## BANCO COOPNACIONAL S.A.
## CALIFICACIÓN CONSOLIDADA DE ACTIVOS DE RIESGO
## AL 30 DE SEPTIEMBRE DE 2017

### CUENTAS CALIFICADAS: CARTERA, INVERSIONES, OTRAS CUENTAS DEL ACTIVO Y BIENES ADJUDICADOS

### CARTERA DE CRÉDITOS, CONTINGENTES Y OTROS ACTIVOS.

| | CREDITOS COMERCIAL, INMOBILIARIO, CONSUMO, MICROCREDITO, EDUCATIVO E INV. PUBLICA | (A) TOTAL | (B) CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES | (C = A - B) SALDO SUJETO A CALIFICACIÓN | (D) % DE PARTICIPACIÓN | (E = G/C) % DE PROVISION | (F) PROVISIONES REQUERIDAS | (G) PROVISIONES CONSTITUIDAS | (H = G- F) PROVISIONES EXCES. O (DEF) |
|---|---|---|---|---|---|---|---|---|---|
| A1 | RIESGO NORMAL | 33,392,641.76 | 14,076,915.90 | 19,315,725.86 | 95.13% | 0.50% | 96,579.02 | 96,579.02 | 0.00 |
| A2 | | 1,159,350.14 | 524,297.09 | 635,053.05 | 3.13% | 1.00% | 6,350.56 | 6,350.56 | 0.00 |
| A3 | | 537,954.88 | 247,866.30 | 290,088.58 | 1.43% | 2.00% | 5,801.82 | 5,801.82 | 0.00 |
| B1 | RIESGO POTENCIAL | 10,319.93 | 0.00 | 10,319.93 | 0.05% | 5.00% | 515.99 | 515.99 | 0.00 |
| B2 | | 7,057.85 | 0.00 | 7,057.85 | 0.03% | 9.00% | 635.23 | 635.23 | 0.00 |
| C1 | DEFICIENTE | 10,663.34 | 0.00 | 10,663.34 | 0.05% | 19.00% | 2,026.02 | 2,026.02 | 0.00 |
| C2 | | 6,249.94 | 0.00 | 6,249.94 | 0.03% | 39.00% | 2,437.47 | 2,437.47 | 0.00 |
| D | DUDOSO RECAUDO | 7,162.23 | 0.00 | 7,162.23 | 0.04% | 99.00% | 7,090.62 | 7,090.62 | 0.00 |
| E | PERDIDA | 22,397.68 | 2.85 | 22,394.83 | 0.11% | 100.00% | 22,394.83 | 22,394.83 | 0.00 |
| | **T O T A L** | **35,153,797.75** | **14,849,082.14** | **20,304,715.61** | **100.00%** | | **143,831.56** | **143,831.56** | **0.00** |

### INVERSIONES

| CODIGO | INVERSIONES | VALOR NOMINAL | VALOR DE MERCADO | PROVISIONES ESPECIFICAS | PROVISIONES GENERALES |
|---|---|---|---|---|---|
| 1301 | A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PRIVADO | 0.00 | 0.00 | N/A | N/A |
| 1302 | A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PUBLICO | 0.00 | 0.00 | N/A | N/A |
| 1303 | DISP. PARA LA VENTA SECTOR PRIVADO | 34,257,382.32 | 34,312,834.04 | 0.00 | 686,472.12 |
| 1304 | DISP. PARA LA VENTA SECTOR PUBLICO | 63,435,869.87 | 63,435,869.87 | 0.00 | 1,391,245.07 |
| **TOTAL** | | **97,693,252.19** | **97,748,703.91** | **0.00** | **2,077,717.19** |

| | INVERSIONES | VALOR EN LIBROS | VALOR MERCADO | PROVISIONES ESPECIFICAS | PROVISIONES GENERALES |
|---|---|---|---|---|---|
| 1202 | OPER. REPORTO CON INSTITUC. 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 | 8,062,931.58 | 8,062,931.58 | 0.00 | 0.00 |
| 1307 | DE DISPONIBILIDAD RESTRINGIDA | 0.00 | 0.00 | 0.00 | 0.00 |
| 190205 | DERECHOS FIDUCIARIOS - INVERSIONES | 50,000.00 | 50,000.00 | 0.00 | 0.00 |
| **TOTAL** | | **8,112,931.58** | **8,112,931.58** | **0.00** | **0.00** |

### OTROS ACTIVOS

| | OTROS ACTIVOS | TOTAL | % RIESGO | PROVISIONES REQUERIDAS | PROVISIONES CONSTITUIDAS | PROVISIONES EXCES. O DEF. |
|---|---|---|---|---|---|---|
| A | RIESGO NORMAL | 460,205.65 | 0.50% | 2,301.02 | 2,301.02 | 0.00 |
| B | RIESGO POTENCIAL | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 |
| C | DEFICIENTE | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 |
| D | DUDOSO RECAUDO | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 |
| E | PERDIDA | 0.00 | 100.00% | 0.00 | 0.00 | 0.00 |
| | EVALUADO | 460,205.65 | | | | |
| | NO EVALUADO | | | | | |
| | **T O T A L** | **460,205.65** | | **2,301.02** | **2,301.02** | **0.00** |

Fuente y Elaboración: Departamento de Riesgos - BCN