

CALIFICACION ACTIVOS DE RIESGO
ANALISIS COMPARATIVO ANUAL JUNIO 2011 VS MARZO 2011

| CALIFICACION DE ACTIVOS DE RIESGO JUNIO 2011 | | | | | |
|--|----------------------|----------|---------------------|-----------------------|------------------------|
| CREDITO CATEGORIAS | MONTO | % | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | 18,769,039.34 | 1.40% | 262,766.61 | 262,766.61 | 0.00 |
| RIESGO POTENCIAL | 49,360.49 | 19% | 9,378.52 | 9,378.52 | 0.00 |
| DEFICIENTE | 22,780.70 | 49% | 11,162.54 | 11,162.54 | 0.00 |
| DUDOSO RECAUDO | 14,222.06 | 99% | 14,079.83 | 14,079.83 | 0.00 |
| PERDIDA | 14,428.46 | 100% | 14,428.46 | 14,428.46 | 0.00 |
| TOTAL | 18,869,831.05 | | 311,815.96 | 311,815.96 | 0.00 |
| INVERSIONES CATEGORIAS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| PARA NEGOCIAR SECTOR PRIVADO | 260,000.00 | 1% | 2,600.00 | 2,600.00 | 0.00 |
| TOTAL | 260,000.00 | | 2,600.00 | 2,600.00 | 0.00 |
| OTROS ACTIVOS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | 1,038.03 | 1.00% | 10.38 | 10.38 | 0.00 |
| RIESGO POTENCIAL | 43.99 | 5.00% | 2.20 | 2.20 | 0.00 |
| DEFICIENTE | 0.00 | 20.00% | 0.00 | 0.00 | 0.00 |
| DUDOSO RECAUDO | 0.00 | 50.00% | 0.00 | 0.00 | 0.00 |
| PERDIDA | 6,332.50 | 100.00% | 6,332.50 | 6,332.50 | 0.00 |
| TOTAL | 7,414.52 | | 6,345.08 | 6,345.08 | 0.00 |
| BIENES EN DACION CATERGORIAS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | | | | | |
| RIESGO POTENCIAL | | | | | |
| DEFICIENTE | | | | | |
| DUDOSO RECAUDO | | | | | |
| PERDIDA | | | | | |
| TOTAL | | | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES | | | | 320,761.04 | |

| CALIFICACION DE ACTIVOS DE RIESGO MARZO 2011 | | | | | |
|--|----------------------|----------|---------------------|-----------------------|------------------------|
| CREDITO CATEGORIAS | MONTO | % | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | 17,373,438.15 | 1.4% | 243,227.03 | 243,227.03 | 0.00 |
| RIESGO POTENCIAL | 47,260.86 | 19% | 8,979.61 | 8,979.61 | 0.00 |
| DEFICIENTE | 20,932.43 | 49% | 10,256.89 | 10,256.89 | 0.00 |
| DUDOSO RECAUDO | 8,401.98 | 99% | 8,317.97 | 8,317.97 | 0.00 |
| PERDIDA | 28,566.81 | 100% | 28,566.81 | 28,566.81 | 0.00 |
| TOTAL | 17,478,600.23 | | 299,348.33 | 299,348.30 | -0.01 |
| INVERSIONES CATEGORIAS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| PARA NEGOCIAR SECTOR PRIVADO | 53,191.66 | 1% | 531.92 | 531.92 | 0.00 |
| TOTAL | 53,191.66 | | 531.92 | 531.92 | 0.00 |
| OTROS ACTIVOS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | 1,164.79 | 1.00% | 11.65 | 11.65 | 0.00 |
| RIESGO POTENCIAL | 0.00 | 5.00% | 0.00 | 0.00 | 0.00 |
| DEFICIENTE | 1,000.00 | 20.00% | 200.00 | 200.00 | 0.00 |
| DUDOSO RECAUDO | 1,000.00 | 50.00% | 500.00 | 500.00 | 0.00 |
| PERDIDA | 4,250.00 | 100.00% | 4,250.00 | 4,250.00 | 0.00 |
| TOTAL | 7,414.79 | | 4,961.65 | 4,961.65 | 0.00 |
| BIENES EN DACION CATERGORIAS | TOTAL | % RIESGO | PROVISION REQUERIDA | PROVISION CONSTITUIDA | EXCEDENTE O DIFERENCIA |
| RIESGO NORMAL | | | | | |
| RIESGO POTENCIAL | | | | | |
| DEFICIENTE | | | | | |
| DUDOSO RECAUDO | | | | | |
| PERDIDA | | | | | |
| TOTAL | | | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES | | | | 304,841.87 | |