



# GFMULTI

RESUMEN DEL BALANCE GENERAL	dic-17	dic-18	dic-19	dic-20	dic-21	dic-22	dic-23	dic-24	mar-25
<b>Activo Total</b>	<b>104,451</b>	<b>120,733</b>	<b>113,074</b>	<b>95,158</b>	<b>96,196</b>	<b>121,293</b>	<b>138,397</b>	<b>155,574</b>	<b>185,982</b>
Disponibilidades	2,711	2,856	1,587	1,671	1,881	3,399	3,647	9,338	9,575
Inversiones en Valores	26,997	37,840	35,368	30,607	37,420	48,646	44,947	57,112	64,784
<b>Cartera de Crédito Vigente</b>	<b>60,940</b>	<b>73,807</b>	<b>69,585</b>	<b>31,928</b>	<b>27,475</b>	<b>60,244</b>	<b>54,687</b>	<b>70,156</b>	<b>70,217</b>
Créditos comerciales	58,168	71,894	67,405	29,385	24,858	57,031	50,300	64,013	63,781
Actividad empresarial o comercial	27,598	28,371	30,857	27,007	22,584	24,783	24,942	34,590	34,179
Entidades financieras	1,240	1,400	1,753	1,189	1,137	1,503	1,453	2,369	2,131
Entidades gubernamentales	29,330	42,123	34,795	1,189	1,137	30,745	23,905	27,054	27,471
Créditos al Consumo	1,913	1,639	1,899	2,305	2,459	3,074	4,264	6,020	6,305
Créditos a la Vivienda	859	274	280	237	158	138	123	123	132
Cartera de Crédito Vencida	902	838	958	1,968	2,167	1,334	2,841	2,088	2,113
<b>Total de Cartera de Crédito Neto</b>	<b>60,678</b>	<b>73,517</b>	<b>69,342</b>	<b>56,109</b>	<b>50,850</b>	<b>61,578</b>	<b>57,528</b>	<b>72,244</b>	<b>72,330</b>
Esti. Prev. p/Riesg. Credit.	(1,164)	(1,128)	(1,201)	(1,723)	(1,886)	(1,976)	(2,838)	(2,204)	(2,265)
<b>Cartera de Crédito Neta</b>	<b>60,678</b>	<b>73,517</b>	<b>69,342</b>	<b>56,109</b>	<b>50,850</b>	<b>59,601</b>	<b>54,689</b>	<b>70,041</b>	<b>70,066</b>
Impuestos y PTU Diferidos	516	575	613	804	818	686	1,027	880	846
<b>Pasivo Total</b>	<b>98,392</b>	<b>114,178</b>	<b>106,240</b>	<b>88,266</b>	<b>89,049</b>	<b>113,538</b>	<b>129,658</b>	<b>145,837</b>	<b>175,895</b>
Captación Tradicional	62,495	66,180	59,986	48,146	47,394	59,405	61,037	70,792	78,403
Préstamos Bancarios	16,038	20,070	18,316	14,121	11,394	13,023	11,798	13,311	12,123
Reservas Técnicas	-	-	-	-	-	-	-	-	-
Acreedores por reporto	17,751	25,934	27,008	25,041	29,468	39,412	37,478	46,693	58,034
<b>Capital Contable</b>	<b>6,059</b>	<b>6,555</b>	<b>6,834</b>	<b>6,892</b>	<b>7,147</b>	<b>7,755</b>	<b>8,738</b>	<b>9,737</b>	<b>10,087</b>
Participación no controladora	-	-	-	-	-	-	-	-	-
<b>Capital Mayoritario</b>	<b>6,059</b>	<b>6,555</b>	<b>6,834</b>	<b>6,892</b>	<b>7,147</b>	<b>7,755</b>	<b>8,738</b>	<b>9,737</b>	<b>10,087</b>

ESTADO DE RESULTADOS 12 MESES									
<b>Ingresos por Intereses</b>	<b>9,575</b>	<b>11,598</b>	<b>12,083</b>	<b>8,031</b>	<b>6,140</b>	<b>10,302</b>	<b>16,426</b>	<b>19,813</b>	<b>19,843</b>
Gastos por Intereses	7,442	9,238	9,744	5,905	4,272	7,923	13,547	16,149	15,993
<b>Margen Financiero</b>	<b>2,133</b>	<b>2,360</b>	<b>2,339</b>	<b>2,126</b>	<b>1,868</b>	<b>2,379</b>	<b>2,879</b>	<b>3,664</b>	<b>3,851</b>
Estim. Prev. Para Riesgos Crediticios	139	280	256	493	304	242	781	699	589
<b>Margen Fin. Ajust. Riesg. Credit.</b>	<b>1,994</b>	<b>2,080</b>	<b>2,083</b>	<b>1,633</b>	<b>1,564</b>	<b>2,136</b>	<b>2,098</b>	<b>2,965</b>	<b>3,262</b>
<b>Resultado de la Operación</b>	<b>573</b>	<b>573</b>	<b>389</b>	<b>276</b>	<b>287</b>	<b>676</b>	<b>752</b>	<b>1,212</b>	<b>1,444</b>
<b>Resultado Neto Mayoritario</b>	<b>547</b>	<b>496</b>	<b>279</b>	<b>107</b>	<b>255</b>	<b>610</b>	<b>648</b>	<b>998</b>	<b>1,140</b>

Valor P.M.	7,789	8,730	8,730	5,634	5,634	5,634	5,730	5,372	5,372
PM/Utilidad	14.24	17.59	31.29	52.82	22.07	9.23	8.85	5.38	4.71
PM/Cap. Contable	1.29	1.33	1.28	0.82	0.79	0.73	0.66	0.55	0.53