

**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 31 de marzo del 2024

**231 A.1**

	CREDITOS PRODUCTIVO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	4,557,733.21	1,00% a 5,99%	48,487.58	48,487.58	0.00
B	RIESGO POTENCIAL	102,480.28	6,00% a 19,99%	3,689.29	3,689.29	0.00
C	DEFICIENTE	0.00	20,00% a 59,99%	0.00	0.00	0.00
D	DUDOSO RECAUDABLE	0.00	60% a 99,99%	0.00	0.00	0.00
E	PERDIDA	5.00	100%	5.00	5.00	0.00
	<b>T O T A L</b>	4,660,218.49		52,181.87	52,181.87	0.00

**231 A.2**

	CREDITOS DE CONSUMO	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	145,557,042.62	1,00% a 5,99%	1,516,774.39	1,516,774.39	0.00
B	RIESGO POTENCIAL	3,737,242.56	6,00% a 19,99%	249,525.91	249,525.91	0.00
C	DEFICIENTE	1,632,127.75	20,00% a 59,99%	487,777.08	487,777.08	0.00
D	DUDOSO RECAUDABLE	1,442,483.12	60% a 99,99%	865,489.87	865,489.87	0.00
E	PERDIDA	6,546,402.48	100%	6,531,532.67	6,531,532.67	0.00
	<b>T O T A L</b>	158,915,298.53		9,651,099.92	9,651,099.92	0.00

**231 A.3**

	CREDITOS INMOBILIARIOS	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	37,341,035.47	1,00% a 5,99%	284,973.43	284,973.43	0.00
B	RIESGO POTENCIAL	506,166.61	6,00% a 19,99%	26,372.46	26,372.46	0.00
C	DEFICIENTE	84,739.58	20,00% a 59,99%	10,168.75	10,168.75	0.00
D	DUDOSO RECAUDABLE	341,572.82	60% a 99,99%	204,943.69	204,943.69	0.00
E	PERDIDA	597,731.89	100%	597,731.89	597,731.89	0.00
	<b>T O T A L</b>	38,871,246.37		1,124,190.22	1,124,190.22	0.00

**231 A.4**

	CREDITOS PARA MICROEMPRESA	TOTAL	% RIESGO	PROVISIONES REQUERIDAS	PROVISIONES CONSTITUIDAS	PROVISIONES EXCES. O DEF.
A	RIESGO NORMAL	220,270,474.01	1,00% a 5,99%	2,860,782.59	2,860,782.59	0.00
B	RIESGO POTENCIAL	10,155,124.56	6,00% a 19,99%	708,679.16	708,679.16	0.00
C	DEFICIENTE	5,396,352.57	20,00% a 59,99%	1,486,734.82	1,486,734.82	0.00
D	DUDOSO RECAUDABLE	2,750,976.70	60% a 99,99%	1,650,586.01	1,650,586.01	0.00
E	PERDIDA	21,569,301.13	100%	21,569,301.13	21,569,301.13	0.00
	<b>T O T A L</b>	260,142,228.97		28,276,083.71	28,276,083.71	0.00

<b>TOTAL GENERAL</b>		<b>462,588,992.36</b>		<b>39,103,555.72</b>	<b>39,103,555.72</b>	<b>-</b>
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BALANCE  
 Comercial  
 Consumo  
 Microcréditos

**GERENTE GENERAL**

**AUDITOR INTERNO**

**CONTADOR GENERAL**

**GERENTE GENERAL**

**AUDITOR INTERNO**

**CONTADOR GENERAL**