

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

(En USD dólares)

OCTUBRE 2026

CREDITOS PRODUCTIVOS	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 405,489.66	0.94%	\$ 3,795.38	\$ 483,179.19	0.98%	\$ 4,725.50	\$ 930.12	0.04%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial	\$ 55,755.02	5.99%	\$ 3,341.96		0.00%		\$ -3,341.96	-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	\$ 249.65	99.99%	\$ 249.63		0.00%		\$ -249.63	-99.99%
E Pérdida	\$ 1,520.42	100.00%	\$ 1,520.42	\$ 576.56	100.00%	\$ 576.56	\$ -943.86	0.00%
TOTAL	\$ 463,014.75		\$ 8,907.39	\$ 483,755.75		\$ 5,302.06	\$ -3,605.33	-105.94%

CREDITOS COMERCIALES ORDINARIO	jun-26			sep-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	jun-26			sep-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	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 4,536.07	0.94%	\$ 42.46	\$ 3,434.29	0.98%	\$ 33.59	\$ -8.87	0.04%
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	\$ 4,537.07		\$ 43.46	\$ 3,435.29		\$ 34.59	\$ -8.87	0.00

CREDITOS PRODUCTIVO REFINANCIADO	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 35,546.92	0.94%	\$ 332.72	\$ 32,008.58	0.98%	\$ 313.04	\$ -19.68	0.04%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial	\$ 111,462.87	5.99%	\$ 6,681.08	\$ 110,354.99	5.99%	\$ 6,614.68	\$ -66.40	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	\$ 147,009.79		\$ 7,013.80	\$ 142,363.57		\$ 6,927.72	\$ -86.08	0.00

CREDITOS DE CONSUMO REFINANCIADO	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 1,490,560.48	1.43%	\$ 21,287.09	\$ 1,502,801.70	0.02	\$ 22,618.47	\$ 1,331.38	0.08%
A2 Riesgo Normal	\$ 513,146.75	2.76%	\$ 14,158.91	\$ 356,682.72	2.74%	\$ 9,781.84	\$ -4,377.07	-0.02%
A3 Riesgo Normal	\$ 467,430.80	5.96%	\$ 27,847.11	\$ 459,958.09	5.95%	\$ 27,381.77	\$ -465.34	0.00%
B1 Riesgo Potencial	\$ 575,314.47	9.69%	\$ 55,729.18	\$ 380,587.16	9.90%	\$ 37,659.62	\$ -18,069.56	0.21%
B2 Riesgo Potencial	\$ 662,811.26	19.16%	\$ 127,025.23	\$ 531,041.40	18.88%	\$ 100,244.21	\$ -26,781.02	-0.29%
C1 Deficiente	\$ 59,224.46	39.17%	\$ 23,200.67	\$ 140,898.32	35.74%	\$ 50,361.18	\$ 27,160.51	-3.43%
C2 Deficiente	\$ 95,923.20	59.99%	\$ 57,544.33	\$ 49,671.85	57.09%	\$ 28,358.33	\$ -29,186.00	-2.90%
D Dudoso Recaudo	\$ 219,347.78	99.99%	\$ 219,325.87	\$ 81,225.92	99.99%	\$ 81,217.80	\$ -138,108.07	0.00%
E Pérdida	\$ 1,311,801.77	100.00%	\$ 1,311,801.77	\$ 1,501,075.28	100.00%	\$ 1,501,075.28	\$ 189,273.51	0.00%
TOTAL	\$ 5,395,560.97		\$ 1,857,920.16	\$ 5,003,942.44		\$ 1,858,698.50	\$ 778.34	-6.35%

CREDITOS PARA CONSUMO PRIORITARIO	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 138,921,370.93	1.50%	\$ 2,077,388.80	\$ 143,423,058.40	2%	\$ 2,239,976.87	\$ 162,588.07	0.07%
A2 Riesgo Normal	\$ 5,871,163.02	2.87%	\$ 168,252.43	\$ 5,220,609.67	2.90%	\$ 151,467.98	\$ -16,784.45	0.04%
A3 Riesgo Normal	\$ 4,338,527.83	5.80%	\$ 251,531.87	\$ 4,008,430.22	5.84%	\$ 234,105.85	\$ -17,426.02	0.04%
B1 Riesgo Potencial	\$ 790,860.46	9.92%	\$ 78,458.06	\$ 767,014.85	9.38%	\$ 71,980.95	\$ -6,477.11	-0.54%
B2 Riesgo Potencial	\$ 682,601.97	19.77%	\$ 134,956.26	\$ 614,094.41	19.33%	\$ 118,705.18	\$ -16,251.08	-0.44%
C1 Deficiente	\$ 450,595.35	39.99%	\$ 180,193.09	\$ 260,851.54	39.26%	\$ 102,408.12	\$ -77,784.97	-0.73%
C2 Deficiente	\$ 345,603.95	59.99%	\$ 207,327.80	\$ 236,692.06	59.99%	\$ 141,991.60	\$ -65,336.20	0.00%
D Dudoso Recaudo	\$ 412,893.79	99.99%	\$ 412,852.52	\$ 460,189.23	99.99%	\$ 460,143.21	\$ 47,290.69	0.00%
E Pérdida	\$ 6,621,285.42	100.00%	\$ 6,621,285.42	\$ 6,028,410.76	100.00%	\$ 6,028,410.76	\$ -592,874.66	0.00%
TOTAL	\$ 158,434,902.72		\$ 10,132,246.25	\$ 161,019,351.14		\$ 9,549,190.52	\$ -583,055.73	-1.56%

CREDITOS PARA CONSUMO RESTRUCTURADO	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 743,457.71	1.43%	\$ 10,606.96	\$ 820,887.40	2%	\$ 12,379.54	\$ 1,772.58	0.08%
A2 Riesgo Normal	\$ 305,403.06	2.88%	\$ 8,796.60	\$ 229,264.38	2.85%	\$ 6,522.85	\$ -2,273.75	-0.04%
A3 Riesgo Normal	\$ 214,220.56	5.99%	\$ 12,831.83	\$ 145,433.17	5.99%	\$ 8,711.43	\$ -4,120.40	0.00%
B1 Riesgo Potencial	\$ 286,655.58	9.99%	\$ 28,636.90	\$ 151,386.11	9.99%	\$ 15,123.47	\$ -13,513.43	0.00%
B2 Riesgo Potencial	\$ 209,533.75	19.56%	\$ 40,977.48	\$ 440,601.96	19.81%	\$ 87,295.10	\$ 46,317.62	0.26%
C1 Deficiente	\$ 312,174.04	35.45%	\$ 110,650.99	\$ 257,882.61	37.44%	\$ 96,562.60	\$ -14,088.39	2.00%
C2 Deficiente	\$ 211,505.78	56.59%	\$ 119,681.49	\$ 201,413.47	50.43%	\$ 101,567.14	\$ -18,114.35	-6.16%
D Dudoso Recaudo	\$ 173,159.94	99.99%	\$ 173,142.62	\$ 229,074.03	99.99%	\$ 229,051.11	\$ 55,908.49	0.00%
E Pérdida	\$ 92,593.81	100.00%	\$ 92,593.81	\$ 123,513.97	100.00%	\$ 123,513.97	\$ 30,920.16	0.00%
TOTAL	\$ 2,548,704.23		\$ 597,918.68	\$ 2,599,457.10		\$ 680,727.21	\$ 82,808.53	-3.86%

CREDITOS PARA LA VIVIENDA	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 6,979,004.77	0.94%	\$ 65,323.50	\$ 9,661,437.82	0.98%	\$ 94,488.85	\$ 29,165.35	0.04%
A2 Riesgo Normal	\$ 112,252.86	1.88%	\$ 2,114.07	\$ 144,997.95	1.85%	\$ 2,682.54	\$ 568.47	-0.03%
A3 Riesgo Normal	\$ 19,316.71	3.59%	\$ 694.25	\$ 19,817.27	3.59%	\$ 712.24	\$ 17.99	0.00%
B1 Riesgo Potencial	\$ 5,138.17	5.99%	\$ 307.98	\$ 15,517.04	5.99%	\$ 930.10	\$ 622.12	0.00%
B2 Riesgo Potencial	\$ 5,613.33	11.99%	\$ 673.26		0.00%		\$ -673.26	-11.99%
C1 Deficiente	\$ 12,548.42	23.99%	\$ 3,010.87	\$ 5,082.64	23.99%	\$ 1,219.53	\$ -1,791.34	0.00%
C2 Deficiente	\$ 61,061.07	35.99%	\$ 21,978.32	\$ 9,103.07	35.99%	\$ 3,276.56	\$ -18,701.76	0.00%
D Dudoso Recaudo	\$ 4,363.21	99.99%	\$ 4,362.77	\$ 17,416.38	99.99%	\$ 17,414.64	\$ 13,051.87	0.00%
E Pérdida	\$ 199,155.55	100.00%	\$ 199,155.55	\$ 199,088.75	100.00%	\$ 199,088.75	\$ -66.80	0.00%
TOTAL	\$ 7,398,454.09		\$ 297,620.57	\$ 10,072,460.92		\$ 319,813.21	\$ 22,192.64	-0.12

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	jun-26			sep-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 81,397.45	0.94%	\$ 761.88	\$ 78,509.57	0.98%	\$ 767.83	\$ 5.95	0.04%
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	\$ 81,400.45		\$ 764.88	\$ 78,512.57		\$ 770.83	\$ 5.95	0.04%

	jun-26			sep-26				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 106,976.29	0.94%	\$ 1,001.29	\$ 131,015.01	0.98%	\$ 1,281.32	\$ 280.03	0.04%
A2 Riesgo Normal	\$ 65,176.09	1.79%	\$ 1,169.26	\$ 34,570.57	1.79%	\$ 620.20	\$ -549.06	0.00%
A3 Riesgo Normal	\$ 17,288.23	3.59%	\$ 621.34		0.00%		\$ -621.34	-3.59%
B1 Riesgo Potencial	\$ 44,926.92	5.99%	\$ 2,692.92	\$ 54,493.88	5.99%	\$ 3,266.37	\$ 573.45	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	\$ 17,510.01	100.00%	\$ 17,510.01	\$ 17,510.01	100.00%	\$ 17,510.01	\$ -	0.00%
TOTAL	\$ 251,877.54		\$ 22,994.82	\$ 237,589.47		\$ 22,677.90	\$ -316.92	-0.04

	jun-26			sep-26				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 92,099,413.85	2%	\$ 1,387,508.84	\$ 88,588,168.35	2%	\$ 1,397,221.65	\$ 9,712.81	0.07%
A2 Riesgo Normal	\$ 8,269,844.39	3%	\$ 235,151.06	\$ 7,599,086.25	3%	\$ 213,899.97	\$ -21,251.09	-0.03%
A3 Riesgo Normal	\$ 4,437,530.65	6%	\$ 255,999.87	\$ 4,555,847.21	6%	\$ 264,725.57	\$ 8,725.70	0.04%
B1 Riesgo Potencial	\$ 919,007.97	10%	\$ 90,265.51	\$ 1,135,544.69	10%	\$ 111,018.37	\$ 20,752.86	-0.05%
B2 Riesgo Potencial	\$ 1,052,146.88	19%	\$ 202,433.68	\$ 961,992.96	19%	\$ 184,638.04	\$ -17,795.64	-0.05%
C1 Deficiente	\$ 514,099.57	38%	\$ 194,475.13	\$ 468,973.12	38%	\$ 179,215.47	\$ -15,259.66	0.39%
C2 Deficiente	\$ 591,176.52	60%	\$ 353,783.68	\$ 487,209.51	56%	\$ 273,775.39	\$ -80,008.29	-3.65%
D Dudoso Recaudo	\$ 784,526.52	100%	\$ 784,448.04	\$ 1,042,735.43	100%	\$ 1,042,631.15	\$ 258,183.11	0.00%
E Pérdida	\$ 8,863,259.80	100%	\$ 8,863,259.80	\$ 8,680,582.76	100%	\$ 8,680,582.76	\$ -182,677.04	0.00%
TOTAL	\$ 117,531,006.15		\$ 12,367,325.61	\$ 113,520,140.28		\$ 12,347,708.37	\$ -19,617.24	-3.27%

	jun-26			sep-26				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 370,511.32	1%	\$ 5,430.61	\$ 390,191.10	2%	\$ 6,174.53	\$ 743.92	0.12%
A2 Riesgo Normal	\$ 121,307.29	3%	\$ 3,627.11	\$ 137,383.55	3%	\$ 3,801.66	\$ 174.55	-0.22%
A3 Riesgo Normal	\$ 156,744.27	6%	\$ 9,388.97	\$ 65,888.32	6%	\$ 3,946.70	\$ -5,442.27	0.00%
B1 Riesgo Potencial	\$ 250,649.74	10%	\$ 25,039.90	\$ 201,276.88	10%	\$ 20,107.55	\$ -4,932.35	0.00%
B2 Riesgo Potencial	\$ 245,762.08	15%	\$ 37,961.64	\$ 211,848.17	17%	\$ 36,782.58	\$ -1,179.06	1.92%
C1 Deficiente	\$ 266,866.39	38%	\$ 100,724.01	\$ 353,148.77	36%	\$ 127,703.96	\$ 26,979.95	-1.58%
C2 Deficiente	\$ 173,763.57	60%	\$ 104,240.77	\$ 171,104.60	57%	\$ 97,485.32	\$ -6,755.45	-3.02%
D Dudoso Recaudo	\$ 151,990.84	100%	\$ 151,975.63	\$ 281,887.29	100%	\$ 281,859.09	\$ 129,883.46	0.00%
E Pérdida	\$ 184,154.74	100%	\$ 184,154.74	\$ 226,857.94	100%	\$ 226,857.94	\$ 42,703.20	0.00%
TOTAL	\$ 1,921,750.24		\$ 622,543.38	\$ 2,039,586.62		\$ 804,719.33	\$ 182,175.95	-3%

	jun-26			sep-26				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	\$ 564,942.91	1%	\$ 8,024.88	\$ 575,935.75	2%	\$ 8,793.67	\$ 768.79	0.11%
A2 Riesgo Normal	\$ 198,337.40	3%	\$ 5,429.39	\$ 79,185.78	3%	\$ 2,329.04	\$ -3,100.35	0.20%
A3 Riesgo Normal	\$ 310,105.20	6%	\$ 18,318.10	\$ 283,818.27	6%	\$ 16,476.52	\$ -1,841.58	-0.10%
B1 Riesgo Potencial	\$ 583,507.85	10%	\$ 55,610.72	\$ 627,054.75	10%	\$ 60,845.33	\$ 5,234.61	0.17%
B2 Riesgo Potencial	\$ 598,161.58	20%	\$ 119,572.51	\$ 477,093.24	20%	\$ 93,694.88	\$ -25,877.63	-0.35%
C1 Deficiente	\$ 44,924.66	39%	\$ 17,622.28	\$ 88,547.76	40%	\$ 35,067.15	\$ 17,444.87	0.38%
C2 Deficiente	\$ 65,776.47	60%	\$ 39,459.31	\$ 60,015.09	60%	\$ 36,003.05	\$ -3,456.26	0.00%
D Dudoso Recaudo	\$ 69,007.69	100%	\$ 69,000.79	\$ 167,380.08	100%	\$ 167,363.34	\$ 98,362.55	0.00%
E Pérdida	\$ 1,658,092.92	100%	\$ 1,658,092.92	\$ 1,385,395.66	100%	\$ 1,385,395.66	\$ -272,697.26	0.00%
TOTAL	\$ 4,092,856.68		\$ 1,991,130.90	\$ 3,744,426.38		\$ 1,805,968.64	\$ -185,162.26	0.41%

TOTAL GENERAL	\$ 298,271,074.68	0.00	\$ 27,906,429.90	\$ 298,945,021.53	0.00	\$ 27,402,538.88	\$ -503,891.02	-9.91%
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