



REPUBLICA DEL ECUADOR
SUPERINTENDENCIA DE ECONOMIA POPULAR Y SOLIDARIA
INTENDENCIA DEL SECTOR FINANCIERO POPULAR Y SOLIDARIO

**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 junio del 2023

231 A.1

	CREDITOS PRODUCTIVO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	3,851,046.40	1,00% a 5,99%	39,796.22	63,065.07	23,268.85
B	RIESGO POTENCIAL	0.00	6,00% a 19,99%	0.00	0.00	-
C	DEFICIENTE	0.00	20,00% a 59,99%	0.00	0.00	-
D	DUDOSO RECAUDO	0.00	60% a 99,99%	0.00	0.00	-
E	PERDIDA	76,554.00	100%	76,554.00	76,554.00	-
	TOTAL	3,927,600.40		116,350.22	139,619.07	23,268.85

231 A.2

	CREDITOS DE CONSUMO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	133,716,687.27	1,00% a 5,99%	1,322,584.93	2,003,650.25	681,065.32
B	RIESGO POTENCIAL	2,328,683.87	6,00% a 19,99%	159,270.71	159,270.71	-
C	DEFICIENTE	1,652,114.40	20,00% a 59,99%	420,840.41	420,840.41	-
D	DUDOSO RECAUDO	597,529.81	60% a 99,99%	358,517.88	358,517.88	-
E	PERDIDA	3,132,233.34	100%	3,131,003.34	3,131,003.34	-
	TOTAL	141,427,248.69		5,392,217.27	6,073,282.59	681,065.32

231 A.3

	CREDITOS INMOBILIARIOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	30,510,553.76	1,00% a 5,99%	223,250.96	342,337.59	119,086.63
B	RIESGO POTENCIAL	343,906.26	6,00% a 19,99%	16,040.62	16,040.62	-
C	DEFICIENTE	82,444.99	20,00% a 59,99%	9,893.40	9,893.40	-
D	DUDOSO RECAUDO	65,331.93	60% a 99,99%	39,199.16	39,199.16	-
E	PERDIDA	632,037.94	100%	632,037.94	632,037.94	-
	TOTAL	31,634,274.88		920,422.08	1,039,508.71	119,086.63

231 A.4

	CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	242,346,715.39	1,00% a 5,99%	2,877,616.64	4,384,157.70	1,506,541.06
B	RIESGO POTENCIAL	6,853,576.10	6,00% a 19,99%	503,947.99	503,947.99	-
C	DEFICIENTE	3,318,993.40	20,00% a 59,99%	932,025.68	932,025.68	-
D	DUDOSO RECAUDO	2,391,932.22	60% a 99,99%	1,435,159.35	1,435,159.35	-
E	PERDIDA	12,600,380.44	100%	12,600,380.44	12,600,380.44	-
	TOTAL	267,511,597.55		18,349,130.10	19,855,671.16	1,506,541.06

TOTAL GENERAL	444,500,721.52			24,778,119.67	27,108,081.53	2,329,961.86
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GERENTE GENERAL

AUDITOR INTERNO

CONTADOR GENERAL