COOPERATIVA DE AHORRO Y CRÉDITO

Desde 1964

RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES
Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

JUNIO 2025

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	dic-24			mar-25				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	419,056.90	1.12%	4,697.11	472,017.26	0.95%	$ 4,474.73	-222.38	-0.17%
A2 Riesgo Normal	62,475.04	1.79%	1,120.80	105,149.53	1.79%	$ 1,886.38	765.58	0.00%
A3 Riesgo Normal		0.00%		5,115.04	0.00%	$ 306.39	306.39	0.00%
B1 Riesgo Potencial	8,725.79	5.99%	523.02	0.00	0.00%	$ -	-523.02	-5.99%
B2 Riesgo Potencial		0.00%		0.00	0.00%		0.00	0.00%
C1 Deficiente		0.00%		9,654.08	0.00%	$ 2,316.40	2,316.40	0.00%
C2 Deficiente		0.00%			0.00%		0.00	0.00%
D Dudoso Recaudo	9,531.45	0.00%	9,530.50	2,788.22	0.00%	$ 2,787.94	-6,742.56	0.00%
E Pérdida	43.00	100.00%	43.00	6,786.23	100.00%	$ 6,786.23	6,743.23	0.00%
T O T A L	**499,832.18**		**15,914.43**	**601,510.36**		**18,558.07**	**2,643.64**	**-6.17%**

	dic-24			mar-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**

	dic-24			mar-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%**

	dic-24			mar-25				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	10,469.96	1.11%	116.22	9,549.40	0.95%	$ 90.53	-25.69	-0.16%
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%	1.00	1.00	100.00%	$ 1.00	0.00	0.00%
T O T A L	**10,470.96**		**117.22**	**9,550.40**		91.53	**-25.69**	**0.00**

	dic-24			mar-25				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	54,848.19	1.11%	608.81	51,835.63	0.95%	$ 491.40	-117.41	-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%
T O T A L	**54,848.19**		**608.81**	**51,835.63**		**491.40**	**-117.41**	**0.00**

	dic-24			mar-25				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	1,592,178.66	1.62%	25,752.92	1,798,623.40	0.01	$ 25,032.03	-720.89	-0.23%
A2 Riesgo Normal	414,472.03	2.89%	11,988.77	506,159.75	2.99%	$ 15,134.16	3,145.39	0.10%
A3 Riesgo Normal	1,135,419.82	5.76%	65,427.02	881,625.02	5.83%	$ 51,436.88	-13,990.14	0.07%
B1 Riesgo Potencial	1,364,025.50	9.59%	130,849.30	1,129,205.34	9.35%	$ 105,569.78	-25,279.52	-0.24%
B2 Riesgo Potencial	1,314,196.11	19.91%	261,718.68	1,185,430.07	19.54%	$ 231,650.92	-30,067.76	-0.37%
C1 Deficiente	194,821.81	35.55%	69,264.52	181,901.71	37.76%	$ 68,688.71	-575.81	2.21%
C2 Deficiente	204,495.47	59.23%	121,125.68	173,689.93	59.19%	$ 102,804.53	-18,321.15	-0.04%
D Dudoso Recaudo	309,802.60	99.99%	309,771.62	187,179.39	99.99%	$ 187,160.67	-122,610.95	0.00%
E Pérdida	591,038.02	100.00%	591,038.02	994,687.06	100.00%	$ 994,687.06	403,649.04	0.00%
T O T A L	**7,120,450.02**		**1,586,936.53**	7,038,501.67		1,782,164.74	**195,228.21**	**1.49%**

	dic-24			mar-25				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	131,198,318.33	1.77%	2,324,235.88	134,423,341.55	2%	$ 2,034,946.18	-289,289.70	-0.26%
A2 Riesgo Normal	5,624,368.95	2.93%	164,683.47	4,193,196.91	2.93%	$ 122,826.91	-41,856.56	0.00%
A3 Riesgo Normal	4,591,425.12	5.84%	268,032.07	2,919,852.57	5.82%	$ 170,029.89	-98,002.18	-0.01%
B1 Riesgo Potencial	1,513,419.65	9.75%	147,623.28	1,320,862.92	9.93%	$ 131,183.61	-16,439.67	0.18%
B2 Riesgo Potencial	995,533.52	19.94%	198,558.54	1,154,558.62	19.70%	$ 227,473.84	28,915.30	-0.24%
C1 Deficiente	678,319.57	38.90%	263,891.58	549,872.86	38.48%	$ 211,612.82	-52,278.76	-0.42%
C2 Deficiente	504,060.66	59.99%	302,385.99	401,421.08	59.57%	$ 239,140.87	-63,245.12	-0.42%
D Dudoso Recaudo	966,982.44	99.99%	966,885.74	596,362.41	99.99%	$ 596,302.84	-370,582.90	0.00%
E Pérdida	3,677,736.49	100.00%	3,677,735.49	4,476,607.28	100.00%	$ 4,476,606.28	798,870.79	0.00%
T O T A L	**149,750,164.73**		**8,314,032.04**	**150,036,076.20**		8,210,123.24	**-103,908.80**	**-1.17%**

	dic-24			mar-25				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	639,494.09	1.62%	10,365.04	547,153.69	1%	$ 7,776.31	-2,588.73	-0.20%
A2 Riesgo Normal	112,170.09	2.90%	3,251.75	218,880.66	2.80%	$ 6,124.89	2,873.14	-0.10%
A3 Riesgo Normal	267,595.73	5.95%	15,921.76	304,071.64	5.67%	$ 17,240.45	1,318.69	-0.28%
B1 Riesgo Potencial	133,831.08	8.63%	11,547.02	303,438.90	9.01%	$ 27,347.30	15,800.28	0.38%
B2 Riesgo Potencial	80,995.47	19.02%	15,403.52	247,404.05	19.99%	$ 49,456.06	34,052.54	0.97%
C1 Deficiente	477,577.98	39.97%	190,904.61	337,344.81	38.63%	$ 130,315.70	-60,588.91	-1.34%
C2 Deficiente	617,338.38	57.78%	356,694.81	449,188.29	59.99%	$ 269,468.05	-87,226.76	2.21%
D Dudoso Recaudo	383,062.52	99.99%	383,024.24	302,373.73	99.99%	$ 302,343.50	-80,680.74	0.00%
E Pérdida	244,684.78	100.00%	244,684.78	305,902.60	100.00%	$ 305,902.60	61,217.82	0.00%
T O T A L	**2,956,750.12**		**1,231,797.53**	**3,015,758.37**		1,115,974.86	**-115,822.67**	**1.64%**

	dic-24			mar-25				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	2,386,299.88	1.11%	26,554.54	2,275,885.63	0.95%	$ 21,687.96	-4,866.58	-0.16%
A2 Riesgo Normal	305,055.80	1.79%	5,472.70	211,967.34	1.82%	$ 3,856.26	-1,616.44	0.03%
A3 Riesgo Normal	234,174.08	3.77%	8,835.89	101,583.03	3.59%	$ 3,650.89	-5,185.00	-0.18%
B1 Riesgo Potencial	96,504.79	5.99%	5,784.49	115,111.92	5.99%	$ 6,899.81	1,115.32	0.00%
B2 Riesgo Potencial	24,961.05	12.21%	3,048.45	273.51	19.99%	$ 54.67	-2,993.78	7.78%
C1 Deficiente		0.00%		51,008.24	23.99%	$ 12,238.92	12,238.92	23.99%
C2 Deficiente	64,493.32	35.99%	23,213.72	70,490.67	35.99%	$ 25,372.41	2,158.69	0.00%
D Dudoso Recaudo	88,862.93	99.99%	88,854.03	45,024.51	99.99%	$ 45,020.00	-43,834.03	0.00%
E Pérdida	391,880.75	100.00%	391,880.75	231,417.49	100.00%	$ 231,417.49	-160,463.26	0.00%
T O T A L	**3,592,232.60**		**553,644.57**	**3,102,762.34**		350,198.41	**-203,446.16**	**0.31**

	dic-24			mar-25				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	79,721.26	1.11%	884.90	77,008.54	0.95%	$ 730.04	-154.86	-0.16%
A2 Riesgo Normal	6,080.97	1.79%	109.09		0.00%		-109.09	-1.79%
A3 Riesgo Normal		0.00%		3,432.08	3.59%	$ 123.35	123.35	3.59%
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	3.00	100.00%	3.00	3.00	100.00%	$ 3.00	0.00	0.00%
T O T A L	**85,805.23**		**996.99**	**80,443.62**		856.39	**-140.60**	**1.64%**

	dic-24			mar-25				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	114,911.49	1.11%	1,279.79	124,731.84	0.95%	$ 1,184.74	-95.05	-0.16%
A2 Riesgo Normal	65,290.06	1.79%	1,171.31	37,776.67	1.79%	$ 677.71	-493.60	0.00%
A3 Riesgo Normal	74,308.01	3.59%	2,670.63	61,081.77	3.59%	$ 2,195.28	-475.35	0.00%
B1 Riesgo Potencial	43,119.71	5.99%	2,584.60	101,789.39	5.99%	$ 6,101.26	3,516.66	0.00%
B2 Riesgo Potencial		0.00%		6,891.88	11.99%	$ 826.61	826.61	11.99%
C1 Deficiente	16,016.53	23.99%	3,843.01		0.00%		-3,843.01	-23.99%
C2 Deficiente		0.00%		15,632.65	35.99%	$ 5,626.82	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	**313,651.80**		**11,555.34**	**347,910.20**		16,618.42	**5,063.08**	**0.24**

	dic-24			mar-25				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	87,130,511.69	2%	1,546,975.55	88,539,850.58	2%	$ 1,336,311.98	-210,663.57	-0.27%
A2 Riesgo Normal	6,196,293.37	3%	171,188.45	5,255,988.62	3%	$ 151,289.75	-19,898.70	0.12%
A3 Riesgo Normal	4,141,277.44	6%	233,935.67	3,560,697.16	6%	$ 207,433.40	-26,502.27	0.18%
B1 Riesgo Potencial	1,672,326.63	10%	160,236.85	1,486,519.59	9%	$ 135,434.43	-24,802.42	-0.47%
B2 Riesgo Potencial	848,337.50	19%	165,147.31	1,027,107.29	19%	$ 195,468.54	30,321.23	-0.44%
C1 Deficiente	703,098.40	39%	271,855.54	770,737.71	39%	$ 298,520.57	26,665.03	0.07%
C2 Deficiente	614,210.52	57%	351,553.76	461,046.57	57%	$ 261,948.44	-89,605.32	-0.42%
D Dudoso Recaudo	1,038,575.80	100%	1,038,472.03	606,421.53	100%	$ 606,360.91	-432,111.12	0.00%
E Pérdida	3,992,933.35	100%	3,992,933.35	5,173,704.16	100%	$ 5,173,704.16	1,180,770.81	0.00%
T O T A L	**106,337,564.70**		**7,932,298.51**	**106,882,073.21**		8,366,472.18	**434,173.67**	**-1.23%**

	dic-24			mar-25				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	389,125.93	2%	6,914.71	484,405.83	1%	$ 7,264.33	349.62	-0.28%
A2 Riesgo Normal	152,964.27	3%	4,573.65	152,046.22	3%	$ 4,546.18	-27.47	0.00%
A3 Riesgo Normal	433,328.86	6%	25,364.18	324,323.58	6%	$ 18,844.69	-6,519.49	-0.04%
B1 Riesgo Potencial	104,067.83	8%	8,546.74	118,062.15	8%	$ 9,990.41	1,443.67	0.25%
B2 Riesgo Potencial	345,463.19	19%	64,066.87	183,266.88	20%	$ 36,635.07	-27,431.80	1.44%
C1 Deficiente	452,337.41	38%	173,519.44	400,019.57	38%	$ 153,751.21	-19,768.23	0.08%
C2 Deficiente	307,952.75	60%	184,740.86	283,547.03	58%	$ 165,740.28	-19,000.58	-1.54%
D Dudoso Recaudo	240,010.68	100%	239,986.65	180,046.80	100%	$ 180,028.77	-59,957.88	0.00%
E Pérdida	195,852.27	100%	195,852.27	166,738.11	100%	$ 166,738.11	-29,114.16	0.00%
T O T A L	**2,621,103.19**		**903,565.37**	**2,292,456.17**		743,539.05	**-160,026.32**	**0%**

	dic-24			mar-25				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	440,188.75	2%	7,760.84	719,367.51	1%	$ 10,728.36	2,967.52	-0.27%
A2 Riesgo Normal	313,437.67	3%	8,869.01	207,055.41	3%	$ 6,190.96	-2,678.05	0.16%
A3 Riesgo Normal	596,632.78	6%	34,848.19	510,293.90	5%	$ 27,461.16	-7,387.03	-0.46%
B1 Riesgo Potencial	887,864.92	10%	86,230.20	557,472.12	10%	$ 55,691.48	-30,538.72	0.28%
B2 Riesgo Potencial	734,001.26	18%	134,577.08	628,787.50	19%	$ 117,280.88	-17,296.20	0.32%
C1 Deficiente	137,428.20	36%	49,475.04	63,692.64	32%	$ 20,186.12	-29,288.92	-4.31%
C2 Deficiente	190,895.30	60%	114,518.09	204,451.09	60%	$ 122,650.19	8,132.10	0.00%
D Dudoso Recaudo	221,132.09	100%	221,109.97	141,956.41	100%	$ 141,942.21	-79,167.76	0.00%
E Pérdida	753,625.14	100%	753,625.14	1,228,234.43	100%	$ 1,228,234.43	474,609.29	0.00%
T O T A L	**4,275,206.11**		**1,411,013.56**	**4,261,311.01**		1,730,365.79	**319,352.23**	**-4.28%**

T O T A L G E N E R A L	277,618,079.83	0.00	21,962,480.90	277,720,189.18	0.00	22,335,454.08	372,973.18	3.34%