Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN [1]
AL 30 DE JUNIO DEL 2015
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	1,192,290.25	2,993,014.29	16,225,659.03	30,555,150.81	2,984,781.74	1,821,859.44	186,542.08	3,000,614.53	1,331,153.17	2,044,389.29	4,492,792.83	186,576.41	6,583,737.53	8,095,729.16	5,017,720.69	7,424,458.62	297,960,730.36	1,350,999.08	25,527,231.73	3,340,511.16	8,049,972.00	72,171,181.48	8,700,276.69	5,647,723.86	27,651,972.95	1,764,513.05	10,777,392.00	363,761.70	30,376,862.43	128,612,081.83	35,293,945.92	751,725,626.11
Inversiones negociables y a vencimiento, neto	0.00	0.00	190,747.90	0.00	0.00	0.00	190,747.90	0.00	0.00	710,579.53	27,249.70	0.00	0.00	0.00	0.00	0.00	52,169,580.65	0.00	0.00	0.00	0.00	0.00	0.00	81,749.10	0.00	0.00	0.00	0.00	0.00	0.00	23,122,509.87	76,493,164.65
Cartera de créditos, neto de provisiones por incobrabilidad	119,222,801.14	31,808,079.19	85,825,373.36	85,612,419.88	37,500,316.80	84,992,185.54	4,385,895.86	16,623,515.35	5,464,610.23	215,988,394.63	65,742,328.87	16,736,930.79	50,221,735.83	80,282,142.69	76,213,259.36	47,077,323.19	2,088,668,909.12	11,309,340.40	353,448,443.17	0.00	584,244,596.92	1,182,781,047.91	406,566,399.35	34,466,949.44	219,605,812.78	16,701,019.46	35,290,255.06	156,526,219.56	526,927,378.69	433,924,720.33	260,644,366.31	7,334,802,771.21
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	19,501,270.33	1,354,393.45	0.00	1,238,841.16	1,045,399.43	6,053.06	271,867.43	10,605,497.37	0.00	0.00	0.00	2,346,791.07	1,516,730.12	6,489.00	5,619,962.19	0.00	58,339.95	496,225.42	0.00	0.00	13,606.65	201,645.74	2,209,726.98	113,907.48	1,428,999.11	42,485,927.76	0.00	0.00	1,140,083.16	91,661,756.86
Otras cuentas por cobrar, neto	49,162,203.70	500,732.46	7,250,308.79	32,381,375.86	496,020.80	559,522.02	1,363,110.74	635,037.30	873,101.11	2,710,909.53	1,251,481.86	750,832.57	5,994,650.98	3,672,653.31	3,655,786.20	101,400.99	10,467,996.35	308,200.50	322,379.69	7,593,943.20	8,441,618.16	446,346,741.95	16,748,551.99	2,452,628.90	4,960,931.84	880,398.81	1,793,144.38	2,286,918.27	668,177.99	1,347,952.04	5,652,379.53	621,631,091.83
Inversiones permanentes	18,340,024.31	820,978.96	0.00	0.00	81,749.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,516,912.05	233,347.90	3,134,208.81	81,749.10	148,528.03	73,980,235.17	0.00	0.00	0.00	0.00	3,320,183.17	0.00	817,491.00	2,367,172.99	0.00	54,499.40	0.00	104,897,079.99
Inmuebles, mobiliario y equipo, neto	6,189,086.88	4,466,150.29	14,168,474.01	14,707,942.29	902,792.08	28,502,039.58	448,909.06	1,529,184.56	183,601.53	15,687,201.60	1,058,942.66	471,264.43	0.00	4,685,747.98	1,444,588.89	828,260.22	76,261,900.20	1,424,322.12	7,168,070.09	567,846.85	6,093,600.77	1,706,588.66	21,124,063.80	7,910,841.13	3,251,539.30	15,740.62	748,421.18	1,531,150.29	1,879,022.02	13,596,990.64	4,651,936.13	243,206,219.86
Otros activos, neto	9,854,901.68	341,203.38	11,394,606.03	3,705,644.87	439,278.71	6,070,262.88	16,295.28	349,272.17	48,932.88	32,178,791.86	737,678.57	377,567.29	0.00	2,776,336.80	2,063,463.93	438,809.15	31,479,231.66	366,803.15	12,555,476.53	0.00	6,750,676.02	18,873,481.17	30,315,015.13	1,172,954.84	515,420.87	1,176,690.56	248,095.12	80,362.36	1,159,613.83	2,480,831.65	4,252,023.16	182,219,721.53
Total Activos	**203,961,307.96**	**40,930,158.58**	**154,556,439.45**	**168,316,927.16**	**42,404,939.23**	**123,184,710.62**	**7,636,900.35**	**22,143,676.97**	**8,173,266.35**	**279,925,763.81**	**73,310,474.49**	**18,523,171.49**	**62,800,124.34**	**101,859,401.01**	**91,428,461.23**	**56,110,089.07**	**2,565,762,519.34**	**14,841,414.35**	**399,228,469.19**	**85,978,761.80**	**613,580,463.87**	**1,721,879,041.17**	**483,467,913.61**	**51,934,493.01**	**261,515,587.89**	**20,652,269.98**	**51,103,797.85**	**205,641,512.93**	**561,011,054.96**	**580,017,075.89**	**334,757,244.08**	**9,406,637,432.03**
PASIVO																															
Obligaciones financieras	17,352.76	0.00	90,200,968.98	0.00	0.00	0.00	2,762,940.53	9,416,957.32	0.00	621,818.94	13,679,774.40		0.00	0.00	53,638,373.82			134,024.30	0.00	0.00	486,135,166.84	0.00	0.00	0.00	0.00	0.00	10,951,037.77	136,337,413.32	0.00	0.00	0.00	803,895,828.98
Obligaciones con instituciones financieras y por otros financiamientos	70,924,434.05	19,703,158.21	0.00	107,800,026.23	33,295,541.48	32,839,548.43	8,912,457.27	0.00	3,814,958.00	267,379,251.53	43,025,902.36	5,449,940.00	0.00	71,093,968.06	20,808,346.41	43,385,840.73	1,856,132,742.33	8,177,825.63	191,238,507.55	0.00	0.00	1,423,786,470.49	409,297,626.06	40,322,953.31	164,964,346.10	11,822,232.32	0.00	51,737,537.72	417,791,660.49	323,640,598.06	249,387,714.26	5,876,733,587.08
Otras cuentas por pagar	1,942,495.99	3,160,766.26	909,392.80	27,099,168.85	661,475.09	1,402,527.16	2,723,986.02	1,959,595.73	44,067.42	1,094,982.83	2,851,759.03	1,185,253.05	53,407,531.14	2,472,190.57	1,277,959.13	1,475,543.90	43,455,125.77	30,460.82	7,362,479.32	729,078.29	12,129,921.73	54,388,161.78	53,932,263.95	3,613,799.93	6,437,057.80	489,287.62	1,546,654.89	8,423,225.62	9,695,088.44	8,220,410.86	2,978,274.23	317,099,986.02
Provisiones	2,717,864.82	2,319,978.51	2,338,856.72	1,099,940.74	480,126.77	7,484,947.36	65,974.00	1,385,784.42	700,254.31	6,454,610.67	2,348,395.84	2,031,281.89	0.00	1,067,655.10	638,551.42	2,459,887.36	59,315,330.70	768,547.95	11,899,600.24	217,742.57	8,135,468.48	49,126,392.26	9,241,160.51	305,963.47	4,890,834.84	3,326,667.22	2,509,691.28	772,942.10	9,315,160.92	20,498,470.11	9,434,200.13	223,352,282.71
Otros pasivos	904,747.46	0.00	0.00	0.00	0.00	3,450,500.00	2,476.00	19,572.64	0.00	0.00	0.00	4,104,947.05	0.00	5,025.00	1,411,682.22	0.00	0.00	0.00	3,809,634.87	0.00	99,848,354.38	0.00	0.00	120,098.50	0.00	0.00	6,067,682.64	0.00	1,040.00	0.00	331,445.22	120,077,205.98
Deuda Subordinada y Obligaciones convertibles en acciones	62,749,485.11	2,733,530.37	0.00	24,247.22	0.00	0.00	0.00	7,681,513.58	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	5,631,627.10	0.00	0.00	0.00	48,330.68	0.00	0.00	28,312,108.04	27,970,390.91	0.00	135,151,233.01
Total Pasivo	**139,256,380.19**	**27,917,433.35**	**93,449,218.50**	**136,023,383.04**	**34,437,143.34**	**45,177,522.95**	**14,467,833.82**	**20,463,423.69**	**4,559,279.73**	**275,550,663.97**	**61,905,831.63**	**12,771,421.99**	**53,407,531.14**	**74,638,838.72**	**77,774,913.00**	**47,321,271.99**	**1,958,903,198.80**	**9,110,858.70**	**214,310,221.98**	**946,820.86**	**606,248,911.43**	**1,532,932,651.63**	**472,471,050.52**	**44,362,815.21**	**176,292,238.74**	**15,686,517.84**	**21,075,066.58**	**197,271,118.76**	**465,115,057.89**	**380,329,869.94**	**262,131,633.84**	**7,476,310,123.77**
PATRIMONIO																															0.00
Capital social / Aportes	0.00	0.00	31,667,178.42	5,994,269.79	7,000,000.00	0.00	2,309,907.02	100,000.00	4,813,042.00	10,000.00	10,000,000.00	1,820,000.00	6,000,000.00	3,050,000.00	698,284.92	33,083,093.09	204,529,709.50	5,000.00	111,699,500.00	30,000.00	110,711,749.13	180,535,865.26	4,017,500.00	18,096,000.24	53,402,763.07	3,045,730.62	12,882,478.46	69,573,254.43	83,200,000.00	150,902,387.11	58,240,000.00	1,167,417,713.06
Capital adicional / Aporte adicional	25,641,705.76	4,415,839.68	0.00	16,919,116.28	0.00	0.00	0.00	0.00	0.00	15,056,845.84	5,000,000.00	3,037,580.00	0.00	21,639,173.82	5,375,644.10	0.00	0.00	3,029,795.80	44,249,660.00	36,015,913.87	0.00	-5,631,627.10	0.00	5,541,902.45	483,306.95	0.00	0.00	0.00	0.00	14,765.00	180,789,622.45
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	0.00	7,001,264.84	0.00	0.00	0.00	486,358.24	0.00	0.00	0.00	30,710,122.96
Reservas	0.00	0.00	0.00	0.00	352,304.61	0.00	0.00	0.00	0.00	9,563,545.51	73,555.25	0.00	298,499.00	610,000.00	0.00	0.00	0.00	0.00	7,943,717.81	1,640,442.54	0.00	0.00	0.00	0.00	3,786,010.63	0.00	0.00	0.00	4,439,628.10	7,528,902.74	4,960,478.69	41,197,084.88
Resultados acumulados	38,080,175.19	6,404,028.34	30,898,426.70	14,862,868.75	46,392.81	71,610,043.02	-8,023,103.72	909,975.92	-1,034,706.15	-32,804,480.07	-4,128,883.75	254,352.24	1,691,497.21	3,457,297.90	7,002,257.47	-24,938,549.69	348,896,101.38	2,825,296.90	11,503,551.27	44,741,170.69	-86,523,367.02	-12,137,772.44	-8,149,565.82	-16,407,703.99	19,241,588.09	-26.98	13,154,183.15	-59,190,225.49	0.00	42,663,782.16	14,275,206.06	419,179,810.13
Resultados del Ejercicio	983,046.82	2,002,624.52	-1,458,384.17	-5,482,710.70	569,098.47	138,226.10	-1,317,736.77	670,277.36	-164,349.23	-4,224,360.07	459,971.36	639,817.26	1,402,596.99	-1,535,909.43	577,361.74	644,273.68	53,433,509.66	-129,537.05	9,521,818.13	2,604,413.84	-16,856,829.67	26,179,923.82	8,127,664.07	341,479.10	8,309,680.41	1,920,048.50	3,505,711.42	-2,012,634.37	8,256,368.97	-1,407,866.06	-4,864,839.51	91,032,954.79
Total Patrimonio	64,704,927.77	13,012,725.23	61,107,220.95	32,293,544.12	7,967,795.89	78,007,187.67	-6,830,933.47	1,680,253.28	3,613,986.62	4,375,099.84	11,404,642.86	5,751,749.50	9,392,593.20	27,220,562.29	13,653,548.23	8,788,817.08	606,859,320.54	5,730,555.65	184,918,247.21	85,031,940.94	7,331,552.44	188,946,389.54	10,996,863.09	7,571,677.80	85,223,349.15	4,965,752.14	30,028,731.27	8,370,394.17	95,855,997.07	199,667,205.95	72,625,610.24	1,930,327,308.26
Total Pasivo y Patrimonio	203,961,307.96	40,930,158.58	154,556,439.45	168,316,927.16	42,404,939.23	123,184,710.62	7,636,900.35	22,143,676.97	8,173,266.35	279,925,763.81	73,310,474.49	18,523,171.49	62,800,124.34	101,859,401.01	91,428,461.23	56,110,089.07	2,565,762,519.34	14,841,414.35	399,228,469.19	85,978,761.80	613,580,463.87	1,721,879,041.17	483,467,913.61	51,934,493.01	261,515,587.89	20,652,269.98	51,103,797.85	205,641,512.93	561,011,054.96	580,017,075.89	334,757,244.08	9,406,637,432.03
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	3,595,168.87	0.00	0.00	3,595,168.87
Cuentas de orden	289,067,918.51	19,399,367.41	10,642,176.14	0.00	1,128,862.27	7,218,237.89	0.00	1,850,688.23	0.00	12,469,647.47	2,198,356.76	0.00	88,642,542.19	1,601,235.38	0.00	31,355,730.81	3,534,231,567.27	4,445,585.46	2,243,182,373.08	280,516,737.40	0.00	2,653,245,116.37	0.00	59,454,967.59	0.00	0.00	6,342,656.34	0.00	0.00	18,339,266.36	1,207,933,441.39	10,473,266,474.32

Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/06/15 es de C$27.2497 por US$1 dólar