

**RESUMEN DE LA CALIFICACION DE CARTERA DE CREDITOS Y CONTINGENTES
Y CONSTITUCION DE PROVISIONES**
(INFORMACION EN DOLARES)

BANCO DEL PACIFICO S.A.
31 de Diciembre de 2018

CODIGO OFICINA: 1028

231 A.1

CREDITOS COMERCIAL PRIORITARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS	PROVISIONES MITIGADAS POR GTIAS HIPOTECARIAS	PROVISIONES EXCES. O DEF.
A1	105,911,681.46	16,591,724.90	89,319,956.56	7.1%	1%	899,246.76	723,043.36	176,203.40	176,203.40	0.00
A2	635,183,485.52	55,811,295.93	579,372,189.59	42.8%	1%	7,195,193.24	5,596,734.32	1,598,458.92	1,598,458.92	0.00
A3	397,879,553.66	2,193,400.08	395,686,153.58	26.8%	3%	17,188,324.77	12,647,007.58	4,541,317.19	4,541,317.19	0.00
B1	191,777,063.15	11,587,197.16	180,189,865.99	12.9%	5%	12,569,204.87	8,484,848.27	4,084,356.60	4,084,356.60	0.00
B2	106,272,777.23	90,306.52	106,182,470.71	7.2%	7%	13,345,668.40	7,356,915.75	5,988,752.65	5,988,752.65	0.00
C1	18,569,868.91	42,000.00	18,527,868.91	1.3%	14%	5,002,994.47	2,592,776.81	2,410,217.66	2,410,217.66	0.00
C2	21,313,906.79	606,000.00	20,707,906.79	1.4%	49%	10,175,632.30	10,175,632.30	0.00	0.00	0.00
D	1,696,687.08	-	1,696,687.08	0.1%	67%	1,137,751.12	1,137,751.12	0.00	0.00	0.00
E	6,252,697.87	-	6,252,697.87	0.4%	100%	6,252,707.87	6,252,707.87	0.00	0.00	0.00
T O T A L	1,484,857,721.67	86,921,924.59	1,397,935,797.08	100%		73,766,723.79	54,967,417.37	18,799,306.42	18,799,306.42	0.00

CREDITOS COMERCIAL ORDINARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.	PROVISIONES MITIGADAS POR GTIAS HIPOTECARIAS	PROVISIONES EXCES. O DEF.
A1	134,373.77	-	134,373.77	2%	1%	1,343.73	1,343.73	0.00	0.00	0.00
A2	23,992.05	-	23,992.05	0%	1%	479.84	239.92	239.92	239.92	0.00
A3	2,632,750.28	-	2,632,750.28	33%	5%	131,307.90	131,307.90	0.00	0.00	0.00
B1	5,165,594.58	-	5,165,594.58	65%	5%	309,935.68	268,378.45	41,557.23	41,557.23	0.00
B2	-	-	-	0%	0%	-	-	0.00	0.00	0.00
C1	-	-	-	0%	0%	-	-	0.00	0.00	0.00
C2	-	-	-	0%	0%	-	-	0.00	0.00	0.00
D	-	-	-	0%	0%	-	-	0.00	0.00	0.00
E	-	-	-	0%	0%	-	-	0.00	0.00	0.00
T O T A L	7,956,710.68	-	7,956,710.68	100%		443,067.15	401,270.00	41,797.15	41,797.15	0.00

231 A.5

PRODUCTIVO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.	PROVISIONES MITIGADAS POR GTIAS HIPOTECARIAS	PROVISIONES EXCES. O DEF.
A1	41,141,518.46	694,753.91	40,446,764.55	8.8%	1%	404,942.80	251,551.27	153,391.53	153,391.53	0.00
A2	207,395,153.58	49,677.54	207,345,476.04	44%	1%	4,147,903.11	2,622,950.87	1,524,952.24	1,524,952.24	0.00
A3	143,060,264.57	152,756.04	142,907,508.53	31%	3%	5,950,114.93	4,480,289.76	1,469,825.17	1,469,825.17	0.00
B1	44,276,932.10	-	44,276,932.10	9%	4%	3,033,176.68	1,978,981.63	1,054,195.05	1,054,195.05	0.00
B2	21,223,181.54	327,532.76	20,895,648.78	5%	5%	2,262,024.28	1,135,911.07	1,126,113.21	1,126,113.21	0.00
C1	5,444,937.08	-	5,444,937.08	1%	10%	1,088,987.41	544,493.71	544,493.70	544,493.70	0.00
C2	3,838,925.06	-	3,838,925.06	1%	49%	1,878,045.74	1,878,045.74	0.00	0.00	0.00
D	44,833.90	-	44,833.90	0.0%	60%	26,900.34	26,900.34	0.00	0.00	0.00
E	424,052.55	-	424,052.55	0%	100%	424,053.55	424,053.55	0.00	0.00	0.00
T O T A L	466,849,798.84	1,224,720.25	465,625,078.59	100%		19,216,148.84	13,343,177.94	5,872,970.90	5,872,970.90	0.00

231 A.2

CREDITOS CONSUMO ORDINARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	1,073,286.72	184,319.80	888,966.92	58.6%	1%	8,924.79	8,924.79	0.00
A2	116,144.10	7,190.38	108,953.72	6%	2%	2,179.08	2,179.08	0.00
A3	15,642.15	-	15,642.15	1%	4%	625.68	625.68	0.00
B1	139,959.26	-	139,959.26	8%	7%	10,491.79	10,491.79	0.00
B2	94,850.52	-	94,850.52	5%	14%	13,753.32	13,753.32	0.00
C1	112,219.09	-	112,219.09	6%	29%	33,063.04	33,063.04	0.00
C2	35,072.97	-	35,072.97	2%	49%	17,361.12	17,361.12	0.00
D	96,423.88	-	96,423.88	5%	80%	76,656.99	76,656.99	0.00
E	148,856.20	-	148,856.20	8%	100%	148,856.20	148,856.20	0.00
T O T A L	1,832,454.89	191,510.18	1,640,944.71	100%		311,912.02	311,912.02	0.00

CREDITOS CONSUMO PRIORITARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	1,401,671,527.26	4,228,937.06	1,397,442,590.20	89.9%	1%	13,977,282.44	13,977,282.44	0.00
A2	23,269,416.86	224,497.80	23,044,919.06	1.5%	2%	461,562.84	461,562.84	0.00
A3	26,305,280.40	32,823.89	26,272,456.51	1.7%	4%	1,058,225.29	1,058,225.29	0.00
B1	12,438,506.63	2,240.22	12,436,266.41	0.8%	8%	956,438.25	956,438.25	0.00
B2	19,256,889.33	3,410.60	19,253,478.73	1.2%	15%	2,893,535.34	2,893,535.34	0.00
C1	20,357,367.65	-	20,357,367.65	1.3%	32%	6,545,059.56	6,545,059.56	0.00
C2	13,584,637.79	-	13,584,637.79	0.9%	53%	7,208,777.61	7,208,777.61	0.00
D	18,281,130.81	-	18,281,130.81	1.2%	87%	15,878,628.17	15,878,628.17	0.00
E	23,306,911.19	-	23,306,911.19	1.5%	100%	23,290,525.26	23,290,525.26	0.00
T O T A L	1,558,471,667.92	4,491,909.57	1,553,979,758.35	100%		72,270,034.76	72,270,034.76	0.00

231 A.3

CREDITO INMOBILIARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	387,085,852.26	110.02	387,085,742.24	82.9%	1%	3,870,859.45	3,870,859.45	0.00
A2	51,485,351.36	-	51,485,351.36	11.0%	2%	1,029,707.09	1,029,707.09	0.00

A3		12,033,223.93	-	12,033,223.93	2.6%	3%	360,996.66	360,996.66	0.00
B1	RIESGO POTENCIAL	6,893,510.24	-	6,893,510.24	1.5%	6%	413,610.59	413,610.59	0.00
B2		2,948,406.92	-	2,948,406.92	0.6%	10%	294,840.71	294,840.71	0.00
C1	DEFICIENTE	657,020.29	-	657,020.29	0.1%	20%	131,404.07	131,404.07	0.00
C2		970,891.41	-	970,891.41	0.2%	40%	388,356.56	388,356.56	0.00
D	DUDOSO RECAUDO	1,803,602.16	-	1,803,602.16	0.4%	60%	1,082,161.33	1,082,161.33	0.00
E	PERDIDA	3,136,808.94	-	3,136,808.94	0.7%	100%	3,136,808.94	3,136,808.94	0.00
T O T A L		467,014,667.51	110.02	467,014,557.49	100%		10,708,745.40	10,708,745.40	0.00

CREDITO DE VIVIENDA DE INTERES PUBLICO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	RIESGO NORMAL	57,673,905.64	-	57,673,905.64	96.6%	0.1%	84,885.55	84,885.55	0.00
A2		1,099,543.39	-	1,099,543.39	1.8%	2%	21,990.87	21,990.87	0.00
A3		2,738.17	-	2,738.17	0.0%	3%	82.15	82.15	0.00
B1	RIESGO POTENCIAL	2,874.09	-	2,874.09	0.0%	6%	172.45	172.45	0.00
B2		341,918.17	-	341,918.17	0.6%	10%	34,191.82	34,191.82	0.00
C1	DEFICIENTE	163,375.71	-	163,375.71	0.3%	20%	32,675.15	32,675.15	0.00
C2		-	-	-	0.0%	0%	-	-	0.00
D	DUDOSO RECAUDO	198,602.31	-	198,602.31	0.3%	60%	119,161.38	119,161.38	0.00
E	PERDIDA	216,969.63	-	216,969.63	0.4%	100%	216,969.63	216,969.63	0.00
T O T A L		59,699,927.11	-	59,699,927.11	100%		510,128.99	510,128.99	0.00

231 A.4

MICROEMPRESA		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	RIESGO NORMAL	4,684,626.56	68,417.00	4,616,209.56	73%	1%	46,846.30	46,846.30	0.00
A2		388,359.53	-	388,359.53	6%	2%	7,767.21	7,767.21	0.00
A3		89,373.78	-	89,373.78	1%	3%	2,681.22	2,681.22	0.00
B1	RIESGO POTENCIAL	249,500.88	-	249,500.88	4%	6%	14,970.05	14,970.05	0.00
B2		198,356.97	-	198,356.97	3%	10%	19,835.72	19,835.72	0.00
C1	DEFICIENTE	185,514.67	-	185,514.67	3%	20%	37,102.93	37,102.93	0.00
C2		82,256.49	-	82,256.49	1%	40%	32,902.59	32,902.59	0.00
D	DUDOSO RECAUDO	191,221.37	-	191,221.37	3%	60%	114,732.81	114,732.81	0.00
E	PERDIDA	333,887.74	-	333,887.74	5%	100%	333,887.74	333,887.74	0.00
T O T A L		6,403,097.99	68,417.00	6,334,680.99	100%		610,726.57	610,726.57	0.00

231 A.6

EDUCATIVO		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1	RIESGO NORMAL	337,264,735.08	130,328,725.08	206,936,010.00	87.0%	1%	2,069,360.10	2,069,360.10	0.00
A2		31,194,376.51	18,038,369.71	13,156,006.80	8.0%	2%	263,120.14	263,120.14	0.00
A3		13,361,969.56	7,633,147.89	5,728,821.67	3.4%	3%	171,864.65	171,864.65	0.00
B1	RIESGO POTENCIAL	3,424,449.43	2,292,441.65	1,132,007.78	0.9%	6%	67,920.47	67,920.47	0.00
B2		648,864.09	62,711.18	586,152.91	0.2%	10%	58,615.29	58,615.29	0.00
C1	DEFICIENTE	378,186.42	0.08	378,186.34	0.1%	20%	75,637.30	75,637.30	0.00
C2		313,010.22	0.01	313,010.22	0.1%	40%	125,204.09	125,204.09	0.00
D	DUDOSO RECAUDO	723,869.07	58,459.45	665,409.62	0.2%	60%	399,245.77	399,245.77	0.00
E	PERDIDA	213,478.71	50,112.36	163,366.35	0.1%	100%	163,366.35	163,366.35	0.00
T O T A L		387,522,939.09	158,463,967.41	229,058,971.68	100%		3,394,334.15	3,394,334.15	0.00

231 A.7

CREDITOS PARA INVERSION PUBLICA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDADABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	-	-	-	0%	0%	-	-	-
A2	-	-	-	0%	0%	-	-	-
A3	-	-	-	0%	0%	-	-	-
B1	-	-	-	0%	0%	-	-	-
B2	-	-	-	0%	0%	-	-	-
C1	-	-	-	0%	0%	-	-	-
C2	-	-	-	0%	0%	-	-	-
D	-	-	-	0%	0%	-	-	-
E	-	-	-	0%	0%	-	-	-
T O T A L	-	-	-	-	-	-	-	-
T O T A L	4,440,608,985.70	251,362,559.02	4,189,246,426.68		-	181,231,821.68	156,517,747.21	0.00

PRESIDENTE EJECUTIVO

CONTADOR GENERAL

REPUBLICA DEL ECUADOR
SUPERINTENDENCIA DE BANCOS

FORM. 231- B

**RESUMEN DE LA CALIFICACION DE INVERSIONES Y OTROS ACTIVOS
Y CONSTITUCION DE PROVISIONES**

(INFORMACION EN DOLARES)

ENTIDAD: BANCO DEL PACIFICO

CODIGO ENTIDAD : 1028

FECHA: 28 DE DICIEMBRE DEL 2018

231 B.1

CODIGO	INVERSIONES	VALOR NOMINAL	VALOR DE MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES PARA INVERSIONES
1301	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR	0.00	0.00	0.00	0.00
1302	A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR	0.00	0.00	0.00	0.00
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	91,557,937.55	91,553,983.50	0.00	2,635,000.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	155,350,000.00	155,026,799.47	0.00	0.00
TOTAL		246,907,937.55	246,580,782.97	0.00	2,635,000.00

	INVERSIONES	VALOR EN LIBROS	VALOR DE MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES PARA INVERSIONES
1202	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	223,414,647.66	223,414,647.66	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	93,262,373.79	93,262,373.79	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	3,383,154.53	3,383,154.53	0.00	0.00
TOTAL		320,060,175.98	320,060,175.98	0.00	0.00

231 B.2

	OTROS ACTIVOS	TOTAL (1)	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	RIESGO NORMAL	76,967,839.13	1.00	489,005.85		
A2		638,328.06	2.00	12,767.15		
A3		2,740,112.92	3 - 5	980,162.28		
B1	RIESGO POTENCIAL	2,607,877.69	6 - 9	196,671.24		
B2		637,939.01	10 - 19	100,731.29		
C1	DEFICIENTE	590,465.69	20 - 39	169,379.91		
C2		1,399,122.92	40 - 59	619,257.22		
D	DUDOSO RECAUDO	1,544,459.40	60 - 99	1,216,745.56		
E	PERDIDA	23,676,706.06	100	23,649,412.06		
	EVALUADO					
	NO EVALUADO					
	T O T A L	110,802,850.88		27,434,132.56	28,017,430.24	583,297.68

% DE OTROS ACTIVOS EVALUADO [(Evaluada / Total) 100] =	
% DE RIESGO OTROS ACTIVOS EVALUADO [(Prov. Requerida / Evaluado) 100] =	
PERDIDA ESTIMADA OTROS ACTIVOS [Totales x Riesgo Otros Activos Evaluada]=	

NOTA: En la sección B2 del formulario 231B el porcentaje de provisión se determinó de acuerdo a los días de morosidad de cada partida, según lo establecido por la Comisión de Calificación de Activos de Riesgos celebrada el 27 de junio del 2016.

231 B.3

BIENES EN DACION	TOTAL	PROVISIONES REQUERIDAS (a)	PROVISIONES REQUERIDAS POR AVALUO (b)	OTAL PROVISIONE REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
RIESGOS	3,326,507.48	3,242,858.49	0.00	3,242,858.49	3,242,858.49	0.00
T O T A L	3,326,507.48	3,242,858.49	0.00	3,242,858.49	3,242,858.49	0.00

(a) PROVISIONES REQUERIDAS: Art. 195 del Código Organico Monetario y Financiero.

(b) PROVISIONES REQUERIDAS POR AVALUO: Inciso segundo, numeral3,articulo5,sección II, capitulo II, titulo IX, libro I de la Codificación de Resoluciones de la Superintendencia de Bancos y Seguros y de la Junta Bancaria.

PRESIDENTE EJECUTIVO

CONTADOR GENERAL

PROVISIONES GENÉRICAS
(INFORMACION EN DOLARES)

BANCO DEL PACIFICO S.A.
31 de Diciembre de 2018

CODIGO OFICINA: 1028

231 C.1 PROVISION ANTICICLICA

TRIMESTRE	FACTOR ALFA	CARTERA BRUTA TOTAL	PERDIDA LATENTE	SALDO 1499	PROV. ANTICICLICA	% AJUSTE SEGÚN CRONOGRAMA	PROV. ANTICICLICAS REQUERIDAS	PROV. ANTICICLICAS CONSTITUIDAS AL CIERRE DEL PERIODO	CONSTITUIDAS DEL PERIODO
OCTUBRE	3.57%	3,797,374,282.70	135,566,261.89	184,253,762.84	-48,687,500.95	0%	0.00	0.00	0.00
NOVIEMBRE	3.57%	3,852,674,260.08	137,540,471.08	181,486,101.92	-43,945,630.84	0%	0.00	0.00	0.00
DICIEMBRE	3.57%	3,891,042,811.58	138,910,228.37	177,465,481.33	-38,555,252.96	0%	0.00	0.00	0.00

231 C.2

PROVISION GENERICA

TRIMESTRE	SALDO 1499	TOTAL PROVISION CONSTITUIDA ESPECIFICA	TOTAL PROV. CONSTITUIDA GENERICA TECNOLÓGICA CREDITICIA	TOTAL PROV. CONSTITUIDA GENERICA ANTICICLICA	PROVISION NO REVERSADA POR REQUERIMIENTO NORMATIVA	PROVISION GENERICA VOLUNTARIA
OCTUBRE	184,253,762.84	155,171,486.06	0.00	8,542,502.81	2,308,041.21	18,231,732.76
NOVIEMBRE	181,486,101.92	154,404,710.25	0.00	8,542,502.81	2,308,041.21	16,230,847.65
DICIEMBRE	177,465,481.33	143,384,089.66	0.00	8,542,502.81	2,308,041.21	23,230,847.65

PRESIDENTE EJECUTIVO

CONTADOR GENERAL

