

RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES
Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

ABRIL 2024

CREDITOS PRODUCTIVOS	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	597,754.43	0.60%	3,607.73	712,260.66	0.60%	4,273.55	665.82	0.00%
A2 Riesgo Normal	210,540.93	1.22%	2,560.79	34,249.90	1.20%	411.00	-2,149.79	-0.02%
A3 Riesgo Normal	12,507.07	3.00%	375.21	3,856.14	3.00%	115.68	-259.53	0.00%
B1 Riesgo Potencial	23,335.28	5.99%	1,398.72	9,087.79	2.26%	205.33	-1,193.39	-3.73%
B2 Riesgo Potencial	32,683.37	0.00%	4,259.34	28,087.50	0.00%	1,218.37	-3,040.97	0.00%
C1 Deficiente	0.00	0.00%	0.00	14,630.57	0.00%	877.83	877.83	0.00%
C2 Deficiente	15,089.45	0.00%	4,979.52	0.00	0.00%	0.00	-4,979.52	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	83,180.48	100.00%	83,180.48	81,198.39	100.00%	81,198.39	-1,982.09	0.00%
TOTAL	975,091.01		100,361.79	883,370.95		88,300.15	-12,061.64	-3.75%

CREDITOS COMERCIALES ORDINARIO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A2 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A3 Riesgo Normal		0.00%			0.00%		0.00	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente		0.00%			0.00%		0.00	0.00%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida		0.00%			0.00%		0.00	0.00%
TOTAL	0.00		0.00	0.00		0.00	0.00	0.00

CREDITOS COMERCIALES ORDINARIO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A2 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A3 Riesgo Normal		0.00%			0.00%		0.00	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente		0.00%			0.00%		0.00	0.00%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida		0.00%			0.00%		0.00	0.00%
TOTAL	0.00		0.00	0.00		0.00	0.00	0.00%

CREDITOS PRODUCTIVO RESTRUCTURADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	27,507.67	0.60%	165.05	24,199.91	0.60%	145.20	-19.85	0.00%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	1.00	100.00%	1.00	1.00	100.00%	1.00	0.00	0.00%
TOTAL	27,508.67		166.05	24,200.91		146.20	-19.85	0.00

CREDITOS PRODUCTIVO REFINANCIADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	65,990.24	0.60%	395.94	63,312.56	0.60%	379.88	-16.06	0.00%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
TOTAL	65,990.24		395.94	63,312.56		379.88	-16.06	0.00

CREDITOS DE CONSUMO REFINANCIADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	2,231,195.44	0.87%	19,408.65	3,211,355.47	0.92%	29,411.90	10,003.25	0.05%
A2 Riesgo Normal	279,722.19	1.81%	5,069.99	350,217.43	1.89%	6,615.92	1,545.93	0.08%
A3 Riesgo Normal	235,833.59	2.37%	5,599.43	395,881.01	2.45%	9,695.12	4,095.69	0.07%
B1 Riesgo Potencial	153,582.02	6.87%	10,548.77	214,139.17	2.60%	5,565.39	-4,983.38	-4.27%
B2 Riesgo Potencial	51,720.31	18.75%	9,697.57	53,076.83	5.00%	2,653.84	-7,043.73	-13.75%
C1 Deficiente	74,443.69	27.61%	20,550.34	55,030.85	8.06%	4,434.59	-16,115.75	-19.55%
C2 Deficiente	4,012.99	55.00%	2,207.14	3,828.61	23.50%	899.72	-1,307.42	-31.50%
D Dudoso Recaudo	64,175.11	99.99%	64,168.70	62,182.93	60.00%	37,309.75	-26,858.95	-39.99%
E Pérdida	575,694.52	100.00%	575,694.52	632,410.41	100.00%	632,410.41	56,715.89	0.00%
TOTAL	3,670,379.86		712,945.11	4,978,122.71		728,996.64	16,051.53	-108.86%

CREDITOS PARA CONSUMO PRIORITARIO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	144,861,019.00	0.96%	1,397,705.49	137,300,707.42	1%	1,321,917.38	-75,788.11	0.00%
A2 Riesgo Normal	8,577,196.37	1.97%	168,925.39	9,757,412.17	1.94%	188,929.27	20,003.88	-0.03%
A3 Riesgo Normal	4,252,045.13	2.95%	125,257.84	4,618,320.57	2.93%	135,442.00	10,184.16	-0.01%
B1 Riesgo Potencial	2,773,612.07	9.59%	265,905.80	2,939,420.22	2.92%	85,798.65	-180,107.15	-6.67%
B2 Riesgo Potencial	1,678,412.02	18.34%	307,890.79	1,747,642.08	4.91%	85,821.15	-222,069.64	-13.43%
C1 Deficiente	1,190,486.22	29.35%	349,390.92	1,232,471.23	9.70%	119,597.72	-229,793.20	-19.64%
C2 Deficiente	713,540.73	54.46%	388,587.63	968,249.25	23.28%	225,403.35	-163,184.28	-31.18%
D Dudoso Recaudo	1,418,773.30	99.99%	1,418,631.47	1,400,348.04	60.00%	840,208.85	-578,422.62	-39.99%
E Pérdida	9,680,537.29	100.00%	9,680,090.22	11,262,755.92	100.00%	11,262,308.85	1,582,218.63	0.00%
TOTAL	175,145,622.13		14,102,385.55	171,227,326.90		14,265,427.22	163,041.67	-110.96%

CREDITOS PARA CONSUMO RESTRUCTURADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	492,104.49	0.87%	4,303.88	605,121.70	1%	5,382.84	1,078.96	0.01%
A2 Riesgo Normal	211,429.03	2.00%	4,228.61	224,438.25	1.89%	4,241.09	12.48	-0.11%
A3 Riesgo Normal	139,496.06	3.00%	4,184.89	109,054.75	3.00%	3,271.66	-913.23	0.00%
B1 Riesgo Potencial	112,587.25	9.94%	11,188.74	147,468.36	3.00%	4,424.05	-6,764.69	-6.94%
B2 Riesgo Potencial	13,539.89	18.75%	2,538.73	56,139.95	5.00%	2,807.00	268.27	-13.75%
C1 Deficiente	188,474.40	27.00%	50,890.66	296,799.73	10.00%	29,679.98	-21,210.68	-17.00%
C2 Deficiente	194,584.22	54.00%	105,083.36	224,658.52	21.84%	49,061.19	-56,022.17	-32.17%
D Dudoso Recaudo	197,646.49	99.99%	197,626.73	212,025.34	60.00%	127,215.22	-70,411.51	-39.99%
E Pérdida	98,107.53	100.00%	98,107.53	145,730.61	100.00%	145,730.61	47,623.08	0.00%
TOTAL	1,647,969.36		478,153.13	2,021,437.21		371,813.64	-106,339.49	-109.94%

CREDITOS PARA LA VIVIENDA	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	3,687,957.56	0.60%	22,234.82	3,299,942.23	0.60%	19,904.17	-2,330.65	0.00%
A2 Riesgo Normal	317,714.44	1.27%	4,037.85	333,918.40	1.25%	4,174.38	136.53	-0.02%
A3 Riesgo Normal	122,328.61	1.80%	2,201.93	142,596.73	1.80%	2,566.74	364.81	0.00%
B1 Riesgo Potencial	156,950.65	6.05%	9,492.47	124,196.26	1.82%	2,256.55	-7,235.92	-4.23%
B2 Riesgo Potencial	80,219.45	11.25%	9,024.69	94,819.30	3.00%	2,844.58	-6,180.11	-8.25%
C1 Deficiente	50,184.08	25.55%	12,819.86	3,056.36	6.00%	183.38	-12,636.48	-19.55%
C2 Deficiente	15,256.13	33.00%	5,034.52	78,430.88	17.85%	13,996.07	8,961.55	-15.15%
D Dudoso Recaudo	135,871.57	99.99%	135,857.98	44,633.94	60.00%	26,780.37	-109,077.61	-39.99%
E Pérdida	583,986.57	100.00%	583,986.57	559,109.45	100.00%	559,109.45	-24,877.12	0.00%
TOTAL	5,150,469.06		784,690.69	4,680,703.55		631,815.69	-152,875.00	-0.87

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	106,801.00	0.60%	640.80	87,626.51	0.60%	525.76	-115.04	0.00%
A2 Riesgo Normal	12,365.90	1.20%	148.39	0.00	0.00%	0.00	-148.39	-1.20%
A3 Riesgo Normal	0.00	0.00%	0.00	8,545.43	1.80%	153.81	153.81	1.80%
B1 Riesgo Potencial	0.00	0.00%	0.00	19,893.90	1.80%	358.09	358.09	1.80%
B2 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	3.00	100.00%	3.00	2.00	100.00%	2.00	-1.00	0.00%
TOTAL	119,169.90		792.19	116,067.84		1,039.66	247.47	2.40%

CREDITOS PARA LA VIVIENDA REFINANCIADO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	189,273.66	0.60%	1,142.79	153,941.90	0.60%	929.64	-213.15	0.00%
A2 Riesgo Normal	60,015.97	1.20%	720.20	38,670.58	1.20%	464.05	-256.15	0.00%
A3 Riesgo Normal	46,622.22	1.80%	839.20	62,558.08	1.80%	1,126.04	286.84	0.00%
B1 Riesgo Potencial	35,279.21	6.05%	2,134.82	65,457.52	1.80%	1,178.23	-956.59	-4.25%
B2 Riesgo Potencial	4,112.16	11.25%	462.62	3,591.49	3.00%	107.74	-354.88	-8.25%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	32,843.66	100.00%	32,843.66	4,734.67	100.00%	4,734.67	-28,108.99	0.00%
TOTAL	368,146.88		38,143.29	328,954.24		8,540.37	-29,602.92	-0.13

CREDITOS PARA MICROEMPRESA	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	96,115,069.32	1%	924,388.97	91,273,594.15	1%	875,560.03	-48,828.94	0.00%
A2 Riesgo Normal	9,469,444.16	2%	180,058.59	10,331,812.04	2%	195,877.50	15,818.91	-0.01%
A3 Riesgo Normal	4,332,454.56	3%	125,780.30	3,997,910.71	3%	117,732.86	-8,047.44	0.04%
B1 Riesgo Potencial	2,684,822.96	10%	256,476.99	3,036,119.91	3%	88,176.37	-168,300.62	-6.65%
B2 Riesgo Potencial	1,503,290.99	18%	271,320.34	1,805,472.82	5%	84,890.43	-186,429.91	-13.35%
C1 Deficiente	1,636,554.48	29%	479,164.38	1,573,937.78	10%	152,310.31	-326,854.07	-19.60%
C2 Deficiente	1,090,566.03	53%	581,524.85	856,948.93	23%	195,537.93	-385,986.92	-30.51%
D Dudoso Recaudo	1,382,638.90	100%	1,382,500.66	1,672,315.60	60%	1,003,389.38	-379,111.28	-39.99%
E Pérdida	10,878,553.99	100%	10,878,553.99	13,154,385.02	100%	13,154,385.02	2,275,831.03	0.00%
TOTAL	129,093,395.39		15,079,769.07	127,702,496.96		15,867,859.83	788,090.76	-110.06%

CREDITOS PARA MICROCREDITO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	375,515.30	1%	3,384.15	436,575.38	1%	4,103.01	718.86	0.04%
A2 Riesgo Normal	63,217.57	2%	1,250.76	137,622.72	2%	2,752.46	1,501.70	0.02%
A3 Riesgo Normal	124,930.29	3%	3,747.91	148,044.08	3%	3,964.83	216.92	-0.32%
B1 Riesgo Potencial	161,007.28	9%	14,073.09	132,820.74	3%	3,617.00	-10,456.09	-6.02%
B2 Riesgo Potencial	72,733.11	19%	13,637.45	105,247.37	5%	5,262.37	-8,375.08	-13.75%
C1 Deficiente	384,412.51	29%	113,066.51	368,703.90	10%	35,394.92	-77,671.59	-19.81%
C2 Deficiente	103,171.91	55%	56,744.56	144,586.98	24%	33,977.95	-22,766.61	-31.50%
D Dudoso Recaudo	130,830.93	100%	130,817.88	361,687.27	60%	217,012.37	86,194.49	-39.99%
E Pérdida	98,369.18	100%	98,369.18	280,546.62	100%	280,546.62	182,177.44	0.00%
TOTAL	1,514,188.08		435,091.49	2,115,835.06		586,631.53	151,540.04	-111%

CREDITOS PARA MICROCREDITO	dic-23			mar-24			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	941,226.96	1%	8,886.11	1,561,293.74	1%	14,703.53	5,817.42	0.00%
A2 Riesgo Normal	180,379.79	2%	3,259.33	211,871.71	2%	4,237.43	978.10	0.19%
A3 Riesgo Normal	26,225.33	3%	786.76	95,934.11	3%	2,878.03	2,091.27	0.00%
B1 Riesgo Potencial	118,547.38	10%	11,407.74	124,785.52	3%	3,296.42	-8,111.32	-6.98%
B2 Riesgo Potencial	0.00	0%	0.00	2,953.37	5%	147.67	147.67	5.00%
C1 Deficiente	46,443.42	30%	13,933.02	54,747.72	10%	5,225.28	-8,707.74	-20.46%
C2 Deficiente	3,063.86	55%	1,685.12	4,280.89	24%	1,006.01	-679.11	-31.50%
D Dudoso Recaudo	40,366.19	100%	40,362.15	93,150.91	60%	55,890.54	15,528.39	-39.99%
E Pérdida	738,500.76	100%	738,500.76	685,584.12	100%	685,584.12	-52,916.64	0.00%
TOTAL	2,094,753.69		818,820.99	2,834,602.09		772,969.03	-45,851.96	-94%

TOTAL GENERAL	319,872,684.27	0.00	32,551,715.29	316,976,430.98	0.00	33,323,919.84	772,204.55	-53%
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