

ACTUAL ANTERIOR CIERRE
FECHAS REPORTE: AL 18 DE ABRIL DE 20 AL 17 DE ABRIL DE 20 CIERRE DE MARZO DE 2022



RESUMEN EJECUTIVO

AL 18 DE ABRIL DE 2022				AL 17 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	64,758,460	1,830,239	2.83%	272,349	(300)	2.84%	1,070,091	(133,056)	3.08%
Comercio, Manufactura, Agro y Bienes de Consumo	17,026,063	284,512	1.67%	10,376	(73)	1.67%	231,166	(2,167)	1.71%
Infraestructura y Recursos Naturales	12,815,545	790,356	6.17%	59,742	-	6.20%	86,729	(84,360)	6.87%
Grandes corporativos	15,070,838	-	0.00%	214,651	-	0.00%	567,086	-	0.00%
Gobierno, Servicios Financieros, Salud y Educación	7,884,806	4,466	0.06%	(12,396)	(0)	0.06%	(122,415)	849	0.05%
Inmobiliario y Constructor	7,471,198	605,459	8.10%	(7,573)	1	8.10%	22,173	(46,421)	8.75%
Otros Territorios	1,717,174	145,429	8.47%	(2,766)	(234)	8.47%	(60,877)	(963)	8.23%
Corresponsales y Otros	2,772,837	16	0.00%	10,315	6	0.00%	346,229	6	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,172,279	4,812,972	5.34%	(36,945)	(23,504)	5.36%	663,923	246,982	5.10%
Empresarial	12,546,681	539,736	4.30%	(31,308)	(1,426)	4.30%	(9,005)	22,016	4.12%
Banca Pyme	19,140,477	1,185,792	6.20%	(32,398)	(28,030)	6.33%	(42,502)	32,057	6.01%
Pymes	17,091,578	1,182,031	6.92%	(32,972)	(9,212)	6.96%	(71,428)	32,111	6.70%
Gobierno de Red	2,048,899	3,761	0.18%	574	(18,818)	1.10%	28,926	(54)	0.19%
Nel	5,190,262	543,806	10.48%	(6,602)	1,416	10.44%	(9,028)	24,825	9.98%
Total Personas	53,294,859	2,543,637	4.77%	33,363	4,536	4.77%	724,457	168,084	4.52%
Consumo	33,375,127	1,741,858	5.22%	21,567	9,364	5.19%	355,011	163,653	4.78%
Solucion Inmobiliaria	18,921,972	748,428	3.96%	(1,187)	(3,862)	3.98%	54,867	2,046	3.96%
Comercial y otros	997,760	53,351	5.35%	12,983	(967)	5.52%	314,579	2,386	7.46%
TOTAL BANCAS	154,930,740	6,643,210	4.29%	235,404	(23,804)	4.31%	1,734,014	113,925	4.26%

MODALIDAD

AL 18 DE ABRIL DE 2022				AL 17 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	102,012,639	3,764,912	3.69%	213,674	(30,835)	3.73%	1,285,901	(63,868)	3.80%
Consumo	35,723,186	1,959,179	5.48%	23,201	12,713	5.45%	373,322	183,489	5.02%
Vivienda	16,521,750	828,871	5.02%	542	(4,346)	5.04%	77,901	(7,509)	5.09%
Microcrédito	673,165	90,248	13.41%	(2,013)	(1,336)	13.56%	(3,111)	1,813	13.08%
BANCO	154,930,740	6,643,210	4.29%	235,404	(23,804)	4.31%	1,734,014	113,925	4.26%

SEGMENTO POR BANCA

AL 18 DE ABRIL DE 2022				AL 17 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	50,063,903	1,829,031	3.65%	289,207	(306)	3.68%	762,194	(134,254)	3.98%
Corporativa + Internacional	42,618,922	1,224,390	2.87%	296,780	(307)	2.89%	740,020	(87,833)	3.13%
Constructor	7,444,981	604,641	8.12%	(7,573)	1	8.11%	22,173	(46,421)	8.77%
Constructor corporativo	5,366,993	373,204	6.95%	(6,735)	1	6.94%	7,115	(43,240)	7.77%
Constructor empresarial	1,467,915	159,426	10.86%	778	1	10.87%	(997)	1,395	10.76%
Constructor pyme	610,074	72,011	11.80%	(1,617)	0	11.77%	16,055	(4,576)	12.89%
Gobierno	6,673,924	16	0.00%	(20,530)	6	0.00%	(30,044)	6	0.00%
Financiera	8,020,633	1,192	0.01%	3,672	-	0.01%	337,942	1,192	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,172,279	4,812,972	5.34%	(36,945)	(23,504)	5.36%	663,923	246,982	5.10%
Pymes	17,091,578	1,182,031	6.92%	(32,972)	(9,212)	6.96%	(71,428)	32,111	6.70%
Personal	17,944,655	1,130,709	6.30%	42,241	2,617	6.30%	655,760	82,805	6.06%
Preferencial	13,832,456	389,391	2.82%	(18,932)	238	2.81%	(39,004)	19,082	2.67%
Personal plus	21,517,748	1,023,538	4.76%	10,054	1,681	4.75%	107,701	66,197	4.47%
Empresarial	12,546,681	539,736	4.30%	(31,308)	(1,426)	4.30%	(9,005)	22,016	4.12%
Nel	5,190,262	543,806	10.48%	(6,602)	1,416	10.44%	(9,028)	24,825	9.98%
Gobierno de red	2,048,899	3,761	0.18%	574	(18,818)	1.10%	28,926	(54)	0.19%
TOTAL BANCAS	154,930,740	6,643,210	4.29%	235,404	(23,804)	4.31%	1,734,014	113,925	4.26%

PRODUCTO

AL 18 DE ABRIL DE 2022				AL 17 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	61,272,063	2,223,002	3.63%	(17,946)	(11,056)	3.65%	678,112	(28,276)	3.72%
Leasing	17,982,121	656,408	3.65%	(33,878)	(142)	3.64%	(105,067)	31,830	3.45%
Libre Inversion	19,117,500	1,222,129	6.39%	16,268	(3,355)	6.42%	252,286	89,570	6.00%
Hipotecario Vivienda	16,521,750	828,871	5.02%	542	(4,346)	5.04%	77,901	(7,509)	5.09%
Tesoreria	5,762,753	75,542	1.31%	(25,350)	(73)	1.31%	(355,324)	(74,004)	2.44%
Tarjeta de Credito	7,123,449	343,289	4.82%	(32,081)	(3,715)	4.85%	(60,647)	18,519	4.52%
Credito Constructor	4,410,752	425,558	9.65%	(2,776)	1	9.64%	40,912	(2,125)	9.79%
Leasing Habitacional	4,353,116	139,975	3.22%	(2,250)	(300)	3.22%	(20,638)	9,633	2.98%
SUFI - Movilidad	3,818,065	186,601	4.89%	(1,418)	15,607	4.48%	(635)	35,396	3.96%
Libranza	4,316,975	73,383	1.70%	6,073	(1,760)	1.74%	47,328	8,497	1.52%
Factoring	2,861,759	27,653	0.97%	26,019	76	0.97%	(109,370)	306	0.92%
Rotativos	2,362,598	122,258	5.17%	4,677	(2,114)	5.27%	(151,922)	18,816	4.11%
Anticipos	1,813,562	123,888	6.83%	13,024	(18,818)	7.93%	212,382	(9,967)	8.36%
SUFI - Cotidianidad	668,733	88,290	13.20%	1,746	8,453	11.97%	16,082	16,891	10.94%
Cartera Microcredito	554,635	70,306	12.68%	(1,356)	(1,336)	12.89%	1,615	2,057	12.34%
Sobregiro	875,697	17,472	2.00%	49,285	(403)	2.16%	498,926	3,590	3.68%
Otros Hipotecario	184,389	18,376	9.97%	(334)	(517)	10.23%	(2,801)	491	9.55%
Sin Producto	761,730	211	0.03%	234,525	(8)	0.04%	685,951	211	0.00%
TOTAL	154,761,646	6,643,210	4.29%	234,770	(23,804)	4.31%	1,705,089	113,925	4.27%

PRODUCTO POR BANCA

AL 18 DE ABRIL DE 2022				AL 17 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	61,272,063	2,223,002	3.63%	(17,946)	(11,056)	3.65%	678,112	(28,276)	3.72%
Corporativo	39,754,478	984,759	2.48%	37,208	(307)	2.48%	688,804	(4,435)	2.53%
Constructor	1,530,999	66,917	4.37%	(2,604)	-	4.36%	(24,791)	(46,540)	7.29%
Empresas	6,391,482	301,580	4.72%	(12,897)	(1,285)	4.73%	20,160	4,269	4.67%
Pyme	12,375,692	737,605	5.96%	(37,857)	(9,097)	6.02%	(3,938)	15,269	5.83%
Nel	922,789	101,039		(1,136)	(83)	10.94%	730	3,242	10.61%
Personas	296,622	31,101	10.49%	(660)	(283)	10.56%	(2,852)	(83)	10.41%
Leasing	17,982,121	656,408	3.65%	(33,878)	(142)	3.64%	(105,067)	31,830	3.45%
Corporativo	9,138,846	134,650	1.47%	(2,916)	-	1.47%	(4,834)	264	1.47%
Constructor	1,084,975	93,059	8.58%	(1,823)	-	8.56%	(4,967)	-	8.54%
Empresas	3,684,553	186,882	5.07%	(22,331)	(33)	5.04%	(50,167)	18,549	4.51%
Pyme	3,841,211	225,427	5.87%	(6,454)	(100)	5.86%	(42,095)	9,871	5.55%
Nel	41,177	7,801	18.95%	(31)	(5)	18.94%	(385)	811	16.82%
Personas	191,358	8,587	4.49%	(323)	(4)	4.48%	(2,620)	2,335	3.22%
Libre Inversion	19,117,500	1,222,129	6.39%	16,268	(3,355)	6.42%	252,286	89,570	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	66,586	10,987	16.50%	(131)	(83)	16.59%	(812)	(83)	16.42%
Nel	856,593	113,198	13.21%	(1,170)	(173)	13.22%	(8,935)	6,182	12.36%
Personas	18,193,891	1,097,574	6.03%	17,569	(3,100)	6.06%	262,047	83,471	5.66%
Hipotecario Vivienda	16,521,750	828,871	5.02%	542	(4,346)	5.04%	77,901	(7,509)	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	319,757	48,954	15.31%	(214)	(172)	15.35%	(369)	373	15.18%
Nel	1,288,175	141,698	11.00%	(187)	(607)	11.05%	3,387	61	11.02%
Personas	14,911,863	638,045	4.28%	943	(3,566)	4.30%	74,896	(7,943)	4.35%
Tesoreria	5,762,753	75,542	1.31%	(25,350)	(73)	1.31%	(355,324)	(74,004)	2.44%
Corporativo	4,144,584	29,094	0.70%	(11,870)	-	0.70%	(335,613)	(77,758)	2.38%
Constructor	265,171	16,395	6.18%	(337)	-	6.17%	2,626	1,944	5.50%
Empresas	1,016,240	23,888	2.35%	(7,939)	(1)	2.33%	(3,190)	1,548	2.19%
Pyme	336,306	6,094	1.81%	(5,203)	(72)	1.81%	(19,129)	247	1.65%
Nel	452	70	15.49%	(0)	-	15.48%	(19)	15	11.69%
Personas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	7,123,449	343,289	4.82%	(32,081)	(3,715)	4.85%	(60,647)	18,519	4.52%
Corporativo	74,370	86	0.12%	(11,304)	(0)	0.10%	(26,079)	(45)	0.13%
Constructor	3,236	54	1.66%	(278)	(0)	1.53%	(359)	1	1.46%
Empresas	73,704	1,148	1.56%	(10,714)	(0)	1.36%	(16,680)	28	1.24%
Pyme	405,132	18,473	4.56%	(5,325)	(138)	4.53%	(23,102)	746	4.14%
Nel	503,963	40,127	7.96%	(3,463)	(366)	7.98%	(8,201)	1,675	7.51%
Personas	6,063,044	283,402	4.67%	(998)	(3,211)	4.73%	13,774	16,114	4.42%

AL 18 DE ABRIL DE 2022				AL 17 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
Credito Constructor	4,410,752	425,558	9.65%	(2,776)	1	9.64%	40,912	(2,125)	9.79%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	4,334,524	425,558	9.82%	(2,050)	1	9.81%	39,501	(2,125)	9.96%
Empresas	17,907	-	0.00%	6	-	0.00%	157	-	0.00%
Pyme	56,508	-	0.00%	(733)	-	0.00%	(560)	-	0.00%
Nel	118	-	0.00%	0	-	0.00%	118	-	0.00%
Personas	1,696	-	0.00%	1	-	0.00%	1,696	-	0.00%
Leasing Habitacional	4,353,116	139,975	3.22%	(2,250)	(300)	3.22%	(20,638)	9,633	2.98%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	3,779	-	0.00%	-	-	0.00%	(15)	-	0.00%
Pyme	136,896	9,413	6.88%	(111)	(1)	6.87%	442	(389)	7.18%
Nel	202,332	20,179	9.97%	(10)	(3)	9.97%	(1,035)	33	9.91%
Personas	4,010,109	110,383	2.75%	(2,129)	(295)	2.76%	(20,030)	9,989	2.49%
SUFI - Movilidad	3,818,065	186,601	4.89%	(1,418)	15,607	4.48%	(635)	35,396	3.96%
Corporativo	1,392	-	0.00%	-	-	0.00%	393	-	0.00%
Constructor	1,270	155	12.23%	(2)	-	12.21%	(24)	-	12.00%
Empresas	9,912	867	8.75%	(10)	-	8.74%	144	(0)	8.88%
Pyme	272,497	16,278	5.97%	(350)	987	5.60%	(1,873)	2,515	5.02%
Nel	655,419	44,939	6.86%	28	3,469	6.33%	98	8,385	5.58%
Personas	2,877,576	124,362	4.32%	(1,084)	11,151	3.93%	626	24,497	3.47%
Libranza	4,316,975	73,383	1.70%	6,073	(1,760)	1.74%	47,328	8,497	1.52%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Pyme	1,995	34	1.72%	-	-	1.72%	(5)	-	1.72%
Nel	42,929	1,121	2.61%	(12)	(38)	2.70%	(253)	114	2.33%
Personas	4,272,052	72,227	1.69%	6,085	(1,722)	1.73%	47,586	8,383	1.51%
Factoring	2,861,759	27,653	0.97%	26,019	76	0.97%	(109,370)	306	0.92%
Corporativo	1,699,449	5,418	0.32%	3,036	-	0.32%	(214,940)	-	0.28%
Constructor	27,150	414	1.53%	1,005	-	1.59%	(1,990)	-	1.42%
Empresas	564,481	9,225	1.63%	9,746	(7)	1.66%	14,755	(171)	1.71%
Pyme	496,900	12,572	2.53%	8,290	83	2.56%	19,235	476	2.53%
Nel	240	22	9.32%	62	-	12.58%	30	-	10.67%
Personas	73,539	-	0.00%	3,880	-	0.00%	73,539	-	0.00%
Rotativos	2,362,598	122,258	5.17%	4,677	(2,114)	5.27%	(151,922)	18,816	4.11%
Corporativo	258,663	556	0.22%	10,174	-	0.22%	(155,018)	-	0.13%
Constructor	23,396	829	3.54%	(1,351)	-	3.35%	(1,933)	-	3.27%
Empresas	243,882	12,391	5.08%	263	-	5.09%	1,129	344	4.96%
Pyme	369,296	18,138	4.91%	(1,872)	(43)	4.90%	(11,342)	1,719	4.31%
Nel	131,920	9,913	7.51%	(814)	(191)	7.61%	(788)	1,838	6.08%
Personas	1,335,440	80,431	6.02%	(1,723)	(1,879)	6.16%	16,029	14,915	4.97%

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Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Anticipos	1,813,562	123,888	6.83%	13,024	(18,818)	7.93%	212,382	(9,967)	8.36%
Corporativo	975,319	69,850	7.16%	6,258	-	7.21%	146,509	(5,669)	9.11%
Constructor	148,883	-	0.00%	-	-	0.00%	13,544	-	0.00%
Empresas	409,774	-	0.00%	102	-	0.00%	7,355	(3,510)	0.87%
Pyme	208,306	53,390	25.63%	1,835	(18,818)	34.97%	10,514	(396)	27.19%
Nel	4,278	67	1.56%	605	-	1.82%	2,281	-	3.34%
Personas	67,002	582	0.87%	4,223	-	0.93%	32,179	(392)	2.80%
SUFI - Cotidianidad	668,733	88,290	13.20%	1,746	8,453	11.97%	16,082	16,891	10.94%
Corporativo	69	16	23.04%	-	6	13.83%	6	6	15.06%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	227	14	6.06%	-	-	6.06%	195	(0)	42.79%
Pyme	2,211	449	20.32%	(0)	9	19.92%	165	(0)	21.98%
Nel	33,101	3,947	11.92%	29	313	10.99%	767	612	10.31%
Personas	633,124	83,863	13.25%	1,717	8,125	12.00%	14,950	16,273	10.93%
Cartera Microcredito	554,635	70,306	12.68%	(1,356)	(1,336)	12.89%	1,615	2,057	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	53,723	12,958	24.12%	(291)	(397)	24.73%	(1,192)	309	23.04%
Nel	483,547	55,838	11.55%	(1,008)	(867)	11.70%	2,863	1,807	11.24%
Personas	17,278	1,510	8.74%	(57)	(73)	9.13%	(55)	(59)	9.05%
Sobregiro	875,697	17,472	2.00%	49,285	(403)	2.16%	498,926	3,590	3.68%
Corporativo	633,881	1,167	0.18%	17,772	-	0.19%	464,136	1,001	0.10%
Constructor	5,773	964	16.70%	(140)	0	16.30%	78	298	11.69%
Empresas	82,045	2,927	3.57%	12,464	(100)	4.35%	12,128	958	2.82%
Pyme	127,048	10,576	8.32%	13,592	(180)	9.48%	16,150	1,239	8.42%
Nel	5,607	535	9.53%	552	(46)	11.48%	609	26	10.18%
Personas	21,343	1,303	6.11%	5,044	(77)	8.47%	5,825	68	7.96%
Otros Hipotecario	184,389	18,376	9.97%	(334)	(517)	10.23%	(2,801)	491	9.55%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	18,179	295	1.62%	6	(0)	1.62%	157	(0)	1.64%
Empresas	759	271	35.72%	(2)	0	35.62%	(4)	0	35.54%
Pyme	29,522	4,231	14.33%	(54)	0	14.31%	(581)	(49)	14.22%
Nel	17,241	3,311	19.20%	(49)	13	19.07%	(292)	23	18.75%
Personas	118,688	10,268	8.65%	(235)	(530)	9.08%	(2,081)	517	8.07%
Sin Producto	761,730	211	0.03%	234,525	(8)	0.04%	685,951	211	0.00%
Corporativo	493,454	-	0.00%	231,790	-	0.00%	485,749	-	0.00%
Constructor	1,424	-	0.00%	-	-	0.00%	332	-	0.00%
Empresas	45,464	-	0.00%	4	-	0.00%	5,056	-	0.00%
Pyme	40,893	211	0.52%	2,479	(8)	0.57%	15,989	211	0.00%
Nel	322	-	0.00%	-	-	0.00%	(62)	-	0.00%
Personas	180,172	-	0.00%	252	-	0.00%	178,887	-	0.00%
TOTAL BANCAS	154,761,646	6,643,210	4.29%	234,770	(23,804)	4.31%	1,705,089	113,925	4.27%

BANCA POR PRODUCTO

AL 18 DE ABRIL DE 2022				AL 17 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	57,174,505	1,225,598	2.14%	280,146	(301)	2.15%	1,049,113	(86,635)	2.34%
Cartera Ordinaria	39,754,478	984,759	2.48%	37,208	(307)	2.48%	688,804	(4,435)	2.53%
Leasing	9,138,846	134,650	1.47%	(2,916)	-	1.47%	(4,834)	264	1.47%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	4,144,584	29,094	0.70%	(11,870)	-	0.70%	(335,613)	(77,758)	2.38%
Tarjeta de Credito	74,370	86	0.12%	(11,304)	(0)	0.10%	(26,079)	(45)	0.13%
Credito Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,392	-	0.00%	-	-	0.00%	393	-	0.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	1,699,449	5,418	0.32%	3,036	-	0.32%	(214,940)	-	0.28%
Rotativos	258,663	556	0.22%	10,174	-	0.22%	(155,018)	-	0.13%
Anticipos	975,319	69,850	7.16%	6,258	-	7.21%	146,509	(5,669)	9.11%
SUFI - Cotidianidad	69	16	23.04%	-	6	13.83%	6	6	15.06%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	633,881	1,167	0.18%	17,772	-	0.19%	464,136	1,001	0.10%
Otros Hipotecario	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sin Producto	493,454	-	0.00%	231,790	-	0.00%	485,749	-	0.00%
Constructor	7,444,981	604,641	8.12%	(7,573)	1	8.11%	22,173	(46,421)	8.77%
Cartera Ordinaria	1,530,999	66,917	4.37%	(2,604)	-	4.36%	(24,791)	(46,540)	7.29%
Leasing	1,084,975	93,059	8.58%	(1,823)	-	8.56%	(4,967)	-	8.54%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	265,171	16,395	6.18%	(337)	-	6.17%	2,626	1,944	5.50%
Tarjeta de Credito	3,236	54	1.66%	(278)	(0)	1.53%	(359)	1	1.46%
Credito Constructor	4,334,524	425,558	9.82%	(2,050)	1	9.81%	39,501	(2,125)	9.96%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,270	155	12.23%	(2)	-	12.21%	(24)	-	12.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	27,150	414	1.53%	1,005	-	1.59%	(1,990)	-	1.42%
Rotativos	23,396	829	3.54%	(1,351)	-	3.35%	(1,933)	-	3.27%
Anticipos	148,883	-	0.00%	-	-	0.00%	13,544	-	0.00%
SUFI - Cotidianidad	-	-	0.00%	-	-	0.00%	-	-	0.00%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	5,773	964	16.70%	(140)	0	16.30%	78	298	11.69%
Otros Hipotecario	18,179	295	1.62%	6	(0)	1.62%	157	(0)	1.64%
Sin Producto	1,424	-	0.00%	-	-	0.00%	332	-	0.00%

AL 18 DE ABRIL DE 2022				AL 17 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	12,546,681	539,736	4.30%	(31,308)	(1,426)	4.30%	(9,005)	22,016	4.12%
Cartera Ordinaria	6,391,482	301,580	4.72%	(12,897)	(1,285)	4.73%	20,160	4,269	4.67%
Leasing	3,684,553	186,882	5.07%	(22,331)	(33)	5.04%	(50,167)	18,549	4.51%
Libre Inversion	430	369	86.00%	-	-	86.00%	(14)	-	83.32%
Hipotecario Vivienda	1,956	174	8.89%	-	-	8.89%	(13)	-	8.83%
Tesoreria	1,016,240	23,888	2.35%	(7,939)	(1)	2.33%	(3,190)	1,548	2.19%
Tarjeta de Credito	73,704	1,148	1.56%	(10,714)	(0)	1.36%	(16,680)	28	1.24%
Credito Constructor	17,907	-	0.00%	6	-	0.00%	157	-	0.00%
Leasing Habitacional	3,779	-	0.00%	-	-	0.00%	(15)	-	0.00%
SUFI - Movilidad	9,912	867	8.75%	(10)	-	8.74%	144	(0)	8.88%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	564,481	9,225	1.63%	9,746	(7)	1.66%	14,755	(171)	1.71%
Rotativos	243,882	12,391	5.08%	263	-	5.09%	1,129	344	4.96%
Anticipos	409,774	-	0.00%	102	-	0.00%	7,355	(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	82,045	2,927	3.57%	12,464	(100)	4.35%	12,128	958	2.82%
Otros Hipotecario	759	271	35.72%	(2)	0	35.62%	(4)	0	35.54%
Sin Producto	45,464	-	0.00%	4	-	0.00%	5,056	-	0.00%
Pyme	19,140,477	1,185,792	6.20%	(32,398)	(28,030)	6.33%	(42,502)	32,057	6.01%
Cartera Ordinaria	12,375,692	737,605	5.96%	(37,857)	(9,097)	6.02%	(3,938)	15,269	5.83%
Leasing	3,841,211	225,427	5.87%	(6,454)	(100)	5.86%	(42,095)	9,871	5.55%
Libre Inversion	66,586	10,987	16.50%	(131)	(83)	16.59%	(812)	(83)	16.42%
Hipotecario Vivienda	319,757	48,954	15.31%	(214)	(172)	15.35%	(369)	373	15.18%
Tesoreria	336,306	6,094	1.81%	(5,203)	(72)	1.81%	(19,129)	247	1.65%
Tarjeta de Credito	405,132	18,473	4.56%	(5,325)	(138)	4.53%	(23,102)	746	4.14%
Credito Constructor	56,508	-	0.00%	(733)	-	0.00%	(560)	-	0.00%
Leasing Habitacional	136,896	9,413	6.88%	(111)	(1)	6.87%	442	(389)	7.18%
SUFI - Movilidad	272,497	16,278	5.97%	(350)	987	5.60%	(1,873)	2,515	5.02%
Libranza	1,995	34	1.72%	-	-	1.72%	(5)	-	1.72%
Factoring	496,900	12,572	2.53%	8,290	83	2.56%	19,235	476	2.53%
Rotativos	369,296	18,138	4.91%	(1,872)	(43)	4.90%	(11,342)	1,719	4.31%
Anticipos	208,306	53,390	25.63%	1,835	(18,818)	34.97%	10,514	(396)	27.19%
SUFI - Cotidianidad	2,211	449	20.32%	(0)	9	19.92%	165	(0)	21.98%
Cartera Microcredito	53,723	12,958	24.12%	(291)	(397)	24.73%	(1,192)	309	23.04%
Sobregiro	127,048	10,576	8.32%	13,592	(180)	9.48%	16,150	1,239	8.42%
Otros Hipotecario	29,522	4,231	14.33%	(54)	0	14.31%	(581)	(49)	14.22%
Sin Producto	40,893	211	0.52%	2,479	(8)	0.57%	15,989	211	0.00%

AL 18 DE ABRIL DE 2022				AL 17 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
Nel	5,190,204	543,806	10.48%	(6,603)	1,416	10.44%	(9,086)	24,825	9.98%
Cartera Ordinaria	922,789	101,039	10.95%	(1,136)	(83)	10.94%	730	3,242	10.61%
Leasing	41,177	7,801	18.95%	(31)	(5)	18.94%	(385)	811	16.82%
Libre Inversion	856,593	113,198	13.21%	(1,170)	(173)	13.22%	(8,935)	6,182	12.36%
Hipotecario Vivienda	1,288,175	141,698	11.00%	(187)	(607)	11.05%	3,387	61	11.02%
Tesoreria	452	70	15.49%	(0)	-	15.48%	(19)	15	11.69%
Tarjeta de Credito	503,963	40,127	7.96%	(3,463)	(366)	7.98%	(8,201)	1,675	7.51%
Credito Constructor	118	-	0.00%	0	-	0.00%	118	-	0.00%
Leasing Habitacional	202,332	20,179	9.97%	(10)	(3)	9.97%	(1,035)	33	9.91%
SUFI - Movilidad	655,419	44,939	6.86%	28	3,469	6.33%	98	8,385	5.58%
Libranza	42,929	1,121	2.61%	(12)	(38)	2.70%	(253)	114	2.33%
Factoring	240	22	9.32%	62	-	12.58%	30	-	10.67%
Rotativos	131,920	9,913	7.51%	(814)	(191)	7.61%	(788)	1,838	6.08%
Anticipos	4,278	67	1.56%	605	-	1.82%	2,281	-	3.34%
SUFI - Cotidianidad	33,101	3,947	11.92%	29	313	10.99%	767	612	10.31%
Cartera Microcredito	483,547	55,838	11.55%	(1,008)	(867)	11.70%	2,863	1,807	11.24%
Sobregiro	5,607	535	9.53%	552	(46)	11.48%	609	26	10.18%
Otros Hipotecario	17,241	3,311	19.20%	(49)	13	19.07%	(292)	23	18.75%
Sin Producto	322	-	0.00%	-	-	0.00%	(62)	-	0.00%
Personas	53,264,798	2,543,637	4.78%	32,506	4,536	4.77%	694,396	168,084	4.52%
Cartera Ordinaria	296,622	31,101	10.49%	(660)	(283)	10.56%	(2,852)	(83)	10.41%
Leasing	191,358	8,587	4.49%	(323)	(4)	4.48%	(2,620)	2,335	3.22%
Libre Inversion	18,193,891	1,097,574	6.03%	17,569	(3,100)	6.06%	262,047	83,471	5.66%
Hipotecario Vivienda	14,911,863	638,045	4.28%	943	(3,566)	4.30%	74,896	(7,943)	4.35%
Tesoreria	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	6,063,044	283,402	4.67%	(998)	(3,211)	4.73%	13,774	16,114	4.42%
Credito Constructor	1,696	-	0.00%	1	-	0.00%	1,696	-	0.00%
Leasing Habitacional	4,010,109	110,383	2.75%	(2,129)	(295)	2.76%	(20,030)	9,989	2.49%
SUFI - Movilidad	2,877,576	124,362	4.32%	(1,084)	11,151	3.93%	626	24,497	3.47%
Libranza	4,272,052	72,227	1.69%	6,085	(1,722)	1.73%	47,586	8,383	1.51%
Factoring	73,539	-	0.00%	3,880	-	0.00%	73,539	-	0.00%
Rotativos	1,335,440	80,431	6.02%	(1,723)	(1,879)	6.16%	16,029	14,915	4.97%
Anticipos	67,002	582	0.87%	4,223	-	0.93%	32,179	(392)	2.80%
SUFI - Cotidianidad	633,124	83,863	13.25%	1,717	8,125	12.00%	14,950	16,273	10.93%
Cartera Microcredito	17,278	1,510	8.74%	(57)	(73)	9.13%	(55)	(59)	9.05%
Sobregiro	21,343	1,303	6.11%	5,044	(77)	8.47%	5,825	68	7.96%
Otros Hipotecario	118,688	10,268	8.65%	(235)	(530)	9.08%	(2,081)	517	8.07%
Sin Producto	180,172	-	0.00%	252	-	0.00%	178,887	-	0.00%
TOTAL PRODUCTOS	154,761,646	6,643,210	4.29%	234,770	(23,804)	4.31%	1,705,089	113,925	4.27%

SUFI - PRODUCTO

AL 18 DE ABRIL DE 2022				AL 17 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	3,818,065	186,601	4.89%	(1,418)	15,607	4.48%	(635)	35,396	3.96%
MOTOS SUFI	403,189	54,381	13.49%	1,208	4,794	12.34%	13,280	11,591	10.97%
CONSUMO SUFI	84,654	17,799	21.03%	467	683	20.33%	3,217	1,764	19.69%
LIBRE INVERSION SUFI	77,378	3,108	4.02%	142	288	3.65%	48	380	3.53%
CREDITO EDUCATIVO CP	17,885	3,509	19.62%	(66)	811	15.03%	(733)	964	13.67%
CREDITO EDUCATIVO LP	85,627	9,493	11.09%	(6)	1,877	8.89%	270	2,191	8.55%
TOTAL SUFI	4,486,797	274,890	6.13%	329	24,061	5.59%	15,447	52,287	4.98%

LEASING - PRODUCTO

AL 18 DE ABRIL DE 2022				AL 17 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	17,982,121	656,408	3.65%	(33,878)	(142)	3.64%	(105,067)	31,830	3.45%
Leasing Habitacional	4,353,116	139,975	3.22%	(2,250)	(300)	3.22%	(20,638)	9,633	2.98%
Anticipos	1,813,562	123,888	6.83%	13,024	(18,818)	7.93%	212,382	(9,967)	8.36%
Sin Producto	539,073	211	0.04%	14,628	(8)	0.04%	464,727	211	0.00%
TOTAL LEASING	24,687,871	920,482	3.73%	(8,476)	(19,267)	3.81%	551,403	31,707	3.68%

NEGOCIOS E INDEPENDIENTES

AL 18 DE ABRIL DE 2022				AL 17 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	1,288,175	141,698	11.00%	(187)	(607)	11.05%	3,387	61	11.02%
Comercial y otros	922,789	101,039	10.95%	(1,136)	(83)	10.94%	730	3,242	10.61%
SUFI	688,520	48,886	7.10%	57	3,782	6.55%	716	8,997	5.80%
Libre Inversion	856,593	113,198	13.21%	(1,170)	(173)	13.22%	(8,935)	6,182	12.36%
Tarjeta de Credito	503,963	40,127	7.96%	(3,463)	(366)	7.98%	(8,201)	1,675	7.51%
Cartera Microcredito	483,547	55,838	11.55%	(1,008)	(867)	11.70%	2,863	1,807	11.24%
Rotativos	131,920	9,913	7.51%	(814)	(191)	7.61%	(788)	1,838	6.08%
Leasing Habitacional	202,332	20,179	9.97%	(10)	(3)	9.97%	(1,035)	33	9.91%
Leasing	41,177	7,801	18.95%	(31)	(5)	18.94%	(385)	811	16.82%
Otros Hipotecario	17,359	3,311	19.07%	(49)	13	18.94%	(174)	23	18.75%
Sobregiro	5,607	535	9.53%	552	(46)	11.48%	609	26	10.18%
Libranza	42,929	1,121	2.61%	(12)	(38)	2.70%	(253)	114	2.33%
Factoring	240	22	9.32%	62	-	12.58%	30	-	10.67%
Anticipos	4,278	67	1.56%	605	-	1.82%	2,281	-	3.34%
Tesoreria	452	70	15.49%	(0)	-	15.48%	(19)	15	11.69%
Sin Producto	322	-	0.00%	-	-	0.00%	86	-	0.00%
TOTAL	5,190,204	543,806	10.48%	(6,603)	1,416	10.44%	(9,086)	24,825	9.98%

MICROCRÉDITO

AL 18 DE ABRIL DE 2022				AL 17 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	453,598	44,171	9.74%	(1,067)	(764)	9.88%	2,009	1,344	9.48%
Cartera Microcrédito Reclasificada	101,037	26,135	25.87%	(289)	(572)	26.36%	(395)	713	25.06%
TOTAL CARTERA MICROCRÉDITO	554,635	70,306	12.68%	(1,356)	(1,336)	12.89%	1,615	2,057	12.34%

LIBRANZA

AL 18 DE ABRIL DE 2022				AL 17 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	1,930,369	8,814	0.46%	4,579	(984)	0.51%	26,374	1,880	0.36%
LIBRANZA FOPEP	1,147,165	8,559	0.75%	547	(102)	0.76%	5,735	(591)	0.80%
EX-EMPLEADO LIBRANZA	388,927	50,492	12.98%	(509)	(591)	13.12%	(7,738)	6,216	11.16%
LIBRANZA COLPENSIONES	707,027	4,742	0.67%	729	(31)	0.68%	6,535	868	0.55%
LIBRANZA PROTECCION	142,873	606	0.42%	729	(52)	0.46%	16,424	125	0.38%
TOTAL CARTERA LIBRANZA	4,316,360	73,212	1.70%	6,074	(1,760)	1.74%	47,331	8,497	1.52%

INCLUSION

AL 18 DE ABRIL DE 2022				AL 17 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	212,337	30,607	14.41%	(863)	(776)	14.72%	13,875	4,006	13.40%
NEQUI	161,079	13,978	8.68%	586	100	8.65%	24,897	4,497	6.96%
SOCIAL	128,474	19,449	15.14%	91	(481)	15.52%	12,329	2,108	14.93%
TOTAL INCLUSION	501,890	64,034	12.76%	(187)	(1,157)	12.98%	51,101	10,612	11.85%

Principales Desembolsos:

NOMBRE	ID	MONTO
EMPRESA DE ENERGIA DEL PACIFICO S.A. E.S.P.	800249860	220,000
PROMIGAS SA ESP	890105526	80,000
ALTIPAL SAS	800186960	5,500
FARMATODO COLOMBIA SA	830129327	5,000
PRODUCTOS NATURALES DE LA SABANA SAS	860004922	5,000

Principales cancelaciones:

NOMBRE	ID	MONTO
LOMBIANA DE COMERCIO SA CORBETA SA ALKOSTO S.	890900943	47,554
UNE EPM TELECOMUNICACIONES SA	900092385	19,194
CENTRO ONCOLOGICO DE ANTIOQUIA S A	900236850	16,342
CASATORO SA BIC	830004993	11,054
TECNOFAR TQ SAS	817003055	9,251

Principales Vencidos Cartera Comercial:

Nombre	Segmento	Región	SALDO TOTAL		INCREMENTO MES		Fecha del comentario	Gestión
			Capital	Vencido	Vencido	Mora		
H MOBILE SAS	PYMES	Sur	10,943	10,898	10,121	117	17/04/2022	Pendiente de Información
INDUSTRIAS FAACA COLOMBIA SAS	EMPRESARIAL	ANTIOQUIA	12,808	8,710	8,710	38	17/04/2022	Pendiente de Información
CONSTRUCCIONES VASQUEZ YELA Y CIA SAS	EMPRESARIAL	BOGOTÁ	7,944	7,498	7,498	44	17/04/2022	Pendiente de Información
CONSORCIO TUPAL	PYMES	SUR	3,648	3,648	3,648	39	17/04/2022	Pendiente de Información
QUADDRIX TECHNOLOGY SAS	EMPRESARIAL	BOGOTÁ	5,468	3,579	3,579	43	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.
SANTO FRIO SOCIEDAD POR ACCIONES SIMPLIFICADA SAS	PYMES	ANTIOQUIA	3,243	3,041	2,375	63	14/03/2022	
J D R ASISTENCIAMOS E U	EMPRESARIAL	BOGOTÁ	4,818	2,289	2,289	46	17/04/2022	Pendiente de Información
CONSTRUCTORA RODRIGUEZ BRIÑEZ SAS	CONSTRUCTOR CORPORATIVO	CENTRO	17,270	2,244	2,244	37	17/04/2022	Pendiente de Información
INDUSTRIA COLOMBIANA DE CONFECCIONES SA INCOCO SA	EMPRESARIAL	SUR	2,331	2,316	1,816	652	17/04/2022	Pendiente de Información
INVERSIONES LA PENINSULA SAS	CONSTRUCTOR EMPRESARIAL	CENTRO	1,776	1,776	1,776	38	17/04/2022	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	24	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	67	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	20	17/04/2022	Pendiente de Información
INSALTEC SAS	PYMES	CENTRO	761	-	761	861	16/02/2022	Se realizó castigo.
ATN 3 SA	INTERNACIONAL	ANTIOQUIA	114,655	113,900	755	2,098	8/03/2022	Variación por TRM USDCOP. El proyecto sigue sin sponsor y tampoco se tienen ofertas de compra de cartera.
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
NITROACRYL DE COLOMBIA LTDA	EMPRESARIAL	CENTRO	474	-	474	1,645	14/03/2022	Recuperación de saldo en Factoring