

Diciembre 2024

REPÚBLICA DEL ECUADOR
SUPERINTENDENCIA DE BANCOS

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

(INFORMACION EN DOLARES)

ENTIDAD : BANCO DELBANK S.A.
FECHA : 31 DE DICIEMBRE DE 2024

CODIGO ENTIDAD : 1422

231 A.1										
CREDITOS PRODUCTIVOS	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS	PROVISIONES MITIGADAS POR OTAS HIPOTECARIAS	PROVISIONES EXCES. O (DEF.)
A1	2,554,964.40	0.00	2,554,964.40	14%	1%	25,549.64	25,128.75	419.29	419.29	0.00
A2	4,674,992.72	0.00	4,674,992.72	11%	1%	93,499.85	64,811.29	28,688.36	28,688.36	0.00
A3	7,999,592.65	0.00	7,999,592.65	44%	2%	239,987.80	148,346.48	91,641.31	91,641.31	0.00
B1	2,030,752.57	0.00	2,030,752.57	11%	5%	121,845.17	93,988.59	27,856.58	27,856.58	0.00
B2	611,899.43	0.00	611,899.43	3%	9%	61,189.95	55,070.60	6,119.35	6,119.35	0.00
C1	73,829.32	0.00	73,829.32	0%	20%	14,764.06	14,764.06	0.00	0.00	0.00
C2	32,340.49	20,989.64	11,350.85	0%	40%	4,540.34	4,540.34	0.00	0.00	0.00
D	56,160.49	0.00	56,160.49	1%	60%	33,696.29	33,696.29	0.00	0.00	0.00
E	52,642.37	0.00	52,642.37	0%	100%	52,642.37	52,642.37	0.00	0.00	0.00
TOTAL	18,086,975.44	20,989.64	18,065,985.80	100%		647,705.49	492,988.97	154,716.52	154,716.52	0.00

231 A.2										
CREDITOS CONSUMO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	3,930,019.05	0.00	3,930,019.05	78%	1%	39,289.01	39,289.01	0.00		
A2	546,301.97	0.00	546,301.97	11%	2%	10,926.04	10,926.04	0.00		
A3	338,461.46	0.00	338,461.46	7%	3%	10,153.94	10,153.94	0.00		
B1	13,051.53	0.00	13,051.53	0%	6%	783.10	783.10	0.00		
B2	4,998.61	0.00	4,998.61	0%	10%	489.85	489.85	0.00		
C1	14,523.38	0.00	14,523.38	0%	20%	2,904.68	2,904.68	0.00		
C2	13,001.53	0.00	13,001.53	0%	40%	5,200.61	5,200.61	0.00		
D	16,024.31	0.00	16,024.31	1%	60%	9,614.59	9,614.59	0.00		
E	162,547.33	0.00	162,547.33	0%	100%	162,547.33	162,547.33	0.00		
TOTAL	5,053,829.16	0.00	5,053,829.16	100%		250,909.06	250,909.06	0.00		

231 A.3										
CREDITOS INMOBILIARIO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	1,324,090.85	0.00	1,324,090.85	89%	1%	13,240.91	13,240.91	0.00		
A2	10,538.54	0.00	10,538.54	2%	2%	210.77	210.77	0.00		
A3	137,182.98	0.00	137,182.98	9%	3%	4,115.49	4,115.49	0.00		
B1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B2	2,751.69	0.00	2,751.69	0%	10%	275.17	275.17	0.00		
C1	0.00	0.00	0.00	0%	0%	-	0.00	0.00		
C2	8,706.26	0.00	8,706.26	1%	40%	3,482.59	3,482.59	0.00		
D	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
E	987.06	0.00	987.06	0%	100%	987.06	987.06	0.00		
TOTAL	1,484,257.38	0.00	1,484,257.38	100%		22,311.90	22,311.90	0.00		

231 A.4										
CREDITOS DE VIVIENDA DE INTERES PUBLICO.	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A3	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
D	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
E	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
TOTAL	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		

231 A.4										
MICROEMPRESA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	169,047.49	0.00	169,047.49	25%	1%	1,690.47	1,690.47	0.00		
A2	309,759.67	0.00	309,759.67	64%	2%	6,195.19	6,195.19	0.00		
A3	1,347.36	0.00	1,347.36	0%	3%	40.42	40.42	0.00		
B1	0.00	0.00	0.00	0%	0%	-	0.00	0.00		
B2	0.00	0.00	0.00	0%	0%	-	0.00	0.00		
C1	0.00	0.00	0.00	0%	0%	-	0.00	0.00		
C2	0.00	0.00	0.00	0%	0%	-	0.00	0.00		
D	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
E	5,790.45	0.00	5,790.45	1%	100%	5,790.45	5,790.45	0.00		
TOTAL	485,944.97	0.00	485,944.97	100%		13,716.53	13,716.53	0.00		

231 A.6										
EDUCATIVO	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A3	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
D	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
E	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
TOTAL	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		

231 A.6										
INVERSION PUBLICA	TOTAL	CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	SALDO SUETO A CALIFICACION	% DE PARTICIPACION	% DE PROVISION	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O (DEF.)		
A1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
A3	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
B2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C1	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
C2	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
D	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
E	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		
TOTAL	0.00	0.00	0.00	0%	0%	0.00	0.00	0.00		

TOTAL GENERAL	25,111,006.95	20,989.64	25,090,017.31	-	-	934,642.98	779,926.46	-		
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REPÚBLICA DEL ECUADOR
SUPERINTENDENCIA DE BANCOS
INTENDENCIA NACIONAL DEL SECTOR FINANCIERO PRIVADO

FORM: 231-B

RESUMEN DE LA CALIFICACION DE INVERSIONES Y OTROS ACTIVOS Y CONSTITUCION DE PROVISIONES

(INFORMACION EN DOLARES)

ENTIDAD : BANCO DELBANK S.A.
FECHA : 31 DE DICIEMBRE DE 2024

CODIGO OFICINA : 1422

231 B.1					
CODIGO	INVERSIONES	VALOR NOMINAL	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES PARA INVERSIONES
1301	A VALOR RAZONABLE CON CAMBIOS EN EL EST. RES. SEC PRIVADO	0.00	0.00	0.00	0.00
1302	A VALOR RAZONABLE CON CAMBIOS EN EL EST. RES. SEC PUBLICO	0.00	0.00	0.00	0.00
1303	DISP. PARA VENTA DEL SECTOR PRIVADO	1,000,000.00	1,000,000.00	0.00	0.00
1304	DISP. VENTA ESTADO O ENT. SECTOR PUBLICO	808,833.21	808,833.21	0.00	0.00
T O T A L		1,808,833.21	1,808,833.21	0.00	0.00

231 B.2					
INVERSIONES	VALOR NOMINAL	VALOR MERCADO	PROVISIONES ESPECIFICAS	PROVISIONES GENERALES PARA INVERSIONES	
1202	OPER. DE REPORTE CON INSTITUCIONES FINANCIERAS	0.00	0.00	0.00	0.00
1305	MANTENIDAS VENCIMIENTO SECTOR PRIVADO	27,638.00	27,638.00	0.00	0.00
1306	MANT. VENCIMIENTO EST. O ENT. SECTOR PUBLICO	659,576.30	659,576.30	0.00	0.00
1307	DE DISPONIBILIDAD RESTRINGIDA	150,000.00	150,000.00	7,500.00	0.00
190205	DERECHOS FIDUCIARIOS - INVERSIONES	0.00	0.00	0.00	0.00
T O T A L	809,576.30	809,576.30	7,500.00	0.00	0.00

231 B.2					
OTROS ACTIVOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A1	359,032.47	1%	3,590.32	3,590.36	0.04
A2	27,638.00	2%	552.76	552.86	0.10
A3	24,543.89	3%	736.32	736.35	0.03
B1	14,650.05	6%	879.00	879.00	0.00
B2	25,028.02	10%	2,502.80	2,502.81	0.01
C1	79,926.02	20%	15,985.20	15,985.22	0.02
C2	38,279.36	40%	15,311.74	15,311.79	0.05
D	13,725.71	60%	8,233.43	8,233.39	-0.04
E	1,788.64	100%	1,788.64	1,788.64	0.00
EVALUADO	584,642.17		49,600.21	49,600.42	0.21
NO EVALUADO	0.00		0.00	0.00	0.00
TOTAL	584,642.17		49,600.21	49,600.42	0.21

% DE OTROS ACTIVOS EVALUADO [(Evaluada / Total) 100] =	[(584,642.17/584,642.17)*100]	100.00
% DE RIESGO OTROS ACTIVOS EVALUADO		