COOPERATIVA DE AHORRO Y CRÉDITO 23 DE JULIO
Desde 1964

RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

SEPTIEMBRE 2024

	mar-24			jun-24				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	712,260.66	0.60%	4,273.55	431471.41	0.60%	2588.84	-1,684.71	0.00%
A2 Riesgo Normal	34,249.90	1.20%	411.00	246635.05	1.20%	2959.61	2,548.61	0.00%
A3 Riesgo Normal	3,856.14	3.00%	115.68	0	0.00%	0	-115.68	-3.00%
B1 Riesgo Potencial	9,087.79	2.26%	205.33	21645.92	1.32%	285.85	80.52	-0.94%
B2 Riesgo Potencial	28,087.50	0.00%	1,218.37	13244.67	0.00%	397.34	-821.03	0.00%
C1 Deficiente	14,630.57	0.00%	877.83	0	0.00%	0	-877.83	0.00%
C2 Deficiente	0.00	0.00%	0.00	6743.23	0.00%	674.32	674.32	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
E Pérdida	81,198.39	100.00%	81,198.39	81197.39	100.00%	81197.39	-1.00	0.00%
TOTAL	**883,370.95**		**88,300.15**	**800,937.67**		**88,103.35**	**-196.80**	**-3.94%**

	mar-24			jun-24				
CREDITOS COMERCIALES ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A2 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A3 Riesgo Normal		0.00%			0.00%		0.00	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente		0.00%			0.00%		0.00	0.00%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida		0.00%			0.00%		0.00	0.00%
TOTAL	**0.00**		**0.00**	**0.00**			**0.00**	**0.00**

	mar-24			jun-24				
CREDITOS COMERCIALES ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A2 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A3 Riesgo Normal		0.00%			0.00%		0.00	0.00%
B1 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
B2 Riesgo Potencial		0.00%			0.00%		0.00	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente		0.00%			0.00%		0.00	0.00%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida		0.00%			0.00%		0.00	0.00%
TOTAL	**0.00**		**0.00**	**0.00**		**0.00**	**0.00**	**0.00%**

	mar-24			jun-24				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	24,199.91	0.60%	145.20	20798.63	0.60%	124.79	-20.41	0.00%
A2 Riesgo Normal	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
A3 Riesgo Normal	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
B2 Riesgo Potencial	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0	0.00%	0	0.00	0.00%
E Pérdida	1.00	100.00%	1.00	1	100.00%	1	0.00	0.00%
TOTAL	**24,200.91**		**146.20**	**20,799.63**		**125.79**	**-20.41**	**0.00**

	mar-24			jun-24				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	63,312.56	0.60%	379.88	60,577.02	0.60%	363.46	-16.42	0.00%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
TOTAL	**63,312.56**		**379.88**	**60,577.02**		**363.46**	**-16.42**	**0.00**

CREDITOS DE CONSUMO REFINANCIADO	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	3,211,355.47	0.92%	29,411.90	3,402,043.29	0.01	31,900.68	2,488.78	0.02%
A2 Riesgo Normal	350,217.43	1.89%	6,615.92	544,808.13	1.79%	9,778.25	3,162.33	-0.09%
A3 Riesgo Normal	395,881.01	2.45%	9,695.12	704,348.78	2.76%	19,407.19	9,712.07	0.31%
B1 Riesgo Potencial	214,139.17	2.60%	5,565.39	378,002.40	1.89%	7,138.20	1,572.81	-0.71%
B2 Riesgo Potencial	53,076.83	5.00%	2,653.84	99,667.86	2.92%	2,906.62	252.78	-2.08%
C1 Deficiente	55,030.85	8.06%	4,434.59	111,999.09	3.79%	4,247.42	-187.17	-4.27%
C2 Deficiente	3,828.61	23.50%	899.72	71,655.30	8.53%	6,114.98	5,215.26	-14.97%
D Dudoso Recaudo	62,182.93	60.00%	37,309.75	65,744.87	29.50%	19,394.75	-17,915.00	-30.50%
E Pérdida	632,410.41	100.00%	632,410.41	504,854.46	100.00%	504,854.46	-127,555.95	0.00%
TOTAL	**4,978,122.71**		**728,996.64**	5,883,124.18		605,742.55	**-123,254.09**	**-52.29%**

CREDITOS PARA CONSUMO PRIORITARIO	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	137,300,707.42	0.96%	1,321,917.38	135,327,106.30	1%	1,300,651.66	-21,265.72	0.00%
A2 Riesgo Normal	9,757,412.17	1.94%	188,929.27	8,732,265.33	1.94%	169,024.27	-19,905.00	0.00%
A3 Riesgo Normal	4,618,320.57	2.93%	135,442.00	4,657,860.46	2.94%	136,903.39	1,461.39	0.01%
B1 Riesgo Potencial	2,939,420.22	2.92%	85,798.65	1,926,037.62	1.92%	37,028.03	-48,770.62	-1.00%
B2 Riesgo Potencial	1,747,642.08	4.91%	85,821.15	989,472.00	2.98%	29,480.42	-56,340.73	-1.93%
C1 Deficiente	1,232,471.23	9.70%	119,597.72	1,451,834.50	4.87%	70,725.53	-48,872.19	-4.83%
C2 Deficiente	968,249.25	23.28%	225,403.35	776,820.68	10.00%	77,682.08	-147,721.27	-13.28%
D Dudoso Recaudo	1,400,348.04	60.00%	840,208.85	1,115,688.70	29.50%	329,128.17	-511,080.68	-30.50%
E Pérdida	11,262,755.92	100.00%	11,262,308.85	9,962,579.26	100.00%	9,962,578.26	-1,299,730.59	0.00%
TOTAL	**171,227,326.90**		**14,265,427.22**	**164,939,664.85**		**12,113,201.81**	**-2,152,225.41**	**-51.53%**

CREDITOS PARA CONSUMO RESTRUCTURADO	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	605,121.70	0.89%	5,382.84	772,038.84	1%	6,803.31	1,420.47	-0.01%
A2 Riesgo Normal	224,438.25	1.89%	4,241.09	269,838.63	2.00%	5,396.78	1,155.69	0.11%
A3 Riesgo Normal	109,054.75	3.00%	3,271.66	156,168.53	2.95%	4,608.00	1,336.34	-0.05%
B1 Riesgo Potencial	147,468.36	3.00%	4,424.05	171,648.36	1.78%	3,059.41	-1,364.64	-1.22%
B2 Riesgo Potencial	56,139.95	5.00%	2,807.00	87,977.55	3.00%	2,639.31	-167.69	-2.00%
C1 Deficiente	296,799.73	10.00%	29,679.98	248,622.61	5.00%	12,431.15	-17,248.83	-5.00%
C2 Deficiente	224,658.52	21.84%	49,061.19	254,884.03	9.54%	24,307.60	-24,753.59	-12.30%
D Dudoso Recaudo	212,025.34	60.00%	127,215.22	212,630.51	29.50%	62,726.00	-64,489.22	-30.50%
E Pérdida	145,730.61	100.00%	145,730.61	178,899.71	100.00%	178,899.71	33,169.10	0.00%
TOTAL	**2,021,437.21**		**371,813.64**	**2,352,708.77**		**300,871.27**	**-70,942.37**	**-50.97%**

CREDITOS PARA LA VIVIENDA	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	3,299,942.23	0.60%	19,904.17	2,985,940.27	0.60%	17,998.56	-1,905.61	0.00%
A2 Riesgo Normal	333,918.40	1.25%	4,174.38	370,782.66	1.20%	4,449.41	275.03	-0.05%
A3 Riesgo Normal	142,596.73	1.80%	2,566.74	119,558.04	2.00%	2,389.18	-177.56	0.20%
B1 Riesgo Potencial	124,196.26	1.82%	2,256.55	66,614.50	1.20%	799.37	-1,457.18	-0.62%
B2 Riesgo Potencial	94,819.30	3.00%	2,844.58	27,117.66	1.87%	506.32	-2,338.26	-1.13%
C1 Deficiente	3,056.36	6.00%	183.38	0.00	0.00%	0.00	-183.38	-6.00%
C2 Deficiente	78,430.88	17.85%	13,996.07	136,057.74	6.90%	9,382.71	-4,613.36	-10.95%
D Dudoso Recaudo	44,633.94	60.00%	26,780.37	9,649.63	29.50%	2,846.64	-23,933.73	-30.50%
E Pérdida	559,109.45	100.00%	559,109.45	574,705.86	100.00%	574,705.86	15,596.41	0.00%
TOTAL	**4,680,703.55**		**631,815.69**	**4,290,426.36**		**613,078.05**	**-18,737.64**	**-0.49**

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	87,626.51	0.60%	525.76	84,828.84	0.60%	508.98	-16.78	0.00%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	8,545.43	1.80%	153.81	7,827.61	1.80%	140.90	-12.91	0.00%
B1 Riesgo Potencial	19,893.90	1.80%	358.09	0.00	0.00%	0.00	-358.09	-1.80%
B2 Riesgo Potencial	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C1 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	2.00	100.00%	2.00	3.00	100.00%	3.00	1.00	0.00%
TOTAL	**116,067.84**		**1,039.66**	**92,659.45**		**652.88**	**-386.78**	**-1.80%**

CREDITOS PARA LA VIVIENDA REFINANCIADO	mar-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-24 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	153,941.90	0.60%	929.64	131,291.98	0.60%	792.56	-137.08	0.00%
A2 Riesgo Normal	38,670.58	1.20%	464.05	111,294.29	1.20%	1,335.54	871.49	0.00%
A3 Riesgo Normal	62,558.08	1.80%	1,126.04	52,653.87	1.80%	947.78	-178.26	0.00%
B1 Riesgo Potencial	65,457.52	1.80%	1,178.23	16,846.45	1.20%	202.16	-976.07	-0.60%
B2 Riesgo Potencial	3,591.49	3.00%	107.74	0.00	0.00%	0.00	-107.74	-3.00%
C1 Deficiente	0.00	0.00%	0.00	3,289.72	3.00%	98.69	98.69	3.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	4,734.67	100.00%	4,734.67	3,679.14	100.00%	3,679.14	-1,055.53	0.00%
TOTAL	**328,954.24**		**8,540.37**	**319,055.45**		**7,055.87**	**-1,484.50**	**-0.01**

	mar-24			jun-24				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	91,273,594.15	1%	875,560.03	85,768,673.72	1%	820,671.18	-54,888.85	0.00%
A2 Riesgo Normal	10,331,812.04	2%	195,877.50	8,890,740.42	2%	169,303.23	-26,574.27	0.01%
A3 Riesgo Normal	3,997,910.71	3%	117,732.86	4,065,983.09	3%	118,697.09	964.23	-0.03%
B1 Riesgo Potencial	3,036,119.91	3%	88,176.37	2,420,043.66	2%	46,038.13	-42,138.24	-1.00%
B2 Riesgo Potencial	1,805,472.82	5%	84,890.43	1,112,950.07	3%	32,204.56	-52,685.87	-1.81%
C1 Deficiente	1,573,937.78	10%	152,310.31	1,542,644.89	5%	73,016.94	-79,293.37	-4.94%
C2 Deficiente	856,948.93	23%	195,537.93	799,864.80	10%	77,610.88	-117,927.05	-13.11%
D Dudoso Recaudo	1,672,315.60	60%	1,003,389.38	1,188,691.47	30%	350,664.02	-652,725.36	-30.50%
E Pérdida	13,154,385.02	100%	13,154,385.02	12,065,274.66	100%	12,065,274.66	-1,089,110.36	0.00%
T O T A L	**127,702,496.96**		**15,867,859.83**	**117,854,866.78**		**13,753,480.69**	**-2,114,379.14**	**-51.39%**

	mar-24			jun-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	436,575.38	1%	4,103.01	470,524.68	1%	4,453.54	350.53	0.01%
A2 Riesgo Normal	137,622.72	2%	2,752.46	217,911.27	2%	4,118.37	1,365.91	-0.11%
A3 Riesgo Normal	148,044.08	3%	3,964.83	192,319.97	3%	5,438.10	1,473.27	0.15%
B1 Riesgo Potencial	132,820.74	3%	3,617.00	187,473.67	2%	3,670.07	53.07	-0.77%
B2 Riesgo Potencial	105,247.37	5%	5,262.37	110,236.65	3%	3,307.09	-1,955.28	-2.00%
C1 Deficiente	368,703.90	10%	35,394.92	436,954.37	5%	21,478.09	-13,916.83	-4.68%
C2 Deficiente	144,586.98	24%	33,977.95	309,841.59	10%	30,984.20	-2,993.75	-13.50%
D Dudoso Recaudo	361,687.27	60%	217,012.37	454,387.60	29%	134,044.34	-82,968.03	-30.50%
E Pérdida	280,546.62	100%	280,546.62	344,602.90	100%	344,602.90	64,056.28	0.00%
T O T A L	**2,115,835.06**		**586,631.53**	**2,724,252.70**		**552,096.70**	**-34,534.83**	**-51%**

	mar-24			jun-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	1,561,293.74	1%	14,703.53	2,142,871.59	1%	20,434.99	5,731.46	0.01%
A2 Riesgo Normal	211,871.71	2%	4,237.43	283,974.92	2%	5,679.50	1,442.07	0.00%
A3 Riesgo Normal	95,934.11	3%	2,878.03	302,745.81	3%	8,297.28	5,419.25	-0.26%
B1 Riesgo Potencial	124,785.52	3%	3,296.42	213,187.89	2%	3,950.57	654.15	-0.79%
B2 Riesgo Potencial	2,953.37	5%	147.67	54,632.13	3%	1,638.97	1,491.30	-2.00%
C1 Deficiente	54,747.72	10%	5,225.28	91,156.97	5%	4,557.84	-667.44	-4.54%
C2 Deficiente	4,280.89	24%	1,006.01	18,780.95	10%	1,878.10	872.09	-13.50%
D Dudoso Recaudo	93,150.91	60%	55,890.54	25,447.52	30%	7,507.02	-48,383.52	-30.50%
E Pérdida	685,584.12	100%	685,584.12	677,334.70	100%	677,334.70	-8,249.42	0.00%
T O T A L	**2,834,602.09**		**772,969.03**	**3,810,132.48**		**731,278.97**	**-41,690.06**	**-52%**

T O T A L G E N E R A L	316,976,430.98	0.00	33,323,919.84	303,149,205.34	0.00	28,766,051.39	-4,557,868.45	-26%