

RESUMEN DE LA CALIFICACIÓN DE CARTERA DE CRÉDITOS Y CONTINGENTES
Y CONSTITUCIÓN DE PROVISIONES
(INFORMACIÓN EN DÓLARES)

ENTIDAD: COOPERATIVA DE AHORRO Y CRÉDITO TULCÁN LTDA.
FECHA 31 DE DICIEMBRE 2023

CÓDIGO OFICINA: 1143

231 A.1

CREDITOS COMERCIALES	(A) TOTAL	(B) CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	(C=A-B) SALDO SUJETO A CALIFICACION	(D) % DE PARTICIPACION	(E=G/C) % DE PROVISION	(F) PROVISIONES REQUERIDAS	(G) PROVISIONES CONSTITUIDAS	(H=F-G) DIFERENCIA ENTRE REQUERIDAS Y CONSTITUIDAS	(I) PROVISIONES MIGRADAS POR GTIAS HOPTECARIAS	(J=I-H) PROVISIONES EXCES. O (DEF.)
A1	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
B1	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
B2	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
C1	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
C2	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
D	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
E	0.00	0.00	0.00	#DIV/0!	0.00%	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	#DIV/0!	#DIV/0!	0.00	0.00	0.00	0.00	0.00

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CREDITOS DE CONSUMO	(A) TOTAL	(B) CREDITOS CUBIERTOS CON GARANTIAS	(C=A-B) SALDO SUJETO A CALIFICACION	(D) % DE PARTICIPACION	(E=G/C) % DE PROVISION	(F) PROVISIONES REQUERIDAS	(G) PROVISIONES CONSTITUIDAS	(H=G-F) PROVISIONES EXCES. O (DEF.)
A1	122,570,899.50	0.00	122,570,899.50	82.37%	1.29%	1,583,477.74	1,583,477.74	0.00
A2	9,402,377.71	0.00	9,402,377.71	6.32%	1.93%	181,748.10	181,748.10	0.00
A3	4,256,871.41	0.00	4,256,871.41	2.86%	3.22%	137,117.28	137,117.28	0.00
B1	1,620,319.34	0.00	1,620,319.34	1.09%	5.86%	94,925.13	94,925.13	0.00
B2	1,344,910.16	0.00	1,344,910.16	0.90%	9.99%	134,355.01	134,355.01	0.00
C1	1,063,200.03	0.00	1,063,200.03	0.71%	19.73%	209,782.90	209,782.90	0.00
C2	951,813.57	0.00	951,813.57	0.64%	39.80%	378,810.86	378,810.86	0.00
D	1,404,558.87	0.00	1,404,558.87	0.94%	61.00%	856,780.94	856,780.94	0.00
E	6,192,912.67	0.00	6,192,912.67	4.16%	100.00%	6,192,912.67	6,192,912.67	0.00
TOTAL	148,807,863.26	0.00	148,807,863.26	100.00%	6.57%	9,769,910.64	9,769,910.64	0.00

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CREDITOS PARA LA VIVIENDA	(A) TOTAL	(B) CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	(C=A-B) SALDO SUJETO A CALIFICACION	(D) % DE PARTICIPACION	(E=G/C) % DE PROVISION	(F) PROVISIONES REQUERIDAS	(G) PROVISIONES CONSTITUIDAS	(H=G-F) PROVISIONES EXCES. O (DEF.)
A1	32,745,004.23	0.00	32,745,004.23	88.82%	0.60%	196,470.11	196,470.11	0.00
A2	2,690,935.05	0.00	2,690,935.05	7.30%	1.20%	32,291.18	32,291.18	0.00
A3	657,523.10	0.00	657,523.10	1.78%	1.80%	11,835.40	11,835.40	0.00
B1	240,142.28	0.00	240,142.28	0.65%	3.60%	8,645.12	8,645.12	0.00
B2	205,087.37	0.00	205,087.37	0.00%	0.00%	12,305.24	12,305.24	0.00
C1	65,839.36	0.00	65,839.36	0.00%	0.00%	7,900.73	7,900.73	0.00
C2	32,169.00	0.00	32,169.00	0.00%	0.00%	7,720.56	7,720.56	0.00
D	29,619.62	0.00	29,619.62	0.00%	0.00%	17,771.77	17,771.77	0.00
E	202,264.74	0.00	202,264.74	0.55%	100.00%	202,264.74	202,264.74	0.00
TOTAL	36,868,584.75	0.00	36,868,584.75	99.10%	1.35%	497,204.86	497,204.86	0.00

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MICROCREDITOS	(A) TOTAL	(B) CREDITOS CUBIERTOS CON GARANTIAS AUTOLIQUIDABLES	(C=A-B) SALDO SUJETO A CALIFICACION	(D) % DE PARTICIPACION	(E=G/C) % DE PROVISION	(F) PROVISIONES REQUERIDAS	(G) PROVISIONES CONSTITUIDAS	(H=G-F) PROVISIONES EXCES. O (DEF.)
A1	55,086,892.07	0.00	55,086,892.07	74.46%	0.97%	534,950.72	534,950.72	0.00
A2	7,079,691.76	0.00	7,079,691.76	9.57%	1.94%	137,451.96	137,451.96	0.00
A3	2,443,799.82	0.00	2,443,799.82	3.30%	2.92%	71,384.13	71,384.13	0.00
B1	1,338,090.40	0.00	1,338,090.40	1.81%	5.91%	79,052.06	79,052.06	0.00
B2	688,426.61	0.00	688,426.61	0.93%	9.86%	67,903.08	67,903.08	0.00
C1	629,566.19	0.00	629,566.19	0.85%	36.94%	232,586.42	232,586.42	0.00
C2	379,919.57	0.00	379,919.57	0.51%	59.99%	227,913.75	227,913.75	0.00
D	728,796.95	0.00	728,796.95	0.99%	99.99%	728,724.08	728,724.08	0.00
E	5,609,895.33	0.00	5,609,895.33	7.58%	100.00%	5,609,895.33	5,609,895.33	0.00
TOTAL	73,985,078.70	0.00	73,985,078.70	100.00%	10.39%	7,689,861.53	7,689,861.53	0.00

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JEFE DE CONTABILIDAD