

Cuadro N° 1
SITUACIÓN PATRIMONIAL
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|---|----------------------|--------------------|----------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|----------------------|
| ACTIVO | | | | | | | | | | |
| DISPONIBILIDADES | 37,189,563 | 65,603,631 | 29,018,029 | 12,665,803 | 523,185 | 7,225,938 | 35,311,571 | 4,569,428 | 13,216,484 | 205,323,632 |
| INVERSIONES TEMPORARIAS | 64,945,782 | 29,499,271 | 867,128 | 2,600,856 | 1,387,124 | - | 105,925 | 490,153 | 1,339,085 | 101,235,324 |
| PORTAFOLIO DE NEGOCIOS | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN CURSO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES PENDIENTES DE COBRO | - | - | - | - | - | - | - | - | - | - |
| PORTAFOLIO DE INVERSIONES EN EJECUCION | - | - | - | - | - | - | - | - | - | - |
| CARTERA | 1,969,824,119 | 571,774,427 | 1,123,218,587 | 255,169,571 | 29,085,122 | 335,936,555 | 700,911,990 | 47,693,121 | 270,621,753 | 5,304,235,245 |
| CARTERA BRUTA | 2,026,753,504 | 602,086,704 | 1,179,028,082 | 263,063,511 | 31,273,295 | 342,257,626 | 715,485,646 | 49,452,522 | 282,087,141 | 5,491,488,032 |
| CARTERA VIGENTE | 1,999,498,458 | 590,578,163 | 1,149,904,668 | 242,610,669 | 29,814,252 | 307,398,809 | 647,538,371 | 25,167,594 | 273,493,638 | 5,266,004,623 |
| CARTERA VENCIDA | 8,904,860 | 11,452,835 | 9,674,939 | 1,857,370 | 708,248 | 7,453,681 | 8,971,424 | 1,014,333 | 2,104,245 | 52,141,934 |
| CARTERA EN EJECUCIÓN | 7,221,158 | 55,706 | 15,128,215 | 3,405,075 | - | 4,545,568 | 8,484,239 | 1,104,722 | 5,720,949 | 45,665,633 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE | 10,149,274 | - | 4,218,641 | 13,316,593 | 657,398 | 17,729,619 | 46,611,074 | 19,522,079 | 713,089 | 112,917,767 |
| CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA | 312,236 | - | 78,983 | 296,178 | 93,396 | 2,924,557 | 670,613 | 2,246,062 | 19,528 | 6,641,554 |
| CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN | 667,518 | - | 22,637 | 1,577,625 | - | 2,205,392 | 3,209,924 | 397,733 | 35,691 | 8,116,521 |
| PRODUCTOS DEVENGADOS POR COBRAR CARTERA | 26,357,253 | 7,794,727 | 12,465,549 | 4,458,407 | 360,191 | 7,182,355 | 14,949,904 | 1,366,900 | 4,623,437 | 79,558,723 |
| PREVISIÓN PARA CARTERA INCOBRABLE | -83,286,639 | -38,107,004 | -68,275,045 | -12,352,346 | -2,548,364 | -13,503,427 | -29,523,559 | -3,126,301 | -16,088,825 | -266,811,511 |
| OTRAS CUENTAS POR COBRAR | 22,245,941 | 5,208,493 | 13,810,284 | 919,554 | 557,482 | 1,482,709 | 4,978,636 | 1,957,058 | 1,067,283 | 52,227,441 |
| BIENES REALIZABLES | 4 | -0 | 4 | 703,920 | - | 86,193 | 894,705 | 263,017 | 1 | 1,947,845 |
| INVERSIONES PERMANENTES | 25,202,850 | 602,300 | 3,481,684 | 519,189 | 10,976 | 105,447 | 15,057,043 | 110,304 | 76,260 | 45,166,052 |
| BIENES DE USO | 27,865,986 | 11,088,031 | 68,935,864 | 3,448,701 | 1,471,389 | 12,835,770 | 7,311,660 | 5,051,630 | 4,463,460 | 142,472,491 |
| OTROS ACTIVOS | 6,374,688 | 3,872,484 | 10,729,481 | 552,463 | 313,076 | 903,909 | 2,795,243 | 134,381 | 665,365 | 26,341,089 |
| TOTAL DEL ACTIVO | 2,153,648,933 | 687,648,636 | 1,250,061,062 | 276,580,058 | 33,348,355 | 358,576,520 | 767,366,773 | 60,269,092 | 291,449,691 | 5,878,949,119 |
| PASIVO | | | | | | | | | | |
| OBLIGACIONES CON EL PÚBLICO | - | - | 126,128 | - | - | - | - | 97,152 | - | 223,280 |
| OBLIGACIONES CON INSTITUCIONES FISCALES | - | - | - | - | - | - | - | - | - | - |
| OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO | 1,627,319,656 | 473,776,931 | 741,804,059 | 205,992,400 | 27,287,486 | 299,987,655 | 528,661,418 | 35,498,157 | 219,485,628 | 4,159,813,391 |
| OTRAS CUENTAS POR PAGAR | 99,829,109 | 43,490,060 | 44,401,162 | 6,117,798 | 723,076 | 9,788,866 | 13,424,497 | 2,772,566 | 10,153,289 | 230,700,423 |
| PREVISIONES | 52,697,757 | 12,705,000 | 12,322,296 | 1,768,551 | 260,689 | - | 8,952,195 | 267,732 | 2,996,367 | 91,970,587 |
| TÍTULOS DE DEUDA EN CIRCULACIÓN | - | - | - | - | - | - | 120,710,026 | - | - | 120,710,026 |
| OBLIGACIONES SUBORDINADAS | - | - | - | 11,021,037 | - | - | 18,882,291 | 2,737,606 | - | 32,640,934 |
| TOTAL DEL PASIVO | 1,779,846,522 | 529,971,992 | 798,653,646 | 224,899,786 | 28,271,252 | 309,776,521 | 690,630,426 | 41,373,213 | 232,635,284 | 4,636,058,642 |
| PATRIMONIO | | | | | | | | | | |
| CAPITAL SOCIAL | 316,711,374 | 134,908,145 | 407,058,169 | 55,997,684 | 4,861,789 | 41,974,118 | 64,824,664 | 23,522,268 | 50,473,422 | 1,100,331,632 |
| APORTES NO CAPITALIZADOS | - | - | - | - | 26,395 | 18,481,181 | 1,591,762 | - | - | 20,099,338 |
| AJUSTES AL PATRIMONIO | - | - | - | - | - | - | - | - | - | - |
| RESERVAS | 28,750,840 | 9,003,773 | 29,090,233 | 700,995 | 539,917 | 512,257 | 6,472,925 | 221,390 | 5,815,882 | 81,108,213 |
| RESULTADOS ACUMULADOS | 28,340,196 | 13,764,726 | 15,259,014 | -5,018,408 | -350,998 | -12,167,557 | 3,846,995 | -4,847,779 | 2,525,104 | 41,351,293 |
| TOTAL DEL PATRIMONIO | 373,802,411 | 157,676,644 | 451,407,416 | 51,680,272 | 5,077,103 | 48,799,999 | 76,736,347 | 18,895,879 | 58,814,407 | 1,242,890,477 |
| TOTAL DEL PASIVO Y PATRIMONIO | 2,153,648,933 | 687,648,636 | 1,250,061,062 | 276,580,058 | 33,348,355 | 358,576,520 | 767,366,773 | 60,269,092 | 291,449,691 | 5,878,949,119 |

CUADRO N° 2
GANANCIAS Y PÉRDIDAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|--|--------------------|--------------------|--------------------|-------------------|------------------|-------------------|-------------------|------------------|-------------------|--------------------|
| INGRESOS FINANCIEROS | 305,926,020 | 132,152,795 | 154,621,346 | 36,713,995 | 4,684,217 | 56,163,956 | 85,538,283 | 7,406,177 | 47,095,074 | 830,301,862 |
| GASTOS FINANCIEROS | -57,696,511 | -19,104,033 | -30,702,335 | -11,014,237 | -1,272,156 | -13,823,156 | -25,988,159 | -1,615,679 | -11,167,785 | -172,384,051 |
| RESULTADO FINANCIERO BRUTO | 248,229,509 | 113,048,762 | 123,919,011 | 25,699,758 | 3,412,061 | 42,340,800 | 59,550,124 | 5,790,498 | 35,927,288 | 657,917,811 |
| OTROS INGRESOS OPERATIVOS | 4,613,950 | 1,172,327 | 3,411,049 | 4,596,092 | 518,703 | 2,184,705 | 6,778,143 | 930,997 | 328,422 | 24,534,388 |
| OTROS GASTOS OPERATIVOS | -11,031,683 | -2,065,709 | -2,261,925 | -1,418,613 | -58,334 | -2,240,310 | -2,813,462 | -448,247 | -960,725 | -23,299,008 |
| RESULTADO DE OPERACIÓN BRUTO | 241,811,776 | 112,155,380 | 125,068,136 | 28,877,237 | 3,872,430 | 42,285,195 | 63,514,805 | 6,273,248 | 35,294,985 | 659,153,192 |
| RECUPERACIÓN DE ACTIVOS FINANCIEROS | 39,142,093 | 17,249,876 | 8,120,829 | 20,097,366 | 159,087 | 6,595,593 | 85,211,031 | 6,407,165 | 2,578,973 | 185,562,014 |
| CARGOS POR INCOB.Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS | -52,415,507 | -23,040,635 | -16,323,042 | -24,277,038 | -429,537 | -11,968,843 | -96,270,296 | -4,978,655 | -3,470,373 | -233,173,924 |
| RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES | 228,538,362 | 106,364,621 | 116,865,923 | 24,697,565 | 3,601,981 | 36,911,945 | 52,455,541 | 7,701,758 | 34,403,585 | 611,541,282 |
| GASTOS DE ADMINISTRACIÓN | -167,557,609 | -82,313,740 | -91,720,555 | -23,575,442 | -3,127,643 | -36,825,111 | -50,184,198 | -7,446,059 | -31,878,689 | -494,629,047 |
| RESULTADO DE OPERACIÓN NETO | 60,980,754 | 24,050,881 | 25,145,367 | 1,122,124 | 474,338 | 86,834 | 2,271,343 | 255,699 | 2,524,897 | 116,912,235 |
| ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 9,890 | 2 | 20,778 | - | - | - | - | - | 208 | 30,878 |
| CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | -119 | -2 | 0 | - | - | - | - | - | - | -121 |
| RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 60,990,524 | 24,050,881 | 25,166,145 | 1,122,124 | 474,338 | 86,834 | 2,271,343 | 255,699 | 2,525,104 | 116,942,992 |
| INGRESOS EXTRAORDINARIOS | 54,966 | - | 26,220 | 980,657 | - | - | 18 | - | - | 1,061,860 |
| GASTOS EXTRAORDINARIOS | -3,317,957 | -3,825 | - | - | - | - | - | - | - | -3,321,782 |
| RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES | 57,727,533 | 24,047,056 | 25,192,365 | 2,102,780 | 474,338 | 86,834 | 2,271,360 | 255,699 | 2,525,104 | 114,683,070 |
| INGRESOS DE GESTIONES ANTERIORES | 656,204 | 482,761 | 910,925 | - | - | 60,422 | 343 | 16,702 | - | 2,127,356 |
| GASTOS DE GESTIONES ANTERIORES | -320,840 | -192,840 | -184,744 | - | -108,777 | -24,581 | -125,582 | -38,460 | - | -995,822 |
| RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACIÓN | 58,062,897 | 24,336,978 | 25,918,546 | 2,102,780 | 365,561 | 122,675 | 2,146,122 | 233,941 | 2,525,104 | 115,814,603 |
| ABONOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| CARGOS POR AJUSTE POR INFLACIÓN | - | - | - | - | - | - | - | - | - | - |
| RESULTADO ANTES DE IMPUESTOS | 58,062,897 | 24,336,978 | 25,918,546 | 2,102,780 | 365,561 | 122,675 | 2,146,122 | 233,941 | 2,525,104 | 115,814,603 |
| IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | -29,722,701 | -10,572,252 | -10,659,532 | - | -35,186 | - | - | - | - | -50,989,671 |
| RESULTADO NETO DE LA GESTIÓN | 28,340,196 | 13,764,726 | 15,259,014 | 2,102,780 | 330,375 | 122,675 | 2,146,122 | 233,941 | 2,525,104 | 64,824,932 |

**CUADRO N° 3
INDICADORES FINANCIEROS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En porcentajes)**

| | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | TOTAL |
|---|---------|-----------|----------|---------|---------|---------|---------|---------|---------|---------|
| ESTRUCTURA DE ACTIVOS | | | | | | | | | | |
| Disponibilidades/Total Activo | 1.73% | 9.54% | 2.32% | 4.58% | 1.57% | 2.02% | 4.60% | 7.58% | 4.53% | 3.49% |
| Inversiones Temporales/Total Activo | 5.02% | 4.29% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.72% |
| Cartera / Total Activo | 91.46% | 83.15% | 92.26% | 92.26% | 87.22% | 93.69% | 91.34% | 79.13% | 92.85% | 90.22% |
| Otras Cuentas por Cobrar / Total Activo | 1.03% | 0.76% | 1.10% | 0.33% | 1.87% | 0.41% | 0.65% | 3.25% | 0.37% | 0.89% |
| Bienes No Aliviados / Total Activo | 0.00% | 0.00% | 0.00% | 0.25% | 0.00% | 0.00% | 0.00% | 0.44% | 0.00% | 0.83% |
| Inversiones Permanentes / Total Activo | 1.17% | 0.09% | 0.28% | 0.19% | 0.03% | 0.03% | 1.96% | 0.18% | 0.03% | 0.77% |
| Bienes de Uso / Total Activo | 1.29% | 1.61% | 5.51% | 1.25% | 4.41% | 3.58% | 0.95% | 8.38% | 1.53% | 2.42% |
| Otros Activos / Total Activo | 0.30% | 0.56% | 0.86% | 0.20% | 0.94% | 0.25% | 0.36% | 0.22% | 0.23% | 0.48% |
| ESTRUCTURA DE PASIVOS | | | | | | | | | | |
| Oblig. con Bancos y Ent.Fin./Pasivo+Patrimonio | 75.56% | 68.30% | 59.34% | 74.48% | 81.83% | 83.66% | 68.89% | 58.90% | 75.31% | 70.76% |
| Obligaciones subordinadas/Pasivo+Patrimonio | 0.00% | 0.00% | 0.00% | 3.98% | 0.00% | 0.00% | 2.46% | 4.54% | 0.00% | 0.56% |
| CALIDAD DE CARTERA | | | | | | | | | | |
| Cartera Vigente / Cartera Bruta | 99.16% | 98.09% | 97.89% | 97.29% | 97.44% | 95.00% | 97.02% | 90.37% | 97.21% | 97.95% |
| Cartera reprogramada o reestructurada / Cartera Bruta | 0.55% | 0.00% | 0.37% | 5.77% | 2.40% | 6.68% | 7.06% | 44.82% | 0.27% | 2.32% |
| Cartera Venida / Cartera Bruta | 0.45% | 1.90% | 0.83% | 0.82% | 2.56% | 3.03% | 1.35% | 6.59% | 0.75% | 1.07% |
| Cartera en Ejecución / Cartera Bruta | 0.39% | 0.01% | 1.29% | 1.89% | 0.00% | 1.97% | 1.63% | 3.94% | 2.94% | 0.98% |
| Cartera Vendida Total + Ejecución Total / Cartera Bruta | 0.84% | 1.91% | 2.11% | 2.71% | 2.56% | 5.00% | 2.98% | 9.63% | 2.79% | 2.05% |
| Cartera Reprog. o Reestructurada Vigente / Cartera Vigente Total | 0.51% | 0.00% | 0.37% | 5.20% | 2.16% | 5.45% | 6.71% | 43.88% | 0.26% | 2.10% |
| Cartera Reprog. o Reestruct. Venida y Ejec. / Cartera Reprog. o Reestruct. | 8.80% | 0.00% | 2.35% | 12.34% | 12.44% | 22.44% | 7.89% | 11.93% | 7.19% | 11.56% |
| Prod. Financieros Derivados por Cobrar Cartera / Cartera Bruta | 1.30% | 1.29% | 1.06% | 1.69% | 1.15% | 2.10% | 2.09% | 2.76% | 1.64% | 1.45% |
| Prev. Cartera Incobable / Cartera Bruta | 4.52% | 7.28% | 5.79% | 4.70% | 8.15% | 3.95% | 4.99% | 6.32% | 5.70% | 5.23% |
| Previsión Cartera Incobable / Cartera en Mora | 535.23% | 380.69% | 274.14% | 173.09% | 317.89% | 78.83% | 167.39% | 65.64% | 204.16% | 254.94% |
| LIQUIDEZ | | | | | | | | | | |
| Disponibilidades / Pasivo | 2.09% | 12.38% | 3.63% | 5.63% | 1.80% | 2.33% | 5.11% | 11.04% | 5.68% | 4.43% |
| Disponibilidades + Inversiones Temporales / Pasivo | 5.74% | 17.94% | 3.74% | 6.79% | 6.76% | 2.33% | 5.13% | 12.23% | 6.26% | 6.61% |
| Disponibilidades + Inversiones Temporales / Activo | 4.74% | 13.83% | 2.39% | 5.52% | 5.73% | 2.02% | 4.62% | 8.39% | 4.99% | 5.21% |
| SOLVENCIA | | | | | | | | | | |
| Patrimonio/Activo | 17.36% | 22.93% | 36.11% | 18.69% | 15.22% | 13.61% | 10.00% | 31.35% | 20.18% | 21.14% |
| Patrimonio/Activo+Contingente | 17.36% | 22.91% | 36.11% | 18.69% | 15.22% | 13.61% | 10.00% | 31.35% | 20.18% | 21.14% |
| Cartera Vendida/Ejecución/Patrimonio | 4.58% | 7.30% | 5.52% | 13.81% | 15.79% | 35.10% | 27.80% | 13.40% | 9.80% | 9.80% |
| Cartera venida + Ejec. reprog. o reestruct. / Patrimonio | 0.26% | 0.00% | 0.23% | 3.63% | 1.84% | 10.51% | 5.06% | 13.99% | 0.09% | 1.19% |
| Cartera Venida + Ejecución + Prev. / Patrimonio | 1.37% | 0.81% | 1.03% | 6.53% | 6.76% | 11.74% | 10.75% | 15.08% | 0.73% | 2.87% |
| Coefficiente de adecuación patrimonial (1) | 17.33% | 23.65% | 38.03% | 18.71% | 14.35% | 13.90% | 13.65% | 34.99% | 20.13% | 22.08% |
| Coefficiente de adecuación patrimonial (2) | 17.33% | 23.95% | 38.03% | 18.71% | 14.42% | 14.30% | 13.94% | 34.99% | 20.13% | n.d. |
| ESTRUCTURA FINANCIERA | | | | | | | | | | |
| Activo Productivo / Activo + Contingente | 96.92% | 89.78% | 91.24% | 92.83% | 94.21% | 90.49% | 91.70% | 74.31% | 94.35% | 93.24% |
| Pasivo con Costo / Pasivo + Contingente | 87.69% | 85.45% | 90.02% | 94.80% | 95.25% | 94.15% | 94.79% | 91.25% | 90.00% | 89.86% |
| Activo Productivo - Pasivo con Costo / Pasivo con Costo | 33.74% | 36.30% | 58.84% | 20.42% | 16.87% | 11.25% | 7.49% | 18.62% | 31.33% | 31.87% |
| Activo Inproductivo / Patrimonio | 17.74% | 44.61% | 24.25% | 38.39% | 38.00% | 69.86% | 83.03% | 81.94% | 27.96% | 31.98% |
| RENTABILIDAD | | | | | | | | | | |
| Resultado Financiero Bruto / (Activo+Contingente) | 17.54% | 25.06% | 15.07% | 12.71% | 15.76% | 16.58% | 12.01% | 12.79% | 18.19% | 16.84% |
| Resultado de Operación Bruto / (Activo+Contingente) | 17.08% | 24.87% | 15.21% | 14.28% | 17.88% | 16.55% | 12.81% | 13.86% | 17.87% | 16.87% |
| Result. de Operación después de Incobables / (Activo+Contingente) | 16.14% | 23.58% | 14.21% | 12.21% | 16.64% | 14.45% | 10.58% | 17.01% | 17.42% | 15.65% |
| Resultado de Operación Neto / (Activo+Contingente) | 4.31% | 5.33% | 3.08% | 0.55% | 2.31% | 0.98% | 0.46% | 1.19% | 2.03% | 2.89% |
| Result. de Operación Neto antes de Impuestos (Activo+Contingente) | 4.10% | 5.40% | 3.15% | 1.04% | 1.69% | 0.05% | 0.43% | 0.52% | 1.28% | 2.96% |
| Resultado Neto de la Gestión / (Activo+Contingente) (RON) | 2.00% | 3.05% | 1.86% | 1.04% | 1.53% | 0.05% | 0.43% | 0.52% | 1.28% | 1.66% |
| Resultado Neto de la Gestión / Patrimonio (ROE) | 11.62% | 13.69% | 5.16% | 6.23% | 10.10% | 0.40% | 4.25% | 1.87% | 6.56% | 6.95% |
| RESULTADOS | | | | | | | | | | |
| Ingresos Financieros / Activo+Contingente | 21.61% | 29.30% | 18.80% | 18.15% | 21.63% | 21.99% | 17.26% | 16.36% | 23.84% | 21.25% |
| Ingresos Financieros / Cartera Bruta | 23.07% | 32.74% | 20.56% | 19.33% | 22.62% | 23.26% | 18.28% | 18.59% | 25.55% | 22.90% |
| Resultado Neto / Ingresos Financieros | 9.29% | 10.42% | 9.87% | 5.73% | 7.05% | 0.22% | 2.51% | 3.18% | 5.38% | 7.81% |
| Gastos Financieros / Activo+Contingente | -4.06% | -4.24% | -3.73% | -5.45% | -5.88% | -5.41% | -5.24% | -3.57% | -5.65% | -4.41% |
| Gastos Financieros / Pasivos con costo promedio | 5.53% | 6.40% | 6.50% | 6.86% | 7.23% | 6.50% | 6.15% | 5.36% | 7.66% | 6.19% |
| Ajustes netos por inflación y por diferencias de cambio / Activo+Contingente | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Cargos por Incob. Netos de Recuper. / Activo+Contingente | -0.94% | -1.28% | -1.00% | -2.07% | -1.25% | -2.10% | -2.23% | 3.16% | -0.45% | -1.22% |
| Otros Ingresos Operativos Netos / Activo+Contingente | -0.46% | -0.30% | 0.14% | 1.57% | 2.13% | -0.02% | 0.80% | 1.07% | -0.32% | 0.03% |
| Gastos de Administración / Activo+Contingente | -11.84% | -18.25% | -11.15% | -11.66% | -14.45% | -14.42% | -10.12% | -16.44% | -16.14% | -12.66% |
| ing Extraord. y/o Gest. Ant. Netos / Activo+Contingente | -0.21% | 0.06% | 0.09% | 0.48% | -0.50% | 0.01% | -0.03% | -0.05% | 0.00% | -0.03% |
| Deprec. y Deterior. Bienes de Uso / Bienes de uso-Termines | 17.76% | 21.91% | 15.76% | 27.22% | 16.16% | 31.83% | 34.03% | 21.01% | 30.57% | 20.27% |
| INGRESOS Y GASTOS FINANCIEROS | | | | | | | | | | |
| Productos por Cartera Vigente / Cartera Vigente | 23.12% | 32.92% | 20.73% | 19.31% | 22.61% | 24.06% | 18.34% | 20.35% | 25.91% | 23.13% |
| Productos por Cartera Reprog. y Reestruct. Vigente / Cartera Reprog. y Reestruct. Vigente | 15.64% | 0.00% | 14.88% | 15.61% | 18.76% | 17.39% | 13.73% | 15.76% | 16.24% | 15.30% |
| Productos por Cartera Venida y en Ejecución / Cartera Venida y en Ejec. Total | 14.28% | 10.04% | 8.22% | 18.08% | 22.78% | 15.92% | 24.52% | 29.67% | 10.73% | 14.67% |
| Productos por Cartera Reprog. y Reestruct. Venida y en Ejec. / Cartera Reprog. y Reestruct. Venida y en Ejec. Total | 9.94% | 0.00% | 7.45% | 36.75% | 44.21% | 7.30% | 4.63% | 3.78% | 10.30% | 11.61% |
| Int. Penales Cartera Venida Total / Productos Cartera Venida Total | 1.56% | 0.00% | 3.61% | 0.00% | 0.00% | 1.20% | 0.65% | 1.61% | 15.69% | 1.54% |
| Int. Penales Cartera en Ejecución Total / Productos Cartera en Ejecución Total | 10.44% | 0.00% | 1.56% | 0.00% | 0.00% | 0.63% | 0.61% | 1.53% | 2.40% | 2.89% |
| Int. Penales Cartera Venida Total en Ejecución Total / Productos Cartera en Ejecución Total | 5.48% | 0.00% | 2.57% | 0.00% | 0.00% | 1.07% | 0.84% | 1.56% | 7.52% | 1.92% |
| Int. Oblig. con Emp. con participación Estatal / Oblig. con particip. Est. | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Cargos por Oblig. con el ICB / Oblig. con el ICB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| EFICIENCIA ADMINISTRATIVA | | | | | | | | | | |
| RATOS DE EFICIENCIA (1) | | | | | | | | | | |
| Gastos de Administración/(Activo+Contingente) | 11.84% | 18.25% | 11.15% | 11.66% | 14.45% | 14.42% | 10.12% | 16.45% | 16.14% | 12.66% |
| Gastos de Administración/(Activo Productivo) Promedio Neto de Conting. | 15.60% | 20.12% | 12.54% | 15.67% | 19.60% | 14.02% | 11.02% | 20.45% | 17.10% | 13.63% |
| Gastos de Administración/(Cartera+Contingente) | 12.64% | 20.37% | 12.19% | 12.41% | 15.10% | 15.25% | 10.73% | 18.69% | 17.29% | 13.64% |
| ESTRUCTURA DE GASTOS DE ADMINISTRACIÓN | | | | | | | | | | |
| Gastos de Personal/Gastos de Administración | 77.69% | 65.21% | 66.26% | 64.55% | 61.63% | 60.86% | 61.42% | 54.69% | 71.08% | 69.09% |
| Deprec. y Amortizaciones/Gastos de Administración | 2.71% | 3.14% | 9.15% | 3.14% | 7.41% | 7.40% | 6.39% | 7.93% | 3.29% | 4.86% |
| Otros Gastos Administración/Gastos de Administración | 19.60% | 31.65% | 24.60% | 32.31% | 30.96% | 31.74% | 32.19% | 37.39% | 25.63% | 26.05% |
| Gastos de Administración/Total Egresado(4) | 52.03% | 59.95% | 60.40% | 39.11% | 62.16% | 56.76% | 28.61% | 51.26% | 67.14% | 50.53% |
| CÁLCULO SPREAD EFECTIVO (1) | | | | | | | | | | |
| MARGEN EFECTIVO | 17.05% | 24.90% | 15.06% | 13.64% | 17.83% | 15.47% | 11.83% | 12.70% | 17.87% | 16.99% |
| MARGEN FINANCIERO (5) | 17.51% | 25.09% | 14.92% | 12.10% | 15.73% | 15.49% | 11.03% | 11.63% | 18.19% | 16.56% |
| Margen Financiero en Activo Productivo/Resultado Neto de Conting. | 16.04% | 17.26% | 17.05% | 16.24% | 17.86% | 17.86% | 13.62% | 11.86% | 19.26% | 17.86% |
| Ingreso Financiero Promedio en Activo Productivo Neto de Cont. | 22.12% | 32.10% | 20.78% | 18.24% | 22.32% | 22.56% | 17.10% | 17.19% | 24.62% | 22.27% |
| Costo Promedio de Fondos (7) | -4.08% | -4.24% | -3.73% | -5.42% | -5.85% | -5.41% | -5.24% | -3.57% | -5.65% | -4.41% |
| MARGEN OPERATIVO | -0.45% | -0.19% | 0.14% | 1.54% | 2.10% | -0.02% | 0.80% | 1.07% | -0.32% | 0.93% |
| UTILIZACIÓN DEL SPREAD EFECTIVO (1) | | | | | | | | | | |
| SPREAD EFECTIVO | 17.05% | 24.90% | 15.06% | 13.64% | 17.83% | 15.47% | 11.83% | 12.70% | 17.87% | 16.99% |
| Incobabilidad | -0.91% | -1.25% | -0.85% | -1.43% | -1.19% | -1.02% | -1.13% | 4.31% | -0.45% | -0.84% |
| Gastos administrativos | -11.84% | -18.27% | -11.15% | -11.66% | -14.45% | -14.42% | -10.12% | -16.45% | -16.14% | -12.66% |
| Resultados extraordinarios | -0.23% | 0.00% | 0.00% | 0.48% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.06% |
| Resultados gestiones anteriores | 0.02% | 0.06% | 0.09% | 0.00% | -0.50% | 0.01% | -0.03% | -0.05% | 0.00% | 0.03% |

n.d. No disponible
(1) Cálculo de CAP utilizando el valor del capital regulatorio del mes promedio
(2) Cálculo de CAP utilizando el valor del capital regulatorio del mes actual

Cuadro N° 4
ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO | | | | | | | |
|---|----------------------|----------------------|---------------------------------------|-------------------|---------------------------------------|-------------------|--|
| DEPARTAMENTO | CARTERA | | | | | | |
| | BRUTA | VIGENTE | Reprogramada o reestructurada vigente | VENCIDA | Reprogramada o reestructurada vencida | EJECUCIÓN | Reprogramada o reestructurada en ejecución |
| BENI | 156,557,689 | 147,667,815 | 1,261,697 | 6,386,756 | 44,799 | 1,089,489 | 107,132 |
| CHUQUISACA | 255,254,252 | 252,232,069 | 1,224,253 | 1,087,684 | 31,830 | 678,416 | - |
| COCHABAMBA | 408,986,143 | 392,233,954 | 6,994,201 | 3,143,703 | 46,785 | 5,489,027 | 1,078,472 |
| LA PAZ | 1,102,430,201 | 1,073,761,753 | 6,756,928 | 9,389,818 | 261,564 | 11,404,820 | 855,319 |
| ORURO | 380,036,995 | 372,353,818 | 2,856,458 | 1,666,374 | 20,374 | 2,920,539 | 219,432 |
| PANDO | 50,141,348 | 47,120,695 | 1,747,970 | 508,892 | - | 622,459 | 141,331 |
| POTOSÍ | 214,484,510 | 210,007,752 | 974,465 | 2,903,331 | 2,211 | 573,214 | 23,538 |
| SANTA CRUZ | 696,788,044 | 663,014,966 | 15,815,185 | 7,949,518 | 882,968 | 7,449,531 | 1,675,875 |
| TARIJA | 241,707,825 | 231,032,057 | 5,191,481 | 2,564,623 | 308,866 | 2,015,209 | 595,589 |
| TOTAL | 3,506,387,006 | 3,389,424,880 | 42,822,638 | 35,600,701 | 1,599,395 | 32,242,704 | 4,696,687 |
| | 100% | 96.66% | 1.22% | 1.02% | 0.05% | 0.92% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL | | | | | | | |
| BENI | 151,016,907 | 147,240,859 | 981,951 | 1,120,591 | 69,837 | 1,531,499 | 72,169 |
| CHUQUISACA | 111,716,628 | 108,925,686 | 1,390,586 | 914,720 | 148,003 | 225,121 | 112,512 |
| COCHABAMBA | 348,496,934 | 333,771,479 | 8,647,923 | 1,909,382 | 31,111 | 2,541,463 | 1,595,576 |
| LA PAZ | 717,747,224 | 704,574,504 | 4,331,208 | 4,245,622 | 383,177 | 4,104,154 | 108,559 |
| ORURO | 113,362,577 | 108,200,993 | 4,124,160 | 230,752 | 143,351 | 546,704 | 116,618 |
| PANDO | 18,692,822 | 16,946,718 | 343,141 | 868,379 | - | 180,678 | 353,907 |
| POTOSÍ | 127,284,537 | 121,020,238 | 5,378,440 | 389,436 | 44,240 | 434,684 | 17,499 |
| SANTA CRUZ | 348,410,896 | 289,479,100 | 43,408,158 | 6,684,881 | 4,176,196 | 3,619,568 | 1,042,993 |
| TARIJA | 48,372,502 | 46,420,169 | 1,489,563 | 177,470 | 46,241 | 239,059 | - |
| TOTAL | 1,985,101,028 | 1,876,579,746 | 70,095,129 | 16,541,234 | 5,042,155 | 13,422,929 | 3,419,834 |
| | 100% | 94.53% | 3.53% | 0.83% | 0.25% | 0.68% | 0% |
| ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL | | | | | | | |
| BENI | 307,574,596 | 294,908,675 | 2,243,648 | 7,507,348 | 114,636 | 2,620,988 | 179,301 |
| CHUQUISACA | 366,970,880 | 361,157,755 | 2,614,838 | 2,002,404 | 179,833 | 903,537 | 112,512 |
| COCHABAMBA | 757,483,078 | 726,005,434 | 15,642,124 | 5,053,085 | 77,896 | 8,030,491 | 2,674,049 |
| LA PAZ | 1,820,177,425 | 1,778,336,257 | 11,088,136 | 13,635,440 | 644,741 | 15,508,973 | 963,878 |
| ORURO | 493,399,572 | 480,554,810 | 6,980,618 | 1,897,126 | 163,724 | 3,467,243 | 336,050 |
| PANDO | 68,834,170 | 64,067,413 | 2,091,111 | 1,377,272 | - | 803,137 | 495,238 |
| POTOSÍ | 341,769,047 | 331,027,990 | 6,352,905 | 3,292,768 | 46,451 | 1,007,897 | 41,037 |
| SANTA CRUZ | 1,045,198,939 | 952,494,066 | 59,223,343 | 14,634,400 | 5,059,163 | 11,069,099 | 2,718,868 |
| TARIJA | 290,080,327 | 277,452,226 | 6,681,044 | 2,742,094 | 355,106 | 2,254,268 | 595,589 |
| TOTAL | 5,491,488,034 | 5,266,004,626 | 112,917,767 | 52,141,935 | 6,641,551 | 45,665,633 | 8,116,521 |
| | 100% | 95.89% | 2.06% | 0.95% | 0.12% | 0.83% | 0% |

Cuadro N° 5
ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | |
|--|----------------------|----------------------|---------------------------------------|-------------------|---------------------------------------|-------------------|--|
| INSTITUCIÓN | CARTERA | | | | | | |
| | BRUTA | VIGENTE | Reprogramada o reestructurada vigente | VENCIDA | Reprogramada o reestructurada vencida | EJECUCIÓN | Reprogramada o reestructurada en ejecución |
| CRECER | 1,176,761,446 | 1,157,549,158 | 6,963,669 | 5,974,055 | 184,726 | 5,613,271 | 476,567 |
| PRO MUJER | 562,018,554 | 551,759,876 | - | 10,202,972 | - | 55,706 | - |
| DIACONIA | 803,023,787 | 781,723,641 | 2,560,625 | 7,510,562 | 33,700 | 11,195,259 | - |
| IDEPRO | 164,734,081 | 153,693,805 | 5,914,110 | 1,198,772 | 196,676 | 2,736,131 | 994,588 |
| IMPRO | 23,818,312 | 22,484,506 | 621,598 | 629,030 | 83,178 | - | - |
| SARTAWI | 178,746,171 | 162,898,212 | 7,567,940 | 3,808,057 | 349,348 | 2,954,251 | 1,168,363 |
| CIDRE | 398,987,480 | 372,758,471 | 16,007,257 | 4,155,082 | 191,039 | 4,194,456 | 1,681,175 |
| FONDECO | 16,900,114 | 12,010,643 | 2,760,738 | 510,131 | 541,200 | 737,098 | 340,303 |
| FUBODE | 181,397,060 | 174,546,567 | 426,701 | 1,612,040 | 19,528 | 4,756,532 | 35,691 |
| TOTAL | 3,506,387,006 | 3,389,424,880 | 42,822,638 | 35,600,701 | 1,599,395 | 32,242,704 | 4,696,687 |
| | 100% | 96.66% | 1.22% | 1.02% | 0.05% | 0.92% | 0% |
| ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | |
| CRECER | 849,992,060 | 841,949,302 | 3,185,605 | 2,930,805 | 127,510 | 1,607,887 | 190,951 |
| PRO MUJER | 40,068,150 | 38,818,287 | - | 1,249,863 | - | - | - |
| DIACONIA | 376,004,295 | 368,181,027 | 1,658,016 | 2,164,377 | 45,283 | 3,932,956 | 22,637 |
| IDEPRO | 98,329,430 | 88,916,866 | 7,402,483 | 658,600 | 99,499 | 668,944 | 583,038 |
| IMPRO | 7,454,983 | 7,329,746 | 35,800 | 79,218 | 10,219 | - | - |
| SARTAWI | 163,511,456 | 144,500,598 | 10,161,679 | 3,645,623 | 2,575,209 | 1,591,317 | 1,037,030 |
| CIDRE | 316,498,165 | 274,779,900 | 30,603,817 | 4,816,342 | 479,574 | 4,289,783 | 1,528,749 |
| FONDECO | 32,552,408 | 13,156,950 | 16,761,341 | 504,202 | 1,704,861 | 367,624 | 57,430 |
| FUBODE | 100,690,081 | 98,947,072 | 286,388 | 492,204 | - | 964,417 | - |
| TOTAL | 1,985,101,028 | 1,876,579,746 | 70,095,129 | 16,541,234 | 5,042,155 | 13,422,929 | 3,419,834 |
| | 100% | 94.53% | 3.53% | 0.83% | 0.25% | 0.68% | 0% |
| ESTADO DE CARTERA POR ENTIDAD TOTAL NACIONAL | | | | | | | |
| CRECER | 2,026,753,506 | 1,999,498,459 | 10,149,274 | 8,904,860 | 312,236 | 7,221,158 | 667,518 |
| PRO MUJER | 602,086,704 | 590,578,163 | - | 11,452,835 | - | 55,706 | - |
| DIACONIA | 1,179,028,082 | 1,149,904,668 | 4,218,641 | 9,674,939 | 78,983 | 15,128,215 | 22,637 |
| IDEPRO | 263,063,511 | 242,610,670 | 13,316,593 | 1,857,372 | 296,175 | 3,405,075 | 1,577,625 |
| IMPRO | 31,273,295 | 29,814,252 | 657,398 | 708,248 | 93,396 | - | - |
| SARTAWI | 342,257,626 | 307,398,809 | 17,729,619 | 7,453,681 | 2,924,557 | 4,545,568 | 2,205,392 |
| CIDRE | 715,485,645 | 647,538,371 | 46,611,074 | 8,971,424 | 670,613 | 8,484,239 | 3,209,924 |
| FONDECO | 49,452,522 | 25,167,594 | 19,522,079 | 1,014,333 | 2,246,062 | 1,104,722 | 397,733 |
| FUBODE | 282,087,141 | 273,493,639 | 713,089 | 2,104,245 | 19,528 | 5,720,950 | 35,691 |
| TOTAL | 5,491,488,034 | 5,266,004,626 | 112,917,767 | 52,141,935 | 6,641,551 | 45,665,633 | 8,116,521 |
| | 100% | 95.89% | 2.06% | 0.95% | 0.12% | 0.83% | 0% |

Cuadro N° 6
CALIFICACIÓN DE CARTERA POR INSTITUCIÓN
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | |
|--------------|-------------------------------------|-------------------|-------------------|------------------|------------------|-------------------|----------------------|
| | CALIFICACIÓN DE CARTERA | | | | | | |
| | Categoría A | Categoría B | Categoría C | Categoría D | Categoría E | Categoría F | TOTAL |
| CRECER | 1,999,623,027 | 8,166,801 | 3,503,694 | 2,460,827 | 2,116,755 | 10,882,402 | 2,026,753,506 |
| PRO MUJER | 583,477,422 | 5,642,226 | 1,177,676 | 1,157,283 | 801,053 | 9,831,044 | 602,086,704 |
| DIACONIA | 1,150,949,874 | 3,967,334 | 1,704,957 | 1,030,286 | 1,235,862 | 20,139,770 | 1,179,028,082 |
| IDEPRO | 247,549,085 | 6,876,925 | 1,904,247 | 348,933 | 640,855 | 5,743,466 | 263,063,511 |
| IMPRO | 30,449,969 | 38,914 | 239,622 | 249,246 | 29,855 | 265,690 | 31,273,295 |
| SARTAWI | 319,426,185 | 6,646,003 | 3,507,946 | 218,503 | 1,284,835 | 11,174,155 | 342,257,626 |
| CIDRE | 676,166,247 | 17,857,299 | 3,030,425 | 2,108,817 | 1,149,282 | 15,173,577 | 715,485,645 |
| FONDECO | 42,763,461 | 1,582,494 | 2,005,146 | 850,481 | 290,946 | 1,959,995 | 49,452,522 |
| FUBODE | 273,137,094 | 1,085,782 | 370,927 | 157,245 | 203,667 | 7,132,426 | 282,087,141 |
| TOTAL | 5,323,542,364 | 51,863,778 | 17,444,640 | 8,581,619 | 7,753,109 | 82,302,524 | 5,491,488,034 |
| | 96.94% | 0.94% | 0.32% | 0.16% | 0.14% | 1.50% | 100% |

n.d. - No disponible

GRÁFICO N° 1

Calificación de cartera de las IFD

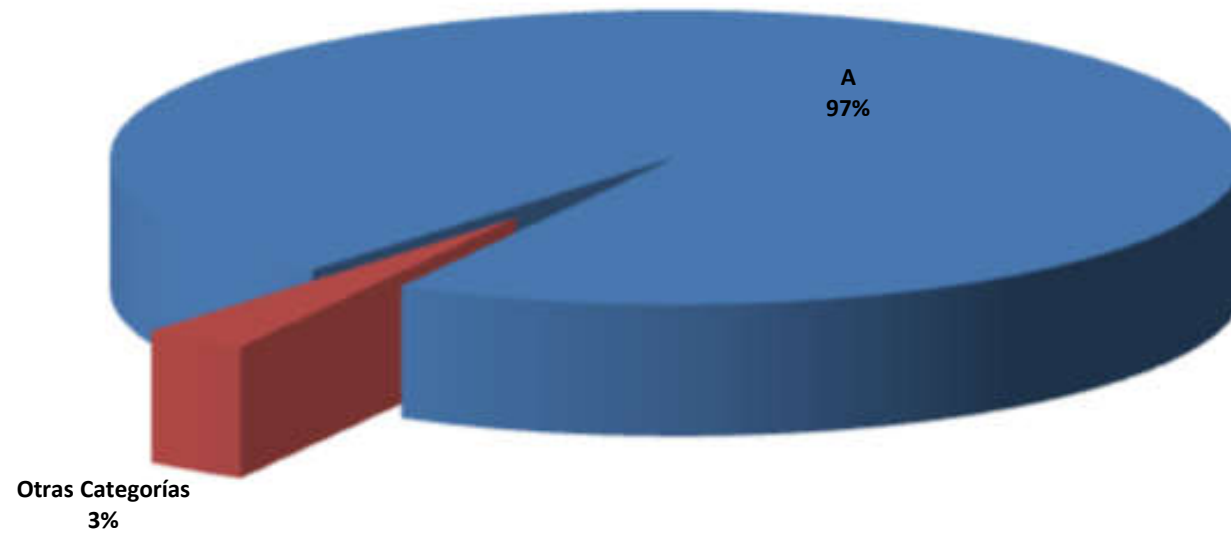
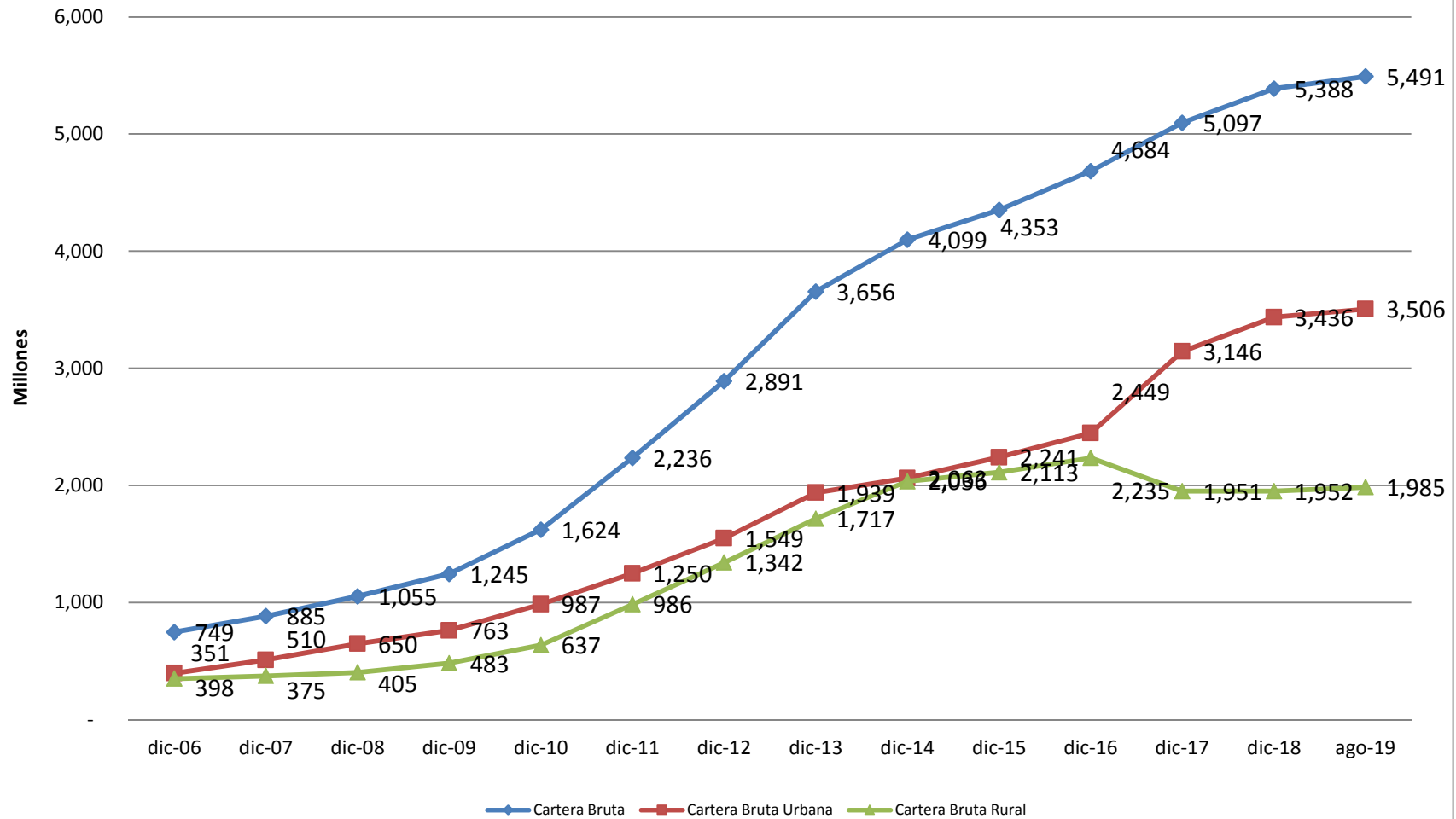


GRÁFICO N° 2

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



Cuadro N° 7
NÚMERO DE CLIENTES POR INSTITUCIÓN Y DEPARTAMENTO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En número de clientes)

| INSTITUCIÓN | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| CIDRE | 5,629 | 4,484 | 6,908 | 2,642 | 12,537 | 7,126 | 19,663 |
| CRECER | 29,200 | 100,139 | 19,622 | 60,924 | 48,822 | 161,063 | 209,885 |
| DIACONIA | 25,141 | 28,215 | 10,437 | 5,766 | 35,578 | 33,981 | 69,559 |
| FONDECO | 373 | 559 | 457 | 238 | 830 | 797 | 1,627 |
| FUBODE | 9,775 | 26,446 | 4,199 | 4,457 | 13,974 | 30,903 | 44,877 |
| IDEPRO | 3,063 | 2,383 | 2,687 | 1,105 | 5,750 | 3,488 | 9,238 |
| IMPRO | 1,045 | 903 | 297 | 256 | 1,342 | 1,159 | 2,501 |
| PRO MUJER | 21,913 | 89,082 | 1,681 | 7,417 | 23,594 | 96,499 | 120,093 |
| SARTAWI | 6,052 | 12,486 | 5,599 | 5,275 | 11,651 | 17,761 | 29,412 |
| TOTAL | 102,191 | 264,697 | 51,887 | 88,080 | 154,078 | 352,777 | 506,855 |

| DEPARTAMENTO | URBANO | | RURAL | | NACIONAL | | TOTAL CLIENTES |
|--------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|
| | HOMBRES | MUJERES | HOMBRES | MUJERES | HOMBRES | MUJERES | |
| BENI | 3,939 | 20,804 | 3,880 | 7,559 | 7,819 | 28,363 | 36,182 |
| CHUQUISACA | 7,982 | 14,467 | 3,083 | 4,912 | 11,065 | 19,379 | 30,444 |
| COCHABAMBA | 13,402 | 31,938 | 10,294 | 12,190 | 23,696 | 44,128 | 67,824 |
| LA PAZ | 33,391 | 71,960 | 18,307 | 26,370 | 51,698 | 98,330 | 150,028 |
| ORURO | 11,266 | 21,385 | 2,831 | 3,269 | 14,097 | 24,654 | 38,751 |
| PANDO | 1,024 | 4,004 | 785 | 1,153 | 1,809 | 5,157 | 6,966 |
| POTOSI | 7,080 | 15,531 | 4,303 | 6,244 | 11,383 | 21,775 | 33,158 |
| SANTA CRUZ | 16,080 | 63,557 | 7,110 | 24,263 | 23,190 | 87,820 | 111,010 |
| TARIJA | 8,027 | 21,051 | 1,294 | 2,120 | 9,321 | 23,171 | 32,492 |
| TOTAL | 102,191 | 264,697 | 51,887 | 88,080 | 154,078 | 352,777 | 506,855 |

GRÁFICO N° 3

Evolución de número de prestatarios urbanos y rurales

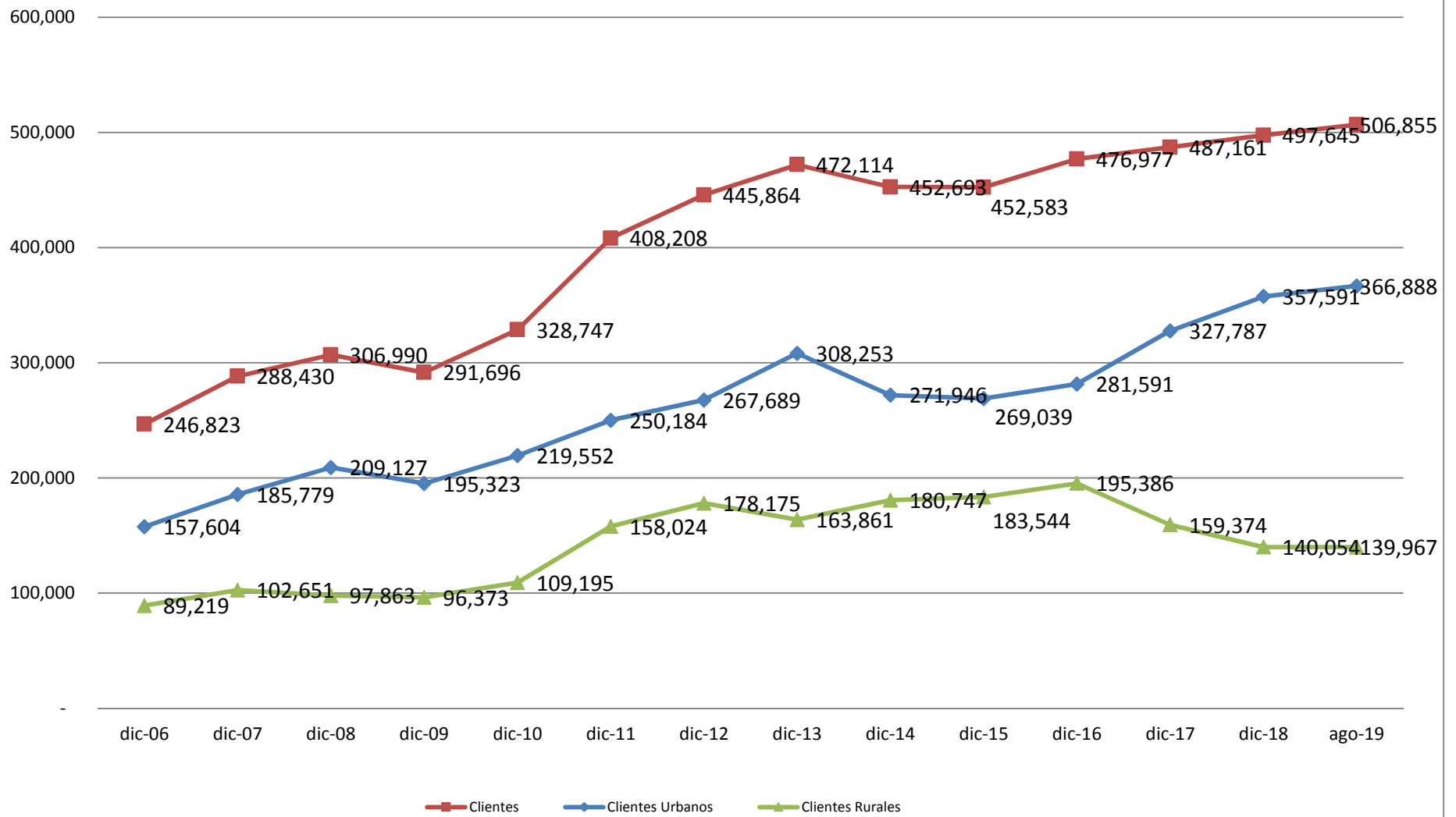


GRÁFICO N° 4

Evolución de número de prestatarios hombres, mujeres e institucionales

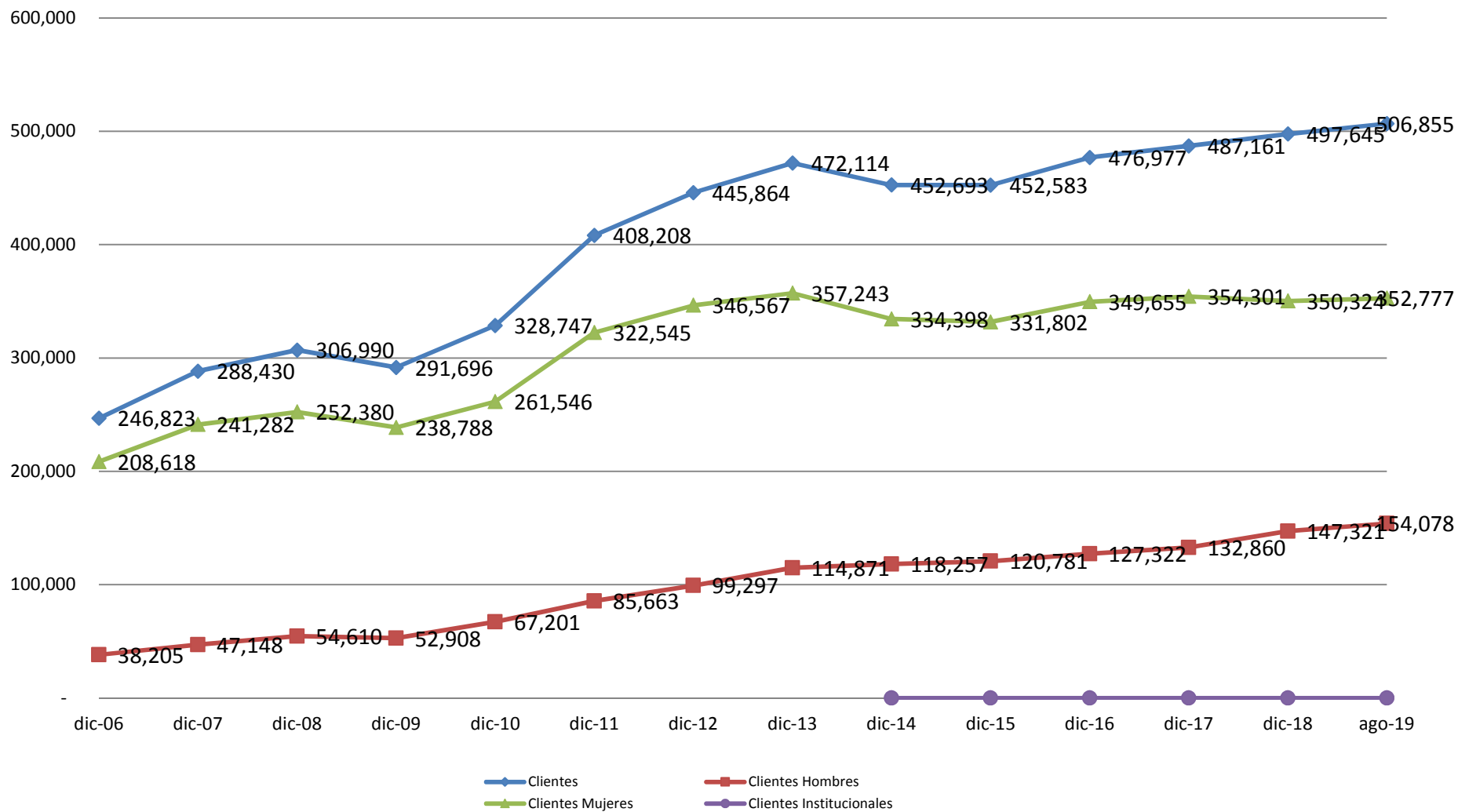


GRÁFICO N° 5 Evolución de porcentaje de Mora

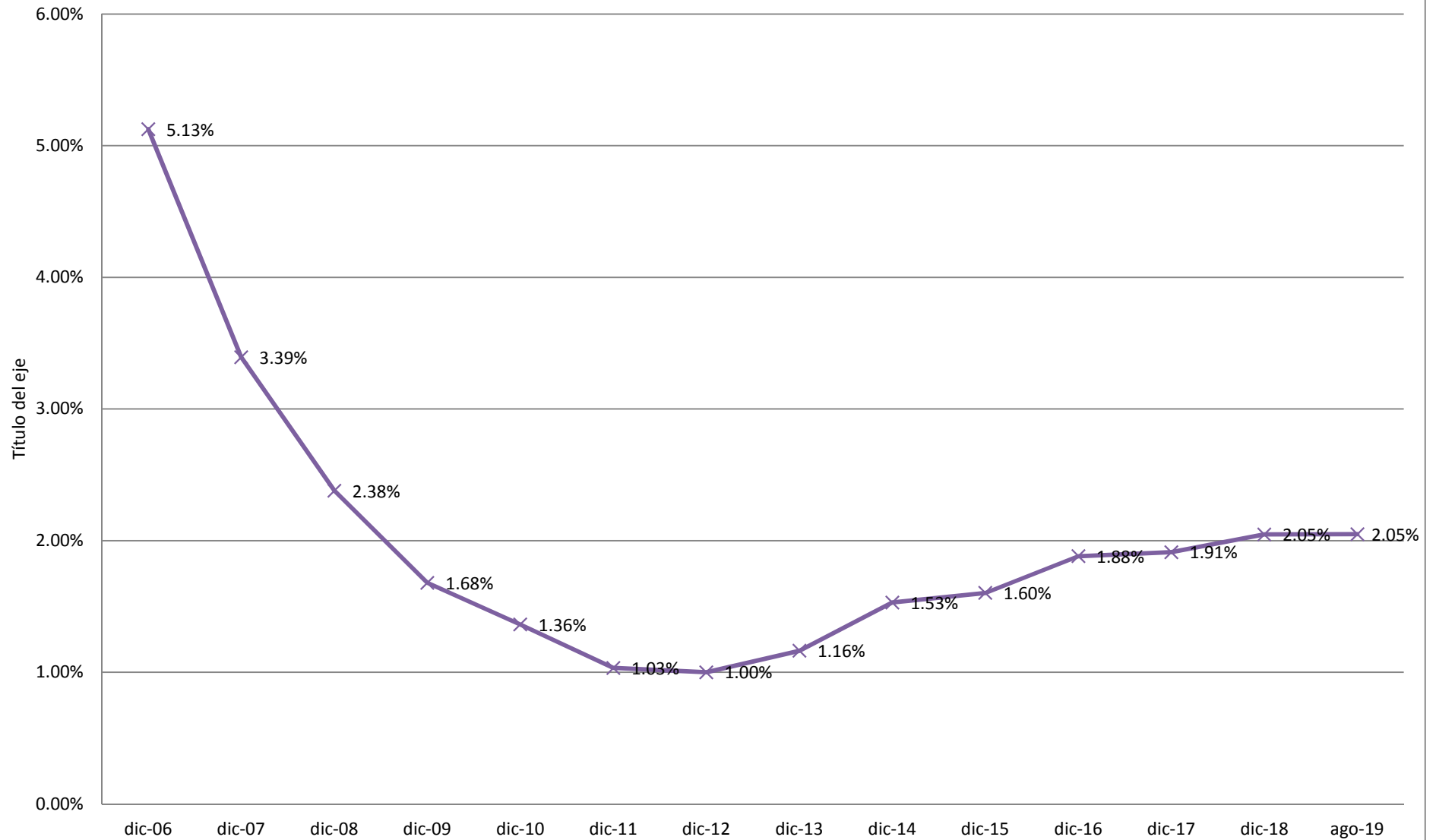


GRÁFICO N° 6
Evolución de cobertura de provisiones sobre la cartera en mora
(en Millones de Bolivianos)

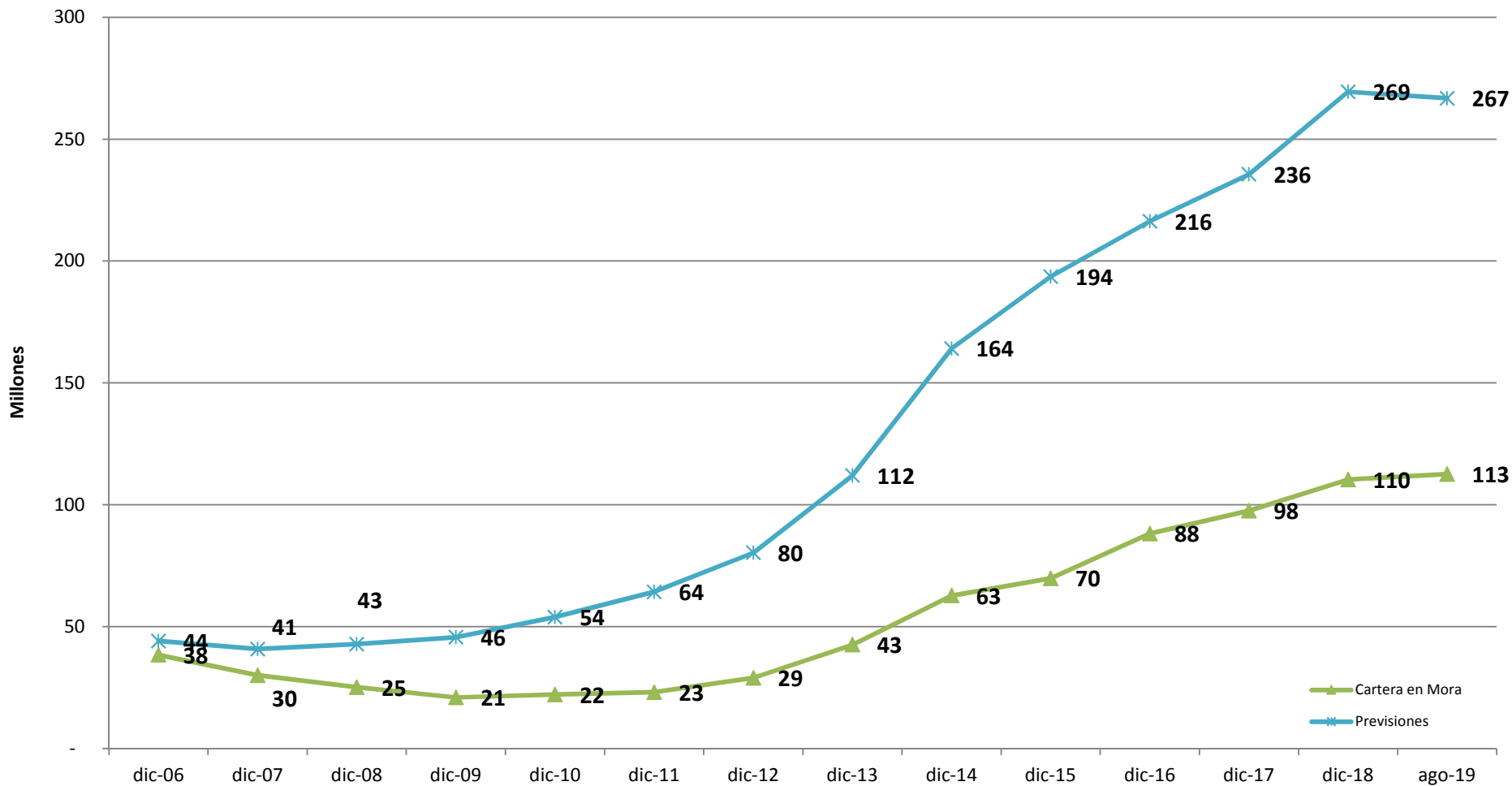
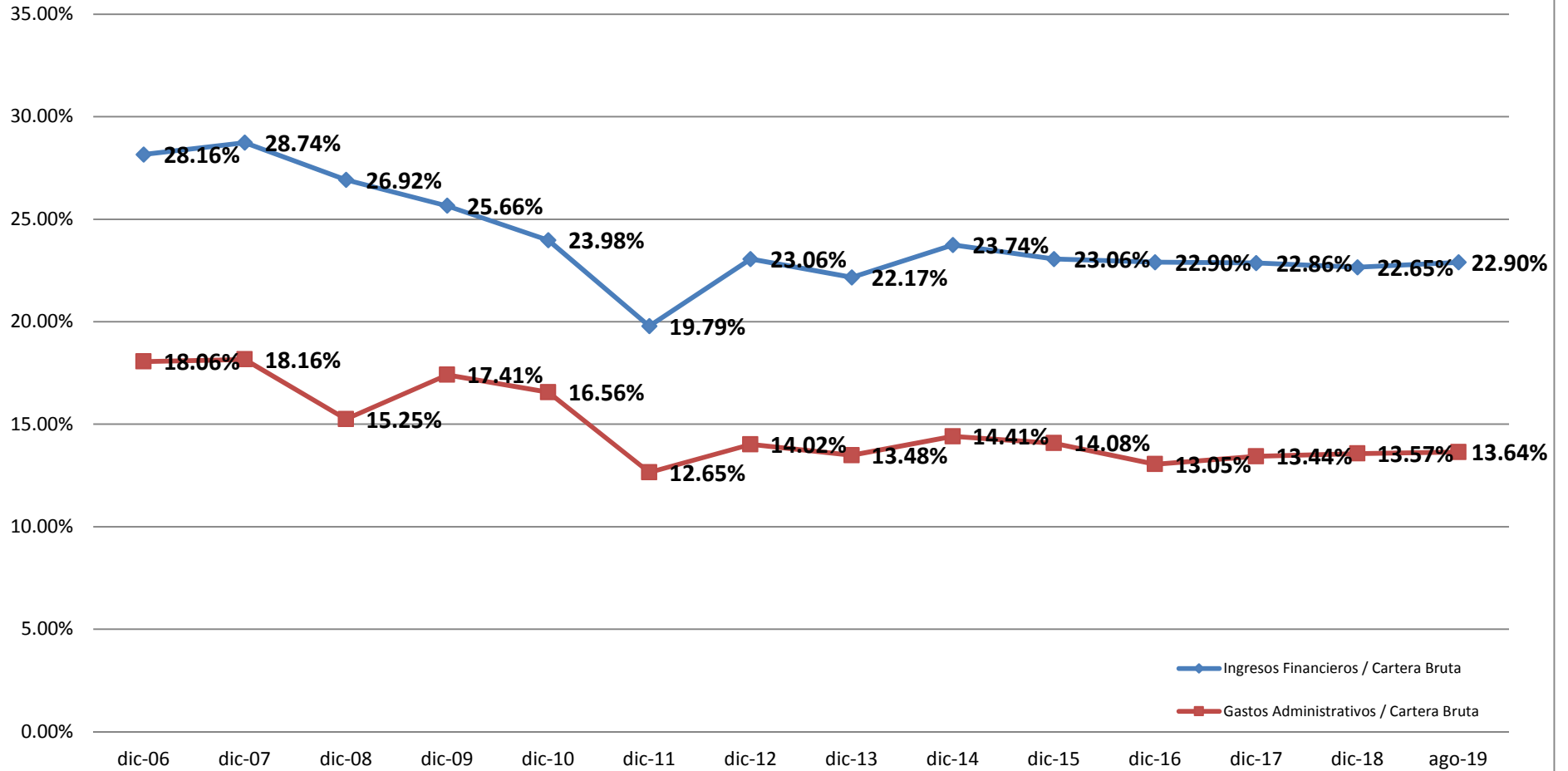


GRÁFICO N° 7

Evolución de indicadores de resultados



Cuadro N° 8
CLASIFICACIÓN DE CARTERA POR DESTINO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|-----------------------------------|----------------------------|--|------------------------------------|-------------------------|--|--------------------|----------------------------|--------------------------|---|---------------------------|--|--|-------------------|--|---|--|----------------------|----------------------|----------------------|
| | SECTOR ECONOMICO | | | | | | | | | | | | | | | | | | | |
| | Agricultura y Ganadería | Caza, Silvicultura y Pesca | Extracción de petróleo crudo y gas natural | Minerales metálicos y no metálicos | Industria Manufacturera | Producción y distribución de energía eléctrica, gas y agua | Construcción | Venta al por mayor y menor | Hotelería y Restaurantes | Transporte, almacenamiento y comunicación | Intermediación financiera | Servicios inmobiliarios, empresariales y de alquiler | Administración pública, defensa y seguridad social obligatoria | Educación | Servicios sociales, comunales y personales | Servicio de hogares privados que contratan servicio doméstico | Servicios de organizaciones y órganos extraterritoriales | Actividades atípicas | TOTAL | |
| CRECER | 31.308.321 | 89.470 | - | 3.427.447 | 60.130.718 | - | 104.043.332 | 170.432.351 | 40.315.141 | 225.474.199 | 459.724.872 | 49.899.185 | - | 13.052.738 | 18.825.929 | 40.745 | - | - | 1.176.761.446 | |
| PRO MUJER | - | - | - | 542.758 | 4.310.753 | - | 8.646.050 | 19.780.742 | 8.318.774 | 7.033.744 | 509.404.096 | 2.324.909 | 21.000 | 40.095 | 1.272.148 | 112.483 | - | - | 562.018.554 | |
| DIAGONIA | 14.235.597 | 27.472 | - | 2.279.271 | 30.001.158 | - | 306.073.667 | 185.200.617 | 15.573.959 | 47.293.844 | 68.899.399 | 120.399.869 | 229.418 | 4.750.941 | 7.819.913 | 178.041 | - | 60.641 | 805.023.787 | |
| IDEPRO | 9.635.635 | 1.172.014 | - | 884.980 | 20.187.318 | - | 5.897.311 | 45.279.152 | 12.915.672 | 50.742.982 | 13.525 | 10.298.972 | 30.209 | 296.100 | 3.847.666 | - | - | 5.543 | 164.734.081 | |
| IMPRO | 98.446 | - | - | 3.077.898 | - | - | 4.722.591 | 5.693.198 | 1.446.235 | 4.631.585 | - | 2.685.835 | - | 788.138 | 698.388 | - | - | - | 23.818.313 | |
| SARTAWI | 21.717.012 | 101.426 | - | 503.285 | 19.592.722 | 12.404 | 4.623.517 | 77.998.320 | 20.214.265 | 18.424.324 | 115.393 | 11.042.420 | 48.275 | 154.746 | 4.174.009 | - | - | 24.051 | 178.746.171 | |
| ODIRE | 34.610.040 | 979.404 | 35.952 | 3.200.090 | 40.807.819 | 4.901.297 | 83.516.473 | 105.965.749 | 19.738.899 | 66.007.710 | 297.825 | 37.508.878 | 332.687 | 854.372 | 10.438.041 | 96.285 | - | - | 398.987.480 | |
| FONDECO | 1.586.361 | - | - | 757.748 | - | 1.025.038 | 2.382.020 | 5.266.305 | 1.190.400 | 1.310.290 | 779.229 | 2.302.831 | - | 13.670 | 286.221 | - | - | - | 16.900.114 | |
| FUBODE | 12.688.152 | 89.036 | - | 1.804.715 | 20.280.581 | 65.449 | 11.397.004 | 20.619.886 | 2.522.607 | 4.695.013 | 104.700.388 | 1.816.145 | - | 5.000 | 584.418 | - | - | 148.686 | 181.397.060 | |
| TOTAL | 123.877.971 | 2.458.821 | 35.952 | 12.843.047 | 199.026.498 | 6.004.167 | 531.201.968 | 636.246.321 | 122.237.932 | 419.613.691 | 1.142.904.728 | 241.803.045 | 661.589 | 19.925.799 | 47.944.734 | 427.953 | 0.01% | 0.01% | 265.873 | 3.596.397.068 |
| | 3.59% | 0.07% | 0.00% | 0.38% | 5.88% | 0.17% | 15.15% | 15.15% | 3.49% | 11.85% | 32.62% | 6.90% | 0.02% | 0.37% | 1.37% | 0.01% | 0.00% | 0.01% | 100% | |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 333.026.753 | 4.773.800 | - | 4.836.644 | 22.069.888 | 19.174 | 43.079.206 | 81.553.225 | 16.659.264 | 51.290.040 | 279.674.150 | 8.977.844 | - | 180.020 | 3.839.444 | 12.507 | - | - | 849.992.050 | |
| PRO MUJER | - | - | - | 3.539 | - | - | 11.357 | 318.391 | 73.052 | 31.801 | 39.626.036 | 2.139 | - | 1.835 | - | - | - | - | 40.068.150 | |
| DIAGONIA | 126.941.548 | 8.440.684 | - | 1.081.330 | 19.712.530 | 50.000 | 102.507.861 | 54.245.116 | 5.061.592 | 8.827.356 | 2.660.509 | 42.746.619 | 18.463 | 536.118 | 1.592.546 | - | - | - | 376.004.295 | |
| IDEPRO | 65.667.174 | 3.239.827 | - | 1.773.829 | 2.596.087 | 301.162 | 2.784.489 | 7.786.966 | 2.712.415 | 9.179.875 | 197.763 | 1.584.584 | 30.335 | 83.275 | 371.420 | - | - | - | 98.329.430 | |
| IMPRO | 4.329.585 | 90.476 | - | 2.199.433 | - | - | 253.057 | 285.955 | 110.784 | 98.536 | - | 110.157 | - | 7.000 | - | - | - | - | 7.454.983 | |
| SARTAWI | 113.409.661 | 703.239 | - | 1.060.797 | 7.687.721 | - | 1.596.642 | 24.331.437 | 5.727.608 | 5.969.236 | 299.481 | 1.850.307 | 7.340 | 161.451 | 706.538 | - | - | - | 163.511.456 | |
| ODIRE | 237.234.243 | 5.313.856 | 2.333 | 4.479.898 | 10.361.798 | - | 16.593.677 | 13.504.274 | 2.875.197 | 18.277.004 | 39.237 | 5.997.124 | 3.577 | 164.135 | 1.647.654 | - | - | 4.166 | 316.498.165 | |
| FONDECO | 23.619.988 | 2.760 | - | 2.760 | 737.058 | - | 2.572.482 | 2.737.564 | 737.779 | 1.163.669 | - | 1.020.486 | - | 10.002 | 24.731 | - | - | - | 32.552.408 | |
| FUBODE | 79.334.297 | 155.040 | - | 2.718.614 | 3.822.822 | - | 1.787.347 | 5.093.430 | 595.718 | 397.794 | 10.920.992 | 98.183 | - | - | 75.844 | - | - | - | 100.690.081 | |
| TOTAL | 979.463.249 | 23.669.781 | 2.333 | 15.931.113 | 66.890.978 | 370.337 | 171.186.116 | 189.866.381 | 35.183.399 | 95.255.310 | 333.418.168 | 62.395.443 | 59.736 | 1.142.000 | 8.260.010 | 12.507 | - | 4.166 | 1.885.101.028 | |
| | 49.34% | 1.19% | 0.00% | 0.80% | 3.47% | 0.02% | 8.62% | 9.56% | 1.77% | 4.89% | 16.80% | 3.14% | 0.00% | 0.06% | 0.42% | 0.00% | 0.00% | 0.00% | 100% | |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | | | | | |
| CRECER | 364.335.074 | 4.863.270 | - | 8.264.091 | 82.200.706 | 19.174 | 147.122.538 | 251.985.577 | 58.974.405 | 276.764.239 | 739.399.022 | 58.874.029 | - | 13.232.758 | 22.665.373 | 53.252 | - | - | 2.026.753.506 | |
| PRO MUJER | - | - | - | 542.758 | 4.514.293 | - | 8.657.407 | 20.109.133 | 8.392.826 | 7.065.545 | 549.030.132 | 2.327.048 | 21.000 | 40.095 | 1.273.983 | 112.483 | - | - | 602.086.704 | |
| DIAGONIA | 141.177.145 | 9.468.157 | - | 3.340.601 | 49.713.888 | 50.000 | 408.581.527 | 239.445.739 | 21.235.532 | 56.121.199 | 715.590.908 | 163.148.488 | 247.901 | 5.289.059 | 9.412.460 | 178.041 | - | 60.641 | 1.179.028.082 | |
| IDEPRO | 75.302.809 | 4.411.940 | - | 2.658.809 | 27.783.406 | 301.162 | 8.681.800 | 53.076.148 | 15.628.087 | 59.922.957 | 211.288 | 15.420.556 | 60.545 | 376.375 | 4.219.085 | - | - | 5.543 | 263.063.511 | |
| IMPRO | 4.428.031 | 90.476 | - | 5.277.331 | - | - | 4.075.848 | 5.979.153 | 1.587.016 | 4.730.122 | - | 2.795.992 | - | 775.136 | 698.388 | - | - | - | 31.273.236 | |
| SARTAWI | 135.126.673 | 804.665 | - | 1.564.082 | 27.280.444 | 12.404 | 6.220.159 | 102.329.757 | 25.941.874 | 24.393.560 | 414.874 | 12.892.727 | 56.615 | 316.197 | 4.880.545 | - | - | 24.051 | 342.257.626 | |
| ANED | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| ODIRE | 271.844.292 | 6.293.259 | 38.285 | 7.680.488 | 50.869.417 | 4.901.297 | 100.110.151 | 119.470.024 | 22.615.086 | 74.284.713 | 307.052 | 43.506.002 | 336.264 | 1.018.507 | 12.085.696 | 96.285 | - | 28.818 | 715.485.645 | |
| FONDECO | 25.106.348 | 2.760 | - | 4.823.329 | 1.494.807 | 1.025.038 | 4.954.501 | 8.003.859 | 1.928.179 | 2.493.859 | 779.229 | 3.329.317 | - | 23.672 | 310.852 | - | - | - | 49.452.522 | |
| FUBODE | 88.022.449 | 244.076 | - | 2.718.614 | 23.783.383 | 65.449 | 13.184.351 | 25.713.316 | 3.118.325 | 5.092.807 | 115.621.381 | 1.904.328 | - | 5.000 | 660.262 | - | - | 148.686 | 282.087.141 | |
| TOTAL | 1.105.340.820 | 26.118.602 | 38.285 | 28.874.169 | 267.917.475 | 6.374.823 | 702.488.081 | 826.112.703 | 157.421.332 | 510.869.001 | 1.477.322.896 | 304.198.489 | 721.325 | 21.077.799 | 56.204.744 | 440.061 | - | 267.739 | 5.491.488.034 | |
| | 20.13% | 0.48% | 0.00% | 0.52% | 4.88% | 0.12% | 12.79% | 15.04% | 2.87% | 9.30% | 26.90% | 5.54% | 0.01% | 0.38% | 1.02% | 0.01% | 0.00% | 0.00% | 100% | |

GRÁFICO N° 8
Destino de cartera urbana

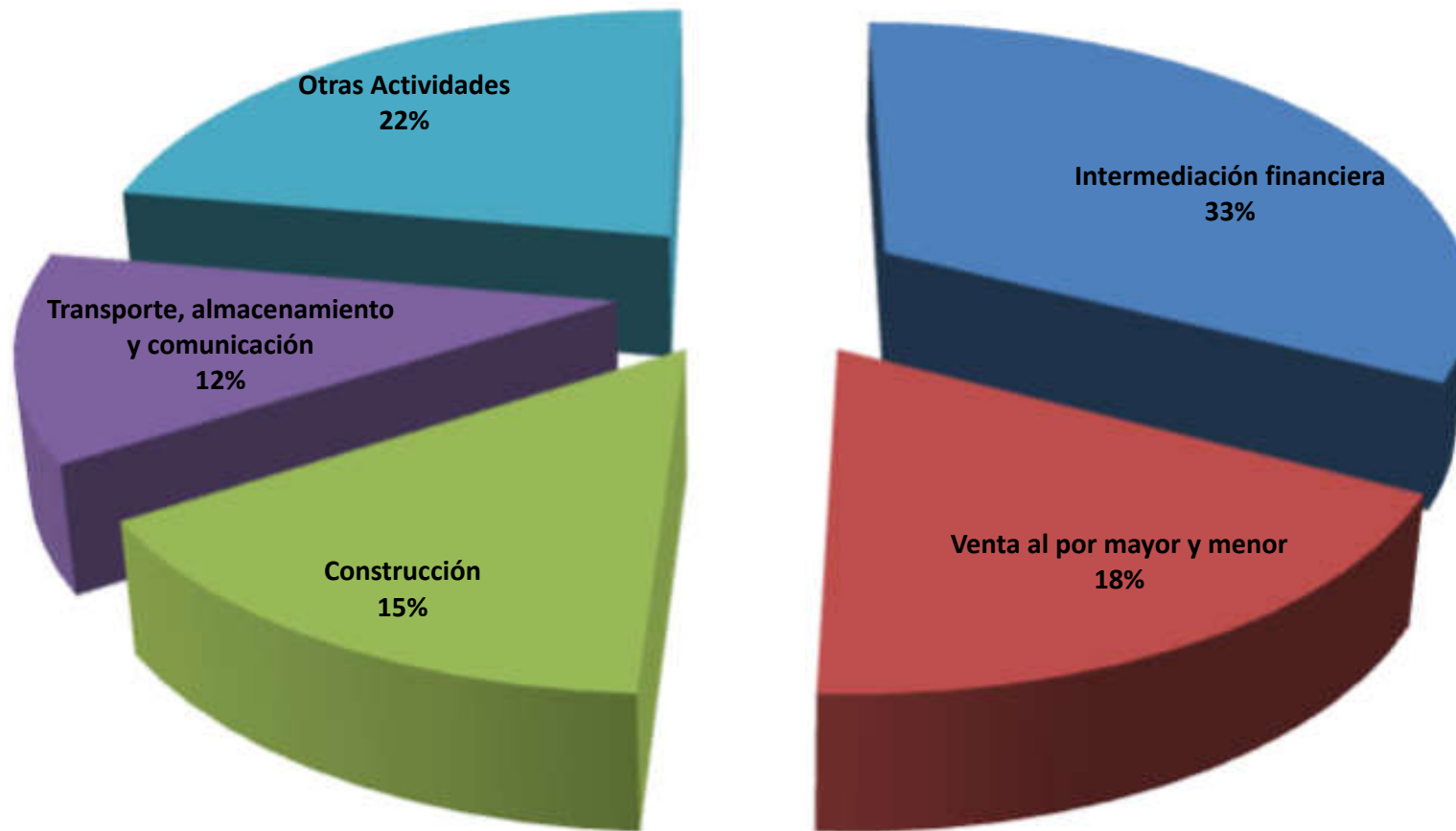
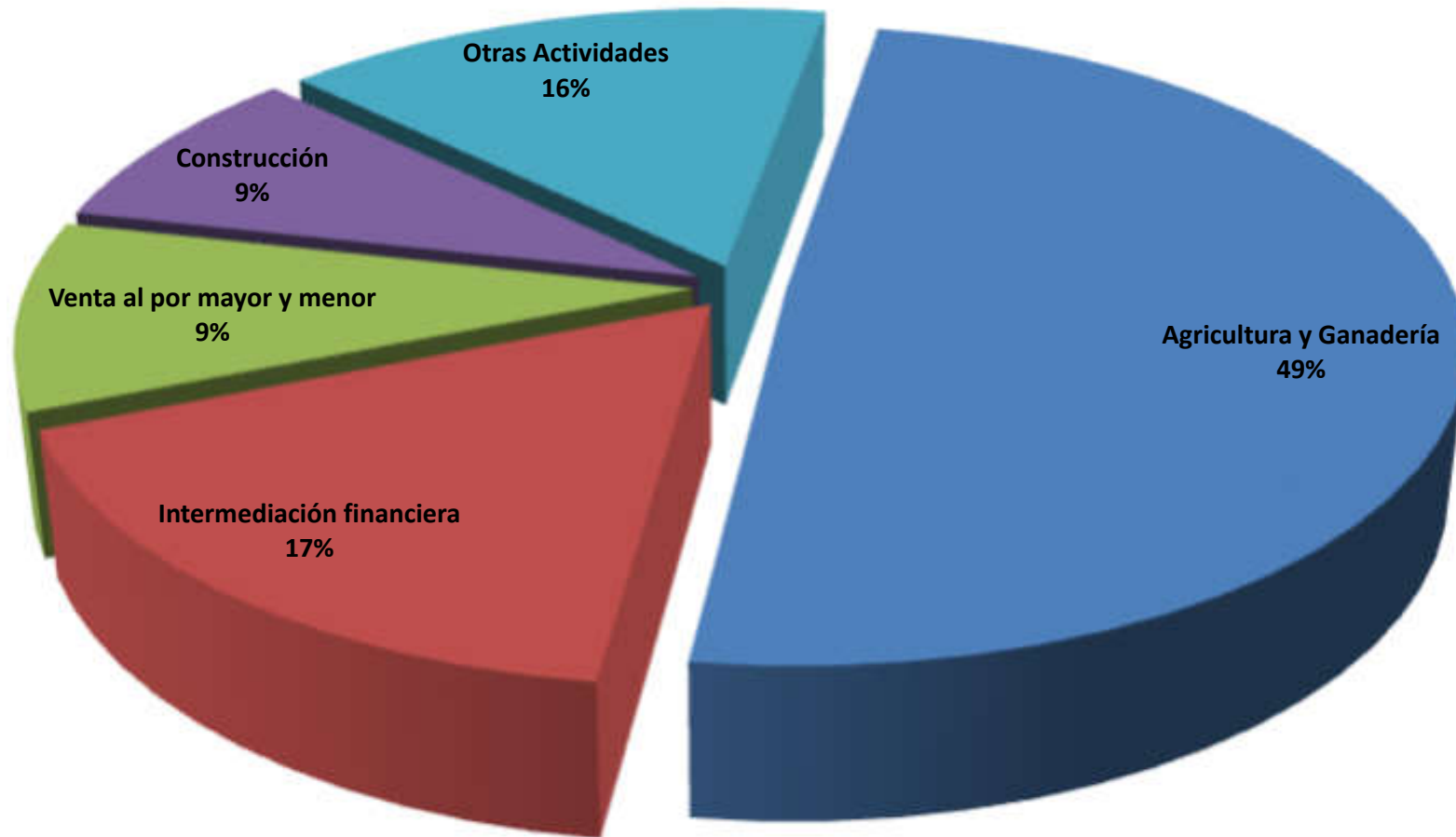


GRÁFICO N° 9
Destino de cartera rural



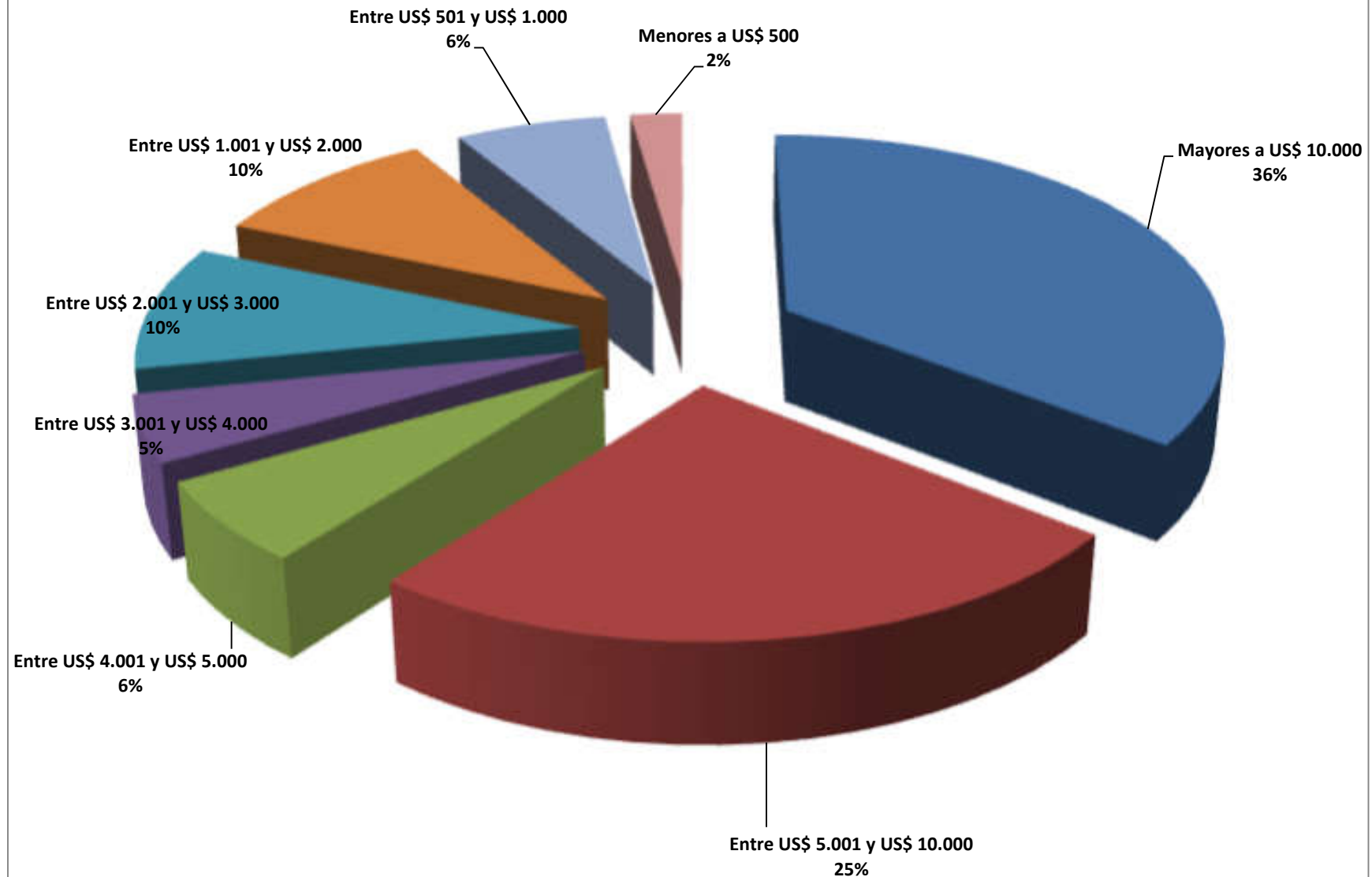
Cuadro N° 9
ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019
(En Bolivianos)

| INSTITUCIÓN | CARTERA POR ENTIDAD: NIVEL URBANO | | | | | | | | | | | | | | | TOTAL |
|-------------------------------------|---------------------------------------|-----------------------------------|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|--------------------|----------------------|-------|
| | ESTRATIFICACIÓN DE CARTERA POR MONTOS | | | | | | | | | | | | | | | |
| | Mayor a US\$ 200.001 | Entre US\$ 100.001 y US\$ 200.000 | Entre US\$ 50.001 y US\$ 100.000 | Entre US\$ 30.001 y US\$ 50.000 | Entre US\$ 20.001 y US\$ 30.000 | Entre US\$ 15.001 y US\$ 20.000 | Entre US\$ 10.001 y US\$ 15.000 | Entre US\$ 5.001 y US\$ 10.000 | Entre US\$ 4.001 y US\$ 5.000 | Entre US\$ 3.001 y US\$ 4.000 | Entre US\$ 2.001 y US\$ 3.000 | Entre US\$ 1.001 y US\$ 2.000 | Entre US\$ 501 y US\$ 1.000 | Menores a US\$ 500 | | |
| CRECER | - | - | 5.170,108 | 30.574,517 | 89.295,158 | 88.446,088 | 134.248,504 | 260.820,202 | 34.280,802 | 25.479,774 | 149.857,901 | 184.168,344 | 140.026,031 | 34.394,017 | 1.176.761,446 | |
| PRO MUJER | - | - | 889,380 | 5.948,740 | 25.960,019 | 56.714,078 | 134.673,257 | 217.643,607 | 37.405,695 | 29.599,499 | 27.455,919 | 17.391,860 | 4.995,682 | 3.340,820 | 562.018,554 | |
| DIACONIA | 1.750,000 | 4.896,637 | 15.451,576 | 39.332,251 | 44.241,822 | 45.698,206 | 96.887,709 | 199.351,452 | 67.335,568 | 60.024,648 | 107.449,453 | 83.891,704 | 27.537,934 | 9.175,826 | 803.023,787 | |
| IDEPRO | - | 4.186,183 | 17.112,055 | 7.258,026 | 13.642,640 | 22.400,425 | 23.201,143 | 39.522,526 | 13.020,755 | 10.324,656 | 9.106,190 | 4.314,348 | 600,604 | 44,530 | 164.734,081 | |
| IMPRO | - | - | - | - | 181,790 | 237,024 | 886,596 | 5.397,822 | 2.156,765 | 2.872,346 | 3.993,933 | 5.021,914 | 2.189,438 | 880,683 | 23.818,313 | |
| SARTAWI | - | - | 8.327,008 | 23.476,250 | 9.971,826 | 7.187,230 | 11.151,837 | 36.616,201 | 9.638,193 | 13.296,932 | 14.398,841 | 21.532,001 | 19.398,378 | 3.751,474 | 178.746,171 | |
| CIDRE | 24.700,824 | 37.371,756 | 34.857,029 | 25.846,801 | 29.964,352 | 24.192,565 | 50.277,537 | 118.861,793 | 22.022,336 | 17.404,708 | 10.186,347 | 3.062,293 | 237,055 | 2,085 | 398.987,480 | |
| FONDECO | - | 1.025,038 | 416,000 | 1.221,609 | 1.442,115 | 458,440 | 1.074,692 | 1.921,369 | 1.498,051 | 2.188,419 | 2.429,066 | 1.942,994 | 899,550 | 382,773 | 16.900,114 | |
| FUBODE | - | - | - | - | 162,449 | 357,834 | 239,124 | 15.994,143 | 12.068,899 | 12.946,874 | 18.780,215 | 39.793,348 | 45,110,138 | 35,944,037 | 181.397,060 | |
| TOTAL | 26.450,824 | 47.478,614 | 82.223,156 | 133.658,194 | 214.862,172 | 245.691,889 | 452.640,398 | 896.429,115 | 198.427,063 | 174.137,857 | 343.657,867 | 361.118,804 | 240.994,809 | 87.916,244 | 3.506.387,006 | |
| | 0.75% | 1.35% | 2.34% | 3.81% | 6.13% | 7.01% | 12.91% | 25.58% | 5.69% | 4.97% | 9.80% | 10% | 7% | 3% | 100% | |
| CARTERA POR ENTIDAD: NIVEL RURAL | | | | | | | | | | | | | | | | |
| CRECER | - | - | 1.848,854 | 14.135,957 | 77.327,857 | 85.348,687 | 150.924,956 | 165.962,532 | 29.611,859 | 20.946,638 | 87.880,658 | 109.310,073 | 84.210,821 | 22,483,168 | 849.992,060 | |
| PRO MUJER | - | - | - | - | 766,260 | 3,198,797 | 10,515,391 | 17,338,750 | 2,358,341 | 2,736,239 | 1,806,216 | 809,116 | 310,115 | 228,925 | 40,068,150 | |
| DIACONIA | - | 898,713 | 7.720,070 | 20.621,046 | 19,204,162 | 19,636,079 | 54,039,557 | 94,088,829 | 32,316,604 | 29,654,514 | 46,834,697 | 36,253,230 | 11,144,718 | 3,592,076 | 376,004,295 | |
| IDEPRO | - | 486,111 | 5,271,228 | 1,787,195 | 6,094,310 | 11,426,903 | 18,487,811 | 31,766,252 | 7,529,339 | 6,393,551 | 5,938,227 | 2,601,364 | 504,732 | 42,405 | 98,329,430 | |
| IMPRO | - | - | - | - | - | - | 384,460 | 1,308,565 | 928,397 | 1,179,945 | 1,202,377 | 1,713,332 | 546,074 | 191,832 | 7,454,983 | |
| SARTAWI | - | - | 7,271,044 | 25,447,682 | 12,615,730 | 6,474,628 | 10,437,920 | 39,268,447 | 12,274,640 | 14,995,981 | 16,059,856 | 9,085,443 | 7,873,833 | 1,706,251 | 163,511,456 | |
| CIDRE | 20,457,286 | 31,782,839 | 25,892,970 | 21,749,800 | 13,465,458 | 9,645,620 | 35,346,462 | 83,679,287 | 42,010,573 | 17,648,315 | 11,661,451 | 3,033,987 | 124,119 | - | 316,498,165 | |
| FONDECO | - | - | 6,313,558 | 6,933,473 | 3,480,823 | 2,265,358 | 3,113,676 | 3,812,596 | 1,512,724 | 1,454,629 | 1,518,586 | 1,620,679 | 412,891 | 113,416 | 32,552,408 | |
| FUBODE | - | - | - | - | 222,001 | 411,621 | 32,846,157 | 13,203,427 | 11,139,115 | 13,929,682 | 16,053,426 | 7,660,570 | 5,224,082 | 100,690,081 | - | |
| TOTAL | 20,457,286 | 33,167,662 | 54,317,726 | 90,675,153 | 132,954,600 | 138,218,073 | 283,661,854 | 470,071,415 | 141,745,904 | 106,148,927 | 186,831,751 | 180,480,650 | 112,787,872 | 33,582,154 | 1,985,101,027 | |
| | 1.03% | 1.67% | 2.74% | 4.57% | 6.70% | 6.96% | 14.29% | 23.68% | 7.14% | 5.35% | 9.41% | 9% | 6% | 2% | 100% | |
| CARTERA POR ENTIDAD: TOTAL NACIONAL | | | | | | | | | | | | | | | | |
| CRECER | - | - | 7.018,962 | 44.710,474 | 166.623,016 | 173.794,775 | 285.173,460 | 426.782,734 | 63.892,661 | 46.426,412 | 237.738,559 | 293.478,417 | 224.236,852 | 56.877,185 | 2.026.753,506 | |
| PRO MUJER | - | - | 889,380 | 5.948,740 | 26.726,279 | 59.912,874 | 145.188,648 | 234.982,357 | 39.764,035 | 32.335,738 | 29.262,135 | 18.200,976 | 5.305,797 | 3.569,745 | 602.086,704 | |
| DIACONIA | 1.750,000 | 5.794,350 | 23.171,646 | 59.953,297 | 63.445,984 | 65.334,286 | 150.927,266 | 293.440,281 | 99.652,172 | 89.679,162 | 154.284,151 | 120.144,934 | 38.682,652 | 12.767,902 | 1.179.028,082 | |
| IDEPRO | - | 4.672,294 | 22.383,283 | 9.045,221 | 19,736,951 | 33,827,328 | 41,688,955 | 71,288,778 | 20,550,094 | 16,718,207 | 15,044,417 | 6,915,712 | 1,105,336 | 86,934 | 263.063,511 | |
| IMPRO | - | - | - | - | 181,790 | 237,024 | 1,271,056 | 6,706,387 | 3,085,162 | 4,052,291 | 5,196,311 | 6,735,246 | 2,735,513 | 1,072,514 | 31,273,295 | |
| SARTAWI | - | - | 15.598,053 | 48.923,933 | 22.587,556 | 13.661,858 | 21.589,757 | 75.884,648 | 21.912,832 | 28.292,912 | 30.458,697 | 30.617,444 | 27.272,211 | 5.457,725 | 342.257,626 | |
| CIDRE | 45.158,110 | 69.154,594 | 60.749,999 | 47.596,601 | 43.429,810 | 33.838,184 | 85.623,998 | 202.541,080 | 64.032,910 | 35.053,023 | 21.847,798 | 6.096,280 | 361,173 | 2,085 | 715.485,645 | |
| FONDECO | - | 1.025,038 | 6.729,558 | 8.155,082 | 4.922,938 | 2.723,798 | 4.188,367 | 5.733,964 | 3.010,775 | 3.643,049 | 3.947,652 | 3.563,673 | 1.312,441 | 496,189 | 49.452,522 | |
| FUBODE | - | - | - | - | 162,449 | 579,835 | 650,745 | 48,840,300 | 25,272,326 | 24,085,989 | 32,709,897 | 55,846,774 | 52,770,707 | 41,168,119 | 282,087,141 | |
| TOTAL | 46,908,110 | 80,646,276 | 136,540,881 | 224,333,348 | 347,816,772 | 383,909,962 | 736,302,252 | 1,366,200,530 | 141,172,967 | 280,286,784 | 530,489,617 | 541,599,455 | 353,782,682 | 121,498,398 | 5,491,488,034 | |
| | 0.85% | 1.47% | 2.49% | 4.09% | 6.33% | 6.99% | 13.41% | 24.88% | 6.21% | 5.10% | 9.66% | 10% | 6% | 2% | 100% | |

Cuadro N° 10
DISTRIBUCIÓN DE CARTERA POR TIPO DE CRÉDITO
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2018
(En Bolivianos)

| CARTERA POR ENTIDAD, NIVEL URBANO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|---------------------|---|--|---------------------------------|-------------------------------------|---------------------------------------|---|--|--|--|--|-------------------------|-------------------------------------|--|------------------------|-------------------------------------|---|---|--------------------------|--|--------------------------------------|--|---|--------------------|---|--|-------------|---------------|---------------|
| TIPO DE CRÉDITO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INSTITUCIÓN | Crédito empresarial | Crédito empresarial garantizado por días mora | Crédito de débitos garantizado al sector público | Crédito Empresarial Aprovechado | Crédito PYME calificado empresarial | Crédito PYME calificado por días mora | Pyme aprovechado Calificado por Días Mora | Pyme aprovechado de débitos garantizado con garantía real Calificado por Días Mora | Pyme aprovechado de débitos garantizado Calificado por Días Mora | Crédito PYME Aprovechado con garantía real calificado como empresarial | Crédito PYME Aprovechado con garantía real calificado como empresarial | Microcrédito individual | Microcrédito de débitos garantizado | Microcrédito garantizado con garantía real | Microcrédito solidario | Microcrédito de débitos garantizado | Microcrédito Banca Comunal de débitos garantizado | Microcrédito Banca Comunal de débitos garantizado | Microcrédito Aprovechado | Microcrédito aprovechado de débitos garantizado c/ garantía real | Microcrédito de vivienda de vivienda | Crédito de Vivienda sin Garantía Hipotecaria | Crédito de Vivienda sin Garantía Hipotecaria de débitos garantizado | Crédito de consumo | Crédito de consumo de débitos garantizado | Crédito de consumo garantizado con garantía real | TOTAL | | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 266.538.070 | 199.790.847 | 57.153.862 | - | - | 139.003.082 | 320.721.190 | 20.993.060 | 2.045.877 | 262.183 | 27.174.736 | 42.871.982 | 20.999.894 | 25.520.800 | 24.063.770 | 2.022.813 | 1.176.781.446 | |
| PROJ.MULIER | - | - | - | - | - | - | - | - | - | - | - | 16.113.884 | 26.303.894 | 5.450.560 | - | - | 197.628.051 | 851.726.046 | - | - | - | 4.862.212 | 87.189 | 960.596 | 82.134 | - | - | 862.018.964 | |
| COOPACSA | - | - | - | - | - | - | - | - | - | - | - | 109.598.134 | - | - | - | - | 999.934 | 68.609.900 | - | - | 110.904.962 | 190.026.971 | 267.016.295 | - | - | - | 801.023.787 | | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 87.966.507 | 19.715.126 | 42.892.085 | - | - | 9.141.460 | 2.627.028 | - | - | 1.018.018 | 3.310.210 | 192.247 | 79.787 | 23.749 | 23.749 | 164.234.081 | | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 16.978.204 | - | - | - | - | 86.494 | - | - | - | 433.445 | 2.229.819 | - | - | - | - | 23.192.519 | | |
| BARTAVIA | - | - | - | - | - | - | - | - | - | - | - | 99.268.859 | - | - | - | - | 39.708.174 | - | - | 21.621.063 | 18.992.210 | 949.362 | - | - | - | - | 178.148.171 | | |
| COOP | - | - | - | - | - | - | - | - | - | - | - | 177.566.136 | 49.587.514 | 39.431.898 | - | - | 76.860.087 | 2.287.419 | - | - | 1.739.348 | 28.949.624 | 37.771.121 | 5.287.801 | - | 14.000 | 1.180.114 | | |
| COOP | - | - | - | - | - | - | - | - | - | - | - | 5.046.137 | 177.229 | 2.699.243 | - | - | 718.237 | - | - | - | 330.801 | 801.539 | - | - | - | - | 1.180.605 | | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 24.542.259 | 33.378.274 | 971.826 | - | - | 42.950 | 9.778.107 | 97.478.102 | - | 6.911.192 | 291.381 | 184.197 | 18.900.976 | - | 11.468 | 337.414 | 330.879 | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 1.135.129 | 284.421 | 2.741.790 | - | - | 8.656 | 250.203 | - | - | 10.968.799 | 19.535.549 | 96.919 | 43.512.261 | 212.901 | 4.419 | 110.913 | 100.660.021 | |
| TOTAL | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 847.239.598 | 314.949.884 | 176.198.862 | - | - | 42.926 | 346.831.215 | 1.884.616.327 | 93.388.071 | 8.656.169 | 8.676.648 | 189.897.428 | 263.856.262 | 17.247.276 | 316.876.983 | 24.489.812 | 2.377.141 | 1.896.387.998 |
| CARTERA POR ENTIDAD, NIVEL RURAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 102.483.440 | 59.535.510 | 27.892.928 | - | - | 14.162.745 | 295.491.402 | 331.960.528 | 4.799.006 | 429.699 | 6.474.240 | 19.374.913 | 14.564.428 | 4.986.500 | 6.974.188 | - | 460.997.960 | |
| PROJ.MULIER | - | - | - | - | - | - | - | - | - | - | - | 218.789 | 223.394 | - | - | - | 9.720.487 | 20.928.549 | - | - | - | - | - | - | - | - | - | 46.088.190 | |
| COOPACSA | - | - | - | - | - | - | - | - | - | - | - | 92.148.761 | - | - | - | - | 2.969.204 | 136.333.009 | - | - | - | - | 37.134.114 | 52.865.648 | - | 85.134.260 | - | 376.044.295 | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 20.807.226 | 1.407.094 | 8.827.208 | - | - | - | 46.973.112 | 9.487.394 | - | - | - | 874.038 | - | 134.260 | - | 21.003 | 68.329.430 | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 2.524.461 | - | - | - | - | - | 4.764.903 | - | - | - | - | 108.900 | - | - | - | - | 1.544.851 | |
| BARTAVIA | - | - | - | - | - | - | - | - | - | - | - | 33.424.217 | - | - | - | - | 13.512.009 | - | - | 104.898.350 | - | 9.936.244 | 1.263.103 | - | - | - | 447.413 | 663.511.496 | |
| COOP | - | - | - | - | - | - | - | - | - | - | - | 39.517.428 | 7.906.318 | 6.099.735 | - | - | - | 104.991.608 | 13.244.662 | 3.443.471 | 4.902.000 | 9.969.500 | 822.241 | - | 6.311.224 | - | 118.548.058 | | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 1.135.129 | 284.421 | 2.741.790 | - | - | - | 6.264.903 | 18.881.608 | - | - | 1.817.210 | 878.268 | - | 110.216 | - | 547.247 | 32.652.208 | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 4.832.241 | 6.102.219 | 109.723 | - | - | 8.656 | 250.203 | - | - | 10.968.799 | 19.535.549 | 96.919 | 43.512.261 | 212.901 | 4.419 | 110.913 | 100.660.021 | |
| TOTAL | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 249.346.418 | 73.842.213 | 39.848.844 | - | - | 8.656 | 97.873.846 | 246.748.847 | 802.046.072 | 41.463.600 | 46.418.364 | 60.161.217 | 34.302.029 | 16.397.968 | 96.912.116 | 7.084.100 | 948.280 | 1.881.161.428 |
| CARTERA POR ENTIDAD, NIVEL NACIONAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CRECER | - | - | - | - | - | - | - | - | - | - | - | 189.483.440 | 109.270.320 | 85.045.796 | - | - | 14.162.745 | 295.491.402 | 331.960.528 | 4.799.006 | 429.699 | 6.474.240 | 19.374.913 | 14.564.428 | 4.986.500 | 6.974.188 | - | 460.997.960 | |
| PROJ.MULIER | - | - | - | - | - | - | - | - | - | - | - | 218.789 | 223.394 | - | - | - | 9.720.487 | 20.928.549 | - | - | - | - | - | - | - | - | - | 46.088.190 | |
| COOPACSA | - | - | - | - | - | - | - | - | - | - | - | 92.148.761 | - | - | - | - | 2.969.204 | 136.333.009 | - | - | - | - | 37.134.114 | 52.865.648 | - | 85.134.260 | - | 376.044.295 | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 20.807.226 | 1.407.094 | 8.827.208 | - | - | - | 46.973.112 | 9.487.394 | - | - | - | 874.038 | - | 134.260 | - | 21.003 | 68.329.430 | |
| DEFENSA | - | - | - | - | - | - | - | - | - | - | - | 2.524.461 | - | - | - | - | - | 4.764.903 | - | - | - | - | 108.900 | - | - | - | - | 1.544.851 | |
| BARTAVIA | - | - | - | - | - | - | - | - | - | - | - | 33.424.217 | - | - | - | - | 13.512.009 | - | - | 104.898.350 | - | 9.936.244 | 1.263.103 | - | - | - | 447.413 | 663.511.496 | |
| COOP | - | - | - | - | - | - | - | - | - | - | - | 39.517.428 | 7.906.318 | 6.099.735 | - | - | - | 104.991.608 | 13.244.662 | 3.443.471 | 4.902.000 | 9.969.500 | 822.241 | - | 6.311.224 | - | 118.548.058 | | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 1.135.129 | 284.421 | 2.741.790 | - | - | - | 6.264.903 | 18.881.608 | - | - | 1.817.210 | 878.268 | - | 110.216 | - | 547.247 | 32.652.208 | |
| FONDECOD | - | - | - | - | - | - | - | - | - | - | - | 4.832.241 | 6.102.219 | 109.723 | - | - | 8.656 | 250.203 | - | - | 10.968.799 | 19.535.549 | 96.919 | 43.512.261 | 212.901 | 4.419 | 110.913 | 100.660.021 | |
| TOTAL | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 392.346.418 | 73.842.213 | 39.848.844 | - | - | 8.656 | 97.873.846 | 246.748.847 | 802.046.072 | 41.463.600 | 46.418.364 | 60.161.217 | 34.302.029 | 16.397.968 | 96.912.116 | 7.084.100 | 948.280 | 1.881.161.428 |

GRÁFICO N° 10 Estratificación de cartera por monto de crédito



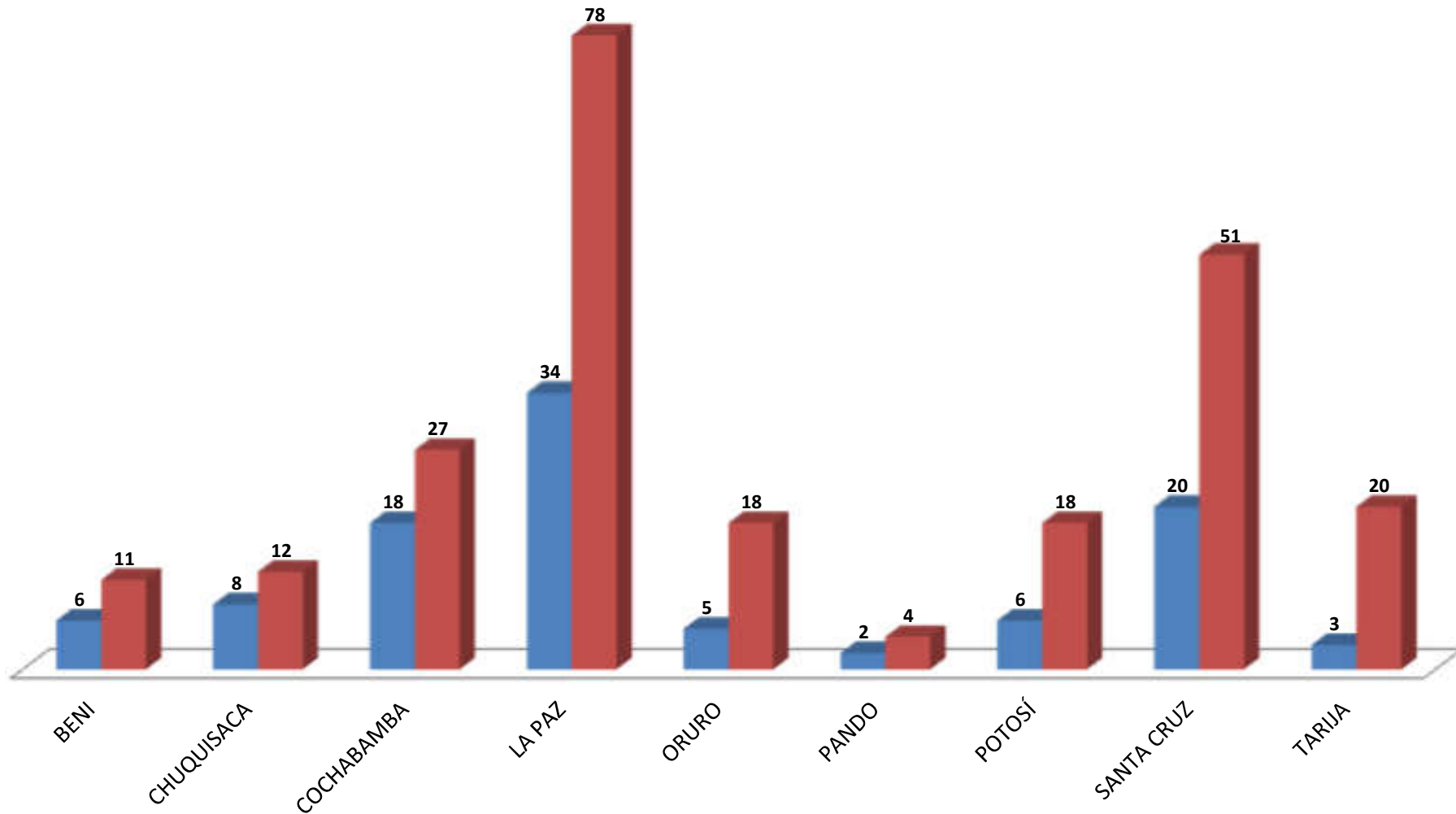
Cuadro N° 11
COBERTURA DE LA RED DE PUNTOS DE ATENCIÓN Y EMPLEADOS
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019

| Entidad | Número de Puntos de Atención | | | Personal | | |
|----------------------|------------------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| CIDRE | 12 | 18 | 30 | 85 | 242 | 327 |
| CRECER | 26 | 57 | 83 | 310 | 1,067 | 1,377 |
| DIACONIA | 20 | 43 | 63 | 156 | 577 | 733 |
| FONDECO | 5 | 4 | 9 | 14 | 38 | 52 |
| FUBODE | 6 | 23 | 29 | 52 | 262 | 314 |
| IDEPRO | 11 | 15 | 26 | 46 | 156 | 202 |
| IMPRO | 2 | 2 | 4 | 5 | 32 | 37 |
| PRO MUJER | 4 | 48 | 52 | 34 | 695 | 729 |
| SARTAWI | 16 | 29 | 45 | 106 | 258 | 364 |
| Total general | 102 | 239 | 341 | 808 | 3,327 | 4,135 |

| Departamento | Número de Puntos de Atención | | | Personal | | |
|----------------------|------------------------------|------------|------------|------------|--------------|--------------|
| | Rural | Urbana | Total | Rural | Urbana | Total |
| BENI | 6 | 11 | 17 | 66 | 133 | 199 |
| CHUQUISACA | 8 | 12 | 20 | 60 | 157 | 217 |
| COCHABAMBA | 18 | 27 | 45 | 163 | 435 | 598 |
| LA PAZ | 34 | 78 | 112 | 294 | 1,246 | 1,540 |
| ORURO | 5 | 18 | 23 | 36 | 242 | 278 |
| PANDO | 2 | 4 | 6 | 4 | 36 | 40 |
| POTOSÍ | 6 | 18 | 24 | 50 | 195 | 245 |
| SANTA CRUZ | 20 | 51 | 71 | 119 | 669 | 788 |
| TARIJA | 3 | 20 | 23 | 16 | 214 | 230 |
| Total general | 102 | 239 | 341 | 808 | 3,327 | 4,135 |

GRÁFICO N° 11 Cobertura por departamento

■ Número de Puntos de Atención Rural ■ Número de Puntos de Atención Urbana



Cuadro N° 12A
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019

| | | Tasas de Interés de créditos en bolivianos | | | | | | | | |
|---|----------------|--|-----------|----------|--------|--------|---------|--------|---------|--------|
| | | GRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE |
| Crédito empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito empresarial calificado por días mora | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito debidamente garantizado al sector público | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito Empresarial Agropecuario | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PYME calificado empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PYME calificado por días mora | Interés mínimo | | | 13.00% | 11.50% | | | 16.00% | 11.50% | |
| | Interés máximo | | | 24.00% | 30.00% | | | 20.50% | 28.00% | |
| PYME agropecuario Calificados por Días Mora | Interés mínimo | | | | 11.50% | | | | 11.50% | |
| | Interés máximo | | | | 26.00% | | | | 28.00% | |
| PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | | | | 15.00% | 11.50% | |
| | Interés máximo | | | | | | | 19.00% | 28.00% | |
| PYME agropecuario debidamente garantizado Calificados por Días Mora | Interés mínimo | | | | | | | 17.00% | | |
| | Interés máximo | | | | | | | 21.00% | | |
| Crédito PYME Agropecuario calificado como empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Crédito PYME Agropecuario con garantía real calificado como empresarial | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Microcrédito individual | Interés mínimo | 11.50% | 18.00% | 13.00% | 11.50% | 10.80% | 16.00% | 16.00% | 11.50% | 22.00% |
| | Interés máximo | 24.00% | 30.00% | 24.00% | 30.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% |
| Microcrédito debidamente garantizado | Interés mínimo | 11.50% | 18.00% | | 11.50% | | | 10.00% | 11.50% | 18.00% |
| | Interés máximo | 24.00% | 30.00% | | 30.00% | | | 22.00% | 28.00% | 18.00% |
| Microcrédito garantizado con garantía real | Interés mínimo | 11.50% | 18.00% | | 11.50% | | | 15.00% | 11.50% | |
| | Interés máximo | 24.00% | 30.00% | | 30.00% | | | 21.00% | 28.00% | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% |
| | Interés máximo | | | | | | 27.00% | | | 29.40% |
| Microcrédito solidario debidamente garantizado | Interés mínimo | | | | | | | | | |
| | Interés máximo | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | 34.00% | 34.00% | 36.00% | | | 31.00% | | 36.00% | 33.60% |
| | Interés máximo | 36.00% | 35.00% | 36.00% | | | 34.00% | | 36.00% | 36.00% |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | 34.00% | 34.00% | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | 13.00% | 11.50% | 9.00% | 16.00% | 13.00% | 11.50% | 16.00% |
| | Interés máximo | 13.00% | | 15.00% | 26.00% | 18.96% | 28.00% | 23.00% | 28.00% | 24.00% |
| Microcredito agropecuario debidamente garantizado c/garantía real | Interés mínimo | 11.50% | | | 11.50% | | | 10.00% | 11.50% | |
| | Interés máximo | 13.00% | | | 26.00% | | | 21.00% | 28.00% | |
| Microcredito agropecuario debidamente garantizado | Interés mínimo | 11.50% | | | | | 24.00% | 11.00% | | |
| | Interés máximo | 13.00% | | | | | 26.00% | 22.00% | | |
| Crédito hipotecario de vivienda | Interés mínimo | 15.00% | 18.00% | 12.00% | 19.00% | 9.96% | 14.00% | 12.00% | 11.50% | 18.00% |
| | Interés máximo | 15.00% | 22.00% | 12.00% | 25.00% | 19.20% | 18.00% | 21.00% | 28.00% | 18.00% |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 19.00% | 18.00% | 16.00% | 19.00% | 18.00% | 18.00% | 16.00% | 11.50% | 20.00% |
| | Interés máximo | 19.00% | 22.00% | 24.00% | 25.00% | 25.20% | 20.00% | 22.00% | 28.00% | 22.00% |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | 19.00% | 18.00% | | | | | 18.00% | | |
| | Interés máximo | 19.00% | 25.00% | | | | | 23.00% | | |
| Crédito de consumo | Interés mínimo | 12.00% | 30.00% | 13.00% | 24.00% | 12.00% | | 18.00% | 11.50% | 29.40% |
| | Interés máximo | 24.00% | 32.00% | 24.00% | 29.00% | 36.00% | | 25.00% | 28.00% | 29.40% |
| Crédito de consumo debidamente garantizado | Interés mínimo | 12.00% | | | 24.00% | | | 16.00% | | |
| | Interés máximo | 24.00% | | | 29.00% | | | 24.50% | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | 12.00% | | | 24.00% | | | 15.00% | 11.50% | |
| | Interés máximo | 24.00% | | | 29.00% | | | 24.00% | 28.00% | |

Cuadro N° 12B
Tasas de interés según moneda y tipo de crédito
INSTITUCIONES FINANCIERAS DE DESARROLLO
31 de agosto de 2019

| | | Tasas de interés de créditos en dólares | | | | | | | | | |
|---|----------------|---|-----------|----------|--------|--------|---------|--------|---------|--------|--|
| | | CRECER | PRO MUJER | DIACONIA | IDEPRO | IMPRO | SARTAWI | CIDRE | FONDECO | FUBODE | |
| Crédito empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito empresarial calificado por días mora | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito debidamente garantizado al sector público | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito Empresarial Agropecuario | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME calificado empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME calificado por días mora | Interés mínimo | | | 13.00% | 11.50% | | | 16.00% | 11.50% | | |
| | Interés máximo | | | 24.00% | 30.00% | | | 20.50% | 28.00% | | |
| PYME agropecuario Calificados por Días Mora | Interés mínimo | | | | 11.50% | | | | | | |
| | Interés máximo | | | | 26.00% | | | | | | |
| PYME agropecuario debidamente garantizado con garantía real Calificados por Días Mora | Interés mínimo | | | | 11.50% | | | 15.00% | 11.50% | | |
| | Interés máximo | | | | 26.00% | | | 19.00% | 28.00% | | |
| PYME agropecuario debidamente garantizado Calificados por Días Mora | Interés mínimo | | | | | | | 17.00% | | | |
| | Interés máximo | | | | | | | 21.00% | | | |
| Crédito PYME Agropecuario calificado como empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Crédito PYME Agropecuario con garantía real calificado como empresarial | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito individual | Interés mínimo | 11.50% | 19.50% | 13.00% | 11.50% | 9.00% | 16.00% | 16.00% | 11.50% | 22.00% | |
| | Interés máximo | 24.00% | 28.00% | 24.00% | 30.00% | 25.20% | 28.00% | 24.00% | 28.00% | 26.00% | |
| Microcrédito debidamente garantizado | Interés mínimo | 11.50% | 19.50% | | 11.50% | | | 10.00% | | 18.00% | |
| | Interés máximo | 24.00% | 28.00% | | 30.00% | | | 22.00% | | 18.00% | |
| Microcrédito garantizado con garantía real | Interés mínimo | 11.50% | | | 11.50% | | | 15.00% | 11.50% | | |
| | Interés máximo | 24.00% | | | 30.00% | | | 21.00% | 28.00% | | |
| Microcrédito solidario | Interés mínimo | | | | | | 25.00% | | | 27.00% | |
| | Interés máximo | | | | | | 27.00% | | | 29.40% | |
| Microcrédito solidario debidamente garantizado | Interés mínimo | | | | | | | | | | |
| | Interés máximo | | | | | | | | | | |
| Microcrédito Banca Comunal | Interés mínimo | 34.00% | 35.00% | | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | | |
| Microcrédito Banca Comunal debidamente garantizado | Interés mínimo | 34.00% | 35.00% | | | | | | | | |
| | Interés máximo | 36.00% | 35.00% | | | | | | | | |
| Microcredito Agropecuario | Interés mínimo | 11.50% | | | 11.50% | 14.40% | 16.00% | 13.00% | 11.50% | 16.00% | |
| | Interés máximo | 13.00% | | | 26.00% | 22.20% | 28.00% | 23.00% | 28.00% | 24.00% | |
| Microcredito agropecuario debidamente garantizado c/garantía real | Interés mínimo | 11.50% | | | 11.50% | | | 10.00% | 11.50% | | |
| | Interés máximo | 13.00% | | | 26.00% | | | 21.00% | 28.00% | | |
| Microcredito agropecuario debidamente garantizado | Interés mínimo | 11.50% | | | | | 24.00% | 11.00% | | | |
| | Interés máximo | 13.00% | | | | | 26.00% | 22.00% | | | |
| Crédito hipotecario de vivienda | Interés mínimo | 15.00% | | 12.00% | | 14.40% | 14.00% | 12.00% | 11.50% | 18.00% | |
| | Interés máximo | 15.00% | | 12.00% | | 20.40% | 18.00% | 21.00% | 28.00% | 18.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria | Interés mínimo | 19.00% | | 16.00% | | 14.40% | 18.00% | 16.00% | | 20.00% | |
| | Interés máximo | 19.00% | | 22.00% | | 25.20% | 20.00% | 22.00% | | 22.00% | |
| Crédito de Vivienda sin Garantía Hipotecaria debidamente garantizado | Interés mínimo | 19.00% | | | | | | | | | |
| | Interés máximo | 19.00% | | | | | | | | | |
| Crédito de consumo | Interés mínimo | 12.00% | | 13.00% | 24.00% | 10.80% | | 18.00% | 11.50% | | |
| | Interés máximo | 24.00% | | 24.00% | 29.00% | 36.00% | | 25.00% | 28.00% | | |
| Crédito de consumo debidamente garantizado | Interés mínimo | 12.00% | | | | | | 16.00% | | | |
| | Interés máximo | 24.00% | | | | | | 24.50% | | | |
| Crédito de consumo garantizado con garantía real | Interés mínimo | 12.00% | | | | | | 15.00% | 11.50% | | |
| | Interés máximo | 24.00% | | | | | | 24.00% | 28.00% | | |