

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(En Bolivianos)

	CHUCER	PROMUEJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCESOL	FUNDODEN	IDEPRO	IMPRO	SARITAWI	ANED	CIODE	FONDICO	FURROE	TOTAL
ACTIVO															
DISPONIBILIDADES	27,854,812	23,879,003	51,733,814	53,877,486	815,293	2,920,862	4,196,867	8,758,450	307,957	11,897,389	12,455,677	9,395,401	10,904,194	14,092,621	181,356,010
INVERSIONES TEMPORARIAS	65,316,382	7,606,447	72,922,829	2,284,027	282,393	80,029	144,429	9,072,959	633,082	25,022	6,093,648	4,368,807	31,349	100,311	96,038,885
CARTERA	827,960,811	353,110,882	1,181,071,693	504,975,592	46,510,034	17,399,062	112,938,020	244,420,273	18,933,215	144,851,537	41,902,884	232,457,436	151,129,124	156,348,614	2,852,937,484
CARTERA BRUTA	830,380,918	351,837,072	1,182,217,990	523,809,590	48,496,078	17,925,896	117,122,370	243,801,305	19,189,662	143,939,830	42,338,458	237,874,842	151,747,451	151,087,771	2,879,551,246
CARTERA VIENTE	824,634,020	348,148,901	1,172,782,921	521,063,950	47,497,661	17,183,579	104,325,206	236,715,737	18,007,863	139,739,432	41,245,104	227,043,334	149,826,251	150,434,552	2,825,865,590
CARTERA VENCIDA	3,590,365	3,462,770	7,053,136	2,037,374	146,778	263,318	542,414	881,367	141,294	2,149,762	1,033,444	4,117,627	424,017	487,542	19,278,071
CARTERA EN EDUCACION	1,685,872	225,402	1,911,274	542,499	810,722	442,855	2,682,693	693,411	8,667	679,816	59,910	1,433,448	1,407,880	165,677	10,838,851
CARTERA REPROGRAMADA O REESTRUCTURADA VIENTE	451,487	-	451,487	162,657	33,167	7,100	9,410,287	4,849,302	942,205	1,232,909	-	4,590,735	10,843	-	21,690,693
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	19,173	-	19,173	3,111	-	13,720	39,239	559,716	69,065	137,911	-	410,883	-	-	1,252,818
CARTERA REPROGRAMADA O REESTRUCTURADA EN EDUCACION	-	-	-	-	7,750	15,324	122,531	101,772	20,569	-	-	278,815	78,461	-	625,222
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	14,877,260	5,424,644	20,301,904	6,680,213	798,799	259,339	1,531,136	4,870,557	166,725	4,393,330	799,906	4,528,326	4,054,339	7,748,597	56,133,169
PROVISION PARA CARTERA INCORRIBLE	-17,297,368	-4,150,834	-21,448,201	-25,514,211	-2,784,842	-786,173	-5,715,485	-4,251,588	-423,172	-3,481,624	-1,235,480	-9,945,733	-4,672,666	-2,487,754	-82,746,930
OTRAS CUENTAS POR COBRAR	3,207,509	4,326,869	7,534,377	2,060,479	579,529	463,953	855,968	2,532,142	509,114	1,989,457	1,664,956	3,947,724	4,472,143	1,301,274	27,911,115
BIENES REALIZABLES	1	-	1	5	-	-	38,604	-	-	22,434	28	-	54	-	61,125
INVERSIONES PERMANENTES	29,972,620	340,100	30,312,720	344,451	250,499	24,010	33,563	756,011	10,976	52,233	1,707,211	10,097,220	3,037,331	61,054	46,687,279
BIENES DE USO	34,744,837	8,300,972	43,045,809	13,527,901	1,820,771	1,316,542	3,274,592	5,851,234	1,198,327	5,449,321	9,442,509	6,460,508	2,764,547	95,227,053	
OTROS ACTIVOS	18,008,111	2,314,572	20,322,683	1,371,472	94,652	249,887	813,300	1,197,934	787,371	1,212,582	211,664	766,822	608,726	918,020	28,555,113
TOTAL DEL ACTIVO	1,007,065,081	399,878,844	1,406,943,926	578,441,413	50,353,170	22,454,344	122,295,344	272,589,003	22,380,042	165,499,975	65,111,060	270,475,917	176,643,430	175,586,440	3,328,774,064
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	26,218	-	26,218
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	757,001,712	295,593,916	1,052,595,628	278,630,312	35,526,372	4,769,015	89,626,221	221,321,064	16,121,844	116,458,698	41,421,585	189,651,819	132,165,491	126,108,013	2,304,396,064
OTRAS CUENTAS POR PAGAR	38,895,304	16,874,437	55,769,741	18,327,882	3,392,604	973,312	2,909,764	6,352,634	717,381	23,825,557	9,865,557	9,624,748	12,576,259	8,751,924	153,087,363
PROVISIONES	18,204,051	13,260,276	31,464,328	6,616,772	-	-	1,814,176	-	377,223	4,796	498,389	-	1,892,987	1,881,868	44,559,539
TITULOS DE DEUDA EN CIRCULACION	-	-	-	-	-	-	-	-	-	-	-	25,574,887	-	-	25,574,887
OBLIGACIONES SUBORDINADAS	-	-	-	423,049	3,763,157	-	-	1,203,452	-	8,608,821	516,908	86,810	2,737,606	-	17,339,804
TOTAL DEL PASIVO	814,101,067	325,728,629	1,139,829,696	303,998,016	42,682,134	5,742,327	94,350,161	228,877,151	17,216,448	148,897,872	52,302,440	224,938,265	149,398,562	136,741,805	2,544,974,875
PATRIMONIO															
CAPITAL SOCIAL	-	-	-	-	5,768,608	-	14,839,211	34,917,627	3,192,349	25,578,043	-	18,645,729	17,000,000	-	119,941,568
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	77,702,332	39,200,074	-	-	15,988,379	745,640	-	198,645	16,073,459	10,724,255	1,319,759	23,293,668	186,174,200
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	170,793,230	1,914,533	172,707,763	191,921,417	588,846	-	12,810,082	3,871,530	1,539,794	-	-	10,416,714	6,627,165	3,343,853	403,827,164
RESULTADOS ACUMULADOS	3,403,073	13,301,061	16,704,135	43,321,905	1,313,582	723,638	4,922,696	232,806	232,806	-9,903,928	-3,264,839	5,750,955	12,207,114	73,856,237	73,856,237
TOTAL DEL PATRIMONIO	192,964,014	74,150,215	267,114,230	274,443,397	7,671,037	16,712,017	27,945,183	43,711,852	5,163,594	16,602,103	12,808,620	45,537,652	27,244,868	38,844,635	783,799,189
TOTAL DEL PASIVO Y PATRIMONIO	1,007,065,081	399,878,844	1,406,943,926	578,441,413	50,353,170	22,454,344	122,295,344	272,589,003	22,380,042	165,499,975	65,111,060	270,475,917	176,643,430	175,586,440	3,328,774,064

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(En Bolívianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	20.010,148	11.417,994	31.428,142	10.456,441	1.318,867	301,842	1.965,226	4.151,080	308,359	2.764,435	1.005,532	3.865,117	2.600,028	3.701,868	63.866,938
GASTOS FINANCIEROS	-4.279,833	-1.963,951	-6.243,784	-1.834,335	-275,331	-15,769	-526,457	-1.148,418	-51,681	-1.137,181	-194,816	-1.165,616	-734,567	-848,485	-14.176,439
RESULTADO FINANCIERO BRUTO	15,730,315	9,454,043	25,184,358	8,622,106	1,043,536	286,073	1,438,769	3,002,662	256,678	1,627,254	810,716	2,699,501	1,865,461	2,853,383	49,690,499
OTROS INGRESOS OPERATIVOS	293,595	59,440	353,035	63,387	476,852	435	341,913	82,889	40,478	347,617	155,870	158,169	153,777	111,672	2.286,094
OTROS GASTOS OPERATIVOS	-598,327	-1.302,676	-1.800,003	-	-	-	-18,382	-15,298	-10,558	-84,837	-27,849	-107,218	-20,570	-12,330	-2.105,725
RESULTADO DE OPERACION BRUTO	15,517,583	8,210,807	23,728,391	8,685,493	1,520,389	286,508	1,762,320	3,070,254	286,598	1,890,334	938,737	2,750,452	1,998,668	2,952,725	49,870,868
RECUPERACION DE ACTIVOS FINANCIEROS	2,170,549	863,440	3,033,989	1,722,829	38,910	1,128	421,176	655,502	5,446	147,453	183,423	834,767	325,774	151,348	7.521,745
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-2.660,979	-1.614,666	-4.275,646	-2.207,345	-72,845	-28,172	-482,424	-950,020	-32,901	-252,181	-127,943	-1.185,321	-589,783	-257,413	-10.461,995
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	15,027,153	7,459,581	22,486,734	8,200,976	1,486,453	259,464	1,701,072	2,775,736	259,143	1,785,606	994,218	2,399,897	1,734,660	2,846,660	46,930,620
GASTOS DE ADMINISTRACION	-11,527,616	-6,066,380	-17,593,996	-4,216,954	-1,201,852	-214,183	-1,511,028	-2,411,698	-238,372	-1,750,597	-1,073,422	-1,990,926	-1,577,946	-2,154,711	-35,935,684
RESULTADO DE OPERACION NETO	3,499,537	1,393,201	4,892,738	3,984,022	284,601	45,281	190,045	364,038	20,771	35,008	-79,205	408,972	156,714	691,950	10,994,936
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-16,577	3	-16,575	1,461	-	1,047	-	-5,618	-	-	-	-	-	16,284	-3,401
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-3	-0	-4	-	-	-	-	-	-	-	-	-	-	-	-0
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	3,482,957	1,393,203	4,876,160	3,985,483	284,601	46,328	190,045	358,420	20,771	35,008	-79,205	408,972	156,714	708,233	10,991,531
INGRESOS EXTRAORDINARIOS	355	3,394	3,749	-	-	-	-	-	-	-	-	-	-	1	3,751
GASTOS EXTRAORDINARIOS	-18,952	-14,201	-29,153	-	-	-	-	-	-	-	-	-	-	-	-29,153
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	3,468,360	1,382,396	4,850,756	3,985,483	284,601	46,328	190,045	358,420	20,771	35,008	-79,205	408,972	156,714	708,234	10,966,128
INGRESOS DE GESTIONES ANTERIORES	145,544	260	145,804	58,037	-	-	-	-	-	11,873	-	15,419	14,536	-826	244,843
GASTOS DE GESTIONES ANTERIORES	-210,830	-2,125	-212,955	-22,486	-	-	-	-	-	-18,665	-	-34,134	-33	-139	-288,413
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	3,403,074	1,380,531	4,783,605	4,021,034	284,601	46,328	190,045	358,420	20,771	28,216	-79,205	390,256	171,217	707,269	10,922,558
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	3,403,074	1,380,531	4,783,605	4,021,034	284,601	46,328	190,045	358,420	20,771	28,216	-79,205	390,256	171,217	707,269	10,922,558
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	3,403,074	1,380,531	4,783,605	4,021,034	284,601	46,328	190,045	358,420	20,771	28,216	-79,205	390,256	171,217	707,269	10,922,558

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(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	2.77%	5.97%	3.68%	9.31%	1.62%	13.01%	3.43%	3.21%	1.38%	7.19%	19.13%	3.47%	6.17%	8.03%	5.45%
Inversiones Temporarias/Total Activo	6.49%	1.90%	5.18%	0.39%	0.56%	0.36%	0.12%	3.33%	2.83%	0.02%	9.36%	1.62%	0.02%	0.06%	2.89%
Cartera / Total Activo	82.22%	88.30%	83.95%	87.30%	92.37%	77.49%	92.35%	89.67%	84.60%	87.52%	64.36%	85.94%	85.56%	89.04%	85.71%
Otras Cuentas por cobrar / Total Activo	0.32%	1.08%	0.54%	0.36%	1.15%	2.07%	0.70%	0.93%	2.27%	1.20%	2.56%	1.46%	2.53%	0.74%	0.84%
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	2.98%	0.09%	2.15%	0.06%	0.50%	0.11%	0.03%	0.28%	0.05%	0.03%	2.62%	3.73%	1.72%	0.03%	1.40%
Bienes de Uso / Total Activo	3.45%	2.08%	3.06%	2.34%	3.62%	5.86%	2.68%	2.15%	5.35%	3.29%	1.65%	3.49%	3.66%	1.57%	2.86%
Otros Activos / Total Activo	1.79%	0.58%	1.44%	0.24%	0.19%	1.11%	0.67%	0.44%	3.52%	0.73%	0.33%	0.28%	0.34%	0.52%	0.86%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	4.06%	4.14%	4.08%	8.34%	6.78%	2.48%	1.86%	1.58%	1.11%	0.20%	-1.46%	1.73%	1.16%	4.83%	3.94%
Resultado Neto / Patrimonio ROE	21.16%	22.34%	21.49%	17.58%	44.52%	3.33%	8.16%	9.84%	4.83%	2.04%	-7.42%	10.28%	7.54%	21.85%	16.72%
Resultado Neto / Ingresos Financieros	17.01%	12.09%	15.22%	38.46%	21.58%	15.35%	9.67%	8.63%	6.74%	1.02%	-7.88%	10.10%	6.59%	19.11%	17.10%
Ingresos Financieros / Activo	23.84%	34.26%	26.81%	31.43%	21.69%	16.13%	19.28%	18.27%	16.53%	20.04%	18.53%	17.15%	17.66%	25.30%	23.02%
Ingresos Financieros / Cartera Bruta	28.92%	38.94%	31.90%	23.95%	32.63%	20.21%	20.14%	20.43%	19.28%	23.05%	28.50%	19.50%	20.56%	29.40%	26.62%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.66%	20.69%	17.86%	9.66%	29.74%	14.34%	15.48%	11.87%	14.91%	14.59%	30.42%	10.04%	12.48%	17.11%	14.98%
Gastos Administrativos / Activo	13.74%	18.20%	15.01%	8.75%	28.64%	11.45%	14.83%	10.62%	12.78%	12.69%	19.78%	8.83%	10.72%	14.73%	12.95%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.36%	98.95%	99%	100%	98.01%	96%	97%	99%	99%	98%	97.42%	97%	99%	100%	99%
Cartera Vencida / Cartera Bruta	0.43%	0.98%	0.60%	0.39%	0.30%	1.55%	0.50%	0.59%	1.10%	1.59%	2.44%	1.90%	0.28%	0.32%	0.71%
Cartera en Ejecución / Cartera Bruta	0.20%	0.06%	0.16%	0.10%	1.69%	2.56%	2.40%	0.33%	0.15%	0.47%	0.14%	0.72%	0.98%	0.11%	0.40%
Previsión cartera incobrable / Cartera en Mora	326.65%	112.54%	238.75%	987.78%	288.51%	106.93%	168.75%	190.12%	176.62%	117.33%	113.00%	159.37%	244.60%	380.85%	258.62%
LIQUIDEZ															
Disponibilidades / Pasivo	3.42%	7%	5%	18%	1.91%	51%	4%	4%	2%	8%	23.81%	4%	7%	10%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	11.44%	9.67%	10.94%	18.47%	2.57%	52.26%	4.60%	7.79%	5.47%	8.01%	35.47%	6.12%	7.32%	10.38%	10.90%
Disponibilidades + Inversiones Temporarias / Activo	9.25%	7.87%	8.86%	9.71%	2.18%	13.36%	3.55%	6.54%	4.20%	7.20%	28.49%	5.09%	6.19%	8.08%	8.33%
SOLVENCIA															
Patrimonio/Activo	19.16%	19%	19%	47%	15.23%	74%	23%	16%	23%	10%	19.67%	17%	15%	22%	24%
Cartera Vencida+Ejecución/Patrimonio	2.74%	4.97%	3.36%	0.94%	12.58%	4.40%	12.12%	5.12%	4.64%	17.87%	8.54%	13.70%	7.01%	1.68%	4.08%
Cartera Vencida+Ejecución-Prev/Patrimonio	-6.22%	-0.62%	-4.67%	-8.36%	-23.72%	-0.30%	-8.33%	-4.61%	-3.56%	-3.10%	-1.11%	-8.14%	-10.14%	-4.72%	-6.48%

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	45,064,555	44,284,172	764,540	15,843	643	14,351	14,994
CHUQUISACA	83,350,340	82,774,196	263,152	312,992	3,417	16,431	19,848
COCHABAMBA	189,325,368	185,929,510	2,729,893	665,966	6,389	23,173	29,562
LA PAZ	623,412,603	617,099,318	4,445,097	1,868,188	25,055	79,198	104,253
ORURO	135,839,595	135,052,574	700,909	86,112	3,882	16,764	20,646
PANDO	24,587,951	24,266,130	229,064	92,757	365	2,365	2,730
POTOSI	59,417,029	58,799,118	273,031	344,880	1,647	8,938	10,585
SANTA CRUZ	284,410,711	277,714,101	3,059,946	3,636,663	6,786	44,614	51,400
TARIJA	93,791,703	93,011,991	497,584	282,128	3,300	11,042	14,342
TOTAL	1,539,199,855	1,518,931,110	12,963,215	7,305,530	51,484	216,876	268,360
	100%	98.68%	0.84%	0.47%	19.18%	80.82%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	108,449,184	107,217,280	1,039,174	192,730	4,107	13,911	18,018
CHUQUISACA	67,309,527	67,138,560	152,667	18,300	2,780	4,947	7,727
COCHABAMBA	257,361,745	254,533,030	1,971,326	857,389	9,180	18,041	27,221
LA PAZ	284,210,969	282,626,258	1,021,914	562,796	12,097	27,890	39,987
ORURO	59,844,980	59,655,639	136,512	52,828	1,766	3,831	5,597
PANDO	18,610,696	18,178,924	321,772	110,000	418	2,613	3,031
POTOSI	90,638,158	90,193,282	227,031	217,846	3,601	9,644	13,245
SANTA CRUZ	345,185,358	340,830,789	2,473,138	1,881,431	9,723	31,105	40,828
TARIJA	108,740,823	108,251,455	224,146	265,223	4,792	17,791	22,583
TOTAL	1,340,351,439	1,328,625,216	7,567,679	4,158,543	48,464	129,773	178,237
	100%	99.13%	0.56%	0.31%	27.19%	72.81%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	153,513,740	151,501,452	1,803,714	208,574	4,750	28,262	33,012
CHUQUISACA	150,659,867	149,912,756	415,819	331,291	6,197	21,378	27,575
COCHABAMBA	446,687,112	440,462,539	4,701,218	1,523,354	15,569	41,214	56,783
LA PAZ	907,623,572	899,725,577	5,467,011	2,430,984	37,152	107,088	144,240
ORURO	195,684,574	194,708,213	837,421	138,940	5,648	20,595	26,243
PANDO	43,198,647	42,445,054	550,836	202,757	783	4,978	5,761
POTOSI	150,055,187	148,992,400	500,062	562,726	5,248	18,582	23,830
SANTA CRUZ	629,596,069	618,544,890	5,533,084	5,518,094	16,509	75,719	92,228
TARIJA	202,532,526	201,263,446	721,730	547,351	8,092	28,833	36,925
TOTAL	2,879,551,294	2,847,556,327	20,530,894	11,464,073	99,948	346,649	446,597
	100%	98.89%	0.71%	0.40%	22.38%	77.62%	100%

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(En Bolivianos)

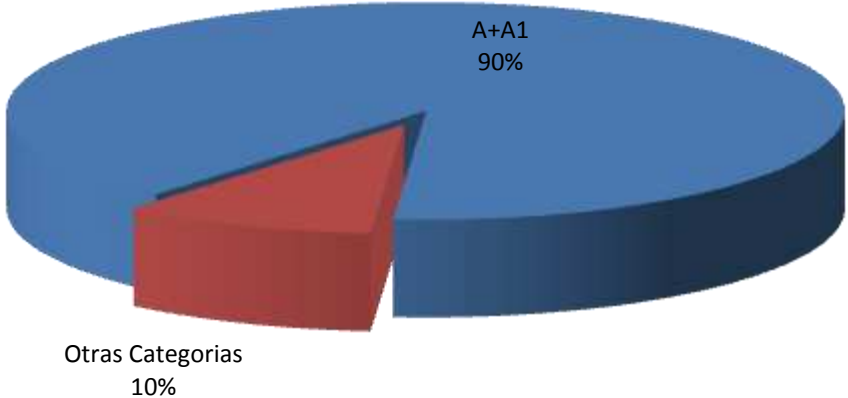
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	355,558,393	352,372,155	2,034,644	1,151,594	10,625	69,186	79,811	
PRO MUJER	300,518,709	297,127,235	3,166,072	225,402	4,266	83,280	87,546	
DIACONIA	395,828,413	393,584,418	1,733,946	510,049	20,626	33,893	54,519	
EMPRENDER	43,790,298	42,830,862	144,165	815,271	2,281	6,298	8,579	
FONCRESOL	9,306,472	8,751,807	242,017	312,648	675	2,181	2,856	
FUNBODEM	81,107,072	78,241,387	417,782	2,447,903	2,393	3,619	6,012	
IDEPRO	132,848,457	131,578,273	793,862	476,323	2,659	2,266	4,925	
IMPRO	16,440,783	16,211,230	200,317	29,236	1,068	896	1,964	
SARTAWI	29,810,589	28,918,160	859,293	33,136	1,791	2,611	4,402	
ANED	-	-	-	-	-	-	-	
CIDRE	106,822,677	102,633,044	3,010,496	1,179,137	1,902	1,106	3,008	
FONDECO	-	-	-	-	-	-	-	
FUBODE	67,167,992	66,682,539	360,622	124,830	3,198	11,540	14,738	
TOTAL	1,539,199,855	1,518,931,110	12,963,215	7,305,530	51,484	216,876	268,360	
	100%	98.68%	0.84%	0.47%	19.18%	80.82%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	474,822,524	472,713,351	1,574,895	534,278	13,375	72,348	85,723	
PRO MUJER	51,318,367	51,021,667	296,699	-	2,672	22,502	25,174	
DIACONIA	127,981,177	127,642,189	306,539	32,449	7,014	4,744	11,758	
EMPRENDER	4,705,781	4,699,967	2,613	3,201	392	497	889	
FONCRESOL	8,619,424	8,438,872	35,021	145,531	483	1,030	1,513	
FUNBODEM	36,015,327	35,494,132	163,874	357,321	1,106	1,616	2,722	
IDEPRO	110,952,848	109,986,767	647,222	318,860	3,317	1,476	4,793	
IMPRO	2,748,879	2,738,837	10,042	-	231	138	369	
SARTAWI	114,129,241	112,054,181	1,428,381	646,680	5,042	2,510	7,552	
ANED	42,338,455	41,245,101	1,033,444	59,910	2,570	2,856	5,426	
CIDRE	131,052,167	129,001,028	1,518,014	533,126	2,858	1,400	4,258	
FONDECO	151,747,469	149,837,112	424,017	1,486,340	4,980	9,455	14,435	
FUBODE	83,919,780	83,752,013	126,920	40,847	4,424	9,201	13,625	
TOTAL	1,340,351,439	1,328,625,216	7,567,679	4,158,543	48,464	129,773	178,237	
	100%	99.13%	0.56%	0.31%	27.19%	72.81%	100%	
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL								
CRECER	830,380,917	825,085,506	3,609,539	1,685,873	24,000	141,534	165,534	
PRO MUJER	351,837,075	348,148,903	3,462,771	225,402	6,938	105,782	112,720	
DIACONIA	523,809,590	521,226,607	2,040,485	542,499	27,640	38,637	66,277	
EMPRENDER	48,496,079	47,530,829	146,778	818,472	2,673	6,795	9,468	
FONCRESOL	17,925,896	17,190,679	277,038	458,179	1,158	3,211	4,369	
FUNBODEM	117,122,398	113,735,519	581,655	2,805,224	3,499	5,235	8,734	
IDEPRO	243,801,305	241,565,039	1,441,083	795,182	5,976	3,742	9,718	
IMPRO	19,189,662	18,950,068	210,358	29,236	1,299	1,034	2,333	
SARTAWI	143,939,830	140,972,341	2,287,674	679,816	6,833	5,121	11,954	
ANED	42,338,455	41,245,101	1,033,444	59,910	2,570	2,856	5,426	
CIDRE	237,874,845	231,634,072	4,528,510	1,712,263	4,760	2,506	7,266	
FONDECO	151,747,469	149,837,112	424,017	1,486,340	4,980	9,455	14,435	
FUBODE	151,087,772	150,434,553	487,542	165,677	7,622	20,741	28,363	
TOTAL	2,879,551,294	2,847,556,327	20,530,894	11,464,073	99,948	346,649	446,597	
	100%	98.89%	0.71%	0.40%	22.38%	77.62%	100%	

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de enero de 2013
 (En Bolivianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría C1	Categoría D1	Categoría E1	TOTAL
CRECER	823.535,608	2.549,048	837,369	476,156	421,690	2.561,046	-	-	-	-	-	-	-	830.380,917
PRO MUJER	345.735,686	2.413,217	524,760	317,836	311,702	2.533,876	-	-	-	-	-	-	-	351.837,076
DIACONIA	519.754,611	1.526,166	276,935	295,963	189,130	1.766,785	-	-	-	-	-	-	-	523.809,590
EMPRENDER	47.262,389	268,434	61,810	34,936	50,037	818,472	-	-	-	-	-	-	-	48.496,078
FONCRESOL	8.628,065	265,835	-	77,878	-	-	-	334,695	8.431,772	-	7,100	21,301	159,251	17.925,896
FUNBODEM	110.970,702	2.467,486	313,106	108,300	230,609	3.032,196	-	-	-	-	-	-	-	117.122,400
IDEPRO	237.270,680	4.248,998	271,722	121,959	208,438	1.679,506	-	-	-	-	-	-	-	243.801,305
IMPRO	18.373,563	576,505	174,967	19,771	15,620	29,236	-	-	-	-	-	-	-	19.189,662
SARTAWI	138.244,730	2.708,067	268,482	81,501	206,561	2.430,489	-	-	-	-	-	-	-	143.939,830
ANED	20.584,020	525,548	117,383	34,082	96,621	412,881	-	-	19.873,071	317,654	59,950	317,243	-	42.338,455
CIDRE	-	-	219,893,025	11,414,593	3,198,680	771,366	327,431	2,269,750	-	-	-	-	-	237,874,845
FONDECOC	54,233,488	2,042,733	126,876	38,748	35,816	1,076,015	-	-	93,321,173	223,797	-	15,157	633,656	151,747,457
FUBODE	149,912,920	549,542	70,900	50,637	120,132	383,642	-	-	-	-	-	-	-	151,087,772
TOTAL	2,474,506,462	20,141,578	222,937,336	13,072,361	5,085,045	17,495,511	327,431	2,604,444	121,626,016	541,451	67,050	353,702	792,907	2,879,551,282
	85,93%	0,70%	7,74%	0,45%	0,18%	0,61%	0,01%	0,09%	4,22%	0,02%	0,00%	0,01%	0,03%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 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 enero de 2013
(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	-	-	334,362,535	-	-	1,074,275	-	20,121,583	355,558,393
PRO MUJER	-	-	300,518,709	-	-	-	-	-	300,518,709
DIACONIA	-	38,788,737	357,039,676	-	-	-	-	-	395,828,413
EMPRENDER	-	-	3,825,140	39,965,160	-	-	-	-	43,790,300
FONCRESOL	-	-	9,306,472	-	-	-	-	-	9,306,472
FUNBODEM	-	-	60,878,801	-	20,228,271	-	-	-	81,107,072
IDEPRO	-	-	132,848,455	-	-	-	-	-	132,848,455
IMPRO	-	-	16,440,783	-	-	-	-	-	16,440,783
SARTAWI	-	264,443	14,673,497	-	-	2,593,613	-	12,279,036	29,810,589
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	14,624,861	1,179,847	26,318,541	56,224,132	3,830,738	905,869	3,738,691	106,822,677
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	64,969,003	-	-	61,332	-	2,137,658	67,167,992
TOTAL	-	53,678,040	1,296,042,918	66,283,701	76,452,403	7,559,957	905,869	38,276,968	1,539,199,856
	0.00%	3.49%	84.20%	4.31%	4.97%	0.49%	0.06%	2.49%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	392,661,259	-	-	218,822	-	81,942,443	474,822,524
PRO MUJER	-	-	51,318,367	-	-	-	-	-	51,318,367
DIACONIA	-	8,272,437	119,708,740	-	-	-	-	-	127,981,177
EMPRENDER	-	-	8,500	4,697,278	-	-	-	-	4,705,778
FONCRESOL	-	-	-	-	-	-	-	8,619,424	8,619,424
FUNBODEM	-	-	30,040,487	-	5,974,840	-	-	-	36,015,327
IDEPRO	-	-	110,952,848	-	-	-	-	-	110,952,848
IMPRO	-	-	2,748,879	-	-	-	-	-	2,748,879
SARTAWI	-	152,272	22,604,888	-	-	1,470,902	-	89,901,178	114,129,241
ANED	-	-	194,599	-	21,453,231	-	-	20,690,625	42,338,455
CIDRE	-	4,313,972	3,473,520	38,075,531	50,289,152	2,673,418	887,905	31,338,670	131,052,167
FONDECO	-	-	57,553,675	-	-	-	-	94,193,782	151,747,457
FUBODE	-	-	50,300,609	-	-	23,755	-	33,595,417	83,919,780
TOTAL	-	12,738,682	841,566,369	42,772,809	77,717,223	4,386,896	887,905	360,281,539	1,340,351,423
	0.00%	0.95%	62.79%	3.19%	5.80%	0.33%	0.07%	26.88%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	727,023,794	-	-	1,293,096	-	102,064,027	830,380,917
PRO MUJER	-	-	351,837,076	-	-	-	-	-	351,837,076
DIACONIA	-	47,061,174	476,748,416	-	-	-	-	-	523,809,590
EMPRENDER	-	-	3,833,640	44,662,438	-	-	-	-	48,496,078
FONCRESOL	-	-	9,306,472	-	-	-	-	8,619,424	17,925,896
FUNBODEM	-	-	90,919,287	-	26,203,111	-	-	-	117,122,398
IDEPRO	-	-	243,801,303	-	-	-	-	-	243,801,303
IMPRO	-	-	19,189,662	-	-	-	-	-	19,189,662
SARTAWI	-	416,715	37,278,385	-	-	4,064,516	-	102,180,214	143,939,830
ANED	-	-	194,599	-	21,453,231	-	-	20,690,625	42,338,455
CIDRE	-	18,938,833	4,653,366	64,394,071	106,513,283	6,504,155	1,793,774	35,077,361	237,874,845
FONDECO	-	-	57,553,675	-	-	-	-	94,193,782	151,747,457
FUBODE	-	-	115,269,611	-	-	85,086	-	35,733,074	151,087,772
TOTAL	-	66,416,723	2,137,609,287	109,056,509	154,169,625	11,946,853	1,793,774	398,558,506	2,879,551,279
	0.00%	2.31%	74.23%	3.79%	5.35%	0.41%	0.06%	13.84%	100%

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

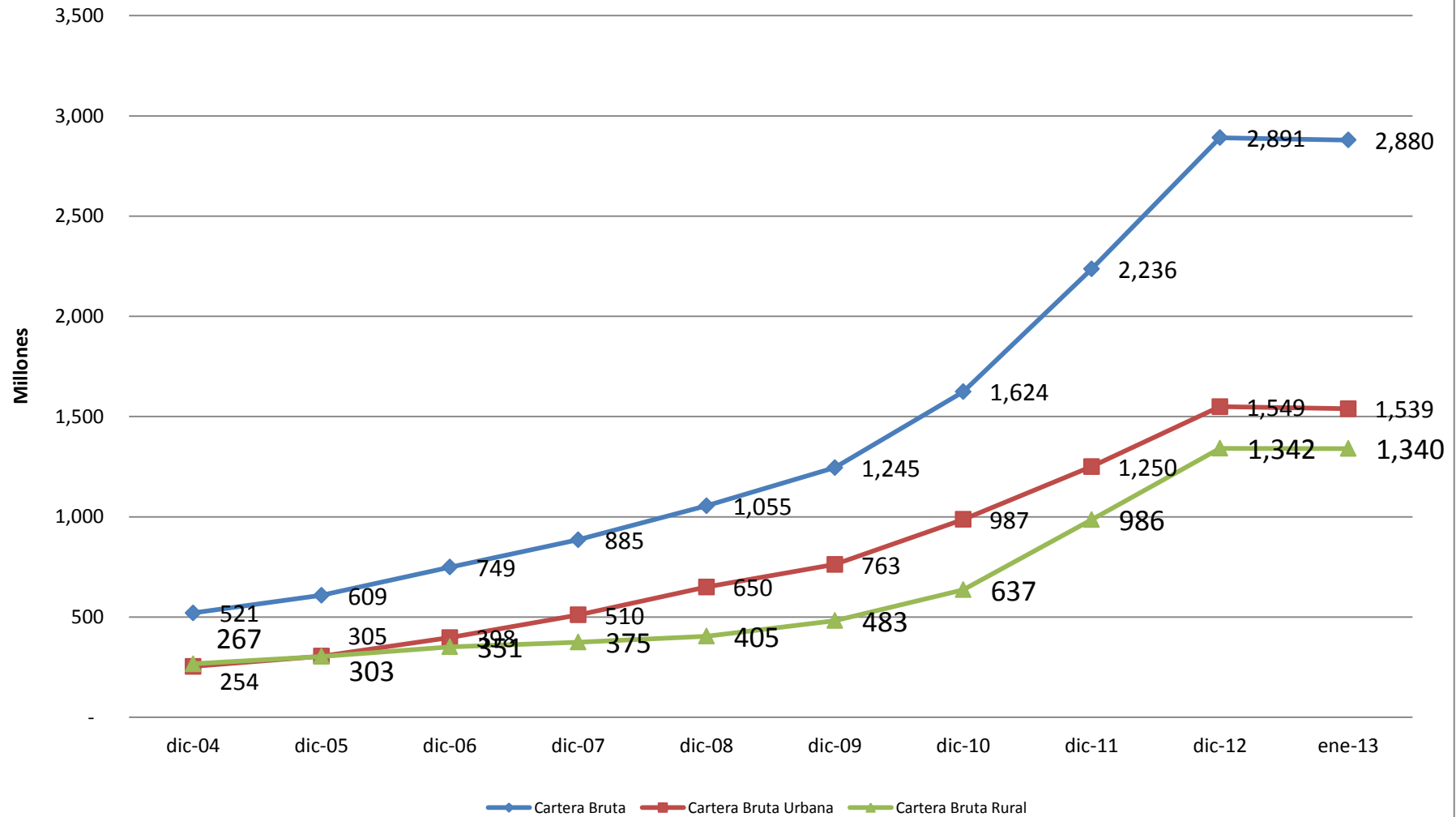


GRÁFICO Nº 3
Evolución de número de prestatarios urbanos y rurales

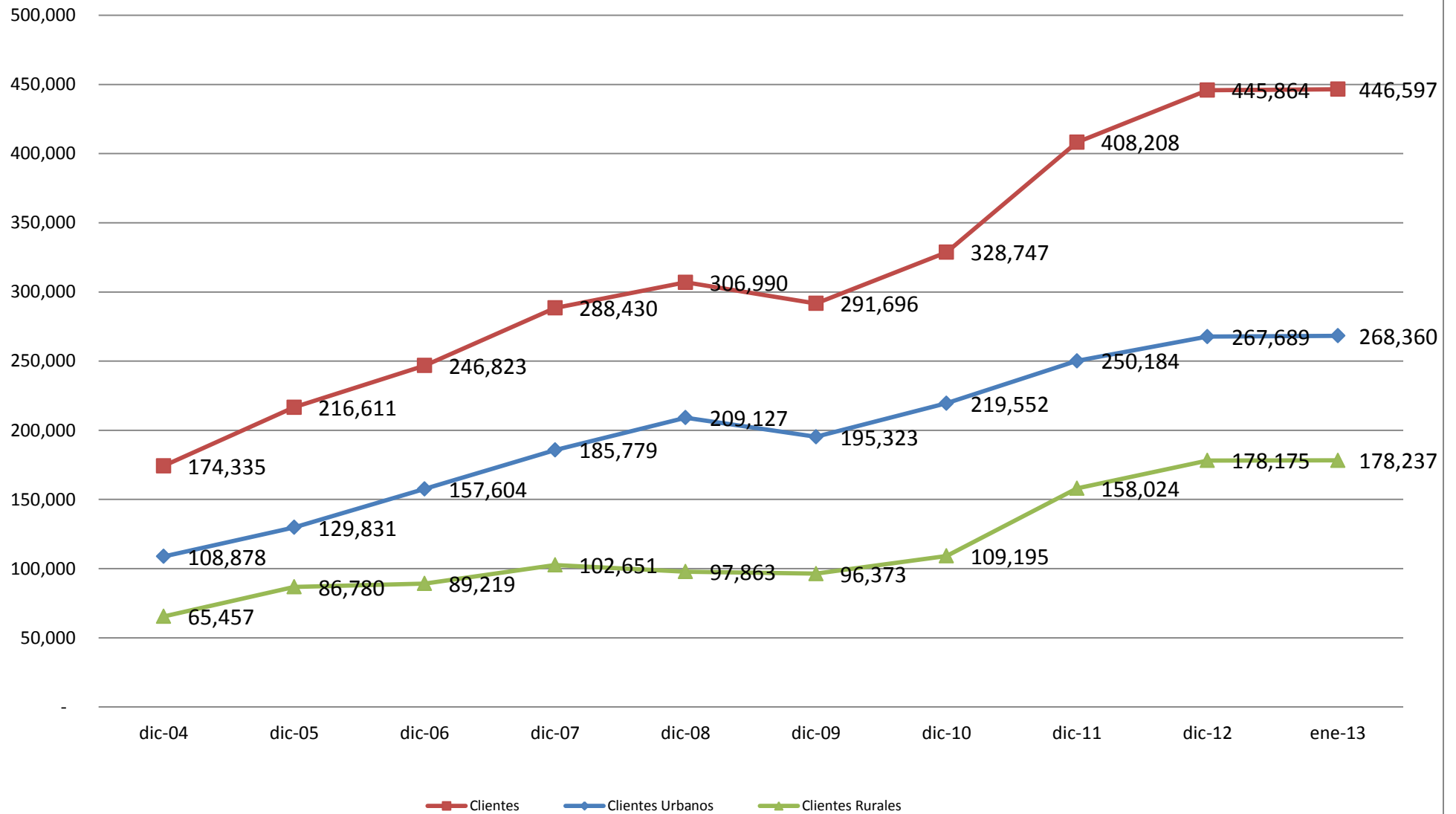


GRÁFICO Nº 4

Evolución de número de prestatarios hombres y mujeres

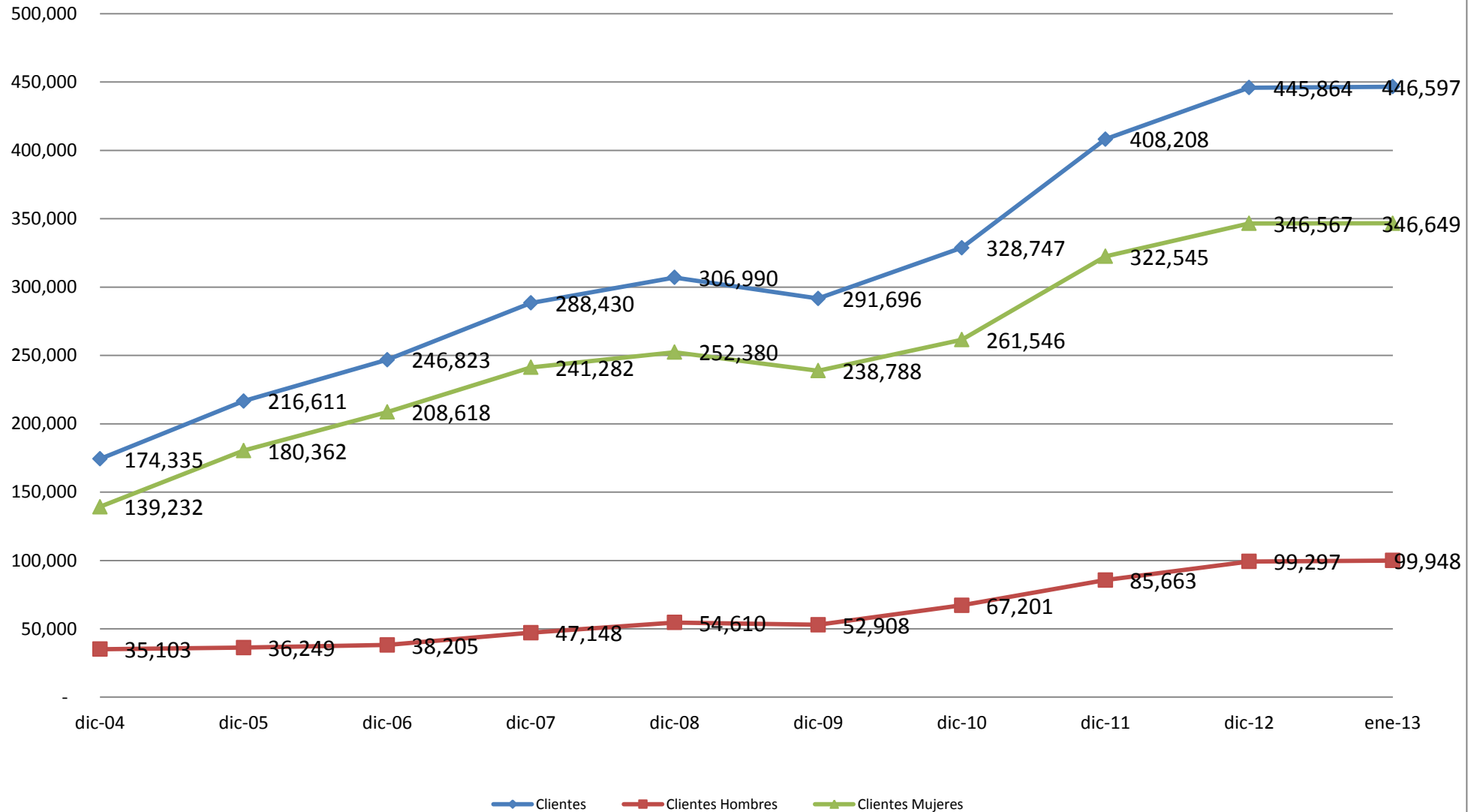


GRÁFICO N° 5
Evolución de % de Mora

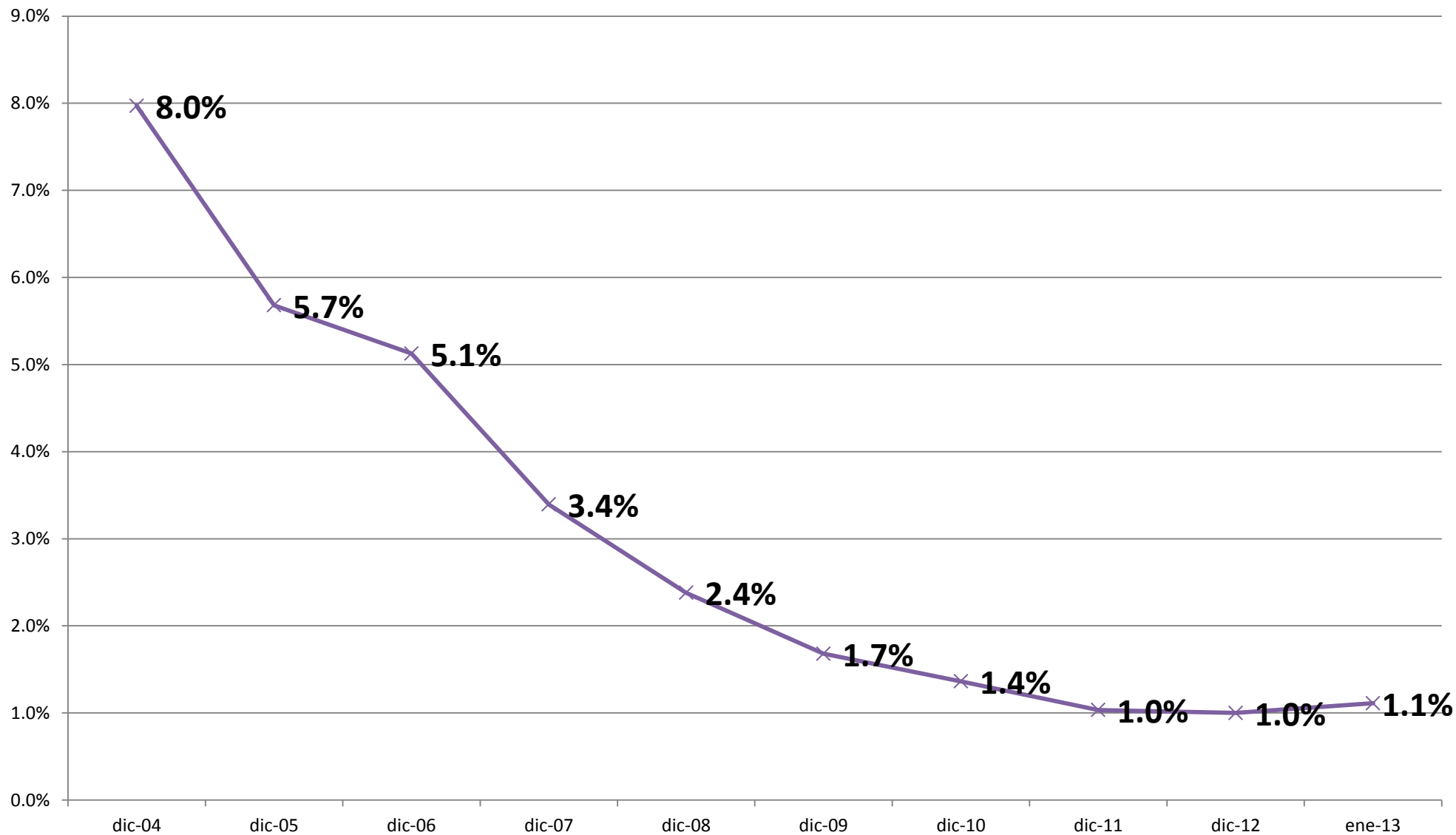


GRÁFICO Nº 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

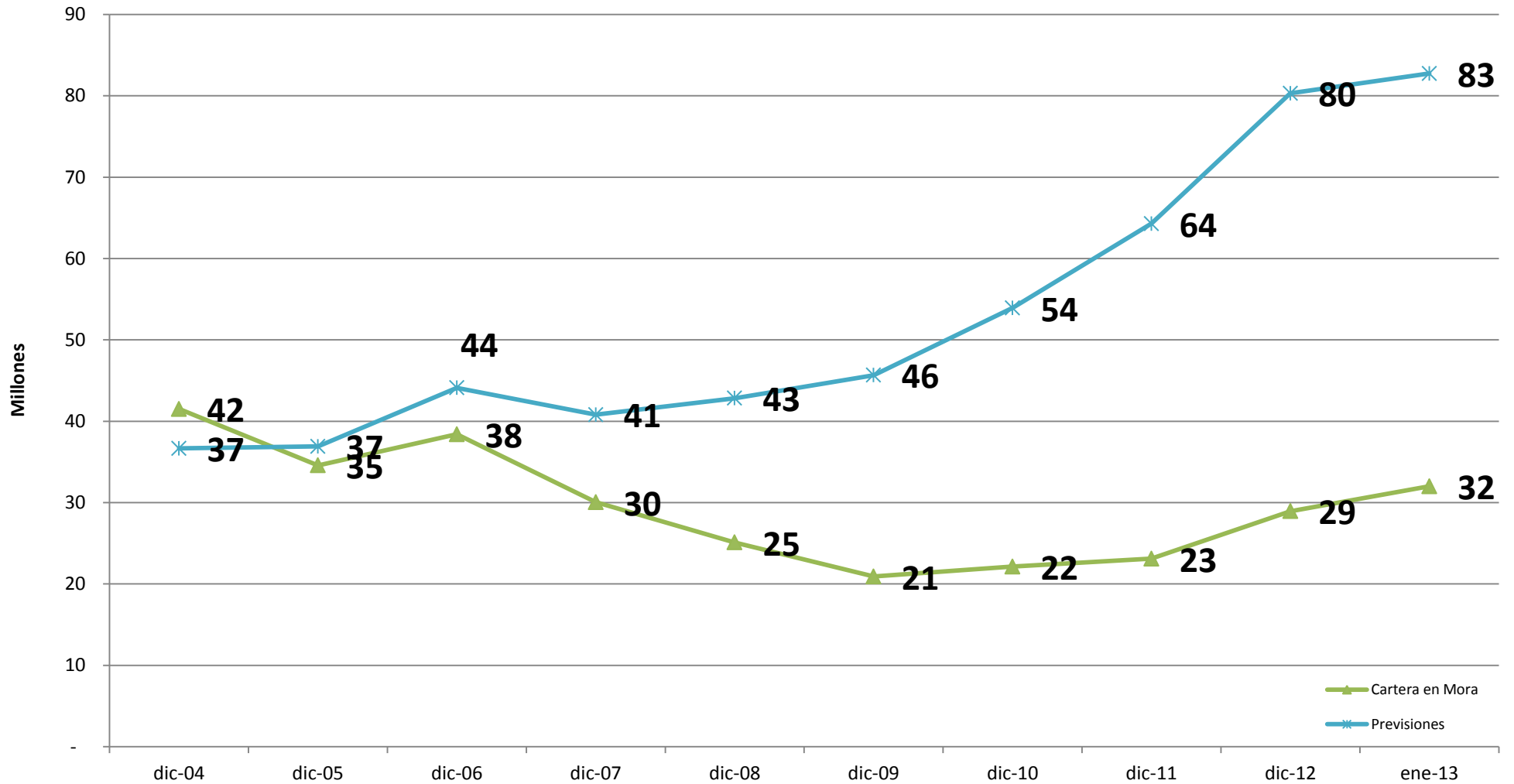
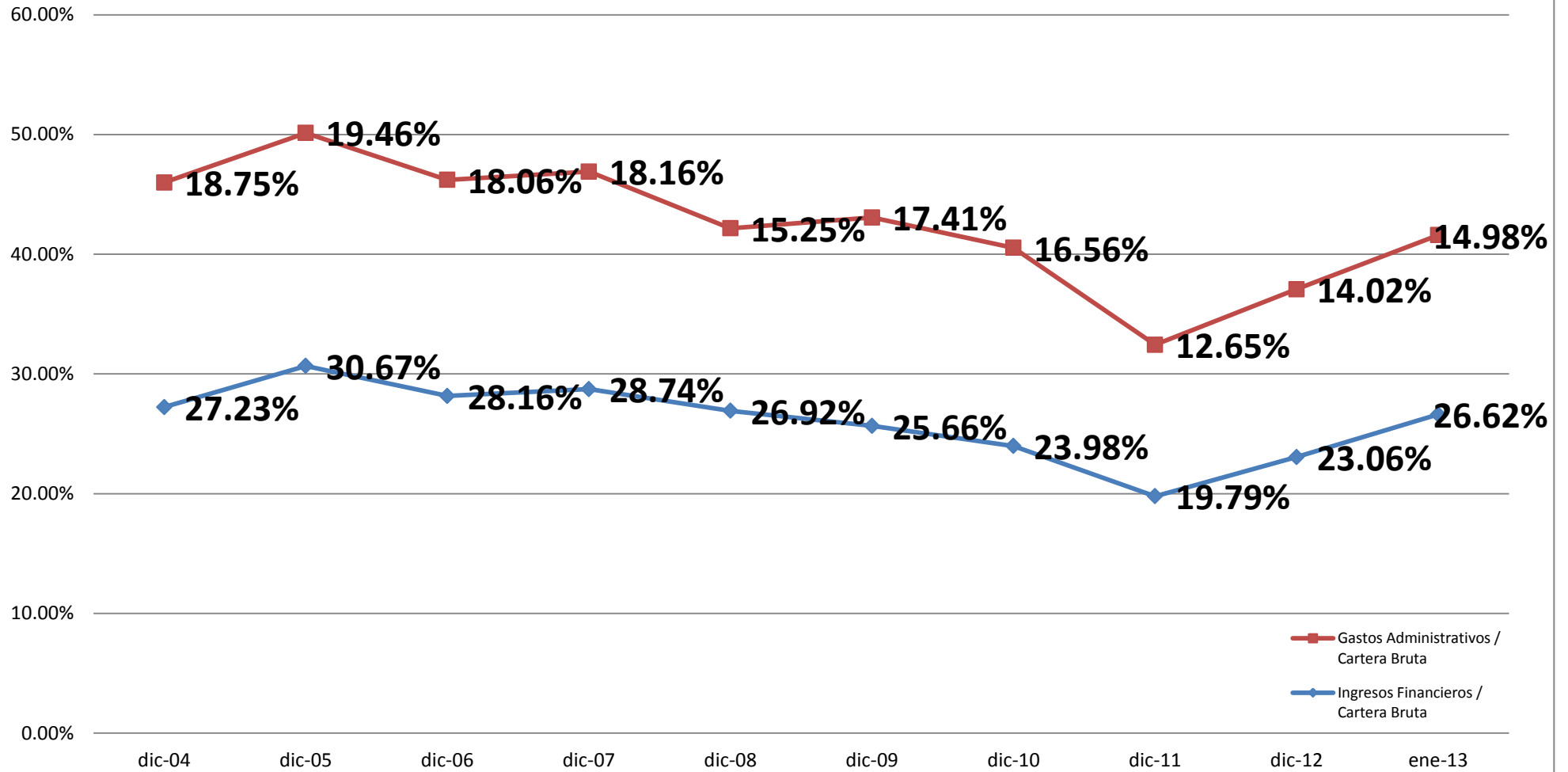


GRÁFICO N° 7
Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(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	49,778,175	-	-	-	-	-	-	256,002,043	-	-	-	-	-	-	-	-	-	-	355,558,393
PRO MUJER	-	-	-	-	26,978,012	-	-	241,756,908	14,329,352	9,033,542	-	-	-	-	-	-	-	-	8,420,895
DIACONIA	3,802,562	78,925	2,488	2,827,967	21,372,460	11,000	118,147,763	117,897,699	5,192,614	72,636,041	46,834	43,092,196	630,132	2,018,855	7,886,276	143,300	-	41,302	395,828,413
EMPRENDE	-	-	-	-	6,041,897	-	-	30,225,787	5,047,121	2,475,494	-	-	-	-	-	-	-	-	43,790,298
FONCESOL	84,279	-	-	-	756,699	-	851,799	-	-	-	-	-	-	-	-	-	-	-	9,306,472
FUNBODEM	993,435	42,574	6,901	5,072	14,085,941	28,959	1,176,544	19,985,539	6,365,838	27,278,506	209,725	3,996,452	699,477	382,388	5,829,773	19,948	-	-	81,107,072
IDEPRO	6,123,008	5,992,885	-	724,276	17,725,130	-	4,523,983	41,733,197	11,039,545	31,238,550	-	6,451,360	51,3854	648,930	5,614,013	108,221	-	411,502	132,848,455
IMPRO	-	-	-	-	3,047,243	-	3,796,675	1,964,551	-	-	-	684,828	-	-	874,980	6,072,506	-	-	16,440,783
SARTAWI	7,310,369	-	-	35,182	1,854,450	-	3,170,860	12,420,663	1,384,203	1,950,929	29,535	891,227	98,347	96,943	546,402	13,207	-	8,272	29,810,589
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	9,294,742	880,799	-	1,265,206	9,815,359	12,541	30,938,719	17,968,063	2,146,743	24,185,110	310,017	6,822,023	615,872	370,481	2,165,758	12,250	4,375	12,920	106,822,677
FONDECO	-	-	-	-	5,380,575	-	5,681,026	37,635,328	8,004,399	7,194,741	-	4,951	-	-	898,096	-	-	-	61,322
FUBODE	2,125,028	12,629	-	1,999,976	-	-	-	16,325,749	193,333,572	5,559,025	-	175,992,914	596,110	61,944,036	2,557,662	4,392,577	80,348,237	296,926	4,375
TOTAL	79,511,599	7,097,812	9,389	5,857,978	107,657,767	52,900	169,257,589	1,033,333,572	2,489,925	11,428,915	0,04%	4,02%	61,94%	2,557,662	4,392,577	80,348,237	296,926	4,375	1,239,199,854
	5,17%	0,46%	0,00%	0,33%	6,96%	0,00%	10,93%	50,89%	3,48%	11,42%	0,04%	4,02%	1,17%	0,29%	5,22%	0,02%	0,00%	0,60%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	90,216,280	-	-	-	-	-	-	327,627,542	-	-	-	-	-	-	-	-	-	-	474,822,524
PRO MUJER	-	-	-	-	2,939,259	-	-	44,485,191	1,925,131	1,135,304	-	-	-	-	-	-	-	-	51,318,367
DIACONIA	45,153,430	2,295,417	-	1,118,697	6,410,796	39,523	24,890,586	20,429,526	1,995,233	16,810,597	16,322	6,744,425	154,655	544,361	1,292,827	51,687	-	33,296	137,981,777
EMPRENDE	4,705,781	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,705,781
FONCESOL	3,694,419	-	-	-	263,321	-	303,521	4,094,211	-	-	-	-	-	-	246,038	-	-	17,914	8,619,424
FUNBODEM	11,276,671	91,550	-	231,347	2,526,826	43,693	717,302	6,075,174	1,902,513	11,119,837	85,843	1,059,167	57,930	155,708	662,841	8,924	-	-	36,015,327
IDEPRO	62,135,966	9,364,457	-	315,936	6,082,283	-	2,076,303	13,454,808	3,904,137	10,644,402	-	923,817	86,582	523,162	1,204,284	14,000	-	203,513	110,952,848
IMPRO	2,472,448	-	-	-	155,643	-	17,075	-	-	-	-	-	-	-	16,760	-	-	-	2,478,879
SARTAWI	81,451,874	19,770	-	97,036	1,246,364	100,575	7,184,399	15,567,093	1,674,410	4,351,678	108,349	1,217,063	180,430	440,352	466,027	17,245	5,712	865	114,129,241
ANED	14,211,119	6,534,512	-	51,352	928,304	-	8,584,009	263,905	2,934,235	-	-	8,584,409	-	63,414	139,164	-	-	44,033	42,338,455
CIDRE	70,948,109	2,977,902	50,771	969,297	6,812,629	244,000	15,215,293	7,154,240	1,133,330	19,645,674	401,813	4,814,332	70,839	99,305	456,300	58,333	-	-	131,052,167
FONDECO	97,439,982	-	-	-	2,961,777	-	15,151,601	10,088,326	-	9,371,592	-	-	-	-	-	-	-	-	16,734,173
FUBODE	33,513,979	81,437	-	1,513,638	7,400,451	136,639	7,367,921	22,502,341	5,686,472	4,915,378	-	105,408	-	-	672,359	-	-	23,755	83,919,780
TOTAL	517,240,057	21,365,045	80,771	4,297,303	37,574,011	564,430	74,924,201	480,217,903	18,485,131	80,928,697	612,327	23,446,622	550,436	1,842,061	62,205,496	150,189	5,712	17,891,029	1,340,551,421
	38,59%	1,59%	0,00%	0,32%	2,80%	0,04%	5,44%	35,84%	1,38%	6,04%	0,05%	1,75%	0,04%	0,14%	4,64%	0,01%	0,00%	1,33%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	139,994,455	-	-	-	-	-	-	583,629,584	-	-	-	-	-	-	-	-	-	-	830,380,917
PRO MUJER	-	-	-	-	29,917,271	-	-	286,242,098	16,234,483	10,168,847	-	-	-	-	-	-	-	-	351,837,076
DIACONIA	48,955,992	2,374,341	2,488	3,946,664	27,783,256	50,523	143,038,349	138,327,025	7,187,847	89,446,639	63,155	49,836,621	784,787	2,563,216	9,179,103	194,987	-	74,598	523,809,590
EMPRENDE	4,705,781	-	-	-	6,041,897	-	-	30,225,787	5,047,121	2,475,494	-	-	-	-	-	-	-	-	48,996,080
FONCESOL	3,778,698	-	-	-	1,020,020	-	1,155,320	9,830,005	-	-	-	-	-	-	1,803,265	-	-	338,588	17,925,896
FUNBODEM	12,270,106	134,124	6,901	236,420	16,612,768	72,652	1,893,847	26,060,713	8,268,351	38,398,342	295,568	5,055,619	757,407	538,096	6,492,614	28,871	-	-	117,122,398
IDEPRO	68,278,974	15,357,543	-	1,040,211	23,807,413	-	6,690,486	55,188,004	14,943,682	41,882,952	-	7,375,177	600,436	1,171,092	6,818,298	122,221	-	615,016	243,801,303
IMPRO	2,472,448	-	-	-	3,813,750	-	2,120,194	-	-	-	-	684,828	-	-	891,739	-	-	-	19,189,662
SARTAWI	88,762,243	19,770	-	132,217	3,100,814	100,575	10,355,258	27,987,756	3,058,613	6,302,608	137,884	2,108,201	278,777	537,295	1,012,428	30,452	5,712	9,137	143,939,830
ANED	14,211,119	6,534,512	-	51,352	928,304	-	8,584,009	263,905	2,934,235	-	-	8,584,409	-	63,414	139,164	-	-	44,033	42,338,455
CIDRE	80,242,851	3,888,700	50,771	2,234,803	16,627,988	256,941	46,154,012	25,122,305	3,200,074	43,830,784	711,829	11,637,555	686,711	469,766	2,622,088	70,583	4,375	12,920	237,874,845
FONDECO	97,439,982	-	-	-	2,961,777	-	15,151,601	10,088,326	-	9,371,592	-	-	-	-	-	-	-	-	16,734,173
FUBODE	33,513,979	94,067	-	1,713,614	12,781,027	136,639	13,938,957	40,137,669	13,690,781	12,110,119	-	110,359	-	-	1,570,455	-	-	45,086	51,087,772
TOTAL	596,751,656	28,372,856	80,160	9,855,041	146,659,978	617,430	241,181,570	1,303,543,475	71,994,856	256,921,611	1,208,487	85,392,659	3,108,117	6,234,638	142,553,225	447,114	16,087	27,167,926	2,879,551,276
	20,72%	0,99%	0,00%	0,32%	5,02%	0,02%	8,30%	43,88%	2,50%	8,92%	0,04%	2,97%	0,11%	0,22%	4,95%	0,02%	0,00%	0,94%	100%

GRÁFICO Nº 8
Destino de cartera urbana

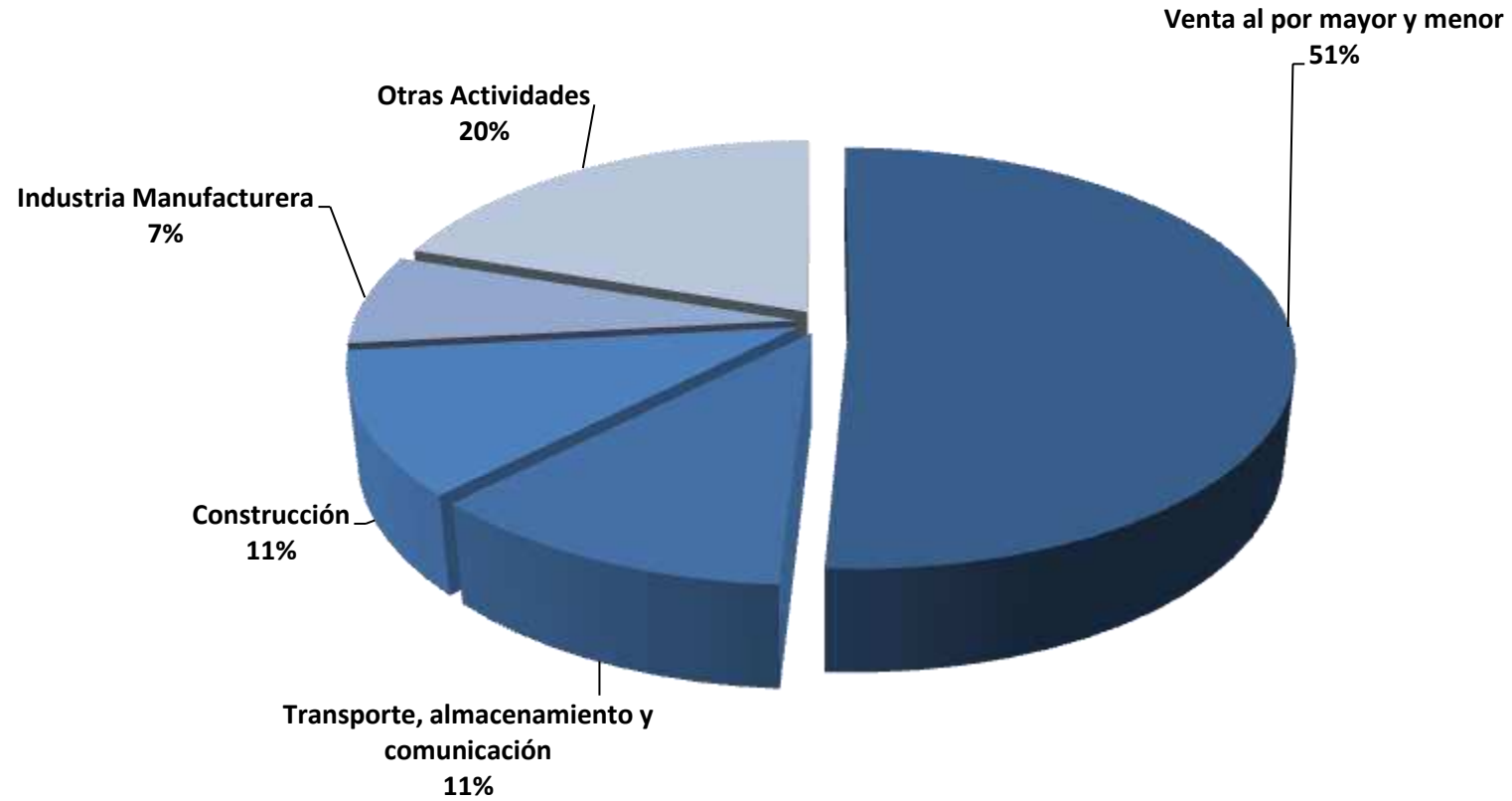
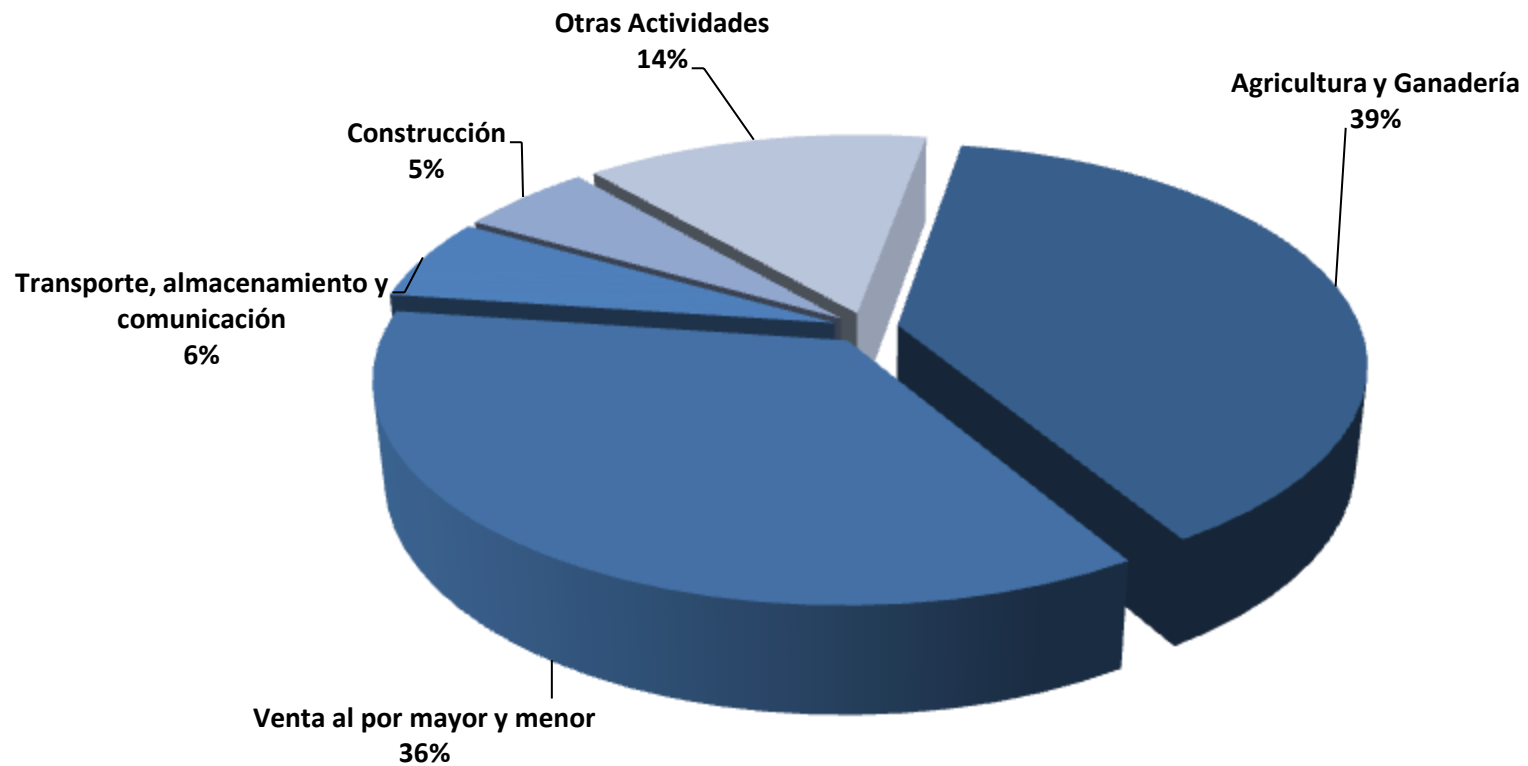


GRÁFICO Nº 9
Destino de cartera rural



Cuadro N° 9

ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(En Bolivianos)

CARTERA POR ENTIDAD: NIVEL URBANO												
INSTITUCION	ESTRATIFICACION DE CARTERA POR MONTOS											
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL
CRECER	-	-	-	-	-	431.754	11.463.099	66.606.887	172.548.594	45.513.833	58.994.226	355.558.393
PRO MUJER	-	-	-	-	-	72.059	425.744	10.665.577	122.264.692	75.078.852	92.011.784	300.518.709
DIACONIA	-	1.062.735	4.926.381	14.829.168	15.768.718	28.922.839	109.224.518	171.048.955	34.193.309	15.851.790	395.828.413	
EMPRENDE	-	-	-	-	-	506.248	2.222.369	7.019.623	25.326.063	5.932.986	2.783.009	43.790.298
FONCRESOL	-	-	-	-	-	363.570	-	1.103.046	2.725.888	2.464.215	2.649.754	9.306.472
FUNBODEM	-	-	-	-	7.008.654	4.593.334	8.895.672	16.706.701	30.285.033	9.406.908	4.010.770	81.107.072
IDEPRO	-	2.573.924	5.877.861	3.347.507	2.818.658	26.980.586	50.606.284	40.021.309	536.759	85.568	132.848.455	
IMPRO	-	-	-	-	-	220.837	3.066.099	9.792.705	1.529.432	1.831.710	16.440.783	
SARTAWI	-	-	1.393.291	978.826	105.000	868.289	2.827.961	19.133.050	2.582.545	1.921.628	29.810.589	
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2.949.720	9.555.608	15.358.796	8.604.341	4.387.179	7.714.590	29.285.772	26.866.251	1.674.518	425.902	106.822.677	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	365.236	-	-	-	-	1.888.389	28.360.857	16.695.184	19.858.326	67.167.992	
TOTAL	-	3.314.956	13.192.267	27.556.329	34.768.496	28.682.949	88.077.595	299.080.856	648.373.398	195.808.541	200.424.467	1.539.199.854
	0.00%	0.22%	0.86%	1.79%	2.26%	1.86%	5.72%	19.43%	42.13%	12.72%	13.02%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	375.109	40.494.247	103.868.877	224.902.508	45.685.745	59.495.938	474.822.524
PRO MUJER	-	-	-	-	-	-	-	-	10,479,240	16,815,598	24,025,528	51,318,367
DIACONIA	-	-	1.088.865	2.326.092	3.312.459	6.280.103	30,407,767	64,902,054	13,914,678	5,749,160	127,981,177	
EMPRENDE	-	-	-	-	-	-	88.644	688.015	2,598,574	1,019,186	311,363	4,705,781
FONCRESOL	-	-	-	-	30.174	581.532	1,120.818	2,410.086	3,403.435	1,073.379	8,619.424	
FUNBODEM	-	-	-	2,766,888	2,350,790	2,822,490	5,782,686	16,340,150	4,699,077	1,259,246	36,015,327	
IDEPRO	-	4,118,636	2,259,014	2,931,815	2,074,563	15,878,208	38,771,275	42,802,940	1,820,588	295,808	110,952,848	
IMPRO	-	-	-	-	-	-	-	86,073	2,180,056	102,233	380,517	2,748,879
SARTAWI	-	291,667	8,137,583	11,102,553	5,210,453	8,079,544	14,741,656	63,932,399	2,095,664	537,721	114,129,241	
ANED	-	-	-	-	-	103,000	150,556	1,361,177	34,062,354	4,991,835	1,609,533	42,338,455
CIDRE	2,374,300	15,570,935	13,969,163	9,047,691	5,132,898	5,770,229	33,066,147	42,819,087	2,551,182	780,534	131,092,167	
FONDECO	3,655,287	16,952,354	20,627,893	20,473,513	9,939,145	10,959,116	21,462,751	31,915,197	8,471,744	7,290,453	151,747,451	
FUBODE	-	619,786	-	-	-	-	8,451,257	46,203,769	12,681,352	15,963,615	83,919,780	
TOTAL	-	6,649,473	36,933,591	46,082,519	48,648,551	28,528,591	91,104,769	289,808,498	585,848,415	118,244,317	118,802,796	1,340,351,421
	0.00%	0.50%	2.76%	3.44%	3.63%	2.13%	6.80%	19.38%	43.69%	8.82%	8.86%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	806.862	51.957.446	170.475.764	397.451.102	91.199.578	118.490.164	830.380.917
PRO MUJER	-	-	-	-	-	72.059	425.744	10.665.577	132.743.933	91.892.450	116.037.312	351.837.076
DIACONIA	-	1.062.735	6.015.246	17.155.260	19.081.177	35.202.942	139.632.285	235.951.009	48.107.986	21.600.949	523.809.590	
EMPRENDE	-	-	-	-	-	506.248	2.311.012	7.707.638	27.924.637	6.952.172	3.094.372	48.496.080
FONCRESOL	-	-	-	-	-	30.174	945.103	2.223.863	5.135.974	5.867.650	3.723.133	17.925.896
FUNBODEM	-	-	-	9.775.542	6.944.124	11.718.162	22.489.386	46.625.183	14.299.986	5.270.016	117.122.398	
IDEPRO	-	6.692.560	8.136.875	6.279.322	4.893.221	42.858.794	89.377.559	82.824.250	2.357.347	381.377	243.801.303	
IMPRO	-	-	-	-	-	220.837	3.066.099	11.972.761	1.631.665	2.122.227	19.189.662	
SARTAWI	-	291.667	9.530.875	12.081.379	5.315.453	8.947.833	17.569.617	83.065.449	4.678.209	2.459.349	143.939.830	
ANED	-	-	-	-	-	103.000	150.556	1.361.177	34.062.354	4.991.835	1.609.533	42.338.455
CIDRE	5.324.020	25.126.544	29.327.959	17.652.032	9.520.077	13.484.820	62.351.919	69.685.338	4.225.701	1.176.436	237.874.845	
FONDECO	3.655.287	16.952.354	20.627.893	20.473.513	9.939.145	10.959.116	21.462.751	31.915.197	8.471.744	7.290.453	151.747.451	
FUBODE	-	985.023	-	-	-	-	-	74.564.626	29.376.536	35.821.941	151.087.772	
TOTAL	-	9.964.329	50.125.859	73.638.847	83.417.048	57.211.540	179.182.364	558.809.354	1.233.921.813	314.052.858	319.237.263	2.879.551.276
	0.00%	0.35%	1.74%	2.56%	2.90%	1.99%	6.22%	19.41%	42.85%	10.91%	11.09%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de enero de 2013
(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	163,704,366	55,180	-	-	191,854,027	24,631	-	-	355,558,393	79,811		
PRO MUJER	228,657,175	80,217	-	-	71,861,535	7,329	-	-	300,518,709	87,546		
DIACONIA	69,185,062	27,326	-	-	326,643,351	27,193	-	-	395,828,413	54,519		
EMPRENDER	11,588,147	5,311	898,715	299	31,303,436	3,925	-	-	43,790,298	9,535		
FONCRESOL	4,954,643	2,544	39,314	9	4,312,515	303	-	-	9,306,472	2,856		
FUNBODEM	-	-	-	-	81,107,072	6,644	-	-	81,107,072	6,644		
IDEPRO	-	-	-	-	132,848,455	4,925	-	-	132,848,455	4,925		
IMPRO	-	-	-	-	16,440,783	1,964	-	-	16,440,783	1,964		
SARTAWI	4,941,247	2,122	-	-	24,869,342	2,280	-	-	29,810,589	4,402		
ANED	-	-	-	-	-	-	-	-	-	-		
CIDRE	-	-	-	-	106,102,377	3,016	720,300	1	106,822,677	3,017		
FONDECO	-	-	-	-	-	-	-	-	-	-		
FUBODE	39,786,884	11,819	100,834	27	27,280,274	2,892	-	-	67,167,992	14,738		
TOTAL	522,817,525	184,519	1,038,862	335	1,014,623,167	85,102	720,300	1	1,539,199,854	269,957		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL												
CRECER	178,089,069	58,250	-	-	296,733,455	27,473	-	-	474,822,524	85,723		
PRO MUJER	51,318,367	25,174	-	-	-	-	-	-	51,318,367	25,174		
DIACONIA	1,644,192	608	-	-	126,336,985	11,150	-	-	127,981,177	11,758		
EMPRENDER	995,091	432	-	-	3,710,690	477	-	-	4,705,781	909		
FONCRESOL	4,376,639	1,250	292,893	53	3,919,719	209	30,174	1	8,619,424	1,513		
FUNBODEM	-	-	-	-	36,015,327	2,894	-	-	36,015,327	2,894		
IDEPRO	-	-	-	-	110,952,848	4,793	-	-	110,952,848	4,793		
IMPRO	-	-	-	-	2,748,879	369	-	-	2,748,879	369		
SARTAWI	426,032	247	49,351	23	113,653,858	7,282	-	-	114,129,241	7,552		
ANED	2,277,912	981	345,672	152	39,700,510	4,291	14,360	2	42,338,455	5,426		
CIDRE	-	-	-	-	130,695,000	4,262	357,167	2	131,052,167	4,264		
FONDECO	16,734,173	11,581	-	-	135,013,279	2,799	-	-	151,747,451	14,380		
FUBODE	24,522,476	8,179	725,211	316	58,672,093	5,130	-	-	83,919,780	13,625		
TOTAL	280,383,951	106,702	1,413,127	544	1,058,152,642	71,129	401,701	5	1,340,351,421	178,380		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL												
CRECER	341,793,435	113,430	-	-	488,587,482	52,104	-	-	830,380,917	165,534		
PRO MUJER	279,975,541	105,391	-	-	71,861,535	7,329	-	-	351,837,076	112,720		
DIACONIA	70,829,254	27,934	-	-	452,980,337	38,343	-	-	523,809,590	66,277		
EMPRENDER	12,583,239	5,743	898,715	299	35,014,126	4,402	-	-	48,496,080	10,444		
FONCRESOL	9,331,282	3,794	332,206	62	8,232,234	512	30,174	1	17,925,896	4,369		
FUNBODEM	-	-	-	-	117,122,398	9,538	-	-	117,122,398	9,538		
IDEPRO	-	-	-	-	243,801,303	9,718	-	-	243,801,303	9,718		
IMPRO	-	-	-	-	19,189,662	2,333	-	-	19,189,662	2,333		
SARTAWI	5,367,279	2,369	49,351	23	138,523,200	9,562	-	-	143,939,830	11,954		
ANED	2,277,912	981	345,672	152	39,700,510	4,291	14,360	2	42,338,455	5,426		
CIDRE	-	-	-	-	236,797,378	7,278	1,077,467	3	237,874,845	7,281		
FONDECO	16,734,173	11,581	-	-	135,013,279	2,799	-	-	151,747,451	14,380		
FUBODE	64,309,361	19,998	826,044	343	85,952,367	8,022	-	-	151,087,772	28,363		
TOTAL	803,201,475	291,221	2,451,989	879	2,072,775,810	156,231	1,122,001	6	2,879,551,275	448,337		

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

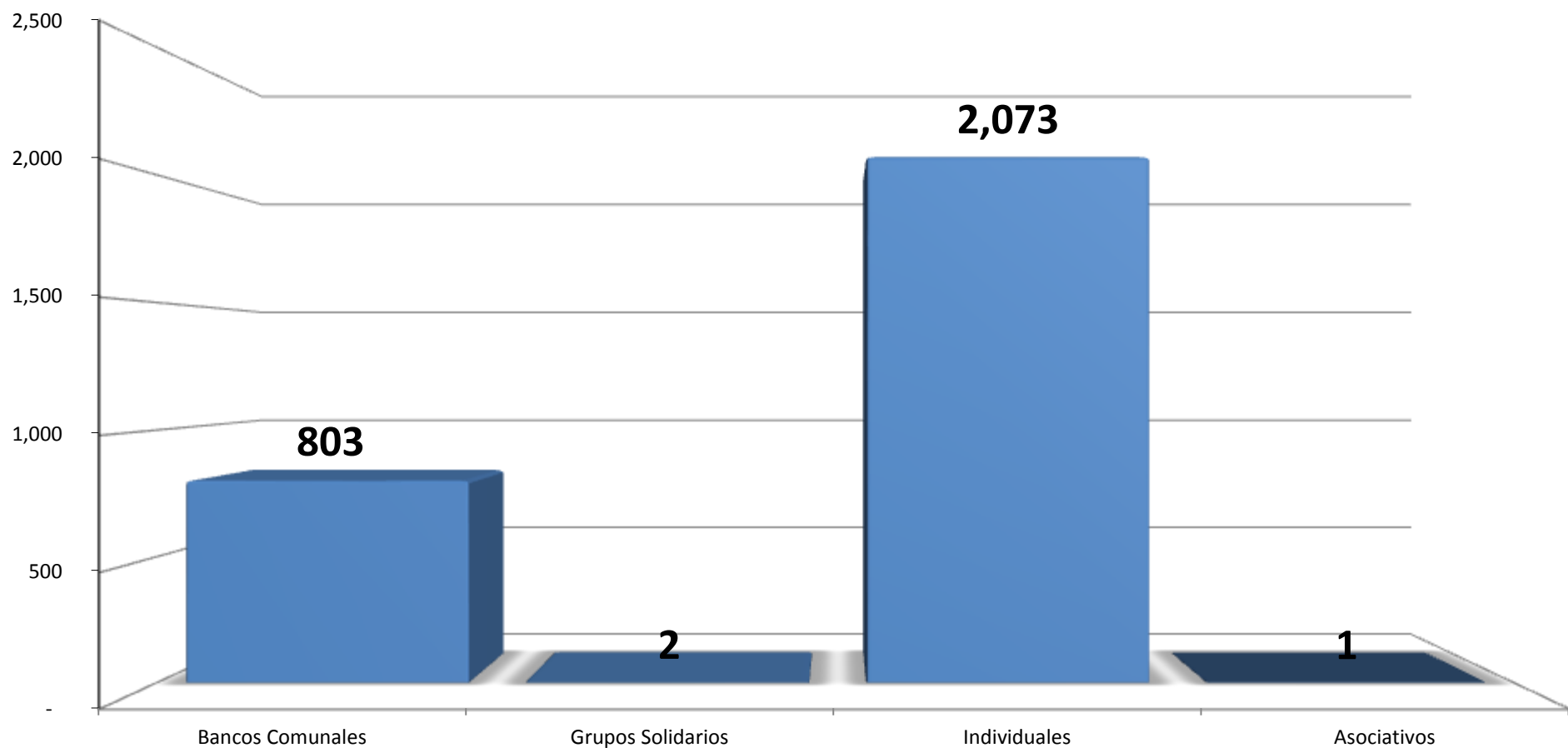
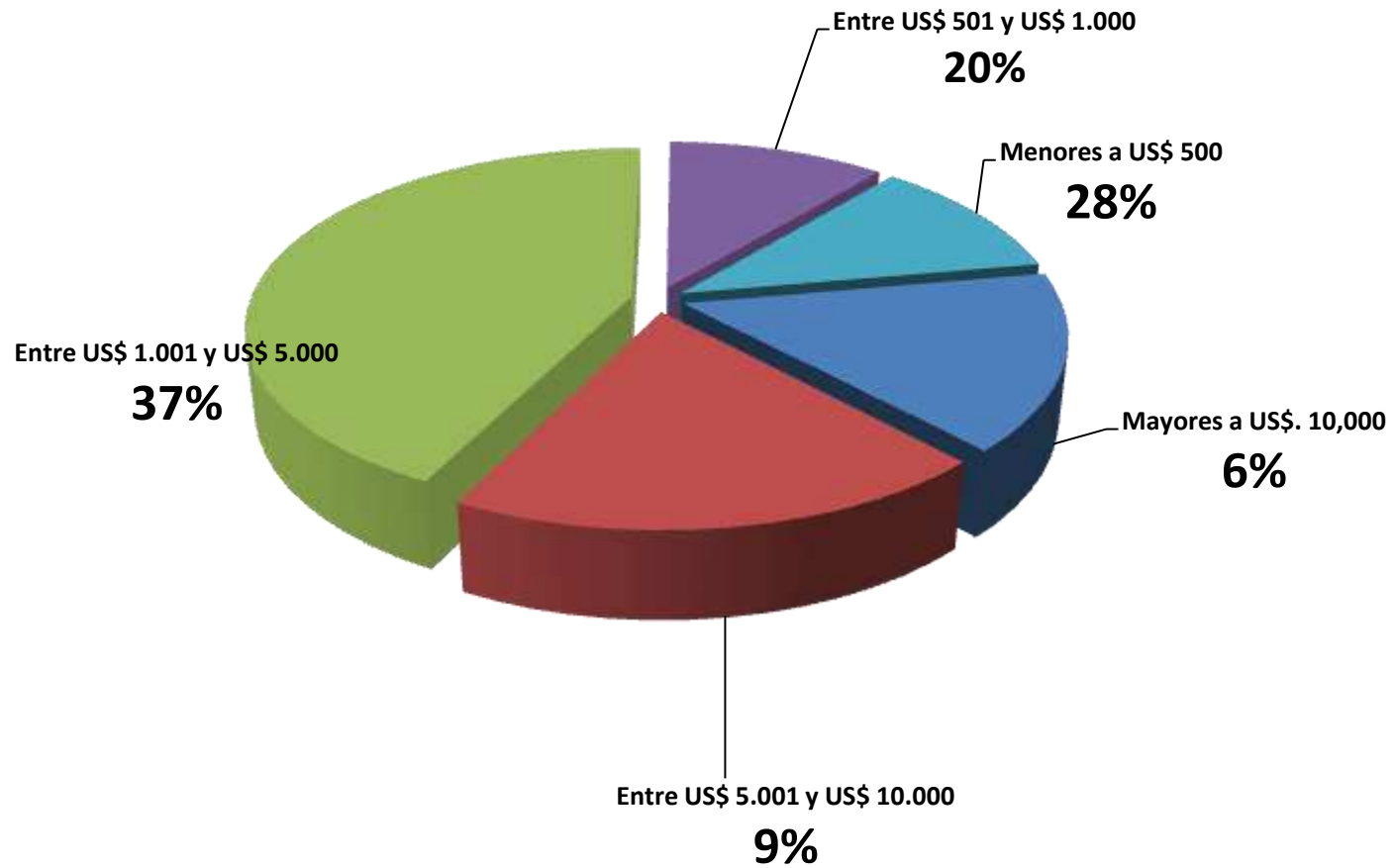


GRÁFICO Nº 11
Estratificación de cartera por monto de crédito

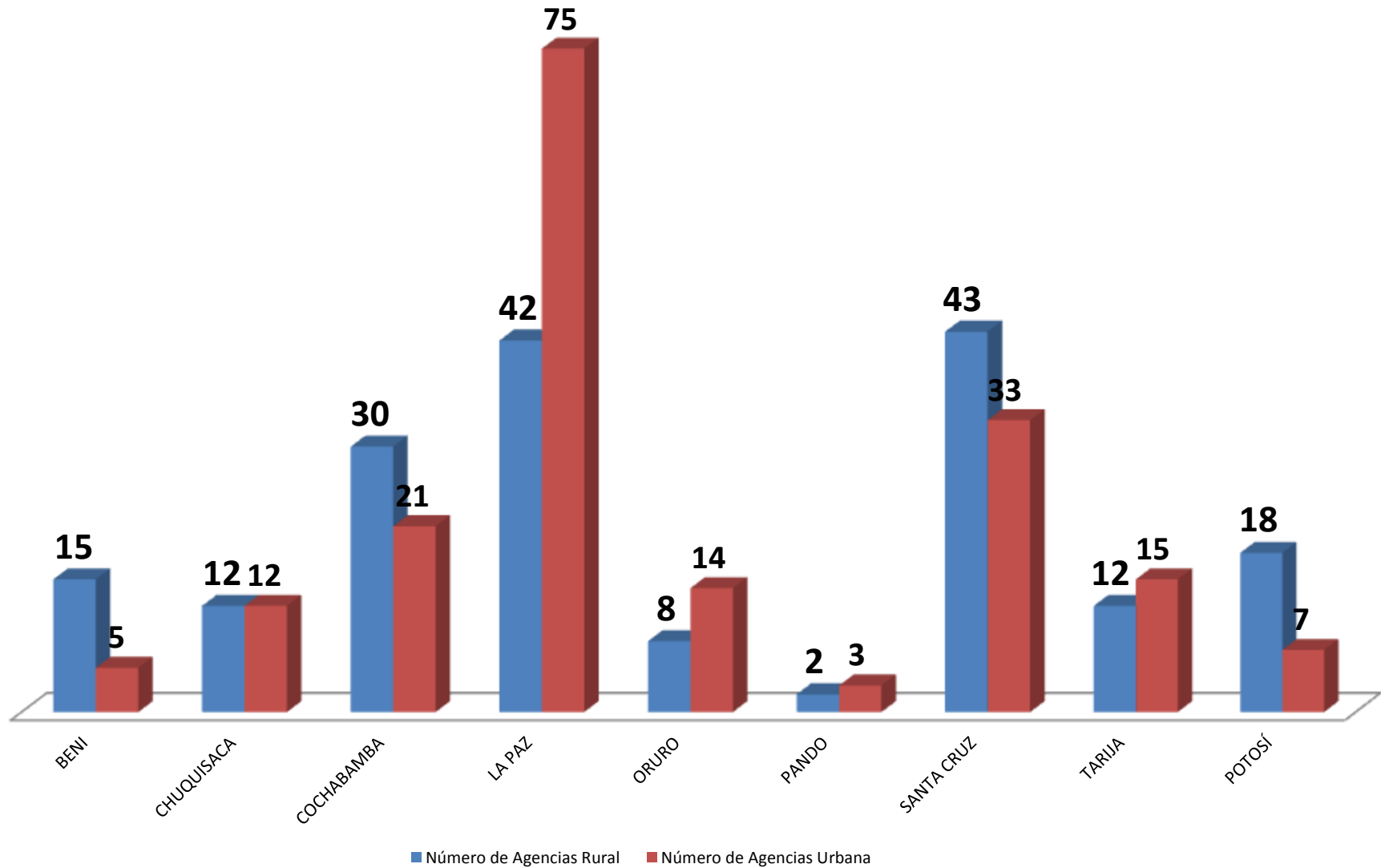


Cuadro N° 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de enero de 2013
 (En Bolivianos)

Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	11	6	17	66	78	144
CRECER	36	34	70	379	486	865
DIACONIA	20	30	50	81	319	400
EMPRENDER	2	14	16	12	139	151
FONCRESOL	1	5	6	1	27	28
FONDECO	13	4	17	70	66	136
FUBODE	11	7	18	98	134	232
FUNBODEM	9	6	15	32	104	136
IDEPRO	11	8	19	56	125	181
IMPRO	1	2	3	3	26	29
PROMUJER	16	49	65	86	602	688
SARTAWI	17	12	29	67	92	159
Total general	182	185	367	1,037	2,263	3,300

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	97	62	159
CHUQUISACA	12	12	24	52	152	204
COCHABAMBA	30	21	51	202	290	492
LA PAZ	42	75	117	218	918	1,136
ORURO	8	14	22	42	150	192
PANDO	2	3	5	6	39	45
SANTA CRUZ	43	33	76	256	452	708
TARIJA	12	15	27	82	132	214
POTOSÍ	18	7	25	82	68	150
Total general	182	185	367	1,037	2,263	3,300

GRÁFICO Nº 12
Cobertura por departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
31 de enero de 2013

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		15% al 24%		36%	12 y 30%		19% y 24%		15% al 24%			12 y 30%		19% 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%	23%					
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				28% al 32%					13% al 30%					13% al 30%
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)