

# Sistema Federado FACACH

BALAN

En Base a la Moneda Local

|   | 31/12/2012               | 31/03/2013               | 30/06/2013               |
|---|--------------------------|--------------------------|--------------------------|
| <b>Número de Cooperativas en el Informe</b>       | <b>85</b>                | <b>85</b>                | <b>85</b>                |
| <b>Activos</b>                                    |                          |                          |                          |
| <b>Activo Productivo</b>                          |                          |                          |                          |
| <i>Préstamos a Los Asociados</i>                  |                          |                          |                          |
| Fiduciario  | 2.118.364.079            | 2.039.076.842            | 2.225.928.786            |
| Prendario   | 382.857.439              | 465.116.748              | 385.094.136              |
| Hipotecario                                       | 3.144.567.353            | 3.178.639.965            | 3.351.593.175            |
| Otros Préstamos Especiales                        | 6.518.355.212            | 6.678.812.736            | 6.692.093.022            |
| Estimaciones para Préstamos Incobrables           | (639.572.941)            | (682.084.413)            | (664.806.497)            |
| <b>Total Préstamos Netos</b>                      | <b>11.524.571.142,37</b> | <b>11.679.561.878,08</b> | <b>11.989.902.621,78</b> |
| <i>Inversiones Líquidas</i>                       |                          |                          |                          |
| <i>Inversiones Líquidas No Reguladas</i>          |                          |                          |                          |
| Reservas para liquidez-Federacion                 | 79.087.490               | 146.282.546              | 109.372.254              |
| Otras Reservas de Liquidez                        | 3.859.729                | 8.907.865                | 24.185.295               |
| Depositos en la Feder. a Corto Plazo              | 214.661.920              | 206.976.696              | 188.399.200              |
| Depósitos a Corto Plazo en Bancos                 | 22.000.000               | 1.311.733                | 688.890                  |
| Valores e Inversiones a Corto Plazo               | 10.161.675               | 0                        | 250.000                  |
| Otras Inversiones Líquidas 1                      | 17.832.134               | 24.776.627               | 14.557.293               |
| Otras Inversiones Líquidas 2                      | 2.199.547                | 8.800.818                | 10.385.903               |
| Otras Inversiones Líquidas 3                      | 2.378.327                | 2.118.861                | 1.475.020                |
| <b>Total Inversiones Líquidas No Reguladas</b>    | <b>352.180.821,17</b>    | <b>399.175.145,55</b>    | <b>349.313.855,24</b>    |
| <i>Inversiones Líquidas Reguladas</i>             |                          |                          |                          |
| Reserva para Liquidez                             | 464.791.221              | 543.929.294              | 624.903.813              |
| Depósitos a corto plazo - Instituciones Reguladas | 942.865.375              | 920.750.975              | 957.707.159              |
| Inversiones Reguladas/Gobierno a corto plazo      | 550.000                  | 364.752                  | 3.535.704                |
| <b>Total Inversiones Líquidas Reguladas</b>       | <b>1.408.206.596,23</b>  | <b>1.465.045.020,95</b>  | <b>1.586.146.676,36</b>  |
| Estimaciones para Inversiones Líquidas            | (4.865.361)              | (4.999.361)              | (2.042.335)              |
| <b>Total Inversiones Líquidas</b>                 | <b>1.755.522.056,60</b>  | <b>1.859.220.805,70</b>  | <b>1.933.418.196,82</b>  |
| <i>Inversiones Financieras</i>                    |                          |                          |                          |
| <i>Inversiones Financieras No Reguladas</i>       |                          |                          |                          |
| Aportaciones - Federación                         | 59.454.225               | 62.945.701               | 62.551.878               |
| Depositos en la Feder. A Largo Plazo              | 11.601.664               | 15.001.664               | 14.501.664               |
| Depósitos a Largo Plazo en Bancos                 | 21.712.735               | 34.412.507               | 39.139.771               |
| Valores e Inversiones a Largo Plazo               | 18.994.753               | 20.187.176               | 18.896.117               |
| Otras Inversiones Financieras 1                   | 38.922.095               | 36.461.752               | 53.466.771               |
| Otras Inversiones Financieras 2                   | 18.746.854               | 20.616.558               | 14.675.886               |
| Otras Inversiones Financieras 3                   | 43.190.428               | 51.062.128               | 40.658.821               |
| <b>Total Inversiones Financieras No Reguladas</b> | <b>212.622.754,13</b>    | <b>240.687.485,01</b>    | <b>243.890.909,07</b>    |
| <i>Inversiones Financieras Reguladas</i>          |                          |                          |                          |
| Aportaciones en Instituciones Financieras         | 187.953.806              | 194.565.092              | 220.367.081              |
| Depósitos a largo Plazo - Instituciones Reguladas | 54.620.227               | 50.923.429               | 123.167.475              |
| Inversiones Reguladas/Gobierno a largo plazo      | 64.062.371               | 68.671.499               | 50.730.930               |
| Inversiones entre Agencias                        | 0                        | 4.760.085                | 4.491.166                |

|  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
| <b>Total Inversiones Financieras Reguladas</b> | <b>306.636.404,25</b>    | <b>318.920.105,65</b>    | <b>398.756.652,86</b>    |
| Estimaciones para Inversiones Financieras      | (747.247)                | (747.247)                | (748.936)                |
| <b>Total Inversiones Financieras</b>           | <b>518.511.911,70</b>    | <b>558.860.343,98</b>    | <b>641.898.626,17</b>    |
| <b>Inversiones No Financieras</b>              |                          |                          |                          |
| Varios   | 18.807.305               | 16.815.249               | 15.769.719               |
| Estimaciones para Inv. No Financieras          | 0                        | 0                        | 0                        |
| <b>Total Inversiones No Financieras</b>        | <b>18.807.304,75</b>     | <b>16.815.248,97</b>     | <b>15.769.719,30</b>     |
| <b>Total Activo Productivo</b>                 | <b>13.817.412.415,42</b> | <b>14.114.458.276,73</b> | <b>14.580.989.164,07</b> |

**Sistema Federado FACACH**  
**En Base a la Moneda Local**

**BALAN**

|   | 31/12/2012            | 31/03/2013            | 30/06/2013            |
|---|-----------------------|-----------------------|-----------------------|
| <b>Activo Improductivo</b>                |                       |                       |                       |
| <b>Activos Líquidos</b>                   |                       |                       |                       |
| Caja                                      | 86.632.293            | 97.085.553            | 88.864.440            |
| Cuenta Corriente (Chequera)               | 111.623.293           | 110.945.897           | 93.556.714            |
| Moneda Extranjera                         | 228.382               | 573.146               | 1.098.245             |
| Reservas para liquidez-Federacion         | 0                     | 12.558                | 17.649                |
| Otras Reservas de Liquidez                | 5.000                 | 5.000                 | 258.597               |
| Otros Activos Líquidos                    | 926.832               | 2.716.886             | 1.105.348             |
| <b>Total Activos Líquidos</b>             | <b>199.415.799,68</b> | <b>211.339.039,27</b> | <b>184.900.992,34</b> |
| <b>Cuentas por Cobrar</b>                 |                       |                       |                       |
| Deudores                                  | 83.952.538            | 97.409.011            | 51.267.734            |
| Intereses por Cobrar                      | 84.974.263            | 89.606.052            | 86.656.362            |
| Documentos por Cobrar                     | 13.383.998            | 22.709.351            | 28.127.860            |
| Deducción de Planilla por Cobrar          | 7.349.103             | 9.873.524             | 9.125.304             |
| Otras Cuentas por Cobrar                  | 143.989.251           | 138.432.037           | 177.035.001           |
| Estimaciones para Cuentas Incob.          | (3.025.656)           | (3.078.829)           | (2.204.000)           |
| <b>Total Cuentas por Cobrar</b>           | <b>330.623.497,50</b> | <b>354.951.146,75</b> | <b>350.008.260,84</b> |
| <b>Activos Fijos</b>                      |                       |                       |                       |
| Terreno                                   | 188.428.558           | 211.975.306           | 205.564.921           |
| Edificio (Bruto)                          | 542.930.207           | 589.454.558           | 540.614.437           |
| Construcciones en Proceso                 | 57.687.539            | 68.648.171            | 71.182.582            |
| Muebles y Equipo                          | 301.463.133           | 323.359.164           | 319.200.326           |
| Depreciación Acumulada - Edificios        | (70.661.431)          | (84.082.329)          | (77.833.847)          |
| N/D                                       | (245.053)             | (262.353)             | (281.239)             |
| Depreciación Acumulada - Muebles y Equipo | (175.463.854)         | (185.914.866)         | (187.673.025)         |
| <b>Total Muebles e Inmuebles Netos</b>    | <b>844.139.099,61</b> | <b>923.177.649,34</b> | <b>870.774.154,26</b> |
| <b>Otros Activos</b>                      |                       |                       |                       |
| Bienes en Liquidación                     | 162.967.319           | 178.629.114           | 189.541.202           |
| Gastos de Organización                    | 666.440               | 4.907.452             | 2.585.923             |
| Gastos Anticipados                        | 12.345.132            | 21.358.175            | 19.620.579            |
| Otros Activos Diferidos                   | 90.217.516            | 95.004.777            | 91.637.985            |
| Amortizaciones Acumuladas                 | (26.360.550)          | (28.417.361)          | (28.980.668)          |
| <b>Total Otros Activos</b>                | <b>239.835.857,95</b> | <b>271.482.157,47</b> | <b>274.405.021,43</b> |

|   |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
| <b>Activos Problemáticos</b>  |                          |                          |                          |
| Activos de Valor Dudoso   | 0                        | 82.001                   | 0                        |
| Discrepancia Contable - Activos                                     | (3.309.478)              | (1.175.359)              | (1.175.993)              |
| Otros Activos Problemáticos   | 0                        | 0                        | 0                        |
| Problem Assets Allowances   | 0                        | 0                        | 0                        |
| <b>Total Activos Problemáticos</b>                                  | <b>(3.309.477,61)</b>    | <b>(1.093.357,94)</b>    | <b>(1.175.993,44)</b>    |
| <b>Total Activos</b>  | <b>15.428.117.192,55</b> | <b>15.874.314.911,62</b> | <b>16.259.901.599,50</b> |
| <b>No. de Asociados en la CAC</b>                                   |                          |                          |                          |
| Hombres   | 190.913                  | 250.153                  | 252.031                  |
| Mujeres   | 225.656                  | 280.873                  | 277.903                  |
| Género no Reportado   | 256.072                  | 240.650                  | 253.937                  |
| <b>Número Total de Asociados</b>                                    | <b>672.641</b>           | <b>771.676</b>           | <b>783.871</b>           |
| <b>Número de Otros Usuarios de Servicios</b>                        |                          |                          |                          |
| Infanto Juvenil   | 71.322                   | 78.242                   | 83.441                   |
| Terceros  | 0                        | 134                      | 154                      |
| <b>Número de Otros Usuarios de Servicios de la CAC</b>              | <b>71.322</b>            | <b>78.376</b>            | <b>83.595</b>            |
| <b>Total Número de Asociados y Otros Usuarios de Servicios de C</b> | <b>743.963</b>           | <b>850.052</b>           | <b>867.466</b>           |

## Sistema Federado FACACH

### En Base a la Moneda Local

## BALAN

|                                       | 31/12/2012              | 31/03/2013              | 30/06/2013              |
|---------------------------------------|-------------------------|-------------------------|-------------------------|
| <b>PASIVOS</b>                        |                         |                         |                         |
| <b>PASIVOS CON COSTO</b>              |                         |                         |                         |
| <b>Depósitos de Ahorro</b>            |                         |                         |                         |
| Ahorro Corriente                      | 2.706.735.880           | 2.789.612.928           | 2.837.057.563           |
| Depósito a Plazo Fijo                 | 2.217.612.921           | 2.242.239.065           | 2.357.096.636           |
| Ahorro Infanto Juvenil                | 119.678.950             | 122.341.722             | 120.810.280             |
| Ahorros Programado/Otro Ahorro        | 84.267.304              | 119.048.921             | 112.939.126             |
| <b>Ahorro Obligatorio</b>             | <b>19.188.508,21</b>    | <b>5.543.694,94</b>     | <b>11.040.540,67</b>    |
| <b>Total Depósitos de Ahorro</b>      | <b>5147483563</b>       | <b>5278786332</b>       | <b>5438944146</b>       |
| Crédito Externo                       |                         |                         |                         |
| Credito Externo Feder. (<= 1 Anio)    | 116.265.426             | 136.198.064             | 98.993.432              |
| Credito Externo Feder. (> 1 Anio)     | 105.133.640             | 77.252.285              | 101.204.580             |
| Crédito Externo - Bancos              | 741.553.034             | 778.936.299             | 811.754.664             |
| Otros Créditos Externos - Extranjeros | 542.942.976             | 541.106.055             | 537.866.166             |
| <b>Préstamos entre Agencias</b>       | <b>0,00</b>             | <b>0,00</b>             | <b>0,00</b>             |
| <b>Total Crédito Externo</b>          | <b>1.505.895.074,54</b> | <b>1.533.492.701,45</b> | <b>1.549.818.841,63</b> |
| <b>Total Pasivo Con Costo</b>         | <b>6653378638</b>       | <b>6812279033</b>       | <b>6988762988</b>       |
| Pasivos Sin Costo                     |                         |                         |                         |
| Cuentas por Pagar (<=30 Días)         | 263.761.767             | 308.110.718             | 261.642.772             |
| Pagos de Crédito Externo (<= 30 Días) | 256.403                 | 262.590                 | 264.901                 |
| Provisiones (ej. Prestaciones)        | 161.610.589             | 181.524.559             | 179.982.192             |
| Discrepancia Contable - Pasivos       | 1.091.673               | 224.381                 | 121.696                 |
| <b>Otros Pasivos</b>                  | <b>185.853.731,35</b>   | <b>174.147.731,61</b>   | <b>195.166.700,07</b>   |
| <b>Total Pasivos Sin Costo</b>        | <b>612.574.163,52</b>   | <b>664.269.980,04</b>   | <b>637.178.261,01</b>   |

|  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
| <b>Total Pasivos</b>                                 | 7265952801               | 7476549013               | 7625941249               |
| <b>CAPITAL</b>                                       |                          |                          |                          |
| Aportaciones   |                          |                          |                          |
| Aportaciones Obligatorias                            | 5.847.289.866            | 5.949.274.304            | 6.171.799.066            |
| <b>Aportaciones Voluntarias</b>                      | <b>149.839.177,21</b>    | <b>167.733.972,78</b>    | <b>152.187.226,01</b>    |
| <b>Total Capital de los Asociados</b>                | <b>5997129043</b>        | <b>6117008277</b>        | <b>6323986292</b>        |
| Capital Transitorio                                  |                          |                          |                          |
| Reevaluación   | 16.727.160               | 90.810.745               | 69.934.200               |
| Reservas Educativas y Sociales                       | 11.117.014               | 15.599.335               | 36.022.319               |
| Reservas Monetarias                                  | 6.330.930                | 6.575.485                | 17.871.406               |
| Otras Reservas                                       | 39.077.278               | 70.485.623               | 42.545.353               |
| Discrepancia Contable - Capital                      | 0                        | 0                        | 0                        |
| Excedentes por Aplicar                               | (7.381.119)              | 77.086.638               | 9.466.271                |
| <b>Excedente (Pérdida) Neto del Año Actual</b>       | <b>145.271.321,51</b>    | <b>78.572.924,84</b>     | <b>146.345.556,65</b>    |
| <b>Total Capital Transitorio</b>                     | <b>211142584,3</b>       | <b>339130751,1</b>       | <b>322185105</b>         |
| Capital Institucional                                |                          |                          |                          |
| Reserva Legal  | 961.183.870              | 1.216.529.397            | 1.056.214.938            |
| Reserva Irrepartible                                 | 623.326.691              | 471.305.318              | 655.728.265              |
| Otras Reservas                                       | 235.540.213              | 187.169.620              | 170.043.989              |
| Donaciones   | 15.799.068               | 20.286.395               | 15.409.408               |
| Pérdidas por Aplicar                                 | (4.348.927)              | (5.667.791)              | (4.363.497)              |
| <b>Excedentes (Pérdidas) del Año por Capitalizar</b> | <b>122.391.849,83</b>    | <b>52.003.931,65</b>     | <b>94.755.850,04</b>     |
| <b>Total Capital Institucional</b>                   | <b>1.953.892.764,25</b>  | <b>1.941.626.871,47</b>  | <b>1.987.788.953,25</b>  |
| <b>Total Capital</b>                                 | <b>8.162.164.391,64</b>  | <b>8.397.765.899,06</b>  | <b>8.633.960.350,01</b>  |
| <b>Total Pasivos y Capital</b>                       | <b>15.428.117.192,88</b> | <b>15.874.314.912,48</b> | <b>16.259.901.598,92</b> |

## ICE GENERAL

| 30/09/2013               | 31/12/2013               |
|--------------------------|--------------------------|
| <b>85</b>                | <b>85</b>                |
| 2.322.637.043            | 2.338.799.676            |
| 448.144.480              | 456.386.677              |
| 3.477.279.764            | 3.511.088.014            |
| 6.774.256.210            | 6.919.671.041            |
| (674.388.937)            | (693.962.061)            |
| <b>12.347.928.561,64</b> | <b>12.531.983.346,69</b> |
| 109.936.357              | 106.872.922              |
| 8.095.231                | 3.068.301                |
| 182.983.123              | 192.708.957              |
| 3.674.594                | 1.000.000                |
| 997.900                  | 250.000                  |
| 13.127.989               | 12.101.455               |
| 9.578.118                | 13.176.614               |
| 723.764                  | 830.267                  |
| <b>329.117.077,63</b>    | <b>330.008.516,27</b>    |
| 534.589.278              | 624.376.772              |
| 1.078.753.486            | 1.040.882.820            |
| 550.000                  | 570.000                  |
| <b>1.613.892.763,91</b>  | <b>1.665.829.592,13</b>  |
| (2.175.796)              | (4.376.917)              |
| <b>1.940.834.045,79</b>  | <b>1.991.461.190,92</b>  |
| 63.805.017               | 69.525.706               |
| 14.501.664               | 13.005.545               |
| 43.813.118               | 43.813.118               |
| 20.847.846               | 34.908.118               |
| 55.234.359               | 53.788.562               |
| 15.919.816               | 10.428.216               |
| 40.658.846               | 40.498.875               |
| <b>254.780.665,87</b>    | <b>265.968.139,79</b>    |
| 207.822.460              | 233.155.129              |
| 97.207.481               | 95.745.643               |
| 49.010.660               | 28.517.010               |
| 159.643                  | 159.643                  |

|                          |                          |
|--------------------------|--------------------------|
| <i>354.200.244,43</i>    | <i>357.577.424,76</i>    |
| (947.247)                | (1.207.247)              |
| <b>608.033.663,62</b>    | <b>622.338.317,87</b>    |
| 18.162.494               | 17.982.565               |
| 0                        | 0                        |
| <i>18.162.493,79</i>     | <i>17.982.565,21</i>     |
| <b>14.914.958.764,84</b> | <b>15.163.765.420,69</b> |

## ICE GENERAL

| 30/09/2013            | 31/12/2013            |
|-----------------------|-----------------------|
| 80.262.017            | 87.391.045            |
| 91.734.890            | 94.728.584            |
| 1.061.464             | 1.287.698             |
| 120.596               | 119.157               |
| 179.000               | 219.000               |
| 1.273.839             | 2.319.536             |
| <b>174.631.806,58</b> | <b>186.065.019,83</b> |
| 52.549.168            | 86.755.724            |
| 88.746.877            | 88.655.880            |
| 17.377.250            | 22.123.747            |
| 12.594.614            | 16.916.630            |
| 182.346.196           | 166.804.774           |
| (2.211.495)           | (2.279.816)           |
| <b>351.402.610,95</b> | <b>378.976.940,44</b> |
| 210.308.065           | 215.209.915           |
| 549.338.851           | 559.073.055           |
| 79.093.823            | 60.737.819            |
| 333.451.328           | 340.357.774           |
| (80.984.199)          | (83.231.006)          |
| (145.969)             | (284.244)             |
| (191.980.500)         | (198.955.112)         |
| <b>899.081.400,12</b> | <b>892.908.200,77</b> |
| 197.649.740           | 198.921.041           |
| 556.861               | 907.300               |
| 21.138.355            | 20.580.667            |
| 80.032.807            | 77.056.071            |
| (32.947.194)          | (35.617.486)          |
| <b>266.430.569,25</b> | <b>261.847.592,46</b> |

|                          |                          |
|--------------------------|--------------------------|
| 0                        | 0                        |
| 649.014                  | (1)                      |
| 0                        | 0                        |
| 0                        | 0                        |
| <b>649.014,00</b>        | <b>(0,60)</b>            |
| <b>16.607.154.165,74</b> | <b>16.883.563.173,59</b> |
| 228.649                  | 179.167                  |
| 277.860                  | 234.463                  |
| 222.885                  | 306.328                  |
| <b>729.394</b>           | <b>720.088</b>           |
| 78.850                   | 63.806                   |
| 134                      | 177                      |
| <b>78.984</b>            | <b>63.983</b>            |
| <b>808.378</b>           | <b>784.071</b>           |

## ICE GENERAL

| 30/09/2013              | 31/12/2013              |
|-------------------------|-------------------------|
| 2.844.373.315           | 2.944.019.113           |
| 2.428.429.425           | 2.429.920.472           |
| 120.100.389             | 125.293.219             |
| 123.078.281             | 109.553.238             |
| <b>10.950.526,16</b>    | <b>9.767.021,69</b>     |
| 5526931937              | 5618553064              |
| 177.306.421             | 99.471.835              |
| 154.488.034             | 166.895.571             |
| 725.906.570             | 830.183.087             |
| 546.139.907             | 564.551.197             |
| <b>0,00</b>             | <b>0,00</b>             |
| <b>1.603.840.931,70</b> | <b>1.661.101.691,08</b> |
| 7130772868              | 7279654755              |
| 261.742.872             | 273.961.087             |
| 268.712                 | 275.415                 |
| 195.811.047             | 206.203.504             |
| 387.942                 | 373.662                 |
| <b>193.019.466,91</b>   | <b>195.147.674,96</b>   |
| <b>651.230.039,34</b>   | <b>675.961.343,79</b>   |

|                          |                          |
|--------------------------|--------------------------|
| 7782002908               | 7955616099               |
| 6.216.332.801            | 6.283.604.361            |
| <b>218.149.675,11</b>    | <b>216.504.633,10</b>    |
| 6434482476               | 6500108995               |
| 68.565.078               | 68.537.281               |
| 36.637.841               | 31.264.925               |
| 12.163.290               | 8.934.307                |
| 45.990.729               | 51.363.604               |
| 0                        | 0                        |
| 2.927.176                | (9.228.755)              |
| <b>189.123.509,89</b>    | <b>167.210.468,60</b>    |
| 355407624,9              | 318081831,4              |
| 1.061.736.638            | 1.222.212.453            |
| 668.122.848              | 574.227.736              |
| 170.965.387              | 178.418.784              |
| 15.409.408               | 15.167.519               |
| (5.428.303)              | (7.653.393)              |
| <b>124.455.178,92</b>    | <b>127.383.151,81</b>    |
| <b>2.035.261.156,67</b>  | <b>2.109.756.250,71</b>  |
| <b>8.825.151.258,03</b>  | <b>8.927.947.076,60</b>  |
| <b>16.607.154.165,67</b> | <b>16.883.563.175,37</b> |