



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES DE MICROFINANZAS
ESTADO DE SITUACIÓN
AL 31 DE DICIEMBRE DEL 2015
Cifras expresadas en Córdobas

	ACODEP	ADIM	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CONFIANSA	FUDEMI	FUNDACION 4i 2000	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MÁS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	LEON 2000 IMF S.A.	MERCAPITAL S.A.	MI CREDITO S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIGSA	UNICOSERVI	TOTAL
ACTIVO																								
Fondos disponibles	1,452,959.29	1,076,067.07	28,920,465.77	1,472,543.68	2,973,144.49	337,249.06	2,753,085.32	3,316,235.54	3,605,500.81	124,982,728.20	605,337.17	43,118,298.56	19,435,588.98	96,616,650.57	1,227,950.84	4,595,320.90	56,436,439.54	14,704,437.00	762,242.62	57,163,656.13	42,569,559.99	35,652,358.41	20,796,001.00	564,573,820.94
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,473,661.17	0.00	0.00	0.00	0.00	83,784.90	0.00	0.00	0.00	0.00	0.00	0.00	31,388,846.88	0.00	56,946,292.95
Cartera de créditos, neto de provisiones por incobrabilidad	124,296,691.35	35,600,730.18	114,199,777.13	44,873,330.37	95,183,134.62	6,828,874.38	70,652,665.20	85,089,989.71	0.00	2,569,754,195.94	9,835,825.22	445,526,586.95	721,410,322.85	1,320,709,031.04	39,805,729.37	16,885,214.51	266,498,517.82	39,084,488.00	158,592,024.26	593,598,057.86	524,316,921.15	256,144,419.91	1,392,821,225.00	8,931,707,752.81
Provisiones para incobrabilidad de la cartera de crédito	-19,861,096.90	-1,592,514.80	-3,130,466.89	-2,516,028.77	-5,228,251.08	-1,540,915.96	-4,113,112.55	-1,910,732.89	0.00	-68,205,849.95	-226,196.16	-8,738,331.22	-49,395,362.52	-112,849,868.53	-2,263,458.43	-779,174.36	-8,639,337.87	-2,503,927.00	-25,033,989.17	-17,687,428.44	-10,342,271.26	-12,680,049.16	-91,996,520.00	-451,234,883.91
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	407,060.68	0.00	0.00	271,867.43	0.00	1,008,410.64	360.00	4,159,860.66	0.00	61,734.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	548,913.63	0.00	56,011,388.68
Otras cuentas por cobrar, neto	48,292,172.57	678,500.99	20,884,955.80	500,276.03	405,826.81	884,003.43	457,696.16	1,517,432.93	0.00	22,810,961.74	223,641.40	660,075.43	6,564,158.15	381,366,135.92	2,531,425.62	1,456,499.16	5,481,007.26	2,726,187.00	2,503,340.32	333,537.76	1,442,000.11	5,688,415.99	614,278.00	508,022,528.59
Inversiones permanentes	21,321,534.29	841,423.82	0.00	83,784.90	0.00	0.00	27,929.30	1,819,077.44	223,898.10	156,718,558.79	83,784.90	323,770.67	0.00	0.00	0.00	0.00	3,389,308.39	820,887.00	2,426,122.77	0.00	55,856.60	0.00	0.00	188,135,936.97
Inmuebles, mobiliario y equipo, neto	6,200,015.15	5,654,786.52	14,156,583.85	968,538.28	29,266,564.93	166,554.57	1,059,559.47	2,104,929.41	325,562.15	82,845,278.69	1,925,353.36	8,249,064.18	5,934,604.22	1,331,876.62	7,808,539.28	407,760.59	2,851,810.23	885,856.00	1,383,712.93	1,554,848.98	12,710,981.47	4,205,851.73	6,048,565.00	198,047,197.61
Otros activos, neto	9,868,342.09	554,820.21	57,912,189.05	309,835.93	7,757,955.53	63,506.56	1,013,741.77	2,166,929.43	35,410.38	29,490,358.06	431,251.68	15,212,390.06	9,016,691.08	20,512,620.68	878,273.98	0.00	1,141,651.18	184,539.00	82,363.63	2,156,662.85	1,031,338.25	3,070,256.31	36,547,897.00	199,434,024.71
Total Activos	211,431,714.74	44,406,328.79	236,481,032.28	48,208,309.19	135,586,626.38	8,552,055.43	75,964,677.22	97,023,005.11	4,190,731.44	3,016,235,603.25	13,105,193.73	513,151,920.80	762,361,365.28	1,820,536,314.83	23,344,795.16	339,849,230.91	59,833,107.00	209,687,777.73	654,806,763.50	582,126,657.57	336,699,062.86	1,456,827,966.00	10,702,878,943.26	
PASIVO																								
Obligaciones financieras	8,668.13	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	8,668.13
Obligaciones con instituciones financieras y por otros financiamientos	81,625,160.49	24,146,844.10	171,347,504.03	37,151,332.89	43,965,998.50	4,271,633.49	58,788,868.98	80,718,470.14	10,821,346.97	2,218,322,505.60	6,539,472.63	281,729,316.86	602,700,698.81	1,368,533,043.76	40,527,096.25	7,721,947.89	225,942,687.12	17,511,673.00	192,607,914.47	495,289,786.16	320,141,680.34	245,680,930.67	957,779,715.00	7,493,865,628.15
Otras cuentas por pagar	1,772,125.17	206,807.40	25,868,713.49	1,335,443.26	690,576.80	55,116.75	782,360.22	899,852.17	735,997.10	36,325,631.09	25,497.46	16,180,804.92	8,707,128.07	260,913,067.48	2,814,457.98	102,438.13	13,709,771.52	1,099,659.00	9,141,970.68	14,855,014.21	14,806,045.24	2,866,182.67	219,996,452.00	633,891,112.81
Provisiones	2,192,980.25	2,643,099.25	1,281,386.74	453,047.30	7,182,090.08	709,773.72	3,994,117.63	892,146.67	42,477.80	64,178,388.49	650,974.52	9,894,991.44	7,130,728.08	23,274,662.29	405,537.97	846,722.32	4,981,029.86	3,953,075.00	312,297.32	8,512,383.01	22,075,417.26	8,516,399.73	0.00	174,123,726.73
Otros pasivos	1,213,578.84	155,031.46	0.00	2,769.72	869,290.91	0.00	401,200.40	17,465.81	0.00	4,107.00	4,949,503.15	98,449,184.25	7,903.96	166,405.46	0.00	6,341,536.00	0.00	0.00	0.00	0.00	236,900.15	329,364.30	0.00	113,144,241.41
Deuda Subordinada y Obligaciones convertibles en acciones	51,555,383.46	2,816,714.04	24,247.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,244,664.52	0.00	0.00	0.00	0.00	0.00	29,028,956.01	28,004,922.28	0.00	0.00	115,674,887.53
Total Pasivo	138,367,896.34	29,968,496.25	198,521,851.48	38,942,593.17	52,707,956.29	5,036,523.96	63,966,547.23	82,527,934.79	11,599,821.87	2,318,826,525.18	7,220,051.61	312,754,616.37	716,987,739.21	1,656,965,438.05	43,754,996.16	8,837,513.80	244,633,488.50	28,905,943.00	202,062,182.47	547,686,139.39	385,264,965.27	257,392,877.37	1,177,776,167.00	8,530,708,264.76
PATRIMONIO																								
Capital social / Aportes	25,641,705.76	4,415,839.68	6,560,219.48	7,000,000.00	5,700,000.00	4,813,042.00	15,000,000.00	698,284.92	500,000.00	10,000.00	5,000.00	111,699,500.00	120,387,749.13	179,505,400.00	18,096,000.24	1,200,000.00	54,732,653.49	0.00	71,305,839.03	83,200,000.00	150,902,387.11	58,240,000.00	72,880,000.00	992,493,620.84
Capital adicional / Aporte adicional	0.00	0.00	20,302,810.29	0.00	4,778,406.20	0.00	0.00	5,375,644.10	32,583,093.09	208,243,093.70	3,029,795.80	44,249,660.00	0.00	-4,244,664.52	5,339,216.45	5,662,560.00	495,342.75	12,867,853.00	0.00	0.00	0.00	14,765.00	4,422,583.00	343,120,158.86
Ajustes al patrimonio	-1,054,255.00	190,232.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	466,612.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,639,810.71
Reservas	0.00	0.00	0.00	352,304.61	0.00	0.00	73,555.25	0.00	0.00	0.00	7,943,717.81	0.00	0.00	0.00	0.00	3,782,839.65	500,983.00	0.00	4,439,628.10	7,528,902.74	4,960,478.69	5,639,841.00	35,222,250.85	
Resultados acumulados	38,080,175.19	6,404,028.32	14,863,692.04	46,392.81	70,957,561.86	-1,034,706.15	-4,217,349.76	5,955,638.48	-24,917,219.86	348,896,101.38	2,825,296.90	8,466,330.84	-86,523,367.02	-12,137,772.44	-16,044,870.99	8,410,189.25	19,241,588.09	13,093,525.00	-60,664,241.24	0.00	42,663,782.14	13,694,206.06	185,767,872.00	573,826,852.90
Resultados del Ejercicio	10,396,192.45	3,427,731.84	-3,767,541.01	1,867,018.60	1,442,702.03	-262,804.38	1,141,924.50	2,465,502.81	-15,574,963.66	140,259,882.99	-441,562.62	25,000,875.35	11,509,243.96	447,913.74	1,323,362.13	-765,467.89	16,963,318.43	4,464,803.00	-3,016,002.53	19,480,996.09	-4,233,379.69	2,396,735.74	10,341,503.00	224,867,984.88
Total Patrimonio	73,063,818.40	14,437,832.54	37,959,180.80	9,265,716.02	82,878,670.09	3,515,531.47	11,998,129.99	14,495,070.31	-7,409,090.43	697,409,078.07	5,885,142.12	200,397,304.43	45,373,626.07	163,570,876.78	8,713,707.83	14,507,281.36	95,215,742.41	30,927,164.00	7,625,595.26	107,120,624.19	196,861,692.30	79,306,185.49	279,051,799.00	2,172,170,676.50
Total Pasivo y Patrimonio	211,431,714.74	44,406,328.79	236,481,032.28	48,208,309.19	135,586,626.38	8,552,055.43	75,964,677.22	97,023,005.11	4,190,731.44	3,016,235,603.25	13,105,193.73	513,151,920.80	762,361,365.28	1,820,536,314.83	23,344,795.16	339,849,230.91	59,833,107.00	209,687,777.73	654,806,763.50	582,126,657.57	336,699,062.86	1,456,827,966.00	10,702,878,943.27	
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
Cuentas de orden	290,519,280.93	25,434,440.78	0.00	1,304,015.25	50,989,268.72	0.00	4,304,727.14	0.00	0.00	3,969,809,820.45	4,468,028.81	2,563,564,384.97	0.00	2,863,077,580.97	59,339,153.46	0.00	0.00	6,431,840.37	0.00	3,628,355.62	43,445,303.52	1,260,866,646.39	0.00	11,147,182,847.38

¹ Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/2015 es de C\$27.9283 por US\$1 dólar