

CUADRO N° 2.01-A

## BALANCE CONSOLIDADO DEL SISTEMA FINANCIERO <sup>(1)</sup>

(En miles de bolivianos)

Saldos a fin de:	RESERVAS INTERNACIONALES NETAS			APORTES A ORGANISMOS INTERNACIONALES	CRÉDITO AL SECTOR PÚBLICO			FINANCIAMIENTO AL SECTOR PRIVADO				EXISTENCIA DE MINERALES	OTRAS CUENTAS DE ACTIVO (2)	TOTAL ACTIVO Y PASIVO	
	TOTAL (a-b)	Reservas Brutas (a)	Obligaciones Corto Plazo (b)		TOTAL	Gobierno Central	Empresas Públicas	TOTAL	Préstamo de						
									Bancos		Otras Entidades Financieras				Inversiones
									Comerciales	Especializados					
1997	3.725.253	7.110.020	3.384.767	649.760	5.273.799	5.273.799	-	24.251.012	20.721.818	173.231	3.179.728	176.235	-	12.187.703	46.087.528
1998	5.152.643	9.258.298	4.105.655	683.703	5.147.166	5.147.166	-	29.913.293	25.717.864	181.981	3.857.917	155.531	-	11.973.670	52.870.475
1999 (3)	6.867.263	10.422.822	3.555.560	732.573	5.175.123	5.175.123	-	30.801.682	26.768.524	192.854	3.678.038	162.266	-	3.752.825	47.329.465
2000	8.936.860	11.283.374	2.346.513	789.071	5.974.836	5.974.836	-	30.400.077	25.970.738	205.647	4.061.395	162.297	-	3.979.140	50.079.983
2001	11.995.961	12.877.447	881.486	850.390	7.632.150	7.632.150	-	28.621.727	23.627.092	219.399	4.529.238	245.998	-	5.428.508	54.528.736
2002	10.671.571	11.688.769	1.017.198	946.136	8.784.781	8.784.781	-	28.957.116	23.228.793	240.827	4.977.596	509.900	-	5.970.436	55.330.040
2003															
ENE	10.901.317	11.597.059	695.742	952.460	9.005.389	9.005.389	-	28.848.764	22.998.905	242.425	4.990.141	617.293	-	6.030.764	55.738.694
FEB	9.689.758	10.386.108	696.350	954.990	9.446.579	9.446.579	-	28.640.507	22.759.581	243.065	5.019.424	618.437	-	5.996.251	54.728.085
MAR	9.652.976	10.333.179	680.203	958.785	9.356.221	9.356.221	-	28.864.704	22.979.182	244.024	5.053.365	588.133	-	5.863.107	54.695.793
ABR	10.085.471	11.157.781	1.072.309	960.050	9.391.989	9.391.989	-	28.902.592	23.009.821	244.345	5.082.481	566.145	-	5.948.871	55.288.973
MAY	10.037.609	11.111.300	1.073.691	962.580	9.519.689	9.519.689	-	29.260.071	23.318.747	244.984	5.130.506	565.834	-	5.976.203	55.756.151
JUN	10.855.721	11.868.318	1.012.597	1.042.774	9.697.916	9.697.916	-	29.139.954	23.168.069	245.944	5.177.247	548.694	-	5.805.098	56.541.463
JUL	11.247.301	12.311.050	1.063.748	1.046.869	9.807.739	9.807.739	-	29.261.762	23.231.047	246.903	5.248.188	535.624	-	5.557.633	56.921.303
AGO	11.391.694	12.363.496	971.802	1.066.862	10.021.588	10.021.588	-	29.365.218	23.266.282	248.182	5.340.665	510.089	-	5.607.668	57.453.030
SEP	11.966.356	12.972.318	1.005.962	1.069.629	9.905.437	9.905.437	-	29.369.851	23.370.402	248.822	5.426.750	323.877	-	5.794.795	58.106.069
OCT	10.547.001	11.658.899	1.111.898	1.072.397	9.757.853	9.757.853	-	29.486.482	23.245.088	249.462	5.517.058	474.874	-	5.952.196	56.815.929
NOV	10.769.431	11.860.411	1.090.980	1.075.164	9.818.762	9.818.762	-	29.571.244	23.228.952	250.101	5.629.266	462.925	-	6.095.703	57.330.305
DIC	12.253.746	13.444.175	1.190.429	1.082.083	9.829.981	9.829.981	-	29.616.978	23.169.558	251.700	5.745.806	449.914	-	6.401.517	59.184.305
2004															
ENE	11.584.559	12.648.281	1.063.723	1.084.850	9.952.568	9.952.568	-	29.258.496	22.899.157	252.340	5.788.687	318.312	-	6.552.414	58.432.887
FEB	11.023.627	12.084.268	1.060.641	1.086.234	10.215.621	10.215.621	-	29.168.159	22.777.661	252.659	5.827.808	310.031	-	6.117.508	57.611.148
MAR	11.472.803	12.556.359	1.083.555	1.090.385	10.218.493	10.218.493	-	29.223.380	22.748.201	253.619	5.913.214	308.346	-	5.917.011	57.922.073
ABR	10.412.864	11.431.728	1.018.864	1.091.769	10.339.010	10.339.010	-	29.380.349	22.877.450	253.939	5.966.420	282.540	-	5.803.221	57.027.214
MAY	11.075.180	12.104.235	1.029.055	1.093.153	10.092.171	10.092.171	-	29.301.612	22.732.607	254.258	6.021.922	292.825	-	6.003.404	57.565.520
JUN	10.072.813	11.285.702	1.212.888	1.095.920	10.391.362	10.391.362	-	29.123.170	22.617.748	254.899	5.960.855	289.668	-	5.365.133	56.048.399

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - SUBGERENCIA DE CONTABILIDAD - DEPARTAMENTO DE ADMINISTRACIÓN DEL SISTEMA CONTABLE

BALANCES CONTABLES DE LOS BANCOS - BALANCES DE OTRAS ENTIDADES FINANCIERAS NO BANCARIAS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : A partir de julio/96, se incluyen a Otras Entidades Financieras no Bancarias. (Mutuales, Cooperativas y Fondos Financieros)

(1) Información del Sistema Bancario y Otras Instituciones Financieras no Bancarias

(2) Suma de: a) Cuentas del Balance Consolidado de Bancos Especializados (disponible + otras cuentas de activo + *buffer stock* - caja - obligaciones con el BCB)

b) Cuentas del Balance Consolidado de Bancos Comerciales (- caja - obligaciones con bancos especializados)

c) Cuentas del Balance del Banco Central (- depósitos de bancos especializados)

d) Cuentas del Balance Consolidado del Sistema Monetario (otras cuentas de activo + financiamiento a bancos especializados)

e) Cuentas del Balance Consolidado del FONDESIF (disponible + otras cuentas de activo - obligaciones con el BCB)

f) Cuentas del Balance Consolidado de NAFIBO (disponible + otras cuentas de activo - obligaciones con el BCB)

g) Cuentas del Balance Consolidado de Otras Instituciones Financieras no Bancarias (disponible + otras cuentas de activo - caja - obligaciones con bancos especializados)

(3) Variación en otras cuentas por implementación del nuevo sistema contable COIN



CUADRO N° 2.02-A

## BALANCE CONSOLIDADO DEL SISTEMA BANCARIO <sup>(1)</sup>

A C T I V O													(En miles de bolivianos)	
Saldos a fin de:	Reservas Internacionales Netas			Aportes a Organismos Internacionales	Crédito al Sector Público			Financiamiento al Sector Privado				Existencia de Minerales	Otras Cuentas de Activo (2)	Total Activo y Pasivo
	TOTAL	Reservas Brutas	Obligaciones Corto Plazo		TOTAL	Gobierno Central	Empresas Públicas	TOTAL	Préstamo de Bancos		Inversiones			
	(a-b)	(a)	(b)						Comerciales	Especializados				
1997	3.696.447	7.075.184	3.378.737	649.760	5.182.807	5.182.807	-	21.058.036	20.721.818	173.231	162.987	-	11.601.983	42.189.034
1998	4.900.119	8.993.648	4.093.529	683.703	5.028.855	5.028.855	-	26.042.429	25.717.864	181.981	142.584	-	11.551.739	48.206.845
1999	6.538.057	10.087.635	3.549.579	732.573	5.160.645	5.160.645	-	27.112.376	26.768.524	192.854	150.998	-	3.286.207	42.829.857
2000	8.531.779	10.878.293	2.346.513	789.071	5.824.610	5.824.610	-	26.325.852	25.970.738	205.647	149.467	-	3.139.444	44.610.755
2001	11.490.412	12.370.536	880.124	850.390	7.076.384	7.076.384	-	24.078.897	23.627.092	219.399	232.406	-	4.249.780	47.745.863
2002	10.172.044	11.177.274	1.005.230	946.136	8.283.654	8.283.654	-	23.964.720	23.228.793	240.827	495.100	-	4.882.545	48.249.099
2003														
ENE	10.381.110	11.062.545	681.435	952.460	8.494.690	8.494.690	-	23.843.580	22.998.905	242.425	602.250	-	4.811.209	48.483.049
FEB	9.175.192	9.859.839	684.647	954.990	8.933.860	8.933.860	-	23.605.998	22.759.581	243.065	603.352	-	4.943.455	47.613.495
MAR	9.133.033	9.797.697	664.664	958.785	8.845.612	8.845.612	-	23.796.184	22.979.182	244.024	572.978	-	4.710.637	47.444.251
ABR	9.552.135	10.608.885	1.056.749	960.050	8.803.723	8.803.723	-	23.804.921	23.009.621	244.345	550.955	-	4.791.247	47.912.076
MAY	9.491.207	10.553.863	1.062.656	962.580	8.839.629	8.839.629	-	24.114.358	23.318.747	244.984	550.627	-	4.814.369	48.222.142
JUN	10.295.381	11.301.293	1.005.912	1.042.774	8.972.162	8.972.162	-	23.945.192	23.168.069	245.944	531.179	-	4.617.203	48.872.712
JUL	10.667.251	11.725.823	1.058.571	1.046.869	9.048.186	9.048.186	-	23.996.608	23.231.047	246.903	518.658	-	4.307.332	49.066.245
AGO	10.796.382	11.762.980	966.598	1.066.862	9.190.528	9.190.528	-	24.008.415	23.266.282	248.182	493.951	-	4.385.192	49.447.379
SEP	11.365.054	12.365.798	1.000.744	1.069.629	9.095.266	9.095.266	-	23.927.230	23.370.402	248.822	308.006	-	4.548.867	50.006.047
OCT	10.224.814	11.331.481	1.106.667	1.072.397	8.959.465	8.959.465	-	23.952.385	23.245.088	249.462	457.835	-	4.545.292	48.754.353
NOV	10.266.651	11.352.386	1.085.735	1.075.164	9.028.668	9.028.668	-	23.924.950	23.228.952	250.101	445.897	-	4.907.199	49.202.633
DIC	11.642.884	12.826.275	1.183.391	1.082.083	9.045.070	9.045.070	-	23.852.010	23.169.558	251.700	430.752	-	5.291.184	50.913.231
2004														
ENE	10.968.183	12.024.849	1.056.667	1.084.850	9.191.033	9.191.033	-	23.450.586	22.899.157	252.340	299.089	-	5.396.899	50.091.551
FEB	10.402.841	11.460.342	1.057.501	1.086.234	9.373.594	9.373.594	-	23.321.106	22.777.661	252.659	290.786	-	5.124.185	49.307.959
MAR	10.859.995	11.940.399	1.080.403	1.090.385	9.364.802	9.364.802	-	23.289.282	22.748.201	253.619	287.462	-	5.015.899	49.620.364
ABR	9.814.631	10.822.449	1.007.818	1.091.769	9.512.494	9.512.494	-	23.394.176	22.877.450	253.939	262.787	-	4.997.778	48.810.849
MAY	10.510.146	11.492.591	982.445	1.093.153	9.370.724	9.370.724	-	23.261.396	22.732.607	254.258	274.531	-	5.063.610	49.299.029
JUN	9.511.326	10.673.527	1.162.200	1.095.920	9.656.190	9.656.190	-	23.144.815	22.617.748	254.899	272.168	-	4.616.481	48.024.733

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Monetario, Especializados, FONDESIF y NAFIBO.

(2) Suma de: a) Cuentas del Balance Consolidado de Bancos Especializados (disponible + otras cuentas de activo *buffer stock* - caja - obligaciones con el BCB)

b) Cuentas del Balance Consolidado de Bancos Comerciales (- caja - obligaciones con bancos especializados)

c) Cuentas del Balance del Banco Central (- depósitos de bancos especializados)

d) Cuentas del Balance Consolidado del Sistema Monetario (otras cuentas de activo + financiamiento a bancos especializados)

e) Cuentas del Balance Consolidado del FONDESIF (disponible + otras cuentas de activo - obligaciones con el BCB)

f) Cuentas del Balance Consolidado del NAFIBO (disponible + otras cuentas de activo - obligaciones con el BCB)

**BALANCE CONSOLIDADO DEL SISTEMA BANCARIO (1)**

(En miles de bolivianos)

→ continúa

**PASIVO**

Salidos a fin de:	OBLIGACIONES CON EL SECTOR PRIVADO																					
	TOTAL	MEDIO CIRCULANTE					TOTAL	C U A S I - D I N E R O										Otras Obligaciones <sup>(5)</sup>				
		Depósitos Vista <sup>(2)</sup>						TOTAL	Caja de Ahorros					Depósitos a Plazo Fijo					TOTAL	MN	ME	MV
		TOTAL	MN	ME	MV				TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME	MV	UFV				
1997	5.747.236	2.060.940	3.686.296	1.011.139	2.670.927	4.230	13.140.422	3.038.360	234.324	2.801.039	2.997	9.915.015	122.108	9.529.513	263.394	187.047	35.734	151.088	225			
1998	6.351.378	2.192.882	4.158.496	1.092.478	3.066.007	11	15.124.209	3.578.125	249.617	3.325.725	2.783	11.141.017	134.335	10.852.195	154.487	405.067	31.546	346.089	27.432			
1999	5.907.791	2.172.628	3.735.163	995.036	2.740.115	12	16.472.207	3.804.947	281.791	3.520.859	2.297	12.190.005	122.929	11.930.983	136.093	477.255	36.327	439.798	1.130			
2000	6.419.808	2.189.220	4.230.588	1.111.815	3.118.773	-	16.730.729	4.515.872	284.788	4.231.084	-	11.855.917	120.212	11.619.934	115.771	358.940	38.099	320.019	822			
2001	7.555.359	2.421.730	5.133.629	1.309.999	3.823.630	-	16.389.523	5.522.097	387.463	5.134.634	-	10.561.736	94.192	10.069.666	397.878	305.690	43.192	261.621	877			
2002	8.140.951	2.707.463	5.433.488	1.227.190	4.206.298	-	15.085.795	4.881.322	322.529	4.558.793	-	9.969.760	52.180	9.666.446	234.986	234.713	43.803	189.946	964			
2003																						
ENE	7.699.184	2.321.893	5.377.291	1.060.206	4.317.085	-	15.393.393	5.175.560	323.047	4.852.514	-	10.031.468	56.058	9.717.985	222.824	186.365	32.862	152.533	970			
FEB	7.252.867	2.379.112	4.873.755	1.003.473	3.870.283	-	14.759.938	4.809.950	331.107	4.478.843	-	9.771.511	56.212	9.433.883	222.473	178.477	34.804	142.700	973			
MAR	7.256.209	2.195.645	5.060.564	1.050.241	4.010.323	-	14.717.769	4.874.421	320.380	4.554.041	-	9.585.665	55.890	9.238.103	223.143	257.683	35.021	221.685	977			
ABR	7.433.286	2.313.980	5.119.306	964.148	4.155.158	-	14.702.175	5.033.002	313.649	4.719.353	-	9.468.766	58.672	9.071.650	235.409	200.406	40.829	158.599	978			
MAY	7.748.504	2.367.267	5.381.237	1.032.011	4.349.226	-	14.894.298	5.251.295	327.950	4.923.346	-	9.465.339	96.937	9.034.105	240.531	177.663	34.791	141.851	1.021			
JUN	7.919.298	2.415.561	5.503.737	1.138.280	4.365.457	-	15.003.084	5.347.182	324.043	5.023.139	-	9.454.229	138.358	8.979.323	230.088	106.460	201.674	141.237	159.416			
JUL	8.343.885	2.477.671	5.866.214	1.158.508	4.707.706	-	15.045.090	5.556.921	369.593	5.187.328	-	9.279.890	147.569	8.862.726	207.103	62.491	208.280	38.710	168.562			
AGO	8.407.907	2.493.150	5.914.756	1.136.367	4.778.389	-	15.072.153	5.616.788	384.771	5.232.017	-	9.259.367	110.199	8.891.375	202.471	55.322	195.999	36.227	158.759			
SEP	8.570.001	2.481.543	6.088.458	1.207.162	4.881.296	-	15.128.437	5.756.355	354.754	5.401.601	-	9.096.949	85.823	8.799.157	141.422	70.546	275.134	53.584	220.539			
OCT	8.128.559	2.656.987	5.471.572	1.182.679	4.288.893	-	14.261.655	5.414.708	384.291	5.030.416	-	8.633.819	73.750	8.357.117	132.202	70.749	213.128	42.803	169.311			
NOV	8.459.016	2.677.611	5.781.405	1.247.795	4.533.610	-	14.171.390	5.506.335	356.849	5.149.486	-	8.436.375	65.558	8.179.697	127.932	63.188	228.680	49.523	178.135			
DIC	9.238.473	3.231.103	6.007.370	1.334.948	4.672.422	-	14.565.787	6.032.206	439.297	5.592.910	-	8.344.040	59.220	8.120.985	116.529	47.305	189.541	50.148	138.368			
2004																						
ENE	8.906.672	2.721.842	6.184.830	1.187.580	4.997.250	-	14.244.548	5.993.199	365.847	5.627.352	-	8.039.892	38.705	7.885.140	99.822	16.225	211.457	34.726	175.713			
FEB	8.657.258	2.736.607	5.920.652	1.266.062	4.654.590	-	13.816.604	5.719.791	362.952	5.356.839	-	7.891.461	41.693	7.739.904	92.951	16.913	205.352	37.363	166.970			
MAR	8.692.665	2.528.016	6.164.649	1.191.029	4.973.620	-	13.413.934	5.466.948	357.098	5.109.850	-	7.751.436	32.800	7.634.956	82.974	706	195.549	34.942	159.586			
ABR	8.524.852	2.707.186	5.817.667	1.127.610	4.690.057	-	13.008.561	5.179.199	364.906	4.811.821	2.472	7.630.163	32.293	7.516.884	72.943	8.043	199.199	31.470	166.705			
MAY	8.848.225	2.645.037	6.203.188	1.243.210	4.959.978	-	13.162.369	5.611.068	352.660	4.798.690	9.718	7.806.804	53.751	7.620.846	71.076	61.130	194.497	51.400	142.068			
JUN	8.251.064	2.815.068	5.435.995	1.301.311	4.134.684	-	13.019.352	4.280.492	448.764	3.797.300	34.427	8.535.761	99.335	8.345.878	58.132	32.416	203.099	34.786	167.282			

← continuación

Salidos a fin de:	DEPÓSITOS DEL SECTOR PÚBLICO				Depósito de Organismos Internacionales	Obligaciones Externas a Mediano y Largo Plazo	Otras Cuentas de Pasivo <sup>(4)</sup>	Capital y Reservas <sup>(5)</sup>
	TOTAL	MN	ME	MV				
1997	4.484.849	1.808.913	2.251.604	424.331	89.861	3.926.415	11.117.688	3.682.564
1998	4.320.559	1.920.889	1.909.481	490.189	117.774	4.252.558	13.205.775	4.834.593
1999	4.621.525	1.845.624	2.315.776	460.125	140.263	4.192.142	6.422.506	5.073.424
2000	4.572.399	2.188.705	2.138.384	245.310	161.091	3.698.504	7.441.607	5.586.617
2001	5.058.634	2.555.570	2.252.561	250.503	189.070	3.413.380	8.766.698	6.373.200
2002	4.549.200	2.284.711	2.020.709	243.779	214.814	3.294.955	8.743.784	8.219.601
2003								
ENE	4.588.307	2.228.825	2.110.659	248.822	218.898	3.281.396	8.863.694	8.438.175
FEB	4.800.222	2.340.132	2.210.006	250.084	208.715	3.269.795	8.947.359	8.374.599
MAR	4.663.520	2.243.226	2.169.274	251.020	215.543	3.270.999	9.329.151	7.991.061
ABR	5.045.157	2.601.829	2.190.716	253.212	215.306	3.237.639	9.420.324	7.857.591
MAY	4.734.973	2.431.041	2.050.016	253.915	220.483	3.245.246	9.277.088	8.101.550
JUN	5.261.685	2.438.770	2.578.495	244.420	221.396	3.231.442	9.172.421	8.063.388
JUL	4.952.026	2.559.152	2.147.316	245.558	224.948	3.234.948	9.030.688	8.234.660
AGO	4.872.781	2.566.579	2.060.213	245.989	228.777	3.146.856	9.243.977	8.474.929
SEP	5.104.479	2.289.048	2.569.771	245.660	229.936	3.166.753	9.236.629	8.569.811
OCT	4.821.071	2.417.303	2.154.907	248.780	230.458	3.179.172	9.491.691	8.639.608
NOV	5.000.495	2.462.497	2.304.738	233.260	231.985	3.168.863	9.371.200	8.799.684
DIC	5.218.533	2.164.516	2.846.451	207.566	228.134	3.176.457	9.440.642	9.045.206
2004								
ENE	5.073.233	2.584.573	2.285.432	203.228	229.330	3.189.479	9.478.722	8.969.568
FEB	5.164.209	2.579.082	2.392.062	203.055	233.370	3.173.102	9.333.742	8.929.673
MAR	5.601.807	2.844.200	2.556.337	201.270	240.458	3.202.032	9.398.697	9.073.781
ABR	5.687.887	3.031.126	2.459.197	197.564	242.824	3.195.559	9.290.202	8.860.963
MAY	5.608.866	2.965.673	2.443.291	199.902	247.428	3.208.991	9.320.793	8.902.357
JUN	6.030.111	3.240.143	2.581.404	208.563	245.595	2.411.407	9.253.226	8.813.979

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORIA DE POLÍTICA ECONOMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Monetario, Especializados, FONDESIF y NAFIBO.

(2) Hasta noviembre de 1987 esta cuenta estaba conformada solamente por cuentas corrientes, después se agregaron los depósitos vista y cheques certificados

(3) Incluye Certificados de Devolución de Depósitos (CDD)

(4) Incluye depósitos restringidos.

(5) Incluye cuentas netas de resultados

CUADRO N° 2.03-A

**BALANCE CONSOLIDADO DEL SISTEMA MONETARIO <sup>(1)</sup>**

**ACTIVO**

(En miles de bolivianos)

Saldos a fin de:	RESERVAS INTERNACIONALES NETAS			APORTES A ORGANISMOS INTERNACIONALES	CRÉDITO AL SECTOR PÚBLICO			FINANCIAMIENTO AL SECTOR PRIVADO					INVERSIONES	FINANCIAMIENTO AL RESTO DEL SISTEMA FINANCIERO <sup>(3)</sup>	OTRAS CUENTAS DE ACTIVO <sup>(4)</sup>	TOTAL ACTIVO Y PASIVO	
	TOTAL	Reservas Brutas	Obligaciones a Corto Plazo		TOTAL	Gobierno Central	Resto del Sector Público <sup>(2)</sup>	TOTAL	CRÉDITO								
	(a-b)	(a)	(b)					Total	Vigente	Con atraso hasta 30 días	Vencida	Ejecución					
1997	3.696.447	7.075.184	3.378.737	649.760	5.038.067	5.038.067	-	20.884.384	20.721.818	18.145.464	592.376	1.983.978	162.566	229.818	11.811.955	42.310.431	
1998	4.900.119	8.993.648	4.093.529	683.703	4.888.926	4.888.926	-	25.860.122	25.717.864	22.916.630	696.250	2.104.984	142.258	363.011	11.792.789	48.488.670	
1999	6.567.957	10.087.635	3.519.679	732.573	4.982.201	4.982.201	-	26.919.177	26.768.524	22.483.985	-	1.245.008	3.039.531	150.653	582.097	3.696.997	43.481.002
2000	8.531.779	10.878.293	2.346.513	789.071	5.713.917	5.713.917	-	26.119.838	25.970.738	20.287.025	296.392	1.434.799	3.952.522	149.100	482.876	3.149.256	44.786.736
2001	11.490.412	12.370.536	880.124	850.390	7.003.839	7.003.839	-	23.859.107	23.627.092	17.285.395	379.585	1.396.126	4.565.986	232.015	382.438	4.439.657	48.025.844
2002	10.172.044	11.177.274	1.005.230	946.136	8.159.301	8.159.301	-	23.723.465	23.228.793	16.538.533	-	1.285.423	5.404.837	494.672	236.036	4.850.474	48.087.455
2003																	
ENE	10.381.110	11.062.545	681.435	952.460	8.361.238	8.361.238	-	23.600.724	22.998.905	16.170.946	-	1.309.495	5.518.464	601.819	230.428	4.644.454	48.170.414
FEB	9.175.192	9.859.839	684.647	954.990	8.800.149	8.800.149	-	23.362.501	22.759.581	15.830.097	-	1.414.306	5.515.178	602.920	313.293	4.710.825	47.316.950
MAR	9.133.033	9.797.697	664.664	958.785	8.711.514	8.711.514	-	23.551.726	22.979.182	15.896.528	-	1.602.854	5.479.800	572.544	261.824	4.574.611	47.191.493
ABR	9.552.135	10.608.885	1.056.749	960.050	8.669.496	8.669.496	-	23.560.142	23.009.621	15.863.430	-	1.502.074	5.644.117	550.521	264.173	4.602.499	47.608.496
MAY	9.491.207	10.553.863	1.062.656	962.580	8.705.143	8.705.143	-	23.868.938	23.318.747	16.214.079	-	1.443.357	5.661.311	550.191	263.547	4.730.099	48.021.514
JUN	10.295.381	11.301.293	1.005.912	1.042.774	8.837.289	8.837.289	-	23.698.811	23.168.069	16.200.481	-	1.349.633	5.617.955	530.742	225.750	4.685.530	48.785.535
JUL	10.667.251	11.725.823	1.058.571	1.046.869	8.919.789	8.919.789	-	23.749.266	23.231.047	16.249.790	-	1.274.422	5.706.835	518.219	200.591	4.420.692	49.004.458
AGO	10.796.382	11.762.980	966.598	1.066.862	9.014.183	9.014.183	-	23.759.792	23.266.282	16.187.195	-	1.348.095	5.730.992	493.510	226.315	4.529.181	49.392.715
SEP	11.365.054	12.365.798	1.000.744	1.069.629	8.917.627	8.917.627	-	23.677.966	23.370.402	16.574.457	-	1.266.089	5.529.856	307.564	231.585	4.777.981	50.039.843
OCT	10.224.814	11.331.481	1.106.667	1.072.397	8.827.511	8.827.511	-	23.702.480	23.245.088	16.554.514	-	1.217.445	5.473.129	457.392	169.199	4.874.738	48.871.138
NOV	10.266.651	11.352.386	1.085.735	1.075.164	8.854.907	8.854.907	-	23.674.405	23.228.952	16.518.500	-	1.249.946	5.460.506	445.453	148.279	4.947.781	48.967.187
DIC	11.642.884	12.826.275	1.183.391	1.082.083	8.867.851	8.867.851	-	23.599.863	23.169.558	16.676.893	-	1.181.241	5.311.424	430.305	170.658	5.186.218	50.549.556
2004																	
ENE	10.968.183	12.024.849	1.056.667	1.084.850	8.981.647	8.981.647	-	23.197.798	22.899.157	16.283.115	-	1.286.307	5.329.735	298.641	168.662	5.230.496	49.631.635
FEB	10.402.841	11.460.342	1.057.501	1.086.234	9.140.964	9.140.964	-	23.067.998	22.777.661	16.057.265	-	1.353.330	5.367.066	290.337	203.971	4.981.017	48.883.025
MAR	10.859.995	11.940.399	1.080.403	1.090.385	9.130.718	9.130.718	-	23.035.212	22.748.201	16.014.423	-	1.390.246	5.343.532	287.011	223.521	4.846.297	49.186.130
ABR	9.814.631	10.822.449	1.007.818	1.091.769	9.278.134	9.278.134	-	23.139.786	22.877.450	16.180.550	-	1.338.809	5.358.091	262.336	255.957	4.722.112	48.302.390
MAY	10.510.146	11.492.591	982.445	1.093.153	9.144.524	9.144.524	-	23.006.686	22.732.607	16.033.104	-	1.289.028	5.410.475	274.079	230.908	4.858.812	48.844.229
JUN	9.511.326	10.673.527	1.162.200	1.095.920	9.436.899	9.436.899	-	22.889.463	22.617.748	16.096.039	-	1.353.980	5.167.729	271.715	(136.328)	4.722.087	47.519.367

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Banco Central de Bolivia y Bancos Comerciales

(2) Incluye Seguridad Social, Empresas Públicas y Gobiernos Locales y Regionales

(3) Incluye bancos especializados, otras instituciones financieras y FONDESIF

(4) Suma de a) Cuentas del Balance del Banco Central (crédito a bancos comerciales + otras cuentas de activo - depósitos de bancos comerciales)

Suma de b) Cuentas del Balance Consolidado de Bancos Comerciales (disponible + otras cuentas de activo - oblig. con otros bancos comerciales - obligaciones con el BCB)

CUADRO N° 2.03-P

**BALANCE CONSOLIDADO DEL SISTEMA MONETARIO <sup>(1)</sup>**

(En miles de bolivianos)

**PASIVO**

—continúa

Saldos a fin de:	EMISIÓN	OBLIGACIONES CON EL SECTOR PRIVADO																		
		Depósitos Vista <sup>(2)</sup>					C U A S I - D I N E R O										Otras Obligaciones <sup>(3)</sup>			
		TOTAL	MN	ME	MV	TOTAL	Caja de Ahorros					Depósitos a Plazo Fijo					TOTAL	MN	ME	MV
							TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME	MV	UFV				
1997	2.157.146	3.686.296	1.011.139	2.670.927	4.230	13.140.128	3.038.360	234.324	2.801.039	2.997	9.914.721	122.108	9.529.219	263.394	187.047	35.734	151.088	225		
1998	2.418.574	4.158.496	1.092.478	3.066.007	11	15.123.902	3.578.125	249.617	3.325.725	2.783	11.140.710	134.335	10.851.888	154.487	405.067	31.546	346.089	27.432		
1999	2.419.178	3.735.163	995.036	2.740.115	12	16.471.881	3.804.947	281.791	3.520.859	2.297	12.189.679	122.929	11.930.657	136.093	477.255	36.327	439.798	1.130		
2000	2.424.155	4.230.588	1.111.815	3.118.773	-	16.730.381	4.515.872	284.788	4.231.084	-	11.855.569	120.212	11.619.586	115.771	358.940	38.099	320.019	822		
2001	2.700.240	5.133.629	1.309.999	3.823.630	-	16.389.152	5.522.097	387.463	5.134.634	-	10.561.365	94.192	10.069.295	397.878	305.690	43.192	261.621	877		
2002	3.037.421	5.433.488	1.227.190	4.206.298	-	15.085.387	4.881.322	322.529	4.558.793	-	9.969.352	52.180	9.666.038	234.986	16.148	234.713	43.803	189.946	964	
2003																				
ENE	2.522.878	5.377.291	1.060.206	4.317.085	-	15.392.983	5.175.560	323.047	4.852.514	-	10.031.058	56.058	9.717.575	222.824	34.602	186.365	32.862	152.533	970	
FEB	2.597.043	4.873.755	1.003.473	3.870.283	-	14.759.526	4.809.950	331.107	4.478.843	-	9.771.099	56.212	9.433.471	222.473	58.943	178.477	34.804	142.700	973	
MAR	2.443.956	5.060.564	1.050.241	4.010.323	-	14.717.356	4.874.421	320.380	4.554.041	-	9.585.252	55.890	9.237.690	223.143	68.529	257.683	35.021	221.685	977	
ABR	2.510.696	5.119.306	964.148	4.155.158	-	14.701.761	5.033.002	313.649	4.719.353	-	9.468.352	58.672	9.071.237	235.409	103.035	200.406	40.829	158.599	978	
MAY	2.563.887	5.381.237	1.032.011	4.349.226	-	14.893.883	5.251.295	327.950	4.923.346	-	9.464.925	96.937	9.033.690	240.531	93.766	177.663	34.791	141.851	1.021	
JUN	2.658.654	5.503.737	1.138.280	4.365.457	-	15.002.668	5.347.182	324.043	5.023.139	-	9.453.813	138.358	8.978.907	230.088	106.460	201.674	41.237	159.416	1.020	
JUL	2.713.211	5.866.214	1.158.508	4.707.706	-	15.044.672	5.556.921	369.593	5.187.328	-	9.279.472	147.569	8.862.308	207.103	62.491	208.280	38.710	168.562	1.008	
AGO	2.739.069	5.914.756	1.136.367	4.778.389	-	15.071.733	5.616.788	384.771	5.232.017	-	9.258.946	110.199	8.890.955	202.471	55.322	195.999	36.227	158.759	1.013	
SEP	2.749.365	6.088.458	1.207.162	4.881.296	-	15.128.016	5.756.355	354.754	5.401.601	-	9.096.527	85.823	8.798.735	141.422	70.546	275.134	53.584	220.539	1.011	
OCT	2.882.273	5.471.572	1.182.679	4.288.893	-	14.261.232	5.414.708	384.291	5.030.416	-	8.633.396	73.750	8.356.694	132.202	70.749	213.128	42.803	169.311	1.014	
NOV	2.908.994	5.781.405	1.247.795	4.533.610	-	14.170.966	5.506.335	356.849	5.149.486	-	8.435.951	65.558	8.179.274	127.932	63.188	228.680	49.523	178.135	1.021	
DIC	3.524.676	6.007.370	1.334.948	4.672.422	-	14.565.361	6.032.206	439.297	5.592.910	-	8.343.613	59.220	8.120.559	116.529	47.305	189.541	50.148	138.368	1.026	
2004																				
ENE	2.966.547	6.184.830	1.187.580	4.997.250	-	14.244.121	5.993.199	365.847	5.627.352	-	8.039.465	38.705	7.884.712	99.822	16.225	211.457	34.726	175.713	1.018	
FEB	3.000.853	5.920.652	1.266.062	4.654.590	-	13.816.176	5.719.791	362.952	5.356.839	-	7.891.034	41.693	7.739.476	92.951	16.913	205.352	37.363	166.970	1.019	
MAR	2.785.732	6.164.649	1.191.029	4.973.620	-	13.413.934	5.466.948	357.098	5.109.850	-	7.751.436	32.800	7.634.956	82.974	706	195.549	34.942	159.586	1.021	
ABR	2.941.903	5.817.667	1.127.610	4.690.057	-	13.008.561	5.179.199	364.906	4.811.821	-	7.630.163	32.293	7.516.884	72.943	8.043	199.199	31.470	166.705	1.024	
MAY	2.924.533	6.203.188	1.243.210	4.959.978	-	13.162.369	5.161.068	352.660	4.798.690	-	7.806.804	53.751	7.620.846	71.076	61.130	194.497	51.400	142.068	1.030	
JUN	3.072.095	5.435.995	1.301.311	4.134.684	-	13.019.352	4.280.492	448.764	3.797.300	-	8.535.761	99.335	8.345.878	58.132	32.416	203.099	34.786	167.282	1.031	

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Bancos Comerciales y Banco Central de Bolivia.

(2) Hasta noviembre de 1987 esta cuenta estaba conformada solamente por cuentas corrientes, después se agregaron los depósitos vista y cheques certificados

(3) Incluye otros vista y otros plazo y Certificados de Devolución de Depósitos (CDD).

CUADRO N° 2.03-P

**BALANCE CONSOLIDADO DEL SISTEMA MONETARIO <sup>(1)</sup>**

**PASIVO**

← continuación

(En miles de bolivianos)

Saldos a fin de:	D E P Ó S I T O S D E L S E C T O R P Ú B L I C O																D E P Ó S I T O S			Obligaciones con otras cuentas de pasivo <sup>(3)</sup>	Capital y Reservas <sup>(4)</sup>	
	TOTAL	Gobierno Central				Seguridad Social				Gobiernos Locales y Regionales				Empresas Públicas				Bancos Especializados <sup>(2)</sup>	Organismos Internacionales			Exterior a Mediano y Largo Plazo
		TOTAL	MN	ME	MV	TOTAL	MN	ME	MV	TOTAL	MN	ME	MV	TOTAL	MN	ME	MV					
1997	4.047.850	3.213.033	1.222.828	1.567.970	422.235	91.308	89.212	-	2.096	331.023	191.867	139.155	-	412.486	304.932	107.554	-	1.277.389	89.861	3.790.279	10.123.135	3.998.347
1998	4.135.433	3.259.439	1.242.991	1.528.433	488.015	177.367	175.193	-	2.174	461.660	335.103	126.557	-	236.967	167.528	69.439	-	1.323.348	117.774	4.056.933	12.033.222	5.120.988
1999	4.463.500	3.332.659	1.157.410	1.715.739	459.510	251.313	250.697	-	615	469.402	224.960	244.443	-	410.126	212.483	197.643	-	1.837.885	140.263	3.999.471	5.066.550	5.347.112
2000	4.448.204	3.419.753	1.316.493	1.858.549	244.711	256.199	255.600	-	599	486.454	403.302	83.152	-	285.798	213.236	72.562	-	1.599.783	161.091	3.291.092	5.983.045	5.918.397
2001	4.921.812	3.587.118	1.440.553	1.896.686	249.879	169.458	168.834	-	624	684.828	557.635	127.193	-	480.408	388.474	91.933	-	2.753.861	189.070	2.724.397	6.495.593	6.718.090
2002	4.398.923	3.231.603	1.304.796	1.683.714	243.093	108.263	107.578	-	686	898.438	789.737	108.702	-	160.618	82.527	78.091	-	2.978.636	214.814	1.549.502	6.877.305	8.511.979
2003																						
ENE	4.437.027	3.224.211	1.201.267	1.774.812	248.132	122.594	121.904	-	690	926.400	819.429	106.971	-	163.822	86.151	77.671	-	2.957.555	218.888	1.527.679	6.989.072	8.747.030
FEB	4.648.540	3.433.133	1.313.858	1.869.884	249.391	128.109	127.417	-	692	942.394	830.975	111.419	-	144.904	67.808	77.096	-	2.960.568	208.715	1.516.618	7.071.088	8.681.097
MAR	4.511.236	3.206.380	1.163.161	1.792.895	250.325	148.125	147.430	-	695	1.015.341	868.300	147.041	-	141.390	64.261	77.129	-	3.002.095	215.543	1.514.642	7.431.573	8.294.528
ABR	4.893.272	3.569.371	1.493.900	1.822.955	252.516	144.704	144.008	-	696	1.044.074	898.269	145.805	-	135.123	65.578	69.545	-	2.980.253	215.306	1.492.799	7.510.188	8.184.916
MAY	4.582.086	3.148.780	1.257.514	1.638.049	253.217	144.441	143.744	-	698	1.143.978	954.891	189.087	-	144.887	74.819	70.068	-	3.041.379	220.483	1.507.757	7.404.615	8.426.186
JUN	5.108.196	3.667.348	1.236.724	2.186.904	243.720	167.827	167.127	-	700	1.125.630	953.883	171.746	-	147.392	80.962	66.430	-	3.080.104	221.396	1.493.900	7.331.325	8.385.555
JUL	4.797.934	3.408.169	1.359.098	1.804.056	245.016	152.050	151.508	-	542	1.094.392	946.909	147.483	-	143.323	101.563	41.760	-	3.157.315	224.948	1.492.398	7.153.705	8.554.060
AGO	4.717.886	3.282.150	1.313.037	1.723.669	245.445	176.108	175.563	-	544	1.122.187	978.156	144.032	-	137.441	99.749	37.691	-	3.158.756	228.777	1.425.473	7.344.925	8.791.340
SEP	4.949.183	3.472.617	1.006.546	2.220.957	245.114	191.044	190.498	-	546	1.146.842	989.408	157.435	-	138.679	102.522	36.157	-	3.221.502	229.936	1.441.545	7.348.259	8.883.579
OCT	4.665.374	3.156.529	1.179.654	1.728.636	248.239	174.127	173.580	-	547	1.204.264	970.258	234.005	-	130.453	93.811	36.642	-	3.423.510	232.599	1.456.783	7.526.123	8.951.673
NOV	4.844.395	3.236.855	1.132.932	1.871.210	232.712	168.277	167.728	-	549	1.312.201	1.071.069	241.132	-	127.062	90.693	36.370	-	3.059.561	231.985	1.448.811	7.413.854	9.109.784
DIC	5.061.429	3.562.334	972.738	2.382.414	207.181	185.455	185.069	-	385	1.194.276	921.046	273.230	-	119.365	85.589	33.776	-	2.868.487	228.134	1.470.311	7.470.385	9.353.404
2004																						
ENE	4.915.728	3.355.302	1.322.254	1.830.206	202.842	188.507	188.121	-	386	1.260.088	995.322	264.766	-	111.831	78.803	33.028	-	2.837.233	229.330	1.480.677	7.498.368	9.274.802
FEB	5.006.503	3.381.189	1.283.636	1.894.884	202.668	213.784	213.397	-	387	1.291.745	996.008	295.737	-	119.785	85.976	33.809	-	2.856.777	233.370	1.462.194	7.352.463	9.234.035
MAR	5.443.499	3.700.218	1.453.466	2.045.870	200.882	242.162	241.774	-	388	1.380.889	1.044.768	336.122	-	120.230	104.118	16.112	-	2.867.718	240.458	1.485.937	7.408.512	9.375.692
ABR	5.532.272	3.755.407	1.583.477	1.974.754	197.175	261.928	261.539	-	389	1.393.309	1.083.272	310.036	-	121.628	102.763	18.866	-	2.824.679	242.824	1.478.267	7.293.994	9.162.223
MAY	5.452.846	3.455.762	1.285.763	1.970.487	199.513	334.234	333.845	-	389	1.497.463	1.200.230	297.233	-	165.387	145.761	19.626	-	2.817.982	247.428	1.490.750	7.324.816	9.220.317
JUN	5.880.748	3.870.896	1.534.568	2.128.155	208.173	346.873	346.482	-	390	1.495.532	1.210.710	284.822	-	167.448	148.309	19.139	-	2.848.530	245.595	689.371	7.196.362	9.131.319

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - ÁREA MONETARIA Y FISCAL

NOTAS : (1) Banco Central de Bolivia y Bancos Comerciales

(2) Incluye obligaciones con Bancos de Segundo Piso y con FONDESIF

(3) Incluye depósitos restringidos

(4) Incluye cuentas netas de resultados

CUADRO N° 2.04-A

## BALANCE DEL BANCO CENTRAL DE BOLIVIA

ACTIVO											(En miles de bolivianos)		
Saldos a fin de:	RESERVAS INTERNACIONALES BRUTAS				APORTES A ORGANISMOS INTERNACIONALES	CRÉDITO AL SECTOR PÚBLICO			CRÉDITO AL SECTOR FINANCIERO			OTRAS CUENTAS DE ACTIVO <sup>(2)</sup>	TOTAL ACTIVO Y PASIVO
	TOTAL	Oro	Divisas	Otros Activos <sup>(1)</sup>		TOTAL	Gobierno Central	Empresas Públicas	TOTAL	Bancos Comerciales y en Liquidación Especializados y otras Entidades Financieras			
1997	6.376.067	212.436	4.766.891	1.396.740	649.760	3.445.309	3.445.309	-	2.896.439	2.666.621	229.818	8.863.178	22.230.754
1998	6.727.461	1.448.640	3.886.932	1.391.889	683.703	3.566.679	3.566.679	-	3.089.706	2.726.695	363.011	8.692.721	22.760.270
1999 <sup>(3)</sup>	7.311.574	1.554.580	3.318.266	2.438.728	732.573	4.056.974	4.056.974	-	3.375.461	2.793.364	582.097	719.812	16.196.394
2000	7.398.952	1.561.781	2.629.352	3.207.819	789.071	4.660.549	4.660.549	-	2.707.238	2.224.362	482.876	998.120	16.553.929
2001	7.690.000	1.767.888	2.339.689	3.582.423	850.390	5.436.458	5.436.458	-	2.617.547	2.235.110	382.438	1.047.888	17.642.284
2002	6.709.144	2.366.965	2.360.839	1.981.340	946.136	6.492.060	6.492.060	-	2.500.686	2.264.650	236.036	933.800	17.581.825
2003													
ENE	6.998.816	2.522.890	1.422.709	3.053.217	952.460	6.535.786	6.535.786	-	2.479.824	2.249.396	230.428	952.501	17.919.387
FEB	5.819.461	2.417.576	1.952.732	1.449.153	954.990	6.939.062	6.939.062	-	2.784.940	2.471.648	313.293	950.824	17.449.278
MAR	5.845.484	2.286.007	2.107.526	1.451.952	958.785	6.877.205	6.877.205	-	2.544.043	2.282.219	261.824	945.943	17.171.460
ABR	6.528.693	2.293.510	2.055.983	2.179.200	960.050	6.893.482	6.893.482	-	2.542.654	2.278.481	264.173	960.132	17.885.011
MAY	6.484.110	2.519.034	1.543.715	2.421.362	962.580	6.912.799	6.912.799	-	2.559.586	2.296.039	263.547	981.222	17.900.297
JUN	7.319.923	2.406.436	2.287.631	2.625.856	1.042.774	6.939.006	6.939.006	-	2.496.223	2.270.473	225.750	973.938	18.771.863
JUL	7.496.224	2.501.141	1.237.318	3.757.764	1.046.869	6.910.359	6.910.359	-	2.472.163	2.271.572	200.591	974.189	18.899.804
AGO	7.417.484	2.598.603	844.948	3.973.933	1.066.862	6.883.797	6.883.797	-	2.510.656	2.284.340	226.315	961.370	18.840.168
SEP	7.776.966	2.690.752	1.081.242	4.004.973	1.069.629	6.803.152	6.803.152	-	2.519.607	2.288.022	231.585	989.022	19.158.378
OCT	8.774.877	2.729.831	3.080.910	2.964.136	1.072.397	6.988.649	6.988.649	-	2.698.735	2.529.536	169.199	986.067	20.520.725
NOV	7.850.527	2.800.461	1.601.888	3.448.179	1.075.164	7.244.270	7.244.270	-	2.492.560	2.344.281	148.279	978.045	19.640.566
DIC	8.571.642	2.966.966	2.452.256	3.152.421	1.082.083	7.252.575	7.252.575	-	2.497.080	2.326.422	170.658	1.029.077	20.432.457
2004													
ENE	7.952.113	2.899.407	1.130.448	3.922.258	1.084.850	7.294.254	7.294.254	-	2.496.802	2.328.140	168.662	1.025.307	19.853.326
FEB	7.707.080	2.814.015	1.142.809	3.750.255	1.086.234	7.392.502	7.392.502	-	2.551.615	2.347.644	203.971	1.022.403	19.759.834
MAR	7.909.396	3.025.289	1.229.089	3.655.018	1.090.385	7.332.545	7.332.545	-	2.611.810	2.388.289	223.521	1.027.416	19.971.552
ABR	7.065.351	2.785.666	1.072.290	3.207.395	1.091.769	7.688.119	7.688.119	-	2.924.422	2.668.465	255.957	1.005.804	19.775.466
MAY	7.276.850	2.833.140	1.130.443	3.313.267	1.093.153	7.706.146	7.706.146	-	2.651.597	2.420.689	230.908	1.014.934	19.742.680
JUN	7.249.975	2.831.821	827.320	3.590.833	1.095.920	7.897.110	7.897.110	-	2.473.964	2.610.292	(136.328)	954.929	19.671.898

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Incluye las siguientes cuentas con el exterior (títulos y valores, préstamos, tenencias DEG, pesos andinos, convenios y adeudos exportación gas)

(2) Incluye inversiones, activos fijos y diferencias cambiarias por cobrar

(3) Modificaciones en otras cuentas por implementación del nuevo sistema de contabilidad CONTIN



CUADRO N° 2.04-P

**BALANCE DEL BANCO CENTRAL DE BOLIVIA**

(En miles de bolivianos)

**PASIVO**

→ continúa

Saldos a fin de:	EMISIÓN	DEPÓSITOS BANCARIOS			OBLIGACIONES EXTERNAS A CORTO PLAZO			DEPÓSITO DE ORGANISMOS INTERNACIONALES	OBLIGACIONES EXTERNAS A MEDIANO Y LARGO PLAZO	OTRAS CUENTAS PASIVO(3)	CDD			CAPITAL Y RESERVAS(4)
		TOTAL(1)	Comerciales	Especializados y OEF	TOTAL	Giros sobre el FMI	Con Bancos y Otros Organismos(2)				TOTAL	ME	MV	
1997	2.157.146	2.583.777	2.339.780	243.997	662.055	1.267.126	(605.070)	89.861	2.636.855	7.492.036	-	-	-	2.708.556
1998	2.418.574	1.149.852	992.214	157.638	729.818	1.418.239	(688.421)	117.774	2.454.840	8.507.150	154.391	154.391	-	3.220.983
1999	2.419.178	1.870.084	1.555.605	314.479	651.976	1.402.628	(750.652)	140.263	2.406.988	205.680	257.502	257.502	-	3.876.746
2000	2.424.155	2.078.364	1.824.930	253.434	477.942	1.330.887	(852.944)	161.091	2.211.828	192.811	168.310	168.310	-	4.507.530
2001	2.700.240	2.128.345	1.828.952	299.392	352.858	1.333.596	(980.738)	189.070	1.787.597	199.761	105.228	105.228	-	5.396.028
2002	3.037.421	1.749.712	1.539.558	210.154	322.395	1.456.695	(1.134.300)	214.814	875.790	170.863	3.645	3.645	-	6.905.262
2003														
ENE	2.522.878	2.297.321	2.103.981	193.340	345.520	1.487.065	(1.141.545)	218.898	861.714	199.119	3.570	3.570	-	7.113.163
FEB	2.597.043	1.625.165	1.432.965	192.200	348.283	1.491.517	(1.143.233)	208.715	862.467	202.212	2.426	2.426	-	7.039.486
MAR	2.443.956	1.845.460	1.648.595	196.866	320.474	1.469.601	(1.149.127)	215.543	861.123	202.374	2.436	2.436	-	6.863.421
ABR	2.510.696	1.774.318	1.586.598	187.720	768.603	1.914.707	(1.146.104)	215.306	860.369	203.834	2.439	2.439	-	6.878.422
MAY	2.563.887	1.634.310	1.362.846	271.464	752.977	1.947.624	(1.194.647)	220.483	879.224	210.912	2.445	2.445	-	7.124.198
JUN	2.658.654	2.013.559	1.692.687	320.872	691.969	1.885.396	(1.193.427)	221.396	876.516	207.913	2.341	2.341	-	7.063.488
JUL	2.713.211	2.136.477	1.742.513	393.964	819.438	2.016.657	(1.197.218)	224.948	878.321	197.847	2.351	2.351	-	7.203.653
AGO	2.739.069	1.993.314	1.606.054	387.261	779.134	1.984.425	(1.205.290)	228.777	818.166	222.246	1.966	1.966	-	7.409.136
SEP	2.749.365	1.951.959	1.497.999	453.959	808.067	2.016.153	(1.208.087)	229.936	845.364	201.601	1.961	1.961	-	7.480.548
OCT	2.882.273	3.262.712	2.596.586	666.126	949.661	2.159.318	(1.209.657)	232.599	853.563	206.363	1.966	1.966	-	7.530.565
NOV	2.908.994	2.113.443	1.676.864	436.578	934.592	2.150.137	(1.215.945)	231.985	857.104	204.232	624	624	-	7.614.861
DIC	3.524.676	1.878.802	1.644.964	233.838	940.533	2.165.853	(1.225.320)	228.134	873.618	82.286	382	382	-	7.913.907
2004														
ENE	2.966.547	2.015.964	1.789.140	226.824	956.845	2.183.640	(1.226.795)	229.330	875.735	88.751	383	383	-	7.884.593
FEB	3.000.853	1.847.354	1.600.341	247.012	947.041	2.173.091	(1.226.050)	233.370	872.260	90.332	377	377	-	7.836.709
MAR	2.785.732	1.767.836	1.515.961	251.875	905.115	2.136.982	(1.231.866)	240.458	835.077	91.731	379	379	-	8.039.209
ABR	2.941.903	1.654.681	1.409.374	245.307	821.468	2.056.887	(1.235.419)	242.824	816.811	84.915	379	379	-	7.868.415
MAY	2.924.533	1.506.276	1.292.782	213.494	817.346	2.078.123	(1.260.777)	247.428	831.624	144.853	380	380	-	7.886.807
JUN	3.072.095	1.610.868	1.425.078	185.790	876.325	2.147.047	(1.270.721)	245.595	47.062	83.204	381	381	-	7.988.809

← continuación

SalDOS a fin de:	DEPÓSITOS DEL SECTOR PÚBLICO													
	TOTAL	GOBIERNO CENTRAL			SEGURIDAD SOCIAL			GOBIERNOS LOCALES Y REGIONALES			EMPRESAS PÚBLICAS			
		TOTAL	MN	ME	MV	TOTAL	MN	MV	TOTAL	MN	ME	TOTAL	MN	ME
1997	3.900.468	3.065.651	1.076.075	1.567.341	422.235	91.308	89.212	2.096	331.023	191.867	139.155	412.486	304.932	107.554
1998	4.006.888	3.130.894	1.119.662	1.523.217	488.015	177.367	175.193	2.174	461.660	335.103	126.557	236.967	167.528	69.439
1999	4.367.979	3.237.138	1.070.892	1.706.736	459.510	251.313	250.697	615	469.402	224.960	244.443	410.126	212.483	197.643
2000	4.331.897	3.303.446	1.211.071	1.847.664	244.711	256.199	255.600	599	486.454	403.302	83.152	285.798	213.236	72.562
2001	4.783.158	3.448.464	1.360.173	1.838.412	249.879	169.458	168.834	624	684.828	557.635	127.193	480.408	388.474	91.933
2002	4.301.923	3.134.603	1.208.665	1.682.845	243.093	108.263	107.578	686	898.438	789.737	108.702	160.618	82.527	78.091
2003														
ENE	4.357.203	3.144.387	1.121.859	1.774.396	248.132	122.594	121.904	690	926.400	819.429	106.971	163.822	86.151	77.671
FEB	4.563.481	3.348.074	1.229.242	1.869.441	249.391	128.109	127.417	692	942.394	830.975	111.419	144.904	67.808	77.096
MAR	4.416.673	3.111.817	1.069.079	1.792.414	250.325	148.125	147.430	695	1.015.341	868.300	147.041	141.390	64.261	77.129
ABR	4.671.023	3.347.122	1.272.058	1.822.548	252.516	144.704	144.008	696	1.044.074	898.269	145.805	135.123	65.578	69.545
MAY	4.511.860	3.078.554	1.187.673	1.637.664	253.217	144.441	143.744	698	1.143.978	954.891	189.087	144.887	74.819	70.068
JUN	5.036.027	3.595.179	1.164.973	2.186.486	243.720	167.827	167.127	700	1.125.630	953.883	171.746	147.392	80.962	66.430
JUL	4.724.157	3.334.392	1.285.787	1.803.590	245.016	152.050	151.508	542	1.094.392	946.909	147.483	143.323	101.563	41.760
AGO	4.648.369	3.212.633	1.244.465	1.722.724	245.445	176.108	175.563	544	1.122.187	978.156	144.032	137.441	99.749	37.691
SEP	4.889.577	3.413.011	1.121.859	1.774.396	248.132	122.594	121.904	690	1.146.842	989.408	157.435	138.679	102.522	36.157
OCT	4.601.024	3.092.179	1.116.405	1.727.535	248.239	174.127	173.880	547	1.204.264	970.258	234.005	130.453	93.811	36.642
NOV	4.774.731	3.167.191	1.064.054	1.870.424	232.712	168.277	167.728	549	1.312.201	1.071.069	241.132	127.062	90.693	36.370
DIC	4.990.119	3.491.024	902.576	2.381.266	207.181	185.455	185.069	385	1.194.276	921.046	273.230	119.365	85.589	33.776
2004														
ENE	4.835.179	3.274.753	1.242.460	1.829.451	202.842	188.507	188.121	386	1.260.088	995.322	264.766	111.831	78.803	33.028
FEB	4.931.537	3.306.223	1.209.445	1.894.109	202.668	213.784	213.397	387	1.291.745	996.008	295.737	119.785	85.976	33.809
MAR	5.306.016	3.562.735	1.316.889	2.044.964	200.882	242.162	241.774	388	1.380.889	1.044.768	336.122	120.230	104.118	16.112
ABR	5.344.070	3.567.205	1.395.958	1.974.071	197.175	261.928	261.539	389	1.393.309	1.083.272	310.036	121.628	102.763	18.866
MAY	5.383.433	3.386.349	1.217.060	1.969.777	199.513	334.234	333.845	389	1.497.463	1.200.230	297.233	165.387	145.761	19.626
JUN	5.747.559	3.737.707	1.402.325	2.127.209	208.173	346.873	346.482	390	1.495.532	1.210.710	284.822	167.448	148.309	19.139

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Incluye encaje legal, depósitos vista en el BCB y otros depósitos en el BCB

(2) La variación presentada a partir de enero de 1989 se debe a la nueva adecuación de cuentas del Sistema Bancario

(3) Incluye otros acreedores, diferencias cambiarias por pagar y provisiones

(4) Incluye cuentas netas de resultado

OEF = Otras Entidades Financieras

CUADRO N° 2.05-A

## BALANCE CONSOLIDADO DE BANCOS COMERCIALES <sup>(1)</sup>

ACTIVO														(En miles de bolivianos)		
Saldo a fin de:	DISPONIBLE				ACTIVOS INTERNA- CIONALES	FINANCIAMIENTO AL SECTOR PRIVADO						CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO <sup>(4)</sup>	TOTAL ACTIVO Y PASIVO		
	TOTAL	Caja	BCB <sup>(2)</sup>	Otros Bancos		TOTAL	Crédito				Inversiones					
							Total	Vigente	Con atraso hasta 30 días	Vencida					Ejecución <sup>(3)</sup>	
1997	3.647.399	96.198	2.318.404	1.232.797	699.117	20.884.384	20.721.818	18.145.464	592.376	1.983.978	162.566	1.592.758	2.477.800	29.301.458		
1998	2.250.414	225.687	1.052.989	971.738	2.266.187	25.860.122	25.717.864	22.916.630	696.250	2.104.984	142.258	1.322.247	2.476.740	34.175.710		
1999	2.930.043	246.545	1.243.121	1.440.377	2.776.061	26.919.177	26.768.524	22.483.985	-	1.245.008	3.039.531	150.653	925.227	36.511.363		
2000	3.354.202	234.930	1.561.651	1.557.621	3.479.341	26.119.838	25.970.738	20.287.025	296.392	1.434.799	3.952.522	149.100	1.053.368	36.907.250		
2001	3.232.075	278.505	1.550.220	1.403.350	4.680.536	23.859.107	23.627.092	17.285.395	379.585	1.396.126	4.565.986	232.015	1.567.381	37.264.767		
2002	2.947.565	329.953	1.422.710	1.194.902	4.468.130	23.723.465	23.228.793	16.538.533	-	1.285.423	5.404.837	494.672	1.667.241	37.050.385		
2003																
ENE	3.338.314	200.980	1.908.518	1.228.816	4.063.729	23.600.724	22.998.905	16.170.946	-	1.309.495	5.518.464	601.819	1.825.452	37.083.351		
FEB	2.681.210	217.926	1.154.413	1.308.871	4.040.378	23.362.501	22.759.581	15.830.097	-	1.414.306	5.515.178	602.920	1.861.087	36.199.897		
MAR	2.860.423	248.306	1.373.093	1.239.024	3.952.213	23.551.726	22.979.182	15.896.528	-	1.602.854	5.479.800	572.544	1.834.309	36.434.641		
ABR	2.907.691	196.711	1.364.904	1.346.076	4.080.192	23.560.142	23.009.621	15.863.430	-	1.502.074	5.644.117	550.521	1.776.014	36.529.390		
MAY	2.752.872	196.615	1.256.470	1.299.787	4.069.753	23.868.938	23.318.747	16.214.079	-	1.443.357	5.661.311	550.191	1.792.344	36.701.329		
JUN	3.001.671	243.088	1.459.955	1.298.628	3.981.370	23.698.811	23.168.069	16.200.481	-	1.349.633	5.617.955	530.742	1.898.283	36.716.192		
JUL	2.874.566	235.535	1.348.641	1.290.390	4.229.599	23.749.266	23.231.047	16.249.790	-	1.274.422	5.706.835	518.219	2.009.430	36.933.086		
AGO	2.806.903	245.914	1.160.438	1.400.551	4.345.496	23.759.792	23.266.282	16.187.195	-	1.348.095	5.730.992	493.510	2.130.386	37.208.531		
SEP	2.649.721	267.817	1.166.896	1.215.008	4.588.832	23.677.966	23.370.402	16.574.457	-	1.266.089	5.529.856	307.564	2.114.475	37.267.767		
OCT	3.625.843	225.281	2.330.551	1.070.011	2.556.604	23.702.480	23.245.088	16.554.514	-	1.217.445	5.473.129	457.392	1.838.861	36.094.992		
NOV	2.802.738	231.378	1.458.640	1.112.720	3.501.859	23.674.405	23.228.952	16.518.500	-	1.249.946	5.460.506	445.453	1.610.637	35.917.253		
DIC	2.815.103	293.568	1.495.286	1.026.249	4.254.633	23.599.863	23.169.558	16.676.893	-	1.181.241	5.311.424	430.305	1.615.276	36.700.705		
2004																
ENE	2.963.574	244.700	1.628.227	1.090.647	4.072.736	23.197.798	22.899.157	16.283.115	-	1.286.307	5.329.735	298.641	1.687.393	36.326.588		
FEB	2.807.181	264.241	1.407.578	1.135.362	3.753.262	23.067.998	22.777.661	16.057.265	-	1.353.330	5.367.066	290.337	1.748.462	35.570.485		
MAR	2.591.466	257.711	1.278.977	1.054.778	4.031.003	23.035.212	22.748.201	16.014.423	-	1.390.246	5.343.532	287.011	1.798.173	35.616.417		
ABR	2.491.628	234.712	1.252.967	1.003.949	3.757.098	23.139.786	22.877.450	16.180.550	-	1.338.809	5.358.091	262.336	1.590.015	35.026.861		
MAY	2.482.716	279.491	1.221.328	981.897	4.215.741	23.006.686	22.732.607	16.033.104	-	1.289.028	5.410.475	274.079	1.438.378	35.251.554		
JUN	2.689.960	257.022	1.335.968	1.096.970	3.423.552	22.889.463	22.617.748	16.096.039	-	1.353.980	5.167.729	271.715	1.539.789	34.540.070		

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO B32Y FISCAL

NOTAS : (1) Privados y del Estado.

(2) No incluye BCB dólares convenio, por no ser activo disponible en el BCB

(3) Hasta noviembre de 1987, la cartera en ejecución estaba incluida en la cartera en mora

(4) Incluye activos fijos y otras cuentas por cobrar

**BALANCE CONSOLIDADO DE BANCOS COMERCIALES<sup>(1)</sup>**

(En miles de bolivianos)

→ continúa

**PASIVO**

Saldo a fin de:	OBLIGACIONES CON EL SECTOR PRIVADO																		
	TOTAL	DEPÓSITOS VISTA				CAJA DE AHORROS					DEPÓSITOS A PLAZO FIJO				OTRAS OBLIGACIONES <sup>(2)</sup>				
		TOTAL	MN	ME	MV	TOTAL	TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME
1997	16.826.424	3.686.296	1.011.139	2.670.927	4.230	13.140.128	3.038.360	234.324	2.801.039	2.997	9.914.721	122.108	9.529.219	263.394	-	187.047	35.734	151.088	225
1998	19.128.007	4.158.496	1.092.478	3.066.007	11	14.969.511	3.578.125	249.617	3.325.725	2.783	11.140.710	134.335	10.851.888	154.487	-	250.676	31.546	191.698	27.432
1999	19.949.542	3.735.163	995.036	2.740.115	12	16.214.379	3.804.947	281.791	3.520.859	2.297	12.189.679	122.929	11.930.657	136.093	-	219.753	36.327	182.296	1.130
2000	20.792.659	4.230.588	1.111.815	3.118.773	-	16.562.071	4.515.872	284.788	4.231.084	-	11.855.569	120.212	11.619.586	115.771	-	190.630	38.099	151.709	822
2001	21.417.553	5.133.629	1.309.999	3.823.630	-	16.283.924	5.522.097	387.463	5.134.634	-	10.561.365	94.192	10.069.295	397.878	-	200.462	43.192	156.393	877
2002	20.515.230	5.433.488	1.227.190	4.206.298	-	15.081.742	4.881.322	322.529	4.558.793	-	9.969.352	52.180	9.666.038	234.986	16.148	231.068	43.803	186.301	964
2003																			
ENE	20.766.704	5.377.291	1.060.206	4.317.085	-	15.389.413	5.175.560	323.047	4.852.514	-	10.031.058	56.058	9.717.575	222.824	34.602	182.795	32.862	148.963	970
FEB	19.630.855	4.873.755	1.003.473	3.870.283	-	14.757.100	4.809.950	331.107	4.478.843	-	9.771.099	56.212	9.433.471	222.473	58.943	176.051	34.804	140.274	973
MAR	19.775.484	5.060.564	1.050.241	4.010.323	-	14.714.920	4.874.421	320.380	4.554.041	-	9.585.252	55.890	9.237.690	223.143	68.529	255.247	35.021	219.249	977
ABR	19.818.627	5.119.306	964.148	4.155.158	-	14.699.322	5.033.002	313.649	4.719.353	-	9.468.352	58.672	9.071.237	235.409	103.035	197.967	40.829	156.160	978
MAY	20.272.675	5.381.237	1.032.011	4.349.226	-	14.891.438	5.251.295	327.950	4.923.346	-	9.464.925	96.937	9.033.690	240.531	93.766	175.218	34.791	139.406	1.021
JUN	20.504.063	5.503.737	1.138.280	4.365.457	-	15.000.327	5.347.182	324.043	5.023.139	-	9.453.813	138.358	8.978.907	230.088	106.640	199.332	41.237	157.075	1.020
JUL	20.908.536	5.866.214	1.158.508	4.707.706	-	15.042.322	5.556.921	369.593	5.187.328	-	9.279.472	147.569	8.862.308	207.103	62.491	205.929	38.710	166.212	1.008
AGO	20.984.533	5.914.756	1.136.367	4.778.389	-	15.069.777	5.616.788	384.771	5.232.017	-	9.258.946	110.199	8.890.955	202.471	55.322	194.042	36.227	156.803	1.013
SEP	21.214.513	6.088.458	1.207.162	4.881.296	-	15.126.054	5.756.355	354.754	5.201.601	-	9.096.527	85.823	8.798.735	141.422	70.546	273.173	53.584	218.578	1.011
OCT	19.730.838	5.471.572	1.182.679	4.288.893	-	14.259.266	5.414.708	384.291	5.030.416	-	8.633.396	73.750	8.356.694	132.202	70.749	211.162	42.803	167.344	1.014
NOV	19.951.746	5.781.405	1.247.795	4.533.610	-	14.170.342	5.506.335	356.849	5.149.486	-	8.435.951	65.558	8.179.274	127.932	63.188	228.055	49.523	177.511	1.021
DIC	20.572.349	6.007.370	1.334.948	4.672.422	-	14.564.979	6.032.206	439.297	5.592.910	-	8.343.613	59.220	8.120.559	116.529	47.305	189.160	50.148	137.986	1.026
2004																			
ENE	20.428.568	6.184.830	1.187.580	4.997.250	-	14.243.738	5.993.199	365.847	5.627.352	-	8.039.465	38.705	7.884.712	99.822	16.225	211.074	34.726	175.330	1.018
FEB	19.736.451	5.920.652	1.266.062	4.654.590	-	13.815.799	5.719.791	362.952	5.356.839	-	7.891.034	41.693	7.739.476	92.951	16.913	204.974	37.363	166.593	1.019
MAR	19.578.204	6.164.649	1.191.029	4.973.620	-	13.413.555	5.466.948	357.098	5.109.850	-	7.751.436	32.800	7.634.956	82.974	7.06	195.170	34.942	159.207	1.021
ABR	18.825.849	5.817.667	1.127.610	4.690.057	-	13.008.182	5.179.199	364.906	4.811.821	2.472	7.630.163	32.293	7.516.884	72.943	8.043	198.820	31.470	166.326	1.024
MAY	19.365.177	6.203.188	1.243.210	4.959.978	-	13.161.989	5.161.068	352.660	4.798.690	9.718	7.806.804	53.751	7.620.846	71.076	61.130	194.117	51.400	141.688	1.030
JUN	18.454.966	5.435.995	1.301.311	4.134.684	-	13.018.971	4.280.492	448.764	3.797.300	34.427	8.535.761	99.335	8.345.878	58.132	32.416	202.718	34.786	166.901	1.031

← continuación

Saldo a fin de:	OBLIGACIONES										OTRAS CUENTAS DE PASIVO <sup>(3)</sup>	CAPITAL Y RESERVAS <sup>(4)</sup>
	CON BANCOS			CON EL SECTOR PÚBLICO				A CORTO PLAZO	EXTERNAS A MEDIANO Y LARGO PLAZO			
	TOTAL	BCB	COMER- CIALES	ESPECIALIZADOS	TOTAL	MN	ME					
1997	4.536.656	2.937.642	565.622	1.033.392	147.382	146.753	629	-	2.716.682	1.153.424	2.631.099	1.289.791
1998	4.527.277	2.733.594	627.973	1.165.710	128.545	123.329	5.216	-	3.363.711	1.602.093	3.526.072	1.900.005
1999	5.674.878	3.167.958	983.514	1.523.406	95.521	86.518	9.003	-	2.867.703	1.592.483	4.860.870	1.470.366
2000	5.849.348	3.308.316	1.194.683	1.346.349	116.307	105.422	10.885	-	1.868.571	1.079.264	5.790.234	1.410.867
2001	6.626.600	3.213.587	958.544	2.454.469	138.654	80.380	58.274	-	527.266	936.800	6.295.832	1.322.062
2002												
2002	6.768.449	3.152.320	847.647	2.768.482	97.000	96.131	869	-	682.835	673.712	6.706.442	1.606.717
2003												
ENE	6.811.123	3.124.830	922.078	2.764.215	79.824	79.408	416	-	335.915	665.965	6.789.953	1.633.867
FEB	6.982.981	3.251.310	963.303	2.768.368	85.059	84.616	443	-	336.364	654.151	6.868.876	1.641.611
MAR	6.906.579	3.072.905	1.028.445	2.805.229	94.563	94.082	481	-	344.190	653.519	7.229.199	1.431.107
ABR	6.955.090	3.062.046	1.100.511	2.792.533	222.249	221.842	407	-	288.146	632.430	7.306.554	1.306.494
MAY	6.924.525	3.060.333	1.094.277	2.769.915	70.226	69.841	385	-	309.679	628.533	7.193.703	1.301.988
JUN	6.763.154	3.017.726	986.196	2.759.232	72.169	71.751	418	-	313.943	617.384	7.123.412	1.322.067
JUL	6.790.698	3.016.465	1.010.882	2.763.351	73.777	73.311	466	-	239.133	614.077	6.955.858	1.351.007
AGO	6.854.827	3.025.945	1.057.387	2.771.495	69.517	68.572	945	-	187.464	607.307	7.122.679	1.382.204
SEP	6.655.101	3.033.084	854.474	2.767.543	59.606	58.727	879	-	192.677	596.181	7.146.658	1.403.031
OCT	6.798.711	3.265.820	775.507	2.757.384	64.350	63.249	1.101	-	157.006	603.220	7.319.760	1.421.108
NOV	6.448.448	3.063.937	764.096	2.620.415	69.664	68.878	786	-	151.143	591.707	7.209.622	1.494.923
DIC	6.389.899	3.046.390	708.860	2.634.649	71.310	70.162	1.148	-	242.858	596.693	7.388.099	1.439.497
2004												
ENE	6.312.881	3.042.223	660.249	2.610.409	80.549	79.794	755	-	99.822	604.942	7.409.617	1.390.209
FEB	6.399.217	3.038.602	750.850	2.609.765	74.966	74.191	775	-	110.460	589.934	7.262.131	1.397.326
MAR	6.421.318	3.065.392	740.083	2.615.843	137.483	136.577	906	-	175.288	650.860	7.316.781	1.336.483
ABR	6.662.117	3.368.657	714.088	2.579.372	188.202	187.519	683	-	186.350	661.456	7.209.079	1.293.808
MAY	6.479.266	3.118.218	756.560	2.604.488	69.413	68.703	710	-	165.099	659.126	7.179.963	1.333.510
JUN	6.768.063	3.312.903	792.420	2.662.740	133.189	132.243	946	-	285.875	642.309	7.113.158	1.142.510

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - BALANES CONTABLES DE LOS BANCOS

ELABORACIÓN: BANCO CENTRAL DE BOLIVIA - ASESORIA DE POLÍTICA ECONOMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Privados y del Estado.

(2) Hasta noviembre de 1987 esta cuenta estaba conformada solamente por cuentas corrientes

(2) Incluye otros vista y otros plazo

(3) Incluye depósitos restringidos, otras cuentas por pagar y provisiones

(4) Incluye cuentas netas de resultados

CUADRO N° 2.06-A

## BALANCE DEL BANCO DEL ESTADO

(En miles de bolivianos)

ACTIVO	DISPONIBLE			ACTIVOS INTERNA- CIONALES	FINANCIAMIENTO AL SECTOR PRIVADO				OTRAS CUENTAS DE ACTIVO <sup>(3)</sup>	TOTAL ACTIVO Y PASIVO	
	Saldos a fin de:	TOTAL	BCB <sup>(1)</sup>		En otros Bancos	TOTAL	C r é d i t o				
							Total	Vigente			Ejecución <sup>(2)</sup>
1997	444	4	440	9.407	91.691	90.792	28	90.764	899	182.096	283.638
1998	444	4	440	9.898	96.447	95.501	29	95.472	946	186.982	293.771
1999	444	4	440	10.496	102.222	101.220	31	101.189	1.002	192.912	306.074
2000	444	4	440	11.198	109.017	107.948	33	107.915	1.069	199.889	320.548
2001	444	4	440	11.952	116.323	115.182	36	115.146	1.141	207.390	336.109
2002	444	4	440	13.128	127.703	126.451	39	126.412	1.252	219.078	360.353
2003											
ENE	444	4	440	13.216	128.552	127.291	39	127.252	1.261	219.951	362.163
FEB	444	4	440	13.251	128.892	127.628	39	127.589	1.264	220.300	362.887
MAR	444	4	440	13.303	129.402	128.133	40	128.093	1.269	220.823	363.972
ABR	444	4	440	13.321	129.572	128.301	40	128.261	1.271	220.998	364.335
MAY	444	4	440	13.356	129.912	128.638	40	128.598	1.274	221.346	365.058
JUN	444	4	440	13.409	130.421	129.142	40	129.102	1.279	221.869	366.143
JUL	444	4	440	13.461	130.930	129.646	40	129.606	1.284	222.394	367.229
AGO	444	4	440	13.532	131.610	130.319	40	130.279	1.291	223.090	368.676
SEP	444	4	440	13.566	131.949	130.655	40	130.615	1.294	223.440	369.399
OCT	444	4	440	13.602	132.290	130.993	41	130.952	1.297	223.788	370.124
NOV	444	4	440	13.637	132.630	131.329	41	131.288	1.301	224.136	370.847
DIC	444	4	440	13.725	133.479	132.170	41	132.129	1.309	225.009	372.657
2004											
ENE	444	4	440	13.759	133.818	132.506	41	132.465	1.312	225.359	373.380
FEB	444	4	440	13.777	133.988	132.674	41	132.633	1.314	225.533	373.742
MAR	444	4	440	13.830	134.498	133.179	41	133.138	1.319	226.056	374.828
ABR	444	4	440	13.848	134.668	133.347	41	133.306	1.321	226.230	375.190
MAY	444	4	440	13.865	134.837	133.515	41	133.474	1.322	226.405	375.551
JUN	444	4	440	13.900	135.177	133.851	41	133.810	1.326	226.754	376.275

FUENTE : BANCO CENTRAL DE BOLIVIA - BALANCE CONTABLE DEL BANCO DEL ESTADO

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) No incluye BCB dólares convenio, por no ser activo disponible en el BCB

(2) Hasta noviembre de 1987, la cartera en ejecución está incluida en la cartera en mora

(3) Incluye activos fijos, otras cuentas por cobrar y BCB dólares convenio

CUADRO N° 2.06-P

**BALANCE DEL BANCO DEL ESTADO <sup>(1)</sup>**

**PASIVO**

(En miles de bolivianos)

Saldos a fin de:	OBLIGACIONES		OTRAS CUENTAS DE PASIVO <sup>(2)</sup>	CAPITAL Y RESERVAS <sup>(3)</sup>
	CON EL BCB	EXTERNAS A MEDIANO Y LARGO PLAZO		
1997	36	837	152.139	130.626
1998	36	880	162.229	130.626
1999	36	933	174.479	130.626
2000	36	996	188.890	130.626
2001	36	1.063	204.384	130.626
2002	36	1.168	228.523	130.626
2003				
ENE	36	1.175	230.326	130.626
FEB	36	1.178	231.047	130.626
MAR	36	1.183	232.127	130.626
ABR	36	1.185	232.488	130.626
MAY	36	1.188	233.208	130.626
JUN	36	1.192	234.289	130.626
JUL	36	1.197	235.370	130.626
AGO	36	1.203	236.811	130.626
SEP	36	1.207	237.530	130.626
OCT	36	1.210	238.252	130.626
NOV	36	1.213	238.972	130.626
DIC	36	1.221	240.774	130.626
2004				
ENE	36	1.224	241.494	130.626
FEB	36	1.225	241.855	130.626
MAR	36	1.230	242.936	130.626
ABR	36	1.232	243.296	130.626
MAY	36	1.233	243.656	130.626
JUN	36	1.236	244.377	130.626

FUENTE : BANCO CENTRAL DE BOLIVIA - BALANCE CONTABLE DEL BANCO DEL ESTADO

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Las obligaciones con el sector privado concluyeron en 1994.

(2) Incluye depósitos restringidos, otras cuentas por pagar y provisiones

(3) Incluye cuentas netas de resultado

CUADRO N° 2.07-A

## BALANCE CONSOLIDADO DE BANCOS COMERCIALES PRIVADOS<sup>(1)</sup>

### ACTIVO

(En miles de bolivianos)

Saldo a fin de:	DISPONIBLE				ACTIVOS INTERNA- CIONALES	FINANCIAMIENTO AL SECTOR PRIVADO						CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO <sup>(4)</sup>	TOTAL ACTIVO Y PASIVO	
	TOTAL	Caja	BCB <sup>(2)</sup>	Otros Bancos		TOTAL	Crédito				Inversiones				
							Total	Vigente	Con atraso hasta 30 días	Vencido					Ejecución <sup>(3)</sup>
1997	3.646.955	96.198	2.318.400	1.232.357	689.710	20.792.693	20.631.026	18.145.436		592.376	1.893.214	161.667	1.592.758	2.295.704	29.017.820
1998	2.249.970	225.687	1.052.985	971.298	2.256.289	25.763.675	25.622.363	22.916.601		696.250	2.009.512	141.312	1.322.247	2.289.758	33.881.939
1999	2.929.599	246.545	1.243.117	1.439.937	2.765.565	26.816.955	26.667.304	22.483.954		1.245.008	2.938.342	149.651	925.227	2.767.943	36.205.289
2000	3.353.758	234.930	1.561.647	1.557.181	3.468.143	26.010.821	25.862.790	20.286.992	296.392	1.434.799	3.844.607	148.031	1.053.368	2.700.612	36.586.702
2001	3.231.631	278.505	1.550.216	1.402.910	4.668.584	23.742.784	23.511.910	17.285.359	379.585	1.396.126	4.450.840	230.874	1.567.381	3.718.278	36.928.658
2002	2.947.121	329.953	1.422.706	1.194.462	4.455.002	23.595.762	23.102.342	16.538.494	-	1.285.423	5.278.425	493.420	1.667.241	4.024.906	36.690.032
2003															
ENE	3.337.870	200.980	1.908.514	1.228.376	4.050.513	23.472.172	22.871.614	16.170.907	-	1.309.495	5.391.212	600.558	1.825.452	4.035.181	36.721.188
FEB	2.680.766	217.926	1.154.409	1.308.431	4.027.127	23.233.609	22.631.953	15.830.058	-	1.414.306	5.387.589	601.656	1.861.087	4.034.421	35.837.010
MAR	2.859.979	248.306	1.373.089	1.238.584	3.938.910	23.422.324	22.851.049	15.896.488	-	1.602.854	5.351.707	571.275	1.834.309	4.015.147	36.070.669
ABR	2.907.247	196.711	1.364.900	1.345.636	4.066.871	23.430.570	22.881.320	15.863.390	-	1.502.074	5.515.856	549.250	1.776.014	3.984.353	36.165.055
MAY	2.752.428	196.615	1.256.466	1.299.347	4.056.397	23.739.026	23.190.109	16.214.039	-	1.443.357	5.532.713	548.917	1.792.344	3.996.076	36.336.271
JUN	3.001.227	243.088	1.459.951	1.298.188	3.967.961	23.568.390	23.038.927	16.200.441	-	1.349.633	5.488.853	529.463	1.898.283	3.914.188	36.350.049
JUL	2.874.122	235.535	1.348.637	1.289.950	4.216.138	23.618.336	23.101.401	16.249.750	-	1.274.422	5.577.229	516.935	2.009.430	3.847.831	36.565.857
AGO	2.806.459	245.914	1.160.434	1.400.111	4.331.964	23.628.182	23.135.963	16.187.155	-	1.348.095	5.600.713	492.219	2.130.386	3.942.864	36.839.855
SEP	2.649.277	267.817	1.166.892	1.214.568	4.575.266	23.546.017	23.239.747	16.574.417	-	1.266.089	5.399.241	306.270	2.114.475	4.013.333	36.898.368
OCT	3.625.399	225.281	2.330.547	1.069.571	2.543.002	23.570.190	23.114.095	16.554.473	-	1.217.445	5.342.177	456.095	1.838.861	4.147.416	35.724.868
NOV	2.802.294	231.378	1.458.636	1.112.280	3.488.222	23.541.775	23.097.623	16.518.459	-	1.249.946	5.329.218	444.152	1.610.637	4.103.478	35.546.406
DIC	2.814.659	293.568	1.495.282	1.025.809	4.240.908	23.466.384	23.037.388	16.676.852	-	1.181.241	5.179.295	428.996	1.615.276	4.190.821	36.328.048
2004															
ENE	2.963.130	244.700	1.628.223	1.090.207	4.058.977	23.063.980	22.766.651	16.283.074	-	1.286.307	5.197.270	297.329	1.687.393	4.179.728	35.953.208
FEB	2.806.737	264.241	1.407.574	1.134.922	3.739.485	22.934.010	22.644.987	16.057.224	-	1.353.330	5.234.433	289.023	1.748.462	3.968.049	35.196.743
MAR	2.591.022	257.711	1.278.973	1.054.338	4.017.173	22.900.714	22.615.022	16.014.382	-	1.390.246	5.210.394	285.692	1.798.173	3.934.507	35.241.589
ABR	2.491.184	234.712	1.252.963	1.003.509	3.743.250	23.005.118	22.744.103	16.180.509	-	1.338.809	5.224.785	261.015	1.590.015	3.822.104	34.651.671
MAY	2.482.272	279.491	1.221.324	981.457	4.201.876	22.871.849	22.599.092	16.033.063	-	1.289.028	5.277.001	272.757	1.438.378	3.881.628	34.876.003
JUN	2.689.516	257.022	1.335.964	1.096.530	3.409.652	22.754.286	22.483.897	16.095.998	-	1.353.980	5.033.919	270.389	1.539.789	3.770.552	34.163.795

FUENTE : BANCO CENTRAL DE BOLIVIA - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Bancos Nacionales y Extranjeros.

(2) No incluye BCB dólares convenio, por no ser activo disponible en el BCB

(3) Hasta noviembre de 1987, la cartera en ejecución está incluida en la cartera en mora

(4) Incluye activos fijos, otras cuentas por cobrar y BCB dólares convenio

BALANCE CONSOLIDADO DE BANCOS COMERCIALES PRIVADOS <sup>(1)</sup>

(En miles de bolivianos)

PASIVO

→ continúa

Saldos a fin de:	TOTAL	DEPÓSITOS VISTA				OBLIGACIONES CON EL SECTOR PRIVADO													
		Total	MN	ME	MV	TOTAL	CAJA DE AHORROS				DEPÓSITOS A PLAZO FIJO				OTRAS OBLIGACIONES <sup>(2)</sup>				
							Total	MN	ME	MV	UFV	Total	MN	ME	MV	UFV	Total	MN	ME
1997	16.826.424	3.686.296	1.011.139	2.670.927	4.230	13.140.128	3.038.360	234.324	2.801.039	2.997	9.914.721	122.108	9.529.219	263.394	187.047	35.734	151.088	225	
1998	19.128.007	4.158.496	1.092.478	3.066.007	11	14.969.511	3.578.125	249.617	3.325.725	2.783	11.140.710	134.335	10.851.888	154.487	250.676	31.546	191.698	27.432	
1999	19.949.542	3.735.163	995.036	2.740.115	12	16.214.379	3.804.947	281.791	3.520.859	2.297	12.189.679	122.929	11.930.657	136.093	219.753	36.327	182.296	1.130	
2000	20.792.659	4.230.588	1.111.815	3.118.773	-	16.562.071	4.515.872	284.788	4.231.084	-	11.855.569	120.212	11.619.586	115.771	190.630	38.099	151.709	822	
2001	21.417.553	5.133.629	1.309.999	3.823.630	-	16.283.924	5.522.097	387.463	5.134.634	-	10.561.365	94.192	10.069.295	397.878	200.462	43.192	156.393	877	
2002	20.515.230	5.433.488	1.227.190	4.206.298	-	15.081.742	4.881.322	322.529	4.558.793	-	9.969.352	52.180	9.666.038	234.986	16.148	231.068	43.803	186.301	964
2003																			
ENE	20.766.704	5.377.291	1.060.206	4.317.085	-	15.389.413	5.175.560	323.047	4.852.514	-	10.031.058	56.058	9.717.575	222.824	34.602	182.795	32.862	148.963	970
FEB	19.630.855	4.873.755	1.003.473	3.870.283	-	14.757.100	4.809.950	331.107	4.478.843	-	9.771.099	56.212	9.433.471	222.473	58.943	176.051	34.804	140.274	973
MAR	19.775.484	5.060.564	1.050.241	4.010.323	-	14.714.920	4.874.421	320.380	4.554.041	-	9.585.252	55.890	9.237.690	223.143	68.529	255.247	35.021	219.249	977
ABR	19.818.627	5.119.306	964.148	4.155.158	-	14.699.322	5.033.002	313.649	4.719.353	-	9.468.352	58.672	9.071.237	235.409	103.035	197.967	40.829	156.160	978
MAY	20.272.675	5.381.237	1.032.011	4.349.226	-	14.891.438	5.251.295	327.950	4.923.346	-	9.464.925	96.937	9.033.690	240.531	93.766	175.218	34.791	139.406	1.021
JUN	20.504.063	5.503.737	1.138.280	4.365.457	-	15.000.327	5.347.182	324.043	5.023.139	-	9.453.813	138.358	8.978.907	230.088	106.460	199.332	41.237	157.075	1.020
JUL	20.908.536	5.866.214	1.158.508	4.707.706	-	15.042.322	5.556.921	369.593	5.187.328	-	9.279.472	147.569	8.862.308	207.103	62.491	205.929	38.710	166.212	1.008
AUG	20.984.533	5.914.756	1.136.367	4.778.389	-	15.069.777	5.616.788	384.771	5.232.017	-	9.258.946	110.199	8.890.955	202.471	55.322	194.042	36.227	156.803	1.013
SEP	21.214.513	6.088.458	1.207.162	4.881.296	-	15.126.056	5.756.355	384.254	5.401.601	-	9.096.527	85.823	8.798.735	141.422	70.546	273.173	53.584	218.578	1.011
OCT	19.730.838	5.471.572	1.182.679	4.288.893	-	14.259.266	5.414.708	384.291	5.030.416	-	8.633.396	73.750	8.356.694	132.202	70.749	211.162	42.803	167.344	1.014
NOV	19.951.746	5.781.405	1.247.795	4.533.610	-	14.170.342	5.506.335	356.849	5.149.486	-	8.435.951	65.558	8.179.274	127.932	63.188	228.055	49.523	177.511	1.021
DIC	20.572.349	6.007.370	1.334.948	4.672.422	-	14.564.979	6.032.206	439.297	5.592.910	-	8.343.613	59.220	8.120.559	116.529	47.305	189.160	50.148	137.986	1.026
2004																			
ENE	20.428.568	6.184.830	1.187.580	4.997.250	-	14.243.738	5.993.199	365.847	5.627.352	-	8.039.465	38.705	7.884.712	99.822	16.225	211.074	34.726	175.330	1.018
FEB	19.736.451	5.920.852	1.266.062	4.654.590	-	13.815.799	5.719.791	362.952	5.356.839	-	7.891.034	41.693	7.739.476	92.951	16.913	204.974	37.363	166.593	1.019
MAR	19.578.204	6.164.649	1.191.029	4.973.620	-	13.413.555	5.466.948	357.098	5.109.850	-	7.751.436	32.800	7.634.956	82.974	7.06	195.170	34.942	159.207	1.021
ABR	18.825.849	5.817.667	1.127.610	4.690.057	-	13.008.182	5.179.199	364.906	4.811.821	2.472	7.630.163	32.293	7.516.884	72.943	8.043	198.820	31.470	166.326	1.024
MAY	19.365.177	6.203.188	1.243.210	4.959.978	-	13.161.989	5.161.068	352.660	4.798.690	9.718	7.806.804	53.751	7.620.846	71.076	61.130	194.117	51.400	141.688	1.030
JUN	18.454.966	5.435.995	1.301.311	4.134.684	-	13.018.971	4.280.492	448.764	3.797.300	34.427	8.535.761	99.335	8.345.878	58.132	32.416	202.718	34.786	166.901	1.031

← continuación

Saldos a fin de:	OBLIGACIONES							OTRAS CUENTAS DE PASIVO <sup>(3)</sup>		CAPITAL Y RESERVAS <sup>(4)</sup>		
	CON BANCOS				CON EL SECTOR PÚBLICO			A CORTO PLAZO	EXTERNAS A MEDIANO Y LARGO PLAZO	CAPITAL Y RESERVAS	RESERVAS	
	Total	BCB	COMERCIALES	ESPECIALIZADOS	Total	MN	ME	MV				
1997	4.536.620	2.937.606	565.622	1.033.392	147.382	146.753	629	-	2.716.682	1.152.587	2.478.960	1.159.165
1998	4.527.241	2.733.558	627.973	1.165.710	128.545	123.329	5.216	-	3.363.711	1.601.213	3.363.843	1.769.379
1999	5.674.842	3.167.922	983.514	1.523.406	95.521	86.518	9.003	-	2.867.703	1.591.550	4.686.391	1.339.740
2000	5.849.312	3.308.280	1.194.683	1.346.349	116.307	105.422	10.885	-	1.868.571	1.078.268	5.601.344	1.280.241
2001	6.626.564	3.213.551	958.544	2.454.469	138.654	80.380	58.274	-	527.266	935.737	6.091.448	1.191.436
2002	6.768.413	3.152.284	847.647	2.768.482	97.000	96.131	869	-	682.835	672.544	6.477.919	1.476.091
2003												
ENE	6.811.087	3.124.794	922.078	2.764.215	79.824	79.408	416	-	335.915	664.790	6.559.627	1.503.241
FEB	6.982.945	3.251.274	963.303	2.788.368	85.059	84.616	443	-	336.364	652.973	6.637.829	1.510.985
MAR	6.906.543	3.072.869	1.028.445	2.805.229	94.563	94.082	481	-	344.190	652.336	6.997.072	1.300.481
ABR	6.955.054	3.062.010	1.100.511	2.792.533	222.249	221.842	407	-	288.146	631.245	7.073.866	1.175.868
MAY	6.924.489	3.060.297	1.094.277	2.769.915	70.226	69.841	385	-	309.679	627.345	6.960.495	1.171.362
JUN	6.763.118	3.017.690	986.196	2.759.232	72.169	71.751	418	-	313.943	616.192	6.889.123	1.191.441
JUL	6.790.662	3.016.429	1.010.882	2.763.351	73.777	73.311	466	-	239.133	612.880	6.720.488	1.220.381
AUG	6.854.791	3.025.909	1.057.387	2.771.495	69.517	68.572	945	-	187.464	606.104	6.885.868	1.251.578
SEP	6.655.065	3.033.048	854.474	2.767.543	59.606	58.727	879	-	192.677	594.974	6.909.128	1.272.405
OCT	6.798.675	3.265.784	775.507	2.757.384	64.350	63.249	1.101	-	157.006	602.010	7.081.508	1.290.482
NOV	6.448.412	3.063.901	764.096	2.620.415	69.664	68.878	786	-	151.143	590.494	6.970.650	1.364.297
DIC	6.389.863	3.046.354	708.860	2.634.649	71.310	70.162	1.148	-	242.858	595.472	7.147.325	1.308.871
2004												
ENE	6.312.845	3.042.187	660.249	2.610.409	80.549	79.794	755	-	99.822	603.718	7.168.123	1.259.583
FEB	6.399.181	3.038.566	750.850	2.609.765	74.966	74.191	775	-	110.460	588.709	7.020.276	1.266.700
MAR	6.421.282	3.065.356	740.083	2.615.843	137.483	136.577	906	-	175.288	649.630	7.073.845	1.205.857
ABR	6.662.081	3.368.621	714.088	2.579.372	188.202	187.519	683	-	186.350	660.224	6.965.783	1.163.162
MAY	6.479.230	3.118.182	756.560	2.604.488	69.413	68.703	710	-	165.099	657.893	6.936.307	1.202.884
JUN	6.768.027	3.312.867	792.420	2.662.740	133.189	132.243	946	-	285.875	641.073	6.868.781	1.011.884

FUENTE: : BANCO CENTRAL DE BOLIVIA - BALANCES CONTABLES DE LOS BANCOS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL  
 NOTAS : (1) Bancos Nacionales y Extranjeros  
 (2) Incluye otros vista y otros plazo  
 (3) Incluye depósitos restringidos, otras cuentas por pagar y provisiones  
 (4) Incluye cuentas netas de resultado

CUADRO N° 2.08-A

### BALANCE CONSOLIDADO DE BANCOS ESPECIALIZADOS

(En miles de bolivianos)

Saldo a fin de:	D I S P O N I B L E			ACTIVOS INTERNA- CIONALES	CRÉDITO BRUTO AL SECTOR PÚBLICO	FINANCIAMIENTO AL SECTOR PRIVADO			EXISTENCIA DE MINERALES	OTRAS CUENTAS DE ACTIVO <sup>(2)</sup>	TOTAL ACTIVO Y PASIVO	
	TOTAL	Caja	BCB <sup>(1)</sup>			Otros Bancos	TOTAL	Crédito				Inver- siones
1997	30.811	8	1	30.802	-	2.875	173.652	173.231	421	-	138.581	345.919
1998	34.332	5	1	34.326	-	948	182.307	181.981	326	-	142.592	360.179
1999	36.399	5	1	36.393	-	948	193.199	192.854	345	-	146.422	376.968
2000	38.832	5	1	38.826	-	948	206.014	205.647	367	-	150.926	396.720
2001	41.446	5	1	41.440	-	948	219.790	219.399	391	-	155.770	417.954
2002	45.520	5	1	45.514	-	948	241.255	240.827	428	-	163.316	451.039
2003												
ENE	45.825	5	1	45.819	-	948	242.856	242.425	431	-	163.879	453.508
FEB	45.946	5	1	45.940	-	948	243.497	243.065	432	-	164.104	454.495
MAR	46.129	5	1	46.123	-	948	244.458	244.024	434	-	164.441	455.976
ABR	46.189	5	1	46.183	-	948	244.779	244.345	434	-	164.555	456.471
MAY	46.311	5	1	46.305	-	948	245.420	244.984	436	-	164.780	457.459
JUN	46.493	5	1	46.487	-	948	246.381	245.944	437	-	165.118	458.940
JUL	46.676	5	1	46.670	-	948	247.342	246.903	439	-	165.455	460.421
AGO	46.919	5	1	46.913	-	948	248.623	248.182	441	-	165.906	462.396
SEP	47.041	5	1	47.035	-	948	249.264	248.822	442	-	166.131	463.384
OCT	47.162	5	1	47.156	-	948	249.905	249.462	443	-	166.357	464.372
NOV	47.284	5	1	47.278	-	948	250.545	250.101	444	-	166.581	465.358
DIC	47.588	5	1	47.582	-	948	252.147	251.700	447	-	167.145	467.828
2004												
ENE	47.710	5	1	47.704	-	948	252.788	252.340	448	-	167.370	468.816
FEB	47.770	5	1	47.764	-	948	253.108	252.659	449	-	167.483	469.309
MAR	47.953	5	1	47.947	-	948	254.070	253.619	451	-	167.820	470.791
ABR	48.014	5	1	48.008	-	948	254.390	253.939	451	0	167.933	471.285
MAY	48.074	5	1	48.068	-	948	254.710	254.258	452	0	168.046	471.778
JUN	48.196	5	1	48.190	-	948	255.352	254.899	453	0	168.271	472.767

FUENTE : BANCO CENTRAL DE BOLIVIA - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) No incluye la cuenta dólares convenio

(2) Incluye inmovilizado, intereses y comisiones por cobrar, cuentas por cobrar, programas especiales, cargos diferidos, inventarios, dólares convenio y cuentas varias



CUADRO N° 2.08-P

**BALANCE CONSOLIDADO DE BANCOS ESPECIALIZADOS<sup>(1)</sup>**

**PASIVO**

(En miles de bolivianos)

Saldos a fin de:	OBLIGACIONES CON EL SECTOR PRIVADO		OTRAS OBLIGACIONES			OTRAS CUENTAS DE PASIVO <sup>(3)</sup>	CAPITAL Y RESERVAS <sup>(4)</sup>
	TOTAL	DEPÓSITOS PLAZO FIJO ME	SECTOR PÚBLICO <sup>(2)</sup>	BCB	CORTO PLAZO		
1997	294	294	74	23.541	-	819.910	-497.900
1998	307	307	74	24.855	-	838.305	-503.362
1999	326	326	74	26.353	-	853.577	-503.362
2000	348	348	74	28.116	-	871.544	-503.362
2001	371	371	74	30.011	-	890.860	-503.362
2002	408	408	74	32.964	-	895.275	-477.682
2003							
ENE	410	410	74	33.184	-	897.522	-477.682
FEB	412	412	74	33.272	-	898.419	-477.682
MAR	413	413	74	33.404	-	899.767	-477.682
ABR	414	414	74	33.449	-	900.216	-477.682
MAY	415	415	74	33.537	-	901.115	-477.682
JUN	416	416	74	33.669	-	902.463	-477.682
JUL	418	418	74	33.801	-	903.810	-477.682
AGO	420	420	74	33.977	-	905.607	-477.682
SEP	421	421	74	34.065	-	906.506	-477.682
OCT	422	422	74	34.154	-	907.404	-477.682
NOV	424	424	74	34.242	-	908.300	-477.682
DIC	426	426	74	34.462	-	910.548	-477.682
2004							
ENE	427	427	74	34.550	-	911.447	-477.682
FEB	428	428	74	34.594	-	911.895	-477.682
MAR	-	-	74	34.727	-	913.672	-477.682
ABR	-	-	74	34.771	-	914.122	-477.682
MAY	-	-	74	34.815	-	914.571	-477.682
JUN	-	-	74	34.903	-	915.472	-477.682

FUENTE : BANCO CENTRAL DE BOLIVIA - BALANCES CONTABLES DE LOS BANCOS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) No presentan obligaciones en MN y MV

(2) No incluye las obligaciones por fondos de préstamo del Gobierno

(3) Incluye obligaciones con otros bancos del país, las obligaciones por fondos de préstamo del Gobierno y previsiones

(4) Incluye cuentas netas de resultado

CUADRO N° 2.09-A

## NAFIBO

ACTIVO (En miles de bolivianos)

Saldos a fin de:	DISPONIBLE			CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO	TOTAL ACTIVO Y PASIVO
	TOTAL	BCB	Otros Bancos			
1997	228.245	5.584	222.661	312	5.592	234.150
1998	455.229	31.895	423.334	-	10.641	465.870
1999	903.465	6.719	896.746	1.681	21.955	927.100
2000	993.581	2.095	991.486	7.411	33.364	1.034.356
2001	1.758.419	20.240	1.738.179	53.196	61.856	1.873.471
2002	2.099.030	50.953	2.048.077	105.590	68.607	2.273.227
2003						
ENE	2.080.845	45.009	2.035.836	114.570	71.231	2.266.646
FEB	2.084.654	44.780	2.039.874	114.781	74.599	2.274.034
MAR	2.112.106	55.156	2.056.950	115.097	75.220	2.302.423
ABR	2.099.626	51.197	2.048.429	115.202	72.993	2.287.822
MAY	2.056.900	51.418	2.005.483	115.413	70.413	2.242.726
JUN	2.040.336	61.335	1.979.001	115.729	60.387	2.216.452
JUL	2.063.470	83.583	1.979.887	109.181	54.377	2.227.028
AGO	2.022.446	61.385	1.961.061	157.035	57.863	2.237.343
SEP	2.008.108	59.052	1.949.056	158.280	60.295	2.226.683
OCT	2.056.286	63.904	1.992.381	112.548	55.036	2.223.869
NOV	2.007.982	64.214	1.943.768	154.307	54.998	2.217.288
DIC	2.019.868	52.567	1.967.300	157.646	47.746	2.225.260
2004						
ENE	1.999.900	57.976	1.941.924	189.766	48.427	2.238.093
FEB	1.975.883	28.974	1.946.908	212.986	52.211	2.241.079
MAR	1.978.596	15.492	1.963.104	214.368	57.291	2.250.255
ABR	1.988.974	2.071	1.986.902	214.620	56.183	2.259.777
MAY	1.980.612	6.892	1.973.720	206.436	55.391	2.242.439
JUN	2.053.513	8.399	2.045.114	199.480	52.032	2.305.025

FUENTE : BALANCE GENERAL NAFIBO

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTA : NAFIBO = Nacional Financiera Boliviana

CUADRO N° 2.09-P

## NAFIBO

PASIVO (En miles de bolivianos)

Saldos a fin de:	OBLIGACIONES			OTRAS CUENTAS DE PASIVO	CAPITAL Y RESERVAS
	A CORTO PLAZO	A MED. Y LARGO PLZ.	CON EL BCB		
1997				54.693	179.456
1998				273.156	192.714
1999	29.900		218.868	454.466	223.866
2000	-	-	233.508	565.553	235.295
2001	-	-	249.247	1.364.402	259.822
2002	-	1.060.468	-	911.409	301.350
2003					
ENE	-	1.065.827	-	896.336	304.482
FEB	-	1.068.451	-	898.472	307.111
MAR	-	1.069.710	-	922.180	310.533
ABR	-	1.065.303	-	935.713	286.806
MAY	-	1.056.162	-	896.809	289.755
JUN	-	1.059.172	-	864.662	292.618
JUL	-	1.062.947	-	868.306	295.776
AGO	-	1.036.798	-	901.259	299.286
SEP	-	1.038.847	-	885.646	302.191
OCT	-	1.040.141	-	879.576	304.152
NOV	-	1.040.914	-	869.995	306.379
DIC	-	1.034.764	-	881.951	308.545
2004					
ENE	-	1.035.703	-	890.694	311.696
FEB	-	1.036.950	-	890.944	313.185
MAR	-	1.039.562	-	895.382	315.311
ABR	-	1.039.901	-	902.736	317.140
MAY	-	1.039.990	-	901.830	300.620
JUN	-	1.042.069	-	961.360	301.596

FUENTE : BALANCE GENERAL NAFIBO

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTA : NAFIBO = Nacional Financiera Boliviana

CUADRO N° 2.10-A

## BALANCE CONSOLIDADO DE FONDOS FINANCIEROS

## ACTIVO

(En miles de bolivianos)

Saldo a fin de:	DISPONIBLE				ACTIVOS INTERNA- CIONALES	FINANCIAMIENTO AL SECTOR PRIVADO							CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO <sup>(1)</sup>	TOTAL ACTIVO Y PASIVO
	TOTAL	Caja	BCB	Otros Bancos		TOTAL	Crédito				Inver- siones				
							Total	Vigente	Con atraso hasta 30 días	Vencida		Ejecución			
1997	25.199	1.055	3.519	20.625	5.828	677.827	676.367	579.575	-	71.339	25.453	1.460	6.663	44.511	760.028
1998	38.396	1.235	11.279	25.882	49.900	973.694	969.385	838.809	-	91.672	38.904	4.309	7.759	65.563	1.135.312
1999	76.759	1.210	8.232	67.317	47.705	702.458	700.205	586.593	-	92.008	21.604	2.253	4.037	83.916	914.875
2000	93.946	2.079	20.691	71.176	38.924	864.130	861.200	772.492	23.427	31.990	33.291	2.930	3.416	81.051	1.081.467
2001	94.418	3.519	8.587	82.312	53.883	1.011.461	1.008.368	904.311	18.503	45.343	40.211	3.093	3.673	131.999	1.295.434
2002	94.561	7.464	16.105	70.992	88.239	1.408.443	1.404.766	1.303.686	-	48.962	52.118	3.677	10.024	182.291	1.783.558
2003															
ENE	134.436	6.990	16.551	110.895	95.662	1.422.052	1.418.350	1.317.976	-	48.127	52.247	3.702	10.390	179.766	1.842.306
FEB	124.220	8.053	16.560	99.607	101.927	1.441.227	1.437.515	1.326.646	-	58.000	52.869	3.712	12.480	176.935	1.856.789
MAR	140.489	7.653	18.392	114.444	102.025	1.467.343	1.463.608	1.349.893	-	61.176	52.539	3.735	10.647	179.559	1.900.063
ABR	133.225	7.487	15.372	110.366	104.122	1.487.849	1.484.098	1.376.700	-	56.879	50.519	3.751	11.213	189.010	1.925.419
MAY	127.732	6.510	20.317	100.905	105.692	1.519.551	1.515.790	1.408.084	-	57.022	50.684	3.761	14.063	186.282	1.953.320
JUN	172.195	7.915	21.219	143.061	108.136	1.542.051	1.538.013	1.445.881	-	47.157	44.975	4.038	13.696	160.616	1.996.694
JUL	182.355	8.927	19.032	154.396	118.486	1.576.099	1.572.278	1.481.860	-	45.986	44.432	3.821	11.291	162.972	2.051.203
AGO	190.068	8.672	20.061	161.335	122.078	1.622.649	1.618.810	1.527.531	-	47.148	44.131	3.839	8.926	163.712	2.107.433
SEP	218.629	10.849	21.692	186.088	122.151	1.668.032	1.664.181	1.572.734	-	47.889	43.558	3.851	8.292	169.082	2.186.186
OCT	249.622	13.134	81.844	154.644	76.162	1.722.908	1.719.038	1.628.575	-	50.298	40.165	3.870	8.167	169.020	2.225.879
NOV	181.707	11.498	41.900	128.309	111.721	1.797.054	1.793.174	1.703.394	-	49.761	40.019	3.880	7.821	168.813	2.267.116
DIC	161.861	13.701	25.112	123.048	140.442	1.870.372	1.866.455	1.787.596	-	38.984	39.875	3.917	12.369	169.508	2.354.552
2004															
ENE	131.747	12.850	22.869	96.028	142.566	1.897.566	1.893.629	1.815.673	-	38.674	39.282	3.937	11.170	182.330	2.365.379
FEB	147.136	14.780	23.058	109.298	142.381	1.929.948	1.926.006	1.838.228	-	47.708	40.070	3.942	11.536	177.891	2.408.892
MAR	152.673	13.214	22.385	117.074	141.208	2.000.172	1.994.639	1.909.401	-	45.538	39.700	5.533	18.772	182.796	2.495.621
ABR	119.997	11.534	26.905	81.558	138.005	2.035.908	2.030.368	1.946.548	-	45.460	38.360	5.540	16.331	177.552	2.487.793
MAY	150.134	13.734	24.734	111.666	146.214	2.076.715	2.072.748	1.986.811	-	46.330	39.607	3.967	14.323	185.908	2.573.294
JUN	132.218	15.087	24.724	92.407	146.895	2.129.671	2.125.670	2.044.347	-	41.511	39.812	4.001	16.934	187.440	2.613.158

FUENTE : BALANCES CONTABLES DE FONDOS FINANCIEROS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORIA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTA : (1) Incluye activos fijos y otras cuentas por cobrar

CUADRO N° 2.10-P

**BALANCE CONSOLIDADO DE FONDOS FINANCIEROS**

(En miles de bolivianos) → continúa

**PASIVO**

Saldos a fin de:	OBLIGACIONES CON EL SECTOR PRIVADO																			
	TOTAL	DEPOSITOS VISTA				CAJA DE AHORROS					DEPOSITOS A PLAZO FIJO					OTRAS <sup>(1)</sup>				
			TOTAL	M/N	M/E	CMV	TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME	MV	UFV	TOTAL	MN	ME	MV
1997	512.743	-	-	-	-	11.485	215	11.270	-	-	491.619	498	491.121	-	-	9.639	5.500	4.139	-	
1998	723.581	-	-	-	-	17.625	609	17.016	-	-	696.076	2.853	687.379	5.844	5.844	9.880	5.791	4.089	-	
1999	501.165	-	-	-	-	21.267	715	20.552	-	-	470.335	4.463	462.877	2.995	2.995	9.563	3	9.560	-	
2000	450.129	-	-	-	-	26.347	1.130	25.217	-	-	409.981	8.279	400.637	1.065	1.065	13.801	10.033	3.768	-	
2001	587.442	1.885	1.833	52	-	78.835	5.848	72.987	-	-	502.990	2.245	500.745	-	-	3.732	99	3.633	-	
2002	919.450	2.940	2.846	94	-	191.020	16.242	174.778	-	-	722.025	1.725	720.300	-	-	3.465	472	2.993	-	
2003																				
ENE	946.182	4.588	4.244	344	-	189.965	16.640	173.325	-	-	748.556	980	747.576	-	-	3.073	426	2.647	-	
FEB	952.817	4.443	4.240	203	-	187.633	17.617	169.916	-	-	757.900	1.018	756.882	-	-	2.941	381	2.560	-	
MAR	990.344	7.676	4.202	3.474	-	210.161	21.382	188.779	-	-	769.472	1.076	768.396	-	-	3.035	429	2.606	-	
ABR	1.005.587	8.620	6.779	1.841	-	213.107	21.570	191.537	-	-	780.436	1.165	779.271	-	-	3.424	535	2.890	-	
MAY	1.036.748	5.311	3.764	1.547	-	224.592	22.816	201.776	-	-	803.931	4.771	799.160	-	-	2.914	378	2.536	-	
JUN	1.099.348	5.174	3.473	1.701	-	231.008	22.157	208.851	-	-	860.343	4.791	855.552	-	-	2.823	670	2.152	-	
JUL	1.170.532	5.861	3.682	2.179	-	244.959	23.051	221.908	-	-	917.137	4.901	912.236	-	-	2.575	576	1.999	-	
AGO	1.217.255	3.080	1.177	1.903	-	259.924	26.059	233.865	-	-	951.774	5.382	946.392	-	-	2.477	451	2.026	-	
SEP	1.229.037	6.507	3.043	3.464	-	272.028	29.715	242.313	-	-	947.551	8.552	938.999	-	-	2.951	673	2.278	-	
OCT	1.249.689	6.682	4.568	2.114	-	282.425	29.149	253.276	-	-	958.027	8.778	949.249	-	-	2.555	479	2.076	-	
NOV	1.247.520	4.133	2.538	1.595	-	294.344	30.202	264.142	-	-	945.992	7.958	938.034	-	-	3.051	456	2.596	-	
DIC	1.266.517	4.704	3.198	1.506	-	316.853	30.668	286.185	-	-	934.709	9.148	925.561	-	-	10.251	774	9.477	-	
2004																				
ENE	1.277.694	2.212	1.538	674	-	321.609	32.809	288.800	-	-	940.431	9.055	931.376	-	-	13.441	524	12.917	-	
FEB	1.294.802	1.830	728	1.102	-	327.513	32.068	295.445	-	-	952.163	9.256	942.907	-	-	13.296	639	12.657	-	
MAR	1.316.565	2.249	1.633	616	-	345.918	36.445	309.473	-	-	954.495	9.720	944.775	-	-	13.903	599	13.304	-	
ABR	1.293.851	2.004	1.310	694	-	315.480	36.251	279.229	-	-	963.162	11.722	951.440	-	-	13.205	558	12.647	-	
MAY	1.305.654	2.192	1.437	755	-	312.708	33.764	278.944	-	-	976.804	10.583	966.221	-	-	13.950	1.401	12.549	-	
JUN	1.331.699	2.491	1.764	727	-	257.788	39.042	217.790	-	956	1.052.483	13.357	1.038.640	-	486	18.937	6.933	12.004	-	

← continuación

Saldos a fin de:	OBLIGACIONES											
	SECTOR FINANCIERO				SECTOR PÚBLICO				CORTO PLAZO	MEDIANO Y LARGO PLAZO	EXTERNAS CUENTAS DE PASIVO <sup>(2)</sup>	OTRAS CAPITAL Y RESERVAS <sup>(3)</sup>
	TOTAL	BCB	COMERCIALES	OEF	TOTAL	MN	ME	MV				
1997	49.469	-	40.340	9.129	8.084	8.084	-	-	2.010	5.360	85.007	97.355
1998	76.909	2.256	38.099	36.554	7.735	7.735	-	-	5.781	24.529	132.449	164.328
1999	80.671	-	18.102	62.569	3.257	3.257	-	-	2.243	68.518	114.069	144.952
2000	187.209	-	82.116	105.093	4.389	4.389	-	-	-	95.774	154.124	189.842
2001	233.240	-	118.039	115.201	2.876	2.876	-	-	1.362	96.447	190.275	183.792
2002	261.821	-	77.904	183.917	7.382	7.338	44	-	11.968	126.311	223.008	233.618
2003												
ENE	287.290	-	95.260	192.030	7.222	7.179	43	-	14.307	123.340	226.819	237.146
FEB	292.890	-	92.156	200.734	6.674	6.647	27	-	11.703	123.646	230.369	238.690
MAR	291.718	-	96.171	195.547	6.320	6.301	19	-	15.539	118.846	238.009	239.287
ABR	308.827	-	110.051	198.776	2.174	2.148	26	-	15.560	115.829	236.185	241.257
MAY	310.773	-	120.587	190.186	2.388	2.363	25	-	11.035	115.111	240.749	236.516
JUN	320.975	-	138.914	182.061	2.725	2.708	17	-	6.685	117.917	233.608	215.436
JUL	306.298	-	127.997	178.301	2.509	2.460	49	-	5.177	118.319	227.377	220.991
AGO	308.779	-	132.038	176.741	2.606	2.584	22	-	5.204	110.127	238.878	224.584
SEP	314.686	-	141.708	172.978	2.207	2.177	30	-	5.218	159.490	243.896	231.652
OCT	330.135	-	144.182	185.953	2.882	2.855	27	-	5.231	156.437	244.455	237.050
NOV	335.591	-	141.768	193.823	2.874	2.855	19	-	5.245	171.475	252.782	251.629
DIC	340.091	-	127.502	212.589	10.258	10.238	20	-	7.038	211.240	245.549	273.859
2004												
ENE	314.626	-	106.738	207.888	8.907	8.866	41	-	7.056	219.179	254.408	283.509
FEB	337.432	-	114.636	222.796	13.015	12.997	18	-	3.140	219.479	254.275	286.749
MAR	352.435	-	116.440	235.995	13.925	13.908	17	-	3.152	259.573	263.435	286.536
ABR	343.961	2.989	93.730	247.242	2.801	2.786	15	-	11.046	286.392	261.126	288.616
MAY	355.406	-	112.137	243.269	9.032	9.012	20	-	46.610	295.914	267.943	292.735
JUN	344.617	-	88.618	255.999	14.435	14.415	20	-	50.688	301.554	270.013	300.152

FUENTE : BALANCS CONTABLES DE FONDOS FINANCIEROS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL  
 NOTAS : (1) Incluye otros vista y otros plazo.  
 (2) Incluye depósitos restringidos, otras cuentas por pagar y provisiones  
 (3) Incluye cuentas netas de resultados  
 OEF = Otras Entidades Financieras

CUADRO N° 2.11-A

**BALANCE CONSOLIDADO DE COOPERATIVAS**

(En miles de bolivianos)

Saldos a fin de:	DISPONIBLE				ACTIVOS INTERNACIONALES	FINANCIAMIENTO AL SECTOR PRIVADO						CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO <sup>(1)</sup>	TOTAL ACTIVO Y PASIVO	
	TOTAL	Caja	BCB	Otros Bancos		TOTAL	C r é d i t o				Inver-siones				
							Total	Vigente	Con atraso hasta 30 días	Vencida					Ejecución
1997	101.298	3.988	43.191	54.119	12.469	982.677	972.740	879.101		51.678	41.961	9.937	2.837	149.318	1.248.599
1998	108.066	3.817	7.398	96.851	38.878	1.150.331	1.143.136	1.022.573		69.287	51.276	7.195	3.619	132.685	1.433.579
1999	145.569	4.516	9.543	131.510	56.155	1.096.413	1.089.099	933.361		79.120	76.618	7.314	2.490	127.235	1.427.862
2000	202.494	5.072	29.839	167.583	98.513	1.192.104	1.183.824	961.870	32.165	74.804	114.985	8.280	1.149	165.505	1.659.765
2001	400.468	13.129	49.720	337.619	138.683	1.465.364	1.456.479	1.186.324	33.869	77.279	159.007	8.885	3.800	190.469	2.198.784
2002	316.397	11.692	34.788	269.917	137.528	1.465.834	1.456.480	1.274.445	-	42.311	139.724	9.354	16.572	208.772	2.145.103
2003															
ENE	327.030	10.300	35.038	281.692	139.054	1.464.675	1.455.122	1.270.269	-	46.153	138.700	9.553	16.574	212.400	2.159.733
FEB	323.954	9.420	37.363	277.171	138.763	1.472.276	1.462.696	1.265.642	-	59.924	137.130	9.580	16.462	207.538	2.158.993
MAR	349.431	9.266	36.667	303.498	141.887	1.483.800	1.474.181	1.283.813	-	57.545	132.823	9.619	16.433	185.149	2.176.700
ABR	353.323	9.685	35.094	308.544	145.487	1.493.318	1.483.693	1.297.562	-	55.129	131.002	9.625	20.032	186.417	2.198.577
MAY	378.647	7.989	33.701	336.957	148.028	1.509.516	1.499.855	1.310.065	-	57.249	132.541	9.661	14.571	188.791	2.239.553
JUN	391.521	11.105	34.308	346.108	150.071	1.525.443	1.515.042	1.333.721	-	54.178	127.143	10.401	15.235	189.399	2.271.669
JUL	400.794	9.711	34.991	356.092	149.959	1.551.113	1.540.673	1.362.809	-	49.797	128.067	10.440	15.048	190.134	2.307.048
AGO	403.407	7.933	34.951	360.523	154.709	1.578.622	1.568.132	1.388.528	-	52.407	127.197	10.490	14.956	191.960	2.343.654
SEP	389.715	11.596	34.732	343.387	157.389	1.589.167	1.578.972	1.409.364	-	50.614	118.994	10.195	9.804	190.468	2.336.543
OCT	423.604	9.724	104.782	309.098	89.351	1.619.759	1.608.420	1.438.530	-	49.711	120.179	11.339	9.673	185.734	2.328.121
NOV	356.936	9.075	56.427	291.434	132.545	1.651.946	1.640.627	1.470.236	-	50.950	119.441	11.319	9.507	185.825	2.336.759
DIC	342.421	13.256	32.608	296.557	160.090	1.684.117	1.671.840	1.518.482	-	39.091	114.267	12.277	7.739	184.730	2.379.097
2004															
ENE	344.897	10.637	33.124	301.136	159.393	1.701.081	1.688.774	1.526.880	-	46.412	115.482	12.307	7.566	185.764	2.398.701
FEB	325.166	11.540	35.292	278.334	166.369	1.714.086	1.701.763	1.529.773	-	57.156	114.834	12.323	7.426	185.422	2.398.469
MAR	300.119	10.254	36.344	253.521	161.585	1.731.618	1.719.248	1.555.337	-	49.581	114.330	12.370	8.056	190.220	2.391.598
ABR	280.124	12.623	36.092	231.409	166.827	1.744.413	1.732.028	1.569.074	-	48.063	114.891	12.385	4.284	191.717	2.387.365
MAY	295.749	13.102	35.688	246.959	165.948	1.758.180	1.745.684	1.581.533	-	48.208	115.943	12.496	3.988	191.773	2.415.638
JUN	237.870	13.389	35.655	188.826	155.954	1.648.012	1.636.358	1.488.908	-	37.210	110.240	11.654	3.580	154.958	2.200.374

FUENTE : BALANCES CONTABLES DE COOPERATIVAS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL  
 NOTA : (1) Incluye activos fijos y otras cuentas por cobrar

CUADRO N° 2.11-P

## BALANCE CONSOLIDADO DE COOPERATIVAS

(En miles de bolivianos)

→ continúa

PASIVO		OBLIGACIONES CON EL SECTOR PRIVADO															
		TOTAL	D E P Ó S I T O S										O T R O S <sup>(1)</sup>				
			V I S T A				C A J A D E A H O R R O S				P L A Z O F I J O						
			TOTAL	MN	ME	MV	TOTAL	MN	ME	MV	UFV	TOTAL			MN	ME	TOTAL
1997	807.998	1.372	-	1.204	168	295.380	5.635	288.284	1.461	-	510.041	478	509.563	1.205	659	546	
1998	922.879	-	-	-	-	324.150	6.377	316.726	1.047	-	597.049	519	596.530	1.680	898	782	
1999	917.522	-	-	-	-	273.096	9.054	263.767	275	-	642.474	596	641.878	1.952	718	1.234	
2000	1.094.344	-	-	-	-	288.509	10.304	278.205	-	-	803.391	2506	800.885	2.444	1.134	1.310	
2001	1.515.824	947	441	506	-	465.588	18.376	447.212	-	-	1.046.097	1427	1.044.670	3.192	2.116	1.077	
2002	1.454.895	1.013	247	766	-	542.403	14.240	528.163	-	-	908.094	798	907.296	3.385	1.344	2.040	
2003																	
ENE	1.465.781	1.139	299	840	-	547.798	16.124	531.674	-	-	912.635	799	911.836	4.209	3.132	1.077	
FEB	1.458.109	1.111	394	717	-	541.122	15.831	525.291	-	-	911.386	818	910.568	4.490	3.827	663	
MAR	1.468.191	1.233	431	802	-	550.357	14.723	535.634	-	-	912.215	818	911.397	4.386	2.387	1.999	
ABR	1.484.649	1.344	571	773	-	550.955	15.095	535.860	-	-	928.198	807	927.391	4.152	2.258	1.894	
MAY	1.514.810	1.278	576	702	-	572.090	14.360	557.730	-	-	937.298	838	936.460	4.144	1.894	2.250	
JUN	1.546.599	1.320	642	678	-	591.795	15.085	576.710	-	-	949.334	286	949.048	4.150	2.367	1.783	
JUL	1.579.121	1.415	858	557	-	611.160	14.946	596.214	-	-	963.780	287	963.493	2.766	970	1.796	
AGO	1.608.719	1.318	842	476	-	632.993	15.118	617.875	-	-	971.093	316	970.777	3.315	1.451	1.864	
SEP	1.629.860	1.329	739	590	-	645.936	15.308	630.628	-	-	978.393	310	978.083	4.202	2.494	1.708	
OCT	1.610.499	1.390	831	559	-	630.582	15.507	615.075	-	-	975.295	321	974.974	3.232	1.557	1.675	
NOV	1.617.399	1.220	670	550	-	641.943	14.800	627.143	-	-	970.074	330	969.744	4.162	2.141	2.021	
DIC	1.660.421	988	551	437	-	682.749	15.596	667.153	-	-	973.723	321	973.402	2.961	1.221	1.740	
2004																	
ENE	1.673.949	1.214	649	565	-	685.738	16.155	669.583	-	-	983.055	345	982.710	3.942	2.075	1.867	
FEB	1.671.952	1.214	627	587	-	679.786	15.023	664.763	-	-	986.334	343	985.991	4.618	2.297	2.321	
MAR	1.655.269	1.380	679	701	-	663.102	15.715	647.387	-	-	987.221	390	986.831	3.566	1.475	2.091	
ABR	1.648.221	1.212	640	572	-	644.224	16.024	628.200	-	-	998.494	448	998.046	4.291	2.291	2.000	
MAY	1.672.150	1.208	546	662	-	651.538	15.776	635.762	-	-	1.015.226	420	1.015.226	3.758	2.113	1.645	
JUN	1.533.446	1.069	389	680	-	488.710	15.313	473.395	-	2	1.040.683	357	1.040.326	2.984	1.297	1.687	

← continuación

PASIVO		O B L I G A C I O N E S										CORTO PLAZO	EXTERNAS MEDIANO Y LARGO PLAZO	OTRAS CUENTAS DE PASIVO <sup>(2)</sup>	CAPITAL Y RESERVAS <sup>(3)</sup>
		SECTOR FINANCIERO				SECTOR PÚBLICO									
		TOTAL	BCB	COMER- CIALES	OEF	TOTAL	MN	ME	MV						
		TOTAL	MN	ME	MV	TOTAL	MN	ME	MV						
1997	167.136	1.876	2.842	162.418	3.157	2.916	241	-	4.020	1.579	101.505	163.204			
1998	151.881	1.883	19.542	130.456	5.914	5.392	522	-	6.345	8.982	137.886	199.692			
1999	117.132	958	7.425	108.749	2.688	2.205	483	-	3.738	5.122	183.276	198.384			
2000	109.261	-	7.122	102.139	2.072	1.655	417	-	-	9.960	233.117	211.011			
2001	114.511	-	10.533	103.978	4.787	4.314	473	-	4.541	4.541	296.464	262.657			
2002	85.126	55	6.137	78.934	3.048	2.752	296	-	-	4.647	317.175	280.212			
2003															
ENE	83.834	3	6.255	77.576	2.811	2.527	284	-	4.669	4.669	319.289	283.349			
FEB	82.289	3	6.893	75.393	2.796	2.518	278	-	4.678	4.678	325.315	285.806			
MAR	80.076	-	6.317	73.759	2.814	2.534	280	-	4.690	4.690	327.866	293.063			
ABR	82.233	-	8.084	74.149	1.425	1.166	259	-	3.715	3.715	324.567	301.988			
MAY	83.142	-	10.412	72.730	1.733	1.467	266	-	3.258	3.258	331.805	304.805			
JUN	81.857	-	9.717	72.140	1.945	1.677	268	-	3.266	3.266	330.971	307.031			
JUL	78.193	-	9.632	68.561	1.660	1.408	252	-	3.274	3.274	332.849	311.951			
AGO	74.866	-	6.420	68.446	1.684	1.451	233	-	3.284	3.284	339.247	315.854			
SEP	68.089	-	4.810	63.279	1.617	1.377	240	-	3.287	3.287	329.670	304.020			
OCT	67.898	-	4.513	63.385	1.602	1.366	236	-	3.058	3.058	338.517	306.547			
NOV	67.355	-	4.540	62.815	1.562	1.341	221	-	3.037	3.037	336.421	310.985			
DIC	67.120	-	5.066	62.054	3.627	3.370	257	-	3.032	3.032	332.811	312.086			
2004															
ENE	67.559	-	5.346	62.213	3.409	3.155	254	-	3.037	3.037	333.625	317.123			
FEB	66.227	-	6.376	59.851	3.213	2.988	225	-	3.039	3.039	333.995	320.043			
MAR	64.785	-	5.021	59.764	3.277	3.036	241	-	3.044	3.044	337.074	328.149			
ABR	64.485	-	4.710	59.775	1.854	1.640	214	-	2.848	2.848	342.117	327.840			
MAY	65.955	-	6.104	59.851	1.858	1.630	228	-	2.825	2.825	340.773	332.077			
JUN	44.046	-	3.284	40.762	1.724	1.502	222	-	1.607	1.607	307.641	311.910			

FUENTE : BALANES CONTABLES DE COOPERATIVAS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORIA DE POLITICA ECONOMICA - SECTOR MONETARIO Y FISCAL

NOTAS : (1) Incluye otros vista y otros plazo.

(2) Incluye depósitos restringidos, otras cuentas por pagar y provisiones

(3) Incluye cuentas netas de resultados

OEF= Otras Entidades Financieras

CUADRO N° 2.12-A

**BALANCE CONSOLIDADO DE MUTUALES DE AHORRO Y PRÉSTAMO**

ACTIVO													(En miles de bolivianos)		
Saldo a fin de:	DISPONIBLE				ACTIVOS INTERNA- CIONALES	FINANCIAMIENTO AL SECTOR PRIVADO							CRÉDITO AL SECTOR PÚBLICO	OTRAS CUENTAS DE ACTIVO <sup>(1)</sup>	TOTAL ACTIVO Y PASIVO
	TOTAL	Caja	BCB	Otros Bancos		TOTAL	C r é d i t o				Inver- siones				
							Total	Vigente	Con atraso hasta 30 días	Vencida		Ejecución			
1997	506.674	5.653	134.938	366.083	16.539	1.532.472	1.530.621	1.372.453		95.546	62.622	1.851	81.492	178.979	2.316.156
1998	328.282	4.668	51.317	272.297	175.872	1.746.839	1.745.396	1.579.471		89.368	76.557	1.443	106.933	170.544	2.528.470
1999	288.194	9.088	51.222	227.884	231.327	1.890.435	1.888.734	1.711.554		71.751	105.429	1.701	7.951	141.302	2.559.209
2000	605.217	6.793	71.013	527.411	267.644	2.017.991	2.016.371	1.787.969	41.446	52.314	134.642	1.620	145.661	146.835	3.183.348
2001	746.110	8.724	94.188	643.198	314.345	2.066.005	2.064.391	1.710.801	48.308	84.747	220.535	1.614	548.293	199.603	3.874.356
2002	564.921	10.439	75.610	478.872	285.728	2.118.119	2.116.350	1.809.137	-	48.077	259.136	1.769	474.531	288.069	3.731.368
2003															
ENE	666.748	9.999	79.282	577.467	299.798	2.118.457	2.116.669	1.812.279	-	54.295	250.095	1.788	483.735	291.718	3.860.456
FEB	570.869	10.662	78.388	481.819	285.579	2.121.006	2.119.213	1.799.724	-	70.833	248.656	1.793	483.777	288.306	3.749.537
MAR	593.894	7.693	81.385	504.816	291.570	2.117.377	2.115.576	1.810.854	-	63.623	241.099	1.801	483.529	287.752	3.774.122
ABR	614.690	8.547	77.739	528.404	299.287	2.116.504	2.114.690	1.817.223	-	68.550	228.917	1.814	557.021	287.571	3.875.073
MAY	591.034	7.679	79.630	503.725	303.717	2.116.646	2.114.861	1.824.934	-	58.908	231.019	1.785	651.426	287.560	3.950.383
JUN	597.991	7.395	82.654	507.942	308.818	2.127.268	2.124.192	1.838.327	-	53.267	232.598	3.076	696.823	286.657	4.017.557
JUL	619.665	9.801	83.364	526.500	316.782	2.137.942	2.135.237	1.851.258	-	51.682	232.297	2.705	733.214	287.926	4.095.529
AGO	575.314	7.318	81.540	486.456	323.729	2.155.532	2.153.723	1.870.038	-	50.882	232.803	1.809	807.178	280.394	4.142.147
SEP	592.356	8.113	84.605	499.638	326.980	2.185.422	2.183.597	1.907.414	-	46.875	229.308	1.825	792.075	269.105	4.165.938
OCT	720.920	10.393	251.856	458.671	161.905	2.191.430	2.189.600	1.912.808	-	49.787	227.005	1.830	780.548	273.862	4.128.665
NOV	622.048	10.741	138.956	472.351	263.759	2.197.294	2.195.465	1.915.203	-	52.567	227.695	1.829	772.766	275.001	4.130.868
DIC	578.237	11.111	81.691	485.435	317.368	2.210.479	2.207.511	1.937.631	-	44.512	225.368	2.968	764.803	288.326	4.159.213
2004															
ENE	602.805	8.168	94.848	499.789	321.473	2.209.263	2.206.284	1.928.734	-	47.615	229.935	2.979	742.799	290.035	4.166.375
FEB	488.732	8.048	81.841	398.843	315.176	2.203.019	2.200.039	1.914.827	-	59.952	225.260	2.980	823.065	287.246	4.117.238
MAR	414.572	10.169	76.499	327.904	313.167	2.202.308	2.199.327	1.927.114	-	53.210	219.003	2.981	826.863	287.016	4.043.926
ABR	377.382	10.645	77.138	289.599	304.447	2.205.852	2.204.024	1.928.869	-	56.046	219.109	1.828	805.901	286.801	3.980.383
MAY	487.842	10.846	78.151	398.845	299.482	2.205.321	2.203.490	1.927.523	-	57.558	218.409	1.831	703.136	274.257	3.970.038
JUN	430.839	9.529	85.505	335.805	309.326	2.200.672	2.198.827	1.935.388	-	46.160	217.279	1.845	714.658	271.392	3.926.867

FUENTE : BALANCES CONTABLES DE MUTUALES DE AHORRO Y PRÉSTAMO  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL  
 NOTA : (1) Incluye activos fijos y otras cuentas por cobrar

**BALANCE CONSOLIDADO DE MUTUALES DE AHORRO Y PRÉSTAMO**

(En miles de bolivianos)

**PASIVO**

→ continúa

Saldo a fin de:	OBLIGACIONES CON EL SECTOR PRIVADO											
	DEPÓSITOS								OTROS <sup>(1)</sup>			
	CAJA DE AHORROS				PLAZO FIJO				TOTAL	MN	ME	MV
	TOTAL	MN	ME	MV	TOTAL	MN	ME	MV	TOTAL	MN	ME	MV
1997	1.136.011	53.783	1.081.343	885	702.156	5.444	696.118	594	3.118	-	1.179	1.939
1998	1.270.954	56.610	1.212.823	1.521	730.239	1.228	728.907	104	4.731	-	2.901	1.830
1999	1.219.588	35.383	1.183.788	417	768.986	813	768.173	-	4.529	-	3.458	1.071
2000	1.441.305	33.995	1.407.021	289	1.134.973	606	1.134.367	-	6.315	-	5.570	745
2001	1.767.171	30.775	1.736.086	310	1.364.952	479	1.364.473	-	4.736	-	4.570	165
2002	1.708.593	30.191	1.678.188	214	1.188.554	373	1.188.181	-	4.095	-	3.913	182
2003												
ENE	1.767.982	32.211	1.735.544	227	1.241.100	376	1.240.724	-	4.115	-	3.932	183
FEB	1.628.023	32.698	1.595.094	231	1.222.234	355	1.221.879	-	4.116	-	3.932	183
MAR	1.669.725	31.502	1.637.980	243	1.243.668	390	1.242.672	606	4.140	-	3.956	184
ABR	1.732.763	37.374	1.695.166	223	1.264.234	373	1.263.254	607	4.037	-	3.852	184
MAY	1.787.508	43.754	1.743.549	205	1.280.220	420	1.279.191	609	4.019	-	3.834	185
JUN	1.840.895	47.885	1.792.827	183	1.294.373	427	1.293.335	611	3.616	-	3.431	185
JUL	1.900.996	53.515	1.847.393	88	1.303.617	524	1.302.479	614	3.811	-	3.624	186
AGO	1.912.736	29.408	1.883.239	89	1.328.152	526	1.327.008	618	3.729	-	3.542	187
SEP	1.932.059	29.118	1.902.872	69	1.323.846	618	1.322.610	618	3.620	-	3.432	188
OCT	1.898.149	33.698	1.864.383	68	1.291.341	614	1.290.107	620	3.577	-	3.389	188
NOV	1.909.116	33.007	1.876.042	67	1.258.017	664	1.256.731	622	3.422	-	3.233	189
DIC	1.981.045	33.347	1.947.634	64	1.233.929	735	1.232.572	622	3.444	-	3.254	190
2004												
ENE	1.979.689	37.323	1.942.221	146	1.235.228	833	1.233.768	627	3.422	-	3.231	190
FEB	1.923.226	30.705	1.892.396	125	1.219.957	854	1.218.475	628	3.425	-	3.235	190
MAR	1.831.375	37.532	1.793.710	133	1.227.515	831	1.226.054	630	3.439	-	3.248	191
ABR	1.668.265	37.668	1.630.474	123	1.316.623	859	1.315.448	316	3.379	-	3.188	191
MAY	1.606.135	36.902	1.569.149	84	1.363.157	962	1.361.879	316	3.384	-	3.192	192
JUN	1.222.884	49.414	1.173.376	94	1.648.068	1.314	1.646.754	-	3.392	-	3.200	192

← continuación

Saldo a fin de:	OBLIGACIONES							OTRAS CUENTAS DE PASIVO <sup>(2)</sup>	CAPITAL Y RESERVAS <sup>(3)</sup>
	SECTOR FINANCIERO				SECTOR PÚBLICO				
	TOTAL	BCB	COMER- CIALES	OEF	TOTAL	MN	ME		
1997	192.958	-	57.327	135.631	2.487	2.391	96	84.313	195.113
1998	183.095	-	52.206	130.889	2.440	2.321	119	96.473	240.538
1999	183.740	5.846	54.138	123.756	2.495	2.390	105	156.092	223.779
2000	144.938	5.519	32.961	106.458	14.455	14.336	119	210.147	231.215
2001	211.216	8.751	27.086	175.379	5.739	5.609	130	288.403	232.139
2002	190.578	4.878	26.163	159.537	4.287	4.208	79	370.745	264.516
2003									
ENE	194.130	4.854	28.883	160.393	2.469	2.379	90	381.007	269.653
FEB	235.712	48.494	27.077	160.141	2.372	2.290	82	381.090	275.990
MAR	187.398	4.681	28.453	154.264	2.983	2.898	85	386.239	279.969
ABR	189.833	4.590	31.878	153.365	7.086	7.017	69	394.334	282.786
MAY	182.119	1.182	29.667	151.270	5.482	5.418	64	397.773	293.262
JUN	181.237	1.119	30.059	150.059	2.275	2.188	87	396.805	298.356
JUL	180.615	1.019	30.711	148.885	2.463	2.372	91	400.154	303.873
AGO	174.811	892	28.882	145.037	3.116	3.018	98	410.492	309.111
SEP	170.094	702	26.482	142.910	2.508	2.409	99	412.845	320.966
OCT	184.574	16.901	26.358	141.315	4.835	4.742	93	421.103	325.086
NOV	167.566	506	26.404	140.656	2.926	2.838	88	459.922	329.899
DIC	169.471	473	28.331	140.667	2.650	2.578	72	406.257	362.417
2004									
ENE	168.223	307	27.610	140.306	2.652	2.559	93	407.277	369.884
FEB	180.243	2.577	37.494	140.172	2.207	2.136	71	413.344	374.836
MAR	175.427	194	35.506	139.727	4.374	4.299	75	430.259	371.537
ABR	184.882	4.072	41.241	139.569	3.777	3.708	69	427.124	376.333
MAY	186.826	7.198	40.085	139.543	2.560	2.493	67	451.485	356.491
JUN	239.397	60.645	39.376	139.376	2.602	2.539	63	447.267	363.277

FUENTE : BALANCES CONTABLES DE MUTUALES DE AHORRO Y PRÉSTAMO

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

NOTAS :

(1) Incluye otros vista y otros plazo.

(2) Incluye depósitos restringidos, otras cuentas por pagar y provisiones

(3) Incluye cuentas netas de resultados

OEF = Otras Entidades Financieras