Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES DE MICROFINANZAS
ESTADO DE SITUACIÓN
AL 31 DE MARZO DEL 2016
Cifras expresadas en Córdobas

	ACODEP	ADIM	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CONFIANSA	CREDIEXPRESS	FUDEMI	FUNDACION 4i 2000	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MAS 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	1,155,398.63	2,355,547.48	25,567,317.72	2,809,959.86	4,368,491.49	517,465.44	2,423,431.60	8,287,085.05	3,171,665.66	3,581,813.97	190,860,284.39	723,536.27	46,725,676.43	21,379,803.47	99,116,225.15	2,721,705.01	4,774,944.03	29,806,127.77	14,435,251.27	1,518,133.50	30,569,016.37	48,534,753.35	33,916,247.70	19,140,569.00	598,460,450.61
Inversiones negociables y a vencimiento, neto	0.00	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	0.00	84,807.30	0.00	0.00	0.00	0.00	0.00	0.00	16,236,948.40	0.00	42,610,928.59
Cartera de créditos, neto de provisiones por incobrabilidad	123,047,712.18	35,472,076.78	81,667,415.10	45,624,593.65	93,613,256.12	7,285,790.12	79,212,160.44	83,681,589.13	86,253,831.17	0.00	2,559,560,119.12	8,916,075.63	444,327,234.03	790,466,358.17	1,348,694,005.89	41,784,201.80	17,683,783.83	276,768,572.06	39,706,747.93	159,614,819.17	628,563,054.47	508,331,811.28	272,499,696.30	1,304,899,858.00	9,037,674,762.37
Provisiones para incobrabilidad de la cartera de crédito	-19,861,096.90	-1,863,251.54	-2,888,286.50	-2,672,129.98	-5,881,155.98	-1,440,700.32	-4,222,257.57	-5,648,189.04	-2,441,166.19	0.00	-67,550,410.52	-325,368.53	-10,037,041.52	-52,065,114.59	-118,658,180.04	-2,697,042.82	-303,011.97	-10,687,398.96	-2,812,775.20	-25,056,779.83	-17,521,475.83	-10,088,739.97	-12,312,160.88	-100,070,905.00	-477,104,639.68
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	1,126,915.85	0.00	0.00	419,646.82	0.00	14,541.91	802,551.71	0.00	3,469,352.08	0.00	0.00	0.00	0.00	138,000.00	0.00	4,220,976.54	1,458,023.45	44,406,271.77	0.00	0.00	118,739.40	0.00	56,175,019.53
Otras cuentas por cobrar, neto	53,530,885.44	922,348.71	53,948,421.27	443,674.18	384,605.70	740,962.37	613,216.41	16,701,613.84	1,229,974.51	62,206.87	15,176,177.00	252,384.29	2,557,744.83	6,635,042.07	416,058,595.79	2,509,833.88	651,505.48	6,943,561.90	3,204,109.56	2,826,491.33	354,873.97	1,605,591.12	6,035,843.05	19,192,398.00	612,582,061.57
Inversiones permanentes	21,861,217.38	851,691.44	0.00	84,807.30	0.00	0.00	28,270.10	0.00	1,841,561.86	197,883.70	156,718,558.79	84,807.30	0.00	0.00	0.00	0.00	0.00	3,282,668.67	820,887.00	2,455,727.95	0.00	56,538.20	0.00	0.00	188,284,619.69
Inmuebles, mobiliario y equipo, neto	6,051,926.11	6,304,642.76	18,407,511.20	921,895.15	28,670,046.28	142,977.62	971,962.95	22,395,690.94	2,343,460.47	198,876.26	78,788,743.48	1,891,879.38	8,077,270.53	29,121,192.35	1,167,967.27	7,712,978.11	418,758.04	2,647,526.76	961,202.05	2,063,084.01	1,526,429.47	11,661,513.49	4,134,032.27	21,833,676.00	258,415,242.95
Otros activos, neto	6,983,164.46	749,821.23	114,518,527.59	152,592.33	8,971,814.06	15,380.10	993,683.14	23,447,347.66	2,021,950.38	18,653.39	33,386,002.82	376,522.91	15,695,432.53	9,720,260.02	14,868,385.37	1,192,119.10	17,349.55	654,953.20	247,760.59	83,368.69	1,077,407.86	7,392,341.55	4,050,258.79	64,188,513.00	310,823,610.32
Total Activos	**212,630,304.20**	**46,656,128.40**	**295,236,108.73**	**50,037,522.47**	**136,008,213.65**	**9,122,222.47**	**84,242,724.64**	**154,527,868.53**	**97,664,995.75**	**4,059,434.19**	**3,063,919,633.68**	**12,245,205.78**	**517,712,135.24**	**857,322,656.08**	**1,879,905,179.47**	**56,143,645.20**	**23,546,340.93**	**324,324,386.90**	**60,833,981.85**	**212,967,896.42**	**662,090,782.14**	**577,582,548.99**	**336,991,765.91**	**1,429,255,014.00**	**11,105,026,695.63**
PASIVO																									
Obligaciones financieras	18,400.83	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	159,376.98
Obligaciones con instituciones financieras y por otros financiamientos	80,049,582.11	25,153,465.47	216,525,960.27	38,528,759.84	43,919,603.53	5,058,755.45	66,214,503.26	66,117,389.82	78,593,064.51	0.00	2,205,739,189.77	5,486,523.13	282,146,982.98	616,236,436.17	1,364,122,384.53	43,350,935.40	7,828,556.77	211,395,760.53	16,715,454.66	194,958,246.46	500,342,093.97	302,303,580.51	240,575,655.65	914,670,250.00	7,526,033,134.79
Otras cuentas por pagar	4,467,865.07	218,910.81	24,227,616.64	859,091.47	552,261.44	30,238.13	864,157.19	55,799,534.19	923,323.74	915,955.20	47,942,258.64	29,086.50	10,056,159.95	91,061,167.61	296,283,802.52	3,088,586.91	114,372.99	5,853,935.98	1,191,448.99	9,667,008.86	8,599,411.86	14,425,620.44	4,403,863.62	300,513,758.00	882,089,436.75
Provisiones	1,790,546.83	3,094,595.07	1,497,384.48	622,434.86	8,397,272.03	780,219.54	4,284,130.37	23,712,758.70	1,360,318.53	41,904.38	64,364,653.36	680,557.91	14,112,847.25	11,681,606.38	27,285,822.56	421,972.00	1,006,927.78	5,936,255.86	4,072,776.72	596,774.27	10,608,784.67	30,992,105.92	9,837,876.47	91,041.00	227,271,566.94
Otros pasivos	506,176.20	80,442.64	0.00	93,292.91	0.00	0.00	646,146.24	124,416.14	1,448,494.20	0.00	0.00	0.00	6,780,713.99	104,463,044.94	444,324.75	28,639.56	200,981.45	0.00	6,536,498.03	0.00	0.00	184,499.43	228,261.07	0.00	121,765,931.55
Deuda Subordinada y Obligaciones convertibles en acciones	52,113,824.36	2,850,465.80	16,555.63	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	29,371,252.29	26,934,450.44	0.00	0.00	115,758,340.19
Total Pasivo	**138,946,395.40**	**31,397,879.79**	**242,267,517.02**	**40,103,579.08**	**52,869,137.00**	**5,869,213.12**	**72,008,937.06**	**145,754,098.85**	**82,325,200.98**	**957,859.58**	**2,318,046,101.77**	**6,337,143.69**	**313,096,704.17**	**823,442,255.10**	**1,692,608,126.03**	**46,890,133.87**	**9,150,838.99**	**223,185,952.37**	**28,516,178.40**	**205,222,029.59**	**548,921,542.79**	**374,840,256.74**	**255,045,656.81**	**1,215,275,049.00**	**8,873,077,787.21**
PATRIMONIO																									
Capital social / Aportes	25,641,705.76	4,415,839.68	6,961,271.36	5,050,000.00	5,700,000.00	4,813,042.00	10,000,000.00	5,211,000.00	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	50,364,663.72	0.00	72,175,961.09	83,200,000.00	150,902,387.11	58,240,000.00	72,880,000.00	987,657,805.01
Capital adicional / Aporte adicional	0.00	0.00	20,474,438.61	1,950,000.00	4,778,406.20	0.00	5,000,000.00	0.00	5,375,644.10	42,144,400.73	208,243,093.70	3,029,795.80	44,249,660.00	0.00	-4,471,791.67	5,339,216.45	5,662,560.00	470,760.34	12,867,853.34	0.00	0.00	240,229.16	14,765.00	4,422,583.00	359,791,614.76
Ajustes al patrimonio	0.00	190,232.70	0.00	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	656,844.74
Reservas	0.00	0.00	0.00	632,357.40	0.00	0.00	214,980.25	0.00	0.00	0.00	0.00	0.00	11,693,848.83	0.00	0.00	0.00	0.00	7,200,374.31	500,983.36	0.00	7,361,777.50	7,528,902.74	5,319,989.05	5,639,841.00	46,093,054.44
Resultados acumulados	47,422,112.64	9,831,760.15	15,400,248.94	1,633,358.63	71,665,450.54	-1,297,510.53	-3,807,821.20	1,338,054.86	8,421,141.30	-39,180,421.32	489,155,984.37	2,383,734.28	29,566,683.95	-75,590,236.30	-11,689,858.70	-14,721,508.86	7,644,721.36	37,447,438.66	17,503,102.78	-64,457,313.16	16,737,613.71	38,430,402.45	15,731,431.44	196,109,374.00	795,677,943.99
Resultados del Ejercicio	620,090.40	820,416.08	10,132,632.80	668,227.36	995,219.91	-262,522.12	826,628.53	2,224,714.82	844,724.45	-362,404.80	48,464,453.84	22,919.97	7,405,738.29	-10,917,111.85	23,953,303.81	539,803.50	-111,779.42	5,655,197.50	1,445,863.97	27,218.90	5,869,848.14	5,640,370.79	2,639,923.61	-65,071,833.00	42,071,645.48
Total Patrimonio	**73,683,908.80**	**15,258,248.61**	**52,968,591.71**	**9,933,943.39**	**83,139,076.65**	**3,253,009.35**	**12,233,787.58**	**8,773,769.68**	**15,339,794.77**	**3,101,574.61**	**745,873,531.91**	**5,908,062.09**	**204,615,431.07**	**33,880,400.98**	**187,297,053.44**	**9,253,511.33**	**14,395,501.94**	**101,138,434.53**	**32,317,803.45**	**7,745,866.83**	**113,169,239.35**	**202,742,292.25**	**81,946,109.10**	**213,979,965.00**	**2,231,948,908.42**
Total Pasivo y Patrimonio	**212,630,304.20**	**46,656,128.40**	**295,236,108.73**	**50,037,522.47**	**136,008,213.65**	**9,122,222.47**	**84,242,724.64**	**154,527,868.53**	**97,664,995.76**	**4,059,434.19**	**3,063,919,633.68**	**12,245,205.78**	**517,712,135.24**	**857,322,656.08**	**1,879,905,179.47**	**56,143,645.20**	**23,546,340.93**	**324,324,386.90**	**60,833,981.85**	**212,967,896.42**	**662,090,782.14**	**577,582,548.99**	**336,991,765.91**	**1,429,255,014.00**	11,105,026,695.63
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	1,422,955,835.04	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cuentas de orden	273,628,703.84	19,862,576.22	3,732,706.32	1,548,470.82	52,181,517.35	0.00	4,327,030.76	0.00		0.00	3,955,475,093.51	4,741,979.96	2,464,463,915.72	0.00	2,957,792,732.88	59,295,999.63	363,231.04	8,126,703.31	6,543,730.73	0.00	3,858,919.74	64,839,689.26	1,300,273,463.32	0.00	11,181,056,464.41

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/03/2016 es de C$28.2691 por US$1 dólar