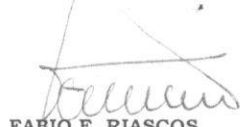


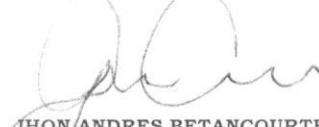
**ASOCIACION MUTUAL DE LOS JUBILADOS Y PENSIONADOS DE CEMENTOS ARGOS**

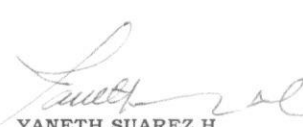
**NIT. 890.310.193-2**

**ESTADO DE SITUACION FINANCIERA INDIVIDUAL  
POR LOS AÑOS TERMINADOS A DICIEMBRE 31 DE 2022 Y 2021  
EXPRESADOS EN PESOS COLOMBIANOS**

| ACTIVO                                         | NOTA       | Año 2022           | Año 2021           | Variación          | %            |
|------------------------------------------------|------------|--------------------|--------------------|--------------------|--------------|
| <b>EFFECTIVO Y EQUIVALENTES</b>                | <b>N1</b>  | <b>117,287,199</b> | <b>93,711,534</b>  | <b>23,575,665</b>  | <b>25%</b>   |
| Caja                                           |            | 827,368            | 2,825,863          | -1,998,495         | -71%         |
| Bancos                                         |            | 106,486,226        | 84,919,991         | 21,566,235         | 25%          |
| Fondo de Liquidez                              |            | 9,973,605          | 5,965,680          | 4,007,925          | 67%          |
| <b>INVERSIONES</b>                             | <b>N2</b>  | <b>184,448,708</b> | <b>201,026,443</b> | <b>-16,577,735</b> | <b>-8%</b>   |
| De patrimonio a Valor Razonable                |            | 43,850,350         | 70,415,520         | -26,565,170        | -38%         |
| Inversiones para mantener hasta el Vencimiento |            | 139,598,358        | 130,110,923        | 9,487,435          | 7.3%         |
| De patrimonio a Costo Historico                |            | 1,000,000          | 500,000            | 500,000            | 100%         |
| <b>CARTERA DE CREDITOS (Costo Amortiz</b>      | <b>N3</b>  | <b>394,094,820</b> | <b>339,906,839</b> | <b>54,187,981</b>  | <b>16%</b>   |
| Cartera de Crédito - Consumo (capital)         |            | 389,003,862        | 347,826,695        | 41,177,167         | 12%          |
| Convenios por cobrar                           |            | 16,336,884         | 7,918,273          | 8,418,611          | 106%         |
| Intereses por cobrar                           |            | 3,709,445          | 741,475            | 2,967,970          | 400%         |
| Deterioro (individual)                         |            | -11,065,333        | -13,101,337        | 2,036,004          | -16%         |
| Deterioro (General)                            |            | -3,890,038         | -3,478,267         | -411,771           | 12%          |
| <b>DEUDORES Y OTRAS CUENTAS POR CO</b>         | <b>N4</b>  | <b>2,777,506</b>   | <b>1,813,330</b>   | <b>964,176</b>     | <b>53%</b>   |
| Cuentas por cobrar                             |            | 2,777,506          | 1,813,330          | 964,176            | 53%          |
| <b>PROPIEDADES PLANTA Y EQUIPO</b>             | <b>N5</b>  | <b>200,966,196</b> | <b>206,857,783</b> | <b>-5,891,587</b>  | <b>-2.8%</b> |
| Terrenos                                       |            | 92,800,000         | 92,800,000         | 0                  | 0%           |
| Edificaciones                                  |            | 117,200,000        | 117,200,000        | 0                  | 0%           |
| Muebles y Equipos de Oficina                   |            | 28,876,239         | 28,876,239         | 0                  | 0.0%         |
| Equipo medico cientifico                       |            | 497,700            | 497,700            | 0                  | 0%           |
| Equipo de Computo y Comunicación               |            | 29,088,569         | 29,088,569         | 0                  | 0%           |
| Depreciación Propiedad Planta y Equipo         |            | -67,496,312        | -61,604,725        | -5,891,587         | 9.6%         |
| <b>OTROS ACTIVOS</b>                           |            |                    |                    |                    |              |
| Cargos Diferidos                               |            | 3,330,669          | 1,049,300          | 2,281,369          | 217.4%       |
| <b>TOTAL ACTIVO</b>                            |            | <b>902,905,098</b> | <b>844,365,229</b> | <b>58,539,869</b>  | <b>7%</b>    |
| <b>PASIVO</b>                                  |            |                    |                    |                    |              |
| <b>DEPOSITOS</b>                               | <b>N6</b>  | <b>81,573,832</b>  | <b>60,416,436</b>  | <b>21,157,396</b>  | <b>35%</b>   |
| Depositos de Ahorro                            |            | 81,573,832         | 60,416,436         | 21,157,396         | 35%          |
| <b>CUENTAS POR PAGAR</b>                       | <b>N7</b>  | <b>11,789,554</b>  | <b>27,637,295</b>  | <b>-15,847,741</b> | <b>-57%</b>  |
| <b>FONDOS SOCIALES Y MUTUALES</b>              | <b>N8</b>  | <b>174,093,612</b> | <b>206,138,512</b> | <b>-32,044,900</b> | <b>-16%</b>  |
| Educacion                                      |            | 108,792,701        | 118,591,691        | -9,798,990         | -8%          |
| Solidaridad                                    |            | 25,086,110         | 35,809,468         | -10,723,358        | -30%         |
| Bienestar Social                               |            | 14,611,156         | 29,587,080         | -14,975,924        | -51%         |
| Fondo Mutual Otros Fines                       |            | 25,603,645         | 22,150,273         | 3,453,372          | 16%          |
| <b>OTROS PASIVOS</b>                           | <b>N9</b>  | <b>3,292,534</b>   | <b>13,163,246</b>  | <b>-9,870,712</b>  | <b>-75%</b>  |
| <b>TOTAL PASIVOS</b>                           |            | <b>270,749,532</b> | <b>307,355,489</b> | <b>-36,605,957</b> | <b>-12%</b>  |
| <b>CAPITAL SOCIAL</b>                          |            | <b>387,998,644</b> | <b>280,717,958</b> | <b>107,280,686</b> | <b>38%</b>   |
| Fondo Social Mutual                            |            | 387,998,644        | 280,717,958        | 107,280,686        | 38.2%        |
| Reserva para Proteccion de Fondo Mutual        |            | 165,176,908        | 159,421,287        | 5,755,621          | 3.6%         |
| Fondo Destinacion Especifica                   |            | 68,092,392         | 68,092,392         | 0                  | 0%           |
| Resultados Del Ejercicio                       |            | 10,887,622         | 28,778,103         | -17,890,481        | -62%         |
| <b>PATRIMONIO</b>                              | <b>N10</b> | <b>632,155,566</b> | <b>537,009,740</b> | <b>95,145,826</b>  | <b>18%</b>   |
| <b>TOTAL PASIVOS Y PATRIMONIO</b>              |            | <b>902,905,098</b> | <b>844,365,229</b> | <b>58,539,869</b>  | <b>7%</b>    |

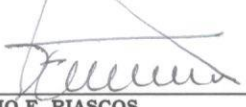
  
**FABIO E. RIASCOS**  
Gerente

  
**JOHN ANDRES BETANCOURTH M.**  
Revisor Fiscal  
T.P. 219323-T  
Consultoria y Auditoria Sociempresarial  
Ver Opinion Adjunta

  
**YANETH SUAREZ H.**  
Contadora  
TP 42292-T

**ASOCIACION MUTUAL DE LOS JUBILADOS Y PENSIONADOS DE CEMENTOS ARGOS**  
**NIT. 890.310.193-2**  
**ESTADO DE RESULTADO INTEGRAL INDIVIDUAL**  
**ACUMULADO DEL 01 DE ENERO AL 31 DE DICIEMBRE DE LOS AÑOS 2022 Y 2021**  
**EXPRESADO EN PESOS COLOMBIANOS**

|                                               | NOTA       | Año 2022           | Año 2021           | Variación          | Var %       |
|-----------------------------------------------|------------|--------------------|--------------------|--------------------|-------------|
| <b>INGRESOS ORDINARIOS</b>                    | <b>N11</b> |                    |                    |                    |             |
| <b>INGRESOS POR ACTIVIDADES DE ASOCIACION</b> |            | <b>133,575,869</b> | <b>180,145,078</b> | <b>-46,569,209</b> | <b>-26%</b> |
| Contribuciones                                |            | 53,005,012         | 110,308,831        | -57,303,819        | -51.95%     |
| Intereses de Creditos de Consumo              |            | 80,570,857         | 69,836,247         | 10,734,610         | 15.37%      |
| <b>OTROS INGRESOS ORDINARIOS</b>              |            | <b>67,061,224</b>  | <b>45,497,983</b>  | <b>21,563,240</b>  | <b>47%</b>  |
| Utilidad Inversiones                          |            | 15,074,660         | 13,678,145         | 1,396,515          | 10%         |
| Dividendos participaciones y Exc.             |            | 2,576,213          | 3,357,741          | -781,529           | -23%        |
| Administrativos y Sociales                    |            | 1,758,320          | 1,682,468          | 75,852             | 5%          |
| Interes financieros Bancarios                 |            | 0                  | 777,577            | -777,577           | -100%       |
| Diversos                                      |            | 27,747,359         | 3,480,545          | 24,266,814         | 697%        |
| Recuperacion Provision                        |            | 19,904,672         | 22,521,507         | -2,616,835         | -12%        |
| <b>TOTAL INGRESOS Y GANANCIAS</b>             | <b>N12</b> | <b>200,637,093</b> | <b>225,643,061</b> | <b>-25,005,969</b> | <b>-11%</b> |
| <b>GASTOS DE ADMINISTRACION</b>               |            |                    |                    | 0                  |             |
| Beneficios a Empleados                        |            | 1,326,389          | 16,572,454         | -15,246,065        | -92.0%      |
| Gastos Generales                              |            | 109,198,104        | 108,967,341        | 230,763            | 0.2%        |
| Deterioro                                     |            | 18,415,287         | 17,570,364         | 844,923            | 5%          |
| Amortizacion y Agotamiento                    |            | 2,039,450          | 15,836,217         | -13,796,767        | -87%        |
| Gastos Financieros                            |            | 2,489,201          | 2,765,004          | -275,803           | -10%        |
| Desvalorizacion de Inversiones                |            | 46,081,733         | 17,560,625         | 28,521,108         | 162%        |
| Gastos de Ejercicios Anteriores               |            | 0                  | 1,283,191          | -1,283,191         | -100%       |
| Depreciaciones                                |            | 5,891,587          | 12,934,646         | -7,043,059         | -54%        |
| Gastos Diversos                               |            | 946,415            | 776,832            | 169,583            | 22%         |
| <b>SUBTOTAL GASTOS DE ADMINISTRACION</b>      | <b>N13</b> | <b>186,388,166</b> | <b>194,266,674</b> | <b>-7,878,508</b>  | <b>-4%</b>  |
| <b>OTROS COSTOS PRESTACION DE SERVICIO</b>    |            |                    |                    |                    |             |
| Intereses Depositos de Ahorro Ordinario       |            | 3,361,305          | 2,598,284          | 763,021            | 29%         |
| <b>TOTAL COSTOS PRESTACION DE SERVICIO</b>    |            | <b>3,361,305</b>   | <b>2,598,284</b>   | <b>763,021</b>     | <b>29%</b>  |
| <b>TOTAL COSTOS Y GASTOS</b>                  |            | <b>189,749,471</b> | <b>196,864,958</b> | <b>-7,115,487</b>  | <b>-4%</b>  |
| <b>EXCEDENTES NETOS</b>                       |            | <b>10,887,622</b>  | <b>28,778,103</b>  | <b>-17,890,482</b> | <b>-62%</b> |

  
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Gerente

  
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Contadora  
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