

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

ENTIDAD: BANCO DEL AUSTRO S.A.

CODIGO OFICINA: 1004

FECHA: 31 DE DICIEMBRE DE 2019

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CREDITOS COMERCIALES PRIORITARIO-ORDINARIO- PRODUCTIVO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICAICON	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS	PROVISIONES MITIGADAS POR GTIAS HIPOTEACARIAS	PROVISIONES EXCES. O (DEF.)
A1	88,226,325.88	16,032,850.81	72,193,475.07	16%	1%	935,684.14	670,766.60	264,917.54	264,917.54	-
A2	125,480,842.39	500,000.00	124,980,842.39	24%	1%	2,655,702.72	1,696,680.87	959,021.85	959,021.85	-
A3	199,886,203.69	4,596,951.24	195,289,252.45	36%	2%	6,684,841.38	4,603,186.69	2,081,654.69	2,081,654.69	-
B1	80,598,550.22	-	80,598,550.22	14%	4%	4,864,280.95	3,124,319.30	1,739,961.65	1,739,961.65	-
B2	23,690,202.50	-	23,690,202.50	4%	5%	2,408,281.82	1,281,575.17	1,126,706.65	1,126,706.65	-
C1	19,720,057.97	-	19,720,057.97	4%	18%	4,816,285.41	3,375,152.39	1,441,133.02	1,441,133.02	-
C2	7,374,497.60	-	7,374,497.60	1%	50%	3,691,796.68	3,691,796.68	-	N/A	N/A
D	3,781,138.93	-	3,781,138.93	1%	64%	2,413,083.35	2,413,083.35	-	N/A	N/A
E	2,766,303.17	-	2,766,303.17	1%	100%	2,766,303.17	2,769,649.92	(3,346.75)	N/A	N/A
TOTAL	551,524,122.35	21,129,802.05	530,394,320.30			31,236,259.63	23,626,210.98	7,610,048.65	7,613,395.40	-

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CREDITOS CONSUMO INMOBILIARIO, MICROCREDITO, EDUCATIVO E INV. PUBLICA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUJETO A CALIFICAICON	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)
A1	464,666,168.91	6,004,499.14	458,661,669.77	87%	1%	4,732,587.18	4,732,587.18	-
A2	14,562,931.26	-	14,562,931.26	3%	2%	316,315.37	316,315.37	-
A3	11,722,491.83	-	11,722,491.83	2%	3%	363,432.18	363,432.18	-
B1	4,645,986.90	-	4,645,986.90	1%	6%	300,333.03	300,333.03	-
B2	3,126,239.41	-	3,126,239.41	1%	15%	483,140.15	483,140.15	-
C1	4,599,747.55	-	4,599,747.55	1%	33%	1,502,384.34	1,502,384.34	-
C2	3,880,610.64	-	3,880,610.64	1%	55%	2,137,492.23	2,137,492.23	-
D	4,520,515.91	-	4,520,515.91	1%	65%	2,949,157.01	2,949,157.01	-
E	24,977,653.43	-	24,977,653.43	5%	100%	24,977,653.43	24,977,653.43	-
TOTAL	536,702,345.84	6,004,499.14	530,697,846.70			37,762,494.92	37,762,494.92	-
TOTAL GENERAL	1,088,226,468.19	27,134,301.19	1,061,092,167.00	-	-	68,998,754.55	61,388,705.90	(3,346.75)

ING. GUILLERMO TALBOT D.
GERENTE GENERAL

CPA. VINICIO TELLO F.
CONTADOR GENERAL