

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

(INFORMACION EN DOLARES)

FORM. 231- A

Al 31 de Marzo del 2016

CREDITOS COMERCIAL PRIORITARIO		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	533,323,900.85	8,493,825.75	524,830,075.10	32.60%	0.80%	5,340,061.66	4,221,080.06	1,118,981.60	1,118,981.60	-
A2		507,251,447.87	3,430,120.79	503,821,327.08	31.01%	1.50%	10,141,482.66	7,572,204.50	2,569,278.16	2,569,278.16	-
A3		413,277,939.60	7,789,172.79	405,488,766.81	25.26%	2.49%	16,390,102.15	10,114,043.79	6,276,058.36	6,276,058.36	-
B1	RIESGO POTENCIAL	85,155,446.55	2,311,590.18	82,843,856.37	5.21%	6.64%	7,646,700.25	5,504,780.96	2,141,919.29	2,141,919.29	-
B2		67,989,102.27	1,573,571.71	66,415,530.56	4.16%	13.35%	12,887,078.01	8,867,669.87	4,019,408.14	4,019,408.14	-
C1	DEFICIENTE	19,432,050.53	1,448,326.39	17,983,724.14	1.19%	21.87%	7,571,828.20	3,932,478.59	3,639,349.61	3,639,349.61	-
C2		2,046,678.04	-	2,046,678.04	0.13%	58.73%	1,202,055.95	1,202,055.95	-	-	-
D		DUDOSO RECAUDO	3,988,373.85	-	3,988,373.85	0.24%	98.94%	3,946,161.87	3,946,161.87	-	-
E	PERDIDA	3,392,655.35	-	3,392,655.35	0.21%	99.89%	3,388,900.34	3,388,900.34	-	-	-
TOTAL		1,635,857,594.91	25,046,607.61	1,610,810,987.30	100%	3.03%	68,514,371.09	48,749,375.93	19,764,995.16	19,764,995.16	-

CREDITOS COMERCIAL ORDINARIO		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	2,104,768.66	1,090,807.08	1,013,961.58	9.57%	0.78%	21,047.69	7,877.69	13,170.00	13,170.00	-
A2		69,094.12	-	69,094.12	0.31%	2.00%	1,381.89	1,381.89	-	-	-
A3		14,922,007.60	65,221.29	14,856,786.31	67.82%	2.81%	594,293.49	417,843.47	176,450.02	176,450.02	-
B1	RIESGO POTENCIAL	2,907,785.56	-	2,907,785.56	13.22%	5.61%	261,700.70	163,009.16	98,691.54	98,691.54	-
B2		2,000,000.00	8,750.50	1,991,249.50	0.09	13.28%	380,000.00	264,401.22	115,598.78	115,598.78	-
C1	DEFICIENTE	-	-	-	-	-	-	-	-	-	-
C2		-	-	-	-	-	-	-	-	-	-
D		DUDOSO RECAUDO	-	-	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-	-	-
TOTAL		22,003,655.94	1,164,778.87	20,838,877.07	100.00%	4.10%	1,258,423.77	854,513.43	403,910.34	403,910.34	-

231 A.5

PRODUCTIVO		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	18,344,734.51	29,138.46	18,315,596.05	21.63%	0.86%	183,927.95	158,164.65	25,763.30	25,763.30	-
A2		11,065,083.60	14,390.82	11,050,692.78	13.04%	1.17%	221,301.63	129,733.93	91,567.70	91,567.70	-
A3		38,675,040.41	3,275,265.38	35,399,775.03	45.59%	2.28%	1,543,216.80	807,389.95	735,826.85	735,826.85	-
B1	RIESGO POTENCIAL	10,787,892.74	-	10,787,892.74	12.72%	5.92%	970,300.47	638,509.72	331,790.75	331,790.75	-
B2		2,464,789.00	6,381.85	2,458,407.15	2.91%	9.93%	468,309.90	244,238.43	224,071.47	224,071.47	-
C1	DEFICIENTE	3,486,229.71	-	3,486,229.71	4.11%	21.12%	1,359,629.59	736,175.01	623,454.58	623,454.58	-
C2		-	-	-	-	-	-	-	-	-	-
D		DUDOSO RECAUDO	-	-	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-	-	-
TOTAL		84,823,769.97	3,325,176.51	81,498,593.46	100.00%	3.33%	4,746,686.34	2,714,211.69	2,032,474.65	2,032,474.65	-

231 A.2

CREDITOS DE CONSUMO ORDINARIO		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	5,329,964.65	-	5,329,964.65	37.01%	0.84%	44,765.62	44,765.62	-
A2		8,375,879.45	-	8,375,879.45	0.58	0.02	167,517.67	167,517.67	-
A3		575,729.76	-	575,729.76	0.04	0.03	17,271.87	17,271.87	-
B1	RIESGO POTENCIAL	90,562.11	-	90,562.11	0.63%	6.00%	5,433.72	5,433.72	-
B2		27,613.33	-	27,613.33	0.19%	10.00%	2,761.33	2,761.33	-
C1	DEFICIENTE	-	-	-	-	-	-	-	-
C2		-	-	-	-	-	-	-	-
D		DUDOSO RECAUDO	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-
TOTAL		14,399,749.30	-	14,399,749.30	100.00%	1.65%	237,750.21	237,750.21	-

CREDITOS CONSUMO PRIORITARIO		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	177,160,833.89	-	177,160,833.89	76.35%	0.99%	1,759,466.72	1,759,466.72	-
A2		18,102,259.48	-	18,102,259.48	7.80%	2.00%	362,045.56	362,045.56	-
A3		5,615,694.63	-	5,615,694.63	2.42%	3.00%	168,470.88	168,470.88	-
B1	RIESGO POTENCIAL	2,304,004.97	-	2,304,004.97	0.99%	6.00%	138,240.33	138,240.33	-
B2		7,426,600.36	-	7,426,600.36	3.20%	10.00%	742,660.72	742,660.72	-
C1	DEFICIENTE	1,071,751.83	-	1,071,751.83	0.46%	39.00%	417,983.29	417,983.29	-
C2		5,618,267.45	-	5,618,267.45	2.42%	59.00%	3,314,778.12	3,314,778.12	-
D		DUDOSO RECAUDO	3,277,239.30	-	3,277,239.30	1.41%	99.00%	3,244,467.08	3,244,467.08
E	PERDIDA	11,461,361.14	-	11,461,361.14	4.94%	100.00%	11,461,361.14	11,461,361.14	-
TOTAL		232,038,013.05	-	232,038,013.05	100.00%	9.31%	21,609,473.84	21,609,473.84	-

231 A.3

CREDITOS INMOBILIARIO		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	1,338,618.60	-	1,338,618.60	1.67%	0.89%	11,877.56	11,877.56	-
A2		70,001,335.42	-	70,001,335.42	0.87	2.00%	1,400,026.81	1,400,026.81	-
A3		6,340,220.17	-	6,340,220.17	0.08	0.03	190,206.57	190,206.57	-
B1	RIESGO POTENCIAL	1,142,816.34	-	1,142,816.34	0.01	6.00%	68,568.97	68,568.97	-
B2		552,956.35	-	552,956.35	0.01	10.00%	55,295.63	55,295.63	-
C1	DEFICIENTE	170,346.26	-	170,346.26	0.00	0.39	66,435.04	66,435.04	-
C2		160,826.50	-	160,826.50	0.00	59.00%	94,887.64	94,887.64	-
D		DUDOSO RECAUDO	318,871.66	-	318,871.66	0.00	99.00%	315,682.96	315,682.96
E	PERDIDA	194,144.35	-	194,144.35	0.00	100.00%	194,144.35	194,144.35	-
TOTAL		80,220,135.65	-	80,220,135.65	100.00%	2.99%	2,397,125.53	2,397,125.53	-

CREDITOS DE VIVIENDA DE INTERES PUBLICO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	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		-	-	-	-	-	-	-	-
A2	RIESGO NORMAL	475,334.42	-	475,334.42	100.00%	2.00%	9,506.69	9,506.69	-
A3		-	-	-	-	-	-	-	-
B1	RIESGO POTENCIAL	-	-	-	-	-	-	-	-
B2		-	-	-	-	-	-	-	-
C1	DEFICIENTE	-	-	-	-	-	-	-	-
C2		-	-	-	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	-	-	-	-	-
E	PERDIDA	-	-	-	-	-	-	-	-
TOTAL		475,334.42	-	475,334.42	100%	2.00%	9,506.69	9,506.69	-

231 A.4

CREDITOS DE MICROCREDITO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	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		1,418,397.50	-	1,418,397.50	51.63%	1.00%	14,182.33	14,182.33	-
A2	RIESGO NORMAL	606,531.82	-	606,531.82	0.22	0.02	12,130.65	12,130.65	-
A3		349,738.01	-	349,738.01	0.13	0.03	10,492.14	10,492.14	-
B1	RIESGO POTENCIAL	37,652.97	-	37,652.97	1.37%	6.00%	2,259.19	2,259.19	-
B2		90,203.09	-	90,203.09	3.28%	10.00%	9,020.30	9,020.30	-
C1	DEFICIENTE	20,880.88	-	20,880.88	0.76%	39.00%	8,143.55	8,143.55	-
C2		9,165.34	-	9,165.34	0.33%	59.00%	5,407.55	5,407.55	-
D	DUDOSO RECAUDO	25,158.78	-	25,158.78	0.92%	99.00%	24,907.19	24,907.19	-
E	PERDIDA	189,492.09	-	189,492.09	6.90%	100.00%	189,492.09	189,492.09	-
TOTAL		2,747,220.48	-	2,747,220.48	100.00%	10.05%	276,034.99	276,034.99	-

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	40,892,800.00	40,895,779.13	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	12,366,497.52	12,363,789.74	N/A	N/A
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	93,634,951.36	100,829,737.15	0.00	0.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	39,094,121.71	38,505,951.90	0.00	0.00
TOTAL		185,988,370.59	192,595,257.92	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	130,774,742.96	130,774,742.96	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	5,632,326.31	5,632,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	44,090,000.00	43,750,610.49	0.00	0.00
TOTAL		180,497,069.27	180,157,679.76	0.00	0.00

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	29,599,991.43	1.00%	296,248.72	296,248.72	0.00
B	POTENCIAL	214,244.77	5.00%	10,712.24	10,712.24	0.00
C	DEFICIENTE	1,923,591.87	20.00%	384,718.37	384,718.37	0.00
D	DUDOSO RECAUDO	78,808.74	50.00%	39,404.37	39,404.37	0.00
E	PERDIDA	3,336,874.71	100.00%	3,336,874.71	3,336,874.71	0.00
	EVALUADO	35,153,511.52	11.57%	4,067,958.42	4,067,958.42	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	35,153,511.52	11.57%	4,067,958.42	4,067,958.42	0.00

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	0.00	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	1,999,258.25	0.00	1,999,258.25	1,999,258.25	0.00
	TOTAL	1,999,258.25	0.00	1,999,258.25	1,999,258.25	0.00