

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

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODEM	ISOPRO	IMPPO	SARTAWI	ANED	ODRE	FONDICO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	16,860,809	12,216,970	<u>29,077,779</u>	40,055,160	3,196,937	2,314,785	4,253,274	24,346,524	533,808	2,545,745	10,242,577	8,853,626	10,719,133	16,178,582	152,317,930
INVERSIONES TEMPORARIAS	43,151,749	18,999,217	<u>62,150,966</u>	276,931	1,193,606	607,729	71,711	2,596,449	515,630	25,022	3,093,169	1,543,059	1,052,601	-	73,126,874
CARTERA	689,276,213	308,446,497	<u>997,722,710</u>	420,581,348	35,483,088	17,696,672	120,273,632	195,364,942	17,319,542	113,217,854	46,481,130	195,579,563	111,516,190	134,436,247	2,405,672,916
CARTERA BRUTA	691,136,630	306,610,388	<u>997,747,018</u>	435,865,901	37,714,779	18,092,313	128,378,761	196,454,763	17,624,912	113,628,269	46,927,166	200,663,598	111,903,225	130,028,011	2,435,028,717
CARTERA VIGENTE	685,016,194	304,140,106	<u>989,156,300</u>	434,176,059	36,378,019	17,549,347	113,377,944	188,649,528	15,939,745	109,242,758	45,992,468	193,713,257	109,275,949	129,123,072	2,382,574,446
CARTERA VENCIDA	3,647,774	1,194,922	<u>4,842,696</u>	1,304,223	277,668	119,338	1,464,250	1,631,650	109,906	2,597,685	863,374	3,063,124	991,854	753,150	18,018,917
CARTERA EN EJECUCIÓN	2,202,912	1,275,360	<u>3,478,272</u>	288,039	1,022,730	385,107	5,751,818	232,894	23,016	520,379	71,325	759,294	1,519,888	151,790	14,204,550
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	255,331	-	<u>255,331</u>	83,541	21,248	23,196	7,695,151	5,283,750	1,447,037	1,166,648	-	2,669,740	10,843	-	18,656,485
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	14,420	-	<u>14,420</u>	4,643	-	-	29,860	592,959	103,895	100,799	-	368,785	6,260	-	1,221,623
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	9,396	15,114	-	59,738	63,983	1,312	-	-	89,398	98,431	-	352,697
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	12,663,758	4,727,647	<u>17,391,405</u>	5,736,804	582,779	285,312	1,461,165	3,358,291	153,480	3,316,191	769,766	3,543,737	3,970,896	6,910,317	47,480,143
PREVISIÓN PARA CARTERA INCORRIBLE	-14,524,175	-2,891,537	<u>-17,415,712</u>	-21,021,358	-2,814,470	-680,953	-9,566,294	-4,448,113	-458,850	-3,726,606	-1,215,803	-8,627,772	-4,357,932	-2,502,081	-76,835,943
OTRAS CUENTAS POR COBRAR	3,667,167	1,458,836	<u>5,126,003</u>	1,675,848	494,178	332,760	752,342	2,677,684	139,660	790,000	2,634,672	2,458,740	2,713,199	765,191	20,560,278
BIENES REALIZABLES	-	-	<u>-</u>	5	-	-	57,905	9,732	-	22,434	29	-	55	-	90,160
INVERSIONES PERMANENTES	2,716,560	396,635	<u>3,113,195</u>	308,551	237,067	24,010	33,503	966,767	80,059	52,233	3,700,890	11,219,521	8,156,837	61,054	27,953,689
BIENES DE USO	26,234,192	5,419,070	<u>31,653,262</u>	10,708,563	1,543,564	1,372,140	3,389,205	4,958,110	1,222,664	5,027,286	1,157,102	8,685,815	6,535,977	2,881,840	79,135,528
OTROS ACTIVOS	7,734,013	996,847	<u>8,730,860</u>	786,342	388,958	284,838	845,019	825,395	1,009,298	656,049	238,263	12,495	319,972	770,508	14,867,997
TOTAL DEL ACTIVO	789,640,703	347,934,072	<u>1,137,574,775</u>	474,392,748	42,537,398	22,632,933	129,676,593	231,745,603	20,820,661	122,336,624	67,547,832	228,352,819	141,013,964	155,093,422	2,773,725,371
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	565,587,984	255,139,048	<u>820,727,031</u>	200,927,505	31,389,208	4,799,687	98,849,539	184,299,256	14,526,185	92,914,437	43,889,860	175,675,062	98,971,907	112,622,068	1,879,591,745
OTRAS CUENTAS POR PAGAR	27,660,170	12,639,780	<u>40,299,951</u>	14,518,235	2,437,817	1,446,891	3,379,644	5,984,318	824,254	12,100,505	9,189,742	9,875,255	11,448,397	7,268,301	118,773,308
PREVISIONES	16,659,496	11,853,208	<u>28,512,704</u>	5,737,159	-	-	2,255,752	-	412,696	-	564,138	-	1,789,444	1,704,565	40,976,458
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	423,049	2,010,895	-	-	1,203,452	-	1,438,798	590,081	86,810	2,737,606	-	8,490,692
TOTAL DEL PASIVO	609,907,650	279,632,036	<u>889,539,686</u>	221,605,948	35,837,920	6,246,578	104,484,935	191,487,026	15,763,134	106,453,740	54,233,822	185,637,127	114,947,354	121,594,934	2,047,832,203
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	34,917,627	3,192,349	25,542,834	-	18,645,729	17,000,000	-	119,281,678
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	15,998,207	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	184,978,603
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	1,914,533	<u>149,658,474</u>	191,921,417	520,987	-	12,810,082	3,871,530	1,539,794	-	-	6,447,714	6,627,165	3,343,853	376,741,016
RESULTADOS ACUMULADOS	13,221,401	7,452,882	<u>20,674,283</u>	21,665,309	1,034,563	388,148	-3,203,276	1,469,421	151,133	-10,587,938	-2,759,449	6,904,211	1,119,686	8,035,781	44,891,872
TOTAL DEL PATRIMONIO	179,733,054	68,302,036	<u>248,035,090</u>	252,786,800	6,699,477	16,386,355	25,191,657	40,258,578	5,057,527	15,882,884	13,314,011	42,715,692	26,066,610	33,498,488	725,893,169
TOTAL DEL PASIVO Y PATRIMONIO	789,640,703	347,934,072	<u>1,137,574,775</u>	474,392,748	42,537,398	22,632,933	129,676,593	231,745,603	20,820,661	122,336,624	67,547,832	228,352,819	141,013,964	155,093,422	2,773,725,371

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio de 2012
(En Bolíwianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	96,598,994	56,940,502	153,539,496	52,286,160	6,112,999	1,717,826	13,236,737	19,018,308	1,698,055	12,294,589	5,656,542	18,619,139	12,633,861	17,550,399	314,364,112
GASTOS FINANCIEROS	-18,198,198	-9,454,308	-27,652,506	-6,031,601	-1,585,498	-90,285	-3,757,791	-4,292,496	-284,975	-4,335,279	-1,210,167	-5,029,251	-3,236,144	-3,266,654	-60,772,647
RESULTADO FINANCIERO BRUTO	78,400,796	47,486,194	125,886,990	46,254,559	4,527,501	1,627,541	9,478,946	14,725,812	1,413,080	7,959,310	4,446,375	13,589,888	9,397,718	14,283,745	253,591,465
OTROS INGRESOS OPERATIVOS	839,127	1,160,739	1,999,866	1,253,965	2,572,500	-	2,425,689	1,000,945	233,715	1,622,463	1,178,183	1,855,724	1,003,467	599,005	15,735,523
OTROS GASTOS OPERATIVOS	-2,543,615	-6,200,728	-8,744,343	-201,370	-	-	-124,692	-150,079	-54,096	-150,751	-242,943	-844,645	-103,193	-693,732	-11,309,644
RESULTADO DE OPERACION BRUTO	76,696,308	42,446,205	119,142,514	47,307,155	7,100,001	1,627,541	11,779,943	15,576,738	1,582,699	9,431,022	5,381,615	14,601,167	10,297,991	14,189,018	258,017,343
RECUPERACION DE ACTIVOS FINANCIEROS	4,851,279	1,921,633	6,772,911	541,466	97,298	77,288	5,807,586	2,481,511	133,795	1,236,356	1,070,965	9,800,469	2,269,496	4,403,627	34,692,768
CARGOS POR INCOB. Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-10,725,492	-3,031,713	-13,757,205	-4,152,588	-540,758	-101,446	-9,931,680	-4,167,172	-261,723	-2,478,786	-1,011,847	-12,900,843	-2,708,137	-4,928,604	-56,940,790
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	70,822,095	41,336,125	112,158,220	43,696,033	6,656,542	1,603,383	7,655,848	13,891,017	1,454,771	8,188,592	5,440,733	11,500,793	9,859,349	13,664,040	235,769,322
GASTOS DE ADMINISTRACION	-58,236,261	-33,931,575	-92,169,836	-21,792,618	-6,313,335	-	-	-	-	-	-	-	-	-	-191,434,401
RESULTADO DE OPERACION NETO	12,585,834	7,404,550	19,988,384	21,903,415	343,335	26,788	-3,139,337	1,621,176	176,245	-462,271	-2,016,449	2,346,211	841,987	2,705,633	44,334,920
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	326,850	-3,523	323,327	3,132	-1,316	11,605	-	-101,272	0	-	-	-	-	67,087	302,563
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-724	-0	-724	-64	-	-504	-	-	-	-	-193,634	-	-	-	-194,926
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	12,909,960	7,401,026	20,310,986	21,906,483	342,023	37,889	-3,139,537	1,519,904	176,246	-462,271	-2,210,084	2,346,211	841,987	2,772,720	44,442,557
INGRESOS EXTRAORDINARIOS	395,831	45,399	441,231	-	-	-	1,038	-	-	368,331	5,879	1,166	1,014	6,462	825,122
GASTOS EXTRAORDINARIOS	-91,269	-5,159	-96,429	-	-	-	-	-	-	-	-	-	-	-	-96,429
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	13,214,522	7,441,266	20,655,788	21,906,483	342,023	37,889	-3,139,537	1,520,942	176,246	-93,940	-2,204,204	2,347,377	843,001	2,779,182	45,171,251
INGRESOS DE GESTIONES ANTERIORES	34,893	57,465	92,357	5,318	-	-	-	-	2,571	185,610	-	622,106	244	-1,321	906,885
GASTOS DE GESTIONES ANTERIORES	-28,013	-45,849	-73,862	-246,496	-	-	-63,739	-51,521	-27,769	-34,631	-	-	-75	-160	-498,254
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	13,221,402	7,452,882	20,674,284	21,665,306	342,023	37,889	-3,203,276	1,469,421	151,047	57,039	-2,204,204	2,969,483	843,170	2,777,701	45,579,882
ABGONS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	86	-	-	-	-	-	87
CARGOS POR AJUSTE POR INFLACION	-	-	-	3	-	-	-	-	-	-	-	-	-	-	3
RESULTADO ANTES DE IMPUESTOS	13,221,402	7,452,882	20,674,284	21,665,309	342,023	37,889	-3,203,276	1,469,421	151,133	57,039	-2,204,204	2,969,483	843,170	2,777,701	45,579,971
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	13,221,402	7,452,882	20,674,284	21,665,309	342,023	37,889	-3,203,276	1,469,421	151,133	57,039	-2,204,204	2,969,483	843,170	2,777,701	45,579,971

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio de 2012
(En porcentajes)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ESTRUCTURA DE ACTIVOS															
Disponibilidades/Total Activo	2.14%	3.51%	2.56%	8.44%	7.52%	10.23%	3.28%	10.51%	2.56%	2.08%	15.16%	3.88%	7.60%	10.43%	5.49%
Inversiones Temporarias/Total Activo	5.46%	5.46%	5.46%	0.06%	2.81%	2.69%	0.06%	1.12%	2.48%	0.02%	4.58%	0.68%	0.75%	0.00%	2.64%
Cartera / Total Activo	87.29%	88.65%	87.71%	88.66%	83.42%	78.19%	92.75%	84.30%	83.18%	92.55%	68.81%	85.65%	79.08%	86.68%	86.73%
Otras Cuentas por cobrar / Total Activo	0.46%	0.42%	0.45%	0.35%	1.16%	1.47%	0.58%	1.16%	0.67%	0.65%	3.90%	1.08%	1.92%	0.49%	0.74%
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	0.34%	0.11%	0.27%	0.07%	0.56%	0.11%	0.03%	0.42%	0.38%	0.04%	5.48%	4.91%	5.78%	0.04%	1.01%
Bienes de Uso / Total Activo	3.32%	1.56%	2.78%	2.26%	3.63%	6.06%	2.61%	2.14%	5.87%	4.11%	1.71%	3.80%	4.63%	1.86%	2.85%
Otros Activos / Total Activo	0.98%	0.29%	0.77%	0.17%	0.91%	1.26%	0.65%	0.36%	4.85%	0.54%	0.35%	0.01%	0.23%	0.50%	0.54%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.35%	4.28%	3.63%	9.13%	1.61%	0.33%	-4.94%	1.27%	1.45%	0.09%	-6.53%	2.60%	1.20%	3.58%	3.29%
Resultado Neto / Patrimonio ROE	14.71%	21.82%	16.67%	17.14%	10.21%	0.46%	-25.43%	7.30%	5.98%	0.72%	-33.11%	13.90%	6.47%	16.58%	12.56%
Resultado Neto / Ingresos Financieros	13.69%	13.09%	13.47%	41.44%	5.60%	2.21%	-24.20%	7.73%	8.90%	0.46%	-38.97%	15.95%	6.67%	15.83%	14.50%
Ingresos Financieros / Activo	24.47%	32.73%	26.99%	22.04%	28.74%	15.18%	20.41%	16.41%	16.31%	20.10%	16.75%	16.31%	17.92%	22.63%	22.67%
Ingresos Financieros / Cartera Bruta	27.95%	37.14%	30.78%	23.99%	32.42%	18.99%	20.62%	19.36%	19.27%	21.64%	24.11%	18.56%	22.58%	26.99%	25.82%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.85%	22.13%	18.48%	10.00%	33.48%	17.43%	16.82%	12.49%	14.51%	15.23%	31.78%	9.12%	16.12%	16.86%	15.72%
Gastos Administrativos / Activo	14.75%	19.50%	16.20%	9.19%	29.68%	13.93%	16.65%	10.59%	12.28%	14.14%	22.08%	8.02%	12.79%	14.13%	13.80%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.15%	99.19%	99%	100%	96.51%	97%	94%	99%	99%	97%	98.01%	98%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0.53%	0.39%	0.49%	0.30%	0.74%	0.66%	1.16%	1.13%	1.21%	2.37%	1.84%	1.71%	0.89%	0.58%	0.79%
Cartera en Ejecución / Cartera Bruta	0.32%	0.42%	0.35%	0.07%	2.75%	2.21%	4.53%	0.15%	0.14%	0.46%	0.15%	0.42%	1.45%	0.12%	0.60%
Previsión cartera incobrable / Cartera en Mora	247.64%	117.05%	208.94%	1308.68%	213.94%	131.01%	130.94%	176.41%	192.69%	115.77%	130.07%	201.56%	166.56%	276.49%	227.34%
LIQUIDEZ															
Disponibilidades / Pasivo	2.76%	4%	3%	18%	8.92%	37%	4%	13%	3%	2%	18.89%	5%	9%	13%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	9.84%	11.16%	10.26%	18.20%	12.25%	46.79%	4.14%	14.07%	6.66%	2.41%	24.59%	5.60%	10.24%	13.31%	11.01%
Disponibilidades + Inversiones Temporarias / Activo	7.60%	8.97%	8.02%	8.50%	10.32%	12.91%	3.34%	11.63%	5.04%	2.10%	19.74%	4.55%	8.35%	10.43%	8.13%
SOLVENCIA															
Patrimonio/Activo	22.76%	20%	22%	53%	15.75%	72%	19%	17%	24%	13%	19.71%	19%	18%	22%	26%
Cartera Vencida+Ejecución/Patrimonio	3.26%	3.62%	3.36%	0.64%	19.64%	3.17%	29.00%	6.26%	4.71%	20.27%	7.02%	10.02%	10.04%	2.70%	4.66%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.82%	-0.62%	-3.66%	-7.68%	-22.37%	-0.98%	-8.97%	-4.79%	-4.36%	-3.20%	-2.11%	-10.18%	-6.68%	-4.77%	-5.93%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	40,142,408	39,661,621	187,901	292,887	582	13,402	13,984
CHUQUISACA	69,866,918	69,152,675	215,610	498,634	3,138	16,505	19,643
COCHABAMBA	168,709,945	165,860,422	1,803,258	1,046,265	6,109	22,818	28,927
LA PAZ	514,000,051	509,583,684	2,829,171	1,587,196	23,161	75,706	98,867
ORURO	112,096,801	111,337,733	547,397	211,672	3,309	15,097	18,406
PANDO	31,446,176	30,637,724	808,452	-	492	2,982	3,474
POTOSI	39,491,845	39,317,290	20,036	154,519	1,264	8,141	9,405
SANTA CRUZ	281,591,099	271,094,855	4,026,995	6,469,250	6,964	43,155	50,119
TARIJA	78,715,375	77,794,745	533,555	387,076	2,978	10,411	13,389
TOTAL	1,336,060,619	1,314,440,747	10,972,375	10,647,497	47,997	208,217	256,214
	100%	98.38%	0.82%	0.80%	18.73%	81.27%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	100,443,985	99,743,480	599,869	100,637	3,791	14,096	17,887
CHUQUISACA	55,429,316	55,244,164	121,304	63,848	2,459	4,519	6,978
COCHABAMBA	212,467,270	210,077,512	1,695,401	694,357	8,592	17,732	26,324
LA PAZ	235,309,646	233,632,270	1,064,918	612,458	11,027	25,603	36,630
ORURO	45,615,037	45,365,489	155,457	94,090	1,379	3,299	4,678
PANDO	16,978,130	16,682,666	295,465	-	337	2,439	2,776
POTOSI	73,349,880	72,857,136	275,363	217,382	3,093	9,177	12,270
SANTA CRUZ	266,969,610	261,258,418	3,769,383	1,941,809	8,646	29,364	38,010
TARIJA	92,405,246	91,929,069	291,008	185,169	4,015	16,322	20,337
TOTAL	1,098,968,120	1,086,790,203	8,268,168	3,909,749	43,339	122,551	165,890
	100%	98.89%	0.75%	0.36%	26.13%	73.87%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	140,586,394	139,405,101	787,770	393,523	4,373	27,498	31,871
CHUQUISACA	125,296,234	124,396,839	336,913	562,481	5,597	21,024	26,621
COCHABAMBA	381,177,215	375,937,934	3,498,659	1,740,622	14,701	40,550	55,251
LA PAZ	749,309,697	743,215,953	3,894,090	2,199,654	34,188	101,309	135,497
ORURO	157,711,838	156,703,222	702,854	305,762	4,688	18,396	23,084
PANDO	48,424,306	47,320,390	1,103,917	-	829	5,421	6,250
POTOSI	112,841,725	112,174,426	295,399	371,901	4,357	17,318	21,675
SANTA CRUZ	548,560,710	532,353,273	7,796,378	8,411,059	15,610	72,519	88,129
TARIJA	171,120,621	169,723,813	824,563	572,245	6,993	26,733	33,726
TOTAL	2,435,028,739	2,401,230,950	19,240,543	14,557,246	91,336	330,768	422,104
	100%	98.61%	0.79%	0.60%	21.64%	78.36%	100%

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

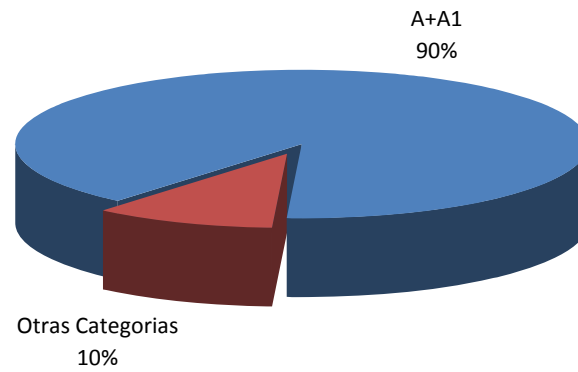
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	300,213,185	296,775,187	1,937,239	1,500,759	9,385	67,094	76,479
PRO MUJER	260,306,132	258,168,854	984,432	1,152,845	4,007	78,685	82,692
DIACONIA	333,044,810	331,737,214	1,046,973	260,623	19,167	33,209	52,376
EMPRENDER	34,133,726	32,828,700	277,668	1,027,358	2,252	6,088	8,340
FONCRESOL	8,759,202	8,450,458	61,028	247,716	664	2,229	2,893
FUNBODEM	93,709,522	86,847,015	1,426,713	5,435,794	2,664	4,216	6,880
IDEPRO	109,209,033	107,501,602	1,464,170	243,262	2,312	1,863	4,175
IMPRO	15,758,853	15,541,924	192,601	24,328	1,135	910	2,045
SARTAWI	25,690,975	25,102,885	538,368	49,722	1,535	2,242	3,777
ANED	-	-	-	-	-	-	-
CIDRE	95,425,905	92,291,345	2,548,237	586,323	1,750	973	2,723
FONDECO	-	-	-	-	-	-	-
FUBODE	59,809,274	59,195,562	494,946	118,767	3,126	10,708	13,834
TOTAL	1,336,060,619	1,314,440,747	10,972,375	10,647,497	47,997	208,217	256,214
	100%	98.38%	0.82%	0.80%	18.73%	81.27%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	390,923,445	388,496,337	1,724,955	702,153	11,130	68,828	79,958
PRO MUJER	46,304,257	45,971,252	210,490	122,515	2,467	20,777	23,244
DIACONIA	102,821,091	102,522,387	261,893	36,812	6,501	4,508	11,009
EMPRENDER	3,581,053	3,570,567	-	10,486	218	589	807
FONCRESOL	9,333,110	9,122,085	58,310	152,715	569	1,166	1,735
FUNBODEM	34,669,262	34,226,101	67,400	375,762	1,056	1,448	2,504
IDEPRO	87,245,729	86,431,674	760,440	53,615	2,685	1,205	3,890
IMPRO	1,866,058	1,844,858	21,200	-	173	114	287
SARTAWI	87,937,294	85,306,521	2,160,116	470,657	4,571	2,194	6,765
ANED	46,927,162	45,992,464	863,374	71,325	2,642	3,297	5,939
CIDRE	105,237,693	104,091,652	883,672	262,368	2,463	1,246	3,709
FONDECO	111,903,228	109,286,794	998,114	1,618,319	4,806	9,642	14,448
FUBODE	70,218,737	69,927,510	258,204	33,023	4,058	7,537	11,595
TOTAL	1,098,968,120	1,086,790,203	8,268,168	3,909,749	43,339	122,551	165,890
	100%	98.89%	0.75%	0.36%	26.13%	73.87%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	691,136,631	685,271,524	3,662,194	2,202,913	20,515	135,922	156,437
PRO MUJER	306,610,388	304,140,107	1,194,922	1,275,360	6,474	99,462	105,936
DIACONIA	435,865,901	434,259,601	1,308,866	297,435	25,668	37,717	63,385
EMPRENDER	37,714,779	36,399,267	277,668	1,037,844	2,470	6,677	9,147
FONCRESOL	18,092,313	17,572,543	119,338	400,432	1,233	3,395	4,628
FUNBODEM	128,378,785	121,073,116	1,494,113	5,811,555	3,720	5,664	9,384
IDEPRO	196,454,763	193,933,277	2,224,610	296,876	4,997	3,068	8,065
IMPRO	17,624,912	17,386,782	213,801	24,328	1,308	1,024	2,332
SARTAWI	113,628,269	110,409,406	2,698,485	520,378	6,106	4,436	10,542
ANED	46,927,162	45,992,464	863,374	71,325	2,642	3,297	5,939
CIDRE	200,663,598	196,382,998	3,431,909	848,691	4,213	2,219	6,432
FONDECO	111,903,228	109,286,794	998,114	1,618,319	4,806	9,642	14,448
FUBODE	130,028,011	129,123,072	753,150	151,790	7,184	18,245	25,429
TOTAL	2,435,028,739	2,401,230,950	19,240,543	14,557,246	91,336	330,768	422,104
	100%	98.61%	0.79%	0.60%	21.64%	78.36%	100%

Cuadro Nº 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio de 2012
(En Bolívianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													TOTAL
	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	
CRECER	680,774,734	4,412,772	1,514,466	510,562	487,333	3,436,764	-	-	-	-	-	-	-	691,136,631
PRO MUJER	303,005,086	1,135,020	602,844	371,889	220,189	1,275,360	-	-	-	-	-	-	-	306,610,388
DIACONIA	433,727,117	536,836	262,097	93,158	111,746	1,134,948	-	-	-	-	-	-	-	435,865,901
EMPRENDER	36,277,866	170,640	76,867	40,351	137,118	1,011,938	-	-	-	-	-	-	-	37,714,781
FONCRESOL	8,443,379	12,587	-	964	-	4,615	-	297,658	9,098,889	72,030	9,476	-	152,715	18,092,313
FUNBODEM	118,098,206	2,405,838	910,266	531,795	301,365	6,131,316	-	-	-	-	-	-	-	128,378,785
IDEPRO	189,356,999	4,539,970	428,051	104,210	405,749	1,619,783	-	-	-	-	-	-	-	196,454,763
IMPRO	17,119,283	267,499	136,211	58,211	19,379	24,328	-	-	-	-	-	0	-	17,624,912
SARTAWI	108,208,823	2,171,071	419,124	274,430	241,555	2,313,267	-	-	-	-	-	-	-	113,628,269
ANED	23,153,823	239,503	116,712	13,410	33,943	351,063	-	-	22,182,430	376,767	112,244	347,268	-	46,927,162
CIDRE	-	183,132,788	12,934,602	1,875,078	346,720	169,403	2,205,007	-	-	-	-	-	-	200,663,598
FONDICO	50,452,066	661,647	475,929	229,544	80,271	1,070,720	-	-	58,099,190	33,285	242,171	8,641	549,771	111,903,233
FUBODE	128,674,694	448,378	121,916	75,725	50,680	656,618	-	-	-	-	-	-	-	130,028,011
TOTAL	2,097,492,074	200,134,549	17,999,086	4,179,328	2,436,048	19,200,122	2,205,007	297,658	89,380,508	482,082	363,890	355,909	702,487	2,435,028,748
	86.13%	8.22%	0.74%	0.17%	0.10%	0.79%	0.09%	0.01%	3.67%	0.02%	0.01%	0.01%	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 Junio 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	-	-	284,781,241	-	-	873,043	-	14,558,901	300,213,185
PRO MUJER	-	-	260,306,132	-	-	-	-	-	260,306,132
DIACONIA	-	1,815,998	331,228,812	-	-	-	-	-	333,044,810
EMPRENDER	-	-	2,712,541	31,421,185	-	-	-	-	34,133,726
FONCRESOL	-	-	8,759,202	-	-	-	-	-	8,759,202
FUNBODEM	-	-	76,405,280	-	17,304,242	-	-	-	93,709,522
IDEPRO	-	-	109,209,033	-	-	-	-	-	109,209,033
IMPRO	-	-	15,758,853	-	-	-	-	-	15,758,853
SARTAWI	-	321,634	11,670,055	-	-	5,944,282	-	7,755,004	25,690,975
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	10,941,028	25,490,641	7,253,304	49,686,424	1,642,798	411,711	-	95,425,905
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	56,372,124	-	-	15,677	-	3,421,474	59,809,274
TOTAL	-	13,078,661	1,182,693,915	38,674,489	66,990,666	8,475,800	411,711	25,735,378	1,336,060,620
	0.00%	0.98%	88.52%	2.89%	5.01%	0.63%	0.03%	1.93%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	337,541,422	-	-	88,329	-	53,293,694	390,923,445
PRO MUJER	-	-	46,304,257	-	-	-	-	-	46,304,257
DIACONIA	-	183,490	102,637,601	-	-	-	-	-	102,821,091
EMPRENDER	-	-	4,000	3,577,053	-	-	-	-	3,581,053
FONCRESOL	-	-	-	-	-	-	-	9,333,110	9,333,110
FUNBODEM	-	-	30,526,719	-	4,142,543	-	-	-	34,669,262
IDEPRO	-	-	87,245,729	-	-	-	-	-	87,245,729
IMPRO	-	-	1,866,058	-	-	-	-	-	1,866,058
SARTAWI	-	207,435	13,762,170	-	-	8,576,752	-	65,390,937	87,937,294
ANED	-	335,159	-	-	23,548,257	-	-	23,043,746	46,927,162
CIDRE	-	2,690,493	29,796,712	11,044,724	61,388,514	187,923	129,327	-	105,237,693
FONDECO	-	-	52,970,176	-	-	-	-	58,933,057	111,903,233
FUBODE	-	-	43,861,912	-	-	28,142	-	26,328,683	70,218,737
TOTAL	-	3,081,418	746,651,916	14,621,777	89,079,314	8,681,146	129,327	236,323,228	1,098,968,125
	0.00%	0.28%	67.96%	1.33%	8.11%	0.81%	0.01%	21.50%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	622,322,664	-	-	961,372	-	67,852,594	691,136,631
PRO MUJER	-	-	306,610,388	-	-	-	-	-	306,610,388
DIACONIA	-	1,999,489	433,866,413	-	-	-	-	-	435,865,901
EMPRENDER	-	-	2,716,541	34,998,238	-	-	-	-	37,714,779
FONCRESOL	-	-	8,759,202	-	-	-	-	9,333,110	18,092,313
FUNBODEM	-	-	106,932,000	-	21,446,785	-	-	-	128,378,785
IDEPRO	-	-	196,454,763	-	-	-	-	-	196,454,763
IMPRO	-	-	17,624,912	-	-	-	-	-	17,624,912
SARTAWI	-	529,069	25,432,224	-	-	14,521,034	-	73,145,941	113,628,269
ANED	-	335,159	-	-	23,548,257	-	-	23,043,746	46,927,162
CIDRE	-	13,631,521	55,287,353	18,298,028	111,074,938	1,830,720	541,038	-	200,663,598
FONDECO	-	-	52,970,176	-	-	-	-	58,933,057	111,903,233
FUBODE	-	-	100,234,035	-	-	43,819	-	29,750,157	130,028,011
TOTAL	-	16,180,079	1,929,545,831	53,296,266	156,069,980	17,356,946	541,038	262,058,607	2,435,028,745
	0.00%	0.66%	79.24%	2.19%	6.41%	0.71%	0.02%	10.76%	100%

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

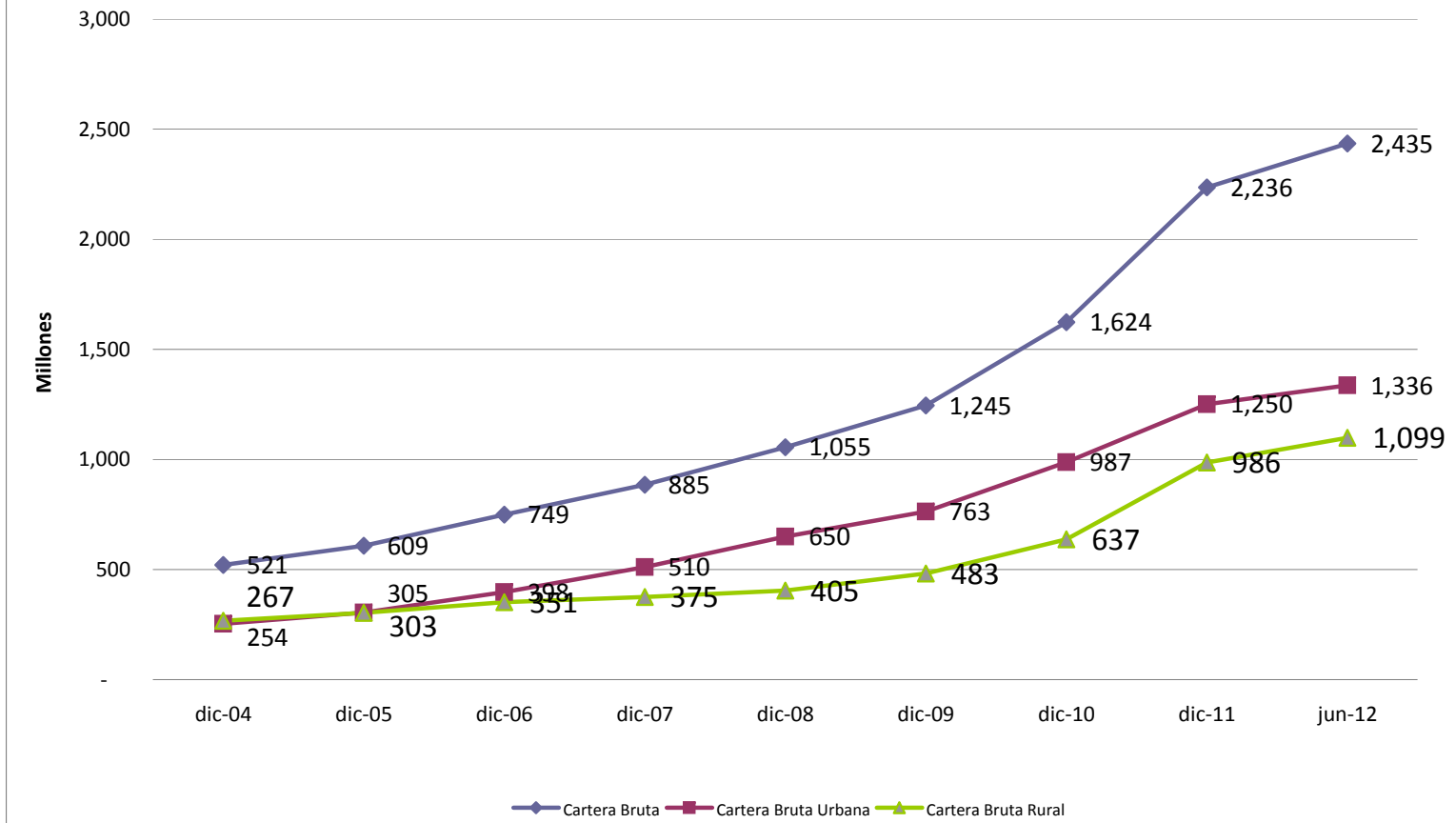


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

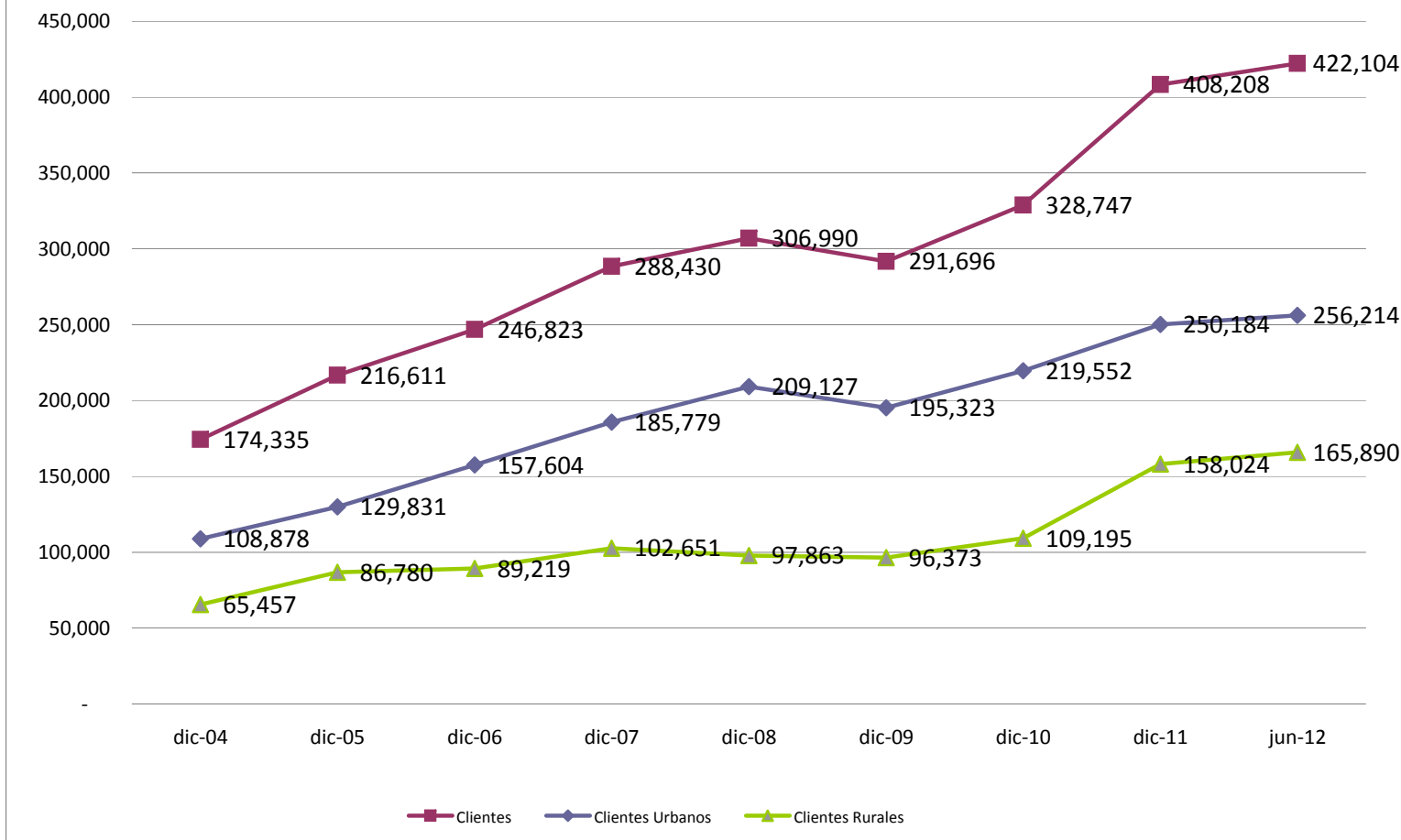


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

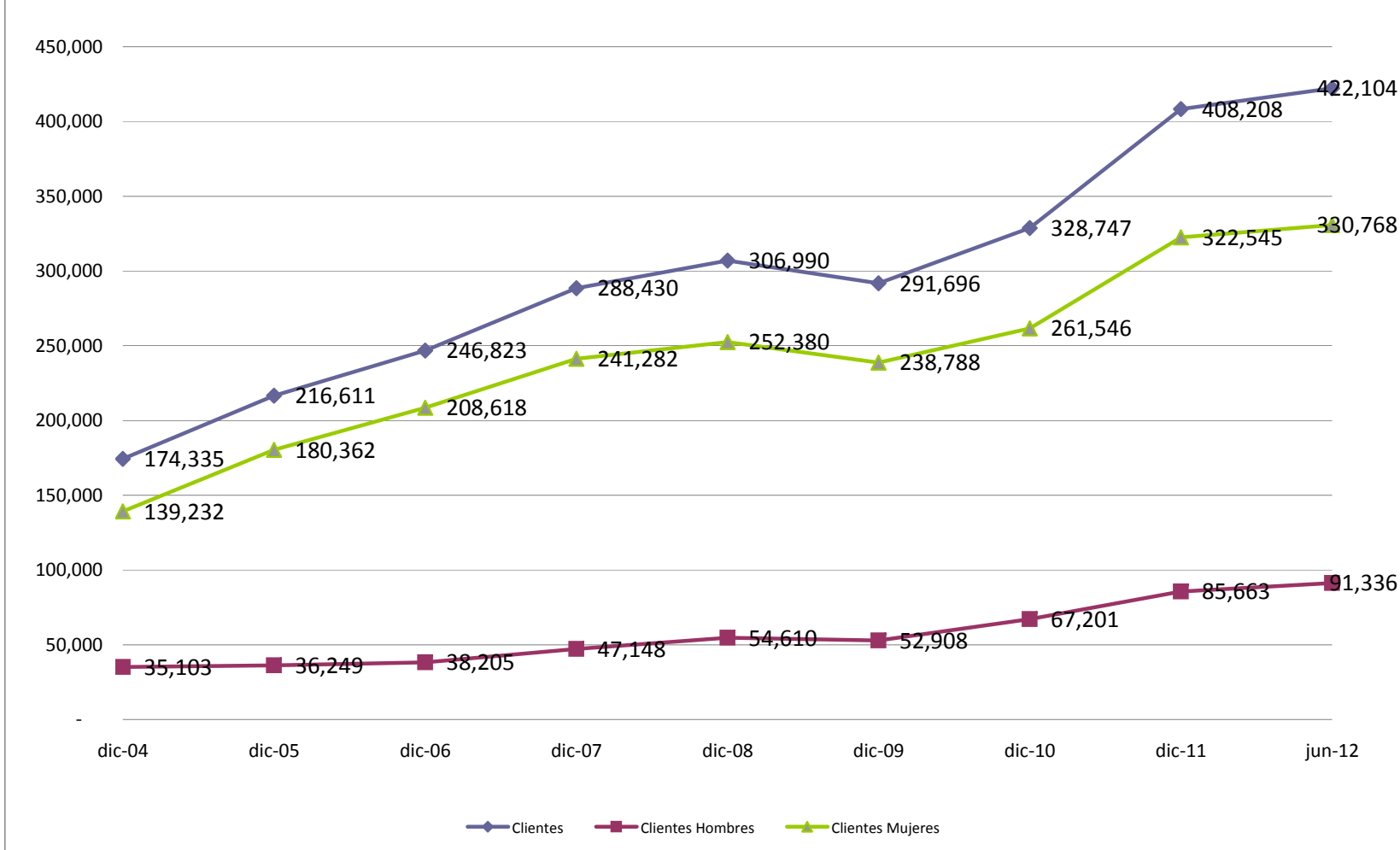


GRAFICO Nº 5
Evolución de % de Mora

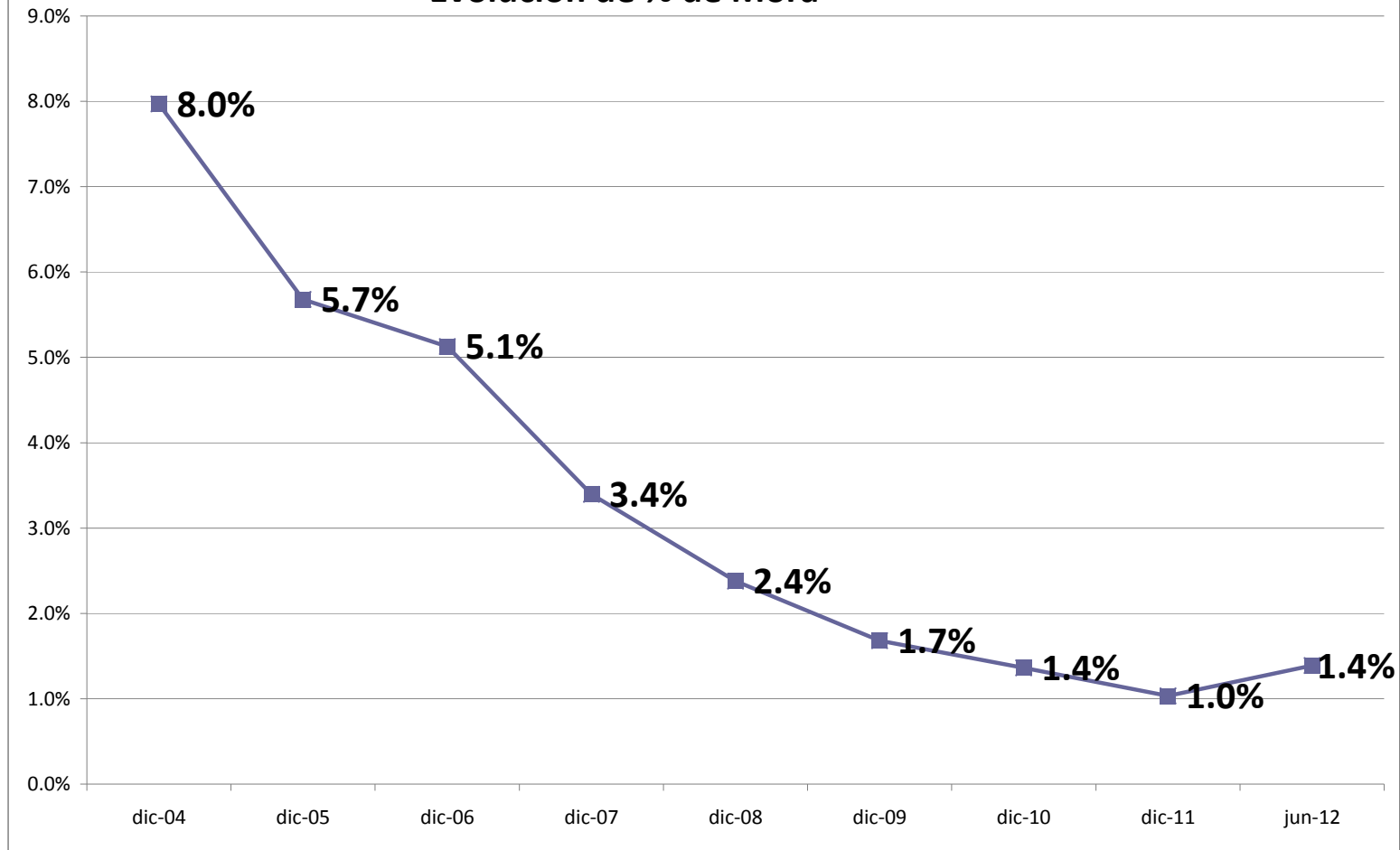


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

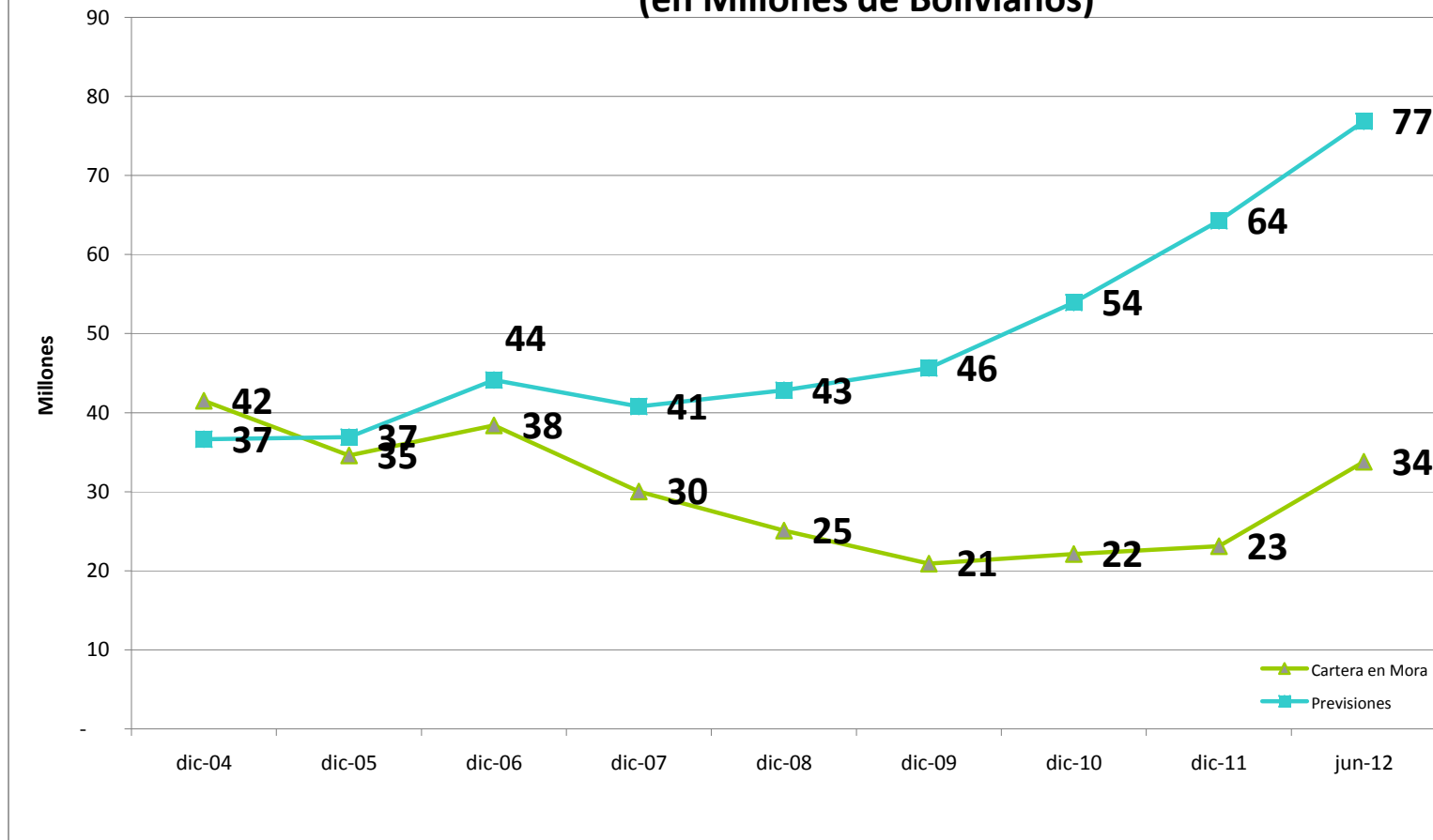
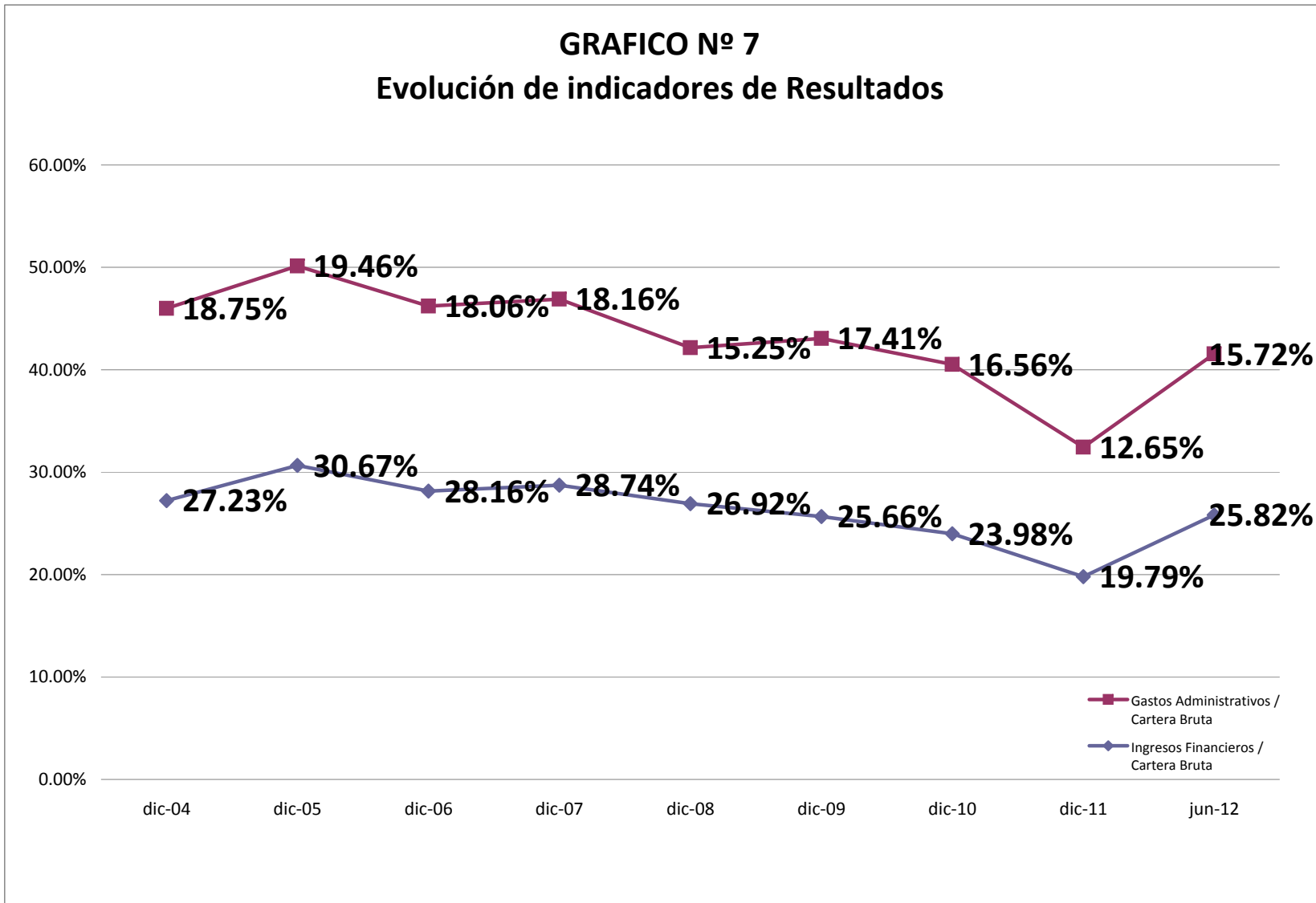


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	42,029,846	-	-	-	-	-	-	216,153,493	-	-	-	-	-	-	42,029,846	-	-	-	300,213,185
PRO MUJER	-	-	-	-	23,411,311	-	-	209,480,734	12,388,257	7,894,685	-	-	-	-	-	-	-	7,131,145	260,306,132
DIACONIA	2,774,057	108,290	-	1,577,970	18,626,880	68,201	101,059,689	107,574,946	3,481,567	59,588,333	846,172	24,770,752	428,917	1,966,757	10,092,387	41,330	-	38,562	333,044,810
EMPRENDER	-	-	-	-	4,657,651	-	-	23,465,386	4,006,569	2,004,120	-	-	-	-	-	-	-	-	34,133,726
FONCRESOL	18,945	-	-	-	772,419	-	711,216	5,767,489	-	-	-	-	-	-	-	1,146,658	-	342,475	8,759,202
FINBODEM	757,849	40,433	7,565	8,021	16,014,883	25,920	1,228,406	21,467,615	6,391,232	32,168,646	258,068	4,205,341	672,875	491,391	9,948,049	23,228	-	93,709,522	
IDEPRO	4,597,791	4,673,993	-	475,422	14,012,868	-	3,450,734	35,108,063	9,173,182	25,585,653	-	4,918,455	-	899,174	5,343,597	114,184	-	855,917	109,209,033
IMPRO	-	-	-	-	4,077,014	-	2,827,158	1,441,153	-	-	-	853,544	-	712,794	5,847,189	-	-	-	15,758,853
SARTAWI	6,211,954	13,304	-	63,335	1,928,857	-	2,425,853	9,775,347	1,269,699	2,139,781	17,391	1,073,411	122,850	55,396	571,535	13,095	-	9,166	25,690,975
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	8,138,440	1,073,442	8,003	670,068	8,588,779	45,419	25,935,511	15,986,681	1,571,281	21,650,646	505,055	7,757,529	853,060	312,006	2,183,754	41,743	6,406	98,081	95,425,905
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	3,404,582	16,892	-	215,171	4,264,280	-	5,462,286	33,528,335	6,729,616	5,632,163	-	30,441	-	2,995	509,833	-	-	12,682	59,809,274
TOTAL	67,633,465	5,926,354	15,568	3,009,387	95,105,085	139,540	144,350,711	679,749,241	45,011,403	156,664,026	1,626,686	43,669,474	2,077,761	4,440,514	77,672,849	233,580	6,406	8,488,029	1,336,060,620
	5.08%	0.48%	0.00%	0.23%	7.12%	0.01%	10.80%	50.88%	3.9%	11.73%	0.12%	3.28%	0.16%	0.33%	5.81%	0.02%	0.00%	0.64%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	74,275,455	-	-	-	-	-	-	269,737,177	-	-	-	-	-	-	-	-	-	-	46,910,613
PRO MUJER	-	-	-	-	2,573,918	-	-	40,367,220	1,654,021	975,178	-	-	-	-	-	-	-	-	733,920
DIACONIA	30,906,664	2,198,653	-	853,659	5,552,364	15,905	20,126,820	18,584,351	1,573,615	15,264,051	2,278,961	3,541,951	419,127	903,241	540,798	-	-	60,932	102,821,091
EMPRENDER	3,581,053	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,581,053
FONCRESOL	3,342,491	-	-	-	450,932	-	440,663	4,640,299	-	-	-	-	-	-	-	397,620	-	61,115	9,331,110
FINBODEM	10,304,847	105,771	-	42,197	2,059,039	19,042	461,230	5,185,701	2,015,822	12,421,018	49,729	646,230	82,982	182,851	1,070,750	12,950	-	9,003	34,669,262
IDEPRO	46,341,092	6,913,271	-	180,445	5,852,486	-	1,542,079	10,996,379	2,962,216	9,092,544	-	1,130,307	-	604,668	1,344,766	-	25,714	259,762	87,245,729
IMPRO	-	-	-	-	1,726,252	-	9,229	29,205	-	-	-	-	-	2,311	99,062	-	-	-	1,866,058
SARTAWI	65,005,438	25,050	-	14,385	1,010,889	105,028	4,298,274	10,574,197	1,005,341	3,453,006	120,404	1,249,019	195,224	430,519	389,652	40,636	-	20,232	87,937,294
ANED	14,885,267	8,243,802	-	60,599	911,967	-	9,927,543	538,634	3,601,954	-	-	8,431,942	77,983	160,736	66,737	-	-	86,737	46,927,162
CIDRE	59,991,403	495,324	57,555	1,611,157	5,086,261	-	11,776,861	6,154,170	1,131,750	13,479,799	451,467	4,296,348	90,862	141,214	608,383	65,139	-	105,217,693	
FONDECO	58,933,057	-	-	-	2,228,233	-	14,599,597	4,781,630	-	9,442,907	-	-	-	-	-	-	-	21,917,809	111,903,233
FUBODE	26,258,399	70,284	-	1,962,431	5,869,740	168,772	7,147,342	18,314,941	5,651,038	4,060,363	-	67,829	-	619,456	-	-	-	28,142	70,218,737
TOTAL	393,825,266	18,052,155	57,555	4,724,872	33,322,071	308,747	60,402,093	399,292,813	16,532,437	71,790,820	2,900,561	19,363,626	788,195	2,342,787	52,142,035	118,725	25,714	23,177,652	1,098,968,125
	35.82%	1.64%	0.01%	0.43%	3.63%	0.03%	5.50%	36.33%	1.50%	6.53%	0.26%	1.76%	0.07%	0.21%	4.74%	0.01%	0.00%	2.11%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	116,305,301	-	-	-	-	-	-	485,890,671	-	-	-	-	-	-	88,940,659	-	-	-	691,136,611
PRO MUJER	-	-	-	-	25,985,228	-	-	249,847,954	14,042,278	8,869,863	-	-	-	-	-	-	-	7,865,065	306,610,388
DIACONIA	33,680,722	2,306,943	-	2,431,629	24,179,244	84,106	121,186,509	126,159,297	5,055,181	74,852,384	3,125,133	28,132,703	848,043	2,869,998	10,633,185	41,330	-	99,944	435,865,901
EMPRENDER	3,581,053	-	-	-	4,657,651	-	-	23,465,386	4,006,569	2,004,120	-	-	-	-	-	-	-	-	37,714,779
FONCRESOL	3,361,436	-	-	-	1,224,341	-	1,151,879	10,407,788	-	-	-	-	-	-	1,544,278	-	-	403,590	18,092,133
FINBODEM	11,062,797	146,204	7,565	50,219	18,073,922	44,962	1,689,636	26,653,317	8,407,054	44,589,664	307,797	4,851,571	755,856	674,242	11,018,799	36,178	-	9,003	128,738,785
IDEPRO	50,938,883	11,587,265	-	655,866	19,865,354	-	4,992,813	46,104,442	12,135,398	34,678,197	-	6,048,762	-	1,503,842	6,688,362	114,184	25,714	1,115,679	196,544,763
IMPRO	-	-	-	-	4,553,410	-	4,086,244	1,470,358	-	-	-	853,544	-	715,105	5,946,252	-	-	-	17,624,912
SARTAWI	71,217,392	38,355	-	77,720	2,939,543	105,028	6,724,128	20,349,543	2,275,041	5,592,787	137,795	2,322,430	318,074	485,915	961,187	53,731	-	29,399	113,628,269
ANED	14,885,267	8,243,802	-	60,599	911,967	-	9,927,543	538,634	3,601,954	-	-	8,431,942	77,983	160,736	66,737	-	-	86,737	46,927,162
CIDRE	67,929,843	1,568,765	65,558	2,281,225	13,675,041	45,419	37,712,372	22,140,851	2,703,030	35,130,444	956,522	12,053,877	943,923	453,220	2,792,136	106,882	6,406	98,081	200,663,598
FONDECO	58,933,057	-	-	-	2,228,233	-	14,599,597	4,781,630	-	9,442,907	-	-	-	-	-	-	-	21,917,809	111,903,233
FUBODE	29,662,982	87,175	-	2,177,601	10,134,020	168,772	12,609,628	51,843,275	12,380,654	9,692,526	-	98,269	-	2,995	1,129,289	-	-	40,823	130,028,011
TOTAL	601,558,732	25,978,509	79,122	7,734,899	126,427,157	488,287	264,752,804	1,079,042,055	61,543,940	218,454,845	4,527,247	62,973,100	2,865,896	6,783,901	129,814,883	392,305	32,120	31,665,684	2,455,026,745
	18.95%	0.98%	0.00%	0.32%	5.27%	0.02%	8.41%	44.1%	2.5%	9.38%	0.19%	2.59%	0.12%	0.28%	5.3%	0.01%	0.00%	1.30%	100%

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

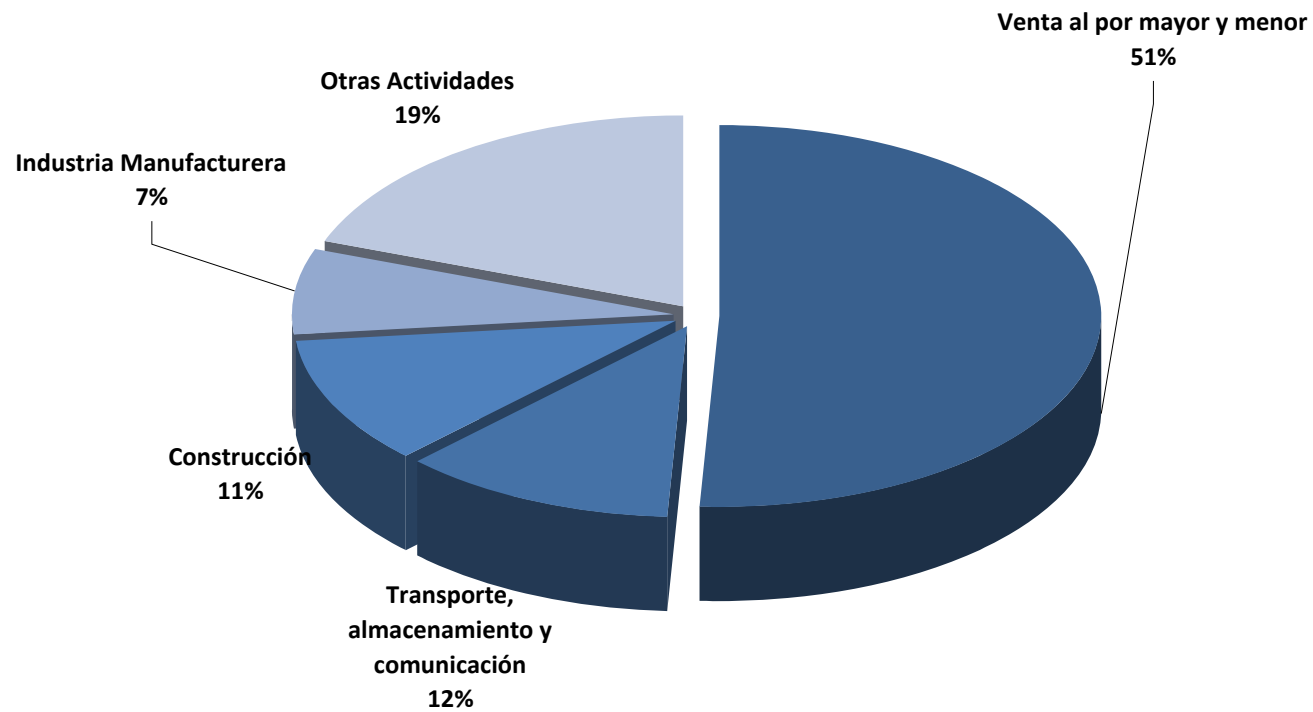
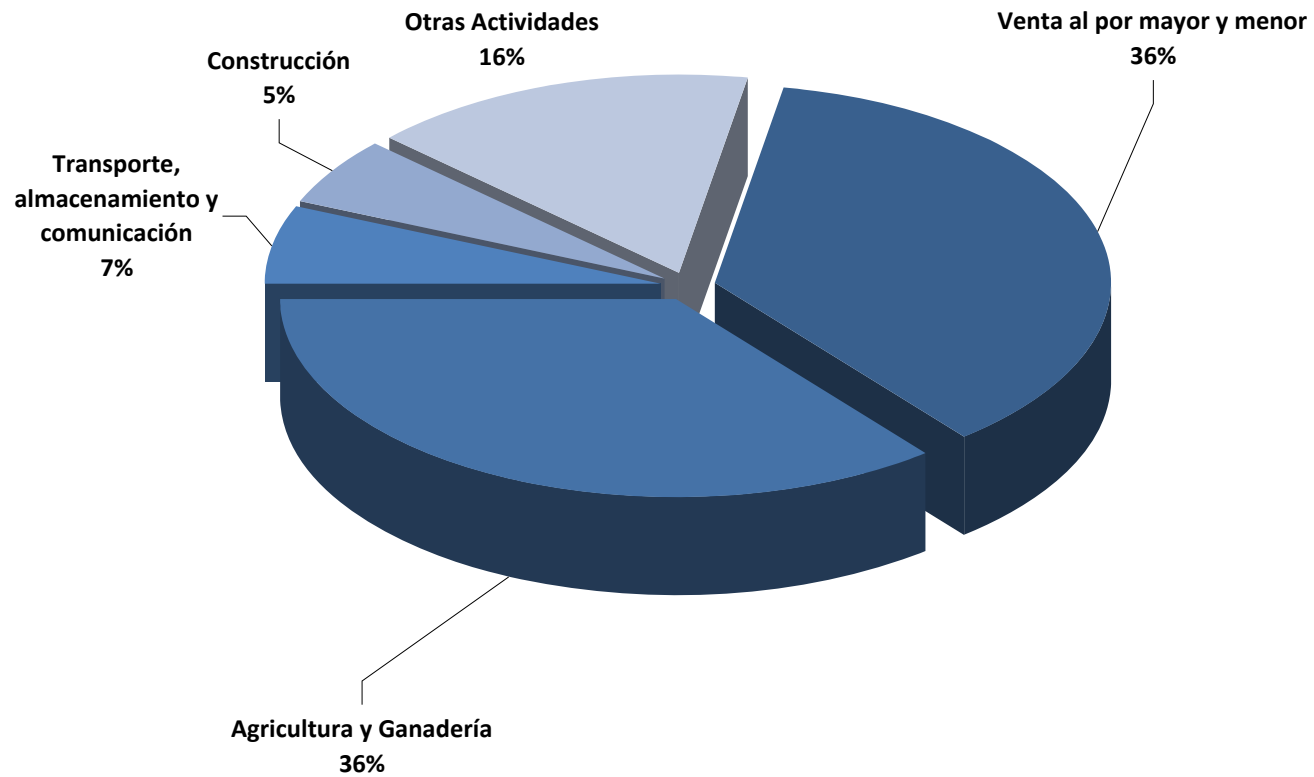


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											TOTAL
	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	
CRECER	-	-	-	-	-	129,578	6,386,982	47,723,389	148,204,822	43,206,674	54,561,742	300,213,185
PRO MUJER	-	-	-	-	-	-	79,512	4,339,571	80,802,994	62,025,509	113,058,546	260,306,132
DIACONIA	-	-	381,284	2,235,143	9,023,990	7,783,288	20,220,328	91,563,293	156,158,778	29,767,077	15,911,628	333,044,810
EMPRENDER	-	-	-	-	-	-	825,571	4,708,931	20,406,569	5,137,689	3,054,966	34,133,726
FONCRESOL	-	-	-	-	-	-	482,514	686,412	2,350,336	2,308,914	2,931,027	8,759,202
FUNBODEM	-	-	-	-	5,834,267	3,742,615	12,779,164	16,422,331	39,332,702	10,965,074	4,633,370	93,709,523
IDEPRO	-	-	788,708	3,750,449	2,487,819	3,251,068	24,622,338	42,849,017	30,700,635	668,165	90,835	109,209,033
IMPRO	-	-	-	-	-	154,316	-	2,068,755	8,918,336	1,497,001	3,120,445	15,758,853
SARTAWI	-	-	-	1,317,196	911,212	-	437,221	1,510,239	17,666,977	1,797,971	2,050,158	25,690,975
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	1,365,250	11,447,370	12,307,042	8,347,538	4,475,969	10,547,032	27,579,864	18,995,777	331,024	29,039	95,425,905
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	464,000	-	341,000	4,332,364	22,430,220	29,325,878	2,175,808	740,003
TOTAL	-	1,365,250	12,617,362	19,609,830	27,068,826	19,723,518	80,867,342	261,882,023	552,863,803	159,880,906	200,181,760	1,336,060,620
	0.00%	0.10%	0.94%	1.47%	2.03%	1.48%	6.05%	19.60%	41.38%	11.97%	14.98%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	18,335,295	72,148,705	196,395,849	46,993,472	57,050,124	390,923,445
PRO MUJER	-	-	-	-	-	-	-	4,296,748	12,297,650	29,709,859	46,304,257	93,608,464
DIACONIA	-	-	-	472,910	3,044,812	1,710,102	4,230,555	17,646,497	56,945,469	12,729,565	6,041,183	102,821,091
EMPRENDER	-	-	-	-	-	-	-	269,529	2,349,474	704,470	257,579	3,581,053
FONCRESOL	-	-	-	-	-	75,402	412,579	798,997	2,996,802	3,709,475	1,339,855	9,333,110
FUNBODEM	-	-	-	-	2,923,542	1,452,146	2,107,774	6,811,960	16,340,010	3,939,684	1,102,147	34,669,262
IDEPRO	-	-	2,119,600	2,354,722	1,624,782	1,825,368	12,848,228	28,498,463	36,683,394	1,161,343	129,829	87,245,729
IMPRO	-	-	-	-	-	-	-	-	1,390,228	352,166	123,664	1,866,058
SARTAWI	-	-	-	5,380,789	5,199,248	2,813,710	5,621,656	7,279,400	59,276,939	1,958,375	407,177	87,937,294
ANED	-	-	-	-	-	213,000	475,195	2,329,170	37,692,726	4,464,881	1,752,191	46,927,162
CIDRE	-	2,259,722	9,203,499	8,776,058	8,302,853	4,677,046	8,717,072	34,178,338	28,641,987	481,117	-	105,237,693
FONDECO	-	-	5,987,645	16,048,525	12,690,184	6,998,069	9,296,000	15,788,228	26,197,415	9,944,141	8,953,026	111,903,233
FUBODE	-	-	239,062	1,928,811	361,710	2,268,943	15,404,936	45,230,027	3,653,697	1,131,551	70,218,737	
TOTAL	-	2,259,722	17,310,744	33,272,066	35,714,232	20,126,553	64,314,298	201,154,223	514,437,069	102,382,034	107,998,186	1,098,968,125
	0.00%	0.21%	1.58%	3.03%	3.25%	1.83%	5.85%	18.30%	46.81%	9.32%	9.83%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	129,578	24,722,277	119,872,094	344,600,671	90,200,145	111,611,866	691,136,631
PRO MUJER	-	-	-	-	-	79,512	4,339,571	85,099,742	74,323,158	142,768,405	306,610,388	
DIACONIA	-	-	381,284	2,708,053	12,068,802	9,493,390	24,450,882	109,209,790	213,104,247	42,496,642	21,952,811	435,865,901
EMPRENDER	-	-	-	-	-	825,571	4,978,460	22,756,043	5,842,160	3,312,545	37,714,779	
FONCRESOL	-	-	-	-	-	75,402	895,093	1,485,409	5,347,138	6,018,388	4,270,882	18,092,313
FUNBODEM	-	-	-	-	8,757,808	5,194,761	14,886,938	23,234,292	55,672,711	14,896,757	5,735,517	128,378,785
IDEPRO	-	-	2,908,308	6,105,171	4,112,601	5,076,436	37,470,566	73,384,029	87,384,029	1,829,509	220,664	196,454,763
IMPRO	-	-	-	-	-	154,316	-	2,068,755	10,308,564	1,849,167	3,244,110	17,624,812
SARTAWI	-	-	-	6,697,985	6,110,461	2,813,710	6,058,877	8,789,639	76,943,916	3,756,346	2,457,335	113,628,269
ANED	-	-	-	-	-	213,000	475,195	2,329,170	37,692,726	4,464,881	1,752,191	46,927,162
CIDRE	-	3,624,972	20,650,870	21,083,100	16,650,391	9,153,015	19,264,104	61,758,202	47,637,764	812,141	29,039	200,663,598
FONDECO	-	-	5,987,645	16,048,525	12,690,184	6,998,069	9,296,000	15,788,228	26,197,415	9,944,141	8,953,026	111,903,233
FUBODE	-	-	239,062	1,928,811	361,710	2,268,943	15,404,936	45,230,027	3,653,697	1,131,551	70,218,737	
TOTAL	-	3,624,972	29,928,107	52,881,895	62,783,057	39,850,071	145,180,639	463,036,246	1,067,300,872	262,262,940	308,179,946	2,435,028,745
	0.00%	0.15%	1.23%	2.17%	2.58%	1.64%	5.96%	19.02%	43.83%	10.77%	12.66%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Junio 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	153,073,201	55,692	-	-	147,139,985	20,787	-	-	300,213,185	76,479	
PRO MUJER	198,011,028	76,496	-	-	62,295,104	6,196	-	-	260,306,132	82,692	
DIACONIA	64,946,719	27,174	-	-	268,098,091	25,202	-	-	333,044,810	52,376	
EMPRENDER	10,606,555	5,442	892,160	314	22,635,011	3,551	-	-	34,133,726	9,307	
FONCRESOL	5,010,368	2,604	68,708	18	3,680,127	271	-	-	8,759,202	2,893	
FUNBODEM	-	-	-	-	93,709,522	7,881	-	-	93,709,522	7,881	
IDEPRO	-	-	-	-	109,209,033	4,175	-	-	109,209,033	4,175	
IMPRO	-	-	-	-	15,758,853	2,026	-	-	15,758,853	2,026	
SARTAWI	3,846,600	1,730	13,304	4	21,831,071	2,043	-	-	25,690,975	3,777	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	95,425,905	2,723	-	-	95,425,905	2,723	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	37,566,302	11,690	114,426	210	22,128,546	1,934	-	-	59,809,274	13,834	
TOTAL	473,060,772	180,828	1,088,599	546	861,911,249	76,789	-	-	1,336,060,620	258,163	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	173,485,833	56,021	-	-	217,437,612	23,937	-	-	390,923,445	79,958	
PRO MUJER	46,304,257	23,244	-	-	-	-	-	-	46,304,257	23,244	
DIACONIA	1,265,380	618	-	-	101,555,712	10,391	-	-	102,821,091	11,009	
EMPRENDER	890,515	449	-	-	2,690,538	365	-	-	3,581,053	814	
FONCRESOL	4,880,194	1,436	560,606	87	3,816,908	211	75,402	1	9,333,110	1,735	
FUNBODEM	-	-	-	-	34,669,262	2,691	-	-	34,669,262	2,691	
IDEPRO	-	-	-	-	87,245,729	3,890	-	-	87,245,729	3,890	
IMPRO	-	-	-	-	1,866,058	289	-	-	1,866,058	289	
SARTAWI	135,473	137	403,642	117	87,398,180	6,511	-	-	87,937,294	6,765	
ANED	3,904,362	1,468	636,691	149	42,362,414	4,317	23,695	5	46,927,162	5,939	
CIDRE	-	-	-	-	105,136,072	3,708	101,621	1	105,237,693	3,709	
FONDECO	21,917,809	11,708	-	-	89,985,424	2,740	-	-	111,903,233	14,448	
FUBODE	20,787,228	7,313	5,119,836	772	44,311,672	3,510	-	-	70,218,737	11,595	
TOTAL	273,571,051	102,394	6,720,775	1,125	818,475,581	62,560	200,718	7	1,098,968,125	166,086	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	326,559,034	111,713	-	-	364,577,597	44,724	-	-	691,136,631	156,437	
PRO MUJER	244,315,284	99,740	-	-	62,295,104	6,196	-	-	306,610,388	105,936	
DIACONIA	66,212,099	27,792	-	-	369,653,803	35,593	-	-	435,865,901	63,385	
EMPRENDER	11,497,070	5,891	892,160	314	25,325,549	3,916	-	-	37,714,779	10,121	
FONCRESOL	9,890,562	4,040	629,313	105	7,497,035	482	75,402	1	18,092,313	4,628	
FUNBODEM	-	-	-	-	128,378,785	10,572	-	-	128,378,785	10,572	
IDEPRO	-	-	-	-	196,454,763	8,065	-	-	196,454,763	8,065	
IMPRO	-	-	-	-	17,624,912	2,315	-	-	17,624,912	2,315	
SARTAWI	3,982,073	1,867	416,947	121	109,229,250	8,554	-	-	113,628,269	10,542	
ANED	3,904,362	1,468	636,691	149	42,362,414	4,317	23,695	5	46,927,162	5,939	
CIDRE	-	-	-	-	200,561,977	6,431	101,621	1	200,663,598	6,432	
FONDECO	21,917,809	11,708	-	-	89,985,424	2,740	-	-	111,903,233	14,448	
FUBODE	58,353,530	19,003	5,234,262	982	66,440,218	5,444	-	-	130,028,011	25,429	
TOTAL	746,631,824	283,222	7,809,373	1,671	1,680,386,830	139,349	200,718	7	2,435,028,745	424,249	

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

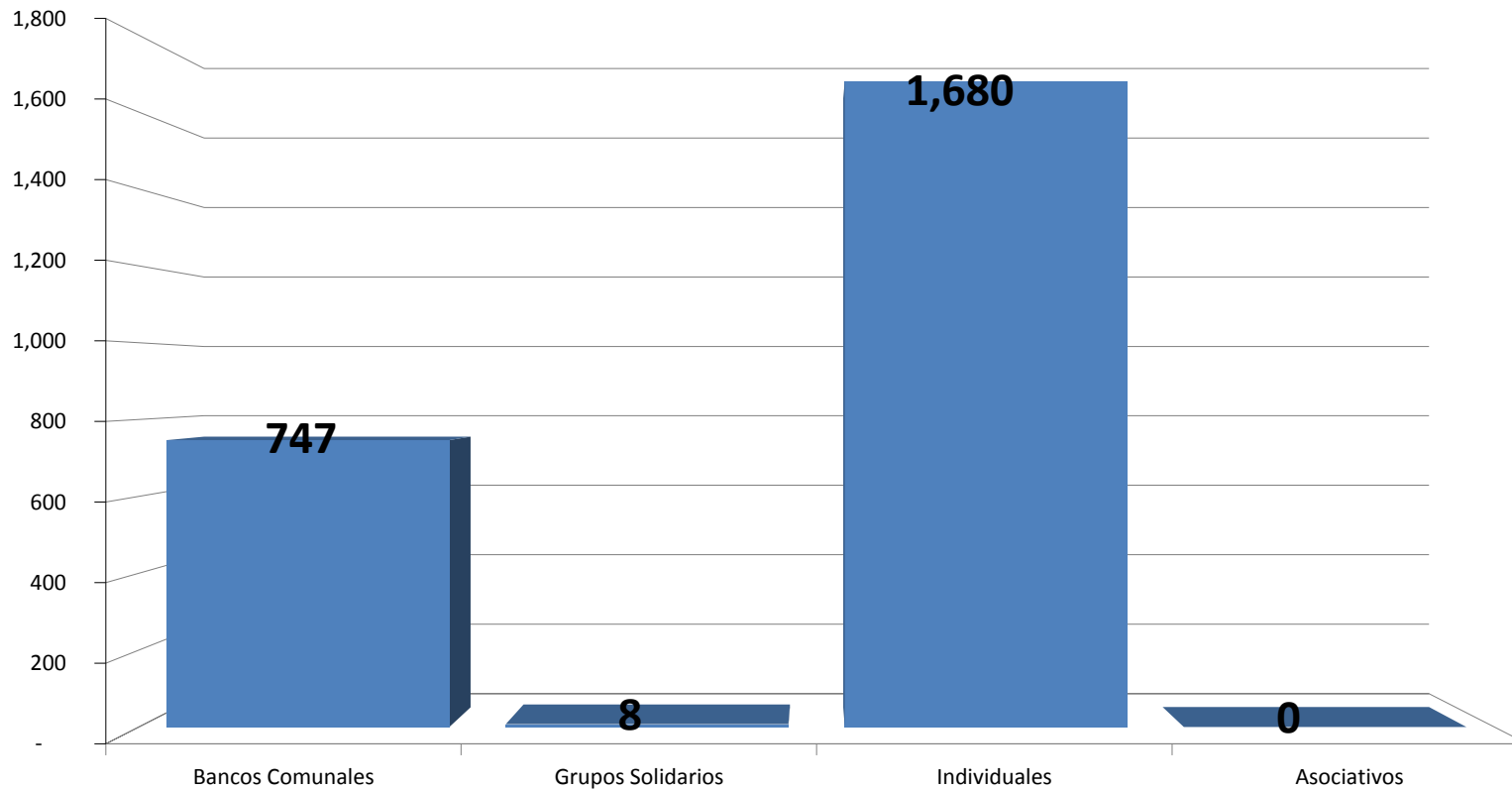
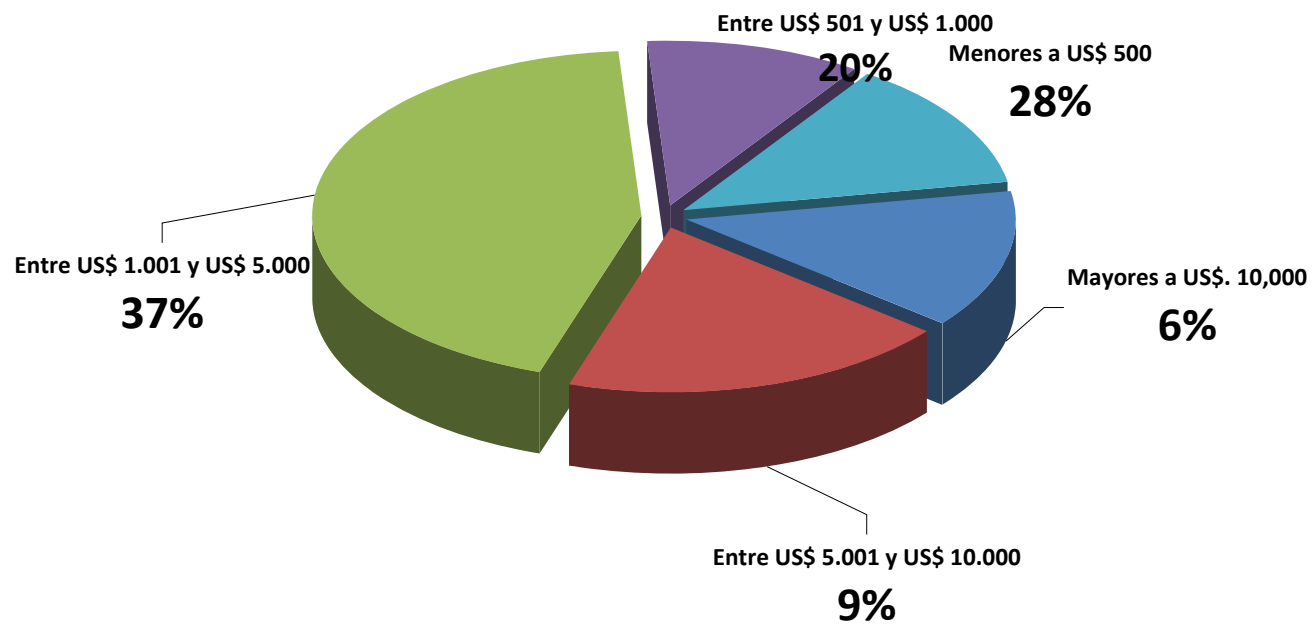


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

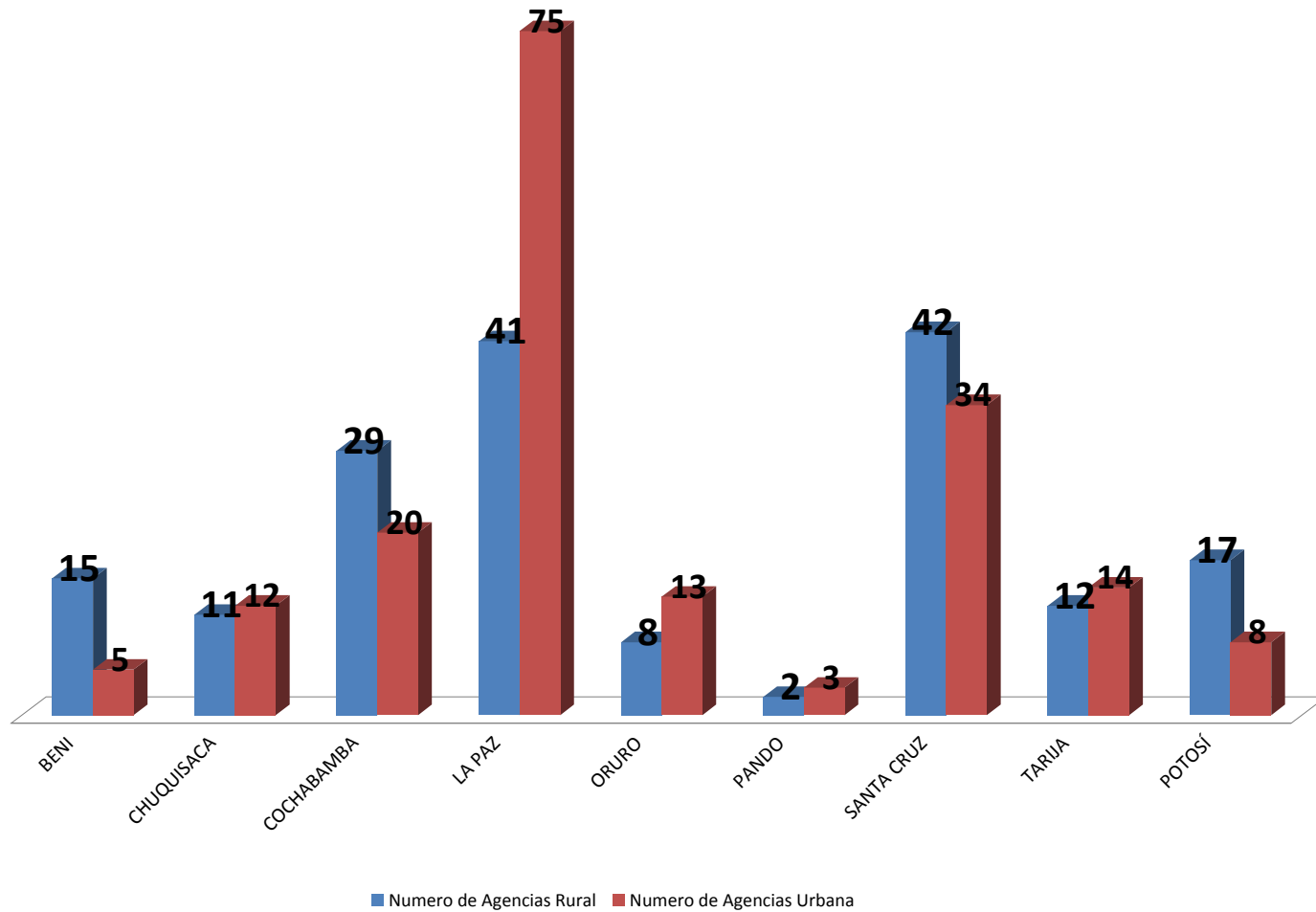


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Junio de 2012
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	9	7	16	36	76	112
CRECER	36	33	69	370	492	862
DIACONIA	18	30	48	69	303	372
EMPRENDER	2	12	14	18	123	141
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	68	67	135
FUBODE	12	6	18	115	108	223
FUNBODEM	9	6	15	41	125	166
IDEPRO	9	8	17	43	110	153
IMPRO		2	2		26	26
PROMUJER	18	52	70	68	581	649
SARTAWI	17	12	29	65	83	148
Total general	177	184	361	980	2,188	3,168

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	91	60	151
CHUQUISACA	11	12	23	44	130	174
COCHABAMBA	29	20	49	192	265	457
LA PAZ	41	75	116	196	950	1,146
ORURO	8	13	21	31	135	166
PANDO	2	3	5	5	36	41
SANTA CRUZ	42	34	76	272	424	696
TARIJA	12	14	26	79	124	203
POTOSÍ	17	8	25	70	64	134
Total general	177	184	361	980	2,188	3,168

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
30 de Junio 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		21%							25%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		35%				27%	23%					
ANED	32%	26%		38%					21%	17%				
CIDRE		19%, 20% Y 21%	19% ,20% Y 21%		21%, 22% Y 23%	18% ,19% Y 20%	19%, 20% Y 21%		17% ,18% Y 19%	15% ,16% Y 17%		20%, 21% Y 22%	17%, 18% Y 19%	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%				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)