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)

ENERO 2025

	sep-24			dic-24				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	343,007.57	0.34%	1,152.50	343,007.57	0.50%	1729.61	577.11	0.17%
A2 Riesgo Normal	112,189.05	0.72%	807.76	112,189.05	0.84%	947.61	139.85	0.12%
A3 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0	0.00	0.00%
B1 Riesgo Potencial	69,145.53	1.86%	1,286.11	69,145.53	0.00%	0	-1,286.11	-1.86%
B2 Riesgo Potencial	2,346.37	0.00%	58.39	2,346.37	0.00%	0	-58.39	0.00%
C1 Deficiente	11,973.85	0.00%	383.16	11,973.85	0.00%	0	-383.16	0.00%
C2 Deficiente	0.00	0.00%	0.00	0.00	0.00%	0	0.00	0.00%
D Dudoso Recaudo	6,743.23	0.00%	3,370.94	6,743.23	0.00%	0	-3,370.94	0.00%
E Pérdida	81,197.39	100.00%	81,197.39	81,197.39	0.00%	0	-81,197.39	-100.00%
TOTAL	**626,602.99**		**88,256.25**	**626,602.99**		**2,677.22**	**-85,579.03**	**-101.57%**

	sep-24			dic-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**

	sep-24			dic-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%**

	sep-24			dic-24				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	11,406.15	0.34%	38.32	11,406.15	0.00%	0.00	-38.32	-0.34%
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	1.00	100.00%	1.00	1.00	0.00%	0.00	-1.00	-100.00%
TOTAL	**11,407.15**		**39.32**	**11,407.15**		**0.00**	**-39.32**	**-1.00**

	sep-24			dic-24				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	57,761.97	0.34%	194.08	57,761.97	0.00%	0.00	-194.08	-0.34%
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	**57,761.97**		**194.08**	**57,761.97**		**0.00**	**-194.08**	**0.00**

	sep-24			dic-24				
CREDITOS DE CONSUMO REFINANCIADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	1,273,053.04	0.48%	6,054.42	1,273,053.04	0.00	1,212.15	-4,842.27	-0.38%
A2 Riesgo Normal	1,042,123.04	1.13%	11,772.77	1,042,123.04	0.07%	721.51	-11,051.26	-1.06%
A3 Riesgo Normal	1,348,177.63	2.22%	29,983.98	1,348,177.63	0.39%	5,275.67	-24,708.31	-1.83%
B1 Riesgo Potencial	1,198,686.79	3.04%	36,431.89	1,198,686.79	1.34%	16,017.63	-20,414.26	-1.70%
B2 Riesgo Potencial	856,122.06	3.07%	26,309.50	856,122.06	1.77%	15,171.26	-11,138.24	-1.30%
C1 Deficiente	316,334.71	3.05%	9,651.77	316,334.71	0.00%	0.00	-9,651.77	-3.05%
C2 Deficiente	29,705.58	3.47%	1,031.44	29,705.58	130.92%	38,890.32	37,858.88	127.45%
D Dudoso Recaudo	53,389.48	49.99%	26,689.40	53,389.48	2.35%	1,256.32	-25,433.08	-47.64%
E Pérdida	90,403.11	100.00%	90,403.11	291,567.59	0.00%	0.00	-90,403.11	-100.00%
T O T A L	**6,207,995.44**		**238,328.28**	6,409,159.92		78,544.86	**-159,783.42**	**-29.52%**

	sep-24			dic-24				
CREDITOS PARA CONSUMO PRIORITARIO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	128,519,724.79	0.54%	691,614.40	128,541,844.64	0%	480,714.56	-210,899.84	-0.16%
A2 Riesgo Normal	8,710,915.23	1.18%	102,848.16	8,710,915.23	0.30%	26,370.73	-76,477.43	-0.88%
A3 Riesgo Normal	5,372,048.66	2.23%	119,988.78	5,372,048.66	0.69%	37,242.39	-82,746.39	-1.54%
B1 Riesgo Potencial	1,982,969.61	3.03%	60,057.20	1,982,969.61	1.52%	30,219.27	-29,837.93	-1.50%
B2 Riesgo Potencial	1,333,171.74	3.12%	41,614.28	1,333,171.74	2.72%	36,203.79	-5,410.49	-0.41%
C1 Deficiente	1,343,034.97	3.00%	40,333.52	1,343,034.97	4.37%	58,682.10	18,348.58	1.37%
C2 Deficiente	877,992.09	3.42%	29,984.87	878,113.23	6.02%	52,882.52	22,897.65	2.61%
D Dudoso Recaudo	1,099,000.32	49.95%	548,907.85	1,134,082.82	11.45%	129,881.95	-419,025.90	-38.49%
E Pérdida	2,570,156.44	100.00%	2,570,155.44	10,638,114.03	6.61%	703,452.21	-1,866,703.23	-93.39%
T O T A L	**151,809,013.85**		**4,205,504.50**	**159,934,294.93**		**1,555,649.52**	**-2,649,854.98**	**-132.40%**

	sep-24			dic-24				
CREDITOS PARA CONSUMO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	430,750.87	0.50%	2,159.90	430,750.87	0%	1,096.77	-1,063.13	-0.25%
A2 Riesgo Normal	324,711.58	1.12%	3,631.56	324,711.58	0.15%	489.08	-3,142.48	-0.97%
A3 Riesgo Normal	202,423.52	2.07%	4,182.02	202,423.52	2.35%	4,752.35	570.33	0.28%
B1 Riesgo Potencial	338,084.28	2.90%	9,795.34	338,084.28	0.00%	0.00	-9,795.34	-2.90%
B2 Riesgo Potencial	199,465.06	2.97%	5,914.35	199,465.06	0.59%	1,181.22	-4,733.13	-2.37%
C1 Deficiente	383,333.11	3.20%	12,266.67	383,333.11	8.89%	34,064.02	21,797.35	5.69%
C2 Deficiente	374,703.52	3.39%	12,708.01	374,703.52	14.42%	54,043.11	41,335.10	11.03%
D Dudoso Recaudo	280,785.37	49.99%	140,364.60	290,502.17	32.31%	93,855.48	-46,509.12	-17.68%
E Pérdida	143,731.73	100.00%	143,731.73	255,855.79	12.39%	31,693.95	-112,037.78	-87.61%
T O T A L	**2,677,989.04**		**334,754.18**	**2,799,829.90**		**221,175.98**	**-113,578.20**	**-94.78%**

	sep-24			dic-24				
CREDITOS PARA LA VIVIENDA	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	2,659,943.48	0.34%	8,964.37	2,659,943.48	0.27%	7,232.20	-1,732.17	-0.07%
A2 Riesgo Normal	345,130.82	0.75%	2,573.21	345,130.82	0.58%	1,994.74	-578.47	-0.17%
A3 Riesgo Normal	187,947.84	1.38%	2,593.68	187,947.84	0.37%	697.10	-1,896.58	-1.01%
B1 Riesgo Potencial	100,127.70	1.86%	1,862.37	100,127.70	0.67%	672.85	-1,189.52	-1.19%
B2 Riesgo Potencial	25,838.82	1.94%	502.35	25,838.82	7.57%	1,954.98	1,452.63	5.62%
C1 Deficiente		0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
C2 Deficiente	40,822.07	2.10%	857.27	40,822.07	0.00%	0.00	-857.27	-2.10%
D Dudoso Recaudo		0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	486,197.07	100.00%	486,197.07	486,197.07	4.77%	23,212.60	-462,984.47	-95.23%
T O T A L	**3,846,007.80**		**503,550.32**	**3,846,007.80**		**35,764.47**	**-467,785.85**	**-0.94**

	sep-24			dic-24				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	82,419.65	0.34%	276.93	82,419.65	0.47%	386.26	109.33	0.13%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	7,090.37	1.38%	97.85	7,090.37	0.00%	0.00	-97.85	-1.38%
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	3.00	100.00%	3.00	3.00	0.00%	0.00	-3.00	-100.00%
T O T A L	**89,513.02**		**377.78**	**89,513.02**		**386.26**	**8.48**	**-101.25%**

	sep-24			dic-24				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	137,124.53	0.34%	462.75	137,124.53	0.10%	133.00	-329.75	-0.24%
A2 Riesgo Normal	91,795.94	0.72%	660.93	91,795.94	0.00%	0.00	-660.93	-0.72%
A3 Riesgo Normal	42,788.19	1.38%	590.48	42,788.19	0.30%	130.46	-460.02	-1.08%
B1 Riesgo Potencial	12,850.29	1.86%	239.02	12,850.29	0.00%	0.00	-239.02	-1.86%
B2 Riesgo Potencial	18,985.34	1.89%	358.82	18,985.34	0.00%	0.00	-358.82	-1.89%
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	7.00	100.00%	7.00	7.00	0.00%	0.00	-7.00	-100.00%
T O T A L	**303,551.29**		**2,319.00**	**303,551.29**		**263.46**	**-2,055.54**	**-1.06**

	sep-24			dic-24				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	82,513,181.32	1%	441,725.51	82,421,291.38	0%	348,612.80	-93,112.71	-0.11%
A2 Riesgo Normal	7,954,665.66	1%	91,015.95	7,954,665.66	0%	31,994.28	-59,021.67	-0.74%
A3 Riesgo Normal	4,717,280.73	2%	104,752.94	4,717,280.73	1%	33,441.54	-71,311.40	-1.51%
B1 Riesgo Potencial	2,646,095.14	3%	76,828.95	2,646,095.14	2%	54,419.14	-22,409.81	-0.85%
B2 Riesgo Potencial	1,598,538.65	3%	48,815.45	1,598,538.65	2%	33,581.87	-15,233.58	-0.95%
C1 Deficiente	1,348,758.28	3%	42,015.82	1,348,758.28	7%	90,149.38	48,133.56	3.57%
C2 Deficiente	799,327.98	3%	26,873.56	799,327.98	9%	72,815.99	45,942.43	5.75%
D Dudoso Recaudo	1,440,552.55	50%	720,132.21	1,450,821.04	13%	188,582.39	-531,549.82	-36.99%
E Pérdida	2,772,011.13	100%	2,772,011.13	12,997,327.00	7%	874,810.82	-1,897,200.31	-93.27%
T O T A L	**105,790,411.44**		**4,324,171.52**	**115,934,105.86**		**1,728,408.21**	**-2,595,763.31**	**-125.11%**

	sep-24			dic-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	243,730.13	1%	1,336.80	243,730.13	1%	1,811.28	474.48	0.19%
A2 Riesgo Normal	240,073.48	1%	2,739.22	240,073.48	0%	0.00	-2,739.22	-1.14%
A3 Riesgo Normal	312,212.20	2%	6,930.95	312,212.20	2%	5,766.56	-1,164.39	-0.37%
B1 Riesgo Potencial	294,164.35	3%	8,544.80	294,164.35	1%	2,774.45	-5,770.35	-1.96%
B2 Riesgo Potencial	350,148.28	3%	10,632.34	350,148.28	0%	0.00	-10,632.34	-3.04%
C1 Deficiente	626,795.15	3%	19,827.88	626,795.15	8%	49,330.76	29,502.88	4.71%
C2 Deficiente	213,730.95	4%	7,480.61	213,730.95	10%	21,673.27	14,192.66	6.64%
D Dudoso Recaudo	336,707.69	50%	168,320.16	349,202.31	24%	83,321.14	-84,999.02	-26.13%
E Pérdida	122,043.78	100%	122,043.78	240,619.92	13%	30,096.88	-91,946.90	-87.49%
T O T A L	**2,739,606.01**		**347,856.54**	**2,870,676.77**		**194,774.34**	**-153,082.20**	**-109%**

	sep-24			dic-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	655,004.16	1%	3,507.50	655,004.16	0%	587.08	-2,920.42	-0.45%
A2 Riesgo Normal	493,521.11	1%	5,788.43	493,521.11	0%	0.00	-5,788.43	-1.17%
A3 Riesgo Normal	657,609.98	2%	14,776.87	657,609.98	0%	1,596.98	-13,179.89	-2.00%
B1 Riesgo Potencial	1,282,465.84	3%	38,175.72	1,282,465.84	1%	15,423.87	-22,751.85	-1.77%
B2 Riesgo Potencial	583,468.05	3%	16,682.84	583,468.05	2%	9,404.22	-7,278.62	-1.25%
C1 Deficiente	93,127.93	3%	2,494.31	93,127.93	24%	22,231.19	19,736.88	21.19%
C2 Deficiente	6,306.92	3%	220.74	6,306.92	191%	12,022.25	11,801.51	187.12%
D Dudoso Recaudo	115,470.51	50%	57,723.70	115,470.51	0%	0.00	-57,723.70	-49.99%
E Pérdida	64,125.86	100%	64,125.86	340,812.50	0%	0.00	-64,125.86	-100.00%
T O T A L	**3,951,100.36**		**203,495.97**	**4,227,787.00**		**61,265.59**	**-142,230.38**	**52%**

T O T A L G E N E R A L	278,110,960.36	0.00	10,248,847.74	297,110,698.60	0.00	3,878,909.91	-6,369,937.83	-67%