



# Comisión Nacional de Microfinanzas CONAMI

INSTITUCIONES VOLUNTARIAS  
ESTADO DE SITUACIÓN  
AL 31 DE MARZO DEL 2016  
Cifras expresadas en Córdoba

	AFODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CEPRODEL	CREDIGLOBEX	CREDITODO S.A.	FINANCIA IFIM, S.A.	FINDE	FUMDEC	INSTACREDIT S.A.	OPORTUCREDIT S.A.	TOTAL
<b>ACTIVO</b>												
Fondos disponibles	10,036,646.45	7,265,164.67	4,500,000.00	3,100,199.86	5,700,000.00	-8,892.84	1,789,319.75	10,899,720.77	3,231,849.53	17,398,049.89	1,437,959.83	65,350,017.91
Inversiones negociables y a vencimiento, neto	197,883.70	8,034.16	0.00	740,386.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	946,304.25
Cartera de créditos, neto de provisiones por incobrabilidad	85,427,597.87	12,498,350.41	0.00	35,177,101.90	0.00	17,615,749.31	70,029,370.73	71,962,298.23	9,387,362.59	592,143,467.00	21,682,219.01	915,923,517.05
Provisiones para incobrabilidad de la cartera de crédito	-3,214,832.61	-1,506,540.70	0.00	-4,470,806.45	0.00	-1,498,836.29	-1,283,737.43	-1,824,087.25	-496,686.88	-23,807,306.86	-1,164,021.44	-39,266,855.91
Bienes recibidos en pago y adjudicados, neto	21,495,805.78	8,600.00	0.00	8,766,525.61	0.00	0.00	0.00	1,107,464.81	0.00	206,109.33	371,003.63	31,955,509.16
Otras cuentas por cobrar, neto	8,744,611.12	540,268.77	0.00	6,721,355.69	0.00	1,098,981.58	18,803,595.84	4,887,155.05	2,105,486.61	34,609,826.56	669,525.70	78,180,806.92
Inversiones permanentes	0.00	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	11,168,573.12	1,540,126.57	0.00	14,749,427.25	0.00	398,388.32	0.00	4,415,922.16	2,887,365.97	26,618,230.32	52,215.24	61,830,248.95
Otros activos, neto	13,724,669.48	165,819.28	0.00	33,029,722.55	0.00	431,451.48	27,273.84	3,824,067.17	854,823.78	20,085,271.54	1,729,196.45	73,872,295.57
<b>Total Activos</b>	<b>150,795,787.52</b>	<b>22,026,363.86</b>	<b>4,500,000.00</b>	<b>102,284,719.25</b>	<b>5,700,000.00</b>	<b>19,535,677.85</b>	<b>90,649,560.16</b>	<b>97,096,628.19</b>	<b>18,466,888.48</b>	<b>691,060,954.64</b>	<b>25,942,119.86</b>	<b>1,228,058,699.81</b>
<b>PASIVO</b>												
Obligaciones financieras	0.00	0.00	0.00	438,079.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	438,079.44
Obligaciones con instituciones financieras y por otros financiamientos	85,381,821.80	9,325,792.62	0.00	94,354,353.81	0.00	5,653,820.00	0.00	66,967,151.97	7,452,913.19	595,820,757.38	15,432,750.37	880,389,361.14
Otras cuentas por pagar	1,419,567.24	1,313,911.44	1,046,545.38	357,545.99	986,792.56	90,091.76	75,462,048.42	1,123,905.33	3,091,580.67	79,213,455.83	2,997,253.48	167,102,698.10
Provisiones	2,277,161.04	1,186,378.55	0.00	5,043,497.66	0.00	2,388,565.12	2,698.28	1,070,400.66	114,259.45	12,486,690.51	5,103,160.99	29,672,812.26
Otros pasivos	0.00	19,649.85	0.00	0.00	0.00	4,934,277.90	14,134.55	1,733,883.40	0.00	0.00	5,866.62	6,707,812.32
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	7,968,875.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,968,875.82
<b>Total Pasivo</b>	<b>89,078,550.08</b>	<b>19,814,608.28</b>	<b>1,046,545.38</b>	<b>100,193,476.90</b>	<b>986,792.56</b>	<b>13,066,754.78</b>	<b>75,478,881.25</b>	<b>70,895,341.36</b>	<b>10,658,753.31</b>	<b>687,520,903.72</b>	<b>23,539,031.46</b>	<b>1,092,279,639.08</b>
<b>PATRIMONIO</b>												
Capital social / Aportes	31,667,178.42	100,000.00	4,500,000.00	10,000.00	5,700,000.00	1,820,000.00	6,000,000.00	3,050,000.00	113,425.52	4,017,500.00	3,045,730.62	60,023,834.56
Capital adicional / Aporte adicional	0.00	0.00	0.00	15,056,845.84	0.00	4,120,351.82	0.00	21,639,173.82	6,526,144.71	0.00	0.00	47,342,516.19
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	0.00	16,773,348.63
Reservas	0.00	0.00	0.00	9,563,545.51	0.00	0.00	1,147,292.67	610,000.00	377,104.94	0.00	0.00	11,697,943.12
Resultados acumulados	30,291,636.04	1,697,987.91	0.00	-37,788,019.53	-731,982.21	324,306.81	6,501,322.39	1,329,067.80	728,967.79	11,987,303.73	-1,902,719.38	12,437,871.35
Resultados del Ejercicio	-241,577.02	413,767.67	-1,046,545.38	-1,524,478.10	-254,810.35	204,264.44	1,522,063.85	-426,954.80	62,492.21	-12,464,752.81	1,260,077.16	-12,496,453.13
<b>Total Patrimonio</b>	<b>61,717,237.44</b>	<b>2,211,755.58</b>	<b>3,453,454.62</b>	<b>2,091,242.35</b>	<b>4,713,207.44</b>	<b>6,468,923.07</b>	<b>15,170,678.91</b>	<b>26,201,286.82</b>	<b>7,808,135.17</b>	<b>3,540,050.92</b>	<b>2,403,088.40</b>	<b>135,779,060.72</b>
<b>Total Pasivo y Patrimonio</b>	<b>150,795,787.52</b>	<b>22,026,363.86</b>	<b>4,500,000.00</b>	<b>102,284,719.25</b>	<b>5,700,000.00</b>	<b>19,535,677.85</b>	<b>90,649,560.16</b>	<b>97,096,628.19</b>	<b>18,466,888.48</b>	<b>691,060,954.64</b>	<b>25,942,119.86</b>	<b>1,228,058,699.81</b>
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
Cuentas de orden	12,073,264.07	1,743,160.55	0.00	237,049,946.64	0.00	0.00	20,743,463.19	1,926,937.79	0.00	0.00	1,378,618.93	274,915,391.17

<sup>1</sup> Cifras No Auditadas (Saldos reportados por las Instituciones)

Tipo de Cambio Oficial al 31/03/2016 es de C\$28.2691 por US\$1 dólar