



OPCIONES EMPRESARIALES DEL NORESTE., S.A. DE C.V. S.F.P.

NIVEL I

AVE. DELFINES ESQ CALLE MARLIN COL. FIDEPAZ, LA PAZ, B.C.S.

BALANCE GENERAL AL 30 DE JUNIO DE 2015

EXPRESADOS EN MONEDA DE PODER ADQUISITIVO DE JUNIO DEL 2015

(Cifras en Mils de pesos)

ACTIVO		PASIVO	
DISPONIBILIDADES	11,535.72	CAPTACION TRADICIONAL	
INVERSIONES EN VALORES		Depositos de exigibilidad inmediata	25,927.41
Titulos para negociar	74,343.50	Depositos a plazo	30,057.07
Titulos disponibles para la venta	-	Titulos de crédito emitidos	-
Titulos conservados a vencimiento	-		55,984.48
Titulos recibidos en reporto	-	PRESTAMOS BANCARIOS Y DE OTROS ORGANISMOS	
	74,343.50	De corto plazo	168,555.57
CARTERA DE CREDITO VIGENTE		De largo plazo	165,130.85
Creditos comerciales	275,881.58		333,686.42
Creditos de consumo	5,814.46	OTRAS CUENTAS POR PAGAR	
Creditos a la vivienda	80,136.52	ISR y PTU por pagar	74.66
	361,632.56	Aportaciones para futuros aumentos de capital pendientes de formalizar por su órgano de gobierno	-
		Fondo de Obra Social	1,619.71
		Acreedores diversos y otras cuentas por pagar	5,734.13
			7,428.50
CARTERA DE CREDITO VENCIDA		OBLIGACIONES SUBORDINADAS EN CIRCULACION	-
Creditos comerciales	30,413.02	IMPUESTOS DIFERIDOS (NETO)	-
Creditos de consumo	733.81	CREDITOS DIFERIDOS Y COBROS ANTICIPADOS	-
Creditos a la vivienda	8,925.89		-
	40,072.73	TOTAL PASIVO	397,099.40
TOTAL CARTERA DE CREDITO VENCIDA	40,072.73	CAPITAL CONTABLE	
TOTAL CARTERA DE CREDITO	401,705.29	CAPITAL CONTRIBUIDO	
(-) MENOS		Capital Social	37,236.97
Estimacion Preventiva para riesgos Crediticios	72,657.10	Aportaciones para futuros aumentos de capital acordadas por su órgano de gobierno	-
	329,048.19	Prima en venta de acciones (1)	-
CARTERA DE CREDITO (NETO)	329,048.19	Obligaciones subordinadas en circulacion	-
OTRAS CUENTAS POR COBRAR(NETO)	18,446.57	Donativos	-
BIENES ADJUDICADOS	347.10		37,236.97
INMUEBLES, MOBILIARIO Y EQUIPO (NETO)	17,979.19	CAPITAL GANADO	
INVERSIONES PERMANENTES EN ACCIONES	130.00	Fondo de Reserva	3,239.42
IMPUESTOS DIFERIDOS (NETO)	-	Resultado de ejercicios anteriores	13,367.06
OTROS ACTIVOS		Resultado de valuación de títulos disponibles para la venta	-
Cargos diferidos, pagos anticipados e intangibles	3,143.10	Resultado por tenencia de activos no monetarios	-
Otros activos	5,697.08	EFECTOS POR INCORPORACION AL REGIMEN DE EACP	47.61
	8,840.18	Resultado neto	9,775.22
			26,334.08
TOTAL ACTIVO	460,670.45	TOTAL CAPITAL CONTABLE	63,571.05
		TOTAL PASIVO Y CAPITAL CONTABLE	460,670.45

CUENTAS DE ORDEN

Avales otorgados	
Activos y pasivos contingentes	56,678.64
Compromisos crediticios	-
Bienes en custodia o en administracion	672,444.83
Intereses devengados no cobrados derivados de ca	5,719.30
Otras cuentas de registro	-

"El presente balance general, se formuló de conformidad con los Criterios de Contabilidad para Entidades de Ahorro y Crédito Popular, emitidos por la Comisión Nacional Bancaria y de Valores con fundamento en lo dispuesto por el artículo 117, primer párrafo de la Ley de Ahorro y Crédito Popular, de observancia general y obligatoria, aplicados de manera consistente, encorstrándose reflejadas las operaciones efectuadas por la Entidad hasta la fecha arriba mencionada, las cuales se realizaron y valoraron con apego a sanas prácticas financieras y a las disposiciones legales y administrativas aplicables

El presente balance general fue aprobado por el Consejo de Administración bajo la responsabilidad de los directivos que lo susciben."

LIC. JONATHAN ADRIAN GONZALEZ MORAÑO
DIRECTOR GENERAL

LIC. GUSTAVO MIRANDA SÁNCHEZ
DIRECCIÓN DE ADMINISTRACIÓN Y FINANZAS

OPCIONES EMPRESARIALES DEL NORESTE., S.A. DE C.V. S.F.P.

NIVEL I

AVE. DELFINES ESQ CALLE MARLIN COL. FIDEPAZ, LA PAZ, B.C.S.

 ESTADO DE RESULTADOS DEL 01 DE JUNIO AL 30 DE JUNIO DEL 2015
 EXPRESADOS EN MONEDA DE PODER ADQUISITIVO DE JUNIO DE 2015

(Cifras en Miles de pesos)

Ingresos por intereses		97,163.83
Gastos por intereses		12,475.38
Resultado por posición monetaria neto (margen financiero)		-
MARGEN FINANCIERO		84,678.45
Estimación preventiva para riesgos crediticios		26,370.11
MARGEN FINANCIERO AJUSTADO POR RIESGOS CREDITICIOS		58,308.34
Comisiones y tarifas cobradas	2,028.08	
Comisiones y tarifas pagadas	1,523.80	
Resultado por intermediación	7.12	511.39
INGRESOS (EGRESOS) TOTALES DE LA OPERACION		58,819.73
Gastos de administración y promoción		50,988.01
RESULTADO DE LA OPERACION		7,831.73
Otros productos	2,441.13	
Otros gastos	172.31	2,268.82
RESULTADO ANTES DE ISR Y PTU		10,100.55
ISR y PTU causados		325.32
ISR y PTU diferidos		-
RESULTADO ANTES DE PARTICIPACION EN SUBSIDIARIAS Y ASOCIADAS		9,775.22
Participación en el resultado de subsidiarias y asociadas		-
RESULTADO ANTES DE OPERACIONES DISCONTINUADAS		9,775.22
Operaciones discontinuadas		-
RESULTADO NETO		9,775.22

*El presente estado de resultados se formuló de conformidad con los Criterios de Contabilidad para Entidades de Ahorro y Crédito Popular, emitidos por la Comisión Nacional Bancaria y de Valores con fundamento en lo dispuesto por el artículo 117, primer párrafo de la Ley de Ahorro y Crédito Popular, de observancia general y obligatoria, aplicados de manera consistente, encontrándose reflejados todos los ingresos y egresos derivados de las operaciones efectuadas por la Entidad durante el periodo arriba mencionado, las cuales se realizaron y valoraron con apego a sanas prácticas financieras y a las disposiciones legales y administrativas aplicables.

El presente estado de resultados fue aprobado por el Consejo de Administración bajo la responsabilidad de los directivos que lo suscriben.*


 LIC. JONATHAN ADÁN GONZALEZ DIOSDADO
 DIRECTOR GENERAL


 LIC. GUSTAVO MIRANDA SÁNCHEZ
 DIRECCION DE ADMINISTRACION Y FINANZAS

Cuenta	Nombre	Saldos Iniciales			Saldos Actuales		
		Deudor	Acreeedor	Cargos	Abonos	Deudor	Acreeedor
1000-0000-0000	A C T I V O	466,222,175.04		298,017,018.20	303,568,742.54	460,670,450.70	
1100-0000-0000	DISPONIBILIDAD	12,598,128.00		231,528,672.61	232,591,080.59	11,535,720.02	
1101-0000-0000	CAJA	1,308,616.00		14,568,036.84	14,636,190.21	1,240,462.63	
1101-0101-0000	Caja Chica Matriz	5,600.00		0.00	0.00	5,600.00	
1101-0200-0000	Caja Chica La Paz	2,000.00		0.00	0.00	2,000.00	
1101-0300-0000	Caja Chica CSL	2,000.00		0.00	0.00	2,000.00	
1101-0400-0000	Caja Chica Loreto	1,000.00		2,000.00	0.00	3,000.00	
1101-0500-0000	Caja Chica Ensenada	2,000.00		0.00	0.00	2,000.00	
1101-0600-0000	Caja Chica Tijuana	2,000.00		0.00	0.00	2,000.00	
1101-0700-0000	Caja Chica Mexicali	2,000.00		0.00	0.00	2,000.00	
1101-0800-0000	Caja Chica SLRC	2,000.00		0.00	0.00	2,000.00	
1101-0900-0000	Caja Chica SJC	2,000.00		0.00	0.00	2,000.00	
1101-1000-0000	Caja Chica Guasave	2,000.00		0.00	0.00	2,000.00	
1101-1100-0000	Caja Chica Los Mochis	2,000.00		0.00	0.00	2,000.00	
1101-1200-0000	Caja Chica Navojoa	2,000.00		0.00	0.00	2,000.00	
1101-1300-0000	Caja Chica Obregon	2,000.00		0.00	0.00	2,000.00	
1101-1500-0000	Caja Chica Hemosillo	2,000.00		0.00	0.00	2,000.00	
1101-1700-0000	Caja Chica Peñasco	2,000.00		0.00	0.00	2,000.00	
1101-1800-0000	Caja Chica Empalme	1,000.00		0.00	0.00	1,000.00	
1101-1900-0000	Caja Chica Guamuchil	2,000.00		0.00	0.00	2,000.00	
1101-2000-0000	Caja Chica Constitucion	2,000.00		0.00	0.00	2,000.00	
1101-2100-0000	Caja Chica Sta. Rosalia	3,000.00		0.00	0.00	3,000.00	
1101-3000-0000	Caja Chica Magdalena	1,000.00		0.00	0.00	1,000.00	
1101-3200-0000	Caja Chica Guadalupe Victori	1,000.00		0.00	0.00	1,000.00	
1101-3300-0000	Caja Chica Huatabampo	2,000.00		0.00	0.00	2,000.00	
1101-3400-0000	Caja Chica Mod. Ensenada	1,000.00		0.00	0.00	1,000.00	
1101-3500-0000	Caja Chica Rosarito	2,000.00		0.00	0.00	2,000.00	
1101-3600-0000	Caja Chica Vizcaino	1,000.00		0.00	0.00	1,000.00	
1101-3700-0000	Caja Chica Caborca	2,000.00		0.00	0.00	2,000.00	
1101-4000-0000	Caja Chica Puerto Vallarta	2,000.00		0.00	0.00	2,000.00	
1102-3800-0000	Caja Chica Mazatlan	2,000.00		0.00	0.00	2,000.00	
1102-3900-0000	Caja Chica Guaymas	2,000.00		0.00	0.00	2,000.00	
1102-4000-0000	Caja Chica Chihuahua	2,000.00		0.00	0.00	2,000.00	
1102-4100-0000	Caja Chica Delicias	2,000.00		0.00	0.00	2,000.00	
1102-4200-0000	Caja Chica Turreon	2,000.00		0.00	0.00	2,000.00	
1101-0102-0000	DOTACIONES A CAJEROS	1,242,076.00		14,508,103.84	14,583,950.21	1,166,229.63	
1101-0102-0100	VPOS La Paz	74,277.92		595,836.13	646,139.92	23,974.13	
1101-0102-0200	VPOS Cabo San Lucas	36,026.04		459,237.00	477,197.00	18,066.04	
1101-0102-0300	VPOS San Jose Del Cabo	34,024.10		656,478.05	667,912.28	22,589.87	
1101-0102-0400	VPOS Constitucion	22,299.00		263,416.00	274,985.00	10,730.00	
1101-0102-0500	VPOS Santa Rosalia	25,545.00		544,660.50	480,792.50	89,413.00	
1101-0102-0600	VPOS Ensenada	60,128.64		375,698.00	381,562.98	54,263.66	
1101-0102-0700	VPOS Modulo Ensenada	25,450.61		180,620.00	184,879.08	21,191.53	
1101-0102-0800	VPOS Tijuana	25,154.79		523,218.70	534,080.32	14,293.17	
1101-0102-0900	VPOS Rosarito	56,959.65		629,191.58	597,809.02	88,342.21	
1101-0102-1000	VPOS Mexicali	62,711.64		401,749.88	421,009.32	43,452.20	
1101-0102-1100	VPOS San Luis Rio Colorado	19,311.11		326,214.89	332,460.00	13,066.00	
1101-0102-1200	VPOS Guadalupe Victoria	10,352.54		432,415.59	429,186.58	13,581.55	
1101-0102-1300	VPOS Vizcaino	50,132.78		586,757.00	600,038.92	36,850.86	
1101-0102-1400	VPOS Obregon	59,401.47		292,058.76	349,364.47	2,095.76	
1101-0102-1500	VPOS Empalme	23,449.28		555,853.00	535,892.00	43,410.28	
1101-0102-1600	VPOS Navojoa	11,094.00		722,843.00	665,638.00	68,299.00	
1101-0102-1700	VPOS Huatabampo	46,646.00		568,157.00	544,810.00	69,993.00	
1101-0102-1900	VPOS Magdalena	50,079.12		227,495.00	251,758.00	25,816.12	
1101-0102-2000	VPOS Hermosillo	58,480.34		597,936.49	595,163.00	61,253.83	
1101-0102-2100	VPOS Loreto	257.50		0.00	0.00	257.50	
1101-0102-2200	VPOS Puerto Peñasco	102,370.96		880,274.42	895,468.00	87,177.38	
1101-0102-2300	VPOS Caborca	29,664.50		444,153.34	462,242.14	11,575.70	
1101-0102-2500	VPOS Guasave	94,828.56		849,523.00	881,872.00	62,479.56	
1101-0102-2600	VPOS Guamuchil	32,936.50		532,187.00	516,362.00	48,761.50	
1101-0102-2700	VPOS Guaymas	105,451.74		909,615.51	894,011.40	121,055.85	
1101-0102-2800	VPOS Mazatlan	18,983.21		467,655.00	469,060.28	17,577.93	
1101-0102-2900	VPOS Puerto Vallarta	59,753.00		887,061.00	893,569.00	53,245.00	
1101-0102-3000	VPOS Chihuahua	35,806.00		342,731.00	359,574.00	18,963.00	
1101-0102-3100	VPOS Delicias	10,500.00		77,432.00	81,628.00	6,304.00	
1101-0102-3200	VPOS Turreon	0.00		104,100.00	85,950.00	18,150.00	
1101-0103-0000	BOVEDA	3,940.00		57,933.00	52,240.00	9,633.00	
1101-0103-9900	Matriz	3,940.00		57,933.00	52,240.00	9,633.00	
1102-0000-0000	BANCOS	5,926,806.79		198,773,913.97	198,962,594.20	5,738,126.56	
1102-0100-0000	Bancos Matriz	2,182,294.87		135,129,104.50	135,164,106.60	2,147,292.77	
1102-0101-0000	Banamex 545-7535750	180,911.94		11,925,848.21	11,853,462.88	253,297.27	
1102-0102-0000	Banamex 545-751844 (75661	4,120.00		0.00	0.00	4,120.00	
1102-0103-0000	Banamex 545-9019547 (USD)	119,863.67		79,590.52	78,078.75	121,375.44	
1102-0103-0100	Banamex 545-9019547 Dolare	7,796.67		5,000.00	5,000.00	7,796.67	
1102-0103-0200	Banamex 545-9019547 Comp	112,067.00		74,590.52	73,078.75	113,578.77	
1102-0104-0000	Banamex 545-7560062 Garar	10,696.49		0.00	0.00	10,696.49	
1102-0109-0000	Banamex 545-7575078	198,368.86		8,563,135.73	8,661,000.00	100,504.59	
1102-0111-0000	TARJ EMP 55842645450000	23,094.35		0.00	0.00	23,094.35	
1102-0111-0001	TARJETA EMP 55842645450	23,094.35		0.00	0.00	23,094.35	
1102-0115-0000	Banamex 545-7536056 (Ahor	804,915.27		10,466,578.01	11,247,587.00	23,906.28	

1102-0116-0000	Banamex 545-7535858 Gasc	28,196.04	48,298,378.89	48,277,678.68	48,896.25
1102-0117-0000	Banorte 054 8994472 Concer	104,783.30	2,774,397.34	2,738,012.44	141,168.20
1102-0118-0000	Banamex 545-7557614 Trasp	673,624.08	52,301,530.76	51,568,642.74	1,406,512.10
1102-0119-0000	Bancomer 0198140812	33,720.87	719,645.04	739,644.11	13,721.80
1102-0200-0000	Suc. La Paz	97,989.75	3,142,313.40	2,932,500.79	307,802.36
1102-0201-0000	Banamex 545 7537664 Minist	97,989.75	3,142,313.40	2,932,500.79	307,802.36
1102-0300-0000	Suc. Cabo San Lucas	198,015.89	3,813,421.49	3,513,211.46	498,225.92
1102-0301-0000	Banamex 545 7538059	198,015.89	3,813,421.49	3,513,211.46	498,225.92
1102-0400-0000	Suc. Loreto	1,049,370.32	23,931,006.37	24,303,232.67	677,144.02
1102-0401-0000	Bancomer 0146915167	76,399.65	10,582,461.85	10,308,883.40	349,978.10
1102-0402-0000	Bancomer 0146155558	190,278.99	8,873,318.77	8,972,039.83	91,557.93
1102-0403-0000	Banamex 545 7559862 Min	549,554.54	3,245,200.00	3,784,480.00	10,274.54
1102-0405-0000	Banamex 545 7537443 Min	233,137.14	1,230,025.75	1,237,829.44	225,333.45
1102-0500-0000	Suc. Ensenada	31,003.54	2,258,681.88	2,207,275.60	82,409.82
1102-0501-0000	Banamex 545 7538067 Min	31,003.54	2,258,681.88	2,207,275.60	82,409.82
1102-0600-0000	Suc. Tijuana	52,134.40	4,793,019.62	4,630,105.80	215,048.22
1102-0601-0000	Banamex 545 7537389 Min	52,134.40	4,793,019.62	4,630,105.80	215,048.22
1102-0700-0000	Suc. Mexicali I	48,238.14	1,077,413.87	1,104,488.53	21,163.48
1102-0701-0000	Banamex 545 7536749 Min	48,238.14	1,077,413.87	1,104,488.53	21,163.48
1102-0800-0000	Suc. San Luis Rio Colorado	270,768.32	2,068,209.48	2,239,889.42	99,088.38
1102-0801-0000	Banamex 545 7559528 Min	18,513.68	831,209.38	821,174.51	28,548.55
1102-0802-0000	Bancomer 0170574996	252,254.64	1,237,000.10	1,418,714.91	70,539.83
1102-0900-0000	Suc. San Jose del Cabo	204,682.91	2,001,461.16	2,025,511.37	180,632.70
1102-0901-0000	Banamex 545 7559935 Min	204,682.91	2,001,461.16	2,025,511.37	180,632.70
1102-1000-0000	Suc. Guasave	433,406.66	4,937,914.56	4,845,732.78	525,588.44
1102-1001-0000	Banamex 545 7557622 Min	299,598.71	2,155,998.95	2,120,230.89	335,366.77
1102-1002-0000	Banamex 545 7559285	133,807.95	2,781,915.61	2,725,501.89	190,221.67
1102-1100-0000	Suc. Los Mochis	188,813.95	1,336,146.76	1,313,990.06	210,970.65
1102-1101-0000	Banamex 545 7559463 Min	188,813.95	1,336,146.76	1,313,990.06	210,970.65
1102-1200-0000	Suc. Navojoa	241,755.42	2,452,680.13	2,466,862.57	227,572.98
1102-1201-0000	Banamex 545-7557673 Min	241,755.42	2,452,680.13	2,466,862.57	227,572.98
1102-1300-0000	Suc. Obregon	165,216.46	2,461,230.86	2,468,738.15	157,709.17
1102-1301-0000	Banamex 545 7558777	165,216.46	2,461,230.86	2,468,738.15	157,709.17
1102-1400-0000	Suc. Mexicali II / Mod San Mai	236,644.87	1,319,962.83	1,476,784.30	79,823.40
1102-1401-0000	Banamex 545 7535939 Min M	236,644.87	1,319,962.83	1,476,784.30	79,823.40
1102-1500-0000	Suc. Hermosillo	184,116.74	1,766,785.65	1,854,161.65	96,740.74
1102-1501-0000	Banamex 545-7557991 Min H	184,116.74	1,766,785.65	1,854,161.65	96,740.74
1102-1600-0000	Suc. Nogales	64,540.46	2,595,098.65	2,595,659.28	63,979.83
1102-1601-0000	Banamex 545-7558211 Min N	64,540.46	2,595,098.65	2,595,659.28	63,979.83
1102-1700-0000	Suc. Peñasco	277,814.09	3,689,462.76	3,820,343.17	146,933.68
1102-1701-0000	Banamex 545-7558599 Min P	277,814.09	3,689,462.76	3,820,343.17	146,933.68
1103-0000-0000	OTRAS DISPOSICIONES	5,362,705.21	18,188,721.80	18,992,296.18	4,557,130.83
1103-0200-0000	DISPONIBILIDADES RECIBIC	5,333,688.57	10,156,470.86	11,102,495.26	4,387,664.17
1103-0202-0000	OXXO	5,333,688.57	10,156,470.86	11,102,495.26	4,387,664.17
1103-0500-0000	ASP Integra Opciones	0.00	5,708,582.79	5,708,582.79	0.00
1103-0600-0000	BANXICO	29,016.64	2,321,668.15	2,181,218.13	169,466.66
1200-0000-0000	INVERSIONES EN VALORES	81,983,352.50	8,851,955.87	16,491,813.20	74,343,495.17
1201-0000-0000	TITULOS PARA NEGOCIAR	81,983,352.50	8,851,955.87	16,491,813.20	74,343,495.17
1201-0100-0000	TITULOS PARA NEGOCIAR	32,118,084.22	8,742,720.16	16,453,000.00	24,407,804.38
1201-0102-0000	Deuda Bancaria	32,118,084.22	8,742,720.16	16,453,000.00	24,407,804.38
1201-0102-0100	Bancos Comerciales Residen	32,118,084.22	8,742,720.16	16,453,000.00	24,407,804.38
1201-0102-0101	Inversion Banamex 76068981	3,476.53	6,801,204.04	6,753,000.00	51,680.57
1201-0102-0105	Inversion 7703593820 (9862)	687.40	1,888,815.28	0.00	1,889,502.68
1201-0102-0108	Inversion Banamex 78922505	32,113,920.29	52,700.84	9,700,000.00	22,466,621.13
1201-0200-0000	TITULOS PARA NEGOCIAR	49,865,268.28	109,235.71	38,813.20	49,935,690.79
1201-0202-0000	Deuda Bancaria	49,865,268.28	109,235.71	38,813.20	49,935,690.79
1201-0202-0100	Bancos Comerciales Residen	49,865,268.28	109,235.71	38,813.20	49,935,690.79
1201-0202-0104	Contrato Fiduciario 21030279	19,748,396.71	40,475.13	3,480.00	19,785,391.84
1201-0202-0105	Multiva 00000944726 / SHF	7,118,357.81	18,790.04	0.00	7,137,147.85
1201-0202-0106	BANSEFI SNC 5503204307	10,742,928.05	24,439.00	17,786.14	10,749,580.91
1201-0202-0107	BANSEFI SNC 5504042413	10,252,200.84	21,355.50	16,611.82	10,256,944.52
1201-0202-0108	BANSEFI SNC 5504718435	2,003,384.87	4,176.04	935.24	2,006,625.67
1300-0000-0000	CARTERA DE CREDITO (NE	326,747,368.13	52,183,496.29	49,882,675.44	329,048,188.98
1301-0000-0000	CARTERA DE CREDITO VIG	380,020,303.18	43,178,613.66	41,566,359.07	361,632,557.77
1301-0100-0000	CARTERA COMERCIALES	275,650,704.59	34,733,436.66	34,502,562.74	275,881,578.51
1301-0101-0000	ACTIVIDADES EMPRESARIA	256,483,762.81	34,664,295.30	34,281,675.17	256,866,382.94
1301-0101-0600	Otros	256,483,762.81	34,664,295.30	34,281,675.17	256,866,382.94
1301-0101-0601	Capital Credito Ordinario	178,264,599.32	28,074,908.64	26,712,671.57	179,626,836.39
1301-0101-0602	Capital Credito Reestructurad	22,675,537.15	0.00	288,805.21	22,386,731.94
1301-0101-0603	Capital Credito Renovado	55,543,626.34	6,589,386.66	7,280,198.39	54,852,814.61
1301-0103-0000	INTERESES DEVENGADOS	19,166,941.78	69,141.36	220,887.57	19,015,195.57
1301-0103-0600	Otros	19,166,941.78	69,141.36	220,887.57	19,015,195.57
1301-0103-0601	Interes Dev Credito Ordinario	13,221,385.50	0.00	220,887.57	13,000,497.93
1301-0103-0602	Interes Dev Credito Reestruct	1,858,703.48	30,134.47	0.00	1,888,837.95
1301-0103-0603	Interes Dev Credito Renovadc	4,086,852.80	39,006.89	0.00	4,125,859.69
1301-0200-0000	CREDITOS DE CONSUMO	5,766,480.00	266,690.00	418,711.00	5,614,459.00
1301-0205-0000	OTROS CRED. DE CONSUM	5,488,181.00	266,690.00	417,218.00	5,337,653.00
1301-0206-0000	INTERESES DEVENGADOS	278,299.00	0.00	1,493.00	276,806.00
1301-0300-0000	CREDITOS A LA VIVIENDA	78,603,118.59	8,178,487.00	6,645,085.33	80,136,520.26
1301-0301-0000	MEDIA Y RESIDENCIAL	75,002,407.59	8,178,487.00	6,623,681.33	76,557,213.26
1301-0303-0000	INTERESES DEVENGADOS	3,600,711.00	0.00	21,404.00	3,579,307.00
1302-0000-0000	CARTERA DE CREDITO VEN	38,782,471.44	5,370,646.61	4,080,389.44	40,072,728.61
1302-0100-0000	CARTERA VENCIDA COMEF	30,004,572.42	4,470,638.79	4,062,189.34	30,413,021.87
1302-0101-0000	ACTIVIDADES EMPRESARIA	28,882,830.17	3,490,052.42	3,516,721.67	28,856,160.92
1302-0101-0600	Otros	28,882,830.17	3,490,052.42	3,516,721.67	28,856,160.92
1302-0101-0601	Capital Credito Ordinario Ven	12,245,226.09	3,345,455.39	2,999,629.12	12,591,052.36
1302-0101-0602	Capital Credito Reestructurad	7,956,108.74	144,597.03	0.00	8,100,705.77
1302-0101-0603	Capital Credito Renovado Ver	8,681,495.34	0.00	517,092.55	8,164,402.79

1302-0103-0000-INTERESES DEVENGADOS	1,121,742.25	980,586.37	545,467.67	1,556,860.95	
1302-0103-0600-Otros	1,121,742.25	980,586.37	545,467.67	1,556,860.95	
1302-0103-0601-Int Dev Credito Ordinario Ven	408,383.93	807,179.28	545,467.67	670,095.54	
1302-0103-0602-Int Dev Credito Reestructurad	433,899.94	77,356.82	0.00	511,256.76	
1302-0103-0603-Int Cred Credito Renovado Ve	279,458.38	96,050.27	0.00	375,508.65	
1302-0200-0000-CREDITOS DE CONSUMO	740,714.37	11,298.00	18,200.10	733,812.27	
1302-0205-0000-OTROS CRED. DE CONSUM	705,665.37	0.00	18,200.10	687,465.27	
1302-0206-0000-INTERESES DEVENGADOS	35,049.00	11,298.00	0.00	46,347.00	
1302-0300-0000-CREDITOS A LA VIVIENDA	8,037,184.65	888,709.82	0.00	8,925,894.47	
1302-0301-0000-MEDIA Y RESIDENCIAL	7,744,141.65	764,310.82	0.00	8,508,452.47	
1302-0303-0000-INTERESES DEVENGADOS	293,043.00	124,399.00	0.00	417,442.00	
1303-0000-0000-ESTIMACION PREV. PARA F		72,055,406.49	3,634,236.02	4,235,926.93	72,657,097.40
1303-0100-0000-EPRC DERIVADA DE LA CAL		72,055,406.49	3,634,236.02	4,235,926.93	72,657,097.40
1303-0101-0000-CREDITO DE CARTERA		72,055,406.49	3,634,236.02	4,235,926.93	72,657,097.40
1303-0101-0100-Creditos Comerciales		56,551,513.80	3,545,096.79	3,565,569.33	56,571,986.34
1303-0101-0101-Actividad Empresarial o come		56,551,513.80	3,545,096.79	3,565,569.33	56,571,986.34
1303-0101-0200-Creditos de Consumo		850,655.29	89,139.23	0.00	761,516.06
1303-0101-0300-Creditos a la Vivienda		14,653,237.40	0.00	670,357.60	15,323,595.00
1400-0000-0000-OTRAS CUENTAS POR COE	17,707,673.21	4,647,685.61	3,908,783.88	18,446,574.94	
1401-0000-0000-DEUDORES DIVERSOS	17,786,031.55	4,647,685.61	3,908,783.88	18,524,933.28	
1401-0400-0000-SALDOS A FAVOR DE IMPU	2,202,584.65	567,069.29	563,795.13	2,205,858.81	
1401-0401-0000-IVA ACREDITABLE	52,331.45	509,295.53	506,021.13	55,605.85	
1401-0401-0100-AL CONTADO	42,472.10	509,295.53	506,021.13	45,746.50	
1401-0401-0102-AL 16%	-1,856.22	444,622.23	440,555.13	2,210.88	
1401-0401-0103-IVA RETENCION HONORAR	19,190.86	35,340.23	29,863.00	24,668.09	
1401-0401-0103-Sujeto a retencion Honorarios	18,828.54	23,580.81	18,104.00	24,305.35	
1401-0401-0103-IVA Complemento Honorarios	362.32	11,759.42	11,759.00	362.74	
1401-0401-0104-IVA RETENCION DE ARREN	24,835.04	28,666.36	34,759.00	18,742.40	
1401-0401-0104-Sujeto a retencion Arrendami	24,835.04	18,687.40	24,780.00	18,742.44	
1401-0401-0104-IVA Complemento Arrendami	0.00	9,978.96	9,979.00	-0.04	
1401-0401-0105-IVA RETENCION FLETES	302.42	666.71	844.00	125.13	
1401-0401-0105-IVA Retenido Fletes 4%	302.42	124.86	302.00	125.28	
1401-0401-0105-IVA Complemento Fletes	0.00	541.85	542.00	-0.15	
1401-0401-0200-A CREDITO	9,859.35	0.00	0.00	9,859.35	
1401-0401-0202-AL 16% CRED	9,643.35	0.00	0.00	9,643.35	
1401-0401-0203-IVA Retenido por arrendamier	216.00	0.00	0.00	216.00	
1401-0401-0203-IVA Complemento Arrendami	216.00	0.00	0.00	216.00	
1401-0403-0000-SALDO A FAVOR DE IMPUE	1,875,151.58	0.00	0.00	1,875,151.58	
1401-0403-0100-ISR a Favor	1,690,495.78	0.00	0.00	1,690,495.78	
1401-0403-0300-IVA a Favor del Ejercicio	3,511.37	0.00	0.00	3,511.37	
1401-0403-0500-Pago de lo indebido	181,144.43	0.00	0.00	181,144.43	
1401-0404-0000-Anticipo de Impuestos	275,101.62	57,773.76	57,774.00	275,101.38	
1401-0404-0100-Anticipo ISR	0.00	28,887.00	28,887.00	0.00	
1401-0404-0200-Retenciones Bancarias	0.00	28,886.76	28,887.00	-0.24	
1401-0404-0300-Anticipo de Impac (PP)	500.00	0.00	0.00	500.00	
1401-0404-0500-Anticipos al IETU	589.00	0.00	0.00	589.00	
1401-0404-0600-Pagos Indebidos	274,012.62	0.00	0.00	274,012.62	
1401-0500-0000-PRESTAMOS Y OTROS ADE	695,152.43	557,975.18	555,175.45	697,952.16	
1401-0501-0000-Gastos Por Comprobar	363,791.56	443,004.28	489,245.45	317,550.39	
1401-0501-0100-A	2,400.00	50,529.85	34,021.75	18,908.10	
1401-0501-0022-ACEVEDO TAMAYO RAUL I	0.00	10,000.00	0.00	10,000.00	
1401-0501-0121-Amaya Silva Karla Rosalba	0.00	1,987.75	1,987.75	0.00	
1401-0501-0225-ARAMBULA MORENO JULIC	2,400.00	18,957.31	15,449.21	5,908.10	
1401-0501-0228-ARCE GUIDO CINTHIA	0.00	5,549.25	2,549.25	3,000.00	
1401-0501-0200-B	0.00	12,972.55	7,464.64	5,507.91	
1401-0501-0020-Bareño Anguiano Jesus Tizoc	0.00	8,000.00	5,492.09	2,507.91	
1401-0501-0201-Barron Rios Juan Carlos	0.00	3,000.00	0.00	3,000.00	
1401-0501-0300-C	941.42	42,615.61	43,796.21	-239.18	
1401-0501-0306-Caballero Rascon Nancy Mari	0.00	3,246.31	3,246.31	0.00	
1401-0501-0340-Cornejo Ballesteros Imaraceli	0.00	2,879.40	2,879.40	0.00	
1401-0501-0350-Campos Aguirre Ana Belen	0.00	2,893.76	2,893.76	0.00	
1401-0501-0369-CESENA MEDINA OSCAR AL	941.42	12,790.40	13,971.00	-239.18	
1401-0501-0400-D	0.00	5,500.00	0.00	5,500.00	
1401-0501-0400-DOMINGUEZ QUINTERO AN	0.00	5,500.00	0.00	5,500.00	
1401-0501-0500-E	10,000.00	6,300.00	4,021.52	12,278.48	
1401-0501-0507-ESCALANTE HERNANDEZ C	10,000.00	6,300.00	4,021.52	12,278.48	
1401-0501-0600-F	0.00	4,120.00	4,120.00	0.00	
1401-0501-0614-Flores Espino llyedith	0.00	4,120.00	4,120.00	0.00	
1401-0501-0700-G	16,845.92	57,785.52	93,092.43	-18,460.99	
1401-0501-0701-Galindo Orizaba Joel Eduard	119.69	0.00	0.00	119.69	
1401-0501-0704-Gutierrez Perez Armando	1,243.21	2,500.00	10,611.69	-6,868.48	
1401-0501-0714-Garcia Amao Luz Emilia	2,624.00	15,246.90	17,870.90	0.00	
1401-0501-0735-Gonzalez Diosdado Jonathan	940.00	0.00	26,065.95	-25,125.95	
1401-0501-0751-GOMEZ ANAYA ELODIA GU	3,000.00	14,000.00	10,958.99	6,041.01	
1401-0501-0753-GONZALEZ GUTIERREZ GA	400.00	1,550.00	1,950.00	0.00	
1401-0501-0760-GARIBALDI ORTEGA DANIE	0.00	2,671.10	2,671.10	0.00	
1401-0501-0765-GARCIA RODRIGUEZ MAYR	0.00	3,057.51	3,057.51	0.00	
1401-0501-0766-GONZALEZ GONZALEZ JUA	2,600.00	6,010.01	8,610.01	0.00	
1401-0501-0767-GARRIDO LOPEZ CHRISTIA	5,919.02	12,750.00	11,296.28	7,372.74	
1401-0501-0800-H	0.00	1,500.00	0.00	1,500.00	
1401-0501-0816-HERNANDEZ OROZCO FRA	0.00	1,500.00	0.00	1,500.00	
1401-0501-0900-I	0.00	11,900.00	3,700.00	8,200.00	
1401-0501-0905-Inzunza Soto Jorge	0.00	2,200.00	0.00	2,200.00	
1401-0501-0906-Ibarra Romero Jesus Ernesto	0.00	6,000.00	0.00	6,000.00	
1401-0501-1200-L	20.04	27,381.79	26,743.83	658.00	
1401-0501-1213-Lau Lopez Ling Mao	0.00	1,817.03	1,817.03	0.00	
1401-0501-1215-Lizarraga Ayala Dulce Lluvia	0.00	7,390.05	7,390.05	0.00	
1401-0501-1233-LAZCANO MOLINA MIRIAM \	20.04	2,000.00	2,020.04	0.00	

1401-0501-1234- LAZCANO VALDEZ LUZ HAY	0.00	3,300.00	2,642.00	658.00
1401-0501-1300- M	3,481.66	30,842.90	25,821.65	8,502.91
1401-0501-0009- Magdaleno Velasco Yulma	0.00	20,050.00	12,160.14	7,889.86
1401-0501-0012- Martinez Hiraes Claudia	157.45	2,500.00	2,044.40	613.05
1401-0501-1301- Miranda Sánchez, Gustavo	3,324.21	0.00	3,324.21	0.00
1401-0501-1500- O	0.00	4,000.00	4,000.00	0.00
1401-0501-1501- Ortiz Meza Angel David	0.00	4,000.00	4,000.00	0.00
1401-0501-1600- P	20,212.72	24,116.54	37,942.20	6,387.06
1401-0501-1614- Plascencia Cardenas Francis	1,606.96	3,200.00	4,120.04	686.92
1401-0501-1617- PEREZ MEDRANO EUTIMIO	-228.92	3,540.00	1,741.08	1,570.00
1401-0501-1620- PRADO VELAZQUEZ LAURA	391.32	0.00	391.32	0.00
1401-0501-1621- PABLOS ARVIZU ANTONIO	8,739.86	3,000.00	7,609.72	4,130.14
1401-0501-1625- PORTILLO MIRANDA LIZBET	9,703.50	4,650.00	14,353.50	0.00
1401-0501-1800- R	6,278.72	35,046.00	19,893.54	21,431.18
1401-0501-0004- RAMIREZ MIRANDA SAMIR	611.58	10,371.74	5,822.14	5,161.18
1401-0501-1803- Romero Guardado Cinthya G	0.00	1,615.50	1,615.50	0.00
1401-0501-1837- REYES CASTILLO FRANCIS	3,149.28	8,700.00	2,079.28	9,770.00
1401-0501-1842- REYES GONZALEZ SERGIO	4,100.00	1,000.51	5,100.51	0.00
1401-0501-1854- ROSAS SANCHEZ FABIOLA	-1,582.14	8,082.14	0.00	6,500.00
1401-0501-1900- S	302,510.88	78,386.65	147,537.74	233,359.79
1401-0501-0001- Sanchez Porras Armando	226,342.89	15,806.54	11,658.59	230,490.84
1401-0501-1919- SANCHEZ GODINEZ JORGE	68,000.00	0.00	68,000.00	0.00
1401-0501-1923- Solorio Reyna Olivia	115.22	5,831.74	5,946.96	0.00
1401-0501-1929- SANCHEZ RIVERA DAVID	2,220.95	3,250.00	2,967.00	2,503.95
1401-0501-1931- SOQUI GALVEZ CLAUDIA LI	2,850.00	0.00	2,485.00	365.00
1401-0501-1934- Solorio Mayorquin Pedro Anto	2,981.82	9,500.00	12,481.82	0.00
1401-0501-2200- V	1,100.20	28,714.00	15,797.07	14,017.13
1401-0501-2223- VILLASEÑOR HAMILTON MA	597.55	3,400.00	0.00	3,997.55
1401-0501-2224- VILLAVICENCIO PERALTA D	502.65	8,000.00	6,783.11	1,719.54
1401-0501-2226- VALDEZ VALENCIA KARENA	0.00	12,600.00	4,299.96	8,300.04
1401-0501-2228- VILLAVICENCIO FISCHER EI	0.00	1,552.00	1,552.00	0.00
1401-0501-2400- Y, Z	0.00	4,292.87	4,292.87	0.00
1401-0501-2406- ZEPEDA VALDEZ LUCIA	0.00	4,292.87	4,292.87	0.00
1401-0502-0000- Prestamos Funcionarios y Err	331,360.87	114,970.90	65,930.00	380,401.77
1401-0700-0000- OTROS DEUDORES	14,888,294.47	3,522,641.14	2,789,813.30	15,621,122.31
1401-0702-0000- ANTICIPOS A PROVEEDORI	14,888,294.47	3,507,641.14	2,774,813.30	15,621,122.31
1401-0702-0100- A	4,026,181.53	425,558.68	233,568.45	4,218,171.76
1401-0702-0114- ASP Consultores & Represen	4,026,181.53	422,358.68	230,368.45	4,218,171.76
1401-0702-0200- B	0.00	661,586.25	0.00	661,586.25
1401-0702-0204- Bansefi	0.00	661,586.25	0.00	661,586.25
1401-0702-0300- C	10,514,168.03	1,618,083.23	1,770,094.61	10,362,156.65
1401-0702-0066- COMERCIALIZADORA DE SE	10,291,952.83	1,607,227.23	1,564,358.61	10,334,821.45
1401-0702-0320- CIA PERIODISTICA DEL SOL	5,131.87	0.00	0.00	5,131.87
1401-0702-0321- COMPAÑIA PERIODISTICA S	4,060.00	0.00	0.00	4,060.00
1401-0702-0322- CABALLERO VALENZUELA I	18,143.33	0.00	0.00	18,143.33
1401-0702-0327- Consultores en Efectividad Gr	194,880.00	0.00	194,880.00	0.00
1401-0702-0400- D	-0.08	44,621.47	0.00	44,621.39
1401-0702-0036- DELL MEXICO SA DE CV	-0.08	44,621.47	0.00	44,621.39
1401-0702-0500- E	27,224.21	37,932.46	56,621.29	8,535.38
1401-0702-0508- EDENRED MEXICO SA DE C	27,224.21	36,585.43	55,274.26	8,535.38
1401-0702-0800- H	62,699.14	106,206.70	168,905.86	-0.02
1401-0702-0803- Hotel Los Cedros SA de CV	-0.02	0.00	0.00	-0.02
1401-0702-0805- HARRISON SALIDO EDUARDO	62,699.16	106,206.70	168,905.86	0.00
1401-0702-0900- I	3,000.00	1,200.00	1,200.00	3,000.00
1401-0702-0909- Inmobiliaria Alfa Pacifico SA c	3,000.00	0.00	0.00	3,000.00
1401-0702-1200- L	1,999.85	11,442.12	11,441.97	2,000.00
1401-0702-1206- LOPEZ LOPEZ SILVIA GRISE	1,999.85	11,442.12	11,441.97	2,000.00
1401-0702-1300- M	75,901.68	13,311.50	1,147.00	88,066.18
1401-0702-1307- MEZA CASTRO LILIAM GUAI	75,901.68	0.00	0.00	75,901.68
1401-0702-1309- MAS PARA OFICINAS SA DE	0.00	12,164.50	0.00	12,164.50
1401-0702-1500- O	199.99	145,176.60	17,736.60	127,639.99
1401-0702-0007- Online Career Center Mexico	-0.01	0.00	0.00	-0.01
1401-0702-1509- ORALIA AVILES BERTHA	200.00	0.00	0.00	200.00
1401-0702-1511- ORTEGA GARCIA FELIX ENI	0.00	144,440.00	17,000.00	127,440.00
1401-0702-1600- P	137,206.41	194,973.83	253,325.76	78,854.48
1401-0702-0006- PROMOTORA HOTELERA C	11,641.50	0.00	0.00	11,641.50
1401-0702-1604- PRODUCTOS METALICOS S	115,011.92	188,373.83	248,425.76	54,959.99
1401-0702-1609- PROMOTORA SOL MAR SA	10,552.00	0.00	0.00	10,552.00
1401-0702-1610- PEREZ BRUNET GABRIELA	0.99	0.00	0.00	0.99
1401-0702-1611- PETROMAX SA DE CV	0.00	6,600.00	4,900.00	1,700.00
1401-0702-1800- R	18,317.11	0.00	0.00	18,317.11
1401-0702-1807- R. MOTRIZ SA de CV	17,331.11	0.00	0.00	17,331.11
1401-0702-1808- ROBLES LOPEZ MARIA IREN	986.00	0.00	0.00	986.00
1401-0702-1900- S	4,446.72	109,410.00	105,906.72	7,950.00
1401-0702-0002- SERVICIOS Y ADMINISTRAC	1,500.00	0.00	0.00	1,500.00
1401-0702-1902- Servicios de Limpieza (Provis	-100.00	105,210.00	102,860.00	2,250.00
1401-0702-1928- SILVA LLAMAS ANA TERESA	3,046.72	0.00	3,046.72	0.00
1401-0702-1927- SOCODE DEL NOROESTE S	0.00	4,200.00	0.00	4,200.00
1401-0702-2000- T	4,310.34	107,189.49	111,499.83	0.00
1401-0702-2003- Tejada Cano Andres	4,310.34	37,068.97	41,379.31	0.00
1401-0702-2034- Tarjeta Debito Empresarial 05	0.00	54,313.98	54,313.98	0.00
1401-0702-2035- Tarjeta Debito Empresarial 15	0.00	15,806.54	15,806.54	0.00
1401-0702-2100- U	1,392.00	0.00	1,392.00	0.00
1401-0702-2100- URIBE VALLADARES RODRI	1,392.00	0.00	1,392.00	0.00
1401-0702-2200- V	-224.86	448.00	0.00	223.14
1401-0702-2203- Vehiculos Automotrices de la	-224.86	448.00	0.00	223.14
1401-0702-2400- Y-Z	11,472.40	0.00	11,472.40	0.00
1401-0702-2401- Yañez Moreno Enrique	11,472.40	0.00	11,472.40	0.00

1402-0000-0000- ESTIMACION POR IRREC O	-78,358.34	0.00	0.00	-78,358.34
1500-0000-0000- BIENES ADJUDICADOS	347,100.70	0.00	0.00	347,100.70
1501-0000-0000- BIENES MUEBLES, VALORE	58,550.70	0.00	0.00	58,550.70
1501-0100-0000- Electrodomesticos	12,249.70	0.00	0.00	12,249.70
1501-0200-0000- Equipo Electronico	19,896.00	0.00	0.00	19,896.00
1501-0300-0000- Equipo de Computo	13,630.00	0.00	0.00	13,630.00
1501-0400-0000- Equipo de Transporte	7,477.00	0.00	0.00	7,477.00
1501-0500-0000- Otros	5,298.00	0.00	0.00	5,298.00
1603-0000-0000- INMUEBLES ADJUDICADOS	288,550.00	0.00	0.00	288,550.00
1603-0100-0000- Terrenos	288,550.00	0.00	0.00	288,550.00
1600-0000-0000- INMUEBLES, MOBILIARIO Y	17,936,883.93	582,629.07	540,322.58	17,979,190.42
1601-0000-0000- INMUEBLES, MOBILIARIO Y	26,557,757.88	291,172.04	301,717.58	26,547,212.34
1601-0100-0000- TERRENOS	9,065,924.05	0.00	0.00	9,065,924.05
1601-0200-0000- CONSTRUCCIONES	1,067,124.37	0.00	0.00	1,067,124.37
1601-0400-0000- EQUIPO DE TRANSPORTE	4,281,904.62	0.00	0.00	4,281,904.62
1601-0500-0000- EQUIPO DE COMPUTO	7,137,596.70	0.00	301,717.58	6,836,879.12
1601-0501-0000- CPU	1,151,083.84	0.00	0.00	1,151,083.84
1601-0502-0000- Monitor	165,258.62	0.00	0.00	165,258.62
1601-0503-0000- Accesorio de Computo	482,500.98	0.00	0.00	482,500.98
1601-0503-0600- DISCOS DUROS	11,602.90	0.00	0.00	11,602.90
1601-0503-0700- KIT DE TECLADO	2,181.84	0.00	0.00	2,181.84
1601-0503-0800- Fortinet FortiWifi	42,194.73	0.00	0.00	42,194.73
1601-0503-0900- NCOMPUTING TERMINAL	98,423.36	0.00	0.00	98,423.36
1601-0503-1000- MICRO AMD, MEM DDR3, MK	16,999.98	0.00	0.00	16,999.98
1601-0503-1100- ACCESORIOS DE COMPUTO	226,008.61	0.00	0.00	226,008.61
1601-0503-1200- ACCESORIOS VARIOS	85,089.56	0.00	0.00	85,089.56
1601-0504-0000- Impresora	469,356.58	0.00	0.00	469,356.58
1601-0505-0000- Proyector	6,305.41	0.00	0.00	6,305.41
1601-0506-0000- Escaner	19,395.23	0.00	0.00	19,395.23
1601-0507-0000- LAPTOP	495,059.62	0.00	0.00	495,059.62
1601-0507-0100- LAPTOPS	459,872.49	0.00	0.00	459,872.49
1601-0507-1600- Laptop Vostro 3450	9,753.56	0.00	0.00	9,753.56
1601-0507-1700- Laptop LENOVO V470	16,541.52	0.00	0.00	16,541.52
1601-0507-1800- Laptop LENOVO thinkpad x 1	8,892.05	0.00	0.00	8,892.05
1601-0508-0000- Servidor	504,981.22	0.00	0.00	504,981.22
1601-0508-0100- PowerEdge R610 Clave 224--	231,296.18	0.00	0.00	231,296.18
1601-0508-0200- PE R610 con chasis	182,010.60	0.00	0.00	182,010.60
1601-0508-0300- CPUTM-EDGE-NU	43,687.73	0.00	0.00	43,687.73
1601-0508-0400- SKU FG-200D 18xGE RJ45 1	47,986.71	0.00	0.00	47,986.71
1601-0509-0000- ETIQUETADORA PANDUIT I	2,513.70	0.00	0.00	2,513.70
1601-0510-0000- Dispatch SK21	864,664.62	0.00	273,562.00	591,102.62
1601-0511-0000- Sand PS-100 Terminal POS	2,976,476.88	0.00	28,155.58	2,948,321.30
1601-0600-0000- MOBILIARIOS	5,005,208.14	291,172.04	0.00	5,296,380.18
1601-0601-0000- Equipo de Telecomunicacion	694,194.58	26,293.80	0.00	720,488.38
1601-0601-0100- Telefono - Computador	165,198.34	0.00	0.00	165,198.34
1601-0601-0200- Switch	20,121.04	0.00	0.00	20,121.04
1601-0601-0300- Router - Firawall	279,608.17	0.00	0.00	279,608.17
1601-0601-0400- Equipo de Perifoneo	23,379.21	0.00	0.00	23,379.21
1601-0601-0500- Equipos y Camaras de Seguri	205,887.82	26,293.80	0.00	232,181.62
1601-0602-0000- Mobiliario y Equipo de Oficina	4,311,013.56	264,878.24	0.00	4,575,891.80
1601-0602-0100- Escritorios	799,803.09	73,335.64	0.00	873,138.73
1601-0602-0200- Sillas	536,853.88	22,834.40	0.00	559,688.28
1601-0602-0300- Archiveros	594,875.48	9,963.36	0.00	604,838.84
1601-0602-0400- Mamparas	818,026.66	101,445.48	0.00	919,472.14
1601-0602-0500- Mesas	214,031.81	4,268.85	0.00	218,300.66
1601-0602-0600- Sillones	199,923.45	24,168.35	0.00	224,091.80
1601-0602-0700- Televisores	9,303.64	0.00	0.00	9,303.64
1601-0602-0800- Camaras Digitales	30,850.69	0.00	0.00	30,850.69
1601-0602-0900- Aires Acondicionados - Mini S	426,493.76	7,831.05	0.00	434,324.81
1601-0602-1000- Copiadoras	55,951.88	0.00	0.00	55,951.88
1601-0602-1100- Libreros	229,539.00	0.00	0.00	229,539.00
1601-0602-1200- Otros	270,166.61	21,031.11	0.00	291,197.72
1601-0602-1300- REPISAS	4,400.00	0.00	0.00	4,400.00
1601-0602-1400- Equipo de Perifoneo	8,060.49	0.00	0.00	8,060.49
1601-0602-1500- CAJAS FUERTES	112,733.12	0.00	0.00	112,733.12
1602-0000-0000- REVALUACIONES DE INM, F	-208.00	0.00	0.00	-208.00
1602-0500-0000- EQUIPO DE COMPUTO	-31.00	0.00	0.00	-31.00
1602-0600-0000- MOBILIARIO	-177.00	0.00	0.00	-177.00
1602-0601-0000- Equipo de Telecomunicacion	-75.00	0.00	0.00	-75.00
1602-0602-0000- Mobiliario y Equipo de Oficina	-102.00	0.00	0.00	-102.00
1603-0000-0000- DEPRECIACION ACUM DE II	8,620,665.95	291,457.03	238,605.00	8,567,813.92
1603-0100-0000- CONSTRUCCIONES	243,582.17	0.00	4,446.00	248,028.17
1603-0200-0000- EQUIPO DE TRANSPORTE	2,604,961.48	0.00	63,814.00	2,668,775.48
1603-0300-0000- EQUIPO DE COMPUTO	3,929,640.59	291,457.03	129,392.00	3,767,576.56
1603-0400-0000- MOBILIARIO	1,842,481.71	0.00	40,953.00	1,883,434.71
1603-0401-0000- Equipo de Telecomunicacion	319,420.56	0.00	5,613.00	325,033.56
1603-0402-0000- Mobiliario y Equipo de Oficina	1,523,061.15	0.00	35,340.00	1,558,401.15
1700-0000-0000- INVERSIONES PERMANENT	130,000.00	0.00	0.00	130,000.00
1703-0000-0000- OTRAS INVERSIONES PERM	130,000.00	0.00	0.00	130,000.00
1703-0100-0000- PERTENECIENTES AL SECT	130,000.00	0.00	0.00	130,000.00
1703-0101-0000- Federacion Atlantico Pacifico	100,000.00	0.00	0.00	100,000.00
1703-0102-0000- AMSOFIPO	30,000.00	0.00	0.00	30,000.00
1900-0000-0000- OTROS ACTIVOS	8,771,668.57	222,578.75	154,066.85	8,840,180.47
1901-0000-0000- CARGOS DIFERIDOS, PAGC	3,152,669.18	0.00	9,566.85	3,143,102.33
1901-0100-0000- CARGOS DIFERIDOS	95,668.14	0.00	9,566.85	86,101.29
1901-0105-0000- Seguros por amortizar	95,668.14	0.00	9,566.85	86,101.29
1901-0105-0100- AXA Seguros SA de CV	95,668.14	0.00	9,566.85	86,101.29
1901-0300-0000- INTANGIBLES	3,057,001.04	0.00	0.00	3,057,001.04

1901-0303-0000- Gastos de Organización	4,681,481.70		0.00	0.00	4,681,481.70
1901-0303-0100- Gastos de Organización	4,681,481.70		0.00	0.00	4,681,481.70
1901-0303-0101- Apertura Suc. Hermosillo	1,081,893.31		0.00	0.00	1,081,893.31
1901-0303-0102- Apertura Suc. Puerto Peñasco	678,057.42		0.00	0.00	678,057.42
1901-0303-0103- Apertura Suc. Nogales	699,954.35		0.00	0.00	699,954.35
1901-0303-0104- Apertura Suc. Guaymas	315,002.75		0.00	0.00	315,002.75
1901-0303-0105- Apertura Suc. Mazatlán	509,686.32		0.00	0.00	509,686.32
1901-0303-0106- Apertura Puerto Vallarta	724,986.70		0.00	0.00	724,986.70
1901-0303-0107- Apertura Chihuahua	671,900.85		0.00	0.00	671,900.85
1901-0305-0000- Amortización acum de intangi		1,624,480.66	0.00	0.00	1,624,480.66
1901-0305-0100- Gastos de Organización		1,624,480.66	0.00	0.00	1,624,480.66
1902-0000-0000- OTROS ACTIVOS	5,618,999.39		222,578.75	144,500.00	5,697,078.14
1902-0200-0000- OTROS ACTIVOS	5,234,237.78		78,078.75	0.00	5,312,316.53
1902-0201-0000- Software Desarrollado	3,003,134.62		78,078.75	0.00	3,081,213.37
1902-0201-0200- Plataforma Tecnológica Nuev	2,704,981.70		0.00	0.00	2,704,981.70
1902-0201-0300- Ejecutable Ventanillas Actuali	298,152.92		78,078.75	0.00	376,231.67
1902-0202-0000- Software & Licencias	2,231,103.16		0.00	0.00	2,231,103.16
1902-0202-0100- Software y Licencias	184,694.86		0.00	0.00	184,694.86
1902-0202-0200- SMART Time/Pay/Tranz y DI	1,778,719.88		0.00	0.00	1,778,719.88
1902-0202-0300- 8X5 Bundle Renewall para Fr	46,418.88		0.00	0.00	46,418.88
1902-0202-0400- SW para rede de Ventanillas	134,172.67		0.00	0.00	134,172.67
1902-0202-0700- CONECTA SPEI	87,096.87		0.00	0.00	87,096.87
1902-0300-0000- DEPOSITOS EN GARANTIA	1,178,125.84		0.00	0.00	1,178,125.84
1902-0301-0000- Energia Electrica	7,409.66		0.00	0.00	7,409.66
1902-0301-0100- Deposito Luz Huatabampo	1,773.00		0.00	0.00	1,773.00
1902-0301-0200- Deposito Luz Empalme	1,173.00		0.00	0.00	1,173.00
1902-0301-0300- Deposito Luz Mod Magdalena	1,950.90		0.00	0.00	1,950.90
1902-0301-0400- Deposito Luz Navojoa	1,756.00		0.00	0.00	1,756.00
1902-0301-0500- Deposito Luz Mexicali	756.76		0.00	0.00	756.76
1902-0302-0000- Arrendamiento	226,205.78		0.00	0.00	226,205.78
1902-0302-0600- Arrendamiento Santa Rosalia	3,000.00		0.00	0.00	3,000.00
1902-0302-0800- Arrendamiento Cd. Constituci	6,000.00		0.00	0.00	6,000.00
1902-0302-1000- Arrendamiento Guasave	7,000.00		0.00	0.00	7,000.00
1902-0302-1300- Arrendamiento Mexicali	22,100.00		0.00	0.00	22,100.00
1902-0302-1800- Arrendamiento Peñasco	13,208.40		0.00	0.00	13,208.40
1902-0302-2200- Arrendamiento Hermosillo	15,710.74		0.00	0.00	15,710.74
1902-0302-2400- Arrendamiento Nogales	13,380.00		0.00	0.00	13,380.00
1902-0302-2500- Arrendamiento Mod. Rosarito	13,276.10		0.00	0.00	13,276.10
1902-0302-2600- Arrendamiento Mod Mex ii	7,048.40		0.00	0.00	7,048.40
1902-0302-2800- Arrendamiento Mod. Gpe. Vic	1,300.00		0.00	0.00	1,300.00
1902-0302-2900- Arrendamiento Mod. Magdale	4,500.00		0.00	0.00	4,500.00
1902-0302-3000- DEPOSITO DE CASA-HABIT.	3,882.63		0.00	0.00	3,882.63
1902-0302-3200- GRUPO BAJA SOL S DE RL	6,000.00		0.00	0.00	6,000.00
1902-0302-3300- Arrendamiento Caborca	6,000.00		0.00	0.00	6,000.00
1902-0302-3400- Arrendamiento Suc. Santa Rc	3,000.00		0.00	0.00	3,000.00
1902-0302-3500- Arrendamiento Mod La Paz	4,500.00		0.00	0.00	4,500.00
1902-0302-3600- Arrendamiento Mazatlán	10,489.51		0.00	0.00	10,489.51
1902-0302-3700- Arrendamiento Guaymas	10,500.00		0.00	0.00	10,500.00
1902-0302-3800- Arrendamiento Vizcaino	2,750.00		0.00	0.00	2,750.00
1902-0302-3900- Arrendamiento Puerto Vallart	14,000.00		0.00	0.00	14,000.00
1902-0302-4000- Arrendamiento Chihuahua	13,000.00		0.00	0.00	13,000.00
1902-0302-4100- Arrendamiento Delicias	16,560.00		0.00	0.00	16,560.00
1902-0302-4200- Arrendamiento Torreon	29,000.00		0.00	0.00	29,000.00
1902-0303-0000- DEUTSCHER GENOSSENSC	944,510.40		0.00	0.00	944,510.40
1902-0400-0000- VALES DE DESPENSA	0.00		144,500.00	144,500.00	0.00
1902-0500-0000- AMORT ACUM DE OTROS A		793,364.23	0.00	0.00	793,364.23
2000-0000-0000- P A S I V O		404,049,134.97	64,952,045.66	58,002,307.58	397,099,396.89
2100-0000-0000- CAPTACION TRADICIONAL		55,742,347.10	11,287,123.21	11,529,251.93	55,984,475.82
2101-0000-0000- DEPOSITOS DE EXIGIBILID		27,561,557.58	6,121,810.38	4,487,660.20	25,927,407.40
2101-0200-0000- DEPOSITOS DE AHORRO		27,561,557.58	5,414,545.94	3,780,395.76	25,927,407.40
2101-0202-0000- Con Intereses		27,561,557.58	5,414,545.94	3,780,395.76	25,927,407.40
2101-0202-0100- Mi Ahorro ASP		27,274,556.83	5,370,382.94	3,743,281.59	25,647,455.48
2101-0202-0200- Mitanda ASP		16,805.18	7,134.00	5,379.59	15,050.77
2101-0202-0300- Mi Cuenta ASP		270,195.57	37,029.00	31,734.58	264,901.15
2102-0000-0000- DEPOSITOS A PLAZO		28,180,789.52	5,165,312.83	7,041,591.73	30,057,068.42
2102-0100-0000- DEPOSITOS RETIRABLES E		28,180,789.52	1,141,294.82	3,017,573.72	30,057,068.42
2102-0102-0000- Con Intereses		28,180,789.52	1,141,294.82	3,017,573.72	30,057,068.42
2102-0102-0100- Inversion Productiva (capital €		7,044,045.94	1,055,936.93	678,292.16	6,666,401.17
2102-0102-0200- Inversion Productiva (retiro in		13,579,364.16	85,357.89	2,339,281.56	15,833,287.83
2102-0102-0300- Inversion Productiva (interese		7,557,379.42	0.00	0.00	7,557,379.42
2102-0300-0000- TRASPASOS		0.00	4,024,018.01	4,024,018.01	0.00
2200-0000-0000- PRESTAMOS BANCARIOS Y		341,303,558.30	22,383,756.90	14,766,619.86	333,686,421.26
2201-0000-0000- PRESTAMOS DE CORTO PL		165,869,315.30	7,119,511.04	9,806,762.68	168,556,566.94
2201-0200-0000- PRESTAMOS DE INST. DE E		105,953,959.14	3,834,745.18	2,314,996.18	104,434,210.14
2201-0202-0000- BANSEFI		29,299,703.14	3,834,745.18	2,314,996.18	27,779,954.14
2201-0203-0000- FINANCIERA RURAL		76,654,256.00	0.00	0.00	76,654,256.00
2201-0300-0000- PRESTAMOS DE FIDEICOMI		36,833,314.00	1,333,332.00	5,499,998.00	40,999,980.00
2201-0301-0000- PRONAFIM		36,833,314.00	1,333,332.00	5,499,998.00	40,999,980.00
2201-0301-0700- PRONAFIM		36,833,314.00	1,333,332.00	5,499,998.00	40,999,980.00
2201-0500-0000- PRESTAMOS DE OTROS OF		16,269,212.82	1,946,433.86	2,303,993.26	16,626,772.22
2201-0503-0000- SHF SOCIEDAD HIPOTECAFA		16,269,212.82	1,946,433.86	2,303,993.26	16,626,772.22
2201-0600-0000- PRESTAMOS DE BANCOS C		5,901,000.00	5,000.00	0.00	5,896,000.00
2201-0601-0000- OIKOCREDIT		5,901,000.00	5,000.00	0.00	5,896,000.00
2201-0601-0500- OIKOCREDIT Pagare 1 Reno		5,901,000.00	5,000.00	0.00	5,896,000.00
2201-0700-0000- INTERESES DEVENGADOS		911,829.34	0.00	-313,224.76	598,604.58
2201-0702-0000- Prestamos de instituciones de		328,545.39	0.00	-30,732.47	297,812.92
2201-0702-0100- Financiera Rural		264,607.90	0.00	23,004.71	287,612.61
2201-0702-0200- Intereses SHF		8,625.34	0.00	-8,625.34	0.00