

**Cuadro N° 1**  
**SITUACIÓN PATRIMONIAL**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

	CRECER	PRO MUJER	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>														
DISPONIBILIDADES	25.785.129	35.790.747	100.579.076	6.491.638	4.459.664	2.299.841	13.980.393	469.579	16.158.986	2.423.253	16.010.697	11.454.835	20.745.869	256.649.708
INVERSIONES TEMPORARIAS	36.820.395	7.798.045	44.809.697	36.264	80.211	22.508	1.464.253	25.002	1.633.582	199.463	38.316	100.530		94.338.908
CARTERA	1.126.734.589	372.574.535	679.067.549	55.337.681	16.274.383	87.242.987	333.784.383	22.281.555	221.017.115	41.480.197	337.104.568	204.214.451	173.125.409	3.670.239.402
CARTERA BRUTA	1.137.501.062	380.698.607	705.398.142	57.283.251	17.149.933	93.248.339	333.540.476	22.579.659	217.715.605	43.077.051	341.962.120	202.977.361	173.470.113	3.726.601.719
CARTERA VIGENTE	1.121.545.353	373.801.091	700.122.143	55.654.614	16.014.278	83.515.241	322.448.285	21.390.436	211.086.454	40.588.679	329.292.314	198.885.815	171.325.909	3.645.671.611
CARTERA VENCIDA	10.828.612	6.595.746	4.621.870	293.989	308.171	999.806	2.864.223	264.874	3.086.743	2.433.493	4.020.499	1.321.474	1.436.274	39.075.774
CARTERA EN EJECUCIÓN	4.105.722	301.769	498.469	1.215.325	732.423	2.382.451	846.834	21.570	795.596	54.880	1.725.220	2.734.156	707.930	16.122.343
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	973.599	-	128.881	119.323	72.788	1.674.849	6.592.730	792.659	2.495.656	-	6.044.464	-	-	18.894.948
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	47.778	-	26.780	-	-	4.043.901	550.033	93.116	251.157	-	705.745	-	-	5.718.509
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	-	-	22.274	632.090	237.371	17.004	-	-	173.879	-	-	1.118.533
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	19.566.040	5.268.589	8.395.263	1.427.503	233.139	2.011.616	6.133.079	185.087	7.852.272	691.718	7.369.295	7.834.620	2.925.977	69.894.198
PREVISIÓN PARA CARTERA INCOBRABLE	-30.332.514	-13.392.661	-34.725.857	-3.373.073	-1.108.689	-8.016.367	-5.889.171	-483.192	-4.550.762	-2.286.572	-12.226.846	-6.597.630	-3.270.681	-126.258.515
OTRAS CUENTAS POR COBRAR	5.368.602	7.890.694	5.120.578	1.196.267	656.515	1.089.299	4.660.964	498.328	2.628.903	1.543.875	3.741.052	1.647.132	867.327	36.909.525
BIENES REALIZABLES	-	-	5	-	-	-	-	-	-	17	-	13.749	-	13.771
INVERSIONES PERMANENTES	19.509.877	340.100	344.451	258.416	9.604	33.743	4.090.922	10.976	952.633	739.866	8.577.770	1.195.670	69.629	36.133.658
BIENES DE USO	37.788.617	12.313.502	16.669.833	3.703.729	1.249.382	2.556.103	6.131.758	1.357.317	7.022.290	1.042.618	8.566.132	9.185.846	3.118.478	110.705.604
OTROS ACTIVOS	9.088.439	925.098	3.229.023	337.992	310.362	545.885	1.212.930	320.293	670.213	89.788	1.608.753	329.627	1.174.423	19.842.830
<b>TOTAL DEL ACTIVO</b>	<b>1.261.095.648</b>	<b>437.632.721</b>	<b>849.820.212</b>	<b>67.361.987</b>	<b>23.040.121</b>	<b>93.790.368</b>	<b>365.171.981</b>	<b>26.402.302</b>	<b>248.475.142</b>	<b>48.953.196</b>	<b>375.808.436</b>	<b>228.079.626</b>	<b>199.201.666</b>	<b>4.224.833.406</b>
<b>PASIVO</b>														
OBLIGACIONES CON EL PÚBLICO	-	-	-	-	-	-	-	-	-	-	-	40.652	-	40.652
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	993.290.889	327.578.922	490.271.635	51.137.317	3.383.913	67.635.857	308.402.202	20.053.113	198.488.005	29.509.612	276.856.974	181.330.588	143.836.348	3.091.775.374
OTRAS CUENTAS POR PAGAR	36.688.372	18.168.512	29.434.082	4.217.592	1.086.127	2.514.569	6.647.267	631.602	12.088.287	5.586.603	13.395.970	12.418.260	5.916.424	148.797.666
PREVISIONES	22.862.013	6.509.310	16.748.696	-	-	278.474	-	318.472	26.322	386.603	-	2.890.423	4.449.843	54.470.156
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	-	-	-	-	-	-	-	-	18.810.038	-	-	18.810.038
OBLIGACIONES SUBORDINADAS	-	-	743.913	3.714.629	-	1.059.136	-	-	6.696.755	514.960	13.933.803	2.737.606	-	29.400.802
<b>TOTAL DEL PASIVO</b>	<b>1.052.841.274</b>	<b>352.256.744</b>	<b>537.198.326</b>	<b>59.069.538</b>	<b>4.470.039</b>	<b>70.428.899</b>	<b>316.108.605</b>	<b>21.003.187</b>	<b>217.299.368</b>	<b>35.999.778</b>	<b>322.996.785</b>	<b>199.417.531</b>	<b>154.204.615</b>	<b>3.343.294.689</b>
<b>PATRIMONIO</b>														
CAPITAL SOCIAL	-	-	-	6.694.691	-	14.839.211	34.917.627	3.195.099	25.578.043	-	18.645.729	20.083.853	-	123.954.253
APORTES NO CAPITALIZADOS	18.815.130	58.934.621	39.200.074	-	18.166.904	745.640	-	195.895	14.647.988	16.285.000	10.724.255	1.319.759	30.068.510	209.103.776
AJUSTES AL PATRIMONIO	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RESERVAS	182.888.214	13.835.064	231.222.288	691.744	-	12.170.287	13.348.589	1.751.830	150.709	-	15.775.424	6.627.165	9.093.776	487.555.089
RESULTADOS ACUMULADOS	6.551.030	12.606.293	42.199.524	906.014	403.178	-4.393.669	797.161	256.291	-9.200.966	-3.331.582	7.666.243	631.318	5.834.765	60.925.600
<b>TOTAL DEL PATRIMONIO</b>	<b>208.254.374</b>	<b>85.375.977</b>	<b>312.621.886</b>	<b>8.292.450</b>	<b>18.570.082</b>	<b>23.361.469</b>	<b>49.063.376</b>	<b>5.399.115</b>	<b>31.175.774</b>	<b>12.953.419</b>	<b>52.811.651</b>	<b>28.662.095</b>	<b>44.997.051</b>	<b>881.538.718</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>1.261.095.648</b>	<b>437.632.721</b>	<b>849.820.212</b>	<b>67.361.987</b>	<b>23.040.121</b>	<b>93.790.368</b>	<b>365.171.981</b>	<b>26.402.302</b>	<b>248.475.142</b>	<b>48.953.197</b>	<b>375.808.436</b>	<b>228.079.626</b>	<b>199.201.666</b>	<b>4.224.833.407</b>

**CUADRO N° 2**  
**GANANCIAS Y PÉRDIDAS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

	CRECER	PRO MUJER	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	72.643,358	33.002,075	37.908,753	4.526,881	894,794	4.942,014	15.738,214	1.040,035	11.455,766	2.647,707	15.887,202	9.126,676	12.517,982	222.331,459
GASTOS FINANCIEROS	-16.011,591	-5.882,553	-6.874,043	-1.075,689	-39,039	-1.244,203	-4.808,620	-248,806	-4.663,988	-442,155	-4.399,019	-2.910,693	-2.412,011	-51.012,412
<b>RESULTADO FINANCIERO BRUTO</b>	<b>56,631,767</b>	<b>27,119,522</b>	<b>31,034,710</b>	<b>3,451,192</b>	<b>855,755</b>	<b>3,697,811</b>	<b>10,929,594</b>	<b>791,229</b>	<b>6,791,778</b>	<b>2,205,551</b>	<b>11,488,183</b>	<b>6,215,983</b>	<b>10,105,971</b>	<b>171,319,047</b>
OTROS INGRESOS OPERATIVOS	725,276	151,278	383,913	1,291,218	6,167	492,275	676,546	159,277	1,099,845	497,643	646,412	559,039	231,171	6,923,059
OTROS GASTOS OPERATIVOS	-1.497,202	-1.345,373	-8,631	-19,886	-	-29,754	-113,092	-29,219	-48,169	-93,984	-572,921	-118,410	-258,451	-4,132,091
<b>RESULTADO DE OPERACIÓN BRUTO</b>	<b>55,862,841</b>	<b>25,925,427</b>	<b>31,409,992</b>	<b>4,722,524</b>	<b>861,921</b>	<b>4,161,332</b>	<b>11,493,048</b>	<b>921,288</b>	<b>7,843,455</b>	<b>2,609,210</b>	<b>11,561,674</b>	<b>6,656,611</b>	<b>10,080,691</b>	<b>174,110,014</b>
RECUPERACIÓN DE ACTIVOS FINANCIEROS	9,530,689	2,056,327	4,353,057	68,391	347,260	1,459,293	4,345,850	9,351	689,953	432,429	2,997,842	1,229,394	3,757,264	31,277,099
CARGOS POR INCOB. Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS	-15,298,334	-3,143,573	-7,101,656	-433,441	-238,660	-4,491,609	-5,530,757	-76,481	-1,686,378	-576,419	-4,397,140	-1,824,046	-4,323,843	-49,102,338
<b>RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES</b>	<b>50,095,196</b>	<b>24,838,180</b>	<b>28,661,393</b>	<b>4,357,474</b>	<b>970,522</b>	<b>1,129,016</b>	<b>10,308,141</b>	<b>854,158</b>	<b>6,867,030</b>	<b>2,465,220</b>	<b>10,162,375</b>	<b>6,061,959</b>	<b>9,514,112</b>	<b>156,284,776</b>
GASTOS DE ADMINISTRACIÓN	-44,011,707	-24,715,499	-16,419,349	-4,354,944	-956,036	-3,911,691	-9,481,142	-781,392	-6,749,060	-2,955,520	-9,028,185	-5,459,061	-8,613,499	-137,437,086
<b>RESULTADO DE OPERACIÓN NETO</b>	<b>6,083,488</b>	<b>122,681</b>	<b>12,242,044</b>	<b>2,530</b>	<b>14,486</b>	<b>-2,782,675</b>	<b>826,999</b>	<b>72,766</b>	<b>117,970</b>	<b>-490,300</b>	<b>1,134,191</b>	<b>602,899</b>	<b>900,612</b>	<b>18,847,690</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	6,920	164	2,437	-123	12,948	-	-30,460	-	-	34	-	-	5	-6,074
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-1,949	-5	-0	-	-637	-	-	-	-	-42	-	-	-	-2,634
<b>RESULTADO DESPUÉS DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>6,088,459</b>	<b>122,840</b>	<b>12,244,481</b>	<b>2,408</b>	<b>26,797</b>	<b>-2,782,675</b>	<b>796,539</b>	<b>72,766</b>	<b>117,970</b>	<b>-490,308</b>	<b>1,134,191</b>	<b>602,899</b>	<b>900,617</b>	<b>18,836,981</b>
INGRESOS EXTRAORDINARIOS	443,601	84	-	-	-	-	622	-	1,470	35,653	-	-	225	481,656
GASTOS EXTRAORDINARIOS	-574	-5,333	-	-	-	-	-	-	-290	-	-	-	-	-6,198
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>6,531,486</b>	<b>117,590</b>	<b>12,244,481</b>	<b>2,408</b>	<b>26,797</b>	<b>-2,782,675</b>	<b>797,161</b>	<b>72,766</b>	<b>119,150</b>	<b>-454,655</b>	<b>1,134,191</b>	<b>602,899</b>	<b>900,842</b>	<b>19,312,439</b>
INGRESOS DE GESTIONES ANTERIORES	38,565	-	34,813	-	-	-	-	-	4,702	11,340	25,721	28,423	1,200	144,764
GASTOS DE GESTIONES ANTERIORES	-19,021	-30,688	86,950	-	-	-	-	-	-36,219	-832	-419,884	-4	-17,633	-511,231
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACIÓN</b>	<b>6,551,030</b>	<b>86,902</b>	<b>12,192,344</b>	<b>2,408</b>	<b>26,797</b>	<b>-2,782,675</b>	<b>797,161</b>	<b>72,766</b>	<b>87,633</b>	<b>-444,147</b>	<b>740,028</b>	<b>631,318</b>	<b>884,409</b>	<b>18,845,972</b>
ABONOS POR AJUSTE POR INFLACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARGOS POR AJUSTE POR INFLACIÓN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>6,551,030</b>	<b>86,902</b>	<b>12,192,344</b>	<b>2,408</b>	<b>26,797</b>	<b>-2,782,675</b>	<b>797,161</b>	<b>72,766</b>	<b>87,633</b>	<b>-444,147</b>	<b>740,028</b>	<b>631,318</b>	<b>884,409</b>	<b>18,845,972</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTIÓN</b>	<b>6,551,030</b>	<b>86,902</b>	<b>12,192,344</b>	<b>2,408</b>	<b>26,797</b>	<b>-2,782,675</b>	<b>797,161</b>	<b>72,766</b>	<b>87,633</b>	<b>-444,147</b>	<b>740,028</b>	<b>631,318</b>	<b>884,409</b>	<b>18,845,972</b>

**CUADRO N° 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de marzo de 2014  
(En porcentajes)**

	CRECER	PRO MUJER	DIACONIA	EMPRENDER	FONCESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODEM	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>														
Disponibilidades/Total Activo	2.04%	8.18%	11.84%	9.64%	19.36%	2.45%	3.83%	1.78%	6.50%	4.95%	4.26%	5.02%	10.41%	6.07%
Inversiones Temporales/Total Activo	2.92%	1.78%	5.27%	0.05%	0.35%	0.02%	0.36%	5.55%	0.01%	3.34%	0.05%	0.02%	0.05%	2.23%
Corries / Total Activo	89.35%	85.13%	79.91%	82.15%	82.15%	82.15%	91.40%	84.30%	84.30%	84.73%	85.01%	89.54%	89.54%	86.87%
Otros Cuentas por cobrar / Total Activo	0.43%	1.80%	0.60%	1.78%	2.85%	1.16%	1.28%	1.89%	1.06%	3.15%	1.00%	0.72%	0.44%	0.87%
Bienes Realizables / Total Activo	0.00%	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%
Inversiones Permanentes / Total Activo	1.55%	0.08%	0.04%	0.38%	0.04%	0.04%	1.12%	0.04%	0.38%	1.51%	2.28%	0.52%	0.03%	0.88%
Bienes de Uso / Total Activo	3.00%	2.81%	1.96%	5.50%	5.22%	2.75%	1.68%	5.14%	2.83%	2.13%	2.28%	4.03%	1.97%	2.62%
Otros Activos / Total Activo	0.72%	0.38%	0.38%	0.50%	1.35%	0.58%	0.33%	1.21%	0.27%	0.16%	0.43%	0.14%	0.09%	0.67%
<b>ESTRUCTURA DE PASIVOS</b>														
Oblig. con Bancos y Ent.Fin./Pasivo+Patrimonio	78.76%	74.85%	57.69%	75.91%	14.69%	72.11%	84.45%	75.95%	79.88%	60.28%	73.67%	79.50%	72.21%	73.16%
Obligaciones subordinadas/Pasivo+Patrimonio	0.00%	0.00%	0.09%	5.51%	0.00%	0.00%	0.29%	0.00%	2.70%	1.05%	3.71%	1.20%	0.00%	0.70%
<b>CALIDAD DE CARTERA</b>														
Cartera Vigente / Cartera Bruta	98.68%	98.19%	99.27%	97.37%	93.80%	91.36%	98.65%	98.24%	98.10%	94.22%	98.06%	97.98%	98.76%	98.34%
Cartera reprogramada o reestructurada / Cartera Bruta	0.09%	0.00%	0.02%	0.01%	0.21%	0.55%	0.00%	1.26%	0.00%	0.00%	0.02%	0.02%	0.00%	0.69%
Cartera Venecida / Cartera Bruta	0.96%	1.73%	0.86%	0.51%	1.80%	5.41%	1.02%	1.59%	1.53%	5.65%	1.36%	0.85%	0.83%	1.20%
Cartera en Ejecución / Cartera Bruta	0.36%	0.08%	0.07%	2.12%	4.40%	3.23%	0.33%	0.17%	0.13%	0.36%	0.37%	0.36%	0.41%	0.46%
Cartera Venecida Total + Ejecución Total / Cartera Bruta	1.32%	1.81%	0.73%	2.63%	6.20%	8.64%	1.35%	1.76%	1.90%	5.78%	2.02%	1.24%	1.24%	1.66%
Cartera Reprog. o Reestructurada Vigente / Cartera Vigente Total	0.09%	0.00%	0.02%	0.21%	0.45%	1.97%	2.00%	3.57%	1.17%	0.00%	1.80%	0.00%	0.00%	0.52%
Cartera Reprog. o Reestruct. Venecida y en Ejec. / Cartera Reprog. o Reestruct.	4.68%	11.02%	17.20%	0.00%	23.43%	73.63%	10.67%	12.20%	9.40%	n.d.	12.70%	100.00%	100.00%	26.57%
Prod. Financieros Devengados por Cobrar Cartera / Cartera Bruta	1.72%	1.38%	1.19%	2.49%	1.36%	2.16%	1.84%	0.82%	3.61%	1.61%	2.16%	3.86%	1.69%	1.88%
Prev.Cartera Incobrable / Cartera Bruta	3.39%	3.52%	6.13%	5.89%	6.48%	8.60%	1.77%	2.46%	2.09%	6.21%	3.58%	3.25%	1.89%	3.85%
Previsión Cartera Incobrable / Cartera en Mora	257.65%	194.17%	839.81%	223.48%	104.31%	99.49%	130.92%	140.25%	110.09%	107.51%	184.55%	161.25%	152.54%	231.30%
<b>LIQUIDEZ</b>														
Disponibilidades / Pasivo	2.45%	10.16%	18.72%	10.99%	99.77%	3.27%	4.42%	2.24%	7.44%	6.73%	4.96%	5.74%	13.45%	7.68%
Disponibilidades + Inversiones Temporales / Pasivo	5.35%	12.37%	27.06%	11.05%	101.56%	3.30%	4.84%	9.21%	7.45%	11.27%	5.02%	6.56%	13.52%	10.50%
Disponibilidades + Inversiones Temporales / Activo	4.96%	9.96%	17.11%	8.69%	19.70%	2.48%	4.19%	7.32%	6.51%	8.29%	4.31%	5.04%	10.46%	8.31%
<b>SOLVENCIA</b>														
Patrimonio/Activo	16.51%	19.51%	36.79%	12.31%	80.60%	24.91%	13.44%	20.45%	12.55%	26.46%	14.05%	12.57%	22.59%	20.87%
Patrimonio/Activo+Contingente	16.51%	19.51%	36.79%	12.31%	80.60%	24.91%	13.44%	20.45%	12.55%	26.46%	14.05%	12.57%	22.59%	20.87%
Cartera Venecida+Ejecución/Patrimonio	7.19%	8.08%	1.65%	18.20%	5.72%	34.49%	9.17%	7.34%	13.26%	19.21%	12.55%	14.28%	4.77%	7.04%
Cartera Venecida + Ejec. reprog. o reestruct. / Patrimonio	0.02%	0.00%	0.01%	0.00%	0.12%	20.02%	1.60%	0.81%	0.00%	1.67%	0.13%	0.00%	0.00%	0.78%
Cartera Venecida+Ejecución-Prev.Patrimonio	2.53%	1.76%	0.32%	1.94%	0.69%	9.96%	3.44%	4.62%	3.89%	4.34%	4.83%	1.23%	1.23%	2.14%
Coefficiente de adecuación patrimonial	17.50%	17.92%	36.96%	11.93%	93.74%	30.27%	14.23%	19.74%	16.20%	29.88%	18.19%	16.47%	21.68%	21.93%
<b>ESTRUCTURA FINANCIERA</b>														
Activo Productivo / Activo + Contingente	93.05%	86.92%	86.59%	81.89%	69.35%	88.74%	90.67%	88.30%	86.00%	88.80%	90.59%	86.47%	85.49%	89.06%
Pasivo con Costo / Pasivo + Contingente	90.52%	91.50%	89.56%	81.77%	75.06%	94.00%	89.56%	95.14%	92.13%	82.60%	93.74%	91.15%	91.39%	91.56%
Activo Productivo - Pasivo con Costo / Pasivo con Costo	23.12%	18.02%	52.95%	1.84%	378.22%	25.71%	8.35%	16.68%	6.74%	42.89%	12.44%	8.50%	20.84%	22.91%
Activo Improductivo / Patrimonio	42.11%	67.04%	36.45%	146.59%	38.03%	46.21%	69.43%	67.23%	111.57%	49.89%	66.97%	107.65%	64.22%	62.43%
<b>RENTABILIDAD</b>														
Resultado Financiero Bruto / (Activo+Contingente)	17.86%	23.78%	16.03%	21.14%	15.07%	14.97%	12.13%	11.83%	11.20%	17.41%	12.51%	10.93%	20.15%	16.48%
Resultado de Operación Bruto / (Activo+Contingente)	17.62%	22.74%	16.22%	28.93%	15.17%	16.85%	12.75%	13.78%	10.65%	20.60%	12.59%	11.71%	20.10%	16.74%
Result. de Operación después de Incoables / (Activo+Contingente)	15.80%	21.78%	14.80%	26.69%	17.09%	14.57%	11.44%	12.77%	11.43%	19.46%	11.07%	10.68%	18.97%	15.03%
Resultado de Operación Neto / (Activo+Contingente)	1.92%	0.11%	6.32%	0.02%	0.26%	-11.27%	0.92%	1.09%	0.20%	-3.87%	1.24%	1.06%	1.80%	1.81%
Result. de Operación Neto antes de Impuestos / (Activo+Contingente)	2.07%	0.08%	6.30%	0.00%	0.47%	-11.27%	0.92%	1.09%	0.20%	-3.15%	1.24%	1.11%	1.75%	1.81%
Resultado Neto de la Gestión / (Activo+Contingente) [ROA]	2.07%	0.08%	6.30%	0.01%	0.47%	-11.27%	0.88%	1.09%	0.15%	-3.51%	0.81%	1.11%	1.76%	1.81%
Resultado Neto de la Gestión / Patrimonio [ROE]	12.78%	0.41%	15.91%	0.12%	0.81%	-44.97%	6.55%	5.43%	1.13%	-13.48%	5.64%	8.86%	7.91%	8.65%
<b>RESULTADOS</b>														
Ingresos Financieros / Activo+Contingente	22.91%	28.94%	19.58%	27.73%	15.75%	20.01%	17.46%	15.55%	19.06%	20.90%	17.31%	16.05%	24.96%	21.38%
Ingresos Financieros / Cartera Bruta	25.83%	33.74%	22.03%	31.91%	19.68%	20.40%	19.22%	18.82%	21.76%	23.69%	19.97%	18.11%	28.95%	24.09%
Resultado Neto / Ingresos Financieros	9.02%	0.28%	32.16%	0.86%	2.99%	-56.31%	5.07%	7.00%	0.76%	-16.77%	4.66%	6.92%	7.07%	6.48%
Gastos Financieros / Activo+Contingente	-5.05%	-5.16%	-5.04%	-6.69%	-5.04%	-3.72%	-7.76%	-3.72%	-4.49%	-4.79%	-5.12%	-4.81%	-4.81%	-4.91%
Gastos Financieros / Pasivos con costo promedio	6.66%	6.95%	6.67%	8.13%	3.86%	7.09%	6.38%	4.90%	9.67%	5.76%	5.95%	6.41%	6.13%	6.79%
Auxios netos por inflación y por diferencias de cambio / Activo+Contingente	0.00%	0.00%	0.00%	0.00%	0.22%	0.00%	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cargas por Incoables Netos de Recupero / Activo+Contingente	-1.82%	-1.82%	-1.42%	-2.24%	1.91%	-11.31%	-1.10%	-1.62%	-1.14%	-1.52%	-1.05%	-1.19%	-1.71%	-1.71%
Otros Ingresos Operativos Netos / Activo+Contingente	-0.24%	0.19%	0.77%	1.88%	0.63%	1.94%	0.75%	1.75%	1.25%	0.08%	0.77%	0.08%	-0.05%	0.27%
Gastos de Administración / Activo+Contingente	-13.88%	-21.67%	-8.48%	-26.68%	-16.83%	-15.84%	-10.52%	-11.68%	-11.23%	-23.33%	-9.84%	-9.60%	-17.17%	-13.22%
Imp.Extraord. Y Gastos Act.Netos / Activo+Contingente	0.15%	-0.03%	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%	0.36%	-0.43%	0.05%	-0.03%	0.00%
Deprecy y Desval Bienes de Uso / Bienes de uso-Terrenos	18.41%	19.61%	23.30%	27.25%	16.37%	27.00%	18.82%	11.53%	29.88%	21.23%	23.24%	13.37%	27.53%	20.53%
<b>INGRESOS Y GASTOS FINANCIEROS</b>														
Productos por Cartera Vigente / Cartera Vigente	25.83%	34.07%	22.07%	32.48%	20.88%	21.82%	21.29%	18.35%	22.05%	23.92%	19.25%	17.36%	29.11%	24.40%
Productos por Cartera Reprog. Y Reestruct. Vigente / Cartera Reprog. Y R	20.11%	n.d.	27.60%	0.00%	0.00%	0.00%	-79.38%	19.60%	n.d.	0.00%	n.d.	n.d.	n.d.	-22.10%
Productos por Cartera Venecida y en Ejecución / Cartera Venecida y en Ejec	10.74%	13.99%	13.99%	1.08%	0.95%	22.90%	14.51%	27.38%	7.51%	18.41%	23.92%	15.66%	12.33%	14.12%
Productos por Cartera Reprog. Y Reestruct. Venecida y en Ejec. / Cartera I	31.95%	n.d.	3.97%	n.d.	0.00%	0.00%	22.41%	25.27%	5.17%	n.d.	0.00%	0.00%	n.d.	5.63%
Int. Penales Cartera Venecida Total / Productos Cartera Venecida Total	19.15%	0.00%	2.30%	100.00%	0.00%	0.00%	0.00%	1.59%	0.00%	0.00%	0.39%	0.80%	15.16%	5.03%
Int. Penales Cartera en Ejecución Total / Productos Cartera en Ejecución	5.97%	n.d.	1.11%	n.d.	n.d.	0.00%	0.00%	0.00%	0.17%	n.d.	1.14%	1.4%	8.57%	2.16%
Int. Penales Cartera Venecida Total y en Ejecución Total / Productos Cartera	16.40%	0.00%	2.23%	94.78%	100.00%	0.00%	0.00%	0.22%	1.58%	0.00%	0.38%	0.98%	14.03%	4.88%
Int.Oblig.con Entes con participación Total / Oblig.c/Entes con particip. I	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
Cargas por Oblig.con el BCB / Oblig.con el BCB	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
<b>EFICIENCIA ADMINISTRATIVA</b>														
<b>RATIOS DE EFICIENCIA (1)</b>														
Gastos de Administración/(Activo+Contingente)	13.88%	21.67%	8.48%	26.68%	16.83%	15.84%	10.52%	11.68%	11.23%	23.33%	9.84%	9.60%	17.17%	13.22%
Gastos de Administración/Activo Productivo Promedio Neto de Contr	15.01%	25.17%	9.42%	31.46%	22.46%	17.57%	11.63%	13.21%	13.04%	26.81%	10.80%	11.13%	20.22%	14.75%
Ingresos Financieros/(Cartera+Contingente)	15.65%	25.27%	9.54%	30.70%	16.15%	11.58%	14.14%	12.82%	16.44%	10.78%	10.83%	10.93%	19.92%	14.89%
<b>ESTRUCTURA DE GASTOS DE ADMINISTRACIÓN</b>														
Gastos de Personal/Gastos de Administración	70.13%	69.34%	67.66%	57.43%	69.43%	58.27%	62.73%	53.71%	63.52%	73.57%	60.30%	64.66%	65.20%	66.97%
Deprecy y Amortizaciones/Gastos de Administración	5.30%	3.35%	5.46%	4.17%	4.69%	4.17%	4.24%	18.76%	6.62%	1.39%	8.23%	4.52%	3.06%	4.97%
Otros Gastos Administración/Gastos de Administración	24.57%	27.30%	26.89%	38.41%	25.88%	35.36%	33.03%	27.53%	29.86%	25.04%	30.78%	30.82%	31.66%	28.06%
Gastos de Administración/Total Egreso(4)	57.28%	70.37%	65.85%	74.01%	77.49%	40.43%	47.56%	68.79%	51.27%	72.64%	47.98%	52.94%	55.13%	56.72%
<b>CÁLCULO SPREAD EFECTIVO (1)</b>														
SPREAD EFECTIVO	17.55%	22.58%	16.18%	28.93%	15.17%	16.62%	12.70%	13.44%	12.64%	20.22%	12.55%	11.64%	20.10%	16.65%
MARGEN FINANCIERO (5)	0.66%	2.04%	1.33%	0.34%	3.25%	0.02%	-0.98%	0.14%	-3.10%	1.64%	-0.48%	-1.12%	1.43%	0.42%

**Cuadro N° 4**  
**ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA						
	BRUTA	VIGENTE	Reprogramada o reestructurada vigente	VENCIDA	Reprogramada o reestructurada vencida	EJECUCIÓN	Reprogramada o reestructurada en ejecución
BENI	57,391,860	55,341,654	-	1,918,019	-	132,187	-
CHUQUISACA	109,529,935	108,097,668	-	1,054,331	-	377,936	-
COCHABAMBA	231,226,563	225,189,788	1,664,434	3,068,981	77,610	1,173,983	51,767
LA PAZ	780,847,276	768,604,756	2,405,591	6,306,023	239,589	3,224,856	66,461
ORURO	190,343,294	188,197,253	133,486	1,548,445	-	464,110	-
PANDO	37,399,557	36,039,027	554,332	637,245	59,108	75,561	34,285
POTOSI	75,892,136	74,887,945	11,420	606,608	35,272	350,890	-
SANTA CRUZ	342,540,046	325,702,338	3,476,229	5,193,305	4,382,838	3,031,265	754,072
TARIJA	129,928,567	125,329,149	1,252,586	2,731,691	88,706	526,435	-
<b>TOTAL</b>	<b>1,955,099,234</b>	<b>1,907,389,579</b>	<b>9,498,078</b>	<b>23,064,648</b>	<b>4,883,123</b>	<b>9,357,222</b>	<b>906,584</b>
	100%	97.56%	0.49%	1.18%	0.25%	0.48%	0%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	134,552,500	131,570,817	154,541	2,051,685	66,513	708,944	-
CHUQUISACA	79,215,094	78,203,782	563,627	287,245	90,885	69,556	-
COCHABAMBA	335,029,539	327,207,156	3,048,503	3,302,772	445,711	1,025,397	-
LA PAZ	399,392,354	394,513,494	273,416	4,277,343	76,319	245,973	5,810
ORURO	84,565,264	83,763,245	204,286	501,960	-	95,773	-
PANDO	16,105,961	14,631,519	564,378	686,963	23,811	199,289	-
POTOSI	109,359,618	107,636,909	272,929	986,348	60,932	402,500	-
SANTA CRUZ	486,212,368	475,063,930	3,973,211	3,356,315	65,729	3,563,509	189,675
TARIJA	127,069,789	125,691,181	341,980	560,496	5,487	454,181	16,464
<b>TOTAL</b>	<b>1,771,502,488</b>	<b>1,738,282,034</b>	<b>9,396,871</b>	<b>16,011,126</b>	<b>835,387</b>	<b>6,765,122</b>	<b>211,949</b>
	100%	98.12%	0.53%	0.90%	0.05%	0.38%	0%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	191,944,360	186,912,471	154,541	3,969,704	66,513	841,131	-
CHUQUISACA	188,745,029	186,301,450	563,627	1,341,576	90,885	447,492	-
COCHABAMBA	566,256,103	552,396,944	4,712,938	6,371,753	523,320	2,199,380	51,767
LA PAZ	1,180,239,630	1,163,118,250	2,679,007	10,583,366	315,908	3,470,828	72,270
ORURO	274,908,558	271,960,498	337,772	2,050,405	-	559,883	-
PANDO	53,505,517	50,670,546	1,118,710	1,324,207	82,919	274,850	34,285
POTOSI	185,251,754	182,524,854	284,349	1,592,956	96,204	753,390	-
SANTA CRUZ	828,752,415	800,766,268	7,449,439	8,549,620	4,448,567	6,594,773	943,747
TARIJA	256,998,356	251,020,330	1,594,566	3,292,188	94,193	980,616	16,464
<b>TOTAL</b>	<b>3,726,601,722</b>	<b>3,645,671,612</b>	<b>18,894,949</b>	<b>39,075,774</b>	<b>5,718,510</b>	<b>16,122,344</b>	<b>1,118,533</b>
	100%	97.83%	0.51%	1.05%	0.15%	0.43%	0%

**Cuadro N° 5**  
**ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCIÓN	CARTERA						
	BRUTA	VIGENTE	Reprogramada o reestructurada vigente	VENCIDA	Reprogramada o reestructurada vencida	EJECUCIÓN	Reprogramada o reestructurada en ejecución
CRECER	456,822,013	449,467,522	699,930	4,451,119	47,208	2,156,234	-
PRO MUJER	379,576,748	373,677,495	-	5,597,483	-	301,769	-
DIACONIA	514,343,677	510,291,842	115,377	3,485,857	1,969	448,633	-
EMPRENDER	42,126,211	40,617,344	70,642	281,294	-	1,156,930	-
FONCRESOL	11,773,497	10,933,055	11,565	249,905	-	578,971	-
FUNBODEM	56,554,573	47,833,734	1,574,927	650,178	4,043,901	1,819,743	632,090
IDEPRO	178,530,692	172,887,366	2,993,244	1,853,169	333,624	379,678	83,611
IMPRO	18,954,382	17,839,017	768,380	229,050	85,834	15,098	17,004
SARTAWI	43,619,730	41,330,249	355,109	1,596,490	110,554	227,329	-
ANED	7,261,884	6,596,929	-	664,955	-	-	-
CIDRE	159,190,991	152,410,960	2,908,904	2,183,242	260,034	1,253,972	173,879
FONDECO	19,472,684	18,216,127	-	688,823	-	567,734	-
FUBODE	66,872,152	65,287,940	-	1,133,083	-	451,129	-
<b>TOTAL</b>	<b>1,955,099,234</b>	<b>1,907,389,579</b>	<b>9,498,078</b>	<b>23,064,648</b>	<b>4,883,123</b>	<b>9,357,222</b>	<b>906,584</b>
	100%	97.56%	0.49%	1.18%	0.25%	0.48%	0%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	680,679,048	672,077,830	273,669	6,377,493	570	1,949,487	-
PRO MUJER	1,121,860	123,597	-	998,263	-	-	-
DIACONIA	191,054,467	189,830,303	13,504	1,136,014	24,811	49,835	-
EMPRENDER	15,157,040	15,037,270	48,681	12,695	-	58,394	-
FONCRESOL	5,376,436	5,081,223	61,223	58,266	-	153,451	22,274
FUNBODEM	36,693,768	35,681,509	99,922	349,628	-	562,709	-
IDEPRO	155,009,782	149,561,917	3,599,485	1,011,054	216,410	467,156	153,759
IMPRO	3,625,277	3,551,419	24,279	35,824	7,282	6,472	-
SARTAWI	174,095,874	169,756,205	2,140,547	1,490,253	140,603	568,267	-
ANED	35,815,163	33,991,746	-	1,768,537	-	54,880	-
CIDRE	182,771,131	176,881,355	3,135,561	1,837,257	445,711	471,248	-
FONDECO	183,504,681	180,669,692	-	632,651	-	2,166,422	35,916
FUBODE	106,597,960	106,037,968	-	303,191	-	256,801	-
<b>TOTAL</b>	<b>1,771,502,488</b>	<b>1,738,282,034</b>	<b>9,396,871</b>	<b>16,011,126</b>	<b>835,387</b>	<b>6,765,122</b>	<b>211,949</b>
	100%	98%	1%	1%	0%	0%	0%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	1,137,501,061	1,121,545,351	973,599	10,828,612	47,778	4,105,722	-
PRO MUJER	380,698,608	373,801,092	-	6,595,746	-	301,769	-
DIACONIA	705,398,144	700,122,145	128,881	4,621,870	26,780	498,469	-
EMPRENDER	57,283,251	55,654,614	119,323	293,989	-	1,215,325	-
FONCRESOL	17,149,933	16,014,278	72,788	308,171	-	732,423	22,274
FUNBODEM	93,248,341	83,515,243	1,674,850	999,806	4,043,901	2,382,451	632,090
IDEPRO	333,540,474	322,449,284	6,592,730	2,864,223	550,033	846,834	237,371
IMPRO	22,579,659	21,390,436	792,659	264,874	93,116	21,570	17,004
SARTAWI	217,715,605	211,086,453	2,495,656	3,086,743	251,157	795,596	-
ANED	43,077,048	40,588,675	-	2,433,493	-	54,880	-
CIDRE	341,962,122	329,292,314	6,044,465	4,020,499	705,745	1,725,220	173,879
FONDECO	202,977,365	198,885,819	-	1,321,474	-	2,734,156	35,916
FUBODE	173,470,113	171,325,909	-	1,436,274	-	707,930	-
<b>TOTAL</b>	<b>3,726,601,722</b>	<b>3,645,671,612</b>	<b>18,894,949</b>	<b>39,075,774</b>	<b>5,718,510</b>	<b>16,122,344</b>	<b>1,118,533</b>
	100%	97.83%	0.51%	1.05%	0.15%	0.43%	0%

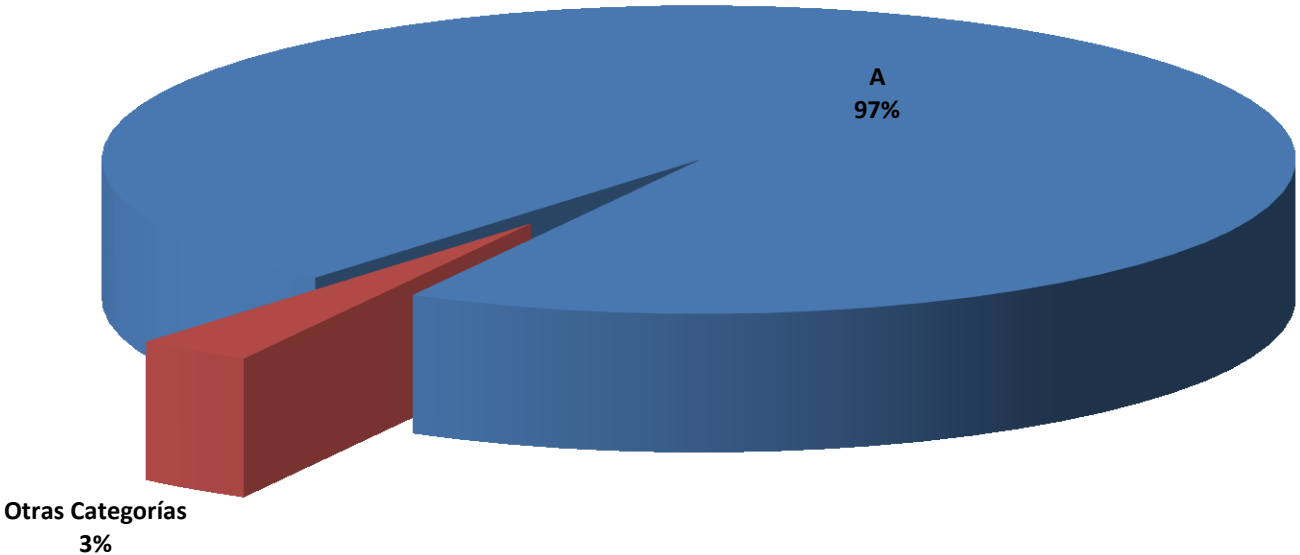
**Cuadro N° 6**  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

INSTITUCIÓN	CARTERA POR ENTIDAD: TOTAL NACIONAL						
	CALIFICACIÓN DE CARTERA						
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	TOTAL
CRECER	1,112,403,801	9,975,479	4,711,119	1,912,743	2,168,101	6,329,818	1,137,501,061
PRO MUJER	366,367,575	5,417,816	2,725,081	532,602	532,424	5,123,109	380,698,608
DIACONIA	694,652,084	5,598,941	862,126	457,306	251,759	3,575,928	705,398,144
EMPRENDER	55,465,270	308,667	166,709	6,298	120,982	1,215,325	57,283,251
FONCRESOL	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.	n.d.
FUNBODEM	82,962,118	1,847,128	1,078,255	2,201,377	1,997,528	3,161,935	93,248,342
IDEPRO	323,453,668	5,718,763	990,374	372,977	765,771	2,238,922	333,540,474
IMPRO	21,948,495	234,600	248,146	91,142	18,701	38,574	22,579,659
SARTAWI	210,570,793	3,000,016	923,352	227,943	408,972	2,584,529	217,715,605
ANED	39,831,491	853,288	416,436	281,443	88,236	1,606,155	43,077,048
CIDRE	317,981,600	17,024,165	2,467,449	882,416	336,587	3,269,905	341,962,121
FONDECO	196,953,142	1,819,835	864,800	238,557	200,679	2,900,353	202,977,365
FUBODE	170,316,649	1,039,423	430,368	228,160	295,384	1,160,129	173,470,113
<b>TOTAL</b>	<b>3,592,906,685</b>	<b>52,838,122</b>	<b>15,884,215</b>	<b>7,432,963</b>	<b>7,185,122</b>	<b>33,204,683</b>	<b>3,709,451,789</b>
	<b>96.86%</b>	<b>1.42%</b>	<b>0.43%</b>	<b>0.20%</b>	<b>0.19%</b>	<b>0.90%</b>	<b>100%</b>

n.d. - No disponible

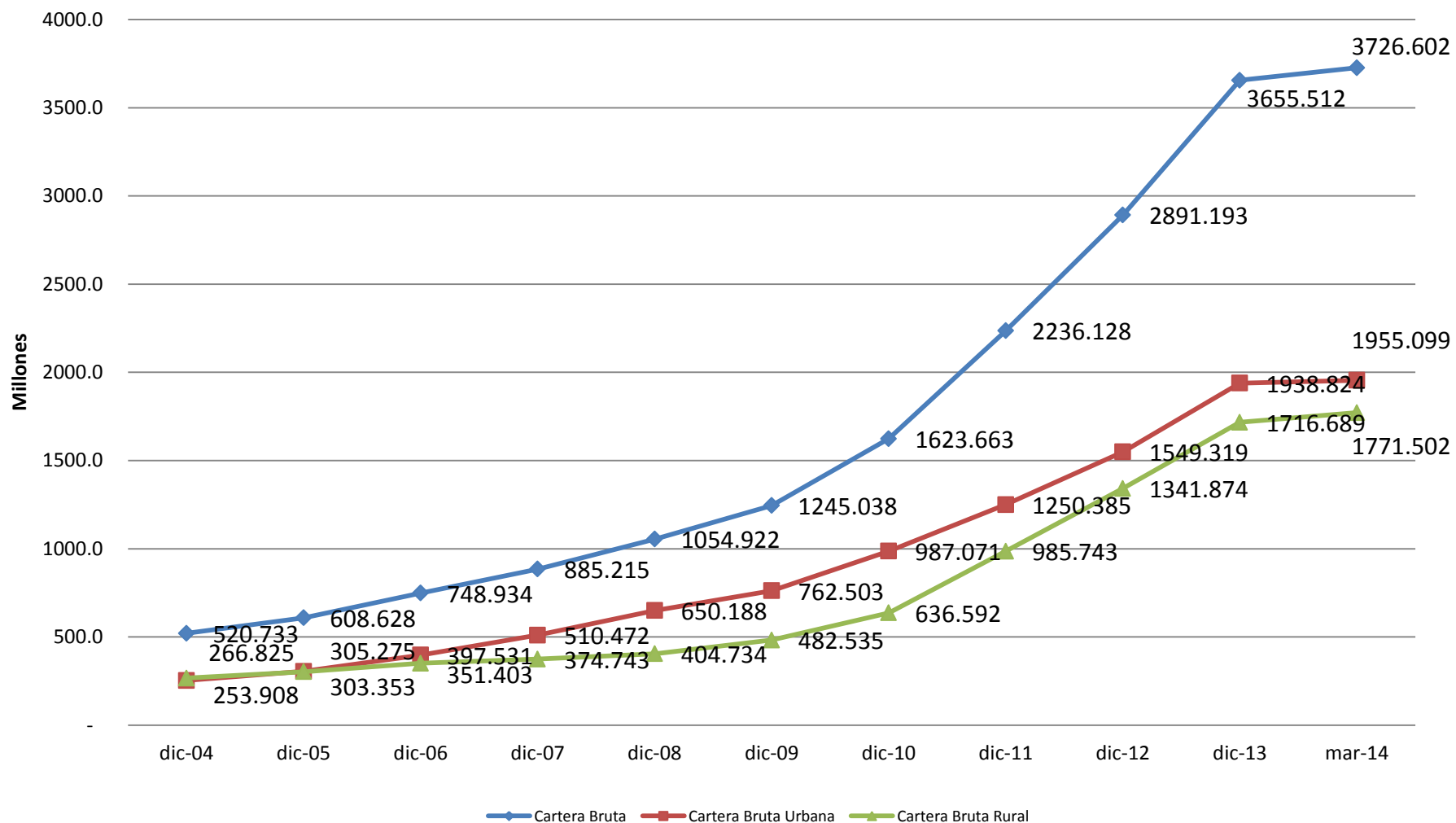
# GRÁFICO N° 1

## Calificación de cartera de las IFD



## GRÁFICO N° 2

### Evolución de Cartera Bruta Urbana y Rural (En Millones de Bolivianos)





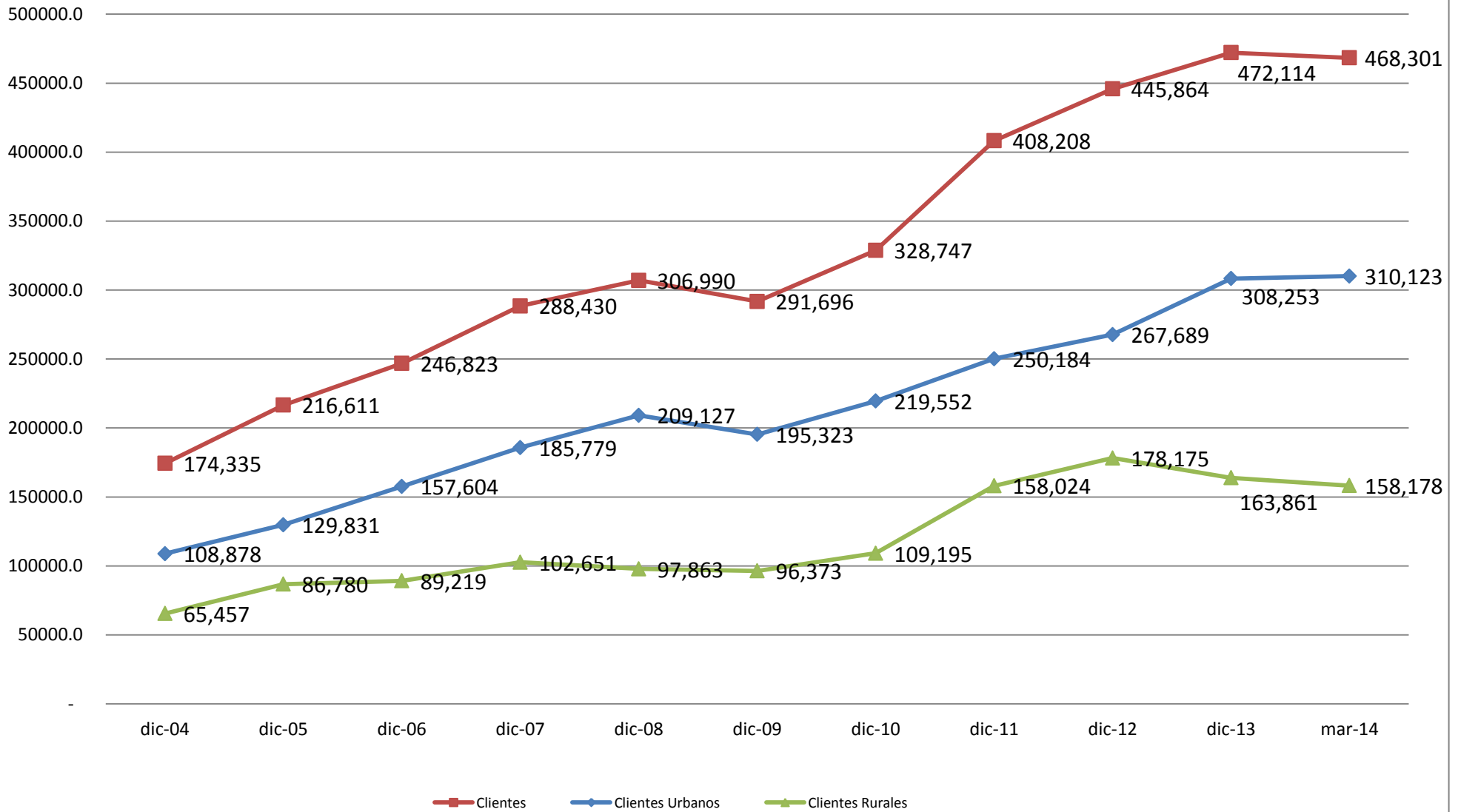
**Cuadro N° 7**  
**NÚMERO DE CLIENTES POR INSTITUCIÓN Y DEPARTAMENTO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En número de clientes)**

INSTITUCIÓN	URBANO		RURAL		NACIONAL		TOTAL CLIENTES
	HOMBRES	MUJERES	HOMBRES	MUJERES	HOMBRES	MUJERES	
ANED	220	250	1,878	1,268	2,098	1,518	3,616
CIDRE	2,622	1,449	3,810	1,802	6,432	3,251	9,683
CRECER	12,308	60,660	17,437	75,554	29,745	136,214	165,959
DIACONIA	22,420	33,635	8,592	5,760	31,012	39,395	70,407
EMPRENDER	2,120	4,858	859	1,929	2,979	6,787	9,766
FONCRESOL	733	2,396	298	602	1,031	2,998	4,029
FONDECO	1,585	3,822	3,251	3,985	4,836	7,807	12,643
FUBODE	5,285	18,563	4,244	7,157	9,529	25,720	35,249
FUNBODEM	1,869	2,830	1,348	987	3,217	3,817	7,034
IDEPRO	3,389	2,685	3,986	1,858	7,375	4,543	11,918
IMPRO	1,059	983	302	173	1,361	1,156	2,517
PRO MUJER	9,045	109,777	109	1,161	9,154	110,938	120,092
SARTAWI	2,338	3,222	6,082	3,746	8,420	6,968	15,388
<b>TOTAL</b>	<b>64,993</b>	<b>245,130</b>	<b>52,196</b>	<b>105,982</b>	<b>117,189</b>	<b>351,112</b>	<b>468,301</b>

DEPARTAMENTO	URBANO		RURAL		NACIONAL		TOTAL CLIENTES
	HOMBRES	MUJERES	HOMBRES	MUJERES	HOMBRES	MUJERES	
BENI	1,044	15,775	4,308	12,623	5,352	28,398	33,750
CHUQUISACA	4,515	16,905	2,805	4,664	7,320	21,569	28,889
COCHABAMBA	9,266	27,244	9,441	14,544	18,707	41,788	60,495
LA PAZ	27,606	77,612	13,911	25,346	41,517	102,958	144,475
ORURO	5,501	19,187	2,193	3,427	7,694	22,614	30,308
PANDO	687	3,601	373	1,044	1,060	4,645	5,705
POTOSI	2,316	11,129	3,899	8,060	6,215	19,189	25,404
SANTA CRUZ	8,231	54,417	11,684	26,810	19,915	81,227	101,142
TARIJA	5,827	19,260	3,582	9,464	9,409	28,724	38,133
<b>TOTAL</b>	<b>64,993</b>	<b>245,130</b>	<b>52,196</b>	<b>105,982</b>	<b>117,189</b>	<b>351,112</b>	<b>468,301</b>

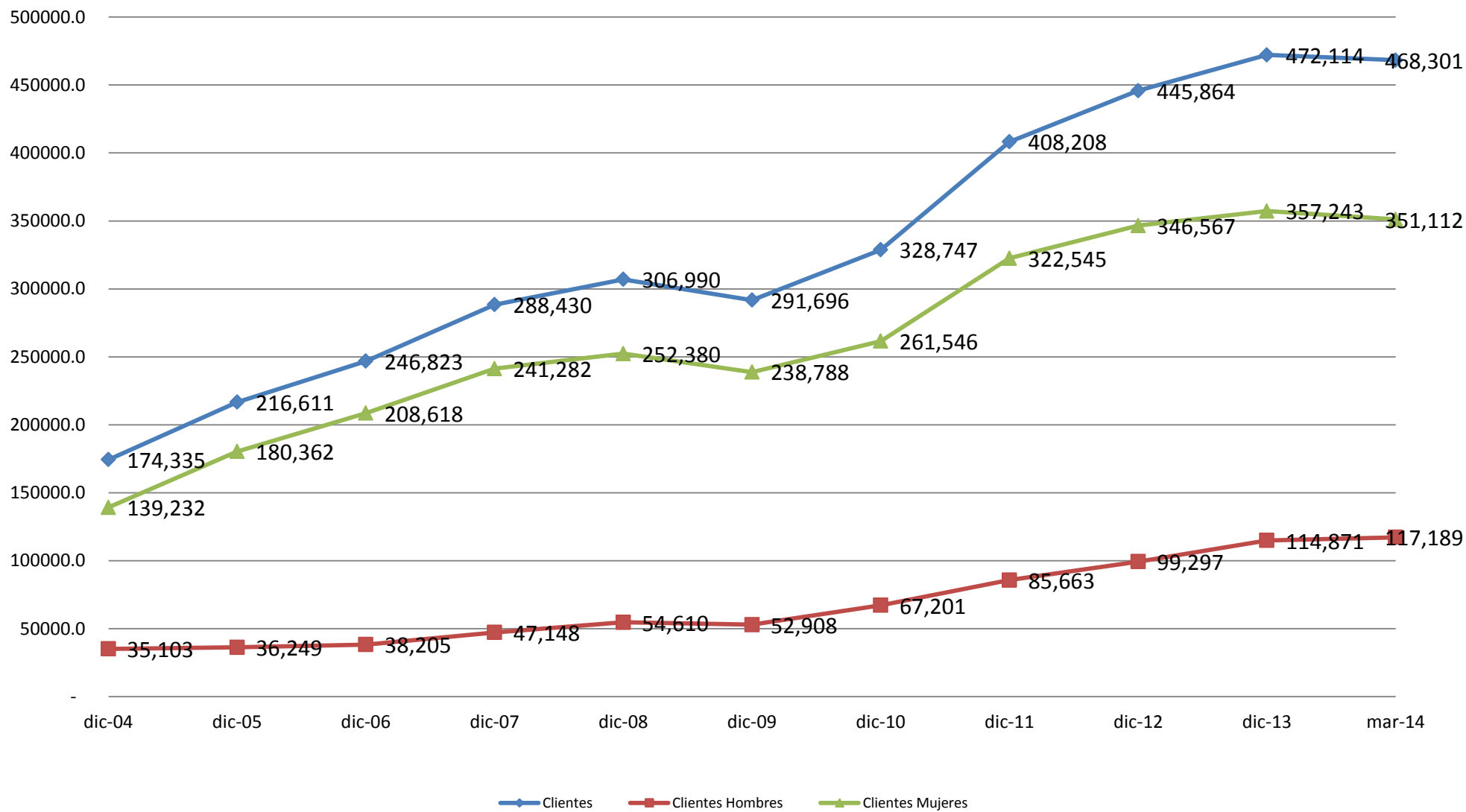
### GRÁFICO N° 3

## Evolución de número de prestatarios urbanos y rurales



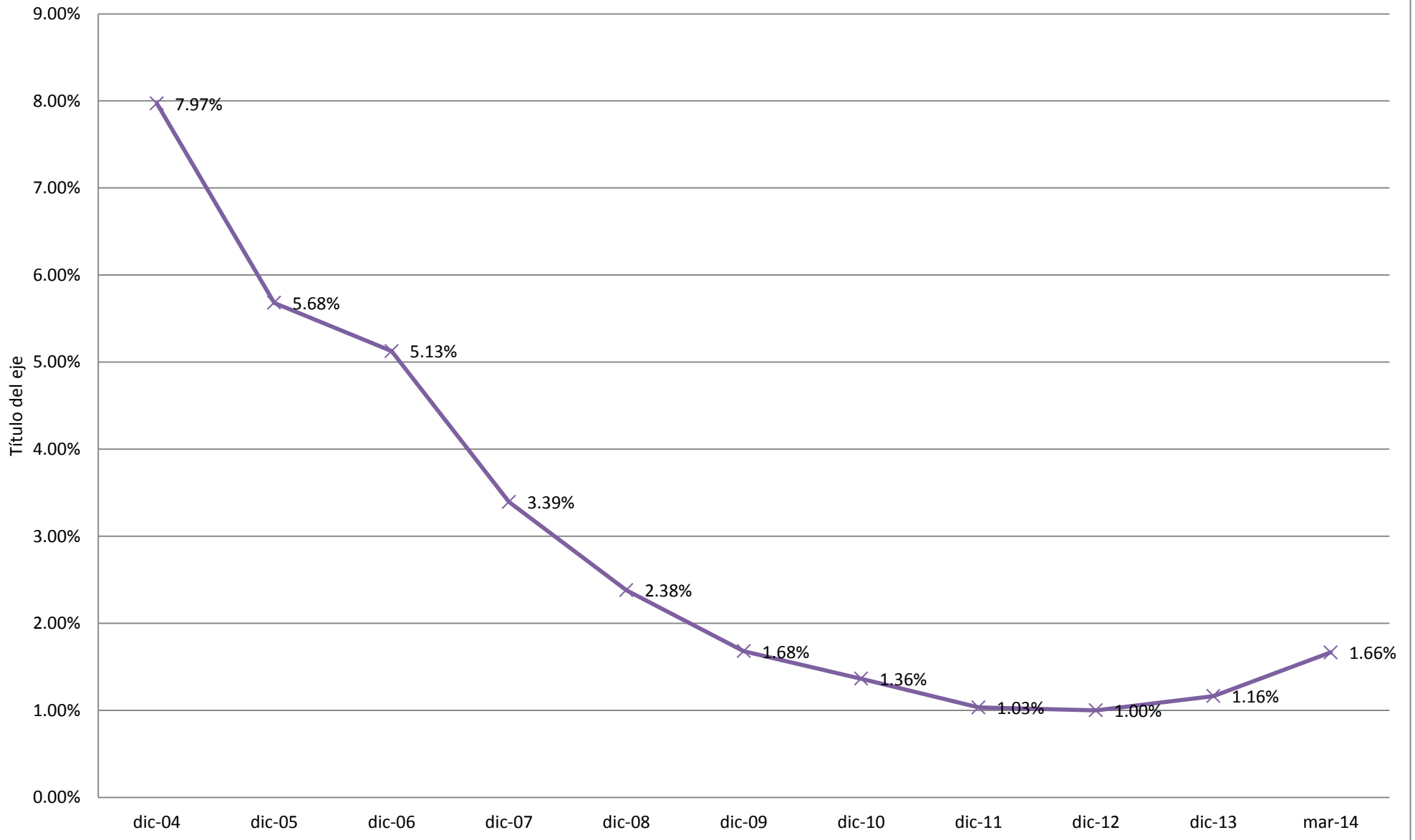
## GRÁFICO N° 4

### Evolución de número de prestatarios hombres y mujeres



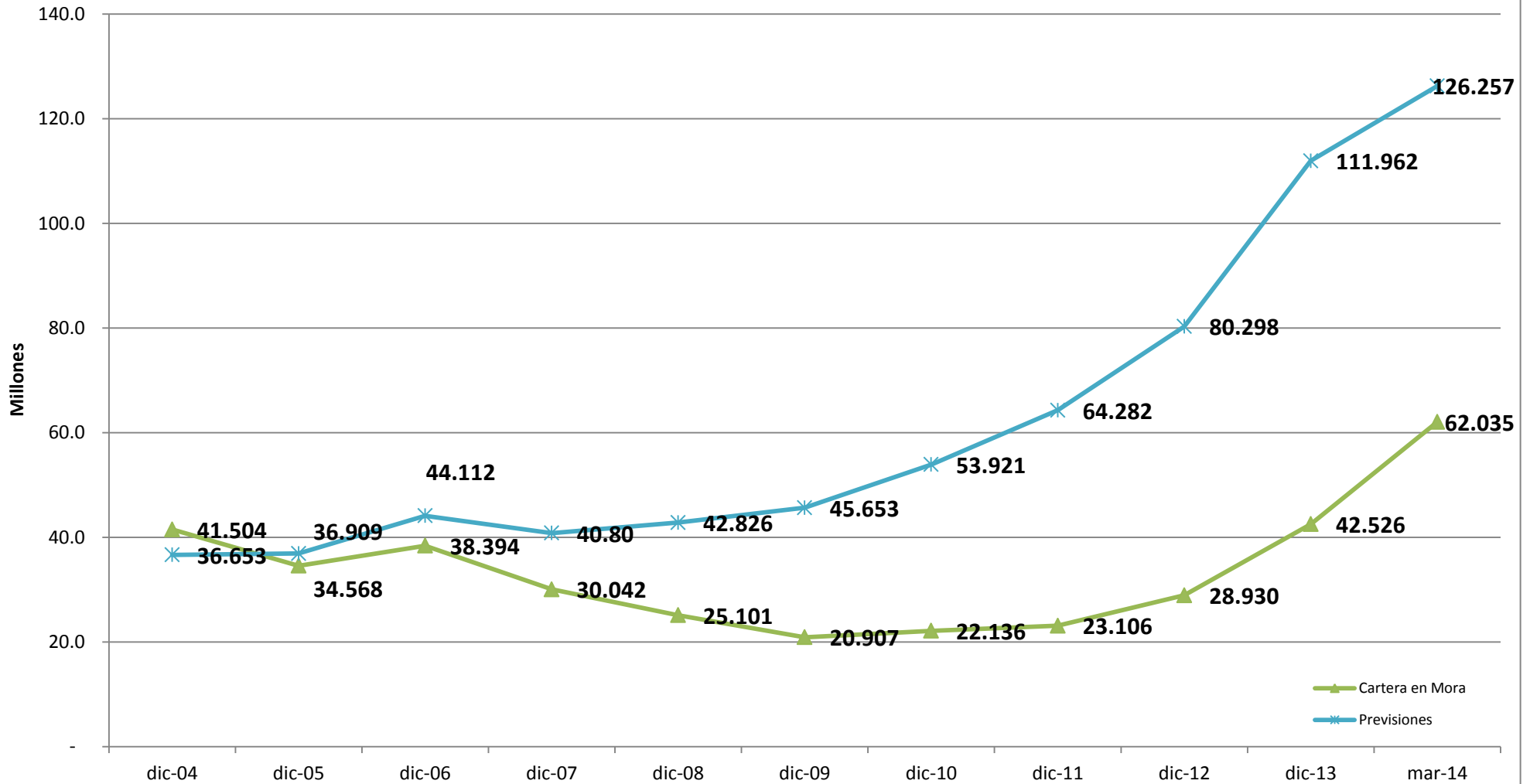
# GRÁFICO N° 5

## Evolución de porcentaje de Mora

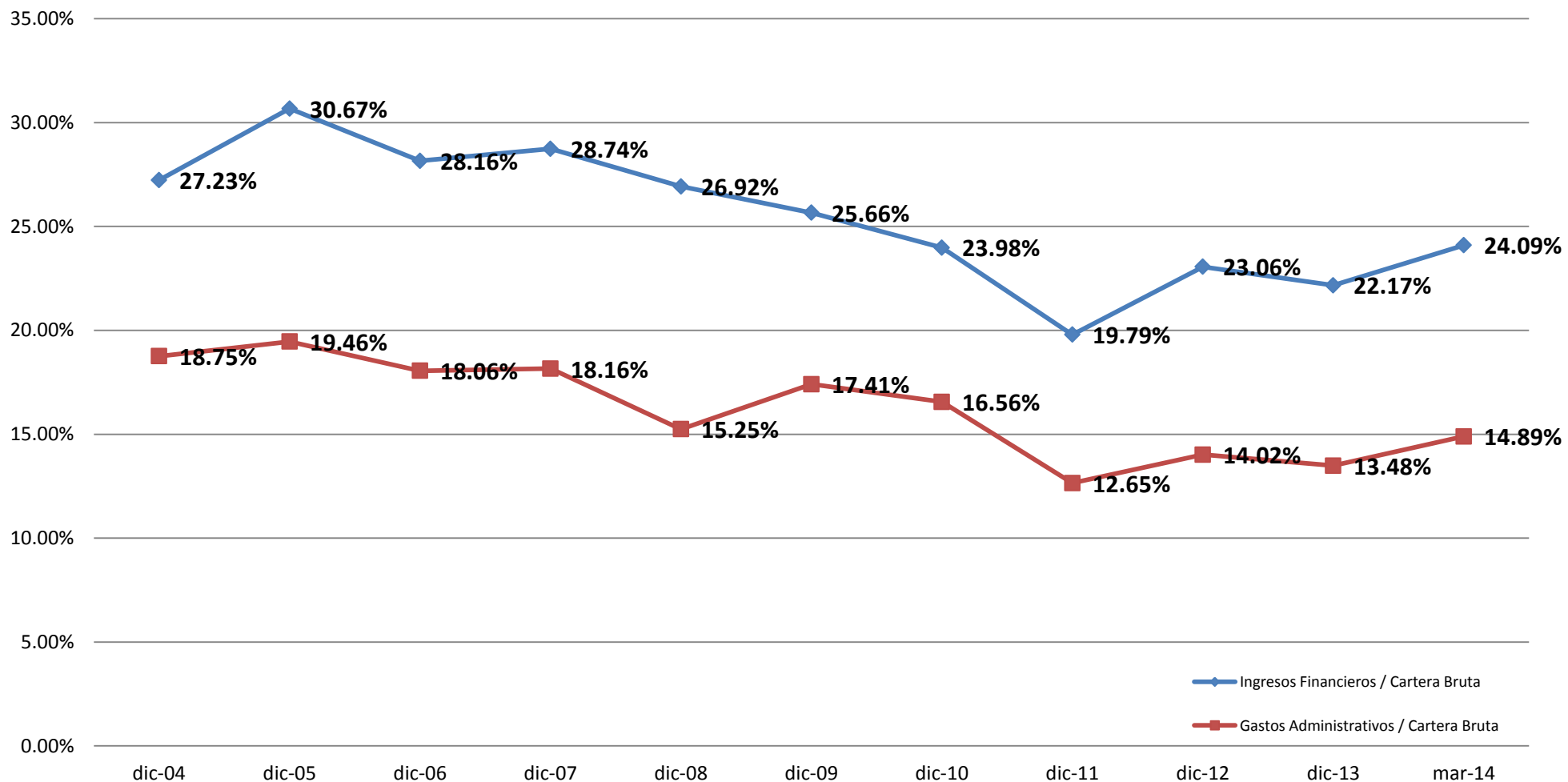


# GRÁFICO N° 6

## Evolución de cobertura de previsiones sobre la cartera en mora (en Millones de Bolivianos)



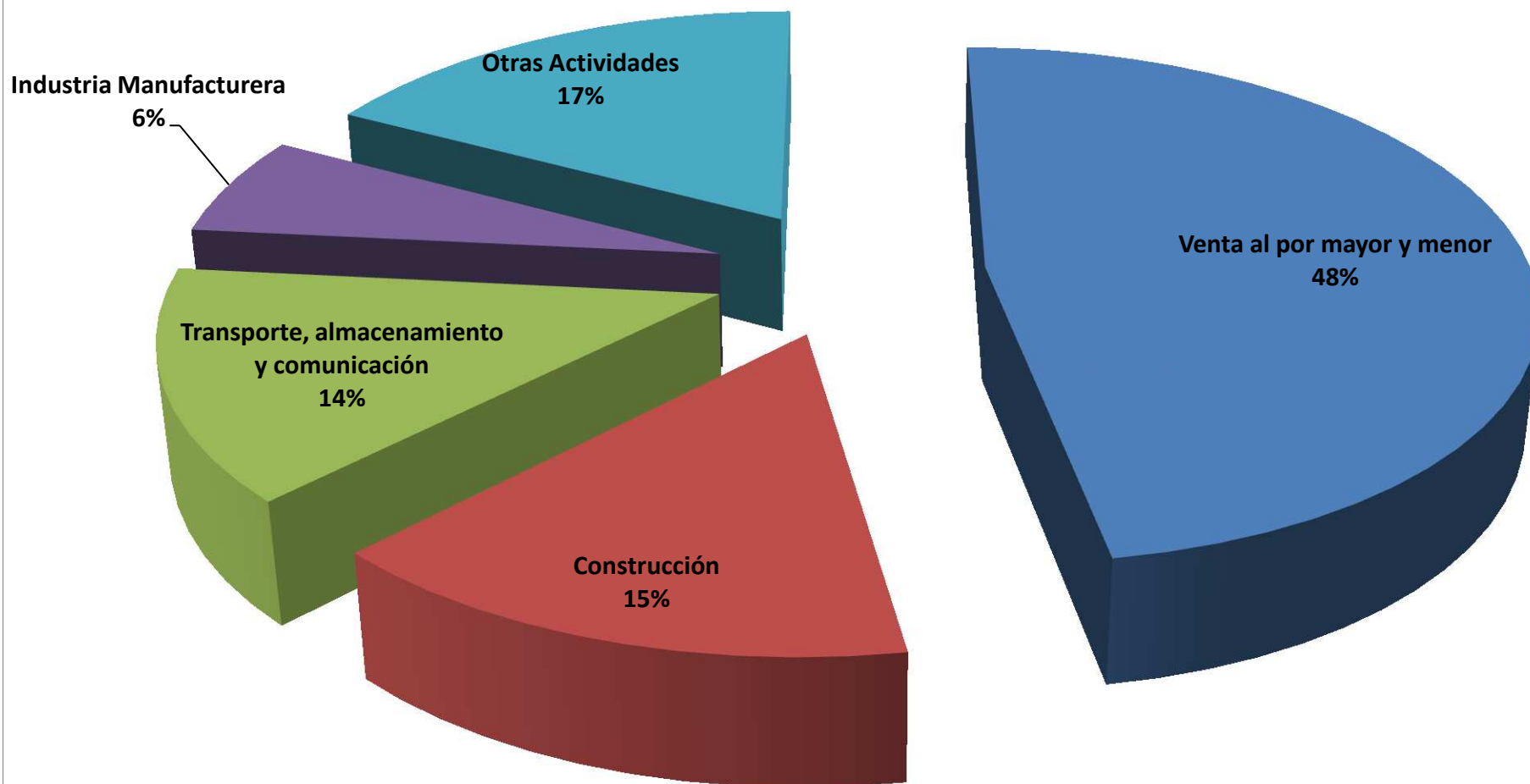
## GRÁFICO N° 7 Evolución de indicadores de resultados



Cuadro N° 8  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CRÉDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

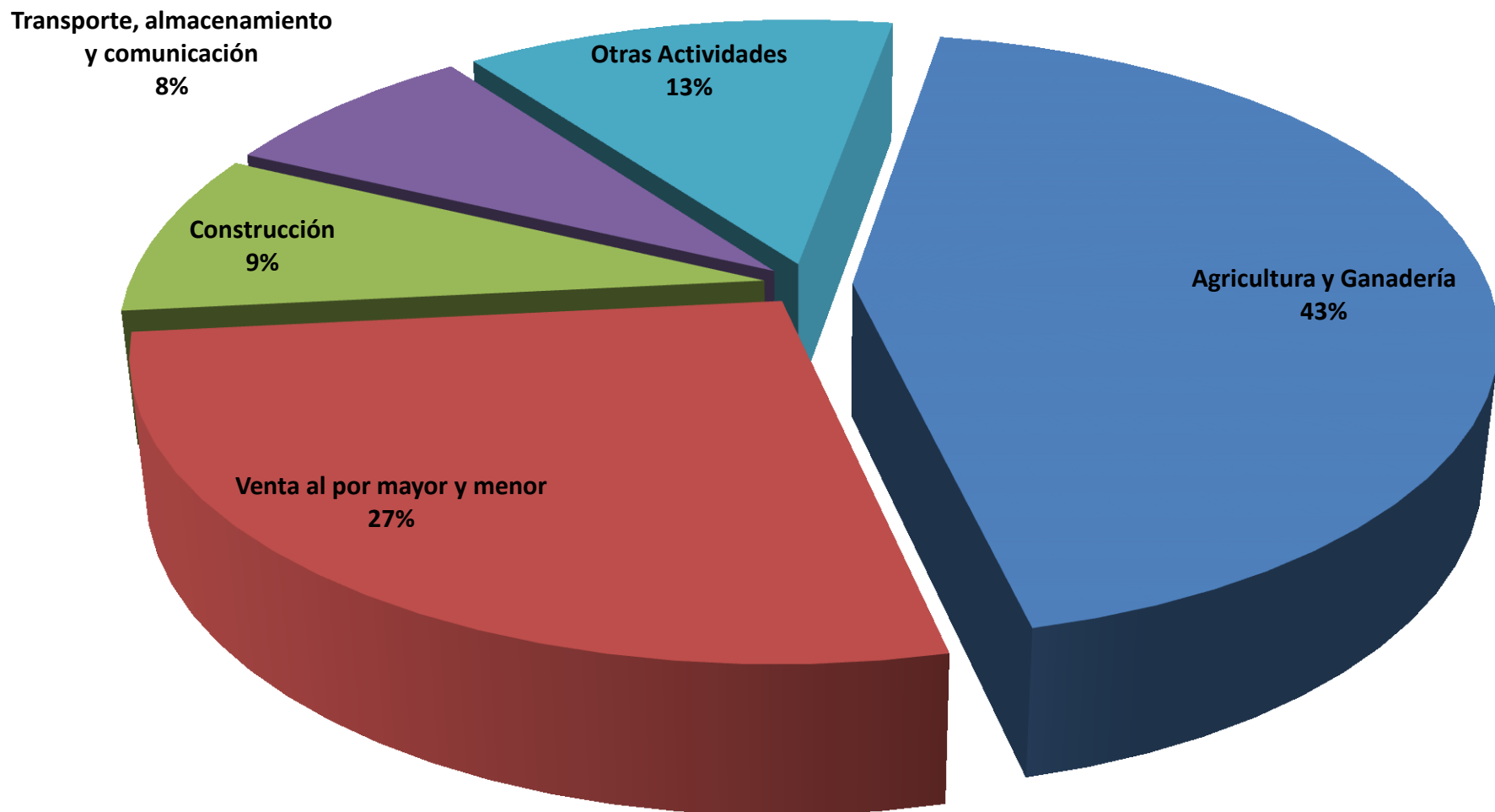
INSTITUCIÓN	CARTERA POR ENTIDAD: NIVEL URBANO																		TOTAL
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, 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, comunitarios y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	17,278,568	230,918	47,554	1,354,648	21,518,530	49,105	45,799,658	272,118,079	21,186,141	52,568,826	534,486	12,030,681	563,272	648,340	10,509,761	168,832	42,495	172,121	456,822,013
PRO MUJER	1,050,516	166,281	48,900	169,763	10,740,804	54,943	5,764,480	338,288,380	6,751,484	10,243,960	338,812	2,733,571	49,274	84,222	3,093,502	34,313	-	53,544	379,576,748
DIAGONIA	4,059,920	8,901	5,542	5,223,918	29,442,224	67,327	179,200,394	123,400,980	6,364,591	89,872,373	66,671	70,303,100	931,146	1,947,292	6,073,265	301,792	-	165,521	514,343,677
EMPRESER	128,354	31,719	52,818	2,270,418	37,981	590,188	760,978	141,512,122	102,939	164,488	168,482	164,888	168,482	168,482	586,285	-	-	116,152	42,128,211
FONCRESOL	60,048	-	67,450	-	449,453	-	502,321	8,510,397	-	-	-	-	-	1,876,748	-	-	-	374,529	11,773,497
FUNBODEM	884,117	13,128	-	1,318	9,270,427	16,018	81,814	14,578,374	5,123,732	17,720,631	90,638	3,446,131	586,814	196,467	4,042,600	7,018	-	239,689	58,554,574
IDEPRO	11,154,071	7,638,850	-	1,109,381	24,307,900	-	5,622,158	53,813,969	12,655,508	49,453,081	6,821,768	202,288	469,620	611,937	5,407,531	24,932	-	239,689	178,530,692
IMPRO	592,982	46,807	-	36,553	3,505,516	26,930	677,870	2,704,970	1,068,368	3,163,241	-	4,305,945	156,948	1,281,190	1,190,696	-	11,720	186,644	18,954,382
SARTAWI	11,537,428	-	-	126,336	1,726,879	-	5,772,621	19,547,173	1,530,360	1,521,196	7,859	1,091,082	59,365	90,846	545,981	19,496	-	6,316	43,819,730
ANED	113,755	61,635	-	60,921	1,107,277	-	2,060,200	544,164	544,895	-	-	2,731,850	-	15,840	28,462	-	-	9,886	7,281,984
CIDRE	21,533,555	2,453,947	47,596	2,161,020	14,056,967	-	39,075,021	20,166,912	4,451,319	39,354,488	811,046	12,469,740	175,424	436,912	1,878,273	21,480	291	-	159,190,991
FONDECÓ	3,031,070	-	-	1,789,642	5,618,811	-	1,789,642	5,618,811	526,774	3,993,070	-	2,887,431	-	84,008	1,351,393	-	-	33,654	19,472,684
FUBODE	3,777,031	11,292	-	254,151	6,545,238	-	7,097,847	33,028,195	7,144,955	7,586,127	-	-	-	976	2,643	-	-	201,249	69,872,152
TOTAL	74,901,416	10,626,757	372,304	10,519,728	121,464,262	251,304	292,688,016	926,644,575	70,107,175	277,873,011	8,774,117	112,367,184	3,061,354	5,546,304	37,816,056	577,862	54,506	1,551,306	1,985,099,238
	3.83%	0.54%	0.01%	0.54%	6.21%	0.01%	14.97%	47.40%	3.99%	14.21%	0.45%	12.28%	0.16%	1.93%	0.03%	0.00%	0.08%	0.08%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	165,424,947	1,175,147	27,191	8,927,014	20,701,752	121,741	51,078,657	341,083,034	27,132,956	47,579,636	371,282	8,058,546	265,295	1,300,902	7,189,823	58,329	24,930	157,888	680,679,048
PRO MUJER	-	-	-	-	-	-	-	1,121,860	-	-	-	-	-	-	-	-	-	-	1,121,860
DIAGONIA	66,422,841	2,749,727	-	2,058,436	13,388,287	19,484	40,978,233	29,311,775	3,442,156	19,431,702	101,889	9,888,438	183,641	527,516	2,413,099	73,726	-	63,997	191,054,467
EMPRESER	2,391,169	37,693	-	39,721	927,680	-	354,012	8,313,099	31,541	2,817,694	-	-	9,399	19,992	418,912	4,398	-	19,157,040	
FONCRESOL	2,694,493	-	-	-	110,563	-	110,563	2,248,053	-	-	-	-	-	-	154,265	-	-	38,207	5,376,436
FUNBODEM	19,079,750	35,611	-	122,528	1,837,493	15,297	697,312	4,936,961	1,699,130	6,993,104	55,933	663,162	61,003	44,583	446,572	-	-	4,969	36,693,768
IDEPRO	87,978,084	13,707,226	-	121,295	9,250,717	-	1,996,243	19,454,706	6,369,184	14,168,639	1,661,523	4,644	71,892	173,088	1,022,622	11,831	-	17,500	155,000,782
IMPRO	2,687,363	20,009	-	-	563,613	-	8,452	134,378	24,554	53,836	-	-	-	-	2,437	-	-	3,626,277	
SARTAWI	118,392,687	12,800	-	991,959	2,007,886	56,504	16,312,117	29,520,040	2,474,267	5,581,110	42,112	1,904,029	228,937	276,338	676,234	5,068	-	26,997	174,095,874
ANED	8,712,568	4,645,432	-	145,533	1,816,054	-	7,216,649	246,718	246,718	3,287,018	-	9,873,487	-	21,082	445,071	-	-	203,955	35,815,163
CIDRE	104,859,842	2,267,018	9,333	4,717,771	6,297,016	608,952	20,873,003	7,089,891	6,863,773	272,999	272,998	6,863,773	138,429	29,530	424,152	-	-	182,771,130	
FONDECÓ	144,421,593	153,782	-	246,330	2,652,986	-	11,678,095	10,410,141	2,328,070	3,805,611	-	6,328,831	-	66,446	1,283,477	-	-	183,500,681	
FUBODE	50,151,898	174,170	-	1,449,010	7,422,704	93,835	17,416,171	21,747,895	7,422,864	202,268	-	202,268	-	841,464	-	-	-	104,897,890	
TOTAL	172,003,316	24,923,844	36,526	16,443,263	66,910,263	914,072	164,493,546	472,593,911	51,914,411	136,009,552	2,506,719	43,818,333	956,506	2,457,746	15,114,911	153,341	148,290	529,953	1,774,502,417
	43.65%	1.41%	0.09%	1.04%	3.73%	0.05%	8.72%	26.96%	2.92%	7.82%	0.14%	2.46%	0.05%	0.14%	0.05%	0.01%	0.01%	0.03%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	182,703,515	1,406,064	74,745	10,281,662	42,220,282	170,845	96,872,316	613,201,113	48,310,096	100,143,461	905,748	20,089,228	828,567	1,940,242	17,699,584	227,160	67,425	330,008	1,137,501,061
PRO MUJER	1,050,516	166,281	48,900	169,763	10,740,804	54,943	5,764,480	339,410,240	6,751,484	10,243,960	338,812	2,733,571	49,274	84,222	3,093,502	34,313	-	53,544	380,698,608
DIAGONIA	70,482,762	2,756,628	5,542	7,282,354	38,830,521	86,812	220,187,627	152,712,755	11,806,657	108,304,076	168,460	80,191,538	1,014,787	2,474,718	8,488,274	375,517	-	229,118	705,398,144
EMPRESER	2,519,523	37,623	55,263	67,440	3,196,098	37,981	944,200	41,126,145	792,519	6,766,806	102,939	164,488	178,881	168,997	1,001,207	4,389	-	115,152	97,283,251
FONCRESOL	6,754,541	-	-	580,518	890,518	-	810,474	10,750,450	-	-	-	-	-	-	6,033,013	-	-	41,736	17,146,933
FUNBODEM	19,663,867	48,737	67,450	123,864	11,107,620	31,275	1,509,126	19,513,336	6,822,862	24,713,735	146,569	4,109,293	647,818	241,450	4,489,072	7,018	-	4,969	93,248,342
IDEPRO	99,130,136	11,230,676	-	1,240,676	33,567,617	25,930	7,818,400	72,268,675	19,024,692	62,810,920	8,483,291	206,932	541,431	786,026	6,430,183	38,763	-	257,189	333,540,474
IMPRO	3,290,345	66,816	-	36,553	4,099,129	26,930	896,322	2,839,347	1,092,922	3,217,077	-	4,432,981	156,948	1,291,190	1,193,153	-	11,720	189,644	22,870,699
SARTAWI	120,930,115	12,800	-	718,295	3,766,565	56,504	22,089,738	45,078,213	4,004,607	9,082,306	49,971	2,995,111	288,303	367,186	1,221,215	24,564	-	33,213	217,716,605
ANED	8,826,323	4,707,067	-	196,154	2,123,331	-	9,276,748	792,879	792,879	3,913,113	-	12,605,336	-	36,922	473,533	-	-	206,841	43,077,048
CIDRE	128,389,497	4,720,965	58,929	6,878,790	20,353,982	608,952	59,945,024	27,246,803	6,095,092	62,247,940	1,084,044	19,032,613	313,852	465,442	2,400,425	21,480	291	241,962,121	
FONDECÓ	147,452,663	153,782	-	246,330	3,142,815	-	16,036,952	2,854,844	7,458,682	2,854,844	-	9,216,262	-	66,446	2,634,870	-	-	33,654	202,977,365
FUBODE	53,928,999	132,462	-	1,703,161	13,772,942	93,135	84,770,779	14,566,939	14,698,787	21,720,835	-	203,164	-	841,464	-	-	-	217,990	137,470,113
TOTAL	846,103,801	35,547,801	388,828	26,935,024	167,474,524	1,163,376	447,187,661	1,404,236,556	121,921,392	416,873,663	11,270,835	155,994,117	4,010,860	5,006,090	52,932,074	731,203	202,756	2,081,169	3,726,001,722
	22.76%	0.95%	0.01%	0.78%	5.03%	0.03%	12.90%	37.63%	3.22%	11.93%	0.30%	4.93%	0.11%	0.21%	1.42%	0.02%	0.01%	0.06%	100%

## GRÁFICO N° 8 Destino de cartera urbana





**GRÁFICO N° 9**  
**Destino de cartera rural**

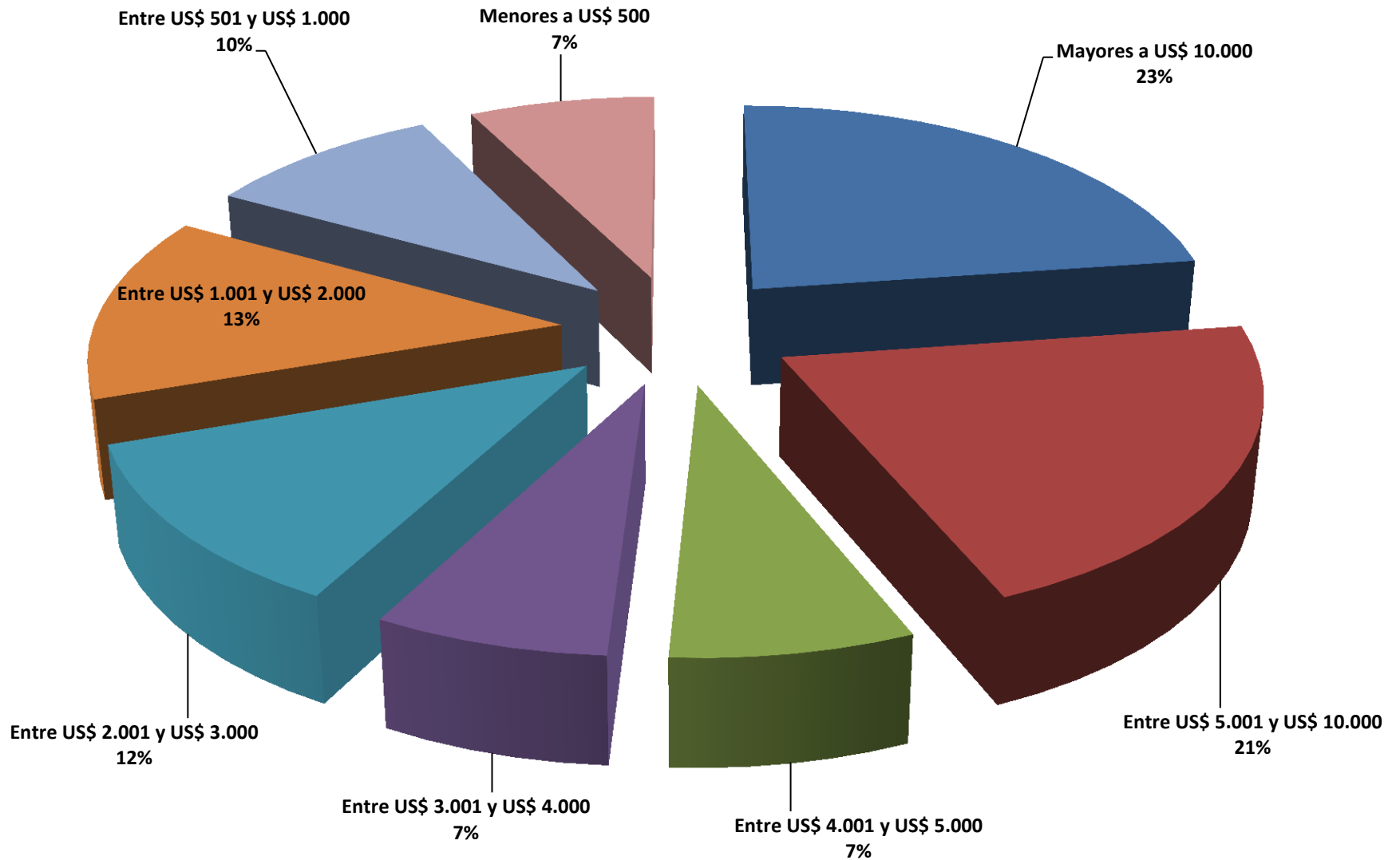


**Cuadro N° 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CRÉDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de marzo de 2014**  
**(En Bolivianos)**

INSTITUCIÓN	CARTERA POR ENTIDAD: NIVEL URBANO															TOTAL
	ESTRATIFICACIÓN DE CARTERA POR MONTOS															
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 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\$ 4.001 y US\$ 5.000	Entre US\$ 3.001 y US\$ 4.000	Entre US\$ 2.001 y US\$ 3.000	Entre US\$ 1.001 y US\$ 2.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500		
CRECER	-	-	-	740,038	1,329,282	2,517,714	31,816,349	110,190,542	42,913,618	27,520,330	69,481,066	81,216,278	56,184,012	32,912,783	456,822,012	
PRO MUJER	-	-	-	-	-	-	359,335	538,248	12,185,121	8,681,700	14,009,661	37,761,700	83,341,425	96,942,720	125,756,838	
DIACONIA	-	-	5,322,567	21,977,853	26,619,996	30,174,450	51,164,344	138,255,258	37,989,952	39,725,230	53,686,920	57,673,467	35,592,591	16,061,060	514,343,677	
EMPRENDER	-	-	-	-	146,281	1,529,314	1,584,028	7,073,748	4,239,985	5,423,429	7,289,330	7,780,780	4,994,741	2,094,574	42,126,211	
FONCRESOL	-	-	-	-	-	-	273,892	613,952	631,753	769,696	730,922	2,070,265	2,938,753	3,743,264	11,773,497	
FUNBODEM	-	-	-	-	-	2,171,159	4,149,682	5,527,258	12,537,044	2,865,568	3,412,313	7,171,160	8,472,790	7,077,565	56,554,673	
IDEPRO	-	-	8,013,810	9,251,892	5,926,368	16,527,139	28,409,831	63,849,072	10,193,350	20,456,187	9,108,539	6,287,415	454,459	52,631	178,530,692	
IMPRO	-	-	-	-	-	-	122,922	355,701	3,909,281	802,021	836,373	11,087,659	-	1,840,424	18,954,382	
SARTAWI	-	-	339,532	1,740,716	1,782,585	704,229	1,046,726	8,427,493	2,837,625	6,871,057	9,412,659	5,471,478	2,789,769	2,195,861	43,619,730	
ANED	204,024	565,587	793,566	1,574,744	1,035,468	901,946	886,497	779,774	114,032	85,601	140,862	124,463	38,417	16,906	7,261,884	
CIDRE	-	13,093,444	26,354,037	18,783,991	13,424,042	7,086,607	8,136,738	29,883,633	6,842,626	7,459,696	16,335,434	8,939,663	2,254,769	596,309	159,190,991	
FONDECO	-	-	1,814,904	1,617,824	922,990	371,649	870,492	1,407,270	936,317	633,556	2,476,906	3,813,803	2,599,162	2,007,812	19,472,684	
FUBODE	-	272,641	-	-	-	-	-	3,344,448	4,450,241	3,087,823	8,150,228	11,833,556	15,155,439	20,577,776	66,872,152	
<b>TOTAL</b>	<b>204,024</b>	<b>13,931,672</b>	<b>42,638,416</b>	<b>55,687,057</b>	<b>53,368,171</b>	<b>64,444,968</b>	<b>130,610,103</b>	<b>392,466,636</b>	<b>122,696,758</b>	<b>130,256,601</b>	<b>222,582,101</b>	<b>288,113,041</b>	<b>227,123,386</b>	<b>210,996,300</b>	<b>1,955,099,234</b>	
	0.01%	0.71%	2.18%	2.85%	2.73%	3.30%	2.07%	6.68%	6.28%	6.66%	11.38%	15%	12%	11%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL																
CRECER	-	-	-	-	2,077,240	2,274,245	90,328,845	172,939,381	57,487,099	44,071,950	99,404,380	100,665,087	73,638,244	37,792,577	680,679,048	
PRO MUJER	-	-	-	-	-	-	-	-	-	-	7,506	283,210	323,604	507,540	1,121,860	
DIACONIA	-	-	538,039	1,742,946	5,423,015	4,966,998	12,358,741	52,696,454	16,926,387	18,463,000	26,174,916	29,218,822	16,715,933	5,829,216	191,054,467	
EMPRENDER	-	-	-	-	-	-	415,627	2,246,122	1,923,512	1,625,363	2,568,111	3,818,402	2,024,385	525,518	15,157,041	
FONCRESOL	-	-	-	-	-	-	234,479	547,248	465,420	508,338	1,001,376	1,263,269	927,146	5,376,436	17,149,933	
FUNBODEM	-	-	-	-	-	10,654,782	1,930,253	3,785,065	1,166,504	1,074,711	5,298,449	4,887,290	4,010,739	1,170,387	36,693,768	
IDEPRO	-	5,434,121	4,465,199	5,899,105	13,964,829	27,331,203	47,297,442	16,617,195	11,739,426	12,747,185	7,840,524	15,548,520	125,035	155,009,782	1,170,387	
IMPRO	-	-	-	-	-	-	-	93,418	-	142,459	412,904	2,557,817	-	418,679	3,625,277	
SARTAWI	-	-	1,973,034	17,255,477	21,517,606	11,169,969	11,551,081	32,945,992	16,427,712	19,763,851	21,628,562	15,626,956	3,036,066	1,199,567	174,095,874	
ANED	-	964,070	1,389,898	6,078,924	6,481,104	4,081,444	5,643,609	6,543,486	816,501	779,566	864,299	1,213,030	684,716	274,513	35,815,161	
CIDRE	-	13,746,507	25,095,287	21,797,456	11,059,679	6,707,144	7,433,684	34,577,669	9,622,315	14,240,935	20,681,330	13,734,129	3,294,115	780,879	182,771,130	
FONDECO	-	4,671,113	32,505,834	23,988,268	29,582,290	15,248,988	14,096,740	27,816,002	7,921,715	6,239,726	6,841,867	8,007,572	4,498,882	2,085,683	183,504,680	
FUBODE	-	912,952	-	-	-	-	-	9,074,943	13,851,767	7,735,877	22,499,558	22,936,521	14,764,981	14,821,362	106,597,960	
<b>TOTAL</b>	<b>-</b>	<b>20,294,642</b>	<b>66,936,214</b>	<b>75,328,270</b>	<b>92,694,820</b>	<b>60,343,870</b>	<b>172,109,598</b>	<b>390,563,222</b>	<b>143,226,128</b>	<b>126,385,202</b>	<b>219,558,227</b>	<b>211,790,736</b>	<b>125,803,454</b>	<b>66,468,103</b>	<b>1,771,502,484</b>	
	0.00%	1.15%	3.78%	4.25%	5.23%	3.41%	9.72%	22.05%	8.09%	7.13%	12.39%	12%	7%	4%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL																
CRECER	-	-	-	740,038	3,406,522	4,791,958	122,145,194	283,129,923	100,400,717	71,592,280	168,885,446	181,881,365	129,822,256	70,705,360	1,137,501,060	
PRO MUJER	-	-	-	-	-	359,335	538,248	12,185,121	8,681,700	14,009,661	37,769,206	83,624,635	97,266,323	126,264,378	380,698,608	
DIACONIA	-	-	5,860,606	23,720,799	32,043,011	35,141,448	63,523,085	190,951,712	54,916,339	58,188,230	79,861,836	86,892,289	52,408,514	21,890,276	705,398,144	
EMPRENDER	-	-	-	-	-	146,281	1,529,314	1,999,655	9,319,671	6,163,497	7,048,792	9,857,441	11,599,182	7,019,126	2,600,093	
FONCRESOL	-	-	-	-	-	-	508,370	1,161,209	1,097,173	1,278,034	1,160,083	3,071,641	4,203,022	4,670,410	17,149,933	
FUNBODEM	-	-	-	-	-	12,825,941	8,242,846	16,322,109	4,032,063	4,487,025	12,469,609	13,362,080	11,088,304	4,340,449	93,248,341	
IDEPRO	-	-	13,447,931	13,717,091	11,825,472	30,491,967	55,741,034	111,146,513	26,810,545	32,195,613	21,855,723	14,127,339	2,002,979	177,667	333,540,474	
IMPRO	-	-	-	-	-	-	122,922	355,701	4,002,700	844,481	1,249,277	13,645,476	-	2,259,102	22,579,659	
SARTAWI	-	-	2,312,566	18,996,193	23,300,191	11,874,198	12,697,807	41,373,484	19,265,338	26,834,909	31,041,222	21,098,433	5,825,835	3,395,428	217,715,605	
ANED	204,024	1,529,657	2,183,464	7,853,668	7,516,571	4,983,390	6,830,106	7,323,260	930,533	865,167	1,005,160	1,337,493	723,133	291,419	43,077,045	
CIDRE	-	26,839,950	51,449,324	40,581,447	24,483,721	13,793,752	15,970,422	64,461,302	16,464,941	21,700,631	37,016,764	22,673,793	5,548,884	1,377,188	341,962,121	
FONDECO	-	4,671,113	34,320,738	25,806,091	30,505,281	15,620,636	14,967,232	29,223,272	8,858,033	6,873,281	9,318,773	11,821,374	7,098,044	4,093,496	202,977,964	
FUBODE	-	1,185,593	-	-	-	-	-	12,419,980	18,302,008	10,823,700	30,649,787	34,770,077	29,920,420	35,399,138	173,470,113	
<b>TOTAL</b>	<b>204,024</b>	<b>34,226,313</b>	<b>109,574,629</b>	<b>131,015,327</b>	<b>146,082,992</b>	<b>124,788,838</b>	<b>302,719,701</b>	<b>783,019,858</b>	<b>285,922,886</b>	<b>286,841,803</b>	<b>442,140,328</b>	<b>499,903,777</b>	<b>382,928,839</b>	<b>277,464,403</b>	<b>3,726,601,718</b>	
	0.01%	0.92%	2.94%	3.52%	3.92%	3.35%	8.12%	21.01%	7.14%	6.89%	11.88%	13%	9%	7%	100%	



## GRÁFICO N° 10 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 2014**  
**(En Bolivianos)**

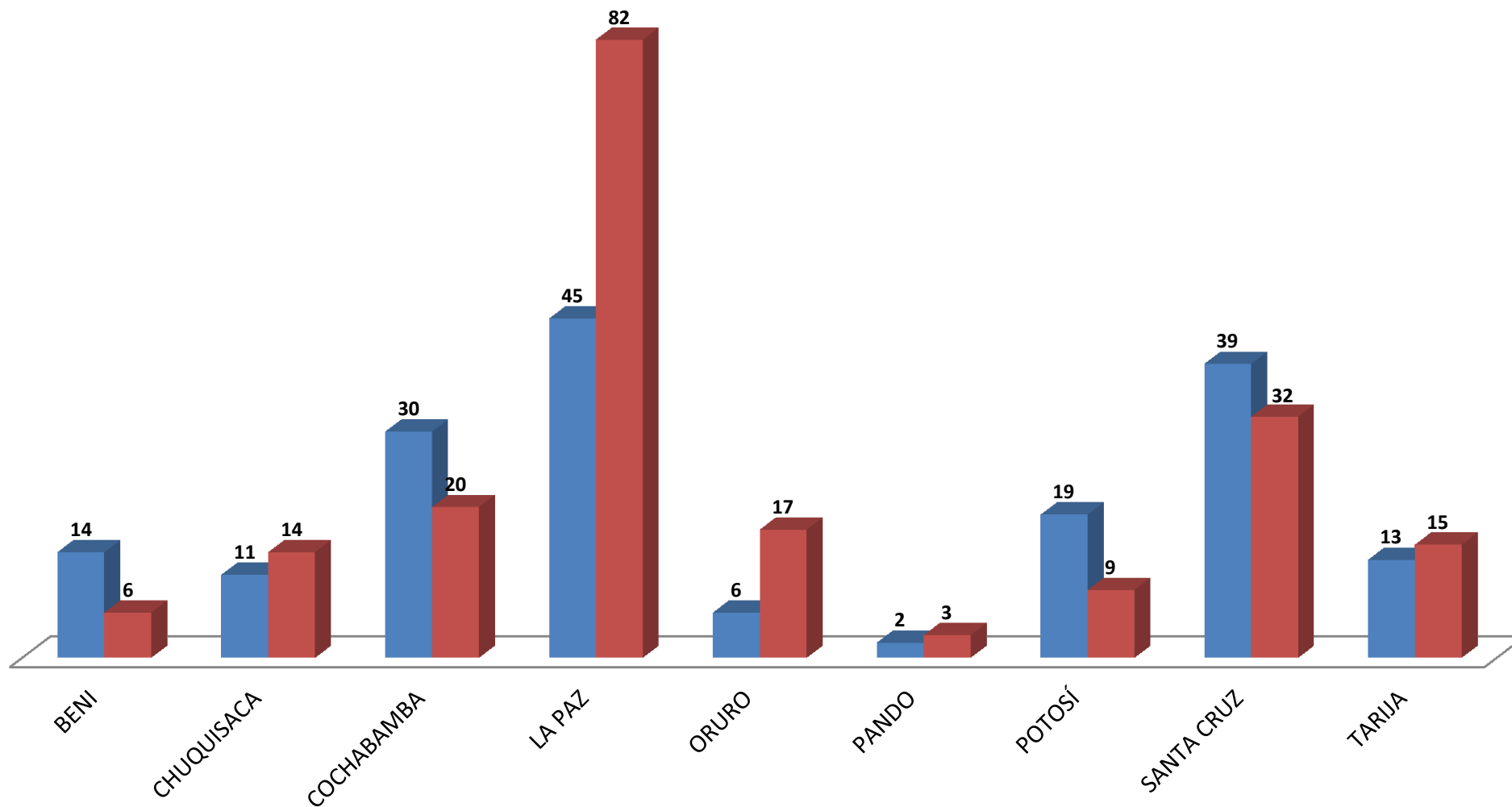
Entidad	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	25	8	33	59	51	110
CIDRE	12	7	19	79	110	189
CRECER	38	35	73	479	653	1,132
DIACONIA	22	34	56	111	390	501
EMPRENDER	4	12	16	22	142	164
FONCRESOL	1	5	6	2	31	33
FONDECO	12	4	16	61	56	117
FUBODE	12	7	19	134	80	214
FUNBODEM	6	5	11	19	72	91
IDEPRO	12	9	21	66	145	211
IMPRO	1	2	3	3	31	34
PRO MUJER	18	60	78	109	660	769
SARTAWI	16	10	26	82	115	197
<b>Total general</b>	<b>179</b>	<b>198</b>	<b>377</b>	<b>1,226</b>	<b>2,536</b>	<b>3,762</b>

Departamento	Número de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	14	6	20	118	72	190
CHUQUISACA	11	14	25	61	162	223
COCHABAMBA	30	20	50	259	275	534
LA PAZ	45	82	127	258	1,111	1,369
ORURO	6	17	23	39	178	217
PANDO	2	3	5	6	39	45
POTOSÍ	19	9	28	96	78	174
SANTA CRUZ	39	32	71	280	459	739
TARIJA	13	15	28	109	162	271
<b>Total general</b>	<b>179</b>	<b>198</b>	<b>377</b>	<b>1,226</b>	<b>2,536</b>	<b>3,762</b>

# GRÁFICO N° 11

## Cobertura por departamento

■ Número de Agencias Rural   ■ Número de Agencias Urbana



**Cuadro N° 12A**  
**Tasas de interés según moneda y tipo de crédito**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de agosto de 2013**

		Tasas de interés de créditos en bolivianos												
		GRECER	PRO MUJER	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE
Crédito empresarial	Interés mínimo													
	Interés máximo													
Crédito empresarial calificado por días mora	Interés mínimo													
	Interés máximo													
Crédito debidamente garantizado al sector público	Interés mínimo													
	Interés máximo													
Crédito Empresarial Agropecuario	Interés mínimo													
	Interés máximo													
Crédito PYME calificado empresarial	Interés mínimo													
	Interés máximo													
Crédito PYME calificado por días mora	Interés mínimo			13.00%				10.00%				16.00%		
	Interés máximo			26.00%				28.00%				20.50%		
PYME agropecuario Calificados por Días Mora	Interés mínimo			15.00%										
	Interés máximo			26.00%										
PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora	Interés mínimo											15.00%		
	Interés máximo											19.00%		
PYME agropecuario debidamente garantizado Calificados por Días Mora	Interés mínimo											17.00%		
	Interés máximo											21.00%		
Crédito PYME Agropecuario calificado como empresarial	Interés mínimo													
	Interés máximo													
Crédito PYME Agropecuario con garantía real calificado como empresarial	Interés mínimo													
	Interés máximo													
Microcrédito individual	Interés mínimo	15.00%	17.50%	13.00%	5.00%	18.00%	19.00%	12.00%	12.00%	16.00%	12.00%	16.00%	12.00%	19.20%
	Interés máximo	32.14%	34.00%	28.00%	36.00%	18.00%	36.00%	32.00%	19.00%	28.00%	36.00%	24.00%	30.00%	29.40%
Microcrédito debidamente garantizado	Interés mínimo		17.50%					14.00%				10.00%	12.00%	18.00%
	Interés máximo		34.00%				36.00%	30.00%				22.00%	30.00%	18.00%
Microcrédito garantizado con garantía real	Interés mínimo											15.00%	12.00%	
	Interés máximo											21.00%	30.00%	
Microcrédito solidario	Interés mínimo				20.00%					25.00%	26.00%			27.00%
	Interés máximo				36.00%					27.00%	36.00%			30.00%
Microcrédito solidario debidamente garantizado	Interés mínimo													
	Interés máximo													
Microcrédito Banca Comunal	Interés mínimo	34.00%	35.00%	30.34%	36.00%	24.00%				30.00%	24.00%		12.00%	33.60%
	Interés máximo	36.00%	35.00%	36.00%	36.00%	24.00%				34.00%	46.00%		30.00%	36.00%
Microcrédito Banca Comunal debidamente garantizado	Interés mínimo		35.00%											
	Interés máximo		35.00%											
Microcrédito Agropecuario	Interés mínimo	18.00%		13.00%						16.00%		13.00%	12.00%	16.00%
	Interés máximo	24.00%		26.00%						28.00%		23.00%	30.00%	24.00%
Microcrédito agropecuario debidamente garantizado c/garantía real	Interés mínimo											10.00%	12.00%	
	Interés máximo											21.00%	30.00%	
Microcrédito agropecuario debidamente garantizado	Interés mínimo									24.00%		11.00%		
	Interés máximo									26.00%		22.00%		
Crédito hipotecario de vivienda	Interés mínimo	15.00%		13.00%				10.00%		14.00%		12.00%	12.00%	
	Interés máximo	15.00%		18.00%				12.32%		18.00%		21.00%	30.00%	
Crédito de Vivienda sin Garantía Hipotecaria	Interés mínimo	19.00%		18.00%						18.00%		16.00%	12.00%	22.00%
	Interés máximo	30.00%		22.00%						20.00%		22.00%	30.00%	28.00%
Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado	Interés mínimo											18.00%		
	Interés máximo											23.00%		
Crédito de consumo	Interés mínimo	12.00%		13.00%		18.00%						18.00%	12.00%	32.00%
	Interés máximo	30.00%		26.00%		18.00%						25.00%	30.00%	32.04%
Crédito de consumo debidamente garantizado	Interés mínimo											16.00%	12.00%	
	Interés máximo											24.50%	30.00%	
Crédito de consumo garantizado con garantía real	Interés mínimo											15.00%	12.00%	
	Interés máximo											24.00%	30.00%	

**Cuadro N° 12B**  
**Tasas de Interés según moneda y tipo de crédito**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de agosto de 2013**

Tasas de interés de créditos en dólares														
		CRECER	PRO MUJER	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAW	ANED	CIDRE	FONDECO	FUBODE
Crédito empresarial	Interés mínimo													
	Interés máximo													
Crédito empresarial calificado por días mora	Interés mínimo													
	Interés máximo													
Crédito debidamente garantizado al sector público	Interés mínimo													
	Interés máximo													
Crédito Empresarial Agropecuario	Interés mínimo													
	Interés máximo													
Crédito PYME calificado empresarial	Interés mínimo													
	Interés máximo													
Crédito PYME calificado por días mora	Interés mínimo			13.00%				10.00%				16.00%		
	Interés máximo			18.00%				26.00%				20.50%		
PYME agropecuario Calificados por Días Mora	Interés mínimo													
	Interés máximo													
PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora	Interés mínimo											15.00%		
	Interés máximo											19.00%		
PYME agropecuario debidamente garantizado Calificados por Días Mora	Interés mínimo											17.00%		
	Interés máximo											21.00%		
Crédito PyME Agropecuario calificado como empresarial	Interés mínimo													
	Interés máximo													
Crédito PyME Agropecuario con garantía real calificado como empresarial	Interés mínimo													
	Interés máximo													
Microcrédito individual	Interés mínimo	16.00%	19.50%	13.00%	5.00%	18.00%	18.00%	12.00%	12.00%	16.00%	12.00%	16.00%	12.00%	16.00%
	Interés máximo	24.00%	28.00%	26.00%	36.00%	18.00%	36.00%	33.00%	19.00%	28.00%	36.00%	24.00%	30.00%	34.00%
Microcrédito debidamente garantizado	Interés mínimo		19.50%				17.00%	14.00%				10.00%	12.00%	18.00%
	Interés máximo		28.00%				36.00%	26.00%				22.00%	30.00%	25.20%
Microcrédito garantizado con garantía real	Interés mínimo											15.00%	12.00%	
	Interés máximo											21.00%	30.00%	
Microcrédito solidario	Interés mínimo				20.00%	18.00%				25.00%				
	Interés máximo				36.00%	18.00%				27.00%				
Microcrédito solidario debidamente garantizado	Interés mínimo													
	Interés máximo													
Microcrédito Banca Comunal	Interés mínimo		35.00%		36.00%									
	Interés máximo		35.00%		36.00%									
Microcrédito Banca Comunal debidamente garantizado	Interés mínimo		35.00%											
	Interés máximo		35.00%											
Microcredito Agropecuario	Interés mínimo	18.00%		15.00%						16.00%		13.00%	12.00%	16.00%
	Interés máximo	24.00%		26.00%						28.00%		23.00%	30.00%	33.60%
Microcredito agropecuario debidamente garantizado c/garantía real	Interés mínimo											10.00%	12.00%	
	Interés máximo											21.00%	30.00%	
Microcredito agropecuario debidamente garantizado	Interés mínimo									24.00%		11.00%		
	Interés máximo									26.00%		22.00%		
Crédito hipotecario de vivienda	Interés mínimo			13.00%						14.00%		12.00%	12.00%	15.96%
	Interés máximo			16.00%						18.00%		21.00%	30.00%	30.00%
Crédito de Vivienda sin Garantía Hipotecaria	Interés mínimo	19.00%		22.00%						18.00%		16.00%	12.00%	16.00%
	Interés máximo	19.00%		22.00%						20.00%		22.00%	30.00%	30.00%
Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado	Interés mínimo													
	Interés máximo													
Crédito de consumo	Interés mínimo	12.00%		13.00%		18.00%						18.00%	12.00%	
	Interés máximo	30.00%		28.00%		18.00%						25.00%	30.00%	
Crédito de consumo debidamente garantizado	Interés mínimo											16.00%	12.00%	
	Interés máximo											24.50%	30.00%	
Crédito de consumo garantizado con garantía real	Interés mínimo											15.00%	12.00%	
	Interés máximo											24.00%	30.00%	