

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

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCOSOL	FUNDODEM	INPRO	IMPPO	SARTAWI	ANED	ODIE	FONDICO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	17,994,443	19,100,672	<u>37,095,116</u>	30,755,334	5,650,726	1,776,653	3,555,319	7,942,796	271,104	4,843,098	10,209,881	13,969,288	13,415,058	24,760,574	154,244,947
INVERSIONES TEMPORARIAS	43,038,718	12,361,385	<u>55,400,103</u>	2,278,859	402,143	476,423	11,244	6,708,718	508,324	25,022	871,801	2,023,169	253,596	-	68,959,403
CARTERA	715,176,485	317,329,666	<u>1,032,506,151</u>	448,839,499	36,492,938	18,638,447	118,708,554	210,700,925	17,562,965	123,225,329	46,899,497	204,808,989	117,631,780	138,699,253	2,514,714,327
CARTERA BRUTA	718,229,893	316,015,306	<u>1,034,245,199</u>	464,954,678	38,828,357	19,031,719	123,554,317	211,584,677	17,858,652	123,125,529	47,246,845	210,859,281	118,458,153	134,241,895	2,543,989,303
CARTERA VIGENTE	712,072,420	313,057,147	<u>1,025,129,567</u>	463,183,568	37,467,816	18,471,147	110,387,540	203,357,112	16,391,033	118,236,279	46,336,779	202,129,124	115,997,370	133,550,382	2,490,637,715
CARTERA VENCIDA	3,017,638	906,769	<u>3,924,407</u>	1,393,696	192,647	99,502	486,314	2,087,700	107,260	2,713,962	841,244	3,869,435	885,259	678,003	17,279,429
CARTERA EN EJECUCIÓN	2,713,935	2,051,390	<u>4,765,325</u>	288,039	1,133,709	428,121	3,146,982	324,581	8,705	666,888	68,823	1,687,494	1,466,255	13,510	13,998,430
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	425,900	-	<u>425,900</u>	89,376	19,071	23,196	9,365,910	5,138,881	1,260,891	1,310,361	-	2,293,872	10,843	-	19,938,301
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	-	-	-	87,709	650,129	79,024	198,039	-	698,020	-	-	1,712,922
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	15,114	9,754	79,861	26,276	11,740	-	-	181,335	98,427	-	422,507
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	12,624,338	4,826,179	<u>17,450,517</u>	6,309,821	618,751	297,237	1,437,273	3,710,049	165,964	3,746,556	819,760	3,734,247	3,625,445	6,716,990	48,632,608
PREVISIÓN PARA CARTERA INCORRIBLE	-15,677,746	-3,511,819	-19,189,565	-22,425,000	-2,954,171	-690,508	-6,283,036	-4,593,801	-461,651	-3,646,756	-1,167,108	-9,784,539	-4,451,818	-2,259,632	-77,907,584
OTRAS CUENTAS POR COBRAR	4,790,045	2,176,055	<u>6,966,099</u>	2,468,426	647,098	250,699	692,228	3,174,195	133,568	959,226	2,702,659	2,846,386	2,961,690	972,504	24,774,777
BIENES REALIZABLES	-	-	<u>-</u>	5	-	-	57,905	9,732	-	22,434	29	-	55	-	90,160
INVERSIONES PERMANENTES	2,717,521	396,635	<u>3,114,156</u>	308,551	237,947	24,010	33,563	842,587	11,006	52,233	3,856,135	10,795,582	5,306,273	61,054	24,643,099
BIENES DE USO	28,186,806	6,024,893	<u>34,211,698</u>	11,206,848	1,725,233	1,350,085	3,285,555	5,141,143	1,214,181	5,018,101	1,122,111	8,652,355	6,556,029	2,991,811	82,475,150
OTROS ACTIVOS	7,040,606	855,652	<u>7,896,258</u>	928,216	121,504	276,596	907,960	736,128	956,869	1,257,770	231,528	14,252	363,714	826,696	14,517,492
TOTAL DEL ACTIVO	818,944,624	358,244,958	<u>1,177,189,582</u>	496,785,738	45,277,590	22,792,913	127,252,330	235,256,225	20,658,016	135,403,213	65,893,643	243,110,021	146,488,195	168,311,891	2,884,419,355
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	21,877	-	21,877
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	590,495,816	262,801,498	<u>853,297,314</u>	215,031,909	32,301,213	4,816,339	95,009,276	184,959,471	14,463,649	96,432,854	40,837,258	195,107,109	104,474,807	124,198,525	1,960,929,724
OTRAS CUENTAS POR PAGAR	27,299,061	12,843,523	<u>40,142,584</u>	15,402,378	2,499,018	1,488,212	3,538,444	8,166,253	684,444	14,820,179	10,851,588	4,314,666	10,969,762	6,969,585	119,847,113
PREVISIONES	17,009,155	11,900,996	<u>28,910,151</u>	6,060,635	-	-	2,370,341	-	404,970	3,402	578,482	-	1,879,700	1,734,089	41,941,771
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	423,049	3,725,895	-	-	1,203,452	-	8,081,832	516,908	86,810	2,737,606	-	16,775,553
TOTAL DEL PASIVO	634,804,033	287,546,017	<u>922,350,050</u>	236,917,972	38,526,126	6,304,552	100,918,062	194,329,175	15,553,063	119,338,267	52,784,236	199,508,584	120,083,752	132,902,199	2,139,516,038
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	34,917,627	3,192,349	25,542,834	-	18,645,729	17,000,000	-	119,281,678
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	15,995,125	745,640	-	198,645	927,988	16,073,459	10,718,039	1,319,759	22,707,138	185,588,200
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	1,914,533	<u>149,658,474</u>	191,921,417	520,987	-	12,810,082	3,871,530	1,539,794	-	-	9,191,714	6,627,165	3,343,853	379,485,016
RESULTADOS ACUMULADOS	17,628,939	9,849,787	<u>27,478,726</u>	1,086,548	1,086,548	493,236	-2,060,665	2,137,892	174,166	-10,405,876	-2,964,053	5,045,955	1,457,518	9,358,701	60,548,423
TOTAL DEL PATRIMONIO	184,140,591	70,698,941	<u>254,839,532</u>	259,867,766	6,751,463	16,488,361	26,334,268	40,927,049	5,104,954	16,064,946	13,109,407	43,601,437	26,404,442	35,409,692	744,903,317
TOTAL DEL PASIVO Y PATRIMONIO	818,944,624	358,244,958	<u>1,177,189,582</u>	496,785,738	45,277,589	22,792,913	127,252,330	235,256,225	20,658,016	135,403,213	65,893,643	243,110,021	146,488,195	168,311,891	2,884,419,355

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto de 2012
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	131,347,477	77,755,710	209,103,187	71,564,101	8,241,017	2,340,658	17,395,153	26,024,409	2,268,522	17,025,343	7,683,219	25,524,827	16,890,759	23,997,166	428,058,359
GASTOS FINANCIEROS	-25,268,291	-12,948,505	-38,216,796	-8,380,112	-2,144,634	-121,838	-4,887,968	-6,135,470	-386,961	-6,113,983	-1,595,388	-6,920,045	-4,326,389	-4,543,437	-83,773,022
RESULTADO FINANCIERO BRUTO	106,079,186	64,807,205	170,886,391	63,183,989	6,096,383	2,218,819	12,507,186	19,888,938	1,881,561	10,911,359	6,087,830	18,604,782	12,564,369	19,453,729	344,285,337
OTROS INGRESOS OPERATIVOS	1,112,186	1,482,734	2,594,920	1,482,734	3,405,697	-	3,484,386	301,022	2,851,152	1,635,564	2,428,904	1,371,695	841,384	21,567,695	34,843,822
OTROS GASTOS OPERATIVOS	-3,430,234	-8,840,922	-12,271,157	-240,145	-	-	-162,925	-265,919	-75,988	-324,454	-239,444	-1,445,972	-136,937	-795,962	-16,047,802
RESULTADO DE OPERACION BRUTO	103,761,138	57,449,017	161,210,155	64,380,441	9,502,079	2,218,819	15,608,646	21,059,895	2,106,696	13,438,057	7,393,950	19,588,213	13,799,127	19,499,151	349,805,231
RECUPERACION DE ACTIVOS FINANCIEROS	7,712,079	2,656,749	10,368,828	678,385	123,228	82,653	7,820,963	3,531,962	154,787	1,888,513	1,420,008	11,763,291	3,166,052	5,098,715	46,097,386
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-14,977,208	-4,330,646	-19,307,854	-5,966,168	-680,458	-115,828	-11,093,414	-5,743,027	-304,428	-3,444,296	-1,229,674	-15,866,313	-3,787,594	-5,737,814	-73,276,868
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	96,496,008	55,775,121	152,271,129	59,092,658	8,944,850	2,185,644	12,336,196	18,848,830	1,957,054	11,882,275	7,584,284	15,485,190	13,177,586	18,860,053	322,625,749
GASTOS DE ADMINISTRACION	-79,526,574	-45,988,166	-125,514,739	-30,088,180	-8,549,690	-2,055,236	-14,333,122	-16,814,222	-1,748,310	-11,815,392	-9,868,884	-12,512,382	-12,017,925	-14,834,428	-259,952,509
RESULTADO DE OPERACION NETO	16,969,434	9,786,955	26,756,389	29,004,479	395,160	130,408	-1,996,926	2,234,608	208,745	66,883	-2,284,600	2,972,808	1,159,661	4,025,625	62,673,240
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	403,409	-5,718	397,692	6,754	-1,152	13,258	-	-135,906	-	-	-75	-	-	67,115	347,686
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-767	-0	-767	-68	-	-688	-	-	-	-	4,858	-	-	-	3,336
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	17,372,077	9,781,237	27,153,314	29,011,165	394,008	142,978	-1,996,926	2,098,702	208,745	66,883	-2,279,817	2,972,808	1,159,661	4,092,740	63,024,261
INGRESOS EXTRAORDINARIOS	395,868	62,633	458,501	-	-	-	99,299	-	-	35	39,141	1,166	1,014	9,362	608,518
GASTOS EXTRAORDINARIOS	-145,885	-5,626	-151,512	-	-	-	-	-	-	-	-	-	-	-	-151,512
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	17,622,060	9,838,243	27,460,303	29,011,165	394,008	142,978	-1,996,926	2,198,001	208,745	66,918	-2,240,676	2,973,974	1,160,675	4,102,102	63,481,267
INGRESOS DE GESTIONES ANTERIORES	34,893	57,465	92,357	63,057	-	-	-	2,571	220,776	68,600	1,209,080	20,403	-	-1,311	1,574,523
GASTOS DE GESTIONES ANTERIORES	-28,013	-45,921	-73,934	-326,951	-	-	-63,739	-60,108	-87,236	-48,591	-236,732	-364,087	-75	-160	-1,211,615
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	17,628,939	9,849,787	27,478,726	28,746,271	394,008	142,978	-2,060,665	2,137,892	174,079	239,103	-2,408,808	3,818,967	1,181,003	4,100,620	63,944,175
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	86	-	-	-	-	-	87
CARGOS POR AJUSTE POR INFLACION	-	-	-	4	-	-	-	-	-	-	-	-	-	-	4
RESULTADO ANTES DE IMPUESTOS	17,628,939	9,849,787	27,478,726	28,746,275	394,008	142,978	-2,060,665	2,137,892	174,166	239,103	-2,408,808	3,818,967	1,181,003	4,100,620	63,944,266
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	17,628,939	9,849,787	27,478,726	28,746,275	394,008	142,978	-2,060,665	2,137,892	174,166	239,103	-2,408,808	3,818,967	1,181,003	4,100,620	63,944,266

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
ESTRUCTURA DE ACTIVOS															
Disponibilidades/Total Activo	2.20%	5.33%	3.15%	6.19%	12.48%	7.79%	2.79%	3.38%	1.31%	3.58%	15.49%	5.75%	9.16%	14.71%	5.35%
Inversiones Temporarias/Total Activo	5.26%	3.45%	4.71%	0.46%	0.89%	2.09%	0.01%	2.85%	2.46%	0.02%	1.32%	0.83%	0.17%	0.00%	2.39%
Cartera / Total Activo	87.33%	88.58%	87.71%	90.35%	80.60%	81.77%	93.29%	89.56%	85.02%	91.01%	71.17%	84.25%	80.30%	82.41%	87.18%
Otras Cuentas por cobrar / Total Activo	0.58%	0.61%	0.59%	0.50%	1.43%	1.10%	0.54%	1.35%	0.65%	0.71%	4.10%	1.17%	2.02%	0.58%	0.86%
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%	0.00%
Inversiones Permanentes / Total Activo	0.33%	0.11%	0.26%	0.06%	0.53%	0.11%	0.03%	0.36%	0.05%	0.04%	5.85%	4.44%	3.62%	0.04%	0.85%
Bienes de Uso / Total Activo	3.44%	1.68%	2.91%	2.26%	3.81%	5.92%	2.58%	2.19%	5.88%	3.71%	1.70%	3.56%	4.48%	1.78%	2.86%
Otros Activos / Total Activo	0.86%	0.24%	0.67%	0.19%	0.27%	1.21%	0.71%	0.31%	4.63%	0.93%	0.35%	0.01%	0.25%	0.49%	0.50%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	3.23%	4.12%	3.50%	8.68%	1.31%	0.94%	-2.43%	1.36%	1.26%	0.26%	-5.48%	2.36%	1.21%	3.65%	3.33%
Resultado Neto / Patrimonio ROE	14.36%	20.90%	16.17%	16.59%	8.75%	1.30%	-11.74%	7.84%	5.12%	2.23%	-27.56%	13.14%	6.71%	17.37%	12.88%
Resultado Neto / Ingresos Financieros	13.42%	12.67%	13.14%	40.17%	4.78%	6.11%	-11.85%	8.21%	7.68%	1.40%	-31.35%	14.96%	6.99%	17.09%	14.94%
Ingresos Financieros / Activo	24.06%	32.56%	26.64%	21.61%	27.30%	15.40%	20.50%	16.59%	16.47%	18.86%	17.49%	15.75%	17.30%	21.39%	22.26%
Ingresos Financieros / Cartera Bruta	27.43%	36.91%	30.33%	23.09%	31.84%	18.45%	21.12%	18.45%	19.05%	20.74%	24.39%	18.16%	21.39%	26.81%	25.24%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.61%	21.83%	18.20%	9.71%	33.03%	16.20%	17.40%	11.78%	14.68%	14.39%	31.33%	8.90%	15.22%	16.58%	15.33%
Gastos Administrativos / Activo	14.57%	19.26%	15.99%	9.08%	28.32%	13.53%	16.90%	10.59%	12.69%	13.09%	22.47%	7.72%	12.31%	13.22%	13.52%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.20%	99.06%	99%	100%	96.55%	97%	97%	99%	99%	97%	98.07%	97%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0.42%	0.29%	0.38%	0.30%	0.50%	0.52%	0.46%	1.29%	1.04%	2.37%	1.78%	2.17%	0.75%	0.51%	0.75%
Cartera en Ejecución / Cartera Bruta	0.38%	0.65%	0.46%	0.06%	2.96%	2.30%	2.61%	0.17%	0.11%	0.54%	0.15%	0.89%	1.32%	0.01%	0.57%
Previsión cartera incobrable / Cartera en Mora	273.53%	118.72%	220.83%	1333.44%	220.22%	128.50%	165.31%	148.73%	223.31%	101.90%	128.24%	152.02%	181.71%	326.77%	233.16%
LIQUIDEZ															
Disponibilidades / Pasivo	2.83%	7%	4%	13%	14.67%	28%	4%	4%	2%	4%	19.34%	7%	11%	19%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	9.61%	10.94%	10.03%	13.94%	15.71%	35.74%	3.53%	7.54%	5.01%	4.08%	20.99%	8.02%	11.38%	18.63%	10.43%
Disponibilidades + Inversiones Temporarias / Activo	7.45%	8.78%	7.86%	6.65%	13.37%	9.88%	2.80%	6.23%	3.77%	3.60%	16.82%	6.58%	9.33%	14.71%	7.74%
SOLVENCIA															
Patrimonio/Activo	22.49%	20%	22%	52%	14.91%	72%	21%	17%	25%	12%	19.89%	18%	18%	21%	26%
Cartera Vencida+Ejecución/Patrimonio	3.11%	4.18%	3.41%	0.65%	19.87%	3.26%	14.43%	7.55%	4.05%	22.28%	6.94%	14.76%	9.28%	1.95%	4.49%
Cartera Vencida+Ejecución-Prev/Patrimonio	-5.40%	-0.78%	-4.12%	-7.98%	-23.89%	-0.93%	-9.43%	-3.68%	-4.99%	-0.42%	-1.96%	-7.68%	-7.58%	-4.43%	-5.97%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Agosto de 2012

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	40,740,262	40,148,268	234,373	357,621	605	13,736	14,341
CHUQUISACA	71,092,671	70,241,730	257,958	592,983	3,170	16,223	19,393
COCHABAMBA	174,996,580	171,264,066	2,403,081	1,329,433	8,559	22,739	31,298
LA PAZ	535,023,678	529,806,376	2,804,957	2,412,344	23,830	74,301	98,131
ORURO	120,507,405	119,650,627	614,920	241,859	3,440	15,370	18,810
PANDO	29,850,516	29,041,122	788,039	21,355	501	3,116	3,617
POTOSI	42,016,157	41,717,761	135,979	162,417	1,327	8,452	9,779
SANTA CRUZ	283,931,687	276,187,903	3,450,947	4,292,837	8,317	41,955	50,272
TARIJA	80,336,009	79,621,238	266,804	447,967	3,039	10,544	13,583
TOTAL	1,378,494,964	1,357,679,092	10,957,058	9,858,814	52,788	206,436	259,224
	100%	98.49%	0.79%	0.72%	20.36%	79.64%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	106,293,066	105,652,113	540,717	100,236	4,003	14,562	18,565
CHUQUISACA	58,871,381	58,607,945	209,589	53,846	2,478	4,404	6,882
COCHABAMBA	225,309,984	222,516,883	1,699,792	1,093,309	8,619	18,034	26,653
LA PAZ	248,093,431	246,610,600	816,823	666,008	11,462	26,663	38,125
ORURO	49,929,814	49,588,275	199,735	141,805	1,468	3,443	4,911
PANDO	18,032,924	17,560,384	422,383	50,157	387	2,645	3,032
POTOSI	77,416,787	77,011,158	182,134	223,495	3,237	9,402	12,639
SANTA CRUZ	286,204,439	280,418,735	3,695,433	2,090,271	9,156	29,208	38,364
TARIJA	95,342,539	94,930,851	268,692	142,996	4,228	16,939	21,167
TOTAL	1,165,494,364	1,152,896,944	8,035,297	4,562,123	45,038	125,300	170,338
	100%	98.92%	0.69%	0.39%	26.44%	73.56%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	147,033,328	145,800,381	775,090	457,857	4,608	28,298	32,906
CHUQUISACA	129,964,051	128,849,675	467,547	646,829	5,648	20,627	26,275
COCHABAMBA	400,306,564	393,780,950	4,102,873	2,422,742	17,178	40,773	57,951
LA PAZ	783,117,108	776,416,977	3,621,780	3,078,352	35,292	100,964	136,256
ORURO	170,437,220	169,238,901	814,655	383,664	4,908	18,813	23,721
PANDO	47,883,439	46,601,506	1,210,421	71,512	888	5,761	6,649
POTOSI	119,432,944	118,728,920	318,112	385,912	4,564	17,854	22,418
SANTA CRUZ	570,136,125	556,606,637	7,146,380	6,383,108	17,473	71,163	88,636
TARIJA	175,678,548	174,552,090	535,496	590,962	7,267	27,483	34,750
TOTAL	2,543,989,328	2,510,576,036	18,992,354	14,420,938	97,826	331,736	429,562
	100%	98.69%	0.75%	0.57%	22.77%	77.23%	100%

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

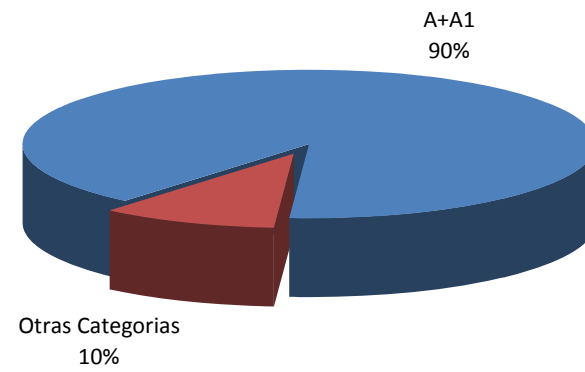
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	309,634,976	305,868,624	1,926,102	1,840,249	9,731	66,961	76,692
PRO MUJER	267,063,646	264,440,070	832,972	1,790,605	4,096	80,354	84,450
DIACONIA	352,240,453	350,824,036	1,165,191	251,227	19,793	33,632	53,425
EMPRENDER	35,004,130	33,673,146	192,647	1,138,337	6,108	2,259	8,367
FONCRESOL	9,665,260	9,318,219	61,882	285,159	696	2,362	3,058
FUNBODEM	87,898,122	84,550,651	520,021	2,827,449	2,555	3,969	6,524
IDEPRO	115,997,839	114,079,514	1,621,083	297,242	2,426	2,031	4,457
IMPRO	15,704,473	15,507,413	179,168	17,891	1,096	886	1,982
SARTAWI	27,294,548	26,632,092	612,734	49,722	1,645	2,474	4,119
ANED	-	-	-	-	-	-	-
CIDRE	97,624,569	92,844,498	3,432,649	1,347,423	1,794	1,017	2,811
FONDECO	-	-	-	-	-	-	-
FUBODE	60,366,948	59,940,829	412,609	13,510	2,848	10,491	13,339
TOTAL	1,378,494,964	1,357,679,092	10,957,058	9,858,814	52,788	206,436	259,224
	100%	98.49%	0.79%	0.72%	20.36%	79.64%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	408,594,917	406,629,696	1,091,536	873,686	11,931	70,815	82,746
PRO MUJER	48,951,660	48,617,078	73,798	260,784	2,591	21,414	24,005
DIACONIA	112,714,225	112,448,908	228,506	36,812	6,715	4,640	11,355
EMPRENDER	3,824,227	3,813,741	-	10,486	617	228	845
FONCRESOL	9,366,459	9,176,123	37,620	152,715	545	1,077	1,622
FUNBODEM	35,656,222	35,202,823	54,005	399,394	1,083	1,502	2,585
IDEPRO	95,586,836	94,416,476	1,116,746	53,615	2,904	1,327	4,231
IMPRO	2,154,179	2,144,510	7,116	2,554	188	126	314
SARTAWI	95,830,980	92,914,547	2,299,267	617,166	4,671	2,282	6,953
ANED	47,246,841	46,336,775	841,244	68,823	2,659	3,268	5,927
CIDRE	113,234,713	111,578,500	1,134,807	521,407	2,577	1,305	3,882
FONDECO	118,458,156	116,008,216	885,259	1,564,681	4,704	9,434	14,138
FUBODE	73,874,947	73,609,553	265,395	-	3,853	7,882	11,735
TOTAL	1,165,494,364	1,152,896,944	8,035,297	4,562,123	45,038	125,300	170,338
	100%	98.92%	0.69%	0.39%	26.44%	73.56%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	718,229,893	712,498,320	3,017,638	2,713,935	21,662	137,776	159,438
PRO MUJER	316,015,307	313,057,148	906,769	2,051,390	6,687	101,768	108,455
DIACONIA	464,954,678	463,272,943	1,393,696	288,039	26,508	38,272	64,780
EMPRENDER	38,828,357	37,486,887	192,647	1,148,823	6,725	2,487	9,212
FONCRESOL	19,031,719	18,494,342	99,502	437,875	1,241	3,439	4,680
FUNBODEM	123,554,343	119,753,474	574,026	3,226,843	3,638	5,471	9,109
IDEPRO	211,584,675	208,495,990	2,737,829	350,856	5,330	3,358	8,688
IMPRO	17,858,652	17,651,923	186,284	20,445	1,284	1,012	2,296
SARTAWI	123,125,529	119,546,639	2,912,002	666,887	6,316	4,756	11,072
ANED	47,246,841	46,336,775	841,244	68,823	2,659	3,268	5,927
CIDRE	210,859,282	204,422,997	4,567,455	1,868,830	4,371	2,322	6,693
FONDECO	118,458,156	116,008,216	885,259	1,564,681	4,704	9,434	14,138
FUBODE	134,241,895	133,550,382	678,003	13,510	6,701	18,373	25,074
TOTAL	2,543,989,328	2,510,576,036	18,992,354	14,420,938	97,826	331,736	429,562
	100%	98.69%	0.75%	0.57%	22.77%	77.23%	100%

Cuadro N° 6
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Agosto 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	709,857,663	2,600,279	872,953	333,130	426,234	4,139,635	-	-	-	-	-	-	-	718,229,893
PRO MUJER	311,590,117	1,467,031	392,267	233,351	281,151	2,051,390	-	-	-	-	-	-	-	316,015,307
DIACONIA	462,813,454	466,901	187,989	86,985	54,478	1,344,871	-	-	-	-	-	-	-	464,954,678
EMPRENDEER	37,371,464	115,423	55,839	77,061	59,747	1,148,823	-	-	-	-	-	-	-	38,828,358
FONCRESOL	9,278,855	55,372	-	28,465	-	3,772	-	298,797	9,152,927	37,730	23,086	-	152,715	19,031,719
FUNBODEM	117,883,148	1,547,706	366,268	127,299	115,174	3,514,748	-	-	-	-	-	-	-	123,554,343
IDEPRO	204,197,347	4,210,386	888,630	135,877	442,567	1,709,867	-	-	-	-	-	-	-	211,584,675
IMPRO	16,969,906	682,018	128,775	42,843	14,666	20,445	-	-	-	-	-	-	-	17,858,652
SARTAWI	116,892,297	2,627,658	683,002	311,205	300,652	2,310,714	-	-	-	-	-	-	-	123,125,529
ANED	23,763,206	193,293	120,731	24,970	8,266	373,505	-	-	22,212,929	166,802	70,028	313,110	-	47,246,841
CIDRE	-	192,119,971	12,224,340	2,082,411	1,042,312	717,115	2,673,133	-	-	-	-	-	-	210,859,282
FONDICO	50,892,294	465,441	99,724	296,343	64,432	1,068,879	-	-	64,559,240	19,293	301,151	58,452	632,915	118,458,163
FUBODE	133,272,662	339,617	68,462	99,627	111,687	349,840	-	-	-	-	-	-	-	134,241,895
TOTAL	2,194,782,413	206,891,096	16,088,982	3,879,567	2,921,366	18,753,603	2,673,133	298,797	95,925,096	223,825	394,265	371,562	785,631	2,543,989,335
	86.27%	8.13%	0.63%	0.15%	0.11%	0.74%	0.11%	0.01%	3.77%	0.01%	0.02%	0.01%	0.03%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Agosto 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	-	-	292,997,156	-	-	908,003	-	15,729,818	309,634,976
PRO MUJER	-	-	267,063,646	-	-	-	-	-	267,063,646
DIACONIA	-	1,666,977	350,573,476	-	-	-	-	-	352,240,453
EMPRENDE	-	-	2,867,995	32,136,135	-	-	-	-	35,004,130
FONCRESOL	-	-	9,665,260	-	-	-	-	-	9,665,260
FUNBODEM	-	-	67,517,362	-	20,380,760	-	-	-	87,898,122
IDEPRO	-	-	115,997,839	-	-	-	-	-	115,997,839
IMPRO	-	-	15,704,473	-	-	-	-	-	15,704,473
SARTAWI	-	300,953	12,569,705	-	-	3,279,022	-	11,144,868	27,294,548
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	11,471,613	26,192,992	7,067,734	50,885,444	1,684,950	321,836	-	97,624,569
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	58,486,686	-	-	32,204	-	1,848,057	60,366,948
TOTAL	-	13,439,542	1,219,636,590	39,203,869	71,266,204	5,904,180	321,836	28,722,742	1,378,494,964
	0.00%	0.97%	88.48%	2.84%	5.17%	0.43%	0.02%	2.08%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	348,308,136	-	-	145,341	-	60,141,441	408,594,917
PRO MUJER	-	-	48,951,660	-	-	-	-	-	48,951,660
DIACONIA	-	202,516	112,511,709	-	-	-	-	-	112,714,225
EMPRENDE	-	-	1,500	3,822,727	-	-	-	-	3,824,227
FONCRESOL	-	-	-	-	-	-	-	9,366,459	9,366,459
FUNBODEM	-	-	31,146,393	-	4,509,828	-	-	-	35,656,222
IDEPRO	-	-	95,586,836	-	-	-	-	-	95,586,836
IMPRO	-	-	2,154,179	-	-	-	-	-	2,154,179
SARTAWI	-	168,671	16,948,070	-	-	2,650,292	-	76,063,948	95,830,980
ANED	-	-	288,451	-	24,129,561	-	-	22,828,829	47,246,841
CIDRE	-	2,783,906	32,710,212	11,161,275	66,094,135	350,314	134,872	-	113,234,713
FONDECO	-	-	52,887,113	-	-	-	-	65,571,051	118,458,163
FUBODE	-	-	45,582,454	-	-	23,050	-	28,269,443	73,874,947
TOTAL	-	3,155,092	787,076,744	14,984,002	94,733,524	3,168,996	134,872	262,241,171	1,165,494,372
	0.00%	0.27%	67.53%	1.29%	8.13%	0.27%	0.01%	22.50%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	641,305,291	-	-	1,053,344	-	75,871,259	718,229,893
PRO MUJER	-	-	316,015,307	-	-	-	-	-	316,015,307
DIACONIA	-	1,869,493	463,085,185	-	-	-	-	-	464,954,678
EMPRENDE	-	-	2,869,495	35,958,862	-	-	-	-	38,828,357
FONCRESOL	-	-	9,665,260	-	-	-	-	9,366,459	19,031,719
FUNBODEM	-	-	98,663,755	-	24,890,588	-	-	-	123,554,343
IDEPRO	-	-	211,584,675	-	-	-	-	-	211,584,675
IMPRO	-	-	17,858,652	-	-	-	-	-	17,858,652
SARTAWI	-	469,623	29,517,775	-	-	5,929,314	-	87,208,816	123,125,529
ANED	-	-	288,451	-	24,129,561	-	-	22,828,829	47,246,841
CIDRE	-	14,255,518	58,903,204	18,229,009	116,979,579	2,035,264	456,708	-	210,859,282
FONDECO	-	-	52,887,113	-	-	-	-	65,571,051	118,458,163
FUBODE	-	-	104,069,140	-	-	55,254	-	30,117,500	134,241,895
TOTAL	-	16,594,635	2,006,713,304	54,187,871	165,999,728	9,073,177	456,708	290,963,913	2,543,989,335
	0.00%	0.65%	78.88%	2.13%	6.53%	0.36%	0.02%	11.44%	100%

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

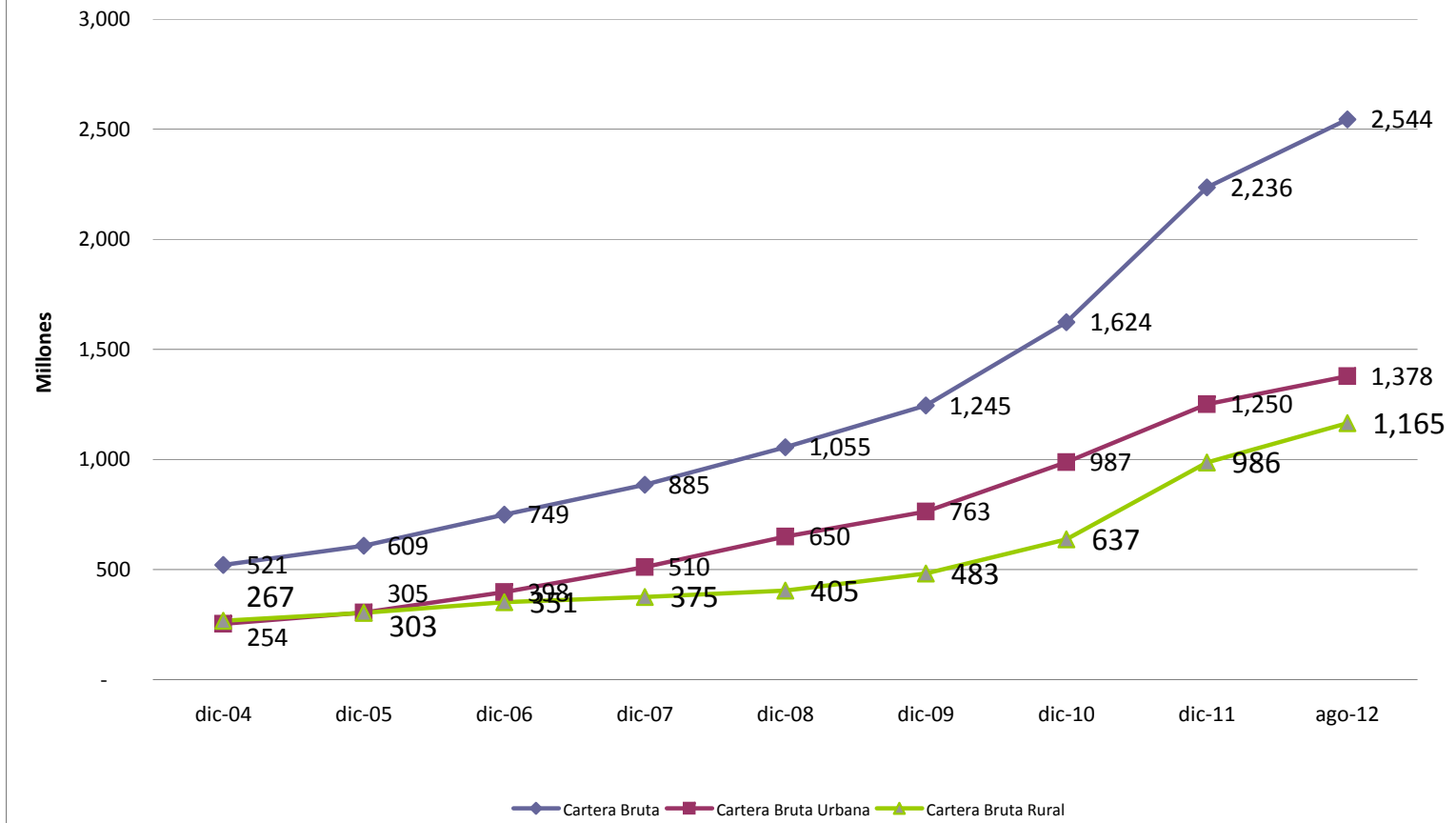


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

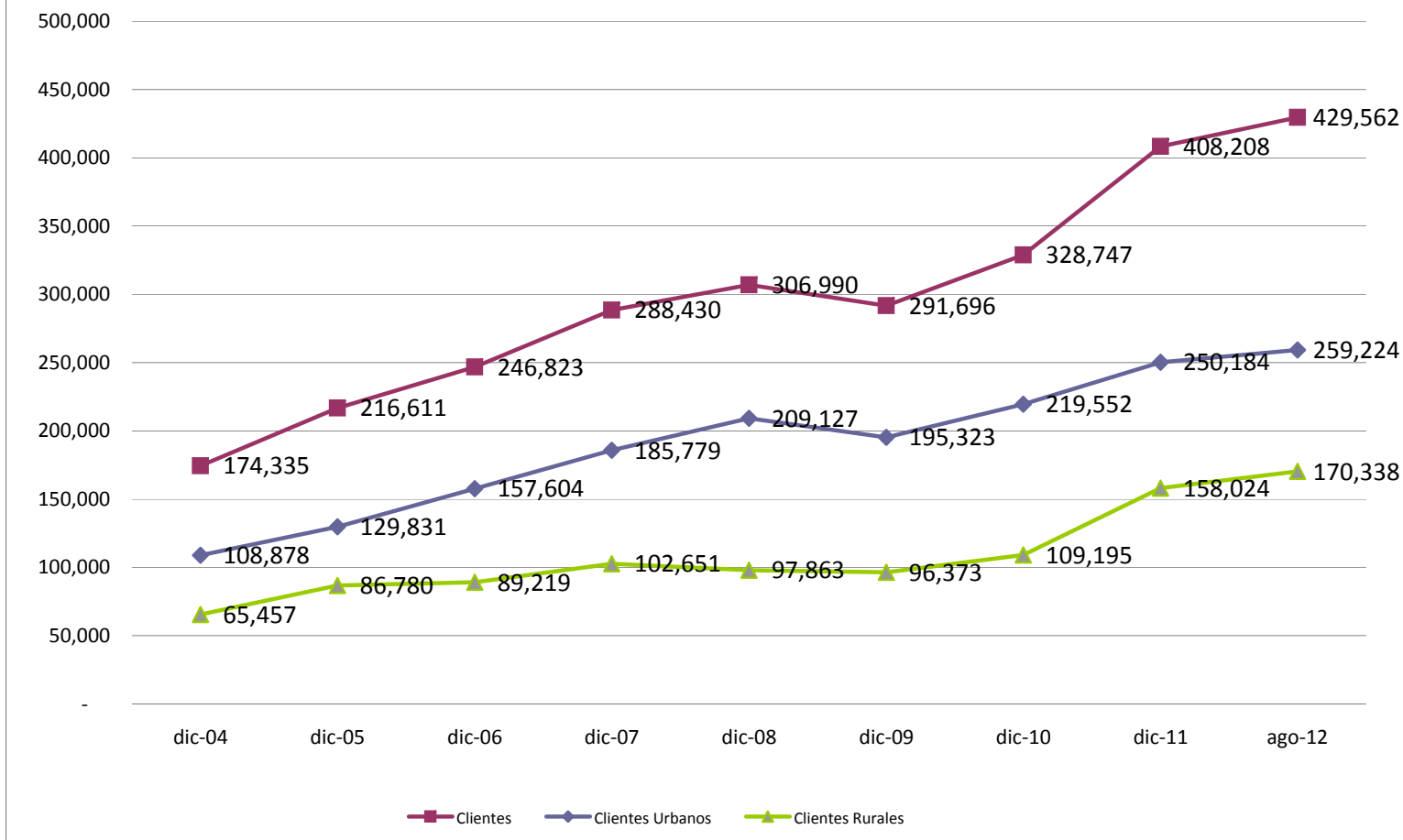


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

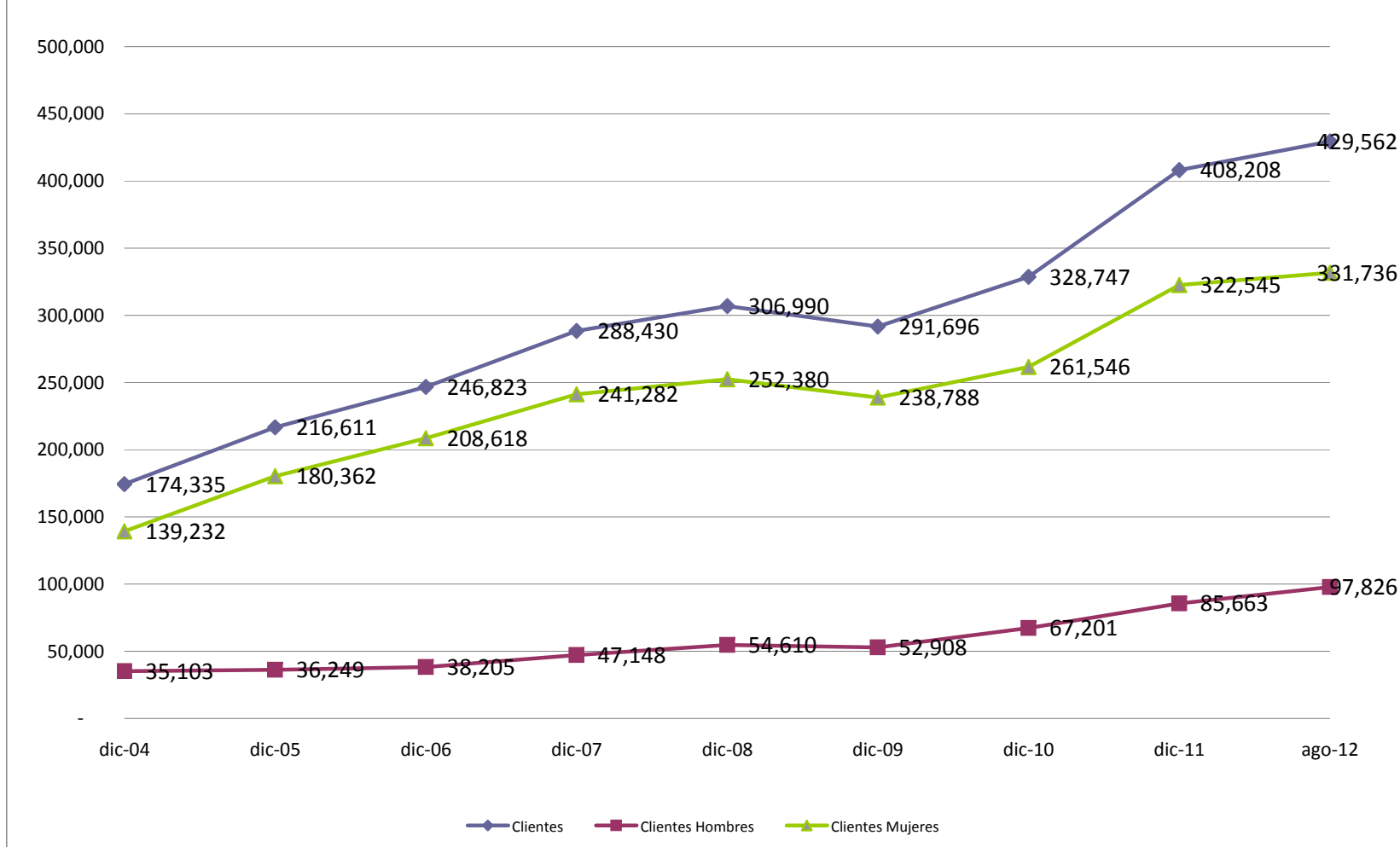


GRAFICO Nº 5
Evolución de % de Mora

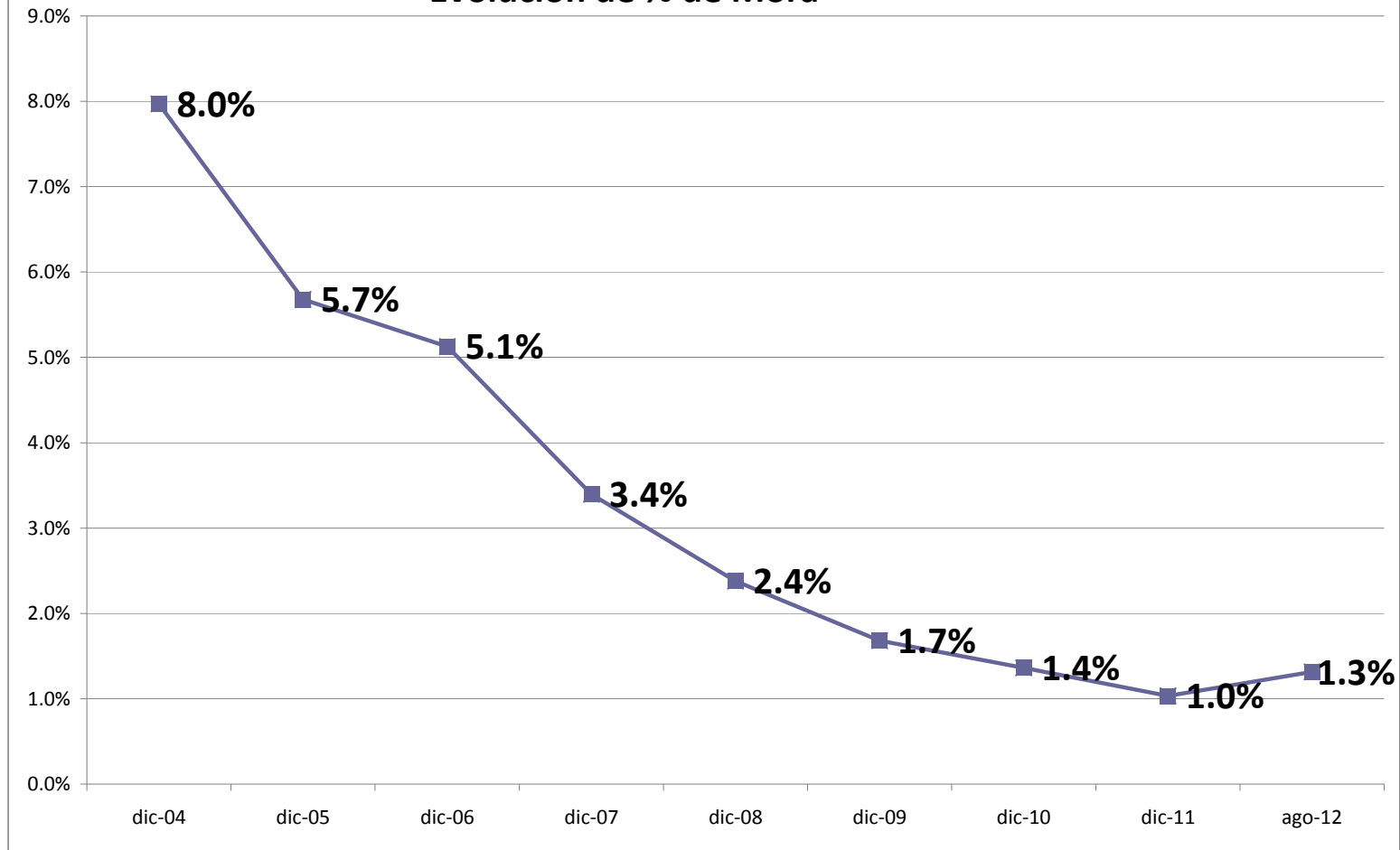


GRAFICO Nº 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

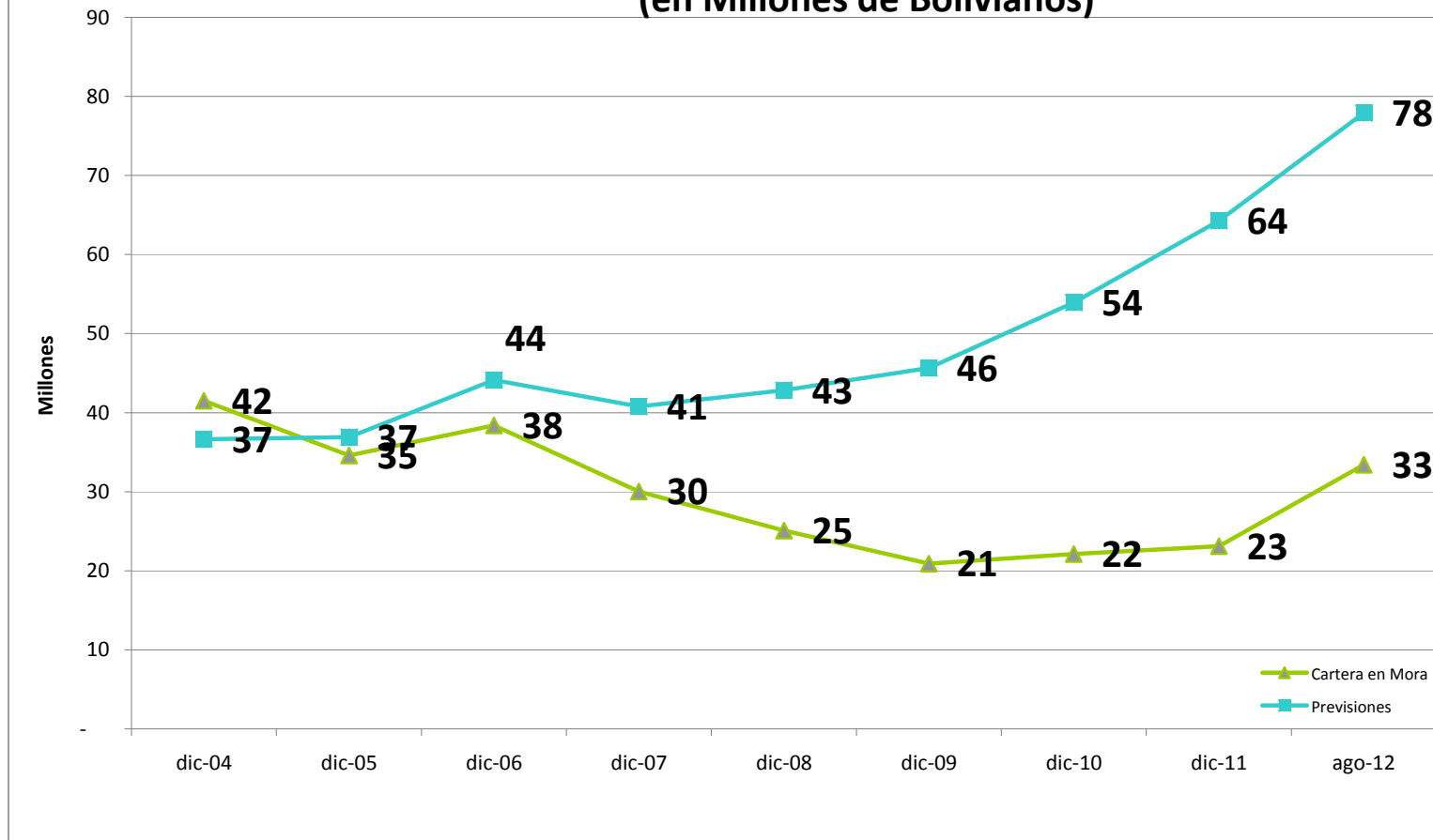


GRAFICO N° 7
Evolución de indicadores de Resultados

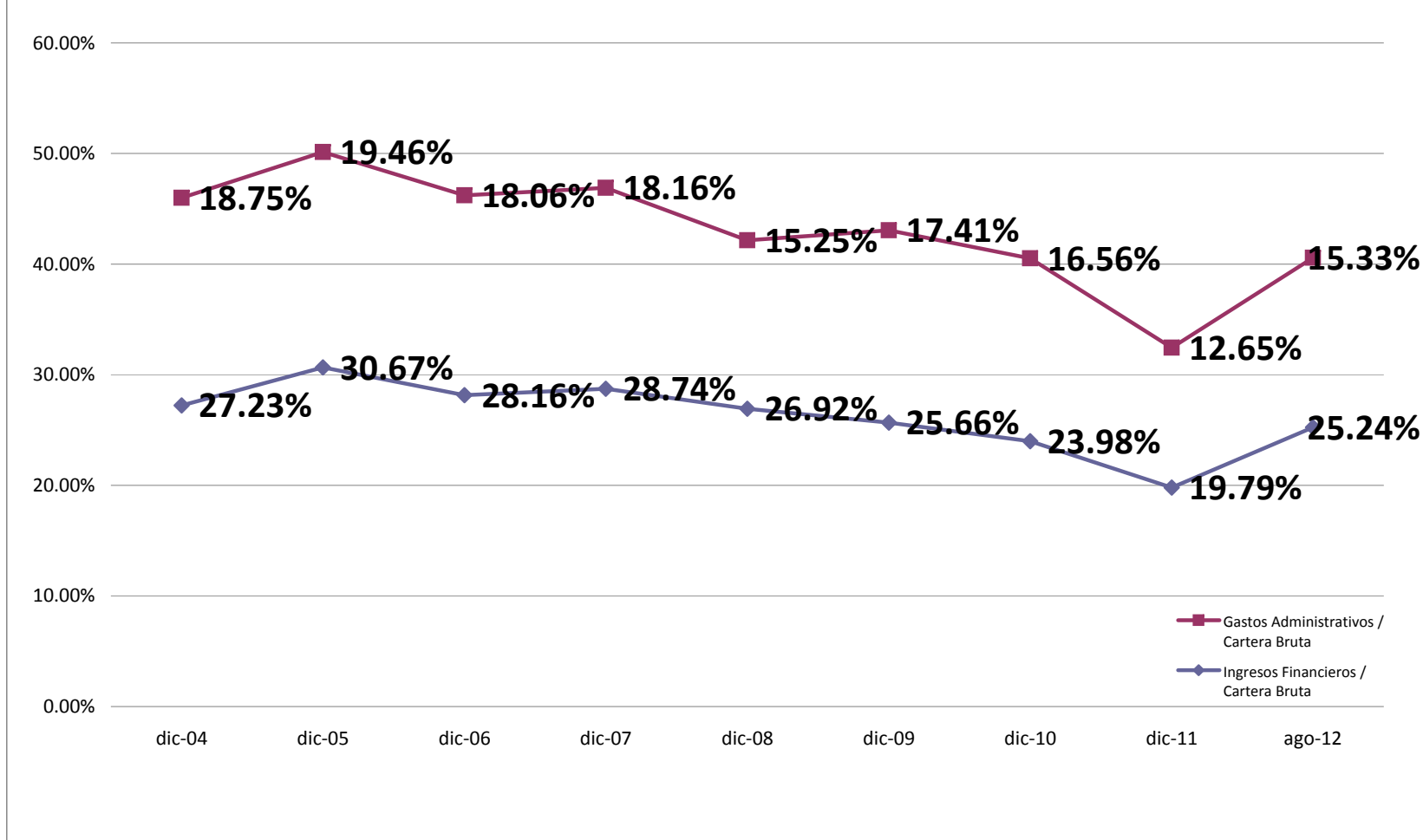


GRAFICO Nº 8
DESTINO DE CARTERA URBANA

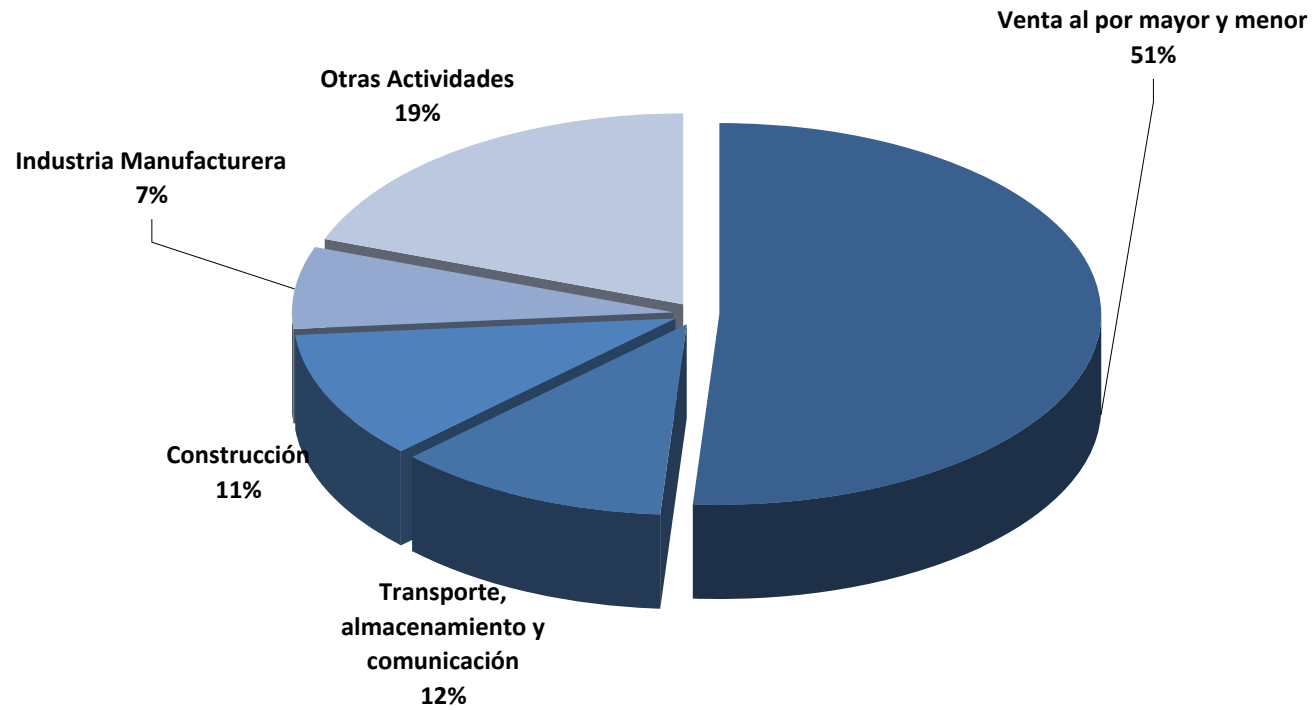
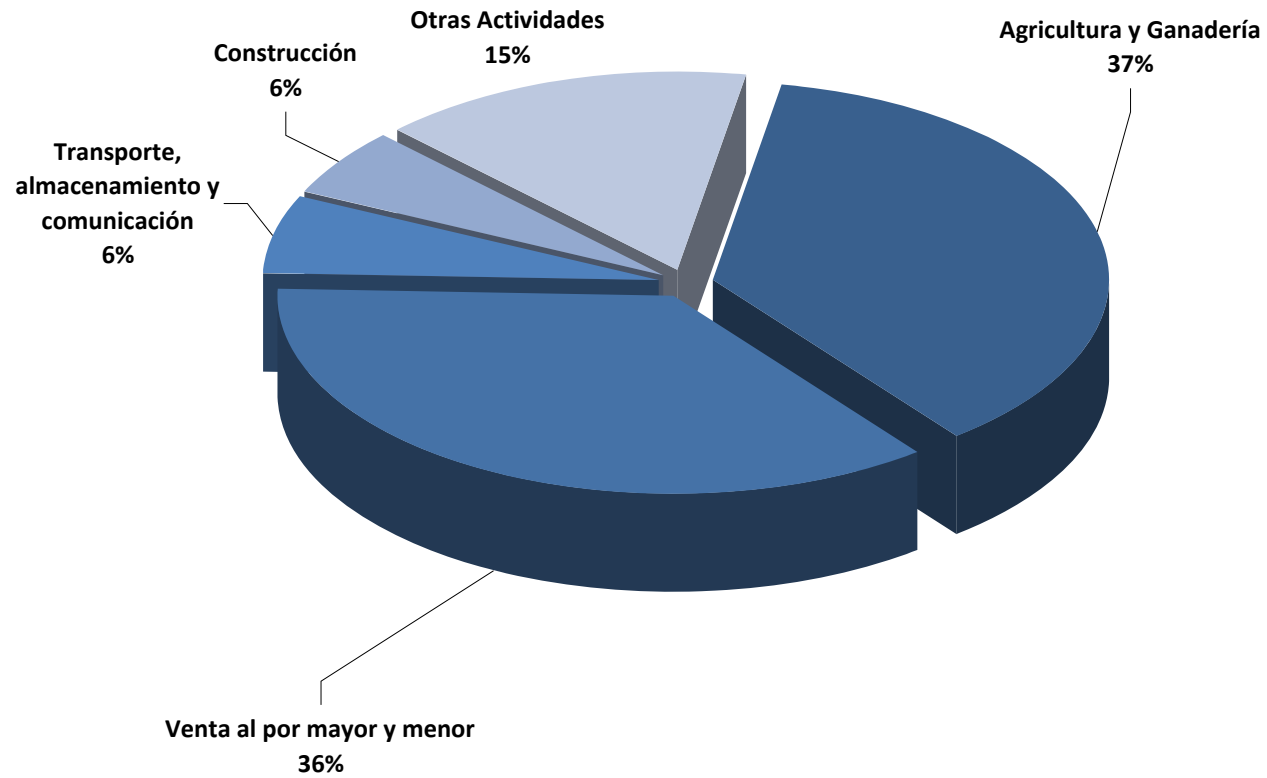


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	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	-	-	-	-	-	230,767	7,858,735	52,369,900	152,256,685	42,632,955	54,285,934	309,634,976
PRO MUJER	-	-	-	-	-	-	147,465	4,572,033	80,864,709	63,455,609	118,023,830	267,063,646
DIACONIA	-	-	753,476	3,159,360	9,531,672	10,032,758	22,836,301	96,244,758	162,981,857	30,695,077	16,005,192	352,240,453
EMPRENDER	-	-	-	-	-	135,011	962,620	4,963,540	20,916,510	4,904,223	3,122,226	35,004,130
FONCRESOL	-	-	-	-	-	404,911	-	1,062,436	2,792,471	2,498,267	2,907,175	9,665,260
FUNBODEM	-	-	-	-	7,486,931	4,332,930	9,533,351	16,071,847	36,114,836	10,156,101	4,192,125	87,898,122
IDEPRO	-	-	1,562,381	3,803,401	2,647,204	3,433,517	25,112,078	45,112,304	33,539,287	694,407	93,259	115,997,839
IMPRO	-	-	-	-	-	-	149,984	2,453,862	9,725,561	1,401,663	1,973,404	15,704,473
SARTAWI	-	-	-	1,279,774	877,952	-	746,624	1,765,219	18,433,444	1,954,888	2,236,647	27,294,548
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	2,016,520	11,781,810	11,968,093	8,749,554	4,354,690	11,638,383	27,435,517	19,340,134	322,687	17,181	97,624,569
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	172,009	-	-	-	-	1,814,186	23,523,417	16,323,220	18,534,116	60,366,948
TOTAL	-	2,188,528	14,097,666	20,210,628	29,293,314	22,519,673	79,390,453	253,865,602	560,488,911	175,049,100	221,391,090	1,378,494,964
	0.00%	0.16%	1.02%	1.47%	2.13%	1.63%	5.76%	18.42%	40.66%	12.70%	16.06%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	23,095,857	81,576,148	199,568,252	45,719,001	58,635,559	408,594,917
PRO MUJER	-	-	-	-	-	-	-	4,831,824	12,363,140	31,756,096	48,951,660	88,951,660
DIACONIA	-	-	-	1,127,171	3,113,755	2,283,025	4,376,025	22,387,074	60,391,877	12,993,742	6,041,557	112,714,225
EMPRENDER	-	-	-	-	-	-	-	190,394	2,553,402	789,740	290,691	3,824,227
FONCRESOL	-	-	-	-	-	62,648	396,994	2,986,938	3,836,807	1,174,688	9,366,459	9,366,459
FUNBODEM	-	-	-	-	3,378,526	1,693,899	2,594,167	6,292,125	16,453,789	4,073,737	1,169,979	35,656,222
IDEPRO	-	-	3,964,533	1,631,964	1,785,812	1,670,413	13,916,729	31,182,970	39,739,417	1,540,837	154,161	95,586,836
IMPRO	-	-	-	-	-	-	-	95,239	1,560,439	380,943	117,559	2,154,179
SARTAWI	-	-	291,667	6,564,759	6,630,034	3,401,878	6,449,134	9,335,696	60,584,774	2,135,564	437,475	95,830,980
ANED	-	-	-	-	-	213,000	407,500	2,235,223	37,865,698	4,947,989	1,577,431	47,246,841
CIDRE	-	2,136,940	12,891,727	9,805,412	8,864,388	4,512,282	9,035,979	35,672,079	29,774,024	541,882	-	113,234,713
FONDECO	-	709,750	7,090,295	17,781,927	13,940,232	7,448,557	10,307,510	17,481,804	26,491,168	9,104,864	8,102,055	118,458,163
FUBODE	-	-	723,799	-	-	-	-	7,086,211	41,015,445	10,965,636	14,083,856	73,874,947
TOTAL	-	3,570,489	24,238,221	36,911,234	37,712,747	21,285,701	70,579,895	214,443,348	523,817,147	109,393,881	123,541,708	1,165,494,371
	0.00%	0.31%	2.08%	3.17%	3.24%	1.83%	6.06%	18.40%	44.94%	9.39%	10.60%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	230,767	30,954,593	133,946,048	351,825,037	88,351,955	112,921,493	718,229,893
PRO MUJER	-	-	-	-	-	147,465	4,572,033	85,696,533	149,780,526	75,818,749	149,780,526	316,015,307
DIACONIA	-	-	753,476	4,286,532	12,645,427	12,315,784	27,212,326	118,631,831	223,373,734	43,688,819	22,046,749	464,954,678
EMPRENDER	-	-	-	-	-	135,011	962,620	5,153,934	23,469,912	5,693,963	3,412,917	38,828,357
FONCRESOL	-	-	-	-	-	62,648	801,905	1,970,820	5,779,409	6,335,074	4,081,863	19,031,719
FUNBODEM	-	-	-	-	10,865,457	6,026,828	12,127,518	22,363,972	52,568,625	14,239,838	5,362,104	123,554,343
IDEPRO	-	-	5,526,914	5,435,365	4,433,016	5,103,931	39,028,806	76,295,274	73,278,704	2,235,245	247,421	211,584,675
IMPRO	-	-	-	-	-	149,984	2,549,101	11,286,000	17,822,606	2,090,962	1,782,652	37,558,652
SARTAWI	-	-	291,667	7,844,533	7,507,986	3,401,878	7,195,758	11,100,916	79,018,218	4,090,452	2,674,122	123,125,529
ANED	-	-	-	-	-	213,000	407,500	2,235,223	37,865,698	4,947,989	1,577,431	47,246,841
CIDRE	-	4,153,459	24,673,536	21,773,505	17,613,942	8,866,972	20,674,363	63,107,596	49,114,158	864,570	17,181	210,859,282
FONDECO	-	709,750	7,090,295	17,781,927	13,940,232	7,448,557	10,307,510	17,481,804	26,491,168	9,104,864	8,102,055	118,458,163
FUBODE	-	895,807	-	-	-	-	-	8,500,398	64,538,861	27,288,856	32,617,972	134,241,895
TOTAL	-	5,759,017	38,335,887	57,121,862	67,006,060	43,805,374	149,970,348	468,308,950	1,084,306,058	284,442,981	344,932,798	2,543,989,335
	0.00%	0.23%	1.51%	2.25%	2.63%	1.72%	5.90%	18.41%	42.62%	11.18%	13.56%	100%

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

CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO											
INSTITUCION	Bancos Comunes		Grupos Solidarios		Individuales		Asociativos		TOTAL		
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	
CRECER	153,769,596	55,797	-	-	155,865,380	20,895	-	-	309,634,976	76,692	
PRO MUJER	201,450,937	77,834	-	-	65,612,709	6,616	-	-	267,063,646	84,450	
DIACONIA	69,404,941	27,439	-	-	282,835,512	25,986	-	-	352,240,453	53,425	
EMPRENDER	10,341,803	5,080	885,306	350	23,777,021	3,289	-	-	35,004,130	8,719	
FONCRESOL	5,199,951	2,745	49,593	16	4,415,717	297	-	-	9,665,260	3,058	
FUNBODEM	-	-	-	-	87,898,122	7,335	-	-	87,898,122	7,335	
IDEPRO	-	-	-	-	115,997,839	4,457	-	-	115,997,839	4,457	
IMPRO	-	-	-	-	15,704,473	1,982	-	-	15,704,473	1,982	
SARTAWI	4,240,285	1,983	7,989	4	23,046,275	2,132	-	-	27,294,548	4,119	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	97,624,569	2,811	-	-	97,624,569	2,811	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	37,190,345	11,346	60,469	18	23,116,134	1,975	-	-	60,366,948	13,339	
TOTAL	481,597,858	182,224	1,003,356	388	895,893,750	77,775	-	-	1,378,494,964	260,387	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	170,133,771	57,441	-	-	238,461,146	25,305	-	-	408,594,917	82,746	
PRO MUJER	48,951,660	24,005	-	-	-	-	-	-	48,951,660	24,005	
DIACONIA	1,587,850	607	-	-	111,126,376	10,748	-	-	112,714,225	11,355	
EMPRENDER	890,297	359	-	-	2,933,930	384	-	-	3,824,227	743	
FONCRESOL	4,866,385	1,325	485,358	75	3,952,068	221	62,648	1	9,366,459	1,622	
FUNBODEM	-	-	-	-	35,656,222	2,758	-	-	35,656,222	2,758	
IDEPRO	-	-	-	-	95,586,836	4,231	-	-	95,586,836	4,231	
IMPRO	-	-	-	-	2,154,179	314	-	-	2,154,179	314	
SARTAWI	202,447	112	228,871	76	95,399,662	6,765	-	-	95,830,980	6,953	
ANED	3,656,899	1,355	554,922	157	43,015,732	4,412	19,288	3	47,246,841	5,927	
CIDRE	-	-	-	-	113,162,123	3,881	72,591	1	113,234,713	3,882	
FONDECO	21,128,271	11,422	-	-	97,329,892	2,716	-	-	118,458,163	14,138	
FUBODE	21,833,634	7,545	354,293	144	51,687,021	4,046	-	-	73,874,947	11,735	
TOTAL	273,251,215	104,171	1,623,443	452	890,465,187	65,781	154,526	5	1,165,494,371	170,409	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	323,903,367	113,238	-	-	394,326,526	46,200	-	-	718,229,893	159,438	
PRO MUJER	250,402,597	101,839	-	-	65,612,709	6,616	-	-	316,015,307	108,455	
DIACONIA	70,992,790	28,046	-	-	393,961,888	36,734	-	-	464,954,678	64,780	
EMPRENDER	11,232,101	5,439	885,306	350	26,710,950	3,673	-	-	38,828,357	9,462	
FONCRESOL	10,066,336	4,070	534,950	91	8,367,785	518	62,648	1	19,031,719	4,680	
FUNBODEM	-	-	-	-	123,554,343	10,093	-	-	123,554,343	10,093	
IDEPRO	-	-	-	-	211,584,675	8,688	-	-	211,584,675	8,688	
IMPRO	-	-	-	-	17,858,652	2,296	-	-	17,858,652	2,296	
SARTAWI	4,442,732	2,095	236,859	80	118,445,937	8,897	-	-	123,125,529	11,072	
ANED	3,656,899	1,355	554,922	157	43,015,732	4,412	19,288	3	47,246,841	5,927	
CIDRE	-	-	-	-	210,786,692	6,692	72,591	1	210,859,282	6,693	
FONDECO	21,128,271	11,422	-	-	97,329,892	2,716	-	-	118,458,163	14,138	
FUBODE	59,023,979	18,891	414,762	162	74,803,155	6,021	-	-	134,241,895	25,074	
TOTAL	754,849,073	286,395	2,626,799	840	1,786,358,936	143,556	154,526	5	2,543,989,335	430,796	

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

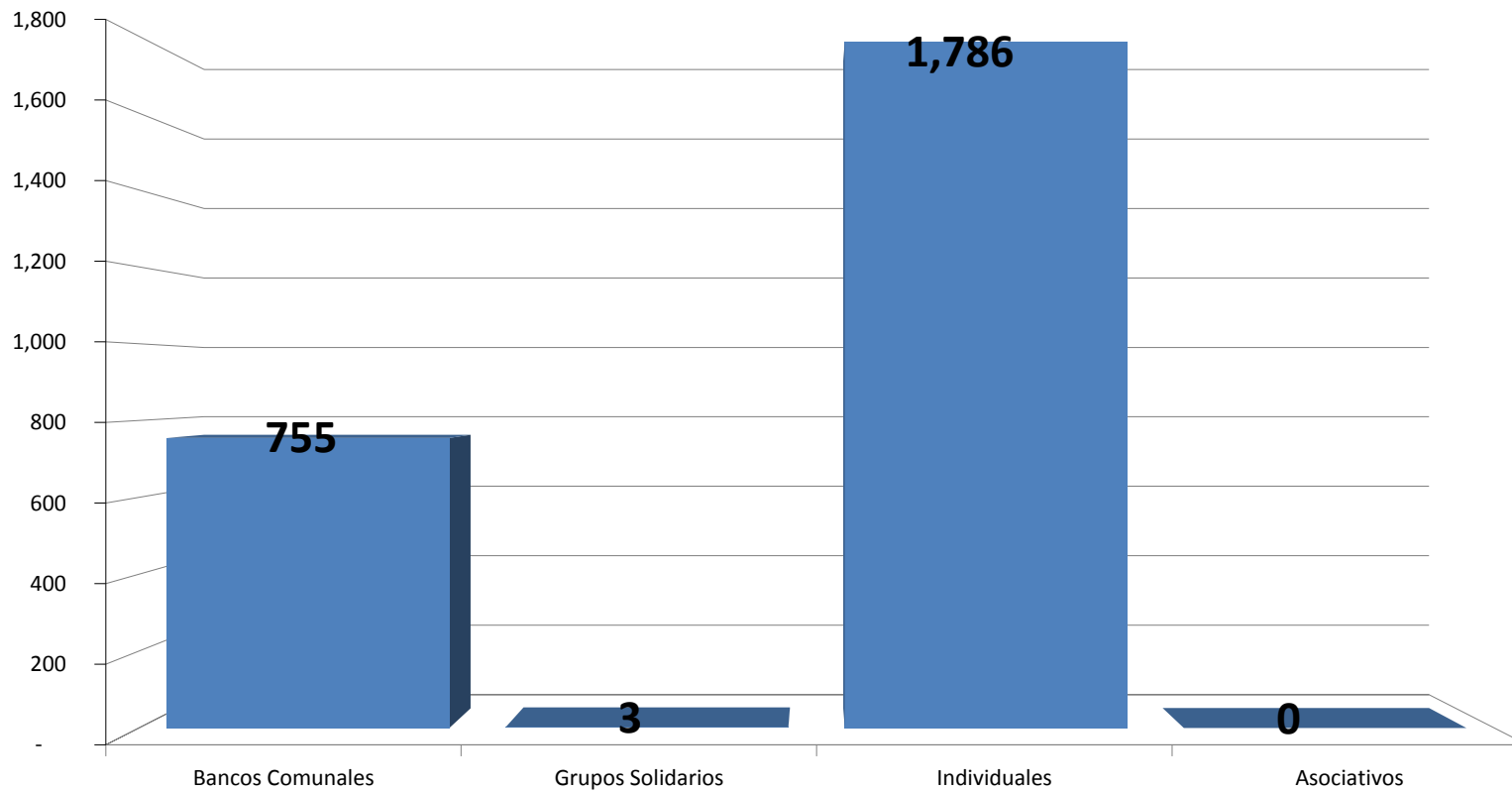
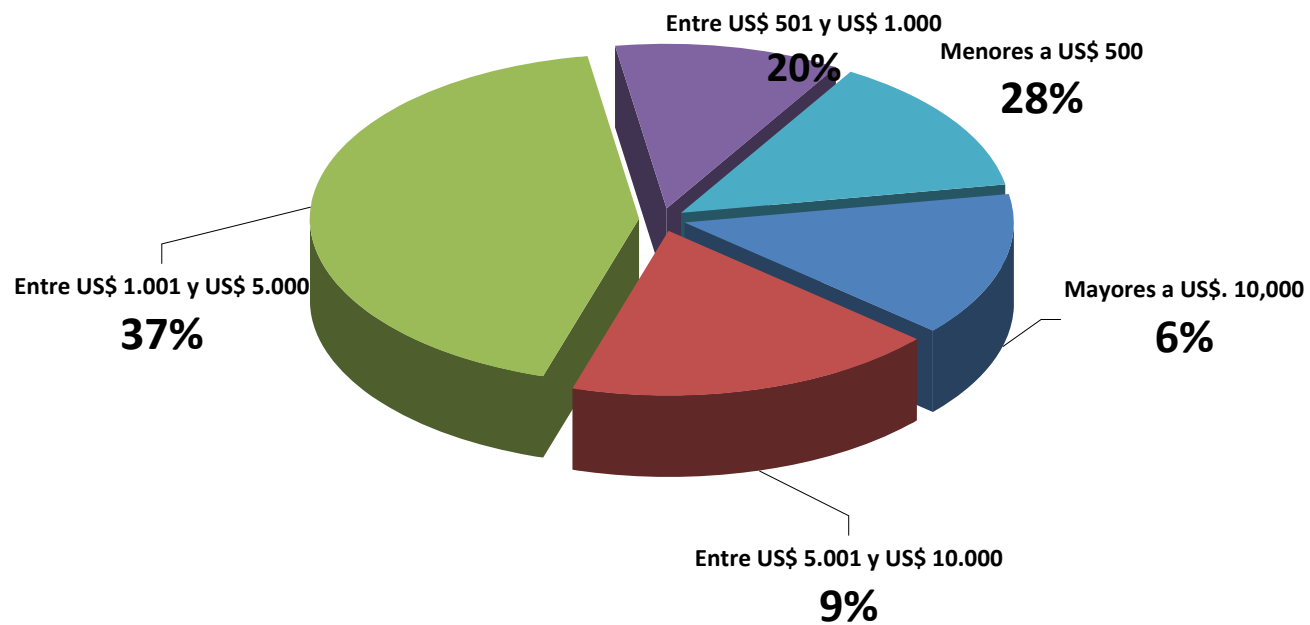


GRAFICO Nº 11
Estratificación de Cartera por Monto de Crédito

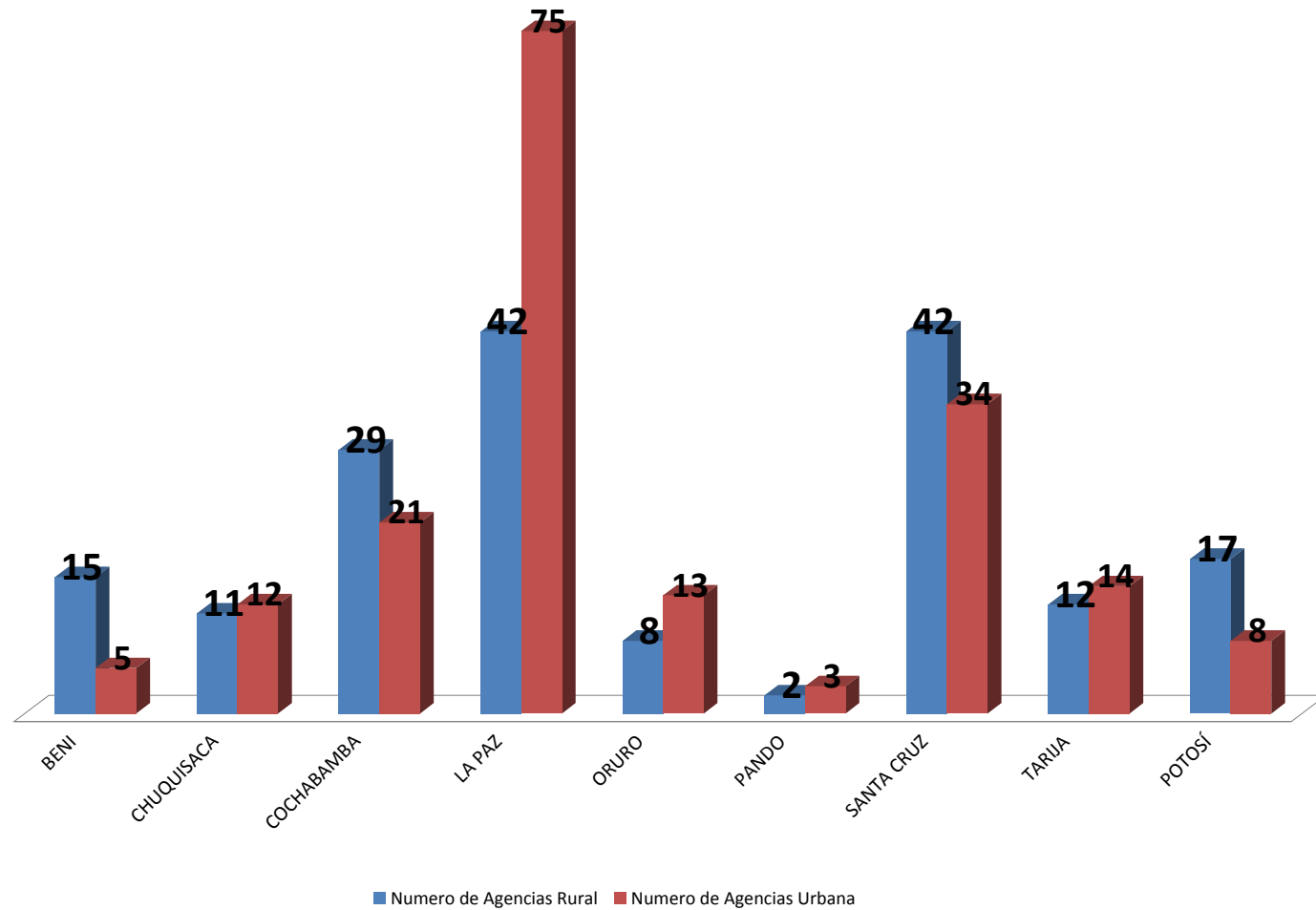


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Agosto de 2012
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	9	8	17	38	72	110
CRECER	36	33	69	376	505	881
DIACONIA	19	29	48	76	302	378
EMPRENDER	2	12	14	16	135	151
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	63	65	128
FUBODE	11	7	18	95	132	227
FUNBODEM	9	6	15	36	122	158
IDEPRO	9	8	17	45	119	164
IMPRO	1	2	3	3	25	28
PROMUJER	18	52	70	77	585	662
SARTAWI	17	12	29	65	89	154
Total general	178	185	363	977	2,245	3,222

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	92	61	153
CHUQUISACA	11	12	23	47	140	187
COCHABAMBA	29	21	50	192	264	456
LA PAZ	42	75	117	205	958	1,163
ORURO	8	13	21	28	144	172
PANDO	2	3	5	6	33	39
SANTA CRUZ	42	34	76	251	450	701
TARIJA	12	14	26	81	125	206
POTOSÍ	17	8	25	75	70	145
Total general	178	185	363	977	2,245	3,222

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de Agosto 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%					28%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				18%	18%	9%				
FUNBODEM		23%							25%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		35%				27%	23%					
ANED	32%	27%		38%					22%	18%				
CIDRE		19%, 20% Y 21%	19% ,20% Y 21%		21%, 22% Y 23%	18% ,19% Y 20%	19%, 20% Y 21%		17% ,18% Y 19%	15% ,16% Y 17%		20%, 21% Y 22%	17%, 18% Y 19%	17%, 18% Y 19%
FONDECO				30% al 32%					15% al 28%					15% al 28%
FUBODE				34%				18% al 30%	12% al 30%	15% al 30%				15% al 30%

(1) Préstamos de Consumo de bienes y servicios

(2) Préstamos otorgados a los sectores de producción de servicios (Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales, Comercio y Turismo)

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