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)

SEPTIEMBRE 2026

	mar-26			jun-26				
CREDITOS PRODUCTIVOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 332,988.15	0.95%	$ 3,156.73	$ 405,489.66	0.94%	$ 3,795.38	$ 638.65	-0.01%
A2 Riesgo Normal	$ 101,308.00	1.79%	$ 1,817.47		#¡DIV/0!		$ -1,817.47	0.00%
A3 Riesgo Normal	$ 57,525.38	0.00%	$ 2,067.46		0.00%		$ -2,067.46	0.00%
B1 Riesgo Potencial		#¡DIV/0!		$ 55,755.02	0.00%	$ 3,341.96	$ 3,341.96	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	$ 1,555.03	0.00%	$ 1,554.87	$ 249.65	0.00%	$ 249.63	$ -1,305.24	0.00%
E Pérdida	$ 1,520.42	100.00%	$ 1,520.42	$ 1,520.42	100.00%	$ 1,520.42	$ -	0.00%
TOTAL	**$ 494,896.98**		**$ 10,116.95**	**$ 463,014.75**		**$ 8,907.39**	**$ -1,209.56**	**-0.01%**

	mar-26			jun-26				
CREDITOS COMERCIALES ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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**

	mar-26			jun-26				
CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
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%**

	mar-26			jun-26				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 5,603.07	0.95%	$ 53.12	$ 4,536.07	0.94%	$ 42.46	$ -10.66	-0.01%
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	**$ 5,604.07**		**$ 54.12**	**$ 4,537.07**		$ 43.46	**$ -10.66**	**0.00**

	mar-26			jun-26				
CREDITOS PRODUCTIVO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 38,985.42	0.95%	$ 369.58	$ 35,546.92	0.94%	$ 332.72	$ -36.86	-0.01%
A2 Riesgo Normal		0.00%			0.00%		$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		$ -	0.00%
B1 Riesgo Potencial		0.00%		$ 111,462.87	5.99%	$ 6,681.08	$ 6,681.08	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		0.00%			0.00%		$ -	0.00%
E Pérdida		0.00%			0.00%		$ -	0.00%
TOTAL	**$ 38,985.42**		**$ 369.58**	**$ 147,009.79**		**$ 7,013.80**	**$ 6,644.22**	**0.06**

CREDITOS DE CONSUMO REFINANCIADO	mar-26			jun-26				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 1,755,599.68	1.43%	$ 25,109.19	$ 1,490,560.48	0.01	$ 21,287.09	$ -3,822.10	0.00%
A2 Riesgo Normal	$ 310,927.52	2.88%	$ 8,950.76	$ 513,146.75	2.76%	$ 14,158.91	$ 5,208.15	-0.12%
A3 Riesgo Normal	$ 798,578.18	5.96%	$ 47,588.97	$ 467,430.80	5.96%	$ 27,847.11	$ -19,741.86	0.00%
B1 Riesgo Potencial	$ 844,723.80	9.43%	$ 79,693.56	$ 575,314.47	9.69%	$ 55,729.18	$ -23,964.38	0.25%
B2 Riesgo Potencial	$ 447,286.44	19.81%	$ 88,623.06	$ 662,811.26	19.16%	$ 127,025.23	$ 38,402.17	-0.65%
C1 Deficiente	$ 38,675.41	27.24%	$ 10,535.12	$ 59,224.46	39.17%	$ 23,200.67	$ 12,665.55	11.93%
C2 Deficiente	$ 64,281.45	59.99%	$ 38,562.44	$ 95,923.20	59.99%	$ 57,544.33	$ 18,981.89	0.00%
D Dudoso Recaudo	$ 29,506.29	99.99%	$ 29,503.34	$ 219,347.78	99.99%	$ 219,325.87	$ 189,822.53	0.00%
E Pérdida	$ 1,413,393.49	100.00%	$ 1,413,393.49	$ 1,311,801.77	100.00%	$ 1,311,801.77	$ -101,591.72	0.00%
T O T A L	**$ 5,702,972.26**		**$ 1,741,959.93**	$ 5,395,560.97		$ 1,857,920.16	**$ 115,960.23**	**11.41%**

CREDITOS PARA CONSUMO PRIORITARIO	mar-26			jun-26				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 138,628,985.02	1.51%	$ 2,094,440.24	$ 138,921,370.93	1%	$ 2,077,388.80	$ -17,051.44	-0.02%
A2 Riesgo Normal	$ 4,755,970.24	2.94%	$ 139,596.80	$ 5,871,163.02	2.87%	$ 168,252.43	$ 28,655.63	-0.07%
A3 Riesgo Normal	$ 2,981,397.89	5.88%	$ 175,252.69	$ 4,338,527.83	5.80%	$ 251,531.87	$ 76,279.18	-0.08%
B1 Riesgo Potencial	$ 874,170.02	9.92%	$ 86,739.66	$ 790,860.46	9.92%	$ 78,458.06	$ -8,281.60	0.00%
B2 Riesgo Potencial	$ 653,957.39	18.98%	$ 124,141.95	$ 682,601.97	19.77%	$ 134,956.26	$ 10,814.31	0.79%
C1 Deficiente	$ 311,113.19	39.99%	$ 124,414.17	$ 450,595.35	39.99%	$ 180,193.09	$ 55,778.92	0.00%
C2 Deficiente	$ 522,313.17	56.19%	$ 293,503.19	$ 345,603.95	59.99%	$ 207,327.80	$ -86,175.39	3.80%
D Dudoso Recaudo	$ 453,503.95	99.99%	$ 453,458.60	$ 412,893.79	99.99%	$ 412,852.52	$ -40,606.08	0.00%
E Pérdida	$ 6,457,689.20	100.00%	$ 6,457,689.20	$ 6,621,285.42	100.00%	$ 6,621,285.42	$ 163,596.22	0.00%
T O T A L	**$ 155,639,100.07**		**$ 9,949,236.50**	**$ 158,434,902.72**		$ 10,132,246.25	**$ 183,009.75**	**4.42%**

CREDITOS PARA CONSUMO RESTRUCTURADO	mar-26			jun-26				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 649,552.77	1.39%	$ 9,049.05	$ 743,457.71	1%	$ 10,606.96	$ 1,557.91	0.03%
A2 Riesgo Normal	$ 368,328.40	2.99%	$ 11,013.01	$ 305,403.06	2.88%	$ 8,796.60	$ -2,216.41	-0.11%
A3 Riesgo Normal	$ 391,805.32	5.94%	$ 23,260.30	$ 214,220.56	5.99%	$ 12,831.83	$ -10,428.47	0.05%
B1 Riesgo Potencial	$ 305,595.45	9.99%	$ 30,528.99	$ 286,655.58	9.99%	$ 28,636.90	$ -1,892.09	0.00%
B2 Riesgo Potencial	$ 357,952.67	18.77%	$ 67,180.01	$ 209,533.75	19.56%	$ 40,977.48	$ -26,202.53	0.79%
C1 Deficiente	$ 186,332.06	36.34%	$ 67,709.79	$ 312,174.04	35.45%	$ 110,650.99	$ 42,941.20	-0.89%
C2 Deficiente	$ 246,283.45	56.94%	$ 140,224.61	$ 211,505.78	56.59%	$ 119,681.49	$ -20,543.12	-0.35%
D Dudoso Recaudo	$ 31,986.31	99.99%	$ 31,983.12	$ 173,159.94	99.99%	$ 173,142.62	$ 141,159.50	0.00%
E Pérdida	$ 190,238.66	100.00%	$ 190,238.66	$ 92,593.81	100.00%	$ 92,593.81	$ -97,644.85	0.00%
T O T A L	**$ 2,728,075.09**		**$ 571,187.54**	**$ 2,548,704.23**		$ 597,918.68	**$ 26,731.14**	**-0.48%**

CREDITOS PARA LA VIVIENDA	mar-26			jun-26				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 4,843,382.99	0.95%	$ 45,915.27	$ 6,979,004.77	0.94%	$ 65,323.50	$ 19,408.23	-0.01%
A2 Riesgo Normal	$ 94,703.96	1.92%	$ 1,817.76	$ 112,252.86	1.88%	$ 2,114.07	$ 296.31	-0.04%
A3 Riesgo Normal	$ 48,954.26	3.59%	$ 1,759.42	$ 19,316.71	3.59%	$ 694.25	$ -1,065.17	0.00%
B1 Riesgo Potencial	$ 53,777.66	5.99%	$ 3,223.43	$ 5,138.17	5.99%	$ 307.98	$ -2,915.45	0.00%
B2 Riesgo Potencial	$ 17,416.38	11.99%	$ 2,088.92	$ 5,613.33	11.99%	$ 673.26	$ -1,415.66	0.00%
C1 Deficiente		0.00%		$ 12,548.42	23.99%	$ 3,010.87	$ 3,010.87	23.99%
C2 Deficiente	$ 46,697.94	35.99%	$ 16,808.46	$ 61,061.07	35.99%	$ 21,978.32	$ 5,169.86	0.00%
D Dudoso Recaudo	$ 4,363.21	99.99%	$ 4,362.77	$ 4,363.21	99.99%	$ 4,362.77	$ -	0.00%
E Pérdida	$ 201,189.59	100.00%	$ 201,189.59	$ 199,155.55	100.00%	$ 199,155.55	$ -2,034.04	0.00%
T O T A L	**$ 5,310,485.99**		**$ 277,165.62**	**$ 7,398,454.09**		$ 297,620.57	**$ 20,454.95**	**0.24**

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	mar-26			jun-26				
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 84,482.66	0.95%	$ 800.89	$ 81,397.45	0.94%	$ 761.88	$ -39.01	-0.01%
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%
T O T A L	**$ 84,485.66**		**$ 803.89**	**$ 81,400.45**		$ 764.88	**$ -39.01**	**-0.01%**

	mar-26			jun-26				
CREDITOS PARA LA VIVIENDA REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 76,320.58	0.95%	$ 723.52	$ 106,976.29	0.94%	$ 1,001.29	$ 277.77	-0.01%
A2 Riesgo Normal	$ 38,482.53	1.79%	$ 690.37	$ 65,176.09	1.79%	$ 1,169.26	$ 478.89	0.00%
A3 Riesgo Normal	$ 93,047.97	3.59%	$ 3,344.15	$ 17,288.23	3.59%	$ 621.34	$ -2,722.81	0.00%
B1 Riesgo Potencial	$ 47,684.76	5.99%	$ 2,858.23	$ 44,926.92	5.99%	$ 2,692.92	$ -165.31	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	$ 17,506.01	99.99%	$ 17,504.26		0.00%		$ -17,504.26	-99.99%
E Pérdida	$ 4.00	100.00%	$ 4.00	$ 17,510.01	100.00%	$ 17,510.01	$ 17,506.01	0.00%
TOTAL	**$ 273,045.85**		**$ 25,124.53**	**$ 251,877.54**		$ 22,994.82	**$ -2,129.71**	**-1.00**

	mar-26			jun-26				
CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 95,479,890.88	2%	$ 1,455,613.99	$ 92,099,413.85	2%	$ 1,387,508.84	$ -68,105.15	-0.02%
A2 Riesgo Normal	$ 6,361,033.31	3%	$ 179,104.06	$ 8,269,844.39	3%	$ 235,151.06	$ 56,047.00	0.03%
A3 Riesgo Normal	$ 3,901,363.06	6%	$ 224,609.87	$ 4,437,530.65	6%	$ 255,999.87	$ 31,390.00	0.01%
B1 Riesgo Potencial	$ 877,046.30	10%	$ 86,405.36	$ 919,007.97	10%	$ 90,265.51	$ 3,860.15	-0.03%
B2 Riesgo Potencial	$ 1,003,882.79	19%	$ 191,785.63	$ 1,052,146.88	19%	$ 202,433.68	$ 10,648.05	0.14%
C1 Deficiente	$ 501,603.57	37%	$ 187,954.03	$ 514,099.57	38%	$ 194,475.13	$ 6,521.10	0.36%
C2 Deficiente	$ 373,563.63	59%	$ 221,413.72	$ 591,176.52	60%	$ 353,783.68	$ 132,369.96	0.57%
D Dudoso Recaudo	$ 495,742.47	100%	$ 495,692.88	$ 784,526.52	100%	$ 784,448.04	$ 288,755.16	0.00%
E Pérdida	$ 8,716,523.84	100%	$ 8,716,523.84	$ 8,863,259.80	100%	$ 8,863,259.80	$ 146,735.96	0.00%
TOTAL	**$ 117,710,649.85**		**$ 11,759,103.38**	**$ 117,531,006.15**		$ 12,367,325.61	**$ 608,222.23**	**1.06%**

	mar-26			jun-26				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 343,866.65	2%	$ 5,235.71	$ 370,511.32	1%	$ 5,430.61	$ 194.90	-0.06%
A2 Riesgo Normal	$ 181,341.77	3%	$ 5,103.66	$ 121,307.29	3%	$ 3,627.11	$ -1,476.55	0.18%
A3 Riesgo Normal	$ 221,705.95	6%	$ 13,280.18	$ 156,744.27	6%	$ 9,388.97	$ -3,891.21	0.00%
B1 Riesgo Potencial	$ 150,260.53	10%	$ 14,353.19	$ 250,649.74	10%	$ 25,039.90	$ 10,686.71	0.44%
B2 Riesgo Potencial	$ 284,193.81	16%	$ 46,831.63	$ 245,762.08	15%	$ 37,961.64	$ -8,869.99	-1.03%
C1 Deficiente	$ 298,744.79	37%	$ 111,204.83	$ 266,866.39	38%	$ 100,724.01	$ -10,480.82	0.52%
C2 Deficiente	$ 182,737.35	60%	$ 109,624.13	$ 173,763.57	60%	$ 104,240.77	$ -5,383.36	0.00%
D Dudoso Recaudo	$ 157,220.91	100%	$ 157,205.20	$ 151,990.84	100%	$ 151,975.63	$ -5,229.57	0.00%
E Pérdida	$ 199,313.33	100%	$ 199,313.33	$ 184,154.74	100%	$ 184,154.74	$ -15,158.59	0.00%
TOTAL	**$ 2,019,385.09**		**$ 662,151.86**	**$ 1,921,750.24**		$ 622,543.38	**$ -39,608.48**	**0%**

	mar-26			jun-26				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	$ 581,636.12	1%	$ 8,580.93	$ 564,942.91	1%	$ 8,024.88	$ -556.05	-0.05%
A2 Riesgo Normal	$ 208,294.23	3%	$ 5,270.32	$ 198,337.40	3%	$ 5,429.39	$ 159.07	0.21%
A3 Riesgo Normal	$ 477,377.32	6%	$ 27,709.46	$ 310,105.20	6%	$ 18,318.10	$ -9,391.36	0.10%
B1 Riesgo Potencial	$ 625,135.86	10%	$ 60,688.31	$ 583,507.85	10%	$ 55,610.72	$ -5,077.59	-0.18%
B2 Riesgo Potencial	$ 623,295.65	20%	$ 124,596.77	$ 598,161.58	20%	$ 119,572.51	$ -5,024.26	0.00%
C1 Deficiente	$ 27,375.30	24%	$ 6,568.43	$ 44,924.66	39%	$ 17,622.28	$ 11,053.85	15.23%
C2 Deficiente	$ 17,985.21	60%	$ 10,789.33	$ 65,776.47	60%	$ 39,459.31	$ 28,669.98	0.00%
D Dudoso Recaudo	$ 9,557.13	100%	$ 9,556.17	$ 69,007.69	100%	$ 69,000.79	$ 59,444.62	0.00%
E Pérdida	$ 1,737,601.96	100%	$ 1,737,601.96	$ 1,658,092.92	100%	$ 1,658,092.92	$ -79,509.04	0.00%
TOTAL	**$ 4,308,258.78**		**$ 1,991,361.68**	**$ 4,092,856.68**		$ 1,991,130.90	**$ -230.78**	**15.31%**

TOTAL GENERAL	$ 294,315,945.11	0.00	$ 26,988,635.58	$ 298,271,074.68	0.00	$ 27,906,429.90	$ 917,794.32	-2.74%