Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
BALANCE DE SITUACIÓN
AL 31 DE DICIEMBRE DEL 2014
Cifras expresadas en Córdobas

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	ASODERI	BANCAHORA S.A.	CAFINSA	CEPRODEL	CONFIANSA	CREDITODO S.A.	FINANCIA IFIM	FINDE	FUDEMI	FUNDACION 4i 2000	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	FUNDESER	GENTE MAS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MI CREDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIGSA S.A.	TOTAL
ACTIVO																															
Fondos disponibles	893,009.27	3,848,586.57	3,922,577.41	29,351,309.21	7,198,934.43	2,087,909.80	253,787.00	661,956.30	294,936.81	2,580,109.94	1,164,134.12	57,241.97	1,477,150.39	3,158,742.11	4,127,373.87	7,354,525.90	259,305,265.29	816,627.62	28,876,440.96	3,006,832.04	16,505,096.59	50,145,250.67	13,177,000.00	655,736.77	18,655,752.36	2,173,003.82	8,201,184.11	464,796.93	63,956,877.17	140,406,388.01	43,023,375.93	717,801,913.37
Inversiones negociables y a vencimiento, neto	0.00	0.00	141,428.70	0.00	0.00	0.00	0.00	0.00	0.00	155,380.67	0.00	0.00	0.00	0.00	0.00	0.00	59,504,386.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,468,764.89	0.00	0.00	0.00	0.00	0.00	14,410,887.67	87,680,848.84
Cartera de créditos, neto de provisiones por incobrabilidad	109,194,167.53	33,208,975.81	93,287,424.54	81,338,435.38	33,587,120.21	72,809,312.57	6,025,253.00	17,367,869.02	6,932,167.21	231,424,162.18	29,983,189.20	15,559,236.15	38,258,116.40	89,612,248.45	73,220,853.70	42,459,168.00	1,991,909,749.64	11,310,645.64	288,161,555.56	0.00	441,144,335.04	1,178,623,724.32	327,176,000.00	28,175,124.02	173,580,148.81	15,331,011.94	33,650,104.35	155,591,159.53	473,559,878.52	443,015,243.08	261,073,580.91	6,796,569,960.71
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	20,396,668.75	1,418,870.59	109,029.44	1,274,113.25	1,045,399.00	0.00	271,867.43	10,393,840.79	0.00	0.00	0.00	2,929,194.43	2,658,648.64	0.00	5,070,305.56	0.00	98,796.31	547,272.19	0.00	0.00	140,000.00	36,045.74	2,020,850.73	10,500.00	1,413,208.24	41,513,215.81	0.00	0.00	5,919,965.49	97,267,792.39
Otras cuentas por cobrar, neto	49,401,850.16	417,542.00	5,642,901.52	6,820,314.55	391,194.47	345,217.49	1,045,641.00	519,662.19	817,581.27	1,527,061.08	2,199,546.89	627,438.02	101,126.46	4,064,266.90	7,486,119.48	567,598.19	14,500,236.50	229,304.70	188,573.82	8,977,794.96	26,990,016.07	482,931,649.96	8,869,000.00	1,858,546.15	13,182,852.54	744,684.41	1,815,958.71	1,966,101.06	941,212.54	9,662,842.24	12,010,864.74	666,844,700.07
Inversiones permanentes	17,932,341.64	801,356.60	0.00	0.00	79,795.20	0.00	186,189.00	0.00	0.00	536,646.13	0.00	0.00	0.00	0.00	1,217,825.81	228,788.80	0.00	79,795.20	144,978.04	73,980,235.17	0.00	0.00	0.00	0.00	0.00	0.00	531,968.00	2,310,594.76	0.00	53,196.80	141,626.90	98,225,338.05
Inmuebles, mobiliario y equipo, neto	6,371,611.68	922,204.44	14,408,654.47	12,167,418.14	771,948.80	28,497,732.77	0.00	1,601,643.47	242,420.58	16,868,194.29	107,466.79	449,610.83	0.00	4,491,118.40	1,459,286.41	1,165,098.90	63,932,062.16	1,334,279.59	5,866,757.77	967,404.82	4,372,028.67	3,338,341.05	15,643,000.00	7,880,951.60	3,814,091.26	0.00	762,886.28	1,127,952.76	1,622,400.77	16,900,303.28	4,092,613.81	221,179,483.79
Otros activos, neto	6,683,001.90	210,855.40	31,863,675.97	26,333,369.07	186,609.61	2,681,311.85	475,457.00	366,776.86	143,719.24	35,474,884.67	298,797.84	256,991.36	0.00	748,973.78	895,964.33	814,232.83	23,834,483.00	126,768.32	11,699,027.37	0.00	7,084,861.21	3,780,546.74	11,891,000.00	993,949.17	326,164.77	9,020,741.15	332,711.79	78,441.61	1,915,857.64	2,153,776.79	2,975,591.68	183,648,542.95
Total Activos	**190,475,982.18**	**39,409,520.82**	**169,663,331.36**	**157,429,716.94**	**42,324,632.16**	**107,695,597.73**	**9,031,726.00**	**20,517,907.84**	**8,702,692.54**	**298,960,279.75**	**33,753,134.84**	**16,950,518.33**	**39,836,393.25**	**105,004,544.07**	**91,066,072.24**	**52,589,412.62**	**2,418,056,489.06**	**13,897,421.07**	**335,036,129.83**	**87,479,539.19**	**496,096,337.58**	**1,718,819,512.74**	**376,896,000.00**	**39,600,353.45**	**225,048,625.36**	**27,279,941.32**	**46,708,021.48**	**203,052,262.46**	**541,996,226.64**	**612,191,750.20**	**343,648,507.13**	8,869,218,580.18
PASIVO																															
Obligaciones financieras	19,245.65	0.00	80,343,102.05	8,243,571.61	0.00	0.00	2,684,064.00	7,497,916.34	0.00	99,331,381.60	13,798,019.91	141,664.56	0.00	0.00	48,704,016.69	40,765,061.01	0.00	103,545.36	0.00	0.00	374,846,695.56	1,343,891,175.58	0.00	0.00	27,912,781.16	0.00	10,029,837.46	5,586,062.98	0.00	0.00	0.00	2,063,898,141.52
Obligaciones con instituciones financieras y por otros financiamientos	58,968,859.25	23,344,440.57	0.00	107,396,049.26	33,252,551.71	19,358,832.02	8,967,011.00	1,747,161.39	4,245,583.00	148,946,810.46	11,404,439.12	0.00	0.00	74,594,769.20	26,570,778.52	1,016,980.54	1,761,133,392.86	7,326,202.24	185,003,430.83	0.00	0.00	0.00	314,526,000.00	28,534,894.64	109,185,322.15	12,065,505.42	0.00	152,160,934.38	400,350,463.42	343,951,036.61	255,638,669.88	4,089,690,118.47
Otras cuentas por pagar	1,806,931.97	345,895.29	290,911.66	3,384,889.50	1,456,961.68	2,033,241.44	3,087,874.00	1,338,587.99	108,085.82	1,499,707.95	449,540.86	1,129,429.38	31,756,654.12	998,688.01	0.00	1,764,968.63	50,371,656.71	25,752.50	13,284,978.67	3,736,409.99	1,325,517.27	12,879,755.37	43,402,000.00	3,736,052.11	11,150,812.54	508,156.52	948,622.19	7,123,485.87	12,971,944.40	20,528,109.23	3,897,192.64	237,342,814.31
Provisiones	3,951,374.66	1,805,139.92	1,825,100.18	0.00	216,421.35	6,816,617.65	5,974.00	1,300,663.36	503,615.75	6,329,022.16	202,873.82	1,996,127.91	89,742.92	654,615.13	0.00	1,590,635.70	52,618,269.79	581,828.27	6,298,263.94	0.00	16,867,013.94	14,362,659.64	5,947,000.00	127,063.00	0.00	2,274,049.95	2,225,527.83	377,876.02	6,796,404.96	15,629,371.61	6,385,707.01	157,778,960.47
Otros pasivos	0.00	244,104.35	23,935,090.55	0.00	0.00	1,548,500.00	0.00	0.00	0.00	32,620,611.13	1,744,408.60	3,228,981.65	0.00	0.00	2,715,090.52	158,289.27	2,214,873.81	0.00	0.00	368,285.96	78,195,271.70	179,287,829.33	0.00	168,589.25	0.00	8,177,222.24	5,722,491.29	0.00	0.00	2,983,238.53	232,420.91	343,545,299.09
Obligaciones subordinadas	62,007,689.70	2,659,840.00	0.00	2,735,191.59	0.00	0.00	0.00	7,517,021.17	0.00	4,058,967.30	0.00	5,319,680.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,519,573.65	0.00	0.00	0.00	0.00	0.00	0.00	27,635,415.23	28,004,922.23	0.00	148,458,300.67
Total Pasivo	**126,754,101.23**	**28,399,420.13**	**106,394,204.44**	**121,759,701.96**	**34,925,934.74**	**29,757,191.11**	**14,744,923.00**	**19,401,350.25**	**4,857,284.57**	**292,786,500.60**	**27,599,282.31**	**11,815,883.50**	**31,846,397.04**	**76,248,072.34**	**77,989,885.73**	**45,295,935.15**	**1,866,338,193.17**	**8,037,328.37**	**204,586,673.44**	**4,104,695.95**	**471,234,498.47**	**1,558,940,993.57**	**363,875,000.00**	**32,566,599.00**	**148,248,915.85**	**23,024,934.13**	**18,926,478.77**	**165,248,359.25**	**447,754,228.01**	**411,096,678.21**	**266,153,990.44**	7,040,713,634.73
PATRIMONIO																															
Capital social / Aportes	25,641,705.76	4,415,839.68	31,667,178.42	4,576,924.26	5,050,000.00	0.00	2,309,907.00	100,000.00	4,851,137.00	10,000.00	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	110,711,749.13	179,505,400.00	4,017,500.00	18,096,000.24	52,126,373.99	100,000.00	12,882,478.46	33,198,465.80	77,641,406.24	0.00	58,240,000.00	761,299,265.98
Capital adicional / Aporte adicional	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,056,845.84	0.00	0.00	0.00	21,639,173.82	6,068,809.02	32,583,093.09	204,519,709.50	3,029,795.80	0.00	36,015,914.24	0.00	1,030,465.26	0.00	5,339,216.45	471,755.34	0.00	0.00	34,711,905.72	0.00	150,902,387.11	14,765.00	511,383,836.19
Ajustes al patrimonio	0.00	190,232.70	0.00	0.00	0.00	6,258,918.55	0.00	0.00	0.00	16,773,348.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,519,573.65)	0.00	0.00	0.00	0.00	486,358.24	0.00	0.00	0.00	0.00	15,189,284.47
Reservas	0.00	0.00	0.00	16,266,613.48	12,692.71	0.00	0.00	0.00	0.00	7,138,064.75	73,555.25	0.00	21,027.54	610,000.00	0.00	0.00	0.00	0.00	5,406,169.76	1,640,442.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,293,575.58	7,528,902.74	4,202,869.09	45,193,912.90
Resultados acumulados de Ejercicios Anteriores	34,139,356.26	1,702,081.09	32,025,886.04	8,507,490.08	259,293.89	71,440,377.51	(5,748,658.00)	874,883.14	25,031.34	(21,199,833.42)	(1,533,496.87)	200,734.99	119,153.33	3,074,304.32	6,920,064.35	(19,419,849.12)	273,678,194.97	3,545,552.89	0.00	14,941,341.00	(17,606,081.67)	(34,729,506.45)	196,500.00	(14,764,093.20)	9,258,577.91	328,270.65	10,348,672.31	(28,787,066.90)	0.00	33,888,539.61	9,986,151.93	371,671,869.98
Resultados del Periodo	3,940,818.93	4,701,947.22	(423,937.54)	6,318,987.16	2,076,710.82	239,110.56	(2,274,646.00)	141,674.45	(1,030,760.37)	(11,604,646.65)	(2,386,205.85)	76,319.84	1,849,815.34	382,993.59	82,193.14	(6,369,766.50)	73,510,391.42	(720,255.99)	13,343,786.63	30,747,146.00	(68,243,826.35)	22,591,734.01	8,807,000.00	(1,637,369.04)	14,943,002.27	3,826,736.54	4,064,033.70	(1,319,401.40)	14,307,016.81	8,775,242.53	5,050,730.67	123,766,775.94
Total Patrimonio	**63,721,880.95**	**11,010,100.69**	**63,269,126.92**	**35,670,014.98**	**7,398,697.42**	**77,938,406.62**	**-5,713,197.00**	**1,116,557.59**	**3,845,407.97**	**-6,173,779.15**	**6,153,852.53**	**5,134,634.83**	**7,989,996.21**	**28,756,471.73**	**13,076,186.51**	**7,253,477.47**	**551,718,295.89**	**5,860,092.70**	**130,449,456.39**	**83,374,943.24**	**24,863,839.11**	**150,878,519.17**	**13,021,000.00**	**7,033,754.45**	**76,799,709.51**	**4,255,007.19**	**27,781,542.71**	**37,803,908.22**	**94,241,998.63**	**201,095,071.99**	**77,494,516.69**	1,828,504,945.46
Total Pasivo y Patrimonio	190,475,982.18	39,409,520.82	169,663,331.36	157,429,716.94	42,324,632.16	107,695,597.73	9,031,726.00	20,517,907.84	8,702,692.54	298,960,279.75	33,753,134.84	16,950,518.33	39,836,393.25	105,004,544.07	91,066,072.24	52,589,412.62	2,418,056,489.06	13,897,421.07	335,036,129.83	87,479,539.19	496,096,337.58	1,718,819,512.74	376,896,000.00	39,600,353.45	225,048,625.36	27,279,941.32	46,708,021.48	203,052,262.47	541,996,226.64	612,191,750.20	343,648,507.13	8,869,218,580.18
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	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
Cuentas de orden	288,190,859.40	12,572,982.68	0.00	0.00	299,558.35	5,500,620.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	492,258.83	30,561,110.64	3,526,678,597.01	3,675,460.28	1,896,959,253.44	292,521,370.83	0.00	0.00	0.00	58,866,136.53	0.00	0.00	5,764,148.95	0.00	3,647,618.51	13,200,759.04	1,180,891,830.79	7,319,822,566.25

Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/14 es de C$26.5984 por US$1 dólar