



Comisión Nacional de Microfinanzas CONAMI

TODAS LAS INSTITUCIONES

ESTADO DE SITUACIÓN

AL 31 DE MARZO DEL 2016

Cifras expresadas en Córdobas

	ACODEP	ADIM	AODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CAFNSA	CEPRODEL	CONRANSA	CREDIEXPRESS	CREDIGLOBEX S.A.	FINDE S.A.	FIDE	FUEMI	FUMDEC	FUNDACION 4I 2000	FUNDACION FDL	FUNDAMUJER	FUNDENUSE S.A.	GENTE MAS GENTE S.A.	ISMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MERCAPITAL S.A.	MICREDITO	OPORTOCREDIT	PANA PANA	PRESTANIC	PRODESA CORP	PROMUJER LLC	SERFIGSA	UNICOSESVI	TOTAL				
ACTIVO																																							
Fondos disponibles	1,155,898.63	2,355,547.48	30,836,646.45	25,567,317.72	2,809,999.86	4,368,491.49	7,265,164.67	4,500,000.00	517,466.44	3,100,199.86	2,423,431.60	8,287,085.05	5,700,000.00	-8,892.84	1,789,819.75	10,899,720.77	3,171,665.66	3,231,849.53	3,581,833.97	190,860,396.39	723,536.27	46,725,676.43	21,879,803.47	99,116,225.15	17,398,049.89	2,721,705.01	4,774,944.03	29,806,127.77	1,437,959.83	14,455,251.27	1,518,133.50	30,569,016.37	48,534,753.35	33,916,247.70	19,140,569.00	663,810,468.52			
Inversiones negociables y a vencimiento, neto	0.00	0.00	197,883.70	0.00	0.00	0.00	0.00	0.00	0.00	740,386.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,960,396.00	0.00	328,776.89	0.00	84,807.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,736,948.40	0.00	43,557,232.84		
Carera de créditos, neto de provisiones por incobrabilidad	333,047,312.38	35,472,076.78	85,427,397.87	83,667,415.10	45,624,599.65	83,613,256.32	12,498,150.41	0.00	7,285,796.32	35,317,101.90	29,212,160.44	83,681,589.13	0.00	17,615,749.81	70,029,770.73	21,962,289.23	86,263,819.17	21,962,289.23	83,681,589.13	0.00	2,599,560,119.12	8,916,075.63	444,327,234.03	795,466,158.17	1,348,094,005.89	592,148,407.00	45,784,201.80	17,680,730.83	276,768,572.06	21,682,219.01	39,706,747.93	159,614,819.17	638,563,054.47	508,318,231.28	272,499,696.30	1,304,899,858.89	9,965,598,274.42		
Provisiones para incobrabilidad de la cartera de crédito	-19,861,056.90	-1,863,251.54	-3,214,833.61	-2,880,296.50	-2,672,125.98	-5,863,155.96	-3,090,940.70	0.00	-1,440,700.32	-4,470,605.45	-4,222,557.37	-5,648,189.04	0.00	-1,498,636.79	-1,283,157.43	-1,524,057.25	-2,441,166.39	-490,686.48	0.00	0.00	47,500,410.52	-325,068.93	-30,037,041.93	-52,005,114.90	-118,658,180.04	-23,867,398.36	-2,497,028.41	-393,031.97	-33,667,398.90	-1,164,023.44	-2,812,775.20	-25,056,779.81	-17,932,475.81	-10,288,379.97	-12,111,160.88	-100,670,900.00	-516,171,493.59		
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	21,495,805.78	1,126,915.85	0.00	0.00	8,600.00	0.00	419,644.82	8,765,525.61	0.00	14,541.91	0.00	0.00	1,307,444.81	802,551.71	0.00	0.00	0.00	3,469,352.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,220,978.54	371,003.63	1,458,023.45	44,406,271.77	0.00	118,739.40	0.00	88,130,528.69
Otras cuentas por cobrar, neto	53,530,865.44	932,348.71	8,744,611.12	53,948,421.27	443,674.38	384,665.70	540,268.77	0.00	740,963.37	6,723,355.69	613,216.41	16,701,613.84	0.00	1,098,981.58	18,803,995.84	4,887,155.05	1,229,974.51	2,105,486.61	0.00	62,206.87	15,176,177.00	252,384.29	2,557,744.83	6,635,042.07	416,058,595.79	34,609,826.56	2,509,883.88	651,509.48	6,943,561.90	665,529.70	3,204,109.56	2,826,493.31	354,873.97	1,605,538.12	6,035,883.05	19,192,998.00	68,764,868.49		
Inversiones permanentes	21,861,237.38	851,654.44	0.00	0.00	84,807.40	0.00	0.00	0.00	28,270.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197,883.70	356,718,558.79	84,807.30	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	188,284,639.69	
Inmuebles, mobiliario y equipo, neto	6,051,926.11	6,304,642.76	11,168,573.12	18,407,151.20	921,895.15	28,670,046.28	1,540,126.57	0.00	142,977.62	14,749,427.25	971,962.95	23,395,690.94	0.00	398,388.32	0.00	4,415,922.16	2,343,460.47	2,887,365.97	0.00	198,876.26	78,788,743.48	1,891,879.38	8,077,270.53	29,123,192.35	1,167,967.27	26,618,230.32	7,712,978.11	418,758.04	2,647,526.76	52,215.24	961,202.05	2,063,084.01	1,526,429.47	11,661,513.49	4,134,032.27	21,833,676.00	320,245,491.90		
Otros activos neto	6,633,164.46	7,649,213.23	13,924,469.48	114,911,527.59	152,592.83	8,971,814.08	165,919.28	0.00	15,880.30	33,029,222.55	399,688.14	23,437,347.65	0.00	431,431.62	27,273.81	8,624,024.17	2,021,650.38	854,232.78	0.00	19,653.89	33,396,002.87	376,522.91	15,695,432.53	47,220,200.02	14,868,385.37	20,085,214.54	7,032,115.10	17,849.85	654,953.20	1,629,138.45	247,760.59	83,388.69	1,027,407.81	7,532,811.55	4,050,258.70	64,188,513.00	334,659,803.89		
Total Pasivo	114,136,558.40	46,466,815.69	19,792,919.53	259,236,109.73	50,937,624.67	18,008,243.65	23,026,513.85	4,500,000.00	15,322,242.47	109,254,719.45	84,424,924.63	114,927,693.63	5,700,000.00	13,858,172.85	90,640,610.16	37,406,610.16	97,668,939.74	18,466,818.48	4,059,454.13	3,005,819,633.68	12,245,205.78	519,714,835.42	878,324,655.08	1,178,008,872.47	614,000,464.84	65,143,626.00	23,546,910.93	328,924,819.50	26,840,819.86	60,833,811.85	212,607,866.54	626,620,792.14	572,654,545.89	1,429,255,014.00	11,233,656,395.44				
PASIVO																																							
Obligaciones financieras	18,480.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	438,079.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140,976.15	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	597,456.42		
Obligaciones con instituciones financieras y por otros financiamientos	80,048,582.11	25,135,465.47	85,381,821.80	216,525,960.27	38,528,759.84	43,919,683.53	9,325,792.62	0.00	5,056,755.45	94,564,933.81	66,214,503.36	66,117,389.82	0.00	5,653,820.00	0.00	66,967,151.97	78,593,064.51	7,452,913.19	0.00	2,205,739,389.77	5,486,523.13	282,146,982.98	616,236,436.17	1,364,122,384.53	595,820,759.28	43,350,938.40	7,828,556.77	211,395,760.53	15,432,750.97	16,715,454.66	194,958,246.46	500,342,039.97	302,303,580.51	240,575,655.65	914,670,720.00	8,469,422,499.94			
Otras cuentas por pagar	4,467,865.07	218,910.81	1,419,567.24	24,227,616.64	859,091.47	552,261.44	1,313,911.44	1,046,545.38	30,238.13	357,545.99	864,157.19	55,799,534.99	988,792.56	90,091.76	75,462,448.42	1,123,905.33	923,323.74	3,091,580.67	915,955.20	0.00	10,056,159.95	91,061,167.61	296,281,802.52	79,213,455.83	3,088,586.91	114,372.99	5,853,935.88	2,997,254.48	1,191,448.99	9,667,208.86	8,999,411.86	14,425,620.44	4,403,863.62	300,513,758.00	1,049,134,185				
Provisiones	1,790,546.83	3,094,595.07	2,277,161.04	1,487,384.48	622,434.86	8,397,272.03	1,186,378.55	0.00	780,219.54	5,043,487.66	4,284,130.37	23,712,758.70	0.00	2,388,565.12	2,698.28	1,070,400.66	1,360,318.53	114,259.45	41,904.38	64,364,653.36	680,557.91	14,112,847.25	11,681,606.38	27,285,822.56	12,486,690.51	421,972.00	1,006,527.78	5,936,255.86	5,103,160.99	4,072,776.72	596,774.27	10,608,784.67	30,994,105.92	9,837,876.47	91,041	258,944,379.20			
Otros pasivos	504,176.20	80,442.64	0.00	0.00	93,292.81	0.00	18,049.85	0.00	646,146.94	124,418.14	0.00	4,894,277.80	0.00	4,934,277.80	14,134.45	1,733,883.40	1,448,494.20	0.00	0.00	6,790,713.99	104,463,064.94	444,324.75	0.00	28,639.56	200,045.45	0.00	0.00	0.00	0.00	3,866.62	6,536,498.03	0.00	184,499.43	228,261.07	0.00	128,473,743.87			
Deuda Subordinada y Obligaciones convertibles en acciones	52,113,824.38	2,830,465.80	0.00	16,555.63	0.00	0.00	7,968,875.82	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	4,471,791.67	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	123,727,216.01	
Total Pasivo	138,946,395.40	31,397,879.79	89,078,550.08	242,267,517.02	40,103,479.08	52,869,137.00	15,814,608.28	1,046,545.38	5,860,211.12	100,193,476.90	72,008,937.06	145,754,098.85	986,792.56	13,066,754.78	75,478,881.25	70,895,341.36	82,325,200.98	10,658,753.31	957,859.58	2,318,046,101.77	6,337,143.69	311,096,704.17	823,442,255.10	1,692,608,126.03	687,520,903.72	46,890,133.87	9,150,838.99	221,185,952.37	23,539,031.46	28,516,178.40	205,222,029.39	548,921,942.73	374,840,256.74	255,045,656.81	1,215,275,049.00	9,965,357,426.29			
PATRIMONIO																																							
Capital social / Aportes	25,641,705.76	4,415,839.68	31,667,178.42	6,961,271.36	5,050,000.00	5,700,000.00	4,500,000.00	4,813,042.00	4,813,042.00	10,000.00	10,000,000.00	5,211,000.00	5,700,000.00	1,820,000.00	6,000,000.00	3,050,000.00	698,284.92	113,425.52	500,000.00	0.00	111,699,500.00	120,387,749.13	179,505,400.00	4,017,500.00	18,096,000.24	1,200,000.00	50,364,663.72	3,045,730.62	72,175,961.09	83,200,000.00	150,902,387.11	58,240,000.00	72,880,000.00	1,047,681,639.57					
Capital adicional / Aporte adicional	0.00	0.00	0.00	20,474,438.61	1,850,000.00	4,778,486.20	0.00	0.00	15,956,845.84	5,000,000.00	0.00	0.00	4,120,151.82	0.00	21,639,173.82	5,375,644.10	6,526,144.71	42,144,400.73	208,243,093.70																				