

	NOTA	dic-20	dic-19	VARIACION ABSOLUTA	VARIACION RELATIVA
<b>ACTIVOS</b>					
<b>ACTIVO CORRIENTE</b>					
<b>EFFECTIVO Y EQUIVALENTES AL EFFECTIVO</b>	<b>14</b>	<b>1,648,204.47</b>	<b>604,930.11</b>	<b>1,043,274.36</b>	<b>172.46%</b>
CAJA		116,008.80	60,107.45	55,901.35	93.00%
BANCOS		1,020,519.07	119,880.71	900,638.36	751.28%
EFFECTIVO RESTRINGIDO		511,676.60	424,941.95	86,734.65	20.41%
<b>CARTERA DE CREDITOS CORTO PLAZO</b>	<b>16</b>	<b>3,026,460.97</b>	<b>3,022,831.73</b>	<b>3,629.23</b>	<b>0.12%</b>
CARTERA DE CONSUMO		3,023,426.23	3,020,369.77	3,056.47	0.10%
CONVENIOS		3,034.73	2,461.97	572.76	23.26%
<b>CUENTAS POR COBRAR</b>	<b>17</b>	<b>45,434.25</b>	<b>41,831.33</b>	<b>3,602.92</b>	<b>8.61%</b>
ANTICIPOS		1,896.29	19,117.42	-17,221.13	-90.08%
DEUDORES PATRONALES Y EMPRESAS		1,340.62	893.35	447.27	50.07%
RESPONSABILIDADES PENDIENTES		14,464.63	16,781.63	-2,317.00	-13.81%
OTRAS CUENTAS POR COBRAR		27,732.71	5,038.92	22,693.79	450.37%
<b>TOTAL ACTIVO CORRIENTE</b>		<b>4,720,099.69</b>	<b>3,669,593.17</b>	<b>1,050,506.52</b>	<b>28.63%</b>
<b>ACTIVO NO CORRIENTE</b>					
<b>INVERSIONES</b>	<b>15</b>	<b>215,773.22</b>	<b>210,277.76</b>	<b>5,495.46</b>	<b>2.61%</b>
INSTRUMENTOS DE PATRIMONIO		215,773.22	210,277.76	5,495.46	2.61%
<b>CARTERA DE CREDITOS LARGO PLAZO</b>		<b>5,870,035.81</b>	<b>5,491,466.16</b>	<b>378,569.65</b>	<b>6.89%</b>
CARTERA CONSUMO	<b>16</b>	6,309,155.18	5,858,821.50	450,333.68	7.69%
DETERIORO		-439,119.36	-367,355.34	-71,764.03	19.54%
CUENTAS POR COBRAR LARGO PLAZO	<b>17</b>	445.5	5,346.6	-4,901.1	-91.67%
<b>PROPIEDAD PLANTA Y EQUIPO</b>	<b>18</b>	<b>938,334.06</b>	<b>962,795.88</b>	<b>-24,461.81</b>	<b>-2.54%</b>
TERRENOS		148,204.80	148,204.80	0.00	0.00%
CONSTRUCCIONES EN CURSO		0.00	0.00	0.00	0.00%
EDIFICACIONES		809,234.24	809,234.24	0.00	0.00%
MUEBLES Y EQUIPO DE OFICINA		272,243.74	272,243.74	0.00	0.00%
EQUIPO DE COMPUTO Y COMUNICACION		223,376.64	220,639.64	2,737.00	1.24%
EQUIPO DE TRANSPORTE		2,890.00	2,890.00	0.00	0.00%
BIENES DE FONDOS SOCIALES		13,772.44	13,772.44	0.00	0.00%
MEJORAS A BIENES AJENOS		29,153.44	21,552.91	7,600.53	35.26%
DEPRECIACION		-560,541.24	-525,741.89	-34,799.34	6.62%
<b>ACTIVOS INTANGIBLES</b>		<b>44,270.29</b>	<b>33,226.41</b>	<b>11,043.88</b>	<b>33.24%</b>
PROGRAMAS SOFTWARE	<b>19</b>	65,343.02	46,355.12	18,987.90	40.96%
AMORTIZACION		-21,072.73	-13,128.72	-7,944.01	60.51%
<b>TOTAL ACTIVOS NO CORRIENTE</b>		<b>7,068,858.89</b>	<b>6,703,112.79</b>	<b>365,746.11</b>	<b>5.46%</b>
<b>TOTAL ACTIVOS</b>		<b>11,788,958.58</b>	<b>10,372,705.96</b>	<b>1,416,252.62</b>	<b>13.65%</b>


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<b>PASIVOS</b>					
<b>PASIVO CORRIENTE</b>					
<b>DEPOSITOS</b>	<b>20</b>	<b>4,517,044.17</b>	<b>3,758,145.76</b>	<b>758,898.41</b>	<b>20.19%</b>
DEPOSITOS DE AHORROS		1,860,669.02	1,351,860.48	508,808.55	37.64%
CERTIFICADO DEPOSITOS A TERMINO		1,563,431.29	1,438,399.69	125,031.61	8.69%
AHORRO CONTRACTUAL		80,694.40	66,585.70	14,108.70	21.19%
AHORRO PERMANENTE		1,012,249.45	901,299.90	110,949.55	12.31%
<b>OBLIGACIONES FINANCIERAS CP</b>	<b>21</b>	<b>183,333.24</b>	<b>183,146.11</b>	<b>187.13</b>	<b>0.10%</b>
BANCO DE OCCIDENTE		0.00	5,368.27	-5,368.27	100.00%
COOPCENTRAL		183,333.24	177,777.84	5,555.40	3.12%
<b>CUENTAS POR PAGAR</b>	<b>22</b>	<b>128,242.75</b>	<b>51,882.50</b>	<b>76,360.25</b>	<b>147.18%</b>
COSTOS Y GASTOS POR PAGAR		52,242.64	3,807.47	48,435.16	1272.11%
IMPUESTOS		7,886.76	7,644.62	242.13	3.17%
RETENCIONES Y APORTES LABORALES		7,653.13	7,537.52	115.62	1.53%
EXIGIBILIDADES POR SERVICIO RECAUDO		6,302.18	6,302.18	0.00	0.00%
REMANENTES POR PAGAR		54,158.05	26,590.71	27,567.34	103.67%
<b>FONDOS SOCIALES</b>	<b>23</b>	<b>22,911.62</b>	<b>17,408.86</b>	<b>5,502.75</b>	<b>31.61%</b>
FONDO DE EDUCACION		3,749.59	1,440.97	2,308.62	160.21%
FONDO SOLIDARIDAD		16,928.67	15,959.39	969.28	6.07%
FONDO BIENESTAR SOCIAL		2,233.36	8.50	2,224.86	26174.79%
<b>OTROS PASIVOS</b>	<b>24</b>	<b>43,740.52</b>	<b>44,554.05</b>	<b>-813.53</b>	<b>-1.83%</b>
OBLIGACIONES LABORALES BENEFICIO EMPLEADOS		41,838.04	44,554.05	-2,716.01	-6.10%
INGRESOS RECIBIDOS PARA TERCEROS		1,902.48	0.00	1,902.48	100.00%
<b>TOTAL PASIVO CORRIENTE</b>		<b>4,895,272.29</b>	<b>4,055,137.28</b>	<b>840,135.01</b>	<b>20.72%</b>
<b>PASIVO NO CORRIENTE</b>					
DEPOSITOS AHORROS	20	300,097.82	237,993.53	62,104.29	26.09%
OBLIGACIONES FINANCIERAS LP	21	229,162.39	88,813.06	140,349.33	158.03%
REMANENTES POR PAGAR	22	44,692.05	50,565.00	-5,872.96	-11.61%
PASIVOS ESTIMADOS Y PROVISIONES	25	614,462.10	579,681.20	34,780.90	100.00%
<b>PASIVOS NO CORRIENTES</b>		<b>1,188,414.36</b>	<b>957,052.79</b>	<b>231,361.56</b>	<b>24.17%</b>
<b>TOTAL PASIVOS</b>		<b>6,083,686.64</b>	<b>5,012,190.07</b>	<b>1,071,496.57</b>	<b>21.38%</b>

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**PATRIMONIO**

APORTES SOCIALES	26	4,087,894.37	3,838,870.47	249,023.90	6.49%
RESERVAS	27	760,604.86	1,163,486.88	-402,882.02	-34.63%
FONDOS DESTINACION ESPECIFICA	28	137,867.29	137,867.29	0.00	0.00%
SUPERAVIT	29	748.02	748.02	0.00	0.00%
EXCEDENTES Y/O PERDIDAS DEL EJERCICIO	30	95,732.15	-402,882.02	498,614.17	-123.76%
EXCEDENTES POR COVERGENCIA NIIF		622,425.25	622,425.25	0.00	0.00%
<b>TOTAL PATRIMONIO</b>		<b>5,705,271.94</b>	<b>5,360,515.89</b>	<b>344,756.05</b>	<b>6.43%</b>
<b>TOTAL PASIVO Y PATRIMONIO</b>		<b>11,788,958.58</b>	<b>10,372,705.96</b>	<b>1,416,252.62</b>	<b>13.65%</b>



DELSY HEREDIA MORENO  
Gerente



YAMILETH GARCIA  
Contador  
TP 166649-T



BERNARDO BERMUDEZ SALCEDO  
Revisor Fiscal  
Miembro de Cenco  
Tarjeta profesional 48235-T  
"Ver opinion Adjunta"