COOPERATIVA FINANCIERA "JUVENTUD ECUATORIANA PROGRESISTA" Ltda.
BALANCE SHEET
CONSOLIDATED
2021 PERIOD

		ene-2021	feb-2021
	ASSETS		
11	**AVAILABLE FUNDS**	**394.598.925,99**	**427.593.972,72**
1101	Cash	80.389.791,84	73.316.322,41
1103	Banks and other financial institutions	311.480.510,27	351.991.249,42
1104	Immediate collection effects	2.728.623,88	2.286.400,89
12	**INTERBANK OPERATIONS**	**-**	**-**
1202	Agreement operations with financial institutions	-	-
1299	Banks	-	-
13	**INVESTMENTS**	**278.733.184,65**	**304.189.298,23**
1302	To negotiate of the state or public sector entities	-	-
1303	Available for sale of private sector entities	276.067.252,92	299.409.820,62
1304	Available for sale of the state or public sector entities	-	2.113.568,94
1307	Of restricted availability	2.665.931,73	2.665.908,67
1399	(Investment provision)	-	-
14	**CREDIT PORTFOLIO**	**1.640.160.137,92**	**1.639.962.242,35**
1401	Commercial credit portfolio due payment	21.817.321,92	22.204.488,99
1402	Consumer credit portfolio due payment	778.581.039,79	771.545.262,25
1403	Housing credit portfolio due payment	375.216.445,32	385.351.269,11
1404	Microenterprise credit portfolio due payment	287.631.279,31	276.346.948,20
1407	Ordinary consumption portfolio due payment	104.382.932,71	100.854.000,89
1409	Refinanced commercial credit portfolio due payment	2.454.237,97	2.490.029,16
1410	Refinanced comsumption portfolio due payment	38.704.796,14	41.244.365,66
1411	Refinanced real estate credit portfolio due payment	5.642.124,69	6.740.688,58
1412	Refinanced microenterprise credit portfolio due payment	23.201.719,96	25.542.122,24
1415	Refinanced ordinary comsumption credit portfolio due payment	4.304.903,06	4.329.705,56
1417	Restructured commercial priority portfolio due payment	-	-
1418	Restructured comsumption credit portfolio due payment	3.230.642,77	3.097.776,74
1419	Restructured real estate credit portfolio due payment	8.741,59	8.507,89
1420	Restructured microenterprise credit portfolio due payment	562.342,15	534.015,04
1425	Priority commercial credit portfolio that does not yield interests	-	-
1426	Comsumption credito portoflio that does not yield interest	15.366.321,62	17.950.519,32
1427	Real state credit portfolio that does not yield interest	1.903.525,20	2.704.232,77
1428	Microenterprise credit portfolio that does not yield interest	9.599.389,91	10.762.810,46
1431	Ordinary consumption portfolio that does not yield interest	1.917.000,86	2.370.828,82
1433	Refinanced commercial credit portfolio that does not yield interest	32.099,39	12.638,27
1434	Comsumption credit portoflio that does not yield interest	7.819.712,47	7.613.153,57
1436	Refinanced microenterprise credit portfolio that does not yield interest	2.585.498,26	3.051.930,69
1442	Restructured comsumption credit portfolio that does not yield interest	212.774,43	291.718,43
1444	Restructured microenterprise credit portfolio that does not yield interest	24.696,43	38.707,09
1449	Expired Priority commercial credit portfolio	46.984,67	46.984,67
1450	Expired comsumption credit portfolio	10.946.445,07	13.461.637,71
1451	Expired housing credit portfolio	976.599,94	1.650.144,92
1452	Expired microenterprise credit portfolio	7.092.254,43	8.566.818,72
1455	Expired ordinary comsumption credit portfolio	626.646,95	758.364,33
1457	Expired refinanced priority commercial credit portfolio	31.347,02	28.772,23
1458	Expired refinanced comsumption credit portfolio	1.008.806,26	1.108.459,71
1460	Expired refinanced microenterprise credit portfolio	533.783,59	649.627,64
1466	Expired restructured comsumption credit portfolio	30.020,40	38.411,66
1468	Expired restructured microenterprise credit portfolio	2.462,35	3.262,98
1499	(Provisions for irrecoverable credits)	(67.082.384,25)	(72.385.603,98)
16	**ACCOUNTS RECEIVABLE**	**57.225.031,10**	**56.114.722,73**
1602	Interests receivable of investments	2.116.820,52	2.127.795,86
1603	Interests receivable of credit portfolio	43.790.013,39	41.222.903,33
1612	Expired investments	-	-
1614	Payments on behalf of clients	4.927.838,75	4.856.501,25
1615	Restructured interests	4.649.854,56	5.354.779,28
1690	Other accounts receivable	9.456.387,73	10.966.716,31
1699	(Provision to accounts receivable)	(7.715.883,85)	(8.413.973,30)
17	**REALIZABLE PROPERTY, AWARDED BY PAYMENT, OF LEASING OPERATIONS AND NOT USED BY THE INSTITUTION**	**7.237.766,18**	**7.964.035,27**
1702	Goods awarded by payment	-	-
1706	Goods not used by the institution	7.237.766,18	7.964.035,27
18	**PROPERTIES AND EQUIPMENT**	**83.660.558,13**	**81.817.834,20**
1801	Land	13.909.332,25	13.909.332,25
1802	Buildings	72.968.771,17	72.968.771,17
1803	Constructions and remodeling in progress	-	-
1805	Furniture, furnishings, and office equipment	5.623.869,77	5.692.115,85
1806	Computer equipment	48.769.880,26	48.988.954,97
1807	Transport units	1.497.033,21	1.456.448,47
1890	Others	2.192.247,42	2.203.302,46
1899	(Accumulated depreciation)	(61.300.575,95)	(63.401.090,97)
19	**OTHER ASSETS**	**74.426.341,59**	**87.313.819,83**
1901	Investments in shares and shareholdings	1.348.702,85	1.348.702,85
1902	Fiduciary rights	43.587.618,50	56.716.340,24
1904	Advanced expenses and payments	5.157.788,06	5.273.533,21
1905	Deferred expenses	21.578.979,26	21.255.038,41
1906	Materials, goods, and supplies	2.301.024,64	2.215.713,84
1990	Others	592.726,63	644.989,63
1999	(Provision to other unrecoverable assets)	(140.498,35)	(140.498,35)
	TOTAL ASSET	**2.536.041.945,56**	**2.604.955.925,33**

		ene-2021	feb-2021
	LIABILITIES		
21	**OBLIGATIONS WITH THE PUBLIC**	**2.212.386.609,98**	**2.277.225.803,07**
2101	Demand deposits	593.927.695,76	593.524.715,08
2103	Term deposits	1.618.417.290,00	1.683.659.467,77
2105	Restricted deposits	41.624,22	41.620,22
23	**IMMEDIATE OBLIGATIONS**	**574.263,99**	**698.704,44**
2302	Money orders, transfers and payable collections	8.399,33	14.580,89
2303	Fundraising for the public sector	565.864,66	684.123,55
25	**PAYABLE ACCOUNTS**	**55.182.828,61**	**57.997.109,56**
2501	Payable interests	28.246.062,68	27.221.167,94
2503	Obligations	6.558.371,98	6.858.615,18
2504	Withholdings	937.706,89	960.401,72
2505	Contributions, taxes, and fines	4.021.396,15	4.464.879,73
2506	Suppliers	436.198,75	344.139,20
2507	Obligations for the portfolio purchase	55.640,43	55.640,43
2590	Other payable accounts	14.927.451,73	18.092.265,36
26	**FINANCIAL OBLIGATIONS**	**5.245.228,26**	**5.150.409,26**
2602	Obligations with financial institutions of the country	-	-
2606	Obligations with financial institutions of the public sector	5.245.228,26	5.150.409,26
29	**OTHER LIABILITIES**	**1.475.644,62**	**1.436.992,70**
2901	Received income in advance	-	-
2990	Others	1.475.644,62	1.436.992,70
	TOTAL LIABILITY	**2.274.864.575,46**	**2.342.509.019,03**
	EQUITY		
31	**SOCIAL CAPITAL**	**67.084.700,96**	**66.450.795,08**
3103	Partners' contributions	67.084.700,96	66.450.795,08
33	**RESERVES**	**167.540.419,59**	**175.509.737,99**
3301	Legal	167.540.419,59	175.509.737,99
3303	Special	-	-
34	**Other EQUITY Contributions**	**-**	**-**
3401	Others	-	-
35	**SURPLUS OF VALUATIONS**	**13.813.118,24**	**13.705.035,58**
3501	SURPLUS OF VALUATIONS of properties, equipment and others	13.706.008,91	13.603.916,43
3504	Valuation of investments in financial instruments	107.109,33	101.119,15
36	**RESULTS**	**12.739.131,31**	**6.369.565,65**
3601	Utilities or accumulated surpluses	-	6.369.565,65
	TOTAL EQUITY	**261.177.370,10**	**262.035.134,30**
	PERIOD UTILITY	**287.502,10**	**411.772,00**
	TOTAL LIABILITY AND EQUITY	**2.536.329.447,66**	**2.604.955.925,33**
	Quotas Accounts		
61	**DEBTORS**	56.139,60	56.113,87
6190	Other receivable quotas accounts	56.139,60	56.113,87
64	**CREDITS**	171.822.525,15	169.319.875,66
6404	Undisbursed approved credits	167.881.454,15	165.378.804,66
	ORDER ACCOUNTS		
71	**ACCOUNTS OF RECEIVABLE ORDER**	**434.064.558,31**	**445.465.100,80**
7101	Values and own goods held by third parties	-	-
7102	Own assets held by third parties in guarantee	23.877.565,01	10.397.361,41
7103	Assets punished	58.751.365,64	59.207.241,40
7104	Unused credit lines	12.666.000,00	18.000.000,00
7105	Active operations with linked companies	12.813.412,42	12.876.011,16
7107	Credit portfolio and other assets in lawsuit	36.833.433,47	41.378.446,87
7109	Interests, commissions, and suspended incomes	41.946.889,78	45.535.697,73
7190	Other accounts in debtor order	247.175.891,99	258.070.342,23
74	**ACCOUNTS OF CREDITOR ORDER**	**5.395.281.883,89**	**5.562.904.799,63**
7401	Values and goods held by third parties	4.491.709.445,87	4.594.132.946,49
7404	Deposits and other acquisitions not covered by the AGD	846.083.107,56	898.479.021,17
7407	Deposits of public sector entities	17.582.142,90	30.089.471,50
7414	Constituted provisions	18.497.114,62	18.925.902,67
7415	Deposits or constituted acquisitions as guaranteee of loans	13.447.473,17	13.653.556,57
7490	Other accounts of creditor order	7.962.599,77	7.623.901,23