

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

(INFORMACION EN DOLARES)

Al 31 de Marzo del 2015

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	539,110,457.19	32,113,060.46	506,997,396.73	33.35%	0.80%	5,418,014.25	4,055,140.78	1,362,873.47	1,362,873.47	-
A2	520,023,451.92	9,177,505.98	510,845,945.94	32.17%	1.50%	10,398,598.59	7,676,746.51	2,721,852.08	2,721,852.08	-
A3	369,436,933.50	9,352,438.62	360,084,494.88	22.85%	2.19%	11,082,317.29	7,876,143.90	3,206,173.39	3,206,173.39	-
B1	91,682,990.97	2,129,789.84	89,553,201.13	5.67%	6.19%	8,224,676.10	5,541,008.41	2,683,667.69	2,683,667.69	-
B2	71,958,590.07	1,981,515.50	69,977,074.57	4.45%	10.39%	13,648,806.88	7,273,937.16	6,374,869.72	6,374,869.72	-
C1	16,759,065.52	2,149,295.49	14,609,770.03	1.04%	23.44%	6,532,379.95	3,424,944.87	3,107,435.08	3,107,435.08	-
C2	584,670.46	-	584,670.46	0.04%	58.41%	341,512.26	341,512.26	-	-	-
D	4,598,763.69	-	4,598,763.69	0.28%	98.73%	4,540,259.67	4,540,259.67	-	-	-
E	2,565,242.52	-	2,565,242.52	0.16%	100.00%	2,565,242.52	2,565,242.52	-	-	-
TOTAL	1,616,720,165.84	56,903,605.89	1,559,816,559.95	100%	2.78%	62,751,807.51	43,294,936.08	19,456,871.43	19,456,871.43	-

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.)
A1	205,646,058.71	-	205,646,058.71	83.03%	1.00%	2,056,066.78	2,056,066.78	-
A2	5,133,189.27	-	5,133,189.27	2.07%	2.00%	102,657.17	102,657.17	-
A3	15,756,878.94	-	15,756,878.94	6.36%	3.01%	473,715.84	473,715.84	-
B1	1,234,698.45	-	1,234,698.45	0.50%	6.00%	74,080.62	74,080.62	-
B2	6,415,072.68	-	6,415,072.68	2.59%	10.00%	641,502.62	641,502.62	-
C1	733,086.43	-	733,086.43	0.30%	39.00%	285,903.09	285,903.09	-
C2	3,956,281.42	-	3,956,281.42	1.60%	59.00%	2,334,202.39	2,334,202.39	-
D	2,445,304.59	-	2,445,304.59	0.99%	99.00%	2,420,848.82	2,420,848.82	-
E	6,342,522.78	-	6,342,522.78	2.56%	100.00%	6,342,522.78	6,342,522.78	-
TOTAL	247,663,093.27	-	247,663,093.27	100%	5.95%	14,731,500.11	14,731,500.11	-

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	34,001,182.35	34,017,670.83	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	1,381,680.81	1,377,712.24	N/A	N/A
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	178,588,974.23	174,272,081.95	0.00	0.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	33,103,291.35	32,721,817.48	0.00	0.00
TOTAL		247,075,128.74	242,389,282.50	0.00	0.00

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	5,107,326.31	5,107,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	37,738,945.89	37,738,945.89	0.00	0.00
TOTAL		42,846,272.20	42,846,272.20	0.00	0.00

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	24,888,013.38	1.00%	248,880.13	1,445,007.54	1,196,127.41
B	POTENCIAL	208,643.95	5.00%	10,432.20	10,432.20	0.00
C	DEFICIENTE	2,349,415.51	20.00%	469,883.10	469,883.10	0.00
D	DUDOSO RECAUDO	191,684.66	50.00%	95,842.33	95,842.33	0.00
E	PERDIDA	3,042,845.01	100.00%	3,042,845.01	3,042,845.01	0.00
	EVALUADO	30,680,602.51	176.00%	3,867,882.77	5,064,010.18	1,196,127.41
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	30,680,602.51	176.00%	3,867,882.77	5,064,010.18	1,196,127.41

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	55,326.13	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	2,676,320.96	0.00	2,676,320.96	2,676,320.96	0.00
	TOTAL	2,731,647.09	0.00	2,676,320.96	2,676,320.96	0.00