

BOLIVIA - SISTEMA FINANCIERO

RESUMEN NACIONAL AL 31 DE DICIEMBRE 2.006

(Importes en Dólares Americanos)

	1	2	3		4	1+2+3+4	
	BANCOS	MUTUALES	FONDOS FINANCIEROS	COOPERATIVAS	COOP.CERRADAS	TOTAL COOPS.	TOTAL
N° Entidades	12	9	6	23	22	45	72
ACTIVO	4.461.872.661	512.968.758	431.030.896	339.241.642	65.130.630	404.372.272	5.810.244.587
	76,79%	8,83%	7,42%	5,84%	1,12%	6,96%	100,00%
PASIVO	4.017.170.056	447.962.684	388.485.987	287.055.114	24.337.133	311.392.247	5.165.010.974
	77,78%	8,67%	7,52%	5,56%	0,47%	6,03%	100,00%
PATRIMONIO	444.702.605	65.006.074	42.544.909	52.186.528	40.793.497	92.980.025	645.233.613
	68,92%	10,07%	6,59%	8,09%	6,32%	14,41%	100,00%
CARTERA NETA	2.576.414.457	255.377.426	320.105.582	234.670.470	48.294.575	282.965.045	3.434.862.510
	75,01%	7,43%	9,32%	6,83%	1,41%	8,24%	100,00%
CARTERA BRUTA	2.766.800.688	274.840.549	325.254.776	250.515.637	50.039.241	300.554.878	3.667.450.891
	75,44%	7,49%	8,87%	6,83%	1,36%	8,20%	100,00%
VIGENTE	2.526.982.701	251.829.544	319.307.317	240.116.095	47.917.462	288.033.557	3.386.153.119
	74,63%	7,44%	9,43%	7,09%	1,42%	8,51%	100,00%
VENCIDA	23.562.194	4.580.675	3.507.096	2.354.897	672.625	3.027.522	34.677.487
	67,95%	13,21%	10,11%	6,79%	1,94%	8,73%	100,00%
EJECUCION	216.255.793	18.430.330	2.440.363	8.044.645	1.449.154	9.493.799	246.620.285
	87,69%	7,47%	0,99%	3,26%	0,59%	3,85%	100,00%
PROD.DEV.X COB.CARTERA	27.215.349	1.445.976	4.648.099	2.058.403	409.539	2.467.942	35.777.366
	76,07%	4,04%	12,99%	5,75%	1,14%	6,90%	100,00%
PREVIS.P/CART.INCOBRABLE	-217.601.580	-20.909.099	-9.797.293	-17.903.570	-2.154.205	-20.057.775	-268.365.747
	81,08%	7,79%	3,65%	6,67%	0,80%	7,47%	100,00%
OBLIGACIONES C/PUBLICO	3.343.294.717	406.550.508	249.700.848	268.583.989	17.811.700	286.395.689	4.285.941.762
	78,01%	9,49%	5,83%	6,27%	0,42%	6,68%	100,00%
CAPITAL SOCIAL	315.583.906	397.661	30.206.419	15.390.962	5.491.283	20.882.245	367.070.231
	85,97%	0,11%	8,23%	4,19%	1,50%	5,69%	100,00%
RESULTADO NETO GESTION	57.004.769	8.721.564	6.032.476	5.874.528	830.901	6.705.429	78.464.238
	72,65%	11,12%	7,69%	7,49%	1,06%	8,55%	100,00%
DISPONIBILIDADES	552.250.119	21.425.483	46.252.011	27.218.124	4.860.984	32.079.108	652.006.721
	84,70%	3,29%	7,09%	4,17%	0,75%	4,92%	100,00%
INVERSIONES TEMPORARIAS	958.789.933	73.102.268	42.156.128	46.495.802	4.077.623	50.573.425	1.124.621.754
	85,25%	6,50%	3,75%	4,13%	0,36%	4,50%	100,00%
GASTOS DE ADMINISTRACION	177.481.940	17.766.090	41.160.680	20.742.037	3.814.182	24.556.219	260.964.929
	68,01%	6,81%	15,77%	7,95%	1,46%	9,41%	100,00%
MARGEN FINANCIERO	201.159.339	26.062.170	43.106.683	27.968.082	4.864.401	32.832.483	303.160.675
	66,35%	8,60%	14,22%	9,23%	1,60%	10,83%	100,00%
MOROSIDAD ((cart.ven.+ cart.ejec.) / cart.bruta)	8,67%	8,37%	1,83%	4,15%	4,24%	4,20%	7,67%
OBLIG.PUB. / CAPITAL SOCIAL	9,44%	0,10%	12,10%	5,73%	30,83%	18,28%	8,56%
OBLIG.PUB. / PASIVO + PATRIMONIO	74,93%	79,25%	57,93%	79,17%	27,35%	53,26%	73,77%
PATRIMONIO / ACTIVO	9,97%	12,67%	9,87%	15,38%	62,63%	39,01%	11,11%
CARTERA NETA / ACTIVO	57,74%	49,78%	74,27%	69,18%	74,15%	71,66%	59,12%
CARTERA BRUTA / ACTIVO	62,01%	53,58%	75,46%	73,85%	76,83%	75,34%	63,12%
PREVIS. PARA INCOB. / CARTERA (VENC.+EJEC.)	90,74%	90,87%	164,73%	172,16%	101,53%	136,84%	95,40%
RESULT. NETO GESTION / PATRIMONIO (ROE)	12,82%	13,42%	14,18%	11,26%	2,04%	6,65%	12,16%
(DISPONIB. + INV.TEMP.) / ACTIVO	33,87%	18,43%	20,51%	21,73%	13,72%	17,73%	30,58%
RESULT. NETO GESTION / ACTIVO (ROA)	1,28%	1,70%	1,40%	1,73%	1,28%	1,50%	1,35%
GTOS. ADMINISTRACION / ACTIVO	3,98%	3,46%	9,55%	6,11%	5,86%	5,99%	4,49%
MARGEN FINANCIERO / ACTIVO	4,51%	5,08%	10,00%	8,24%	7,47%	7,86%	5,22%

- Fuente: Boletín SBEF y Boletín FEDECACC.

- Las cooperativas cerradas no reportan a la SBEF.

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