

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

|   | CRECER             | PRO MUJER          | Sub Total<br>Banca<br>Comunal | DIACONIA           | EMPRENDER         | FONCRESOL         | FUNBODEM          | IDEPRO            | IMPRO            | SARTAWI           | ANED               | CIDRE             | FONDECO           | FUBODE            | TOTAL                |
|---|--------------------|--------------------|-------------------------------|--------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|--------------------|-------------------|-------------------|-------------------|----------------------|
| <b>ACTIVO</b>   |                    |                    |                               |                    |                   |                   |                   |                   |                  |                   |                    |                   |                   |                   |                      |
| DISPONIBILIDADES                                      | 12.849.371         | 19.313.450         | <u>32.162.821</u>             | 13.239.813         | 2.361.229         | 3.687.730         | 2.357.080         | 6.412.636         | 268.023          | 1.528.635         | 10.651.844         | 3.462.121         | 2.120.657         | 10.258.983        | <b>88.511.572</b>    |
| INVERSIONES TEMPORARIAS                               | 30.445.955         | 55.354.265         | <u>85.800.220</u>             | 6.096.798          | 1.389.549         | 1.471.865         | 2.969             | 1.377.917         | 1.041.385        | 28.227            | 3.230.573          | 1.725.334         | 24.478            | 135.071           | <b>102.324.387</b>   |
| CARTERA   | 281.638.825        | 122.624.525        | <u>404.263.349</u>            | 197.102.384        | 14.767.578        | 13.016.280        | 74.031.059        | 78.163.079        | 7.186.232        | 15.066.553        | 73.110.828         | 71.051.854        | 63.706.299        | 47.984.820        | <b>1.059.450.314</b> |
| CARTERA BRUTA   | 277.868.157        | 130.699.653        | <u>408.567.810</u>            | 203.470.723        | 15.767.670        | 13.079.652        | 76.318.072        | 77.785.812        | 7.257.308        | 15.135.616        | 73.756.218         | 72.763.747        | 65.780.550        | 47.348.048        | <b>1.077.031.225</b> |
| CARTERA VIGENTE                                       | 274.005.286        | 124.835.046        | <u>398.840.332</u>            | 202.079.874        | 15.001.301        | 12.718.722        | 72.308.693        | 76.207.657        | 6.701.554        | 14.054.484        | 70.608.789         | 66.382.817        | 61.191.974        | 45.563.214        | <b>1.041.659.410</b> |
| CARTERA VENCIDA                                       | 3.311.801          | 1.572.952          | <u>4.884.753</u>              | 460.058            | 766.369           | 135.592           | 2.166.404         | 817.185           | 128.967          | 257.245           | 884.594            | 1.307.819         | 616.314           | 1.345.189         | <b>13.770.489</b>    |
| CARTERA EN EJECUCIÓN                                  | 551.071            | 4.291.655          | <u>4.842.726</u>              | 772.614            | -                 | 122.222           | 1.539.318         | 760.970           | 16.129           | 267.448           | 2.262.834          | 279.328           | 1.788.614         | 432.809           | <b>13.085.011</b>    |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE         | -                  | -                  | -                             | 141.332            | -                 | 88.793            | 160.064           | -                 | 379.203          | 245.778           | -                  | 4.186.391         | 1.208.496         | 6.836             | <b>6.416.892</b>     |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA         | -                  | -                  | -                             | -                  | -                 | 12.297            | 31.899            | -                 | 31.198           | 91.735            | -                  | 547.705           | 263.281           | -                 | <b>978.115</b>       |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN    | -                  | -                  | -                             | 16.844             | -                 | 2.027             | 111.694           | -                 | 258              | 218.926           | -                  | 59.687            | 711.871           | -                 | <b>1.121.307</b>     |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA               | 8.381.279          | 1.492.370          | <u>9.873.649</u>              | 2.517.063          | 200.191           | 160.692           | 816.384           | 3.031.468         | 375.024          | 555.899           | 1.606.315          | 1.365.484         | 1.869.151         | 2.537.545         | <b>24.908.865</b>    |
| PREVISIÓN PARA CARTERA INCOBRABLE                     | -4.610.612         | -9.567.498         | <u>-14.178.110</u>            | -8.885.402         | -1.200.283        | -224.064          | -3.103.397        | -2.654.201        | -446.101         | -624.962          | -2.251.705         | -3.077.377        | -3.943.402        | -1.900.773        | <b>-42.489.777</b>   |
| OTRAS CUENTAS POR COBRAR                              | 3.775.878          | 2.358.448          | <u>6.134.326</u>              | 372.093            | 903.704           | 559.117           | 989.993           | 431.043           | 12.190           | 4.876.582         | 5.253.394          | 372.604           | 1.399.825         | 1.482.603         | <b>22.787.473</b>    |
| BIENES REALIZABLES                                    | -                  | -                  | -                             | -                  | -                 | -                 | -0                | -20.659           | -                | 22.434            | 132.661            | 1.898.193         | 144.221           | -                 | <b>2.176.849</b>     |
| INVERSIONES PERMANENTES                               | 3.811.766          | 1.271.558          | <u>5.083.324</u>              | 301.322            | 486.213           | 19.516            | 33.728            | 1.292.144         | 12.806           | 52.233            | 955.549            | 11.927.607        | 4.079.696         | 66.912            | <b>24.311.049</b>    |
| BIENES DE USO   | 10.769.670         | 8.638.255          | <u>19.407.925</u>             | 8.762.335          | 652.644           | 355.658           | 2.265.659         | 3.613.224         | 79.784           | 1.358.656         | 2.586.980          | 5.531.153         | 3.378.137         | 1.461.484         | <b>49.453.641</b>    |
| OTROS ACTIVOS   | 5.565.043          | 1.777.093          | <u>7.342.136</u>              | 373.861            | 84.408            | 12.500            | 92.537            | 2.320.736         | 3.233            | 252.240           | 5.231.657          | 17.900            | 208.838           | 92.501            | <b>16.032.547</b>    |
| <b>TOTAL DEL ACTIVO</b>                               | <b>348.856.508</b> | <b>211.337.594</b> | <b><u>560.194.102</u></b>     | <b>226.248.606</b> | <b>20.645.325</b> | <b>19.122.666</b> | <b>79.773.025</b> | <b>93.590.121</b> | <b>8.603.652</b> | <b>23.185.559</b> | <b>101.153.485</b> | <b>95.986.767</b> | <b>75.062.151</b> | <b>61.482.373</b> | <b>1.365.047.832</b> |
| <b>PASIVO</b>   |                    |                    |                               |                    |                   |                   |                   |                   |                  |                   |                    |                   |                   |                   |                      |
| OBLIGACIONES CON EL PÚBLICO                           | -                  | -                  | -                             | -                  | -                 | -                 | -                 | -                 | -                | -                 | -                  | -                 | -                 | -                 | -                    |
| OBLIGACIONES CON INSTITUCIONES FISCALES               | -                  | -                  | -                             | -                  | -                 | -                 | -                 | -                 | -                | -                 | -                  | -                 | -                 | -                 | -                    |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 196.086.945        | 89.658.783         | <u>285.745.728</u>            | 53.992.276         | 11.637.885        | 1.460.452         | 55.720.897        | 41.131.936        | 3.809.854        | 15.466.331        | 78.712.827         | 52.145.131        | 42.250.766        | 25.763.599        | <b>667.837.681</b>   |
| OTRAS CUENTAS POR PAGAR                               | 9.184.787          | 12.686.176         | <u>21.870.962</u>             | 5.363.768          | 4.886.224         | 1.851.595         | 1.850.796         | 9.673.636         | 476.878          | 6.289.033         | 11.968.219         | 9.779.583         | 7.786.539         | 9.484.143         | <b>91.281.377</b>    |
| PREVISIONES   | 13.916.385         | 998.908            | <u>14.915.294</u>             | 1.468.928          | -                 | -                 | 278.150           | -                 | 308.250          | -                 | 288.226            | -                 | 404.294           | 244.215           | <b>17.907.357</b>    |
| TÍTULOS DE DEUDA EN CIRCULACIÓN                       | -                  | -                  | -                             | -                  | -                 | -                 | -                 | -                 | -                | -                 | -                  | -                 | -                 | -                 | -                    |
| OBLIGACIONES SUBORDINADAS                             | 2.724.315          | 2.831.521          | <u>5.555.836</u>              | -                  | 120.570           | -                 | -                 | 1.227.522         | -                | 998.104           | 807.848            | 174.250           | 3.779.484         | -                 | <b>12.663.614</b>    |
| <b>TOTAL DEL PASIVO</b>                               | <b>221.912.432</b> | <b>106.175.388</b> | <b><u>328.087.820</u></b>     | <b>60.824.972</b>  | <b>16.644.679</b> | <b>3.312.046</b>  | <b>57.849.843</b> | <b>52.033.094</b> | <b>4.594.983</b> | <b>22.753.468</b> | <b>91.777.120</b>  | <b>62.098.964</b> | <b>54.221.084</b> | <b>35.491.956</b> | <b>789.690.029</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>             | -                  | -                 | 15.246.192        | 696.850           | -                 | -                | 3.875.473         | 16.744.831         | 6.884.538         | 1.319.759         | 7.902.013         | <b>78.354.900</b>    |
| AJUSTES AL PATRIMONIO                                 | -                  | -                  | -                             | -                  | -                 | -                 | -                 | 452.027           | -                | 1.322.558         | 1.451.530          | -                 | -                 | -                 | <b>3.226.115</b>     |
| RESERVAS  | 14.200.329         | 53.967.005         | <u>68.167.335</u>             | 12.517.629         | 218.681           | -                 | 4.848.050         | -                 | 338.809          | -                 | 2.686.351          | 554.298           | 2.623.436         | -                 | <b>91.954.588</b>    |
| RESULTADOS ACUMULADOS                                 | 18.787.711         | 28.543.472         | <u>47.331.183</u>             | 114.402.431        | 1.344.850         | 564.427           | 2.573.421         | 21.546.416        | 303.261          | -13.530.514       | -11.506.346        | 3.969.737         | 1.520.525         | 18.088.405        | <b>186.607.795</b>   |
| <b>TOTAL DEL PATRIMONIO</b>                           | <b>126.944.075</b> | <b>105.162.206</b> | <b><u>232.106.282</u></b>     | <b>165.423.635</b> | <b>4.000.646</b>  | <b>15.810.619</b> | <b>21.923.181</b> | <b>41.557.027</b> | <b>4.008.669</b> | <b>432.091</b>    | <b>9.376.365</b>   | <b>33.887.803</b> | <b>20.841.067</b> | <b>25.990.417</b> | <b>575.357.802</b>   |
| <b>TOTAL DEL PASIVO Y PATRIMONIO</b>                  | <b>348.856.508</b> | <b>211.337.594</b> | <b><u>560.194.102</u></b>     | <b>226.248.606</b> | <b>20.645.325</b> | <b>19.122.666</b> | <b>79.773.024</b> | <b>93.590.121</b> | <b>8.603.652</b> | <b>23.185.559</b> | <b>101.153.485</b> | <b>95.986.767</b> | <b>75.062.151</b> | <b>61.482.374</b> | <b>1.365.047.831</b> |

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre 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   | 77.354.170        | 52.288.143        | 129.642.313             | 36.862.206        | 5.208.627        | 1.095.822        | 13.359.575        | 9.417.781        | 918.341        | 2.404.838         | 10.731.579       | 9.851.996        | 10.923.444       | 10.956.076       | 241.372.599        |
| GASTOS FINANCIEROS   | -10.341.511       | -12.666.255       | -23.007.766             | -3.900.854        | -995.134         | -37.226          | -4.103.746        | -1.681.415       | -75.834        | -734.168          | -2.513.280       | -3.177.450       | -2.341.722       | -1.513.869       | -44.082.463        |
| <b>RESULTADO FINANCIERO BRUTO</b>  | <b>67.012.659</b> | <b>39.621.888</b> | <b>106.634.547</b>      | <b>32.961.353</b> | <b>4.213.494</b> | <b>1.058.596</b> | <b>9.255.829</b>  | <b>7.736.366</b> | <b>842.507</b> | <b>1.670.670</b>  | <b>8.218.299</b> | <b>6.674.546</b> | <b>8.581.722</b> | <b>9.442.207</b> | <b>197.290.136</b> |
| OTROS INGRESOS OPERATIVOS  | 38.212            | 3.136.817         | 3.175.030               | 4.858.946         | 580.761          | 1.295            | 1.597.028         | 2.500.128        | 52.905         | 637.115           | 874.967          | 1.293.660        | 961.590          | 338.136          | 16.871.561         |
| OTROS GASTOS OPERATIVOS  | -3.110.608        | -117.982          | -3.228.590              | -460.391          |                  |                  | -128.641          | -1.445.041       | -38.152        | -23.856           | -323.948         | -83.215          | -191.132         | -87.263          | -6.010.229         |
| <b>RESULTADO DE OPERACION BRUTO</b>  | <b>63.940.264</b> | <b>42.640.723</b> | <b>106.580.986</b>      | <b>37.359.908</b> | <b>4.794.255</b> | <b>1.059.892</b> | <b>10.724.216</b> | <b>8.791.454</b> | <b>857.260</b> | <b>2.282.929</b>  | <b>8.769.319</b> | <b>7.884.991</b> | <b>9.352.180</b> | <b>9.693.080</b> | <b>208.151.468</b> |
| RECUPERACION DE ACTIVOS FINANCIEROS  | 4.082.383         | 6.130.510         | 10.212.892              | 1.777.011         | 22.305           | 880.610          | 2.091.368         | 561.017          | 6.632          | 540.508           | 3.661.668        | 1.606.573        | 2.556.340        | 3.012.105        | 26.929.030         |
| CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS                            | -7.685.192        | -7.032.553        | -14.717.745             | -2.861.927        | -331.163         | -84.522          | -3.727.119        | -894.522         | -19.516        | -387.361          | -2.517.280       | -1.887.007       | -2.877.223       | -4.911.900       | -35.217.284        |
| <b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>                                 | <b>60.337.454</b> | <b>41.738.680</b> | <b>102.076.133</b>      | <b>36.274.991</b> | <b>4.485.397</b> | <b>1.855.979</b> | <b>9.088.465</b>  | <b>8.457.949</b> | <b>844.376</b> | <b>2.437.077</b>  | <b>9.913.706</b> | <b>7.604.557</b> | <b>9.031.298</b> | <b>7.793.285</b> | <b>199.863.214</b> |
| GASTOS DE ADMINISTRACION   | -49.893.217       | -33.549.491       | -83.442.708             | -17.161.679       | -4.373.229       | -1.292.559       | -7.442.569        | -8.516.874       | -637.527       | -3.811.524        | -9.923.994       | -4.518.463       | -7.510.447       | -6.424.829       | -155.056.403       |
| <b>RESULTADO DE OPERACION NETO</b>   | <b>10.444.237</b> | <b>8.189.188</b>  | <b>18.633.425</b>       | <b>19.113.313</b> | <b>112.168</b>   | <b>563.420</b>   | <b>1.645.896</b>  | <b>-58.924</b>   | <b>206.849</b> | <b>-1.374.447</b> | <b>-10.288</b>   | <b>3.086.094</b> | <b>1.520.850</b> | <b>1.368.456</b> | <b>44.806.811</b>  |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | -182.600          | -328.443          | -511.043                | -482.881          | -4.043           | 1.332            | -                 | 158.132          | -              | 8.680             | 37.023           | 18.086           | -                | 20.142           | -754.572           |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR                             | -29.528           | -35.559           | -65.087                 | 26                | -306             | -325             | -                 | -                | -              | -6.951            | -                | -                | -                | -38.437          | -111.080           |
| <b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b> | <b>10.232.109</b> | <b>7.825.186</b>  | <b>18.057.296</b>       | <b>18.630.457</b> | <b>107.819</b>   | <b>564.427</b>   | <b>1.645.896</b>  | <b>99.207</b>    | <b>206.849</b> | <b>-1.372.719</b> | <b>26.736</b>    | <b>3.104.179</b> | <b>1.520.850</b> | <b>1.350.161</b> | <b>43.941.158</b>  |
| INGRESOS EXTRAORDINARIOS   | 591.589           | 2.322.178         | 2.913.767               | -                 | -                | -                | -                 | 512.164          | 98.668         | 125.351           | 61.167           | 1.623            | 5.375            | -                | 3.718.115          |
| GASTOS EXTRAORDINARIOS   | -303.737          | -18.195           | -321.932                | -                 | -                | -                | -                 | -                | -2.256         | -                 | -                | -                | -                | -515             | -324.704           |
| <b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>         | <b>10.519.961</b> | <b>10.129.169</b> | <b>20.649.131</b>       | <b>18.630.457</b> | <b>107.819</b>   | <b>564.427</b>   | <b>1.645.896</b>  | <b>611.371</b>   | <b>303.261</b> | <b>-1.247.368</b> | <b>87.902</b>    | <b>3.105.803</b> | <b>1.526.225</b> | <b>1.349.646</b> | <b>47.334.569</b>  |
| INGRESOS DE GESTIONES ANTERIORES   | 94.168            | 591.540           | 685.709                 | 17.891            | -                | -                | 119.998           | -                | -              | 17.697            | 93.389           | -                | 1.997            | -                | 936.680            |
| GASTOS DE GESTIONES ANTERIORES   | -251.068          | -1.450.530        | -1.701.597              | -64.670           | -                | -                | -12.974           | -                | -              | -4.760            | -172.611         | -                | -7.698           | 19.492           | -1.944.819         |
| <b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>       | <b>10.363.062</b> | <b>9.270.180</b>  | <b>19.633.242</b>       | <b>18.583.678</b> | <b>107.819</b>   | <b>564.427</b>   | <b>1.752.919</b>  | <b>611.371</b>   | <b>303.261</b> | <b>-1.234.432</b> | <b>8.681</b>     | <b>3.105.803</b> | <b>1.520.525</b> | <b>1.369.138</b> | <b>46.326.431</b>  |
| ABONOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                | -              | 0                 | -                | -                | -                | -                | 0                  |
| CARGOS POR AJUSTE POR INFLACION  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                | -              | 2                 | -                | -                | -                | -                | 2                  |
| <b>RESULTADO ANTES DE IMPUESTOS</b>  | <b>10.363.062</b> | <b>9.270.180</b>  | <b>19.633.242</b>       | <b>18.583.678</b> | <b>107.819</b>   | <b>564.427</b>   | <b>1.752.919</b>  | <b>611.371</b>   | <b>303.261</b> | <b>-1.234.429</b> | <b>8.681</b>     | <b>3.105.803</b> | <b>1.520.525</b> | <b>1.369.138</b> | <b>46.326.434</b>  |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS  | -                 | -                 | -                       | -                 | -                | -                | -                 | -                | -              | -                 | -                | -                | -                | -                | -                  |
| <b>RESULTADO NETO DE LA GESTION</b>  | <b>10.363.062</b> | <b>9.270.180</b>  | <b>19.633.242</b>       | <b>18.583.678</b> | <b>107.819</b>   | <b>564.427</b>   | <b>1.752.919</b>  | <b>611.371</b>   | <b>303.261</b> | <b>-1.234.429</b> | <b>8.681</b>     | <b>3.105.803</b> | <b>1.520.525</b> | <b>1.369.138</b> | <b>46.326.434</b>  |

**CUADRO N° 3**  
**INDICADORES FINANCIEROS**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre de 2009**  
**(En porcentajes)**

|   | CRECER  | PRO MUJER | Sub Total<br>Banca<br>Comunal | DIACONIA | EMPRENDER | FONCRESOL | FUNBODEM | IDEPRO  | IMPRO   | SARTAWI  | ANED   | CIDRE   | FONDECO | FUBODE  | TOTAL          |
|---|---------|-----------|-------------------------------|----------|-----------|-----------|----------|---------|---------|----------|--------|---------|---------|---------|----------------|
| <b>ESTRUCTURA DE ACTIVOS</b>                        |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Disponibilidades/Total Activo                       | 3,68%   | 9,14%     | 5,74%                         | 5,85%    | 11,44%    | 19,28%    | 2,95%    | 6,85%   | 3,12%   | 6,59%    | 10,53% | 3,61%   | 2,83%   | 16,69%  | <b>6,48%</b>   |
| Inversiones Temporarias/Total Activo                | 8,73%   | 26,19%    | 15,32%                        | 2,69%    | 6,73%     | 7,70%     | 0,00%    | 1,47%   | 12,10%  | 0,12%    | 3,19%  | 1,80%   | 0,03%   | 0,22%   | <b>7,50%</b>   |
| Cartera / Total Activo                              | 80,73%  | 58,02%    | 72,16%                        | 87,12%   | 71,53%    | 68,07%    | 92,80%   | 83,52%  | 83,53%  | 64,98%   | 72,28% | 74,02%  | 84,87%  | 78,05%  | <b>77,61%</b>  |
| Otras Cuentas por cobrar / Total Activo             | 1,08%   | 1,12%     | 1,10%                         | 0,16%    | 4,38%     | 2,92%     | 1,24%    | 0,46%   | 0,14%   | 21,03%   | 5,19%  | 0,39%   | 1,86%   | 2,41%   | <b>1,67%</b>   |
| Bienes Realizables / Total Activo                   | 0,00%   | 0,00%     | 0,00%                         | 0,00%    | 0,00%     | 0,00%     | 0,00%    | -0,02%  | 0,00%   | 0,10%    | 0,13%  | 1,98%   | 0,19%   | 0,00%   | <b>0,16%</b>   |
| Inversiones Permanentes / Total Activo              | 1,09%   | 0,60%     | 0,91%                         | 0,13%    | 2,36%     | 0,10%     | 0,04%    | 1,38%   | 0,15%   | 0,23%    | 0,94%  | 12,43%  | 5,44%   | 0,11%   | <b>1,78%</b>   |
| Bienes de Uso / Total Activo                        | 3,09%   | 4,09%     | 3,46%                         | 3,87%    | 3,16%     | 1,86%     | 2,84%    | 3,86%   | 0,93%   | 5,86%    | 2,56%  | 5,76%   | 4,50%   | 2,38%   | <b>3,62%</b>   |
| Otros Activos / Total Activo                        | 1,60%   | 0,84%     | 1,31%                         | 0,17%    | 0,41%     | 0,07%     | 0,12%    | 2,48%   | 0,04%   | 1,09%    | 5,17%  | 0,02%   | 0,28%   | 0,15%   | <b>1,17%</b>   |
| <b>RENTABILIDAD (1)</b>                             |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Resultado Neto / Activo ROA                         | 3,96%   | 5,85%     | 4,67%                         | 10,95%   | 0,70%     | 3,94%     | 2,93%    | 0,87%   | 4,70%   | -7,10%   | 0,01%  | 4,31%   | 2,70%   | 2,97%   | <b>4,53%</b>   |
| Resultado Neto / Patrimonio ROE                     | 10,88%  | 11,75%    | 11,28%                        | 14,98%   | 3,59%     | 4,76%     | 10,66%   | 1,96%   | 10,09%  | -380,92% | 0,12%  | 12,22%  | 9,73%   | 7,02%   | <b>10,74%</b>  |
| Resultado Neto / Ingresos Financieros               | 13,40%  | 17,73%    | 15,14%                        | 50,41%   | 2,07%     | 51,51%    | 13,12%   | 6,49%   | 33,02%  | -51,33%  | 0,08%  | 31,52%  | 13,92%  | 12,50%  | <b>19,19%</b>  |
| Ingresos Financieros / Activo                       | 29,56%  | 32,99%    | 30,86%                        | 21,72%   | 33,64%    | 7,64%     | 22,33%   | 13,42%  | 14,23%  | 13,83%   | 14,15% | 13,69%  | 19,40%  | 23,76%  | <b>23,58%</b>  |
| Ingresos Financieros / Cartera Bruta                | 37,12%  | 53,34%    | 42,31%                        | 24,16%   | 44,04%    | 11,17%    | 23,34%   | 16,14%  | 16,87%  | 21,18%   | 19,40% | 18,05%  | 22,14%  | 30,85%  | <b>29,88%</b>  |
| <b>EFICIENCIA ADMINISTRATIVA (1)</b>                |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Gastos Administrativos / Cartera Bruta              | 23,94%  | 34,23%    | 27,23%                        | 11,25%   | 36,98%    | 13,18%    | 13,00%   | 14,60%  | 11,71%  | 33,58%   | 17,94% | 8,28%   | 15,22%  | 18,09%  | <b>19,20%</b>  |
| Gastos Administrativos / Activo                     | 19,07%  | 21,17%    | 19,86%                        | 10,11%   | 28,24%    | 9,01%     | 12,44%   | 12,13%  | 9,88%   | 21,92%   | 13,08% | 6,28%   | 13,34%  | 13,93%  | <b>15,15%</b>  |
| <b>CALIDAD DE CARTERA</b>                           |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Cartera Vigente / Cartera Bruta                     | 98,61%  | 95,51%    | 98%                           | 99%      | 95%       | 98%       | 95%      | 98%     | 98%     | 94%      | 96%    | 97%     | 95%     | 96%     | <b>97%</b>     |
| Cartera Vencida / Cartera Bruta                     | 1,19%   | 1,20%     | 1,20%                         | 0,23%    | 4,86%     | 1,13%     | 2,88%    | 1,05%   | 2,21%   | 2,31%    | 1,20%  | 2,55%   | 1,34%   | 2,84%   | <b>1,37%</b>   |
| Cartera en Ejecución / Cartera Bruta                | 0,20%   | 3,28%     | 1,19%                         | 0,39%    | 0,00%     | 0,95%     | 2,16%    | 0,98%   | 0,23%   | 3,21%    | 3,07%  | 0,47%   | 3,80%   | 0,91%   | <b>1,32%</b>   |
| Previsión cartera incobrable / Cartera en Mora      | 119,36% | 163,14%   | 145,75%                       | 711,11%  | 156,62%   | 82,33%    | 80,62%   | 168,18% | 252,67% | 74,81%   | 71,54% | 140,23% | 116,67% | 106,91% | <b>146,74%</b> |
| <b>LIQUIDEZ</b>                                     |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Disponibilidades / Pasivo                           | 6%      | 18%       | 10%                           | 22%      | 14%       | 111%      | 4%       | 12%     | 6%      | 7%       | 12%    | 6%      | 4%      | 29%     | <b>11%</b>     |
| Disponibilidades + Inversiones Temporarias / Pasivo | 19,51%  | 70,32%    | 35,95%                        | 31,79%   | 22,53%    | 155,78%   | 4,08%    | 14,97%  | 28,50%  | 6,84%    | 15,13% | 8,35%   | 3,96%   | 29,29%  | <b>24,17%</b>  |
| Disponibilidades + Inversiones Temporarias / Activo | 12,41%  | 35,33%    | 21,06%                        | 8,55%    | 18,17%    | 26,98%    | 2,96%    | 8,32%   | 15,22%  | 6,71%    | 13,72% | 5,40%   | 2,86%   | 16,91%  | <b>13,98%</b>  |
| <b>SOLVENCIA</b>                                    |         |           |                               |          |           |           |          |         |         |          |        |         |         |         |                |
| Patrimonio/Activo                                   | 36%     | 50%       | 41%                           | 73%      | 19%       | 83%       | 27%      | 44%     | 47%     | 2%       | 9%     | 35%     | 28%     | 42%     | <b>42%</b>     |
| Cartera Vencida+Ejecución/Patrimonio                | 3,04%   | 5,58%     | 4,19%                         | 0,76%    | 19,16%    | 1,72%     | 17,56%   | 3,80%   | 4,40%   | 193,33%  | 33,57% | 6,48%   | 16,22%  | 6,84%   | <b>5,03%</b>   |
| Cartera Vencida+Ejecución-Prev/Patrimonio           | -0,59%  | -3,52%    | -1,92%                        | -4,62%   | -10,85%   | 0,30%     | 3,40%    | -2,59%  | -6,72%  | 48,69%   | 9,55%  | -2,61%  | -2,70%  | -0,47%  | <b>-2,35%</b>  |

Cuadro N° 4

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

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO  |                      |                      |                   |                   |               |                |                |
|---|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| DEPARTAMENTO                                      | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|   | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| BENI  | 25.348.482           | 23.839.582           | 1.050.588         | 458.312           | 853           | 11.753         | 12.606         |
| CHUQUISACA  | 34.660.983           | 33.005.824           | 670.531           | 984.628           | 1.289         | 13.160         | 14.449         |
| COCHABAMBA  | 62.086.357           | 59.843.679           | 1.283.383         | 959.295           | 2.741         | 17.514         | 20.255         |
| LA PAZ  | 234.786.086          | 231.003.356          | 1.689.127         | 2.093.603         | 15.256        | 52.724         | 67.980         |
| ORURO   | 43.800.232           | 43.398.123           | 274.903           | 127.206           | 1.687         | 12.122         | 13.809         |
| PANDO   | 14.638.978           | 14.041.212           | 105.867           | 491.900           | 444           | 482            | 926            |
| POTOSI  | 25.977.483           | 25.266.495           | 343.560           | 367.428           | 853           | 9.680          | 10.533         |
| SANTA CRUZ  | 129.792.488          | 126.202.647          | 2.181.531         | 1.408.309         | 4.109         | 33.560         | 37.669         |
| TARIJA  | 51.924.062           | 50.497.402           | 1.038.867         | 387.793           | 2.050         | 12.325         | 14.375         |
| <b>TOTAL</b>                                      | <b>623.015.152</b>   | <b>607.098.320</b>   | <b>8.638.358</b>  | <b>7.278.474</b>  | <b>29.281</b> | <b>163.321</b> | <b>192.602</b> |
|   | 100%                 | 97,45%               | 1,39%             | 1,17%             | 15,20%        | 84,80%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL   |                      |                      |                   |                   |               |                |                |
| BENI  | 34.929.322           | 34.556.437           | 170.117           | 202.768           | 2.278         | 3.699          | 5.977          |
| CHUQUISACA  | 23.583.883           | 22.998.391           | 73.338            | 512.154           | 1.369         | 2.771          | 4.140          |
| COCHABAMBA  | 89.075.518           | 87.250.902           | 1.339.233         | 485.383           | 3.271         | 12.918         | 16.189         |
| LA PAZ  | 117.427.986          | 114.546.869          | 1.431.846         | 1.449.271         | 8.348         | 25.170         | 33.518         |
| ORURO   | 20.066.271           | 19.591.597           | 315.263           | 159.411           | 377           | 2.825          | 3.202          |
| PANDO   | 9.163.358            | 8.724.543            | 313.995           | 124.819           | 246           | 1.514          | 1.760          |
| POTOSI  | 21.902.767           | 21.154.324           | 104.830           | 643.614           | 1.454         | 2.685          | 4.139          |
| SANTA CRUZ  | 118.106.816          | 112.748.524          | 2.237.102         | 3.121.191         | 5.539         | 18.059         | 23.598         |
| TARIJA  | 19.760.170           | 19.406.410           | 124.526           | 229.234           | 1.582         | 4.458          | 6.040          |
| <b>TOTAL</b>                                      | <b>454.016.091</b>   | <b>440.977.997</b>   | <b>6.110.250</b>  | <b>6.927.844</b>  | <b>24.464</b> | <b>74.099</b>  | <b>98.563</b>  |
|   | 100%                 | 97,13%               | 1,35%             | 1,53%             | 24,82%        | 75,18%         | 100%           |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| BENI  | 60.277.804           | 58.396.019           | 1.220.705         | 661.080           | 3.131         | 15.452         | 18.583         |
| CHUQUISACA  | 58.244.866           | 56.004.215           | 743.869           | 1.496.782         | 2.658         | 15.931         | 18.589         |
| COCHABAMBA  | 151.161.875          | 147.094.582          | 2.622.616         | 1.444.678         | 6.012         | 30.432         | 36.444         |
| LA PAZ  | 352.214.072          | 345.550.225          | 3.120.974         | 3.542.873         | 23.604        | 77.894         | 101.498        |
| ORURO   | 63.866.503           | 62.989.720           | 590.166           | 286.617           | 2.064         | 14.947         | 17.011         |
| PANDO   | 23.802.336           | 22.765.755           | 419.862           | 616.719           | 691           | 1.995          | 2.686          |
| POTOSI  | 47.880.250           | 46.420.819           | 448.390           | 1.011.042         | 2.307         | 12.365         | 14.672         |
| SANTA CRUZ  | 247.899.304          | 238.951.171          | 4.418.633         | 4.529.500         | 9.648         | 51.619         | 61.267         |
| TARIJA  | 71.684.232           | 69.903.812           | 1.163.393         | 617.027           | 3.632         | 16.783         | 20.415         |
| <b>TOTAL</b>                                      | <b>1.077.031.243</b> | <b>1.048.076.317</b> | <b>14.748.608</b> | <b>14.206.318</b> | <b>53.745</b> | <b>237.420</b> | <b>291.165</b> |
|   | 100%                 | 97,31%               | 1,37%             | 1,32%             | 18,46%        | 81,54%         | 100%           |

Cuadro Nº 5  
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre de 2009  
(En Bolivianos)

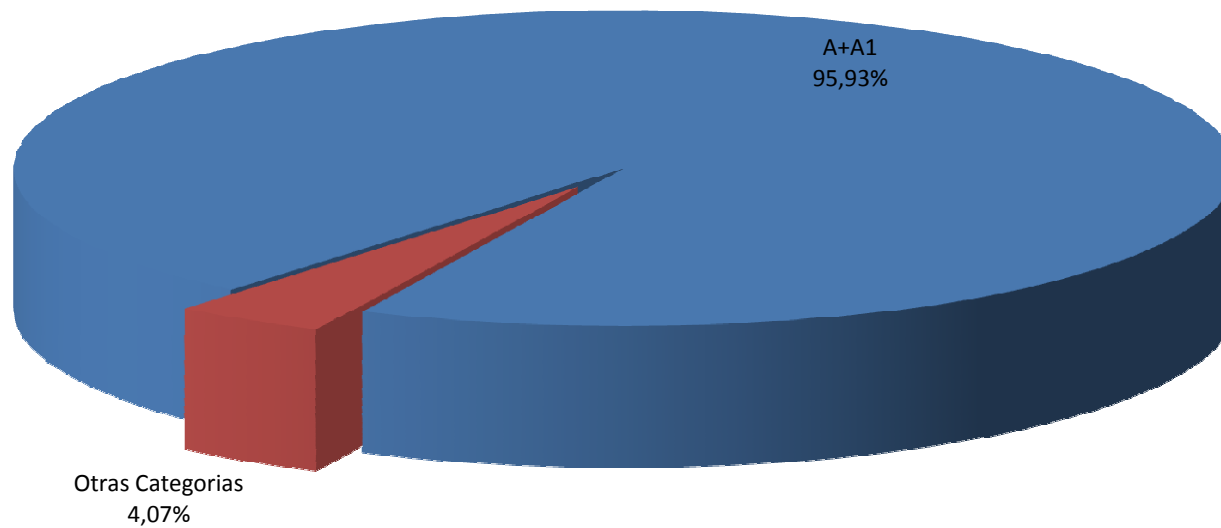
| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO  |                      |                      |                   |                   |               |                |                |
|--|----------------------|----------------------|-------------------|-------------------|---------------|----------------|----------------|
| INSTITUCION                                  | CARTERA              |                      |                   |                   | CLIENTES      |                |                |
|  | BRUTA                | VIGENTE              | VENCIDA           | EJECUCIÓN         | HOMBRES       | MUJERES        | TOTAL          |
| CRECER                                       | 169.917.676          | 167.270.694          | 2.286.879         | 360.104           | 5.633         | 55.749         | 61.382         |
| PRO MUJER                                    | 114.232.586          | 108.872.665          | 1.478.173         | 3.881.747         | 2.576         | 61.968         | 64.544         |
| DIACONIA                                     | 159.618.083          | 158.776.887          | 260.906           | 580.290           | 12.398        | 24.007         | 36.405         |
| EMPRENDER                                    | 13.790.515           | 13.075.675           | 714.840           | -                 | 1.613         | 5.280          | 6.893          |
| FONCRESOL                                    | 3.773.732            | 3.618.207            | 85.439            | 70.086            | 317           | 1.435          | 1.752          |
| FUNBODEM                                     | 64.414.831           | 61.645.059           | 1.536.678         | 1.233.094         | 2.160         | 4.417          | 6.577          |
| IDEPRO                                       | 39.854.800           | 38.818.539           | 449.821           | 586.439           | 1.069         | 1.063          | 2.132          |
| IMPRO  | 6.620.466            | 6.462.365            | 141.714           | 16.387            | 813           | 741            | 1.554          |
| SARTAWI                                      | 4.592.753            | 4.314.959            | 85.316            | 192.478           | 585           | 875            | 1.460          |
| ANED   | -                    | -                    | -                 | -                 | -             | -              | -              |
| CIDRE  | 19.357.219           | 18.475.815           | 799.430           | 81.974            | 336           | 212            | 548            |
| FONDECO                                      | -                    | -                    | -                 | -                 | -             | -              | -              |
| FUBODE                                       | 26.842.491           | 25.767.455           | 799.161           | 275.875           | 1.781         | 7.574          | 9.355          |
| <b>TOTAL</b>                                 | <b>623.015.152</b>   | <b>607.098.320</b>   | <b>8.638.358</b>  | <b>7.278.474</b>  | <b>29.281</b> | <b>163.321</b> | <b>192.602</b> |
|  | 100%                 | 97,45%               | 1,39%             | 1,17%             | 15,20%        | 84,80%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL   |                      |                      |                   |                   |               |                |                |
| CRECER                                       | 107.950.481          | 106.734.592          | 1.024.922         | 190.967           | 4.570         | 39.963         | 44.533         |
| PRO MUJER                                    | 16.467.069           | 15.962.383           | 94.779            | 409.907           | 661           | 10.158         | 10.819         |
| DIACONIA                                     | 43.852.639           | 43.444.319           | 199.152           | 209.169           | 4.607         | 2.483          | 7.090          |
| EMPRENDER                                    | 1.977.155            | 1.925.626            | 51.529            | -                 | 167           | 545            | 712            |
| FONCRESOL                                    | 9.305.919            | 9.189.308            | 62.449            | 54.162            | 822           | 1.563          | 2.385          |
| FUNBODEM                                     | 11.903.258           | 10.823.709           | 661.631           | 417.918           | 637           | 697            | 1.334          |
| IDEPRO                                       | 37.931.012           | 37.389.118           | 367.364           | 174.531           | 1.048         | 864            | 1.912          |
| IMPRO  | 636.842              | 618.391              | 18.451            | -                 | 95            | 78             | 173            |
| SARTAWI                                      | 10.542.864           | 9.985.303            | 263.664           | 293.896           | 629           | 173            | 802            |
| ANED   | 73.756.216           | 70.608.790           | 884.592           | 2.262.834         | 5.060         | 5.417          | 10.477         |
| CIDRE  | 53.406.528           | 52.093.393           | 1.056.094         | 257.041           | 1.281         | 656            | 1.937          |
| FONDECO                                      | 65.780.550           | 62.400.470           | 879.595           | 2.500.485         | 4.202         | 6.619          | 10.821         |
| FUBODE                                       | 20.505.557           | 19.802.595           | 546.028           | 156.934           | 686           | 4.882          | 5.568          |
| <b>TOTAL</b>                                 | <b>454.016.091</b>   | <b>440.977.997</b>   | <b>6.110.250</b>  | <b>6.927.844</b>  | <b>24.464</b> | <b>74.099</b>  | <b>98.563</b>  |
|  | 100%                 | 97,13%               | 1,35%             | 1,53%             | 24,82%        | 75,18%         | 100%           |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL |                      |                      |                   |                   |               |                |                |
| CRECER                                       | 277.868.158          | 274.005.286          | 3.311.801         | 551.071           | 10.203        | 95.712         | 105.915        |
| PRO MUJER                                    | 130.699.655          | 124.835.048          | 1.572.952         | 4.291.655         | 3.236         | 72.127         | 75.363         |
| DIACONIA                                     | 203.470.723          | 202.221.206          | 460.058           | 789.459           | 17.005        | 26.490         | 43.495         |
| EMPRENDER                                    | 15.767.670           | 15.001.301           | 766.369           | -                 | 1.780         | 5.825          | 7.605          |
| FONCRESOL                                    | 13.079.652           | 12.807.515           | 147.889           | 124.249           | 1.139         | 2.998          | 4.137          |
| FUNBODEM                                     | 76.318.089           | 72.468.768           | 2.198.309         | 1.651.012         | 2.797         | 5.114          | 7.911          |
| IDEPRO                                       | 77.785.812           | 76.207.657           | 817.185           | 760.970           | 2.117         | 1.927          | 4.044          |
| IMPRO  | 7.257.308            | 7.080.757            | 160.165           | 16.387            | 908           | 819            | 1.727          |
| SARTAWI                                      | 15.135.616           | 14.300.262           | 348.980           | 486.374           | 1.214         | 1.048          | 2.262          |
| ANED   | 73.756.216           | 70.608.790           | 884.592           | 2.262.834         | 5.060         | 5.417          | 10.477         |
| CIDRE  | 72.763.747           | 70.569.208           | 1.855.524         | 339.015           | 1.617         | 868            | 2.485          |
| FONDECO                                      | 65.780.550           | 62.400.470           | 879.595           | 2.500.485         | 4.202         | 6.619          | 10.821         |
| FUBODE                                       | 47.348.048           | 45.570.049           | 1.345.189         | 432.809           | 2.467         | 12.456         | 14.923         |
| <b>TOTAL</b>                                 | <b>1.077.031.243</b> | <b>1.048.076.317</b> | <b>14.748.608</b> | <b>14.206.318</b> | <b>53.745</b> | <b>237.420</b> | <b>291.165</b> |
|  | 100%                 | 97,31%               | 1,37%             | 1,32%             | 18,46%        | 81,54%         | 100%           |

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre 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                     | 273.271.670             | 769.038     | -           | 304.288     | -           | 309.119     | -           | 3.214.042   | -            | -            | -            | -            | -            | 277.868.158   |
| PRO MUJER                  | 124.835.048             | 700.080     | -           | 499.518     | -           | 373.354     | -           | 4.291.655   | -            | -            | -            | -            | -            | 130.699.655   |
| DIACONIA                   | 202.105.117             | 258.319     | -           | 209.325     | -           | 108.503     | -           | 789.459     | -            | -            | -            | -            | -            | 203.470.723   |
| EMPRENDER                  | 15.019.004              | 82.211      | -           | 90.509      | -           | 92.529      | -           | 483.417     | -            | -            | -            | -            | -            | 15.767.670    |
| FONCRESOL                  | 3.574.930               | 45.368      | -           | 40.917      | -           | 32.898      | -           | 79.620      | 9.102.996    | 20.996       | 79.364       | 44.378       | 58.186       | 13.079.652    |
| FUNBODEM                   | 72.073.253              | 1.839.208   | -           | 443.728     | -           | 207.724     | -           | 1.754.176   | -            | -            | -            | -            | -            | 76.318.089    |
| IDEPRO                     | 72.716.249              | 3.413.437   | -           | 817.185     | -           | 216.225     | -           | 622.718     | -            | -            | -            | -            | -            | 77.785.813    |
| IMPRO                      | 7.112.737               | 96.461      | -           | 20.567      | -           | 11.156      | -           | 16.387      | -            | -            | -            | -            | -            | 7.257.308     |
| SARTAWI                    | 5.549.901               | 66.873      | -           | 26.527      | -           | 11.951      | -           | 210.754     | 8.750.361    | 19.080       | 31.060       | 193.487      | 275.620      | 15.135.616    |
| ANED                       | 34.331.941              | 2.106.860   | -           | 210.218     | -           | 294.790     | -           | 1.038.093   | 32.131.933   | 2.044.627    | 162.112      | 127.408      | 1.308.233    | 73.756.216    |
| CIDRE                      | 66.308.823              | 3.762.905   | -           | 892.435     | -           | 363.813     | -           | 908.840     | -            | -            | -            | -            | -            | 72.236.815    |
| FONDECO                    | 35.208.652              | 731.044     | -           | 374.979     | -           | 142.975     | -           | 1.014.865   | 25.313.857   | 282.773      | 521.233      | 364.347      | 1.825.824    | 65.780.550    |
| FUBODE                     | 45.254.525              | 311.327     | -           | 226.656     | -           | 114.425     | -           | 1.441.116   | -            | -            | -            | -            | -            | 47.348.048    |
| TOTAL                      | 957.361.849             | 14.193.131  | -           | 4.156.852   | -           | 2.279.463   | -           | 15.865.139  | 75.299.147   | 2.367.476    | 793.770      | 729.621      | 3.467.864    | 1.076.504.312 |
|                            | 88,93%                  | 1,32%       | 0,00%       | 0,39%       | 0,00%       | 0,21%       | 0,00%       | 1,47%       | 6,99%        | 0,22%        | 0,07%        | 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**

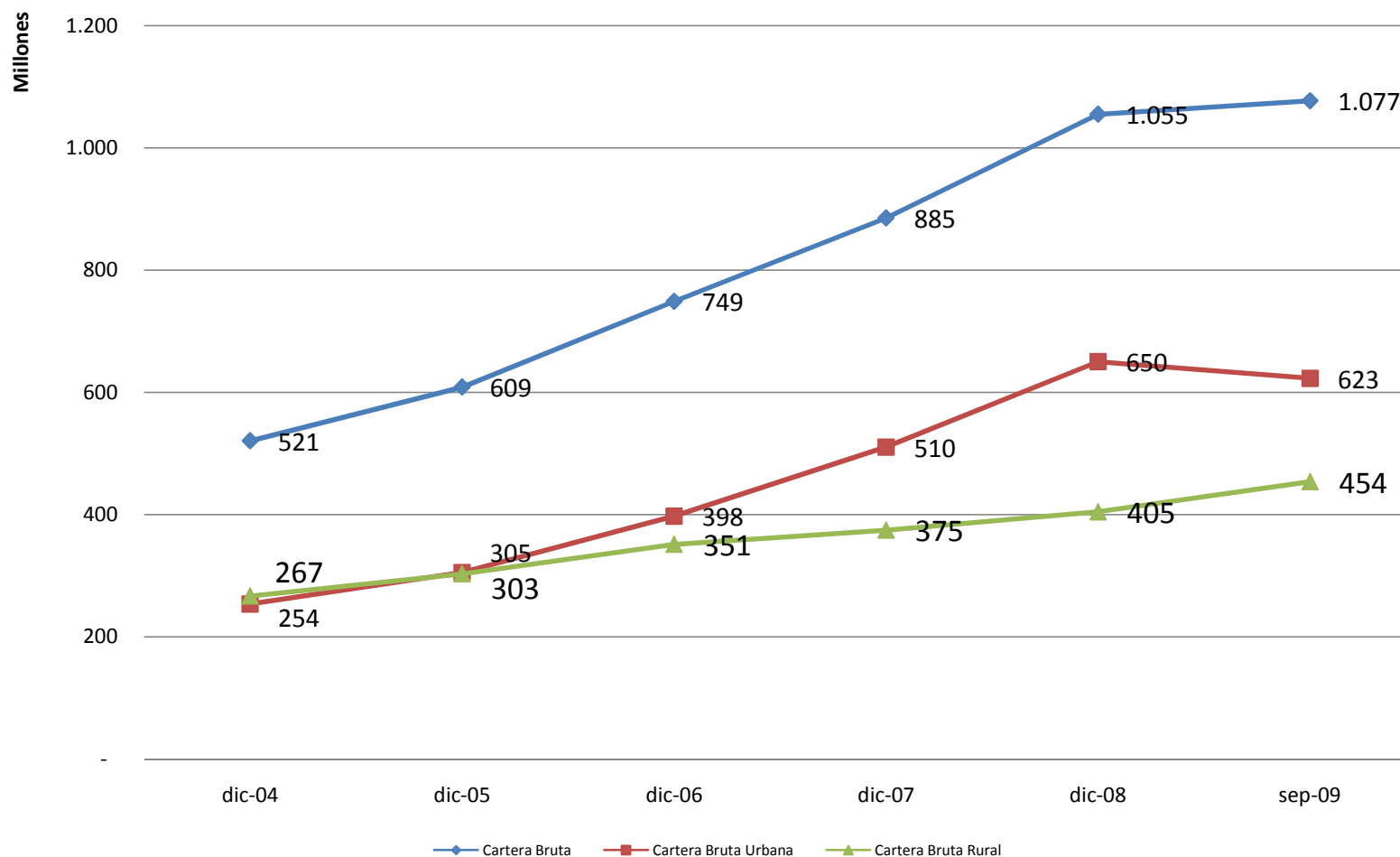


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre de 2009  
(En Bolivianos)

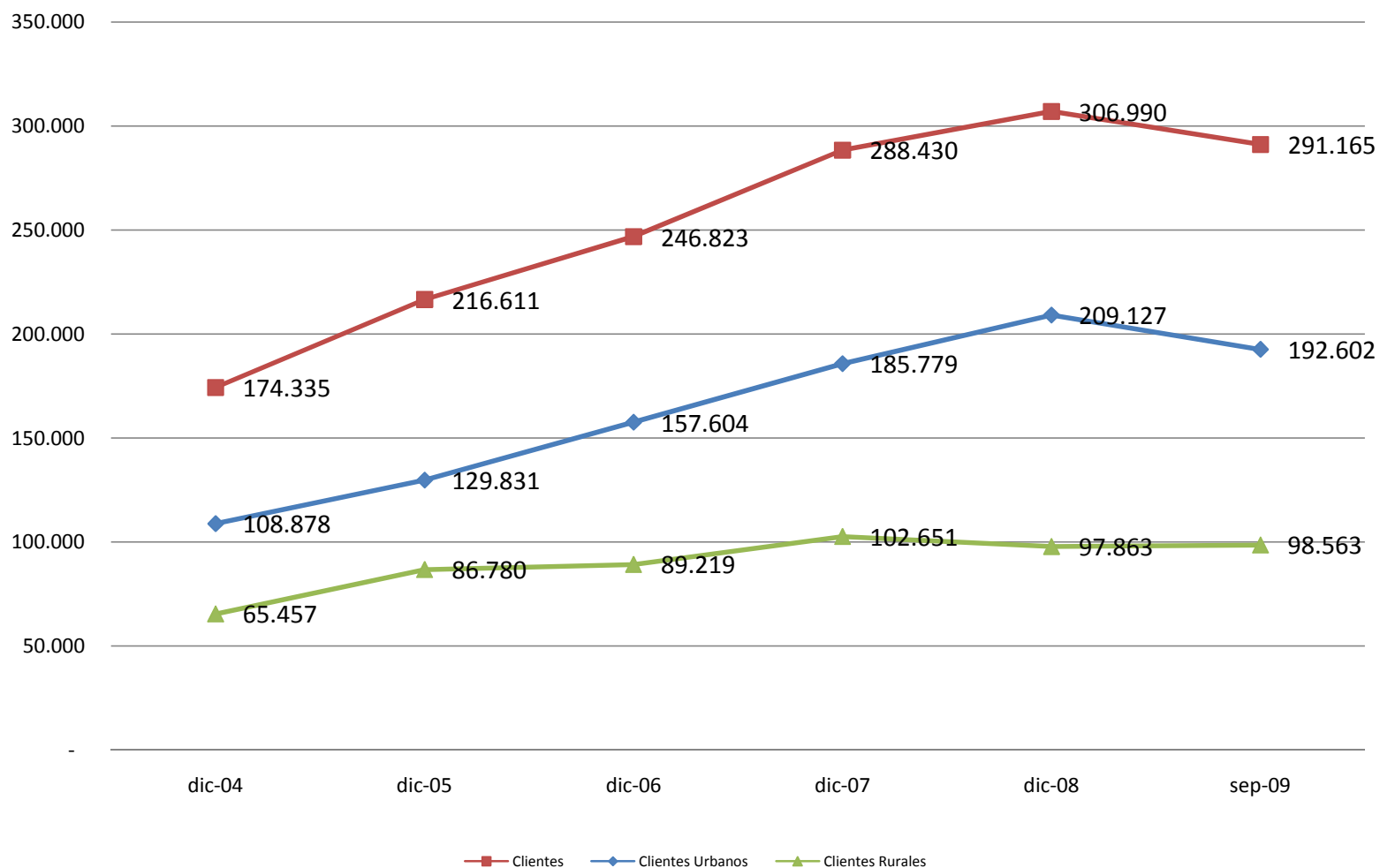
| CARTERA POR ENTIDAD: NIVEL URBANO   |                   |                     |              |                                      |  |                    |  |                      |               |
|-------------------------------------|-------------------|---------------------|--------------|--------------------------------------|--|--------------------|--|----------------------|---------------|
| 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                              | 10.527.076        | -                   | 159.390.600  | -                                    | -  | -                  | -  | -                    | 169.917.676   |
| PRO MUJER                           | -                 | -                   | 114.232.586  | -                                    | -  | -                  | -  | -                    | 114.232.586   |
| DIACONIA                            | -                 | -                   | 159.618.083  | -                                    | -  | -                  | -  | -                    | 159.618.083   |
| EMPRENDER                           | -                 | -                   | 705.621      | 13.084.894                           | -  | -                  | -  | -                    | 13.790.515    |
| FONCRESOL                           | -                 | -                   | 3.773.732    | -                                    | -  | -                  | -  | -                    | 3.773.732     |
| FUNBODEM                            | -                 | -                   | 61.449.700   | -                                    | 2.965.130  | -                  | -  | -                    | 64.414.831    |
| IDEPRO                              | -                 | 548.609             | -            | 39.306.191                           | -  | -                  | -  | -                    | 39.854.800    |
| IMPRO                               | -                 | -                   | 6.620.466    | -                                    | -  | -                  | -  | -                    | 6.620.466     |
| SARTAWI                             | -                 | -                   | 4.205.450    | 387.303                              | -  | -                  | -  | -                    | 4.592.753     |
| ANED                                | -                 | -                   | -            | -                                    | -  | -                  | -  | -                    | -             |
| CIDRE                               | 9.226.077         | 1.795.770           | 69.756       | -                                    | -  | 1.153.094          | -  | 7.112.522            | 19.357.219    |
| FONDECO                             | -                 | -                   | -            | -                                    | -  | -                  | -  | -                    | -             |
| FUBODE                              | 16.904.792        | -                   | 9.573.484    | -                                    | -  | -                  | -  | 364.215              | 26.842.491    |
| TOTAL                               | 36.657.945        | 2.344.378           | 519.639.479  | 52.778.388                           | 2.965.130  | 1.153.094          | -  | 7.476.737            | 623.015.152   |
|                                     | 5,88%             | 0,38%               | 83,41%       | 8,47%                                | 0,48%  | 0,19%              | 0,00%                                      | 1,20%                | 100%          |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                   |                     |              |                                      |  |                    |  |                      |               |
| CRECER                              | -                 | -                   | 107.950.481  | -                                    | -  | -                  | -  | -                    | 107.950.481   |
| PRO MUJER                           | -                 | -                   | 16.467.069   | -                                    | -  | -                  | -  | -                    | 16.467.069    |
| DIACONIA                            | -                 | -                   | 43.852.639   | -                                    | -  | -                  | -  | -                    | 43.852.639    |
| EMPRENDER                           | -                 | -                   | 11.640       | 1.965.515                            | -  | -                  | -  | -                    | 1.977.155     |
| FONCRESOL                           | -                 | -                   | -            | -                                    | -  | -                  | -  | 9.305.919            | 9.305.919     |
| FUNBODEM                            | -                 | -                   | 11.269.208   | -                                    | 634.051  | -                  | -  | -                    | 11.903.258    |
| IDEPRO                              | -                 | -                   | -            | 37.931.012                           | -  | -                  | -  | -                    | 37.931.012    |
| IMPRO                               | -                 | -                   | 636.842      | -                                    | -  | -                  | -  | -                    | 636.842       |
| SARTAWI                             | -                 | -                   | 2.892.480    | 72.680                               | -  | -                  | -  | 7.577.703            | 10.542.864    |
| ANED                                | -                 | -                   | 553.199      | -                                    | 37.428.703   | -                  | -  | 35.774.313           | 73.756.216    |
| CIDRE                               | 20.953.229        | 2.056.643           | 939.853      | -                                    | -  | 479.930            | -  | 28.976.874           | 53.406.528    |
| FONDECO                             | -                 | -                   | 37.472.515   | -                                    | -  | -                  | -  | 28.308.035           | 65.780.550    |
| FUBODE                              | 7.798.450         | -                   | 4.374.584    | -                                    | -  | -                  | -  | 8.332.522            | 20.505.557    |
| TOTAL                               | 28.751.679        | 2.056.643           | 226.420.511  | 39.969.208                           | 38.062.754   | 479.930            | -  | 118.275.367          | 454.016.091   |
|                                     | 6,33%             | 0,45%               | 49,87%       | 8,80%                                | 8,38%  | 0,11%              | 0,00%                                      | 26,05%               | 100%          |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                   |                     |              |                                      |  |                    |  |                      |               |
| CRECER                              | 10.527.076        | -                   | 267.341.081  | -                                    | -  | -                  | -  | -                    | 277.868.158   |
| PRO MUJER                           | -                 | -                   | 130.699.655  | -                                    | -  | -                  | -  | -                    | 130.699.655   |
| DIACONIA                            | -                 | -                   | 203.470.723  | -                                    | -  | -                  | -  | -                    | 203.470.723   |
| EMPRENDER                           | -                 | -                   | 717.261      | 15.050.409                           | -  | -                  | -  | -                    | 15.767.670    |
| FONCRESOL                           | -                 | -                   | 3.773.732    | -                                    | -  | -                  | -  | 9.305.919            | 13.079.652    |
| FUNBODEM                            | -                 | -                   | 72.718.908   | -                                    | 3.599.181  | -                  | -  | -                    | 76.318.089    |
| IDEPRO                              | -                 | 548.609             | -            | 77.237.204                           | -  | -                  | -  | -                    | 77.785.812    |
| IMPRO                               | -                 | -                   | 7.257.308    | -                                    | -  | -                  | -  | -                    | 7.257.308     |
| SARTAWI                             | -                 | -                   | 7.097.930    | 459.983                              | -  | -                  | -  | 7.577.703            | 15.135.616    |
| ANED                                | -                 | -                   | 553.199      | -                                    | 37.428.703   | -                  | -  | 35.774.313           | 73.756.216    |
| CIDRE                               | 30.179.305        | 3.852.413           | 1.009.609    | -                                    | -  | 1.633.024          | -  | 36.089.396           | 72.763.747    |
| FONDECO                             | -                 | -                   | 37.472.515   | -                                    | -  | -                  | -  | 28.308.035           | 65.780.550    |
| FUBODE                              | 24.703.243        | -                   | 13.948.068   | -                                    | -  | -                  | -  | 8.696.737            | 47.348.048    |
| TOTAL                               | 65.409.625        | 4.401.022           | 746.059.990  | 92.747.596                           | 41.027.864   | 1.633.024          | -  | 125.752.103          | 1.077.031.243 |
|                                     | 6,07%             | 0,41%               | 69,27%       | 8,61%                                | 3,81%  | 0,15%              | 0,00%                                      | 11,68%               | 100%          |



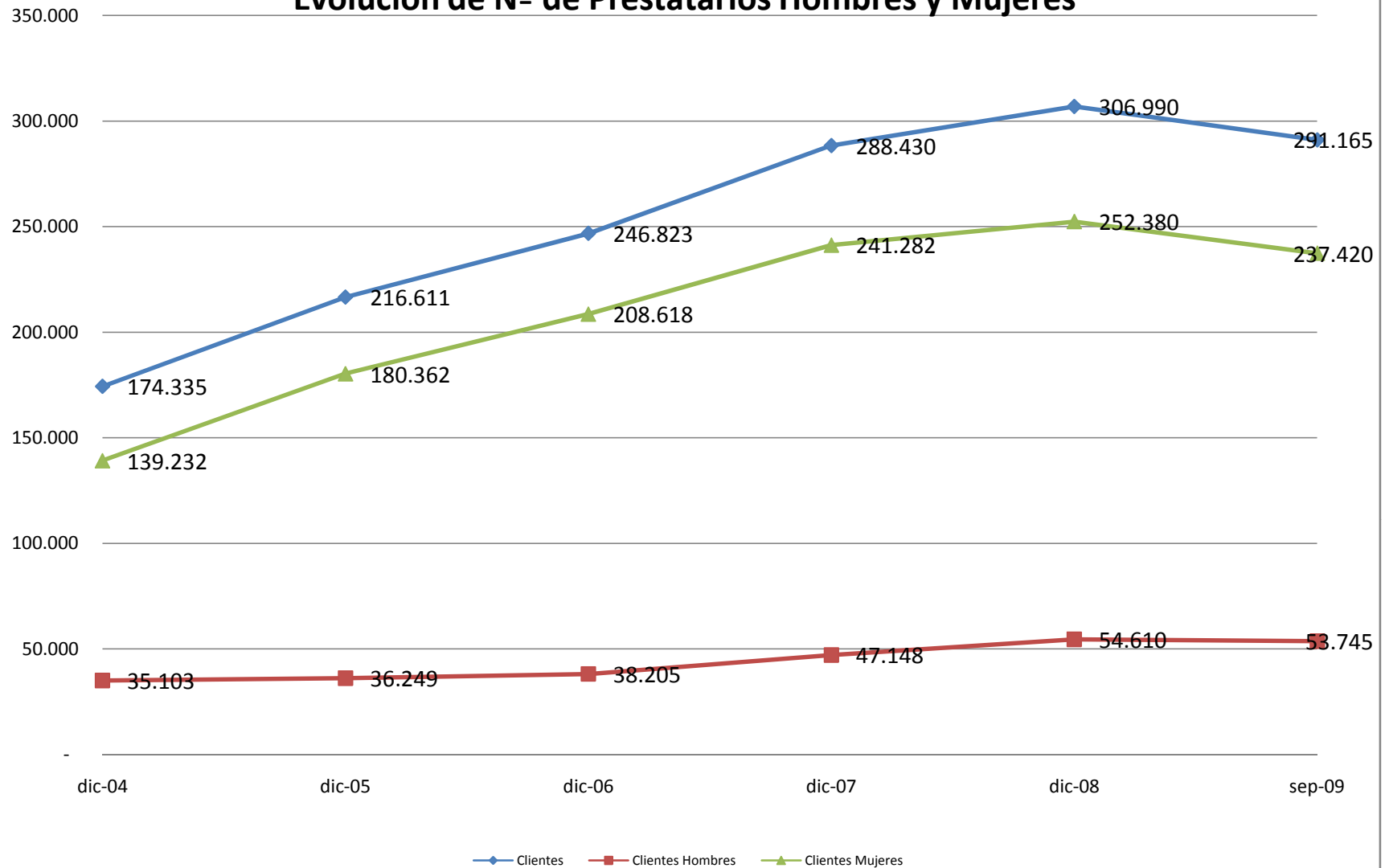
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



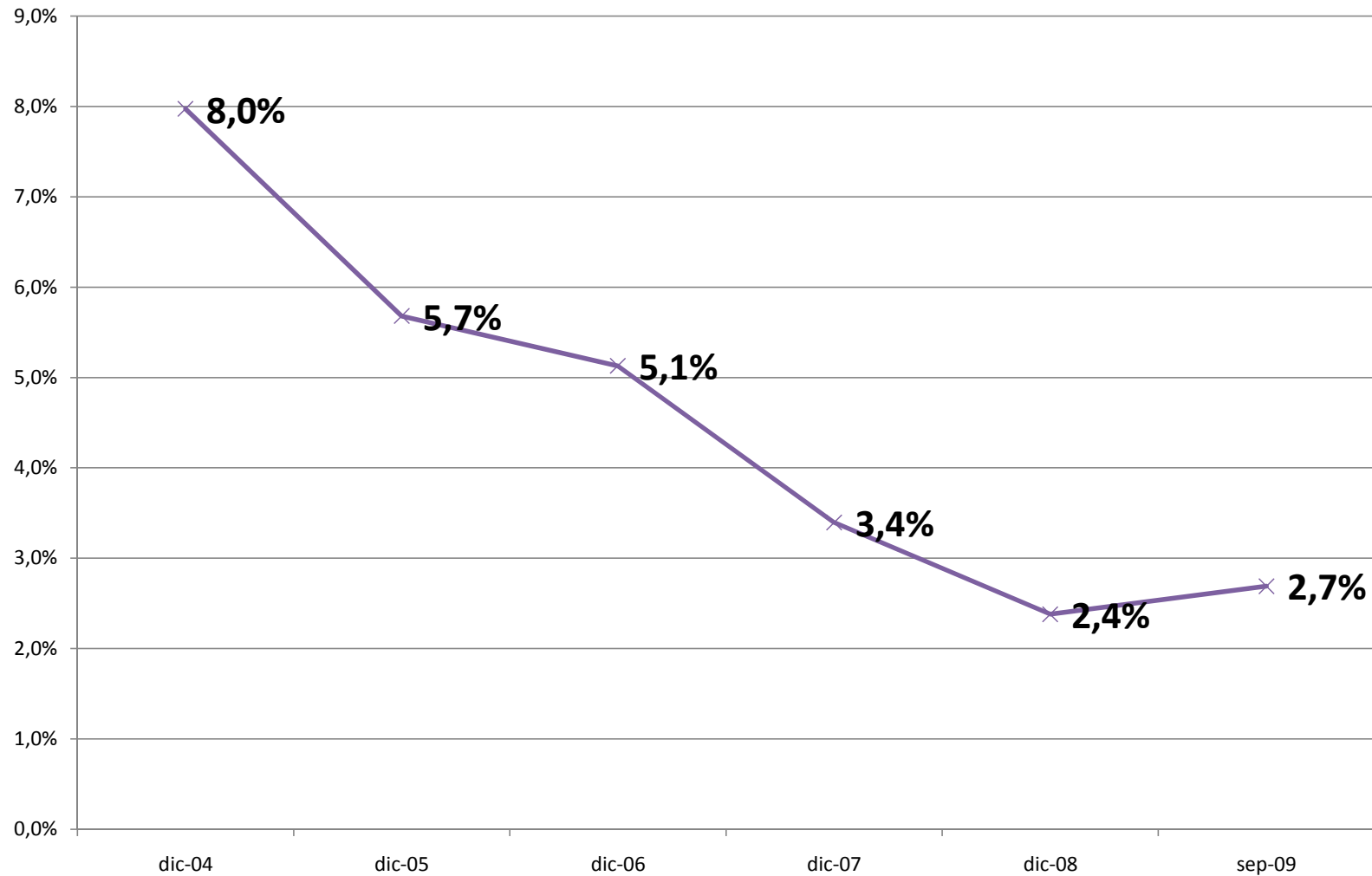
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



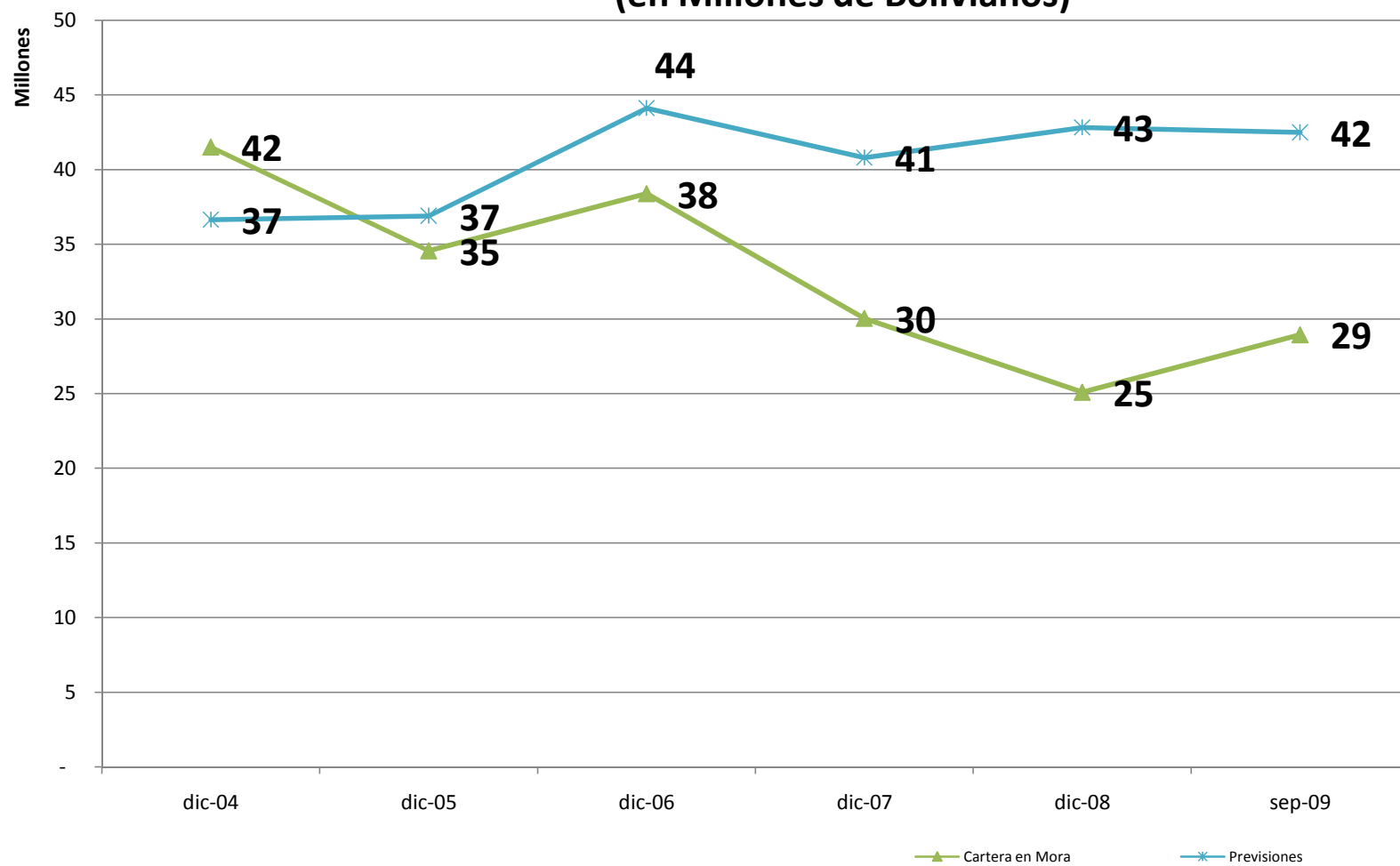
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



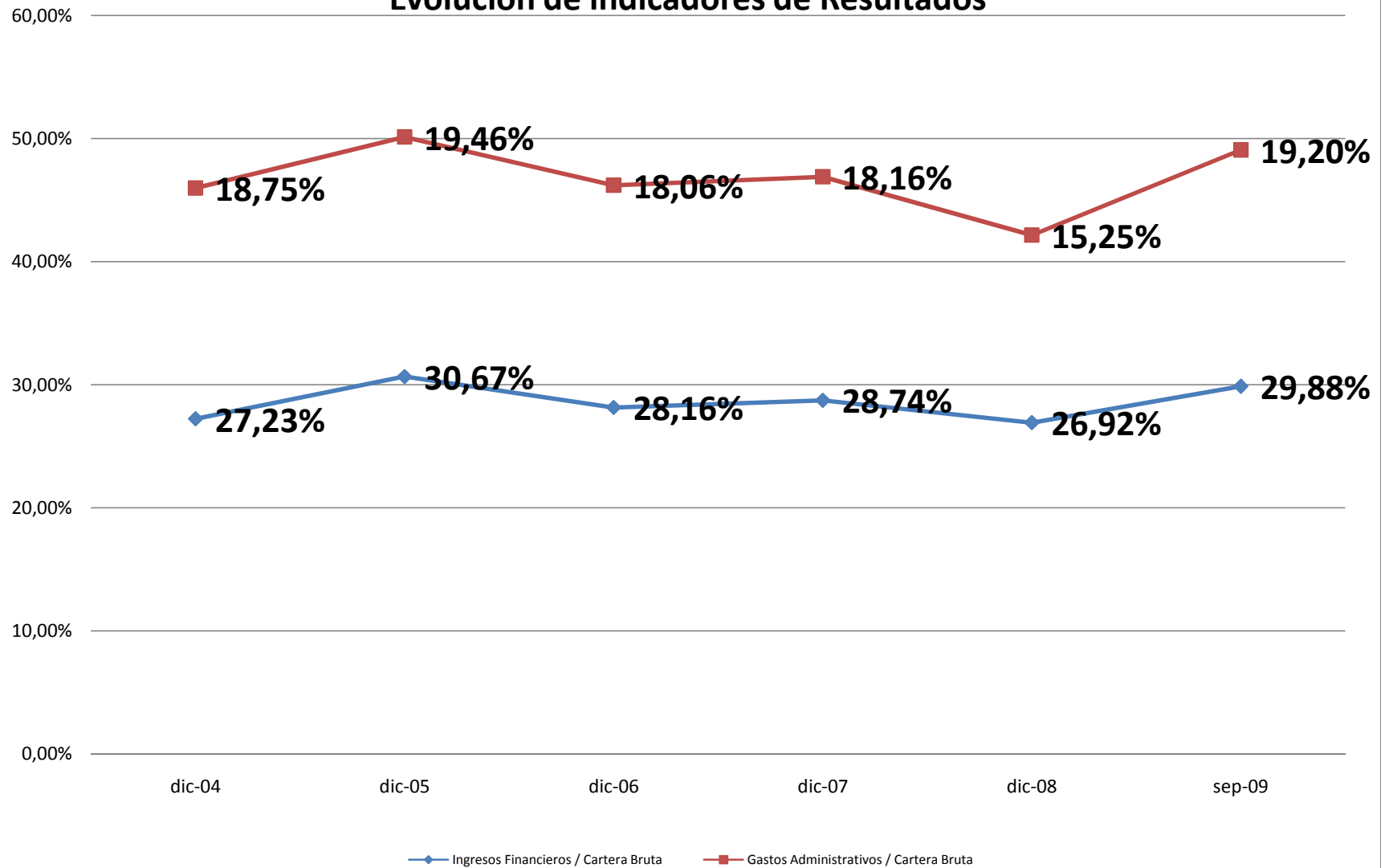
**GRAFICO N° 5**  
**Evolución de % de Mora**



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



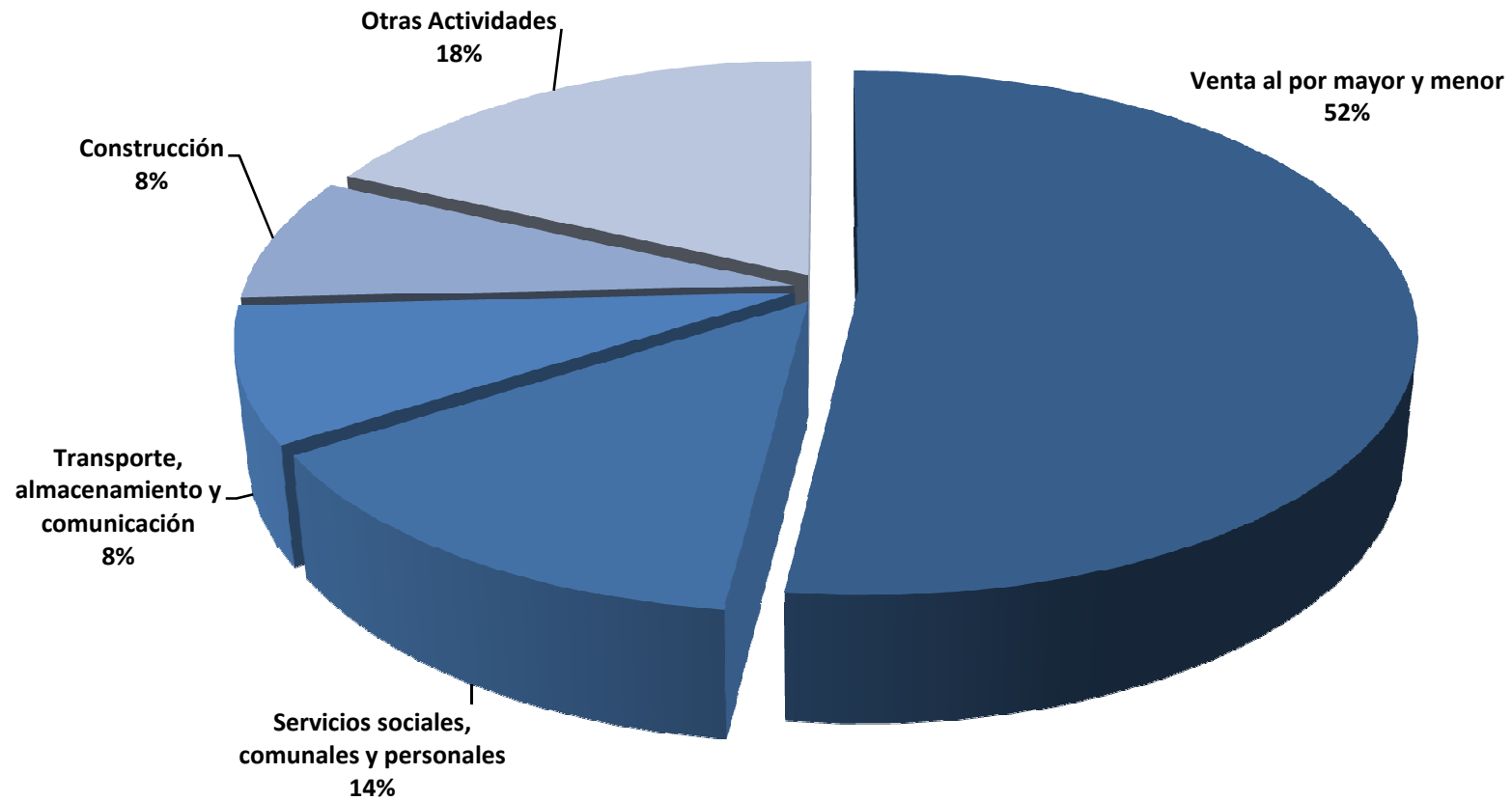
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



**Cuadro Nº 8**  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**#####**  
**(En Bolivianos)**

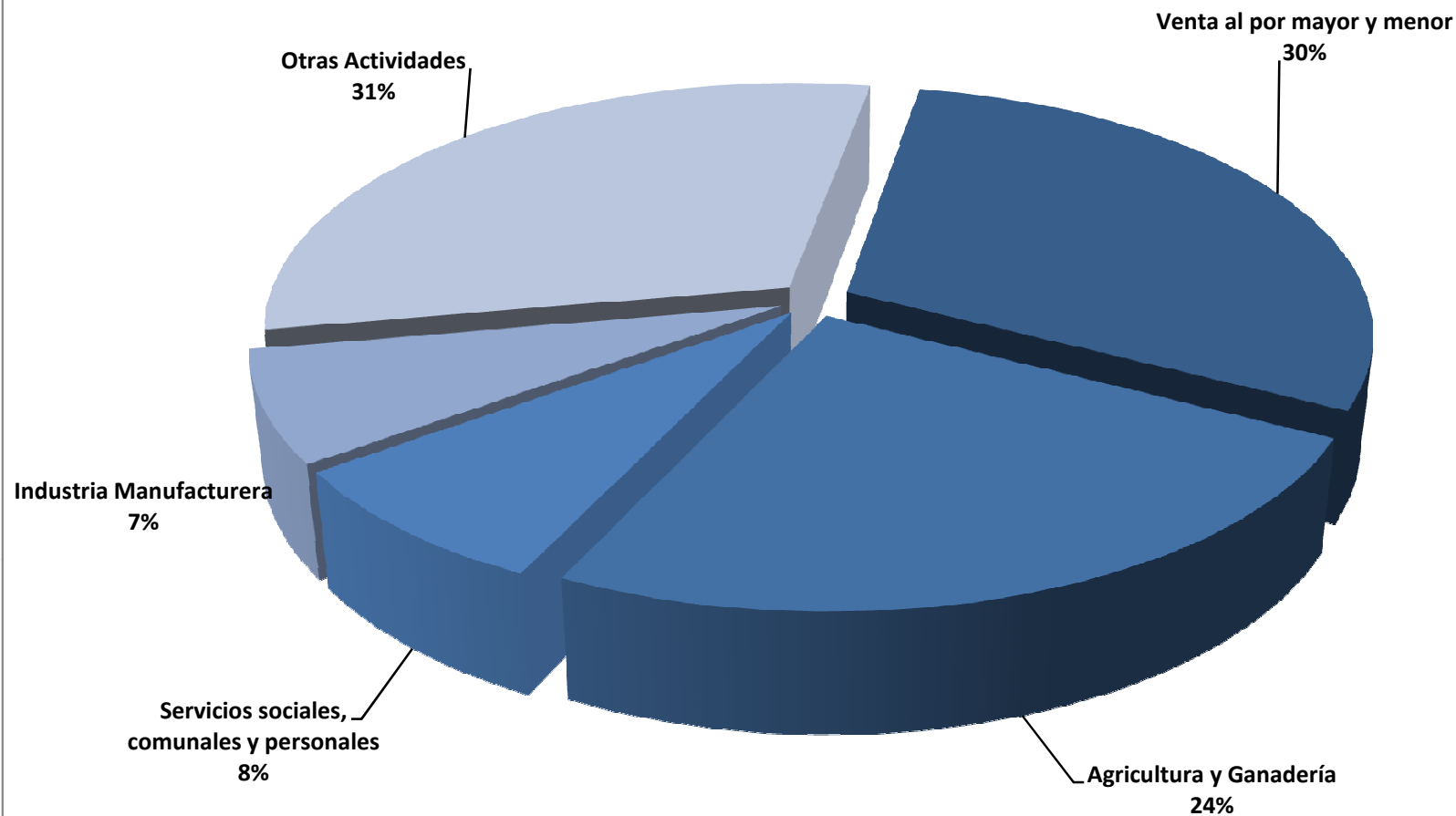
| CARTERA POR ENTIDAD: NIVEL URBANO   |                         |                            |  |                                    |                         |  |              |                            |                          |   |                           |  |  |           |  |  |  |                      |               |
|-------------------------------------|-------------------------|----------------------------|--|------------------------------------|-------------------------|--|--------------|----------------------------|--------------------------|---|---------------------------|--|--|-----------|--|--|--|----------------------|---------------|
| 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                              | 22.089.298              | -                          | -  | -                                  | -                       | -  | -            | 107.048.136                | -                        | -   | -                         | -  | -  | -         | 40.780.242                                 | -  | -  | -                    | 169.917.676   |
| PRO MUJER                           | -                       | -                          | -  | -                                  | 10.272.403              | -  | -            | 91.712.245                 | 5.502.661                | 3.683.489                                 | -                         | -  | -  | -         | -  | -  | -  | 3.061.788            | 114.232.586   |
| DIACONIA                            | 467.363                 | 10.455                     | -  | 312.830                            | 6.814.955               | 201  | 40.338.946   | 66.124.199                 | 211.410                  | 31.958.463                                | 104.082                   | 6.845.854  | 185.702  | 65.715    | 5.671.251                                  | 360.333  | 97.395   | 48.930               | 159.618.083   |
| EMPRENDER                           | -                       | -                          | -  | -                                  | 1.818.338               | -  | -            | 9.433.149                  | 1.691.196                | 847.831                                   | -                         | -  | -  | -         | -  | -  | -  | -                    | 13.790.515    |
| FONCRESOL                           | 142.407                 | -                          | -  | -                                  | 439.479                 | -  | 8.950        | 2.883.128                  | -                        | -   | -                         | -  | -  | -         | 298.368                                    | -  | -  | -                    | 3.773.732     |
| FUNBODEM                            | 57.077                  | -                          | -  | -                                  | 2.451.725               | -  | 20.667       | 9.724.404                  | 3.313.263                | 15.408.643                                | 17.773                    | 308.248  | -  | 140.246   | 32.972.785                                 | -  | -  | -                    | 64.414.831    |
| IDEPRO                              | -                       | -                          | -  | -                                  | 7.093.517               | -  | -            | 13.219.090                 | -                        | -   | -                         | -  | -  | -         | -  | -  | -  | 19.542.193           | 39.854.800    |
| IMPRO                               | -                       | -                          | -  | -                                  | 778.174                 | -  | 2.027.895    | 468.408                    | -                        | -   | -                         | 829.695  | -  | 512.198   | 2.004.096                                  | -  | -  | -                    | 6.620.466     |
| SARTAWI                             | 1.165.000               | -                          | -  | -                                  | 360.225                 | -  | 373.088      | 2.004.981                  | -                        | -   | -                         | 630.917  | -  | -         | 58.541                                     | -  | -  | -                    | 4.592.753     |
| ANED                                | -                       | -                          | -  | -                                  | -                       | -  | -            | -                          | -                        | -   | -                         | -  | -  | -         | -  | -  | -  | -                    | -             |
| CIDRE                               | 1.641.004               | -                          | -  | -                                  | 1.989.290               | 4.057  | 3.365.045    | 4.118.634                  | 121.398                  | -   | -                         | -  | -  | -         | -  | -  | 7.713.126  | 404.664              | 19.357.219    |
| FONDECO                             | -                       | -                          | -  | -                                  | -                       | -  | -            | 1.974.956                  | 16.904.792               | -   | -                         | -  | -  | -         | -  | -  | -  | -                    | -             |
| FUBODE                              | 364.215                 | -                          | -  | -                                  | 2.439.945               | -  | 1.974.956    | 16.904.792                 | -                        | -   | -                         | -  | -  | -         | 5.158.583                                  | -  | -  | -                    | 26.842.491    |
| TOTAL                               | 25.926.363              | 10.455                     | -  | 312.830                            | 34.458.052              | 4.258  | 48.109.548   | 323.641.167                | 10.839.927               | 51.898.427                                | 121.855                   | 8.614.715  | 185.702  | 718.159   | 86.943.865                                 | 360.333  | 7.810.522  | 23.058.975           | 623.015.152   |
|                                     | 4,16%                   | 0,00%                      | 0,00%                                      | 0,05%                              | 5,53%                   | 0,00%  | 7,72%        | 51,95%                     | 1,74%                    | 8,33%                                     | 0,02%                     | 1,38%  | 0,03%  | 0,12%     | 13,96%                                     | 0,06%  | 1,25%  | 3,70%                | 100%          |
| CARTERA POR ENTIDAD: NIVEL RURAL    |                         |                            |  |                                    |                         |  |              |                            |                          |   |                           |  |  |           |  |  |  |                      |               |
| CRECER                              | 14.033.563              | -                          | -  | -                                  | -                       | -  | -            | 68.008.803                 | -                        | -   | -                         | -  | -  | -         | 25.908.115                                 | -  | -  | -                    | 107.950.481   |
| PRO MUJER                           | -                       | -                          | -  | -                                  | 1.106.620               | -  | -            | 13.832.587                 | 724.023                  | 412.542                                   | -                         | -  | -  | -         | -  | -  | -  | 391.296              | 16.467.069    |
| DIACONIA                            | 9.069.814               | 503.359                    | -  | 163.998                            | 1.060.907               | 4.069  | 7.563.100    | 12.045.071                 | 208.455                  | 7.669.354                                 | 292.572                   | 2.715.243  | 62.031   | 14.265    | 2.044.306                                  | 390.085  | 46.008   | -                    | 43.852.639    |
| EMPRENDER                           | 1.977.155               | -                          | -  | -                                  | -                       | -  | -            | -                          | -                        | -   | -                         | -  | -  | -         | -  | -  | -  | -                    | 1.977.155     |
| FONCRESOL                           | 2.601.308               | -                          | -  | -                                  | 5.551.461               | -  | 121.631      | 922.852                    | -                        | -   | -                         | -  | -  | -         | 104.067                                    | -  | -  | 4.600                | 9.305.919     |
| FUNBODEM                            | 109.472                 | -                          | -  | 7.179                              | 310.748                 | -  | 1.791        | 1.355.345                  | 490.891                  | 3.521.507                                 | -                         | -  | -  | 39.967    | 6.066.358                                  | -  | -  | -                    | 11.903.258    |
| IDEPRO                              | -                       | -                          | -  | -                                  | 18.227.398              | -  | -            | 12.758.508                 | -                        | -   | -                         | -  | -  | -         | -  | -  | -  | 6.945.107            | 37.931.012    |
| IMPRO                               | -                       | -                          | -  | -                                  | 524.061                 | -  | 12.314       | 14.637                     | -                        | -   | -                         | -  | -  | -         | 85.830                                     | -  | -  | -                    | 636.842       |
| SARTAWI                             | 9.006.165               | -                          | -  | -                                  | 66.205                  | -  | 308.671      | 725.906                    | -                        | 871                                       | -                         | 435.045  | -  | -         | -  | -  | -  | -                    | 10.542.864    |
| ANED                                | 9.888.229               | 26.145.978                 | -  | 146.483                            | 1.591.229               | -  | -            | 12.931.661                 | 748.443                  | 6.017.535                                 | -                         | 14.384.182   | -  | 276.426   | 560.830                                    | -  | -  | 1.065.219            | 73.756.216    |
| CIDRE                               | 27.859.695              | -                          | -  | -                                  | 3.103.128               | 504.174  | 5.844.558    | 2.472.720                  | 1.887.116                | -   | -                         | -  | -  | -         | -  | -  | 10.977.303   | 757.834              | 53.406.528    |
| FONDECO                             | 28.308.035              | -                          | -  | -                                  | 485.715                 | -  | 11.145.333   | 2.458.603                  | -                        | 10.184.750                                | -                         | -  | -  | -         | -  | -  | -  | 13.198.114           | 65.780.550    |
| FUBODE                              | 8.332.522               | -                          | -  | -                                  | 740.192                 | -  | 2.211.694    | 7.798.450                  | -                        | -   | -                         | -  | -  | -         | 1.422.698                                  | -  | -  | -                    | 20.505.557    |
| TOTAL                               | 111.185.958             | 26.649.337                 | -  | 317.660                            | 32.767.666              | 508.244  | 27.209.091   | 135.325.144                | 4.058.929                | 27.896.560                                | 292.572                   | 17.534.470   | 62.031   | 330.658   | 36.192.204                                 | 390.085  | 11.023.311   | 22.362.170           | 454.016.091   |
|                                     | 24,49%                  | 5,87%                      | 0,00%                                      | 0,07%                              | 7,22%                   | 0,11%  | 5,99%        | 29,81%                     | 0,89%                    | 6,12%                                     | 0,06%                     | 3,86%  | 0,01%  | 0,07%     | 7,97%                                      | 0,09%  | 2,43%  | 4,93%                | 100%          |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                         |                            |  |                                    |                         |  |              |                            |                          |   |                           |  |  |           |  |  |  |                      |               |
| CRECER                              | 36.122.860              | -                          | -  | -                                  | -                       | -  | -            | 175.056.939                | -                        | -   | -                         | -  | -  | -         | 66.688.358                                 | -  | -  | -                    | 277.868.158   |
| PRO MUJER                           | -                       | -                          | -  | -                                  | 11.379.023              | -  | -            | 105.544.832                | 6.226.684                | 4.096.031                                 | -                         | -  | -  | -         | -  | -  | -  | 3.453.084            | 130.699.655   |
| DIACONIA                            | 9.537.177               | 513.814                    | -  | 476.828                            | 7.875.862               | 4.270  | 47.902.047   | 78.169.270                 | 419.865                  | 39.627.817                                | 396.654                   | 9.561.098  | 247.732  | 79.981    | 7.715.556                                  | 750.418  | 143.403  | 48.930               | 203.470.723   |
| EMPRENDER                           | 1.977.155               | -                          | -  | -                                  | 1.818.338               | -  | -            | 9.433.149                  | 1.691.196                | 847.831                                   | -                         | -  | -  | -         | -  | -  | -  | -                    | 15.767.670    |
| FONCRESOL                           | 2.743.715               | -                          | -  | -                                  | 5.990.941               | -  | 130.581      | 3.805.981                  | -                        | -   | -                         | -  | -  | -         | 402.435                                    | -  | -  | 6.000                | 13.079.652    |
| FUNBODEM                            | 166.549                 | -                          | -  | 7.179                              | 2.762.474               | -  | 22.458       | 11.079.749                 | 3.804.154                | 18.930.151                                | 17.773                    | 308.248  | -  | 180.213   | 39.039.142                                 | -  | -  | -                    | 76.518.089    |
| IDEPRO                              | -                       | -                          | -  | -                                  | 25.320.915              | -  | -            | 25.977.597                 | -                        | -   | -                         | -  | -  | -         | -  | -  | -  | 26.487.300           | 77.785.812    |
| IMPRO                               | -                       | -                          | -  | -                                  | 1.302.235               | -  | 2.040.205    | 483.045                    | -                        | -   | -                         | 829.695  | -  | 512.198   | 2.089.927                                  | -  | -  | -                    | 7.257.308     |
| SARTAWI                             | 10.171.165              | -                          | -  | -                                  | 426.430                 | -  | 681.759      | 2.730.988                  | -                        | 871                                       | -                         | 1.065.962  | -  | -         | -  | -  | -  | -                    | 15.135.616    |
| ANED                                | 9.888.229               | 26.145.978                 | -  | 146.483                            | 1.591.229               | -  | -            | 12.931.661                 | 748.443                  | 6.017.535                                 | -                         | 14.384.182   | -  | 276.426   | 560.830                                    | -  | -  | 1.065.219            | 73.756.216    |
| CIDRE                               | 29.500.699              | -                          | -  | -                                  | 5.092.418               | 508.231  | 9.209.603    | 6.591.354                  | 2.008.514                | -   | -                         | -  | -  | -         | -  | -  | 18.690.429   | 1.162.499            | 72.763.747    |
| FONDECO                             | 28.308.035              | -                          | -  | -                                  | 485.715                 | -  | 11.145.333   | 2.458.603                  | -                        | 10.184.750                                | -                         | -  | -  | -         | -  | -  | -  | 13.198.114           | 65.780.550    |
| FUBODE                              | 8.696.737               | -                          | -  | -                                  | 3.180.138               | -  | 4.186.649    | 24.703.243                 | -                        | -   | -                         | -  | -  | -         | 6.581.281                                  | -  | -  | -                    | 47.348.048    |
| TOTAL                               | 131.112.321             | 26.649.792                 | -  | 830.491                            | 37.253.718              | 512.501  | 75.316.638   | 458.966.311                | 14.898.866               | 79.704.987                                | 414.427                   | 26.148.185   | 247.732  | 1.068.818 | 123.136.969                                | 750.418  | 18.831.833   | 45.821.145           | 1.077.093.243 |
|                                     | 12,73%                  | 2,48%                      | 0,00%                                      | 0,06%                              | 6,24%                   | 0,05%  | 6,99%        | 42,61%                     | 1,38%                    | 7,40%                                     | 0,04%                     | 2,43%  | 0,02%  | 0,14%     | 11,43%                                     | 0,07%  | 1,75%  | 4,22%                | 100%          |

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





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



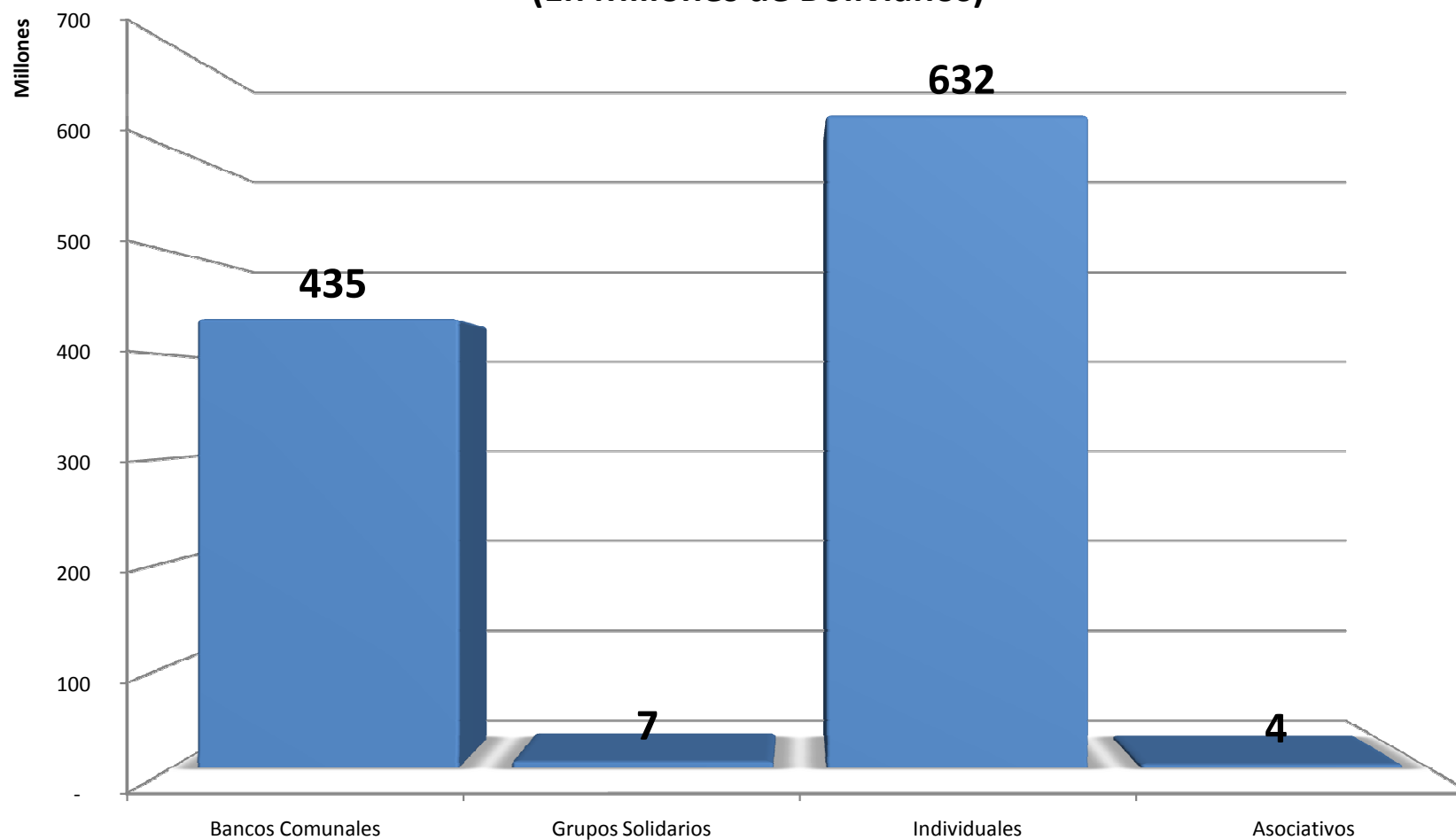
Cuadro Nº 9  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
 #####  
 (En Bolivianos)

| INSTITUCION                         | CARTERA POR ENTIDAD: NIVEL URBANO     |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                    |                      |
|-------------------------------------|---------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|
|                                     | 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                              | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 8.495.884                     | 67.967.071                  | 93.454.722         | 169.917.676          |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | 105.606                         | 70.404                          | 1.242.751                      | 27.696.887                    | 22.737.865                  | 62.379.072         | 114.232.586          |
| DIACONIA                            | -                                     | -                                 | -                                | -                               | 506.659                         | 542.479                         | 3.398.095                       | 23.780.898                     | 99.611.555                    | 19.129.565                  | 12.648.831         | 159.618.083          |
| EMPRESAR                            | -                                     | -                                 | -                                | -                               | -                               | -                               | 156.205                         | 864.849                        | 7.467.565                     | 2.609.512                   | 2.692.384          | 13.790.515           |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 702.004                       | 217.418                     | 2.854.310          | 3.773.732            |
| FUNBODEM                            | -                                     | -                                 | -                                | -                               | -                               | -                               | 2.938.917                       | 12.280.512                     | 35.216.029                    | 7.643.979                   | 6.335.395          | 64.414.831           |
| IDEPRO                              | -                                     | -                                 | -                                | 462.341                         | 591.786                         | 884.385                         | 5.868.010                       | 14.978.239                     | 15.447.280                    | 1.234.982                   | 387.777            | 39.854.800           |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | 118.490                         | 74.136                          | 458.800                        | 3.107.991                     | 1.543.570                   | 1.317.478          | 6.620.466            |
| SARTAWI                             | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | 111.108                        | 1.862.015                     | 1.494.039                   | 1.125.591          | 4.592.753            |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                  | -                    |
| CIDRE                               | 222.324                               | 750.208                           | 2.406.134                        | 2.721.694                       | 2.940.881                       | 1.682.691                       | 1.664.817                       | 4.248.048                      | 2.610.568                     | 100.194                     | 9.660              | 19.357.219           |
| FONDECO                             | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | -                             | -                           | -                  | -                    |
| FUBODE                              | -                                     | -                                 | -                                | -                               | 326.427                         | 951.568                         | 1.724.682                       | 11.181.688                     | 12.062.499                    | 547.086                     | 48.539             | 26.842.491           |
| <b>TOTAL</b>                        | <b>222.324</b>                        | <b>750.208</b>                    | <b>2.406.134</b>                 | <b>3.184.035</b>                | <b>4.365.754</b>                | <b>4.285.219</b>                | <b>15.895.267</b>               | <b>69.146.894</b>              | <b>214.280.278</b>            | <b>125.225.280</b>          | <b>181.253.758</b> | <b>621.015.152</b>   |
|                                     | 0,04%                                 | 0,12%                             | 0,39%                            | 0,51%                           | 0,70%                           | 0,69%                           | 2,55%                           | 11,10%                         | 34,39%                        | 20,10%                      | 29,41%             | 100%                 |
| INSTITUCION                         | CARTERA POR ENTIDAD: NIVEL RURAL      |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                    |                      |
|                                     | 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                              | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 5.397.524                     | 43.180.192                  | 59.272.765         | 107.950.481          |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 1.933.218                     | 3.082.946                   | 11.450.905         | 16.467.069           |
| DIACONIA                            | -                                     | -                                 | -                                | -                               | 171.068                         | 272.355                         | 322.883                         | 2.482.061                      | 25.833.965                    | 9.035.188                   | 5.736.119          | 43.852.639           |
| EMPRESAR                            | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | 41.352                         | 992.113                       | 603.607                     | 340.083            | 1.977.155            |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | 272.736                         | -                               | 708.716                        | 1.260.222                     | 474.660                     | 6.589.585          | 9.305.919            |
| FUNBODEM                            | -                                     | -                                 | -                                | -                               | -                               | -                               | 164.787                         | 1.095.843                      | 7.835.469                     | 1.678.854                   | 1.128.305          | 11.903.258           |
| IDEPRO                              | -                                     | -                                 | -                                | 1.491.287                       | 893.031                         | 630.617                         | 2.422.013                       | 7.906.200                      | 23.001.753                    | 1.330.390                   | 255.721            | 37.931.012           |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 162.072                       | 264.188                     | 210.583            | 636.842              |
| SARTAWI                             | -                                     | -                                 | -                                | -                               | -                               | -                               | 199.105                         | 984.376                        | 8.682.426                     | 480.201                     | 196.756            | 10.542.864           |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | 556.611                         | 5.085.551                      | 55.636.398                    | 8.898.937                   | 3.578.719          | 73.756.216           |
| CIDRE                               | 1.155.676                             | 1.152.579                         | 2.948.103                        | 6.730.858                       | 5.949.860                       | 2.808.986                       | 3.840.478                       | 11.861.568                     | 16.722.081                    | 224.829                     | 11.509             | 53.406.528           |
| FONDECO                             | -                                     | -                                 | -                                | -                               | 2.019.050                       | 3.648.181                       | 5.749.792                       | 13.331.245                     | 22.598.740                    | 7.620.478                   | 10.813.064         | 65.780.550           |
| FUBODE                              | -                                     | -                                 | -                                | 236.980                         | 676.090                         | 731.153                         | 666.243                         | 3.760.829                      | 13.329.767                    | 916.161                     | 188.333            | 20.505.557           |
| <b>TOTAL</b>                        | <b>1.155.676</b>                      | <b>1.152.579</b>                  | <b>2.948.103</b>                 | <b>8.459.126</b>                | <b>9.709.099</b>                | <b>8.364.028</b>                | <b>13.921.912</b>               | <b>47.257.741</b>              | <b>183.384.748</b>            | <b>77.790.633</b>           | <b>99.872.448</b>  | <b>454.016.091</b>   |
|                                     | 0,25%                                 | 0,25%                             | 0,65%                            | 1,86%                           | 2,14%                           | 1,84%                           | 3,07%                           | 10,41%                         | 40,39%                        | 17,13%                      | 22,00%             | 100%                 |
| CARTERA POR ENTIDAD: TOTAL NACIONAL |                                       |                                   |                                  |                                 |                                 |                                 |                                 |                                |                               |                             |                    |                      |
| CRECER                              | -                                     | -                                 | -                                | -                               | -                               | -                               | -                               | -                              | 13.893.408                    | 111.147.263                 | 152.827.487        | 277.868.158          |
| PRO MUJER                           | -                                     | -                                 | -                                | -                               | -                               | 105.606                         | 70.404                          | 1.242.751                      | 29.630.105                    | 25.820.811                  | 73.829.977         | 130.699.655          |
| DIACONIA                            | -                                     | -                                 | -                                | -                               | 677.727                         | 814.834                         | 3.720.979                       | 26.262.959                     | 125.444.520                   | 28.164.752                  | 18.384.950         | 203.470.723          |
| EMPRESAR                            | -                                     | -                                 | -                                | -                               | -                               | -                               | 156.205                         | 906.201                        | 8.459.678                     | 3.213.119                   | 3.032.467          | 15.767.670           |
| FONCRESOL                           | -                                     | -                                 | -                                | -                               | -                               | 272.736                         | -                               | 708.716                        | 1.962.227                     | 692.078                     | 9.443.895          | 13.079.652           |
| FUNBODEM                            | -                                     | -                                 | -                                | -                               | -                               | -                               | 3.103.703                       | 13.376.354                     | 43.051.499                    | 9.322.833                   | 7.463.700          | 76.318.089           |
| IDEPRO                              | -                                     | -                                 | -                                | 1.953.628                       | 1.484.818                       | 1.515.002                       | 8.290.023                       | 22.884.440                     | 38.449.032                    | 2.565.372                   | 643.498            | 77.785.812           |
| IMPRO                               | -                                     | -                                 | -                                | -                               | -                               | 118.490                         | 74.136                          | 458.800                        | 3.270.063                     | 1.807.758                   | 1.528.061          | 7.257.308            |
| SARTAWI                             | -                                     | -                                 | -                                | -                               | -                               | -                               | 199.105                         | 1.095.484                      | 10.544.441                    | 1.974.241                   | 1.322.346          | 15.135.616           |
| ANED                                | -                                     | -                                 | -                                | -                               | -                               | -                               | 556.611                         | 5.085.551                      | 55.636.398                    | 8.898.937                   | 3.578.719          | 73.756.216           |
| CIDRE                               | 1.378.000                             | 1.902.787                         | 5.354.237                        | 9.452.552                       | 8.890.740                       | 4.491.677                       | 5.505.395                       | 16.109.616                     | 19.332.649                    | 325.023                     | 21.170             | 72.763.747           |
| FONDECO                             | -                                     | -                                 | -                                | -                               | 2.019.050                       | 3.648.181                       | 5.749.792                       | 13.331.245                     | 22.598.740                    | 7.620.478                   | 10.813.064         | 65.780.550           |
| FUBODE                              | -                                     | -                                 | -                                | 236.980                         | 1.002.517                       | 1.682.721                       | 2.390.925                       | 14.942.517                     | 25.392.267                    | 1.463.248                   | 236.873            | 47.348.048           |
| <b>TOTAL</b>                        | <b>1.378.000</b>                      | <b>1.902.787</b>                  | <b>5.354.237</b>                 | <b>11.643.160</b>               | <b>14.074.853</b>               | <b>12.649.247</b>               | <b>29.817.179</b>               | <b>116.404.634</b>             | <b>397.665.026</b>            | <b>203.015.913</b>          | <b>283.126.207</b> | <b>1.077.031.243</b> |
|                                     | 0,13%                                 | 0,18%                             | 0,50%                            | 1,08%                           | 1,31%                           | 1,17%                           | 2,77%                           | 10,81%                         | 36,92%                        | 18,85%                      | 26,29%             | 100%                 |

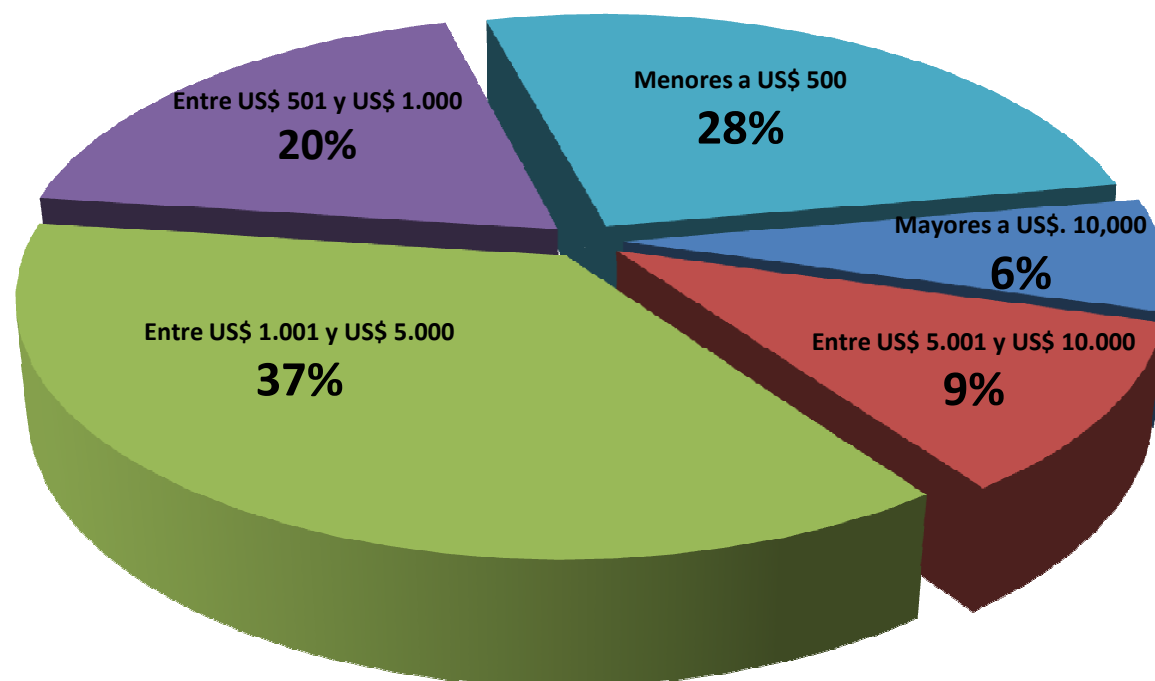
Cuadro Nº 10  
**CARTERA POR TECNOLOGIA FINANCIERA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**30 de Septiembre de 2009**  
**(En Bolivianos)**

| 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   | 134.940.045        | 59.157         | -                 | -            | 34.977.631         | 4.988         | -                | -          | 169.917.676          | 64.145         |
| PRO MUJER  | 93.359.211         | 62.084         | -                 | -            | 20.873.375         | 2.460         | -                | -          | 114.232.586          | 64.544         |
| DIACONIA   | 26.847.523         | 19.726         | -                 | -            | 132.770.560        | 16.679        | -                | -          | 159.618.083          | 36.405         |
| EMPRENDER  | 5.586.390          | 4.819          | 1.089.869         | 550          | 7.114.256          | 2.183         | -                | -          | 13.790.515           | 7.552          |
| FONCRESOL  | 2.695.588          | 1.583          | 144.273           | 40           | 933.872            | 129           | -                | -          | 3.773.732            | 1.752          |
| FUNBODEM   | -                  | -              | -                 | -            | 64.414.831         | 6.577         | -                | -          | 64.414.831           | 6.577          |
| IDEPRO   | -                  | -              | -                 | -            | 39.854.800         | 2.132         | -                | -          | 39.854.800           | 2.132          |
| IMPRO  | -                  | -              | -                 | -            | 6.620.466          | 1.554         | -                | -          | 6.620.466            | 1.554          |
| SARTAWI  | -                  | -              | 415.072           | 362          | 4.177.681          | 1.098         | -                | -          | 4.592.753            | 1.460          |
| ANED   | -                  | -              | -                 | -            | -                  | -             | -                | -          | -                    | -              |
| CIDRE  | -                  | -              | -                 | -            | 19.357.219         | 548           | -                | -          | 19.357.219           | 548            |
| FONDECO  | -                  | -              | -                 | -            | -                  | -             | -                | -          | -                    | -              |
| FUBODE   | 20.587.797         | 8.425          | 419.438           | 316          | 5.835.256          | 614           | -                | -          | 26.842.491           | 9.355          |
| <b>TOTAL</b>   | <b>284.016.554</b> | <b>155.794</b> | <b>2.068.651</b>  | <b>1.268</b> | <b>336.929.946</b> | <b>38.962</b> | <b>-</b>         | <b>-</b>   | <b>623.015.152</b>   | <b>196.024</b> |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL    |                    |                |                   |              |                    |               |                  |            |                      |                |
| CRECER   | 100.211.019        | 44.203         | -                 | -            | 7.739.462          | 2.017         | -                | -          | 107.950.481          | 46.220         |
| PRO MUJER  | 16.467.069         | 10.819         | -                 | -            | -                  | -             | -                | -          | 16.467.069           | 10.819         |
| DIACONIA   | 254.998            | 178            | -                 | -            | 43.597.642         | 6.912         | -                | -          | 43.852.639           | 7.090          |
| EMPRENDER  | 397.317            | 337            | 226.783           | 83           | 1.353.055          | 310           | -                | -          | 1.977.155            | 730            |
| FONCRESOL  | 6.339.328          | 2.083          | 1.336.737         | 217          | 1.357.119          | 84            | 272.736          | 1          | 9.305.919            | 2.385          |
| FUNBODEM   | -                  | -              | -                 | -            | 11.903.258         | 1.334         | -                | -          | 11.903.258           | 1.334          |
| IDEPRO   | -                  | -              | -                 | -            | 37.931.012         | 1.912         | -                | -          | 37.931.012           | 1.912          |
| IMPRO  | -                  | -              | -                 | -            | 636.842            | 173           | -                | -          | 636.842              | 173            |
| SARTAWI  | -                  | -              | -                 | -            | 10.542.864         | 802           | -                | -          | 10.542.864           | 802            |
| ANED   | 5.189.815          | 2.883          | 68.157            | 18           | 67.234.838         | 7.050         | 1.263.406        | 526        | 73.756.216           | 10.477         |
| CIDRE  | -                  | -              | -                 | -            | 51.090.738         | 1.922         | 2.315.790        | 15         | 53.406.528           | 1.937          |
| FONDECO  | 13.198.114         | 7.332          | -                 | -            | 52.582.436         | 3.489         | -                | -          | 65.780.550           | 10.821         |
| FUBODE   | 8.497.701          | 4.217          | 2.961.304         | 394          | 9.046.552          | 957           | -                | -          | 20.505.557           | 5.568          |
| <b>TOTAL</b>   | <b>150.555.361</b> | <b>72.052</b>  | <b>4.592.980</b>  | <b>712</b>   | <b>295.015.818</b> | <b>26.962</b> | <b>3.851.932</b> | <b>542</b> | <b>454.016.091</b>   | <b>100.268</b> |
| CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL |                    |                |                   |              |                    |               |                  |            |                      |                |
| CRECER   | 235.151.064        | 103.360        | -                 | -            | 42.717.093         | 7.005         | -                | -          | 277.868.158          | 110.365        |
| PRO MUJER  | 109.826.280        | 72.903         | -                 | -            | 20.873.375         | 2.460         | -                | -          | 130.699.655          | 75.363         |
| DIACONIA   | 27.102.521         | 19.904         | -                 | -            | 176.368.202        | 23.591        | -                | -          | 203.470.723          | 43.495         |
| EMPRENDER  | 5.983.707          | 5.156          | 1.316.652         | 633          | 8.467.311          | 2.493         | -                | -          | 15.767.670           | 8.282          |
| FONCRESOL  | 9.034.916          | 3.666          | 1.481.009         | 257          | 2.290.990          | 213           | 272.736          | 1          | 13.079.652           | 4.137          |
| FUNBODEM   | -                  | -              | -                 | -            | 76.318.089         | 7.911         | -                | -          | 76.318.089           | 7.911          |
| IDEPRO   | -                  | -              | -                 | -            | 77.785.812         | 4.044         | -                | -          | 77.785.812           | 4.044          |
| IMPRO  | -                  | -              | -                 | -            | 7.257.308          | 1.727         | -                | -          | 7.257.308            | 1.727          |
| SARTAWI  | -                  | -              | 415.072           | 362          | 14.720.544         | 1.900         | -                | -          | 15.135.616           | 2.262          |
| ANED   | 5.189.815          | 2.883          | 68.157            | 18           | 67.234.838         | 7.050         | 1.263.406        | 526        | 73.756.216           | 10.477         |
| CIDRE  | -                  | -              | -                 | -            | 70.447.957         | 2.470         | 2.315.790        | 15         | 72.763.747           | 2.485          |
| FONDECO  | 13.198.114         | 7.332          | -                 | -            | 52.582.436         | 3.489         | -                | -          | 65.780.550           | 10.821         |
| FUBODE   | 29.085.498         | 12.642         | 3.380.741         | 710          | 14.881.808         | 1.571         | -                | -          | 47.348.048           | 14.923         |
| <b>TOTAL</b>   | <b>434.571.915</b> | <b>227.846</b> | <b>6.661.632</b>  | <b>1.980</b> | <b>631.945.764</b> | <b>65.924</b> | <b>3.851.932</b> | <b>542</b> | <b>1.077.031.243</b> | <b>296.292</b> |

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



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



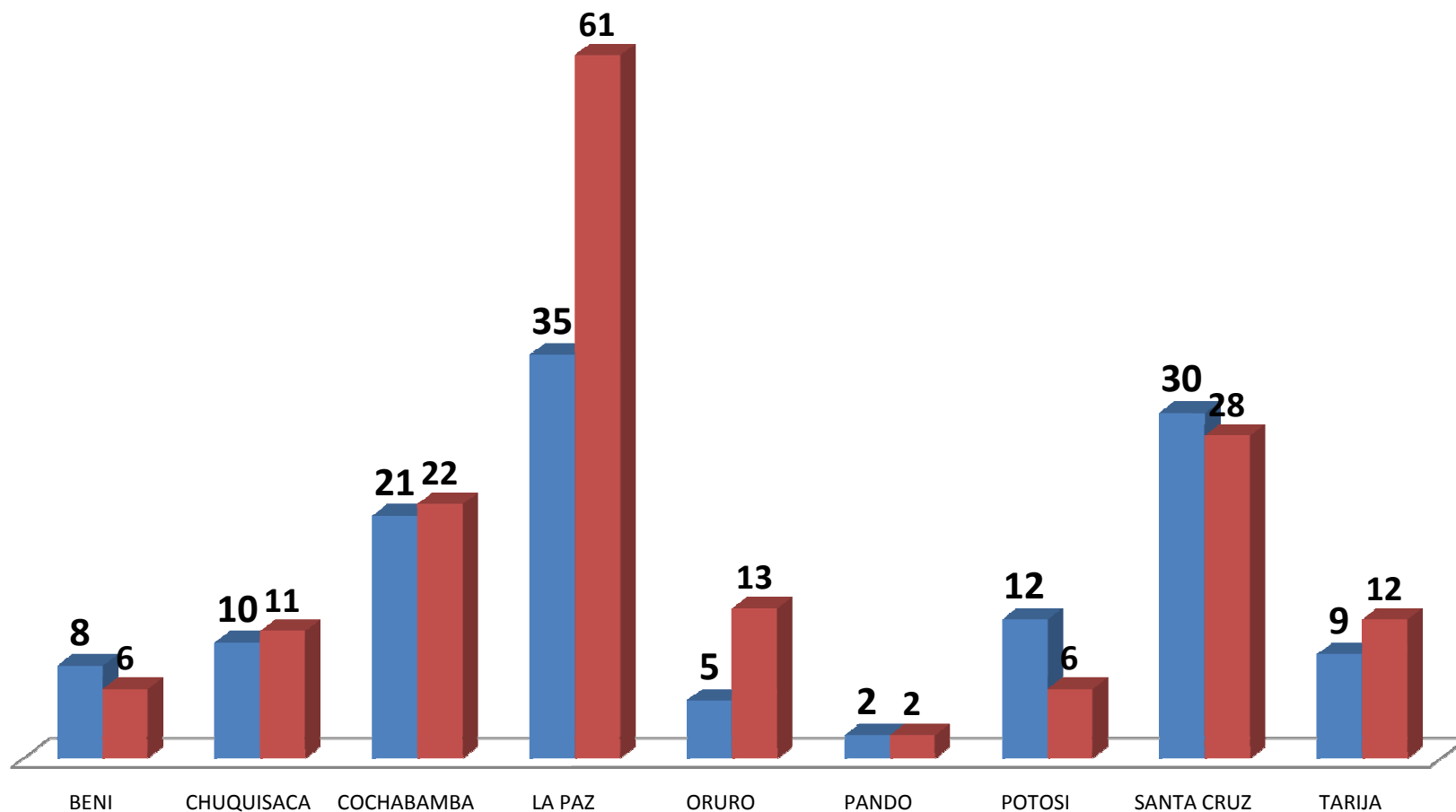
Cuadro N° 10  
COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
30 de Septiembre de 2009  
(En Bolivianos)

| Entidad      | Numero de Agencias |            |            | Personal   |              |              |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
|              | Rural              | Urbana     | Total      | Rural      | Urbana       | Total        |
| ANED         | 34                 | 8          | 42         | 85         | 65           | 150          |
| CIDRE        | 8                  | 3          | 11         | 12         | 31           | 43           |
| CRECER       | 33                 | 24         | 57         | 199        | 317          | 516          |
| DIACONIA     | 16                 | 20         | 36         | 46         | 176          | 222          |
| EMPRENDER    | 2                  | 10         | 12         | 13         | 70           | 83           |
| FONCRESOL    | 1                  | 5          | 6          | 1          | 26           | 27           |
| FONDECO      | 12                 | 3          | 15         | 51         | 51           | 102          |
| FUBODE       | 9                  | 4          | 13         | 38         | 63           | 101          |
| FUNBODEM     | 4                  | 3          | 7          | 11         | 80           | 91           |
| IDEPRO       | 8                  | 7          | 15         | 19         | 33           | 52           |
| IMPRO        |                    | 2          | 2          |            | 17           | 17           |
| PROMUJER     |                    | 65         | 65         |            | 642          | 642          |
| SARTAWI      | 5                  | 7          | 12         | 8          | 39           | 47           |
| <b>Total</b> | <b>132</b>         | <b>161</b> | <b>293</b> | <b>483</b> | <b>1.610</b> | <b>2.093</b> |

| Departamento | Numero de Agencias |            |            | Personal   |              |              |
|--------------|--------------------|------------|------------|------------|--------------|--------------|
|              | Rural              | Urbana     | Total      | Rural      | Urbana       | Total        |
| BENI         | 8                  | 6          | 14         | 38         | 49           | 87           |
| CHUQUISACA   | 10                 | 11         | 21         | 24         | 112          | 136          |
| COCHABAMBA   | 21                 | 22         | 43         | 88         | 193          | 281          |
| LA PAZ       | 35                 | 61         | 96         | 126        | 671          | 797          |
| ORURO        | 5                  | 13         | 18         | 8          | 103          | 111          |
| PANDO        | 2                  | 2          | 4          | 4          | 11           | 15           |
| POTOSI       | 12                 | 6          | 18         | 34         | 49           | 83           |
| SANTA CRUZ   | 30                 | 28         | 58         | 117        | 322          | 439          |
| TARIJA       | 9                  | 12         | 21         | 44         | 100          | 144          |
| <b>Total</b> | <b>132</b>         | <b>161</b> | <b>293</b> | <b>483</b> | <b>1.610</b> | <b>2.093</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  
30 de Septiembre 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<br>24% Rural |             |                             |                          |                   | 30%          |             | 30% Urbano     |             |                             |                          |
| DIACONIA  |                   | 26%          |             | 28%                     |             |                             |                          |                   | 24%          |             |                |             |                             |                          |
| FONCRESOL |                   |              |             | 24%                     |             |                             |                          | 16%               | 18%          | 16%         |                |             |                             |                          |
| FUNBODEM  |                   |              |             |                         |             |                             |                          |                   | 26%          |             |                |             |                             |                          |
| IDEPRO    |                   | NA           |             |                         |             |                             |                          |                   | 16% - 26%    |             |                |             |                             |                          |
| 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%             |                   | 18,20Y21%    | 18,19Y21%   |                |             | 18,19Y20%                   | 18,19Y20%                |
| 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)