

**COOPERATIVA DE AHORRO Y CRÉDITO****Desde 1964****RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES  
Y CONSTITUCIÓN DE PROVISIONES**

(En USD dólares)

**FEBRERO 2026**

| CREDITOS PRODUCTIVOS | sep-25            |          |                             | dic-25            |          |                             | VARIACIÓN        | % VARIACIÓN   |
|----------------------|-------------------|----------|-----------------------------|-------------------|----------|-----------------------------|------------------|---------------|
|                      | TOTAL             | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL             | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                  |               |
| A1 Riesgo Normal     | 481,290.16        | 0.91%    | \$ 4,389.36                 | \$ 383,283.98     | 0.87%    | \$ 3,334.56                 | -1,054.80        | -0.04%        |
| A2 Riesgo Normal     | 3,232.14          | 1.79%    | \$ 57.98                    | #¡DIV/0!          |          |                             | -57.98           | 0.00%         |
| A3 Riesgo Normal     |                   | 0.00%    |                             | \$ 60,043.76      | 0.00%    | \$ 2,157.97                 | 2,157.97         | 0.00%         |
| B1 Riesgo Potencial  | 2,405.10          | 9.99%    | \$ 240.27                   |                   | 0.00%    |                             | -240.27          | 0.00%         |
| B2 Riesgo Potencial  |                   | 0.00%    |                             | \$ 2,225.80       | 0.00%    | \$ 266.96                   | 266.96           | 0.00%         |
| C1 Deficiente        |                   | 0.00%    |                             |                   | 0.00%    |                             | 0.00             | 0.00%         |
| C2 Deficiente        |                   | 0.00%    |                             | \$ 2,405.10       | 0.00%    | \$ 1,442.82                 | 1,442.82         | 0.00%         |
| D Dudoso Recaudo     |                   | 0.00%    |                             |                   | 0.00%    |                             | 0.00             | 0.00%         |
| E Pérdida            | 8,262.65          | 100.00%  | \$ 8,262.65                 | \$ 1,520.42       | 100.00%  | \$ 1,520.42                 | -6,742.23        | 0.00%         |
| <b>TOTAL</b>         | <b>495,190.05</b> |          | <b>12,950.26</b>            | <b>449,479.06</b> |          | <b>8,722.73</b>             | <b>-4,227.53</b> | <b>-0.04%</b> |

| CREDITOS COMERCIALES<br>ORDINARIO | sep-25      |          |                             | dic-25      |          |                             | VARIACIÓN   | % VARIACIÓN  |
|-----------------------------------|-------------|----------|-----------------------------|-------------|----------|-----------------------------|-------------|--------------|
|                                   | TOTAL       | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL       | % RIESGO | PROVISIONES<br>CONSTITUIDAS |             |              |
| A1 Riesgo Normal                  |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| A2 Riesgo Normal                  |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| A3 Riesgo Normal                  |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| B1 Riesgo Potencial               |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| B2 Riesgo Potencial               |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| C1 Deficiente                     |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| C2 Deficiente                     |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| D Dudoso Recaudo                  |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| E Pérdida                         |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| <b>TOTAL</b>                      | <b>0.00</b> |          | <b>0.00</b>                 | <b>0.00</b> |          |                             | <b>0.00</b> | <b>0.00%</b> |

| CREDITOS COMERCIALES<br>ORDINARIO RESTRUCTURADO | sep-25      |          |                             | dic-25      |          |                             | VARIACIÓN   | % VARIACIÓN  |
|-------------------------------------------------|-------------|----------|-----------------------------|-------------|----------|-----------------------------|-------------|--------------|
|                                                 | TOTAL       | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL       | % RIESGO | PROVISIONES<br>CONSTITUIDAS |             |              |
| A1 Riesgo Normal                                |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| A2 Riesgo Normal                                |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| A3 Riesgo Normal                                |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| B1 Riesgo Potencial                             |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| B2 Riesgo Potencial                             |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| C1 Deficiente                                   |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| C2 Deficiente                                   |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| D Dudoso Recaudo                                |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| E Pérdida                                       |             | 0.00%    |                             |             | 0.00%    |                             | 0.00        | 0.00%        |
| <b>TOTAL</b>                                    | <b>0.00</b> |          | <b>0.00</b>                 | <b>0.00</b> |          | <b>0.00</b>                 | <b>0.00</b> | <b>0.00%</b> |

| CREDITOS PRODUCTIVO<br>RESTRUCTURADO | sep-25          |          |                             | dic-25          |          |                             | VARIACIÓN     | % VARIACIÓN |
|--------------------------------------|-----------------|----------|-----------------------------|-----------------|----------|-----------------------------|---------------|-------------|
|                                      | TOTAL           | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL           | % RIESGO | PROVISIONES<br>CONSTITUIDAS |               |             |
| A1 Riesgo Normal                     | \$ 7,642.55     | 0.91%    | 69.7                        | \$ 6,639.54     | 0.87%    | 57.76                       | -11.94        | -0.04%      |
| A2 Riesgo Normal                     |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| A3 Riesgo Normal                     |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| B1 Riesgo Potencial                  |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| B2 Riesgo Potencial                  |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| C1 Deficiente                        |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| C2 Deficiente                        |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| D Dudoso Recaudo                     |                 | 0.00%    |                             |                 | 0.00%    |                             | 0.00          | 0.00%       |
| E Pérdida                            | \$ 1.00         | 100.00%  | 1                           | \$ 1.00         | 100.00%  | 1                           | 0.00          | 0.00%       |
| <b>TOTAL</b>                         | <b>7,643.55</b> |          | <b>70.70</b>                | <b>6,640.54</b> |          | <b>58.76</b>                | <b>-11.94</b> | <b>0.00</b> |

| CREDITOS PRODUCTIVO<br>REFINANCIADO | sep-25           |          |                             | dic-25           |          |                             | VARIACIÓN     | % VARIACIÓN |
|-------------------------------------|------------------|----------|-----------------------------|------------------|----------|-----------------------------|---------------|-------------|
|                                     | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS |               |             |
| A1 Riesgo Normal                    | \$ 45,612.18     | 0.91%    | 415.98                      | \$ 42,351.17     | 0.87%    | 368.46                      | -47.52        | -0.04%      |
| A2 Riesgo Normal                    |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| A3 Riesgo Normal                    |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| B1 Riesgo Potencial                 |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| B2 Riesgo Potencial                 |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| C1 Deficiente                       |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| C2 Deficiente                       |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| D Dudoso Recaudo                    |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| E Pérdida                           |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00          | 0.00%       |
| <b>TOTAL</b>                        | <b>45,612.18</b> |          | <b>415.98</b>               | <b>42,351.17</b> |          | <b>368.46</b>               | <b>-47.52</b> | <b>0.00</b> |

| CREDITOS DE CONSUMO<br>REFINANCIADO | jun-25              |          |                             | dic-25              |          |                             | VARIACIÓN          | % VARIACIÓN  |
|-------------------------------------|---------------------|----------|-----------------------------|---------------------|----------|-----------------------------|--------------------|--------------|
|                                     | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                    |              |
| A1 Riesgo Normal                    | \$ 1,759,651.72     | 1.40%    | 24557.31                    | \$ 1,950,534.86     | 0.01     | 25808.82                    | 1,251.51           | -0.07%       |
| A2 Riesgo Normal                    | \$ 598,923.40       | 2.65%    | 15877.36                    | \$ 405,897.22       | 2.76%    | 11202.37                    | -4,674.99          | 0.11%        |
| A3 Riesgo Normal                    | \$ 782,179.41       | 5.91%    | 46263.41                    | \$ 763,971.48       | 5.80%    | 44275.48                    | -1,987.93          | -0.12%       |
| B1 Riesgo Potencial                 | \$ 938,080.80       | 9.43%    | 88446.19                    | \$ 748,504.46       | 9.55%    | 71465.49                    | -16,980.70         | 0.12%        |
| B2 Riesgo Potencial                 | \$ 613,750.30       | 19.99%   | 122688.68                   | \$ 519,366.44       | 19.99%   | 103821.35                   | -18,867.33         | 0.00%        |
| C1 Deficiente                       | \$ 35,645.07        | 39.99%   | 14254.46                    | \$ 21,442.70        | 39.99%   | 8574.94                     | -5,679.52          | 0.00%        |
| C2 Deficiente                       | \$ 68,986.36        | 59.99%   | 41384.92                    | \$ 135,999.52       | 59.99%   | 81586.11                    | 40,201.19          | 0.00%        |
| D Dudoso Recaudo                    | \$ 153,719.17       | 99.99%   | 153703.83                   | \$ 17,826.20        | 99.99%   | 17824.41                    | -135,879.42        | 0.00%        |
| E Pérdida                           | \$ 1,523,689.71     | 100.00%  | 1523689.71                  | \$ 1,505,628.43     | 100.00%  | 1505628.43                  | -18,061.28         | 0.00%        |
| <b>TOTAL</b>                        | <b>6,474,625.94</b> |          | <b>2,030,865.87</b>         | <b>6,069,171.31</b> |          | <b>1,870,187.40</b>         | <b>-160,678.47</b> | <b>0.04%</b> |

| CREDITOS PARA CONSUMO<br>PRIORITARIO | sep-25                |          |                             | dic-25                |          |                             | VARIACIÓN          | % VARIACIÓN  |
|--------------------------------------|-----------------------|----------|-----------------------------|-----------------------|----------|-----------------------------|--------------------|--------------|
|                                      | TOTAL                 | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL                 | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                    |              |
| A1 Riesgo Normal                     | \$ 135,029,241.79     | 1.45%    | 1961217.72                  | \$ 136,297,665.66     | 1%       | 1889220.07                  | -71,997.65         | -0.07%       |
| A2 Riesgo Normal                     | \$ 5,200,216.18       | 2.91%    | 151302.47                   | \$ 3,582,630.63       | 2.93%    | 104792.12                   | -46,510.35         | 0.02%        |
| A3 Riesgo Normal                     | \$ 3,749,541.53       | 5.71%    | 214159.86                   | \$ 3,053,524.76       | 5.93%    | 181174.47                   | -32,985.39         | 0.22%        |
| B1 Riesgo Potencial                  | \$ 745,474.77         | 9.90%    | 73833.84                    | \$ 851,977.86         | 9.87%    | 84094.51                    | 10,260.67          | -0.03%       |
| B2 Riesgo Potencial                  | \$ 730,948.06         | 19.81%   | 144800.33                   | \$ 751,621.40         | 19.51%   | 146657.96                   | 1,857.63           | -0.30%       |
| C1 Deficiente                        | \$ 681,736.15         | 39.20%   | 267228.18                   | \$ 233,782.47         | 39.83%   | 93109.47                    | -174,118.71        | 0.63%        |
| C2 Deficiente                        | \$ 389,169.38         | 59.39%   | 231132.87                   | \$ 552,059.98         | 59.26%   | 327178.15                   | 96,045.28          | -0.13%       |
| D Dudoso Recaudo                     | \$ 491,418.73         | 99.99%   | 491369.64                   | \$ 482,274.88         | 99.99%   | 482226.65                   | -9,142.99          | 0.00%        |
| E Pérdida                            | \$ 6,271,639.58       | 100.00%  | 6271639.58                  | \$ 5,888,252.78       | 100.00%  | 5888252.78                  | -383,386.80        | 0.00%        |
| <b>TOTAL</b>                         | <b>153,289,386.17</b> |          | <b>9,806,684.49</b>         | <b>151,693,790.42</b> |          | <b>9,196,706.18</b>         | <b>-609,978.31</b> | <b>0.34%</b> |

| CREDITOS PARA CONSUMO<br>RESTRUCTURADO | sep-25              |          |                             | dic-25              |          |                             | VARIACIÓN          | % VARIACIÓN  |
|----------------------------------------|---------------------|----------|-----------------------------|---------------------|----------|-----------------------------|--------------------|--------------|
|                                        | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                    |              |
| A1 Riesgo Normal                       | \$ 724,770.10       | 1.40%    | 10128.01                    | \$ 830,340.51       | 1%       | 10895.5                     | 767.49             | -0.09%       |
| A2 Riesgo Normal                       | \$ 241,778.32       | 2.85%    | 6886                        | \$ 198,054.45       | 2.99%    | 5921.84                     | -964.16            | 0.14%        |
| A3 Riesgo Normal                       | \$ 297,387.07       | 5.76%    | 17119.77                    | \$ 385,973.67       | 5.93%    | 22905.32                    | 5,785.55           | 0.18%        |
| B1 Riesgo Potencial                    | \$ 184,494.31       | 9.79%    | 18067.11                    | \$ 95,844.71        | 9.99%    | 9574.89                     | -8,492.22          | 0.20%        |
| B2 Riesgo Potencial                    | \$ 339,345.49       | 18.67%   | 63370.05                    | \$ 302,222.80       | 18.59%   | 56193.82                    | -7,176.23          | -0.08%       |
| C1 Deficiente                          | \$ 495,948.07       | 37.46%   | 185794.71                   | \$ 448,412.01       | 37.29%   | 167200.88                   | -18,593.83         | -0.18%       |
| C2 Deficiente                          | \$ 278,153.28       | 59.58%   | 165727.59                   | \$ 201,430.93       | 59.47%   | 119784.32                   | -45,943.27         | -0.11%       |
| D Dudoso Recaudo                       | \$ 104,893.92       | 99.99%   | 104883.42                   | \$ 50,380.57        | 99.99%   | 50375.54                    | -54,507.88         | 0.00%        |
| E Pérdida                              | \$ 219,545.55       | 100.00%  | 219545.55                   | \$ 247,024.78       | 100.00%  | 247024.78                   | 27,479.23          | 0.00%        |
| <b>TOTAL</b>                           | <b>2,886,316.11</b> |          | <b>791,522.21</b>           | <b>2,759,684.43</b> |          | <b>689,876.89</b>           | <b>-101,645.32</b> | <b>0.06%</b> |

| CREDITOS PARA LA VIVIENDA | sep-25              |          |                             | dic-25              |          |                             | VARIACIÓN         | % VARIACIÓN  |
|---------------------------|---------------------|----------|-----------------------------|---------------------|----------|-----------------------------|-------------------|--------------|
|                           | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL               | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                   |              |
| A1 Riesgo Normal          | \$ 2,983,262.10     | 0.91%    | 27285.37                    | \$ 3,566,858.53     | 0.87%    | 31095.13                    | 3,809.76          | -0.04%       |
| A2 Riesgo Normal          | \$ 149,867.72       | 1.79%    | 2688.62                     | \$ 169,395.00       | 1.79%    | 3038.96                     | 350.34            | 0.00%        |
| A3 Riesgo Normal          | \$ 46,629.94        | 3.59%    | 1675.89                     | \$ 75,688.91        | 3.59%    | 2720.25                     | 1,044.36          | 0.00%        |
| B1 Riesgo Potencial       | \$ 38,963.84        | 5.99%    | 2335.49                     | \$ 25,773.84        | 5.99%    | 1544.88                     | -790.61           | 0.00%        |
| B2 Riesgo Potencial       | \$ 18,561.26        | 13.87%   | 2575.12                     | \$ 20,841.24        | 11.99%   | 2499.7                      | -75.42            | -1.88%       |
| C1 Deficiente             |                     | 0.00%    |                             | \$ 13,100.77        | 23.99%   | 3143.4                      | 3,143.40          | 23.99%       |
| C2 Deficiente             | \$ 36,690.99        | 35.99%   | 13206.56                    | \$ 39,675.95        | 38.63%   | 15327.95                    | 2,121.39          | 2.64%        |
| D Dudoso Recaudo          | \$ 148.19           | 99.99%   | 148.18                      |                     | 0.00%    |                             | -148.18           | -99.99%      |
| E Pérdida                 | \$ 303,083.96       | 100.00%  | 303083.96                   | \$ 207,144.97       | 100.00%  | 207144.97                   | -95,938.99        | 0.00%        |
| <b>TOTAL</b>              | <b>3,577,208.00</b> |          | <b>352,999.19</b>           | <b>4,118,479.21</b> |          | <b>266,515.24</b>           | <b>-86,483.95</b> | <b>-0.75</b> |

| CREDITOS PARA LA VIVIENDA<br>RESTRUCTURADO | sep-25           |          |                             | dic-25           |          |                             | VARIACIÓN        | % VARIACIÓN    |
|--------------------------------------------|------------------|----------|-----------------------------|------------------|----------|-----------------------------|------------------|----------------|
|                                            | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS |                  |                |
| A1 Riesgo Normal                           | \$ 73,353.53     | 0.91%    | 668.98                      | \$ 70,701.00     | 0.87%    | 615.1                       | -53.88           | -0.04%         |
| A2 Riesgo Normal                           |                  | 0.00%    |                             | \$ 16,418.05     | 1.79%    | 294.54                      | 294.54           | 1.79%          |
| A3 Riesgo Normal                           |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00             | 0.00%          |
| B1 Riesgo Potencial                        |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00             | 0.00%          |
| B2 Riesgo Potencial                        | \$ 16,663.77     | 11.99%   | 1998.65                     |                  | 0.00%    |                             | -1,998.65        | -11.99%        |
| C1 Deficiente                              |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00             | 0.00%          |
| C2 Deficiente                              |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00             | 0.00%          |
| D Dudoso Recaudo                           |                  | 0.00%    |                             |                  | 0.00%    |                             | 0.00             | 0.00%          |
| E Pérdida                                  | \$ 3.00          | 100.00%  | 3                           | \$ 3.00          | 100.00%  | 3                           | 0.00             | 0.00%          |
| <b>TOTAL</b>                               | <b>90,020.30</b> |          | <b>2,670.63</b>             | <b>87,122.05</b> |          | <b>912.64</b>               | <b>-1,757.99</b> | <b>-10.24%</b> |

| CREDITOS PARA LA VIVIENDA<br>REFINANCIADO | sep-25        |          |                             | dic-25        |          |                             | VARIACIÓN  | % VARIACIÓN |
|-------------------------------------------|---------------|----------|-----------------------------|---------------|----------|-----------------------------|------------|-------------|
|                                           | TOTAL         | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL         | % RIESGO | PROVISIONES<br>CONSTITUIDAS |            |             |
| A1 Riesgo Normal                          | \$ 113,319.24 | 0.91%    | 1033.47                     | \$ 68,455.59  | 0.87%    | 595.56                      | -437.91    | -0.04%      |
| A2 Riesgo Normal                          | \$ 35,389.61  | 1.79%    | 634.9                       | \$ 105,942.01 | 1.79%    | 1900.6                      | 1,265.70   | 0.00%       |
| A3 Riesgo Normal                          | \$ 71,934.16  | 3.59%    | 2585.31                     | \$ 45,114.94  | 3.59%    | 1621.43                     | -963.88    | 0.00%       |
| B1 Riesgo Potencial                       | \$ 63,872.17  | 5.99%    | 3828.49                     | \$ 49,310.87  | 5.99%    | 2955.7                      | -872.79    | 0.00%       |
| B2 Riesgo Potencial                       |               | 0.00%    |                             |               | 0.00%    |                             | 0.00       | 0.00%       |
| C1 Deficiente                             |               | 0.00%    |                             |               | 0.00%    |                             | 0.00       | 0.00%       |
| C2 Deficiente                             | \$ 3,199.38   | 35.99%   | 1151.58                     |               | 0.00%    |                             | -1,151.58  | -35.99%     |
| D Dudoso Recaudo                          |               | 0.00%    |                             | \$ 21,032.66  | 99.99%   | 21030.56                    | 21,030.56  | 99.99%      |
| E Pérdida                                 | \$ 17,839.28  | 100.00%  | 17839.28                    | \$ 5.00       | 100.00%  | 5                           | -17,834.28 | 0.00%       |
| TOTAL                                     | 305,553.84    |          | 27,073.03                   | 289,861.07    |          | 28,108.85                   | 1,035.82   | 0.64        |

| CREDITOS PARA<br>MICROEMPRESA | sep-25           |          |                             | dic-25           |          |                             | VARIACIÓN   | % VARIACIÓN |
|-------------------------------|------------------|----------|-----------------------------|------------------|----------|-----------------------------|-------------|-------------|
|                               | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL            | % RIESGO | PROVISIONES<br>CONSTITUIDAS |             |             |
| A1 Riesgo Normal              | \$ 91,943,239.57 | 1%       | 1338976.76                  | \$ 95,312,578.26 | 1%       | 1327647.39                  | -11,329.37  | -0.06%      |
| A2 Riesgo Normal              | \$ 5,457,040.81  | 3%       | 156619.94                   | \$ 4,551,853.30  | 3%       | 129202.21                   | -27,417.73  | -0.03%      |
| A3 Riesgo Normal              | \$ 3,906,589.78  | 6%       | 226025.18                   | \$ 4,747,719.52  | 6%       | 274928.76                   | 48,903.58   | 0.01%       |
| B1 Riesgo Potencial           | \$ 1,342,269.42  | 9%       | 124274.21                   | \$ 783,953.98    | 10%      | 74895.53                    | -49,378.68  | 0.30%       |
| B2 Riesgo Potencial           | \$ 779,233.02    | 19%      | 149073.8                    | \$ 794,501.68    | 19%      | 150711.96                   | 1,638.16    | -0.16%      |
| C1 Deficiente                 | \$ 557,843.22    | 39%      | 217040.4                    | \$ 342,115.57    | 40%      | 136812.06                   | -80,228.34  | 1.08%       |
| C2 Deficiente                 | \$ 484,263.22    | 58%      | 283223.63                   | \$ 660,996.66    | 57%      | 373922.73                   | 90,699.10   | -1.92%      |
| D Dudoso Recaudo              | \$ 770,670.85    | 100%     | 770593.78                   | \$ 605,453.96    | 100%     | 605393.4                    | -165,200.38 | 0.00%       |
| E Pérdida                     | \$ 8,158,409.43  | 100%     | 8158409.43                  | \$ 7,988,838.13  | 100%     | 7988838.13                  | -169,571.30 | 0.00%       |
| TOTAL                         | 113,399,559.32   |          | 11,424,237.13               | 115,788,011.06   |          | 11,062,352.17               | -361,884.96 | -0.79%      |

| CREDITOS PARA<br>MICROCREDITO<br>RESTRUCTURADO | sep-25        |          |                             | dic-25        |          |                             | VARIACIÓN  | % VARIACIÓN |
|------------------------------------------------|---------------|----------|-----------------------------|---------------|----------|-----------------------------|------------|-------------|
|                                                | TOTAL         | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL         | % RIESGO | PROVISIONES<br>CONSTITUIDAS |            |             |
| A1 Riesgo Normal                               | \$ 415,828.36 | 1%       | 6120.25                     | \$ 400,244.52 | 1%       | 5616.32                     | -503.93    | -0.07%      |
| A2 Riesgo Normal                               | \$ 110,631.40 | 3%       | 2977.89                     | \$ 127,543.35 | 3%       | 3486.26                     | 508.37     | 0.04%       |
| A3 Riesgo Normal                               | \$ 307,626.37 | 6%       | 18426.84                    | \$ 184,324.34 | 6%       | 11041.01                    | -7,385.83  | 0.00%       |
| B1 Riesgo Potencial                            | \$ 210,167.62 | 10%      | 20388.3                     | \$ 146,736.20 | 10%      | 14080.2                     | -6,308.10  | -0.11%      |
| B2 Riesgo Potencial                            | \$ 141,883.27 | 19%      | 26490.9                     | \$ 228,417.33 | 19%      | 43841.29                    | 17,350.39  | 0.52%       |
| C1 Deficiente                                  | \$ 294,022.98 | 34%      | 99821.64                    | \$ 353,479.46 | 35%      | 123751.48                   | 23,929.84  | 1.06%       |
| C2 Deficiente                                  | \$ 211,207.96 | 60%      | 126703.68                   | \$ 160,297.39 | 60%      | 96162.41                    | -30,541.27 | 0.00%       |
| D Dudoso Recaudo                               | \$ 225,918.41 | 100%     | 225895.83                   | \$ 157,992.36 | 100%     | 157976.57                   | -67,919.26 | 0.00%       |
| E Pérdida                                      | \$ 174,439.23 | 100%     | 174439.23                   | \$ 219,748.86 | 100%     | 219748.86                   | 45,309.63  | 0.00%       |
| TOTAL                                          | 2,091,725.60  |          | 701,264.56                  | 1,978,783.81  |          | 675,704.40                  | -25,560.16 | 1%          |

| CREDITOS PARA MICROCREDITO<br>REFINANCIADO | sep-25          |          |                             | dic-25          |          |                             | VARIACIÓN  | % VARIACIÓN |
|--------------------------------------------|-----------------|----------|-----------------------------|-----------------|----------|-----------------------------|------------|-------------|
|                                            | TOTAL           | % RIESGO | PROVISIONES<br>CONSTITUIDAS | TOTAL           | % RIESGO | PROVISIONES<br>CONSTITUIDAS |            |             |
| A1 Riesgo Normal                           | \$ 600,105.54   | 1%       | 8861.65                     | \$ 692,408.28   | 1%       | 9324.83                     | 463.18     | -0.13%      |
| A2 Riesgo Normal                           | \$ 223,730.86   | 3%       | 6291.71                     | \$ 187,379.13   | 3%       | 5545.09                     | -746.62    | 0.15%       |
| A3 Riesgo Normal                           | \$ 550,876.26   | 5%       | 30200.08                    | \$ 410,763.73   | 5%       | 22268.36                    | -7,931.72  | -0.06%      |
| B1 Riesgo Potencial                        | \$ 667,721.41   | 9%       | 61648.55                    | \$ 530,854.55   | 10%      | 51256.98                    | -10,391.57 | 0.42%       |
| B2 Riesgo Potencial                        | \$ 572,947.13   | 20%      | 112592.27                   | \$ 559,323.20   | 20%      | 109874.43                   | -2,717.84  | -0.01%      |
| C1 Deficiente                              | \$ 44,018.46    | 29%      | 12821.92                    | \$ 51,931.98    | 31%      | 16296.95                    | 3,475.03   | 2.25%       |
| C2 Deficiente                              | \$ 70,762.15    | 60%      | 42450.21                    | \$ 123,104.65   | 60%      | 73850.5                     | 31,400.29  | 0.00%       |
| D Dudoso Recaudo                           | \$ 42,791.98    | 100%     | 42787.7                     | \$ 198,111.89   | 100%     | 198092.06                   | 155,304.36 | 0.00%       |
| E Pérdida                                  | \$ 1,511,056.13 | 100%     | 1511056.13                  | \$ 1,506,758.04 | 100%     | 1506758.04                  | -4,298.09  | 0.00%       |
| TOTAL                                      | 4,284,009.92    |          | 1,828,710.22                | 4,260,635.45    |          | 1,993,267.24                | 164,557.02 | 2.62%       |

|               |                |      |               |                |      |               |               |        |
|---------------|----------------|------|---------------|----------------|------|---------------|---------------|--------|
| TOTAL GENERAL | 286,946,850.98 | 0.00 | 26,979,464.27 | 287,544,009.58 | 0.00 | 25,792,780.96 | -1,186,683.31 | -1.28% |
|---------------|----------------|------|---------------|----------------|------|---------------|---------------|--------|