

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

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	17.047.152	16.838.768	<u>33.885.920</u>	17.288.148	327.748	3.745.984	2.271.479	6.963.710	153.249	1.768.069	11.565.498	2.221.478	1.473.249	10.990.815	<b>92.655.347</b>
INVERSIONES TEMPORARIAS	26.682.168	54.514.819	<u>81.196.987</u>	4.019.447	1.771.360	1.360.687	46.155	1.257.726	956.531	28.227	3.988.541	643.831	19.339	134.625	<b>95.423.456</b>
CARTERA	277.102.641	128.176.870	<u>405.279.512</u>	191.010.444	14.426.367	13.247.814	73.900.653	75.593.865	7.207.827	14.139.706	72.186.025	72.030.080	61.470.793	47.533.062	<b>1.048.026.147</b>
CARTERA BRUTA	273.756.057	136.090.841	<u>409.846.898</u>	197.081.281	15.407.338	13.315.394	75.989.999	75.124.878	7.310.426	14.294.273	73.140.697	73.604.088	63.700.983	46.636.022	<b>1.065.452.276</b>
CARTERA VIGENTE	269.361.657	130.210.819	<u>399.572.475</u>	195.772.861	14.651.303	12.930.717	72.544.323	73.931.766	6.673.795	13.168.792	69.753.751	66.558.149	58.838.520	44.982.983	<b>1.029.379.437</b>
CARTERA VENCIDA	3.394.782	1.986.024	<u>5.380.805</u>	370.179	756.034	130.471	1.653.802	552.062	228.952	280.017	1.085.282	1.061.055	736.061	1.250.551	<b>13.485.272</b>
CARTERA EN EJECUCIÓN	999.618	3.893.999	<u>4.893.617</u>	780.987	-	133.959	1.477.682	641.050	30.116	265.227	2.301.663	275.711	1.847.951	395.404	<b>13.043.367</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	135.003	-	93.063	187.361	-	352.294	258.043	-	5.013.092	1.263.153	7.084	<b>7.309.094</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	-	-	15.435	11.025	-	25.011	103.267	-	636.394	332.986	-	<b>1.124.118</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	22.250	-	11.748	115.807	-	258	218.926	-	59.687	682.311	-	<b>1.110.987</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	8.250.292	1.626.626	<u>9.876.919</u>	2.524.256	215.292	165.846	816.018	3.038.342	374.807	429.641	1.551.388	1.394.356	1.693.754	2.661.983	<b>24.742.602</b>
<b>PREVISIÓN PARA CARTERA INCOBRABLE</b>	-4.903.708	-9.540.597	<u>-14.444.305</u>	-8.595.093	-1.196.263	-233.426	-2.905.365	-2.569.355	-477.406	-584.208	-2.506.059	-2.968.364	-3.923.944	-1.764.943	<b>-42.168.731</b>
OTRAS CUENTAS POR COBRAR	3.649.274	2.382.067	<u>6.031.341</u>	487.524	684.589	237.685	1.026.203	306.967	9.342	3.571.552	5.316.480	308.103	1.350.617	1.468.804	<b>20.799.207</b>
BIENES REALIZABLES	181	-	<u>181</u>	-	-	-	66.158	-13.847	-	22.434	132.661	1.898.193	148.763	-	<b>2.254.542</b>
INVERSIONES PERMANENTES	3.809.544	1.271.558	<u>5.081.102</u>	2.451.916	484.124	19.516	33.248	1.292.144	12.806	52.233	954.505	11.982.609	4.063.085	66.912	<b>26.494.199</b>
BIENES DE USO	10.900.245	8.451.809	<u>19.352.054</u>	8.832.167	637.960	359.076	2.224.857	3.545.413	74.028	1.399.604	2.585.984	5.369.070	3.375.355	1.478.895	<b>49.234.462</b>
OTROS ACTIVOS	4.565.298	1.600.261	<u>6.165.559</u>	449.843	101.950	30.000	41.973	2.255.902	4.483	262.384	5.280.118	17.400	210.446	107.997	<b>14.928.054</b>
<b>TOTAL DEL ACTIVO</b>	<b>343.756.503</b>	<b>213.236.153</b>	<b><u>556.992.655</u></b>	<b>224.539.489</b>	<b>18.434.098</b>	<b>19.000.762</b>	<b>79.610.725</b>	<b>91.201.879</b>	<b>8.418.266</b>	<b>21.244.208</b>	<b>102.009.812</b>	<b>94.470.763</b>	<b>72.111.646</b>	<b>61.781.110</b>	<b>1.349.815.414</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	190.838.828	92.982.468	<u>283.821.295</u>	54.177.712	9.854.100	1.459.127	55.881.459	37.593.218	3.682.342	15.966.517	79.021.758	51.101.914	40.451.164	25.522.018	<b>658.532.627</b>
OTRAS CUENTAS POR PAGAR	9.949.972	11.836.909	<u>21.786.881</u>	5.123.973	4.487.031	1.733.453	1.722.144	10.913.143	474.025	3.639.468	12.776.101	9.524.109	6.902.169	10.123.924	<b>89.206.421</b>
PREVISIONES	13.784.918	1.025.385	<u>14.810.303</u>	1.410.379	-	-	225.009	-	276.945	-	12.100	-	381.834	226.731	<b>17.343.301</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES SUBORDINADAS	2.724.315	2.831.521	<u>5.555.836</u>	-	120.570	-	-	1.227.330	-	998.104	807.848	174.250	3.813.091	-	<b>12.697.028</b>
<b>TOTAL DEL PASIVO</b>	<b>217.298.032</b>	<b>108.676.283</b>	<b><u>325.974.315</u></b>	<b>60.712.065</b>	<b>14.461.701</b>	<b>3.192.580</b>	<b>57.828.612</b>	<b>49.733.692</b>	<b>4.433.312</b>	<b>20.604.089</b>	<b>92.617.807</b>	<b>60.800.273</b>	<b>51.548.257</b>	<b>35.872.674</b>	<b>777.779.377</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	90.922.520	-	<u>90.922.520</u>	38.503.574	2.437.115	-	13.804.859	19.558.584	3.366.599	8.764.575	-	22.479.230	15.377.348	-	<b>215.214.403</b>
APORTES NO CAPITALIZADOS	3.033.515	22.651.729	<u>25.685.244</u>	-	-	15.248.262	696.850	-	-	3.875.473	16.744.831	6.884.538	1.319.759	7.902.013	<b>78.356.970</b>
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	452.027	-	1.322.558	1.451.530	-	-	-	<b>3.226.115</b>
RESERVAS	14.200.329	54.005.021	<u>68.205.351</u>	12.517.629	218.681	-	4.848.050	-	338.809	-	2.686.351	554.298	2.623.436	-	<b>91.992.604</b>
RESULTADOS ACUMULADOS	18.302.106	27.903.120	<u>46.205.226</u>	112.806.221	1.316.601	559.920	2.432.353	21.457.577	279.546	-13.322.486	-11.490.707	3.752.423	1.242.847	18.006.424	<b>183.245.944</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>126.458.470</b>	<b>104.559.870</b>	<b><u>231.018.340</u></b>	<b>163.827.424</b>	<b>3.972.397</b>	<b>15.808.182</b>	<b>21.782.112</b>	<b>41.468.188</b>	<b>3.984.954</b>	<b>640.119</b>	<b>9.392.005</b>	<b>33.670.489</b>	<b>20.563.389</b>	<b>25.908.436</b>	<b>572.036.037</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>343.756.503</b>	<b>213.236.153</b>	<b><u>556.992.655</u></b>	<b>224.539.489</b>	<b>18.434.098</b>	<b>19.000.762</b>	<b>79.610.725</b>	<b>91.201.879</b>	<b>8.418.266</b>	<b>21.244.208</b>	<b>102.009.812</b>	<b>94.470.763</b>	<b>72.111.646</b>	<b>61.781.110</b>	<b>1.349.815.414</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Agosto 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	68.594.011	47.365.115	115.959.126	32.600.576	4.588.035	870.472	11.812.340	8.160.361	815.194	2.111.556	9.471.367	8.736.296	9.597.849	9.799.430	214.522.602
GASTOS FINANCIEROS	-9.140.520	-11.420.185	-20.560.705	-3.361.953	-817.021	-30.986	-3.663.940	-1.457.783	-68.585	-659.565	-2.149.202	-2.825.462	-2.064.869	-1.307.915	-38.967.987
<b>RESULTADO FINACIERO BRUTO</b>	<b>59.453.491</b>	<b>35.944.930</b>	<b>95.398.420</b>	<b>29.238.623</b>	<b>3.771.014</b>	<b>839.485</b>	<b>8.148.400</b>	<b>6.702.579</b>	<b>746.609</b>	<b>1.451.990</b>	<b>7.322.165</b>	<b>5.910.834</b>	<b>7.532.980</b>	<b>8.491.515</b>	<b>175.554.615</b>
OTROS INGRESOS OPERATIVOS	39.747	2.800.893	2.840.640	4.262.759	513.929	1.296	1.429.590	2.425.635	47.087	562.495	765.493	1.089.177	826.859	269.284	15.034.243
OTROS GASTOS OPERATIVOS	-2.708.375	-107.421	-2.815.797	-425.173	-	-	-57.438	-1.408.167	-34.402	-22.594	-303.122	-70.592	-179.612	-53.734	-5.370.631
<b>RESULTADO DE OPERACION BRUTO</b>	<b>56.784.862</b>	<b>38.638.401</b>	<b>95.423.264</b>	<b>33.076.208</b>	<b>4.284.943</b>	<b>840.781</b>	<b>9.520.552</b>	<b>7.720.047</b>	<b>759.295</b>	<b>1.991.891</b>	<b>7.784.537</b>	<b>6.929.418</b>	<b>8.180.227</b>	<b>8.707.065</b>	<b>185.218.228</b>
RECUPERACION DE ACTIVOS FINANCIEROS	3.953.477	5.732.522	9.685.999	1.627.935	18.819	837.093	1.862.559	488.625	6.632	528.395	3.262.729	1.475.198	2.347.467	2.777.810	24.919.261
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-6.939.345	-6.631.914	-13.571.259	-2.340.265	-327.143	-53.320	-3.270.507	-801.985	-19.516	-341.582	-2.145.986	-1.631.704	-2.643.639	-4.536.914	-31.683.821
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>53.798.995</b>	<b>37.739.009</b>	<b>91.538.004</b>	<b>32.363.878</b>	<b>3.976.619</b>	<b>1.624.554</b>	<b>8.112.604</b>	<b>7.406.686</b>	<b>746.411</b>	<b>2.178.704</b>	<b>8.901.280</b>	<b>6.772.912</b>	<b>7.884.055</b>	<b>6.947.960</b>	<b>178.453.668</b>
GASTOS DE ADMINISTRACION	-43.752.734	-29.908.222	-73.660.956	-14.916.060	-3.892.096	-1.066.454	-6.505.041	-7.397.374	-552.495	-3.348.104	-8.892.923	-3.904.085	-6.643.787	-5.670.894	#####
<b>RESULTADO DE OPERACION NETO</b>	<b>10.046.261</b>	<b>7.830.787</b>	<b>17.877.048</b>	<b>17.447.818</b>	<b>84.523</b>	<b>558.100</b>	<b>1.607.563</b>	<b>9.313</b>	<b>193.916</b>	<b>-1.169.400</b>	<b>8.357</b>	<b>2.868.827</b>	<b>1.240.269</b>	<b>1.277.066</b>	<b>42.003.400</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-186.664	-320.433	-507.096	-421.231	-4.651	1.821	-	1.054	-	8.680	37.023	18.039	-	20.142	-846.219
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-26.232	-13.104	-39.336	20	-302	-	-	-	-	-3.943	-	-	-	-26.709	-70.270
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>9.833.365</b>	<b>7.497.251</b>	<b>17.330.615</b>	<b>17.026.607</b>	<b>79.570</b>	<b>559.921</b>	<b>1.607.563</b>	<b>10.366</b>	<b>193.916</b>	<b>-1.164.662</b>	<b>45.380</b>	<b>2.886.866</b>	<b>1.240.269</b>	<b>1.270.499</b>	<b>41.086.911</b>
INGRESOS EXTRAORDINARIOS	591.589	1.986.099	2.577.688	-	-	-	-	512.164	87.886	125.324	54.132	1.623	4.448	-	3.363.264
GASTOS EXTRAORDINARIOS	-303.737	-17.952	-321.689	-	-	-	-	-	-2.256	-	-	-	-	-434	-324.380
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>10.121.217</b>	<b>9.465.397</b>	<b>19.586.614</b>	<b>17.026.607</b>	<b>79.570</b>	<b>559.921</b>	<b>1.607.563</b>	<b>522.530</b>	<b>279.546</b>	<b>-1.039.339</b>	<b>99.512</b>	<b>2.888.489</b>	<b>1.244.717</b>	<b>1.270.065</b>	<b>44.125.795</b>
INGRESOS DE GESTIONES ANTERIORES	6.778	522.241	529.019	17.627	-	-	17.262	-	-	17.697	93.389	-	1.997	-	676.991
GASTOS DE GESTIONES ANTERIORES	-250.538	-1.357.811	-1.608.349	-56.767	-	-	-12.974	-	-	-4.760	-168.581	-	-3.867	17.092	-1.838.207
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>9.877.457</b>	<b>8.629.827</b>	<b>18.507.284</b>	<b>16.987.467</b>	<b>79.570</b>	<b>559.921</b>	<b>1.611.851</b>	<b>522.530</b>	<b>279.546</b>	<b>-1.026.402</b>	<b>24.320</b>	<b>2.888.489</b>	<b>1.242.847</b>	<b>1.287.157</b>	<b>42.964.580</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	2	-	-	-	-	2
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>9.877.457</b>	<b>8.629.827</b>	<b>18.507.284</b>	<b>16.987.467</b>	<b>79.570</b>	<b>559.921</b>	<b>1.611.851</b>	<b>522.530</b>	<b>279.546</b>	<b>-1.026.400</b>	<b>24.320</b>	<b>2.888.489</b>	<b>1.242.847</b>	<b>1.287.157</b>	<b>42.964.582</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>9.877.457</b>	<b>8.629.827</b>	<b>18.507.284</b>	<b>16.987.467</b>	<b>79.570</b>	<b>559.921</b>	<b>1.611.851</b>	<b>522.530</b>	<b>279.546</b>	<b>-1.026.400</b>	<b>24.320</b>	<b>2.888.489</b>	<b>1.242.847</b>	<b>1.287.157</b>	<b>42.964.582</b>

**CUADRO Nº 3**  
**INDICADORES FINANCIEROS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto de 2009**  
**(En porcentajes)**

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>															
Disponibilidades/Total Activo	4,96%	7,90%	6,08%	7,70%	1,78%	19,71%	2,85%	7,64%	1,82%	8,32%	11,34%	2,35%	2,04%	17,79%	<b>6,86%</b>
Inversiones Temporarias/Total Activo	7,76%	25,57%	14,58%	1,79%	9,61%	7,16%	0,06%	1,38%	11,36%	0,13%	3,91%	0,68%	0,03%	0,22%	<b>7,07%</b>
Cartera / Total Activo	80,61%	60,11%	72,76%	85,07%	78,26%	69,72%	92,83%	82,89%	85,62%	66,56%	70,76%	76,25%	85,24%	76,94%	<b>77,64%</b>
Otras Cuentas por cobrar / Total Activo	1,06%	1,12%	1,08%	0,22%	3,71%	1,25%	1,29%	0,34%	0,11%	16,81%	5,21%	0,33%	1,87%	2,38%	<b>1,54%</b>
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,08%	-0,02%	0,00%	0,11%	0,13%	2,01%	0,21%	0,00%	<b>0,17%</b>
Inversiones Permanentes / Total Activo	1,11%	0,60%	0,91%	1,09%	2,63%	0,10%	0,04%	1,42%	0,15%	0,25%	0,94%	12,68%	5,63%	0,11%	<b>1,96%</b>
Bienes de Uso / Total Activo	3,17%	3,96%	3,47%	3,93%	3,46%	1,89%	2,79%	3,89%	0,88%	6,59%	2,54%	5,68%	4,68%	2,39%	<b>3,65%</b>
Otros Activos / Total Activo	1,33%	0,75%	1,11%	0,20%	0,55%	0,16%	0,05%	2,47%	0,05%	1,24%	5,18%	0,02%	0,29%	0,17%	<b>1,11%</b>
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	4,31%	6,07%	4,98%	11,35%	0,65%	4,42%	3,04%	0,86%	4,98%	-7,25%	0,04%	4,59%	2,59%	3,13%	<b>4,77%</b>
Resultado Neto / Patrimonio ROE	11,72%	12,38%	12,02%	15,55%	3,00%	5,31%	11,10%	1,89%	10,52%	-240,52%	0,39%	12,87%	9,07%	7,45%	<b>11,27%</b>
Resultado Neto / Ingresos Financieros	14,40%	18,22%	15,96%	52,11%	1,73%	64,32%	13,65%	6,40%	34,29%	-48,61%	0,26%	33,06%	12,95%	13,14%	<b>20,03%</b>
Ingresos Financieros / Activo	29,93%	33,32%	31,23%	21,78%	37,33%	6,87%	22,26%	13,42%	14,53%	14,91%	13,93%	13,87%	19,96%	23,79%	<b>23,84%</b>
Ingresos Financieros / Cartera Bruta	37,58%	52,21%	42,44%	24,81%	44,67%	9,81%	23,32%	16,29%	16,73%	22,16%	19,42%	17,80%	22,60%	31,52%	<b>30,20%</b>
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	23,97%	32,96%	26,96%	11,35%	37,89%	12,01%	12,84%	14,77%	11,34%	35,13%	18,24%	7,96%	15,64%	18,24%	<b>19,21%</b>
Gastos Administrativos / Activo	19,09%	21,04%	19,84%	9,96%	31,67%	8,42%	12,26%	12,17%	9,84%	23,64%	13,08%	6,20%	13,82%	13,77%	<b>15,16%</b>
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	98,39%	95,68%	97%	99%	95%	98%	96%	98%	96%	94%	95%	97%	94%	96%	<b>97%</b>
Cartera Vencida / Cartera Bruta	1,24%	1,46%	1,31%	0,19%	4,91%	1,10%	2,19%	0,73%	3,47%	2,68%	1,48%	2,31%	1,68%	2,68%	<b>1,37%</b>
Cartera en Ejecución / Cartera Bruta	0,37%	2,86%	1,19%	0,41%	0,00%	1,09%	2,10%	0,85%	0,42%	3,39%	3,15%	0,46%	3,97%	0,85%	<b>1,33%</b>
Previsión cartera incobrable / Cartera en Mora	111,59%	162,25%	140,59%	732,48%	158,23%	80,05%	89,17%	215,35%	167,90%	67,35%	73,99%	146,02%	109,02%	107,23%	<b>146,60%</b>
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	8%	15%	10%	28%	2%	117%	4%	14%	3%	9%	12%	4%	3%	31%	<b>12%</b>
Disponibilidades + Inversiones Temporarias / Pasivo	20,12%	65,66%	35,30%	35,10%	14,51%	159,95%	4,01%	16,53%	25,03%	8,72%	16,79%	4,71%	2,90%	31,01%	<b>24,18%</b>
Disponibilidades + Inversiones Temporarias / Activo	12,72%	33,46%	20,66%	9,49%	11,39%	26,88%	2,91%	9,01%	13,18%	8,46%	15,25%	3,03%	2,07%	18,01%	<b>13,93%</b>
<b>SOLVENCIA</b>															
Patrimonio/Activo	37%	49%	41%	73%	22%	83%	27%	45%	47%	3%	9%	36%	29%	42%	<b>42%</b>
Cartera Vencida+Ejecución/Patrimonio	3,47%	5,62%	4,45%	0,72%	19,03%	1,84%	14,96%	2,88%	7,14%	135,51%	36,06%	6,04%	17,50%	6,35%	<b>5,03%</b>
Cartera Vencida+Ejecución-Prev/Patrimonio	-0,40%	-3,50%	-1,81%	-4,53%	-11,08%	0,37%	1,62%	-3,32%	-4,84%	44,25%	9,38%	-2,78%	-1,58%	-0,46%	<b>-2,34%</b>

Cuadro N° 4

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	23.630.304	22.544.871	775.449	309.984	1.055	10.702	11.757
CHUQUISACA	35.141.037	33.545.551	787.376	808.110	1.164	12.994	14.158
COCHABAMBA	67.574.337	64.920.739	1.364.432	1.289.166	3.020	21.657	24.677
LA PAZ	255.134.058	250.882.747	2.009.401	2.241.910	15.533	64.509	80.042
ORURO	39.522.104	39.117.784	276.165	128.155	1.610	11.551	13.161
PANDO	14.443.882	13.863.309	180.230	400.343	453	445	898
POTOSI	13.372.475	12.589.344	416.713	366.419	600	6.865	7.465
SANTA CRUZ	130.645.231	127.058.558	2.089.996	1.496.678	4.069	34.428	38.497
TARJUA	44.969.145	44.070.089	587.016	312.039	1.754	10.411	12.165
<b>TOTAL</b>	<b>624.432.573</b>	<b>608.592.992</b>	<b>8.486.777</b>	<b>7.352.804</b>	<b>29.258</b>	<b>173.562</b>	<b>202.820</b>
	100%	97,46%	1,36%	1,18%	14,43%	85,57%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	35.735.118	34.943.112	499.473	292.533	1.899	4.789	6.688
CHUQUISACA	26.603.715	25.971.732	162.476	469.507	1.608	4.313	5.921
COCHABAMBA	83.182.636	81.336.934	1.354.829	490.874	3.058	10.093	13.151
LA PAZ	92.488.422	90.231.715	878.681	1.378.026	6.994	16.868	23.862
ORURO	23.391.549	22.935.328	293.417	162.804	959	3.550	4.509
PANDO	8.988.081	8.725.489	151.693	110.900	246	1.536	1.782
POTOSI	30.697.591	29.882.229	160.575	654.786	1.706	5.496	7.202
SANTA CRUZ	115.009.672	109.598.590	2.383.988	3.027.094	5.550	17.738	23.288
TARJUA	24.922.897	24.470.385	237.487	215.026	1.858	6.612	8.470
<b>TOTAL</b>	<b>441.019.682</b>	<b>428.095.514</b>	<b>6.122.618</b>	<b>6.801.550</b>	<b>23.878</b>	<b>70.995</b>	<b>94.873</b>
	100%	97,07%	1,39%	1,54%	25,17%	74,83%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	59.365.422	57.487.984	1.274.922	602.517	2.954	15.491	18.445
CHUQUISACA	61.744.752	59.517.283	949.851	1.277.617	2.772	17.307	20.079
COCHABAMBA	150.756.974	146.257.673	2.719.261	1.780.040	6.078	31.750	37.828
LA PAZ	347.622.480	341.114.462	2.888.082	3.619.936	22.527	81.377	103.904
ORURO	62.913.653	62.053.112	569.581	290.959	2.569	15.101	17.670
PANDO	23.431.963	22.588.798	331.923	511.242	699	1.981	2.680
POTOSI	44.070.066	42.471.573	577.288	1.021.205	2.306	12.361	14.667
SANTA CRUZ	245.654.903	236.657.148	4.473.984	4.523.772	9.619	52.166	61.785
TARJUA	69.892.042	68.540.473	824.503	527.065	3.612	17.023	20.635
<b>TOTAL</b>	<b>1.065.452.256</b>	<b>1.036.688.506</b>	<b>14.609.396</b>	<b>14.154.354</b>	<b>53.136</b>	<b>244.557</b>	<b>297.693</b>
	100%	97,30%	1,37%	1,33%	17,85%	82,15%	100%

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

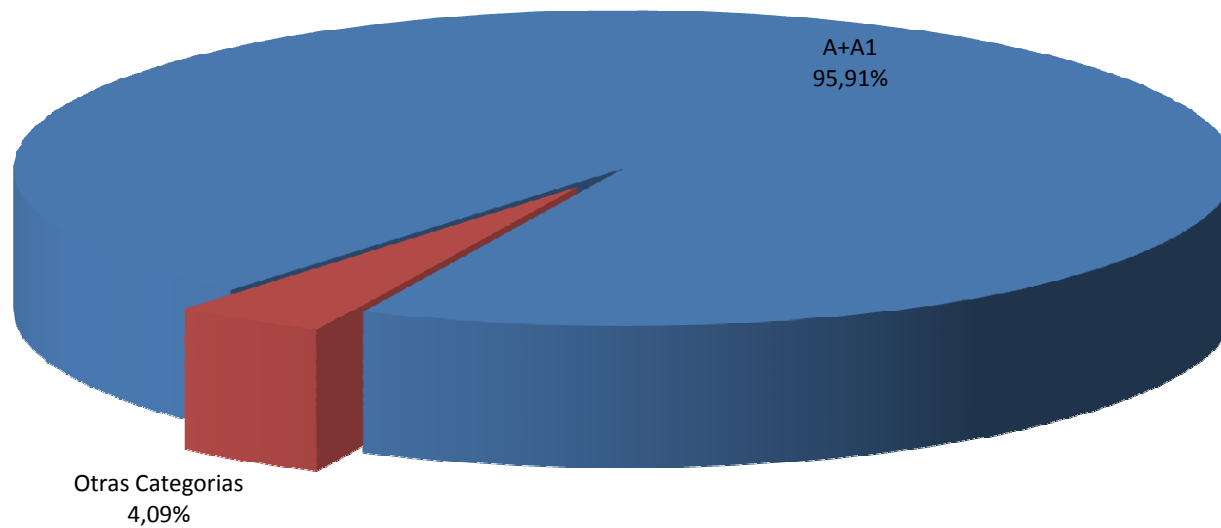
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	173.034.490	169.612.667	2.597.746	824.077	5.510	58.244	63.754
PRO MUJER	120.486.279	115.176.331	1.723.164	3.586.784	2.933	70.177	73.110
DIACONIA	154.610.646	153.769.171	241.905	599.571	12.182	23.624	35.806
EMPRENDER	13.446.430	12.762.769	683.661	-	1.563	5.133	6.696
FONCRESOL	3.939.669	3.806.457	63.125	70.086	345	1.503	1.848
FUNBODEM	64.528.719	61.988.790	1.335.121	1.204.808	2.177	4.483	6.660
IDEPRO	38.414.364	37.548.822	382.586	482.956	1.073	1.006	2.079
IMPRO	6.743.168	6.476.942	235.852	30.374	825	764	1.589
SARTAWI	4.036.696	3.752.180	94.663	189.853	554	824	1.378
ANED	-	-	-	-	-	-	-
CIDRE	18.711.329	18.196.317	433.038	81.974	322	199	521
FONDECO	-	-	-	-	-	-	-
FUBODE	26.480.783	25.502.546	695.915	282.322	1.774	7.605	9.379
<b>TOTAL</b>	<b>624.432.573</b>	<b>608.592.992</b>	<b>8.486.777</b>	<b>7.352.804</b>	<b>29.258</b>	<b>173.562</b>	<b>202.820</b>
	100%	97,46%	1,36%	1,18%	14,43%	85,57%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	100.721.567	99.748.990	797.036	175.541	3.824	37.692	41.516
PRO MUJER	15.604.563	15.034.488	262.859	307.215	661	10.110	10.771
DIACONIA	42.470.635	42.138.693	128.274	203.667	4.502	2.419	6.921
EMPRENDER	1.960.907	1.888.534	72.373	-	162	533	695
FONCRESOL	9.375.725	9.217.323	82.781	75.621	857	1.601	2.458
FUNBODEM	11.461.297	10.742.906	329.711	388.680	597	687	1.284
IDEPRO	36.710.474	36.382.905	169.476	158.094	1.009	836	1.845
IMPRO	567.258	549.147	18.111	-	82	74	156
SARTAWI	10.257.577	9.674.656	288.621	294.300	614	161	775
ANED	73.140.697	69.753.753	1.085.282	2.301.663	5.003	5.416	10.419
CIDRE	54.892.759	53.374.924	1.264.411	253.424	1.271	658	1.929
FONDECO	63.700.984	60.101.674	1.069.048	2.530.262	4.136	6.380	10.516
FUBODE	20.155.240	19.487.521	554.635	113.083	1.160	4.428	5.588
<b>TOTAL</b>	<b>441.019.682</b>	<b>428.095.514</b>	<b>6.122.618</b>	<b>6.801.550</b>	<b>23.878</b>	<b>70.995</b>	<b>94.873</b>
	100%	97,07%	1,39%	1,54%	25,17%	74,83%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	273.756.057	269.361.657	3.394.782	999.618	9.334	95.936	105.270
PRO MUJER	136.090.842	130.210.819	1.986.024	3.893.999	3.594	80.287	83.881
DIACONIA	197.081.281	195.907.864	370.179	803.238	16.684	26.043	42.727
EMPRENDER	15.407.337	14.651.303	756.034	-	1.725	5.666	7.391
FONCRESOL	13.315.394	13.023.780	145.906	145.707	1.202	3.104	4.306
FUNBODEM	75.990.017	72.731.696	1.664.832	1.593.488	2.774	5.170	7.944
IDEPRO	75.124.838	73.931.727	552.062	641.050	2.082	1.842	3.924
IMPRO	7.310.426	7.026.089	253.963	30.374	907	838	1.745
SARTAWI	14.294.273	13.426.837	383.284	484.153	1.168	985	2.153
ANED	73.140.697	69.753.753	1.085.282	2.301.663	5.003	5.416	10.419
CIDRE	73.604.088	71.571.241	1.697.449	335.398	1.593	857	2.450
FONDECO	63.700.984	60.101.674	1.069.048	2.530.262	4.136	6.380	10.516
FUBODE	46.636.022	44.990.067	1.250.551	395.404	2.934	12.033	14.967
<b>TOTAL</b>	<b>1.065.452.256</b>	<b>1.036.688.506</b>	<b>14.609.396</b>	<b>14.154.354</b>	<b>53.136</b>	<b>244.557</b>	<b>297.693</b>
	100%	97,30%	1,37%	1,33%	17,85%	82,15%	100%

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto 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	268.568.264	817.033	-	369.414	-	614.891	-	3.386.456	-	-	-	-	-	273.756.057
PRO MUJER	130.210.819	777.785	-	585.399	-	622.840	-	3.893.999	-	-	-	-	-	136.090.842
DIACONIA	195.778.385	188.525	-	250.701	-	78.612	-	785.058	-	-	-	-	-	197.081.281
EMPRENDER	14.656.503	121.605	-	118.141	-	81.934	-	429.155	-	-	-	-	-	15.407.338
FONCRESOL	3.734.016	72.441	-	38.338	-	14.527	-	80.346	9.126.740	17.745	135.597	15.042	80.601	13.315.394
FUNBODEM	72.313.535	1.451.856	-	313.256	-	221.633	-	1.689.737	-	-	-	-	-	75.990.017
IDEPRO	72.440.454	1.494.977	-	272.646	-	276.322	-	640.441	-	-	-	-	-	75.124.838
IMPRO	7.055.884	151.246	-	42.744	-	30.179	-	30.374	-	-	-	-	-	7.310.426
SARTAWI	4.801.842	60.136	-	34.348	-	7.388	-	208.533	8.624.995	39.773	220.229	21.410	275.620	14.294.273
ANED	33.646.262	2.052.530	-	306.877	-	234.198	-	1.084.023	32.244.768	1.810.205	350.126	202.023	1.209.685	73.140.607
CIDRE	65.849.767	5.278.504	502.248	719.865	-	316.672	177.414	759.617	-	-	-	-	-	73.604.088
FONDECO	34.343.008	722.658	-	175.889	-	138.739	-	992.388	23.845.352	657.679	496.773	456.312	1.872.186	63.700.984
FUBODE	44.618.564	371.503	-	156.687	-	232.859	-	1.256.409	-	-	-	-	-	46.636.022
TOTAL	948.017.303	13.560.799	502.248	3.384.305	-	2.870.792	177.414	15.236.433	73.841.856	2.525.402	1.202.726	694.787	3.438.092	1.065.452.247
	88,98%	1,27%	0,05%	0,32%	0,00%	0,27%	0,02%	1,43%	6,93%	0,24%	0,11%	0,07%	0,32%	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**

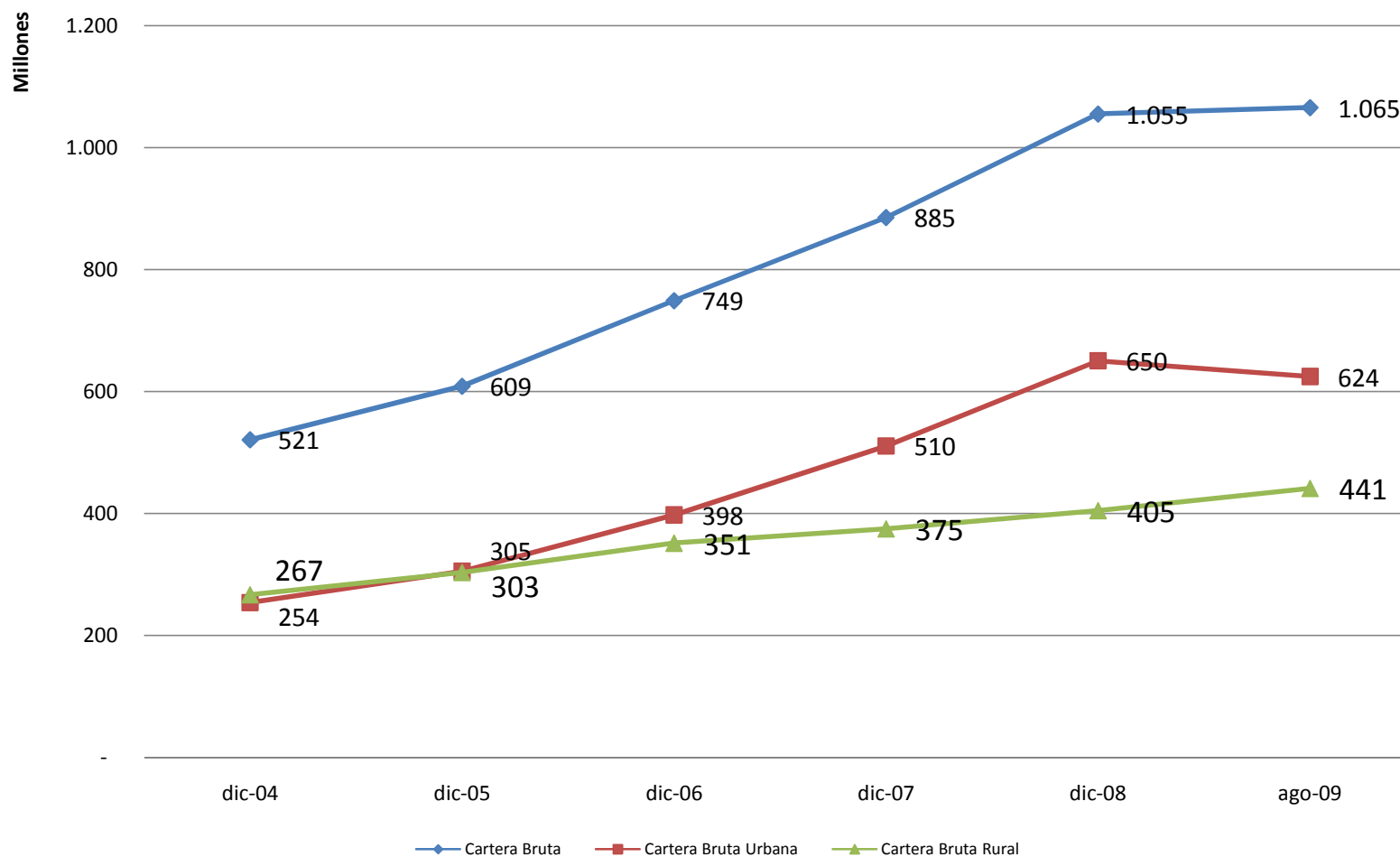


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Agosto de 2009  
(En Bolivianos)

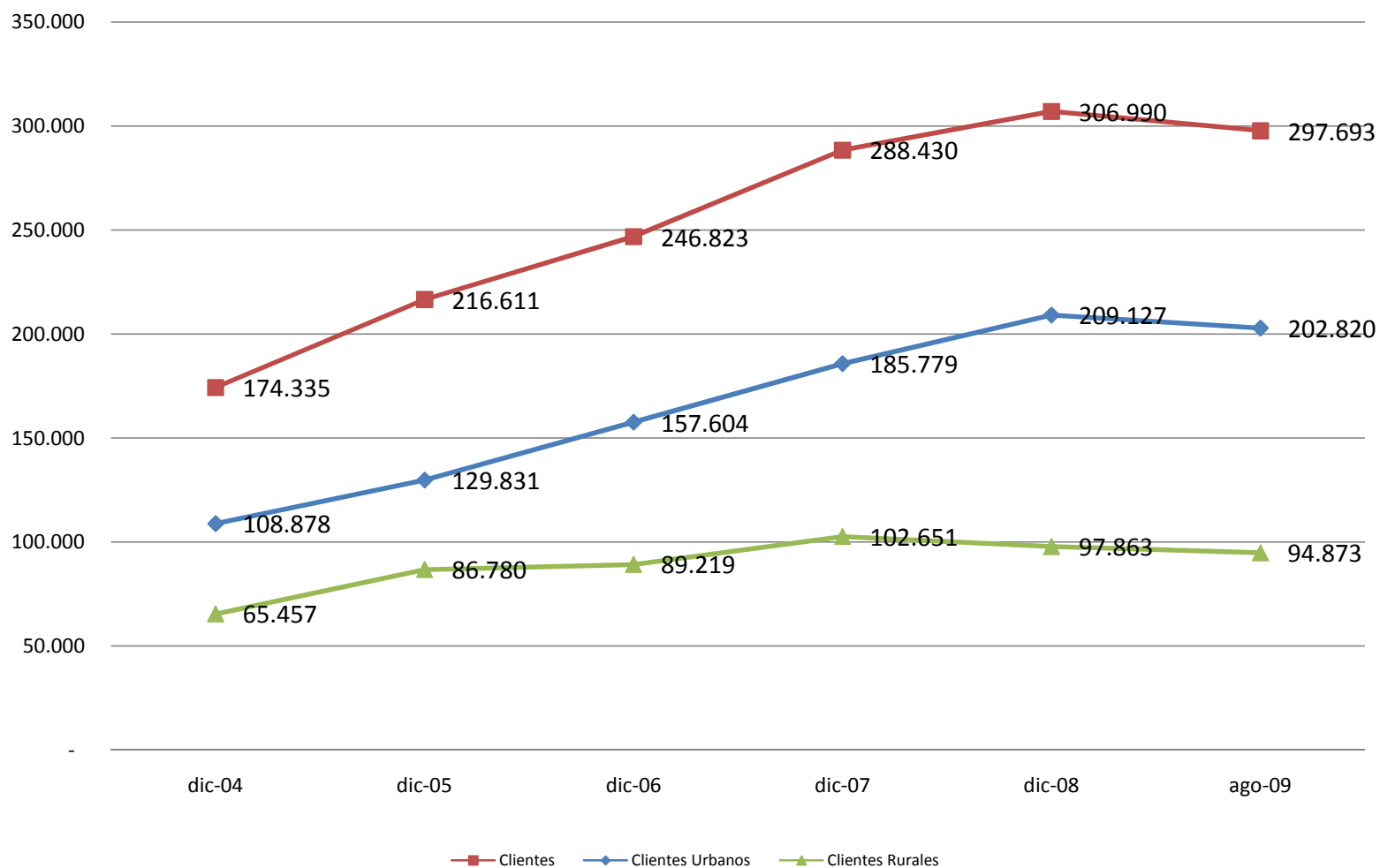
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CRECER	10.455.000	-	162.579.490	-	-	-	-	-	173.034.490
PRO MUJER	-	-	120.486.279	-	-	-	-	-	120.486.279
DIACONIA	-	-	154.610.646	-	-	-	-	-	154.610.646
EMPRENDER	-	-	679.280	12.767.151	-	-	-	-	13.446.431
FONCRESOL	-	-	3.939.669	-	-	-	-	-	3.939.669
FUNBODEM	-	-	61.617.981	-	2.910.739	-	-	-	64.528.719
IDEPRO	-	551.089	-	37.863.275	-	-	-	-	38.414.364
IMPRO	-	-	6.743.168	-	-	-	-	-	6.743.168
SARTAWI	-	-	3.607.923	428.774	-	-	-	-	4.036.696
ANED	-	-	-	-	-	-	-	-	-
CIDRE	8.723.805	2.167.049	12.284	-	-	1.166.479	-	6.641.713	18.711.329
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	16.776.278	-	9.399.772	-	-	-	-	304.733	26.480.782
TOTAL	35.955.083	2.718.138	523.676.492	51.059.199	2.910.739	1.166.479	-	6.946.445	624.432.574
	5,76%	0,44%	83,86%	8,18%	0,47%	0,19%	0,00%	1,11%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	100.721.567	-	-	-	-	-	100.721.567
PRO MUJER	-	-	15.604.563	-	-	-	-	-	15.604.563
DIACONIA	-	-	42.470.635	-	-	-	-	-	42.470.635
EMPRENDER	-	-	14.596	1.946.311	-	-	-	-	1.960.907
FONCRESOL	-	-	-	-	-	-	-	9.375.725	9.375.725
FUNBODEM	-	-	10.893.106	-	568.192	-	-	-	11.461.297
IDEPRO	-	-	-	36.710.474	-	-	-	-	36.710.474
IMPRO	-	-	567.258	-	-	-	-	-	567.258
SARTAWI	-	-	2.735.385	75.486	-	-	-	7.446.706	10.257.577
ANED	-	-	520.427	-	36.803.463	-	-	35.816.807	73.140.697
CIDRE	22.044.527	2.161.776	1.208.401	-	-	503.955	-	28.974.100	54.892.759
FONDECO	-	-	36.372.682	-	-	-	-	27.328.302	63.700.984
FUBODE	7.607.136	-	4.523.203	-	-	-	-	8.024.901	20.155.240
TOTAL	29.651.663	2.161.776	215.631.821	38.732.271	37.371.655	503.955	-	116.966.542	441.019.682
	6,72%	0,49%	48,89%	8,78%	8,47%	0,11%	0,00%	26,52%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	10.455.000	-	263.301.057	-	-	-	-	-	273.756.057
PRO MUJER	-	-	136.090.842	-	-	-	-	-	136.090.842
DIACONIA	-	-	197.081.281	-	-	-	-	-	197.081.281
EMPRENDER	-	-	693.876	14.713.462	-	-	-	-	15.407.338
FONCRESOL	-	-	3.939.669	-	-	-	-	9.375.725	13.315.394
FUNBODEM	-	-	72.511.086	-	3.478.930	-	-	-	75.990.017
IDEPRO	-	551.089	-	74.573.749	-	-	-	-	75.124.838
IMPRO	-	-	7.310.426	-	-	-	-	-	7.310.426
SARTAWI	-	-	6.343.308	504.259	-	-	-	7.446.706	14.294.273
ANED	-	-	520.427	-	36.803.463	-	-	35.816.807	73.140.697
CIDRE	30.768.332	4.328.825	1.220.685	-	-	1.670.434	-	35.615.813	73.604.088
FONDECO	-	-	36.372.682	-	-	-	-	27.328.302	63.700.984
FUBODE	24.383.413	-	13.922.975	-	-	-	-	8.329.634	46.636.022
TOTAL	65.606.745	4.879.914	739.308.313	89.791.470	40.282.393	1.670.434	-	123.912.987	1.065.452.256
	6,16%	0,46%	69,39%	8,43%	3,78%	0,16%	0,00%	11,63%	100%



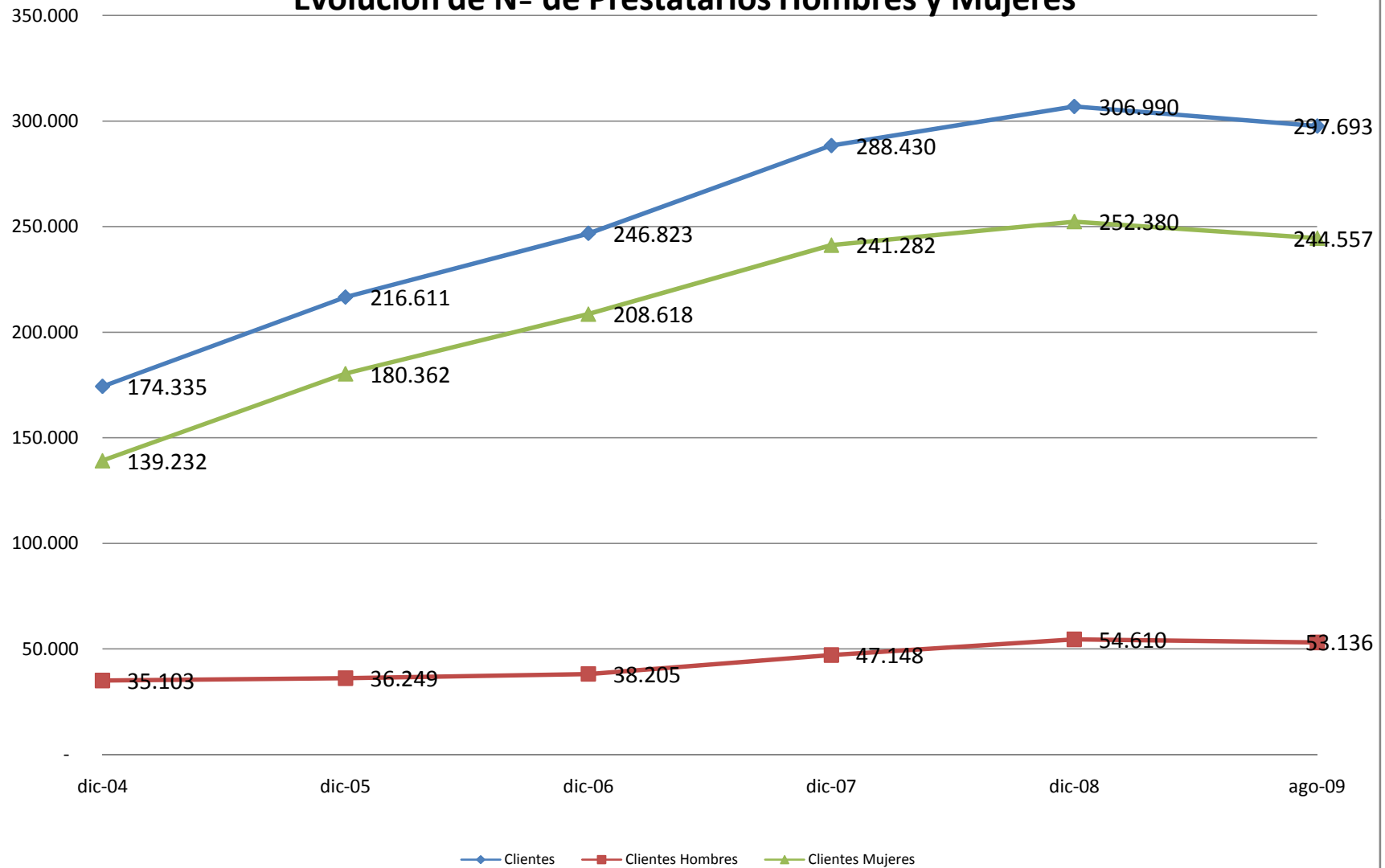
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



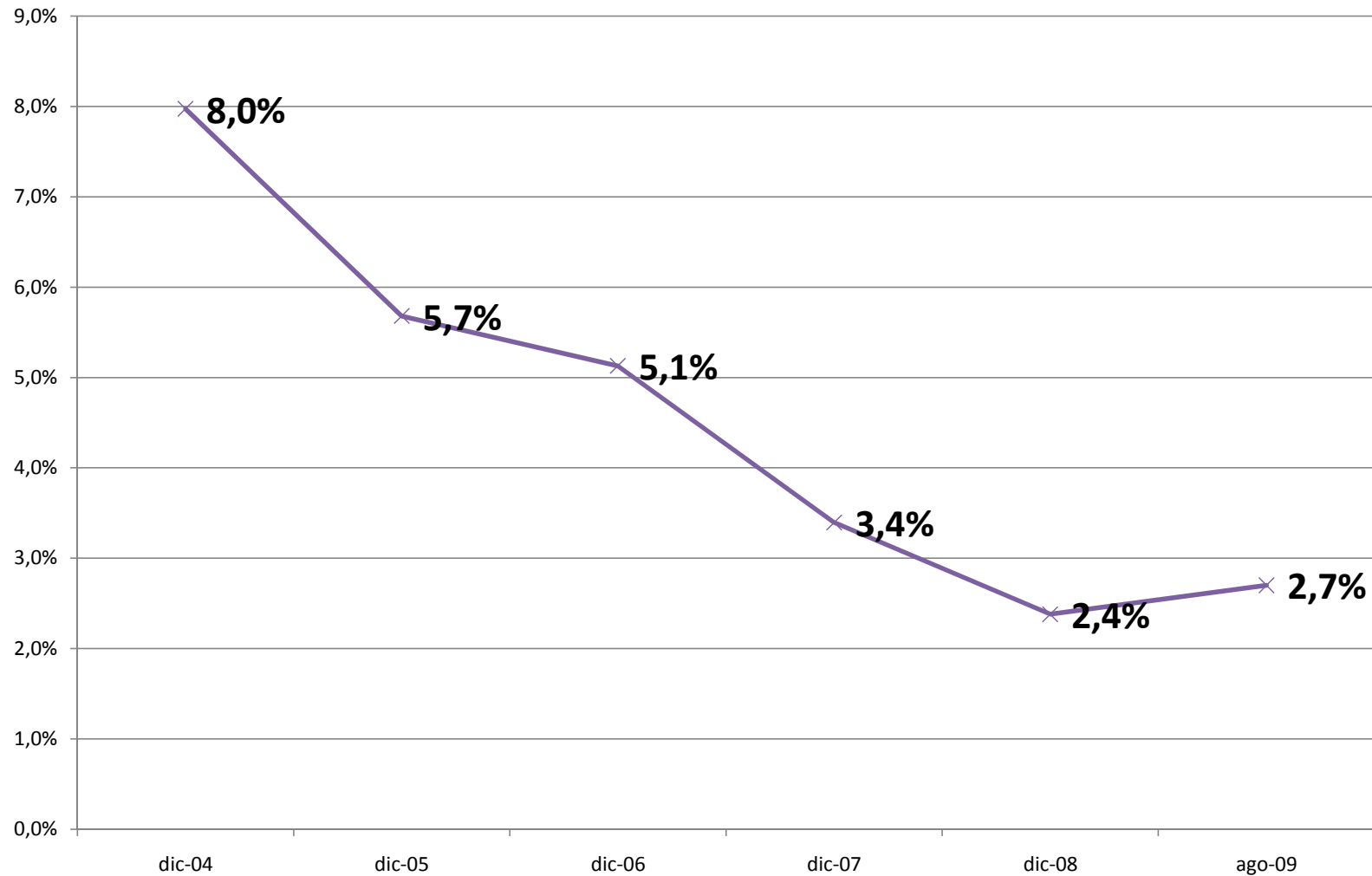
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



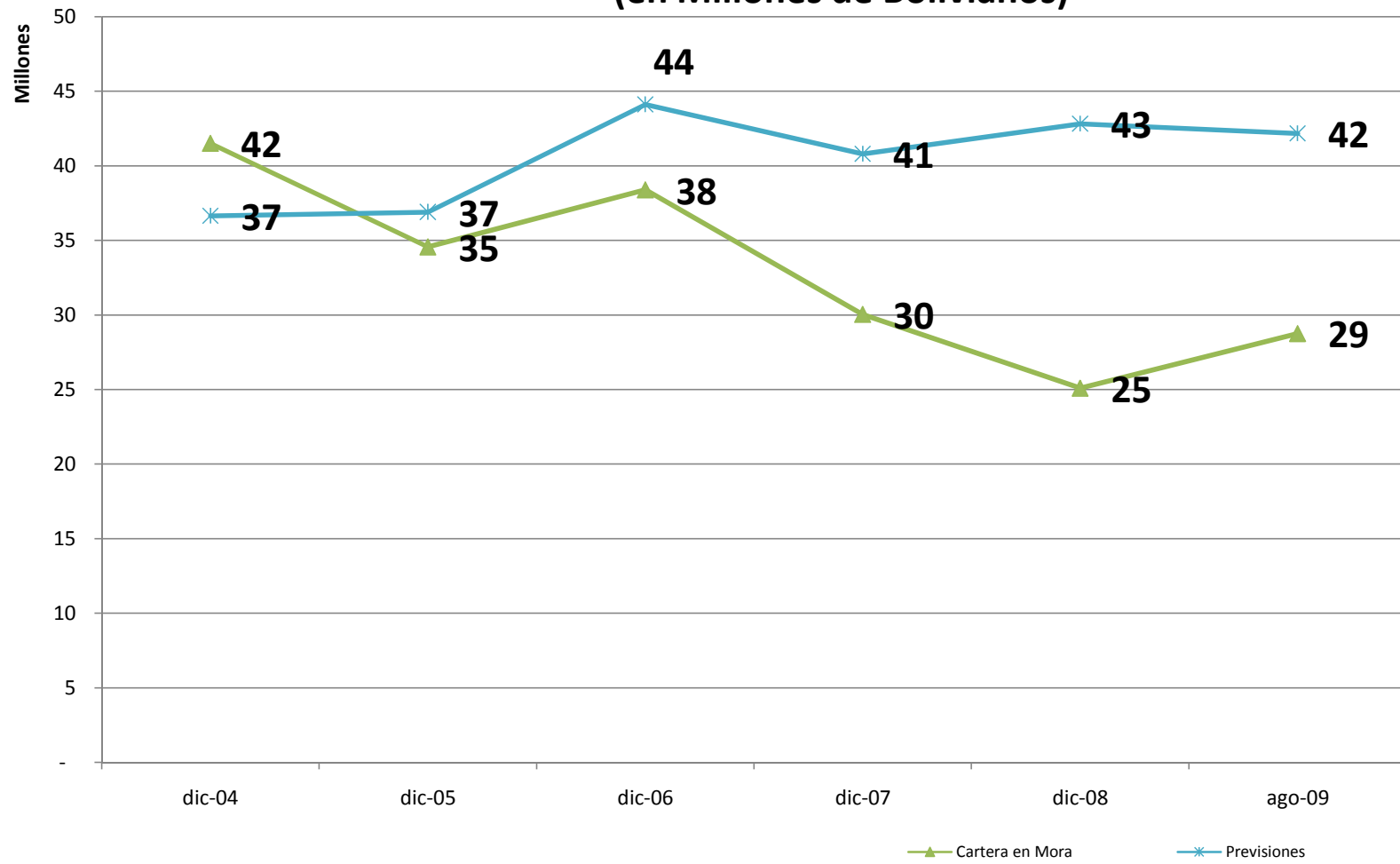
**GRAFICO N° 4**  
**Evolución de N° de Prestatarios Hombres y Mujeres**

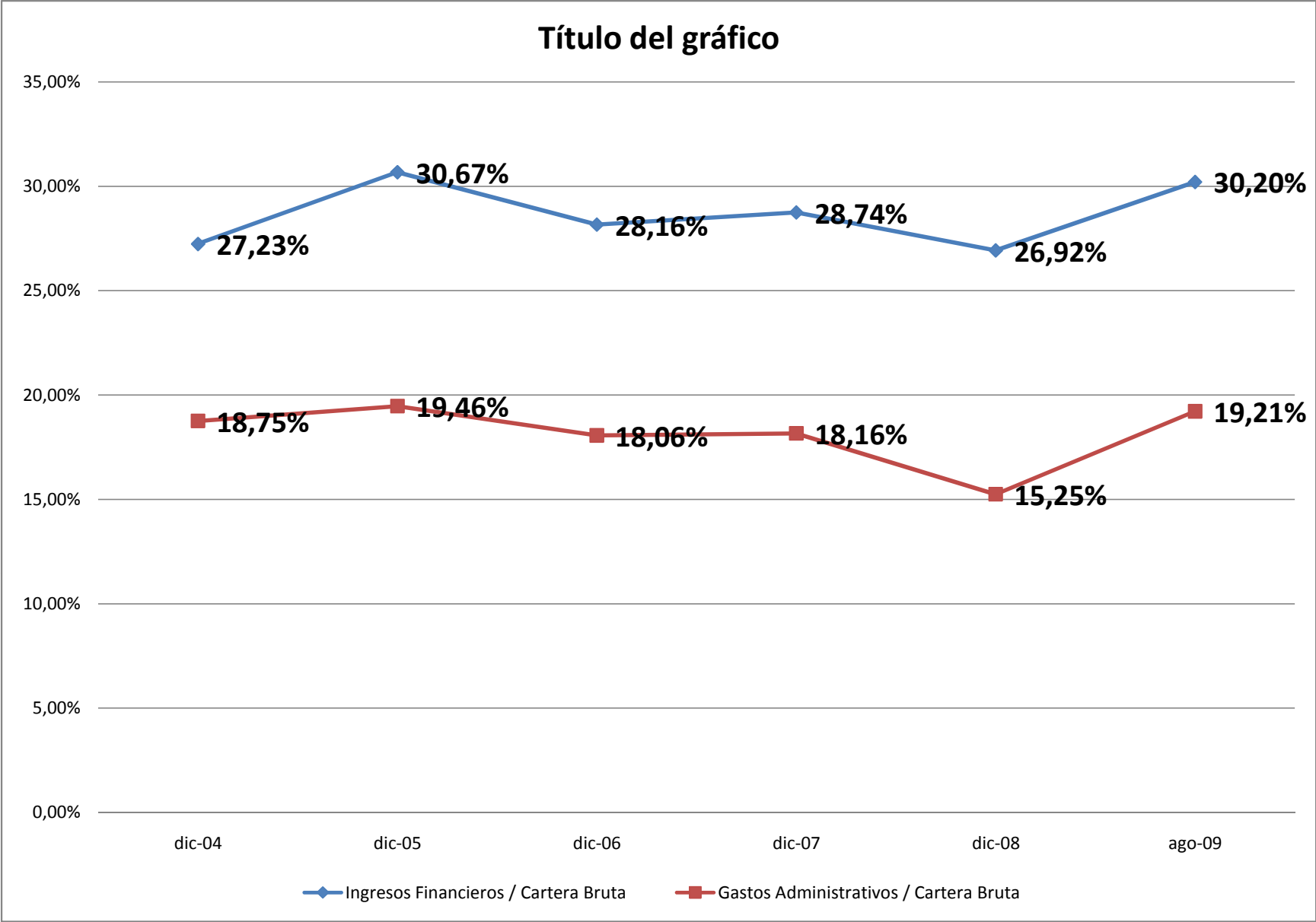


**GRAFICO Nº 5**  
**Evolución de % de Mora**



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

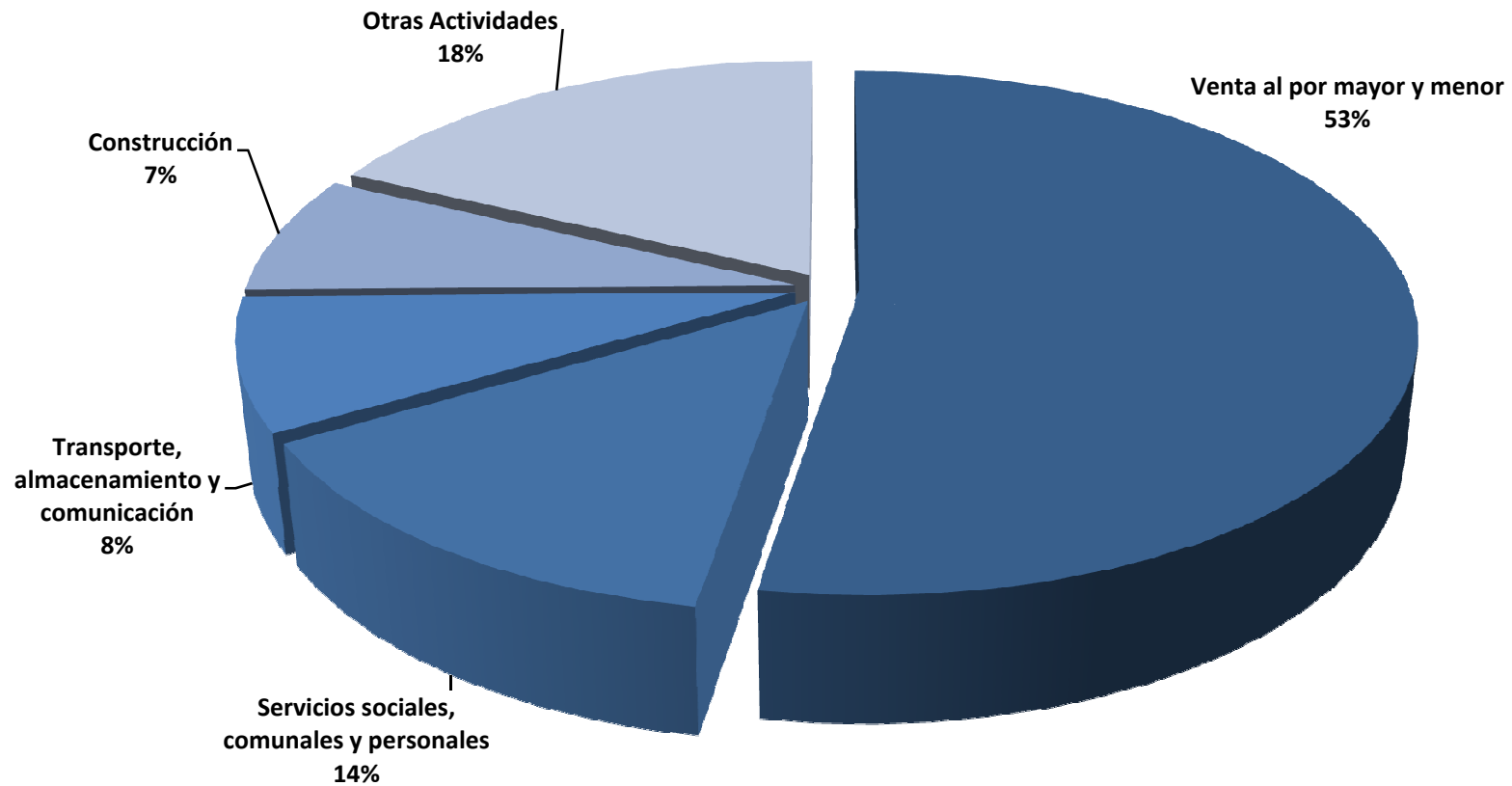




**Cuadro Nº 8**  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto de 2009**  
**(En Bolivianos)**

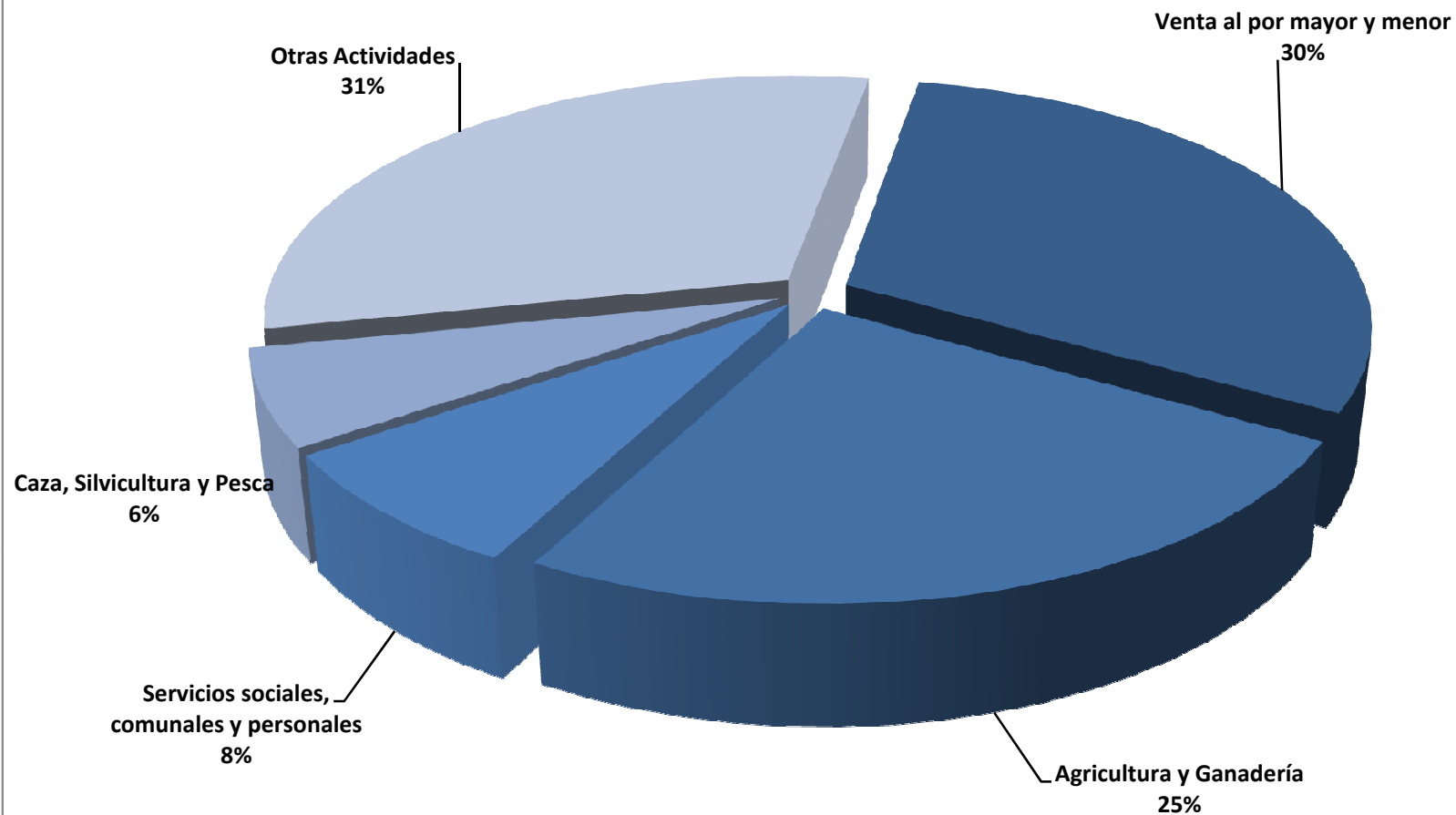
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hotelería y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	22.494.484	-	-	-	-	-	-	109.011.729	-	-	-	-	-	-	41.528.278	-	-	-	173.034.490
PRO MUJER	-	-	-	-	10.777.874	-	-	97.059.230	5.798.153	3.773.999	-	-	-	-	-	-	-	3.077.023	120.486.279
DIACONIA	469.370	10.455	-	295.462	6.645.088	406	38.352.744	64.576.798	223.915	30.900.383	111.420	6.827.124	164.977	68.920	5.628.736	222.926	77.220	34.703	154.610.646
EMPRENDER	-	-	-	-	1.778.984	-	-	9.201.285	1.642.352	823.810	-	-	-	-	-	-	-	-	13.446.430
FONCRESOL	119.775	-	-	-	472.439	-	10.900	3.006.664	-	-	-	-	-	-	328.324	-	-	1.567	3.939.669
FUNBODEM	60.662	-	-	-	2.631.071	-	17.076	10.121.282	3.502.839	15.390.148	18.761	300.178	-	137.918	32.348.785	-	-	-	64.528.719
IDEPRO	-	-	-	-	6.592.840	-	-	12.617.306	-	-	-	-	-	-	-	-	-	19.204.218	38.414.364
IMPRO	-	-	-	-	799.524	-	2.059.898	486.399	-	-	-	849.394	-	481.286	2.066.668	-	-	-	6.743.168
SARTAWI	1.006.696	-	-	-	295.274	-	359.674	1.779.168	-	-	-	595.885	-	-	-	-	-	-	4.036.696
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	1.490.728	-	-	-	1.576.474	4.057	3.091.929	4.036.957	117.000	-	-	-	-	-	-	-	7.978.717	415.468	18.711.329
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	304.733	-	-	-	2.306.428	-	2.023.371	16.776.278	-	-	-	-	-	-	5.069.973	-	-	-	26.480.782
TOTAL	25.946.447	10.455	-	295.462	33.875.995	4.463	45.915.591	328.673.995	11.284.260	50.888.339	130.181	8.572.581	164.977	688.124	86.970.763	222.926	8.055.936	22.732.979	624.432.573
	4,16%	0,06%	0,00%	0,05%	5,43%	0,06%	7,35%	52,64%	1,81%	8,15%	0,02%	1,37%	0,03%	0,11%	13,93%	0,04%	1,29%	3,64%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	13.093.804	-	-	-	-	-	-	63.454.587	-	-	-	-	-	-	24.173.176	-	-	-	100.721.567
PRO MUJER	-	-	-	-	1.036.614	-	-	13.129.440	675.616	383.169	-	-	-	-	-	-	-	379.725	15.604.563
DIACONIA	8.791.161	521.263	-	179.519	1.001.089	2.076	7.328.360	11.884.820	157.919	7.165.215	227.541	2.623.121	61.929	12.787	2.054.108	402.372	57.356	-	42.470.635
EMPRENDER	1.960.907	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.960.907
FONCRESOL	2.639.124	-	-	-	338.229	-	58.379	6.288.582	-	-	-	-	-	-	46.810	-	-	4.600	9.375.725
FUNBODEM	27.718	-	-	7.179	312.910	-	2.070	1.448.243	508.244	3.228.649	-	-	-	31.119	5.895.166	-	-	-	11.461.297
IDEPRO	-	-	-	-	17.771.256	-	-	12.326.635	-	-	-	-	-	-	-	-	-	6.612.583	36.710.474
IMPRO	-	-	-	-	479.296	-	15.898	2.323	-	-	-	-	-	-	69.741	-	-	-	567.258
SARTAWI	8.872.639	-	-	-	51.263	-	274.190	593.940	-	871	-	464.674	-	-	-	-	-	-	10.257.577
ANED	8.956.711	27.128.978	-	114.263	1.379.654	-	-	12.553.578	735.312	5.890.709	-	14.420.388	-	284.804	553.336	-	-	1.122.965	73.140.697
CIDRE	28.718.883	-	-	-	3.181.394	558.992	5.934.936	2.562.867	1.956.722	-	-	-	-	-	-	-	11.122.992	855.973	54.892.759
FONDECO	27.328.302	-	-	-	504.307	-	11.189.104	2.485.275	-	10.236.331	-	-	-	-	-	-	-	11.957.664	63.700.984
FUBODE	8.024.901	-	-	-	739.580	-	2.321.216	7.607.136	-	-	-	-	-	-	1.462.406	-	-	-	20.155.240
TOTAL	108.414.149	27.650.241	-	300.960	26.795.593	561.068	27.124.153	134.337.426	4.033.812	26.904.943	227.541	17.508.183	61.929	328.711	34.254.743	402.372	11.180.348	20.993.598	441.019.682
	24,58%	6,27%	0,00%	0,07%	6,08%	0,13%	6,15%	30,46%	0,91%	6,10%	0,05%	3,97%	0,01%	0,07%	7,77%	0,09%	2,54%	4,75%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	35.588.287	-	-	-	-	-	-	172.466.316	-	-	-	-	-	-	65.701.454	-	-	-	273.756.057
PRO MUJER	-	-	-	-	1.036.614	-	-	110.188.670	6.473.769	4.157.167	-	-	-	-	-	-	-	3.456.748	136.090.842
DIACONIA	9.260.531	531.718	-	474.981	7.646.177	2.482	45.681.104	76.461.618	381.834	38.065.598	338.962	9.450.245	226.906	81.707	7.682.844	625.298	134.575	34.703	197.081.281
EMPRENDER	1.960.907	-	-	-	1.778.984	-	-	9.201.285	1.642.352	823.810	-	-	-	-	-	-	-	-	15.407.337
FONCRESOL	2.758.899	-	-	-	810.669	-	69.279	9.295.246	-	-	-	-	-	-	875.134	-	-	6.167	13.315.934
FUNBODEM	88.380	-	-	7.179	2.943.980	-	19.146	11.569.525	4.011.083	18.618.797	18.761	300.178	-	169.037	38.243.950	-	-	-	75.990.017
IDEPRO	-	-	-	-	24.364.096	-	-	24.943.941	-	-	-	-	-	-	-	-	-	25.816.801	75.124.838
IMPRO	-	-	-	-	1.278.820	-	2.075.795	488.722	-	-	-	849.394	-	481.286	2.136.409	-	-	-	7.310.426
SARTAWI	9.879.335	-	-	-	346.537	-	633.863	2.373.108	-	871	-	1.060.558	-	-	-	-	-	-	14.294.273
ANED	8.956.711	27.128.978	-	114.263	1.379.654	-	-	12.553.578	735.312	5.890.709	-	14.420.388	-	284.804	553.336	-	-	1.122.965	73.140.697
CIDRE	30.209.610	-	-	-	4.757.868	563.049	9.026.865	6.599.824	2.073.722	-	-	-	-	-	-	-	19.101.709	1.271.440	73.604.088
FONDECO	27.328.302	-	-	-	504.307	-	11.189.104	2.485.275	-	10.236.331	-	-	-	-	-	-	-	11.957.664	63.700.984
FUBODE	8.329.634	-	-	-	3.046.008	-	4.344.587	24.383.413	-	-	-	-	-	-	6.532.380	-	-	-	46.636.022
TOTAL	134.360.597	27.649.696	-	396.413	30.671.588	565.531	73.016.744	463.010.521	15.318.072	77.793.282	317.722	26.080.764	236.906	1.016.836	121.325.507	625.298	19.236.384	43.666.488	1.065.492.358
	12,61%	2,60%	0,00%	0,06%	5,69%	0,05%	6,86%	43,46%	1,44%	7,36%	0,03%	2,45%	0,02%	0,10%	11,38%	0,06%	1,81%	4,10%	100%

**GRAFICO Nº 8**  
**DESTINO DE CARTERA URBANA**





**GRAFICO Nº 9**  
**DESTINO DE CARTERA RURAL**



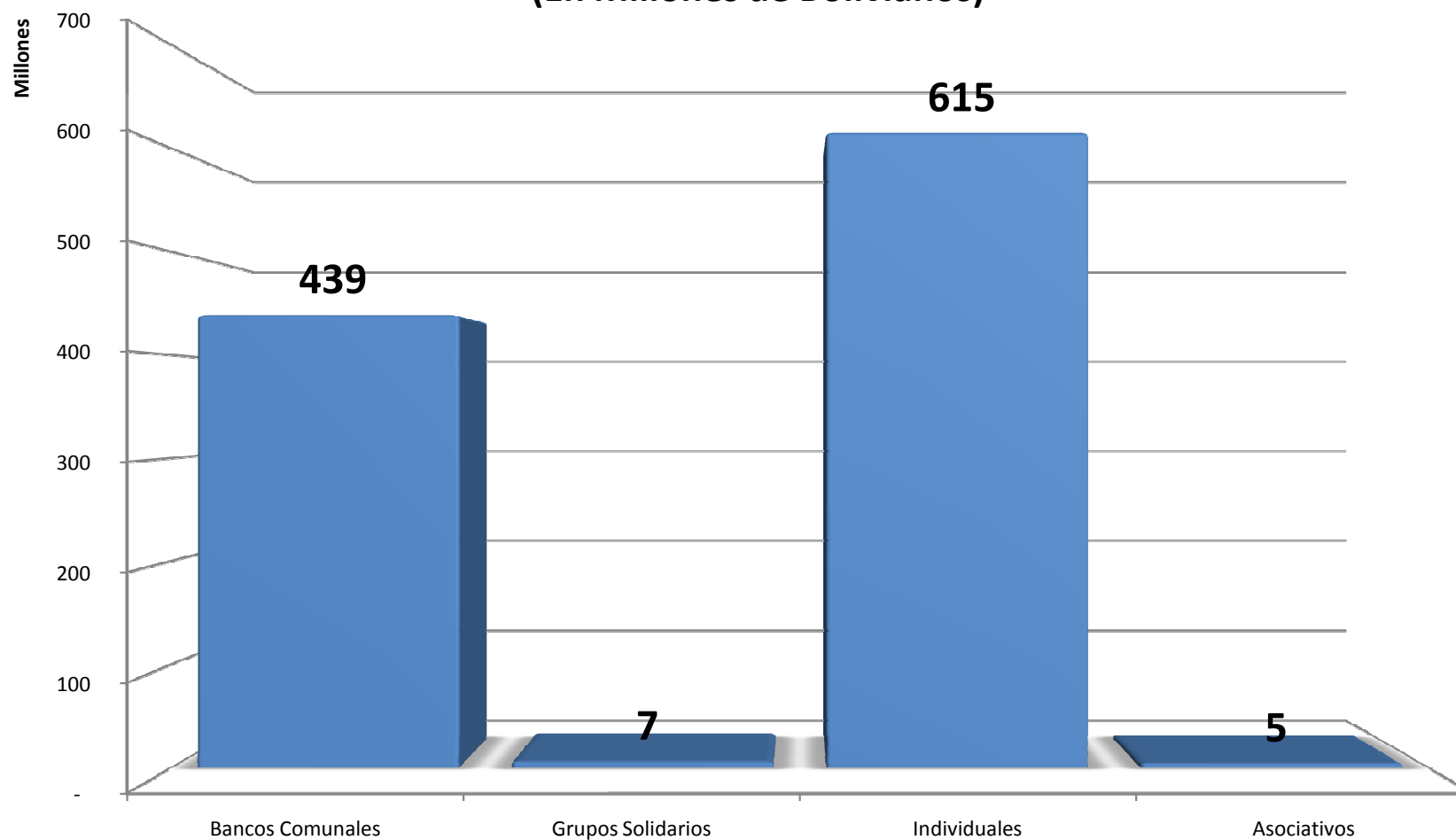
**Cuadro Nº 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto de 2009**  
**(En Bolivianos)**

INSTITUCION	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\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500		
CRECER	-	-	-	-	-	-	-	-	8.651.724	69.213.796	95.168.969	173.034.490	
PRO MUJER	-	-	-	-	-	-	-	1.082.631	29.548.427	25.898.962	63.956.260	120.486.279	
DIACONIA	-	-	-	-	336.489	268.914	3.310.413	21.260.492	98.186.173	18.704.302	12.543.863	154.610.646	
EMPRENDER	-	-	-	-	-	-	-	794.331	7.500.606	2.613.437	2.538.056	13.446.430	
FONCRESOL	-	-	-	-	-	-	-	-	733.086	180.065	3.026.517	3.939.669	
FUNBODEM	-	-	-	-	-	-	-	2.847.614	34.971.054	7.677.439	6.495.413	64.528.719	
IDEPRO	-	-	-	474.734	597.594	931.886	5.068.417	14.357.238	15.278.338	1.293.012	413.147	38.414.364	
IMPRO	-	-	-	-	-	120.233	74.951	536.912	3.109.922	1.570.022	1.331.128	6.743.168	
SARTAWI	-	-	-	-	-	-	-	113.735	1.541.128	1.313.887	1.067.946	4.036.696	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	227.158	789.432	2.002.560	2.489.744	3.093.552	2.006.899	1.624.597	4.143.851	2.251.828	71.172	10.536	18.711.329	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	472.346	842.338	1.915.882	10.561.612	12.083.376	559.646	45.582	26.480.783	
TOTAL	227.158	789.432	2.002.560	2.964.478	4.499.980	4.170.269	14.841.874	65.388.001	213.855.463	129.095.740	186.597.418	624.432.573	
	0,04%	0,13%	0,32%	0,47%	0,72%	0,67%	2,38%	10,47%	34,25%	20,67%	29,88%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	-	-	5.036.078	40.288.627	55.396.862	100.721.567	
PRO MUJER	-	-	-	-	-	-	-	-	2.105.682	2.601.078	10.897.803	15.604.563	
DIACONIA	-	-	-	-	172.758	134.432	328.226	2.168.712	25.034.099	9.032.628	5.599.779	42.470.635	
EMPRENDER	-	-	-	-	-	-	-	84.618	951.724	546.294	378.271	1.960.907	
FONCRESOL	-	-	-	-	-	278.800	-	546.110	1.248.372	434.518	6.867.925	9.375.725	
FUNBODEM	-	-	-	-	-	-	82.517	1.268.856	7.234.323	1.733.808	1.141.794	11.461.297	
IDEPRO	-	-	-	1.436.977	900.873	521.021	2.427.254	7.455.014	22.427.634	1.269.697	272.004	36.710.474	
IMPRO	-	-	-	-	-	-	-	-	142.474	240.065	184.719	567.258	
SARTAWI	-	-	-	-	-	-	-	212.632	920.484	8.486.575	454.645	18.124.319	
ANED	-	-	-	-	-	105.185	455.685	4.988.989	55.369.719	8.754.800	3.466.319	73.140.697	
CIDRE	1.245.595	1.155.093	3.478.237	7.276.241	6.165.808	2.762.653	3.992.863	11.752.503	16.815.118	235.877	12.771	54.892.759	
FONDECO	-	-	-	-	2.011.119	3.147.432	5.337.916	13.080.457	22.903.228	6.988.586	10.232.247	63.700.984	
FUBODE	-	-	-	236.980	676.090	735.676	750.143	3.549.580	13.196.244	844.248	166.279	20.155.240	
TOTAL	1.245.595	1.155.093	3.478.237	8.950.198	9.926.648	7.685.200	13.587.235	45.815.323	180.951.270	73.424.868	94.800.015	441.019.682	
	0,28%	0,26%	0,79%	2,03%	2,25%	1,74%	3,08%	10,39%	41,03%	16,65%	21,50%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	-	-	-	13.687.803	109.502.423	150.565.831	273.756.057	
PRO MUJER	-	-	-	-	-	-	-	1.082.631	31.654.109	28.500.039	74.854.063	136.090.842	
DIACONIA	-	-	-	-	509.247	403.346	3.638.640	23.429.204	123.220.272	27.736.930	18.143.642	197.081.281	
EMPRENDER	-	-	-	-	-	-	-	878.949	8.452.330	3.159.731	2.916.327	15.407.337	
FONCRESOL	-	-	-	-	-	278.800	-	546.110	1.981.459	614.583	9.894.442	13.315.394	
FUNBODEM	-	-	-	-	-	-	2.930.131	13.806.055	42.205.377	9.411.247	7.637.207	75.990.017	
IDEPRO	-	-	-	1.911.711	1.498.466	1.452.907	7.495.670	21.812.253	37.705.971	2.562.709	685.151	75.124.838	
IMPRO	-	-	-	-	-	120.233	74.951	536.912	3.252.396	1.810.087	1.515.848	7.310.426	
SARTAWI	-	-	-	-	-	-	212.632	1.034.219	10.027.703	1.768.532	1.251.187	14.294.723	
ANED	-	-	-	-	-	105.185	455.685	4.988.989	55.369.719	8.754.800	3.466.319	73.140.697	
CIDRE	1.472.753	1.944.525	5.480.797	9.765.985	9.259.360	4.769.553	5.617.460	15.896.354	19.066.946	307.049	23.307	73.604.088	
FONDECO	-	-	-	-	2.011.119	3.147.432	5.337.916	13.080.457	22.903.228	6.988.586	10.232.247	63.700.984	
FUBODE	-	-	-	236.980	1.148.436	1.578.013	2.666.025	14.111.192	25.279.620	1.403.894	211.861	46.636.022	
TOTAL	1.472.753	1.944.525	5.480.797	11.914.675	14.426.628	11.855.469	28.429.110	111.203.324	394.806.993	202.520.608	281.397.433	1.065.452.253	
	0,14%	0,18%	0,51%	1,12%	1,35%	1,11%	2,67%	10,44%	37,06%	19,01%	26,41%	100%	

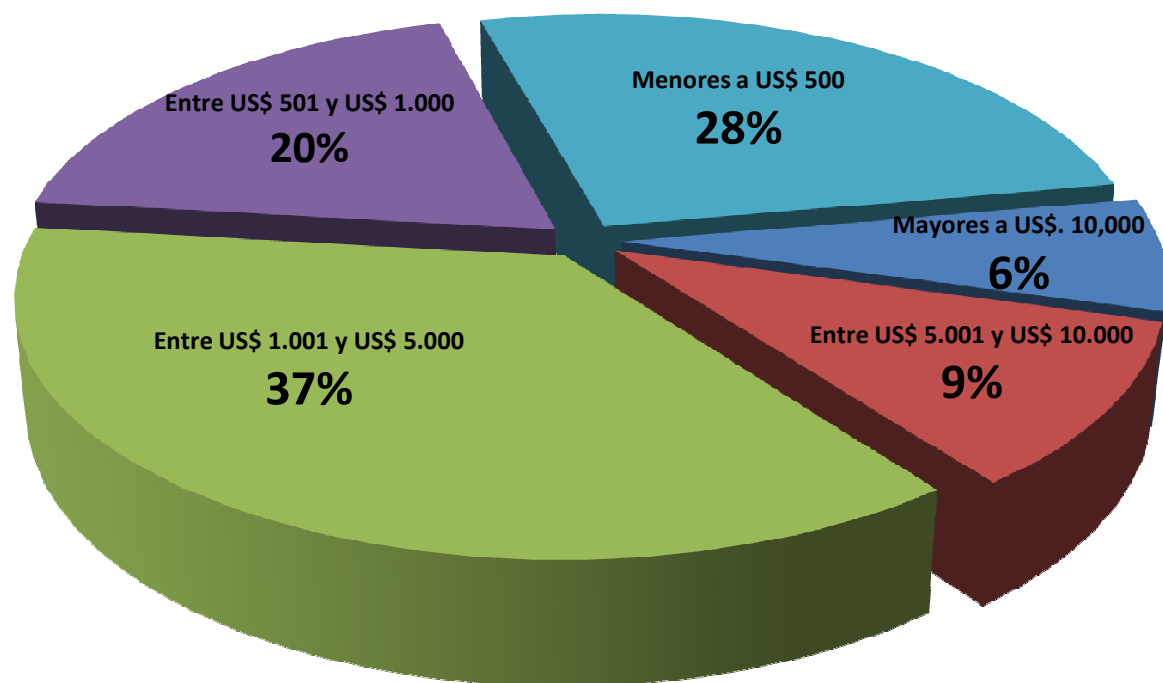
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**31 de Agosto de 2009**  
**(En Bolivianos)**

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	140.571.979	59.244	-	-	32.462.511	4.510	-	-	173.034.490	63.754
PRO MUJER	101.409.844	70.102	-	-	19.076.435	3.008	-	-	120.486.279	73.110
DIACONIA	26.005.265	19.379	-	-	128.605.382	16.427	-	-	154.610.646	35.806
EMPRENDER	5.450.504	4.663	1.237.419	588	6.758.507	2.057	-	-	13.446.430	7.308
FONCRESOL	2.860.988	1.679	81.146	30	997.534	139	-	-	3.939.669	1.848
FUNBODEM	-	-	-	-	64.528.719	6.660	-	-	64.528.719	6.660
IDEPRO	-	-	-	-	38.414.364	2.079	-	-	38.414.364	2.079
IMPRO	-	-	-	-	6.743.168	1.589	-	-	6.743.168	1.589
SARTAWI	-	-	365.870	317	3.670.826	1.061	-	-	4.036.696	1.378
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	18.711.329	521	-	-	18.711.329	521
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	20.533.838	8.467	433.221	308	5.513.724	604	-	-	26.480.782	9.379
<b>TOTAL</b>	<b>296.832.418</b>	<b>163.534</b>	<b>2.117.656</b>	<b>1.243</b>	<b>325.482.499</b>	<b>38.655</b>	<b>-</b>	<b>-</b>	<b>624.432.573</b>	<b>203.432</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	93.520.276	39.477	-	-	7.201.292	2.039	-	-	100.721.567	41.516
PRO MUJER	15.604.563	10.771	-	-	-	-	-	-	15.604.563	10.771
DIACONIA	252.053	177	-	-	42.218.582	6.744	-	-	42.470.635	6.921
EMPRENDER	444.843	307	253.136	96	1.262.928	307	-	-	1.960.907	710
FONCRESOL	6.588.206	2.161	1.346.433	219	1.162.286	77	278.800	1	9.375.725	2.458
FUNBODEM	-	-	-	-	11.461.297	1.441	-	-	11.461.297	1.441
IDEPRO	-	-	-	-	36.710.474	1.845	-	-	36.710.474	1.845
IMPRO	-	-	-	-	567.258	156	-	-	567.258	156
SARTAWI	-	-	-	-	10.257.577	775	-	-	10.257.577	775
ANED	5.086.279	2.936	72.555	19	66.602.633	6.931	1.379.231	533	73.140.697	10.419
CIDRE	-	-	-	-	51.732.289	1.913	3.160.469	16	54.892.759	1.929
FONDECO	11.957.664	6.994	-	-	51.743.320	3.522	-	-	63.700.984	10.516
FUBODE	8.578.527	4.297	2.844.119	363	8.732.594	928	-	-	20.155.240	5.588
<b>TOTAL</b>	<b>142.032.411</b>	<b>67.120</b>	<b>4.516.242</b>	<b>697</b>	<b>289.652.529</b>	<b>26.678</b>	<b>4.818.500</b>	<b>550</b>	<b>441.019.682</b>	<b>95.045</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	234.092.254	98.721	-	-	39.663.802	6.549	-	-	273.756.057	105.270
PRO MUJER	117.014.407	80.873	-	-	19.076.435	3.008	-	-	136.090.842	83.881
DIACONIA	26.257.318	19.556	-	-	170.823.963	23.171	-	-	197.081.281	42.727
EMPRENDER	5.895.347	4.970	1.490.555	684	8.021.435	2.364	-	-	15.407.337	8.018
FONCRESOL	9.449.195	3.840	1.427.579	249	2.159.820	216	278.800	1	13.315.394	4.306
FUNBODEM	-	-	-	-	75.990.017	8.101	-	-	75.990.017	8.101
IDEPRO	-	-	-	-	75.124.838	3.924	-	-	75.124.838	3.924
IMPRO	-	-	-	-	7.310.426	1.745	-	-	7.310.426	1.745
SARTAWI	-	-	365.870	317	13.928.402	1.836	-	-	14.294.273	2.153
ANED	5.086.279	2.936	72.555	19	66.602.633	6.931	1.379.231	533	73.140.697	10.419
CIDRE	-	-	-	-	70.443.618	2.434	3.160.469	16	73.604.088	2.450
FONDECO	11.957.664	6.994	-	-	51.743.320	3.522	-	-	63.700.984	10.516
FUBODE	29.112.364	12.764	3.277.339	671	14.246.318	1.532	-	-	46.636.022	14.967
<b>TOTAL</b>	<b>438.864.829</b>	<b>230.654</b>	<b>6.633.899</b>	<b>1.940</b>	<b>615.135.028</b>	<b>65.333</b>	<b>4.818.500</b>	<b>550</b>	<b>1.065.452.255</b>	<b>298.477</b>

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



**GRAFICO N° 11**  
**Estratificación de Cartera por Monto de Crédito**



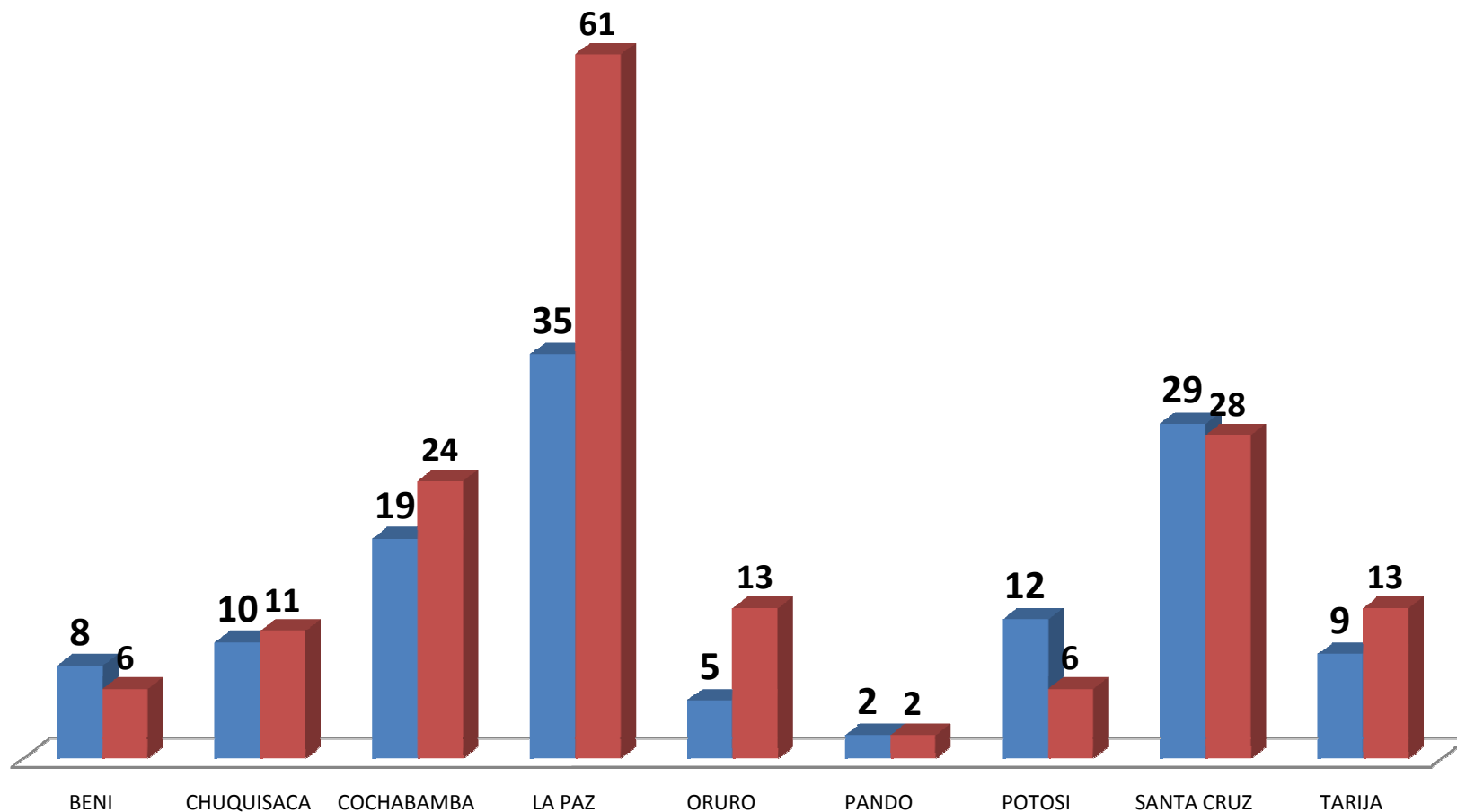
Cuadro N° 10  
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
31 de Agosto de 2009  
(En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	83	64	147
CIDRE	8	3	11	12	27	39
CRECER	33	24	57	198	317	515
DIACONIA	16	20	36	46	176	222
EMPRENDER	2	10	12	16	71	87
FONCRESOL	1	5	6	1	27	28
FONDECO	12	3	15	51	52	103
FUBODE	9	4	13	38	62	100
FUNBODEM	3	3	6	3	91	94
IDEPRO	8	7	15	19	33	52
IMPRO		2	2		17	17
PROMUJER		66	66		641	641
SARTAWI	3	9	12	4	40	44
<b>Total</b>	<b>129</b>	<b>164</b>	<b>293</b>	<b>471</b>	<b>1.618</b>	<b>2.089</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	8	6	14	38	49	87
CHUQUISACA	10	11	21	24	110	134
COCHABAMBA	19	24	43	86	190	276
LA PAZ	35	61	96	124	673	797
ORURO	5	13	18	8	110	118
PANDO	2	2	4	4	11	15
POTOSI	12	6	18	34	45	79
SANTA CRUZ	29	28	57	110	329	439
TARIJA	9	13	22	43	101	144
<b>Total</b>	<b>129</b>	<b>164</b>	<b>293</b>	<b>471</b>	<b>1.618</b>	<b>2.089</b>

**GRAFICO Nº 12**  
**Cobertura por Departamento**

■ Numero de Agencias Rural   ■ Numero de Agencias Urbana



Cuadro Nº 11  
TASAS DE INTERES ANUALES  
PUBLICADAS POR LAS IFDs  
31 de Agosto 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%		42% Urbano 24% Rural					30%		30% Urbano			
DIACONIA		26%		30%					24%					
FONCRESOL				24%				16%	18%	16%				
FUNBODEM									26%					
IDEPRO		NA							12% - 22%					
IMPRO									21%					
SARTAWI	36%	32%						30%	28%					
ANED	28%	28%	29%	36%				19%	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)