Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN FINANCIERA [1]
AL 30 DE JUNIO DEL 2017
Cifras expresadas en Córdobas

Cuentas	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS, S.A.	CREDIFÁCIL	CREDIGLOBEX, S.A.
ACTIVO												
Fondos disponibles	1.740.961,84	4.329.533,55	4.815.117,63	34.066.562,75	4.975.188,70	817.885,37	536.396,72	2.250.696,46	3.308.786,28	5.608.218,51	12.999.458,90	3.488.076,79
Inversiones negociables y a vencimiento, neto	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.092.596,25	0,00	0,00	0,00	0,00
Cartera de créditos, neto de provisiones por incobrabilidad	133.090.759,06	45.832.134,27	75.230.389,48	211.069.187,18	43.710.994,86	83.509.816,07	8.193.055,90	37.163.700,39	88.134.378,13	124.136.356,46	61.295.030,09	92.837.382,83
Cartera de créditos bruta	131.407.701,95	46.481.823,67	66.875.490,38	204.190.491,25	46.427.245,70	95.957.976,24	9.040.864,42	35.853.846,40	90.994.749,55	132.231.616,10	63.573.967,53	103.571.429,24
Provisiones para incobrabilidad de la cartera de crédito	-45.170.526,31	-1.909.900,55	-4.591.158,64	-3.935.679,21	-4.016.605,93	-12.906.161,98	-847.808,52	-4.071.653,38	-5.183.869,19	-8.576.799,55	-2.278.937,44	-14.151.542,32
Bienes recibidos en pago y adjudicados, neto	0,00	0,00	20.742.001,40	253.097,25	1.236.784,57	0,00	828,28	8.050.825,44	0,00	26.846,83	1.072.095,16	218.960,33
Otras cuentas por cobrar, neto	31.134.183,06	644.620,73	10.795.043,04	73.505.930,19	302.949,84	1.678.979,96	145.651,90	7.368.263,53	1.747.156,18	10.853.926,52	8.827.471,30	32.255.433,45
Inversiones permanentes	23.217.055,95	905.129,48	510.727,60	0,00	90.128,40	0,00	0,00	0,00	330.470,81	0,00	0,00	0,00
Inmuebles, mobiliario y equipo, neto	5.366.039,40	6.470.332,23	10.774.738,09	19.097.817,44	1.789.709,18	24.915.873,79	84.971,31	14.261.052,63	880.428,97	18.186.209,44	19.621.311,16	1.912.644,73
Otros activos, neto	8.771.016,93	808.531,01	20.101.650,25	37.930.657,68	1.779.657,78	12.704.172,53	634.184,82	30.549.261,55	1.387.704,09	36.426.532,16	3.369.752,75	1.493.613,41
Total Activos	**203.320.016.24**	**58.990.281.27**	**142.969.667.49**	**375.923.252.49**	**53.885.413.33**	**123.626.727.72**	**9.595.088.93**	**100.736.396.25**	**95.788.924.46**	**195.238.089.92**	**107.185.119.36**	**132.206.111.54**
PASIVO												
Obligaciones financieras	16.780.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamientos	78.831.124.62	34.015.292.74	67.304.891.32	225.861.425.30	43.839.997.42	33.991.733.08	4.418.857.99	77.962.067.90	78.793.379.97	71.695.728.37	8.850.426.53	0.00
Otras cuentas por pagar	10.827.578.37	255.234.57	1.354.884.17	64.626.720.89	782.595.86	519.526.53	33.629.96	1.808.809.00	590.529.26	74.629.774.71	36.976.095.87	39.360.696.00
Provisiones	2.453.822.08	3.061.063.42	2.671.302.58	3.645.612.34	1.037.239.95	10.052.551.44	823.787.42	6.333.473.96	5.520.331.48	40.423.330.46	24.003.972.27	1.138.666.72
Otros pasivos	454.938.92	128.238.62	0.00	318.865.61	43.386.82	0.00	0.00	0.00	-60.884.01	7.100.00	17.647.34	0.00
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	3.024.268.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Pasivo	**92.584.244.82**	**40.484.098.31**	**71.331.078.07**	**294.452.624.14**	**45.703.220.05**	**44.563.811.05**	**5.276.275.37**	**86.104.350.86**	**84.843.356.70**	**186.755.933.54**	**69.848.142.01**	**40.499.362.72**
PATRIMONIO												
Capital social / Aportes	0.00	0.00	31.667.178.42	12.880.254.70	10.003.482.00	6.300.000.00	4.813.042.00	10.000.00	10.000.000.00	5.211.000.00	3.000.000.00	63.012.000.00
Capital adicional / Aporte adicional	25.641.705.76	4.415.839.68	0.00	22.862.218.66	0.00	4.778.406.20	0.00	15.078.033.54	5.000.000.00	863.510.89	0.00	30.265.386.00
Ajustes al patrimonio	0.00	190.232.70	0.00	0.00	0.00	0.00	0.00	16.773.348.63	0.00	0.00	0.00	0.00
Reservas	0.00	0.00	0.00	0.00	936.785.11	0.00	0.00	9.563.545.51	232.382.25	0.00	0.00	0.00
Resultados acumulados	49.372.386.44	12.455.405.08	40.839.672.37	23.726.320.98	3.358.449.03	67.508.724.96	-1.785.462.57	-27.895.586.37	-4.165.469.06	0.00	3.892.055.03	-1.690.526.85
Resultados del Ejercicio	35.721.679.22	1.444.705.50	-868.261.37	22.001.834.01	-6.116.522.86	475.785.51	1.291.234.13	1.102.704.08	-121.345.43	2.407.645.49	30.444.922.32	119.889.67
Total Patrimonio	**110.735.771.42**	**18.506.182.96**	**71.638.589.42**	**81.470.628.35**	**8.182.193.28**	**79.062.916.67**	**4.318.813.56**	**14.632.045.39**	**10.945.567.76**	**8.482.156.38**	**37.336.977.35**	**91.706.748.82**
Total Pasivo y Patrimonio	**203.320.016.24**	**58.990.281.27**	**142.969.667.49**	**375.923.252.49**	**53.885.413.33**	**123.626.727.72**	**9.595.088.93**	**100.736.396.25**	**95.788.924.46**	**195.238.089.92**	**107.185.119.36**	**132.206.111.54**
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
Cuentas de orden	267.875.510,17	20.302.002,07	16.200.236,68	3.619.538,14	7.047.345,93	58.344.464,77	2.191.693,39	187.639.813,61	9.098.524,01	13.547.173,77	1.236.332,07	7.399.001,51

Cuentas	CREDITODO S.A.	FINANCIA IFIM, S.A.	FINDE	FUDEMI	FUMDEC	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MAS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.
ACTIVO												
Fondos disponibles	96.813,82	3.508.553,05	14.994.560,75	3.671.714,85	597.951,50	106.309.842,21	2.526.805,68	75.151.555,56	7.483.060,58	24.305.442,40	10.874.814,28	3.192.672,80
Inversiones negociables y a vencimiento, neto	0,00	0,00	0,00	0,00	0,00	177.002.236,11	0,00	0,00	0,00	0,00	0,00	90.128,40
Cartera de créditos, neto de provisiones por incobrabilidad	20.387.262,97	42.396.996,61	96.254.220,35	84.291.284,45	9.400.430,23	457.184.958,91	13.522.079,28	690.780.918,70	664.876.226,46	1.573.803.232,64	846.065.859,54	53.702.565,33
Cartera de créditos bruta	14.312.197,05	44.788.886,28	98.845.346,36	86.162.626,48	9.879.816,06	485.974.219,03	13.631.094,55	677.087.382,72	687.235.829,02	1.631.162.423,79	993.912.159,01	55.379.580,26
Provisiones para incobrabilidad de la cartera de crédito	-385.555,03	-3.196.816,79	-4.163.258,52	-4.257.065,49	-601.094,82	-50.019.101,07	-506.739,27	-15.200.453,11	-56.978.221,97	-188.657.354,88	-149.305.739,92	-2.899.124,67
Bienes recibidos en pago y adjudicados, neto	0,00	0,00	3.163.456,82	731.172,24	0,00	3.074.314,79	0,00	0,00	0,00	0,00	3.785.093,89	78.400,00
Otras cuentas por cobrar, neto	1.262.714,48	69.226.193,74	2.615.465,33	1.046.051,46	1.011.269,50	174.385.415,75	259.037,09	855.039,04	43.993.204,25	535.172.243,07	0,00	867.471,47
Inversiones permanentes	0,00	0,00	0,00	2.022.823,82	0,00	301.639.474,38	90.128,40	747.076,82	0,00	0,00	0,00	0,00
Inmuebles, mobiliario y equipo, neto	70.739,25	0,00	4.290.701,38	2.217.339,25	2.682.606,46	61.020.815,16	1.732.404,77	14.280.001,82	3.812.506,01	1.444.038,69	22.693.016,00	20.734.912,15
Otros activos, neto	538.080,82	1.520.538,15	2.734.264,87	4.278.445,61	454.440,08	9.818.223,80	1.240.269,87	23.320.818,39	12.387.302,32	33.075.709,16	18.401.756,89	256.435,62
Total Activos	**22.355.611.34**	**116.652.281.55**	**124.052.669.50**	**98.258.831.68**	**14.146.697.77**	**1.290.435.281.11**	**19.370.725.09**	**805.135.410.33**	**732.552.299.62**	**2.167.800.665.96**	**901.820.540.60**	**78.922.585.77**
PASIVO												
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamientos	6.008.560.00	0.00	77.228.008.06	74.514.361.05	6.697.698.93	366.529.695.93	13.212.423.79	517.293.703.91	556.591.876.86	1.754.817.644.52	632.050.552.32	52.685.741.42
Otras cuentas por pagar	114.118.40	99.623.434.25	1.033.662.39	1.014.920.09	519.359.34	35.547.692.79	57.401.31	13.897.341.98	10.163.107.22	221.662.590.41	221.908.128.72	3.540.763.09
Provisiones	2.263.823.39	967.768.21	1.198.724.50	1.979.940.93	217.978.63	577.128.62	981.955.17	25.592.605.77	9.843.049.96	47.165.255.36	18.523.228.17	311.190.89
Otros pasivos	5.872.216.71	1.106.205.00	8.111.56	4.814.840.32	0.00	0.00	3.100.00	13.536.758.57	90.442.839.50	567.866.28	7.118.481.78	803.040.56
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	18.025.680.00	0.00	0.00	0.00	0.00	0.00	0.00	1.027.679.49	0.00	0.00
Total Pasivo	**14.258.718.50**	**101.697.407.46**	**97.494.186.51**	**82.324.062.39**	**7.435.036.90**	**402.654.517.34**	**14.254.880.27**	**570.320.410.23**	**667.040.873.54**	**2.025.241.036.06**	**879.600.390.99**	**57.340.735.96**
PATRIMONIO												
Capital social / Aportes	1.820.000.00	6.000.000.00	3.050.000.00	698.284.92	113.425.52	264.659.841.56	5.000.00	148.925.000.00	122.674.349.13	179.505.400.00	135.227.500.00	18.096.000.24
Capital adicional / Aporte adicional	3.890.076.01	0.00	21.639.173.82	5.425.644.10	5.724.320.27	0.00	3.029.795.80	7.024.160.00	58.008.205.05	-1.027.679.49	0.00	16.917.200.96
Ajustes al patrimonio	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
Reservas	0.00	1.675.220.80	610.000.00	0.00	377.104.94	0.00	0.00	16.415.462.15	1.609.502.10	0.00	0.00	219.475.00
Resultados acumulados	1.903.886.66	9.492.915.10	1.351.070.14	9.987.678.44	712.302.58	573.038.102.44	1.683.560.79	44.282.378.74	-77.749.824.69	-23.469.124.02	-141.022.638.47	-14.794.937.58
Resultados del Ejercicio	482.930.17	-2.213.261.81	-91.760.97	-176.838.17	-215.492.44	6.108.391.84	-69.123.81	18.167.999.21	-39.030.805.51	-12.448.966.59	28.015.288.08	1.144.111.19
Total Patrimonio	**8.096.892.84**	**14.954.874.09**	**26.558.482.99**	**15.934.769.29**	**6.711.660.87**	**887.780.763.77**	**5.115.844.82**	**234.815.000.10**	**65.511.426.08**	**142.559.629.90**	**22.220.149.61**	**21.581.849.81**
Total Pasivo y Patrimonio	**22.355.611.34**	**116.652.281.55**	**124.052.669.50**	**98.258.831.68**	**14.146.697.77**	**1.290.435.281.11**	**19.370.725.09**	**805.135.410.33**	**732.552.299.62**	**2.167.800.665.96**	**901.820.540.60**	**78.922.585.77**
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.470.000.00	0.00	0.00	0.00
Cuentas de orden	0.00	177.235.312,06	152.645.363,96	24.576.249,54	0.00	1.813.302.102,05	6.820.321,41	3.712.434.060,01	380.597.346,44	6.336.233.960,62	170.437.337,98	65.662.988,55

Cuentas	MERCAPITAL, S.A.	MI CREDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	UNICOSERVI, S.A.	TOTAL
ACTIVO												
Fondos disponibles	-5.210.885,83	100.875.330,47	779.546,74	18.665.472,31	854.603,20	29.824.038,01	114.750.633,45	1.808.559,36	34.735.732,16	469.756,84	36.195.423,86	665.398.881,55
Inversiones negociables y a vencimiento, neto	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	25.638.658,89	0,00	0,00	203.823.619,65
Cartera de créditos, neto de provisiones por incobrabilidad	538.517.226,93	387.858.396,44	28.051.290,39	48.108.966,58	160.564.026,40	769.197.713,14	720.649.226,44	20.089.833,35	335.702.665,39	17.966.393,38	1.265.019.224,25	9.848.594.182,88
Cartera de créditos bruta	542.246.043,67	384.903.444,91	23.081.192,55	50.782.457,64	192.182.239,89	753.235.007,46	718.063.127,95	20.091.308,52	336.120.692,62	18.927.329,87	1.288.778.689,24	10.153.390.297,36
Provisiones para incobrabilidad de la cartera de crédito	-14.279.972,78	-12.905.749,67	-1.748.093,10	-3.763.443,93	-31.618.213,49	-15.632.819,16	-16.949.383,25	-401.826,17	-10.090.095,90	-1.380.077,16	-79.153.916,11	-771.734.759,28
Bienes recibidos en pago y adjudicados, neto	0,00	8.225.377,07	839.842,23	916.156,88	42.054.294,19	0,00	0,00	0,00	1.651.897,80	78.574,30	0,00	96.200.019,47
Otras cuentas por cobrar, neto	1.264.536,98	7.625.787,75	336.694,66	994.496,79	5.989.485,53	42.933,34	2.095.704,73	0,00	5.887.467,89	707.731,18	115.179.198,22	1.150.077.751,95
Inversiones permanentes	0,00	1.340.450,00	0,00	820.887,00	2.609.808,72	0,00	60.085,60	0,00	0,00	0,00	0,00	334.384.246,98
Inmuebles, mobiliario y equipo, neto	2.232.768,23	4.100.744,54	1.830.381,38	892.268,47	1.943.146,37	2.007.887,68	9.557.609,78	44.941,53	6.090.604,07	3.175.212,11	29.272.674,07	319.488.447,54
Otros activos, neto	323.938.521,70	2.933.825,75	2.470.241,07	220.742,85	88.599,52	1.708.247,91	7.675.922,51	152.068,56	5.208.558,42	163.132,85	123.739.028,77	732.281.910,45
Total Activos	**860.742.168.01**	**512.959.912.02**	**34.307.996.47**	**70.618.990.88**	**214.103.963.93**	**802.780.820.08**	**854.789.182.51**	**22.095.402.80**	**414.915.584.62**	**22.560.800.66**	**1.569.405.549.17**	**13.350.249.060.47**
PASIVO												
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.780.83
Obligaciones con instituciones financieras y por otros financiamientos	835.815.356.46	362.187.167.69	17.936.404.63	27.388.315.23	196.656.719.29	605.530.559.21	532.727.180.60	17.803.124.52	306.294.565.82	9.910.924.75	1.075.565.472.41	8.771.010.982.64
Otras cuentas por pagar	1.016.656.23	10.412.209.67	554.934.46	969.464.00	10.329.560.04	13.212.359.76	22.784.303.93	141.973.70	4.058.388.86	1.121.500.25	272.655.124.54	1.178.105.070.62
Provisiones	2.092.217.29	9.626.961.07	3.963.201.29	4.015.520.94	702.113.46	14.002.388.64	41.496.506.63	788.137.50	12.792.409.07	1.743.261.72	7.468.915.23	309.479.436.56
Otros pasivos	14.288.095.67	0.00	6.366.725.42	6.511.956.22	0.00	0.00	188.630.03	0.00	2.185.738.28	3.590.15	0.00	154.727.489.35
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	62.244.145.04	27.970.390.95	0.00	0.00	8.511.248.39	0.00	120.803.412.83
Total Pasivo	**853.212.325.65**	**382.226.338.43**	**28.821.265.80**	**38.885.256.39**	**207.688.392.79**	**694.989.452.65**	**625.167.012.14**	**18.733.235.72**	**325.331.102.03**	**21.290.525.26**	**1.355.689.512.18**	**10.534.143.172.84**
PATRIMONIO												
Capital social / Aportes	1.200.000.00	47.774.892.75	100.000.00	0.00	76.704.527.69	83.200.000.00	150.902.387.11	448.000.00	58.240.000.00	100.000.00	72.880.000.00	1.519.221.566.04
Capital adicional / Aporte adicional	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	0.00	4.422.582.69	270.971.008.41
Ajustes al patrimonio	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	18.202.203.14	0.00	500.983.36	0.00	10.851.282.32	10.704.190.86	1.157.444.28	22.394.693.22	0.00	5.639.840.67	101.090.115.71
Resultados acumulados	-4.970.636.63	49.387.176.03	3.146.644.37	16.543.514.28	-70.365.064.57	0.00	56.423.701.78	0.00	7.130.940.02	475.036.95	70.688.441.80	679.491.093.20
Resultados del Ejercicio	-10.645.723.01	14.940.553.67	2.240.086.30	1.821.383.51	76.108.02	13.740.085.11	9.837.030.49	1.756.722.80	1.804.084.35	695.238.45	60.085.171.83	183.927.482.98
Total Patrimonio	**7.529.842.36**	**130.733.573.59**	**5.486.730.67**	**31.733.734.49**	**6.415.571.14**	**107.791.367.43**	**229.622.170.37**	**3.362.167.08**	**89.584.482.59**	**1.270.275.40**	**213.716.036.99**	**2.816.105.887.64**
Total Pasivo y Patrimonio	**860.742.168.01**	**512.959.912.02**	**34.307.996.47**	**70.618.990.88**	**214.103.963.93**	**802.780.820.08**	**854.789.182.51**	**22.095.402.80**	**414.915.584.62**	**22.560.800.66**	**1.569.405.549.17**	**13.350.249.060.48**
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.470.000.00
Cuentas de orden	2.301.947.845,33	25.165.479,65	3.760.049,71	24.322.751,86	46.225.552,34	370.780.330,56	90.371.442,90	527.549,49	1.621.057.173,01	2.893.399,30	1.659.490.874,39	19.580.989.127,28

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/06/2017 es de C$ 30.0428 por US$1 dólar