

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

	CHUCER	PROMUEJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCESOL	FUNDODEN	IDEPRO	IMPRO	SARITAWI	ANED	CIODE	FONDICO	FURROE	TOTAL
ACTIVO															
DISPONIBILIDADES	23,447,791	35,864,328	59,312,119	25,666,150	3,747,902	2,750,023	2,498,507	6,888,262	250,035	10,016,006	4,421,663	8,983,404	8,206,877	10,612,785	143,353,733
INVERSIONES TEMPORARIAS	47,822,812	15,954,287	63,777,100	2,288,376	224,350	80,069	42,185	7,297,695	707,812	25,002	10,306,125	1,570,666	31,390	100,744	86,451,514
CARTERA	862,366,605	312,999,715	1,175,366,320	538,940,994	46,210,347	17,688,822	108,661,560	260,266,828	18,937,646	157,392,343	39,509,434	261,247,797	160,259,998	164,904,216	2,949,386,304
CARTERA BRUTA	866,790,389	320,810,017	1,187,600,406	559,684,699	48,291,569	18,308,739	111,821,676	260,303,727	19,229,591	155,435,057	40,407,394	267,447,942	159,130,166	159,501,648	2,987,162,614
CARTERA VIENTE	858,180,119	314,340,729	1,172,520,849	556,376,468	47,024,465	17,300,225	101,591,355	253,726,757	17,872,813	150,794,003	38,566,994	255,706,621	155,619,614	158,234,911	2,925,335,076
CARTERA VENCIDA	6,051,326	6,097,911	12,149,236	2,667,510	209,048	492,238	989,521	1,626,694	210,236	2,303,255	1,781,089	5,094,462	1,696,640	986,042	30,205,970
CARTERA EN EJERCUCIÓN	2,070,456	371,376	2,441,832	561,796	906,077	480,543	1,445,045	1,019,522	9,421	913,732	59,310	437,699	1,724,608	280,695	10,280,280
CARTERA REPROGRAMADA O REESTRUCTURADA VIENTE	454,048	-	454,048	76,413	150,681	6,689	7,494,408	2,986,126	1,052,049	1,257,907	-	5,541,462	10,843	-	19,030,625
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	15,268	-	15,268	2,512	-	-	254,383	842,857	75,214	133,239	-	501,314	-	-	1,824,787
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJERCUCIÓN	19,173	-	19,173	-	1,298	29,044	46,965	101,772	9,857	32,921	-	166,384	78,461	-	485,875
PRODUCTOS DEVINGADOS POR COBRAR CARTERA	16,337,875	5,517,760	21,855,635	6,746,997	808,791	277,751	1,459,744	4,886,277	157,847	5,604,829	673,703	4,938,588	6,653,681	8,325,951	62,389,794
PREVISION PARA CARTERA INCORRIBLE	-20,742,486	-13,328,062	-34,070,548	-27,490,702	-2,890,013	-897,668	-4,619,860	-4,923,177	-449,792	-3,647,543	-1,571,663	-11,138,733	-5,523,849	-2,923,384	-100,146,931
OTRAS CUENTAS POR COBRAR	3,218,044	4,769,545	7,987,588	2,356,977	1,796,860	424,072	1,285,906	3,422,362	566,710	1,677,208	1,469,896	3,868,041	2,388,599	1,364,350	28,608,570
BIENES REALIZABLES	1	-	1	5	-	-	38,604	-	-	22,434	28	-	54	-	61,125
INVERSIONES PERMANENTES	22,237,989	340,100	22,578,089	344,451	286,245	24,010	33,563	678,154	10,976	52,233	1,824,007	9,571,719	2,727,966	61,054	38,192,469
BIENES DE USO	33,945,229	8,330,325	42,275,554	13,711,827	1,833,326	1,294,186	3,126,601	5,907,933	1,199,999	6,117,430	9,324,395	9,012,297	2,857,340	2,857,340	97,733,830
OTROS ACTIVOS	15,800,704	2,210,468	18,011,172	1,231,915	96,383	235,183	699,514	1,115,253	710,641	1,712,220	265,277	837,448	418,533	1,026,706	26,360,245
TOTAL DEL ACTIVO	1,008,858,348	380,468,768	1,389,327,116	584,540,694	54,195,413	22,496,365	116,386,440	285,576,487	22,383,819	177,014,876	58,869,374	295,403,471	183,045,714	180,927,195	3,370,166,963
										0	-0	-0			
PASIVO															
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	-	36,402	-	36,402
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	763,733,075	282,080,279	1,045,813,353	273,337,890	39,033,143	4,800,145	85,330,005	233,078,666	16,022,280	130,203,777	38,833,409	215,992,232	139,615,605	128,074,291	2,350,134,797
OTRAS CUENTAS POR PAGAR	30,217,730	14,665,489	44,883,219	18,640,627	3,163,564	990,483	2,631,995	6,200,524	746,088	21,667,107	7,297,224	9,820,883	11,239,656	10,151,436	137,432,806
PREVISIONES	18,512,629	7,188,147	25,700,775	6,924,569	-	-	3,577,889	-	390,003	10,017	450,692	-	1,969,632	1,956,077	37,759,656
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	-	23,661,205	-	-	23,661,205
OBLIGACIONES SUBORDINADAS	-	-	-	620,110	3,876,910	-	-	1,203,452	-	8,417,413	516,908	-	2,737,606	-	17,372,400
TOTAL DEL PASIVO	812,463,433	303,933,914	1,116,397,347	299,523,196	46,073,616	5,790,628	88,319,889	240,482,642	17,158,372	160,298,315	47,098,233	249,474,320	155,598,902	140,181,805	2,566,397,264
PATRIMONIO															
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	-	15,984,989	745,640	-	198,645	927,988	16,079,200	10,724,255	1,319,759	23,396,568	186,279,451
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	170,793,230	1,914,533	172,707,763	191,921,417	691,744	-	12,810,082	3,871,530	1,751,830	71,283	-	10,416,714	6,627,165	3,343,853	404,213,381
RESULTADOS ACUMULADOS	6,833,974	15,685,701	22,519,675	53,896,006	735,361	720,748	6,304,688	82,624	-9,860,753	6,142,453	-4,308,059	6,142,453	692,170	14,004,969	90,601,501
TOTAL DEL PATRIMONIO	196,394,915	76,534,855	272,929,770	285,017,497	8,121,797	16,705,737	28,066,551	45,093,845	5,225,448	16,716,561	11,771,141	45,929,151	27,446,812	40,745,391	803,769,700
TOTAL DEL PASIVO Y PATRIMONIO	1,008,858,348	380,468,768	1,389,327,117	584,540,694	54,195,413	22,496,365	116,386,440	285,576,487	22,383,819	177,014,876	58,869,374	295,403,471	183,045,714	180,927,195	3,370,166,965

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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	77.867,479	44.676,704	122.544,183	41.626,712	5.121,805	1.195,952	7.515,520	16.505,520	1.207,381	11.098,994	3.678,230	15.439,534	10.250,005	14.844,758	251.028,595
GASTOS FINANCIEROS	-16.321,313	-7.385,597	-23.706,910	-6.550,513	-1.155,740	-61,764	-2.053,140	-4.583,275	-204,221	-4.549,783	-754,060	-4.478,214	-2.785,634	-3.102,863	-53.986,116
RESULTADO FINANCIERO BRUTO	61.546,166	37.291,108	98.837,273	35.076,199	3.966,065	1.134,188	5.462,379	11.922,245	1.003,161	6.549,211	2.924,171	10.961,320	7.464,372	11.741,895	197.042,478
OTROS INGRESOS OPERATIVOS	1.109,251	174,789	1.284,040	273,450	1.874,944	3,245	1.523,141	829,217	165,229	1.257,149	696,453	1.017,839	731,090	509,493	9.965,290
OTROS GASTOS OPERATIVOS	-2.256,301	-5.950,811	-8.207,112	-16,969	-	-	-168,207	58,159	-38,145	-197,898	-233,465	-805,732	-55,515	-86,924	-6.898,217
RESULTADO DE OPERACION BRUTO	60.399,115	31.515,086	91.914,201	35.332,680	5.841,008	1.137,433	6.617,223	12.693,304	1.130,244	7.608,462	3.387,158	11.173,427	8.109,946	12.164,464	197.109,551
RECUPERACION DE ACTIVOS FINANCIEROS	8.941,625	3.595,818	12.537,443	3.659,917	159,147	28,775	3.420,979	2.053,193	40,308	942,276	656,959	3.628,059	1.424,659	585,109	20.316,823
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-13.792,539	-6.741,463	-20.534,001	-6.410,927	-215,894	-146,107	-3.865,649	-2.942,742	-184,558	-1.387,243	-808,773	-6.368,812	-2.627,478	-1.162,188	-46.654,373
RESULTADO DE OPERACION DESPUES DE INCOBRABLES	55.548,201	28.369,442	83.917,642	32.581,669	5.784,261	1.020,101	6.172,553	11.803,754	985,993	7.163,495	3.235,345	8.432,674	6.907,128	11.587,386	179.592,001
GASTOS DE ADMINISTRACION	-8.370,053	-24.570,228	-72.940,929	-18.079,447	-5.048,579	-977,783	-3.820,119	-10.046,613	-903,369	-6.998,344	-8.421,957	-6.554,470	-9.127,423	-149.283,299	-149.283,299
RESULTADO DE OPERACION NETO	7.177,507	3.799,206	10.976,714	14.502,222	735,683	42,317	352,434	1.757,142	82,624	165,151	-1.128,922	10,717	352,658	2.459,963	30.308,702
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-285,612	7	-285,605	12,923	-321	1,122	-	-18,042	-	-	1,780	-	-	45,829	-242,315
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-146	-0	-147	-0	-1	-	-	-	-	-	-	-	-	-	-148
RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	6.891,749	3.799,213	10.690,962	14.515,145	735,361	43,438	352,434	1.739,100	82,624	165,151	-1,127,142	10,717	352,658	2.505,792	30.066,240
INGRESOS EXTRAORDINARIOS	2,040	22,790	24,829	-	-	-	-	1,313	-	6,927	4,717	-	6,000	298	44,084
GASTOS EXTRAORDINARIOS	-28,619	-44,940	-73,559	-	-	-	-	-	-	-	-	-	-	-	-73,559
RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	6.865,170	3.777,062	10.642,232	14.515,145	735,361	43,438	352,434	1.740,413	82,624	172,078	-1,122,425	10,717	358,658	2.506,090	30.036,765
INGRESOS DE GESTIONES ANTERIORES	189,727	9,384	199,111	150,949	-	-	-	-	-	18,341	812,696	14,536	-826	1.194,808	-
GASTOS DE GESTIONES ANTERIORES	-220,914	-21,276	-242,190	-70,959	-	-	-41,022	-	-	-47,746	-	-41,658	-33	-139	-443,747
RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION	6.833,983	3,765,170	10.599,153	14,595,135	735,361	43,438	311,413	1,740,413	82,624	142,674	-1,122,425	781,755	373,161	2,505,124	30,787,826
ABONOS POR AJUSTE POR INFLACION	-9	-	-9	-	-	-	-	-	-	-	-	-	-	-	-9
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO ANTES DE IMPUESTOS	6,833,974	3,765,170	10,599,144	14,595,135	735,361	43,438	311,413	1,740,413	82,624	142,674	-1,122,425	781,755	373,161	2,505,124	30,787,817
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESULTADO NETO DE LA GESTION	6,833,974	3,765,170	10,599,144	14,595,135	735,361	43,438	311,413	1,740,413	82,624	142,674	-1,122,425	781,755	373,161	2,505,124	30,787,817

CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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	2.32%	9.43%	4.27%	4.39%	6.92%	12.22%	2.15%	2.41%	1.12%	5.66%	7.51%	3.04%	4.48%	5.87%	4.25%
Inversiones Temporarias/Total Activo	4.74%	4.19%	4.59%	0.39%	0.41%	0.36%	0.04%	2.56%	3.16%	0.01%	17.51%	0.53%	0.02%	0.06%	2.57%
Cartera / Total Activo	85.48%	82.27%	84.60%	92.20%	85.27%	78.63%	93.36%	91.14%	84.60%	88.91%	67.11%	88.44%	87.55%	91.14%	87.51%
Otras Cuentas por cobrar / Total Activo	0.32%	1.25%	0.57%	0.40%	3.32%	1.89%	1.10%	1.20%	2.53%	0.95%	2.50%	1.31%	1.30%	0.75%	0.85%
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	2.20%	0.09%	1.63%	0.06%	0.53%	0.11%	0.03%	0.24%	0.05%	0.03%	3.10%	3.24%	1.49%	0.03%	1.13%
Bienes de Uso / Total Activo	3.36%	2.19%	3.04%	2.35%	3.38%	5.75%	2.69%	2.07%	5.36%	3.46%	1.82%	3.16%	4.92%	1.58%	2.90%
Otros Activos / Total Activo	1.57%	0.58%	1.30%	0.21%	0.18%	1.05%	0.60%	0.39%	3.17%	0.97%	0.45%	0.28%	0.23%	0.57%	0.78%
RENTABILIDAD (1)															
Resultado Neto / Activo ROA	2.03%	2.97%	2.29%	7.49%	4.07%	0.58%	0.80%	1.83%	1.11%	0.24%	-5.72%	0.79%	0.61%	4.15%	2.74%
Resultado Neto / Patrimonio ROE	10.44%	14.76%	11.65%	15.36%	27.16%	0.78%	3.33%	11.58%	4.74%	2.56%	-28.61%	5.11%	4.08%	18.44%	11.49%
Resultado Neto / Ingresos Financieros	8.78%	8.43%	8.65%	35.06%	14.36%	3.63%	4.14%	10.54%	6.84%	1.29%	-30.52%	5.06%	3.64%	16.88%	12.26%
Ingresos Financieros / Activo	23.16%	35.23%	26.46%	21.36%	28.35%	15.95%	19.37%	17.34%	16.18%	18.81%	18.74%	15.68%	16.80%	24.61%	22.35%
Ingresos Financieros / Cartera Bruta	26.95%	41.78%	30.96%	22.31%	31.82%	19.60%	20.16%	19.02%	18.84%	21.42%	27.31%	17.32%	19.32%	27.92%	25.21%
EFICIENCIA ADMINISTRATIVA (1)															
Gastos Administrativos / Cartera Bruta	16.74%	22.98%	18.43%	9.69%	31.36%	16.02%	15.61%	11.58%	14.09%	13.51%	32.40%	9.45%	12.36%	17.17%	14.99%
Gastos Administrativos / Activo	14.38%	19.37%	15.75%	9.28%	27.95%	13.04%	15.00%	10.55%	12.11%	11.86%	22.24%	8.55%	10.74%	15.13%	13.29%
CALIDAD DE CARTERA															
Cartera Vigente / Cartera Bruta	99.06%	97.98%	99%	99.42%	97.69%	95%	98%	99%	98%	98%	95.45%	98%	98%	99%	99%
Cartera Vencida / Cartera Bruta	0.70%	1.90%	1.02%	0.48%	0.43%	2.69%	1.11%	0.95%	1.48%	1.57%	4.41%	2.09%	1.07%	0.62%	1.07%
Cartera en Ejecución / Cartera Bruta	0.24%	0.12%	0.21%	0.10%	1.88%	2.78%	1.33%	0.43%	0.10%	0.61%	0.15%	0.23%	1.13%	0.18%	0.36%
Previsión cartera incobrable / Cartera en Mora	254.31%	206.02%	232.95%	850.63%	258.86%	89.60%	168.86%	137.10%	147.60%	107.82%	85.40%	179.66%	157.84%	230.78%	234.01%
LIQUIDEZ															
Disponibilidades / Pasivo	2.89%	12%	5%	8.57%	8.13%	47%	3%	3%	1%	6%	9.39%	4%	5%	8%	6%
Disponibilidades + Inversiones Temporarias / Pasivo	8.77%	17.05%	11.03%	9.33%	8.62%	48.87%	2.88%	5.90%	5.58%	6.26%	31.27%	4.23%	5.29%	7.64%	8.95%
Disponibilidades + Inversiones Temporarias / Activo	7.06%	13.62%	8.86%	4.78%	7.33%	12.58%	2.18%	4.97%	4.28%	5.67%	25.02%	3.57%	4.50%	5.92%	6.82%
SOLVENCIA															
Patrimonio/Activo	19.47%	20%	20%	48.76%	14.99%	74%	24%	16%	23%	9%	20.00%	16%	15%	23%	24%
Cartera Vencida+Ejecución/Patrimonio	4.15%	8.45%	5.36%	1.13%	13.75%	6.00%	9.75%	7.96%	5.83%	20.24%	15.63%	13.50%	12.75%	3.11%	5.32%
Cartera Vencida+Ejecución-Prev/Patrimonio	-6.41%	-8.96%	-7.12%	-8.51%	-21.84%	0.62%	-6.71%	-2.95%	-2.78%	-1.58%	2.28%	-10.75%	-7.37%	-4.07%	-7.14%

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	44,718,968	43,140,235	1,562,890	15,843	675	14,927	15,602
CHUQUISACA	85,551,725	84,683,479	418,500	449,746	3,491	16,911	20,402
COCHABAMBA	193,518,901	189,627,015	3,003,790	888,096	6,702	23,494	30,196
LA PAZ	622,898,507	615,348,734	5,486,928	2,062,846	25,199	78,397	103,596
ORURO	146,880,896	145,576,018	1,100,606	204,272	4,229	17,305	21,534
PANDO	32,384,503	31,769,656	479,777	135,071	566	2,467	3,033
POTOSI	49,221,311	48,755,565	221,304	244,441	1,523	9,202	10,725
SANTA CRUZ	294,322,134	286,406,646	5,921,039	1,994,448	7,310	44,609	51,919
TARIJA	93,965,967	92,478,933	1,141,240	345,793	3,405	11,329	14,734
TOTAL	1,563,462,912	1,537,786,281	19,336,074	6,340,556	53,101	218,640	271,741
	100%	98.36%	1.24%	0.41%	19.54%	80.46%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	109,982,240	107,411,510	2,387,661	183,069	4,180	13,883	18,063
CHUQUISACA	70,537,940	70,208,801	282,272	46,868	2,879	5,076	7,955
COCHABAMBA	277,669,012	274,525,752	2,539,149	604,110	9,488	17,706	27,194
LA PAZ	306,241,567	303,652,624	1,815,239	773,705	12,545	28,532	41,077
ORURO	64,905,148	64,631,476	213,995	59,677	1,893	4,032	5,925
PANDO	19,791,495	19,048,373	633,122	110,000	383	2,660	3,043
POTOSI	94,322,457	93,619,236	456,140	247,082	3,669	9,690	13,359
SANTA CRUZ	365,298,183	359,516,447	3,646,537	2,135,199	9,869	31,486	41,355
TARIJA	114,951,709	113,965,249	720,571	265,889	4,919	18,067	22,986
TOTAL	1,423,699,751	1,406,579,466	12,694,686	4,425,599	49,825	131,132	180,957
	100%	98.80%	0.89%	0.31%	27.53%	72.47%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	154,701,207	150,551,744	3,950,551	198,912	4,855	28,810	33,665
CHUQUISACA	156,089,665	154,892,280	700,772	496,614	6,370	21,987	28,357
COCHABAMBA	471,187,913	464,152,767	5,542,940	1,492,206	16,190	41,200	57,390
LA PAZ	929,140,075	919,001,357	7,302,167	2,836,550	37,744	106,929	144,673
ORURO	211,786,044	210,207,494	1,314,601	263,949	6,122	21,337	27,459
PANDO	52,175,998	50,818,029	1,112,898	245,071	949	5,127	6,076
POTOSI	143,543,768	142,374,801	677,444	491,523	5,192	18,892	24,084
SANTA CRUZ	659,620,317	645,923,093	9,567,576	4,129,647	17,179	76,095	93,274
TARIJA	208,917,676	206,444,183	1,861,811	611,682	8,324	29,396	37,720
TOTAL	2,987,162,663	2,944,365,748	32,030,760	10,766,155	102,926	349,772	452,698
	100%	98.57%	1.07%	0.36%	22.74%	77.26%	100%

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

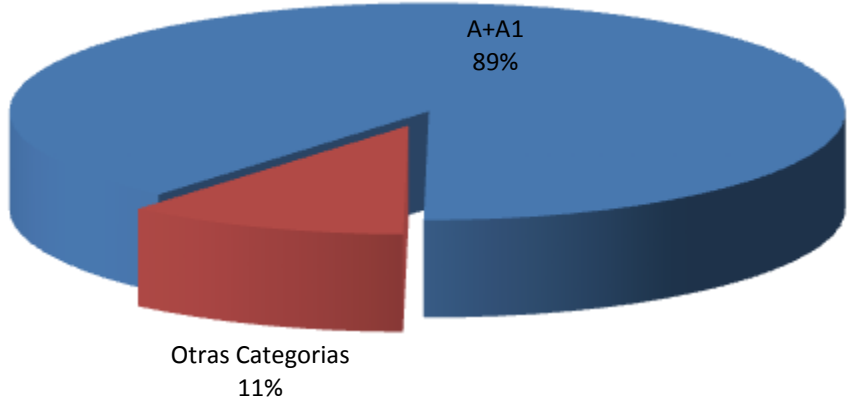
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO								
INSTITUCION	CARTERA				CLIENTES			TOTAL
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES		
CRECER	364,920,323	360,685,342	2,807,949	1,427,032	11,110	69,046	80,156	
PRO MUJER	270,434,593	264,651,346	5,411,872	371,376	4,114	84,372	88,486	
DIACONIA	420,088,150	417,399,188	2,159,616	529,347	21,155	33,835	54,990	
EMPRENDER	43,642,539	42,541,337	200,466	900,736	2,622	5,809	8,431	
FONCRESOL	9,889,180	9,146,790	413,354	329,035	666	2,193	2,859	
FUNBODEM	74,078,677	71,903,965	1,014,610	1,160,101	2,200	3,298	5,498	
IDEPRO	141,117,833	138,992,030	1,312,237	813,567	2,784	2,399	5,183	
IMPRO	16,516,919	16,229,903	267,737	19,279	1,069	896	1,965	
SARTAWI	32,519,209	31,157,158	1,157,179	204,872	1,938	2,883	4,821	
ANED	-	-	-	-	-	-	-	
CIDRE	118,128,266	113,779,320	3,975,224	373,722	2,066	1,164	3,230	
FONDECO	-	-	-	-	-	-	-	
FUBODE	72,127,223	71,299,903	615,830	211,490	3,377	12,745	16,122	
TOTAL	1,563,462,912	1,537,786,281	19,336,074	6,340,556	53,101	218,640	271,741	
	100%	98.36%	1.24%	0.41%	19.54%	80.46%	100%	
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL								
CRECER	501,870,065	497,948,824	3,258,644	662,597	14,085	73,161	87,246	
PRO MUJER	50,375,427	49,689,388	686,039	-	2,580	22,628	25,208	
DIACONIA	139,596,549	139,053,694	510,405	32,449	7,225	4,767	11,992	
EMPRENDER	4,649,030	4,633,809	8,582	6,639	257	569	826	
FONCRESOL	8,419,560	8,160,124	78,884	180,552	446	926	1,372	
FUNBODEM	37,743,032	37,181,827	229,296	331,908	1,086	1,637	2,723	
IDEPRO	119,185,890	117,720,849	1,157,314	307,727	3,352	1,497	4,849	
IMPRO	2,712,672	2,694,959	17,714	-	270	150	420	
SARTAWI	122,915,849	120,894,753	1,279,315	741,781	5,253	2,871	8,124	
ANED	40,407,391	38,566,991	1,781,089	59,310	2,452	2,597	5,049	
CIDRE	149,319,679	147,468,766	1,620,552	230,361	3,128	1,550	4,678	
FONDECO	159,130,183	155,630,475	1,696,640	1,803,068	5,046	9,248	14,294	
FUBODE	87,374,425	86,935,008	370,212	69,205	4,645	9,531	14,176	
TOTAL	1,423,699,751	1,406,579,466	12,694,686	4,425,599	49,825	131,132	180,957	
	100%	98.80%	0.89%	0.31%	27.53%	72.47%	100%	
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL								
CRECER	866,790,388	858,634,166	6,066,593	2,089,629	25,195	142,207	167,402	
PRO MUJER	320,810,020	314,340,733	6,097,911	371,376	6,694	107,000	113,694	
DIACONIA	559,684,699	556,452,882	2,670,021	561,796	28,380	38,602	66,982	
EMPRENDER	48,291,569	47,175,146	209,048	907,375	2,879	6,378	9,257	
FONCRESOL	18,308,739	17,306,914	492,238	509,587	1,112	3,119	4,231	
FUNBODEM	111,821,708	109,085,793	1,243,906	1,492,009	3,286	4,935	8,221	
IDEPRO	260,303,724	256,712,879	2,469,551	1,121,294	6,136	3,896	10,032	
IMPRO	19,229,591	18,924,862	285,451	19,279	1,339	1,046	2,385	
SARTAWI	155,435,057	152,051,911	2,436,494	946,653	7,191	5,754	12,945	
ANED	40,407,391	38,566,991	1,781,089	59,310	2,452	2,597	5,049	
CIDRE	267,447,945	261,248,086	5,595,776	604,083	5,194	2,714	7,908	
FONDECO	159,130,183	155,630,475	1,696,640	1,803,068	5,046	9,248	14,294	
FUBODE	159,501,648	158,234,911	986,042	280,695	8,022	22,276	30,298	
TOTAL	2,987,162,663	2,944,365,748	32,030,760	10,766,155	102,926	349,772	452,698	
	100%	98.57%	1.07%	0.36%	22.74%	77.26%	100%	

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de abril 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	852.790,849	5.620,195	1.478,511	1.445,789	694,538	4.760,505	-	-	-	-	-	-	-	866.790,388
PRO MUJER	312.286,734	2.073,666	1.010,836	648,535	548,911	4.241,339	-	-	-	-	-	-	-	320.810,020
DIACONIA	555.554,832	898,050	269,357	191,314	172,830	2.598,317	-	-	-	-	-	-	-	559.684,699
EMPRENDER	46.961,719	213,426	110,085	50,951	48,012	907,375	-	-	-	-	-	-	-	48.291,569
FONCRESOL	9.116,524	128,508	-	154,142	-	141,444	-	348,562	8.153,435	51,896	33,676	-	180,552	18.308,739
FUNBODEM	105.295,149	3.565,185	645,412	405,946	228,840	1.681,175	-	-	-	-	-	-	-	111.821,708
IDEPRO	253.377,959	3.175,846	992,813	497,428	235,840	2.023,838	-	-	-	-	-	-	-	260.303,724
IMPRO	18.279,641	645,221	121,906	131,264	32,280	19,279	-	-	-	-	-	-	-	19.229,591
SARTAWI	149.373,263	2.656,608	506,254	315,382	126,258	2.457,292	-	-	-	-	-	-	-	155.435,057
ANED	20.293,587	357,355	377,448	239,381	91,604	529,809	-	-	17.769,750	246,518	93,551	408,386	-	40.407,391
CIDRE	-	-	247.270,107	13.641,864	1.248,834	1.621,659	341,758	-	3.323,723	-	-	-	-	267.447,945
FONDECOC	55.865,588	937,777	116,008	938,484	112,034	1.550,112	-	-	98.341,401	50,421	390,803	132,310	695,232	159.130,170
FUBODE	157.851,542	458,039	231,499	95,982	145,456	719,131	-	-	-	-	-	-	-	159.501,648
TOTAL	2.537.047.387	20.729.877	25.130.236	18.756.463	3.685.447	23.251.275	341.758	3.672.285	124.264.586	348.834	518.030	540.696	875.784	2.987.162.650
	84,93%	0,69%	8,47%	0,63%	0,12%	0,78%	0,01%	0,12%	4,16%	0,01%	0,02%	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
30 de abril 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	-	-	344,970,544	-	-	1,012,261	-	18,937,518	364,920,323
PRO MUJER	-	-	270,434,593	-	-	-	-	-	270,434,593
DIACONIA	-	46,093,864	373,994,286	-	-	-	-	-	420,088,150
EMPRENDER	-	-	3,794,648	39,847,891	-	-	-	-	43,642,539
FONCRESOL	-	-	9,889,180	-	-	-	-	-	9,889,180
FUNBODEM	-	-	54,092,569	-	19,986,108	-	-	-	74,078,677
IDEPRO	-	-	141,117,833	-	-	-	-	-	141,117,833
IMPRO	-	-	16,516,919	-	-	-	-	-	16,516,919
SARTAWI	-	243,020	16,782,352	-	-	2,164,553	-	13,329,283	32,519,209
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	15,697,850	3,115,113	28,403,904	57,031,429	3,389,344	1,482,288	9,008,337	118,128,266
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	69,657,372	-	-	54,088	-	2,415,763	72,127,223
TOTAL	-	62,034,734	1,304,365,411	68,251,795	77,017,536	6,620,246	1,482,288	43,690,901	1,563,462,912
	0.00%	3.97%	83.43%	4.37%	4.93%	0.42%	0.09%	2.79%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	409,346,886	-	-	308,442	-	92,214,738	501,870,065
PRO MUJER	-	-	50,375,427	-	-	-	-	-	50,375,427
DIACONIA	-	9,330,571	130,265,978	-	-	-	-	-	139,596,549
EMPRENDER	-	-	13,500	4,635,529	-	-	-	-	4,649,029
FONCRESOL	-	-	-	-	-	-	-	8,419,560	8,419,560
FUNBODEM	-	-	30,904,118	-	6,838,913	-	-	-	37,743,032
IDEPRO	-	-	119,185,890	-	-	-	-	-	119,185,890
IMPRO	-	-	2,712,672	-	-	-	-	-	2,712,672
SARTAWI	-	142,433	26,524,967	-	-	1,108,385	-	95,140,064	122,915,849
ANED	-	-	152,529	-	21,588,904	-	-	18,665,958	40,407,391
CIDRE	-	4,698,874	5,114,303	37,329,091	51,774,127	2,730,513	1,896,065	45,776,706	149,319,679
FONDECO	-	-	59,520,008	-	-	-	-	99,610,167	159,130,175
FUBODE	-	-	51,027,554	-	-	14,439	-	36,332,432	87,374,425
TOTAL	-	14,171,879	885,143,832	41,964,620	80,201,945	4,161,778	1,896,065	396,159,624	1,423,699,742
	0.00%	1.00%	62.17%	2.95%	5.63%	0.29%	0.13%	27.83%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	754,317,430	-	-	1,320,703	-	111,152,256	866,790,388
PRO MUJER	-	-	320,810,020	-	-	-	-	-	320,810,020
DIACONIA	-	55,424,435	504,260,264	-	-	-	-	-	559,684,699
EMPRENDER	-	-	3,808,148	44,483,420	-	-	-	-	48,291,568
FONCRESOL	-	-	9,889,180	-	-	-	-	8,419,560	18,308,739
FUNBODEM	-	-	84,996,687	-	26,825,021	-	-	-	111,821,708
IDEPRO	-	-	260,303,724	-	-	-	-	-	260,303,724
IMPRO	-	-	19,229,591	-	-	-	-	-	19,229,591
SARTAWI	-	385,454	43,307,319	-	-	3,272,938	-	108,469,347	155,435,057
ANED	-	-	152,529	-	21,588,904	-	-	18,665,958	40,407,391
CIDRE	-	20,396,724	8,229,416	65,732,995	108,805,556	6,119,858	3,378,353	54,785,044	267,447,945
FONDECO	-	-	59,520,008	-	-	-	-	99,610,167	159,130,175
FUBODE	-	-	120,684,926	-	-	68,527	-	38,748,195	159,501,648
TOTAL	-	76,206,613	2,189,509,242	110,216,415	157,219,481	10,782,025	3,378,353	439,850,525	2,987,162,654
	0.00%	2.55%	73.30%	3.69%	5.26%	0.36%	0.11%	14.72%	100%

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

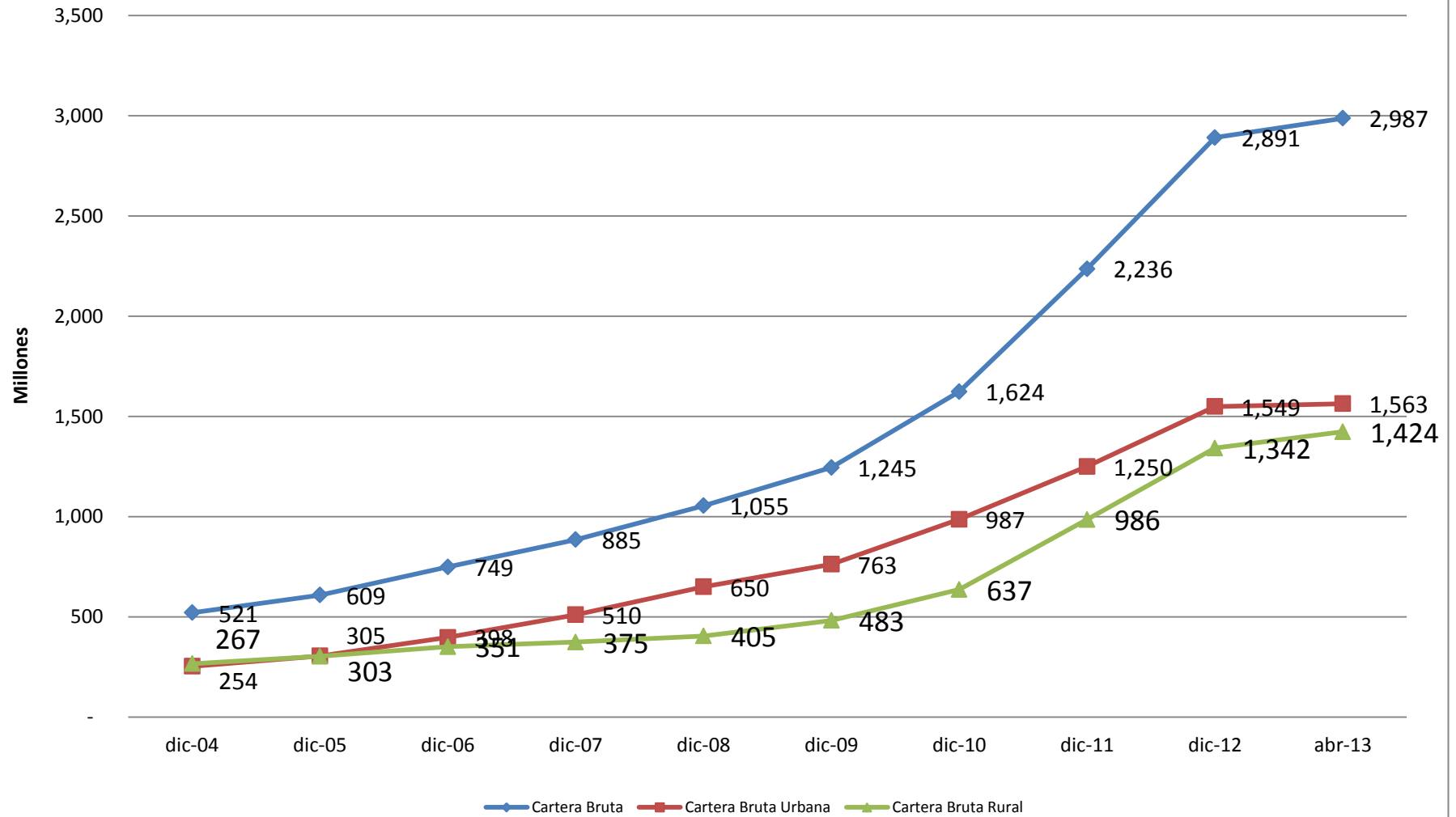


GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

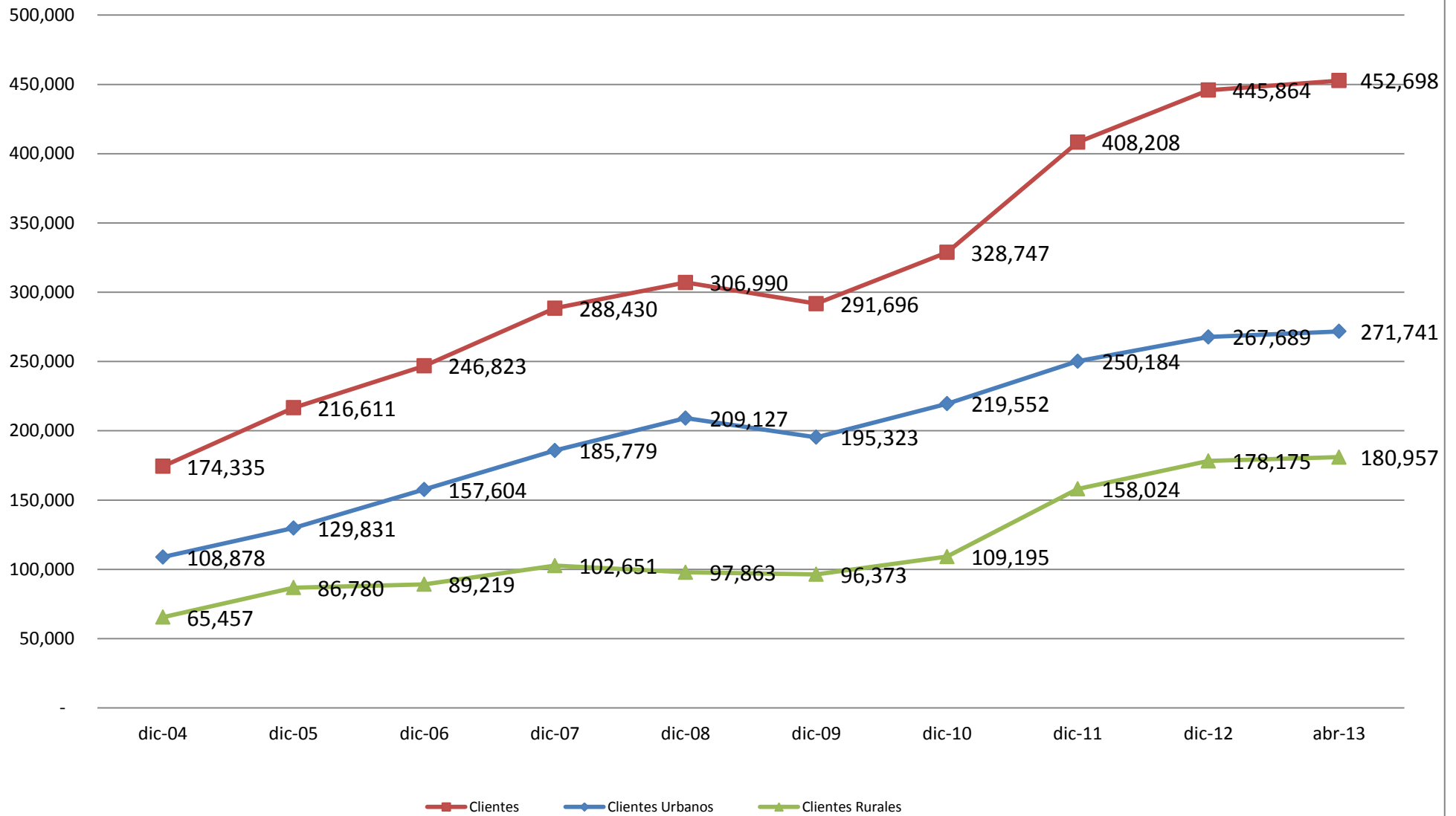


GRÁFICO N° 4
Evolución de número de prestatarios hombres y mujeres

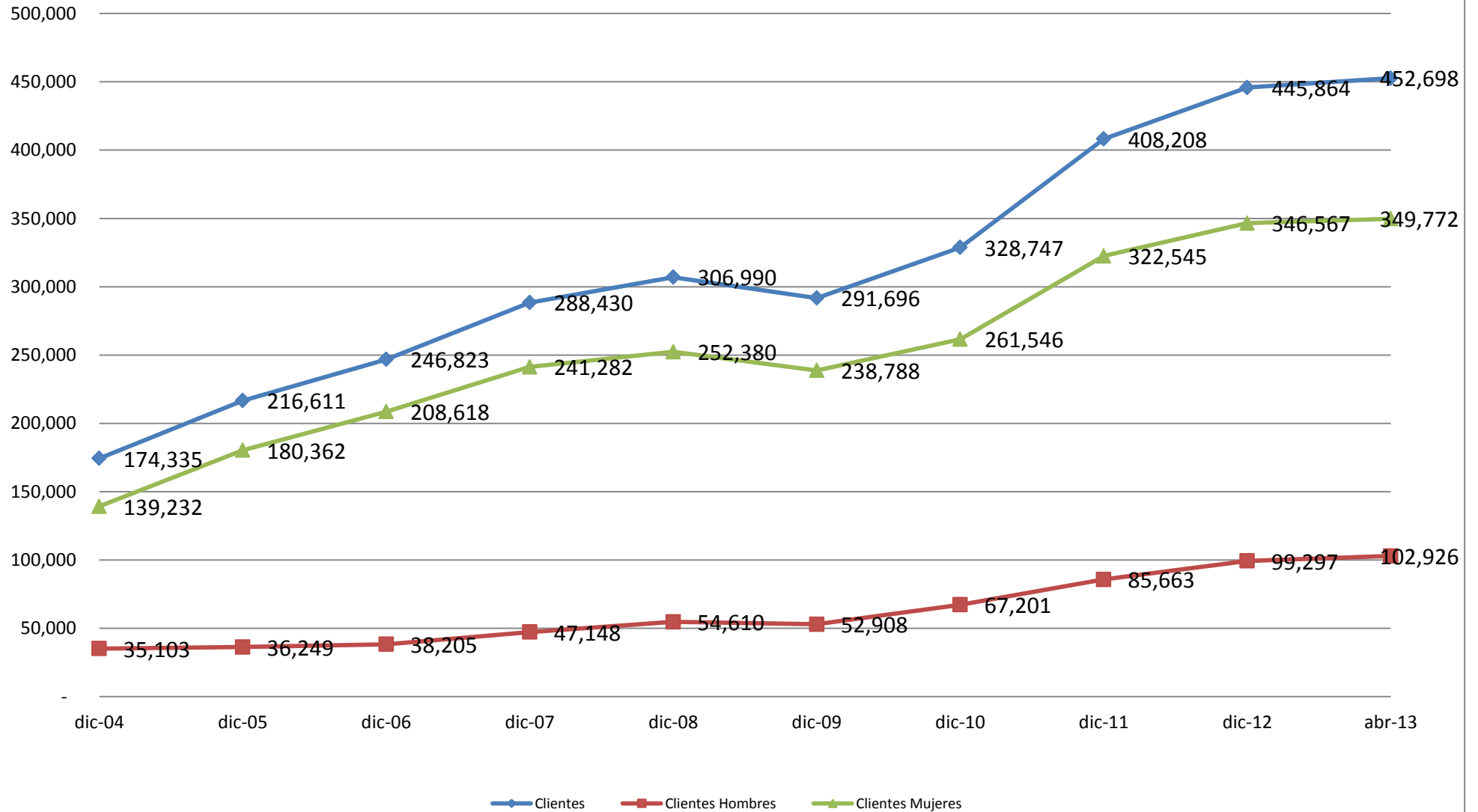


GRÁFICO N° 5
Evolución de % de Mora

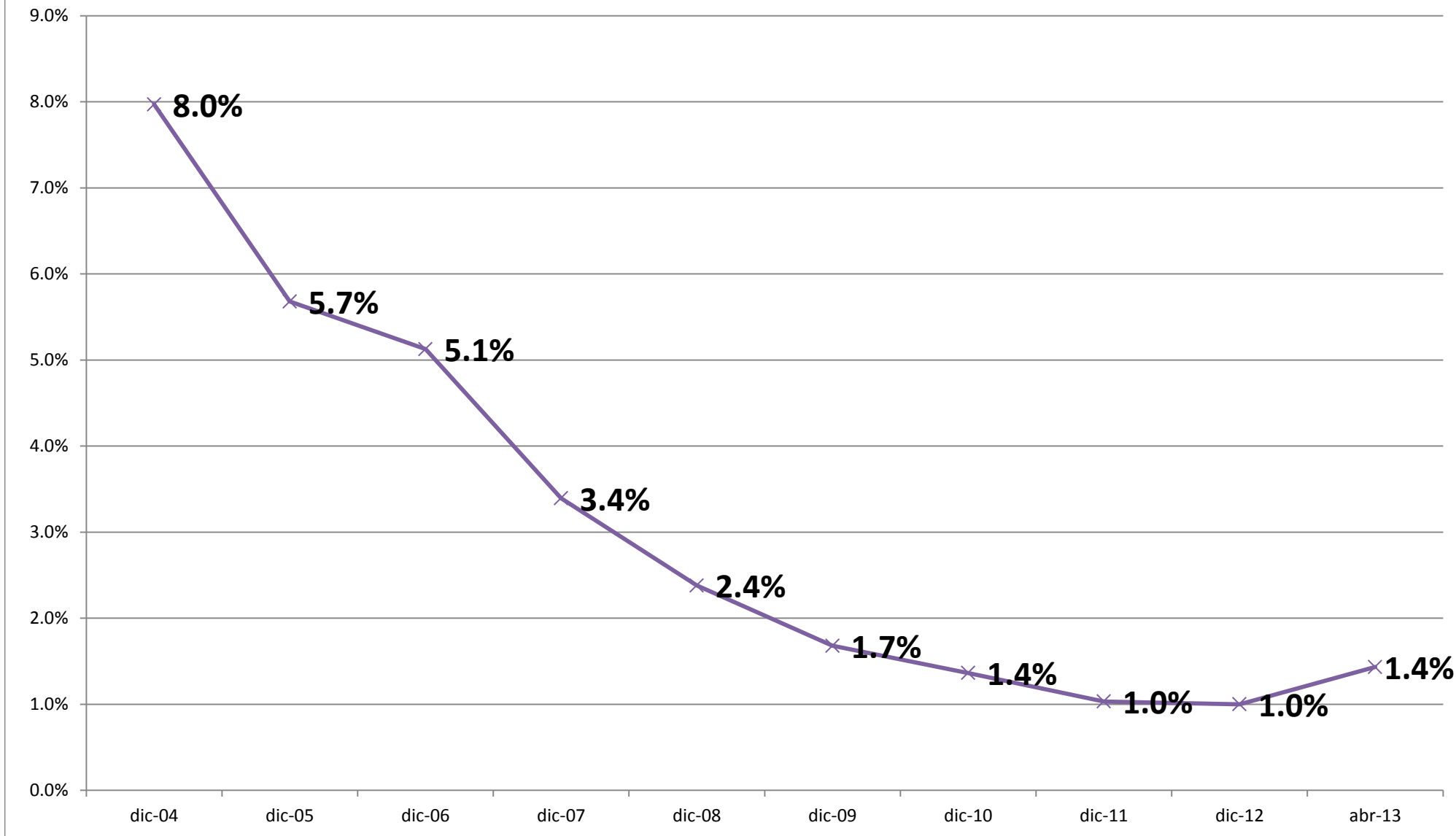


GRÁFICO N° 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

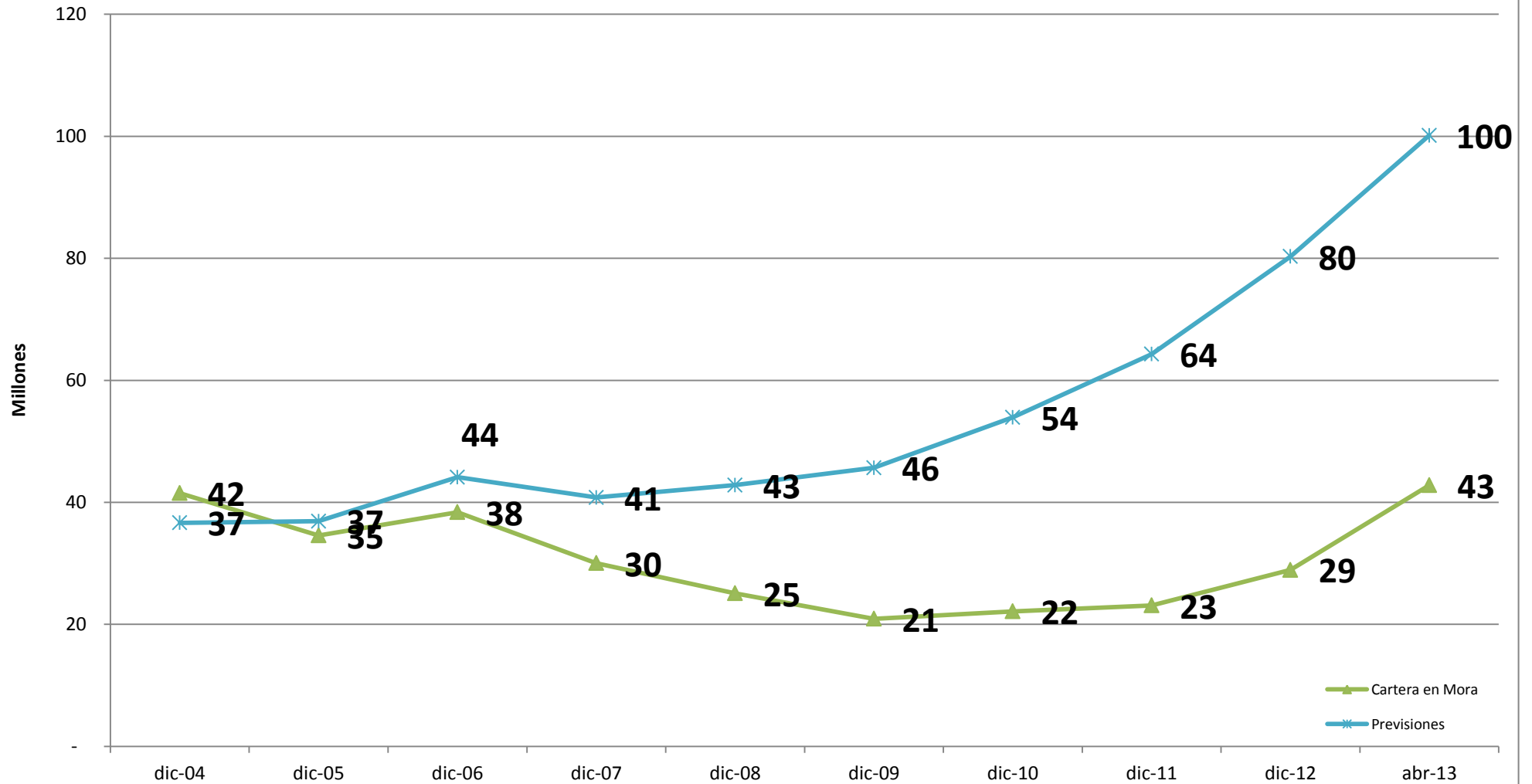
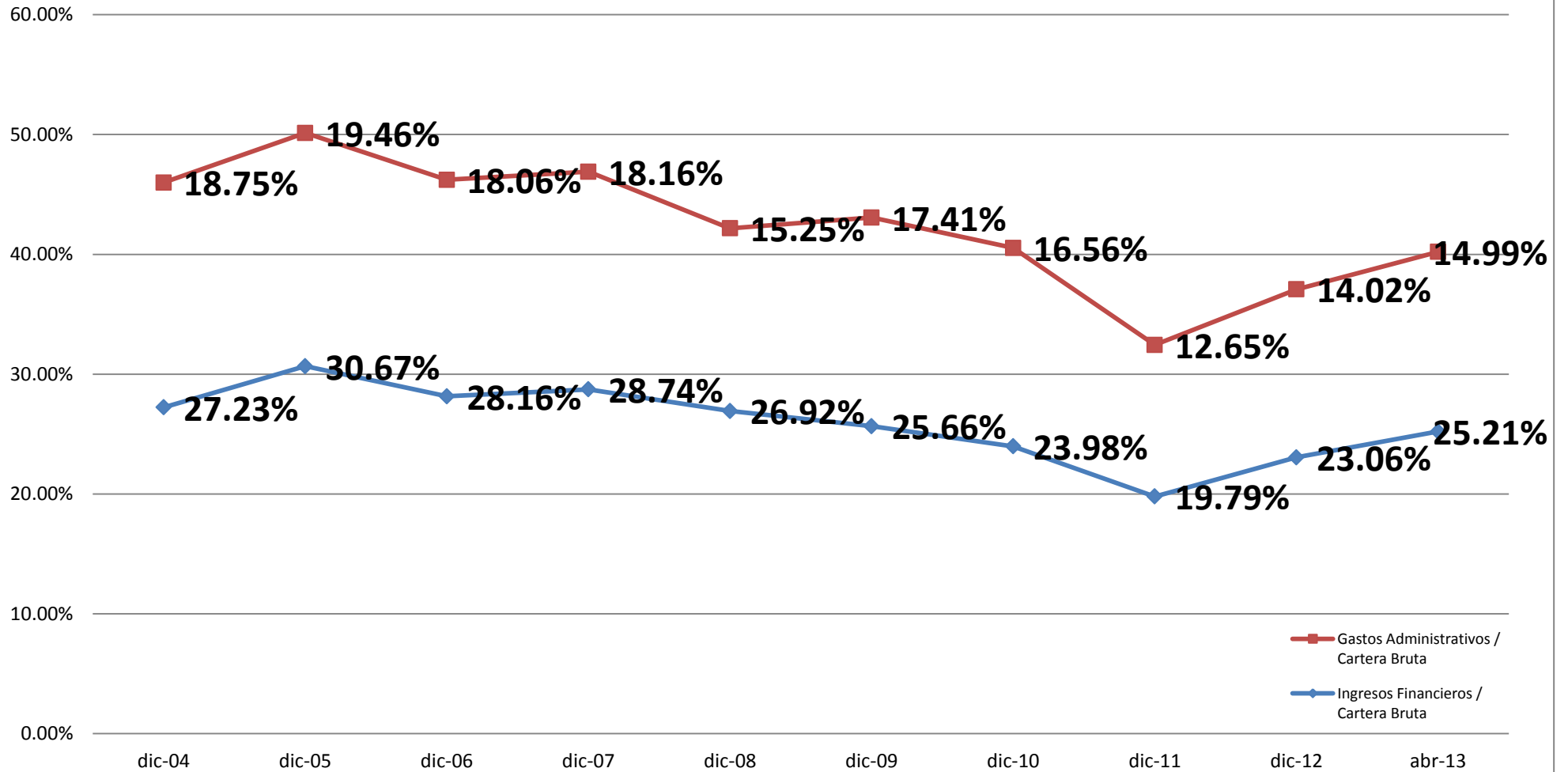


GRÁFICO N° 7
Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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	31,088,845	-	-	-	-	-	-	262,742,633	-	-	-	-	-	-	51,088,845	-	-	-	364,920,323
PRO MUJER	-	-	-	-	24,122,076	-	217,789,221	-	1,283,737	8,071,463	-	-	-	-	-	-	-	-	7,628,097
DIACONIA	3,338,680	26,247	1,458	3,598,711	22,417,414	121,646	125,565,032	-	117,515,746	7,413,316	78,840,863	19,043	50,101,018	950,567	2,398,966	7,314,133	254,271	-	209,039
EMPREENDER	-	-	-	-	6,044,233	-	-	30,141,148	5,004,018	2,453,140	-	-	-	-	-	-	-	-	43,642,539
FORNCSOL	77,384	-	-	-	723,648	-	739,849	6,459,314	-	-	-	-	-	-	-	-	-	-	285,798
FUNBODEM	708,485	31,540	15,506	3,870	12,526,206	22,208	1,084,621	18,438,306	6,003,348	24,907,016	185,401	3,963,531	747,914	304,102	5,130,284	10,338	-	-	74,078,677
IDEPRO	6,028,035	6,350,373	-	6,708,111	18,434,959	-	4,845,565	43,179,087	11,695,898	35,055,309	-	6,964,538	692,392	728,739	5,779,221	141,116,225	-	-	578,682
IMPRO	-	-	-	-	3,314,592	-	3,594,808	2,085,859	-	-	-	686,604	-	-	5,939,340	-	-	-	16,516,919
SARTAWI	8,114,443	-	-	30,014	1,729,479	-	3,544,421	14,191,250	1,345,606	1,937,699	31,985	824,376	78,787	101,704	544,502	32,647	-	-	12,595
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	11,995,636	849,008	-	1,437,737	10,133,994	9,934	32,914,183	18,291,437	2,529,211	28,387,970	287,681	8,342,611	555,967	327,119	2,043,604	10,500	3,500	10,175	118,128,266
FONDECO	-	-	-	-	1,725,39	-	6,025,901	39,474,231	8,962,501	7,698,830	-	-	-	-	-	-	-	-	54,088
FUBODE	2,395,349	20,403	-	-	-	-	-	-	-	-	-	-	-	-	1,040,091	-	-	-	72,127,223
TOTAL	83,738,858	7,277,270	16,965	5,913,684	105,730,891	153,788	176,817,430	770,307,232	55,795,634	187,352,289	52,189	70,882,678	3,035,627	4,756,045	80,483,206	123,982	3,500	8,779,475	1,563,062,912
	5.36%	0.47%	0.00%	0.38%	5.76%	0.01%	11.44%	49.27%	3.51%	11.98%	0.03%	4.53%	0.19%	0.30%	5.15%	0.03%	0.00%	0.56%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	98,355,312	-	-	-	-	-	-	346,290,345	-	-	-	-	-	-	-	60,224,408	-	-	501,870,065
PRO MUJER	-	-	-	-	2,747,112	-	-	43,970,909	1,808,602	1,082,752	-	-	-	-	-	-	-	-	786,052
DIACONIA	50,772,047	2,277,408	-	1,388,260	6,977,034	36,968	26,238,514	21,629,320	2,211,434	17,474,905	55,674	7,806,538	364,411	653,505	1,635,962	56,350	-	-	139,596,549
EMPREENDER	4,649,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,649,030
FORNCSOL	3,861,109	-	-	-	218,640	-	316,940	3,777,268	-	-	-	-	-	-	236,445	-	-	9,159	84,919,560
FUNBODEM	13,583,338	88,972	-	220,215	2,579,324	36,501	716,576	5,957,959	1,890,086	10,750,679	110,517	1,002,058	71,439	175,999	538,980	16,388	-	-	37,743,032
IDEPRO	65,673,331	10,036,367	-	290,219	6,567,539	-	2,082,481	15,234,344	4,790,312	11,653,154	-	846,759	161,837	468,014	1,121,477	13,819	-	-	119,185,890
IMPRO	2,457,643	-	-	-	136,298	-	23,397	136,298	-	-	-	-	-	-	14,452	-	-	-	2,712,672
SARTAWI	85,378,793	14,292	-	99,543	1,281,534	89,214	8,489,099	18,417,526	2,217,336	4,427,548	101,055	1,181,990	195,082	521,204	572,831	13,195	5,089	6,708	122,915,849
ANED	12,652,598	6,056,764	-	58,430	958,441	-	7,868,315	246,087	2,961,114	-	-	9,219,330	-	70,832	188,821	-	-	-	40,407,391
CIDRE	80,848,443	2,793,708	9,528	1,538,306	6,954,753	703,500	16,732,789	8,970,009	1,123,637	22,928,337	421,051	5,618,083	67,685	97,565	456,870	55,417	-	-	159,139,679
FONDECO	102,907,471	-	-	-	2,880,316	-	15,168,347	10,618,511	-	10,171,292	-	-	-	-	-	-	-	-	17,384,230
FUBODE	36,241,856	90,563	-	1,402,910	6,985,572	123,932	8,396,768	22,337,240	6,036,362	5,211,342	-	95,763	-	-	527,678	-	-	-	87,374,425
TOTAL	554,380,970	21,458,095	9,928	4,997,883	38,150,264	990,114	78,004,722	505,308,042	20,281,856	86,641,122	688,297	25,770,521	860,455	2,001,571	65,884,354	155,169	5,089	18,611,694	1,423,699,725
	38.94%	1.50%	0.00%	0.35%	2.68%	0.07%	5.48%	35.99%	1.42%	6.09%	0.05%	1.81%	0.06%	0.14%	4.61%	0.01%	0.00%	1.31%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	146,444,158	-	-	-	-	-	-	699,032,977	-	-	-	-	-	-	-	111,313,253	-	-	866,790,388
PRO MUJER	-	-	-	-	26,869,188	-	-	261,760,129	14,632,339	9,134,215	-	-	-	-	-	-	-	-	320,810,020
DIACONIA	84,110,727	2,303,655	1,458	4,986,971	29,394,448	158,614	151,783,546	139,455,066	9,626,780	96,315,767	74,717	57,907,555	1,314,978	3,052,471	8,950,095	310,621	-	-	530,684,699
EMPREENDER	4,649,030	-	-	-	6,044,233	-	-	30,141,148	5,004,018	2,453,140	-	-	-	-	-	-	-	-	48,291,569
FORNCSOL	3,938,493	-	-	-	942,287	-	1,056,788	10,236,582	-	-	-	-	-	-	1,839,631	-	-	-	18,308,739
FUNBODEM	14,287,822	120,512	15,506	224,085	15,105,530	58,709	1,801,197	24,396,265	7,897,434	35,657,695	295,918	4,965,589	819,354	480,101	5,669,264	26,727	-	-	111,821,708
IDEPRO	71,699,366	16,386,740	-	961,030	25,002,497	-	6,928,046	58,413,431	16,466,209	46,708,463	-	7,811,297	854,229	1,196,753	6,900,698	130,045	-	-	824,520
IMPRO	2,457,643	-	-	-	3,314,592	-	3,618,205	2,222,157	-	-	-	686,604	-	-	910,168	-	-	-	260,305,724
SARTAWI	93,493,237	14,292	-	129,557	3,011,012	89,214	11,983,329	32,608,776	3,516,942	6,365,247	133,040	2,006,367	273,869	622,607	1,117,333	45,842	5,089	39,303	155,435,057
ANED	12,652,598	6,056,764	-	58,430	958,441	-	7,868,315	246,087	2,961,114	-	-	9,219,330	-	70,832	188,821	-	-	-	40,407,391
CIDRE	92,842,079	3,642,716	9,528	2,976,042	17,088,747	713,434	49,646,972	27,261,445	3,652,848	51,316,307	708,731	13,960,694	62,655	424,684	2,500,474	65,917	3,500	10,175	267,447,945
FONDECO	102,907,471	-	-	-	2,880,316	-	15,168,347	10,618,511	-	10,171,292	-	-	-	-	-	-	-	-	17,384,230
FUBODE	36,241,856	110,966	-	1,575,450	13,259,853	123,932	14,329,659	41,810,471	14,998,864	12,910,371	-	95,763	-	-	1,567,768	-	-	-	159,501,648
TOTAL	648,119,828	28,635,445	26,492	10,911,564	143,881,155	1,143,903	256,639,100	1,375,815,274	76,091,491	273,992,041	1,212,406	96,655,199	3,886,083	6,757,616	146,007,560	579,152	8,589	27,390,169	2,397,162,837
	21.36%	0.96%	0.00%	0.37%	4.82%	0.04%	8.58%	42.70%	2.55%	9.17%	0.04%	3.24%	0.13%	0.23%	4.93%	0.02%	0.00%	0.92%	100%

GRÁFICO N° 8
Destino de cartera urbana

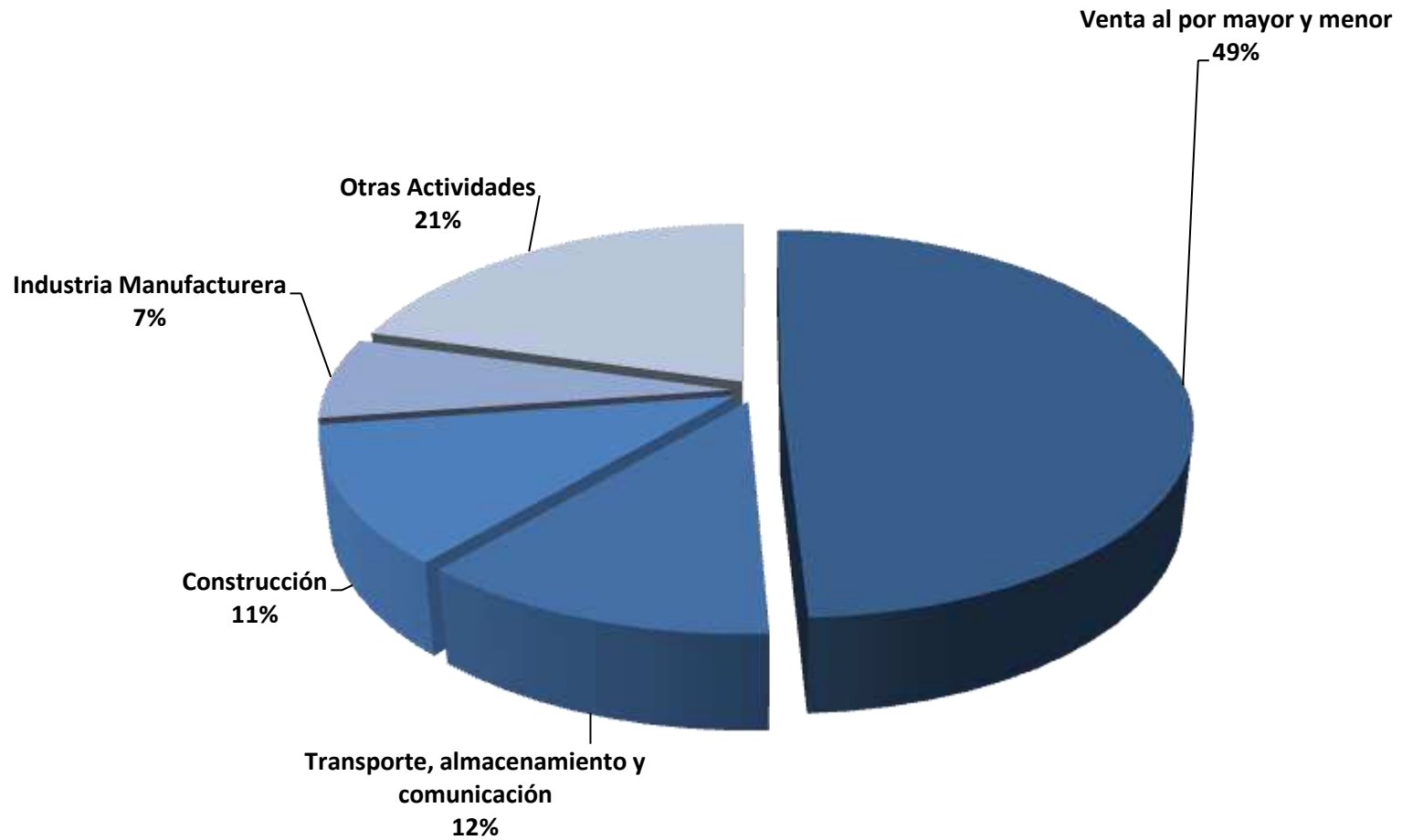
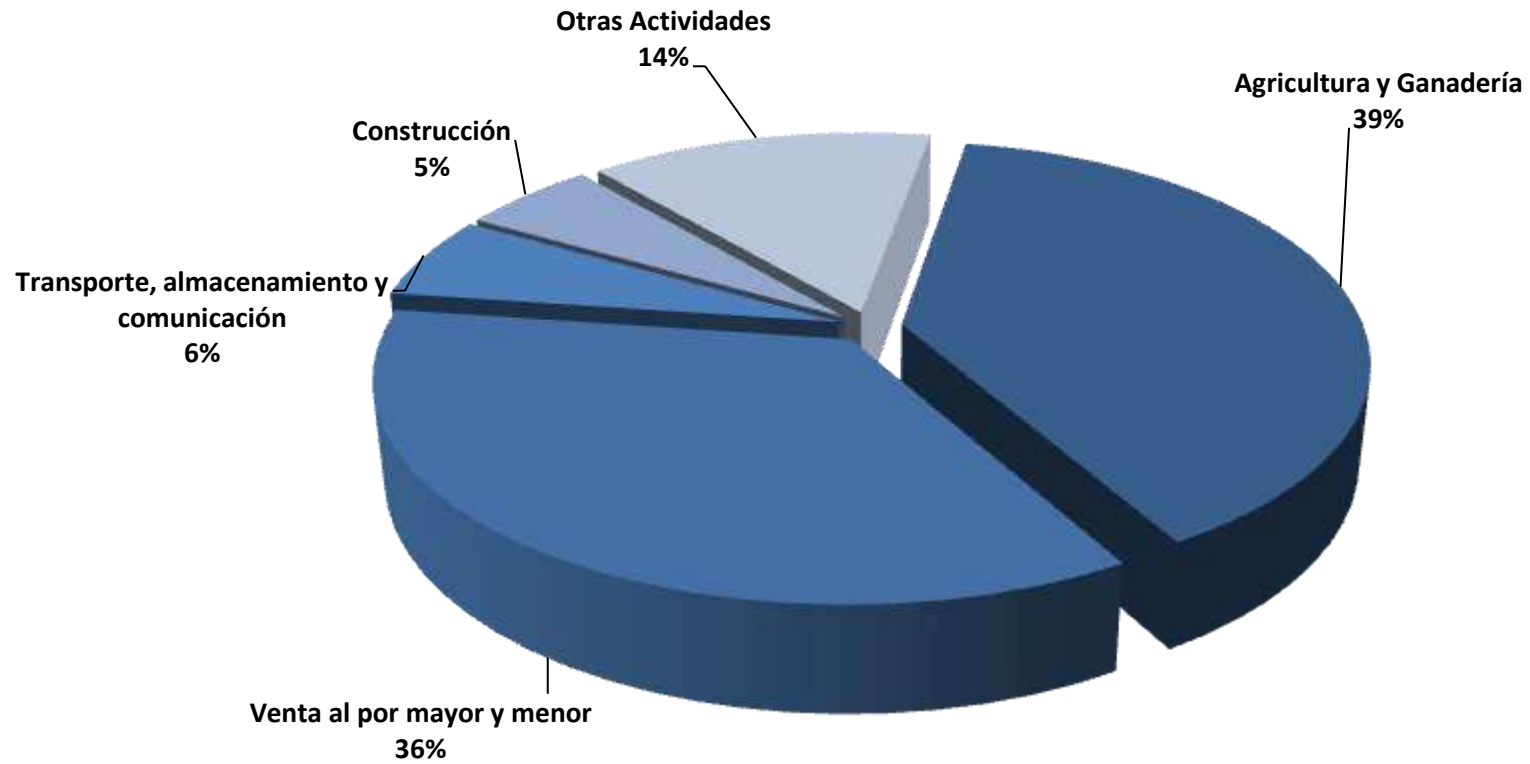


GRÁFICO Nº 9
Destino de cartera rural



Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril 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	-	-	-	-	-	537.745	13.577.715	71.227.540	177.646.390	44.385.755	57.545.179	364.920.323
PRO MUJER	-	-	-	-	-	68.496	440.152	10.382.788	109.682.958	66.999.903	82.860.297	270.434.593
DIACONIA	-	2.371.035	-	9.033.291	15.573.876	17.769.679	36.261.180	113.048.276	174.956.773	34.905.481	16.168.560	420.088.150
EMPRESER	-	-	-	-	-	473.977	1.568.230	7.235.266	25.178.403	6.420.523	2.766.140	43.642.539
FONCRESOL	-	-	-	-	-	517.259	-	1.119.964	2.418.642	3.164.264	2.669.052	9.889.180
FUNBODEM	-	-	-	-	5.088.596	4.995.852	8.709.777	16.102.673	26.777.056	8.804.164	3.600.558	74.078.677
IDEPRO	-	2.674.162	6.114.748	3.542.263	3.622.458	27.533.387	54.088.482	42.949.233	511.630	81.470	141.117.833	
IMPRO	-	-	-	-	-	212.389	4.186.761	10.362.412	-	1.755.357	16.516.919	
SARTAWI	-	-	1.539.962	1.046.907	206.716	977.886	3.957.947	19.768.316	2.604.931	2.416.543	32.519.209	
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	2.198.821	16.785.088	15.173.601	9.630.619	5.622.934	7.080.940	30.252.135	29.057.686	1.827.086	499.357	118.128.266	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	274.745	-	-	-	-	-	2.075.807	29.873.525	17.592.030	22.311.116	72.127.223	
TOTAL	2.473.566	21.830.284	31.861.602	34.882.261	33.297.857	96.878.915	313.677.639	648.671.394	187.215.765	192.673.629	1.563.462.912	
	0.00%	0.16%	1.40%	2.04%	2.23%	2.13%	6.20%	20.06%	41.49%	11.97%	12.32%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	474.161	47.406.254	116.027.804	232.348.534	45.455.947	60.157.365	501.870.065
PRO MUJER	-	-	-	-	-	-	-	10.422.705	16.788.402	23.163.320	50.375.427	103.650.454
DIACONIA	-	-	1.347.448	3.123.725	3.452.951	6.997.570	35.259.412	69.264.614	14.519.546	5.631.284	139.596.549	
EMPRESER	-	-	-	-	-	-	87.110	481.053	2.802.875	995.459	282.533	4.649.030
FONCRESOL	-	-	-	-	10.085	558.173	1.393.192	2.349.564	3.154.709	953.837	8.419.560	
FUNBODEM	-	-	-	5.489.396	2.938.478	3.085.329	5.084.419	15.665.536	4.033.521	1.446.351	37.743.032	
IDEPRO	-	5.009.472	2.657.400	3.476.611	2.261.916	17.613.496	41.761.416	45.029.731	1.208.493	1.673.356	119.185.890	
IMPRO	-	-	-	-	-	-	79.525	2.089.250	-	543.897	2.712.672	
SARTAWI	-	291.667	9.007.940	11.993.217	5.905.062	8.475.151	17.658.883	66.108.358	2.602.060	873.510	122.915.849	
ANED	-	-	-	163.000	116.600	334.773	2.677.076	30.551.396	4.798.997	1.765.548	40.407.391	
CIDRE	4.877.060	17.695.601	16.364.029	9.958.243	6.934.808	6.748.167	35.458.189	47.833.374	2.693.414	756.794	149.319.679	
FONDECO	3.003.587	18.674.314	21.744.809	21.363.549	10.459.434	11.467.469	22.992.143	34.525.178	8.615.373	6.284.301	159.130.157	
FUBODE	582.294	-	-	-	-	-	8.591.574	48.335.934	13.163.646	16.300.975	87.374.425	
TOTAL	8.462.941	41.671.054	51.121.626	55.867.742	32.553.495	102.773.491	287.864.686	607.328.049	118.029.569	118.327.073	1.423.699.725	
	0.00%	0.59%	2.93%	3.59%	3.90%	2.29%	7.22%	20.22%	42.66%	8.29%	8.31%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	1.011.906	60.983.969	187.255.344	409.994.924	89.841.701	117.702.544	866.790.388
PRO MUJER	-	-	-	-	-	68.496	440.152	10.382.788	120.106.663	83.788.304	106.023.617	320.810.020
DIACONIA	-	2.371.035	10.380.738	18.697.601	21.222.630	43.258.750	148.307.688	244.221.387	49,425.027	21,799.844	559,684.699	
EMPRESER	-	-	-	-	-	473.977	1,655,339	7,716,119	24,981,278	7,415,982	3,048,674	48,291,569
FONCRESOL	-	-	-	-	-	10,085	1,075,432	2,513,156	4,768,205	6,318,973	3,622,889	18,308,379
FUNBODEM	-	-	-	10,577,992	7,934,331	11,795,107	21,187,092	42,442,592	12,837,685	5,046,910	111,821,708	
IDEPRO	-	7,683,633	8,772,148	7,018,875	5,884,374	45,146,883	95,849,898	87,978,964	1,720,123	2,488,826	260,303,724	
IMPRO	-	-	-	-	-	212,389	4,266,286	12,451,662	2,299,254	1,299,254	19,229,591	
SARTAWI	-	291,667	10,547,903	13,940,124	6,111,778	9,453,037	21,616,830	85,876,674	5,206,991	3,290,053	155,435,057	
ANED	-	-	-	163,000	116,600	334,773	2,677,076	30,551,396	4,798,997	1,765,548	40,407,391	
CIDRE	7,075,881	34,480,689	31,537,630	19,588,861	12,557,742	13,829,106	65,710,324	76,891,060	4,320,500	1,256,151	267,447,945	
FONDECO	3,003,587	18,674,314	21,744,809	21,363,549	10,459,434	11,467,469	22,992,143	34,525,178	8,615,373	6,284,301	159,130,157	
FUBODE	582,294	-	-	-	-	-	11,067,381	78,209,460	30,755,676	38,612,092	159,501,648	
TOTAL	10,936,507	63,501,338	82,983,238	90,450,003	65,851,352	199,652,406	601,542,325	1,255,999,443	305,245,333	311,000,702	2,987,162,637	
	0.00%	0.37%	2.13%	2.78%	3.03%	2.20%	6.68%	20.14%	42.05%	10.22%	10.41%	100%

Cuadro N° 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
30 de abril de 2013
(En Bolivianos)

CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO											
INSTITUCION	Bancos Comunales		Grupos Solidarios		Individuales		Asociativos		TOTAL		
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	
CRECER	161,181,720	55,384	-	-	203,738,603	24,772	-	-	364,920,323	80,156	
PRO MUJER	202,532,243	81,344	-	-	67,902,350	7,142	-	-	270,434,593	88,486	
DIACONIA	68,065,479	27,080	-	-	352,022,671	27,910	-	-	420,088,150	54,990	
EMPRENDER	10,686,665	5,076	777,147	261	32,178,727	4,024	-	-	43,642,539	9,361	
FONCRESOL	5,711,984	2,574	27,608	6	4,149,588	279	-	-	9,889,180	2,859	
FUNBODEM	-	-	-	-	74,078,677	6,031	-	-	74,078,677	6,031	
IDEPRO	-	-	-	-	141,117,833	5,183	-	-	141,117,833	5,183	
IMPRO	-	-	-	-	16,516,919	1,965	-	-	16,516,919	1,965	
SARTAWI	5,824,148	2,473	-	-	26,695,060	2,348	-	-	32,519,209	4,821	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	117,452,985	3,237	675,281	1	118,128,266	3,238	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	43,875,183	12,968	71,084	27	28,180,957	3,127	-	-	72,127,223	16,122	
TOTAL	497,877,423	186,899	875,838	294	1,064,034,370	86,018	675,281	1	1,563,462,912	273,212	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	177,628,259	58,443	-	-	324,241,805	28,803	-	-	501,870,065	87,246	
PRO MUJER	50,375,427	25,208	-	-	-	-	-	-	50,375,427	25,208	
DIACONIA	1,486,764	571	-	-	138,109,786	11,421	-	-	139,596,549	11,992	
EMPRENDER	900,781	381	-	-	3,748,249	465	-	-	4,649,030	846	
FONCRESOL	4,031,174	1,121	310,779	43	4,067,522	207	10,085	1	8,419,560	1,372	
FUNBODEM	-	-	-	-	37,743,032	2,879	-	-	37,743,032	2,879	
IDEPRO	-	-	-	-	119,185,890	4,849	-	-	119,185,890	4,849	
IMPRO	-	-	-	-	2,712,672	420	-	-	2,712,672	420	
SARTAWI	1,232,744	539	18,482	9	121,664,622	7,576	-	-	122,915,849	8,124	
ANED	1,905,976	784	240,835	115	38,247,759	4,148	12,821	2	40,407,391	5,049	
CIDRE	-	-	-	-	148,962,512	4,683	357,167	2	149,319,679	4,685	
FONDECO	22,091,926	11,353	-	-	137,038,257	2,941	-	-	159,130,183	14,294	
FUBODE	25,891,390	8,475	591,114	310	60,891,920	5,391	-	-	87,374,425	14,176	
TOTAL	285,544,441	106,875	1,161,211	477	1,136,614,027	73,783	380,072	5	1,423,699,751	181,140	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	338,809,980	113,827	-	-	527,980,408	53,575	-	-	866,790,388	167,402	
PRO MUJER	252,907,670	106,552	-	-	67,902,350	7,142	-	-	320,810,020	113,694	
DIACONIA	69,552,243	27,651	-	-	490,132,457	39,331	-	-	559,684,699	66,982	
EMPRENDER	11,587,446	5,457	777,147	261	35,926,976	4,489	-	-	48,291,569	10,207	
FONCRESOL	9,743,158	3,695	338,387	49	8,217,110	486	10,085	1	18,308,739	4,231	
FUNBODEM	-	-	-	-	111,821,708	8,910	-	-	111,821,708	8,910	
IDEPRO	-	-	-	-	260,303,724	10,032	-	-	260,303,724	10,032	
IMPRO	-	-	-	-	19,229,591	2,385	-	-	19,229,591	2,385	
SARTAWI	7,056,893	3,012	18,482	9	148,359,683	9,924	-	-	155,435,057	12,945	
ANED	1,905,976	784	240,835	115	38,247,759	4,148	12,821	2	40,407,391	5,049	
CIDRE	-	-	-	-	266,415,497	7,920	1,032,448	3	267,447,945	7,923	
FONDECO	22,091,926	11,353	-	-	137,038,257	2,941	-	-	159,130,183	14,294	
FUBODE	69,766,573	21,443	662,198	337	89,072,876	8,518	-	-	159,501,648	30,298	
TOTAL	783,421,864	293,774	2,037,049	771	2,200,648,397	159,801	1,055,353	6	2,987,162,663	454,352	

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

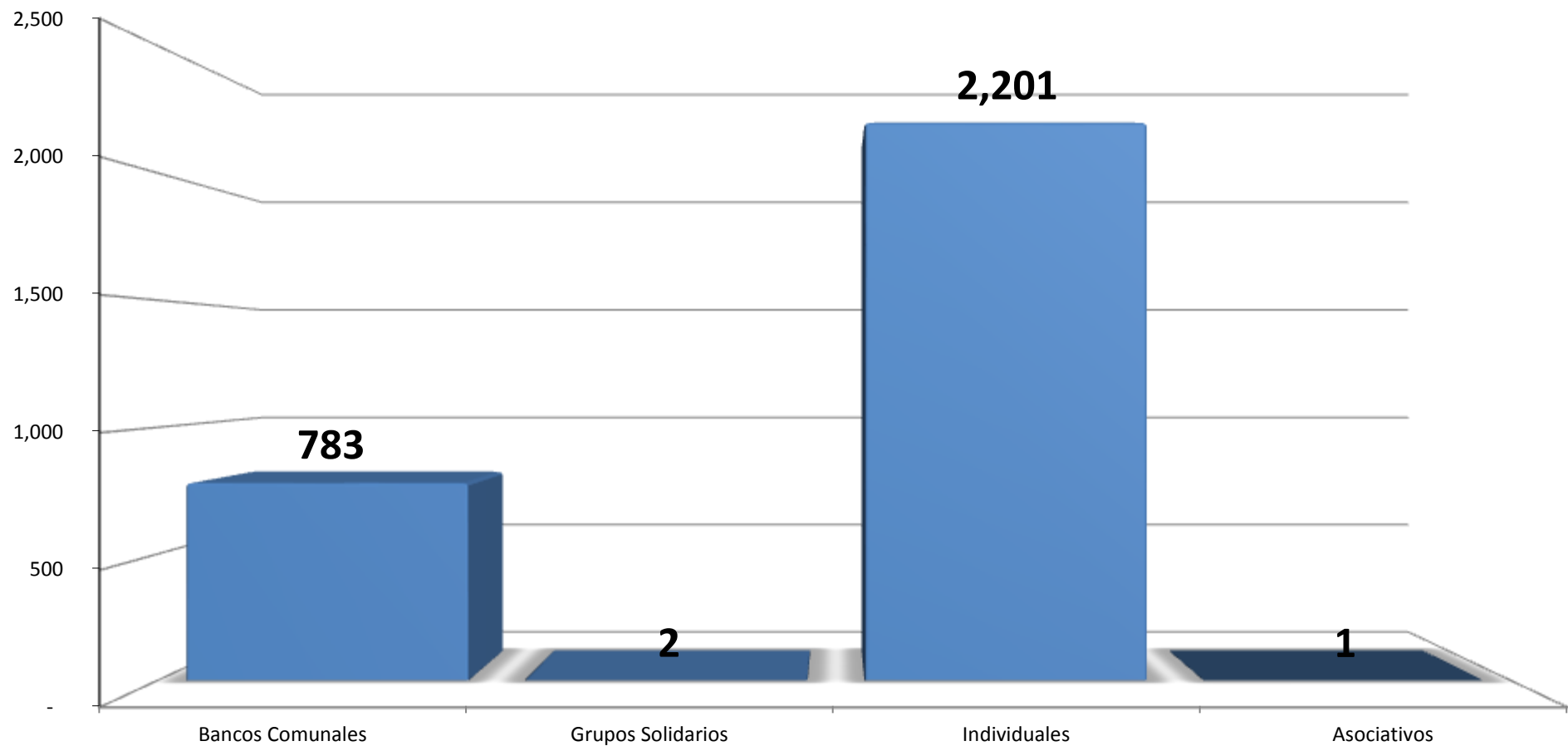
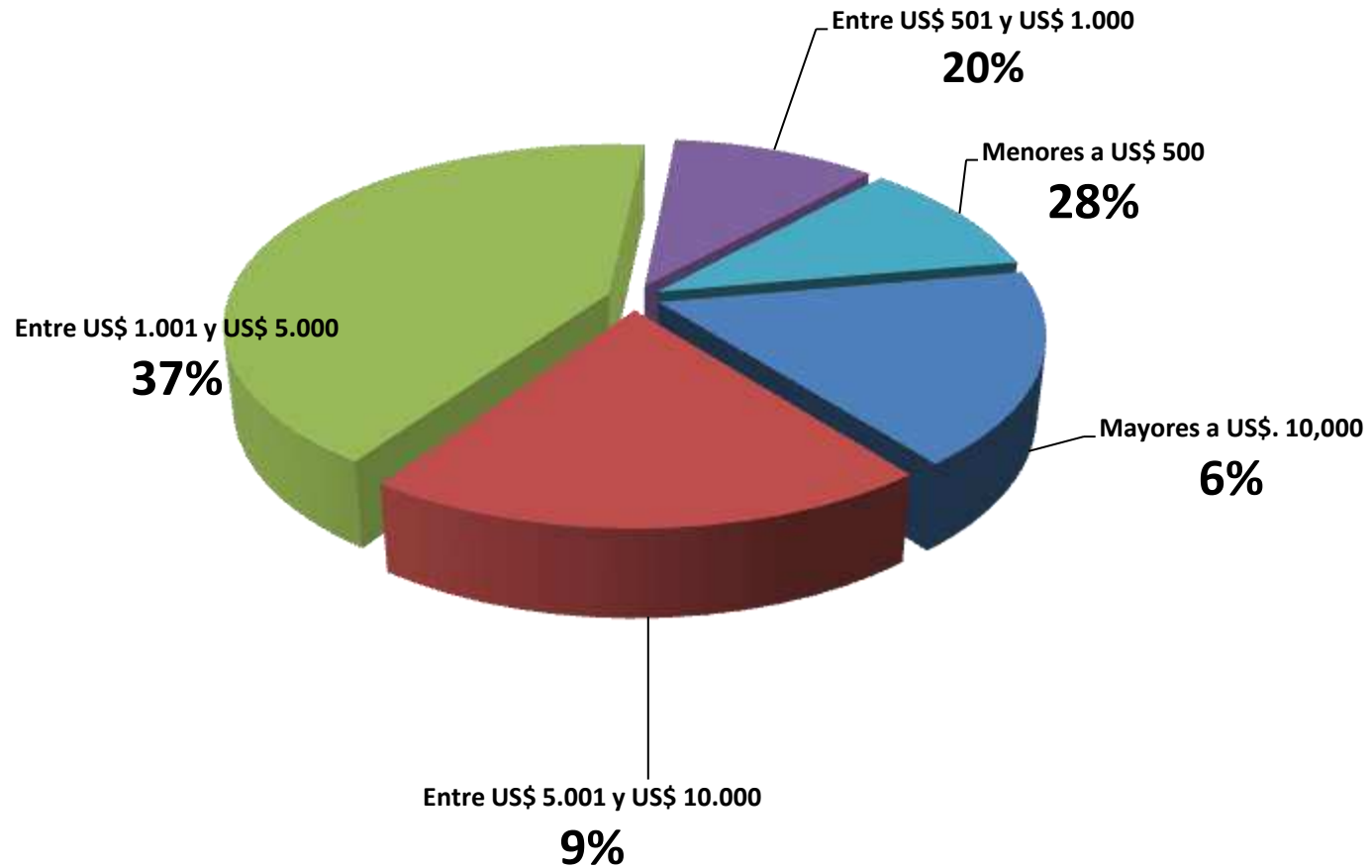


GRÁFICO Nº 11
Estratificación de cartera por monto de crédito

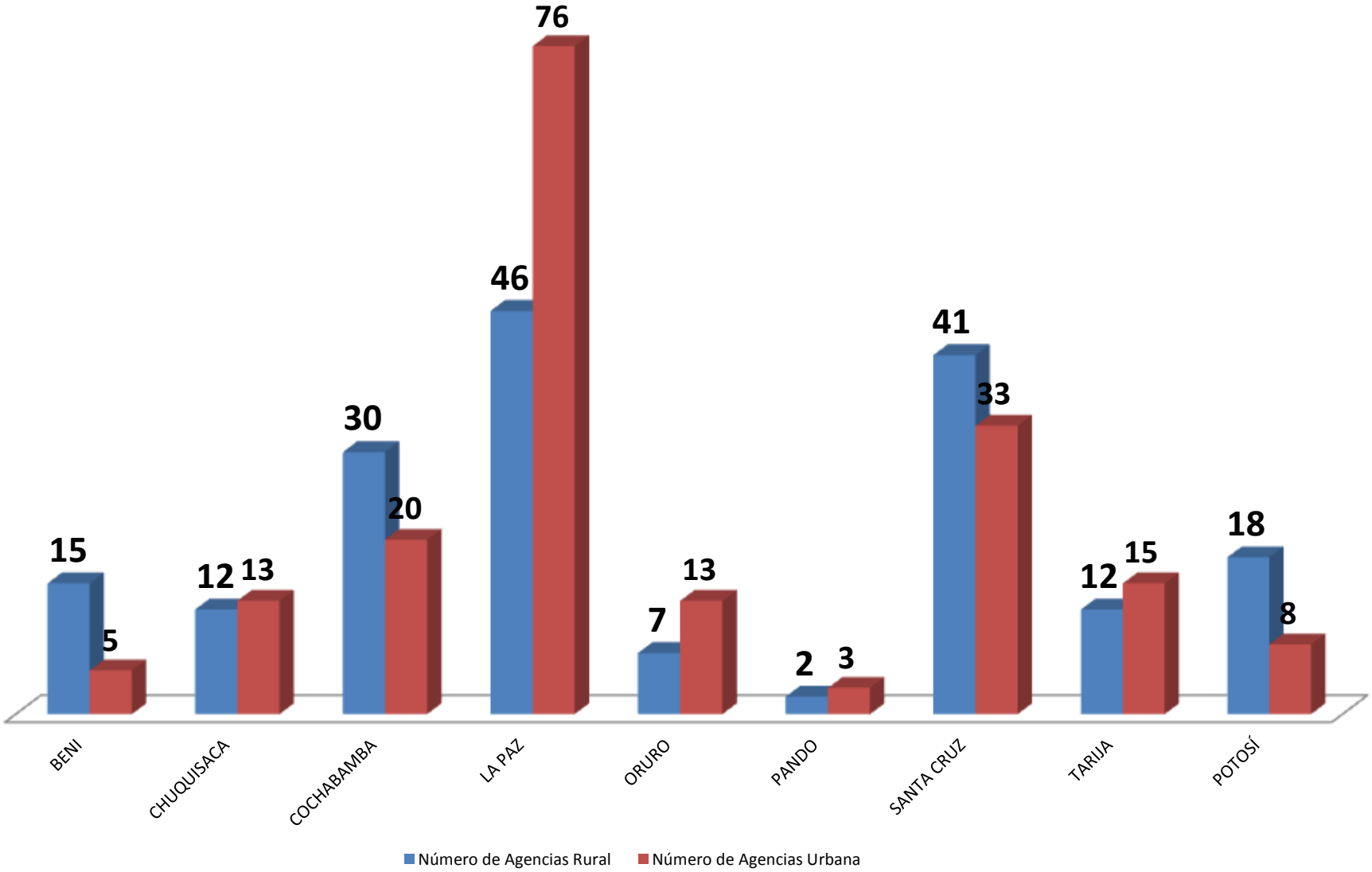


Cuadro N° 11
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 30 de abril de 2013
 (En Bolivianos)

Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	12	6	18	70	90	160
CRECER	38	35	73	412	577	989
DIACONIA	22	30	52	103	351	454
EMPRENDER	2	14	16	12	131	143
FONCRESOL	1	5	6	1	25	26
FONDECO	13	4	17	74	66	140
FUBODE	11	7	18	100	137	237
FUNBODEM	7	4	11	28	96	124
IDEPRO	12	8	20	69	116	185
IMPRO	1	2	3	3	26	29
PROMUJER	14	51	65	76	612	688
SARTAWI	16	12	28	73	98	171
Total general	183	186	369	1,107	2,390	3,497

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	105	66	171
CHUQUISACA	12	13	25	56	155	211
COCHABAMBA	30	20	50	223	273	496
LA PAZ	46	76	122	244	1,037	1,281
ORURO	7	13	20	46	155	201
PANDO	2	3	5	3	41	44
SANTA CRUZ	41	33	74	259	447	706
TARIJA	12	15	27	84	146	230
POTOSÍ	18	8	26	87	70	157
Total general	183	186	369	1,107	2,390	3,497

GRÁFICO Nº 12
Cobertura por departamento



Cuadro Nº 12
TASAS DE INTERES NOMINALES ANUALES
PUBLICADAS POR LAS IFD
30 de abril 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	33%	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)