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 2024

	jun-24			sep-24				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	431,471.41	0.60%	2,588.84	343,007.57	0.34%	1,152.50	-1,436.34	-0.26%
A2 Riesgo Normal	246,635.05	1.20%	2,959.61	112,189.05	0.72%	807.76	-2,151.85	-0.48%
A3 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	21,645.92	1.32%	285.85	69,145.53	1.86%	1,286.11	1,000.26	0.54%
B2 Riesgo Potencial	13,244.67	0.00%	397.34	2,346.37	0.00%	58.39	-338.95	0.00%
C1 Deficiente	0.00	0.00%	0.00	11,973.85	0.00%	383.16	383.16	0.00%
C2 Deficiente	6,743.23	0.00%	674.32	0.00	0.00%	0.00	-674.32	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	6,743.23	0.00%	3,370.94	3,370.94	0.00%
E Pérdida	81,197.39	100.00%	81,197.39	81,197.39	100.00%	81,197.39	0.00	0.00%
TOTAL	**800,937.67**		**88,103.35**	**626,602.99**		**88,256.25**	**152.90**	**-0.20%**

	jun-24			sep-24				
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**

	jun-24			sep-24				
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**	**0.00%**

	jun-24			sep-24				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	20,798.63	0.60%	124.79	11,406.15	0.34%	38.32	-86.47	-0.26%
A2 Riesgo Normal	0.00	0.00%	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	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	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	0.00	0.00%
C1 Deficiente	0.00	0.00%	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	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
E Pérdida	1.00	100.00%	1.00	1.00	100.00%	1	0.00	0.00%
TOTAL	**20,799.63**		**125.79**	**11,407.15**		**39.32**	**-86.47**	**0.00**

	jun-24			sep-24				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	60,577.02	0.60%	363.46	57,761.97	0.34%	194.08	-169.38	-0.26%
A2 Riesgo Normal	0.00	0.00%	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	0.00	0.00%
B1 Riesgo Potencial	0.00	0.00%	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	0.00	0.00%
C1 Deficiente	0.00	0.00%	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	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	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	0.00	0.00%
TOTAL	**60,577.02**		**363.46**	**57,761.97**		**194.08**	**-169.38**	**0.00**

	jun-24			sep-24				
CREDITOS DE CONSUMO REFINANCIADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	3,402,043.29	0.94%	31,900.68	1,273,053.04	0.00	6,054.42	-25,846.26	-0.46%
A2 Riesgo Normal	544,808.13	1.79%	9,778.25	1,042,123.04	1.13%	11,772.77	1,994.52	-0.67%
A3 Riesgo Normal	704,348.78	2.76%	19,407.19	1,348,177.63	2.22%	29,983.98	10,576.79	-0.53%
B1 Riesgo Potencial	378,002.40	1.89%	7,138.20	1,198,686.79	3.04%	36,431.89	29,293.69	1.15%
B2 Riesgo Potencial	99,667.86	2.92%	2,906.62	856,122.06	3.07%	26,309.50	23,402.88	0.16%
C1 Deficiente	111,999.09	3.79%	4,247.42	316,334.71	3.05%	9,651.77	5,404.35	-0.74%
C2 Deficiente	71,655.30	8.53%	6,114.98	29,705.58	3.47%	1,031.44	-5,083.54	-5.06%
D Dudoso Recaudo	65,744.87	29.50%	19,394.75	53,389.48	49.99%	26,689.40	7,294.65	20.49%
E Pérdida	504,854.46	100.00%	504,854.46	90,403.11	100.00%	90,403.11	-414,451.35	0.00%
T O T A L	**5,883,124.18**		**605,742.55**	6,207,995.44		238,328.28	**-367,414.27**	**14.34%**

	jun-24			sep-24				
CREDITOS PARA CONSUMO PRIORITARIO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	135,327,106.30	0.96%	1,300,651.66	128,519,724.79	1%	691,614.40	-609,037.26	-0.42%
A2 Riesgo Normal	8,732,265.33	1.94%	169,024.27	8,710,915.23	1.18%	102,848.16	-66,176.11	-0.75%
A3 Riesgo Normal	4,657,860.46	2.94%	136,903.39	5,372,048.66	2.23%	119,988.78	-16,914.61	-0.71%
B1 Riesgo Potencial	1,926,037.62	1.92%	37,028.03	1,982,969.61	3.03%	60,057.20	23,029.17	1.11%
B2 Riesgo Potencial	989,472.00	2.98%	29,480.42	1,333,171.74	3.12%	41,614.28	12,133.86	0.14%
C1 Deficiente	1,451,834.50	4.87%	70,725.53	1,343,034.97	3.00%	40,333.52	-30,392.01	-1.87%
C2 Deficiente	776,820.68	10.00%	77,682.08	877,992.09	3.42%	29,984.87	-47,697.21	-6.58%
D Dudoso Recaudo	1,115,688.70	29.50%	329,128.17	1,099,000.32	49.95%	548,907.85	219,779.68	20.45%
E Pérdida	9,962,579.26	100.00%	9,962,578.26	2,570,156.44	100.00%	2,570,155.44	-7,392,422.82	0.00%
T O T A L	**164,939,664.85**		**12,113,201.81**	**151,809,013.85**		**4,205,504.50**	**-7,907,697.31**	**11.36%**

	jun-24			sep-24				
CREDITOS PARA CONSUMO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	772,038.84	0.88%	6,803.31	430,750.87	1%	2,159.90	-4,643.41	-0.38%
A2 Riesgo Normal	269,838.63	2.00%	5,396.78	324,711.58	1.12%	3,631.56	-1,765.22	-0.88%
A3 Riesgo Normal	156,168.53	2.95%	4,608.00	202,423.52	2.07%	4,182.02	-425.98	-0.88%
B1 Riesgo Potencial	171,648.36	1.78%	3,059.41	338,084.28	2.90%	9,795.34	6,735.93	1.11%
B2 Riesgo Potencial	87,977.55	3.00%	2,639.31	199,465.06	2.97%	5,914.35	3,275.04	-0.03%
C1 Deficiente	248,622.61	5.00%	12,431.15	383,333.11	3.20%	12,266.67	-164.48	-1.80%
C2 Deficiente	254,884.03	9.54%	24,307.60	374,703.52	3.39%	12,708.01	-11,599.59	-6.15%
D Dudoso Recaudo	212,630.51	29.50%	62,726.00	280,785.37	49.99%	140,364.60	77,638.60	20.49%
E Pérdida	178,899.71	100.00%	178,899.71	143,731.73	100.00%	143,731.73	-35,167.98	0.00%
T O T A L	**2,352,708.77**		**300,871.27**	**2,677,989.04**		**334,754.18**	**33,882.91**	**11.48%**

	jun-24			sep-24				
CREDITOS PARA LA VIVIENDA	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	2,985,940.27	0.60%	17,998.56	2,659,943.48	0.34%	8,964.37	-9,034.19	-0.27%
A2 Riesgo Normal	370,782.66	1.20%	4,449.41	345,130.82	0.75%	2,573.21	-1,876.20	-0.45%
A3 Riesgo Normal	119,558.04	2.00%	2,389.18	187,947.84	1.38%	2,593.68	204.50	-0.62%
B1 Riesgo Potencial	66,614.50	1.20%	799.37	100,127.70	1.86%	1,862.37	1,063.00	0.66%
B2 Riesgo Potencial	27,117.66	1.87%	506.32	25,838.82	1.94%	502.35	-3.97	0.08%
C1 Deficiente	0.00	0.00%	0.00		0.00%	0.00	0.00	0.00%
C2 Deficiente	136,057.74	6.90%	9,382.71	40,822.07	2.10%	857.27	-8,525.44	-4.80%
D Dudoso Recaudo	9,649.63	29.50%	2,846.64		0.00%	0.00	-2,846.64	-29.50%
E Pérdida	574,705.86	100.00%	574,705.86	486,197.07	100.00%	486,197.07	-88,508.79	0.00%
T O T A L	**4,290,426.36**		**613,078.05**	**3,846,007.80**		**503,550.32**	**-109,527.73**	**-0.35**

	jun-24			sep-24				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	84,828.84	0.60%	508.98	82,419.65	0.34%	276.93	-232.05	-0.26%
A2 Riesgo Normal	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
A3 Riesgo Normal	7,827.61	1.80%	140.90	7,090.37	1.38%	97.85	-43.05	-0.42%
B1 Riesgo Potencial	0.00	0.00%	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	0.00	0.00%
C1 Deficiente	0.00	0.00%	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	0.00	0.00%
D Dudoso Recaudo	0.00	0.00%	0.00	0.00	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	**92,659.45**		**652.88**	**89,513.02**		**377.78**	**-275.10**	**-0.68%**

	jun-24			sep-24				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	131,291.98	0.60%	792.56	137,124.53	0.34%	462.75	-329.81	-0.27%
A2 Riesgo Normal	111,294.29	1.20%	1,335.54	91,795.94	0.72%	660.93	-674.61	-0.48%
A3 Riesgo Normal	52,653.87	1.80%	947.78	42,788.19	1.38%	590.48	-357.30	-0.42%
B1 Riesgo Potencial	16,846.45	1.20%	202.16	12,850.29	1.86%	239.02	36.86	0.66%
B2 Riesgo Potencial	0.00	0.00%	0.00	18,985.34	1.89%	358.82	358.82	1.89%
C1 Deficiente	3,289.72	3.00%	98.69	0.00	0.00%	0.00	-98.69	-3.00%
C2 Deficiente	0.00	0.00%	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	0.00	0.00%
E Pérdida	3,679.14	100.00%	3,679.14	7.00	100.00%	7.00	-3,672.14	0.00%
T O T A L	**319,055.45**		**7,055.87**	**303,551.29**		**2,319.00**	**-4,736.87**	**-0.02**

	jun-24			sep-24				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	85,768,673.72	1%	820,671.18	82,513,181.32	1%	441,725.51	-378,945.67	-0.42%
A2 Riesgo Normal	8,890,740.42	2%	169,303.23	7,954,665.66	1%	91,015.95	-78,287.28	-0.76%
A3 Riesgo Normal	4,065,983.09	3%	118,697.09	4,717,280.73	2%	104,752.94	-13,944.15	-0.70%
B1 Riesgo Potencial	2,420,043.66	2%	46,038.13	2,646,095.14	3%	76,828.95	30,790.82	1.00%
B2 Riesgo Potencial	1,112,950.07	3%	32,204.56	1,598,538.65	3%	48,815.45	16,610.89	0.16%
C1 Deficiente	1,542,644.89	5%	73,016.94	1,348,758.28	3%	42,015.82	-31,001.12	-1.62%
C2 Deficiente	799,864.80	10%	77,610.88	799,327.98	3%	26,873.56	-50,737.32	-6.34%
D Dudoso Recaudo	1,188,691.47	30%	350,664.02	1,440,552.55	50%	720,132.21	369,468.19	20.49%
E Pérdida	12,065,274.66	100%	12,065,274.66	2,772,011.13	100%	2,772,011.13	-9,293,263.53	0.00%
T O T A L	**117,854,866.78**		**13,753,480.69**	**105,790,411.44**		**4,324,171.52**	**-9,429,309.17**	**11.81%**

	jun-24			sep-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	470,524.68	1%	4,453.54	243,730.13	1%	1,336.80	-3,116.74	-0.40%
A2 Riesgo Normal	217,911.27	2%	4,118.37	240,073.48	1%	2,739.22	-1,379.15	-0.75%
A3 Riesgo Normal	192,319.97	3%	5,438.10	312,212.20	2%	6,930.95	1,492.85	-0.61%
B1 Riesgo Potencial	187,473.67	2%	3,670.07	294,164.35	3%	8,544.80	4,874.73	0.95%
B2 Riesgo Potencial	110,236.65	3%	3,307.09	350,148.28	3%	10,632.34	7,325.25	0.04%
C1 Deficiente	436,954.37	5%	21,478.09	626,795.15	3%	19,827.88	-1,650.21	-1.75%
C2 Deficiente	309,841.59	10%	30,984.20	213,730.95	4%	7,480.61	-23,503.59	-6.50%
D Dudoso Recaudo	454,387.60	29%	134,044.34	336,707.69	50%	168,320.16	34,275.82	20.49%
E Pérdida	344,602.90	100%	344,602.90	122,043.78	100%	122,043.78	-222,559.12	0.00%
T O T A L	**2,724,252.70**		**552,096.70**	**2,739,606.01**		**347,856.54**	**-204,240.16**	**11%**

	jun-24			sep-24				
CREDITOS PARA MICROCREDITO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	2,142,871.59	1%	20,434.99	655,004.16	1%	3,507.50	-16,927.49	-0.42%
A2 Riesgo Normal	283,974.92	2%	5,679.50	493,521.11	1%	5,788.43	108.93	-0.83%
A3 Riesgo Normal	302,745.81	3%	8,297.28	657,609.98	2%	14,776.87	6,479.59	-0.49%
B1 Riesgo Potencial	213,187.89	2%	3,950.57	1,282,465.84	3%	38,175.72	34,225.15	1.12%
B2 Riesgo Potencial	54,632.13	3%	1,638.97	583,468.05	3%	16,682.84	15,043.87	-0.14%
C1 Deficiente	91,156.97	5%	4,557.84	93,127.93	3%	2,494.31	-2,063.53	-2.32%
C2 Deficiente	18,780.95	10%	1,878.10	6,306.92	3%	220.74	-1,657.36	-6.50%
D Dudoso Recaudo	25,447.52	30%	7,507.02	115,470.51	50%	57,723.70	50,216.68	20.49%
E Pérdida	677,334.70	100%	677,334.70	64,125.86	100%	64,125.86	-613,208.84	0.00%
T O T A L	**3,810,132.48**		**731,278.97**	**3,951,100.36**		**203,495.97**	**-527,783.00**	**11%**

T O T A L G E N E R A L	303,149,205.34	0.00	28,766,051.39	278,110,960.36	0.00	10,248,847.74	-18,517,203.65	2%