

FICHAS CREDITICIAS SECTORIALES

Bancos privados

SECTOR ECONÓMICO: ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

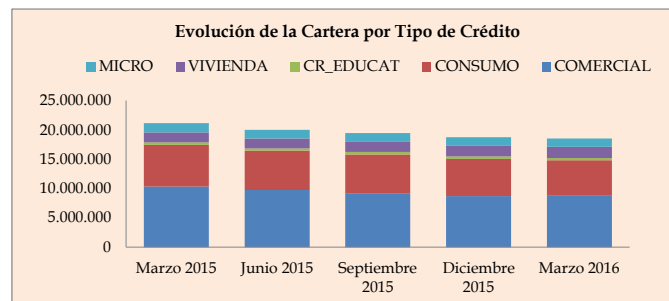
I. PIB Y VARIABLES DE LA CARTERA TOTAL DEL SISTEMA

| 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.

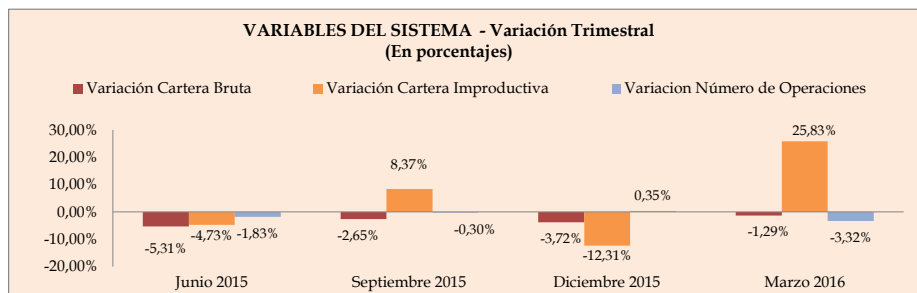
2/ Incluye créditos Reestructurados que de acuerdo a la normativa se los considera dentro de la calificación Deficiente o inferior sin importar su vencimiento.

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% |



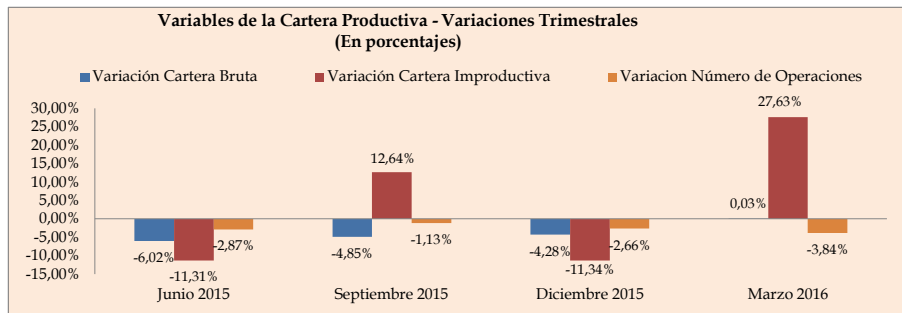
II. VARIABLES DE LA CARTERA PRODUCTIVA 4/

| 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

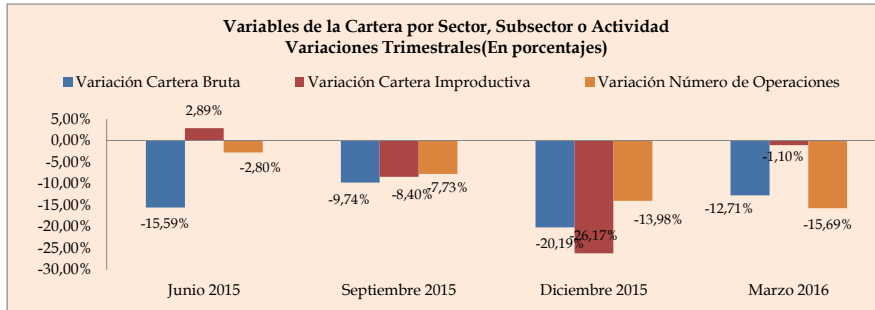
ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|---------------------------------------------|---------|---------|---------|---------|---------|-----------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| Cartera Bruta | 448.984 | 378.991 | 342.066 | 273.007 | 238.297 | -210.687 | -46,93% |
| Cartera Bruta / PIB | 0,45% | 0,38% | 0,35% | 0,28% | 0,24% | -0,21 | |
| Cartera Bruta / Cartera Productiva | 3,76% | 3,38% | 3,21% | 2,67% | 2,33% | -1,43 | |
| Cartera Improductiva | 11.294 | 11.620 | 10.644 | 7.859 | 7.773 | -3.521 | -31,18% |
| Cartera Improductiva / PIB | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,00 | |
| Cartera C, D, E | 24.748 | 25.293 | 14.977 | 12.297 | 11.578 | -13.170 | -53,22% |
| Provisiones requeridas | 22.392 | 19.080 | 19.650 | 16.435 | 12.710 | -9.682 | -43,24% |
| Provisiones constituidas | 20.117 | 19.104 | 17.013 | 13.507 | 10.868 | -9.249 | -45,98% |
| Suficiencia o Deficiencia de Provisiones 1/ | -2.275 | 24 | -2.637 | -2.928 | -1.842 | -4.117 | -19,02% |
| Número de Operaciones | 24.910 | 24.213 | 22.341 | 19.217 | 16.202 | -8.708 | -34,96% |
| Número de Operaciones C, D, E | 3.357 | 3.364 | 3.479 | 3.588 | 3.668 | 311 | 9,26% |
| Monto Promedio de Crédito (En US\$) | 18.024 | 15.652 | 15.311 | 14.207 | 14.708 | -3.316 | -18,40% |

III.1 VARIACIÓN TRIMESTRAL DE LA CARTERA: SECTOR ECONÓMICO

ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|-----------------------------------------|--------|---------|---------|---------|---------|---------------|
| | | | | | | mar-16/mar-15 |
| Variación Cartera Bruta | - | -15,59% | -9,74% | -20,19% | -12,71% | -46,93% |
| Variación Cartera Improductiva | - | 2,89% | -8,40% | -26,17% | -1,10% | -31,18% |
| Variación Cartera C, D, E | - | 2,20% | -40,79% | -17,89% | -5,85% | -53,22% |
| Variación Provisiones Requeridas | - | -14,79% | 2,99% | -16,36% | -22,67% | -43,24% |
| Variación Provisiones Constituidas | - | -5,04% | -10,94% | -20,61% | -19,54% | -45,98% |
| Variación Número de Operaciones | - | -2,80% | -7,73% | -13,98% | -15,69% | -34,96% |
| Variación Número de Operaciones C, D, E | - | 0,21% | 3,42% | 3,13% | 2,23% | 9,26% |

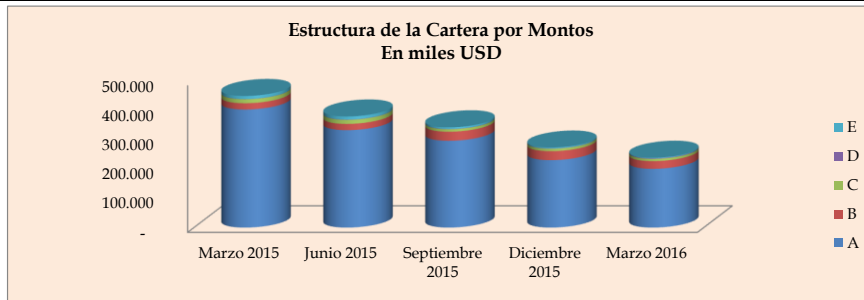


III.2 ESTRUCTURA DE LA CARTERA: SECTOR ECONÓMICO

ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

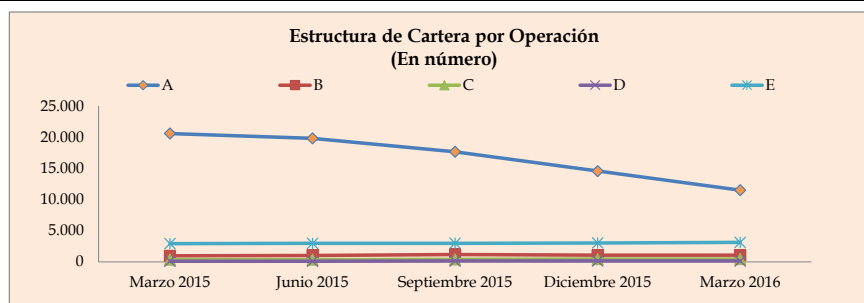
POR MONTO (En Miles USD)

| CALIFICACIÓN | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|--------------|---------|---------|---------|---------|---------|-----------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| A | 402.787 | 332.430 | 296.178 | 230.066 | 200.540 | - | 202.248 |
| B | 21.450 | 21.267 | 30.911 | 30.643 | 26.180 | - | 4.730 |
| C | 13.766 | 14.091 | 8.555 | 8.352 | 7.856 | - | 5.911 |
| D | 620 | 846 | 862 | 941 | 1.751 | - | 1.131 |
| E | 10.361 | 10.357 | 5.560 | 3.004 | 1.971 | - | 8.390 |
| Total | 448.984 | 378.991 | 342.066 | 273.007 | 238.297 | - | 34.709 |



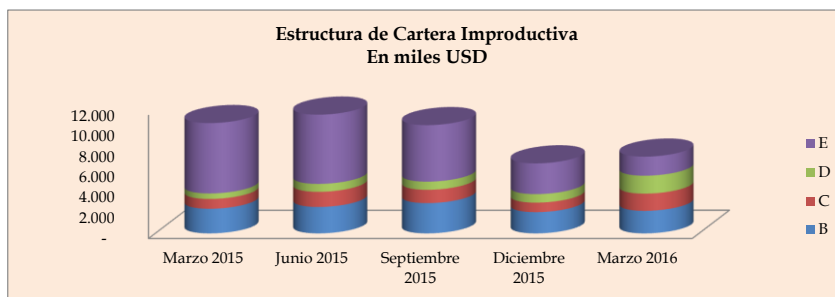
POR NÚMERO DE OPERACIONES (En número)

| CALIFICACIÓN | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN | mar-16/mar-15 |
|--------------|--------|--------|--------|--------|--------|-----------|---------------|
| | | | | | | ABSOLUTA | RELATIVA |
| A | 20.615 | 19.830 | 17.678 | 14.560 | 11.498 | - | 9.117 |
| B | 938 | 1.019 | 1.184 | 1.069 | 1.036 | - | 98 |
| C | 344 | 334 | 379 | 431 | 439 | - | 95 |
| D | 89 | 87 | 116 | 131 | 126 | - | 37 |
| E | 2.924 | 2.943 | 2.984 | 3.026 | 3.103 | - | 179 |
| Total | 24.910 | 24.213 | 22.341 | 19.217 | 16.202 | - | 8.708 |



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 | 541 | 47 | 93 | 1.033 | 291 | 250 | -46,30% |
| B | 2.401 | 2.577 | 2.952 | 2.071 | 2.198 | 203 | -8,45% |
| C | 955 | 1.475 | 1.296 | 926 | 1.678 | 722 | 75,63% |
| D | 539 | 772 | 793 | 832 | 1.748 | 1.209 | 224,28% |
| E | 6.857 | 6.749 | 5.509 | 2.996 | 1.858 | 4.999 | -72,90% |
| Total | 11.294 | 11.620 | 10.644 | 7.859 | 7.773 | 3.521 | -31,18% |



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

ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|----------------------|--------|--------|--------|--------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Por Montos | 2,12% | 1,89% | 1,75% | 1,45% | 1,29% | -0,84 |
| Por Operaciones | 0,39% | 0,38% | 0,36% | 0,31% | 0,27% | -0,12 |
| Cartera Improductiva | 1,48% | 1,60% | 1,35% | 1,14% | 0,90% | -0,59 |

III.4 REQUERIMIENTO PATRIMONIAL: SECTOR ECONÓMICO

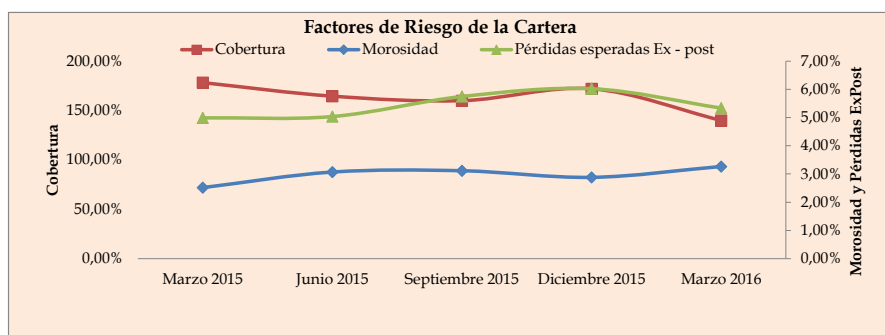
ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|---------------------------------------------|--------|--------|--------|--------|--------|---------------|
| | | | | | | mar-16/mar-15 |
| Requerimiento Patrimonial (en miles de USD) | 38.598 | 32.390 | 29.255 | 23.355 | 20.469 | -18.129,41 |
| Requerimiento Patrimonial/ PTC | 1,25% | 1,04% | 0,93% | 0,73% | 0,65% | -0,60 |
| Cartera Sectorial/PTC | 14,56% | 12,17% | 10,86% | 8,59% | 7,53% | -7,02 |
| Cartera Improductiva/ PTC | 0,37% | 0,37% | 0,34% | 0,25% | 0,25% | -0,12 |

III.5 RIESGO DE LA CARTERA: SECTOR ECONÓMICO

ACTIVIDADES PROFESIONALES, CIENTÍFICAS Y TÉCNICAS.

| RUBROS | mar-15 | jun-15 | sep-15 | dic-15 | mar-16 | VARIACIÓN |
|------------------------------|---------|---------|---------|---------|---------|---------------|
| | | | | | | mar-16/mar-15 |
| Morosidad | 2,52% | 3,07% | 3,11% | 2,88% | 3,26% | 0,75 |
| Cobertura | 178,13% | 164,40% | 159,84% | 171,87% | 139,82% | -38,31 |
| Pérdidas esperadas Ex - post | 4,99% | 5,03% | 5,74% | 6,02% | 5,33% | 0,35 |



Fuente: Información remitida por los bancos

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