



COMISIÓN NACIONAL DE MICROFINANZAS
ESTADO DE SITUACIÓN FINANCIERA
Al 30 de septiembre del 2016
Cifras expresadas en Córdoba

	ACODIP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	BANCAHORA S.A.	CA CAPITAL S.A.	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS	CREDIGLOBEX	CREDITODO S.A.	FINDE	FUDEMI	FUMIDEC	FUNDACION FOL	FUNDEMULIER	FUNDENUSE S.A.	GENTE MAS 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.	PROMUIER LLC Nic	SERFISA	UNICOSEVI	TOTAL			
ACTIVO																																					
Fondos disponibles	5,428,145.81	2,900,788.75	12,963,193.69	14,407,011.80	5,247,580.81	1,467,886.49	5,781,929.73	4,500,000.00	373,030.88	1,810,627.02	4,830,675.02	4,545,375.88	15,823,545.45	345,923.68	3,635,384.26	1,420,155.04	4,482,647.83	1,905,790.55	387,756,995.93	897,240.20	62,679,947.95	52,423,461.17	28,183,889.99	12,796,120.11	4,193,431.90	7,259,508.87	81,548,189.19	4,085,835.27	10,566,561.31	1,275,888.42	42,977,996.58	89,659,491.25	44,366,044.05	20,213,756.61	942,354,103.11		
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	760,442.01	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	212,871,801.07
Cartera de créditos, neto de provisiones por incobrabilidad	128,082,159.29	38,941,303.54	93,977,833.46	181,877,733.30	46,060,203.44	94,478,074.63	11,204,153.64	0.00	7,510,698.36	18,669,875.63	82,938,485.45	95,668,340.67	49,281,831.63	17,963,751.38	73,100,247.66	91,833,619.09	84,288,310.23	9,548,760.28	1,655,875,981.75	10,377,241.27	563,810,709.97	814,674,512.75	1,435,207,685.51	643,751,767.99	49,971,791.84	24,178,475.95	319,266,605.21	28,935,059.99	44,209,023.90	157,009,560.20	678,813,022.51	575,762,250.48	288,177,442.93	1,340,511,300.55	9,794,979,261.91		
Reves recibidos en papeles y valores, neto	0.00	0.00	23,023,889.92	1,154,744.82	0.00	0.00	0.00	0.00	427,693.96	8,806,931.07	0.00	14,541.91	0.00	0.00	3,163,656.82	481,500.95	0.00	3,028,793.66	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	87,100,836.30
Otros cuentas por cobrar, neto	54,360,990.91	696,135.20	8,662,599.07	17,866,275.46	428,398.69	403,993.13	688,217.82	0.00	782,747.32	5,997,000.07	674,171.78	4,284,268.24	33,075,052.76	5,200,268.74	1,327,743.66	2,325,508.47	78,618,887.42	188,162.17	1,267,294.94	27,562,606.29	593,719,872.78	2,423,739.78	2,647,673.73	543,036.92	9,816,348.07	926,170.96	522,532.38	4,967,550.66	62,238,90	1,089,940.28	5,435,515.07	2,740,091.03	887,257,678.59				
Inversiones permanentes	22,394,240.05	872,274.80	347,606.40	0.00	86,901.60	0.00	0.00	0.00	0.00	0.00	318,639.20	0.00	0.00	0.00	0.00	1,902,192.29	0.00	23,642,965.07	86,901.60	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	294,455,533.76	
Inmuebles, mobiliario y equipo, neto	5,900,232.36	6,403,781.88	13,014,766.67	18,064,362.17	3,028,295.82	1,552,747.66	161,788.23	113,397.73	14,608,088.42	976,674.96	24,153,016.94	1,286,607.43	372,667.93	0.00	4,484,342.63	2,237,717.21	2,820,738.93	57,596,915.95	1,837,609.30	12,376,699.15	1,025,019.15	37,583,753.76	7,458,868.84	1,324,423.98	3,848,300.02	86,375.09	842,477.69	1,991,439.38	1,838,272.73	10,940,313.95	5,646,469.99	24,308,663.66	286,389,987.62				
Otros activos, neto	8,513,798.17	998,780.55	20,029,376.40	1,981,245.42	352,490.70	15,234,315.18	518,998.08	137,526.54	190,985.63	32,819,970.60	1,757,165.96	28,981,881.81	748,024.24	554,159.19	110,069.63	3,363,999.59	210,136.83	278,623.76	16,147,517.55	495,954.20	18,599,115.50	14,896,997.39	20,406,008.97	26,669,244.32	298,780.68	6,399,072.33	1,405,981.81	1,867,396.07	864,856.48	85,427.46	1,761,133.85	7,769,331.54	4,010,640.27	84,854,298.97	925,324,364.69		
Total Activos	224,680,067.49	50,911,470.02	169,019,265.61	235,475,372.97	53,213,871.06	139,042,251.08	21,756,646.93	4,799,313.76	9,488,549.48	80,470,595.65	91,115,812.37	170,087,513.98	71,434,332.43	20,245,639.86	109,920,754.33	109,465,541.91	96,917,641.00	16,879,418.79	2,613,587,690.89	13,673,128.74	660,451,333.84	913,277,193.16	2,078,542,476.40	713,224,634.96	64,766,448.09	59,704,516.05	421,890,690.82	36,810,981.59	59,340,691.78	208,509,876.13	725,442,784.57	685,279,263.90	368,382,376.69	1,472,628,110.82	12,750,635,567.15		
PASIVO																																					
Obligaciones financieras	19,096.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142,980.41	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	753,954.78	
Obligaciones con instituciones financieras y por otros financieros	93,054,015.79	27,626,291.70	91,856,403.06	157,330,606.84	40,065,769.49	37,003,139.71	9,457,823.20	0.00	5,473,352.45	55,570,700.37	73,944,745.02	71,149,276.04	0.00	5,793,440.00	0.00	80,339,389.76	78,192,399.43	6,936,103.14	1,752,719,545.03	7,512,866.55	396,528,956.63	731,091,663.58	1,615,661,832.98	610,328,397.59	51,406,792.76	7,965,980.00	289,517,911.50	15,507,403.75	15,013,634.00	190,947,576.65	528,736,873.04	383,364,032.83	263,456,998.16	1,014,885,601.79	8,708,173,542.84		
Otros cuentas por pagar	2,897,604.66	237,071.00	1,346,126.05	17,451,990.51	1,242,309.07	630,138.55	1,204,384.88	18,752.70	74,211.05	3,753,157.89	838,527.80	57,203,781.86	8,618,112.07	64,802.03	91,082,823.38	1,212,852.38	545,445.27	2,036,320.90	14,840,575.83	45,327.09	13,290,070.79	19,940,738.30	213,481,860.79	121,001,636.66	3,413,839.40	135,237.25	11,553,287.69	2,410,991.15	999,743.92	10,394,174.08	15,203,548.34	21,385,344.47	6,360,607.45	177,023,394.90	844,500,804.40		
Provisiones	1,818,834.65	3,567,702.57	2,895,324.90	2,056,233.90	849,058.58	10,644,879.44	3,274,424.50	0.00	751,948.25	6,269,187.09	5,504,350.84	35,740,099.52	754,288.19	2,311,413.67	1,022,880.53	1,070,995.61	1,705,942.26	150,303.69	348,377.92	910,633.41	23,015,879.32	10,503,131.14	34,541,855.46	14,348,163.23	295,318.77	2,291,673.82	7,712,929.20	4,809,966.58	5,164,109.71	822,292.47	13,052,451.58	36,536,970.09	11,761,697.81	9,112,232.44	253,793,151.14		
Otros pasivos	599,839.34	38,624.83	0.00	26,021.80	7,046,600.00	0.00	3,252,212.02	13,227.70	0.00	688,043.36	158,449.21	0.00	5,081,262.82	42,591.53	80,806.68	466,158.60	0.00	0.00	10,418,305.12	117,123,228.79	0.00	0.00	87,187.66	5,587,907.89	11,823.58	0.00	20,870.68	10,431,524.02	7,315,994.71	0.00	58,941,475.36	2,518.97	894,806.64	0.00	228,367,472.33		
Deuda Subordinada y Obligaciones convertibles en acciones	51,662,232.23	2,812,272.53	0.00	16,555.63	0.00	0.00	0.00	0.00	21,838.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,792,705.43	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	92,436,814.63
Total Pasivo	150,952,115.55	34,446,953.63	96,117,854.01	178,896,386.38	42,203,158.94	55,324,747.74	20,024,636.45	3,270,964.72	6,336,142.03	65,736,025.76	80,955,667.02	164,251,866.43	9,372,460.24	13,250,918.52	92,157,896.46	83,495,122.13	80,914,046.54	9,122,727.73	1,787,935,448.79	8,460,427.05	443,253,211.36	878,656,761.81	1,866,555,442.28	751,300,099.37	55,127,774.51	10,392,891.07	308,804,990.07	34,159,885.50	28,493,482.34	202,264,983.20	615,514,348.32	469,734,827.28	1,201,021,819.13	10,123,031,740.37			
PATRIMONIO																																					
Capital social / Aportes	0.00	0.00	0.00	9,682,401.16	7,000,000.00	5,700,000.00	100,000.00	4,300,000.00	4,813,042.00	10,000,000.00	10,000,000.00	5,211,000.00	63,012,000.00	1,830,000.00	3,050,000.00	698,284.92	113,425.52	208,263,091.70	5,000.00	155,949,160.00	120,887,749.13	179,505,400.00	4,017,500.00	18,006,000.24	1,200,000.00	46,308,699.98	100,000.00	0.00	73,958,332.60	83,200,000.00	150,803,387.11	58,240,000.00	72,880,000.00	1,794,711,478.36			
Capital adicional / Aporte adicional	25,641,705.76	4,415,839.68	26,566,484.89	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	5,566,651.81	0.00	0.00	-2,782,705.12	0.00	5,339,236.45	21,946,202.00	428,748.00	0.00	12,867,853.34	0.00	1,043,635.87	14,785.00	4,422,582.69	184,980,307.36					
Ajustes al patrimonio	0.00	190,232.70	5,100,693.53	0.00	0.00	0.00	0.00	0.00	0.00	16,773,348.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,974,427.93	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	0.00	0.00	0.00	66,501,814.83		
Reservas	0.00	0.00	-1,485,246.70	0.00	632,357.40	0.00	0.00	0.00	0.00	-9,963,545.51	-214,980.25	0.00	1,147,292.67	610,000.00	0.00	1,147,292.67	610,000.00	0.00	377,104.94	0.00	11,693,848.83	1,609,502.30	0.00	0.00	-48,495.00	0.00	13,886,088.										