

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| | CRECER | PRO MUJER | Sub Total Banca Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO | IMPRO | SARTAWI | ANED | CIDRE | FONDECO | FUBODE | TOTAL |
|-------------------------------------------------------|--------------------|--------------------|-------------------------------|--------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|--------------------|-------------------|-------------------|-------------------|----------------------|
| ACTIVO | | | | | | | | | | | | | | | |
| DISPONIBILIDADES | 8.071.861 | 14.795.137 | 22.866.998 | 15.764.517 | 455.499 | 1.926.380 | 4.222.435 | 3.858.159 | 171.783 | 1.388.514 | 11.452.028 | 3.033.730 | 3.328.686 | 6.702.614 | 75.171.342 |
| INVERSIONES TEMPORARIAS | 47.958.571 | 38.027.443 | 85.986.014 | 2.091.000 | 2.138.055 | 1.641.465 | 120.509 | 1.332.339 | 810.245 | 27.845 | 2.618.602 | 1.024.657 | 27.331 | 131.042 | 97.949.106 |
| CARTERA | 253.999.078 | 143.732.948 | 397.732.026 | 179.238.022 | 12.794.275 | 14.662.659 | 70.052.367 | 58.181.676 | 7.156.768 | 15.450.773 | 71.731.313 | 72.090.111 | 56.669.349 | 46.724.025 | 1.002.483.363 |
| CARTERA BRUTA | 251.732.333 | 152.600.098 | 404.332.430 | 185.927.957 | 13.525.629 | 18.192.498 | 71.358.857 | 58.612.850 | 7.257.583 | 15.066.082 | 73.956.204 | 72.812.933 | 58.517.060 | 44.767.121 | 1.024.327.204 |
| CARTERA VIGENTE | 248.494.386 | 146.368.380 | 394.862.766 | 184.458.783 | 12.971.468 | 14.257.359 | 68.502.064 | 57.245.354 | 6.775.578 | 13.737.158 | 67.598.095 | 65.136.903 | 52.400.238 | 43.854.561 | 981.800.327 |
| CARTERA VENCIDA | 2.709.795 | 4.865.734 | 7.575.528 | 363.955 | 554.161 | 157.948 | 1.511.459 | 491.461 | 172.232 | 161.105 | 1.340.847 | 844.869 | 1.242.940 | 766.679 | 15.183.183 |
| CARTERA EN EJECUCIÓN | 528.152 | 1.365.984 | 1.894.136 | 876.173 | - | 1.104.498 | 1.062.656 | 876.035 | - | 212.011 | 5.017.262 | 629.825 | 1.581.324 | 137.636 | 13.391.555 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE | - | - | - | 135.165 | - | 135.207 | 164.889 | - | 280.156 | 652.506 | - | 5.355.552 | 2.192.807 | 8.244 | 8.924.525 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | - | - | - | 1.942 | - | 50.578 | 70.147 | - | 29.617 | 91.602 | - | 301.017 | 461.334 | - | 1.006.236 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | - | - | - | 91.940 | - | 2.486.909 | 47.643 | - | - | 211.700 | - | 544.768 | 638.417 | - | 4.021.378 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 7.485.844 | - | 7.485.844 | 2.375.236 | 188.770 | 209.911 | 713.922 | 1.959.187 | 369.619 | 916.612 | 1.936.330 | 1.340.691 | 1.790.723 | 2.978.848 | 22.265.692 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -5.219.099 | -8.867.149 | -14.086.248 | -9.065.171 | -920.124 | -3.739.751 | -2.020.413 | -2.390.361 | -470.433 | -531.921 | -4.161.221 | -2.063.512 | -3.638.434 | -1.021.944 | -44.109.533 |
| OTRAS CUENTAS POR COBRAR | 4.928.526 | 2.234.488 | 7.163.014 | 392.117 | 173.247 | 131.643 | 1.079.693 | 14.455.064 | 8.396 | 1.428.890 | 3.692.865 | 385.217 | 1.012.980 | 433.004 | 30.356.130 |
| BIENES REALIZABLES | 181 | - | 181 | - | - | - | 84.302 | - | - | 23.260 | 198.285 | 2.106.181 | 187.807 | - | 2.600.015 |
| INVERSIONES PERMANENTES | 208.484 | 1.271.558 | 1.480.042 | 2.392.322 | 477.742 | 19.516 | 33.248 | 1.034.644 | 12.806 | 52.233 | 4.628.662 | 11.846.505 | 4.492.659 | 66.912 | 26.537.291 |
| BIENES DE USO | 9.165.461 | 8.727.152 | 17.892.614 | 8.718.301 | 615.077 | 372.130 | 2.154.247 | 3.456.540 | 56.276 | 1.629.581 | 2.852.435 | 5.038.837 | 3.135.196 | 1.147.992 | 47.069.222 |
| OTROS ACTIVOS | 3.988.047 | 896.952 | 4.884.998 | 497.970 | 57.612 | 64.964 | 18.702 | 70.355 | 80 | 268.178 | 3.810.305 | 16.400 | 223.519 | 46.832 | 9.959.917 |
| TOTAL DEL ACTIVO | 328.320.208 | 209.685.678 | 538.005.887 | 209.094.248 | 16.711.507 | 18.818.757 | 77.765.503 | 82.388.777 | 8.216.354 | 20.269.274 | 100.984.494 | 95.541.637 | 69.077.527 | 55.252.420 | 1.292.126.385 |
| PASIVO | | | | | | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | - | - | - | - | - | - | - | - | - | 405 | - | - | 405 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 182.689.228 | 94.410.722 | 277.099.951 | 48.700.653 | 10.460.451 | 2.472.124 | 55.702.596 | 33.227.465 | 3.687.870 | 15.982.427 | 81.396.923 | 52.901.920 | 38.311.440 | 20.381.135 | 640.324.954 |
| OTRAS CUENTAS POR PAGAR | 11.111.524 | 11.405.310 | 22.516.833 | 5.002.755 | 2.120.467 | 817.682 | 1.270.928 | 8.804.200 | 455.318 | 2.161.326 | 11.197.337 | 9.079.414 | 6.301.119 | 9.232.530 | 78.959.909 |
| PREVISIONES | 11.519.948 | 781.256 | 12.301.204 | 981.292 | - | - | 21.815 | - | 263.444 | 78.598 | - | - | 269.529 | 378.263 | 14.294.144 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES SUBORDINADAS | 2.724.315 | 2.831.521 | 5.555.836 | 522.736 | 120.570 | - | - | 1.240.933 | - | 998.104 | 817.967 | 4.472.662 | 3.797.565 | - | 17.526.372 |
| TOTAL DEL PASIVO | 208.045.015 | 109.428.809 | 317.473.823 | 55.207.435 | 12.701.488 | 3.289.806 | 56.995.339 | 43.272.599 | 4.406.632 | 19.220.454 | 93.412.227 | 66.454.401 | 48.679.653 | 29.991.928 | 751.105.785 |
| PATRIMONIO | | | | | | | | | | | | | | | |
| CAPITAL SOCIAL | 72.421.942 | - | 72.421.942 | 38.471.861 | 2.437.115 | - | 13.804.859 | 16.725.277 | 3.366.599 | 8.764.575 | - | 18.645.730 | 15.377.348 | - | 190.015.306 |
| APORTES NO CAPITALIZADOS | 3.033.515 | 21.167.611 | 24.201.126 | - | - | 15.251.193 | 696.850 | - | - | 3.875.473 | 12.911.331 | 6.884.538 | 1.319.759 | 7.902.013 | 73.042.283 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | 416.200 | - | 1.097.782 | 1.451.530 | - | - | - | 2.965.512 |
| RESERVAS | 12.173.813 | 65.496.532 | 77.670.345 | 12.517.629 | 218.681 | - | 4.848.050 | - | 338.809 | - | 2.686.351 | 554.298 | 1.253.176 | -1.849.874 | 98.237.465 |
| RESULTADOS ACUMULADOS | 32.645.923 | 13.592.727 | 46.238.650 | 102.897.323 | 1.354.223 | 277.759 | 1.420.403 | 21.974.701 | 104.313 | -12.689.010 | -9.476.945 | 3.002.670 | 2.447.591 | 19.208.354 | 176.760.034 |
| TOTAL DEL PATRIMONIO | 120.275.194 | 100.256.870 | 220.532.063 | 153.886.813 | 4.010.019 | 15.528.952 | 20.770.163 | 39.116.178 | 3.809.721 | 1.048.820 | 7.572.267 | 29.087.236 | 20.397.874 | 25.260.492 | 541.020.599 |
| TOTAL DEL PASIVO Y PATRIMONIO | 328.320.208 | 209.685.678 | 538.005.887 | 209.094.248 | 16.711.507 | 18.818.757 | 77.765.502 | 82.388.777 | 8.216.354 | 20.269.274 | 100.984.494 | 95.541.637 | 69.077.527 | 55.252.420 | 1.292.126.384 |

CUADRO N° 2
GANANCIAS Y PERDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| | CRECER | PRO MUJER | Sub Total Banca Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO | IMPRO | SARTAWI | ANED | CIDRE | FONDECO | FUBODE | TOTAL |
|--------------------------------------------------------------------------------------|-------------------|-------------------|-------------------------------|-------------------|------------------|----------------|------------------|------------------|----------------|-----------------|------------------|------------------|------------------|------------------|-------------------|
| INGRESOS FINANCIEROS | 24.814.755 | 21.377.847 | 46.192.603 | 11.804.403 | 1.718.348 | 809.029 | 4.245.682 | 2.284.706 | 303.779 | 804.677 | 3.845.242 | 3.126.313 | 3.281.631 | 3.758.711 | 82.175.124 |
| GASTOS FINANCIEROS | -3.398.892 | -4.815.178 | -8.214.069 | -792.359 | -320.480 | -19.673 | -1.411.560 | -358.328 | -22.722 | -254.664 | -792.658 | -950.869 | -721.892 | -440.497 | -14.299.772 |
| RESULTADO FINANCIERO BRUTO | 21.415.864 | 16.562.670 | 37.978.534 | 11.012.044 | 1.397.868 | 789.356 | 2.834.122 | 1.926.378 | 281.057 | 550.012 | 3.052.584 | 2.175.443 | 2.559.740 | 3.318.215 | 67.875.352 |
| OTROS INGRESOS OPERATIVOS | 3.089 | 1.129.805 | 1.132.893 | 1.380.385 | 153.676 | 64.268 | 482.099 | 73.554 | 18.773 | 54.399 | 197.788 | 113.446 | 269.687 | 60.708 | 4.001.678 |
| OTROS GASTOS OPERATIVOS | -825.781 | -44.591 | -870.372 | -112.280 | - | - | -8.877 | - | -14.649 | -6.362 | -67.369 | -33.130 | -68.679 | -25.652 | -1.207.371 |
| RESULTADO DE OPERACION BRUTO | 20.593.172 | 17.647.883 | 38.241.055 | 12.280.149 | 1.551.543 | 853.625 | 3.307.345 | 1.999.933 | 285.180 | 598.049 | 3.183.003 | 2.255.760 | 2.760.748 | 3.353.270 | 70.669.659 |
| RECUPERACION DE ACTIVOS FINANCIEROS | 905.223 | 2.364.211 | 3.269.434 | 400.230 | 5.128 | 57.510 | 517.323 | 130.252 | 50 | 332.679 | 841.454 | 617.092 | 638.182 | 212.209 | 7.021.542 |
| CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS | -2.043.383 | -1.798.912 | -3.842.295 | -809.365 | -51.004 | -43.607 | -896.155 | -306.091 | -12.528 | -152.944 | -845.010 | -622.515 | -972.628 | -707.299 | -9.261.440 |
| RESULTADO DE OPERACION DESPUES DE INCOBRABLES | 19.455.011 | 18.213.182 | 37.668.193 | 11.871.014 | 1.505.667 | 867.529 | 2.928.513 | 1.824.093 | 272.703 | 777.785 | 3.179.447 | 2.250.337 | 2.426.301 | 2.858.180 | 68.429.761 |
| GASTOS DE ADMINISTRACION | -15.525.940 | -10.524.066 | -26.050.006 | -4.723.266 | -1.381.289 | -549.267 | -2.347.869 | -2.404.929 | -201.731 | -1.184.230 | -3.151.850 | -1.215.792 | -2.245.952 | -1.972.298 | -47.428.478 |
| RESULTADO DE OPERACION NETO | 3.929.071 | 7.689.116 | 11.618.187 | 7.147.748 | 124.378 | 318.261 | 580.645 | -580.835 | 70.972 | -406.445 | 27.597 | 1.034.545 | 180.348 | 885.882 | 21.001.283 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -28.801 | -250.758 | -279.559 | -50.039 | -6.883 | - | - | - | -0 | 6.897 | 30.076 | 12.848 | - | -3 | -286.663 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -14.041 | -8.064 | -22.105 | 13 | -305 | -11.948 | - | - | 0 | -1.709 | - | - | - | -7.772 | -43.826 |
| RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 3.886.229 | 7.430.294 | 11.316.523 | 7.097.722 | 117.191 | 306.314 | 580.645 | -580.835 | 70.972 | -401.257 | 57.673 | 1.047.393 | 180.348 | 878.107 | 20.670.794 |
| INGRESOS EXTRAORDINARIOS | 1.456 | 553.810 | 555.266 | - | - | - | - | 145.137 | 33.441 | 2.970 | 54.015 | - | 907 | - | 791.736 |
| GASTOS EXTRAORDINARIOS | -725 | -8.108 | -8.833 | - | - | - | - | - | -100 | - | - | - | - | -92 | -9.025 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 3.886.960 | 7.975.995 | 11.862.955 | 7.097.722 | 117.191 | 306.314 | 580.645 | -435.698 | 104.313 | -398.287 | 111.688 | 1.047.393 | 181.255 | 878.015 | 21.453.505 |
| INGRESOS DE GESTIONES ANTERIORES | 4.121 | 201.373 | 205.494 | 2.996 | - | 21.355 | 14.586 | - | - | - | 5.732 | - | - | - | 250.163 |
| GASTOS DE GESTIONES ANTERIORES | -196.901 | -68.632 | -265.533 | -22.148 | - | - | 4.670 | - | - | -3.898 | -103.649 | - | -3.867 | -8.831 | -403.256 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION | 3.694.180 | 8.108.737 | 11.802.917 | 7.078.570 | 117.191 | 327.669 | 599.901 | -435.698 | 104.313 | -402.185 | 13.770 | 1.047.393 | 177.388 | 869.184 | 21.300.412 |
| ABONOS POR AJUSTE POR INFLACION | - | - | - | - | - | - | - | 341 | - | 0 | - | - | - | - | 341 |
| CARGOS POR AJUSTE POR INFLACION | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | 1 |
| RESULTADO ANTES DE IMPUESTOS | 3.694.180 | 8.108.737 | 11.802.917 | 7.078.570 | 117.191 | 327.669 | 599.901 | -435.357 | 104.313 | -402.184 | 13.770 | 1.047.393 | 177.388 | 869.184 | 21.300.754 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| RESULTADO NETO DE LA GESTION | 3.694.180 | 8.108.737 | 11.802.917 | 7.078.570 | 117.191 | 327.669 | 599.901 | -435.357 | 104.313 | -402.184 | 13.770 | 1.047.393 | 177.388 | 869.184 | 21.300.754 |

CUADRO Nº 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(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 | 2,46% | 7,06% | 4,25% | 7,54% | 2,73% | 10,24% | 5,43% | 4,68% | 2,09% | 6,85% | 11,34% | 3,18% | 4,82% | 12,13% | 5,82% |
| Inversiones Temporarias/Total Activo | 14,61% | 18,14% | 15,98% | 1,00% | 12,79% | 8,72% | 0,15% | 1,62% | 9,86% | 0,14% | 2,59% | 1,07% | 0,04% | 0,24% | 7,58% |
| Cartera / Total Activo | 77,36% | 68,55% | 73,93% | 85,72% | 76,56% | 77,92% | 90,08% | 70,62% | 87,10% | 76,23% | 71,03% | 75,45% | 82,04% | 84,56% | 77,58% |
| Otras Cuentas por cobrar / Total Activo | 1,50% | 1,07% | 1,33% | 0,19% | 1,04% | 0,70% | 1,39% | 17,54% | 0,10% | 7,05% | 3,66% | 0,40% | 1,47% | 0,78% | 2,35% |
| Bienes Realizables / Total Activo | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,11% | 0,00% | 0,00% | 0,11% | 0,20% | 2,20% | 0,27% | 0,00% | 0,20% |
| Inversiones Permanentes / Total Activo | 0,06% | 0,61% | 0,28% | 1,14% | 2,86% | 0,10% | 0,04% | 1,26% | 0,16% | 0,26% | 4,58% | 12,40% | 6,50% | 0,12% | 2,05% |
| Bienes de Uso / Total Activo | 2,79% | 4,16% | 3,33% | 4,17% | 3,68% | 1,98% | 2,77% | 4,20% | 0,68% | 8,04% | 2,82% | 5,27% | 4,54% | 2,08% | 3,64% |
| Otros Activos / Total Activo | 1,21% | 0,43% | 0,91% | 0,24% | 0,34% | 0,35% | 0,02% | 0,09% | 0,00% | 1,32% | 3,77% | 0,02% | 0,32% | 0,08% | 0,77% |
| RENTABILIDAD (1) | | | | | | | | | | | | | | | |
| Resultado Neto / Activo ROA | 4,50% | 15,47% | 8,78% | 13,54% | 2,81% | 6,96% | 3,09% | -2,11% | 5,08% | -7,94% | 0,05% | 4,39% | 1,03% | 6,29% | 6,59% |
| Resultado Neto / Patrimonio ROE | 12,29% | 32,35% | 21,41% | 18,40% | 11,69% | 8,44% | 11,55% | -4,45% | 10,95% | -153,39% | 0,73% | 14,40% | 3,48% | 13,76% | 15,75% |
| Resultado Neto / Ingresos Financieros | 14,89% | 37,93% | 25,55% | 59,97% | 6,82% | 40,50% | 14,13% | -19,06% | 34,34% | -49,98% | 0,36% | 33,50% | 5,41% | 23,12% | 25,92% |
| Ingresos Financieros / Activo | 30,23% | 40,78% | 34,34% | 22,58% | 41,13% | 17,20% | 21,84% | 11,09% | 14,79% | 15,88% | 15,23% | 13,09% | 19,00% | 27,21% | 25,44% |
| Ingresos Financieros / Cartera Bruta | 39,43% | 56,04% | 45,70% | 25,40% | 50,82% | 17,79% | 23,80% | 15,59% | 16,74% | 21,36% | 20,80% | 17,17% | 22,43% | 33,58% | 32,09% |
| EFICIENCIA ADMINISTRATIVA (1) | | | | | | | | | | | | | | | |
| Gastos Administrativos / Cartera Bruta | 24,67% | 27,59% | 25,77% | 10,16% | 40,85% | 12,08% | 13,16% | 16,41% | 11,12% | 31,44% | 17,05% | 6,68% | 15,35% | 17,62% | 18,52% |
| Gastos Administrativos / Activo | 18,92% | 20,08% | 19,37% | 9,04% | 33,06% | 11,67% | 12,08% | 11,68% | 9,82% | 23,37% | 12,48% | 5,09% | 13,01% | 14,28% | 14,68% |
| CALIDAD DE CARTERA | | | | | | | | | | | | | | | |
| Cartera Vigente / Cartera Bruta | 98,71% | 95,92% | 98% | 99% | 96% | 79% | 96% | 98% | 97% | 96% | 91% | 97% | 93% | 98% | 97% |
| Cartera Vencida / Cartera Bruta | 1,08% | 3,19% | 1,87% | 0,20% | 4,10% | 1,15% | 2,22% | 0,84% | 2,78% | 1,68% | 1,81% | 1,57% | 2,91% | 1,71% | 1,58% |
| Cartera en Ejecución / Cartera Bruta | 0,21% | 0,90% | 0,47% | 0,52% | 0,00% | 19,74% | 1,56% | 1,49% | 0,00% | 2,81% | 6,78% | 1,61% | 3,79% | 0,31% | 1,70% |
| Previsión cartera incobrable / Cartera en Mora | 161,19% | 142,29% | 148,75% | 679,54% | 166,04% | 98,42% | 75,06% | 174,80% | 233,06% | 78,64% | 65,45% | 88,93% | 92,72% | 113,01% | 131,27% |
| LIQUIDEZ | | | | | | | | | | | | | | | |
| Disponibilidades / Pasivo | 4% | 14% | 7% | 29% | 4% | 59% | 7% | 9% | 4% | 7% | 12% | 5% | 7% | 22% | 10% |
| Disponibilidades + Inversiones Temporarias / Pasivo | 26,93% | 48,27% | 34,29% | 32,34% | 20,42% | 108,45% | 7,62% | 11,99% | 22,29% | 7,37% | 15,06% | 6,11% | 6,89% | 22,78% | 23,05% |
| Disponibilidades + Inversiones Temporarias / Activo | 17,07% | 25,19% | 20,23% | 8,54% | 15,52% | 18,96% | 5,58% | 6,30% | 11,95% | 6,99% | 13,93% | 4,25% | 4,86% | 12,37% | 13,40% |
| SOLVENCIA | | | | | | | | | | | | | | | |
| Patrimonio/Activo | 37% | 48% | 41% | 74% | 24% | 83% | 27% | 47% | 46% | 5% | 7% | 30% | 30% | 46% | 42% |
| Cartera Vencida+Ejecución/Patrimonio | 2,69% | 6,22% | 4,29% | 0,87% | 13,82% | 24,47% | 12,96% | 3,50% | 5,30% | 64,49% | 83,97% | 7,98% | 19,24% | 3,58% | 6,21% |
| Cartera Vencida+Ejecución-Prev/Patrimonio | -1,65% | -2,63% | -2,09% | -5,02% | -9,13% | 0,39% | 3,23% | -2,61% | -7,05% | 13,78% | 29,01% | 0,88% | 1,40% | -0,47% | -1,94% |

Cuadro Nº 4

ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
 INSTITUCIONES FINANCIERAS DE DESARROLLO
 31 de Marzo de 2009
 (En Bolivianos)

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO | | | | | | | |
|---------------------------------------------------|----------------------|--------------------|-------------------|-------------------|---------------|----------------|----------------|
| DEPARTAMENTO | CARTERA | | | | CLIENTES | | |
| | BRUTA | VIGENTE | VENCIDA | EJECUCIÓN | HOMBRES | MUJERES | TOTAL |
| BENI | 16.531.620 | 16.346.416 | 146.356 | 38.847 | 180 | 8.973 | 9.153 |
| CHUQUISACA | 33.484.314 | 32.533.438 | 906.822 | 44.054 | 1.253 | 13.091 | 14.344 |
| COCHABAMBA | 78.447.726 | 75.728.643 | 1.560.979 | 1.158.104 | 4.099 | 26.478 | 30.577 |
| LA PAZ | 249.467.105 | 244.644.059 | 3.159.211 | 1.663.834 | 14.716 | 68.945 | 83.662 |
| ORURO | 39.370.427 | 39.022.900 | 240.943 | 106.584 | 1.558 | 11.618 | 13.176 |
| PANDO | 12.202.755 | 11.664.030 | 232.930 | 305.795 | 436 | 356 | 792 |
| POTOSI | 17.813.397 | 16.966.320 | 540.318 | 306.759 | 703 | 7.884 | 8.587 |
| SANTA CRUZ | 123.397.528 | 120.430.558 | 1.952.355 | 1.014.616 | 4.058 | 36.966 | 41.024 |
| TARIJA | 43.007.527 | 41.964.190 | 546.837 | 496.500 | 1.712 | 10.622 | 12.334 |
| TOTAL | 613.722.398 | 599.300.554 | 9.286.751 | 5.135.093 | 28.715 | 184.933 | 213.648 |
| | 100% | 97,65% | 1,51% | 0,84% | 13,44% | 86,56% | 100% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 38.894.948 | 37.431.740 | 1.234.984 | 228.225 | 2.572 | 6.568 | 9.140 |
| CHUQUISACA | 25.702.535 | 24.824.433 | 242.302 | 635.800 | 1.762 | 4.284 | 6.046 |
| COCHABAMBA | 67.958.334 | 65.599.439 | 729.938 | 1.628.957 | 2.727 | 8.371 | 11.098 |
| LA PAZ | 89.739.383 | 85.496.839 | 842.292 | 3.400.252 | 6.804 | 14.625 | 21.429 |
| ORURO | 20.148.769 | 19.367.544 | 341.755 | 439.470 | 1.124 | 4.047 | 5.171 |
| PANDO | 8.550.782 | 8.423.726 | 47.103 | 79.953 | 217 | 1.515 | 1.732 |
| POTOSI | 32.639.593 | 30.696.395 | 343.306 | 1.599.892 | 1.892 | 5.124 | 7.016 |
| SANTA CRUZ | 104.984.127 | 98.695.898 | 2.941.177 | 3.347.053 | 5.438 | 16.619 | 22.057 |
| TARIJA | 21.467.760 | 20.369.704 | 179.819 | 918.237 | 1.836 | 5.722 | 7.558 |
| TOTAL | 410.086.231 | 390.905.716 | 6.902.676 | 12.277.839 | 24.372 | 66.875 | 91.247 |
| | 100% | 95,32% | 1,68% | 2,99% | 26,71% | 73,29% | 100% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 55.426.568 | 53.778.156 | 1.381.340 | 267.072 | 2.752 | 15.541 | 18.293 |
| CHUQUISACA | 59.186.849 | 57.357.871 | 1.149.124 | 679.855 | 3.015 | 17.375 | 20.390 |
| COCHABAMBA | 146.406.060 | 141.328.082 | 2.290.917 | 2.787.061 | 6.825 | 34.850 | 41.675 |
| LA PAZ | 339.206.487 | 330.140.898 | 4.001.503 | 5.064.086 | 21.520 | 83.570 | 105.091 |
| ORURO | 59.519.196 | 58.390.443 | 582.698 | 546.054 | 2.682 | 15.665 | 18.347 |
| PANDO | 20.753.537 | 20.087.756 | 280.034 | 385.748 | 653 | 1.871 | 2.524 |
| POTOSI | 50.452.990 | 47.662.715 | 883.624 | 1.906.651 | 2.595 | 13.008 | 15.603 |
| SANTA CRUZ | 228.381.655 | 219.126.456 | 4.893.531 | 4.361.668 | 9.497 | 53.584 | 63.081 |
| TARIJA | 64.475.287 | 62.333.893 | 726.656 | 1.414.737 | 3.548 | 16.344 | 19.892 |
| TOTAL | 1.023.808.628 | 990.206.269 | 16.189.427 | 17.412.932 | 53.087 | 251.808 | 304.895 |
| | 100% | 96,72% | 1,58% | 1,70% | 17,41% | 82,59% | 100% |

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

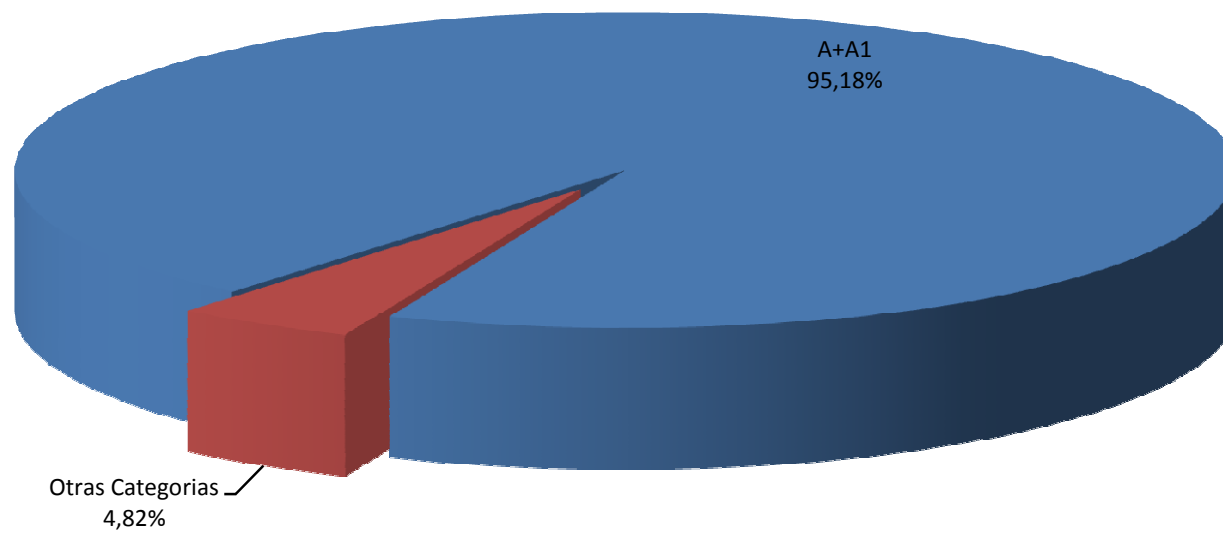
| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | |
|----------------------------------------------|----------------------|--------------------|-------------------|-------------------|---------------|----------------|----------------|
| INSTITUCION | CARTERA | | | | CLIENTES | | |
| | BRUTA | VIGENTE | VENCIDA | EJECUCIÓN | HOMBRES | MUJERES | TOTAL |
| CRECER | 155.821.058 | 154.050.545 | 1.293.986 | 476.526 | 4.299 | 56.390 | 60.689 |
| PRO MUJER | 136.745.051 | 130.881.756 | 4.544.871 | 1.318.424 | 3.378 | 82.289 | 85.667 |
| DIACONIA | 147.813.884 | 146.780.151 | 236.412 | 797.322 | 11.900 | 23.600 | 35.500 |
| EMPRENDER | 11.723.432 | 11.249.701 | 473.731 | - | 1.555 | 5.684 | 7.239 |
| FONCRESOL | 4.788.298 | 4.424.794 | 76.846 | 286.658 | 484 | 1.966 | 2.450 |
| FUNBODEM | 61.105.163 | 59.082.757 | 1.175.370 | 847.035 | 2.244 | 4.697 | 6.941 |
| IDEPRO | 28.958.323 | 27.791.208 | 371.034 | 796.082 | 910 | 736 | 1.646 |
| IMPRO | 7.257.583 | 7.055.733 | 201.850 | - | 878 | 804 | 1.682 |
| SARTAWI | 4.068.188 | 3.767.279 | 131.982 | 168.928 | 583 | 880 | 1.463 |
| ANED | - | - | - | - | - | - | - |
| CIDRE | 28.225.183 | 27.294.916 | 486.149 | 444.118 | 512 | 337 | 849 |
| FONDECO | - | - | - | - | - | - | - |
| FUBODE | 27.216.234 | 26.921.714 | 294.520 | - | 1.972 | 7.550 | 9.522 |
| TOTAL | 613.722.398 | 599.300.554 | 9.286.751 | 5.135.093 | 28.715 | 184.933 | 213.648 |
| | 100% | 97,65% | 1,51% | 0,84% | 13,44% | 86,56% | 100% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 95.911.275 | 94.443.841 | 1.415.808 | 51.626 | 4.180 | 36.615 | 40.795 |
| PRO MUJER | 15.855.047 | 15.486.624 | 320.864 | 47.560 | 711 | 10.244 | 10.955 |
| DIACONIA | 38.114.073 | 37.813.797 | 129.485 | 170.791 | 4.049 | 2.114 | 6.163 |
| EMPRENDER | 1.802.197 | 1.721.767 | 80.430 | - | 154 | 563 | 717 |
| FONCRESOL | 13.404.199 | 9.967.771 | 131.680 | 3.304.749 | 1.713 | 2.101 | 3.814 |
| FUNBODEM | 10.253.713 | 9.584.207 | 406.242 | 263.264 | 547 | 707 | 1.254 |
| IDEPRO | 29.654.527 | 29.454.147 | 120.428 | 79.953 | 934 | 542 | 1.476 |
| IMPRO | - | - | - | - | - | - | - |
| SARTAWI | 10.997.896 | 10.622.388 | 120.725 | 254.783 | 658 | 186 | 844 |
| ANED | 73.956.203 | 67.598.095 | 1.340.847 | 5.017.261 | 4.880 | 2.438 | 7.318 |
| CIDRE | 44.069.153 | 42.678.942 | 659.736 | 730.475 | 1.091 | 518 | 1.609 |
| FONDECO | 58.517.060 | 54.593.046 | 1.704.274 | 2.219.741 | 4.224 | 6.440 | 10.664 |
| FUBODE | 17.550.887 | 16.941.092 | 472.159 | 137.636 | 1.231 | 4.407 | 5.638 |
| TOTAL | 410.086.231 | 390.905.716 | 6.902.676 | 12.277.839 | 24.372 | 66.875 | 91.247 |
| | 100% | 95,32% | 1,68% | 2,99% | 26,71% | 73,29% | 100% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 251.732.333 | 248.494.386 | 2.709.795 | 528.152 | 8.479 | 93.005 | 101.484 |
| PRO MUJER | 152.600.098 | 146.368.380 | 4.865.734 | 1.365.984 | 4.089 | 92.533 | 96.622 |
| DIACONIA | 185.927.957 | 184.593.948 | 365.897 | 968.113 | 15.949 | 25.714 | 41.663 |
| EMPRENDER | 13.525.629 | 12.971.468 | 554.161 | - | 1.709 | 6.247 | 7.956 |
| FONCRESOL | 18.192.497 | 14.392.565 | 208.526 | 3.591.407 | 2.197 | 4.067 | 6.264 |
| FUNBODEM | 71.358.875 | 68.666.964 | 1.581.611 | 1.110.300 | 2.791 | 5.404 | 8.195 |
| IDEPRO | 58.612.850 | 57.245.354 | 491.462 | 876.034 | 1.844 | 1.278 | 3.122 |
| IMPRO | 7.257.583 | 7.055.733 | 201.850 | - | 878 | 804 | 1.682 |
| SARTAWI | 15.066.084 | 14.389.667 | 252.707 | 423.711 | 1.241 | 1.066 | 2.307 |
| ANED | 73.956.203 | 67.598.095 | 1.340.847 | 5.017.261 | 4.880 | 2.438 | 7.318 |
| CIDRE | 72.294.337 | 69.973.859 | 1.145.886 | 1.174.593 | 1.603 | 855 | 2.458 |
| FONDECO | 58.517.060 | 54.593.046 | 1.704.274 | 2.219.741 | 4.224 | 6.440 | 10.664 |
| FUBODE | 44.767.121 | 43.862.806 | 766.679 | 137.636 | 3.203 | 11.957 | 15.160 |
| TOTAL | 1.023.808.628 | 990.206.269 | 16.189.427 | 17.412.932 | 53.087 | 251.808 | 304.895 |
| | 100% | 96,72% | 1,58% | 1,70% | 17,41% | 82,59% | 100% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(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 D1 | Categoría F1 | Categoría H1 | TOTAL |
| CRECER | 247.201.281 | 1.293.105 | - | 602.735 | - | 431.393 | - | 2.203.819 | - | - | - | - | - | 251.732.333 |
| PRO MUJER | 146.368.380 | 2.547.419 | - | 1.303.071 | - | 1.015.244 | - | 1.365.984 | - | - | - | - | - | 152.600.098 |
| DIACONIA | 184.471.673 | 188.497 | - | 228.912 | - | 89.984 | - | 948.891 | - | - | - | - | - | 185.927.957 |
| EMPRENDER | 12.983.928 | 128.320 | - | 44.293 | - | 67.059 | - | 302.029 | - | - | - | - | - | 13.525.629 |
| FONCRESOL | 4.360.106 | 89.166 | - | 31.224 | - | 8.733 | - | 299.070 | 9.851.962 | 55.550 | 89.133 | 41.050 | 3.366.503 | 18.192.497 |
| FUNBODEM | 68.666.964 | 911.605 | - | 387.217 | - | 282.789 | - | 1.110.300 | - | - | - | - | - | 71.358.875 |
| IDEPRO | 56.508.791 | 762.834 | - | 321.611 | - | 142.973 | - | 876.642 | - | - | - | - | - | 58.612.850 |
| IMPRO | 7.055.733 | 112.319 | - | 52.398 | - | 37.133 | - | - | - | - | - | - | - | 7.257.583 |
| SARTAWI | 5.054.718 | 81.526 | - | 58.371 | - | 16.693 | - | 175.053 | 9.334.949 | 29.042 | 42.823 | 24.252 | 248.658 | 15.066.084 |
| ANED | 39.429.266 | 1.999.960 | - | 576.917 | - | 244.247 | - | 2.604.294 | 24.677.598 | 1.498.519 | 205.963 | 86.360 | 2.633.079 | 73.956.203 |
| CIDRE | 63.171.342 | 6.220.792 | 195.794 | 973.178 | - | 198.467 | 815.091 | 719.673 | - | - | - | - | - | 72.294.337 |
| FONDECO | 32.292.030 | 609.380 | - | 285.236 | - | 428.001 | - | 888.729 | 19.586.617 | 356.806 | 1.075.025 | 637.211 | 2.358.026 | 58.517.060 |
| FUBODE | 43.477.344 | 477.939 | - | 187.484 | - | 279.212 | - | 345.142 | - | - | - | - | - | 44.767.121 |
| TOTAL | 911.041.557 | 15.422.862 | 195.794 | 5.052.648 | - | 3.241.927 | 815.091 | 11.839.425 | 63.451.125 | 1.939.917 | 1.412.944 | 788.872 | 8.606.266 | 1.023.808.648 |
| | 88,99% | 1,51% | 0,02% | 0,49% | 0,00% | 0,32% | 0,08% | 1,16% | 6,20% | 0,19% | 0,14% | 0,08% | 0,84% | 100% |

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

GRAFICO Nº 1
CALIFICACIÓN DE CARTERA DE IFDS



Cuadro Nº 7
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(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 | 10.106.500 | - | 145.714.558 | - | - | - | - | - | 155.821.058 |
| PRO MUJER | - | - | 136.745.051 | - | - | - | - | - | 136.745.051 |
| DIACONIA | - | - | 147.813.884 | - | - | - | - | - | 147.813.884 |
| EMPRENDER | - | - | 682.739 | 11.040.693 | - | - | - | - | 11.723.432 |
| FONCRESOL | - | - | 4.788.298 | - | - | - | - | - | 4.788.298 |
| FUNBODEM | - | - | 58.420.847 | - | 2.684.316 | - | - | - | 61.105.163 |
| IDEPRO | - | 561.672 | - | 28.396.651 | - | - | - | - | 28.958.323 |
| IMPRO | - | - | 7.257.583 | - | - | - | - | - | 7.257.583 |
| SARTAWI | - | - | 3.466.659 | 601.529 | - | - | - | - | 4.068.188 |
| ANED | - | - | - | - | - | - | - | - | - |
| CIDRE | 11.560.484 | 3.008.763 | 61.887 | - | - | 1.890.377 | - | 11.703.672 | 28.225.183 |
| FONDECO | - | - | - | - | - | - | - | - | - |
| FUBODE | 17.569.398 | - | 9.061.709 | - | - | 2.706 | - | 582.421 | 27.216.234 |
| TOTAL | 39.236.382 | 3.570.435 | 514.013.215 | 40.038.874 | 2.684.316 | 1.893.083 | - | 12.286.093 | 613.722.398 |
| | 6,39% | 0,58% | 83,75% | 6,52% | 0,44% | 0,31% | 0,00% | 2,00% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | |
| CRECER | - | - | 95.911.275 | - | - | - | - | - | 95.911.275 |
| PRO MUJER | - | - | 15.855.047 | - | - | - | - | - | 15.855.047 |
| DIACONIA | - | - | 38.114.073 | - | - | - | - | - | 38.114.073 |
| EMPRENDER | - | - | 7.432 | 1.794.765 | - | - | - | - | 1.802.197 |
| FONCRESOL | - | - | - | - | - | - | - | 13.404.199 | 13.404.199 |
| FUNBODEM | - | - | 9.788.240 | - | 465.472 | - | - | - | 10.253.713 |
| IDEPRO | - | - | - | 29.654.527 | - | - | - | - | 29.654.527 |
| IMPRO | - | - | - | - | - | - | - | - | - |
| SARTAWI | - | - | 1.225.605 | 92.569 | - | - | - | 9.679.722 | 10.997.896 |
| ANED | - | - | 388.661 | - | 44.466.022 | - | - | 29.101.519 | 73.956.203 |
| CIDRE | 16.605.347 | 2.828.037 | 1.119.202 | - | - | 222.588 | - | 23.293.979 | 44.069.153 |
| FONDECO | - | - | 34.503.376 | - | - | - | - | 24.013.684 | 58.517.060 |
| FUBODE | 8.522.186 | - | 3.892.391 | - | - | - | - | 5.136.310 | 17.550.887 |
| TOTAL | 25.127.533 | 2.828.037 | 200.805.303 | 31.541.861 | 44.931.495 | 222.588 | - | 104.629.413 | 410.086.231 |
| | 6,13% | 0,69% | 48,97% | 7,69% | 10,96% | 0,05% | 0,00% | 25,51% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | |
| CRECER | 10.106.500 | - | 241.625.833 | - | - | - | - | - | 251.732.333 |
| PRO MUJER | - | - | 152.600.098 | - | - | - | - | - | 152.600.098 |
| DIACONIA | - | - | 185.927.957 | - | - | - | - | - | 185.927.957 |
| EMPRENDER | - | - | 690.171 | 12.835.458 | - | - | - | - | 13.525.629 |
| FONCRESOL | - | - | 4.788.298 | - | - | - | - | 13.404.199 | 18.192.497 |
| FUNBODEM | - | - | 68.209.087 | - | 3.149.788 | - | - | - | 71.358.875 |
| IDEPRO | - | 561.672 | - | 58.051.178 | - | - | - | - | 58.612.850 |
| IMPRO | - | - | 7.257.583 | - | - | - | - | - | 7.257.583 |
| SARTAWI | - | - | 4.692.264 | 694.098 | - | - | - | 9.679.722 | 15.066.084 |
| ANED | - | - | 388.661 | - | 44.466.022 | - | - | 29.101.519 | 73.956.203 |
| CIDRE | 28.165.831 | 5.836.800 | 1.181.088 | - | - | 2.112.966 | - | 34.997.652 | 72.294.337 |
| FONDECO | - | - | 34.503.376 | - | - | - | - | 24.013.684 | 58.517.060 |
| FUBODE | 26.091.584 | - | 12.954.100 | - | - | 2.706 | - | 5.718.731 | 44.767.121 |
| TOTAL | 64.363.915 | 6.398.472 | 714.818.518 | 71.580.735 | 47.615.810 | 2.115.672 | - | 116.915.507 | 1.023.808.628 |
| | 6,29% | 0,62% | 69,82% | 6,99% | 4,65% | 0,21% | 0,00% | 11,42% | 100% |

GRAFICO Nº 2
Evolucion de Cartera Bruta Urbana y Rural
(En Millones de Bolivianos)

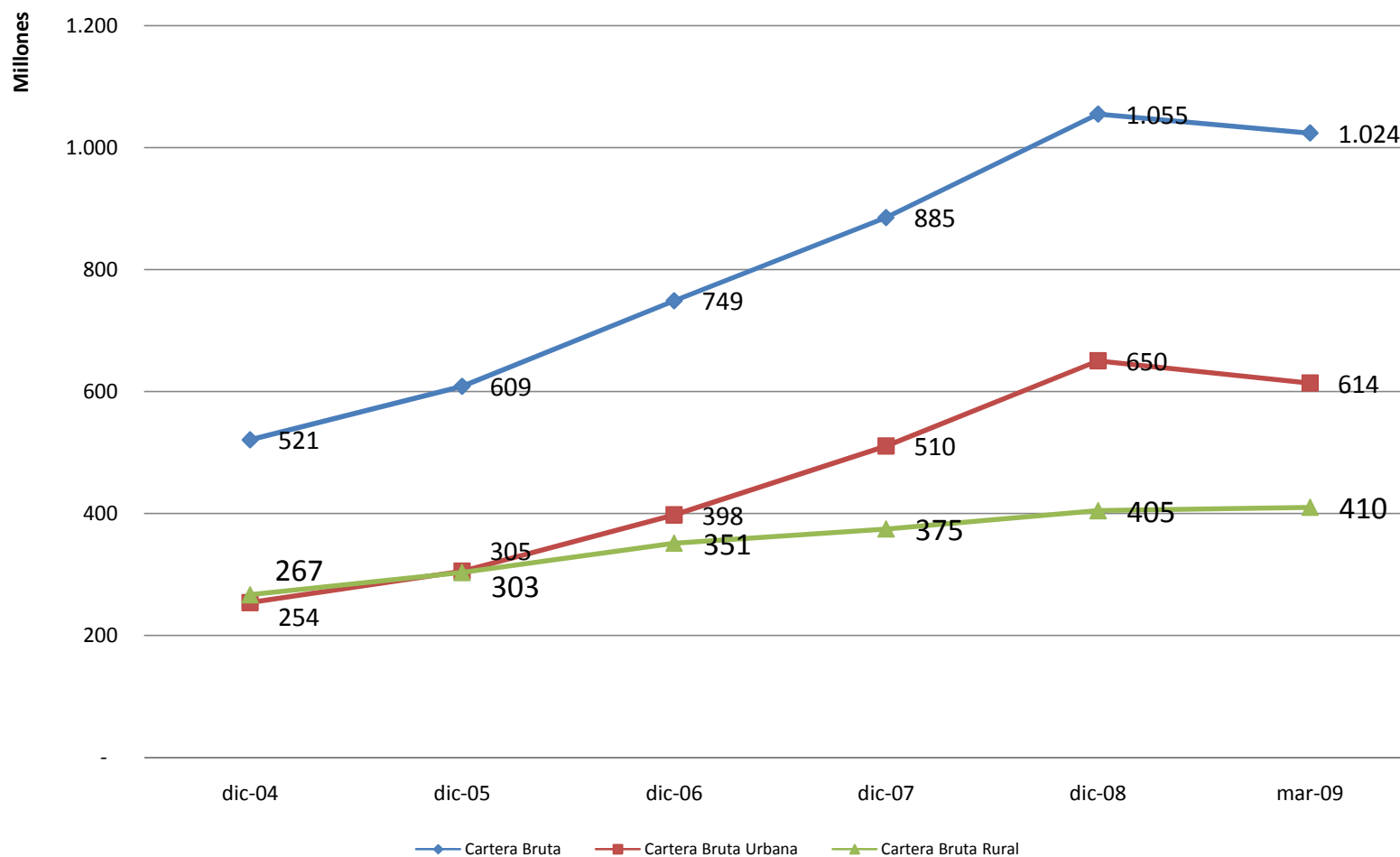


GRAFICO Nº 3
Evolución de Nº de Prestatarios Urbanos y rurales

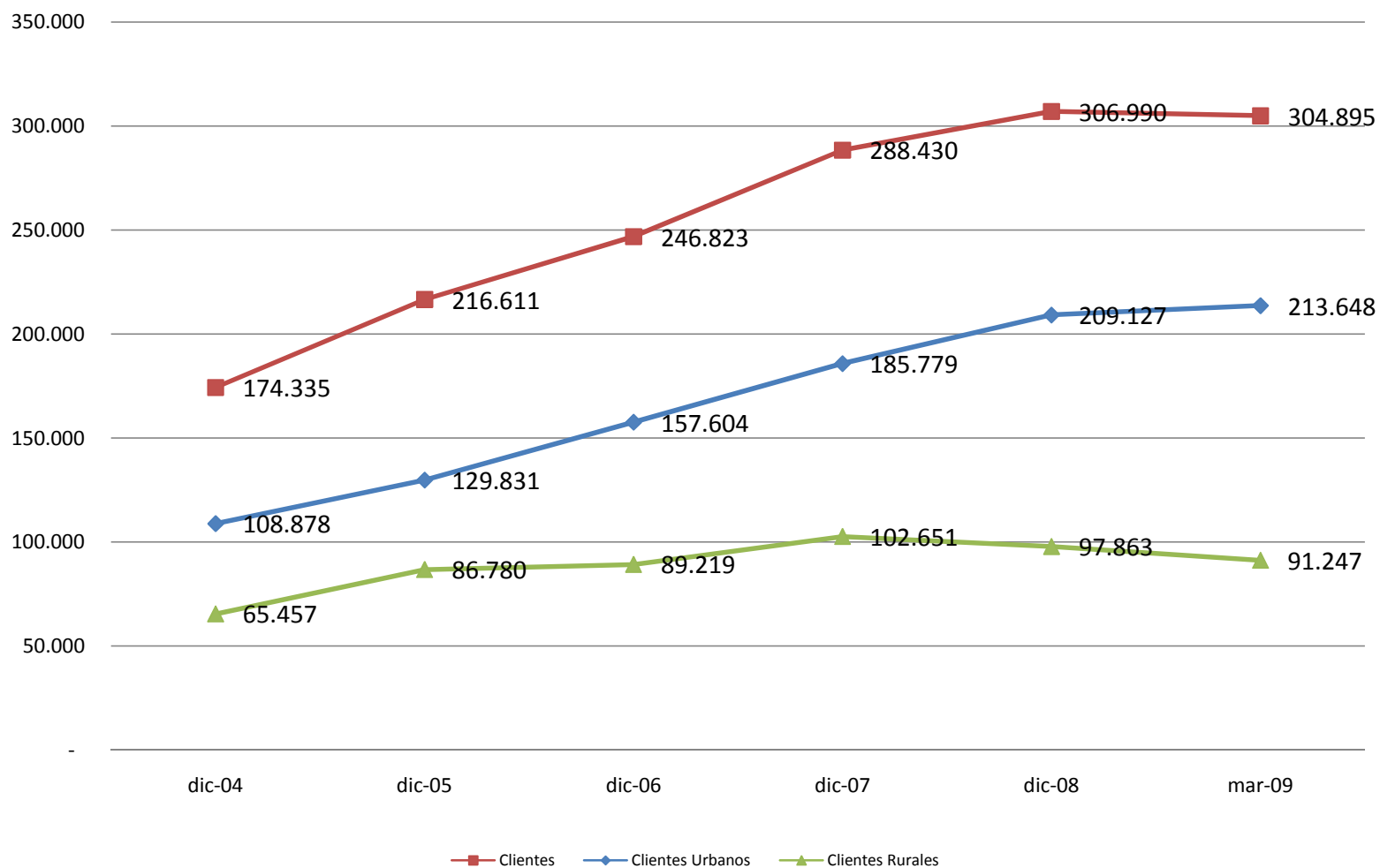


GRAFICO Nº 4
Evolución de Nº de Prestatarios Hombres y Mujeres

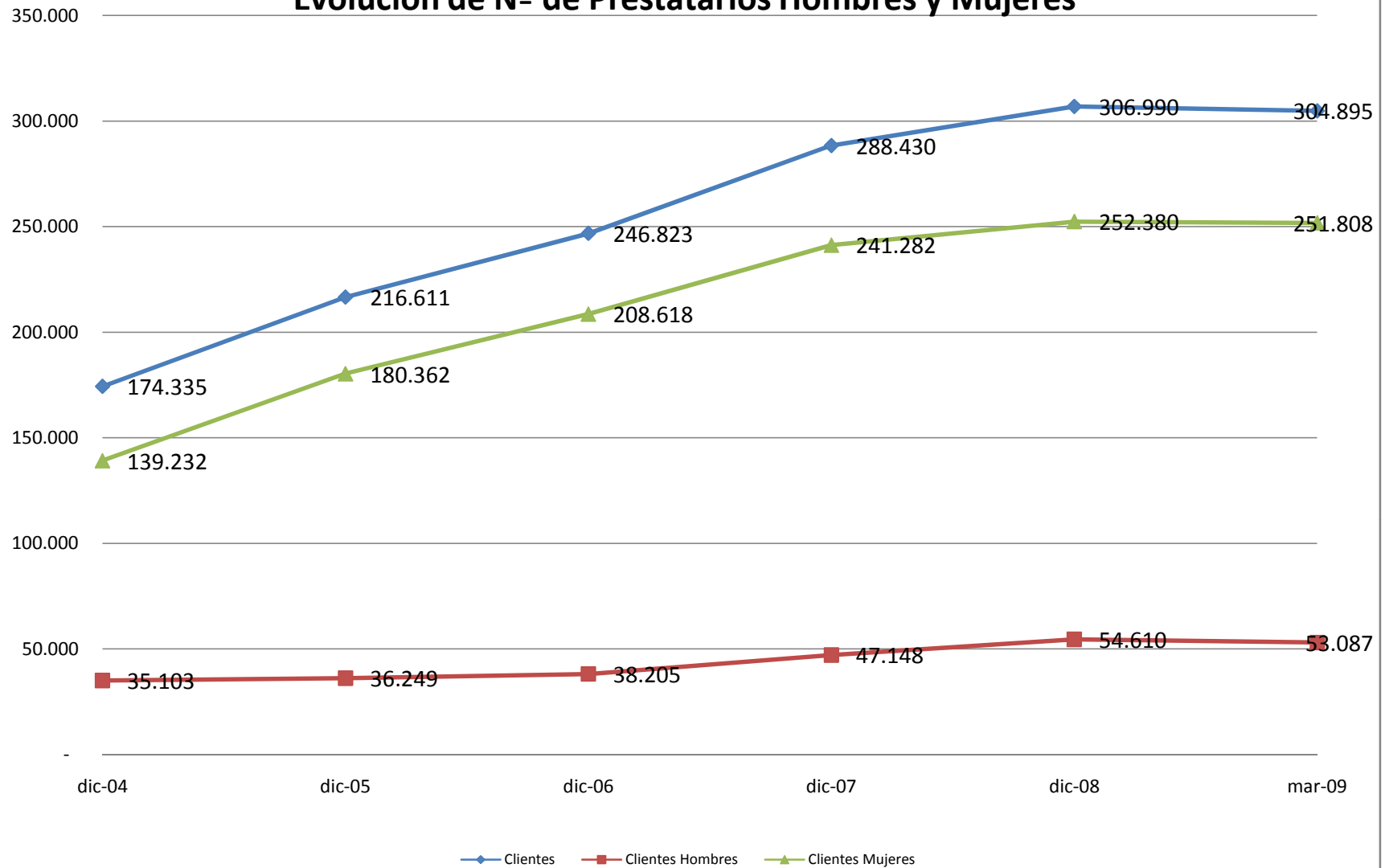


GRAFICO N° 5
Evolución de % de Mora

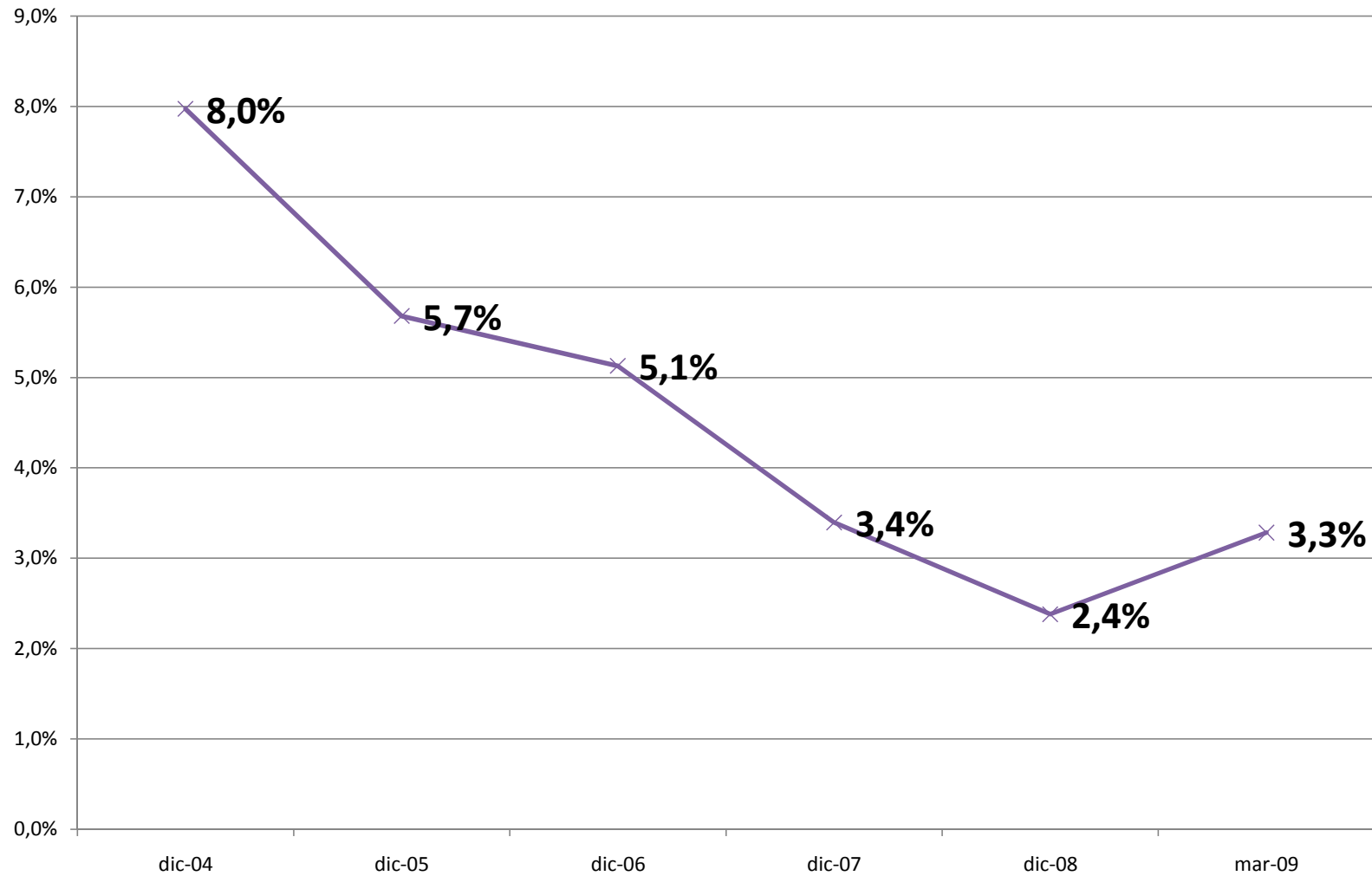


GRAFICO Nº 6
Evolucion de Cobertura de Previsiones sobre la cartera en Mora
(en Millones de Bolivianos)

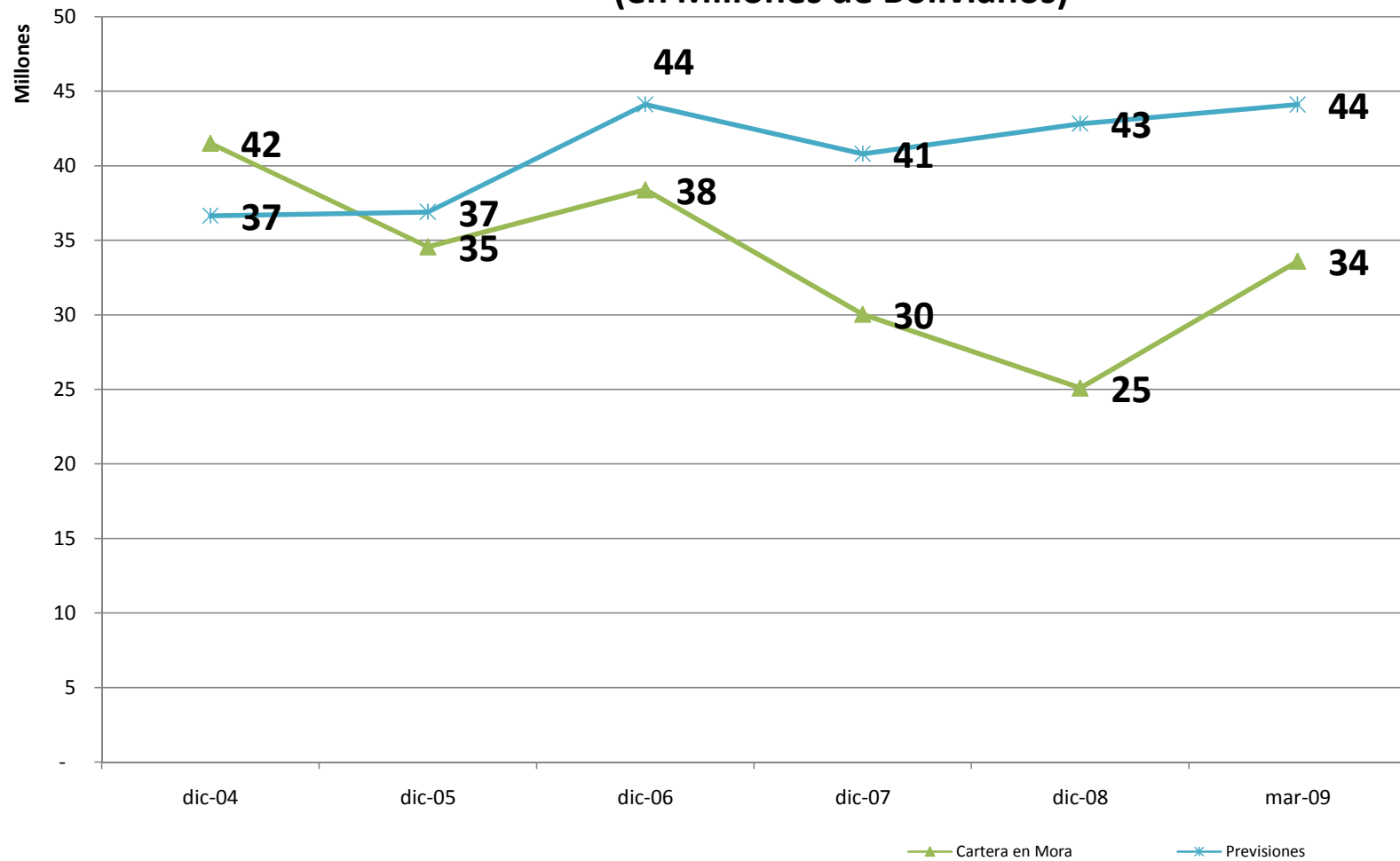
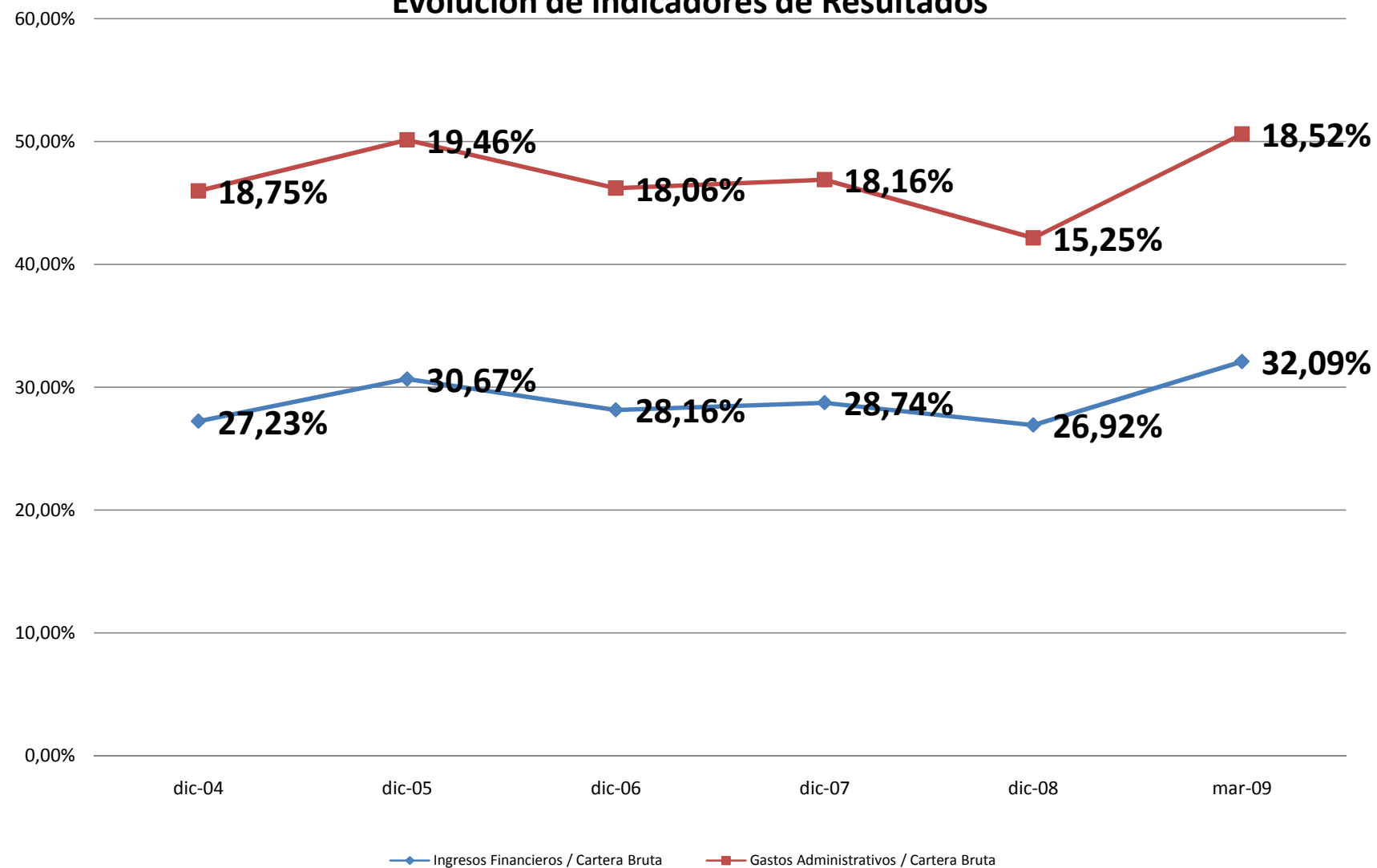


GRAFICO N° 7
Evolución de indicadores de Resultados



Cuadro Nº 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|-------------------------|----------------------------|--------------------------------------------|------------------------------------|-------------------------|------------------------------------------------------------|--------------|----------------------------|--------------------------|-------------------------------------------|---------------------------|------------------------------------------------------|----------------------------------------------------------------|-----------|--------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|----------------------|---------------|
| INSTITUCION | 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 contrastan servicio doméstico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas | TOTAL |
| CRECER | 20.256.737 | - | - | - | - | - | - | 98.167.266 | - | - | - | - | - | - | 37.397.054 | - | - | - | 155.821.058 |
| PRO MUJER | - | - | - | - | 12.363.296 | - | - | 110.010.387 | 6.606.139 | 4.291.080 | - | - | - | - | - | - | - | 3.474.149 | 136.745.051 |
| DIACONIA | 506.283 | - | - | 229.376 | 6.567.409 | - | 35.054.921 | 64.520.645 | 179.609 | 29.093.617 | 39.376 | 5.643.190 | 130.869 | 67.792 | 5.435.207 | 183.277 | 124.973 | 37.339 | 147.813.884 |
| EMPRENDER | - | - | - | - | 1.536.498 | - | - | 8.025.022 | 1.445.353 | 716.559 | - | - | - | - | - | - | - | - | 11.723.432 |
| FONCRESOL | 186.636 | - | - | - | 595.921 | - | 19.800 | 3.533.691 | - | - | - | - | - | - | 442.635 | - | - | 9.617 | 4.788.298 |
| FUNBODEM | 50.146 | - | - | - | 2.902.622 | - | - | 7.666 | 11.737.034 | 4.133.673 | 14.926.352 | 23.698 | 281.631 | - | - | - | - | - | 61.105.163 |
| IDEPRO | - | - | - | - | 4.484.744 | - | - | 9.679.642 | - | - | - | - | - | - | - | - | - | 14.793.937 | 28.958.323 |
| IMPRO | - | - | - | - | 1.266.610 | - | 2.151.133 | 505.686 | - | - | - | 765.626 | - | 632.857 | 1.935.670 | - | - | - | 7.257.583 |
| SARTAWI | 533.101 | - | - | - | 209.963 | - | 395.417 | 2.382.500 | - | - | - | 547.208 | - | - | - | - | - | - | 4.068.188 |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| CIDRE | 4.837.581 | - | - | - | 2.291.687 | 15.348 | 4.738.626 | 3.660.767 | 988.333 | - | - | - | - | - | - | - | 11.013.825 | 679.017 | 28.225.183 |
| FONDECO | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| FUBODE | 582.421 | - | - | - | 1.993.831 | - | 2.024.871 | 17.569.398 | - | - | - | - | - | - | 5.043.007 | - | - | 2.706 | 27.216.234 |
| TOTAL | 26.952.905 | - | - | 229.376 | 34.212.581 | 15.348 | 44.392.454 | 329.792.037 | 13.353.107 | 49.027.608 | 63.073 | 7.237.656 | 130.869 | 836.100 | 77.100.403 | 183.277 | 11.136.798 | 18.996.765 | 613.722.397 |
| | 4,39% | 0,00% | 0,00% | 0,04% | 5,57% | 0,00% | 7,23% | 53,74% | 2,18% | 7,99% | 0,01% | 1,18% | 0,02% | 0,14% | 12,57% | 0,03% | 1,81% | 3,10% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | |
| CRECER | 12.468.466 | - | - | - | - | - | - | 60.424.103 | - | - | - | - | - | - | 23.018.706 | - | - | - | 95.911.275 |
| PRO MUJER | - | - | - | - | 1.104.556 | - | - | 13.235.859 | 721.666 | 409.075 | - | - | - | - | - | - | - | 383.892 | 15.855.047 |
| DIACONIA | 7.222.995 | 533.257 | - | 119.276 | 958.048 | 16.131 | 6.102.606 | 11.846.529 | 179.703 | 6.095.041 | 236.094 | 2.326.175 | 92.596 | 13.128 | 1.967.655 | 351.844 | 52.996 | - | 38.114.073 |
| EMPRENDER | 1.802.197 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1.802.197 |
| FONCRESOL | 5.551.594 | - | - | - | 471.247 | - | 85.297 | 7.195.698 | - | - | - | - | - | - | 36.128 | - | - | 62.235 | 13.404.199 |
| FUNBODEM | 43.572 | - | - | - | 260.649 | - | - | 1.592.685 | 643.082 | 2.829.850 | - | - | - | 32.042 | 4.851.832 | - | - | - | 10.253.713 |
| IDEPRO | - | - | - | - | 6.909.886 | - | - | 16.775.394 | - | - | - | - | - | - | - | - | - | 5.969.247 | 29.654.527 |
| IMPRO | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| SARTAWI | 9.931.246 | - | - | - | 52.056 | - | 77.466 | 669.014 | - | - | - | - | 268.115 | - | - | - | - | - | 10.997.896 |
| ANED | 3.349.728 | 25.823.241 | - | 22.760 | 25.376.156 | - | - | 4.630.699 | 92.656 | 2.359.972 | - | 11.665.145 | - | 101.023 | 116.760 | - | - | 418.063 | 73.956.203 |
| CIDRE | 26.367.370 | - | - | - | 1.920.875 | 685.871 | 4.501.205 | 2.370.112 | 1.286.681 | - | - | - | - | - | - | - | 6.219.873 | 717.166 | 44.069.153 |
| FONDECO | 24.013.684 | - | - | - | 436.415 | - | 10.133.058 | 2.147.391 | - | - | 9.931.207 | - | - | - | - | - | - | 11.855.304 | 58.517.060 |
| FUBODE | 5.136.310 | - | - | - | 792.831 | - | 1.925.837 | 8.522.186 | - | - | - | - | - | - | 1.173.723 | - | - | - | 17.550.887 |
| TOTAL | 95.889.162 | 26.356.498 | - | 142.036 | 38.282.720 | 702.002 | 22.825.469 | 129.409.670 | 2.923.789 | 21.625.145 | 236.094 | 14.259.434 | 92.596 | 146.192 | 31.164.804 | 351.844 | 6.272.869 | 19.405.907 | 410.886.231 |
| | 23,38% | 6,43% | 0,00% | 0,03% | 9,94% | 0,17% | 5,57% | 31,56% | 0,71% | 5,27% | 0,06% | 3,48% | 0,02% | 0,04% | 7,60% | 0,09% | 1,53% | 4,73% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | |
| CRECER | 32.725.203 | - | - | - | - | - | - | 158.591.370 | - | - | - | - | - | - | 60.415.760 | - | - | - | 251.732.333 |
| PRO MUJER | - | - | - | - | 13.467.852 | - | - | 123.246.245 | 7.327.806 | 4.700.155 | - | - | - | - | - | - | - | 3.858.041 | 152.600.098 |
| DIACONIA | 7.729.278 | 533.257 | - | 348.652 | 7.525.457 | 16.131 | 41.157.527 | 76.367.174 | 359.313 | 35.188.658 | 275.469 | 7.969.365 | 221.465 | 80.920 | 7.402.862 | 535.121 | 177.969 | 37.339 | 185.927.957 |
| EMPRENDER | 1.802.197 | - | - | - | 1.536.498 | - | - | 8.025.022 | 1.445.353 | 716.559 | - | - | - | - | - | - | - | - | 13.525.629 |
| FONCRESOL | 5.740.230 | - | - | - | 1.067.188 | - | 105.097 | 10.729.389 | - | - | - | - | - | - | 478.763 | - | - | 71.851 | 18.192.497 |
| FUNBODEM | 93.718 | - | - | - | 3.163.271 | - | 7.666 | 13.329.718 | 4.776.754 | 17.756.202 | 23.698 | 281.631 | - | 167.553 | 31.758.663 | - | - | - | 71.358.875 |
| IDEPRO | - | - | - | - | 11.394.631 | - | - | 26.455.035 | - | - | - | - | - | - | - | - | - | 20.763.184 | 58.612.850 |
| IMPRO | 10.464.347 | - | - | - | 1.266.610 | - | 2.151.133 | 505.686 | - | - | - | 765.626 | - | 632.857 | 1.935.670 | - | - | - | 7.257.583 |
| SARTAWI | 10.464.347 | - | - | - | 262.018 | - | 472.883 | 3.951.514 | - | - | - | 815.322 | - | - | - | - | - | - | 15.966.084 |
| ANED | 3.349.728 | 25.823.241 | - | 22.760 | 25.376.156 | - | - | 4.630.699 | 92.656 | 2.359.972 | - | 11.665.145 | - | 101.023 | 116.760 | - | - | 418.063 | 73.956.203 |
| CIDRE | 31.204.951 | - | - | - | 4.212.562 | 701.219 | 9.239.831 | 6.030.879 | 2.275.014 | - | - | - | - | - | - | - | 17.233.698 | 1.396.183 | 72.296.337 |
| FONDECO | 24.013.684 | - | - | - | 436.415 | - | 10.133.058 | 2.147.391 | - | - | 9.931.207 | - | - | - | - | - | - | 11.855.304 | 58.517.060 |
| FUBODE | 5.718.721 | - | - | - | 2.786.662 | - | 3.950.708 | 26.091.584 | - | - | - | - | - | - | 6.216.730 | - | - | 2.706 | 41.767.121 |
| TOTAL | 123.142.067 | 26.356.498 | - | 371.413 | 72.495.301 | 712.350 | 67.217.903 | 419.306.797 | 16.376.896 | 70.862.751 | 219.167 | 21.497.090 | 221.465 | 962.193 | 108.325.367 | 535.121 | 17.411.466 | 36.402.672 | 1.023.886.623 |
| | 12,00% | 2,57% | 0,00% | 0,04% | 7,08% | 0,07% | 6,57% | 44,83% | 1,59% | 6,90% | 0,03% | 2,10% | 0,02% | 0,14% | 10,58% | 0,05% | 1,70% | 3,75% | 100% |

GRAFICO Nº 8
DESTINO DE CARTERA URBANA

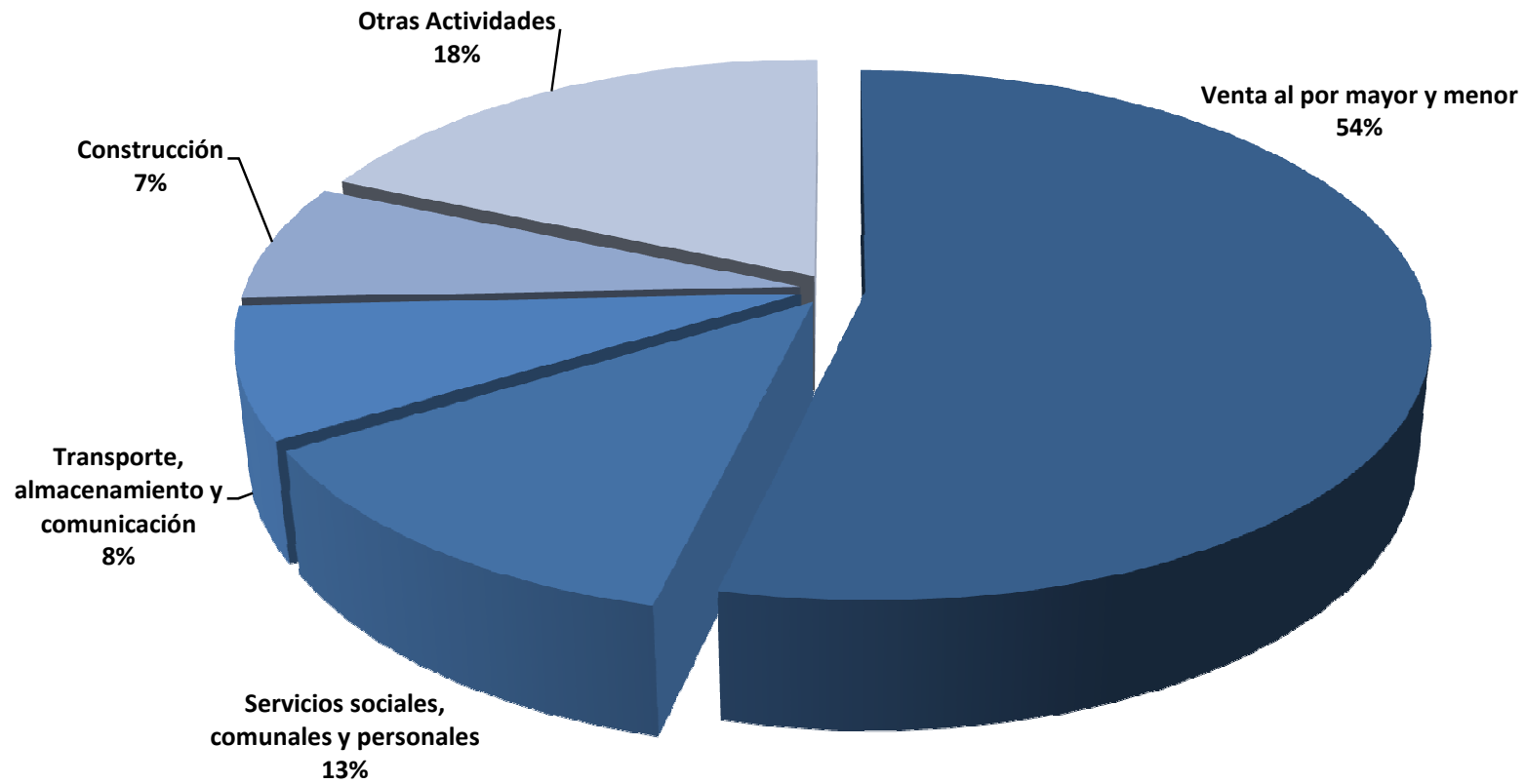
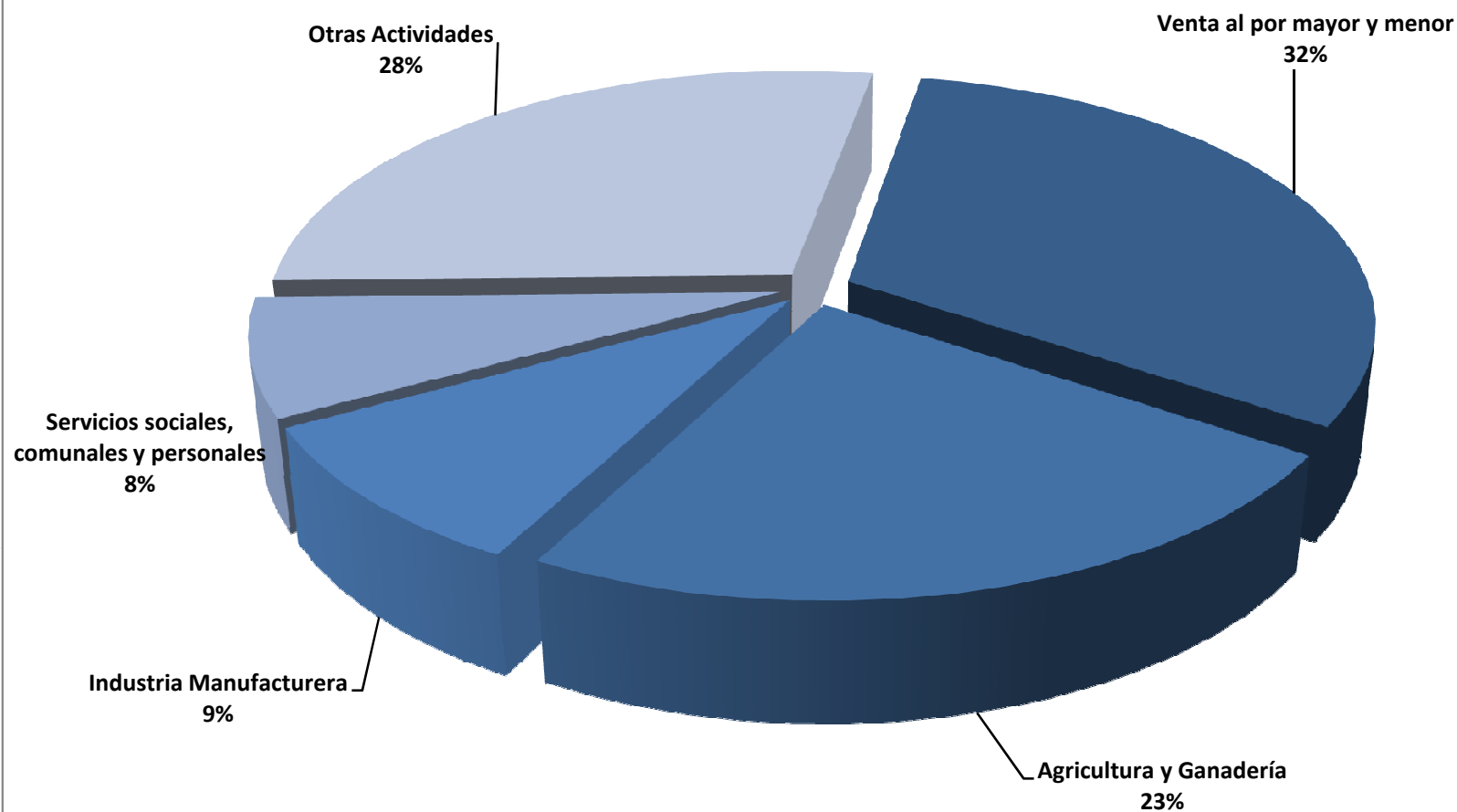


GRAFICO Nº 9
DESTINO DE CARTERA RURAL



Cuadro Nº 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | |
|-------------------------------------|---------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|
| INSTITUCION | 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\$ 1.001 y US\$ 5.000 | Entre US\$ 501 y US\$ 1.000 | Menores a US\$ 500 | TOTAL |
| CRECER | - | - | - | - | - | - | - | - | 7.791.053 | 62.328.423 | 85.701.582 | 155.821.058 |
| PRO MUJER | - | - | - | - | - | - | - | 1.409.613 | 29.921.906 | 32.022.613 | 73.390.919 | 136.745.051 |
| DIACONIA | - | - | - | - | 355.379 | 139.400 | 2.033.564 | 15.942.968 | 97.931.879 | 18.855.518 | 12.555.176 | 147.813.884 |
| EMPRENDER | - | - | - | - | - | - | - | 513.622 | 6.636.546 | 2.236.425 | 2.336.839 | 11.723.432 |
| FONCRESOL | - | - | - | - | - | - | - | 115.347 | 695.743 | 233.062 | 3.744.147 | 4.788.298 |
| FUNBODEM | - | - | - | - | - | - | 1.400.169 | 11.534.304 | 32.928.505 | 7.490.243 | 7.751.942 | 61.105.163 |
| IDEPRO | - | - | - | 185.862 | 742.733 | 1.385.013 | 2.440.055 | 10.076.676 | 12.905.245 | 905.559 | 317.180 | 28.958.323 |
| IMPRO | - | - | - | - | - | - | 152.212 | 469.788 | 3.413.178 | 1.723.231 | 1.499.174 | 7.257.583 |
| SARTAWI | - | - | - | - | - | - | 24.395 | 126.351 | 1.268.942 | 1.483.525 | 1.164.977 | 4.068.188 |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - |
| CIDRE | 958.108 | 1.015.751 | 2.365.382 | 2.576.706 | 3.991.677 | 2.721.903 | 2.934.647 | 6.204.811 | 5.272.623 | 153.953 | 29.624 | 28.225.183 |
| FONDECO | - | - | - | - | - | - | - | - | - | - | - | - |
| FUBODE | - | - | - | - | 209.100 | 1.349.300 | 3.002.943 | 10.747.231 | 11.206.945 | 632.699 | 68.015 | 27.216.234 |
| TOTAL | 958.108 | 1.015.751 | 2.365.382 | 2.762.568 | 5.296.888 | 5.595.616 | 11.987.985 | 57.140.710 | 209.972.566 | 128.065.250 | 186.559.573 | 613.722.398 |
| | 0,16% | 0,17% | 0,39% | 0,45% | 0,86% | 0,91% | 1,95% | 9,31% | 34,21% | 20,87% | 30,72% | 100% |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | 4.795.564 | 38.364.510 | 52.751.201 | 95.911.275 |
| PRO MUJER | - | - | - | - | - | - | - | - | 2.181.625 | 3.363.650 | 10.309.772 | 15.855.047 |
| DIACONIA | - | - | - | - | 142.249 | - | 81.012 | 1.352.562 | 23.377.979 | 8.430.939 | 4.729.332 | 38.114.073 |
| EMPRENDER | - | - | - | - | - | - | - | 72.844 | 830.314 | - | 307.425 | 1.802.197 |
| FONCRESOL | - | - | - | - | - | 127.664 | 693.591 | 1.966.823 | 1.227.772 | 9.128.229 | 13.404.199 | 13.404.199 |
| FUNBODEM | - | - | - | - | - | - | - | 1.234.416 | 6.204.838 | 1.554.201 | 1.260.257 | 10.253.713 |
| IDEPRO | - | - | - | 940.943 | 755.388 | 263.348 | 1.182.126 | 5.958.932 | 19.261.121 | 1.058.241 | 234.429 | 29.654.527 |
| IMPRO | - | - | - | - | - | - | - | - | - | - | - | - |
| SARTAWI | - | - | - | - | - | 40.753 | 268.616 | 1.175.365 | 8.777.251 | 485.621 | 250.290 | 10.997.896 |
| ANED | - | - | - | 278.800 | 162.876 | - | 546.365 | 5.100.163 | 56.447.730 | 7.909.210 | 3.511.060 | 73.956.203 |
| CIDRE | 1.008.378 | 1.150.973 | 3.379.775 | 6.185.356 | 4.328.653 | 1.838.485 | 2.693.231 | 9.542.136 | 13.674.868 | 244.542 | 22.754 | 44.069.153 |
| FONDECO | - | - | - | - | 1.919.255 | 1.801.406 | 3.919.212 | 11.158.049 | 21.801.189 | 7.283.954 | 10.633.994 | 58.517.060 |
| FUBODE | - | - | - | 63.601 | 198.593 | 238.500 | 1.094.612 | 4.181.759 | 10.817.616 | 791.839 | 164.366 | 17.550.887 |
| TOTAL | 1.008.378 | 1.150.973 | 3.379.775 | 7.468.701 | 7.507.013 | 4.310.156 | 10.045.295 | 40.469.818 | 170.136.918 | 71.306.094 | 93.303.110 | 410.086.231 |
| | 0,25% | 0,28% | 0,82% | 1,82% | 1,83% | 1,05% | 2,45% | 9,87% | 41,49% | 17,39% | 22,75% | 100% |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | 12.586.617 | 100.692.933 | 138.452.783 | 251.732.333 |
| PRO MUJER | - | - | - | - | - | - | - | 1.409.613 | 32.103.531 | 35.386.263 | 83.700.692 | 152.600.098 |
| DIACONIA | - | - | - | - | 497.628 | 139.400 | 2.114.576 | 17.295.531 | 121.309.858 | 27.286.456 | 17.284.508 | 185.927.957 |
| EMPRENDER | - | - | - | - | - | - | - | 586.466 | 7.466.860 | 2.828.039 | 2.644.264 | 13.525.629 |
| FONCRESOL | - | - | - | - | - | 127.664 | 260.120 | 808.938 | 2.662.567 | 1.460.833 | 12.872.376 | 18.192.497 |
| FUNBODEM | - | - | - | - | - | - | 1.400.169 | 12.768.720 | 39.133.343 | 9.044.444 | 9.012.199 | 71.358.875 |
| IDEPRO | - | - | - | 1.126.805 | 1.498.120 | 1.648.361 | 3.622.181 | 16.095.608 | 32.166.366 | 1.963.800 | 551.609 | 58.612.850 |
| IMPRO | - | - | - | - | - | 152.212 | 469.788 | 3.413.178 | 1.723.231 | 1.499.174 | 7.257.583 | 7.257.583 |
| SARTAWI | - | - | - | - | - | 40.753 | 293.011 | 1.301.716 | 10.046.192 | 1.969.145 | 1.415.267 | 15.066.084 |
| ANED | - | - | - | 278.800 | 162.876 | - | 546.365 | 5.100.163 | 56.447.730 | 7.909.210 | 3.511.060 | 73.956.203 |
| CIDRE | 1.966.486 | 2.166.724 | 5.745.157 | 8.762.063 | 8.320.330 | 4.560.388 | 5.627.878 | 15.746.946 | 18.947.491 | 398.495 | 52.378 | 72.294.337 |
| FONDECO | - | - | - | - | 1.919.255 | 1.801.406 | 3.919.212 | 11.158.049 | 21.801.189 | 7.283.954 | 10.633.994 | 58.517.060 |
| FUBODE | - | - | - | 63.601 | 407.693 | 1.587.800 | 4.097.555 | 14.928.990 | 22.024.561 | 1.424.539 | 232.381 | 44.767.121 |
| TOTAL | 1.966.486 | 2.166.724 | 5.745.157 | 10.231.269 | 12.805.962 | 9.905.772 | 22.033.280 | 97.616.528 | 380.169.484 | 199.371.343 | 261.862.684 | 1.023.808.628 |
| | 0,19% | 0,21% | 0,56% | 1,00% | 1,25% | 0,97% | 2,13% | 9,53% | 37,13% | 19,47% | 27,53% | 100% |

Cuadro Nº 10
CARTERA POR TECNOLOGIA FINANCIERA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO | | | | | | | | | | |
|------------------------------------------------------|--------------------|----------------|-------------------|--------------|--------------------|---------------|------------------|------------|----------------------|----------------|
| INSTITUCION | Bancos Comunes | | Grupos Solidarios | | Individuales | | Asociativos | | TOTAL | |
| | Monto | Numero | Monto | Numero | Monto | Numero | Monto | Numero | Monto | Numero |
| CRECER | 135.313.799 | 57.940 | - | - | 20.507.259 | 2.749 | - | - | 155.821.058 | 60.689 |
| PRO MUJER | 121.581.732 | 83.239 | - | - | 15.163.319 | 2.428 | - | - | 136.745.051 | 85.667 |
| DIACONIA | 25.746.196 | 19.406 | - | - | 122.067.689 | 16.094 | - | - | 147.813.884 | 35.500 |
| EMPRENDER | 4.547.015 | 4.609 | 1.769.001 | 794 | 5.407.416 | 1.801 | - | - | 11.723.432 | 7.204 |
| FONCRESOL | 3.434.973 | 2.163 | 265.026 | 117 | 1.032.875 | 168 | 55.424 | 2 | 4.788.298 | 2.450 |
| FUNBODEM | - | - | - | - | 61.105.163 | 6.941 | - | - | 61.105.163 | 6.941 |
| IDEPRO | - | - | - | - | 28.958.323 | 1.621 | - | - | 28.958.323 | 1.621 |
| IMPRO | - | - | - | - | 7.257.583 | 1.682 | - | - | 7.257.583 | 1.682 |
| SARTAWI | - | - | 110.289 | 130 | 3.957.899 | 1.333 | - | - | 4.068.188 | 1.463 |
| ANED | - | - | - | - | - | - | - | - | - | - |
| CIDRE | - | - | - | - | 28.222.869 | 848 | 2.314 | 1 | 28.225.183 | 849 |
| FONDECO | - | - | - | - | - | - | - | - | - | - |
| FUBODE | 21.892.608 | 8.610 | 481.005 | 343 | 4.842.622 | 569 | - | - | 27.216.234 | 9.522 |
| TOTAL | 312.516.321 | 175.967 | 2.625.321 | 1.384 | 298.523.016 | 36.234 | 57.738 | 3 | 613.722.398 | 213.588 |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL | | | | | | | | | | |
| CRECER | 89.624.232 | 38.806 | - | - | 6.287.043 | 1.989 | - | - | 95.911.275 | 40.795 |
| PRO MUJER | 15.855.047 | 10.955 | - | - | - | - | - | - | 15.855.047 | 10.955 |
| DIACONIA | 212.449 | 147 | - | - | 37.901.624 | 6.016 | - | - | 38.114.073 | 6.163 |
| EMPRENDER | 399.446 | 370 | 304.787 | 102 | 1.097.964 | 280 | - | - | 1.802.197 | 752 |
| FONCRESOL | 7.478.656 | 2.479 | 4.498.031 | 1.251 | 1.177.492 | 80 | 250.020 | 4 | 13.404.199 | 3.814 |
| FUNBODEM | - | - | - | - | 10.253.713 | 1.254 | - | - | 10.253.713 | 1.254 |
| IDEPRO | - | - | - | - | 29.654.527 | 1.476 | - | - | 29.654.527 | 1.476 |
| IMPRO | - | - | - | - | - | - | - | - | - | - |
| SARTAWI | - | - | - | - | 10.997.896 | 844 | - | - | 10.997.896 | 844 |
| ANED | 4.396.747 | 182 | 170.860 | 35 | 66.425.566 | 6.772 | 2.963.030 | 329 | 73.956.203 | 7.318 |
| CIDRE | - | - | - | - | 40.185.732 | 1.586 | 3.883.421 | 23 | 44.069.153 | 1.609 |
| FONDECO | 11.855.304 | 7.069 | - | - | 46.661.756 | 3.595 | - | - | 58.517.060 | 10.664 |
| FUBODE | 10.096.297 | 4.561 | 1.088.229 | 360 | 6.366.361 | 717 | - | - | 17.550.887 | 5.638 |
| TOTAL | 139.518.179 | 64.569 | 6.061.907 | 1.748 | 257.009.673 | 24.609 | 7.096.471 | 356 | 410.086.231 | 91.282 |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | |
| CRECER | 224.938.031 | 96.746 | - | - | 26.794.302 | 4.738 | - | - | 251.732.333 | 101.484 |
| PRO MUJER | 137.436.779 | 94.194 | - | - | 15.163.319 | 2.428 | - | - | 152.600.098 | 96.622 |
| DIACONIA | 25.958.645 | 19.553 | - | - | 159.969.312 | 22.110 | - | - | 185.927.957 | 41.663 |
| EMPRENDER | 4.946.461 | 4.979 | 2.073.788 | 896 | 6.505.380 | 2.081 | - | - | 13.525.629 | 7.956 |
| FONCRESOL | 10.913.629 | 4.642 | 4.763.058 | 1.368 | 2.210.366 | 248 | 305.445 | 6 | 18.192.497 | 6.264 |
| FUNBODEM | - | - | - | - | 71.358.875 | 8.195 | - | - | 71.358.875 | 8.195 |
| IDEPRO | - | - | - | - | 58.612.850 | 3.097 | - | - | 58.612.850 | 3.097 |
| IMPRO | - | - | - | - | 7.257.583 | 1.682 | - | - | 7.257.583 | 1.682 |
| SARTAWI | - | - | 110.289 | 130 | 14.955.795 | 2.177 | - | - | 15.066.084 | 2.307 |
| ANED | 4.396.747 | 182 | 170.860 | 35 | 66.425.566 | 6.772 | 2.963.030 | 329 | 73.956.203 | 7.318 |
| CIDRE | - | - | - | - | 68.408.602 | 2.434 | 3.885.735 | 24 | 72.294.337 | 2.458 |
| FONDECO | 11.855.304 | 7.069 | - | - | 46.661.756 | 3.595 | - | - | 58.517.060 | 10.664 |
| FUBODE | 31.988.905 | 13.171 | 1.569.233 | 703 | 11.208.983 | 1.286 | - | - | 44.767.121 | 15.160 |
| TOTAL | 452.434.501 | 240.536 | 8.687.228 | 3.132 | 555.532.690 | 60.843 | 7.154.209 | 359 | 1.023.808.628 | 304.870 |

GRAFICO Nº 10
Cartera por Tecnología Financiera
(En Millones de Bolivianos)

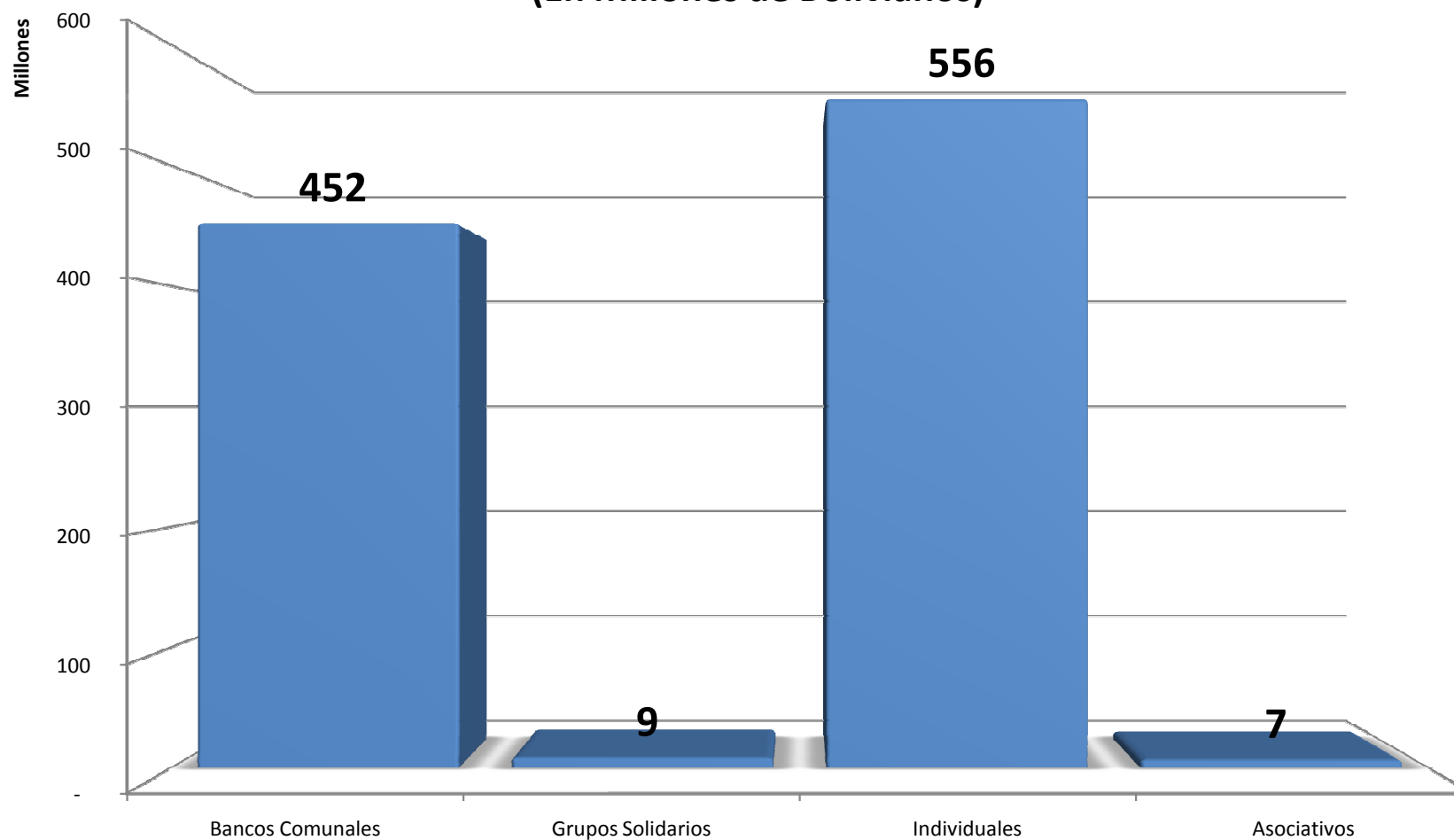
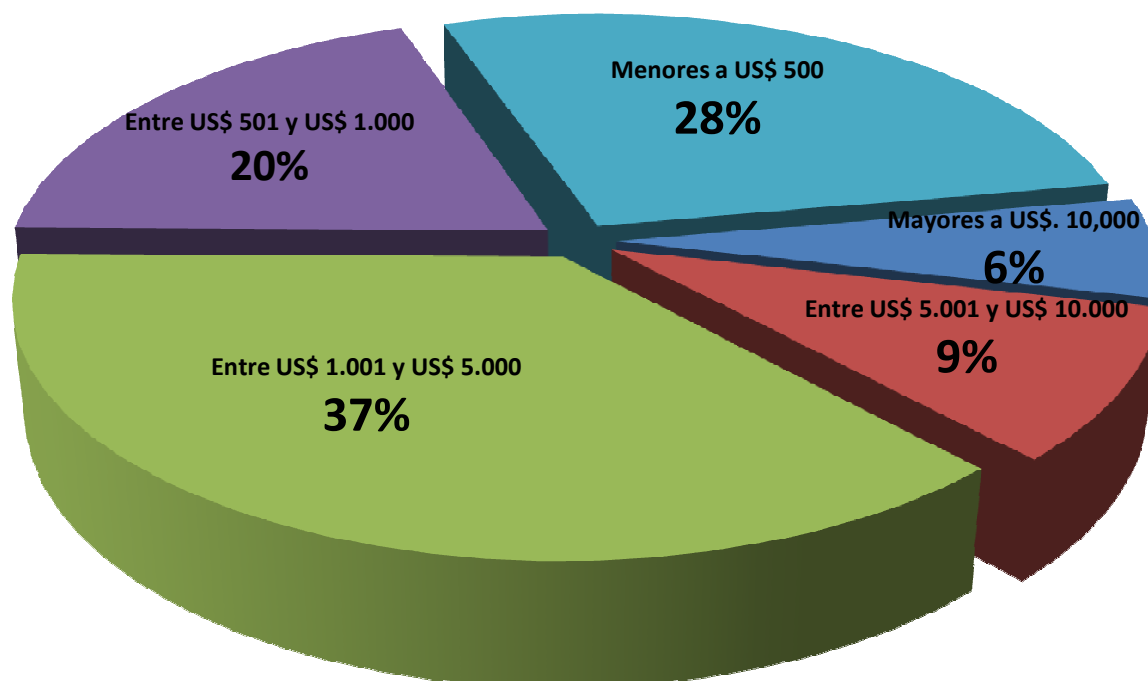


GRAFICO N° 11
Estratificación de Cartera por Monto de Crédito

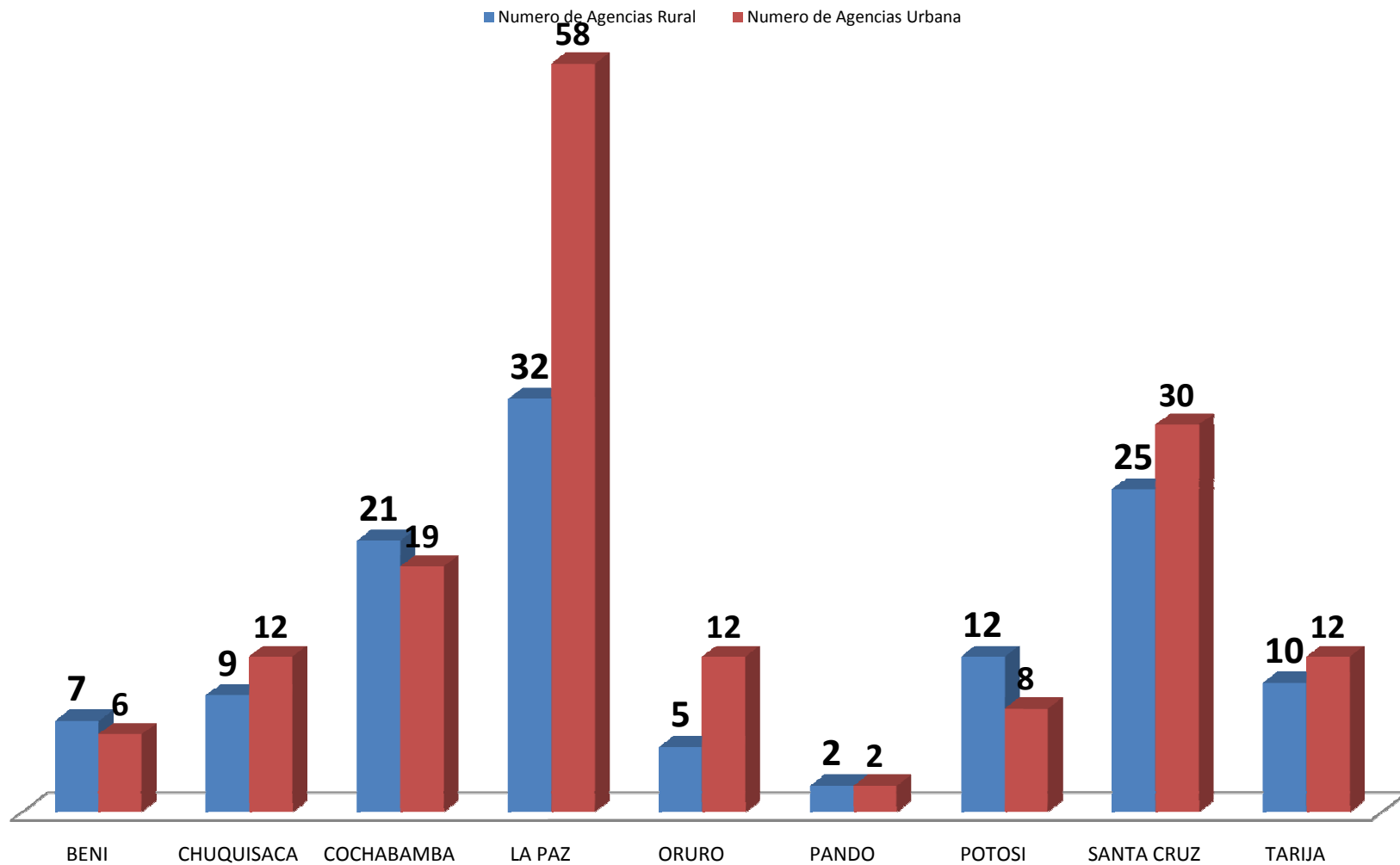


Cuadro N° 10
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de Marzo de 2009
(En Bolivianos)

| Entidad | Numero de Agencias | | | Personal | | |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| ANED | 34 | 8 | 42 | 78 | 64 | 142 |
| CIDRE | 8 | 3 | 11 | 12 | 28 | 40 |
| CRECER | 26 | 25 | 51 | 157 | 280 | 437 |
| DIACONIA | 13 | 19 | 32 | 42 | 159 | 201 |
| EMPRENDER | 3 | 11 | 14 | 10 | 64 | 74 |
| FONCRESOL | 1 | 5 | 6 | 1 | 27 | 28 |
| FONDECO | 12 | 4 | 16 | 47 | 47 | 94 |
| FUBODE | 9 | 4 | 13 | 34 | 53 | 87 |
| FUNBODEM | 3 | 3 | 6 | 3 | 78 | 81 |
| IDEPRO | 8 | 8 | 16 | 19 | 35 | 54 |
| IMPRO | | 1 | 1 | | 17 | 17 |
| PROMUJER | | 62 | 62 | | 626 | 626 |
| SARTAWI | 6 | 6 | 12 | 8 | 31 | 39 |
| Total | 123 | 159 | 282 | 411 | 1.509 | 1.920 |

| Departamento | Numero de Agencias | | | Personal | | |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 7 | 6 | 13 | 34 | 46 | 80 |
| CHUQUISACA | 9 | 12 | 21 | 20 | 104 | 124 |
| COCHABAMBA | 21 | 19 | 40 | 83 | 178 | 261 |
| LA PAZ | 32 | 58 | 90 | 114 | 616 | 730 |
| ORURO | 5 | 12 | 17 | 8 | 103 | 111 |
| PANDO | 2 | 2 | 4 | 4 | 7 | 11 |
| POTOSI | 12 | 8 | 20 | 28 | 58 | 86 |
| SANTA CRUZ | 25 | 30 | 55 | 85 | 305 | 390 |
| TARIJA | 10 | 12 | 22 | 35 | 92 | 127 |
| Total | 123 | 159 | 282 | 411 | 1.509 | 1.920 |

GRAFICO Nº 12
Cobertura por Departamento



Cuadro Nº 11
TASAS DE INTERES ANUALES
PUBLICADAS POR LAS IFDs
31 de Marzo de 2009

| 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 | | | | 24% | | | | | 18% al 30% | | | | | |
| PRO MUJER | | | | | | | | | 30% | | 30% | | | |
| DIACONIA | | 26% | | 28% | | | | | 28% | | | | | |
| FONCRESOL | | | | 24% | | | | 16% | 18% | 16% | | | | |
| FUNBODEM | | | | | | | | | 25% | | | | | |
| IDEPRO | | NA | | | | | | | 12% - 22% | | | | | |
| IMPRO | | | | | | | | | 21% | | | | | |
| SARTAWI | 36% | 32% | | | | | | 30% | 28% | | | | | |
| ANED | 28% | 28% | 30% | 36% | | | | 18% | 19% | 17% | 24% | | | |
| CIDRE | | 22,24Y26% | 22,24Y26% | | | 18,24y26% | 18,22,24Y26% | | 17,18Y19% | 17,18Y19% | | | 17,18Y19% | 17,18Y19% |
| FONDECO | | | | 30% al 32% | | | | | 15% al 28% | | | | | 15% al 28% |
| FUBODE | | | | 39% | | | | 18% al 30% | 12% 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)