

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

(INFORMACION EN DOLARES)

Al 30 de Junio 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.)
A1	485,427,884.37	34,488,679.25	450,939,205.12	32.55%	0.82%	4,835,812.03	3,706,674.29	1,129,137.74	1,129,137.74	-
A2	489,990,461.50	20,770,909.66	469,219,551.84	32.85%	1.51%	9,797,275.66	7,063,357.75	2,733,917.91	2,733,917.91	-
A3	435,132,224.29	11,702,536.13	423,429,688.16	29.18%	3.57%	21,852,569.09	15,106,593.63	6,745,975.46	6,745,975.46	-
B1	51,994,767.68	538,726.29	51,456,041.39	3.49%	4.97%	4,646,569.76	2,557,432.33	2,089,137.43	2,089,137.43	-
B2	15,650,409.73	430,460.56	15,219,949.17	1.05%	10.85%	2,937,760.87	1,650,731.74	1,287,029.13	1,287,029.13	-
C1	5,362,152.30	224,940.70	5,137,211.60	0.36%	22.21%	2,057,684.90	1,140,894.36	916,790.54	916,790.54	-
C2	1,002,218.24	-	1,002,218.24	0.07%	53.47%	535,879.74	535,879.74	-	-	-
D	4,596,675.14	-	4,596,675.14	0.31%	98.89%	4,545,600.01	4,545,600.01	-	-	-
E	2,258,074.97	-	2,258,074.97	0.15%	100.00%	2,258,074.97	2,258,074.97	-	-	-
TOTAL	1,491,414,868.22	68,156,252.60	1,423,258,615.62	100%	296.28%	53,467,227.03	38,565,238.82	14,901,988.21	14,901,988.21	-

CREDITOS DE CONSUMO, VIVIENDA, MICROREDITO, 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.)
A1	259,628,863.51	-	259,628,863.51	80.55%	1.00%	2,595,887.37	2,595,887.37	-
A2	12,363,368.08	-	12,363,368.08	6.68%	2.00%	247,259.61	247,259.61	-
A3	24,073,182.00	-	24,073,182.00	5.39%	3.00%	722,698.08	722,698.08	-
B1	2,420,213.14	-	2,420,213.14	1.22%	6.00%	145,210.58	145,210.58	-
B2	4,560,866.42	-	4,560,866.42	1.08%	10.00%	456,082.38	456,082.38	-
C1	643,565.73	-	643,565.73	0.32%	20.00%	128,712.57	128,712.57	-
C2	2,370,606.53	-	2,370,606.53	0.58%	40.00%	948,240.39	948,240.39	-
D	1,961,095.64	-	1,961,095.64	0.91%	80.42%	1,708,261.54	1,708,261.54	-
E	5,175,420.26	-	5,175,420.26	3.25%	100.00%	5,175,420.26	5,175,420.26	-
TOTAL	313,197,181.31	-	313,197,181.31	100%	262.42%	12,127,772.78	12,127,772.78	-

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

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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	12,345,820.98	12,344,491.49	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	5,000,000.00	4,999,779.18	N/A	N/A
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	145,952,168.67	141,280,891.18	0.00	0.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	30,100,000.00	29,769,884.45	0.00	0.00
TOTAL		193,397,989.65	188,395,046.30	0.00	0.00

CODIGO	INVERSIONES	VALOR EN LIBROS	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES ADICIONALES
1202	OPER. DE REPORTE 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	3,982,326.31	3,982,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	32,562,366.13	32,562,366.13	0.00	0.00
TOTAL		36,544,692.44	36,544,692.44	0.00	0.00

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	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	19,154,015.80	1.14%	218,539.49	218,539.49	0.00
B	POTENCIAL	1,136,580.62	5.00%	56,829.03	56,829.03	0.00
C	DEFICIENTE	804,297.64	20.00%	160,859.53	160,859.53	0.00
D	DUDOSO RECAUDO	1,216,696.98	50.00%	608,348.49	608,348.49	0.00
E	PERDIDA	4,393,268.94	100.00%	4,393,268.94	4,393,268.94	0.00
	EVALUADO	26,704,859.98	27.73%	5,437,845.48	5,437,845.48	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	26,704,859.98	27.73%	5,437,845.48	5,437,845.48	0.00

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	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	32,000.00	0.00	0.00	0.00	0.00
B	POTENCIAL	61,200.00	0.00	8,500.00	8,500.00	0.00
C	DEFICIENTE	193,909.00	0.00	43,090.89	43,090.89	0.00
D	DUDOSO RECAUDO	0.00	0.00	0.00	0.00	0.00
E	PERDIDA	4,403,066.39	0.00	4,403,066.75	4,403,066.75	0.00
	TOTAL	4,690,175.39	0.00	4,454,657.64	4,454,657.64	0.00