Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN FINANCIERA [1]
AL 31 DE OCTUBRE DEL 2017
Cifras expresadas en Córdobas

Cuentas	ACCIONA FINANCE S.A.	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL	CONFIANSA
ACTIVO										
Fondos disponibles	116,900.90	1,555,855.12	3,531,017.37	5,074,546.40	38,887,210.55	3,202,035.47	763,445.19	1,076,435.45	950,804.26	6,585,192.96
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,112,098.01	0.00
Cartera de créditos, neto de provisiones por incobrabilidad	68,203,633.32	144,792,620.70	54,174,513.29	71,715,749.02	293,721,627.40	43,299,922.55	72,825,442.00	7,532,228.43	32,986,960.20	81,654,433.17
Cartera de créditos bruta	66,683,937.86	139,050,275.32	54,587,577.45	62,585,110.12	274,543,612.40	46,354,527.47	88,787,787.62	8,481,799.58	30,238,987.59	83,044,083.20
Provisiones para incobrabilidad de la cartera de crédito	-1,218,022.88	-32,603,746.77	-2,094,451.13	-4,103,011.96	-4,219,058.56	-4,714,923.36	-16,397,740.50	-949,571.15	-1,449,184.00	-3,807,460.52
Bienes recibidos en pago y adjudicados, neto	2,158,263.09	0.00	0.00	19,801,343.08	0.00	737,057.56	0.00	828.28	7,592,733.91	0.00
Otras cuentas por cobrar, neto	1,554,532.31	28,073,540.57	417,558.53	10,669,614.92	33,194,087.04	290,977.92	1,935,634.45	350,561.42	8,276,689.51	2,142,326.82
Inversiones permanentes	0.00	23,597,980.49	920,136.24	519,195.30	0.00	91,622.70	0.00	0.00	0.00	335,949.91
Inmuebles, mobiliario y equipo, neto	159,918.33	5,134,585.63	6,764,745.37	10,631,074.68	19,194,254.21	1,652,559.52	23,948,002.94	106,656.25	14,119,510.10	748,318.86
Otros activos, neto	152,704.50	6,899,844.26	1,441,674.45	19,087,942.83	9,756,032.58	1,846,340.75	7,875,502.41	381,532.38	29,901,356.13	1,538,308.88
Total Activos	**72,345,952.45**	**210,054,426.77**	**67,249,645.25**	**137,499,466.23**	**394,753,211.78**	**51,120,516.47**	**107,348,026.99**	**9,448,242.21**	**94,940,152.12**	**93,004,530.60**
PASIVO										
Obligaciones financieras	0.00	36,133.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamientos	62,203,212.37	80,795,780.84	40,206,934.06	66,275,963.56	237,068,985.16	41,424,339.99	26,451,575.50	4,599,067.98	74,932,436.06	75,749,841.38
Otras cuentas por pagar	179,270.58	10,029,537.92	335,846.91	473,692.45	51,372,441.48	725,640.56	496,490.09	89,640.79	1,576,446.46	576,472.48
Provisiones	566,352.83	3,633,844.45	3,894,368.49	2,873,977.63	4,347,730.53	1,503,963.96	10,418,758.18	441,572.22	7,194,949.67	5,988,895.70
Otros pasivos	56,321.09	1,242,557.16	136,786.06	0.00	826,751.39	26,477.87	0.00	0.00	0.00	0.00
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	3,105,366.28	0.00	7,635,225.00	0.00	0.00	0.00	0.00	0.00
Total Pasivo	**63,005,156.87**	**95,737,854.12**	**47,679,301.80**	**69,623,633.64**	**301,251,133.56**	**43,680,422.38**	**37,366,823.77**	**5,130,280.99**	**83,703,832.19**	**82,315,209.56**
PATRIMONIO										
Capital social / Aportes	5,700,000.00	0.00	0.00	0.00	16,416,707.03	10,003,482.00	6,300,000.00	4,813,042.00	10,000.00	10,000,000.00
Capital adicional / Aporte adicional	0.00	25,641,705.76	4,415,839.68	26,566,484.89	22,982,458.66	0.00	4,778,406.20	0.00	15,078,033.54	5,000,000.00
Ajustes al patrimonio	0.00	0.00	190,232.70	5,100,693.53	0.00	0.00	0.00	0.00	16,773,348.63	0.00
Reservas	0.00	0.00	0.00	0.00	0.00	936,785.11	0.00	0.00	9,563,545.51	232,382.25
Resultados acumulados	-171,126.39	49,372,386.44	12,455,405.09	37,743,854.67	23,726,320.98	3,358,449.03	62,152,718.61	-1,785,462.57	-27,895,586.37	-4,339,666.57
Resultados del Ejercicio	3,811,921.97	39,302,480.45	2,508,865.98	-1,535,200.50	30,376,591.55	-6,858,622.05	-3,249,921.59	1,290,381.79	-2,293,021.38	-203,394.64
Total Patrimonio	**9,340,795.58**	**114,316,572.65**	**19,570,343.45**	**67,875,832.59**	**93,502,078.22**	**7,440,094.09**	**69,981,203.22**	**4,317,961.22**	**11,236,319.93**	**10,689,321.04**
Total Pasivo y Patrimonio	**72,345,952.45**	**210,054,426.77**	**67,249,645.25**	**137,499,466.23**	**394,753,211.78**	**51,120,516.47**	**107,348,026.99**	**9,448,242.21**	**94,940,152.12**	**93,004,530.60**
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Cuentas de orden	0.00	254,223,848.00	23,761,466.53	16,539,959.12	3,619,538.14	7,342,993.59	78,647,357.88	1,092,209.21	203,403,004.50	11,141,032.66

Cuentas	CREDIEXPRESS, S.A.	CREDIFÁCIL	CREDIGLOBEX, S.A.	CREDITODO S.A.	EZA CAPITAL, 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.
ACTIVO														
Fondos disponibles	7,018,464.26	12,089,965.65	1,325,616.85	28,675.31	3,334,512.39	3,296,729.92	5,011,063.56	6,249,388.65	2,521,508.85	40,865,248.21	4,454,971.98	95,992,112.94	12,137,618.49	17,270,041.23
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,498,868.36	0.00	760,790.21	0.00	0.00
Cartera de créditos, neto de provisiones por incobrabilidad	162,910,741.74	71,032,156.43	116,336,836.46	14,640,064.60	21,173,985.63	48,533,762.76	84,711,478.80	82,353,826.12	9,247,019.03	275,046,108.94	15,537,113.07	803,899,168.11	633,702,680.17	1,601,786,723.30
Cartera de créditos bruta	170,120,005.32	73,311,093.87	135,985,686.10	14,236,770.02	21,009,654.66	50,732,877.98	88,316,051.73	86,860,785.38	9,490,272.31	294,550,308.01	15,531,851.15	771,309,275.76	648,891,072.55	1,670,743,052.93
Provisiones para incobrabilidad de la cartera de crédito	-12,273,151.56	-2,278,937.44	-24,168,723.88	-339,139.85	-213,878.65	-2,969,644.72	-5,209,363.15	-6,853,910.96	-423,483.50	-38,680,199.83	-583,752.88	-16,899,514.73	-48,062,047.23	-200,686,531.35
Bienes recibidos en pago y adjudicados, neto	41,875.60	1,197,677.40	218,960.33	0.00	0.00	0.00	5,055,200.05	672,746.05	0.00	4,864,418.54	0.00	0.00	0.00	0.00
Otras cuentas por cobrar, neto	14,478,798.79	13,916,315.07	26,116,332.16	1,272,814.68	4,745,097.50	83,891,361.85	4,517,730.10	2,123,160.25	916,067.83	225,244,157.17	267,457.09	1,277,252.80	37,775,817.78	483,492,586.44
Inversiones permanentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,055,532.62	0.00	301,639,474.38	91,243.80	0.00	0.00	0.00
Inmuebles, mobiliario y equipo, neto	20,342,331.06	20,968,186.17	1,752,624.19	51,826.86	28,708,345.30	19,299.67	4,316,889.42	2,428,710.71	2,631,077.19	65,136,374.82	1,694,701.44	16,104,309.71	3,522,123.73	2,318,311.39
Otros activos, neto	45,846,826.59	6,876,833.92	1,547,664.79	584,277.81	2,229,749.60	611,620.53	3,269,519.53	6,175,929.79	271,398.73	4,759,123.92	1,499,496.01	20,880,629.66	11,807,766.65	30,256,474.34
Total Activos	**250,639,038.04**	**126,081,134.64**	**147,298,034.78**	**16,577,659.26**	**60,191,690.42**	**136,352,774.73**	**106,881,881.47**	**102,059,294.19**	**15,587,071.63**	**1,078,053,774.34**	**23,544,983.39**	**938,914,263.43**	**698,946,006.82**	**2,135,124,136.70**
PASIVO														
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	108,670.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamientos	113,084,124.98	8,421,772.90	0.00	6,108,180.00	0.00	0.00	60,693,194.14	78,323,474.30	7,322,970.86	157,261,771.26	17,253,465.41	622,880,986.35	502,270,146.22	1,671,959,062.46
Otras cuentas por pagar	79,228,912.26	41,408,807.67	38,760,802.65	83,163.52	1,759,598.36	120,649,931.58	404,555.94	784,849.00	1,281,154.39	19,452,382.45	38,575.64	21,326,601.17	13,089,273.23	272,842,756.44
Provisiones	45,981,610.61	24,297,976.75	1,412,368.75	2,099,029.40	542,853.65	899,432.86	1,460,043.42	2,262,790.45	305,147.05	750,680.15	1,058,186.80	29,276,347.08	12,099,845.02	32,105,948.58
Otros pasivos	4,044.08	39,492.89	0.00	51,576.42	50,781.40	60,161.26	431,558.70	4,571,959.31	0.00	0.00	0.00	13,868,736.49	81,323,502.50	0.00
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	18,324,540.00	0.00	0.00	0.00	0.00	0.00	0.00	796,383.59
Total Pasivo	**238,298,691.93**	**74,168,050.21**	**40,173,171.40**	**8,341,949.34**	**2,353,233.41**	**121,718,196.67**	**81,313,892.21**	**85,943,073.06**	**8,909,272.30**	**177,464,833.86**	**18,350,227.85**	**687,352,671.09**	**608,782,766.97**	**1,977,704,151.07**
PATRIMONIO														
Capital social / Aportes	5,211,000.00	3,000,000.00	63,012,000.00	1,820,000.00	60,000,000.00	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
Capital adicional / Aporte adicional	863,511.00	0.00	45,527,686.00	3,890,076.01	0.00	0.00	21,639,173.82	5,425,644.10	5,947,441.53	0.00	3,029,795.80	7,024,160.00	58,008,205.05	-796,383.59
Ajustes al patrimonio	0.00	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
Reservas	0.00	0.00	0.00	0.00	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
Resultados acumulados	0.00	3,892,055.03	-1,690,526.85	1,903,886.66	0.00	9,492,915.10	1,351,070.14	9,987,678.43	169,554.37	573,038,102.47	1,683,560.79	44,282,378.74	-77,749,824.69	-23,469,124.02
Resultados del Ejercicio	6,265,835.11	45,021,029.40	275,704.23	621,747.25	-2,161,542.99	-2,533,557.84	-1,082,254.70	4,613.68	70,272.97	18,916,568.52	9,786.91	34,914,591.45	-14,378,991.74	2,180,093.24
Total Patrimonio	**12,340,346.11**	**51,913,084.43**	**107,124,863.38**	**8,235,709.92**	**57,838,457.01**	**14,634,578.06**	**25,567,989.26**	**16,116,221.13**	**6,677,799.33**	**900,588,940.48**	**5,194,755.54**	**251,561,592.34**	**90,163,239.85**	**157,419,985.63**
Total Pasivo y Patrimonio	**250,639,038.04**	**126,081,134.64**	**147,298,034.78**	**16,577,659.26**	**60,191,690.42**	**136,352,774.73**	**106,881,881.47**	**102,059,294.19**	**15,587,071.63**	**1,078,053,774.34**	**23,544,983.39**	**938,914,263.43**	**698,946,006.82**	**2,135,124,136.70**
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	209,650,450.67	0.00
Cuentas de orden	17,261,819.51	1,228,906.51	14,437,332.28	0.00	1,528,295.96	187,187,438.06	132,419,677.34	45,983,689.77	0.00	1,456,317,728.36	7,897,891.21	4,277,288,956.60	301,715,324.99	6,810,128,986.71

Cuentas	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 Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	UNICOSERVI, S.A.	TOTAL
ACTIVO														
Fondos disponibles	16,788,552.12	6,063,798.50	99,160,297.22	63,201,478.29	720,742.86	11,473,626.40	300,161.77	82,829,754.33	163,073,069.26	2,329,041.87	16,760,555.81	1,672,820.84	48,362,789.82	786,076,051.05
Inversiones negociables y a vencimiento, neto	0.00	91,622.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,640,672.93	0.00	0.00	184,104,052.21
Cartera de créditos, neto de provisiones por incobrabilidad	971,464,646.96	59,003,864.75	805,859,183.31	401,897,626.75	26,038,598.59	47,961,785.66	162,051,278.57	811,255,968.33	742,044,023.28	21,201,575.16	343,641,483.80	16,794,619.93	1,243,321,398.55	10,464,354,848.88
Cartera de créditos bruta	1,113,133,609.20	62,218,072.18	789,010,603.52	402,178,421.01	22,260,188.72	52,210,185.46	194,092,159.14	793,683,991.53	739,760,624.54	20,810,809.90	345,286,610.83	18,456,862.92	1,263,088,974.42	10,721,637,569.75
Provisiones para incobrabilidad de la cartera de crédito	-171,434,937.70	-4,397,491.91	-18,144,952.27	-19,054,284.88	-2,019,116.83	-5,478,299.67	-32,040,880.57	-18,048,114.20	-21,421,552.14	-155,385.60	-11,569,994.72	-2,110,217.20	-75,419,991.16	-812,494,669.41
Bienes recibidos en pago y adjudicados, neto	0.00	78,400.00	0.00	8,833,871.02	708,533.83	336,432.44	42,751,540.91	235,318.12	0.00	0.00	1,942,461.97	89,971.35	0.00	97,317,633.53
Otras cuentas por cobrar, neto	4,408,146.53	1,364,807.05	3,085,120.90	8,319,413.21	345,985.69	1,592,773.09	6,243,861.61	107,091.40	2,432,172.27	145,643.77	5,432,766.02	755,669.59	166,234,022.32	1,187,407,946.45
Inversiones permanentes	0.00	0.00	0.00	1,340,450.00	0.00	820,887.00	2,653,078.52	0.00	61,081.80	0.00	0.00	0.00	0.00	334,126,632.76
Inmuebles, mobiliario y equipo, neto	21,835,273.03	20,650,987.28	1,920,904.19	3,718,281.64	1,746,807.48	908,103.77	1,892,412.51	1,693,229.38	9,044,677.06	46,005.06	5,869,391.31	2,905,171.21	10,817,178.12	335,503,159.59
Otros activos, neto	28,677,413.82	343,847.80	326,284,306.78	5,176,075.16	1,235,219.58	277,258.01	90,068.47	3,007,956.66	7,553,835.35	72,011.32	5,223,200.23	151,705.43	121,386,417.07	714,977,866.72
Total Activos	**1,043,174,032.46**	**87,597,328.08**	**1,236,309,812.40**	**492,487,196.07**	**30,795,888.03**	**63,370,866.37**	**215,982,402.36**	**899,129,318.22**	**924,208,859.02**	**23,794,277.18**	**400,510,532.07**	**22,369,958.35**	**1,590,121,805.88**	**14,103,868,191.20**
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	144,804.72
Obligaciones con instituciones financieras y por otros financiamientos	1,077,189.28	60,799,631.91	1,037,985,572.19	334,166,549.01	16,862,415.68	22,156,955.40	198,969,108.42	654,689,643.82	574,366,541.20	18,586,056.49	286,900,048.59	10,075,244.70	1,257,813,059.47	8,429,735,301.94
Otras cuentas por pagar	965,247,740.95	3,912,521.37	100,215,556.00	12,334,119.53	244,412.58	843,598.45	9,667,713.34	17,758,957.68	37,230,649.63	92,296.77	5,443,205.82	1,006,338.92	85,864,700.38	1,916,828,655.44
Provisiones	21,781,229.18	451,526.84	3,346,848.58	10,867,233.25	3,817,043.68	4,402,524.73	1,037,704.04	15,042,577.81	45,660,581.30	889,614.36	14,487,306.06	1,881,946.77	7,593,097.40	326,675,908.23
Otros pasivos	9,103,144.01	347,961.72	16,629,634.84	0.00	5,802,869.24	3,918,918.70	0.00	0.00	4,519.93	0.00	2,214,319.47	3,349.68	0.00	140,715,424.21
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00		0.00	93,251,084.70	27,302,784.84	0.00	0.00	8,630,510.48	0.00	159,045,894.89
Total Pasivo	**997,209,303.42**	**65,511,641.84**	**1,158,177,611.61**	**357,367,901.79**	**26,726,741.18**	**31,321,997.28**	**209,674,525.80**	**780,742,264.01**	**684,565,076.90**	**19,567,967.62**	**309,044,879.94**	**21,597,390.55**	**1,351,270,857.25**	**10,973,145,989.44**
PATRIMONIO														
Capital social / Aportes	135,227,500.00	18,096,000.24	2,400,000.00	47,774,892.75	100,000.00		77,976,264.19	83,200,000.00	150,902,387.11	448,000.00	58,240,000.00	1,600,000.00	72,880,000.00	1,560,762,576.45
Capital adicional / Aporte adicional	0.00	16,917,200.96	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	313,374,450.57
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	0.00	66,505,314.83
Reservas	89,250.00	219,475.00	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	101,179,365.71
Resultados acumulados	-140,508,691.64	-14,794,937.58	53,917,600.15	49,387,176.03	2,157,426.40	16,543,514.28	-71,531,694.81	0.00	56,423,701.78	0.00	7,130,940.02	-1,024,963.05	70,688,441.80	725,897,532.48
Resultados del Ejercicio	51,156,670.68	1,647,947.62	-131,601.36	19,326,274.36	1,811,720.45	2,136,518.11	-136,692.82	24,335,771.89	19,858,642.24	2,620,865.28	3,685,253.89	197,530.85	85,220,083.47	363,002,961.73
Total Patrimonio	**45,964,729.04**	**22,085,686.24**	**78,132,200.79**	**135,119,294.28**	**4,069,146.85**	**32,048,869.09**	**6,307,876.56**	**118,387,054.21**	**239,643,782.12**	**4,226,309.56**	**91,465,652.13**	**772,567.80**	**238,850,948.63**	**3,130,722,201.76**
Total Pasivo y Patrimonio	**1,043,174,032.46**	**87,597,328.08**	**1,236,309,812.40**	**492,487,196.07**	**30,795,888.03**	**63,370,866.37**	**215,982,402.36**	**899,129,318.22**	**924,208,859.02**	**23,794,277.18**	**400,510,532.07**	**22,369,958.35**	**1,590,121,805.88**	**14,103,868,191.20**
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	209,650,450.67
Cuentas de orden	212,753,788.19	67,035,899.32	3,766,849,227.38	27,609,365.75	4,550,702.72	23,255,283.00	46,996,280.41	437,752,147.12	91,533,008.88	1,531,716.28	1,642,431,092.57	3,165,620.79	1,629,919,413.01	21,808,551,002.35

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/10/2017 es de C$ 30.5409 por US$1 dólar