



COOPERATIVA DE AHORRO Y CRÉDITO  
**ALIANZA MINAS Ltda.**

*Tu futuro comienza hoy.*

## BALANCE GENERAL A DICIEMBRE 31 DEL 2025

| CODIGO   | DESCRIPCION                 | dic-2024             | nov-2025             | dic-2025             | VARIACION MENSUAL   |                | VARIACION ANUAL      |                |
|----------|-----------------------------|----------------------|----------------------|----------------------|---------------------|----------------|----------------------|----------------|
|          |                             |                      |                      |                      | Variación Absoluta  | % de Variación | Variación Absoluta   | % de Variación |
| <b>1</b> | <b>ACTIVO</b>               | <b>49,387,930.59</b> | <b>69,202,733.98</b> | <b>71,870,877.33</b> | <b>2,668,143.35</b> | <b>3.86%</b>   | <b>22,482,946.74</b> | <b>45.52%</b>  |
| 11       | Fondos Disponibles          | 3,791,887.42         | 8,809,904.14         | 10,483,414.01        | 1,673,509.87        | 19.00%         | 6,691,526.59         | 176.47%        |
| 13       | Inversiones                 | 4,438,636.90         | 8,807,973.30         | 9,136,501.79         | 328,528.49          | 3.73%          | 4,697,864.89         | 105.84%        |
| 14       | Cartera de crédito          | 39,019,420.28        | 48,841,178.99        | 49,314,879.74        | 473,700.75          | 0.97%          | 10,295,459.46        | 26.39%         |
| 16       | Cuentas por Cobrar          | 769,435.91           | 1,236,671.55         | 1,288,504.93         | 51,833.38           | 4.19%          | 519,069.02           | 67.46%         |
| 18       | Propiedad y equipo          | 999,864.96           | 948,184.87           | 1,100,984.44         | 152,799.57          | 16.11%         | 101,119.48           | 10.11%         |
| 19       | Otros Activos               | 368,685.12           | 558,821.13           | 546,592.42           | (12,228.71)         | -2.19%         | 177,907.30           | 48.25%         |
| <b>2</b> | <b>PASIVO</b>               | <b>42,809,958.21</b> | <b>61,254,438.87</b> | <b>63,680,852.80</b> | <b>2,426,413.93</b> | <b>3.96%</b>   | <b>20,870,894.59</b> | <b>48.75%</b>  |
| 21       | Obligaciones con el Público | 36,655,713.84        | 53,532,344.40        | 56,161,919.57        | 2,629,575.17        | 4.91%          | 19,506,205.73        | 53.21%         |
| 2101     | Depósitos a la vista        | 5,751,580.82         | 8,129,458.24         | 9,718,512.08         | 1,589,053.84        | 19.55%         | 3,966,931.26         | 68.97%         |
| 2103     | Depósitos a plazo           | 30,559,327.85        | 45,071,511.14        | 46,200,240.63        | 1,128,729.49        | 2.50%          | 15,640,912.78        | 51.18%         |
| 2105     | Depósitos restringidos      | 344,805.17           | 331,375.02           | 243,166.86           | (88,208.16)         | -26.62%        | (101,638.31)         | -29.48%        |
| 25       | Cuentas por Pagar           | 1,131,800.37         | 1,311,314.71         | 1,354,682.03         | 43,367.32           | 3.31%          | 222,881.66           | 19.69%         |
| 26       | Obligaciones Financieras    | 4,976,592.62         | 6,407,210.56         | 6,161,300.91         | (245,909.65)        | -3.84%         | 1,184,708.29         | 23.81%         |
| 29       | Otros Pasivos               | 45,851.38            | 3,569.20             | 2,950.29             | (618.91)            | -17.34%        | (42,901.09)          | -93.57%        |
| <b>3</b> | <b>PATRIMONIO</b>           | <b>6,577,972.38</b>  | <b>7,832,570.13</b>  | <b>8,190,024.53</b>  | <b>357,454.40</b>   | <b>4.56%</b>   | <b>1,612,052.15</b>  | <b>24.51%</b>  |
| 31       | Capital Social              | 2,286,038.94         | 3,015,468.02         | 3,024,218.91         | 8,750.89            | 0.29%          | 738,179.97           | 32.29%         |
| 33       | Reservas                    | 3,210,659.96         | 3,919,258.73         | 3,978,716.61         | 59,457.88           | 1.52%          | 768,056.65           | 23.92%         |
| 35       | Superávit por valuaciones   | 987,843.38           | 897,843.38           | 1,049,312.03         | 151,468.65          | 16.87%         | 61,468.65            | 6.22%          |
|          | <b>EXCEDENTE/DEFICIT</b>    | <b>93,430.10</b>     | <b>115,724.98</b>    | <b>137,776.98</b>    | <b>22,052.00</b>    | <b>19.06%</b>  | <b>44,346.88</b>     | <b>47.47%</b>  |

Elaborado por:  
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