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

(INFORMACION EN DOLARES)

Al 31 de Diciembre del 2016

FORM. 231- A

	CREDITOS COMERCIAL PRIORITARIO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	373,392,380.62	7,308,515.98	366,083,864.64	24.68%	0.63%	2,627,615.25	2,302,632.16	324,983.09	324,983.09	-
A2		444,636,002.52	5,638,013.48	438,997,989.04	29.39%	0.93%	5,544,272.93	4,084,464.74	1,459,808.19	1,459,808.19	-
A3		443,097,750.06	8,786,130.99	434,311,619.07	29.29%	1.52%	10,345,084.52	6,590,188.77	3,754,895.75	3,754,895.75	-
B1	RIESGO POTENCIAL	134,508,851.52	2,105,645.48	132,403,206.04	8.89%	3.73%	7,963,912.88	4,941,648.86	3,022,264.02	3,022,264.02	-
B2		81,788,607.19	1,109,964.30	80,678,642.89	5.41%	7.52%	8,799,695.58	6,067,498.96	2,732,196.62	2,732,196.62	-
C1	DEFICIENTE	21,110,617.70	553,642.06	20,556,975.64	1.40%	13.07%	5,410,425.44	2,685,814.83	2,724,610.61	2,724,610.61	-
C2		9,157,677.46	1,688.68	9,155,988.78	0.61%	48.14%	4,408,013.20	4,408,013.20	-	-	-
D	DUDOSO RECAUDO	1,396,822.73	13,007.81	1,383,814.92	0.09%	99.00%	1,369,976.77	1,369,976.77	-	-	-
E	PERDIDA	3,865,182.67	-	3,865,182.67	0.26%	98.20%	3,795,513.61	3,795,513.61	-	-	-
	TOTAL	**1,512,953,892.47**	**25,516,608.78**	**1,487,437,283.69**	**100%**	**2.44%**	**50,264,510.18**	**36,245,751.90**	**14,018,758.28**	**14,018,758.28**	**-**

	CREDITOS COMERCIAL ORDINARIO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	279,848.35	-	279,848.35	0.73%	0.57%	1,588.71	1,588.71	-	-	-
A2		14,580,213.58	2,380,660.98	12,199,552.60	31.89%	0.66%	145,996.62	80,472.87	65,523.75	65,523.75	-
A3		13,789,670.36	-	13,789,670.36	36.05%	1.30%	281,380.63	179,476.48	101,904.15	101,904.15	-
B1	RIESGO POTENCIAL	520,946.13	-	520,946.13	1.36%	2.50%	26,047.31	13,023.65	13,023.66	13,023.66	-
B2		11,462,909.25	-	11,462,909.25	29.97%	7.71%	1,034,273.22	883,398.62	150,874.60	150,874.60	-
C1	DEFICIENTE	-	-	-	-	-	-	-	-	-	-
C2		-	-	-	-	-	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-	-	-
	TOTAL	**40,633,587.67**	**2,380,660.98**	**38,252,926.69**	**100.00%**	**3.03%**	**1,489,286.49**	**1,157,960.33**	**331,326.16**	**331,326.16**	**-**

231 A.5

	PRODUCTIVO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	48,057,402.28	74,965.86	47,982,436.42	14.00%	0.44%	280,395.66	210,503.10	69,892.56	69,892.56	-
A2		154,981,711.94	98,998.41	154,882,713.53	45.18%	0.76%	1,751,545.77	1,183,199.24	568,346.53	568,346.53	-
A3		94,165,084.93	161,215.41	94,003,869.52	27.42%	1.34%	1,942,307.94	1,256,507.92	685,800.02	685,800.02	-
B1	RIESGO POTENCIAL	19,411,726.60	54,972.25	19,356,754.35	5.65%	3.12%	1,029,289.32	604,138.55	425,150.77	425,150.77	-
B2		21,697,071.61	758.21	21,696,313.40	6.33%	6.06%	2,202,808.37	1,315,233.16	887,575.21	887,575.21	-
C1	DEFICIENTE	3,575,133.69	1,287.57	3,573,846.12	1.04%	16.21%	1,115,715.13	579,456.20	536,258.93	536,258.93	-
C2		1,243,078.08	-	1,243,078.08	0.36%	39.00%	484,800.45	484,800.45	-	-	-
D	DUDOSO RECAUDO	44,735.29	-	44,735.29	0.01%	99.00%	44,287.94	44,287.94	-	-	-
E	PERDIDA	-	-	-	0.00%	-	-	-	-	-	-
	TOTAL	**343,175,944.42**	**392,197.71**	**342,783,746.71**	**100.00%**	**1.66%**	**8,851,150.58**	**5,678,126.56**	**3,173,024.02**	**3,173,024.02**	**-**

231 A.2

	CREDITOS DE CONSUMO ORDINARIO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	20,251,795.67	-	20,251,795.67	93.76%	0.67%	135,091.89	135,091.89	-
A2		564,460.07	-	564,460.07	2.61%	1.56%	8,780.54	8,780.54	-
A3		457,787.15	-	457,787.15	2.12%	2.81%	12,865.45	12,865.45	-
B1	RIESGO POTENCIAL	89,165.02	-	89,165.02	0.41%	6.00%	5,349.89	5,349.89	-
B2		102,438.10	-	102,438.10	0.47%	9.80%	10,043.29	10,043.29	-
C1	DEFICIENTE	60,622.58	-	60,622.58	0.28%	39.00%	23,642.80	23,642.80	-
C2		20,665.41	-	20,665.41	0.10%	59.00%	12,192.59	12,192.59	-
D	DUDOSO RECAUDO	11,023.34	-	11,023.34	0.05%	99.00%	10,913.11	10,913.11	-
E	PERDIDA	40,862.21	-	40,862.21	0.19%	1	40,862.21	40,862.21	-
	TOTAL	**21,598,819.55**	**-**	**21,598,819.55**	**100.00%**	**1.20%**	**259,741.77**	**259,741.77**	**-**

	CREDITOS CONSUMO PRIORITARIO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	199,646,889.90	-	199,646,889.90	86.45%	0.54%	1,072,552.59	1,072,552.59	-
A2		3,593,586.49	-	3,593,586.49	1.56%	1.60%	57,646.44	57,646.44	-
A3		2,237,942.13	-	2,237,942.13	0.97%	2.89%	64,693.16	64,693.16	-
B1	RIESGO POTENCIAL	1,568,263.07	-	1,568,263.07	0.68%	5.37%	84,167.00	84,167.00	-
B2		4,579,679.65	-	4,579,679.65	1.98%	9.14%	418,579.16	418,579.16	-
C1	DEFICIENTE	905,137.86	-	905,137.86	0.39%	26.70%	241,673.63	241,673.63	-
C2		3,700,576.32	-	3,700,576.32	1.60%	40.12%	1,484,508.54	1,484,508.54	-
D	DUDOSO RECAUDO	3,268,601.24	-	3,268,601.24	1.42%	99.00%	3,235,915.22	3,235,915.22	-
E	PERDIDA	11,430,368.53	-	11,430,368.53	4.95%	100.00%	11,430,367.53	11,430,367.53	-
	TOTAL	**230,931,045.19**	**-**	**230,931,045.19**	**100.00%**	**7.83%**	**18,090,103.27**	**18,090,103.27**	**-**

231 A.3

	CREDITOS INMOBILIARIO	TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	69,964,761.65	-	69,964,761.65	81.25%	0.87%	609,471.72	609,471.72	-
A2		9,058,405.38	-	9,058,405.38	10.52%	1.87%	169,745.89	169,745.89	-
A3		4,832,549.41	-	4,832,549.41	5.61%	2.97%	143,600.18	143,600.18	-
B1	RIESGO POTENCIAL	482,388.14	-	482,388.14	0.56%	5.98%	28,852.99	28,852.99	-
B2		733,148.86	-	733,148.86	0.85%	10.00%	73,314.90	73,314.90	-
C1	DEFICIENTE	37,417.28	-	37,417.28	0.04%	39.00%	14,592.74	14,592.74	-
C2		70,471.03	-	70,471.03	0.08%	59.00%	41,577.91	41,577.91	-

D	DUDOSO RECAUDO	400,030.14	-	400,030.14	0.46%	99.00%	396,029.86	396,029.86	-
E	PERDIDA	534,660.32	-	534,660.32	0.62%	100.00%	534,660.32	534,660.32	-
	TOTAL	**86,113,832.21**	**-**	**86,113,832.21**	**100.00%**	**2.34%**	**2,011,846.51**	**2,011,846.51**	**-**

CREDITOS DE VIVIENDA DE INTERES PUBLICO		TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISIONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	474,343.83	-	474,343.83	91.45%	0.93%	4,420.03	4,420.03	-
A2		44,336.79	-	44,336.79	8.55%	0.01	443.37	443.37	-
A3		-	-	-	-	-	-	-	-
B1	RIESGO POTENCIAL	-	-	-	-	-	-	-	-
B2		-	-	-	-	-	-	-	-
C1	DEFICIENTE	-	-	-	-	-	-	-	-
C2		-	-	-	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-
	TOTAL	**518,680.62**	**-**	**518,680.62**	**100%**	**0.94%**	**4,863.40**	**4,863.40**	**-**

231 A.4

CREDITOS DE MICROCREDITO		TOTAL (A)	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES (B)	SALDO SUJETO A CALIFICACION (C=A-B)	% DE PARTICIPACION (D)	% DE PROVISION (E=G/C)	PROVISIONES REQUERIDAS (F)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	2,189,960.85	-	2,189,960.85	85.67%	0.65%	14,329.88	14,329.88	-
A2		133,329.24	-	133,329.24	5.22%	1.70%	2,262.83	2,262.83	-
A3		63,254.62	-	63,254.62	2.47%	2.70%	1,709.60	1,709.60	-
B1	RIESGO POTENCIAL	30,775.69	-	30,775.69	1.20%	5.87%	1,806.54	1,806.54	-
B2		13,583.69	-	13,583.69	0.53%	10.00%	1,358.37	1,358.37	-
C1	DEFICIENTE	18,968.06	-	18,968.06	0.74%	39.00%	7,397.55	7,397.55	-
C2		2,414.38	-	2,414.38	0.09%	59.00%	1,424.49	1,424.49	-
D	DUDOSO RECAUDO	19,572.62	-	19,572.62	0.77%	99.00%	19,376.89	19,376.89	-
E	PERDIDA	84,270.00	-	84,270.00	3.30%	100.00%	84,270.00	84,270.00	-
	TOTAL	**2,556,129.15**	**-**	**2,556,129.15**	**100.00%**	**5.24%**	**133,936.15**	**133,936.15**	**-**

**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	2,000,000.00	2,000,000.00	-	-
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	1,000,000.00	1,000,000.00	-	-
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	167,681,157.41	162,188,878.49	12,000.00	12,000.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	166,450,000.00	164,835,278.27	-	-
	T O T A L	**337,131,157.41**	**330,024,156.76**	**0.00**	**0.00**

CODIGO	INVERSIONES	VALOR EN LIBROS	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES ADICIONALES
1202	OPER. DE REPORTO CON INSTITUCIONES FINANCIERAS	-	-	-	-
1305	MANTENIDAS VENCIMIENTO SECTOR PRIVADO	-	-	-	-
1306	MANT.VENCIMIENTO EST. O ENT.SECTOR PUBLICO	152,548,305.63	152,548,305.63	-	-
1307	DE DISPONIBILIDAD RESTRINGIDA	5,606,847.45	5,606,847.45	-	-
190205	DERECHOS FIDUCIARIOS - INVERSIONES	50,000.00	48,935.74	-	-
	T O T A L	**158,205,153.08**	**158,204,088.82**	**0.00**	**0.00**

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	24,708,005.40	3.50%	138,891.45	138,891.45	-
B	POTENCIAL	47,637.51	14.00%	3,491.18	3,491.18	-
C	DEFICIENTE	1,646,947.80	58.00%	374,192.49	374,192.49	-
D	DUDOSO RECAUDO	119,087.63	99.00%	117,896.75	117,896.75	-
E	PERDIDA	3,776,178.45	100.00%	3,776,178.45	3,776,178.45	-
	EVALUADO	30,297,856.79	14.56%	4,410,650.32	4,410,650.32	-
	NO EVALUADO	-	0.00%	-	-	-
	TOTAL	**30,297,856.79**	**14.56%**	**4,410,650.32**	**4,410,650.32**	**0.00**

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	369,359.39	-	-	-	-
B	POTENCIAL	-	-	-	-	-
C	DEFICIENTE	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	-	-
E	PERDIDA	1,615,744.06	-	1,615,744.06	1,615,744.06	-
	TOTAL	**1,985,103.45**	**0.00**	**1,615,744.06**	**1,615,744.06**	**0.00**