



Comisión Nacional de Microfinanzas  
**CONAMI**

INSTITUCIONES FINANCIERAS INTERMEDIARIAS DE MICROFINANZAS de REGISTRO VOLUNTARIO (IFIM)

ESTADO DE SITUACIÓN <sup>1</sup>

AL 30 DE JUNIO DEL 2015

Cifras expresadas en Córdobas

	AFODENIC	BANCAHORA S.A.	CEPRODEL	CREDITODO S.A.	FINANCIA IFIM	FINDE	INSTACREDIT S.A.	OPORTUCREDIT S.A.	TOTAL
<b>ACTIVO</b>									
Fondos disponibles	16,225,659.03	3,000,614.53	2,044,389.29	186,576.41	6,583,737.53	8,095,729.16	8,700,276.69	1,764,513.05	46,601,495.69
Inversiones negociables y a vencimiento, neto	190,747.90	0.00	710,579.53	0.00	0.00	0.00	0.00	0.00	901,327.43
Cartera de créditos, neto de provisiones por incobrabilidad	85,825,373.36	16,623,515.35	215,988,394.63	16,736,930.79	50,221,735.83	80,282,142.69	406,566,399.35	16,701,019.46	888,945,511.46
Bienes recibidos en pago y adjudicados, neto	19,501,270.33	6,053.06	10,605,497.37	0.00	0.00	2,346,791.07	13,606.65	113,907.48	32,587,125.96
Otras cuentas por cobrar, neto	7,250,308.79	635,037.30	2,710,909.53	750,832.57	5,994,650.98	3,672,653.31	16,748,551.99	880,398.81	38,643,343.28
Inversiones permanentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inmuebles, mobiliario y equipo, neto	14,168,474.01	1,529,184.56	15,687,201.60	471,264.43	0.00	4,685,747.98	21,124,063.80	15,740.62	57,681,677.00
Otros activos, neto	11,394,606.03	349,272.17	32,178,791.86	377,567.29	0.00	2,776,336.80	30,315,015.13	1,176,690.56	78,568,279.84
<b>Total Activos</b>	<b>154,556,439.45</b>	<b>22,143,676.97</b>	<b>279,925,763.81</b>	<b>18,523,171.49</b>	<b>62,800,124.34</b>	<b>101,859,401.01</b>	<b>483,467,913.61</b>	<b>20,652,269.98</b>	<b>1,143,928,760.66</b>
<b>PASIVO</b>									
Obligaciones financieras	90,200,968.98	9,416,957.32	621,818.94		0.00	0.00	0.00	0.00	100,239,745.24
Obligaciones con instituciones financieras y por otros financiamientos	0.00	0.00	267,379,251.53	5,449,940.00	0.00	71,093,968.06	409,297,626.06	11,822,232.32	765,043,017.97
Otras cuentas por pagar	909,392.80	1,959,595.73	1,094,982.83	1,185,253.05	53,407,531.14	2,472,190.57	53,932,263.95	489,287.62	115,450,497.69
Provisiones	2,338,856.72	1,385,784.42	6,454,610.67	2,031,281.89	0.00	1,067,655.10	9,241,160.51	3,326,667.22	25,846,016.53
Otros pasivos	0.00	19,572.64	0.00	4,104,947.05	0.00	5,025.00	0.00	0.00	4,129,544.69
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	7,681,513.58	0.00	0.00	0.00	0.00	0.00	48,330.68	7,729,844.26
<b>Total Pasivo</b>	<b>93,449,218.50</b>	<b>20,463,423.69</b>	<b>275,550,663.97</b>	<b>12,771,421.99</b>	<b>53,407,531.14</b>	<b>74,638,838.72</b>	<b>472,471,050.52</b>	<b>15,686,517.84</b>	<b>1,018,438,666.37</b>
<b>PATRIMONIO</b>									0.00
Capital social / Aportes	31,667,178.42	100,000.00	10,000.00	1,820,000.00	6,000,000.00	3,050,000.00	4,017,500.00	3,045,730.62	49,710,409.04
Capital adicional / Aporte adicional	0.00	0.00	15,056,845.84	3,037,580.00	0.00	21,639,173.82	0.00	0.00	39,733,599.66
Ajustes al patrimonio	0.00	0.00	16,773,348.63	0.00	0.00	0.00	7,001,264.84	0.00	23,774,613.47
Reservas	0.00	0.00	9,563,545.51	0.00	298,499.00	610,000.00	0.00	0.00	10,472,044.51
Resultados acumulados	30,898,426.70	909,975.92	-32,804,480.07	254,352.24	1,691,497.21	3,457,297.90	-8,149,565.82	-26.98	-3,742,522.90
Resultados del Ejercicio	-1,458,384.17	670,277.36	-4,224,160.07	639,817.26	1,402,596.99	-1,535,909.43	8,127,664.07	1,920,048.50	5,541,950.51
<b>Total Patrimonio</b>	<b>61,107,220.95</b>	<b>1,680,253.28</b>	<b>4,375,099.84</b>	<b>5,751,749.50</b>	<b>9,392,593.20</b>	<b>27,220,562.29</b>	<b>10,996,863.09</b>	<b>4,965,752.14</b>	<b>125,490,094.29</b>
<b>Total Pasivo y Patrimonio</b>	<b>154,556,439.45</b>	<b>22,143,676.97</b>	<b>279,925,763.81</b>	<b>18,523,171.49</b>	<b>62,800,124.34</b>	<b>101,859,401.01</b>	<b>483,467,913.61</b>	<b>20,652,269.98</b>	<b>1,143,928,760.66</b>
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cuentas de orden	10,642,176.14	1,850,688.23	12,469,647.47	0.00	88,642,542.19	1,601,235.38	0.00	0.00	115,206,289.41

Cifras No Auditadas (Saldos reportados por las Instituciones)

Tipo de Cambio Oficial al 30/06/15 es de C\$27.2497 por US\$1 dólar