



COOPERATIVA DE AHORRO Y CRÉDITO
ALIANZA MINAS Ltda.

Tu futuro comienza hoy.

BALANCE GENERAL AL 30 DE ABRIL 2025

CÓDIGO	DESCRIPCIÓN	30/04/2024	31/12/2024	31/03/2025	30/04/2025	VARIACION MENSUAL		VARIACION ANUAL	
						Variación Absoluta	% de Variación	Variación Absoluta	% de Variación
1	ACTIVO	41,866,109.54	49,387,930.59	53,127,520.81	54,651,483.00	1,523,962.19	2.87%	12,785,373.46	30.54%
11	Fondos Disponibles	3,383,485.13	3,791,887.42	4,770,652.09	4,952,673.56	182,021.47	3.82%	1,569,188.43	46.38%
13	Inversiones	2,584,128.15	4,438,636.90	5,185,539.81	5,248,275.58	62,735.77	1.21%	2,664,147.43	103.10%
14	Cartera de crédito	34,086,744.65	39,019,420.28	40,828,880.69	42,114,612.21	1,285,731.52	3.15%	8,027,867.56	23.55%
16	Cuentas por Cobrar	512,507.74	769,435.91	977,387.37	969,738.37	-7,649.00	-0.78%	457,230.63	89.21%
18	Propiedad y equipo	1,006,152.08	999,864.96	999,410.18	993,508.88	-5,901.30	-0.59%	-12,643.20	-1.26%
19	Otros Activos	293,091.79	368,685.12	365,650.67	372,674.40	7,023.73	1.92%	79,582.61	27.15%
2	PASIVO	35,950,356.25	42,809,958.21	46,215,650.25	47,590,737.94	1,375,087.69	2.98%	11,640,381.69	32.38%
21	Obligaciones con el Público	31,895,954.31	36,655,713.84	40,894,385.79	42,401,023.80	1,506,638.01	3.68%	10,505,069.49	32.94%
2101	Depósitos a la vista	4,846,262.18	5,751,580.82	6,037,407.19	6,262,349.62	224,942.43	3.73%	1,416,087.44	29.22%
2103	Depósitos a plazo	26,711,249.01	30,559,327.85	34,526,407.54	35,732,914.48	1,206,506.94	3.49%	9,021,665.47	33.77%
2105	Depósitos restringidos	338,443.12	344,805.17	330,571.06	405,759.70	75,188.64	22.75%	67,316.58	19.89%
25	Cuentas por Pagar	849,702.88	1,131,800.37	1,096,306.07	1,098,740.36	2,434.29	0.22%	249,037.48	29.31%
26	Obligaciones Financieras	3,143,942.00	4,976,592.62	4,208,227.82	4,075,622.44	-132,605.38	-3.15%	931,680.44	29.63%
29	Otros Pasivos	60,757.06	45,851.38	16,730.57	15,351.34	-1,379.23	-8.24%	-45,405.72	-74.73%
3	PATRIMONIO	5,853,455.48	6,577,972.38	6,873,651.71	7,011,008.14	137,356.43	2.00%	1,157,552.66	19.78%
31	Capital Social	1,880,250.34	2,286,038.94	2,449,532.05	2,524,941.97	75,409.92	3.08%	644,691.63	34.29%
33	Reservas	2,985,361.76	3,210,659.96	3,436,276.28	3,498,222.79	61,946.51	1.80%	512,861.03	17.18%
35	Superávit por valuaciones	987,843.38	987,843.38	987,843.38	987,843.38	-	0.00%	-	0.00%
	EXCEDENTE/DEFICIT	62,297.81	93,430.10	38,218.85	49,736.92	11,518.07	30.14%	-12,560.89	-20.16%

Elaborado por:
Lic. Maritza Soriano
Contadora General

Aprobado por:
Ing. Christian Luguña Msc.
Gerente General