

CUADRO N° 3.01

## FINANCIAMIENTO CONCEDIDO POR EL SISTEMA BANCARIO

POR BANCOS

(En miles de bolivianos)

| Saldos<br>a<br>fin de: | TOTAL      | BANCO<br>CENTRAL<br>(Neto) | BANCOS COMERCIALES |               |            | BANCOS<br>ESPECIALI-<br>ZADOS |
|------------------------|------------|----------------------------|--------------------|---------------|------------|-------------------------------|
|                        |            |                            | Total              | Del<br>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                 | 26.840.807 | 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 Comunes, 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)

| Salidos<br>a<br>fin de: | B A N C O S   |                   |   |              | Bancos Especializados<br>y Otras<br>Entidades Financieras <sup>(1)</sup> | TOTAL     |
|-------------------------|---------------|-------------------|---|--------------|--|-----------|
|                         | Del<br>Estado | En<br>Liquidación | Comerciales<br>Nacionales y Extranjeros | Total<br>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<br>a<br>fin de: | GOBIERNO CENTRAL      |                |                              | SEGURIDAD SOCIAL      |                |                              | GOBIERNOS LOCALES Y REGIONALES |                |                              | EMPRESAS PÚBLICAS     |                |                              | T O T A L             |                |                              |
|-----------------------|-----------------------|----------------|------------------------------|-----------------------|----------------|------------------------------|--------------------------------|----------------|------------------------------|-----------------------|----------------|------------------------------|-----------------------|----------------|------------------------------|
|                       | Crédito<br>Bruto<br>a | Depósitos<br>b | Crédito<br>Neto<br>c = a - b | Crédito<br>Bruto<br>a | Depósitos<br>b | Crédito<br>Neto<br>c = a - b | Crédito<br>Bruto<br>a          | Depósitos<br>b | Crédito<br>Neto<br>c = a - b | Crédito<br>Bruto<br>a | Depósitos<br>b | Crédito<br>Neto<br>c = a - b | Crédito<br>Bruto<br>a | Depósitos<br>b | Crédito<br>Neto<br>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                | 2.445.565    | 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                | 2.454.737    | 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 Comunes, 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<br>a<br>fin de: | TOTAL   | CRÉDITO AL SECTOR PRIVADO |          |           |                          |                   |                            |                      | INVER-<br>SIONES |         |
|------------------------|---------|---------------------------|----------|-----------|--------------------------|-------------------|----------------------------|----------------------|------------------|---------|
|                        |         | Total                     | Comercio | Industria | Servicios <sup>(1)</sup> | Construc-<br>ción | Agricultura<br>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                | 56.927                   | 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**

(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 CIUJ

(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-<br>CUARIA | MINERÍA       | CONS-<br>TRUCCIÓN | SERVICIOS<br>(1) | COMERCIO         | HOTELES Y<br>RESTAURANTES | INTERMEDIAC.<br>FINANCIERA | ACT INMO-<br>BILIARIAS | ADM.<br>PÚBLICA | ENSEÑANZA<br>Y DE ORG. | SERV.HOG<br>(2) | OTROS          | TOTAL            | PARTICIPACIÓN<br>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>              |

FUENTE : SUPERINTENDENCIA DE BANCOS Y ENTIDADES FINANCIERAS  
 ELABORACIÓN : BANCO CENTRAL DE BOLIVIA - ASESORÍA DE POLÍTICA ECONÓMICA  
 NOTAS : (1) Incluye Electricidad, Gas y Agua, Establecimientos Financ. Seguros, Servicios Comunales, Sociales y Personales  
 (2) Incluye Transportes y Comunicaciones, Almacenamiento