COOPERATIVA DE AHORRO Y CRÉDITO

Desde 1964

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

(En USD dólares)

MARZO 2025

	sep-24			dic-24				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	343,007.57	0.34%	1,152.50	419,056.90	1.12%	4,697.11	3,544.61	0.78%
A2 Riesgo Normal	112,189.05	0.72%	807.76	62,475.04	1.79%	1,120.80	313.04	1.07%
A3 Riesgo Normal	0.00	0.00%	0.00		0.00%		0.00	0.00%
B1 Riesgo Potencial	69,145.53	1.86%	1,286.11	8,725.79	5.99%	523.02	-763.09	4.13%
B2 Riesgo Potencial	2,346.37	0.00%	58.39		0.00%		-58.39	0.00%
C1 Deficiente	11,973.85	0.00%	383.16		0.00%		-383.16	0.00%
C2 Deficiente	0.00	0.00%	0.00		0.00%		0.00	0.00%
D Dudoso Recaudo	6,743.23	0.00%	3,370.94	9,531.45	0.00%	9,530.50	6,159.56	0.00%
E Pérdida	81,197.39	100.00%	81,197.39	43.00	100.00%	43.00	-81,154.39	0.00%
T O T A L	**626,602.99**		**88,256.25**	**499,832.18**		**15,914.43**	**-72,341.82**	**5.99%**

	sep-24			dic-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%
T O T A L	**0.00**		**0.00**	**0.00**			**0.00**	**0.00**

	sep-24			dic-24				
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-24			dic-24				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	11,406.15	0.34%	38.32	10,469.96	1.11%	116.22	77.90	0.77%
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	1.00	100.00%	1.00	1.00	100.00%	1.00	0.00	0.00%
T O T A L	**11,407.15**		**39.32**	**10,470.96**		117.22	**77.90**	**0.01**

	sep-24			dic-24				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	57,761.97	0.34%	194.08	54,848.19	1.11%	608.81	414.73	0.77%
A2 Riesgo Normal	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%
B1 Riesgo Potencial	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%
C1 Deficiente	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%
D Dudoso Recaudo	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%
T O T A L	**57,761.97**		**194.08**	**54,848.19**		**608.81**	**414.73**	**0.01**

	sep-24			dic-24				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	1,273,053.04	0.48%	6,054.42	1,592,178.66	0.02	25,752.92	19,698.50	1.14%
A2 Riesgo Normal	1,042,123.04	1.13%	11,772.77	414,472.03	2.89%	11,988.77	216.00	1.76%
A3 Riesgo Normal	1,348,177.63	2.22%	29,983.98	1,135,419.82	5.76%	65,427.02	35,443.04	3.54%
B1 Riesgo Potencial	1,198,686.79	3.04%	36,431.89	1,364,025.50	9.59%	130,849.30	94,417.41	6.55%
B2 Riesgo Potencial	856,122.06	3.07%	26,309.50	1,314,196.11	19.91%	261,718.68	235,409.18	16.84%
C1 Deficiente	316,334.71	3.05%	9,651.77	194,821.81	35.55%	69,264.52	59,612.75	32.50%
C2 Deficiente	29,705.58	3.47%	1,031.44	204,495.47	59.23%	121,125.68	120,094.24	55.76%
D Dudoso Recaudo	53,389.48	49.99%	26,689.40	309,802.60	99.99%	309,771.62	283,082.22	50.00%
E Pérdida	90,403.11	100.00%	90,403.11	591,038.02	100.00%	591,038.02	500,634.91	0.00%
T O T A L	**6,207,995.44**		**238,328.28**	7,120,450.02		1,586,936.53	**1,348,608.25**	**168.10%**

	sep-24			dic-24				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	128,519,724.79	0.54%	691,614.40	131,198,318.33	2%	2,324,235.88	1,632,621.48	1.23%
A2 Riesgo Normal	8,710,915.23	1.18%	102,848.16	5,624,368.95	2.93%	164,683.47	61,835.31	1.75%
A3 Riesgo Normal	5,372,048.66	2.23%	119,988.78	4,591,425.12	5.84%	268,032.07	148,043.29	3.60%
B1 Riesgo Potencial	1,982,969.61	3.03%	60,057.20	1,513,419.65	9.75%	147,623.28	87,566.08	6.73%
B2 Riesgo Potencial	1,333,171.74	3.12%	41,614.28	995,533.52	19.94%	198,558.54	156,944.26	16.82%
C1 Deficiente	1,343,034.97	3.00%	40,333.52	678,319.57	38.90%	263,891.58	223,558.06	35.90%
C2 Deficiente	877,992.09	3.42%	29,984.87	504,060.66	59.99%	302,385.99	272,401.12	56.57%
D Dudoso Recaudo	1,099,000.32	49.95%	548,907.85	966,982.44	99.99%	966,885.74	417,977.89	50.04%
E Pérdida	2,570,156.44	100.00%	2,570,155.44	3,677,736.49	100.00%	3,677,735.49	1,107,580.05	0.00%
T O T A L	**151,809,013.85**		**4,205,504.50**	**149,750,164.73**		8,314,032.04	**4,108,527.54**	**172.65%**

	sep-24			dic-24				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	430,750.87	0.50%	2,159.90	639,494.09	2%	10,365.04	8,205.14	1.12%
A2 Riesgo Normal	324,711.58	1.12%	3,631.56	112,170.09	2.90%	3,251.75	-379.81	1.78%
A3 Riesgo Normal	202,423.52	2.07%	4,182.02	267,595.73	5.95%	15,921.76	11,739.74	3.88%
B1 Riesgo Potencial	338,084.28	2.90%	9,795.34	133,831.08	8.63%	11,547.02	1,751.68	5.73%
B2 Riesgo Potencial	199,465.06	2.97%	5,914.35	80,995.47	19.02%	15,403.52	9,489.17	16.05%
C1 Deficiente	383,333.11	3.20%	12,266.67	477,577.98	39.97%	190,904.61	178,637.94	36.77%
C2 Deficiente	374,703.52	3.39%	12,708.01	617,338.38	57.78%	356,694.81	343,986.80	54.39%
D Dudoso Recaudo	280,785.37	49.99%	140,364.60	383,062.52	99.99%	383,024.24	242,659.64	50.00%
E Pérdida	143,731.73	100.00%	143,731.73	244,684.78	100.00%	244,684.78	100,953.05	0.00%
T O T A L	**2,677,989.04**		**334,754.18**	**2,956,750.12**		1,231,797.53	**897,043.35**	**169.73%**

	sep-24			dic-24				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	2,659,943.48	0.34%	8,964.37	2,386,299.88	1.11%	26,554.54	17,590.17	0.78%
A2 Riesgo Normal	345,130.82	0.75%	2,573.21	305,055.80	1.79%	5,472.70	2,899.49	1.05%
A3 Riesgo Normal	187,947.84	1.38%	2,593.68	234,174.08	3.77%	8,835.89	6,242.21	2.39%
B1 Riesgo Potencial	100,127.70	1.86%	1,862.37	96,504.79	5.99%	5,784.49	3,922.12	4.13%
B2 Riesgo Potencial	25,838.82	1.94%	502.35	24,961.05	12.21%	3,048.45	2,546.10	10.27%
C1 Deficiente		0.00%	0.00		0.00%		0.00	0.00%
C2 Deficiente	40,822.07	2.10%	857.27	64,493.32	35.99%	23,213.72	22,356.45	33.89%
D Dudoso Recaudo		0.00%	0.00	88,862.93	99.99%	88,854.03	88,854.03	99.99%
E Pérdida	486,197.07	100.00%	486,197.07	391,880.75	100.00%	391,880.75	-94,316.32	0.00%
T O T A L	**3,846,007.80**		**503,550.32**	**3,592,232.60**		553,644.57	**50,094.25**	**1.53**

	sep-24			dic-24				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	82,419.65	0.34%	276.93	79,721.26	1.11%	884.90	607.97	0.77%
A2 Riesgo Normal	0.00	0.00%	0.00	6,080.97	1.79%	109.09	109.09	1.79%
A3 Riesgo Normal	7,090.37	1.38%	97.85		0.00%		-97.85	-1.38%
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	3.00	100.00%	3.00	3.00	100.00%	3.00	0.00	0.00%
T O T A L	**89,513.02**		**377.78**	**85,805.23**		996.99	**619.21**	**1.19%**

CREDITOS PARA LA VIVIENDA REFINANCIADO	sep-24			dic-24				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	137,124.53	0.34%	462.75	114,911.49	1.11%	1,279.79	817.04	0.78%
A2 Riesgo Normal	91,795.94	0.72%	660.93	65,290.06	1.79%	1,171.31	510.38	1.07%
A3 Riesgo Normal	42,788.19	1.38%	590.48	74,308.01	3.59%	2,670.63	2,080.15	2.21%
B1 Riesgo Potencial	12,850.29	1.86%	239.02	43,119.71	5.99%	2,584.60	2,345.58	4.13%
B2 Riesgo Potencial	18,985.34	1.89%	358.82		0.00%		-358.82	-1.89%
C1 Deficiente	0.00	0.00%	0.00	16,016.53	23.99%	3,843.01	3,843.01	23.99%
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	7.00	100.00%	7.00	6.00	100.00%	6.00	-1.00	0.00%
TOTAL	**303,551.29**		**2,319.00**	**313,651.80**		11,555.34	**9,236.34**	**0.30**

CREDITOS PARA MICROEMPRESA	sep-24			dic-24				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	82,513,181.32	1%	441,725.51	87,130,511.69	2%	1,546,975.55	1,105,250.04	1.24%
A2 Riesgo Normal	7,954,665.66	1%	91,015.95	6,196,293.37	3%	171,188.45	80,172.50	1.62%
A3 Riesgo Normal	4,717,280.73	2%	104,752.94	4,141,277.44	6%	233,935.67	129,182.73	3.43%
B1 Riesgo Potencial	2,646,095.14	3%	76,828.95	1,672,326.63	10%	160,236.85	83,407.90	6.68%
B2 Riesgo Potencial	1,598,538.65	3%	48,815.45	848,337.50	19%	165,147.31	116,331.86	16.41%
C1 Deficiente	1,348,758.28	3%	42,015.82	703,098.40	39%	271,855.54	229,839.72	35.55%
C2 Deficiente	799,327.98	3%	26,873.56	614,210.52	57%	351,553.76	324,680.20	53.87%
D Dudoso Recaudo	1,440,552.55	50%	720,132.21	1,038,575.80	100%	1,038,472.03	318,339.82	50.00%
E Pérdida	2,772,011.13	100%	2,772,011.13	3,992,933.35	100%	3,992,933.35	1,220,922.22	0.00%
TOTAL	**105,790,411.44**		**4,324,171.52**	**106,337,564.70**		7,932,298.51	**3,608,126.99**	**168.80%**

CREDITOS PARA MICROCREDITO	sep-24			dic-24				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	243,730.13	1%	1,336.80	389,125.93	2%	6,914.71	5,577.91	1.23%
A2 Riesgo Normal	240,073.48	1%	2,739.22	152,964.27	3%	4,573.65	1,834.43	1.85%
A3 Riesgo Normal	312,212.20	2%	6,930.95	433,328.86	6%	25,364.18	18,433.23	3.63%
B1 Riesgo Potencial	294,164.35	3%	8,544.80	104,067.83	8%	8,546.74	1.94	5.31%
B2 Riesgo Potencial	350,148.28	3%	10,632.34	345,463.19	19%	64,066.87	53,434.53	15.51%
C1 Deficiente	626,795.15	3%	19,827.88	452,337.41	38%	173,519.44	153,691.56	35.20%
C2 Deficiente	213,730.95	4%	7,480.61	307,952.75	60%	184,740.86	177,260.25	56.49%
D Dudoso Recaudo	336,707.69	50%	168,320.16	240,010.68	100%	239,986.65	71,666.49	50.00%
E Pérdida	122,043.78	100%	122,043.78	195,852.27	100%	195,852.27	73,808.49	0.00%
TOTAL	**2,739,606.01**		**347,856.54**	**2,621,103.19**		903,565.37	**555,708.83**	**169%**

CREDITOS PARA MICROCREDITO REFINANCIADO	sep-24			dic-24				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	655,004.16	1%	3,507.50	440,188.75	2%	7,760.84	4,253.34	1.23%
A2 Riesgo Normal	493,521.11	1%	5,788.43	313,437.67	3%	8,869.01	3,080.58	1.66%
A3 Riesgo Normal	657,609.98	2%	14,776.87	596,632.78	6%	34,848.19	20,071.32	3.59%
B1 Riesgo Potencial	1,282,465.84	3%	38,175.72	887,864.92	10%	86,230.20	48,054.48	6.74%
B2 Riesgo Potencial	583,468.05	3%	16,682.84	734,001.26	18%	134,577.08	117,894.24	15.48%
C1 Deficiente	93,127.93	3%	2,494.31	137,428.20	36%	49,475.04	46,980.73	33.32%
C2 Deficiente	6,306.92	3%	220.74	190,895.30	60%	114,518.09	114,297.35	56.49%
D Dudoso Recaudo	115,470.51	50%	57,723.70	221,132.09	100%	221,109.97	163,386.27	50.00%
E Pérdida	64,125.86	100%	64,125.86	753,625.14	100%	753,625.14	689,499.28	0.00%
TOTAL	**3,951,100.36**		**203,495.97**	**4,275,206.11**		1,411,013.56	**1,207,517.59**	**169%**

TOTAL GENERAL	278,110,960.36	0.00	10,248,847.74	277,618,079.83	0.00	21,962,480.90	11,713,633.16	86%