

ACTUAL ANTERIOR CIERRE
FECHAS REPORTE: AL 17 DE ABRIL DE 20 AL 13 DE ABRIL DE 20 CIERRE DE MARZO DE 2022



RESUMEN EJECUTIVO

AL 17 DE ABRIL DE 2022				AL 13 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	64,485,739	1,830,510	2.84%	(26,128)	1,349	2.84%	797,679	(132,756)	3.08%
Comercio, Manufactura, Agro y Bienes de Consumo	17,015,524	284,585	1.67%	(17,332)	911	1.67%	220,746	(2,093)	1.71%
Infraestructura y Recursos Naturales	12,755,763	790,356	6.20%	(6,289)	114	6.19%	26,986	(84,360)	6.87%
Grandes corporativos	14,856,100	-	0.00%	(9,990)	-	0.00%	352,435	-	0.00%
Gobierno, Servicios Financieros, Salud y Educación	7,897,157	4,466	0.06%	(425)	-	0.06%	(110,039)	849	0.05%
Inmobiliario y Constructor	7,478,734	605,430	8.10%	7,908	324	8.10%	29,747	(46,422)	8.75%
Otros Territorios	1,719,939	145,664	8.47%	-	-	8.47%	(58,111)	(729)	8.23%
Corresponsales y Otros	2,762,522	10	0.00%	0	-	0.00%	335,915	(0)	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,209,536	4,836,504	5.36%	12,599	26,415	5.33%	700,869	270,486	5.10%
Empresarial	12,577,236	541,162	4.30%	2,516	949	4.30%	22,459	23,442	4.12%
Banca Pyme	19,172,245	1,213,789	6.33%	491	410	6.33%	(10,323)	60,086	6.01%
Pymes	17,123,920	1,191,210	6.96%	491	410	6.95%	(38,675)	41,322	6.70%
Gobierno de Red	2,048,325	22,579	1.10%	(0)	0	1.10%	28,352	18,764	0.19%
Nel	5,197,391	542,412	10.44%	(2,885)	4,456	10.34%	(2,630)	23,409	9.98%
Total Personas	53,262,663	2,539,141	4.77%	12,478	20,600	4.73%	691,364	163,549	4.52%
Consumo	33,354,786	1,732,533	5.19%	(2,691)	(5,767)	5.21%	333,693	154,289	4.78%
Solucion Inmobiliaria	18,923,272	752,290	3.98%	7,226	25,701	3.84%	56,051	5,907	3.96%
Comercial y otros	984,605	54,318	5.52%	7,943	667	5.49%	301,619	3,353	7.46%
TOTAL BANCAS	154,695,275	6,667,014	4.31%	(13,529)	27,764	4.29%	1,498,549	137,730	4.26%

MODALIDAD

AL 17 DE ABRIL DE 2022				AL 13 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	101,798,965	3,795,747	3.73%	(22,414)	2,241	3.73%	1,072,227	(33,032)	3.80%
Consumo	35,699,924	1,946,466	5.45%	3,139	(5,600)	5.47%	350,060	170,776	5.02%
Vivienda	16,521,208	833,217	5.04%	6,634	31,402	4.86%	77,359	(3,164)	5.09%
Microcrédito	675,178	91,585	13.56%	(888)	(279)	13.59%	(1,098)	3,149	13.08%
BANCO	154,695,275	6,667,014	4.31%	(13,529)	27,764	4.29%	1,498,549	137,730	4.26%

SEGMENTO POR BANCA

AL 17 DE ABRIL DE 2022				AL 13 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	49,774,339	1,829,309	3.68%	(23,645)	1,349	3.67%	472,924	(133,948)	3.98%
Corporativa + Internacional	42,321,822	1,224,698	2.89%	(31,553)	1,025	2.89%	443,177	(87,526)	3.13%
Constructor	7,452,517	604,611	8.11%	7,908	324	8.12%	29,747	(46,422)	8.77%
Constructor corporativo	5,373,741	373,175	6.94%	2,576	303	6.94%	13,754	(43,241)	7.77%
Constructor empresarial	1,467,085	159,425	10.87%	2,181	4	10.88%	(1,680)	1,394	10.76%
Constructor pyme	611,691	72,011	11.77%	3,150	17	11.83%	17,672	(4,576)	12.89%
Gobierno	6,694,454	10	0.00%	(2,482)	-	0.00%	(9,514)	(0)	0.00%
Financiera	8,016,946	1,192	0.01%	0	-	0.01%	334,269	1,192	0.00%
Negocios Personas, Nel, Pymes y Empresas	90,209,536	4,836,504	5.36%	12,599	26,415	5.33%	700,869	270,486	5.10%
Pymes	17,123,920	1,191,210	6.96%	491	410	6.95%	(38,675)	41,322	6.70%
Personal	17,881,837	1,127,816	6.31%	15,767	12,446	6.24%	612,797	80,189	6.07%
Preferencial	13,852,245	389,460	2.81%	(133)	1,799	2.80%	(20,004)	18,844	2.67%
Personal plus	21,528,581	1,021,865	4.75%	(3,156)	6,356	4.72%	98,571	64,517	4.47%
Empresarial	12,577,236	541,162	4.30%	2,516	949	4.30%	22,459	23,442	4.12%
Nel	5,197,391	542,412	10.44%	(2,885)	4,456	10.34%	(2,630)	23,409	9.98%
Gobierno de red	2,048,325	22,579	1.10%	(0)	0	1.10%	28,352	18,764	0.19%
TOTAL BANCAS	154,695,275	6,667,014	4.31%	(13,529)	27,764	4.29%	1,498,549	137,730	4.26%

PRODUCTO

AL 17 DE ABRIL DE 2022				AL 13 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	61,290,009	2,234,057	3.65%	(7,860)	(671)	3.65%	696,059	(17,221)	3.72%
Leasing	18,015,764	656,549	3.64%	(4)	(732)	3.65%	(71,189)	31,971	3.45%
Libre Inversion	19,101,232	1,225,484	6.42%	(5,843)	(4,791)	6.44%	236,018	92,925	6.00%
Hipotecario Vivienda	16,521,208	833,217	5.04%	6,634	31,402	4.86%	77,359	(3,164)	5.09%
Tesoreria	5,788,103	75,615	1.31%	(1,072)	-	1.31%	(329,974)	(73,931)	2.44%
Tarjeta de Credito	7,155,530	347,004	4.85%	-	-	4.85%	(28,566)	22,234	4.52%
Credito Constructor	4,413,529	425,557	9.64%	9,123	24	9.66%	43,688	(2,126)	9.79%
Leasing Habitacional	4,355,366	140,274	3.22%	-	(80)	3.22%	(18,388)	9,933	2.98%
SUFI - Movilidad	3,819,757	170,993	4.48%	-	-	4.48%	716	19,788	3.96%
Libranza	4,310,963	75,143	1.74%	(559)	(830)	1.76%	41,316	10,257	1.52%
Factoring	2,835,740	27,577	0.97%	324	52	0.97%	(135,390)	230	0.92%
Rotativos	2,357,921	124,372	5.27%	(1,391)	(718)	5.30%	(156,599)	20,930	4.11%
Anticipos	1,800,538	142,707	7.93%	-	-	7.93%	199,358	8,851	8.36%
SUFI - Cotidianidad	667,036	79,836	11.97%	-	-	11.97%	14,300	8,438	10.94%
Cartera Microcredito	555,991	71,642	12.89%	(769)	(292)	12.92%	2,970	3,393	12.34%
Sobregiro	826,412	17,875	2.16%	(17,591)	4,243	1.62%	449,642	3,993	3.68%
Otros Hipotecario	184,722	18,893	10.23%	123	157	10.15%	(2,467)	1,008	9.55%
Sin Producto	526,994	219	0.04%	85	-	0.04%	451,406	219	0.00%
TOTAL	154,526,815	6,667,014	4.31%	(18,799)	27,764	4.30%	1,470,258	137,730	4.27%

PRODUCTO POR BANCA

AL 17 DE ABRIL DE 2022				AL 13 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	61,290,009	2,234,057	3.65%	(7,860)	(671)	3.65%	696,059	(17,221)	3.72%
Corporativo	39,717,271	985,067	2.48%	(1,221)	-	2.48%	651,596	(4,127)	2.53%
Constructor	1,533,603	66,917	4.36%	-	-	4.36%	(22,188)	(46,540)	7.29%
Empresas	6,404,379	302,865	4.73%	(398)	-	4.73%	33,057	5,554	4.67%
Pyme	12,413,549	746,702	6.02%	(4,826)	(375)	6.02%	33,919	24,366	5.83%
Nel	923,725	101,123		(1,249)	(294)	10.96%	1,828	3,326	10.61%
Personas	297,483	31,384	10.55%	(165)	(2)	10.54%	(2,153)	200	10.41%
Leasing	18,015,764	656,549	3.64%	(4)	(732)	3.65%	(71,189)	31,971	3.45%
Corporativo	9,141,762	134,650	1.47%	-	26	1.47%	(1,918)	264	1.47%
Constructor	1,086,799	93,059	8.56%	-	-	8.56%	(3,143)	-	8.54%
Empresas	3,706,884	186,915	5.04%	-	(215)	5.05%	(27,836)	18,582	4.51%
Pyme	3,847,430	225,527	5.86%	-	(849)	5.88%	(35,641)	9,971	5.55%
Nel	41,207	7,807	18.94%	(4)	(61)	19.09%	(354)	816	16.82%
Personas	191,681	8,591	4.48%	-	367	4.29%	(2,297)	2,338	3.22%
Libre Inversion	19,101,232	1,225,484	6.42%	(5,843)	(4,791)	6.44%	236,018	92,925	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	66,717	11,070	16.59%	(32)	-	16.58%	(681)	0	16.42%
Nel	858,657	113,371	13.20%	(585)	(502)	13.25%	(7,937)	6,355	12.35%
Personas	18,175,429	1,100,673	6.06%	(5,226)	(4,289)	6.08%	244,650	86,570	5.66%
Hipotecario Vivienda	16,521,208	833,217	5.04%	6,634	31,402	4.86%	77,359	(3,164)	5.09%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	1,956	174	8.89%	(0)	-	8.88%	(13)	-	8.83%
Pyme	319,970	49,126	15.35%	(414)	146	15.29%	(155)	545	15.18%
Nel	1,288,248	142,305	11.05%	(177)	5,688	10.60%	3,576	668	11.03%
Personas	14,911,034	641,612	4.30%	7,226	25,569	4.13%	73,952	(4,377)	4.35%
Tesoreria	5,788,103	75,615	1.31%	(1,072)	-	1.31%	(329,974)	(73,931)	2.44%
Corporativo	4,156,455	29,094	0.70%	(382)	-	0.70%	(323,742)	(77,758)	2.38%
Constructor	265,507	16,395	6.17%	-	-	6.17%	2,963	1,944	5.50%
Empresas	1,024,179	23,889	2.33%	(416)	-	2.33%	4,749	1,549	2.19%
Pyme	341,509	6,167	1.81%	(275)	-	1.80%	(13,926)	320	1.65%
Nel	452	70	15.48%	-	-	15.48%	(18)	15	11.69%
Personas	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	7,155,530	347,004	4.85%	-	-	4.85%	(28,566)	22,234	4.52%
Corporativo	85,339	86	0.10%	-	-	0.10%	(14,838)	(45)	0.13%
Constructor	3,476	25	0.73%	-	-	0.73%	(82)	1	0.68%
Empresas	83,666	1,148	1.37%	-	-	1.37%	(5,810)	28	1.25%
Pyme	409,876	18,577	4.53%	-	-	4.53%	(17,997)	883	4.14%
Nel	507,693	40,516	7.98%	-	-	7.98%	(4,709)	2,042	7.51%
Personas	6,065,480	286,652	4.73%	-	-	4.73%	14,869	19,325	4.42%

AL 17 DE ABRIL DE 2022				AL 13 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	4,413,529	425,557	9.64%	9,123	24	9.66%	43,688	(2,126)	9.79%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	4,336,574	425,557	9.81%	7,822	24	9.83%	41,550	(2,126)	9.96%
Empresas	17,901	-	0.00%	40	-	0.00%	151	-	0.00%
Pyme	57,241	-	0.00%	127	-	0.00%	173	-	0.00%
Nel	118	-	0.00%	0	-	0.00%	118	-	0.00%
Personas	1,695	-	0.00%	1,133	-	0.00%	1,695	-	0.00%
Leasing Habitacional	4,355,366	140,274	3.22%	-	(80)	3.22%	(18,388)	9,933	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	137,007	9,414	6.87%	-	-	6.87%	553	(388)	7.18%
Nel	202,342	20,183	9.97%	-	(212)	10.08%	(1,025)	37	9.91%
Personas	4,012,238	110,678	2.76%	-	132	2.76%	(17,901)	10,284	2.49%
SUFI - Movilidad	3,819,757	170,993	4.48%	-	-	4.48%	716	19,788	3.96%
Corporativo	1,392	-	0.00%	-	-	0.00%	393	-	0.00%
Constructor	1,271	155	12.21%	-	-	12.21%	(23)	-	12.00%
Empresas	9,923	867	8.74%	-	-	8.74%	154	(0)	8.88%
Pyme	272,846	15,291	5.60%	-	-	5.60%	(1,523)	1,527	5.02%
Nel	655,130	41,470	6.33%	-	-	6.33%	73	4,916	5.58%
Personas	2,879,195	113,211	3.93%	-	-	3.93%	1,641	13,346	3.47%
Libranza	4,310,963	75,143	1.74%	(559)	(830)	1.76%	41,316	10,257	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%	(0)	-	1.72%	(5)	-	1.72%
Nel	42,935	1,159	2.70%	(12)	-	2.70%	(266)	152	2.33%
Personas	4,266,033	73,949	1.73%	(548)	(830)	1.75%	41,587	10,105	1.51%
Factoring	2,835,740	27,577	0.97%	324	52	0.97%	(135,390)	230	0.92%
Corporativo	1,696,413	5,418	0.32%	235	-	0.32%	(217,976)	-	0.28%
Constructor	26,145	414	1.59%	1	-	1.59%	(2,995)	-	1.42%
Empresas	554,735	9,232	1.66%	50	-	1.66%	5,009	(164)	1.71%
Pyme	488,610	12,490	2.56%	32	52	2.55%	10,945	394	2.53%
Nel	178	22	12.58%	0	-	12.58%	(32)	-	10.67%
Personas	69,659	-	0.00%	8	-	0.00%	69,659	-	0.00%
Rotativos	2,357,921	124,372	5.27%	(1,391)	(718)	5.30%	(156,599)	20,930	4.11%
Corporativo	248,490	556	0.22%	(4,949)	-	0.22%	(165,191)	-	0.13%
Constructor	24,748	829	3.35%	-	-	3.35%	(582)	-	3.27%
Empresas	243,618	12,391	5.09%	(645)	-	5.07%	866	344	4.96%
Pyme	371,154	18,181	4.90%	1,204	(5)	4.92%	(9,470)	1,762	4.31%
Nel	132,707	10,104	7.61%	(83)	(64)	7.66%	23	2,029	6.09%
Personas	1,337,204	82,310	6.16%	3,082	(649)	6.22%	17,754	16,795	4.97%

AL 17 DE ABRIL DE 2022				AL 13 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
Anticipos	1,800,538	142,707	7.93%	-	-	7.93%	199,358	8,851	8.36%
Corporativo	969,061	69,850	7.21%	-	-	7.21%	140,251	(5,669)	9.11%
Constructor	148,883	-	0.00%	-	-	0.00%	13,544	-	0.00%
Empresas	409,672	-	0.00%	-	-	0.00%	7,253	(3,510)	0.87%
Pyme	206,471	72,208	34.97%	-	-	34.97%	8,679	18,422	27.19%
Nel	3,673	67	1.82%	-	-	1.82%	1,675	-	3.34%
Personas	62,779	582	0.93%	-	-	0.93%	27,955	(392)	2.80%
SUFI - Cotidianidad	667,036	79,836	11.97%	-	-	11.97%	14,300	8,438	10.94%
Corporativo	69	10	13.83%	-	-	13.83%	6	(0)	15.06%
Constructor	-	-	0.00%	-	-	0.00%	-	-	0.00%
Empresas	227	14	6.06%	-	-	6.06%	195	(0)	42.79%
Pyme	2,212	441	19.92%	-	-	19.92%	165	(9)	21.98%
Nel	33,083	3,634	10.98%	-	-	10.98%	742	299	10.31%
Personas	631,446	75,738	11.99%	-	-	11.99%	13,192	8,148	10.93%
Cartera Microcredito	555,991	71,642	12.89%	(769)	(292)	12.92%	2,970	3,393	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	53,979	13,355	24.74%	(22)	-	24.73%	(901)	705	23.05%
Nel	484,526	56,705	11.70%	(727)	(250)	11.74%	3,875	2,674	11.24%
Personas	17,400	1,582	9.09%	(21)	(42)	9.32%	(2)	14	9.01%
Sobregiro	826,412	17,875	2.16%	(17,591)	4,243	1.62%	449,642	3,993	3.68%
Corporativo	616,109	1,167	0.19%	(27,719)	999	0.03%	446,364	1,001	0.10%
Constructor	5,913	964	16.30%	45	300	11.31%	218	298	11.69%
Empresas	69,581	3,027	4.35%	3,884	1,164	2.84%	(336)	1,058	2.82%
Pyme	113,456	10,756	9.48%	4,664	1,430	8.57%	2,558	1,419	8.42%
Nel	5,054	580	11.48%	16	103	9.48%	57	72	10.18%
Personas	16,299	1,381	8.47%	1,519	247	7.67%	782	146	7.96%
Otros Hipotecario	184,722	18,893	10.23%	123	157	10.15%	(2,467)	1,008	9.55%
Corporativo	-	-	0.00%	-	-	0.00%	-	-	0.00%
Constructor	18,173	295	1.62%	40	0	1.63%	151	(0)	1.64%
Empresas	761	271	35.62%	1	0	35.67%	(2)	(0)	35.54%
Pyme	29,576	4,231	14.31%	16	12	14.27%	(526)	(49)	14.22%
Nel	17,290	3,297	19.07%	(78)	49	18.70%	(243)	10	18.75%
Personas	118,923	10,799	9.08%	145	96	9.01%	(1,846)	1,047	8.07%
Sin Producto	526,994	219	0.04%	85	-	0.04%	451,406	219	0.00%
Corporativo	261,664	-	0.00%	-	-	0.00%	253,959	-	0.00%
Constructor	1,424	-	0.00%	-	-	0.00%	332	-	0.00%
Empresas	45,460	-	0.00%	-	-	0.00%	5,052	-	0.00%
Pyme	38,649	219	0.57%	17	-	0.57%	13,510	219	0.00%
Nel	322	-	0.00%	12	-	0.00%	(62)	-	0.00%
Personas	179,474	-	0.00%	56	-	0.00%	178,615	-	0.00%
TOTAL BANCAS	154,526,815	6,667,014	4.31%	(18,799)	27,764	4.30%	1,470,258	137,730	4.27%

BANCA POR PRODUCTO

AL 17 DE ABRIL DE 2022				AL 13 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	56,894,024	1,225,899	2.15%	(34,036)	1,025	2.15%	768,904	(86,334)	2.34%
Cartera Ordinaria	39,717,271	985,067	2.48%	(1,221)	-	2.48%	651,596	(4,127)	2.53%
Leasing	9,141,762	134,650	1.47%	-	26	1.47%	(1,918)	264	1.47%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	4,156,455	29,094	0.70%	(382)	-	0.70%	(323,742)	(77,758)	2.38%
Tarjeta de Credito	85,339	86	0.10%	-	-	0.10%	(14,838)	(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	1,696,413	5,418	0.32%	235	-	0.32%	(217,976)	-	0.28%
Rotativos	248,490	556	0.22%	(4,949)	-	0.22%	(165,191)	-	0.13%
Anticipos	969,061	69,850	7.21%	-	-	7.21%	140,251	(5,669)	9.11%
SUFI - Cotidianidad	69	10	13.83%	-	-	13.83%	6	(0)	15.06%
Cartera Microcredito	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sobregiro	616,109	1,167	0.19%	(27,719)	999	0.03%	446,364	1,001	0.10%
Otros Hipotecario	-	-	0.00%	-	-	0.00%	-	-	0.00%
Sin Producto	261,664	-	0.00%	-	-	0.00%	253,959	-	0.00%
Constructor	7,452,517	604,611	8.11%	7,908	324	8.12%	29,747	(46,422)	8.77%
Cartera Ordinaria	1,533,603	66,917	4.36%	-	-	4.36%	(22,188)	(46,540)	7.29%
Leasing	1,086,799	93,059	8.56%	-	-	8.56%	(3,143)	-	8.54%
Libre Inversion	-	-	0.00%	-	-	0.00%	-	-	0.00%
Hipotecario Vivienda	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tesoreria	265,507	16,395	6.17%	-	-	6.17%	2,963	1,944	5.50%
Tarjeta de Credito	3,476	25	0.73%	-	-	0.73%	(82)	1	0.68%
Credito Constructor	4,336,574	425,557	9.81%	7,822	24	9.83%	41,550	(2,126)	9.96%
Leasing Habitacional	-	-	0.00%	-	-	0.00%	-	-	0.00%
SUFI - Movilidad	1,271	155	12.21%	-	-	12.21%	(23)	-	12.00%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	26,145	414	1.59%	1	-	1.59%	(2,995)	-	1.42%
Rotativos	24,748	829	3.35%	-	-	3.35%	(582)	-	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	5,913	964	16.30%	45	300	11.31%	218	298	11.69%
Otros Hipotecario	18,173	295	1.62%	40	0	1.63%	151	(0)	1.64%
Sin Producto	1,424	-	0.00%	-	-	0.00%	332	-	0.00%

AL 17 DE ABRIL DE 2022				AL 13 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	12,577,236	541,162	4.30%	2,516	949	4.30%	22,459	23,442	4.12%
Cartera Ordinaria	6,404,379	302,865	4.73%	(398)	-	4.73%	33,057	5,554	4.67%
Leasing	3,706,884	186,915	5.04%	-	(215)	5.05%	(27,836)	18,582	4.51%
Libre Inversion	430	369	86.00%	-	-	86.00%	(14)	-	83.32%
Hipotecario Vivienda	1,956	174	8.89%	(0)	-	8.88%	(13)	-	8.83%
Tesoreria	1,024,179	23,889	2.33%	(416)	-	2.33%	4,749	1,549	2.19%
Tarjeta de Credito	83,666	1,148	1.37%	-	-	1.37%	(5,810)	28	1.25%
Credito Constructor	17,901	-	0.00%	40	-	0.00%	151	-	0.00%
Leasing Habitacional	3,779	-	0.00%	-	-	0.00%	(15)	-	0.00%
SUFI - Movilidad	9,923	867	8.74%	-	-	8.74%	154	(0)	8.88%
Libranza	-	-	0.00%	-	-	0.00%	-	-	0.00%
Factoring	554,735	9,232	1.66%	50	-	1.66%	5,009	(164)	1.71%
Rotativos	243,618	12,391	5.09%	(645)	-	5.07%	866	344	4.96%
Anticipos	409,672	-	0.00%	-	-	0.00%	7,253	(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	69,581	3,027	4.35%	3,884	1,164	2.84%	(336)	1,058	2.82%
Otros Hipotecario	761	271	35.62%	1	0	35.67%	(2)	(0)	35.54%
Sin Producto	45,460	-	0.00%	-	-	0.00%	5,052	-	0.00%
Pyme	19,172,245	1,213,789	6.33%	491	410	6.33%	(10,323)	60,086	6.01%
Cartera Ordinaria	12,413,549	746,702	6.02%	(4,826)	(375)	6.02%	33,919	24,366	5.83%
Leasing	3,847,430	225,527	5.86%	-	(849)	5.88%	(35,641)	9,971	5.55%
Libre Inversion	66,717	11,070	16.59%	(32)	-	16.58%	(681)	0	16.42%
Hipotecario Vivienda	319,970	49,126	15.35%	(414)	146	15.29%	(155)	545	15.18%
Tesoreria	341,509	6,167	1.81%	(275)	-	1.80%	(13,926)	320	1.65%
Tarjeta de Credito	409,876	18,577	4.53%	-	-	4.53%	(17,997)	883	4.14%
Credito Constructor	57,241	-	0.00%	127	-	0.00%	173	-	0.00%
Leasing Habitacional	137,007	9,414	6.87%	-	-	6.87%	553	(388)	7.18%
SUFI - Movilidad	272,846	15,291	5.60%	-	-	5.60%	(1,523)	1,527	5.02%
Libranza	1,995	34	1.72%	(0)	-	1.72%	(5)	-	1.72%
Factoring	488,610	12,490	2.56%	32	52	2.55%	10,945	394	2.53%
Rotativos	371,154	18,181	4.90%	1,204	(5)	4.92%	(9,470)	1,762	4.31%
Anticipos	206,471	72,208	34.97%	-	-	34.97%	8,679	18,422	27.19%
SUFI - Cotidianidad	2,212	441	19.92%	-	-	19.92%	165	(9)	21.98%
Cartera Microcredito	53,979	13,355	24.74%	(22)	-	24.73%	(901)	705	23.05%
Sobregiro	113,456	10,756	9.48%	4,664	1,430	8.57%	2,558	1,419	8.42%
Otros Hipotecario	29,576	4,231	14.31%	16	12	14.27%	(526)	(49)	14.22%
Sin Producto	38,649	219	0.57%	17	-	0.57%	13,510	219	0.00%

AL 17 DE ABRIL DE 2022				AL 13 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	5,197,341	542,412	10.44%	(2,887)	4,456	10.34%	(2,681)	23,409	9.98%
Cartera Ordinaria	923,725	101,123	10.95%	(1,249)	(294)	10.96%	1,828	3,326	10.61%
Leasing	41,207	7,807	18.94%	(4)	(61)	19.09%	(354)	816	16.82%
Libre Inversion	858,657	113,371	13.20%	(585)	(502)	13.25%	(7,937)	6,355	12.35%
Hipotecario Vivienda	1,288,248	142,305	11.05%	(177)	5,688	10.60%	3,576	668	11.03%
Tesoreria	452	70	15.48%	-	-	15.48%	(18)	15	11.69%
Tarjeta de Credito	507,693	40,516	7.98%	-	-	7.98%	(4,709)	2,042	7.51%
Credito Constructor	118	-	0.00%	0	-	0.00%	118	-	0.00%
Leasing Habitacional	202,342	20,183	9.97%	-	(212)	10.08%	(1,025)	37	9.91%
SUFI - Movilidad	655,130	41,470	6.33%	-	-	6.33%	73	4,916	5.58%
Libranza	42,935	1,159	2.70%	(12)	-	2.70%	(266)	152	2.33%
Factoring	178	22	12.58%	0	-	12.58%	(32)	-	10.67%
Rotativos	132,707	10,104	7.61%	(83)	(64)	7.66%	23	2,029	6.09%
Anticipos	3,673	67	1.82%	-	-	1.82%	1,675	-	3.34%
SUFI - Cotidianidad	33,083	3,634	10.98%	-	-	10.98%	742	299	10.31%
Cartera Microcredito	484,526	56,705	11.70%	(727)	(250)	11.74%	3,875	2,674	11.24%
Sobregiro	5,054	580	11.48%	16	103	9.48%	57	72	10.18%
Otros Hipotecario	17,290	3,297	19.07%	(78)	49	18.70%	(243)	10	18.75%
Sin Producto	322	-	0.00%	12	-	0.00%	(62)	-	0.00%
Personas	53,233,452	2,539,141	4.77%	7,209	20,600	4.73%	662,152	163,549	4.52%
Cartera Ordinaria	297,483	31,384	10.55%	(165)	(2)	10.54%	(2,153)	200	10.41%
Leasing	191,681	8,591	4.48%	-	367	4.29%	(2,297)	2,338	3.22%
Libre Inversion	18,175,429	1,100,673	6.06%	(5,226)	(4,289)	6.08%	244,650	86,570	5.66%
Hipotecario Vivienda	14,911,034	641,612	4.30%	7,226	25,569	4.13%	73,952	(4,377)	4.35%
Tesoreria	-	-	0.00%	-	-	0.00%	-	-	0.00%
Tarjeta de Credito	6,065,480	286,652	4.73%	-	-	4.73%	14,869	19,325	4.42%
Credito Constructor	1,695	-	0.00%	1,133	-	0.00%	1,695	-	0.00%
Leasing Habitacional	4,012,238	110,678	2.76%	-	132	2.76%	(17,901)	10,284	2.49%
SUFI - Movilidad	2,879,195	113,211	3.93%	-	-	3.93%	1,641	13,346	3.47%
Libranza	4,266,033	73,949	1.73%	(548)	(830)	1.75%	41,587	10,105	1.51%
Factoring	69,659	-	0.00%	8	-	0.00%	69,659	-	0.00%
Rotativos	1,337,204	82,310	6.16%	3,082	(649)	6.22%	17,754	16,795	4.97%
Anticipos	62,779	582	0.93%	-	-	0.93%	27,955	(392)	2.80%
SUFI - Cotidianidad	631,446	75,738	11.99%	-	-	11.99%	13,192	8,148	10.93%
Cartera Microcredito	17,400	1,582	9.09%	(21)	(42)	9.32%	(2)	14	9.01%
Sobregiro	16,299	1,381	8.47%	1,519	247	7.67%	782	146	7.96%
Otros Hipotecario	118,923	10,799	9.08%	145	96	9.01%	(1,846)	1,047	8.07%
Sin Producto	179,474	-	0.00%	56	-	0.00%	178,615	-	0.00%
TOTAL PRODUCTOS	154,526,815	6,667,014	4.31%	(18,799)	27,764	4.30%	1,470,258	137,730	4.27%

SUFI - PRODUCTO

AL 17 DE ABRIL DE 2022				AL 13 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	3,819,757	170,993	4.48%	-	-	4.48%	716	19,788	3.96%
MOTOS SUFI	402,025	49,587	12.33%	-	-	12.33%	12,044	6,797	10.97%
CONSUMO SUFI	84,192	17,116	20.33%	-	-	20.33%	2,742	1,081	19.69%
LIBRE INVERSION SUFI	77,235	2,820	3.65%	-	-	3.65%	(94)	92	3.53%
CREDITO EDUCATIVO CP	17,951	2,698	15.03%	-	-	15.03%	(668)	153	13.67%
CREDITO EDUCATIVO LP	85,634	7,616	8.89%	-	-	8.89%	276	314	8.55%
TOTAL SUFI	4,486,793	250,829	5.59%	-	-	5.59%	15,016	28,226	4.98%

LEASING - PRODUCTO

AL 17 DE ABRIL DE 2022				AL 13 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	18,015,764	656,549	3.64%	(4)	(732)	3.65%	(71,189)	31,971	3.45%
Leasing Habitacional	4,355,366	140,274	3.22%	-	(80)	3.22%	(18,388)	9,933	2.98%
Anticipos	1,800,538	142,707	7.93%	-	-	7.93%	199,358	8,851	8.36%
Sin Producto	524,680	219	0.04%	-	-	0.04%	450,099	219	0.00%
TOTAL LEASING	24,696,348	939,749	3.81%	(4)	(812)	3.81%	559,879	50,975	3.68%

NEGOCIOS E INDEPENDIENTES

AL 17 DE ABRIL DE 2022				AL 13 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	1,288,248	142,305	11.05%	(177)	5,688	10.60%	3,576	668	11.03%
Comercial y otros	923,725	101,123	10.95%	(1,249)	(294)	10.96%	1,828	3,326	10.61%
SUFI	688,214	45,104	6.55%	-	-	6.55%	667	5,214	5.80%
Libre Inversion	858,657	113,371	13.20%	(585)	(502)	13.25%	(7,937)	6,355	12.35%
Tarjeta de Credito	507,693	40,516	7.98%	-	-	7.98%	(4,709)	2,042	7.51%
Cartera Microcredito	484,526	56,705	11.70%	(727)	(250)	11.74%	3,875	2,674	11.24%
Rotativos	132,707	10,104	7.61%	(83)	(64)	7.66%	23	2,029	6.09%
Leasing Habitacional	202,342	20,183	9.97%	-	(212)	10.08%	(1,025)	37	9.91%
Leasing	41,207	7,807	18.94%	(4)	(61)	19.09%	(354)	816	16.82%
Otros Hipotecario	17,408	3,297	18.94%	(78)	49	18.58%	(125)	10	18.75%
Sobregiro	5,054	580	11.48%	16	103	9.48%	57	72	10.18%
Libranza	42,935	1,159	2.70%	(12)	-	2.70%	(266)	152	2.33%
Factoring	178	22	12.58%	0	-	12.58%	(32)	-	10.67%
Anticipos	3,673	67	1.82%	-	-	1.82%	1,675	-	3.34%
Tesoreria	452	70	15.48%	-	-	15.48%	(18)	15	11.69%
Sin Producto	322	-	0.00%	12	-	0.00%	86	-	0.00%
TOTAL	5,197,341	542,412	10.44%	(2,887)	4,456	10.34%	(2,681)	23,409	9.98%

MICROCRÉDITO

AL 17 DE ABRIL DE 2022				AL 13 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	454,665	44,935	9.88%	(673)	(232)	9.92%	3,076	2,108	9.48%
Cartera Microcrédito Reclasificada	101,326	26,707	26.36%	(97)	(59)	26.39%	(105)	1,285	25.06%
TOTAL CARTERA MICROCRÉDITO	555,991	71,642	12.89%	(769)	(292)	12.92%	2,970	3,393	12.34%

LIBRANZA

AL 17 DE ABRIL DE 2022				AL 13 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	1,928,048	9,900	0.51%	(989)	(367)	0.53%	21,743	2,966	0.36%
LIBRANZA FOPEP	1,146,679	8,661	0.76%	(22)	-	0.76%	5,249	(489)	0.80%
EX-EMPLEADO LIBRANZA	386,771	50,980	13.18%	(610)	(420)	13.27%	(7,173)	6,704	11.24%
LIBRANZA COLPENSIONES	706,298	4,773	0.68%	(94)	(34)	0.68%	5,807	899	0.55%
LIBRANZA PROTECCION	142,538	658	0.46%	1,155	(8)	0.47%	15,692	177	0.38%
TOTAL CARTERA LIBRANZA	4,310,334	74,972	1.74%	(559)	(830)	1.76%	41,318	10,257	1.52%

INCLUSION

AL 17 DE ABRIL DE 2022				AL 13 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	213,200	31,383	14.72%	1,031	(86)	14.83%	14,739	4,782	13.40%
NEQUI	160,493	13,878	8.65%	4,522	690	8.46%	24,311	4,398	6.96%
SOCIAL	128,435	19,931	15.52%	1,270	(84)	15.74%	12,332	2,591	14.93%
TOTAL INCLUSION	502,128	65,192	12.98%	6,823	520	13.06%	51,382	11,771	11.85%

Principales Desembolsos:

NOMBRE	ID	MONTO
MARIA FERNANDA MARTINEZ BAENA	1036673358	64
MARIA CAMILA BARON GRILLO	53082950	64
JHONATAN CASTRO RENDON	1088257752	60
GINNA VANESSA RODRIGUEZ ORDOÑEZ	1010181448	55
LUZ HELENA RAMIREZ VELASQUEZ	1110498362	52

Principales cancelaciones:

NOMBRE	ID	MONTO
PRODUCTOS NATURALES DE LA SABANA SAS	860004922	5,000
INTERASEO SAS ESP	819000939	3,939
ITALCOL DE OCCIDENTE SA	891304762	1,767
COOPERATIVA COLANTA	890904478	794
EGA - KAT LOGISTICA SAS	900582731	600

Principales Vencidos Cartera Comercial:

Nombre	Segmento	Región	SALDO TOTAL		INCREMENTO MES		Fecha del comentario	Gestión
			Capital	Vencido	Vencido	Mora		
H MOBILE SAS	PYMES	Sur	10,946	10,900	10,123	116	17/04/2022	Pendiente de Información
INDUSTRIAS FAACA COLOMBIA SAS	EMPRESARIAL	ANTIOQUIA	12,831	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	43	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	62	14/03/2022	
J D R ASISTENCIAMOS E U	EMPRESARIAL	BOGOTÁ	4,819	2,289	2,289	45	17/04/2022	Pendiente de Información
CONSTRUCTORA RODRIGUEZ BRIÑEZ SAS	CONSTRUCTOR CORPORATIVO	CENTRO	17,296	2,244	2,244	36	17/04/2022	Pendiente de Información
INDUSTRIA COLOMBIANA DE CONFECCIONES SA INCOCO SA	EMPRESARIAL	SUR	2,331	2,316	1,816	651	17/04/2022	Pendiente de Información
INVERSIONES LA PENINSULA SAS	CONSTRUCTOR EMPRESARIAL	CENTRO	1,776	1,776	1,776	37	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	19	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	3/02/2022	NO es recuperación es un Castigo
NITROACRYL DE COLOMBIA LTDA	EMPRESARIAL	CENTRO	474	-	474	1,645	14/03/2022	Recuperación de saldo en Factoring