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

(INFORMACION EN DOLARES)

Al 30 de Septiembre del 2015

FORM. 231- A

CREDITOS COMERCIALES		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	580,273,602.63	19,661,668.82	560,611,933.81	34.91%	0.79%	5,806,988.61	4,423,040.08	1,383,948.53	1,383,948.53	-
A2		494,433,950.69	4,385,513.62	490,048,437.07	29.74%	1.42%	9,888,159.76	6,936,446.02	2,951,713.74	2,951,713.74	-
A3		399,719,305.79	8,476,764.53	391,242,541.26	24.05%	3.37%	19,985,965.42	13,175,204.48	6,810,760.94	6,810,760.94	-
B1	RIESGO POTENCIAL	81,898,091.13	2,012,989.61	79,885,101.52	4.93%	6.28%	7,349,107.37	5,014,030.78	2,335,076.59	2,335,076.59	-
B2		82,673,077.66	2,737,431.83	79,935,645.83	4.97%	11.56%	15,670,814.88	9,240,200.19	6,430,614.69	6,430,614.69	-
C1	DEFICIENTE	14,694,292.96	1,767,487.77	12,926,805.19	0.88%	24.83%	5,730,478.03	3,209,773.70	2,520,704.33	2,520,704.33	-
C2		1,062,950.93	-	1,062,950.93	0.06%	58.89%	625,924.26	625,924.26	-	-	-
D	DUDOSO RECAUDO	4,599,303.18	-	4,599,303.18	0.28%	98.90%	4,548,898.74	4,548,898.74	-	-	-
E	PERDIDA	2,925,639.51	-	2,925,639.51	0.18%	100.00%	2,925,588.11	2,925,588.11	-	-	-
	TOTAL	**1,662,280,214.48**	**39,041,856.18**	**1,623,238,358.30**	**100%**	**3.09%**	**72,531,925.18**	**50,099,106.36**	**22,432,818.82**	**22,432,818.82**	**-**

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)	PROVISIONES 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	29,295.32	-	29,295.32	0.57%	1.00%	292.95	292.95	-	-	-
A2		-	-	-	0.00%	0.00%	-	-	-	-	-
A3		5,078,621.29	13,373.76	5,065,247.53	99.43%	3.58%	253,931.06	181,211.50	72,719.56	72,719.56	-
B1	RIESGO POTENCIAL	-	-	-	0.00%	0.00%	-	-	-	-	-
B2		-	-	-	0.00%	0.00%	-	-	-	-	-
C1	DEFICIENTE	-	-	-	0.00%	0.00%	-	-	-	-	-
C2		-	-	-	0.00%	0	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-	-	-
	TOTAL	**5,107,916.61**	**13,373.76**	**5,094,542.85**	**100.00%**	**3.56%**	**254,224.01**	**181,504.45**	**72,719.56**	**72,719.56**	**-**

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)	PROVISIONES 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	851,373.82	4,345.74	847,028.08	8.29%	0.86%	8,513.74	7,270.17	1,243.57	1,243.57	-
A2		3,219,815.93	92,161.21	3,127,654.72	31.37%	1.25%	64,396.31	39,117.22	25,279.09	25,279.09	-
A3		3,690,127.69	191,100.00	3,499,027.69	35.95%	3.81%	184,506.40	133,235.84	51,270.56	51,270.56	-
B1	RIESGO POTENCIAL	280,136.40	-	280,136.40	2.73%	6.85%	25,212.28	19,195.37	6,016.91	6,016.91	-
B2		625,199.10	-	625,199.10	6.09%	9.50%	118,787.83	59,393.91	59,393.92	59,393.92	-
C1	DEFICIENTE	1,597,222.03	60,000.00	1,537,222.03	15.56%	19.50%	622,916.59	299,758.30	323,158.29	323,158.29	-
C2		-	-	-	0.00%	0.00%	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-	-	-
	TOTAL	**10,263,874.97**	**347,606.95**	**9,916,268.02**	**100.00%**	**5.63%**	**1,024,333.15**	**557,970.81**	**466,362.34**	**466,362.34**	**-**

231 A.2

CREDITOS DE CONSUMO,VIVIENDA,MICROCREDITO, EDUCATIVO E INV.PUBLICA		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	6,517,343.58	-	6,517,343.58	99.79%	1.00%	65,482.42	65,482.42	-
A2		-	-	-	0.00%	0.00%	-	-	-
A3		-	-	-	0.00%	0.00%	-	-	-
B1	RIESGO POTENCIAL	13,714.25	-	13,714.25	0.21%	9.65%	1,322.86	1,322.86	-
B2		-	-	-	0.00%	0.00%	-	-	-
C1	DEFICIENTE	-	-	-	0.00%	0.00%	-	-	-
C2		-	-	-	0.00%	0.00%	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-
	TOTAL	**6,531,057.83**	**-**	**6,531,057.83**	**100%**	**1.02%**	**66,805.28**	**66,805.28**	**-**

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)	PROVISIONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	222,545,845.82	-	222,545,845.82	84.64%	1.06%	2,356,542.28	2,356,542.28	-
A2		11,614.02	-	11,614.02	0.00%	2.00%	232.29	232.29	-
A3		16,691,137.71	-	16,691,137.71	6.35%	3.42%	571,558.55	571,558.55	-
B1	RIESGO POTENCIAL	1,645,502.65	-	1,645,502.65	0.63%	6.28%	103,288.16	103,288.16	-
B2		7,076,198.33	-	7,076,198.33	2.69%	10.05%	711,362.17	711,362.17	-
C1	DEFICIENTE	610,218.53	-	610,218.53	0.23%	39.00%	237,985.22	237,985.22	-
C2		3,723,753.02	-	3,723,753.02	1.42%	58.31%	2,171,497.53	2,171,497.53	-
D	DUDOSO RECAUDO	2,490,734.90	-	2,490,734.90	0.95%	98.81%	2,461,030.47	2,461,030.47	-
E	PERDIDA	8,129,992.00	-	8,129,992.00	3.09%	100.00%	8,129,992.00	8,129,992.00	-
	TOTAL	**262,924,996.98**	**-**	**262,924,996.98**	**100.00%**	**6.37%**	**16,743,488.67**	**16,743,488.67**	**-**

231 A.3

CREDITOS DE VIVIENDA		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	76,318,584.94	-	76,318,584.94	100.00%	1.00%	762,669.91	762,669.91	-
A2		16,090.94	-	16,090.94	0.00%	2.00%	321.82	321.82	-
A3		-	-	-	0.00%	0.00%	-	-	-
B1	RIESGO POTENCIAL	900,325.66	-	900,325.66	0.00%	6.00%	54,019.55	54,019.55	-
B2		343,790.08	-	343,790.08	0.00%	10.00%	34,379.01	34,379.01	-

C1	DEFICIENTE	140,256.76	-	140,256.76	0.00%	0.00%	54,700.13	54,700.13	-
C2		215,167.40	-	215,167.40	0.00%	59.00%	126,948.76	126,948.76	-
D	DUDOSO RECAUDO	270,226.27	-	270,226.27	0.00%	99.00%	267,524.00	267,524.00	-
E	PERDIDA	232,863.17	-	232,863.17	0.00%	100.00%	232,863.17	232,863.17	-
	TOTAL	**78,437,305.22**	**-**	**78,437,305.22**	**100.00%**	**1.95%**	**1,533,426.35**	**1,533,426.35**	**-**

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	155,000.00	-	155,000.00	100.00%	1.00%	1,550.00	1,550.00	-
A2		-	-	-	0.00%	0.00%	-	-	-
A3		-	-	-	0.00%	0.00%	-	-	-
B1	RIESGO POTENCIAL	-	-	-	0.00%	0.00%	-	-	-
B2		-	-	-	0.00%	0.00%	-	-	-
C1	DEFICIENTE	-	-	-	0.00%	0.00%	-	-	-
C2		-	-	-	0.00%	0.00%	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-
	TOTAL	**155,000.00**	**-**	**155,000.00**	**100%**	**1.00%**	**1,550.00**	**1,550.00**	**-**

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	3,375,502.88	-	3,375,502.88	90.71%	1.00%	33,753.33	33,753.33	-
A2		-	-	-	0.00%	0.00%	-	-	-
A3		-	-	-	0.00%	0.00%	-	-	-
B1	RIESGO POTENCIAL	47,412.16	-	47,412.16	1.27%	6.00%	2,844.72	2,844.72	-
B2		52,701.45	-	52,701.45	1.42%	10.00%	5,270.16	5,270.16	-
C1	DEFICIENTE	29,636.51	-	29,636.51	0.80%	39.00%	11,558.24	11,558.24	-
C2		19,741.85	-	19,741.85	0.53%	59.00%	11,647.70	11,647.70	-
D	DUDOSO RECAUDO	22,995.48	-	22,995.48	0.62%	99.00%	22,765.53	22,765.53	-
E	PERDIDA	173,064.11	-	173,064.11	4.65%	100.00%	173,064.11	173,064.11	-
	TOTAL	**3,721,054.44**	**-**	**3,721,054.44**	**100.00%**	**7.01%**	**260,903.79**	**260,903.79**	**-**

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	66,195,000.00	66,188,585.52	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	12,012.00	11,903.84	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	118,527,374.86	114,175,845.91	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	27,760,000.00	27,358,488.47	0.00	0.00
	T O T A L	**212,494,386.86**	**207,734,823.74**	**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	5,032,326.31	5,032,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	40,691,973.08	40,691,973.08	0.00	0.00
	T O T A L	**45,724,299.39**	**45,724,299.39**	**0.00**	**0.00**

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	21,925,830.51	1.00%	219,258.31	219,258.31	0.00
B	POTENCIAL	82,724.67	5.00%	4,137.58	4,137.58	0.00
C	DEFICIENTE	1,821,440.20	20.00%	364,288.04	364,288.04	0.00
D	DUDOSO RECAUDO	247,300.26	50.00%	123,650.13	123,650.13	0.00
E	PERDIDA	3,615,437.41	100.00%	3,615,437.41	3,615,437.41	0.00
	EVALUADO	27,692,733.05	15.62%	4,326,771.47	4,326,771.47	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	**27,692,733.05**	**15.62%**	**4,326,771.47**	**4,326,771.47**	**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
B	POTENCIAL	0.00		0.00	0.00	0.00
C	DEFICIENTE	0.00		0.00	0.00	0.00
D	DUDOSO RECAUDO	0.00		0.00	0.00	0.00
E	PERDIDA	2,147,788.41		2,147,788.41	2,147,788.41	0.00
	TOTAL	**2,147,788.41**		**2,147,788.41**	**2,147,788.41**	**0.00**