



RESUMEN EJECUTIVO

| AL 14 DE DICIEMBRE DE 2021                   |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|--|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Banca  | Saldo Capital | Cartera Vencida | ICV.   | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Negocios Corporativos                        | 63,354,064    | 2,028,948       | 3.20%  | 90,205                     | 3,309         | 3.20%  | (372,390)                   | (26,189)     | 3.22%  |
| Comercio, Manufactura, Agro y Bienes de C    | 17,260,677    | 310,548         | 1.80%  | 67,417                     | 606           | 1.80%  | (277,808)                   | (43,968)     | 2.02%  |
| Infraestructura y Recursos Naturales         | 11,883,194    | 811,779         | 6.83%  | 5,451                      | 1,386         | 6.82%  | (189,652)                   | 394          | 6.72%  |
| Grandes corporativos                         | 15,559,864    | -               | 0.00%  | 10,569                     | -             | 0.00%  | 223,413                     | -            | 0.00%  |
| Gobierno, Servicios Financieros, Salud y Edu | 7,227,095     | 15,453          | 0.21%  | (27,141)                   | 0             | 0.21%  | 270,341                     | 105          | 0.22%  |
| Inmobiliario y Constructor                   | 7,553,550     | 737,744         | 9.77%  | 3,140                      | (613)         | 9.78%  | (63,451)                    | 19,937       | 9.42%  |
| Otros Territorios                            | 1,552,123     | 153,423         | 9.88%  | 19,534                     | 1,931         | 9.88%  | 25,523                      | (2,655)      | 10.22% |
| Corresponsales y Otros                       | 2,317,562     | 0               | 0.00%  | 11,236                     | -             | 0.00%  | (360,755)                   | -            | 0.00%  |
| Negocios Personas, Nel, Pymes y Empresas     | 85,940,202    | 4,792,859       | 5.58%  | 115,747                    | (7,937)       | 5.59%  | 313,885                     | 123,240      | 5.45%  |
| Empresarial                                  | 11,924,595    | 535,838         | 4.49%  | 45,469                     | 140           | 4.51%  | (48,474)                    | 4,122        | 4.44%  |
| Banca Pyme                                   | 19,016,760    | 1,268,017       | 6.67%  | 15,762                     | 14,043        | 6.60%  | (122,809)                   | 37,336       | 6.43%  |
| Pymes  | 17,175,217    | 1,248,709       | 7.27%  | 10,412                     | (4,755)       | 7.30%  | (137,094)                   | 18,079       | 7.11%  |
| Gobierno de Red                              | 1,841,542     | 19,309          | 1.05%  | 5,349                      | 18,798        | 0.03%  | 14,285                      | 19,257       | 0.00%  |
| Nel  | 5,028,251     | 534,531         | 10.63% | 2,053                      | (5,198)       | 10.74% | 16,054                      | 15,434       | 10.36% |
| Total Personas                               | 49,970,596    | 2,454,473       | 4.91%  | 52,464                     | (16,922)      | 4.95%  | 469,115                     | 66,348       | 4.82%  |
| Consumo                                      | 31,087,287    | 1,640,037       | 5.28%  | 31,280                     | (13,482)      | 5.32%  | 289,477                     | 65,961       | 5.11%  |
| Solucion Inmobiliaria                        | 17,935,683    | 758,259         | 4.23%  | 11,702                     | (3,274)       | 4.25%  | 71,714                      | (2,297)      | 4.26%  |
| Comercial y otros                            | 947,626       | 56,176          | 5.93%  | 9,482                      | (167)         | 6.01%  | 107,924                     | 2,684        | 6.37%  |
| TOTAL BANCAS                                 | 149,294,266   | 6,821,807       | 4.57%  | 205,952                    | (4,628)       | 4.58%  | (58,505)                    | 97,052       | 4.50%  |

MODALIDAD

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Clasificación              | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV    | Variación SK                | Variación CV | ICV    |
| Comercial                  | 99,458,877    | 4,023,324       | 4.05%  | 160,943                    | 22,232        | 4.03%  | (450,600)                   | 31,370       | 4.00%  |
| Consumo                    | 33,445,225    | 1,862,051       | 5.57%  | 31,934                     | (15,132)      | 5.62%  | 299,520                     | 78,174       | 5.38%  |
| Vivienda                   | 15,756,966    | 853,124         | 5.41%  | 13,395                     | (9,818)       | 5.48%  | 86,979                      | (11,572)     | 5.52%  |
| Microcrédito               | 634,638       | 83,308          | 13.13% | (317)                      | (1,910)       | 13.42% | 5,636                       | (920)        | 13.39% |
| BANCO                      | 149,295,706   | 6,821,807       | 4.57%  | 205,954                    | (4,628)       | 4.58%  | (58,465)                    | 97,052       | 4.50%  |

SEGMENTO POR BANCA

| AL 14 DE DICIEMBRE DE 2021               |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|--|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Banca/Segmento                           | Saldo Capital | Cartera Vencida | ICV..  | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Negocios Corporativos                    | 49,108,458    | 2,028,689       | 4.13%  | 107,327                    | 3,312         | 4.13%  | (426,976)                   | (26,259)     | 4.15%  |
| Corporativa + Internacional              | 41,581,001    | 1,291,889       | 3.11%  | 104,188                    | 3,925         | 3.11%  | (372,782)                   | (46,195)     | 3.19%  |
| Constructor                              | 7,527,457     | 736,800         | 9.79%  | 3,140                      | (613)         | 9.80%  | (54,194)                    | 19,937       | 9.46%  |
| Constructor corporativo                  | 5,449,939     | 448,454         | 8.23%  | (481)                      | (528)         | 8.24%  | (29,673)                    | 20,093       | 7.82%  |
| Constructor empresarial                  | 1,512,658     | 192,217         | 12.71% | 276                        | (150)         | 12.72% | (27,617)                    | (210)        | 12.49% |
| Constructor pyme                         | 564,860       | 96,129          | 17.02% | 3,344                      | 65            | 17.11% | 3,095                       | 53           | 17.10% |
| Gobierno                                 | 6,809,362     | 67              | 0.00%  | (33,725)                   | (2)           | 0.00%  | 319,719                     | 67           | 0.00%  |
| Financiera                               | 7,437,683     | 192             | 0.00%  | 16,605                     | -             | 0.00%  | (265,093)                   | 3            | 0.00%  |
| Negocios Personas, Nel, Pymes y Empresas | 85,940,202    | 4,792,859       | 5.58%  | 115,747                    | (7,937)       | 5.59%  | 313,885                     | 123,240      | 5.45%  |
| Pymes                                    | 17,175,217    | 1,248,709       | 7.27%  | 10,412                     | (4,755)       | 7.30%  | (137,094)                   | 18,079       | 7.11%  |
| Personal                                 | 16,833,701    | 1,026,063       | 6.10%  | 28,246                     | (9,934)       | 6.16%  | 453,617                     | 29,019       | 6.09%  |
| Preferencial                             | 13,835,384    | 411,354         | 2.97%  | 8,552                      | (2,952)       | 3.00%  | (48,732)                    | 8,997        | 2.90%  |
| Personal plus                            | 19,301,512    | 1,017,056       | 5.27%  | 15,665                     | (4,035)       | 5.29%  | 64,230                      | 28,332       | 5.14%  |
| Empresarial                              | 11,924,595    | 535,838         | 4.49%  | 45,469                     | 140           | 4.51%  | (48,474)                    | 4,122        | 4.44%  |
| Nel                                      | 5,028,251     | 534,531         | 10.63% | 2,053                      | (5,198)       | 10.74% | 16,054                      | 15,434       | 10.36% |
| Gobierno de red                          | 1,841,542     | 19,309          | 1.05%  | 5,349                      | 18,798        | 0.03%  | 14,285                      | 19,257       | 0.00%  |
| TOTAL BANCAS                             | 149,295,706   | 6,821,807       | 4.57%  | 205,954                    | (4,628)       | 4.58%  | (58,465)                    | 97,052       | 4.50%  |

PRODUCTO

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Producto                   | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Cartera Ordinaria          | 59,175,705    | 2,475,468       | 4.18%  | 127,153                    | (3,061)       | 4.20%  | 634,902                     | 19,610       | 4.20%  |
| Leasing                    | 17,535,797    | 546,906         | 3.12%  | (9,625)                    | 3,207         | 3.10%  | (705,487)                   | (21,077)     | 3.11%  |
| Libre Inversion            | 17,578,027    | 1,138,436       | 6.48%  | 23,432                     | (3,192)       | 6.50%  | 199,000                     | 27,001       | 6.40%  |
| Hipotecario Vivienda       | 15,756,966    | 853,124         | 5.41%  | 13,395                     | (9,818)       | 5.48%  | 86,979                      | (11,572)     | 5.52%  |
| Tesoreria                  | 6,222,029     | 81,753          | 1.31%  | (42,218)                   | (83)          | 1.31%  | 263,033                     | 795          | 1.36%  |
| Tarjeta de Credito         | 6,959,352     | 341,810         | 4.91%  | 2,316                      | (5,082)       | 4.99%  | (11,577)                    | 24,691       | 4.55%  |
| Credito Constructor        | 4,433,389     | 494,610         | 11.16% | 4,082                      | (588)         | 11.18% | (29,256)                    | (162)        | 11.09% |
| Leasing Habitacional       | 4,148,559     | 143,812         | 3.47%  | (2,071)                    | 5,399         | 3.33%  | (14,728)                    | 8,165        | 3.26%  |
| SUFI - Movilidad           | 3,766,313     | 185,152         | 4.92%  | 2,653                      | (4,349)       | 5.04%  | 19,752                      | 21,639       | 4.36%  |
| Libranza                   | 3,986,713     | 71,195          | 1.79%  | 5,111                      | (1,704)       | 1.83%  | 38,600                      | 4,310        | 1.69%  |
| Factoring                  | 3,835,862     | 36,431          | 0.95%  | 42,748                     | 249           | 0.95%  | 236,263                     | (666)        | 1.03%  |
| Rotativos                  | 2,217,569     | 114,437         | 5.16%  | 9,307                      | (862)         | 5.22%  | (130,565)                   | (3,277)      | 5.01%  |
| Anticipos                  | 1,518,305     | 144,554         | 9.52%  | 19,992                     | 18,798        | 8.39%  | (992,074)                   | 15,760       | 5.13%  |
| SUFI - Cotidianidad        | 568,993       | 91,114          | 16.01% | 1,284                      | (696)         | 16.17% | 6,738                       | 7,035        | 14.95% |
| Cartera Microcredito       | 473,100       | 60,628          | 12.82% | 482                        | (1,488)       | 13.14% | 11,106                      | (299)        | 13.19% |
| Sobregiro                  | 374,185       | 20,970          | 5.60%  | 4,596                      | (475)         | 5.80%  | (60,127)                    | 5,198        | 3.63%  |
| Otros Hipotecario          | 194,607       | 21,406          | 11.00% | (179)                      | (883)         | 11.44% | (4,275)                     | (98)         | 10.81% |
| Sin Producto               | 383,504       | -               | 0.00%  | 142                        | -             | 0.00%  | 382,408                     | -            | 0.00%  |
| TOTAL                      | 149,128,973   | 6,821,807       | 4.57%  | 202,600                    | (4,628)       | 4.58%  | (69,310)                    | 97,052       | 4.51%  |

PRODUCTO POR BANCA

| AL 14 DE DICIEMBRE DE 2021  |                   |                  |              | AL 13 DE DICIEMBRE DE 2021 |                |              | CIERRE DE NOVIEMBRE DE 2021 |                 |              |
|-----------------------------|-------------------|------------------|--------------|----------------------------|----------------|--------------|-----------------------------|-----------------|--------------|
| Banca                       | Saldo Capital     | Cartera Vencida  | ICV          | Variación SK.              | Variación CV.  | ICV.         | Variación SK                | Variación CV    | ICV          |
| <b>Cartera Ordinaria</b>    | <b>59,175,705</b> | <b>2,475,468</b> | <b>4.18%</b> | <b>127,153</b>             | <b>(3,061)</b> | <b>4.20%</b> | <b>634,902</b>              | <b>19,610</b>   | <b>4.20%</b> |
| Corporativo                 | 37,790,358        | 1,138,187        | 3.01%        | 75,610                     | 2,534          | 3.01%        | 431,092                     | (14,769)        | 3.09%        |
| Constructor                 | 1,587,679         | 122,074          | 7.69%        | (1,615)                    | 65             | 7.68%        | 70,275                      | 21,053          | 6.66%        |
| Empresas                    | 6,223,637         | 313,947          | 5.04%        | 36,924                     | (962)          | 5.09%        | 75,108                      | 3,053           | 5.06%        |
| Pyme                        | 12,379,120        | 775,406          | 6.26%        | 16,735                     | (3,271)        | 6.30%        | 53,876                      | 7,129           | 6.23%        |
| Nel                         | 900,248           | 92,423           |              | (106)                      | (1,810)        | 10.47%       | 4,835                       | 274             | 10.29%       |
| Personas                    | 294,663           | 33,432           | 11.35%       | (395)                      | 383            | 11.20%       | (283)                       | 2,870           | 10.36%       |
| <b>Leasing</b>              | <b>17,535,797</b> | <b>546,906</b>   | <b>3.12%</b> | <b>(9,625)</b>             | <b>3,207</b>   | <b>3.10%</b> | <b>(705,487)</b>            | <b>(21,077)</b> | <b>3.11%</b> |
| Corporativo                 | 8,711,445         | 38,244           | 0.44%        | (980)                      | 1,388          | 0.42%        | (511,026)                   | (33,677)        | 0.78%        |
| Constructor                 | 1,083,441         | 94,530           | 8.72%        | (211)                      | -              | 8.72%        | (65,378)                    | (1,101)         | 8.32%        |
| Empresas                    | 3,682,158         | 174,064          | 4.73%        | (2,594)                    | 1,189          | 4.69%        | (85,891)                    | 1,079           | 4.59%        |
| Pyme                        | 3,830,711         | 225,344          | 5.88%        | (5,760)                    | 396            | 5.86%        | (40,557)                    | 11,009          | 5.54%        |
| Nel                         | 41,810            | 7,847            | 18.77%       | (22)                       | 483            | 17.60%       | (274)                       | 1,313           | 15.53%       |
| Personas                    | 186,232           | 6,878            | 3.69%        | (59)                       | (248)          | 3.83%        | (2,362)                     | 299             | 3.49%        |
| <b>Libre Inversion</b>      | <b>17,578,027</b> | <b>1,138,436</b> | <b>6.48%</b> | <b>23,432</b>              | <b>(3,192)</b> | <b>6.50%</b> | <b>199,000</b>              | <b>27,001</b>   | <b>6.40%</b> |
| Corporativo                 | -                 | -                | 0.00%        | -                          | -              | 0.00%        | 0                           | -               | 0.00%        |
| Constructor                 | -                 | -                | 0.00%        | -                          | -              | 0.00%        | -                           | -               | 0.00%        |
| Empresas                    | 469               | 393              | 83.70%       | -                          | -              | 83.70%       | -                           | -               | 83.70%       |
| Pyme                        | 69,507            | 10,920           | 15.71%       | 8                          | (15)           | 15.73%       | (605)                       | 409             | 14.99%       |
| Nel                         | 822,668           | 110,188          | 13.39%       | (526)                      | 360            | 13.34%       | (4,296)                     | 4,874           | 12.74%       |
| Personas                    | 16,685,382        | 1,016,935        | 6.09%        | 23,950                     | (3,537)        | 6.12%        | 203,902                     | 21,718          | 6.04%        |
| <b>Hipotecario Vivienda</b> | <b>15,756,966</b> | <b>853,124</b>   | <b>5.41%</b> | <b>13,395</b>              | <b>(9,818)</b> | <b>5.48%</b> | <b>86,979</b>               | <b>(11,572)</b> | <b>5.52%</b> |
| Corporativo                 | -                 | -                | 0.00%        | -                          | -              | 0.00%        | 1                           | -               | 0.00%        |
| Constructor                 | -                 | -                | 0.00%        | -                          | -              | 0.00%        | -                           | -               | 0.00%        |
| Empresas                    | 2,017             | 174              | 8.62%        | -                          | -              | 8.62%        | (13)                        | -               | 8.56%        |
| Pyme                        | 326,764           | 55,628           | 17.02%       | 36                         | (161)          | 17.08%       | (95)                        | (1,748)         | 17.55%       |
| Nel                         | 1,307,078         | 151,541          | 11.59%       | (59)                       | (1,453)        | 11.70%       | 1,830                       | 275             | 11.59%       |
| Personas                    | 14,121,108        | 645,781          | 4.57%        | 13,418                     | (8,204)        | 4.64%        | 85,256                      | (10,100)        | 4.67%        |
| <b>Tesoreria</b>            | <b>6,222,029</b>  | <b>81,753</b>    | <b>1.31%</b> | <b>(42,218)</b>            | <b>(83)</b>    | <b>1.31%</b> | <b>263,033</b>              | <b>795</b>      | <b>1.36%</b> |
| Corporativo                 | 5,088,393         | 33,737           | 0.66%        | (46,576)                   | -              | 0.66%        | 278,641                     | -               | 0.70%        |
| Constructor                 | 263,280           | 20,005           | 7.60%        | 1,832                      | (53)           | 7.67%        | (2,028)                     | (157)           | 7.60%        |
| Empresas                    | 726,958           | 20,687           | 2.85%        | 2,940                      | 7              | 2.86%        | (5,202)                     | 631             | 2.74%        |
| Pyme                        | 142,174           | 7,272            | 5.12%        | (411)                      | (37)           | 5.13%        | (8,364)                     | 327             | 4.61%        |
| Nel                         | 106               | 52               | 49.04%       | (2)                        | -              | 48.04%       | (13)                        | (6)             | 48.62%       |
| Personas                    | 1,116             | -                | 0.00%        | -                          | -              | 0.00%        | (1)                         | -               | 0.00%        |
| <b>Tarjeta de Credito</b>   | <b>6,959,352</b>  | <b>341,810</b>   | <b>4.91%</b> | <b>2,316</b>               | <b>(5,082)</b> | <b>4.99%</b> | <b>(11,577)</b>             | <b>24,691</b>   | <b>4.55%</b> |
| Corporativo                 | 112,387           | 923              | 0.82%        | 569                        | 8              | 0.82%        | (13,966)                    | 92              | 0.66%        |
| Constructor                 | 4,224             | 261              | 6.19%        | 45                         | 0              | 6.25%        | (56)                        | 10              | 5.86%        |
| Empresas                    | 93,818            | 1,459            | 1.56%        | 1,055                      | 2              | 1.57%        | (2,802)                     | 8               | 1.50%        |
| Pyme                        | 466,814           | 26,055           | 5.58%        | 1,688                      | (109)          | 5.63%        | (11,777)                    | 2,377           | 4.95%        |
| Nel                         | 492,434           | 39,612           | 8.04%        | 18                         | (448)          | 8.14%        | (244)                       | 2,759           | 7.48%        |
| Personas                    | 5,789,676         | 273,500          | 4.72%        | (1,060)                    | (4,535)        | 4.80%        | 17,268                      | 19,445          | 4.40%        |

| AL 14 DE DICIEMBRE DE 2021  |                  |                 |               | AL 13 DE DICIEMBRE DE 2021 |                |               | CIERRE DE NOVIEMBRE DE 2021 |                |               |
|-----------------------------|------------------|-----------------|---------------|----------------------------|----------------|---------------|-----------------------------|----------------|---------------|
| Banca                       | Saldo Capital    | Cartera Vencida | ICV           | Variación SK.              | Variación CV.  | ICV.          | Variación SK                | Variación CV   | ICV           |
| <b>Credito Constructor</b>  | <b>4,433,389</b> | <b>494,610</b>  | <b>11.16%</b> | <b>4,082</b>               | <b>(588)</b>   | <b>11.18%</b> | <b>(29,256)</b>             | <b>(162)</b>   | <b>11.09%</b> |
| Corporativo                 | -                | -               | 0.00%         | -                          | -              | 0.00%         | 86                          | -              | 0.00%         |
| Constructor                 | 4,370,509        | 494,286         | 11.31%        | 3,019                      | (588)          | 11.33%        | (30,901)                    | (162)          | 11.23%        |
| Empresas                    | 16,701           | 324             | 1.94%         | 300                        | -              | 1.98%         | 301                         | (0)            | 1.98%         |
| Pyme                        | 44,914           | -               | 0.00%         | 319                        | -              | 0.00%         | (7)                         | -              | 0.00%         |
| Nel                         | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Personas                    | 1,266            | -               | 0.00%         | 443                        | -              | 0.00%         | 1,266                       | -              | 0.00%         |
| <b>Leasing Habitacional</b> | <b>4,148,559</b> | <b>143,812</b>  | <b>3.47%</b>  | <b>(2,071)</b>             | <b>5,399</b>   | <b>3.33%</b>  | <b>(14,728)</b>             | <b>8,165</b>   | <b>3.26%</b>  |
| Corporativo                 | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Constructor                 | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Empresas                    | 3,758            | 111             | 2.95%         | -                          | -              | 2.95%         | (6)                         | -              | 2.95%         |
| Pyme                        | 133,156          | 8,943           | 6.72%         | (216)                      | (61)           | 6.75%         | (504)                       | (547)          | 7.10%         |
| Nel                         | 197,069          | 22,280          | 11.31%        | (139)                      | 530            | 11.03%        | (676)                       | 910            | 10.81%        |
| Personas                    | 3,814,576        | 112,478         | 2.95%         | (1,716)                    | 4,931          | 2.82%         | (13,542)                    | 7,802          | 2.73%         |
| <b>SUFI - Movilidad</b>     | <b>3,766,313</b> | <b>185,152</b>  | <b>4.92%</b>  | <b>2,653</b>               | <b>(4,349)</b> | <b>5.04%</b>  | <b>19,752</b>               | <b>21,639</b>  | <b>4.36%</b>  |
| Corporativo                 | 764              | -               | 0.00%         | -                          | -              | 0.00%         | 341                         | -              | 0.00%         |
| Constructor                 | 1,175            | 200             | 17.00%        | (7)                        | -              | 16.91%        | (19)                        | (1)            | 16.82%        |
| Empresas                    | 9,822            | 987             | 10.05%        | (33)                       | -              | 10.02%        | (29)                        | (26)           | 10.29%        |
| Pyme                        | 280,275          | 17,415          | 6.21%         | (67)                       | (495)          | 6.39%         | 1,145                       | 739            | 5.97%         |
| Nel                         | 639,514          | 45,336          | 7.09%         | 1,097                      | (1,414)        | 7.32%         | 6,591                       | 4,568          | 6.44%         |
| Personas                    | 2,834,764        | 121,214         | 4.28%         | 1,664                      | (2,440)        | 4.36%         | 11,723                      | 16,359         | 3.71%         |
| <b>Libranza</b>             | <b>3,986,713</b> | <b>71,195</b>   | <b>1.79%</b>  | <b>5,111</b>               | <b>(1,704)</b> | <b>1.83%</b>  | <b>38,600</b>               | <b>4,310</b>   | <b>1.69%</b>  |
| Corporativo                 | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Constructor                 | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Empresas                    | -                | -               | 0.00%         | -                          | -              | 0.00%         | -                           | -              | 0.00%         |
| Pyme                        | 1,723            | 34              | 1.98%         | (0)                        | -              | 1.98%         | (9)                         | -              | 1.97%         |
| Nel                         | 32,389           | 1,015           | 3.13%         | (65)                       | (1)            | 3.13%         | (274)                       | 79             | 2.87%         |
| Personas                    | 3,952,602        | 70,146          | 1.77%         | 5,176                      | (1,703)        | 1.82%         | 38,882                      | 4,231          | 1.68%         |
| <b>Factoring</b>            | <b>3,835,862</b> | <b>36,431</b>   | <b>0.95%</b>  | <b>42,748</b>              | <b>249</b>     | <b>0.95%</b>  | <b>236,263</b>              | <b>(666)</b>   | <b>1.03%</b>  |
| Corporativo                 | 2,689,188        | 5,418           | 0.20%         | 38,300                     | -              | 0.20%         | 197,780                     | -              | 0.22%         |
| Constructor                 | 30,815           | 419             | 1.36%         | (72)                       | 5              | 1.34%         | (4,810)                     | 5              | 1.16%         |
| Empresas                    | 538,788          | 9,211           | 1.71%         | (3,755)                    | 56             | 1.69%         | 17,869                      | (53)           | 1.78%         |
| Pyme                        | 546,227          | 21,361          | 3.91%         | 6,917                      | 188            | 3.93%         | (5,141)                     | (617)          | 3.99%         |
| Nel                         | 293              | 22              | 7.65%         | 0                          | -              | 7.65%         | 13                          | -              | 8.00%         |
| Personas                    | 30,552           | -               | 0.00%         | 1,359                      | -              | 0.00%         | 30,552                      | -              | 0.00%         |
| <b>Rotativos</b>            | <b>2,217,569</b> | <b>114,437</b>  | <b>5.16%</b>  | <b>9,307</b>               | <b>(862)</b>   | <b>5.22%</b>  | <b>(130,565)</b>            | <b>(3,277)</b> | <b>5.01%</b>  |
| Corporativo                 | 206,754          | 556             | 0.27%         | 332                        | -              | 0.27%         | (129,783)                   | -              | 0.17%         |
| Constructor                 | 24,982           | 3,624           | 14.51%        | 50                         | -              | 14.54%        | (1,678)                     | -              | 13.59%        |
| Empresas                    | 207,994          | 11,725          | 5.64%         | 6,811                      | -              | 5.83%         | (3,313)                     | (498)          | 5.78%         |
| Pyme                        | 353,202          | 17,847          | 5.05%         | 1,887                      | (134)          | 5.12%         | (7,561)                     | 144            | 4.91%         |
| Nel                         | 135,776          | 8,806           | 6.49%         | (101)                      | (69)           | 6.53%         | 152                         | (401)          | 6.79%         |
| Personas                    | 1,288,861        | 71,879          | 5.58%         | 328                        | (660)          | 5.63%         | 11,618                      | (2,523)        | 5.83%         |

| AL 14 DE DICIEMBRE DE 2021 |               |                 |         | AL 13 DE DICIEMBRE DE 2021 |               |         | CIERRE DE NOVIEMBRE DE 2021 |              |         |
|----------------------------|---------------|-----------------|---------|----------------------------|---------------|---------|-----------------------------|--------------|---------|
| Banca                      | Saldo Capital | Cartera Vencida | ICV     | Variación SK.              | Variación CV. | ICV.    | Variación SK                | Variación CV | ICV     |
| Anticipos                  | 1,518,305     | 144,554         | 9.52%   | 19,992                     | 18,798        | 8.39%   | (992,074)                   | 15,760       | 5.13%   |
| Corporativo                | 689,905       | 69,850          | 10.12%  | 10,855                     | -             | 10.29%  | (714,805)                   | (2,835)      | 5.17%   |
| Constructor                | 137,624       | -               | 0.00%   | -                          | -             | 0.00%   | (20,105)                    | -            | 0.00%   |
| Empresas                   | 358,979       | -               | 0.00%   | 1,665                      | -             | 0.00%   | (47,587)                    | -            | 0.00%   |
| Pyme                       | 238,334       | 72,190          | 30.29%  | (1,198)                    | 18,798        | 22.29%  | (93,742)                    | 18,688       | 16.11%  |
| Nel                        | 3,554         | 67              | 1.88%   | 1,364                      | -             | 3.05%   | (4,194)                     | (93)         | 2.06%   |
| Personas                   | 89,908        | 2,448           | 2.72%   | 7,306                      | -             | 2.96%   | (111,642)                   | (0)          | 1.21%   |
| SUFI - Cotidianidad        | 568,993       | 91,114          | 16.01%  | 1,284                      | (696)         | 16.17%  | 6,738                       | 7,035        | 14.95%  |
| Corporativo                | 37            | -               | 0.00%   | -                          | -             | 0.00%   | -                           | -            | 0.00%   |
| Constructor                | -             | -               | 0.00%   | -                          | -             | 0.00%   | -                           | -            | 0.00%   |
| Empresas                   | 14            | 14              | 100.00% | -                          | -             | 100.00% | (0)                         | (0)          | 100.00% |
| Pyme                       | 1,986         | 500             | 25.20%  | (5)                        | (52)          | 27.74%  | 31                          | (52)         | 28.28%  |
| Nel                        | 30,955        | 4,236           | 13.68%  | 68                         | (37)          | 13.83%  | 622                         | 357          | 12.79%  |
| Personas                   | 536,002       | 86,364          | 16.11%  | 1,221                      | (607)         | 16.26%  | 6,084                       | 6,730        | 15.03%  |
| Cartera Microcredito       | 473,100       | 60,628          | 12.82%  | 482                        | (1,488)       | 13.14%  | 11,106                      | (299)        | 13.19%  |
| Corporativo                | -             | -               | 0.00%   | -                          | -             | 0.00%   | -                           | -            | 0.00%   |
| Constructor                | -             | -               | 0.00%   | -                          | -             | 0.00%   | -                           | -            | 0.00%   |
| Empresas                   | 93            | -               | 0.00%   | -                          | -             | 0.00%   | (2)                         | -            | 0.00%   |
| Pyme                       | 61,353        | 13,211          | 21.53%  | (225)                      | (509)         | 22.28%  | (672)                       | (223)        | 21.66%  |
| Nel                        | 398,414       | 46,153          | 11.58%  | 685                        | (938)         | 11.84%  | 11,729                      | 9            | 11.93%  |
| Personas                   | 13,240        | 1,265           | 9.55%   | 22                         | (42)          | 9.88%   | 50                          | (85)         | 10.23%  |
| Sobregiro                  | 374,185       | 20,970          | 5.60%   | 4,596                      | (475)         | 5.80%   | (60,127)                    | 5,198        | 3.63%   |
| Corporativo                | 185,270       | 5,233           | 2.82%   | 7,033                      | (7)           | 2.94%   | (54,041)                    | 5,064        | 0.07%   |
| Constructor                | 5,395         | 1,107           | 20.51%  | 98                         | (41)          | 21.68%  | 773                         | 290          | 17.67%  |
| Empresas                   | 55,560        | 2,415           | 4.35%   | 2,157                      | (153)         | 4.81%   | 247                         | (73)         | 4.50%   |
| Pyme                       | 105,766       | 10,448          | 9.88%   | (4,020)                    | (272)         | 9.76%   | (7,788)                     | (19)         | 9.22%   |
| Nel                        | 5,006         | 501             | 10.01%  | (146)                      | (9)           | 9.90%   | (16)                        | (60)         | 11.16%  |
| Personas                   | 17,188        | 1,267           | 7.37%   | (526)                      | 7             | 7.11%   | 698                         | (4)          | 7.71%   |
| Otros Hipotecario          | 194,607       | 21,406          | 11.00%  | (179)                      | (883)         | 11.44%  | (4,275)                     | (98)         | 10.81%  |
| Corporativo                | -             | -               | 0.00%   | -                          | -             | 0.00%   | 0                           | -            | 0.00%   |
| Constructor                | 18,334        | 295             | 1.61%   | 0                          | -             | 1.61%   | (265)                       | (0)          | 1.59%   |
| Empresas                   | 891           | 327             | 36.73%  | 0                          | -             | 36.73%  | (6)                         | 0            | 36.50%  |
| Pyme                       | 33,943        | 5,443           | 16.04%  | (8)                        | (223)         | 16.69%  | (960)                       | (281)        | 16.40%  |
| Nel                        | 20,259        | 4,454           | 21.98%  | (19)                       | (392)         | 23.90%  | (409)                       | 578          | 18.75%  |
| Personas                   | 121,180       | 10,887          | 8.98%   | (152)                      | (267)         | 9.19%   | (2,635)                     | (396)        | 9.11%   |
| Sin Producto               | 383,504       | -               | 0.00%   | 142                        | -             | 0.00%   | 382,408                     | -            | 0.00%   |
| Corporativo                | 200,640       | -               | 0.00%   | -                          | -             | 0.00%   | 200,504                     | -            | 0.00%   |
| Constructor                | -             | -               | 0.00%   | -                          | -             | 0.00%   | -                           | -            | 0.00%   |
| Empresas                   | 2,938         | -               | 0.00%   | -                          | -             | 0.00%   | 2,850                       | -            | 0.00%   |
| Pyme                       | 793           | -               | 0.00%   | 82                         | -             | 0.00%   | (80)                        | -            | 0.00%   |
| Nel                        | 660           | -               | 0.00%   | -                          | -             | 0.00%   | 660                         | -            | 0.00%   |
| Personas                   | 178,474       | -               | 0.00%   | 60                         | -             | 0.00%   | 178,474                     | -            | 0.00%   |
| TOTAL BANCAS               | 149,128,973   | 6,821,807       | 4.57%   | 202,600                    | (4,628)       | 4.58%   | (69,310)                    | 97,052       | 4.51%   |

BANCA POR PRODUCTO

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Banca                      | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Corporativo                | 55,675,140    | 1,292,147       | 2.32%  | 85,143                     | 3,922         | 2.32%  | (315,175)                   | (46,125)     | 2.39%  |
| Cartera Ordinaria          | 37,790,358    | 1,138,187       | 3.01%  | 75,610                     | 2,534         | 3.01%  | 431,092                     | (14,769)     | 3.09%  |
| Leasing                    | 8,711,445     | 38,244          | 0.44%  | (980)                      | 1,388         | 0.42%  | (511,026)                   | (33,677)     | 0.78%  |
| Libre Inversion            | -             | -               | 0.00%  | -                          | -             | 0.00%  | 0                           | -            | 0.00%  |
| Hipotecario Vivienda       | -             | -               | 0.00%  | -                          | -             | 0.00%  | 1                           | -            | 0.00%  |
| Tesoreria                  | 5,088,393     | 33,737          | 0.66%  | (46,576)                   | -             | 0.66%  | 278,641                     | -            | 0.70%  |
| Tarjeta de Credito         | 112,387       | 923             | 0.82%  | 569                        | 8             | 0.82%  | (13,966)                    | 92           | 0.66%  |
| Credito Constructor        | -             | -               | 0.00%  | -                          | -             | 0.00%  | 86                          | -            | 0.00%  |
| Leasing Habitacional       | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| SUFI - Movilidad           | 764           | -               | 0.00%  | -                          | -             | 0.00%  | 341                         | -            | 0.00%  |
| Libranza                   | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Factoring                  | 2,689,188     | 5,418           | 0.20%  | 38,300                     | -             | 0.20%  | 197,780                     | -            | 0.22%  |
| Rotativos                  | 206,754       | 556             | 0.27%  | 332                        | -             | 0.27%  | (129,783)                   | -            | 0.17%  |
| Anticipos                  | 689,905       | 69,850          | 10.12% | 10,855                     | -             | 10.29% | (714,805)                   | (2,835)      | 5.17%  |
| SUFI - Cotidianidad        | 37            | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Cartera Microcredito       | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Sobregiro                  | 185,270       | 5,233           | 2.82%  | 7,033                      | (7)           | 2.94%  | (54,041)                    | 5,064        | 0.07%  |
| Otros Hipotecario          | -             | -               | 0.00%  | -                          | -             | 0.00%  | 0                           | -            | 0.00%  |
| Sin Producto               | 200,640       | -               | 0.00%  | -                          | -             | 0.00%  | 200,504                     | -            | 0.00%  |
| Constructor                | 7,527,457     | 736,800         | 9.79%  | 3,140                      | (613)         | 9.80%  | (54,194)                    | 19,937       | 9.46%  |
| Cartera Ordinaria          | 1,587,679     | 122,074         | 7.69%  | (1,615)                    | 65            | 7.68%  | 70,275                      | 21,053       | 6.66%  |
| Leasing                    | 1,083,441     | 94,530          | 8.72%  | (211)                      | -             | 8.72%  | (65,378)                    | (1,101)      | 8.32%  |
| Libre Inversion            | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Hipotecario Vivienda       | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Tesoreria                  | 263,280       | 20,005          | 7.60%  | 1,832                      | (53)          | 7.67%  | (2,028)                     | (157)        | 7.60%  |
| Tarjeta de Credito         | 4,224         | 261             | 6.19%  | 45                         | 0             | 6.25%  | (56)                        | 10           | 5.86%  |
| Credito Constructor        | 4,370,509     | 494,286         | 11.31% | 3,019                      | (588)         | 11.33% | (30,901)                    | (162)        | 11.23% |
| Leasing Habitacional       | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| SUFI - Movilidad           | 1,175         | 200             | 17.00% | (7)                        | -             | 16.91% | (19)                        | (1)          | 16.82% |
| Libranza                   | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Factoring                  | 30,815        | 419             | 1.36%  | (72)                       | 5             | 1.34%  | (4,810)                     | 5            | 1.16%  |
| Rotativos                  | 24,982        | 3,624           | 14.51% | 50                         | -             | 14.54% | (1,678)                     | -            | 13.59% |
| Anticipos                  | 137,624       | -               | 0.00%  | -                          | -             | 0.00%  | (20,105)                    | -            | 0.00%  |
| SUFI - Cotidianidad        | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Cartera Microcredito       | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Sobregiro                  | 5,395         | 1,107           | 20.51% | 98                         | (41)          | 21.68% | 773                         | 290          | 17.67% |
| Otros Hipotecario          | 18,334        | 295             | 1.61%  | 0                          | -             | 1.61%  | (265)                       | (0)          | 1.59%  |
| Sin Producto               | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |



| AL 14 DE DICIEMBRE DE 2021 |                   |                  |              | AL 13 DE DICIEMBRE DE 2021 |               |              | CIERRE DE NOVIEMBRE DE 2021 |               |              |
|----------------------------|-------------------|------------------|--------------|----------------------------|---------------|--------------|-----------------------------|---------------|--------------|
| Banca                      | Saldo Capital     | Cartera Vencida  | ICV          | Variación SK.              | Variación CV. | ICV.         | Variación SK                | Variación CV  | ICV          |
| <b>Empresas</b>            | <b>11,924,595</b> | <b>535,838</b>   | <b>4.49%</b> | <b>45,469</b>              | <b>140</b>    | <b>4.51%</b> | <b>(48,474)</b>             | <b>4,122</b>  | <b>4.44%</b> |
| Cartera Ordinaria          | 6,223,637         | 313,947          | 5.04%        | 36,924                     | (962)         | 5.09%        | 75,108                      | 3,053         | 5.06%        |
| Leasing                    | 3,682,158         | 174,064          | 4.73%        | (2,594)                    | 1,189         | 4.69%        | (85,891)                    | 1,079         | 4.59%        |
| Libre Inversion            | 469               | 393              | 83.70%       | -                          | -             | 83.70%       | -                           | -             | 83.70%       |
| Hipotecario Vivienda       | 2,017             | 174              | 8.62%        | -                          | -             | 8.62%        | (13)                        | -             | 8.56%        |
| Tesoreria                  | 726,958           | 20,687           | 2.85%        | 2,940                      | 7             | 2.86%        | (5,202)                     | 631           | 2.74%        |
| Tarjeta de Credito         | 93,818            | 1,459            | 1.56%        | 1,055                      | 2             | 1.57%        | (2,802)                     | 8             | 1.50%        |
| Credito Constructor        | 16,701            | 324              | 1.94%        | 300                        | -             | 1.98%        | 301                         | (0)           | 1.98%        |
| Leasing Habitacional       | 3,758             | 111              | 2.95%        | -                          | -             | 2.95%        | (6)                         | -             | 2.95%        |
| SUFI - Movilidad           | 9,822             | 987              | 10.05%       | (33)                       | -             | 10.02%       | (29)                        | (26)          | 10.29%       |
| Libranza                   | -                 | -                | 0.00%        | -                          | -             | 0.00%        | -                           | -             | 0.00%        |
| Factoring                  | 538,788           | 9,211            | 1.71%        | (3,755)                    | 56            | 1.69%        | 17,869                      | (53)          | 1.78%        |
| Rotativos                  | 207,994           | 11,725           | 5.64%        | 6,811                      | -             | 5.83%        | (3,313)                     | (498)         | 5.78%        |
| Anticipos                  | 358,979           | -                | 0.00%        | 1,665                      | -             | 0.00%        | (47,587)                    | -             | 0.00%        |
| SUFI - Cotidianidad        | 14                | 14               | 100.00%      | -                          | -             | 100.00%      | (0)                         | (0)           | 100.00%      |
| Cartera Microcredito       | 93                | -                | 0.00%        | -                          | -             | 0.00%        | (2)                         | -             | 0.00%        |
| Sobregiro                  | 55,560            | 2,415            | 4.35%        | 2,157                      | (153)         | 4.81%        | 247                         | (73)          | 4.50%        |
| Otros Hipotecario          | 891               | 327              | 36.73%       | 0                          | -             | 36.73%       | (6)                         | 0             | 36.50%       |
| Sin Producto               | 2,938             | -                | 0.00%        | -                          | -             | 0.00%        | 2,850                       | -             | 0.00%        |
| <b>Pyme</b>                | <b>19,016,760</b> | <b>1,268,017</b> | <b>6.67%</b> | <b>15,762</b>              | <b>14,043</b> | <b>6.60%</b> | <b>(122,809)</b>            | <b>37,336</b> | <b>6.43%</b> |
| Cartera Ordinaria          | 12,379,120        | 775,406          | 6.26%        | 16,735                     | (3,271)       | 6.30%        | 53,876                      | 7,129         | 6.23%        |
| Leasing                    | 3,830,711         | 225,344          | 5.88%        | (5,760)                    | 396           | 5.86%        | (40,557)                    | 11,009        | 5.54%        |
| Libre Inversion            | 69,507            | 10,920           | 15.71%       | 8                          | (15)          | 15.73%       | (605)                       | 409           | 14.99%       |
| Hipotecario Vivienda       | 326,764           | 55,628           | 17.02%       | 36                         | (161)         | 17.08%       | (95)                        | (1,748)       | 17.55%       |
| Tesoreria                  | 142,174           | 7,272            | 5.12%        | (411)                      | (37)          | 5.13%        | (8,364)                     | 327           | 4.61%        |
| Tarjeta de Credito         | 466,814           | 26,055           | 5.58%        | 1,688                      | (109)         | 5.63%        | (11,777)                    | 2,377         | 4.95%        |
| Credito Constructor        | 44,914            | -                | 0.00%        | 319                        | -             | 0.00%        | (7)                         | -             | 0.00%        |
| Leasing Habitacional       | 133,156           | 8,943            | 6.72%        | (216)                      | (61)          | 6.75%        | (504)                       | (547)         | 7.10%        |
| SUFI - Movilidad           | 280,275           | 17,415           | 6.21%        | (67)                       | (495)         | 6.39%        | 1,145                       | 739           | 5.97%        |
| Libranza                   | 1,723             | 34               | 1.98%        | (0)                        | -             | 1.98%        | (9)                         | -             | 1.97%        |
| Factoring                  | 546,227           | 21,361           | 3.91%        | 6,917                      | 188           | 3.93%        | (5,141)                     | (617)         | 3.99%        |
| Rotativos                  | 353,202           | 17,847           | 5.05%        | 1,887                      | (134)         | 5.12%        | (7,561)                     | 144           | 4.91%        |
| Anticipos                  | 238,334           | 72,190           | 30.29%       | (1,198)                    | 18,798        | 22.29%       | (93,742)                    | 18,688        | 16.11%       |
| SUFI - Cotidianidad        | 1,986             | 500              | 25.20%       | (5)                        | (52)          | 27.74%       | 31                          | (52)          | 28.28%       |
| Cartera Microcredito       | 61,353            | 13,211           | 21.53%       | (225)                      | (509)         | 22.28%       | (672)                       | (223)         | 21.66%       |
| Sobregiro                  | 105,766           | 10,448           | 9.88%        | (4,020)                    | (272)         | 9.76%        | (7,788)                     | (19)          | 9.22%        |
| Otros Hipotecario          | 33,943            | 5,443            | 16.04%       | (8)                        | (223)         | 16.69%       | (960)                       | (281)         | 16.40%       |
| Sin Producto               | 793               | -                | 0.00%        | 82                         | -             | 0.00%        | (80)                        | -             | 0.00%        |

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Banca                      | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| NeI                        | 5,028,232     | 534,531         | 10.63% | 2,048                      | (5,198)       | 10.74% | 16,035                      | 15,434       | 10.36% |
| Cartera Ordinaria          | 900,248       | 92,423          | 10.27% | (106)                      | (1,810)       | 10.47% | 4,835                       | 274          | 10.29% |
| Leasing                    | 41,810        | 7,847           | 18.77% | (22)                       | 483           | 17.60% | (274)                       | 1,313        | 15.53% |
| Libre Inversion            | 822,668       | 110,188         | 13.39% | (526)                      | 360           | 13.34% | (4,296)                     | 4,874        | 12.74% |
| Hipotecario Vivienda       | 1,307,078     | 151,541         | 11.59% | (59)                       | (1,453)       | 11.70% | 1,830                       | 275          | 11.59% |
| Tesoreria                  | 106           | 52              | 49.04% | (2)                        | -             | 48.04% | (13)                        | (6)          | 48.62% |
| Tarjeta de Credito         | 492,434       | 39,612          | 8.04%  | 18                         | (448)         | 8.14%  | (244)                       | 2,759        | 7.48%  |
| Credito Constructor        | -             | -               | 0.00%  | -                          | -             | 0.00%  | -                           | -            | 0.00%  |
| Leasing Habitacional       | 197,069       | 22,280          | 11.31% | (139)                      | 530           | 11.03% | (676)                       | 910          | 10.81% |
| SUFI - Movilidad           | 639,514       | 45,336          | 7.09%  | 1,097                      | (1,414)       | 7.32%  | 6,591                       | 4,568        | 6.44%  |
| Libranza                   | 32,389        | 1,015           | 3.13%  | (65)                       | (1)           | 3.13%  | (274)                       | 79           | 2.87%  |
| Factoring                  | 293           | 22              | 7.65%  | 0                          | -             | 7.65%  | 13                          | -            | 8.00%  |
| Rotativos                  | 135,776       | 8,806           | 6.49%  | (101)                      | (69)          | 6.53%  | 152                         | (401)        | 6.79%  |
| Anticipos                  | 3,554         | 67              | 1.88%  | 1,364                      | -             | 3.05%  | (4,194)                     | (93)         | 2.06%  |
| SUFI - Cotidianidad        | 30,955        | 4,236           | 13.68% | 68                         | (37)          | 13.83% | 622                         | 357          | 12.79% |
| Cartera Microcredito       | 398,414       | 46,153          | 11.58% | 685                        | (938)         | 11.84% | 11,729                      | 9            | 11.93% |
| Sobregiro                  | 5,006         | 501             | 10.01% | (146)                      | (9)           | 9.90%  | (16)                        | (60)         | 11.16% |
| Otros Hipotecario          | 20,259        | 4,454           | 21.98% | (19)                       | (392)         | 23.90% | (409)                       | 578          | 18.75% |
| Sin Producto               | 660           | -               | 0.00%  | -                          | -             | 0.00%  | 660                         | -            | 0.00%  |
| Personas                   | 49,956,790    | 2,454,473       | 4.91%  | 51,039                     | (16,922)      | 4.95%  | 455,308                     | 66,348       | 4.82%  |
| Cartera Ordinaria          | 294,663       | 33,432          | 11.35% | (395)                      | 383           | 11.20% | (283)                       | 2,870        | 10.36% |
| Leasing                    | 186,232       | 6,878           | 3.69%  | (59)                       | (248)         | 3.83%  | (2,362)                     | 299          | 3.49%  |
| Libre Inversion            | 16,685,382    | 1,016,935       | 6.09%  | 23,950                     | (3,537)       | 6.12%  | 203,902                     | 21,718       | 6.04%  |
| Hipotecario Vivienda       | 14,121,108    | 645,781         | 4.57%  | 13,418                     | (8,204)       | 4.64%  | 85,256                      | (10,100)     | 4.67%  |
| Tesoreria                  | 1,116         | -               | 0.00%  | -                          | -             | 0.00%  | (1)                         | -            | 0.00%  |
| Tarjeta de Credito         | 5,789,676     | 273,500         | 4.72%  | (1,060)                    | (4,535)       | 4.80%  | 17,268                      | 19,445       | 4.40%  |
| Credito Constructor        | 1,266         | -               | 0.00%  | 443                        | -             | 0.00%  | 1,266                       | -            | 0.00%  |
| Leasing Habitacional       | 3,814,576     | 112,478         | 2.95%  | (1,716)                    | 4,931         | 2.82%  | (13,542)                    | 7,802        | 2.73%  |
| SUFI - Movilidad           | 2,834,764     | 121,214         | 4.28%  | 1,664                      | (2,440)       | 4.36%  | 11,723                      | 16,359       | 3.71%  |
| Libranza                   | 3,952,602     | 70,146          | 1.77%  | 5,176                      | (1,703)       | 1.82%  | 38,882                      | 4,231        | 1.68%  |
| Factoring                  | 30,552        | -               | 0.00%  | 1,359                      | -             | 0.00%  | 30,552                      | -            | 0.00%  |
| Rotativos                  | 1,288,861     | 71,879          | 5.58%  | 328                        | (660)         | 5.63%  | 11,618                      | (2,523)      | 5.83%  |
| Anticipos                  | 89,908        | 2,448           | 2.72%  | 7,306                      | -             | 2.96%  | (111,642)                   | (0)          | 1.21%  |
| SUFI - Cotidianidad        | 536,002       | 86,364          | 16.11% | 1,221                      | (607)         | 16.26% | 6,084                       | 6,730        | 15.03% |
| Cartera Microcredito       | 13,240        | 1,265           | 9.55%  | 22                         | (42)          | 9.88%  | 50                          | (85)         | 10.23% |
| Sobregiro                  | 17,188        | 1,267           | 7.37%  | (526)                      | 7             | 7.11%  | 698                         | (4)          | 7.71%  |
| Otros Hipotecario          | 121,180       | 10,887          | 8.98%  | (152)                      | (267)         | 9.19%  | (2,635)                     | (396)        | 9.11%  |
| Sin Producto               | 178,474       | -               | 0.00%  | 60                         | -             | 0.00%  | 178,474                     | -            | 0.00%  |
| TOTAL PRODUCTOS            | 149,128,973   | 6,821,807       | 4.57%  | 202,600                    | (4,628)       | 4.58%  | (69,310)                    | 97,052       | 4.51%  |



SUFI - PRODUCTO

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Clasificación              | Saldo Capital | Cartera Vencida | ICV.   | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| VEHICULOS SUFI             | 3,766,313     | 185,152         | 4.92%  | 2,653                      | (4,349)       | 5.04%  | 19,752                      | 21,639       | 4.36%  |
| MOTOS SUFI                 | 316,431       | 52,163          | 16.48% | 707                        | (417)         | 16.65% | 6,248                       | 5,011        | 15.20% |
| CONSUMO SUFI               | 79,501        | 21,400          | 26.92% | 368                        | (85)          | 27.15% | 1,360                       | 1,463        | 25.51% |
| LIBRE INVERSION SUFI       | 65,736        | 3,104           | 4.72%  | 79                         | (14)          | 4.75%  | (795)                       | 41           | 4.60%  |
| CREDITO EDUCATIVO CP       | 19,884        | 3,589           | 18.05% | (22)                       | (59)          | 18.33% | (741)                       | 96           | 16.94% |
| CREDITO EDUCATIVO LP       | 87,442        | 10,857          | 12.42% | 153                        | (121)         | 12.58% | 665                         | 423          | 12.02% |
| TOTAL SUFI                 | 4,335,306     | 276,266         | 6.37%  | 3,937                      | (5,045)       | 6.49%  | 26,489                      | 28,674       | 5.75%  |

LEASING - PRODUCTO

| AL 14 DE DICIEMBRE DE 2021 |               |                 |       | AL 13 DE DICIEMBRE DE 2021 |               |       | CIERRE DE NOVIEMBRE DE 2021 |              |       |
|----------------------------|---------------|-----------------|-------|----------------------------|---------------|-------|-----------------------------|--------------|-------|
| Producto                   | Saldo Capital | Cartera Vencida | ICV.. | Variación SK.              | Variación CV. | ICV.  | Variación SK                | Variación CV | ICV   |
| Leasing                    | 17,535,797    | 546,906         | 3.12% | (9,625)                    | 3,207         | 3.10% | (705,487)                   | (21,077)     | 3.11% |
| Leasing Habitacional       | 4,148,559     | 143,812         | 3.47% | (2,071)                    | 5,399         | 3.33% | (14,728)                    | 8,165        | 3.26% |
| Anticipos                  | 1,518,305     | 144,554         | 9.52% | 19,992                     | 18,798        | 8.39% | (992,074)                   | 15,760       | 5.13% |
| Sin Producto               | 380,713       | -               | 0.00% | 82                         | -             | 0.00% | 379,840                     | -            | 0.00% |
| TOTAL LEASING              | 23,583,373    | 835,273         | 3.54% | 8,378                      | 27,404        | 3.43% | (1,332,449)                 | 2,848        | 3.34% |

NEGOCIOS E INDEPENDIENTES

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Producto                   | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Hipotecario Vivienda       | 1,307,078     | 151,541         | 11.59% | (59)                       | (1,453)       | 11.70% | 1,830                       | 275          | 11.59% |
| Comercial y otros          | 900,248       | 92,423          | 10.27% | (106)                      | (1,810)       | 10.47% | 4,835                       | 274          | 10.29% |
| SUFI                       | 670,469       | 49,571          | 7.39%  | 1,165                      | (1,451)       | 7.62%  | 7,213                       | 4,924        | 6.73%  |
| Libre Inversion            | 822,668       | 110,188         | 13.39% | (526)                      | 360           | 13.34% | (4,296)                     | 4,874        | 12.74% |
| Tarjeta de Credito         | 492,434       | 39,612          | 8.04%  | 18                         | (448)         | 8.14%  | (244)                       | 2,759        | 7.48%  |
| Cartera Microcredito       | 398,414       | 46,153          | 11.58% | 685                        | (938)         | 11.84% | 11,729                      | 9            | 11.93% |
| Rotativos                  | 135,776       | 8,806           | 6.49%  | (101)                      | (69)          | 6.53%  | 152                         | (401)        | 6.79%  |
| Leasing Habitacional       | 197,069       | 22,280          | 11.31% | (139)                      | 530           | 11.03% | (676)                       | 910          | 10.81% |
| Leasing                    | 41,810        | 7,847           | 18.77% | (22)                       | 483           | 17.60% | (274)                       | 1,313        | 15.53% |
| Otros Hipotecario          | 20,259        | 4,454           | 21.98% | (19)                       | (392)         | 23.90% | (409)                       | 578          | 18.75% |
| Sobregiro                  | 5,006         | 501             | 10.01% | (146)                      | (9)           | 9.90%  | (16)                        | (60)         | 11.16% |
| Libranza                   | 32,389        | 1,015           | 3.13%  | (65)                       | (1)           | 3.13%  | (274)                       | 79           | 2.87%  |
| Factoring                  | 293           | 22              | 7.65%  | 0                          | -             | 7.65%  | 13                          | -            | 8.00%  |
| Anticipos                  | 3,554         | 67              | 1.88%  | 1,364                      | -             | 3.05%  | (4,194)                     | (93)         | 2.06%  |
| Tesoreria                  | 106           | 52              | 49.04% | (2)                        | -             | 48.04% | (13)                        | (6)          | 48.62% |
| Sin Producto               | 660           | -               | 0.00%  | -                          | -             | 0.00%  | 660                         | -            | 0.00%  |
| TOTAL                      | 5,028,232     | 534,531         | 10.63% | 2,048                      | (5,198)       | 10.74% | 16,035                      | 15,434       | 10.36% |

MICROCRÉDITO

| AL 14 DE DICIEMBRE DE 2021         |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|------------------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Clasificación                      | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| Cartera Microcrédito               | 375,584       | 38,782          | 10.33% | 761                        | (728)         | 10.54% | 10,946                      | 189          | 10.58% |
| Cartera Microcrédito Reclasificada | 97,515        | 21,846          | 22.40% | (279)                      | (759)         | 23.12% | 159                         | (488)        | 22.94% |
| TOTAL CARTERA MICROCRÉDITO         | 473,100       | 60,628          | 12.82% | 482                        | (1,488)       | 13.14% | 11,106                      | (299)        | 13.19% |

LIBRANZA

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Clasificación              | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| LIBRANZA EMPLEADOS         | 1,805,449     | 6,816           | 0.38%  | 4,332                      | (602)         | 0.41%  | 25,337                      | 789          | 0.34%  |
| LIBRANZA FOPEP             | 1,105,044     | 8,881           | 0.80%  | 688                        | (450)         | 0.84%  | 6,992                       | (1,344)      | 0.93%  |
| EX-EMPLEADO LIBRANZA       | 345,555       | 51,079          | 14.78% | (557)                      | (614)         | 14.94% | (6,445)                     | 3,901        | 13.40% |
| LIBRANZA COLPENSIONES      | 635,995       | 4,104           | 0.65%  | 450                        | (11)          | 0.65%  | 6,192                       | 835          | 0.52%  |
| LIBRANZA PROTECCION        | 93,954        | 154             | 0.16%  | 198                        | (26)          | 0.19%  | 6,527                       | 19           | 0.15%  |
| TOTAL CARTERA LIBRANZA     | 3,985,997     | 71,034          | 1.78%  | 5,111                      | (1,704)       | 1.83%  | 38,604                      | 4,200        | 1.69%  |

INCLUSION

| AL 14 DE DICIEMBRE DE 2021 |               |                 |        | AL 13 DE DICIEMBRE DE 2021 |               |        | CIERRE DE NOVIEMBRE DE 2021 |              |        |
|----------------------------|---------------|-----------------|--------|----------------------------|---------------|--------|-----------------------------|--------------|--------|
| Clasificación              | Saldo Capital | Cartera Vencida | ICV    | Variación SK.              | Variación CV. | ICV.   | Variación SK                | Variación CV | ICV    |
| CREDITO A LA MANO          | 163,993       | 19,995          | 12.19% | 88                         | (107)         | 12.26% | 9,866                       | 4,129        | 10.29% |
| NEQUI                      | 40,571        | 523             | 1.29%  | 1,237                      | 42            | 1.22%  | 10,774                      | 196          | 1.10%  |
| SOCIAL                     | 98,308        | 13,176          | 13.40% | 447                        | (51)          | 13.52% | 5,125                       | 2,847        | 11.08% |
| TOTAL INCLUSION            | 302,871       | 33,693          | 11.12% | 1,772                      | (115)         | 11.23% | 25,765                      | 7,171        | 9.57%  |

Principales Desembolsos:

| NOMBRE                         | ID        | MONTO  |
|--------------------------------|-----------|--------|
| PRODUCTOS RAMO SAS             | 860003831 | 10,000 |
| MOTORES Y MAQUINAS SA BIC      | 860019063 | 8,818  |
| CENTRALES ELECTRICAS DE NARIÑO | 891200200 | 6,957  |
| AA METALS SAS                  | 900873258 | 5,064  |
| CALYPSO DEL CARIBE SA          | 800055116 | 3,422  |

Principales cancelaciones:

| NOMBRE                                | ID        | MONTO  |
|---------------------------------------|-----------|--------|
| ELECTRIFICADORA DEL HUILA SA ESP      | 891180001 | 35,000 |
| DISTRIBUIDORA NISSAN SA               | 860001307 | 14,677 |
| EMPRESA DE ENERGIA DEL QUINDIO SA ESP | 800052640 | 10,000 |
| CONSTRUCCIONES EL CONDOR SA           | 890922447 | 5,966  |
| CI FRONTIER COAL SAS                  | 802022622 | 3,918  |

Principales Vencidos Cartera Comercial:

| Nombre  | Segmento                | Región | SALDO TOTAL |         | INCREMENTO MES |      | Fecha del comentario | Gestión  |
|---|-------------------------|--------|-------------|---------|----------------|------|----------------------|--|
|   |                         |        | Capital     | Vencido | Vencido        | Mora |                      |  |
| CONINSA RAMON H SA                            | CONSTRUCTOR CORPORATIVO | BOGOTÁ | 68,259      | 46,501  | 21,501         | 53   | 24/11/2021           | El cliente entro el ley 560, dado que se encuentra en un proceso de reorganización por el proyecto hidroituango, hasta que no se firme el acuerdo, el cliente no puede realizar pagos a sus obligaciones.  |
| TRANSOIL DE COLOMBIA SAS                      | CORPORATIVA             | CARIBE | 5,505       | 5,505   | 5,505          | 215  | 14/12/2021           | El vencimiento obedece a un cambio interno en la facturas de los cánones de leasing. Ya se alertó al equipo comercial para hacer los ajustes y que no afecte cv.   |
| FABRICA DE GRASAS Y PRODUCTOS QUIMICOS LTDA   | CORPORATIVA             | CARIBE | 43,268      | 4,999   | 4,999          | 34   | 27/10/2021           | Cliente pendiente de pago del sobregiro. Ya se prorrogó la cartera que se le vencía este mes y el cliente se comprometió a cubrir el sobregiro antes de finalizar el mes.  |
| IMMAGEN S A                                   | PYMES                   | BOGOTÁ | 4,145       | 4,021   | 4,021          | 33   | 27/10/2021           | Presentaba un inconveniente en leasing que ya fue solucionado y se encuentra al día  |
| SIGNA GRAIN S.A.S                             | EMPRESARIAL             | BOGOTÁ | 3,711       | 3,635   | 3,635          | 35   | 15/12/2021           | El cliente fue reestructurado pero vienen incumpliendo los pagos dado que el Fideicomiso Fuente de pago con el Grupo Éxito no ha recibido recursos, desde la DCC se envió correo con los cobros o sino se inicia cobro jurídico. A la espera de respuesta del correo para analizar si pasa o no vencido el mes.  |
| HORIZON S A S                                 | PYMES                   | BOGOTÁ | 3,586       | 3,264   | 3,263          | 263  | 27/10/2021           | que la disminución obedece a que se realizó la contabilizaicon del acuerdo de reorganización , el cliente se encuentra ya con acuerdo confirmado y está en ejecución de pagos, en espera del pago de nuestra acreencia de acuerdo a prelación  |
| FIDEICOMISO RECURSOS BOSQUES DE PADUA ETAPA 2 | CONSTRUCTOR CORPORATIVO | BOGOTÁ | 2,745       | 2,745   | 2,745          | 42   | 27/10/2021           | Pendiente de Información   |
| CONERGIA SAS                                  | EMPRESARIAL             | BOGOTÁ | 7,876       | 2,351   | 2,351          | 33   | 15/12/2021           | Dadas las arectaciones del cliente en su flujo de caja y su necesidad de repermiar su endeudamiento, el comité AEC emite visto bueno para otorgar de manera excepcional un mantenimiento de periodo de gracia a capital por 3 meses corriendo el vencimiento en 3 meses mientras sale el estudio de credito del reperfilamiento de toda su deuda Banco. Pasa al dia en el mes de Diciembre |
| CARVAJAL SERVICIOS COMPARTIDOS SAS            | CORPORATIVA             | SUR    | 2,345       | 2,345   | 2,345          | 42   | 8/11/2021            | La cartera vencida se presenta por un error operativo en Leasing, al finalizar el mes se realiza la corrección. No impacta ICV.  |
| QUADDRIX TECHNOLOGY SAS                       | EMPRESARIAL             | BOGOTÁ | 5,656       | 1,794   | 1,794          | 34   | 15/12/2021           | El cliente viene haciendo pagos parciales, la idea es que este mes deje ok la cuota de noviembre y empiece a abonar a Diciembre. Con el cliente se tiene constante comunicación y no pasará con más de 30 días   |

Principales Recuperados Cartera Comercial:

| Nombre                      | Segmento      | Región    | Saldo vencido al cierre | Saldo vencido actual | Saldo Recuperado | Mora  | Fecha del comentario | Gestión  |
|-----------------------------|---------------|-----------|-------------------------|----------------------|------------------|-------|----------------------|--|
| FIDEICOMISO UT GRAN MALECON | CORPORATIVA   | CARIBE    | 6,872                   | -                    | 6,872            | -     | 14/12/2021           | El cliente depende de recursos provenientes del distrito de Barranquilla, el cual ha estado atrasado con el pago de facturas a contratistas. El cliente se pone al día en el momento que recibió dichos recursos.  |
| ACCION SAS                  | CORPORATIVA   | SUR       | 15,521                  | 12,998               | 2,523            | 441   | 12/12/2021           | La empresa se acogió al decreto 560 debido a pasivos tributarios del orden de \$13.000MM, operación deficitaria por contratos con clientes que no están generando rentabilidad , costosa financiación vía factoring y sobreendeudamiento.  |
| ACCIONES Y SERVICIOS SAS    | CORPORATIVA   | SUR       | 5,953                   | 3,431                | 2,523            | 441   | 12/12/2021           | La empresa se acogió al decreto 560 debido a pasivos tributarios del orden de \$13.000MM, operación deficitaria por contratos con clientes que no están generando rentabilidad , costosa financiación vía factoring y sobreendeudamiento.  |
| INDUSTRIAS MC CLEAN SAS     | PYMES         | BOGOTÁ    | 2,340                   | -                    | 2,340            | 96    | 27/10/2021           | Elaboración de productos de aseo. Ha presentado decrecimiento en ingresos, adicional su cliente principal es justo y bueno. Estamos a la espera de primera negociación de TIDS por valor de 2.500mm de lo cual depende que se logré poner al día. Esta explorando ley 560 o de lo contrario una reestructuración de acuerdo a su flujo de caja y plan de acción. |
| ATN 3 SA                    | INTERNACIONAL | ANTIOQUIA | 122,241                 | 120,161              | 2,080            | 1,974 | 1/12/2021            | Variacion por TRM  |
| PREPAC COLOMBIANA LIMITADA  | EMPRESARIAL   | BOGOTÁ    | 3,790                   | 2,070                | 1,719            | 1,025 | 27/10/2021           | Pendiente de Información   |
| DILIA ROSA LARA DE COGOLLO  | PYMES         | CARIBE    | 1,662                   | -                    | 1,662            | -     | 27/10/2021           | Dedicada a la ganadería y negocio de palma, han incumplido varios compromisos de pago y no se tiene una fuente clara de recursos . En su momento se estaba evaluando una dación pero el banco no la acepto y se procederá con el cobro jurídico.   |
| HIDROTURBINAS DELTA SA      | PYMES         | ANTIOQUIA | 1,991                   | 521                  | 1,469            | 48    | 27/10/2021           | Estudios técnicos, ambientales, legales y finacieros de PCH, con proyectos pendientes de venta por 16.000MM. Cliente sin capacidad de pago actual/ que se pondrá al día con la venta de uno de los activos que tienen en garantía y la totalidad de la deuda sería cancelada con la venta mas probable actualmente por 3.600 a una empresa Checha.               |
| AVICOLA JP SAS              | PYMES         | CARIBE    | 1,437                   | -                    | 1,437            | 682   | 27/10/2021           | Pendiente de Información   |
| RADIAN COLOMBIA SAS         | EMPRESARIAL   | BOGOTÁ    | 1,369                   | -                    | 1,369            | 19    | 27/10/2021           | El contrato de Leasing ya se encuentra cancelado y tenemos acuerdo de pago para atender las obligaciones la próxima semana. el cliente debe retirar cheque de la Fiduciaria  |