



**COAC. SAN FRANCISCO DE ASIS LTDA.**  
**ESTADO DE PERDIDAS Y GANANCIAS - MÁRGENES**  
**AL 31 DE DICIEMBRE DE 2023**  
**INFORMACION ACUMULADA**

|                                 |                      | 2021                | 2022                | 2023                |                       | VAR - MES  | VAR - AÑO    |
|---------------------------------|----------------------|---------------------|---------------------|---------------------|-----------------------|------------|--------------|
| <b>CONSOLIDADO</b>              |                      | <b>DICIEMBRE</b>    | <b>DICIEMBRE</b>    | <b>NOVIEMBRE</b>    | <b>DICIEMBRE</b>      |            |              |
| 5.1                             | INT. Y DESC. GANADOS | 3.759.842,96        | 4.926.869,75        | 6.089.775,18        | 6.659.029,74          | 569.254,56 | 1.732.159,99 |
| 4.1                             | INTER. CAUSADOS      | 1.456.196,29        | 2.194.638,86        | 2.630.790,53        | 2.902.701,34          | 271.910,81 | 708.062,48   |
| <b>MARGEN NETO INTERES</b>      |                      | <b>2.303.646,67</b> | <b>2.732.230,89</b> | <b>3.458.984,65</b> | <b>3.756.328,40</b>   | 297.343,75 | 1.024.097,51 |
| 5.4                             | ING. POR SERVICIOS   | 97.064,20           | 164.544,15          | 176.078,81          | 193.168,93            | 17.090,12  | 28.624,78    |
| 4.3                             | PERD. FINANCIERAS    | 19.869,96           | 90.267,08           | 123.897,65          | 123.897,65            | -          | 33.630,57    |
| <b>MARGEN BRUTO FINANCIERO</b>  |                      | <b>2.379.216,63</b> | <b>2.806.507,96</b> | <b>3.511.165,81</b> | <b>3.825.599,68</b>   | 314.433,87 | 1.019.091,72 |
| 4.4                             | PROVISIONES          | 1.067.004,06        | 1.062.216,55        | 1.806.345,23        | 1.956.710,48          | 150.365,25 | 894.493,93   |
| <b>MARGEN NETO FINANCIERO</b>   |                      | <b>1.312.212,57</b> | <b>1.744.291,41</b> | <b>1.704.820,58</b> | <b>1.868.889,20</b>   | 164.068,62 | 124.597,79   |
| 4.5                             | GASTOS DE OPERACIÓN  | 2.159.098,56        | 2.497.572,70        | 2.698.647,92        | 2.933.570,22          | 234.922,30 | 435.997,52   |
| <b>MARGEN DE INTERMEDIACION</b> |                      | <b>- 846.885,99</b> | <b>- 753.281,29</b> | <b>- 993.827,34</b> | <b>- 1.064.681,02</b> | 70.853,68  | 311.399,73   |
| 5.6                             | OTROS INGRESOS       | 1.104.538,49        | 851.297,03          | 1.034.141,35        | 1.113.120,57          | 78.979,22  | 261.823,54   |
| 4.7                             | OTROS GASTOS Y PERD. | 256.168,70          | 84.058,17           | 35.496,40           | 34.634,83             | 861,57     | 49.423,34    |
| 4.8                             | IMP. RENTA EMPLEADOS | 222,57              | 3.865,38            | -                   | 2.070,71              | 2.070,71   | 1.794,67     |
| <b>RESULTADOS</b>               |                      | <b>1.261,23</b>     | <b>10.092,19</b>    | <b>4.817,61</b>     | <b>11.734,01</b>      | 6.916,40   | 1.641,82     |
|                                 |                      |                     |                     | 7.299.995,34        | 7.965.319,24          |            |              |
|                                 |                      |                     |                     | 7.295.177,73        | 7.953.585,23          |            |              |

Santiago Campos MSc.  
Gerente

Eduardo Plaza MSc.  
Jefe Financiero