

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

(En USD dólares)

sep-25

CREDITOS PRODUCTIVOS	mar-25			jun-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	472,017.26	0.95%	\$4,474.73	\$531,890.59	1.11%	\$5,903.98	1,429.25	0.16%
A2 Riesgo Normal	105,149.53	1.79%	\$1,886.38	\$-	#iDIV/0!	\$-	-1,886.38	0.00%
A3 Riesgo Normal	5,115.04	0.00%	\$306.39	\$3,502.84	0.00%	\$209.82	-96.57	0.00%
B1 Riesgo Potencial	0	#iDIV/0!	\$-	\$3,708.91	0.00%	\$222.31	222.31	0.00%
B2 Riesgo Potencial	0	0.00%	\$-	\$-	0.00%	\$-	0	0.00%
C1 Deficiente	9,654.08	0.00%	\$2,316.40	\$-	0.00%	\$-	-2,316.40	0.00%
C2 Deficiente		0.00%	\$-	\$-	0.00%	\$-	0	0.00%
D Dudoso Recaudado	2,788.22	0.00%	\$2,787.94	\$-	0.00%	\$-	-2,787.94	0.00%
E Pérdida	6,786.23	100.00%	\$6,786.23	\$9,221.69	100.00%	\$9,221.69	2,435.46	0.00%
TOTAL	601,510.36		18,558.07	548,324.03		15,557.80	-3,000.27	0.16%

CREDITOS COMERCIALES ORDINARIOS	mar-25			jun-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	mar-25			jun-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%

	mar-25			jun-25				
CREDITOS PRODUCTIVO O RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	9,549.40	0.95%	\$90.53	\$8,611.42	1.11%	\$95.59	5.06	0.16%
A2 Riesgo Nor	0	0.00%	\$-	\$-	0.00%	\$-	0	0.00%
A3 Riesgo Nor	0	0.00%	\$-	\$-	0.00%	\$-	0	0.00%
B1 Riesgo Pot	0	0.00%	\$-	\$-	0.00%	\$-	0	0.00%
B2 Riesgo Pot	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 Rec	0	0.00%	\$-	\$-	0.00%	\$-	0	0.00%
E Pérdida	1	100.00%	\$1.00	\$1.00	100.00%	\$1.00	0	0.00%
TOTAL	9,550.40		91.53	8,612.42		96.59	5.06	0

	mar-25			jun-25				
CREDITOS PRODUCTIVO O REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	51,835.63	0.95%	\$491.40	\$48,768.46	1.11%	\$541.33	49.93	0.16%
A2 Riesgo Nor	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
A3 Riesgo Nor	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
B1 Riesgo Pot	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
B2 Riesgo Pot	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
C1 Deficiente	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
C2 Deficiente	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
D Dudoso Rec	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
E Pérdida	0	0.00%	0 \$-	0	0.00%	\$-	0	0.00%
TOTAL	51,835.63		491.4	48,768.46		541.33	49.93	0

	mar-25			jun-25				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	1,798,623.40	1.39%	\$25,032.03	\$1,787,985.05	0.02	\$29,989.67	4,957.64	0.29%
A2 Riesgo Nor	506,159.75	2.99%	\$15,134.16	\$620,690.26	2.75%	\$17,096.33	1,962.17	-0.24%
A3 Riesgo Nor	881,625.02	5.83%	\$51,436.88	\$736,993.42	5.83%	\$42,957.61	-8,479.27	-0.01%
B1 Riesgo Pot	1,129,205.34	9.35%	\$105,569.78	\$957,555.49	9.35%	\$89,487.26	-16,082.52	0.00%
B2 Riesgo Pot	1,185,430.07	19.54%	\$231,650.92	\$1,095,120.40	19.99%	\$218,914.54	-12,736.38	0.45%
C1 Deficiente	181,901.71	37.76%	\$68,688.71	\$129,517.97	37.02%	\$47,954.01	-20,734.70	-0.74%
C2 Deficiente	173,689.93	59.19%	\$102,804.53	\$122,483.39	59.01%	\$72,275.33	-30,529.20	-0.18%
D Dudoso Rec	187,179.39	99.99%	\$187,160.67	\$227,990.14	99.99%	\$227,967.34	40,806.67	0.00%
E Pérdida	994,687.06	100.00%	\$994,687.06	\$1,229,799.07	100.00%	\$1,229,799.07	235,112.01	0.00%
TOTAL	7,038,501.67		1,782,164.74	6,908,135.19		1,976,441.16	194,276.42	-0.43%

	mar-25			jun-25				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	134,423,341.55	1.51%	\$2,034,946.18	\$134,299,448.14	2%	\$2,378,191.94	343,245.76	0.26%
A2 Riesgo Nor	4,193,196.91	2.93%	\$122,826.91	\$4,328,762.05	2.95%	\$127,616.64	4,789.73	0.02%
A3 Riesgo Nor	2,919,852.57	5.82%	\$170,029.89	\$3,529,965.78	5.87%	\$207,293.07	37,263.18	0.05%
B1 Riesgo Pot	1,320,862.92	9.93%	\$131,183.61	\$1,065,710.59	9.59%	\$102,167.15	-29,016.46	-0.34%
B2 Riesgo Pot	1,154,558.62	19.70%	\$227,473.84	\$850,019.39	19.85%	\$168,736.75	-58,737.09	0.15%
C1 Deficiente	549,872.86	38.48%	\$211,612.82	\$555,016.63	39.39%	\$218,595.10	6,982.28	0.90%
C2 Deficiente	401,421.08	59.57%	\$239,140.87	\$536,608.72	57.84%	\$310,372.26	71,231.39	-1.73%
D Dudoso Rec	596,362.41	99.99%	\$596,302.84	\$599,940.61	99.99%	\$599,880.64	3,577.80	0.00%
E Pérdida	4,476,607.28	100.00%	\$4,476,606.28	\$5,509,061.72	100.00%	\$5,509,061.72	1,032,455.44	0.00%
TOTAL	150,036,076.20		8,210,123.24	151,274,533.63		9,621,915.27	1,411,792.03	-0.70%

	mar-25			jun-25				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	547,153.69	1.42%	\$7,776.31	\$655,319.34	2%	\$11,007.51	3,231.20	0.26%
A2 Riesgo Nor	218,880.66	2.80%	\$6,124.89	\$219,698.53	2.83%	\$6,223.45	98.56	0.03%
A3 Riesgo Nor	304,071.64	5.67%	\$17,240.45	\$402,853.94	5.81%	\$23,420.11	6,179.66	0.14%
B1 Riesgo Pot	303,438.90	9.01%	\$27,347.30	\$133,167.50	9.99%	\$13,303.43	-14,043.87	0.98%
B2 Riesgo Pot	247,404.05	19.99%	\$49,456.06	\$167,519.29	19.54%	\$32,735.01	-16,721.05	-0.45%
C1 Deficiente	337,344.81	38.63%	\$130,315.70	\$468,868.25	35.26%	\$165,303.51	34,987.81	-3.37%
C2 Deficiente	449,188.29	59.99%	\$269,468.05	\$297,275.54	59.99%	\$178,335.59	-91,132.46	0.00%
D Dudoso Rec	302,373.73	99.99%	\$302,343.50	\$240,819.12	99.99%	\$240,795.06	-61,548.44	0.00%
E Pérdida	305,902.60	100.00%	\$305,902.60	\$254,383.42	100.00%	\$254,383.42	-51,519.18	0.00%
TOTAL	3,015,758.37		1,115,974.86	2,839,904.93		925,507.09	-190,467.77	-2.41%

	mar-25			jun-25				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	2,275,885.63	0.95%	\$21,687.96	\$2,397,372.41	1.11%	\$26,719.41	5,031.45	0.16%
A2 Riesgo Nor	211,967.34	1.82%	\$3,856.26	\$128,774.62	1.79%	\$2,310.21	-1,546.05	-0.03%
A3 Riesgo Nor	101,583.03	3.59%	\$3,650.89	\$107,890.85	3.59%	\$3,877.61	226.72	0.00%
B1 Riesgo Pot	115,111.92	5.99%	\$6,899.81	\$40,165.64	6.43%	\$2,581.87	-4,317.94	0.43%
B2 Riesgo Pot	273.51	19.99%	\$54.67	\$15,284.29	11.99%	\$1,833.20	1,778.53	-7.99%
C1 Deficiente	51,008.24	23.99%	\$12,238.92	\$23,073.12	24.10%	\$5,559.87	-6,679.05	0.10%
C2 Deficiente	70,490.67	35.99%	\$25,372.41	\$38,503.94	35.99%	\$13,859.10	-11,513.31	0.00%
D Dudoso Rec	45,024.51	99.99%	\$45,020.00	\$31,808.99	99.99%	\$31,805.81	-13,214.19	0.00%
E Pérdida	231,417.49	100.00%	\$231,417.49	\$277,069.28	100.00%	\$277,069.28	45,651.79	0.00%
TOTAL	3,102,762.34		350,198.41	3,059,943.14		365,616.36	15,417.95	-0.07

	mar-25			jun-25				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	77,008.54	0.95%	\$730.04	\$74,208.31	1.11%	\$823.71	93.67	0.16%
A2 Riesgo Normal		0.00%			0.00%		0	0.00%
A3 Riesgo Nor	3,432.08	3.59%	\$123.35	\$3,238.70	3.59%	\$116.40	-6.95	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%		\$16,897.76	35.99%	\$6,082.18	6,082.18	35.99%
D Dudoso Recaudo		0.00%			0.00%		0	0.00%
E Pérdida	3	100.00%	\$3.00	\$3.00	100.00%	\$3.00	0	0.00%
TOTAL	80,443.62		856.39	94,347.77		7,025.29	6,168.90	36.16%

	mar-25			jun-25				
CREDITOS PARA LA VIVIENDA REFINANCIA DO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	124,731.84	0.95%	\$1,184.74	\$120,592.33	1.11%	\$1,338.57	153.83	0.16%
A2 Riesgo Nor	37,776.67	1.79%	\$677.71	\$25,209.25	1.79%	\$452.25	-225.46	0.00%
A3 Riesgo Nor	61,081.77	3.59%	\$2,195.28	\$21,684.38	3.59%	\$779.34	-1,415.94	0.00%
B1 Riesgo Pot	101,789.39	5.99%	\$6,101.26	\$131,156.98	5.99%	\$7,861.55	1,760.29	0.00%
B2 Riesgo Pot	6,891.88	11.99%	\$826.61	\$21,216.97	11.99%	\$2,544.76	1,718.15	0.00%
C1 Deficiente		0.00%			0.00%		0	0.00%
C2 Deficiente	15,632.65	35.99%	\$5,626.82		0.00%		-5,626.82	-35.99%
D Dudoso Recaudo		0.00%			0.00%		0	0.00%
E Pérdida	6	100.00%	\$6.00	\$6.00	100.00%	\$6.00	0	0.00%
TOTAL	347,910.20		16,618.42	319,865.91		12,982.47	-3,635.95	-0.36

	mar-25			jun-25				
CREDITOS PARA MICROEMPR ESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	88,539,850.58	2%	\$1,336,311.98	\$89,625,096.52	2%	\$1,587,123.69	250,811.71	0.26%
A2 Riesgo Nor	5,255,988.62	3%	\$151,289.75	\$5,955,826.08	3%	\$168,419.87	17,130.12	-0.05%
A3 Riesgo Nor	3,560,697.16	6%	\$207,433.40	\$3,937,545.79	6%	\$228,513.72	21,080.32	-0.02%
B1 Riesgo Pot	1,486,519.59	9%	\$135,434.43	\$1,296,640.86	9%	\$121,607.29	-13,827.14	0.27%
B2 Riesgo Pot	1,027,107.29	19%	\$195,468.54	\$1,222,197.69	20%	\$238,644.57	43,176.03	0.49%
C1 Deficiente	770,737.71	39%	\$298,520.57	\$919,435.66	39%	\$358,470.43	59,949.86	0.26%
C2 Deficiente	461,046.57	57%	\$261,948.44	\$540,449.80	59%	\$321,185.29	59,236.85	2.61%
D Dudoso Rec	606,421.53	100%	\$606,360.91	\$724,453.16	100%	\$724,380.71	118,019.80	0.00%
E Pérdida	5,173,704.16	100%	\$5,173,704.16	\$6,482,303.60	100%	\$6,482,303.60	1,308,599.44	0.00%
TOTAL	106,882,073.21		8,366,472.18	110,703,949.16		10,230,649.17	1,864,176.99	3.82%

	mar-25			jun-25				
CREDITOS PARA MICROCREDI TO RESTRUCTUR ADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	484,405.83	1%	\$7,264.33	\$379,570.20	2%	\$6,761.78	-502.55	0.28%
A2 Riesgo Nor	152,046.22	3%	\$4,546.18	\$147,511.77	3%	\$4,410.59	-135.59	0.00%
A3 Riesgo Nor	324,323.58	6%	\$18,844.69	\$255,120.01	5%	\$14,028.84	-4,815.85	-0.31%
B1 Riesgo Pot	118,062.15	8%	\$9,990.41	\$226,404.47	10%	\$21,982.87	11,992.46	1.25%
B2 Riesgo Pot	183,266.88	20%	\$36,635.07	\$227,354.49	19%	\$43,529.82	6,894.75	-0.84%
C1 Deficiente	400,019.57	38%	\$153,751.21	\$278,519.29	37%	\$102,333.03	-51,418.18	-1.69%
C2 Deficiente	283,547.03	58%	\$165,740.28	\$168,292.80	60%	\$100,958.83	-64,781.45	1.54%
D Dudoso Rec	180,046.80	100%	\$180,028.77	\$217,826.08	100%	\$217,804.30	37,775.53	0.00%
E Pérdida	166,738.11	100%	\$166,738.11	\$199,089.82	100%	\$199,089.82	32,351.71	0.00%
TOTAL	2,292,456.17		743,539.05	2,099,688.93		710,899.88	-32,639.17	0%

	mar-25			jun-25				
CREDITOS PARA MICROCREDI TO REFINANCI DO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Nor	719,367.51	1%	\$10,728.36	\$812,955.93	2%	\$14,558.71	3,830.35	0.30%
A2 Riesgo Nor	207,055.41	3%	\$6,190.96	\$213,493.90	3%	\$5,930.48	-260.48	-0.21%
A3 Riesgo Nor	510,293.90	5%	\$27,461.16	\$388,266.89	6%	\$22,182.57	-5,278.59	0.33%
B1 Riesgo Pot	557,472.12	10%	\$55,691.48	\$551,893.37	9%	\$51,759.94	-3,931.54	-0.61%
B2 Riesgo Pot	628,787.50	19%	\$117,280.88	\$603,908.32	19%	\$112,907.15	-4,373.73	0.04%
C1 Deficiente	63,692.64	32%	\$20,186.12	\$24,489.66	40%	\$9,793.42	-10,392.70	8.30%
C2 Deficiente	204,451.09	60%	\$122,650.19	\$156,214.27	55%	\$86,101.90	-36,548.29	-4.87%
D Dudoso Rec	141,956.41	100%	\$141,942.21	\$137,732.61	100%	\$137,718.85	-4,223.36	0.00%
E Pérdida	1,228,234.43	100%	\$1,228,234.43	\$1,396,158.35	100%	\$1,396,158.35	167,923.92	0.00%
TOTAL	4,261,311.01		1,730,365.79	4,285,113.30		1,837,111.37	106,745.58	3.28%

AL GENE	277,720,189.18	0	22,335,454.08	282,191,186.87	0	25,704,343.78	3,368,889.70	-0.20%
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