

Resumen de la calificación de Activos de Riesgo



BANCO PICHINCHA C.A.

Al 31 de Marzo 2015

en USD Miles de Dólares

BANCO PICHINCHA				SECTOR ⁽¹⁾	
		DIC. 2014	MAR. 2015	DIC. 2014	MAR. 2015
		RIESGO	RIESGO	RIESGO	RIESGO
A1	COMERCIAL	1.326.021	1.540.670	5.181.292	8.145.140
A2	RIESGO NORMAL	304.078	265.239	2.352.654	2.657.608
A3		637.260	566.029	2.649.341	3.784.227
B1	RIESGO POTENCIAL	473.515	546.592	856.725	2.051.096
B2		687.775	560.016	837.493	1.843.807
C1	DEFICIENTE	216.593	246.231	316.492	838.280
C2		57.845	75.603	76.729	249.966
D	DUDOSO RECAUDO	2.570	3.906	14.805	30.758
E	PERDIDA	24.889	28.103	39.426	74.943
TOTAL		3.730.546	3.832.389	12.324.956	19.675.825
		RIESGO	RIESGO	RIESGO	RIESGO
A1	CONSUMO	2.011.787	1.979.326	6.146.346	8.863.324
A2	RIESGO NORMAL	98.381	131.712	214.373	499.137
A3		39.432	48.244	182.349	260.990
B1	RIESGO POTENCIAL	28.321	46.989	69.519	164.362
B2		14.765	25.861	44.897	110.481
C1	DEFICIENTE	15.103	20.422	45.554	92.001
C2		10.011	11.927	38.505	63.098
D	DUDOSO RECAUDO	9.158	10.205	40.287	63.025
E	PERDIDA	74.402	74.107	170.208	242.451
TOTAL		2.301.359	2.348.793	6.952.038	10.358.869
		RIESGO	RIESGO	RIESGO	RIESGO
A1	VIVIENDA	563.032	573.422	1.405.367	2.559.580
A2	RIESGO NORMAL	55.534	59.491	123.931	259.299
A3		24.373	29.059	54.868	129.771
B1	RIESGO POTENCIAL	4.838	5.016	11.488	23.041
B2		1.395	1.491	3.839	7.056
C1	DEFICIENTE	411	835	2.394	4.171
C2		360	547	1.090	22.193
D	DUDOSO RECAUDO	4.921	5.571	7.192	19.331
E	PERDIDA	8.066	8.434	7.832	18.871
TOTAL		662.930	683.865	1.617.999	3.043.313
		RIESGO	RIESGO	RIESGO	RIESGO
A1	MICROCREDITOS	737.922	730.130	1.450.548	2.905.091
A2	RIESGO NORMAL	26.693	24.426	42.009	87.894
A3		17.677	16.902	29.718	61.377
B1	RIESGO POTENCIAL	5.944	5.247	16.536	27.334
B2		2.812	5.157	7.104	21.445
C1	DEFICIENTE	3.520	3.949	8.990	17.816
C2		1.876	2.449	5.523	11.656
D	DUDOSO RECAUDO	2.640	2.409	7.064	11.787
E	PERDIDA	25.275	30.332	39.449	98.026
TOTAL		824.358	821.001	1.606.940	3.242.427
		RIESGO	RIESGO	RIESGO	RIESGO
A1	EDUCATIVO	-	-	44.383	60.698
A2	RIESGO NORMAL	-	-	113	112
A3		-	-	71	51
B1	RIESGO POTENCIAL	-	-	8	24
B2		-	-	-	12
C1	DEFICIENTE	-	-	-	12
C2		-	-	16	4
D	DUDOSO RECAUDO	-	-	69	67
E	PERDIDA	-	-	19	19
TOTAL		-	-	44.679	60.999
TOTAL		7.519.193	7.686.048	22.546.612	36.381.433

Incluye Cartera y Contingentes

(1) Valores tomados de reportes estadísticos de www.sbs.gob.ec