Comisión Nacional de Microfinanzas

CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN FINANCIERA
AL 30 DE JUNIO DEL 2016
Cifras expresadas en Córdobas

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS	CREDIGLOBEX	CREDITODO S.A.	FINANCIA IFIM, S.A.	FINDE	FUDEMI	FUMDEC	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MÁS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MERCAPITAL S.A.	MI CREDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIGSA	UNICOSERVI	TOTAL
ACTIVO																																		
Fondos disponibles	5.364.302.09	1.973.884.39	17.278.044.49	23.381.934.03	5.710.341.95	2.053.670.40	5.270.801.10	4.500.000.00	1.036.886.81	2.593.003.45	1.577.880.48	3.576.818.20	3.278.110.68	375.214.04	2.010.245.66	5.029.618.69	6.046.289.15	2.501.480.28	398.780.965.58	1.905.420.67	51.461.907.82	30.518.594.07	93.845.142.42	10.175.272.54	1.740.644.68	2.913.490.31	38.922.764.53	2.223.721.97	12.637.129.83	909.941.00	24.730.867.93	62.829.580.90	33.104.353.60	19.091.393.00	879.349.716.74
Inversiones negociables y a vencimiento, neto	0.00	0.00	343,370.40	0.00	0.00	0.00	8,034.16	0.00	0.00	750,006.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104,554,467.21	0.00	707,610.18	0.00	0.00	0.00	86,195.10	0.00	0.00	0.00	0.00	0.00	0.00	23,833,768.81	0.00	130,283,452.08
Cartera de créditos, neto de provisiones por incobrabilidad	124,946,728.84	37,540,627.01	88,066,658.63	142,066,959.13	46,273,080.90	96,694,418.67	14,467,311.33	8,000.00	6,527,094.40	30,045,556.84	85,010,928.44	89,573,837.77	33,031,856.00	17,462,459.86	67,205,124.28	85,149,289.23	82,575,520.43	9,649,529.47	2,151,834,116.72	10,436,640.06	497,982,666.46	838,570,127.58	1,420,965,882.75	634,422,601.04	46,680,262.28	18,652,553.06	292,511,503.46	21,222,811.84	42,324,074.23	156,159,614.08	656,389,262.27	561,218,483.64	284,836,044.04	1,355,408,415.00	10,045,910,039.53
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	12,273,822.08	1,140,672.86	0.00	0.00	9,086.86	0.00	423,693.96	8,874,615.66	0.00	14,541.91	0.00	29,540.22	0.00	3,163,456.82	691,788.42	0.00	2,865,389.76	0.00	0.00	0.00	0.00	0.00	92,000.00	0.00	4,787,423.36	470,125.58	1,483,011.02	44,284,922.29	0.00	0.00	349,411.95	0.00	90,951,502.75
Otras cuentas por cobrar, neto	53,785,460.06	414,008.71	8,874,281.48	46,844,992.28	426,273.56	408,524.28	673,816.45	0.00	914,225.75	1,603,642.00	458,765.31	19,040,164.47	3,719,545.60	1,047,348.10	23,824,190.65	4,943,726.40	2,825,487.14	2,155,894.14	81,398,633.18	226,493.39	3,055,694.97	8,109,572.09	668,333,826.97	449,421.24	3,118,755.11	457,974.28	6,462,066.78	947,753.69	3,116,707.26	3,894,602.95	72,758.90	1,430,027.73	5,482,933.33	8,639,224.00	967,156,792.24
Inversiones permanentes	22,124,940.35	862,088.62	0.00	0.00	85,842.60	0.00	0.00	0.00	0.00	0.00	28,614.20	0.00	0.00	0.00	0.00	0.00	1,879,011.81	0.00	223,682,965.07	85,842.60	0.00	0.00	0.00	0.00	0.00	0.00	1,367,670.67	0.00	820,887.00	2,485,706.68	0.00	57,228.40	0.00	0.00	253,480,798.00
Inmuebles, mobiliario y equipo, neto	5,916,741.82	6,319,834.26	11,088,601.57	18,236,334.76	931,489.19	28,027,430.51	1,538,277.88	174,403.73	133,275.11	14,802,360.09	976,254.21	23,581,505.28	15,096.44	276,484.03	0.00	4,669,353.25	2,306,565.13	2,874,618.08	57,851,409.56	1,852,032.21	9,147,996.37	5,725,655.02	1,035,267.62	26,933,628.26	7,539,060.59	682,056.76	2,374,341.88	86,175.09	906,324.27	2,044,888.91	1,779,343.62	11,658,736.84	4,757,210.03	30,744,249.00	286,987,601.37
Otros activos, neto	6,992,133.14	609,608.40	12,383,584.65	4,398,651.76	397,138.14	10,330,120.33	589,084.98	151,075.85	85,604.43	33,202,835.24	793,234.67	26,341,271.65	202,231.35	544,466.10	68,704.47	3,606,373.13	2,128,519.98	521,360.76	20,710,071.67	399,213.86	15,842,392.84	10,277,362.01	17,125,699.16	17,024,602.46	428,438.76	35,302.51	783,608.07	1,762,009.59	247,207.68	84,186.42	1,541,675.27	7,639,439.64	4,242,590.00	69,368,511.00	270,861,009.97
Total Activos	**219,130,306.30**	**47,720,051.38**	**160,308,363.30**	**236,069,544.82**	**53,824,166.34**	**137,514,164.19**	**22,556,412.76**	**4,833,479.58**	**9,120,780.40**	**91,872,019.30**	**88,845,677.31**	**162,128,139.28**	**40,246,840.07**	**19,735,512.35**	**93,108,265.06**	**106,561,817.51**	**98,453,182.06**	**17,704,882.73**	**3,041,678,018.75**	**14,905,642.79**	**578,198,268.64**	**893,201,310.77**	**2,201,305,818.92**	**689,005,525.54**	**59,685,356.52**	**22,741,376.92**	**347,209,378.75**	**26,712,597.76**	**61,534,441.29**	**209,864,062.33**	**684,513,907.99**	**644,833,497.15**	**356,606,311.76**	**1,483,251,792.00**	**12,924,980,912.69**
PASIVO																																		
Obligaciones financieras	33,298.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,467,289.46	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	1,500,588.25
Obligaciones con instituciones financieras y por otros financiamientos	86,947,306.80	25,834,864.46	94,991,274.81	147,181,482.07	41,574,433.70	37,736,534.93	9,374,295.95	0.00	5,120,511.10	82,984,835.50	70,164,845.09	69,477,201.65	0.00	5,722,840.00	0.00	77,785,767.98	79,629,511.60	7,374,371.16	2,138,071,670.07	8,460,285.20	332,281,251.21	721,956,132.66	1,618,589,196.09	602,993,615.86	47,214,070.95	7,868,905.00	224,406,598.71	15,354,190.90	16,204,156.51	192,609,906.32	498,761,277.51	358,705,821.10	256,109,572.10	985,655,165.00	8,867,141,631.99
Otras cuentas por pagar	3,904,972.15	209,847.58	1,291,225.98	36,223,137.90	1,041,540.34	514,871.42	1,527,303.80	104,427.29	126,580.65	562,299.85	1,031,376.70	55,005,190.54	36,346,275.27	79,148.82	76,600,620.29	1,400,907.12	878,699.05	2,641,028.67	91,880,000.97	35,216.91	8,956,426.95	15,179,403.89	354,920,862.00	73,258,413.12	3,195,450.03	294,781.17	8,769,447.27	3,300,537.39	1,182,289.42	9,811,208.28	12,198,363.21	17,581,121.85	5,156,763.96	235,320,901.00	1,060,530,640.85
Provisiones	1,677,043.09	2,931,269.03	2,546,281.21	1,781,735.12	730,073.26	9,210,097.38	1,175,146.27	0.00	749,618.42	5,593,816.77	4,787,769.45	30,964,362.83	386,823.39	2,403,788.98	9,581.18	1,230,366.65	1,999,000.61	125,998.19	176,803.28	764,704.73	17,781,698.13	13,066,405.02	29,951,871.21	13,829,575.59	288,413.89	1,106,678.16	7,084,336.71	4,702,932.21	4,576,180.34	728,090.61	11,134,849.62	33,452,333.28	10,957,061.41	1,030,675.00	218,937,381.03
Otros pasivos	1,178,298.12	101,841.63	0.00	0.00	1,829.94	6,543,100.00	20,552.73	2,380,281.16	2,600.00	0.00	676,938.49	136,743.30	0.00	4,785,245.87	0.00	14,116.44	44,312.96	0.00	0.00	4,740.63	11,236,021.11	118,870,866.17	460,988.82	0.00	10,445.93	0.00	155,402.30	47,061.42	6,922,761.52	0.00	0.00	153,755.85	494,032.68	0.00	154,241,937.07
Deuda Subordinada y Obligaciones convertibles en acciones	51,033,161.02	2,882,141.75	0.00	16,555.63	0.00	0.00	8,000,814.35	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	4,072,630.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,223,203.25	27,981,901.29	0.00	0.00	152,210,407.76
Total Pasivo	**144,774,079.97**	**31,959,964.45**	**98,828,782.00**	**185,202,910.72**	**43,347,877.24**	**54,004,403.73**	**20,098,113.10**	**2,484,708.45**	**5,999,310.17**	**90,608,241.58**	**76,660,929.73**	**155,583,498.32**	**36,733,098.66**	**12,991,023.67**	**76,610,201.47**	**80,431,158.20**	**82,551,524.22**	**10,141,398.02**	**2,230,128,474.32**	**9,264,947.47**	**370,255,397.40**	**869,072,807.74**	**2,007,997,468.59**	**690,081,604.57**	**50,708,380.80**	**9,270,364.33**	**240,415,784.99**	**23,404,721.92**	**28,885,387.79**	**203,149,205.21**	**580,317,693.59**	**437,874,933.37**	**272,717,430.15**	**1,222,006,741.00**	**10,454,562,586.95**
PATRIMONIO																																		0.00
Capital social / Aportes	0.00	0.00	31,667,178.42	8,982,014.77	7,000,000.00	5,700,000.00	100,000.00	4,500,000.00	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	208,253,093.70	5,000.00	155,949,160.00	120,387,749.13	179,505,400.00	4,017,500.00	18,096,000.24	1,200,000.00	45,563,872.00	100,000.00	0.00	73,057,061.80	83,200,000.00	150,902,387.11	58,240,000.00	72,880,000.00	1,266,722,169.61
Capital adicional / Aporte adicional	25,641,705.76	4,415,839.68	0.00	20,487,921.71	0.00	4,778,406.20	0.00	0.00	0.00	15,078,033.54	5,000,000.00	0.00	0.00	4,120,351.82	0.00	21,639,173.82	5,375,644.10	5,692,898.71	0.00	3,029,795.80	0.00	0.00	-4,072,630.47	0.00	5,339,216.45	5,662,560.00	428,748.00	0.00	12,867,853.34	0.00	0.00	1,044,953.00	14,765.00	4,422,583.00	140,967,819.46
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	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	61,404,621.30
Reservas	0.00	0.00	0.00	0.00	632,357.40	0.00	0.00	0.00	0.00	9,563,545.51	214,980.25	0.00	0.00	0.00	1,147,292.67	610,000.00	0.00	377,104.94	0.00	0.00	11,693,848.83	1,609,502.10	0.00	0.00	48,495.00	0.00	13,662,163.96	0.00	500,983.36	0.00	7,361,777.50	7,528,902.74	5,319,379.69	5,639,841.00	65,910,174.95
Resultados acumulados	47,422,112.64	9,831,760.16	30,291,636.04	15,518,919.86	1,633,358.63	71,665,450.54	1,697,987.91	0.00	-1,297,510.53	-37,963,728.19	-3,807,821.20	1,338,054.86	-731,982.21	324,306.81	6,501,322.39	1,329,067.82	8,421,141.32	728,967.79	492,777,279.43	2,383,734.28	29,566,683.95	-77,199,738.40	-11,689,858.70	11,987,305.41	-15,763,833.31	7,644,721.36	34,375,003.00	973,507.24	17,407,312.12	-66,292,171.91	0.00	38,430,402.45	15,732,040.80	196,109,377.00	829,244,609.36
Resultados del Ejercicio	1,292,407.93	1,322,254.40	-479,233.16	5,877,777.76	1,210,573.07	1,365,903.72	660,311.75	-2,151,228.87	-394,061.18	-2,197,421.77	777,588.53	-4,413.90	-1,454,276.38	479,830.05	2,849,448.53	-497,582.34	1,406,587.50	651,087.75	66,144,743.37	-244,446.80	10,733,178.46	20,669,009.80	29,565,419.50	-17,080,884.44	1,257,097.34	-1,036,268.77	12,763,806.80	2,234,368.60	1,872,904.68	-49,832.77	13,634,436.90	9,051,918.48	4,582,696.12	-17,806,750.00	106,068,931.06
Total Patrimonio	**74.356.226.33**	**15.760.086.93**	**61.479.581.30**	**50.866.634.10**	**10.476.289.10**	**83.509.760.46**	**2.458.299.66**	**2.348.771.13**	**3.121.470.29**	**1.263.777.72**	**12.184.747.58**	**6.544.640.96**	**3.513.741.41**	**6.744.488.68**	**16.498.063.59**	**26.130.659.30**	**15.901.657.84**	**7.563.484.71**	**811.549.544.43**	**5.640.695.32**	**207.942.871.24**	**24.128.503.03**	**193.308.330.33**	**-1.076.079.03**	**8.976.975.72**	**13.471.012.59**	**106.793.593.76**	**3.307.875.84**	**32.649.053.50**	**6.714.857.12**	**104.196.214.40**	**206.958.563.78**	**83.888.881.61**	**261.245.051.00**	**2.470.418.325.74**
Total Pasivo y Patrimonio	**219.130.306.30**	**47.720.051.38**	**160.308.363.30**	**236.069.544.82**	**53.824.166.34**	**137.514.164.19**	**22.556.412.76**	**4.833.479.58**	**9.120.780.46**	**91.872.019.30**	**88.845.677.31**	**162.128.139.28**	**40.246.840.07**	**19.735.512.35**	**93.108.265.06**	**106.561.817.51**	**98.453.182.06**	**17.704.882.73**	**3.041.678.018.75**	**14.905.642.79**	**578.198.268.64**	**893.201.310.77**	**2.201.305.818.92**	**689.005.525.54**	**59.685.356.52**	**22.741.376.92**	**347.209.378.75**	**26.712.597.76**	**61.534.441.29**	**209.864.062.33**	**684.513.907.99**	**644.833.497.15**	**356.606.311.76**	**1.483.251.792.00**	**12.924.980.912.69**
Cuentas contrapartes	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	1,812,128,919.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,812,128,919.61
Cuentas de orden	272,988,134.69	19,244,757.71	0.00	3,619,538.14	25,756,275.40	53,728,869.23	2,445,135.26	0.00	0.00	152,601,602.33	5,404,025.41		0.00	0.00	176,369,082.13	13,798,575.64	0.00	0.00	3,490,013,110.70	4,306,245.49	2,757,214,372.41	0.00	3,059,910,979.22	0.00	56,323,688.93	23,229,560.82	10,145,970.76	1,378,618.93	7,859,469.09	0.00	3,979,064.07	46,303,130.54	1,582,622,045.19	0.00	11,769,242,252.09

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/06/2016 es de C$28.6142 por US$1 dólar