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)

JULIO 2025

	mar-25			jun-25				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	472,017.26	0.95%	$ 4,474.73	$ 531,890.59	1.11%	$ 5,903.98	1,429.25	0.16%
A2 Riesgo Normal	105,149.53	1.79%	$ 1,886.38	$ -	#¡DIV/0!	$ -	-1,886.38	0.00%
A3 Riesgo Normal	5,115.04	0.00%	$ 306.39	$ 3,502.84	0.00%	$ 209.82	-96.57	0.00%
B1 Riesgo Potencial	0.00	#¡DIV/0!	$ -	$ 3,708.91	0.00%	$ 222.31	222.31	0.00%
B2 Riesgo Potencial	0.00	0.00%		$ -	0.00%	$ -	0.00	0.00%
C1 Deficiente	9,654.08	0.00%	$ 2,316.40	$ -	0.00%	$ -	-2,316.40	0.00%
C2 Deficiente		0.00%		$ -	0.00%	$ -	0.00	0.00%
D Dudoso Recaudo	2,788.22	0.00%	$ 2,787.94	$ -	0.00%	$ -	-2,787.94	0.00%
E Pérdida	6,786.23	100.00%	$ 6,786.23	$ 9,221.69	100.00%	$ 9,221.69	2,435.46	0.00%
TOTAL	**601,510.36**		**18,558.07**	**548,324.03**		**15,557.80**	**-3,000.27**	**0.16%**

	mar-25			jun-25				
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-25			jun-25				
CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	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-25			jun-25				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	9,549.40	0.95%	$ 90.53	$ 8,611.42	1.11%	$ 95.59	5.06	0.16%
A2 Riesgo Normal	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
A3 Riesgo Normal	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
B2 Riesgo Potencial	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
C1 Deficiente	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
C2 Deficiente	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	$ -	$ -	0.00%	$ -	0.00	0.00%
E Pérdida	1.00	100.00%	$ 1.00	$ 1.00	100.00%	$ 1.00	0.00	0.00%
TOTAL	**9,550.40**		**91.53**	**8,612.42**		96.59	**5.06**	**0.00**

	mar-25			jun-25				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	51,835.63	0.95%	$ 491.40	$ 48,768.46	1.11%	$ 541.33	49.93	0.16%
A2 Riesgo Normal	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%
B1 Riesgo Potencial	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%
C1 Deficiente	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%
D Dudoso Recaudo	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%
TOTAL	**51,835.63**		**491.40**	**48,768.46**		**541.33**	**49.93**	**0.00**

CREDITOS DE CONSUMO REFINANCIADO	mar-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	1,798,623.40	1.39%	$ 25,032.03	$ 1,787,985.05	0.02	$ 29,989.67	4,957.64	0.29%
A2 Riesgo Normal	506,159.75	2.99%	$ 15,134.16	$ 620,690.26	2.75%	$ 17,096.33	1,962.17	-0.24%
A3 Riesgo Normal	881,625.02	5.83%	$ 51,436.88	$ 736,993.42	5.83%	$ 42,957.61	-8,479.27	-0.01%
B1 Riesgo Potencial	1,129,205.34	9.35%	$ 105,569.78	$ 957,555.49	9.35%	$ 89,487.26	-16,082.52	0.00%
B2 Riesgo Potencial	1,185,430.07	19.54%	$ 231,650.92	$ 1,095,120.40	19.99%	$ 218,914.54	-12,736.38	0.45%
C1 Deficiente	181,901.71	37.76%	$ 68,688.71	$ 129,517.97	37.02%	$ 47,954.01	-20,734.70	-0.74%
C2 Deficiente	173,689.93	59.19%	$ 102,804.53	$ 122,483.39	59.01%	$ 72,275.33	-30,529.20	-0.18%
D Dudoso Recaudo	187,179.39	99.99%	$ 187,160.67	$ 227,990.14	99.99%	$ 227,967.34	40,806.67	0.00%
E Pérdida	994,687.06	100.00%	$ 994,687.06	$ 1,229,799.07	100.00%	$ 1,229,799.07	235,112.01	0.00%
T O T A L	**7,038,501.67**		**1,782,164.74**	6,908,135.19		1,976,441.16	**194,276.42**	**-0.43%**

CREDITOS PARA CONSUMO PRIORITARIO	mar-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	134,423,341.55	1.51%	$ 2,034,946.18	$ 134,299,448.14	2%	$ 2,378,191.94	343,245.76	0.26%
A2 Riesgo Normal	4,193,196.91	2.93%	$ 122,826.91	$ 4,328,762.05	2.95%	$ 127,616.64	4,789.73	0.02%
A3 Riesgo Normal	2,919,852.57	5.82%	$ 170,029.89	$ 3,529,965.78	5.87%	$ 207,293.07	37,263.18	0.05%
B1 Riesgo Potencial	1,320,862.92	9.93%	$ 131,183.61	$ 1,065,710.59	9.59%	$ 102,167.15	-29,016.46	-0.34%
B2 Riesgo Potencial	1,154,558.62	19.70%	$ 227,473.84	$ 850,019.39	19.85%	$ 168,736.75	-58,737.09	0.15%
C1 Deficiente	549,872.86	38.48%	$ 211,612.82	$ 555,016.63	39.39%	$ 218,595.10	6,982.28	0.90%
C2 Deficiente	401,421.08	59.57%	$ 239,140.87	$ 536,608.72	57.84%	$ 310,372.26	71,231.39	-1.73%
D Dudoso Recaudo	596,362.41	99.99%	$ 596,302.84	$ 599,940.61	99.99%	$ 599,880.64	3,577.80	0.00%
E Pérdida	4,476,607.28	100.00%	$ 4,476,606.28	$ 5,509,061.72	100.00%	$ 5,509,061.72	1,032,455.44	0.00%
T O T A L	**150,036,076.20**		**8,210,123.24**	**151,274,533.63**		9,621,915.27	**1,411,792.03**	**-0.70%**

CREDITOS PARA CONSUMO RESTRUCTURADO	mar-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	547,153.69	1.42%	$ 7,776.31	$ 655,319.34	2%	$ 11,007.51	3,231.20	0.26%
A2 Riesgo Normal	218,880.66	2.80%	$ 6,124.89	$ 219,698.53	2.83%	$ 6,223.45	98.56	0.03%
A3 Riesgo Normal	304,071.64	5.67%	$ 17,240.45	$ 402,853.94	5.81%	$ 23,420.11	6,179.66	0.14%
B1 Riesgo Potencial	303,438.90	9.01%	$ 27,347.30	$ 133,167.50	9.99%	$ 13,303.43	-14,043.87	0.98%
B2 Riesgo Potencial	247,404.05	19.99%	$ 49,456.06	$ 167,519.29	19.54%	$ 32,735.01	-16,721.05	-0.45%
C1 Deficiente	337,344.81	38.63%	$ 130,315.70	$ 468,868.25	35.26%	$ 165,303.51	34,987.81	-3.37%
C2 Deficiente	449,188.29	59.99%	$ 269,468.05	$ 297,275.54	59.99%	$ 178,335.59	-91,132.46	0.00%
D Dudoso Recaudo	302,373.73	99.99%	$ 302,343.50	$ 240,819.12	99.99%	$ 240,795.06	-61,548.44	0.00%
E Pérdida	305,902.60	100.00%	$ 305,902.60	$ 254,383.42	100.00%	$ 254,383.42	-51,519.18	0.00%
T O T A L	**3,015,758.37**		**1,115,974.86**	**2,839,904.93**		925,507.09	**-190,467.77**	**-2.41%**

CREDITOS PARA LA VIVIENDA	mar-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	2,275,885.63	0.95%	$ 21,687.96	$ 2,397,372.41	1.11%	$ 26,719.41	5,031.45	0.16%
A2 Riesgo Normal	211,967.34	1.82%	$ 3,856.26	$ 128,774.62	1.79%	$ 2,310.21	-1,546.05	-0.03%
A3 Riesgo Normal	101,583.03	3.59%	$ 3,650.89	$ 107,890.85	3.59%	$ 3,877.61	226.72	0.00%
B1 Riesgo Potencial	115,111.92	5.99%	$ 6,899.81	$ 40,165.64	6.43%	$ 2,581.87	-4,317.94	0.43%
B2 Riesgo Potencial	273.51	19.99%	$ 54.67	$ 15,284.29	11.99%	$ 1,833.20	1,778.53	-7.99%
C1 Deficiente	51,008.24	23.99%	$ 12,238.92	$ 23,073.12	24.10%	$ 5,559.87	-6,679.05	0.10%
C2 Deficiente	70,490.67	35.99%	$ 25,372.41	$ 38,503.94	35.99%	$ 13,859.10	-11,513.31	0.00%
D Dudoso Recaudo	45,024.51	99.99%	$ 45,020.00	$ 31,808.99	99.99%	$ 31,805.81	-13,214.19	0.00%
E Pérdida	231,417.49	100.00%	$ 231,417.49	$ 277,069.28	100.00%	$ 277,069.28	45,651.79	0.00%
T O T A L	**3,102,762.34**		**350,198.41**	**3,059,943.14**		365,616.36	**15,417.95**	**-0.07**

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	mar-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-25 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	77,008.54	0.95%	$ 730.04	$ 74,208.31	1.11%	$ 823.71	93.67	0.16%
A2 Riesgo Normal		0.00%			0.00%		0.00	0.00%
A3 Riesgo Normal	3,432.08	3.59%	$ 123.35	$ 3,238.70	3.59%	$ 116.40	-6.95	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%		$ 16,897.76	35.99%	$ 6,082.18	6,082.18	35.99%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida	3.00	100.00%	$ 3.00	$ 3.00	100.00%	$ 3.00	0.00	0.00%
T O T A L	**80,443.62**		**856.39**	**94,347.77**		7,025.29	**6,168.90**	**36.16%**

CREDITOS PARA LA VIVIENDA REFINANCIADO	mar-25			jun-25				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	124,731.84	0.95%	$ 1,184.74	$ 120,592.33	1.11%	$ 1,338.57	153.83	0.16%
A2 Riesgo Normal	37,776.67	1.79%	$ 677.71	$ 25,209.25	1.79%	$ 452.25	-225.46	0.00%
A3 Riesgo Normal	61,081.77	3.59%	$ 2,195.28	$ 21,684.38	3.59%	$ 779.34	-1,415.94	0.00%
B1 Riesgo Potencial	101,789.39	5.99%	$ 6,101.26	$ 131,156.98	5.99%	$ 7,861.55	1,760.29	0.00%
B2 Riesgo Potencial	6,891.88	11.99%	$ 826.61	$ 21,216.97	11.99%	$ 2,544.76	1,718.15	0.00%
C1 Deficiente		0.00%			0.00%		0.00	0.00%
C2 Deficiente	15,632.65	35.99%	$ 5,626.82		0.00%		-5,626.82	-35.99%
D Dudoso Recaudo		0.00%			0.00%		0.00	0.00%
E Pérdida	6.00	100.00%	$ 6.00	$ 6.00	100.00%	$ 6.00	0.00	0.00%
T O T A L	**347,910.20**		**16,618.42**	**319,865.91**		12,982.47	**-3,635.95**	**-0.36**

CREDITOS PARA MICROEMPRESA	mar-25			jun-25				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	88,539,850.58	2%	$ 1,336,311.98	$ 89,625,096.52	2%	$ 1,587,123.69	250,811.71	0.26%
A2 Riesgo Normal	5,255,988.62	3%	$ 151,289.75	$ 5,955,826.08	3%	$ 168,419.87	17,130.12	-0.05%
A3 Riesgo Normal	3,560,697.16	6%	$ 207,433.40	$ 3,937,545.79	6%	$ 228,513.72	21,080.32	-0.02%
B1 Riesgo Potencial	1,486,519.59	9%	$ 135,434.43	$ 1,296,640.86	9%	$ 121,607.29	-13,827.14	0.27%
B2 Riesgo Potencial	1,027,107.29	19%	$ 195,468.54	$ 1,222,197.69	20%	$ 238,644.57	43,176.03	0.49%
C1 Deficiente	770,737.71	39%	$ 298,520.57	$ 919,435.66	39%	$ 358,470.43	59,949.86	0.26%
C2 Deficiente	461,046.57	57%	$ 261,948.44	$ 540,449.80	59%	$ 321,185.29	59,236.85	2.61%
D Dudoso Recaudo	606,421.53	100%	$ 606,360.91	$ 724,453.16	100%	$ 724,380.71	118,019.80	0.00%
E Pérdida	5,173,704.16	100%	$ 5,173,704.16	$ 6,482,303.60	100%	$ 6,482,303.60	1,308,599.44	0.00%
T O T A L	**106,882,073.21**		**8,366,472.18**	**110,703,949.16**		10,230,649.17	**1,864,176.99**	**3.82%**

CREDITOS PARA MICROCREDITO RESTRUCTURADO	mar-25			jun-25				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	484,405.83	1%	$ 7,264.33	$ 379,570.20	2%	$ 6,761.78	-502.55	0.28%
A2 Riesgo Normal	152,046.22	3%	$ 4,546.18	$ 147,511.77	3%	$ 4,410.59	-135.59	0.00%
A3 Riesgo Normal	324,323.58	6%	$ 18,844.69	$ 255,120.01	5%	$ 14,028.84	-4,815.85	-0.31%
B1 Riesgo Potencial	118,062.15	8%	$ 9,990.41	$ 226,404.47	10%	$ 21,982.87	11,992.46	1.25%
B2 Riesgo Potencial	183,266.88	20%	$ 36,635.07	$ 227,354.49	19%	$ 43,529.82	6,894.75	-0.84%
C1 Deficiente	400,019.57	38%	$ 153,751.21	$ 278,519.29	37%	$ 102,333.03	-51,418.18	-1.69%
C2 Deficiente	283,547.03	58%	$ 165,740.28	$ 168,292.80	60%	$ 100,958.83	-64,781.45	1.54%
D Dudoso Recaudo	180,046.80	100%	$ 180,028.77	$ 217,826.08	100%	$ 217,804.30	37,775.53	0.00%
E Pérdida	166,738.11	100%	$ 166,738.11	$ 199,089.82	100%	$ 199,089.82	32,351.71	0.00%
T O T A L	**2,292,456.17**		**743,539.05**	**2,099,688.93**		710,899.88	**-32,639.17**	**0%**

CREDITOS PARA MICROCREDITO REFINANCIADO	mar-25			jun-25				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	719,367.51	1%	$ 10,728.36	$ 812,955.93	2%	$ 14,558.71	3,830.35	0.30%
A2 Riesgo Normal	207,055.41	3%	$ 6,190.96	$ 213,493.90	3%	$ 5,930.48	-260.48	-0.21%
A3 Riesgo Normal	510,293.90	5%	$ 27,461.16	$ 388,266.89	6%	$ 22,182.57	-5,278.59	0.33%
B1 Riesgo Potencial	557,472.12	10%	$ 55,691.48	$ 551,893.37	9%	$ 51,759.94	-3,931.54	-0.61%
B2 Riesgo Potencial	628,787.50	19%	$ 117,280.88	$ 603,908.32	19%	$ 112,907.15	-4,373.73	0.04%
C1 Deficiente	63,692.64	32%	$ 20,186.12	$ 24,489.66	40%	$ 9,793.42	-10,392.70	8.30%
C2 Deficiente	204,451.09	60%	$ 122,650.19	$ 156,214.27	55%	$ 86,101.90	-36,548.29	-4.87%
D Dudoso Recaudo	141,956.41	100%	$ 141,942.21	$ 137,732.61	100%	$ 137,718.85	-4,223.36	0.00%
E Pérdida	1,228,234.43	100%	$ 1,228,234.43	$ 1,396,158.35	100%	$ 1,396,158.35	167,923.92	0.00%
T O T A L	**4,261,311.01**		**1,730,365.79**	**4,285,113.30**		1,837,111.37	**106,745.58**	**3.28%**

T O T A L G E N E R A L	277,720,189.18	0.00	22,335,454.08	282,191,186.87	0.00	25,704,343.78	3,368,889.70	-0.20%