

BALANCE GENERAL CONSOLIDADO COMPARATIVO AL 31 DE DICIEMBRE DE 2023

ACTIVO	2.023	2.022	VARIACION ABSOLUTA
REALIZABLE A CORTO PLAZO	2,014,175,780.504	1,851,955,246.162	162,220,534.342
DISPONIBILIDADES	671,892,689.273	557,462,048.407	114,430,640.866
CAJA (Nota 3.2)	23,988,423.562	24,855,426.629	-867,003.067
DEPOSITOS(Nota 3.2)	647,904,265.711	532,606,621.778	115,297,643.933
CREDITOS	1,330,285,787.728	1,285,639,033.175	44,646,754.553
PRESTAMOS (Nota 3.3)	1,277,168,908.965	1,236,286,182.831	40,882,726.134
INTERESES DEVENGADOS (Nota 3.4)	24,763,894.483	21,242,356.306	3,521,538.177
OTROS CREDITOS (Nota 3.6)	28,352,984.280	28,110,494.038	242,490.242
OTROS ACTIVOS	11,997,303.503	8,854,164.580	3,143,138.923
DIVERSOS (Nota 3.9)	2,589,725.160	522,335.186	2,067,389.974
GASTOS PAGADOS POR ADELANTADO (Nota 3.10)	9,407,578.343	8,331,829.394	1,075,748.949
REALIZABLE A LARGO PLAZO	1,777,827,950.986	1,621,664,998.490	156,162,952.496
INSTRUMENTOS FINANCIEROS	13,000,000.000	13,000,000.000	0
INVERSIONES TEMPORALES (3.2)	13,000,000.000	13,000,000.000	0
CREDITOS	1,363,530,905.734	1,265,847,475.222	97,683,430.512
PRESTAMOS (Nota 3.3)	1,360,922,143.659	1,263,771,703.142	97,150,440.517
OTROS CREDITOS (Nota 3.6)	2,608,762.075	2,075,772.080	532,989.995
INVERSIONES Y PARTICIPACIONES (Nota 7)	79,570,319.291	79,056,168.871	514,150.420
PROPIEDAD, PLANTA Y EQUIPOS (Nota 3.11)	310,799,525.554	248,753,454.953	62,046,070.601
OTROS ACTIVOS	10,927,200.407	15,007,899.444	-4,080,699.037
ACTIVOS RESTRINGIDOS (Nota 3.14)	468,353.322	468,353.322	0
CARGOS DIFERIDOS (Nota 3.12)	5,527,732.363	10,321,801.011	-4,794,068.648
INTANGIBLES (Nota 3.15)	119,124.000	119,124.000	0
BIENES ADJUDICADOS A REALIZAR (Nota 3.5)	4,811,990.722	4,098,621.111	713,369.611
TOTAL ACTIVO	3,792,003,731.490	3,473,620,244.652	318,383,486.838
PASIVO	2.023	2.022	VARIACION ABSOLUTA
EXIGIBLE A CORTO PLAZO	1,889,610,244.007	1,839,643,810.734	49,966,433.273
COMPROMISOS FINANCIEROS	1,684,535,819.274	1,662,949,334.861	21,586,484.413
DEUDAS FINAN.C/SOCIOS, OTRAS COOP.E INST.SIN FINES DE LUCRO (Nota 3.16)	1,677,249,902.608	1,658,215,218.194	19,034,684.414
INTERESES A PAGAR (Nota 3.16)	7,285,916.666	4,734,116.667	2,551,799.999
COMPROMISOS NO FINANCIEROS	205,074,424.733	176,694,475.873	28,379,948.860
CUENTAS A PAGAR (Nota 3.18)	71,661,846.296	51,377,312.731	20,284,533.565
PROVISIONES (Nota 3.19)	14,412,592.390	13,941,763.625	470,828.765
FONDOS (Nota 3.20)	118,999,986.047	111,375,399.517	7,624,586.530
EXIGIBLE A LARGO PLAZO	1,114,205,522.008	918,691,724.549	195,513,797.459
COMPROMISOS FINANCIEROS	1,089,249,718.770	893,930,172.200	195,319,546.570
DEUDAS FINAN.C/SOCIOS, OTRAS COOP. E INST.SIN FINES DE LUCRO (Nota 3.16)	816,064,952.059	642,570,921.968	173,494,030.091
DEUDAS FINAN.CON OTRAS ENTIDADES (Nota 3.21)	273,184,766.711	251,359,250.232	21,825,516.479
COMPROMISOS NO FINANCIEROS	24,955,803.238	24,761,552.349	194,250.889
FONDOS (Nota 3.22)	285,035.172	2,073,472.477	-1,788,437.305
PASIVO DIFERIDO (Nota 3.23)	24,670,768.066	22,688,079.872	1,982,688.194
TOTAL PASIVO	3,003,815,766.015	2,758,335,535.283	245,480,230.732
PATRIMONIO NETO	2.023	2.022	VARIACION ABSOLUTA
CAPITAL (Nota 4.2)	454,056,326.187	428,133,487.948	25,922,838.239
RESERVAS (Nota 4.3)	243,031,760.667	211,069,081.363	31,962,679.304
RESULTADOS (Nota 8)	91,099,878.621	76,082,140.058	15,017,738.563
EXCEDENTE DEL DEL EJERCICIO	81,725,546.068	66,733,691.018	14,991,855.050
EXCEDENTES ESPECIALES (Nota 5.2)	9,374,332.553	9,348,449.040	25,883.513
TOTAL PATRIMONIO NETO	788,187,965.475	715,284,709.369	72,903,256.106
TOTAL PASIVO + PATRIMONIO NETO	3,792,003,731.490	3,473,620,244.652	318,383,486.838

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C.P. Juan Manuel Maldonado
Contador General

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CP/Abg. Diego Segovia
Gerente General

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Abg. Diego Francisco Cruz Escobar
Tesorero Consejo de Administración

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Lic. Jorge Reinaldo Poisson Martinez
Presidente Consejo de Administración

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Econ. Jorge Manuel Cabral Castillo
Presidente Junta de Vigilancia

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Dr. Nelson Diaz Rojas
Auditor Externo - CYCA