

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre de 2012
(En Bolívianos)

	CRUCER	PROMUEVER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODIM	IDEPRO	IMPPO	SARICAWI	ANED	CIORE	FONDICO	FUROR	TOTAL
ACTIVO															
DISPONIBILIDADES	20,328,061	33,398,477	53,726,539	38,575,659	551,493	1,900,574	2,483,575	9,155,161	717,264	6,746,826	10,283,351	6,276,295	12,015,908	9,968,671	152,401,316
INVERSIONES TEMPORARIAS	63,486,405	10,817,011	74,303,415	2,284,027	86,195	80,008	99,265	14,288,712	514,785	25,022	6,057,219	2,506,791	31,313	100,000	100,376,752
CARTERA	845,265,018	364,125,350	1,209,390,369	500,228,144	46,031,734	18,608,924	114,007,756	240,153,812	18,651,929	141,287,849	44,976,207	230,090,339	152,837,692	152,525,569	2,868,790,323
CARTERA BRUTA	845,953,461	361,985,679	1,207,939,140	518,305,529	47,942,420	19,094,756	118,191,425	239,971,982	18,843,910	140,335,026	45,322,247	235,462,455	152,013,811	147,770,322	2,891,193,023
CARTERA VIGENTE	840,984,628	358,679,911	1,199,664,539	516,044,845	46,998,533	18,460,023	105,245,030	232,035,769	17,682,596	136,163,728	44,318,829	226,704,103	150,076,804	147,118,665	2,840,513,462
CARTERA VENCIDA	2,994,629	3,136,719	6,131,348	1,640,967	123,467	172,779	458,976	1,191,991	57,051	2,156,601	942,449	2,155,962	512,738	505,544	16,049,872
CARTERA EN EJECUCIÓN	1,506,806	169,050	1,675,855	542,499	777,891	425,810	2,687,505	820,457	679,816	60,969	1,796,367	1,326,349	146,113	-	10,939,631
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	467,398	-	467,398	73,879	34,780	7,100	9,542,047	5,141,219	1,065,480	1,180,164	-	4,226,547	10,843	-	21,749,457
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	3,339	-	13,720	60,185	672,000	38,783	154,717	-	267,662	-	-	1,210,407
PRODUCTOS DEVINGADOS POR COBRAR CARTERA	-	-	-	-	7,749	15,324	197,681	110,546	-	-	-	311,814	87,078	-	730,193
PREVISION PARA CARTERA INCORRIBLE	15,812,024	5,851,310	21,663,334	6,964,128	801,311	272,341	1,458,767	4,658,487	170,846	4,300,071	819,819	4,245,572	5,413,066	7,127,456	57,895,197
OTRAS CUENTAS POR COBRAR	3,293,574	3,653,053	6,946,627	1,366,169	516,331	280,649	841,520	2,657,287	508,122	1,513,613	1,663,166	3,756,182	4,443,140	1,312,025	25,804,831
BIENES REALIZABLES	1	-	1	5	-	-	38,604	-	-	22,434	28	-	54	-	61,125
INVERSIONES PERMANENTES	26,507,477	340,100	26,847,577	344,451	250,499	24,010	33,563	773,435	10,976	52,233	1,705,213	10,186,432	3,028,562	61,054	43,318,005
BIENES DE USO	35,104,453	8,312,540	43,416,992	13,660,284	1,849,317	1,311,031	3,329,444	5,899,895	1,204,601	5,577,752	1,082,276	9,227,925	6,498,714	2,829,955	95,888,185
OTROS ACTIVOS	8,324,863	1,960,962	10,285,825	1,408,212	109,610	240,604	804,339	992,589	817,986	1,385,152	202,574	785,393	1,007,743	827,436	18,867,462
TOTAL DEL ACTIVO	1,002,309,852	422,607,493	1,424,917,345	557,866,949	49,395,178	22,445,801	121,638,067	273,920,891	22,425,662	156,610,880	65,970,034	262,829,357	179,863,124	167,624,710	3,305,507,998
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	39,985	-	39,985
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	762,518,832	320,888,696	1,083,407,529	263,888,313	34,519,743	4,809,225	89,534,167	222,830,998	16,191,145	107,227,927	41,890,910	182,080,252	135,811,646	121,886,041	2,304,077,895
OTRAS CUENTAS POR PAGAR	31,808,210	16,088,836	47,897,046	16,532,615	3,707,713	969,531	2,534,586	6,533,008	670,074	24,502,381	10,131,630	58,620,381	11,923,555	6,333,516	141,049,501
PREVISIONES	18,421,869	12,860,276	31,282,145	6,600,609	-	-	1,814,176	-	421,620	3,168	542,760	-	2,276,682	1,854,316	44,795,476
TITULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	26,201,054	-	-	26,201,054
OBLIGACIONES SUBORDINADAS	-	-	-	423,049	3,781,286	-	-	1,203,452	-	8,338,729	516,908	86,810	2,737,606	-	17,087,841
TOTAL DEL PASIVO	812,748,911	349,837,809	1,162,586,719	287,444,587	42,008,743	5,778,756	93,882,929	230,567,458	17,282,839	140,072,205	53,082,208	217,681,961	152,789,474	130,073,873	2,533,251,752
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	-	15,989,735	745,640	-	198,645	927,988	16,073,459	10,724,255	1,319,759	22,707,138	185,589,026
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	23,049,289	11,920,531	34,969,819	1,028,981	1,028,981	677,310	677,310	4,564,276	-639,795	-9,932,147	-3,185,634	5,360,698	2,126,726	11,499,845	85,982,986
TOTAL DEL PATRIMONIO	189,560,941	72,769,685	262,330,626	270,422,363	7,386,435	16,667,045	27,755,138	43,353,432	5,142,824	16,538,676	12,887,825	45,147,396	27,073,651	37,550,836	772,256,246
TOTAL DEL PASIVO Y PATRIMONIO	1,002,309,852	422,607,493	1,424,917,345	557,866,949	49,395,178	22,445,801	121,638,067	273,920,891	22,425,662	156,610,880	65,970,034	262,829,357	179,863,124	167,624,710	3,305,507,998

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre 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	203.827.529	121.926.414	325.753.943	111.116.372	12.871.283	3.603.734	25.433.064	41.318.723	3.436.078	27.229.539	11.726.194	40.018.321	26.321.318	37.810.845	666.639.413
GASTOS FINANCIEROS	-41.649.655	-20.472.923	-62.122.578	-13.570.961	-3.203.123	-184.193	-7.347.430	-10.233.659	-584.675	-10.147.471	-2.483.595	-11.308.116	-6.837.781	-7.162.176	-135.185.759
RESULTADO FINANCIERO BRUTO	162.177.874	101.453.491	263.631.365	97.545.410	9.668.160	3.419.541	18.085.634	31.085.064	2.851.403	17.082.068	9.242.598	28.710.206	19.483.537	30.648.668	531.453.655
OTROS INGRESOS OPERATIVOS	1.857.025	2.202.968	4.059.994	2.130.050	5.252.933	47.204	4.785.928	2.102.821	462.948	4.204.783	2.460.521	3.033.588	2.437.880	1.379.410	32.358.061
OTROS GASTOS OPERATIVOS	-5.802.838	-14.601.795	-20.404.633	-316.487	-	-	-247.147	-489.565	-117.756	-485.566	-474.670	-2.370.087	-276.315	-1.042.219	-26.224.345
RESULTADO DE OPERACION BRUTO	158.232.061	89.054.665	247.286.726	99.358.973	14.921.094	3.466.745	23.634.415	32.698.320	3.196.895	20.801.285	11.228.449	29.373.707	21.645.202	30.985.859	537.587.371
RECUPERACION DE ACTIVOS FINANCIEROS	14.964.534	4.322.169	19.286.703	1.201.732	238.755	140.778	9.717.304	5.614.724	263.553	3.003.906	2.147.610	18.576.236	4.671.834	6.115.496	70.978.634
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-26.624.885	-8.126.831	-34.751.716	-10.339.591	-961.792	-	-13.248.014	-7.929.135	-393.593	-4.749.762	-1.609.579	-24.257.472	-6.122.690	-7.076.285	-111.652.140
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	146.571.710	85.250.003	231.821.713	90.221.114	14.198.057	3.397.012	19.093.705	30.383.909	3.064.557	19.055.429	11.766.481	23.692.471	20.194.346	30.025.070	496.913.864
GASTOS DE ADMINISTRACION	-124.348.302	-70.855.285	-195.203.587	-30.840.093	-13.169.815	-3.081.792	-20.411.475	-25.779.698	-2.794.602	-18.529.461	-14.226.985	-19.210.435	-18.184.995	-23.904.063	-405.367.800
RESULTADO DE OPERACION NETO	22.223.208	14.394.719	36.617.927	39.361.021	1.028.242	315.220	-1.317.770	4.604.212	269.954	525.968	-2.470.504	4.482.037	2.009.351	6.126.407	91.546.064
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	426.063	-7.112	418.951	15.650	739	13.336	-	-148.554	-	-	5	-	-	116.650	416.777
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-776	-0	-777	-89	-	-1.505	-	-	-	-	4.858	-	-	-6.297	-3.808
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	22.648.495	14.387.607	37.036.101	39.376.582	1.028.981	327.052	-1.317.770	4.455.658	269.954	525.968	-2.465.642	4.482.037	2.009.351	6.230.760	91.959.033
INGRESOS EXTRAORDINARIOS	475.487	131.093	606.580	-	-	-	168.726	-	-	350	40.581	1.166	3.983	12.486	833.871
GASTOS EXTRAORDINARIOS	-352.355	-11.456	-363.811	-	-	-	-	-	-	-	-	-	-	-	-363.811
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	22.771.626	14.507.244	37.278.869	39.376.582	1.028.981	327.052	-1.317.770	4.624.384	269.954	526.318	-2.425.061	4.483.203	2.013.334	6.243.246	92.429.093
INGRESOS DE GESTIONES ANTERIORES	309.337	9.006	318.343	252.295	-	-	741.714	-	2.571	263.751	745.121	1.239.595	113.467	-1.321	3.675.537
GASTOS DE GESTIONES ANTERIORES	-31.674	-99.790	-131.463	-328.010	-	-	-63.739	-60.108	-60.490	-77.235	-950.451	-364.087	-75	-160	-2.035.819
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	23.049.289	14.416.460	37.465.750	39.300.867	1.028.981	327.052	-639.795	4.564.276	212.036	712.833	-2.630.390	5.358.710	2.126.726	6.241.765	94.068.815
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	4	-	-	-	-	-	-	-	-	-	-	4
RESULTADO ANTES DE IMPUESTOS	23.049.289	14.416.460	37.465.750	39.300.871	1.028.981	327.052	-639.795	4.564.276	212.036	712.833	-2.630.390	5.358.710	2.126.726	6.241.765	94.068.815
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-2.495.930	-	-	-	-	-	-	-	-	-	-	-	-	-2.495.930
RESULTADO NETO DE LA GESTION	23.049.289	11.920.530	34.969.820	39.300.871	1.028.981	327.052	-639.795	4.564.276	212.036	712.833	-2.630.390	5.358.710	2.126.726	6.241.765	91.572.885

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre 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	2.03%	7.90%	3.77%	6.91%	1.12%	8.47%	2.04%	3.34%	3.20%	4.31%	15.59%	2.39%	6.68%	5.95%	4.61%
Inversiones Temporarias/Total Activo	6.33%	2.56%	5.21%	0.41%	0.17%	0.36%	0.08%	5.22%	2.30%	0.02%	9.18%	0.95%	0.02%	0.06%	3.04%
Cartera / Total Activo	84.33%	86.16%	84.87%	89.67%	93.19%	82.91%	93.73%	87.67%	83.17%	90.22%	68.18%	87.54%	84.97%	90.99%	86.79%
Otras Cuentas por cobrar / Total Activo	0.33%	0.86%	0.49%	0.24%	1.05%	1.25%	0.69%	0.97%	2.27%	0.97%	2.52%	1.43%	2.47%	0.78%	0.78%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	2.64%	0.08%	1.88%	0.06%	0.51%	0.11%	0.03%	0.28%	0.05%	0.03%	2.58%	3.88%	1.68%	0.04%	1.31%
Bienes de Uso / Total Activo	3.50%	1.97%	3.05%	2.45%	3.74%	5.84%	2.74%	2.15%	5.37%	3.56%	1.64%	3.51%	3.61%	1.69%	2.90%
Otros Activos / Total Activo	0.83%	0.46%	0.72%	0.25%	0.22%	1.07%	0.66%	0.36%	3.65%	0.88%	0.31%	0.30%	0.56%	0.49%	0.57%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2.30%	2.82%	2.45%	7.04%	2.08%	1.46%	-0.53%	1.67%	0.95%	0.46%	-3.99%	2.04%	1.18%	3.72%	2.77%
Resultado Neto / Patrimonio ROE	12.16%	16.38%	13.33%	14.53%	13.93%	1.96%	-2.31%	10.53%	4.12%	4.31%	-20.41%	11.87%	7.86%	16.62%	11.86%
Resultado Neto / Ingresos Financieros	11.31%	9.78%	10.74%	35.37%	7.99%	9.08%	-2.52%	11.05%	6.17%	2.62%	-22.43%	13.39%	8.08%	16.51%	13.74%
Ingresos Financieros / Activo	20.34%	28.85%	22.86%	19.92%	26.06%	16.06%	20.91%	15.08%	15.32%	17.39%	17.78%	15.23%	14.63%	22.56%	20.17%
Ingresos Financieros / Cartera Bruta	24.09%	33.68%	26.97%	21.44%	26.85%	18.87%	21.52%	17.22%	18.23%	19.40%	25.87%	17.00%	17.32%	25.59%	23.06%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	14.70%	19.57%	16.16%	9.81%	27.47%	16.14%	17.27%	10.74%	14.83%	13.20%	31.41%	8.16%	11.96%	16.18%	14.02%
Gastos Administrativos / Activo	12.41%	16.77%	13.70%	9.12%	26.66%	13.73%	16.78%	9.41%	12.46%	11.83%	21.58%	7.31%	10.11%	14.26%	12.26%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.47%	99.09%	99%	100%	98.10%	97%	97%	99%	99%	98%	97.79%	98%	99%	100%	99%
Cartera Vencida / Cartera Bruta	0.35%	0.87%	0.51%	0.32%	0.26%	0.98%	0.44%	0.78%	0.51%	1.65%	2.08%	1.03%	0.34%	0.34%	0.60%
Cartera en Ejecución / Cartera Bruta	0.18%	0.05%	0.14%	0.10%	1.64%	2.31%	2.44%	0.39%	0.00%	0.48%	0.13%	0.90%	0.93%	0.10%	0.40%
Previsión cartera incobrable / Cartera en Mora	366.56%	112.28%	258.89%	1145.12%	298.31%	120.80%	165.74%	160.17%	378.60%	111.91%	116.19%	212.23%	238.26%	364.03%	277.56%
LIQUIDEZ															
Disponibilidades / Pasivo	2.50%	10%	5%	13%	1.31%	33%	3%	4%	4%	5%	19.37%	3%	8%	8%	6%
Disponibilidades + Inversiones Temporarias / Pasivo	10.31%	12.64%	11.01%	14.21%	1.52%	34.27%	2.75%	10.17%	7.13%	4.83%	30.78%	4.03%	7.88%	7.74%	9.98%
Disponibilidades + Inversiones Temporarias / Activo	8.36%	10.46%	8.99%	7.32%	1.29%	8.82%	2.12%	8.56%	5.49%	4.32%	24.77%	3.34%	6.70%	6.01%	7.65%
SOLVENCIA															
Patrimonio/Activo	18.91%	17%	18%	48%	14.95%	74%	23%	16%	23%	11%	19.54%	17%	15%	22%	23%
Cartera Vencida+Ejecución/Patrimonio	2.37%	4.54%	2.98%	0.81%	12.31%	3.77%	12.27%	6.45%	1.86%	18.09%	7.79%	10.04%	7.11%	1.74%	3.75%
Cartera Vencida+Ejecución-Prev/Patrimonio	-6.33%	-0.56%	-4.73%	-8.45%	-24.41%	-0.78%	-8.06%	-3.88%	-5.19%	-2.15%	-1.26%	-11.27%	-9.84%	-4.58%	-6.65%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	48.321,475	47.707,121	598,511	15,843	640	14,191	14,831
CHUQUISACA	83.263,293	82.668,281	253,137	341,875	3,349	16,368	19,717
COCHABAMBA	190.061,933	187.764,991	1.689,720	607,223	6,327	23,123	29,450
LA PAZ	605.563,628	600.651,839	3.311,332	1.600,457	24,692	79,022	103,714
ORURO	140.924,077	140.150,349	632,969	140,759	3,928	16,645	20,573
PANDO	28.915,096	28.164,900	590,038	160,158	507	2,611	3,118
POTOSI	47.734,464	47.357,090	213,677	163,697	1,446	8,977	10,423
SANTA CRUZ	309.823,547	302.983,994	2,794,105	4,045,449	7,101	44,617	51,718
TARIJA	94.711,419	93,978,830	440,665	291,924	3,245	10,900	14,145
TOTAL	1.549.318,933	1.531.427,395	10.524,153	7.367,384	51,235	216,454	267,689
	100%	98.85%	0.68%	0.48%	19.14%	80.86%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	112.632,922	111,530,997	810,499	291,426	4,099	14,184	18,283
CHUQUISACA	67.380,790	67,211,872	150,618	18,300	2,743	4,929	7,672
COCHABAMBA	257.125,157	254,883,671	1,283,130	958,357	9,140	18,377	27,517
LA PAZ	283.316,782	281,982,491	839,974	494,317	12,122	28,053	40,175
ORURO	57.255,394	57,051,012	112,637	91,745	1,649	3,707	5,356
PANDO	19.263,425	18,728,060	425,366	110,000	461	2,644	3,105
POTOSI	90.444,140	90,007,672	233,803	202,665	3,595	9,715	13,310
SANTA CRUZ	344.696,486	340,164,968	2,588,418	1,943,100	9,563	30,907	40,470
TARIJA	109.759,021	109,274,804	291,687	192,531	4,690	17,597	22,287
TOTAL	1.341.874,118	1.330.835,547	6.736,131	4.302,440	48,062	130,113	178,175
	100%	99.18%	0.50%	0.32%	26.97%	73.03%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	160.954,397	159,238,118	1,409,009	307,270	4,739	28,375	33,114
CHUQUISACA	150.644,083	149,880,153	403,756	360,174	6,092	21,297	27,389
COCHABAMBA	447.187,091	442,648,662	2,972,850	1,565,580	15,467	41,500	56,967
LA PAZ	888.880,410	882,634,331	4,151,306	2,094,774	36,814	107,075	143,889
ORURO	198.179,471	197,201,361	745,606	232,504	5,577	20,352	25,929
PANDO	48.178,521	46,892,960	1,015,404	270,158	968	5,255	6,223
POTOSI	138.178,603	137,364,762	447,480	366,362	5,041	18,692	23,733
SANTA CRUZ	654.520,034	643,148,962	5,382,523	5,988,549	16,664	75,524	92,188
TARIJA	204.470,441	203,253,634	732,352	484,455	7,935	28,497	36,432
TOTAL	2.891.193,050	2.862,262,942	17,260,284	11,669,824	99,297	346,567	445,864
	100%	99.00%	0.60%	0.40%	22.27%	77.73%	100%

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

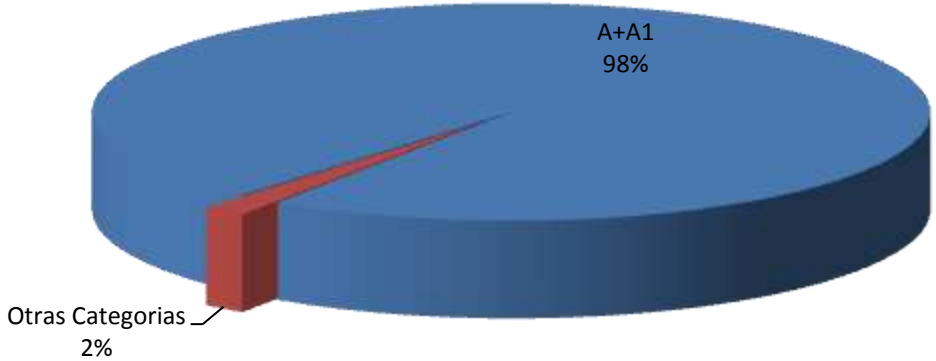
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	366,504,099	363,803,764	1,712,159	988,176	10,429	69,124	79,553
PRO MUJER	307,612,432	304,543,008	2,900,374	169,050	4,249	82,746	86,995
DIACONIA	391,983,484	390,100,371	1,373,064	510,049	20,666	34,271	54,937
EMPRESER	43,495,607	42,592,314	120,854	782,439	2,227	6,326	8,553
FONCRESOL	10,018,750	9,604,825	118,321	295,604	726	2,323	3,049
FUNBODEM	82,513,299	79,605,101	400,600	2,507,598	2,434	3,646	6,080
IDEPRO	130,328,469	128,895,799	918,577	514,093	2,651	2,227	4,878
IMPRO	16,188,689	16,101,218	87,471	-	1,069	887	1,956
SARTAWI	29,438,898	28,534,840	870,922	33,136	1,795	2,634	4,429
ANED	-	-	-	-	-	-	-
CIDRE	105,984,262	102,859,316	1,662,974	1,461,972	1,880	1,104	2,984
FONDECO	-	-	-	-	-	-	-
FUBODE	65,250,944	64,786,840	358,838	105,266	3,109	11,166	14,275
TOTAL	1,549,318,933	1,531,427,395	10,524,153	7,367,384	51,235	216,454	267,689
	100%	98.85%	0.68%	0.48%	19.14%	80.86%	100%
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	479,449,361	477,648,261	1,282,470	518,630	13,188	72,842	86,030
PRO MUJER	54,373,252	54,136,906	236,346	-	2,678	22,301	24,979
DIACONIA	126,322,045	126,018,353	271,243	32,449	6,954	4,732	11,686
EMPRESER	4,446,813	4,440,999	2,613	3,201	383	479	862
FONCRESOL	9,076,007	8,862,298	68,178	145,531	529	1,136	1,665
FUNBODEM	35,678,152	35,182,001	118,563	377,588	1,105	1,583	2,688
IDEPRO	109,643,512	108,281,188	945,414	416,910	3,328	1,496	4,824
IMPRO	2,655,221	2,646,857	8,364	-	225	134	359
SARTAWI	110,896,128	108,809,051	1,440,397	646,680	4,981	2,460	7,441
ANED	45,322,243	44,318,825	942,449	60,969	2,632	3,020	5,652
CIDRE	129,478,195	128,071,336	760,650	646,208	2,811	1,385	4,196
FONDECO	152,013,811	150,087,647	512,737	1,413,426	4,928	9,531	14,459
FUBODE	82,519,378	82,331,825	146,707	40,847	4,320	9,014	13,334
TOTAL	1,341,874,118	1,330,835,547	6,736,131	4,302,440	48,062	130,113	178,175
	100%	99.18%	0.50%	0.32%	26.97%	73.03%	100%
INSTITUCION	ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	845,953,460	841,452,025	2,994,629	1,506,806	23,617	141,966	165,583
PRO MUJER	361,985,684	358,679,914	3,136,720	169,050	6,927	105,047	111,974
DIACONIA	518,305,529	516,118,724	1,644,307	542,499	27,620	39,003	66,623
EMPRESER	47,942,420	47,033,313	123,467	785,640	2,610	6,805	9,415
FONCRESOL	19,094,756	18,467,123	186,499	441,135	1,255	3,459	4,714
FUNBODEM	118,191,452	114,787,102	519,163	2,885,186	3,539	5,229	8,768
IDEPRO	239,971,982	237,176,987	1,863,991	931,003	5,979	3,723	9,702
IMPRO	18,843,910	18,748,075	95,834	-	1,294	1,021	2,315
SARTAWI	140,335,026	137,343,891	2,311,319	679,816	6,776	5,094	11,870
ANED	45,322,243	44,318,825	942,449	60,969	2,632	3,020	5,652
CIDRE	235,462,457	230,930,652	2,423,624	2,108,181	4,691	2,489	7,180
FONDECO	152,013,811	150,087,647	512,737	1,413,426	4,928	9,531	14,459
FUBODE	147,770,322	147,118,664	505,545	146,113	7,429	20,180	27,609
TOTAL	2,891,193,050	2,862,262,942	17,260,284	11,669,824	99,297	346,567	445,864
	100%	99.00%	0.60%	0.40%	22.27%	77.73%	100%

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre 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	838.406,785	2.935.501	982.405	455.683	452.261	2.720.825	-	-	-	-	-	-	-	845.953.460
PRO MUJER	357.803,618	876.296	453.055	334.432	264.231	2.254.050	-	-	-	-	-	-	-	361.985.682
DIACONIA	515.285.928	832.797	296.677	116.827	209.297	1.564.005	-	-	-	-	-	-	-	518.305.529
EMPRENDER	46.915.448	117.864	30.496	32.261	60.710	785.641	-	-	-	-	-	-	-	47.942.420
FONCRESOL	9.476.531	207.524	-	-	-	6.871	-	327.824	8.855.198	20.580	29.210	25.488	145.531	19.094.756
FUNBODEM	113.495.647	1.070.813	385.793	82.184	87.543	3.069.474	-	-	-	-	-	-	-	118.191.454
IDEPRO	234.830.669	2.270.693	484.759	263.114	129.700	1.993.046	-	-	-	-	-	-	-	239.971.982
IMPRO	18.432.800	315.275	57.286	7.102	31.447	-	-	-	-	-	-	-	-	18.843.910
SARTAWI	135.436.394	1.881.675	402.521	100.893	350.515	2.163.028	-	-	-	-	-	-	-	140.335.026
ANED	22.619.033	242.418	57.675	47.479	46.103	361.899	-	-	21.342.854	163.018	136.670	305.094	-	45.322.243
CIDRE	221.861.656	8.898.925	1.396.775	694.145	397.782	2.213.174	-	-	-	-	-	-	-	235.462.457
FONDECOCO	56.679.009	303.086	121.506	93.167	195.635	852.519	-	-	93.012.839	58.520	25.512	15.778	656.239	152.013.811
FUBODE	146.946.353	216.050	168.105	58.221	103.910	277.683	-	-	-	-	-	-	-	147.770.322
TOTAL	2.718.189.874	20.168.916	4.837.053	2.285.508	2.329.134	18.262.214	-	327.824	123.210.891	242.118	191.392	346.360	801.769	2.891.193.052
	94,02%	0,70%	0,17%	0,08%	0,08%	0,63%	0,00%	0,01%	4,26%	0,01%	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
31 de diciembre 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	-	-	346,543,266	-	-	1,016,488	-	18,944,345	366,504,099
PRO MUJER	-	-	307,612,431	-	-	-	-	-	307,612,431
DIACONIA	-	3,047,855	388,935,630	-	-	-	-	-	391,983,484
EMPRENDER	-	-	3,762,462	39,733,146	-	-	-	-	43,495,608
FONCRESOL	-	-	10,018,750	-	-	-	-	-	10,018,750
FUNBODEM	-	-	62,165,034	-	20,348,265	-	-	-	82,513,299
IDEPRO	-	-	130,328,469	-	-	-	-	-	130,328,469
IMPRO	-	-	16,188,689	-	-	-	-	-	16,188,689
SARTAWI	-	271,586	14,419,281	-	-	2,786,545	-	11,961,486	29,438,898
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	14,057,591	841,373	26,499,296	56,618,455	3,950,218	614,778	3,402,552	105,984,262
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	63,043,061	-	-	66,218	-	2,141,664	65,250,944
TOTAL	-	17,377,032	1,343,858,445	66,232,442	76,966,720	7,819,470	614,778	36,450,047	1,549,318,933
	0.00%	1.12%	86.74%	4.27%	4.97%	0.50%	0.04%	2.35%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	400,666,192	-	-	206,628	-	78,576,540	479,449,361
PRO MUJER	-	-	54,373,252	-	-	-	-	-	54,373,252
DIACONIA	-	713,437	125,608,608	-	-	-	-	-	126,322,045
EMPRENDER	-	-	13,500	4,433,313	-	-	-	-	4,446,813
FONCRESOL	-	-	-	-	-	-	-	9,076,007	9,076,007
FUNBODEM	-	-	30,079,505	-	5,598,647	-	-	-	35,678,152
IDEPRO	-	-	109,643,512	-	-	-	-	-	109,643,512
IMPRO	-	-	2,655,221	-	-	-	-	-	2,655,221
SARTAWI	-	155,552	21,532,574	-	-	1,625,986	-	87,582,016	110,896,128
ANED	-	-	208,100	-	23,144,554	-	-	21,969,588	45,322,243
CIDRE	-	4,451,524	3,566,060	39,671,042	50,176,686	2,649,628	531,624	28,431,630	129,478,195
FONDECO	-	-	58,244,922	-	-	-	-	93,768,888	152,013,811
FUBODE	-	-	50,032,248	-	-	12,996	-	32,474,135	82,519,378
TOTAL	-	5,330,513	856,623,695	44,104,355	78,919,888	4,495,239	531,624	351,878,804	1,341,874,118
	0.00%	0.40%	63.84%	3.29%	5.88%	0.33%	0.04%	26.22%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	747,209,459	-	-	1,223,116	-	97,520,885	845,953,460
PRO MUJER	-	-	361,985,682	-	-	-	-	-	361,985,682
DIACONIA	-	3,761,292	514,544,237	-	-	-	-	-	518,305,529
EMPRENDER	-	-	3,775,962	44,166,459	-	-	-	-	47,942,421
FONCRESOL	-	-	10,018,750	-	-	-	-	9,076,007	19,094,756
FUNBODEM	-	-	92,244,540	-	25,946,912	-	-	-	118,191,452
IDEPRO	-	-	239,971,982	-	-	-	-	-	239,971,982
IMPRO	-	-	18,843,910	-	-	-	-	-	18,843,910
SARTAWI	-	427,138	35,951,855	-	-	4,412,532	-	99,543,501	140,335,026
ANED	-	-	208,100	-	23,144,554	-	-	21,969,588	45,322,243
CIDRE	-	18,509,115	4,407,433	66,170,338	106,795,141	6,599,846	1,146,401	31,834,183	235,462,457
FONDECO	-	-	58,244,922	-	-	-	-	93,768,888	152,013,811
FUBODE	-	-	113,075,309	-	-	79,214	-	34,615,799	147,770,322
TOTAL	-	22,697,545	2,200,482,140	110,336,797	155,886,608	12,314,709	1,146,401	388,328,851	2,891,193,050
	0.00%	0.79%	76.11%	3.82%	5.39%	0.43%	0.04%	13.43%	100%

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

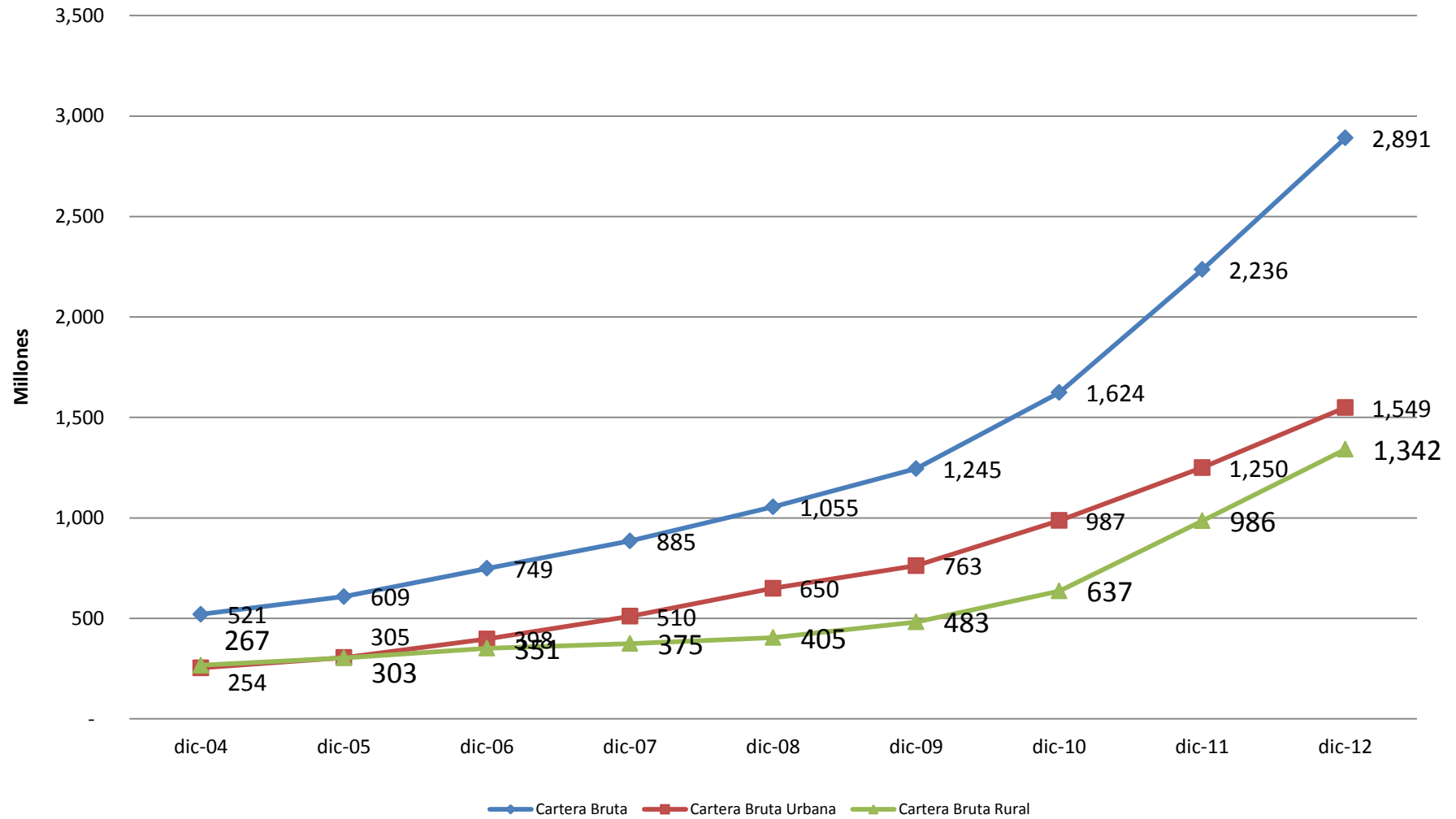


GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

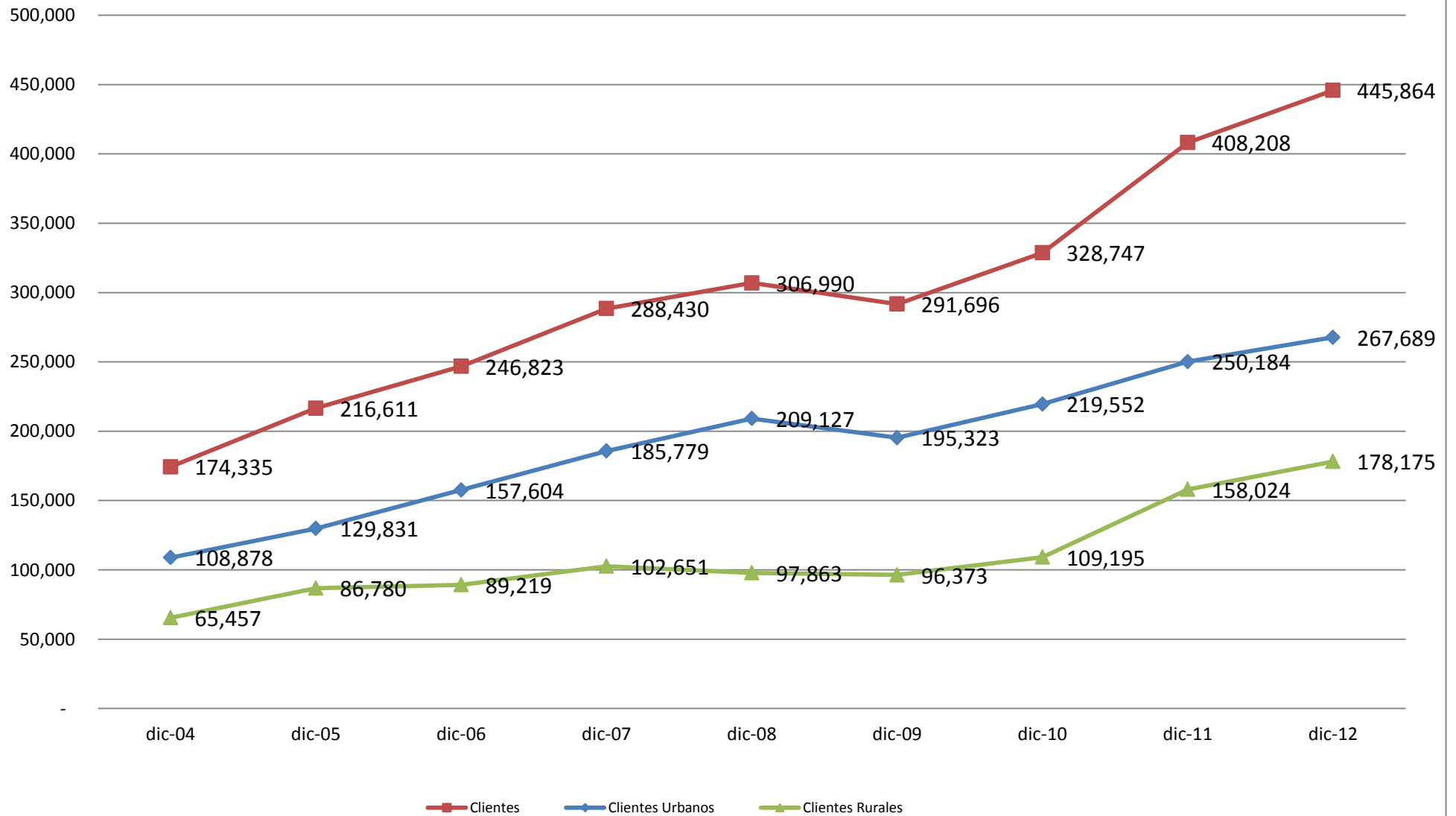


GRÁFICO N° 4
Evolución de número de prestatarios hombres y mujeres

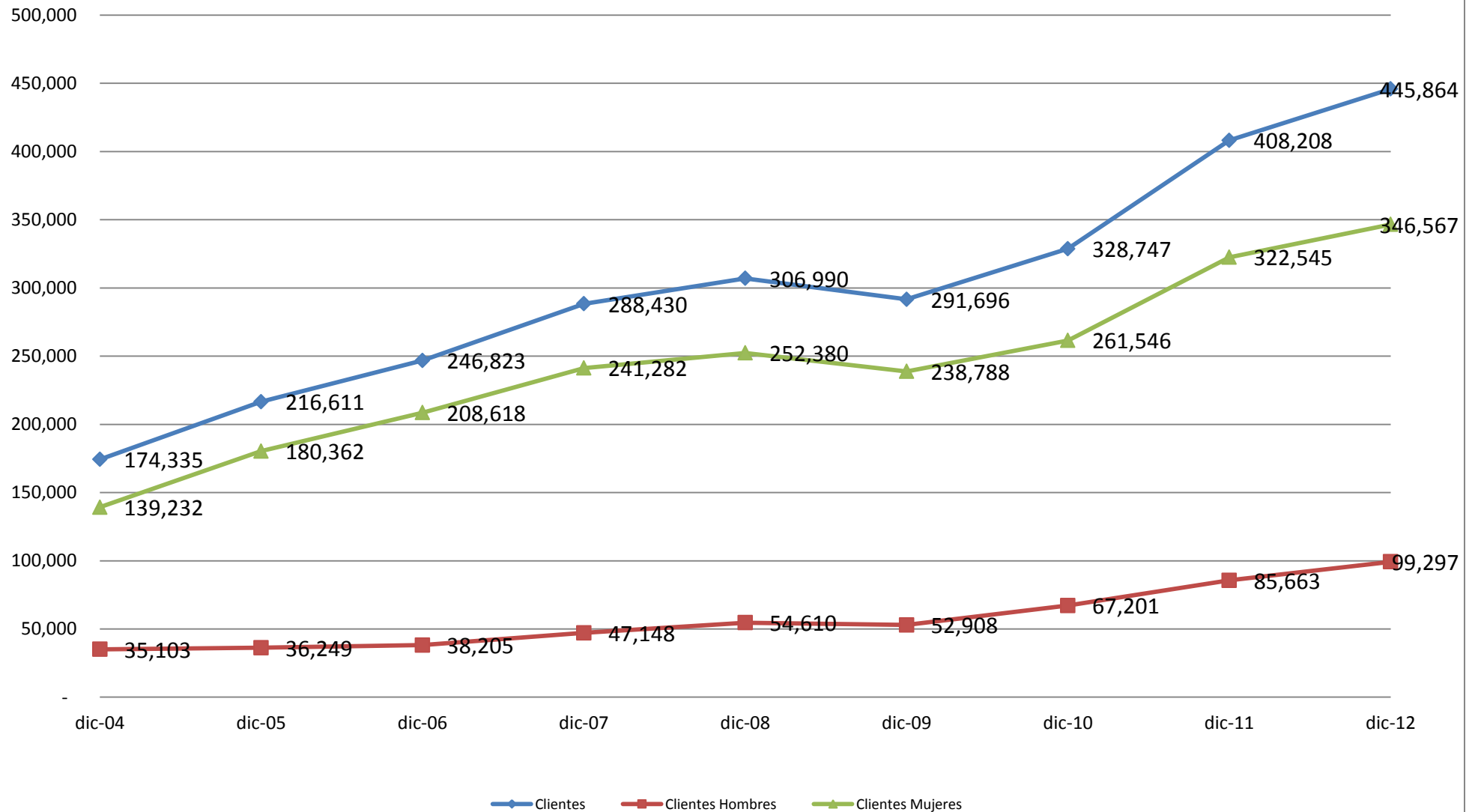


GRÁFICO N° 5
Evolución de % de Mora

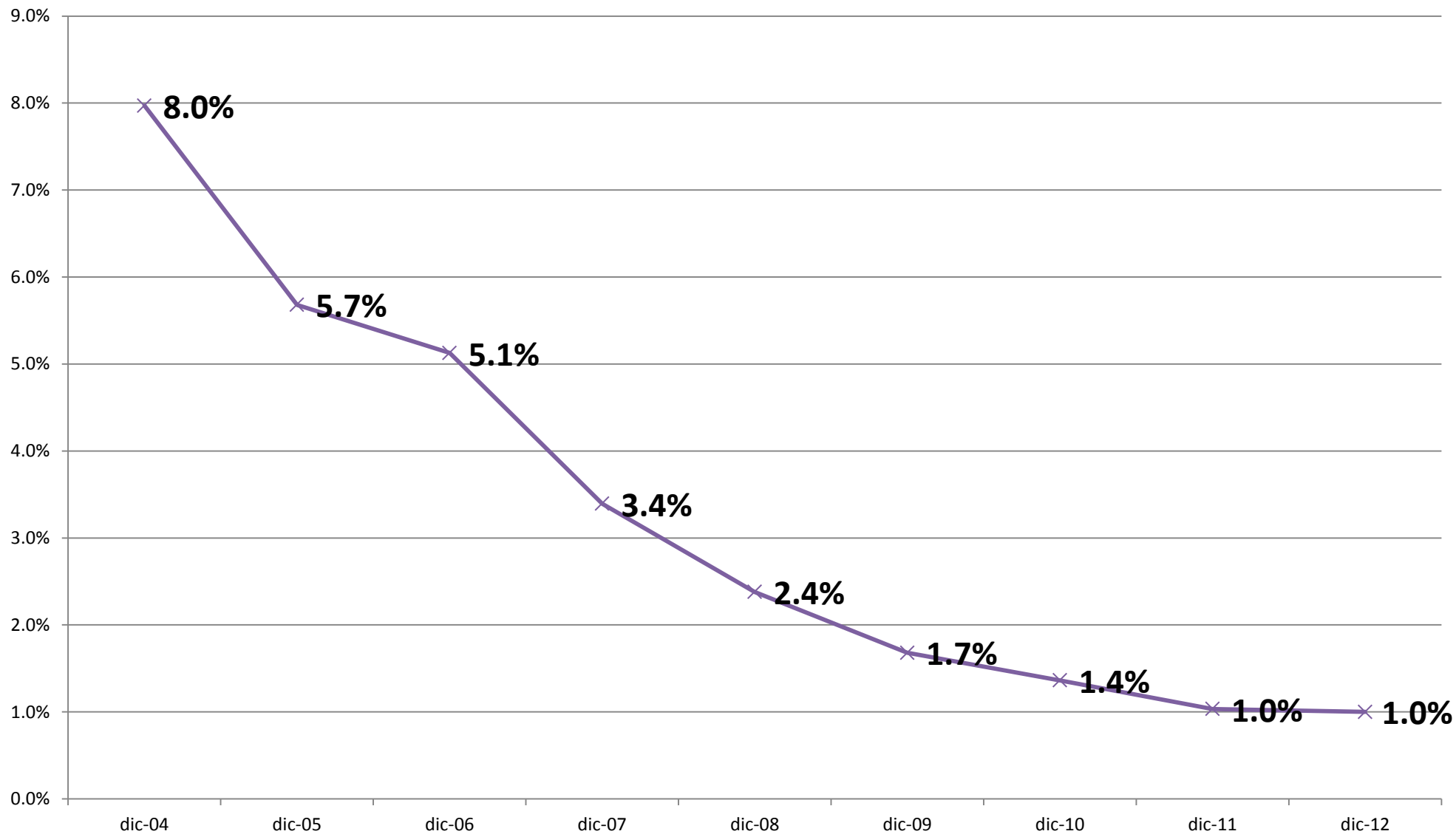


GRÁFICO N° 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

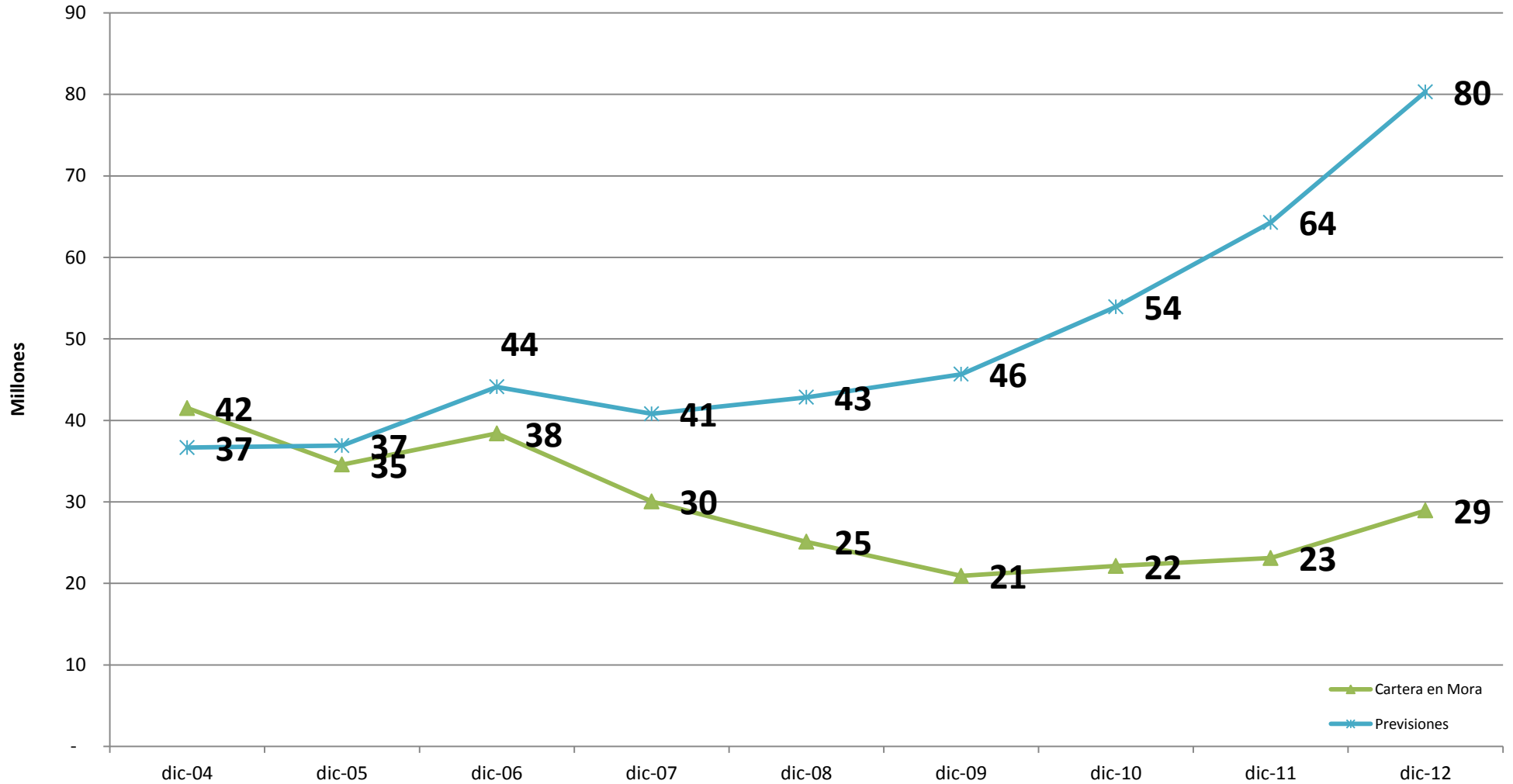
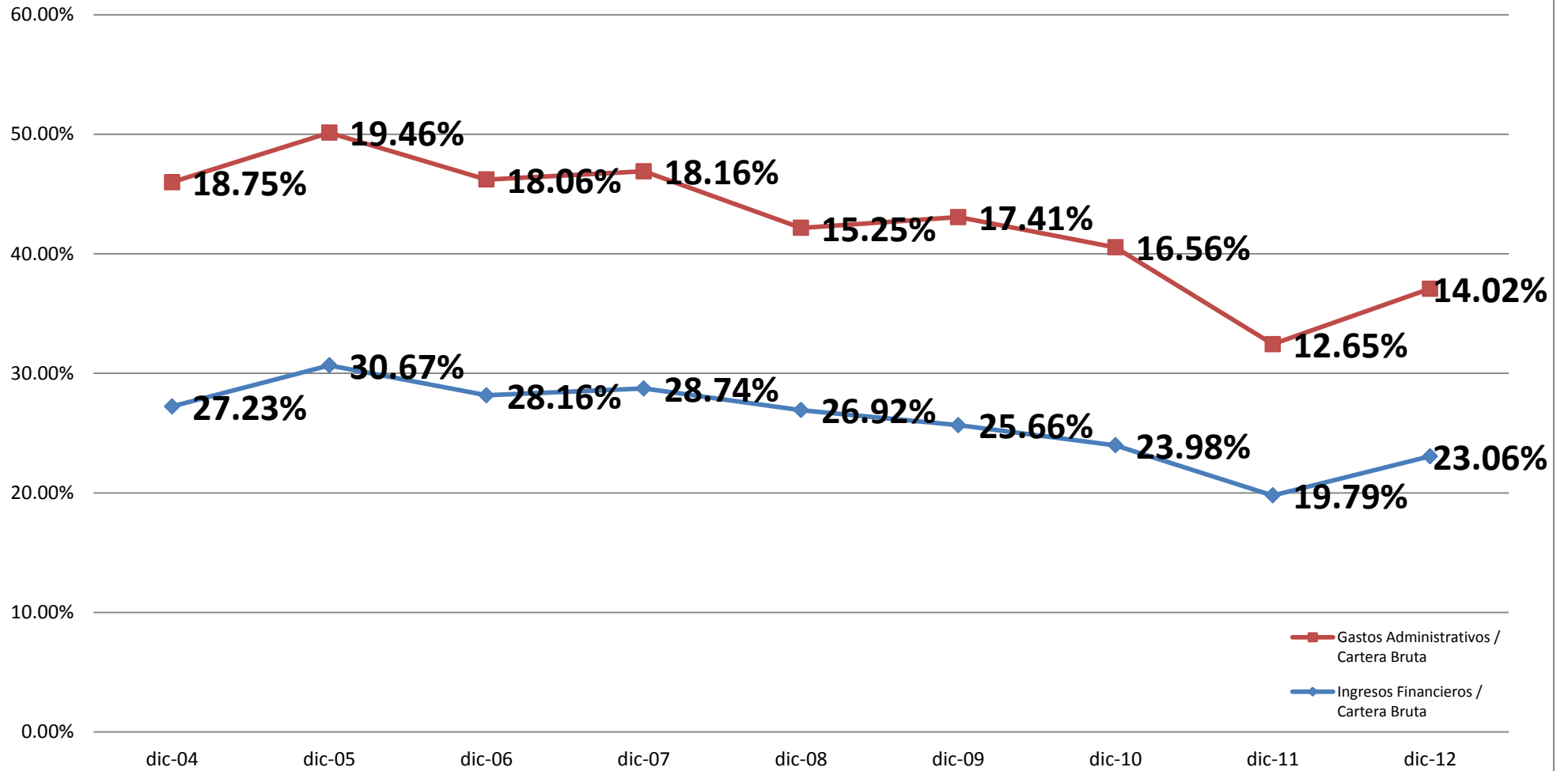


GRÁFICO N° 7
Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre 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	Hotelería 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	51,310,574	-	-	-	-	-	-	263,882,952	-	-	-	-	-	-	51,310,574	-	-	-	366,504,099
PRO MUJER	-	-	-	-	27,508,570	-	-	247,669,743	14,638,902	9,240,197	-	-	-	-	-	-	-	8,555,018	307,612,431
DIACONIA	3,125,661	93,638	2,811	2,222,217	20,704,758	332	118,433,248	123,029,668	4,122,766	70,186,915	44,707	39,943,128	369,418	1,304,047	8,335,068	43,881	-	21,221	391,983,484
EMPRENDER	-	-	-	-	5,995,994	-	-	29,999,160	5,023,640	2,476,814	-	-	-	-	-	-	-	-	43,495,607
FONCESOL	83,587	-	-	-	764,178	-	883,750	6,354,725	-	-	-	-	-	-	1,008,448	-	-	324,061	10,018,750
FUNBODEM	81,828	46,171	9,180	5,458	13,973,485	30,424	1,233,512	20,474,716	6,474,876	28,091,292	209,225	3,970,721	687,496	384,857	6,088,551	21,508	-	-	82,513,299
IDEPRO	6,228,541	6,040,416	-	522,576	17,066,424	-	4,340,290	40,058,958	10,690,709	31,635,229	-	6,504,868	550,942	652,726	5,521,955	109,708	-	405,126	130,328,469
IMPRO	-	-	-	-	3,195,978	-	-	3,938,497	1,670,117	-	-	760,535	-	-	890,320	5,733,241	-	-	16,188,089
SARTAWI	7,313,374	-	-	36,820	1,845,326	-	2,839,833	12,145,986	1,437,062	2,076,851	30,119	910,897	107,301	98,314	555,858	11,790	-	9,365	29,438,898
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	9,000,674	894,041	-	1,556,087	9,785,436	15,840	30,906,418	17,626,397	2,103,074	23,756,554	307,800	6,810,466	632,825	357,798	2,195,811	12,833	4,666	17,543	105,984,262
FONDECO	-	-	-	-	143,588	-	5,615,303	36,661,521	7,716,994	6,977,007	-	5,627	-	-	-	-	-	-	66,218
FUBODE	2,128,659	12,995	-	-	102,857,398	46,596	16,321,932	739,573,942	52,376,022	171,440,860	591,850	58,906,242	2,347,982	3,688,063	82,255,488	199,721	4,666	9,299,552	1,249,318,932
TOTAL	80,002,899	7,097,281	11,990	4,486,547	102,857,398	46,596	16,321,932	739,573,942	52,376,022	171,440,860	591,850	58,906,242	2,347,982	3,688,063	82,255,488	199,721	4,666	9,299,552	1,249,318,932
	5.16%	0.46%	0.00%	0.29%	6.82%	0.00%	10.86%	51.81%	3.37%	11.26%	0.04%	3.80%	0.15%	0.24%	5.31%	0.01%	0.00%	0.61%	100%
CARTERA POR ENTIDAD NIVEL RURAL																			
CRECER	91,095,379	-	-	-	-	-	-	330,820,059	-	-	-	-	-	-	91,095,379	-	-	-	479,449,361
PRO MUJER	-	-	-	-	3,097,576	-	-	47,199,243	2,024,366	1,197,832	-	-	-	-	-	-	-	854,235	54,373,252
DIACONIA	44,635,778	2,515,517	-	1,004,006	6,362,010	41,519	24,323,153	20,525,237	1,982,145	16,377,133	10,570	6,780,447	161,948	445,864	1,302,887	14,658	-	39,674	126,373,045
EMPRENDER	4,446,813	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,446,813
FONCESOL	3,736,902	-	-	-	295,115	-	325,268	4,427,151	-	-	-	-	-	-	256,033	-	-	35,539	9,076,007
FUNBODEM	10,973,393	98,640	-	236,452	2,433,025	45,926	610,442	6,089,002	1,989,840	11,206,933	83,364	1,027,755	60,844	149,100	663,870	9,586	-	-	35,678,152
IDEPRO	60,284,333	9,558,724	-	324,115	6,164,648	-	2,018,194	13,637,598	3,884,669	10,784,029	-	941,541	93,851	534,211	1,209,887	-	-	207,712	109,643,512
IMPRO	2,489,305	-	-	-	15,853	-	18,493	51,583	-	-	-	-	-	-	17,543	-	-	-	2,655,221
SARTAWI	79,953,791	15,346	-	100,676	1,213,756	122,461	6,379,900	14,710,635	1,531,175	4,366,479	126,905	1,226,783	196,264	488,912	445,738	19,869	5,906	1,534	110,896,128
ANED	15,139,776	6,886,668	-	53,825	987,240	-	-	9,384,992	297,084	3,158,893	-	9,153,386	-	69,345	146,921	-	-	44,113	45,322,243
CIDRE	70,591,598	3,091,857	51,724	1,013,322	6,876,299	-	15,142,782	7,340,204	1,155,921	18,566,702	415,092	4,554,200	72,063	104,919	442,605	59,305	-	-	129,478,195
FONDECO	96,736,695	-	-	-	2,889,605	-	15,182,183	9,783,087	-	9,448,372	-	-	-	-	-	-	-	-	17,973,270
FUBODE	32,390,903	83,220	-	1,566,409	7,279,867	141,412	7,108,527	22,345,843	5,842,180	5,014,729	-	87,411	-	-	645,881	-	-	12,996	82,519,378
TOTAL	512,474,166	22,049,993	81,724	4,298,806	37,899,141	351,317	71,108,939	486,315,504	18,697,300	80,120,102	636,530	25,771,503	584,970	1,809,894	62,725,772	103,417	5,906	19,169,073	1,341,874,118
	38.19%	1.64%	0.00%	0.32%	2.80%	0.03%	5.30%	36.24%	1.39%	5.97%	0.05%	1.77%	0.04%	0.13%	4.67%	0.01%	0.00%	1.43%	100%
CARTERA POR ENTIDAD TOTAL NACIONAL																			
CRECER	142,405,952	-	-	-	-	-	-	594,703,010	-	-	-	-	-	-	142,405,952	-	-	-	845,953,460
PRO MUJER	-	-	-	-	30,606,146	-	-	47,199,243	16,663,268	10,438,030	-	-	-	-	-	-	-	9,409,253	361,985,682
DIACONIA	47,760,940	2,409,155	2,811	3,226,223	27,066,767	41,851	142,756,401	143,554,905	6,104,910	86,564,048	55,278	46,723,575	531,365	1,749,011	9,637,955	58,539	-	60,895	391,805,529
EMPRENDER	4,446,813	-	-	-	5,995,994	-	-	29,999,160	5,023,640	2,476,814	-	-	-	-	-	-	-	-	47,942,421
FONCESOL	3,820,490	-	-	-	1,059,294	-	1,209,015	10,781,876	-	-	-	-	-	-	1,864,481	-	-	359,600	19,094,756
FUNBODEM	11,785,220	144,811	9,180	241,910	16,406,510	76,350	6,405,510	26,563,718	8,464,717	39,298,225	292,588	4,998,457	748,340	533,957	6,752,421	31,094	-	-	118,911,452
IDEPRO	66,512,874	15,999,140	-	846,692	23,251,071	-	6,358,483	53,696,537	14,575,378	42,419,259	-	7,446,409	644,793	1,186,937	6,731,842	109,708	-	612,838	239,971,982
IMPRO	2,489,305	-	-	-	15,853	-	18,493	51,583	-	-	-	-	-	-	17,543	-	-	-	18,843,910
SARTAWI	87,287,165	15,346	-	137,466	3,059,082	122,461	9,239,735	26,856,620	2,988,237	6,443,330	157,023	2,137,680	303,566	587,226	1,001,597	31,659	5,906	10,899	140,335,026
ANED	15,139,776	6,886,668	-	53,825	987,240	-	-	9,384,992	297,084	3,158,893	-	9,153,386	-	69,345	146,921	-	-	44,113	45,322,243
CIDRE	79,592,273	3,091,857	51,724	2,599,410	16,661,735	15,840	46,049,200	24,966,601	3,288,995	42,322,256	723,491	11,364,666	704,888	462,717	2,638,415	72,139	4,666	17,543	255,462,457
FONDECO	96,736,695	-	-	-	2,889,605	-	15,182,183	9,783,087	-	9,448,372	-	-	-	-	-	-	-	-	17,973,270
FUBODE	54,519,583	96,215	-	1,709,797	12,297,116	141,412	12,223,880	39,007,364	13,559,174	11,991,736	-	93,038	-	-	1,551,863	-	-	12,996	147,770,322
TOTAL	592,477,065	29,197,234	83,714	5,785,653	44,858,539	377,912	23,219,919	133,589,446	70,095,462	251,540,962	1,238,381	82,577,745	2,913,952	5,497,956	144,981,260	303,139	16,572	26,597,625	2,391,193,659
	20.40%	1.01%	0.00%	0.10%	4.96%	0.01%	8.28%	44.88%	2.45%	8.80%	0.04%	2.86%	0.10%	0.19%	5.01%	0.01%	0.00%	0.99%	100%

GRÁFICO Nº 8
Destino de cartera urbana

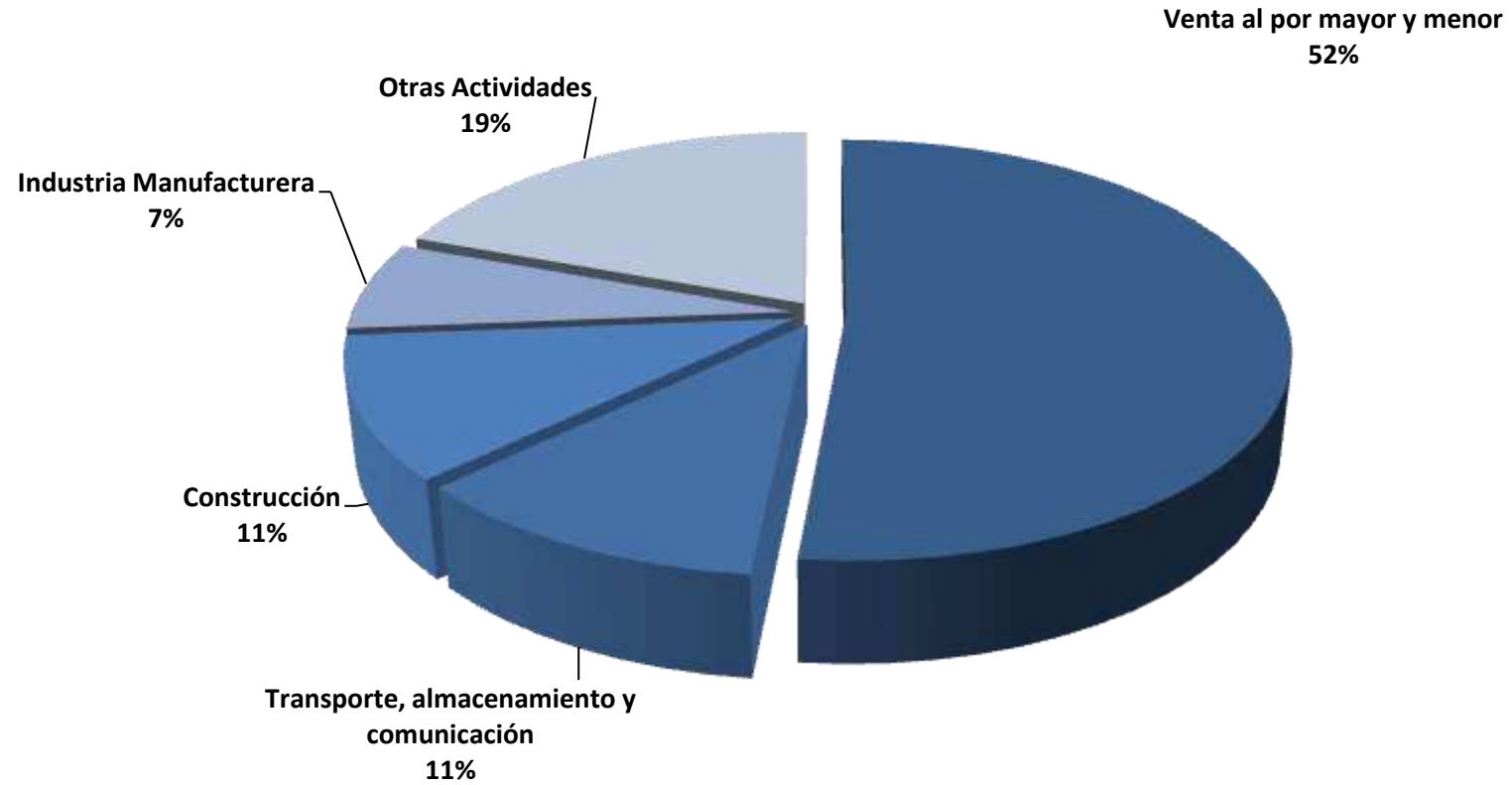
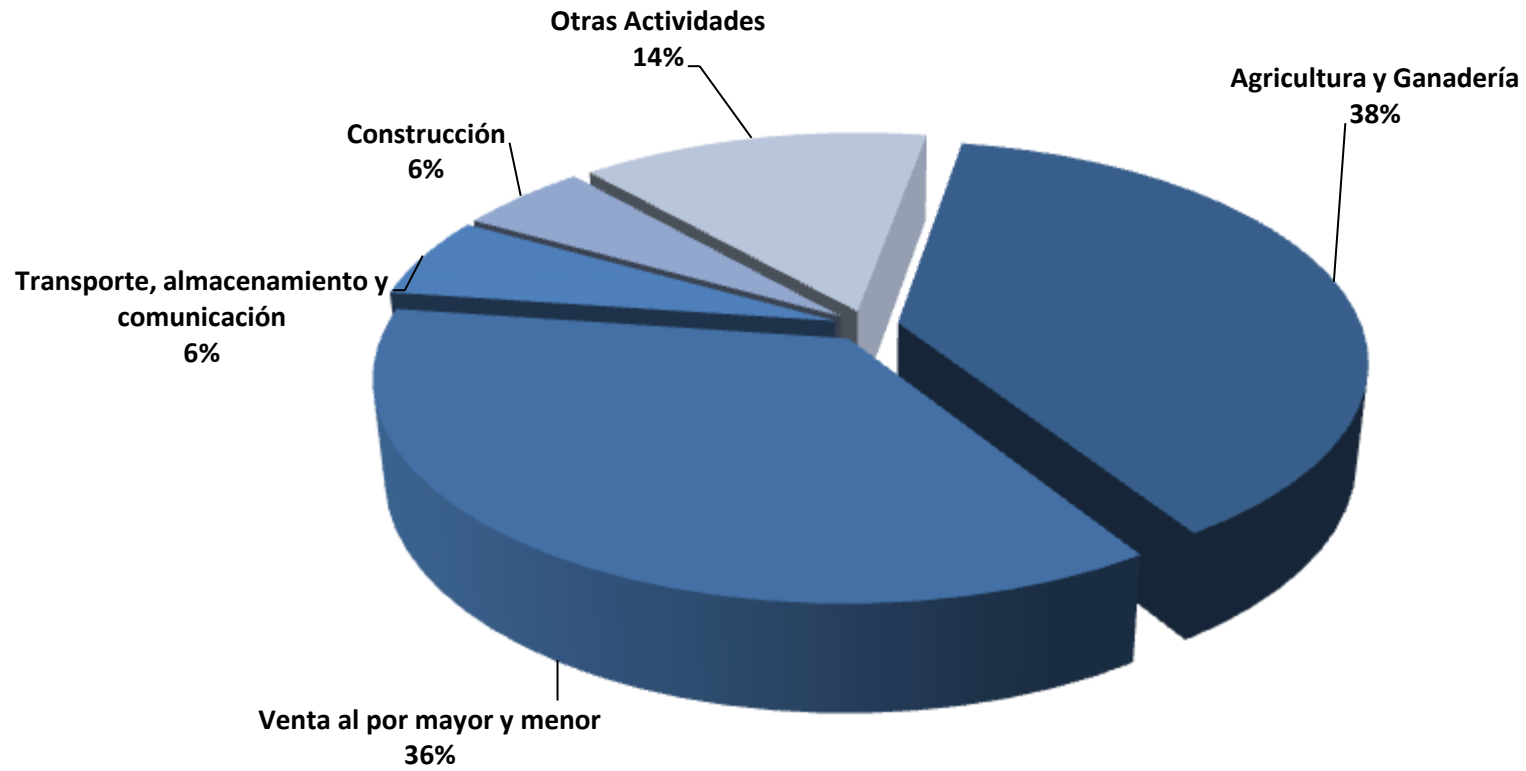


GRÁFICO Nº 9
Destino de cartera rural



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

INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO											
	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	-	-	-	-	-	442,127	1,351,483	64,406,945	179,827,209	49,255,784	61,220,551	366,504,099
PRO MUJER	-	-	-	-	-	73,098	440,698	10,306,286	126,873,573	77,309,464	92,609,312	307,612,431
DIACONIA	-	-	1,071,547	4,601,226	13,316,293	14,454,175	28,455,139	109,317,394	171,232,222	33,634,993	15,900,696	391,983,484
EMPRENDER	-	-	-	-	-	391,685	2,244,516	7,100,726	25,549,214	5,488,943	2,720,523	43,495,607
FONCRESOL	-	-	-	-	-	369,815	-	1,134,629	2,824,170	2,790,180	2,899,956	10,018,750
FUNBODEM	-	-	-	-	7,132,989	4,316,108	9,247,156	17,058,192	30,886,260	9,746,481	4,126,114	82,513,299
IDEPRO	-	-	1,940,418	4,732,847	3,775,480	2,452,188	16,739,069	48,607,314	48,723,188	2,538,879	819,086	130,328,469
IMPRO	-	-	-	-	-	-	224,865	2,925,752	9,691,802	1,448,955	1,897,515	16,188,689
SARTAWI	-	-	-	1,411,005	995,713	-	724,349	2,733,842	19,130,609	2,429,669	2,013,711	29,438,898
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	-	4,160,565	12,956,754	13,973,083	9,770,411	4,686,420	12,404,982	27,095,312	20,652,240	277,855	6,640	105,984,262
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	368,173	-	-	-	-	-	1,835,471	27,461,945	16,367,749	19,217,605	65,250,944
TOTAL	-	4,528,738	15,968,519	24,718,161	34,990,886	26,815,801	82,202,072	662,852,432	201,288,951	203,431,509	1,549,318,932	
	0.00%	0.29%	1.03%	1.60%	2.26%	1.73%	5.31%	18.88%	42.78%	12.99%	13.13%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	274,400	38,191,844	100,672,104	229,587,001	48,895,066	61,828,946	479,449,361
PRO MUJER	-	-	-	-	-	-	-	11,097,044	17,800,144	25,476,064	54,373,252	109,746,504
DIACONIA	-	-	-	1,098,011	2,768,327	2,684,502	6,345,215	29,156,008	65,074,609	13,401,860	5,793,514	126,322,045
EMPRENDER	-	-	-	-	-	-	89,180	509,024	2,475,792	1,058,452	314,365	4,446,813
FONCRESOL	-	-	-	-	-	36,779	582,767	1,062,469	2,506,016	3,689,655	1,198,321	9,076,007
FUNBODEM	-	-	-	-	2,434,217	2,129,332	3,135,841	6,046,551	15,861,638	4,806,780	1,263,793	35,678,152
IDEPRO	-	-	3,675,827	2,152,432	2,751,589	1,220,112	12,198,629	37,025,332	45,491,639	4,036,427	1,091,526	109,643,512
IMPRO	-	-	-	-	-	-	-	87,924	2,056,966	117,724	392,607	2,655,221
SARTAWI	-	-	291,667	7,928,081	10,641,427	4,746,720	7,638,232	13,602,637	63,357,962	2,141,174	548,228	110,896,128
ANED	-	-	-	-	-	213,000	227,700	1,442,196	36,545,725	5,327,088	1,566,535	45,322,243
CIDRE	-	3,832,959	17,091,404	13,744,946	10,243,039	4,401,161	9,898,809	38,132,463	31,580,889	549,692	2,833	129,478,195
FONDECO	-	4,345,115	16,721,910	22,620,307	19,825,813	8,692,169	11,790,794	20,695,857	31,094,982	8,885,491	7,341,374	152,013,811
FUBODE	-	751,011	-	-	-	-	-	7,861,927	45,490,478	12,526,306	15,889,658	82,519,378
TOTAL	-	8,929,084	37,780,807	47,543,777	48,664,412	24,398,175	90,099,011	256,294,490	582,220,739	125,235,858	122,707,764	1,341,874,118
	0.00%	0.67%	2.82%	3.54%	3.63%	1.82%	6.71%	19.10%	43.39%	9.18%	9.14%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	716,527	49,543,328	165,079,050	409,414,209	98,150,850	123,049,497	845,953,460
PRO MUJER	-	-	-	-	-	73,098	440,698	10,306,286	137,970,617	95,109,607	118,085,276	361,985,682
DIACONIA	-	-	1,071,547	5,699,236	16,084,620	17,138,677	34,800,354	138,473,401	236,306,831	47,036,853	21,694,209	518,305,529
EMPRENDER	-	-	-	-	-	391,685	2,333,696	7,609,750	28,025,005	6,547,395	3,034,889	47,942,421
FONCRESOL	-	-	-	-	-	36,779	952,582	2,197,097	5,330,186	6,479,834	4,098,277	19,094,756
FUNBODEM	-	-	-	-	9,567,205	6,445,440	12,382,997	23,104,742	46,747,898	14,553,262	5,389,908	118,191,452
IDEPRO	-	-	5,616,246	6,885,280	6,527,069	3,672,300	28,937,698	85,632,646	94,214,827	6,575,305	1,910,612	239,971,982
IMPRO	-	-	-	-	-	-	224,865	3,013,676	11,748,768	1,566,679	2,289,921	18,843,910
SARTAWI	-	-	291,667	9,339,086	11,637,140	4,746,720	8,362,581	16,336,479	82,488,572	4,570,844	2,561,939	140,335,026
ANED	-	-	-	-	-	213,000	227,700	1,442,196	36,545,725	5,327,088	1,566,535	45,322,243
CIDRE	-	7,993,524	30,048,157	27,718,030	20,013,451	9,087,581	65,227,791	252,333,129	207,547,547	827,547	9,474	235,462,437
FONDECO	-	4,345,115	16,721,910	22,620,307	19,825,813	8,692,169	11,790,794	20,695,857	31,094,982	8,885,491	7,341,374	152,013,811
FUBODE	-	1,119,184	-	-	-	-	-	9,697,398	72,952,423	28,894,055	35,107,262	147,770,322
TOTAL	-	13,457,822	53,749,326	72,261,938	83,655,298	51,213,976	172,301,083	548,816,354	1,245,073,171	324,524,809	326,139,273	2,891,193,050
	0.00%	0.47%	1.86%	2.50%	2.89%	1.77%	5.96%	18.98%	43.06%	11.22%	11.28%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de diciembre 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	178,957,829	55,504	-	-	187,546,271	24,049	-	-	366,504,099	79,553		
PRO MUJER	235,666,364	79,722	-	-	71,946,066	7,273	-	-	307,612,431	86,995		
DIACONIA	72,262,293	27,725	-	-	319,721,192	27,212	-	-	391,983,484	54,937		
EMPRENDER	12,576,915	5,409	994,552	298	29,924,140	3,747	-	-	43,495,607	9,454		
FONCRESOL	5,506,799	2,728	44,758	11	4,467,192	310	-	-	10,018,750	3,049		
FUNBODEM	-	-	-	-	82,513,299	6,762	-	-	82,513,299	6,762		
IDEPRO	-	-	-	-	130,328,469	4,878	-	-	130,328,469	4,878		
IMPRO	-	-	-	-	16,188,689	1,956	-	-	16,188,689	1,956		
SARTAWI	4,840,568	2,169	-	-	24,598,329	2,260	-	-	29,438,898	4,429		
ANED	-	-	-	-	-	-	-	-	-	-		
CIDRE	-	-	-	-	105,984,262	2,984	-	-	105,984,262	2,984		
FONDECO	-	-	-	-	-	-	-	-	-	-		
FUBODE	38,835,901	11,551	112,043	27	26,302,999	2,697	-	-	65,250,944	14,275		
TOTAL	548,646,670	184,808	1,151,353	336	999,520,909	84,128	-	-	1,549,318,932	269,272		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL												
CRECER	191,178,447	58,939	-	-	288,270,914	27,091	-	-	479,449,361	86,030		
PRO MUJER	54,373,252	24,979	-	-	-	-	-	-	54,373,252	24,979		
DIACONIA	1,750,695	627	-	-	124,571,350	11,059	-	-	126,322,045	11,686		
EMPRENDER	935,130	415	-	-	3,511,684	467	-	-	4,446,813	882		
FONCRESOL	4,771,333	1,389	345,471	62	3,922,424	213	36,779	1	9,076,007	1,665		
FUNBODEM	-	-	-	-	35,678,152	2,861	-	-	35,678,152	2,861		
IDEPRO	-	-	-	-	109,643,512	4,824	-	-	109,643,512	4,824		
IMPRO	-	-	-	-	2,655,221	359	-	-	2,655,221	359		
SARTAWI	380,806	215	58,733	31	110,456,589	7,195	-	-	110,837,391	7,411		
ANED	2,775,361	1,067	417,449	157	42,114,575	4,426	14,858	2	45,322,243	5,652		
CIDRE	-	-	-	-	129,478,195	4,196	-	-	129,478,195	4,196		
FONDECO	17,973,270	11,662	-	-	134,040,541	2,797	-	-	152,013,811	14,459		
FUBODE	24,381,806	8,147	661,263	290	57,476,309	4,897	-	-	82,519,378	13,334		
TOTAL	298,520,098	107,440	1,482,916	540	1,041,819,467	70,385	51,637	3	1,341,874,118	178,368		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL												
CRECER	370,136,275	114,443	-	-	475,817,185	51,140	-	-	845,953,460	165,583		
PRO MUJER	290,039,616	104,701	-	-	71,946,066	7,273	-	-	361,985,682	111,974		
DIACONIA	74,012,988	28,352	-	-	444,292,542	38,271	-	-	518,305,529	66,623		
EMPRENDER	13,512,045	5,824	994,552	298	33,435,824	4,214	-	-	47,947,421	10,336		
FONCRESOL	10,278,132	4,117	390,229	73	8,389,617	523	36,779	1	19,094,756	4,714		
FUNBODEM	-	-	-	-	118,191,452	9,623	-	-	118,191,452	9,623		
IDEPRO	-	-	-	-	239,971,982	9,702	-	-	239,971,982	9,702		
IMPRO	-	-	-	-	18,843,910	2,315	-	-	18,843,910	2,315		
SARTAWI	5,221,374	2,384	58,733	31	135,054,919	9,455	-	-	140,335,026	11,870		
ANED	2,775,361	1,067	417,449	157	42,114,575	4,426	14,858	2	45,322,243	5,652		
CIDRE	-	-	-	-	235,462,457	7,180	-	-	235,462,457	7,180		
FONDECO	17,973,270	11,662	-	-	134,040,541	2,797	-	-	152,013,811	14,459		
FUBODE	63,217,708	19,698	773,306	317	83,779,309	7,594	-	-	147,770,322	27,609		
TOTAL	847,166,768	292,248	2,634,270	876	2,041,340,376	154,513	51,637	3	2,891,193,050	447,640		

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

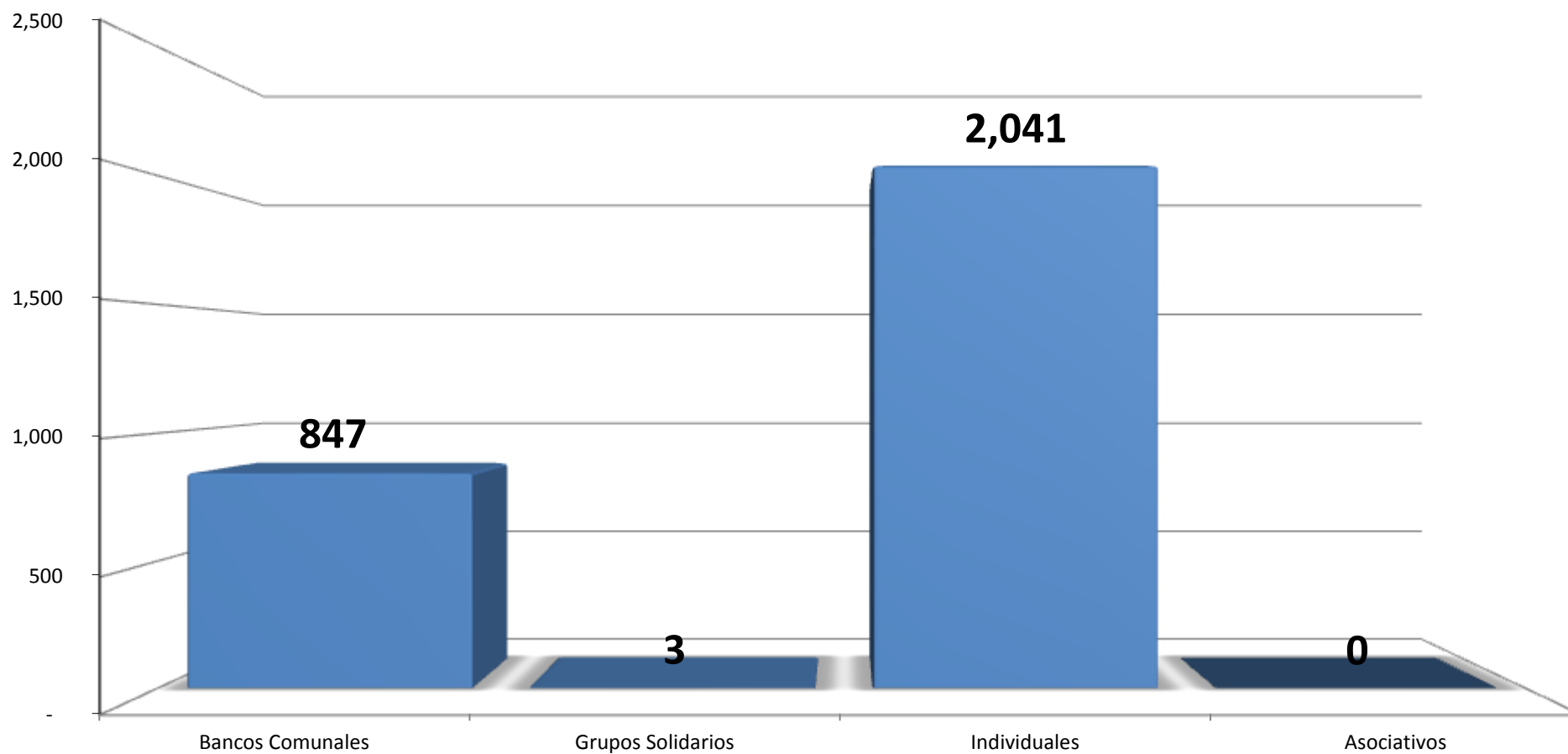
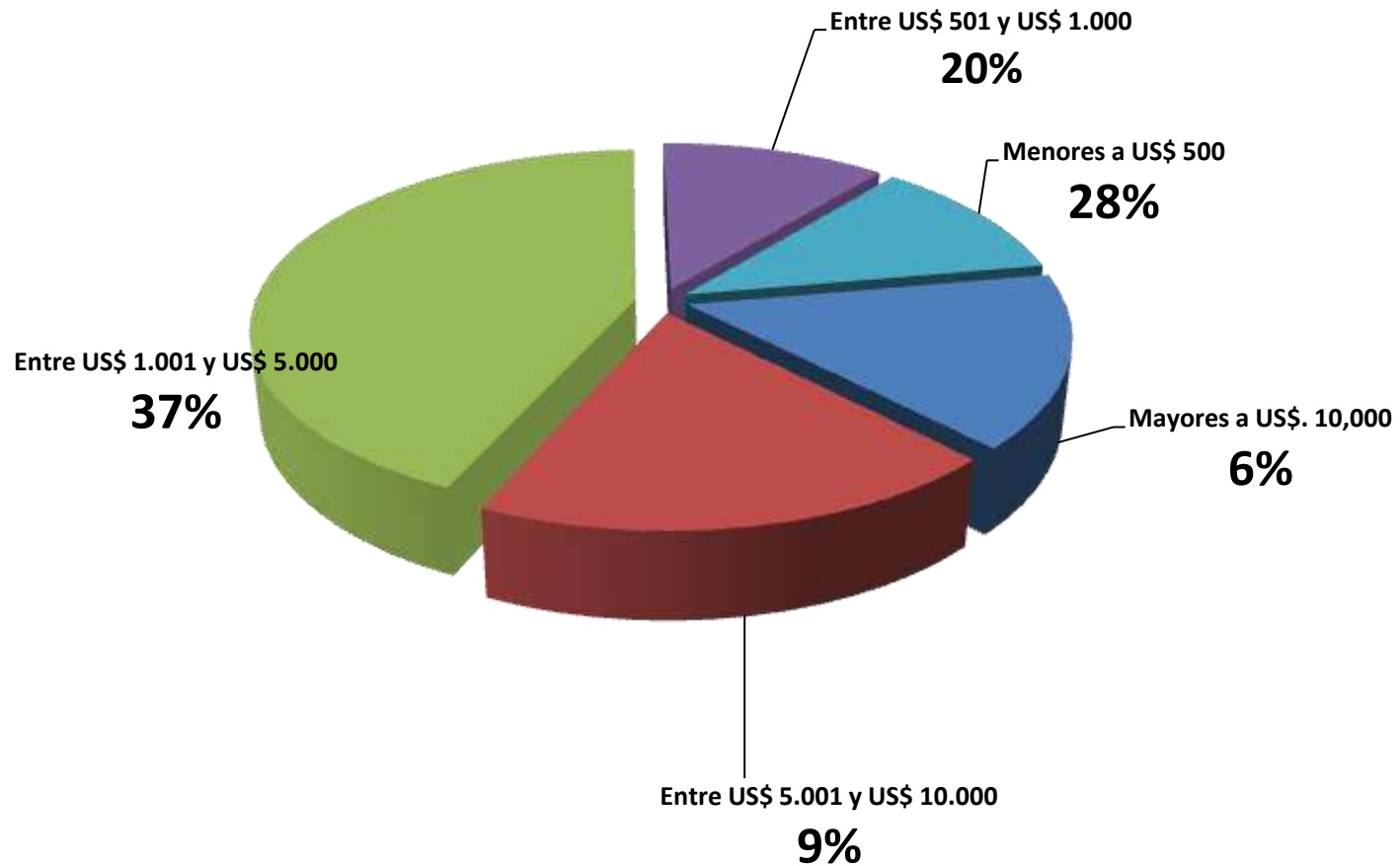


GRÁFICO Nº 11
Estratificación de cartera por monto de crédito

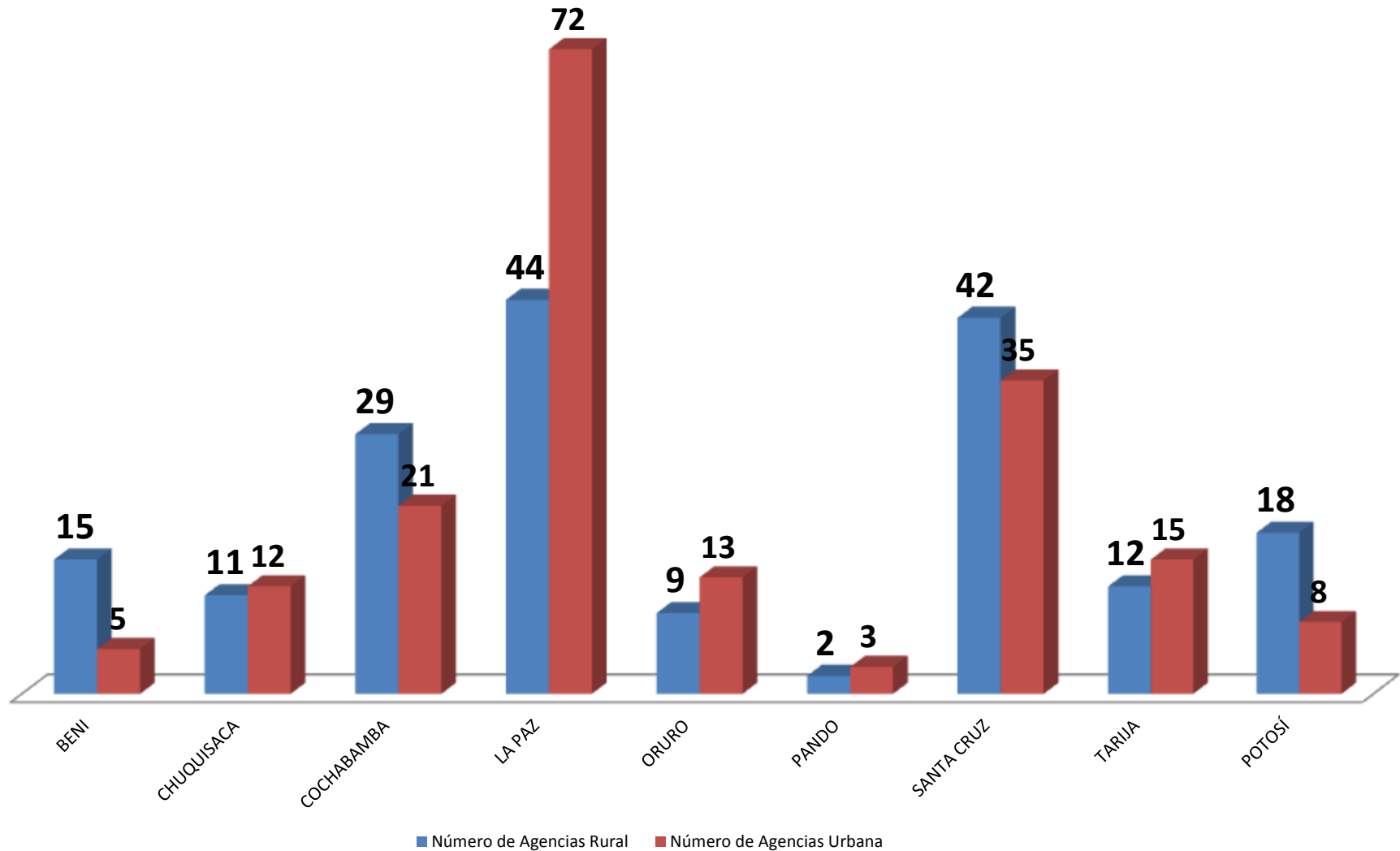


Cuadro N° 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de diciembre de 2012
 (En Bolivianos)

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
31 de diciembre 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	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%		34%				27%	22%					
ANED	32%	28%		38%					23%	15%				
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)