

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

(INFORMACION EN DOLARES)

Al 30 de septiembre del 2014

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	458,847,725.47	32,343,289.68	426,504,435.79	30.51%	0.80%	4,568,141.16	3,402,821.24	1,165,319.92	1,165,319.92	-
A2		521,769,200.51	13,088,006.38	508,681,194.13	34.69%	1.51%	10,432,038.04	7,681,751.15	2,750,286.89	2,750,286.89	-
A3		429,922,775.53	10,031,967.80	419,890,807.73	28.58%	3.43%	21,471,072.25	14,396,723.26	7,074,348.99	7,074,348.99	-
B1	RIESGO POTENCIAL	56,710,540.58	591,045.95	56,119,494.63	3.77%	5.09%	5,111,018.28	2,855,452.64	2,255,565.64	2,255,565.64	-
B2		20,927,964.37	429,219.68	20,498,744.69	1.39%	12.22%	3,949,677.77	2,504,120.34	1,445,557.43	1,445,557.43	-
C1	DEFICIENTE	7,940,974.91	536,008.86	7,404,966.05	0.53%	22.83%	3,096,102.15	1,690,412.41	1,405,689.74	1,405,689.74	-
C2		927,344.73	-	927,344.73	0.06%	58.21%	539,794.86	539,794.86	-	-	-
D	DUDOSO RECAUDO	4,793,949.28	-	4,793,949.28	0.32%	99.00%	4,746,009.77	4,746,009.77	-	-	-
E	PERDIDA	2,188,202.36	-	2,188,202.36	0.15%	100.00%	2,188,202.36	2,188,202.36	-	-	-
TOTAL		1,504,028,677.74	57,019,538.36	1,447,009,139.38	100%	3.03%	56,102,056.64	40,005,288.03	16,096,768.61	16,096,768.61	-

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	210,101,178.04	-	210,101,178.04	83.04%	1.00%	2,100,614.00	2,100,614.00	-
A2		5,517,197.86	-	5,517,197.86	2.18%	2.00%	110,336.42	110,336.42	-
A3		21,662,570.16	-	21,662,570.16	8.56%	3.00%	650,556.69	650,556.69	-
B1	RIESGO POTENCIAL	1,240,058.54	-	1,240,058.54	0.49%	6.00%	74,446.17	74,446.17	-
B2		4,717,972.87	-	4,717,972.87	1.86%	10.00%	471,845.04	471,845.04	-
C1	DEFICIENTE	528,047.01	-	528,047.01	0.21%	39.00%	205,937.69	205,937.69	-
C2		2,635,889.37	-	2,635,889.37	1.04%	58.98%	1,554,768.42	1,554,768.42	-
D	DUDOSO RECAUDO	1,863,382.39	-	1,863,382.39	0.74%	99.00%	1,844,746.11	1,844,746.11	-
E	PERDIDA	4,751,063.90	-	4,751,063.90	1.88%	100.00%	4,751,199.23	4,751,199.23	-
TOTAL		253,017,360.14	-	253,017,360.14	100%	3.19%	11,764,449.77	11,764,449.77	-

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	19,007,110.62	19,007,355.61	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	55,000,000.00	54,999,773.63	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	155,765,514.06	151,430,816.51	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	24,760,000.00	24,491,003.55	0.00	0.00
TOTAL		254,532,624.68	249,928,949.30	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	3,982,326.31	3,982,326.31	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	37,857,832.19	37,857,832.19	0.00	0.00
TOTAL		41,840,158.50	41,840,158.50	0.00	0.00

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	17,892,713.38	1.76%	314,685.90	314,685.90	0.00
B	POTENCIAL	1,136,580.62	5.00%	56,829.03	56,829.03	0.00
C	DEFICIENTE	804,297.64	20.00%	160,859.53	160,859.53	0.00
D	DUDOSO RECAUDO	1,216,696.98	50.00%	608,348.49	608,348.49	0.00
E	PERDIDA	4,393,268.94	100.00%	4,393,268.94	4,393,268.94	0.00
	EVALUADO	25,443,557.56	21.75%	5,533,991.89	5,533,991.89	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
TOTAL		25,443,557.56	1.99%	5,533,991.89	5,533,991.89	0.00

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	32,000.00	0.00	0.00	0.00	0.00
B	POTENCIAL	61,200.00	0.00	8,500.00	8,500.00	0.00
C	DEFICIENTE	193,909.00	0.00	43,090.89	43,090.89	0.00
D	DUDOSO RECAUDO	0.00	0.00	0.00	0.00	0.00
E	PERDIDA	4,403,066.39	0.00	4,403,066.75	4,403,066.75	0.00
TOTAL		4,690,175.39	0.00	4,454,657.64	4,454,657.64	0.00