

## RESUMEN DE LA CALIFICACION DE DE CARTERA DE CRÉDITOS Y CONTINGENTES Y CONSTITUCION DE PROVISIONES

(En USD dólares)

Cooperativa de Ahorro y Crédito "23 de Julio" Ltda.



CREDITOS COMERCIALES	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	1,198,716.83	1.00%	11,987.19	1,114,347.96	1.00%	11,143.50	-843.69	-0.07%
A2 Riesgo Normal	141,709.54	2.99%	4,237.11	79,527.49	2.99%	2,377.88	-1,859.23	-1.31%
A3 Riesgo Normal	9,015.41	5.00%	450.77	0.00	5.00%	0.00	-450.77	-5.00%
B1 Riesgo Potencial	46,918.30	8.20%	3,847.31	54,262.52	8.20%	4,449.52	602.21	1.28%
B2 Riesgo Potencial	55,875.69	15.50%	8,660.73	16,836.59	15.50%	2,609.67	-6,051.06	-10.83%
C1 Deficiente	0.00	25.00%	0.00	30,082.47	25.00%	7,520.62	7,520.62	0.00%
C2 Deficiente	20,547.62	45.00%	9,246.43	19,047.28	45.00%	8,571.28	-675.15	-3.29%
D Dudoso Recaudo	0.00	65.00%	0.00	18,755.88	65.00%	12,191.32	12,191.32	0.00%
E Pérdida	14,944.57	100.00%	14,944.57	14,944.57	100.00%	14,944.57	0.00	0.00%
<b>TOTAL</b>	<b>1,487,727.96</b>		<b>53,374.11</b>	<b>1,347,804.76</b>		<b>63,808.36</b>	<b>10,434.25</b>	<b>0.70%</b>

CREDITOS DE CONSUMO PRIORITARIO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	32,786,361.67	1.00%	327,863.80	32,630,230.96	1.00%	326,302.88	-1,560.92	0.00%
A2 Riesgo Normal	716,924.46	2.99%	21,436.12	381,747.33	2.99%	11,414.29	-10,021.83	-1.40%
A3 Riesgo Normal	209,211.92	5.00%	10,460.64	606,012.99	5.00%	30,300.68	19,840.04	9.48%
B1 Riesgo Potencial	171,576.85	8.20%	14,069.30	218,878.62	8.20%	17,948.04	3,878.74	2.26%
B2 Riesgo Potencial	255,149.78	15.50%	39,548.28	76,963.20	15.50%	11,929.30	-27,618.98	-10.82%
C1 Deficiente	69,264.05	25.00%	17,316.03	183,159.85	25.00%	45,790.03	28,474.00	41.11%
C2 Deficiente	120,303.34	45.00%	54,136.54	30,031.96	45.00%	13,514.39	-40,622.15	-33.77%
D Dudoso Recaudo	140,391.77	65.00%	91,254.66	94,331.33	65.00%	61,315.37	-29,939.29	-21.33%
E Pérdida	1,041,830.22	100.00%	1,041,830.22	981,367.11	100.00%	981,367.11	-60,463.11	-5.80%
<b>TOTAL</b>	<b>35,511,014.06</b>		<b>1,617,915.59</b>	<b>35,202,723.35</b>		<b>1,499,882.09</b>	<b>-118,033.50</b>	<b>-0.33%</b>

CREDITOS PARA LA VIVIENDA	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	6,551,780.51	1.00%	65,517.80	6,886,961.53	1.00%	68,869.60	3,351.80	0.05%
A2 Riesgo Normal	684,436.64	2.99%	20,464.61	503,225.60	2.99%	15,046.44	-5,418.17	-0.79%
A3 Riesgo Normal	325,513.91	5.00%	16,275.69	316,326.78	5.00%	15,816.35	-459.34	-0.14%
B1 Riesgo Potencial	229,256.28	8.20%	18,799.02	217,720.74	8.20%	17,853.12	-945.90	-0.41%
B2 Riesgo Potencial	14,943.52	15.50%	2,316.25	83,544.64	15.50%	12,949.42	10,633.17	71.16%
C1 Deficiente	92,178.49	25.00%	23,044.63	23,829.71	25.00%	5,957.43	-17,087.20	-18.54%
C2 Deficiente	23,514.96	45.00%	10,581.73	29,693.75	45.00%	13,362.19	2,780.46	11.82%
D Dudoso Recaudo	33,388.24	65.00%	21,702.35	82,393.57	65.00%	53,555.82	31,853.47	95.40%
E Pérdida	68,659.49	100.00%	68,659.49	76,857.12	100.00%	76,857.12	8,197.63	11.94%

<b>TOTAL</b>	<b>8,023,672.04</b>		<b>247,361.57</b>	<b>8,220,553.44</b>		<b>280,267.49</b>	<b>32,905.92</b>	0.41%
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CREDITOS PARA MICROEMPRESA	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	30,727,511.17	1.00%	307,275.45	28,940,567.59	1.00%	289,405.65	-17,869.80	-0.06%
A2 Riesgo Normal	1,987,838.98	2.99%	59,436.48	1,134,708.97	2.99%	33,927.82	-25,508.66	-1.28%
A3 Riesgo Normal	634,743.50	5.00%	31,737.23	1,238,652.52	5.00%	61,932.77	30,195.54	4.76%
B1 Riesgo Potencial	592,487.78	8.20%	48,584.02	788,306.28	8.20%	64,641.11	16,057.09	2.71%
B2 Riesgo Potencial	669,011.63	15.50%	103,696.84	303,615.09	15.50%	47,060.34	-56,636.50	-8.47%
C1 Deficiente	253,203.56	25.00%	63,300.97	431,945.17	25.00%	107,986.42	44,685.45	17.65%
C2 Deficiente	346,641.57	45.00%	155,988.76	197,436.67	45.00%	88,846.53	-67,142.23	-19.37%
D Dudoso Recaudo	407,809.40	65.00%	265,076.12	271,911.58	65.00%	176,742.59	-88,333.53	-21.66%
E Pérdida	3,506,510.92	100.00%	3,506,510.92	3,565,158.70	100.00%	3,565,158.70	58,647.78	1.67%
<b>TOTAL</b>	<b>39,125,758.51</b>		<b>4,541,606.79</b>	<b>36,872,302.57</b>		<b>4,435,701.93</b>	<b>-105,904.86</b>	-0.27%

CREDITOS PARA CONSUMO ORDINARIO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	4,182,268.94	1.00%	41,822.76	4,943,294.33	1.00%	49,432.95	7,610.19	0.18%
A2 Riesgo Normal	14,942.68	2.99%	446.78	13,007.17	2.99%	388.91	-57.87	-0.39%
A3 Riesgo Normal	16,351.85	5.00%	817.59	14,640.58	5.00%	732.03	-85.56	-0.52%
B1 Riesgo Potencial	3,000.00	8.20%	246.00	23,578.92	8.20%	1,933.47	1,687.47	56.25%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	45.00%	0.00	0.00	45.00%	0.00	0.00	0.00%
D Dudoso Recaudo	1,374.74	65.00%	893.58	0.00	65.00%	0.00	-893.58	-65.00%
E Pérdida	0.00	100.00%	0.00	1,180.38	100.00%	1,180.38	1,180.38	0.00%
<b>TOTAL</b>	<b>4,217,938.21</b>		<b>44,226.71</b>	<b>4,995,701.38</b>		<b>53,667.74</b>	<b>9,441.03</b>	0.22%

CREDITOS PARA COMERCIAL ORDINARIO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	0.00	1.00%	0.00	158,854.35	1.00%	1,588.55	1,588.55	0.00%
A2 Riesgo Normal	0.00	2.99%	0.00	0.00	2.99%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	5.00%	0.00	0.00	5.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	8.20%	0.00	0.00	8.20%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	45.00%	0.00	0.00	45.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	65.00%	0.00	0.00	65.00%	0.00	0.00	0.00%
E Pérdida	0.00	100.00%	0.00	0.00	100.00%	0.00	0.00	0.00%
<b>TOTAL</b>	<b>0.00</b>		<b>0.00</b>	<b>158,854.35</b>		<b>1,588.55</b>	<b>1,588.55</b>	0.00%

CREDITOS PARA MICROCREDITO RESTRUCTURADO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		

A1 Riesgo Normal	0.00	1.00%	0.00	0.00	1.00%	0.00	0.00	0.00%
A2 Riesgo Normal	0.00	2.99%	0.00	0.00	2.99%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	5.00%	0.00	0.00	5.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	8.20%	0.00	0.00	8.20%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	45.00%	0.00	5,060.53	45.00%	2,277.24	2,277.24	0.00%
D Dudoso Recaudo	0.00	65.00%	0.00	23,523.87	65.00%	15,290.51	15,290.51	0.00%
E Pérdida	0.00	100.00%	0.00	27,927.98	100.00%	27,927.98	27,927.98	0.00%
<b>TOTAL</b>	<b>0.00</b>		<b>0.00</b>	<b>56,512.38</b>		<b>45,495.73</b>	<b>45,495.73</b>	<b>0.00%</b>

CREDITOS PARA CONSUMO RESTRUCTURADO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	0.00	1.00%	0.00	0.00	1.00%	0.00	0.00	0.00%
A2 Riesgo Normal	0.00	2.99%	0.00	0.00	2.99%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	5.00%	0.00	0.00	5.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	8.20%	0.00	0.00	8.20%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	45.00%	0.00	0.00	45.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	65.00%	0.00	3,685.03	65.00%	2,395.27	2,395.27	0.00%
E Pérdida	0.00	100.00%	0.00	0.00	100.00%	0.00	0.00	0.00%
<b>TOTAL</b>	<b>0.00</b>		<b>0.00</b>	<b>3,685.03</b>		<b>2,395.27</b>	<b>2,395.27</b>	<b>0.00%</b>

CREDITOS PARA MICROCREDITO REFINANCIADO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	0.00	1.00%	0.00	4,711.49	1.00%	47.11	47.11	0.00%
A2 Riesgo Normal	0.00	2.99%	0.00	5,381.63	2.99%	160.91	160.91	0.00%
A3 Riesgo Normal	0.00	5.00%	0.00	0.00	5.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	8.20%	0.00	0.00	8.20%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%
C2 Deficiente	0.00	45.00%	0.00	0.00	45.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	65.00%	0.00	0.00	65.00%	0.00	0.00	0.00%
E Pérdida	0.00	100.00%	0.00	0.00	100.00%	0.00	0.00	0.00%
<b>TOTAL</b>	<b>0.00</b>		<b>0.00</b>	<b>10,093.12</b>		<b>208.02</b>	<b>208.02</b>	<b>0.00%</b>

CREDITOS PARA VIVIENDA REFINANCIADO	dic-16			mar-17			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	0.00	1.00%	0.00	25,364.55	1.00%	253.64	253.64	0.00%
A2 Riesgo Normal	0.00	2.99%	0.00	0.00	2.99%	0.00	0.00	0.00%
A3 Riesgo Normal	0.00	5.00%	0.00	0.00	5.00%	0.00	0.00	0.00%
B1 Riesgo Potencial	0.00	8.20%	0.00	0.00	8.20%	0.00	0.00	0.00%
B2 Riesgo Potencial	0.00	15.50%	0.00	0.00	15.50%	0.00	0.00	0.00%
C1 Deficiente	0.00	25.00%	0.00	0.00	25.00%	0.00	0.00	0.00%

C2 Deficiente	0.00	45.00%	0.00	0.00	45.00%	0.00	0.00	0.00%
D Dudoso Recaudo	0.00	65.00%	0.00	0.00	65.00%	0.00	0.00	0.00%
E Pérdida	0.00	100.00%	0.00	0.00	100.00%	0.00	0.00	0.00%
<b>TOTAL</b>	<b>0.00</b>		<b>0.00</b>	<b>25,364.55</b>		<b>253.64</b>	<b>253.64</b>	<b>0.00%</b>

<b>TOTAL GENERAL</b>	<b>88,366,110.78</b>		<b>6,504,484.77</b>	<b>86,893,594.93</b>		<b>6,383,268.82</b>	<b>-121,215.95</b>	<b>-0.14%</b>
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