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 2016

FORM. 231- A

	CREDITOS COMERCIAL PRIORITARIO	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)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	380,150,804.71	7,635,995.95	372,514,808.76	24.61%	0.65%	2,858,125.54	2,436,653.47	421,472.07	421,472.07	-
A2		471,272,946.90	6,664,160.08	464,608,786.82	30.51%	1.00%	6,414,463.89	4,641,125.89	1,773,338.00	1,773,338.00	-
A3		461,938,823.29	9,448,667.12	452,490,156.17	29.90%	1.67%	12,321,083.59	7,577,339.15	4,743,744.44	4,743,744.44	-
B1	RIESGO POTENCIAL	118,250,645.20	1,124,202.87	117,126,442.33	7.66%	4.04%	7,281,984.62	4,735,672.90	2,546,311.72	2,546,311.72	-
B2		78,500,475.99	955,477.78	77,544,998.21	5.08%	8.40%	9,629,902.80	6,514,031.63	3,115,871.17	3,115,871.17	-
C1	DEFICIENTE	22,147,817.83	589,033.68	21,558,784.15	1.43%	13.92%	5,909,077.02	3,001,789.09	2,907,287.93	2,907,287.93	-
C2		7,392,810.10	-	7,392,810.10	0.48%	49.10%	3,629,836.82	3,629,836.82	-	-	-
D	DUDOSO RECAUDO	1,220,039.89	-	1,220,039.89	0.08%	99.00%	1,207,839.50	1,207,839.50	-	-	-
E	PERDIDA	3,857,854.12	-	3,857,854.12	0.25%	99.48%	3,837,964.63	3,837,964.63	-	-	-
	TOTAL	**1,544,732,218.03**	**26,417,537.48**	**1,518,314,680.55**	**100.00%**	**2.48%**	**53,090,278.41**	**37,582,253.08**	**15,508,025.33**	**15,508,025.33**	**-**

	CREDITOS COMERCIAL ORDINARIO	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)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	43,405.15	-	43,405.15	0.11%	0.77%	333.12	333.12	-	-	-
A2		12,225,657.68	361,337.11	11,864,320.57	30.70%	0.68%	122,992.62	81,178.77	41,813.85	41,813.85	-
A3		13,592,190.11	-	13,592,190.11	35.17%	1.43%	306,501.89	194,182.78	112,319.11	112,319.11	-
B1	RIESGO POTENCIAL	276,260.81	-	276,260.81	0.71%	5.00%	13,813.04	13,813.04	-	-	-
B2		12,802,017.72	-	12,802,017.72	33.13%	7.59%	1,172,702.22	971,037.52	201,664.70	201,664.70	-
C1	DEFICIENTE	65,000.00	-	65,000.00	0.17%	19.00%	12,350.00	12,350.00	-	-	-
C2		-	-	-	0.00%	0.00%	-	-	-	-	-
D	DUDOSO RECAUDO	-	-	-	0.00%	0.00%	-	-	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-	-	-
	TOTAL	**39,004,531.47**	**361,337.11**	**38,643,194.36**	**100.00%**	**3.29%**	**1,628,692.89**	**1,272,895.23**	**355,797.66**	**355,797.66**	**-**

231 A.5

	PRODUCTIVO	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)	PROVISONES CONSTITUIDAS (G)	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS (H=F-G)	PROVISIONES MITIGADAS POR GARANTIAS HIPOTECARIAS (I)	PROVISIONES EXCES. O (DEF.) (J=I-H)
A1	RIESGO NORMAL	23,437,092.32	27,005.98	23,410,086.34	10.95%	0.53%	149,572.31	123,162.41	26,409.90	26,409.90	-
A2		83,975,984.25	161,326.78	83,814,657.47	39.22%	0.87%	1,051,163.29	725,926.15	325,237.14	325,237.14	-
A3		70,499,945.41	256,035.58	70,243,909.83	32.87%	1.25%	1,602,647.36	878,491.72	724,155.64	724,155.64	-
B1	RIESGO POTENCIAL	11,263,138.47	1,826.34	11,261,312.13	5.27%	3.08%	624,623.21	346,979.59	277,643.62	277,643.62	-
B2		20,577,071.72	6,954.09	20,570,117.63	9.62%	6.22%	2,173,217.89	1,279,468.21	893,749.68	893,749.68	-
C1	DEFICIENTE	4,282,050.83	-	4,282,050.83	2.00%	16.63%	1,380,066.98	712,192.57	667,874.41	667,874.41	-
C2		100,530.56	-	100,530.56	0.05%	36.87%	37,061.28	37,061.28	-	-	-
D	DUDOSO RECAUDO	44,735.29	-	44,735.29	0.02%	76.92%	34,409.19	34,409.19	-	-	-
E	PERDIDA	-	-	-	0.00%	0.00%	-	-	-	-	-
	TOTAL	**214,180,548.85**	**453,148.77**	**213,727,400.08**	**100.00%**	**1.94%**	**7,052,761.51**	**4,137,691.12**	**2,915,070.39**	**2,915,070.39**	**-**

231 A.2

	CREDITOS DE CONSUMO ORDINARIO	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)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	17,507,299.10	-	17,507,299.10	93.20%	0.69%	121,086.53	121,086.53	-
A2		503,301.76	-	503,301.76	2.68%	1.77%	8,913.65	8,913.65	-
A3		537,487.92	-	537,487.92	2.86%	2.86%	15,354.51	15,354.51	-
B1	RIESGO POTENCIAL	51,651.88	-	51,651.88	0.27%	6.00%	3,099.11	3,099.11	-
B2		32,400.40	-	32,400.40	0.17%	10.00%	3,240.04	3,240.04	-
C1	DEFICIENTE	59,310.67	-	59,310.67	0.32%	39.00%	23,131.15	23,131.15	-
C2		24,172.56	-	24,172.56	0.13%	47.67%	11,524.01	11,524.01	-
D	DUDOSO RECAUDO	23,897.82	-	23,897.82	0.13%	99.00%	23,658.84	23,658.84	-
E	PERDIDA	45,918.98	-	45,918.98	0.24%	100.00%	45,918.98	45,918.98	-
	TOTAL	**18,785,441.09**	**-**	**18,785,441.09**	**100.00%**	**1.36%**	**255,926.82**	**255,926.82**	**-**

	CREDITOS CONSUMO PRIORITARIO	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)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	198,378,837.95	-	198,378,837.95	85.32%	0.96%	1,912,778.81	1,912,778.81	-
A2		3,952,368.49	-	3,952,368.49	1.70%	1.72%	67,929.96	67,929.96	-
A3		3,047,962.48	-	3,047,962.48	1.31%	2.99%	91,033.63	91,033.63	-
B1	RIESGO POTENCIAL	1,752,563.37	-	1,752,563.37	0.75%	5.94%	104,112.12	104,112.12	-
B2		5,516,885.10	-	5,516,885.10	2.37%	10.00%	551,442.50	551,442.50	-
C1	DEFICIENTE	928,686.07	-	928,686.07	0.40%	38.44%	356,949.53	356,949.53	-
C2		3,961,548.15	-	3,961,548.15	1.70%	58.88%	2,332,530.30	2,332,530.30	-
D	DUDOSO RECAUDO	2,576,833.05	-	2,576,833.05	1.11%	98.81%	2,546,276.87	2,546,276.87	-
E	PERDIDA	12,386,252.65	-	12,386,252.65	5.33%	100.00%	12,386,250.65	12,386,250.65	-
	TOTAL	**232,501,937.31**	**-**	**232,501,937.31**	**100.00%**	**8.75%**	**20,349,304.37**	**20,349,304.37**	**-**

231 A.3

	CREDITOS INMOBILIARIO	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)	PROVISONES CONSTITUIDAS (G)	PROVISIONES EXCES. O (DEF.) (H=F-G)
A1	RIESGO NORMAL	69,067,467.99	-	69,067,467.99	81.14%	0.91%	625,244.63	625,244.63	-
A2		8,151,616.90	-	8,151,616.90	9.58%	1.89%	154,350.53	154,350.53	-
A3		5,151,888.51	-	5,151,888.51	6.05%	2.98%	153,519.62	153,519.62	-
B1	RIESGO POTENCIAL	1,158,588.99	-	1,158,588.99	1.36%	6.00%	69,515.37	69,515.37	-
B2		240,669.04	-	240,669.04	0.28%	10.00%	24,066.91	24,066.91	-
C1	DEFICIENTE	180,417.84	-	180,417.84	0.21%	39.00%	70,362.96	70,362.96	-
C2		225,124.15	-	225,124.15	0.26%	59.00%	132,823.24	132,823.24	-
D	DUDOSO RECAUDO	483,651.60	-	483,651.60	0.57%	99.00%	478,815.11	478,815.11	-
E	PERDIDA	461,373.59	-	461,373.59	0.54%	100.00%	461,373.59	461,373.59	-

	TOTAL	**85,120,798.61**	**-**	**85,120,798.61**	**100.00%**	**2.55%**	**2,170,071.96**	**2,170,071.96**	**-**

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	483,620.86	-	483,620.86	91.70%	0.89%	4,286.90	4,286.90	-
A2		43,750.00	-	43,750.00	8.30%	2.00%	875.00	875.00	-
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	**527,370.86**	**-**	**527,370.86**	**100%**	**0.98%**	**5,161.90**	**5,161.90**	**-**

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	2,189,960.85	-	2,189,960.85	85.67%	0.65%	14,329.88	14,329.88	-
A2		133,329.24	-	133,329.24	5.22%	1.70%	2,262.83	2,262.83	-
A3		63,254.62	-	63,254.62	2.47%	2.70%	1,709.60	1,709.60	-
B1	RIESGO POTENCIAL	30,775.69	-	30,775.69	1.20%	5.87%	1,806.54	1,806.54	-
B2		13,583.69	-	13,583.69	0.53%	10.00%	1,358.37	1,358.37	-
C1	DEFICIENTE	18,968.06	-	18,968.06	0.74%	39.00%	7,397.55	7,397.55	-
C2		2,414.38	-	2,414.38	0.09%	59.00%	1,424.49	1,424.49	-
D	DUDOSO RECAUDO	19,572.62	-	19,572.62	0.77%	99.00%	19,376.89	19,376.89	-
E	PERDIDA	84,270.00	-	84,270.00	3.30%	100.00%	84,270.00	84,270.00	-
	TOTAL	**2,556,129.15**	**-**	**2,556,129.15**	**100.00%**	**5.24%**	**133,936.15**	**133,936.15**	**-**

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	7,300,000.00	7,297,450.53	N/A	N/A
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	24,025,000.00	24,023,362.48	N/A	N/A
1303	DISP.PARA VENTA ENTIDADES DEL SECTOR PRIVADO	140,247,522.18	134,901,386.27	0.00	0.00
1304	DISP.VENTA ESTADO O ENTIDADESSECTOR PUBLICO	178,229,158.17	176,817,770.30	0.00	0.00
	T O T A L	**349,801,680.35**	**343,039,969.58**	**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	143,519,572.57	143,519,572.57	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	5,632,770.45	5,632,770.45	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	50,000.00	48,567.42	0.00	0.00
	T O T A L	**149,202,343.02**	**149,200,910.44**	**0.00**	**0.00**

231 B.2

	OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	30,648,370.84	1.00%	306,636.43	306,636.43	0.00
B	POTENCIAL	93,700.80	5.00%	4,685.04	4,685.04	0.00
C	DEFICIENTE	1,684,857.10	20.00%	336,971.42	336,971.42	0.00
D	DUDOSO RECAUDO	256,675.77	50.00%	128,337.89	128,337.89	0.00
E	PERDIDA	3,771,285.76	100.00%	3,771,285.76	3,771,285.76	0.00
	EVALUADO	36,454,890.27	12.48%	4,547,916.53	4,547,916.53	0.00
	NO EVALUADO	0.00	0.00%	0.00	0.00	0.00
	TOTAL	**36,454,890.27**	**12.48%**	**4,547,916.53**	**4,547,916.53**	**0.00**

231 B.3

	BIENES EN DACION	TOTAL	FECHAS RECEPCION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCD. O DEF.
A	RIESGO NORMAL	369,359.39	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	1,756,223.03	0.00	1,756,223.03	1,756,223.03	0.00
	TOTAL	**2,125,582.42**	**0.00**	**1,756,223.03**	**1,756,223.03**	**0.00**