

BANCO INTERNACIONAL S.A
RESUMEN DE LA CALIFICACION DE CARTERA DE CREDITOS Y CONTINGENTES
Y CONSTITUCION DE PROVISIONES

(INFORMACION EN DOLARES)

A1 31 de Diciembre del 2014

FORM. 231- A

CREDITOS COMERCIALES		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS	PROVISIONES EXCES. O (DEF.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)	(I)	(J=I-H)
A1	RIESGO NORMAL	558,786,551.54	28,051,688.22	530,734,863.32	34.38%	0.80%	5,574,840.05	4,232,754.84	1,342,085.21	1,342,085.21	-
A2		545,103,471.24	10,204,414.54	534,899,056.70	33.53%	1.53%	11,106,662.08	8,197,985.37	2,908,676.71	2,908,676.71	-
A3		334,112,548.46	11,202,491.92	322,910,056.54	20.55%	2.09%	13,359,635.82	6,743,299.58	6,616,336.24	6,616,336.24	-
B1	RIESGO POTENCIAL	101,502,413.15	2,128,249.86	99,374,163.29	6.24%	6.14%	8,832,429.37	6,097,971.73	2,734,457.64	2,734,457.64	-
B2		57,005,175.52	1,918,792.17	55,086,383.35	3.51%	11.32%	10,760,265.05	6,234,624.73	4,525,640.32	4,525,640.32	-
C1	DEFICIENTE	21,053,084.48	2,336,839.66	18,716,244.82	1.30%	22.72%	7,975,874.03	4,252,705.11	3,723,168.92	3,723,168.92	-
C2		1,135,951.65	-	1,135,951.65	0.07%	59.00%	670,211.28	670,211.28	-	-	-
D		DUDOSO RECAUDO	4,781,747.04	-	4,781,747.04	0.29%	99.00%	4,733,929.30	4,733,929.30	-	-
E	PERDIDA	2,035,499.61	-	2,035,499.61	0.13%	100.00%	2,035,499.61	2,035,499.61	-	-	-
TOTAL		1,625,516,442.69	55,842,476.37	1,569,673,966.32	100%	2.75%	65,049,346.59	43,198,981.55	21,850,365.04	21,850,365.04	-

CREDITOS DE CONSUMO, VIVIENDA, MICRO CREDITO, EDUCATIVO E INV. PUBLICA		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)
A1	RIESGO NORMAL	207,746,939.55	-	207,746,939.55	82.07%	1.00%	2,077,435.26	2,077,435.26	-
A2		5,257,684.28	-	5,257,684.28	2.08%	2.00%	105,148.72	105,148.72	-
A3		21,939,830.65	-	21,939,830.65	8.67%	3.00%	658,828.15	658,828.15	-
B1	RIESGO POTENCIAL	1,010,339.33	-	1,010,339.33	0.40%	6.00%	60,619.47	60,619.47	-
B2		5,272,394.09	-	5,272,394.09	2.08%	10.00%	527,235.89	527,235.89	-
C1	DEFICIENTE	543,993.28	-	543,993.28	0.21%	39.00%	212,156.83	212,156.83	-
C2		3,372,821.63	-	3,372,821.63	1.33%	59.00%	1,989,961.66	1,989,961.66	-
D		DUDOSO RECAUDO	2,358,019.28	-	2,358,019.28	0.93%	99.00%	2,334,436.14	2,334,436.14
E	PERDIDA	5,646,782.56	-	5,646,782.56	2.23%	100.00%	5,646,782.56	5,646,782.56	-
TOTAL		253,148,804.65	-	253,148,804.65	100%	5.38%	13,612,604.68	13,612,604.68	-

RESUMEN DE LA CALIFICACION DE INVERSIONES Y OTROS ACTIVOS
Y CONSTITUCION DE PROVISIONES

231 B.1

CODIGO	INVERSIONES	VALOR NOMINAL	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES
1301	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PRIVADO	7,023,514.25	7,021,046.41	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	1,204,693.64	1,200,721.21	N/A	N/A
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	171,449,256.08	167,163,228.39	0.00	0.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	29,760,000.00	29,339,634.04	0.00	0.00
TOTAL		209,437,463.97	204,724,630.05	0.00	0.00

CODIGO	INVERSIONES	VALOR EN LIBROS	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES ADICIONALES
1202	OPER. DE REPORTO CON INSTITUCIONES FINANCIERAS	0.00	0.00	0.00	0.00
1305	MANTENIDAS VENCIMIENTO SECTOR PRIVADO	0.00	0.00	0.00	0.00
1306	MANT. VENCIMIENTO EST. O ENT. SECTOR PUBLICO	0.00	0.00	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	5,107,326.31	5,107,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	37,845,872.61	37,845,872.61	0.00	0.00
TOTAL		42,953,198.92	42,953,198.92	0.00	0.00

231 B.2

OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A RIESGO NORMAL	21,132,915.90	0.38%	80,088.05	80,088.05	0.00
B POTENCIAL	141,468.26	5.00%	7,073.41	7,073.41	0.00
C DEFICIENTE	419,549.42	20.00%	83,909.88	83,909.88	0.00
D DUDOSO RECAUDO	260,845.17	50.00%	130,422.58	130,422.58	0.00
E PERDIDA	4,295,014.52	100.00%	4,295,014.52	4,295,014.52	0.00
EVALUADO	26,249,793.27	17.51%	4,596,508.45	4,596,508.45	0.00
NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
TOTAL	26,249,793.27	17.51%	4,596,508.45	4,596,508.45	0.00

231 B.3

BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A RIESGO NORMAL	55,326.00	0.00	0.00	0.00	0.00
B POTENCIAL	0.00	0.00	0.00	0.00	0.00
C DEFICIENTE	0.00	0.00	0.00	0.00	0.00
D DUDOSO RECAUDO	0.00	0.00	0.00	0.00	0.00
E PERDIDA	2,969,653.86	0.00	2,969,653.86	2,969,653.86	0.00
TOTAL	3,024,979.86	0.00	2,969,653.86	2,969,653.86	0.00