Informe Financiero
Al 31 de Diciembre 2018
# Estado de Situación Financiera
AL 31 DE DICIEMBRE 2018
(En millones de pesos)

<table>
<thead>
<tr>
<th></th>
<th>A DIC - 2018</th>
<th>A NOV - 2018</th>
<th>VARIACIÓN MES</th>
<th>A 31 - DIC 2017</th>
<th>VARIACIÓN AÑO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td><strong>ACTIVO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Efectivo y Equivalente al Efectivo</td>
<td>10.790</td>
<td>6.733</td>
<td>4.057</td>
<td>60,3%</td>
<td>4.906</td>
</tr>
<tr>
<td>Inversiones</td>
<td>22.618</td>
<td>22.105</td>
<td>513</td>
<td>2,3%</td>
<td>21.827</td>
</tr>
<tr>
<td>Cartera De Créditos</td>
<td>289.188</td>
<td>292.388</td>
<td>(3.200)</td>
<td>-1,09%</td>
<td>256.715</td>
</tr>
<tr>
<td>Cuentas Por Cobrar</td>
<td>714</td>
<td>841</td>
<td>(127)</td>
<td>-15,1%</td>
<td>883</td>
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<tr>
<td>Propiedades Y Equipo</td>
<td>9.511</td>
<td>9.104</td>
<td>408</td>
<td>4,5%</td>
<td>8.934</td>
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<tr>
<td>Intangibles</td>
<td>156</td>
<td>88</td>
<td>68</td>
<td>78,0%</td>
<td>100</td>
</tr>
<tr>
<td>Otros Activos</td>
<td>61</td>
<td>72</td>
<td>(11)</td>
<td>-15,8%</td>
<td>53</td>
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<tr>
<td><strong>TOTAL ACTIVO</strong></td>
<td>333.037</td>
<td>331.329</td>
<td>1.707</td>
<td>0,5%</td>
<td>293.419</td>
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<td>A DIC - 2018</td>
<td>A NOV - 2018</td>
<td>VARIACIÓN MES</td>
<td>A 31 - DIC 2017</td>
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</tr>
<tr>
<td>---------------------</td>
<td>--------------</td>
<td>--------------</td>
<td>---------------</td>
<td>-----------------</td>
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<tr>
<td><strong>PASIVO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depósitos</td>
<td>218.568</td>
<td>217.108</td>
<td>1.460</td>
<td>192.306</td>
<td>26.262</td>
</tr>
<tr>
<td>Creditos de Bancos</td>
<td>7.686</td>
<td>8.164</td>
<td>(478)</td>
<td>9.326</td>
<td>(1.640)</td>
</tr>
<tr>
<td>Sobregiros Bancarios Contables</td>
<td>2.791</td>
<td>2.107</td>
<td>684</td>
<td>3.922</td>
<td>(1.131)</td>
</tr>
<tr>
<td>Cuentas por Pagar</td>
<td>9.640</td>
<td>8.092</td>
<td>1.548</td>
<td>7.181</td>
<td>2.460</td>
</tr>
<tr>
<td>Fondos Sociales</td>
<td>1.483</td>
<td>1.978</td>
<td>(496)</td>
<td>789</td>
<td>694</td>
</tr>
<tr>
<td>Otros Pasivos</td>
<td>31</td>
<td>77</td>
<td>(46)</td>
<td>32</td>
<td>(1)</td>
</tr>
<tr>
<td>Deterioro</td>
<td>-</td>
<td>1.316</td>
<td>(1.316)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL PASIVOS</strong></td>
<td>240.199</td>
<td>238.843</td>
<td>1.357</td>
<td>213.556</td>
<td>26.644</td>
</tr>
</tbody>
</table>

_Estado de Situación Financiera_

_AL 31 DE DICIEMBRE 2018_

(En millones de pesos)
### Estado de Situación Financiera

#### AL 31 DE DICIEMBRE 2018

(En millones de pesos)

<table>
<thead>
<tr>
<th>PATRIMONIO</th>
<th>A DIC - 2018</th>
<th>A NOV - 2018</th>
<th>VARIACIÓN MES</th>
<th>A 31 - DIC 2017</th>
<th>-</th>
</tr>
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<tbody>
<tr>
<td>Capital Social</td>
<td>71.160</td>
<td>70.353</td>
<td>807</td>
<td>61.170</td>
<td>9.990</td>
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<tr>
<td>Reservas</td>
<td>12.863</td>
<td>12.863</td>
<td>-</td>
<td>12.004</td>
<td>859</td>
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<tr>
<td>Fondos Dest Específicos</td>
<td>896</td>
<td>896</td>
<td>-</td>
<td>896</td>
<td>-</td>
</tr>
<tr>
<td>Resultados Ejerc Anterior</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Excedentes y/o perdidas ac.</td>
<td>1.498</td>
<td>1.498</td>
<td>(456)</td>
<td>1.498</td>
<td>-</td>
</tr>
<tr>
<td>Resultados Ejercicio</td>
<td>6.420</td>
<td>6.876</td>
<td>(456)</td>
<td>4.296</td>
<td>2.125</td>
</tr>
<tr>
<td>TOTAL PATRIMONIO</td>
<td>92.837</td>
<td>92.487</td>
<td>351</td>
<td>79.863</td>
<td>12.974</td>
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</table>

<table>
<thead>
<tr>
<th>Variación mes (%)</th>
<th>$</th>
<th>%</th>
<th>$</th>
<th>%</th>
</tr>
</thead>
</table>

**TOTAL PATRIMONIO**: 92.837 millones de pesos, con una variación de 0.4% en comparación con el año anterior.
# Estado de Resultados

AL 31 DE DICIEMBRE 2018

(En millones de pesos)

<table>
<thead>
<tr>
<th></th>
<th>A DIC - 2018</th>
<th>A NOV - 2018</th>
<th>RESULTADO ULTIMO MES</th>
<th>A DIC - 2017</th>
<th>COMPARATIVO CON EL AÑO ANTERIOR</th>
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<tr>
<td></td>
<td>$</td>
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<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Ingresos Cartera De Crédito</strong></td>
<td>44.844</td>
<td>40.974</td>
<td>3.871</td>
<td>39.702</td>
<td>5.142</td>
</tr>
<tr>
<td></td>
<td>-10.754</td>
<td>-9.775</td>
<td>-979</td>
<td>-11.714</td>
<td>960</td>
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<tr>
<td><strong>RESULTADO BRUTO ACTIVIDAD ORD</strong></td>
<td>34.091</td>
<td>31.199</td>
<td>2.892</td>
<td>27.988</td>
<td>6.103</td>
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<tr>
<td><strong>Otros Ingresos</strong></td>
<td>492</td>
<td>440</td>
<td>52</td>
<td>394</td>
<td>98</td>
</tr>
<tr>
<td><strong>Beneficios a Empleados</strong></td>
<td>-11.331</td>
<td>-10.289</td>
<td>-1.042</td>
<td>-9.666</td>
<td>-1.665</td>
</tr>
<tr>
<td><strong>Amortización y Depreciación</strong></td>
<td>-865</td>
<td>-754</td>
<td>-111</td>
<td>-785</td>
<td>-80</td>
</tr>
<tr>
<td><strong>Otros Gastos</strong></td>
<td>-1.679</td>
<td>-1.574</td>
<td>-105</td>
<td>-2.783</td>
<td>1.104</td>
</tr>
<tr>
<td><strong>RESULTADO DE ACTIVIDAD ORD</strong></td>
<td>6.442</td>
<td>6.981</td>
<td>-538</td>
<td>3.777</td>
<td>2.665</td>
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<tr>
<td><strong>Ingresos Financieros</strong></td>
<td>1.628</td>
<td>1.490</td>
<td>138</td>
<td>1.979</td>
<td>-351</td>
</tr>
<tr>
<td><strong>Gastos Financieros</strong></td>
<td>-188</td>
<td>-170</td>
<td>-18</td>
<td>-209</td>
<td>22</td>
</tr>
<tr>
<td><strong>RESULTADO FINANCIERO NETO</strong></td>
<td>1.440</td>
<td>1.320</td>
<td>120</td>
<td>1.770</td>
<td>-329</td>
</tr>
<tr>
<td><strong>Recuperaciones Deterioro</strong></td>
<td>814</td>
<td>775</td>
<td>39</td>
<td>934</td>
<td>-120</td>
</tr>
<tr>
<td><strong>Deterioro</strong></td>
<td>-2.277</td>
<td>-2.200</td>
<td>-77</td>
<td>-2.186</td>
<td>-91</td>
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<tr>
<td><strong>RESULTADO POR DETERIORO D</strong></td>
<td>-1.463</td>
<td>-1.425</td>
<td>-38</td>
<td>-1.251</td>
<td>-211</td>
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<tr>
<td><strong>RESULTADO NETO DEL EJERCICI</strong></td>
<td>6.420</td>
<td>6.876</td>
<td>-456</td>
<td>4.296</td>
<td>2.124</td>
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</table>

**Porcentaje de variación con respecto al año anterior:**

<table>
<thead>
<tr>
<th></th>
<th>$</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td><strong>Ingresos Cartera De Crédito</strong></td>
<td>13,0%</td>
<td></td>
</tr>
<tr>
<td><strong>Beneficios a Empleados</strong></td>
<td>17,2%</td>
<td></td>
</tr>
<tr>
<td><strong>Gastos Generales</strong></td>
<td>25,5%</td>
<td></td>
</tr>
<tr>
<td><strong>Amortización y Depreciación</strong></td>
<td>10,2%</td>
<td></td>
</tr>
<tr>
<td><strong>RESULTADO DE ACTIVIDAD ORD</strong></td>
<td>70,6%</td>
<td></td>
</tr>
<tr>
<td><strong>Ingresos Financieros</strong></td>
<td>-17,7%</td>
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<tr>
<td><strong>Gastos Financieros</strong></td>
<td>-10,3%</td>
<td></td>
</tr>
<tr>
<td><strong>RESULTADO FINANCIERO NETO</strong></td>
<td>-18,6%</td>
<td></td>
</tr>
<tr>
<td><strong>Deterioro</strong></td>
<td>-12,9%</td>
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<tr>
<td><strong>RESULTADO POR DETERIORO D</strong></td>
<td>4,2%</td>
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<tr>
<td><strong>RESULTADO NETO DEL EJERCICI</strong></td>
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### Resultados Mensuales

<table>
<thead>
<tr>
<th>Mes</th>
<th>Ingresos por actividades ordinarias (En millones de pesos)</th>
<th>Costo Prestación Servicios</th>
<th>RESULTADO BRUTO ACTIV ORD</th>
<th>Otros Ingresos</th>
<th>Beneficios a Empleados</th>
<th>Gastos Generales</th>
<th>Amortización y Depreciación</th>
<th>Otros Gastos</th>
<th>RESULTADO NETO ACTIV ORD</th>
<th>Ingresos Financieros</th>
<th>Gastos Financieros</th>
<th>RESULTADO FINANCIERO NETO</th>
<th>Recuperaciones Deterioro</th>
<th>Deterioro</th>
<th>RESULTADO POR DETERIORO DIFERENCIAL</th>
<th>RESULTADO NETO DEL EJERCICIO</th>
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<tbody>
<tr>
<td>ENE</td>
<td>3.523</td>
<td>(883)</td>
<td>2.640</td>
<td>54</td>
<td>(792)</td>
<td>(950)</td>
<td>(57)</td>
<td>(78)</td>
<td>817</td>
<td>152</td>
<td>(8)</td>
<td>144</td>
<td>62</td>
<td>(290)</td>
<td>(228)</td>
<td>733</td>
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<tr>
<td>FEB</td>
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<td>(783)</td>
<td>2.809</td>
<td>34</td>
<td>(831)</td>
<td>(849)</td>
<td>(59)</td>
<td>(115)</td>
<td>989</td>
<td>125</td>
<td>(19)</td>
<td>107</td>
<td>68</td>
<td>(212)</td>
<td>(144)</td>
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<td>(69)</td>
<td>(274)</td>
<td>394</td>
<td>134</td>
<td>(18)</td>
<td>116</td>
<td>55</td>
<td>(334)</td>
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<td>930</td>
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<td>(13)</td>
<td>117</td>
<td>98</td>
<td>(255)</td>
<td>(157)</td>
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<td>(947)</td>
<td>(820)</td>
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<td>(195)</td>
<td>768</td>
<td>127</td>
<td>(15)</td>
<td>112</td>
<td>68</td>
<td>(153)</td>
<td>(85)</td>
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<td>526</td>
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<td>(9)</td>
<td>118</td>
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<td>(171)</td>
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<td>(971)</td>
<td>(1.021)</td>
<td>(103)</td>
<td>(97)</td>
<td>810</td>
<td>132</td>
<td>(21)</td>
<td>110</td>
<td>19</td>
<td>(225)</td>
<td>(206)</td>
<td>804</td>
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<td>(968)</td>
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<td>(96)</td>
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<td>125</td>
<td>(30)</td>
<td>104</td>
<td>75</td>
<td>(126)</td>
<td>(115)</td>
<td>714</td>
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<td>(938)</td>
<td>(1.536)</td>
<td>(81)</td>
<td>(105)</td>
<td>357</td>
<td>130</td>
<td>(18)</td>
<td>100</td>
<td>75</td>
<td>(167)</td>
<td>(38)</td>
<td>218</td>
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<td>2.892</td>
<td>52</td>
<td>(1.042)</td>
<td>(2.223)</td>
<td>(81)</td>
<td>(1.679)</td>
<td>(538)</td>
<td>1.628</td>
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<td>1.440</td>
<td>39</td>
<td></td>
<td>(1.463)</td>
<td>6.420</td>
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</tr>
</tbody>
</table>
## Indicadores financieros

(Cifras en millones de pesos)

| ÓPTIMO | 31-DIC-2017 | ENE | FEB | MAR | ABR | MAY | JUN | JUL | AGO | SEP | OCT | NOV | DIC |
|---------|-------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Cartera en Mora | 4.736 | 5.628 | 5.294 | 5.762 | 5.758 | 5.591 | 5.676 | 5.745 | 5.237 | 5.389 | 5.382 | 5.583 | 4.881 |
| COBERTURA DE CARTERA | > 100% | 125,6% | 109,8% | 119,7% | 115,1% | 119,7% | 118,6% | 122,7% | 121,7% | 128,3% | 126,8% | 127,6% | 125,1% | 130,5% |
| MARGEN NETO | > 10% | 10,8% | 20,8% | 23,7% | 17,9% | 19,9% | 19,1% | 18,8% | 19,1% | 19,0% | 17,6% | 16,8% | 14,3% |
| Aporte Social Mínimo Irreducible | 14.754 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 | 15.625 |
| Fondos de Destinación Específica | 896 | 896 | 896 | 1.541 | 1.541 | 1.541 | 896 | 896 | 896 | 896 | 896 | 896 |
| Auxilios y Donaciones | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Excedentes Acumulados | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Resultados de Ejercicios Anteriores | 0 | 859 | 859 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Resultados del Ejercicio | 20% | 0 | 859 | 337 | 383 | 561 | 383 | 835 | 960 | 1.120 | 1.263 | 1.307 | 1.375 | 1.284 |
| TOTAL ACTIVO | 293.419 | 295.537 | 301.766 | 304.669 | 307.688 | 304.669 | 314.454 | 319.779 | 320.437 | 325.635 | 328.291 | 331.329 | 333.037 |
| INDICADOR DE CAPITAL INSTITUCIONAL | > 10% | 9,7% | 10,0% | 9,8% | 10,0% | 9,8% | 10,0% | 9,6% | 9,5% | 9,5% | 9,4% | 9,3% | 9,3% | 9,2% |
| NIVEL DE ENDEUDAMIENTO FINAN | <= 7% | 3,2% | 3,0% | 4,5% | 4,3% | 4,5% | 4,3% | 3,7% | 3,4% | 3,0% | 2,8% | 2,6% | 2,5% | 2,3% |
| Pasivos con costo / Activos Productivos | 73,7% | 73,5% | 74,1% | 74,2% | 74,1% | 74,2% | 73,6% | 74,4% | 73,0% | 73,0% | 72,6% | 72,8% | 74,3% |
| MÁRGEN DE SOLVENCIA | >= 9% | 11,07% | 11,33% | 11,22% | 11,12% | 11,01% | 10,95% | 10,95% | 10,96% | 10,85% | 10,72% | 10,65% | 10,64% | 10,70% |
Índice de Liquidez

% del mes:
- dic.-17: 6%
- ene.-18: 6,02%
- feb.-18: 6,05%
- mar.-18: 5,69%
- abr.-18: 5,90%
- may.-18: 5,63%
- jun.-18: 5,78%
- jul.-18: 5,80%
- ago.-18: 5,93%
- sep.-18: 5,70%
- oct.-18: 5,77%
- nov.-18: 5,90%
- dic.-18: 5,86%

Indice de tesorería, Fondo de Liquidez, Tolerancia Liquidez, Valor en Riesgo.
Las barras representan las Fuentes o ingresos y las áreas azules los Usos o salidas.
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| TOTAL         | 61.170 | 70.353 | 71.160 |     | 807     |

Variación: 9.990 millones de pesos
Número de Asociados

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TOTAL: 52.769 55.436 55.535

Variación: 99 2.766
Índice de Habilidad de Asociados

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<td>Chapinero</td>
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<tr>
<td>Rosas</td>
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Inhabilidad de Asociados

Asociados Inhables por concepto de inhabilidad

- Aportes: 597, 533, 600
- Solidaridad: 35, 48, 24, 43
- Carta: 8, 68, 11, 51
- Aportes-Solidaridad: 13.634, 14522, 13075, 13888
- Aportes-Carta: 0, 6, 1, 3
- Solidaridad-Carta: 0, 1, 0, 1
- Aportes-Solidaridad-Carta: 90, 297, 121, 305

- septiembre
- octubre
- noviembre
- Diciembre
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(En millones de pesos)
Cartera de Créditos

(En millones de pesos)

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<th>Piendamó</th>
<th>Buga</th>
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<th>Sevilla</th>
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<th>nov-18</th>
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Colocación de Créditos

(En millones de pesos)
Morosidad de Cartera
Resultados del Ejercicio

(En millones de pesos)
Evolución resultados por agencias

(En millones de pesos)