



Comisión Nacional de Microfinanzas CONAMI

INSTITUCIONES INSCRITAS VOLUNTARIAMENTE

ESTADO DE SITUACIÓN FINANCIERA

AL 30 DE JUNIO DEL 2016

Cifras expresadas en Córdobas

	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
ACTIVO												
Fondos disponibles	17,278,044.49	5,270,801.10	4,500,000.00	2,593,003.45	3,278,110.68	375,214.04	2,010,245.66	5,029,618.69	2,501,480.28	10,175,272.54	2,223,721.97	55,235,512.90
Inversiones negociables y a vencimiento, neto	343,370.40	8,034.16	0.00	750,006.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,101,410.78
Cartera de créditos, neto de provisiones por incobrabilidad	88,066,658.63	14,467,311.33	8,000.00	30,045,556.64	33,031,856.00	17,462,459.86	67,205,124.28	85,149,289.23	9,649,529.47	634,422,601.04	21,222,811.84	1,000,731,198.32
Bienes recibidos en pago y adjudicados, neto	22,273,822.08	9,086.86	0.00	8,874,615.66	0.00	29,540.22	0.00	3,163,456.82	0.00	0.00	0.00	470,125.58
Otras cuentas por cobrar, neto	8,874,281.48	673,816.45	0.00	1,603,642.00	3,719,545.60	1,047,348.10	23,824,190.65	4,943,726.40	2,155,894.14	449,421.24	947,753.69	48,239,619.75
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	11,088,601.57	1,538,277.88	174,403.73	14,802,360.09	15,096.44	276,484.03	0.00	4,669,353.25	2,874,618.08	26,933,628.26	86,175.09	62,458,998.42
Otros activos, neto	12,383,584.65	589,084.98	151,075.85	33,202,835.24	202,231.35	544,466.10	68,704.47	3,606,373.13	523,360.76	17,024,602.46	1,762,009.59	70,058,328.58
Total Activos	160,308,363.30	22,556,412.76	4,833,479.58	91,872,019.30	40,246,840.07	19,735,512.35	93,108,265.06	106,561,817.51	17,704,882.73	689,005,525.54	26,712,597.76	1,272,645,715.96
PASIVO												0.00
Obligaciones financieras	0.00	0.00	0.00	1,467,289.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,467,289.46
Obligaciones con instituciones financieras y por otros financiamientos	94,991,274.81	9,374,295.95	0.00	82,984,835.50	0.00	5,722,840.00	0.00	77,785,767.98	7,374,371.16	602,993,615.86	15,354,190.90	896,581,192.16
Otras cuentas por pagar	1,291,225.98	1,527,303.80	104,427.29	562,299.85	36,346,275.27	79,148.82	76,600,620.29	1,400,907.12	2,641,028.67	73,258,413.12	3,300,537.39	197,112,187.60
Provisiones	2,546,281.21	1,175,146.27	0.00	5,593,816.77	386,823.39	2,403,788.98	9,581.18	1,230,366.65	125,998.19	13,829,575.59	4,702,932.21	32,004,310.44
Otros pasivos	0.00	20,552.73	2,380,281.16	0.00	0.00	4,785,245.87	0.00	14,116.44	0.00	0.00	47,061.42	7,247,257.62
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	8,000,814.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000,814.35
Total Pasivo	98,828,782.00	20,098,113.10	2,484,708.45	90,608,241.58	36,733,098.66	12,991,023.67	76,610,201.47	80,431,158.20	10,141,398.02	690,081,604.57	23,404,721.92	1,142,413,051.64
PATRIMONIO												0.00
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	100,000.00	57,078,103.94
Capital adicional / Aporte adicional	0.00	0.00	0.00	15,078,033.54	0.00	4,120,351.82	0.00	21,639,173.82	5,692,898.71	0.00	0.00	46,530,457.89
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	-37,963,728.19	-731,982.21	324,306.81	6,501,322.39	1,329,067.82	728,967.79	11,987,305.41	973,507.24	15,138,391.01
Resultados del Ejercicio	-479,233.16	660,311.75	-2,151,228.87	-2,197,421.77	-1,454,276.38	479,830.05	2,849,448.53	-497,582.34	651,087.75	-17,080,884.44	2,234,368.60	-16,985,580.28
Total Patrimonio	61,479,581.30	2,458,299.66	2,348,771.13	1,263,777.72	3,513,741.41	6,744,488.68	16,498,063.59	26,130,659.30	7,563,484.71	-1,076,079.03	3,307,875.84	130,232,664.31
Total Pasivo y Patrimonio	160,308,363.30	22,556,412.76	4,833,479.58	91,872,019.30	40,246,840.07	19,735,512.35	93,108,265.06	106,561,817.51	17,704,882.73	689,005,525.54	26,712,597.76	1,272,645,715.96
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	0.00	2,445,135.26	0.00	152,601,602.33	0.00	0.00	176,369,082.13	13,798,575.64	0.00	0.00	1,378,618.93	346,593,014.29

¹ Cifras No Auditadas (Saldo reportados por las Instituciones)

Tipo de Cambio Oficial al 30/06/2016 es de C\$28.6142 por US\$1 dólar