

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

(INFORMACION EN DOLARES)

FECHA DE CORTE: 31 DE DICIEMBRE DEL 2012

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.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)	(I)	(J=I-H)
A1	RIESGO NORMAL	366,655,859.73	48,958,530.49	317,697,329.24	32.64%	0.71%	3,666,558.60	2,247,341.83	1,419,216.77	1,419,216.77	0.00
A2		475,327,188.13	12,102,117.63	463,225,070.50	42.31%	1.53%	9,506,542.20	7,104,732.23	2,401,809.97	2,401,809.97	0.00
A3		226,584,989.86	10,478,154.30	216,106,835.56	20.17%	2.98%	6,797,549.44	6,445,561.71	351,987.73	351,987.73	0.00
B1	RIESGO POTENCIAL	26,736,036.71	3,432,459.60	23,303,577.11	2.38%	5.49%	1,627,546.11	1,280,249.97	347,296.14	347,296.14	0.00
B2		17,322,559.61	460,083.83	16,862,475.78	1.54%	8.62%	1,732,255.85	1,453,402.27	278,853.58	278,853.58	0.00
C1	DEFICIENTE	3,552,646.71	136,598.00	3,416,048.71	0.32%	24.49%	710,529.26	836,590.07	-126,060.81	-126,060.81	0.00
C2		712,907.82	-	712,907.82	0.06%	54.78%	390,510.30	390,510.30	-	-	0.00
D	DUDOSO RECAUDO	4,725,563.54	-	4,725,563.54	0.42%	95.70%	4,522,329.45	4,522,329.45	-	-	0.00
E	PERDIDA	1,866,698.72	-	1,866,698.72	0.17%	100.00%	1,866,698.72	1,866,698.72	-	-	0.00
TOTAL		1,123,484,450.83	75,567,943.85	1,047,916,506.98	1.00	2.94	30,820,519.93	26,147,416.55	4,673,103.38	4,673,103.38	-

CREDITOS DE CONSUMO,VIVIENDA,MICROCREDITO, 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.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)
A1	RIESGO NORMAL	193,956,251.36	-	193,956,251.36	248.54%	2.99%	1,932,578.75	1,932,578.75	-
A2		9,543,095.32	-	9,543,095.32	16.96%	6.00%	190,856.86	190,856.86	-
A3		22,074,675.10	-	22,074,675.10	17.33%	9.00%	662,201.62	662,201.62	-
B1	RIESGO POTENCIAL	1,067,281.14	-	1,067,281.14	2.37%	18.00%	64,036.32	64,036.32	-
B2		2,787,675.67	-	2,787,675.67	2.36%	30.00%	278,762.33	278,762.33	-
C1	DEFICIENTE	213,552.20	-	213,552.20	0.86%	60.00%	42,710.23	42,710.23	-
C2		1,836,557.85	-	1,836,557.85	1.65%	120.00%	734,620.26	734,620.26	-
D	DUDOSO RECAUDO	1,690,171.15	-	1,690,171.15	2.30%	180.00%	1,014,100.31	1,014,100.31	-
E	PERDIDA	4,276,999.23	-	4,276,999.23	7.62%	300.00%	4,276,999.23	4,276,999.23	-
TOTAL		237,446,259.02	-	237,446,259.02	300.00%	725.99%	9,196,865.91	9,196,865.91	-

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	16,750,000.00	16,745,261.99	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	40,000,000.00	39,998,237.54	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	177,357,625.97	170,300,377.01	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	33,000,000.00	32,859,875.54	0.00	0.00
TOTAL		267,107,625.97	259,903,752.08	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	3,472,000.00	3,472,000.00	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	13,500,000.00	13,500,000.00	0.00	0.00
TOTAL		16,972,000.00	16,972,000.00	0.00	0.00

231 B.2

OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A RIESGO NORMAL	15,101,227.38	1.50%	222,442.83	222,442.83	0.00
B POTENCIAL	0.00	0.00%	0.00	0.00	0.00
C DEFICIENTE	223,692.89	20.00%	44,738.58	44,738.58	0.00
D DUDOSO RECAUDO	1,849,187.46	50.00%	1,402,263.96	1,402,263.96	0.00
E PERDIDA	8,017,754.39	100.00%	8,017,754.39	8,017,754.39	0.00
EVALUADO	25,191,862.13	171.50%	9,687,199.76	9,687,199.76	0.00
NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
TOTAL	25,191,862.13	171.50%	9,687,199.76	9,687,199.76	0.00

