

Cuadro N° 1
SITUACIÓN PATRIMONIAL
ENTIDADES FINANCIERAS DE DESARROLLO
30 de noviembre de 2012
(En Bolívianos)

	CRUCER	PRO MUR	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODIM	IDEPRO	IMPPO	SARAWI	ANED	CIORE	FONDICO	FUROR	TOTAL
ACTIVO															
DISPONIBILIDADES	17.765.658	23.188.844	40.954.502	25.057.338	4.081.963	2.341.100	3.409.497	8.437.008	529.326	4.111.140	7.865.782	15.505.764	19.646.564	17.722.035	149.662.018
INVERSIONES TEMPORARIAS	81.474.066	5.435.861	86.909.927	2.282.812	472.160	79.984	163.987	7.959.170	749.731	25.022	271.562	1.878.268	31.287	100.000	100.923.909
CARTERA	776.218.014	324.092.160	1.100.310.174	479.493.317	41.938.434	18.179.760	115.288.225	232.102.681	18.237.303	136.817.607	45.237.987	223.031.702	143.667.828	148.327.934	2.702.632.950
CARTERA BRUTA	779.570.784	322.365.632	1.101.936.416	497.579.946	44.279.322	18.677.434	119.543.120	232.537.453	18.550.424	136.193.842	45.597.368	228.302.556	143.464.482	143.935.068	2.730.597.431
CARTERA VIGENTE	773.091.552	319.376.483	1.092.468.034	495.434.793	43.095.621	18.010.487	106.321.862	224.512.010	17.277.454	131.964.174	44.668.669	218.016.276	141.180.191	143.075.864	2.676.025.435
CARTERA VENCIDA	2.915.285	1.159.402	4.074.687	1.699.652	155.262	213.666	488.507	1.787.481	149.440	2.199.965	860.870	3.918.269	671.885	662.726	16.882.410
CARTERA EN EJECUCIÓN	2.818.218	1.829.748	4.647.966	352.063	976.683	417.137	2.628.476	528.340	-	707.530	67.829	2.045.205	1.503.135	196.477	14.070.840
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	733.153	-	733.153	89.873	36.644	7.100	9.768.430	4.825.258	1.013.145	1.174.386	-	3.771.915	10.843	-	21.430.747
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA EN EJECUCIÓN	12.576	-	12.576	3.565	-	13.720	234.469	772.903	86.159	147.786	-	283.991	-	-	1.555.170
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	15.113	15.324	101.376	111.461	24.226	-	-	266.901	98.427	-	632.829
PRODUCTOS DEVINGADOS POR COBRAR CARTERA	13.764.394	4.981.523	18.745.917	5.995.235	671.876	259.485	1.356.693	4.334.700	161.717	3.931.868	797.520	4.206.074	4.924.784	6.942.456	52.328.328
PREVISION PARA CARTERA INCORRIBLE	-17.117.164	-3.254.995	-20.372.159	-24.081.865	-3.012.765	-757.159	-5.611.588	-4.769.472	-474.838	-3.308.103	-1.156.901	-9.476.928	-4.721.439	-2.549.590	-80.292.808
OTRAS CUENTAS POR COBRAR	6.721.481	2.750.488	9.471.969	2.107.711	751.924	314.226	849.591	2.275.174	532.893	1.461.933	1.654.366	3.932.955	3.375.301	1.165.046	27.893.089
BIENES REALIZABLES	1	-	1	5	-	-	57.905	-	-	22.434	28	-	55	-	80.428
INVERSIONES PERMANENTES	26.352.785	340.100	26.692.885	344.451	249.520	24.010	33.563	790.860	10.976	52.233	1.718.126	10.502.221	3.022.374	61.054	43.502.273
BIENES DE USO	34.421.638	6.650.470	41.072.108	12.854.937	1.865.449	1.316.188	3.168.800	5.706.530	1.210.015	5.633.469	1.092.895	9.062.348	6.534.288	2.896.989	92.414.013
OTROS ACTIVOS	8.350.115	1.108.723	9.458.838	1.249.412	128.148	259.134	856.488	894.256	880.011	1.181.616	221.681	13.018	1.033.924	1.275.472	17.451.999
TOTAL DEL ACTIVO	951.303.758	363.566.646	1.314.870.404	523.389.983	49.487.597	22.514.401	123.828.056	258.165.678	22.150.254	149.305.453	58.062.428	263.926.275	177.311.620	171.548.530	3.134.560.680
										-0	-0	0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	35.846	-	35.846
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	718.943.126	263.492.253	982.435.380	229.717.064	35.632.918	4.793.465	91.052.118	207.328.136	15.926.749	103.129.425	34.690.195	182.496.720	133.869.108	124.349.884	2.145.421.162
OTRAS CUENTAS POR PAGAR	25.826.178	13.886.445	39.712.623	16.368.685	3.161.553	1.092.793	3.334.730	7.234.273	702.291	21.544.005	9.280.740	10.068.052	11.707.938	8.403.887	132.611.571
PREVISIONES	17.650.969	12.430.470	30.081.439	6.371.817	-	-	2.542.226	-	391.933	8.254	548.059	-	2.020.256	1.818.275	43.782.259
TITULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	26.878.988	-	26.878.988
OBLIGACIONES SUBORDINADAS	-	-	-	423.049	3.725.895	-	-	1.203.452	-	8.268.681	516.908	86.810	2.737.606	-	16.962.402
TOTAL DEL PASIVO	762.420.273	289.809.168	1.052.229.441	252.880.615	42.520.366	5.886.258	96.929.073	215.765.861	17.020.973	132.950.366	45.035.901	219.530.571	150.370.756	134.572.046	2.365.692.228
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	5.768.608	-	14.839.211	34.917.627	3.192.349	25.542.834	-	18.645.729	17.000.000	-	119.906.359
APORTES NO CAPITALIZADOS	18.767.712	58.934.621	77.702.332	39.200.074	-	15.991.092	745.640	-	198.645	927.988	16.073.459	10.718.039	1.319.759	22.707.138	185.584.167
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	147.743.941	1.914.533	149.658.474	191.921.417	588.846	-	12.810.082	3.871.530	1.539.794	-	-	10.416.714	6.627.165	3.343.853	380.777.875
RESULTADOS ACUMULADOS	22.371.832	12.908.324	35.280.156	39.387.877	609.777	637.051	-1,495.950	3,610.660	198.493	-10,115.735	-3,046.933	4,615.223	1,995.940	10,925.492	82,600.051
TOTAL DEL PATRIMONIO	188.883.484	73.757.478	262.640.962	270.509.368	6.967.232	16.628.143	26.898.983	42.399.817	5.129.281	16,355.087	13,026.526	44,395.704	26,940.865	36,976.483	768,868.452
TOTAL DEL PASIVO Y PATRIMONIO	951.303.758	363.566.646	1.314.870.404	523.389.983	49.487.597	22.514.401	123.828.056	258.165.678	22.150.254	149.305.453	58.062.427	263.926.275	177.311.620	171.548.530	3.134.560.680

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de noviembre 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	184.246.563	110.142.897	294.389.460	100.721.080	11.571.713	3.275.642	23.431.207	37.227.848	3.128.025	24.518.015	10.691.450	36.232.786	23.751.239	34.175.304	603.113.769
GASTOS FINANCIEROS	-37.520.861	-17.959.042	-55.479.903	-11.901.914	-2.910.849	-168.434	-6.807.250	-9.067.417	-531.971	-9.069.402	-2.224.059	-10.312.485	-6.210.573	-6.515.574	-121.199.831
RESULTADO FINANCIERO BRUTO	146.725.702	92.183.855	238.909.557	88.819.166	8.660.864	3.107.208	16.623.957	28.160.431	2.596.053	15.448.613	8.467.392	25.920.301	17.540.666	27.659.730	481.913.938
OTROS INGRESOS OPERATIVOS	1.643.463	1.885.865	3.529.328	1.951.782	4.765.932	52.512	4.411.103	1.761.126	418.028	3.796.513	2.203.043	2.913.794	2.011.165	1.227.804	29.042.132
OTROS GASTOS OPERATIVOS	-5.180.944	-13.076.360	-18.257.304	-277.508	-	-	-211.990	-425.001	-104.608	-444.667	-427.133	-2.187.290	-194.106	-989.495	-23.519.106
RESULTADO DE OPERACION BRUTO	143.188.221	80.993.359	224.181.581	90.493.440	13.426.796	3.159.720	20.823.079	29.496.556	2.909.474	18.800.459	10.243.302	26.646.805	19.357.726	27.898.036	487.436.964
RECUPERACION DE ACTIVOS FINANCIEROS	12.509.971	4.032.199	16.542.169	1.121.410	206.320	126.811	9.261.428	4.689.585	159.496	2.759.913	2.010.752	17.123.390	4.349.668	5.656.793	64.007.734
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-22.461.229	-6.996.324	-29.457.553	-8.336.387	-1.020.195	-197.073	-12.726.097	-7.217.779	-369.231	-4.528.749	-1.470.814	-22.341.328	-5.501.440	-6.486.578	-99.653.223
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	133.236.963	78.029.234	211.266.197	83.278.463	12.612.921	3.089.458	17.358.401	26.968.362	2.699.739	17.031.623	10.783.240	21.428.868	18.205.953	27.068.251	451.791.475
GASTOS DE ADMINISTRACION	-111.664.914	-65.087.573	-176.752.488	-45.702.059	-12.003.347	-2.814.470	-18.790.612	-23.306.290	-2.447.670	-16.684.674	-13.114.958	-17.681.792	-16.512.839	-21.503.268	-365.294.504
RESULTADO DE OPERACION NETO	21.572.048	12.941.661	34.513.709	39.576.404	609.574	274.988	-1.432.211	3.662.133	252.068	346.949	-2.331.716	3.767.076	1.693.114	5.564.883	86.496.971
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	285.342	-7.112	278.230	14.217	203	13.289	-	-160.040	-	-	5	-	-	97.978	243.881
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-772	-0	-772	-83	-	-1.484	-	-	-	-	4.858	-	-	-6.297	-3.777
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	21.856.618	12.934.549	34.791.167	39.590.538	609.777	286.793	-1.432.211	3.502.093	252.068	346.949	-2.326.853	3.767.076	1.693.114	5.656.565	86.737.074
INGRESOS EXTRAORDINARIOS	448.310	519.081	70.771	-	-	-	168.676	-	350	40.494	1.166	3.983	12.528	746.078	1.238
GASTOS EXTRAORDINARIOS	-210.760	-9.912	-220.672	-	-	-	-	-	-	-	-	-	-	-220.672	-
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	22.094.168	12.995.407	35.089.576	39.590.538	609.777	286.793	-1.432.211	3.670.769	252.068	347.299	-2.286.359	3.768.242	1.697.098	5.668.893	87.262.481
INGRESOS DE GESTIONES ANTERIORES	309.337	9.006	318.343	124.286	-	-	-	2.571	251.093	663.294	1.209.080	20.403	-1.321	2.587.749	-
GASTOS DE GESTIONES ANTERIORES	-31.674	-96.090	-127.763	-326.951	-	-	-63.739	-60.108	-56.232	-69.147	-868.624	-364.087	-75	-1.936.887	-
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	22.371.832	12.908.324	35.280.156	39.387.872	609.777	286.793	-1.495.950	3.610.660	198.407	529.245	-2.491.688	4.613.235	1.717.425	5.667.412	87.913.342
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	86	-	-	-	-	-	87
CARGOS POR AJUSTE POR INFLACION	-	-	-	4	-	-	-	-	-	-	-	-	-	-	4
RESULTADO ANTES DE IMPUESTOS	22.371.832	12.908.324	35.280.156	39.387.877	609.777	286.793	-1.495.950	3.610.660	198.493	529.245	-2.491.688	4.613.235	1.717.425	5.667.412	87.913.433
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	22.371.832	12.908.324	35.280.156	39.387.877	609.777	286.793	-1.495.950	3.610.660	198.493	529.245	-2.491.688	4.613.235	1.717.425	5.667.412	87.913.433

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de noviembre 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	1,87%	6,38%	3,11%	4,79%	8,25%	10,40%	2,75%	3,27%	2,39%	2,75%	13,55%	5,88%	11,08%	10,33%	4,77%
Inversiones Temporarias/Total Activo	8,56%	1,50%	6,61%	0,44%	0,95%	0,36%	0,13%	3,08%	3,38%	0,02%	0,47%	0,71%	0,02%	0,06%	3,22%
Cartera / Total Activo	81,60%	89,14%	83,68%	91,61%	84,75%	80,75%	93,10%	89,90%	82,33%	91,64%	77,91%	84,51%	81,03%	86,46%	86,22%
Otras Cuentas por cobrar / Total Activo	0,71%	0,76%	0,72%	0,40%	1,52%	1,40%	0,69%	0,88%	2,41%	0,98%	2,85%	1,49%	1,90%	0,68%	0,89%
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	2,77%	0,09%	2,03%	0,07%	0,50%	0,11%	0,03%	0,31%	0,05%	0,03%	2,96%	3,98%	1,70%	0,04%	1,39%
Bienes de Uso / Total Activo	3,62%	1,83%	3,12%	2,46%	3,77%	5,85%	2,56%	2,21%	5,46%	3,77%	1,88%	3,43%	3,69%	1,69%	2,95%
Otros Activos / Total Activo	0,88%	0,30%	0,72%	0,24%	0,26%	1,15%	0,69%	0,35%	3,97%	0,79%	0,38%	0,00%	0,58%	0,74%	0,56%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2,57%	3,87%	2,93%	8,21%	1,34%	1,39%	-1,32%	1,53%	0,98%	0,39%	-4,68%	1,91%	1,06%	3,60%	3,06%
Resultado Neto / Patrimonio ROE	12,92%	19,09%	14,65%	15,88%	9,55%	1,88%	-6,07%	9,29%	4,22%	3,53%	-20,87%	11,34%	6,95%	16,72%	12,47%
Resultado Neto / Ingresos Financieros	12,14%	11,72%	11,98%	39,11%	5,27%	8,76%	-6,38%	9,70%	6,35%	2,16%	-23,31%	12,73%	7,23%	16,58%	14,58%
Ingresos Financieros / Activo	21,13%	33,05%	24,42%	20,99%	25,51%	15,87%	20,64%	15,73%	15,41%	17,91%	20,09%	14,98%	14,61%	21,73%	20,99%
Ingresos Financieros / Cartera Bruta	25,78%	37,27%	29,14%	22,08%	28,51%	19,13%	21,38%	17,46%	18,40%	19,64%	25,58%	17,31%	18,06%	25,90%	24,10%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	15,63%	22,03%	17,50%	9,58%	29,57%	16,44%	17,15%	10,93%	14,39%	13,36%	31,38%	8,44%	12,56%	16,30%	14,59%
Gastos Administrativos / Activo	12,81%	19,53%	14,66%	9,11%	26,46%	13,64%	16,55%	9,85%	12,05%	12,19%	24,64%	7,30%	10,16%	13,67%	12,71%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99,26%	99,07%	99%	100%	97,41%	96%	97%	99%	99%	98%	97,96%	97%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0,38%	0,36%	0,37%	0,34%	0,35%	1,22%	0,60%	1,10%	1,27%	1,72%	1,89%	1,84%	0,47%	0,46%	0,68%
Cartera en Ejecución / Cartera Bruta	0,36%	0,57%	0,42%	0,07%	2,24%	2,32%	2,28%	0,28%	0,13%	0,52%	0,15%	1,01%	1,12%	0,14%	0,54%
Previsión cartera incobrable / Cartera en Mora	297,89%	108,89%	233,22%	1171,71%	262,65%	114,75%	162,52%	149,04%	182,75%	108,27%	124,57%	145,48%	207,68%	296,74%	242,27%
LIQUIDEZ															
Disponibilidades / Pasivo	2,33%	8%	4%	10%	9,60%	40%	4%	4%	3%	3%	17,47%	7%	13%	13%	6%
Disponibilidades + Inversiones Temporarias / Pasivo	13,02%	9,88%	12,15%	10,81%	10,71%	41,13%	3,69%	7,60%	7,51%	3,11%	18,07%	7,92%	13,09%	13,24%	10,59%
Disponibilidades + Inversiones Temporarias / Activo	10,43%	7,87%	9,72%	5,22%	9,20%	10,75%	2,89%	6,35%	5,77%	2,77%	14,01%	6,59%	11,10%	10,39%	7,99%
SOLVENCIA															
Patrimonio/Activo	19,86%	20%	20%	52%	14,08%	74%	22%	16%	23%	11%	22,44%	17%	15%	22%	25%
Cartera Vencida+Ejecución/Patrimonio	3,04%	4,05%	3,33%	0,76%	16,46%	3,97%	12,84%	7,55%	5,07%	18,68%	7,13%	14,67%	8,44%	2,32%	4,31%
Cartera Vencida+Ejecución-Prev/Patrimonio	-6,02%	-0,36%	-4,43%	-8,14%	-26,78%	-0,59%	-8,03%	-3,70%	-4,19%	-1,55%	-1,75%	-6,67%	-9,09%	-4,57%	-6,13%

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de noviembre de 2012
(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	42.304.488	41.717.489	283.503	303.495	639	14.020	14.659
CHUQUISACA	77.176.850	76.350.269	148.416	678.166	3.306	16.321	19.627
COCHABAMBA	180.703.291	178.178.257	1.194.889	1.330.145	6.238	22.884	29.122
LA PAZ	571.687.989	566.236.170	2.951.254	2.500.565	24.444	78.602	103.046
ORURO	132.382.825	131.161.520	962.056	259.249	3.781	16.231	20.012
PANDO	27.051.720	26.288.766	688.597	74.357	499	2.713	3.212
POTOSI	45.033.923	44.605.459	199.680	228.784	1.405	8.857	10.262
SANTA CRUZ	292.163.316	284.813.433	3.011.887	4.337.995	7.256	43.959	51.215
TARIJA	87.269.020	86.370.393	536.494	362.132	3.169	10.470	13.639
TOTAL	1.455.773.422	1.435.721.756	9.976.777	10.074.889	50.736	214.058	264.794
	100%	98,62%	0,69%	0,69%	19,16%	80,84%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	106.762.520	105.710.922	843.341	208.257	4.057	14.198	18.255
CHUQUISACA	63.597.836	63.322.411	238.651	36.774	2.681	4.690	7.371
COCHABAMBA	247.044.281	243.225.856	2.758.847	1.059.578	9.047	18.235	27.282
LA PAZ	270.961.891	269.444.183	972.282	545.426	11.970	27.529	39.499
ORURO	54.895.147	54.603.458	153.612	138.077	1.605	3.640	5.245
PANDO	18.456.173	17.879.212	535.712	41.249	450	2.744	3.194
POTOSI	85.322.266	84.825.650	274.036	222.580	3.461	9.472	12.933
SANTA CRUZ	325.867.809	321.470.008	2.288.285	2.109.516	9.313	30.283	39.596
TARIJA	101.916.117	101.252.753	396.042	267.323	4.573	17.285	21.858
TOTAL	1.274.824.039	1.261.734.452	8.460.807	4.628.780	47.157	128.076	175.233
	100%	98,97%	0,66%	0,36%	26,91%	73,09%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	149.067.008	147.428.411	1.126.844	511.753	4.696	28.218	32.914
CHUQUISACA	140.774.686	139.672.679	387.067	714.940	5.987	21.011	26.998
COCHABAMBA	427.747.572	421.404.113	3.953.736	2.389.723	15.285	41.119	56.404
LA PAZ	842.649.880	835.680.353	3.923.536	3.045.991	36.414	106.131	142.545
ORURO	187.277.972	185.764.978	1.115.668	397.326	5.386	19.871	25.257
PANDO	45.507.893	44.167.978	1.224.309	115.606	949	5.457	6.406
POTOSI	130.356.189	129.431.109	473.716	451.364	4.866	18.329	23.195
SANTA CRUZ	618.031.125	606.283.441	5.300.172	6.447.512	16.568	74.243	90.811
TARIJA	189.185.137	187.623.146	932.536	629.455	7.742	27.755	35.497
TOTAL	2.730.597.461	2.697.456.208	18.437.584	14.703.669	97.893	342.134	440.027
	100%	98,79%	0,68%	0,54%	22,25%	77,75%	100%

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de noviembre de 2012
 (En Bolivianos)

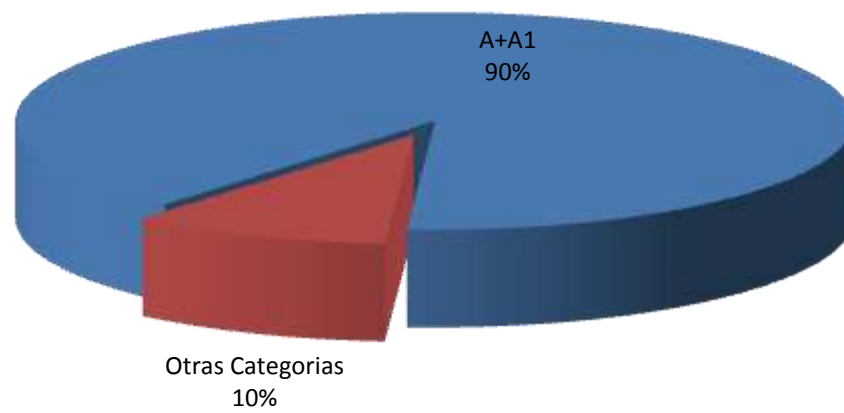
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO				CLIENTES		
	CARTERA				HOMBRES	MUJERES	TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN			
CRECER	334.935.470	331.339.937	1.600.310	1.995.223	10.211	67.999	78.210
PRO MUJER	273.387.714	270.641.593	1.061.956	1.684.165	4.253	82.003	86.256
DIACONIA	375.613.475	373.894.400	1.399.461	319.614	20.392	34.172	54.564
EMPRESAR	40.125.147	38.989.723	154.827	980.597	2.361	6.072	8.433
FONCRESOL	9.687.488	9.286.313	114.510	286.665	713	2.337	3.050
FUNBODEM	84.263.592	81.275.645	547.472	2.440.475	2.474	3.732	6.206
IDEPRO	126.887.731	125.057.870	1.445.969	383.892	2.596	2.198	4.794
IMPRO	16.127.220	15.872.517	230.476	24.226	1.083	894	1.977
SARTAWI	28.773.012	27.829.375	910.005	33.632	1.761	2.621	4.382
ANED	-	-	-	-	-	-	-
CIDRE	102.552.711	98.666.123	2.131.466	1.755.122	1.854	1.080	2.934
FONDECO	-	-	-	-	-	-	-
FUBODE	63.419.862	62.868.259	380.325	171.279	3.038	10.950	13.988
TOTAL	1.455.773.422	1.435.721.756	9.976.777	10.074.889	50.736	214.058	264.794
	100%	98,62%	0,69%	0,69%	19,16%	80,84%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	444.635.314	442.484.768	1.327.552	822.995	12.784	71.347	84.131
PRO MUJER	48.977.921	48.734.892	97.446	145.583	2.656	22.091	24.747
DIACONIA	121.966.472	121.630.266	303.757	32.449	6.934	4.672	11.606
EMPRESAR	4.154.176	4.142.542	435	11.199	235	603	838
FONCRESOL	8.989.946	8.731.274	112.876	145.796	529	1.129	1.658
FUNBODEM	35.279.555	34.814.671	175.508	289.376	1.111	1.504	2.615
IDEPRO	105.649.722	104.279.397	1.114.415	255.909	3.234	1.455	4.689
IMPRO	2.423.204	2.418.081	5.122	-	209	128	337
SARTAWI	107.420.830	105.309.185	1.437.747	673.898	4.925	2.426	7.351
ANED	45.597.363	44.668.665	860.870	67.829	2.643	3.064	5.707
CIDRE	125.749.847	123.122.069	2.070.794	556.984	2.757	1.361	4.118
FONDECO	143.464.485	141.191.037	671.885	1.601.562	4.880	9.559	14.439
FUBODE	80.515.205	80.207.605	282.402	25.199	4.260	8.737	12.997
TOTAL	1.274.824.039	1.261.734.452	8.460.807	4.628.780	47.157	128.076	175.233
	100%	98,97%	0,66%	0,36%	26,91%	73,09%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	779.570.784	773.824.704	2.927.862	2.818.218	22.995	139.346	162.341
PRO MUJER	322.365.635	319.376.485	1.159.402	1.829.748	6.909	104.094	111.003
DIACONIA	497.579.947	495.524.666	1.703.217	352.063	27.326	38.844	66.170
EMPRESAR	44.279.323	43.132.265	155.262	991.796	2.596	6.675	9.271
FONCRESOL	18.677.434	18.017.587	227.386	432.461	1.242	3.466	4.708
FUNBODEM	119.543.147	116.090.316	722.979	2.729.851	3.585	5.236	8.821
IDEPRO	232.537.453	229.337.268	2.560.384	639.801	5.830	3.653	9.483
IMPRO	18.550.424	18.290.599	235.599	24.226	1.292	1.022	2.314
SARTAWI	136.193.842	133.138.560	2.347.752	707.530	6.686	5.047	11.733
ANED	45.597.363	44.668.665	860.870	67.829	2.643	3.064	5.707
CIDRE	228.302.558	221.788.192	4.202.260	2.312.106	4.611	2.441	7.052
FONDECO	143.464.485	141.191.037	671.885	1.601.562	4.880	9.559	14.439
FUBODE	143.935.067	143.075.863	662.727	196.477	7.298	19.687	26.985
TOTAL	2.730.597.461	2.697.456.208	18.437.584	14.703.669	97.893	342.134	440.027
	100%	98,79%	0,68%	0,54%	22,25%	77,75%	100%

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de noviembre 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 AI	Categoría BI	Categoría CI	Categoría DI	Categoría EI	TOTAL
CRECER	769.008.834	4.620.066	846.336	632.002	425.602	4.037.943	-	-	-	-	-	-	-	779.570.784
PRO MUJER	318.159.747	1.216.738	544.266	332.174	282.962	1.829.748	-	-	-	-	-	-	-	322.365.635
DIACONIA	494.769.989	754.677	242.941	174.414	126.413	1.511.513	-	-	-	-	-	-	-	497.579.947
EMPRENDER	43.059.655	72.610	65.011	40.312	49.939	991.797	-	-	-	-	-	-	-	44.279.323
FONCRESOL	9.252.431	94.569	-	6.871	-	17.776	-	315.841	8.724.174	54.566	20.820	44.590	145.796	18.677.434
FUNBODEM	114.055.104	1.804.118	371.720	301.943	126.592	2.883.672	-	-	-	-	-	-	-	119.543.148
IDEPRO	224.333.368	4.951.983	626.459	121.859	312.004	2.191.780	-	-	-	-	-	-	-	232.537.453
IMPRO	17.842.538	448.061	97.800	40.825	96.973	24.226	-	-	-	-	-	-	-	18.550.424
SARTAWI	130.808.736	2.304.002	495.237	292.879	225.990	2.066.998	-	-	-	-	-	-	-	136.193.842
JANED	22.743.459	332.957	126.994	21.126	42.085	379.741	-	-	21.176.568	426.780	44.816	302.837	-	45.597.363
CIDRE	-	210.849.620	10.670.148	3.097.791	701.872	369.474	2.613.653	-	-	-	-	-	-	228.302.558
FONDECOC	53.426.747	1.049.713	176.703	167.117	263.352	971.137	-	-	86.490.683	133.792	99.470	4.646	681.128	143.464.488
FUBODE	142.801.982	316.492	104.419	105.031	87.450	519.693	-	-	-	-	-	-	-	143.935.067
TOTAL	2.340.262.589	228.815.605	14.368.034	5.334.345	2.741.234	17.795.498	2.613.653	315.841	116.391.424	615.139	165.106	352.073	826.924	2.730.597.466
	85,71%	8,38%	0,53%	0,20%	0,10%	0,65%	0,10%	0,01%	4,26%	0,02%	0,01%	0,01%	0,03%	100%

Nota: Las Categorías AI, BI, CI, DI y EI son exclusivas para calificación de cartera Agropecuaria

GRÁFICO Nº 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro N° 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de noviembre de 2012
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Credito Hipotecario	Microcredito	Microcredito Debidamente Garantizado	Microcredito Debidamente Garantizado con garantia Real	Credito de Consumo	Credito de Consumo Debidamente Garantizado	Credito Agropecuario	TOTAL
CRECER	-	-	315.759.663	-	-	1.003.000	-	18.172.807	334.935.470
PRO MUJER	-	-	273.387.714	-	-	-	-	-	273.387.714
DIACONIA	-	2.990.949	372.622.526	-	-	-	-	-	375.613.475
EMPRENDER	-	-	3.564.931	36.560.216	-	-	-	-	40.125.147
FONCRESOL	-	-	9.687.488	-	-	-	-	-	9.687.488
FUNBODEM	-	-	63.487.113	-	20.776.479	-	-	-	84.263.592
IDEPRO	-	-	126.887.731	-	-	-	-	-	126.887.731
IMPRO	-	-	16.127.220	-	-	-	-	-	16.127.220
SARTAWI	-	278.928	13.778.198	-	-	2.876.323	-	11.839.564	28.773.012
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	13.190.146	683.478	26.556.337	54.536.696	4.078.594	416.453	3.091.007	102.552.711
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	61.394.054	-	-	68.261	-	1.957.547	63.419.862
TOTAL	-	16.460.023	1.257.380.116	63.116.553	75.313.174	8.026.178	416.453	35.060.925	1.455.773.422
	0,00%	1,13%	86,37%	4,34%	5,17%	0,55%	0,03%	2,41%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	370.902.436	-	-	219.452	-	73.513.426	444.635.314
PRO MUJER	-	-	48.977.921	-	-	-	-	-	48.977.921
DIACONIA	-	552.421	121.414.051	-	-	-	-	-	121.966.472
EMPRENDER	-	-	10.600	4.143.576	-	-	-	-	4.154.176
FONCRESOL	-	-	-	-	-	-	-	8.989.946	8.989.946
FUNBODEM	-	-	29.960.796	-	5.318.759	-	-	-	35.279.555
IDEPRO	-	-	105.649.722	-	-	-	-	-	105.649.722
IMPRO	-	-	2.423.204	-	-	-	-	-	2.423.204
SARTAWI	-	158.832	20.344.954	-	-	1.789.915	-	85.127.129	107.420.830
ANED	-	-	233.101	-	23.319.084	-	-	22.045.179	45.597.363
CIDRE	-	4.569.998	3.426.042	41.168.573	48.920.754	2.696.716	347.505	24.620.258	125.749.847
FONDECO	-	-	56.054.769	-	-	-	-	87.409.719	143.464.488
FUBODE	-	-	49.286.195	-	-	14.348	-	31.214.661	80.515.205
TOTAL	-	5.281.251	808.683.790	45.312.149	77.558.597	4.720.432	347.505	332.920.319	1.274.824.043
	0,00%	0,41%	63,43%	3,55%	6,08%	0,37%	0,03%	26,12%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	686.662.099	-	-	1.222.452	-	91.686.233	779.570.784
PRO MUJER	-	-	322.365.635	-	-	-	-	-	322.365.635
DIACONIA	-	3.543.370	494.036.576	-	-	-	-	-	497.579.947
EMPRENDER	-	-	3.575.531	40.703.792	-	-	-	-	44.279.323
FONCRESOL	-	-	9.687.488	-	-	-	-	8.989.946	18.677.434
FUNBODEM	-	-	93.447.909	-	26.095.238	-	-	-	119.543.147
IDEPRO	-	-	232.537.453	-	-	-	-	-	232.537.453
IMPRO	-	-	18.550.424	-	-	-	-	-	18.550.424
SARTAWI	-	437.759	34.123.151	-	-	4.666.238	-	96.966.693	136.193.842
ANED	-	-	233.101	-	23.319.084	-	-	22.045.179	45.597.363
CIDRE	-	17.760.144	4.109.520	67.724.910	103.457.449	6.775.310	763.958	27.711.266	228.302.558
FONDECO	-	-	56.054.769	-	-	-	-	87.409.719	143.464.488
FUBODE	-	-	110.680.250	-	-	82.609	-	33.172.209	143.935.067
TOTAL	-	21.741.274	2.066.063.906	108.428.702	152.871.771	12.746.610	763.958	367.981.244	2.730.597.464
	0,00%	0,80%	75,66%	3,97%	5,60%	0,47%	0,03%	13,48%	100%

GRÁFICO Nº 2
Evolución de Cartera Bruta Urbana y Rural
(En Millones de Bolivianos)

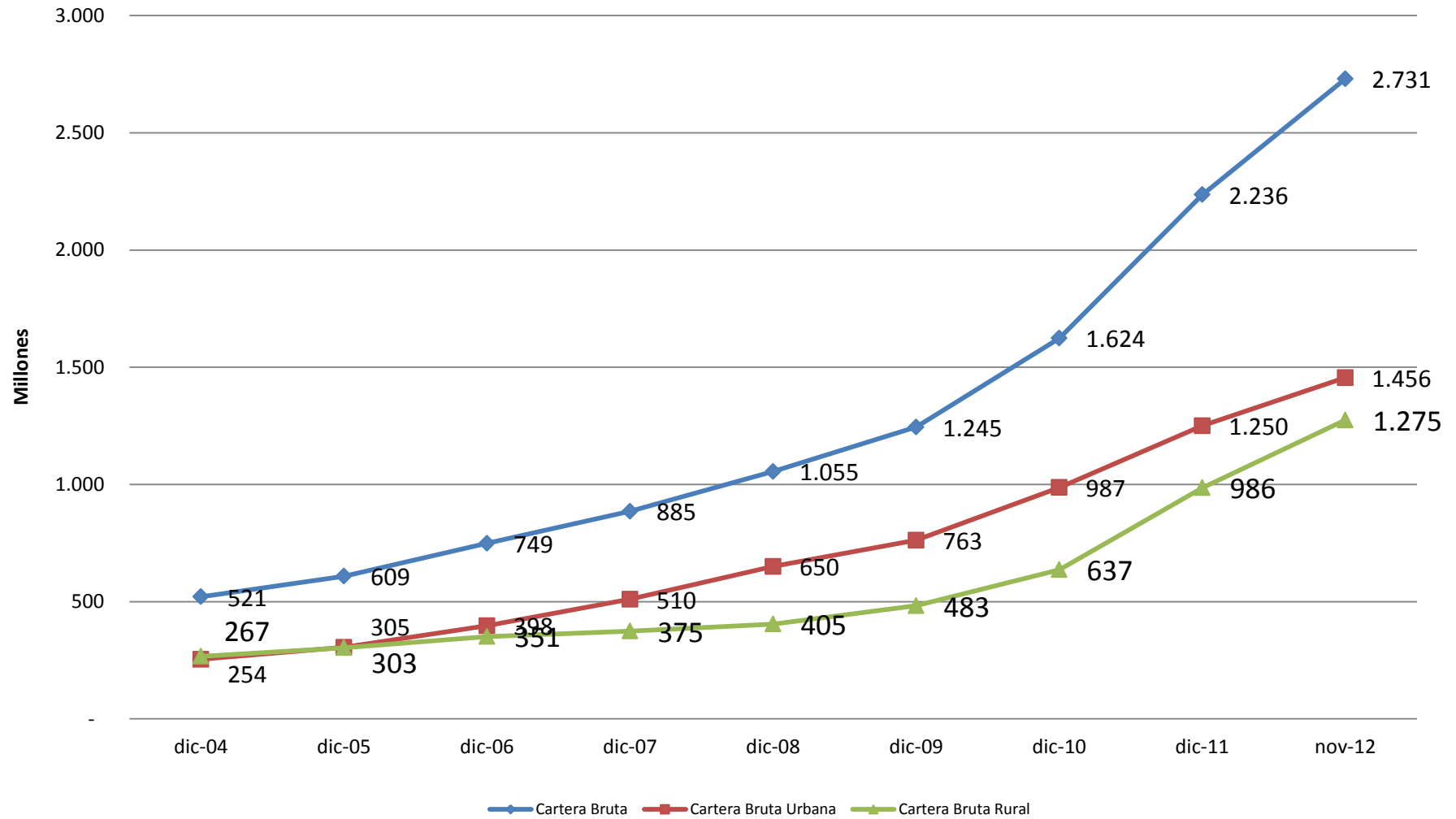


GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

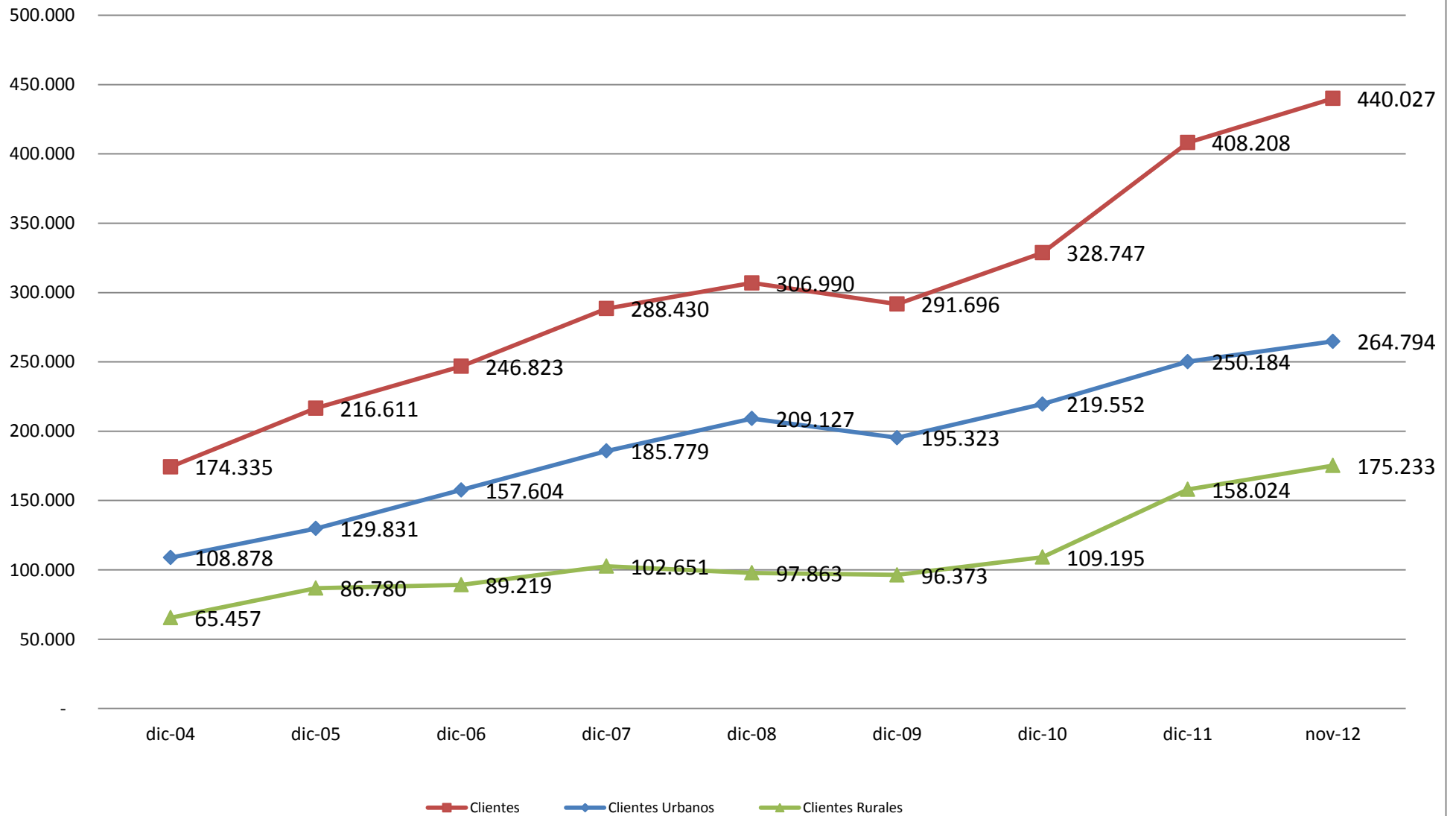


GRÁFICO N° 4

Evolución de número de prestatarios hombres y mujeres

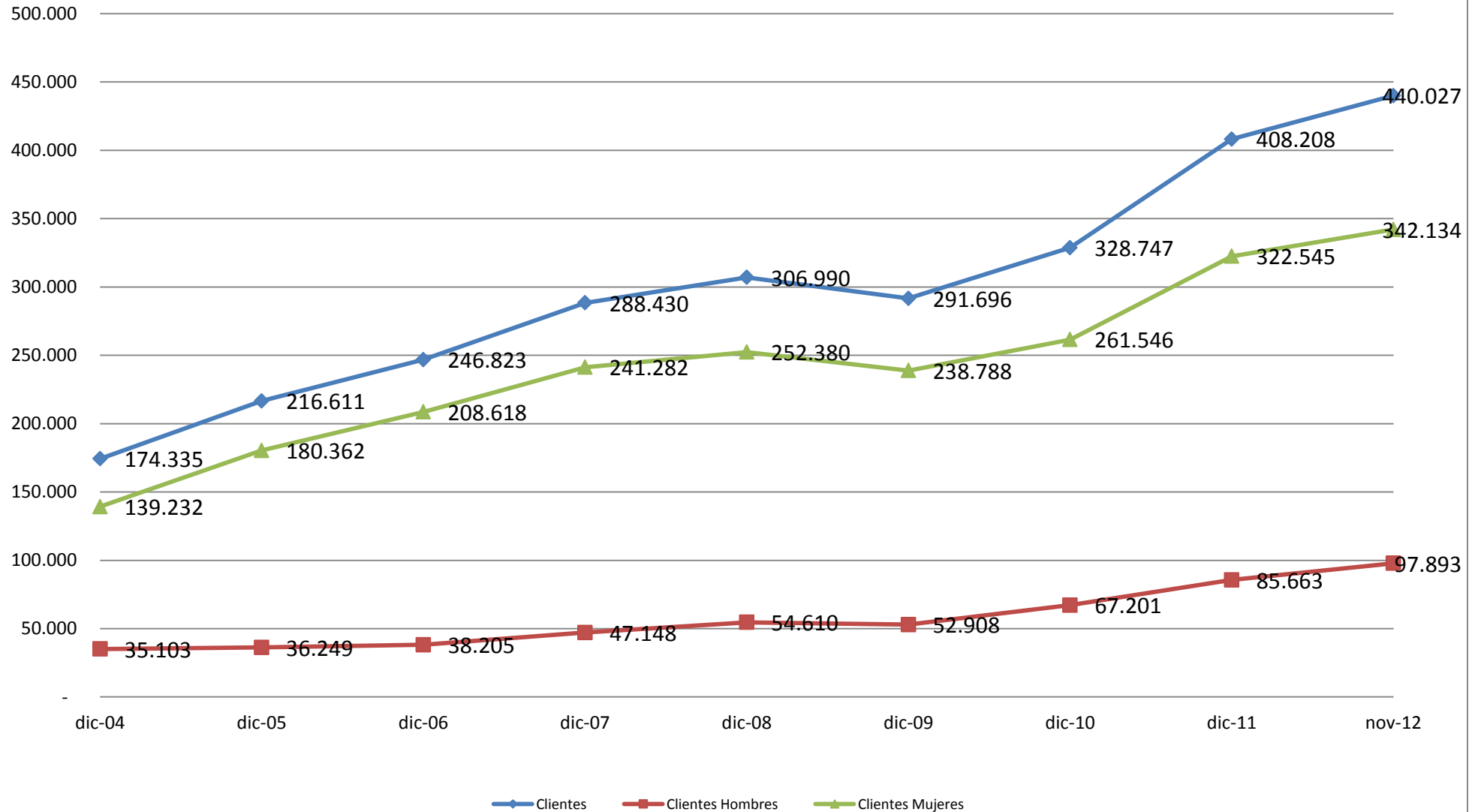


GRÁFICO Nº 5
Evolución de % de Mora

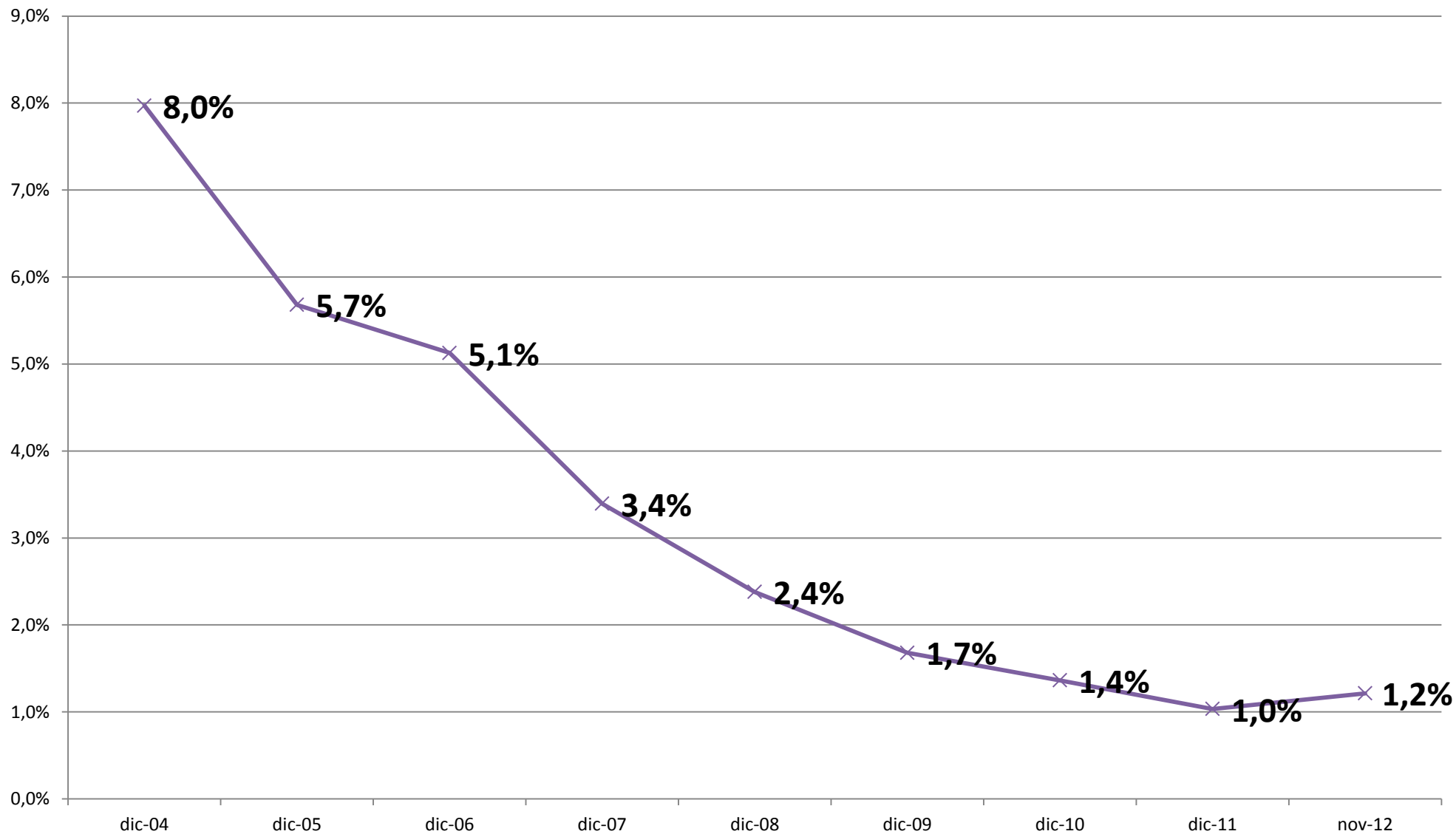


GRÁFICO N° 6
Evolución de cobertura de previsiones sobre la cartera en mora
(en Millones de Bolivianos)

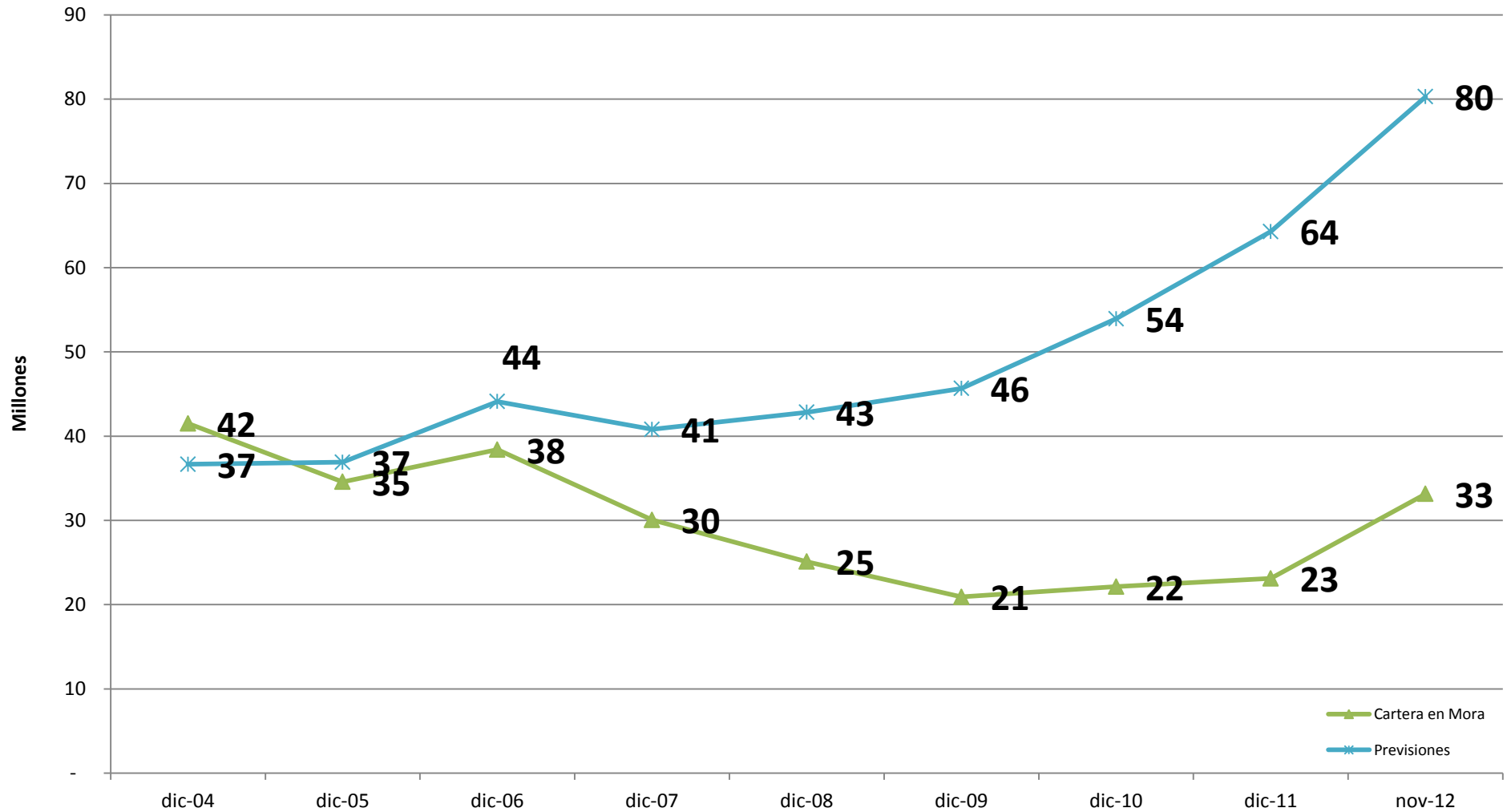
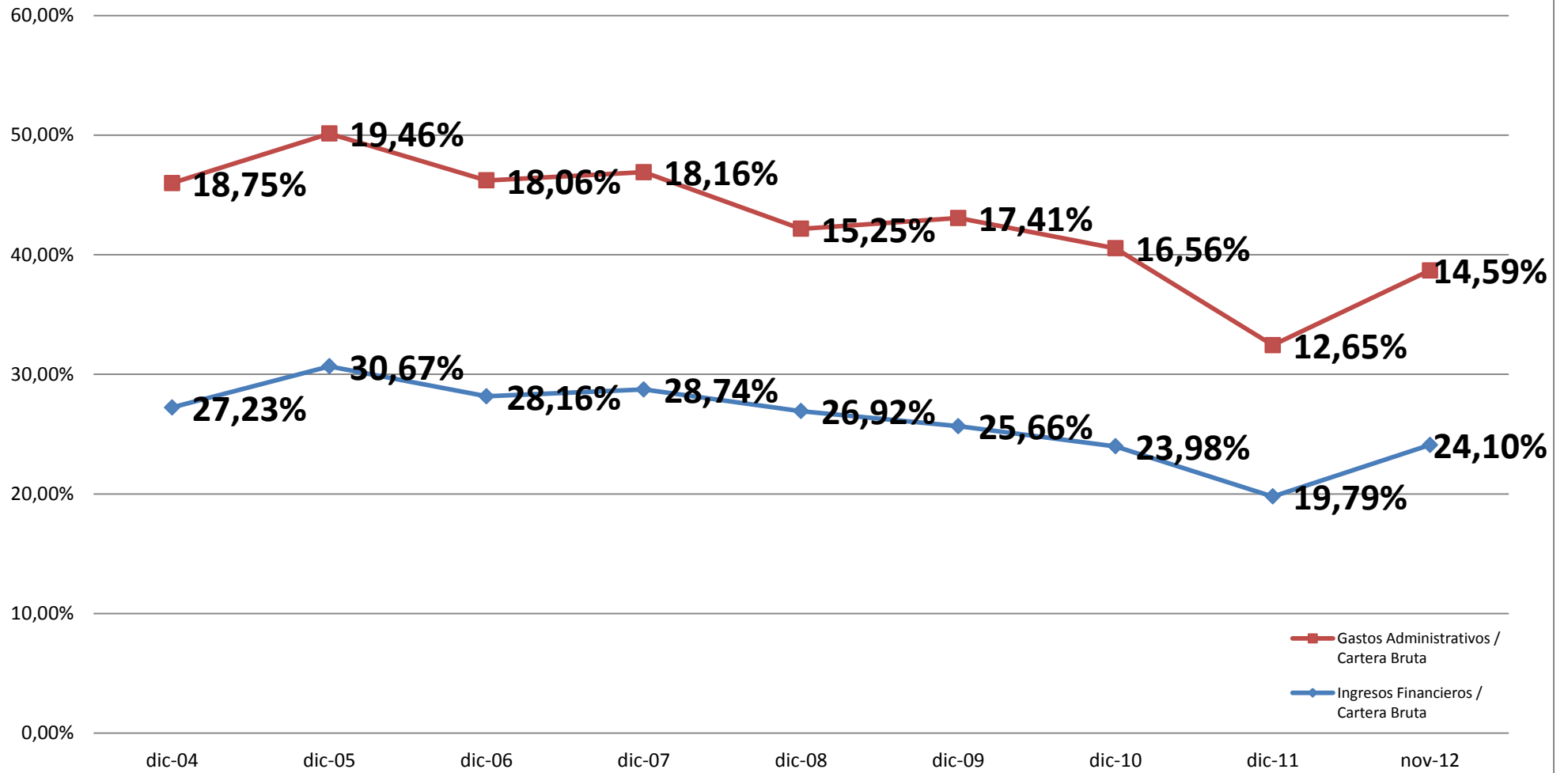


GRÁFICO N° 7
Evolución de indicadores de resultados



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratan servicio doméstico	Servicio de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	46.890.966	-	-	-	-	-	-	241.153.538	-	-	-	-	-	-	46.890.966	-	-	-	334.935.470
PRO MUJER	-	-	-	-	24.432.530	-	220.012.526	-	13.026.222	8.197.400	-	-	-	-	-	-	-	-	7.719.036
DIACONIA	3.158.922	98.878	3.126	2.189.805	20.006.479	1.251	114.847.696	-	4.105.066	67.800.138	47.147	37.374.586	404.159	1.396.317	8.584.795	50.614	-	17.277	375.613.475
EMPRENDER	-	-	-	-	5.534.408	-	27.658.500	-	4.635.137	2.297.102	-	-	-	-	-	-	-	-	40.125.147
FONCESOL	89.020	-	-	-	797.518	-	861.704	6.184.971	-	-	-	-	-	-	1.425.013	-	-	329.261	9.087.488
FUNBODEM	809.768	32.100	10.371	5.825	14.317.988	39.440	1.244.578	20.797.082	6.448.635	28.784.555	221.142	4.028.301	715.135	418.356	6.368.941	21.574	-	-	84.263.592
IDEPRO	5.948.969	5.985.288	-	538.853	16.754.184	-	4.189.158	38.923.053	10.307.873	30.522.225	-	6.321.900	641.811	5.659.569	111.284	-	-	458.183	126.887.731
IMPRO	-	-	-	-	2.888.889	-	4.150.531	1.691.745	-	780.713	-	-	-	894.143	5.721.199	-	-	-	16.127.220
SARTAWI	7.104.808	1.064	-	38.156	1.858.681	-	2.932.937	11.626.675	1.331.575	2.099.007	32.668	955.778	112.692	95.064	563.878	12.981	-	7.048	28.773.012
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	9.248.241	925.640	-	706.761	9.603.174	15.840	29.758.814	16.723.442	1.824.441	23.607.704	395.290	6.575.873	645.667	368.287	2.120.921	13.417	4.857	18.343	102.552.711
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	1.044.574	13.385	-	153.693	4.728.948	-	5.673.147	36.627.973	6.838.510	6.629.387	-	6.286	-	-	735.698	-	-	-	68.261
TOTAL	75.195.268	7.656.254	13.497	3.433.093	100.922.799	56.531	163.656.666	136.926.724	45.177.459	169.937.518	696.247	56.041.437	2.403.034	3.813.979	76.076.590	209.676	4.387	6.617.410	1.555.733.422
	5,17%	0,48%	0,00%	0,25%	6,93%	0,09%	11,24%	50,63%	3,33%	11,67%	0,05%	3,85%	0,17%	0,26%	5,26%	0,01%	0,00%	0,59%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	84.480.710	-	-	-	-	-	-	306.798.567	-	-	-	-	-	-	84.480.710	-	-	-	444.635.314
PRO MUJER	-	-	-	-	2.711.435	-	-	42.694.052	1.770.749	1.047.793	-	-	-	-	-	-	-	-	48.977.921
DIACONIA	42.666.788	2.411.191	-	990.873	6.106.139	43.015	23.114.440	19.609.563	2.023.132	16.130.584	11.805	6.821.617	172.244	493.062	1.312.372	15.609	-	44.036	121.966.472
EMPRENDER	4.154.176	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.154.176
FONCESOL	3.463.634	-	-	-	376.454	-	315.623	4.528.304	-	-	-	-	-	-	269.458	-	-	-	8.989.946
FUNBODEM	11.101.040	93.285	-	209.937	2.361.260	48.669	608.321	5.949.999	1.925.787	10.904.827	81.849	1.069.257	57.669	144.042	713.337	10.256	-	-	35.279.555
IDEPRO	59.025.969	8.246.876	-	332.566	6.153.216	-	1.834.806	12.938.363	3.689.973	10.396.662	-	964.449	95.229	530.323	1.239.040	-	-	211.949	105.649.722
IMPRO	2.290.789	-	-	-	52.624	-	12.958	-	-	-	-	-	-	-	725	-	-	-	2.423.204
SARTAWI	77.915.820	15.921	-	96.039	1.180.259	134.900	5.993.231	13.792.842	1.461.783	4.297.251	128.275	1.241.416	208.959	484.644	431.275	24.232	6.000	7.982	107.420.830
ANED	15.025.100	7.081.383	-	64.545	1.004.514	-	325.035	9.560.549	325.035	3.259.778	-	8.988.030	-	76.540	161.438	-	-	50.453	45.597.363
CIDRE	68.616.408	3.114.311	51.724	1.011.716	6.318.550	-	14.806.667	7.213.836	1.082.098	17.610.249	430.959	4.777.249	98.163	111.642	445.998	60.278	-	-	125.749.847
FONDECO	90.375.754	-	-	-	3.005.088	-	15.342.812	8.441.597	-	8.779.487	-	-	-	-	-	-	-	-	17.519.750
FUBODE	31.183.128	32.057	-	2.151.684	6.937.800	146.017	6.946.888	22.131.747	5.315.054	4.968.150	-	89.342	-	-	999.710	-	-	14.348	80.515.205
TOTAL	490.299.315	20.995.025	81.724	4.857.661	36.154.016	372.600	68.995.745	453.711.843	17.563.611	77.394.781	652.888	23.951.359	632.264	1.840.977	58.594.955	110.395	6.000	18.638.882	1.474.834.042
	38,46%	1,65%	0,00%	0,38%	2,43%	0,03%	5,41%	35,99%	1,38%	6,07%	0,05%	1,88%	0,05%	0,14%	4,60%	0,01%	0,00%	1,46%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	131.371.675	-	-	-	-	-	-	547.981.905	-	-	-	-	-	-	131.371.675	-	-	-	779.570.784
PRO MUJER	-	-	-	-	27.143.964	-	-	262.706.578	14.766.971	9.245.193	-	-	-	-	-	-	-	-	48.977.921
DIACONIA	45.825.710	2.510.069	3.126	3.180.678	26.112.618	44.266	137.962.136	135.136.782	6.128.198	83.930.723	58.952	44.196.203	576.403	1.889.379	9.897.166	66.223	-	61.314	497.579.947
EMPRENDER	4.154.176	-	-	-	5.534.408	-	27.658.500	4.635.137	2.297.102	-	-	-	-	-	-	-	-	-	44.279.323
FONCESOL	3.552.654	-	-	-	1.173.972	-	1.177.327	10.713.275	-	-	-	-	-	-	1.694.472	-	-	-	18.677.434
FUNBODEM	11.910.808	125.385	10.371	215.763	16.679.268	88.108	1.852.899	26.747.081	8.374.422	39.689.382	302.991	5.097.558	772.804	562.398	7.082.278	31.630	-	-	119.543.147
IDEPRO	64.974.938	14.232.164	-	871.719	22.907.401	-	6.043.964	51.861.416	13.967.847	40.918.887	-	7.286.349	620.611	1.172.134	6.898.609	111.284	-	-	670.132
IMPRO	2.290.789	-	-	-	2.888.889	-	4.163.489	1.744.369	-	-	-	-	-	894.868	5.787.307	-	-	-	18.550.424
SARTAWI	85.020.629	16.985	-	134.194	3.038.941	134.900	8.926.168	25.419.517	2.793.358	6.396.257	160.943	2.197.193	321.651	579.708	995.154	37.214	6.000	15.030	136.193.842
ANED	15.025.100	7.081.383	-	64.545	1.004.514	-	325.035	9.560.549	325.035	3.259.778	-	8.988.030	-	76.540	161.438	-	-	50.453	45.597.363
CIDRE	77.868.650	4.039.951	51.724	1.718.477	15.921.723	15.840	44.564.841	23.997.278	2.966.538	41.217.954	826.249	11.351.122	743.830	479.929	2.566.919	73.695	4.857	18.343	228.023.558
FONDECO	90.375.754	-	-	-	3.005.088	-	15.342.812	8.441.597	-	8.779.487	-	-	-	-	-	-	-	-	17.519.750
FUBODE	33.127.702	45.442	-	2.305.578	11.666.028	146.017	12.620.053	48.799.720	12.153.564	11.597.537	-	95.628	-	-	1.335.408	-	-	82.609	143.935.067
TOTAL	565.494.583	28.053.299	135.221	8.490.753	137.079.816	420.131	232.453.312	1.190.038.567	66.081.070	241.332.300	1.349.134	79.992.796	3.815.299	5.654.956	136.665.255	320.044	16.857	27.256.392	2.306.597.644
	20,71%	1,03%	0,00%	0,31%	5,02%	0,02%	8,23%	43,69%	2,42%	9,06%	0,05%	2,93%	0,11%	0,21%	5,00%	0,01%	0,00%	1,00%	100%

GRÁFICO Nº 8
Destino de cartera urbana

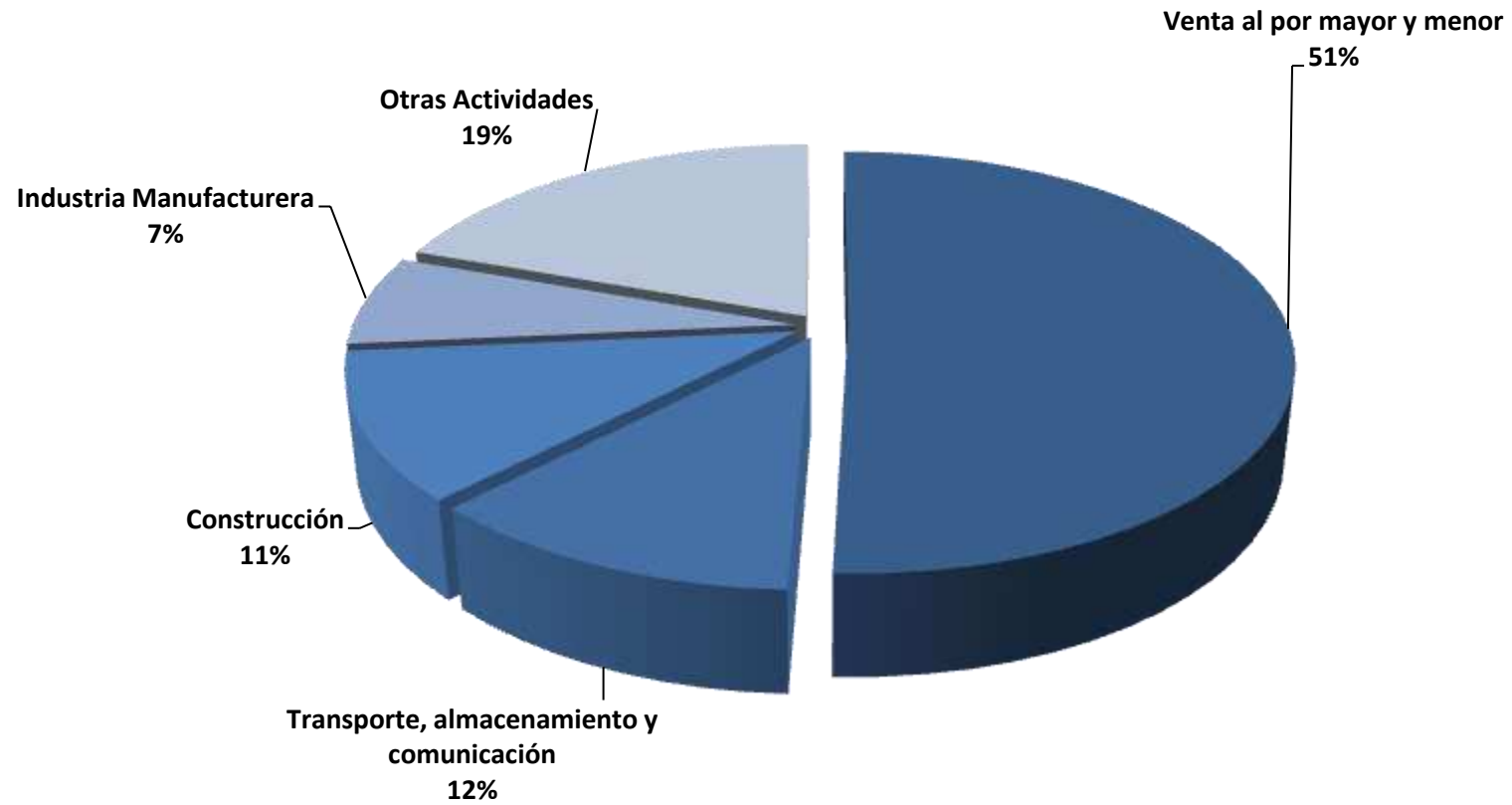
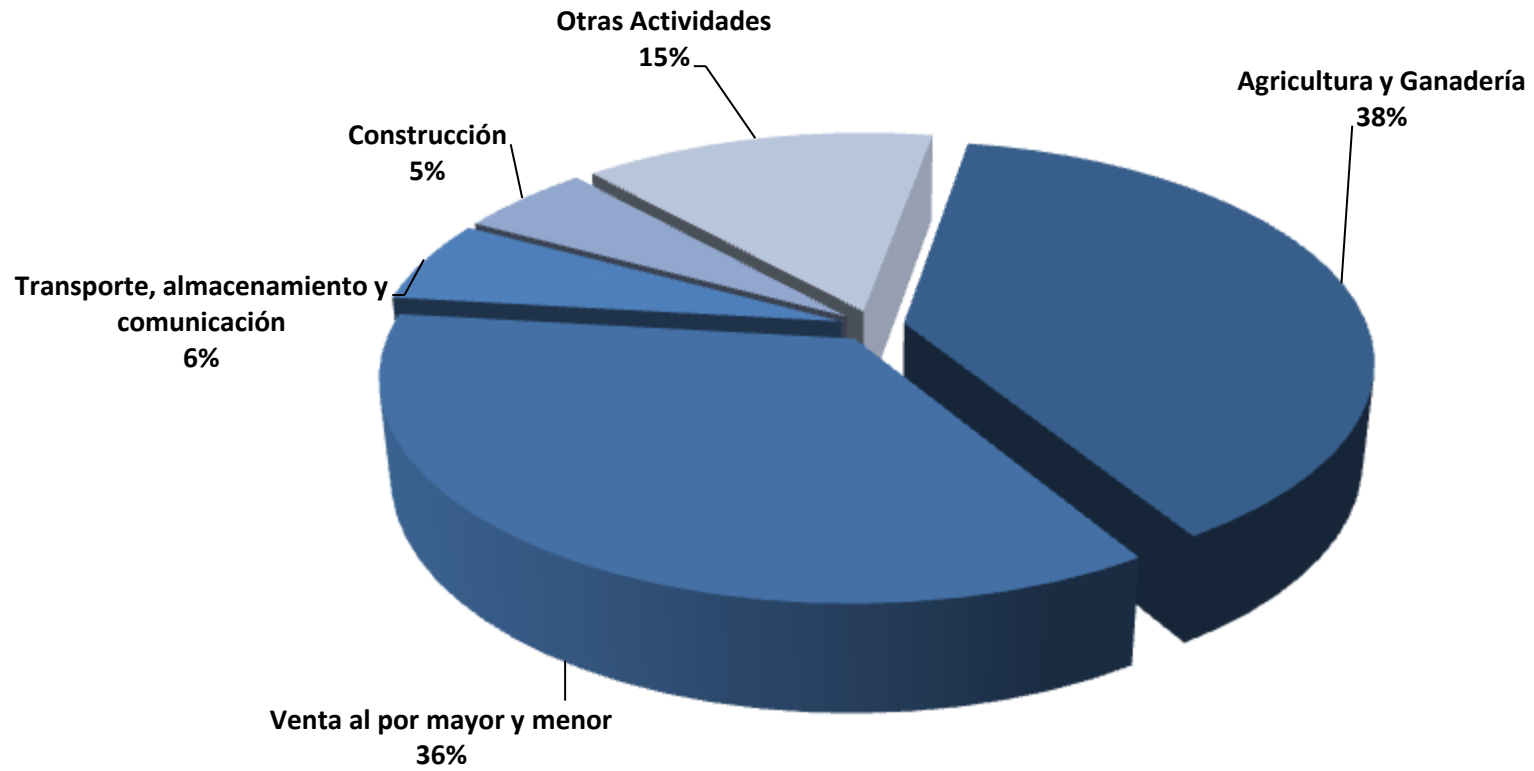


GRÁFICO Nº 9
Destino de cartera rural



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

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	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\$ 20.001 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	-	-	-	-	-	452.501	10.353.389	60.851.782	163.559.786	43.664.025	56.053.986	334.935.470
PRO MUJER	-	-	-	-	-	74.220	509.140	10.122.561	114.023.333	64.988.322	83.670.138	273.387.714
DIACONIA	-	729.183	4.816.798	12.258.503	12.446.470	25.786.713	102.322.908	168.359.656	32.852.631	16.040.612	375.613.475	
EMPRENDER	-	-	-	-	-	400.017	1.600.781	5.784.039	24.188.666	5.273.235	2.878.410	40.125.147
FONCRESOL	-	-	-	-	-	377.250	-	1.091.255	2.608.972	2.835.727	9.687.488	-
FUNBODEM	-	-	-	-	7.873.748	3.891.655	9.549.571	16.910.039	32.221.933	9.676.761	4.139.884	84.263.592
IDEPRO	-	2.608.645	5.292.687	3.020.865	3.325.309	24.968.868	49.203.237	37.758.982	614.909	94.229	126.887.731	
IMPRO	-	-	-	-	-	229.821	2.810.394	9.713.859	1.453.208	1.919.937	16.127.220	-
SARTAWI	-	-	1.433.637	1.010.219	-	736.868	2.586.892	18.899.881	2.144.302	1.961.213	28.773.012	-
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2.763.265	11.503.096	13.689.966	10.153.168	4.639.323	11.817.937	27.398.179	20.292.786	286.658	8.334	102.552.711	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	267.518	-	-	-	-	-	2.035.056	26.054.157	16.345.165	18.717.967	63.419.862	-
TOTAL	3.030.782	14.840.924	28.233.087	34.316.503	28.229.495	85.930.339	281.116.342	617.847.324	179.908.189	188.320.437	1.455.773.122	-
	0,00%	0,21%	1,02%	1,73%	2,36%	1,73%	5,90%	19,31%	42,44%	12,36%	12,94%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	35.434.104	94.980.305	212.483.781	44.498.607	57.238.517	444.635.314
PRO MUJER	-	-	-	-	-	-	-	9.643.552	15.500.102	23.834.266	48.977.921	-
DIACONIA	-	-	897.154	3.079.863	2.215.474	5.636.366	27.239.983	63.536.592	15.526.951	5.834.088	121.966.472	-
EMPRENDER	-	-	-	-	-	89.180	277.904	2.447.031	1.033.214	306.847	4.154.176	-
FONCRESOL	-	-	-	-	-	43.343	383.288	981.419	2.622.256	3.793.124	1.166.516	8.989.946
FUNBODEM	-	-	-	-	2.759.751	2.153.324	2.659.181	6.393.283	15.485.344	4.678.105	1.150.568	35.279.555
IDEPRO	-	4.254.079	2.082.616	2.174.364	1.579.220	15.442.103	36.410.956	1.978.443	4.343.918	384.023	105.649.722	-
IMPRO	-	-	-	-	-	-	-	89.956	1.790.406	463.544	79.298	2.423.204
SARTAWI	-	291.667	7.212.582	9.817.701	4.417.613	7.509.617	12.461.391	63.126.832	2.045.587	537.839	107.420.830	-
ANED	-	-	-	-	-	213.000	228.400	1.596.904	36.836.835	5.133.645	1.588.580	45.597.363
CIDRE	2.207.488	16.898.585	13.000.614	9.992.492	4.222.000	9.846.352	37.826.475	31.182.986	569.737	3.117	125.749.847	
FONDECO	4.350.279	14.330.081	20.925.181	19.084.571	8.480.301	11.373.410	19.249.458	28.843.879	9.024.623	7.802.704	143.464.488	
FUBODE	685.465	-	-	-	-	-	7.269.880	44.824.014	12.251.411	15.484.434	80.515.205	-
TOTAL	7.243.243	35.774.411	44.118.148	46.908.743	23.324.275	88.602.002	244.777.916	554.167.426	114.497.092	115.410.796	1.274.823.042	-
	0,00%	0,57%	2,81%	3,46%	3,68%	1,83%	6,95%	19,20%	43,47%	8,98%	9,05%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	452.501	45.787.493	155.832.087	376.043.567	88.162.632	113.292.503	779.570.784
PRO MUJER	-	-	-	-	-	74.220	509.140	10.122.561	123.666.885	80.488.425	107.504.404	322.365.635
DIACONIA	-	729.183	5.713.953	15.338.366	14.661.944	31.423.079	129.562.892	231.896.248	46.379.582	21.874.700	497.579.947	-
EMPRENDER	-	-	-	-	-	400.017	1.689.961	6.061.943	26.635.696	6.306.449	3.185.257	44.279.323
FONCRESOL	-	-	-	-	-	43.343	760.539	2.072.675	5.396.539	6.402.095	4.002.243	18.677.434
FUNBODEM	-	-	-	-	10.633.499	6.044.978	12.208.753	23.303.322	47.707.278	14.354.866	5.290.452	119.543.147
IDEPRO	-	6.862.724	7.375.303	5.195.229	4.904.529	40.410.971	85.614.193	79.102.900	2.593.352	478.252	232.537.453	
IMPRO	-	-	-	-	-	229.821	2.990.350	11.504.265	1.916.752	1.999.235	18.550.424	-
SARTAWI	-	291.667	8.646.219	10.827.920	4.417.613	8.246.485	15.048.283	82.026.714	4.189.889	2.499.052	136.193.842	-
ANED	-	-	-	-	-	213.000	228.400	1.596.904	36.836.835	5.133.645	1.588.580	45.597.363
CIDRE	4.970.753	28.401.681	26.690.580	20.145.660	8.861.323	21.664.289	65.224.654	51.475.772	856.395	11.451	228.302.558	
FONDECO	4.350.279	14.330.081	20.925.181	19.084.571	8.480.301	11.373.410	19.249.458	28.843.879	9.024.623	7.802.704	143.464.488	
FUBODE	952.983	-	-	-	-	-	9.304.936	70.878.171	28.596.576	34.202.401	143.935.067	-
TOTAL	10.274.015	50.615.336	69.351.235	81.225.245	48.553.769	174.532.341	525.894.258	1.172.014.750	294.405.281	303.731.234	2.730.597.464	-
	0,00%	0,38%	1,85%	2,54%	2,97%	1,78%	6,39%	19,26%	42,93%	10,78%	11,12%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de noviembre de 2012
(En Bolivianos)

INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO											
	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL			
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero		
CRECER	157.619.815	55.583	-	-	177.315.655	22.627	-	-	334.935.470	78.210		
PRO MUJER	202.142.763	79.099	-	-	71.244.951	7.157	-	-	273.387.714	86.256		
DIACONIA	66.931.547	27.664	-	-	308.681.928	26.900	-	-	375.613.475	54.564		
EMPRENDER	10.978.671	5.397	860.729	275	28.285.748	3.752	-	-	40.125.147	9.424		
FONCRESOL	5.269.428	2.736	51.163	13	4.366.897	301	-	-	9.687.488	3.050		
FUNBODEM	-	-	-	-	84.263.592	6.903	-	-	84.263.592	6.903		
IDEPRO	-	-	-	-	126.887.731	4.789	-	-	126.887.731	4.789		
IMPRO	-	-	-	-	16.127.220	1.977	-	-	16.127.220	1.977		
SARTAWI	4.258.157	2.155	1.064	2	24.513.791	2.225	-	-	28.773.012	4.382		
ANED	-	-	-	-	-	-	-	-	-	-		
CIDRE	-	-	-	-	102.552.711	2.934	-	-	102.552.711	2.934		
FONDECO	-	-	-	-	-	-	-	-	-	-		
FUBODE	37.746.319	11.475	103.625	24	25.569.918	2.489	-	-	63.419.862	13.988		
TOTAL	484.946.699	184.109	1.016.581	314	969.810.142	82.054	-	-	1.455.773.422	266.477		
INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL			
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero		
CRECER	169.879.861	58.116	-	-	274.755.453	26.015	-	-	444.635.314	84.131		
PRO MUJER	48.977.921	24.747	-	-	-	-	-	-	48.977.921	24.747		
DIACONIA	1.558.621	604	-	-	120.407.851	11.002	-	-	121.966.472	11.606		
EMPRENDER	761.561	401	-	-	3.392.615	457	-	-	4.154.176	858		
FONCRESOL	4.838.353	1.375	406.838	68	3.701.412	214	43.343	1	8.989.946	1.658		
FUNBODEM	-	-	-	-	35.279.555	2.783	-	-	35.279.555	2.783		
IDEPRO	-	-	-	-	105.649.722	4.689	-	-	105.649.722	4.689		
IMPRO	-	-	-	-	2.423.204	337	-	-	2.423.204	337		
SARTAWI	293.032	195	86.560	41	107.041.238	7.115	-	-	107.420.830	7.351		
ANED	2.919.748	1.105	497.542	161	42.161.740	4.438	18.333	3	45.597.363	5.707		
CIDRE	-	-	-	-	125.720.801	4.117	29.045	1	125.749.847	4.118		
FONDECO	17.519.750	11.676	-	-	125.944.738	2.763	-	-	143.464.488	14.439		
FUBODE	23.791.547	8.067	627.683	262	56.095.975	4.668	-	-	80.515.205	12.997		
TOTAL	270.540.394	106.286	1.618.622	532	1.002.574.304	68.598	90.722	5	1.274.824.042	175.421		
INSTITUCION	CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL			
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero		
CRECER	327.499.676	113.699	-	-	452.071.108	48.642	-	-	779.570.784	162.341		
PRO MUJER	251.120.684	103.846	-	-	71.244.951	7.157	-	-	322.365.635	111.003		
DIACONIA	68.490.168	28.268	-	-	429.089.779	37.902	-	-	497.579.947	66.170		
EMPRENDER	11.740.232	5.798	860.729	275	31.678.363	4.209	-	-	44.279.323	10.282		
FONCRESOL	10.107.780	4.111	458.001	81	8.068.309	515	43.343	1	18.677.434	4.708		
FUNBODEM	-	-	-	-	119.543.147	9.686	-	-	119.543.147	9.686		
IDEPRO	-	-	-	-	232.537.453	9.478	-	-	232.537.453	9.478		
IMPRO	-	-	-	-	18.550.424	2.314	-	-	18.550.424	2.314		
SARTAWI	4.551.189	2.350	87.624	43	131.555.029	9.340	-	-	136.193.842	11.733		
ANED	2.919.748	1.105	497.542	161	42.161.740	4.438	18.333	3	45.597.363	5.707		
CIDRE	-	-	-	-	228.273.512	7.051	29.045	1	228.302.558	7.052		
FONDECO	17.519.750	11.676	-	-	125.944.738	2.763	-	-	143.464.488	14.439		
FUBODE	61.537.867	19.542	731.308	286	81.665.893	7.157	-	-	143.935.067	26.985		
TOTAL	755.487.093	290.395	2.635.203	846	1.972.384.446	150.652	90.722	5	2.730.597.464	441.898		

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

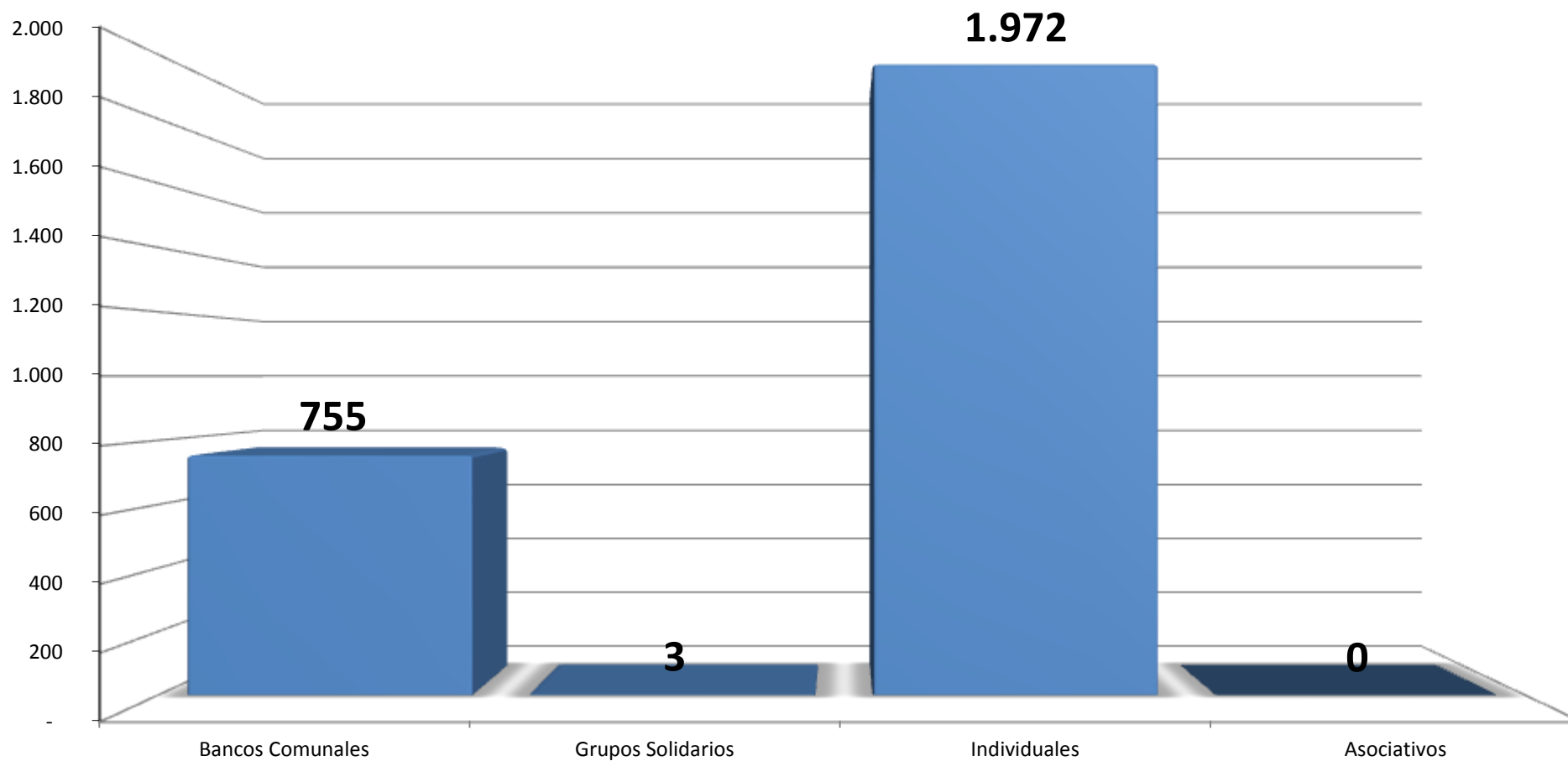
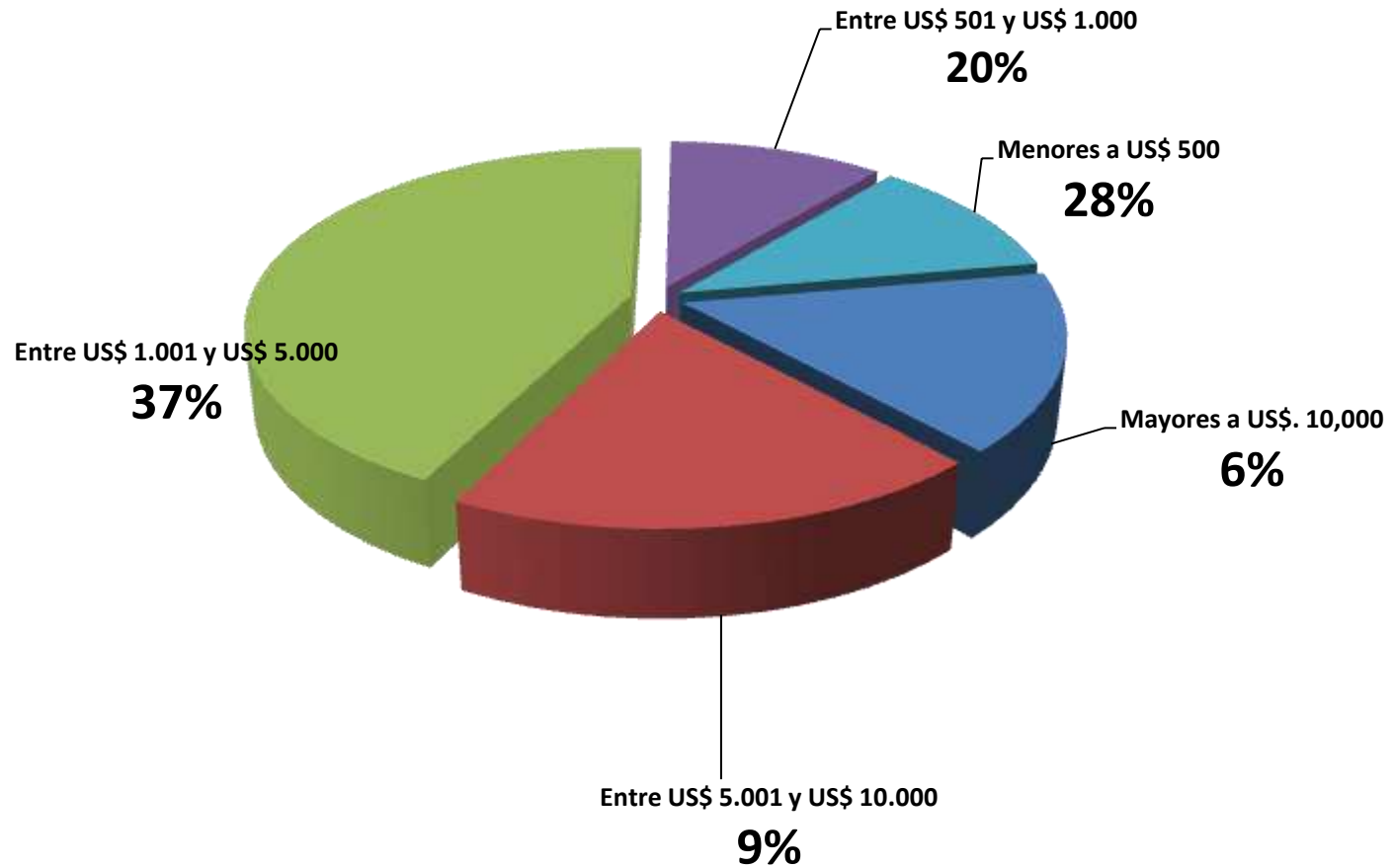


GRÁFICO N° 11
Estratificación de cartera por monto de crédito

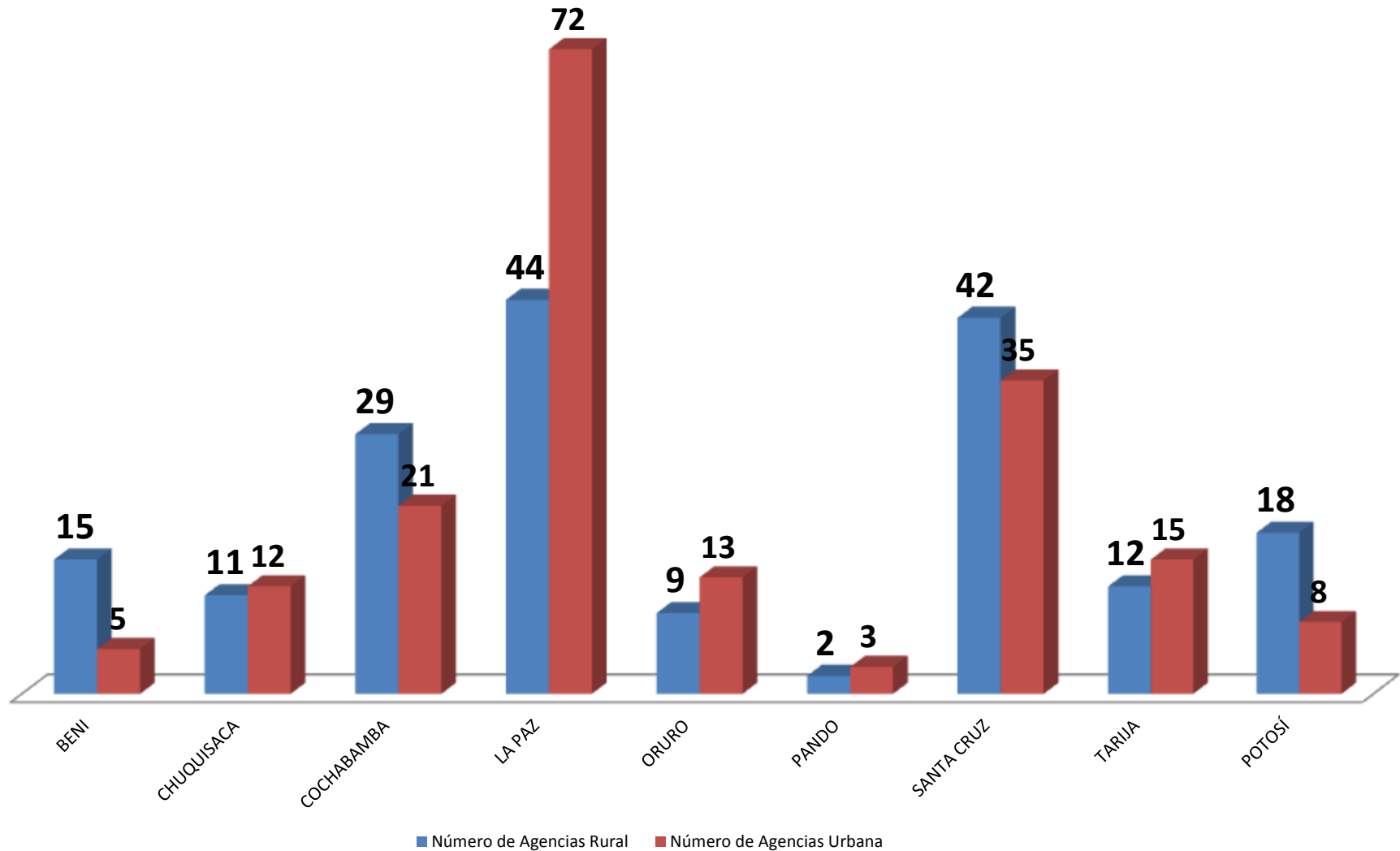


Cuadro N° 11
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de noviembre de 2012
 (En Bolivianos)

Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	10	7	17	55	84	139
CRECER	36	34	70	391	532	923
DIACONIA	20	30	50	81	321	402
EMPRENDER	2	14	16	14	143	157
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	86	50	136
FUBODE	11	7	18	100	132	232
FUNBODEM	9	6	15	34	117	151
IDEPRO	11	8	19	52	123	175
IMPRO	1	2	3	3	25	28
PROMUJER	18	48	66	88	587	675
SARTAWI	17	12	29	67	89	156
Total general	182	184	366	1.058	2.297	3.355

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	100	61	161
CHUQUISACA	11	12	23	48	145	193
COCHABAMBA	29	21	50	209	281	490
LA PAZ	44	72	116	224	978	1.202
ORURO	9	13	22	41	147	188
PANDO	2	3	5	5	40	45
SANTA CRUZ	42	35	77	270	456	726
TARIJA	12	15	27	84	119	203
POTOSÍ	18	8	26	77	70	147
Total general	182	184	366	1.058	2.297	3.355

GRÁFICO Nº 12
Cobertura por departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
30 de noviembre de 2012

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunes	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	20% - 36%	20% - 36%		20% - 36%				20% - 36%	20% - 36%		20% - 36%			
FONCRESOL				24%				18%	18%	9%				
FUNBODEM		24%							25%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	25%		34%				27%	22%					
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 Comunes, Sociales y Personales, Comercio y Turismo)

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