

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

(En USD dólares)

JULIO 2026

CREDITOS PRODUCTIVOS	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 332,988.15	0.95%	\$ 3,156.73	\$ 405,489.66	0.94%	\$ 3,795.38	\$ 638.65	-0.01%
A2 Riesgo Normal	\$ 101,308.00	1.79%	\$ 1,817.47		#iDIV/0!		\$ -1,817.47	0.00%
A3 Riesgo Normal	\$ 57,525.38	0.00%	\$ 2,067.46		0.00%		\$ -2,067.46	0.00%
B1 Riesgo Potencial		#iDIV/0!		\$ 55,755.02	0.00%	\$ 3,341.96	\$ 3,341.96	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo	\$ 1,555.03	0.00%	\$ 1,554.87	\$ 249.65	0.00%	\$ 249.63	\$ -1,305.24	0.00%
E Pérdida	\$ 1,520.42	100.00%	\$ 1,520.42	\$ 1,520.42	100.00%	\$ 1,520.42	\$ -	0.00%
TOTAL	\$ 494,896.98		\$ 10,116.95	\$ 463,014.75		\$ 8,907.39	\$ -1,209.56	-0.01%

CREDITOS COMERCIALES ORDINARIO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ -		\$ -	\$ -		\$ -	\$ -	0.00

CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ -		\$ -	\$ -		\$ -	\$ -	0.00%

CREDITOS PRODUCTIVO RESTRUCTURADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 5,603.07	0.95%	\$ 53.12	\$ 4,536.07	0.94%	\$ 42.46	\$ -10.66	-0.01%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida	\$ 1.00	100.00%	\$ 1.00	\$ 1.00	100.00%	\$ 1.00	\$ -	0.00%
TOTAL	\$ 5,604.07		\$ 54.12	\$ 4,537.07		\$ 43.46	\$ -10.66	0.00

CREDITOS PRODUCTIVO REFINANCIADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 38,985.42	0.95%	\$ 369.58	\$ 35,546.92	0.94%	\$ 332.72	\$ -36.86	-0.01%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%		\$ 111,462.87	5.99%	\$ 6,681.08	\$ 6,681.08	5.99%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ 38,985.42		\$ 369.58	\$ 147,009.79		\$ 7,013.80	\$ 6,644.22	0.06

CREDITOS DE CONSUMO REFINANCIADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 1,755,599.68	1.43%	\$ 25,109.19	\$ 1,490,560.48	0.01	\$ 21,287.09	\$ -3,822.10	0.00%
A2 Riesgo Normal	\$ 310,927.52	2.88%	\$ 8,950.76	\$ 513,146.75	2.76%	\$ 14,158.91	\$ 5,208.15	-0.12%
A3 Riesgo Normal	\$ 798,578.18	5.96%	\$ 47,588.97	\$ 467,430.80	5.96%	\$ 27,847.11	\$ -19,741.86	0.00%
B1 Riesgo Potencial	\$ 844,723.80	9.43%	\$ 79,693.56	\$ 575,314.47	9.69%	\$ 55,729.18	\$ -23,964.38	0.25%
B2 Riesgo Potencial	\$ 447,286.44	19.81%	\$ 88,623.06	\$ 662,811.26	19.16%	\$ 127,025.23	\$ 38,402.17	-0.65%
C1 Deficiente	\$ 38,675.41	27.24%	\$ 10,535.12	\$ 59,224.46	39.17%	\$ 23,200.67	\$ 12,665.55	11.93%
C2 Deficiente	\$ 64,281.45	59.99%	\$ 38,562.44	\$ 95,923.20	59.99%	\$ 57,544.33	\$ 18,981.89	0.00%
D Dudoso Recaudo	\$ 29,506.29	99.99%	\$ 29,503.34	\$ 219,347.78	99.99%	\$ 219,325.87	\$ 189,822.53	0.00%
E Pérdida	\$ 1,413,393.49	100.00%	\$ 1,413,393.49	\$ 1,311,801.77	100.00%	\$ 1,311,801.77	\$ -101,591.72	0.00%
TOTAL	\$ 5,702,972.26		\$ 1,741,959.93	\$ 5,395,560.97		\$ 1,857,920.16	\$ 115,960.23	11.41%

CREDITOS PARA CONSUMO PRIORITARIO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 138,628,985.02	1.51%	\$ 2,094,440.24	\$ 138,921,370.93	1%	\$ 2,077,388.80	\$ -17,051.44	-0.02%
A2 Riesgo Normal	\$ 4,755,970.24	2.94%	\$ 139,596.80	\$ 5,871,163.02	2.87%	\$ 168,252.43	\$ 28,655.63	-0.07%
A3 Riesgo Normal	\$ 2,981,397.89	5.88%	\$ 175,252.69	\$ 4,338,527.83	5.80%	\$ 251,531.87	\$ 76,279.18	-0.08%
B1 Riesgo Potencial	\$ 874,170.02	9.92%	\$ 86,739.66	\$ 790,860.46	9.92%	\$ 78,458.06	\$ -8,281.60	0.00%
B2 Riesgo Potencial	\$ 653,957.39	18.98%	\$ 124,141.95	\$ 682,601.97	19.77%	\$ 134,956.26	\$ 10,814.31	0.79%
C1 Deficiente	\$ 311,113.19	39.99%	\$ 124,414.17	\$ 450,595.35	39.99%	\$ 180,193.09	\$ 55,778.92	0.00%
C2 Deficiente	\$ 522,313.17	56.19%	\$ 293,503.19	\$ 345,603.95	59.99%	\$ 207,327.80	\$ -86,175.39	3.80%
D Dudoso Recaudo	\$ 453,503.95	99.99%	\$ 453,458.60	\$ 412,893.79	99.99%	\$ 412,852.52	\$ -40,606.08	0.00%
E Pérdida	\$ 6,457,689.20	100.00%	\$ 6,457,689.20	\$ 6,621,285.42	100.00%	\$ 6,621,285.42	\$ 163,596.22	0.00%
TOTAL	\$ 155,639,100.07		\$ 9,949,236.50	\$ 158,434,902.72		\$ 10,132,246.25	\$ 183,009.75	4.42%

CREDITOS PARA CONSUMO RESTRUCTURADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 649,552.77	1.39%	\$ 9,049.05	\$ 743,457.71	1%	\$ 10,606.96	\$ 1,557.91	0.03%
A2 Riesgo Normal	\$ 368,328.40	2.99%	\$ 11,013.01	\$ 305,403.06	2.88%	\$ 8,796.60	\$ -2,216.41	-0.11%
A3 Riesgo Normal	\$ 391,805.32	5.94%	\$ 23,260.30	\$ 214,220.56	5.99%	\$ 12,831.83	\$ -10,428.47	0.05%
B1 Riesgo Potencial	\$ 305,595.45	9.99%	\$ 30,528.99	\$ 286,655.58	9.99%	\$ 28,636.90	\$ -1,892.09	0.00%
B2 Riesgo Potencial	\$ 357,952.67	18.77%	\$ 67,180.01	\$ 209,533.75	19.56%	\$ 40,977.48	\$ -26,202.53	0.79%
C1 Deficiente	\$ 186,332.06	36.34%	\$ 67,709.79	\$ 312,174.04	35.45%	\$ 110,650.99	\$ 42,941.20	-0.89%
C2 Deficiente	\$ 246,283.45	56.94%	\$ 140,224.61	\$ 211,505.78	56.59%	\$ 119,681.49	\$ -20,543.12	-0.35%
D Dudoso Recaudo	\$ 31,986.31	99.99%	\$ 31,983.12	\$ 173,159.94	99.99%	\$ 173,142.62	\$ 141,159.50	0.00%
E Pérdida	\$ 190,238.66	100.00%	\$ 190,238.66	\$ 92,593.81	100.00%	\$ 92,593.81	\$ -97,644.85	0.00%
TOTAL	\$ 2,728,075.09		\$ 571,187.54	\$ 2,548,704.23		\$ 597,918.68	\$ 26,731.14	-0.48%

CREDITOS PARA LA VIVIENDA	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 4,843,382.99	0.95%	\$ 45,915.27	\$ 6,979,004.77	0.94%	\$ 65,323.50	\$ 19,408.23	-0.01%
A2 Riesgo Normal	\$ 94,703.96	1.92%	\$ 1,817.76	\$ 112,252.86	1.88%	\$ 2,114.07	\$ 296.31	-0.04%
A3 Riesgo Normal	\$ 48,954.26	3.59%	\$ 1,759.42	\$ 19,316.71	3.59%	\$ 694.25	\$ -1,065.17	0.00%
B1 Riesgo Potencial	\$ 53,777.66	5.99%	\$ 3,223.43	\$ 5,138.17	5.99%	\$ 307.98	\$ -2,915.45	0.00%
B2 Riesgo Potencial	\$ 17,416.38	11.99%	\$ 2,088.92	\$ 5,613.33	11.99%	\$ 673.26	\$ -1,415.66	0.00%
C1 Deficiente		0.00%		\$ 12,548.42	23.99%	\$ 3,010.87	\$ 3,010.87	23.99%
C2 Deficiente	\$ 46,697.94	35.99%	\$ 16,808.46	\$ 61,061.07	35.99%	\$ 21,978.32	\$ 5,169.86	0.00%
D Dudoso Recaudo	\$ 4,363.21	99.99%	\$ 4,362.77	\$ 4,363.21	99.99%	\$ 4,362.77	\$ -	0.00%
E Pérdida	\$ 201,189.59	100.00%	\$ 201,189.59	\$ 199,155.55	100.00%	\$ 199,155.55	\$ -2,034.04	0.00%
TOTAL	\$ 5,310,485.99		\$ 277,165.62	\$ 7,398,454.09		\$ 297,620.57	\$ 20,454.95	0.24

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	mar-26			jun-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 84,482.66	0.95%	\$ 800.89	\$ 81,397.45	0.94%	\$ 761.88	\$ -39.01	-0.01%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida	\$ 3.00	100.00%	\$ 3.00	\$ 3.00	100.00%	\$ 3.00	\$ -	0.00%
TOTAL	\$ 84,485.66		\$ 803.89	\$ 81,400.45		\$ 764.88	\$ -39.01	-0.01%

	mar-26			jun-26				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 76,320.58	0.95%	\$ 723.52	\$ 106,976.29	0.94%	\$ 1,001.29	\$ 277.77	-0.01%
A2 Riesgo Normal	\$ 38,482.53	1.79%	\$ 690.37	\$ 65,176.09	1.79%	\$ 1,169.26	\$ 478.89	0.00%
A3 Riesgo Normal	\$ 93,047.97	3.59%	\$ 3,344.15	\$ 17,288.23	3.59%	\$ 621.34	\$ -2,722.81	0.00%
B1 Riesgo Potencial	\$ 47,684.76	5.99%	\$ 2,858.23	\$ 44,926.92	5.99%	\$ 2,692.92	\$ -165.31	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo	\$ 17,506.01	99.99%	\$ 17,504.26		0.00%		\$ -17,504.26	-99.99%
E Pérdida	\$ 4.00	100.00%	\$ 4.00	\$ 17,510.01	100.00%	\$ 17,510.01	\$ 17,506.01	0.00%
TOTAL	\$ 273,045.85		\$ 25,124.53	\$ 251,877.54		\$ 22,994.82	\$ -2,129.71	-1.00

	mar-26			jun-26				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 95,479,890.88	2%	\$ 1,455,613.99	\$ 92,099,413.85	2%	\$ 1,387,508.84	\$ -68,105.15	-0.02%
A2 Riesgo Normal	\$ 6,361,033.31	3%	\$ 179,104.06	\$ 8,269,844.39	3%	\$ 235,151.06	\$ 56,047.00	0.03%
A3 Riesgo Normal	\$ 3,901,363.06	6%	\$ 224,609.87	\$ 4,437,530.65	6%	\$ 255,999.87	\$ 31,390.00	0.01%
B1 Riesgo Potencial	\$ 877,046.30	10%	\$ 86,405.36	\$ 919,007.97	10%	\$ 90,265.51	\$ 3,860.15	-0.03%
B2 Riesgo Potencial	\$ 1,003,882.79	19%	\$ 191,785.63	\$ 1,052,146.88	19%	\$ 202,433.68	\$ 10,648.05	0.14%
C1 Deficiente	\$ 501,603.57	37%	\$ 187,954.03	\$ 514,099.57	38%	\$ 194,475.13	\$ 6,521.10	0.36%
C2 Deficiente	\$ 373,563.63	59%	\$ 221,413.72	\$ 591,176.52	60%	\$ 353,783.68	\$ 132,369.96	0.57%
D Dudoso Recaudo	\$ 495,742.47	100%	\$ 495,692.88	\$ 784,526.52	100%	\$ 784,448.04	\$ 288,755.16	0.00%
E Pérdida	\$ 8,716,523.84	100%	\$ 8,716,523.84	\$ 8,863,259.80	100%	\$ 8,863,259.80	\$ 146,735.96	0.00%
TOTAL	\$ 117,710,649.85		\$ 11,759,103.38	\$ 117,531,006.15		\$ 12,367,325.61	\$ 608,222.23	1.06%

	mar-26			jun-26				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 343,866.65	2%	\$ 5,235.71	\$ 370,511.32	1%	\$ 5,430.61	\$ 194.90	-0.06%
A2 Riesgo Normal	\$ 181,341.77	3%	\$ 5,103.66	\$ 121,307.29	3%	\$ 3,627.11	\$ -1,476.55	0.18%
A3 Riesgo Normal	\$ 221,705.95	6%	\$ 13,280.18	\$ 156,744.27	6%	\$ 9,388.97	\$ -3,891.21	0.00%
B1 Riesgo Potencial	\$ 150,260.53	10%	\$ 14,353.19	\$ 250,649.74	10%	\$ 25,039.90	\$ 10,686.71	0.44%
B2 Riesgo Potencial	\$ 284,193.81	16%	\$ 46,831.63	\$ 245,762.08	15%	\$ 37,961.64	\$ -8,869.99	-1.03%
C1 Deficiente	\$ 298,744.79	37%	\$ 111,204.83	\$ 266,866.39	38%	\$ 100,724.01	\$ -10,480.82	0.52%
C2 Deficiente	\$ 182,737.35	60%	\$ 109,624.13	\$ 173,763.57	60%	\$ 104,240.77	\$ -5,383.36	0.00%
D Dudoso Recaudo	\$ 157,220.91	100%	\$ 157,205.20	\$ 151,990.84	100%	\$ 151,975.63	\$ -5,229.57	0.00%
E Pérdida	\$ 199,313.33	100%	\$ 199,313.33	\$ 184,154.74	100%	\$ 184,154.74	\$ -15,158.59	0.00%
TOTAL	\$ 2,019,385.09		\$ 662,151.86	\$ 1,921,750.24		\$ 622,543.38	\$ -39,608.48	0%

	mar-26			jun-26				
CREDITOS PARA MICROREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 581,636.12	1%	\$ 8,580.93	\$ 564,942.91	1%	\$ 8,024.88	\$ -556.05	-0.05%
A2 Riesgo Normal	\$ 208,294.23	3%	\$ 5,270.32	\$ 198,337.40	3%	\$ 5,429.39	\$ 159.07	0.21%
A3 Riesgo Normal	\$ 477,377.32	6%	\$ 27,709.46	\$ 310,105.20	6%	\$ 18,318.10	\$ -9,391.36	0.10%
B1 Riesgo Potencial	\$ 625,135.86	10%	\$ 60,688.31	\$ 583,507.85	10%	\$ 55,610.72	\$ -5,077.59	-0.18%
B2 Riesgo Potencial	\$ 623,295.65	20%	\$ 124,596.77	\$ 598,161.58	20%	\$ 119,572.51	\$ -5,024.26	0.00%
C1 Deficiente	\$ 27,375.30	24%	\$ 6,568.43	\$ 44,924.66	39%	\$ 17,622.28	\$ 11,053.85	15.23%
C2 Deficiente	\$ 17,985.21	60%	\$ 10,789.33	\$ 65,776.47	60%	\$ 39,459.31	\$ 28,669.98	0.00%
D Dudoso Recaudo	\$ 9,557.13	100%	\$ 9,556.17	\$ 69,007.69	100%	\$ 69,000.79	\$ 59,444.62	0.00%
E Pérdida	\$ 1,737,601.96	100%	\$ 1,737,601.96	\$ 1,658,092.92	100%	\$ 1,658,092.92	\$ -79,509.04	0.00%
TOTAL	\$ 4,308,258.78		\$ 1,991,361.68	\$ 4,092,856.68		\$ 1,991,130.90	\$ -230.78	15.31%

TOTAL GENERAL	\$ 294,315,945.11	0.00	\$ 26,988,635.58	\$ 298,271,074.68	0.00	\$ 27,906,429.90	\$ 917,794.32	-2.74%
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