Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN FINANCIERA [1]
AL 31 DE DICIEMBRE 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	SERFIDE	SERFIGSA	UNICOSERVI	TOTAL
ACTIVO																																			
Fondos disponibles	3,739,600.80	1,823,420.46	8,278,091.41	36,953,731.70	4,580,254.35	10,086,521.47	647,444.14	4,500,000.00	509,431.23	1,515,813.71	6,791,714.91	3,721,988.54	1,678,536.59	275,169.52	3,806,884.58	2,431,417.76	9,959,898.02	1,358,838.26	226,574,074.49	329,834.90	45,833,373.65	13,593,434.55	26,371,332.75	12,356,978.78	1,762,337.38	10,361,815.44	62,343,249.67	966,322.29	22,303,798.41	547,851.08	61,760,022.19	81,569,673.32	1,187,770.13	37,060,098.97	21,753,627.01	729,334,352.46
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	771,432.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246,530,689.73	0.00	727,360.29	0.00	0.00	0.00	87,974.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,223,020.71	0.00	270,340,477.10
Cartera de créditos, neto de provisiones por incobrabilidad	145,124,424.04	45,141,210.81	85,413,235.76	175,701,890.41	46,360,179.97	95,870,023.56	18,184,878.52	0.00	7,914,727.61	11,884,800.75	79,000,116.30	94,540,225.95	76,951,612.18	17,974,935.26	63,001,770.22	101,688,534.07	87,276,076.46	10,249,252.01	1,223,543,170.58	10,208,495.72	631,204,196.25	747,321,819.76	1,595,073,465.72	697,774,095.04	53,716,926.92	28,013,484.38	351,549,024.89	28,270,190.95	46,133,219.04	157,895,213.23	727,872,745.15	667,512,209.07	17,677,158.08	330,288,082.32	1,434,731,250.50	9,911,062,641.48
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	22,023,889.92	1,168,996.15	910,463.09	0.00	47,899.00	0.00	629,480.87	8,501,300.05	0.00	0.00	218,960.33	0.00	0.00	3,163,456.82	499,050.13	0.00	3,593,048.47	0.00	0.00	0.00	0.00	0.00	92,000.00	0.00	4,371,801.98	777,723.75	1,507,427.12	41,091,813.28	0.00	0.00	0.00	1,148,190.46	0.00	89,745,501.42
Otras cuentas por cobrar, neto	39,738,864.29	590,580.59	9,994,378.21	29,288,751.37	359,185.91	841,280.26	660,419.06	0.00	289,958.46	6,178,424.66	1,805,410.88	13,639,742.08	8,727,154.93	932,606.86	39,205,722.90	5,797,481.24	987,870.60	2,016,469.46	141,573,749.94	228,417.09	891,945.69	79,967,371.28	453,856,905.80	3,124,781.62	3,028,825.20	1,936,288.55	6,658,398.52	815,594.22	619,057.27	6,084,188.17	50,359.19	1,840,109.26	0.00	5,694,596.73	3,838,111.66	871,263,001.95
Inversiones permanentes	22,668,019.41	883,494.57	498,519.90	0.00	87,974.10	0.00	0.00	0.00	0.00	0.00	322,571.70	0.00	0.00	0.00	0.00	0.00	1,975,668.27	0.00	252,719,672.57	87,974.10	0.00	0.00	0.00	0.00	0.00	0.00	1,340,450.00	0.00	820,887.00	2,547,427.60	0.00	58,649.40	0.00	0.00	0.00	284,011,308.62
Inmuebles, mobiliario y equipo, neto	5,716,117.29	6,542,954.50	10,928,598.21	18,961,372.53	1,150,531.45	26,528,977.10	1,516,211.82	149,172.71	104,215.68	14,440,756.83	868,114.98	22,950,880.95	1,839,542.78	116,542.47	0.00	4,564,720.23	2,346,526.92	2,769,926.07	59,115,431.01	1,806,080.80	14,172,873.14	3,246,776.62	967,116.57	24,514,517.89	7,410,391.10	2,216,939.19	4,769,479.02	1,449,471.76	945,219.20	1,958,289.39	1,579,988.38	10,870,130.77	37,848.33	5,774,312.53	119,254,783.76	381,584,811.98
Otros activos, neto	9,200,206.92	481,875.92	18,927,729.53	106,459,692.38	1,032,610.09	12,392,853.53	325,540.54	123,942.29	298,743.16	32,703,192.06	1,587,500.58	28,348,400.21	1,477,100.90	503,723.58	164,799.79	2,732,921.37	1,914,666.43	332,467.49	8,908,769.59	731,412.39	18,021,686.84	13,517,647.87	22,903,862.88	29,761,306.53	221,966.83	9,779,663.61	1,230,684.96	2,053,122.11	215,097.92	86,481.77	2,324,547.02	5,103,777.37	0.00	4,417,296.26	49,527,488.73	387,812,789.44
Total Activos	**226,187,232.75**	**55,463,536.85**	**156,064,442.94**	**368,534,434.54**	**54,481,198.96**	**145,719,655.92**	**21,382,393.08**	**4,773,115.00**	**9,746,557.01**	**75,995,720.33**	**90,375,429.35**	**163,201,237.73**	**90,892,907.71**	**19,802,977.69**	**106,179,177.49**	**120,378,531.49**	**104,959,756.82**	**16,726,953.29**	**2,162,558,606.38**	**13,392,215.00**	**710,851,435.86**	**857,647,050.08**	**2,099,172,683.72**	**767,531,679.86**	**66,320,421.53**	**52,308,191.17**	**432,263,099.04**	**34,332,425.08**	**72,544,705.96**	**210,211,264.52**	**793,587,661.93**	**766,954,549.18**	**18,902,776.54**	**406,605,597.98**	**1,629,105,261.66**	**12,925,154,884.45**
PASIVO																																			
Obligaciones financieras	23,283.56	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	2,421,892.65	0.00	0.00	0.00	0.00	2,445,176.21
Obligaciones con instituciones financieras y por otros financiamientos	93,320,344.11	32,568,969.48	79,778,731.53	250,145,174.76	40,914,366.59	57,508,679.35	9,674,028.21	0.00	5,945,582.93	55,609,303.83	73,565,097.33	70,703,632.28	0.00	5,864,940.00	0.00	91,640,746.02	86,542,692.07	8,291,137.90	1,260,107,570.02	7,364,736.71	436,667,377.09	683,357,763.08	1,704,123,849.29	617,082,929.46	52,910,051.83	31,643,556.82	293,281,528.82	15,729,277.00	30,013,137.21	192,790,768.13	588,480,471.73	457,118,535.28	14,845,671.54	300,021,156.13	1,027,999,447.32	8,675,611,253.85
Otras cuentas por pagar	3,114,929.07	230,295.93	1,228,389.19	60,966,846.50	1,480,209.99	584,118.25	1,155,030.01	1,217.03	61,643.76	1,356,721.99	498,645.89	58,208,740.76	17,601,129.90	81,958.37	87,493,285.20	1,071,535.42	557,967.69	1,288,440.08	66,494,005.50	55,039.53	19,133,198.96	13,293,356.08	212,826,244.44	120,120,053.39	3,135,145.91	737,113.29	18,432,414.56	3,299,369.20	1,049,123.98	11,001,308.71	17,212,172.86	28,654,651.16	86,563.95	7,535,423.34	389,021,904.56	1,149,068,194.45
Provisiones	1,764,715.63	2,518,100.61	2,473,457.51	1,819,435.45	768,669.03	8,989,587.05	1,375,863.75	0.00	626,863.45	5,500,353.20	4,813,762.95	27,639,651.82	850,668.66	2,360,531.32	1,568,901.37	867,890.47	1,489,507.21	82,325.40	405,548.89	787,470.13	15,252,931.39	6,968,794.80	26,186,314.01	12,285,019.57	431,593.61	1,751,955.69	6,222,328.51	4,387,585.03	3,674,168.26	231,254.00	11,855,273.95	33,050,230.30	1,207,657.99	10,287,774.06	9,338,187.62	209,834,372.69
Otros pasivos	649,536.98	130,887.17	0.00	164,318.00	22,719.23	0.00	0.00	3,940,461.55	10,955.44	0.00	17,044.99	0.00	0.00	5,193,138.65	22,873.27	148,115.62	257,982.42	0.00	0.00	0.00	11,110,813.54	109,779,709.58	0.00	5,557,308.75	39,276.07	0.00	0.00	6,634,117.61	7,895,925.53	0.00	0.00	341,070.31	0.00	980,846.21	0.00	152,897,100.92
Deuda Subordinada y Obligaciones convertibles en acciones	52,300,331.20	2,953,806.20	0.00	0.00	0.00	0.00	8,287,505.67	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	1,447,145.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,792,707.80	28,004,922.25	0.00	0.00	0.00	152,786,418.12
Total Pasivo	**151,173,140.55**	**38,402,059.39**	**83,480,578.23**	**313,095,774.71**	**43,185,964.84**	**67,082,384.65**	**20,492,427.64**	**3,941,678.58**	**6,645,045.58**	**62,466,379.02**	**78,894,551.16**	**156,552,024.86**	**18,451,798.56**	**13,500,568.34**	**89,085,059.84**	**93,728,287.53**	**88,848,149.38**	**9,661,903.38**	**1,327,007,124.41**	**8,207,246.37**	**482,164,320.98**	**813,399,623.54**	**1,944,583,552.74**	**755,045,311.17**	**56,516,067.42**	**34,132,625.80**	**317,936,271.89**	**30,050,348.84**	**42,632,354.98**	**204,023,330.84**	**679,762,518.99**	**547,169,409.30**	**16,139,893.48**	**318,825,199.74**	**1,426,359,539.50**	**10,342,642,516.23**
PATRIMONIO																																			
Capital social / Aportes	0.00	0.00	0.00	10,400,562.00	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	63,012,000.00	1,820,000.00	6,000,000.00	3,050,000.00	698,284.92	113,425.52	213,887,042.75	5,000.00	155,949,160.00	120,387,749.13	179,505,400.00	75,607,500.00	18,096,000.24	1,200,000.00	46,308,699.98	100,000.00	0.00	74,871,092.68	83,200,000.00	150,902,387.11	448,000.00	58,240,000.00	72,880,000.00	1,374,016,346.33
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	11,119,636.00	3,890,076.01	0.00	21,639,173.82	5,425,644.10	5,862,216.87		3,029,795.80	0.00	0.00	-1,447,145.00	0.00	5,339,216.45	21,946,202.00	428,748.00	0.00	12,867,853.34	0.00	0.00	1,754,860.13	0.00	14,765.00	4,422,582.69	198,262,016.99
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	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	66,505,314.83
Reservas	0.00	0.00	-4,585,246.70	0.00	632,357.41	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	11,693,848.83	1,609,502.10	0.00	0.00	48,495.00	0.00	11,154,906.42	0.00	500,983.36	0.00	7,361,777.50	7,528,902.74	794,784.60	21,051,420.49	5,639,840.67	75,344,505.79
Resultados acumulados	47,422,112.64	9,845,369.89	34,770,692.96	15,205,300.00	1,633,358.63	71,665,450.54	1,697,987.91	0.00	-1,301,634.93	-37,963,728.19	-3,807,821.20	1,338,054.86	-731,982.21	261,878.76	6,501,322.39	1,329,067.82	8,421,141.37	728,967.79	492,777,279.43	2,383,734.28	29,566,683.95	-77,191,979.16	-11,689,858.70	11,987,307.81	-15,763,833.31	7,644,721.36	34,375,002.63	1,147,780.51	17,343,124.21	-67,938,868.20	0.00	38,430,402.45	0.00	-480,938.79	196,109,377.67	815,715,475.17
Resultados del Ejercicio	1,950,273.80	2,610,035.19	10,731,240.03	9,344,876.12	2,029,518.08	-3,506,595.47	-908,023.47	-3,668,563.58	-409,995.64	10,068,141.82	73,719.14	100,158.01	-458,544.64	330,454.58	3,445,502.59	72,002.32	1,566,537.05	-16,665.21	84,912,731.86	700,173.49	31,477,422.10	-557,845.53	-11,779,255.37	-25,108,439.12	2,084,475.73	-12,615,357.99	72,059,470.12	3,034,295.73	-999,609.93	-744,281.80	23,263,365.44	21,168,587.45	1,520,088.46	8,955,151.54	-76,306,078.81	52,668,708.10
Total Patrimonio	**75,014,092.20**	**17,061,477.46**	**72,583,364.71**	**55,439,659.83**	**11,295,234.12**	**78,637,271.27**	**889,965.44**	**831,436.42**	**3,101,511.43**	**13,529,341.31**	**11,480,876.19**	**6,649,213.67**	**72,441,109.15**	**6,302,409.35**	**17,094,117.65**	**26,650,243.96**	**16,111,607.46**	**7,065,049.91**	**835,551,481.97**	**5,184,968.63**	**228,683,114.88**	**44,247,426.54**	**154,589,130.98**	**17,486,368.69**	**9,804,354.11**	**18,175,565.37**	**114,926,827.15**	**4,282,076.24**	**29,922,350.98**	**6,387,932.68**	**113,025,142.94**	**219,785,139.88**	**2,762,883.06**	**87,780,398.24**	**202,745,722.16**	**2,583,512,367.21**
Total Pasivo y Patrimonio	**226,187,232.75**	**55,463,536.85**	**156,064,442.94**	**368,534,434.54**	**54,481,198.96**	**145,719,655.92**	**21,382,393.08**	**4,773,115.00**	**9,746,557.01**	**75,995,720.33**	**90,375,429.35**	**163,201,237.73**	**90,892,907.71**	**19,802,977.69**	**106,179,177.49**	**120,378,531.49**	**104,959,756.82**	**16,726,953.29**	**2,162,558,606.38**	**13,392,215.00**	**710,851,435.86**	**857,647,050.08**	**2,099,172,683.72**	**767,531,679.86**	**66,320,421.53**	**52,308,191.17**	**432,263,099.04**	**34,332,425.08**	**72,544,705.96**	**210,211,264.52**	**793,587,661.93**	**766,954,549.18**	**18,902,776.54**	**406,605,597.98**	**1,629,105,261.66**	**12,925,154,884.45**
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	1,519,500.00		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
Cuentas de orden	267,675,690.48	22,609,254.66	15,503,738.46	3,619,538.14	2,395,684.09	55,347,424.46	2,754,713.37	0.00	926,924.14	151,114,484.00	6,773,048.89	10,496,950.57	1,257,968.00	0.00	206,619,231.30	172,278,945.96	5,624,742.32	0.00	2,746,776,856.43	6,757,450.94	3,205,900,724.39	220,325,665.80	5,716,768,367.76	73,551,768.40	59,845,386.26	23,229,560.82	18,429,802.54	2,938,419.25	8,927,176.29	0.00	295,922,456.37	73,766,078.38	528,349.49	1,647,091,718.04	453,266,920.70	14,572,491,199.30

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/09/2016 es de C$29.3247 por US$1 dólar