



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES DE MICROFINANZAS
ESTADO DE SITUACIÓN FINANCIERA¹
AL 31 DE DICIEMBRE DEL 2016
Cifras expresadas en Córdobas

	ACODEP	ADIM	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CONFIANSA	CREDEXPRESS	FUDEMI	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	SERFIDE	SERFIGSA	UNICOSERVI	TOTAL	
ACTIVO																										
Fondos disponibles	3,739,600.80	1,823,420.46	36,953,731.70	4,580,254.35	10,086,521.47	509,431.23	6,791,714.91	3,721,988.54	9,959,898.02	226,574,074.49	329,834.90	45,833,373.65	13,593,434.55	26,371,332.75	1,762,337.38	10,361,815.44	62,343,249.67	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	691,518,855.42	
Inversiones negociables y a vencimiento, neto	0.00	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	87,974.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,223,020.71
Cartera de créditos, neto de provisiones por incobrabilidad	145,124,424.04	45,141,210.81	175,701,890.41	46,360,179.97	95,870,023.56	7,914,727.61	79,000,116.30	94,540,225.95	87,276,076.46	1,223,543,170.58	10,208,495.72	631,204,196.25	747,321,819.76	1,595,073,465.72	53,716,926.92	28,013,484.38	351,549,024.89	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	8,799,669,336.72	
Bienes recibidos en pago y adjudicados, neto	0.00	0.00	1,168,996.15	910,463.09	0.00	629,480.87	0.00	0.00	499,050.13	3,593,048.47	0.00	0.00	0.00	0.00	92,000.00	0.00	4,371,801.98	1,507,427.12	41,091,813.28	0.00	0.00	0.00	0.00	0.00	1,148,190.46	
Otras cuentas por cobrar, neto	39,738,864.29	590,580.59	29,288,751.37	359,185.91	841,280.26	289,958.46	1,805,410.88	13,639,742.08	987,870.60	141,573,749.94	228,417.09	891,945.69	79,967,371.28	453,856,905.80	3,028,825.20	1,936,288.55	6,658,398.52	619,057.27	6,084,188.17	50,359.19	1,840,109.26	0.00	5,694,596.73	3,838,111.66	793,809,968.79	
Inversiones permanentes	22,668,019.41	883,494.57	0.00	87,974.10	0.00	0.00	322,571.70	0.00	1,975,668.27	252,719,672.57	87,974.10	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	283,512,788.72	
Inmuebles, mobiliario y equipo, neto	5,716,117.29	6,542,954.50	18,961,372.53	1,150,531.45	26,528,977.10	104,215.68	868,114.98	22,950,880.95	2,346,526.92	59,115,431.01	1,806,080.80	14,172,873.14	3,246,776.62	967,116.57	7,410,391.10	2,216,939.19	4,769,479.02	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	319,295,351.21	
Otros activos, neto	9,200,206.92	481,875.92	106,459,692.38	1,032,610.09	12,392,853.53	298,743.16	1,587,500.58	28,348,400.21	1,914,666.43	8,908,769.59	731,412.39	18,021,686.84	13,517,647.87	22,903,862.88	221,966.83	9,779,663.61	1,230,694.96	215,097.92	86,481.77	2,324,547.02	5,103,777.37	0.00	4,417,296.26	49,527,488.73	298,706,943.25	
Total Activos	226,187,232.75	55,463,536.85	368,534,434.54	54,481,198.96	145,719,655.92	9,746,557.01	90,375,429.35	163,201,237.73	104,959,756.82	2,162,558,606.38	13,392,215.00	710,851,435.86	857,647,050.08	2,099,172,683.72	66,320,421.53	52,308,191.17	432,263,099.04	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	11,511,094,560.49	
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	2,421,892.65	0.00	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	250,145,174.76	40,914,366.59	57,508,679.35	5,945,582.93	73,565,097.33	70,703,632.28	86,542,692.07	1,260,107,570.02	7,364,736.71	436,667,377.09	683,357,763.08	1,704,123,849.29	52,910,051.83	31,643,556.82	293,281,528.82	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	7,791,940,159.90	
Otras cuentas por pagar	3,114,929.07	230,295.93	60,966,846.50	1,480,209.99	584,118.25	61,643.76	498,645.89	58,208,740.76	557,967.69	66,494,005.50	55,039.53	19,133,198.96	13,293,356.08	212,826,244.44	3,135,145.91	737,113.29	18,432,414.56	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	914,371,064.67	
Provisiones	1,764,715.63	2,518,100.61	1,819,435.45	768,669.03	8,989,587.05	626,863.45	4,813,762.95	27,639,651.82	1,489,507.21	405,548.89	787,470.13	15,252,931.39	6,968,794.80	26,186,314.01	431,593.61	1,751,955.69	6,222,328.51	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	178,081,776.41	
Otros pasivos	649,536.98	130,887.17	164,318.00	22,719.23	0.00	10,955.44	17,044.99	0.00	257,982.42	0.00	0.00	11,110,813.54	109,779,709.58	0.00	39,276.07	0.00	0.00	7,895,925.53	0.00	0.00	341,070.31	0.00	980,846.21	0.00	131,401,085.47	
Deuda Subordinada y Obligaciones convertibles en acciones	52,300,331.20	2,993,806.20	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	59,792,707.80	28,004,922.25	0.00	0.00	0.00	0.00	0.00	144,498,912.45	
Total Pasivo	151,173,140.55	38,402,059.39	313,095,774.71	43,185,964.84	67,082,884.65	6,645,045.58	78,894,551.16	156,552,024.86	88,846,149.38	1,327,007,124.41	8,207,246.37	482,164,320.98	813,399,623.54	1,944,583,552.74	56,516,067.42	34,132,625.80	317,936,271.89	42,632,354.98	204,023,330.84	679,762,518.89	547,169,409.30	16,139,893.48	318,825,199.74	1,426,359,539.50	9,162,736,175.10	
PATRIMONIO																										
Capital social / Aportes	0.00	0.00	10,400,562.00	7,000,000.00	5,700,000.00	4,813,042.00	10,000,000.00	5,211,000.00	698,284.92	213,887,042.75	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	74,871,092.68	83,200,000.00	150,902,387.11	448,000.00	58,240,000.00	72,880,000.00	1,219,703,420.81	
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	5,425,644.10	0.00	3,029,795.80	0.00	0.00	-1,447,145.00	5,339,216.45	21,946,202.00	428,748.00	12,867,853.34	0.00	0.00	1,754,860.13	0.00	14,765.00	4,422,582.69	114,106,395.86	
Ajustes al patrimonio	0.00	190,232.70	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	44,633,272.67	
Reservas	0.00	0.00	0.00	632,357.41	0.00	0.00	214,980.25	0.00	0.00	0.00	11,693,848.83	1,609,502.10	0.00	48,495.00	0.00	11,154,906.42	500,983.36	0.00	7,361,777.50	7,528,902.74	794,794.60	21,051,420.49	5,639,840.67	68,231,809.37		
Resultados acumulados	47,422,112.64	9,845,369.89	15,205,300.00	1,633,358.63	71,665,450.54	-1,301,634.93	-3,807,821.20	1,338,054.86	8,421,141.37	492,777,279.43	2,383,734.28	29,566,683.95	-77,191,979.16	-11,689,858.70	-15,763,833.31	7,644,721.36	34,375,002.63	17,343,124.21	-67,938,868.20	0.00	38,430,402.45	0.00	-480,938.79	196,109,377.67	795,986,179.62	
Resultados del Ejercicio	1,950,273.80	2,610,035.19	9,344,876.12	2,029,518.08	-3,506,585.47	-409,895.64	73,719.14	100,158.01	1,566,537.05	84,912,731.86	-700,173.49	31,477,422.10	-557,845.53	-11,779,265.32	2,084,475.73	-12,615,357.99	22,059,470.12	-799,609.93	-744,291.80	23,263,365.44	21,168,587.45	1,520,088.46	8,955,151.54	-76,306,078.87	105,697,306.05	
Total Patrimonio	75,014,092.20	17,061,477.46	55,438,659.83	11,295,234.12	78,637,271.27	3,101,511.43	11,480,878.19	6,649,212.87	16,111,607.44	835,551,481.97	5,184,968.63	228,687,114.88	44,247,426.54	154,589,130.98	9,804,354.11	18,175,565.37	114,326,827.15	29,912,350.98	6,187,932.68	113,825,142.94	219,785,139.88	2,762,883.06	87,780,398.24	202,745,722.16	2,348,356,384.38	
Total Pasivo y Patrimonio	226,187,232.75	55,463,536.85	368,534,434.54	54,481,198.96	145,719,655.92	9,746,557.01	90,375,429.35	163,201,237.73	104,959,756.82	2,162,558,606.38	13,392,215.00	710,851,435.86	857,647,050.08	2,099,172,683.72	66,320,421.53	52,308,191.17	432,263,099.04	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	11,511,094,560.49	
Cuentas contingentes	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	1,519,500.00	
Cuentas de orden	267,675,690.48	22,609,254.66	3,619,538.14	2,395,684.09	55,347,424.46	926,924.14	6,773,048.89	10,496,950.57	5,624,742.32	2,746,776,856.43	6,757,450.94	3,205,900,724.39	220,325,665.80	5,716,768,367.76	59,845,386.26	23,229,560.82	18,429,802.54	8,927,176.29	0.00	295,922,456.37	73,766,078.38	528,349.49	1,647,091,718.04	453,266,920.7		