

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

|   | CRECES             | PRO MUJER          | Sub Total Banca Comunal     | DIACONA            | EMPRENDER         | FONCRESOL         | FUNDODEM           | ISOPRO             | IMPPO             | SARTAWI            | ANED              | ODRE               | FONDICO            | FURODE             | TOTAL                |
|---|--------------------|--------------------|-----------------------------|--------------------|-------------------|-------------------|--------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|--------------------|----------------------|
| <b>ACTIVO</b>   |                    |                    |                             |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| DISPONIBILIDADES                                      | 15,781,804         | 16,081,319         | <u>31,863,123</u>           | 30,446,683         | 5,189,463         | 1,625,152         | 5,163,271          | 7,849,106          | 671,726           | 5,123,594          | 9,658,999         | 8,530,224          | 16,951,769         | 17,621,975         | <b>140,695,085</b>   |
| INVERSIONES TEMPORARIAS                               | 37,188,733         | 16,388,140         | <u>53,576,874</u>           | 2,277,661          | 1,235,405         | 390,828           | 97,900             | 10,667,416         | 525,739           | 25,022             | 2,853,216         | 2,766,357          | 270,997            | -                  | <b>74,687,416</b>    |
| CARTERA   | 708,518,762        | 317,391,375        | <u>1,025,910,137</u>        | 436,429,530        | 35,977,864        | 18,661,839        | 117,494,164        | 202,689,633        | 17,481,005        | 119,258,977        | 47,199,180        | 200,292,869        | 111,573,386        | 135,883,279        | <b>2,468,851,864</b> |
| CARTERA BRUTA   | 710,858,080        | 315,754,798        | <u>1,026,612,877</u>        | 451,957,895        | 38,258,045        | 19,033,432        | 124,988,317        | 203,999,214        | 17,781,831        | 119,410,857        | 47,557,745        | 205,742,586        | 113,004,538        | 131,265,013        | <b>2,499,612,348</b> |
| CARTERA VIGENTE                                       | 705,167,363        | 313,010,070        | <u>1,018,177,432</u>        | 450,269,440        | 36,934,138        | 18,507,043        | 110,009,238        | 195,540,513        | 16,191,560        | 114,915,467        | 46,639,111        | 197,568,399        | 110,660,883        | 130,680,774        | <b>2,446,093,999</b> |
| CARTERA VENCIDA                                       | 2,935,663          | 1,118,048          | <u>4,053,711</u>            | 1,307,250          | 180,545           | 81,330            | 716,769            | 2,213,487          | 120,379           | 2,412,654          | 849,811           | 3,176,537          | 637,651            | 570,729            | <b>16,320,852</b>    |
| CARTERA EN EJECUCIÓN                                  | 2,391,945          | 1,626,681          | <u>4,018,626</u>            | 288,039            | 1,108,051         | 412,109           | 5,591,377          | 254,182            | 11,037            | 681,871            | 68,823            | 1,746,244          | 1,593,742          | 13,510             | <b>15,787,610</b>    |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE         | 348,689            | -                  | <u>348,689</u>              | 93,166             | 20,197            | 23,196            | 8,569,989          | 5,247,111          | 1,375,587         | 1,273,847          | -                 | 2,857,426          | 10,843             | -                  | <b>19,820,050</b>    |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA         | 14,420             | -                  | <u>14,420</u>               | -                  | -                 | -                 | 16,783             | 679,937            | 74,495            | 127,019            | -                 | 210,346            | 2,992              | -                  | <b>1,125,991</b>     |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN    | -                  | -                  | <u>-</u>                    | -                  | 15,114            | 9,754             | 84,161             | 63,983             | 8,773             | -                  | -                 | 183,634            | 98,427             | -                  | <b>463,845</b>       |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA               | 12,737,498         | 4,866,855          | <u>17,604,353</u>           | 6,276,334          | 618,036           | 306,953           | 1,406,358          | 3,488,093          | 163,275           | 3,390,933          | 815,808           | 3,649,822          | 2,969,065          | 6,779,772          | <b>47,468,802</b>    |
| PREVISIÓN PARA CARTERA INCORRIBLE                     | -15,076,816        | -3,230,278         | <u>-18,307,093</u>          | -21,804,699        | -2,898,216        | -678,546          | -8,900,511         | -4,797,673         | -464,100          | -3,542,813         | -1,174,373        | -9,099,539         | -4,400,217         | -2,161,506         | <b>-78,229,286</b>   |
| OTRAS CUENTAS POR COBRAR                              | 3,570,856          | 1,257,052          | <u>4,827,908</u>            | 2,222,032          | 544,882           | 378,291           | 626,795            | 2,798,681          | 148,024           | 910,107            | 2,699,692         | 2,544,678          | 2,868,427          | 785,243            | <b>21,354,759</b>    |
| BIENES REALIZABLES                                    | -                  | -                  | <u>-</u>                    | 5                  | -                 | -                 | 57,905             | -                  | 9,732             | -                  | 22,434            | 29                 | 55                 | -                  | <b>90,160</b>        |
| INVERSIONES PERMANENTES                               | 2,717,185          | 396,635            | <u>3,113,820</u>            | 308,551            | 236,559           | 24,010            | 33,503             | 966,767            | 80,112            | 52,233             | 3,702,645         | 10,935,869         | 5,335,641          | 61,054             | <b>24,850,764</b>    |
| BIENES DE USO   | 27,088,615         | 5,566,520          | <u>32,655,135</u>           | 10,800,020         | 1,613,744         | 1,359,412         | 3,337,243          | 5,167,874          | 1,216,533         | 5,066,338          | 1,140,081         | 8,764,430          | 6,585,584          | 2,875,053          | <b>80,581,446</b>    |
| OTROS ACTIVOS   | 8,534,010          | 851,184            | <u>9,385,194</u>            | 1,249,382          | 402,795           | 282,383           | 832,441            | 813,144            | 985,541           | 695,787            | 256,661           | 12,226             | 343,501            | 806,687            | <b>16,065,742</b>    |
| <b>TOTAL DEL ACTIVO</b>                               | <b>803,399,965</b> | <b>357,932,226</b> | <b><u>1,161,332,191</u></b> | <b>483,733,865</b> | <b>45,200,713</b> | <b>22,721,915</b> | <b>127,643,222</b> | <b>230,962,355</b> | <b>21,108,680</b> | <b>131,154,491</b> | <b>67,510,501</b> | <b>233,846,652</b> | <b>143,929,360</b> | <b>158,033,291</b> | <b>2,827,177,236</b> |
|   |                    |                    |                             |                    |                   |                   |                    |                    |                   | 0                  | -0                | 0                  |                    |                    |                      |
| <b>PASIVO</b>   |                    |                    |                             |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| OBLIGACIONES CON EL PÚBLICO                           | -                  | -                  | <u>-</u>                    | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | 23,307             | -                  | <b>23,307</b>        |
| OBLIGACIONES CON INSTITUCIONES FISCALES               | -                  | -                  | <u>-</u>                    | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 578,446,571        | 263,610,009        | <u>842,056,579</u>          | 206,001,134        | 34,009,883        | 4,815,446         | 95,813,575         | 183,224,790        | 14,951,189        | 100,357,081        | 43,764,123        | 181,322,171        | 102,193,841        | 113,258,445        | <b>1,921,768,257</b> |
| OTRAS CUENTAS POR PAGAR                               | 25,956,143         | 13,076,534         | <u>39,032,677</u>           | 15,196,359         | 2,464,111         | 1,450,442         | 3,601,248          | 5,960,490          | 674,489           | 13,358,528         | 9,304,102         | 9,168,425          | 10,960,476         | 8,193,574          | <b>119,364,919</b>   |
| PREVISIONES   | 16,911,230         | 11,928,562         | <u>28,839,792</u>           | 5,930,853          | -                 | -                 | 2,313,047          | -                  | 411,196           | 1,759              | 572,736           | -                  | 1,805,326          | 1,716,326          | <b>41,591,035</b>    |
| TÍTULOS DE DEUDA EN CIRCULACIÓN                       | -                  | -                  | <u>-</u>                    | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| OBLIGACIONES SUBORDINADAS                             | -                  | -                  | <u>-</u>                    | 423,049            | 2,010,895         | -                 | -                  | 1,203,452          | -                 | 1,442,050          | 590,081           | 86,810             | 2,737,606          | -                  | <b>8,493,944</b>     |
| <b>TOTAL DEL PASIVO</b>                               | <b>621,313,944</b> | <b>288,615,105</b> | <b><u>909,929,049</u></b>   | <b>227,551,395</b> | <b>38,484,888</b> | <b>6,265,888</b>  | <b>101,727,870</b> | <b>190,388,732</b> | <b>16,036,873</b> | <b>115,159,418</b> | <b>54,231,041</b> | <b>190,577,406</b> | <b>117,720,555</b> | <b>123,168,345</b> | <b>2,091,241,461</b> |
| <b>PATRIMONIO</b>                                     |                    |                    |                             |                    |                   |                   |                    |                    |                   |                    |                   |                    |                    |                    |                      |
| 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         | -                  | <b>119,281,678</b>   |
| APORTES NO CAPITALIZADOS                              | 18,767,712         | 58,934,621         | <u>77,702,332</u>           | 39,200,074         | -                 | 15,996,482        | 745,640            | -                  | 174,250           | 927,988            | 16,073,459        | 10,718,039         | 1,319,759          | 22,707,138         | <b>185,565,162</b>   |
| AJUSTES AL PATRIMONIO                                 | -                  | -                  | <u>-</u>                    | -                  | -                 | -                 | -                  | -                  | -                 | -                  | -                 | -                  | -                  | -                  | <b>-</b>             |
| 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          | <b>376,741,016</b>   |
| RESULTADOS ACUMULADOS                                 | 15,574,369         | 8,467,967          | <u>24,042,336</u>           | 25,060,979         | 1,050,910         | 459,545           | -2,479,580         | 1,784,466          | 165,413           | -10,475,749        | -2,793,999        | 7,457,765          | 1,261,880          | 8,813,954          | <b>54,347,919</b>    |
| <b>TOTAL DEL PATRIMONIO</b>                           | <b>182,086,021</b> | <b>69,317,121</b>  | <b><u>251,403,142</u></b>   | <b>256,182,470</b> | <b>6,715,824</b>  | <b>16,456,027</b> | <b>25,915,353</b>  | <b>40,573,622</b>  | <b>5,071,806</b>  | <b>15,995,073</b>  | <b>13,279,460</b> | <b>43,269,246</b>  | <b>26,208,804</b>  | <b>34,864,945</b>  | <b>735,935,775</b>   |
| <b>TOTAL DEL PASIVO Y PATRIMONIO</b>                  | <b>803,399,965</b> | <b>357,932,226</b> | <b><u>1,161,332,191</u></b> | <b>483,733,865</b> | <b>45,200,713</b> | <b>22,721,915</b> | <b>127,643,222</b> | <b>230,962,355</b> | <b>21,108,680</b> | <b>131,154,491</b> | <b>67,510,501</b> | <b>233,846,652</b> | <b>143,929,360</b> | <b>158,033,291</b> | <b>2,827,177,236</b> |

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Julio 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   | 113,808,693       | 67,161,922        | 180,970,615             | 61,878,794        | 7,168,867        | 2,028,392        | 15,281,852        | 22,440,957        | 1,988,245        | 14,605,690        | 6,661,859         | 22,121,077        | 14,741,349        | 20,807,867        | 370,695,564        |
| GASTOS FINANCIEROS   | -21,671,156       | -11,175,852       | -32,847,007             | -7,291,807        | -1,859,056       | -1,060,079       | -4,326,226        | -5,215,530        | -334,088         | -5,196,502        | -1,393,957        | -6,003,228        | -3,771,982        | -3,905,045        | -72,250,507        |
| <b>RESULTADO FINANCIERO BRUTO</b>  | <b>92,137,537</b> | <b>55,986,071</b> | <b>148,123,608</b>      | <b>54,586,988</b> | <b>5,309,811</b> | <b>1,922,312</b> | <b>10,955,626</b> | <b>17,225,427</b> | <b>1,654,156</b> | <b>9,409,189</b>  | <b>5,267,902</b>  | <b>16,117,849</b> | <b>10,969,367</b> | <b>16,902,822</b> | <b>298,445,056</b> |
| OTROS INGRESOS OPERATIVOS  | 981,434           | 1,313,818         | 2,295,253               | 1,331,006         | 2,976,298        | -                | 2,835,078         | 1,071,892         | 262,655          | 1,976,451         | 1,437,278         | 2,243,331         | 1,187,211         | 718,875           | 18,335,326         |
| OTROS GASTOS OPERATIVOS  | -2,978,688        | -7,511,223        | -10,489,911             | -227,952          | -                | -                | -149,568          | -162,075          | -62,943          | -186,175          | -293,634          | -126,631          | -129,123          | -734,370          | -13,703,382        |
| <b>RESULTADO DE OPERACION BRUTO</b>  | <b>90,140,284</b> | <b>49,788,666</b> | <b>139,928,949</b>      | <b>55,690,041</b> | <b>8,286,109</b> | <b>1,922,312</b> | <b>13,641,136</b> | <b>18,135,243</b> | <b>1,853,868</b> | <b>11,199,464</b> | <b>6,411,545</b>  | <b>17,093,548</b> | <b>12,027,456</b> | <b>16,887,327</b> | <b>303,077,001</b> |
| RECUPERACION DE ACTIVOS FINANCIEROS  | 6,455,049         | 2,233,518         | 8,688,567               | 615,452           | 103,164          | 81,345           | 7,061,564         | 2,820,880         | 142,468          | 1,609,802         | 1,256,416         | 11,015,478        | 2,776,566         | 4,943,009         | 41,114,710         |
| CARGOS POR INCOB.VY DESVALORIZACION DE ACTIVOS FINANCIEROS                           | -13,119,243       | -3,713,264        | -16,832,507             | -5,183,097        | -624,504         | -103,714         | -10,552,823       | -4,705,476        | -292,842         | -3,045,020        | -1,111,783        | -14,553,687       | -3,258,901        | -5,495,578        | -65,759,932        |
| <b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>                                 | <b>83,476,090</b> | <b>48,308,920</b> | <b>131,785,010</b>      | <b>51,122,396</b> | <b>7,764,769</b> | <b>1,899,944</b> | <b>10,149,877</b> | <b>16,250,647</b> | <b>1,703,494</b> | <b>9,764,246</b>  | <b>6,556,178</b>  | <b>13,555,340</b> | <b>11,545,121</b> | <b>16,334,758</b> | <b>278,431,779</b> |
| GASTOS DE ADMINISTRACION   | -68,532,916       | -39,889,202       | -108,422,119            | -25,798,225       | -7,404,574       | -1,803,411       | -12,565,718       | -14,386,666       | -1,508,236       | -10,214,946       | -8,671,196        | -10,914,722       | -10,581,098       | -12,853,812       | -225,124,721       |
| <b>RESULTADO DE OPERACION NETO</b>   | <b>14,943,173</b> | <b>8,419,718</b>  | <b>23,362,891</b>       | <b>25,324,171</b> | <b>360,195</b>   | <b>96,533</b>    | <b>-2,415,841</b> | <b>1,863,981</b>  | <b>195,259</b>   | <b>-450,700</b>   | <b>-2,115,018</b> | <b>2,640,618</b>  | <b>964,023</b>    | <b>3,480,946</b>  | <b>53,307,057</b>  |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | 322,020           | -4,820            | 317,200                 | 3,777             | -1,825           | 13,258           | -                 | -117,178          | 0                | -                 | -119              | -                 | -                 | 67,102            | 282,216            |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | -761              | -0                | -761                    | -66               | -                | -504             | -                 | -                 | -                | -                 | 5,373             | -                 | -                 | -                 | 4,043              |
| <b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b> | <b>15,264,432</b> | <b>8,414,898</b>  | <b>23,679,330</b>       | <b>25,327,882</b> | <b>358,370</b>   | <b>109,287</b>   | <b>-2,415,841</b> | <b>1,746,803</b>  | <b>195,259</b>   | <b>-450,700</b>   | <b>-2,109,764</b> | <b>2,640,618</b>  | <b>964,023</b>    | <b>3,548,048</b>  | <b>53,593,315</b>  |
| INGRESOS EXTRAORDINARIOS   | 395,863           | 46,917            | 442,780                 | -                 | -                | -                | 97,771            | -                 | -                | 438,032           | 39,141            | 1,166             | 1,014             | 9,307             | 1,029,211          |
| GASTOS EXTRAORDINARIOS   | -92,806           | -5,391            | -98,197                 | -                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -98,197           |                    |
| <b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>         | <b>15,567,489</b> | <b>8,456,424</b>  | <b>24,023,913</b>       | <b>25,327,882</b> | <b>358,370</b>   | <b>109,287</b>   | <b>-2,415,841</b> | <b>1,844,574</b>  | <b>195,259</b>   | <b>-12,668</b>    | <b>-2,070,623</b> | <b>2,641,784</b>  | <b>965,037</b>    | <b>3,557,355</b>  | <b>54,524,329</b>  |
| INGRESOS DE GESTIONES ANTERIORES   | 34,893            | 57,465            | 92,357                  | 59,392            | -                | -                | -                 | -                 | 2,571            | 220,776           | 68,600            | 1,209,080         | 20,403            | -1,321            | 1,671,858          |
| GASTOS DE GESTIONES ANTERIORES   | -28,013           | -45,921           | -73,934                 | -326,298          | -                | -                | -63,739           | -60,108           | -32,503          | -38,880           | -326,732          | -364,087          | -75               | -160              | -1,196,518         |
| <b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>       | <b>15,574,369</b> | <b>8,467,967</b>  | <b>24,042,336</b>       | <b>25,060,975</b> | <b>358,370</b>   | <b>109,287</b>   | <b>-2,479,580</b> | <b>1,784,466</b>  | <b>165,327</b>   | <b>169,228</b>    | <b>-2,238,755</b> | <b>3,486,777</b>  | <b>985,365</b>    | <b>3,555,874</b>  | <b>54,999,669</b>  |
| ABONOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | 0                 | -                | -                | -                 | -                 | 86               | -                 | -                 | -                 | -                 | -                 | 87                 |
| CARGOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | 3                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -                 | 3                  |
| <b>RESULTADO ANTES DE IMPUESTOS</b>  | <b>15,574,369</b> | <b>8,467,967</b>  | <b>24,042,336</b>       | <b>25,060,979</b> | <b>358,370</b>   | <b>109,287</b>   | <b>-2,479,580</b> | <b>1,784,466</b>  | <b>165,413</b>   | <b>169,228</b>    | <b>-2,238,755</b> | <b>3,486,777</b>  | <b>985,365</b>    | <b>3,555,874</b>  | <b>54,999,759</b>  |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                 | -                | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>RESULTADO NETO DE LA GESTION</b>  | <b>15,574,369</b> | <b>8,467,967</b>  | <b>24,042,336</b>       | <b>25,060,979</b> | <b>358,370</b>   | <b>109,287</b>   | <b>-2,479,580</b> | <b>1,784,466</b>  | <b>165,413</b>   | <b>169,228</b>    | <b>-2,238,755</b> | <b>3,486,777</b>  | <b>985,365</b>    | <b>3,555,874</b>  | <b>54,999,759</b>  |

CUADRO Nº 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Julio de 2012  
(En porcentajes)

|   | CRECER  | PRO MUJER | Sub Total Banca Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO  | IMPRO   | SARTAWI | ANED    | CIDRE   | FONDECO | FUBODE  | TOTAL          |
|---|---------|-----------|-------------------------|----------|-----------|-----------|----------|---------|---------|---------|---------|---------|---------|---------|----------------|
| <b>ESTRUCTURA DE ACTIVOS</b>                        |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Disponibilidades/Total Activo                       | 1.96%   | 4.49%     | 2.74%                   | 6.29%    | 11.48%    | 7.15%     | 4.05%    | 3.40%   | 3.18%   | 3.91%   | 14.31%  | 3.65%   | 11.78%  | 11.15%  | <b>4.98%</b>   |
| Inversiones Temporarias/Total Activo                | 4.63%   | 4.58%     | 4.61%                   | 0.47%    | 2.73%     | 1.72%     | 0.08%    | 4.62%   | 2.49%   | 0.02%   | 4.23%   | 1.18%   | 0.19%   | 0.00%   | <b>2.64%</b>   |
| Cartera / Total Activo                              | 88.19%  | 88.67%    | 88.34%                  | 90.22%   | 79.60%    | 82.13%    | 92.05%   | 87.76%  | 82.81%  | 90.93%  | 69.91%  | 85.65%  | 77.52%  | 85.98%  | <b>87.33%</b>  |
| Otras Cuentas por cobrar / Total Activo             | 0.44%   | 0.35%     | 0.42%                   | 0.46%    | 1.21%     | 1.66%     | 0.49%    | 1.21%   | 0.70%   | 0.69%   | 4.00%   | 1.09%   | 1.99%   | 0.50%   | <b>0.76%</b>   |
| Bienes Realizables / Total Activo                   | 0.00%   | 0.00%     | 0.00%                   | 0.00%    | 0.00%     | 0.00%     | 0.05%    | 0.00%   | 0.00%   | 0.02%   | 0.00%   | 0.00%   | 0.00%   | 0.00%   | <b>0.00%</b>   |
| Inversiones Permanentes / Total Activo              | 0.34%   | 0.11%     | 0.27%                   | 0.06%    | 0.52%     | 0.11%     | 0.03%    | 0.42%   | 0.38%   | 0.04%   | 5.48%   | 4.68%   | 3.71%   | 0.04%   | <b>0.88%</b>   |
| Bienes de Uso / Total Activo                        | 3.37%   | 1.56%     | 2.81%                   | 2.23%    | 3.57%     | 5.98%     | 2.61%    | 2.24%   | 5.76%   | 3.86%   | 1.69%   | 3.75%   | 4.58%   | 1.82%   | <b>2.85%</b>   |
| Otros Activos / Total Activo                        | 1.06%   | 0.24%     | 0.81%                   | 0.26%    | 0.89%     | 1.24%     | 0.65%    | 0.35%   | 4.67%   | 0.53%   | 0.38%   | 0.01%   | 0.24%   | 0.51%   | <b>0.57%</b>   |
| <b>RENTABILIDAD (1)</b>                             |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Resultado Neto / Activo ROA                         | 3.32%   | 4.06%     | 3.55%                   | 8.88%    | 1.36%     | 0.82%     | -3.33%   | 1.32%   | 1.34%   | 0.22%   | -5.68%  | 2.56%   | 1.17%   | 3.86%   | <b>3.33%</b>   |
| Resultado Neto / Patrimonio ROE                     | 14.66%  | 20.94%    | 16.39%                  | 16.77%   | 9.15%     | 1.14%     | -16.40%  | 7.54%   | 5.59%   | 1.81%   | -28.90% | 13.81%  | 6.45%   | 17.48%  | <b>12.81%</b>  |
| Resultado Neto / Ingresos Financieros               | 13.68%  | 12.61%    | 13.29%                  | 40.50%   | 5.00%     | 5.39%     | -16.23%  | 7.95%   | 8.32%   | 1.16%   | -33.61% | 15.76%  | 6.68%   | 17.09%  | <b>14.84%</b>  |
| Ingresos Financieros / Activo                       | 24.28%  | 32.17%    | 26.71%                  | 21.93%   | 27.19%    | 15.30%    | 20.52%   | 16.66%  | 16.15%  | 19.09%  | 16.92%  | 16.22%  | 17.56%  | 22.57%  | <b>22.48%</b>  |
| Ingresos Financieros / Cartera Bruta                | 27.45%  | 36.46%    | 30.22%                  | 23.47%   | 32.12%    | 18.27%    | 20.96%   | 18.86%  | 19.17%  | 20.97%  | 24.01%  | 18.43%  | 22.36%  | 27.17%  | <b>25.42%</b>  |
| <b>EFICIENCIA ADMINISTRATIVA (1)</b>                |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Gastos Administrativos / Cartera Bruta              | 16.53%  | 21.66%    | 18.10%                  | 9.79%    | 33.18%    | 16.24%    | 17.23%   | 12.09%  | 14.54%  | 14.66%  | 31.26%  | 9.09%   | 16.05%  | 16.79%  | <b>15.44%</b>  |
| Gastos Administrativos / Activo                     | 14.62%  | 19.10%    | 16.00%                  | 9.14%    | 28.08%    | 13.61%    | 16.88%   | 10.68%  | 12.25%  | 13.35%  | 22.02%  | 8.00%   | 12.60%  | 13.94%  | <b>13.65%</b>  |
| <b>CALIDAD DE CARTERA</b>                           |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Cartera Vigente / Cartera Bruta                     | 99.25%  | 99.13%    | 99%                     | 100%     | 96.59%    | 97%       | 95%      | 98%     | 99%     | 97%     | 98.07%  | 97%     | 98%     | 100%    | <b>99%</b>     |
| Cartera Vencida / Cartera Bruta                     | 0.42%   | 0.35%     | 0.40%                   | 0.29%    | 0.47%     | 0.43%     | 0.59%    | 1.42%   | 1.10%   | 2.13%   | 1.79%   | 1.65%   | 0.57%   | 0.43%   | <b>0.70%</b>   |
| Cartera en Ejecución / Cartera Bruta                | 0.34%   | 0.52%     | 0.39%                   | 0.06%    | 2.94%     | 2.22%     | 4.54%    | 0.16%   | 0.11%   | 0.57%   | 0.14%   | 0.94%   | 1.50%   | 0.01%   | <b>0.65%</b>   |
| Previsión cartera incobrable / Cartera en Mora      | 282.23% | 117.69%   | 226.38%                 | 1366.82% | 222.31%   | 134.85%   | 138.87%  | 149.39% | 216.18% | 109.97% | 127.84% | 171.15% | 188.62% | 369.97% | <b>232.15%</b> |
| <b>LIQUIDEZ</b>                                     |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Disponibilidades / Pasivo                           | 2.54%   | 6%        | 4%                      | 13%      | 13.48%    | 26%       | 5%       | 4%      | 4%      | 4%      | 17.81%  | 4%      | 14%     | 14%     | <b>7%</b>      |
| Disponibilidades + Inversiones Temporarias / Pasivo | 8.53%   | 11.25%    | 9.39%                   | 14.38%   | 16.69%    | 32.17%    | 5.17%    | 9.73%   | 7.47%   | 4.47%   | 23.07%  | 5.93%   | 14.63%  | 14.31%  | <b>10.30%</b>  |
| Disponibilidades + Inversiones Temporarias / Activo | 6.59%   | 9.07%     | 7.36%                   | 6.76%    | 14.21%    | 8.87%     | 4.12%    | 8.02%   | 5.67%   | 3.93%   | 18.53%  | 4.83%   | 11.97%  | 11.15%  | <b>7.62%</b>   |
| <b>SOLVENCIA</b>                                    |         |           |                         |          |           |           |          |         |         |         |         |         |         |         |                |
| Patrimonio/Activo                                   | 22.66%  | 19%       | 22%                     | 53%      | 14.86%    | 72%       | 20%      | 18%     | 24%     | 12%     | 19.67%  | 19%     | 18%     | 22%     | <b>26%</b>     |
| Cartera Vencida+Ejecución/Patrimonio                | 2.93%   | 3.96%     | 3.22%                   | 0.62%    | 19.41%    | 3.06%     | 24.73%   | 7.92%   | 4.23%   | 20.14%  | 6.92%   | 12.29%  | 8.90%   | 1.68%   | <b>4.58%</b>   |
| Cartera Vencida+Ejecución-Prev/Patrimonio           | -5.35%  | -0.70%    | -4.07%                  | -7.89%   | -23.74%   | -1.07%    | -9.61%   | -3.91%  | -4.92%  | -2.01%  | -1.93%  | -8.74%  | -7.89%  | -4.52%  | <b>-6.05%</b>  |

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

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO  |                      |                      |                   |                   |               |                |                |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| DEPARTAMENTO                                      | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|   | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| BENI  | 41,429,417           | 40,875,665           | 229,776           | 323,975           | 585           | 13,569         | 14,154         |
| CHUQUISACA  | 70,829,714           | 70,052,509           | 267,531           | 509,675           | 3,150         | 16,373         | 19,523         |
| COCHABAMBA  | 172,482,909          | 169,335,580          | 2,016,319         | 1,131,010         | 8,508         | 22,452         | 30,960         |
| LA PAZ  | 527,093,761          | 522,433,718          | 2,425,711         | 2,234,332         | 23,519        | 73,736         | 97,255         |
| ORURO   | 115,666,629          | 114,861,135          | 612,093           | 193,400           | 3,373         | 15,177         | 18,550         |
| PANDO   | 31,143,797           | 30,024,114           | 1,098,328         | 21,355            | 498           | 3,118          | 3,616          |
| POTOSI  | 41,155,463           | 40,907,528           | 88,700            | 159,235           | 1,273         | 8,169          | 9,442          |
| SANTA CRUZ  | 283,546,881          | 273,644,719          | 3,214,134         | 6,688,027         | 8,240         | 41,276         | 49,516         |
| TARIJA  | 79,069,026           | 78,271,593           | 274,945           | 522,488           | 3,029         | 10,492         | 13,521         |
| <b>TOTAL</b>                                      | <b>1,362,417,596</b> | <b>1,340,406,561</b> | <b>10,227,538</b> | <b>11,783,497</b> | <b>52,175</b> | <b>204,362</b> | <b>256,537</b> |
|   | 100%                 | 98.38%               | 0.75%             | 0.86%             | 20.34%        | 79.66%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL   |                      |                      |                   |                   |               |                |                |
| BENI  | 104,822,196          | 104,139,582          | 582,379           | 100,236           | 3,862         | 14,028         | 17,890         |
| CHUQUISACA  | 57,030,605           | 56,744,105           | 232,654           | 53,846            | 2,477         | 4,435          | 6,912          |
| COCHABAMBA  | 219,243,160          | 216,754,574          | 1,537,078         | 951,508           | 8,743         | 17,843         | 26,586         |
| LA PAZ  | 243,111,511          | 241,721,546          | 765,164           | 624,801           | 11,260        | 25,945         | 37,205         |
| ORURO   | 48,475,718           | 48,252,213           | 81,700            | 141,805           | 1,419         | 3,353          | 4,772          |
| PANDO   | 17,775,965           | 17,478,096           | 272,025           | 25,843            | 362           | 2,471          | 2,833          |
| POTOSI  | 75,632,200           | 75,214,517           | 178,037           | 239,647           | 3,163         | 9,301          | 12,464         |
| SANTA CRUZ  | 275,915,973          | 270,487,508          | 3,277,126         | 2,151,340         | 8,967         | 28,898         | 37,865         |
| TARIJA  | 95,187,448           | 94,715,369           | 293,147           | 178,932           | 4,109         | 16,478         | 20,587         |
| <b>TOTAL</b>                                      | <b>1,137,194,776</b> | <b>1,125,507,509</b> | <b>7,219,309</b>  | <b>4,467,959</b>  | <b>44,362</b> | <b>122,752</b> | <b>167,114</b> |
|   | 100%                 | 98.97%               | 0.63%             | 0.39%             | 26.55%        | 73.45%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| BENI  | 146,251,613          | 145,015,247          | 812,155           | 424,211           | 4,447         | 27,597         | 32,044         |
| CHUQUISACA  | 127,860,319          | 126,796,613          | 500,185           | 563,521           | 5,627         | 20,808         | 26,435         |
| COCHABAMBA  | 391,726,069          | 386,090,154          | 3,553,397         | 2,082,518         | 17,251        | 40,295         | 57,546         |
| LA PAZ  | 770,205,271          | 764,155,264          | 3,190,875         | 2,859,133         | 34,779        | 99,681         | 134,460        |
| ORURO   | 164,142,347          | 163,113,348          | 693,793           | 335,206           | 4,792         | 18,530         | 23,322         |
| PANDO   | 48,919,762           | 47,502,210           | 1,370,353         | 47,198            | 860           | 5,589          | 6,449          |
| POTOSI  | 116,787,663          | 116,122,044          | 266,736           | 398,883           | 4,436         | 17,470         | 21,906         |
| SANTA CRUZ  | 559,462,854          | 544,132,227          | 6,491,260         | 8,839,367         | 17,207        | 70,174         | 87,381         |
| TARIJA  | 174,256,474          | 172,986,962          | 568,092           | 701,420           | 7,138         | 26,970         | 34,108         |
| <b>TOTAL</b>                                      | <b>2,499,612,372</b> | <b>2,465,914,070</b> | <b>17,446,847</b> | <b>16,251,456</b> | <b>96,537</b> | <b>327,114</b> | <b>423,651</b> |
|   | 100%                 | 98.65%               | 0.70%             | 0.65%             | 22.79%        | 77.21%         | 100%           |

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

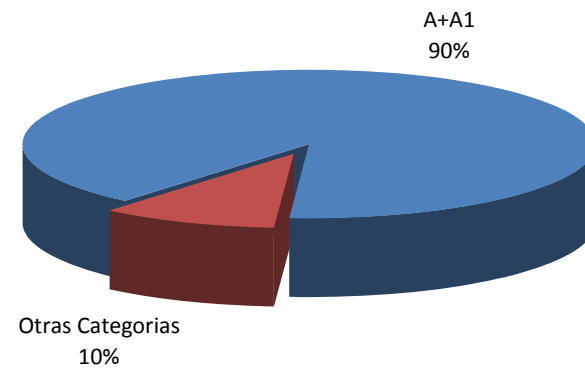
| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO   |                      |                      |                   |                   |               |                |                |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| INSTITUCION                                   | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|   | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| CRECER  | 305,028,225          | 301,618,932          | 1,767,293         | 1,642,000         | 9,496         | 66,473         | 75,969         |
| PRO MUJER                                     | 267,245,576          | 264,792,089          | 983,131           | 1,470,356         | 4,069         | 79,347         | 83,416         |
| DIACONIA                                      | 343,529,643          | 342,211,075          | 1,067,341         | 251,227           | 19,450        | 33,378         | 52,828         |
| EMPRENDER                                     | 34,483,606           | 33,190,382           | 180,545           | 1,112,679         | 6,108         | 2,259          | 8,367          |
| FONCRESOL                                     | 9,462,357            | 9,132,348            | 60,860            | 269,148           | 677           | 2,294          | 2,971          |
| FUNBODEM                                      | 90,151,063           | 84,203,195           | 660,970           | 5,286,898         | 2,580         | 4,046          | 6,626          |
| IDEPRO  | 112,878,807          | 110,707,614          | 1,906,643         | 264,550           | 2,379         | 1,958          | 4,337          |
| IMPRO   | 15,801,683           | 15,597,414           | 187,294           | 16,975            | 1,112         | 899            | 2,011          |
| SARTAWI                                       | 27,116,613           | 26,517,949           | 548,942           | 49,722            | 1,592         | 2,360          | 3,952          |
| ANED  | -                    | -                    | -                 | -                 | -             | -              | -              |
| CIDRE   | 97,188,663           | 93,295,758           | 2,486,474         | 1,406,432         | 1,771         | 989            | 2,760          |
| FONDECO                                       | -                    | -                    | -                 | -                 | -             | -              | -              |
| FUBODE  | 59,531,360           | 59,139,806           | 378,044           | 13,510            | 2,941         | 10,359         | 13,300         |
| <b>TOTAL</b>                                  | <b>1,362,417,596</b> | <b>1,340,406,561</b> | <b>10,227,538</b> | <b>11,783,497</b> | <b>52,175</b> | <b>204,362</b> | <b>256,537</b> |
|   | 100%                 | 98.38%               | 0.75%             | 0.86%             | 20.34%        | 79.66%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL    |                      |                      |                   |                   |               |                |                |
| CRECER  | 405,829,855          | 403,897,120          | 1,182,790         | 749,945           | 11,469        | 69,150         | 80,619         |
| PRO MUJER                                     | 48,509,223           | 48,217,982           | 134,917           | 156,324           | 2,513         | 20,849         | 23,362         |
| DIACONIA                                      | 108,428,252          | 108,151,531          | 239,909           | 36,812            | 6,626         | 4,564          | 11,190         |
| EMPRENDER                                     | 3,774,439            | 3,763,953            | -                 | 10,486            | 617           | 228            | 845            |
| FONCRESOL                                     | 9,571,076            | 9,397,890            | 20,470            | 152,715           | 561           | 1,133          | 1,694          |
| FUNBODEM                                      | 34,837,277           | 34,376,054           | 72,584            | 388,639           | 1,055         | 1,468          | 2,523          |
| IDEPRO  | 91,120,406           | 90,080,010           | 986,781           | 53,615            | 2,784         | 1,264          | 4,048          |
| IMPRO   | 1,980,148            | 1,969,733            | 7,580             | 2,835             | 177           | 120            | 297            |
| SARTAWI                                       | 92,294,244           | 89,671,365           | 1,990,730         | 632,149           | 4,646         | 2,262          | 6,908          |
| ANED  | 47,557,741           | 46,639,107           | 849,811           | 68,823            | 2,650         | 3,328          | 5,978          |
| CIDRE   | 108,553,923          | 107,130,067          | 900,409           | 523,447           | 2,513         | 1,274          | 3,787          |
| FONDECO                                       | 113,004,540          | 110,671,729          | 640,643           | 1,692,169         | 4,703         | 9,466          | 14,169         |
| FUBODE  | 71,733,653           | 71,540,968           | 192,685           | -                 | 4,048         | 7,646          | 11,694         |
| <b>TOTAL</b>                                  | <b>1,137,194,776</b> | <b>1,125,507,509</b> | <b>7,219,309</b>  | <b>4,467,959</b>  | <b>44,362</b> | <b>122,752</b> | <b>167,114</b> |
|   | 100%                 | 98.97%               | 0.63%             | 0.39%             | 26.55%        | 73.45%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| CRECER  | 710,858,080          | 705,516,051          | 2,950,083         | 2,391,945         | 20,965        | 135,623        | 156,588        |
| PRO MUJER                                     | 315,754,799          | 313,010,070          | 1,118,048         | 1,626,681         | 6,582         | 100,196        | 106,778        |
| DIACONIA                                      | 451,957,895          | 450,362,606          | 1,307,250         | 288,039           | 26,076        | 37,942         | 64,018         |
| EMPRENDER                                     | 38,258,045           | 36,954,335           | 180,545           | 1,123,165         | 6,725         | 2,487          | 9,212          |
| FONCRESOL                                     | 19,033,432           | 18,530,239           | 81,330            | 421,863           | 1,238         | 3,427          | 4,665          |
| FUNBODEM                                      | 124,988,340          | 118,579,249          | 733,554           | 5,675,537         | 3,635         | 5,514          | 9,149          |
| IDEPRO  | 203,999,214          | 200,787,624          | 2,893,424         | 318,165           | 5,163         | 3,222          | 8,385          |
| IMPRO   | 17,781,831           | 17,567,147           | 194,874           | 19,810            | 1,289         | 1,019          | 2,308          |
| SARTAWI                                       | 119,410,857          | 116,189,313          | 2,539,673         | 681,871           | 6,238         | 4,622          | 10,860         |
| ANED  | 47,557,741           | 46,639,107           | 849,811           | 68,823            | 2,650         | 3,328          | 5,978          |
| CIDRE   | 205,742,586          | 200,425,825          | 3,386,883         | 1,929,879         | 4,284         | 2,263          | 6,547          |
| FONDECO                                       | 113,004,540          | 110,671,729          | 640,643           | 1,692,169         | 4,703         | 9,466          | 14,169         |
| FUBODE  | 131,265,013          | 130,680,774          | 570,729           | 13,510            | 6,989         | 18,005         | 24,994         |
| <b>TOTAL</b>                                  | <b>2,499,612,372</b> | <b>2,465,914,070</b> | <b>17,446,847</b> | <b>16,251,456</b> | <b>96,537</b> | <b>327,114</b> | <b>423,651</b> |
|   | 100%                 | 98.65%               | 0.70%             | 0.65%             | 22.79%        | 77.21%         | 100%           |

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Julio 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                     | 702,914,596             | 2,443,942          | 686,464           | 534,812          | 677,433          | 3,600,833         | -                | -              | -                 | -              | -             | -              | -              | 710,858,080          |
| PRO MUJER                  | 312,107,359             | 902,711            | 413,711           | 392,002          | 312,334          | 1,626,681         | -                | -              | -                 | -              | -             | -              | -              | 315,754,799          |
| DIACONIA                   | 449,746,040             | 620,919            | 146,504           | 149,787          | 89,867           | 1,204,778         | -                | -              | -                 | -              | -             | -              | -              | 451,957,895          |
| EMPRENDEER                 | 36,801,281              | 153,054            | 40,580            | 84,060           | 55,905           | 1,123,165         | -                | -              | -                 | -              | -             | -              | -              | 38,258,045           |
| FONCRESOL                  | 9,119,356               | 39,946             | -                 | 3,772            | -                | 3,909             | -                | 295,374        | 9,374,695         | 34,190         | 9,476         | -              | 152,715        | 19,033,432           |
| FUNBODEM                   | 116,525,736             | 1,657,195          | 271,624           | 353,231          | 295,564          | 5,884,990         | -                | -              | -                 | -              | -             | -              | -              | 124,988,341          |
| IDEPRO                     | 195,359,420             | 5,406,200          | 826,126           | 228,595          | 267,534          | 1,911,339         | -                | -              | -                 | -              | -             | -              | -              | 203,999,214          |
| IMPRO                      | 17,187,756              | 379,391            | 125,594           | 48,623           | 20,657           | 19,810            | -                | -              | -                 | -              | -             | -              | -              | 17,781,831           |
| SARTAWI                    | 113,759,410             | 2,403,219          | 621,364           | 223,033          | 326,225          | 2,077,605         | -                | -              | -                 | -              | -             | -              | -              | 119,410,857          |
| ANED                       | 23,494,615              | 394,230            | 155,683           | 19,280           | 62,931           | 331,473           | -                | -              | 22,418,333        | 335,913        | 3,429         | 341,855        | -              | 47,557,741           |
| CIDRE                      | -                       | 189,662,942        | 10,608,628        | 1,976,750        | 673,909          | 553,963           | 2,266,394        | -              | -                 | -              | -             | -              | -              | 205,742,586          |
| FONDECOC                   | 49,932,896              | 935,880            | 222,636           | 252,987          | 100,574          | 1,115,539         | -                | -              | 59,685,312        | 106,472        | 10,000        | 44,207         | 598,040        | 113,004,543          |
| FUBODE                     | 130,413,996             | 266,778            | 130,992           | 89,531           | 308,037          | -                 | -                | -              | -                 | -              | -             | -              | -              | 131,265,013          |
| <b>TOTAL</b>               | <b>2,157,462,464</b>    | <b>205,266,406</b> | <b>14,249,906</b> | <b>4,322,612</b> | <b>2,972,465</b> | <b>19,762,119</b> | <b>2,266,394</b> | <b>295,374</b> | <b>91,478,339</b> | <b>476,575</b> | <b>22,905</b> | <b>386,062</b> | <b>750,755</b> | <b>2,499,612,376</b> |
|                            | 86.31%                  | 8.21%              | 0.57%             | 0.17%            | 0.12%            | 0.79%             | 0.09%            | 0.01%          | 3.66%             | 0.02%          | 0.00%         | 0.02%          | 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

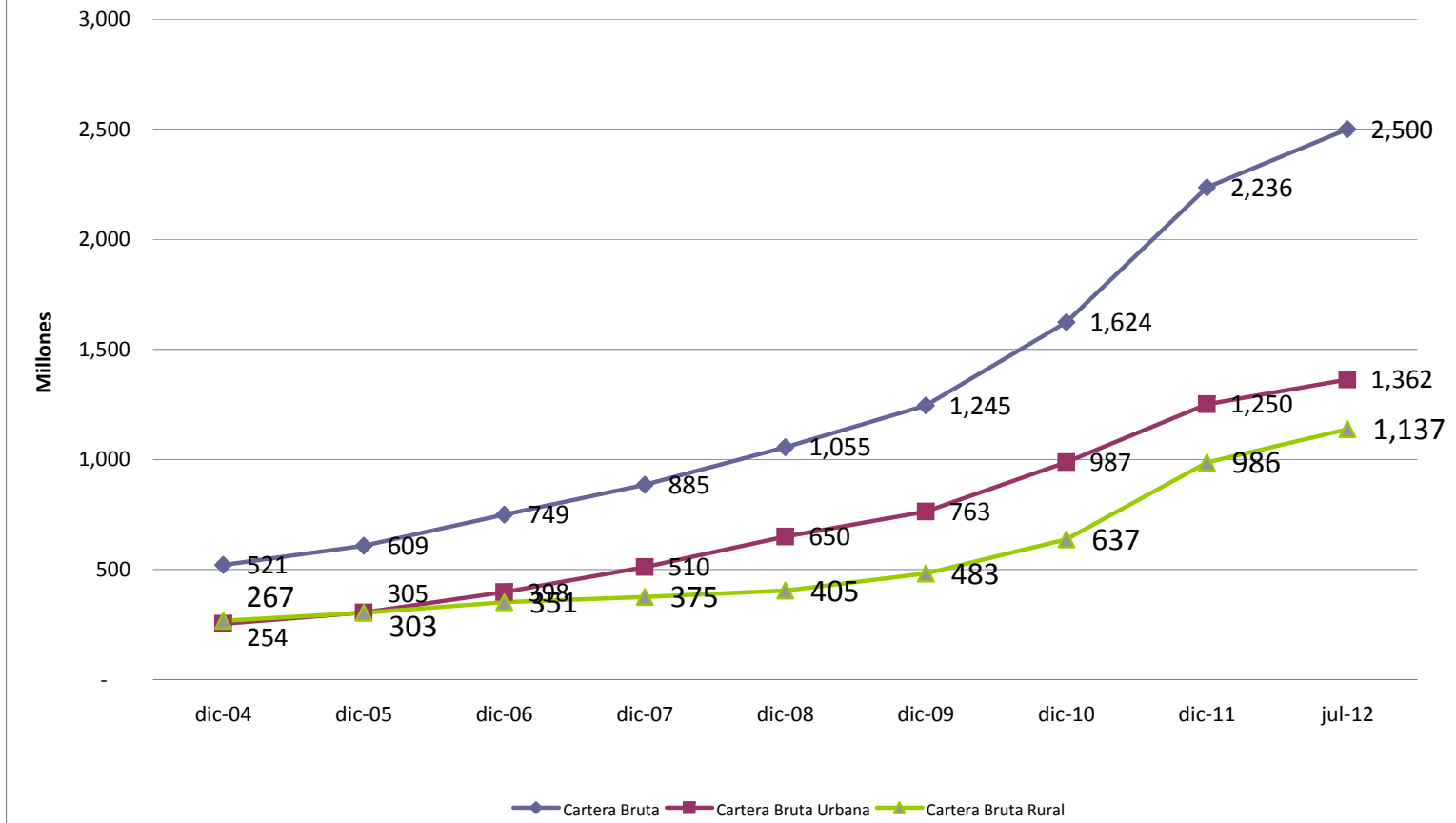


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Julio de 2012  
(En Bolivianos)

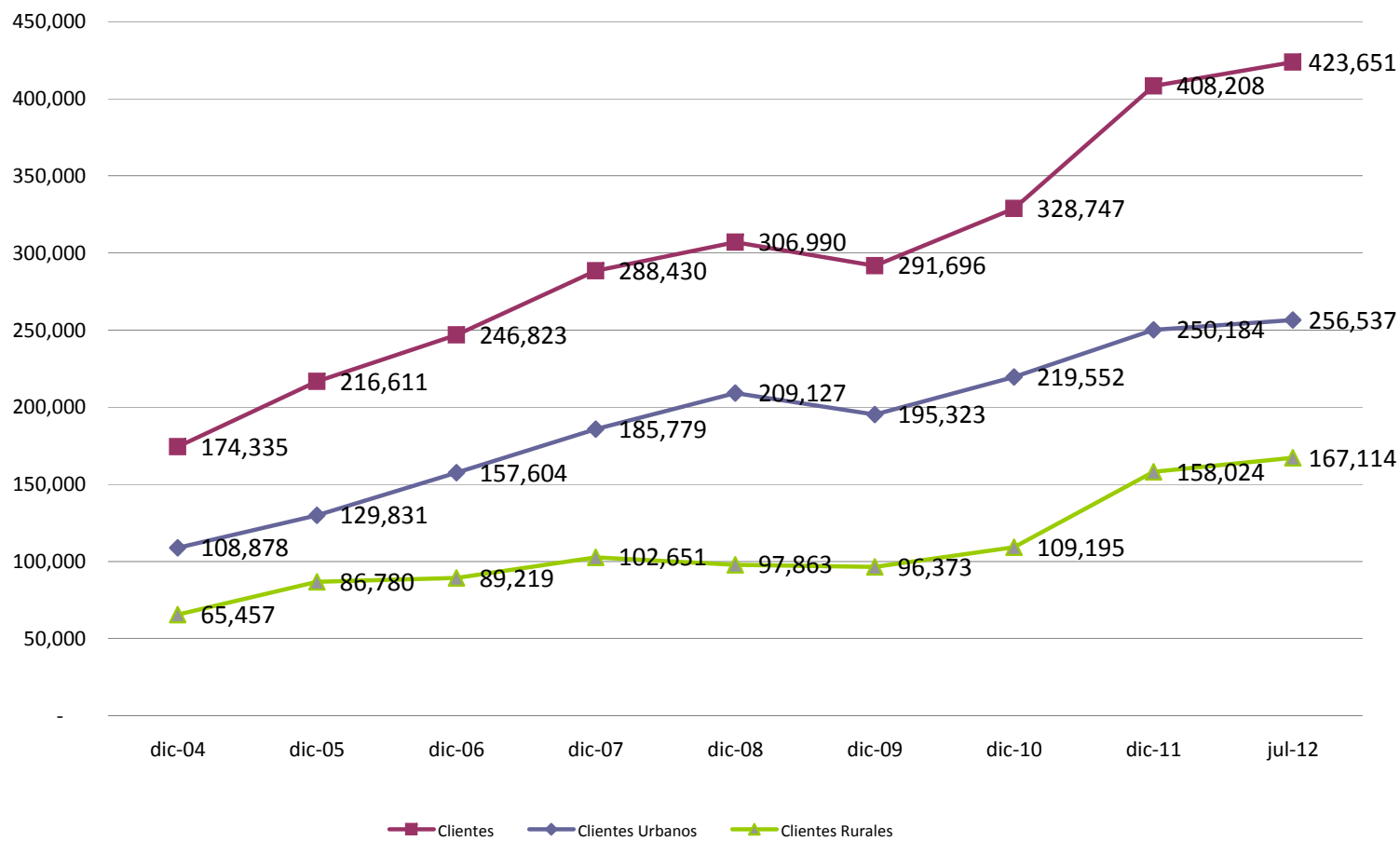
| CARTERA POR ENTIDAD: NIVEL URBANO   |                   |                     |                      |                                      |  |                    |  |                      |                      |
|-------------------------------------|-------------------|---------------------|----------------------|--------------------------------------|--|--------------------|--|----------------------|----------------------|
| 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                              | -                 | -                   | 288,934,634          | -                                    | -  | 886,184            | -  | 15,207,407           | 305,028,225          |
| PRO MUJER                           | -                 | -                   | 267,245,576          | -                                    | -  | -                  | -  | -                    | 267,245,576          |
| DIACONIA                            | -                 | 1,638,926           | 341,890,716          | -                                    | -  | -                  | -  | -                    | 343,529,643          |
| EMPRENDER                           | -                 | -                   | 2,663,147            | 31,820,459                           | -  | -                  | -  | -                    | 34,483,606           |
| FONCRESOL                           | -                 | -                   | 9,462,357            | -                                    | -  | -                  | -  | -                    | 9,462,357            |
| FUNBODEM                            | -                 | -                   | 70,552,038           | -                                    | 19,599,025   | -                  | -  | -                    | 90,151,063           |
| IDEPRO                              | -                 | -                   | 112,878,807          | -                                    | -  | -                  | -  | -                    | 112,878,807          |
| IMPRO                               | -                 | -                   | 15,801,683           | -                                    | -  | -                  | -  | -                    | 15,801,683           |
| SARTAWI                             | -                 | 308,293             | 12,962,313           | -                                    | -  | 5,575,969          | -  | 8,270,038            | 27,116,613           |
| ANED                                | -                 | -                   | -                    | -                                    | -  | -                  | -  | -                    | -                    |
| CIDRE                               | -                 | 11,218,193          | 25,856,460           | 7,189,965                            | 50,848,482   | 1,716,547          | 359,018                                    | -                    | 97,188,663           |
| FONDECO                             | -                 | -                   | -                    | -                                    | -  | -                  | -  | -                    | -                    |
| FUBODE                              | -                 | -                   | 57,588,768           | -                                    | -  | 34,108             | -  | 1,908,484            | 59,531,360           |
| <b>TOTAL</b>                        | <b>-</b>          | <b>13,165,412</b>   | <b>1,205,836,499</b> | <b>39,010,424</b>                    | <b>70,447,507</b>                                      | <b>8,212,808</b>   | <b>359,018</b>                             | <b>25,385,929</b>    | <b>1,362,417,596</b> |
|                                     | 0.00%             | 0.97%               | 88.51%               | 2.86%                                | 5.17%  | 0.60%              | 0.03%                                      | 1.86%                | 100%                 |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                   |                     |                      |                                      |  |                    |  |                      |                      |
| CRECER                              | -                 | -                   | 349,121,199          | -                                    | -  | 145,306            | -  | 56,563,350           | 405,829,855          |
| PRO MUJER                           | -                 | -                   | 48,509,223           | -                                    | -  | -                  | -  | -                    | 48,509,223           |
| DIACONIA                            | -                 | 179,958             | 108,248,294          | -                                    | -  | -                  | -  | -                    | 108,428,252          |
| EMPRENDER                           | -                 | -                   | 4,800                | 3,769,639                            | -  | -                  | -  | -                    | 3,774,439            |
| FONCRESOL                           | -                 | -                   | -                    | -                                    | -  | -                  | -  | 9,571,076            | 9,571,076            |
| FUNBODEM                            | -                 | -                   | 30,589,918           | -                                    | 4,247,358  | -                  | -  | -                    | 34,837,277           |
| IDEPRO                              | -                 | -                   | 91,120,406           | -                                    | -  | -                  | -  | -                    | 91,120,406           |
| IMPRO                               | -                 | -                   | 1,980,148            | -                                    | -  | -                  | -  | -                    | 1,980,148            |
| SARTAWI                             | -                 | 172,086             | 16,077,489           | -                                    | -  | 5,217,747          | -  | 70,826,923           | 92,294,244           |
| ANED                                | -                 | 316,967             | -                    | -                                    | 24,009,246   | -                  | -  | 23,231,528           | 47,557,741           |
| CIDRE                               | -                 | 2,586,247           | 31,809,349           | 11,114,406                           | 62,685,820   | 234,714            | 123,385                                    | -                    | 108,553,923          |
| FONDECO                             | -                 | -                   | 52,560,512           | -                                    | -  | -                  | -  | 60,444,031           | 113,004,543          |
| FUBODE                              | -                 | -                   | 44,656,314           | -                                    | -  | 25,948             | -  | 27,051,390           | 71,733,652           |
| <b>TOTAL</b>                        | <b>-</b>          | <b>2,938,291</b>    | <b>774,934,620</b>   | <b>14,884,045</b>                    | <b>90,942,425</b>                                      | <b>5,623,745</b>   | <b>123,385</b>                             | <b>247,688,298</b>   | <b>1,137,494,778</b> |
|                                     | 0.00%             | 0.26%               | 68.15%               | 1.31%                                | 8.00%  | 0.49%              | 0.01%                                      | 21.78%               | 100%                 |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                   |                     |                      |                                      |  |                    |  |                      |                      |
| CRECER                              | -                 | -                   | 638,055,833          | -                                    | -  | 1,031,490          | -  | 71,770,757           | 710,858,080          |
| PRO MUJER                           | -                 | -                   | 315,754,799          | -                                    | -  | -                  | -  | -                    | 315,754,799          |
| DIACONIA                            | -                 | 1,818,884           | 450,139,011          | -                                    | -  | -                  | -  | -                    | 451,957,895          |
| EMPRENDER                           | -                 | -                   | 2,667,947            | 35,590,098                           | -  | -                  | -  | -                    | 38,258,045           |
| FONCRESOL                           | -                 | -                   | 9,462,357            | -                                    | -  | -                  | -  | 9,571,076            | 19,033,432           |
| FUNBODEM                            | -                 | -                   | 101,141,956          | -                                    | 23,846,384   | -                  | -  | -                    | 124,988,340          |
| IDEPRO                              | -                 | -                   | 203,999,214          | -                                    | -  | -                  | -  | -                    | 203,999,214          |
| IMPRO                               | -                 | -                   | 17,781,831           | -                                    | -  | -                  | -  | -                    | 17,781,831           |
| SARTAWI                             | -                 | 480,378             | 29,039,802           | -                                    | -  | 10,793,716         | -  | 79,096,961           | 119,410,857          |
| ANED                                | -                 | -                   | 316,967              | -                                    | 24,009,246   | -                  | -  | 23,231,528           | 47,557,741           |
| CIDRE                               | -                 | 13,804,441          | 57,665,809           | 18,304,371                           | 113,534,302  | 1,951,261          | 482,403                                    | -                    | 205,742,586          |
| FONDECO                             | -                 | -                   | 52,560,512           | -                                    | -  | -                  | -  | 60,444,031           | 113,004,543          |
| FUBODE                              | -                 | -                   | 102,245,082          | -                                    | -  | 60,057             | -  | 28,959,874           | 131,265,013          |
| <b>TOTAL</b>                        | <b>-</b>          | <b>16,103,703</b>   | <b>1,980,831,119</b> | <b>53,894,469</b>                    | <b>161,389,932</b>                                     | <b>13,836,523</b>  | <b>482,403</b>                             | <b>273,074,227</b>   | <b>2,499,612,375</b> |
|                                     | 0.00%             | 0.64%               | 79.25%               | 2.16%                                | 6.46%  | 0.55%              | 0.02%                                      | 10.92%               | 100%                 |



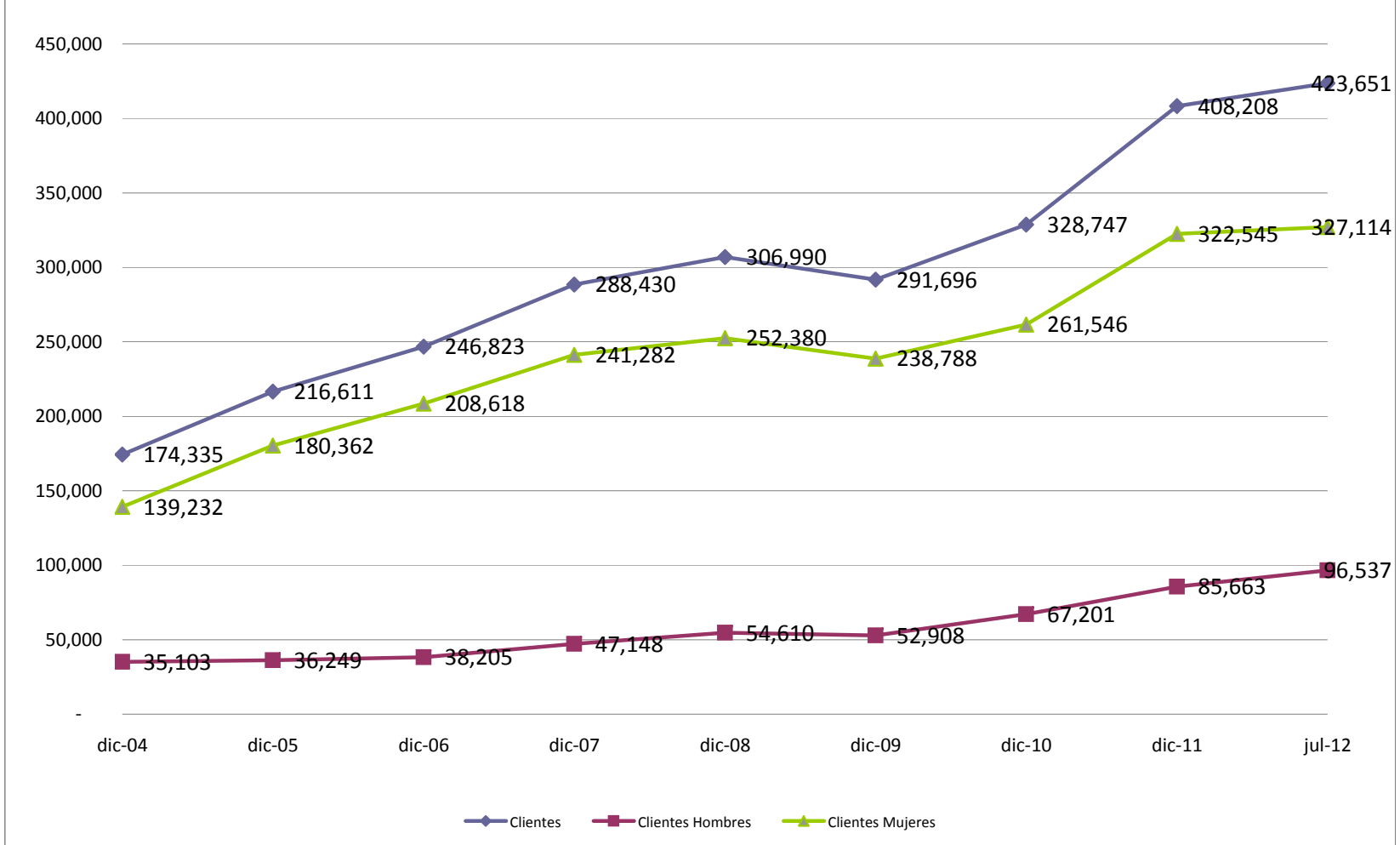
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



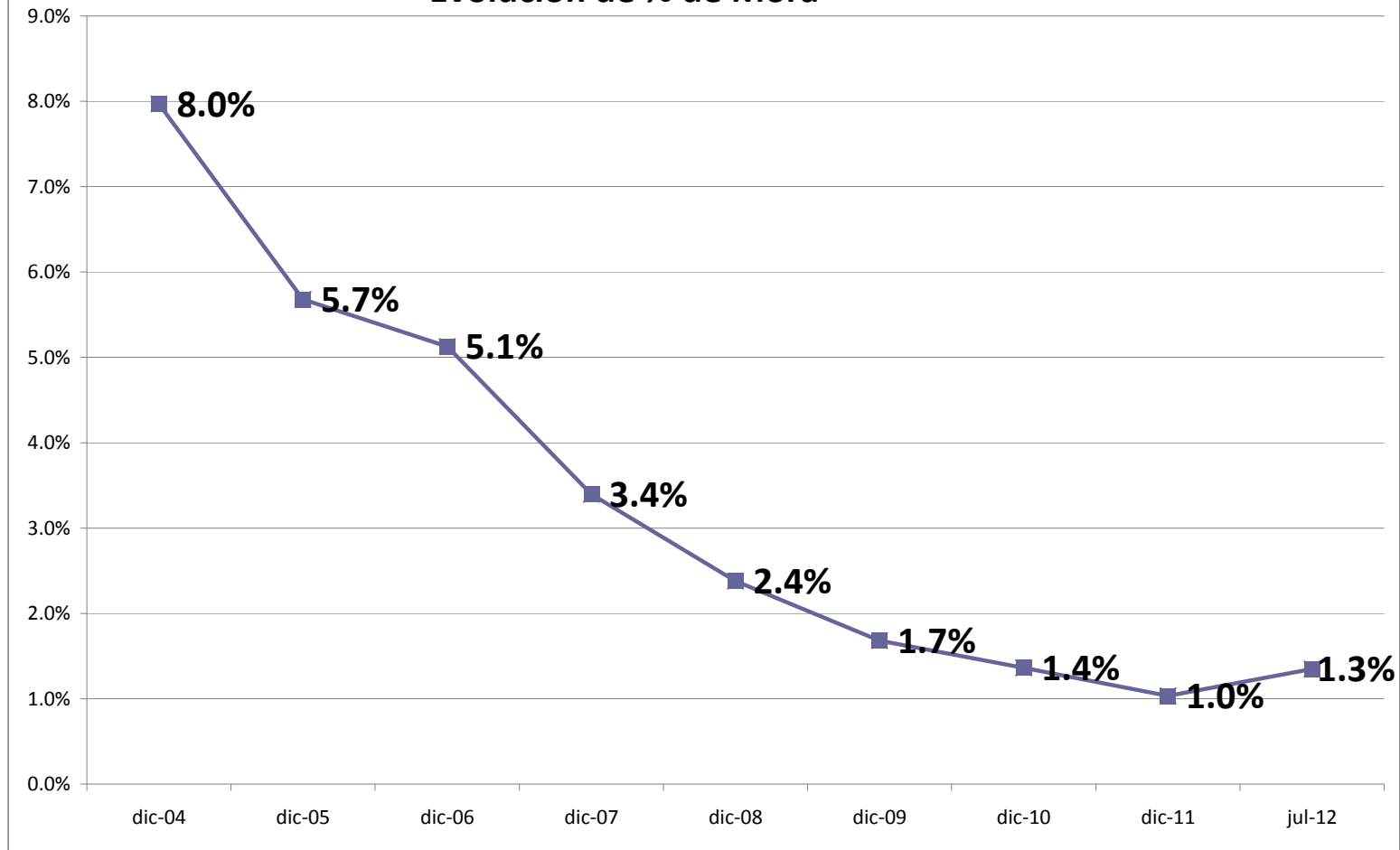
**GRAFICO N° 3**  
**Evolución de N° de Prestatarios Urbanos y rurales**



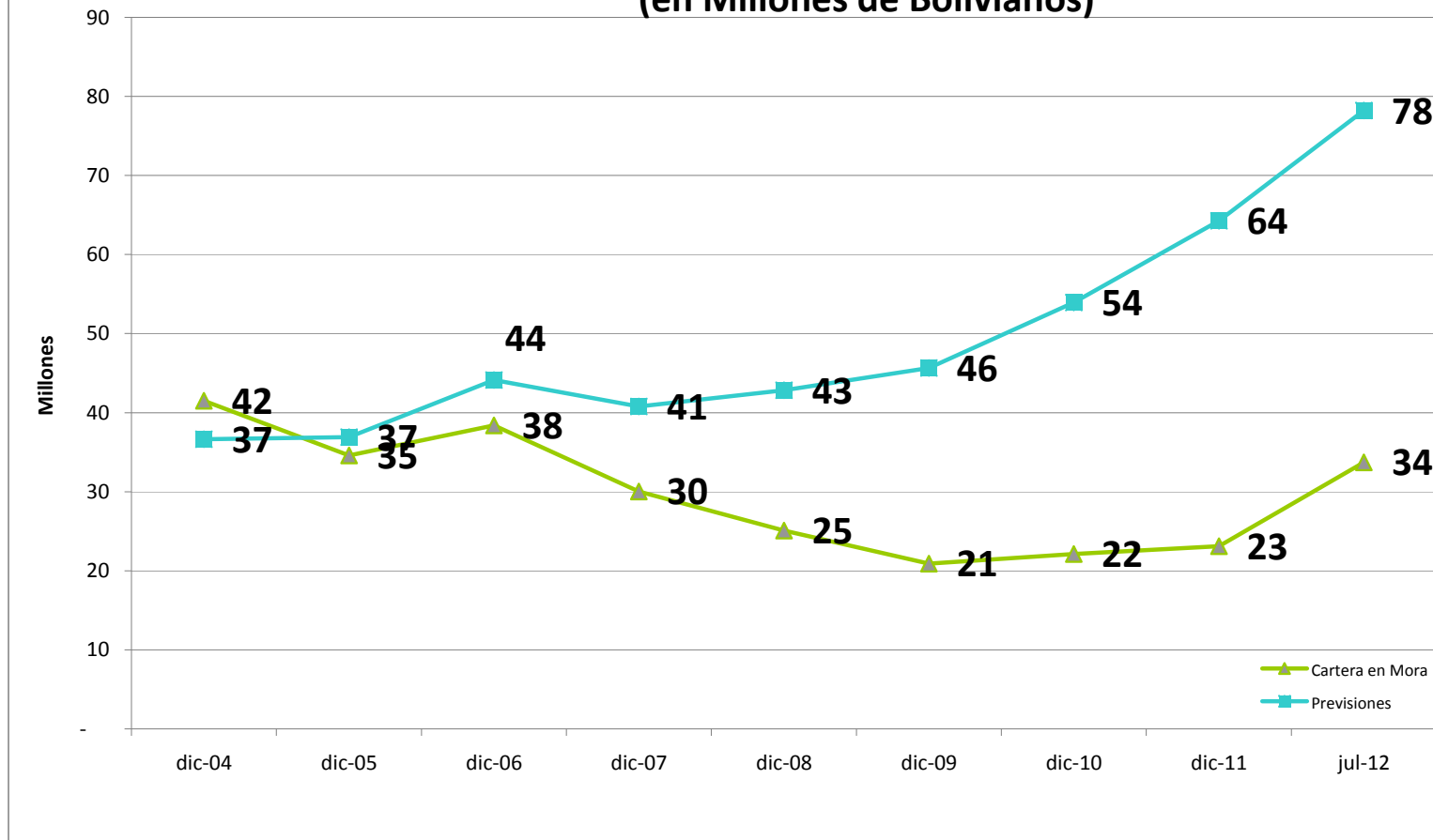
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



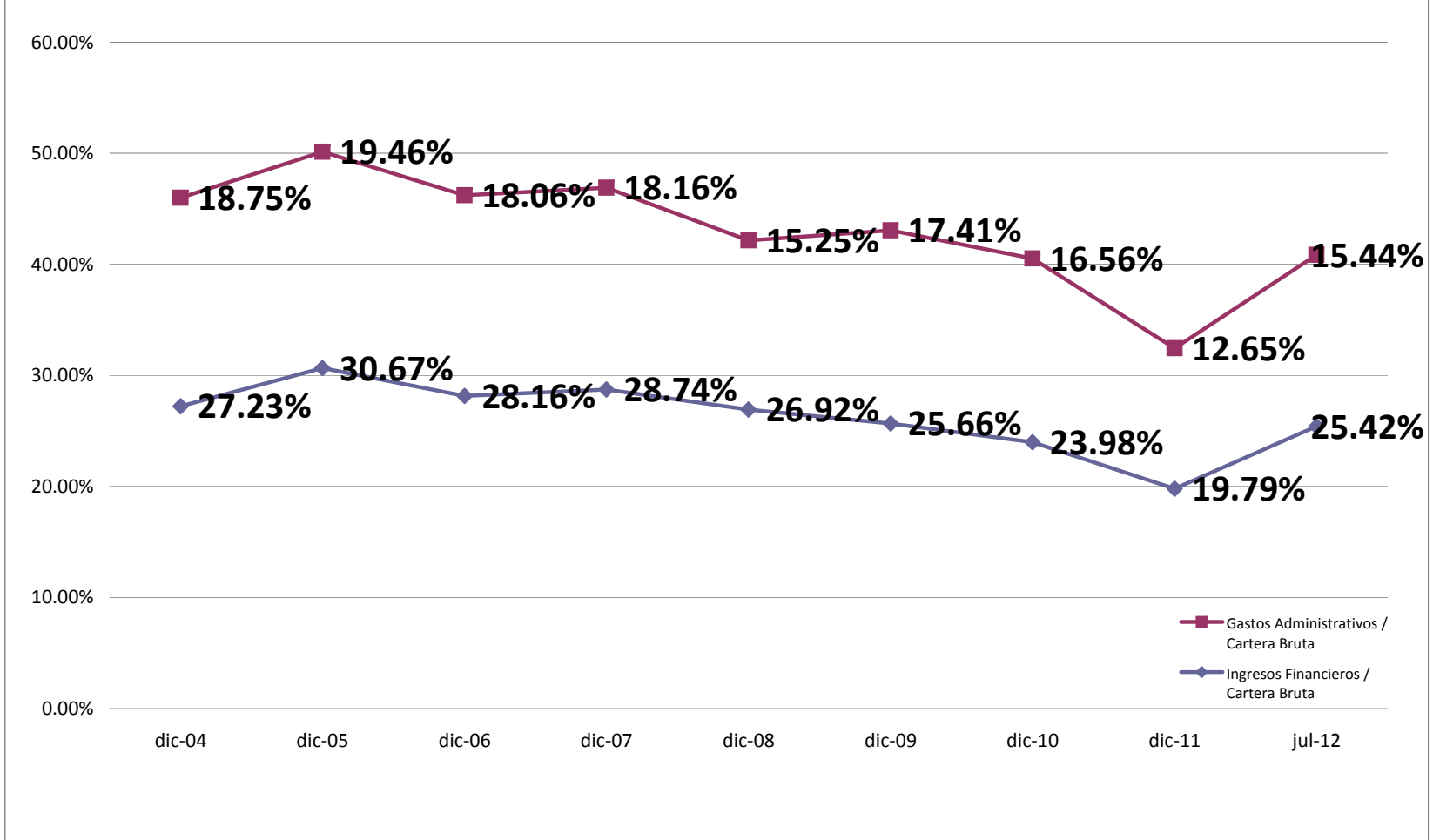
**GRAFICO Nº 5**  
**Evolución de % de Mora**



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



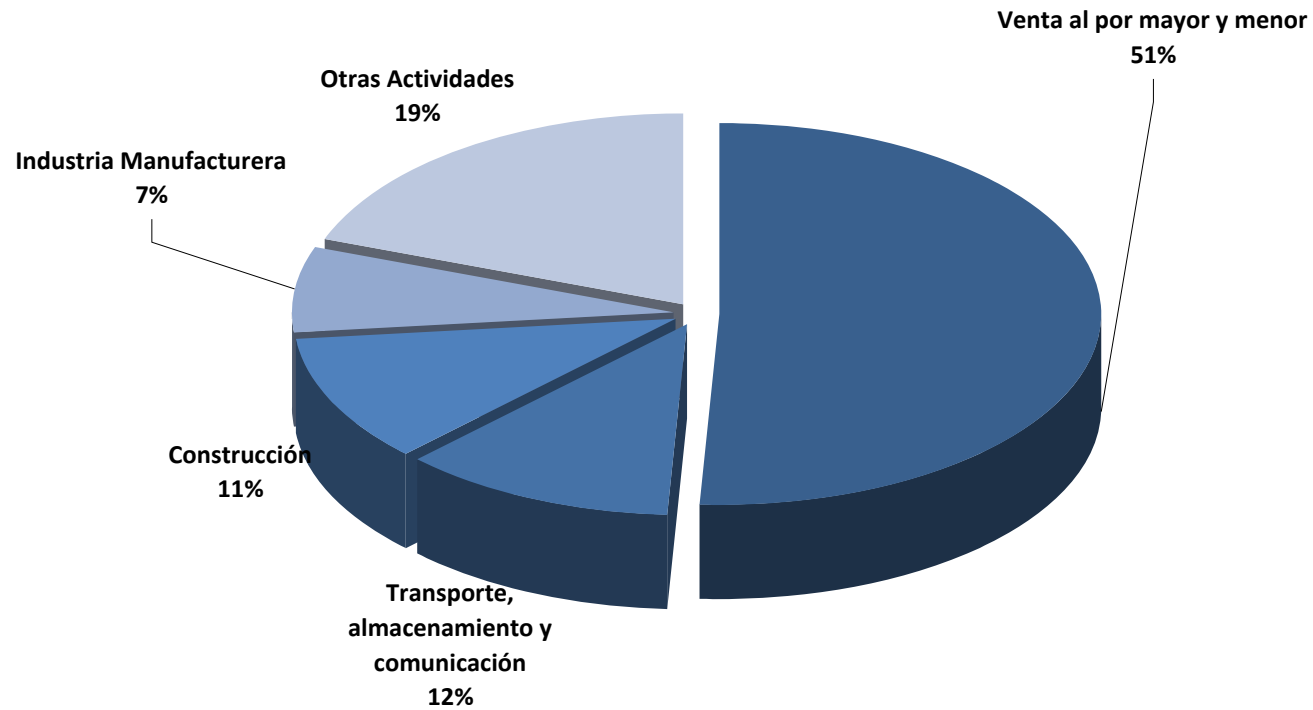
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



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

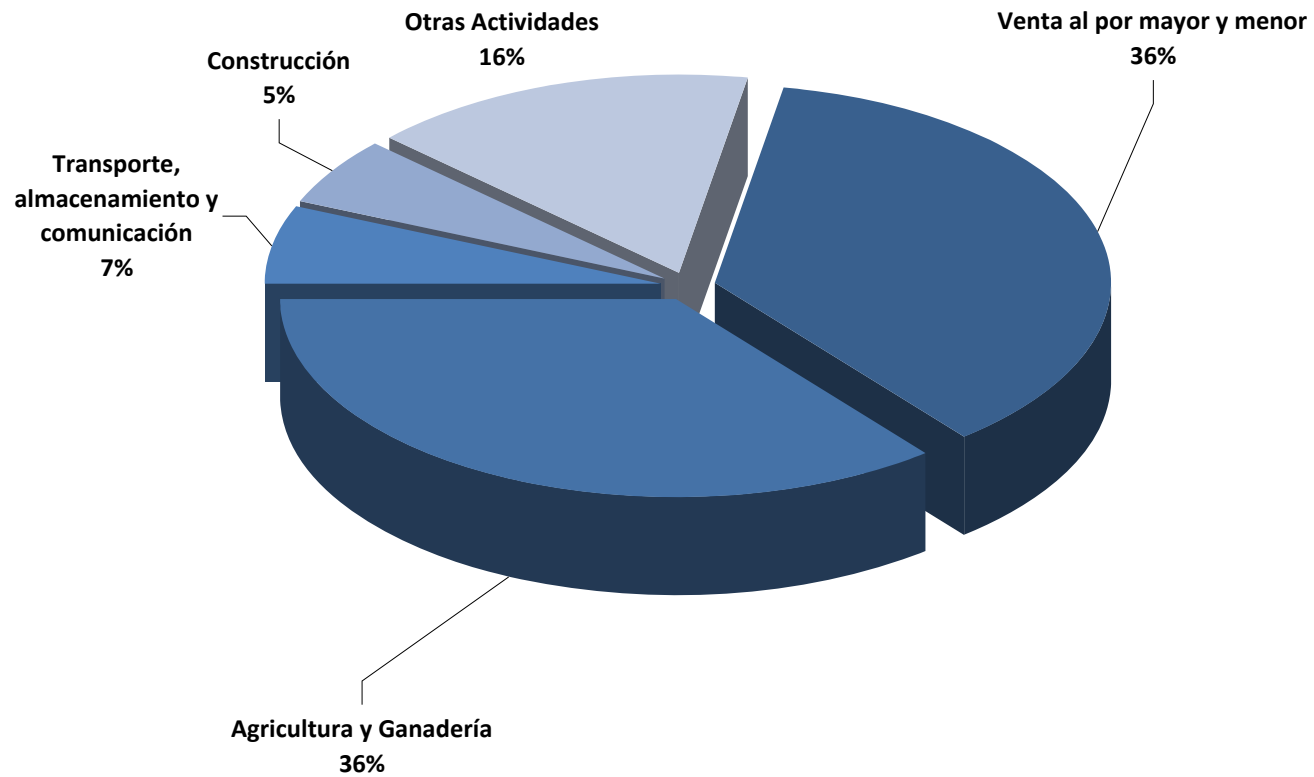
| INSTITUCION                         | CARTERA POR ENTIDAD: NIVEL URBANO |                            |  |                                    |                         |  |              |                            |                        |   |                           |  |  |           |  |   |  |                      |               |
|-------------------------------------|-----------------------------------|----------------------------|--|------------------------------------|-------------------------|--|--------------|----------------------------|------------------------|---|---------------------------|--|--|-----------|--|---|--|----------------------|---------------|
|                                     | 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                              | 42,703,951                        | -                          | -  | -                                  | -                       | -  | -            | 219,620,322                | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | 305,028,225   |
| PRO MUJER                           | -                                 | -                          | -  | -                                  | 23,968,923              | -  | -            | 215,153,999                | 12,709,090             | 8,076,599                                 | -                         | -  | -  | -         | -  | -   | -  | 7,336,966            | 267,245,576   |
| DIACONIA                            | 2,946,247                         | 103,017                    | 4,000                                      | 1,636,540                          | 18,838,527              | 66,611   | 103,008,035  | 112,430,689                | 3,581,763              | 60,867,629                                | 34,559                    | 27,693,760   | 395,174  | 1,608,785 | 10,229,718                                 | 45,613  | -  | 38,976               | 343,529,643   |
| EMPRENDER                           | -                                 | -                          | -  | -                                  | 4,719,518               | -  | -            | 23,695,544                 | 4,036,348              | 2,032,195                                 | -                         | -  | -  | -         | -  | -   | -  | -                    | 34,483,606    |
| FONCRESOL                           | 93,676                            | -                          | -  | -                                  | 858,615                 | -  | 849,365      | 6,081,199                  | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | 9,462,357     |
| FINBODEM                            | 781,028                           | 38,004                     | 6,798                                      | 7,692                              | 17,934,218              | 26,066   | 1,169,961    | 20,945,004                 | 6,203,276              | 30,426,658                                | 243,286                   | 4,004,364  | 631,294  | 451,651   | 7,254,031                                  | 27,732  | -  | -                    | 90,151,063    |
| IDEPRO                              | 4,617,565                         | 4,981,227                  | -  | 485,086                            | 14,838,584              | -  | 3,519,258    | 36,538,786                 | 9,435,048              | 26,343,229                                | -                         | 5,073,467  | 793,034  | 5,281,443 | 112,421                                    | -   | -  | 861,661              | 112,878,807   |
| IMPRO                               | -                                 | -                          | -  | -                                  | 2,929,145               | -  | 4,083,037    | 1,541,440                  | -                      | -   | -                         | 824,429  | -  | 732,351   | 5,691,282                                  | -   | -  | -                    | 15,801,683    |
| SARTAWI                             | 6,431,477                         | 10,325                     | -  | 51,589                             | 1,920,181               | -  | 2,569,135    | 10,665,277                 | 1,427,320              | 2,102,183                                 | 39,713                    | 1,116,549  | 143,874  | 71,144    | 549,950                                    | 9,504   | -  | 8,390                | 27,116,613    |
| ANED                                | -                                 | -                          | -  | -                                  | -                       | -  | -            | -                          | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | -             |
| CIDRE                               | 8,379,065                         | 1,289,849                  | 8,003                                      | 646,883                            | 8,915,940               | 38,400   | 26,799,700   | 16,172,935                 | 1,485,723              | 22,520,987                                | 495,042                   | 7,241,531  | 832,083  | 322,671   | 2,168,301                                  | 38,616  | 6,125  | 96,809               | 97,188,663    |
| FONDECO                             | -                                 | -                          | -  | -                                  | -                       | -  | -            | -                          | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | -             |
| FUBODE                              | 1,893,672                         | 14,812                     | -  | 203,632                            | 4,350,569               | -  | 5,339,000    | 34,487,711                 | 7,054,295              | 5,627,084                                 | -                         | 11,957   | -  | 2,276     | 514,521                                    | -   | -  | 31,833               | 59,531,360    |
| TOTAL                               | 67,846,683                        | 6,437,233                  | 18,801                                     | 3,031,423                          | 99,274,218              | 131,077  | 147,337,491  | 697,132,965                | 45,932,863             | 137,726,563                               | 812,601                   | 45,966,057   | 2,002,425  | 3,579,913 | 75,626,173                                 | 233,886   | 6,125  | 8,721,161            | 1,362,417,596 |
|                                     | 4.98%                             | 0.47%                      | 0.00%                                      | 0.22%                              | 7.29%                   | 0.01%  | 10.81%       | 51.48%                     | 3.74%                  | 11.58%                                    | 0.06%                     | 3.77%  | 0.15%  | 0.29%     | 5.56%                                      | 0.02%   | 0.00%  | 0.64%                | 100%          |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                                   |                            |  |                                    |                         |  |              |                            |                        |   |                           |  |  |           |  |   |  |                      |               |
| CRECER                              | 77,107,672                        | -                          | -  | -                                  | -                       | -  | -            | 280,022,600                | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | 405,929,855   |
| PRO MUJER                           | -                                 | -                          | -  | -                                  | 2,677,302               | -  | -            | 42,223,541                 | 1,731,489              | 1,022,575                                 | -                         | -  | -  | -         | -  | -   | -  | 754,415              | 48,509,223    |
| DIACONIA                            | 33,308,463                        | 2,432,469                  | -  | 919,095                            | 5,589,503               | 19,684   | 21,282,227   | 19,292,655                 | 1,595,351              | 15,788,927                                | 2,098                     | 6,173,366  | 178,479  | 470,261   | 1,292,992                                  | 22,481  | -  | 60,205               | 108,428,252   |
| EMPRENDER                           | 3,774,439                         | -                          | -  | -                                  | -                       | -  | -            | -                          | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | 3,774,439     |
| FONCRESOL                           | 3,638,063                         | -                          | -  | -                                  | 421,132                 | -  | 404,259      | 4,707,786                  | -                      | -   | -                         | -  | -  | -         | 340,026                                    | -   | -  | -                    | 9,809         |
| FINBODEM                            | 10,771,102                        | 116,276                    | -  | 69,531                             | 2,100,829               | 18,038   | 451,824      | 5,367,969                  | 2,109,584              | 11,844,773                                | 47,363                    | 651,881  | 72,166   | 167,661   | 1,027,354                                  | 12,652  | -  | 8,274                | 34,837,277    |
| IDEPRO                              | 48,947,436                        | 7,791,364                  | -  | 175,729                            | 5,788,101               | -  | 1,655,018    | 10,929,077                 | 3,273,850              | 9,241,770                                 | -                         | 1,096,001  | 638,738  | 1,310,203 | -  | -   | 25,714   | 247,405              | 91,120,406    |
| IMPRO                               | 1,798,783                         | -                          | -  | -                                  | 6,463                   | -  | 73,877       | -                          | -                      | -   | -                         | -  | 1,595  | 99,030    | -  | -   | -  | -                    | 1,980,148     |
| SARTAWI                             | 67,761,975                        | 20,724                     | -  | 36,362                             | 1,264,596               | 107,249  | 4,659,866    | 11,226,860                 | 1,118,995              | 3,659,293                                 | 148,421                   | 1,157,039  | 196,592  | 442,083   | 440,123                                    | 36,145  | -  | 17,921               | 92,294,244    |
| ANED                                | 15,308,367                        | 7,998,446                  | -  | 54,688                             | 919,224                 | -  | 10,245,359   | 468,971                    | 3,598,106              | -   | -                         | 8,655,351  | -  | 79,070    | 151,335                                    | -   | -  | 78,824               | 47,557,741    |
| CIDRE                               | 61,584,171                        | 959,778                    | 56,603                                     | 1,430,187                          | 4,915,186               | -  | 11,991,300   | 6,416,341                  | 1,098,903              | 14,417,720                                | 443,627                   | 4,377,670  | 89,283   | 135,688   | 573,297                                    | 64,167  | -  | -                    | 108,553,923   |
| FONDECO                             | 60,444,031                        | -                          | -  | -                                  | 2,341,895               | -  | 14,638,131   | 5,123,248                  | -                      | 8,999,282                                 | -                         | -  | -  | -         | -  | -   | -  | 21,457,956           | 113,004,543   |
| FUBODE                              | 26,981,725                        | 69,665                     | -  | 1,884,915                          | 6,008,145               | 164,528  | 7,283,057    | 18,717,903                 | 5,530,341              | 4,376,233                                 | -                         | 66,551   | -  | 624,642   | -  | -   | 25,948   | -                    | 71,733,652    |
| TOTAL                               | 411,826,228                       | 19,388,722                 | 56,603                                     | 4,570,507                          | 32,025,813              | 309,499  | 62,372,144   | 414,447,217                | 16,927,484             | 72,948,680                                | 641,508                   | 22,177,858   | 536,520  | 1,935,494 | 54,558,594                                 | 135,446   | 25,714   | 22,710,759           | 1,197,194,778 |
|                                     | 36.18%                            | 1.70%                      | 0.00%                                      | 0.40%                              | 2.82%                   | 0.03%  | 5.48%        | 36.44%                     | 1.49%                  | 6.41%                                     | 0.06%                     | 1.95%  | 0.05%  | 0.17%     | 4.80%                                      | 0.01%   | 0.00%  | 2.00%                | 100%          |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                                   |                            |  |                                    |                         |  |              |                            |                        |   |                           |  |  |           |  |   |  |                      |               |
| CRECER                              | 119,811,624                       | -                          | -  | -                                  | -                       | -  | -            | 499,642,922                | -                      | -   | -                         | -  | -  | -         | -  | -   | -  | -                    | 710,858,080   |
| PRO MUJER                           | -                                 | -                          | -  | -                                  | 26,646,125              | -  | -            | 257,477,540                | 14,440,578             | 9,099,174                                 | -                         | -  | -  | -         | -  | -   | -  | 8,091,381            | 315,754,799   |
| DIACONIA                            | 36,254,710                        | 2,535,486                  | 4,000                                      | 2,555,635                          | 24,428,029              | 86,295   | 124,290,262  | 131,723,345                | 5,177,113              | 76,656,555                                | 36,657                    | 33,867,126   | 573,653  | 2,079,045 | 11,522,710                                 | 68,094  | -  | 99,180               | 451,575,895   |
| EMPRENDER                           | 3,774,439                         | -                          | -  | -                                  | 4,719,518               | -  | -            | 23,695,544                 | 4,036,348              | 2,032,195                                 | -                         | -  | -  | -         | -  | -   | -  | -                    | 38,258,045    |
| FONCRESOL                           | 3,731,740                         | -                          | -  | -                                  | 1,279,747               | -  | 1,253,623    | 10,788,986                 | -                      | -   | -                         | -  | -  | -         | 1,573,002                                  | -   | -  | -                    | 406,335       |
| FINBODEM                            | 11,552,130                        | 154,280                    | 6,798                                      | 77,223                             | 20,035,047              | 44,104   | 1,621,785    | 26,312,973                 | 8,312,860              | 42,271,431                                | 290,649                   | 4,656,245  | 703,459  | 619,312   | 8,281,386                                  | 40,384  | -  | 8,274                | 124,988,340   |
| IDEPRO                              | 53,565,001                        | 12,772,591                 | -  | 660,814                            | 20,626,685              | -  | 5,174,276    | 47,467,862                 | 12,708,898             | 35,584,999                                | -                         | 6,169,468  | -  | 1,429,772 | 6,591,646                                  | 112,421   | 25,714   | 1,109,066            | 203,999,214   |
| IMPRO                               | 1,798,783                         | -                          | -  | -                                  | 2,929,145               | -  | 4,089,500    | 1,615,317                  | -                      | -   | -                         | 824,429  | -  | 738,346   | 5,790,312                                  | -   | -  | -                    | 17,781,831    |
| SARTAWI                             | 74,193,453                        | 31,049                     | -  | 87,952                             | 3,184,777               | 107,249  | 7,229,001    | 21,892,137                 | 2,546,315              | 5,761,475                                 | 188,134                   | 2,273,588  | 340,467  | 513,227   | 990,073                                    | 43,650  | -  | 26,311               | 119,410,857   |
| ANED                                | 15,308,367                        | 7,998,446                  | -  | 54,688                             | 919,224                 | -  | 10,245,359   | 468,971                    | 3,598,106              | -   | -                         | 8,655,351  | -  | 79,070    | 151,335                                    | -   | -  | 78,824               | 47,557,741    |
| CIDRE                               | 69,963,236                        | 2,249,627                  | 64,606                                     | 2,077,071                          | 13,831,126              | 38,400   | 38,791,000   | 22,589,276                 | 2,584,627              | 36,668,708                                | 938,670                   | 11,619,201   | 921,365  | 458,360   | 2,741,599                                  | 102,783   | 6,125  | 96,809               | 205,742,586   |
| FONDECO                             | 60,444,031                        | -                          | -  | -                                  | 2,341,895               | -  | 14,638,131   | 5,123,248                  | -                      | 8,999,282                                 | -                         | -  | -  | -         | -  | -   | -  | 21,457,956           | 113,004,543   |
| FUBODE                              | 28,875,398                        | 84,477                     | -  | 2,088,546                          | 10,358,713              | 164,528  | 12,622,057   | 53,205,614                 | 12,584,637             | 10,003,317                                | -                         | 78,507   | -  | 2,276     | 1,139,163                                  | -   | -  | 57,781               | 131,265,013   |
| TOTAL                               | 479,172,910                       | 25,825,955                 | 75,403                                     | 7,001,930                          | 131,300,081             | 480,576  | 299,709,634  | 1,117,180,123              | 62,960,347             | 230,675,243                               | 1,454,109                 | 68,149,915   | 2,538,944  | 5,935,407 | 130,184,738                                | 369,331   | 31,839   | 31,431,920           | 2,499,612,375 |
|                                     | 19.17%                            | 1.03%                      | 0.00%                                      | 0.30%                              | 5.23%                   | 0.02%  | 8.39%        | 41.48%                     | 2.51%                  | 9.23%                                     | 0.06%                     | 2.73%  | 0.10%  | 0.26%     | 5.21%                                      | 0.01%   | 0.00%  | 1.26%                | 100%          |

**GRAFICO Nº 8**  
**DESTINO DE CARTERA URBANA**





**GRAFICO Nº 9**  
**DESTINO DE CARTERA RURAL**



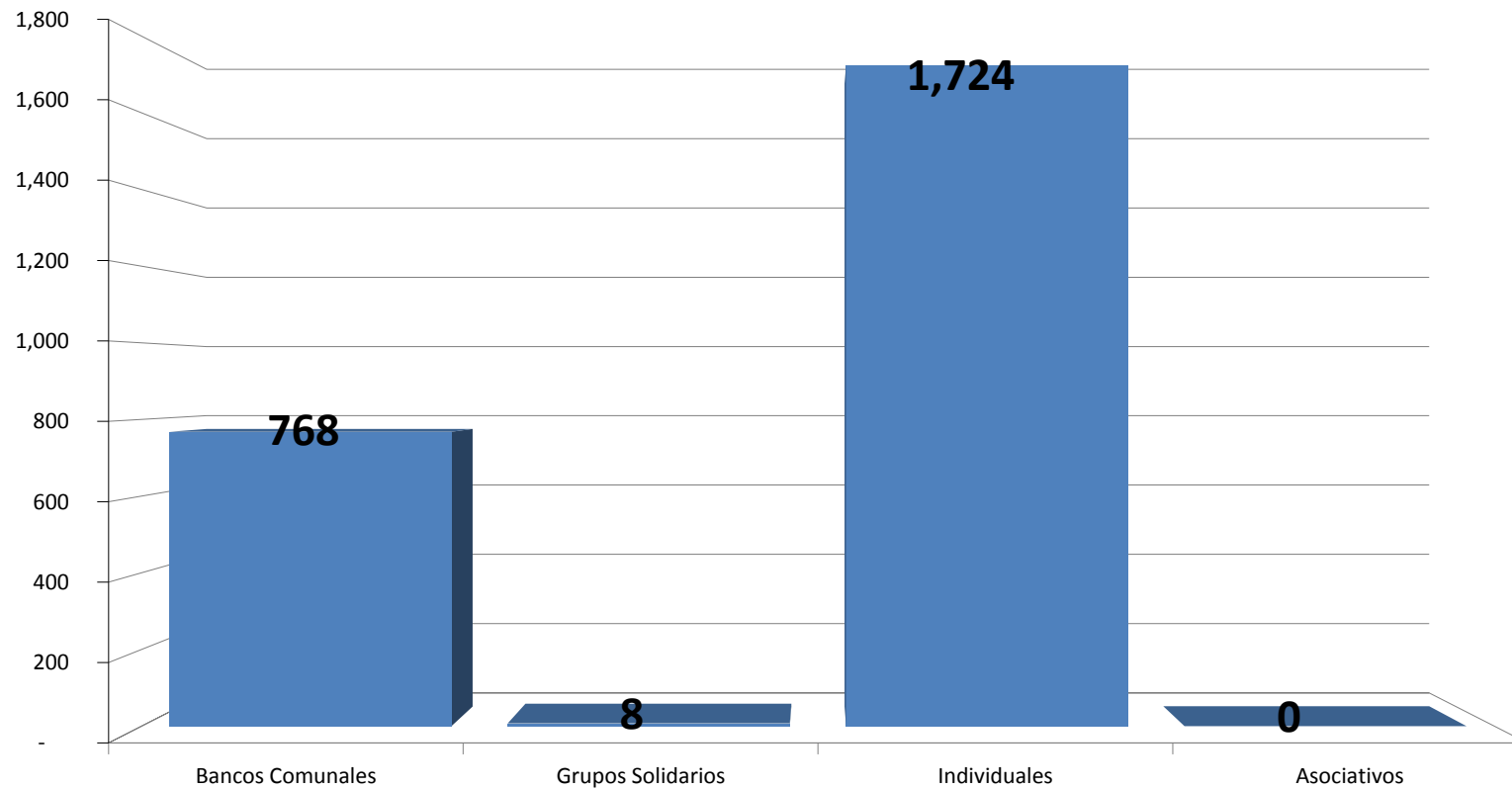
**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Julio de 2012**  
**(En Bolivianos)**

| 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                              | -                                    | -                                 | -                                | -                               | -                               | 127,672                         | 6,896,284                       | 49,946,307                     | 149,809,646                   | 43,295,344                  | 54,952,971         | 305,028,225   |
| PRO MUJER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | 78,461                          | 4,602,219                      | 82,147,393                    | 63,594,656                  | 116,822,846        | 267,245,576   |
| DIACONIA                            | -                                    | -                                 | 377,280                          | 2,336,715                       | 9,982,946                       | 8,450,125                       | 21,426,259                      | 96,514,846                     | 158,298,943                   | 30,120,431                  | 16,022,099         | 343,529,643   |
| EMPRENDER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | 826,720                         | 4,479,152                      | 20,630,107                    | 5,524,312                   | 3,023,315          | 34,483,606    |
| FONCRESOL                           | -                                    | -                                 | -                                | -                               | -                               | -                               | 415,690                         | 1,055,575                      | 2,683,627                     | 2,421,034                   | 2,886,430          | 9,462,357     |
| FUNBODEM                            | -                                    | -                                 | -                                | -                               | 6,203,713                       | 3,709,894                       | 12,981,072                      | 15,951,105                     | 36,711,482                    | 10,260,953                  | 4,332,845          | 90,151,063    |
| IDEPRO                              | -                                    | -                                 | 1,105,305                        | 3,704,548                       | 2,843,990                       | 3,512,699                       | 24,465,887                      | 44,183,457                     | 32,290,559                    | 683,496                     | 88,866             | 112,878,807   |
| IMPRO                               | -                                    | -                                 | -                                | -                               | -                               | -                               | 154,034                         | 2,294,437                      | 9,930,505                     | 1,408,050                   | 2,014,656          | 15,801,683    |
| SARTAWI                             | -                                    | -                                 | -                                | 1,298,485                       | 893,231                         | -                               | 659,816                         | 1,742,306                      | 18,339,717                    | 2,008,351                   | 2,174,707          | 27,116,613    |
| ANED                                | -                                    | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                  | -             |
| CIDRE                               | -                                    | 2,076,270                         | 11,937,690                       | 12,533,036                      | 8,300,662                       | 4,444,479                       | 10,717,685                      | 27,814,897                     | 19,012,987                    | 327,027                     | 23,930             | 97,188,663    |
| FONDECO                             | -                                    | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                  | -             |
| FUBODE                              | -                                    | -                                 | -                                | -                               | -                               | 464,000                         | 341,000                         | 4,202,142                      | 22,867,348                    | 28,693,012                  | 2,196,604          | 767,254       |
| TOTAL                               | -                                    | 2,076,270                         | 13,420,276                       | 19,872,794                      | 28,888,542                      | 20,585,869                      | 82,824,051                      | 271,451,647                    | 588,547,980                   | 161,840,260                 | 203,109,919        | 1,362,417,596 |
|                                     | 0.00%                                | 0.15%                             | 0.99%                            | 1.46%                           | 2.11%                           | 1.51%                           | 6.08%                           | 19.92%                         | 41.00%                        | 11.88%                      | 14.91%             | 100%          |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                                      |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                    |               |
| CRECER                              | -                                    | -                                 | -                                | -                               | -                               | -                               | 20,499,931                      | 77,164,211                     | 201,455,199                   | 48,208,036                  | 58,502,477         | 405,829,855   |
| PRO MUJER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | -                               | 4,834,460                      | 12,817,874                    | 30,856,888                  | 48,509,223         | 48,509,223    |
| DIACONIA                            | -                                    | -                                 | -                                | 890,276                         | 3,003,687                       | 1,710,102                       | 5,231,538                       | 19,450,837                     | 59,310,795                    | 12,762,231                  | 6,068,786          | 108,428,252   |
| EMPRENDER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | -                               | 49,975                         | 2,310,898                     | 867,384                     | 546,182            | 3,774,439     |
| FONCRESOL                           | -                                    | -                                 | -                                | -                               | -                               | 69,002                          | 411,457                         | 846,035                        | 3,084,314                     | 3,886,796                   | 1,273,472          | 9,571,076     |
| FUNBODEM                            | -                                    | -                                 | -                                | -                               | 3,227,062                       | 1,570,171                       | 2,441,581                       | 6,510,185                      | 15,795,124                    | 4,164,466                   | 1,128,687          | 34,837,277    |
| IDEPRO                              | -                                    | -                                 | 3,212,615                        | 2,313,446                       | 1,809,325                       | 1,863,426                       | 12,882,513                      | 29,530,462                     | 38,001,150                    | 1,362,644                   | 144,824            | 91,120,406    |
| IMPRO                               | -                                    | -                                 | -                                | -                               | -                               | -                               | -                               | 48,020                         | 1,444,841                     | 371,085                     | 116,202            | 1,980,148     |
| SARTAWI                             | -                                    | -                                 | 291,667                          | 5,961,195                       | 5,529,869                       | 3,279,356                       | 6,212,910                       | 8,260,083                      | 60,275,468                    | 2,042,596                   | 441,101            | 92,294,244    |
| ANED                                | -                                    | -                                 | -                                | -                               | -                               | 213,000                         | 395,000                         | 2,314,319                      | 38,370,655                    | 4,627,748                   | 1,637,020          | 47,557,741    |
| CIDRE                               | -                                    | 2,225,356                         | 10,967,770                       | 8,870,430                       | 8,267,008                       | 4,618,464                       | 8,701,935                       | 35,385,765                     | 29,011,757                    | 505,437                     | -                  | 108,553,923   |
| FONDECO                             | -                                    | 715,183                           | 6,712,032                        | 15,940,239                      | 13,195,365                      | 6,583,432                       | 9,542,406                       | 16,512,213                     | 25,878,895                    | 9,627,472                   | 8,297,307          | 113,004,543   |
| FUBODE                              | -                                    | -                                 | -                                | 235,818                         | 1,744,008                       | 364,106                         | 2,303,094                       | 15,870,206                     | 46,368,251                    | 3,651,195                   | 1,196,974          | 71,733,652    |
| TOTAL                               | -                                    | 2,940,539                         | 21,184,084                       | 34,211,405                      | 36,776,325                      | 20,271,059                      | 86,624,364                      | 211,942,311                    | 526,141,807                   | 104,894,965                 | 110,209,919        | 1,137,194,778 |
|                                     | 0.00%                                | 0.26%                             | 1.86%                            | 3.01%                           | 3.23%                           | 1.78%                           | 6.03%                           | 18.64%                         | 46.27%                        | 9.22%                       | 9.69%              | 100%          |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                                      |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                    |               |
| CRECER                              | -                                    | -                                 | -                                | -                               | -                               | 127,672                         | 27,396,216                      | 127,110,518                    | 351,264,846                   | 91,503,381                  | 113,455,448        | 710,858,080   |
| PRO MUJER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | 78,461                          | 4,602,219                      | 86,981,854                    | 147,679,735                 | 315,754,799        | 315,754,799   |
| DIACONIA                            | -                                    | -                                 | 377,280                          | 3,226,992                       | 12,986,633                      | 10,160,226                      | 26,657,797                      | 115,965,682                    | 217,609,738                   | 42,882,662                  | 22,090,885         | 451,957,895   |
| EMPRENDER                           | -                                    | -                                 | -                                | -                               | -                               | -                               | 826,720                         | 4,479,152                      | 22,941,005                    | 6,391,696                   | 3,569,497          | 38,258,045    |
| FONCRESOL                           | -                                    | -                                 | -                                | -                               | -                               | 69,002                          | 827,147                         | 1,901,609                      | 5,767,941                     | 6,307,831                   | 4,159,902          | 19,033,432    |
| FUNBODEM                            | -                                    | -                                 | -                                | -                               | 9,430,775                       | 5,280,066                       | 15,422,653                      | 22,461,290                     | 52,506,606                    | 14,425,419                  | 5,461,532          | 124,988,340   |
| IDEPRO                              | -                                    | -                                 | 4,317,921                        | 6,017,994                       | 4,653,316                       | 5,376,125                       | 37,348,400                      | 73,713,919                     | 70,291,709                    | 2,046,141                   | 233,690            | 203,999,214   |
| IMPRO                               | -                                    | -                                 | -                                | -                               | -                               | -                               | 154,034                         | 2,242,457                      | 11,375,346                    | 1,779,135                   | 2,130,858          | 17,781,831    |
| SARTAWI                             | -                                    | -                                 | 291,667                          | 7,259,680                       | 6,423,100                       | 3,279,356                       | 6,872,726                       | 10,002,389                     | 78,615,186                    | 4,050,947                   | 2,615,808          | 119,410,857   |
| ANED                                | -                                    | -                                 | -                                | -                               | -                               | 213,000                         | 395,000                         | 2,314,319                      | 38,370,655                    | 4,627,748                   | 1,637,020          | 47,557,741    |
| CIDRE                               | -                                    | 4,301,626                         | 22,905,460                       | 21,403,466                      | 16,567,670                      | 9,062,944                       | 19,419,620                      | 63,200,662                     | 48,024,744                    | 832,464                     | 23,930             | 205,742,586   |
| FONDECO                             | -                                    | 715,183                           | 6,712,032                        | 15,940,239                      | 13,195,365                      | 6,583,432                       | 9,542,406                       | 16,512,213                     | 25,878,895                    | 9,627,472                   | 8,297,307          | 113,004,543   |
| FUBODE                              | -                                    | -                                 | -                                | 235,818                         | 2,208,008                       | 705,106                         | 6,505,236                       | 38,737,554                     | 75,061,264                    | 5,847,800                   | 1,964,228          | 131,265,013   |
| TOTAL                               | -                                    | 5,016,809                         | 34,604,359                       | 54,084,189                      | 65,464,867                      | 40,856,928                      | 151,446,415                     | 483,393,958                    | 1,084,689,787                 | 266,735,225                 | 313,319,838        | 2,499,612,375 |
|                                     | 0.00%                                | 0.20%                             | 1.38%                            | 2.16%                           | 2.62%                           | 1.63%                           | 6.06%                           | 19.34%                         | 43.39%                        | 10.67%                      | 12.53%             | 100%          |

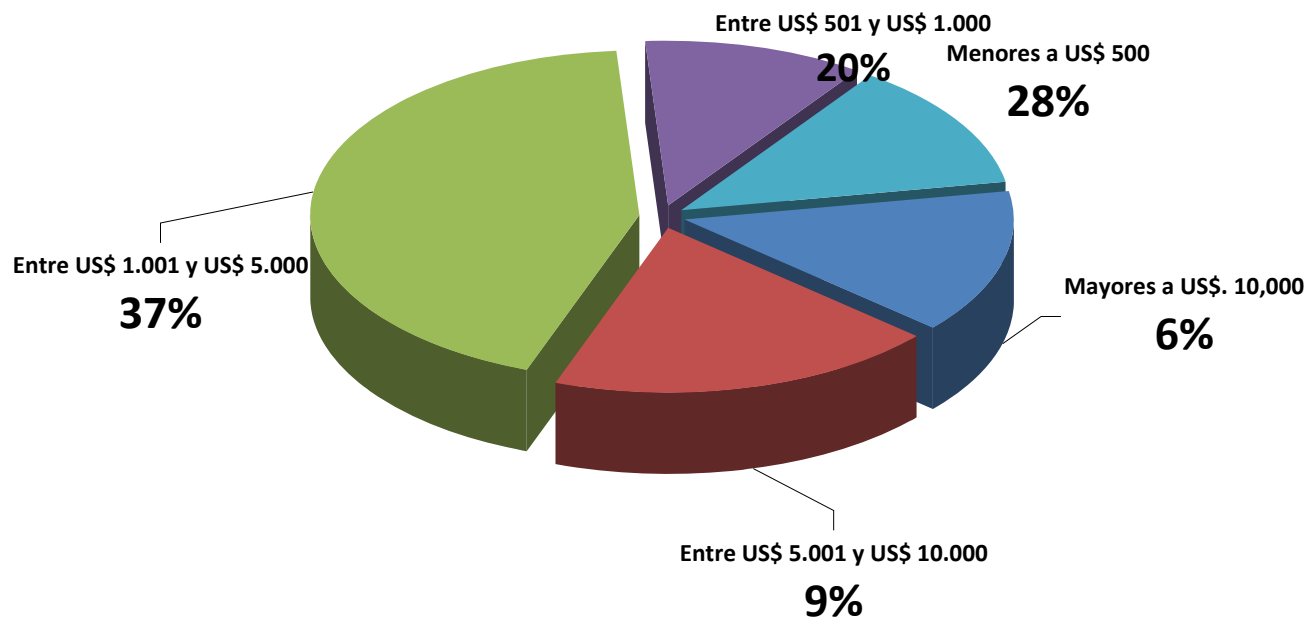
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Julio de 2012**  
**(En Bolivianos)**

| 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   | 154,785,393        | 55,209         | -                 | -            | 150,242,832          | 20,760         | -              | -        | 305,028,225          | 75,969         |  |
| PRO MUJER  | 203,054,622        | 76,986         | -                 | -            | 64,190,954           | 6,430          | -              | -        | 267,245,576          | 83,416         |  |
| DIACONIA   | 68,424,578         | 27,230         | -                 | -            | 275,105,065          | 25,598         | -              | -        | 343,529,643          | 52,828         |  |
| EMPRENDER  | 14,078,140         | 5,080          | 1,263,998         | 350          | 19,141,467           | 3,289          | -              | -        | 34,483,606           | 8,719          |  |
| FONCRESOL  | 5,097,337          | 2,670          | 57,030            | 16           | 4,307,989            | 285            | -              | -        | 9,462,357            | 2,971          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 90,151,063           | 7,504          | -              | -        | 90,151,063           | 7,504          |  |
| IDEPRO   | -                  | -              | -                 | -            | 112,878,807          | 4,337          | -              | -        | 112,878,807          | 4,337          |  |
| IMPRO  | -                  | -              | -                 | -            | 15,801,683           | 2,011          | -              | -        | 15,801,683           | 2,011          |  |
| SARTAWI  | 4,226,198          | 1,839          | 10,325            | 4            | 22,880,090           | 2,109          | -              | -        | 27,116,613           | 3,952          |  |
| ANED   | -                  | -              | -                 | -            | -                    | -              | -              | -        | -                    | -              |  |
| CIDRE  | -                  | -              | -                 | -            | 97,188,663           | 2,760          | -              | -        | 97,188,663           | 2,760          |  |
| FONDECO  | -                  | -              | -                 | -            | -                    | -              | -              | -        | -                    | -              |  |
| FUBODE   | 36,966,096         | 11,145         | 89,381            | 207          | 22,475,883           | 1,948          | -              | -        | 59,531,360           | 13,300         |  |
| <b>TOTAL</b>   | <b>486,632,364</b> | <b>180,159</b> | <b>1,420,734</b>  | <b>577</b>   | <b>874,364,498</b>   | <b>77,031</b>  | <b>-</b>       | <b>-</b> | <b>1,362,417,596</b> | <b>257,767</b> |  |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL    |                    |                |                   |              |                      |                |                |          |                      |                |  |
| CRECER   | 178,971,010        | 56,270         | -                 | -            | 226,858,846          | 24,349         | -              | -        | 405,829,855          | 80,619         |  |
| PRO MUJER  | 48,509,223         | 23,362         | -                 | -            | -                    | -              | -              | -        | 48,509,223           | 23,362         |  |
| DIACONIA   | 1,414,602          | 594            | -                 | -            | 107,013,650          | 10,596         | -              | -        | 108,428,252          | 11,190         |  |
| EMPRENDER  | 918,806            | 359            | 136,148           | 26           | 2,719,485            | 384            | -              | -        | 3,774,439            | 769            |  |
| FONCRESOL  | 5,002,410          | 1,394          | 518,738           | 79           | 3,980,925            | 220            | 69,002         | 1        | 9,571,076            | 1,694          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 34,837,277           | 2,701          | -              | -        | 34,837,277           | 2,701          |  |
| IDEPRO   | -                  | -              | -                 | -            | 91,120,406           | 4,048          | -              | -        | 91,120,406           | 4,048          |  |
| IMPRO  | -                  | -              | -                 | -            | 1,980,148            | 297            | -              | -        | 1,980,148            | 297            |  |
| SARTAWI  | 164,800            | 128            | 281,961           | 86           | 91,847,483           | 6,694          | -              | -        | 92,294,244           | 6,908          |  |
| ANED   | 3,847,319          | 1,429          | 609,681           | 161          | 43,078,676           | 4,385          | 22,065         | 3        | 47,557,741           | 5,978          |  |
| CIDRE  | -                  | -              | -                 | -            | 108,466,867          | 3,786          | 87,055         | 1        | 108,553,923          | 3,787          |  |
| FONDECO  | 21,457,956         | 11,467         | -                 | -            | 91,546,587           | 2,702          | -              | -        | 113,004,543          | 14,169         |  |
| FUBODE   | 21,023,239         | 7,292          | 4,843,616         | 760          | 45,866,797           | 3,642          | -              | -        | 71,733,652           | 11,694         |  |
| <b>TOTAL</b>   | <b>281,309,364</b> | <b>102,295</b> | <b>6,390,145</b>  | <b>1,112</b> | <b>849,317,147</b>   | <b>63,804</b>  | <b>178,122</b> | <b>5</b> | <b>1,137,194,778</b> | <b>167,216</b> |  |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL |                    |                |                   |              |                      |                |                |          |                      |                |  |
| CRECER   | 333,756,402        | 111,479        | -                 | -            | 377,101,677          | 45,109         | -              | -        | 710,858,080          | 156,588        |  |
| PRO MUJER  | 251,563,845        | 100,348        | -                 | -            | 64,190,954           | 6,430          | -              | -        | 315,754,799          | 106,778        |  |
| DIACONIA   | 69,839,180         | 27,824         | -                 | -            | 382,118,715          | 36,194         | -              | -        | 451,957,895          | 64,018         |  |
| EMPRENDER  | 14,996,946         | 5,439          | 1,400,146         | 376          | 21,860,952           | 3,673          | -              | -        | 38,258,045           | 9,488          |  |
| FONCRESOL  | 10,099,747         | 4,064          | 575,768           | 95           | 8,288,914            | 505            | 69,002         | 1        | 19,033,432           | 4,665          |  |
| FUNBODEM   | -                  | -              | -                 | -            | 124,988,340          | 10,205         | -              | -        | 124,988,340          | 10,205         |  |
| IDEPRO   | -                  | -              | -                 | -            | 203,999,214          | 8,385          | -              | -        | 203,999,214          | 8,385          |  |
| IMPRO  | -                  | -              | -                 | -            | 17,781,831           | 2,308          | -              | -        | 17,781,831           | 2,308          |  |
| SARTAWI  | 4,390,997          | 1,967          | 292,286           | 90           | 114,727,574          | 8,803          | -              | -        | 119,410,857          | 10,860         |  |
| ANED   | 3,847,319          | 1,429          | 609,681           | 161          | 43,078,676           | 4,385          | 22,065         | 3        | 47,557,741           | 5,978          |  |
| CIDRE  | -                  | -              | -                 | -            | 205,655,531          | 6,546          | 87,055         | 1        | 205,742,586          | 6,547          |  |
| FONDECO  | 21,457,956         | 11,467         | -                 | -            | 91,546,587           | 2,702          | -              | -        | 113,004,543          | 14,169         |  |
| FUBODE   | 57,989,335         | 18,437         | 4,932,998         | 967          | 68,342,680           | 5,590          | -              | -        | 131,265,013          | 24,994         |  |
| <b>TOTAL</b>   | <b>767,941,728</b> | <b>282,454</b> | <b>7,810,879</b>  | <b>1,689</b> | <b>1,723,681,645</b> | <b>140,835</b> | <b>178,122</b> | <b>5</b> | <b>2,499,612,375</b> | <b>424,983</b> |  |

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



**GRAFICO N° 11**  
**Estratificación de Cartera por Monto de Crédito**

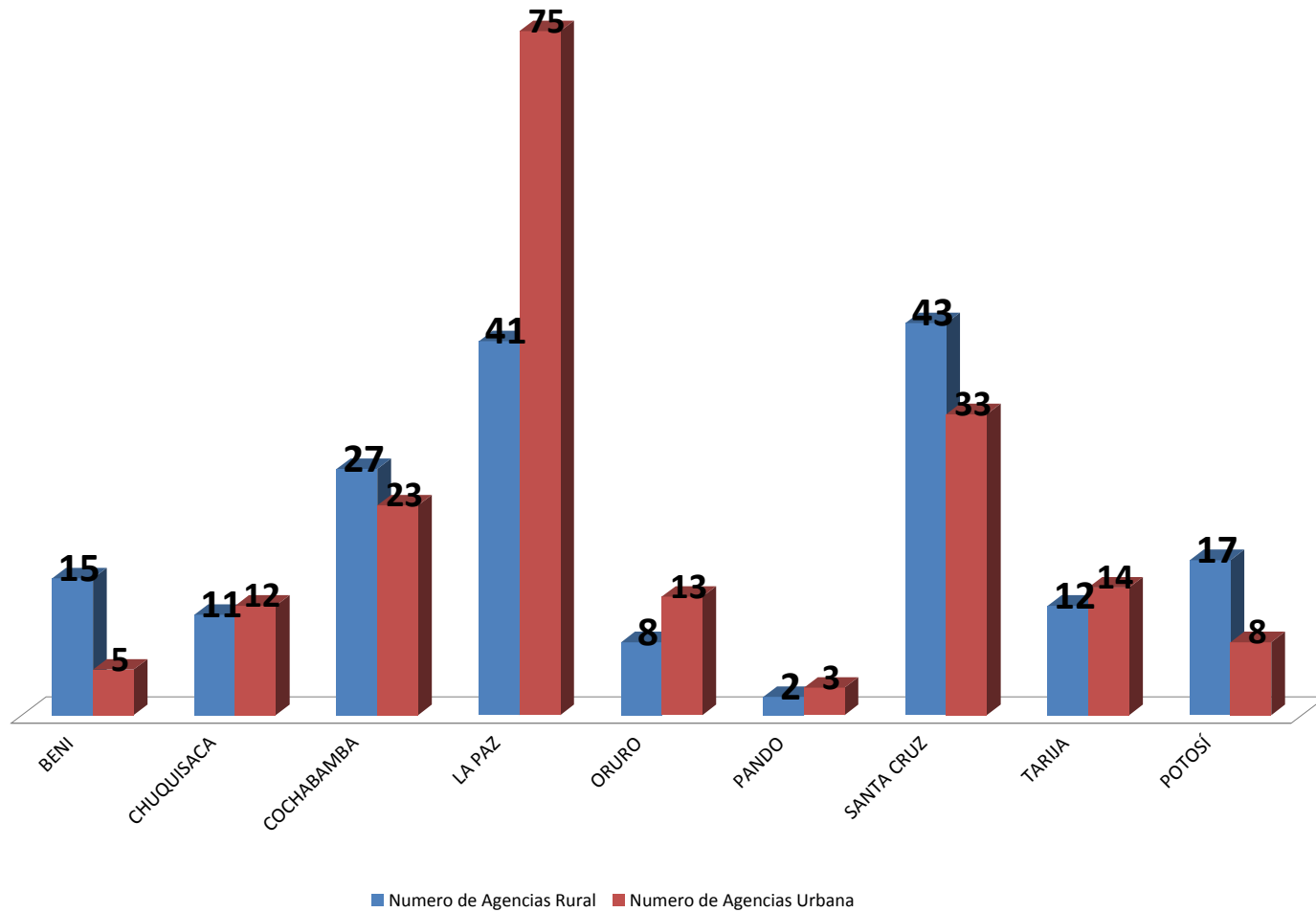


Cuadro Nº 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de Julio de 2012  
 (En Bolivianos)

| Entidad              | Numero de Agencias |            |            | Personal   |              |              |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
|                      | Rural              | Urbana     | Total      | Rural      | Urbana       | Total        |
| ANED                 | 34                 | 8          | 42         | 86         | 65           | 151          |
| CIDRE                | 9                  | 8          | 17         | 38         | 73           | 111          |
| CRECER               | 35                 | 34         | 69         | 360        | 513          | 873          |
| DIACONIA             | 19                 | 29         | 48         | 73         | 303          | 376          |
| EMPRENDER            | 2                  | 12         | 14         | 19         | 127          | 146          |
| FONCRESOL            | 1                  | 5          | 6          | 1          | 29           | 30           |
| FONDECO              | 12                 | 3          | 15         | 65         | 66           | 131          |
| FUBODE               | 11                 | 7          | 18         | 94         | 125          | 219          |
| FUNBODEM             | 9                  | 6          | 15         | 37         | 128          | 165          |
| IDEPRO               | 9                  | 8          | 17         | 44         | 117          | 161          |
| IMPRO                |                    | 2          | 2          |            | 27           | 27           |
| PROMUJER             | 18                 | 52         | 70         | 75         | 586          | 661          |
| SARTAWI              | 17                 | 12         | 29         | 66         | 83           | 149          |
| <b>Total general</b> | <b>176</b>         | <b>186</b> | <b>362</b> | <b>958</b> | <b>2,242</b> | <b>3,200</b> |

| Departamento         | Numero de Agencias |            |            | Personal   |              |              |
|----------------------|--------------------|------------|------------|------------|--------------|--------------|
|                      | Rural              | Urbana     | Total      | Rural      | Urbana       | Total        |
| BENI                 | 15                 | 5          | 20         | 91         | 62           | 153          |
| CHUQUISACA           | 11                 | 12         | 23         | 46         | 133          | 179          |
| COCHABAMBA           | 27                 | 23         | 50         | 185        | 270          | 455          |
| LA PAZ               | 41                 | 75         | 116        | 200        | 963          | 1,163        |
| ORURO                | 8                  | 13         | 21         | 31         | 138          | 169          |
| PANDO                | 2                  | 3          | 5          | 5          | 34           | 39           |
| SANTA CRUZ           | 43                 | 33         | 76         | 247        | 452          | 699          |
| TARIJA               | 12                 | 14         | 26         | 81         | 124          | 205          |
| POTOSÍ               | 17                 | 8          | 25         | 72         | 66           | 138          |
| <b>Total general</b> | <b>176</b>         | <b>186</b> | <b>362</b> | <b>958</b> | <b>2,242</b> | <b>3,200</b> |

**GRAFICO N° 12**  
**Cobertura por Departamento**



Cuadro Nº 12  
TASAS DE INTERES NOMINALES ANUALES  
PUBLICADAS POR LAS IFD  
31 de Julio 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%               | 27%               |                   | 38%              |                   |                             |                          |                   | 21%               | 18%               |                  |                   |                             |                          |
| CIDRE     |                   | 19%, 20% Y<br>21% | 19% ,20% Y<br>21% |                  | 21%, 22% Y<br>23% | 18% ,19% Y<br>20%           | 19%, 20% Y<br>21%        |                   | 17% ,18% Y<br>19% | 15% ,16% Y<br>17% |                  | 20%, 21% Y<br>22% | 17%, 18% Y<br>19%           | 17%, 18% Y<br>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)