COOPERATIVA DE AHORRO Y CRÉDITO
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RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

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

	dic-20			mar-21				
CREDITOS COMERCIALES PRIORITARIOS	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	1,407,246.11	1.99%	17,776.71	1,108,620.17	1.99%	13,830.34	-3,946.37	-0.28%
A2 Riesgo Normal	114,734.74	2.99%	2,225.26	130,989.91	2.99%	2,669.01	443.75	0.39%
A3 Riesgo Normal		5.99%		98,721.13	5.99%	3,867.00	3,867.00	0.00%
B1 Riesgo Potencial	22,186.05	9.99%	1,329.83		9.99%		-1,329.83	-5.99%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	8,988.20	100.00%	8,988.20	8,847.58	100.00%	8,847.58	-140.62	-1.56%
T O T A L	**1,553,155.10**		**30,320.00**	**1,347,178.79**		**29,213.93**	-1,106.07	-0.07%

	dic-20			mar-21				
CREDITOS COMERCIALES ORDINARIO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	121,369.11	1.99%	1,587.88	71,837.57	1.99%	918.36	-669.52	-0.55%
A2 Riesgo Normal	41,204.32	2.99%	739.21	38,299.42	2.99%	687.09	-52.12	-0.13%
A3 Riesgo Normal		5.99%		44,355.03	5.99%	1,787.30	1,787.30	0.00%
B1 Riesgo Potencial	12,164.13	9.99%	1,215.20		9.99%		-1,215.20	-9.99%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente		59.99%		12,164.13	100.00%	12,164.13	12,164.13	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida		100.00%			100.00%		0.00	0.00%
T O T A L	**174,737.56**		**3,542.29**	**166,656.15**		**15,556.88**	12,014.59	6.88%

	dic-20			mar-21				
CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal		1.99%			1.99%		0.00	0.00%
A2 Riesgo Normal		2.99%			2.99%		0.00	0.00%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		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	**1.00**		**1.00**	**1.00**		**1.00**	0.00	0.00%

	dic-20			mar-21				
CREDITOS COMERCIALES PRIORITARIO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	38,054.94	1.99%	454.38		1.99%		-454.38	-1.19%
A2 Riesgo Normal		2.99%		36,899.52	2.99%	661.98	661.98	0.00%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida		100.00%			100.00%		0.00	0.00%
T O T A L	**38,054.94**		**454.38**	**36,899.52**		**661.98**	207.60	0.55%

	dic-20			mar-21				

CREDITOS DE CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	73,627,818.09	1.99%	1,424,118.43	76,291,136.74	1.99%	1,475,130.91	51,012.48	0.07%
A2 Riesgo Normal	4,777,551.71	2.99%	140,167.69	5,971,349.30	2.99%	174,768.82	34,601.13	0.72%
A3 Riesgo Normal	1,208,422.94	5.99%	71,630.33	2,197,220.46	5.99%	130,019.54	58,389.21	4.83%
B1 Riesgo Potencial	241,018.31	9.99%	24,077.72	735,849.31	9.99%	73,511.31	49,433.59	20.51%
B2 Riesgo Potencial	170,340.74	19.99%	32,773.31	212,199.14	19.99%	41,781.51	9,008.20	5.29%
C1 Deficiente	204,142.91	39.99%	200,062.91	393,660.22	60.00%	236,196.13	36,133.22	17.70%
C2 Deficiente	93,807.55	59.99%	93,807.55	239,086.30	100.00%	239,086.30	145,278.75	154.87%
D Dudoso Recaudo	62,905.52	99.99%	62,905.52	78,233.42	100.00%	78,233.42	15,327.90	24.37%
E Pérdida	1,325,969.62	100.00%	1,325,507.78	1,503,610.80	100.00%	1,503,148.96	177,641.18	13.40%
T O T A L	**81,711,977.39**		**3,375,051.24**	**87,622,345.69**		**3,951,876.90**	576,825.66	0.71%

	dic-20			mar-21				
CREDITOS PARA CONSUMO PRIORITARIO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	34,147.28	1.99%	628.48	49,221.05	1.99%	876.17	247.69	0.73%
A2 Riesgo Normal	12,858.54	2.99%	384.47	10,053.89	2.99%	300.61	-83.86	-0.65%
A3 Riesgo Normal		5.99%		1,112.27	5.99%	66.63	66.63	0.00%
B1 Riesgo Potencial		9.99%		12,786.29	9.99%	1,277.35	1,277.35	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente	35,095.16	59.99%	35,095.16	24,743.30	100.00%	24,743.30	-10,351.86	-29.50%
D Dudoso Recaudo	39,916.75	99.99%	39,916.75	43,857.69	100.00%	43,857.69	3,940.94	9.87%
E Pérdida	124,136.79	100.00%	124,136.79	110,962.23	100.00%	110,962.23	-13,174.56	-10.61%
T O T A L	**246,154.52**		**200,161.65**	**252,736.72**		**182,083.98**	-18,077.67	-7.34%

	dic-20			mar-21				
CREDITOS PARA CONSUMO PRIORITARIO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	6,617.62	199.00%	131.69		1.99%		-131.69	-1.99%
A2 Riesgo Normal	12,277.89	2.99%	367.11	18,029.66	2.99%	539.09	171.98	1.40%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial	20,015.05	9.99%	1,999.50	10,830.22	9.99%	1,081.94	-917.56	-4.58%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%		8,501.49	60.00%	5,100.89	5,100.89	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	1,633.38	100.00%	1,633.38	1,633.38	100.00%	1,633.38	0.00	0.00%
T O T A L	**40,543.94**		**4,131.68**	**38,994.75**		**8,355.30**	4,223.62	10.42%

	dic-20			mar-21				
CREDITOS DE CONSUMO ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	17,310,593.55	1.99%	329,286.33	14,992,862.16	1.99%	285,850.42	-43,435.91	-0.25%
A2 Riesgo Normal	1,215,951.06	2.99%	34,850.32	1,819,899.96	2.99%	52,017.88	17,167.56	1.41%
A3 Riesgo Normal	425,787.86	5.99%	25,008.06	517,953.79	5.99%	30,564.27	5,556.21	1.30%
B1 Riesgo Potencial	69,635.91	9.99%	6,125.84	106,626.26	9.99%	10,651.98	4,526.14	6.50%
B2 Riesgo Potencial	43,817.08	19.99%	8,759.04	68,495.33	19.99%	13,692.23	4,933.19	11.26%
C1 Deficiente	125,334.80	39.99%	125,334.80	127,109.70	60.00%	76,265.81	-49,068.99	-39.15%
C2 Deficiente	143,168.69	59.99%	143,168.69	70,695.91	100.00%	70,695.91	-72,472.78	-50.62%
D Dudoso Recaudo	10,307.41	99.99%	10,307.41	46,094.88	100.00%	46,094.88	35,787.47	347.20%
E Pérdida	676,847.34	100.00%	676,847.34	814,610.88	100.00%	814,610.88	137,763.54	20.35%
T O T A L	**20,021,443.70**		**1,359,687.83**	**18,564,348.87**		**1,400,444.26**	40,756.43	0.20%

	dic-20			mar-21				
CREDITOS DE CONSUMO ORDINARIO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	14,422.15	1.99%	286.99	13,641.19	1.99%	271.46	-15.53	-0.11%
A2 Riesgo Normal		2.99%			2.99%		0.00	0.00%
A3 Riesgo Normal		5.99%		5,261.17	5.99%	315.14	315.14	0.00%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		100.00%			60.00%		0.00	0.00%

C2 Deficiente	14,876.91	100.00%	14,876.91	14,442.34	100.00%	14,442.34	-434.57	-2.92%
D Dudoso Recaudo	17,928.55	100.00%	17,928.55	17,803.14	100.00%	17,803.14	-125.41	-0.70%
E Pérdida	14,177.11	100.00%	14,177.11	8,400.27	100.00%	8,400.27	-5,776.84	-40.75%
T O T A L	**61,404.72**		**47,269.56**	**59,548.11**		**41,232.35**	-6,037.21	-9.83%

	dic-20			mar-21				
CREDITOS PARA LA VIVIENDA	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	6,937,249.34	1.99%	82,830.69	6,182,788.69	1.99%	73,822.61	-9,008.08	-0.13%
A2 Riesgo Normal	467,900.59	2.99%	8,394.13	808,319.79	2.99%	14,501.22	6,107.09	1.31%
A3 Riesgo Normal	167,695.60	5.99%	6,026.98	125,078.07	5.99%	4,495.32	-1,531.66	-0.91%
B1 Riesgo Potencial	92,992.09	9.99%	5,573.95	26,775.23	9.99%	1,604.90	-3,969.05	-4.27%
B2 Riesgo Potencial	31,097.20	19.99%	3,729.80	82,400.30	19.99%	9,883.09	6,153.29	19.79%
C1 Deficiente	21,570.38	39.99%	12,942.23		60.00%		-12,942.23	-60.00%
C2 Deficiente	56,587.95	59.99%	33,952.77		100.00%		-33,952.77	-60.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	208,346.78	100.00%	208,346.78	312,130.65	100.00%	312,130.65	103,783.87	49.81%
T O T A L	**7,983,439.93**		**361,797.33**	**7,537,492.73**		**416,437.79**	54,640.46	0.68%

	dic-20			mar-21				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	5,999.73	1.99%	71.64	30,633.03	1.99%	365.76	294.12	4.90%
A2 Riesgo Normal		2.99%			2.99%		0.00	0.00%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente	27,292.75	39.99%	16,375.65	26,606.91	60.00%	9,578.49	-6,797.16	-24.90%
C2 Deficiente	25,156.72	59.99%	15,094.03		100.00%		-15,094.03	-60.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida		100.00%			100.00%		0.00	0.00%
T O T A L	**58,449.20**		**31,541.32**	**57,239.94**		**9,944.25**	-21,597.07	-36.95%

	dic-20			mar-21				
CREDITOS PARA LA VIVIENDA REFINANCIADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	27,269.92	1.99%	325.60	57,939.61	1.99%	691.81	366.21	1.34%
A2 Riesgo Normal	38,027.67	2.99%	682.22	4,957.70	2.99%	88.94	-593.28	-1.56%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			60.00%		0.00	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida		100.00%			100.00%		0.00	0.00%
T O T A L	**65,297.59**		**1,007.82**	**62,897.31**		**780.75**	-227.07	-0.35%

	dic-20			mar-21				
CREDITOS PARA MICROEMPRESA	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	41,726,051.62	1.99%	775,262.84	43,536,625.24	1.99%	814,449.25	39,186.41	0.09%
A2 Riesgo Normal	5,158,589.95	2.99%	139,421.18	5,647,562.91	2.99%	155,225.87	15,804.69	0.31%
A3 Riesgo Normal	1,445,543.76	5.99%	81,170.73	2,381,629.22	5.99%	130,751.20	49,580.47	3.43%
B1 Riesgo Potencial	377,206.89	9.99%	35,562.63	716,977.62	9.99%	70,293.85	34,731.22	9.21%
B2 Riesgo Potencial	195,732.43	19.99%	36,133.51	172,183.50	19.99%	31,644.51	-4,489.00	-2.29%
C1 Deficiente	331,846.88	39.99%	308,855.09	454,316.83	60.00%	258,720.83	-50,134.26	-15.11%
C2 Deficiente	290,476.77	59.99%	273,249.93	125,762.40	100.00%	124,906.25	-148,343.68	-51.07%
D Dudoso Recaudo	101,736.16	99.99%	101,736.16	112,145.84	100.00%	112,145.84	10,409.68	10.23%
E Pérdida	2,267,219.28	100.00%	2,267,219.28	2,519,500.10	100.00%	2,519,500.10	252,280.82	11.13%
T O T A L	**51,894,403.74**		**4,018,611.35**	**55,666,703.66**		**4,217,637.70**	199,026.35	0.38%

	dic-20			mar-21				
CREDITOS PARA MICROCREDITO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	70,620.01	1.99%	1,200.83	66,654.18	1.99%	1,151.45	-49.38	-0.07%
A2 Riesgo Normal	4,607.74	2.99%	137.77	8,759.33	2.99%	240.40	102.63	2.23%
A3 Riesgo Normal	587.73	5.99%	35.21	283.73	5.99%	17.00	-18.21	-3.10%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%		8,082.00	60.00%	4,849.20	4,849.20	0.00%
C2 Deficiente	38,261.83	59.99%	29,704.71	64,151.05	100.00%	55,625.34	25,920.63	67.75%
D Dudoso Recaudo	56,229.07	99.99%	56,229.07	81,481.11	100.00%	81,481.11	25,252.04	44.91%
E Pérdida	139,448.93	100.00%	139,448.93	136,224.00	100.00%	136,224.00	-3,224.93	-2.31%
TOTAL	**309,755.31**		**226,756.52**	**365,635.40**		**279,588.50**	52,831.98	17.06%

	dic-20			mar-21				
CREDITOS PARA SECTOR PRODUCTIVO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal				107,309.71	1.99%	1,281.27	1,281.27	0.00%
A2 Riesgo Normal					2.99%		0.00	0.00%
A3 Riesgo Normal					5.99%		0.00	0.00%
B1 Riesgo Potencial					9.99%		0.00	0.00%
B2 Riesgo Potencial					19.99%		0.00	0.00%
C1 Deficiente					60.00%		0.00	0.00%
C2 Deficiente					100.00%		0.00	0.00%
D Dudoso Recaudo					100.00%		0.00	0.00%
E Pérdida					100.00%		0.00	0.00%
TOTAL	**0.00**		**0.00**	**107,309.71**		**1,281.27**	1,281.27	0.00%

	dic-20			mar-21				
CREDITOS PARA MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	36,409.88	1.99%	583.17	30,775.48	1.99%	511.33	-71.84	-0.20%
A2 Riesgo Normal	21,613.34	2.99%	493.01		2.99%		-493.01	-2.28%
A3 Riesgo Normal	6,327.95	5.99%	379.04	18,555.61	5.99%	797.59	418.55	6.61%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%		8,802.05	60.00%	5,281.23	5,281.23	0.00%
C2 Deficiente		59.99%			100.00%		0.00	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	32,362.47	100.00%	32,362.47	32,062.66	100.00%	32,062.66	-299.81	-0.93%
TOTAL	**96,713.64**		**33,817.69**	**90,195.80**		**38,652.81**	4,835.12	5.00%

TOTAL GENERAL	**164,255,532.28**		**9,694,151.66**	**171,976,184.15**		**10,593,749.65**	**899,597.99**	**-0.13**