

ACTUAL ANTERIOR CIERRE
FECHAS REPORTE: AL 19 DE ABRIL DE 20 AL 18 DE ABRIL DE 20 CIERRE DE MARZO DE 2022



RESUMEN EJECUTIVO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca	Saldo Capital	Cartera Vencida	ICV.	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Negocios Corporativos	64,697,821	1,841,575	2.85%	(60,674)	11,337	2.83%	1,009,482	(121,720)	3.08%
Comercio, Manufactura, Agro y Bienes de Consumo	17,025,754	287,899	1.69%	(345)	3,387	1.67%	230,882	1,220	1.71%
Infraestructura y Recursos Naturales	12,828,150	791,068	6.17%	12,599	712	6.17%	99,330	(83,648)	6.87%
Grandes corporativos	14,987,970	-	0.00%	(82,869)	-	0.00%	484,223	-	0.00%
Gobierno, Servicios Financieros, Salud y Educación	7,873,400	4,466	0.06%	(11,406)	0	0.06%	(133,819)	849	0.05%
Inmobiliario y Constructor	7,470,668	611,740	8.19%	(530)	6,281	8.10%	21,649	(40,140)	8.75%
Otros Territorios	1,728,467	146,386	8.47%	11,293	956	8.47%	(49,584)	(7)	8.23%
Corresponsales y Otros	2,783,410	16	0.00%	10,583	(0)	0.00%	356,801	6	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,150,370	4,900,325	5.44%	(21,875)	87,353	5.34%	641,983	334,335	5.10%
Empresarial	12,554,662	543,342	4.33%	7,776	3,606	4.30%	(1,221)	25,621	4.12%
Banca Pyme	19,108,366	1,218,629	6.38%	(34,585)	32,784	6.19%	(77,093)	64,842	6.01%
Pymes	17,058,707	1,196,050	7.01%	(34,975)	13,966	6.92%	(106,399)	46,077	6.70%
Gobierno de Red	2,049,659	22,579	1.10%	390	18,818	0.18%	29,306	18,764	0.19%
Nel	5,184,640	548,495	10.58%	(3,112)	4,597	10.48%	(12,479)	29,422	9.99%
Total Personas	53,302,702	2,589,859	4.86%	8,047	46,366	4.77%	732,775	214,450	4.52%
Consumo	33,376,031	1,782,670	5.34%	165	40,865	5.22%	355,141	204,518	4.78%
Solucion Inmobiliaria	18,927,520	752,434	3.98%	5,889	4,097	3.95%	61,065	6,143	3.96%
Comercial y otros	999,151	54,754	5.48%	1,994	1,403	5.35%	316,568	3,789	7.47%
TOTAL BANCAS	154,848,191	6,741,900	4.35%	(82,549)	98,690	4.29%	1,651,465	212,615	4.26%

MODALIDAD

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Clasificación	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV	Variación SK	Variación CV	ICV
Comercial	101,927,056	3,830,403	3.76%	(86,109)	65,492	3.69%	1,199,706	1,624	3.80%
Consumo	35,718,397	2,002,278	5.61%	(4,263)	43,099	5.48%	369,146	226,588	5.02%
Vivienda	16,530,142	818,814	4.95%	8,392	(10,057)	5.02%	86,293	(17,566)	5.09%
Microcrédito	672,595	90,405	13.44%	(570)	156	13.41%	(3,681)	1,969	13.08%
BANCO	154,848,191	6,741,900	4.35%	(82,549)	98,690	4.29%	1,651,465	212,615	4.26%

SEGMENTO POR BANCA

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca/Segmento	Saldo Capital	Cartera Vencida	ICV..	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Negocios Corporativos	50,027,456	1,840,368	3.68%	(36,486)	11,337	3.65%	725,776	(122,918)	3.98%
Corporativa + Internacional	42,583,005	1,229,446	2.89%	(35,956)	5,056	2.87%	704,127	(82,778)	3.13%
Constructor	7,444,451	610,922	8.21%	(530)	6,281	8.12%	21,649	(40,140)	8.77%
Constructor corporativo	5,368,178	378,776	7.06%	1,531	5,572	6.95%	8,252	(37,668)	7.77%
Constructor empresarial	1,467,067	159,427	10.87%	(1,193)	1	10.86%	(1,790)	1,395	10.76%
Constructor pyme	609,206	72,720	11.94%	(868)	708	11.80%	15,187	(3,867)	12.89%
Gobierno	6,673,264	16	0.00%	(656)	-	0.00%	(30,704)	6	0.00%
Financiera	7,997,101	1,192	0.01%	(23,532)	-	0.01%	314,410	1,192	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,150,370	4,900,325	5.44%	(21,875)	87,353	5.34%	641,983	334,335	5.10%
Pymes	17,058,707	1,196,050	7.01%	(34,975)	13,966	6.92%	(106,399)	46,077	6.70%
Personal	17,799,864	1,150,928	6.47%	8,049	20,321	6.35%	655,421	103,127	6.11%
Preferencial	13,831,786	399,749	2.89%	(1,891)	10,397	2.81%	(41,067)	29,479	2.67%
Personal plus	21,671,053	1,039,182	4.80%	1,889	15,648	4.72%	118,421	81,845	4.44%
Empresarial	12,554,662	543,342	4.33%	7,776	3,606	4.30%	(1,221)	25,621	4.12%
Nel	5,184,640	548,495	10.58%	(3,112)	4,597	10.48%	(12,479)	29,422	9.99%
Gobierno de red	2,049,659	22,579	1.10%	390	18,818	0.18%	29,306	18,764	0.19%
TOTAL BANCAS	154,848,191	6,741,900	4.35%	(82,549)	98,690	4.29%	1,651,465	212,615	4.26%

PRODUCTO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Producto	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Cartera Ordinaria	61,202,248	2,223,204	3.63%	(69,814)	202	3.63%	608,298	(28,074)	3.72%
Leasing	18,027,893	687,267	3.81%	(7,285)	30,705	3.64%	(131,059)	62,689	3.44%
Libre Inversion	19,119,212	1,223,459	6.40%	1,712	1,330	6.39%	253,998	90,900	6.00%
Hipotecario Vivienda	16,530,142	818,814	4.95%	8,392	(10,057)	5.02%	86,293	(17,566)	5.09%
Tesoreria	5,772,343	74,959	1.30%	9,590	(583)	1.31%	(345,734)	(74,587)	2.44%
Tarjeta de Credito	7,137,340	392,043	5.49%	13,891	48,754	4.82%	(46,756)	67,272	4.52%
Credito Constructor	4,405,660	425,559	9.66%	(5,092)	1	9.65%	35,820	(2,124)	9.79%
Leasing Habitacional	4,350,698	155,310	3.57%	(2,838)	15,336	3.22%	(23,056)	24,969	2.98%
SUFI - Movilidad	3,810,068	182,480	4.79%	(7,974)	(4,120)	4.89%	(8,609)	31,276	3.96%
Libranza	4,316,141	75,834	1.76%	(835)	2,451	1.70%	46,494	10,948	1.52%
Factoring	2,869,841	27,633	0.96%	8,082	(19)	0.97%	(101,289)	286	0.92%
Rotativos	2,343,736	121,401	5.18%	(18,861)	(858)	5.17%	(170,783)	17,959	4.11%
Anticipos	1,867,894	142,707	7.64%	16,475	18,818	6.69%	264,131	8,851	8.35%
SUFI - Cotidianidad	669,145	86,654	12.95%	442	(1,635)	13.20%	16,535	15,256	10.94%
Cartera Microcredito	554,422	70,465	12.71%	(213)	159	12.68%	1,402	2,216	12.34%
Sobregiro	846,172	15,815	1.87%	(29,525)	(1,657)	2.00%	469,401	1,933	3.68%
Otros Hipotecario	183,825	18,296	9.95%	(564)	(80)	9.97%	(3,364)	411	9.55%
Sin Producto	671,439	-	0.00%	989	(57)	0.01%	669,942	-	0.00%
TOTAL	154,678,219	6,741,900	4.36%	(83,427)	98,690	4.29%	1,621,662	212,615	4.27%

PRODUCTO POR BANCA

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Cartera Ordinaria	61,202,248	2,223,204	3.63%	(69,814)	202	3.63%	608,298	(28,074)	3.72%
Corporativo	39,672,466	986,014	2.49%	(82,012)	1,255	2.48%	606,791	(3,179)	2.53%
Constructor	1,541,025	67,007	4.35%	10,026	90	4.37%	(14,765)	(46,450)	7.29%
Empresas	6,399,946	301,511	4.71%	8,465	(69)	4.72%	28,625	4,200	4.67%
Pyme	12,370,596	736,589	5.95%	(6,677)	(1,017)	5.96%	(10,608)	14,253	5.83%
Nel	922,426	100,982		578	(57)	10.96%	1,112	3,185	10.61%
Personas	295,789	31,100	10.51%	(194)	(1)	10.51%	(2,857)	(83)	10.44%
Leasing	18,027,893	687,267	3.81%	(7,285)	30,705	3.64%	(131,059)	62,689	3.44%
Corporativo	9,127,206	138,449	1.52%	(628)	3,799	1.48%	(24,004)	4,063	1.47%
Constructor	1,084,865	100,269	9.24%	(400)	7,210	8.57%	(5,366)	7,210	8.54%
Empresas	3,724,454	191,037	5.13%	1,078	4,211	5.02%	(49,161)	22,704	4.46%
Pyme	3,858,949	239,485	6.21%	(7,047)	13,847	5.84%	(49,230)	23,929	5.52%
Nel	41,173	7,992	19.41%	(3)	190	18.95%	(388)	1,001	16.82%
Personas	191,245	10,035	5.25%	(286)	1,448	4.48%	(2,909)	3,782	3.22%
Libre Inversion	19,119,212	1,223,459	6.40%	1,712	1,330	6.39%	253,998	90,900	6.00%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	430	369	86.00%	-	-	86.00%	(14)	-	83.32%
Pyme	66,540	10,987	16.51%	(46)	(0)	16.50%	(858)	(83)	16.42%
Nel	853,753	113,130	13.25%	(1,203)	(69)	13.24%	(10,159)	6,113	12.39%
Personas	18,198,489	1,098,973	6.04%	2,961	1,399	6.03%	265,029	84,870	5.65%
Hipotecario Vivienda	16,530,142	818,814	4.95%	8,392	(10,057)	5.02%	86,293	(17,566)	5.09%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	1,956	174	8.89%	-	-	8.89%	(13)	-	8.83%
Pyme	319,615	48,730	15.25%	(141)	(224)	15.31%	(510)	149	15.18%
Nel	1,288,855	140,434	10.90%	117	(1,355)	11.00%	3,614	(1,294)	11.03%
Personas	14,919,717	629,476	4.22%	8,417	(8,478)	4.28%	83,203	(16,421)	4.35%
Tesoreria	5,772,343	74,959	1.30%	9,590	(583)	1.31%	(345,734)	(74,587)	2.44%
Corporativo	4,155,322	29,094	0.70%	10,738	-	0.70%	(324,875)	(77,758)	2.38%
Constructor	263,908	15,675	5.94%	(1,262)	(719)	6.18%	1,363	1,224	5.50%
Empresas	1,017,180	24,097	2.37%	940	209	2.35%	(2,250)	1,757	2.19%
Pyme	335,481	6,022	1.80%	(825)	(72)	1.81%	(19,954)	175	1.65%
Nel	452	70	15.49%	-	-	15.49%	(19)	15	11.69%
Personas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	7,137,340	392,043	5.49%	13,891	48,754	4.82%	(46,756)	67,272	4.52%
Corporativo	75,010	88	0.12%	605	1	0.12%	(25,414)	(43)	0.13%
Constructor	3,264	54	1.64%	28	0	1.66%	(326)	1	1.46%
Empresas	76,780	1,261	1.64%	2,870	114	1.55%	(13,801)	141	1.24%
Pyme	406,748	19,600	4.82%	770	1,075	4.56%	(22,337)	1,820	4.14%
Nel	503,379	45,263	8.99%	(376)	5,136	7.97%	(8,563)	6,811	7.51%
Personas	6,072,158	325,777	5.37%	9,993	42,428	4.67%	23,684	58,542	4.42%

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Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Credito Constructor	4,405,660	425,559	9.66%	(5,092)	1	9.65%	35,820	(2,124)	9.79%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	4,327,384	425,559	9.83%	(7,141)	1	9.82%	32,360	(2,124)	9.96%
Empresas	17,913	-	0.00%	6	-	0.00%	163	-	0.00%
Pyme	58,199	-	0.00%	1,691	-	0.00%	1,131	-	0.00%
Nel	118	-	0.00%	0	-	0.00%	118	-	0.00%
Personas	2,047	-	0.00%	352	-	0.00%	2,047	-	0.00%
Leasing Habitacional	4,350,698	155,310	3.57%	(2,838)	15,336	3.22%	(23,056)	24,969	2.98%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	3,777	-	0.00%	(1)	-	0.00%	(17)	-	0.00%
Pyme	136,869	10,599	7.74%	(26)	1,186	6.88%	415	797	7.18%
Nel	202,248	21,753	10.76%	(281)	1,574	9.96%	(1,316)	1,607	9.90%
Personas	4,007,803	122,958	3.07%	(2,528)	12,575	2.75%	(22,138)	22,564	2.49%
SUFI - Movilidad	3,810,068	182,480	4.79%	(7,974)	(4,120)	4.89%	(8,609)	31,276	3.96%
Corporativo	1,391	-	0.00%	(1)	-	0.00%	393	-	0.00%
Constructor	1,267	155	12.26%	(3)	-	12.23%	(27)	-	12.00%
Empresas	9,869	867	8.78%	(43)	-	8.75%	101	(0)	8.88%
Pyme	271,505	15,967	5.88%	(1,026)	(310)	5.97%	(2,896)	2,204	5.02%
Nel	654,579	44,378	6.78%	(936)	(561)	6.86%	(840)	7,824	5.58%
Personas	2,871,456	121,113	4.22%	(5,965)	(3,249)	4.32%	(5,339)	21,248	3.47%
Libranza	4,316,141	75,834	1.76%	(835)	2,451	1.70%	46,494	10,948	1.52%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Pyme	1,963	34	1.75%	(0)	-	1.75%	(5)	-	1.75%
Nel	42,772	1,121	2.62%	(85)	-	2.62%	(337)	114	2.34%
Personas	4,271,406	74,678	1.75%	(750)	2,451	1.69%	46,835	10,834	1.51%
Factoring	2,869,841	27,633	0.96%	8,082	(19)	0.97%	(101,289)	286	0.92%
Corporativo	1,724,560	5,418	0.31%	25,111	-	0.32%	(189,829)	-	0.28%
Constructor	25,930	414	1.60%	(1,220)	-	1.53%	(3,210)	-	1.42%
Empresas	563,198	9,253	1.64%	(1,283)	28	1.63%	13,472	(143)	1.71%
Pyme	484,826	12,525	2.58%	(12,074)	(47)	2.53%	7,161	429	2.53%
Nel	216	22	10.34%	(24)	-	9.32%	7	-	10.67%
Personas	71,111	-	0.00%	(2,429)	-	0.00%	71,111	-	0.00%
Rotativos	2,343,736	121,401	5.18%	(18,861)	(858)	5.17%	(170,783)	17,959	4.11%
Corporativo	256,091	556	0.22%	(2,572)	-	0.22%	(157,589)	-	0.13%
Constructor	23,332	829	3.55%	(64)	-	3.54%	(1,997)	-	3.27%
Empresas	241,042	12,391	5.14%	(2,840)	-	5.08%	(1,710)	344	4.96%
Pyme	363,047	18,057	4.97%	(6,242)	(82)	4.91%	(17,590)	1,638	4.31%
Nel	131,231	9,760	7.44%	(659)	(152)	7.52%	(1,439)	1,686	6.09%
Personas	1,328,993	79,807	6.01%	(6,485)	(624)	6.02%	9,543	14,291	4.97%

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Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Anticipos	1,867,894	142,707	7.64%	16,475	18,818	6.69%	264,131	8,851	8.35%
Corporativo	1,003,364	69,850	6.96%	9,159	-	7.03%	174,554	(5,669)	9.11%
Constructor	149,660	-	0.00%	-	-	0.00%	13,520	-	0.00%
Empresas	414,773	-	0.00%	1,070	-	0.00%	10,840	(3,510)	0.87%
Pyme	222,195	72,208	32.50%	505	18,818	24.08%	24,372	18,422	27.19%
Nel	4,467	67	1.49%	-	-	1.49%	2,233	-	2.99%
Personas	73,435	582	0.79%	5,741	-	0.86%	38,612	(392)	2.80%
SUFI - Cotidianidad	669,145	86,654	12.95%	442	(1,635)	13.20%	16,535	15,256	10.94%
Corporativo	68	16	23.13%	(0)	-	23.04%	5	6	15.06%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	227	14	6.06%	-	-	6.06%	195	(0)	42.79%
Pyme	2,207	449	20.36%	(4)	(0)	20.32%	160	(0)	21.98%
Nel	33,114	3,853	11.64%	37	(94)	11.93%	786	518	10.32%
Personas	633,529	82,322	12.99%	410	(1,541)	13.25%	15,389	14,732	10.93%
Cartera Microcredito	554,422	70,465	12.71%	(213)	159	12.68%	1,402	2,216	12.34%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	87	-	0.00%	-	-	0.00%	(2)	-	0.00%
Pyme	53,727	13,034	24.26%	(26)	76	24.11%	(1,219)	384	23.02%
Nel	482,941	55,886	11.57%	(154)	48	11.56%	2,464	1,855	11.25%
Personas	17,667	1,545	8.75%	(32)	36	8.53%	158	(23)	8.96%
Sobregiro	846,172	15,815	1.87%	(29,525)	(1,657)	2.00%	469,401	1,933	3.68%
Corporativo	612,212	1,167	0.19%	(21,669)	(0)	0.18%	442,467	1,001	0.10%
Constructor	5,273	664	12.58%	(500)	(301)	16.70%	(422)	(2)	11.69%
Empresas	79,529	2,096	2.64%	(2,516)	(830)	3.57%	9,612	128	2.82%
Pyme	122,867	10,156	8.27%	(4,203)	(420)	8.32%	11,945	819	8.42%
Nel	5,528	494	8.94%	(65)	(41)	9.56%	549	(15)	10.22%
Personas	20,762	1,238	5.96%	(572)	(66)	6.11%	5,250	3	7.96%
Otros Hipotecario	183,825	18,296	9.95%	(564)	(80)	9.97%	(3,364)	411	9.55%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	18,185	295	1.62%	6	(0)	1.62%	163	(0)	1.64%
Empresas	759	271	35.71%	0	-	35.72%	(4)	0	35.54%
Pyme	29,499	4,186	14.19%	(23)	(45)	14.33%	(603)	(94)	14.22%
Nel	17,188	3,289	19.14%	(53)	(22)	19.20%	(345)	2	18.75%
Personas	118,194	10,255	8.68%	(494)	(14)	8.65%	(2,575)	503	8.07%
Sin Producto	671,439	-	0.00%	989	(57)	0.01%	669,942	-	0.00%
Corporativo	485,790	-	0.00%	210	-	0.00%	485,615	-	0.00%
Constructor	357	-	0.00%	-	-	0.00%	357	-	0.00%
Empresas	2,744	-	0.00%	30	(57)	2.08%	2,744	-	0.00%
Pyme	3,533	-	0.00%	809	-	0.00%	3,533	-	0.00%
Nel	136	-	0.00%	(4)	-	0.00%	(16)	-	0.00%
Personas	178,879	-	0.00%	(56)	-	0.00%	177,709	-	0.00%
TOTAL BANCAS	154,678,219	6,741,900	4.36%	(83,427)	98,690	4.29%	1,621,662	212,615	4.27%

BANCA POR PRODUCTO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Corporativo	57,113,482	1,230,653	2.15%	(61,058)	5,056	2.14%	988,114	(81,580)	2.34%
Cartera Ordinaria	39,672,466	986,014	2.49%	(82,012)	1,255	2.48%	606,791	(3,179)	2.53%
Leasing	9,127,206	138,449	1.52%	(628)	3,799	1.48%	(24,004)	4,063	1.47%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	4,155,322	29,094	0.70%	10,738	-	0.70%	(324,875)	(77,758)	2.38%
Tarjeta de Credito	75,010	88	0.12%	605	1	0.12%	(25,414)	(43)	0.13%
Credito Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,391	-	0.00%	(1)	-	0.00%	393	-	0.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	1,724,560	5,418	0.31%	25,111	-	0.32%	(189,829)	-	0.28%
Rotativos	256,091	556	0.22%	(2,572)	-	0.22%	(157,589)	-	0.13%
Anticipos	1,003,364	69,850	6.96%	9,159	-	7.03%	174,554	(5,669)	9.11%
SUFI - Cotidianidad	68	16	23.13%	(0)	-	23.04%	5	6	15.06%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	612,212	1,167	0.19%	(21,669)	(0)	0.18%	442,467	1,001	0.10%
Otros Hipotecario	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sin Producto	485,790	-	0.00%	210	-	0.00%	485,615	-	0.00%
Constructor	7,444,451	610,922	8.21%	(530)	6,281	8.12%	21,649	(40,140)	8.77%
Cartera Ordinaria	1,541,025	67,007	4.35%	10,026	90	4.37%	(14,765)	(46,450)	7.29%
Leasing	1,084,865	100,269	9.24%	(400)	7,210	8.57%	(5,366)	7,210	8.54%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	263,908	15,675	5.94%	(1,262)	(719)	6.18%	1,363	1,224	5.50%
Tarjeta de Credito	3,264	54	1.64%	28	0	1.66%	(326)	1	1.46%
Credito Constructor	4,327,384	425,559	9.83%	(7,141)	1	9.82%	32,360	(2,124)	9.96%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,267	155	12.26%	(3)	-	12.23%	(27)	-	12.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	25,930	414	1.60%	(1,220)	-	1.53%	(3,210)	-	1.42%
Rotativos	23,332	829	3.55%	(64)	-	3.54%	(1,997)	-	3.27%
Anticipos	149,660	-	0.00%	-	-	0.00%	13,520	-	0.00%
SUFI - Cotidianidad	-	-	0.00%	-	-	0.00%	-	-	0.00%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	5,273	664	12.58%	(500)	(301)	16.70%	(422)	(2)	11.69%
Otros Hipotecario	18,185	295	1.62%	6	(0)	1.62%	163	(0)	1.64%
Sin Producto	357	-	0.00%	-	-	0.00%	357	-	0.00%

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Empresas	12,554,662	543,342	4.33%	7,776	3,606	4.30%	(1,221)	25,621	4.12%
Cartera Ordinaria	6,399,946	301,511	4.71%	8,465	(69)	4.72%	28,625	4,200	4.67%
Leasing	3,724,454	191,037	5.13%	1,078	4,211	5.02%	(49,161)	22,704	4.46%
Libre Inversion	430	369	86.00%	-	-	86.00%	(14)	-	83.32%
Hipotecario Vivienda	1,956	174	8.89%	-	-	8.89%	(13)	-	8.83%
Tesoreria	1,017,180	24,097	2.37%	940	209	2.35%	(2,250)	1,757	2.19%
Tarjeta de Credito	76,780	1,261	1.64%	2,870	114	1.55%	(13,801)	141	1.24%
Credito Constructor	17,913	-	0.00%	6	-	0.00%	163	-	0.00%
Leasing Habitacional	3,777	-	0.00%	(1)	-	0.00%	(17)	-	0.00%
SUFI - Movilidad	9,869	867	8.78%	(43)	-	8.75%	101	(0)	8.88%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	563,198	9,253	1.64%	(1,283)	28	1.63%	13,472	(143)	1.71%
Rotativos	241,042	12,391	5.14%	(2,840)	-	5.08%	(1,710)	344	4.96%
Anticipos	414,773	-	0.00%	1,070	-	0.00%	10,840	(3,510)	0.87%
SUFI - Cotidianidad	227	14	6.06%	-	-	6.06%	195	(0)	42.79%
Cartera Microcredito	87	-	0.00%	-	-	0.00%	(2)	-	0.00%
Sobregiro	79,529	2,096	2.64%	(2,516)	(830)	3.57%	9,612	128	2.82%
Otros Hipotecario	759	271	35.71%	0	-	35.72%	(4)	0	35.54%
Sin Producto	2,744	-	0.00%	30	(57)	2.08%	2,744	-	0.00%
Pyme	19,108,366	1,218,629	6.38%	(34,585)	32,784	6.19%	(77,093)	64,842	6.01%
Cartera Ordinaria	12,370,596	736,589	5.95%	(6,677)	(1,017)	5.96%	(10,608)	14,253	5.83%
Leasing	3,858,949	239,485	6.21%	(7,047)	13,847	5.84%	(49,230)	23,929	5.52%
Libre Inversion	66,540	10,987	16.51%	(46)	(0)	16.50%	(858)	(83)	16.42%
Hipotecario Vivienda	319,615	48,730	15.25%	(141)	(224)	15.31%	(510)	149	15.18%
Tesoreria	335,481	6,022	1.80%	(825)	(72)	1.81%	(19,954)	175	1.65%
Tarjeta de Credito	406,748	19,600	4.82%	770	1,075	4.56%	(22,337)	1,820	4.14%
Credito Constructor	58,199	-	0.00%	1,691	-	0.00%	1,131	-	0.00%
Leasing Habitacional	136,869	10,599	7.74%	(26)	1,186	6.88%	415	797	7.18%
SUFI - Movilidad	271,505	15,967	5.88%	(1,026)	(310)	5.97%	(2,896)	2,204	5.02%
Libranza	1,963	34	1.75%	(0)	-	1.75%	(5)	-	1.75%
Factoring	484,826	12,525	2.58%	(12,074)	(47)	2.53%	7,161	429	2.53%
Rotativos	363,047	18,057	4.97%	(6,242)	(82)	4.91%	(17,590)	1,638	4.31%
Anticipos	222,195	72,208	32.50%	505	18,818	24.08%	24,372	18,422	27.19%
SUFI - Cotidianidad	2,207	449	20.36%	(4)	(0)	20.32%	160	(0)	21.98%
Cartera Microcredito	53,727	13,034	24.26%	(26)	76	24.11%	(1,219)	384	23.02%
Sobregiro	122,867	10,156	8.27%	(4,203)	(420)	8.32%	11,945	819	8.42%
Otros Hipotecario	29,499	4,186	14.19%	(23)	(45)	14.33%	(603)	(94)	14.22%
Sin Producto	3,533	-	0.00%	809	-	0.00%	3,533	-	0.00%

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
NeI	5,184,578	548,495	10.58%	(3,112)	4,597	10.48%	(12,540)	29,422	9.99%
Cartera Ordinaria	922,426	100,982	10.95%	578	(57)	10.96%	1,112	3,185	10.61%
Leasing	41,173	7,992	19.41%	(3)	190	18.95%	(388)	1,001	16.82%
Libre Inversion	853,753	113,130	13.25%	(1,203)	(69)	13.24%	(10,159)	6,113	12.39%
Hipotecario Vivienda	1,288,855	140,434	10.90%	117	(1,355)	11.00%	3,614	(1,294)	11.03%
Tesoreria	452	70	15.49%	-	-	15.49%	(19)	15	11.69%
Tarjeta de Credito	503,379	45,263	8.99%	(376)	5,136	7.97%	(8,563)	6,811	7.51%
Credito Constructor	118	-	0.00%	0	-	0.00%	118	-	0.00%
Leasing Habitacional	202,248	21,753	10.76%	(281)	1,574	9.96%	(1,316)	1,607	9.90%
SUFI - Movilidad	654,579	44,378	6.78%	(936)	(561)	6.86%	(840)	7,824	5.58%
Libranza	42,772	1,121	2.62%	(85)	-	2.62%	(337)	114	2.34%
Factoring	216	22	10.34%	(24)	-	9.32%	7	-	10.67%
Rotativos	131,231	9,760	7.44%	(659)	(152)	7.52%	(1,439)	1,686	6.09%
Anticipos	4,467	67	1.49%	-	-	1.49%	2,233	-	2.99%
SUFI - Cotidianidad	33,114	3,853	11.64%	37	(94)	11.93%	786	518	10.32%
Cartera Microcredito	482,941	55,886	11.57%	(154)	48	11.56%	2,464	1,855	11.25%
Sobregiro	5,528	494	8.94%	(65)	(41)	9.56%	549	(15)	10.22%
Otros Hipotecario	17,188	3,289	19.14%	(53)	(22)	19.20%	(345)	2	18.75%
Sin Producto	136	-	0.00%	(4)	-	0.00%	(16)	-	0.00%
Personas	53,272,680	2,589,859	4.86%	8,083	46,366	4.78%	702,753	214,450	4.52%
Cartera Ordinaria	295,789	31,100	10.51%	(194)	(1)	10.51%	(2,857)	(83)	10.44%
Leasing	191,245	10,035	5.25%	(286)	1,448	4.48%	(2,909)	3,782	3.22%
Libre Inversion	18,198,489	1,098,973	6.04%	2,961	1,399	6.03%	265,029	84,870	5.65%
Hipotecario Vivienda	14,919,717	629,476	4.22%	8,417	(8,478)	4.28%	83,203	(16,421)	4.35%
Tesoreria	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	6,072,158	325,777	5.37%	9,993	42,428	4.67%	23,684	58,542	4.42%
Credito Constructor	2,047	-	0.00%	352	-	0.00%	2,047	-	0.00%
Leasing Habitacional	4,007,803	122,958	3.07%	(2,528)	12,575	2.75%	(22,138)	22,564	2.49%
SUFI - Movilidad	2,871,456	121,113	4.22%	(5,965)	(3,249)	4.32%	(5,339)	21,248	3.47%
Libranza	4,271,406	74,678	1.75%	(750)	2,451	1.69%	46,835	10,834	1.51%
Factoring	71,111	-	0.00%	(2,429)	-	0.00%	71,111	-	0.00%
Rotativos	1,328,993	79,807	6.01%	(6,485)	(624)	6.02%	9,543	14,291	4.97%
Anticipos	73,435	582	0.79%	5,741	-	0.86%	38,612	(392)	2.80%
SUFI - Cotidianidad	633,529	82,322	12.99%	410	(1,541)	13.25%	15,389	14,732	10.93%
Cartera Microcredito	17,667	1,545	8.75%	(32)	36	8.53%	158	(23)	8.96%
Sobregiro	20,762	1,238	5.96%	(572)	(66)	6.11%	5,250	3	7.96%
Otros Hipotecario	118,194	10,255	8.68%	(494)	(14)	8.65%	(2,575)	503	8.07%
Sin Producto	178,879	-	0.00%	(56)	-	0.00%	177,709	-	0.00%
TOTAL PRODUCTOS	154,678,219	6,741,900	4.36%	(83,427)	98,690	4.29%	1,621,662	212,615	4.27%

SUFI - PRODUCTO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Clasificación	Saldo Capital	Cartera Vencida	ICV.	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
VEHICULOS SUFI	3,810,068	182,480	4.79%	(7,974)	(4,120)	4.89%	(8,609)	31,276	3.96%
MOTOS SUFI	404,076	53,469	13.23%	908	(912)	13.49%	14,196	10,679	10.98%
CONSUMO SUFI	84,604	17,687	20.91%	(42)	(111)	21.03%	3,179	1,653	19.69%
LIBRE INVERSION SUFI	77,237	3,069	3.97%	(141)	(40)	4.02%	(93)	341	3.53%
CREDITO EDUCATIVO CP	17,757	3,395	19.12%	(128)	(115)	19.62%	(861)	850	13.67%
CREDITO EDUCATIVO LP	85,472	9,035	10.57%	(155)	(458)	11.09%	114	1,733	8.55%
TOTAL SUFI	4,479,213	269,135	6.01%	(7,531)	(5,755)	6.13%	7,926	46,531	4.98%

LEASING - PRODUCTO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Producto	Saldo Capital	Cartera Vencida	ICV..	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Leasing	18,027,893	687,267	3.81%	(7,285)	30,705	3.64%	(131,059)	62,689	3.44%
Leasing Habitacional	4,350,698	155,310	3.57%	(2,838)	15,336	3.22%	(23,056)	24,969	2.98%
Anticipos	1,867,894	142,707	7.64%	16,475	18,818	6.69%	264,131	8,851	8.35%
Sin Producto	448,788	-	0.00%	1,049	(57)	0.01%	448,788	-	0.00%
TOTAL LEASING	24,695,273	985,284	3.99%	7,401	64,802	3.73%	558,804	96,509	3.68%

NEGOCIOS E INDEPENDIENTES

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Producto	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Hipotecario Vivienda	1,288,855	140,434	10.90%	117	(1,355)	11.00%	3,614	(1,294)	11.03%
Comercial y otros	922,426	100,982	10.95%	578	(57)	10.96%	1,112	3,185	10.61%
SUFI	687,694	48,231	7.01%	(903)	(655)	7.10%	(207)	8,341	5.80%
Libre Inversion	853,753	113,130	13.25%	(1,203)	(69)	13.24%	(10,159)	6,113	12.39%
Tarjeta de Credito	503,379	45,263	8.99%	(376)	5,136	7.97%	(8,563)	6,811	7.51%
Cartera Microcredito	482,941	55,886	11.57%	(154)	48	11.56%	2,464	1,855	11.25%
Rotativos	131,231	9,760	7.44%	(659)	(152)	7.52%	(1,439)	1,686	6.09%
Leasing Habitacional	202,248	21,753	10.76%	(281)	1,574	9.96%	(1,316)	1,607	9.90%
Leasing	41,173	7,992	19.41%	(3)	190	18.95%	(388)	1,001	16.82%
Otros Hipotecario	17,306	3,289	19.01%	(53)	(22)	19.07%	(227)	2	18.75%
Sobregiro	5,528	494	8.94%	(65)	(41)	9.56%	549	(15)	10.22%
Libranza	42,772	1,121	2.62%	(85)	-	2.62%	(337)	114	2.34%
Factoring	216	22	10.34%	(24)	-	9.32%	7	-	10.67%
Anticipos	4,467	67	1.49%	-	-	1.49%	2,233	-	2.99%
Tesoreria	452	70	15.49%	-	-	15.49%	(19)	15	11.69%
Sin Producto	136	-	0.00%	-	-	0.00%	136	-	0.00%
TOTAL	5,184,578	548,495	10.58%	(3,112)	4,597	10.48%	(12,540)	29,422	9.99%

MICROCRÉDITO

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Clasificación	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Cartera Microcrédito	453,343	44,302	9.77%	(255)	131	9.74%	1,754	1,475	9.48%
Cartera Microcrédito Reclasificada	101,079	26,163	25.88%	42	28	25.87%	(352)	741	25.06%
TOTAL CARTERA MICROCRÉDITO	554,422	70,465	12.71%	(213)	159	12.68%	1,402	2,216	12.34%

LIBRANZA

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Clasificación	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
LIBRANZA EMPLEADOS	1,928,980	9,908	0.51%	1,088	1,154	0.45%	27,412	2,974	0.36%
LIBRANZA FOPEP	1,146,641	8,559	0.75%	(524)	-	0.75%	5,211	(591)	0.80%
EX-EMPLEADO LIBRANZA	390,904	51,582	13.20%	(612)	1,012	12.92%	(8,281)	7,287	11.10%
LIBRANZA COLPENSIONES	706,360	4,742	0.67%	(666)	-	0.67%	5,869	868	0.55%
LIBRANZA PROTECCION	142,640	871	0.61%	(120)	285	0.41%	16,286	410	0.37%
TOTAL CARTERA LIBRANZA	4,315,526	75,663	1.75%	(835)	2,451	1.70%	46,496	10,948	1.52%

INCLUSION

AL 19 DE ABRIL DE 2022				AL 18 DE ABRIL DE 2022			CIERRE DE MARZO DE 2022		
Clasificación	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
CREDITO A LA MANO	211,488	30,397	14.37%	(849)	(210)	14.41%	13,026	3,796	13.40%
NEQUI	160,817	14,043	8.73%	(262)	65	8.68%	24,635	4,562	6.96%
SOCIAL	124,573	19,117	15.35%	(42)	(161)	15.47%	11,557	1,946	15.19%
TOTAL INCLUSION	496,878	63,557	12.79%	(1,153)	(306)	12.82%	49,218	10,304	11.90%

Principales Desembolsos:

NOMBRE	ID	MONTO
MABE COLOMBIA SAS	890801748	13,081
ARQUITECTURA Y CONCRETO SAS	800093117	10,625
AGENCIA DE ADUANAS SIACO S A S NIVEL 1	800251957	7,400
BOGOTA LIMPIA SAS ESP	901144843	2,796
DUWEST COLOMBIA SAS	900091949	2,000

Principales cancelaciones:

NOMBRE	ID	MONTO
COLOMBINA SA	890301884	8,709
NAULT SOCIEDAD DE FABRICACION DE AUTOMOTORES S	860025792	8,054
JOHNSON Y JOHNSON DE COLOMBIA SA	890101815	6,102
CI IBLU SAS	890932279	4,976
F TORRES CARDENAS SAS	900189318	4,001

Principales Vencidos Cartera Comercial:

Nombre	Segmento	Región	SALDO TOTAL		INCREMENTO MES		Fecha del comentario	Gestión
			Capital	Vencido	Vencido	Mora		
H MOBILE SAS	PYMES	Sur	10,949	10,903	10,126	118	17/04/2022	Pendiente de Información
INDUSTRIAS FAACA COLOMBIA SAS	EMPRESARIAL	ANTIOQUIA	12,844	8,710	8,710	43	17/04/2022	Pendiente de Información
CONSTRUCCIONES VASQUEZ YELA Y CIA SAS	EMPRESARIAL	BOGOTÁ	7,944	7,498	7,498	45	17/04/2022	Pendiente de Información
GRUPO AR SAS	CONSTRUCTOR CORPORATIVO	BOGOTÁ	33,805	5,318	5,318	31	19/04/2022	Pendiente de Información
SALUDCAR OPERACION COLOMBIA SA	PYMES	SUR	4,470	4,102	4,102	36	19/04/2022	Pendiente de Información
CONSORCIO TUPAL	PYMES	SUR	3,648	3,648	3,648	44	17/04/2022	Pendiente de Información
QUADDRIX TECHNOLOGY SAS	EMPRESARIAL	BOGOTÁ	5,468	3,579	3,579	48	14/03/2022	Al cliente le llego un embargo de la Dian por 15MM; el cliente esta esperando un recuado de un cliente para ponerse al día de aprox \$300mm antes de finalizar el mes.
FIDEICOMISO FAFP VINSA	EMPRESARIAL	BOGOTÁ	8,886	2,886	2,886	34	19/04/2022	Pendiente de Información
CARVAJAL TECNOLOGIA Y SERVICIOS S.A.S. BIC	CORPORATIVA	SUR	14,416	2,674	2,674	33	19/04/2022	Pendiente de Información
AQL PRIMAVERA SAS	PYMES	ANTIOQUIA	2,770	2,655	2,655	32	19/04/2022	Pendiente de Información

Principales Recuperados Cartera Comercial:

Nombre	Segmento	Región	Saldo vencido al cierre	Saldo vencido actual	Saldo Recuperado	Mora	Fecha del comentario	Gestión
PROYECTOS DE TECNOLOGIA Y MOVILIDAD SAS	EMPRESARIAL	ANTIOQUIA	2,850	-	2,850	29	17/04/2022	Pendiente de Información
ENTORIA GENERACION SOLAR S.A.S.	CORPORATIVA	ANTIOQUIA	1,782	-	1,782	-	17/04/2022	Pendiente de Información
CONSTRUSUELOS DE COLOMBIA S A S	PYMES	CENTRO	3,260	1,712	1,547	72	17/04/2022	Pendiente de Información
FRUTAFINO SAS	EMPRESARIAL	CENTRO	1,127	-	1,127	862	3/02/2022	No es recuperación es un Castigo
TRUCHAS BELMIRA SAS	PYMES	ANTIOQUIA	1,124	-	1,124	21	17/04/2022	Pendiente de Información
INSALTEC SAS	PYMES	CENTRO	761	-	761	861	16/02/2022	Se realizó castigo.
CONCREACEROS SAS	EMPRESARIAL	0	751	-	751	-	17/04/2022	Pendiente de Información
ACOSTA JULIAO CARLOS ALFREDO	PERSONAL PLUS	CARIBE	736	-	736	-	17/04/2022	Pendiente de Información
COMERCIALIZADORA FRUTAFINO SAS	EMPRESARIAL	CENTRO	698	-	698	814	16/02/2022	Se realizó castigo.
MARCELINO CORREA SALAZAR	PYMES	CENTRO	458	-	458	1,007	14/03/2022	Pendiente de Información