



Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
BALANCE DE SITUACIÓN ¹
AL 31 DE DICIEMBRE DEL 2013
Cifras expresadas en Córdobas

	ACODEP ²	ADIM ²	AFODENIC	ASODENIC ²	ASODERI ²	AMC Nicaragua S.A. ²	CAFINSA S.A. ²	CEPRODEL ²	CONFIANSA S.A.	CREDITODO S.A. ²	FINANCIA IFIM S.A. ²	FINDE ²	FUEDEMI ²	FUNDACION 4I 2000 ²	FUNDACION FDL	FUNDEMUJER ²	FUNDENUSE S.A.	FUNDESER	GENTE MAS GENTE S.A. ²	LEON 2000 IMF S.A.	MI CREDITO S.A. ²	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC NIC	SERFIGSA S.A.	TOTAL	
ACTIVO																												
Fondos disponibles	1,287,196.12	318,944.75	12,495,065.00	623,384.21	225,755.00	1,161,370.06	1,287,674.45	3,308,496.75	1,105,630.00	462,848.86	252,376.91	9,683,999.72	2,244,825.62	8,873,156.75	191,324,006.00	4,644,500.80	21,391,133.00	67,388,846.00	9,107,347.00	1,502,271.00	11,194,750.79	8,726,949.00	716,279.36	9,523,467.00	86,819,094.00	48,953,950.00	504,623,327.15	
Inversiones negociables y a vencimiento, neto	3,927,640.76	687,201.07	0.00	0.00	177,323.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,159,833.67	0.00	33,417,930.00	0.00	0.00	58,291,262.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179,899,429.50
Cartera de créditos, neto de provisiones por incobrabilidad	91,299,365.75	22,187,129.88	108,244,461.00	79,329,532.03	8,383,920.00	14,601,923.38	7,567,435.13	262,121,925.29	26,131,686.00	13,780,526.95	664,600.80	63,157,410.57	56,111,655.99	46,479,779.21	1,640,867,736.00	11,999,843.76	190,167,169.00	543,565,323.00	100,423,913.00	32,037,666.00	134,541,264.98	23,537,008.00	155,600,125.19	380,220,772.00	482,295,748.00	248,286,788.00	4,743,604,708.91	
Bienes recibidos en pago y adjudicados, neto	386,180.00	0.00	0.00	1,760,163.89	0.00	0.00	216,166.69	9,525,738.80	0.00	0.00	0.00	413,250.18	3,064,023.00	1,134,001.59	9,931,580.00	215,378.98	124,743.00	1,171,325.00	0.00	120,032.00	2,351,218.62	2,546,413.00	39,130,770.78	0.00	0.00	0.00	72,290,985.53	
Otras cuentas por cobrar, neto	62,163,149.35	1,715,857.62	4,659,993.00	5,415,819.47	1,042,944.00	0.00	704,087.71	3,160,713.48	24,090.00	86,912.72	5,251,186.19	602,205.01	4,065,644.70	618,634.01	14,802,572.00	547,960.59	177,137.00	5,511,999.00	1,915,470.00	1,785,853.00	3,448,728.35	1,359,631.00	2,046,358.78	13,277,945.00	3,898,249.00	1,467,430.00	139,760,630.98	
Inversiones permanentes	17,141,604.96	0.00	141,429.00	0.00	0.00	0.00	628,888.79	136,849.00	0.00	0.00	0.00	219,922.60	0.00	25,331.80	138,074.00	1,407,464.00	0.00	50,664.00	0.00	506,636.00	2,200,565.61	0.00	0.00	0.00	0.00	0.00	22,648,093.76	
Inmuebles, mobiliario y equipo, neto	7,026,629.07	652,357.03	13,581,473.00	30,635,108.08	564,942.00	306,393.64	253,346.29	5,403,661.42	302,470.77	0.00	0.00	4,693,585.36	1,508,551.49	686,024.76	45,422,212.00	935,335.55	6,127,863.00	16,446,354.00	4,118,320.00	6,064,781.00	3,460,903.67	786,556.00	1,421,144.11	1,634,895.00	16,762,665.00	3,796,420.00	172,591,992.24	
Otros activos, neto	5,193,322.15	248,499.94	32,685,124.00	1,679,271.39	936,971.00	119,914.97	113,973.14	30,872,866.30	2,077,021.00	175,948.31	3,877.19	734,526.67	2,282,497.06	316,031.92	23,845,576.00	0.00	3,997,108.00	22,002,311.00	509,921.00	788,259.36	331,478.00	74,706.26	1,566,626.00	2,135,985.00	4,240,356.00	136,932,171.66		
Total Activos	188,425,088.16	25,809,990.29	171,807,545.00	119,443,279.07	11,331,855.00	16,189,602.05	10,142,683.41	315,022,290.83	29,475,276.00	14,808,707.61	6,172,041.09	79,284,977.51	70,437,031.53	58,327,550.84	1,959,611,612.00	18,368,351.48	222,123,287.00	715,784,884.00	115,565,050.00	42,074,188.00	155,985,125.77	37,794,671.00	201,189,950.09	406,223,705.00	660,387,293.00	320,558,304.00	5,972,341,339.73	
PASIVO																												
Obligaciones financieras	1,789,463.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,207,065.43
Obligaciones con instituciones financieras y por otros financiamientos	58,842,465.80	12,943,074.78	104,649,091.00	28,047,384.19	12,474,700.00	10,711,710.74	4,719,094.99	250,630,919.45	6,712,926.00	1,129,429.38	0.00	50,087,882.77	51,087,245.12	40,050,756.84	1,409,906,971.00	10,837,663.63	74,994,302.00	554,755,784.00	81,082,932.00	30,589,939.00	77,336,387.56	5,247,887.00	151,117,064.30	278,325,743.00	404,077,639.00	232,742,100.00	3,943,130,147.55	
Otras cuentas por pagar	5,440,923.59	1,618,912.52	696,481.00	14,217,318.65	33,479.00	0.00	53,309.68	869,290.23	602,689.00	6,878,749.90	97,850.89	544,806.52	0.00	132,640.32	27,496,373.00	385,784.43	6,401,831.00	4,811,660.00	1,725,165.00	770,324.00	18,722,984.37	467,754.00	9,068,693.05	30,423,804.00	26,766,670.00	6,997,072.00	165,224,566.15	
Provisiones	1,772,560.89	1,463,642.87	1,571,807.00	201,932.43	0.00	65,242.51	413,075.80	5,648,242.96	1,389,049.00	1,742,214.83	5,461.79	296,849.92	1,821,090.40	2,997,094.44	47,468,378.00	564,554.73	13,468,520.00	14,273,837.00	0.00	2,095,373.00	0.00	2,297,760.00	2,588,237.85	8,076,251.00	13,828,714.00	4,376,744.00	128,426,634.42	
Otros pasivos	1,773,178.28	943,026.45	0.00	5,536,266.29	2,170,212.00	108,794.64	0.00	26,087,355.85	12,088,430.00	0.00	0.00	163.00	4,534,702.64	0.00	0.00	0.00	8,385,302.00	18,135,488.00	1,845,195.00	0.00	6,424,161.00	0.00	0.00	0.00	0.00	0.00	92,885,086.15	
Obligaciones subordinadas	59,025,434.15	2,533,180.00	0.00	0.00	0.00	0.00	25,169.46	14,222,299.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83,837,703.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,004,922.00	0.00	187,648,708.14	
Total Pasivo	128,644,026.14	19,501,836.62	106,917,379.00	48,002,901.56	14,678,391.00	10,885,747.89	5,210,649.93	297,458,106.02	20,793,094.00	9,750,394.11	103,312.68	50,939,702.21	57,443,038.16	43,189,491.60	1,484,871,722.00	11,788,002.79	94,864,653.00	666,064,286.00	100,953,585.00	35,300,885.00	96,059,371.93	14,437,562.00	162,773,995.20	316,825,798.00	477,530,756.00	247,533,518.00	4,522,522,207.84	
PATRIMONIO																												
Capital social / Aportes	25,641,705.76	4,415,839.68	26,566,485.00	0.00	2,309,907.00	5,050,000.00	4,813,042.00	15,056,845.84	10,000,000.00	4,857,580.00	6,000,000.00	3,050,000.00	5,120.00	500,000.00	10,000.00	5,000.00	111,699,500.00	30,000.00	32,217,549.00	18,096,000.00	49,612,133.47	13,052,974.00	16,952,544.00	5,000,000.00	142,987,667.00	58,254,765.00	556,184,657.75	
Capital adicional / Aporte adicional	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	0.00	0.00	0.00	0.00	10,000.00	32,583,093.09	201,051,700.00	3,029,795.80	0.00	36,389,916.00	0.00	3,382,818.00	0.00	315,864.00	47,456,403.24	72,641,406.00	0.00	0.00	424,568,978.95	
Ajustes al patrimonio	0.00	190,232.70	4,105,478.00	0.00	0.00	0.00	0.00	(151,277.53)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,348,089.00)	0.00	0.00	0.00	2,796,344.17	
Reservas	0.00	0.00	0.00	0.00	0.00	12,692.71	0.00	7,138,064.75	70,508.00	0.00	0.00	610,000.00	0.00	0.00	0.00	0.00	1,054,900.00	1,640,443.00	0.00	0.00	0.00	0.00	0.00	2,293,575.00	5,980,331.00	2,010,158.00	20,810,672.46	
Resultados acumulados de Ejercicios Anteriores	33,244,278.90	(1,093,949.47)	31,700,044.00	68,473,313.83	(5,686,171.00)	0.00	0.00	(4,331,896.56)	(1,388,326.00)	(278,311.60)	0.00	2,377,546.95	6,916,081.98	(18,447,869.37)	273,678,190.00	3,010,748.13	0.00	(27,128,551.49)	0.00	(14,708,515.00)	1,192,082.52	11,336,360.00	(3,215,823.36)	0.00	33,888,539.00	(1,866,759.00)	387,671,012.46	
Resultados del Periodo	895,077.36	2,796,030.76	2,518,159.00	2,967,063.68	29,728.00	241,161.45	118,991.48	(157,553.69)	479,045.10	68,728.41	668,554.54	3,982.39	502,835.52	534,804.76	14,504,234.00	38,788,790.49	(17,606,084.00)	9,121,537.85	(22,777,168.99)	9,462,926.00	14,626,622.00	0.00	0.00	9,462,926.00	14,626,622.00	57,787,466.10		
Total Patrimonio	59,781,062.02	6,308,153.67	64,890,166.00	71,440,377.51	(5,686,171.00)	5,303,854.16	4,932,033.48	17,564,182.81	8,682,182.00	5,056,313.50	6,068,728.41	28,345,275.31	12,993,993.37	15,138,059.24	474,739,890.00	6,580,348.69	127,258,634.00	49,720,598.00	14,611,465.00	6,770,303.00	59,925,753.84	23,357,109.00	38,415,954.89	89,397,907.00	182,856,537.00	73,024,786.00	1,449,819,131.89	
Total Pasivo y Patrimonio	188,425,088.16	25,809,990.29	171,807,545.00	119,443,279.07	11,331,855.00	16,189,602.05	10,142,683.41	315,022,290.83	29,475,276.00	14,808,707.61	6,172,041.09	79,284,977.51	70,437,031.53	58,327,550.84	1,959,611,612.00	18,368,351.48	222,123,287.00	715,784,884.00	115,565,050.00	42,074,188.00	155,985,125.77	37,794,671.00	201,189,950.09	406,223,705.00	660,387,293.00	320,558,304.00	5,972,341,339.73	
Cuentas contingentes																												0.00
Cuentas de orden	296,276,346.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	492,258.83	29,740,425.36	0.00	2,540,324.98	89,368,479.00	168,559,173.00	0.00	0.00	0.00	5,174,687.00	0.00	0.00	3,083,127.00	1,172,261,434.00	1,809,239,563.94	

¹ Las cifras presentadas fueron proporcionadas por la cada una de las instituciones

² Cifras No Auditadas

Tipo de Cambio Oficial al 31/12/13 es de C\$25.3318 por US\$1 dólar