

**BALANCE CONSOLIDADO Y CONDENSADO
 EN US DOLARES**

ENTIDAD: COOPERATIVA DE AHORRO Y CREDITO "SAN FRANCISCO" LTDA.

OFICINA EN: AMBATO

CODIGO OFICINA: 1139

AÑO: 2012 MES: NOVIEMBRE DIA: 30

COMPARATIVO

| CODIGO | DESCRIPCION | dic-10 | dic-11 | nov-12 |
|---------------|--|-----------------------|-----------------------|-----------------------|
| 1 | ACTIVO | | | |
| 11 | FONDOS DISPONIBLES | 15,166,691.27 | 17,058,816.17 | 16,484,606.61 |
| 12 | OPERACIONES INTERBANCARIAS | 0.00 | 0.00 | 0.00 |
| 13 | INVERSIONES | 10,758,777.24 | 10,867,667.40 | 15,185,146.35 |
| 14 | CARTERA DE CREDITOS | 71,573,147.92 | 93,461,861.02 | 127,095,699.85 |
| 15 | DEUDORES POR ACEPTACIONES | | | |
| 16 | CUENTAS POR COBRAR | 715,828.18 | 939,831.63 | 1,137,573.94 |
| 17 | B. REAL. ADJ. PAGO, ARREN. MERC. | 40,383.40 | 3,115.75 | 0.00 |
| 18 | PROPIEDADES Y EQUIPO | 1,559,198.93 | 2,121,655.89 | 2,501,827.37 |
| 19 | OTROS ACTIVOS | 756,324.03 | 870,740.54 | 993,676.04 |
| 1 | TOTAL DEL ACTIVO | 100,570,350.97 | 125,323,688.40 | 163,398,530.16 |
| 4 | GASTOS | 8,891,737.25 | 12,744,464.43 | 15,618,588.62 |
| | TOTAL GENERAL DEL ACTIVO Y GASTOS | 109,462,088.22 | 138,068,152.83 | 179,017,118.78 |

| | | | | |
|---|----------------------|-----------------------|-----------------------|-----------------------|
| 6 | CUENTAS CONTINGENTES | 0.00 | 0.00 | 0.00 |
| 7 | CUENTAS DE ORDEN | 218,042,019.44 | 266,922,888.17 | 327,225,522.20 |

| 2 | PASIVO | | | |
|----------|-----------------------------|----------------------|-----------------------|-----------------------|
| 21 | OBLIGACIONES CON EL PUBLICO | 65,640,448.25 | 78,100,506.97 | 104,915,374.92 |
| 22 | OPERACIONES INTERBANCARIAS | | | |
| 23 | OBLIGACIONES INMEDIATAS | 6,080.00 | | |
| 24 | ACEPTACIONES EN CIRCULACION | | | |
| 25 | CUENTAS POR PAGAR | 2,242,517.51 | 3,215,302.88 | 5,250,615.13 |
| 26 | OBLIGACIONES FINANCIERAS | 16,190,511.65 | 24,615,762.36 | 29,241,344.63 |
| 27 | VALORES EN CIRCULACION | 57,600.00 | 39,100.00 | 35,700.00 |
| 29 | OTROS PASIVOS | 69,460.22 | 84,295.23 | 117,028.51 |
| | TOTAL PASIVO | 84,206,617.63 | 106,054,967.44 | 139,560,063.19 |

| 3 | PATRIMONIO | | | |
|----------|---|-----------------------|-----------------------|-----------------------|
| 31 | CAPITAL SOCIAL | 4,996,318.18 | 5,067,363.47 | 6,151,368.45 |
| 33 | RESERVAS | 8,260,364.47 | 10,224,383.45 | 13,006,182.05 |
| 34 | OTROS APORTE PATRIMONIALES | | | |
| 35 | SUPERAVIT POR VALUACIONES | 1,143,031.71 | 1,258,078.21 | 1,259,767.13 |
| 36 | RESULTADOS | 1,964,018.98 | 0.00 | |
| | TOTAL PATRIMONIO | 14,399,714.36 | 16,549,825.13 | 20,417,317.63 |
| 5 | INGRESOS | 10,855,756.23 | 15,463,360.26 | 19,039,737.96 |
| | TOTAL GENERAL PASIVO PATRIM.E INGRESOS | 109,462,088.22 | 138,068,152.83 | 179,017,118.78 |

ANEXO CUENTAS DE ORDEN

| | | | | |
|-----------|-----------------------------|-----------------------|-----------------------|-----------------------|
| 71 | CUENTAS DE ORDEN DEUDORAS | 22,441,994.06 | 34,100,237.55 | 44,218,459.27 |
| 74 | CUENTAS DE ORDEN ACREEDORAS | 195,600,025.38 | 232,822,650.62 | 283,007,062.93 |