

**COOPERATIVA DE AHORRO Y CRÉDITO****Desde 1964****RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES
Y CONSTITUCIÓN DE PROVISIONES**

(En USD dólares)

ENERO 2026

CREDITOS PRODUCTIVOS	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	481,290.16	0.91%	\$ 4,389.36	\$ 383,283.98	0.87%	\$ 3,334.56	-1,054.80	-0.04%
A2 Riesgo Normal	3,232.14	1.79%	\$ 57.98	#¡DIV/0!			-57.98	0.00%
A3 Riesgo Normal		0.00%		\$ 60,043.76	0.00%	\$ 2,157.97	2,157.97	0.00%
B1 Riesgo Potencial	2,405.10	9.99%	\$ 240.27		0.00%		-240.27	0.00%
B2 Riesgo Potencial		0.00%		\$ 2,225.80	0.00%	\$ 266.96	266.96	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente		0.00%		\$ 2,405.10	0.00%	\$ 1,442.82	1,442.82	0.00%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida	8,262.65	100.00%	\$ 8,262.65	\$ 1,520.42	100.00%	\$ 1,520.42	-6,742.23	0.00%
TOTAL	495,190.05		12,950.26	449,479.06		8,722.73	-4,227.53	-0.04%

CREDITOS COMERCIALES ORDINARIO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
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%

CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
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%

CREDITOS PRODUCTIVO RESTRUCTURADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 7,642.55	0.91%	69.7	\$ 6,639.54	0.87%	57.76	-11.94	-0.04%
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	\$ 1.00	100.00%	1	\$ 1.00	100.00%	1	0.00	0.00%
TOTAL	7,643.55		70.70	6,640.54		58.76	-11.94	0.00%

CREDITOS PRODUCTIVO REFINANCIADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 45,612.18	0.91%	415.98	\$ 42,351.17	0.87%	368.46	-47.52	-0.04%
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	45,612.18		415.98	42,351.17		368.46	-47.52	0.00%

CREDITOS DE CONSUMO REFINANCIADO	jun-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 1,759,651.72	1.40%	24557.31	\$ 1,950,534.86	0.01	25808.82	1,251.51	-0.07%
A2 Riesgo Normal	\$ 598,923.40	2.65%	15877.36	\$ 405,897.22	2.76%	11202.37	-4,674.99	0.11%
A3 Riesgo Normal	\$ 782,179.41	5.91%	46263.41	\$ 763,971.48	5.80%	44275.48	-1,987.93	-0.12%
B1 Riesgo Potencial	\$ 938,080.80	9.43%	88446.19	\$ 748,504.46	9.55%	71465.49	-16,980.70	0.12%
B2 Riesgo Potencial	\$ 613,750.30	19.99%	122688.68	\$ 519,366.44	19.99%	103821.35	-18,867.33	0.00%
C1 Deficiente	\$ 35,645.07	39.99%	14254.46	\$ 21,442.70	39.99%	8574.94	-5,679.52	0.00%
C2 Deficiente	\$ 68,986.36	59.99%	41384.92	\$ 135,999.52	59.99%	81586.11	40,201.19	0.00%
D Dudoso Recaudo	\$ 153,719.17	99.99%	153703.83	\$ 17,826.20	99.99%	17824.41	-135,879.42	0.00%
E Pérdida	\$ 1,523,689.71	100.00%	1523689.71	\$ 1,505,628.43	100.00%	1505628.43	-18,061.28	0.00%
TOTAL	6,474,625.94		2,030,865.87	6,069,171.31		1,870,187.40	-160,678.47	0.04%

CREDITOS PARA CONSUMO PRIORITARIO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 135,029,241.79	1.45%	1961217.72	\$ 136,297,665.66	1%	1889220.07	-71,997.65	-0.07%
A2 Riesgo Normal	\$ 5,200,216.18	2.91%	151302.47	\$ 3,582,630.63	2.93%	104792.12	-46,510.35	0.02%
A3 Riesgo Normal	\$ 3,749,541.53	5.71%	214159.86	\$ 3,053,524.76	5.93%	181174.47	-32,985.39	0.22%
B1 Riesgo Potencial	\$ 745,474.77	9.90%	73833.84	\$ 851,977.86	9.87%	84094.51	10,260.67	-0.03%
B2 Riesgo Potencial	\$ 730,948.06	19.81%	144800.33	\$ 751,621.40	19.51%	146657.96	1,857.63	-0.30%
C1 Deficiente	\$ 681,736.15	39.20%	267228.18	\$ 233,782.47	39.83%	93109.47	-174,118.71	0.63%
C2 Deficiente	\$ 389,169.38	59.39%	231132.87	\$ 552,059.98	59.26%	327178.15	96,045.28	-0.13%
D Dudoso Recaudo	\$ 491,418.73	99.99%	491369.64	\$ 482,274.88	99.99%	482226.65	-9,142.99	0.00%
E Pérdida	\$ 6,271,639.58	100.00%	6271639.58	\$ 5,888,252.78	100.00%	5888252.78	-383,386.80	0.00%
TOTAL	153,289,386.17		9,806,684.49	151,693,790.42		9,196,706.18	-609,978.31	0.34%

CREDITOS PARA CONSUMO RESTRUCTURADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 724,770.10	1.40%	10128.01	\$ 830,340.51	1%	10895.5	767.49	-0.09%
A2 Riesgo Normal	\$ 241,778.32	2.85%	6886	\$ 198,054.45	2.99%	5921.84	-964.16	0.14%
A3 Riesgo Normal	\$ 297,387.07	5.76%	17119.77	\$ 385,973.67	5.93%	22905.32	5,785.55	0.18%
B1 Riesgo Potencial	\$ 184,494.31	9.79%	18067.11	\$ 95,844.71	9.99%	9574.89	-8,492.22	0.20%
B2 Riesgo Potencial	\$ 339,345.49	18.67%	63370.05	\$ 302,222.80	18.59%	56193.82	-7,176.23	-0.08%
C1 Deficiente	\$ 495,948.07	37.46%	185794.71	\$ 448,412.01	37.29%	167200.88	-18,593.83	-0.18%
C2 Deficiente	\$ 278,153.28	59.58%	165727.59	\$ 201,430.93	59.47%	119784.32	-45,943.27	-0.11%
D Dudoso Recaudo	\$ 104,893.92	99.99%	104883.42	\$ 50,380.57	99.99%	50375.54	-54,507.88	0.00%
E Pérdida	\$ 219,545.55	100.00%	219545.55	\$ 247,024.78	100.00%	247024.78	27,479.23	0.00%
TOTAL	2,886,316.11		791,522.21	2,759,684.43		689,876.89	-101,645.32	0.06%

CREDITOS PARA LA VIVIENDA	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 2,983,262.10	0.91%	27285.37	\$ 3,566,858.53	0.87%	31095.13	3,809.76	-0.04%
A2 Riesgo Normal	\$ 149,867.72	1.79%	2688.62	\$ 169,395.00	1.79%	3038.96	350.34	0.00%
A3 Riesgo Normal	\$ 46,629.94	3.59%	1675.89	\$ 75,688.91	3.59%	2720.25	1,044.36	0.00%
B1 Riesgo Potencial	\$ 38,963.84	5.99%	2335.49	\$ 25,773.84	5.99%	1544.88	-790.61	0.00%
B2 Riesgo Potencial	\$ 18,561.26	13.87%	2575.12	\$ 20,841.24	11.99%	2499.7	-75.42	-1.88%
C1 Deficiente	\$	0.00%		\$ 13,100.77	23.99%	3143.4	3,143.40	23.99%
C2 Deficiente	\$ 36,690.99	35.99%	13206.56	\$ 39,675.95	38.63%	15327.95	2,121.39	2.64%
D Dudoso Recaudo	\$ 148.19	99.99%	148.18	\$	0.00%		-148.18	-99.99%
E Pérdida	\$ 303,083.96	100.00%	303083.96	\$ 207,144.97	100.00%	207144.97	-95,938.99	0.00%
TOTAL	3,577,208.00		352,999.19	4,118,479.21		266,515.24	-86,483.95	-0.75

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 73,353.53	0.91%	668.98	\$ 70,701.00	0.87%	615.1	-53.88	-0.04%
A2 Riesgo Normal		0.00%		\$ 16,418.05	1.79%	294.54	294.54	1.79%
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	\$ 16,663.77	11.99%	1998.65		0.00%		-1,998.65	-11.99%
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	\$ 3.00	100.00%	3	\$ 3.00	100.00%	3	0.00	0.00%
TOTAL	90,020.30		2,670.63	87,122.05		912.64	-1,757.99	-10.24%

CREDITOS PARA LA VIVIENDA REFINANCIADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 113,319.24	0.91%	1033.47	\$ 68,455.59	0.87%	595.56	-437.91	-0.04%
A2 Riesgo Normal	\$ 35,389.61	1.79%	634.9	\$ 105,942.01	1.79%	1900.6	1,265.70	0.00%
A3 Riesgo Normal	\$ 71,934.16	3.59%	2585.31	\$ 45,114.94	3.59%	1621.43	-963.88	0.00%
B1 Riesgo Potencial	\$ 63,872.17	5.99%	3828.49	\$ 49,310.87	5.99%	2955.7	-872.79	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	\$ 3,199.38	35.99%	1151.58		0.00%		-1,151.58	-35.99%
D Dudoso Recaudo		0.00%		\$ 21,032.66	99.99%	21030.56	21,030.56	99.99%
E Pérdida	\$ 17,839.28	100.00%	17839.28	\$ 5.00	100.00%	5	-17,834.28	0.00%
TOTAL	305,553.84		27,073.03	289,861.07		28,108.85	1,035.82	0.64

CREDITOS PARA MICROEMPRESA	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 91,943,239.57	1%	1338976.76	\$ 95,312,578.26	1%	1327647.39	-11,329.37	-0.06%
A2 Riesgo Normal	\$ 5,457,040.81	3%	156619.94	\$ 4,551,853.30	3%	129202.21	-27,417.73	-0.03%
A3 Riesgo Normal	\$ 3,906,589.78	6%	226025.18	\$ 4,747,719.52	6%	274928.76	48,903.58	0.01%
B1 Riesgo Potencial	\$ 1,342,269.42	9%	124274.21	\$ 783,953.98	10%	74895.53	-49,378.68	0.30%
B2 Riesgo Potencial	\$ 779,233.02	19%	149073.8	\$ 794,501.68	19%	150711.96	1,638.16	-0.16%
C1 Deficiente	\$ 557,843.22	39%	217040.4	\$ 342,115.57	40%	136812.06	-80,228.34	1.08%
C2 Deficiente	\$ 484,263.22	58%	283223.63	\$ 660,996.66	57%	373922.73	90,699.10	-1.92%
D Dudoso Recaudo	\$ 770,670.85	100%	770593.78	\$ 605,453.96	100%	605393.4	-165,200.38	0.00%
E Pérdida	\$ 8,158,409.43	100%	8158409.43	\$ 7,988,838.13	100%	7988838.13	-169,571.30	0.00%
TOTAL	113,399,559.32		11,424,237.13	115,788,011.06		11,062,352.17	-361,884.96	-0.79%

CREDITOS PARA MICROCREDITO RESTRUCTURADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 415,828.36	1%	6120.25	\$ 400,244.52	1%	5616.32	-503.93	-0.07%
A2 Riesgo Normal	\$ 110,631.40	3%	2977.89	\$ 127,543.35	3%	3486.26	508.37	0.04%
A3 Riesgo Normal	\$ 307,626.37	6%	18426.84	\$ 184,324.34	6%	11041.01	-7,385.83	0.00%
B1 Riesgo Potencial	\$ 210,167.62	10%	20388.3	\$ 146,736.20	10%	14080.2	-6,308.10	-0.11%
B2 Riesgo Potencial	\$ 141,883.27	19%	26490.9	\$ 228,417.33	19%	43841.29	17,350.39	0.52%
C1 Deficiente	\$ 294,022.98	34%	99821.64	\$ 353,479.46	35%	123751.48	23,929.84	1.06%
C2 Deficiente	\$ 211,207.96	60%	126703.68	\$ 160,297.39	60%	96162.41	-30,541.27	0.00%
D Dudoso Recaudo	\$ 225,918.41	100%	225895.83	\$ 157,992.36	100%	157976.57	-67,919.26	0.00%
E Pérdida	\$ 174,439.23	100%	174439.23	\$ 219,748.86	100%	219748.86	45,309.63	0.00%
TOTAL	2,091,725.60		701,264.56	1,978,783.81		675,704.40	-25,560.16	1%

CREDITOS PARA MICROCREDITO REFINANCIADO	sep-25			dic-25			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 600,105.54	1%	8861.65	\$ 692,408.28	1%	9324.83	463.18	-0.13%
A2 Riesgo Normal	\$ 223,730.86	3%	6291.71	\$ 187,379.13	3%	5545.09	-746.62	0.15%
A3 Riesgo Normal	\$ 550,876.26	5%	30200.08	\$ 410,763.73	5%	22268.36	-7,931.72	-0.06%
B1 Riesgo Potencial	\$ 667,721.41	9%	61648.55	\$ 530,854.55	10%	51256.98	-10,391.57	0.42%
B2 Riesgo Potencial	\$ 572,947.13	20%	112592.27	\$ 559,323.20	20%	109874.43	-2,717.84	-0.01%
C1 Deficiente	\$ 44,018.46	29%	12821.92	\$ 51,931.98	31%	16296.95	3,475.03	2.25%
C2 Deficiente	\$ 70,762.15	60%	42450.21	\$ 123,104.65	60%	73850.5	31,400.29	0.00%
D Dudoso Recaudo	\$ 42,791.98	100%	42787.7	\$ 198,111.89	100%	198092.06	155,304.36	0.00%
E Pérdida	\$ 1,511,056.13	100%	1511056.13	\$ 1,506,758.04	100%	1506758.04	-4,298.09	0.00%
TOTAL	4,284,009.92		1,828,710.22	4,260,635.45		1,993,267.24	164,557.02	2.62%

TOTAL GENERAL	286,946,850.98	0.00	26,979,464.27	287,544,009.58	0.00	25,792,780.96	-1,186,683.31	-1.28%
---------------	----------------	------	---------------	----------------	------	---------------	---------------	--------