



Comisión Nacional de Microfinanzas CONAMI

INSTITUCIONES FINANCIERAS INTERMEDIARIAS DE MICROFINANZAS de REGISTRO VOLUNTARIO (IFIM)

ESTADO DE SITUACIÓN

AL 31 DE DICIEMBRE DEL 2015

Cifras expresadas en Córdobas

	AFODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CEPRODEL	CREDITODO S.A.	FINANCIA IFIM	FINDE	FUMDEC	INSTACREDIT S.A.	OPORTUCREDIT S.A.	TOTAL
ACTIVO											
Fondos disponibles	7,657,053.60	3,785,309.46	4,500,000.00	3,689,591.75	24,889.75	2,265,155.77	14,856,791.23	3,741,512.35	8,601,253.78	1,969,574.96	51,091,132.65
Inversiones negociables y a vencimiento, neto	586,494.36	8,034.16	0.00	730,617.45	0.00	0.00	0.00	0.00	0.00	0.00	1,325,145.97
Cartera de créditos, neto de provisiones por incobrabilidad	85,480,225.17	16,086,127.92	0.00	38,162,215.00	17,441,385.61	64,895,978.58	81,286,591.42	11,065,513.14	546,065,388.84	17,309,490.86	877,792,916.54
Provisiones para incobrabilidad de la cartera de crédito	-2,860,780.18	-1,565,303.65	0.00	-835,088.26	-1,498,836.29	-916,495.09	-1,579,332.57	-60,028.22	-12,251,969.35	-1,293,946.45	-22,861,780.06
Bienes recibidos en pago y adjudicados, neto	19,243,499.55	9,500.00	0.00	10,608,604.37	0.00	0.00	2,095,885.37	0.00	205,068.71	259,484.71	32,422,042.71
Otras cuentas por cobrar, neto	10,885,638.30	638,014.17	0.00	3,296,976.00	1,023,083.62	12,319,248.06	5,311,932.54	2,938,875.04	29,442,914.23	732,107.52	66,588,789.48
Inversiones permanentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Inmuebles, mobiliario y equipo, neto	14,089,405.33	1,533,670.97	0.00	14,937,441.36	431,828.56	0.00	4,416,327.58	2,639,626.19	26,119,086.15	56,148.84	64,223,534.98
Otros activos, neto	11,969,233.17	254,136.34	0.00	33,297,138.11	399,123.60	0.00	3,386,238.21	730,761.16	18,810,396.09	1,524,598.23	70,371,624.91
Total Activos	149,911,549.48	22,314,793.02	4,500,000.00	104,722,584.04	19,320,311.14	79,480,382.41	111,353,766.35	21,116,287.88	629,244,107.80	21,851,405.12	1,163,815,187.24
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
Obligaciones con instituciones financieras y por otros financiamientos	83,391,697.21	9,213,364.92	0.00	93,623,378.55	5,585,660.00	0.00	82,696,911.35	8,281,387.21	531,248,966.42	15,988,255.69	830,029,621.35
Otras cuentas por pagar	1,424,471.71	1,843,131.72	0.00	2,473,071.57	74,073.52	65,831,767.35	1,065,057.14	4,285,520.49	71,738,384.17	0.00	148,735,477.67
Provisiones	2,031,089.47	1,229,722.46	0.00	4,923,871.72	2,350,880.36	0.00	951,452.85	73,467.11	10,251,954.30	4,262,630.17	26,075,068.44
Otros pasivos	0.00	20,060.06	0.00	0.00	5,045,038.63	0.00	12,103.38	0.00	0.00	0.00	5,077,202.07
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	7,872,806.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,872,806.52
Total Pasivo	86,847,258.39	20,179,085.68	0.00	101,020,321.84	13,055,652.51	65,831,767.35	84,725,524.72	12,640,374.81	613,239,304.89	20,250,885.86	1,017,790,176.05
PATRIMONIO											0.00
Capital social / Aportes	31,667,178.42	100,000.00	4,500,000.00	10,000.00	4,857,580.00	6,000,000.00	3,050,000.00	113,425.52	4,017,500.00	3,045,730.62	57,361,414.56
Capital adicional / Aporte adicional	0.00	0.00	0.00	15,056,845.84	1,082,771.82	0.00	21,639,173.82	6,108,107.28	0.00	0.00	43,886,898.76
Ajustes al patrimonio	0.00	0.00	0.00	16,773,348.63	0.00	0.00	0.00	0.00	0.00	0.00	16,773,348.63
Reservas	0.00	0.00	0.00	9,563,545.51	0.00	298,499.84	610,000.00	525,220.45	0.00	0.00	10,997,265.80
Resultados acumulados	30,858,227.88	909,975.92	0.00	-32,804,480.07	254,352.24	1,691,496.37	3,457,297.90	1,380,604.84	5,739,994.33	0.00	11,487,469.41
Resultados del Ejercicio	538,884.79	1,125,731.42	0.00	-4,896,997.71	69,954.57	5,658,618.85	-2,128,230.09	348,554.98	6,247,308.58	-1,445,211.36	5,518,614.03
Total Patrimonio	63,064,291.09	2,135,707.34	4,500,000.00	3,702,262.20	6,264,658.63	13,648,615.06	26,628,241.63	8,475,913.07	16,004,802.91	1,600,519.26	146,025,011.19
Total Pasivo y Patrimonio	149,911,549.48	22,314,793.02	4,500,000.00	104,722,584.04	19,320,311.14	79,480,382.41	111,353,766.35	21,116,287.88	629,244,107.80	21,851,405.12	1,163,815,187.24
Cuentas contingentes	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	12,640,709.77	1,773,672.25	0.00	343,760,984.60	0.00	138,705,175.82	1,902,068.96	0.00	0.00	1,253,224.67	500,035,836.07

¹ Cifras No Auditadas (SalDOS reportados por las Instituciones)

Tipo de Cambio Oficial al 31/12/2015 es de C\$27.9283 por US\$1 dólar