

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

	CHUCER	PROMUEJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODEN	IDEPRO	IMPRO	SARITAWI	ANED	CIODE	FONDICO	FURROE	TOTAL
ACTIVO															
DISPONIBILIDADES	26,298,854	23,312,691	49,611,546	43,668,579	933,623	2,436,964	3,626,445	12,200,896	529,511	6,593,984	14,913,092	8,885,713	13,633,448	10,621,713	167,655,515
INVERSIONES TEMPORARIAS	68,681,148	11,369,768	80,050,916	2,285,423	771,289	80,040	136,096	6,642,723	695,953	25,022	5,983,008	3,662,498	31,358	100,447	100,464,775
CARTERA	833,537,906	333,079,972	1,166,617,877	513,826,618	45,810,163	17,945,389	111,687,419	246,847,263	18,814,707	147,749,529	39,772,163	241,504,350	156,074,659	158,870,461	2,865,520,599
CARTERA BRUTA	837,294,627	339,113,268	1,176,407,894	533,881,983	47,930,789	18,520,662	116,220,959	246,483,966	19,088,516	146,501,827	40,416,289	247,785,897	156,044,305	153,833,225	2,903,116,313
CARTERA VIENTE	829,850,466	334,299,804	1,164,150,270	530,823,165	46,684,885	17,648,248	103,245,129	239,157,707	17,772,523	141,912,531	39,019,539	236,256,857	152,853,555	152,971,729	2,842,496,140
CARTERA VENCIDA	5,019,245	4,637,086	9,656,330	2,339,320	300,008	372,989	849,814	1,596,928	141,526	2,705,137	1,336,840	4,513,410	1,728,937	694,665	26,235,903
CARTERA EN EDUCACIÓN	1,928,904	176,378	2,105,282	561,886	850,067	463,280	2,787,716	708,965	11,724	532,162	59,910	1,495,778	1,372,509	166,832	11,116,112
CARTERA REPROGRAMADA O REESTRUCTURADA VIENTE	476,839	-	476,839	154,977	87,302	7,100	9,119,403	4,378,379	1,062,818	1,183,992	-	4,748,719	10,843	-	21,230,092
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	19,173	-	19,173	2,916	778	13,720	67,957	540,216	89,709	168,004	-	408,263	-	-	1,310,736
CARTERA REPROGRAMADA O REESTRUCTURADA EN EDUCACIÓN	-	-	-	-	7,750	15,324	150,940	101,772	10,215	-	-	362,869	78,461	-	727,331
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	14,668,406	5,315,375	19,983,781	6,082,662	725,583	249,748	1,323,773	4,618,428	135,634	4,694,397	681,730	4,459,066	5,008,416	7,647,265	55,610,483
PREVISION PARA CARTERA INCORRIBLE	-18,425,127	-11,348,671	-29,773,798	-26,138,027	-2,846,208	-825,021	-5,857,314	-4,255,131	-409,442	-3,446,695	-1,325,856	-10,740,613	-4,978,062	-2,610,030	-93,206,197
OTRAS CUENTAS POR COBRAR	2,963,117	4,396,107	7,359,225	1,650,467	725,413	509,528	901,986	2,664,637	525,560	1,635,997	1,601,417	4,144,127	4,619,917	1,076,481	27,414,754
BIENES REALIZABLES	1	-	1	5	-	-	38,604	-	-	22,434	28	-	54	-	61,125
INVERSIONES PERMANENTES	25,218,689	340,100	25,558,789	344,451	285,438	24,010	33,563	738,586	10,976	52,233	1,707,067	10,097,220	3,105,301	61,054	42,018,689
BIENES DE USO	34,391,362	8,241,747	42,633,109	13,417,600	1,880,476	1,308,740	3,220,006	5,910,857	1,200,555	5,407,014	1,062,759	9,441,502	6,519,176	2,741,019	94,742,814
OTROS ACTIVOS	12,834,198	2,351,035	15,185,233	1,249,401	89,976	243,543	790,693	1,175,889	758,729	1,694,900	226,331	736,542	592,924	996,298	23,740,459
TOTAL DEL ACTIVO	1,003,925,276	383,091,420	1,387,016,696	576,442,545	50,496,379	22,548,215	120,434,812	276,180,852	22,535,991	163,181,113	65,265,864	278,471,952	184,576,837	174,467,473	3,321,618,730
										0	-0	-0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	36,230	-	36,230
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	748,049,772	284,030,113	1,032,079,885	274,168,513	35,534,146	4,768,988	87,793,913	224,345,443	16,227,248	116,494,915	41,276,021	198,189,277	140,012,570	126,458,260	2,297,349,177
OTRAS CUENTAS POR PAGAR	44,278,925	17,613,273	61,892,198	17,740,720	3,330,602	1,089,565	2,919,731	6,709,144	727,557	21,793,434	10,507,905	9,704,762	12,586,272	6,760,836	155,762,725
PREVISIONES	18,237,149	6,488,099	24,725,248	6,691,706	-	-	1,768,623	-	394,080	6,443	456,991	-	1,948,025	1,908,135	37,899,251
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	24,937,366	-	-	24,937,366
OBLIGACIONES SUBORDINADAS	-	-	-	423,049	3,798,945	-	-	1,203,452	-	8,276,866	516,908	86,810	2,737,606	-	17,043,637
TOTAL DEL PASIVO	810,565,846	308,131,485	1,118,697,331	299,023,988	42,663,692	5,858,552	92,482,267	232,258,038	17,348,885	146,571,659	52,757,825	232,918,215	157,320,703	135,127,231	2,533,028,386
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	-	15,987,077	745,640	-	198,645	927,988	16,073,459	10,724,255	1,319,759	23,293,668	186,172,898
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	3,798,489	14,110,781	17,909,270	46,297,065	1,475,232	702,586	-442,388	5,133,656	256,319	-9,896,577	-3,565,420	5,767,040	2,309,210	12,702,721	78,648,714
TOTAL DEL PATRIMONIO	193,359,430	74,959,935	268,319,365	277,418,557	7,832,687	16,689,663	27,952,545	43,922,813	5,187,107	16,609,454	12,508,039	45,553,737	27,256,134	39,340,242	788,590,344
TOTAL DEL PASIVO Y PATRIMONIO	1,003,925,276	383,091,420	1,387,016,696	576,442,545	50,496,379	22,548,215	120,434,812	276,180,852	22,535,991	163,181,113	65,265,864	278,471,952	184,576,838	174,467,473	3,321,618,730

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero 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	38.046,541	21.893,613	59.940,154	20.120,704	2.519,632	569,082	3.717,207	7.935,124	595,215	5.311,469	1.869,342	7.373,682	4.957,575	7.136,769	122.045,954
GASTOS FINANCIEROS	-8.188,572	-3.706,049	-11.894,620	-3.300,763	-531,431	-30,607	-996,983	-2.215,030	-102,423	-2.162,810	-346,818	-2.162,406	-1.373,960	-1.557,345	-26.675,196
RESULTADO FINANCIERO BRUTO	29,857,969	18,187,564	48,045,533	16,819,941	1,988,201	538,475	2,720,225	5,720,094	492,791	3,148,659	1,522,524	5,211,276	3,583,614	5,579,424	95,370,759
OTROS INGRESOS OPERATIVOS	592,239	90,847	683,087	130,580	940,937	925	659,461	142,396	81,059	580,509	290,804	368,517	303,514	230,043	4.411,831
OTROS GASTOS OPERATIVOS	-1.051,534	-2.595,888	-3.647,423	-5,497	-	-	-82,698	-28,380	-22,562	-120,569	-129,178	-116,449	-65,424	-21,967	-4.230,147
RESULTADO DE OPERACION BRUTO	29,398,674	15,682,523	45,081,197	16,945,024	2,929,138	539,400	3,316,988	5,834,110	551,288	3,608,599	1,684,150	5,463,344	3,821,704	5,787,500	95,562,443
RECUPERACION DE ACTIVOS FINANCIEROS	4,207,336	1,966,536	6,173,872	2,871,783	77,052	5,847	930,608	990,679	29,646	303,017	423,444	1,350,597	526,649	278,028	13.961,222
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-5,943,946	-3,294,583	-9,238,529	-4,057,420	-134,211	-67,035	-1,076,068	-1,325,183	-79,010	-571,548	-360,801	-2,469,784	-1,154,446	-536,967	-21.071,003
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	27,662,064	14,354,476	42,016,540	15,759,387	2,871,978	478,211	3,171,528	5,499,606	501,924	3,340,068	1,746,794	4,344,158	3,193,908	5,528,560	88,452,662
GASTOS DE ADMINISTRACION	-23,529,392	-12,152,565	-35,682,157	-8,845,085	-2,425,470	-353,982	-2,974,121	-4,925,096	-857,641	-3,280,093	-2,130,768	-3,948,165	-3,025,928	-4,344,069	-72,493,174
RESULTADO DE OPERACION NETO	4,132,473	2,201,911	6,334,384	6,914,302	446,508	24,230	197,407	574,510	44,283	59,974	-383,974	395,993	167,980	1,183,891	15,959,489
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-240,842	7	-240,835	1,999	-257	1,047	-	-5,461	-	-	28	-	-	-	-223,571
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-96	-0	-96	-	-	-0	-	-	-	-	-	-	-	-	-97
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	3,891,535	2,201,918	6,093,453	6,916,301	446,252	25,276	197,407	569,049	44,283	59,974	-383,947	395,993	167,980	1,203,800	15,735,821
INGRESOS EXTRAORDINARIOS	387	15,914	16,301	-	-	-	-	332	-	1,750	4,161	-	-	42	22,586
GASTOS EXTRAORDINARIOS	-27,492	-31,000	-58,952	-	-	-	-	-	-	-	-	-	-	-	-58,952
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	3,863,970	2,186,832	6,050,802	6,916,301	446,252	25,276	197,407	569,381	44,283	61,724	-379,786	395,993	167,980	1,203,842	15,699,455
INGRESOS DE GESTIONES ANTERIORES	146,027	5,544	151,571	150,852	-	-	-	-	-	18,229	44,483	14,536	-	826	378,844
GASTOS DE GESTIONES ANTERIORES	-211,498	-2,125	-213,623	-70,959	-	-	-	-	-	-44,386	-	-34,134	-33	-139	-363,275
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	3,798,499	2,190,250	5,988,749	6,996,194	446,252	25,276	197,407	569,381	44,283	35,567	-379,786	406,341	182,484	1,202,876	15,715,024
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	3,798,499	2,190,250	5,988,749	6,996,194	446,252	25,276	197,407	569,381	44,283	35,567	-379,786	406,341	182,484	1,202,876	15,715,024
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	3,798,499	2,190,250	5,988,749	6,996,194	446,252	25,276	197,407	569,381	44,283	35,567	-379,786	406,341	182,484	1,202,876	15,715,024

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero 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	2.62%	6.09%	3.58%	7.58%	1.85%	10.81%	3.01%	4.42%	2.35%	4.04%	22.85%	3.19%	7.39%	6.09%	5.05%
Inversiones Temporarias/Total Activo	6.84%	2.97%	5.77%	0.40%	1.53%	0.35%	0.11%	2.41%	3.09%	0.02%	9.17%	1.32%	0.02%	0.06%	3.02%
Cartera / Total Activo	83.03%	86.95%	84.11%	89.14%	90.72%	79.59%	92.74%	89.38%	83.49%	90.54%	60.94%	86.72%	84.56%	91.06%	86.27%
Otras Cuentas por cobrar / Total Activo	0.30%	1.15%	0.53%	0.29%	1.44%	2.26%	0.75%	0.96%	2.33%	1.00%	2.45%	1.49%	2.50%	0.62%	0.83%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	2.51%	0.09%	1.84%	0.06%	0.57%	0.11%	0.03%	0.27%	0.05%	0.03%	2.62%	3.63%	1.68%	0.03%	1.27%
Bienes de Uso / Total Activo	3.43%	2.15%	3.07%	2.33%	3.72%	5.80%	2.67%	2.14%	5.33%	3.31%	1.63%	3.39%	3.53%	1.57%	2.85%
Otros Activos / Total Activo	1.28%	0.61%	1.09%	0.22%	0.18%	1.08%	0.66%	0.43%	3.37%	1.04%	0.35%	0.26%	0.32%	0.57%	0.71%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2.27%	3.43%	2.59%	7.28%	5.30%	0.67%	0.98%	1.24%	1.18%	0.13%	-3.49%	0.88%	0.59%	4.14%	2.84%
Resultado Neto / Patrimonio ROE	11.79%	17.53%	13.39%	15.13%	34.18%	0.91%	4.24%	7.78%	5.12%	1.28%	-18.22%	5.35%	4.02%	18.35%	11.96%
Resultado Neto / Ingresos Financieros	9.98%	10.00%	9.99%	34.77%	17.71%	4.44%	5.31%	7.18%	7.44%	0.67%	-20.32%	5.51%	3.68%	16.85%	12.88%
Ingresos Financieros / Activo	22.74%	34.29%	25.93%	20.94%	29.94%	15.14%	18.52%	17.24%	15.85%	19.53%	17.19%	15.89%	16.12%	24.54%	22.05%
Ingresos Financieros / Cartera Bruta	27.26%	38.74%	30.57%	22.61%	31.54%	18.44%	19.19%	19.32%	18.71%	21.75%	27.75%	17.85%	19.06%	27.84%	25.22%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.86%	21.50%	18.20%	9.94%	30.36%	14.71%	15.35%	11.99%	14.38%	13.43%	31.63%	9.56%	11.63%	16.95%	14.98%
Gastos Administrativos / Activo	14.06%	19.03%	15.44%	9.21%	28.82%	12.08%	14.82%	10.70%	12.18%	12.06%	19.59%	8.51%	9.84%	14.94%	13.09%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.17%	98.58%	99%	99.46%	97.58%	95%	97%	99%	99%	98%	96.54%	97%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0.60%	1.37%	0.82%	0.44%	0.63%	2.09%	0.79%	0.87%	1.21%	1.96%	3.31%	1.99%	1.11%	0.45%	0.95%
Cartera en Ejecución / Cartera Bruta	0.23%	0.05%	0.18%	0.11%	1.79%	2.58%	2.53%	0.33%	0.11%	0.36%	0.15%	0.75%	0.93%	0.11%	0.41%
Previsión cartera incobrable / Cartera en Mora	264.45%	235.77%	252.73%	900.03%	245.66%	95.34%	151.88%	144.35%	161.72%	101.22%	94.92%	158.41%	156.55%	302.96%	236.62%
LIQUIDEZ															
Disponibilidades / Pasivo	3.24%	8%	4%	14.60%	2.19%	42%	4%	5%	3%	4%	28.27%	4%	9%	8%	7%
Disponibilidades + Inversiones Temporarias / Pasivo	11.72%	11.26%	11.59%	15.37%	4.00%	42.96%	4.07%	8.11%	7.06%	4.52%	39.61%	5.39%	8.69%	7.93%	10.58%
Disponibilidades + Inversiones Temporarias / Activo	9.46%	9.05%	9.35%	7.97%	3.38%	11.16%	3.12%	6.82%	5.44%	4.06%	32.02%	4.51%	7.40%	6.15%	8.07%
SOLVENCIA															
Patrimonio/Activo	19.26%	20%	19%	48.13%	15.51%	74%	23%	16%	23%	10%	19.16%	16%	15%	23%	24%
Cartera Vencida+Ejecución/Patrimonio	3.60%	6.42%	4.39%	1.05%	14.79%	5.18%	13.80%	6.71%	4.88%	20.50%	11.17%	14.88%	11.67%	2.19%	4.99%
Cartera Vencida+Ejecución-Prev/Patrimonio	-5.93%	-8.72%	-6.71%	-8.38%	-21.55%	0.24%	-7.16%	-2.98%	-3.01%	-0.25%	0.57%	-8.69%	-6.60%	-4.44%	-6.82%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	43,995,553	43,083,816	895,894	15,843	640	14,338	14,978
CHUQUISACA	84,415,345	83,688,433	353,671	373,240	3,472	16,605	20,077
COCHABAMBA	189,834,236	186,396,633	2,756,936	680,668	6,442	23,169	29,611
LA PAZ	608,519,041	601,151,267	5,428,035	1,939,740	24,840	78,569	103,409
ORURO	141,904,578	140,903,912	795,749	204,917	4,041	16,880	20,921
PANDO	30,084,406	29,546,302	418,828	119,277	515	2,366	2,881
POTOSI	48,580,166	48,144,121	220,526	215,518	1,462	8,978	10,440
SANTA CRUZ	299,285,563	290,760,616	4,671,141	3,853,805	7,366	44,732	52,098
TARJA	93,133,366	91,822,572	1,033,432	277,361	3,327	11,138	14,465
TOTAL	1,539,752,254	1,515,497,672	16,574,213	7,680,369	52,105	216,775	268,880
	100%	98.42%	1.08%	0.50%	19.38%	80.62%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	109,133,669	107,284,335	1,656,734	192,600	4,155	13,707	17,862
CHUQUISACA	68,420,897	68,231,825	159,004	30,068	2,821	5,023	7,844
COCHABAMBA	262,534,341	259,058,099	2,628,068	848,173	9,284	17,786	27,070
LA PAZ	288,466,296	286,424,670	1,442,549	599,078	12,212	27,915	40,127
ORURO	60,626,892	60,438,350	130,581	57,961	1,791	3,856	5,647
PANDO	18,614,886	18,233,827	271,059	110,000	375	2,629	3,004
POTOSI	91,636,527	90,962,632	465,141	208,754	3,614	9,589	13,203
SANTA CRUZ	353,210,486	347,573,147	3,796,547	1,840,792	9,634	31,278	40,912
TARJA	110,720,115	110,021,721	422,746	275,649	4,805	17,799	22,604
TOTAL	1,363,364,109	1,348,228,607	10,972,428	4,163,075	48,691	129,582	178,273
	100%	98.89%	0.80%	0.31%	27.31%	72.69%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	153,129,222	150,368,151	2,552,628	208,443	4,795	28,045	32,840
CHUQUISACA	152,836,241	151,920,259	512,675	403,308	6,293	21,628	27,921
COCHABAMBA	452,368,577	445,454,732	5,385,004	1,528,841	15,726	40,955	56,681
LA PAZ	896,985,338	887,575,936	6,870,584	2,538,818	37,052	106,484	143,536
ORURO	202,531,471	201,342,262	926,330	262,878	5,832	20,736	26,568
PANDO	48,699,292	47,780,129	689,887	229,277	890	4,995	5,885
POTOSI	140,216,693	139,106,754	685,667	424,271	5,076	18,567	23,643
SANTA CRUZ	652,496,049	638,333,764	8,467,688	5,694,597	17,000	76,010	93,010
TARJA	203,853,481	201,844,293	1,456,178	553,011	8,132	28,937	37,069
TOTAL	2,903,116,363	2,863,726,279	27,546,641	11,843,443	100,796	346,357	447,153
	100%	98.64%	0.95%	0.41%	22.54%	77.46%	100%

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

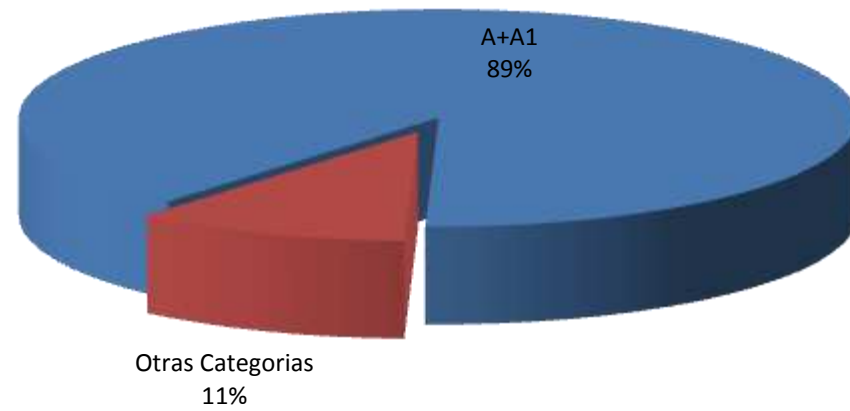
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	357,623,416	353,767,909	2,572,248	1,283,259	10,732	68,855	79,587	
PRO MUJER	287,982,779	283,635,625	4,170,776	176,378	4,212	83,632	87,844	
DIACONIA	402,476,233	400,026,079	1,920,718	529,437	20,850	33,735	54,585	
EMPRENDER	43,227,959	42,075,996	299,960	852,003	2,576	5,961	8,537	
FONCRESOL	9,764,451	9,113,989	329,156	321,305	680	2,235	2,915	
FUNBODEM	79,095,824	75,865,971	716,582	2,513,271	2,349	3,526	5,875	
IDEPRO	133,555,374	131,507,548	1,555,949	491,877	2,646	2,317	4,963	
IMPRO	16,356,746	16,115,758	219,505	21,482	1,069	910	1,979	
SARTAWI	29,626,984	28,393,767	1,200,081	33,136	1,775	2,607	4,382	
ANED	-	-	-	-	-	-	-	
CIDRE	111,173,423	106,690,119	3,151,069	1,332,235	1,956	1,118	3,074	
FONDECO	-	-	-	-	-	-	-	
FUBODE	68,869,066	68,304,911	438,170	125,985	3,260	11,879	15,139	
TOTAL	1,539,752,254	1,515,497,672	16,574,213	7,680,369	52,105	216,775	268,880	
	100%	98.42%	1.08%	0.50%	19.38%	80.62%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	479,671,210	476,559,396	2,466,170	645,645	13,483	71,741	85,224	
PRO MUJER	51,130,492	50,664,182	466,310	-	2,635	22,661	25,296	
DIACONIA	131,405,750	130,951,784	421,517	32,449	7,136	4,773	11,909	
EMPRENDER	4,702,830	4,696,191	825	5,814	266	615	881	
FONCRESOL	8,756,211	8,541,359	57,553	157,299	483	1,020	1,503	
FUNBODEM	37,125,165	36,498,588	201,191	425,386	1,095	1,664	2,759	
IDEPRO	112,928,593	112,028,538	581,195	318,860	3,307	1,453	4,760	
IMPRO	2,731,770	2,719,583	11,730	457	232	143	375	
SARTAWI	116,874,843	114,702,756	1,673,060	499,026	5,102	2,562	7,664	
ANED	40,416,286	39,019,536	1,336,840	59,910	2,500	2,755	5,255	
CIDRE	136,612,477	134,315,460	1,770,605	526,412	2,967	1,459	4,426	
FONDECO	156,044,323	152,864,416	1,728,937	1,450,969	4,983	9,423	14,406	
FUBODE	84,964,160	84,666,818	256,495	40,847	4,502	9,313	13,815	
TOTAL	1,363,364,109	1,348,228,607	10,972,428	4,163,075	48,691	129,582	178,273	
	100%	98.89%	0.80%	0.31%	27.31%	72.69%	100%	
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL								
CRECER	837,294,626	830,327,305	5,038,418	1,928,904	24,215	140,596	164,811	
PRO MUJER	339,113,271	334,299,807	4,637,086	176,378	6,847	106,293	113,140	
DIACONIA	533,881,984	530,977,863	2,342,235	561,886	27,986	38,508	66,494	
EMPRENDER	47,930,789	46,772,187	300,785	857,817	2,842	6,576	9,418	
FONCRESOL	18,520,662	17,655,348	386,709	478,604	1,163	3,255	4,418	
FUNBODEM	116,220,989	112,364,559	917,773	2,938,657	3,444	5,190	8,634	
IDEPRO	246,483,966	243,536,085	2,137,144	810,736	5,953	3,770	9,723	
IMPRO	19,088,516	18,835,341	231,235	21,940	1,301	1,053	2,354	
SARTAWI	146,501,827	143,096,523	2,873,141	532,162	6,877	5,169	12,046	
ANED	40,416,286	39,019,536	1,336,840	59,910	2,500	2,755	5,255	
CIDRE	247,785,900	241,005,579	4,921,673	1,858,648	4,923	2,577	7,500	
FONDECO	156,044,323	152,864,416	1,728,937	1,450,969	4,983	9,423	14,406	
FUBODE	153,833,225	152,971,729	694,664	166,832	7,762	21,192	28,954	
TOTAL	2,903,116,363	2,863,726,279	27,546,641	11,843,443	100,796	346,357	447,153	
	100%	98.64%	0.95%	0.41%	22.54%	77.46%	100%	

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de febrero 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	823.740.587	6.498.592	2.164.551	774.744	526.499	3.589.654	-	-	-	-	-	-	-	837.294.627
PRO MUJER	331.404.328	2.822.737	1.051.200	511.924	474.171	2.848.911	-	-	-	-	-	-	-	339.113.271
DIACONIA	529.386.999	1.590.864	456.694	166.930	264.326	2.016.170	-	-	-	-	-	-	-	533.881.984
EMPRENDER	46.610.904	161.283	198.267	13.066	89.452	857.817	-	-	-	-	-	-	-	47.930.789
FONCRESOL	9.004.587	273.749	-	96.526	-	55.630	-	333.959	8.534.259	34.300	7.100	9.533	171.019	18.520.662
FUNBODEM	109.829.468	2.303.252	672.212	119.971	167.485	3.128.601	-	-	-	-	-	-	-	116.220.990
IDEPRO	237.434.464	5.917.111	971.219	160.959	234.057	1.766.156	-	-	-	-	-	-	-	246.483.966
IMPRO	18.293.453	541.888	164.993	56.740	9.501	21.940	-	-	-	-	-	-	-	19.088.516
SARTAWI	140.091.765	2.985.214	828.455	205.949	143.463	2.246.981	-	-	-	-	-	-	-	146.501.827
ANED	19.084.175	1.020.928	417.548	45.488	35.060	440.168	-	-	18.518.603	466.586	70.813	316.916	-	40.416.286
CIDRE	-	-	225.957.732	14.568.386	2.804.958	1.287.228	439.888	2.727.708	-	-	-	-	-	247.785.900
FONDECOC	54.920.564	1.713.149	700.380	139.205	4.054	1.099.634	-	-	96.195.025	15.001	594.901	20.580	641.813	156.044.305
FUBODE	152.378.861	648.660	196.701	45.250	62.393	501.360	-	-	-	-	-	-	-	153.833.225
TOTAL	2.472.180.156	26.477.426	233.779.952	16.905.137	4.815.420	19.860.251	439.888	3.061.667	123.247.888	515.887	672.814	347.029	812.832	2.903.116.346
	85,16%	0,91%	8,05%	0,58%	0,17%	0,68%	0,02%	0,11%	4,25%	0,02%	0,02%	0,01%	0,03%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

GRÁFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS



Cuadro N° 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero 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	-	-	336,097,276	-	-	973,529	-	20,552,610	357,623,415
PRO MUJER	-	-	287,982,779	-	-	-	-	-	287,982,779
DIACONIA	-	40,782,576	361,693,657	-	-	-	-	-	402,476,233
EMPRENDER	-	-	3,822,346	39,405,614	-	-	-	-	43,227,960
FONCRESOL	-	-	9,764,451	-	-	-	-	-	9,764,451
FUNBODEM	-	-	59,213,722	-	19,882,102	-	-	-	79,095,824
IDEPRO	-	-	133,555,374	-	-	-	-	-	133,555,374
IMPRO	-	-	16,356,746	-	-	-	-	-	16,356,746
SARTAWI	-	257,302	14,730,035	-	-	2,439,783	-	12,199,864	29,626,984
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	15,604,327	2,549,776	26,141,615	58,058,930	3,749,865	1,168,633	3,900,277	111,173,423
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	66,616,417	-	-	59,857	-	2,192,792	68,869,066
TOTAL	-	56,644,206	1,292,382,578	65,547,229	77,941,032	7,223,033	1,168,633	38,845,542	1,539,752,254
	0.00%	3.68%	83.93%	4.26%	5.06%	0.47%	0.08%	2.52%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	395,991,077	-	-	321,785	-	83,358,350	479,671,212
PRO MUJER	-	-	51,130,492	-	-	-	-	-	51,130,492
DIACONIA	-	8,498,125	122,907,626	-	-	-	-	-	131,405,750
EMPRENDER	-	-	10,500	4,692,330	-	-	-	-	4,702,830
FONCRESOL	-	-	-	-	-	-	-	8,756,211	8,756,211
FUNBODEM	-	-	30,821,150	-	6,304,015	-	-	-	37,125,165
IDEPRO	-	-	112,928,593	-	-	-	-	-	112,928,593
IMPRO	-	-	2,731,770	-	-	-	-	-	2,731,770
SARTAWI	-	148,993	23,665,737	-	-	1,329,869	-	91,730,243	116,874,843
ANED	-	-	180,382	-	20,636,674	-	-	19,599,229	40,416,286
CIDRE	-	4,292,466	4,409,449	36,846,297	50,734,785	2,597,479	1,503,955	36,228,046	136,612,477
FONDECO	-	-	112,748,902	-	-	-	-	43,295,408	156,044,310
FUBODE	-	-	50,597,671	-	-	22,590	-	34,343,899	84,964,160
TOTAL	-	12,939,584	908,123,350	41,538,627	77,675,474	4,271,723	1,503,955	317,311,386	1,363,364,098
	0.00%	0.95%	66.61%	3.05%	5.70%	0.31%	0.11%	23.27%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	732,088,353	-	-	1,295,314	-	103,910,960	837,294,627
PRO MUJER	-	-	339,113,271	-	-	-	-	-	339,113,271
DIACONIA	-	49,280,701	484,601,283	-	-	-	-	-	533,881,984
EMPRENDER	-	-	3,832,846	44,097,944	-	-	-	-	47,930,790
FONCRESOL	-	-	9,764,451	-	-	-	-	8,756,211	18,520,662
FUNBODEM	-	-	90,034,872	-	26,186,117	-	-	-	116,220,989
IDEPRO	-	-	246,483,966	-	-	-	-	-	246,483,966
IMPRO	-	-	19,088,516	-	-	-	-	-	19,088,516
SARTAWI	-	406,295	38,395,772	-	-	3,769,652	-	103,930,108	146,501,827
ANED	-	-	180,382	-	20,636,674	-	-	19,599,229	40,416,286
CIDRE	-	19,896,794	6,959,225	62,987,912	108,793,715	6,347,343	2,672,588	40,128,322	247,785,900
FONDECO	-	-	112,748,902	-	-	-	-	43,295,408	156,044,310
FUBODE	-	-	117,214,088	-	-	82,447	-	36,536,690	153,833,225
TOTAL	-	69,583,790	2,200,505,927	107,085,856	155,616,507	11,494,756	2,672,588	356,156,928	2,903,116,352
	0.00%	2.40%	75.30%	3.69%	5.36%	0.40%	0.09%	12.27%	100%

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

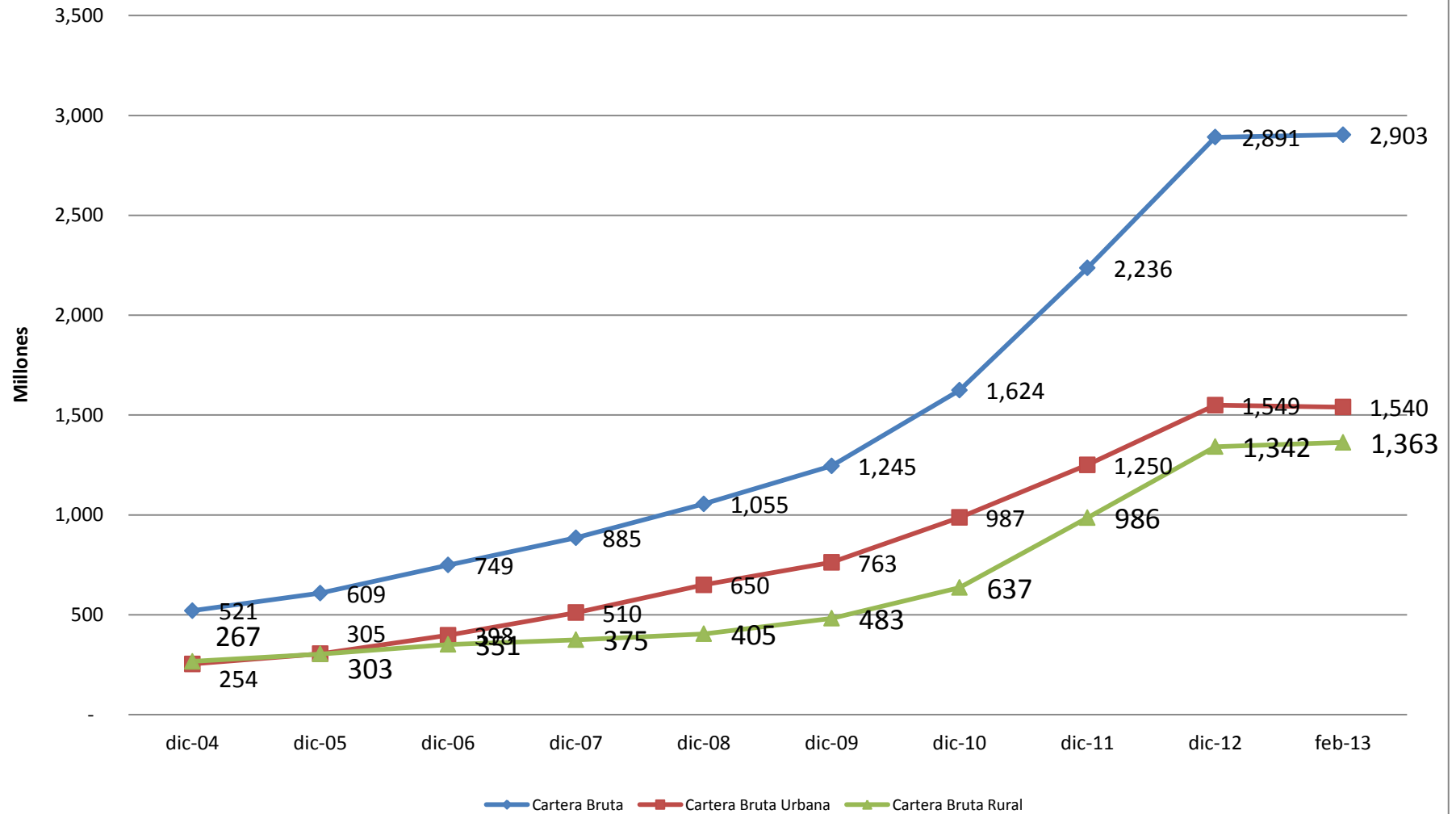


GRÁFICO Nº 3
Evolución de número de prestatarios urbanos y rurales

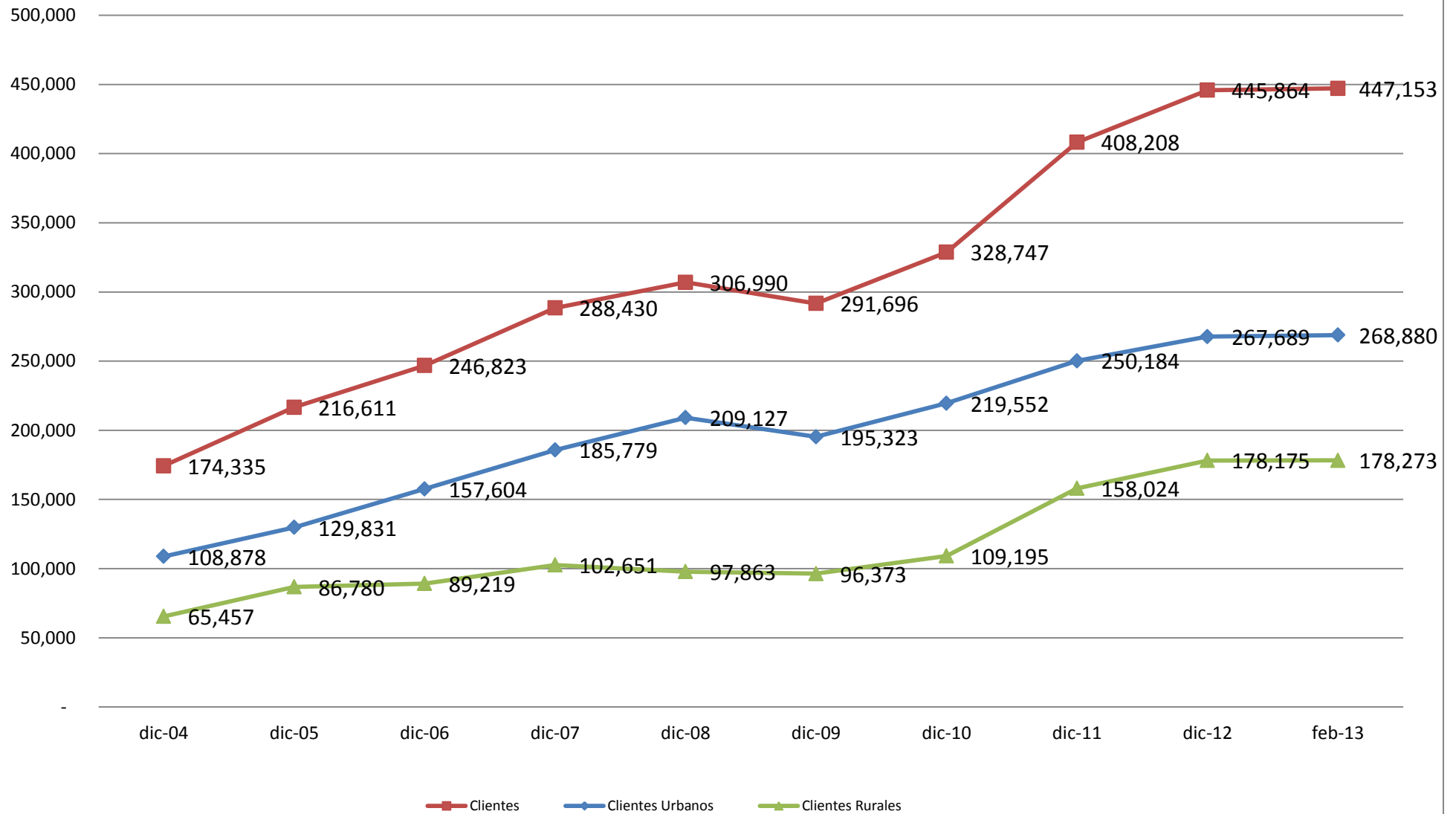


GRÁFICO Nº 4

Evolución de número de prestatarios hombres y mujeres

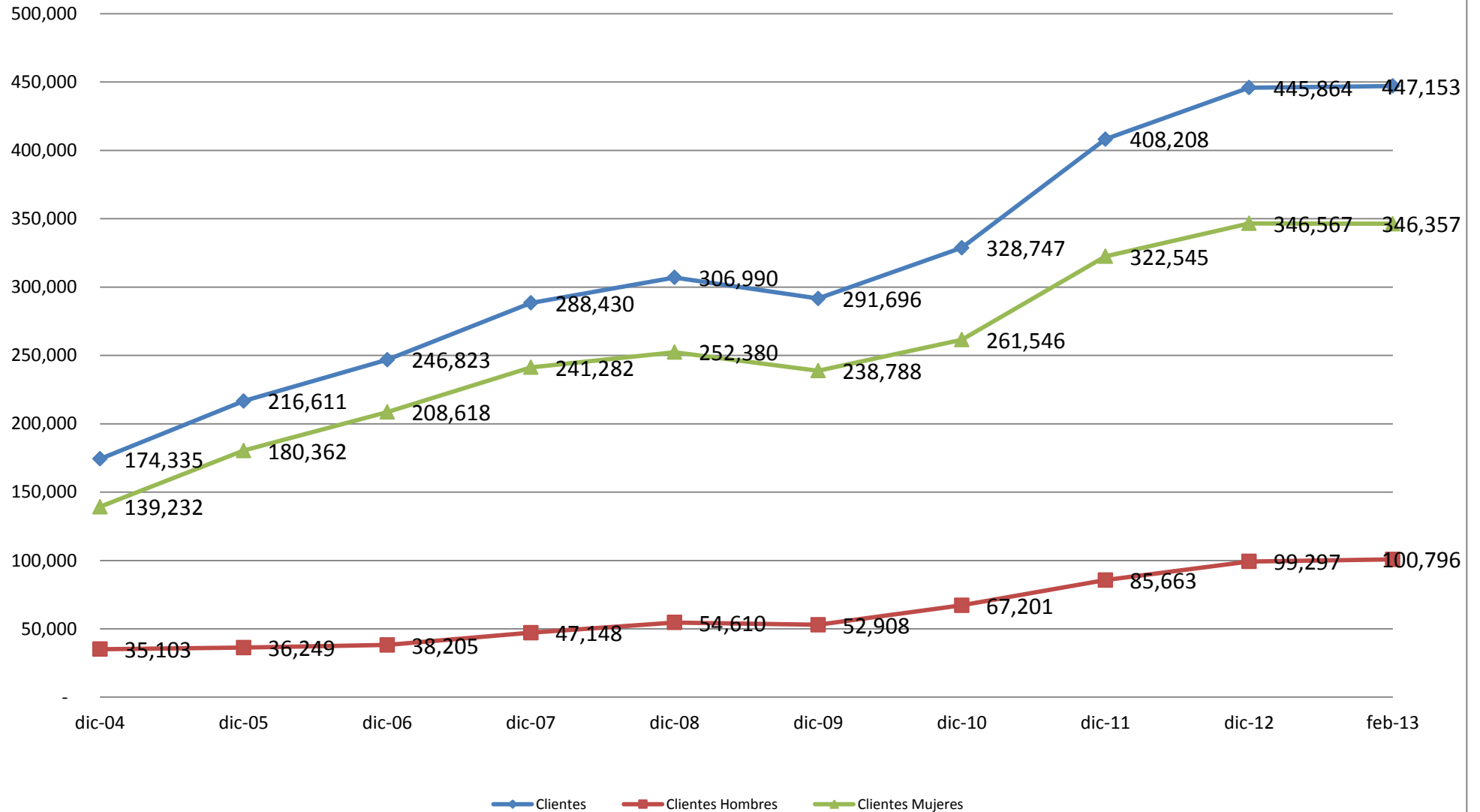


GRÁFICO N° 5
Evolución de % de Mora

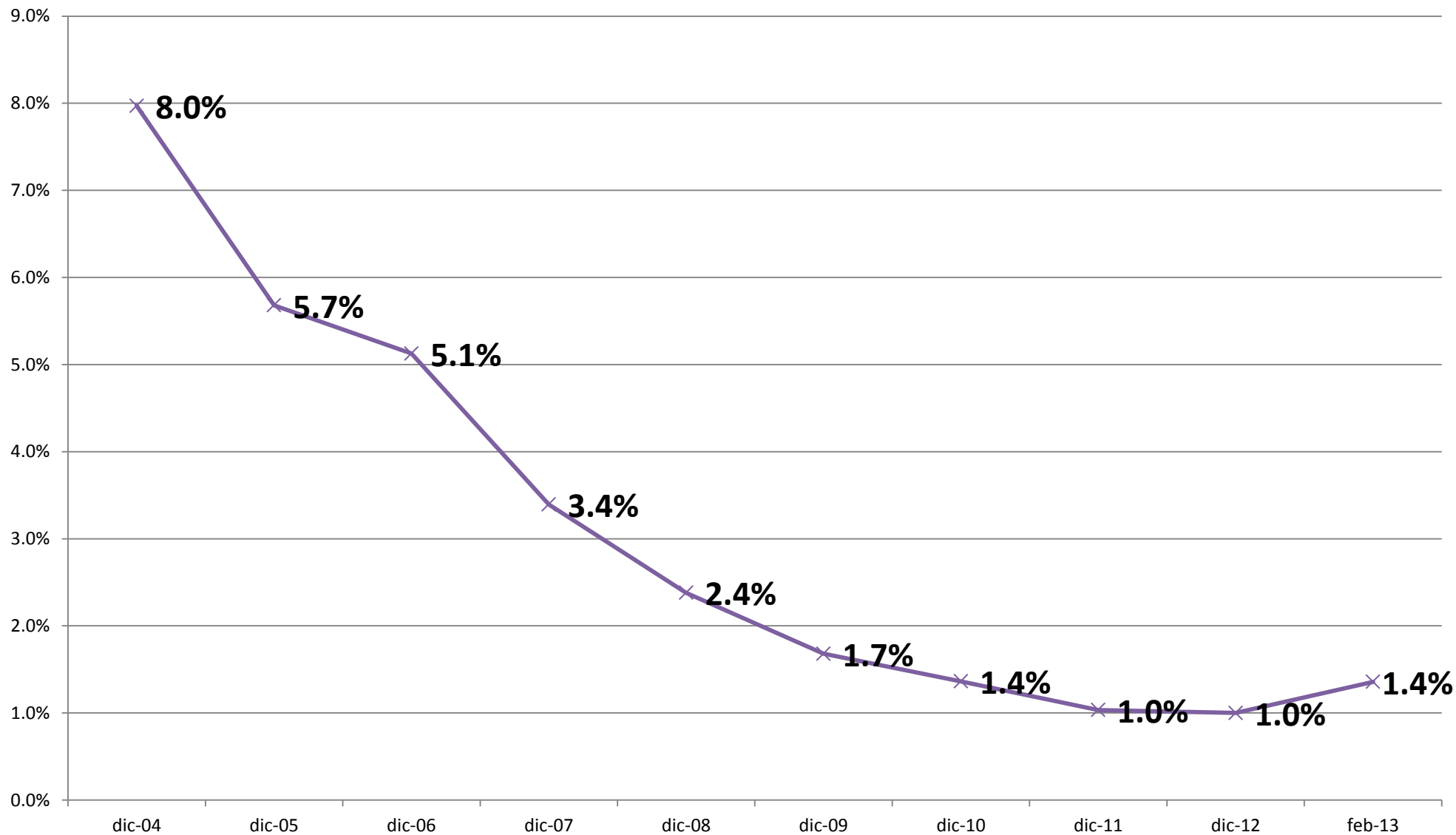


GRÁFICO Nº 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

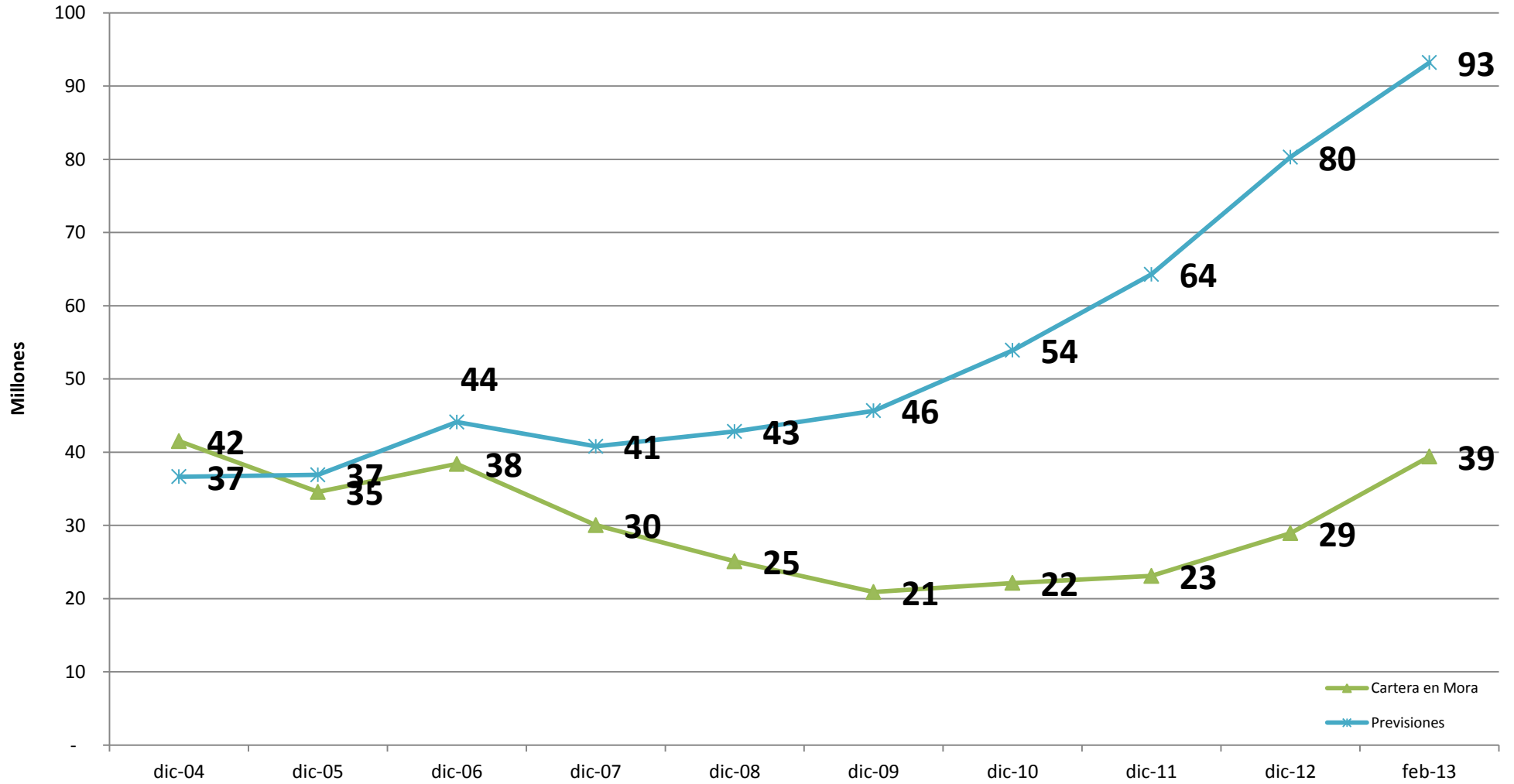
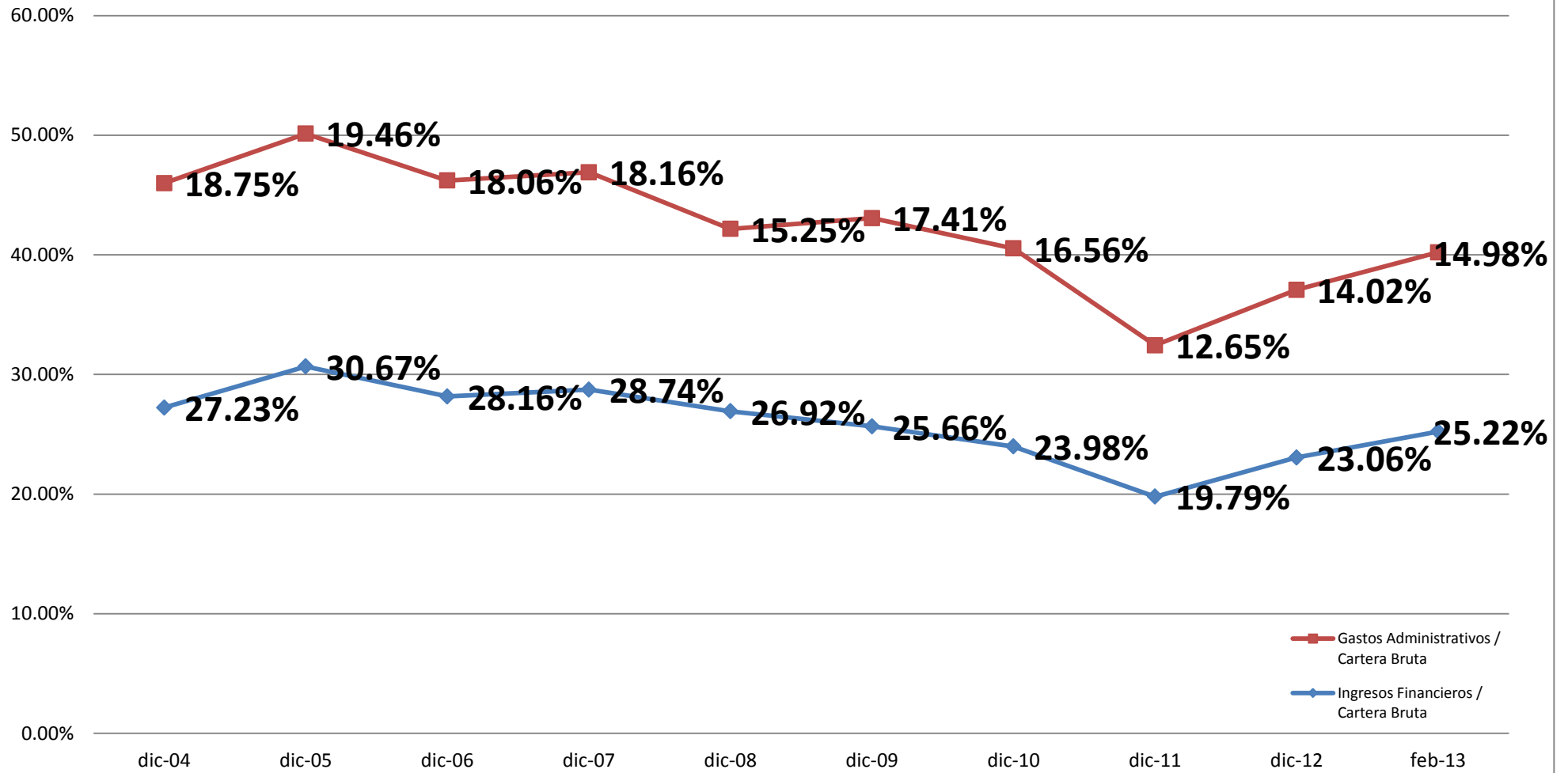


GRÁFICO N° 7
Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de febrero 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	30,067,278	-	-	-	-	-	-	257,488,859	-	-	-	-	-	-	50,067,278	-	-	-	357,623,416
PRO MUJER	-	-	-	-	25,804,757	-	-	231,785,259	13,712,614	8,649,197	-	-	-	-	-	-	-	8,030,953	287,982,779
DIACONIA	3,218,191	33,584	2,155	2,983,539	21,458,423	11,000	120,177,750	117,459,641	6,101,042	74,754,508	46,888	45,124,948	803,487	2,275,186	7,600,393	253,952	-	171,548	402,476,233
EMPRENDER	-	-	-	-	5,969,401	-	-	29,836,381	4,977,661	2,444,516	-	-	-	-	-	-	-	-	43,227,959
FORCHESOL	8,087	-	-	-	750,640	-	830,777	6,165,808	-	-	-	-	-	-	1,643,854	-	-	291,284	9,764,451
FUNBODEM	913,732	38,801	5,963	4,683	13,984,291	23,679	1,139,694	19,621,325	6,110,124	26,378,082	203,952	4,021,679	687,141	347,518	5,596,808	18,351	-	-	79,095,824
IDEPRO	6,146,714	6,143,955	-	766,221	17,243,290	-	4,487,097	41,978,869	11,338,163	31,838,338	-	6,521,305	507,379	664,364	5,356,068	119,990	-	-	133,555,374
IMPRO	-	-	-	-	3,100,771	-	3,685,911	1,966,333	-	650,148	-	-	-	906,397	6,047,185	-	-	-	16,356,746
SARTAWI	7,266,810	-	-	33,998	1,766,439	-	3,223,524	12,492,731	1,296,210	1,890,489	27,998	877,635	90,525	88,672	552,380	12,398	-	7,175	29,626,984
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	9,078,574	858,985	-	1,405,738	9,997,430	12,541	31,829,162	18,584,762	2,336,320	25,811,187	302,610	7,820,001	597,953	403,261	2,106,972	11,667	4,083	11,776	111,173,423
FONDECO	-	-	-	-	203,418	-	5,851,834	38,086,273	8,145,033	7,356,277	-	4,402	-	-	1,049,826	-	-	-	59,857
FUBODE	2,170,574	22,209	-	-	-	-	5,913,363	30,086,273	8,145,033	7,356,277	-	4,402	-	-	1,049,826	-	-	-	68,869,066
TOTAL	78,943,960	7,097,233	8,118	5,297,497	102,927,278	47,620	171,287,729	725,666,241	5,018,316	179,122,593	581,448	65,030,117	2,686,484	4,685,397	80,202,765	416,358	4,083	8,396,113	1,239,752,254
	5.13%	0.46%	0.00%	0.35%	6.88%	0.00%	11.12%	50.36%	2.51%	11.63%	0.04%	4.22%	0.17%	0.30%	5.20%	0.03%	0.00%	0.58%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	91,137,530	-	-	-	-	-	-	330,973,135	-	-	-	-	-	-	57,560,545	-	-	-	479,671,210
PRO MUJER	-	-	-	-	2,865,919	-	-	44,462,613	1,880,567	1,107,192	-	-	-	-	-	-	-	814,202	51,130,492
DIACONIA	47,072,491	2,366,525	-	1,106,816	6,534,374	37,725	25,438,990	20,595,875	2,029,620	16,578,901	14,981	7,310,668	337,035	624,315	1,256,504	50,709	-	50,222	131,405,790
EMPRENDER	4,702,830	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,702,830
FORCHESOL	3,914,763	-	-	-	257,083	-	314,926	3,983,482	-	-	-	-	-	-	268,871	-	-	17,087	8,756,211
FUNBODEM	12,256,671	93,419	-	236,841	2,428,943	40,508	700,260	6,001,752	1,913,638	11,437,036	99,591	1,052,368	68,462	155,859	623,242	18,557	-	-	37,125,165
IDEPRO	63,442,169	9,120,428	-	308,153	6,434,238	-	2,153,961	13,553,467	4,039,861	11,058,874	-	917,345	85,418	496,402	1,102,658	14,000	-	-	112,928,593
IMPRO	2,454,271	-	-	-	142,308	-	26,680	-	-	-	-	-	-	16,059	-	-	-	-	2,731,770
SARTAWI	82,876,576	16,278	-	110,107	1,297,809	93,243	7,514,434	16,402,869	1,698,501	4,507,112	105,269	1,152,370	173,143	428,063	478,038	14,875	5,514	642	116,874,843
ANED	13,491,746	6,157,996	-	99,927	913,256	-	7,903,530	258,077	2,927,682	-	-	8,456,355	-	64,470	130,514	-	-	53,132	40,416,286
CIDRE	74,067,996	2,960,141	49,818	1,605,041	7,090,596	233,833	15,734,951	7,227,399	1,146,391	20,489,982	425,963	4,899,037	69,606	92,083	462,279	57,361	-	-	136,612,477
FONDECO	100,809,058	-	-	-	2,976,810	-	15,094,677	10,210,068	-	9,806,166	-	-	-	-	-	-	-	-	17,147,512
FUBODE	34,251,939	91,948	-	1,481,729	7,222,272	132,541	7,636,338	22,569,551	5,751,890	5,090,200	-	102,087	-	-	611,075	-	-	22,590	84,964,160
TOTAL	530,479,041	20,806,335	49,818	4,908,615	38,021,299	537,850	74,615,236	484,026,049	18,716,544	83,060,144	645,803	23,890,230	733,665	1,877,251	62,886,195	155,502	5,514	18,307,006	1,363,364,078
	38.91%	1.53%	0.00%	0.36%	2.79%	0.04%	5.47%	35.90%	1.37%	6.09%	0.05%	1.75%	0.05%	0.14%	4.59%	0.01%	0.00%	1.34%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	141,204,808	-	-	-	-	-	-	588,461,994	-	-	-	-	-	-	107,627,823	-	-	-	877,294,626
PRO MUJER	-	-	-	-	28,670,676	-	-	276,247,871	15,593,181	9,756,389	-	-	-	-	-	-	-	814,202	511,304,921
DIACONIA	80,290,682	2,400,109	2,155	4,090,355	27,992,798	48,725	145,616,740	138,055,515	8,130,662	91,333,408	61,870	52,435,616	1,140,522	2,899,500	8,856,896	304,661	-	221,770	533,881,984
EMPRENDER	4,702,830	-	-	-	5,969,401	-	-	29,836,381	4,977,661	2,444,516	-	-	-	-	-	-	-	-	47,930,789
FORCHESOL	3,996,850	-	-	-	1,007,723	-	1,145,703	10,149,290	-	-	-	-	-	-	1,912,725	-	-	308,371	18,520,662
FUNBODEM	13,170,402	132,220	5,963	241,524	16,413,234	64,187	1,839,974	25,623,077	8,021,762	37,815,117	303,343	5,074,046	755,602	503,377	6,220,050	36,908	-	-	116,220,989
IDEPRO	69,588,883	15,264,384	-	1,074,474	23,677,527	-	6,641,059	55,532,336	15,390,024	42,897,212	-	7,438,650	592,796	1,160,766	6,458,725	133,990	-	-	246,483,256
IMPRO	2,454,271	-	-	-	3,100,771	-	3,712,591	2,108,642	-	-	-	650,148	-	922,456	6,139,636	-	-	-	19,988,516
SARTAWI	90,143,387	16,278	-	144,105	3,064,248	93,243	10,737,958	28,805,600	2,994,711	6,397,600	133,267	2,030,006	263,668	516,735	1,030,418	27,273	5,514	7,817	146,501,827
ANED	13,491,746	6,157,996	-	99,927	913,256	-	7,903,530	258,077	2,927,682	-	-	8,456,355	-	64,470	130,514	-	-	53,132	40,416,286
CIDRE	83,146,570	3,819,126	49,818	3,010,779	17,088,026	246,775	47,264,412	25,812,161	3,482,711	46,301,169	728,573	12,719,037	667,560	495,344	2,569,251	69,028	4,083	11,776	247,785,900
FONDECO	100,809,058	-	-	-	2,976,810	-	15,094,677	10,210,068	-	9,806,166	-	-	-	-	-	-	-	-	17,147,512
FUBODE	36,223,313	114,157	-	1,481,147	13,074,106	132,541	13,509,701	40,655,825	13,902,923	12,446,478	-	106,489	-	-	1,660,901	-	-	82,447	153,833,225
TOTAL	692,422,001	27,803,270	57,937	10,386,312	143,948,577	585,470	245,902,515	1,339,492,290	72,759,712	261,125,737	1,237,282	88,910,547	343,014	6,562,649	142,806,240	571,859	5,597	27,303,119	2,903,116,332
	20.99%	0.96%	0.00%	0.36%	4.96%	0.02%	8.47%	43.88%	2.51%	9.03%	0.04%	3.06%	0.12%	0.23%	4.91%	0.02%	0.00%	0.91%	100%

GRÁFICO N° 8
Destino de cartera urbana

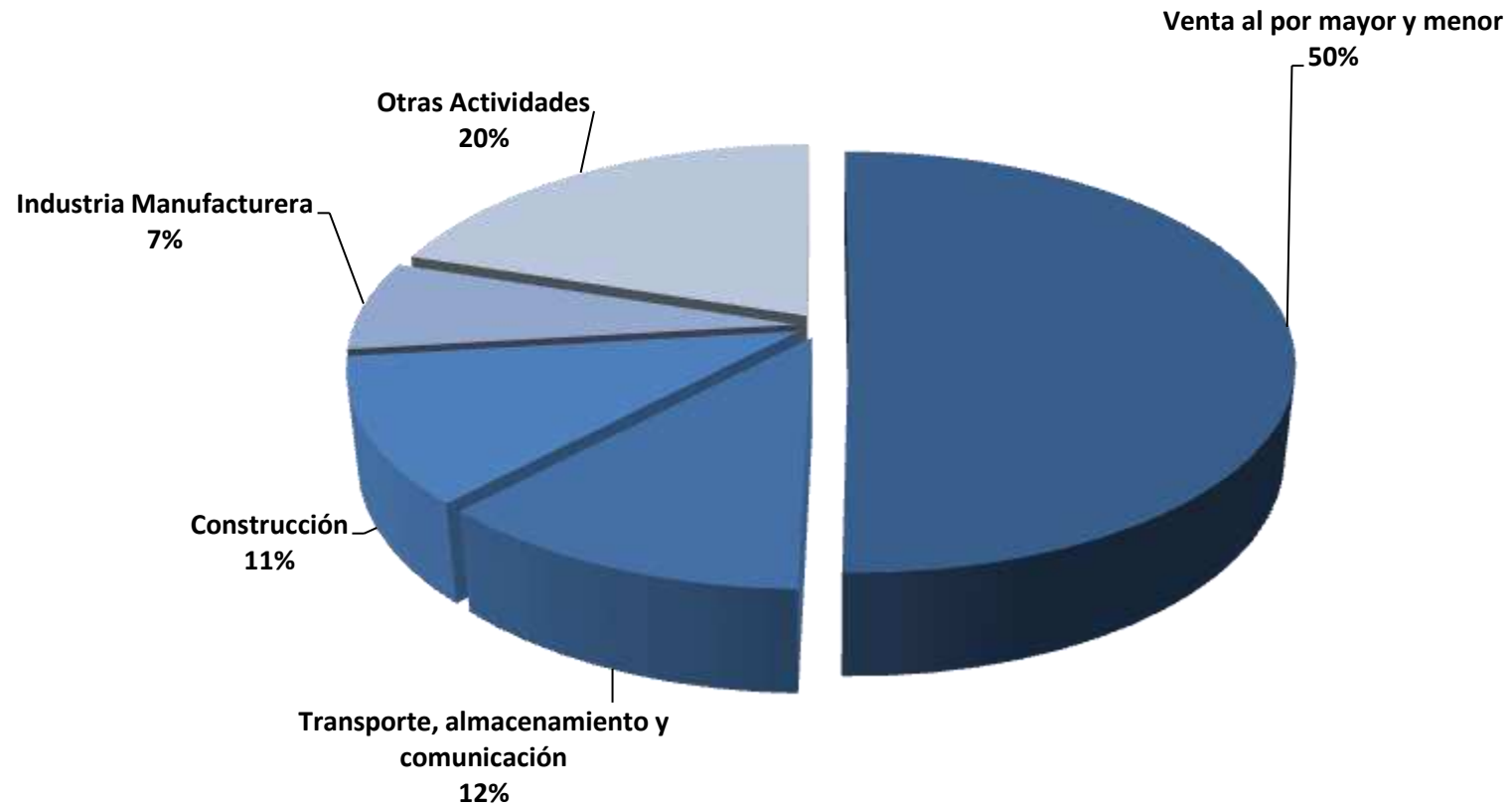
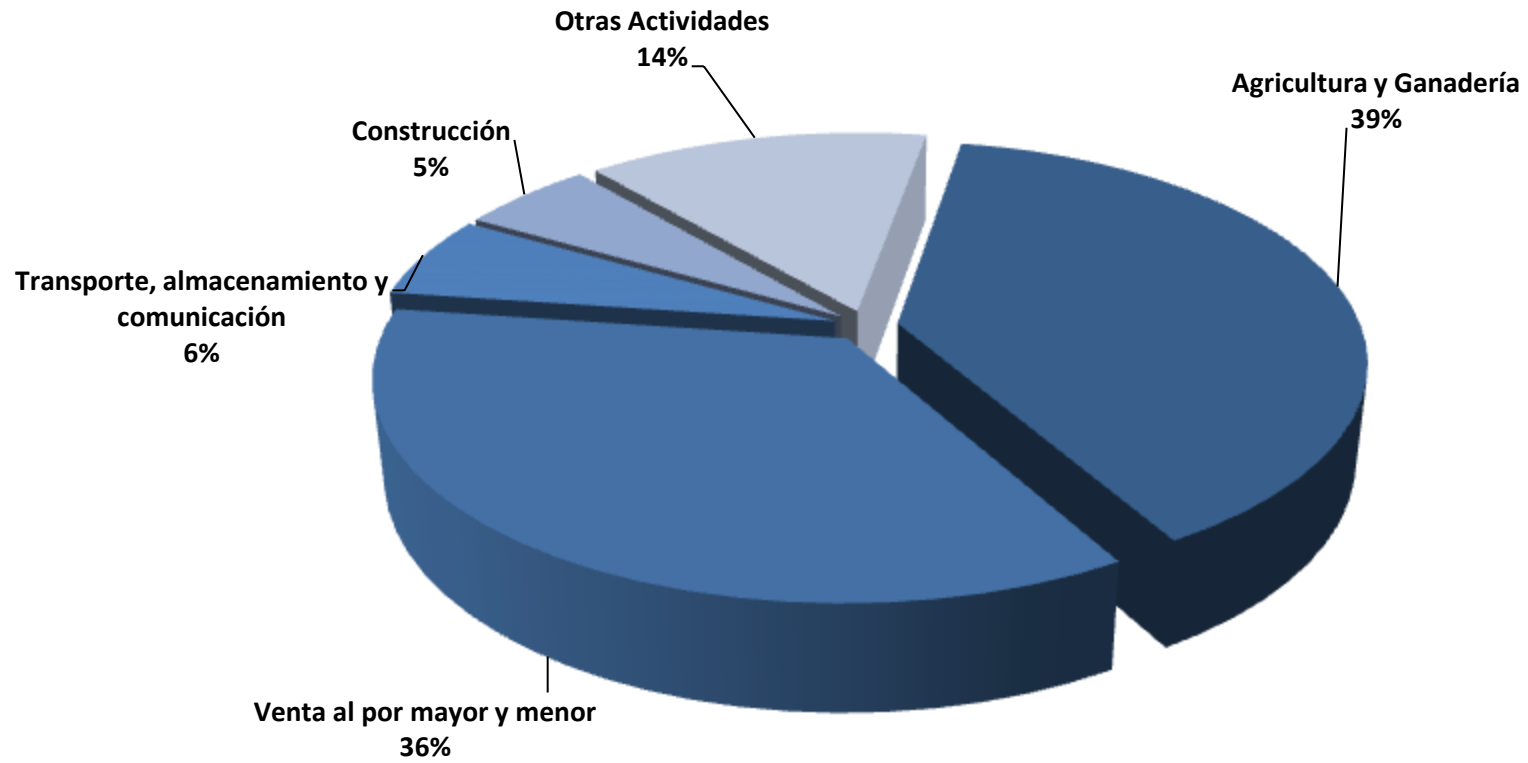


GRÁFICO Nº 9
Destino de cartera rural



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero 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	-	-	-	-	-	421,379	12,387,915	68,938,333	172,369,969	45,099,229	58,406,590	357,623,416
PRO MUJER	-	-	-	-	-	70,877	445,657	10,423,246	117,173,318	71,594,689	88,274,992	287,982,779
DIACONIA	-	1,400,715	5,341,555	14,827,595	17,529,807	29,443,388	111,294,989	172,592,684	34,042,116	16,003,385	402,476,233	
EMPRESER	-	-	-	-	-	495,263	1,914,500	6,841,860	25,069,106	6,186,500	2,720,729	43,227,959
FONCRESOL	-	-	-	-	-	459,977	1,109,246	2,632,722	2,910,400	2,652,106	9,764,451	
FUNBODEM	-	-	-	6,540,672	4,759,428	8,788,623	16,695,254	29,177,224	9,194,182	3,940,441	79,095,824	
IDEPRO	-	2,426,167	5,653,637	3,325,842	2,985,497	26,801,679	51,104,765	40,650,523	522,324	84,940	133,555,374	
IMPRO	-	-	-	-	-	215,066	2,932,222	4,379,693	1,925,998	6,903,766	16,356,746	
SARTAWI	-	-	1,371,662	961,984	105,000	934,443	2,968,659	18,999,599	2,444,453	1,841,184	29,626,984	
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2,940,743	11,802,973	15,541,212	9,577,267	5,142,124	7,456,924	28,874,320	27,725,586	1,656,448	455,825	111,173,423	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	360,624	-	-	-	-	1,887,943	29,388,180	16,717,703	20,514,615	68,869,066	
TOTAL	3,301,368	15,629,854	27,908,067	35,233,360	31,509,375	88,848,171	303,070,838	640,158,604	192,294,042	201,798,575	1,539,782,254	
	0.00%	0.21%	1.02%	1.81%	2.29%	2.05%	5.77%	19.68%	41.58%	12.49%	13.11%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	368,869	42,448,285	106,552,272	226,049,075	45,605,449	58,647,259	479,671,210
PRO MUJER	-	-	-	-	-	-	-	10,572,487	17,076,903	23,481,102	51,130,492	
DIACONIA	-	-	1,359,707	2,578,571	3,091,613	6,175,711	31,838,453	66,603,621	13,941,421	5,816,653	131,405,750	
EMPRESER	-	-	-	-	-	-	88,177	720,407	2,558,188	1,029,677	306,380	4,702,830
FONCRESOL	-	-	-	-	23,609	575,136	1,295,600	2,506,550	3,280,591	1,074,725	8,756,211	
FUNBODEM	-	-	-	3,945,224	2,588,971	2,809,911	5,682,504	16,296,154	4,531,751	1,270,649	37,125,165	
IDEPRO	-	4,082,177	2,215,266	3,246,537	2,049,778	16,112,224	39,862,004	43,642,251	1,513,854	204,501	112,928,593	
IMPRO	-	-	-	-	-	-	-	83,707	1,542,507	183,660	921,897	2,731,770
SARTAWI	-	291,667	8,646,910	11,366,726	5,430,448	8,224,009	15,461,178	64,731,381	2,128,780	593,744	116,874,843	
ANED	-	-	-	-	-	-	75,800	1,686,942	32,154,463	4,790,548	1,708,533	40,416,286
CIDRE	2,360,800	16,047,758	15,023,816	9,495,233	5,572,544	5,861,427	34,733,211	44,253,514	2,454,253	809,921	136,612,477	
FONDECO	3,655,287	17,943,638	20,904,789	21,529,536	10,380,034	10,897,660	22,264,459	32,987,991	8,453,409	7,027,489	156,044,292	
FUBODE	-	603,715	-	-	-	-	-	8,451,228	46,785,646	13,169,451	15,954,120	84,964,160
TOTAL	6,619,801	38,365,240	48,150,488	52,161,828	29,505,866	93,268,341	268,631,966	590,683,827	118,159,748	117,816,973	1,363,364,078	
	0.00%	0.49%	2.81%	3.53%	3.83%	2.16%	6.84%	19.70%	43.33%	8.67%	8.64%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	790,249	54,836,201	175,490,606	398,419,044	90,704,678	117,053,849	837,294,626
PRO MUJER	-	-	-	-	-	70,877	445,657	10,423,246	127,745,805	88,671,592	111,756,094	339,113,271
DIACONIA	-	-	1,400,715	6,701,263	17,406,167	20,621,419	35,619,098	143,133,442	47,983,536	21,820,039	533,881,984	
EMPRESER	-	-	-	-	-	495,263	2,002,678	7,027,294	25,069,106	7,216,177	47,930,789	
FONCRESOL	-	-	-	-	-	23,609	1,035,113	2,404,846	5,139,273	6,190,990	3,726,831	18,520,662
FUNBODEM	-	-	-	10,485,896	7,348,399	11,598,535	22,377,757	45,473,377	13,725,933	5,211,090	116,220,989	
IDEPRO	-	6,508,344	7,868,904	6,572,378	5,035,275	42,913,903	90,966,770	84,292,773	2,036,178	289,441	246,483,966	
IMPRO	-	-	-	-	-	215,066	3,015,929	5,922,200	2,109,658	7,825,662	19,088,516	
SARTAWI	-	291,667	10,018,572	12,328,711	5,535,448	9,158,452	18,429,837	83,730,979	4,573,233	2,434,928	146,501,827	
ANED	-	-	-	-	-	-	75,800	1,686,942	32,154,463	4,790,548	1,708,533	40,416,286
CIDRE	5,301,543	27,850,731	30,565,028	19,072,500	10,714,668	13,318,350	63,607,531	71,979,100	4,110,702	1,265,746	247,785,900	
FONDECO	3,655,287	17,943,638	20,904,789	21,529,536	10,380,034	10,897,660	22,264,459	32,987,991	8,453,409	7,027,489	156,044,292	
FUBODE	964,339	-	-	-	-	-	-	76,173,826	29,887,154	36,468,735	153,833,225	
TOTAL	9,921,169	53,995,094	76,058,555	87,395,188	61,015,241	182,116,512	571,702,804	1,230,842,431	310,453,790	319,615,548	2,903,116,332	
	0.00%	0.34%	1.86%	2.62%	3.01%	2.10%	6.27%	19.69%	42.40%	10.69%	11.01%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
28 de febrero 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	161,562,727	54,817	-	-	196,060,689	24,770	-	-	357,623,416	79,587	
PRO MUJER	217,971,442	80,618	-	-	70,011,337	7,226	-	-	287,982,779	87,844	
DIACONIA	68,380,446	27,157	-	-	334,095,788	27,428	-	-	402,476,233	54,585	
EMPRENDER	10,985,999	5,273	820,465	266	31,421,495	3,946	-	-	43,227,959	9,485	
FONCRESOL	5,412,162	2,604	34,773	9	4,317,515	302	-	-	9,764,451	2,915	
FUNBODEM	-	-	-	-	79,095,824	6,462	-	-	79,095,824	6,462	
IDEPRO	-	-	-	-	133,555,374	4,963	-	-	133,555,374	4,963	
IMPRO	-	-	-	-	16,356,746	1,979	-	-	16,356,746	1,979	
SARTAWI	4,870,279	2,112	-	-	24,756,705	2,270	-	-	29,626,984	4,382	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	110,453,123	3,082	720,300	1	111,173,423	3,083	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	40,538,528	12,028	97,101	30	28,233,436	3,081	-	-	68,869,066	15,139	
TOTAL	509,721,584	184,609	952,339	305	1,028,358,031	85,509	720,300	1	1,539,752,254	270,424	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	177,464,827	57,760	-	-	302,206,383	27,464	-	-	479,671,210	85,224	
PRO MUJER	51,130,492	25,296	-	-	-	-	-	-	51,130,492	25,296	
DIACONIA	1,556,154	599	-	-	129,849,597	11,310	-	-	131,405,750	11,909	
EMPRENDER	1,015,632	422	-	-	3,687,197	482	-	-	4,702,830	904	
FONCRESOL	4,250,774	1,234	283,839	53	4,197,990	215	23,609	1	8,756,211	1,503	
FUNBODEM	-	-	-	-	37,125,165	2,927	-	-	37,125,165	2,927	
IDEPRO	-	-	-	-	112,928,593	4,760	-	-	112,928,593	4,760	
IMPRO	-	-	-	-	2,731,770	375	-	-	2,731,770	375	
SARTAWI	530,385	288	21,665	9	116,322,793	7,367	-	-	116,874,843	7,664	
ANED	1,899,384	922	278,221	148	38,224,830	4,183	13,851	2	40,416,286	5,255	
CIDRE	-	-	-	-	136,255,310	4,430	357,167	2	136,612,477	4,432	
FONDECO	17,147,512	11,523	-	-	138,896,780	2,828	-	-	156,044,292	14,351	
FUBODE	24,914,268	8,245	660,154	302	59,389,738	5,268	-	-	84,964,160	13,815	
TOTAL	279,909,428	106,289	1,243,879	512	1,081,816,145	71,609	394,626	5	1,363,364,078	178,415	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	339,027,554	112,577	-	-	498,267,072	52,234	-	-	837,294,626	164,811	
PRO MUJER	269,101,934	105,914	-	-	70,011,337	7,226	-	-	339,113,271	113,140	
DIACONIA	69,936,599	27,756	-	-	463,945,384	38,738	-	-	533,881,984	66,494	
EMPRENDER	12,001,632	5,695	820,465	266	35,108,692	4,428	-	-	47,930,789	10,389	
FONCRESOL	9,662,936	3,838	318,612	62	8,515,505	517	23,609	1	18,520,662	4,418	
FUNBODEM	-	-	-	-	116,220,989	9,389	-	-	116,220,989	9,389	
IDEPRO	-	-	-	-	246,483,966	9,723	-	-	246,483,966	9,723	
IMPRO	-	-	-	-	19,088,516	2,354	-	-	19,088,516	2,354	
SARTAWI	5,400,664	2,400	21,665	9	141,079,497	9,637	-	-	146,501,827	12,046	
ANED	1,899,384	922	278,221	148	38,224,830	4,183	13,851	2	40,416,286	5,255	
CIDRE	-	-	-	-	246,708,433	7,512	1,077,467	3	247,785,900	7,515	
FONDECO	17,147,512	11,523	-	-	138,896,780	2,828	-	-	156,044,292	14,351	
FUBODE	65,452,796	20,273	757,255	332	87,623,174	8,349	-	-	153,833,225	28,954	
TOTAL	789,631,012	290,898	2,196,218	817	2,110,174,175	157,118	1,114,926	6	2,903,116,332	448,839	

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

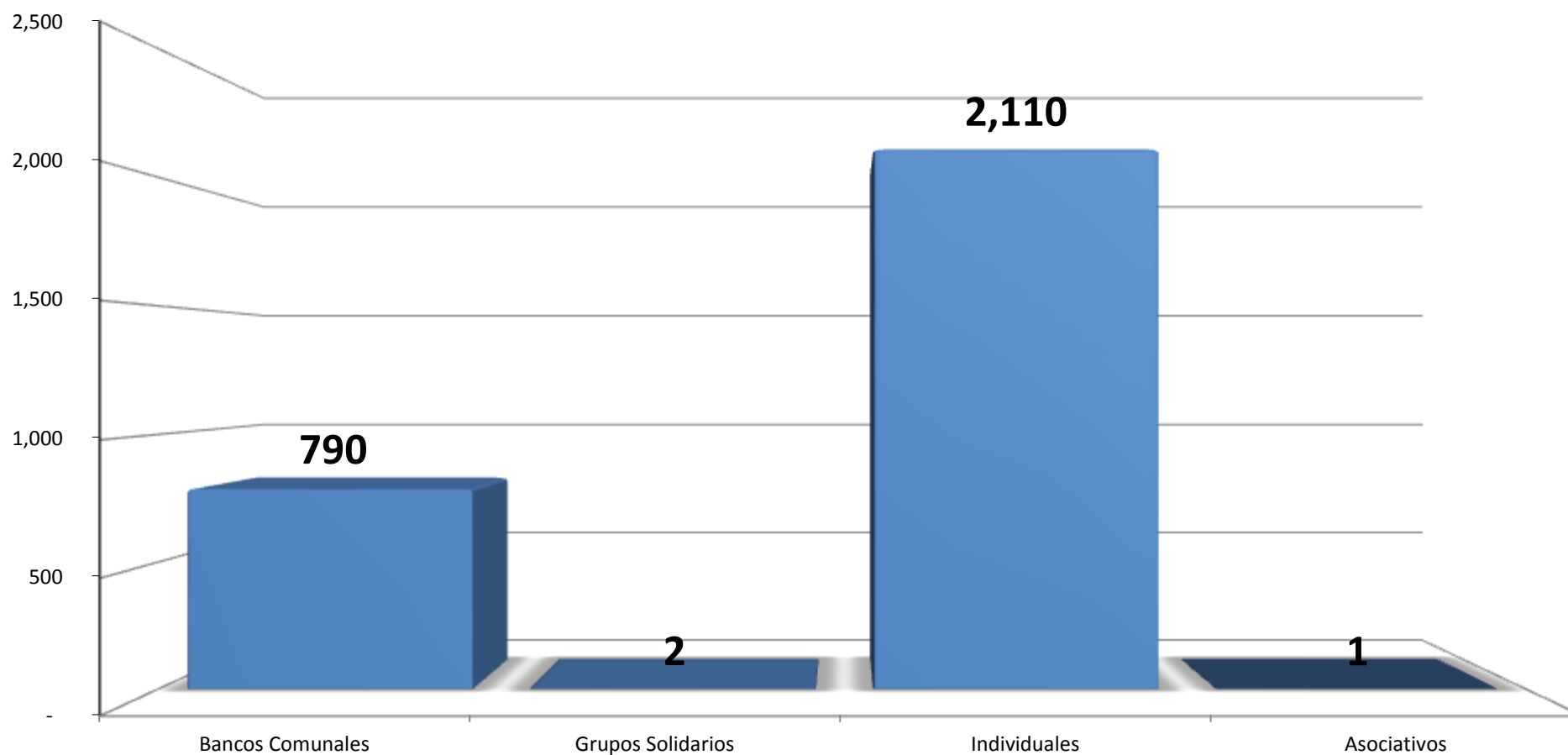
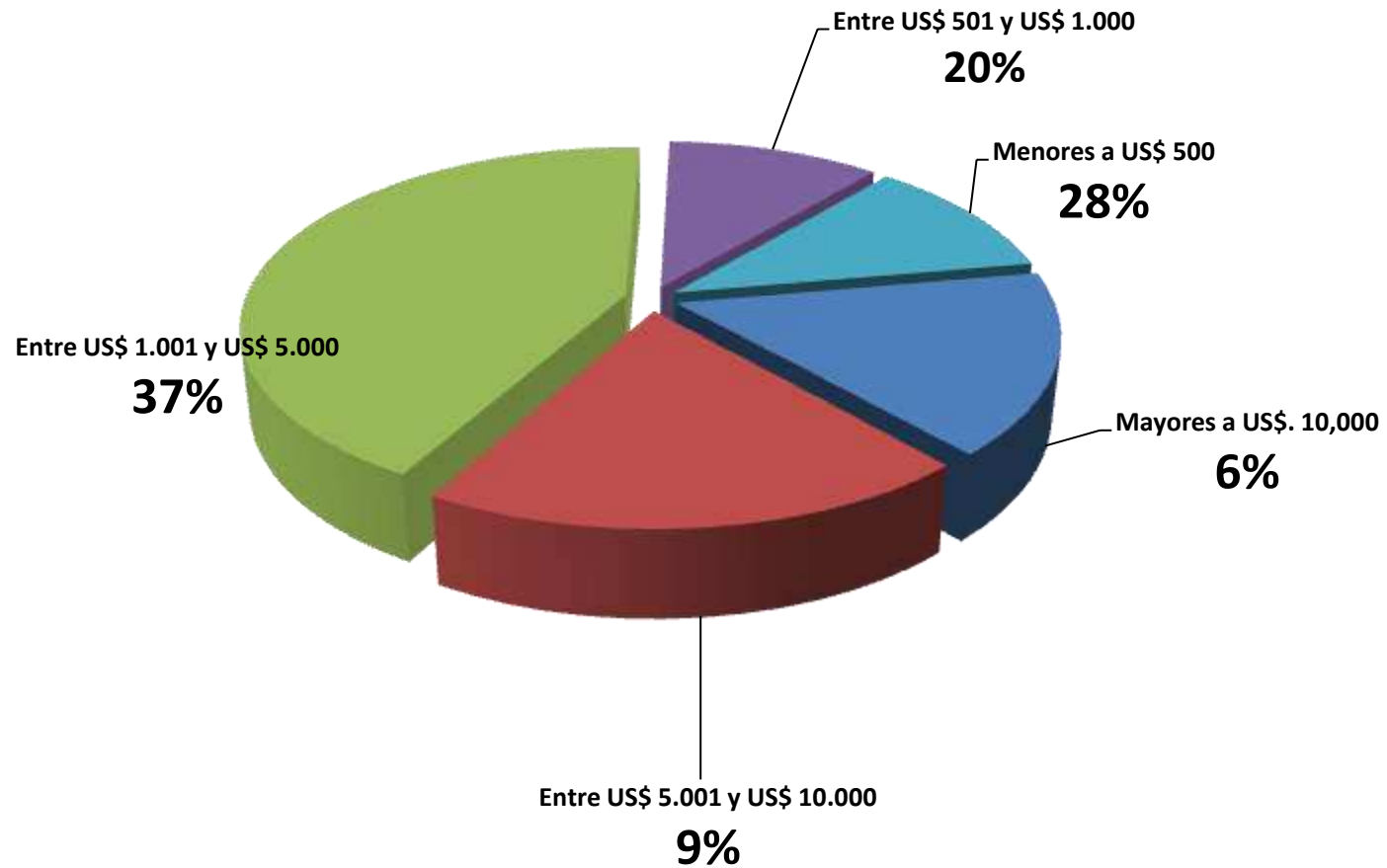


GRÁFICO Nº 11
Estratificación de cartera por monto de crédito

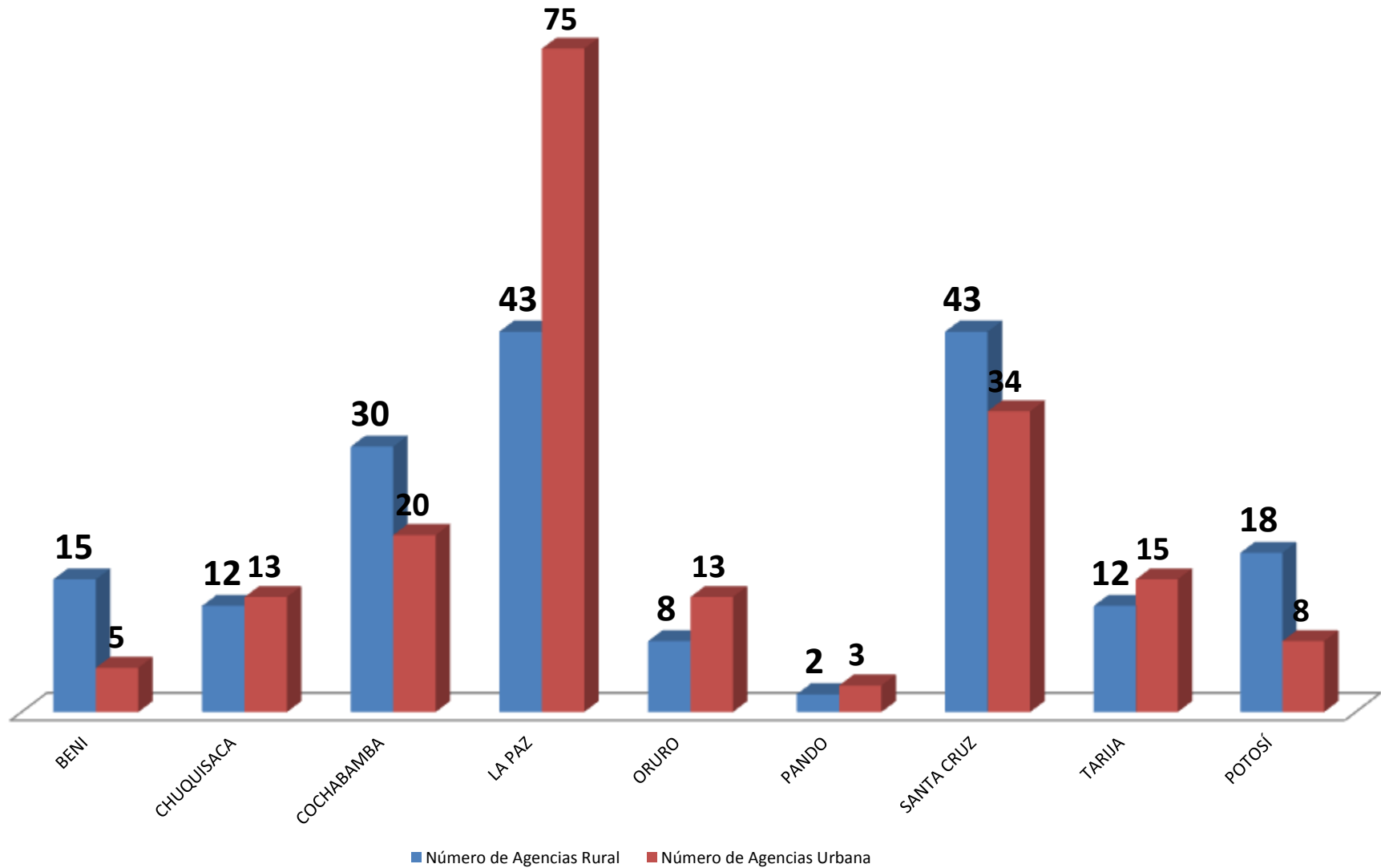


Cuadro N° 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 28 de febrero de 2013
 (En Bolivianos)

Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	12	6	18	70	81	151
CRECER	37	34	71	399	475	874
DIACONIA	20	30	50	81	311	392
EMPRENDER	2	14	16	14	137	151
FONCRESOL	1	5	6	1	29	30
FONDECO	13	4	17	69	66	135
FUBODE	11	7	18	101	142	243
FUNBODEM	9	6	15	28	103	131
IDEPRO	11	8	19	57	121	178
IMPRO	1	2	3	3	26	29
PROMUJER	15	50	65	82	584	666
SARTAWI	17	12	29	68	94	162
Total general	183	186	369	1,059	2,234	3,293

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	96	61	157
CHUQUISACA	12	13	25	53	152	205
COCHABAMBA	30	20	50	218	276	494
LA PAZ	43	75	118	223	903	1,126
ORURO	8	13	21	43	148	191
PANDO	2	3	5	6	37	43
SANTA CRUZ	43	34	77	255	457	712
TARIJA	12	15	27	83	134	217
POTOSÍ	18	8	26	82	66	148
Total general	183	186	369	1,059	2,234	3,293

GRÁFICO Nº 12
Cobertura por departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
28 de febrero 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														
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				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)