

INVERSIÓN Y DESARROLLO SOSTENIBLE



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Finance Alliance for Sustainable Trade (FAST)
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Building Businesses and Livelihoods through Sustainable Trade Finance
www.fastinternational.org

La banca y las pymes en América latina

- ✗ Resultados de la IV encuesta regional en Latinoamérica y el Caribe
- ✗ 109 bancos en 22 países



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Considera su banco estratégicas las pymes para su negocio?

DOES YOUR BANK...? AFFIRMATIVE ANSWERS IN %



Year	Affirmative Answers (%)
2004	35.4
2006	38.3
2008	39.5
2011	42.3

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Principales razones para trabajar con las pymes

WHAT ARE THE MAIN REASONS FOR YOUR BANK TO WORK WITH SMES?

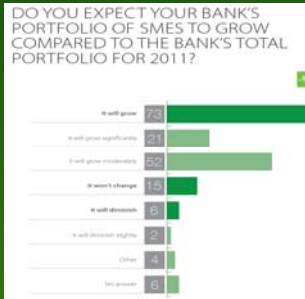
MULTIPLE ANSWERS IN %



Reason	Percentage (%)
Better rate of returns	22.2
Diversified interest	18.8
Commitment to National/Social development	17.1
Rapidly growing segment	17.1
Banking expertise in that particular sector	12.2
Unexploited market	11.5
Legal demands	4.1
Other	11.8

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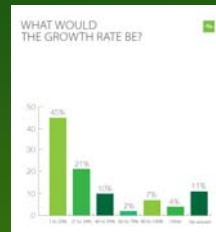
Portafolio de pymes VS portafolio total del banco



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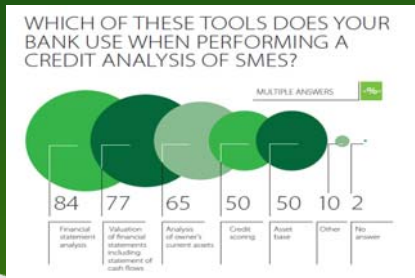
Tasa de crecimiento esperada portafolio pyme



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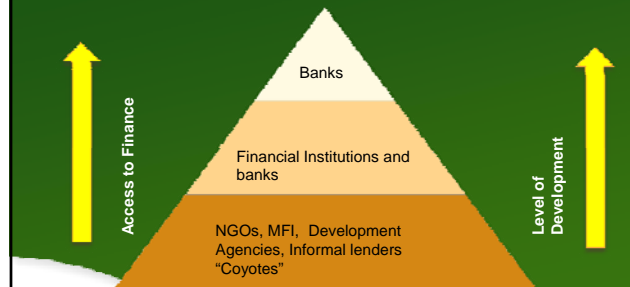
Herramientas para el análisis de crédito para pymes



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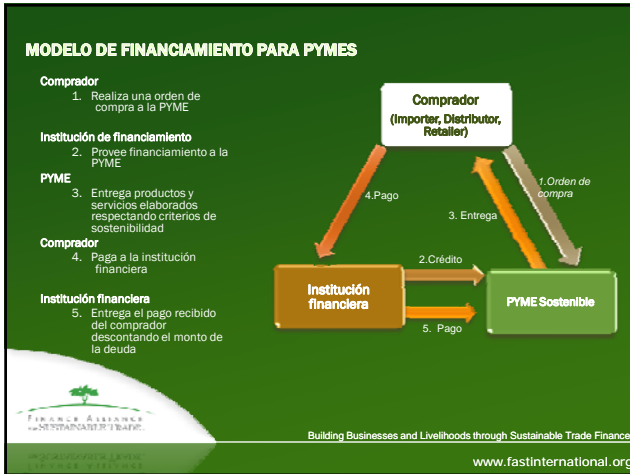
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DESARROLLO DE PRODUCTORES vs ACCESO A FINANCIAMIENTO



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AQUÍ UN EJEMPLO DE ALGUN MIEMBRO DE FAST Y EL IMPACTO EN EL DESARROLLO SOSTENTIBLE

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