

BANCO DE MACHALA S.A.
COMPARATIVO DE CALIFICACIONES DE ACTIVOS DE RIESGO
(EN DOLARES)

CARTERA DE CREDITOS, CONTINGENTES Y OTROS ACTIVOS

CATEGORIAS	30 de sep de 08				30 de jun de 08			
	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA
RIESGO NORMAL	221,542,474.21	2,216,322.83	2,216,322.83	0.00	202,457,086.17	2,050,041.12	2,050,041.12	0.00
RIESGO POTENCIAL	5,211,110.80	341,608.99	341,608.99	0.00	4,972,848.60	354,114.43	354,114.43	0.00
DEFICIENTE	3,069,880.84	1,234,271.29	1,234,271.29	0.00	3,108,138.87	1,019,644.22	1,019,644.22	0.00
DUDOSO RECAUDO	1,246,403.40	976,212.19	976,212.19	0.00	1,271,814.29	873,138.69	873,138.69	0.00
PERDIDA	4,023,784.77	4,023,784.77	4,023,783.77	-1.00	5,109,066.85	5,109,066.85	5,109,066.85	0.00
TOTAL EVALUADO	235,093,654.02	8,792,200.07	8,792,199.07	-1.00	216,918,954.78	9,406,005.31	9,406,005.31	0.00
NO EVALUADO								
TOTAL ACTIVOS DE RIESGO	235,093,654.02	8,792,200.07	8,792,199.07	-1.00	216,918,954.78	9,406,005.31	9,406,005.31	0.00

INVERSIONES

CATEGORIAS	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA
PARA NEG. ENTIDADES DEL SECTOR PRIVADO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PARA NEG. ESTADO O ENTIDADES SECTOR PUBLICC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DISPONIBLES PARA VENTA DEL SECTOR PRIVADO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DISPONIBLE VENTA EST. O ENT. SECTOR PUBLICO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OPER. DE REPORTO CON INST.FIN.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MANTENIDAS HASTA EL VCMTO. SECTOR PRIVADO	34,187,890.05	0.00	0.00	0.00	34,330,848.50	0.00	0.00	0.00
MANTENIDAS VCMTO. EST. O ENT. SECTOR PUBLICC	2,500,000.00	0.00	0.00	0.00	2,000,000.00	0.00	0.00	0.00
DE DISPONIBILIDAD RESTRINGIDA	3,828,212.58	0.00	0.00	0.00	3,801,467.10	0.00	0.00	0.00
INVERSIONES								
TOTAL	40,516,102.63	0.00	0.00	0.00	40,132,315.60	0.00	0.00	0.00