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)

MARZO 2026

	sep-25			dic-25				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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		0.00%		-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%
T O T A L	**495,190.05**		**12,950.26**	**449,479.06**		**8,722.73**	**-4,227.53**	**-0.04%**

	sep-25			dic-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%
T O T A L	**0.00**		**0.00**	**0.00**			**0.00**	**0.00**

	sep-25			dic-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%
T O T A L	**0.00**		**0.00**	**0.00**		**0.00**	**0.00**	**0.00%**

	sep-25			dic-25				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%
T O T A L	**7,643.55**		**70.70**	**6,640.54**		58.76	**-11.94**	**0.00**

	sep-25			dic-25				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%
T O T A L	**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%
T O T A L	**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%
T O T A L	**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%
T O T A L	**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%
T O T A L	**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%
T O T A L	**90,020.30**		**2,670.63**	**87,122.05**		912.64	**-1,757.99**	**-10.24%**

	sep-25			dic-25				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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**

	sep-25			dic-25				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%**

	sep-25			dic-25				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%**

	sep-25			dic-25				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%