



Comisión Nacional de Microfinanzas  
**CONAMI**

INSTITUCIONES DE MICROFINANZAS (IMF)  
ESTADO DE SITUACIÓN FINANCIERA <sup>1</sup>  
AL 30 DE SEPTIEMBRE DEL 2016  
Cifras expresadas en Córdobas

	ACODEP	ADIM	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CONFIANSA	CREDEXPRESS	FUEMI	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	SERFISGA	UNICOSERVI	TOTAL	
<b>ACTIVO</b>																									
Fondos disponibles	5,428,145.81	2,900,788.75	14,407,011.80	5,247,580.81	1,467,886.49	373,030.88	4,430,675.02	4,545,375.88	4,482,647.83	387,756,995.93	897,240.20	62,679,947.95	52,423,461.17	28,183,889.99	4,193,431.90	7,259,508.87	81,548,189.19	10,566,561.31	1,275,888.42	42,977,996.58	89,659,493.25	44,366,044.05	20,213,756.61	877,285,548.69	
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190,881,780.56	0.00	717,566.33	0.00	86,901.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,425,110.57	0.00	212,111,359.06
Cartera de créditos, neto de provisiones por incobrabilidad	128,082,159.29	38,941,303.54	181,877,733.30	46,060,203.44	94,478,074.63	7,510,698.96	82,958,485.45	95,668,340.67	84,288,312.23	1,655,875,981.75	10,377,241.27	563,810,709.97	814,674,512.75	1,435,207,685.51	49,987,791.84	24,178,475.95	319,266,605.21	44,205,023.90	157,009,560.23	678,813,022.51	575,762,250.48	288,177,482.93	1,340,511,300.55	8,717,722,956.36	
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	1,154,744.82	0.00	0.00	417,693.96	0.00	14,541.91	481,590.95	3,026,770.66	0.00	0.00	0.00	92,000.00	0.00	4,637,595.85	1,518,353.02	40,663,638.30	0.00	0.00	0.00	281,114.71	0.00	52,288,044.18	
Otras cuentas por cobrar, neto	54,360,990.91	696,135.20	17,986,275.46	428,398.69	403,909.13	882,747.32	674,171.78	16,723,656.77	1,327,743.66	78,618,887.42	188,162.17	1,267,294.94	27,562,606.29	593,719,872.78	2,647,673.73	543,036.92	9,816,348.07	522,532.38	4,967,550.66	62,258.90	1,089,940.28	5,435,515.07	2,740,091.03	822,665,799.56	
Inversiones permanentes	22,394,740.05	872,723.80	0.00	86,901.60	0.00	0.00	318,639.20	0.00	1,902,192.29	223,682,965.07	86,901.60	0.00	0.00	0.00	0.00	1,367,670.67	820,887.00	2,516,371.68	0.00	0.00	57,934.40	0.00	0.00	254,107,927.36	
Inmuebles, mobiliario y equipo, neto	5,900,233.26	6,501,738.18	18,068,362.17	1,038,295.82	27,438,065.65	113,392.73	976,674.96	24,153,916.94	2,333,757.21	57,596,191.95	1,827,629.30	13,376,699.15	3,719,615.56	1,025,019.15	7,459,868.34	1,324,421.98	3,848,300.02	842,477.69	1,991,439.38	1,828,372.73	10,940,313.95	5,686,469.09	24,308,663.66	222,299,918.87	
Otros activos, neto	8,513,798.17	998,780.55	1,981,245.42	352,490.70	15,254,315.18	190,985.63	1,757,165.96	28,981,681.81	2,101,396.83	16,147,517.55	495,954.20	18,599,115.50	14,896,997.39	20,406,008.97	298,780.68	6,399,072.33	1,405,981.81	864,856.48	85,427.46	1,761,133.85	7,769,331.54	4,010,640.27	84,854,298.97	238,126,977.25	
<b>Total Activos</b>	<b>224,680,067.49</b>	<b>50,911,470.02</b>	<b>235,475,372.97</b>	<b>53,213,871.06</b>	<b>139,042,251.08</b>	<b>9,488,549.48</b>	<b>91,115,812.37</b>	<b>170,087,513.98</b>	<b>96,917,641.00</b>	<b>2,613,587,090.89</b>	<b>13,873,128.74</b>	<b>660,451,333.84</b>	<b>913,277,193.16</b>	<b>2,078,542,476.40</b>	<b>64,766,448.09</b>	<b>39,704,516.05</b>	<b>421,890,690.82</b>	<b>59,340,691.78</b>	<b>208,509,876.13</b>	<b>725,442,784.57</b>	<b>685,279,263.90</b>	<b>368,382,376.69</b>	<b>1,472,628,110.82</b>	<b>11,396,608,531.33</b>	
<b>PASIVO</b>																									
Obligaciones financieras	19,096.86	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	19,096.86
Obligaciones con instituciones financieras y por otros financiamientos	93,054,015.79	27,626,291.70	157,330,606.84	40,065,769.49	37,003,159.71	5,473,352.45	73,944,745.02	71,149,276.04	78,192,399.43	1,752,719,545.03	7,512,866.55	396,528,956.63	731,091,663.58	1,615,661,832.98	51,406,792.76	7,965,980.00	289,517,911.50	15,013,634.00	190,947,576.65	528,276,873.04	383,364,032.83	263,456,998.16	1,014,885,601.79	7,832,189,881.97	
Otras cuentas por pagar	2,897,604.66	257,077.00	17,452,990.51	1,262,309.07	630,108.59	74,215.05	838,527.80	57,203,781.86	549,545.27	34,867,525.83	45,927.09	13,290,070.79	19,940,738.30	213,481,860.79	3,413,839.40	135,237.25	11,553,287.69	999,743.92	10,394,174.08	15,263,548.34	22,885,344.47	6,260,607.45	177,023,784.90	610,721,850.12	
Provisiones	1,818,834.65	3,567,702.57	2,096,233.90	849,058.58	10,644,879.44	751,948.25	5,504,350.84	35,740,099.52	1,705,942.26	348,377.92	910,633.41	23,015,879.32	10,503,131.14	34,541,855.46	295,318.77	2,291,673.82	7,712,929.20	5,164,109.71	922,292.47	13,052,451.58	36,536,970.09	11,767,697.81	9,112,232.44	218,854,603.15	
Otros pasivos	599,830.34	98,624.83	0.00	26,021.80	7,046,600.00	13,227.70	668,043.36	158,449.21	466,158.60	0.00	0.00	10,418,305.12	117,121,228.79	87,187.66	11,823.58	0.00	20,870.68	7,315,994.71	0.00	58,941,475.36	2,518.97	894,806.64	0.00	203,891,167.35	
Deuda Subordinada y Obligaciones convertibles en acciones	51,662,733.25	2,917,257.51	16,555.63	0.00	0.00	23,398.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,782,705.12	0.00	0.00	0.00	0.00	0.00	0.00	26,945,960.92	0.00	0.00	0.00	84,348,611.01
<b>Total Pasivo</b>	<b>150,052,115.55</b>	<b>34,466,953.61</b>	<b>176,896,386.88</b>	<b>42,203,158.94</b>	<b>55,324,747.74</b>	<b>6,336,142.03</b>	<b>80,955,667.02</b>	<b>164,251,606.63</b>	<b>80,914,045.56</b>	<b>1,787,935,448.78</b>	<b>8,469,427.05</b>	<b>443,253,211.86</b>	<b>878,656,761.81</b>	<b>1,866,555,442.01</b>	<b>55,127,774.51</b>	<b>10,392,891.07</b>	<b>308,804,999.07</b>	<b>28,493,482.34</b>	<b>202,264,043.20</b>	<b>615,534,348.32</b>	<b>469,734,827.28</b>	<b>282,380,110.06</b>	<b>1,201,021,619.13</b>	<b>8,950,025,210.46</b>	
<b>PATRIMONIO</b>																									
Capital social / Aportes	0.00	0.00	9,682,401.16	7,000,000.00	5,700,000.00	4,813,042.00	10,000,000.00	5,211,000.00	698,284.92	208,253,093.70	5,000.00	155,949,160.00	120,387,749.13	179,505,400.00	18,096,000.24	1,200,000.00	46,308,699.98	0.00	73,958,332.60	83,200,000.00	150,902,387.11	58,240,000.00	72,880,000.00	1,211,990,550.84	
Capital adicional / Aporte adicional	25,641,705.76	4,415,839.68	20,487,921.71	0.00	4,778,406.20	0.00	5,000,000.00	0.00	5,375,644.10	0.00	3,029,795.80	0.00	0.00	-2,782,705.12	5,339,216.45	21,946,202.00	428,748.00	12,867,853.34	0.00	0.00	1,043,635.87	14,765.00	4,422,582.69	112,009,611.48	
Ajustes al patrimonio	0.00	190,232.70	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	
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	11,693,848.83	1,609,502.10	48,495.00	0.00	13,386,088.24	500,983.36	0.00	7,361,777.50	7,528,902.74	5,319,379.69	5,639,840.67	53,936,155.78		
Resultados acumulados	47,422,112.64	9,845,369.90	15,515,485.98	1,633,358.63	71,665,450.54	-1,297,510.53	-3,807,821.21	1,338,054.86	8,421,141.34	492,777,279.43	2,383,734.28	29,566,683.95	-77,199,738.40	-11,689,858.70	-15,763,833.31	7,644,721.36	34,375,002.63	17,343,124.21	-67,110,189.89	0.00	38,430,402.45	15,732,040.80	196,109,377.67	813,334,388.63	
Resultados del Ejercicio	1,564,133.54	1,993,074.13	12,893,177.24	1,744,996.09	1,573,646.60	-363,124.02	-1,247,013.69	-713,147.51	1,508,525.07	80,646,841.05	-481,440.43	19,988,429.20	-10,177,081.48	46,954,198.21	1,918,795.20	-1,479,298.38	18,587,152.90	135,248.53	-602,309.78	19,346,658.75	17,639,108.45	6,696,081.14	-7,445,309.34	210,681,341.47	
<b>Total Patrimonio</b>	<b>74,627,351.94</b>	<b>16,444,516.41</b>	<b>58,578,986.09</b>	<b>11,010,712.12</b>	<b>83,717,503.34</b>	<b>3,152,407.45</b>	<b>10,160,145.35</b>	<b>5,835,907.35</b>	<b>16,003,598.43</b>	<b>825,651,647.11</b>	<b>5,403,701.69</b>	<b>217,190,171.98</b>	<b>34,620,431.35</b>	<b>211,987,034.39</b>	<b>9,638,673.58</b>	<b>29,311,624.98</b>	<b>113,085,691.75</b>	<b>30,847,209.44</b>	<b>6,245,832.93</b>	<b>109,908,436.25</b>	<b>215,544,436.62</b>	<b>86,002,766.63</b>	<b>271,606,491.69</b>	<b>2,146,583,320.87</b>	
<b>Total Pasivo y Patrimonio</b>	<b>224,680,067.49</b>	<b>50,911,470.02</b>	<b>235,475,372.97</b>	<b>53,213,871.06</b>	<b>139,042,251.08</b>	<b>9,488,549.48</b>	<b>91,115,812.37</b>	<b>170,087,513.98</b>	<b>96,917,640.99</b>	<b>2,613,587,090.89</b>	<b>13,873,128.74</b>	<b>660,451,333.84</b>	<b>913,277,193.16</b>	<b>2,078,542,476.40</b>	<b>64,766,448.09</b>	<b>39,704,516.05</b>	<b>421,890,690.82</b>	<b>59,340,691.78</b>	<b>208,509,876.13</b>	<b>725,442,784.57</b>	<b>685,279,263.90</b>	<b>368,382,376.69</b>	<b>1,472,628,110.82</b>	<b>11,396,608,531.33</b>	
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	2,124,620,030.74	
Cuentas de orden	274,431,088.92	22,715,885.54	3,619,538.14	26,248,021.88	54,315,396.22	0.00	6,285,462.75	0.00	0.00	3,171,917,132.71	6,268,171.82	3,003,820,628.04	326,528,007.00	3,186,378,243.88	59,115,809.95	23,229,560.82	10,140,697.36	7,974,584.09	0.00	4,148,666.85	69,931,123.63	1,652,229,278.27	25,191,862.47	11,934,489,160.34	

<sup>1</sup> Cifras No Auditadas (Saldos reportados por las Instituciones)

Tipo de Cambio Oficial al 30/09/2016 es de C\$28.9672 por US\$1 dólar