

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

BANCO DEL PACIFICO S.A.
30 de Junio 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	RIESGO NORMAL	154,202,198.08	63,926,646.50	90,275,551.58	11%	0%	803,831.92	390,701.53	413,130.39	413,130.39	0.00
A2		460,888,571.95	2,364,374.26	458,524,197.69	32%	1%	4,156,386.24	2,713,187.62	1,443,198.62	1,443,198.62	0.00
A3		302,352,664.26	14,350,129.45	288,002,534.81	21%	3%	11,950,043.14	8,199,787.95	3,750,255.19	3,750,255.19	0.00
B1	RIESGO POTENCIAL	285,367,668.39	11,365,548.62	274,002,119.77	20%	4%	18,808,330.33	11,993,016.63	6,815,313.70	6,815,313.70	0.00
B2		189,416,609.52	1,677,318.55	187,739,290.97	13%	8%	25,773,192.43	14,908,851.84	10,864,340.59	10,864,340.59	0.00
C1	DEFICIENTE	17,079,629.33	42,000.00	17,037,629.33	1%	14%	4,223,456.51	2,309,587.99	1,913,868.52	1,913,868.52	0.00
C2		2,808,988.48	-	2,808,988.48	0.2%	49%	1,370,824.66	1,370,824.66	0.00	0.00	0.00
D	DUDOSO RECAUDO	1,048,518.16	-	1,048,518.16	0.1%	62%	645,950.92	645,950.92	0.00	0.00	0.00
E	PERDIDA	12,975,604.04	-	12,975,604.04	1%	99%	12,865,494.49	12,865,494.49	0.00	0.00	0.00
	TOTAL	1,426,140,452.21	93,726,017.38	1,332,414,434.83	100%		80,597,510.63	55,397,403.62	25,200,107.01	25,200,107.01	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	124,155.97	13,991.01	110,164.96	2%	0%	929.38	517.46	411.92	411.92	0.00
A2	RIESGO NORMAL	-	-	-	0%	0%	-	-	0.00	0.00
A3		847,797.60	-	847,797.60	14%	3%	25,782.95	25,346.68	436.27	436.27
B1	RIESGO POTENCIAL	5,185,526.04	664,920.90	4,520,605.14	84%	4%	311,735.11	189,333.15	122,401.96	122,401.96
B2		-	-	-	0%	0%	-	-	0.00	0.00
C1	DEFICIENTE	-	-	-	0%	0%	-	-	0.00	0.00
C2		-	-	-	0%	0%	-	-	0.00	0.00
D	DUDOSO RECAUDO	-	-	-	0%	0%	-	-	0.00	0.00
E	PERDIDA	-	-	-	0%	0%	-	-	0.00	0.00
	T O T A L	6,157,479.61	678,911.91	5,478,567.70	100%		338,447.44	215,197.29	123,250.15	123,250.15

231 A.5										
PRODUCTIVO	TOTAL	CREDITOS CUBIERTOS CON	SALDO SUJETO A	% DE	% DE PROVISION	PROVISIONES	PROVISIONES	PROVISIONES	PROVISIONES MITIGADAS POR	PROVISIONES

		PROSPECTIVO	TOTAL	GARANTIAS AUTOLIQUIDABLES	CALIFICACION	PARTICIPACION	% DE PROVISION	REQUERIDAS	CONSTITUIDAS	EXCES. O DEF.	GTIAS HIPOTECARIAS	EXCES. O DEF.
A1	RIESGO NORMAL		81,229,251.10	1,968,322.67	79,260,928.43	16%	1%	793,995.67	422,488.90	371,506.77	371,506.77	0.00
A2			173,964,934.71	64,000.00	173,900,934.71	34%	1%	3,478,018.68	2,465,860.57	1,012,158.11	1,012,158.11	0.00
A3			166,810,572.62	1,715,623.27	165,094,949.35	32%	2%	6,705,263.55	3,715,353.91	2,989,909.64	2,989,909.64	0.00
B1	RIESGO POTENCIAL		62,304,689.46	210,800.12	62,093,889.34	12%	4%	4,009,374.29	2,614,438.18	1,394,936.11	1,394,936.11	0.00
B2			24,241,593.10	341,567.37	23,900,025.73	5%	8%	3,393,545.68	1,860,660.89	1,532,884.79	1,532,884.79	0.00
C1	DEFICIENTE		5,808,226.66	-	5,808,226.66	1%	19%	2,187,902.29	1,091,580.41	1,096,321.88	1,096,321.88	0.00
C2			-	-	-	0%	0%	-	-	0.00	0.00	0.00
D	DUDOSO RECAUDO		208,530.01	-	208,530.01	0.04%	65%	135,887.41	135,887.41	0.00	0.00	0.00
E	PERDIDA		629,779.70	-	629,779.70	0.1%	100%	629,779.70	629,779.70	0.00	0.00	0.00
	TOTAL		515,197,577.36	4,300,313.43	510,897,263.93	100%		21,333,767.27	12,936,049.97	8,397,717.30	8,397,717.30	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
A1	RIESGO NORMAL		666,534.80	152,080.54	514,454.26	56%	1%	5,144.55	5,144.55	0.00
A2			18,082.53	-	18,082.53	2%	2%	361.65	361.65	0.00
A3			1,232.99	-	1,232.99	0%	3%	36.99	36.99	0.00
B1	RIESGO POTENCIAL		18,861.85	-	18,861.85	2%	6%	1,131.71	1,131.71	0.00
B2			-	-	-	0%	0%	-	-	0.00
C1	DEFICIENTE		5,629.37	-	5,629.37	0%	20%	1,125.87	1,125.87	0.00
C2			39,764.48	-	39,764.48	3%	40%	15,905.80	15,905.80	0.00
D	DUDOSO RECAUDO		56,472.70	-	56,472.70	4.7%	60%	33,883.61	33,883.61	0.00
E	PERDIDA		384,583.07	-	384,583.07	32%	100%	384,583.07	384,583.07	0.00
	TOTAL		1,191,161.79	152,080.54	1,039,081.25	100%		442,173.25	442,173.25	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
A1	RIESGO NORMAL		1,660,608,820.94	6,736,156.01	1,653,872,664.93	96%	1%	16,542,946.01	16,542,946.01	0.00
A2			4,276,548.52	15,686.40	4,260,862.12	0%	2%	85,067.12	85,067.12	0.00
A3			2,631,343.36	10,246.44	2,621,096.92	0%	3%	90,744.64	90,744.64	0.00
B1	RIESGO POTENCIAL		3,215,027.59	57,493.14	3,157,534.45	0%	7%	231,998.73	231,998.73	0.00
B2			2,924,997.55	4,188.81	2,920,808.74	0%	17%	494,728.10	494,728.10	0.00
C1	DEFICIENTE		4,597,619.71	18,191.70	4,579,428.01	0%	35%	1,614,976.25	1,614,976.25	0.00
C2			4,873,274.81	56,984.40	4,816,290.41	0%	55%	2,663,990.24	2,663,990.24	0.00
D	DUDOSO RECAUDO		6,175,428.64	14,513.49	6,160,915.15	0%	90%	5,563,295.41	5,563,295.41	0.00
E	PERDIDA		43,375,101.85	21,945.67	43,353,156.18	3%	99%	43,003,457.54	43,003,457.54	0.00
	TOTAL		1,732,678,162.97	6,935,406.06	1,725,742,756.91	100%		70,291,204.05	70,291,204.05	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
A1	RIESGO NORMAL		445,026,495.42	70,420.13	444,956,075.29	84%	1%	4,450,265.61	4,450,265.61	0.00
A2			44,413,349.46	-	44,413,349.46	8%	2%	888,266.87	888,266.87	0.00

A3		13,912,980.12	-	13,912,980.12	3%	3%	417,389.39	417,389.39	0.00
B1	RIESGO POTENCIAL	7,672,753.47	-	7,672,753.47	1%	6%	460,365.21	460,365.21	0.00
B2		6,226,696.74	-	6,226,696.74	1%	10%	622,669.80	622,669.80	0.00
C1	DEFICIENTE	2,488,923.45	-	2,488,923.45	0.5%	20%	497,784.68	497,784.68	0.00
C2		3,232,353.82	-	3,232,353.82	0.6%	40%	1,292,941.52	1,292,941.52	0.00
D	DUDOSO RECAUDO	4,779,223.47	-	4,779,223.47	1%	60%	2,867,534.12	2,867,534.12	0.00
E	PERDIDA	4,108,482.80	-	4,108,482.80	1%	100%	4,108,482.80	4,108,482.80	0.00
	T O T A L	531,861,258.75	70,420.13	531,790,838.62	100%		15,605,700.00	15,605,700.00	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		88,560,844.59	-	88,560,844.59	92%	1%	559,320.32	559,320.32	0.00
A2	RIESGO NORMAL	3,691,524.03	-	3,691,524.03	4%	2%	73,830.47	73,830.47	0.00
A3		823,497.93	-	823,497.93	1%	3%	24,704.93	24,704.93	0.00
B1	RIESGO POTENCIAL	777,056.63	-	777,056.63	1%	6%	46,623.41	46,623.41	0.00
B2		449,862.26	-	449,862.26	0.5%	10%	44,986.23	44,986.23	0.00
C1	DEFICIENTE	380,964.26	-	380,964.26	0%	20%	76,192.84	76,192.84	0.00
C2		65,135.02	-	65,135.02	0.1%	40%	26,054.01	26,054.01	0.00
D	DUDOSO RECAUDO	726,715.07	-	726,715.07	1%	60%	436,029.04	436,029.04	0.00
E	PERDIDA	823,123.41	-	823,123.41	1%	100%	823,123.41	823,123.41	0.00
	T O T A L	96,298,723.20	-	96,298,723.20	100%		2,110,864.66	2,110,864.66	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		16,027,996.11	6,037,062.20	9,990,933.91	70%	1%	99,909.34	99,909.34	0.00
A2	RIESGO NORMAL	687,158.14	204,442.14	482,716.00	3%	2%	9,654.32	9,654.32	0.00
A3		468,994.19	181,483.08	287,511.11	2%	3%	8,625.33	8,625.33	0.00
B1	RIESGO POTENCIAL	547,555.98	124,802.82	422,753.16	2%	6%	25,365.19	25,365.19	0.00
B2		170,277.86	78,404.56	91,873.30	1%	10%	9,187.33	9,187.33	0.00
C1	DEFICIENTE	224,799.02	78,946.42	145,852.60	1%	20%	29,170.52	29,170.52	0.00
C2		277,959.42	65,602.11	212,357.31	1%	40%	84,942.92	84,942.92	0.00
D	DUDOSO RECAUDO	594,333.93	186,154.75	408,179.18	3%	60%	244,907.51	244,907.51	0.00
E	PERDIDA	3,848,931.09	342,126.65	3,506,804.44	17%	100%	3,506,804.44	3,506,804.44	0.00
	T O T A L	22,848,005.74	7,299,024.73	15,548,981.01	100%		4,018,566.90	4,018,566.90	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		265,347,785.14	133,612,571.94	131,735,213.20	71%	1%	1,317,352.13	1,317,352.13	0.00
A2	RIESGO NORMAL	10,555,739.31	7,219,616.89	3,336,122.42	3%	2%	66,722.45	66,722.45	0.00
A3		3,835,474.41	2,308,748.89	1,526,725.52	1%	3%	45,801.77	45,801.77	0.00
B1	RIESGO POTENCIAL	2,839,705.74	1,826,146.57	1,013,559.17	1%	6%	60,813.55	60,813.55	0.00
B2		39,188,461.35	36,165,616.48	3,022,844.87	10%	10%	302,284.49	302,284.49	0.00
C1	DEFICIENTE	30,889,190.25	28,643,289.04	2,245,901.21	8%	20%	449,180.24	449,180.24	0.00
C2		15,994,079.06	13,594,611.51	2,399,467.55	4%	40%	959,787.02	959,787.02	0.00

D	DUDOSO RECAUDO	3,577,425.28	1,235,184.56	2,342,240.72	1.0%	60%	1,405,344.43	1,405,344.43	0.00
E	PERDIDA	1,817,774.75	71,527.44	1,746,247.31	0.5%	100%	1,746,247.31	1,746,247.31	0.00
	T O T A L	374,045,635.29	224,677,313.33	149,368,321.96	100%		6,353,533.39	6,353,533.39	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	RIESGO POTENCIAL	-	-	-	0%	0%	-	-	-
B2		-	-	-	0%	0%	-	-	-
C1	DEFICIENTE	-	-	-	0%	0%	-	-	-
C2		-	-	-	0%	0%	-	-	-
D	DUDOSO RECAUDO	-	-	-	0%	0%	-	-	-
E	PERDIDA	-	-	-	0%	0%	-	-	-
	T O T A L	-	-	-	-	-	-	-	-
	T O T A L	4,706,418,456.92	337,839,487.51	4,368,578,969.41		-	201,091,767.60	167,370,693.14	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: 30 DE JUNIO DEL 2020

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	165,257,470.05	167,375,148.77	0.00	2,635,000.00

1304	DISP. VENTA ESTADO O ENTIDADES SECTOR PUBLICO	335,799,435.00	335,397,103.72	0.00	0.00
TOTAL		501,056,905.05	502,772,252.49	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	172,840,550.50	172,840,550.50	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	120,834,804.13	120,834,804.13	0.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	500,101.71	500,101.71	0.00	0.00
TOTAL		294,175,456.34	294,175,456.34	0.00	0.00

231 B.2

	OTROS ACTIVOS	TOTAL (1)	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	RIESGO NORMAL	71,254,650.27	1.00	406,814.74		
A2		7,959,773.22	2.00	159,195.43		
A3		338,482.41	3 - 5	13,448.56		
B1	RIESGO POTENCIAL	643,985.58	6 - 9	44,225.48		
B2		348,796.06	10 - 19	46,389.27		
C1	DEFICIENTE	1,553,027.61	20 - 39	402,336.28		
C2		1,105,300.61	40 - 59	488,798.76		
D	DUDOSO RECAUDO	2,090,083.04	60 - 99	1,668,808.48		
E	PERDIDA	26,198,713.53	100	26,198,713.53		
	EVALUADO					
	NO EVALUADO					
TOTAL		111,492,812.33		29,428,730.53	27,835,004.44	-1,593,726.09

% 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	11,919,552.86	3,172,748.79	0.00	3,172,748.79	3,172,748.79	0.00
TOTAL	11,919,552.86	3,172,748.79	0.00	3,172,748.79	3,172,748.79	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

REPUBLICA DEL ECUADOR
SUPERINTENDENCIA DE BANCOS

FORM. 231- C

PROVISIONES GENÉRICAS
(INFORMACION EN DOLARES)

BANCO DEL PACIFICO S.A.
30 de Junio 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
ABRIL	3.57%	4,251,608,742.96	151,782,432.12	175,540,722.83	-23,758,290.71	0%	0.00	0.00	0.00
MAYO	3.57%	4,203,542,591.37	150,066,470.51	183,759,671.65	-33,693,201.14	0%	0.00	0.00	0.00
JUNIO	3.57%	4,215,937,992.58	150,508,986.34	192,992,628.46	-42,483,642.12	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
ABRIL	175,540,722.83	131,036,287.97	0.00	8,542,502.81	2,308,041.21	33,653,890.84
MAYO	183,759,671.65	130,595,116.84	0.00	8,542,502.81	2,308,041.21	42,314,010.79
JUNIO	192,992,628.46	158,952,173.12	0.00	8,542,502.81	2,308,041.21	23,189,911.32

PRESIDENTE EJECUTIVO

CONTADOR GENERAL