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## OCCASION

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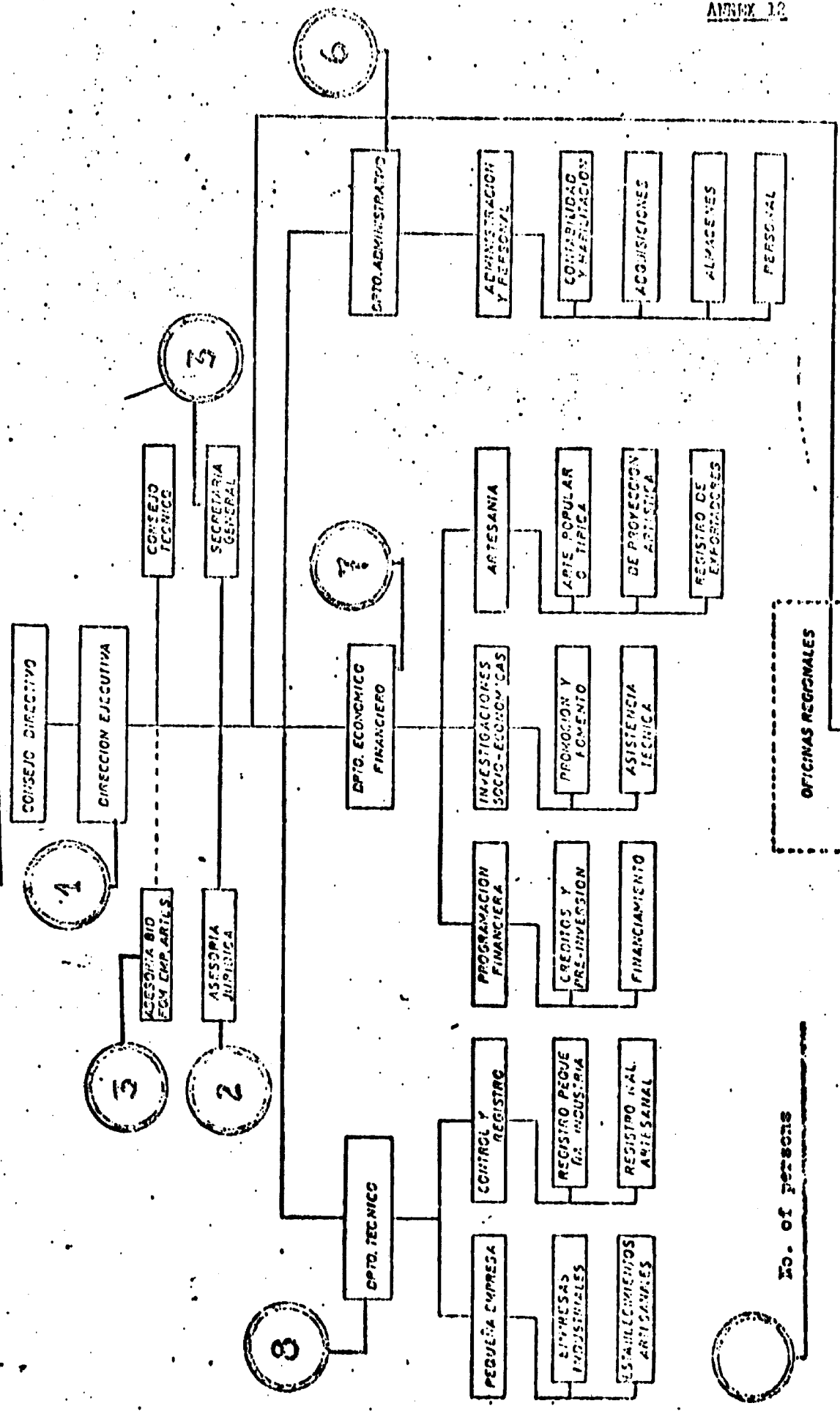
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BOLIVIA  
INBOPIA: Organizational Chart



No. of persons

in the planning stage

**BOLIVIA: MEMBERSHIP COMPOSITION OF THE NATIONAL COUNCIL OF INDUSTRIES**

<u>ACTIVITIES</u>	<u>Id. Paz</u>	<u>Chug.</u>	<u>Cochab.</u>	<u>Sta. Cruz</u>	<u>Oruro</u>	<u>Tarija</u>	<u>Potos.</u>	<u>Paria</u>	<u>Beni</u>	<u>TOTAL</u>
Food and beverages	29	36	43	111	23	10	9	9	5	275
Tobacco	2	1	-	2	-	-	-	-	-	5
Textiles and confections	91	7	22	6	13	-	-	-	-	139
Wood + Wood products	9	11	33	33	-	10	-	-	1	97
Machinery	2	2	3	-	-	-	-	-	-	7
Leather + leather products	8	3	17	19	6	6	-	-	-	59
Paper products + printing shops	26	4	5	5	10	2	-	-	-	52
Rubber products	3	-	6	-	-	-	-	-	-	9
Plastic products	7	1	2	4	-	-	-	-	-	14
Chemicals, pharmaceuticals + cosmetics	25	3	15	7	7	7	-	-	-	57
Construction materials	6	9	10	13	6	5	-	-	-	49
Glass and glass products	3	-	3	-	-	-	-	-	-	6
Electric + electronic products	5	-	4	-	1	-	-	-	-	10
Total products	30	3	34	16	12	-	-	-	-	95
Miscellaneous products	10	12	10	10	3	1	-	-	-	46
<b>TOTAL</b>	<b>256</b>	<b>92</b>	<b>207</b>	<b>226</b>	<b>81</b>	<b>34</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>920</b>
<b>PERCENT</b>	<b>28</b>	<b>10</b>	<b>22.</b>	<b>24</b>	<b>9</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	

SOURCE: NATIONAL COUNCIL OF INDUSTRIES "Directory - Guide of the Bolivian Industry", 1977

BOLIVIA: CENTRAL BANK  
DISTRIBUTION OF FRI REDISCOUNT LOANS BY FINANCIAL INTERMEDIARY

JANUARY 1973 - SEPTEMBER 1977

	<u>Number of Loans</u>	<u>Amount of Loans (US\$)</u>
Banco del Estado	64	4,221,704
Banco Hipotecario Nacional	26	1,282,952
Banco Nacional de Bolivia	24	529,232
Banco Industrial S.A.	20	1,903,647
Banco de Santa Cruz de la Sierra	19	765,728
Banco Mercantil	19	779,384
Banco de Credito Oruro	13	826,684
Banco Popular del Peru	9	956,442
Banco de Cochabamba	7	783,987
Banco Boliviano Americano	6	91,300
Bank of America	5	514,069
Banco Potosi S.A.	4	188,379
Banco Industrial Y Ganadero del Beni S.A.	3	74,285
Banco de Financiamiento Industrial S.A.	3	60,734
First National City Bank	2	560,000
Banco de La Paz S.A.	1	12,627
<b>TOTAL</b>	<b>225</b>	<b>13,554,154</b>

Source: Banco Central de Bolivia

**BOLIVIA : BANCO DEL ESTADO**

**LOAN APPROVALS**

AS OF DECEMBER 31

(US \$ 000 Equivalent)

SECTORS	1975		1976		DEPARTMENTS	1975		1976		%	DIFFERENCE		%
	1975		1976			1975		1976			DIFFERENCE		
	ACTUAL	%	ACTUAL	%		ACTUAL	%	ACTUAL	%		ACTUAL	%	
COMMERCE	6,044	11,185	5,141	85.0	LA PAZ	13,945	24,590	10,645	76.3	30.5			
INDUSTRY	15,649	27,136	11,487	73.4	COCHABAMBA	5,850	6,360	510	8.7	8.0			
ARTISANRY	2,272	2,457	195	8.6	SANTA CRUZ	28,380	31,250	2,870	10.1	39.2			
SERVICES	3,306	5,673	2,367	71.6	ORURO	1,590	3,225	-1,535	102.8	4.0			
PROFESSIONALS	310	268	-(42)	-(13.5)	CRUQUISACA	2,075	2,695	620	29.9	3.4			
PRIVATE INDIVIDUALS	155	270	115	74.2	TARIJA	4,665	5,345	679	14.5	6.7			
HOUSING	4,640	3,524	(1,116)	-(24.1)	POTOSI	2,300	2,464	164	7.1	3.1			
EXPORT	2,310	1,939	(371)	(16.1)	BENI	2,136	3,255	1,120	52.4	4.1			
SPECIAL	16	3	(13)	(81.2)	PANDO	330	519	189	57.3	0.7			
FINANCING	26,570	27,238	668	2.5									
<b>TOTAL</b>	<b>51,272</b>	<b>79,703</b>	<b>18,431</b>	<b>30.1</b>	<b>TOTAL</b>	<b>61,272</b>	<b>79,703</b>	<b>18,431</b>	<b>30.1</b>	<b>100.0</b>			

Source: Banco del Estado

**BOLIVIA: PRIVATE COMMERCIAL AND SPECIALIZED BANKS**  
**NUMBER OF BANK OFFICES**

Bank	La Paz		Santa Cruz		Cochabamba		Oruro		Potosí		Sucre		Tarija		Total
	City	Province	City	Province	City	Province	City	Province	City	Province	City	Province	City	Province	
<b>A) Commercial</b>															
Nacional	1	-	1	-	2	1	2	1	1	1	1	1	1	1	11
Comercio S.A.	1	-	1	-	1	-	1	-	1	-	-	-	-	-	4
Crédito Oruro	-	-	4	-	-	-	-	-	-	-	-	-	-	-	4
Santa Cruz de la Sierra	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
La Paz S.A.	1	-	-	-	-	-	-	-	1	2	-	-	-	-	3
Comercio y Cerveza	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Patent Bank	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Agropecuaria Boliviana	2	-	1	2	2	1	-	-	-	-	-	-	-	-	5
Mercantil S.A.	3	-	2	1	1	1	-	-	-	-	-	-	-	-	7
Nacional de Bolivia	3	-	1	-	1	1	-	-	1	1	-	-	-	-	8
Nacional de Bolivia	3	-	1	-	1	1	-	-	1	1	-	-	-	-	8
Boliviano Americano	1	-	1	-	1	-	-	-	-	-	-	-	-	-	3
<b>TOTAL</b>	<b>17</b>	<b>1</b>	<b>10</b>	<b>5</b>	<b>10</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>50</b>
<b>B) Specialized Banks</b>															
Financiera Boliviana	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
Argentina	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
De Santa Cruz	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Financ. Nacional	1	-	1	-	1	1	-	-	1	-	-	-	-	-	5
City Bank	1	-	1	-	1	1	-	-	-	-	-	-	-	-	4
Popular del Povo	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
De Bolivia	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
Of America	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
<b>TOTAL</b>	<b>6</b>	<b>-</b>	<b>5</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>20</b>
<b>C) Specialized Banks</b>															
Banco Industrial	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
Banco de Fomento	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2
Banco Industrial	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Banco Industrial	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
(Sector Industrial)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Banco de Inversion	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Industria	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Comercial Financ.	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Banco de Santa Cruz	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
<b>TOTAL</b>	<b>7</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>9</b>
<b>TOTAL</b>	<b>24</b>	<b>1</b>	<b>16</b>	<b>5</b>	<b>12</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>59</b>

Source: USAID

ANNEX 16

**BOLIVIA: COMMERCIAL BANKING SYSTEM**

**Table 1: Sources of Finance for the Private Sector**  
(as of December 31)  
(US\$ million equivalent)

	1972		1973		1974		1975		1976	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
National Banks	15.0	26.2	23.0	25.6	40.0	26.7	64.1	34.8	107.4	42.1
Banco del Estado	17.5	30.5	36.0	40.1	60.0	40.1	61.3	33.2	79.7	31.2
Foreign Banks	24.8	43.3	30.7	34.3	49.7	33.2	59.0	32.0	68.0	26.7
Total	57.3	100.0	89.7	100.0	149.7	100.0	184.4	100.0	255.1	100.0

**Table 2: Distribution of Deposits**  
as of December 31  
(US\$ million equivalent)

	1972		1973		1974		1975		1976	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
National Banks	20.0	33.9	30.0	35.9	52.5	40.4	80.4	45.1	146.6	49.6
Banco del Estado	21.0	35.6	27.5	32.9	37.5	28.8	48.2	27.0	70.5	23.9
Foreign Banks	18.0	30.5	26.0	31.2	40.0	30.8	49.8	27.9	78.4	26.5
Total	59.0	100.0	83.5	100.0	130.0	100.0	178.4	100.0	295.5	100.0

Source: Banco del Estado

**BOLIVIA: PRIVATE COMMERCIAL AND SPECIALIZED BANKS  
TOTAL DEPOSITS AND PORTFOLIO OF LOANS FROM OWN SOURCES**

As of 20 October 1977

(US\$ million equivalent)

	<u>Total Deposits</u>	<u>Portfolio of Loans from Own Sources</u>
Banco de Santa Cruz de la Sierra	32.2	20.5
Banco Popular del Pura	24.4	14.4
Banco Mercantil	22.4	10.8
Banco Nacional de Bolivia	22.4	13.2
Banco Credito de Oruro	21.3	15.8
Banco Boliviano Americano	19.4	10.1
Banco Hipotecario Nacional	14.4	9.6
Banco do Brasil	13.9	13.3
Banco de Cochabamba	11.8	8.0
Bank of America	11.1	6.6
Banco de la Nacion Argentina	7.3	6.3
City Bank	7.0	5.9
Banco de Potosi	6.0	4.3
Banco de Buenos	5.8	3.8
Banco de La Paz	3.8	2.3
Banco Industrial y Comercio del Sur	1.6	2.0
Banco Industrial	0.5	1.4
Banco de Financiamiento Industrial	0.2	0.8

Source: Asociacion de Bancos Bolivianos



**BOLIVIA: PRIVATE COMMERCIAL BANKS**

**Table 1: PORTFOLIO GROWTH 1973-1976**

(US\$ 000 equivalent)

	1973	1974	1975	1976	increase 1976 over 1973
National Private Commercial Banks	23,125	41,955	64,140	107,435	365%
Foreign Private Commercial Banks	31,205	49,710	59,030	58,045	183%
<b>TOTAL</b>	54,330	91,665	123,170	175,480	223%

**Table 2: PORTFOLIO DISTRIBUTION BY SECTORS 1976**  
(US\$ 000 equivalent)

	Agriculture + Livestock	Industry	Construction	Exports	Artisanry	Mining	Commercial	Individuals	Others	Total
Banco Boliviano Americano	260	6,955	340	65	70	-	7,535	615	1,480	17,260
Banco de Santa Cruz de la Sierra	4,580	5,480	10	-	235	-	2,815	2,035	955	17,110
Banco Mercantil	745	9,005	525	-	165	-	2,100	2,690	75	15,325
Banco Nacional de Bolivia	580	6,400	820	-	615	-	5,565	30	-	12,390
Banco Hipotecario Nacional	590	6,980	530	2,020	90	-	2,070	895	80	13,435
Banco de Credito de Oruro	755	7,650	195	-	95	-	3,645	90	30	12,490
Banco de Cochabamba	215	5,270	535	-	45	-	1,765	1,620	70	9,540
Banco de La Paz S.A.	265	1,620	5	-	5	-	735	540	5	3,175
Banco de Potosi S.A.	335	1,350	5	-	415	-	435	75	-	2,615
Banco Industrial y Ganadero del Beni	1,540	335	-	-	210	-	110	110	-	2,395
<b>TOTAL</b>	9,865	51,125	2,965	2,105	1,965	-	28,075	8,720	2,645	107,480
Banco do Brasil	9,450	8,315	175	-	20	-	5,490	1,250	625	25,325
Banco Popular del Peru	580	8,360	75	-	-	-	5,395	45	105	14,560
Banco de la Nacion Argentina	-	5,970	-	-	-	-	2,590	40	-	8,600
Banco de Boston	30	5,525	125	-	-	-	1,495	190	30	7,325
Bank of America	30	5,205	30	-	-	-	445	435	20	6,335
First National City Bank	40	5,450	10	-	-	-	360	20	-	5,880
<b>TOTAL</b>	10,130	39,015	415	-	20	-	15,745	1,940	760	69,045
<b>GRAND TOTAL</b>	19,995	90,140	3,380	2,105	1,985	-	43,820	10,660	3,405	117,485

Source: Banco Boliviano Americano, 1977

## Loan Approvals

	1977 (9 mos)		1976 (12 mos)	
	No.	Amount (US\$ 000)	No.	Amount (US\$ 000)
<u>Location</u>				
La Paz	5	204.0	10	249.5
Cochabamba	14	56.9	21	170.4
Santa Cruz	5	115.0	13	316.5
Oruro	-	-	1	20.0
<b>Total</b>	<b>24</b>	<b>375.9</b>	<b>45</b>	<b>756.4</b>
<u>Status</u>				
New	1	3.0	8	194.9
Existing	23	372.9	37	561.5
<b>Total</b>	<b>24</b>	<b>375.9</b>	<b>45</b>	<b>756.4</b>
<u>Purpose</u>				
Fixed Capital	23	322.9	41	579.6
Working Capital	10	53.0	15	176.8
<b>Total</b>	<b>1/</b>	<b>375.9</b>	<b>2/</b>	<b>756.4</b>
<u>Maturities</u>				
2-year	2	5.0	10	203.3
3-year	13	148.9	20	189.1
4-year	8	192.0	12	251.5
5-year	1	30.0	1	12.5
6-year	-	-	1	100.0
<b>Total</b>	<b>24</b>	<b>375.9</b>	<b>24</b>	<b>756.4</b>
<u>Origin of Funds</u>				
AID	13	73.4	24	305.0
BID	14	267.5	22	381.4
KFW	1	35.0	2	70.0
<b>Total</b>	<b>3/</b>	<b>375.9</b>	<b>4/</b>	<b>756.4</b>
<b>Total All Loans</b>	<b>55</b>	<b>12,500.0</b>	<b>104</b>	<b>13,245.0</b>
<b>% Small-Scale Industry</b>	<b>44%</b>	<b>3%</b>	<b>43%</b>	<b>6%</b>

1/ 9 are mixed fixed and working capital

2/ 11 are mixed fixed and working capital

3/ 4 are mixed BID and AID

4/ 3 are mixed BID and AID

Sources: Banco Industrial S.A.

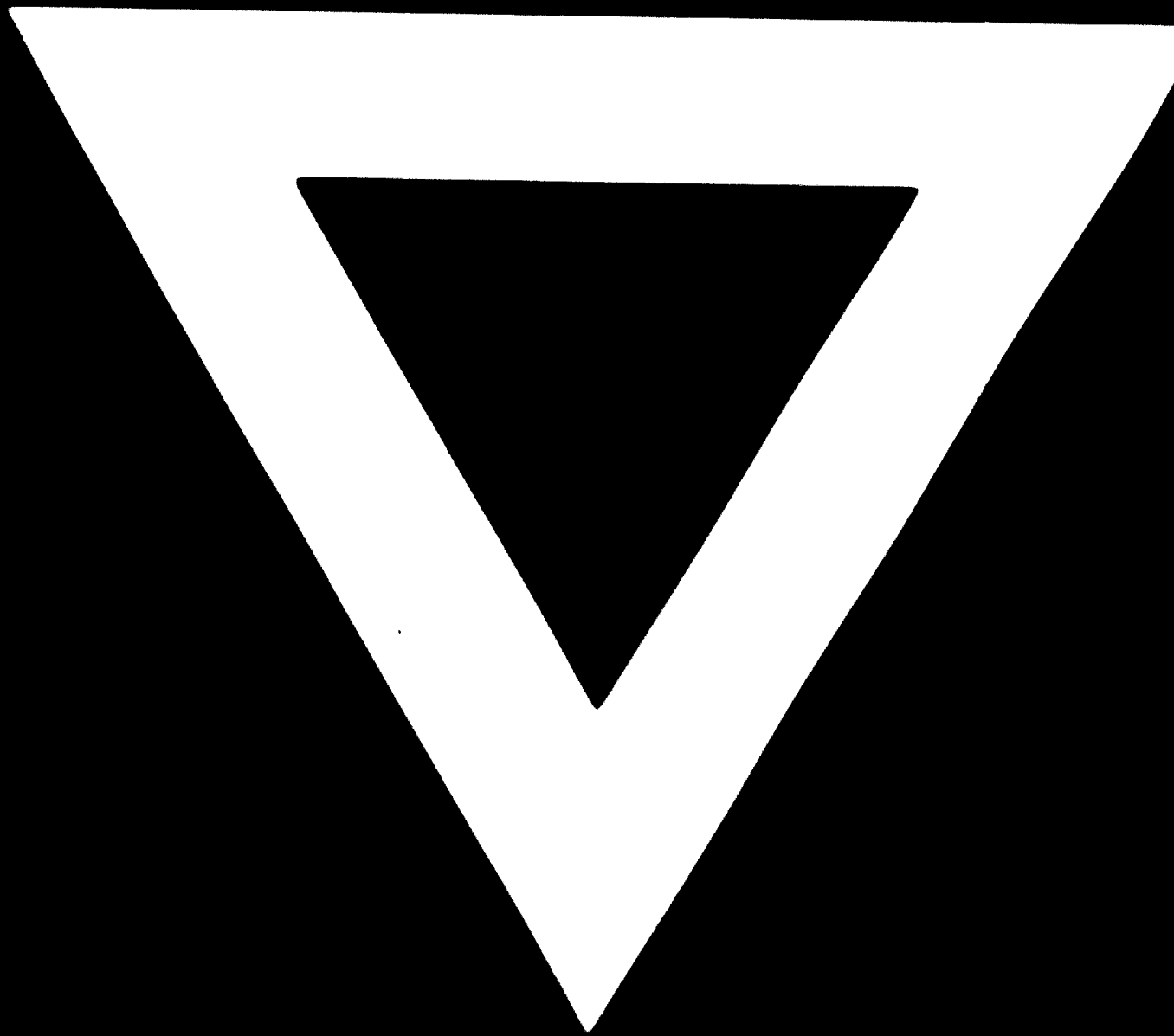
**BOLIVIA: BANCO INDUSTRIAL S.A.**  
**PROJECTED LOAN OPERATIONS**

(US\$ 000)

	1977	%	1978	%	1979	%	1980	%	1981	%
<b>ASSETS</b>										
Industry										
Small	380	3	1,300	7	1,900	10	2,300	10	2,700	10
Medium	5,328	35	5,080	30	5,360	27	6,525	29	7,635	29
Large	4,997	33	4,000	23	4,500	23	5,000	22	5,500	21
Mining	2,800	19	4,100	24	5,000	25	5,800	26	6,000	23
Tourism	1,435	10	2,000	12	2,000	10	2,000	9	3,000	12
Urban Small Scale Industry and Artisanry	- 0 -		700	4	1,000	5	1,000	4	1,300	5
<b>TOTAL</b>	14,940	100	17,180	100	19,760	100	22,725	100	26,135	100
<b>COMMITMENTS</b>	11,952		13,744		15,808		18,180		20,906	
<b>DISBURSMENTS</b>	11,590		13,135		14,635		15,939		19,915	

Source: Banco Industrial S.A.

**F - 674**



**78.11.10**