

Cuadro Nº 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Septiembre de 2012
(En Bolivianos)

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODEM	ISOPRO	IMPPO	SARTAWI	ANED	ODRE	FONDCO	FURDDE	TOTAL
ACTIVO															
DISPONIBILIDADES	19,830,616	12,031,706	<u>31,862,322</u>	22,616,991	2,182,400	1,895,572	2,578,867	8,366,904	383,663	11,008,294	10,756,781	16,849,849	17,374,460	21,433,034	147,309,138
INVERSIONES TEMPORARIAS	136,582,941	8,348,580	<u>144,931,521</u>	2,280,574	1,022,772	79,955	7,143	5,503,040	796,529	25,022	883,132	1,177,767	33,960	-	156,741,416
CARTERA	729,896,550	314,506,599	<u>1,044,403,149</u>	456,659,622	37,883,125	18,380,264	118,755,583	216,448,670	17,636,844	127,604,477	45,632,438	211,558,830	126,145,461	141,407,280	2,562,515,743
CARTERA BRUTA	732,785,235	312,926,031	<u>1,045,711,266</u>	473,159,218	40,289,262	18,844,616	123,613,548	217,249,214	17,942,903	126,653,314	46,017,572	216,220,351	126,451,792	136,939,478	2,589,092,534
CARTERA VIGENTE	726,462,166	309,243,622	<u>1,035,705,787</u>	471,334,469	38,896,309	18,263,822	109,974,717	208,802,716	16,561,266	122,606,076	45,137,963	207,873,556	124,154,385	136,298,875	2,535,609,941
CARTERA VENCIDA	2,968,005	1,382,880	<u>4,350,884</u>	1,439,590	171,938	129,121	604,783	2,157,122	1,937,374	97,116	810,786	3,141,573	603,529	584,815	16,028,632
CARTERA EN EJECUCIÓN	2,855,568	2,299,530	<u>5,155,097</u>	283,685	1,187,989	413,153	3,183,256	402,760	11,185	713,927	68,823	1,194,765	1,584,608	55,788	14,255,035
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	499,497	-	<u>499,497</u>	101,474	17,912	23,196	9,687,307	5,017,959	1,112,268	1,146,243	-	3,494,198	10,843	-	21,110,897
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	-	-	-	-	98,357	842,382	147,790	249,693	-	459,011	-	-	1,797,233
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	15,114	15,324	65,127	26,276	13,279	-	-	57,248	98,427	-	290,795
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	13,571,648	5,333,615	<u>18,905,263</u>	6,304,361	646,777	258,525	1,460,103	3,924,758	158,991	4,065,426	804,453	3,801,946	4,147,880	6,809,276	51,287,759
RESERVA PARA CARTERA INCORRIBLE	-16,460,333	-3,753,047	<u>-20,213,380</u>	-22,803,956	-3,052,914	-722,877	-6,318,068	-4,725,302	-465,050	-3,114,263	-1,189,586	-8,463,467	-4,454,212	-2,341,473	-77,864,549
OTRAS CUENTAS POR COBRAR	3,422,442	2,373,360	<u>5,795,801</u>	2,772,983	740,423	431,773	924,749	2,696,666	122,931	1,427,095	1,653,759	3,138,420	2,900,248	810,684	23,415,532
BIENES REALIZABLES	1	-	<u>1</u>	5	-	-	57,905	9,732	-	22,434	28	-	55	-	90,160
INVERSIONES PERMANENTES	23,863,303	340,100	<u>24,203,403</u>	344,451	239,451	24,010	33,563	842,587	11,006	52,233	2,155,269	10,697,795	5,319,587	61,054	43,984,410
BIENES DE USO	34,030,773	6,491,210	<u>40,521,983</u>	11,810,517	1,841,632	1,339,761	3,234,611	5,467,724	1,215,486	5,772,113	1,104,696	8,598,917	6,585,495	2,977,388	90,470,325
OTROS ACTIVOS	7,168,664	1,333,627	<u>8,502,292</u>	736,868	112,828	270,917	818,134	747,906	930,674	831,455	274,691	11,339	1,066,503	808,417	15,112,023
TOTAL DEL ACTIVO	954,795,290	345,425,182	<u>1,300,220,472</u>	497,222,011	44,022,631	22,422,251	126,410,557	240,083,230	21,097,132	146,743,125	62,460,795	252,032,917	159,425,769	167,497,858	3,039,638,748
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	26,942	-	26,942
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	728,555,318	248,507,351	<u>977,062,668</u>	210,960,878	30,703,105	4,831,737	93,770,414	188,853,950	14,887,304	105,118,346	37,569,125	198,273,026	117,242,869	123,995,704	2,103,269,129
OTRAS CUENTAS POR PAGAR	23,260,170	13,376,338	<u>36,636,508</u>	16,156,999	2,830,219	1,065,607	3,792,355	8,717,722	694,356	17,362,261	10,713,294	9,564,764	11,090,460	6,038,197	124,662,741
PREVISIONES	17,153,307	12,400,996	<u>29,554,303</u>	6,134,430	-	-	2,427,636	-	406,341	4,950	563,825	-	1,809,080	1,759,390	42,659,956
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES SUBORDINADAS	-	-	-	423,049	3,725,895	-	-	1,203,452	-	8,149,620	516,908	86,810	2,737,606	-	16,843,341
TOTAL DEL PASIVO	768,968,795	274,284,684	<u>1,043,253,480</u>	233,675,356	37,259,218	5,897,345	99,990,406	198,775,124	15,988,002	130,635,178	49,363,152	207,924,600	132,906,958	131,793,291	2,287,462,109
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	5,145,322	-	14,839,211	34,917,627	3,192,349	25,542,834	-	18,645,729	17,000,000	-	119,283,072
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	15,993,787	745,640	-	198,645	927,988	16,073,459	10,718,039	1,319,759	22,707,138	185,586,862
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147,743,941	1,914,533	<u>149,658,474</u>	191,921,417	519,592	-	12,810,082	3,871,530	1,539,794	-	-	9,191,714	6,627,165	3,343,853	379,483,621
RESULTADOS ACUMULADOS	19,314,843	10,291,344	<u>29,606,186</u>	32,425,164	1,098,498	531,119	-1,974,782	2,518,950	178,343	-10,362,875	-2,975,816	5,552,835	1,571,887	9,653,551	67,823,060
TOTAL DEL PATRIMONIO	185,826,495	71,140,498	<u>256,966,993</u>	263,546,655	6,763,412	16,524,906	26,420,151	41,308,106	5,109,131	16,107,947	13,097,643	44,108,317	26,518,811	35,704,543	752,176,616
TOTAL DEL PASIVO Y PATRIMONIO	954,795,290	345,425,182	<u>1,300,220,472</u>	497,222,011	44,022,631	22,422,251	126,410,557	240,083,230	21,097,132	146,743,125	62,460,795	252,032,917	159,425,769	167,497,854	3,039,638,724

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIURE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	148,411,066	88,203,513	236,614,579	81,056,550	9,289,097	2,643,460	19,428,218	29,601,694	2,548,478	19,431,337	8,682,470	28,750,720	19,070,461	27,271,457	484,388,521
GASTOS FINANCIEROS	-29,409,749	-14,627,748	-44,037,497	-9,336,295	-2,404,211	-137,247	-5,420,864	-7,085,093	-432,191	-7,057,372	-1,852,468	-7,940,973	-4,982,938	-5,216,494	-95,903,642
RESULTADO FINANCIERO BRUTO	119,001,317	73,575,766	192,577,082	71,720,254	6,884,886	2,506,213	14,007,354	22,516,601	2,116,287	12,373,965	6,830,002	20,809,747	14,087,523	22,054,963	388,484,878
OTROS INGRESOS OPERATIVOS	1,244,081	1,624,575	2,868,656	1,548,369	3,848,691	-	3,641,602	1,515,910	339,625	3,182,194	1,825,488	2,560,227	1,615,144	975,168	23,921,074
OTROS GASTOS OPERATIVOS	-4,159,934	-10,125,697	-14,276,631	-252,225	-	-	-176,993	-314,084	-84,657	-366,993	-247,597	-1,594,205	-181,541	-912,166	-18,506,692
RESULTADO DE OPERACION BRUTO	116,094,463	65,074,643	181,169,107	73,016,399	10,733,577	2,506,213	17,471,963	23,718,426	2,371,255	15,189,566	8,307,893	21,775,769	15,521,126	22,117,966	393,899,260
RECUPERACION DE ACTIVOS FINANCIEROS	8,567,649	2,941,650	11,509,298	787,543	148,457	107,348	8,254,581	3,863,567	158,881	2,253,175	1,660,994	14,133,658	3,623,749	5,364,120	51,865,372
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-16,598,319	-5,315,718	-21,914,037	-6,545,450	-779,201	-151,202	-11,599,470	-6,237,843	-325,898	-3,918,432	-1,325,826	-18,207,931	-4,395,398	-6,019,418	-81,420,105
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	108,063,793	62,700,575	170,764,368	67,258,492	10,102,833	2,462,359	14,127,074	21,344,151	2,204,237	13,524,309	8,643,061	17,701,497	14,749,478	21,462,668	364,344,526
GASTOS DE ADMINISTRACION	-89,382,245	-52,390,768	-141,753,013	-34,606,947	-9,696,799	-2,294,068	-16,038,117	-18,714,162	-1,986,582	-13,412,830	-10,903,100	-14,221,809	-13,475,448	-17,163,141	-294,266,014
RESULTADO DE OPERACION NETO	18,701,548	10,309,807	29,011,356	32,651,546	406,033	168,291	-1,911,043	2,629,989	217,655	111,479	-2,260,038	3,479,689	1,274,030	4,299,527	70,078,513
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	370,526	-8,442	364,084	7,832	-76	13,258	-	-149,883	-	-	-75	-	-	81,871	327,012
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-768	-0	-768	-72	-	-688	-	-	-	-	4,858	-	-	-2,967	-2,967
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	19,071,307	10,303,365	29,374,671	32,659,305	405,958	180,861	-1,911,043	2,480,107	217,655	111,479	-2,255,255	3,479,689	1,274,030	4,385,101	70,402,557
INGRESOS EXTRAORDINARIOS	395,888	65,052	460,941	-	-	-	98,951	-	-	35	40,013	1,166	1,014	11,851	613,971
GASTOS EXTRAORDINARIOS	-167,856	-7,195	-175,051	-	-	-	-	-	-	-	-	-	-	-	-175,051
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	19,299,339	10,361,222	29,660,561	32,659,305	405,958	180,861	-1,911,043	2,579,058	217,655	111,514	-2,215,243	3,480,855	1,275,044	4,396,952	70,841,477
INGRESOS DE GESTIONES ANTERIORES	47,177	8,298	55,475	92,806	-	-	-	2,571	-	220,776	68,600	1,209,080	20,403	-1,321	1,668,390
GASTOS DE GESTIONES ANTERIORES	-31,674	-78,176	-109,849	-325,951	-	-	-63,739	-60,108	-41,969	-50,186	-273,929	-364,087	-75	-160	-1,291,056
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	19,314,843	10,291,344	29,606,187	32,425,160	405,958	180,861	-1,974,782	2,518,950	178,256	282,104	-2,420,572	4,325,848	1,295,371	4,395,471	71,218,811
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	86	-	-	-	-	-	87
CARGOS POR AJUSTE POR INFLACION	-	-	-	4	-	-	-	-	-	-	-	-	-	-	4
RESULTADO ANTES DE IMPUESTOS	19,314,843	10,291,344	29,606,187	32,425,164	405,958	180,861	-1,974,782	2,518,950	178,343	282,104	-2,420,572	4,325,848	1,295,371	4,395,471	71,218,902
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	19,314,843	10,291,344	29,606,187	32,425,164	405,958	180,861	-1,974,782	2,518,950	178,343	282,104	-2,420,572	4,325,848	1,295,371	4,395,471	71,218,902

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Septiembre 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	2.08%	3.48%	2.45%	4.55%	4.96%	8.45%	2.04%	3.49%	1.82%	7.50%	17.22%	6.69%	10.90%	12.80%	4.85%
Inversiones Temporarias/Total Activo	14.30%	2.42%	11.15%	0.46%	2.32%	0.36%	0.01%	2.29%	3.78%	0.02%	1.41%	0.47%	0.02%	0.00%	5.16%
Cartera / Total Activo	76.45%	91.05%	80.33%	91.84%	86.05%	81.97%	93.94%	90.16%	83.60%	86.96%	73.06%	83.94%	79.12%	84.42%	84.30%
Otras Cuentas por cobrar / Total Activo	0.36%	0.69%	0.45%	0.56%	1.68%	1.93%	0.73%	1.12%	0.58%	0.97%	2.65%	1.25%	1.82%	0.48%	0.77%
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	2.50%	0.10%	1.86%	0.07%	0.54%	0.11%	0.03%	0.35%	0.05%	0.04%	3.45%	4.24%	3.34%	0.04%	1.45%
Bienes de Uso / Total Activo	3.56%	1.88%	3.12%	2.38%	4.18%	5.98%	2.56%	2.28%	5.76%	3.93%	1.77%	3.41%	4.13%	1.78%	2.98%
Otros Activos / Total Activo	0.75%	0.39%	0.65%	0.15%	0.26%	1.21%	0.65%	0.31%	4.41%	0.57%	0.44%	0.00%	0.67%	0.48%	0.50%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2.70%	3.97%	3.04%	8.70%	1.23%	1.08%	-2.08%	1.40%	1.13%	0.26%	-5.17%	2.29%	1.08%	3.50%	3.12%
Resultado Neto / Patrimonio ROE	13.86%	19.29%	15.36%	16.40%	8.00%	1.46%	-9.97%	8.13%	4.65%	2.34%	-24.64%	13.08%	6.51%	16.41%	12.62%
Resultado Neto / Ingresos Financieros	13.01%	11.67%	12.51%	40.00%	4.37%	6.84%	-10.16%	8.51%	7.00%	1.45%	-27.88%	15.05%	6.79%	16.12%	14.70%
Ingresos Financieros / Activo	20.73%	34.05%	24.26%	21.74%	28.13%	15.72%	20.49%	16.44%	16.11%	17.66%	18.53%	15.21%	15.95%	21.71%	21.25%
Ingresos Financieros / Cartera Bruta	27.00%	37.58%	30.17%	22.84%	30.74%	18.70%	20.96%	18.17%	18.94%	20.46%	25.16%	17.73%	20.11%	26.55%	24.95%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.26%	22.32%	18.07%	9.75%	32.09%	16.23%	17.30%	11.49%	14.76%	14.12%	31.59%	8.77%	14.21%	16.71%	15.15%
Gastos Administrativos / Activo	12.48%	20.22%	14.54%	9.28%	29.37%	13.64%	16.92%	10.39%	12.56%	12.19%	23.27%	7.52%	11.27%	13.66%	12.91%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.21%	98.82%	99%	100%	96.59%	97%	97%	98%	98%	98%	98.09%	98%	98%	100%	99%
Cartera Vencida / Cartera Bruta	0.41%	0.44%	0.42%	0.30%	0.43%	0.69%	0.57%	1.38%	1.36%	1.73%	1.76%	1.67%	0.48%	0.43%	0.69%
Cartera en Ejecución / Cartera Bruta	0.39%	0.73%	0.49%	0.06%	2.99%	2.27%	2.63%	0.20%	0.14%	0.56%	0.15%	0.58%	1.33%	0.04%	0.56%
Previsión cartera incobrable / Cartera en Mora	282.65%	101.92%	212.64%	1323.29%	222.02%	129.64%	159.89%	137.82%	172.64%	107.35%	135.24%	174.41%	194.80%	365.51%	240.53%
LIQUIDEZ															
Disponibilidades / Pasivo	2.58%	4%	3%	10%	5.86%	32%	3%	4%	2%	8%	21.79%	8%	13%	16%	6%
Disponibilidades + Inversiones Temporarias / Pasivo	20.34%	7.43%	16.95%	10.65%	8.60%	33.50%	2.59%	6.98%	7.38%	8.45%	23.58%	8.67%	13.10%	16.26%	13.29%
Disponibilidades + Inversiones Temporarias / Activo	16.38%	5.90%	13.60%	5.01%	7.28%	8.81%	2.05%	5.78%	5.59%	7.52%	18.64%	7.15%	10.92%	12.80%	10.00%
SOLVENCIA															
Patrimonio/Activo	19.46%	21%	20%	53%	15.36%	74%	21%	17%	24%	11%	20.97%	18%	17%	21%	25%
Cartera Vencida+Ejecución/Patrimonio	3.13%	5.18%	3.70%	0.65%	20.33%	3.37%	14.96%	8.30%	5.27%	18.01%	6.72%	11.00%	8.62%	1.79%	4.30%
Cartera Vencida+Ejecución-Prev/Patrimonio	-5.72%	-0.10%	-4.17%	-8.00%	-24.81%	-1.00%	-8.96%	-3.14%	-3.83%	-1.32%	-2.37%	-8.19%	-8.17%	-4.76%	-6.05%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Septiembre de 2012
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	41,272,835	40,616,740	265,099	390,996	613	13,820	14,433
CHUQUISACA	73,105,303	72,247,539	168,070	689,694	3,213	16,169	19,382
COCHABAMBA	175,212,825	172,534,731	1,295,364	1,382,730	6,192	22,840	29,032
LA PAZ	541,996,070	536,769,162	2,958,721	2,268,187	23,963	77,874	101,837
ORURO	123,355,057	122,009,213	1,105,000	240,844	3,515	15,598	19,113
PANDO	28,707,126	27,830,224	855,546	21,355	490	3,077	3,567
POTOSI	42,766,993	42,432,384	119,512	215,096	1,333	8,545	9,878
SANTA CRUZ	284,799,817	277,057,232	3,384,158	4,358,427	6,899	43,383	50,282
TARIJA	80,652,115	79,862,883	395,061	394,171	3,049	10,569	13,618
TOTAL	1,391,868,141	1,371,360,111	10,546,530	9,961,500	49,267	211,875	261,142
	100%	98.53%	0.76%	0.72%	18.87%	81.13%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	105,045,640	104,092,907	856,850	95,883	4,004	14,582	18,586
CHUQUISACA	60,303,898	60,068,492	197,435	37,970	2,521	4,540	7,061
COCHABAMBA	233,405,729	230,734,084	1,722,395	949,250	8,762	18,012	26,774
LA PAZ	253,549,746	252,079,603	802,136	668,006	11,625	26,925	38,550
ORURO	51,871,855	51,614,655	105,959	151,240	1,503	3,520	5,023
PANDO	18,041,942	17,565,213	414,971	61,757	417	2,666	3,083
POTOSI	78,927,229	78,497,695	207,003	222,531	3,279	9,378	12,657
SANTA CRUZ	298,859,546	293,988,105	2,616,255	2,255,186	9,021	29,781	38,802
TARIJA	97,218,838	96,719,999	356,332	142,507	4,366	17,057	21,423
TOTAL	1,197,224,422	1,185,360,753	7,279,338	4,584,330	45,498	126,461	171,959
	100%	99.01%	0.61%	0.38%	26.46%	73.54%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	146,318,476	144,709,647	1,121,949	486,879	4,617	28,402	33,019
CHUQUISACA	133,409,201	132,316,032	365,505	727,664	5,734	20,709	26,443
COCHABAMBA	408,618,554	403,268,815	3,017,759	2,331,980	14,954	40,852	55,806
LA PAZ	795,545,816	788,848,766	3,760,857	2,936,193	35,588	104,799	140,387
ORURO	175,226,912	173,623,868	1,210,959	392,084	5,018	19,118	24,136
PANDO	46,749,068	45,395,437	1,270,518	83,113	907	5,743	6,650
POTOSI	121,694,221	120,930,079	326,515	437,627	4,612	17,923	22,535
SANTA CRUZ	583,659,363	571,045,337	6,000,412	6,613,613	15,920	73,164	89,084
TARIJA	177,870,953	176,582,883	751,393	536,677	7,415	27,626	35,041
TOTAL	2,589,092,563	2,556,720,864	17,825,868	14,545,831	94,765	338,336	433,101
	100%	98.75%	0.69%	0.56%	21.88%	78.12%	100%

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

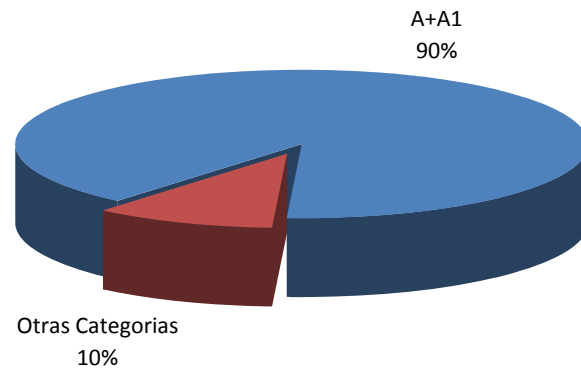
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	316,683,127	312,860,604	1,800,052	2,022,471	9,837	67,404	77,241
PRO MUJER	263,140,367	259,873,817	1,236,952	2,029,598	4,163	81,027	85,190
DIACONIA	357,650,199	356,202,834	1,196,137	251,227	19,950	33,933	53,883
EMPRENDER	36,296,685	34,935,105	168,963	1,192,617	2,142	6,282	8,424
FONCRESOL	9,674,299	9,307,146	84,531	282,622	701	2,350	3,051
FUNBODEM	87,086,222	83,601,263	610,274	2,874,685	2,572	3,937	6,509
IDEPRO	118,133,172	116,134,802	1,622,949	375,420	2,480	2,071	4,551
IMPRO	15,694,354	15,438,768	235,261	20,325	1,082	899	1,981
SARTAWI	27,429,916	26,783,155	612,353	34,407	1,666	2,505	4,171
ANED	-	-	-	-	-	-	-
CIDRE	99,390,583	95,948,592	2,593,640	848,350	1,821	1,010	2,831
FONDECO	-	-	-	-	-	-	-
FUBODE	60,689,218	60,274,023	385,417	29,778	2,853	10,457	13,310
TOTAL	1,391,868,141	1,371,360,111	10,546,530	9,961,500	49,267	211,875	261,142
	100%	98.53%	0.76%	0.72%	18.87%	81.13%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	416,102,108	414,101,058	1,167,953	833,097	12,202	71,140	83,342
PRO MUJER	49,785,665	49,369,806	145,927	269,931	2,613	21,614	24,227
DIACONIA	115,509,019	115,233,109	243,453	32,458	6,773	4,656	11,429
EMPRENDER	3,992,577	3,979,116	2,975	10,486	353	512	865
FONCRESOL	9,170,317	8,979,872	44,590	145,855	525	1,100	1,625
FUNBODEM	36,527,354	36,060,786	92,869	373,698	1,106	1,528	2,634
IDEPRO	99,116,042	97,685,873	1,376,554	53,615	3,007	1,370	4,377
IMPRO	2,248,549	2,234,766	9,644	4,139	194	124	318
SARTAWI	99,223,398	96,969,164	1,574,714	679,520	4,709	2,276	6,985
ANED	46,017,569	45,137,959	810,787	68,823	2,610	3,176	5,786
CIDRE	116,829,769	115,419,162	1,006,944	403,663	2,615	1,310	3,925
FONDECO	126,451,795	124,165,231	603,529	1,683,035	4,794	9,593	14,387
FUBODE	76,250,260	76,024,852	199,398	26,010	3,997	8,062	12,059
TOTAL	1,197,224,422	1,185,360,753	7,279,338	4,584,330	45,498	126,461	171,959
	100%	99.01%	0.61%	0.38%	26.46%	73.54%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	732,785,235	726,961,662	2,968,005	2,855,568	22,039	138,544	160,583
PRO MUJER	312,926,032	309,243,623	1,382,880	2,299,530	6,776	102,641	109,417
DIACONIA	473,159,218	471,435,943	1,439,590	283,685	26,723	38,589	65,312
EMPRENDER	40,289,262	38,914,221	171,938	1,203,103	2,495	6,794	9,289
FONCRESOL	18,844,616	18,287,018	129,121	428,477	1,226	3,450	4,676
FUNBODEM	123,613,576	119,662,049	703,143	3,248,383	3,678	5,465	9,143
IDEPRO	217,249,214	213,820,675	2,999,504	429,035	5,487	3,441	8,928
IMPRO	17,942,903	17,673,535	244,905	24,463	1,276	1,023	2,299
SARTAWI	126,653,314	123,752,319	2,187,067	713,927	6,375	4,781	11,156
ANED	46,017,569	45,137,959	810,787	68,823	2,610	3,176	5,786
CIDRE	216,220,352	211,367,754	3,600,584	1,252,013	4,436	2,320	6,756
FONDECO	126,451,795	124,165,231	603,529	1,683,035	4,794	9,593	14,387
FUBODE	136,939,478	136,298,875	584,815	55,788	6,850	18,519	25,369
TOTAL	2,589,092,563	2,556,720,864	17,825,868	14,545,831	94,765	338,336	433,101
	100%	98.75%	0.69%	0.56%	21.88%	78.12%	100%

Cuadro Nº 6
 CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Septiembre 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	722,408,402	4,375,045	691,500	468,621	464,095	4,377,572	-	-	-	-	-	-	-	732,785,235
PRO MUJER	307,993,381	1,250,241	907,244	273,813	201,822	2,299,530	-	-	-	-	-	-	-	312,926,032
DIACONIA	470,798,938	637,005	177,962	94,534	105,820	1,344,958	-	-	-	-	-	-	-	473,159,218
EMPRESER	38,721,459	192,763	92,411	11,052	68,476	1,203,103	-	-	-	-	-	-	-	40,289,263
FONCRESOL	9,289,224	21,647	-	46,127	-	20,866	-	296,434	8,956,676	34,300	33,486	-	145,855	18,844,616
FUNBODEM	117,185,439	2,195,619	408,664	141,237	140,160	3,542,456	-	-	-	-	-	-	-	123,613,575
IDEPRO	208,370,271	5,357,021	1,072,449	110,933	419,554	1,918,985	-	-	-	-	-	-	-	217,249,214
IMPRO	17,109,962	563,572	97,746	120,063	27,097	24,463	-	-	-	-	-	-	-	17,942,903
SARTAWI	121,377,085	2,348,550	578,973	246,102	294,930	1,807,673	-	-	-	-	-	-	-	126,653,314
ANED	23,089,975	364,652	72,092	13,099	62,026	351,691	-	-	21,444,662	251,910	10,293	357,168	-	46,017,569
CIDRE	-	199,955,912	11,310,641	1,964,135	822,658	486,133	1,680,874	-	-	-	-	-	-	216,220,352
FONDECO	52,244,227	806,403	175,380	104,850	92,341	1,000,746	-	-	71,072,083	5,785	38,443	280,443	631,096	126,451,798
FUBODE	136,085,805	227,116	68,509	30,634	50,470	476,944	-	-	-	-	-	-	-	136,939,478
TOTAL	2,224,674,169	218,295,548	15,653,569	3,625,201	2,749,449	18,855,121	1,680,874	296,434	101,473,421	291,994	82,221	637,611	776,952	2,589,092,566
	85.92%	8.43%	0.60%	0.14%	0.11%	0.73%	0.06%	0.01%	3.92%	0.01%	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 CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Septiembre 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	-	-	299,152,947	-	-	933,485	-	16,596,695	316,683,127
PRO MUJER	-	-	263,140,367	-	-	-	-	-	263,140,367
DIACONIA	-	1,728,741	355,921,458	-	-	-	-	-	357,650,199
EMPRENDER	-	-	2,974,422	33,322,263	-	-	-	-	36,296,685
FONCRESOL	-	-	9,674,299	-	-	-	-	-	9,674,299
FUNBODEM	-	-	66,771,365	-	20,314,857	-	-	-	87,086,222
IDEPRO	-	-	118,133,172	-	-	-	-	-	118,133,172
IMPRO	-	-	15,694,354	-	-	-	-	-	15,694,354
SARTAWI	-	293,611	12,673,490	-	-	3,149,110	-	11,313,704	27,429,916
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	12,286,594	26,983,544	6,634,925	51,524,957	1,661,402	299,160	-	99,390,583
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	58,738,330	-	-	64,564	-	1,886,325	60,689,218
TOTAL	-	14,308,946	1,229,857,748	39,957,188	71,839,814	5,806,560	299,160	29,796,724	1,391,868,141
	0.00%	1.03%	88.36%	2.87%	5.16%	0.42%	0.02%	2.14%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	352,111,444	-	-	194,765	-	63,795,899	416,102,108
PRO MUJER	-	-	49,785,665	-	-	-	-	-	49,785,665
DIACONIA	-	567,671	114,941,349	-	-	-	-	-	115,509,019
EMPRENDER	-	-	8,900	3,983,677	-	-	-	-	3,992,577
FONCRESOL	-	-	-	-	-	-	-	9,170,317	9,170,317
FUNBODEM	-	-	31,872,197	-	4,655,156	-	-	-	36,527,354
IDEPRO	-	-	99,116,042	-	-	-	-	-	99,116,042
IMPRO	-	-	2,248,549	-	-	-	-	-	2,248,549
SARTAWI	-	165,391	17,652,426	-	-	2,337,708	-	79,067,873	99,223,398
ANED	-	268,225	-	-	23,612,632	-	-	22,136,712	46,017,569
CIDRE	-	2,801,500	33,958,193	10,901,663	68,678,776	391,769	97,868	-	116,829,769
FONDECO	-	-	54,423,948	-	-	-	-	72,027,851	126,451,798
FUBODE	-	-	46,970,956	-	-	19,893	-	29,259,411	76,250,260
TOTAL	-	3,534,561	803,357,893	14,885,340	96,946,564	2,944,136	97,868	275,458,063	1,197,424,425
	0.00%	0.30%	67.10%	1.24%	8.10%	0.25%	0.01%	23.01%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	651,264,391	-	-	1,128,250	-	80,392,594	732,785,235
PRO MUJER	-	-	312,926,032	-	-	-	-	-	312,926,032
DIACONIA	-	2,296,411	470,862,806	-	-	-	-	-	473,159,218
EMPRENDER	-	-	2,983,322	37,305,940	-	-	-	-	40,289,262
FONCRESOL	-	-	9,674,299	-	-	-	-	9,170,317	18,844,616
FUNBODEM	-	-	98,643,563	-	24,970,013	-	-	-	123,613,576
IDEPRO	-	-	217,249,214	-	-	-	-	-	217,249,214
IMPRO	-	-	17,942,903	-	-	-	-	-	17,942,903
SARTAWI	-	459,002	30,325,916	-	-	5,486,818	-	90,381,578	126,653,314
ANED	-	268,225	-	-	23,612,632	-	-	22,136,712	46,017,569
CIDRE	-	15,088,094	60,941,737	17,536,588	120,203,733	2,053,171	397,029	-	216,220,352
FONDECO	-	-	54,423,948	-	-	-	-	72,027,851	126,451,798
FUBODE	-	-	105,709,286	-	-	84,457	-	31,145,735	136,939,478
TOTAL	-	17,843,507	2,033,215,641	54,842,528	168,786,378	8,752,696	397,029	305,254,747	2,589,092,566
	0.00%	0.69%	78.53%	2.12%	6.52%	0.34%	0.02%	11.79%	100%

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

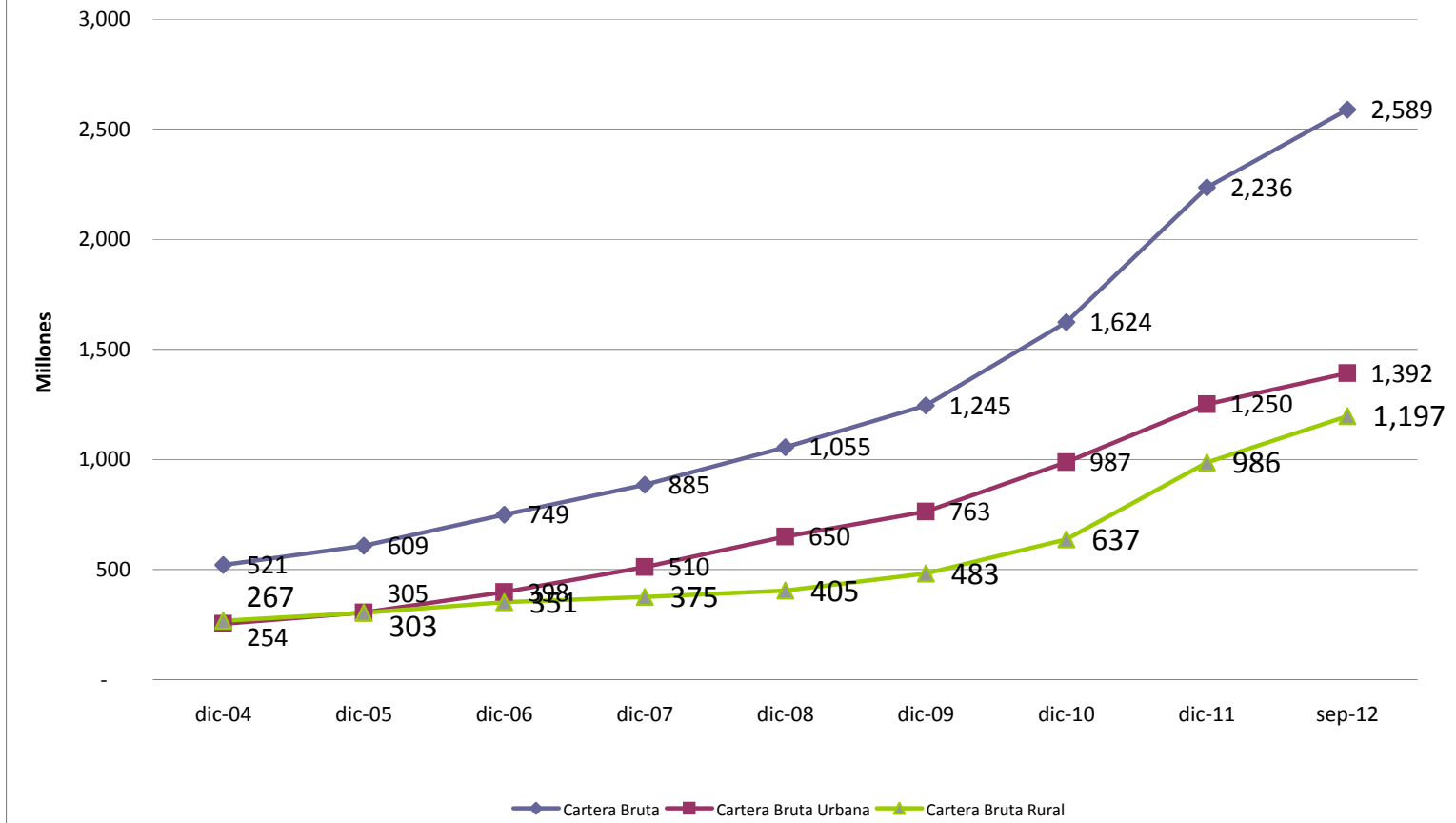


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

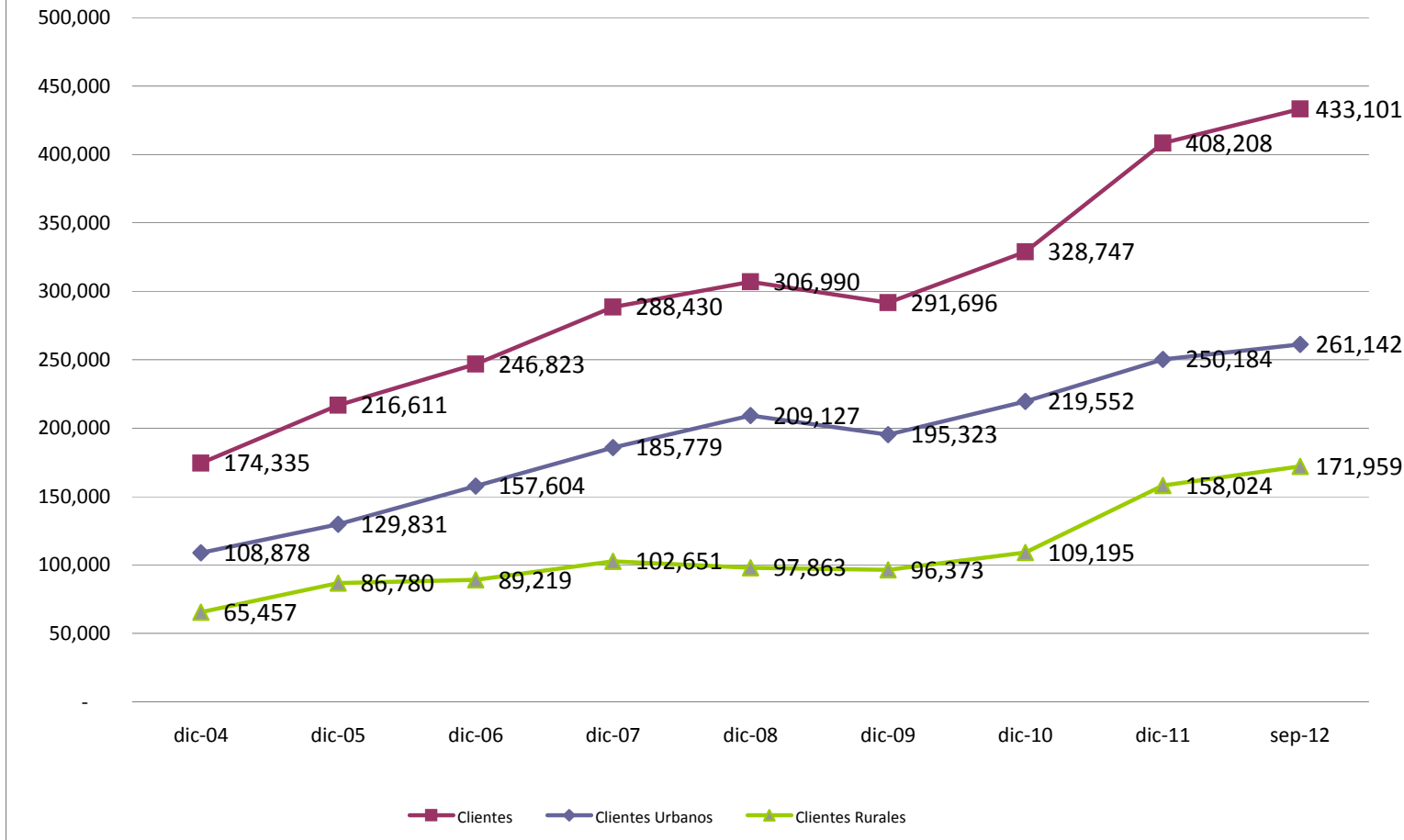


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

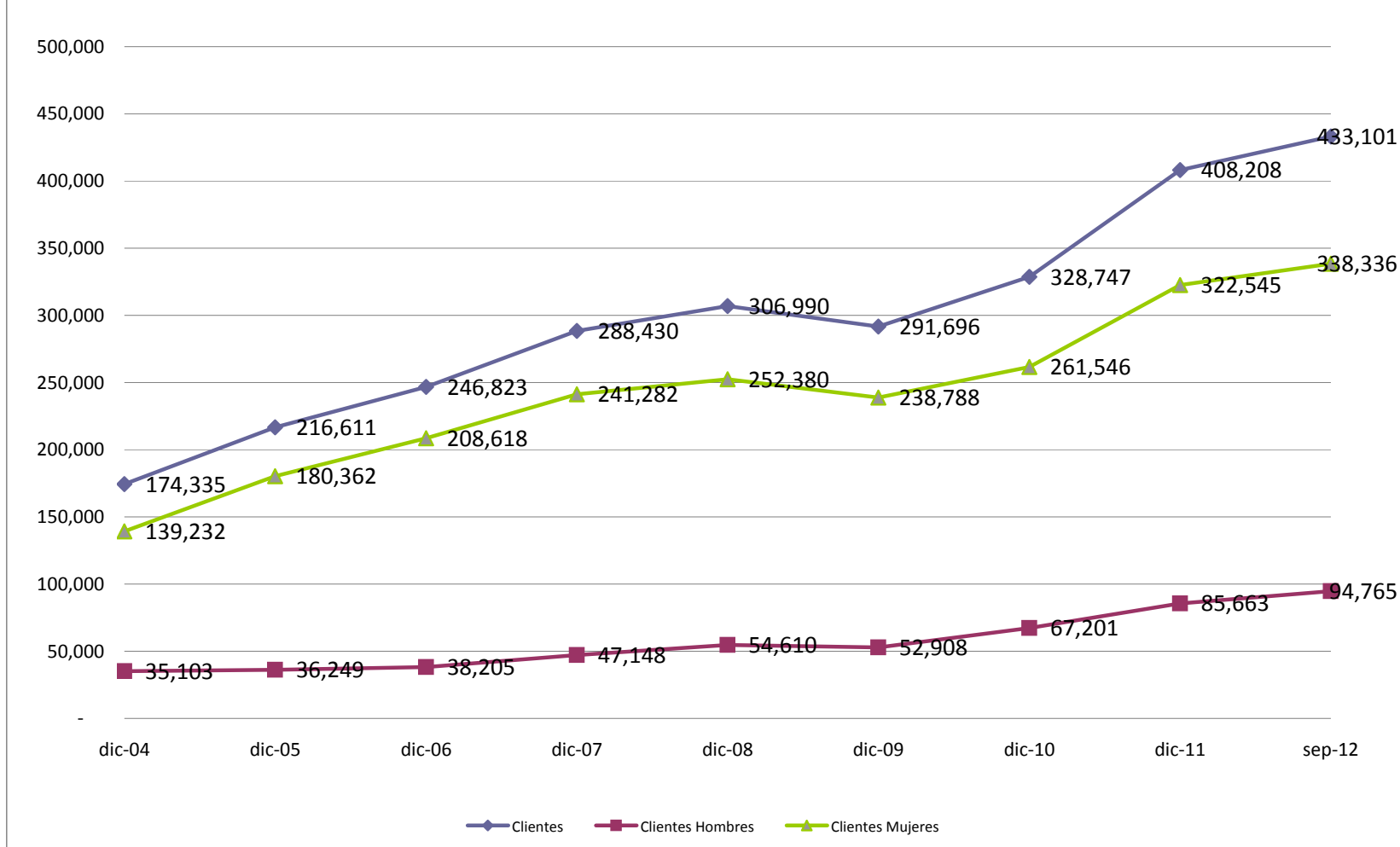


GRAFICO Nº 5
Evolución de % de Mora

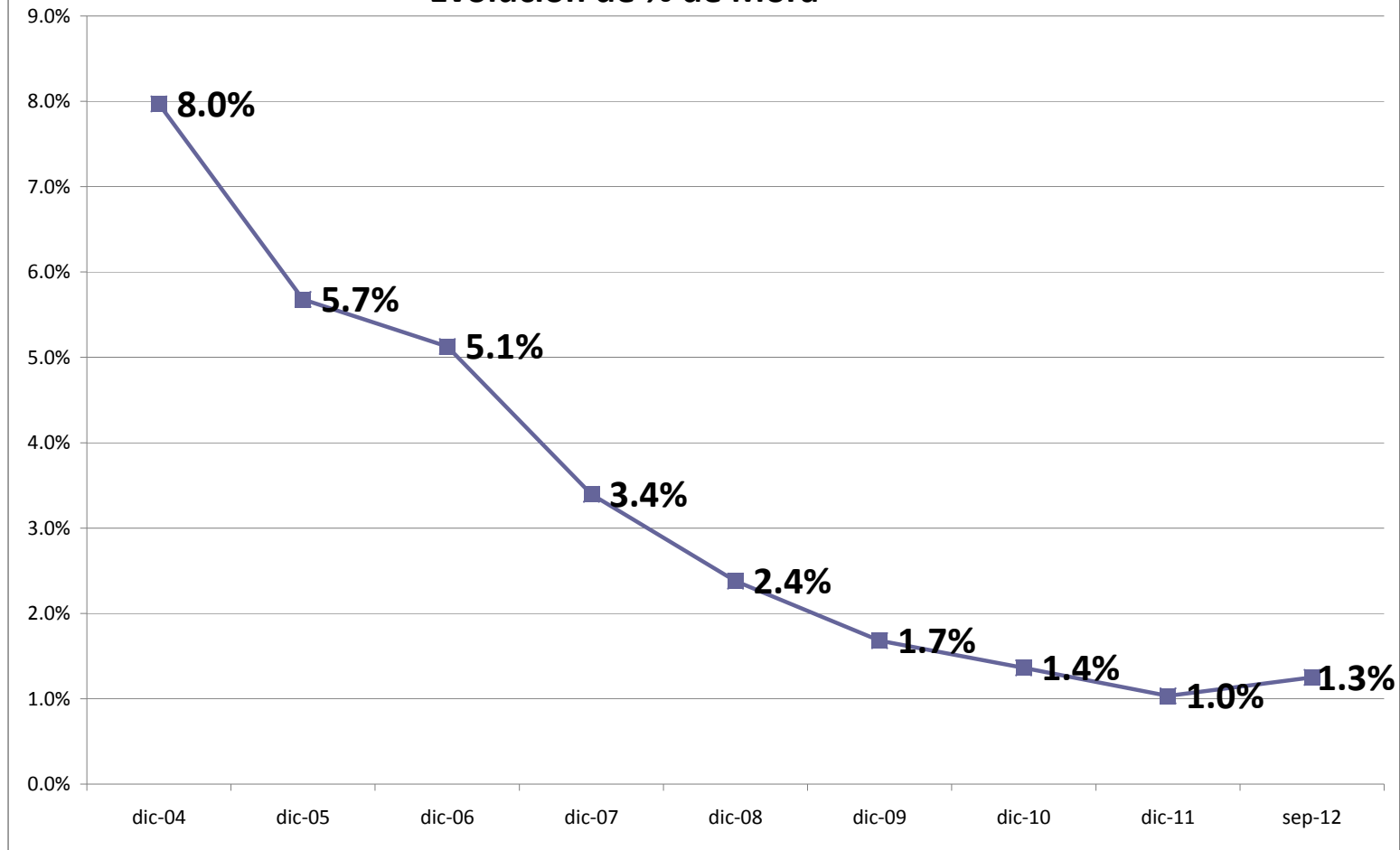


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

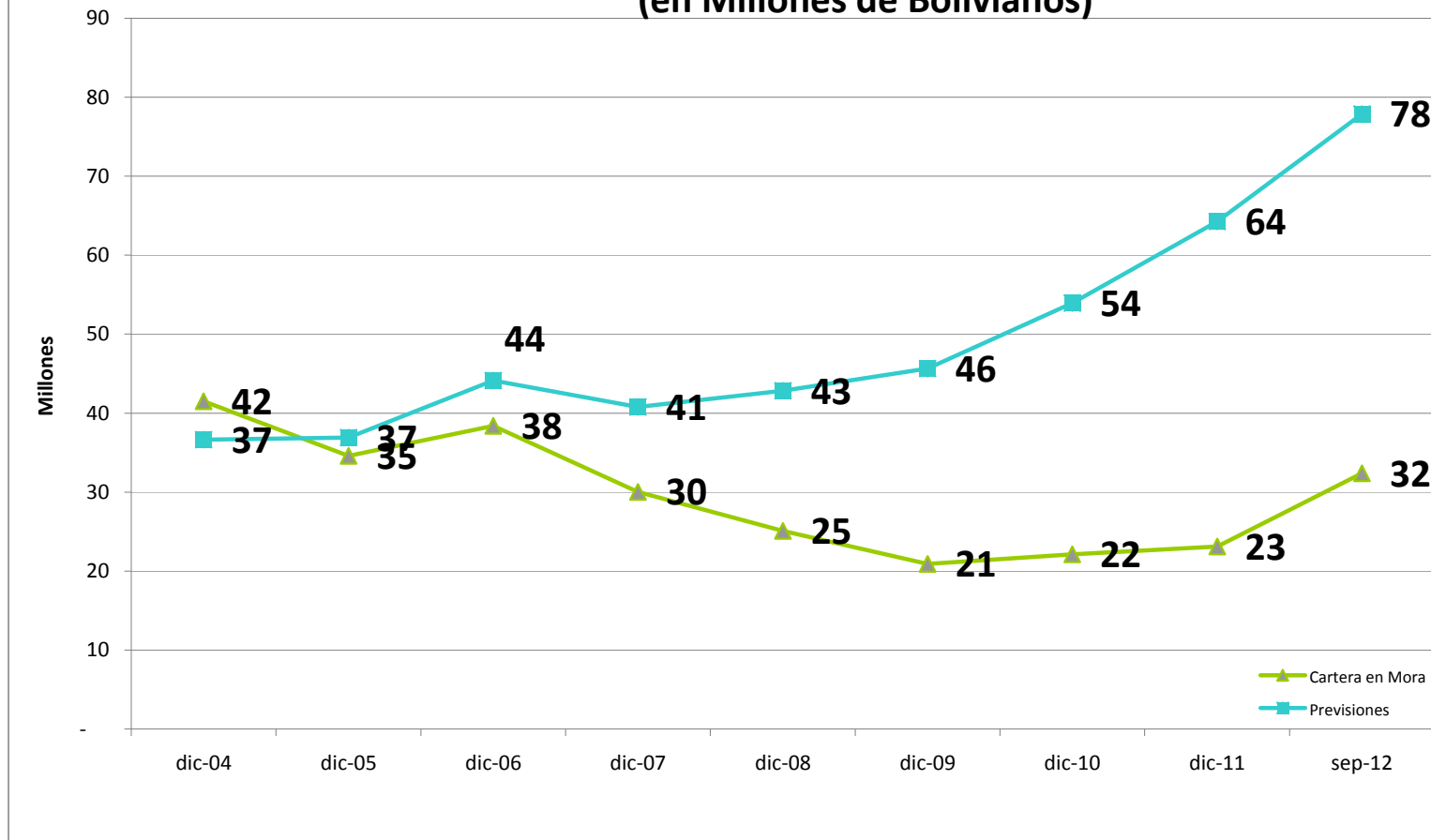
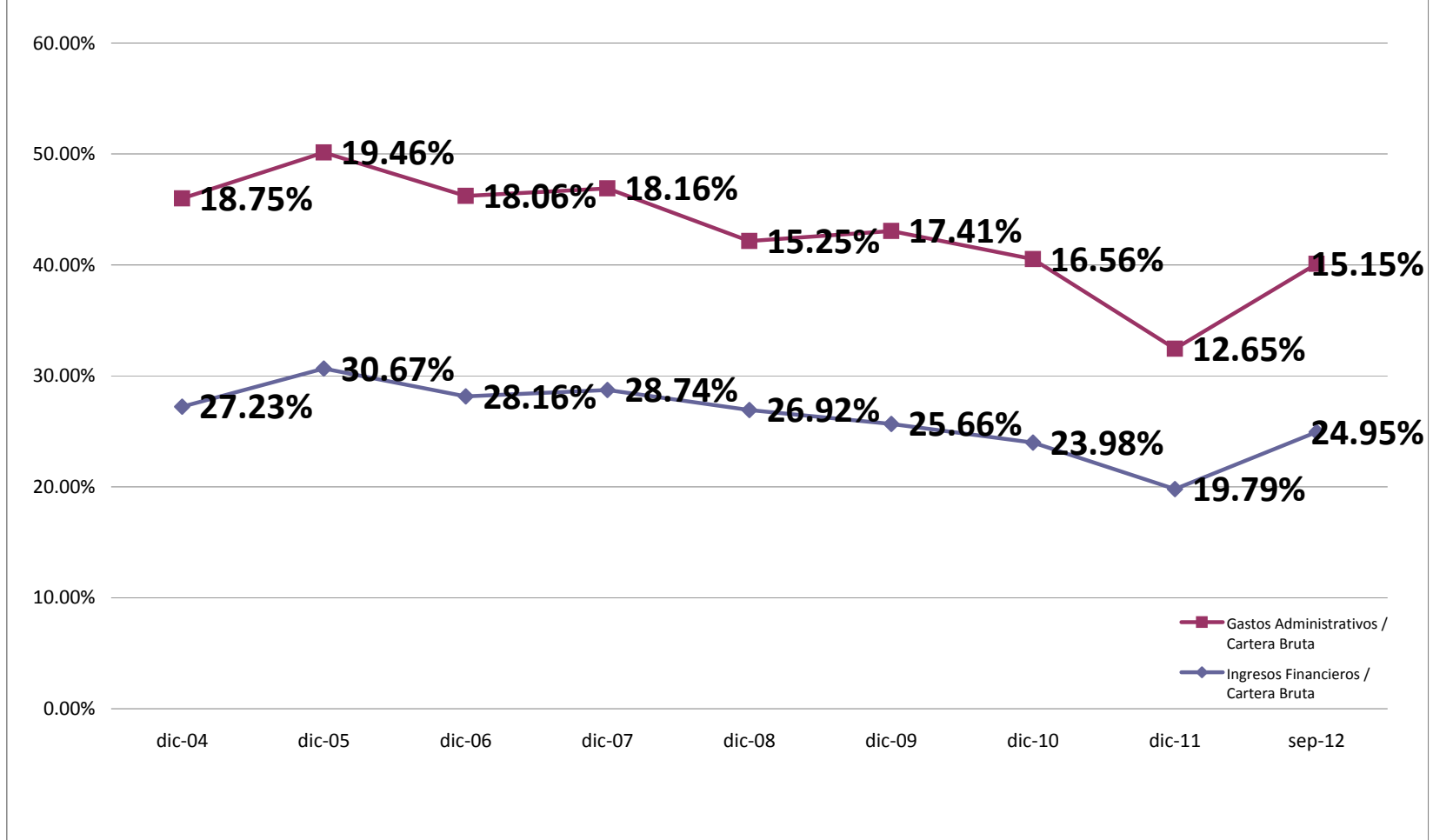


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Septiembre de 2012
(En Bolívianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																			
	SECTOR ECONOMICO																			
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petroleo 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	44,335,638	-	-	-	-	-	-	228,011,851	-	-	-	-	-	-	-	-	-	-	44,335,638	316,683,127
PRO MUJER	-	-	-	-	23,460,078	-	-	211,901,170	12,528,546	7,900,421	-	-	-	-	-	-	-	-	-	7,350,152
DIACONIA	3,122,015	97,533	3,739	1,942,412	114,559,615	64,108	107,017,917	114,559,615	3,789,644	63,906,031	37,386	31,876,002	390,813	1,531,605	9,575,523	47,218	-	-	-	31,360
EMPRESER	-	-	-	-	4,986,166	-	-	24,979,688	4,221,725	2,109,107	-	-	-	-	-	-	-	-	-	36,296,685
FONCRESOL	91,227	-	-	-	4,210,819	-	-	865,914	2,672,684	-	-	-	-	-	-	-	-	-	-	9,674,299
FUNBODEM	841,960	38,017	13,028	6,552	14,892,921	22,518	-	1,316,309	21,372,610	6,621,138	258,373	4,156,574	664,681	491,933	7,143,825	28,434	-	-	-	87,086,222
IDEPRO	4,746,568	5,230,752	-	5,272,37	15,571,854	-	-	3,747,372	36,898,390	10,088,415	-	5,543,948	469,963	777,265	5,692,192	114,242	-	-	-	469,589
IMPRO	-	-	-	-	2,775,775	-	-	4,215,354	1,531,733	-	-	-	847,241	792,010	5,532,240	-	-	-	-	15,694,354
SARTAWI	6,817,096	6,809	-	40,734	1,845,424	-	-	10,719,335	1,369,308	2,051,988	36,274	1,085,008	128,496	501,522	501,023	16,025	-	-	-	6,825
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	9,040,232	1,053,476	-	668,541	8,808,608	28,649	-	27,837,693	16,269,702	1,649,731	23,178,606	465,429	7,199,907	780,194	2,082,236	14,583	-	5,497	-	99,390,583
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBUDE	1,872,201	14,124	-	173,600	4,357,649	-	-	5,495,654	35,750,802	6,556,005	5,817,163	9,780	-	772	577,677	-	-	-	-	63,792
TOTAL	70,866,938	6,440,711	16,767	3,399,076	180,566,974	115,276	153,280,263	704,667,580	46,824,513	162,436,047	797,463	50,718,459	2,434,147	3,982,660	76,926,507	220,501	5,497	8,289,162	1,391,868,141	
	5.09%	0.46%	0.00%	0.24%	7.23%	0.01%	11.01%	50.63%	3.6%	11.67%	0.06%	3.64%	0.17%	0.29%	1.53%	0.02%	0.00%	0.60%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	79,059,401	-	-	-	-	-	-	287,110,455	-	-	-	-	-	-	-	-	-	-	49,932,253	416,102,108
PRO MUJER	-	-	-	-	2,731,044	-	-	43,468,100	1,783,588	1,057,396	-	-	-	-	-	-	-	-	-	756,540
DIACONIA	38,048,980	2,449,493	-	921,080	5,880,790	17,475	22,177,579	19,551,243	1,808,537	16,010,030	1,588	6,664,581	184,528	476,414	1,230,393	17,466	-	-	-	58,884
EMPRESER	3,992,577	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,992,577
FONCRESOL	3,482,004	-	-	-	411,011	-	-	363,654	4,564,603	-	-	-	-	-	311,332	-	-	-	-	37,713
FUNBODEM	11,839,505	106,273	-	213,608	2,318,667	36,245	-	540,580	5,942,813	1,951,168	11,391,958	62,042	864,714	66,871	1,000,162	11,496	-	-	-	36,527,354
IDEPRO	53,922,615	8,666,650	-	199,609	6,028,468	-	-	1,649,879	12,231,884	3,449,551	9,775,994	-	1,073,621	60,151	616,371	1,245,687	-	25,714	-	169,848
IMPRO	1,485,698	-	-	-	64,871	-	-	10,299	64,871	-	-	-	-	-	608,783	78,900	-	-	-	2,248,549
SARTAWI	72,690,659	17,072	-	67,451	1,281,854	111,533	-	5,119,446	12,328,978	1,222,821	3,863,314	129,386	1,230,627	206,264	472,362	446,573	24,125	-	-	10,934
ANED	14,966,867	7,237,569	-	46,018	935,394	-	-	9,956,913	3,396,677	-	-	-	8,812,499	59,911	154,246	-	-	-	-	67,845
CIDRE	64,540,971	2,230,251	54,582	1,357,734	6,268,861	-	-	12,603,425	6,795,434	1,088,000	16,092,587	423,917	4,609,008	87,197	122,450	495,008	62,222	-	-	116,829,769
FONDECO	74,302,963	-	-	-	2,777,782	-	-	15,496,858	6,841,791	-	-	-	-	-	-	-	-	-	-	18,570,359
FUBUDE	29,231,819	27,592	-	2,283,229	6,693,178	155,976	-	7,001,964	20,456,516	5,137,847	4,551,439	-	71,883	-	619,123	-	-	-	-	76,250,260
TOTAL	447,564,038	20,734,901	54,582	5,098,709	35,328,049	321,229	64,963,684	429,303,601	16,633,199	74,591,439	616,933	23,326,784	605,011	2,529,772	55,513,736	115,309	25,714	19,698,786	1,197,224,425	
	37.38%	1.73%	0.00%	0.43%	2.93%	0.03%	5.43%	35.86%	1.41%	6.23%	0.05%	1.95%	0.05%	0.21%	4.64%	0.01%	0.00%	1.65%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	123,395,038	-	-	-	-	-	-	515,122,306	-	-	-	-	-	-	-	-	-	-	94,267,891	732,785,235
PRO MUJER	-	-	-	-	26,191,122	-	-	255,359,270	14,311,132	8,957,816	-	-	-	-	-	-	-	-	-	810,691
DIACONIA	41,170,975	2,547,026	3,739	2,873,472	25,538,068	81,583	129,195,496	134,110,858	5,598,181	79,916,061	38,974	38,540,583	575,341	2,008,019	10,805,915	64,684	-	-	-	473,159,218
EMPRESER	3,992,577	-	-	-	4,986,166	-	-	24,979,688	4,221,725	2,109,107	-	-	-	-	-	-	-	-	-	40,295,263
FONCRESOL	3,273,232	-	-	-	4,621,830	-	-	1,230,568	7,237,288	-	-	-	-	-	1,797,486	-	-	-	-	385,213
FUNBODEM	12,681,465	144,290	13,028	220,159	17,212,599	58,764	-	1,856,889	27,315,423	8,572,306	40,609,306	320,416	5,021,288	731,552	665,413	8,143,987	39,929	-	-	6,771
IDEPRO	58,669,183	13,897,402	-	726,847	21,600,322	-	-	5,397,250	49,130,275	13,537,966	38,031,379	-	6,617,569	530,114	1,393,636	6,937,879	114,242	25,714	-	639,437
IMPRO	1,485,698	-	-	-	2,775,775	-	-	4,225,653	1,596,604	-	-	-	847,241	1,400,792	5,611,139	-	-	-	-	17,942,903
SARTAWI	79,507,755	23,882	-	108,186	3,127,278	111,533	-	23,048,312	2,592,129	5,915,835	165,660	2,315,635	334,759	947,595	947,595	40,149	-	-	-	126,653,314
ANED	14,966,867	7,237,569	-	46,018	935,394	-	-	9,956,913	3,396,677	-	-	-	8,812,499	59,911	154,246	-	-	-	-	67,845
CIDRE	73,581,203	3,283,727	54,582	2,026,275	15,077,470	28,649	-	40,441,119	23,065,136	2,735,791	39,273,193	889,346	11,808,915	867,391	2,577,305	76,806	5,497	-	-	216,220,352
FONDECO	74,302,963	-	-	-	2,777,782	-	-	15,496,858	6,841,791	-	-	-	-	-	-	-	-	-	-	18,570,359
FUBUDE	31,104,020	41,716	-	2,456,829	11,050,827	155,976	-	12,497,618	56,207,318	11,693,852	10,368,602	-	81,463	-	772	-	-	-	-	136,939,478
TOTAL	518,430,976	27,175,632	71,949	8,457,785	135,894,623	496,504	218,163,947	1,139,971,182	63,656,732	237,027,466	1,414,396	74,645,193	3,089,158	6,512,432	132,440,243	335,810	31,211	27,987,948	2,989,092,567	
	26.02%	1.05%	0.00%	0.33%	5.25%	0.02%	8.43%	43.80%	2.46%	9.15%	0.05%	2.86%	0.12%	0.25%	5.12%	0.01%	0.00%	1.05%	100%	

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

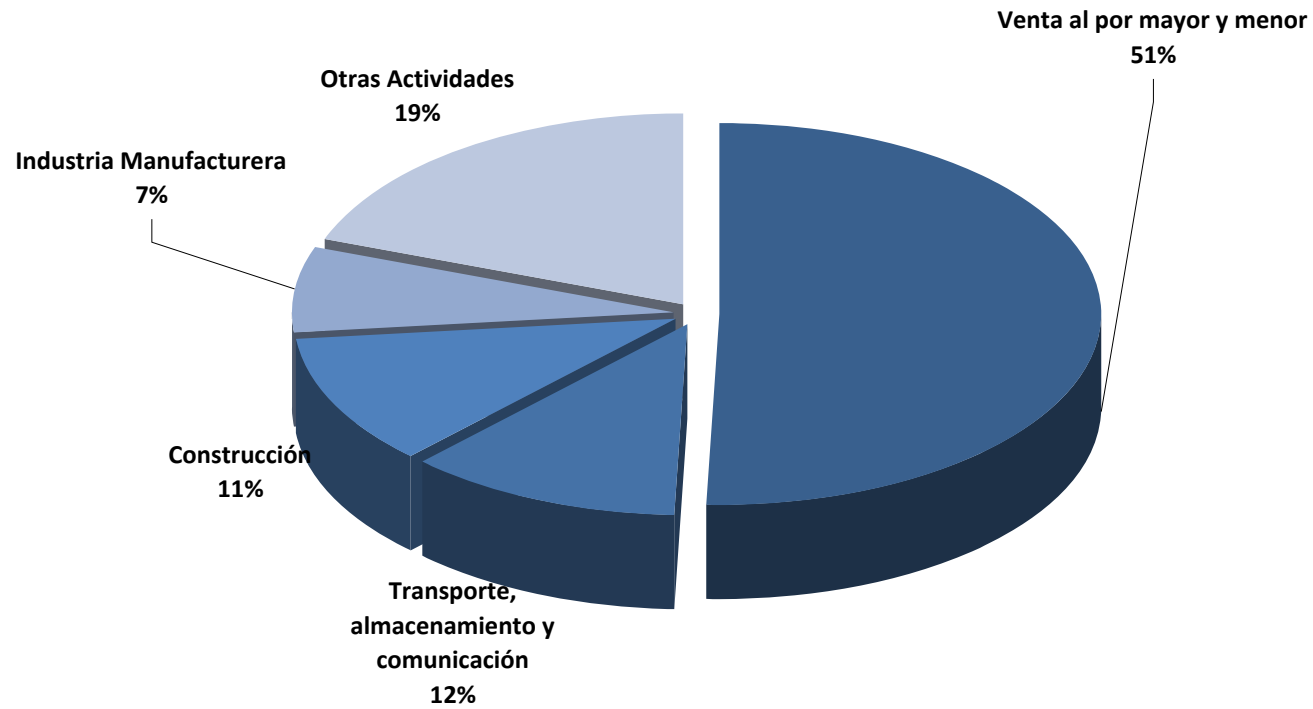
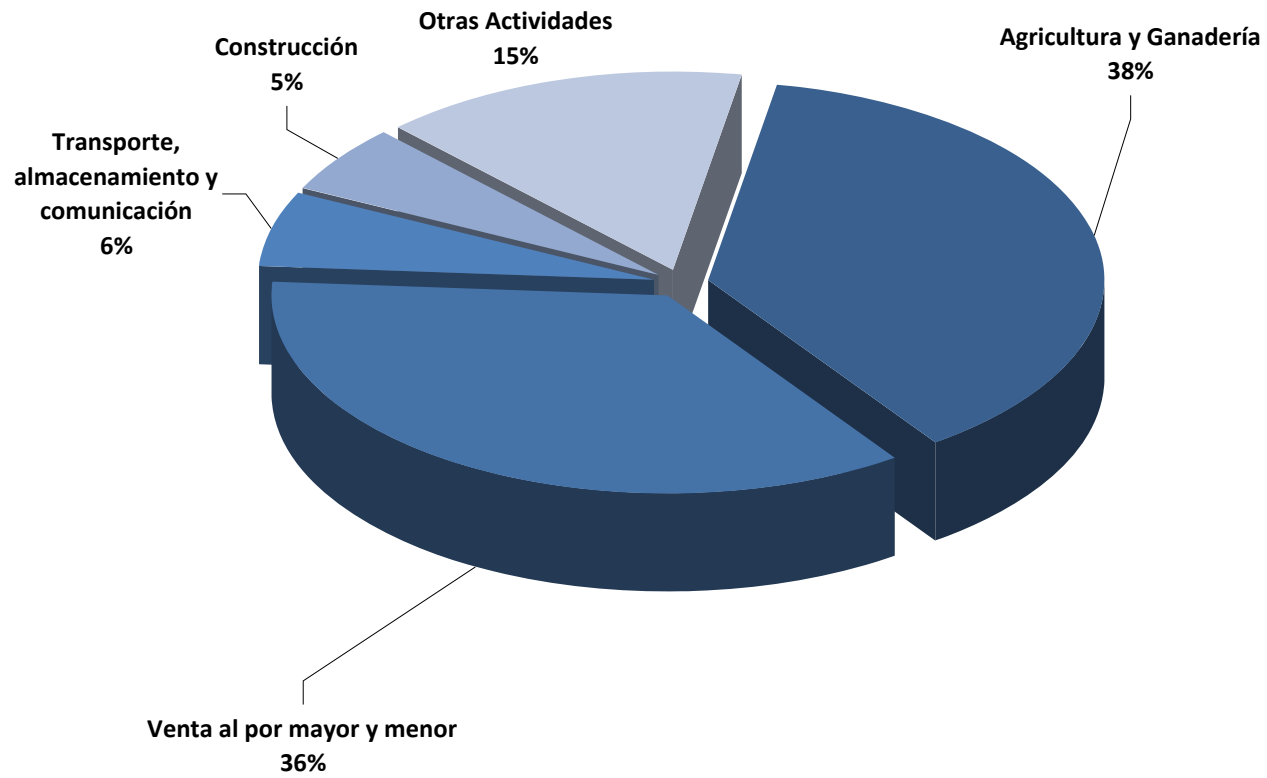


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de Septiembre de 2012
(En Bolivianos)

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											TOTAL
	ESTRATIFICACIÓN DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	
CRECER	-	-	-	-	-	366,061	8,730,299	55,333,392	154,672,468	42,696,288	54,884,619	316,683,127
PRO MUJER	-	-	-	-	-	-	145,724	4,514,244	79,634,373	61,588,521	117,257,504	263,140,367
DIACONIA	-	-	745,989	4,237,073	9,201,082	10,771,259	24,335,353	96,027,496	164,912,093	31,469,617	15,950,237	357,650,199
EMPRENDER	-	-	-	-	-	133,725	1,276,155	5,508,735	21,659,833	4,694,330	3,023,906	36,296,685
FONCRESOL	-	-	-	-	-	501,388	-	1,028,304	2,815,820	2,426,649	2,902,138	9,674,299
FUNBODEM	-	-	-	-	7,828,663	4,132,942	9,499,139	16,037,338	35,037,315	10,278,107	4,272,720	87,086,222
IDEPRO	-	-	1,557,519	4,165,479	2,766,861	3,118,456	24,680,914	46,583,917	34,461,611	672,706	105,708	118,133,172
IMPRO	-	-	-	-	-	227,881	-	2,411,507	9,690,739	1,382,435	1,981,791	15,694,354
SARTAWI	-	-	-	1,261,062	899,236	-	731,765	1,892,766	18,484,667	1,983,676	2,176,744	27,429,916
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	2,016,520	11,584,079	13,547,456	9,266,927	4,636,121	11,753,222	26,948,273	19,307,948	316,720	13,318	99,390,583
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	169,591	-	-	-	-	-	1,922,224	24,135,844	15,905,450	18,556,110	60,689,218
TOTAL	2,186,110	13,887,587	23,211,070	29,962,769	23,158,504	81,881,839	258,208,196	566,832,712	173,414,499	221,124,796	1,391,868,141	
	0.00%	0.16%	1.00%	1.67%	2.15%	1.66%	5.88%	18.55%	40.58%	12.46%	15.89%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	26,829,310	86,082,449	200,624,557	44,572,863	57,992,929	416,102,108
PRO MUJER	-	-	-	-	-	-	-	4,890,274	12,519,933	32,375,457	49,785,665	115,509,019
DIACONIA	-	-	913,761	3,147,824	2,490,622	4,527,647	23,810,876	61,290,826	15,438,208	5,889,255	115,509,019	
EMPRENDER	-	-	-	-	-	-	-	229,125	2,605,114	842,651	315,688	3,992,577
FONCRESOL	-	-	-	-	-	56,275	390,895	941,929	2,751,172	3,889,316	1,140,730	9,170,317
FUNBODEM	-	-	-	-	3,571,988	1,927,710	2,601,011	6,620,896	16,165,980	4,478,434	1,161,334	36,527,354
IDEPRO	-	4,559,950	1,877,888	1,971,450	14,694,889	1,635,504	14,694,889	32,477,570	39,930,583	1,731,292	236,516	99,116,042
IMPRO	-	-	-	-	-	-	-	93,950	1,003,116	1,055,340	96,143	2,248,549
SARTAWI	-	-	291,667	6,755,436	7,841,007	4,260,776	6,617,492	10,288,579	60,731,661	2,008,799	427,981	99,223,398
ANED	-	-	-	-	-	213,000	475,800	1,950,305	36,787,200	5,043,335	1,547,928	46,017,569
CIDRE	2,128,034	14,744,043	10,561,273	4,366,088	9,216,042	4,366,088	9,299,815	36,117,403	29,839,183	557,889	-	116,829,769
FONDECO	-	10,148,125	19,129,427	15,461,391	7,888,162	10,705,842	18,342,808	27,378,783	9,221,112	8,176,148	126,451,798	
FUBODE	717,221	-	-	-	-	-	-	7,281,879	42,608,654	11,164,625	14,477,881	76,250,260
TOTAL	2,845,255	29,743,785	39,237,764	41,209,702	22,836,137	76,142,701	224,237,710	526,607,104	110,523,798	123,838,390	1,197,224,425	
	0.00%	0.24%	2.48%	3.28%	3.44%	1.91%	6.36%	18.73%	43.99%	9.23%	10.34%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	366,061	35,559,609	141,415,841	355,297,025	87,269,152	112,877,548	732,785,235
PRO MUJER	-	-	-	-	-	145,724	4,514,244	84,524,648	149,632,961	74,108,455	149,632,961	312,926,032
DIACONIA	-	-	745,989	5,150,834	12,348,906	13,261,881	28,862,999	119,838,372	226,202,920	44,907,825	21,839,492	473,159,218
EMPRENDER	-	-	-	-	-	133,725	1,276,155	5,737,860	24,264,947	5,536,981	3,339,594	40,289,263
FONCRESOL	-	-	-	-	-	56,275	892,283	1,970,233	5,666,992	6,315,965	4,042,868	18,844,616
FUNBODEM	-	-	-	-	11,400,651	6,060,652	12,100,150	22,658,234	51,203,294	14,756,541	5,434,054	123,613,576
IDEPRO	-	6,117,469	6,043,367	4,738,312	4,753,959	39,375,803	79,061,487	74,412,194	2,403,998	342,624	217,249,214	
IMPRO	-	-	-	-	-	227,881	2,505,457	10,693,855	24,777,775	2,077,934	17,942,903	
SARTAWI	-	-	291,667	8,016,498	8,740,242	4,260,776	7,349,257	12,181,346	79,216,328	3,992,475	2,604,724	126,653,314
ANED	-	-	-	-	-	213,000	475,800	1,950,305	36,787,200	5,043,335	1,547,928	46,017,569
CIDRE	4,144,554	26,328,122	24,108,728	18,482,969	9,002,208	21,053,037	63,065,675	49,147,131	874,609	13,318	216,220,352	
FONDECO	-	10,148,125	19,129,427	15,461,391	7,888,162	10,705,842	18,342,808	27,378,783	9,221,112	8,176,148	126,451,798	
FUBODE	886,811	-	-	-	-	-	-	66,744,497	27,070,075	33,033,991	136,939,478	
TOTAL	5,031,365	43,631,372	62,448,854	71,172,471	45,996,701	158,024,540	482,445,966	1,091,439,815	283,938,298	344,963,185	2,589,092,567	
	0.00%	0.19%	1.69%	2.41%	2.75%	1.78%	6.10%	18.63%	42.16%	10.97%	13.32%	100%

Cuadro N° 10

CARTERA POR TECNOLOGIA FINANCIERA
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Septiembre 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	154,279,750	55,868	-	-	162,403,377	21,373	-	-	316,683,127	77,241	
PRO MUJER	196,093,157	102,702	-	-	67,047,210	6,812	-	-	263,140,367	109,514	
DIACONIA	68,195,716	27,603	-	-	289,454,483	26,280	-	-	357,650,199	53,883	
EMPRENDER	10,603,299	5,470	895,019	270	24,798,367	3,602	-	-	36,296,685	9,342	
FONCRESOL	5,138,375	2,738	41,957	16	4,493,967	297	-	-	9,674,299	3,051	
FUNBODEM	-	-	-	-	87,086,222	7,291	-	-	87,086,222	7,291	
IDEPRO	-	-	-	-	118,133,172	4,551	-	-	118,133,172	4,551	
IMPRO	-	-	-	-	15,694,354	1,981	-	-	15,694,354	1,981	
SARTAWI	4,201,759	2,032	6,809	4	23,221,348	2,135	-	-	27,429,916	4,171	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	99,390,583	2,831	-	-	99,390,583	2,831	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	36,939,582	11,284	89,317	21	23,660,319	2,005	-	-	60,689,218	13,310	
TOTAL	475,451,638	207,697	1,033,102	311	915,383,401	79,158	-	-	1,391,868,141	287,166	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	166,827,786	57,799	-	-	249,274,322	25,543	-	-	416,102,108	83,342	
PRO MUJER	49,785,665	24,227	-	-	-	-	-	-	49,785,665	24,227	
DIACONIA	1,592,184	594	-	-	113,916,836	10,835	-	-	115,509,019	11,429	
EMPRENDER	848,836	445	-	-	3,143,741	438	-	-	3,992,577	883	
FONCRESOL	4,900,727	1,337	453,364	72	3,759,951	215	56,275	1	9,170,317	1,625	
FUNBODEM	-	-	-	-	36,527,354	3,048	-	-	36,527,354	3,048	
IDEPRO	-	-	-	-	99,116,042	4,377	-	-	99,116,042	4,377	
IMPRO	-	-	-	-	2,248,549	318	-	-	2,248,549	318	
SARTAWI	225,163	123	128,645	51	98,869,590	6,811	-	-	99,223,398	6,985	
ANED	3,391,429	1,262	495,343	153	42,111,985	4,368	18,812	3	46,017,569	5,786	
CIDRE	-	-	-	-	116,674,972	3,922	154,797	3	116,829,769	3,925	
FONDECO	18,570,359	11,678	-	-	107,881,440	2,709	-	-	126,451,798	14,387	
FUBODE	22,539,791	7,723	442,827	179	53,267,642	4,157	-	-	76,250,260	12,059	
TOTAL	268,681,938	105,188	1,520,179	455	926,792,424	66,741	229,884	7	1,197,224,425	172,391	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	321,107,536	113,667	-	-	411,677,699	46,916	-	-	732,785,235	160,583	
PRO MUJER	245,878,822	126,929	-	-	67,047,210	6,812	-	-	312,926,032	133,741	
DIACONIA	69,787,899	28,197	-	-	403,371,318	37,115	-	-	473,159,218	65,312	
EMPRENDER	11,452,135	5,915	895,019	270	27,942,109	4,040	-	-	40,289,263	10,225	
FONCRESOL	10,039,102	4,075	495,321	88	8,253,918	512	56,275	1	18,844,616	4,676	
FUNBODEM	-	-	-	-	123,613,576	10,339	-	-	123,613,576	10,339	
IDEPRO	-	-	-	-	217,249,214	8,928	-	-	217,249,214	8,928	
IMPRO	-	-	-	-	17,942,903	2,299	-	-	17,942,903	2,299	
SARTAWI	4,426,921	2,155	135,455	55	122,090,938	8,946	-	-	126,653,314	11,156	
ANED	3,391,429	1,262	495,343	153	42,111,985	4,368	18,812	3	46,017,569	5,786	
CIDRE	-	-	-	-	216,065,555	6,753	154,797	3	216,220,352	6,756	
FONDECO	18,570,359	11,678	-	-	107,881,440	2,709	-	-	126,451,798	14,387	
FUBODE	59,479,373	19,007	532,144	200	76,927,961	6,162	-	-	136,939,478	25,369	
TOTAL	744,133,576	312,885	2,553,282	766	1,842,175,825	145,899	229,884	7	2,589,092,567	459,557	

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

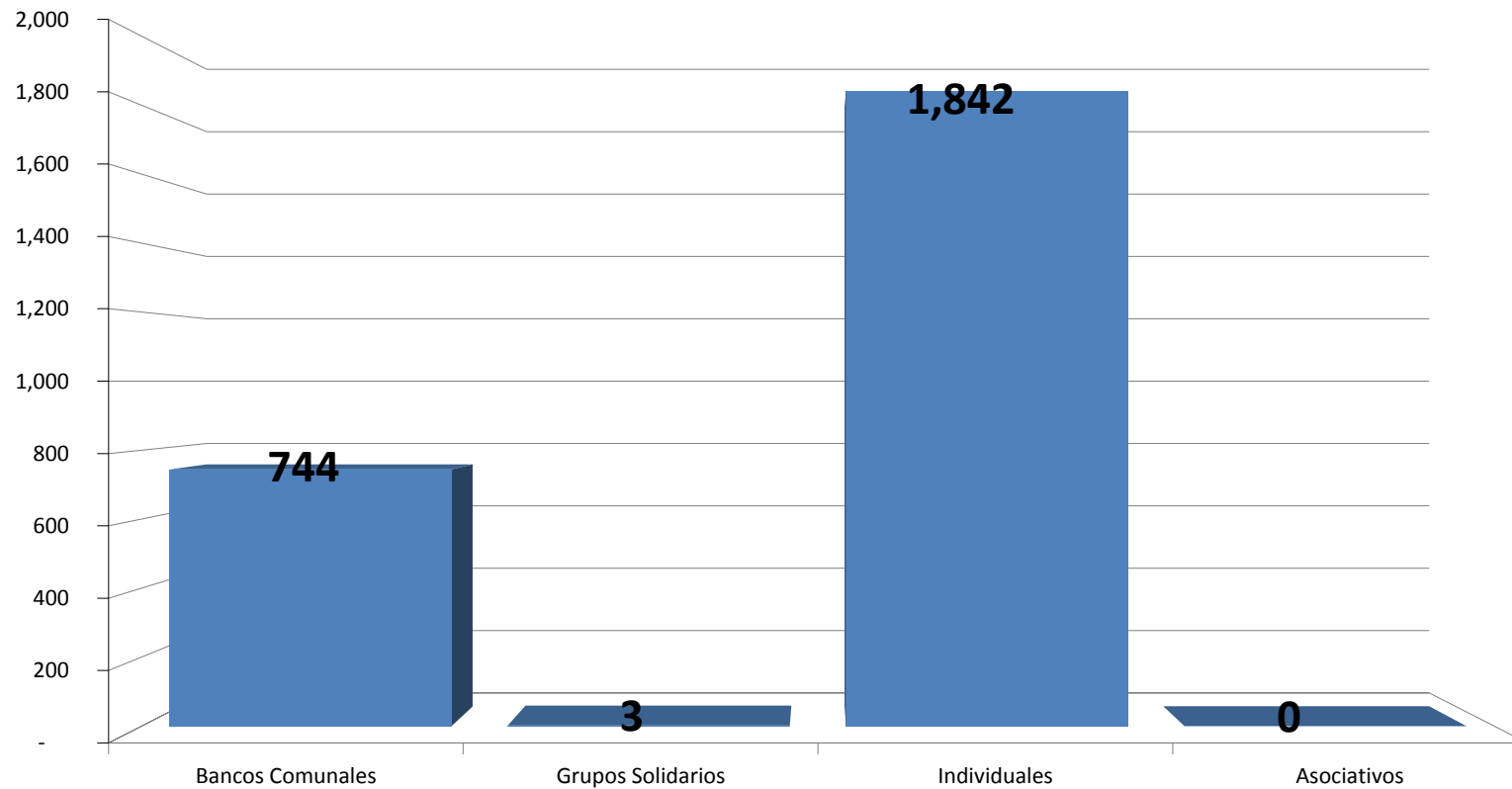
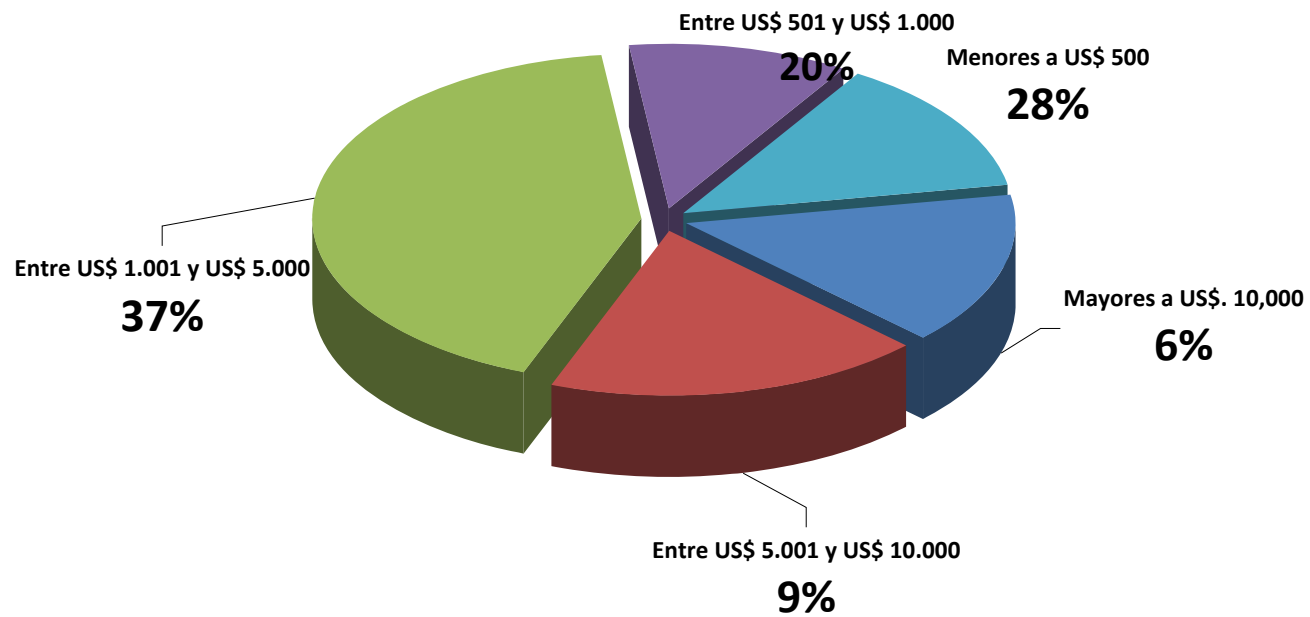


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

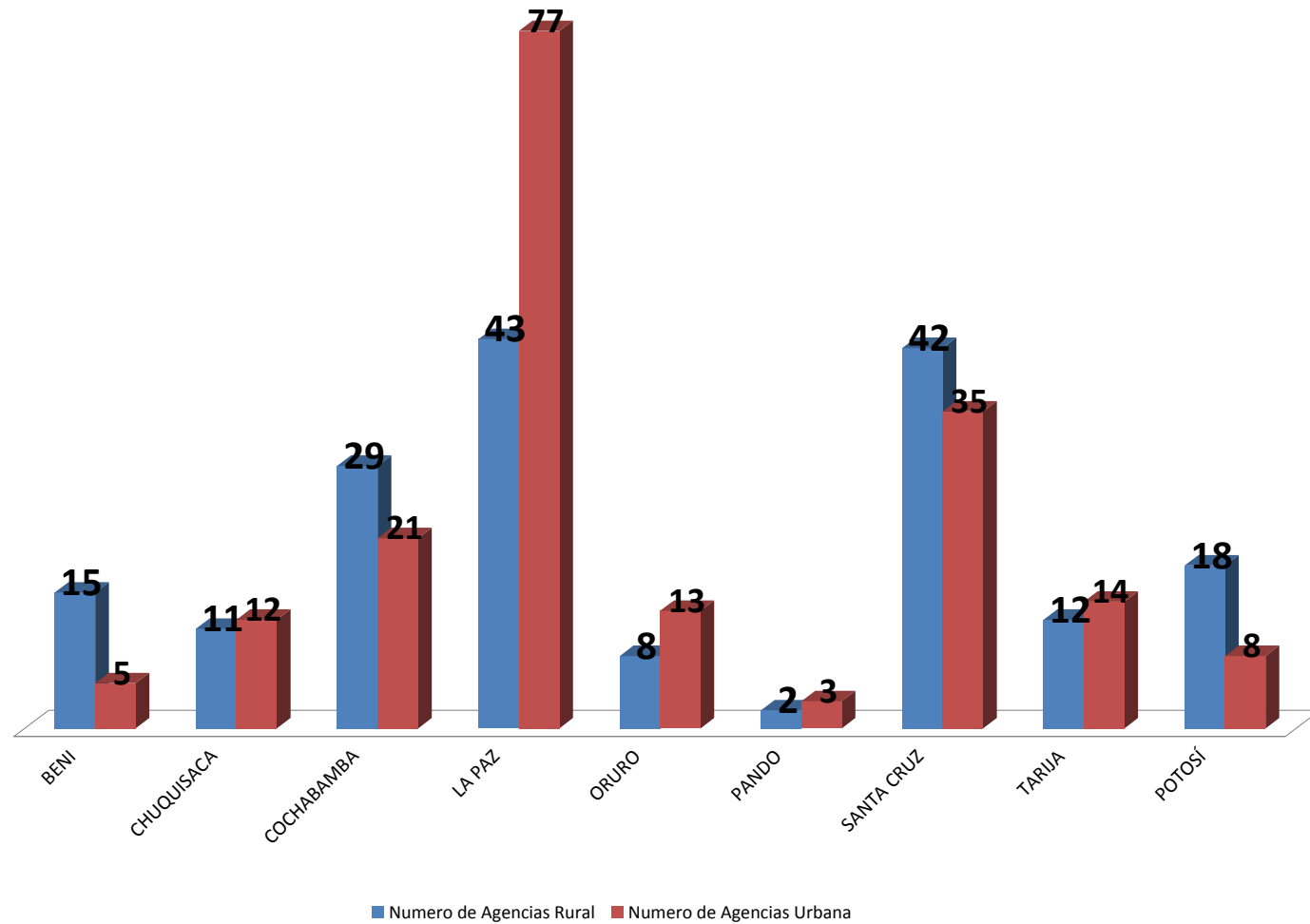


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de Septiembre de 2012
 (En Bolivianos)

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	381	519	900
DIACONIA	19	30	49	75	313	388
EMPRENDER	2	14	16	16	139	155
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	67	65	132
FUBODE	11	7	18	97	134	231
FUNBODEM	9	6	15	36	122	158
IDEPRO	11	8	19	49	115	164
IMPRO	1	2	3	3	27	30
PROMUJER	18	52	70	76	593	669
SARTAWI	17	12	29	67	86	153
Total general	180	188	368	992	2,279	3,271

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	92	62	154
CHUQUISACA	11	12	23	46	145	191
COCHABAMBA	29	21	50	196	272	468
LA PAZ	43	77	120	206	968	1,174
ORURO	8	13	21	32	151	183
PANDO	2	3	5	5	35	40
SANTA CRUZ	42	35	77	255	452	707
TARIJA	12	14	26	81	124	205
POTOSÍ	18	8	26	79	70	149
Total general	180	188	368	992	2,279	3,271

GRAFICO N° 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
30 de Septiembre 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%		36%					26%					
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%	28%		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)