

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

	CHUCUR	PROMUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNDODEN	IDEPRO	IMPRO	SARITAWI	ANED	CIODE	FONDICO	FURROE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	28,705,898	31,071,773	59,777,671	31,407,196	4,489,349	2,631,404	1,989,104	7,537,812	433,112	8,253,409	8,490,792	3,603,922	9,639,457	10,361,711	148,614,938
INVERSIONES TEMPORARIAS	43,739,335	11,694,989	55,434,323	2,287,027	990,338	80,047	15,604	8,471,423	876,194	25,002	7,942,347	1,009,946	31,393	100,598	77,264,242
CARTERA	854,289,582	320,723,147	1,175,012,729	526,583,629	45,978,573	17,677,582	111,288,863	254,313,976	18,796,834	152,777,575	39,232,269	252,449,666	159,764,911	163,035,152	2,916,911,759
CARTERA BRUTA	857,033,318	327,377,143	1,184,410,461	546,356,194	48,080,600	18,256,235	115,875,401	253,811,113	19,088,203	151,001,954	40,015,405	257,910,624	158,937,472	157,448,430	2,951,192,093
CARTERA VIGENTE	848,688,855	321,399,390	1,170,088,245	543,102,515	46,824,268	17,281,930	102,783,434	247,451,173	17,721,654	146,339,158	38,317,210	247,363,483	155,382,194	156,303,962	2,888,959,228
CARTERA VENCIDA	5,921,843	5,748,206	11,670,048	2,547,431	250,810	464,085	955,017	1,328,783	252,478	2,346,634	1,638,285	4,397,784	1,928,932	977,637	28,757,925
CARTERA EN EDUCACIÓN	1,875,559	229,547	2,105,106	561,886	911,883	474,075	2,899,537	1,100,478	11,715	945,288	59,910	443,729	1,537,042	166,832	11,217,481
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	527,888	-	527,888	141,591	85,112	-	8,829,651	3,383,167	1,028,835	1,177,648	-	4,955,057	10,843	-	20,139,791
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	19,173	-	19,173	2,771	778	-	256,821	445,741	70,566	160,305	-	584,187	-	-	1,547,442
CARTERA REPROGRAMADA O REESTRUCTURADA EN EDUCACIÓN	-	-	-	-	7,750	29,044	150,940	101,772	2,955	32,921	-	166,384	78,461	-	570,227
PRODUCTOS DEVINGADOS POR COBRAR CARTERA	16,923,400	5,934,252	22,857,652	7,029,678	825,472	277,568	1,511,577	5,069,464	159,301	5,380,235	692,036	4,847,932	6,097,057	8,324,790	63,072,761
PROVISIÓN PARA CARTERA INCORRIBLE	-19,667,135	-12,588,248	-32,255,383	-26,802,244	-2,927,499	-856,221	-6,098,115	-4,566,600	-450,669	-3,604,614	-1,475,172	-10,308,890	-5,269,618	-2,738,069	-97,353,095
OTRAS CUENTAS POR COBRAR	6,055,896	4,777,094	10,832,990	2,051,823	1,286,869	553,034	1,127,574	2,987,601	496,027	1,872,820	1,603,783	5,270,691	4,291,971	1,133,195	33,508,378
BIENES REALIZABLES	1	-	1	5	-	-	38,604	-	-	22,434	28	-	54	-	61,125
INVERSIONES PERMANENTES	22,204,779	340,100	22,544,879	344,451	284,949	24,010	33,563	721,162	10,976	52,233	1,709,430	9,714,283	2,718,842	61,054	38,219,833
BIENES DE USO	34,068,258	8,168,768	42,237,127	13,321,594	1,858,044	1,300,552	3,181,382	5,947,606	1,199,025	5,364,512	1,054,948	9,397,028	6,980,345	2,694,378	94,536,542
OTROS ACTIVOS	15,193,079	2,507,952	17,701,031	1,517,519	85,771	239,274	760,956	1,143,640	724,231	1,354,226	325,611	763,421	411,041	1,046,452	26,073,174
<b>TOTAL DEL ACTIVO</b>	<b>1,004,256,929</b>	<b>379,283,823</b>	<b>1,383,540,751</b>	<b>577,513,245</b>	<b>54,973,893</b>	<b>22,505,903</b>	<b>118,435,649</b>	<b>281,123,220</b>	<b>22,536,399</b>	<b>169,722,211</b>	<b>60,359,208</b>	<b>282,208,957</b>	<b>183,838,013</b>	<b>178,432,540</b>	<b>3,335,189,991</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	34,218	-	34,218
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	750,081,601	282,015,410	1,032,097,010	269,519,239	39,130,909	4,784,747	85,733,468	229,475,614	16,205,046	124,077,334	39,076,086	202,163,561	139,119,606	127,348,527	2,308,731,147
OTRAS CUENTAS POR PAGAR	40,183,352	14,612,527	54,795,879	19,208,641	4,008,200	990,601	2,968,111	5,899,655	739,561	20,637,697	8,217,309	10,068,743	12,703,816	9,071,132	149,309,345
PROVISIONES	18,413,854	6,988,147	25,402,001	6,797,705	-	-	1,708,366	-	390,851	8,240	450,015	-	1,980,919	1,938,373	38,676,470
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	24,302,461	-	-	24,302,461
OBLIGACIONES SUBORDINADAS	-	-	-	620,110	3,838,566	-	-	1,203,452	-	8,348,292	516,908	-	2,737,606	-	17,264,934
<b>TOTAL DEL PASIVO</b>	<b>808,678,807</b>	<b>303,616,083</b>	<b>1,112,294,890</b>	<b>296,145,695</b>	<b>46,977,676</b>	<b>5,775,348</b>	<b>90,409,945</b>	<b>236,578,722</b>	<b>17,335,458</b>	<b>153,071,563</b>	<b>48,260,318</b>	<b>236,534,764</b>	<b>156,576,165</b>	<b>138,358,032</b>	<b>2,538,318,575</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	-	-	6,694,691	-	14,839,211	34,917,627	3,192,349	25,578,043	-	18,645,729	18,807,718	-	122,675,368
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	77,702,332	39,200,074	-	15,985,720	745,640	-	198,645	927,988	16,073,459	10,724,255	1,319,759	23,396,568	186,274,441
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	170,793,230	1,914,533	172,707,763	191,921,417	691,744	-	12,810,082	3,871,530	1,539,794	-	-	10,416,714	6,627,165	3,343,853	403,930,062
RESULTADOS ACUMULADOS	6,017,181	14,818,585	20,835,766	50,246,059	609,782	744,835	5,755,342	507,207	270,153	-9,855,384	-3,974,569	5,887,496	507,207	13,334,087	83,991,545
<b>TOTAL DEL PATRIMONIO</b>	<b>195,578,122</b>	<b>75,667,739</b>	<b>271,245,861</b>	<b>281,367,551</b>	<b>7,996,217</b>	<b>16,730,555</b>	<b>28,025,704</b>	<b>44,544,498</b>	<b>5,200,942</b>	<b>16,650,648</b>	<b>12,098,890</b>	<b>45,674,193</b>	<b>27,261,849</b>	<b>40,074,509</b>	<b>796,871,416</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>1,004,256,929</b>	<b>379,283,823</b>	<b>1,383,540,751</b>	<b>577,513,245</b>	<b>54,973,893</b>	<b>22,505,903</b>	<b>118,435,649</b>	<b>281,123,220</b>	<b>22,536,399</b>	<b>169,722,211</b>	<b>60,359,208</b>	<b>282,208,957</b>	<b>183,838,013</b>	<b>178,432,540</b>	<b>3,335,189,991</b>

CUADRO N° 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de marzo 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	58.242,156	33.447,866	91.690,022	30.966,069	3.846,668	902,151	5.653,502	12.225,284	892,781	8.213,948	2.800,913	11.300,746	7.624,250	11.018,917	187.135,251
GASTOS FINANCIEROS	-12.342,408	-5.535,908	-17.878,316	-4.913,666	-834,589	-46,366	-1.517,317	-3.406,406	-151,422	-3.341,959	-563,191	-3.322,108	-2.125,736	-2.377,099	-40.478,175
<b>RESULTADO FINANCIERO BRUTO</b>	<b>45.899,748</b>	<b>27.911,958</b>	<b>73.811,706</b>	<b>26.052,403</b>	<b>3.012,079</b>	<b>855,785</b>	<b>4.136,185</b>	<b>8.818,878</b>	<b>741,358</b>	<b>4.871,989</b>	<b>2.237,723</b>	<b>7.978,638</b>	<b>5.498,514</b>	<b>8.641,817</b>	<b>146.657,076</b>
OTROS INGRESOS OPERATIVOS	816,337	121,900	938,237	202,559	1.404,961	1,716	987,231	375,114	122,795	961,101	459,068	833,108	471,196	383,094	7.140,181
OTROS GASTOS OPERATIVOS	-1.636,921	-4.395,711	-6.032,632	-11,233	-	-	-119,939	-44,244	-28,112	-164,721	-197,126	-673,062	-82,287	-72,505	-7.425,826
<b>RESULTADO DE OPERACION BRUTO</b>	<b>45.079,164</b>	<b>23.638,147</b>	<b>68.777,311</b>	<b>26.243,729</b>	<b>4.417,040</b>	<b>857,501</b>	<b>5.003,488</b>	<b>9.149,749</b>	<b>836,042</b>	<b>5.668,369</b>	<b>2.499,665</b>	<b>8.138,684</b>	<b>5.887,454</b>	<b>8.952,407</b>	<b>146.371,437</b>
RECUPERACION DE ACTIVOS FINANCIEROS	6.408,257	3.090,844	9.499,101	3.264,483	105,435	13,941	1.543,011	1.784,996	35,684	708,658	527,253	3.036,017	1.003,353	411,406	21.933,337
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-9.605,432	-5.564,670	-15.170,102	-5.211,842	-215,502	-100,163	-1.842,776	-2.263,939	-135,328	-1.147,396	-592,165	-5.002,795	-1.870,472	-791,940	-34.344,418
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>41.881,988</b>	<b>21.164,321</b>	<b>63.046,310</b>	<b>24.296,370</b>	<b>4.306,974</b>	<b>771,279</b>	<b>4.703,724</b>	<b>8.670,806</b>	<b>736,398</b>	<b>5,229,631</b>	<b>2,434,753</b>	<b>6,171,906</b>	<b>5,020,335</b>	<b>8,571,872</b>	<b>133,960,356</b>
GASTOS DE ADMINISTRACION	-35,510,962	-18,248,874	-53,768,836	-13,433,257	-3,696,044	-704,808	-4,433,158	-7,468,717	-678,280	-5,128,530	-3,228,405	-6,180,789	-4,852,640	-6,783,536	-110,535,905
<b>RESULTADO DE OPERACION NETO</b>	<b>6,363,026</b>	<b>2,915,447</b>	<b>9,277,473</b>	<b>10,863,112</b>	<b>610,970</b>	<b>66,471</b>	<b>270,565</b>	<b>1,202,089</b>	<b>58,118</b>	<b>101,101</b>	<b>-793,652</b>	<b>11,118</b>	<b>167,695</b>	<b>1,789,337</b>	<b>23,624,397</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-281,257	10	-281,247	2,181	-1,188	1,054	-	-12,336	-	-	-	-	-	45,829	-245,707
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-145	-0	-145	-	-	-0	-	-	-	-	-	-	-	-	-145
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>6,080,624</b>	<b>2,915,457</b>	<b>8,996,081</b>	<b>10,865,293</b>	<b>609,782</b>	<b>67,525</b>	<b>270,565</b>	<b>1,189,753</b>	<b>58,118</b>	<b>101,101</b>	<b>-793,652</b>	<b>11,118</b>	<b>167,695</b>	<b>1,835,166</b>	<b>23,378,545</b>
INGRESOS EXTRAORDINARIOS	459	16,522	16,981	-	-	-	-	1,313	-	1,750	4,717	-	6,000	42	30,803
GASTOS EXTRAORDINARIOS	-28,619	-42,625	-71,244	-	-	-	-	-	-	-	-	-	-	-	-71,244
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>6,052,464</b>	<b>2,889,354</b>	<b>8,941,818</b>	<b>10,865,293</b>	<b>609,782</b>	<b>67,525</b>	<b>270,565</b>	<b>1,191,066</b>	<b>58,118</b>	<b>102,851</b>	<b>-788,935</b>	<b>11,118</b>	<b>173,695</b>	<b>1,835,208</b>	<b>23,338,104</b>
INGRESOS DE GESTIONES ANTERIORES	177,502	10,866	188,368	150,854	-	-	-	-	-	18,341	-	549,814	14,536	826	921,088
GASTOS DE GESTIONES ANTERIORES	-212,775	-2,165	-214,941	-70,959	-	-	-	-	-	-44,432	-	-34,134	-33	-139	-364,639
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>6,017,191</b>	<b>2,898,055</b>	<b>8,915,237</b>	<b>10,945,188</b>	<b>609,782</b>	<b>67,525</b>	<b>270,565</b>	<b>1,191,066</b>	<b>58,118</b>	<b>76,760</b>	<b>-788,935</b>	<b>526,798</b>	<b>188,198</b>	<b>1,834,242</b>	<b>23,894,553</b>
ABONOS POR AJUSTE POR INFLACION	-9	-	-9	-	-	-	-	-	-	-	-	-	-	-	-9
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>6,017,182</b>	<b>2,898,055</b>	<b>8,915,237</b>	<b>10,945,188</b>	<b>609,782</b>	<b>67,525</b>	<b>270,565</b>	<b>1,191,066</b>	<b>58,118</b>	<b>76,760</b>	<b>-788,935</b>	<b>526,798</b>	<b>188,198</b>	<b>1,834,242</b>	<b>23,894,544</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>6,017,182</b>	<b>2,898,055</b>	<b>8,915,237</b>	<b>10,945,188</b>	<b>609,782</b>	<b>67,525</b>	<b>270,565</b>	<b>1,191,066</b>	<b>58,118</b>	<b>76,760</b>	<b>-788,935</b>	<b>526,798</b>	<b>188,198</b>	<b>1,834,242</b>	<b>23,894,544</b>

CUADRO N° 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de marzo de 2013  
(En porcentajes)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>															
Disponibilidades/Total Activo	2.86%	8.19%	4.32%	5.44%	8.17%	11.69%	1.68%	2.68%	1.92%	4.86%	14.07%	1.28%	5.24%	5.81%	<b>4.46%</b>
Inversiones Temporarias/Total Activo	4.36%	3.08%	4.01%	0.40%	1.80%	0.36%	0.01%	3.01%	3.89%	0.01%	13.16%	0.36%	0.02%	0.06%	<b>2.32%</b>
Cartera / Total Activo	85.07%	84.56%	84.93%	91.18%	83.64%	78.55%	93.97%	90.46%	83.41%	90.02%	65.00%	89.45%	86.91%	91.37%	<b>87.46%</b>
Otras Cuentas por cobrar / Total Activo	0.60%	1.26%	0.78%	0.36%	2.34%	2.46%	0.95%	1.06%	2.20%	1.10%	2.66%	1.87%	2.33%	0.64%	<b>1.00%</b>
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%	<b>0.00%</b>
Inversiones Permanentes / Total Activo	2.21%	0.09%	1.63%	0.06%	0.52%	0.11%	0.03%	0.26%	0.05%	0.03%	2.83%	3.44%	1.48%	0.03%	<b>1.15%</b>
Bienes de Uso / Total Activo	3.39%	2.15%	3.05%	2.31%	3.38%	5.78%	2.69%	2.12%	5.32%	3.16%	1.75%	3.33%	3.80%	1.51%	<b>2.83%</b>
Otros Activos / Total Activo	1.51%	0.66%	1.28%	0.26%	0.16%	1.06%	0.64%	0.41%	3.21%	0.80%	0.54%	0.27%	0.22%	0.59%	<b>0.78%</b>
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	2.40%	3.06%	2.58%	7.58%	4.44%	1.20%	0.91%	1.69%	1.03%	0.18%	-5.23%	0.75%	0.41%	4.11%	<b>2.87%</b>
Resultado Neto / Patrimonio ROE	12.31%	15.32%	13.15%	15.56%	30.50%	1.61%	3.86%	10.70%	4.47%	1.84%	-26.08%	4.61%	2.76%	18.31%	<b>11.99%</b>
Resultado Neto / Ingresos Financieros	10.33%	8.66%	9.72%	35.35%	15.85%	7.48%	4.79%	9.74%	6.51%	0.93%	-28.17%	4.66%	2.47%	16.65%	<b>12.77%</b>
Ingresos Financieros / Activo	23.20%	35.27%	26.51%	27.99%	27.99%	16.03%	19.09%	17.39%	15.85%	19.36%	18.56%	16.02%	16.59%	24.70%	<b>22.44%</b>
Ingresos Financieros / Cartera Bruta	27.18%	40.87%	30.97%	22.67%	32.00%	19.77%	19.52%	19.27%	18.71%	21.76%	28.00%	17.53%	19.19%	27.99%	<b>25.36%</b>
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	16.58%	22.30%	18.16%	9.83%	30.75%	15.44%	15.30%	11.77%	14.21%	13.59%	32.27%	9.55%	12.21%	17.23%	<b>14.95%</b>
Gastos Administrativos / Activo	14.15%	19.25%	15.55%	9.30%	26.89%	12.53%	14.97%	10.63%	12.04%	12.09%	21.39%	8.73%	10.56%	15.20%	<b>13.23%</b>
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.09%	98.17%	99%	99.43%	97.56%	95%	96%	99%	98%	98%	95.76%	98%	98%	99%	<b>99%</b>
Cartera Vencida / Cartera Bruta	0.69%	1.76%	0.99%	0.47%	0.52%	2.58%	1.05%	0.70%	1.69%	1.66%	4.09%	1.93%	1.21%	0.62%	<b>1.03%</b>
Cartera en Ejecución / Cartera Bruta	0.22%	0.07%	0.18%	0.10%	1.91%	2.76%	2.63%	0.47%	0.08%	0.65%	0.15%	0.24%	1.02%	0.11%	<b>0.40%</b>
Previsión cartera incobrable / Cartera en Mora	251.61%	210.58%	233.83%	861.23%	249.95%	87.88%	143.07%	153.41%	133.45%	103.43%	86.87%	184.35%	148.67%	239.24%	<b>231.28%</b>
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	3.55%	10%	5%	10.61%	9.56%	46%	2%	3%	2%	5%	17.59%	2%	6%	7%	<b>6%</b>
Disponibilidades + Inversiones Temporarias / Pasivo	8.96%	14.09%	10.36%	11.38%	11.66%	46.95%	2.22%	6.77%	7.55%	5.41%	34.05%	1.95%	6.18%	7.56%	<b>8.90%</b>
Disponibilidades + Inversiones Temporarias / Activo	7.21%	11.28%	8.33%	5.83%	9.97%	12.05%	1.69%	5.69%	5.81%	4.88%	27.23%	1.63%	5.26%	5.86%	<b>6.77%</b>
<b>SOLVENCIA</b>															
Patrimonio/Activo	19.47%	20%	20%	48.72%	14.55%	74%	24%	16%	23%	10%	20.04%	16%	15%	22%	<b>24%</b>
Cartera Vencida+Ejecución/Patrimonio	4.00%	7.90%	5.09%	1.11%	14.65%	5.82%	15.21%	6.68%	6.49%	20.93%	14.04%	12.24%	13.00%	2.86%	<b>5.28%</b>
Cartera Vencida+Ejecución-Prev/Patrimonio	-6.06%	-8.74%	-6.81%	-8.42%	-21.96%	0.71%	-6.55%	-3.57%	-2.17%	-0.72%	1.84%	-10.33%	-6.33%	-3.98%	<b>-6.93%</b>

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	43,627,146	42,333,501	1,277,802	15,843	672	14,569	15,241
CHUQUISACA	84,520,970	83,743,501	341,554	435,914	3,477	16,669	20,146
COCHABAMBA	192,526,717	189,021,963	2,604,890	899,863	6,567	23,402	29,969
LA PAZ	614,022,155	606,700,242	5,594,710	1,727,203	25,000	78,599	103,599
ORURO	143,433,693	142,259,381	971,132	203,180	4,160	17,098	21,258
PANDO	31,668,838	31,133,075	378,756	157,007	524	2,459	2,983
POTOSI	48,678,456	48,248,355	215,206	214,895	1,453	9,005	10,458
SANTA CRUZ	293,381,549	284,091,328	5,801,287	3,488,933	7,083	45,075	52,158
TARIJA	93,769,064	92,316,076	1,128,704	324,283	3,275	11,304	14,579
<b>TOTAL</b>	<b>1,545,628,587</b>	<b>1,519,847,423</b>	<b>18,314,042</b>	<b>7,467,122</b>	<b>52,211</b>	<b>218,180</b>	<b>270,391</b>
	100%	98.33%	1.18%	0.48%	19.31%	80.69%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	109,843,808	107,748,511	1,899,413	195,888	4,132	13,757	17,889
CHUQUISACA	69,501,138	69,169,608	294,195	37,335	2,820	5,122	7,942
COCHABAMBA	271,518,678	268,237,036	2,616,871	664,771	8,067	19,210	27,277
LA PAZ	297,445,799	295,017,921	1,748,770	679,108	12,404	28,358	40,762
ORURO	63,268,639	63,007,036	201,926	59,677	1,776	4,042	5,818
PANDO	19,426,012	19,043,676	272,336	110,000	380	2,632	3,012
POTOSI	93,404,339	92,691,330	490,698	222,311	3,647	9,590	13,237
SANTA CRUZ	368,515,106	362,798,926	3,574,863	2,141,317	9,852	31,628	41,480
TARIJA	112,640,032	111,537,597	892,257	210,178	4,833	18,050	22,883
<b>TOTAL</b>	<b>1,405,563,553</b>	<b>1,389,251,642</b>	<b>11,991,329</b>	<b>4,320,585</b>	<b>47,911</b>	<b>132,389</b>	<b>180,300</b>
	100%	98.84%	0.85%	0.31%	26.57%	73.43%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	153,470,954	150,082,011	3,177,215	211,731	4,804	28,326	33,130
CHUQUISACA	154,022,108	152,913,109	635,750	473,249	6,297	21,791	28,088
COCHABAMBA	464,045,395	457,259,000	5,221,761	1,564,634	14,634	42,612	57,246
LA PAZ	911,467,955	901,718,163	7,343,480	2,406,311	37,404	106,957	144,361
ORURO	206,702,332	205,266,417	1,173,057	262,857	5,936	21,140	27,076
PANDO	51,094,850	50,176,752	651,092	267,007	904	5,091	5,995
POTOSI	142,082,795	140,939,685	705,904	437,206	5,100	18,595	23,695
SANTA CRUZ	661,896,655	646,890,255	9,376,150	5,630,250	16,936	76,702	93,638
TARIJA	206,409,096	203,853,673	2,020,962	534,461	8,108	29,354	37,462
<b>TOTAL</b>	<b>2,951,192,140</b>	<b>2,909,099,064</b>	<b>30,305,371</b>	<b>11,787,707</b>	<b>100,122</b>	<b>350,569</b>	<b>450,691</b>
	100%	98.57%	1.03%	0.40%	22.22%	77.78%	100%

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

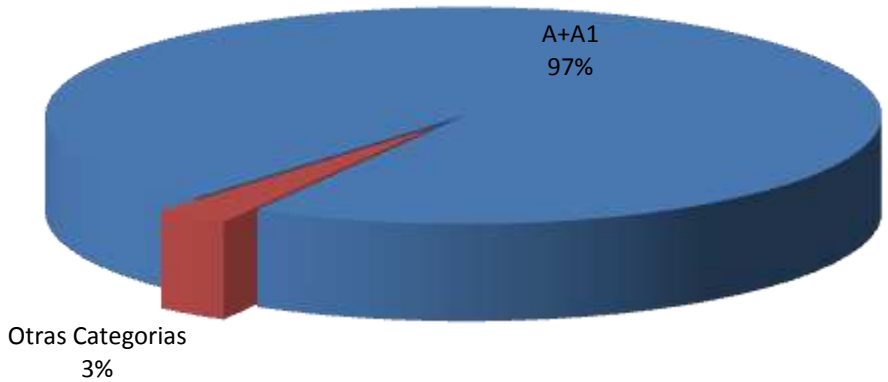
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	362,053,762	358,010,202	2,769,740	1,273,820	10,931	69,114	80,045	
PRO MUJER	277,004,727	271,709,846	5,065,334	229,547	4,185	83,808	87,993	
DIACONIA	410,712,776	408,068,672	2,114,667	529,437	21,012	33,835	54,847	
EMPRENDER	43,387,826	42,223,244	250,763	913,819	2,584	5,978	8,562	
FONCRESOL	9,709,960	8,991,515	386,344	332,101	658	2,182	2,840	
FUNBODEM	77,877,660	74,296,285	1,001,646	2,579,730	2,328	3,473	5,801	
IDEPRO	133,095,797	131,004,417	1,207,990	883,390	2,620	2,271	4,891	
IMPRO	16,432,835	16,108,218	309,947	14,670	1,062	890	1,952	
SARTAWI	30,624,242	29,314,724	1,104,646	204,872	1,812	2,718	4,530	
ANED	-	-	-	-	-	-	-	
CIDRE	113,704,736	109,859,605	3,465,379	379,752	1,651	1,467	3,118	
FONDECO	-	-	-	-	-	-	-	
FUBODE	71,024,266	70,260,694	637,586	125,985	3,368	12,444	15,812	
<b>TOTAL</b>	<b>1,545,628,587</b>	<b>1,519,847,423</b>	<b>18,314,042</b>	<b>7,467,122</b>	<b>52,211</b>	<b>218,180</b>	<b>270,391</b>	
	100%	98.33%	1.18%	0.48%	19.31%	80.69%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	494,979,554	491,206,539	3,171,276	601,739	13,831	72,888	86,719	
PRO MUJER	50,372,420	49,689,548	682,872	-	2,596	22,470	25,066	
DIACONIA	135,643,419	135,175,434	435,536	32,449	7,175	4,810	11,985	
EMPRENDER	4,692,774	4,686,136	825	5,813	254	589	843	
FONCRESOL	8,546,275	8,290,415	84,841	171,019	448	911	1,359	
FUNBODEM	37,997,769	37,316,827	210,195	470,747	1,079	1,662	2,741	
IDEPRO	120,715,313	119,829,923	566,533	318,860	3,414	1,580	4,994	
IMPRO	2,655,368	2,642,272	13,097	-	247	140	387	
SARTAWI	120,377,712	118,202,082	1,402,293	773,337	5,206	2,693	7,899	
ANED	40,015,402	38,317,207	1,638,285	59,910	2,474	2,681	5,155	
CIDRE	144,205,891	142,458,937	1,516,593	230,361	1,500	3,051	4,551	
FONDECO	158,937,490	155,393,055	1,928,932	1,615,503	5,065	9,412	14,477	
FUBODE	86,424,164	86,043,268	340,050	40,847	4,622	9,502	14,124	
<b>TOTAL</b>	<b>1,405,563,553</b>	<b>1,389,251,642</b>	<b>11,991,329</b>	<b>4,320,585</b>	<b>47,911</b>	<b>132,389</b>	<b>180,300</b>	
	100%	98.84%	0.85%	0.31%	26.57%	73.43%	100%	
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL								
CRECER	857,033,316	849,216,741	5,941,016	1,875,559	24,762	142,002	166,764	
PRO MUJER	327,377,147	321,399,394	5,748,206	229,547	6,781	106,278	113,059	
DIACONIA	546,356,195	543,244,106	2,550,203	561,886	28,187	38,645	66,832	
EMPRENDER	48,080,600	46,909,380	251,588	919,632	2,838	6,567	9,405	
FONCRESOL	18,256,235	17,281,930	471,185	503,120	1,106	3,093	4,199	
FUNBODEM	115,875,430	111,613,111	1,211,841	3,050,477	3,407	5,135	8,542	
IDEPRO	253,811,110	250,834,340	1,774,523	1,202,250	6,034	3,851	9,885	
IMPRO	19,088,203	18,750,490	323,043	14,670	1,309	1,030	2,339	
SARTAWI	151,001,954	147,516,806	2,506,939	978,209	7,018	5,411	12,429	
ANED	40,015,402	38,317,207	1,638,285	59,910	2,474	2,681	5,155	
CIDRE	257,910,627	252,318,542	4,981,971	610,113	3,151	4,518	7,669	
FONDECO	158,937,490	155,393,055	1,928,932	1,615,503	5,065	9,412	14,477	
FUBODE	157,448,430	156,303,962	977,636	166,832	7,990	21,946	29,936	
<b>TOTAL</b>	<b>2,951,192,140</b>	<b>2,909,099,064</b>	<b>30,305,371</b>	<b>11,787,707</b>	<b>100,122</b>	<b>350,569</b>	<b>450,691</b>	
	100%	98.57%	1.03%	0.40%	22.22%	77.78%	100%	

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo 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	843.257.079	5.811.264	1.996.509	963.344	977.956	4.027.165	-	-	-	-	-	-	-	857.033.316
PRO MUJER	318.334.661	3.064.733	1.302.573	506.116	929.695	3.239.369	-	-	-	-	-	-	-	327.377.147
DIACONIA	542.070.138	1.173.968	373.280	197.426	191.756	2.349.627	-	-	-	-	-	-	-	546.356.195
EMPRENDER	46.733.829	169.693	64.440	103.778	81.971	926.890	-	-	-	-	-	-	-	48.080.600
FONCRESOL	5.538.134	143.920	-	52.232	-	3.624.204	-	351.471	8.290.415	68.208	-	16.633	171.019	18.256.235
FUNBODEM	107.923.918	3.505.141	755.295	272.455	208.997	3.209.627	-	-	-	-	-	-	-	115.875.432
IDEPRO	246.694.754	4.057.507	604.487	305.279	505.356	1.643.729	-	-	-	-	-	-	-	253.811.113
IMPRO	18.227.231	523.258	197.486	63.097	62.461	14.670	-	-	-	-	-	-	-	19.088.203
SARTAWI	144.685.849	2.811.413	664.548	266.353	191.253	2.382.538	-	-	-	-	-	-	-	151.001.954
ANED	19.647.649	519.155	438.842	106.984	146.147	473.956	-	-	17.756.438	487.735	75.450	363.047	-	40.015.402
CIDRE	237.134.388	14.995.494	1.840.790	871.357	538.863	2.529.736	-	-	-	-	-	-	-	257.910.627
FONDECOC	55.225.923	1.043.753	1.184.096	434.432	221.477	1.139.889	-	-	98.669.680	28.373	175.060	182.018	632.776	158.937.477
FUBODE	155.717.452	712.511	281.936	116.486	76.449	543.597	-	-	-	-	-	-	-	157.448.430
<b>TOTAL</b>	<b>2.741.191.004</b>	<b>38.531.810</b>	<b>9.704.282</b>	<b>4.259.338</b>	<b>4.132.380</b>	<b>26.104.996</b>	<b>-</b>	<b>351.471</b>	<b>124.716.532</b>	<b>584.316</b>	<b>250.509</b>	<b>561.698</b>	<b>803.795</b>	<b>2.951.192.132</b>
	92,88%	1,31%	0,33%	0,14%	0,14%	0,88%	0,00%	0,01%	4,23%	0,02%	0,01%	0,02%	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

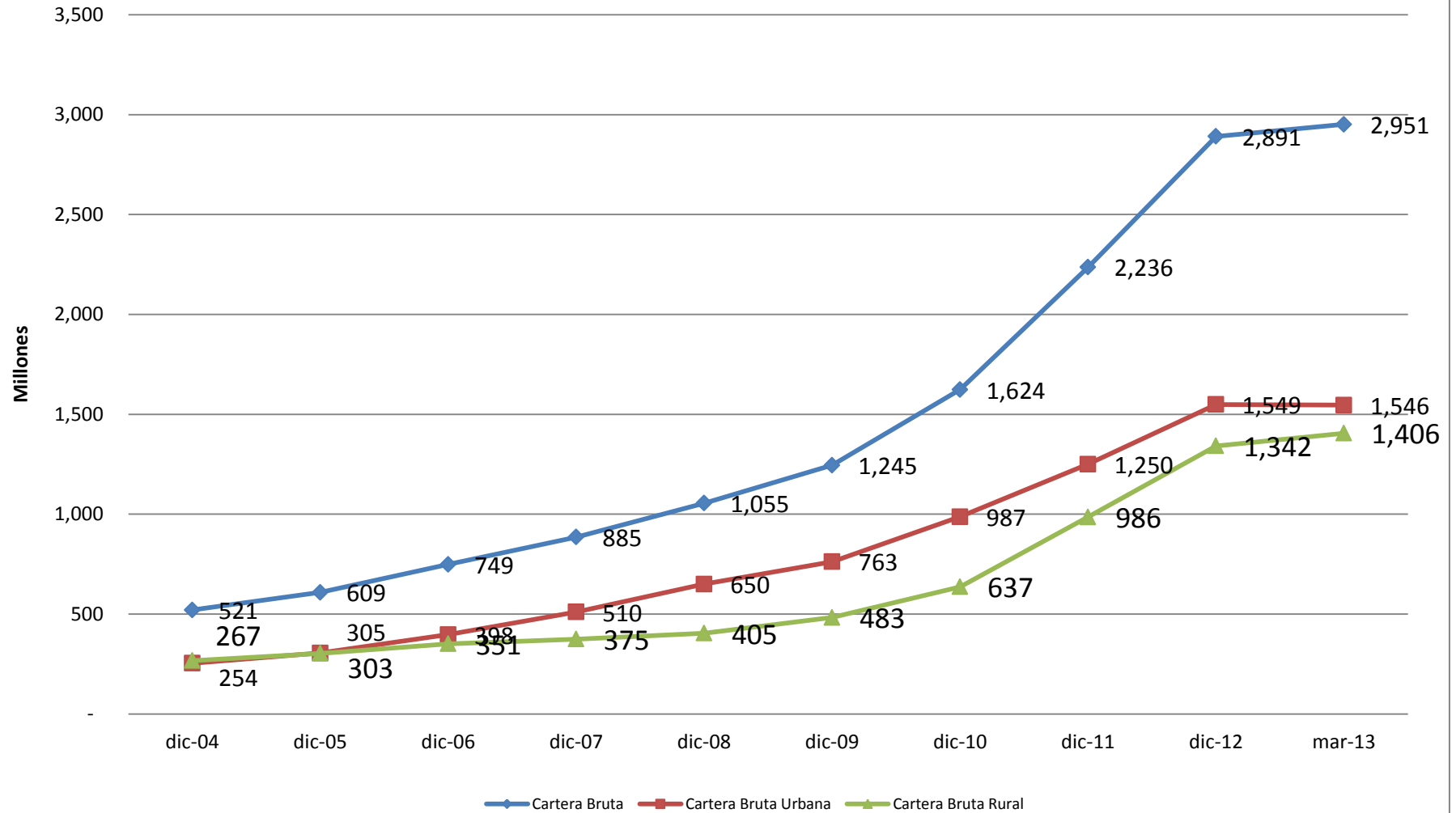


Cuadro N° 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de marzo de 2013  
(En Bolivianos)

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	-	-	341,656,151	-	-	965,663	-	19,431,948	362,053,762
PRO MUJER	-	-	277,004,727	-	-	-	-	-	277,004,727
DIACONIA	-	44,736,793	365,975,983	-	-	-	-	-	410,712,776
EMPRENDER	-	-	3,914,892	39,472,934	-	-	-	-	43,387,826
FONCRESOL	-	-	9,709,960	-	-	-	-	-	9,709,960
FUNBODEM	-	-	57,969,640	-	19,908,021	-	-	-	77,877,660
IDEPRO	-	-	133,095,797	-	-	-	-	-	133,095,797
IMPRO	-	-	16,432,835	-	-	-	-	-	16,432,835
SARTAWI	-	250,161	15,289,674	-	-	2,306,769	-	12,777,638	30,624,242
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	15,726,114	2,856,874	25,867,639	58,259,684	3,514,678	1,500,831	5,978,916	113,704,736
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	68,514,090	-	-	56,819	-	2,453,357	71,024,266
<b>TOTAL</b>	-	60,713,068	1,292,420,623	65,340,573	78,167,705	6,843,929	1,500,831	40,641,859	1,545,628,587
	0.00%	3.93%	83.62%	4.23%	5.06%	0.44%	0.10%	2.63%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	405,770,350	-	-	308,905	-	88,900,300	494,979,554
PRO MUJER	-	-	50,372,420	-	-	-	-	-	50,372,420
DIACONIA	-	9,005,525	126,637,894	-	-	-	-	-	135,643,419
EMPRENDER	-	-	9,100	4,683,675	-	-	-	-	4,692,775
FONCRESOL	-	-	-	-	-	-	-	8,546,275	8,546,275
FUNBODEM	-	-	31,177,923	-	6,819,846	-	-	-	37,997,769
IDEPRO	-	-	120,715,316	-	-	-	-	-	120,715,316
IMPRO	-	-	2,655,368	-	-	-	-	-	2,655,368
SARTAWI	-	145,714	24,722,769	-	-	1,232,233	-	94,276,996	120,377,712
ANED	-	-	161,742	-	20,913,153	-	-	18,940,507	40,015,402
CIDRE	-	4,541,323	4,701,872	35,371,450	52,886,108	2,549,778	1,815,899	42,339,462	144,205,892
FONDECO	-	-	115,016,905	-	-	-	-	43,920,577	158,937,482
FUBODE	-	-	51,005,295	-	-	21,051	-	35,397,818	86,424,164
<b>TOTAL</b>	-	13,692,562	932,946,954	40,055,125	80,619,107	4,111,967	1,815,899	332,321,935	1,405,563,549
	0.00%	0.97%	66.38%	2.85%	5.74%	0.29%	0.13%	23.64%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	747,426,501	-	-	1,274,568	-	108,332,248	857,033,316
PRO MUJER	-	-	327,377,147	-	-	-	-	-	327,377,147
DIACONIA	-	53,742,318	492,613,877	-	-	-	-	-	546,356,195
EMPRENDER	-	-	3,923,992	44,156,609	-	-	-	-	48,080,601
FONCRESOL	-	-	9,709,960	-	-	-	-	8,546,275	18,256,235
FUNBODEM	-	-	89,147,563	-	26,727,867	-	-	-	115,875,430
IDEPRO	-	-	253,811,113	-	-	-	-	-	253,811,113
IMPRO	-	-	19,088,203	-	-	-	-	-	19,088,203
SARTAWI	-	395,875	40,012,443	-	-	3,539,002	-	107,054,634	151,001,954
ANED	-	-	161,742	-	20,913,153	-	-	18,940,507	40,015,402
CIDRE	-	20,267,437	7,558,746	61,239,089	111,145,792	6,064,456	3,316,730	48,318,378	257,910,628
FONDECO	-	-	115,016,905	-	-	-	-	43,920,577	158,937,482
FUBODE	-	-	119,519,385	-	-	77,870	-	37,851,175	157,448,430
<b>TOTAL</b>	-	74,405,630	2,225,367,577	105,395,698	158,786,812	10,955,896	3,316,730	372,963,794	2,951,192,137
	0.00%	2.52%	75.41%	3.57%	5.38%	0.37%	0.11%	12.64%	100%

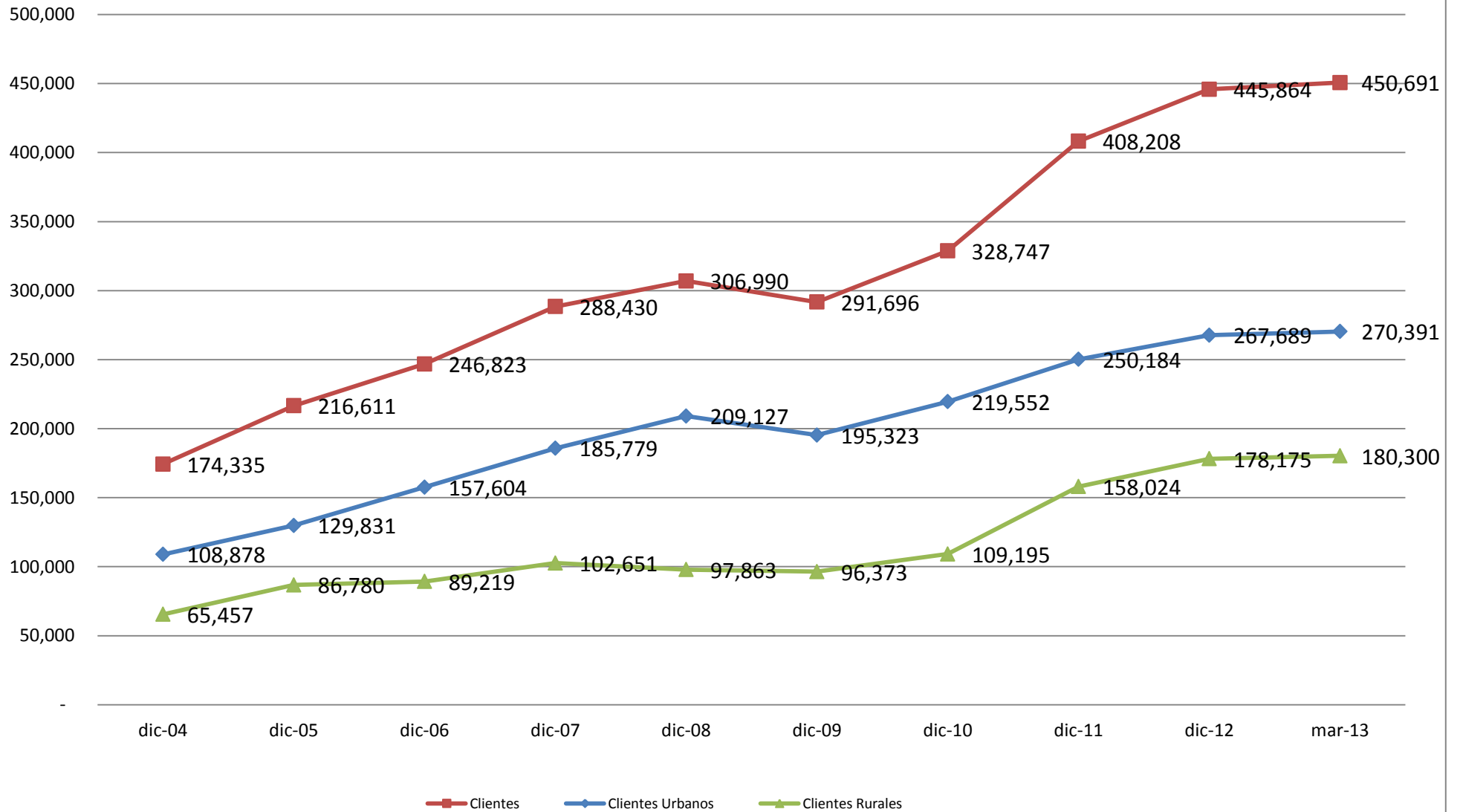


**GRÁFICO Nº 2**  
**Evolución de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



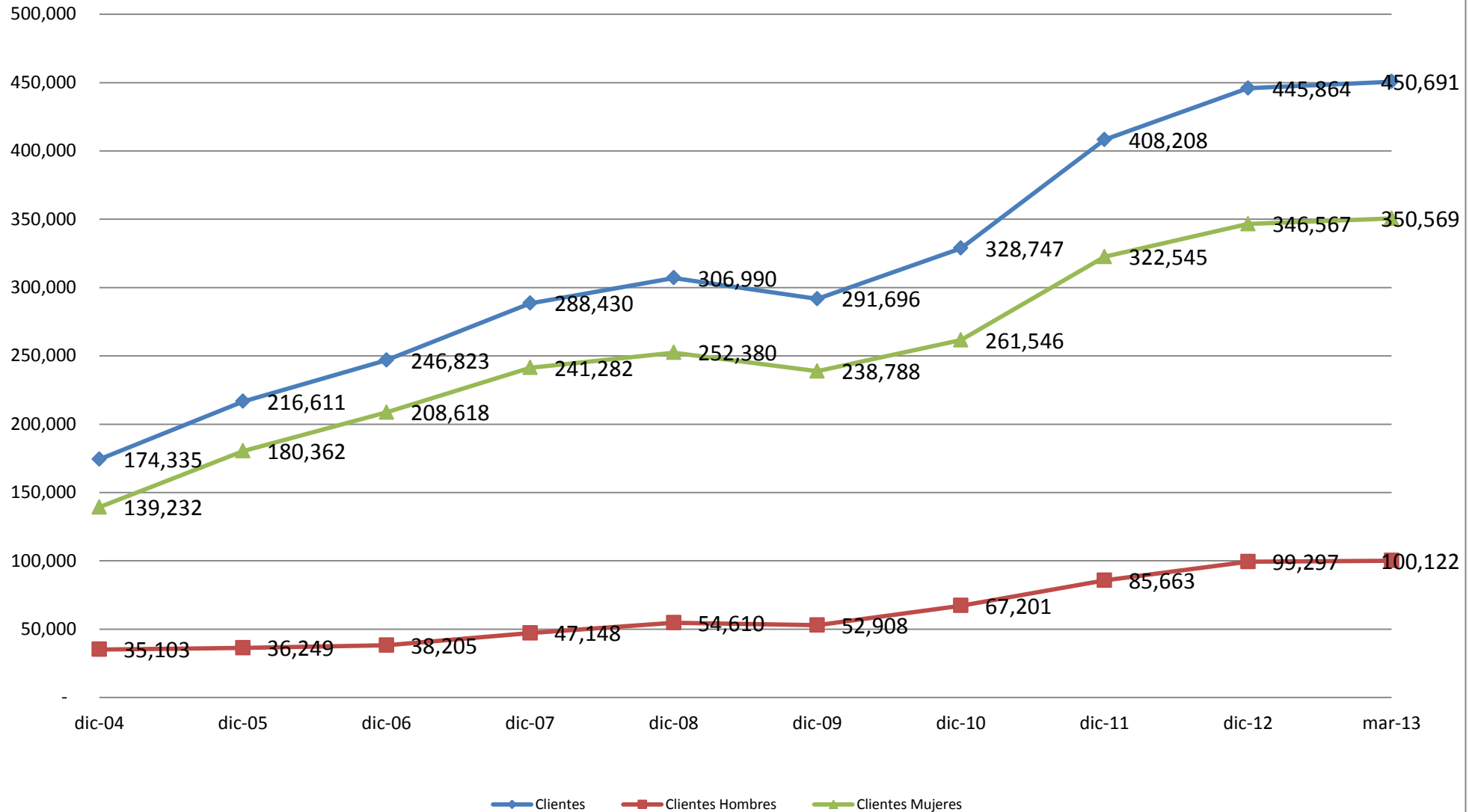
### GRÁFICO N° 3

#### Evolución de número de prestatarios urbanos y rurales

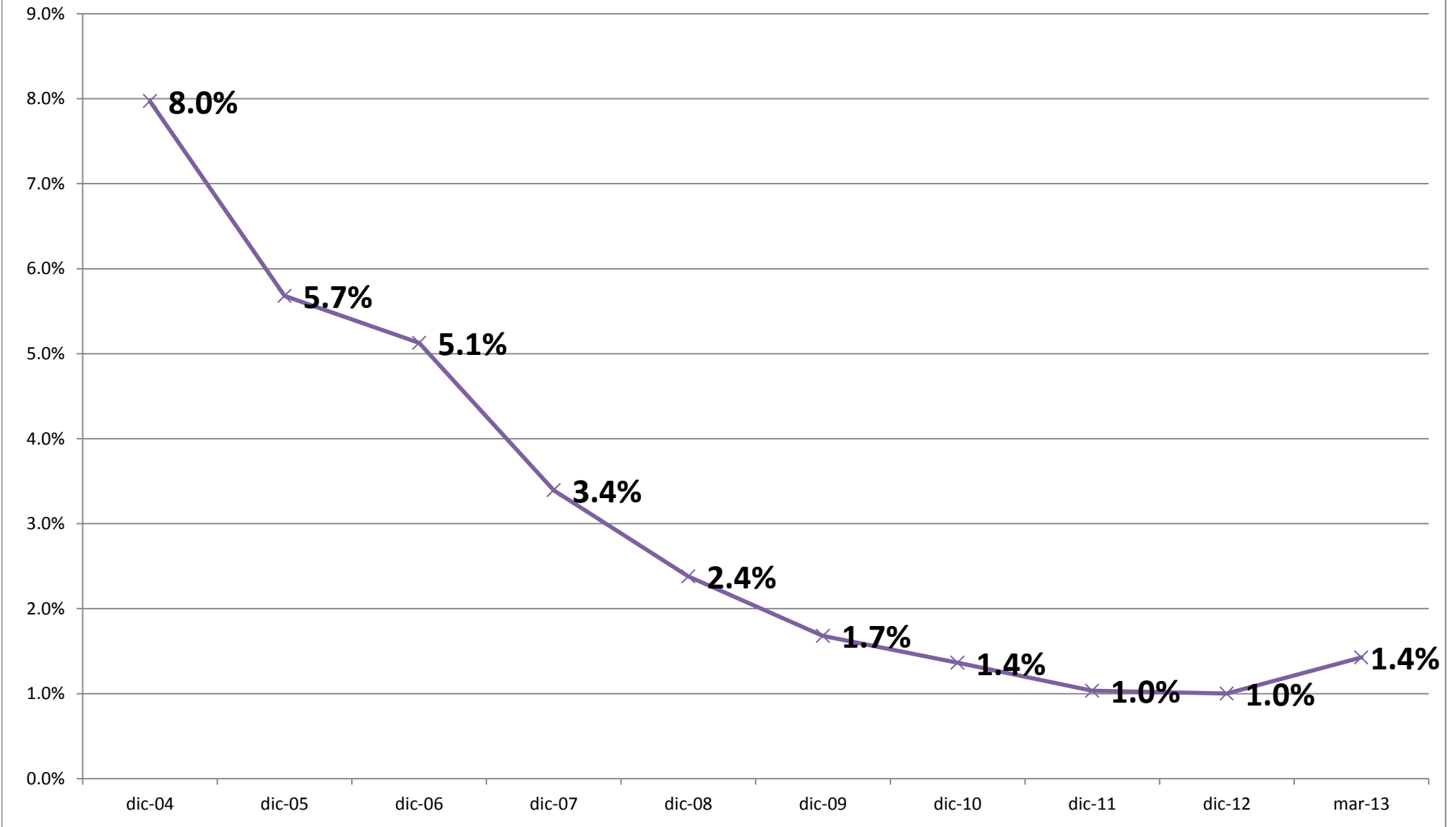


## GRÁFICO N° 4

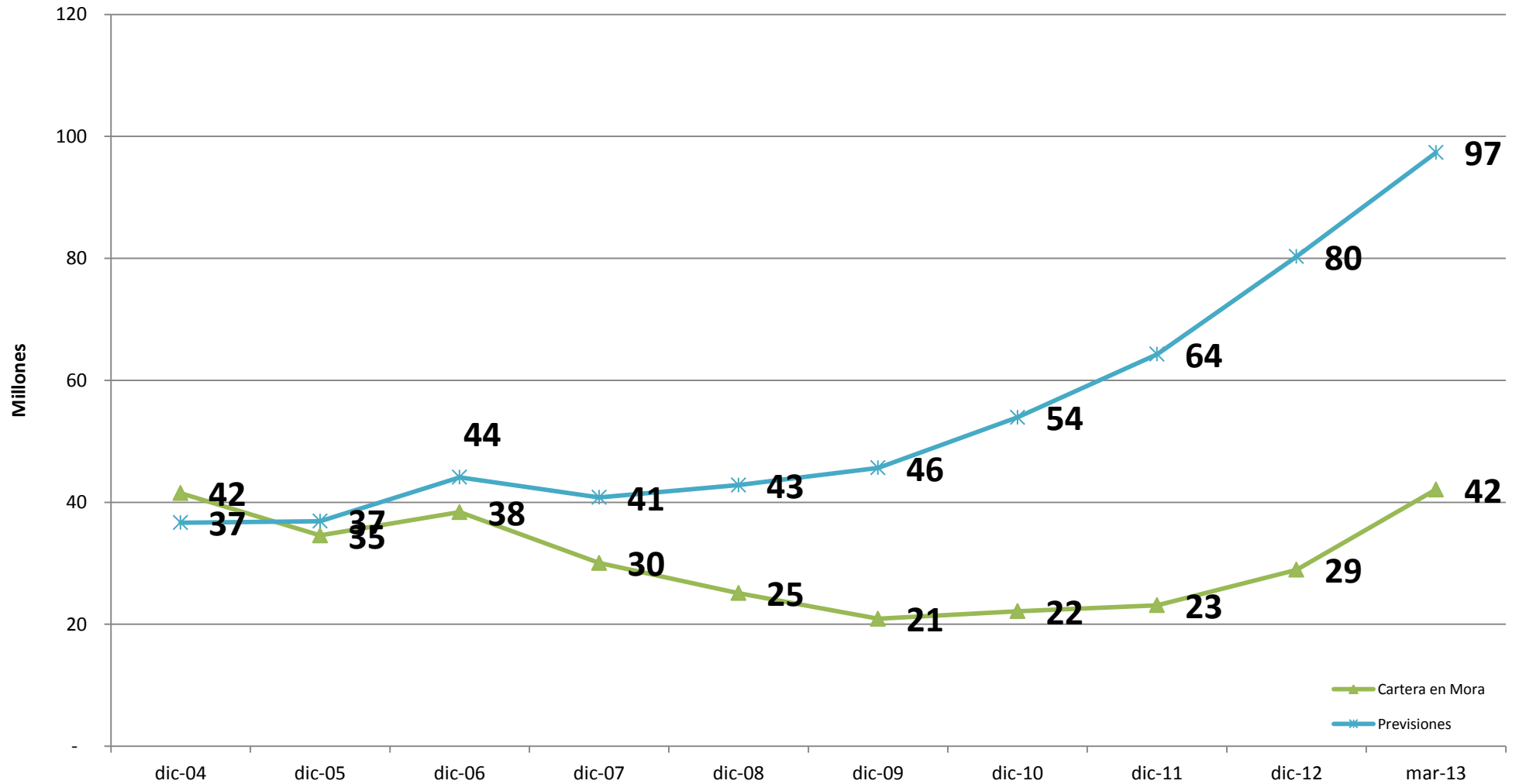
### Evolución de número de prestatarios hombres y mujeres



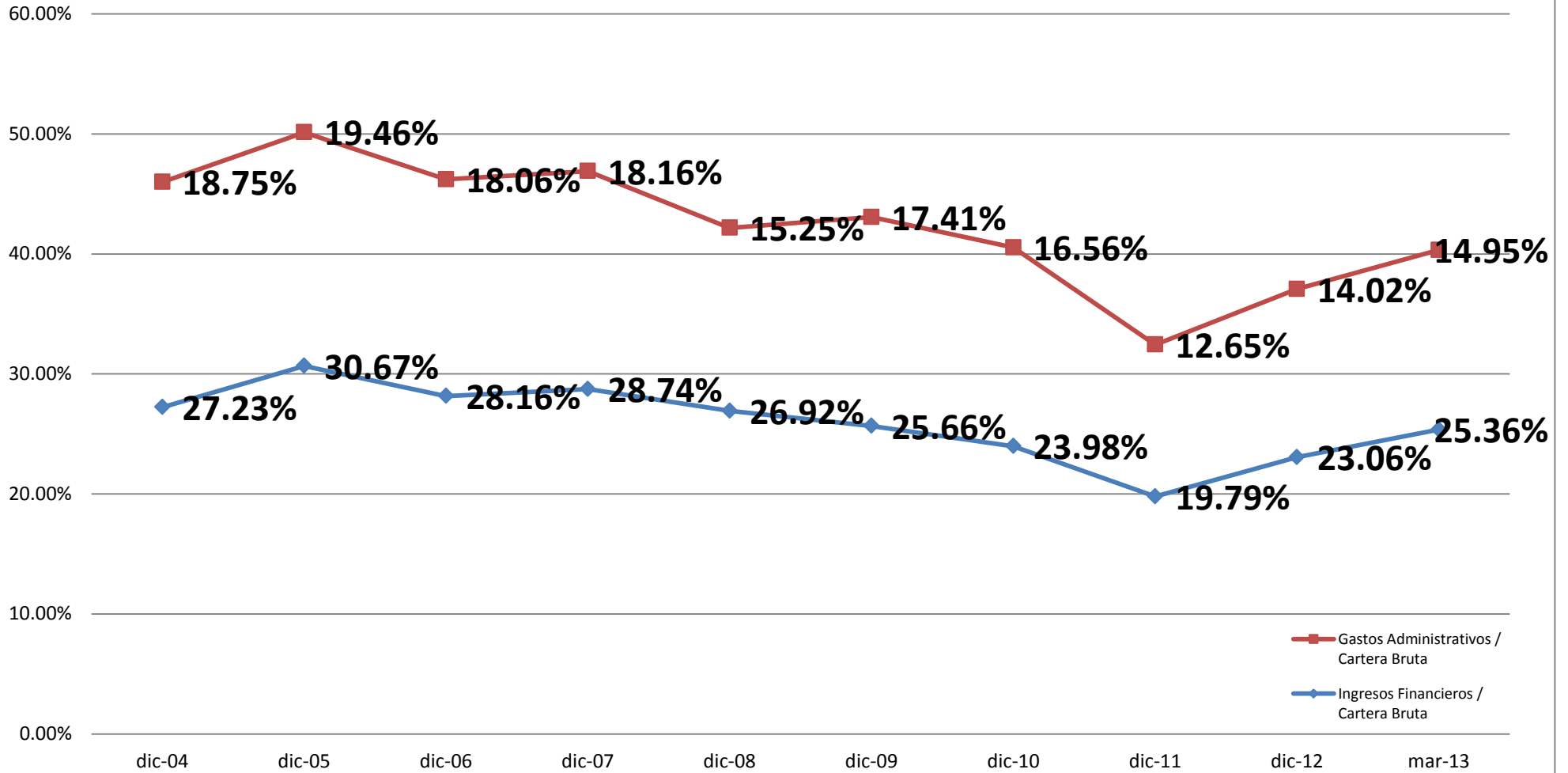
**GRÁFICO N° 5**  
**Evolución de % de Mora**



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



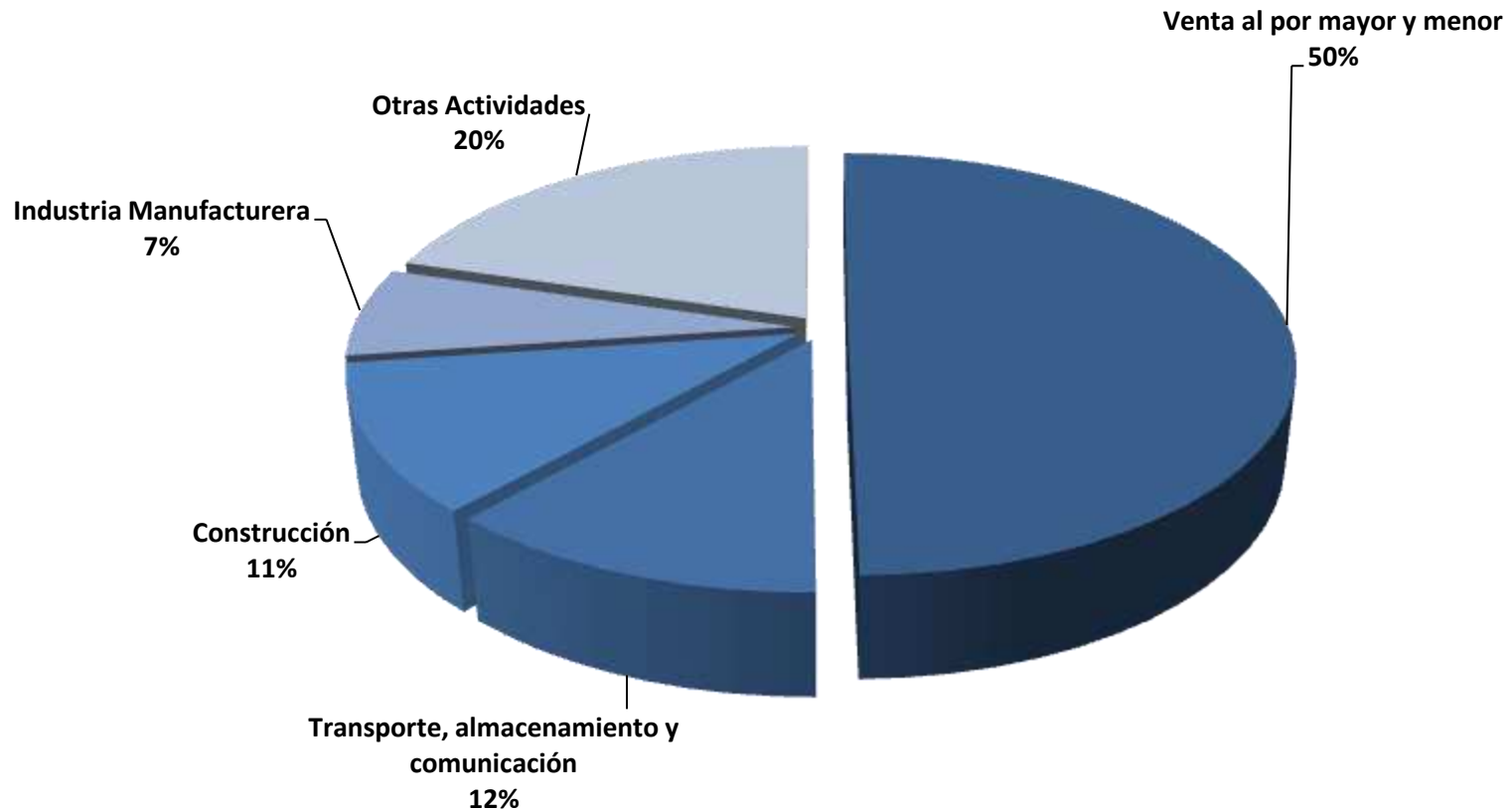
**GRÁFICO N° 7**  
**Evolución de indicadores de resultados**



Cuadro N° 8  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2013**  
**(En Bolivianos)**

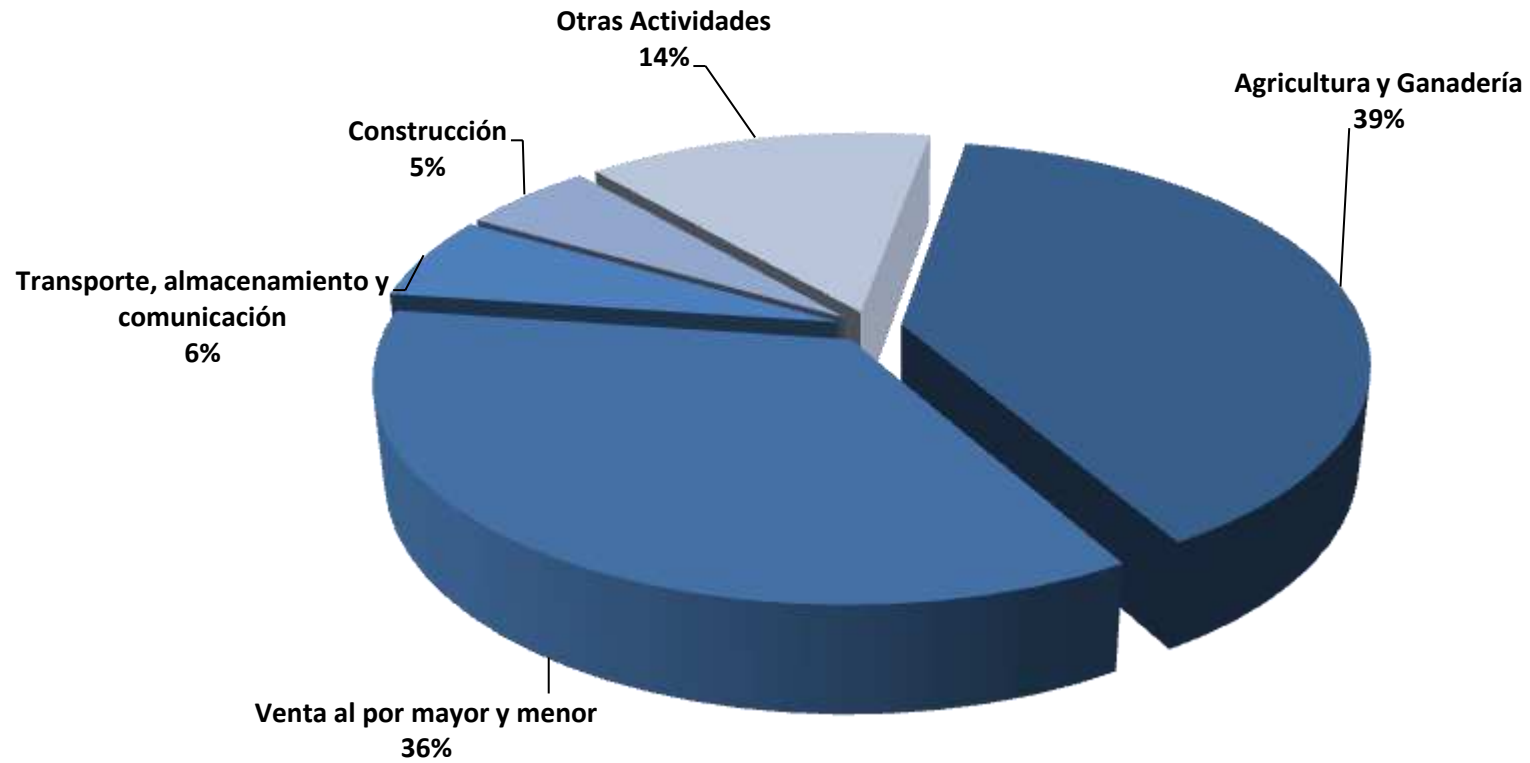
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																			
	SECTOR ECONOMICO																			
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	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	30,687,527	-	-	-	-	-	-	260,678,709	-	-	-	-	-	-	50,687,527	-	-	-	362,053,762	
PRO MUJER	-	-	-	-	24,749,150	-	223,056,036	-	13,188,777	8,293,273	-	-	-	-	-	-	-	-	277,004,727	
DIACONIA	3,286,644	29,945	1,807	3,409,911	21,773,748	80,434	121,899,144	-	117,691,060	7,310,020	76,921,719	20,791	47,164,523	854,835	2,351,449	7,538,790	254,360	-	210,596	410,712,776
EMPRENDER	-	-	-	-	6,004,687	-	29,951,829	-	4,982,071	2,449,239	-	-	-	-	-	-	-	-	43,387,826	
FORCHESOL	79,823	-	-	-	704,175	-	779,300	-	6,205,430	-	-	-	-	-	-	1,660,618	-	-	280,614	9,709,960
FUNBODEM	889,947	35,162	9,832	4,278	13,872,974	22,938	1,126,471	19,178,847	6,161,814	26,052,185	201,643	3,814,032	747,019	316,753	5,427,088	16,679	-	-	77,877,660	
IDEPRO	5,908,110	6,262,255	-	745,590	17,160,087	-	4,627,525	41,196,607	11,188,174	32,243,462	-	6,616,329	512,353	687,930	5,362,622	117,895	-	-	466,857	133,095,797
IMPRO	-	-	-	-	3,199,476	-	3,612,784	2,020,380	-	629,287	-	-	-	-	915,678	6,055,230	-	-	16,432,835	
SARTAWI	7,589,886	-	-	-	32,259	-	1,693,337	12,991,012	1,291,980	1,877,087	26,538	839,557	85,166	81,399	546,040	11,767	-	-	6,067	30,624,242
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	10,932,548	843,585	-	1,588,990	9,890,891	9,934	32,169,538	18,210,017	2,391,587	26,593,878	296,574	7,848,240	564,513	444,069	2,094,530	11,083	3,791	-	10,968	113,704,736
FONDECO	-	-	-	-	186,156	-	6,223,945	-	38,788,935	8,652,330	7,453,800	-	-	-	-	-	-	-	56,819	71,024,266
FUBODE	2,432,660	21,286	-	-	-	-	6,135,023	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	81,806,544	7,192,233	11,640	5,767,284	105,372,469	113,305	173,811,832	169,968,263	551,397,552	181,888,645	545,546	66,911,968	2,763,887	4,797,279	80,246,355	411,783	3,791	-	8,779,413	1,545,638,587
	5.29%	0.47%	0.00%	0.37%	6.81%	0.04%	11.25%	49.82%	2.51%	11.77%	0.04%	4.33%	0.18%	0.31%	5.20%	0.03%	0.00%	-	0.57%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																				
CRECER	94,046,115	-	-	-	-	-	-	341,535,892	-	-	-	-	-	-	59,397,546	-	-	-	494,979,554	
PRO MUJER	-	-	-	-	2,804,219	-	43,818,226	-	1,846,029	1,080,771	-	-	-	-	-	-	-	-	823,175	50,373,420
DIACONIA	48,998,755	2,377,510	-	1,299,304	6,872,422	39,175	25,443,598	21,181,081	2,115,404	16,973,434	13,346	7,768,529	358,166	647,267	1,504,382	48,644	-	-	42,403	135,643,419
EMPRENDER	4,692,774	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,692,774
FORCHESOL	3,970,230	-	-	-	233,892	-	329,180	3,749,090	-	-	-	-	-	-	-	-	-	-	247,671	8,546,275
FUNBODEM	13,308,027	87,809	-	222,310	2,503,216	38,893	677,223	6,109,473	1,930,356	11,179,598	115,315	990,606	61,325	172,193	583,957	17,468	-	-	37,997,769	
IDEPRO	64,639,299	9,936,930	-	300,731	7,494,253	-	2,125,704	15,989,413	5,107,613	12,272,960	-	927,166	83,022	484,081	1,138,911	14,000	-	-	201,232	120,715,316
IMPRO	2,392,502	-	-	-	135,330	-	25,747	-	-	-	-	-	-	-	15,242	-	-	-	86,548	2,655,368
SARTAWI	85,035,781	15,285	-	106,592	1,260,660	90,742	7,935,321	17,245,666	1,800,131	4,378,337	96,883	1,202,904	182,644	498,449	504,130	11,458	5,297	-	7,432	120,377,712
ANED	13,019,986	5,967,261	-	62,457	933,332	-	7,754,599	-	241,737	2,797,557	-	8,895,045	-	69,625	172,550	-	-	-	101,253	40,015,402
CIDRE	78,607,281	2,869,876	10,480	1,575,738	6,915,385	713,667	16,131,842	7,336,120	1,139,722	22,340,187	411,527	5,485,959	68,257	89,450	454,012	56,389	-	-	144,205,891	
FONDECO	103,178,886	-	-	-	2,801,482	-	15,007,022	10,793,705	-	10,103,419	-	-	-	-	-	-	-	-	17,052,951	158,937,464
FUBODE	35,308,280	89,526	-	1,500,405	7,156,584	128,162	7,965,648	22,435,356	5,962,948	5,168,371	-	98,878	-	-	588,686	-	-	-	21,051	86,434,164
TOTAL	547,199,916	21,344,198	10,480	5,047,538	38,975,914	1,010,639	75,641,283	498,083,951	20,143,939	86,294,633	637,071	25,369,087	753,415	1,976,308	64,678,393	147,959	5,297	-	18,265,708	1,405,563,530
	38.93%	1.52%	0.00%	0.36%	2.77%	0.07%	5.39%	35.44%	1.43%	6.14%	0.05%	1.80%	0.05%	0.14%	4.60%	0.01%	0.00%	-	1.30%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																				
CRECER	144,733,642	-	-	-	-	-	-	602,214,601	-	-	-	-	-	-	110,085,073	-	-	-	857,033,316	
PRO MUJER	-	-	-	-	27,553,369	-	266,874,262	-	15,034,806	9,374,044	-	-	-	-	-	-	-	-	8,570,666	327,377,147
DIACONIA	52,285,399	2,407,455	1,807	4,669,215	28,646,170	119,608	147,252,742	138,872,140	9,428,423	93,895,153	34,137	54,933,052	1,213,002	2,998,716	9,043,172	303,004	-	-	252,999	546,356,195
EMPRENDER	4,692,774	-	-	-	6,004,687	-	29,951,829	-	4,982,071	2,449,239	-	-	-	-	-	-	-	-	-	48,080,600
FORCHESOL	4,050,053	-	-	-	938,067	-	1,108,479	9,954,521	-	-	-	-	-	-	1,908,289	-	-	-	296,826	18,256,235
FUNBODEM	14,197,973	122,971	9,832	226,588	16,376,190	61,831	1,803,693	25,288,321	8,092,170	37,231,783	316,958	4,804,637	808,344	488,946	6,011,045	34,147	-	-	115,875,430	
IDEPRO	70,547,409	16,199,185	-	1,046,221	24,654,340	-	6,753,228	57,186,021	16,295,787	44,516,422	-	7,543,495	595,375	1,171,012	6,501,533	131,894	-	-	668,089	253,811,113
IMPRO	2,392,502	-	-	-	3,199,476	-	3,638,531	2,155,709	-	629,287	-	-	-	930,920	6,141,778	-	-	-	19,088,203	
SARTAWI	92,625,667	15,285	-	138,951	2,053,997	90,742	11,487,388	30,236,678	3,092,111	6,255,423	123,421	2,042,461	267,810	579,848	1,050,170	23,225	5,297	-	13,499	151,001,954
ANED	13,019,986	5,967,261	-	62,457	933,332	-	7,754,599	-	241,737	2,797,557	-	8,895,045	-	69,625	172,550	-	-	-	101,253	40,015,402
CIDRE	89,539,828	3,713,461	10,480	2,964,728	16,806,276	723,600	48,301,380	25,546,137	3,531,308	48,934,066	708,101	13,334,199	632,770	533,519	2,548,541	67,472	3,791	-	10,968	257,910,627
FONDECO	103,178,886	-	-	-	2,801,482	-	15,007,022	10,793,705	-	10,103,419	-	-	-	-	-	-	-	-	17,052,951	158,937,464
FUBODE	57,308,281	110,812	-	1,886,561	13,380,798	128,162	14,100,671	61,224,291	14,645,378	12,623,171	-	98,878	-	-	1,662,597	-	-	-	77,830	157,448,430
TOTAL	629,094,460	28,836,431	22,120	107,944,821	148,248,183	1,123,944	249,853,115	1,388,082,814	75,283,691	268,179,278	1,182,647	92,281,055	3,517,301	6,773,587	145,124,748	559,742	5,088	-	27,045,121	2,891,192,117
	21.31%	0.97%	0.00%	0.37%	4.89%	0.04%	8.49%	42.97%	2.55%	9.09%	0.04%	3.13%	0.12%	0.21%	4.92%	0.02%	0.00%	-	0.92%	100%

**GRÁFICO N° 8**  
**Destino de cartera urbana**





**GRÁFICO Nº 9**  
**Destino de cartera rural**



## Cuadro N° 9

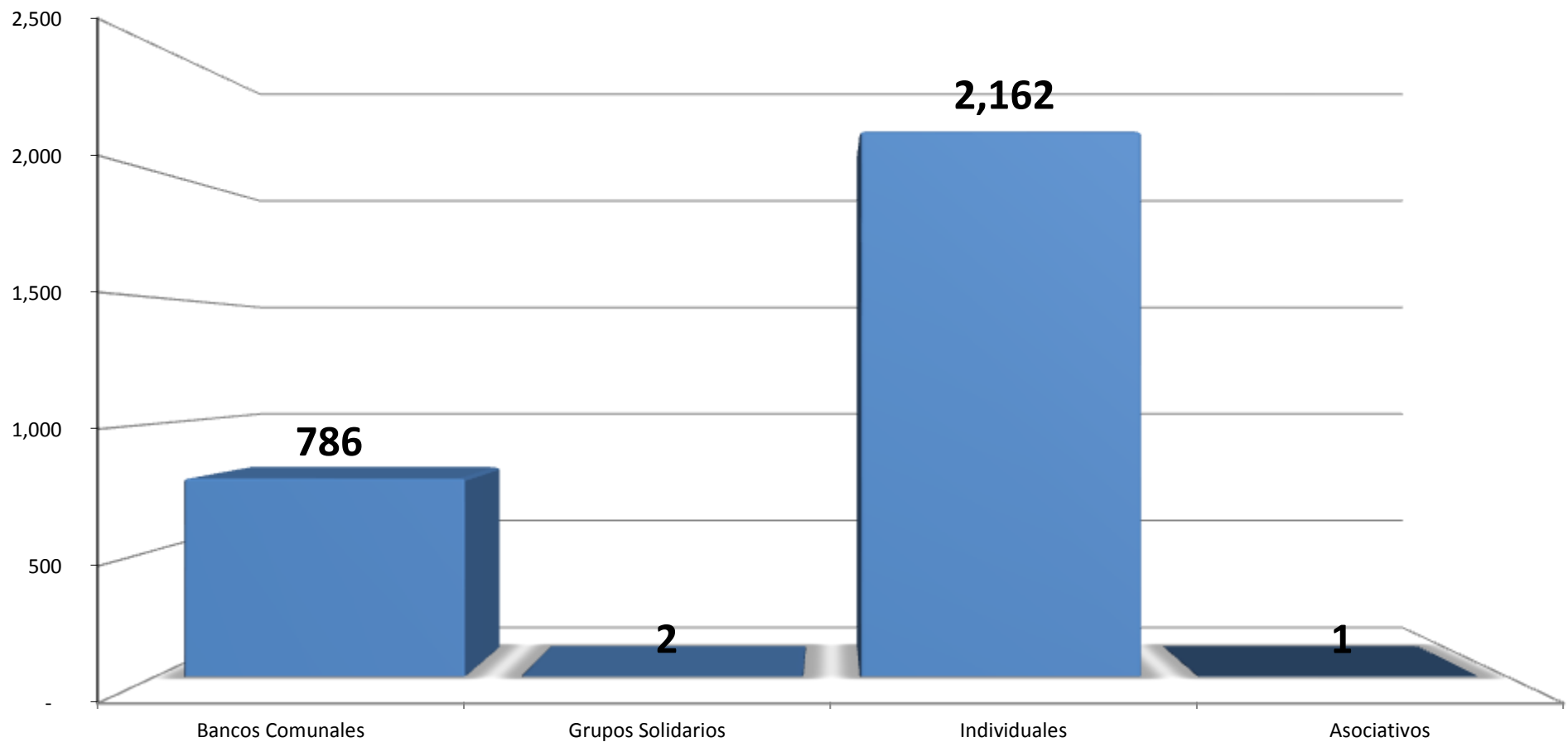
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2013**  
**(En Bolivianos)**

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	-	-	-	-	-	411,004	13,019,712	69,931,926	175,186,771	45,287,946	58,216,404	362,053,762
PRO MUJER	-	-	-	-	-	69,647	501,016	10,312,459	112,696,245	68,325,483	85,099,876	277,004,227
DIACONIA	-	1,387,475	8,384,835	14,601,218	17,941,925	32,526,466	111,458,421	173,951,626	34,380,382	16,080,429	410,712,976	
EMPRESER	-	-	-	-	-	484,147	1,654,653	7,067,406	25,025,453	6,351,717	2,804,450	43,387,826
FONCRESOL	-	-	-	-	-	524,909	-	1,073,322	2,544,384	3,048,330	2,519,015	9,709,960
FUNBODEM	-	-	-	6,552,294	4,620,289	8,828,214	16,646,385	28,390,115	8,899,184	3,941,179	77,877,640	
IDEPRO	-	2,848,352	5,624,076	3,490,207	3,175,459	27,092,703	50,549,226	39,492,380	538,871	84,522	133,095,797	
IMPRO	-	-	-	-	-	214,825	2,991,136	9,933,314	1,547,866	1,745,694	16,432,835	
SARTAWI	-	-	1,562,951	1,066,643	209,033	998,021	3,534,841	18,870,800	2,380,523	2,001,431	30,624,242	
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2,930,216	14,217,779	15,687,805	9,037,508	5,293,055	7,203,629	29,322,158	27,727,143	1,787,880	497,563	113,704,736	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	277,834	-	-	-	-	-	2,003,403	29,705,961	17,357,727	21,679,540	71,024,266	
<b>TOTAL</b>	<b>3,208,050</b>	<b>18,453,607</b>	<b>31,259,666</b>	<b>34,747,869</b>	<b>32,204,560</b>	<b>92,564,149</b>	<b>394,890,683</b>	<b>643,724,193</b>	<b>189,905,908</b>	<b>194,669,902</b>	<b>1,545,628,587</b>	
	0.00%	0.21%	1.19%	2.02%	2.25%	2.08%	5.99%	19.73%	41.65%	12.29%	12.59%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	263,181	43,875,156	112,104,059	231,648,289	46,595,644	60,293,225	494,979,554
PRO MUJER	-	-	-	-	-	-	-	-	10,324,954	16,957,569	23,089,897	50,372,420
DIACONIA	-	-	1,356,374	2,936,801	3,791,980	6,170,595	33,666,369	67,834,783	14,187,466	5,699,051	135,643,419	
EMPRESER	-	-	-	-	-	-	87,590	601,595	2,718,526	955,320	329,743	4,692,774
FONCRESOL	-	-	-	16,902	559,259	1,414,431	2,446,278	3,185,982	923,423	8,546,275		
FUNBODEM	-	-	-	5,203,165	2,834,672	3,159,766	5,200,917	15,984,312	4,090,495	1,524,443	37,997,769	
IDEPRO	-	5,076,877	2,408,642	3,482,457	1,898,563	17,007,207	42,544,201	46,793,023	1,326,769	177,755	120,715,316	
IMPRO	-	-	-	-	-	-	81,528	2,086,640	85,976	401,224	2,655,368	
SARTAWI	-	291,667	8,990,581	12,005,640	5,564,650	8,456,408	16,892,538	65,110,319	2,352,469	713,441	120,377,712	
ANED	-	-	-	-	-	116,600	164,100	2,139,691	31,898,895	4,724,139	1,771,977	40,015,402
CIDRE	4,000,559	17,205,417	16,701,444	9,341,818	6,301,968	6,162,022	35,157,075	45,997,430	2,548,537	789,621	144,205,891	
FONDECO	3,778,487	18,945,479	21,484,349	20,879,242	10,734,774	10,705,723	23,281,786	34,112,362	8,395,295	6,619,967	158,937,464	
FUBODE	590,222	-	-	-	-	-	8,819,774	47,554,864	13,047,594	16,411,710	86,424,164	
<b>TOTAL</b>	<b>8,369,268</b>	<b>41,519,441</b>	<b>50,941,389</b>	<b>53,849,124</b>	<b>31,623,290</b>	<b>96,347,827</b>	<b>281,903,964</b>	<b>603,710,678</b>	<b>118,453,254</b>	<b>118,845,297</b>	<b>1,405,563,530</b>	
	0.00%	0.60%	2.95%	3.62%	3.83%	2.25%	6.85%	20.06%	42.95%	8.43%	8.46%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	774,185	56,894,868	182,035,985	406,835,060	91,883,590	118,609,629	857,033,316
PRO MUJER	-	-	-	-	-	69,647	501,016	10,312,459	123,021,199	85,283,053	108,189,772	327,377,147
DIACONIA	-	1,387,475	9,741,208	17,538,019	21,733,905	38,697,061	145,124,790	241,786,409	48,567,848	21,779,480	546,356,195	
EMPRESER	-	-	-	-	-	484,147	1,742,243	7,669,001	27,743,979	7,307,037	3,134,193	48,080,600
FONCRESOL	-	-	-	-	-	16,902	1,084,169	2,487,753	4,990,661	6,234,312	3,442,438	18,256,235
FUNBODEM	-	-	-	11,755,459	7,454,961	11,987,980	21,847,303	44,374,427	12,989,679	5,465,622	115,875,430	
IDEPRO	-	7,925,230	8,032,718	6,972,664	5,074,023	44,099,911	93,093,427	86,485,404	1,865,640	262,097	253,811,113	
IMPRO	-	-	-	-	-	214,825	3,072,664	12,019,954	1,633,841	2,146,918	19,088,203	
SARTAWI	-	291,667	10,553,532	13,072,283	5,773,683	9,454,429	20,427,379	83,981,119	4,732,991	2,714,872	151,001,954	
ANED	-	-	-	-	-	116,600	164,100	2,139,691	31,898,895	4,724,139	1,771,977	40,015,402
CIDRE	6,930,775	31,423,197	32,389,248	18,379,326	11,595,023	13,365,651	64,479,234	73,724,573	4,356,417	1,287,184	257,910,627	
FONDECO	3,778,487	18,945,479	21,484,349	20,879,242	10,734,774	10,705,723	23,281,786	34,112,362	8,395,295	6,619,967	158,937,464	
FUBODE	868,057	-	-	-	-	-	10,823,177	77,260,826	30,405,321	38,091,050	157,448,430	
<b>TOTAL</b>	<b>11,577,319</b>	<b>59,973,048</b>	<b>82,201,056</b>	<b>88,596,994</b>	<b>63,827,850</b>	<b>188,911,976</b>	<b>586,794,647</b>	<b>1,247,434,868</b>	<b>308,359,162</b>	<b>313,515,199</b>	<b>2,951,192,117</b>	
	0.00%	0.39%	2.03%	2.79%	3.00%	2.16%	6.40%	19.88%	42.27%	10.45%	10.62%	100%

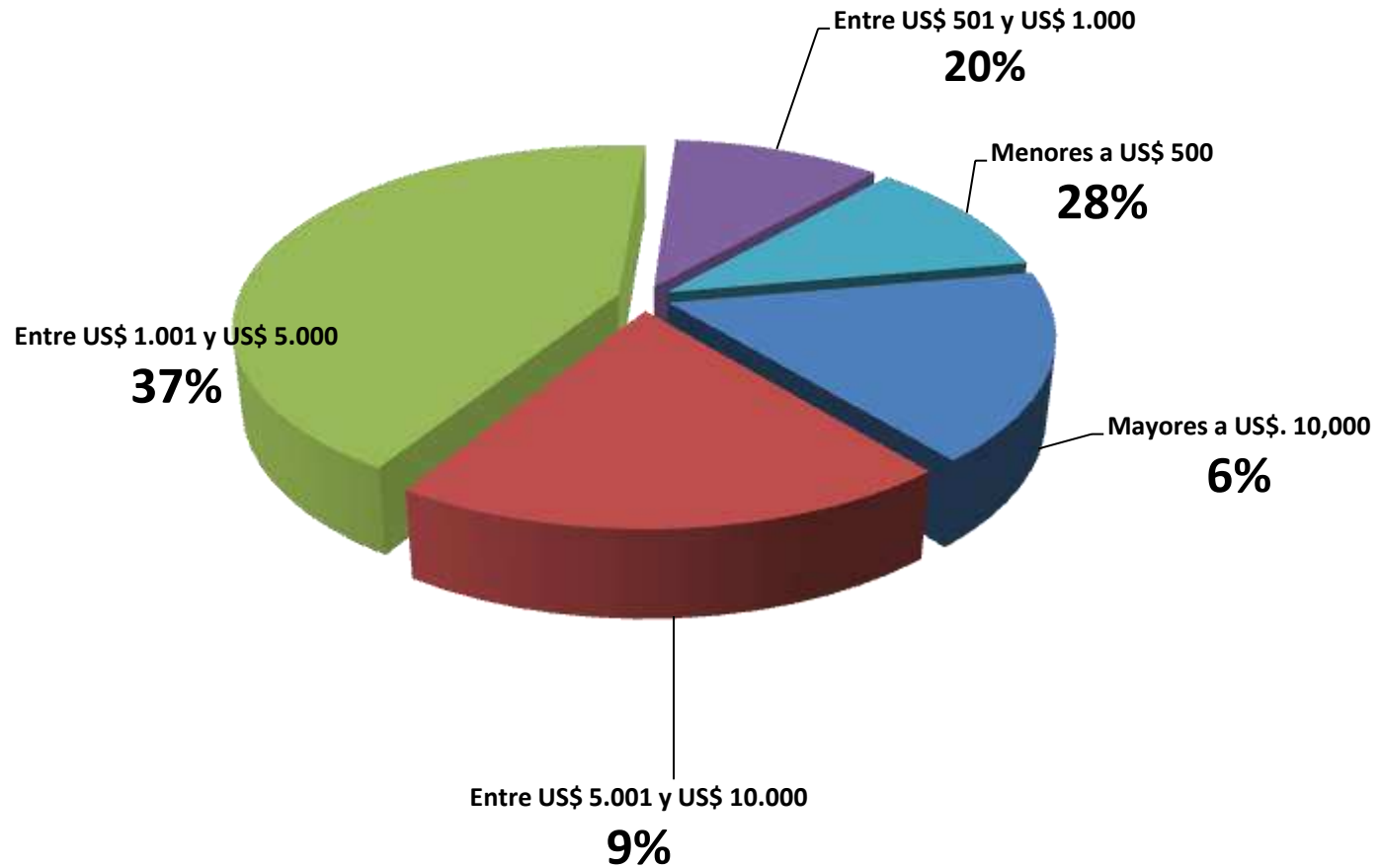
Cuadro N° 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2013**  
**(En Bolivianos)**

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	162,101,807	55,188	-	-	199,951,955	24,857	-	-	362,053,762	80,045		
PRO MUJER	207,958,764	80,791	-	-	69,045,963	7,202	-	-	277,004,727	87,993		
DIACONIA	68,769,056	27,210	-	-	341,943,720	27,637	-	-	410,712,776	54,847		
EMPRENDER	10,758,497	5,245	801,562	254	31,827,767	4,053	-	-	43,387,826	9,552		
FONCRESOL	5,438,070	2,542	30,121	6	4,241,768	292	-	-	9,709,960	2,840		
FUNBODEM	-	-	-	-	77,877,660	6,367	-	-	77,877,660	6,367		
IDEPRO	-	-	-	-	133,095,797	4,891	-	-	133,095,797	4,891		
IMPRO	-	-	-	-	16,432,835	1,952	-	-	16,432,835	1,952		
SARTAWI	4,989,025	2,245	-	-	25,635,217	2,285	-	-	30,624,242	4,530		
ANED	-	-	-	-	-	-	-	-	-	-		
CIDRE	-	-	-	-	112,984,436	3,125	720,300	1	113,704,736	3,126		
FONDECO	-	-	-	-	-	-	-	-	-	-		
FUBODE	42,578,902	12,649	83,635	27	28,361,728	3,136	-	-	71,024,266	15,812		
<b>TOTAL</b>	<b>502,594,120</b>	<b>185,870</b>	<b>915,319</b>	<b>287</b>	<b>1,041,398,848</b>	<b>85,797</b>	<b>720,300</b>	<b>1</b>	<b>1,545,628,587</b>	<b>271,955</b>		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL												
CRECER	180,845,866	58,292	-	-	314,133,688	28,427	-	-	494,979,554	86,719		
PRO MUJER	50,372,420	25,066	-	-	-	-	-	-	50,372,420	25,066		
DIACONIA	1,476,740	612	-	-	134,166,679	11,373	-	-	135,643,419	11,985		
EMPRENDER	969,506	380	-	-	3,723,268	482	-	-	4,692,774	862		
FONCRESOL	4,017,574	1,103	275,176	42	4,236,623	213	16,902	1	8,546,275	1,359		
FUNBODEM	-	-	-	-	37,997,769	2,906	-	-	37,997,769	2,906		
IDEPRO	-	-	-	-	120,715,313	4,994	-	-	120,715,313	4,994		
IMPRO	-	-	-	-	2,655,368	387	-	-	2,655,368	387		
SARTAWI	812,119	401	20,262	9	119,545,332	7,489	-	-	120,377,712	7,899		
ANED	1,894,108	865	204,991	128	37,902,964	4,160	13,340	2	40,015,402	5,155		
CIDRE	-	-	-	-	143,848,724	4,555	357,167	2	144,205,891	4,557		
FONDECO	17,052,951	11,538	-	-	141,884,513	2,883	-	-	158,937,464	14,421		
FUBODE	25,643,999	8,482	617,657	307	60,162,508	5,335	-	-	86,424,164	14,124		
<b>TOTAL</b>	<b>283,085,282</b>	<b>106,739</b>	<b>1,118,085</b>	<b>486</b>	<b>1,120,972,750</b>	<b>73,204</b>	<b>387,409</b>	<b>5</b>	<b>1,405,563,527</b>	<b>180,434</b>		
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL												
CRECER	342,947,673	113,480	-	-	514,085,643	53,284	-	-	857,033,316	166,764		
PRO MUJER	258,331,184	105,857	-	-	69,045,963	7,202	-	-	327,377,147	113,059		
DIACONIA	70,245,796	27,822	-	-	476,110,399	39,010	-	-	546,356,195	66,832		
EMPRENDER	11,728,003	5,625	801,562	254	35,551,035	4,535	-	-	48,080,600	10,414		
FONCRESOL	9,455,644	3,645	305,297	48	8,478,392	505	16,902	1	18,256,235	4,199		
FUNBODEM	-	-	-	-	115,875,430	9,273	-	-	115,875,430	9,273		
IDEPRO	-	-	-	-	253,811,110	9,885	-	-	253,811,110	9,885		
IMPRO	-	-	-	-	19,088,203	2,339	-	-	19,088,203	2,339		
SARTAWI	5,801,144	2,646	20,262	9	145,180,549	9,774	-	-	151,001,954	12,429		
ANED	1,894,108	865	204,991	128	37,902,964	4,160	13,340	2	40,015,402	5,155		
CIDRE	-	-	-	-	256,833,160	7,680	1,077,467	3	257,910,627	7,683		
FONDECO	17,052,951	11,538	-	-	141,884,513	2,883	-	-	158,937,464	14,421		
FUBODE	68,222,901	21,131	701,292	334	88,524,237	8,471	-	-	157,448,430	29,936		
<b>TOTAL</b>	<b>785,679,403</b>	<b>292,609</b>	<b>2,033,404</b>	<b>773</b>	<b>2,162,371,599</b>	<b>159,001</b>	<b>1,107,709</b>	<b>6</b>	<b>2,951,192,114</b>	<b>452,389</b>		

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



**GRÁFICO N° 11**  
**Estratificación de cartera por monto de crédito**

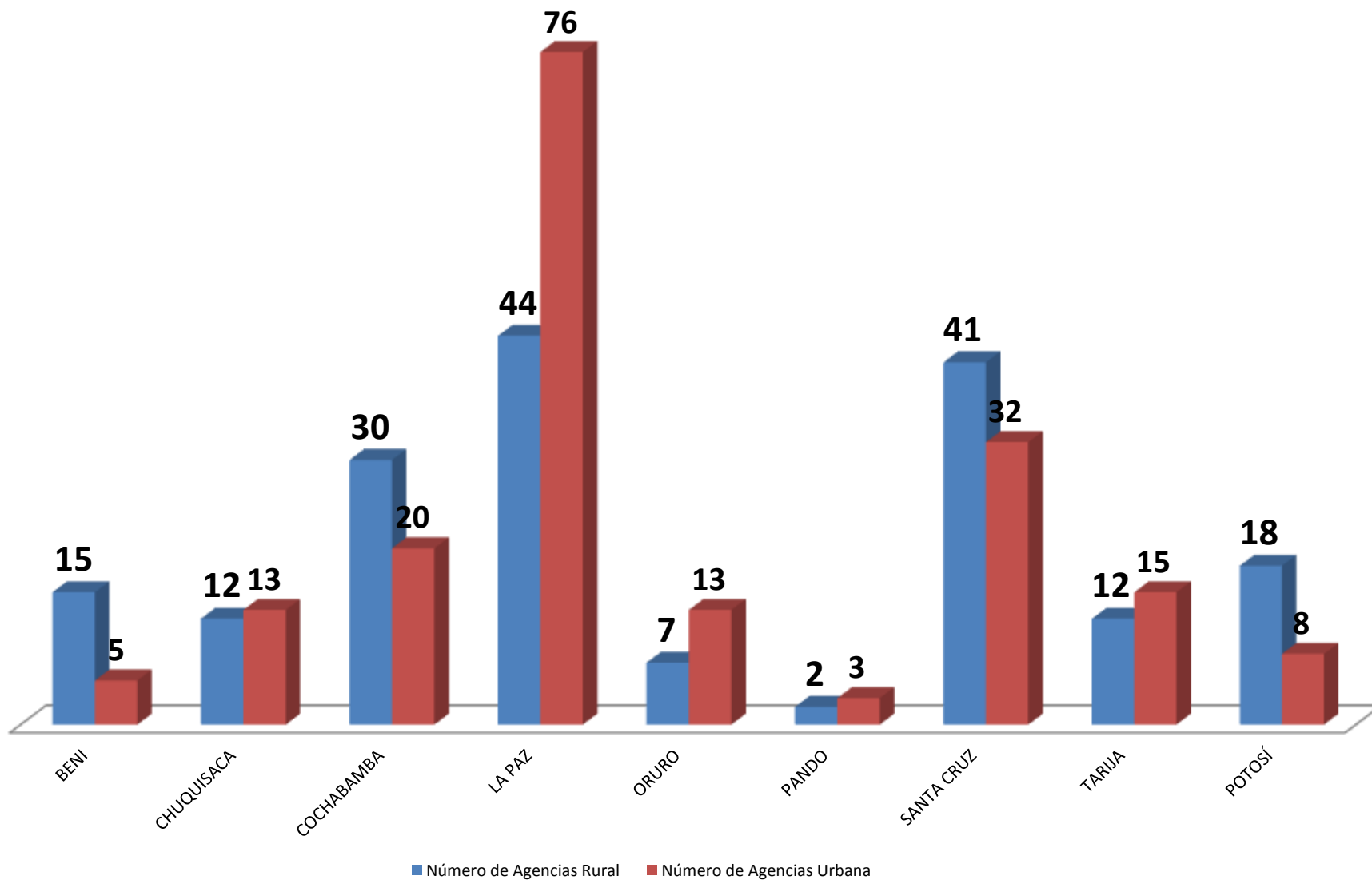


Cuadro N° 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 31 de marzo de 2013  
 (En Bolivianos)

Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	12	6	18	69	85	154
CRECER	38	35	73	415	564	979
DIACONIA	20	30	50	100	348	448
EMPRENDER	2	14	16	16	139	155
FONCRESOL	1	5	6	1	26	27
FONDECO	13	4	17	74	66	140
FUBODE	11	7	18	101	136	237
FUNBODEM	7	4	11	29	96	125
IDEPRO	11	8	19	59	122	181
IMPRO	1	2	3	3	26	29
PROMUJER	15	50	65	80	585	665
SARTAWI	16	12	28	72	96	168
<b>Total general</b>	<b>181</b>	<b>185</b>	<b>366</b>	<b>1,105</b>	<b>2,354</b>	<b>3,459</b>

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	103	64	167
CHUQUISACA	12	13	25	57	153	210
COCHABAMBA	30	20	50	220	278	498
LA PAZ	44	76	120	240	1,027	1,267
ORURO	7	13	20	45	151	196
PANDO	2	3	5	6	37	43
SANTA CRUZ	41	32	73	264	448	712
TARIJA	12	15	27	83	134	217
POTOSÍ	18	8	26	87	62	149
<b>Total general</b>	<b>181</b>	<b>185</b>	<b>366</b>	<b>1,105</b>	<b>2,354</b>	<b>3,459</b>

**GRÁFICO N° 12**  
**Cobertura por departamento**



Cuadro Nº 12  
TASAS DE INTERES NOMINALES ANUALES  
PUBLICADAS POR LAS IFD  
31 de marzo 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%	22%					
ANED	32%	28%		37%					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)