



# Comisión Nacional de Microfinanzas

## CONAMI

INSTITUCIONES REGISTRADAS VOLUNTARIAMENTE

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

AL 31 DE DICIEMBRE 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	8,278,091.41	647,444.14	4,500,000.00	1,515,813.71	1,678,536.59	275,169.52	3,806,884.58	2,431,417.76	1,358,838.26	12,356,978.78	966,322.29	37,815,497.04
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	771,432.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	771,432.27
Cartera de créditos, neto de provisiones por incobrabilidad	85,413,235.76	18,184,878.52	0.00	11,884,800.75	76,951,612.18	17,974,935.26	63,001,770.22	101,688,534.07	10,249,252.01	697,774,095.04	28,270,190.95	1,111,393,304.76
Bienes recibidos en pago y adjudicados, neto	22,023,889.92	47,899.00	0.00	8,501,300.05	218,960.33	0.00	0.00	3,163,456.82	0.00	0.00	777,723.75	34,733,229.87
Otras cuentas por cobrar, neto	9,994,378.21	660,419.06	0.00	6,178,424.66	8,727,154.93	932,606.86	39,205,722.90	5,797,481.24	2,016,469.46	3,124,781.62	815,594.22	77,453,033.16
Inversiones permanentes	498,519.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	498,519.90
Inmuebles, mobiliario y equipo, neto	10,928,598.21	1,516,211.82	149,172.71	14,440,756.83	1,839,542.78	116,542.47	0.00	4,564,720.23	2,769,926.07	24,514,517.89	1,449,471.76	62,289,460.77
Otros activos, neto	18,927,729.53	325,540.54	123,942.29	32,703,192.06	1,477,100.90	503,723.58	164,799.79	2,732,921.37	332,467.49	29,761,306.53	2,053,122.11	89,105,846.19
<b>Total Activos</b>	<b>156,064,442.94</b>	<b>21,382,393.08</b>	<b>4,773,115.00</b>	<b>75,995,720.33</b>	<b>90,892,907.71</b>	<b>19,802,977.69</b>	<b>106,179,177.49</b>	<b>120,378,531.49</b>	<b>16,726,953.29</b>	<b>767,531,679.86</b>	<b>34,332,425.08</b>	<b>1,414,060,323.96</b>
<b>PASIVO</b>												
Obligaciones financieras	0.00	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	79,778,731.53	9,674,028.21	0.00	55,609,303.83	0.00	5,864,940.00	0.00	91,640,746.02	8,291,137.90	617,082,929.46	15,729,277.00	883,671,093.95
Otras cuentas por pagar	1,228,389.19	1,155,030.01	1,217.03	1,356,721.99	17,601,129.90	81,958.37	87,493,285.20	1,071,535.42	1,288,440.08	120,120,053.39	3,299,369.20	234,697,129.78
Provisiones	2,473,457.51	1,375,863.75	0.00	5,500,353.20	850,668.66	2,360,531.32	1,568,901.37	867,890.47	82,325.40	12,285,019.57	4,387,585.03	31,752,596.28
Otros pasivos	0.00	0.00	3,940,461.55	0.00	0.00	5,193,138.65	22,873.27	148,115.62	0.00	5,557,308.75	6,634,117.61	21,496,015.45
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	8,287,505.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,287,505.67
<b>Total Pasivo</b>	<b>83,480,578.23</b>	<b>20,492,427.64</b>	<b>3,941,678.58</b>	<b>62,466,379.02</b>	<b>18,451,798.56</b>	<b>13,500,568.34</b>	<b>89,085,059.84</b>	<b>93,728,287.53</b>	<b>9,661,903.38</b>	<b>755,045,311.17</b>	<b>30,050,348.84</b>	<b>1,179,904,341.13</b>
<b>PATRIMONIO</b>												
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	75,607,500.00	100,000.00	154,312,925.52
Capital adicional / Aporte adicional	26,566,484.89	0.00	0.00	15,078,033.54	11,119,636.00	3,890,076.01	0.00	21,639,173.82	5,862,216.87	0.00	0.00	84,155,621.13
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	261,878.76	6,501,322.39	1,329,067.82	728,967.79	11,987,307.81	1,147,780.51	19,729,295.55
Resultados del Ejercicio	10,731,240.03	-908,022.47	-3,668,563.58	10,068,141.82	-958,544.64	330,454.58	3,445,502.59	22,002.32	-16,665.21	-75,108,439.12	3,034,295.73	-53,028,597.95
<b>Total Patrimonio</b>	<b>72,583,864.71</b>	<b>889,965.44</b>	<b>831,436.42</b>	<b>13,529,341.31</b>	<b>72,441,109.15</b>	<b>6,302,409.35</b>	<b>17,094,117.65</b>	<b>26,650,243.96</b>	<b>7,065,049.91</b>	<b>12,486,368.69</b>	<b>4,282,076.24</b>	<b>234,155,982.83</b>
<b>Total Pasivo y Patrimonio</b>	<b>156,064,442.94</b>	<b>21,382,393.08</b>	<b>4,773,115.00</b>	<b>75,995,720.33</b>	<b>90,892,907.71</b>	<b>19,802,977.69</b>	<b>106,179,177.49</b>	<b>120,378,531.49</b>	<b>16,726,953.29</b>	<b>767,531,679.86</b>	<b>34,332,425.08</b>	<b>1,414,060,323.96</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	15,503,738.46	2,754,713.37	0.00	151,114,484.00	1,257,968.00	0.00	206,619,231.30	172,278,945.96	0.00	73,551,768.40	2,938,419.25	626,019,268.74

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

Tipo de Cambio Oficial al 30/09/2016 es de C\$29.3247 por US\$1 dólar