Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE SITUACIÓN FINANCIERA [1]
AL 30 DE NOVIEMBRE 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	-152,914.07	2,322,269.45	1,656,779.91	7,962,161.35	30,520,521.18	4,379,016.56	1,471,756.24	1,453,961.22	760,781.36	6,084,250.87
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,117,523.55	0.00
Cartera de créditos, neto de provisiones por incobrabilidad	69,117,609.23	146,471,834.11	60,013,607.30	72,958,721.28	285,416,074.08	45,640,574.39	68,683,302.08	6,897,277.93	31,881,618.37	82,291,566.80
Cartera de créditos bruta	67,529,358.08	139,725,743.27	60,288,421.04	63,616,260.49	266,306,533.57	48,679,515.38	84,492,159.25	8,049,199.48	29,200,208.68	83,634,073.84
Provisiones para incobrabilidad de la cartera de crédito	-1,222,916.36	-31,344,215.93	-2,128,899.20	-4,144,198.78	-4,068,880.88	-4,769,342.86	-16,217,979.31	-1,151,921.55	-1,559,011.44	-3,977,477.82
Bienes recibidos en pago y adjudicados, neto	2,166,934.04	0.00	0.00	19,801,343.08	0.00	744,104.66	0.00	828.28	7,543,007.79	0.00
Otras cuentas por cobrar, neto	1,451,395.60	29,860,423.45	553,338.90	10,712,458.68	30,038,692.08	272,286.98	2,015,431.11	350,449.38	8,023,591.62	2,499,472.68
Inversiones permanentes	0.00	23,231,874.02	923,832.95	521,281.20	0.00	91,990.80	0.00	0.00	0.00	337,299.61
Inmuebles, mobiliario y equipo, neto	153,835.59	5,068,713.08	6,912,027.39	10,597,421.17	19,869,134.46	1,605,939.10	23,739,444.27	108,468.54	14,143,487.65	710,510.35
Otros activos, neto	376,944.99	6,218,425.45	1,304,757.26	27,927,159.61	86,328,313.64	1,840,240.38	7,992,472.93	531,987.16	29,850,016.72	1,206,115.62
Total Activos	73,113,805.38	213,173,539.56	71,364,343.71	150,480,546.37	452,172,735.44	54,574,152.87	103,902,406.63	9,342,972.51	93,320,027.06	93,129,215.93
PASIVO										
Obligaciones financieras	0.00	49,946.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamientos	52,383,271.20	83,736,795.69	44,192,760.09	69,985,009.45	283,705,997.12	44,767,758.23	24,222,300.91	4,305,205.16	74,246,227.95	76,037,629.76
Otras cuentas por pagar	10,838,775.17	10,201,602.27	337,018.70	516,727.43	62,335,898.94	726,763.05	538,386.37	47,555.32	1,361,800.28	519,641.96
Provisiones	103,695.24	3,435,304.44	3,839,516.69	2,896,429.26	4,627,583.47	1,645,892.31	10,042,794.80	821,919.16	6,973,192.44	6,275,115.70
Otros pasivos	0.00	928,322.08	140,181.23	0.00	177,555.87	28,703.44	0.00	18,542.36	0.00	2,503.06
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	218,834.25	3,148,224.18	0.00	7,665,900.00	0.00	0.00	0.00	0.00	0.00
Total Pasivo	63,325,741.61	98,570,805.56	51,657,700.88	73,398,166.14	358,512,935.40	47,169,117.03	34,803,482.08	5,193,222.00	82,581,220.67	82,834,890.48
PATRIMONIO										
Capital social / Aportes	5,700,000.00	0.00	0.00	0.00	16,933,615.69	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	45,117,582.63	23,726,320.98	3,358,449.03	62,152,718.61	-1,785,462.57	-27,895,586.37	-4,339,666.56
Resultados del Ejercicio	4,259,190.16	39,588,641.80	2,645,165.36	297,619.18	30,017,404.71	-6,893,680.30	-4,132,200.26	1,122,171.08	-2,790,534.92	-598,390.24
Total Patrimonio	9,788,063.77	114,602,734.00	19,706,642.83	77,082,380.23	93,659,800.04	7,405,035.84	69,098,924.55	4,149,750.51	10,738,806.39	10,294,325.45
Total Pasivo y Patrimonio	73,113,805.38	213,173,539.56	71,364,343.71	150,480,546.37	452,172,735.44	54,574,152.87	103,902,406.63	9,342,972.51	93,320,027.06	93,129,215.93
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cuentas de orden	0.00	254,529,542.95	25,687,691.75	16,500,528.01	3,619,538.14	7,443,091.68	79,743,094.69	0.00	203,839,524.31	11,193,074.67

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.	INSTACREDIT S.A.	LEON 2000 IMF S.A.
ACTIVO																
Fondos disponibles	8,506,854.34	13,749,728.66	448,361.52	488,224.51	5,039,545.29	1,812,291.21	6,547,781.84	7,896,506.34	3,023,123.16	21,395,646.73	2,248,135.28	59,622,591.24	19,730,040.65	13,232,913.80	8,843,591.62	4,379,162.07
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177,358,686.40	0.00	764,173.01	0.00	0.00	0.00	91,990.80
Cartera de créditos, neto de provisiones por incobrabilidad	171,919,027.17	77,762,063.61	137,073,992.15	14,004,004.68	21,623,884.99	56,990,668.14	85,695,876.90	84,190,873.69	10,036,308.36	245,326,600.49	17,199,135.64	832,745,171.26	636,215,490.63	1,678,364,015.95	1,007,486,630.59	66,553,123.38
Cartera de créditos bruta	179,715,649.72	80,041,001.05	158,754,873.49	13,697,168.72	21,322,501.10	59,571,959.43	89,281,673.69	88,869,707.22	10,246,628.84	263,057,041.49	17,105,458.32	796,718,948.53	647,862,353.96	1,739,768,011.82	1,144,637,575.77	70,107,209.05
Provisiones para incobrabilidad de la cartera de crédito	-14,294,256.48	-2,278,937.44	-26,650,971.91	-450,189.54	-218,423.08	-3,511,686.54	-5,219,937.61	-7,144,832.54	-440,446.22	-36,395,120.45	-606,809.53	-17,031,946.44	-44,651,258.91	-201,383,891.89	-175,120,837.38	-4,825,768.19
Bienes recibidos en pago y adjudicados, neto	35,282.52	1,231,346.19	218,960.33	0.00	0.00	0.00	5,055,200.05	695,756.63	0.00	4,864,418.54	0.00	0.00	0.00	0.00	0.00	78,400.00
Otras cuentas por cobrar, neto	14,738,402.77	10,766,981.95	41,391,670.83	1,317,575.07	2,296,061.34	89,087,396.89	4,582,304.11	2,297,516.60	925,798.24	222,935,835.32	267,457.09	1,674,354.09	37,633,881.35	485,354,656.82	5,423,975.61	1,468,785.04
Inversiones permanentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,063,589.97	0.00	301,639,474.38	91,990.80	0.00	0.00	0.00	0.00	0.00
Inmuebles, mobiliario y equipo, neto	20,056,352.78	20,932,643.32	1,711,490.12	52,762.81	28,613,625.60	48,918.55	4,268,752.66	2,403,147.46	2,612,539.83	64,836,368.46	1,696,915.59	16,128,062.05	3,640,414.22	2,255,912.90	21,921,145.04	20,602,022.45
Otros activos, neto	47,422,556.18	6,623,652.85	1,562,642.92	581,594.08	2,235,307.09	375,797.74	3,586,446.12	5,966,144.13	266,346.08	3,288,298.27	1,518,772.81	21,052,847.03	11,267,584.11	30,355,541.87	39,738,949.38	258,838.29
Total Activos	262,678,475.76	131,066,416.58	182,407,117.87	16,444,161.15	59,808,424.31	148,315,072.53	109,736,361.68	105,513,534.82	16,864,115.67	1,041,645,328.59	23,022,407.21	931,987,198.68	708,487,410.96	2,209,563,041.34	1,083,414,292.24	93,432,322.03
PASIVO																
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	0.00	168,235.59	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	124,648,690.33	8,307,691.91	0.00	6,132,720.00	0.00	0.00	63,849,784.15	83,226,049.72	8,942,862.86	119,233,761.04	16,671,685.17	608,228,477.46	506,385,295.73	1,720,972,176.88	1,056,116.94	66,246,236.31
Otras cuentas por pagar	77,833,498.40	41,602,065.60	62,318,543.18	83,607.05	1,779,034.94	133,222,525.83	382,678.38	835,892.43	899,829.45	18,567,770.90	40,058.41	23,244,425.88	15,055,516.90	284,745,339.92	992,765,651.53	4,174,374.70
Provisiones	46,301,237.02	23,570,609.10	1,567,624.42	2,125,992.36	502,859.46	916,645.38	1,009,853.04	2,518,123.64	255,379.93	596,027.85	1,096,618.91	30,870,722.17	13,178,863.99	32,893,547.02	23,766,872.86	453,237.11
Otros pasivos	7,364.75	32,736.39	0.00	51,723.66	25,963.06	11,335.84	589,947.91	2,875,933.35	0.00	0.00	28,791.24	14,158,110.93	79,967,564.89	0.00	8,225,940.89	347,505.72
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	18,398,160.00	0.00	0.00	0.00	0.00	0.00	0.00	691,513.24	0.00	0.00
Total Pasivo	248,790,790.50	73,513,103.00	63,886,167.60	8,394,043.07	2,307,857.46	134,150,507.05	84,398,659.07	89,455,999.14	10,098,072.24	138,397,559.79	17,837,153.73	676,501,736.44	614,587,241.51	2,039,302,577.06	1,025,814,582.22	71,221,353.84
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	135,227,500.00	18,096,000.24
Capital adicional / Aporte adicional	863,511.00	0.00	56,224,551.00	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	-691,513.24	0.00	16,917,200.96
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	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	89,250.00	219,475.00
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	9,987,678.42	169,554.37	573,038,102.47	1,683,560.79	44,282,378.74	-77,749,824.69	-23,469,124.02	-132,196,632.33	-14,794,937.58
Resultados del Ejercicio	7,813,174.26	50,661,258.55	974,926.12	436,155.41	-2,499,433.15	-3,003,570.42	-1,312,541.35	-54,071.76	158,517.07	21,575,396.84	284.85	38,838,461.35	-10,642,062.14	14,915,701.54	54,479,592.35	1,773,229.57
Total Patrimonio	13,887,685.26	57,553,313.58	118,520,950.27	8,050,118.08	57,500,566.85	14,164,565.48	25,337,702.61	16,057,535.68	6,766,043.43	903,247,768.80	5,185,253.48	255,485,462.24	93,900,169.45	170,260,464.28	57,599,710.02	22,210,968.19
Total Pasivo y Patrimonio	262,678,475.76	131,066,416.58	182,407,117.87	16,444,161.15	59,808,424.31	148,315,072.53	109,736,361.68	105,513,534.82	16,864,115.67	1,041,645,328.59	23,022,407.21	931,987,198.68	708,487,410.96	2,209,563,041.34	1,083,414,292.24	93,432,322.03
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	208,598,031.16	0.00	0.00
Cuentas de orden	17,487,785.42	0.00	16,786,948.07	0.00	1,575,631.60	218,491,283.97	133,053,832.94	59,454,679.01	0.00	1,402,722,176.88	8,121,883.75	4,558,296,417.80	317,515,250.27	6,898,562,275.21	227,859,527.78	60,557,843.42

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	103,497,157.75	57,631,175.49	694,824.70	11,751,775.22	350,171.87	77,735,431.67	75,486,913.15	1,730,898.70	36,005,573.44	247,581.41	44,530,196.09	643,084,781.82
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,431,474.54	0.00	0.00	205,763,848.30
Cartera de créditos, neto de provisiones por incobrabilidad	827,646,128.02	413,369,354.76	25,379,890.01	47,519,543.40	162,532,001.83	840,848,600.14	861,515,286.81	20,876,184.41	342,446,038.83	18,800,329.51	1,341,244,662.42	10,914,737,073.34
Cartera de créditos bruta	804,885,816.21	414,912,930.64	22,000,147.06	51,204,836.87	194,701,608.67	822,045,097.41	856,851,484.64	21,822,248.33	345,406,822.06	20,647,845.34	1,362,171,967.34	11,148,930,039.85
Provisiones para incobrabilidad de la cartera de crédito	-17,557,288.18	-20,804,685.32	-2,170,036.48	-4,772,294.17	-32,169,606.84	-18,129,106.29	-22,665,549.76	-1,558,775.85	-12,436,624.49	-2,280,512.18	-77,767,578.14	-823,122,215.98
Bienes recibidos en pago y adjudicados, neto	0.00	9,202,560.84	639,687.05	170,853.80	42,922,997.12	235,318.12	0.00	0.00	2,514,842.59	81,571.35	0.00	98,203,412.98
Otras cuentas por cobrar, neto	4,264,584.92	8,700,299.90	314,651.41	1,563,462.01	6,621,647.43	105,214.10	6,904,539.41	145,643.77	5,425,596.23	1,722,047.68	147,659,959.64	1,191,367,840.10
Inversiones permanentes	0.00	1,340,450.00	0.00	820,887.00	2,663,737.43	0.00	61,327.20	0.00	0.00	0.00	0.00	333,787,735.36
Inmuebles, mobiliario y equipo, neto	1,842,938.18	3,863,548.85	2,134,762.88	875,939.99	1,872,254.10	1,784,864.59	7,743,067.53	43,876.72	5,866,312.36	2,834,388.30	10,754,585.89	334,306,594.83
Otros activos, neto	325,911,666.01	4,802,260.89	1,522,588.99	355,850.78	90,430.33	3,191,340.38	7,898,454.62	1,324,011.90	4,777,364.80	150,388.36	115,232,428.71	804,934,538.48
Total Activos	1,263,162,474.88	498,909,650.73	30,686,405.04	63,058,312.20	217,053,240.11	923,900,769.00	959,609,588.72	24,120,615.50	423,467,202.79	23,836,306.61	1,659,421,832.75	14,526,185,825.21
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	218,182.42
Obligaciones con instituciones financieras y por otros financiamientos	1,045,238,607.33	337,738,102.74	17,440,431.46	20,982,892.80	199,768,478.79	674,527,616.19	595,437,189.80	18,732,753.95	312,947,561.76	10,115,722.62	1,243,918,960.41	8,568,332,821.91
Otras cuentas por pagar	116,673,085.36	13,043,773.66	226,059.53	854,353.42	10,670,079.43	19,260,411.12	48,973,421.23	95,858.52	5,050,558.44	1,837,853.58	170,826,385.52	2,132,486,822.80
Provisiones	3,630,144.91	11,113,221.33	3,723,597.34	4,273,622.97	333,950.52	15,480,056.44	46,343,492.62	834,105.78	11,934,268.93	1,596,086.24	7,219,886.07	328,768,090.92
Otros pasivos	16,303,876.00	0.00	5,555,121.97	4,569,189.17	0.00	0.00	212.80	0.00	2,209,646.69	2,010.00	0.00	136,258,783.30
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	93,460,446.35	27,648,098.31	0.00	0.00	8,665,894.56	0.00	159,897,070.89
Total Pasivo	1,181,845,713.60	361,895,097.73	26,945,210.30	30,680,058.36	210,772,508.74	802,728,530.10	718,402,414.76	19,662,718.25	332,142,035.82	22,217,567.00	1,421,965,232.00	11,325,961,772.23
PATRIMONIO												
Capital social / Aportes	2,400,000.00	47,774,892.75	100,000.00	0.00	78,289,538.78	83,200,000.00	150,902,387.11	448,000.00	58,240,000.00	1,600,000.00	72,880,000.00	1,561,592,759.70
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	324,176,185.92
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	66,505,314.83
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	101,179,365.71
Resultados acumulados	53,917,600.15	49,387,176.03	2,157,426.40	16,543,514.28	-71,819,077.92	0.00	56,423,701.78	0.00	7,130,940.02	-70,695.77	70,688,441.80	742,250,203.91
Resultados del Ejercicio	3,052,959.13	21,221,533.08	1,483,768.34	2,465,902.86	-189,729.49	27,120,956.58	21,422,034.08	2,852,452.97	3,544,768.73	89,435.38	83,825,735.59	404,520,222.91
Total Patrimonio	81,316,761.28	137,014,553.00	3,741,194.74	32,378,253.84	6,280,731.37	121,172,238.90	241,207,173.96	4,457,897.25	91,325,166.97	1,618,739.61	237,456,600.75	3,200,224,052.98
Total Pasivo y Patrimonio	1,263,162,474.88	498,909,650.73	30,686,405.04	63,058,312.20	217,053,240.11	923,900,769.00	959,609,588.72	24,120,615.50	423,467,202.79	23,836,306.61	1,659,421,832.75	14,526,185,825.21
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208,598,031.16
Cuentas de orden	3,921,857,437.44	27,609,365.75	4,700,183.01	24,625,942.02	48,503,448.53	398,721,529.49	93,994,437.46	1,502,822.72	1,694,405,281.14	3,161,711.28	1,729,002,405.90	22,471,126,187.06

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/11/2017 es de C$ 30.6636 por US$1 dólar

[2] N/R: No Reportado