

RESUMEN DE LA CALIFICACION DE CARTERA DE CREDITOS Y CONTINGENTES
Y CONSTITUCION DE PROVISIONES

(INFORMACION EN DOLARES)

BANCO DEL PACIFICO S.A.
30 de Septiembre de 2019

CODIGO OFICINA: 1028

231 A.1

CREDITOS COMERCIAL PRIORITARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	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	58,783,189.85	16,759,442.94	42,023,746.91	4%	1%	422,004.20	302,068.26	119,935.94	119,935.94	0.00
A2	586,309,264.27	59,002,884.25	527,306,380.02	42%	1%	5,924,791.87	4,267,475.24	1,657,316.63	1,657,316.63	0.00
A3	321,906,376.09	6,642,520.36	315,263,855.73	23%	3%	13,377,569.26	8,544,660.51	4,832,908.75	4,832,908.75	0.00
B1	232,073,678.37	11,233,909.09	220,839,769.28	17%	4%	14,232,190.32	8,981,419.27	5,250,771.05	5,250,771.05	0.00
B2	158,647,302.54	911,341.45	157,735,961.09	11%	8%	20,999,486.09	12,376,238.71	8,623,247.38	8,623,247.38	0.00
C1	12,210,838.66	42,000.00	12,168,838.66	1%	16%	3,625,070.47	1,886,903.91	1,738,166.56	1,738,166.56	0.00
C2	5,439,223.96	-	5,439,223.96	0%	53%	2,866,464.07	2,866,464.07	0.00	0.00	0.00
D	467,330.71	19,369.65	447,961.06	0%	63%	280,398.44	280,398.44	0.00	0.00	0.00
E	6,971,190.16	-	6,971,190.16	1%	100%	7,004,963.41	7,004,963.41	0.00	0.00	0.00
T O T A L	1,382,808,394.61	94,611,467.74	1,288,196,926.87	100%		68,732,938.13	46,510,591.82	22,222,346.31	22,222,346.31	0.00

CREDITOS COMERCIAL ORDINARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	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	88,663.92	18,000.00	70,663.92	4%	1%	706.64	399.70	306.94	306.94	0.00
A2	21,342.55	-	21,342.55	1%	0%	426.85	85.37	341.48	341.48	0.00
A3	49,444.29	-	49,444.29	2%	2%	1,882.59	1,127.20	755.39	755.39	0.00
B1	2,259,529.93	-	2,259,529.93	93%	5%	201,685.48	111,883.56	89,801.92	89,801.92	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	2,418,980.69	18,000.00	2,400,980.69	100%		204,701.56	113,495.83	91,205.73	91,205.73	0.00

231 A.5

PRODUCTIVO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	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.
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A1		25,184,838.18	1,552,008.95	23,632,829.23	5%	1%	237,332.32	161,213.37	76,118.95	76,118.95	0.00
A2	RIESGO NORMAL	260,909,544.91	114,258.27	260,795,286.64	48%	1%	5,218,190.84	3,594,674.25	1,623,516.59	1,623,516.59	0.00
A3		153,508,402.98	85,005.10	153,423,397.88	28%	3%	6,467,119.30	4,585,354.80	1,881,764.50	1,881,764.50	0.00
B1	RIESGO POTENCIAL	60,692,379.06	-	60,692,379.06	11%	4%	3,856,529.29	2,506,372.05	1,350,157.24	1,350,157.24	0.00
B2		38,104,937.89	327,532.76	37,777,405.13	7%	7%	4,692,960.96	2,648,217.24	2,044,743.72	2,044,743.72	0.00
C1	DEFICIENTE	5,536,259.02	-	5,536,259.02	1%	19%	2,133,508.76	1,066,754.38	1,066,754.38	1,066,754.38	0.00
C2		-	-	-	0%	0%	-	-	0.00	0.00	0.00
D	DUDOSO RECAUDO	58,891.89	-	58,891.89	0%	60%	35,335.13	35,335.13	0.00	0.00	0.00
E	PERDIDA	704,914.09	-	704,914.09	0%	100%	704,914.09	704,914.09	0.00	0.00	0.00
	T O T A L	544,700,168.02	2,078,805.08	542,621,362.94	100%		23,345,890.69	15,302,835.31	8,043,055.38	8,043,055.38	0.00

231 A.2

CREDITOS CONSUMO ORDINARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1		1,027,825.33	205,539.61	822,285.72	61%	1%	8,222.86	8,222.86	0.00
A2	RIESGO NORMAL	35,902.70	-	35,902.70	2%	2%	718.06	718.06	0.00
A3		64,447.81	-	64,447.81	4%	4%	2,577.91	2,577.91	0.00
B1	RIESGO POTENCIAL	81,903.23	-	81,903.23	5%	8%	6,142.75	6,142.75	0.00
B2		31,001.15	-	31,001.15	2%	14%	4,495.17	4,495.17	0.00
C1	DEFICIENTE	101,867.79	-	101,867.79	6%	29%	30,050.99	30,050.99	0.00
C2		8,136.78	-	8,136.78	0%	50%	4,027.71	4,027.71	0.00
D	DUDOSO RECAUDO	58,179.66	-	58,179.66	3%	80%	46,252.83	46,252.83	0.00
E	PERDIDA	268,977.56	-	268,977.56	16%	100%	268,977.56	268,977.56	0.00
	T O T A L	1,678,242.01	205,539.61	1,472,702.40	100%		371,465.85	371,465.85	0.00

CREDITOS CONSUMO PRIORITARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1		1,534,840,420.42	7,189,963.45	1,527,650,456.97	91%	1%	15,282,450.27	15,282,450.27	0.00
A2	RIESGO NORMAL	28,577,600.55	118,971.04	28,458,629.51	2%	2%	569,185.58	569,185.58	0.00
A3		27,418,716.98	36,483.35	27,382,233.63	2%	4%	1,102,274.20	1,102,274.20	0.00
B1	RIESGO POTENCIAL	14,081,065.47	56,325.19	14,024,740.28	1%	8%	1,075,501.46	1,075,501.46	0.00
B2		19,927,436.67	40,939.08	19,886,497.59	1%	15%	2,997,985.69	2,997,985.69	0.00
C1	DEFICIENTE	15,861,765.41	12,859.48	15,848,905.93	1%	33%	5,248,174.90	5,248,174.90	0.00
C2		12,805,829.25	2,116.86	12,803,712.39	1%	54%	6,947,986.36	6,947,986.36	0.00
D	DUDOSO RECAUDO	17,018,755.52	322.42	17,018,433.10	1%	89%	15,104,338.48	15,104,338.48	0.00
E	PERDIDA	21,810,917.59	-	21,810,917.59	1%	100%	21,837,086.60	21,837,086.60	0.00
	T O T A L	1,692,342,507.86	7,457,980.87	1,684,884,526.99	100%		70,164,983.54	70,164,983.54	0.00

231 A.3

CREDITO INMOBILIARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1		439,742,156.11	-	439,742,156.11	85%	1%	4,397,422.04	4,397,422.04	0.00
A2	RIESGO NORMAL	39,823,343.66	-	39,823,343.66	8%	2%	796,466.80	796,466.80	0.00
A3		15,721,696.14	-	15,721,696.14	3.1%	3%	471,650.92	471,650.92	0.00
B1	RIESGO POTENCIAL	8,850,135.11	-	8,850,135.11	1.7%	6%	531,008.13	531,008.13	0.00
B2		2,918,773.22	-	2,918,773.22	0.6%	10%	291,877.35	291,877.35	0.00

C1	DEFICIENTE	1,241,347.36	-	1,241,347.36	0.2%	20%	248,269.47	248,269.47	0.00
C2		1,117,239.93	-	1,117,239.93	0.2%	40%	446,895.98	446,895.98	0.00
D	DUDOSO RECAUDO	2,636,505.61	-	2,636,505.61	0.5%	60%	1,581,903.35	1,581,903.35	0.00
E	PERDIDA	3,170,661.16	-	3,170,661.16	0.6%	100%	3,170,661.16	3,170,661.16	0.00
T O T A L		515,221,858.30	-	515,221,858.30	100%		11,936,155.20	11,936,155.20	0.00

CREDITO DE VIVIENDA DE INTERES PUBLICO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1	RIESGO NORMAL	56,238,577.30	-	56,238,577.30	89%	1.0%	562,386.01	562,386.01	0.00
A2		4,398,987.31	-	4,398,987.31	7.0%	2%	87,979.75	87,979.75	0.00
A3		802,080.29	-	802,080.29	1.3%	3%	24,062.42	24,062.42	0.00
B1	RIESGO POTENCIAL	342,712.74	-	342,712.74	0.5%	6%	20,562.75	20,562.75	0.00
B2		167,914.51	-	167,914.51	0.3%	10%	16,791.46	16,791.46	0.00
C1	DEFICIENTE	55,544.24	-	55,544.24	0.1%	20%	11,108.85	11,108.85	0.00
C2		163,941.23	-	163,941.23	0.3%	40%	65,576.51	65,576.51	0.00
D	DUDOSO RECAUDO	570,170.07	-	570,170.07	0.9%	60%	342,102.04	342,102.04	0.00
E	PERDIDA	315,864.97	-	315,864.97	0.5%	100%	315,864.97	315,864.97	0.00
T O T A L		63,055,792.66	-	63,055,792.66	100%		1,446,434.75	1,446,434.75	0.00

231 A.4

MICROEMPRESA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1	RIESGO NORMAL	11,993,658.64	3,594,021.37	8,399,637.27	82%	1%	83,996.37	83,996.37	0.00
A2		470,495.44	165,440.04	305,055.40	3%	2%	6,101.11	6,101.11	0.00
A3		226,550.36	82,616.90	143,933.46	2%	3%	4,318.00	4,318.00	0.00
B1	RIESGO POTENCIAL	402,102.42	111,925.48	290,176.94	3%	6%	17,410.62	17,410.62	0.00
B2		206,740.37	61,388.47	145,351.90	1%	10%	14,535.19	14,535.19	0.00
C1	DEFICIENTE	292,619.00	96,486.77	196,132.23	2%	20%	39,226.45	39,226.45	0.00
C2		79,549.96	1,478.95	78,071.02	1%	40%	31,228.41	31,228.41	0.00
D	DUDOSO RECAUDO	84,750.89	29,561.51	55,189.38	1%	60%	33,113.63	33,113.63	0.00
E	PERDIDA	787,434.85	295,416.70	492,018.15	5%	100%	492,018.15	492,018.15	0.00
T O T A L		14,543,901.93	4,438,336.20	10,105,565.74	100%		721,947.92	721,947.92	0.00

231 A.6

EDUCATIVO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
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A1	RIESGO NORMAL	322,061,841.78	191,261,224.24	130,800,617.54	81.5%	1%	1,308,006.18	1,308,006.18	0.00
A2		30,902,734.81	24,166,333.31	6,736,401.50	7.8%	2%	134,728.03	134,728.03	0.00
A3		12,122,081.61	9,476,436.35	2,645,645.26	3.1%	3%	79,369.36	79,369.36	0.00
B1	RIESGO POTENCIAL	16,320,015.09	14,599,254.53	1,720,760.56	4.1%	6%	103,245.63	103,245.63	0.00
B2		6,836,858.41	6,127,564.31	709,294.10	1.7%	10%	70,929.41	70,929.41	0.00
C1	DEFICIENTE	3,544,244.17	3,062,257.59	481,986.58	0.9%	20%	96,397.32	96,397.32	0.00
C2		1,403,457.07	866,681.61	536,775.47	0.4%	40%	214,710.19	214,710.19	0.00
D	DUDOSO RECAUDO	1,124,445.96	93,202.40	1,031,243.56	0.3%	60%	618,746.14	618,746.14	0.00
E	PERDIDA	699,516.46	67,028.75	632,487.71	0.2%	100%	632,487.71	632,487.71	0.00
T O T A L		395,015,195.36	249,719,983.08	145,295,212.28	100%		3,258,619.96	3,258,619.96	0.00

231 A.7

CREDITOS PARA INVERSION PUBLICA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
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A1		-	-	-	0%	0%	-	-
A2	RIESGO NORMAL	-	-	-	0%	0%	-	-
A3		-	-	-	0%	0%	-	-
B1	RIESGO POTENCIAL	-	-	-	0%	0%	-	-
B2		-	-	-	0%	0%	-	-
C1	DEFICIENTE	-	-	-	0%	0%	-	-
C2		-	-	-	0%	0%	-	-
D	DUDOSO RECAUDO	-	-	-	0%	0%	-	-
E	PERDIDA	-	-	-	0%	0%	-	-
	TOTAL	-	-	-	-	-	-	-

TOTAL	4,611,785,041.44	358,530,112.57	4,253,254,928.87		-	180,183,137.59	149,826,530.17	0.00
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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: 30 DE SEPTIEMBRE DEL 2019

231 B.1

CODIGO	INVERSIONES	VALOR NOMINAL	VALOR DE MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES PARA INVERSIONES
1301	DE RESULTADOS DE ENTIDADES DEL SECTOR PRIVADO	0.00	0.00	0.00	0.00
1302	DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO	0.00	0.00	0.00	0.00
1303	DISP. PARA VENTA ENTIDADES DEL SECTOR PRIVADO	154,736,981.01	154,473,888.38	0.00	2,635,000.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	352,349,435.00	361,609,184.31	0.00	0.00
	TOTAL	507,086,416.01	516,083,072.69	0.00	2,635,000.00

	VALOR DE	PROVISIONES	PROVISIONES
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	INVERSIONES	VALOR EN LIBROS	VALOR DE MERCADO	PROVISIONES ESPECIFICAS	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	245,201,572.77	245,201,572.77	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	130,646,370.45	130,646,370.45	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	500,157.10	500,157.10	0.00	0.00
TOTAL		376,348,100.32	376,348,100.32	0.00	0.00

231 B.2

OTROS ACTIVOS	TOTAL (1)	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	68,362,248.40	1.00	350,635.08		
A2	552,648.29	2.00	11,052.98		
A3	314,392.21	3 - 5	12,045.52		
B1	787,865.93	6 - 9	54,576.91		
B2	239,362.52	10 - 19	34,479.48		
C1	4,288,533.42	20 - 39	1,342,205.31		
C2	828,285.07	40 - 59	389,013.86		
D	2,046,665.14	60 - 99	1,586,620.27		
E	24,685,050.48	100	24,685,050.48		
	TOTAL		28,465,679.89	28,502,132.34	36,452.45

% 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)	TOTAL PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
RIESGOS	3,428,097.18	3,188,896.72	0.00	3,188,896.72	3,188,896.72	0.00
TOTAL	3,428,097.18	3,188,896.72	0.00	3,188,896.72	3,188,896.72	0.00

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

(b) **PROVISIONES REQUERIDAS POR AVALUO:** Inciso segundo, numeral3,artículo5,sección II, capítulo II, título 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.
30 de Septiembre de 2019

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
JULIO	3.57%	4,053,621,762.34	144,714,296.92	175,282,997.48	-30,568,700.56	0%	0.00	0.00	0.00
AGOSTO	3.57%	4,102,965,075.69	146,475,853.20	175,772,596.30	-29,296,743.10	0%	0.00	0.00	0.00
SEPTIEMBRE	3.57%	4,175,517,082.69	149,065,959.85	169,787,483.26	-20,721,523.41	0%	0.00	0.00	0.00

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PROVISION GENERICA

TRIMESTRE	SALDO 1499	TOTAL PROVISION CONSTITUIDA ESPECIFICA	TOTAL PROV. CONSTITUIDA GENERICA TECNOLOGICA CREDITICIA	TOTAL PROV. CONSTITUIDA GENERICA ANTICICLICA	PROVISION NO REVERSADA POR REQUERIMIENTO NORMATIVA	PROVISION GENERICA VOLUNTARIA
JULIO	175,282,997.48	141,201,605.81	0.00	8,542,502.81	2,308,041.21	23,230,847.65
AGOSTO	175,772,596.30	148,691,204.63	0.00	8,542,502.81	2,308,041.21	16,230,847.65
SEPTIEMBRE	169,787,483.26	142,706,091.59	0.00	8,542,502.81	2,308,041.21	16,230,847.65

PRESIDENTE EJECUTIVO

CONTADOR GENERAL