

**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 MARZO DEL 2013

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.)
A1	422,005,073.33	71,884,511.89	350,120,561.44	36.41%	0.73%	4,220,037.38	2,551,705.38	1,668,332.00	1,668,332.00	-
A2	466,459,897.04	15,424,627.68	451,035,269.36	40.25%	1.52%	9,329,195.95	6,871,424.28	2,457,771.67	2,457,771.67	-
A3	216,407,114.07	7,591,624.28	208,815,489.79	18.67%	3.04%	10,928,648.32	6,346,642.61	4,582,005.71	4,582,005.71	-
B1	28,210,158.07	3,846,777.38	24,363,380.69	2.43%	4.76%	2,526,975.19	1,160,810.83	1,366,164.36	1,366,164.36	-
B2	15,020,622.66	100,408.93	14,920,213.73	1.30%	8.24%	2,834,090.38	1,229,416.20	1,604,674.18	1,604,674.18	-
C1	3,062,613.75	195,001.72	2,867,612.03	0.26%	22.50%	1,138,268.94	645,284.49	492,984.45	492,984.45	-
C2	1,118,327.91	-	1,118,327.91	0.10%	51.33%	574,066.28	574,066.28	-	-	-
D	4,130,883.45	-	4,130,883.45	0.36%	94.33%	3,896,572.15	3,896,572.15	-	-	-
E	2,511,149.62	-	2,511,149.62	0.22%	100.00%	2,511,149.62	2,511,149.62	-	-	-
<b>TOTAL</b>	<b>1,158,925,839.90</b>	<b>99,042,951.88</b>	<b>1,059,882,888.02</b>	<b>1.00</b>	<b>2.86</b>	<b>37,959,004.21</b>	<b>25,787,071.84</b>	<b>12,171,932.37</b>	<b>12,171,932.37</b>	<b>-</b>

CREDITOS DE CONSUMO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
A1	190,737,027.49	-	190,737,027.49	80.10%	1.00%	1,907,060.63	1,907,060.63	-
A2	9,326,731.09	-	9,326,731.09	3.917%	2.00%	186,527.50	186,527.50	-
A3	22,963,971.12	-	22,963,971.12	9.643%	2.97%	682,377.91	682,377.91	-
B1	1,740,709.61	-	1,740,709.61	0.731%	6.00%	104,441.80	104,441.80	-
B2	3,974,822.73	-	3,974,822.73	1.669%	10.00%	397,475.41	397,475.41	-
C1	2,120,391.43	-	2,120,391.43	0.890%	19.88%	421,620.92	421,620.92	-
C2	257,655.91	-	257,655.91	0.108%	40.00%	103,062.26	103,062.26	-
D	1,894,329.77	-	1,894,329.77	0.796%	59.15%	1,120,521.35	1,120,521.35	-
E	5,114,999.91	-	5,114,999.91	2.148%	100.00%	5,114,999.91	5,114,999.91	-
<b>TOTAL</b>	<b>238,130,639.06</b>	<b>-</b>	<b>238,130,639.06</b>	<b>1.00</b>	<b>2.41</b>	<b>10,038,087.69</b>	<b>10,038,087.69</b>	<b>-</b>

**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	55,714,712.64	55,690,648.42	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	61,000,000.00	60,999,037.40	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	168,720,910.56	162,429,624.74	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDAD SECTOR PUBLICO	36,100,000.00	35,861,440.88	0.00	0.00
<b>TOTAL</b>		<b>321,535,623.20</b>	<b>314,980,751.44</b>	<b>0.00</b>	<b>0.00</b>

CODIGO	INVERSIONES	VALOR EN LIBROS	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES ADICIONALES
1202	OPER. DE REPORTE 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	14,500,000.00	14,500,000.00	0.00	0.00
<b>TOTAL</b>		<b>17,972,000.00</b>	<b>17,972,000.00</b>	<b>0.00</b>	<b>0.00</b>

**231 B.2**

OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
<b>A</b> RIESGO NORMAL	20,164,435.49	0.02	379,300.19	379,300.19	0.00
<b>B</b> POTENCIAL	0.00	0.00	0.00	0.00	0.00
<b>C</b> DEFICIENTE	223,692.89	0.20	44,738.58	44,738.58	0.00
<b>D</b> DUDOSO RECAUDO	34,546.96	0.50	17,273.48	17,273.48	0.00
<b>E</b> PERDIDA	7,224,741.29	1.00	7,224,741.29	7,224,741.29	0.00
<b>EVALUADO</b>	27,647,416.64	0.28	7,666,053.54	7,666,053.54	0.00
<b>NO EVALUADO</b>	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>27,647,416.64</b>	<b>0.28</b>	<b>7,666,053.54</b>	<b>7,666,053.54</b>	<b>0.00</b>