



**Resumen de la Calificación de Cartera de Créditos
Contingentes y Constitución de Provisiones
Al: 31 de diciembre de 2023**

	Créditos Productivos	DIC -23		DIC-22	
		Riesgo	Provisiones Constituidas	Riesgo	Provisiones Constituidas
A1	Riesgo Normal	348,603,101.54	1,985,054.14	157,581,022.69	880,968.27
A2		29,694,273.14	324,807.20	148,478,015.62	832,862.65
A3		56,554,939.01	926,992.72	88,096,462.83	1,108,866.54
AL		8,673,778.60	0.00	6,081,652.43	0.00
B1	Riesgo Potencial	5,165,922.58	183,250.21	6,417,057.70	150,310.05
B2		612,164.88	33,473.43	8,213.95	493.66
C1	Deficiente	6,137,368.50	1,012,842.59	6,485,935.95	1,002,888.60
C2		5,120,491.93	2,450,988.51	3,561,795.58	2,004,853.75
D	Dudoso Recaudo	524,658.28	314,794.97	1,140,738.34	684,556.23
E	Pérdida	3,088,912.46	3,088,912.46	930,022.12	930,022.12
	Total	464,175,610.92	10,321,116.23	418,780,917.21	7,595,821.87

	Créditos de Consumo, Inmobiliario, Microcrédito, Educativo y Vivienda de Interés Público	DIC -23		DIC-22	
		Riesgo	Provisiones Constituidas	Riesgo	Provisiones Constituidas
A1	Riesgo Normal	205,811,097.02	2,058,101.55	187,714,366.77	1,877,017.01
A2		22,993,174.52	459,863.52	20,722,677.91	414,419.81
A3		9,068,723.65	272,065.05	5,027,968.92	239,401.37
AL		12,240,832.01	0.00	12,344,060.05	0.00
B1	Riesgo Potencial	1,330,498.13	79,830.86	908,359.10	131,769.49
B2		874,003.71	87,400.46	418,795.75	102,355.53
C1	Deficiente	2,718,224.83	547,415.85	1,467,289.94	439,996.63
C2		838,444.37	335,377.72	828,420.04	413,745.23
D	Dudoso Recaudo	2,653,333.21	1,591,999.95	901,420.67	641,465.00
E	Pérdida	4,684,140.55	4,684,140.55	2,030,579.57	2,030,579.57
	Total	263,212,472.00	10,116,195.51	232,363,938.72	6,290,749.64