

Calificación de Cartera

Categoría		No. Operaciones	Total cartera	Total cartera no devenga intereses	Total cartera vencida	Total Cartera Improductiva	% Provisión	Provisión Constituida	Provisión Requerida	Prov. Exc. O Def.
A1	Riesgo Normal	123.230	\$901.696.874,34	\$-	\$-	\$-	0,50%	\$4.305.538,06	\$4.305.538,06	\$-
A2		1.540	\$16.511.150,00	\$-	\$-	\$-	2,00%	\$313.842,35	\$313.842,35	\$-
A3		763	\$8.596.595,13	\$-	\$-	\$-	4,00%	\$315.298,76	\$315.298,76	\$-
B1	Riesgo Potencial	641	\$4.879.273,63	\$115.089,63	\$4.206.100,82	\$4.321.190,45	8,00%	\$371.537,85	\$371.537,85	\$-
B2		121	\$2.292.462,06	\$22.893,35	\$1.105.940,05	\$1.128.833,40	15,00%	\$320.815,82	\$320.815,82	\$-
C1	Deficiente	447	\$4.794.927,09	\$509.432,84	\$3.439.541,25	\$3.948.974,09	30,00%	\$1.368.363,75	\$1.368.363,75	\$-
C2		339	\$3.281.121,09	\$144.106,93	\$2.155.328,93	\$2.299.435,86	50,00%	\$1.598.414,73	\$1.598.414,73	\$-
D	Dudoso Recaudo	263	\$2.599.686,23	\$162.029,36	\$1.689.306,50	\$1.851.335,86	75,00%	\$1.949.765,01	\$1.949.765,01	\$-
E	Pérdida	4.450	\$25.865.684,63	\$6.881.416,20	\$17.486.666,22	\$24.368.082,42	100,00%	\$25.861.308,58	\$25.861.308,58	\$-
Total General		131.794	\$970.517.774,20	\$7.834.968,31	\$30.082.883,77	\$37.917.852,08		\$36.404.884,91	\$36.404.884,91	

Periodo	Gasto provisión cartera de crédito	Castigo de cartera	Reverso de provisiones	Provisión acumulada
ene-21	\$1.105.906,58	-	\$185.017,44	\$34.107.141,27
feb-21	\$786.798,48	\$1.060.073,00	\$29.135,99	\$33.804.731,56
mar-21	\$870.536,55	\$1.010.003,86	\$326.261,21	\$33.399.003,04
abr-21	\$1.162.739,40	\$268.517,28	\$56.233,83	\$34.176.991,33
may-21	\$2.063.842,62	\$884.851,80	\$89,01	\$35.356.071,16
jun-21	\$1.218.689,35	\$1.165.226,69	-	\$35.409.533,82
jul-21	\$1.995.729,96	\$825.248,74	\$68,00	\$36.580.083,04
ago-21	\$1.484.944,00	\$1.081.776,32	\$-	\$36.983.250,72
sep-21	\$1.430.772,65	\$1.037.206,65	\$68,00	\$37.376.884,72

Periodo	Cobertura	Variación
---------	-----------	-----------

ene-21	106,84%	
feb-21	111,42%	4,58%
mar-21	103,57%	-7,85%
abr-21	94,05%	-9,53%
may-21	93,95%	-0,10%
jun-21	96,92%	2,97%
jul-21	98,99%	2,07%
ago-21	98,01%	-0,98%
sep-21	98,57%	0,56%

Periodo	Cartera total	Cartera improductiva	Castigo de cartera	Cartera improductiva+ castigo de cartera	Morosidad acumulada	Indicador de morosidad	Variación
---------	---------------	----------------------	--------------------	--	---------------------	------------------------	-----------

ene-21	\$765.889.125,39	\$31.924.720,00	\$-	\$31.924.720,00	4,17%	4,17%	0,00%
feb-21	\$777.639.619,67	\$30.340.999,44	\$1.060.073,00	\$31.401.072,44	4,03%	3,90%	0,13%
mar-21	\$795.846.690,00	\$32.248.057,99	\$1.010.003,86	\$33.258.061,85	4,17%	4,05%	0,12%
abr-21	\$816.138.160,34	\$36.341.245,80	\$268.517,28	\$36.609.763,08	4,48%	4,45%	0,03%
may-21	\$839.005.533,81	\$37.635.005,54	\$884.851,80	\$38.519.857,34	4,59%	4,49%	0,10%
jun-21	\$870.700.989,88	\$36.537.984,08	\$1.165.226,69	\$37.703.210,77	4,32%	4,20%	0,13%
jul-21	\$901.181.052,86	\$36.953.031,64	\$825.248,74	\$37.778.280,38	4,19%	4,10%	0,09%
ago-21	\$932.131.390,08	\$37.734.097,99	\$1.081.776,32	\$38.815.874,31	4,16%	4,05%	0,11%
sep-21	\$970.517.774,20	\$37.917.852,08	\$1.037.206,65	\$38.955.058,73	4,01%	3,91%	0,10%