

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

CARTERA DE CREDITOS, CONTINGENTES Y OTROS ACTIVOS

CATEGORIAS	31 de mar de 12				31 de dic de 11			
	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA
RIESGO NORMAL	339,352,804.68	3,384,467.39	3,384,467.39	0.00	285,663,796.76	2,861,459.83	2,861,459.83	0.00
RIESGO POTENCIAL	1,907,356.52	117,429.96	117,429.96	0.00	2,019,465.23	199,423.62	199,423.62	0.00
DEFICIENTE	1,559,629.48	525,005.11	525,005.11	0.00	1,359,608.28	452,779.69	452,779.69	0.00
DUDOSO RECAUDO	1,782,850.55	1,133,690.31	1,133,690.31	0.00	1,681,813.91	1,234,026.23	1,234,026.23	0.00
PERDIDA	4,464,198.53	4,464,198.53	4,464,198.53	0.00	3,994,078.76	3,994,078.76	3,994,078.76	0.00
TOTAL EVALUADO	349,066,839.76	9,624,791.30	9,624,791.30	0.00	294,718,762.94	8,741,768.13	8,741,768.13	0.00
NO EVALUADO								
TOTAL ACTIVOS DE RIESGO	349,066,839.76	9,624,791.30	9,624,791.30	0.00	294,718,762.94	8,741,768.13	8,741,768.13	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	5,500,000.00	0.00	0.00	0.00
DISPONIBLES PARA VENTA DEL SECTOR PRIVADO	33,991,573.03	0.00	0.00	0.00	4,596,814.78	0.00	0.00	0.00
DISPONIBLE VENTA EST. O ENT. SECTOR PUBLICO	10,706,266.95	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	0.00	0.00	0.00	0.00	32,533,504.64	0.00	0.00	0.00
MANTENIDAS VCMTO. EST. O ENT. SECTOR PUBLICC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DE DISPONIBILIDAD RESTRINGIDA	169,249.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,867,089.19	0.00	0.00	0.00	42,630,319.42	0.00	0.00	0.00