

BANCO COOPNACIONAL S.A.
CALIFICACIÓN CONSOLIDADA DE ACTIVOS DE RIESGO
AL 31 DE MARZO DEL 2026

CUENTAS CALIFICADAS: CARTERA, INVERSIONES, OTRAS CUENTAS DEL ACTIVO Y BIENES ADJUDICADOS

CARTERA DE CRÉDITOS, CONTINGENTES Y OTROS ACTIVOS.

| | (A) | (B) | (C = A - B) | (D) | (E = G/C) | (F) | (G) | (H = G - F) | |
|-----------|---|--|-----------------------------|----------------------|----------------|------------------------|--------------------------|----------------------------|-------------|
| | CRÉDITOS COMERCIAL, INMOBILIARIO, CONSUMO, MICROCRÉDITO, EDUCATIVO E INV. PÚBLICA | CRÉDITOS CUBIERTOS CON GARANTÍAS AUTOLIQUIDABLES | SALDO SUJETO A CALIFICACIÓN | % DE PARTICIPACIÓN | % DE PROVISION | PROVISIONES REQUERIDAS | PROVISIONES CONSTITUIDAS | PROVISIONES EXCES. O (DEF) | |
| | TOTAL | | | | | | | | |
| A1 | | 4,053,966.55 | 1,479,171.12 | 2,574,795.43 | 7.28% | 1.99% | 51,238.49 | 51,238.49 | 0.00 |
| A2 | RIESGO NORMAL | 36,045.62 | 0.00 | 36,045.62 | 0.10% | 2.99% | 1,077.77 | 1,077.77 | 0.00 |
| A3 | | 32,762,328.38 | 2.58 | 32,762,325.80 | 92.57% | 4.00% | 1,311,819.23 | 1,311,819.23 | 0.00 |
| B1 | RIESGO POTENCIAL | 1,591.30 | 0.00 | 1,591.30 | 0.00% | 9.99% | 158.97 | 158.97 | 0.00 |
| B2 | | 929.96 | 0.00 | 929.96 | 0.00% | 19.99% | 185.90 | 185.90 | 0.00 |
| C1 | DEFICIENTE | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 |
| C2 | | 0.00 | 0.00 | 0.00 | 0.00% | 0.00% | 0.00 | 0.00 | 0.00 |
| D | DUDOSO RECAUDO | 482.09 | 0.00 | 482.09 | 0.00% | 99.99% | 482.04 | 482.04 | 0.00 |
| E | PERDIDA | 15,967.06 | 1.89 | 15,965.17 | 0.05% | 100.01% | 15,967.06 | 15,967.06 | 0.00 |
| | T O T A L | 36,871,310.96 | 1,479,175.59 | 35,392,135.37 | 100.00% | | 1,380,929.46 | 1,380,929.46 | 0.00 |

INVERSIONES

| CÓDIGO | INVERSIONES | VALOR NOMINAL | VALOR DE MERCADO | PROVISIONES ESPECÍFICAS | PROVISIONES GENERALES |
|--------------|--|-----------------------|-----------------------|-------------------------|-----------------------|
| 1301 | A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PRIVADO | 0.00 | 0.00 | N/A | N/A |
| 1302 | A VALOR RAZONABLE CON CAMBIOS EN EL ESTADO DE RESULTADOS DE ENTIDADES DEL SECTOR PÚBLICO | 0.00 | 0.00 | N/A | N/A |
| 1303 | DISP. PARA LA VENTA SECTOR PRIVADO | 130,683,388.09 | 130,684,617.15 | 0.00 | 0.00 |
| 1304 | DISP. PARA LA VENTA SECTOR PÚBLICO | 9,820,000.00 | 9,820,000.00 | 0.00 | 0.00 |
| TOTAL | | 140,503,388.09 | 140,504,617.15 | 0.00 | 0.00 |

| CÓDIGO | INVERSIONES | VALOR EN LIBROS | VALOR MERCADO | PROVISIONES ESPECÍFICAS | PROVISIONES GENERALES |
|--------------|--|---------------------|---------------------|-------------------------|-----------------------|
| 1202 | OPER. REPORTO CON INSTITUC. FINANCIERAS | 0.00 | 0.00 | 0.00 | 0.00 |
| 1305 | MANTENIDAS VENCIMIENTO SECTOR PRIVADO | 0.00 | 0.00 | 0.00 | 0.00 |
| 1306 | MANT. VENCIMIENTO EST. O ENT. SECTOR PÚBLICO | 9,760,120.22 | 9,760,120.22 | 0.00 | 0.00 |
| 1307 | DE DISPONIBILIDAD RESTRINGIDA | 0.00 | 0.00 | 0.00 | 0.00 |
| 190205 | DERECHOS FIDUCIARIOS - INVERSIONES | 60,000.00 | 60,000.00 | 0.00 | 0.00 |
| TOTAL | | 9,820,120.22 | 9,820,120.22 | 0.00 | 0.00 |

OTROS ACTIVOS

| CÓDIGO | OTROS ACTIVOS | TOTAL | % RIESGO | PROVISIONES REQUERIDAS | PROVISIONES CONSTITUIDAS | PROVISIONES EXCES. O DEF. |
|----------|-------------------------|-------------------|----------|------------------------|--------------------------|---------------------------|
| A | RIESGO NORMAL | 793,200.33 | 1.99% | 16,003.17 | 16,003.17 | 0.00 |
| B | RIESGO POTENCIAL | 4,201.73 | 9.99% | 641.40 | 641.40 | 0.00 |
| C | DEFICIENTE | 1,928.89 | 39.99% | 780.16 | 780.16 | 0.00 |
| D | DUDOSO RECAUDO | 3,473.79 | 99.99% | 3,473.45 | 3,473.45 | 0.00 |
| E | PERDIDA | 138,765.03 | 100.00% | 138,765.03 | 138,765.03 | 0.00 |
| | EVALUADO | 941,569.77 | | | | |
| | NO EVALUADO | | | | | |
| | TOTAL | 941,569.77 | | 159,663.21 | 159,663.21 | 0.00 |