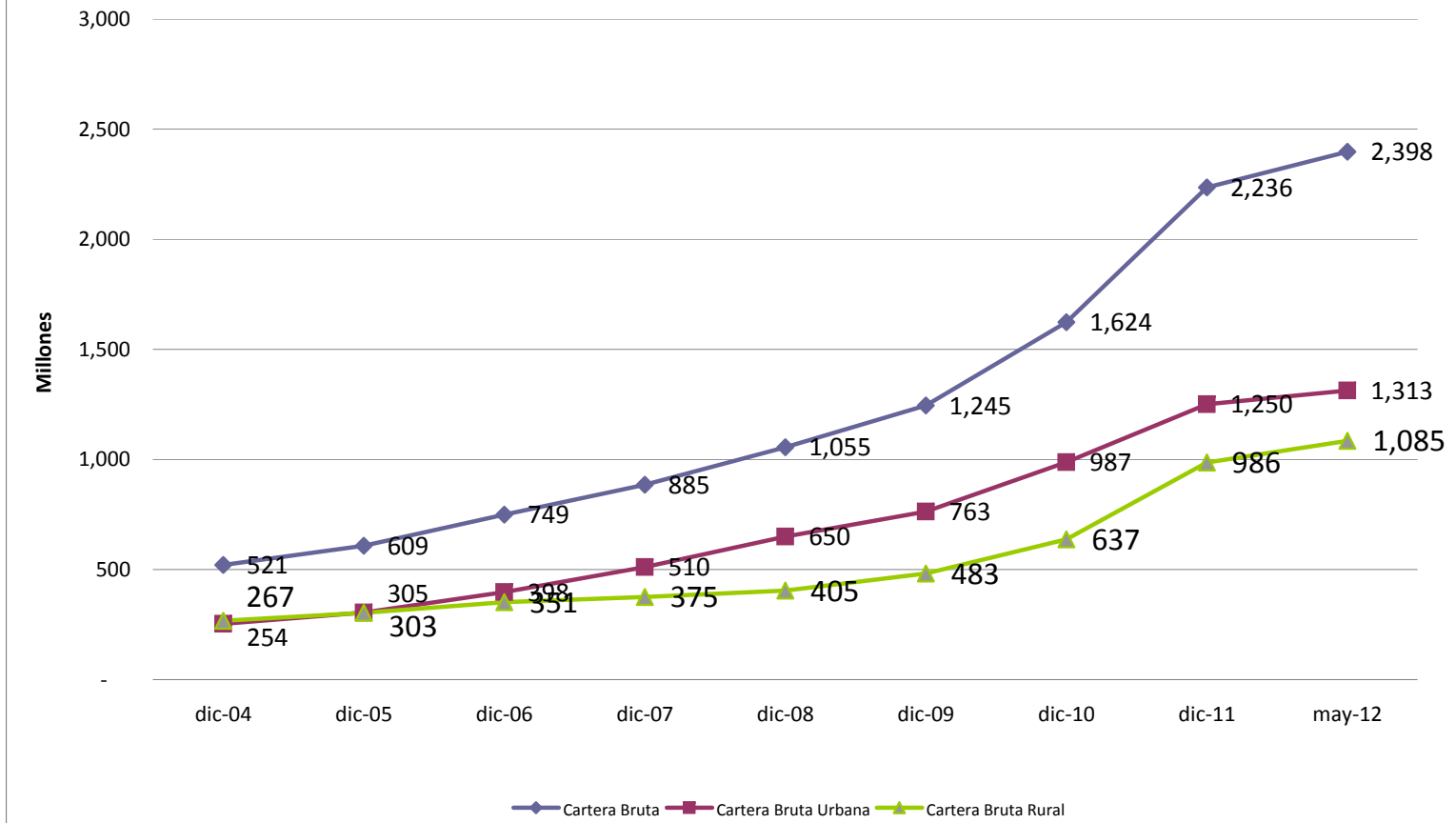


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

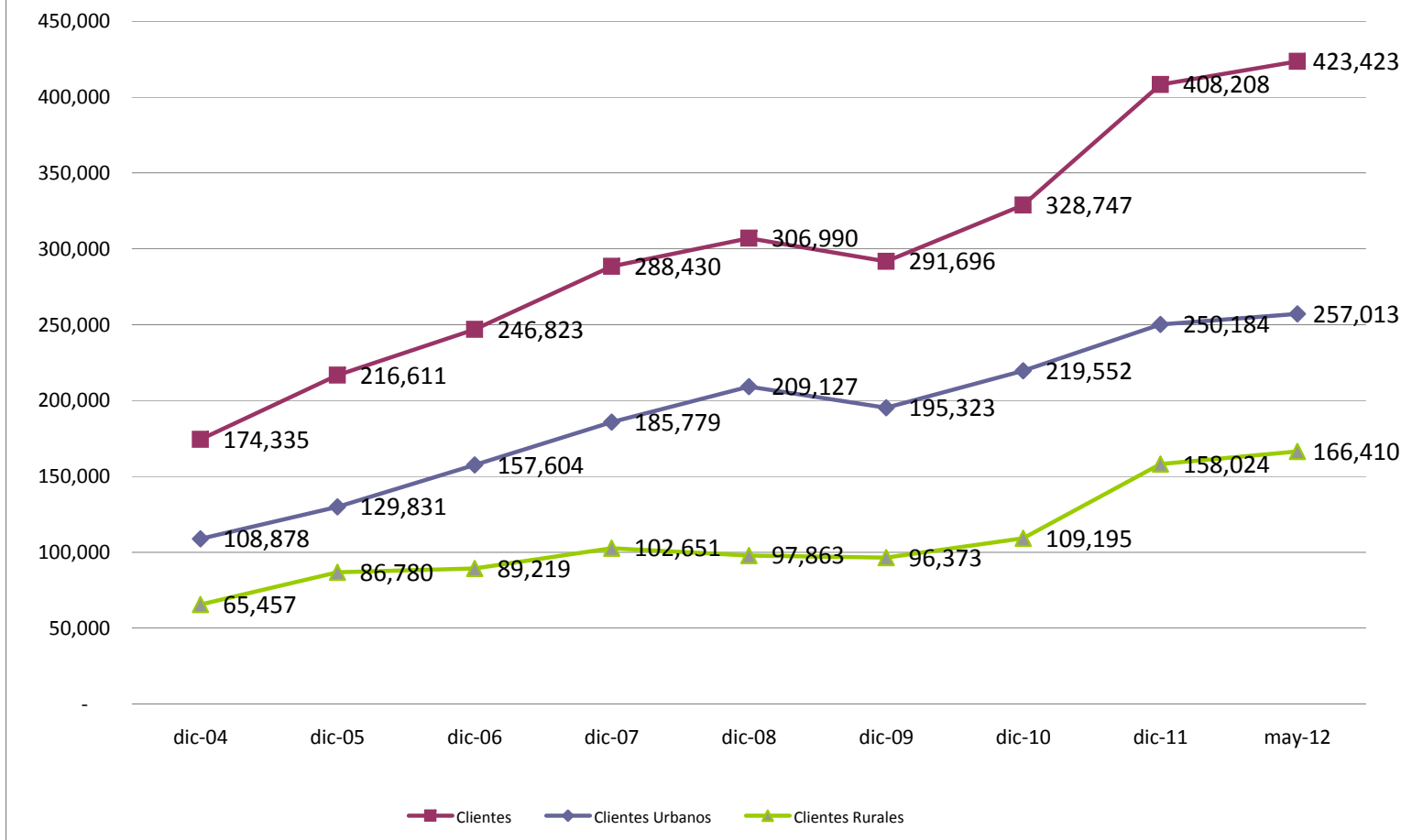


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

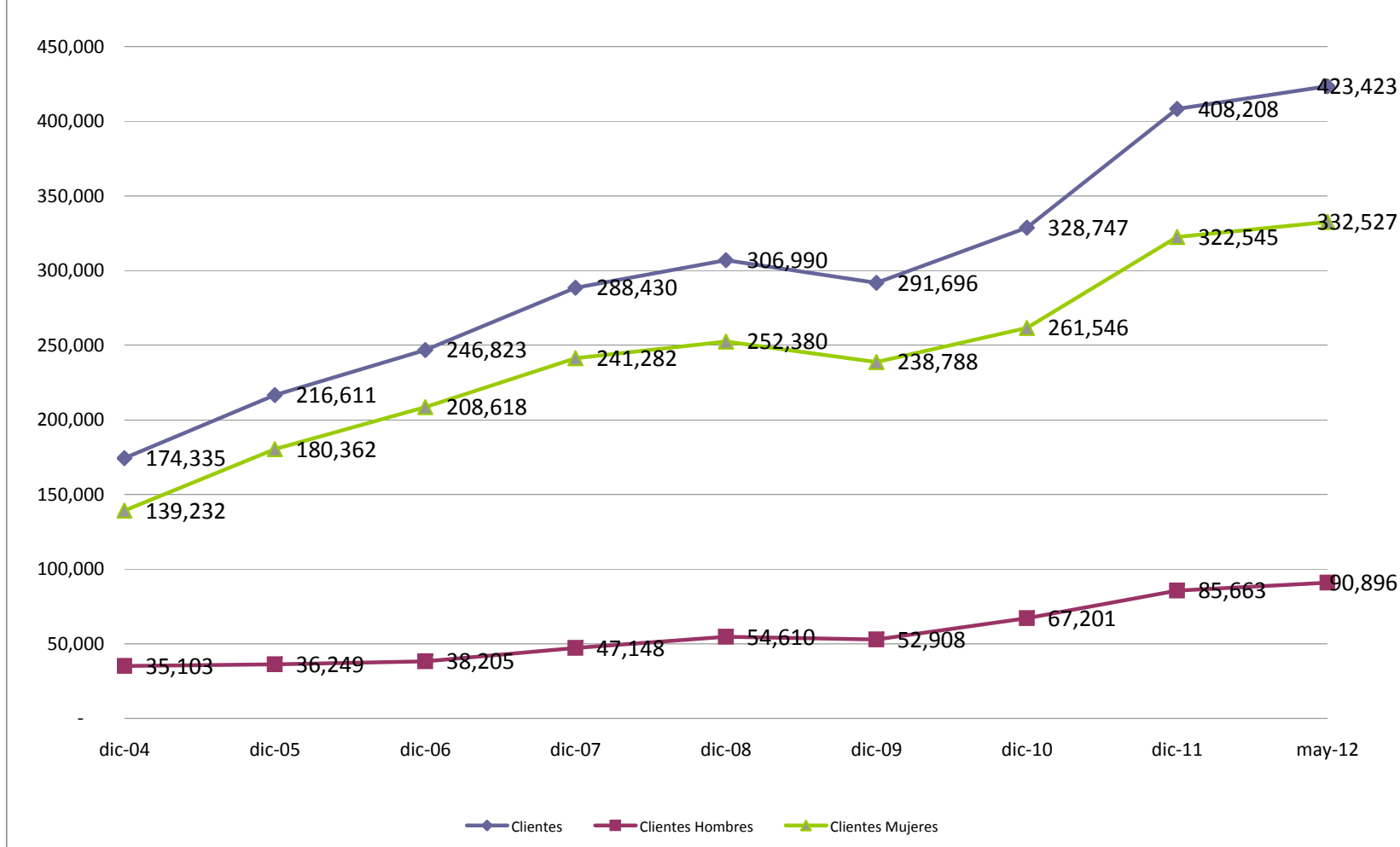


GRAFICO Nº 5
Evolución de % de Mora

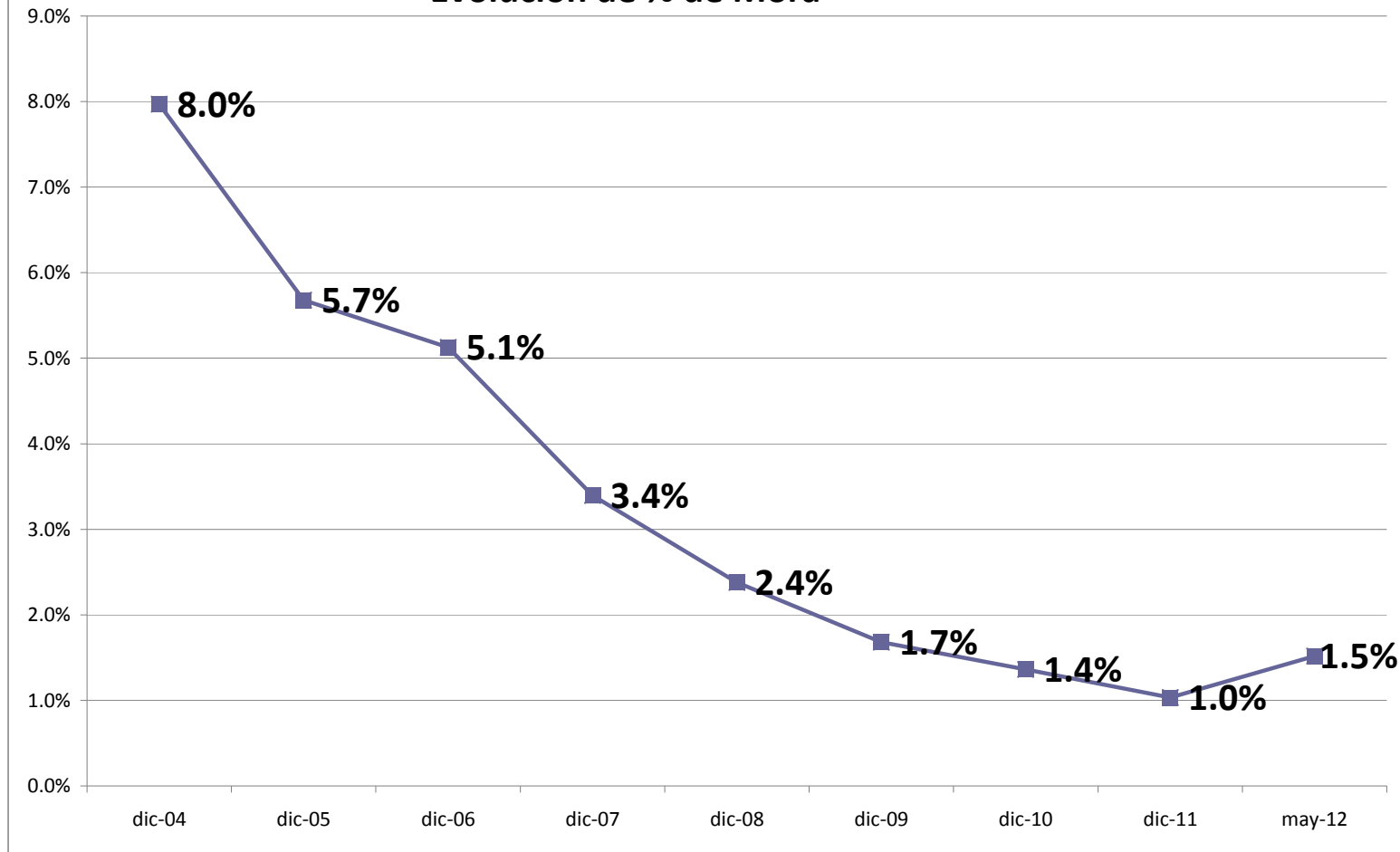


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

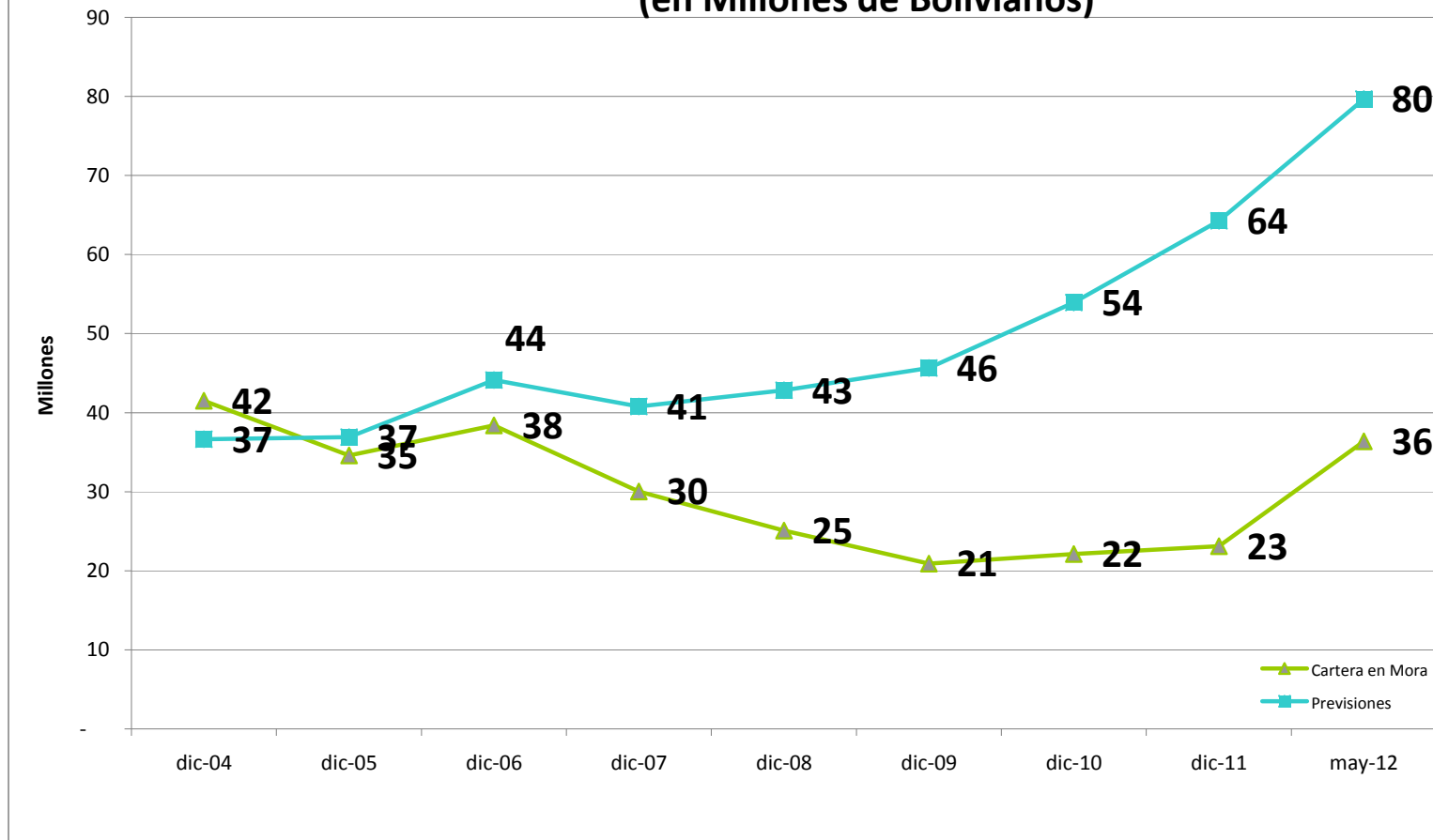
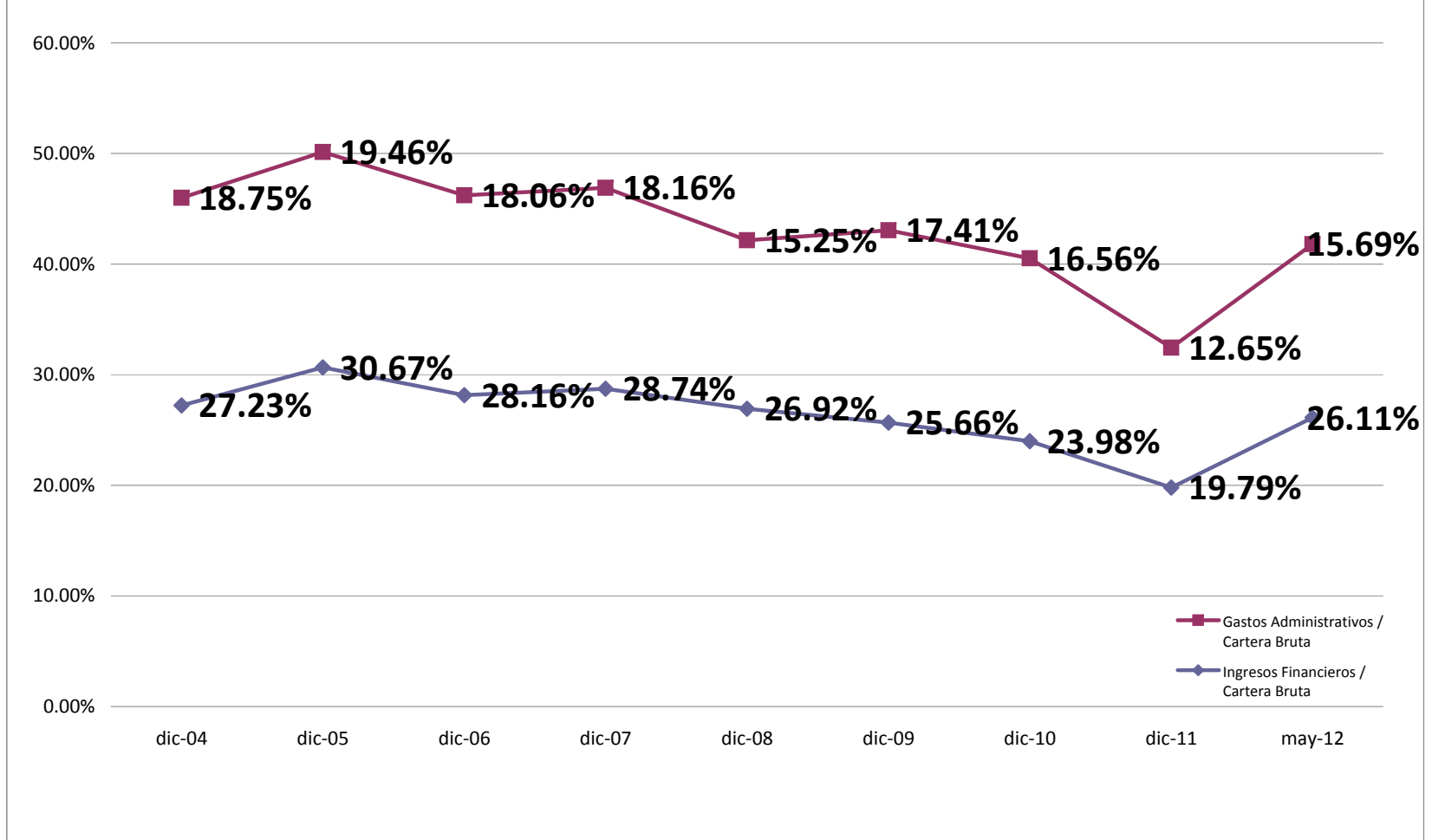


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo de 2012
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																			
	SECTOR ECONOMICO																			
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL	
CRECER	27,621,690	-	-	-	-	-	-	242,173,660	-	-	-	-	-	-	34,500,361	-	-	-	304,295,711	
PRO MUJER	-	-	-	-	22,221,803	-	-	200,122,859	11,813,112	7,495,960	-	-	-	-	-	-	-	-	6,925,999	248,579,734
DIACONIA	2,706,457	111,231	-	1,370,593	18,586,806	976,931	100,329,669	100,546,516	3,525,727	58,638,320	11,309	24,882,125	402,949	1,701,642	10,291,411	42,712	-	-	38,204	324,162,602
EMPRENDER	-	-	-	-	4,611,076	-	-	23,286,408	4,000,595	2,009,160	-	-	-	-	-	-	-	-	-	33,907,238
FONCRESOL	19,374	-	-	-	691,408	-	752,924	5,725,306	-	-	-	-	-	-	1,134,959	-	-	-	339,725	8,663,696
FINBODEM	779,555	42,785	8,307	-	16,214,865	27,864	997,895	21,361,089	6,336,915	32,708,317	259,766	4,172,674	674,274	484,440	10,958,373	16,660	-	-	95,052,121	
IDEPRO	4,265,546	4,676,306	-	344,908	13,576,437	-	3,489,881	33,986,049	8,727,866	25,142,041	-	4,892,679	-	918,563	5,322,679	115,821	-	-	803,259	106,262,036
IMPRO	-	-	-	-	2,854,926	-	4,002,280	1,464,620	-	-	-	849,937	-	692,682	5,911,022	-	-	-	15,775,468	
SARTAWI	5,821,549	15,640	-	68,478	1,892,569	-	2,202,252	9,438,801	1,253,557	2,047,892	19,960	1,052,574	109,588	50,891	478,358	4,753	-	-	9,937	24,466,797
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	7,544,958	882,310	8,003	666,808	8,534,739	58,882	24,246,489	15,831,161	1,529,188	21,029,290	516,006	8,026,216	883,176	344,046	2,206,433	43,099	6,708	99,145	92,456,654	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	3,668,697	17,787	-	175,884	4,244,840	-	5,560,691	32,925,936	6,577,510	5,592,326	-	31,725	-	3,705	488,255	-	-	-	16,001	59,303,357
TOTAL	52,427,826	5,746,058	16,310	2,635,014	93,429,468	1,063,676	141,582,081	686,862,465	43,764,469	154,663,306	807,041	43,907,930	2,069,987	4,195,970	71,291,850	223,045	6,708	99,145	8,232,270	1,312,925,414
	3.99%	0.48%	0.00%	0.49%	7.12%	0.08%	10.78%	52.22%	3.39%	11.78%	0.06%	3.34%	0.16%	0.32%	5.44%	0.02%	0.00%	0.63%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	57,446,732	-	-	-	-	-	-	293,422,208	-	-	-	-	-	-	-	-	-	-	35,654,914	386,523,854
PRO MUJER	-	-	-	-	2,571,168	-	-	40,257,708	1,651,313	976,058	-	-	-	-	-	-	-	-	724,788	46,181,034
DIACONIA	29,456,354	2,047,687	-	741,333	5,528,067	17,356	19,654,914	19,171,506	1,571,178	14,886,904	2,568	5,443,876	181,303	509,726	1,232,380	25,993	-	-	99,104	100,530,250
EMPRENDER	3,414,813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,414,813
FONCRESOL	3,110,003	-	-	-	531,597	-	460,815	4,918,718	-	-	-	-	-	-	416,597	-	-	-	63,886	9,501,615
FINBODEM	9,967,998	79,011	-	37,296	1,990,325	9,926	416,171	4,858,942	1,995,766	12,701,897	55,199	571,886	62,050	184,577	1,163,868	294	-	-	9,717	34,104,922
IDEPRO	44,916,810	7,078,342	-	185,157	5,701,040	1,899	1,517,190	10,527,585	2,842,257	8,893,417	-	1,188,260	-	631,067	1,396,682	-	25,714	-	265,462	85,170,883
IMPRO	-	-	-	-	1,656,939	-	74,929	35,591	-	-	-	-	-	2,599	140,395	-	-	-	1,910,454	
SARTAWI	64,192,577	25,050	-	15,460	988,522	79,357	4,492,309	9,934,325	1,027,671	3,401,398	120,476	1,308,938	163,540	402,593	362,249	44,505	-	-	25,367	86,584,336
ANED	14,913,823	9,563,719	-	65,841	919,344	-	10,520,622	557,477	3,745,838	-	-	8,760,473	-	84,031	168,100	-	-	-	100,265	49,399,335
CIDRE	58,642,315	476,856	20,008	1,644,827	5,135,604	-	11,765,297	5,899,891	1,143,814	13,110,538	467,295	4,466,951	92,114	136,749	601,493	66,111	-	-	103,629,863	
FONDECO	55,952,014	-	-	-	2,274,299	-	14,039,429	3,917,726	-	10,757,967	-	-	-	-	-	-	-	-	22,311,792	109,253,226
FUBODE	25,370,568	70,725	-	2,017,638	5,857,006	172,934	7,253,588	17,832,113	5,386,237	3,933,992	-	51,736	-	-	604,485	-	-	-	20,348	68,251,370
TOTAL	367,884,006	19,341,391	20,008	4,707,552	33,153,910	281,472	59,674,641	421,256,936	36,175,714	72,408,011	645,539	21,792,119	499,007	1,991,341	41,741,163	136,903	25,714	23,580,729	1,084,776,155	
	33.87%	1.78%	0.00%	0.43%	3.66%	0.03%	5.90%	38.83%	1.49%	6.67%	0.06%	2.01%	0.05%	0.18%	1.85%	0.01%	0.00%	2.17%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	85,068,422	-	-	-	-	-	-	535,595,868	-	-	-	-	-	-	70,155,275	-	-	-	690,819,565	
PRO MUJER	-	-	-	-	24,792,971	-	-	240,380,567	13,464,426	8,472,017	-	-	-	-	-	-	-	-	7,650,787	294,760,768
DIACONIA	32,162,810	2,158,918	-	2,111,927	24,114,872	994,287	119,984,582	119,718,022	5,096,905	73,525,225	13,878	30,326,001	584,253	2,211,368	11,523,791	68,704	-	-	97,309	424,692,852
EMPRENDER	3,414,813	-	-	-	4,611,076	-	-	23,286,408	4,000,595	2,009,160	-	-	-	-	-	-	-	-	-	37,322,052
FONCRESOL	3,129,376	-	-	-	1,223,005	-	1,213,739	10,644,024	-	-	-	-	-	-	1,551,556	-	-	-	403,610	18,165,311
FINBODEM	10,747,554	121,796	8,307	45,639	18,205,190	37,789	1,414,066	26,220,032	8,332,681	45,410,214	314,965	4,744,560	736,324	669,017	12,122,240	16,954	-	-	9,717	129,517,043
IDEPRO	49,182,356	11,754,648	-	530,065	19,277,477	1,899	5,007,071	44,513,634	11,570,122	34,305,459	-	6,080,939	-	1,549,630	6,719,361	115,821	25,714	-	1,068,722	191,822,919
IMPRO	-	-	-	-	4,511,866	-	4,077,209	1,500,212	-	-	-	849,937	-	695,282	6,051,417	-	-	-	17,685,922	
SARTAWI	70,014,126	40,690	-	83,977	2,881,901	79,357	6,694,561	19,373,126	2,281,227	5,449,290	140,436	2,361,512	273,128	453,483	840,606	49,258	-	-	35,304	111,011,133
ANED	14,913,823	9,563,719	-	65,841	919,344	-	10,520,622	557,477	3,745,838	-	-	8,760,473	-	84,031	168,100	-	-	-	100,265	49,399,335
CIDRE	66,187,273	1,359,166	28,011	2,311,635	13,670,343	58,882	36,011,785	21,691,052	2,673,002	34,139,827	983,301	12,493,166	975,290	480,795	2,807,926	109,210	6,708	99,145	196,086,517	
FONDECO	55,952,014	-	-	-	2,274,299	-	14,039,429	3,917,726	-	10,757,967	-	-	-	-	-	-	-	-	22,311,792	109,253,226
FUBODE	29,939,266	88,512	-	2,193,523	10,101,845	172,934	12,814,279	50,758,048	11,963,747	9,526,319	-	33,460	-	3,705	1,092,740	-	-	-	36,349	127,874,727
TOTAL	419,611,832	25,087,449	36,318	7,342,567	126,583,378	1,345,148	291,256,722	1,106,119,341	99,940,184	227,071,316	1,452,580	65,700,049	2,368,994	6,147,311	113,043,013	359,947	32,422	31,812,999	2,397,701,569	
	17.51%	1.05%	0.00%	0.31%	5.23%	0.06%	8.39%	46.22%	2.56%	9.47%	0.06%	2.74%	0.11%	0.26%	4.71%	0.02%	0.00%	1.33%	100%	

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

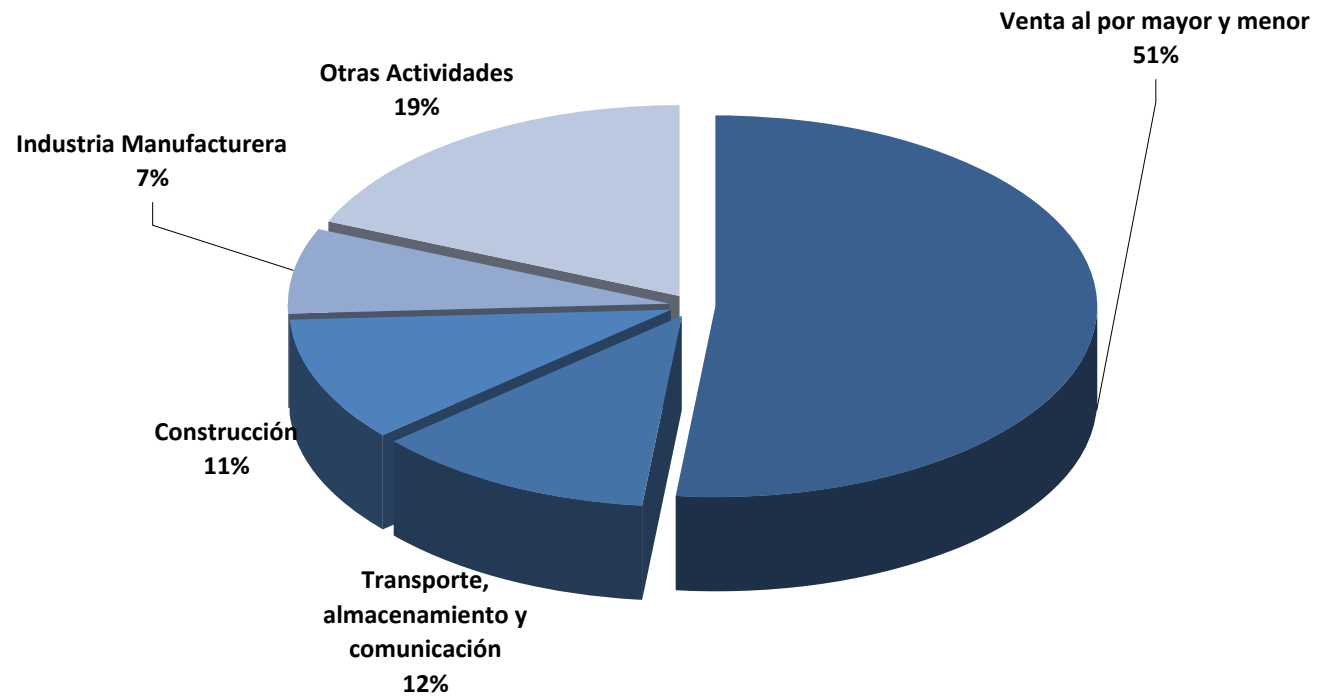
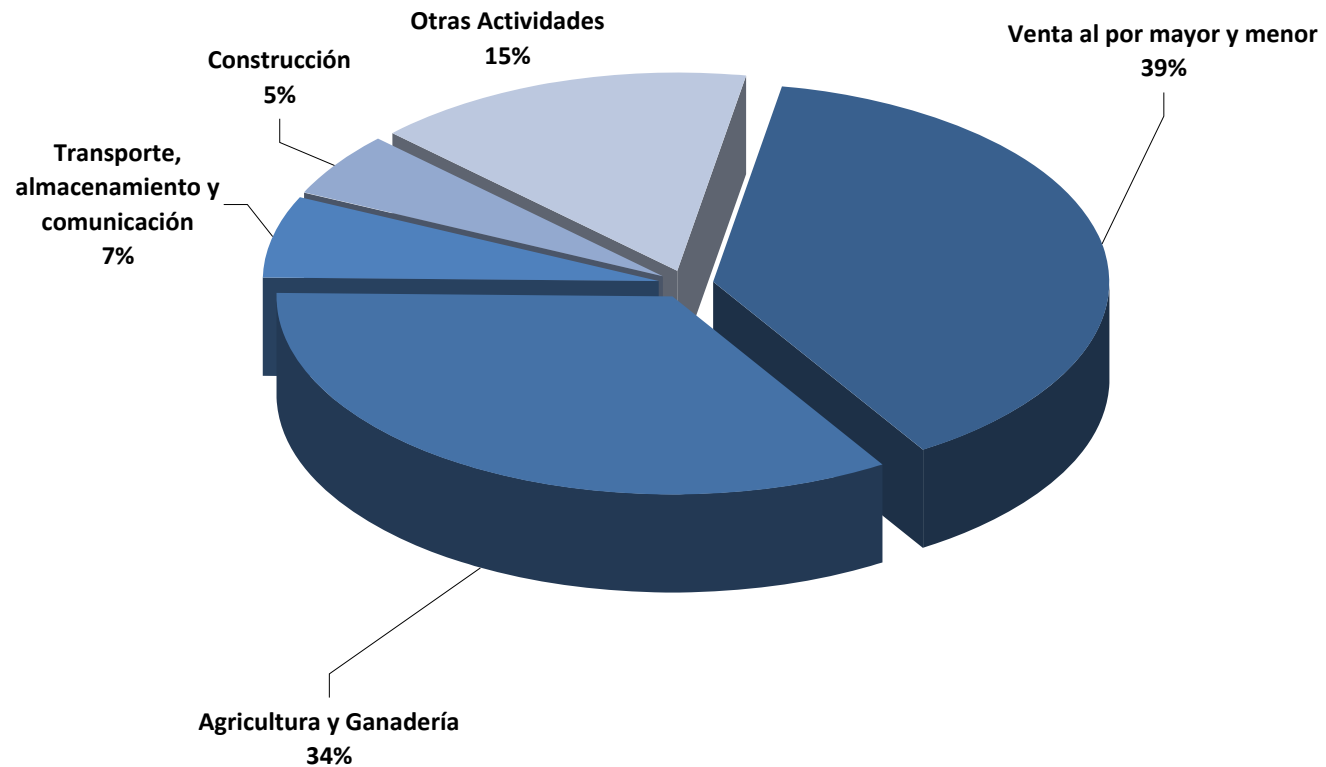


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	-	-	-	-	-	131,483	5,440,955	46,472,456	149,749,504	45,148,873	57,352,440	304,295,711
PRO MUJER	-	-	-	-	-	-	80,584	4,119,696	74,236,644	58,604,942	111,537,868	248,579,734
DIACONIA	-	-	384,899	1,703,171	8,292,543	7,141,603	18,490,702	87,826,546	155,042,188	29,439,303	15,841,648	324,162,602
EMPRENDER	-	-	-	-	-	-	909,051	4,404,499	20,412,659	5,265,793	2,915,236	33,907,238
FONCRESOL	-	-	-	-	-	-	489,814	2,988,081	2,314,282	2,988,842	8,663,696	14,944,705
FUNBODEM	-	-	-	-	5,733,275	3,758,575	12,982,775	15,930,581	40,914,395	11,033,236	4,699,284	95,052,121
IDEPRO	-	-	807,926	3,304,023	2,042,633	3,271,479	24,521,910	41,219,076	30,309,789	692,152	93,049	106,262,036
IMPRO	-	-	-	-	-	162,690	1,937,949	10,134,683	1,553,839	1,986,307	15,775,468	19,486,735
SARTAWI	-	-	-	1,335,908	785,005	-	444,467	1,349,521	16,940,294	1,745,177	1,866,426	24,466,797
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	1,365,250	12,086,377	10,525,836	8,332,231	4,287,318	9,846,328	27,089,817	18,548,367	342,525	32,605	92,456,654
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	322,500	467,500	4,151,083	22,343,997	29,226,030	2,052,675	739,571	59,303,357
TOTAL	-	1,365,250	13,279,203	16,868,937	25,508,186	19,057,959	77,520,360	253,283,227	547,796,221	158,192,795	200,053,275	1,312,925,414
	0.00%	0.10%	1.01%	1.28%	1.94%	1.45%	5.90%	19.29%	41.72%	12.05%	15.24%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	16,732,931	68,697,551	196,092,707	47,257,084	57,643,581	386,522,854
PRO MUJER	-	-	-	-	-	-	-	4,793,164	11,556,730	29,831,140	46,181,034	92,362,068
DIACONIA	-	-	473,904	3,052,347	1,567,337	3,408,818	16,968,981	56,195,131	12,799,288	6,064,445	100,530,250	233,953,804
EMPRENDER	-	-	-	-	-	-	267,357	2,203,147	699,368	244,941	3,414,813	6,324,526
FONCRESOL	-	-	-	-	81,618	418,534	711,308	2,925,764	3,986,265	1,378,126	9,501,615	14,913,166
FUNBODEM	-	-	-	-	2,890,537	1,151,949	2,149,471	6,783,500	16,202,755	3,867,514	1,059,198	34,104,922
IDEPRO	-	-	2,150,363	2,378,542	1,332,754	1,815,588	12,630,274	28,009,268	35,761,544	964,375	85,170,883	109,840,813
IMPRO	-	-	-	-	-	-	-	44,270	1,391,302	281,956	192,926	1,910,454
SARTAWI	-	-	-	4,306,836	4,434,472	2,859,302	5,536,446	6,915,152	60,032,013	2,056,083	444,032	86,584,336
ANED	-	-	-	-	-	213,000	411,195	2,789,183	39,397,474	4,633,711	1,954,972	49,399,535
CIDRE	-	2,259,722	9,462,666	9,028,478	8,189,866	4,519,197	8,410,923	32,914,613	28,364,998	478,649	750	103,629,863
FONDECO	-	-	4,822,523	16,267,703	11,394,393	5,719,091	9,198,273	15,865,200	26,427,600	10,290,469	9,267,973	109,253,226
FUBODE	-	-	240,100	1,963,851	361,768	2,279,665	15,023,811	44,116,559	3,430,469	1,155,148	68,571,370	109,253,226
TOTAL	-	2,259,722	16,435,553	32,695,563	33,256,219	18,288,849	61,176,549	194,990,194	513,904,156	102,401,962	109,165,409	1,084,776,135
	0.00%	0.21%	1.52%	3.01%	3.07%	1.69%	5.64%	17.98%	47.37%	9.44%	10.08%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	131,483	22,173,886	115,170,007	345,842,211	92,505,956	114,996,021	690,819,565
PRO MUJER	-	-	-	-	-	-	80,584	4,119,696	79,029,808	70,161,672	141,369,007	294,760,768
DIACONIA	-	-	384,899	2,177,075	11,344,890	8,708,940	21,899,520	104,795,526	211,237,319	42,238,590	21,906,093	424,692,852
EMPRENDER	-	-	-	-	-	-	909,051	4,671,856	22,615,806	5,965,161	3,160,177	37,322,052
FONCRESOL	-	-	-	-	-	81,618	908,348	1,300,398	5,207,433	6,300,547	4,366,968	18,165,311
FUNBODEM	-	-	-	-	8,623,811	4,910,524	15,132,246	22,714,081	57,117,151	14,900,749	5,758,482	129,157,043
IDEPRO	-	-	2,958,289	5,682,565	3,375,387	5,087,066	37,152,183	69,228,344	66,071,333	1,656,528	221,225	191,432,919
IMPRO	-	-	-	-	-	162,690	1,937,949	10,134,683	1,525,885	1,825,795	2,179,233	17,685,922
SARTAWI	-	-	-	5,642,744	5,219,476	2,859,302	5,980,913	8,264,673	76,972,306	3,801,260	2,310,458	111,051,133
ANED	-	-	-	-	-	213,000	411,195	2,789,183	39,397,474	4,633,711	1,954,972	49,399,535
CIDRE	-	3,624,972	21,549,044	19,554,314	16,522,097	8,806,516	18,257,252	60,004,430	46,913,364	821,174	33,355	196,086,517
FONDECO	-	-	4,822,523	16,267,703	11,394,393	5,719,091	9,198,273	15,865,200	26,427,600	10,290,469	9,267,973	109,253,226
FUBODE	-	-	240,100	2,286,351	829,268	6,430,747	37,367,808	73,342,589	5,483,144	1,894,719	127,874,727	109,253,226
TOTAL	-	3,624,972	29,714,755	49,564,500	58,766,406	37,346,808	138,696,889	448,273,421	1,061,700,378	260,594,757	309,418,684	2,397,701,569
	0.00%	0.15%	1.24%	2.07%	2.45%	1.56%	5.78%	18.70%	44.28%	10.87%	12.90%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Mayo 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	157,446,571	55,802	-	-	146,849,140	21,675	-	-	304,295,711	77,477	
PRO MUJER	187,595,582	76,929	-	-	60,984,152	6,069	-	-	248,579,734	82,998	
DIACONIA	60,493,764	27,154	-	-	263,668,838	24,949	-	-	324,162,602	52,103	
EMPRENDER	10,706,305	5,392	869,869	336	22,331,065	3,489	-	-	33,907,238	9,217	
FONCRESOL	5,061,896	2,604	108,013	23	3,493,787	265	-	-	8,663,696	2,892	
FUNBODEM	-	-	-	-	95,052,121	8,117	-	-	95,052,121	8,117	
IDEPRO	-	-	-	-	106,262,036	4,101	-	-	106,262,036	4,101	
IMPRO	-	-	-	-	15,775,468	2,026	-	-	15,775,468	2,026	
SARTAWI	3,546,991	1,595	22,045	5	20,897,761	1,979	-	-	24,466,797	3,579	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	92,456,654	2,658	-	-	92,456,654	2,658	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	37,296,924	11,691	129,826	216	21,876,607	1,912	-	-	59,303,357	13,819	
TOTAL	462,148,033	181,167	1,129,752	580	849,647,628	77,240	-	-	1,312,925,414	258,987	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	174,337,213	55,643	-	-	212,186,642	24,007	-	-	386,523,854	79,650	
PRO MUJER	46,181,034	23,938	-	-	-	-	-	-	46,181,034	23,938	
DIACONIA	1,378,237	609	-	-	99,152,013	10,327	-	-	100,530,250	10,936	
EMPRENDER	807,006	439	-	-	2,607,807	348	-	-	3,414,813	787	
FONCRESOL	5,165,267	1,496	591,192	87	3,663,539	205	81,618	1	9,501,615	1,789	
FUNBODEM	-	-	-	-	34,104,922	2,666	-	-	34,104,922	2,666	
IDEPRO	-	-	-	-	85,170,883	3,793	-	-	85,170,883	3,793	
IMPRO	-	-	-	-	1,910,454	289	-	-	1,910,454	289	
SARTAWI	168,937	153	464,696	135	85,950,703	6,454	-	-	86,584,336	6,742	
ANED	4,193,334	1,742	672,684	153	44,444,358	4,565	89,158	27	49,399,535	6,487	
CIDRE	-	-	-	-	103,513,773	3,654	116,090	1	103,629,863	3,655	
FONDECO	22,311,792	11,825	-	-	86,941,435	2,810	-	-	109,253,226	14,635	
FUBODE	20,095,769	7,066	5,301,354	775	43,174,248	3,399	-	-	68,571,370	11,240	
TOTAL	274,638,588	102,911	7,029,926	1,150	802,820,774	62,517	286,866	29	1,084,776,155	166,607	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	331,783,784	111,445	-	-	359,035,781	45,682	-	-	690,819,565	157,127	
PRO MUJER	233,776,616	100,867	-	-	60,984,152	6,069	-	-	294,760,768	106,936	
DIACONIA	61,872,002	27,763	-	-	362,820,851	35,276	-	-	424,692,852	63,039	
EMPRENDER	11,513,311	5,831	869,869	336	24,938,872	3,837	-	-	37,322,052	10,004	
FONCRESOL	10,227,163	4,100	699,205	110	7,157,325	470	81,618	1	18,165,311	4,681	
FUNBODEM	-	-	-	-	129,157,043	10,783	-	-	129,157,043	10,783	
IDEPRO	-	-	-	-	191,432,919	7,894	-	-	191,432,919	7,894	
IMPRO	-	-	-	-	17,685,922	2,315	-	-	17,685,922	2,315	
SARTAWI	3,715,928	1,748	486,741	140	106,848,464	8,433	-	-	111,051,133	10,321	
ANED	4,193,334	1,742	672,684	153	44,444,358	4,565	89,158	27	49,399,535	6,487	
CIDRE	-	-	-	-	195,970,427	6,312	116,090	1	196,086,517	6,313	
FONDECO	22,311,792	11,825	-	-	86,941,435	2,810	-	-	109,253,226	14,635	
FUBODE	57,392,693	18,757	5,431,180	991	65,050,855	5,311	-	-	122,874,727	25,059	
TOTAL	736,786,621	284,078	8,159,679	1,730	1,652,468,403	139,757	286,866	29	2,397,701,569	425,594	

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

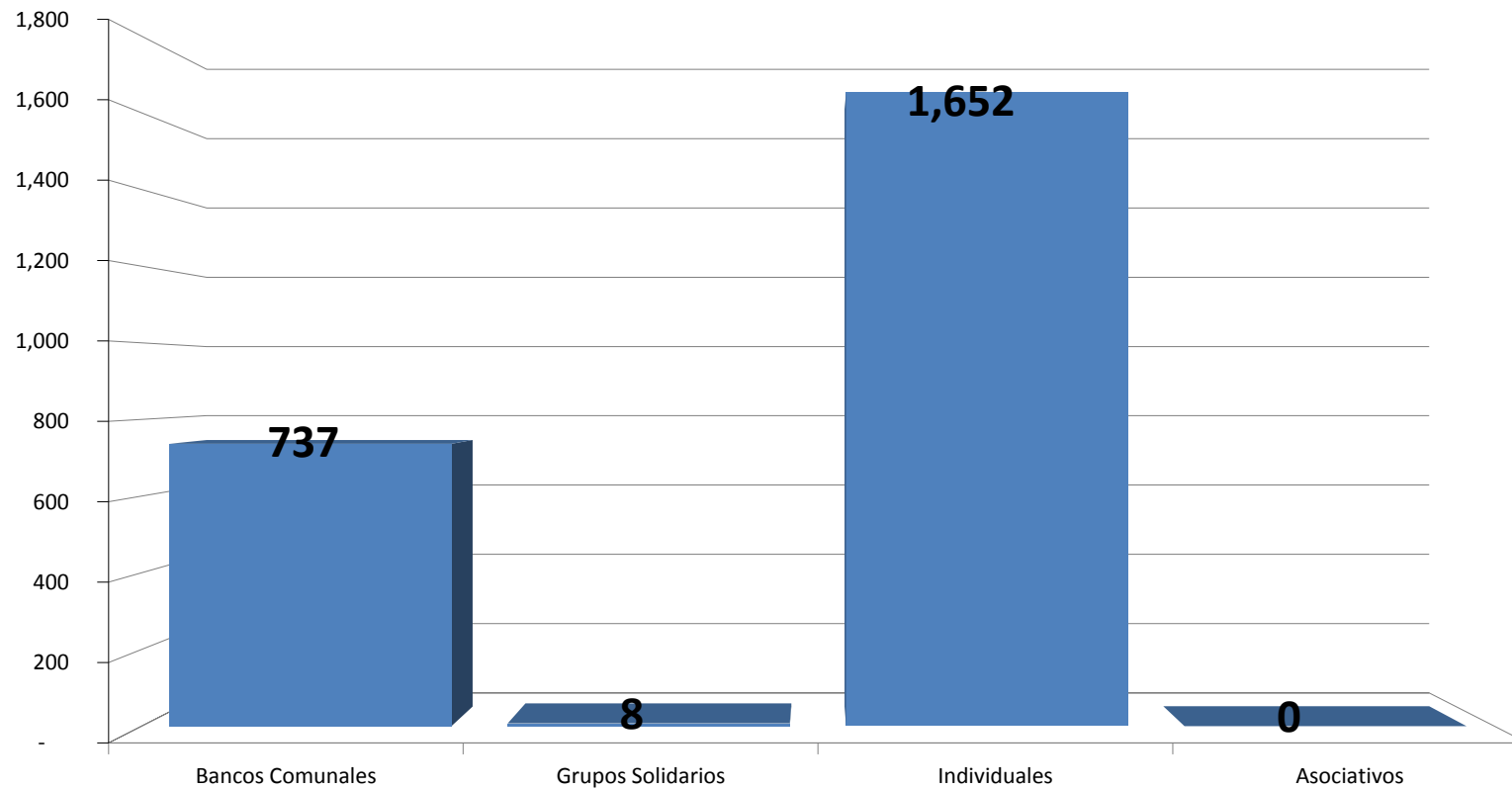
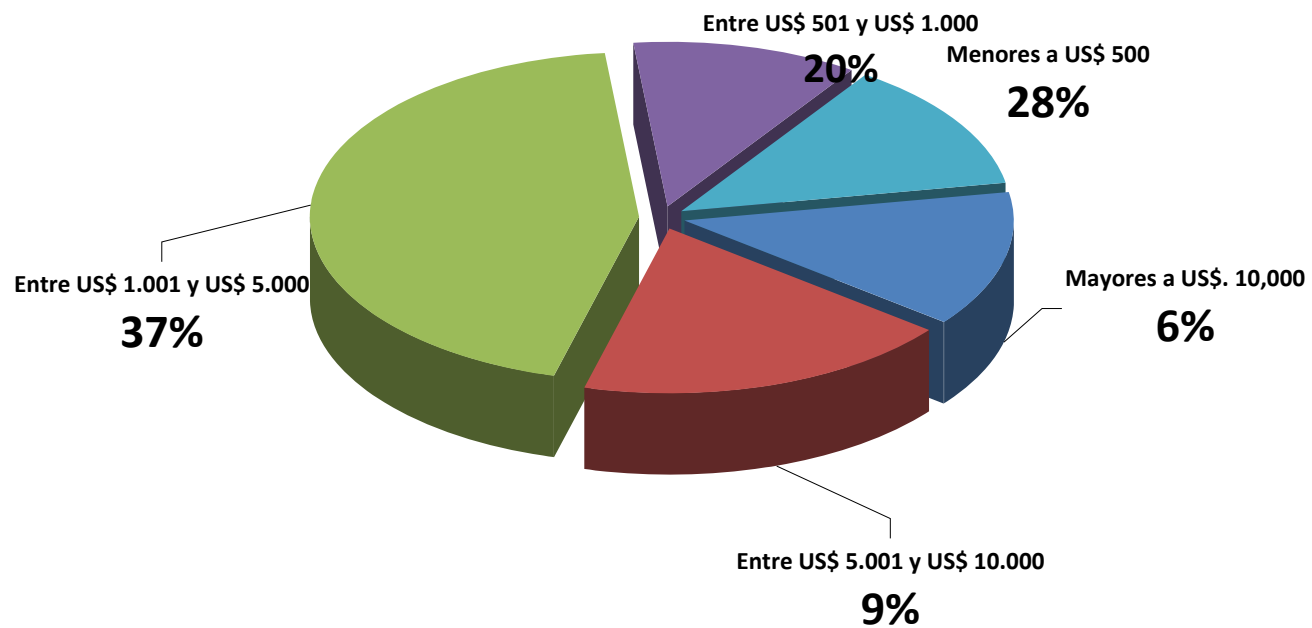


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

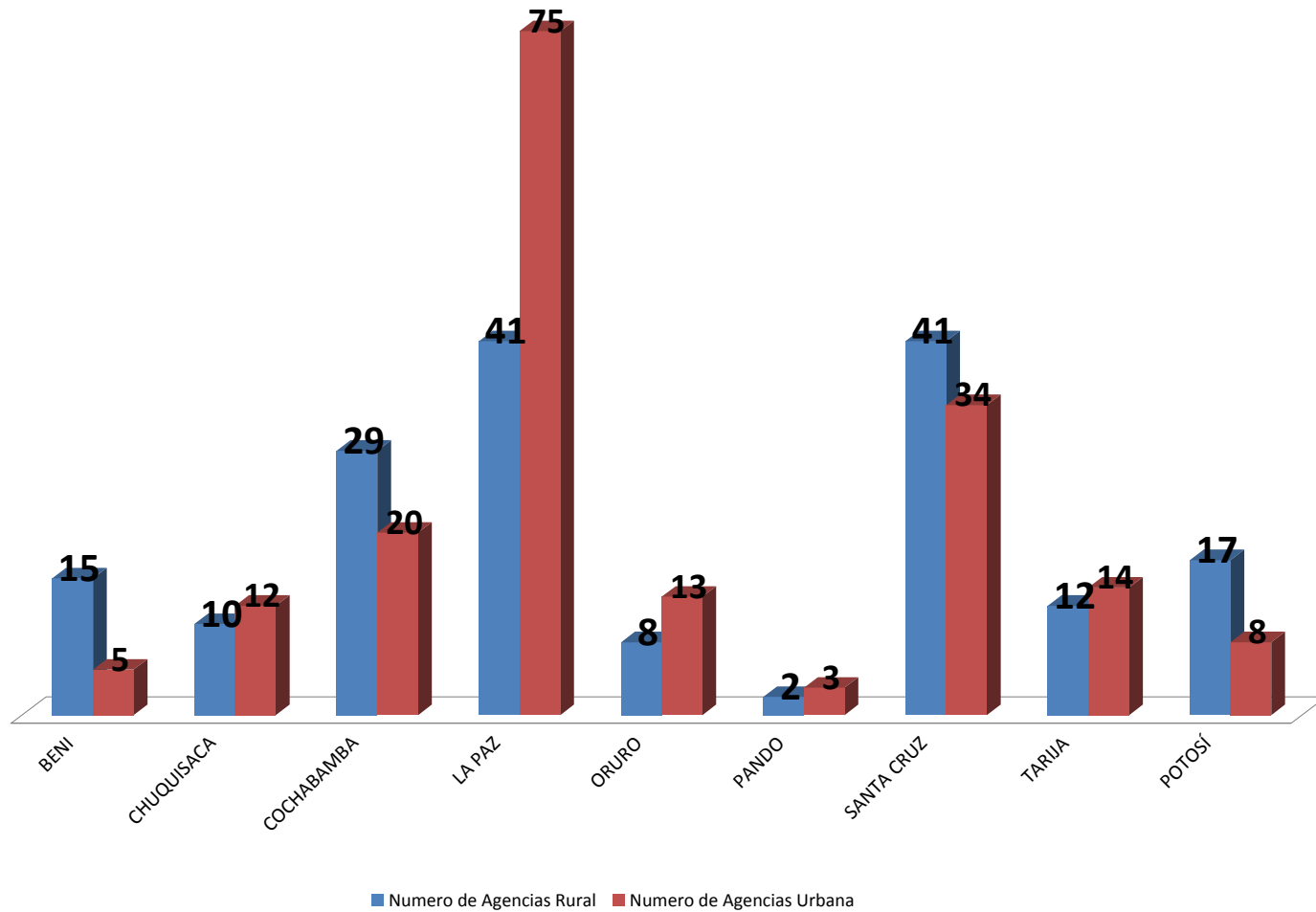


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Mayo de 2012
 (En Bolivianos)

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	36	33	69	362	477	839
DIACONIA	18	29	47	70	306	376
EMPRENDER	2	12	14	17	123	140
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	66	64	130
FUBODE	11	7	18	90	129	219
FUNBODEM	9	6	15	36	115	151
IDEPRO	9	8	17	43	110	153
IMPRO		2	2		29	29
PROMUJER	18	52	70	70	578	648
SARTAWI	17	12	29	70	83	153
Total general	175	184	359	941	2,168	3,109

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	91	62	153
CHUQUISACA	10	12	22	39	134	173
COCHABAMBA	29	20	49	187	252	439
LA PAZ	41	75	116	201	928	1,129
ORURO	8	13	21	29	137	166
PANDO	2	3	5	5	34	39
SANTA CRUZ	41	34	75	238	436	674
TARIJA	12	14	26	77	120	197
POTOSÍ	17	8	25	74	65	139
Total general	175	184	359	941	2,168	3,109

GRAFICO N° 12
Cobertura por Departamento



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

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	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		20%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		35%				27%	23%					
ANED	32%	27%		38%					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 Comunes, Sociales y Personales, Comercio y Turismo)

(3) Préstamos otorgados a los sectores de producción de bienes (Industria, minería, construcción y Agricultura)