

COASMEDAS da conocer las tasas de interés corriente de las líneas de crédito y captación, teniendo en cuenta el ajuste de la tasa máxima de usura realizada por el Banco de la República y la situación actual del mercado financiero.

Entra en vigencia a partir del 1 de enero de 2022. Si desea más información comuníquese a nuestra línea azul a nivel nacional 018000 910 492

| LINEA                       | PLAZO                     | NIVEL DE APORTES          | EFECTIVA | NOMINAL | MENSUAL |
|-----------------------------|---------------------------|---------------------------|----------|---------|---------|
|                             | (Meses)                   |                           |          |         |         |
| ASOCIADO EXCELENTE          | 6 A 72                    | 0 - \$ 2.000.000          | 16,0755% | 15,00%  | 1,25%   |
|                             |                           | \$2.000.001- \$ 4.000.000 | 15,6406% | 14,62%  | 1,22%   |
|                             |                           | \$4.000.001- \$ 6.000.000 | 15,1958% | 14,23%  | 1,19%   |
|                             |                           | Mayor a - \$ 6.000.000    | 15,0024% | 14,06%  | 1,17%   |
| LIBRE INVERSIÓN             | 6 A 72                    | 0 - \$ 2.000.000          | 18,3892% | 17,00%  | 1,42%   |
|                             |                           | \$2.000.001- \$ 4.000.000 | 18,3075% | 16,93%  | 1,41%   |
|                             |                           | \$4.000.001- \$ 6.000.000 | 18,1676% | 16,81%  | 1,40%   |
|                             |                           | Mayor a - \$ 6.000.000    | 18,0278% | 16,69%  | 1,39%   |
| PENSIONADOS                 | 6 A 72                    | 0 - \$ 2.000.000          | 11,6825% | 11,10%  | 0,93%   |
|                             |                           | \$2.000.001- \$ 4.000.000 | 11,3289% | 10,78%  | 0,90%   |
|                             |                           | \$4.000.001- \$ 6.000.000 | 11,0777% | 10,55%  | 0,88%   |
|                             |                           | Mayor a - \$ 6.000.000    | 10,8334% | 10,33%  | 0,86%   |
| COMPRA DE CARTERA           | 6 A 60                    | 0- \$2.000.000            | 12,5487% | 11,88%  | 0,99%   |
|                             |                           | \$2.000.001- \$4.000.000  | 12,4707% | 11,81%  | 0,98%   |
|                             |                           | \$4.000.001- \$6.000.000  | 12,3371% | 11,69%  | 0,97%   |
|                             |                           | Mayor a \$6.000.000       | 12,2037% | 11,57%  | 0,96%   |
| VEHÍCULO ASOCIADO EXCELENTE | 6 A 72                    | 0- \$2.000.000            | 15,0024% | 14,06%  | 1,17%   |
|                             |                           | \$2.000.001- \$4.000.000  | 14,7526% | 13,84%  | 1,15%   |
|                             |                           | \$4.000.001- \$6.000.000  | 14,5032% | 13,62%  | 1,14%   |
|                             |                           | Mayor a \$6.000.000       | 14,2544% | 13,40%  | 1,12%   |
| LIBRANZA/PAGADURIA          | 6 A 72                    | 0- \$2.000.000            | 11,4614% | 10,90%  | 0,91%   |
|                             |                           | \$2.000.001- \$4.000.000  | 11,2737% | 10,73%  | 0,89%   |
|                             |                           | \$4.000.001- \$6.000.000  | 11,1415% | 10,61%  | 0,88%   |
|                             |                           | Mayor a \$6.000.000       | 11,0093% | 10,49%  | 0,87%   |
| COASCASA                    | 60 A 180                  | N/A                       | 11,2517% | 10,71%  | 0,89%   |
| VEHICULO                    | 6 A 72                    | N/A                       | 15,9952% | 14,93%  | 1,24%   |
| COASYA                      | 1 A 36                    | N/A                       | 16,0755% | 15,00%  | 1,25%   |
| CUPO ROTATIVO               | 1 A 36                    | N/A                       | 25,5001% | 22,93%  | 1,91%   |
| CREDIHOGAR                  | 1 A 36                    | N/A                       | 25,5001% | 22,93%  | 1,91%   |
| IMPUESTOS                   | 1 A 12                    | N/A                       | 10,4713% | 10,00%  | 0,83%   |
| EDUCATIVO                   | 1 A 36                    | N/A                       | 12,0038% | 11,39%  | 0,95%   |
| CONSTRUCCION Y REMODELACION | 6 A 60                    | N/A                       | 16,9959% | 15,80%  | 1,32%   |
| LOCALES- OFICINA            | 6 A 60                    | N/A                       | 16,9959% | 15,80%  | 1,32%   |
| EQUIPO CAPITAL DE TRABAJO   | 6 A 36                    | N/A                       | 15,0024% | 14,06%  | 1,17%   |
| CREDIAPORTES                | 6 A 36                    | N/A                       | 9,5002%  | 9,11%   | 0,76%   |
| LINEA ESPECIAL              | Según vigencia del título | N/A                       | 7,9991%  | 7,72%   | 0,64%   |
| FLUJO DE CAJA               | 1 A 6                     | N/A                       | 9,0000%  | 8,65%   | 0,72%   |
| EDUCATIVA PLAN SEMESTRAL.   | 6 A 12                    | N/A                       | 12,0000% | 11,39%  | 0,95%   |
| COASNOMINA                  | 1 MES                     | N/A                       | 12,0000% | 11,39%  | 0,95%   |

| TASAS TARJETA DE CRÉDITO   |      |  |                   |                             |                        |                                  |
|----------------------------|------|--|-------------------|-----------------------------|------------------------|----------------------------------|
| TIPO T / SEGMENTO AFINIDAD |      | Tasa para compras (Nacionales - Internacionales) | Tasa para Avances | Tasa para compra de cartera | Tasa pago de impuestos | Tasa para financiación educativo |
| <b>CLASICA</b>             |      |  |                   |                             |                        |                                  |
| JOVEN                      | E.A. | 25,50%   | 25,50%            | 15,40%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,20%                       | 1,30%                  | 0,98%                            |
| PENSIONADO                 | E.A. | 24,50%   | 24,50%            | 14,70%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,84%  | 1,84%             | 1,15%                       | 1,30%                  | 0,98%                            |
| EMPRESARIO                 | E.A. | 23,50%   | 23,50%            | 14,00%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,77%  | 1,77%             | 1,10%                       | 1,30%                  | 0,98%                            |
| FAMILIA                    | E.A. | 25,50%   | 25,50%            | 15,40%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,20%                       | 1,30%                  | 0,98%                            |
| PROFESIONAL                | E.A. | 25,50%   | 25,50%            | 15,40%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,20%                       | 1,30%                  | 0,98%                            |
| <b>ORO (GOLD)</b>          |      |  |                   |                             |                        |                                  |
| JOVEN                      | E.A. | 25,50%   | 25,50%            | 14,30%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,12%                       | 1,30%                  | 0,98%                            |
| NOMINA                     | E.A. | 25,50%   | 25,50%            | 14,30%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,12%                       | 1,30%                  | 0,98%                            |
| EMPRESARIO                 | E.A. | 23,50%   | 23,50%            | 13,00%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,77%  | 1,77%             | 1,02%                       | 1,30%                  | 0,98%                            |
| PENSIONADO                 | E.A. | 24,50%   | 24,50%            | 13,65%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,84%  | 1,84%             | 1,07%                       | 1,30%                  | 0,98%                            |
| FAMILIA                    | E.A. | 25,50%   | 25,50%            | 14,30%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,12%                       | 1,30%                  | 0,98%                            |
| PROFESIONAL                | E.A. | 25,50%   | 25,50%            | 14,30%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,12%                       | 1,30%                  | 0,98%                            |
| <b>PLATINUM</b>            |      |  |                   |                             |                        |                                  |
| PENSIONADO                 | E.A. | 24,50%   | 24,50%            | 12,00%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,84%  | 1,84%             | 0,95%                       | 1,30%                  | 0,98%                            |
| EMPRESARIO                 | E.A. | 23,50%   | 23,50%            | 13,20%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,77%  | 1,77%             | 1,04%                       | 1,30%                  | 0,98%                            |
| FAMILIA                    | E.A. | 25,50%   | 25,50%            | 13,20%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,04%                       | 1,30%                  | 0,98%                            |
| NOMINA                     | E.A. | 25,50%   | 25,50%            | 13,20%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,04%                       | 1,30%                  | 0,98%                            |
| PROFESIONAL                | E.A. | 25,50%   | 25,50%            | 13,20%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 1,04%                       | 1,30%                  | 0,98%                            |
| <b>SIGNATURE</b>           |      |  |                   |                             |                        |                                  |
| PENSIONADO                 | E.A. | 24,50%   | 24,50%            | 11,55%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,84%  | 1,84%             | 0,92%                       | 1,30%                  | 0,98%                            |
| EMPRESARIO                 | E.A. | 23,50%   | 23,50%            | 11,00%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,77%  | 1,77%             | 0,87%                       | 1,30%                  | 0,98%                            |
| FAMILIA                    | E.A. | 25,50%   | 25,50%            | 12,10%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 0,96%                       | 1,30%                  | 0,98%                            |
| NOMINA                     | E.A. | 25,50%   | 25,50%            | 12,10%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 0,96%                       | 1,30%                  | 0,98%                            |
| PROFESIONAL                | E.A. | 25,50%   | 25,50%            | 12,10%                      | 16,77%                 | 12,42%                           |
|                            | M.V. | 1,91%  | 1,91%             | 0,96%                       | 1,30%                  | 0,98%                            |

| TASAS DE USURA                          |   |                 |           |
|---|---|-----------------|-----------|
| USURA                                   | DESCRIPCIÓN                             | NOMINAL VENCIDO | EFFECTIVA |
| COASCASA (No VIS)                       | Vigencia del 01 al 31 de enero de 2022. | 16,6350%        | 17,9638%  |
| TASA DE MORA CRÉDITO CONSUMO, COMERCIAL | Vigencia del 1 al 31 de enero del 2022. | 23,7309%        | 26,49%    |



| TASAS DE CAPTACIÓN  |                 |            |           |
|---|-----------------|------------|-----------|
| PRODUCTO  | TIEMPO          | NOMINAL    | EFFECTIVA |
| CDAT'S  | A 30 DÍAS       | 1,9819%    | 2,00%     |
|   | A 60 DÍAS       | 2,2292%    | 2,25%     |
|   | A 60 DIAS M.V.  | 2,2271%    | 2,25%     |
|   | A 90 DÍAS       | 2,4769%    | 2,50%     |
|   | A 90 DÍAS M.V.  | 2,4718%    | 2,50%     |
|   | A 180 DÍAS      | 2,7313%    | 2,75%     |
|   | A 180 DÍAS M.V. | 2,7159%    | 2,75%     |
|   | A 360 DÍAS      | 4,0000%    | 4,00%     |
|   | A 360 DÍAS M.V. | 3,9285%    | 4,00%     |
|   | A 540 DÍAS      | 4,3459%    | 4,30%     |
| PAC   | A 540 DÍAS M.V. | 4,2150%    | 4,30%     |
|   | A 6 MESES       | 2,4718%    | 2,50%     |
|   | A 9 MESES       | 2,7159%    | 2,75%     |
|   | A 12 MESES      | 2,9595%    | 3,00%     |
|   | A 18 MESES      | 3,4451%    | 3,50%     |
|   | A 24 MESES      | 3,6871%    | 3,75%     |
| Los PAC vigentes con plazo 3 meses, tendrá la siguiente tasa.<br>vencimiento no se podrán renovar a este plazo, sino a las condiciones de la presente circular. |                 | Al 3,7041% | 3,75%     |

| CUENTAS DE AHORROS |         |           |         |           |
|--------------------|---------|-----------|---------|-----------|
| CUENTA DE AHORROS  | MES     | TRIMESTRE | DIARIO  | EFFECTIVA |
| AHORRO ORDINARIO   | 1,7361% | 1,7386%   | 1,7349% | 1,75%     |
| COASMEDITO         | 1,7361% | 1,7386%   | 1,7349% | 1,75%     |