



Comisión Nacional de Microfinanzas  
**CONAMI**

INSTITUCIONES INSCRITAS VOLUNTARIAMENTE

ESTADO DE SITUACIÓN FINANCIERA <sup>1</sup>

AL 30 DE SEPTIEMBRE 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
<b>ACTIVO</b>												
Fondos disponibles	12,963,193.69	5,783,929.73	4,500,000.00	1,810,627.84	15,823,585.45	345,923.68	3,635,384.26	1,420,155.04	1,905,790.55	12,796,129.11	4,085,835.27	65,070,554.62
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	760,442.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	760,442.01
Cartera de créditos, neto de provisiones por incobrabilidad	93,977,833.46	13,204,153.64	0.00	15,669,875.63	49,281,831.63	17,963,751.38	73,100,247.66	91,823,019.09	9,548,765.08	643,751,767.99	28,935,059.99	1,037,256,305.55
Bienes recibidos en pago y adjudicados, neto	22,023,889.92	8,600.00	0.00	8,806,501.07	0.00	0.00	0.00	3,163,456.82	0.00	0.00	810,344.21	34,812,792.02
Otras cuentas por cobrar, neto	8,662,599.07	688,217.82	0.00	5,997,000.07	4,284,283.68	1,009,137.68	33,075,052.76	5,200,168.74	2,325,508.47	2,423,739.78	926,170.96	64,591,879.03
Inversiones permanentes	347,606.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347,606.40
Inmuebles, mobiliario y equipo, neto	11,014,766.67	1,552,747.66	161,788.22	14,606,088.43	1,296,607.43	372,667.93	0.00	4,494,742.63	2,820,730.93	27,583,753.76	86,175.09	63,990,068.75
Otros activos, neto	20,029,376.40	518,998.08	137,525.54	32,819,970.60	748,024.24	554,159.19	110,069.65	3,363,999.59	278,623.76	26,669,244.32	1,967,396.07	87,197,387.44
<b>Total Activos</b>	<b>169,019,265.61</b>	<b>21,756,646.93</b>	<b>4,799,313.76</b>	<b>80,470,505.65</b>	<b>71,434,332.43</b>	<b>20,245,639.86</b>	<b>109,920,754.33</b>	<b>109,465,541.91</b>	<b>16,879,418.79</b>	<b>713,224,634.96</b>	<b>36,810,981.59</b>	<b>1,354,027,035.82</b>
<b>PASIVO</b>												0.00
Obligaciones financieras	0.00	0.00	0.00	142,980.41	0.00	0.00	0.00	591,877.51	0.00	0.00	0.00	734,857.92
Obligaciones con instituciones financieras y por otros financiamientos	91,856,403.06	9,457,823.20	0.00	55,570,700.37	0.00	5,793,440.00	0.00	80,539,389.76	6,936,103.14	610,328,397.59	15,507,403.75	875,989,660.87
Otras cuentas por pagar	1,366,126.05	1,204,184.88	18,752.70	3,753,157.89	8,618,112.07	64,802.03	91,092,423.38	1,212,452.58	2,036,320.90	121,001,630.66	3,410,991.15	233,778,954.29
Provisiones	2,895,324.90	1,274,424.50	0.00	6,269,187.09	754,288.19	2,311,413.67	1,022,880.53	1,070,595.61	150,303.69	14,382,163.23	4,809,966.58	34,940,547.99
Otros pasivos	0.00	0.00	3,252,212.02	0.00	0.00	5,081,262.82	42,591.55	80,806.68	0.00	5,587,907.89	10,431,524.02	24,476,304.98
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	8,088,203.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,088,203.87
<b>Total Pasivo</b>	<b>96,117,854.01</b>	<b>20,024,636.45</b>	<b>3,270,964.72</b>	<b>65,736,025.76</b>	<b>9,372,400.26</b>	<b>13,250,918.52</b>	<b>92,157,895.46</b>	<b>83,495,122.13</b>	<b>9,122,727.73</b>	<b>751,300,099.37</b>	<b>34,159,885.50</b>	<b>1,178,008,529.91</b>
<b>PATRIMONIO</b>												0.00
Capital social / Aportes	0.00	100,000.00	4,500,000.00	10,000.00	63,012,000.00	1,820,000.00	6,000,000.00	3,050,000.00	113,425.52	4,017,500.00	100,000.00	82,722,925.52
Capital adicional / Aporte adicional	26,566,484.89	0.00	0.00	15,078,033.54	0.00	4,120,351.82	0.00	21,639,173.82	5,566,651.81	0.00	0.00	72,970,695.88
Ajustes al patrimonio	5,100,693.53	0.00	0.00	16,773,348.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,874,042.16
Reservas	-4,585,246.70	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	7,112,696.42
Resultados acumulados	34,770,692.96	1,697,987.91	0.00	-37,963,728.19	-731,982.21	324,306.55	6,501,322.39	1,329,067.82	728,967.79	11,987,306.59	973,507.24	19,617,448.85
Resultados del Ejercicio	11,048,786.92	-65,977.43	-2,971,650.96	11,273,280.40	-218,085.62	730,062.97	4,114,243.81	-657,821.86	970,541.00	-54,080,271.00	1,577,588.85	-28,279,302.92
<b>Total Patrimonio</b>	<b>72,901,411.60</b>	<b>1,732,010.48</b>	<b>1,528,349.04</b>	<b>14,734,479.89</b>	<b>62,061,932.17</b>	<b>6,994,721.34</b>	<b>17,762,858.87</b>	<b>25,970,419.78</b>	<b>7,756,691.06</b>	<b>-38,075,464.41</b>	<b>2,651,096.09</b>	<b>176,018,505.91</b>
<b>Total Pasivo y Patrimonio</b>	<b>169,019,265.61</b>	<b>21,756,646.93</b>	<b>4,799,313.76</b>	<b>80,470,505.65</b>	<b>71,434,332.43</b>	<b>20,245,639.86</b>	<b>109,920,754.33</b>	<b>109,465,541.91</b>	<b>16,879,418.79</b>	<b>713,224,634.96</b>	<b>36,810,981.59</b>	<b>1,354,027,035.82</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	15,430,613.28	2,854,963.76	0.00	162,918,074.15	0.00	0.00	224,635,205.52	176,930,356.12	0.00	0.00	1,374,007.68	584,143,220.51

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

Tipo de Cambio Oficial al 30/09/2016 es de C\$28.9672 por US\$1 dólar