

INFORMACION DE CARTERA DE CREDITOS POR DEPARTAMENTO AL 31/12/2011

DEPARTAMENTO / ENTIDAD	BANCO	BANCO	BANCO	ECO	FORTA-		COMU-	AGRO	TOTAL	
	SOL	LOS ANDES	FIE	PRODEM	FUTURO	LEZA	FASSIL	NIDAD	CAPITAL	ASOFIN
A NIVEL NACIONAL										
Cartera bruta (En miles de \$US)	585,550	454,178	582,305	453,277	146,143	92,830	174,270	48,134	15,915	2,552,602
Cartera en mora según balance / Cartera bruta	0.77%	0.75%	0.66%	1.13%	1.61%	2.33%	0.11%	0.17%	0.87%	0.85%
Cartera reprogramada / Cartera bruta	0.05%	1.04%	0.35%	0.32%	0.46%	0.60%	0.15%	0.93%	0.57%	0.41%
Cartera reprog. en mora / Cartera reprogramada	14.23%	11.13%	14.10%	21.45%	17.85%	26.21%	0.80%	13.85%	4.75%	14.25%
N° de clientes en mora / N° de clientes	1.97%	3.00%	2.07%	2.78%	3.46%	4.03%	0.30%	0.42%	2.95%	2.29%
N° de clientes	169,251	52,870	175,579	115,835	46,027	13,633	40,617	1,683	11,620	627,115
Saldo de crédito promedio (\$US)	3,460	8,590	3,316	3,913	3,175	6,809	4,291	28,600	1,370	4,070
EL ALTO										
Cartera bruta (En miles de \$US)	113,913	67,479	115,109	29,426	13,185	12,743	15,297	0	0	367,152
Cartera en mora según balance / Cartera bruta	0.62%	0.54%	0.71%	1.01%	1.39%	2.06%	0.01%	0.00%	0.00%	0.72%
Cartera reprogramada / Cartera bruta	0.05%	0.41%	0.25%	0.34%	0.72%	0.40%	0.00%	0.00%	0.00%	0.24%
Cartera reprog. en mora / Cartera reprogramada	14.22%	6.29%	34.69%	7.63%	26.65%	80.91%	0.00%	0.00%	0.00%	23.09%
N° de clientes en mora / N° de clientes	1.31%	1.61%	1.57%	2.58%	4.17%	3.93%	0.00%	0.00%	0.00%	1.67%
N° de clientes	37,580	9,179	41,914	7,200	4,177	2,288	2,251	0	0	104,589
Saldo de crédito promedio (\$US)	3,031	7,351	2,746	4,087	3,157	5,570	6,796	0.00%	0.00%	3,510
EL RESTO DE LA PAZ										
Cartera bruta (En miles de \$US)	116,038	70,537	159,980	85,135	29,237	14,684	14,319	0	0	489,930
Cartera en mora según balance / Cartera bruta	1.00%	1.32%	0.66%	1.85%	1.35%	3.47%	0.12%	0.00%	0.00%	1.15%
Cartera reprogramada / Cartera bruta	0.08%	2.23%	0.80%	0.44%	0.76%	1.43%	0.00%	0.00%	0.00%	0.77%
Cartera reprog. en mora / Cartera reprogramada	18.15%	10.55%	8.65%	27.16%	8.82%	20.70%	0.00%	0.00%	0.00%	12.19%
N° de clientes en mora / N° de clientes	2.83%	5.13%	1.90%	3.80%	2.26%	7.11%	0.15%	0.00%	0.00%	2.79%
N° de clientes	36,991	8,387	47,615	24,763	11,434	2,110	2,716	0	0	134,016
Saldo de crédito promedio (\$US)	3,137	8,410	3,360	3,438	2,557	6,959	5,272	0.00%	0.00%	3,656
TOTAL LA PAZ										
Cartera bruta (En miles de \$US)	229,951	138,016	275,089	114,561	42,422	27,427	29,617	0	0	857,082
Cartera en mora según balance / Cartera bruta	0.82%	0.94%	0.68%	1.63%	1.37%	2.82%	0.07%	0.00%	0.00%	0.97%
Cartera reprogramada / Cartera bruta	0.07%	1.34%	0.57%	0.41%	0.75%	0.95%	0.00%	0.00%	0.00%	0.54%
Cartera reprog. en mora / Cartera reprogramada	16.62%	9.92%	13.45%	22.99%	14.17%	32.52%	#¡DIV/0!	0.00%	0.00%	14.24%
N° de clientes en mora / N° de clientes	2.07%	3.29%	1.74%	3.53%	2.77%	5.46%	0.08%	0.00%	0.00%	2.30%
N° de clientes	74,571	17,566	89,529	31,963	15,611	4,398	4,967	0	0	238,605
Saldo de crédito promedio (\$US)	3,084	7,857	3,073	3,584	2,717	6,236	5,963	0.00%	0.00%	3,592
SANTA CRUZ										
Cartera bruta (En miles de \$US)	136,126	139,815	113,588	90,656	38,599	29,968	104,474	0	10,874	664,101
Cartera en mora según balance / Cartera bruta	1.19%	0.45%	0.78%	1.07%	2.30%	1.90%	0.15%	0.00%	0.54%	0.87%
Cartera reprogramada / Cartera bruta	0.09%	0.63%	0.06%	0.17%	0.48%	0.75%	0.24%	0.00%	0.45%	0.29%
Cartera reprog. en mora / Cartera reprogramada	12.01%	4.97%	39.30%	1.58%	25.71%	27.40%	0.85%	0.00%	8.48%	10.51%
N° de clientes en mora / N° de clientes	2.66%	2.47%	3.73%	3.12%	4.66%	3.50%	0.41%	0.00%	1.33%	2.65%
N° de clientes	37,942	12,871	32,279	22,786	11,061	3,485	25,962	0	7,977	154,363
Saldo de crédito promedio (\$US)	3,588	10,863	3,519	3,979	3,490	8,599	4,024	0.00%	1,363	4,302

COCHABAMBA

Cartera bruta (En miles de \$US)	146,195	71,874	59,394	123,701	12,438	16,816	38,771	48,134	4,412	521,735
Cartera en mora según balance / Cartera bruta	0.47%	0.83%	0.55%	0.82%	0.97%	2.89%	0.04%	0.17%	1.61%	0.65%
Cartera reprogramada / Cartera bruta	0.00%	0.99%	0.16%	0.28%	0.41%	0.10%	0.04%	0.93%	0.94%	0.33%
Cartera reprog. en mora / Cartera reprogramada #DIV/0!	11.11%	38.20%	33.99%	20.88%	0.00%	0.00%	0.00%	13.85%	0.34%	17.70%
N° de clientes en mora / N° de clientes	1.43%	2.91%	1.80%	1.76%	2.43%	3.16%	0.11%	0.42%	10.92%	1.79%
N° de clientes	39,357	8,889	16,254	29,493	3,454	2,149	9,491	1,683	1,988	112,758
Saldo de crédito promedio (\$US)	3,715	8,086	3,654	4,194	3,601	7,825	4,085	28,600	2,219	4,627

ORURO

Cartera bruta (En miles de \$US)	13,320	4,676	19,811	11,814	18,198	5,864	0	0	0	73,682
Cartera en mora según balance / Cartera bruta	0.11%	0.14%	0.35%	1.61%	0.69%	0.94%	0.00%	0.00%	0.00%	0.63%
Cartera reprogramada / Cartera bruta	0.00%	0.13%	0.09%	0.08%	0.18%	0.03%	0.00%	0.00%	0.00%	0.09%
Cartera reprog. en mora / Cartera reprogramada #DIV/0!	0.00%	7.42%	0.00%	1.79%	0.00%	0.00%	0.00%	0.00%	0.00%	2.84%
N° de clientes en mora / N° de clientes	0.50%	1.32%	1.20%	3.55%	1.76%	1.60%	0.00%	0.00%	0.00%	1.72%
N° de clientes	3,005	756	5,350	3,691	4,598	936	0	0	0	18,336
Saldo de crédito promedio (\$US)	4,433	6,185	3,703	3,201	3,958	6,265	0.00%	0.00%	0.00%	4,018

POTOSI

Cartera bruta (En miles de \$US)	4,951	11,117	34,431	24,616	8,221	0	0	0	0	83,336
Cartera en mora según balance / Cartera bruta	0.14%	0.67%	0.91%	1.07%	1.24%	0.00%	0.00%	0.00%	0.00%	0.92%
Cartera reprogramada / Cartera bruta	0.00%	1.88%	0.82%	0.31%	0.07%	0.00%	0.00%	0.00%	0.00%	0.69%
Cartera reprog. en mora / Cartera reprogramada #DIV/0!	14.83%	0.61%	18.70%	7.29%	0.00%	0.00%	0.00%	0.00%	0.00%	8.28%
N° de clientes en mora / N° de clientes	0.00%	2.00%	0.02%	0.17%	0.01%	0.00%	0.00%	0.00%	0.00%	0.20%
N° de clientes	1,380	1,546	9,722	8,382	2,734	0	0	0	0	23,764
Saldo de crédito promedio (\$US)	3,588	7,191	3,542	2,937	3,007	0.00%	0.00%	0.00%	0.00%	3,507

CHUQUISACA

Cartera bruta (En miles de \$US)	26,438	35,238	20,378	22,304	7,167	5,834	0	0	123	117,483
Cartera en mora según balance / Cartera bruta	0.67%	0.72%	0.41%	1.01%	2.35%	1.89%	0.00%	0.00%	0.58%	0.87%
Cartera reprogramada / Cartera bruta	0.00%	0.98%	0.01%	0.65%	0.08%	0.09%	0.00%	0.00%	0.00%	0.43%
Cartera reprog. en mora / Cartera reprogramada #DIV/0!	4.97%	####	13.82%	32.16%	0.00%	0.00%	0.00%	0.00%	0.00%	7.99%
N° de clientes en mora / N° de clientes	1.65%	2.67%	1.76%	2.51%	3.84%	2.53%	0.00%	0.00%	1.92%	2.29%
N° de clientes	6,169	5,159	5,286	5,982	2,212	1,105	0	0	520	26,433
Saldo de crédito promedio (\$US)	4,286	6,830	3,855	3,729	3,240	5,280	0.00%	0.00%	237	4,445

TARIJA

Cartera bruta (En miles de \$US)	20,920	25,718	33,002	26,165	11,285	6,921	1,408	0	506	125,925
Cartera en mora según balance / Cartera bruta	0.5%	1.3%	0.4%	0.9%	1.5%	2.5%	0.0%	0.00%	1.5%	0.9%
Cartera reprogramada / Cartera bruta	0.0%	1.4%	0.0%	0.3%	0.5%	0.7%	0.0%	0.00%	0.0%	0.4%
Cartera reprog. en mora / Cartera reprogramada #DIV/0!	38.8%	0.0%	15.0%	16.2%	0.0%	0.00%	0.00%	0.00%	0.00%	29.7%
N° de clientes en mora / N° de clientes	1.6%	3.1%	1.2%	2.0%	4.4%	4.9%	0.0%	0.00%	0.9%	2.2%
N° de clientes	4,423	3,332	12,185	6,915	4,167	1,560	197	0	1,135	33,914
Saldo de crédito promedio (\$US)	4,730	7,719	2,708	3,784	2,708	4,437	7,147	0.00%	445	3,713

BENI

Cartera bruta (En miles de \$US)	4,491	20,974	8,054	31,371	6,802	0	0	0	0	71,692
Cartera en mora según balance / Cartera bruta	0.8%	0.8%	1.3%	0.8%	2.6%	0.00%	0.00%	0.00%	0.00%	1.0%
Cartera reprogramada / Cartera bruta	0.1%	1.5%	0.1%	0.4%	0.4%	0.00%	0.00%	0.00%	0.00%	0.7%
Cartera reprog. en mora / Cartera reprogramada	0.0%	10.0%	27.9%	13.5%	22.5%	0.00%	0.00%	0.00%	0.00%	11.9%
N° de clientes en mora / N° de clientes	2.2%	5.4%	3.8%	2.6%	8.4%	0.00%	0.00%	0.00%	0.00%	4.0%
N° de clientes	1,363	2,182	2,963	5,808	1,734	0	0	0	0	14,050
Saldo de crédito promedio (\$US)	3,295	9,612	2,718	5,401	3,923	0.00%	0.00%	0.00%	0.00%	5,103

PANDO

Cartera bruta (En miles de \$US)	3,157	6,750	18,559	8,090	1,010	0	0	0	0	37,565
Cartera en mora según balance / Cartera bruta	0.1%	0.4%	0.3%	1.0%	2.5%	0.00%	0.00%	0.00%	0.00%	0.5%
Cartera reprogramada / Cartera bruta	0.0%	0.4%	0.0%	0.6%	0.0%	0.00%	0.00%	0.00%	0.00%	0.2%
Cartera reprog. en mora / Cartera reprogramada	0.00%	1.5%	100.0%	44.4%	0.00%	0.00%	0.00%	0.00%	0.00%	34.5%
N° de clientes en mora / N° de clientes	0.1%	2.6%	1.6%	5.0%	3.5%	0.00%	0.00%	0.00%	0.00%	2.2%
N° de clientes	1,041	569	2,011	815	456	0	0	0	0	4,892
Saldo de crédito promedio (\$US)	3,033	11,863	9,229	9,926	2,215	0.00%	0.00%	0.00%	0.00%	7,679