

**BANCO INTERNACIONAL S.A.**  
**CALIFICACIÓN DE ACTIVOS POR RIESGO**

Al 31 de marzo de 2011

(Expresado en USD dólares)

**CARTERA DE CRÉDITOS, CONTINGENTES Y OTROS ACTIVOS**

CATEGORÍAS	MONTO	PROVISIÓN REQUERIDA	PROVISIÓN CONSTITUIDA	EXCEDENTE O DEFICIENTE
RIESGO NORMAL	1,050,504,076.38	11,011,969.94	15,972,079.94	4,960,110.00
RIESGO POTENCIAL	14,250,142.25	1,837,368.05	1,837,368.05	0.00
DEFICIENTE	4,383,612.29	1,460,124.01	1,460,124.01	0.00
DUDOSO RECAUDO	5,762,543.62	4,174,931.02	4,174,931.02	0.00
PERDIDA	3,524,586.67	3,524,586.67	3,524,586.67	0.00
<b>TOTAL EVALUADO</b>	<b>1,078,424,961.21</b>	<b>22,008,979.69</b>	<b>26,969,089.69</b>	<b>4,960,110.00</b>
<b>TOTAL ACTIVO DE RIESGO</b>	<b>1,078,424,961.21</b>	<b>22,008,979.69</b>	<b>26,969,089.69</b>	<b>4,960,110.00</b>

**INVERSIONES**

CATEGORÍAS	VALOR NOMINAL	VALOR MERCADO	PROVISIÓN CONSTITUIDA
PARA NEG. ENT. SECTOR PRIVADO	38,135,818.32	38,014,335.52	121,482.80
PARA NEG. ESTADO O ENT. SECTOR PUBLICO	2,621,756.88	2,426,053.75	195,703.13
DISP. PARA VENTA DEL SECTOR PRIVADO	65,242,873.27	65,129,706.64	113,166.63
DISP. VENTA ESTADO O ENT. SECTOR PUBLICO	0.00	0.00	0.00
<b>TOTAL EVALUADO</b>	<b>106,000,448.47</b>	<b>105,570,095.91</b>	<b>430,352.56</b>
<b>TOTAL ACTIVO DE RIESGO</b>	<b>106,000,448.47</b>	<b>105,570,095.91</b>	<b>430,352.56</b>

CATEGORÍAS	VALOR EN LIBROS	PROVISIÓN REQUERIDA	PROVISIÓN CONSTITUIDA	EXCEDENTE O DEFICIENTE
OPER. DE REPORTO CON INST. FINANCIERAS	0.00	0.00	0.00	0.00
MANTENIDAS VENCIMIENTO SECTOR PRIVADO	54,708,805.88	2,028,768.67	2,400,000.00	371,231.33
MANT. VENCIMIENTO ESTADO. O ENT. SEC. PUBLICO	17,273,252.50	0.00	0.00	0.00
DE DISPONIBILIDAD RESTRINGIDA	1,918,000.00	0.00	0.00	0.00
DERECHOS FIDUCIARIOS-INVERSIONES	13,500,000.00	0.00	0.00	0.00
<b>TOTAL EVALUADO</b>	<b>87,400,058.38</b>	<b>2,028,768.67</b>	<b>2,400,000.00</b>	<b>371,231.33</b>
<b>TOTAL ACTIVO DE RIESGO</b>	<b>87,400,058.38</b>	<b>2,028,768.67</b>	<b>2,400,000.00</b>	<b>371,231.33</b>

CATEGORÍAS	MONTO	PROVISIÓN REQUERIDA	PROVISIÓN CONSTITUIDA	EXCEDENTE O DEFICIENTE
RIESGO NORMAL	26,911,336.64	376,137.29	376,137.29	0.00
RIESGO POTENCIAL	257,285.31	42,880.88	42,880.88	0.00
DEFICIENTE	941,066.35	315,398.14	315,398.14	0.00
DUDOSO RECAUDO	534,262.68	307,282.92	307,282.92	0.00
PERDIDA	9,241,231.81	9,241,231.81	9,241,231.81	0.00
<b>TOTAL EVALUADO</b>	<b>37,885,182.79</b>	<b>10,282,931.04</b>	<b>10,282,931.04</b>	<b>0.00</b>
<b>TOTAL ACTIVO DE RIESGO</b>	<b>37,885,182.79</b>	<b>10,282,931.04</b>	<b>10,282,931.04</b>	<b>0.00</b>