

CUADRO N° 3.01

## FINANCIAMIENTO CONCEDIDO POR EL SISTEMA BANCARIO

POR BANCOS

(En miles de bolivianos)

Saldos a fin de:	TOTAL	BANCO CENTRAL (Neto)	BANCOS COMERCIALES			BANCOS ESPECIALI- ZADOS
			Total	Del Estado	Privados	
1997	20.584.569	-455.159	20.865.968	91.691	20.774.277	173.760
1998	25.602.220	-440.209	25.860.122	96.447	25.763.675	182.307
1999	26.801.371	-311.004	26.919.176	102.222	26.816.954	193.199
2000	26.654.504	328.651	26.119.839	109.017	26.010.822	206.014
2001	24.732.198	653.301	23.859.107	116.323	23.742.784	219.790
2002	26.154.856	2.190.137	23.723.464	127.703	23.595.761	241.255
2003						
ENE	26.022.163	2.178.583	23.600.724	128.552	23.472.172	242.856
FEB	25.981.578	2.375.581	23.362.501	128.892	23.233.608	243.497
MAR	26.256.716	2.460.532	23.551.726	129.402	23.422.324	244.459
ABR	26.027.380	2.222.459	23.560.142	129.572	23.430.570	244.779
MAY	26.515.297	2.400.939	23.868.938	129.911	23.739.027	245.420
JUN	25.848.170	1.902.978	23.698.810	130.421	23.568.389	246.381
JUL	26.182.810	2.186.202	23.749.266	130.931	23.618.336	247.342
AGO	26.243.843	2.235.428	23.759.792	131.610	23.628.181	248.623
SEP	25.840.807	1.913.576	23.677.967	131.950	23.546.017	249.264
OCT	26.340.011	2.387.626	23.702.480	132.289	23.570.190	249.905
NOV	26.394.489	2.469.539	23.674.406	132.630	23.541.776	250.545
DIC	26.114.465	2.262.455	23.599.863	133.479	23.466.384	252.147
2004						
ENE	25.909.660	2.459.075	23.197.797	133.818	23.063.979	252.788
FEB	25.782.072	2.460.965	23.067.998	133.988	22.934.010	253.108
MAR	25.315.811	2.026.529	23.035.211	134.498	22.900.714	254.070
ABR	25.738.225	2.344.050	23.139.787	134.668	23.005.119	254.389
MAY	25.584.108	2.322.713	23.006.685	134.837	22.871.848	254.710
JUN	25.273.773	2.149.551	22.868.871	135.178	22.733.694	255.351
JUL	25.288.717	2.325.825	22.707.222	135.347	22.571.875	255.671
AGO	25.269.580	2.405.308	22.607.640	135.857	22.471.783	256.633
SEP	24.616.229	1.888.405	22.470.550	136.197	22.334.353	257.273
OCT	24.273.814	1.787.264	22.228.315	136.707	22.091.608	258.235
NOV	23.813.047	1.391.266	22.163.226	136.876	22.026.350	258.555
DIC	24.751.690	1.905.031	22.587.463	137.216	22.450.246	259.196

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

CUADRO N° 3.02

FINANCIAMIENTO CONCEDIDO POR EL SISTEMA BANCARIO

POR SECTORES ECONÓMICOS

(En miles de bolivianos)

Saldo a fin de:	TOTAL	SECTOR PRIVADO <sup>(1)</sup>	CRÉDITO AL SECTOR PRIVADO														Inversiones	SECTOR PÚBLICO (NETO) <sup>(6)</sup>						
			Total	Comercio	Industria	Servicios <sup>(2)</sup>	Construcción	Servicios Inmobiliarios	Agricultura y Ganadería	Hoteles y Restaurantes	Intermediación Financiera	Actividad Inmobiliaria	Informática Investigaciones y Desarrollo	Servicios Profesionales	Administración Pública	Enseñanza			Salud	Serv. Hogares y Org. Extr.	Otros <sup>(3)</sup>	Minería		
1997	20.584.569	21.039.728	20.877.589	4.390.997	3.824.484	8.550.619	802.001			2.340.171								594.382	374.935	162.139	-455.159			
1998	25.602.220	26.042.429	25.899.845	6.044.586	4.304.269	10.190.257	1.253.956			2.966.689								706.766	433.322	142.584	-440.209			
1999 <sup>(5)</sup>	26.801.371	27.112.375	26.961.377	5.640.881	5.117.809	3.699.991	3.550.948			2.950.360	195.333	173.471	233.033	63.714	2.725.940	25.277	976.657	288.822	915.518	403.623	150.998	-311.004		
2000	26.654.504	26.325.853	26.176.386	5.191.696	4.860.861	3.528.961	3.963.197			2.937.310	325.846	188.426	204.687	56.927	2.453.130	94.757	404.583	171.834	1.317.251	476.920	149.467	328.651		
2001	24.732.198	24.078.897	23.846.491	4.419.423	4.757.947	2.844.991	2.523.444			2.560.444	383.474	523.053	-	-	-	90.007	254.198	-	11.676	1.368.923	581.552	232.406	653.301	
2002	26.154.856	23.964.719	23.469.619	4.115.157	5.050.225	2.388.591	2.486.939			3.492.438	2.648.791	433.286	454.530	-	-	-	69.524	292.027	-	6.854	1.496.303	534.953	495.100	2.190.137
2003																								
ENE	26.022.163	23.843.580	23.241.330	4.060.548	4.897.257	2.384.124	2.510.043			3.472.621	2.629.695	431.786	471.570	-	-	-	69.413	293.288	-	6.632	1.491.843	522.510	602.250	2.178.583
FEB	25.981.578	23.605.998	23.002.646	3.988.658	4.839.521	2.321.192	2.485.784			3.461.675	2.630.305	431.727	460.726	-	-	-	68.228	286.066	-	6.396	1.465.553	556.814	603.352	2.375.581
MAR	26.256.716	23.796.185	23.223.207	3.999.180	4.952.834	2.313.449	2.470.340			3.287.901	2.812.760	434.308	456.267	-	-	-	68.505	305.763	-	6.232	1.509.539	606.129	572.978	2.460.532
ABR	26.027.380	23.804.921	23.253.966	3.991.339	5.002.433	2.372.813	2.432.460			3.301.849	2.783.838	435.651	449.021	-	-	-	67.562	307.812	-	5.845	1.490.241	613.101	550.955	2.222.459
MAY	26.515.297	24.114.358	23.563.731	3.997.179	5.242.955	2.329.353	2.433.017			3.230.781	2.785.948	435.316	449.301	-	-	-	83.235	305.398	-	5.667	1.499.253	766.328	550.627	2.400.939
JUN	25.848.170	23.945.191	23.414.012	3.958.456	5.144.031	2.269.580	2.316.225			3.382.341	2.776.744	431.405	443.233	-	-	-	83.522	307.224	-	5.461	1.483.761	812.029	531.179	1.902.978
JUL	26.182.810	23.996.608	23.477.950	3.962.536	5.201.386	2.296.360	2.338.529			3.382.226	2.748.134	431.905	442.287	-	-	-	68.475	309.498	-	5.369	1.476.277	814.966	518.658	2.186.202
AGO	26.243.843	24.008.415	23.514.464	3.928.724	5.123.199	2.315.960	2.357.608			3.654.807	2.596.379	433.931	437.119	-	-	-	63.518	295.046	-	4.926	1.508.687	794.560	493.951	2.235.428
SEP	25.840.807	23.927.231	23.619.225	3.866.370	5.182.687	2.370.685	2.465.815			3.663.939	2.565.670	435.226	431.328	-	-	-	64.455	289.323	-	4.768	1.480.833	798.127	308.006	1.913.576
OCT	26.340.011	23.952.385	23.494.550	3.768.202	5.196.518	2.304.826	2.448.290			3.517.931	2.686.654	435.991	420.743	-	-	-	63.605	306.306	-	4.756	1.534.433	806.295	457.835	2.387.626
NOV	26.394.489	23.924.951	23.479.054	3.785.169	5.154.782	2.294.868	2.447.317			3.537.340	2.699.103	436.522	440.882	-	-	-	63.087	311.705	-	4.594	1.495.196	808.488	445.897	2.469.539
DIC	26.114.465	23.852.010	23.421.258	3.785.138	5.168.366	2.276.609	2.443.991			3.512.524	2.681.533	447.237	398.359	-	-	-	84.137	314.061	-	6.016	1.526.941	776.347	430.752	2.262.455
2004																								
ENE	25.909.660	23.450.585	23.151.496	3.727.574	4.968.799	2.243.681	2.456.901			3.461.354	2.677.681	451.517	392.644	-	-	-	122.585	315.404	-	4.430	1.525.855	803.072	299.089	2.459.075
FEB	25.782.072	23.321.106	23.030.320	3.687.654	4.870.145	2.196.537	2.469.408			3.498.251	2.649.480	449.022	386.974	-	-	-	171.439	315.279	-	4.367	1.514.811	816.952	290.786	2.460.965
MAR	25.315.811	23.289.281	23.001.819	3.547.984	4.905.289	2.193.594	2.469.218			3.433.626	2.698.467	446.356	427.915	-	-	-	198.258	330.762	-	3.597	1.535.379	811.375	287.462	2.026.529
ABR	25.738.225	23.394.176	23.131.389	3.656.989	5.042.139	2.283.827	2.445.565			3.538.569	2.683.220	448.459	370.373	-	-	-	198.008	305.157	-	3.639	1.373.500	781.944	262.787	2.344.050
MAY	25.584.108	23.261.395	22.986.864	3.602.012	4.990.999	2.241.437	2.414.695			3.586.829	2.677.415	448.688	367.731	-	-	-	195.468	306.219	-	3.418	1.388.482	763.472	274.531	2.322.713
JUN	25.273.773	23.124.222	22.852.054	3.569.225	4.962.961	2.235.250	2.422.737			3.660.494	2.637.085	448.208	357.291	-	-	-	215.960	314.087	-	3.534	1.369.356	655.867	272.168	2.149.551
JUL	25.288.719	22.962.894	22.707.567	3.558.910	4.961.543	2.235.963	2.380.543			3.638.926	2.579.952	443.305	356.573	-	-	-	211.720	297.559	-	3.051	1.372.218	667.303	255.327	2.325.825
AGO	25.269.581	22.864.273	22.618.339	3.545.080	4.856.894	2.240.601	2.393.762			3.654.629	2.558.237	429.495	362.040	-	-	-	208.841	302.873	-	3.029	1.387.397	675.461	245.934	2.405.308
SEP	24.616.231	22.727.825	22.504.366	3.597.394	4.774.764	2.217.903	2.418.599			3.648.290	2.560.274	432.052	356.746	-	-	-	204.847	298.779	-	3.009	1.339.482	652.228	223.459	1.888.405
OCT	24.273.814	22.486.550	22.256.699	3.552.489	4.703.945	2.162.521	2.430.435			3.700.925	2.539.104	428.705	359.545	-	-	-	200.642	297.481	-	2.890	1.274.940	603.097	229.851	1.787.264
NOV	23.813.047	22.421.781	22.193.999	3.505.529	4.689.431	2.162.874	2.429.009			3.737.227	2.511.896	427.305	359.399	-	-	-	196.288	308.469	-	8.902	1.263.470	594.202	227.782	1.391.266
DIC	24.751.690	22.846.659	22.619.225	3.545.629	4.749.720	2.279.409	2.454.760			3.772.857	2.546.752	433.436	373.725	-	-	-	173.248	312.028	-	2.856	1.319.013	655.792	227.434	1.905.031

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

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

NOTAS : (1) Financiamiento concedido por la banca comercial y especializada

(2) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(3) Incluye Transportes, Comunicaciones y Almacenamiento

(4) Financiamiento concedido por el Banco Central de Bolivia

(5) A partir de marzo, la SBEF incluye Hoteles y Restaurantes, Intermediación Financiera y Actividades Inmobiliarias. En mayo, Informática y Servicios Profesionales

(6) A partir de febrero/01 la SBEF adoptó un nuevo clasificador de actividad económica y destino del crédito (CAEDEC), en reemplazo del CIU

CUADRO N° 3.03

## FINANCIAMIENTO CONCEDIDO POR EL SISTEMA BANCARIO AL SECTOR PRIVADO

## POR SECTORES ECONÓMICOS Y POR BANCOS A DICIEMBRE DE 2004

BANCOS	INDUSTRIA	AGROPECUARIA	MINERÍA	CONSTRUCCIÓN	SERVICIOS INMOBILIAR.	SERVICIOS (1)	COMERCIO	HOTELES Y RESTAURANTES	INTERMEDIACIÓN FINANCIERA	ADMINISTRACIÓN PÚBLICA	ENSEÑANZA	SERV.DE HOG Y ORG. EXT.	OTROS (2)	TOTAL	PARTICIPACIÓN PORCENTUAL
BBA <sup>(3)</sup>	5.487	11.157	593	1.984	1.082	377.815	19.867	681	257	92	3	-	326.541	745.560	3,30%
SANTA CRUZ	360.095	187.397	55.904	238.330	482.607	80.988	326.306	41.835	58.047	312	3.227	653	67.457	1.903.159	8,41%
MERCANTIL	866.452	67.363	4.758	396.777	634.890	108.982	438.006	76.713	32.053	523	39.142	39	174.206	2.839.905	12,56%
NACIONAL	483.387	573.549	20.367	433.318	850.906	151.222	400.744	127.044	106.366	52	123.727	-	168.201	3.438.885	15,20%
DE CRÉDITO	636.282	85.526	190.705	89.954	659.534	489.773	253.192	34.083	10.581	5.711	16.194	1.792	105.839	2.579.167	11,40%
UNIÓN	311.287	358.649	8.114	241.339	248.657	60.359	215.135	23.530	50.920	68.628	23.123	18	77.697	1.687.457	7,46%
BISA	1.103.134	227.123	41.054	509.321	440.114	16.073	333.579	57.611	31.649	92.577	52.102	52	39.211	2.943.602	13,01%
ECONÓMICO S.A.	123.021	117.046	33.113	168.709	255.814	44.910	534.976	10.599	9.127	413	8.046	113	72.906	1.378.795	6,10%
BIDESAS <sup>(3)</sup>	98.591	105.345	6.367	44.818	-	181.910	173.853	-	-	-	-	-	7.496	618.381	2,73%
SOL	92.156	28.021	2.681	114.818	66.481	44.684	295.497	50.163	9.481	3.403	8.258	155	157.021	872.820	3,86%
GANADERO	203.598	206.710	34.067	103.478	118.943	100.383	177.727	11.177	60.058	1.538	37.910	33	61.379	1.117.002	4,94%
SUR <sup>(3)</sup>	125.894	178.636	37.923	69.991	-	226.390	174.371	-	-	-	-	-	38.443	851.648	3,77%
COCHABAMBA <sup>(3)</sup>	72.721	196.944	1.542	18.442	-	62.809	53.906	-	-	-	-	-	15.440	421.804	1,86%
<b>TOTAL NACIONALES</b>	<b>4.482.105</b>	<b>2.343.468</b>	<b>437.189</b>	<b>2.431.280</b>	<b>3.759.031</b>	<b>1.946.299</b>	<b>3.397.161</b>	<b>433.436</b>	<b>368.539</b>	<b>173.248</b>	<b>311.733</b>	<b>2.856</b>	<b>1.311.839</b>	<b>21.398.183</b>	<b>94,60%</b>
<b>NACIONALES</b>															
NACIÓN ARGENTINA	37.485	34.450	6.271	2.475	620	2.293	20.021	-	-	-	22	-	579	104.218	0,46%
DO BRASIL	13.101	-	-	3.287	1.082	-	-	-	120	-	-	-	-	17.590	0,08%
CITIBANK	114.266	155.828	66	16.500	12.125	282.902	116.758	-	5.065	-	273	-	844	704.628	3,12%
<b>TOTAL EXTRANJEROS</b>	<b>164.852</b>	<b>190.278</b>	<b>6.338</b>	<b>22.263</b>	<b>13.826</b>	<b>285.196</b>	<b>136.780</b>	<b>-</b>	<b>5.185</b>	<b>-</b>	<b>295</b>	<b>-</b>	<b>1.423</b>	<b>826.436</b>	<b>3,65%</b>
<b>TOTAL PRIVADOS</b>	<b>4.646.957</b>	<b>2.533.746</b>	<b>443.527</b>	<b>2.453.542</b>	<b>3.772.857</b>	<b>2.231.494</b>	<b>3.533.940</b>	<b>433.436</b>	<b>373.725</b>	<b>173.248</b>	<b>312.028</b>	<b>2.856</b>	<b>1.313.262</b>	<b>22.224.618</b>	<b>98,26%</b>
<b>PRIVADOS</b>															
BANCO DEL ESTADO <sup>(3)</sup>	68.476	12.991	167	1.217	-	38.817	9.234	-	-	-	-	-	4.968	135.870	0,60%
<b>TOTAL COMERCIALES</b>	<b>4.715.433</b>	<b>2.546.737</b>	<b>443.694</b>	<b>2.454.760</b>	<b>3.772.857</b>	<b>2.270.311</b>	<b>3.543.174</b>	<b>433.436</b>	<b>373.725</b>	<b>173.248</b>	<b>312.028</b>	<b>2.856</b>	<b>1.318.230</b>	<b>22.360.489</b>	<b>98,86%</b>
<b>COMERCIALES</b>															
BAMIN <sup>(3)</sup>	27	-	212.086	-	-	5.203	1.191	-	-	-	-	-	-	218.508	0,97%
BAFINSA <sup>(3)</sup>	34.259	16	11	-	-	3.895	1.263	-	-	-	-	-	783	40.228	0,18%
<b>TOTAL ESPECIALIZADOS</b>	<b>34.287</b>	<b>16</b>	<b>212.098</b>	<b>-</b>	<b>-</b>	<b>9.098</b>	<b>2.455</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>783</b>	<b>258.736</b>	<b>1,14%</b>
<b>TOTAL GENERAL</b>	<b>4.749.720</b>	<b>2.546.752</b>	<b>655.792</b>	<b>2.454.760</b>	<b>3.772.857</b>	<b>2.279.409</b>	<b>3.545.629</b>	<b>433.436</b>	<b>373.725</b>	<b>173.248</b>	<b>312.028</b>	<b>2.856</b>	<b>1.319.013</b>	<b>22.619.225</b>	<b>100,00%</b>

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS

ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA

NOTAS : (1) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(2) Incluye Transportes y Comunicaciones, Almacenamiento

(3) Bancos en liquidación

CUADRO N° 3.04

FINANCIAMIENTO CONCEDIDO POR EL SISTEMA BANCARIO AL SECTOR PRIVADO

POR DEPARTAMENTOS Y POR BANCOS A DICIEMBRE DE 2004 (En miles de bolivianos)

BANCOS	LA PAZ	SANTA CRUZ	COCHABAMBA	ORURO	POTOSÍ	TARIJA	CHUQUISACA	BENI	TOTAL
BBA <sup>(1)</sup>	745.560								745.560
SANTA CRUZ	268.798	1.386.730	195.187	13.194		20.044	19.206		1.903.159
MERCANTIL	1.093.521	948.527	509.793	64.935	17.762	125.161	50.258	29.946	2.839.906
NACIONAL	831.430	1.720.190	581.000	50.493	31.914	69.281	129.590	24.986	3.438.885
DE CRÉDITO	864.190	1.185.252	337.613	29.175	13.638	74.741	74.558		2.579.167
UNIÓN	250.128	1.146.138	243.600	4.628		14.692	21.679	6.593	1.687.457
BISA	922.067	1.426.209	481.324	3.754		43.583	66.666		2.943.602
ECONÓMICO S.A.	143.489	1.026.106	209.200						1.378.795
BIDESAS <sup>(1)</sup>	618.381								618.381
SOL	337.566	270.855	224.844	14.860			24.696		872.820
GANADERO	181.519	667.791	144.720					122.972	1.117.002
SUR <sup>(1)</sup>	851.648								851.648
COCHABAMBA <sup>(1)</sup>	421.804								421.804
<b>TOTAL NACIONALES</b>	<b>7.530.102</b>	<b>9.777.796</b>	<b>2.927.280</b>	<b>181.038</b>	<b>63.314</b>	<b>347.502</b>	<b>386.654</b>	<b>184.497</b>	<b>21.398.184</b>
NACIÓN ARGENTINA		104.218							104.218
DO BRASIL	17.590								17.590
CITIBANK	606.281	98.347							704.628
<b>TOTAL EXTRANJEROS</b>	<b>623.871</b>	<b>202.564</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>826.435</b>
<b>TOTAL PRIVADOS</b>	<b>8.153.973</b>	<b>9.980.361</b>	<b>2.927.280</b>	<b>181.038</b>	<b>63.314</b>	<b>347.502</b>	<b>386.654</b>	<b>184.497</b>	<b>22.224.619</b>
BANCO DEL ESTADO <sup>(1)</sup>	135.870								135.870
<b>TOTAL COMERCIALES</b>	<b>8.289.843</b>	<b>9.980.361</b>	<b>2.927.280</b>	<b>181.038</b>	<b>63.314</b>	<b>347.502</b>	<b>386.654</b>	<b>184.497</b>	<b>22.360.490</b>
BAMIN <sup>(1)</sup>	218.508								218.508
BAFINSA <sup>(1)</sup>	40.228								40.228
<b>TOTAL ESPECIALIZADOS</b>	<b>258.736</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>258.736</b>
<b>TOTAL GENERAL</b>	<b>8.548.579</b>	<b>9.980.361</b>	<b>2.927.280</b>	<b>181.038</b>	<b>63.314</b>	<b>347.502</b>	<b>386.654</b>	<b>184.497</b>	<b>22.619.226</b>
Participación %	37,79%	44,12%	12,94%	0,80%	0,28%	1,54%	1,71%	0,82%	100,00%

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA  
 NOTA : (1) Bancos en liquidación

CUADRO N° 3.05

## FINANCIAMIENTO CONCEDIDO POR EL BANCO CENTRAL AL SISTEMA FINANCIERO

## POR BANCOS

(En miles de bolivianos)

Saldos a fin de:	B A N C O S				Bancos Especializados y Otras Entidades Financieras <sup>(1)</sup>	TOTAL
	Del Estado	En Liquidación	Comerciales Nacionales y Extranjeros	Total BCL		
1997	25.541	1.354.276	1.286.804	2.666.621	420.116	3.086.737
1998	25.541	1.465.527	1.235.627	2.726.695	425.157	3.151.852
1999	25.541	1.560.397	1.207.425	2.793.364	624.796	3.418.160
2000	25.541	1.586.919	611.902	2.224.362	631.236	2.855.598
2001	25.541	1.689.291	520.278	2.235.110	624.118	2.859.227
2002						
ENE	25.541	1.711.080	513.067	2.249.689	630.630	2.880.319
FEB	25.541	1.728.417	520.188	2.274.147	637.104	2.911.252
MAR	25.541	1.740.801	585.121	2.351.464	641.751	2.993.215
ABR	25.541	1.748.231	587.061	2.360.833	643.129	3.003.963
MAY	25.541	1.755.661	539.392	2.320.595	648.909	2.969.504
JUN	25.541	1.775.475	941.000	2.742.017	691.453	3.433.470
JUL	25.541	1.792.811	2.444.563	4.262.916	859.202	5.122.118
AGO	25.541	1.713.398	1.428.877	3.167.817	460.564	3.628.380
SEP	25.541	1.724.646	755.867	2.506.053	397.944	2.903.998
OCT	25.541	1.736.160	547.555	2.309.256	422.983	2.732.239
NOV	25.541	1.747.743	514.517	2.287.800	403.738	2.691.538
DIC	25.541	1.757.682	481.427	2.264.650	406.697	2.671.347
2003						
ENE	25.541	1.766.629	457.226	2.249.396	409.548	2.658.945
FEB	25.541	1.771.309	674.798	2.471.648	459.179	2.930.827
MAR	25.541	1.778.329	478.349	2.282.219	410.418	2.692.637
ABR	25.541	1.780.669	472.271	2.278.481	411.142	2.689.623
MAY	25.541	1.785.349	485.149	2.296.039	417.733	2.713.772
JUN	25.541	1.792.369	452.563	2.270.473	418.899	2.689.372
JUL	25.541	1.798.362	447.869	2.271.572	420.542	2.692.114
AGO	25.541	1.807.716	451.083	2.284.340	417.444	2.701.784
SEP	25.541	1.811.213	451.268	2.288.022	418.527	2.706.549
OCT	25.541	1.815.888	688.107	2.529.536	435.885	2.965.420
NOV	25.541	1.820.562	498.178	2.344.281	420.693	2.764.973
DIC	25.541	1.832.248	468.633	2.326.422	423.406	2.749.828
2004						
ENE	25.541	1.836.922	465.677	2.328.140	424.685	2.752.825
FEB	25.541	1.839.259	482.844	2.347.644	427.765	2.775.409
MAR	25.541	1.845.794	516.953	2.388.289	426.661	2.814.950
ABR	25.541	1.848.131	794.793	2.668.465	443.446	3.111.911
MAY	25.541	1.850.179	544.969	2.420.689	435.242	2.855.931
JUN <sup>(2)</sup>	25.541	1.854.852	729.899	2.610.292	65.505	2.675.796
JUL	25.541	1.857.061	493.537	2.376.140	3.965	2.380.105
AGO	25.541	1.864.071	465.198	2.354.809	4.828	2.359.637
SEP	25.541	1.868.743	466.611	2.360.895	798	2.361.693
OCT	25.541	1.875.752	468.741	2.370.035	0	2.370.035
NOV	25.541	1.878.089	469.934	2.373.564	0	2.373.564
DIC	25.541	1.880.799	551.966	2.458.306	3.216	2.461.522

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - SUBGERENCIA DE CONTABILIDAD.

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

NOTA : (1) Incluye préstamos del BCB al Fondo de Desarrollo del Sistema Financiero y de Apoyo al Sector Productivo (FONDESIF) y a la Nacional Financiera Boliviana (NAFIBO).

: (2) Se devolvieron al TGN los activos y pasivos de la línea 1925 BO.

BCL = Bancos comerciales y en liquidación.

CUADRO N° 3.06

## FINANCIAMIENTO CONCEDIDO POR EL BANCO CENTRAL AL SISTEMA FINANCIERO

## POR BANCOS

(En miles de bolivianos)

Salidos a fin de:	B A N C O S				Bancos Especializados y Otras Entidades Financieras <sup>(1)</sup>	TOTAL
	Del Estado	En Liquidación	Comerciales Nacionales y Extranjeros	Total BCL		
1997	25.541	1.354.276	1.286.804	2.666.621	420.116	3.086.737
1998	25.541	1.465.527	1.235.627	2.726.695	425.157	3.151.852
1999	25.541	1.560.397	1.207.425	2.793.364	624.796	3.418.160
2000	25.541	1.586.919	611.902	2.224.362	631.236	2.855.598
2001	25.541	1.689.291	520.278	2.235.110	624.118	2.859.227
2002						
ENE	25.541	1.711.080	513.067	2.249.689	630.630	2.880.319
FEB	25.541	1.728.417	520.188	2.274.147	637.104	2.911.252
MAR	25.541	1.740.801	585.121	2.351.464	641.751	2.993.215
ABR	25.541	1.748.231	587.061	2.360.833	643.129	3.003.963
MAY	25.541	1.755.661	539.392	2.320.595	648.909	2.969.504
JUN	25.541	1.775.475	941.000	2.742.017	691.453	3.433.470
JUL	25.541	1.792.811	2.444.563	4.262.916	859.202	5.122.118
AGO	25.541	1.713.398	1.428.877	3.167.817	460.564	3.628.380
SEP	25.541	1.724.646	755.867	2.506.053	397.944	2.903.998
OCT	25.541	1.736.160	547.555	2.309.256	422.983	2.732.239
NOV	25.541	1.747.743	514.517	2.287.800	403.738	2.691.538
DIC	25.541	1.757.682	481.427	2.264.650	406.697	2.671.347
2003						
ENE	25.541	1.766.629	457.226	2.249.396	409.548	2.658.945
FEB	25.541	1.771.309	674.798	2.471.648	459.179	2.930.827
MAR	25.541	1.778.329	478.349	2.282.219	410.418	2.692.637
ABR	25.541	1.780.669	472.271	2.278.481	411.142	2.689.623
MAY	25.541	1.785.349	485.149	2.296.039	417.733	2.713.772
JUN	25.541	1.792.369	452.563	2.270.473	418.899	2.689.372
JUL	25.541	1.798.362	447.869	2.271.572	420.542	2.692.114
AGO	25.541	1.807.716	451.083	2.284.340	417.444	2.701.784
SEP	25.541	1.811.213	451.268	2.288.022	418.527	2.706.549
OCT	25.541	1.815.888	688.107	2.529.536	435.885	2.965.420
NOV	25.541	1.820.562	498.178	2.344.281	420.693	2.764.973
DIC	25.541	1.832.248	468.633	2.326.422	423.406	2.749.828
2004						
ENE	25.541	1.836.922	465.677	2.328.140	424.685	2.752.825
FEB	25.541	1.839.259	482.844	2.347.644	427.765	2.775.409
MAR	25.541	1.845.794	516.953	2.388.289	426.661	2.814.950
ABR	25.541	1.848.131	794.793	2.668.465	443.446	3.111.911
MAY	25.541	1.850.179	544.969	2.420.689	435.242	2.855.931
JUN <sup>(2)</sup>	25.541	1.854.852	729.899	2.610.292	65.505	2.675.796
JUL	25.541	1.857.061	493.537	2.376.140	3.965	2.380.105
AGO	25.541	1.864.071	465.198	2.354.809	4.828	2.359.637
SEP	25.541	1.868.743	466.611	2.360.895	798	2.361.693
OCT	25.541	1.875.752	468.741	2.370.035	0	2.370.035
NOV	25.541	1.878.089	469.934	2.373.564	0	2.373.564
DIC	25.541	1.880.799	551.966	2.458.306	3.216	2.461.522

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - SUBGERENCIA DE CONTABILIDAD.

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

NOTA : (1) Incluye préstamos del BCB al Fondo de Desarrollo del Sistema Financiero y de Apoyo al Sector Productivo (FONDESIF) y a la Nacional Financiera Boliviana (NAFIBO).

: (2) Se devolvieron al TGN los activos y pasivos de la línea 1925 BO.

BCL = Bancos comerciales y en liquidación.

CUADRO N° 3.07

## FINANCIAMIENTO CONCEDIDO POR EL BANCO CENTRAL AL SECTOR PÚBLICO

(En miles de bolivianos)

Saldo a fin de:	GOBIERNO CENTRAL			SEGURIDAD SOCIAL			GOBIERNOS LOCALES Y REGIONALES			EMPRESAS PÚBLICAS			T O T A L		
	Crédito Bruto a	Depósitos b	Crédito Neto c = a - b	Crédito Bruto a	Depósitos b	Crédito Neto c = a - b	Crédito Bruto a	Depósitos b	Crédito Neto c = a - b	Crédito Bruto a	Depósitos b	Crédito Neto c = a - b	Crédito Bruto a	Depósitos b	Crédito Neto c = a - b
1997	3.445.309	3.065.651	379.658		91.308	-91.308		331.023	-331.023		412.486	-412.486	3.445.309	3.900.468	-455.159
1998	3.566.679	3.130.894	435.785		177.367	-177.367		461.660	-461.660		236.966	-236.966	3.566.679	4.006.888	-440.209
1999	4.056.974	3.237.138	819.836		251.313	-251.313		469.402	-469.402		410.126	-410.126	4.056.974	4.367.979	-311.004
2000	4.660.549	3.303.446	1.357.102		256.199	-256.199		486.454	-486.454		285.798	-285.798	4.660.549	4.331.897	328.651
2001	5.436.458	3.448.464	1.987.995		169.458	-169.458		684.828	-684.828		480.408	-480.408	5.436.458	4.783.158	653.301
2002	6.492.060	3.134.603	3.357.457		108.263	-108.263		898.438	-898.438		160.618	-160.618	6.492.060	4.301.923	2.190.137
2003															
ENE	6.535.786	3.144.387	3.391.399		122.594	-122.594		913.721	-913.721		163.822	-163.822	6.535.786	4.344.524	2.191.262
FEB	6.939.062	3.348.074	3.590.988		128.109	-128.109		934.185	-934.185		144.904	-144.904	6.939.062	4.555.272	2.383.790
MAR	6.877.205	3.111.817	3.765.388		148.125	-148.125		999.964	-999.964		141.390	-141.390	6.877.205	4.401.296	2.475.909
ABR	6.893.482	3.347.122	3.546.360		144.704	-144.704		1.019.489	-1.019.489		135.123	-135.123	6.893.482	4.646.438	2.247.044
MAY	6.912.799	3.078.554	3.834.245		144.441	-144.441		1.143.978	-1.143.978		144.887	-144.887	6.912.799	4.511.860	2.400.939
JUN	6.939.006	3.595.179	3.343.827		167.827	-167.827		1.114.182	-1.114.182		147.392	-147.392	6.939.006	5.024.580	1.914.426
JUL	6.910.359	3.334.392	3.575.967		152.050	-152.050		1.094.392	-1.094.392		143.323	-143.323	6.910.359	4.724.157	2.186.202
AGO	6.883.797	3.212.633	3.671.163		176.108	-176.108		1.122.187	-1.122.187		137.441	-137.441	6.883.797	4.648.369	2.235.428
SEP	6.803.152	3.413.011	3.390.141		191.044	-191.044		1.146.842	-1.146.842		138.679	-138.679	6.803.152	4.889.577	1.913.576
OCT	6.988.649	3.092.179	3.896.470		174.127	-174.127		1.204.264	-1.204.264		130.453	-130.453	6.988.649	4.601.024	2.387.626
NOV	7.244.270	3.167.191	4.077.080		168.277	-168.277		1.312.201	-1.312.201		127.062	-127.062	7.244.270	4.774.731	2.469.539
DIC	7.252.575	3.491.024	3.761.551		185.455	-185.455		1.194.276	-1.194.276		119.365	-119.365	7.252.575	4.990.119	2.262.455
2004															
ENE	7.294.254	3.274.753	4.019.501		188.507	-188.507		1.260.088	-1.260.088		111.831	-111.831	7.294.254	4.835.179	2.459.075
FEB	7.392.502	3.306.223	4.086.279		213.784	-213.784		1.291.745	-1.291.745		119.785	-119.785	7.392.502	4.931.537	2.460.965
MAR	7.332.545	3.562.735	3.769.810		242.162	-242.162		1.380.889	-1.380.889		120.230	-120.230	7.332.545	5.306.016	2.026.529
ABR	7.688.119	3.567.205	4.120.915		261.928	-261.928		1.393.309	-1.393.309		121.628	-121.628	7.688.119	5.344.070	2.344.050
MAY	7.706.146	3.386.349	4.319.797		334.234	-334.234		1.497.463	-1.497.463		165.387	-165.387	7.706.146	5.383.433	2.322.713
JUN	7.897.110	3.737.707	4.159.404		346.873	-346.873		1.495.532	-1.495.532		167.448	-167.448	7.897.110	5.747.559	2.149.551
JUL	7.845.281	3.461.151	4.384.129		356.196	-356.196		1.539.734	-1.539.734		162.374	-162.374	7.845.281	5.519.456	2.325.825
AGO	8.037.147	3.455.461	4.581.686		360.649	-360.649		1.651.275	-1.651.275		164.454	-164.454	8.037.147	5.631.839	2.405.308
SEP	7.881.822	3.898.756	3.983.065		326.973	-326.973		1.598.011	-1.598.011		169.676	-169.676	7.881.822	5.993.416	1.888.405
OCT	7.809.418	3.886.094	3.923.324		341.436	-341.436		1.657.019	-1.657.019		137.605	-137.605	7.809.418	6.022.154	1.787.264
NOV	7.737.005	4.201.852	3.535.153		355.248	-355.248		1.642.002	-1.642.002		146.637	-146.637	7.737.005	6.345.739	1.391.266
DIC	7.865.811	4.009.374	3.856.438		296.846	-296.846		1.514.056	-1.514.056		140.505	-140.505	7.865.811	5.960.780	1.905.031

FUENTE : BANCO CENTRAL DE BOLIVIA - GERENCIA DE CONTABILIDAD - SUBGERENCIA DE CONTABILIDAD  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL

CUADRO N° 3.08

FINANCIAMIENTO CONCEDIDO POR LOS BANCOS COMERCIALES <sup>(1)</sup>

POR SECTORES ECONÓMICOS

(En miles de bolivianos)

Saldo a fin de:	TOTAL	CRÉDITO AL SECTOR PRIVADO																INVERSIONES			
		Total	Comercio	Industria	Servicios <sup>(2)</sup>	Construcción	Servicios Inmobiliarios	Agricultura y Ganadería	Hoteles y Restaurantes	Intermediación Financiera	Actividades Inmobiliarias	Investigaciones y Desarrollo	Informática	Servicios Profesionales	Administración Pública	Enseñanza	Salud		Serv. Hogares y Org. Extr.	Otros <sup>(3)</sup>	Minería
1997	20.865.968	20.704.313	4.389.435	3.804.197	8.544.755	802.001		2.340.162											593.918	229.845	161.655
1998	25.860.122	25.717.864	6.042.930	4.282.477	10.184.057	1.253.956		2.966.679											706.268	281.497	142.258
1999 <sup>(4)</sup>	26.919.176	26.768.523	5.639.140	5.095.184	3.693.461	3.550.948		2.950.350	195.333	173.471	233.033	63.714	2.725.940	25.277	976.657	288.822			915.001	242.192	150.653
2000	26.119.839	25.970.739	5.189.745	4.833.602	3.521.729	3.963.197		2.937.298	325.846	188.426	204.687	56.927	2.453.130	94.757	404.583	171.834			1.316.828	308.350	149.100
2001 <sup>(5)</sup>	23.859.107	23.627.092	4.417.339	4.728.762	2.837.266	2.523.444	3.527.359	2.560.431	383.474	523.053	-	-	-	90.007	254.198	-	11.676		1.368.256	401.827	232.015
2002	23.723.464	23.228.792	4.112.868	5.018.170	2.380.110	2.486.939	3.492.438	2.648.776	433.286	454.530	-	-	-	69.524	292.027	-	6.854		1.495.571	337.698	494.672
2003																					
ENE	23.600.724	22.998.905	4.058.244	4.864.988	2.375.587	2.510.043	3.472.621	2.629.680	431.786	471.570	-	-	-	69.413	293.288	-	6.632	1.491.106	323.947	601.819	
FEB	23.362.501	22.759.581	3.986.348	4.807.166	2.312.632	2.485.784	3.461.675	2.630.290	431.727	460.726	-	-	-	68.228	286.066	-	6.396	1.464.814	357.728	602.920	
MAR	23.551.726	22.979.182	3.996.861	4.920.350	2.304.855	2.470.340	3.287.901	2.812.745	434.308	456.267	-	-	-	68.505	305.763	-	6.232	1.508.797	406.258	572.544	
ABR	23.560.142	23.009.621	3.989.016	4.969.907	2.364.208	2.432.460	3.301.849	2.783.823	435.651	449.021	-	-	-	67.562	307.812	-	5.845	1.489.498	412.968	550.521	
MAY	23.868.938	23.318.747	3.994.850	5.210.343	2.320.726	2.433.017	3.230.781	2.785.933	435.316	449.301	-	-	-	83.235	305.398	-	5.667	1.498.507	565.673	550.191	
JUN	23.698.810	23.168.068	3.956.118	5.111.290	2.260.919	2.316.225	3.382.341	2.776.729	431.405	443.233	-	-	-	83.522	307.224	-	5.461	1.483.013	610.588	530.742	
JUL	23.749.266	23.231.047	3.960.189	5.168.516	2.287.665	2.338.529	3.382.226	2.748.119	431.905	442.287	-	-	-	68.475	309.498	-	5.369	1.475.526	612.741	518.219	
AGO	23.759.792	23.266.282	3.926.365	5.090.158	2.307.220	2.357.608	3.654.807	2.596.364	433.931	437.119	-	-	-	63.518	295.046	-	4.926	1.507.931	591.289	493.510	
SEP	23.677.967	23.370.403	3.864.005	5.149.560	2.361.922	2.465.815	3.663.939	2.565.655	435.226	431.328	-	-	-	64.455	289.323	-	4.768	1.480.076	594.331	307.564	
OCT	23.702.480	23.245.088	3.765.831	5.163.306	2.296.041	2.448.290	3.517.931	2.686.639	435.991	420.743	-	-	-	63.605	306.306	-	4.756	1.533.674	601.976	457.392	
NOV	23.674.406	23.228.953	3.782.788	5.121.356	2.286.049	2.447.317	3.537.340	2.699.088	436.522	440.882	-	-	-	63.087	311.705	-	4.594	1.494.431	603.793	445.453	
DIC	23.599.863	23.169.558	3.782.741	5.134.725	2.267.734	2.443.991	3.512.524	2.681.518	447.237	398.359	-	-	-	84.137	314.061	-	6.016	1.526.172	570.344	430.305	
2004																					
ENE	23.197.797	22.899.156	3.725.171	4.935.072	2.234.783	2.456.901	3.461.354	2.677.666	451.517	392.644	-	-	-	122.585	315.404	-	4.430	1.525.084	596.546	298.641	
FEB	23.067.998	22.777.661	3.685.248	4.836.375	2.187.628	2.469.408	3.498.251	2.649.465	449.022	386.974	-	-	-	171.439	315.279	-	4.367	1.514.039	610.165	290.337	
MAR	23.035.211	22.748.200	3.545.572	4.871.476	2.184.658	2.469.218	3.433.626	2.698.452	446.356	427.915	-	-	-	198.258	330.762	-	3.597	1.534.606	603.705	287.011	
ABR	23.139.787	22.877.451	3.654.574	5.008.283	2.274.880	2.445.665	3.538.569	2.683.205	448.459	370.373	-	-	-	198.008	305.157	-	3.639	1.372.726	574.013	262.336	
MAY	23.006.685	22.732.606	3.599.594	4.957.100	2.232.479	2.414.695	3.586.829	2.677.400	448.688	367.731	-	-	-	195.468	306.219	-	3.418	1.387.707	555.279	274.079	
JUN	22.868.871	22.597.156	3.566.801	4.928.976	2.226.269	2.422.737	3.660.494	2.637.070	448.208	357.291	-	-	-	215.960	314.087	-	3.534	1.368.579	447.151	271.715	
JUL	22.707.222	22.452.350	3.556.483	4.927.516	2.226.971	2.380.543	3.638.926	2.579.936	443.305	356.573	-	-	-	211.720	297.559	-	3.051	1.371.441	458.326	254.872	
AGO	22.607.640	22.362.162	3.542.643	4.822.737	2.231.574	2.393.762	3.654.629	2.558.221	429.495	362.040	-	-	-	208.841	302.873	-	3.029	1.386.617	465.699	245.478	
SEP	22.470.550	22.247.549	3.594.951	4.740.521	2.208.854	2.418.599	3.648.290	2.560.258	432.052	356.746	-	-	-	204.847	298.779	-	3.009	1.338.700	441.942	223.001	
OCT	22.228.315	21.998.922	3.550.024	4.669.786	2.153.456	2.430.435	3.700.925	2.539.089	428.705	359.545	-	-	-	200.642	297.481	-	2.890	1.274.159	391.784	229.393	
NOV	22.163.226	21.935.902	3.503.081	4.655.230	2.153.798	2.429.009	3.737.227	2.511.880	427.305	359.399	-	-	-	196.288	308.469	-	8.902	1.262.688	382.628	227.324	
DIC	22.587.463	22.360.489	3.543.174	4.715.433	2.270.311	2.454.767	3.772.857	2.546.737	433.436	373.725	-	-	-	173.248	312.028	-	2.856	1.318.230	443.694	226.974	

FUENTE : SUPERINTENDENCIA DE BANCOS - BALANCES CONTABLES DE LOS BANCOS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA - SECTOR MONETARIO Y FISCAL  
 NOTAS : (1) Privados y del Estado.

(2) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales  
 (3) Incluye Transportes, Comunicaciones y Almacenamiento  
 (4) A partir de marzo/99, la SBEF desagrega el rubro Servicios.  
 (5) A partir de febrero/01, la SBEF adoptó el clasificador CAEDEC, en reemplazo del CIU.



CUADRO N° 3.09

## FINANCIAMIENTO CONCEDIDO POR EL BANCO DEL ESTADO

## POR SECTORES ECONÓMICOS

(En miles de bolivianos)

Saldos a fin de:	TOTAL	CRÉDITO AL SECTOR PRIVADO							INVER- SIONES	
		Total	Comercio	Industria	Servicios <sup>(1)</sup>	Construc- ción	Agricultura y Ganadería	Otros <sup>(2)</sup>		Minería
1997	91.691	90.792	6.189	44.285	27.375	813	8.696	3.322	112	899
1998	96.447	95.501	6.491	48.130	27.283	856	9.131	3.492	118	946
1999	102.222	101.220	6.879	51.013	28.917	907	9.678	3.701	125	1.002
2000	109.017	107.948	7.337	54.404	30.839	967	10.321	3.947	133	1.069
2001	116.323	115.182	7.828	58.049	32.906	1.032	11.013	4.212	142	1.141
2002	127.703	126.451	8.594	63.729	36.126	1.133	12.090	4.624	155	1.252
2003										
ENE	128.552	127.291	8.651	64.153	36.366	1.140	12.171	4.654	157	1.261
FEB	128.892	127.628	8.674	64.322	36.462	1.143	12.203	4.667	157	1.264
MAR	129.402	128.133	8.708	64.576	36.606	1.148	12.251	4.685	158	1.269
ABR	129.572	128.301	8.720	64.661	36.654	1.149	12.267	4.691	158	1.271
MAY	129.911	128.637	8.743	64.831	36.750	1.152	12.299	4.704	159	1.274
JUN	130.421	129.142	8.777	65.085	36.894	1.157	12.347	4.722	159	1.279
JUL	130.931	129.647	8.811	65.339	37.039	1.161	12.396	4.740	160	1.284
AGO	131.610	130.319	8.857	65.679	37.231	1.168	12.460	4.765	161	1.291
SEP	131.950	130.656	8.880	65.848	37.327	1.171	12.492	4.777	161	1.294
OCT	132.289	130.992	8.903	66.018	37.423	1.174	12.524	4.790	161	1.297
NOV	132.630	131.329	8.926	66.187	37.519	1.177	12.557	4.802	162	1.301
DIC	133.479	132.170	8.983	66.611	37.759	1.184	12.637	4.833	163	1.309
2004										
ENE	133.818	132.506	9.006	66.781	37.855	1.187	12.669	4.845	163	1.312
FEB	133.988	132.674	9.017	66.865	37.903	1.189	12.685	4.851	164	1.314
MAR	134.498	133.179	9.051	67.120	38.048	1.193	12.733	4.870	164	1.319
ABR	134.668	133.347	9.063	67.204	38.096	1.195	12.750	4.876	164	1.321
MAY	134.837	133.515	9.074	67.289	38.144	1.196	12.766	4.882	165	1.322
JUN	135.178	133.852	9.097	67.459	38.240	1.199	12.798	4.894	165	1.326
JUL	135.347	134.020	9.108	67.544	38.288	1.201	12.814	4.900	165	1.327
AGO	135.857	134.525	9.143	67.798	38.432	1.205	12.862	4.919	166	1.332
SEP	136.197	134.861	9.166	67.967	38.528	1.208	12.894	4.931	166	1.336
OCT	136.707	135.366	9.200	68.222	38.672	1.213	12.943	4.950	167	1.341
NOV	136.876	135.534	9.211	68.307	38.720	1.214	12.959	4.956	167	1.342
DIC	137.216	135.870	9.234	68.476	38.817	1.217	12.991	4.968	167	1.346

FUENTE : SUPERINTENDENCIA DE BANCOS - BALANCE CONTABLE DEL BANCO DEL ESTADO

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

NOTAS : (1) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(2) Incluye Transportes, Comunicaciones y Almacenamiento

CUADRO N° 3.10

FINANCIAMIENTO CONCEDIDO POR LOS BANCOS COMERCIALES PRIVADOS <sup>(1)</sup>

## POR SECTORES ECONÓMICOS

(En miles de bolivianos)

Saldo a fin de:	TOTAL	CRÉDITO AL SECTOR PRIVADO																INVERSIONES			
		Total	Comercio	Industria	Servicios <sup>(2)</sup>	Construcción	Servicios Inmobiliarios	Agricultura y Ganadería	Hoteles y Restaurantes	Intermediación Financiera	Actividades Inmobiliarias	Administración Pública	Informática y Desarrollo	Servicios Profesionales	Enseñanza	Salud	Serv. Hogares y Org. Extr.		Otros <sup>(3)</sup>	Minería	
1997	20.774.277	20.613.521	4.383.246	3.759.912	8.517.380	801.188		2.331.466										590.596	229.733	160.756	
1998	25.763.675	25.622.363	6.036.439	4.234.347	10.156.774	1.253.100		2.957.548										702.776	281.379	141.312	
1999 <sup>(4)</sup>	26.816.954	26.667.303	5.632.261	5.044.171	3.664.544	3.550.041		2.940.672	195.333	173.471	233.033	63.714	2.725.940	25.277	976.657	288.822		911.300	242.067	149.651	
2000	26.010.822	25.862.791	5.182.408	4.779.198	3.490.890	3.962.230		2.926.977	325.846	188.426		204.687	2.453.130	94.757	404.583	171.834		1.312.681	308.217	148.031	
2001 <sup>(5)</sup>	23.742.784	23.511.910	4.409.511	4.670.713	2.804.360	2.522.412	3.527.359	2.549.418	383.474	523.053				90.007	254.198		11.676	1.364.044	401.685	230.874	
2002	23.595.761	23.102.341	4.104.274	4.954.441	2.343.984	2.485.806	3.492.438	2.636.686	433.286	454.530				69.524	292.027		6.854	1.490.947	337.543	493.420	
2003																					
ENE	23.472.172	22.871.614	4.049.593	4.800.835	2.339.221	2.508.903	3.472.621	2.617.509	431.786	471.570				69.413	293.288		6.632	1.486.452	323.790	600.558	
FEB	23.233.608	22.631.952	3.977.674	4.742.843	2.276.170	2.484.641	3.461.675	2.618.088	431.727	460.726				68.228	286.066		6.396	1.460.148	357.571	601.656	
MAR	23.422.324	22.851.049	3.988.153	4.855.773	2.268.249	2.469.192	3.287.901	2.800.494	434.308	456.267				68.505	305.763		6.232	1.504.112	408.100	571.275	
ABR	23.430.570	22.881.320	3.980.296	4.905.246	2.327.554	2.431.311	3.301.849	2.773.566	435.651	449.021				67.562	307.812		5.845	1.484.807	412.810	549.250	
MAY	23.739.027	23.190.110	3.986.107	5.145.512	2.283.976	2.431.865	3.230.781	2.773.634	435.316	449.301				83.235	305.398		5.667	1.493.803	565.515	548.917	
JUN	23.568.389	23.038.926	3.947.341	5.046.204	2.224.025	2.315.068	3.382.341	2.764.381	431.405	443.233				83.522	307.224		5.461	1.478.291	610.429	529.463	
JUL	23.618.336	23.101.401	3.951.378	5.103.177	2.250.627	2.337.368	3.382.226	2.735.724	431.905	442.287				68.475	309.498		5.369	1.470.785	612.582	516.935	
AGO	23.628.181	23.135.962	3.917.508	5.024.480	2.269.990	2.356.441	3.654.807	2.583.904	433.931	437.119				63.518	295.046		4.926	1.503.166	591.128	492.219	
SEP	23.546.017	23.239.747	3.855.125	5.083.712	2.324.595	2.464.645	3.663.939	2.553.163	435.226	431.328				64.455	289.323		4.768	1.475.298	594.170	306.270	
OCT	23.570.190	23.114.095	3.756.928	5.097.288	2.258.618	2.447.116	3.517.931	2.674.114	435.991	420.743				63.605	306.306		4.756	1.528.884	601.815	456.095	
NOV	23.541.776	23.097.624	3.773.863	5.055.169	2.248.530	2.446.140	3.537.340	2.686.532	436.522	440.882				63.087	311.705		4.594	1.489.629	603.632	444.152	
DIC	23.466.384	23.037.388	3.773.758	5.068.114	2.229.975	2.442.806	3.512.524	2.668.881	447.237	398.359				84.137	314.061		6.016	1.521.339	570.181	428.996	
2004																					
ENE	23.063.979	22.766.650	3.716.165	4.868.291	2.196.927	2.455.714	3.461.354	2.664.997	451.517	392.644				122.585	315.404		4.430	1.520.239	596.383	297.329	
FEB	22.934.010	22.644.987	3.676.231	4.769.510	2.149.725	2.468.219	3.498.251	2.636.780	449.022	386.974				171.439	315.279		4.367	1.509.188	610.001	289.023	
MAR	22.900.714	22.615.022	3.536.521	4.804.356	2.146.610	2.468.025	3.433.626	2.685.718	446.356	427.915				198.258	330.762		3.597	1.529.736	603.541	285.692	
ABR	23.005.119	22.744.104	3.645.512	4.941.079	2.236.785	2.444.370	3.538.569	2.670.456	448.459	370.733				198.008	305.157		3.639	1.367.850	573.848	261.015	
MAY	22.871.848	22.599.091	3.590.520	4.889.811	2.194.336	2.413.499	3.586.829	2.664.634	448.688	367.731				195.468	306.219		3.418	1.382.825	555.115	272.757	
JUN	22.733.694	22.463.305	3.557.704	4.861.518	2.188.029	2.421.538	3.660.494	2.624.273	448.208	357.291				215.960	314.087		3.534	1.363.685	446.986	270.389	
JUL	22.571.875	22.318.330	3.547.374	4.859.972	2.188.683	2.379.342	3.638.926	2.567.122	443.305	356.573				211.720	297.559		3.051	1.366.540	458.161	253.545	
AGO	22.471.783	22.227.637	3.533.501	4.754.940	2.193.142	2.392.556	3.654.629	2.545.359	429.495	362.040				208.841	302.873		3.029	1.381.698	465.533	244.146	
SEP	22.334.353	22.112.688	3.585.785	4.672.554	2.170.326	2.417.391	3.648.290	2.547.364	432.052	356.746				204.847	298.779		3.009	1.333.769	441.776	221.665	
OCT	22.091.608	21.863.556	3.540.824	4.601.565	2.114.784	2.429.222	3.700.925	2.526.146	428.705	359.545				200.642	297.481		2.890	1.269.210	391.617	228.052	
NOV	22.026.350	21.800.368	3.493.869	4.586.923	2.115.078	2.427.795	3.737.227	2.498.921	427.305	359.399				196.288	308.469		8.902	1.257.733	382.461	225.982	
DIC	22.450.246	22.224.618	3.533.940	4.646.957	2.231.494	2.453.542	3.772.857	2.533.746	433.436	373.725				173.248	312.028		2.856	1.313.262	443.527	225.628	

FUENTE : SUPERINTENDENCIA DE BANCOS - BALANQUES 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 Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(3) Incluye Transportes, Comunicaciones y Almacenamiento

(4) A partir de marzo/99, la SBEF desagrega el rubro Servicios

(5) A partir de febrero/01, la SBEF adoptó el clasificador CAEDEC, en reemplazo del CIU.

CUADRO N° 3.11

## FINANCIAMIENTO CONCEDIDO POR LOS BANCOS ESPECIALIZADOS

POR SECTORES ECONÓMICOS		(En miles de bolivianos)								
Saldos a fin de:	TOTAL	CRÉDITO AL SECTOR PRIVADO								INVERSIONES
		Total	Industria	Minería	Construcción	Agricultura y Ganadería	Servicios <sup>(1)</sup>	Comercio	Otros <sup>(2)</sup>	
1997	173.760	173.276	20.287	145.090	-	9	5.864	1.562	464	484
1998	182.307	181.981	21.792	151.825	-	10	6.200	1.656	498	326
1999	193.199	192.854	22.625	161.431	-	10	6.530	1.741	517	345
2000	206.014	205.647	27.259	168.570	-	12	7.232	1.951	623	367
2001	219.790	219.399	29.185	179.725	-	13	7.725	2.084	667	391
2002	241.255	240.827	32.055	197.255	-	15	8.481	2.289	732	428
2003										
ENE	242.856	242.425	32.269	198.563	-	15	8.537	2.304	737	431
FEB	243.497	243.065	32.355	199.086	-	15	8.560	2.310	739	432
MAR	244.459	244.025	32.484	199.871	-	15	8.593	2.319	742	434
ABR	244.779	244.345	32.526	200.133	-	15	8.605	2.323	743	434
MAY	245.420	244.984	32.612	200.655	-	15	8.627	2.329	746	436
JUN	246.381	245.944	32.741	201.441	-	15	8.661	2.338	748	437
JUL	247.342	246.903	32.870	202.225	-	15	8.695	2.347	751	439
AGO	248.623	248.182	33.041	203.271	-	15	8.740	2.359	756	441
SEP	249.264	248.822	33.126	203.796	-	15	8.763	2.365	757	442
OCT	249.905	249.462	33.212	204.319	-	15	8.785	2.371	759	443
NOV	250.545	250.101	33.426	204.695	-	15	8.819	2.381	765	444
DIC	252.147	251.700	33.641	206.003	-	15	8.875	2.397	769	447
2004										
ENE	252.788	252.340	33.727	206.526	-	15		8.898	2.403	771
FEB	253.108	252.659	33.770	206.787	-	15		8.909	2.406	772
MAR	254.070	253.619	33.813	207.670	-	15		8.936	2.412	773
ABR	254.389	253.938	33.856	207.931	-	15		8.947	2.415	774
MAY	254.710	254.258	33.899	208.193	-	15		8.958	2.418	775
JUN	255.351	254.898	33.985	208.716	-	15		8.981	2.424	777
JUL	255.671	255.218	34.028	208.977	-	16		8.992	2.427	778
AGO	256.633	256.178	34.156	209.762	-	16		9.026	2.437	781
SEP	257.273	256.817	34.242	210.285	-	16		9.049	2.443	782
OCT	258.235	257.777	34.159	211.312	-	16		9.064	2.445	781
NOV	258.555	258.097	34.201	211.574	-	16		9.076	2.448	782
DIC	259.196	258.736	34.287	212.098	-	16		9.098	2.455	783

FUENTE : SUPERINTENDENCIA DE BANCOS - BALANCES CONTABLES DE LOS BANCOS

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

NOTAS : (1) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(2) Incluye Transportes, Comunicaciones y Almacenamiento

CUADRO N° 3.12

## FINANCIAMIENTO CONCEDIDO POR MUTUALES DE A &amp; P

POR SECTORES ECONÓMICOS <sup>(1)</sup>

(En miles de bolivianos)

Saldos a fines de:	TOTAL	AL SECTOR PRIVADO																INVERSIONES			
		Total	Industria	Agropecuaria	Minería	Construcción	Servicios Inmobiliarios	Servicios <sup>(2)</sup>	Comercio y Restaurantes	Hoteles y Restaurantes	Intermediación Financiera	Actividades Inmobiliarias	Informática y Desarrollo	Servicios Profesionales	Administración Pública	Enseñanza	Salud		Servicio de Hogares y Org. Extr.	Otros <sup>(3)</sup>	
1999	1.890.435	1.888.734	3.732	721	43	1.660.391		163.077	23.491	50	1.265	9.122	226	15.184	810	2.693	4.220		3.709	1.701	
2000	2.017.991	2.016.371	4.059	741	5	1.859.843		78.417	20.956	49	2.689	17.073	527	15.793	1.536	4.945	5.426		4.312	1.620	
2001 <sup>(4)</sup>	2.066.005	2.064.391	5.468	925	252	1.187.867	752.838	77.140	11.814	462	5.158				4.547	8.825		493	8.601	1.614	
2002	2.118.119	2.116.350	12.739	6.847	3.239	1.152.482	764.524	82.240	22.693	5.698	15.878				16.614	14.006		4.686	14.705	1.769	
2003																					
ENE	2.118.457	2.116.669	13.053	6.974	3.213	1.147.345	767.140	82.047	23.580	6.261	16.309				16.565	14.080		4.714	15.389	1.788	
FEB	2.121.006	2.119.213	13.963	7.603	3.261	1.138.439	770.420	82.934	25.406	6.302	18.004				17.473	14.806		4.699	15.905	1.793	
MAR	2.117.377	2.115.576	16.055	8.353	3.298	1.133.650	768.199	80.943	26.530	6.308	17.489				17.740	15.505		4.699	16.807	1.801	
ABR	2.116.504	2.114.690	19.121	9.031	3.486	1.119.916	771.037	82.308	27.841	6.397	17.170				18.423	16.832		4.674	18.456	1.814	
MAY	2.116.646	2.114.861	20.401	9.904	3.475	1.110.711	774.049	81.642	28.815	7.062	18.202				18.982	17.549		4.596	19.473	1.785	
JUN	2.127.268	2.124.192	22.095	10.605	3.887	1.102.069	777.962	83.893	33.426	7.355	18.201				19.238	18.393		4.791	22.277	3.076	
JUL	2.137.941	2.135.236	22.390	11.336	4.601	1.092.754	788.403	85.747	35.265	8.348	18.012				19.850	19.593		4.789	24.149	2.705	
AGO	2.155.532	2.153.723	22.906	11.490	3.122	1.098.495	807.175	82.207	35.274	8.323	17.878				19.289	19.151		4.796	23.618	1.809	
SEP	2.185.422	2.183.597	23.361	11.829	3.066	1.098.546	832.808	83.202	36.084	8.290	17.884				19.159	19.684		4.782	24.902	1.825	
OCT	2.191.430	2.189.600	20.271	8.427	2.663	1.094.739	855.237	80.623	35.550	6.395	17.050				19.588	18.998		4.732	25.326	1.830	
NOV	2.197.294	2.195.465	19.603	8.508	2.652	1.082.554	869.663	81.676	36.762	6.385	17.952				19.562	19.872		4.712	25.564	1.829	
DIC	2.210.479	2.207.511	20.539	8.679	2.732	1.069.224	886.254	84.377	38.489	6.367	18.348				20.158	20.423		4.707	27.214	2.968	
2004																					
ENE	2.209.263	2.206.284	20.833	9.190	2.731	1.059.588	890.848	85.679	38.700	6.381	18.627				20.591	20.930		4.681	27.506	2.979	
FEB	2.203.019	2.200.039	21.088	9.247	2.719	1.046.387	890.005	88.729	39.454	6.432	18.563				20.784	21.541		4.821	30.269	2.980	
MAR	2.202.308	2.199.327	22.138	9.202	2.331	1.030.730	924.709	79.978	37.889	7.152	14.040				17.506	18.296		4.776	30.579	2.981	
ABR	2.205.852	2.204.024	20.860	9.615	2.309	1.032.164	935.701	76.772	37.329	7.331	14.730				16.159	18.295		1.008	31.750	1.828	
MAY	2.205.320	2.203.489	20.857	9.753	2.293	1.022.383	945.271	77.632	37.753	7.101	14.562				15.652	18.796		998	30.440	1.831	
JUN	2.200.673	2.198.828	20.727	9.703	2.250	1.019.686	945.900	73.691	38.891	7.184	15.347				15.495	18.320		988	30.644	1.845	
JUL	2.203.693	2.201.850	12.980	7.873	1.238	1.150.821	929.581	24.334	30.508	4.446	13.120				8.381	3.397		17	15.154	1.843	
AGO	2.217.441	2.215.590	13.213	7.670	1.235	1.148.046	941.659	23.958	33.513	4.554	14.126				8.101	4.095		16	15.403	1.851	
SEP	2.221.453	2.219.693	13.338	7.805	1.211	1.146.024	945.598	22.655	36.520	4.455	15.255				6.980	4.395		47	15.409	1.760	
OCT	2.229.225	2.227.505	13.445	7.795	1.192	1.149.863	953.401	15.407	40.878	5.132	16.477				3.997	4.246		109	15.561	1.720	
NOV	2.241.422	2.239.699	13.438	7.726	1.170	1.148.316	965.748	14.661	42.476	5.088	17.549				3.728	4.375		108	15.317	1.723	
DIC	2.224.245	2.222.518	13.953	7.492	1.102	1.126.966	967.663	14.425	43.027	5.806	18.485				3.669	4.369		106	15.455	1.727	

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS.

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

NOTA : (1) Información disponible a partir del mes de abril/99

(2) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(3) Incluye Transportes, Comunicaciones y Almacenamiento

(4) A partir de febrero/01 la SBEF adoptó un nuevo clasificador de actividad económica y destino del crédito (CAEDEC), en reemplazo del CIU

CUADRO N° 3.13

## FINANCIAMIENTO CONCEDIDO POR LAS COOPERATIVAS

POR SECTORES ECONÓMICOS<sup>(1)</sup>

(En miles de bolivianos)

Saldos a fines de:	TOTAL	AL SECTOR PRIVADO																	INVERSIONES	
		Total	Industria	Agropecuaria	Minería	Construcción	Servicios Inmobiliarios	Servicios <sup>(2)</sup>	Comercio	Hoteles y Restaurantes	Intermediación Financiera	Actividades Inmobiliarias	Informática y Desarrollo	Servicios Profesionales	Administración Pública	Enseñanza	Salud	Servicio de Hogares y Org. Extr.		Otros <sup>(3)</sup>
1999	1.096.413	1.089.099	27.979	34.979	652	235.368		269.340	303.639	8.714	14.378	5.516	867	33.397	20.517	15.727	31.883		86.143	7.314
2000	1.192.104	1.183.824	40.677	49.209	1.911	276.654		202.965	380.368	13.011	19.152	4.041	1.660	58.171	5.925	24.919	24.370		80.791	8.280
2001 <sup>(4)</sup>	1.465.363	1.456.478	45.752	77.404	6.308	339.649	163.331	221.811	410.004	17.679	49.615				10.632	42.637		3.416	68.242	8.885
2002	1.465.835	1.456.481	47.975	71.605	7.038	351.827	176.346	134.649	439.041	17.784	100.230				10.721	42.601		3.975	52.688	9.354
2003																				
ENE	1.464.674	1.455.121	44.824	73.019	10.614	346.022	178.777	135.731	432.578	20.092	106.549				10.815	43.260		3.265	49.575	9.553
FEB	1.472.275	1.462.695	45.879	73.001	10.793	343.229	181.771	136.908	435.758	19.844	106.450				11.037	44.377		3.346	50.302	9.580
MAR	1.483.800	1.474.181	47.751	73.658	10.808	336.844	188.287	136.614	438.750	20.371	109.036				11.161	44.888		3.444	52.570	9.619
ABR	1.493.319	1.483.694	47.815	74.998	10.958	333.907	189.649	137.746	441.713	20.100	112.377				11.388	45.495		3.451	54.096	9.625
MAY	1.509.548	1.499.887	47.255	73.358	10.384	333.923	190.953	138.860	448.158	19.744	119.953				12.494	46.356		3.563	54.887	9.661
JUN	1.525.443	1.515.042	50.008	74.208	8.064	338.836	197.869	130.085	460.297	17.395	115.386				13.318	46.016		4.840	58.719	10.401
JUL	1.551.113	1.540.673	50.195	75.244	7.948	338.029	203.006	130.731	469.556	17.239	121.940				13.836	46.170		4.859	61.921	10.440
AGO	1.578.622	1.568.132	49.809	75.195	8.471	339.468	205.513	130.698	481.799	17.104	130.098				15.764	46.581		4.789	62.843	10.490
SEP	1.589.168	1.578.973	52.641	70.758	8.701	337.053	207.315	128.173	490.757	16.803	137.363				16.218	45.441		4.195	63.555	10.195
OCT	1.619.760	1.608.421	53.969	71.868	8.750	337.908	212.317	127.087	501.536	16.790	147.299				16.456	46.027		4.309	64.104	11.339
NOV	1.651.946	1.640.627	56.313	75.401	9.059	341.141	218.592	127.364	508.696	17.106	153.152				16.539	46.554		4.107	66.604	11.319
DIC	1.684.117	1.671.840	56.748	75.138	9.144	343.678	228.236	127.638	520.120	17.532	156.524				17.738	47.762		4.018	67.564	12.277
2004																				
ENE	1.701.081	1.688.774	56.677	75.371	9.256	346.123	234.167	127.976	526.001	17.516	158.670				16.736	48.048		4.023	68.211	12.307
FEB	1.714.086	1.701.763	56.778	75.749	9.200	346.448	240.542	129.627	526.901	17.591	161.076				16.566	47.923		4.062	69.300	12.323
MAR	1.731.619	1.719.249	57.483	76.549	8.922	351.186	243.247	130.732	530.345	17.588	162.985				17.565	48.514		4.110	70.022	12.370
ABR	1.744.413	1.732.028	57.223	78.233	8.856	353.721	245.835	129.991	532.896	17.661	166.790				17.698	48.202		4.115	70.806	12.385
MAY	1.758.180	1.745.684	57.549	78.127	8.714	357.649	248.187	129.937	537.200	18.157	169.726				17.715	47.862		4.289	70.572	12.496
JUN <sup>(5)</sup>	1.648.013	1.636.359	58.454	60.255	8.494	341.672	236.993	94.512	520.687	17.784	170.782				14.633	37.490		3.824	70.778	11.654
JUL	1.653.836	1.644.538	59.402	60.159	8.351	343.152	237.256	94.190	524.423	17.561	172.421				14.145	38.231		3.842	71.403	9.298
AGO	1.660.036	1.650.555	58.323	59.562	8.132	344.045	238.527	92.290	530.545	17.404	173.293				14.168	37.893		3.771	72.603	9.481
SEP	1.670.059	1.660.562	57.492	61.008	7.961	347.970	241.168	93.745	530.587	17.746	175.133				14.006	37.492		3.613	72.642	9.497
OCT	1.687.917	1.678.374	56.217	61.484	7.920	346.396	207.872	148.221	488.629	22.027	191.079				14.318	41.251		3.524	89.437	9.543
NOV	1.694.182	1.684.627	56.000	60.798	7.770	354.812	246.369	95.202	539.051	17.741	177.212				13.989	36.774		3.422	75.489	9.555
DIC	1.702.943	1.693.370	55.434	60.851	7.632	358.467	247.804	94.990	541.312	17.207	178.265				13.829	37.541		3.354	76.683	9.573

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS.

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

NOTA : (1) Información disponible a partir del mes de abril/99

(2) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales

(3) Incluye Transportes, Comunicaciones y Almacenamiento

(4) A partir de febrero/01 la SBEF adoptó un nuevo clasificador de actividad económica y destino del crédito (CAEDEC), en reemplazo del CIUU

(5) Se excluyen a las Cooperativas La Merced y Catedral, por no haber conseguido la licencia de funcionamiento.

CUADRO N° 3.14

FINANCIAMIENTO CONCEDIDO POR LOS FONDOS FINANCIEROS

POR SECTORES ECONÓMICOS <sup>(1)</sup>

(En miles de bolivianos)

Saldos a fines de:	TOTAL	AL SECTOR PRIVADO																	INVERSIONES			
		Total	Industria	Agropecuaria	Minería	Construcción	Servicios Inmobiliarios	Servicios <sup>(2)</sup>	Comercio	Hoteles y Restaurantes	Intermediación Financiera	Actividades Inmobiliarias	Informática y Desarrollo	Servicios Profesionales	Administración Pública	Enseñanza	Salud	Servicio de Hogares y Org. Extr.		Otros <sup>(3)</sup>		
1999	702.458	700.205	116.624	13.222	188	29.201		39.763	338.177	12.052	21.149		435	486	44.628	45.227	472	3.827		34.754	2.253	
2000 <sup>(4)</sup>	864.130	861.200	155.104	67.356	888	27.598		57.518	405.876	36.381	23.102		416	407	10.679	6.937	798	2.949		65.192	2.930	
2001 <sup>(5)</sup>	1.011.461	1.008.368	184.328	76.287	1.437	26.090	30.050	98.740	420.451	45.686	17.376					657	2.694			726	103.846	3.093
2002	1.408.443	1.404.766	230.468	85.276	4.197	47.012	86.649	149.838	550.129	63.721	20.759					1.773	7.249			844	156.851	3.677
2003																						
ENE	1.422.051	1.418.349	231.317	85.914	4.786	47.775	90.200	151.300	551.180	64.543	20.607					1.755	7.610			879	160.486	3.702
FEB	1.441.226	1.437.514	232.102	86.741	4.771	48.411	92.533	152.311	559.982	65.677	20.763					1.815	8.116			930	163.364	3.712
MAR	1.467.343	1.463.608	237.209	86.803	4.906	50.339	95.090	154.177	568.293	68.413	21.064					1.828	8.320			934	166.233	3.735
ABR	1.487.849	1.484.098	239.716	86.441	4.924	49.905	96.665	154.973	577.392	70.664	21.220					2.107	8.474			909	170.709	3.751
MAY	1.519.551	1.515.790	241.471	86.612	5.130	51.647	102.022	157.423	589.430	73.354	21.508					2.153	8.600			930	175.511	3.761
JUN	1.542.051	1.538.013	244.432	86.985	5.352	53.209	107.266	160.699	591.925	73.441	21.481					2.221	9.753			915	180.335	4.038
JUL	1.576.099	1.572.278	248.187	87.807	5.516	54.155	113.121	162.365	605.836	75.097	21.408					2.470	10.279			904	185.132	3.821
AGO	1.622.649	1.618.810	255.301	89.739	5.554	55.704	118.836	166.391	621.361	77.222	21.380					2.621	10.360			1.118	193.223	3.839
SEP	1.668.032	1.664.181	258.506	91.762	4.820	70.189	128.012	152.583	652.762	77.458	22.214					2.175	9.438			819	193.444	3.851
OCT	1.722.908	1.719.038	267.699	96.202	4.729	72.404	136.102	157.726	667.341	79.247	22.418					2.548	9.623			815	202.184	3.870
NOV	1.797.054	1.793.174	279.362	97.724	4.883	73.365	144.888	165.569	693.835	82.314	24.610					3.006	11.375			817	211.425	3.880
DIC	1.870.373	1.866.456	284.020	99.897	5.063	75.297	157.438	172.469	719.628	87.479	26.084					3.551	12.496			795	222.238	3.917
2004																						
ENE	1.897.567	1.893.630	289.654	98.899	4.771	76.636	163.296	174.263	721.495	90.433	26.839					3.677	13.644			748	229.275	3.937
FEB	1.929.949	1.926.007	292.032	106.775	4.432	77.343	167.558	176.756	722.603	94.799	28.772					3.762	14.741			738	235.695	3.942
MAR	2.000.171	1.994.638	300.362	112.733	4.330	79.135	180.343	180.625	740.962	97.324	29.114					4.394	15.216			725	249.376	5.533
ABR	2.035.907	2.030.367	299.521	111.464	4.166	78.551	187.370	183.717	756.334	98.599	29.485					4.909	17.022			662	258.566	5.540
MAY	2.076.715	2.072.748	289.912	112.220	4.198	78.961	193.061	273.493	726.186	94.665	29.920					5.158	19.405			641	244.929	3.967
JUN	2.129.671	2.125.670	293.201	113.656	4.099	80.181	202.970	267.927	748.498	101.284	29.886					5.274	20.196			618	257.881	4.001
JUL	2.168.510	2.164.495	297.358	115.276	4.107	81.895	211.402	260.438	761.695	104.122	30.321					5.984	21.171			624	270.101	4.015
AGO	2.222.791	2.218.755	304.346	118.702	4.162	82.062	222.853	255.802	781.001	106.373	30.530					6.526	21.518			566	284.314	4.036
SEP	2.288.052	2.284.006	315.707	124.159	4.106	82.783	227.830	254.542	808.482	110.278	30.337					7.145	21.939			543	296.156	4.046
OCT	2.373.158	2.369.097	328.655	129.477	4.406	84.512	238.001	253.317	842.134	112.444	31.183					7.932	25.104			520	311.411	4.061
NOV	2.464.086	2.460.022	340.447	134.825	4.436	88.072	250.328	248.532	886.639	116.026	31.458					7.970	26.435			508	324.345	4.064
DIC	2.548.570	2.546.094	348.656	141.246	4.413	93.693	261.178	246.593	923.284	122.218	32.562					9.164	27.057			514	335.517	2.476

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS.

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

NOTA : (1) Información disponible a partir del mes de abril/99

(2) Incluye Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunes, Sociales y Personales

(3) Incluye Transportes, Comunicaciones y Almacenamiento

(4) Se incluye a partir de abril/00 el fondo privado PRODEM

(5) A partir de febrero/01 la SBEF adoptó un nuevo clasificador de actividad económica y destino del crédito (CAEDEC), en reemplazo del CIU

FINANCIAMIENTO CONCEDIDO POR EL RESTO DEL SISTEMA FINANCIERO AL SECTOR PRIVADO

POR SECTORES ECONÓMICOS Y POR ENTIDAD A DICIEMBRE DE 2004

(En miles de bolivianos)

	INDUSTRIA	AGROPE- CUARIA	MINERÍA	CONS- TRUCCIÓN	SERVICIOS (1)	COMERCIO	HOTELES Y RESTAURANTES	INTERMEDIAC. FINANCIERA	ACT INMO- BILIARIAS	ADM. PÚBLICA	ENSEÑANZA Y DE ORG.	SERV.HOG (2)	OTROS	TOTAL	PARTICIPACIÓN PORCENTUAL
<b>MUTUALES</b>															
1. LA PRIMERA	1.389			423.966	276	2.858	525		363.019	28			2.834	794.894	12,30%
2. LA PAZ	2.632			183.378	3.037	2.716	2.297	2.211	366.238	399	1.164	1	395	564.468	8,74%
3. GUAPAY	6.732	7.332	911	166.318	4.552	14.849	1.413	1.732	161.749	289	1.541	76	6.103	373.595	5,78%
4. LA PROMOTORA				176.901									311	177.212	2,74%
5. PROGRESO	1.480		139	58.062	2.241	8.496	1.524		9.561		40		2.055	83.598	1,29%
6. LA PLATA	1.309	71		73.929	2.765	3.673		13.610	44.388	804	1.487		3.576	145.612	2,25%
7. POTOSÍ	132	32	52	8.649	90	4.985			20.472		96		70	34.577	0,54%
8. PAITITÍ	279	57		13.039	1.464	5.450	47	932	1.603	490	41	30	112	23.545	0,36%
9. PANDO				22.723					633	1.660				25.017	0,39%
<b>TOTAL MUTUALES</b>	<b>13.953</b>	<b>7.492</b>	<b>1.102</b>	<b>1.126.966</b>	<b>14.425</b>	<b>43.027</b>	<b>5.806</b>	<b>18.485</b>	<b>967.663</b>	<b>3.669</b>	<b>4.369</b>	<b>106</b>	<b>15.455</b>	<b>2.222.518</b>	<b>34,39%</b>
Part. %	0,63%	0,34%	0,05%	50,71%	0,65%	1,94%	0,26%	0,83%	43,54%	0,17%	0,20%	0,00%	0,70%	100,00%	
<b>COOPERATIVAS</b>															
1. JESÚS DE NAZARENO	14.374	13.919	1.146	72.438	15.717	153.046	3.402	86.409	65.343	823	10.190	143	9.953	446.903	6,92%
2. SAN MARTÍN	3.916	8.331	39	12.956	16.087	159.144	2.922	28.298	45.061	1.639	2.356	14	4.295	285.058	4,41%
3. FÁTIMA	4.147	1.490		58.321	4.956	52.307	2.576	22.561	37.899	384	843	9	8.289	193.781	3,00%
4. SAN PEDRO	1.668	407		22.641	12.641	10.326	252	1.896	14.827	581	4.126	22	9.030	78.418	1,21%
5. LOYOLA	1.634	917	35	29.171	974	21.568	602	6.229	15.667	59	137		2.565	79.558	1,23%
6. TRAPETROL	11.660	16.721	5.377	4.358	10.503	9.372	867	12.142	7.626	6.166	7.325	642	7.762	100.520	1,56%
7. SAN ANTONIO	4.199	968	184	22.297	1.448	22.895	3.091	7.740	11.925	30	221	42	1.361	76.399	1,18%
8. PÍO X	1.793	1.117	79	16.922	10.849	12.124	289	522	1.266	5	205		701	44.872	0,69%
9. INCAHUASI	2.595	1.329	111	18.675	1.593	4.877	580	1.968	6.613	138	586		12.058	51.123	0,79%
10. QUILLACOLLO	1.783	1.014		22.404	5.613	3.812	182	1.500	4.157	69	132		5.922	46.587	0,72%
11. SAN JOSÉ DE PUNATA	234	260		7.614	77	19.555	184	166	7.580				112	35.783	0,55%
12. MONSEÑOR FÉLIX GAIZA	383	193		10.937	3.514	11.061	191	1.052	899	299	1.735	71	878	31.213	0,48%
13. EDUCADORES GRAN CHACO	644	650	22	3.466	2.529	7.760	495	1.054	1.297	1.243	1.623	87	2.159	23.029	0,36%
14. CHOROLQUE	1.146	441	448	16.395	1.608	11.568	563	128	10.297	118	1.430		977	45.120	0,70%
15. COMARAPA	400	5.007	16	252	370	818	84	88	674	142	2.026	213	3.042	13.133	0,20%
16. SAN MATEO	455	1.503		90	281	19.113	8	86	2.023	12	791	7	353	24.723	0,38%
17. TRINIDAD	764	2.351		11.406	1.806	4.211	191	4.396	272	26	275		240	25.962	0,40%
18. SAN JOSÉ DE BERMEJO	2.744	995	20	1.230	1.416	5.494	179	334	703	1.599	1.191	1.555	2.887	20.346	0,31%
19. SAN JOAQUÍN	513	99		5.721	194	3.782	85	710	1.942		111		251	13.408	0,21%
20. MAGISTERIO RURAL	253	3.056	124	10.387	1.520	5.477	122	550	3.450	489	1.046	486	1.523	28.483	0,44%
21. CATEDRAL DE POTOSÍ	129	82	31	11.785	1.295	3.003	320	436	8.284	6	1.194	63	2.323	28.952	0,45%
<b>TOTAL COOPERATIVAS</b>	<b>55.434</b>	<b>60.851</b>	<b>7.632</b>	<b>358.467</b>	<b>94.990</b>	<b>541.312</b>	<b>17.207</b>	<b>178.265</b>	<b>247.804</b>	<b>13.829</b>	<b>37.541</b>	<b>3.354</b>	<b>76.683</b>	<b>1.693.370</b>	<b>26,21%</b>
Part. %	3,27%	3,59%	0,45%	21,17%	5,61%	31,97%	1,02%	10,53%	14,63%	0,82%	2,22%	0,20%	4,53%	100,00%	
<b>FONDOS FINANCIEROS</b>															
1. LOS ANDES	129.453	38.379	396	11.147	49.935	353.552	50.608	2.494	143.901	2.186	15.620	23	116.385	914.078	14,15%
2. FASSIL	2.892	1.139	6	10.666	785	23.493	409	12.499	9.799	1	436	67	2.359	64.553	1,00%
3. DE LA COMUNIDAD	7.517	1.598	175	28.564	2.511	35.108	2.174	4.658	42.585	178	136		3.462	128.665	1,99%
4. FIE	74.529	4.917	220	3.077	119.494	141.702	17.055		6.397				73.483	435.737	6,74%
5. ECO FUTURO	16.319			620	7.708	44.836	7.347	954	5.599	842	1.380		23.574	114.315	1,77%
6. FORTALEZA	107.182	75.064	3.476	9.123	63.367	240.717	43.425	4.260	24.667	4.750	7.695	423	111.272	695.421	10,76%
7. PRODEM	10.763	20.150	141	30.496	2.792	83.875	1.199	7.698	28.230	1.207	1.789	1	4.983	193.325	2,99%
<b>TOTAL FFP</b>	<b>348.656</b>	<b>141.246</b>	<b>4.413</b>	<b>93.693</b>	<b>246.593</b>	<b>923.284</b>	<b>122.218</b>	<b>32.562</b>	<b>261.178</b>	<b>9.164</b>	<b>27.057</b>	<b>514</b>	<b>335.517</b>	<b>2.546.094</b>	<b>39,40%</b>
Part. %	13,69%	5,58%	0,17%	3,68%	9,89%	36,26%	4,80%	1,28%	10,26%	0,36%	1,06%	0,02%	13,18%	100,00%	
<b>TOTAL GENERAL</b>	<b>418.043</b>	<b>209.589</b>	<b>13.147</b>	<b>1.579.126</b>	<b>356.008</b>	<b>1.507.623</b>	<b>145.231</b>	<b>229.313</b>	<b>1.476.645</b>	<b>26.662</b>	<b>68.967</b>	<b>3.974</b>	<b>427.655</b>	<b>6.461.982</b>	<b>100,00%</b>

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