RESUMEN DE LA CALIFICACION DE CARTERA DE CREDITOS Y CONTINGENTES Y CONSTITUCION DE PROVISIONES

(INFORMACION EN DOLARES)

ENTIDAD COOPERATIVA MUSHUC RUNA

CODIGO OFICINA: _3717

FECHA: al 30 de septiembre del 2024

231 A.1

	CREDITOS PRODUCTIVO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	5,492,052.73	1,00% a 5,99%	54,318.65	54,318.65	0.00
B	RIESGO POTENCIAL	0.00	6,00% a 19,99%	0.00	0.00	0.00
C	DEFICIENTE	92,264.83	20,00% a 59,99%	22,143.56	22,143.56	0.00
D	DUDOSO RECAUDO	0.00	60% a 99,99%	0.00	0.00	0.00
E	PERDIDA	4.00	100%	4.00	4.00	0.00
	TOTAL	5,584,321.56		76,466.21	76,466.21	0.00

231 A.2

	CREDITOS DE CONSUMO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	155,601,252.52	1,00% a 5,99%	1,536,993.78	1,536,993.78	0.00
B	RIESGO POTENCIAL	4,546,632.85	6,00% a 19,99%	316,637.31	316,637.31	0.00
C	DEFICIENTE	1,294,279.58	20,00% a 59,99%	338,423.42	338,423.42	0.00
D	DUDOSO RECAUDO	959,275.20	60% a 99,99%	575,565.10	575,565.10	0.00
E	PERDIDA	7,185,211.96	100%	7,166,591.72	7,166,591.72	0.00
	TOTAL	169,586,652.11		9,934,211.33	9,934,211.33	0.00

231 A.3

	CREDITOS INMOBILIARIOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	41,510,067.81	1,00% a 5,99%	308,768.51	308,768.51	0.00
B	RIESGO POTENCIAL	643,470.03	6,00% a 19,99%	23,164.93	23,164.93	0.00
C	DEFICIENTE	0.00	20,00% a 59,99%	0.00	0.00	0.00
D	DUDOSO RECAUDO	424,342.41	60% a 99,99%	254,605.45	254,605.45	0.00
E	PERDIDA	449,788.90	100%	449,788.90	449,788.90	0.00
	TOTAL	43,027,669.15		1,036,327.79	1,036,327.79	0.00

231 A.4

	CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	199,921,668.53	1,00% a 5,99%	2,438,706.75	2,438,706.75	0.00
B	RIESGO POTENCIAL	9,265,151.45	6,00% a 19,99%	714,773.28	714,773.28	0.00
C	DEFICIENTE	4,440,073.49	20,00% a 59,99%	1,243,822.25	1,243,822.25	0.00
D	DUDOSO RECAUDO	3,418,648.10	60% a 99,99%	2,051,188.93	2,051,188.93	0.00
E	PERDIDA	17,309,758.96	100%	17,309,758.96	17,309,758.96	0.00
	TOTAL	234,355,300.53		23,758,250.17	23,758,250.17	0.00

TOTAL GENERAL	452,553,943.35		34,805,255.50	34,805,255.50	-