



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES DE MICROFINANZAS (IMF)

BALANCE DE SITUACIÓN ¹

AL 31 DE DICIEMBRE DEL 2013

Cifras expresadas en Córdoba

ACTIVO	ADIM ²	ASODENIC ²	ASODERI ²	CONFIANSA S.A.	FUDEMI ²	FUNDACION 4i 2000 ²	FUNDACION FDL	FUNDEMUJER ²	FUNDENUSE S.A.	FUNDESER	LEON 2000 IMF S.A.	MI CREDITO S.A. ²	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIGSA S.A.	TOTAL
ACTIVO																		
Fondos disponibles	318,944.75	623,384.21	225,755.00	1,105,630.00	2,244,825.62	8,873,156.75	191,324,006.00	4,644,500.80	21,391,133.00	67,388,846.00	1,502,271.00	11,194,750.79	8,726,949.00	716,279.36	9,523,467.00	86,819,094.00	48,953,959.00	465,576,952.28
Inversiones negociables y a vencimiento, neto	687,201.07	0.00	177,323.00	0.00	1,159,833.67	0.00	33,417,930.00	0.00	0.00	58,291,262.00	0.00	0.00	0.00	0.00	0.00	68,424,888.00	13,813,351.00	175,971,788.74
Cartera de créditos, neto de provisiones por incobrabilidad	22,187,129.88	79,329,532.03	8,383,920.00	26,131,686.00	56,111,655.99	46,479,779.21	1,640,867,736.00	11,999,843.76	190,167,169.00	543,565,323.00	32,037,666.00	134,541,264.98	23,537,008.00	155,600,125.19	380,220,772.00	482,295,748.00	248,286,788.00	4,081,743,147.04
Bienes recibidos en pago y adjudicados, neto	0.00	1,760,163.89	0.00	0.00	3,064,023.00	1,134,001.59	9,931,580.00	215,378.98	124,743.00	1,171,325.00	120,032.00	2,551,218.62	2,546,413.00	39,130,770.78	0.00	0.00	0.00	61,749,649.86
Otras cuentas por cobrar, neto	1,715,857.62	5,415,819.47	1,042,944.00	24,090.00	4,065,644.70	618,634.01	14,802,572.00	547,960.59	177,197.00	5,511,999.00	1,785,853.00	3,448,728.35	1,359,631.00	2,046,358.78	13,277,945.00	3,898,249.00	1,467,430.00	61,206,913.52
Inversiones permanentes	0.00	0.00	0.00	136,849.00	0.00	219,922.60	0.00	25,331.80	138,074.00	1,407,464.00	50,664.00	0.00	506,636.00	2,200,565.61	0.00	50,664.00	0.00	4,736,171.01
Inmuebles, mobiliario y equipo, neto	652,357.03	30,635,108.08	564,942.00	0.00	1,508,551.49	686,024.76	45,422,212.00	935,335.55	6,127,863.00	16,446,354.00	6,064,781.00	3,460,903.67	786,556.00	1,421,144.11	1,634,895.00	16,762,665.00	3,796,420.00	136,906,112.69
Otros activos, neto	248,499.94	1,679,271.39	936,971.00	2,077,021.00	2,282,497.06	316,031.92	23,845,576.00	0.00	3,997,108.00	22,002,311.00	509,921.00	788,259.36	331,478.00	74,706.26	1,566,626.00	2,135,985.00	4,240,356.00	67,032,618.93
Total Activos	25,809,990.29	119,443,279.07	11,331,855.00	29,475,276.00	70,437,031.53	58,327,550.84	1,959,611,612.00	18,368,351.48	222,123,287.00	715,784,884.00	42,071,188.00	155,985,125.77	37,794,671.00	201,189,950.09	406,223,705.00	660,387,293.00	320,558,304.00	5,054,923,354.07
PASIVO																		
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,417,602.00
Obligaciones con instituciones financieras y por otros financiamientos	12,943,074.78	28,047,384.19	12,474,700.00	6,712,926.00	51,087,245.12	40,059,756.84	1,409,906,971.00	10,837,663.63	74,994,302.00	554,755,784.00	30,589,993.00	77,336,387.56	5,247,887.00	151,117,064.30	278,325,743.00	404,077,639.00	232,742,100.00	3,381,256,621.42
Otras cuentas por pagar	1,618,912.52	14,217,318.65	33,479.00	602,689.00	132,640.32	27,496,373.00	385,784.43	6,401,831.00	4,811,660.00	770,324.00	18,722,984.37	467,754.00	9,068,693.05	30,423,804.00	26,766,670.00	6,997,072.00	148,917,989.34	
Provisiones	1,463,642.87	201,932.43	0.00	1,389,049.00	1,821,090.40	2,997,094.44	47,468,378.00	564,554.73	13,468,520.00	14,273,837.00	2,095,373.00	0.00	2,297,760.00	2,588,237.85	8,076,251.00	13,828,714.00	4,376,744.00	116,911,178.72
Otros pasivos	943,026.45	5,536,266.29	2,170,212.00	12,088,430.00	4,534,702.64	0.00	0.00	0.00	0.00	8,385,302.00	1,845,195.00	0.00	6,424,161.00	0.00	0.00	4,852,811.00	0.00	46,780,106.38
Obligaciones subordinadas	2,533,180.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83,837,703.00	0.00	0.00	0.00	0.00	28,004,922.00	0.00	0.00	114,375,805.00
Total Pasivo	19,501,836.62	48,002,901.56	14,678,391.00	20,793,094.00	57,443,038.16	43,189,491.60	1,484,871,722.00	11,788,002.79	94,864,653.00	666,064,286.00	35,300,885.00	96,059,371.93	14,437,562.00	162,773,995.20	316,825,798.00	477,530,756.00	247,533,518.00	3,811,659,302.86
PATRIMONIO																		
Capital social / Aportes	4,415,839.68	0.00	2,309,907.00	10,000,000.00	5,120.00	500,000.00	10,000.00	5,000.00	111,699,500.00	30,000.00	18,096,000.00	49,612,133.47	13,052,974.00	16,952,544.00	5,000,000.00	142,987,667.00	58,254,765.00	432,931,450.15
Capital adicional / Aporte adicional	0.00	0.00	0.00	0.00	6,068,809.00	32,583,093.00	201,051,700.00	3,029,795.80	0.00	36,389,916.00	3,382,818.00	0.00	315,864.00	47,456,403.24	72,641,406.00	0.00	0.00	402,919,805.13
Ajustes al patrimonio	190,232.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,348,089.00)	0.00	0.00	0.00	0.00	(1,157,856.30)
Reservas	0.00	0.00	0.00	70,508.00	0.00	0.00	0.00	0.00	1,054,900.00	1,640,443.00	0.00	0.00	0.00	2,293,575.00	5,980,331.00	2,010,158.00	13,049,915.00	
Resultados acumulados de Ejercicios Anteriores	(1,093,949.47)	68,473,313.83	(5,686,171.00)	(1,388,326.00)	6,916,081.98	(18,447,869.37)	273,678,190.00	3,010,748.13	0.00	(27,128,551.49)	(14,708,515.00)	1,192,082.52	11,336,360.00	(3,215,823.36)	0.00	33,888,539.00	(1,866,759.00)	324,959,350.77
Resultados del Periodo	2,796,030.76	2,967,063.68	29,728.00	0.00	3,982.39	502,835.52	0.00	534,804.76	14,504,234.00	38,788,790.49	0.00	9,121,537.85	0.00	(22,777,168.99)	9,462,926.00	0.00	14,626,622.00	70,561,386.46
Total Patrimonio	6,308,153.67	71,440,377.51	-3,346,536.00	8,682,182.00	12,993,993.37	15,138,059.24	474,739,890.00	6,580,348.69	127,258,634.00	49,720,598.00	6,770,303.00	59,925,753.84	23,357,109.00	38,415,954.89	89,397,907.00	182,856,537.00	73,024,786.00	1,243,264,051.21
Total Pasivo y Patrimonio	25,809,990.29	119,443,279.07	11,331,855.00	29,475,276.00	70,437,031.53	58,327,550.84	1,959,611,612.00	18,368,351.48	222,123,287.00	715,784,884.00	42,071,188.00	155,985,125.77	37,794,671.00	201,189,950.09	406,223,705.00	660,387,293.00	320,558,304.00	5,054,923,354.07
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cuentas de orden	0.00	0.00	0.00	0.00	492,258.83	29,740,425.36	0.00	2,540,324.98	89,368,479.00	168,559,173.00	41,743,306.00	0.00	5,174,687.00	0.00	0.00	3,083,127.00	1,172,261,434.00	1,512,963,215.17

¹ Las cifras presentadas fueron proporcionadas por cada una de las Instituciones de Microfinanzas

² Cifras No Auditadas

Tipo de Cambio Oficial al 31/12/13 es de C\$25.3318 por US\$1 dólar