



BALANCE CONSOLIDADO Y CONDENSADO DE PUBLICACION

(En USD DOLARES)

Cooperativa de Ahorro y Crédito "23 de Julio" Ltda.

DICIEMBRE 2024

| CODIGO | DESCRIPCION | TRIMESTRE ANTERIOR | TRIMESTRE ACTUAL | VARIACION | % VARIACION |
|---|--|-----------------------|-----------------------|-----------------------|----------------|
| | | 30/6/2024 | 30/9/2024 | | |
| 11 | FONDOS DISPONIBLES | 34,827,130.02 | 40,876,114.05 | 6,048,984.03 | 17.37% |
| 1101 | Caja | 7,920,806.54 | 6,796,505.17 | -1,124,301.37 | -14.19% |
| 1103 | Bancos y otras entidades financieras | 18,380,924.43 | 25,557,257.62 | 7,176,333.19 | 39.04% |
| 1104 | Efectos de cobro inmediato | 53,849.05 | 92,231.26 | 38,382.21 | 71.28% |
| 1105 | Remesas en tránsito / transferencias en tránsito | 0.00 | 0.00 | 0.00 | 0.00% |
| 13 | INVERSIONES | 58,348,424.82 | 57,048,538.92 | -1,299,885.90 | -2.23% |
| 1302 | A valor razonable con cambios en el estado de resultados del Estado | 0.00 | 0.00 | 0.00 | 0.00% |
| 1303 | Disponibles para la venta de entidades del sector privado y sector fin | 56,409,051.01 | 55,090,431.40 | -1,318,619.61 | -2.34% |
| 1304 | Disponibles para la venta del Estado o de entidades del sector públic | 1,939,373.81 | 1,958,107.52 | 18,733.71 | 0.00% |
| 1307 | De disponibilidad restringida | 0.00 | 0.00 | 0.00 | 0.00% |
| 14 | CARTERA DE CRÉDITOS | 270,498,393.38 | 265,273,013.65 | -5,225,379.73 | -1.93% |
| 1401 | Cartera de crédito productivo por vencer | 688,779.13 | 455,196.62 | -233,582.51 | -33.91% |
| 1402 | Cartera de crédito de consumo por vencer | 149,944,558.73 | 142,783,498.68 | -7,161,060.05 | -4.78% |
| 1403 | Cartera de crédito inmobiliario por vencer | 3,930,951.47 | 3,193,022.14 | -737,929.33 | -18.77% |
| 1404 | Cartera de microcrédito por vencer | 99,610,732.82 | 95,327,599.33 | -4,283,133.49 | -4.30% |
| 1409 | Cartera de crédito productivo refinanciada por vencer | 60,577.02 | 57,761.97 | -2,815.05 | -4.65% |
| 1410 | Cartera de crédito de consumo refinanciada por vencer | 5,157,964.24 | 4,636,731.17 | -521,233.07 | -10.11% |
| 1411 | Cartera de crédito inmobiliario refinanciada por vencer | 315,765.73 | 271,708.66 | -44,057.07 | -13.95% |
| 1412 | Cartera de microcrédito refinanciada por vencer | 3,200,887.24 | 2,804,452.04 | -396,435.20 | -12.39% |
| 1417 | Cartera de crédito productivo reestructurada por vencer | 20,799.63 | 11,406.15 | -9,393.48 | -45.16% |
| 1418 | Cartera de crédito de consumo reestructurada por vencer | 2,071,350.32 | 2,073,355.01 | 2,004.69 | 0.10% |
| 1419 | Cartera de crédito inmobiliario reestructurada por vencer | 92,658.45 | 89,510.02 | -3,148.43 | -3.40% |
| 1420 | Cartera de microcrédito reestructurada por vencer | 2,291,792.62 | 2,186,734.15 | -105,058.47 | -4.58% |
| 1425 | Cartera de crédito productivo que no devenga intereses | 26,059.94 | 81,614.03 | 55,554.09 | 213.18% |
| 1426 | Cartera de crédito de consumo que no devenga intereses | 8,206,474.32 | 7,738,873.59 | -467,600.73 | -5.70% |
| 1427 | Cartera de crédito inmobiliario que no devenga intereses | 129,073.88 | 160,452.40 | 31,378.52 | 24.31% |
| 1428 | Cartera de microcrédito que no devenga intereses | 9,377,566.76 | 8,890,768.51 | -486,798.25 | -5.19% |
| 1434 | Cartera de crédito de consumo refinanciada que no devenga interes | 566,083.83 | 1,510,938.27 | 944,854.44 | 166.91% |
| 1435 | Cartera de crédito inmobiliario refinanciada que no devenga interes | 2,596.94 | 29,679.46 | 27,082.52 | 1042.86% |
| 1436 | Cartera microcrédito refinanciada que no devenga intereses | 403,540.99 | 1,075,947.10 | 672,406.11 | 166.63% |
| 1441 | Cartera de crédito productivo reestructurada que no devenga intere | 0.00 | 0.00 | 0.00 | 0.00% |
| 1442 | Cartera de crédito de consumo reestructurada que no devenga inter | 277,164.01 | 597,802.69 | 320,638.68 | 115.69% |
| 1444 | Cartera microcrédito reestructurada que no devenga intereses | 425,985.32 | 544,438.64 | 118,453.32 | 27.81% |
| 1449 | Cartera de crédito productivo vencida | 86,098.60 | 89,792.34 | 3,693.74 | 4.29% |
| 1450 | Cartera de crédito de consumo vencida | 6,788,631.80 | 1,286,641.58 | -5,501,990.22 | -81.05% |
| 1451 | Cartera de crédito inmobiliario vencida | 230,401.01 | 492,533.26 | 262,132.25 | 113.77% |
| 1452 | Cartera de microcrédito vencida | 8,866,567.20 | 1,572,043.60 | -7,294,523.60 | -82.27% |
| 1458 | Cartera de crédito de consumo refinanciada vencida | 159,076.11 | 60,326.00 | -98,750.11 | -62.08% |
| 1459 | Cartera de crédito inmobiliario refinanciada vencida | 692.78 | 2,163.17 | 1,470.39 | 212.24% |
| 1460 | Cartera de microcrédito refinanciada vencida | 205,704.25 | 70,701.22 | -135,003.03 | -65.63% |
| 1465 | Cartera de crédito productivo reestructurada vencida | 0.00 | 1.00 | 1.00 | 0.00% |
| 1466 | Cartera de crédito de consumo reestructurada vencida | 4,194.44 | 6,831.34 | 2,636.90 | 62.87% |
| 1467 | Cartera de crédito inmobiliario reestructurada vencida | 4,194.44 | 3.00 | -4,191.44 | -99.93% |
| 1468 | Cartera de microcrédito reestructurada vencida | 6,474.76 | 8,433.22 | 1,958.46 | 30.25% |
| 1499 | (Provisiones para créditos incobrables) | -32,650,811.96 | -12,837,946.71 | 19,812,865.25 | -60.68% |
| 16 | CUENTAS POR COBRAR | 4,421,329.46 | 3,961,420.09 | -459,909.37 | -10.40% |
| 17 | B. REAL. ADJ. PAGO, ARREN. MERC. Y NO UTILIZADOS ENTIDAD | 0.00 | 0.00 | 0.00 | 0.00% |
| 18 | PROPIEDADES Y EQUIPO | 16,693,716.81 | 16,393,804.15 | -299,912.66 | -1.80% |
| 19 | OTROS ACTIVOS | 16,420,718.05 | 16,397,485.69 | -23,232.36 | -0.14% |
| 1901 | Inversiones en acciones, participaciones y aportaciones | 511,265.78 | 511,275.78 | 10.00 | 0.00% |
| 1902..1990 | Otras cuentas de "otros activos" | 15,915,946.59 | 34,940,533.16 | 19,024,586.57 | 119.53% |
| 1999 | (Provisión para otros activos irrecuperables) | -6,494.32 | -19,054,323.25 | -19,047,828.93 | 293299.82% |
| 1 | ACTIVO | 401,209,712.54 | 399,950,376.55 | -1,259,335.99 | -0.31% |
| 4 | GASTOS | 30,742,662.59 | 45,153,475.31 | 14,410,812.72 | 46.88% |
| TOTAL GENERAL DEL ACTIVO Y GASTOS | | 431,952,375.13 | 445,103,851.86 | 13,151,476.73 | 3.04% |
| 21 | OBLIGACIONES CON EL PUBLICO | 311,265,074.84 | 316,272,150.51 | 5,007,075.67 | 1.61% |
| 2101 | Depósitos a la vista | 70,231,434.69 | 77,707,712.61 | 7,476,277.92 | 10.65% |
| 2103 | Depósitos a plazo | 229,422,319.02 | 227,134,235.72 | -2,288,083.30 | -1.00% |
| 210305 | De 1 a 30 días | 36,113,169.88 | 29,699,122.31 | -6,414,047.57 | -17.76% |
| 210310 | De 31 a 90 días | 54,502,648.75 | 57,191,142.22 | 2,688,493.47 | 4.93% |
| 210315 | De 91 a 180 días | 53,147,806.82 | 54,746,035.98 | 1,598,229.16 | 3.01% |
| 210320 | De 181 a 360 días | 77,543,075.24 | 76,241,809.90 | -1,301,265.34 | -1.68% |
| 210325 | De más de 361 días | 8,115,618.33 | 9,256,125.31 | 1,140,506.98 | 14.05% |
| 2105 | Depósitos restringidos | 11,611,321.13 | 11,430,202.18 | -181,118.95 | -1.56% |
| 25 | CUENTAS POR PAGAR | 8,579,670.37 | 8,435,986.79 | -143,683.58 | -1.67% |
| 26 | OBLIGACIONES FINANCIERAS | 29,812,907.93 | 22,818,414.29 | -6,994,493.64 | -23.46% |
| 29 | OTROS PASIVOS | 283,458.40 | 222,037.14 | -61,421.26 | -21.67% |
| 2 | PASIVOS | 349,941,111.54 | 347,748,588.73 | -2,192,522.81 | -0.63% |
| 31 | CAPITAL SOCIAL | 11,313,487.27 | 11,618,367.21 | 304,879.94 | 2.69% |
| 3103 | Aportes de socios | 11,313,487.27 | 11,618,367.21 | 304,879.94 | 2.69% |
| 33 | RESERVAS | 35,407,680.91 | 35,990,466.41 | 582,785.50 | 1.65% |
| 3301 | Fondo Irrepartible de Reserva Legal | 34,547,895.17 | 35,130,680.67 | 582,785.50 | 1.69% |
| 3303 | Especiales y Facultativas | 0.00 | 0.00 | 0.00 | 0.00% |
| 3305 | Revalorización del patrimonio | 859,785.74 | 859,785.74 | 0.00 | 0.00% |
| 35 | SUPERÁVIT POR VALUACIONES | 4,284,131.77 | 4,302,865.48 | 18,733.71 | 0.44% |
| 36 | RESULTADOS | 0.00 | 0.00 | 0.00 | 0.00% |
| 3603 | Utilidad o excedente del ejercicio | 0.00 | 0.00 | 0.00 | 0.00% |
| 3 | PATRIMONIO | 51,005,299.95 | 51,911,699.10 | 906,399.15 | 1.78% |
| 5 | INGRESOS | 31,005,963.64 | 45,443,564.03 | 14,437,600.39 | 46.56% |
| TOTAL GENERAL DE PASIVO, PATRIMONIO E INGRESOS | | 431,952,375.13 | 445,103,851.86 | 13,151,476.73 | 3.04% |
| 7 | CUENTAS DE ORDEN | 949,586,626.65 | 934,963,027.71 | -14,623,598.94 | -1.54% |
| 71 | CUENTAS DE ORDEN DEUDORAS | 170,095,132.77 | 170,247,813.92 | 152,681.15 | 0.09% |
| 7103 | Activos castigados | 29,117,508.21 | 31,918,829.07 | 2,801,320.86 | 9.62% |
| 74 | CUENTAS DE ORDEN ACREEDORAS | 779,491,493.88 | 764,715,213.79 | -14,776,280.09 | -1.90% |