

**BALANCE CONSOLIDADO Y CONDENSADO
 EN US DOLARES**

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

OFICINA EN: AMBATO

CODIGO OFICINA: 1139

AÑO: 2013 MES: FEBRERO DIA: 28

COMPARATIVO

| CODIGO | DESCRIPCION | dic-11 | dic-12 | feb-13 |
|---------------|--|-----------------------|-----------------------|-----------------------|
| 1 | ACTIVO | | | |
| 11 | FONDOS DISPONIBLES | 17,058,816.17 | 19,695,043.72 | 21,411,420.42 |
| 12 | OPERACIONES INTERBANCARIAS | 0.00 | 0.00 | 0.00 |
| 13 | INVERSIONES | 10,867,667.40 | 15,253,080.74 | 15,694,668.10 |
| 14 | CARTERA DE CREDITOS | 93,461,861.02 | 127,098,597.63 | 130,556,550.70 |
| 15 | DEUDORES POR ACEPTACIONES | | | |
| 16 | CUENTAS POR COBRAR | 939,831.63 | 1,252,089.69 | 1,150,793.04 |
| 17 | B. REAL. ADJ. PAGO, ARREN. MERC. | 3,115.75 | 1,500.00 | 1,500.00 |
| 18 | PROPIEDADES Y EQUIPO | 2,121,655.89 | 2,536,678.39 | 2,542,886.35 |
| 19 | OTROS ACTIVOS | 870,740.54 | 978,593.48 | 1,028,249.14 |
| 1 | TOTAL DEL ACTIVO | 125,323,688.40 | 166,815,583.65 | 172,386,067.75 |
| 4 | GASTOS | 12,744,464.43 | 16,987,616.71 | 3,078,643.13 |
| | TOTAL GENERAL DEL ACTIVO Y GASTOS | 138,068,152.83 | 183,803,200.36 | 175,464,710.88 |

| | | | | |
|---|----------------------|-----------------------|-----------------------|-----------------------|
| 6 | CUENTAS CONTINGENTES | 0.00 | 0.00 | 0.00 |
| 7 | CUENTAS DE ORDEN | 266,922,888.17 | 328,057,244.35 | 333,081,968.50 |

| 2 | PASIVO | | | |
|----------|-----------------------------|-----------------------|-----------------------|-----------------------|
| 21 | OBLIGACIONES CON EL PUBLICO | 78,100,506.97 | 108,835,054.43 | 113,312,027.63 |
| 22 | OPERACIONES INTERBANCARIAS | | | |
| 23 | OBLIGACIONES INMEDIATAS | | 5,028.00 | 144.00 |
| 24 | ACEPTACIONES EN CIRCULACION | | | |
| 25 | CUENTAS POR PAGAR | 3,215,302.88 | 4,577,302.25 | 5,323,645.02 |
| 26 | OBLIGACIONES FINANCIERAS | 24,615,762.36 | 28,708,502.58 | 27,970,977.84 |
| 27 | VALORES EN CIRCULACION | 39,100.00 | 32,100.00 | 32,100.00 |
| 29 | OTROS PASIVOS | 84,295.23 | 62,036.52 | 57,277.72 |
| | TOTAL PASIVO | 106,054,967.44 | 142,220,023.78 | 146,696,172.21 |

| 3 | PATRIMONIO | | | |
|----------|---|-----------------------|-----------------------|-----------------------|
| 31 | CAPITAL SOCIAL | 5,067,363.47 | 6,222,435.74 | 6,482,434.98 |
| 33 | RESERVAS | 10,224,383.45 | 13,006,182.05 | 14,649,052.02 |
| 34 | OTROS APORTE PATRIMONIALES | | | |
| 35 | SUPERAVIT POR VALUACIONES | 1,258,078.21 | 1,259,767.13 | 1,259,767.13 |
| 36 | RESULTADOS | 0.00 | | 2,464,304.98 |
| | TOTAL PATRIMONIO | 16,549,825.13 | 20,488,384.92 | 24,855,559.11 |
| 5 | INGRESOS | 15,463,360.26 | 21,094,791.66 | 3,912,979.56 |
| | TOTAL GENERAL PASIVO PATRIM.E INGRESOS | 138,068,152.83 | 183,803,200.36 | 175,464,710.88 |

ANEXO CUENTAS DE ORDEN

| | | | | |
|-----------|-----------------------------|-----------------------|-----------------------|-----------------------|
| 71 | CUENTAS DE ORDEN DEUDORAS | 34,100,237.55 | 43,694,933.77 | 43,093,327.50 |
| 74 | CUENTAS DE ORDEN ACREEDORAS | 232,822,650.62 | 284,362,310.58 | 289,988,641.00 |