

### 1: The Banker - Unrivalled coverage of global finance & banking -

*Banks in Bolivia are made up of a state bank, commercial banks, credit unions, and savings and loan organizations, and are governed by Banco Central de Bolivia. Banco Central is the central bank of the country that is responsible for setting monetary policies and issuance of banknotes.*

Established Bolivian firms may issue short or medium-term debt in local capital markets, which act primarily as secondary markets for fixed-return securities. Bolivian capital markets have sought to expand their handling of local corporate bond issues and equity instruments. Over the last few years, several Bolivian companies and some foreign firms have been able to raise funds through local capital markets. However, the stock exchange is small and is highly concentrated in bonds and debt instruments more than 95 percent of transactions. The amount of total transactions per year generally hovers at around one-third of GDP. Since , the financial markets experienced high liquidity, which led to historically low interest rates. The Bolivian financial system is not well integrated with the international system and there is only one foreign bank among the top ten banks of Bolivia. In October , Bolivia returned to global credit markets for the first time in nearly a century, selling USD million worth of year bonds at the New York stock exchange. The sovereign bonds were offered with an interest rate of 4. In , Bolivia sold another USD million at 5. In , Bolivia sold another USD one billion at 4. According to the Ministry of Economy, the resources gained from the sales will be used to finance infrastructure projects. The government and central bank respect their obligations under IMF Article VIII, as the exchange system is free of restrictions on payments and transfers for international transactions. Foreign investors legally established in Bolivia are able to get credits on the local market. However, due to the size of the market, large credits are rare and may require operations involving several banks. Credit access through other financial instruments is limited to bond issuances in the capital market. A recent financial services law directs credit towards the productive sectors and caps interest rates. Money and Banking System The Bolivian banking system is small, composed of 12 banks, three private financial funds, and 34 savings and credit cooperatives. Similarly, of the total loans and credits made to private individuals USD Bolivian banks have developed the capacity to adjudicate credit risk and evaluate expected rates of return in line with international norms. The banking sector is stable and healthy with delinquency rates at less than three percent.

## 2: Banks in Bolivia - Overview and Guide to Top Banks in Bolivia

Read the full-text online edition of *The Bankers in Bolivia: A Study in American Foreign Investment* (). Home» Browse» Books» Book details, *The Bankers in Bolivia: A Study in American*.

Agriculture in Bolivia Agriculture and forestry gross domestic product GDP in , down from 28 percent in Most agricultural workers are engaged in subsistence farming—the dominant economic activity of the highlands region. Bolivia is the third-largest producer of cocaine , a drug produced from coca, estimated at metric tons potential pure cocaine in and a transit country for Peruvian and Colombian cocaine destined illegally for the U. The Bolivian government, in response to international pressure, worked to restrict coca cultivation. However, eradication efforts have been hampered by the lack of a suitable replacement crop for rural communities that have cultivated coca for generations. The Morales government turned back some of the results obtained in previous years. Additionally, cotton , coffee , and sugarcane have been viable exports for Bolivia. For domestic consumption, corn , wheat , and potatoes are the crops of choice of Bolivian farmers. Despite its vast forests, Bolivia has only a minor timber industry. In timber accounted for only 3. The Forestry Law of imposed a tax on sawn lumber and consequently cut Bolivian lumber exports significantly. The tax was used to establish the Forestry Stewardship Council, which has been only minimally successful in forest restoration efforts and eliminating illegal logging. With increased efficiency, Bolivia could likely expand the profitability of its forest resources, while still protecting them from overexploitation. The annual catch averages about 6, tons. Small village economy stumbled and dwindled from the late twentieth century due to aggravating environmental problems including deforestation and consequent soil degradation, [17] water pollution, loss of biodiversity, and so on. Besides, political and social problems also greatly obstruct the growth of small village development: The collapse of the world tin market in the s led to a restructuring of the industry. The state dramatically reduced its control and presently operates only a small portion of mining activities. Small-scale operations, often with low productivity, employ many former state miners. Although the world tin market has re-emerged, Bolivia now faces stiff competition from Southeast African countries producing lower-cost alluvial tin. Gold and silver production has increased dramatically over the past decade. Annually, as of Bolivia extracted and exported more than 11, kilograms of gold and tons of silver. Additionally, Bolivia has increased zinc production, extracting more than , tons each year. Other metals excavated include antimony , iron , and tungsten. The government does not want to destroy this unique natural landscape to meet the rising world demand for lithium. The share of industry as a whole including the mining industry to the GDP increased from 30 percent in to 37,3 percent in Most industry is a small-scale, aimed at regional markets rather than national operations. Leading manufactured goods in Bolivia include textiles, clothing, non-durable consumer goods , processed soya, refined metals, and refined petroleum. This sector occupies a prominent place in the manufacturing industry that is continually growing, both in production and number of businesses and jobs. Especially the soybean and its derivatives reached very large export markets in recent years. The largest factories producing soybeans , sunflower seeds, cotton and sugar from cane , are mainly situated in Santa Cruz , although a large edible oil refineries operate in Cochabamba. All major cities have at least one brewery, one or more soft drink bottling plants, and one or more packaging plants for canned food. The textiles industry was the second largest manufacturing sector after the food industry in the s and was of decreasing importance afterwards, representing progressively diminishing value of total manufacturing. But since the s the textile industry has increased its growth rate. The cotton and wool industry declined at the expense of synthetic fibers. The largest concentration of textile mills are to be found in La Paz, but also in Santa Cruz and Cochabamba and to a lesser extent in Oruro. Another important industry is the oil refining industry. Services[ edit ] The services industry in Bolivia remains undeveloped. Inhabiting one of the poorest countries in South America, Bolivians have weak purchasing power. The retail sector suffers from weak demand and competition with a large black market of contraband goods. Bolivia has a central bank and nine private banks. Consolidation occurred following reforms, lowering the number of private banks in Bolivia from 14 in to nine in Foreign participation and investment in Bolivian banks are allowed. About 90 percent of

Bolivian bank deposits are held in U.S. dollars. The Bolivian government is trying to change this situation by taxing dollarized accounts while exempting boliviano accounts from the tax. As recently as 2008, 27 percent of all loans were non-performing, leading most foreign investors to focus their resources in the somewhat-safer venue of corporate lending. Most bank lending in 2008 went to manufacturing 24 percent, followed by property services 18 percent and trade and retail 16 percent. Bad debt remains at a historically high level. Further reforms are necessary, including the pending act to introduce a deposit guarantee system. In 2008, Bolivia attracted 1.5 million tourists, compared with 1.2 million in 2007. Tourism in Bolivia declined following the September 11, 2001, attack on the United States, as was the case across North and South America. Since 2008, the tourism sector, however, is strongly increasing, in fact in the number of tourists reached 1.8 million arrivals. Bolivia uses oil for the majority of its power needs, followed by natural gas and hydroelectric power. The fields are located in the east and south. The main activities in the refineries is crude oil fractionation, catalytic conversion for high octane gasoline, and refining of heavy fractions to produce lubricants. The final products are vehicle gasoline, liquid propane and butane, jet fuel, diesel oil and lubricants for use in industrial machinery. As domestic oil production is insufficient to meet domestic demand Bolivia is a net importer of oil. After privatization efforts in the 1990s the transport of natural gas and oil was in private hands during the 1990s while the production and refining of materials was part of risk-sharing contracts between the government and private investors. In the 1990s refineries were also completely privatized. In May 2006 president Evo Morales re-nationalized reserves, while its exploitation remained in private hands. Additionally, Bolivia is self-sufficient in its electricity production. International companies quickly invested in Bolivian energy sources, particularly in natural gas, and made Bolivia into a player in the world energy market. The exportation of Bolivian energy resources, while potentially lucrative economically, has been politically hazardous. Mesa had increased taxation on foreign companies while still encouraging their investment in Bolivian energy development. On May 1, 2009, his successor, current president Morales, signed a decree stating that all natural gas reserves were to be nationalized, recovering ownership, possession and control of hydrocarbons. In the electricity sector was privatized and was unbundled into generation, transmission and distribution. The law aimed to increase efficiency in the sector, promote competition and encourage investment.

### 3: Central Bank of Bolivia | Revolvly

*The third of the above-named series, taking the same general approach to the less familiar problem of Bolivia.*

### 4: Bolivia Asserts Economic Independence, Rejects Rothschild Banks

*The following are leading banks (bancos) in Bolivia. Use their websites to locate their central bank and branch offices (or use the "Amarillas" (yellow pages) search box below to find a bank.*

### 5: Bolivia Asserts Newfound Economic Independence, Rejects Rothschild Banks – True Activist

*Note: Citations are based on reference standards. However, formatting rules can vary widely between applications and fields of interest or study. The specific requirements or preferences of your reviewing publisher, classroom teacher, institution or organization should be applied.*

### 6: Banks in Bolivia - The Bank Directory

*Bolivia's varied and largely healthy banking system faces challenges from new legislation that sets lending rates and deposit floors. While bigger banks see opportunities in social housing loans, the rate curbs could have implications for microfinance lenders, and consequently for poorer citizens.*

### 7: Central Bank of Bolivia - Wikipedia

## THE BANKERS IN BOLIVIA pdf

*The MRI Bankers' Guide to Foreign Currency. The Banco Central de Bolivia announced today that the new banknote of 50 bolivianos (BOB) will be released to circulation on Monday, October*

### 8: Bolivia - 6-Financial Sector | [www.enganchecubano.com](http://www.enganchecubano.com)

*Banks in Bolivia. This is a complete list of the banks present in [www.enganchecubano.com](http://www.enganchecubano.com) each bank we report its official web site which in some cases is not in English, but has the option to switch to an English version.*

### 9: Economy of Bolivia - Wikipedia

*The latest UK and International banking, finance and business coverage and analysis, with exclusive interviews and unparalleled access to the finance industry's most senior leaders and policy makers.*

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