

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 10				31 de dic de 09			
	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA	MONTO	PROVISION REQUERIDA	PROVISION CONSTITUIDA	EXCEDENTE O DEFICIENCIA
RIESGO NORMAL	224,777,248.61	2,291,760.36	2,291,760.36	0.00	223,582,425.07	2,356,757.91	2,356,757.91	0.00
RIESGO POTENCIAL	4,704,112.69	253,468.75	253,468.75	0.00	6,551,274.67	397,214.07	397,214.07	0.00
DEFICIENTE	2,238,489.17	604,266.13	604,266.13	0.00	2,677,063.07	825,584.17	825,584.17	0.00
DUDOSO RECAUDO	2,663,482.98	1,439,382.97	1,439,382.97	0.00	1,076,949.59	629,087.43	629,087.43	0.00
PERDIDA	4,019,398.57	4,019,398.45	4,019,398.45	0.00	3,994,062.73	3,994,061.61	3,994,061.61	0.00
TOTAL EVALUADO	238,402,732.02	8,608,276.66	8,608,276.66	0.00	237,881,775.13	8,202,705.19	8,202,705.19	0.00
NO EVALUADO								
TOTAL ACTIVOS DE RIESGO	238,402,732.02	8,608,276.66	8,608,276.66	0.00	237,881,775.13	8,202,705.19	8,202,705.19	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	10,000,000.00	0.00	0.00	0.00	10,000,000.00	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	35,989,933.88	0.00	0.00	0.00	30,825,306.62	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	0.00	0.00	0.00	0.00	1,034,000.00	500,000.00	500,000.00	0.00
INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	45,989,933.88	0.00	0.00	0.00	41,859,306.62	500,000.00	500,000.00	0.00