

TIPO DE CAMBIO  
FECHA  
PERIODO

30 de Abril de 2009

	dic-04	dic-05	dic-06	dic-07	dic-08	abr-09
Cartera Bruta	520.733.168	608.628.006	748.933.816	885.214.536	1.054.922.181	1.004.857.886
Cartera Bruta Urbana	253.908.197	305.274.977	397.530.623	510.471.747	650.188.066	608.373.285
Cartera Bruta Rural	266.824.971	303.353.029	351.403.193	374.742.789	404.734.116	396.484.601
Clientes	174.335	216.611	246.823	288.430	306.990	304.456
Clientes Urbanos	108.878	129.831	157.604	185.779	209.127	218.296
Clientes Rurales	65.457	86.780	89.219	102.651	97.863	86.160
Clientes	174.335	216.611	246.823	288.430	306.990	304.456
Clientes Hombres	35.103	36.249	38.205	47.148	54.610	53.415
Clientes Mujeres	139.232	180.362	208.618	241.282	252.380	251.041
Cartera en Mora	41.504.312	34.568.145	38.394.029	30.042.191	25.101.437	31.144.099
% de Mora	8,0%	5,7%	5,1%	3,4%	2,4%	3,1%
Previsiones	36.652.994	36.909.101	44.112.004	40.800.051	42.826.088	42.273.793
Ingresos Financieros	141.801.378	186.659.591	210.874.876	254.388.278	283.995.843	109.142.215
Gastos Administrativos	-97.660.886	-118.440.349	-135.238.469	-160.757.758	-160.831.041	-65.318.482
Ingresos Financieros / Carte	27,23%	30,67%	28,16%	28,74%	26,92%	32,57%
Gastos Administrativos / Ca	18,75%	19,46%	18,06%	18,16%	15,25%	19,49%

**Cuadro N° 1**  
**SITUACIÓN PATRIMONIAL**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril 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	9.906.911	24.962.433	<u>34.869.344</u>	17.113.683	921.855	1.408.780	1.522.780	5.855.716	111.506	1.515.612	11.005.021	2.133.367	1.368.715	7.072.791	<b>84.899.170</b>
INVERSIONES TEMPORARIAS	44.599.195	49.721.055	<u>94.320.250</u>	-	2.079.820	1.748.676	61.678	1.309.119	964.482	27.939	2.756.079	2.497.346	21.496	132.275	<b>105.919.162</b>
CARTERA	253.888.303	125.752.536	<u>379.640.839</u>	179.720.918	12.761.158	12.542.884	70.658.579	62.498.852	7.081.791	14.867.486	71.767.971	71.786.430	59.040.579	45.912.041	<b>988.279.526</b>
CARTERA BRUTA	251.694.912	131.750.040	<u>383.444.951</u>	186.614.642	13.600.620	13.136.715	72.023.486	62.819.448	7.178.124	14.473.480	73.866.665	72.556.414	61.326.682	44.325.276	<b>1.005.366.504</b>
CARTERA VIGENTE	248.370.946	124.748.634	<u>373.119.580</u>	185.028.243	13.017.161	12.718.917	68.767.357	61.439.934	6.704.011	13.145.574	67.886.516	64.748.062	55.589.317	43.173.903	<b>965.338.574</b>
CARTERA VENCIDA	2.629.336	5.091.583	<u>7.720.919</u>	449.953	583.459	134.241	1.907.401	570.828	174.880	224.353	967.932	763.418	470.866	600.701	<b>14.568.952</b>
CARTERA EN EJECUCIÓN	694.630	1.909.823	<u>2.604.453</u>	922.517	-	116.316	1.074.273	808.686	14.458	213.242	5.012.216	685.590	2.006.145	542.965	<b>14.000.862</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	-	-	<u>-</u>	120.047	-	127.115	124.428	-	241.627	628.102	-	5.417.463	2.217.353	7.707	<b>8.883.843</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	-	-	<u>-</u>	70	-	21.592	107.400	-	41.998	47.616	-	397.113	21.949	-	<b>637.737</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	93.812	-	18.534	42.628	-	1.150	214.593	-	544.768	1.021.052	-	<b>1.936.537</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	7.575.264	2.574.163	<u>10.149.427</u>	2.269.498	172.586	174.864	678.311	2.192.088	374.100	932.332	2.029.381	1.361.162	1.984.986	2.868.079	<b>25.186.816</b>
<b>PREVISIÓN PARA CARTERA INCOBRABLE</b>	-5.381.873	-8.571.667	<u>-13.953.540</u>	-9.163.222	-1.012.048	-768.695	-2.043.218	-2.512.685	-470.433	-538.327	-4.128.075	-2.131.147	-4.271.090	-1.281.315	<b>-42.273.793</b>
OTRAS CUENTAS POR COBRAR	5.002.424	1.950.871	<u>6.953.295</u>	819.283	96.647	2.633.993	1.043.601	14.053.430	10.626	1.952.696	3.682.583	463.401	1.199.897	616.160	<b>33.525.612</b>
BIENES REALIZABLES	181	-	<u>181</u>	-	-	-	84.302	-	-	25.168	198.285	1.955.644	183.265	-	<b>2.446.844</b>
INVERSIONES PERMANENTES	206.847	1.271.558	<u>1.478.405</u>	4.483.322	304.558	19.516	33.248	1.034.644	12.806	52.233	4.678.662	11.846.505	4.512.595	66.912	<b>28.523.406</b>
BIENES DE USO	9.333.398	8.597.285	<u>17.930.683</u>	8.761.434	631.945	372.788	2.141.644	3.491.893	55.637	1.555.932	2.655.022	5.095.189	3.307.083	1.400.552	<b>47.399.802</b>
OTROS ACTIVOS	6.438.202	854.130	<u>7.292.332</u>	500.608	80.024	22.949	18.266	153.285	-	293.869	3.768.482	16.200	131.708	67.189	<b>12.344.912</b>
<b>TOTAL DEL ACTIVO</b>	<b>329.375.460</b>	<b>213.109.870</b>	<b><u>542.485.330</u></b>	<b>211.399.249</b>	<b>16.876.007</b>	<b>18.749.586</b>	<b>75.564.098</b>	<b>88.396.940</b>	<b>8.236.848</b>	<b>20.290.934</b>	<b>100.512.105</b>	<b>95.794.082</b>	<b>69.765.337</b>	<b>55.267.920</b>	<b>1.303.338.435</b>
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	405	-	-	<b>405</b>
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	182.794.228	94.920.373	<u>277.714.601</u>	48.475.580	10.623.961	1.453.698	53.232.757	32.490.305	3.690.632	15.874.553	80.813.801	53.101.517	39.634.707	20.880.620	<b>637.986.732</b>
OTRAS CUENTAS POR PAGAR	10.838.281	9.879.735	<u>20.718.016</u>	5.147.132	2.105.510	2.038.843	1.329.146	15.798.561	434.923	2.352.326	11.414.388	9.050.002	6.500.661	8.595.089	<b>85.484.597</b>
PREVISIONES	11.630.478	721.347	<u>12.351.824</u>	1.066.391	-	-	43.630	-	273.335	-	500.000	-	291.990	263.787	<b>14.790.959</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES SUBORDINADAS	2.724.315	2.831.521	<u>5.555.836</u>	522.736	120.570	-	-	1.240.931	-	998.104	817.967	4.484.278	3.800.605	-	<b>17.541.027</b>
<b>TOTAL DEL PASIVO</b>	<b>207.987.302</b>	<b>108.352.975</b>	<b><u>316.340.278</u></b>	<b>55.211.838</b>	<b>12.850.041</b>	<b>3.492.541</b>	<b>54.605.533</b>	<b>49.529.797</b>	<b>4.398.891</b>	<b>19.224.983</b>	<b>93.546.156</b>	<b>66.636.203</b>	<b>50.227.963</b>	<b>29.739.496</b>	<b>755.803.721</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	72.421.942	-	<u>72.421.942</u>	38.503.574	2.437.115	-	13.804.859	16.725.277	3.366.599	8.764.575	-	18.645.730	15.377.348	-	<b>190.047.019</b>
APORTES NO CAPITALIZADOS	3.033.515	21.647.593	<u>24.681.108</u>	-	-	15.257.045	696.850	-	-	3.875.473	12.911.331	6.884.538	1.319.759	7.902.013	<b>73.528.117</b>
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	416.200	-	1.322.558	1.451.530	-	-	-	<b>3.190.288</b>
RESERVAS	12.173.813	54.043.660	<u>66.217.473</u>	12.517.629	218.681	-	4.848.050	-	338.809	-	2.686.351	554.298	2.623.436	-	<b>90.004.727</b>
RESULTADOS ACUMULADOS	33.758.887	29.065.641	<u>62.824.528</u>	105.166.207	1.370.170	-0	1.608.805	21.725.665	132.549	-12.896.654	-10.083.263	3.073.313	216.831	17.626.411	<b>190.764.564</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>121.388.158</b>	<b>104.756.894</b>	<b><u>226.145.052</u></b>	<b>156.187.410</b>	<b>4.025.966</b>	<b>15.257.045</b>	<b>20.958.564</b>	<b>38.867.142</b>	<b>3.837.957</b>	<b>1.065.951</b>	<b>6.965.949</b>	<b>29.157.879</b>	<b>19.537.374</b>	<b>25.528.424</b>	<b>547.534.714</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>329.375.460</b>	<b>213.109.870</b>	<b><u>542.485.330</u></b>	<b>211.399.249</b>	<b>16.876.007</b>	<b>18.749.586</b>	<b>75.564.098</b>	<b>88.396.940</b>	<b>8.236.848</b>	<b>20.290.934</b>	<b>100.512.105</b>	<b>95.794.082</b>	<b>69.765.337</b>	<b>55.267.920</b>	<b>1.303.338.435</b>

CUADRO N° 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril 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	33.369.967	27.301.968	60.671.935	15.822.539	2.346.221	1.056.921	5.690.519	3.295.184	405.115	1.084.544	5.092.972	4.177.814	4.514.298	4.984.154	109.142.215
GASTOS FINANCIEROS	-4.594.975	-6.143.473	-10.738.448	-801.238	-426.209	-32.599	-1.887.722	-583.104	-35.129	-312.081	-1.030.086	-1.360.942	-961.420	-588.331	-18.757.308
<b>RESULTADO FINANCIERO BRUTO</b>	<b>28.774.992</b>	<b>21.158.495</b>	<b>49.933.487</b>	<b>15.021.302</b>	<b>1.920.012</b>	<b>1.024.321</b>	<b>3.802.797</b>	<b>2.712.080</b>	<b>369.986</b>	<b>772.463</b>	<b>4.062.886</b>	<b>2.816.872</b>	<b>3.552.878</b>	<b>4.395.823</b>	<b>90.384.908</b>
OTROS INGRESOS OPERATIVOS	3.547	1.385.888	1.389.435	1.840.608	235.104	145.788	654.233	143.551	24.132	98.488	264.368	139.686	366.919	97.386	5.399.698
OTROS GASTOS OPERATIVOS	-1.149.204	-52.842	-1.202.046	-145.601	-	-	-12.193	-19.142	-17.814	-9.292	-83.523	-38.670	-82.175	-29.220	-1.639.676
<b>RESULTADO DE OPERACION BRUTO</b>	<b>27.629.336</b>	<b>22.491.541</b>	<b>50.120.876</b>	<b>16.716.308</b>	<b>2.155.116</b>	<b>1.170.110</b>	<b>4.444.837</b>	<b>2.836.490</b>	<b>376.305</b>	<b>861.660</b>	<b>4.243.731</b>	<b>2.917.887</b>	<b>3.837.623</b>	<b>4.463.989</b>	<b>94.144.930</b>
RECUPERACION DE ACTIVOS FINANCIEROS	1.220.485	3.648.522	4.869.007	445.744	7.563	90.050	745.420	196.824	517	325.087	1.171.143	684.814	1.134.760	778.877	10.449.806
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-2.617.698	-2.415.752	-5.033.451	-1.037.835	-142.928	-594.390	-1.242.685	-432.236	-14.619	-186.631	-1.083.770	-763.535	-1.565.334	-1.539.127	-13.636.541
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>26.232.123</b>	<b>23.724.310</b>	<b>49.956.433</b>	<b>16.124.216</b>	<b>2.019.751</b>	<b>665.770</b>	<b>3.947.572</b>	<b>2.601.078</b>	<b>362.203</b>	<b>1.000.116</b>	<b>4.331.104</b>	<b>2.839.166</b>	<b>3.407.048</b>	<b>3.703.738</b>	<b>90.958.195</b>
GASTOS DE ADMINISTRACION	-21.663.455	-13.953.396	-35.616.851	-6.645.773	-1.878.703	-625.217	-3.171.084	-3.431.044	-272.653	-1.606.729	-4.357.905	-1.736.376	-3.187.557	-2.788.591	-65.318.482
<b>RESULTADO DE OPERACION NETO</b>	<b>4.568.667</b>	<b>9.770.914</b>	<b>14.339.582</b>	<b>9.478.444</b>	<b>141.048</b>	<b>40.553</b>	<b>776.488</b>	<b>-829.966</b>	<b>89.550</b>	<b>-606.613</b>	<b>-26.802</b>	<b>1.102.791</b>	<b>219.491</b>	<b>915.148</b>	<b>25.639.713</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-56.163	-249.350	-305.513	-111.860	-7.606	0	-	-	-	8.684	36.955	15.246	-	-3	-364.098
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-15.321	-8.489	-23.811	22	-302	-11.998	-	-	-	-1.713	-	-	-	-12.842	-50.644
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>4.497.183</b>	<b>9.513.075</b>	<b>14.010.258</b>	<b>9.366.606</b>	<b>133.140</b>	<b>28.555</b>	<b>776.488</b>	<b>-829.966</b>	<b>89.550</b>	<b>-599.642</b>	<b>10.154</b>	<b>1.118.036</b>	<b>219.491</b>	<b>902.303</b>	<b>25.224.971</b>
INGRESOS EXTRAORDINARIOS	513.687	594.061	1.107.748	-	-	-	-	145.137	43.164	2.970	54.015	-	1.207	-	1.354.240
GASTOS EXTRAORDINARIOS	-1.982	-8.811	-10.792	-	-	-	-	-	-165	-	-	-	-	-92	-11.049
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>5.008.888</b>	<b>10.098.325</b>	<b>15.107.213</b>	<b>9.366.606</b>	<b>133.140</b>	<b>28.555</b>	<b>776.488</b>	<b>-684.829</b>	<b>132.549</b>	<b>-596.672</b>	<b>64.168</b>	<b>1.118.036</b>	<b>220.698</b>	<b>902.211</b>	<b>26.568.163</b>
INGRESOS DE GESTIONES ANTERIORES	4.121	338.927	343.048	2.996	-	21.355	17.262	-	-	-	75.020	-	-	-	459.680
GASTOS DE GESTIONES ANTERIORES	-205.865	-619.824	-825.688	-22.148	-	-	-5.447	-	-	-3.898	-127.494	-	-3.867	4.933	-983.608
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>4.807.144</b>	<b>9.817.428</b>	<b>14.624.572</b>	<b>9.347.454</b>	<b>133.140</b>	<b>49.910</b>	<b>788.303</b>	<b>-684.829</b>	<b>132.549</b>	<b>-600.570</b>	<b>11.694</b>	<b>1.118.036</b>	<b>216.831</b>	<b>907.144</b>	<b>26.044.235</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	429	-	0	-	-	-	-	429
CARGOS POR AJUSTE POR INFLACION	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>4.807.144</b>	<b>9.817.428</b>	<b>14.624.572</b>	<b>9.347.454</b>	<b>133.140</b>	<b>49.910</b>	<b>788.303</b>	<b>-684.400</b>	<b>132.549</b>	<b>-600.569</b>	<b>11.694</b>	<b>1.118.036</b>	<b>216.831</b>	<b>907.144</b>	<b>26.044.665</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>4.807.144</b>	<b>9.817.428</b>	<b>14.624.572</b>	<b>9.347.454</b>	<b>133.140</b>	<b>49.910</b>	<b>788.303</b>	<b>-684.400</b>	<b>132.549</b>	<b>-600.569</b>	<b>11.694</b>	<b>1.118.036</b>	<b>216.831</b>	<b>907.144</b>	<b>26.044.665</b>

**CUADRO Nº 3**  
**INDICADORES FINANCIEROS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril 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	3,01%	11,71%	6,43%	8,10%	5,46%	7,51%	2,02%	6,62%	1,35%	7,47%	10,95%	2,23%	1,96%	12,80%	<b>6,51%</b>
Inversiones Temporarias/Total Activo	13,54%	23,33%	17,39%	0,00%	12,32%	9,33%	0,08%	1,48%	11,71%	0,14%	2,74%	2,61%	0,03%	0,24%	<b>8,13%</b>
Cartera / Total Activo	77,08%	59,01%	69,98%	85,01%	75,62%	66,90%	93,51%	70,70%	85,98%	73,27%	71,40%	74,94%	84,63%	83,07%	<b>75,83%</b>
Otras Cuentas por cobrar / Total Activo	1,52%	0,92%	1,28%	0,39%	0,57%	14,05%	1,38%	15,90%	0,13%	9,62%	3,66%	0,48%	1,72%	1,11%	<b>2,57%</b>
Bienes Realizables / Total Activo	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,11%	0,00%	0,00%	0,12%	0,20%	2,04%	0,26%	0,00%	<b>0,19%</b>
Inversiones Permanentes / Total Activo	0,06%	0,60%	0,27%	2,12%	1,80%	0,10%	0,04%	1,17%	0,16%	0,26%	4,65%	12,37%	6,47%	0,12%	<b>2,19%</b>
Bienes de Uso / Total Activo	2,83%	4,03%	3,31%	4,14%	3,74%	1,99%	2,83%	3,95%	0,68%	7,67%	2,64%	5,32%	4,74%	2,53%	<b>3,64%</b>
Otros Activos / Total Activo	1,95%	0,40%	1,34%	0,24%	0,47%	0,12%	0,02%	0,17%	0,00%	1,45%	3,75%	0,02%	0,19%	0,12%	<b>0,95%</b>
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	4,38%	13,82%	8,09%	13,27%	2,37%	0,80%	3,13%	-2,32%	4,83%	-8,88%	0,03%	3,50%	0,93%	4,92%	<b>5,99%</b>
Resultado Neto / Patrimonio ROE	11,88%	28,11%	19,40%	17,95%	9,92%	0,98%	11,28%	-5,28%	10,36%	-169,02%	0,50%	11,50%	3,33%	10,66%	<b>14,27%</b>
Resultado Neto / Ingresos Financieros	14,41%	35,96%	24,10%	59,08%	5,67%	4,72%	13,85%	-20,77%	32,72%	-55,38%	0,23%	26,76%	4,80%	18,20%	<b>23,86%</b>
Ingresos Financieros / Activo	30,39%	38,43%	33,55%	22,45%	41,71%	16,91%	22,59%	11,18%	14,75%	16,03%	15,20%	13,08%	19,41%	27,05%	<b>25,12%</b>
Ingresos Financieros / Cartera Bruta	39,77%	62,17%	47,47%	25,44%	51,75%	24,14%	23,70%	15,74%	16,93%	22,48%	20,68%	17,27%	22,08%	33,73%	<b>32,57%</b>
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	25,82%	31,77%	27,87%	10,68%	41,44%	14,28%	13,21%	16,39%	11,40%	33,30%	17,70%	7,18%	15,59%	18,87%	<b>19,49%</b>
Gastos Administrativos / Activo	19,73%	19,64%	19,70%	9,43%	33,40%	10,00%	12,59%	11,64%	9,93%	23,76%	13,01%	5,44%	13,71%	15,14%	<b>15,03%</b>
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	98,68%	94,69%	97%	99%	96%	98%	96%	98%	97%	95%	92%	97%	94%	97%	<b>97%</b>
Cartera Vencida / Cartera Bruta	1,04%	3,86%	2,01%	0,24%	4,29%	1,19%	2,80%	0,91%	3,02%	1,88%	1,31%	1,60%	0,80%	1,36%	<b>1,51%</b>
Cartera en Ejecución / Cartera Bruta	0,28%	1,45%	0,68%	0,54%	0,00%	1,03%	1,55%	1,29%	0,22%	2,96%	6,79%	1,70%	4,94%	1,22%	<b>1,59%</b>
Previsión cartera incobrable / Cartera en Mora	161,91%	122,43%	135,14%	624,90%	173,46%	264,44%	65,24%	182,14%	202,35%	76,93%	69,03%	89,14%	121,34%	112,04%	<b>135,74%</b>
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	5%	23%	11%	31%	7%	40%	3%	12%	3%	8%	12%	3%	3%	24%	<b>11%</b>
Disponibilidades + Inversiones Temporarias / Pasivo	26,21%	68,93%	40,84%	31,00%	23,36%	90,41%	2,90%	14,47%	24,46%	8,03%	14,71%	6,95%	2,77%	24,23%	<b>25,25%</b>
Disponibilidades + Inversiones Temporarias / Activo	16,55%	35,04%	23,81%	8,10%	17,79%	16,84%	2,10%	8,11%	13,06%	7,61%	13,69%	4,83%	1,99%	13,04%	<b>14,64%</b>
<b>SOLVENCIA</b>															
Patrimonio/Activo	37%	49%	42%	74%	24%	81%	28%	44%	47%	5%	7%	30%	28%	46%	<b>42%</b>
Cartera Vencida+Ejecución/Patrimonio	2,74%	6,68%	4,57%	0,94%	14,49%	1,91%	14,94%	3,55%	6,06%	65,65%	85,85%	8,20%	18,02%	4,48%	<b>5,69%</b>
Cartera Vencida+Ejecución-Prev/Patrimonio	-1,70%	-1,50%	-1,60%	-4,93%	-10,65%	-3,13%	5,19%	-2,92%	-6,20%	15,15%	26,59%	0,89%	-3,84%	-0,54%	<b>-2,03%</b>

Cuadro N° 4

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

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	26.776.984	25.884.226	842.539	50.220	1.173	13.021	14.194
CHUQUISACA	32.536.509	31.125.118	1.122.716	288.675	1.221	13.085	14.306
COCHABAMBA	76.579.349	73.759.067	1.319.064	1.501.219	3.531	24.206	27.737
LA PAZ	245.138.522	240.347.046	3.200.138	1.591.338	15.432	70.511	85.943
ORURO	37.541.510	37.260.333	240.269	40.908	2.204	10.893	13.097
PANDO	12.826.807	12.244.450	167.949	414.408	410	426	836
POTOSI	13.929.321	12.977.035	529.228	423.058	692	7.727	8.419
SANTA CRUZ	120.321.071	116.780.756	2.577.898	962.417	4.131	36.946	41.077
TARIJA	42.723.211	41.781.168	503.351	438.692	1.740	10.947	12.687
<b>TOTAL</b>	<b>608.373.285</b>	<b>592.159.198</b>	<b>10.503.152</b>	<b>5.710.935</b>	<b>30.534</b>	<b>187.763</b>	<b>218.296</b>
	100%	97,33%	1,73%	0,94%	13,99%	86,01%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	28.706.945	28.214.479	334.956	157.511	1.616	2.730	4.346
CHUQUISACA	26.452.216	25.468.941	385.111	598.164	1.713	4.688	6.401
COCHABAMBA	65.939.480	64.333.459	589.075	1.016.946	2.530	8.275	10.805
LA PAZ	88.100.952	85.515.868	547.545	2.037.540	6.520	14.445	20.965
ORURO	19.876.269	19.432.036	320.689	123.544	1.119	4.251	5.370
PANDO	8.516.662	8.166.580	276.674	73.408	237	1.682	1.919
POTOSI	32.275.853	30.371.985	308.786	1.595.083	1.797	4.799	6.596
SANTA CRUZ	107.209.842	101.251.022	1.732.535	4.226.286	5.634	16.820	22.454
TARIJA	19.406.381	18.800.220	208.178	397.983	1.716	5.588	7.304
<b>TOTAL</b>	<b>396.484.601</b>	<b>381.554.589</b>	<b>4.703.548</b>	<b>10.226.464</b>	<b>22.881</b>	<b>63.279</b>	<b>86.160</b>
	100%	96,23%	1,19%	2,58%	26,56%	73,44%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	55.483.930	54.098.705	1.177.495	207.730	2.789	15.751	18.540
CHUQUISACA	58.988.725	56.594.059	1.507.827	886.838	2.934	17.773	20.707
COCHABAMBA	142.518.830	138.092.526	1.908.139	2.518.165	6.060	32.482	38.542
LA PAZ	333.239.474	325.862.913	3.747.683	3.628.878	21.952	84.956	106.908
ORURO	57.417.779	56.692.369	560.958	164.452	3.323	15.144	18.467
PANDO	21.343.470	20.411.030	444.623	487.816	647	2.108	2.755
POTOSI	46.205.174	43.349.020	838.013	2.018.141	2.489	12.526	15.015
SANTA CRUZ	227.530.914	218.031.778	4.310.433	5.188.703	9.766	53.765	63.531
TARIJA	62.129.591	60.581.388	711.529	836.675	3.456	16.535	19.991
<b>TOTAL</b>	<b>1.004.857.886</b>	<b>973.713.787</b>	<b>15.206.700</b>	<b>15.937.398</b>	<b>53.415</b>	<b>251.041</b>	<b>304.456</b>
	100%	96,90%	1,51%	1,59%	17,54%	82,46%	100%

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

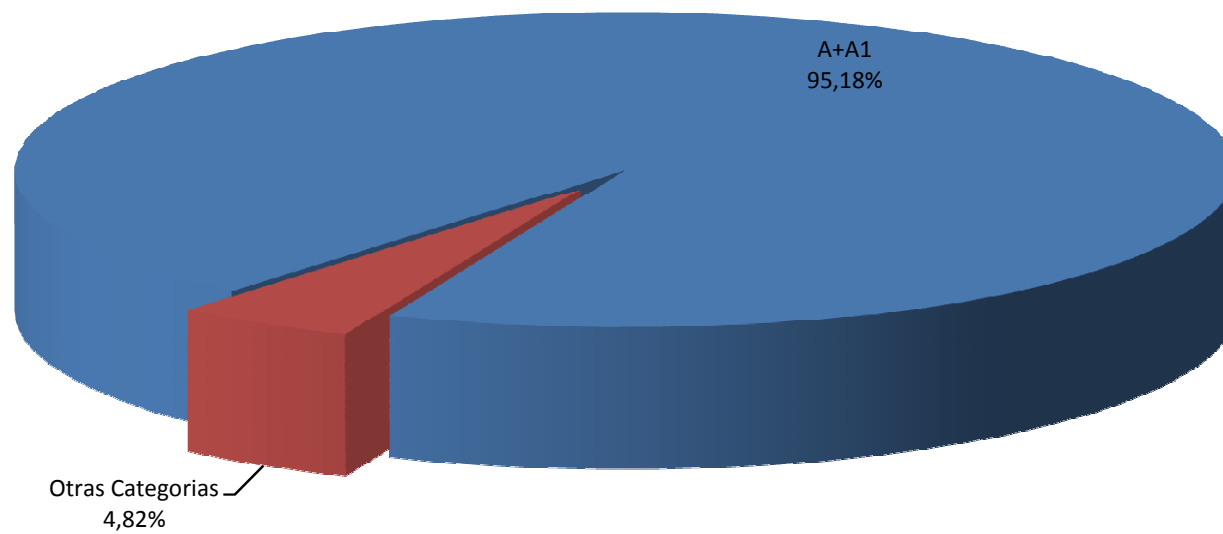
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	167.847.598	165.037.472	2.163.327	646.799	5.430	61.091	66.521
PRO MUJER	116.711.327	110.427.196	4.480.160	1.803.971	3.370	81.908	85.278
DIACONIA	147.793.990	146.633.353	329.520	831.117	11.958	23.652	35.610
EMPRENDER	11.789.414	11.274.467	514.947	-	1.317	5.206	6.523
FONCRESOL	4.180.701	4.049.117	83.617	47.967	408	1.742	2.150
FUNBODEM	61.622.574	59.299.458	1.482.430	840.686	2.277	4.685	6.962
IDEPRO	31.731.840	30.791.031	205.531	735.278	927	830	1.757
IMPRO	7.178.124	6.945.638	216.878	15.608	888	807	1.695
SARTAWI	3.847.250	3.498.546	176.489	172.216	772	597	1.369
ANED	-	-	-	-	-	-	-
CIDRE	28.474.266	27.433.861	596.287	444.118	526	342	868
FONDECO	-	-	-	-	-	-	-
FUBODE	27.196.201	26.769.057	253.968	173.175	2.661	6.902	9.563
<b>TOTAL</b>	<b>608.373.285</b>	<b>592.159.198</b>	<b>10.503.152</b>	<b>5.710.935</b>	<b>30.534</b>	<b>187.763</b>	<b>218.296</b>
	100%	97,33%	1,73%	0,94%	13,99%	86,01%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	83.847.314	83.333.473	466.009	47.831	3.191	32.725	35.916
PRO MUJER	15.038.713	14.321.438	611.423	105.852	738	10.820	11.558
DIACONIA	38.820.652	38.514.937	120.503	185.212	4.121	2.159	6.280
EMPRENDER	1.811.206	1.742.694	68.512	-	291	455	746
FONCRESOL	8.956.013	8.796.914	72.216	86.883	863	1.631	2.494
FUNBODEM	10.400.930	9.592.338	532.378	276.215	560	708	1.268
IDEPRO	31.087.608	30.648.902	365.298	73.408	967	604	1.571
IMPRO	-	-	-	-	-	-	-
SARTAWI	10.626.237	10.275.130	95.488	255.620	650	177	827
ANED	73.866.659	67.886.513	967.930	5.012.216	4.878	2.435	7.313
CIDRE	43.573.510	42.223.026	564.244	786.240	1.074	512	1.586
FONDECO	61.326.682	57.806.670	492.815	3.027.197	4.318	6.758	11.076
FUBODE	17.129.076	16.412.553	346.733	369.790	1.230	4.295	5.525
<b>TOTAL</b>	<b>396.484.601</b>	<b>381.554.589</b>	<b>4.703.548</b>	<b>10.226.464</b>	<b>22.881</b>	<b>63.279</b>	<b>86.160</b>
	100%	96,23%	1,19%	2,58%	26,56%	73,44%	100%
ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL							
CRECER	251.694.912	248.370.946	2.629.336	694.630	8.621	93.816	102.437
PRO MUJER	131.750.040	124.748.634	5.091.583	1.909.823	4.108	92.728	96.836
DIACONIA	186.614.642	185.148.290	450.023	1.016.329	16.079	25.811	41.890
EMPRENDER	13.600.620	13.017.161	583.459	-	1.608	5.661	7.269
FONCRESOL	13.136.715	12.846.032	155.833	134.850	1.271	3.373	4.644
FUNBODEM	72.023.504	68.891.796	2.014.807	1.116.901	2.837	5.393	8.230
IDEPRO	62.819.448	61.439.934	570.828	808.686	1.894	1.434	3.328
IMPRO	7.178.124	6.945.638	216.878	15.608	888	807	1.695
SARTAWI	14.473.488	13.773.676	271.976	427.835	1.422	774	2.196
ANED	73.866.659	67.886.513	967.930	5.012.216	4.878	2.435	7.313
CIDRE	72.047.776	69.656.887	1.160.531	1.230.358	1.600	854	2.454
FONDECO	61.326.682	57.806.670	492.815	3.027.197	4.318	6.758	11.076
FUBODE	44.325.276	43.181.610	600.701	542.965	3.891	11.197	15.088
<b>TOTAL</b>	<b>1.004.857.886</b>	<b>973.713.787</b>	<b>15.206.700</b>	<b>15.937.398</b>	<b>53.415</b>	<b>251.041</b>	<b>304.456</b>
	100%	96,90%	1,51%	1,59%	17,54%	82,46%	100%

Cuadro N° 6  
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril 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	247.024.462	1.346.484	-	549.542	-	392.039	-	2.382.385	-	-	-	-	-	251.694.912
PRO MUJER	124.748.634	2.227.318	-	1.869.949	-	994.315	-	1.909.823	-	-	-	-	-	131.750.040
DIACONIA	185.048.616	248.479	-	223.591	-	98.721	-	995.235	-	-	-	-	-	186.614.642
EMPRENDER	13.034.572	85.745	-	81.323	-	38.370	-	360.610	-	-	-	-	-	13.600.620
FONCRESOL	4.005.112	83.771	-	11.793	-	19.111	-	60.914	8.630.085	107.616	91.796	25.020	101.497	13.136.715
FUNBODEM	68.892.841	1.357.888	-	385.451	-	270.422	-	1.116.901	-	-	-	-	-	72.023.504
IDEPRO	59.985.232	1.477.417	-	395.855	-	152.868	-	808.077	-	-	-	-	-	62.819.449
IMPRO	6.945.638	169.943	-	25.266	-	21.669	-	15.608	-	-	-	-	-	7.178.124
SARTAWI	4.814.155	100.575	-	64.633	-	33.340	-	179.177	8.959.522	17.425	29.042	26.962	248.658	14.473.488
ANED	39.061.781	2.088.425	-	298.185	-	228.640	-	2.669.617	25.375.177	1.384.776	155.275	88.029	2.516.752	73.866.659
CIDRE	62.667.877	6.649.439	193.703	655.407	-	333.502	692.435	855.413	-	-	-	-	-	72.047.776
FONDECO	32.713.918	1.016.629	-	270.781	-	130.964	-	1.158.634	21.920.134	374.407	619.455	857.973	2.263.788	61.326.682
FUBODE	42.597.964	604.846	-	379.413	-	136.984	-	606.070	-	-	-	-	-	44.325.276
TOTAL	891.540.803	17.456.958	193.703	5.211.189	-	2.850.945	692.435	13.118.465	64.884.918	1.884.224	895.568	997.984	5.130.694	1.004.857.886
	88,72%	1,74%	0,02%	0,52%	0,00%	0,28%	0,07%	1,31%	6,46%	0,19%	0,09%	0,10%	0,51%	100%

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

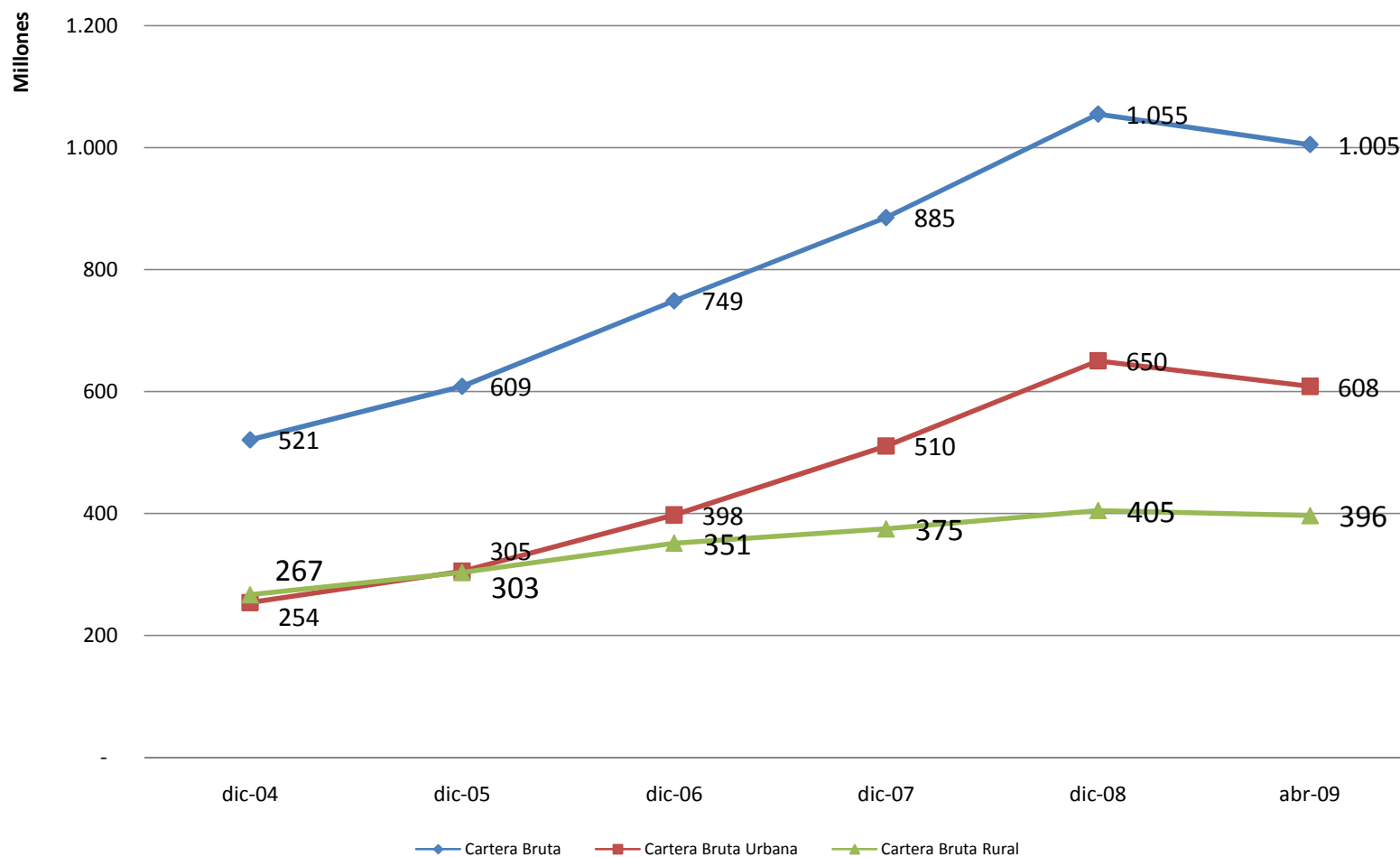
**GRAFICO Nº 1**  
**CALIFICACIÓN DE CARTERA DE IFDS**



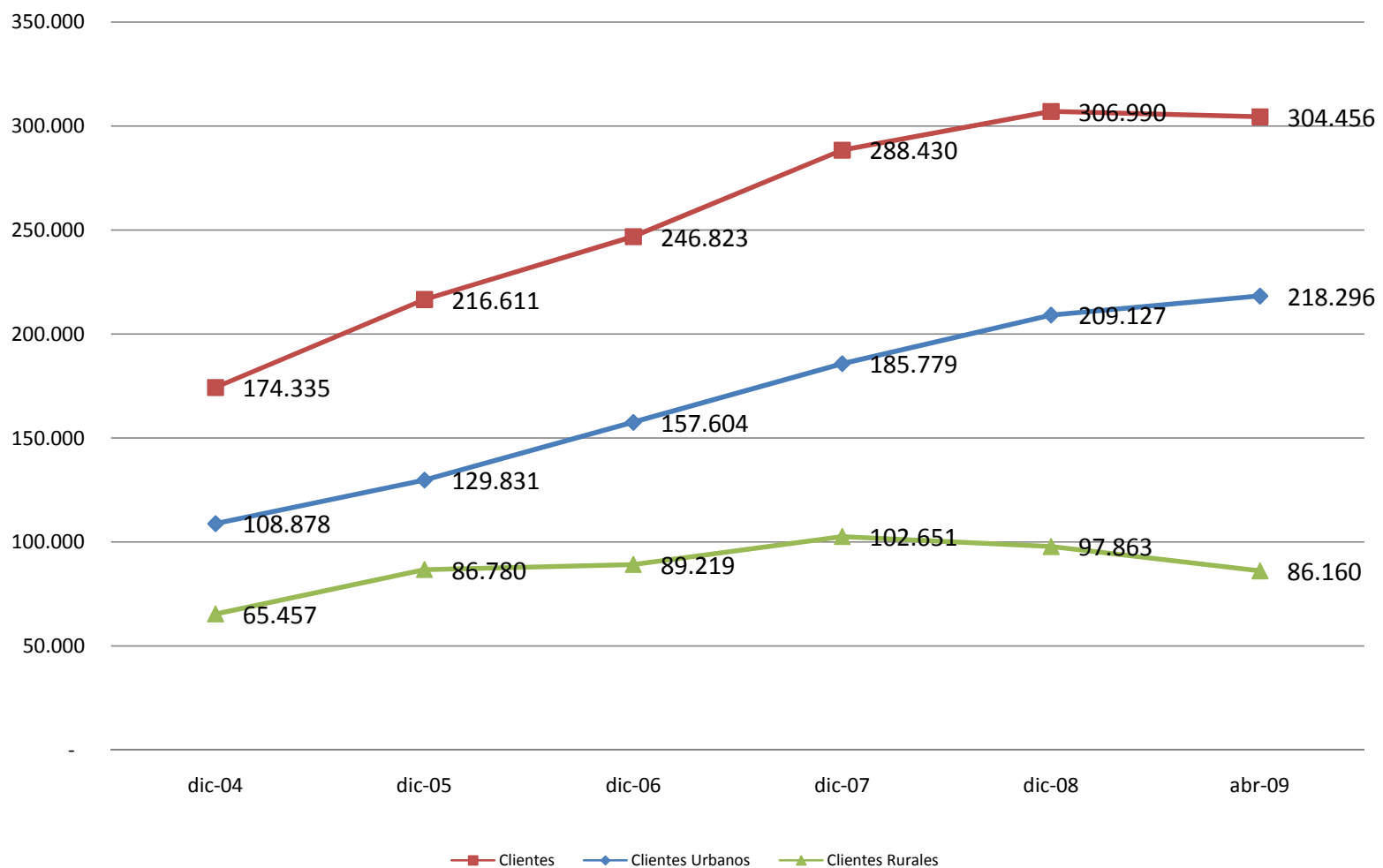
Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril de 2009  
(En Bolivianos)

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	-	157.741.098	-	-	-	-	-	167.847.598
PRO MUJER	-	-	116.711.327	-	-	-	-	-	116.711.327
DIACONIA	-	-	147.793.990	-	-	-	-	-	147.793.990
EMPRENDER	-	-	670.573	11.118.841	-	-	-	-	11.789.414
FONCRESOL	-	-	4.180.701	-	-	-	-	-	4.180.701
FUNBODEM	-	-	58.751.602	-	2.870.972	-	-	-	61.622.574
IDEPRO	-	559.599	-	31.172.241	-	-	-	-	31.731.840
IMPRO	-	-	7.178.124	-	-	-	-	-	7.178.124
SARTAWI	-	-	3.270.704	576.546	-	-	-	-	3.847.250
ANED	-	-	-	-	-	-	-	-	-
CIDRE	11.758.656	2.822.495	69.125	-	-	1.915.057	-	11.908.933	28.474.266
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	17.726.297	-	8.966.907	-	-	2.215	-	500.781	27.196.200
TOTAL	39.591.454	3.382.094	505.334.152	42.867.628	2.870.972	1.917.272	-	12.409.714	608.373.285
	6,51%	0,56%	83,06%	7,05%	0,47%	0,32%	0,00%	2,04%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	83.847.314	-	-	-	-	-	83.847.314
PRO MUJER	-	-	15.038.713	-	-	-	-	-	15.038.713
DIACONIA	-	-	38.820.652	-	-	-	-	-	38.820.652
EMPRENDER	-	-	14.911	1.796.295	-	-	-	-	1.811.206
FONCRESOL	-	-	-	-	-	-	-	8.956.013	8.956.013
FUNBODEM	-	-	9.946.650	-	454.280	-	-	-	10.400.930
IDEPRO	-	-	-	31.087.608	-	-	-	-	31.087.608
IMPRO	-	-	-	-	-	-	-	-	-
SARTAWI	-	-	1.256.077	8.271.670	-	-	-	1.098.490	10.626.237
ANED	-	-	432.215	-	43.914.434	-	-	29.520.010	73.866.659
CIDRE	16.652.118	2.484.339	1.084.296	-	-	233.798	-	23.118.960	43.573.510
FONDECO	-	-	35.290.926	-	-	-	-	26.035.757	61.326.682
FUBODE	7.778.098	-	3.938.337	-	-	-	-	5.412.641	17.129.076
TOTAL	24.430.218	2.484.339	189.670.090	41.155.573	44.368.714	233.798	-	94.141.871	396.484.601
	6,16%	0,63%	47,84%	10,38%	11,19%	0,06%	0,00%	23,74%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	10.106.500	-	241.588.412	-	-	-	-	-	251.694.912
PRO MUJER	-	-	131.750.040	-	-	-	-	-	131.750.040
DIACONIA	-	-	186.614.642	-	-	-	-	-	186.614.642
EMPRENDER	-	-	685.484	12.915.136	-	-	-	-	13.600.620
FONCRESOL	-	-	4.180.701	-	-	-	-	8.956.013	13.136.715
FUNBODEM	-	-	68.698.252	-	3.325.252	-	-	-	72.023.504
IDEPRO	-	559.599	-	62.259.849	-	-	-	-	62.819.449
IMPRO	-	-	7.178.124	-	-	-	-	-	7.178.124
SARTAWI	-	-	4.526.781	8.848.216	-	-	-	1.098.490	14.473.488
ANED	-	-	432.215	-	43.914.434	-	-	29.520.010	73.866.659
CIDRE	28.410.774	5.306.834	1.153.421	-	-	2.148.855	-	35.027.892	72.047.776
FONDECO	-	-	35.290.926	-	-	-	-	26.035.757	61.326.682
FUBODE	25.504.396	-	12.905.244	-	-	2.215	-	5.913.422	44.325.276
TOTAL	64.021.669	5.866.433	695.004.241	84.023.201	47.239.686	2.151.070	-	106.551.585	1.004.857.886
	6,37%	0,58%	69,16%	8,36%	4,70%	0,21%	0,00%	10,60%	100%

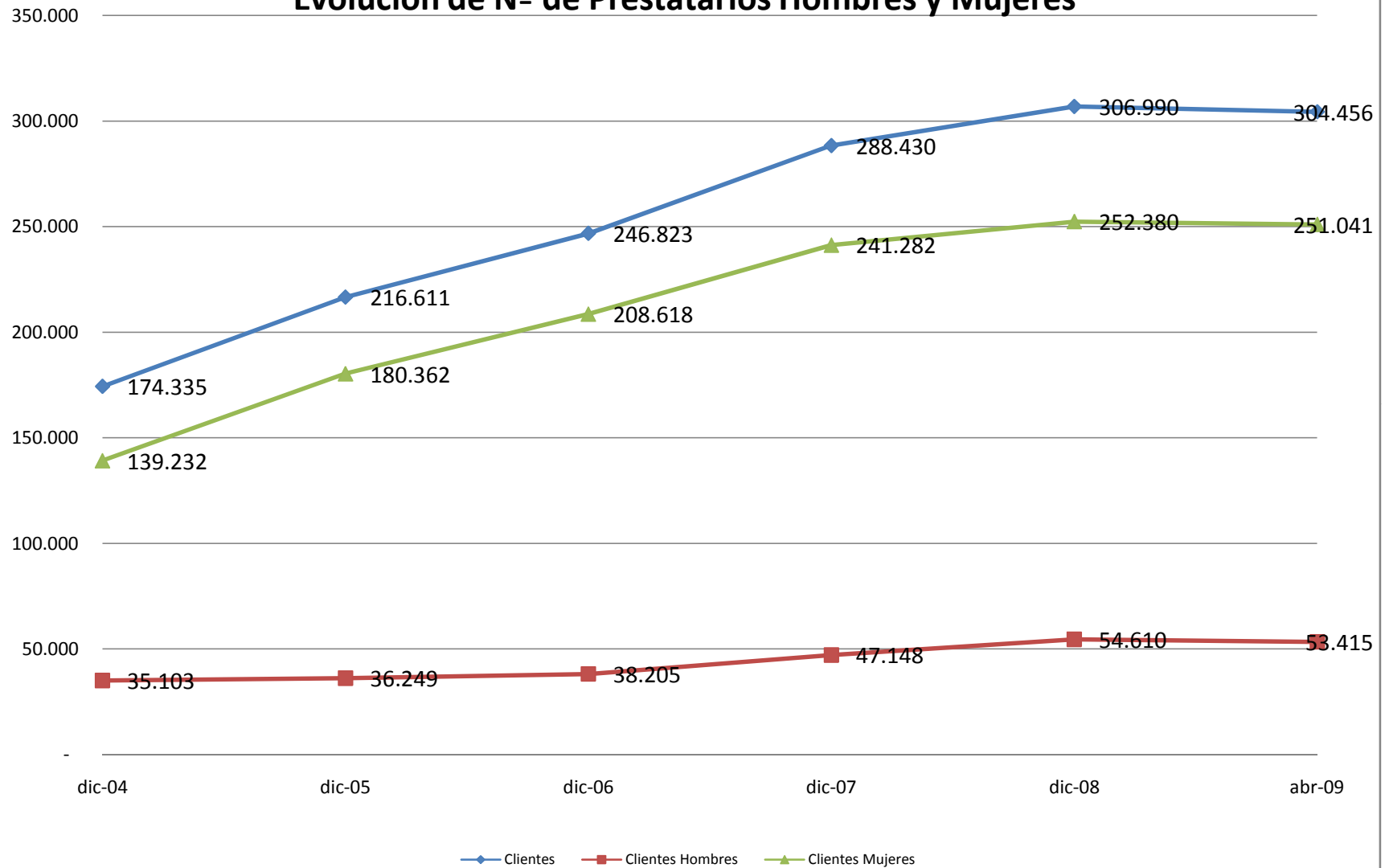
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



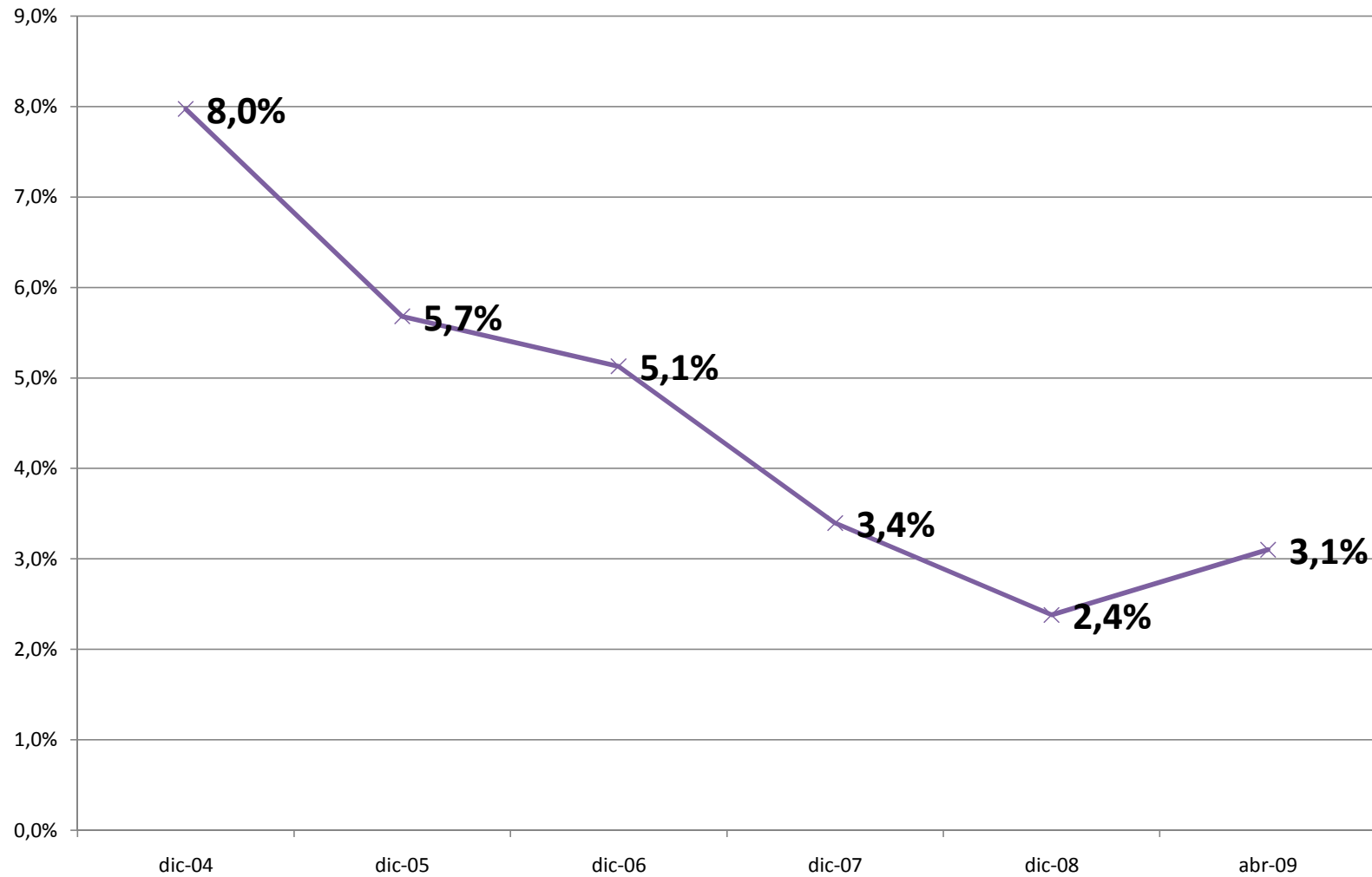
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



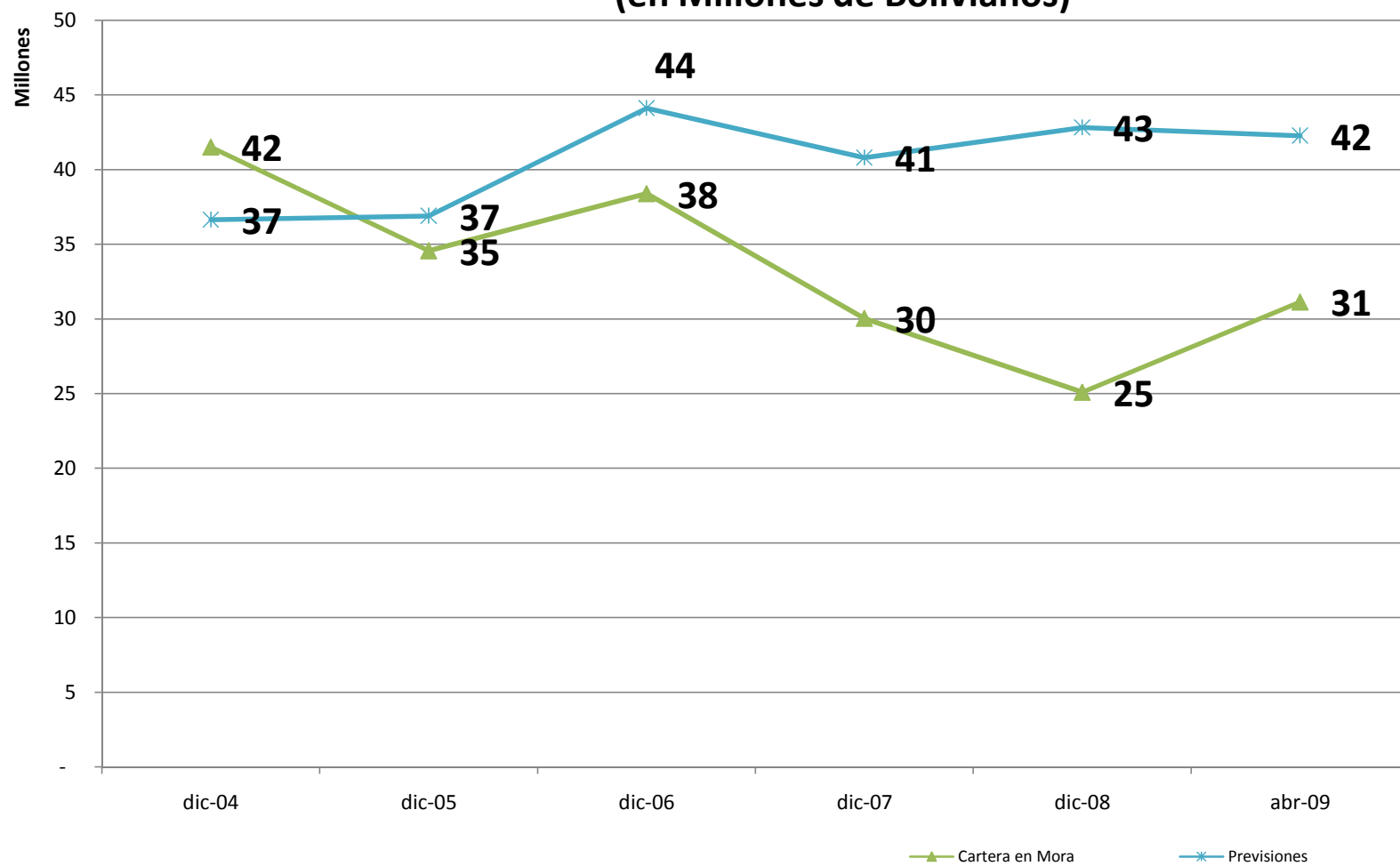
**GRAFICO N° 4**  
**Evolución de N° de Prestatarios Hombres y Mujeres**



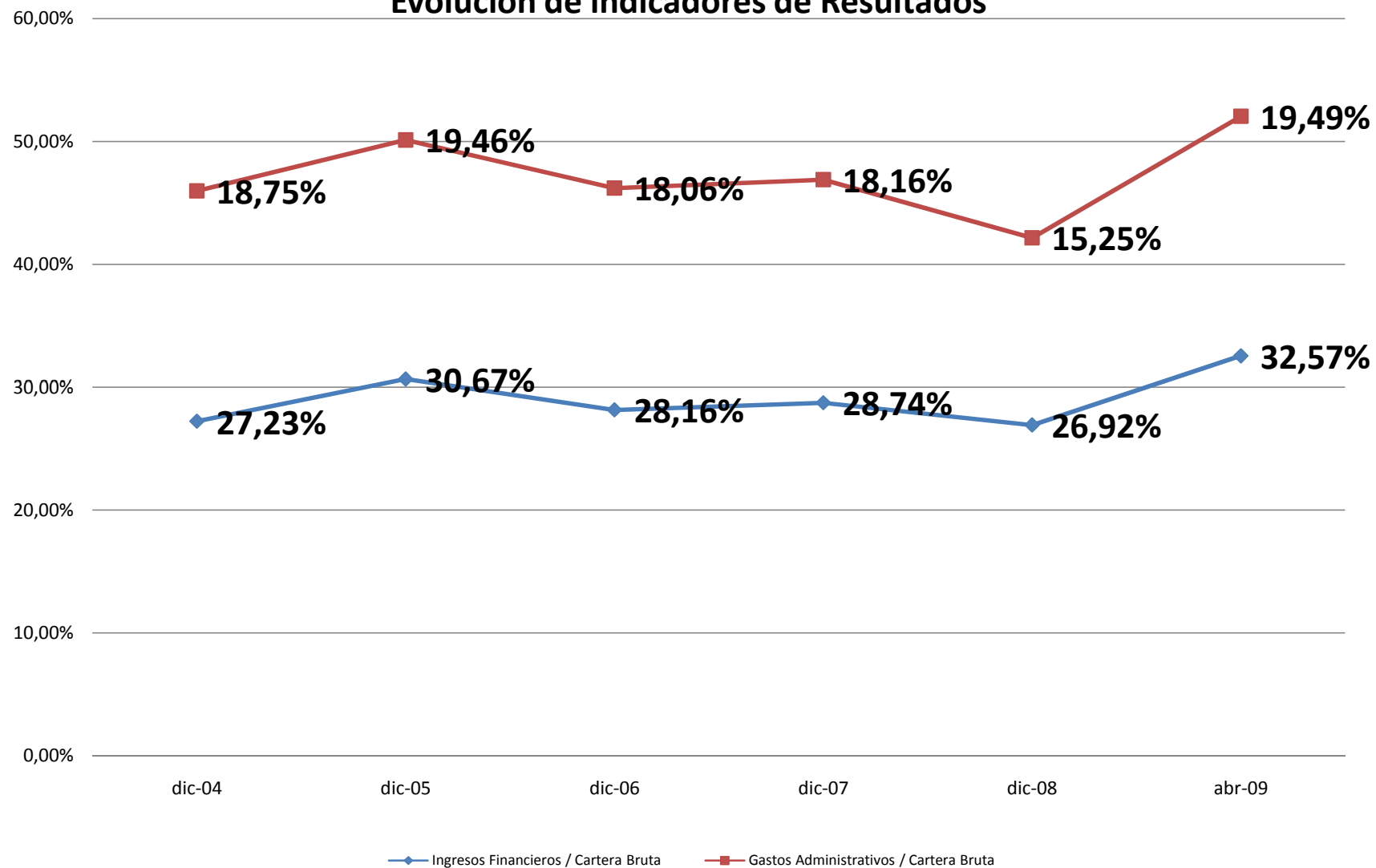
**GRAFICO N° 5**  
**Evolución de % de Mora**



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



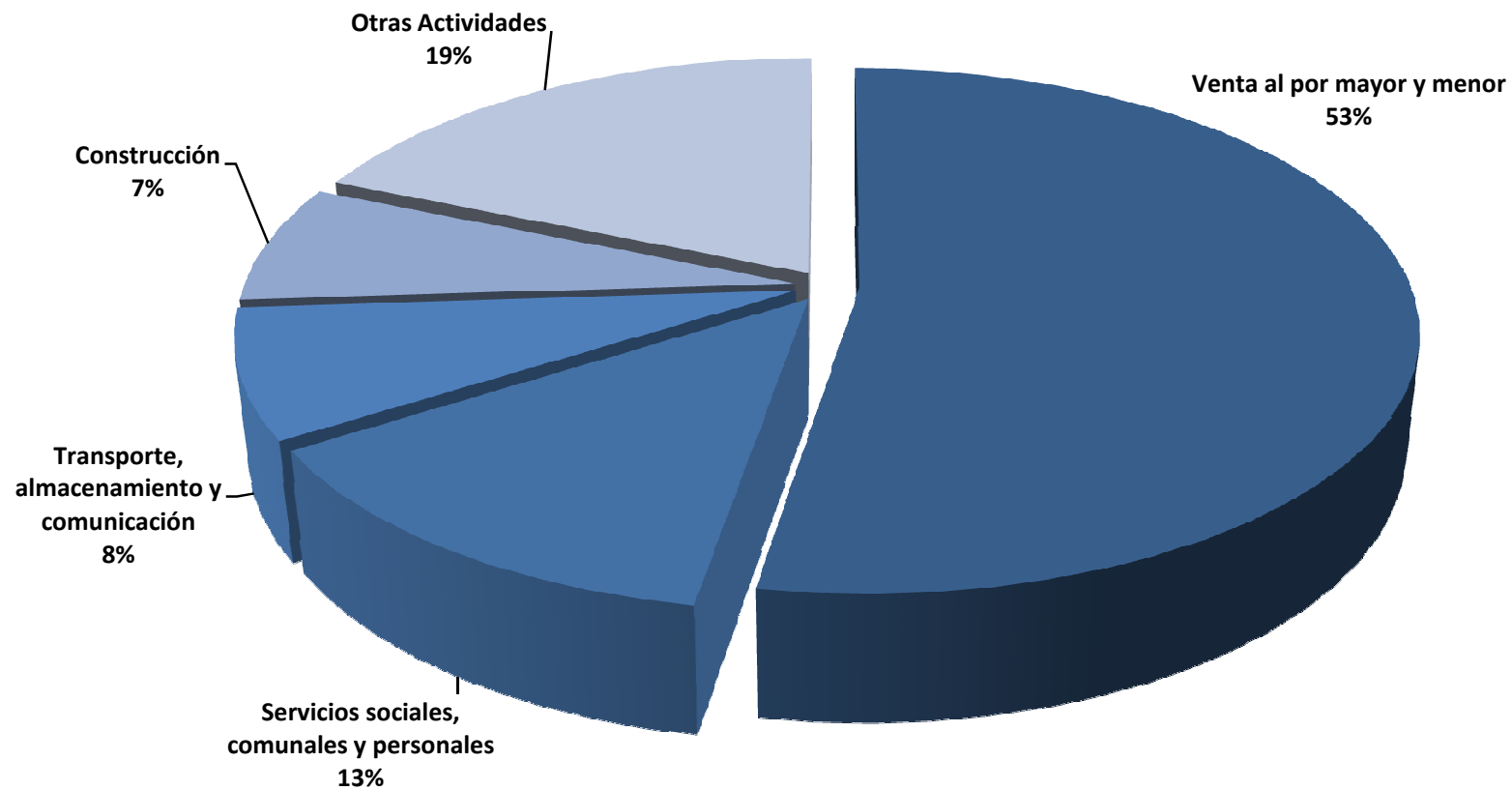
**GRAFICO Nº 7**  
**Evolución de indicadores de Resultados**



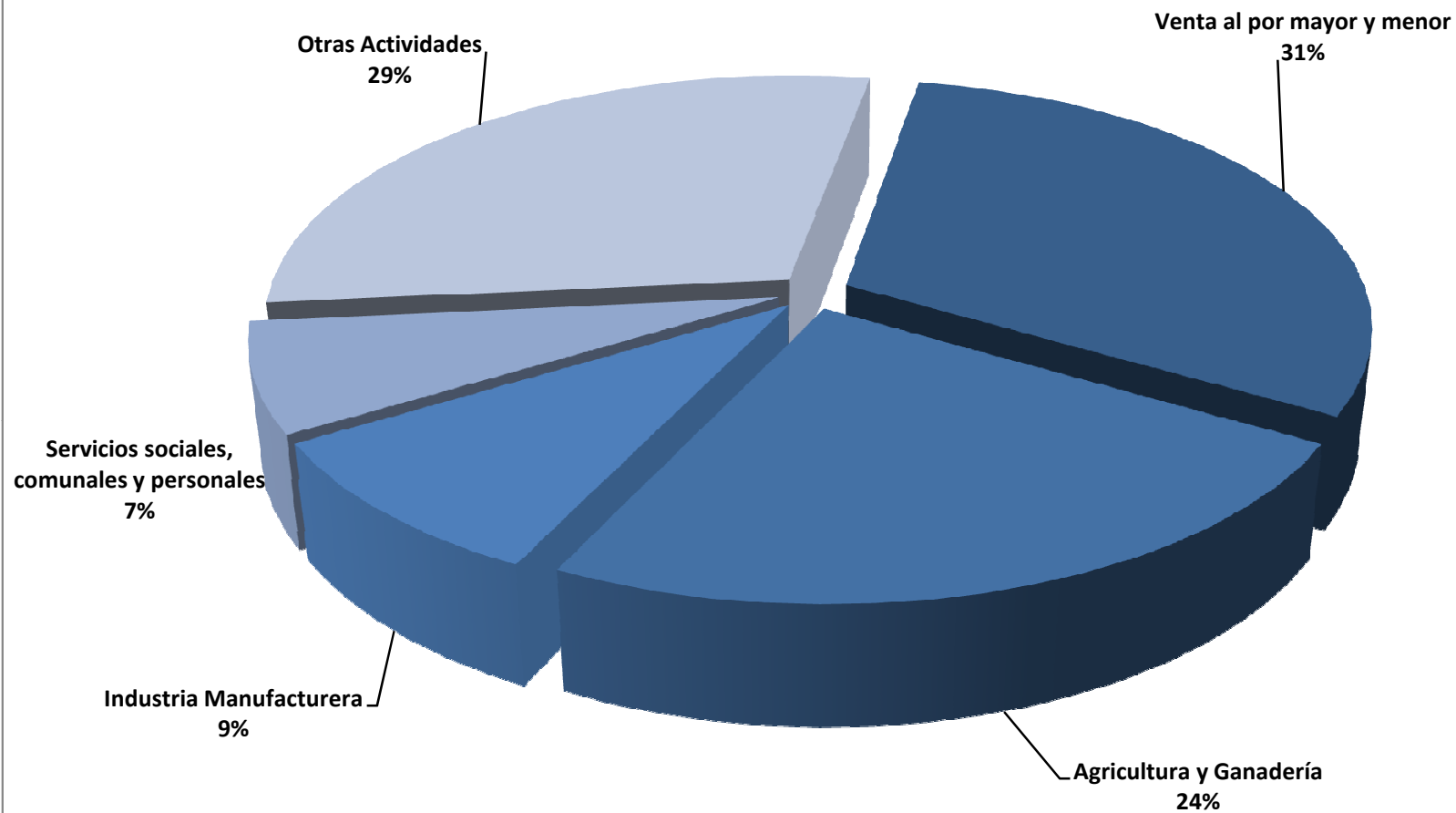
**Cuadro Nº 8**  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril de 2009**  
**(En Bolivianos)**

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 contratan servicio doméstico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	21.820.188	-	-	-	-	-	-	105.743.987	-	-	-	-	-	-	40.283.423	-	-	-	167.847.598
PRO MUJER	-	-	-	-	10.466.676	-	-	91.978.931	5.645.571	3.670.192	-	-	-	-	-	-	-	2.949.954	116.711.327
DIACONIA	498.142	-	-	216.401	6.623.299	-	35.293.117	64.179.233	246.735	28.543.791	45.264	5.725.791	154.510	65.637	5.456.118	195.444	117.020	33.488	147.793.990
EMPRENDER	-	-	-	-	1.544.222	-	-	8.076.342	1.452.953	715.897	-	-	-	-	-	-	-	-	11.789.414
FONCRESOL	258.940	-	-	-	303.794	-	15.425	3.222.649	-	-	-	-	-	-	371.227	-	-	8.667	4.180.701
FUNBODEM	44.030	-	-	-	2.788.576	-	7.008	11.061.129	4.078.504	15.084.430	22.710	280.017	-	124.700	28.131.470	-	-	-	61.622.574
IDEPRO	-	-	-	-	4.934.893	-	-	10.173.690	-	-	-	-	-	-	-	-	-	16.623.257	31.731.840
IMPRO	-	-	-	-	1.250.700	-	2.122.952	465.721	-	-	-	777.195	-	630.292	1.931.263	-	-	-	7.178.124
SARTAWI	503.542	-	-	-	180.334	-	422.918	2.167.467	-	-	-	572.989	-	-	-	-	-	-	3.847.250
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	4.920.719	-	-	-	2.361.672	11.973	4.672.361	3.643.184	980.846	-	-	-	-	-	-	-	11.132.794	748.717	28.474.266
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	500.781	-	-	-	1.994.373	-	1.868.896	17.726.297	-	-	-	-	-	-	5.103.637	-	-	2.215	27.196.200
TOTAL	28.546.542	-	-	216.401	32.448.544	13.973	44.402.677	320.438.630	12.404.609	48.414.310	67.974	7.355.992	154.510	820.629	81.277.139	195.444	11.249.815	20.366.297	608.373.285
	4,69%	0,00%	0,00%	0,04%	5,33%	0,00%	7,30%	52,67%	2,04%	7,96%	0,01%	1,21%	0,03%	0,13%	13,36%	0,03%	1,85%	3,35%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	10.900.151	-	-	-	-	-	-	52.823.808	-	-	-	-	-	-	20.123.355	-	-	-	83.847.314
PRO MUJER	-	-	-	-	1.057.270	-	-	12.517.117	694.583	391.024	-	-	-	-	-	-	-	378.719	15.038.713
DIACONIA	7.471.825	511.492	-	144.407	949.115	15.230	6.334.169	11.971.285	169.996	6.197.283	223.103	2.316.494	112.680	12.738	1.950.602	388.931	51.299	-	38.820.652
EMPRENDER	1.811.206	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.811.206
FONCRESOL	2.464.220	-	-	-	209.195	-	79.771	6.178.325	-	-	-	-	-	-	24.502	-	-	-	8.956.011
FUNBODEM	38.574	-	-	-	281.736	-	3.590	1.568.388	595.885	2.905.040	-	-	-	42.370	4.965.349	-	-	-	10.400.930
IDEPRO	-	-	-	-	7.112.221	-	-	17.777.865	-	-	-	-	-	-	-	-	-	6.197.521	31.087.608
IMPRO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SARTAWI	9.449.794	-	-	-	54.356	-	119.870	686.308	-	2.033	-	313.876	-	-	-	-	-	-	10.626.237
ANED	4.457.212	25.155.405	-	42.367	23.297.951	-	-	5.563.227	247.820	2.757.081	-	11.630.914	-	103.089	141.658	-	-	469.934	73.866.659
CIDRE	26.105.640	-	-	-	2.185.807	674.336	4.100.506	2.318.257	1.267.543	-	-	-	-	-	-	-	6.241.711	679.709	43.573.510
FONDECO	26.035.757	-	-	-	513.173	-	10.424.322	2.250.983	-	10.203.050	-	-	-	-	-	-	-	11.899.397	61.326.682
FUBODE	5.412.641	-	-	-	770.365	-	1.994.682	7.778.098	-	-	-	-	-	-	1.173.290	-	-	-	17.129.076
TOTAL	94.147.020	25.646.898	-	186.774	36.431.189	689.566	23.056.911	121.433.662	2.975.827	22.455.510	223.103	14.261.284	112.680	156.196	28.378.757	388.931	6.299.011	19.625.281	396.484.601
	23,75%	6,47%	0,00%	0,05%	9,19%	0,17%	5,82%	30,63%	0,75%	5,64%	0,06%	3,60%	0,03%	0,04%	7,16%	0,10%	1,59%	4,95%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	32.720.339	-	-	-	-	-	-	158.567.794	-	-	-	-	-	-	60.406.779	-	-	-	251.694.912
PRO MUJER	-	-	-	-	11.523.949	-	-	106.496.048	6.340.154	4.061.216	-	-	-	-	-	-	-	3.328.673	131.750.040
DIACONIA	7.969.967	511.492	-	360.808	7.572.415	15.230	41.627.286	76.150.518	416.731	35.141.074	268.368	8.042.284	267.191	78.375	7.406.720	584.375	168.320	33.488	186.614.642
EMPRENDER	1.811.206	-	-	-	1.544.222	-	-	8.076.342	1.452.953	715.897	-	-	-	-	-	-	-	-	13.600.620
FONCRESOL	2.723.160	-	-	-	512.988	-	95.196	9.400.974	-	-	-	-	-	-	895.730	-	-	8.667	13.136.715
FUNBODEM	82.604	-	-	-	3.070.312	-	10.597	12.629.517	4.674.389	17.989.469	22.710	280.017	-	167.070	33.096.819	-	-	-	72.023.504
IDEPRO	-	-	-	-	12.047.114	-	-	27.951.556	-	-	-	-	-	-	-	-	-	22.820.778	62.819.448
IMPRO	-	-	-	-	1.250.700	-	2.122.952	465.721	-	-	-	777.195	-	630.292	1.931.263	-	-	-	7.178.124
SARTAWI	9.953.336	-	-	-	234.690	-	542.795	2.653.775	-	2.033	-	886.865	-	-	-	-	-	-	14.473.488
ANED	4.457.212	25.155.405	-	42.367	23.297.951	-	-	5.563.227	247.820	2.757.081	-	11.630.914	-	103.089	141.658	-	-	469.934	73.866.659
CIDRE	31.026.359	-	-	-	2.547.479	688.309	8.772.868	5.961.441	2.248.389	-	-	-	-	-	-	-	17.374.506	1.428.426	72.047.776
FONDECO	26.035.757	-	-	-	513.173	-	10.424.322	2.250.983	-	10.203.050	-	-	-	-	-	-	-	11.899.397	61.326.682
FUBODE	5.913.423	-	-	-	2.764.738	-	3.863.570	25.504.396	-	-	-	-	-	-	6.276.927	-	-	2.215	44.325.276
TOTAL	123.651.342	25.646.898	-	493.179	48.479.733	703.139	67.498.588	441.472.292	15.380.435	70.861.820	231.078	21.617.275	267.191	978.826	109.665.896	584.375	17.541.821	39.981.578	1.004.897.486
	12,21%	2,55%	0,00%	0,04%	6,85%	0,07%	6,71%	43,97%	1,53%	7,69%	0,03%	2,15%	0,03%	0,14%	10,91%	0,06%	1,75%	3,98%	100%

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



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



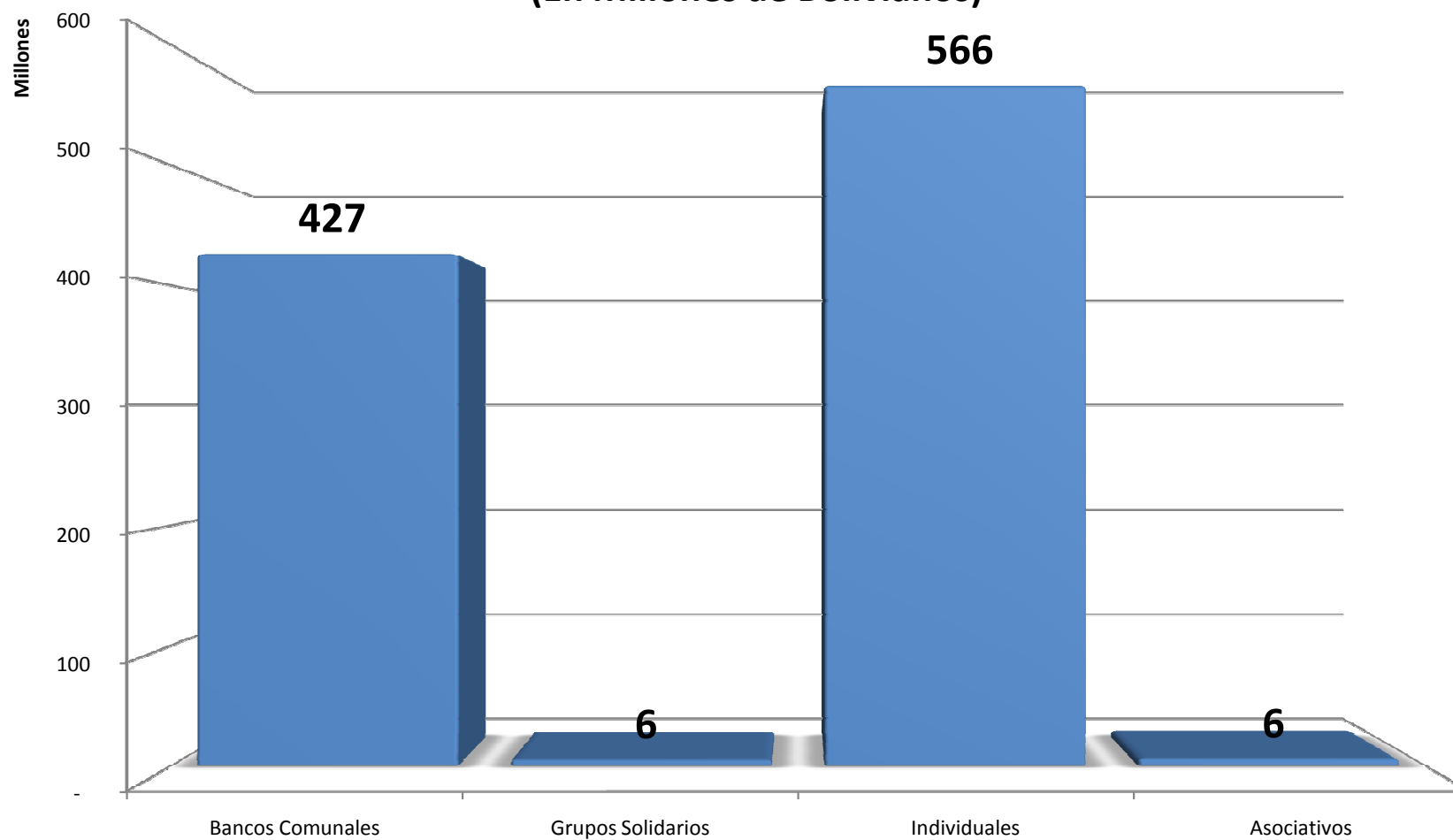
**Cuadro Nº 9**  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril de 2009**  
**(En Bolivianos)**

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	-	-	-	-	-	-	-	-	8.392.380	67.139.039	92.316.179	167.847.598
PRO MUJER	-	-	-	-	-	-	-	1.183.705	25.576.118	23.705.023	66.246.481	116.711.327
DIACONIA	-	-	-	-	352.272	139.400	2.199.444	16.120.965	97.454.668	18.836.563	12.690.680	147.793.990
EMPRENDER	-	-	-	-	-	-	-	559.614	6.670.233	2.221.468	2.338.099	11.789.414
FONCRESOL	-	-	-	-	-	-	-	621.203	187.839	3.371.659	4.180.701	
FUNBODEM	-	-	-	-	-	-	1.744.525	11.637.616	32.989.424	7.690.060	7.560.948	61.622.574
IDEPRO	-	-	-	185.862	729.602	1.349.241	11.156.018	13.758.216	1.009.364	375.306	31.731.840	
IMPRO	-	-	-	-	-	-	150.236	463.057	3.308.424	1.754.918	1.501.490	7.178.124
SARTAWI	-	-	-	-	-	-	24.395	123.894	1.365.802	1.367.435	965.724	3.847.250
ANED	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	953.618	971.934	2.336.839	2.554.667	4.000.189	2.849.577	2.954.415	6.133.269	5.547.932	143.454	28.372	28.474.266
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	-	-	-	-	344.945	1.194.861	2.530.711	10.896.441	11.546.716	620.770	61.757	27.196.201
<b>TOTAL</b>	<b>953.618</b>	<b>971.934</b>	<b>2.336.839</b>	<b>2.740.529</b>	<b>5.427.002</b>	<b>5.533.079</b>	<b>12.771.957</b>	<b>58.274.579</b>	<b>207.231.115</b>	<b>124.675.931</b>	<b>187.456.695</b>	<b>608.373.285</b>
	0,16%	0,16%	0,38%	0,45%	0,89%	0,91%	2,10%	9,56%	34,08%	20,49%	30,81%	100%
CARTERA POR ENTIDAD: NIVEL RURAL												
CRECER	-	-	-	-	-	-	-	-	4.192.366	33.538.926	46.116.023	83.847.314
PRO MUJER	-	-	-	-	-	-	-	-	1.915.709	2.801.995	10.321.008	15.038.713
DIACONIA	-	-	-	-	141.104	-	163.830	1.301.346	23.759.056	8.555.354	4.899.962	38.820.652
EMPRENDER	-	-	-	-	-	-	-	126.728	749.704	579.705	855.069	1.811.206
FONCRESOL	-	-	-	-	-	-	-	482.620	1.307.599	407.707	6.758.087	8.956.013
FUNBODEM	-	-	-	-	-	-	-	1.250.471	6.361.453	1.544.764	1.244.242	10.400.930
IDEPRO	-	-	-	940.943	744.919	402.748	1.166.799	6.250.484	20.196.296	1.140.822	244.598	31.087.608
IMPRO	-	-	-	-	-	-	-	-	-	-	-	-
SARTAWI	-	-	-	-	-	-	268.616	1.173.374	8.478.946	481.710	223.591	10.626.237
ANED	-	-	-	278.800	159.858	-	546.365	5.088.879	56.172.783	8.098.518	3.521.456	73.866.659
CIDRE	706.378	1.134.322	3.285.546	6.549.389	4.254.437	1.637.723	2.810.097	9.483.945	13.473.677	224.002	13.995	43.573.510
FONDECO	-	-	-	-	1.910.920	3.051.042	4.456.100	11.933.776	21.795.957	7.283.950	10.894.937	61.326.682
FUBODE	-	-	-	63.601	198.593	347.200	901.716	3.768.707	10.892.514	788.450	168.296	17.129.076
<b>TOTAL</b>	<b>706.378</b>	<b>1.134.322</b>	<b>3.285.546</b>	<b>7.832.733</b>	<b>7.409.830</b>	<b>5.436.713</b>	<b>10.313.523</b>	<b>40.860.325</b>	<b>169.296.059</b>	<b>65.445.902</b>	<b>84.761.265</b>	<b>396.484.601</b>
	0,18%	0,29%	0,83%	1,98%	1,87%	1,37%	2,60%	10,31%	42,70%	16,51%	21,38%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL												
CRECER	-	-	-	-	-	-	-	-	12.584.746	100.677.965	138.432.201	251.694.912
PRO MUJER	-	-	-	-	-	-	-	1.183.705	27.491.827	26.507.018	76.567.490	131.750.040
DIACONIA	-	-	-	-	493.375	139.400	2.363.274	17.422.310	121.213.724	27.391.917	17.590.642	186.614.642
EMPRENDER	-	-	-	-	-	-	-	686.342	7.419.937	2.801.173	2.693.168	13.600.620
FONCRESOL	-	-	-	-	-	-	-	482.620	1.928.803	595.546	10.129.747	13.136.715
FUNBODEM	-	-	-	-	-	-	1.744.525	12.888.088	39.350.877	9.234.824	8.805.190	72.021.504
IDEPRO	-	-	-	1.126.805	1.474.521	1.751.988	4.335.030	17.406.502	33.954.512	2.150.186	619.905	62.819.448
IMPRO	-	-	-	-	-	-	150.236	463.057	3.308.424	1.754.918	1.501.490	7.178.124
SARTAWI	-	-	-	-	-	-	293.011	1.297.268	9.844.748	1.849.145	1.189.315	14.473.488
ANED	-	-	-	278.800	159.858	-	546.365	5.088.879	56.172.783	8.098.518	3.521.456	73.866.659
CIDRE	1.659.996	2.106.255	5.622.385	9.104.056	8.254.625	4.487.300	5.764.512	15.617.214	19.021.608	367.456	42.367	72.047.775
FONDECO	-	-	-	-	1.910.920	3.051.042	4.456.100	11.933.776	21.795.957	7.283.950	10.894.937	61.326.682
FUBODE	-	-	-	63.601	543.537	1.542.061	3.432.427	14.665.147	22.439.230	1.409.220	230.053	44.325.276
<b>TOTAL</b>	<b>1.659.996</b>	<b>2.106.255</b>	<b>5.622.385</b>	<b>10.573.262</b>	<b>12.836.837</b>	<b>10.971.792</b>	<b>23.085.480</b>	<b>99.134.908</b>	<b>376.527.174</b>	<b>190.121.836</b>	<b>272.217.960</b>	<b>1.004.857.885</b>
	0,17%	0,21%	0,56%	1,05%	1,28%	1,09%	2,30%	9,87%	37,47%	18,92%	27,09%	100%

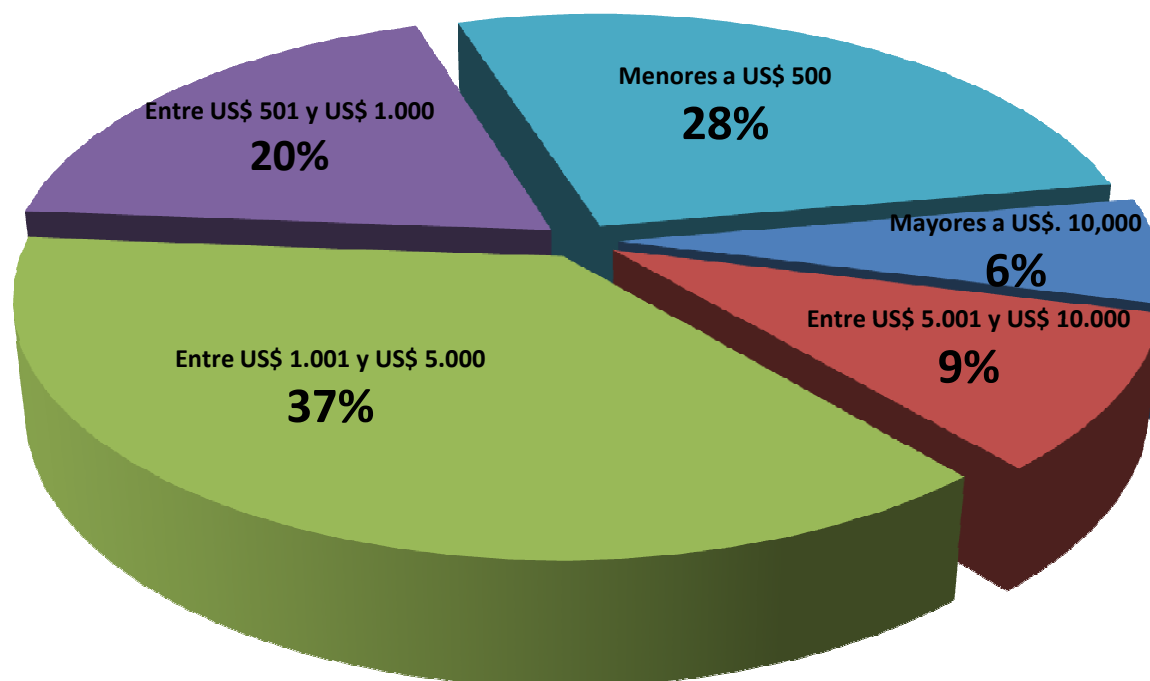
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Abril de 2009**  
**(En Bolivianos)**

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	143.966.314	62.747	-	-	23.881.284	3.774	-	-	167.847.598	66.521
PRO MUJER	100.826.059	82.670	-	-	15.885.268	2.608	-	-	116.711.327	85.278
DIACONIA	25.652.466	19.488	-	-	122.141.524	16.122	-	-	147.793.990	35.610
EMPRENDER	4.546.067	4.526	1.678.859	762	5.564.488	1.853	-	-	11.789.414	7.141
FONCRESOL	3.159.121	1.978	126.892	42	894.689	130	-	-	4.180.701	2.150
FUNBODEM	-	-	-	-	61.622.574	6.962	-	-	61.622.574	6.962
IDEPRO	-	-	-	-	31.731.840	1.757	-	-	31.731.840	1.757
IMPRO	-	-	-	-	7.178.124	1.695	-	-	7.178.124	1.695
SARTAWI	-	-	146.142	141	3.701.109	1.228	-	-	3.847.250	1.369
ANED	-	-	-	-	-	-	-	-	-	-
CIDRE	-	-	-	-	28.472.530	867	1.736	1	28.474.266	868
FONDECO	-	-	-	-	-	-	-	-	-	-
FUBODE	21.703.817	8.633	500.917	348	4.991.466	582	-	-	27.196.200	9.563
<b>TOTAL</b>	<b>299.853.843</b>	<b>180.042</b>	<b>2.452.810</b>	<b>1.293</b>	<b>306.064.897</b>	<b>37.578</b>	<b>1.736</b>	<b>1</b>	<b>608.373.285</b>	<b>218.914</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL										
CRECER	78.551.529	34.681	-	-	5.295.785	1.235	-	-	83.847.314	35.916
PRO MUJER	15.038.713	11.558	-	-	-	-	-	-	15.038.713	11.558
DIACONIA	239.856	161	-	-	38.580.796	6.119	-	-	38.820.652	6.280
EMPRENDER	383.450	355	324.841	118	1.102.915	288	-	-	1.811.206	761
FONCRESOL	6.464.585	2.178	1.377.010	238	1.114.418	78	-	-	8.956.013	2.494
FUNBODEM	-	-	-	-	10.400.930	1.268	-	-	10.400.930	1.268
IDEPRO	-	-	-	-	31.087.608	1.571	-	-	31.087.608	1.571
IMPRO	-	-	-	-	-	-	-	-	-	-
SARTAWI	-	-	58.360	10	10.567.877	542	-	-	10.626.237	552
ANED	4.821.433	199	137.024	32	66.300.934	6.783	2.607.268	299	73.866.659	7.313
CIDRE	-	-	-	-	39.746.544	1.563	3.826.966	23	43.573.510	1.586
FONDECO	11.899.397	7.361	-	-	49.427.286	3.715	-	-	61.326.682	11.076
FUBODE	9.265.314	4.396	1.208.491	386	6.655.271	743	-	-	17.129.076	5.525
<b>TOTAL</b>	<b>126.664.277</b>	<b>60.889</b>	<b>3.105.725</b>	<b>784</b>	<b>260.280.364</b>	<b>23.905</b>	<b>6.434.234</b>	<b>322</b>	<b>396.484.601</b>	<b>85.900</b>
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL										
CRECER	222.517.843	97.428	-	-	29.177.069	5.009	-	-	251.694.912	102.437
PRO MUJER	115.864.772	94.228	-	-	15.885.268	2.608	-	-	131.750.040	96.836
DIACONIA	25.892.322	19.649	-	-	160.722.320	22.241	-	-	186.614.642	41.890
EMPRENDER	4.929.517	4.881	2.003.700	880	6.667.403	2.141	-	-	13.600.620	7.902
FONCRESOL	9.623.705	4.156	1.503.902	280	2.009.108	208	-	-	13.136.715	4.644
FUNBODEM	-	-	-	-	72.023.504	8.230	-	-	72.023.504	8.230
IDEPRO	-	-	-	-	62.819.448	3.328	-	-	62.819.448	3.328
IMPRO	-	-	-	-	7.178.124	1.695	-	-	7.178.124	1.695
SARTAWI	-	-	204.501	151	14.268.986	1.770	-	-	14.473.488	1.921
ANED	4.821.433	199	137.024	32	66.300.934	6.783	2.607.268	299	73.866.659	7.313
CIDRE	-	-	-	-	68.219.075	2.430	3.828.701	24	72.047.776	2.454
FONDECO	11.899.397	7.361	-	-	49.427.286	3.715	-	-	61.326.682	11.076
FUBODE	30.969.132	13.029	1.709.408	734	11.646.737	1.325	-	-	44.325.276	15.088
<b>TOTAL</b>	<b>426.518.120</b>	<b>240.931</b>	<b>5.558.535</b>	<b>2.077</b>	<b>566.345.261</b>	<b>61.483</b>	<b>6.435.969</b>	<b>323</b>	<b>1.004.857.886</b>	<b>304.814</b>

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



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

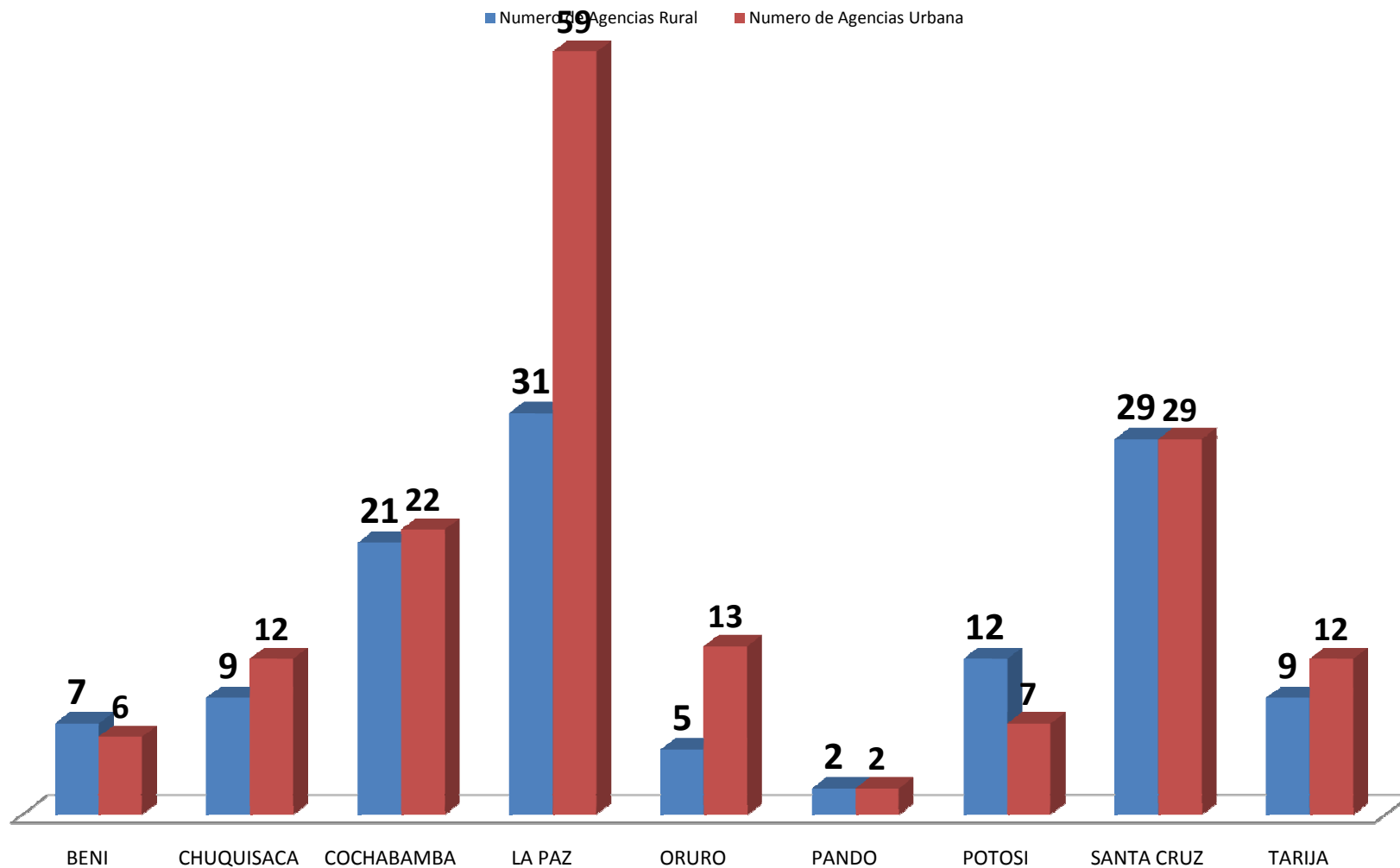


Cuadro N° 10  
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Abril de 2009  
(En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	75	59	134
CIDRE	8	3	11	12	28	40
CRECER	29	24	53	160	284	444
DIACONIA	13	20	33	41	156	197
EMPRENDER	3	11	14	14	71	85
FONCRESOL	1	5	6	1	27	28
FONDECO	12	3	15	46	46	92
FUBODE	9	4	13	34	61	95
FUNBODEM	3	3	6	3	78	81
IDEPRO	8	9	17	19	37	56
IMPRO		1	1		17	17
PROMUJER		64	64		624	624
SARTAWI	5	7	12	8	36	44
<b>Total</b>	<b>125</b>	<b>162</b>	<b>287</b>	<b>413</b>	<b>1.524</b>	<b>1.937</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	7	6	13	35	46	81
CHUQUISACA	9	12	21	21	105	126
COCHABAMBA	21	22	43	86	180	266
LA PAZ	31	59	90	110	615	725
ORURO	5	13	18	8	123	131
PANDO	2	2	4	4	10	14
POTOSI	12	7	19	28	59	87
SANTA CRUZ	29	29	58	89	294	383
TARIJA	9	12	21	32	92	124
<b>Total</b>	<b>125</b>	<b>162</b>	<b>287</b>	<b>413</b>	<b>1.524</b>	<b>1.937</b>

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



Cuadro Nº 11  
TASAS DE INTERES ANUALES  
PUBLICADAS POR LAS IFDs  
30 de Abril 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									24%		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%	29%	36%	NULL			19%	19%	17%	24%	16%		
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)