COOPERATIVA DE AHORRO Y CRÉDITO
¡Usted es nuestro mejor capital!

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.

	mar-21			jun-21				
CREDITOS COMERCIALES PRIORITARIOS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	1,108,620.17	1.99%	13,830.34		1.99%		-13,830.34	-1.25%
A2 Riesgo Normal	130,989.91	2.99%	2,669.01		2.99%		-2,669.01	-2.04%
A3 Riesgo Normal	98,721.13	5.99%	3,867.00		5.99%		-3,867.00	-3.92%
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%			50.00%		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	8,847.58	100.00%	8,847.58		100.00%		-8,847.58	-100.00%
TOTAL	**1,347,178.79**		**29,213.93**	**0.00**		**0.00**	-29,213.93	-2.17%

	mar-21			jun-21				
CREDITOS COMERCIALES ORDINARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	71,837.57	1.99%	918.36		1.99%		-918.36	-1.28%
A2 Riesgo Normal	38,299.42	2.99%	687.09		2.99%		-687.09	-1.79%
A3 Riesgo Normal	44,355.03	5.99%	1,787.30		5.99%		-1,787.30	-4.03%
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%			50.00%		0.00	0.00%
C2 Deficiente	12,164.13	59.99%	12,164.13		100.00%		-12,164.13	-100.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida		100.00%			100.00%		0.00	0.00%
TOTAL	**166,656.15**		**15,556.88**	**0.00**		**0.00**	-15,556.88	-9.33%

	mar-21			jun-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%			50.00%		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		100.00%		-1.00	-100.00%
TOTAL	**1.00**		**1.00**	**0.00**		**0.00**	-1.00	-100.00%

	mar-21			jun-21				
CREDITOS COMERCIALES PRIORITARIO 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	36,899.52	2.99%	661.98		2.99%		-661.98	-1.79%
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%			50.00%		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%
TOTAL	**36,899.52**		**661.98**	**0.00**		**0.00**	-661.98	-1.79%

	mar-21			jun-21				
CREDITOS DE CONSUMO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	76,291,136.74	1.99%	1,475,130.91	95,617,365.16	1.99%	1,849,533.50	374,402.59	0.49%

A2 Riesgo Normal	5,971,349.30	2.99%	174,768.82	7,143,404.87	2.99%	207,289.70	32,520.88	0.54%
A3 Riesgo Normal	2,197,220.46	5.99%	130,019.54	2,585,467.65	5.99%	148,806.38	18,786.84	0.86%
B1 Riesgo Potencial	735,849.31	9.99%	73,511.31	512,709.10	9.99%	49,881.66	-23,629.65	-3.21%
B2 Riesgo Potencial	212,199.14	19.99%	41,781.51	252,899.97	19.99%	50,554.72	8,773.21	4.13%
C1 Deficiente	393,660.22	39.99%	236,196.13	512,468.07	50.00%	254,791.43	18,595.30	4.72%
C2 Deficiente	239,086.30	59.99%	239,086.30	302,332.01	100.00%	302,332.01	63,245.71	26.45%
D Dudoso Recaudo	78,233.42	99.99%	78,233.42	311,343.74	100.00%	311,343.74	233,110.32	297.97%
E Pérdida	1,503,610.80	100.00%	1,503,148.96	2,486,165.49	100.00%	2,485,703.65	982,554.69	65.35%
T O T A L	**87,622,345.69**		**3,951,876.90**	**109,724,156.06**		**5,660,236.79**	1,708,359.89	1.95%

	mar-21			jun-21				
CREDITOS PARA CONSUMO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	49,221.05	1.99%	876.17	52,171.81	1.99%	949.06	72.89	0.15%
A2 Riesgo Normal	10,053.89	2.99%	300.61	12,512.94	2.99%	374.14	73.53	0.73%
A3 Riesgo Normal	1,112.27	5.99%	66.63	21,968.84	5.99%	1,315.93	1,249.30	112.32%
B1 Riesgo Potencial	12,786.29	9.99%	1,277.35		9.99%		-1,277.35	-9.99%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%		96,907.92	50.00%	48,453.98	48,453.98	0.00%
C2 Deficiente	24,743.30	59.99%	24,743.30	56,375.92	100.00%	56,375.92	31,632.62	127.84%
D Dudoso Recaudo	43,857.69	99.99%	43,857.69	80,996.77	100.00%	80,996.77	37,139.08	84.68%
E Pérdida	110,962.23	100.00%	110,962.23	152,319.79	100.00%	152,319.79	41,357.56	37.27%
T O T A L	**252,736.72**		**182,083.98**	**473,253.99**		**340,785.59**	158,701.61	62.79%

	mar-21			jun-21				
CREDITOS PARA CONSUMO REFINANCIADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal		199.00%			1.99%		0.00	0.00%
A2 Riesgo Normal	18,029.66	2.99%	539.09	10,819.62	2.99%	323.51	-215.58	-1.20%
A3 Riesgo Normal		5.99%		6,293.50	5.99%	376.98	376.98	0.00%
B1 Riesgo Potencial	10,830.22	9.99%	1,081.94		9.99%		-1,081.94	-9.99%
B2 Riesgo Potencial		19.99%		46,726.85	19.99%	9,340.70	9,340.70	0.00%
C1 Deficiente	8,501.49	39.99%	5,100.89	32,779.20	50.00%	16,389.61	11,288.72	132.79%
C2 Deficiente		59.99%		8,297.75	100.00%	8,297.75	8,297.75	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	**38,994.75**		**8,355.30**	**106,550.30**		**36,361.93**	28,006.63	71.82%

	mar-21			jun-21				
CREDITOS DE CONSUMO ORDINARIO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	14,992,862.16	1.99%	285,850.42		1.99%		-285,850.42	-1.91%
A2 Riesgo Normal	1,819,899.96	2.99%	52,017.88		2.99%		-52,017.88	-2.86%
A3 Riesgo Normal	517,953.79	5.99%	30,564.27		5.99%		-30,564.27	-5.90%
B1 Riesgo Potencial	106,626.26	9.99%	10,651.98		9.99%		-10,651.98	-9.99%
B2 Riesgo Potencial	68,495.33	19.99%	13,692.23		19.99%		-13,692.23	-19.99%
C1 Deficiente	127,109.70	39.99%	76,265.81		50.00%		-76,265.81	-60.00%
C2 Deficiente	70,695.91	59.99%	70,695.91		100.00%		-70,695.91	-100.00%
D Dudoso Recaudo	46,094.88	99.99%	46,094.88		100.00%		-46,094.88	-100.00%
E Pérdida	814,610.88	100.00%	814,610.88		100.00%		-814,610.88	-100.00%
T O T A L	**18,564,348.87**		**1,400,444.26**	**0.00**		**0.00**	-1,400,444.26	-7.54%

	mar-21			jun-21				
CREDITOS DE CONSUMO ORDINARIO RESTRUCTURADO	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**TOTAL**	**% RIESGO**	**PROVISIONES CONSTITUIDAS**	**VARIACIÓN**	**% VARIACIÓN**
A1 Riesgo Normal	13,641.19	1.99%	271.46		1.99%		-271.46	-1.99%
A2 Riesgo Normal		2.99%			2.99%		0.00	0.00%
A3 Riesgo Normal	5,261.17	5.99%	315.14		5.99%		-315.14	-5.99%
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%			50.00%		0.00	0.00%
C2 Deficiente	14,442.34	100.00%	14,442.34		100.00%		-14,442.34	-100.00%
D Dudoso Recaudo	17,803.14	100.00%	17,803.14		100.00%		-17,803.14	-100.00%
E Pérdida	8,400.27	100.00%	8,400.27		100.00%		-8,400.27	-100.00%
T O T A L	**59,548.11**		**41,232.35**	**0.00**		**0.00**	-41,232.35	-69.24%

CREDITOS PARA LA VIVIENDA	mar-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	6,182,788.69	1.99%	73,822.61	5,858,531.99	1.99%	69,950.87	-3,871.74	-0.06%
A2 Riesgo Normal	808,319.79	2.99%	14,501.22	513,258.71	2.99%	9,207.87	-5,293.35	-0.65%
A3 Riesgo Normal	125,078.07	5.99%	4,495.32	227,090.36	5.99%	8,161.61	3,666.29	2.93%
B1 Riesgo Potencial	26,775.23	9.99%	1,604.90	56,079.87	9.99%	3,361.43	1,756.53	6.56%
B2 Riesgo Potencial	82,400.30	19.99%	9,883.09	7,744.04	19.99%	928.82	-8,954.27	-10.87%
C1 Deficiente		39.99%		37,982.09	50.00%	11,394.63	11,394.63	0.00%
C2 Deficiente		59.99%		44,404.87	100.00%	26,642.92	26,642.92	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	312,130.65	100.00%	312,130.65	246,912.39	100.00%	246,912.39	-65,218.26	-20.89%
T O T A L	**7,537,492.73**		**416,437.79**	**6,992,004.32**		**376,560.54**	-39,877.25	-0.53%

CREDITOS PARA LA VIVIENDA RESTRUCTURADO	mar-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	30,633.03	1.99%	365.76	56,060.86	1.99%	669.37	303.61	0.99%
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	26,606.91	39.99%	9,578.49		50.00%		-9,578.49	-36.00%
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	**57,239.94**		**9,944.25**	**56,060.86**		**669.37**	-9,274.88	-16.20%

CREDITOS PARA LA VIVIENDA REFINANCIADO	mar-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	57,939.61	1.99%	691.81	56,262.27	1.99%	671.78	-20.03	-0.03%
A2 Riesgo Normal	4,957.70	2.99%	88.94	4,427.27	2.99%	79.43	-9.51	-0.19%
A3 Riesgo Normal		5.99%			5.99%		0.00	0.00%
B1 Riesgo Potencial		9.99%		37,527.55	9.99%	2,249.40	2,249.40	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%
C1 Deficiente		39.99%			50.00%		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	**62,897.31**		**780.75**	**98,217.09**		**3,000.61**	2,219.86	3.53%

CREDITOS PARA MICROEMPRESA	mar-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	43,536,625.24	1.99%	814,449.25	53,550,254.15	1.99%	1,014,644.69	200,195.44	0.46%
A2 Riesgo Normal	5,647,562.91	2.99%	155,225.87	5,507,834.01	2.99%	154,725.73	-500.14	-0.01%
A3 Riesgo Normal	2,381,629.22	5.99%	130,751.20	2,136,184.11	5.99%	117,349.43	-13,401.77	-0.56%
B1 Riesgo Potencial	716,977.62	9.99%	70,293.85	675,961.62	9.99%	63,878.77	-6,415.08	-0.89%
B2 Riesgo Potencial	172,183.50	19.99%	31,644.51	179,725.36	19.99%	35,737.54	4,093.03	2.38%
C1 Deficiente	454,316.83	39.99%	258,720.83	443,027.27	50.00%	193,563.12	-65,157.71	-14.34%
C2 Deficiente	125,762.40	59.99%	124,906.25	277,111.54	100.00%	271,690.03	146,783.78	116.72%
D Dudoso Recaudo	112,145.84	99.99%	112,145.84	192,417.49	100.00%	192,417.49	80,271.65	71.58%
E Pérdida	2,519,500.10	100.00%	2,519,500.10	2,389,382.39	100.00%	2,389,382.39	-130,117.71	-5.16%
T O T A L	**55,666,703.66**		**4,217,637.70**	**65,351,897.94**		**4,433,389.19**	215,751.49	0.39%

CREDITOS PARA MICROCREDITO RESTRUCTURADO	mar-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	jun-21 TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	66,654.18	1.99%	1,151.45	83,306.50	1.99%	1,573.77	422.32	0.63%
A2 Riesgo Normal	8,759.33	2.99%	240.40	11,294.41	2.99%	202.62	-37.78	-0.43%
A3 Riesgo Normal	283.73	5.99%	17.00	16,047.80	5.99%	961.27	944.27	332.81%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%			19.99%		0.00	0.00%

C1 Deficiente	8,082.00	39.99%	4,849.20	43,737.60	50.00%	21,868.80	17,019.60	210.59%
C2 Deficiente	64,151.05	59.99%	55,625.34	75,527.18	100.00%	67,205.17	11,579.83	18.05%
D Dudoso Recaudo	81,481.11	99.99%	81,481.11	93,089.82	100.00%	93,089.82	11,608.71	14.25%
E Pérdida	136,224.00	100.00%	136,224.00	118,719.37	100.00%	118,719.37	-17,504.63	-12.85%
T O T A L	**365,635.40**		**279,588.50**	**441,722.68**		**303,620.82**	24,032.32	6.57%

	mar-21			jun-21				
CREDITO PRODUCTIVO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	107,309.71		1,281.27	1,435,161.26	1.99%	17,642.13	16,360.86	15.25%
A2 Riesgo Normal				121,018.21	2.99%	2,490.52	2,490.52	0.00%
A3 Riesgo Normal				10,118.09	5.99%	606.07	606.07	0.00%
B1 Riesgo Potencial					9.99%		0.00	0.00%
B2 Riesgo Potencial					19.99%		0.00	0.00%
C1 Deficiente					50.00%		0.00	0.00%
C2 Deficiente					100.00%		0.00	0.00%
D Dudoso Recaudo				12,164.13	100.00%	12,164.13	12,164.13	0.00%
E Pérdida				8,328.95	100.00%	8,328.95	8,328.95	0.00%
T O T A L	**107,309.71**		**1,281.27**	**1,586,790.64**		**41,231.80**	39,950.53	37.23%

	mar-21			jun-21				
CREDITOS PRODUCTIVO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal					1.99%		0.00	0.00%
A2 Riesgo Normal				35,093.72	2.99%	629.58	629.58	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					50.00%		0.00	0.00%
C2 Deficiente					100.00%		0.00	0.00%
D Dudoso Recaudo					100.00%		0.00	0.00%
E Pérdida				1.00	100.00%	1.00	1.00	0.00%
T O T A L	**0.00**		**0.00**	**35,094.72**		**630.58**	630.58	0.00%

	mar-21			jun-21				
MICROCREDITO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN
A1 Riesgo Normal	30,775.48	1.99%	511.33	23,441.35	1.99%	433.55	-77.78	-0.25%
A2 Riesgo Normal		2.99%		20,644.72	2.99%	370.36	370.36	0.00%
A3 Riesgo Normal	18,555.61	5.99%	797.59		5.99%		-797.59	-4.30%
B1 Riesgo Potencial		9.99%			9.99%		0.00	0.00%
B2 Riesgo Potencial		19.99%		18,179.88	19.99%	3,634.16	3,634.16	0.00%
C1 Deficiente	8,802.05	39.99%	5,281.23	11,708.39	50.00%	5,854.20	572.97	6.51%
C2 Deficiente		59.99%		8,676.79	100.00%	8,676.79	8,676.79	0.00%
D Dudoso Recaudo		99.99%			100.00%		0.00	0.00%
E Pérdida	32,062.66	100.00%	32,062.66	31,595.89	100.00%	31,595.89	-466.77	-1.46%
T O T A L	**90,195.80**		**38,652.81**	**114,247.02**		**50,564.95**	11,912.14	13.21%

T O T A L G E N E R A L	**171,976,184.15**		**10,593,749.65**	**184,979,995.62**		**11,247,052.17**	**653,302.52**	**0.38%**