



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES VOLUNTARIAS

BALANCE DE SITUACIÓN ¹

AL 31 DE DICIEMBRE DEL 2013

Cifras expresadas en Córdobas

	ACODEP ²	AFODENIC	AMC Nicaragua S.A. ²	CAFINSA S.A. ²	CEPRODEL ²	CREDITODO S.A. ²	FINANCIA IFIM S.A. ²	FINDE ²	GENTE MAS GENTE S.A. ²	TOTAL
ACTIVO										
Fondos disponibles	1,287,196.12	12,495,065.00	1,161,370.06	1,287,674.45	3,308,496.75	462,848.86	252,376.91	9,683,999.72	9,107,347.00	39,046,374.87
Inversiones negociables y a vencimiento, neto	3,927,640.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,927,640.76
Cartera de créditos, neto de provisiones por incobrabilidad	91,299,365.75	108,244,461.00	14,601,923.38	7,567,435.13	262,121,925.29	13,780,526.95	664,600.80	63,157,410.57	100,423,913.00	661,861,561.87
Bienes recibidos en pago y adjudicados, neto	386,180.00	0.00	0.00	216,166.69	9,525,738.80	0.00	0.00	413,250.18	0.00	10,541,335.67
Otras cuentas por cobrar, neto	62,163,149.35	4,659,993.00	0.00	704,087.71	3,160,713.48	86,912.72	5,251,186.19	602,205.01	1,915,470.00	78,543,717.46
Inversiones permanentes	17,141,604.96	141,429.00	0.00	0.00	628,888.79	0.00	0.00	0.00	0.00	17,911,922.75
Inmuebles, mobiliario y equipo, neto	7,026,629.07	13,581,473.00	306,393.64	253,346.29	5,403,661.42	302,470.77	0.00	4,693,585.36	4,118,320.00	35,685,879.55
Otros activos, neto	5,193,322.15	32,685,124.00	119,914.97	113,973.14	30,872,866.30	175,948.31	3,877.19	734,526.67	0.00	69,899,552.73
Total Activos	188,425,088.16	171,807,545.00	16,189,602.05	10,142,683.41	315,022,290.83	14,808,707.61	6,172,041.09	79,284,977.51	115,565,050.00	917,417,985.66
PASIVO										0.00
Obligaciones financieras	1,789,463.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,789,463.43
Obligaciones con instituciones financieras y por otros financiamientos	58,842,465.80	104,649,091.00	10,711,710.74	4,719,094.99	250,630,919.45	1,129,429.38	0.00	50,097,882.77	81,092,932.00	561,873,526.13
Otras cuentas por pagar	5,440,923.59	696,481.00	0.00	53,309.68	869,290.23	6,878,749.90	97,850.89	544,806.52	1,725,165.00	16,306,576.81
Provisiones	1,772,560.89	1,571,807.00	65,242.51	413,075.80	5,648,242.96	1,742,214.83	5,461.79	296,849.92	0.00	11,515,455.70
Otros pasivos	1,773,178.28	0.00	108,794.64	0.00	26,087,355.85	0.00	0.00	163.00	18,135,488.00	46,104,979.77
Obligaciones subordinadas	59,025,434.15	0.00	0.00	25,169.46	14,222,299.53	0.00	0.00	0.00	0.00	73,272,903.14
Total Pasivo	128,644,026.14	106,917,379.00	10,885,747.89	5,210,649.93	297,458,108.02	9,750,394.11	103,312.68	50,939,702.21	100,953,585.00	710,862,904.98
PATRIMONIO										0.00
Capital social / Aportes	25,641,705.76	26,566,485.00	5,050,000.00	4,813,042.00	15,056,845.84	4,857,580.00	6,000,000.00	3,050,000.00	32,217,549.00	123,253,207.60
Capital adicional / Aporte adicional	0.00	0.00	0.00	0.00	10,000.00	0.00	0.00	21,639,173.82	0.00	21,649,173.82
Ajustes al patrimonio	0.00	4,105,478.00	0.00	0.00	(151,277.53)	0.00	0.00	0.00	0.00	3,954,200.47
Reservas	0.00	0.00	12,692.71	0.00	7,138,064.75	0.00	0.00	610,000.00	0.00	7,760,757.46
Resultados acumulados de Ejercicios Anteriores	33,244,278.90	31,700,044.00	0.00	0.00	(4,331,896.56)	(278,311.60)	0.00	2,377,546.95	0.00	62,711,661.69
Resultados del Periodo	895,077.36	2,518,159.00	241,161.45	118,991.48	(157,553.69)	479,045.10	68,728.41	668,554.54	(17,606,084.00)	(12,773,920.36)
Total Patrimonio	59,781,062.02	64,890,166.00	5,303,854.16	4,932,033.48	17,564,182.81	5,058,313.50	6,068,728.41	28,345,275.31	14,611,465.00	206,555,080.68
Total Pasivo y Patrimonio	188,425,088.16	171,807,545.00	16,189,602.05	10,142,683.41	315,022,290.83	14,808,707.61	6,172,041.09	79,284,977.51	115,565,050.00	917,417,985.66
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	296,276,346.77

¹ Las cifras presentadas fueron proporcionadas por 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