

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



RESUMEN EJECUTIVO

AL 20 DE ABRIL DE 2022				AL 19 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	64,856,601	1,810,462	2.79%	157,077	(31,114)	2.85%	1,166,080	(152,833)	3.08%
Comercio, Manufactura, Agro y Bienes de Consumo	17,033,835	287,285	1.69%	7,155	(613)	1.69%	238,015	607	1.71%
Infraestructura y Recursos Naturales	12,855,820	766,068	5.96%	27,127	(25,000)	6.17%	126,103	(108,648)	6.87%
Grandes corporativos	15,087,341	-	0.00%	99,178	-	0.00%	583,318	-	0.00%
Gobierno, Servicios Financieros, Salud y Educación	7,875,486	4,466	0.06%	2,073	0	0.06%	(131,757)	849	0.05%
Inmobiliario y Constructor	7,481,773	606,131	8.10%	11,000	(5,609)	8.19%	32,619	(45,749)	8.75%
Otros Territorios	1,728,590	146,495	8.47%	123	109	8.47%	(49,460)	102	8.23%
Corresponsales y Otros	2,793,757	16	0.00%	10,420	-	0.00%	367,243	6	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,340,306	4,878,392	5.40%	191,640	(21,933)	5.44%	834,101	312,402	5.10%
Empresarial	12,605,604	544,638	4.32%	46,272	1,296	4.33%	44,872	26,917	4.12%
Banca Pyme	19,147,824	1,216,964	6.36%	33,971	(1,854)	6.38%	(43,159)	63,039	6.01%
Pymes	17,096,448	1,194,385	6.99%	32,254	(1,854)	7.01%	(74,182)	44,275	6.70%
Gobierno de Red	2,051,376	22,579	1.10%	1,717	(0)	1.10%	31,023	18,764	0.19%
Nel	5,189,656	544,791	10.50%	4,204	(3,652)	10.58%	(7,810)	25,748	9.99%
Total Personas	53,397,222	2,571,999	4.82%	107,193	(17,723)	4.86%	840,197	196,697	4.52%
Consumo	33,453,637	1,779,704	5.32%	90,089	(2,829)	5.34%	445,761	201,660	4.78%
Solucion Inmobiliaria	18,930,937	740,266	3.91%	2,504	(12,168)	3.98%	64,151	(6,025)	3.96%
Comercial y otros	1,012,647	52,028	5.14%	14,600	(2,726)	5.49%	330,285	1,063	7.47%
TOTAL BANCAS	155,196,907	6,688,853	4.31%	348,716	(53,047)	4.35%	2,000,181	159,568	4.26%

MODALIDAD

AL 20 DE ABRIL DE 2022				AL 19 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	102,178,875	3,793,231	3.71%	251,817	(37,173)	3.76%	1,451,525	(35,548)	3.80%
Consumo	35,807,659	1,997,474	5.58%	89,264	(4,804)	5.61%	458,408	221,784	5.02%
Vivienda	16,536,927	807,738	4.88%	6,785	(11,076)	4.95%	93,078	(28,643)	5.09%
Microcrédito	673,446	90,411	13.43%	850	6	13.44%	(2,830)	1,975	13.08%
BANCO	155,196,907	6,688,853	4.31%	348,716	(53,047)	4.35%	2,000,181	159,568	4.26%

SEGMENTO POR BANCA

AL 20 DE ABRIL DE 2022				AL 19 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	50,171,236	1,809,254	3.61%	142,081	(31,114)	3.68%	867,391	(154,031)	3.98%
Corporativa + Internacional	42,715,681	1,203,942	2.82%	131,082	(25,504)	2.89%	834,772	(108,282)	3.13%
Constructor	7,455,556	605,313	8.12%	11,000	(5,609)	8.21%	32,619	(45,749)	8.77%
Constructor corporativo	5,372,111	373,169	6.95%	3,881	(5,607)	7.06%	12,116	(43,275)	7.77%
Constructor empresarial	1,469,891	159,424	10.85%	2,802	(2)	10.87%	1,009	1,393	10.76%
Constructor pyme	613,554	72,720	11.85%	4,316	0	11.94%	19,494	(3,867)	12.89%
Gobierno	6,676,277	16	0.00%	3,008	-	0.00%	(27,707)	6	0.00%
Financiera	8,009,088	1,192	0.01%	11,987	-	0.01%	326,397	1,192	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,340,306	4,878,392	5.40%	191,640	(21,933)	5.44%	834,101	312,402	5.10%
Pymes	17,096,448	1,194,385	6.99%	32,254	(1,854)	7.01%	(74,182)	44,275	6.70%
Personal	17,859,533	1,142,658	6.40%	60,815	(8,256)	6.47%	716,081	94,868	6.11%
Preferencial	13,829,363	395,842	2.86%	1,437	(3,876)	2.89%	(39,517)	25,580	2.67%
Personal plus	21,708,327	1,033,499	4.76%	44,940	(5,592)	4.80%	163,633	76,250	4.44%
Empresarial	12,605,604	544,638	4.32%	46,272	1,296	4.33%	44,872	26,917	4.12%
Nel	5,189,656	544,791	10.50%	4,204	(3,652)	10.58%	(7,810)	25,748	9.99%
Gobierno de red	2,051,376	22,579	1.10%	1,717	(0)	1.10%	31,023	18,764	0.19%
TOTAL BANCAS	155,196,907	6,688,853	4.31%	348,716	(53,047)	4.35%	2,000,181	159,568	4.26%

PRODUCTO

AL 20 DE ABRIL DE 2022				AL 19 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	61,379,185	2,224,783	3.62%	176,937	1,579	3.63%	785,235	(26,496)	3.72%
Leasing	18,018,353	654,147	3.63%	(9,539)	(33,120)	3.81%	(140,598)	29,569	3.44%
Libre Inversion	19,187,524	1,227,283	6.40%	68,312	3,825	6.40%	322,310	94,725	6.00%
Hipotecario Vivienda	16,536,927	807,738	4.88%	6,785	(11,076)	4.95%	93,078	(28,643)	5.09%
Tesoreria	5,833,792	74,466	1.28%	61,449	(493)	1.30%	(284,285)	(75,080)	2.44%
Tarjeta de Credito	7,137,532	387,553	5.43%	193	(4,490)	5.49%	(46,564)	62,783	4.52%
Credito Constructor	4,417,436	425,560	9.63%	11,776	1	9.66%	47,595	(2,122)	9.79%
Leasing Habitacional	4,347,492	151,859	3.49%	(3,656)	(3,452)	3.57%	(26,262)	21,517	2.98%
SUFI - Movilidad	3,811,392	180,918	4.75%	1,417	(1,562)	4.79%	(7,177)	29,713	3.96%
Libranza	4,327,844	74,658	1.73%	11,704	(1,175)	1.76%	58,197	9,772	1.52%
Factoring	2,906,906	27,640	0.95%	37,065	7	0.96%	(64,224)	293	0.92%
Rotativos	2,374,925	120,298	5.07%	31,189	(1,103)	5.18%	(139,594)	16,856	4.11%
Anticipos	1,888,893	142,707	7.56%	21,449	-	7.64%	285,130	8,851	8.35%
SUFI - Cotidianidad	671,221	85,822	12.79%	2,130	(833)	12.95%	18,681	14,423	10.94%
Cartera Microcredito	555,626	70,558	12.70%	1,204	93	12.71%	2,606	2,308	12.34%
Sobregiro	772,402	14,780	1.91%	(73,769)	(1,035)	1.87%	395,632	898	3.68%
Otros Hipotecario	183,738	18,085	9.84%	(87)	(211)	9.95%	(3,451)	200	9.55%
Sin Producto	673,950	-	0.00%	2,363	-	0.00%	672,275	-	0.00%
TOTAL	155,025,140	6,688,853	4.31%	346,921	(53,047)	4.36%	1,968,583	159,568	4.27%

PRODUCTO POR BANCA

AL 20 DE ABRIL DE 2022				AL 19 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	61,379,185	2,224,783	3.62%	176,937	1,579	3.63%	785,235	(26,496)	3.72%
Corporativo	39,796,158	986,158	2.48%	123,692	143	2.49%	730,483	(3,036)	2.53%
Constructor	1,541,080	67,007	4.35%	55	-	4.35%	(14,711)	(46,450)	7.29%
Empresas	6,427,007	301,862	4.70%	25,577	351	4.71%	54,182	4,552	4.67%
Pyme	12,384,888	737,505	5.95%	15,564	916	5.95%	4,953	15,169	5.83%
Nel	925,385	101,177		2,796	195	10.95%	4,147	3,380	10.62%
Personas	304,668	31,074	10.20%	9,252	(27)	10.53%	6,181	(110)	10.45%
Leasing	18,018,353	654,147	3.63%	(9,539)	(33,120)	3.81%	(140,598)	29,569	3.44%
Corporativo	9,124,410	113,449	1.24%	(2,796)	(25,000)	1.52%	(26,800)	(20,937)	1.47%
Constructor	1,082,612	94,951	8.77%	(2,253)	(5,318)	9.24%	(7,619)	1,891	8.54%
Empresas	3,723,274	192,275	5.16%	(1,179)	1,238	5.13%	(50,341)	23,942	4.46%
Pyme	3,855,905	237,874	6.17%	(3,111)	(1,612)	6.21%	(52,342)	22,317	5.52%
Nel	41,163	8,057	19.57%	(24)	66	19.40%	(411)	1,067	16.81%
Personas	190,989	7,541	3.95%	(176)	(2,494)	5.25%	(3,085)	1,288	3.22%
Libre Inversion	19,187,524	1,227,283	6.40%	68,312	3,825	6.40%	322,310	94,725	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	66,563	10,982	16.50%	(55)	(4)	16.49%	(914)	(87)	16.40%
Nel	855,419	112,573	13.16%	(339)	(557)	13.22%	(10,229)	5,556	12.36%
Personas	18,265,113	1,103,359	6.04%	68,706	4,386	6.04%	333,467	89,256	5.66%
Hipotecario Vivienda	16,536,927	807,738	4.88%	6,785	(11,076)	4.95%	93,078	(28,643)	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	319,425	48,624	15.22%	(248)	(106)	15.24%	(757)	42	15.17%
Nel	1,289,818	138,504	10.74%	1,042	(1,930)	10.90%	4,519	(3,224)	11.03%
Personas	14,925,729	620,436	4.16%	5,991	(9,040)	4.22%	89,330	(25,461)	4.35%
Tesoreria	5,833,792	74,466	1.28%	61,449	(493)	1.30%	(284,285)	(75,080)	2.44%
Corporativo	4,206,962	29,094	0.69%	51,640	-	0.70%	(273,235)	(77,758)	2.38%
Constructor	263,817	15,386	5.83%	(91)	(289)	5.94%	1,272	935	5.50%
Empresas	1,025,976	23,892	2.33%	8,653	(205)	2.37%	6,390	1,552	2.19%
Pyme	336,585	6,023	1.79%	1,247	0	1.80%	(18,693)	176	1.65%
Nel	452	70	15.50%	(0)	-	15.49%	(19)	15	11.69%
Personas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	7,137,532	387,553	5.43%	193	(4,490)	5.49%	(46,564)	62,783	4.52%
Corporativo	79,649	88	0.11%	3,040	0	0.11%	(22,823)	(43)	0.13%
Constructor	3,404	51	1.49%	35	(3)	1.59%	(321)	(2)	1.41%
Empresas	80,709	1,261	1.56%	972	0	1.58%	(12,969)	141	1.20%
Pyme	414,966	19,623	4.73%	1,389	(166)	4.78%	(21,016)	1,707	4.11%
Nel	501,241	44,677	8.91%	(1,491)	(534)	8.99%	(10,074)	6,254	7.51%
Personas	6,057,564	321,853	5.31%	(3,751)	(3,787)	5.37%	20,639	54,726	4.42%

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Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Credito Constructor	4,417,436	425,560	9.63%	11,776	1	9.66%	47,595	(2,122)	9.79%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	4,339,133	425,560	9.81%	11,750	1	9.83%	44,110	(2,122)	9.96%
Empresas	17,919	-	0.00%	6	-	0.00%	169	-	0.00%
Pyme	58,218	-	0.00%	19	-	0.00%	1,150	-	0.00%
Nel	118	-	0.00%	0	-	0.00%	118	-	0.00%
Personas	2,048	-	0.00%	1	-	0.00%	2,048	-	0.00%
Leasing Habitacional	4,347,492	151,859	3.49%	(3,656)	(3,452)	3.57%	(26,262)	21,517	2.98%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	3,777	-	0.00%	(0)	-	0.00%	(17)	-	0.00%
Pyme	136,838	10,314	7.54%	(31)	(285)	7.74%	384	512	7.18%
Nel	201,668	21,715	10.77%	(138)	(39)	10.78%	(1,451)	1,569	9.92%
Personas	4,005,208	119,830	2.99%	(3,487)	(3,128)	3.07%	(25,178)	19,436	2.49%
SUFI - Movilidad	3,811,392	180,918	4.75%	1,417	(1,562)	4.79%	(7,177)	29,713	3.96%
Corporativo	1,391	-	0.00%	-	-	0.00%	393	-	0.00%
Constructor	1,267	155	12.26%	-	-	12.26%	(27)	-	12.00%
Empresas	9,869	867	8.78%	(0)	-	8.78%	101	(0)	8.88%
Pyme	271,255	15,761	5.81%	(172)	(206)	5.88%	(3,065)	1,998	5.02%
Nel	654,357	43,677	6.67%	158	(701)	6.78%	(739)	7,123	5.58%
Personas	2,873,254	120,458	4.19%	1,432	(655)	4.22%	(3,839)	20,593	3.47%
Libranza	4,327,844	74,658	1.73%	11,704	(1,175)	1.76%	58,197	9,772	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%	-	-	1.75%	(5)	-	1.75%
Nel	42,814	1,121	2.62%	(32)	-	2.62%	(369)	114	2.33%
Personas	4,283,068	73,503	1.72%	11,736	(1,175)	1.75%	58,572	9,659	1.51%
Factoring	2,906,906	27,640	0.95%	37,065	7	0.96%	(64,224)	293	0.92%
Corporativo	1,750,688	5,418	0.31%	26,128	-	0.31%	(163,702)	-	0.28%
Constructor	26,479	414	1.57%	549	-	1.60%	(2,661)	-	1.42%
Empresas	563,928	9,256	1.64%	730	3	1.64%	14,202	(140)	1.71%
Pyme	492,415	12,528	2.54%	7,589	3	2.58%	14,750	432	2.53%
Nel	216	22	10.34%	0	-	10.34%	7	-	10.67%
Personas	73,180	-	0.00%	2,069	-	0.00%	73,180	-	0.00%
Rotativos	2,374,925	120,298	5.07%	31,189	(1,103)	5.18%	(139,594)	16,856	4.11%
Corporativo	262,476	556	0.21%	6,385	-	0.22%	(151,205)	-	0.13%
Constructor	23,973	829	3.46%	641	-	3.55%	(1,356)	-	3.27%
Empresas	246,614	12,367	5.01%	5,485	(24)	5.14%	3,770	319	4.96%
Pyme	371,164	17,954	4.84%	8,204	(103)	4.97%	(9,382)	1,535	4.31%
Nel	131,469	9,574	7.28%	418	(186)	7.45%	(1,040)	1,500	6.09%
Personas	1,339,229	79,017	5.90%	10,056	(790)	6.00%	19,618	13,502	4.96%

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Banca	Saldo Capital	Cartera Vencida	ICV	Variación SK.	Variación CV.	ICV.	Variación SK	Variación CV	ICV
Anticipos	1,888,893	142,707	7.56%	21,449	-	7.64%	285,130	8,851	8.35%
Corporativo	1,016,955	69,850	6.87%	13,591	-	6.96%	188,145	(5,669)	9.11%
Constructor	149,660	-	0.00%	-	-	0.00%	13,520	-	0.00%
Empresas	416,675	-	0.00%	1,903	-	0.00%	12,743	(3,510)	0.87%
Pyme	225,178	72,208	32.07%	2,983	-	32.50%	27,355	18,422	27.19%
Nel	4,743	67	1.41%	275	-	1.49%	2,508	-	2.99%
Personas	75,683	582	0.77%	2,698	-	0.80%	40,859	(392)	2.80%
SUFI - Cotidianidad	671,221	85,822	12.79%	2,130	(833)	12.95%	18,681	14,423	10.94%
Corporativo	68	16	23.13%	-	-	23.13%	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%	(0)	-	20.36%	160	(0)	21.97%
Nel	33,308	3,828	11.49%	220	(25)	11.64%	1,017	493	10.33%
Personas	635,410	81,514	12.83%	1,911	(808)	12.99%	17,303	13,924	10.94%
Cartera Microcredito	555,626	70,558	12.70%	1,204	93	12.71%	2,606	2,308	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	53,617	13,018	24.28%	(135)	(16)	24.25%	(1,355)	368	23.01%
Nel	484,584	55,948	11.55%	1,359	62	11.57%	4,003	1,917	11.24%
Personas	17,338	1,592	9.18%	(20)	47	8.90%	(40)	23	9.03%
Sobregiro	772,402	14,780	1.91%	(73,769)	(1,035)	1.87%	395,632	898	3.68%
Corporativo	536,041	520	0.10%	(76,171)	(647)	0.19%	366,296	353	0.10%
Constructor	5,582	664	11.89%	309	0	12.58%	(113)	(2)	11.69%
Empresas	82,093	2,029	2.47%	2,564	(68)	2.64%	12,176	60	2.82%
Pyme	123,360	9,888	8.02%	483	(268)	8.27%	12,443	550	8.42%
Nel	5,533	492	8.90%	10	(2)	8.95%	548	(17)	10.21%
Personas	19,792	1,188	6.00%	(964)	(50)	5.96%	4,281	(47)	7.96%
Otros Hipotecario	183,738	18,085	9.84%	(87)	(211)	9.95%	(3,451)	200	9.55%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	18,191	295	1.62%	6	(0)	1.62%	169	(0)	1.64%
Empresas	759	271	35.70%	0	0	35.71%	(4)	0	35.54%
Pyme	29,486	4,178	14.17%	(13)	(8)	14.19%	(616)	(102)	14.22%
Nel	17,164	3,288	19.16%	(24)	(1)	19.14%	(369)	0	18.75%
Personas	118,138	10,052	8.51%	(56)	(202)	8.68%	(2,631)	301	8.07%
Sin Producto	673,950	-	0.00%	2,363	-	0.00%	672,275	-	0.00%
Corporativo	486,255	-	0.00%	465	-	0.00%	486,081	-	0.00%
Constructor	357	-	0.00%	-	-	0.00%	357	-	0.00%
Empresas	4,305	-	0.00%	1,561	-	0.00%	4,305	-	0.00%
Pyme	3,791	-	0.00%	258	-	0.00%	3,791	-	0.00%
Nel	137	-	0.00%	(27)	-	0.00%	(44)	-	0.00%
Personas	179,104	-	0.00%	106	-	0.00%	177,785	-	0.00%
TOTAL BANCAS	155,025,140	6,688,853	4.31%	346,921	(53,047)	4.36%	1,968,583	159,568	4.27%

BANCA POR PRODUCTO

AL 20 DE ABRIL DE 2022				AL 19 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	57,261,053	1,205,149	2.10%	145,973	(25,504)	2.15%	1,133,638	(107,084)	2.34%
Cartera Ordinaria	39,796,158	986,158	2.48%	123,692	143	2.49%	730,483	(3,036)	2.53%
Leasing	9,124,410	113,449	1.24%	(2,796)	(25,000)	1.52%	(26,800)	(20,937)	1.47%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	4,206,962	29,094	0.69%	51,640	-	0.70%	(273,235)	(77,758)	2.38%
Tarjeta de Credito	79,649	88	0.11%	3,040	0	0.11%	(22,823)	(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%	-	-	0.00%	393	-	0.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	1,750,688	5,418	0.31%	26,128	-	0.31%	(163,702)	-	0.28%
Rotativos	262,476	556	0.21%	6,385	-	0.22%	(151,205)	-	0.13%
Anticipos	1,016,955	69,850	6.87%	13,591	-	6.96%	188,145	(5,669)	9.11%
SUFI - Cotidianidad	68	16	23.13%	-	-	23.13%	5	6	15.06%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	536,041	520	0.10%	(76,171)	(647)	0.19%	366,296	353	0.10%
Otros Hipotecario	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sin Producto	486,255	-	0.00%	465	-	0.00%	486,081	-	0.00%
Constructor	7,455,556	605,313	8.12%	11,000	(5,609)	8.21%	32,619	(45,749)	8.77%
Cartera Ordinaria	1,541,080	67,007	4.35%	55	-	4.35%	(14,711)	(46,450)	7.29%
Leasing	1,082,612	94,951	8.77%	(2,253)	(5,318)	9.24%	(7,619)	1,891	8.54%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	263,817	15,386	5.83%	(91)	(289)	5.94%	1,272	935	5.50%
Tarjeta de Credito	3,404	51	1.49%	35	(3)	1.59%	(321)	(2)	1.41%
Credito Constructor	4,339,133	425,560	9.81%	11,750	1	9.83%	44,110	(2,122)	9.96%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,267	155	12.26%	-	-	12.26%	(27)	-	12.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	26,479	414	1.57%	549	-	1.60%	(2,661)	-	1.42%
Rotativos	23,973	829	3.46%	641	-	3.55%	(1,356)	-	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	5,582	664	11.89%	309	0	12.58%	(113)	(2)	11.69%
Otros Hipotecario	18,191	295	1.62%	6	(0)	1.62%	169	(0)	1.64%
Sin Producto	357	-	0.00%	-	-	0.00%	357	-	0.00%

AL 20 DE ABRIL DE 2022				AL 19 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	12,605,604	544,638	4.32%	46,272	1,296	4.33%	44,872	26,917	4.12%
Cartera Ordinaria	6,427,007	301,862	4.70%	25,577	351	4.71%	54,182	4,552	4.67%
Leasing	3,723,274	192,275	5.16%	(1,179)	1,238	5.13%	(50,341)	23,942	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	1,025,976	23,892	2.33%	8,653	(205)	2.37%	6,390	1,552	2.19%
Tarjeta de Credito	80,709	1,261	1.56%	972	0	1.58%	(12,969)	141	1.20%
Credito Constructor	17,919	-	0.00%	6	-	0.00%	169	-	0.00%
Leasing Habitacional	3,777	-	0.00%	(0)	-	0.00%	(17)	-	0.00%
SUFI - Movilidad	9,869	867	8.78%	(0)	-	8.78%	101	(0)	8.88%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	563,928	9,256	1.64%	730	3	1.64%	14,202	(140)	1.71%
Rotativos	246,614	12,367	5.01%	5,485	(24)	5.14%	3,770	319	4.96%
Anticipos	416,675	-	0.00%	1,903	-	0.00%	12,743	(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	82,093	2,029	2.47%	2,564	(68)	2.64%	12,176	60	2.82%
Otros Hipotecario	759	271	35.70%	0	0	35.71%	(4)	0	35.54%
Sin Producto	4,305	-	0.00%	1,561	-	0.00%	4,305	-	0.00%
Pyme	19,147,824	1,216,964	6.36%	33,971	(1,854)	6.38%	(43,159)	63,039	6.01%
Cartera Ordinaria	12,384,888	737,505	5.95%	15,564	916	5.95%	4,953	15,169	5.83%
Leasing	3,855,905	237,874	6.17%	(3,111)	(1,612)	6.21%	(52,342)	22,317	5.52%
Libre Inversion	66,563	10,982	16.50%	(55)	(4)	16.49%	(914)	(87)	16.40%
Hipotecario Vivienda	319,425	48,624	15.22%	(248)	(106)	15.24%	(757)	42	15.17%
Tesoreria	336,585	6,023	1.79%	1,247	0	1.80%	(18,693)	176	1.65%
Tarjeta de Credito	414,966	19,623	4.73%	1,389	(166)	4.78%	(21,016)	1,707	4.11%
Credito Constructor	58,218	-	0.00%	19	-	0.00%	1,150	-	0.00%
Leasing Habitacional	136,838	10,314	7.54%	(31)	(285)	7.74%	384	512	7.18%
SUFI - Movilidad	271,255	15,761	5.81%	(172)	(206)	5.88%	(3,065)	1,998	5.02%
Libranza	1,963	34	1.75%	-	-	1.75%	(5)	-	1.75%
Factoring	492,415	12,528	2.54%	7,589	3	2.58%	14,750	432	2.53%
Rotativos	371,164	17,954	4.84%	8,204	(103)	4.97%	(9,382)	1,535	4.31%
Anticipos	225,178	72,208	32.07%	2,983	-	32.50%	27,355	18,422	27.19%
SUFI - Cotidianidad	2,207	449	20.36%	(0)	-	20.36%	160	(0)	21.97%
Cartera Microcredito	53,617	13,018	24.28%	(135)	(16)	24.25%	(1,355)	368	23.01%
Sobregiro	123,360	9,888	8.02%	483	(268)	8.27%	12,443	550	8.42%
Otros Hipotecario	29,486	4,178	14.17%	(13)	(8)	14.19%	(616)	(102)	14.22%
Sin Producto	3,791	-	0.00%	258	-	0.00%	3,791	-	0.00%

AL 20 DE ABRIL DE 2022				AL 19 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	5,189,588	544,791	10.50%	4,203	(3,652)	10.58%	(7,878)	25,748	9.99%
Cartera Ordinaria	925,385	101,177	10.93%	2,796	195	10.95%	4,147	3,380	10.62%
Leasing	41,163	8,057	19.57%	(24)	66	19.40%	(411)	1,067	16.81%
Libre Inversion	855,419	112,573	13.16%	(339)	(557)	13.22%	(10,229)	5,556	12.36%
Hipotecario Vivienda	1,289,818	138,504	10.74%	1,042	(1,930)	10.90%	4,519	(3,224)	11.03%
Tesoreria	452	70	15.50%	(0)	-	15.49%	(19)	15	11.69%
Tarjeta de Credito	501,241	44,677	8.91%	(1,491)	(534)	8.99%	(10,074)	6,254	7.51%
Credito Constructor	118	-	0.00%	0	-	0.00%	118	-	0.00%
Leasing Habitacional	201,668	21,715	10.77%	(138)	(39)	10.78%	(1,451)	1,569	9.92%
SUFI - Movilidad	654,357	43,677	6.67%	158	(701)	6.78%	(739)	7,123	5.58%
Libranza	42,814	1,121	2.62%	(32)	-	2.62%	(369)	114	2.33%
Factoring	216	22	10.34%	0	-	10.34%	7	-	10.67%
Rotativos	131,469	9,574	7.28%	418	(186)	7.45%	(1,040)	1,500	6.09%
Anticipos	4,743	67	1.41%	275	-	1.49%	2,508	-	2.99%
SUFI - Cotidianidad	33,308	3,828	11.49%	220	(25)	11.64%	1,017	493	10.33%
Cartera Microcredito	484,584	55,948	11.55%	1,359	62	11.57%	4,003	1,917	11.24%
Sobregiro	5,533	492	8.90%	10	(2)	8.95%	548	(17)	10.21%
Otros Hipotecario	17,164	3,288	19.16%	(24)	(1)	19.14%	(369)	0	18.75%
Sin Producto	137	-	0.00%	(27)	-	0.00%	(44)	-	0.00%
Personas	53,365,515	2,571,999	4.82%	105,502	(17,723)	4.86%	808,490	196,697	4.52%
Cartera Ordinaria	304,668	31,074	10.20%	9,252	(27)	10.53%	6,181	(110)	10.45%
Leasing	190,989	7,541	3.95%	(176)	(2,494)	5.25%	(3,085)	1,288	3.22%
Libre Inversion	18,265,113	1,103,359	6.04%	68,706	4,386	6.04%	333,467	89,256	5.66%
Hipotecario Vivienda	14,925,729	620,436	4.16%	5,991	(9,040)	4.22%	89,330	(25,461)	4.35%
Tesoreria	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	6,057,564	321,853	5.31%	(3,751)	(3,787)	5.37%	20,639	54,726	4.42%
Credito Constructor	2,048	-	0.00%	1	-	0.00%	2,048	-	0.00%
Leasing Habitacional	4,005,208	119,830	2.99%	(3,487)	(3,128)	3.07%	(25,178)	19,436	2.49%
SUFI - Movilidad	2,873,254	120,458	4.19%	1,432	(655)	4.22%	(3,839)	20,593	3.47%
Libranza	4,283,068	73,503	1.72%	11,736	(1,175)	1.75%	58,572	9,659	1.51%
Factoring	73,180	-	0.00%	2,069	-	0.00%	73,180	-	0.00%
Rotativos	1,339,229	79,017	5.90%	10,056	(790)	6.00%	19,618	13,502	4.96%
Anticipos	75,683	582	0.77%	2,698	-	0.80%	40,859	(392)	2.80%
SUFI - Cotidianidad	635,410	81,514	12.83%	1,911	(808)	12.99%	17,303	13,924	10.94%
Cartera Microcredito	17,338	1,592	9.18%	(20)	47	8.90%	(40)	23	9.03%
Sobregiro	19,792	1,188	6.00%	(964)	(50)	5.96%	4,281	(47)	7.96%
Otros Hipotecario	118,138	10,052	8.51%	(56)	(202)	8.68%	(2,631)	301	8.07%
Sin Producto	179,104	-	0.00%	106	-	0.00%	177,785	-	0.00%
TOTAL PRODUCTOS	155,025,140	6,688,853	4.31%	346,921	(53,047)	4.36%	1,968,583	159,568	4.27%

SUFI - PRODUCTO

AL 20 DE ABRIL DE 2022				AL 19 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	3,811,392	180,918	4.75%	1,417	(1,562)	4.79%	(7,177)	29,713	3.96%
MOTOS SUFI	405,663	52,985	13.06%	1,637	(484)	13.23%	15,851	10,195	10.98%
CONSUMO SUFI	84,857	17,637	20.78%	258	(50)	20.91%	3,434	1,603	19.69%
LIBRE INVERSION SUFI	77,417	3,056	3.95%	180	(13)	3.97%	87	328	3.53%
CREDITO EDUCATIVO CP	17,721	3,325	18.76%	(36)	(70)	19.12%	(897)	780	13.67%
CREDITO EDUCATIVO LP	85,562	8,818	10.31%	90	(217)	10.57%	205	1,517	8.55%
TOTAL SUFI	4,482,613	266,740	5.95%	3,548	(2,395)	6.01%	11,504	44,136	4.98%

LEASING - PRODUCTO

AL 20 DE ABRIL DE 2022				AL 19 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	18,018,353	654,147	3.63%	(9,539)	(33,120)	3.81%	(140,598)	29,569	3.44%
Leasing Habitacional	4,347,492	151,859	3.49%	(3,656)	(3,452)	3.57%	(26,262)	21,517	2.98%
Anticipos	1,888,893	142,707	7.56%	21,449	-	7.64%	285,130	8,851	8.35%
Sin Producto	451,074	-	0.00%	2,286	-	0.00%	451,074	-	0.00%
TOTAL LEASING	24,705,812	948,712	3.84%	10,539	(36,572)	3.99%	569,343	59,938	3.68%

NEGOCIOS E INDEPENDIENTES

AL 20 DE ABRIL DE 2022				AL 19 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	1,289,818	138,504	10.74%	1,042	(1,930)	10.90%	4,519	(3,224)	11.03%
Comercial y otros	925,385	101,177	10.93%	2,796	195	10.95%	4,147	3,380	10.62%
SUFI	687,664	47,505	6.91%	350	(726)	7.02%	98	7,616	5.80%
Libre Inversion	855,419	112,573	13.16%	(339)	(557)	13.22%	(10,229)	5,556	12.36%
Tarjeta de Credito	501,241	44,677	8.91%	(1,491)	(534)	8.99%	(10,074)	6,254	7.51%
Cartera Microcredito	484,584	55,948	11.55%	1,359	62	11.57%	4,003	1,917	11.24%
Rotativos	131,469	9,574	7.28%	418	(186)	7.45%	(1,040)	1,500	6.09%
Leasing Habitacional	201,668	21,715	10.77%	(138)	(39)	10.78%	(1,451)	1,569	9.92%
Leasing	41,163	8,057	19.57%	(24)	66	19.40%	(411)	1,067	16.81%
Otros Hipotecario	17,283	3,288	19.02%	(24)	(1)	19.01%	(251)	0	18.75%
Sobregiro	5,533	492	8.90%	10	(2)	8.95%	548	(17)	10.21%
Libranza	42,814	1,121	2.62%	(32)	-	2.62%	(369)	114	2.33%
Factoring	216	22	10.34%	0	-	10.34%	7	-	10.67%
Anticipos	4,743	67	1.41%	275	-	1.49%	2,508	-	2.99%
Tesoreria	452	70	15.50%	(0)	-	15.49%	(19)	15	11.69%
Sin Producto	137	-	0.00%	0	-	0.00%	137	-	0.00%
TOTAL	5,189,588	544,791	10.50%	4,203	(3,652)	10.58%	(7,878)	25,748	9.99%

MICROCRÉDITO

AL 20 DE ABRIL DE 2022				AL 19 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	454,455	44,361	9.76%	1,112	59	9.77%	2,866	1,534	9.48%
Cartera Microcrédito Reclasificada	101,171	26,197	25.89%	92	33	25.88%	(261)	774	25.06%
TOTAL CARTERA MICROCRÉDITO	555,626	70,558	12.70%	1,204	93	12.71%	2,606	2,308	12.34%

LIBRANZA

AL 20 DE ABRIL DE 2022				AL 19 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	1,934,027	9,227	0.48%	5,966	(628)	0.51%	33,383	2,308	0.36%
LIBRANZA FOPEP	1,149,543	8,558	0.74%	2,902	(1)	0.75%	8,113	(593)	0.80%
EX-EMPLEADO LIBRANZA	391,472	51,284	13.10%	(554)	(351)	13.17%	(8,835)	6,974	11.07%
LIBRANZA COLPENSIONES	708,785	4,596	0.65%	2,424	(146)	0.67%	8,293	722	0.55%
LIBRANZA PROTECCION	143,403	823	0.57%	965	(49)	0.61%	17,246	361	0.37%
TOTAL CARTERA LIBRANZA	4,327,229	74,487	1.72%	11,704	(1,175)	1.75%	58,200	9,772	1.52%

INCLUSION

AL 20 DE ABRIL DE 2022				AL 19 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	212,098	30,412	14.34%	610	15	14.37%	13,636	3,811	13.40%
NEQUI	162,301	14,161	8.73%	1,484	118	8.73%	26,119	4,680	6.96%
SOCIAL	124,686	19,111	15.33%	811	0	15.43%	11,719	1,944	15.20%
TOTAL INCLUSION	499,085	63,684	12.76%	2,905	133	12.81%	51,474	10,435	11.90%

Principales Desembolsos:

NOMBRE	ID	MONTO
CELSIA SA	811030322	95,000
PA GR PARQUE SOLAR TUCANES	50314105033	30,445
CONSTRUCCIONES EL CONDOR SA	890922447	13,500
GRUPO UMA S.A.S.	901261048	13,000
FIDEICOMISO TELEFONICA FACTORING	50033005435	13,000

Principales cancelaciones:

NOMBRE	ID	MONTO
MEXICHEM RESINAS COLOMBIA SAS	860007277	67,337
HMV ENGINEERING CORPORATION	4005500552	14,272
CONSTRUCCIONES EL CONDOR SA	890922447	13,500
CI UNION DE BANANEROS DE URABA SA UNIBAN	890904224	9,210
PRODUCTOS NATURALES DE LA SABANA SAS	860004922	6,375

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	10,904	10,126	119	17/04/2022	Pendiente de Información
INDUSTRIAS FAACA COLOMBIA SAS	EMPRESARIAL	ANTIOQUIA	12,717	8,710	8,710	44	17/04/2022	Pendiente de Información
CONSTRUCCIONES VASQUEZ YELA Y CIA SAS	EMPRESARIAL	BOGOTÁ	7,944	7,498	7,498	46	19/04/2022	Pendiente de Información
SALUDCAR OPERACION COLOMBIA SA	PYMES	SUR	4,470	4,102	4,102	37	19/04/2022	Pendiente de Información
CONSORCIO TUPAL	PYMES	SUR	3,648	3,648	3,648	45	17/04/2022	Pendiente de Información
QUADDRIX TECHNOLOGY SAS	EMPRESARIAL	BOGOTÁ	5,468	3,579	3,579	49	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	35	19/04/2022	
CARVAJAL TECNOLOGIA Y SERVICIOS S.A.S. BIC	CORPORATIVA	SUR	14,415	2,674	2,674	34	19/04/2022	
AQL PRIMAVERA SAS	PYMES	ANTIOQUIA	2,770	2,655	2,655	33	19/04/2022	
HH GRUPO EMPRESARIAL SAS	PYMES	ANTIOQUIA	3,407	2,443	2,443	36	19/04/2022	

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	30	17/04/2022	Pendiente de Información
ENTORIA GENERACION SOLAR S.A.S.	CORPORATIVA	ANTIOQUIA	1,782	-	1,782	-	19/04/2022	No se evidencia este vencimiento en la tabla de saldos diarios de la LZ.
CONSTRUSUELOS DE COLOMBIA S A S	PYMES	CENTRO	3,260	1,712	1,547	73	17/04/2022	Pendiente de Información
FRUTAFINO SAS	EMPRESARIAL	CENTRO	1,127	-	1,127	862	3/02/2022	Pendiente de Información
TRUCHAS BELMIRA SAS	PYMES	ANTIOQUIA	1,124	-	1,124	22	17/04/2022	Pendiente de Información
INSALTEC SAS	PYMES	CENTRO	761	-	761	861	16/02/2022	Pendiente de Información
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	Pendiente de Información
NITROACRYL DE COLOMBIA LTDA	EMPRESARIAL	CENTRO	474	-	474	1,645	14/03/2022	Recuperación de saldo en Factoring