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)

JUNIO 2026

	dic-25			mar-26				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 383,283.98	0.87%	$ 3,334.56	$ 332,988.15	0.95%	$ 3,156.73	$ -177.83	0.08%
A2 Riesgo Normal		#¡DIV/0!		$ 101,308.00	1.79%	$ 1,817.47	$ 1,817.47	0.00%
A3 Riesgo Normal	$ 60,043.76	0.00%	$ 2,157.97	$ 57,525.38	0.00%	$ 2,067.46	$ -90.51	0.00%
B1 Riesgo Potencial		#¡DIV/0!			0.00%		$ -	0.00%
B2 Riesgo Potencial	$ 2,225.80	0.00%	$ 266.96		0.00%		$ -266.96	0.00%
C1 Deficiente		0.00%			0.00%		$ -	0.00%
C2 Deficiente	$ 2,405.10	0.00%	$ 1,442.82		0.00%		$ -1,442.82	0.00%
D Dudoso Recaudo		0.00%		$ 1,555.03	0.00%	$ 1,554.87	$ 1,554.87	0.00%
E Pérdida	$ 1,520.42	100.00%	$ 1,520.42	$ 1,520.42	100.00%	$ 1,520.42	$ -	0.00%
T O T A L	**$ 449,479.06**		**$ 8,722.73**	**$ 494,896.98**		**$ 10,116.95**	**$ 1,394.22**	**0.08%**

	dic-25			mar-26				
CREDITOS COMERCIALES ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%
T O T A L	**$ -**		**$ -**	**$ -**			**$ -**	**0.00**

	dic-25			mar-26				
CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%
T O T A L	**$ -**		**$ -**	**$ -**		**$ -**	**$ -**	**0.00%**

	dic-25			mar-26				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 6,639.54	0.87%	$ 57.76	$ 5,603.07	0.95%	$ 53.12	$ -4.64	0.08%
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%
T O T A L	**$ 6,640.54**		**$ 58.76**	**$ 5,604.07**		$ 54.12	**$ -4.64**	**0.00**

	dic-25			mar-26				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 42,351.17	0.87%	$ 368.46	$ 38,985.42	0.95%	$ 369.58	$ 1.12	0.08%
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%
T O T A L	**$ 42,351.17**		**$ 368.46**	**$ 38,985.42**		**$ 369.58**	**$ 1.12**	**0.00**

	dic-25			mar-26				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 1,950,534.86	1.32%	$ 25,808.82	$ 1,755,599.68	0.01	$ 25,109.19	$ -699.63	0.11%
A2 Riesgo Normal	$ 405,897.22	2.76%	$ 11,202.37	$ 310,927.52	2.88%	$ 8,950.76	$ -2,251.61	0.12%
A3 Riesgo Normal	$ 763,971.48	5.80%	$ 44,275.48	$ 798,578.18	5.96%	$ 47,588.97	$ 3,313.49	0.16%
B1 Riesgo Potencial	$ 748,504.46	9.55%	$ 71,465.49	$ 844,723.80	9.43%	$ 79,693.56	$ 8,228.07	-0.11%
B2 Riesgo Potencial	$ 519,366.44	19.99%	$ 103,821.35	$ 447,286.44	19.81%	$ 88,623.06	$ -15,198.29	-0.18%
C1 Deficiente	$ 21,442.70	39.99%	$ 8,574.94	$ 38,675.41	27.24%	$ 10,535.12	$ 1,960.18	-12.75%
C2 Deficiente	$ 135,999.52	59.99%	$ 81,586.11	$ 64,281.45	59.99%	$ 38,562.44	$ -43,023.67	0.00%
D Dudoso Recaudo	$ 17,826.20	99.99%	$ 17,824.41	$ 29,506.29	99.99%	$ 29,503.34	$ 11,678.93	0.00%
E Pérdida	$ 1,505,628.43	100.00%	$ 1,505,628.43	$ 1,413,393.49	100.00%	$ 1,413,393.49	$ -92,234.94	0.00%
TOTAL	**$ 6,069,171.31**		**$ 1,870,187.40**	$ 5,702,972.26		$ 1,741,959.93	**$ -128,227.47**	**-12.65%**

	dic-25			mar-26				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 136,297,665.66	1.39%	$ 1,889,220.07	$ 138,628,985.02	2%	$ 2,094,440.24	$ 205,220.17	0.12%
A2 Riesgo Normal	$ 3,582,630.63	2.93%	$ 104,792.12	$ 4,755,970.24	2.94%	$ 139,596.80	$ 34,804.68	0.01%
A3 Riesgo Normal	$ 3,053,524.76	5.93%	$ 181,174.47	$ 2,981,397.89	5.88%	$ 175,252.69	$ -5,921.78	-0.06%
B1 Riesgo Potencial	$ 851,977.86	9.87%	$ 84,094.51	$ 874,170.02	9.92%	$ 86,739.66	$ 2,645.15	0.05%
B2 Riesgo Potencial	$ 751,621.40	19.51%	$ 146,657.96	$ 653,957.39	18.98%	$ 124,141.95	$ -22,516.01	-0.53%
C1 Deficiente	$ 233,782.47	39.83%	$ 93,109.47	$ 311,113.19	39.99%	$ 124,414.17	$ 31,304.70	0.16%
C2 Deficiente	$ 552,059.98	59.26%	$ 327,178.15	$ 522,313.17	56.19%	$ 293,503.19	$ -33,674.96	-3.07%
D Dudoso Recaudo	$ 482,274.88	99.99%	$ 482,226.65	$ 453,503.95	99.99%	$ 453,458.60	$ -28,768.05	0.00%
E Pérdida	$ 5,888,252.78	100.00%	$ 5,888,252.78	$ 6,457,689.20	100.00%	$ 6,457,689.20	$ 569,436.42	0.00%
TOTAL	**$ 151,693,790.42**		**$ 9,196,706.18**	**$ 155,639,100.07**		$ 9,949,236.50	**$ 752,530.32**	**-3.31%**

	dic-25			mar-26				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 830,340.51	1.31%	$ 10,895.50	$ 649,552.77	1%	$ 9,049.05	$ -1,846.45	0.08%
A2 Riesgo Normal	$ 198,054.45	2.99%	$ 5,921.84	$ 368,328.40	2.99%	$ 11,013.01	$ 5,091.17	0.00%
A3 Riesgo Normal	$ 385,973.67	5.93%	$ 22,905.32	$ 391,805.32	5.94%	$ 23,260.30	$ 354.98	0.00%
B1 Riesgo Potencial	$ 95,844.71	9.99%	$ 9,574.89	$ 305,595.45	9.99%	$ 30,528.99	$ 20,954.10	0.00%
B2 Riesgo Potencial	$ 302,222.80	18.59%	$ 56,193.82	$ 357,952.67	18.77%	$ 67,180.01	$ 10,986.19	0.17%
C1 Deficiente	$ 448,412.01	37.29%	$ 167,200.88	$ 186,332.06	36.34%	$ 67,709.79	$ -99,491.09	-0.95%
C2 Deficiente	$ 201,430.93	59.47%	$ 119,784.32	$ 246,283.45	56.94%	$ 140,224.61	$ 20,440.29	-2.53%
D Dudoso Recaudo	$ 50,380.57	99.99%	$ 50,375.54	$ 31,986.31	99.99%	$ 31,983.12	$ -18,392.42	0.00%
E Pérdida	$ 247,024.78	100.00%	$ 247,024.78	$ 190,238.66	100.00%	$ 190,238.66	$ -56,786.12	0.00%
TOTAL	**$ 2,759,684.43**		**$ 689,876.89**	**$ 2,728,075.09**		$ 571,187.54	**$ -118,689.35**	**-3.22%**

	dic-25			mar-26				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 3,566,858.53	0.87%	$ 31,095.13	$ 4,843,382.99	0.95%	$ 45,915.27	$ 14,820.14	0.08%
A2 Riesgo Normal	$ 169,395.00	1.79%	$ 3,038.96	$ 94,703.96	1.92%	$ 1,817.76	$ -1,221.20	0.13%
A3 Riesgo Normal	$ 75,688.91	3.59%	$ 2,720.25	$ 48,954.26	3.59%	$ 1,759.42	$ -960.83	0.00%
B1 Riesgo Potencial	$ 25,773.84	5.99%	$ 1,544.88	$ 53,777.66	5.99%	$ 3,223.43	$ 1,678.55	0.00%
B2 Riesgo Potencial	$ 20,841.24	11.99%	$ 2,499.70	$ 17,416.38	11.99%	$ 2,088.92	$ -410.78	0.00%
C1 Deficiente	$ 13,100.77	23.99%	$ 3,143.40		0.00%		$ -3,143.40	-23.99%
C2 Deficiente	$ 39,675.95	38.63%	$ 15,327.95	$ 46,697.94	35.99%	$ 16,808.46	$ 1,480.51	-2.64%
D Dudoso Recaudo		0.00%		$ 4,363.21	99.99%	$ 4,362.77	$ 4,362.77	99.99%
E Pérdida	$ 207,144.97	100.00%	$ 207,144.97	$ 201,189.59	100.00%	$ 201,189.59	$ -5,955.38	0.00%
TOTAL	**$ 4,118,479.21**		**$ 266,515.24**	**$ 5,310,485.99**		$ 277,165.62	**$ 10,650.38**	**0.74**

	dic-25			mar-26				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 70,701.00	0.87%	$ 615.10	$ 84,482.66	0.95%	$ 800.89	$ 185.79	0.08%
A2 Riesgo Normal	$ 16,418.05	1.79%	$ 294.54		0.00%		$ -294.54	-1.79%
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	**$ 87,122.05**		**$ 912.64**	**$ 84,485.66**		$ 803.89	**$ -108.75**	**-1.72%**

	dic-25			mar-26				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 68,455.59	0.87%	$ 595.56	$ 76,320.58	0.95%	$ 723.52	$ 127.96	0.08%
A2 Riesgo Normal	$ 105,942.01	1.79%	$ 1,900.60	$ 38,482.53	1.79%	$ 690.37	$ -1,210.23	0.00%
A3 Riesgo Normal	$ 45,114.94	3.59%	$ 1,621.43	$ 93,047.97	3.59%	$ 3,344.15	$ 1,722.72	0.00%
B1 Riesgo Potencial	$ 49,310.87	5.99%	$ 2,955.70	$ 47,684.76	5.99%	$ 2,858.23	$ -97.47	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	$ 21,032.66	99.99%	$ 21,030.56	$ 17,506.01	99.99%	$ 17,504.26	$ -3,526.30	0.00%
E Pérdida	$ 5.00	100.00%	$ 5.00	$ 4.00	100.00%	$ 4.00	$ -1.00	0.00%
T O T A L	**$ 289,861.07**		**$ 28,108.85**	**$ 273,045.85**		$ 25,124.53	**$ -2,984.32**	**0.00**

	dic-25			mar-26				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 95,312,578.26	1%	$ 1,327,647.39	$ 95,479,890.88	2%	$ 1,455,613.99	$ 127,966.60	0.13%
A2 Riesgo Normal	$ 4,551,853.30	3%	$ 129,202.21	$ 6,361,033.31	3%	$ 179,104.06	$ 49,901.85	-0.02%
A3 Riesgo Normal	$ 4,747,719.52	6%	$ 274,928.76	$ 3,901,363.06	6%	$ 224,609.87	$ -50,318.89	-0.03%
B1 Riesgo Potencial	$ 783,953.98	10%	$ 74,895.53	$ 877,046.30	10%	$ 86,405.36	$ 11,509.83	0.30%
B2 Riesgo Potencial	$ 794,501.68	19%	$ 150,711.96	$ 1,003,882.79	19%	$ 191,785.63	$ 41,073.67	0.14%
C1 Deficiente	$ 342,115.57	40%	$ 136,812.06	$ 501,603.57	37%	$ 187,954.03	$ 51,141.97	-2.52%
C2 Deficiente	$ 660,996.66	57%	$ 373,922.73	$ 373,563.63	59%	$ 221,413.72	$ -152,509.01	2.70%
D Dudoso Recaudo	$ 605,453.96	100%	$ 605,393.40	$ 495,742.47	100%	$ 495,692.88	$ -109,700.52	0.00%
E Pérdida	$ 7,988,838.13	100%	$ 7,988,838.13	$ 8,716,523.84	100%	$ 8,716,523.84	$ 727,685.71	0.00%
T O T A L	**$ 115,788,011.06**		**$ 11,062,352.17**	**$ 117,710,649.85**		$ 11,759,103.38	**$ 696,751.21**	**0.69%**

	dic-25			mar-26				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 400,244.52	1%	$ 5,616.32	$ 343,866.65	2%	$ 5,235.71	$ -380.61	0.12%
A2 Riesgo Normal	$ 127,543.35	3%	$ 3,486.26	$ 181,341.77	3%	$ 5,103.66	$ 1,617.40	0.08%
A3 Riesgo Normal	$ 184,324.34	6%	$ 11,041.01	$ 221,705.95	6%	$ 13,280.18	$ 2,239.17	0.00%
B1 Riesgo Potencial	$ 146,736.20	10%	$ 14,080.20	$ 150,260.53	10%	$ 14,353.19	$ 272.99	-0.04%
B2 Riesgo Potencial	$ 228,417.33	19%	$ 43,841.29	$ 284,193.81	16%	$ 46,831.63	$ 2,990.34	-2.71%
C1 Deficiente	$ 353,479.46	35%	$ 123,751.48	$ 298,744.79	37%	$ 111,204.83	$ -12,546.65	2.21%
C2 Deficiente	$ 160,297.39	60%	$ 96,162.41	$ 182,737.35	60%	$ 109,624.13	$ 13,461.72	0.00%
D Dudoso Recaudo	$ 157,992.36	100%	$ 157,976.57	$ 157,220.91	100%	$ 157,205.20	$ -771.37	0.00%
E Pérdida	$ 219,748.86	100%	$ 219,748.86	$ 199,313.33	100%	$ 199,313.33	$ -20,435.53	0.00%
T O T A L	**$ 1,978,783.81**		**$ 675,704.40**	**$ 2,019,385.09**		$ 662,151.86	**$ -13,552.54**	**0%**

	dic-25			mar-26				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 692,408.28	1%	$ 9,324.83	$ 581,636.12	1%	$ 8,580.93	$ -743.90	0.13%
A2 Riesgo Normal	$ 187,379.13	3%	$ 5,545.09	$ 208,294.23	3%	$ 5,270.32	$ -274.77	-0.43%
A3 Riesgo Normal	$ 410,763.73	5%	$ 22,268.36	$ 477,377.32	6%	$ 27,709.46	$ 5,441.10	0.38%
B1 Riesgo Potencial	$ 530,854.55	10%	$ 51,256.98	$ 625,135.86	10%	$ 60,688.31	$ 9,431.33	0.05%
B2 Riesgo Potencial	$ 559,323.20	20%	$ 109,874.43	$ 623,295.65	20%	$ 124,596.77	$ 14,722.34	0.35%
C1 Deficiente	$ 51,931.98	31%	$ 16,296.95	$ 27,375.30	24%	$ 6,568.43	$ -9,728.52	-7.39%
C2 Deficiente	$ 123,104.65	60%	$ 73,850.50	$ 17,985.21	60%	$ 10,789.33	$ -63,061.17	0.00%
D Dudoso Recaudo	$ 198,111.89	100%	$ 198,092.06	$ 9,557.13	100%	$ 9,556.17	$ -188,535.89	0.00%
E Pérdida	$ 1,506,758.04	100%	$ 1,506,758.04	$ 1,737,601.96	100%	$ 1,737,601.96	$ 230,843.92	0.00%
T O T A L	**$ 4,260,635.45**		**$ 1,993,267.24**	**$ 4,308,258.78**		$ 1,991,361.68	**$ -1,905.56**	**-6.91%**
T O T A L G E N E R A L	$ 287,544,009.58	0.00	$ 25,792,780.96	$ 294,315,945.11	0.00	$ 26,988,635.58	$ 1,195,854.62	3.32%