

FICHAS CREDITICIAS SECTORIALES

Bancos privados

SECTOR ECONÓMICO: ARTES, ENTRETENIMIENTO Y RECREACIÓN.

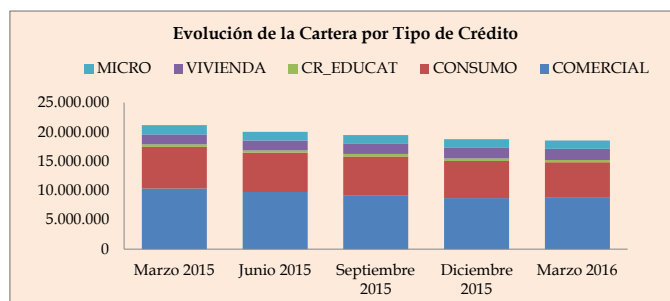
I. PIB Y VARIABLES DE LA CARTERA TOTAL DEL SISTEMA

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|---|------------|------------|------------|------------|------------|------------|---------------|
| PIB nominal (US miles) | 99.068.214 | 99.068.214 | 99.068.214 | 99.068.214 | 99.365.419 | ABSOLUTA | RELATIVA |
| COMERCIAL | 10.339.267 | 9.750.711 | 9.212.419 | 8.734.912 | 8.783.625 | -1.555.642 | -15,05% |
| CONSUMO | 7.137.354 | 6.720.888 | 6.624.998 | 6.314.432 | 6.028.694 | -1.108.660 | -15,53% |
| CR_EDUCAT | 405.546 | 401.126 | 429.143 | 426.817 | 428.483 | 22.937 | 5,66% |
| VIVIENDA | 1.680.983 | 1.697.224 | 1.777.835 | 1.821.140 | 1.860.488 | 179.505 | 10,68% |
| MICRO | 1.589.113 | 1.459.761 | 1.453.841 | 1.474.805 | 1.429.574 | -159.539 | -10,04% |
| Cartera Bruta (US miles) 1/ | 21.152.263 | 20.029.710 | 19.498.236 | 18.772.106 | 18.530.864 | -2.621.399 | -12,39% |
| Cartera Bruta / PIB 1/ | 21,35% | 20,22% | 19,68% | 18,95% | 18,65% | -2,70 | |
| Cartera Improductiva (US miles) | 761.191 | 725.186 | 785.886 | 689.136 | 867.120 | 105.930 | 13,92% |
| Cartera Improductiva / PIB | 0,77% | 0,73% | 0,79% | 0,70% | 0,87% | 0,10 | |
| Cartera C, D, E (US miles) 2/ | 1.209.791 | 782.756 | 924.471 | 952.275 | 981.543 | -228.249 | -18,87% |
| Provisiones Requeridas (US miles) | 1.136.897 | 1.008.770 | 1.132.151 | 1.141.860 | 1.119.408 | -17.489 | -1,54% |
| Provisiones Constituidas (US miles) | 1.064.100 | 1.016.335 | 1.065.073 | 1.063.187 | 1.046.596 | -17.504 | -1,64% |
| Suficiencia o Deficiencia de Provisiones 3/ | - 72.797 | 7.565 | - 67.078 | - 78.673 | - 72.811 | -15 | 0,02% |
| Número de Operaciones | 6.409.012 | 6.291.442 | 6.272.348 | 6.294.319 | 6.085.506 | -323.506 | -5,05% |
| Número de Operaciones C, D, E | 608 | 584 | 617 | 621 | 685 | 77 | 12,66% |
| Monto Promedio de Crédito (En US\$) | 3.300 | 3.184 | 3.109 | 2.982 | 3.045 | -255 | -7,74% |
| Patrimonio Técnico Constituido (US miles) | 3.084.244 | 3.113.816 | 3.150.572 | 3.178.859 | 3.162.647 | 78.403 | 2,54% |
| Pérdidas Esperadas Ex-Post (Prov Req / Cartera Bruta) | 5,37% | 5,04% | 5,81% | 6,08% | 6,04% | 0,67 | |

1/ Los saldos de este informe presenta una diferencia de aproximadamente el 4% con respecto a los Boletines Financieros publicados en la página Web.

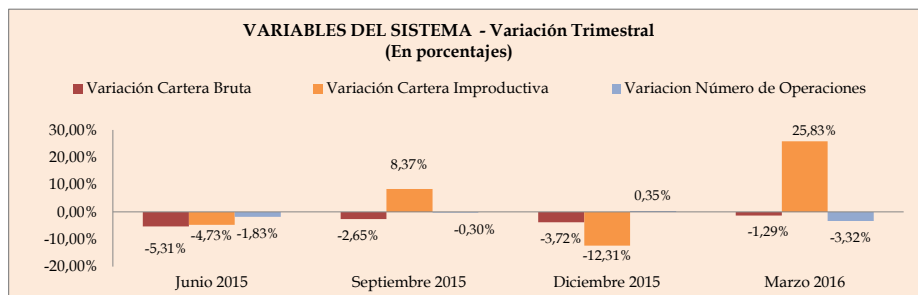
2/ Incluye créditos Reestructurados que de acuerdo a la normativa se los considera dentro de la calificación Deficiente o inferior sin importar su vencimiento.

3/ La Suficiencia o Deficiencia de Provisiones corresponde a la diferencia entre las Provisiones Constituidas y Requeridas.



I.1. VARIACIÓN TRIMESTRAL DE LA CARTERA TOTAL DEL SISTEMA

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|--------------------------------------|--------|---------|--------|---------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Variación Cartera Bruta | - | -5,31% | -2,65% | -3,72% | -1,29% | -12,39% |
| Variación Cartera Improductiva | - | -4,73% | 8,37% | -12,31% | 25,83% | 13,92% |
| Variación Cartera C, D, E | - | -35,30% | 18,10% | 3,01% | 3,07% | -18,87% |
| Variación Provisiones Requerida | - | -11,27% | 12,23% | 0,86% | -1,97% | -1,54% |
| Variación Provisiones Constituidas | - | -4,49% | 4,80% | -0,18% | -1,56% | -1,64% |
| Variación Número de Operaciones | - | -1,83% | -0,30% | 0,35% | -3,32% | -5,05% |
| Variaciones Num Oper Cartera C, D, E | - | -3,90% | 5,68% | 0,56% | 10,32% | 12,66% |



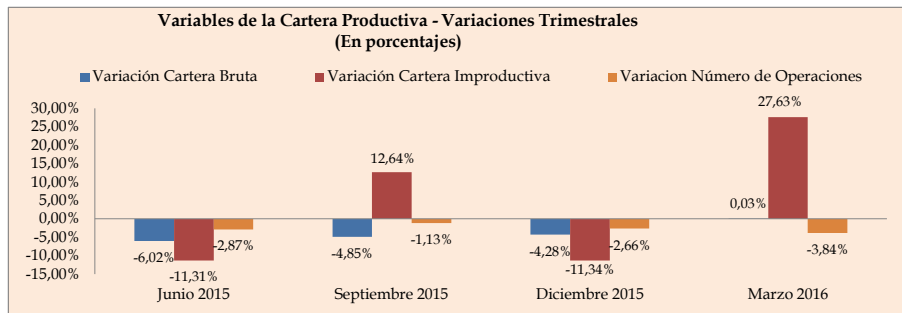
II. VARIABLES DE LA CARTERA PRODUCTIVA 4/

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|---|------------|------------|------------|------------|------------|------------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| Cartera Bruta Productiva (US miles) | 11.928.380 | 11.210.472 | 10.666.260 | 10.209.717 | 10.213.199 | -1.715.181 | -14,38% |
| COMERCIAL | 10.339.267 | 9.750.711 | 9.212.419 | 8.734.912 | 8.783.625 | -1.555.642 | -15,05% |
| MICRO | 1.589.113 | 1.459.761 | 1.453.841 | 1.474.805 | 1.429.574 | -159.539 | -10,04% |
| Cartera Improductiva Comercial | 124.835 | 98.945 | 113.379 | 98.953 | 128.015 | 3.179 | 2,55% |
| Cartera Improductiva Microcrédito | 88.447 | 90.214 | 99.691 | 89.951 | 113.092 | 24.645 | 27,86% |
| Cartera Bruta Productiva / PIB | 12,04% | 11,32% | 10,77% | 10,31% | 10,28% | 0 | |
| Cartera C, D y E Comercial(miles) | 99.343 | 74.772 | 83.253 | 70.745 | 89.077 | -10.265 | -10,33% |
| Cartera C, D y E Microcrédito (miles) | 61.839 | 63.095 | 68.099 | 60.374 | 70.008 | 8.169 | 13,21% |
| Provisiones requeridas Comercial (US miles) | 526.505 | 437.661 | 512.033 | 557.920 | 511.991 | -14.515 | -2,76% |
| Provisiones requeridas Microcrédito (US miles) | 77.819 | 78.245 | 83.229 | 75.425 | 78.769 | 950 | 1,22% |
| Provisiones Constituidas Comercial (US miles) | 461.224 | 419.611 | 438.690 | 471.590 | 434.308 | -26.916 | -5,84% |
| Provisiones Constituidas Microcrédito (US miles) | 78.399 | 80.964 | 83.853 | 76.108 | 80.521 | 2.122 | 2,71% |
| Suficiencia o Deficiencia de Provisiones 3/ | 64.701 | 15.332 | 72.719 | 85.647 | 75.930 | 11.229 | 17,35% |
| Número de Operaciones Comercial | 161.704 | 151.444 | 144.828 | 144.835 | 136.451 | -25.253 | -15,62% |
| Número de Operaciones Microcrédito | 812.891 | 795.143 | 791.046 | 766.158 | 739.581 | -73.310 | -9,02% |
| Número de Operaciones C, D y E Comercial | 24.999 | 24.468 | 25.504 | 26.554 | 26.772 | 1.773 | 7,09% |
| Número de Operaciones C, D y E Microcrédito | 78.415 | 83.535 | 90.266 | 96.217 | 105.217 | 26.802 | 34,18% |
| Monto Promedio de Crédito (En US\$) Comercial | 63.939 | 64.385 | 63.609 | 60.309 | 64.372 | 433 | 0,68% |
| Monto Promedio de Crédito (En US\$) Microcrédito | 1.955 | 1.836 | 1.838 | 1.925 | 1.933 | -22 | -1,12% |
| Pérdidas Esperadas Ex-Post (Prov Req / Cartera Bruta) | 5,09% | 4,49% | 5,56% | 6,39% | 5,83% | 0,74 | |
| Pérdidas Esperadas Ex-Post (Prov Req / Cartera Bruta) | 4,90% | 5,36% | 5,72% | 5,11% | 5,51% | 0,61 | |

4/ Incluye solo datos de actividades productivas pertenecientes a las carteras Comercial y Microcrédito

II.1. VARIACIÓN TRIMESTRAL DE LA CARTERA PRODUCTIVA

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|--------------------------------------|--------|---------|--------|---------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Variación Cartera Bruta | - | -6,02% | -4,85% | -4,28% | 0,03% | -14,38% |
| Variación Cartera Improductiva | - | -11,31% | 12,64% | -11,34% | 27,63% | 13,05% |
| Variación Cartera C, D, E | - | -14,46% | 9,78% | -13,37% | 21,33% | -1,30% |
| Variación Provisiones Requeridas | - | -14,63% | 15,38% | 6,40% | -6,72% | -2,24% |
| Variación Provisiones Constituidas | - | -7,24% | 4,39% | 4,81% | -6,00% | -4,59% |
| Variación Número de Operaciones | - | -2,87% | -1,13% | -2,66% | -3,84% | -10,11% |
| Variaciones Num Oper Cartera C, D, E | - | 4,44% | 7,19% | 6,05% | 7,51% | 27,63% |



III. VARIABLES DE LA CARTERA: SECTOR ECONÓMICO

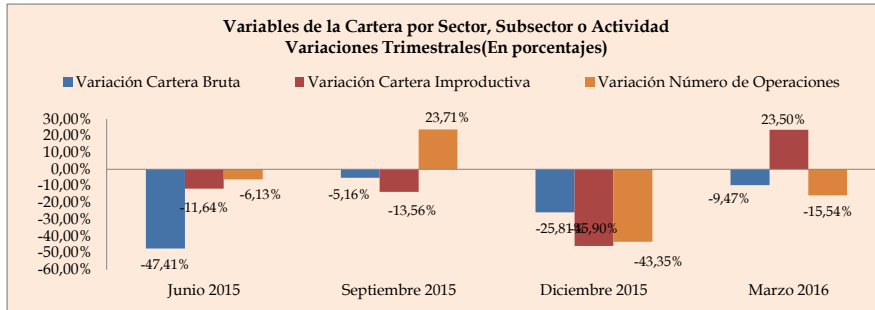
ARTES, ENTRETENIMIENTO Y RECREACIÓN.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|---|-----------|---------|---------|---------|---------|-----------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| Cartera Bruta | 1.048.496 | 551.416 | 522.967 | 387.971 | 351.211 | -697.285 | -66,50% |
| Cartera Bruta / PIB | 1,06% | 0,56% | 0,53% | 0,39% | 0,35% | -0,70 | |
| Cartera Bruta / Cartera Productiva | 8,79% | 4,92% | 4,90% | 3,80% | 3,44% | -5,35 | |
| Cartera Improductiva | 13.434 | 11.870 | 10.260 | 5.551 | 6.856 | -6.578 | -48,97% |
| Cartera Improductiva / PIB | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | -0,01 | |
| Cartera C, D, E | 105.513 | 81.007 | 24.027 | 16.848 | 13.667 | -91.846 | -87,05% |
| Provisiones requeridas | 63.788 | 26.339 | 28.500 | 19.993 | 17.227 | -46.561 | -72,99% |
| Provisiones constituidas | 63.165 | 26.110 | 27.845 | 19.536 | 16.675 | -46.490 | -73,60% |
| Suficiencia o Deficiencia de Provisiones 1/ | -623 | -229 | -655 | -458 | -552 | -1.175 | -11,46% |
| Número de Operaciones | 42.761 | 40.138 | 49.655 | 28.128 | 23.756 | -19.005 | -44,44% |
| Número de Operaciones C, D, E | 10.022 | 9.621 | 10.008 | 9.651 | 9.861 | -161 | -1,61% |
| Monto Promedio de Crédito (En US\$) | 24.520 | 13.738 | 10.532 | 13.793 | 14.784 | -9.736 | -39,71% |

III.1 VARIACIÓN TRIMESTRAL DE LA CARTERA: SECTOR ECONÓMICO

ARTES, ENTRETENIMIENTO Y RECREACIÓN.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|---|--------|---------|---------|---------|---------|---------------|
| | | | | | | mar-16/mar-15 |
| Variación Cartera Bruta | - | -47,41% | -5,16% | -25,81% | -9,47% | -66,50% |
| Variación Cartera Improductiva | - | -11,64% | -13,56% | -45,90% | 23,50% | -48,97% |
| Variación Cartera C, D, E | - | -23,23% | -70,34% | -29,88% | -18,88% | -87,05% |
| Variación Provisiones Requeridas | - | -58,71% | 8,21% | -29,85% | -13,84% | -72,99% |
| Variación Provisiones Constituidas | - | -58,66% | 6,65% | -29,84% | -14,64% | -73,60% |
| Variación Número de Operaciones | - | -6,13% | 23,71% | -43,35% | -15,54% | -44,44% |
| Variación Número de Operaciones C, D, E | - | -4,00% | 4,02% | -3,57% | 2,18% | -1,61% |

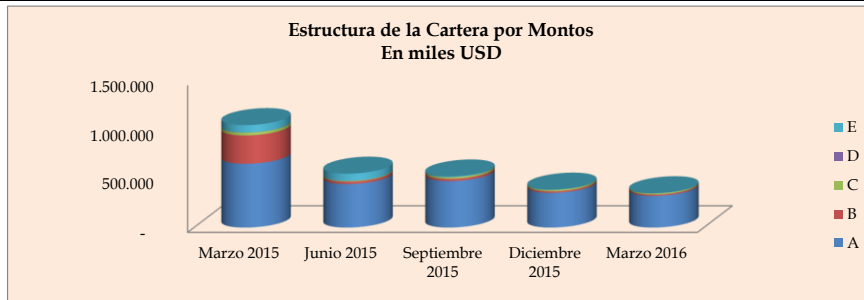


III.2 ESTRUCTURA DE LA CARTERA: SECTOR ECONÓMICO

ARTES, ENTRETENIMIENTO Y RECREACIÓN.

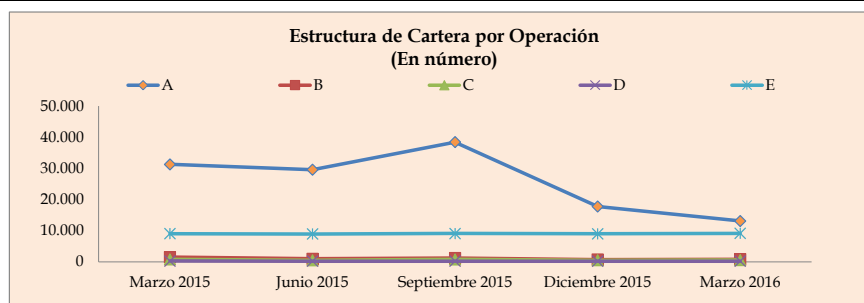
POR MONTOS (En Miles USD)

| CALIFICACIÓN | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 | |
|--------------|-----------|---------|---------|---------|---------|-----------|---------------|---------|
| | | | | | | ABSOLUTA | RELATIVA | |
| A | 652.857 | 445.545 | 476.005 | 355.479 | 324.289 | - | 328.568 | -50,33% |
| B | 290.126 | 24.864 | 22.935 | 15.644 | 13.255 | - | 276.871 | -95,43% |
| C | 29.272 | 6.567 | 16.635 | 13.892 | 11.153 | - | 18.119 | -61,90% |
| D | 835 | 723 | 940 | 658 | 613 | - | 222 | -26,65% |
| E | 75.405 | 73.716 | 6.453 | 2.298 | 1.901 | - | 73.504 | -97,48% |
| Total | 1.048.496 | 551.416 | 522.967 | 387.971 | 351.211 | - | 36.760 | -66,50% |



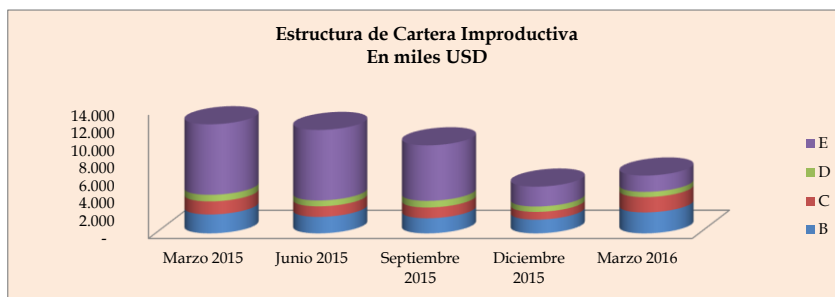
POR NÚMERO DE OPERACIONES (En número)

| POR PUNERO DE CRITERIOS (24 PUNERO) | | | | | | | | |
|-------------------------------------|--------|--------|--------|--------|--------|-----------|---------------|---------|
| CALIFICACIÓN | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 | |
| | | | | | | ABSOLUTA | RELATIVA | |
| A | 31.276 | 29.584 | 38.457 | 17.753 | 13.077 | - | 18.199 | -58,19% |
| B | 1.463 | 933 | 1.190 | 724 | 818 | - | 645 | -44,09% |
| C | 754 | 476 | 736 | 503 | 537 | - | 217 | -28,78% |
| D | 213 | 210 | 207 | 184 | 200 | - | 13 | -6,10% |
| E | 9.055 | 8.935 | 9.065 | 8.964 | 9.124 | - | 69 | 0,76% |
| Total | 42.761 | 40.138 | 49.655 | 28.128 | 23.756 | - | 19.005 | -44,44% |



POR CARTERA IMPRODUCTIVA (En Miles USD)

| CALIFICACIÓN | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|--------------|--------|--------|--------|--------|--------|-----------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| A | 1.031 | 111 | 250 | 236 | 281 | - | 750 |
| B | 2.151 | 1.876 | 1.722 | 1.568 | 2.383 | - | 233 |
| C | 1.489 | 1.201 | 1.223 | 880 | 1.740 | - | 251 |
| D | 746 | 665 | 753 | 609 | 600 | - | 147 |
| E | 8.017 | 8.017 | 6.312 | 2.258 | 1.851 | - | 6.165 |
| Total | 13.434 | 11.870 | 10.260 | 5.551 | 6.856 | - | 6.578 |



III.3 PARTICIPACIÓN EN LA CARTERA TOTAL DEL SISTEMA: SECTOR ECONÓMICO

ARTES, ENTRETENIMIENTO Y RECREACIÓN.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|----------------------|--------|--------|--------|--------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Por Montos | 4,96% | 2,75% | 2,68% | 2,07% | 1,90% | -3,06 |
| Por Operaciones | 0,67% | 0,64% | 0,79% | 0,45% | 0,39% | -0,28 |
| Cartera Improductiva | 1,76% | 1,64% | 1,31% | 0,81% | 0,79% | -0,97 |

III.4 REQUERIMIENTO PATRIMONIAL: SECTOR ECONÓMICO

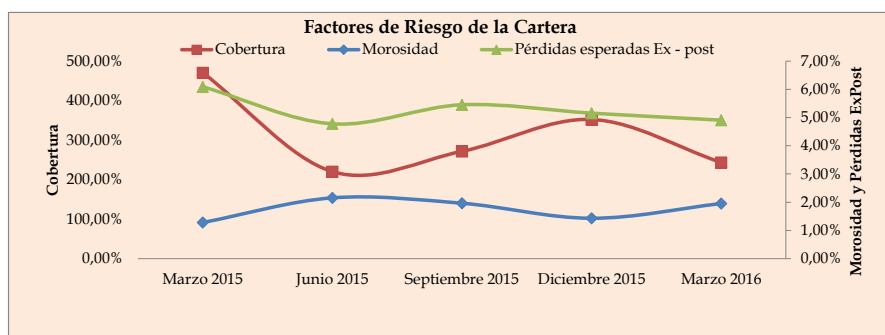
ARTES, ENTRETENIMIENTO Y RECREACIÓN.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|---|--------|--------|--------|--------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Requerimiento Patrimonial (en miles de USD) | 88.680 | 47.278 | 44.561 | 33.159 | 30.108 | -58.571,55 |
| Requerimiento Patrimonial/ PTC | 2,88% | 1,52% | 1,41% | 1,04% | 0,95% | -1,92 |
| Cartera Sectorial/PTC | 34,00% | 17,71% | 16,60% | 12,20% | 11,10% | -22,89 |
| Cartera Improductiva/ PTC | 0,44% | 0,38% | 0,33% | 0,17% | 0,22% | -0,22 |

III.5 RIESGO DE LA CARTERA: SECTOR ECONÓMICO

ARTES, ENTRETENIMIENTO Y RECREACIÓN.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|------------------------------|---------|---------|---------|---------|---------|---------------|
| | | | | | | mar-16/mar-15 |
| Morosidad | 1,28% | 2,15% | 1,96% | 1,43% | 1,95% | 0,67 |
| Cobertura | 470,18% | 219,96% | 271,39% | 351,92% | 243,22% | -226,96 |
| Pérdidas esperadas Ex - post | 6,08% | 4,78% | 5,45% | 5,15% | 4,91% | -1,18 |



Fuente: Información remitida por los bancos

Elaboración: Dirección Nacional de Estudios e Información - Subdirección de Estudios