

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

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCOSOL	FUNDODEM	INPRO	INPRO	SARTAW	ANED	ODRE	FONDICO	FURODE	TOTAL
ACTIVO															
DISPONIBILIDADES	16,888,488	25,361,170	<u>42,249,658</u>	27,805,105	703,817	1,851,902	3,478,404	9,329,310	939,318	6,156,732	9,674,365	31,719,523	11,100,053	23,166,472	168,174,658
INVERSIONES TEMPORARIAS	96,354,419	14,441,350	<u>110,795,769</u>	2,281,680	546,582	79,976	7,055	1,095,666	581,200	25,022	365,943	2,825,099	31,280	-	118,635,274
CARTERA	754,902,254	314,756,009	<u>1,069,658,262</u>	472,453,197	39,912,217	18,630,906	116,048,875	225,458,126	18,009,045	133,311,889	45,123,271	216,946,422	135,137,110	144,891,082	2,635,580,402
CARTERA BRUTA	757,637,441	313,706,901	<u>1,071,344,343</u>	489,572,891	42,222,081	19,102,244	120,242,625	226,064,577	18,399,926	132,240,135	45,438,406	221,990,616	135,166,618	140,317,010	2,662,101,472
CARTERA VIGENTE	751,658,002	309,952,237	<u>1,061,610,239</u>	487,703,739	40,987,539	18,407,001	107,073,905	218,096,082	16,969,949	128,365,341	44,571,690	213,438,091	132,970,935	139,580,624	2,609,775,134
CARTERA VENCIDA	2,880,731	1,235,811	<u>4,116,542</u>	1,419,791	170,215	245,028	538,251	1,697,715	172,327	1,807,565	797,894	3,458,820	694,605	623,210	15,741,964
CARTERA EN EJECUCIÓN	2,609,974	2,518,854	<u>5,128,828</u>	352,067	1,032,543	414,070	2,560,638	568,340	36,689	708,600	68,823	1,051,578	1,391,809	113,175	13,427,161
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	488,733	-	<u>488,733</u>	97,294	16,670	7,100	9,779,384	4,917,226	961,881	1,140,831	-	3,513,720	10,843	-	20,933,681
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	-	-	13,720	228,522	673,753	213,912	217,798	-	471,159	-	-	1,818,864
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	-	15,114	15,324	61,925	111,461	45,168	-	-	57,248	98,427	-	404,668
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	13,694,824	5,107,140	<u>18,801,964</u>	6,498,084	694,588	278,308	1,390,872	170,969	4,118,851	4,280,271	808,397	4,137,601	4,542,111	6,949,860	52,671,877
PREVISIÓN PARA CARTERA INCORRIBLE	-16,430,012	-4,058,032	<u>-20,488,044</u>	-23,617,779	-3,004,452	-749,645	-5,584,622	-4,725,302	-561,851	-3,208,516	-1,123,533	-9,181,796	-4,571,619	-2,375,788	-79,192,948
OTRAS CUENTAS POR COBRAR	3,584,385	2,538,782	<u>6,123,167</u>	2,742,219	701,919	404,412	787,626	2,592,569	572,698	1,395,544	1,702,394	3,829,944	3,289,830	1,178,883	25,321,206
BIENES REALIZABLES	1	-	<u>1</u>	5	-	-	57,905	-	4,866	-	22,434	28	-	55	85,294
INVERSIONES PERMANENTES	28,017,397	340,100	<u>28,357,497</u>	344,451	240,016	24,010	33,563	790,860	11,006	52,233	1,714,401	10,600,008	3,689,732	61,054	45,918,830
BIENES DE USO	34,303,168	6,515,037	<u>40,818,206</u>	12,577,980	1,877,607	1,326,063	3,217,873	5,459,274	1,215,058	5,690,071	1,096,806	8,736,688	6,587,583	2,953,671	91,556,878
OTROS ACTIVOS	8,985,310	1,122,001	<u>10,107,311</u>	1,387,772	142,146	265,047	816,848	824,780	901,426	873,224	288,049	9,607	1,063,337	883,227	17,562,773
TOTAL DEL ACTIVO	943,035,422	365,074,448	<u>1,308,109,870</u>	519,592,410	44,124,303	22,582,316	124,448,150	245,555,450	22,229,751	147,527,150	59,965,257	274,667,290	160,898,980	173,134,389	3,102,835,315
										0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	26,552	-	26,552
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	714,272,882	266,780,789	<u>981,053,671</u>	229,103,212	30,738,390	4,847,497	91,870,803	194,187,705	16,132,893	103,526,895	34,412,398	192,733,504	117,746,163	124,646,994	2,121,000,125
OTRAS CUENTAS POR PAGAR	23,989,565	13,278,450	<u>37,268,014</u>	16,823,064	2,808,453	1,148,293	3,528,953	8,245,144	667,478	19,507,059	11,393,862	9,998,836	11,635,908	10,002,346	133,027,412
PREVISIONES	17,431,803	12,400,996	<u>29,832,799</u>	6,319,068	-	-	2,484,931	-	316,841	6,680	554,640	-	1,938,034	1,786,121	43,239,115
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	27,533,003	-	-	27,533,003
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	423,049	3,725,895	-	-	1,203,452	-	8,200,893	516,908	86,810	2,737,606	-	16,894,614
TOTAL DEL PASIVO	755,694,250	292,460,234	<u>1,048,154,484</u>	252,668,394	37,272,739	5,995,789	97,884,686	203,636,301	17,117,213	131,241,527	46,877,808	230,352,153	134,084,264	136,435,461	2,341,720,819
PATRIMONIO															
CAPITAL SOCIAL	-	-	<u>-</u>	-	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	-	15,992,430	745,640	-	198,645	927,988	16,073,459	10,718,039	1,319,759	22,707,138	185,585,505
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	10,416,714	6,627,165	3,343,853	380,708,621
RESULTADOS ACUMULADOS	20,829,519	11,765,060	<u>32,594,579</u>	35,802,524	1,186,650	594,097	-1,831,470	3,129,992	181,750	-10,185,200	-2,986,010	4,534,656	1,867,792	10,647,936	75,537,296
TOTAL DEL PATRIMONIO	187,341,172	72,614,214	<u>259,955,385</u>	266,924,015	6,851,564	16,586,527	26,563,463	41,919,149	5,112,538	16,285,623	13,087,449	44,315,137	26,814,716	36,698,928	761,114,495
TOTAL DEL PASIVO Y PATRIMONIO	943,035,422	365,074,448	<u>1,308,109,870</u>	519,592,410	44,124,303	22,582,316	124,448,150	245,555,450	22,229,751	147,527,150	59,965,257	274,667,290	160,898,980	173,134,389	3,102,835,315

CUADRO Nº 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	166,522,756	99,321,193	265,843,949	90,987,725	10,430,958	2,972,540	21,468,427	33,440,322	2,837,338	21,980,865	9,703,677	32,574,322	21,430,357	30,788,971	544,459,450
GASTOS FINANCIEROS	-33,569,724	-16,297,855	-49,867,580	-10,601,135	-2,662,471	-153,010	-6,144,360	-8,072,156	-482,112	-8,079,857	-2,076,734	-8,996,310	-5,545,583	-5,868,972	-108,550,281
RESULTADO FINANCIERO BRUTO	132,953,031	83,023,338	215,976,369	80,386,590	7,768,487	2,819,530	15,324,066	25,368,166	2,355,226	13,901,008	7,626,942	23,578,011	15,884,774	24,919,999	435,909,169
OTROS INGRESOS OPERATIVOS	1,448,674	1,758,036	3,206,709	1,845,948	4,302,788	52,512	4,025,533	1,697,780	378,225	3,514,300	2,022,600	2,716,981	1,823,590	1,102,254	26,689,222
OTROS GASTOS OPERATIVOS	-4,660,290	-11,716,894	-16,377,184	-253,571	-	-	-196,560	-409,128	-385,777	-385,788	-1,955,604	-196,741	-951,681	-21,203,998	-
RESULTADO DE OPERACION BRUTO	129,741,415	73,064,480	202,805,895	81,976,967	12,071,276	2,872,042	19,153,039	26,656,818	2,637,175	17,029,533	9,260,754	24,339,299	17,521,623	25,070,572	441,394,993
RECUPERACION DE ACTIVOS FINANCIEROS	9,847,505	3,239,309	13,086,813	892,997	164,401	112,063	8,715,607	4,349,813	159,496	2,534,137	1,858,848	14,902,944	4,075,131	5,541,164	56,393,414
CARGOS POR INCOB.V. DESVALORIZACION DE ACTIVOS FINANCIEROS	-18,893,727	-5,852,426	-24,746,154	-7,617,676	-894,408	-180,927	-12,158,815	-6,807,255	-357,897	-4,228,880	-1,385,759	-19,802,128	-4,992,348	-6,182,343	-89,354,591
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	120,695,193	70,451,362	191,146,555	75,252,288	11,341,269	2,803,178	15,709,831	24,199,376	2,438,773	15,334,790	9,733,843	19,440,115	16,604,405	24,429,394	408,433,816
GASTOS DE ADMINISTRACION	-100,389,265	-58,666,615	-159,055,881	-39,229,300	-10,847,205	-2,571,910	-17,477,561	-21,018,004	-2,212,977	-15,059,586	-12,004,362	-15,753,607	-15,036,067	-19,138,796	-329,405,256
RESULTADO DE OPERACION NETO	20,305,927	11,784,746	32,090,674	36,022,987	494,064	231,269	-1,767,731	3,181,372	225,796	275,203	-2,270,519	3,686,509	1,568,338	5,290,597	79,028,560
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	318,037	-7,111	310,925	13,757	46	13,258	-	-159,581	-	-	212	-	-	95,122	273,740
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-768	-0	-768	-80	-	-688	-	-	-	-	4,858	-	-	-2,975	-
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	20,623,196	11,777,635	32,400,831	36,036,665	494,110	243,839	-1,767,731	3,021,792	225,796	275,203	-2,265,449	3,686,509	1,568,338	5,379,423	79,299,325
INGRESOS EXTRAORDINARIOS	395,920	66,587	462,506	-	-	168,309	-	-	-	350	40,013	1,166	2,611	11,915	686,869
GASTOS EXTRAORDINARIOS	-205,101	-9,291	-214,391	-	-	-	-	-	-	-	-	-	-	-	-214,391
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	20,814,015	11,834,931	32,648,946	36,036,665	494,110	243,839	-1,767,731	3,190,100	225,796	275,553	-2,225,436	3,687,675	1,570,949	5,391,337	79,771,803
INGRESOS DE GESTIONES ANTERIORES	47,177	8,305	55,482	92,806	-	-	-	2,571	251,779	68,600	1,209,080	20,403	-1,321	1,699,400	-
GASTOS DE GESTIONES ANTERIORES	-31,674	-78,176	-109,849	-326,951	-	-	-63,739	-60,108	-46,703	-67,552	-273,929	-364,087	-75	-131,154	-
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	20,829,519	11,765,060	32,594,579	35,802,519	494,110	243,839	-1,831,470	3,129,992	181,664	459,780	-2,430,766	4,532,668	1,591,277	5,389,856	80,158,048
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	86	-	-	-	-	-	87
CARGOS POR AJUSTE POR INFLACION	-	-	-	4	-	-	-	-	-	-	-	-	-	-	4
RESULTADO ANTES DE IMPUESTOS	20,829,519	11,765,060	32,594,579	35,802,524	494,110	243,839	-1,831,470	3,129,992	181,750	459,780	-2,430,766	4,532,668	1,591,277	5,389,856	80,158,139
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	20,829,519	11,765,060	32,594,579	35,802,524	494,110	243,839	-1,831,470	3,129,992	181,750	459,780	-2,430,766	4,532,668	1,591,277	5,389,856	80,158,139

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	1.79%	6.95%	3.23%	5.35%	1.60%	8.20%	2.80%	3.80%	4.23%	4.17%	16.13%	11.55%	6.90%	13.38%	5.42%
Inversiones Temporarias/Total Activo	10.22%	3.96%	8.47%	0.44%	1.24%	0.35%	0.01%	0.45%	2.61%	0.02%	0.61%	1.03%	0.02%	0.00%	3.82%
Cartera / Total Activo	80.05%	86.22%	81.77%	90.93%	90.45%	82.50%	93.25%	91.82%	81.01%	90.36%	75.25%	78.99%	83.99%	83.69%	84.94%
Otras Cuentas por cobrar / Total Activo	0.38%	0.70%	0.47%	0.53%	1.59%	1.79%	0.63%	1.06%	2.58%	0.95%	2.84%	1.39%	2.04%	0.68%	0.82%
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	2.97%	0.09%	2.17%	0.07%	0.54%	0.11%	0.03%	0.32%	0.05%	0.04%	2.86%	3.86%	2.29%	0.04%	1.48%
Bienes de Uso / Total Activo	3.64%	1.78%	3.12%	2.42%	4.26%	5.87%	2.59%	2.22%	5.47%	3.86%	1.83%	3.18%	4.09%	1.71%	2.95%
Otros Activos / Total Activo	0.95%	0.31%	0.77%	0.27%	0.32%	1.17%	0.66%	0.34%	4.06%	0.59%	0.48%	0.00%	0.66%	0.51%	0.57%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2.65%	3.87%	2.99%	8.27%	1.34%	1.30%	-1.77%	1.53%	0.98%	0.37%	-4.86%	1.98%	1.19%	3.74%	3.10%
Resultado Neto / Patrimonio ROE	13.34%	19.44%	15.05%	16.10%	8.65%	1.76%	-8.27%	8.96%	4.27%	3.39%	-22.29%	12.27%	7.12%	17.62%	12.64%
Resultado Neto / Ingresos Financieros	12.51%	11.85%	12.26%	39.35%	4.74%	8.20%	-8.53%	9.36%	6.41%	2.09%	-25.05%	13.91%	7.43%	17.51%	14.72%
Ingresos Financieros / Activo	21.19%	32.65%	24.39%	21.01%	28.37%	15.80%	20.70%	16.34%	15.32%	17.88%	19.42%	14.23%	15.98%	21.34%	21.06%
Ingresos Financieros / Cartera Bruta	26.38%	37.99%	29.78%	22.30%	29.65%	18.67%	21.43%	17.75%	18.50%	19.95%	25.63%	17.61%	19.03%	26.33%	24.54%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	15.90%	22.44%	17.82%	9.62%	30.83%	16.16%	17.44%	11.16%	14.43%	13.67%	31.70%	8.52%	13.35%	16.37%	14.85%
Gastos Administrativos / Activo	12.77%	19.28%	14.59%	9.06%	29.50%	13.67%	16.85%	10.27%	11.95%	12.25%	24.02%	6.88%	11.21%	13.27%	12.74%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.28%	98.80%	99%	100%	97.12%	96%	97%	99%	97%	98%	98.09%	98%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0.38%	0.39%	0.38%	0.29%	0.40%	1.35%	0.64%	1.05%	2.10%	1.53%	1.76%	1.77%	0.51%	0.44%	0.66%
Cartera en Ejecución / Cartera Bruta	0.34%	0.80%	0.48%	0.07%	2.48%	2.25%	2.18%	0.30%	0.44%	0.54%	0.15%	0.50%	1.10%	0.08%	0.52%
Previsión cartera incobrable / Cartera en Mora	299.23%	108.08%	221.60%	1332.94%	246.70%	108.94%	164.77%	154.86%	120.03%	117.36%	129.63%	182.22%	209.24%	322.63%	252.27%
LIQUIDEZ															
Disponibilidades / Pasivo	2.23%	9%	4%	11%	1.89%	31%	4%	5%	5%	5%	20.64%	14%	8%	17%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	14.99%	13.61%	14.60%	11.91%	3.35%	32.22%	3.56%	5.12%	8.88%	4.71%	21.42%	15.00%	8.30%	16.98%	12.25%
Disponibilidades + Inversiones Temporarias / Activo	12.01%	10.90%	11.70%	5.79%	2.83%	8.55%	2.80%	4.25%	6.84%	4.19%	16.74%	12.58%	6.92%	13.38%	9.24%
SOLVENCIA															
Patrimonio/Activo	19.87%	20%	20%	51%	15.53%	73%	21%	17%	23%	11%	21.83%	16%	17%	21%	25%
Cartera Vencida+Ejecución/Patrimonio	2.93%	5.17%	3.56%	0.66%	17.78%	4.15%	12.76%	7.28%	9.16%	16.79%	6.62%	11.37%	8.15%	2.01%	4.12%
Cartera Vencida+Ejecución-Prev/Patrimonio	-5.84%	-0.42%	-4.32%	-8.18%	-26.08%	-0.37%	-8.26%	-3.99%	-1.83%	-2.91%	-1.96%	-9.35%	-8.90%	-4.47%	-6.28%

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS

INSTITUCIONES FINANCIERAS DE DESARROLLO

31 de Octubre de 2012

(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	41,447,962	40,871,235	292,152	284,575	636	14,061	14,697
CHUQUISACA	75,421,473	74,356,700	230,872	833,902	3,269	16,358	19,627
COCHABAMBA	176,639,751	173,973,823	1,380,754	1,285,174	6,178	22,714	28,892
LA PAZ	557,568,994	552,164,359	3,173,978	2,230,656	24,202	78,511	102,713
ORURO	129,258,057	128,380,387	562,799	314,871	3,673	16,110	19,783
PANDO	27,834,634	26,879,566	880,711	74,357	488	3,012	3,500
POTOSI	44,360,153	43,903,446	208,280	248,427	1,367	8,780	10,147
SANTA CRUZ	286,981,975	279,799,639	3,292,552	3,889,783	6,922	43,391	50,313
TARIJA	83,574,105	82,767,130	443,714	363,262	3,112	10,464	13,576
TOTAL	1,423,087,104	1,403,096,284	10,465,812	9,525,008	49,847	213,401	263,248
	100%	98.60%	0.74%	0.67%	18.94%	81.06%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	105,485,448	104,702,196	574,906	208,346	3,949	14,544	18,493
CHUQUISACA	61,460,703	61,261,533	162,337	36,833	2,602	4,643	7,245
COCHABAMBA	241,445,540	238,493,155	1,968,527	983,858	8,916	18,117	27,033
LA PAZ	263,772,027	262,298,004	910,171	563,852	11,824	27,366	39,190
ORURO	52,769,319	52,545,704	78,098	145,518	1,545	3,553	5,098
PANDO	17,948,031	17,470,281	410,658	67,092	445	2,697	3,142
POTOSI	82,958,731	82,473,265	266,162	219,305	3,384	9,433	12,817
SANTA CRUZ	313,704,872	309,447,929	2,347,038	1,909,905	9,211	29,950	39,161
TARIJA	99,469,725	98,920,491	377,124	172,111	4,469	17,060	21,529
TOTAL	1,239,014,398	1,227,612,557	7,095,020	4,306,821	46,345	127,363	173,708
	100%	99.08%	0.57%	0.35%	26.68%	73.32%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	146,933,410	145,573,431	867,058	492,921	4,585	28,605	33,190
CHUQUISACA	136,882,177	135,618,233	393,209	870,735	5,871	21,001	26,872
COCHABAMBA	418,085,291	412,466,978	3,349,280	2,269,033	15,094	40,831	55,925
LA PAZ	821,341,021	814,462,363	4,084,149	2,794,509	36,026	105,877	141,903
ORURO	182,027,376	180,926,090	640,897	460,389	5,218	19,663	24,881
PANDO	45,782,664	44,349,847	1,291,369	141,449	933	5,709	6,642
POTOSI	127,318,885	126,376,711	474,442	467,732	4,751	18,213	22,964
SANTA CRUZ	600,686,847	589,247,569	5,639,590	5,799,688	16,133	73,341	89,474
TARIJA	183,043,831	181,687,621	820,837	535,373	7,581	27,524	35,105
TOTAL	2,662,101,502	2,630,708,841	17,560,832	13,831,829	96,192	340,764	436,956
	100%	98.82%	0.66%	0.52%	22.01%	77.99%	100%

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

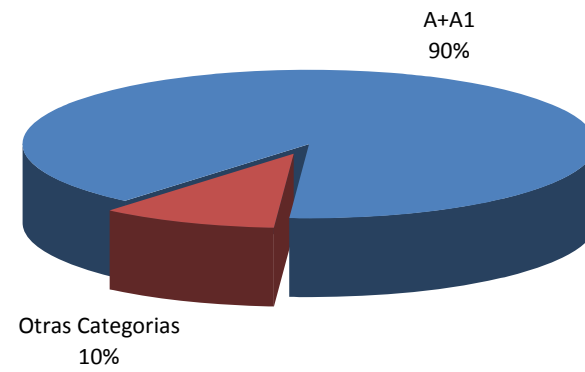
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	326,297,186	322,736,175	1,644,775	1,916,236	9,955	67,570	77,525
PRO MUJER	264,160,830	260,776,837	1,147,587	2,236,406	4,232	82,002	86,234
DIACONIA	370,375,813	368,879,312	1,176,885	319,616	20,242	34,189	54,431
EMPRENDER	38,108,241	36,904,056	169,780	1,034,405	2,142	6,282	8,424
FONCRESOL	9,897,560	9,444,719	169,302	283,539	717	2,385	3,102
FUNBODEM	84,795,496	81,844,267	557,694	2,393,535	2,481	3,769	6,250
IDEPRO	123,269,343	121,308,333	1,537,118	423,892	2,534	2,153	4,687
IMPRO	16,008,470	15,561,261	371,802	75,407	1,088	900	1,988
SARTAWI	28,169,580	27,523,594	611,579	34,407	1,711	2,569	4,280
ANED	-	-	-	-	-	-	-
CIDRE	99,836,370	96,422,048	2,694,736	719,586	1,838	1,055	2,893
FONDECO	-	-	-	-	-	-	-
FUBODE	62,168,214	61,695,683	384,555	87,977	2,907	10,527	13,434
TOTAL	1,423,087,104	1,403,096,284	10,465,812	9,525,008	49,847	213,401	263,248
	100%	98.60%	0.74%	0.67%	18.94%	81.06%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	431,340,255	429,410,560	1,235,956	693,738	12,394	71,244	83,638
PRO MUJER	49,546,073	49,175,402	88,224	282,447	2,680	21,981	24,661
DIACONIA	119,197,079	118,921,721	242,907	32,451	6,870	4,718	11,588
EMPRENDER	4,113,840	4,100,153	435	13,252	353	512	865
FONCRESOL	9,204,684	8,969,382	89,446	145,855	529	1,116	1,645
FUNBODEM	35,447,155	35,009,045	209,082	229,028	1,087	1,506	2,593
IDEPRO	102,795,234	101,704,975	834,350	255,909	3,141	1,410	4,551
IMPRO	2,391,456	2,370,570	14,437	6,449	203	128	331
SARTAWI	104,070,555	101,982,577	1,413,785	674,193	4,822	2,363	7,185
ANED	45,438,403	44,571,687	797,894	68,823	2,613	3,135	5,748
CIDRE	122,154,248	120,529,763	1,235,244	389,240	2,711	1,325	4,036
FONDECO	135,166,621	132,981,781	694,605	1,490,235	4,855	9,627	14,482
FUBODE	78,148,795	77,884,941	238,656	25,199	4,087	8,298	12,385
TOTAL	1,239,014,398	1,227,612,557	7,095,020	4,306,821	46,345	127,363	173,708
	100%	99.08%	0.57%	0.35%	26.68%	73.32%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	757,637,441	752,146,735	2,880,732	2,609,974	22,349	138,814	161,163
PRO MUJER	313,706,903	309,952,239	1,235,811	2,518,854	6,912	103,983	110,895
DIACONIA	489,572,892	487,801,033	1,419,791	352,067	27,112	38,907	66,019
EMPRENDER	42,222,081	41,004,209	170,215	1,047,657	2,495	6,794	9,289
FONCRESOL	19,102,244	18,414,101	258,748	429,395	1,246	3,501	4,747
FUNBODEM	120,242,651	116,853,312	766,776	2,622,563	3,568	5,275	8,843
IDEPRO	226,064,577	223,013,307	2,371,468	679,801	5,675	3,563	9,238
IMPRO	18,399,926	17,931,831	386,239	81,857	1,291	1,028	2,319
SARTAWI	132,240,135	129,506,171	2,025,363	708,600	6,533	4,932	11,465
ANED	45,438,403	44,571,687	797,894	68,823	2,613	3,135	5,748
CIDRE	221,990,618	216,951,811	3,929,980	1,108,826	4,549	2,380	6,929
FONDECO	135,166,621	132,981,781	694,605	1,490,235	4,855	9,627	14,482
FUBODE	140,317,010	139,580,624	623,211	113,175	6,994	18,825	25,819
TOTAL	2,662,101,502	2,630,708,841	17,560,832	13,831,829	96,192	340,764	436,956
	100%	98.82%	0.66%	0.52%	22.01%	77.99%	100%

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

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría C1	Categoría D1	Categoría E1	TOTAL
CRECER	748,322,107	3,772,774	689,659	547,307	307,958	3,997,635	-	-	-	-	-	-	-	757,637,441
PRO MUJER	308,849,884	1,102,355	410,474	419,458	405,879	2,518,854	-	-	-	-	-	-	-	313,706,903
DIACONIA	487,115,542	685,491	168,794	48,912	92,160	1,461,993	-	-	-	-	-	-	-	489,572,892
EMPRENDER	40,847,503	156,706	55,751	17,523	96,941	1,047,657	-	-	-	-	-	-	-	42,222,081
FONCRESOL	9,408,851	140,493	-	3,471	-	43,836	-	300,909	8,962,282	31,136	41,400	24,010	145,855	19,102,244
FUNBODEM	114,903,012	1,657,091	484,143	147,443	210,395	2,840,570	-	-	-	-	-	-	-	120,242,653
IDEPRO	219,842,734	3,212,321	474,894	169,986	366,462	1,998,179	-	-	-	-	-	-	-	226,064,577
IMPRO	17,381,192	550,639	222,636	110,059	53,544	81,856	-	-	-	-	-	-	-	18,399,926
SARTAWI	127,107,417	2,372,071	311,736	196,673	282,642	1,969,596	-	-	-	-	-	-	-	132,240,135
ANED	22,904,077	279,702	102,851	23,605	10,174	369,985	-	-	21,163,737	245,949	29,868	308,455	-	45,438,403
CIDRE	-	204,831,142	11,549,958	1,988,428	599,314	699,821	2,321,954	-	-	-	-	-	-	221,990,618
FONDICO	52,521,152	546,775	299,576	53,037	124,468	1,030,533	-	-	79,813,343	83,692	40,495	4,971	648,588	135,166,628
FUBODE	139,308,062	303,199	82,295	57,488	62,914	503,053	-	-	-	-	-	-	-	140,317,010
TOTAL	2,288,511,532	219,610,758	14,852,767	3,783,390	2,612,852	18,563,569	2,321,954	300,909	109,939,362	360,777	111,763	337,436	794,443	2,662,101,510
	85.97%	8.25%	0.56%	0.14%	0.10%	0.70%	0.09%	0.01%	4.13%	0.01%	0.00%	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 Octubre 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	-	-	307,596,254	-	-	942,653	-	17,758,279	326,297,186
PRO MUJER	-	-	264,160,830	-	-	-	-	-	264,160,830
DIACONIA	-	2,469,848	367,905,965	-	-	-	-	-	370,375,813
EMPRENDER	-	-	3,251,862	34,856,379	-	-	-	-	38,108,241
FONCRESOL	-	-	9,897,560	-	-	-	-	-	9,897,560
FUNBODEM	-	-	64,246,641	-	20,548,856	-	-	-	84,795,496
IDEPRO	-	-	123,269,343	-	-	-	-	-	123,269,343
IMPRO	-	-	16,008,470	-	-	-	-	-	16,008,470
SARTAWI	-	286,269	13,348,498	-	-	2,986,723	-	11,548,090	28,169,580
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	11,886,044	2,496,429	22,913,190	55,365,692	1,688,376	2,720,838	2,765,801	99,836,370
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	60,241,132	-	-	62,686	-	1,864,396	62,168,214
TOTAL	0.00%	1.03%	1,232,422,985	57,769,569	75,914,548	5,680,438	2,720,838	33,936,566	1,423,087,104
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	362,637,412	-	-	207,759	-	68,495,083	431,340,255
PRO MUJER	-	-	49,546,073	-	-	-	-	-	49,546,073
DIACONIA	-	560,151	118,636,928	-	-	-	-	-	119,197,079
EMPRENDER	-	-	13,400	4,100,440	-	-	-	-	4,113,840
FONCRESOL	-	-	-	-	-	-	-	9,204,684	9,204,684
FUNBODEM	-	-	30,467,509	-	4,979,646	-	-	-	35,447,155
IDEPRO	-	-	102,795,234	-	-	-	-	-	102,795,234
IMPRO	-	-	2,391,456	-	-	-	-	-	2,391,456
SARTAWI	-	162,111	19,110,118	-	-	2,035,494	-	82,762,833	104,070,555
ANED	-	-	249,204	-	23,373,599	-	-	21,815,600	45,438,403
CIDRE	-	3,401,817	6,409,063	39,102,454	49,754,946	1,408,430	1,428,695	20,648,844	122,154,248
FONDECO	-	-	54,575,539	-	-	-	-	80,591,088	135,166,628
FUBODE	-	-	47,792,317	-	-	16,798	-	30,339,681	78,148,795
TOTAL	0.00%	0.33%	794,624,252	43,202,894	78,108,192	3,668,481	1,428,695	313,637,813	1,239,014,404
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	670,233,666	-	-	1,150,413	-	86,253,362	757,637,441
PRO MUJER	-	-	313,706,903	-	-	-	-	-	313,706,903
DIACONIA	-	3,029,998	486,542,893	-	-	-	-	-	489,572,892
EMPRENDER	-	-	3,265,262	38,956,819	-	-	-	-	42,222,081
FONCRESOL	-	-	9,897,560	-	-	-	-	9,204,684	19,102,244
FUNBODEM	-	-	94,714,149	-	25,528,502	-	-	-	120,242,651
IDEPRO	-	-	226,064,577	-	-	-	-	-	226,064,577
IMPRO	-	-	18,399,926	-	-	-	-	-	18,399,926
SARTAWI	-	448,380	32,458,616	-	-	5,022,216	-	94,310,923	132,240,135
ANED	-	-	249,204	-	23,373,599	-	-	21,815,600	45,438,403
CIDRE	-	15,287,861	8,905,492	62,015,643	105,120,638	3,096,806	4,149,533	23,414,645	221,990,618
FONDECO	-	-	54,575,539	-	-	-	-	80,591,088	135,166,628
FUBODE	-	-	108,033,449	-	-	79,484	-	32,204,077	140,317,010
TOTAL	0.00%	0.70%	2,027,047,237	100,972,462	154,022,740	9,348,919	4,149,533	347,794,379	2,662,101,509

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

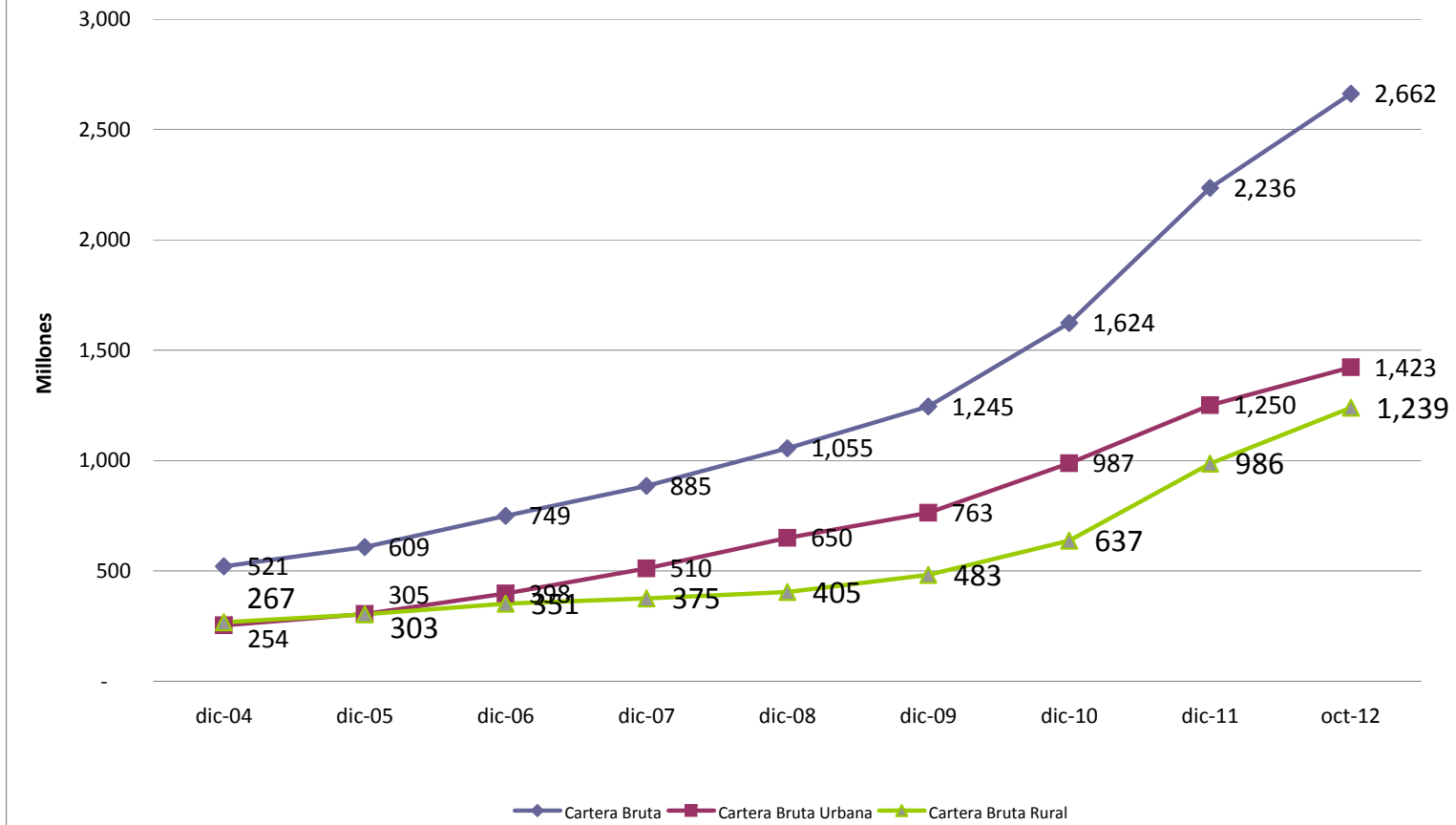


GRAFICO N° 3
Evolución de N° de Prestatarios Urbanos y rurales

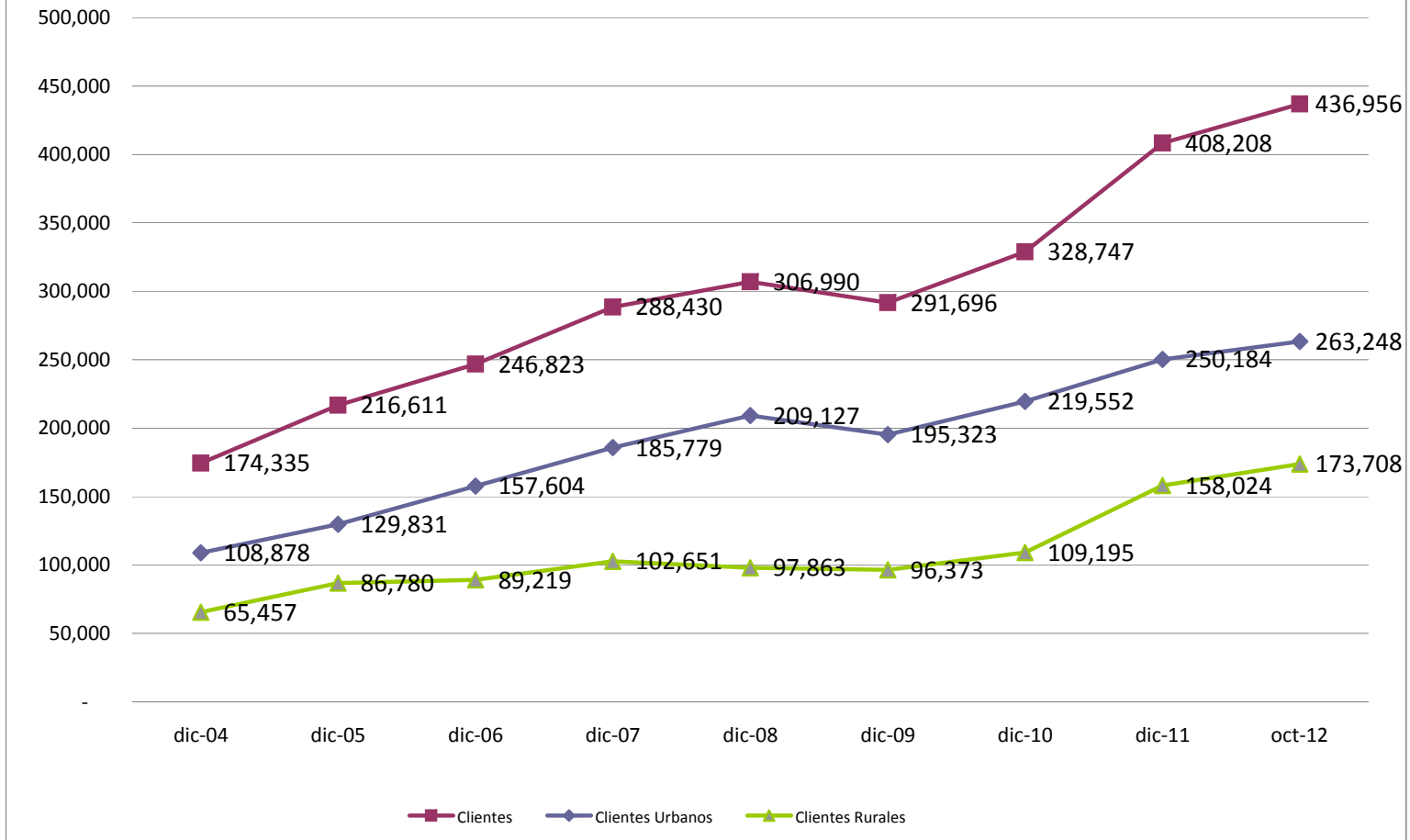


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

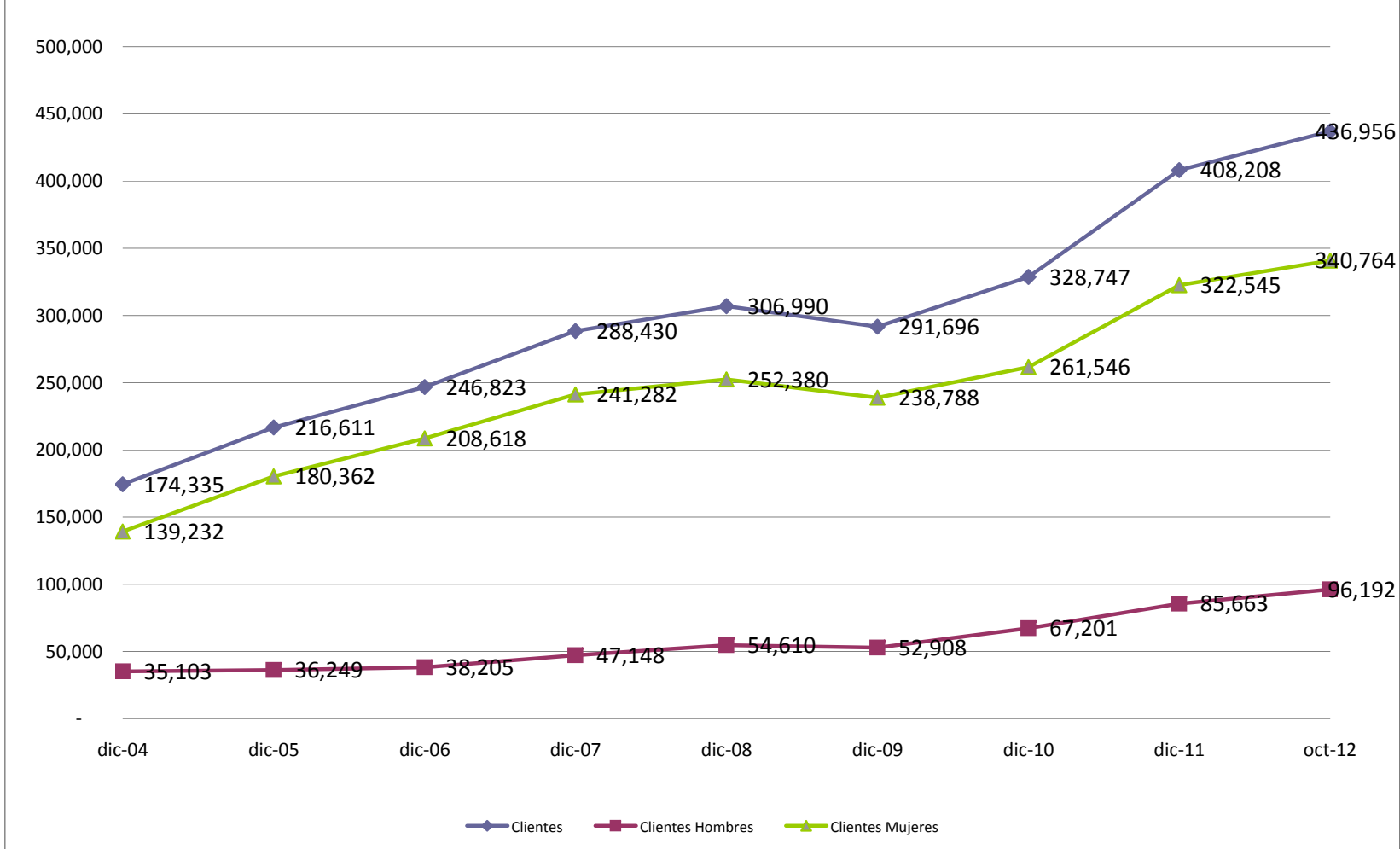


GRAFICO Nº 5
Evolución de % de Mora

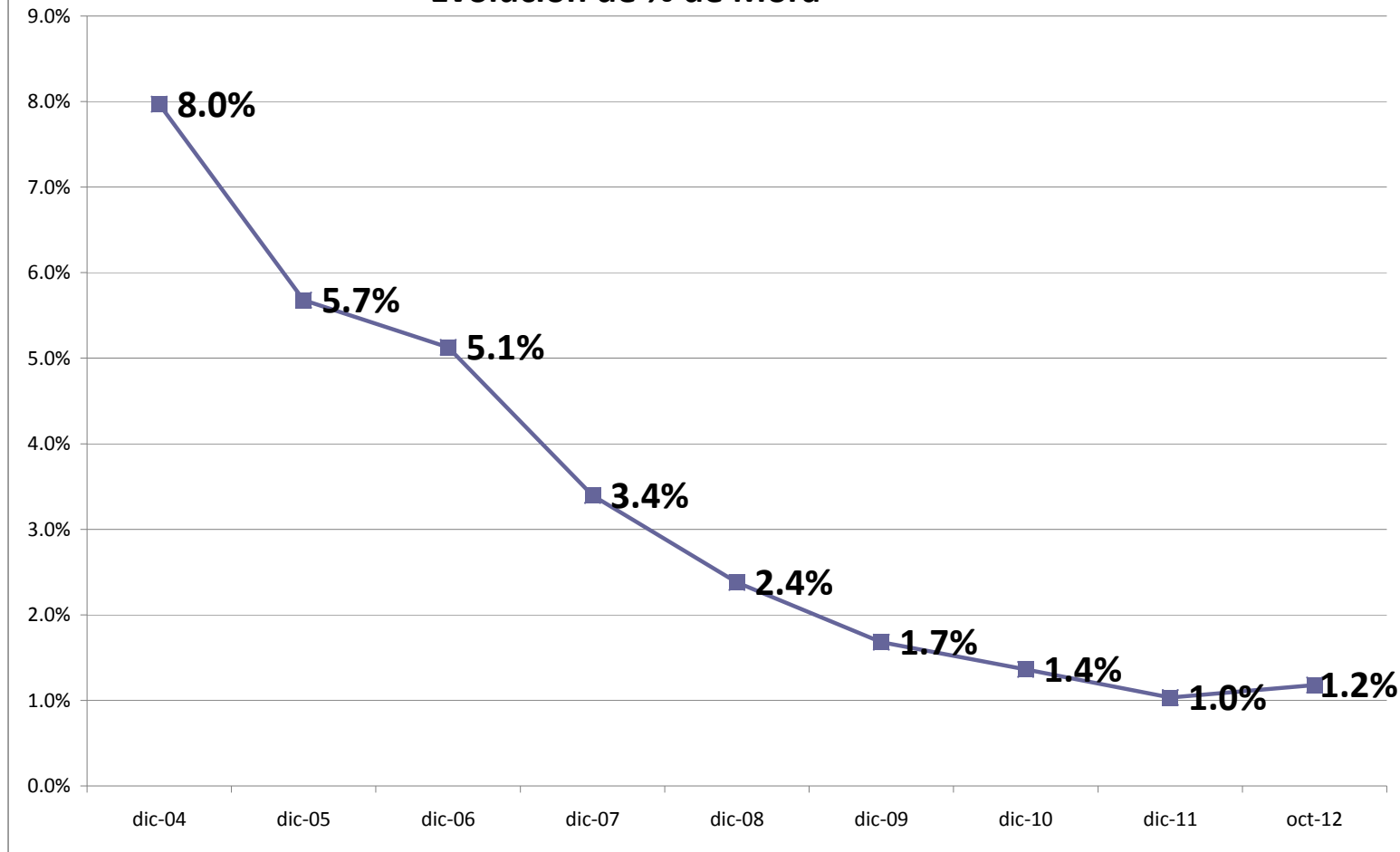


GRAFICO N° 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

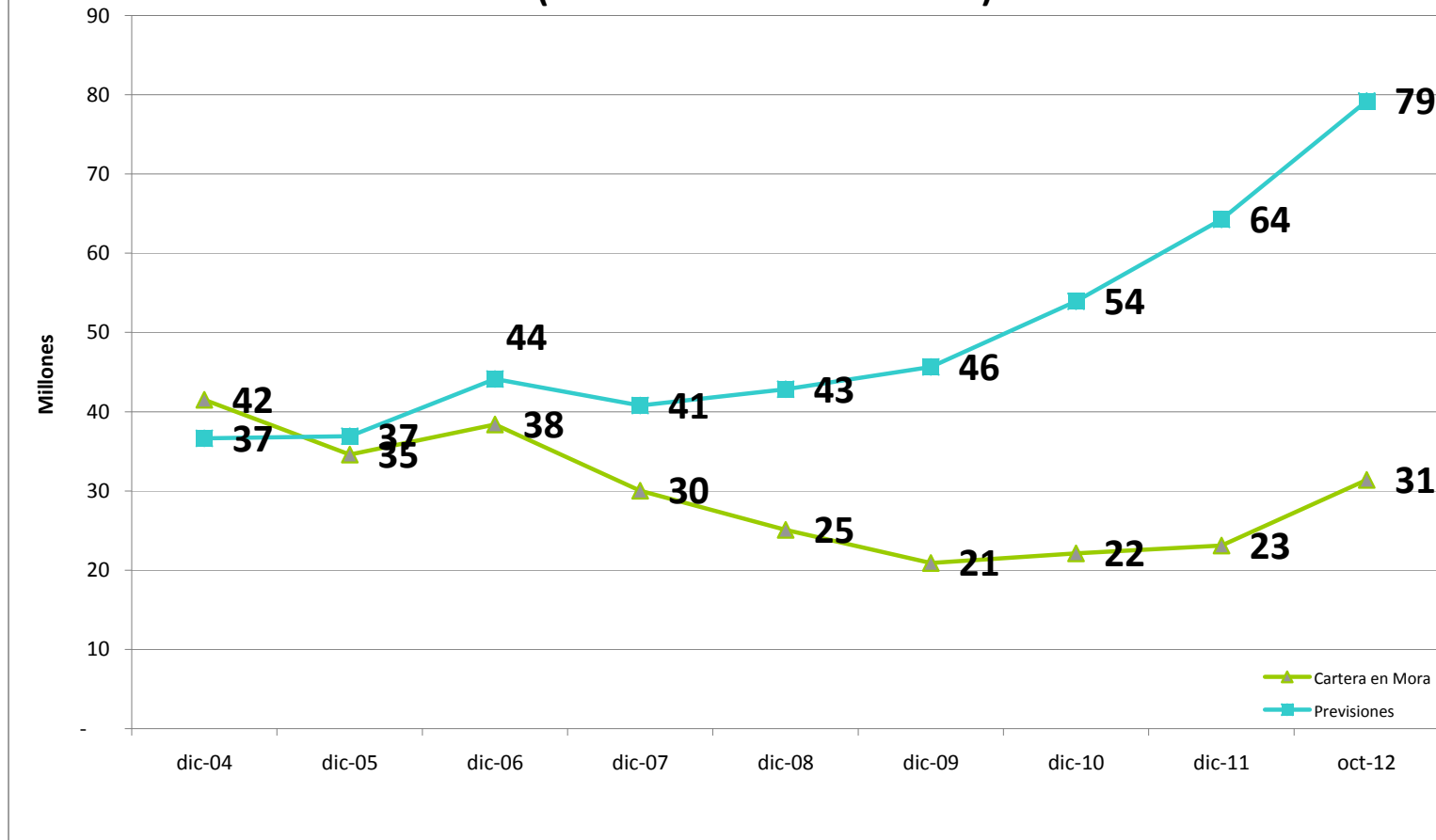
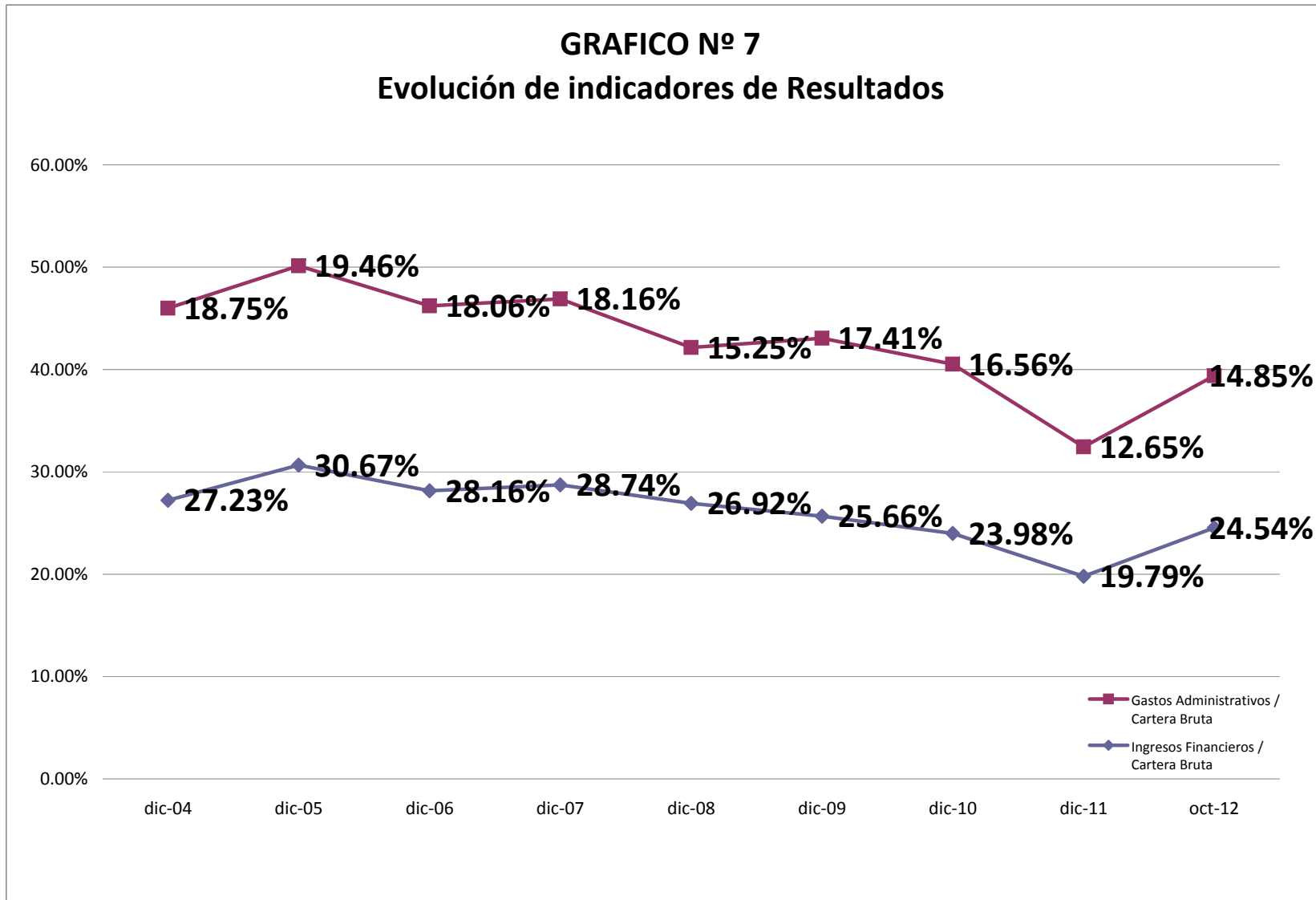


GRAFICO N° 7
Evolución de indicadores de Resultados



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																			TOTAL
	SECTOR ECONOMICO																			
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de hidrocarburos 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		
CRECER	45,681,606	-	-	-	-	-	-	234,933,974	-	-	-	-	-	-	45,681,606	-	-	-	-	326,297,186
PRO MUJER	-	-	-	-	23,500,014	-	-	212,662,817	12,582,963	7,919,674	-	-	-	-	-	-	-	7,445,362	264,160,830	
DIACONIA	3,018,180	97,434	3,424	2,025,122	19,888,058	63,976	111,941,246	117,120,532	4,094,721	65,991,161	38,645	35,051,453	374,768	1,413,423	9,179,678	47,161	-	26,831	370,375,813	
EMPRENDEB	-	-	-	-	5,245,508	-	-	26,243,034	4,418,398	2,201,302	-	-	-	-	-	-	-	-	38,108,241	
FONCRESOL	89,151	-	-	-	811,193	-	848,922	6,278,845	-	-	-	-	-	-	1,531,410	-	-	-	9,897,560	
FUNBODEM	830,130	35,070	11,716	6,187	14,558,825	20,876	1,286,316	20,826,206	6,430,979	28,782,882	219,079	4,103,603	668,132	461,661	6,531,189	22,646	-	-	84,795,496	
IDEPRO	5,758,459	5,559,339	-	547,478	16,195,315	-	3,961,855	38,044,764	10,300,005	29,681,674	-	6,202,755	481,326	656,159	5,313,504	112,738	-	-	123,269,343	
IMPRO	-	-	-	-	2,792,062	-	-	4,179,037	1,733,014	-	-	-	-	783,060	846,306	5,674,991	-	-	16,008,470	
SARTAWI	6,942,771	3,302	-	-	39,556	-	1,914,971	2,745,749	11,365,121	1,333,936	1,955,256	34,230	1,018,335	129,716	573,005	14,127	-	5,437	28,169,580	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	9,138,379	970,771	-	657,218	8,686,377	22,393	28,465,668	16,532,445	1,815,018	23,110,076	411,939	6,847,106	721,969	270,891	2,147,478	14,000	5,497	19,144	99,836,370	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FUBUDE	1,850,643	13,753	-	163,938	4,444,030	-	5,560,060	36,054,725	6,886,496	6,420,204	-	8,059	-	-	703,621	-	-	-	62,168,214	
TOTAL	73,309,320	6,679,669	15,140	3,439,500	38,086,353	107,245	154,809,815	724,241,501	49,595,529	166,062,228	703,893	53,231,311	3,158,971	2,896,200	77,507,797	5,885,662	5,497	8,351,472	1,423,087,104	
	5.15%	0.47%	0.00%	0.24%	6.89%	0.01%	10.88%	50.89%	3.49%	11.67%	0.05%	3.74%	0.24%	0.20%	5.10%	0.41%	0.00%	0.59%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	81,954,648	-	-	-	-	-	-	297,624,776	-	-	-	-	-	-	-	-	-	-	51,760,831	431,340,255
PRO MUJER	-	-	-	-	2,730,181	-	-	42,330,087	1,781,276	1,060,497	-	-	-	-	-	-	-	744,032	49,546,073	
DIACONIA	40,680,011	2,437,861	-	1,000,069	6,127,947	16,665	22,558,150	19,366,683	2,067,865	16,195,080	14,133	6,844,857	177,606	468,519	1,176,547	16,529	-	48,355	119,197,079	
EMPRENDEB	4,113,840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,113,840	
FONCRESOL	3,592,531	-	-	-	390,958	-	339,016	4,562,106	-	-	-	-	-	-	284,677	-	-	-	9,204,684	
FUNBODEM	11,367,601	98,111	-	211,657	2,313,826	34,638	5,729,529	5,966,323	1,838,348	11,075,248	81,380	930,826	64,967	153,732	766,122	10,870	-	5,977	35,447,155	
IDEPRO	56,418,565	8,773,184	-	193,395	5,940,862	-	1,827,776	12,602,297	3,640,024	10,142,442	-	1,070,083	59,071	581,565	1,273,752	-	25,154	192,064	102,795,234	
IMPRO	2,242,223	-	-	-	-	-	14,252	59,794	-	-	-	-	-	1,052	74,136	-	-	-	2,391,456	
SARTAWI	75,842,379	16,497	-	98,245	1,244,556	108,846	5,607,408	13,165,135	1,381,219	4,120,785	146,031	1,199,782	199,250	436,659	404,315	23,705	6,000	9,743	104,070,555	
ANED	14,845,695	7,034,686	-	33,681	963,198	-	9,715,190	356,738	3,311,199	6,763	-	8,896,579	-	158,561	-	-	-	56,094	45,438,403	
CIDRE	67,311,844	2,506,717	53,630	1,312,150	6,320,450	-	13,726,609	7,216,617	1,056,579	16,601,093	413,419	4,594,839	78,975	117,283	440,793	61,250	-	-	122,154,248	
FONDECO	83,197,722	-	-	-	2,732,176	-	15,224,697	7,616,905	-	8,592,879	-	-	-	-	-	-	-	-	17,802,249	
FUBUDE	30,315,036	24,645	-	2,228,130	6,901,917	149,854	6,818,634	21,057,495	5,398,464	4,583,004	-	90,796	-	564,022	-	-	-	16,798	78,148,795	
TOTAL	471,882,094	20,693,702	53,630	5,077,327	35,666,070	310,002	66,759,071	442,183,408	17,520,515	75,682,228	655,164	23,567,762	579,869	1,825,592	56,903,756	112,355	11,154	18,910,708	1,439,014,404	
	38.09%	1.69%	0.00%	0.41%	2.88%	0.03%	5.39%	35.69%	1.41%	6.11%	0.05%	1.93%	0.05%	0.15%	4.59%	0.01%	0.00%	1.53%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	127,636,254	-	-	-	-	-	-	532,558,750	-	-	-	-	-	-	-	-	-	-	97,442,437	757,637,441
PRO MUJER	-	-	-	-	26,280,194	-	-	255,892,905	14,364,239	8,980,171	-	-	-	-	-	-	-	8,189,394	313,706,903	
DIACONIA	43,698,191	2,535,296	3,424	3,025,191	26,016,005	80,641	134,499,396	136,487,215	6,162,586	82,186,241	52,978	41,896,310	552,374	1,881,942	10,356,225	63,690	-	75,185	489,572,892	
EMPRENDEB	4,113,840	-	-	-	5,245,508	-	-	26,243,034	4,418,398	2,201,302	-	-	-	-	-	-	-	-	42,222,061	
FONCRESOL	3,681,682	-	-	-	1,202,151	-	1,187,038	10,640,951	-	-	-	-	-	-	1,816,087	-	-	-	19,102,244	
FUNBODEM	12,197,731	133,181	11,716	217,844	16,872,650	55,514	1,813,846	26,792,529	8,269,327	39,858,130	300,459	5,034,430	733,099	615,393	7,257,311	33,516	-	5,977	120,242,651	
IDEPRO	62,177,024	14,332,523	-	740,873	22,186,177	-	5,844,631	50,647,061	13,940,029	39,824,117	-	7,272,838	540,397	4,237,838	6,587,256	112,738	25,154	646,036	226,064,577	
IMPRO	2,242,223	-	-	-	2,792,062	-	14,252	4,238,830	1,733,014	-	-	-	-	781,060	1,052	920,442	-	-	18,399,926	
SARTAWI	82,785,150	19,759	-	137,801	3,159,527	108,846	8,413,157	24,530,256	2,715,156	6,076,041	180,262	2,218,117	328,566	530,726	977,320	77,832	6,000	15,180	132,240,135	
ANED	14,845,695	7,034,686	-	33,681	963,198	-	9,715,190	356,738	3,311,199	6,763	-	8,896,579	-	158,561	-	-	-	56,094	45,438,403	
CIDRE	76,450,223	3,479,488	53,630	1,969,368	15,006,227	22,393	42,192,276	23,749,063	2,871,597	39,711,169	825,359	11,781,944	800,944	388,174	2,588,271	75,250	5,497	19,144	221,990,618	
FONDECO	83,197,722	-	-	-	2,732,176	-	15,224,697	7,616,905	-	8,592,879	-	-	-	-	-	-	-	-	17,802,249	
FUBUDE	32,165,678	38,398	-	2,392,067	11,345,947	149,854	12,376,694	57,112,220	12,284,960	11,003,208	-	98,855	-	1,267,643	-	-	-	79,484	140,317,010	
TOTAL	545,191,414	27,579,371	68,769	8,516,827	139,742,423	417,247	221,569,887	1,166,424,908	67,136,044	241,744,456	1,359,057	77,199,073	3,738,840	4,721,792	129,411,533	5,998,017	36,611	27,362,180	2,664,101,909	
	26.48%	1.04%	0.00%	0.34%	5.02%	0.02%	8.32%	43.82%	2.52%	9.06%	0.05%	2.90%	0.14%	0.18%	4.86%	0.23%	0.00%	1.02%	100%	

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

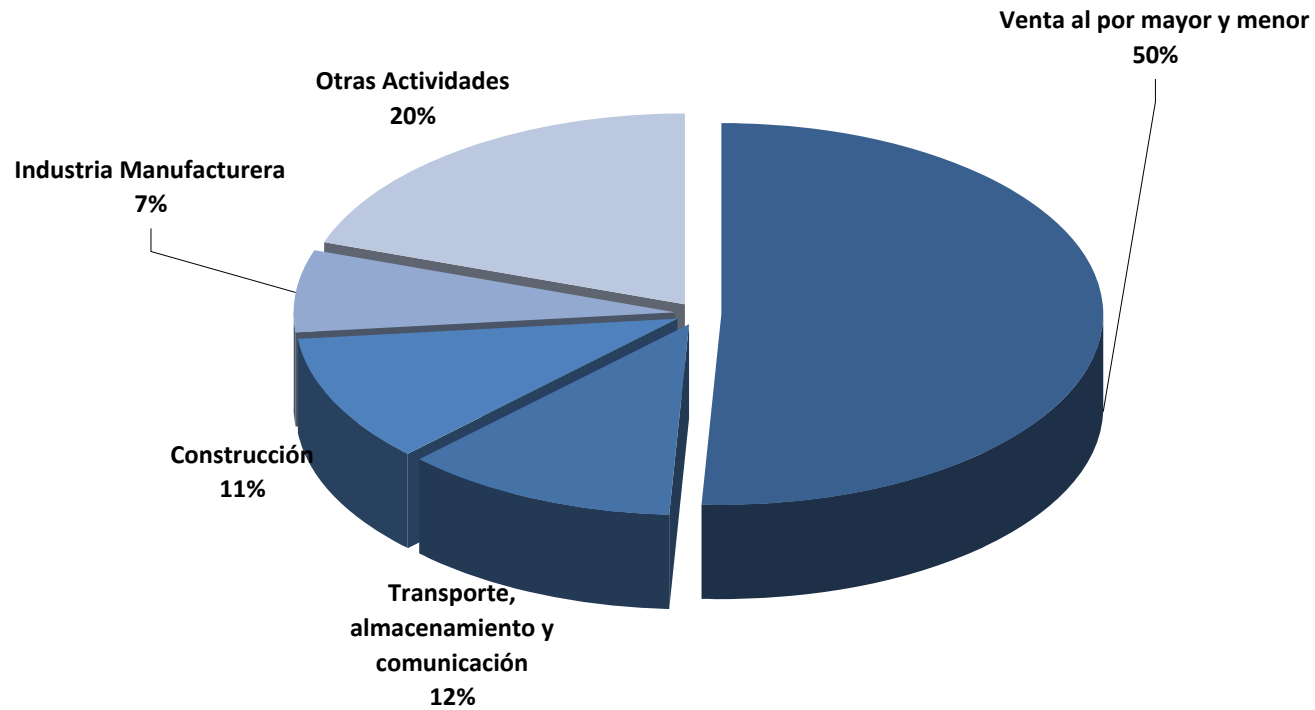
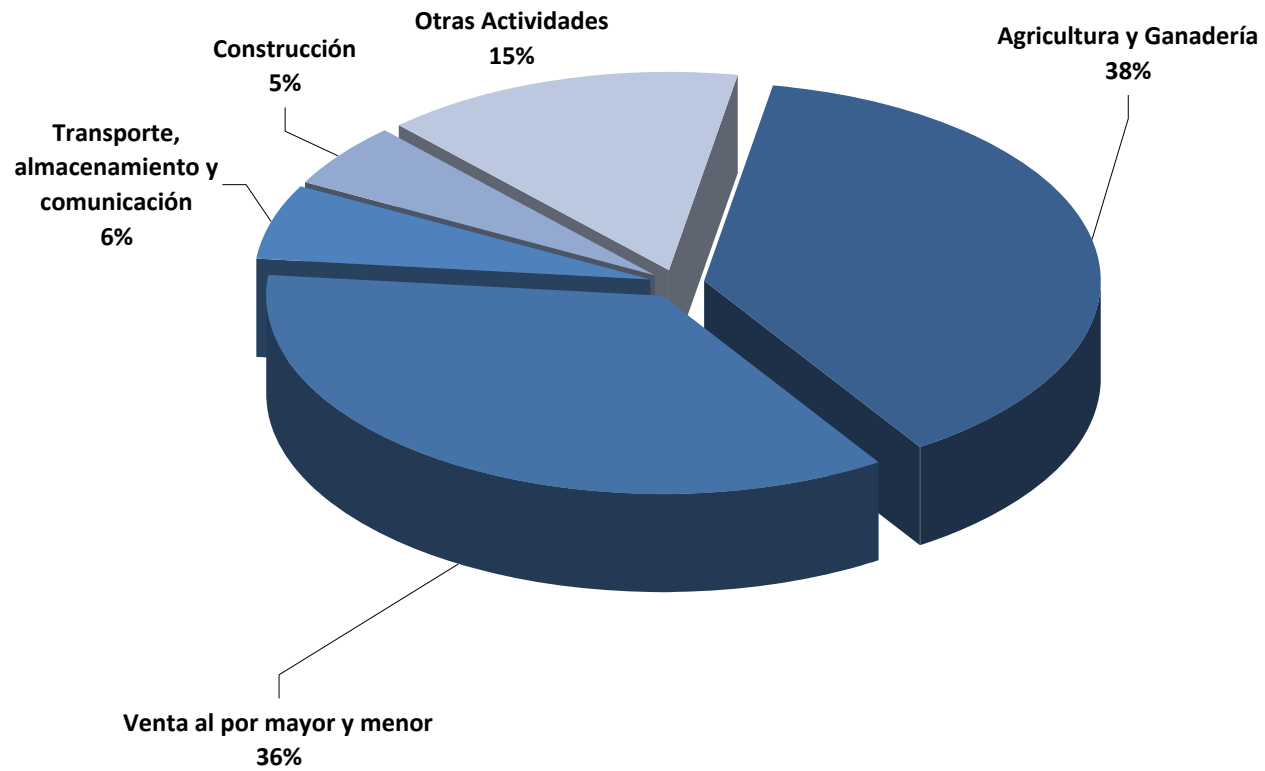


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											TOTAL
	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	
CRECER	-	-	-	-	-	462,875	9,830,797	58,071,706	158,995,277	43,225,022	55,711,510	326,297,186
PRO MUJER	-	-	-	-	-	75,294	523,953	9,379,735	108,884,270	62,696,183	82,601,395	264,160,830
DIACONIA	-	-	732,904	4,996,516	11,112,420	11,627,355	25,515,313	99,484,927	169,200,485	31,774,317	15,931,576	370,375,813
EMPRENDER	-	-	-	-	-	142,364	1,343,065	5,809,113	22,738,973	4,906,478	3,168,248	38,108,241
FONCRESOL	-	-	-	-	-	494,394	-	1,115,864	2,718,970	2,589,932	2,978,401	9,897,560
FUNBODEM	-	-	-	-	8,074,399	3,884,378	9,392,994	16,455,293	32,993,519	9,828,063	4,166,850	84,795,496
IDEPRO	-	-	1,955,826	4,805,572	3,254,690	3,420,537	24,867,813	48,171,859	36,003,572	694,591	94,885	123,269,343
IMPRO	-	-	-	-	-	304,103	-	2,601,087	8,470,287	2,633,991	1,999,002	16,008,470
SARTAWI	-	-	-	1,242,349	884,725	-	651,035	2,391,730	18,797,249	2,092,808	2,109,684	28,169,580
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	2,016,520	11,243,013	13,299,896	9,170,730	4,761,397	11,503,633	27,497,528	20,034,879	299,102	9,672	99,836,370
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	167,232	-	-	-	-	2,086,773	25,132,334	16,280,398	18,501,477	62,168,214
TOTAL	0.00%	0.15%	0.98%	1.71%	2.28%	1.71%	5.93%	19.19%	42.44%	12.44%	13.16%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	31,626,531	90,795,826	206,810,602	44,820,997	57,286,298	431,240,255
PRO MUJER	-	-	-	-	-	-	-	9,455,301	15,888,313	24,202,459	49,546,073	99,546,073
DIACONIA	-	-	-	905,928	3,115,312	2,107,207	4,900,906	25,828,151	63,042,949	13,460,435	5,836,192	119,197,079
EMPRENDER	-	-	-	-	-	-	-	236,084	2,684,236	868,244	325,276	4,113,840
FONCRESOL	-	-	-	-	-	49,822	389,551	1,010,379	2,715,008	3,849,830	1,190,095	9,204,684
FUNBODEM	-	-	-	-	3,240,908	1,822,048	2,681,292	6,441,528	15,619,026	4,485,666	1,156,688	35,447,155
IDEPRO	-	-	4,439,285	1,837,997	2,081,332	1,618,498	15,028,859	34,540,010	40,597,884	1,876,660	374,709	102,795,234
IMPRO	-	-	-	-	-	-	-	1,804,854	91,820	408,169	86,613	2,391,456
SARTAWI	-	-	291,667	7,219,059	8,821,738	4,493,737	7,308,732	11,209,276	62,147,908	2,058,844	519,595	104,070,555
ANED	-	-	-	-	-	213,000	475,100	1,693,872	36,474,669	5,038,415	1,543,348	45,438,403
CIDRE	-	2,279,374	16,000,863	12,090,473	9,442,417	4,067,757	9,838,530	37,128,927	30,747,968	554,539	3,400	122,154,248
FONDECO	-	2,887,316	12,132,190	19,797,585	16,687,433	8,987,516	10,697,697	19,330,472	27,588,417	9,168,883	7,889,117	135,166,628
FUBODE	-	707,839	-	-	-	-	-	7,089,753	43,609,041	11,854,536	14,887,626	78,148,795
TOTAL	0.00%	0.47%	2.65%	3.38%	3.50%	1.89%	6.69%	19.03%	43.85%	9.23%	9.31%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	462,875	41,457,328	148,867,532	365,805,879	88,046,019	112,997,808	757,637,441
PRO MUJER	-	-	-	-	-	75,294	523,953	9,379,735	118,339,571	78,584,496	106,803,854	313,706,903
DIACONIA	-	-	732,904	5,902,444	14,227,732	13,734,562	30,416,218	125,313,077	232,243,434	45,234,752	21,767,768	489,572,892
EMPRENDER	-	-	-	-	-	142,364	1,343,065	5,809,113	25,423,209	5,774,722	3,493,524	42,222,081
FONCRESOL	-	-	-	-	-	49,822	883,945	2,126,243	5,433,978	6,439,761	4,168,495	19,102,244
FUNBODEM	-	-	-	-	11,315,307	5,706,426	12,074,286	22,896,820	48,612,545	14,313,729	5,323,538	120,242,651
IDEPRO	-	-	6,395,111	6,643,568	5,336,022	5,039,035	39,896,671	83,111,869	76,601,456	2,571,251	469,593	226,064,577
IMPRO	-	-	-	-	-	304,103	-	2,692,907	10,275,141	3,042,161	2,085,615	18,399,826
SARTAWI	-	-	291,667	8,461,407	9,706,463	4,493,737	7,959,767	13,601,006	80,945,156	4,151,653	2,629,279	132,240,135
ANED	-	-	-	-	-	213,000	475,100	1,693,872	36,474,669	5,038,415	1,543,348	45,438,403
CIDRE	-	4,295,894	27,243,876	25,390,370	18,613,147	8,829,154	21,342,162	64,626,455	50,782,847	853,641	13,072	221,990,618
FONDECO	-	2,887,316	12,132,190	19,797,585	16,687,433	8,987,516	10,697,697	19,330,472	27,588,417	9,168,883	7,889,117	135,166,628
FUBODE	-	875,071	-	-	-	-	-	9,176,526	68,741,376	28,134,933	33,389,104	140,317,010
TOTAL	0.00%	0.30%	1.76%	2.49%	2.85%	1.79%	6.29%	19.12%	43.10%	10.94%	11.37%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Octubre 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	156,350,404	55,568	-	-	169,946,783	21,957	-	-	326,297,186	77,525	
PRO MUJER	194,823,891	79,204	-	-	69,336,939	7,030	-	-	264,160,830	86,234	
DIACONIA	69,675,197	27,805	-	-	300,700,616	26,626	-	-	370,375,813	54,431	
EMPRENDER	11,083,122	5,470	944,447	270	26,080,668	3,602	-	-	38,108,238	9,342	
FONCRESOL	5,382,767	2,791	34,253	14	4,480,541	297	-	-	9,897,560	3,102	
FUNBODEM	-	-	-	-	84,795,496	6,967	-	-	84,795,496	6,967	
IDEPRO	-	-	-	-	123,269,343	4,687	-	-	123,269,343	4,687	
IMPRO	-	-	-	-	16,008,470	1,988	-	-	16,008,470	1,988	
SARTAWI	4,244,936	2,088	3,302	4	23,921,342	2,188	-	-	28,169,580	4,280	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	99,836,370	2,893	-	-	99,836,370	2,893	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	37,385,363	11,336	80,775	21	24,702,076	2,078	-	-	62,168,214	13,435	
TOTAL	478,945,680	184,262	1,062,777	309	943,078,644	80,313	-	-	1,423,087,101	264,884	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	168,820,329	58,010	-	-	262,519,926	25,628	-	-	431,340,255	83,638	
PRO MUJER	49,546,073	24,661	-	-	-	-	-	-	49,546,073	24,661	
DIACONIA	1,719,100	646	-	-	117,477,979	10,942	-	-	119,197,079	11,588	
EMPRENDER	874,617	445	-	-	3,239,223	438	-	-	4,113,840	883	
FONCRESOL	4,909,296	1,359	421,251	68	3,824,316	217	49,822	1	9,204,684	1,645	
FUNBODEM	-	-	-	-	35,447,155	2,762	-	-	35,447,155	2,762	
IDEPRO	-	-	-	-	102,795,234	4,551	-	-	102,795,234	4,551	
IMPRO	-	-	-	-	2,391,456	331	-	-	2,391,456	331	
SARTAWI	292,163	168	104,642	46	103,673,750	6,971	-	-	104,070,555	7,185	
ANED	3,136,610	1,205	536,119	168	41,747,340	4,372	18,333	3	45,438,403	5,748	
CIDRE	-	-	-	-	122,025,044	4,034	129,204	2	122,154,248	4,036	
FONDECO	17,802,249	11,764	-	-	117,364,378	2,718	-	-	135,166,628	14,482	
FUBODE	23,158,357	7,879	503,748	219	54,486,691	4,286	-	-	78,148,795	12,384	
TOTAL	270,258,794	106,137	1,565,759	501	966,992,492	67,250	197,358	6	1,239,014,405	173,894	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	325,170,733	113,578	-	-	432,466,708	47,585	-	-	757,637,441	161,163	
PRO MUJER	244,369,965	103,865	-	-	69,336,939	7,030	-	-	313,706,903	110,895	
DIACONIA	71,394,297	28,451	-	-	418,178,595	37,568	-	-	489,572,892	66,019	
EMPRENDER	11,957,739	5,915	944,447	270	29,319,891	4,040	-	-	42,222,078	10,225	
FONCRESOL	10,292,062	4,150	455,504	82	8,304,857	514	49,822	1	19,102,244	4,747	
FUNBODEM	-	-	-	-	120,242,651	9,729	-	-	120,242,651	9,729	
IDEPRO	-	-	-	-	226,064,577	9,238	-	-	226,064,577	9,238	
IMPRO	-	-	-	-	18,399,926	2,319	-	-	18,399,926	2,319	
SARTAWI	4,537,099	2,256	107,944	50	127,595,092	9,159	-	-	132,240,135	11,465	
ANED	3,136,610	1,205	536,119	168	41,747,340	4,372	18,333	3	45,438,403	5,748	
CIDRE	-	-	-	-	221,861,414	6,927	129,204	2	221,990,618	6,929	
FONDECO	17,802,249	11,764	-	-	117,364,378	2,718	-	-	135,166,628	14,482	
FUBODE	60,543,720	19,215	584,522	240	79,188,768	6,364	-	-	140,317,010	25,819	
TOTAL	749,204,475	290,399	2,628,536	810	1,910,071,137	147,563	197,358	6	2,662,101,506	438,778	

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

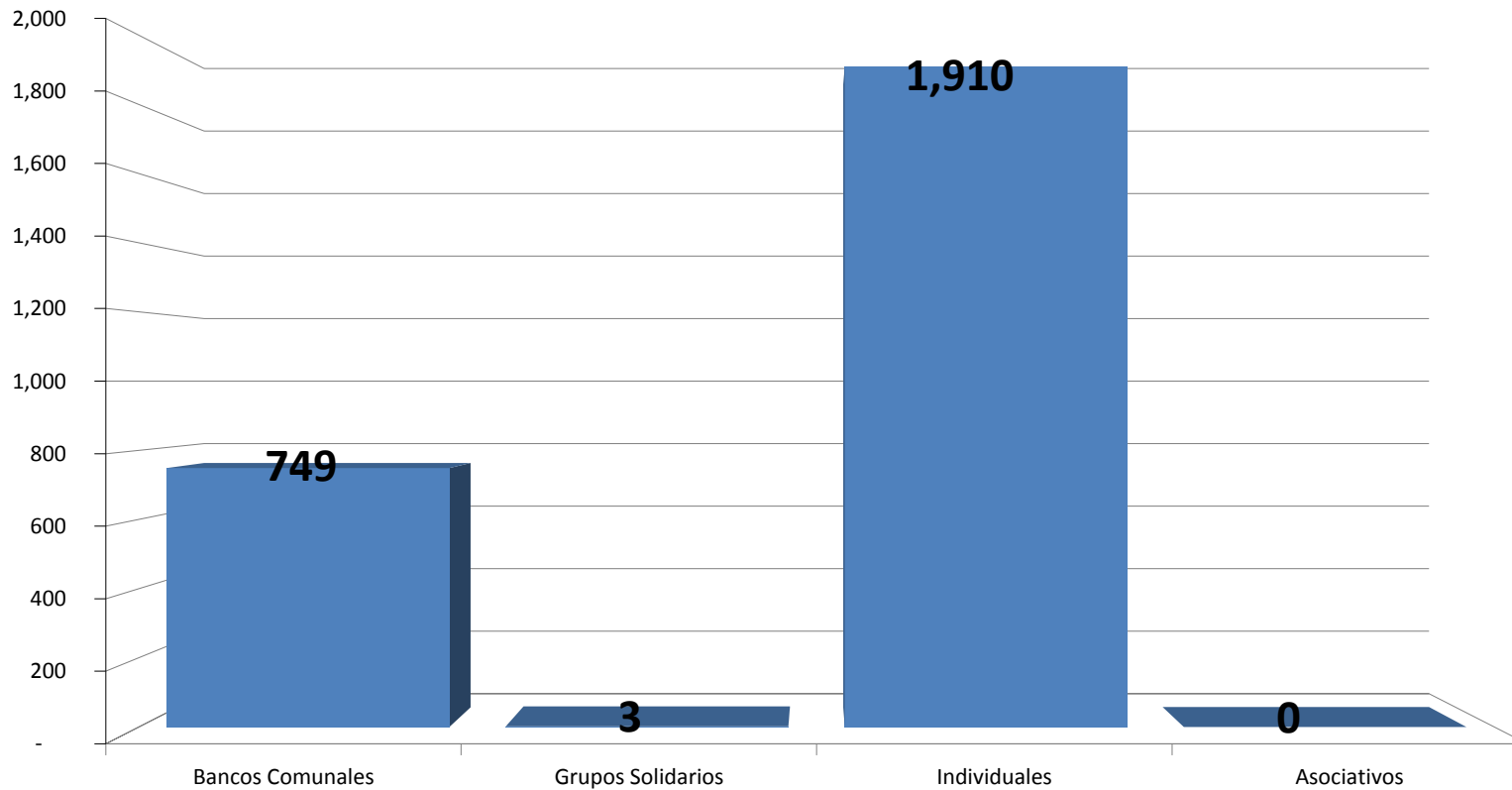
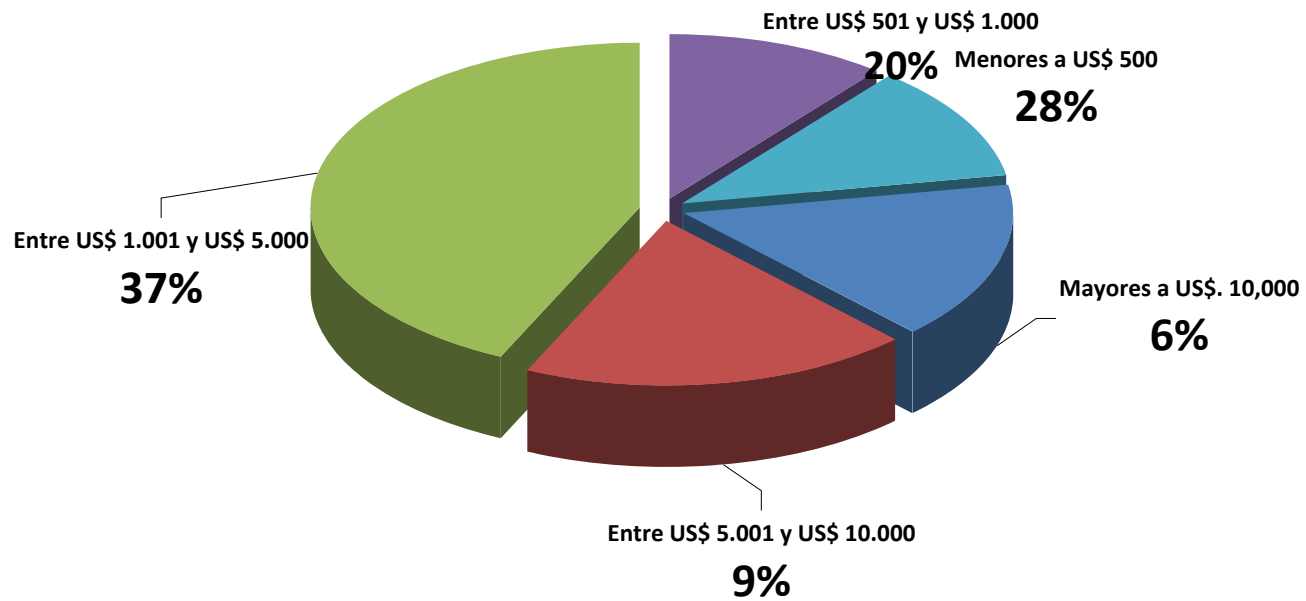


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

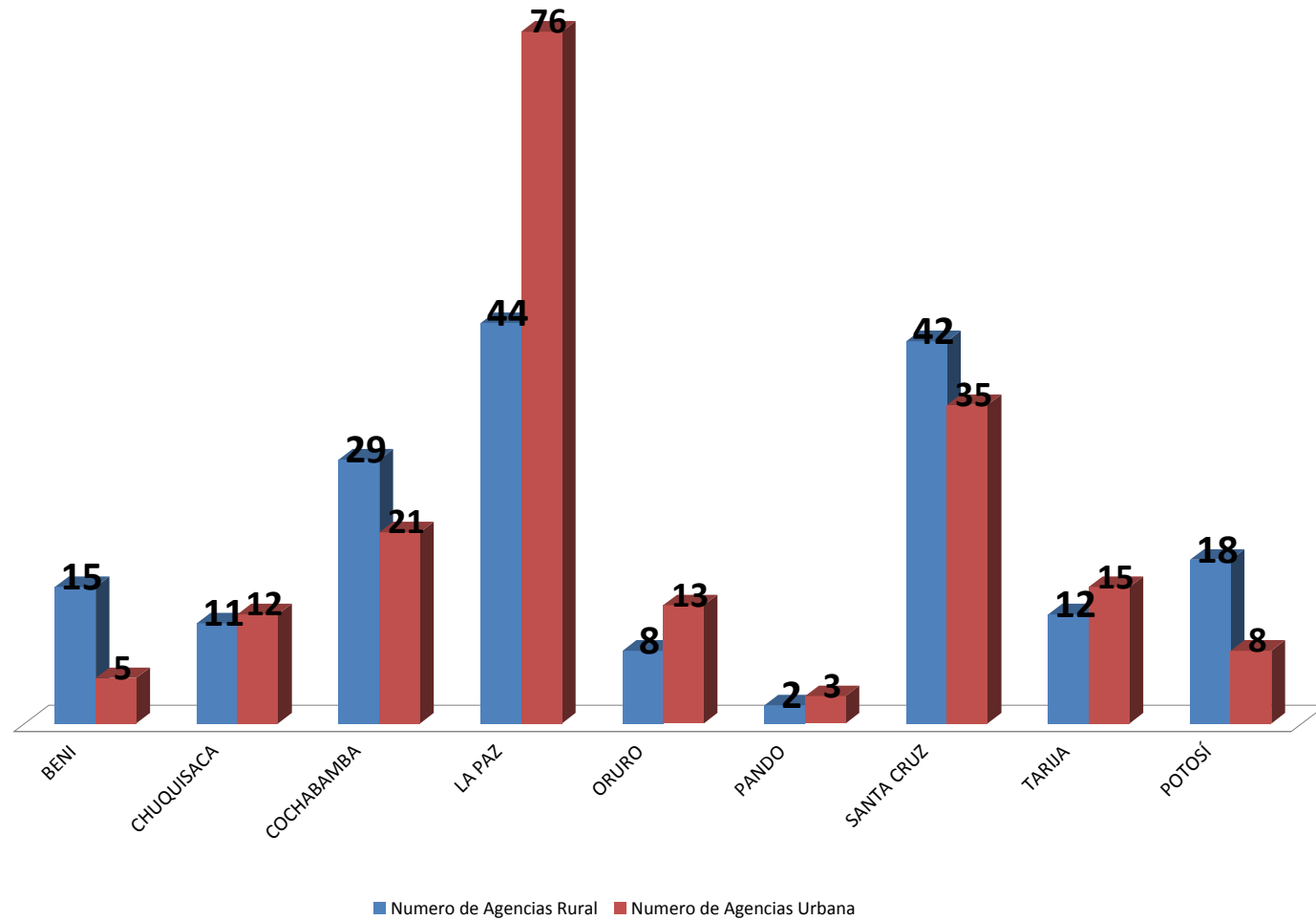


Cuadro Nº 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Octubre de 2012
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	10	7	17	52	75	127
CRECER	36	34	70	382	522	904
DIACONIA	19	30	49	78	323	401
EMPRENDER	2	14	16	16	139	155
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	83	50	133
FUBODE	11	7	18	97	134	231
FUNBODEM	9	6	15	36	120	156
IDEPRO	11	8	19	50	118	168
IMPRO	1	2	3	3	26	29
PROMUJER	18	52	70	79	595	674
SARTAWI	17	12	29	67	88	155
Total general	181	188	369	1,030	2,284	3,314

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	95	63	158
CHUQUISACA	11	12	23	48	142	190
COCHABAMBA	29	21	50	201	271	472
LA PAZ	44	76	120	218	972	1,190
ORURO	8	13	21	36	153	189
PANDO	2	3	5	5	39	44
SANTA CRUZ	42	35	77	268	453	721
TARIJA	12	15	27	82	120	202
POTOSÍ	18	8	26	77	71	148
Total general	181	188	369	1,030	2,284	3,314

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de Octubre 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		24%							25%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	25%		35%				27%	23%					
ANED	32%	28%		38%					23%	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)