

Colones							
Cuentas Contables		Acumulado Anterior		Mes actual		Acumulado	
			%		%		%
Ingresos							
5- - - - -	INGRESOS	371,702,439.50	100.00	31,717,778.68	100.00	403,420,218.18	100.00
5-1- - - -	INGRESOS FINANCIEROS	366,576,334.21	98.62	31,708,067.03	99.97	398,284,401.24	98.73
5-1-1- - - -	INGRESOS FINANCIEROS POR	306,270,710.89	82.40	24,058,868.57	75.85	330,329,579.46	81.88
5-1-1-02- - -	Productos por depósitos a la vista en	306,270,710.89	82.40	24,058,868.57	75.85	330,329,579.46	81.88
5-1-1-02-1- - -	Productos por depósitos a la vista en	306,270,710.89	82.40	24,058,868.57	75.85	330,329,579.46	81.88
5-1-1-02-1-01-	INTERESES SOBRE CUENTA OVER	14,760,347.95	3.97	741,804.51	2.34	15,502,152.46	3.84
5-1-1-02-1-03-	Intereses SAFI Cuesta de Enero	1,780.83	0.00	0.00	0.00	1,780.83	0.00
5-1-1-02-1-05-	Ingreso por inversiones a plazo	92,951,376.11	25.01	14,918,780.73	47.04	107,870,156.84	26.74
5-1-1-02-1-09-	Interes Ganados Bonos de Gobierno	198,557,206.00	53.42	8,398,283.33	26.48	206,955,489.33	51.30
5-1-3- - - -	PRODUCTOS POR CARTERA DE	46,587,774.55	12.53	5,988,824.35	18.88	52,576,598.90	13.03
5-1-3-99- - -	Productos por otros créditos	46,587,774.55	12.53	5,988,824.35	18.88	52,576,598.90	13.03
5-1-3-99-1- - -	Productos por otros créditos MN	46,587,774.55	12.53	5,988,824.35	18.88	52,576,598.90	13.03
5-1-3-99-1-01-	Intereses Ferias	593,655.09	0.16	32,087.98	0.10	625,743.07	0.16
5-1-3-99-1-02-	Intereses Préstamo sobre Ahorro	868,505.62	0.23	246,936.76	0.78	1,115,442.38	0.28
5-1-3-99-1-03-	Intereses Personal	34,653,484.97	9.32	4,495,750.82	14.17	39,149,235.79	9.70
5-1-3-99-1-05-	Vacunacion Covid-19 Especial	22,397.10	0.01	4,149.32	0.01	26,546.42	0.01
5-1-3-99-1-07-	Intereses Salud	114,005.33	0.03	9,534.91	0.03	123,540.24	0.03
5-1-3-99-1-09-	CAMISAS 3M	49.89	0.00	0.00	0.00	49.89	0.00
5-1-3-99-1-10-	COMPRAS Y CONVENIOS	1,117,271.78	0.30	107,457.19	0.34	1,224,728.97	0.30
5-1-3-99-1-11-	Intereses Credito referenciado al	1,625,570.66	0.44	177,031.35	0.56	1,802,602.01	0.45
5-1-3-99-1-13-	Intereses Créditos Empleados ASO3M	60,274.41	0.02	5,871.75	0.02	66,146.16	0.02
5-1-3-99-1-16-	Intereses Extrafinanciamiento Especial	311,581.41	0.08	17,039.41	0.05	328,620.82	0.08
5-1-3-99-1-17-	Interés Crédito Prendario	6,742,094.29	1.81	756,666.11	2.39	7,498,760.40	1.86
5-1-3-99-1-20-	Intereses Credito Solidaridad (Hashtag	407,796.40	0.11	15,209.72	0.05	423,006.12	0.10
5-1-3-99-1-21-	Intereses Credito Solidaridad (Hashtag	30,953.25	0.01	0.00	0.00	30,953.25	0.01
5-1-3-99-1-22-	Retiro Anticipado Ahorro Voluntario	40,134.35	0.01	121,089.03	0.38	161,223.38	0.04
5-1-9- - - -	OTROS INGRESOS FINANCIEROS	13,717,848.77	3.69	1,660,374.11	5.23	15,378,222.88	3.81
5-1-9-03- - -	Comisiones por líneas de crédito	13,717,848.77	3.69	1,660,374.11	5.23	15,378,222.88	3.81
5-1-9-03-1- - -	Comisiones sobre Préstamos	13,717,848.77	3.69	1,660,374.11	5.23	15,378,222.88	3.81
5-1-9-03-1-02-	Comisión Crédito Personal	7,798,945.23	2.10	871,646.99	2.75	8,670,592.22	2.15
5-1-9-03-1-03-	COMISION 10% A PROVEEDORES	29,322.17	0.01	0.00	0.00	29,322.17	0.01
5-1-9-03-1-07-	Comision por convenios	3,912,307.34	1.05	443,204.12	1.40	4,355,511.46	1.08
5-1-9-03-1-08-	Comisión Recargas	3,375.00	0.00	40.00	0.00	3,415.00	0.00
5-1-9-03-1-09-	Comisión Crédito Prendario	1,298,048.33	0.35	264,500.00	0.83	1,562,548.33	0.39
5-1-9-03-1-10-	Comision credito S/50% Aporte Patronal	384,175.00	0.10	10,000.00	0.03	394,175.00	0.10
5-1-9-03-1-11-	Comisiones Seguros Lafise	291,675.70	0.08	0.00	0.00	291,675.70	0.07
5-1-9-03-1-14-	Comisión Adelanto de Salario	0.00	0.00	70,983.00	0.22	70,983.00	0.02
5-3- - - -	INGRESOS OPERATIVOS DIVERSOS	5,126,105.29	1.38	9,711.65	0.03	5,135,816.94	1.27
5-3-9- - - -	OTROS INGRESOS OPERATIVOS	5,126,105.29	1.38	9,711.65	0.03	5,135,816.94	1.27
5-3-9-01- - -	Otros ingresos	5,126,105.29	1.38	9,711.65	0.03	5,135,816.94	1.27
5-3-9-01-1- - -	Otros Ingresos MN	5,126,105.29	1.38	9,711.65	0.03	5,135,816.94	1.27
5-3-9-01-1-01-	Otros ingresos Varios	906,078.16	0.24	0.00	0.00	906,078.16	0.22
5-3-9-01-1-02-	Otros ingresos s/bonos de gobierno	4,220,027.13	1.14	9,711.65	0.03	4,229,738.78	1.05
Total Ingresos		371,702,439.50		31,717,778.68		403,420,218.18	
Gastos							
4- - - - -	GASTOS	78,489,598.41	100.00	5,607,270.83	100.00	84,096,869.24	100.00

Colones							
Cuentas Contables		Acumulado Anterior	%	Mes actual	%	Acumulado	%
4-1- - - -	GASTOS FINANCIEROS	1,762,084.82	2.24	284,513.17	5.07	2,046,597.99	2.43
4-1-1- - -	GASTOS FINANCIEROS POR	1,259,152.99	1.60	232,665.92	4.15	1,491,818.91	1.77
4-1-1-01- -	Gastos por captaciones a la vista	1,259,152.99	1.60	232,665.92	4.15	1,491,818.91	1.77
4-1-1-01-1- -	Gastos por captaciones a la vista MN	1,259,152.99	1.60	232,665.92	4.15	1,491,818.91	1.77
4-1-1-01-1-01-	Gasto por ahorro navideño	689,927.07	0.88	132,993.81	2.37	822,920.88	0.98
4-1-1-01-1-02-	Gasto por Ahorro Cuesta de Enero	212,070.29	0.27	44,578.27	0.80	256,648.56	0.31
4-1-1-01-1-03-	Gasto por Ahorro Marchamo	197,597.47	0.25	39,160.35	0.70	236,757.82	0.28
4-1-1-01-1-04-	Ahorro Mitad de Año	155,859.62	0.20	15,631.87	0.28	171,491.49	0.20
4-1-1-01-1-05-	Intereses Ahorro empleados ASO3M	3,698.54	0.00	301.62	0.01	4,000.16	0.00
4-1-3- - -	GASTOS FINANCIEROS POR	1,182.52	0.00	0.00	0.00	1,182.52	0.00
4-1-3-01- - -	Gastos Financieros y Retenciones	682.52	0.00	0.00	0.00	682.52	0.00
4-1-3-01-1- -	Gastos por retenciones MN	682.52	0.00	0.00	0.00	682.52	0.00
4-1-3-01-1-01-	Gasto por Retenciones LAFISE	682.52	0.00	0.00	0.00	682.52	0.00
4-1-3-02- - -	Gastos por obligaciones a plazo con	500.00	0.00	0.00	0.00	500.00	0.00
4-1-3-02-1- -	Gastos por obligaciones a plazo con	500.00	0.00	0.00	0.00	500.00	0.00
4-1-8- - -	PÉRDIDAS POR DIFERENCIAL	15,073.61	0.02	0.00	0.00	15,073.61	0.02
4-1-8-01- - -	Diferencias de cambio por	15,073.61	0.02	0.00	0.00	15,073.61	0.02
4-1-8-01-1- -	Diferencias de cambio por transacciones	15,073.61	0.02	0.00	0.00	15,073.61	0.02
4-1-9- - -	OTROS GASTOS FINANCIEROS	486,675.70	0.62	51,847.25	0.92	538,522.95	0.64
4-1-9-99- - -	Otros gastos financieros diversos	486,675.70	0.62	51,847.25	0.92	538,522.95	0.64
4-1-9-99-1- -	Otros gastos financieros diversos MN	486,675.70	0.62	51,847.25	0.92	538,522.95	0.64
4-3- - - -	GASTOS OPERATIVOS DIVERSOS	21,050,197.07	26.82	892,318.75	15.91	21,942,515.82	26.09
4-3-1- - -	COMISIONES POR SERVICIOS	3,825,771.78	4.87	2,986.62	0.05	3,828,758.40	4.55
4-3-1-02- - -	Comisiones por giros y transferencias	3,825,771.78	4.87	2,986.62	0.05	3,828,758.40	4.55
4-3-1-02-1- -	Comisiones por giros y transferencias	3,825,771.78	4.87	2,986.62	0.05	3,828,758.40	4.55
4-3-1-02-1-01-	Comisiones bancarias	46,495.04	0.06	-46.48	0.00	46,448.56	0.06
4-3-1-02-1-02-	Comisiones sobre Inversiones	3,743,659.31	4.77	0.00	0.00	3,743,659.31	4.45
4-3-1-02-1-03-	Comisión Equifax	35,617.43	0.05	3,033.10	0.05	38,650.53	0.05
4-3-3- - -	GASTOS POR PARTICIPACIONES DE	4,728,027.79	6.02	759,332.13	13.54	5,487,359.92	6.53
4-3-3-01- - -	Gastos por participaciones de capital	4,728,027.79	6.02	759,332.13	13.54	5,487,359.92	6.53
4-3-3-01-1- -	Gastos por participaciones de capital	4,728,027.79	6.02	759,332.13	13.54	5,487,359.92	6.53
4-3-3-01-1-01-	Sobreprecio en compra de bonos	4,728,027.79	6.02	759,332.13	13.54	5,487,359.92	6.53
4-3-5- - -	GASTOS POR PROVISIONES	1,890,000.00	2.41	130,000.00	2.32	2,020,000.00	2.40
4-3-5-02- - -	Gasto por provision de auditoria	1,890,000.00	2.41	130,000.00	2.32	2,020,000.00	2.40
4-3-6- - -	GASTOS ACTIVIDADES ASOCIADOS	10,000,000.00	12.74	0.00	0.00	10,000,000.00	11.89
4-3-6-01- - -	GASTOS POR ASAMBLEAS	10,000,000.00	12.74	0.00	0.00	10,000,000.00	11.89
4-3-6-01-1- -	GASTOS POR ASAMBLEAS MN	10,000,000.00	12.74	0.00	0.00	10,000,000.00	11.89
4-3-6-01-1-01-	Gastos de asambleas	10,000,000.00	12.74	0.00	0.00	10,000,000.00	11.89
4-3-9- - -	OTROS GASTOS OPERATIVOS	606,397.50	0.77	0.00	0.00	606,397.50	0.72
4-3-9-99- - -	Gastos operativos varios	606,397.50	0.77	0.00	0.00	606,397.50	0.72
4-3-9-99-1- -	Gastos operativos varios MN	606,397.50	0.77	0.00	0.00	606,397.50	0.72
4-3-9-99-1-02-	Atencion al asociado	450,000.00	0.57	0.00	0.00	450,000.00	0.54
4-3-9-99-1-03-	Atencion Junta directiva	78,198.75	0.10	0.00	0.00	78,198.75	0.09
4-3-9-99-1-04-	Atencion empleados Aso3M	78,198.75	0.10	0.00	0.00	78,198.75	0.09
4-4- - - -	GASTOS DE ADMINISTRACION	55,677,316.52	70.94	4,430,438.91	79.01	60,107,755.43	71.47
4-4-1- - -	GASTOS DE PERSONAL	39,940,908.47	50.89	3,023,820.70	53.93	42,964,729.17	51.09
4-4-1-01- - -	Sueldos y bonificaciones de personal	32,657,345.18	41.61	2,434,392.66	43.41	35,091,737.84	41.73
4-4-1-01-1- -	Sueldos MN	32,657,345.18	41.61	2,434,392.66	43.41	35,091,737.84	41.73

Estado de Resultados

(Preliminar) Al: 30 de NOVIEMBRE del 2021

Colones							
Cuentas Contables		Acumulado Anterior	%	Mes actual	%	Acumulado	%
4-4-1-01-1-01-	Sueldos	26,380,657.68	33.61	2,073,426.36	36.98	28,454,084.04	33.83
4-4-1-01-1-09-	Aguinaldos	2,230,627.92	2.84	168,675.22	3.01	2,399,303.14	2.85
4-4-1-01-1-10-	Cesantía	2,168,253.78	2.76	107,953.48	1.93	2,276,207.26	2.71
4-4-1-01-1-11-	Vacaciones	1,156,066.06	1.47	84,337.60	1.50	1,240,403.66	1.47
4-4-1-01-1-12-	Preaviso	721,739.74	0.92	0.00	0.00	721,739.74	0.86
4-4-1-08- - -	Incentivos	300,000.00	0.38	30,000.00	0.54	330,000.00	0.39
4-4-1-08-1- -	Incentivos al personal MN	300,000.00	0.38	30,000.00	0.54	330,000.00	0.39
4-4-1-08-1-01-	Provision fiestas empleados (8) y	300,000.00	0.38	30,000.00	0.54	330,000.00	0.39
4-4-1-12- - -	Cargas sociales patronales	6,694,359.99	8.53	525,588.59	9.37	7,219,948.58	8.59
4-4-1-15- - -	Capacitación	25,050.00	0.03	5,100.00	0.09	30,150.00	0.04
4-4-1-16- - -	Seguros para el personal	264,153.30	0.34	28,739.45	0.51	292,892.75	0.35
4-4-2- - - -	GASTOS POR SERVICIOS EXTERNOS	3,698,707.01	4.71	344,650.00	6.15	4,043,357.01	4.81
4-4-2-01- - -	Servicios de computación	446,616.98	0.57	0.00	0.00	446,616.98	0.53
4-4-2-03- - -	Servicios de información	70,495.90	0.09	0.00	0.00	70,495.90	0.08
4-4-2-05- - -	Asesoría jurídica	2,523,086.63	3.21	0.00	0.00	2,523,086.63	3.00
4-4-2-06- - -	Gastos por Certificaciones y	67,800.00	0.09	0.00	0.00	67,800.00	0.08
4-4-2-07- - -	Consultoría externa	135,600.00	0.17	0.00	0.00	135,600.00	0.16
4-4-2-07-1- -	SERVICIOS EXTERNOS MN	135,600.00	0.17	0.00	0.00	135,600.00	0.16
4-4-2-07-1-01-	SERVICIOS PROFESIONALES	135,600.00	0.17	0.00	0.00	135,600.00	0.16
4-4-2-08- - -	Servicios de mensajería	116,107.50	0.15	5,650.00	0.10	121,757.50	0.14
4-4-2-09- - -	Servicios contables	339,000.00	0.43	339,000.00	6.05	678,000.00	0.81
4-4-3- - - -	GASTOS DE MOVILIDAD Y	947,916.17	1.21	39,599.73	0.71	987,515.90	1.17
4-4-3-01- - -	Pasajes y fletes	36,000.00	0.05	0.00	0.00	36,000.00	0.04
4-4-3-07- - -	Teléfonos telex fax	732,589.70	0.93	39,599.73	0.71	772,189.43	0.92
4-4-3-07-1- -	TELEFONO MN	732,589.70	0.93	39,599.73	0.71	772,189.43	0.92
4-4-3-07-1-01-	Celular	388,615.49	0.50	36,949.49	0.66	425,564.98	0.51
4-4-3-07-1-02-	MIFI	317,954.10	0.41	0.00	0.00	317,954.10	0.38
4-4-3-07-1-03-	Antivirus	26,020.11	0.03	2,650.24	0.05	28,670.35	0.03
4-4-3-08- - -	Transportes	125,260.00	0.16	0.00	0.00	125,260.00	0.15
4-4-3-08-1- -	Transportes MN	125,260.00	0.16	0.00	0.00	125,260.00	0.15
4-4-3-08-1-01-	Combustibles lubricantes y parqueos	104,000.00	0.13	0.00	0.00	104,000.00	0.12
4-4-3-08-1-02-	Viaticos y Alimentación	21,260.00	0.03	0.00	0.00	21,260.00	0.03
4-4-3-99- - -	Otros gastos de movilidad y	54,066.47	0.07	0.00	0.00	54,066.47	0.06
4-4-3-99-1- -	Otros Gastos MN	54,066.47	0.07	0.00	0.00	54,066.47	0.06
4-4-3-99-1-01-	Otros Gastos Varios	44,759.29	0.06	0.00	0.00	44,759.29	0.05
4-4-3-99-1-02-	Multas y recargos	9,307.18	0.01	0.00	0.00	9,307.18	0.01
4-4-4- - - -	GASTOS DE INFRAESTRUCTURA	1,938,073.53	2.47	130,204.88	2.32	2,068,278.41	2.46
4-4-4-03- - -	Mantenimiento y reparación de	519,559.82	0.66	0.00	0.00	519,559.82	0.62
4-4-4-03-1- -	MEJORAS DE OFICINA MN	519,559.82	0.66	0.00	0.00	519,559.82	0.62
4-4-4-03-1-01-	Mejoras de oficina	519,559.82	0.66	0.00	0.00	519,559.82	0.62
4-4-4-07- - -	Depreciación de inmuebles mobiliario	1,418,513.71	1.81	130,204.88	2.32	1,548,718.59	1.84
4-4-4-07-1- -	Depreciaión MN	1,418,513.71	1.81	130,204.88	2.32	1,548,718.59	1.84
4-4-4-07-1-01-	Computadora	359,404.98	0.46	35,940.49	0.64	395,345.47	0.47
4-4-4-07-1-02-	Impresora	248,154.17	0.32	13,902.36	0.25	262,056.53	0.31
4-4-4-07-1-03-	ARCHIVEROS	68,530.12	0.09	6,853.02	0.12	75,383.14	0.09
4-4-4-07-1-04-	Monitores	64,688.42	0.08	6,468.85	0.12	71,157.27	0.08
4-4-4-07-1-05-	Sillas	38,900.94	0.05	3,156.75	0.06	42,057.69	0.05
4-4-4-07-1-06-	Sillones	85,833.38	0.11	8,583.33	0.15	94,416.71	0.11

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Cuentas Contables		Acumulado Anterior	%	Mes actual	%	Acumulado	%
4-4-4-07-1-07-	Escritorio	99,166.70	0.13	9,916.67	0.18	109,083.37	0.13
4-4-4-07-1-08-	Aire acondicionado	215,666.70	0.27	21,566.67	0.38	237,233.37	0.28
4-4-4-07-1-09-	Mesas	10,833.30	0.01	1,083.33	0.02	11,916.63	0.01
4-4-4-07-1-10-	Closets	227,335.00	0.29	22,733.41	0.41	250,068.41	0.30
4-4-5- - -	GASTOS GENERALES	9,151,711.34	11.66	892,163.60	15.91	10,043,874.94	11.94
4-4-5-06- - -	Papelería útiles y otros materiales	774,092.06	0.99	0.00	0.00	774,092.06	0.92
4-4-5-06-1- -	Papelería útiles y otros materiales MN	774,092.06	0.99	0.00	0.00	774,092.06	0.92
4-4-5-06-1-01-	Suministros de oficina	669,002.06	0.85	0.00	0.00	669,002.06	0.80
4-4-5-06-1-03-	Suministros tecnológicos	105,090.00	0.13	0.00	0.00	105,090.00	0.12
4-4-5-07- - -	Gastos legales	3,100.00	0.00	0.00	0.00	3,100.00	0.00
4-4-5-08- - -	Suscripciones y afiliaciones	360,000.00	0.46	42,000.00	0.75	402,000.00	0.48
4-4-5-09- - -	LICENCIAS	234,307.95	0.30	4,083.25	0.07	238,391.20	0.28
4-4-5-09-1- -	LICENCIAS MN	234,307.95	0.30	4,083.25	0.07	238,391.20	0.28
4-4-5-09-1-01-	Licencia de Office	40,832.50	0.05	4,083.25	0.07	44,915.75	0.05
4-4-5-09-1-02-	Licencias de Dominio	193,475.45	0.25	0.00	0.00	193,475.45	0.23
4-4-5-13- - -	Alquiler de Software	7,696,885.66	9.81	846,080.35	15.09	8,542,966.01	10.16
4-4-5-13-1- -	Alquiler de Software MN	7,696,885.66	9.81	846,080.35	15.09	8,542,966.01	10.16
4-4-5-13-1-01-	Alquiler de CODEAS	7,696,885.66	9.81	846,080.35	15.09	8,542,966.01	10.16
4-4-5-99- - -	Gastos generales diversos	83,325.67	0.11	0.00	0.00	83,325.67	0.10
4-4-5-99-1- -	Ajustes de periodos	83,325.67	0.11	0.00	0.00	83,325.67	0.10
4-4-5-99-1-01-	Ajustes de periodos anteriores	83,325.67	0.11	0.00	0.00	83,325.67	0.10
Total Gastos		78,489,598.41		5,607,270.83		84,096,869.24	
Utilidad o		293,212,841.09		26,110,507.85		319,323,348.94	