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 2016

FORM. 231- A

CREDITOS COMERCIAL PRIORITARIO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES 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	526,826,251.92	9,868,261.10	516,957,990.82	32.70%	0.67%	4,216,659.19	3,446,534.29	770,124.90	770,124.90	-
A2		508,355,110.34	3,346,403.33	505,008,707.01	31.56%	1.04%	7,338,335.22	5,229,727.49	2,108,607.73	2,108,607.73	-
A3		368,106,038.35	8,062,224.36	360,043,813.99	22.85%	1.86%	11,351,457.34	6,681,928.38	4,669,528.96	4,669,528.96	-
B1	RIESGO POTENCIAL	103,977,556.88	1,583,392.38	102,394,164.50	6.45%	5.17%	7,197,355.45	5,290,744.67	1,906,610.78	1,906,610.78	-
B2		75,265,257.74	1,729,248.53	73,536,009.21	4.67%	8.73%	10,989,311.31	6,418,020.57	4,571,290.74	4,571,290.74	-
C1	DEFICIENTE	19,086,729.40	1,263,351.14	17,823,378.26	1.18%	16.92%	5,535,699.49	3,014,855.27	2,520,844.22	2,520,844.22	-
C2		1,948,486.01	-	1,948,486.01	0.12%	53.27%	1,037,975.93	1,037,975.93	-	-	-
D	DUDOSO RECAUDO	3,955,498.94	-	3,955,498.94	0.25%	98.85%	3,909,886.93	3,909,886.93	-	-	-
E	PERDIDA	3,485,329.53	-	3,485,329.53	0.22%	99.91%	3,482,135.09	3,482,135.09	-	-	-
	TOTAL	**1,611,006,259.11**	**25,852,880.84**	**1,585,153,378.27**	**100.00%**	**2.43%**	**55,058,815.95**	**38,511,808.62**	**16,547,007.33**	**16,547,007.33**	**-**

CREDITOS COMERCIAL ORDINARIO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES 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	2,087,915.66	1,407,240.30	680,675.36	2.18%	0.35%	10,763.05	2,375.05	8,388.00	8,388.00	-
A2		54,934.70	-	54,934.70	0.18%	2.00%	1,098.70	1,098.70	-	-	-
A3		15,386,467.43	-	15,386,467.43	49.25%	2.03%	459,369.67	311,894.51	147,475.16	147,475.16	-
B1	RIESGO POTENCIAL	11,288,152.27	-	11,288,152.27	36.13%	4.55%	582,143.45	513,103.79	69,039.66	69,039.66	-
B2		3,195,586.73	-	3,195,586.73	10.23%	5.11%	287,602.81	163,377.92	124,224.89	124,224.89	-
C1	DEFICIENTE	636,661.04	-	636,661.04	2.04%	9.50%	120,965.60	60,482.80	60,482.80	60,482.80	-
C2		-	-	-	0.00%	0.00%	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-	-	-
	TOTAL	**32,649,717.83**	**1,407,240.30**	**31,242,477.53**	**100.00%**	**3.37%**	**1,461,943.28**	**1,052,332.77**	**409,610.51**	**409,610.51**	**-**

231 A.5

PRODUCTIVO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES 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	32,815,386.23	14,723.31	32,800,662.92	26.02%	0.62%	237,774.33	203,647.11	34,127.22	34,127.22	-
A2		15,385,083.24	-	15,385,083.24	12.21%	0.77%	185,016.93	117,739.28	67,277.65	67,277.65	-
A3		47,092,412.26	199,171.75	46,893,240.51	37.20%	1.60%	1,364,525.17	750,979.96	613,545.21	613,545.21	-
B1	RIESGO POTENCIAL	14,787,597.54	42,927.91	14,744,669.63	11.70%	3.83%	906,982.84	564,164.34	342,818.50	342,818.50	-
B2		12,411,364.63	6,643.38	12,404,721.25	9.84%	7.02%	1,559,577.31	871,249.24	688,328.07	688,328.07	-
C1	DEFICIENTE	3,761,580.96	-	3,761,580.96	2.98%	16.70%	1,187,664.95	628,317.33	559,347.62	559,347.62	-
C2		20,038.41	-	20,038.41	0.02%	59.00%	11,822.66	11,822.66	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-	-	-
E	PERDIDA	40,213.02	-	40,213.02	0.03%	100.00%	40,213.02	40,213.02	-	-	-
	TOTAL	**126,313,676.29**	**263,466.35**	**126,050,209.94**	**100.00%**	**2.53%**	**5,493,577.21**	**3,188,132.94**	**2,305,444.27**	**2,305,444.27**	**-**

231 A.2

CREDITOS DE CONSUMO ORDINARIO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)
A1	RIESGO NORMAL	6,598,821.31	-	6,598,821.31	39.42%	0.68%	44,542.15	44,542.15	-
A2		9,425,928.41	-	9,425,928.41	56.31%	1.68%	158,126.50	158,126.50	-
A3		407,882.88	-	407,882.88	2.44%	2.92%	11,923.12	11,923.12	-
B1	RIESGO POTENCIAL	170,315.16	-	170,315.16	1.02%	6.00%	10,218.91	10,218.91	-
B2		72,453.31	-	72,453.31	0.43%	9.77%	7,078.76	7,078.76	-
C1	DEFICIENTE	35,824.02	-	35,824.02	0.21%	39.00%	13,971.37	13,971.37	-
C2		27,675.91	-	27,675.91	0.17%	59.00%	16,328.79	16,328.79	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-
	TOTAL	**16,738,901.00**	**-**	**16,738,901.00**	**100.00%**	**1.57%**	**262,189.60**	**262,189.60**	**-**

CREDITOS CONSUMO PRIORITARIO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)
A1	RIESGO NORMAL	178,789,468.56	-	178,789,468.56	78.53%	0.98%	1,760,570.97	1,760,570.97	-
A2		16,190,510.62	-	16,190,510.62	7.11%	1.88%	304,894.84	304,894.84	-
A3		4,972,503.34	-	4,972,503.34	2.18%	2.92%	145,426.48	145,426.48	-
B1	RIESGO POTENCIAL	1,584,928.36	-	1,584,928.36	0.70%	5.97%	94,567.34	94,567.34	-
B2		6,106,476.58	-	6,106,476.58	2.68%	10.00%	610,494.56	610,494.56	-
C1	DEFICIENTE	877,469.14	-	877,469.14	0.39%	38.82%	340,603.46	340,603.46	-
C2		4,489,072.14	-	4,489,072.14	1.97%	58.93%	2,645,578.83	2,645,578.83	-
D	DUDOSO RECAUDO	2,749,193.46	-	2,749,193.46	1.21%	99.00%	2,721,701.63	2,721,701.63	-
E	PERDIDA	11,915,335.31	-	11,915,335.31	5.23%	100.00%	11,915,335.31	11,915,335.31	-
	TOTAL	**227,674,957.51**	**-**	**227,674,957.51**	**100.00%**	**9.02%**	**20,539,173.42**	**20,539,173.42**	**-**

231 A.3

CREDITOS INMOBILIARIO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
		(A)	(B)	(C=A-B)	(D)	(E=G/C)	(F)	(G)	(H=F-G)
A1	RIESGO NORMAL	3,695,467.39	-	3,695,467.39	4.48%	0.86%	31,615.35	31,615.35	-
A2		68,551,576.62	-	68,551,576.62	83.11%	1.90%	1,304,348.07	1,304,348.07	-
A3		7,720,465.80	-	7,720,465.80	9.36%	2.99%	230,823.41	230,823.41	-
B1	RIESGO POTENCIAL	1,094,333.61	-	1,094,333.61	1.33%	6.00%	65,660.00	65,660.00	-
B2		280,709.08	-	280,709.08	0.34%	10.00%	28,070.91	28,070.91	-
C1	DEFICIENTE	99,069.57	-	99,069.57	0.12%	39.00%	38,637.13	38,637.13	-
C2		309,416.94	-	309,416.94	0.38%	59.00%	182,555.99	182,555.99	-
D	DUDOSO RECAUDO	404,612.95	-	404,612.95	0.49%	99.00%	400,566.84	400,566.84	-
E	PERDIDA	326,912.04	-	326,912.04	0.40%	100.00%	326,912.04	326,912.04	-

	TOTAL	82,482,564.00	-	82,482,564.00	100.00%	3.16%	2,609,189.74	2,609,189.74	-

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	-	-	-	0.00%	0.00%	-	-	-
A2		533,610.61	-	533,610.61	100.00%	1.79%	9,565.25	9,565.25	-
A3		-	-	0.00	0.00%	0.00%	-	-	-
B1	RIESGO POTENCIAL	-	-	0.00	0.00%	0.00%	-	-	-
B2		-	-	0.00	0.00%	0.00%	-	-	-
C1	DEFICIENTE	-	-	0.00	0.00%	0.00%	-	-	-
C2		-	-	0.00	0.00%	0.00%	-	-	-
D	DUDOSO RECAUDO	-	-	0.00	0.00%	0.00%	-	-	-
E	PERDIDA	-	-	0.00	0.00%	0.00%	-	-	-
	TOTAL	**533,610.61**	**-**	**533,610.61**	**100%**	**1.79%**	**9,565.25**	**9,565.25**	**-**

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)	PROVISIONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	1,569,275.36	-	1,569,275.36	62.66%	0.77%	12,005.60	12,005.60	-
A2		454,816.64	-	454,816.64	18.16%	1.73%	7,882.98	7,882.98	-
A3		266,797.33	-	266,797.33	10.65%	2.82%	7,523.20	7,523.20	-
B1	RIESGO POTENCIAL	64,121.73	-	64,121.73	2.56%	6.00%	3,847.30	3,847.30	-
B2		47,596.42	-	47,596.42	1.90%	10.00%	4,759.64	4,759.64	-
C1	DEFICIENTE	54,069.63	-	54,069.63	2.16%	39.00%	21,087.15	21,087.15	-
C2		14,143.43	-	14,143.43	0.56%	59.00%	8,344.63	8,344.63	-
D	DUDOSO RECAUDO	9,938.99	-	9,938.99	0.40%	99.00%	9,839.60	9,839.60	-
E	PERDIDA	23,643.83	-	23,643.83	0.94%	100.00%	23,643.83	23,643.83	-
	TOTAL	**2,504,403.36**	**-**	**2,504,403.36**	**100.00%**	**3.95%**	**98,933.93**	**98,933.93**	**-**

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	13,191,531.98	13,188,519.36	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	61,583,644.25	61,582,145.58	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	131,243,993.87	126,398,564.68	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	34,320,965.23	33,886,117.20	0.00	0.00
	T O T A L	**240,340,135.33**	**235,055,346.82**	**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	132,839,293.41	132,839,293.41	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	5,632,770.45	5,632,770.45	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	46,690,000.00	46,308,408.15	0.00	0.00
	T O T A L	**185,162,063.86**	**184,780,472.01**	**0.00**	**0.00**

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	31,399,973.82	1.00%	314,234.88	314,234.88	0.00
B	POTENCIAL	341,169.45	5.00%	17,058.47	17,058.47	0.00
C	DEFICIENTE	931,120.99	20.00%	186,224.20	186,224.20	0.00
D	DUDOSO RECAUDO	863,474.91	50.00%	431,737.46	431,737.46	0.00
E	PERDIDA	3,341,728.61	100.00%	3,341,728.61	3,341,728.61	0.00
	EVALUADO	36,877,467.78	11.64%	4,290,983.61	4,290,983.61	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	**36,877,467.78**	**11.64%**	**4,290,983.61**	**4,290,983.61**	**0.00**

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	194,000.00	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	1,835,271.85	0.00	1,835,271.85	1,835,271.85	0.00
	TOTAL	**2,029,271.85**	**0.00**	**1,835,271.85**	**1,835,271.85**	**0.00**