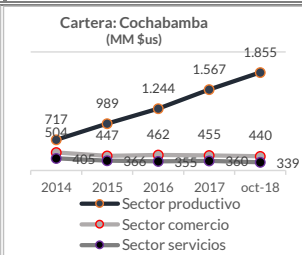
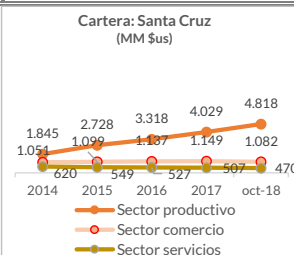
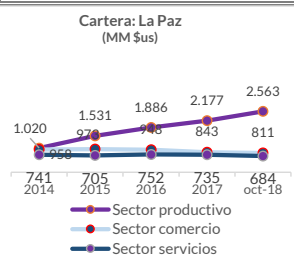
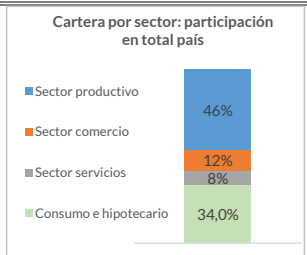




**CARTERA POR SECTOR**

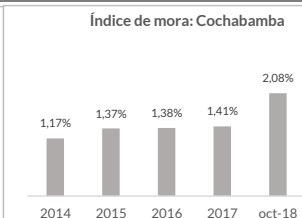
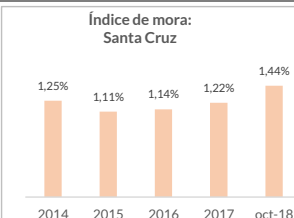
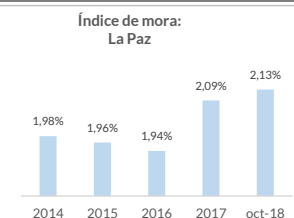
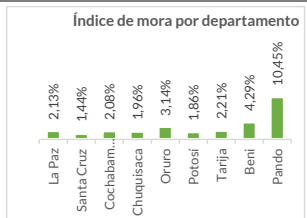
Bancos Múltiples y PvMe En MM de \$us	TOTAL					LA PAZ					SANTA CRUZ					COCHABAMBA				
	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18
Sector productivo	4.017	5.885	7.237	8.696	10.250	1.020	1.531	1.886	2.177	2.563	1.845	2.728	3.318	4.029	4.818	717	989	1.244	1.567	1.855
Sector comercio	2.984	2.932	2.942	2.830	2.693	958	973	948	843	811	1.051	1.099	1.137	1.149	1.082	504	447	462	455	440
Sector servicios	2.120	1.891	1.872	1.829	1.706	741	705	752	735	684	620	549	527	507	470	405	366	355	360	339
Hipotecario de vivienda	2.578	3.277	4.238	5.067	5.683	539	745	1.041	1.172	1.319	962	1.210	1.555	1.914	2.140	499	622	759	909	1.011
Consumo	1.334	1.461	1.621	1.773	1.853	420	492	531	541	563	436	491	558	625	648	202	210	243	288	310
Variación productivo		1.868	1.353	1.458	1.554		511	355	291	387		883	590	711	789		272	254	323	288
Variación comercio		-52	10	-112	-137		15	-25	-105	-32		48	39	11	-66		-57	15	-7	-15
Variación servicios		-229	-18	-43	-124		-36	46	-17	-50		-72	-22	-20	-37		-39	-11	5	-22
Variación hipotecario de		698	962	829	616		206	296	131	147		248	344	359	226		123	137	149	102
Variación consumo		127	160	153	79		72	39	10	21		54	67	68	23		8	33	45	22
Crecimiento productivo		46%	23%	20%	18%		50%	23%	15%	18%		48%	22%	21%	20%		38%	26%	26%	18%
Crecimiento comercio		-2%	0.3%	-3.8%	-4.8%		2%	-3%	-11%	-3.8%		5%	4%	1%	-5.8%		-11%	3%	-1%	-3%
Crecimiento servicios		-11%	-1%	-2%	-6.8%		-5%	7%	-2%	-6.9%		-12%	-4%	-4%	-7.3%		-10%	-3%	1%	-6%
Crecimiento hipotecario vivienda		27%	29%	20%	12%		38%	40%	13%	13%		26%	28%	23%	12%		25%	22%	20%	11%
Crecimiento consumo		10%	11%	9%	4%		17%	8%	2%	4%		12%	14%	12%	4%		4%	16%	18%	8%
Participación Deptal. Productivo (en el total país)						25%	26%	26%	25%	25%	46%	46%	46%	46%	47%	18%	17%	17%	18%	18%
Participación Deptal. Comercio (en el total país)						32%	33%	32%	30%	30%	35%	37%	39%	41%	40%	17%	15%	16%	16%	16%
Participación Deptal. Servicios (en el total país)						35%	37%	40%	40%	40%	29%	29%	28%	28%	28%	19%	19%	19%	20%	20%
Participación Deptal. Hipotecario (en el total país)						21%	23%	25%	23%	23%	37%	37%	37%	38%	38%	19%	19%	18%	18%	18%
Participación Deptal. Consumo (en el total país)						31%	34%	33%	31%	30%	33%	34%	34%	35%	35%	15%	14%	15%	16%	17%

% sector productivo del Depto.	31%	38%	40%	43%	46%	28%	34%	37%	40%	43%	38%	45%	47%	49%	53%	31%	38%	41%	44%	47%
% sector comercio del Depto.	23%	19%	16%	14%	12%	26%	22%	18%	15%	14%	21%	18%	16%	14%	12%	22%	17%	15%	13%	11%
% sector servicios del Depto.	16%	12%	10%	9%	8%	20%	16%	15%	13%	12%	13%	9%	7%	6%	5%	17%	14%	12%	10%	9%



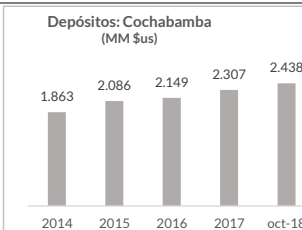
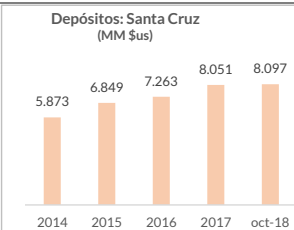
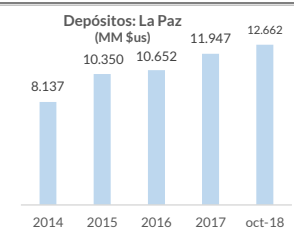
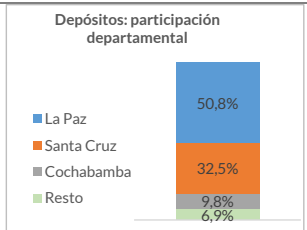
**CARTERA EN MORA**

Bancos Múltiples y PvMe	TOTAL					LA PAZ					SANTA CRUZ					COCHABAMBA				
	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18
Cartera (MM de \$us)	13.032	15.444	17.910	20.196	22.184	3.678	4.446	5.157	5.468	5.941	4.914	6.076	7.095	8.224	9.159	2.327	2.635	3.063	3.578	3.954
Mora (MM de \$us)	192	230	282	338	431	73	87	100	114	126	61	67	81	100	132	27	36	42	51	82
Índice de mora (%)	1.47%	1.49%	1.58%	1.67%	1.94%	1.98%	1.96%	1.94%	2.09%	2.13%	1.25%	1.11%	1.14%	1.22%	1.44%	1.17%	1.37%	1.38%	1.41%	2.08%



**DEPÓSITOS<sup>1/</sup>**

Bancos Múltiples y PvMe	TOTAL					LA PAZ					SANTA CRUZ					COCHABAMBA				
	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18	2014	2015	2016	2017	oct-18
Depósitos (MM de \$us)	17.472	21.028	21.681	24.100	24.929	8.137	10.350	10.652	11.947	12.662	5.873	6.849	7.263	8.051	8.097	1.863	2.086	2.149	2.307	2.438
Variación absoluta (MM de \$us)		3.556	654	2.419	829		2.213	302	1.295	715		976	414	788	46		223	63	157	131
Crecimiento (en %)		20%	3%	11%	3.4%		27%	2.9%	12.2%	6.0%		17%	6%	11%	0.6%		12%	3%	7%	5.7%
Participación departamental						47%	49%	49.1%	49.6%	50.8%	34%	33%	33.5%	33.4%	32.5%	11%	10%	9.9%	9.6%	9.8%



1/ Los depósitos consideran las obligaciones con el público y con empresas con participación estatal.