

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

(INFORMACION EN DOLARES)

BANCO DEL PACIFICO S.A.
31 de Marzo de 2020

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	153,294,130.01	69,384,958.88	83,909,171.13	11%	1%	728,264.77	469,662.99	258,601.78	258,601.78	0.00	
A2	RIESGO NORMAL	430,132,665.32	2,525,304.55	427,607,360.77	31%	1%	3,553,973.69	2,190,720.76	1,363,252.93	1,363,252.93	0.00
A3		298,783,113.72	13,338,096.11	285,445,017.61	22%	3%	11,815,966.15	8,098,790.44	3,717,175.71	3,717,175.71	0.00
B1	RIESGO POTENCIAL	278,491,049.96	10,804,805.24	267,686,244.72	20%	4%	18,552,570.15	11,742,429.28	6,810,140.87	6,810,140.87	0.00
B2		187,370,359.49	1,605,645.04	185,764,714.45	14%	8%	25,808,196.66	14,986,987.03	10,821,209.63	10,821,209.63	0.00
C1	DEFICIENTE	11,585,886.27	42,000.00	11,543,886.27	1%	15%	3,138,443.72	1,724,044.97	1,414,398.75	1,414,398.75	0.00
C2		2,501,465.90	-	2,501,465.90	0.2%	49%	1,231,099.84	1,231,099.84	0.00	0.00	0.00
D	DUDOSO RECAUDO	1,391,712.61	-	1,391,712.61	0.1%	60%	835,177.79	835,177.79	0.00	0.00	0.00
E	PERDIDA	11,841,341.90	-	11,841,341.90	1%	100%	11,841,013.25	11,841,013.25	0.00	0.00	0.00
T O T A L	1,375,391,725.18	97,700,809.82	1,277,690,915.36	100%		77,504,706.02	53,119,926.35	24,384,779.67	24,384,779.67	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	130,136.95	15,360.84	114,776.11	1%	1%	1,147.76	583.60	564.16	564.16	0.00	
A2	RIESGO NORMAL	-	-	-	0%	0%	-	0.00	0.00	0.00	
A3		1,198,963.28	-	1,198,963.28	11%	3%	36,319.51	35,881.24	438.27	438.27	0.00
B1	RIESGO POTENCIAL	9,550,531.72	647,000.00	8,903,531.72	88%	5%	573,706.38	423,141.21	150,565.17	150,565.17	0.00
B2		-	-	-	0%	0%	-	-	0.00	0.00	0.00
C1	DEFICIENTE	-	-	-	0%	0%	-	-	0.00	0.00	0.00
C2		-	-	-	0%	0%	-	-	0.00	0.00	0.00
D	DUDOSO RECAUDO	-	-	-	0%	0%	-	-	0.00	0.00	0.00
E	PERDIDA	-	-	-	0%	0%	-	-	0.00	0.00	0.00
T O T A L	10,879,631.95	662,360.84	10,217,271.11	100%		611,173.65	459,606.05	151,567.60	151,567.60	0.00	

231 A.5

PRODUCTIVO	TOTAL	CREDITOS CUBIERTOS CON	SALDO SUJETO A	% DE	% DE PROVISION	PROVISIONES	PROVISIONES	PROVISIONES	PROVISIONES MITIGADAS POR	PROVISIONES
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		GARANTIAS AUTOLIQUIDABLES	CALIFICACION	PARTICIPACION	% DE PROVISION	REQUERIDAS	CONSTITUIDAS	EXCES. O DEF.	GTIAS HIPOTECARIAS	EXCES. O DEF.	
A1		72,740,271.76	2,343,107.75	70,397,164.01	14%	1%	705,078.34	389,713.91	315,364.43	315,364.43	0.00
A2	RIESGO NORMAL	193,467,076.98	-	193,467,076.98	36%	1%	3,869,341.56	2,735,901.83	1,133,439.73	1,133,439.73	0.00
A3		169,435,721.95	1,642,570.66	167,793,151.29	32%	2%	6,766,880.58	3,764,260.36	3,002,620.22	3,002,620.22	0.00
B1	RIESGO POTENCIAL	61,888,030.31	203,505.58	61,684,524.73	12%	4%	4,018,433.66	2,625,598.07	1,392,835.59	1,392,835.59	0.00
B2		27,668,591.68	327,532.76	27,341,058.92	5%	8%	3,766,763.77	2,080,547.98	1,686,215.79	1,686,215.79	0.00
C1	DEFICIENTE	6,053,488.07	-	6,053,488.07	1%	18%	2,236,954.57	1,118,477.28	1,118,477.29	1,118,477.29	0.00
C2		26,279.09	-	26,279.09	0%	0%	10,511.64	10,511.64	0.00	0.00	0.00
D	DUDOSO RECAUDO	166,958.68	-	166,958.68	0.03%	66%	110,944.61	110,944.61	0.00	0.00	0.00
E	PERDIDA	541,520.34	-	541,520.34	0.1%	100%	541,520.34	541,520.34	0.00	0.00	0.00
T O T A L		531,987,938.86	4,516,716.75	527,471,222.11	100%		22,026,429.07	13,377,476.02	8,648,953.05	8,648,953.05	0.00

231 A.2

		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1		793,301.94	182,326.59	610,975.35	61%	1%	6,109.72	6,109.72	0.00
A2	RIESGO NORMAL	33,714.18	14,672.97	19,041.21	3%	2%	380.82	380.82	0.00
A3		23,954.23	-	23,954.23	2%	3%	718.63	718.63	0.00
B1	RIESGO POTENCIAL	39,033.75	-	39,033.75	3%	6%	2,342.03	2,342.03	0.00
B2		14,188.37	-	14,188.37	1%	10%	1,418.84	1,418.84	0.00
C1	DEFICIENTE	33,197.12	-	33,197.12	3%	20%	6,639.42	6,639.42	0.00
C2		21,302.91	-	21,302.91	2%	40%	8,521.16	8,521.16	0.00
D	DUDOSO RECAUDO	6,493.28	-	6,493.28	0.5%	60%	3,895.96	3,895.96	0.00
E	PERDIDA	334,006.75	-	334,006.75	26%	100%	334,006.75	334,006.75	0.00
T O T A L		1,299,192.53	196,999.56	1,102,192.97	100%		364,033.33	364,033.33	0.00

		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1		1,617,645,776.05	8,646,967.64	1,608,998,808.41	91%	1%	16,094,870.67	16,094,870.67	0.00
A2	RIESGO NORMAL	28,359,642.23	30,247.27	28,329,394.96	2%	2%	566,598.73	566,598.73	0.00
A3		34,331,731.83	76,706.78	34,255,025.05	2%	3%	1,043,261.15	1,043,261.15	0.00
B1	RIESGO POTENCIAL	14,956,687.32	26,750.44	14,929,936.88	1%	6%	941,831.47	941,831.47	0.00
B2		22,106,906.29	4,442.98	22,102,463.31	1%	11%	2,439,358.65	2,439,358.65	0.00
C1	DEFICIENTE	15,683,145.92	38,801.47	15,644,344.45	1%	28%	4,306,359.01	4,306,359.01	0.00
C2		15,726,305.79	7,460.01	15,718,845.78	1%	47%	7,373,760.57	7,373,760.57	0.00
D	DUDOSO RECAUDO	18,853,964.85	-	18,853,964.85	1%	77%	14,542,406.44	14,542,406.44	0.00
E	PERDIDA	12,978,376.61	-	12,978,376.61	1%	100%	12,994,362.91	12,994,362.91	0.00
T O T A L		1,780,642,536.89	8,831,376.59	1,771,811,160.30	100%		60,302,809.59	60,302,809.59	0.00

231 A.3

		TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS
A1		449,081,979.01	70,420.13	449,011,558.88	83%	1%	4,490,820.52	4,490,820.52	0.00
A2	RIESGO NORMAL	49,798,325.02	-	49,798,325.02	9%	2%	995,966.60	995,966.60	0.00

A3		16,466,251.67	-	16,466,251.67	3%	3%	493,987.54	493,987.54	0.00
B1	RIESGO POTENCIAL	9,358,220.59	-	9,358,220.59	2%	6%	561,493.23	561,493.23	0.00
B2		2,943,429.75	-	2,943,429.75	1%	10%	294,342.98	294,342.98	0.00
C1	DEFICIENTE	1,550,423.75	-	1,550,423.75	0.3%	20%	310,084.76	310,084.76	0.00
C2		1,874,703.23	-	1,874,703.23	0.3%	40%	749,881.27	749,881.27	0.00
D	DUDOSO RECAUDO	3,460,624.00	-	3,460,624.00	1%	60%	2,076,374.40	2,076,374.40	0.00
E	PERDIDA	3,335,133.35	-	3,335,133.35	1%	100%	3,335,133.35	3,335,133.35	0.00
T O T A L		537,869,090.37	70,420.13	537,798,670.24	100%		13,308,084.65	13,308,084.65	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		84,116,527.61	-	84,116,527.61	91%	0.6%	514,877.12	514,877.12	0.00
A2	RIESGO NORMAL	4,181,945.22	-	4,181,945.22	5%	2%	83,638.87	83,638.87	0.00
A3		1,279,873.73	-	1,279,873.73	1%	3%	38,396.19	38,396.19	0.00
B1	RIESGO POTENCIAL	660,770.29	-	660,770.29	1%	6%	39,646.23	39,646.23	0.00
B2		134,851.67	-	134,851.67	0.1%	10%	13,485.16	13,485.16	0.00
C1	DEFICIENTE	41,699.22	-	41,699.22	0.0%	20%	8,339.84	8,339.84	0.00
C2		133,208.46	-	133,208.46	0.1%	40%	53,283.39	53,283.39	0.00
D	DUDOSO RECAUDO	782,206.69	-	782,206.69	1%	60%	469,324.01	469,324.01	0.00
E	PERDIDA	712,725.92	-	712,725.92	1%	100%	712,725.92	712,725.92	0.00
T O T A L		92,043,808.81	-	92,043,808.81	100%		1,933,716.73	1,933,716.73	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		15,382,676.63	4,581,984.55	10,800,692.08	70%	1%	108,002.92	108,002.92	0.00
A2	RIESGO NORMAL	1,524,864.56	214,113.78	1,310,750.78	7%	2%	26,212.21	26,212.21	0.00
A3		766,837.24	195,499.79	571,337.45	4%	3%	17,131.67	17,131.67	0.00
B1	RIESGO POTENCIAL	974,882.03	155,673.20	819,208.83	4%	6%	49,152.53	49,152.53	0.00
B2		659,291.35	88,634.41	570,656.94	3%	10%	57,065.69	57,065.69	0.00
C1	DEFICIENTE	974,265.53	234,959.10	739,306.43	4%	20%	147,861.29	147,861.29	0.00
C2		371,194.51	42,359.61	328,834.90	2%	40%	131,533.96	131,533.96	0.00
D	DUDOSO RECAUDO	384,064.53	31,612.08	352,452.45	2%	60%	211,471.47	211,471.47	0.00
E	PERDIDA	797,372.28	213,722.49	583,649.79	4%	100%	583,556.30	583,556.30	0.00
T O T A L		21,835,448.66	5,758,559.02	16,076,889.65	100%		1,331,988.04	1,331,988.04	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		306,117,900.46	168,795,724.91	137,322,175.55	80%	1%	1,373,221.76	1,373,221.76	0.00
A2	RIESGO NORMAL	30,435,217.89	23,687,625.87	6,747,592.02	8%	2%	134,951.84	134,951.84	0.00
A3		13,863,775.55	10,825,695.03	3,038,080.52	4%	3%	91,142.42	91,142.42	0.00
B1	RIESGO POTENCIAL	15,934,182.95	13,281,237.90	2,652,945.05	4%	6%	159,176.70	159,176.70	0.00
B2		7,213,855.77	6,166,005.68	1,047,850.09	2%	10%	104,785.01	104,785.01	0.00
C1	DEFICIENTE	4,120,874.33	3,355,507.21	765,367.12	1%	20%	153,073.42	153,073.42	0.00
C2		3,682,991.53	2,675,897.11	1,007,094.42	1%	40%	402,837.77	402,837.77	0.00

D	DUDOSO RECAUDO	1,697,775.43	24,712.41	1,673,063.02	0.4%	60%	1,003,837.81	1,003,837.81	0.00
E	PERDIDA	1,050,055.01	71,481.26	978,573.75	0.3%	100%	978,573.75	978,573.75	0.00
T O T A L		384,116,628.92	228,883,887.38	155,232,741.54	100%		4,401,600.48	4,401,600.48	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.
A1		-	-	-	0%	0%	-	-	-
A2	RIESGO NORMAL	-	-	-	0%	0%	-	-	-
A3		-	-	-	0%	0%	-	-	-
B1		-	-	-	0%	0%	-	-	-
B2	RIESGO POTENCIAL	-	-	-	0%	0%	-	-	-
C1		-	-	-	0%	0%	-	-	-
C2	DEFICIENTE	-	-	-	0%	0%	-	-	-
D	DUDOSO RECAUDO	-	-	-	0%	0%	-	-	-
E	PERDIDA	-	-	-	0%	0%	-	-	-
T O T A L		-	-	-	-	-	-	-	-
T O T A L		4,736,066,002.17	346,621,130.09	4,389,444,872.09		-	181,784,541.56	148,599,241.24	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: 31 DE MARZO DEL 2020

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	167,572,894.93	167,429,520.34	0.00	2,635,000.00
1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	317,699,435.00	317,166,647.29	0.00	0.00

TOTAL	485,272,329.93	484,596,167.63	0.00	2,635,000.00
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	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	258,868,031.63	258,868,031.63	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	166,343,673.08	166,343,673.08	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	500,107.95	500,107.95	0.00	0.00

TOTAL	425,711,812.66	425,711,812.66	0.00	0.00
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231 B.2

OTROS ACTIVOS	TOTAL (1)	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	56,755,976.22	1.00	256,698.26		
A2	405,076.67	2.00	8,100.94		
A3	619,583.28	3 - 5	25,506.60		
B1	1,324,279.71	6 - 9	87,365.43		
B2	829,712.27	10 - 19	143,114.66		
C1	618,620.48	20 - 39	175,123.41		
C2	946,208.37	40 - 59	430,272.66		
D	1,819,064.99	60 - 99	1,371,761.73		
E	24,572,008.19	100	24,572,008.19		
	EVALUADO				
	NO EVALUADO				
	T O T A L		27,069,951.88	27,092,343.74	22,391.86

% 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	11,919,552.86	3,156,853.57	0.00	3,156,853.57	3,156,853.57	0.00
T O T A L	11,919,552.86	3,156,853.57	0.00	3,156,853.57	3,156,853.57	0.00

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

(b) **PROVISIONES REQUERIDAS POR AVALUO:** Inciso segundo, numeral3,articulo5,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.
31 de Marzo de 2020

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
ENERO	3.57%	4,261,698,873.00	152,142,649.77	175,450,324.43	-23,307,674.66	0%	0.00	0.00	0.00
FEBRERO	3.57%	4,275,744,262.41	152,644,070.17	175,294,193.76	-22,650,123.59	0%	0.00	0.00	0.00
MARZO	3.57%	4,253,794,499.24	151,860,463.62	175,310,441.94	-23,449,978.32	0%	0.00	0.00	0.00

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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
ENERO	175,450,324.43	148,368,932.76	0.00	8,542,502.81	2,308,041.21	16,230,847.65
FEBRERO	175,294,193.76	148,212,802.09	0.00	8,542,502.81	2,308,041.21	16,230,847.65
MARZO	175,310,441.94	140,756,622.01	0.00	8,542,502.81	2,308,041.21	23,703,275.91

PRESIDENTE EJECUTIVO

CONTADOR GENERAL