

INFORMACION DE CARTERA DE CREDITOS POR DEPARTAMENTO AL31/12/2002

A NIVEL NACIONAL	LOS				ECO		AGRO	TOTAL
	BANCOSOL	ANDES	FIE	PRODEM	FUTURO	FASSIL	CAPITAL	ASOFIN
CARTERA BRUTA*	80.900	64.220	34.650	44.137	6.638	6.883	11.626	249.053
MORA TOTAL /CARTERA BRUTA	8,25%	4,80%	5,98%	5,33%	12,09%	36,98%	13,89%	7,69%
CARTERA REPROGRAMADA/ CARTERA BRUTA	8,38%	3,25%	2,68%	7,55%	7,80%	25,14%	29,29%	7,54%
CARTERA REPROG.EN MORA /CARTERA REPR.	31,70%	71,09%	44,44%	37,29%	30,92%	53,65%	31,33%	39,63%
N° CREDITOS EN MORA /N° CREDITOS	15,11%	9,33%	13,82%	11,62%	16,35%	44,84%	14,23%	13,76%
N° CREDITOS REPROGRAMADOS / N° CREDITOS	8,29%	1,67%	3,38%	11,70%	7,44%	26,78%	19,11%	7,02%
N° CRED. REPROG.EN MORA / N° CRED.REPROG.	46,02%	58,92%	54,53%	48,86%	44,11%	68,74%	28,23%	51,33%
SALDO DE CREDITO PROMEDIO (en \$US)	2.190	1.257	1.309	2.064	924	558	3.543	1.423

DEPARTAMENTO DE LA PAZ	LOS				ECO		AGRO	TOTAL
	BANCOSOL	ANDES	FIE	PRODEM	FUTURO	FASSIL	CAPITAL	ASOFIN
CARTERA BRUTA*	33.016	34.100	15.357	12.787	3.412	0	477	99.150
MORA TOTAL /CARTERA BRUTA	5,35%	5,36%	4,32%	4,47%	17,47%	0,00%	25,16%	5,59%
CARTERA REPROGRAMADA/ CARTERA BRUTA	5,28%	3,60%	3,02%	6,06%	11,43%	0,00%	7,06%	4,67%
CARTERA REPROG.EN MORA /CARTERA REPR.	35,10%	63,75%	34,17%	30,77%	31,03%	0,00%	32,05%	41,50%
N° CREDITOS EN MORA /N° CREDITOS	12,84%	11,83%	10,73%	11,47%	18,37%	0,00%	27,13%	11,22%
N° CREDITOS REPROGRAMADOS / N° CREDITOS	5,86%	1,86%	3,04%	9,03%	9,21%	0,00%	5,43%	3,86%
N° CRED. REPROG.EN MORA / N° CRED.REPROG.	48,56%	54,76%	50,35%	54,24%	44,16%	0,00%	42,86%	47,68%
SALDO DE CREDITO PROMEDIO (en \$US)	1.855	1.137	1.082	2.390	734	0	3.698	1.229

DEPARTAMENTO DE SANTA CRUZ	LOS				ECO		AGRO	TOTAL
	BANCOSOL	ANDES	FIE	PRODEM	FUTURO	FASSIL	CAPITAL	ASOFIN
CARTERA BRUTA*	22.700	6.933	7.072	7.612	908	5.927	8.690	59.842
MORA TOTAL /CARTERA BRUTA	11,16%	1,27%	6,69%	4,24%	3,14%	39,07%	14,40%	11,72%
CARTERA REPROGRAMADA/ CARTERA BRUTA	12,69%	0,45%	1,68%	7,09%	0,06%	26,90%	34,38%	13,62%
CARTERA REPROG.EN MORA /CARTERA REPR.	27,43%	69,87%	68,82%	24,64%	0,00%	55,87%	30,66%	34,75%
N° CREDITOS EN MORA /N° CREDITOS	18,71%	3,40%	23,75%	9,35%	4,08%	47,33%	12,92%	21,89%
N° CREDITOS REPROGRAMADOS / N° CREDITOS	12,72%	1,03%	3,89%	11,16%	0,34%	29,47%	20,29%	14,56%
N° CRED. REPROG.EN MORA / N° CRED.REPROG.	44,92%	62,50%	71,90%	36,85%	0,00%	69,55%	27,71%	55,47%
SALDO DE CREDITO PROMEDIO (en \$US)	2.821	2.224	1.799	1.830	1.544	549	3.035	1.542

DEPARTAMENTO DE COCHABAMBA	LOS				ECO		AGRO	TOTAL
	BANCOSOL	ANDES	FIE	PRODEM	FUTURO	FASSIL	CAPITAL	ASOFIN
CARTERA BRUTA*	19.762	9.260	2.298	7.881	650	956	2.459	43.266
MORA TOTAL /CARTERA BRUTA	6,68%	4,74%	6,57%	3,73%	7,96%	24,08%	9,93%	6,31%
CARTERA REPROGRAMADA/ CARTERA BRUTA	8,56%	2,23%	0,95%	4,20%	1,39%	14,22%	15,61%	6,42%
CARTERA REPROG.EN MORA /CARTERA REPR.	28,68%	66,41%	72,30%	27,88%	36,67%	27,66%	36,56%	32,80%
N° CREDITOS EN MORA /N° CREDITOS	14,95%	5,04%	18,40%	4,98%	16,11%	27,61%	21,45%	10,84%
N° CREDITOS REPROGRAMADOS / N° CREDITOS	9,39%	0,96%	3,13%	5,70%	3,72%	8,11%	13,49%	5,73%
N° CRED. REPROG.EN MORA / N° CRED.REPROG.	41,75%	58,57%	78,05%	36,68%	61,90%	48,41%	33,33%	41,11%
SALDO DE CREDITO PROMEDIO (en \$US)	2.141	1.275	1.754	1.962	1.150	615	8.507	1.681

DEPARTAMENTO DE ORURO	LOS				ECO		AGRO	TOTAL
	BANCOSOL	ANDES	FIE	PRODEM	FUTURO	FASSIL	CAPITAL	ASOFIN
CARTERA BRUTA*	3.029	0	2.710	1.684	1.081	0	0	8.504
MORA TOTAL /CARTERA BRUTA	29,35%	0	9,52%	25,52%	9,40%	0	0	19,74%
CARTERA REPROGRAMADA/ CARTERA BRUTA	12,27%	0	4,95%	35,40%	10,85%	0	0	14,34%
CARTERA REPROG.EN MORA /CARTERA REPR.	63,47%	0	45,07%	66,85%	30,43%	0	0	59,92%
N° CREDITOS EN MORA /N° CREDITOS	29,95%	0	14,63%	31,12%	22,21%	0	0	20,72%
N° CREDITOS REPROGRAMADOS / N° CREDITOS	8,97%	0	6,61%	40,14%	9,96%	0	0	12,24%
N° CRED. REPROG.EN MORA / N° CRED.REPROG.	70,33%	0	48,36%	64,83%	40,96%	0	0	53,91%
SALDO DE CREDITO PROMEDIO (en \$US)	2.984	0	1.469	2.864	1.298	0	0	1.810

* Cifras en miles de dólares estadounidenses.

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DEPARTAMENTO DE POTOSI	BANCOSOL	LOS		FIE	PRODEM	ECO		FASSIL	AGRO CAPITAL	TOTAL ASOFIN
		ANDES				FUTURO				
CARTERA BRUTA*	0	0	2.200	2.815	0	0	0	0	0	5.015
MORA TOTAL /CARTERA BRUTA	0	0	7,59%	7,42%	0	0	0	0	0	7,50%
CARTERA REPROGRAMADA/ CARTERA BRUTA	0	0	2,15%	9,48%	0	0	0	0	0	6,26%
CARTERA REPROG.EN MORA /CARTERA REPR.	0	0	61,64%	45,69%	0	0	0	0	0	48,09%
N°CREDITOS EN MORA /N°CREDITOS	0	0	13,25%	19,00%	0	0	0	0	0	17,03%
N°CREDITOS REPROGRAMADOS / N° CREDITOS	0	0	2,62%	16,74%	0	0	0	0	0	10,61%
N°CRED. REPROG.EN MORA / N°CRED.REPROG.	0	0	55,10%	59,80%	0	0	0	0	0	59,30%
SALDO DE CREDITO PROMEDIO (en \$US)	0	0	1.175	1.155	0	0	0	0	0	1.164

DEPARTAMENTO DE CHUQUISACA	BANCOSOL	LOS		FIE	PRODEM	ECO		FASSIL	AGRO CAPITAL	TOTAL ASOFIN
		ANDES				FUTURO				
CARTERA BRUTA*	2.393	5.044	1.769	2.383	0	0	0	0	0	11.589
MORA TOTAL /CARTERA BRUTA	6,80%	3,35%	5,98%	8,70%	0	0	0	0	0	5,56%
CARTERA REPROGRAMADA/ CARTERA BRUTA	3,96%	2,10%	1,71%	11,28%	0	0	0	0	0	4,31%
CARTERA REPROG.EN MORA /CARTERA REPR.	28,51%	91,39%	17,82%	44,72%	0	0	0	0	0	49,89%
N°CREDITOS EN MORA /N°CREDITOS	12,53%	5,23%	10,13%	22,20%	0	0	0	0	0	9,85%
N°CREDITOS REPROGRAMADOS / N° CREDITOS	4,26%	1,07%	1,40%	18,75%	0	0	0	0	0	4,56%
N°CRED. REPROG.EN MORA / N°CRED.REPROG.	44,44%	87,23%	20,00%	60,78%	0	0	0	0	0	58,54%
SALDO DE CREDITO PROMEDIO (en \$US)	2.828	1.146	1.235	1.579	0	0	0	0	0	1.328

DEPARTAMENTO DE TARIJA	BANCOSOL	LOS		FIE	PRODEM	ECO		FASSIL	AGRO CAPITAL	TOTAL ASOFIN
		ANDES				FUTURO				
CARTERA BRUTA*	0	6.190	3.243	2.676	0	0	0	0	0	12.109
MORA TOTAL /CARTERA BRUTA	0	8,40%	7,83%	5,81%	0	0	0	0	0	7,67%
CARTERA REPROGRAMADA/ CARTERA BRUTA	0	7,74%	3,50%	9,13%	0	0	0	0	0	6,91%
CARTERA REPROG.EN MORA /CARTERA REPR.	0	86,76%	54,67%	24,07%	0	0	0	0	0	64,10%
N°CREDITOS EN MORA /N°CREDITOS	0	10,45%	15,78%	10,26%	0	0	0	0	0	12,33%
N°CREDITOS REPROGRAMADOS / N° CREDITOS	0	3,07%	4,18%	14,72%	0	0	0	0	0	5,74%
N°CRED. REPROG.EN MORA / N°CRED.REPROG.	0	65,87%	49,37%	32,89%	0	0	0	0	0	45,50%
SALDO DE CREDITO PROMEDIO (en \$US)	0	1.508	1.718	1.728	0	0	0	0	0	1.605

DEPARTAMENTO DE BENI	BANCOSOL	LOS		FIE	PRODEM	ECO		FASSIL	AGRO CAPITAL	TOTAL ASOFIN
		ANDES				FUTURO				
CARTERA BRUTA*	0	2.693	0	4.991	587	0	0	0	0	8.271
MORA TOTAL /CARTERA BRUTA	0	1,40%	0	2,94%	4,23%	0	0	0	0	2,53%
CARTERA REPROGRAMADA/ CARTERA BRUTA	0	1,34%	0	5,32%	0,11%	0	0	0	0	3,65%
CARTERA REPROG.EN MORA /CARTERA REPR.	0	81,16%	0	29,27%	0,00%	0	0	0	0	35,40%
N°CREDITOS EN MORA /N°CREDITOS	0	3,92%	0	8,74%	3,80%	0	0	0	0	5,62%
N°CREDITOS REPROGRAMADOS / N° CREDITOS	0	0,91%	0	9,72%	0,18%	0	0	0	0	3,96%
N°CRED. REPROG.EN MORA / N°CRED.REPROG.	0	60,00%	0	41,22%	0,00%	0	0	0	0	43,20%
SALDO DE CREDITO PROMEDIO (en \$US)	0	1.229	0	3.279	1.061	0	0	0	0	1.938

DEPARTAMENTO DE PANDO	BANCOSOL	LOS		FIE	PRODEM	ECO		FASSIL	AGRO CAPITAL	TOTAL ASOFIN
		ANDES				FUTURO				
CARTERA BRUTA*	0	0	0	1.309	0	0	0	0	0	1.309
MORA TOTAL /CARTERA BRUTA	0	0	0	1,15%	0	0	0	0	0	1,15%
CARTERA REPROGRAMADA/ CARTERA BRUTA	0	0	0	3,38%	0	0	0	0	0	3,38%
CARTERA REPROG.EN MORA /CARTERA REPR.	0	0	0	3,28%	0	0	0	0	0	3,28%
N°CREDITOS EN MORA /N°CREDITOS	0	0	0	3,92%	0	0	0	0	0	3,92%
N°CREDITOS REPROGRAMADOS / N° CREDITOS	0	0	0	9,41%	0	0	0	0	0	9,41%
N°CRED. REPROG.EN MORA / N°CRED.REPROG.	0	0	0	4,17%	0	0	0	0	0	4,17%
SALDO DE CREDITO PROMEDIO (en \$US)	0	0	0	5.133	0	0	0	0	0	5.133

* Cifras en miles de dólares estadounidenses.