

RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

oct-25

CREDITOS PRODUCTIVOS	jun-25			sep-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	531,890.59	1.11%	\$5,903.98	\$481,290.16	0.91%	\$4,389.36	-1,514.62	-0.20%
A2 Riesgo Normal	0	#DIV/0!	\$-	\$3,232.14	1.79%	\$57.98	57.98	0.00%
A3 Riesgo Normal	3,502.84	0.00%	\$209.82		0.00%		-209.82	0.00%
B1 Riesgo Potencial	3,708.91	5.99%	\$222.31	\$2,405.10	0.00%	\$240.27	17.96	0.00%
B2 Riesgo Potencial	0	0.00%	\$-		0.00%		0	0.00%
C1 Deficiente	0	0.00%	\$-		0.00%		0	0.00%
C2 Deficiente	0	0.00%	\$-		0.00%		0	0.00%
D Dudoso Recaudado	0	0.00%	\$-		0.00%		0	0.00%
E Pérdida	9,221.69	100.00%	\$9,221.69	\$8,262.65	100.00%	\$8,262.65	-959.04	0.00%
TOTAL	548,324.03		15,557.80	495,190.05		12,950.26	-2,607.54	-0.20%

CREDITOS COMERCIALES ORDINARIOS	jun-25			sep-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		0	0.00%
A2 Riesgo Normal		0.00%			0.00%		0	0.00%
A3 Riesgo Normal		0.00%			0.00%		0	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0	0.00%
C1 Deficiente		0.00%			0.00%		0	0.00%
C2 Deficiente		0.00%			0.00%		0	0.00%
D Dudoso Recaudado		0.00%			0.00%		0	0.00%
E Pérdida		0.00%			0.00%		0	0.00%
TOTAL	0		0	0			0	0

CREDITOS COMERCIALES ORDINARIOS RESTRUCTURADO	jun-25			sep-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		0	0.00%
A2 Riesgo Normal		0.00%			0.00%		0	0.00%
A3 Riesgo Normal		0.00%			0.00%		0	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0	0.00%
C1 Deficiente		0.00%			0.00%		0	0.00%
C2 Deficiente		0.00%			0.00%		0	0.00%
D Dudoso Recaudado		0.00%			0.00%		0	0.00%
E Pérdida		0.00%			0.00%		0	0.00%
TOTAL	0		0	0		0	0	0.00%

	jun-25			sep-25				
CREDITOS PRODUCTIVO O RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$8,611.42	1.11%	\$95.59	\$7,642.55	0.91%	69.7	-25.89	-0.20%
A2 Riesgo Nor	\$-	0.00%	\$-		0.00%		0	0.00%
A3 Riesgo Nor	\$-	0.00%	\$-		0.00%		0	0.00%
B1 Riesgo Pot	\$-	0.00%	\$-		0.00%		0	0.00%
B2 Riesgo Pot	\$-	0.00%	\$-		0.00%		0	0.00%
C1 Deficiente	\$-	0.00%	\$-		0.00%		0	0.00%
C2 Deficiente	\$-	0.00%	\$-		0.00%		0	0.00%
D Dudoso Rec	\$-	0.00%	\$-		0.00%		0	0.00%
E Pérdida	\$1.00	100.00%	\$1.00	\$1.00	100.00%	1	0	0.00%
TOTAL	8,612.42		96.59	7,643.55		70.7	-25.89	0

	jun-25			sep-25				
CREDITOS PRODUCTIVO O REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$48,768.46	1.11%	\$541.33	\$45,612.18	0.91%	415.98	-125.35	-0.20%
A2 Riesgo Nor	\$-	0.00%	\$-		0.00%		0	0.00%
A3 Riesgo Nor	\$-	0.00%	\$-		0.00%		0	0.00%
B1 Riesgo Pot	\$-	0.00%	\$-		0.00%		0	0.00%
B2 Riesgo Pot	\$-	0.00%	\$-		0.00%		0	0.00%
C1 Deficiente	\$-	0.00%	\$-		0.00%		0	0.00%
C2 Deficiente	\$-	0.00%	\$-		0.00%		0	0.00%
D Dudoso Rec	\$-	0.00%	\$-		0.00%		0	0.00%
E Pérdida	\$-	0.00%	\$-		0.00%		0	0.00%
TOTAL	48,768.46		541.33	45,612.18		415.98	-125.35	0

	jun-25			sep-25				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$1,787,985.05	1.68%	\$29,989.67	\$1,759,651.72	0.01	24557.31	-5,432.36	-0.28%
A2 Riesgo Nor	\$620,690.26	2.75%	\$17,096.33	\$598,923.40	2.65%	15877.36	-1,218.97	-0.10%
A3 Riesgo Nor	\$736,993.42	5.83%	\$42,957.61	\$782,179.41	5.91%	46263.41	3,305.80	0.09%
B1 Riesgo Pot	\$957,555.49	9.35%	\$89,487.26	\$938,080.80	9.43%	88446.19	-1,041.07	0.08%
B2 Riesgo Pot	\$1,095,120.40	19.99%	\$218,914.54	\$613,750.30	19.99%	122688.68	-96,225.86	0.00%
C1 Deficiente	\$129,517.97	37.02%	\$47,954.01	\$35,645.07	39.99%	14254.46	-33,699.55	2.97%
C2 Deficiente	\$122,483.39	59.01%	\$72,275.33	\$68,986.36	59.99%	41384.92	-30,890.41	0.98%
D Dudoso Rec	\$227,990.14	99.99%	\$227,967.34	\$153,719.17	99.99%	153703.83	-74,263.51	0.00%
E Pérdida	\$1,229,799.07	100.00%	\$1,229,799.07	\$1,523,689.71	100.00%	1523689.71	293,890.64	0.00%
TOTAL	6,908,135.19		1,976,441.16	6,474,625.94		2,030,865.87	54,424.71	3.73%

	jun-25			sep-25				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$134,299,448.14	1.77%	\$2,378,191.94	#####	1%	1961217.72	-416,974.22	-0.32%
A2 Riesgo Nor	\$4,328,762.05	2.95%	\$127,616.64	\$5,200,216.18	2.91%	151302.47	23,685.83	-0.04%
A3 Riesgo Nor	\$3,529,965.78	5.87%	\$207,293.07	\$3,749,541.53	5.71%	214159.86	6,866.79	-0.16%
B1 Riesgo Pot	\$1,065,710.59	9.59%	\$102,167.15	\$745,474.77	9.90%	73833.84	-28,333.31	0.32%
B2 Riesgo Pot	\$850,019.39	19.85%	\$168,736.75	\$730,948.06	19.81%	144800.33	-23,936.42	-0.04%
C1 Deficiente	\$555,016.63	39.39%	\$218,595.10	\$681,736.15	39.20%	267228.18	48,633.08	-0.19%
C2 Deficiente	\$536,608.72	57.84%	\$310,372.26	\$389,169.38	59.39%	231132.87	-79,239.39	1.55%
D Dudoso Rec	\$599,940.61	99.99%	\$599,880.64	\$491,418.73	99.99%	491369.64	-108,511.00	0.00%
E Pérdida	\$5,509,061.72	100.00%	\$5,509,061.72	\$6,271,639.58	100.00%	6271639.58	762,577.86	0.00%
TOTAL	151,274,533.63		9,621,915.27	153,289,386.17		9,806,684.49	184,769.22	1.12%

	jun-25			sep-25				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$655,319.34	1.68%	\$11,007.51	\$724,770.10	1%	10128.01	-879.5	-0.28%
A2 Riesgo Nor	\$219,698.53	2.83%	\$6,223.45	\$241,778.32	2.85%	6886	662.55	0.02%
A3 Riesgo Nor	\$402,853.94	5.81%	\$23,420.11	\$297,387.07	5.76%	17119.77	-6,300.34	-0.06%
B1 Riesgo Pot	\$133,167.50	9.99%	\$13,303.43	\$184,494.31	9.79%	18067.11	4,763.68	-0.20%
B2 Riesgo Pot	\$167,519.29	19.54%	\$32,735.01	\$339,345.49	18.67%	63370.05	30,635.04	-0.87%
C1 Deficiente	\$468,868.25	35.26%	\$165,303.51	\$495,948.07	37.46%	185794.71	20,491.20	2.21%
C2 Deficiente	\$297,275.54	59.99%	\$178,335.59	\$278,153.28	59.58%	165727.59	-12,608.00	-0.41%
D Dudoso Rec	\$240,819.12	99.99%	\$240,795.06	\$104,893.92	99.99%	104883.42	-135,911.64	0.00%
E Pérdida	\$254,383.42	100.00%	\$254,383.42	\$219,545.55	100.00%	219545.55	-34,837.87	0.00%
TOTAL	2,839,904.93		925,507.09	2,886,316.11		791,522.21	-133,984.88	0.41%

	jun-25			sep-25				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$2,397,372.41	1.11%	\$26,719.41	\$2,983,262.10	0.91%	27285.37	565.96	-0.20%
A2 Riesgo Nor	\$128,774.62	1.79%	\$2,310.21	\$149,867.72	1.79%	2688.62	378.41	0.00%
A3 Riesgo Nor	\$107,890.85	3.59%	\$3,877.61	\$46,629.94	3.59%	1675.89	-2,201.72	0.00%
B1 Riesgo Pot	\$40,165.64	6.43%	\$2,581.87	\$38,963.84	5.99%	2335.49	-246.38	-0.43%
B2 Riesgo Pot	\$15,284.29	11.99%	\$1,833.20	\$18,561.26	13.87%	2575.12	741.92	1.88%
C1 Deficiente	\$23,073.12	24.10%	\$5,559.87		0.00%		-5,559.87	-24.10%
C2 Deficiente	\$38,503.94	35.99%	\$13,859.10	\$36,690.99	35.99%	13206.56	-652.54	0.00%
D Dudoso Rec	\$31,808.99	99.99%	\$31,805.81	\$148.19	99.99%	148.18	-31,657.63	0.00%
E Pérdida	\$277,069.28	100.00%	\$277,069.28	\$303,083.96	100.00%	303083.96	26,014.68	0.00%
TOTAL	3,059,943.14		365,616.36	3,577,208.00		352,999.19	-12,617.17	-0.23

	jun-25			sep-25				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$74,208.31	1.11%	\$823.71	\$73,353.53	0.91%	668.98	-154.73	-0.20%
A2 Riesgo Normal		0.00%			0.00%		0	0.00%
A3 Riesgo Nor	\$3,238.70	3.59%	\$116.40		0.00%		-116.4	-3.59%
B1 Riesgo Potencial		0.00%			0.00%		0	0.00%
B2 Riesgo Potencial		0.00%		\$16,663.77	11.99%	1998.65	1,998.65	11.99%
C1 Deficiente		0.00%			0.00%		0	0.00%
C2 Deficiente	\$16,897.76	35.99%	\$6,082.18		0.00%		-6,082.18	-35.99%
D Dudoso Recaudo		0.00%			0.00%		0	0.00%
E Pérdida	\$3.00	100.00%	\$3.00	\$3.00	100.00%	3	0	0.00%
TOTAL	94,347.77		7,025.29	90,020.30		2,670.63	-4,354.66	-27.79%

	jun-25			sep-25				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$120,592.33	1.11%	\$1,338.57	\$113,319.24	0.91%	1033.47	-305.1	-0.20%
A2 Riesgo Nor	\$25,209.25	1.79%	\$452.25	\$35,389.61	1.79%	634.9	182.65	0.00%
A3 Riesgo Nor	\$21,684.38	3.59%	\$779.34	\$71,934.16	3.59%	2585.31	1,805.97	0.00%
B1 Riesgo Pot	\$131,156.98	5.99%	\$7,861.55	\$63,872.17	5.99%	3828.49	-4,033.06	0.00%
B2 Riesgo Pot	\$21,216.97	11.99%	\$2,544.76		0.00%		-2,544.76	-11.99%
C1 Deficiente		0.00%			0.00%		0	0.00%
C2 Deficiente		0.00%		\$3,199.38	35.99%	1151.58	1,151.58	35.99%
D Dudoso Recaudo		0.00%			0.00%		0	0.00%
E Pérdida	\$6.00	100.00%	\$6.00	\$17,839.28	100.00%	17839.28	17,833.28	0.00%
TOTAL	319,865.91		12,982.47	305,553.84		27,073.03	14,090.56	0.24

	jun-25			sep-25				
CREDITOS PARA MICROEMPR ESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDA S	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$89,625,096.52	2%	\$1,587,123.69	\$91,943,239.57	1%	1338976.76	-248,146.93	-0.31%
A2 Riesgo Nor	\$5,955,826.08	3%	\$168,419.87	\$5,457,040.81	3%	156619.94	-11,799.93	0.04%
A3 Riesgo Nor	\$3,937,545.79	6%	\$228,513.72	\$3,906,589.78	6%	226025.18	-2,488.54	-0.02%
B1 Riesgo Pot	\$1,296,640.86	9%	\$121,607.29	\$1,342,269.42	9%	124274.21	2,666.92	-0.12%
B2 Riesgo Pot	\$1,222,197.69	20%	\$238,644.57	\$779,233.02	19%	149073.8	-89,570.77	-0.40%
C1 Deficiente	\$919,435.66	39%	\$358,470.43	\$557,843.22	39%	217040.4	-141,430.03	-0.08%
C2 Deficiente	\$540,449.80	59%	\$321,185.29	\$484,263.22	58%	283223.63	-37,961.66	-0.94%
D Dudoso Rec	\$724,453.16	100%	\$724,380.71	\$770,670.85	100%	770593.78	46,213.07	0.00%
E Pérdida	\$6,482,303.60	100%	\$6,482,303.60	\$8,158,409.43	100%	8158409.43	1,676,105.83	0.00%
TOTAL	110,703,949.16		10,230,649.17	113,399,559.32		11,424,237.13	1,193,587.96	-1.83%

	jun-25			sep-25				
CREDITOS PARA MICROCREDI TO RESTRUCTUR ADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDA S	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$379,570.20	2%	\$6,761.78	\$415,828.36	1%	6120.25	-641.53	-0.31%
A2 Riesgo Nor	\$147,511.77	3%	\$4,410.59	\$110,631.40	3%	2977.89	-1,432.70	-0.30%
A3 Riesgo Nor	\$255,120.01	5%	\$14,028.84	\$307,626.37	6%	18426.84	4,398.00	0.49%
B1 Riesgo Pot	\$226,404.47	10%	\$21,982.87	\$210,167.62	10%	20388.3	-1,594.57	-0.01%
B2 Riesgo Pot	\$227,354.49	19%	\$43,529.82	\$141,883.27	19%	26490.9	-17,038.92	-0.48%
C1 Deficiente	\$278,519.29	37%	\$102,333.03	\$294,022.98	34%	99821.64	-2,511.39	-2.79%
C2 Deficiente	\$168,292.80	60%	\$100,958.83	\$211,207.96	60%	126703.68	25,744.85	0.00%
D Dudoso Rec	\$217,826.08	100%	\$217,804.30	\$225,918.41	100%	225895.83	8,091.53	0.00%
E Pérdida	\$199,089.82	100%	\$199,089.82	\$174,439.23	100%	174439.23	-24,650.59	0.00%
TOTAL	2,099,688.93		710,899.88	2,091,725.60		701,264.56	-9,635.32	-3%

	jun-25			sep-25				
CREDITOS PARA MICROCREDI TO REFINANCIA DO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDA S	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	\$812,955.93	2%	\$14,558.71	\$600,105.54	1%	8861.65	-5,697.06	-0.31%
A2 Riesgo Nor	\$213,493.90	3%	\$5,930.48	\$223,730.86	3%	6291.71	361.23	0.03%
A3 Riesgo Nor	\$388,266.89	6%	\$22,182.57	\$550,876.26	5%	30200.08	8,017.51	-0.23%
B1 Riesgo Pot	\$551,893.37	9%	\$51,759.94	\$667,721.41	9%	61648.55	9,888.61	-0.15%
B2 Riesgo Pot	\$603,908.32	19%	\$112,907.15	\$572,947.13	20%	112592.27	-314.88	0.96%
C1 Deficiente	\$24,489.66	40%	\$9,793.42	\$44,018.46	29%	12821.92	3,028.50	-10.86%
C2 Deficiente	\$156,214.27	55%	\$86,101.90	\$70,762.15	60%	42450.21	-43,651.69	4.87%
D Dudoso Rec	\$137,732.61	100%	\$137,718.85	\$42,791.98	100%	42787.7	-94,931.15	0.00%
E Pérdida	\$1,396,158.35	100%	\$1,396,158.35	\$1,511,056.13	100%	1511056.13	114,897.78	0.00%
TOTAL	4,285,113.30		1,837,111.37	4,284,009.92		1,828,710.22	-8,401.15	-5.69%

AL GENE	282,191,186.87	0	25,704,343.78	286,946,850.98	0	26,979,464.27	1,275,120.49	-2.36%
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