Comisión Nacional de Microfinanzas
CONAMI

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

Cuentas	ACCIONA FINANCE S.A.	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS, S.A.
ACTIVO											
Fondos disponibles	436,839.92	862,970.05	477,562.84	6,816,284.17	49,002,879.30	2,783,745.73	1,848,069.10	1,133,699.96	1,903,774.35	10,302,531.17	7,791,927.71
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,122,491.49	0.00	0.00
Cartera de créditos, neto de provisiones por incobrabilidad	65,188,815.68	119,170,306.51	62,121,429.49	73,928,216.76	249,008,755.20	46,061,035.95	64,269,984.98	6,448,392.61	30,653,777.45	76,588,975.05	182,692,231.23
Cartera de créditos bruta	66,750,166.52	104,570,946.05	62,189,833.26	64,593,876.92	236,300,803.66	46,728,150.17	80,605,133.87	7,523,772.91	27,706,168.43	78,364,129.12	189,259,237.98
Intereses	2,443,659.15	18,421,693.34	2,116,480.47	13,534,617.05	18,510,357.33	1,776,043.94	354,595.86	0.00	4,189,529.01	2,389,050.46	9,562,040.06
Provisiones para incobrabilidad de la cartera de crédito	-4,005,009.99	-3,822,332.88	-2,184,884.24	-4,200,277.21	-5,802,405.79	-2,443,158.16	-16,689,744.75	-1,075,380.30	-1,241,919.99	-4,164,204.53	-16,129,046.81
Bienes recibidos en pago y adjudicados, neto	3,366,285.04	0.00	0.00	19,801,343.08	0.00	751,415.95	0.00	37,823.28	7,479,714.33	0.00	34,929.33
Otras cuentas por cobrar, neto	1,441,843.80	27,119,532.98	379,583.27	10,772,009.35	30,020,714.72	252,838.03	1,713,468.18	326,336.87	5,387,353.82	2,366,679.49	15,760,167.99
Inversiones permanentes	0.00	23,327,335.28	927,668.24	523,445.30	0.00	92,372.70	0.00	0.00	0.00	338,699.91	0.00
Inmuebles, mobiliario y equipo, neto	147,752.04	5,002,841.32	6,779,361.71	10,579,989.67	19,919,953.18	1,549,076.04	23,474,643.81	104,393.63	14,090,924.86	673,782.01	19,209,227.97
Otros activos, neto	456,943.93	364,587.67	1,000,392.05	28,133,869.75	192,832,853.91	1,587,334.92	7,389,916.10	238,785.01	29,242,646.94	1,238,812.84	48,655,545.83
Total Activos	**71,038,480.41**	**175,847,573.81**	**71,685,997.60**	**150,555,158.08**	**540,785,156.31**	**53,077,819.32**	**98,696,082.17**	**8,289,431.36**	**89,880,683.24**	**91,509,480.47**	**274,144,030.06**
PASIVO											
Obligaciones financieras	0.00	24,285.99	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 financiamie	52,600,740.46	83,709,482.06	46,616,960.80	70,608,597.87	373,064,069.89	43,809,047.12	23,289,095.47	3,602,535.30	73,185,252.52	76,336,207.28	138,970,355.79
Otras cuentas por pagar	10,442,007.02	11,065,047.27	553,915.71	504,042.93	70,814,429.23	522,460.72	502,225.71	57,226.53	1,536,643.19	367,950.31	84,738,952.72
Provisiones	88,573.64	3,203,991.96	2,720,834.06	2,547,190.88	3,784,910.63	1,289,903.43	7,824,273.89	649,896.45	5,880,249.32	5,059,992.03	34,973,937.32
Otros pasivos	692,923.83	920,539.49	0.00	0.00	382,667.61	26,477.87	0.00	72,783.91	0.00	0.00	0.00
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	1,556,929.46	0.00	7,697,725.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Pasivo	**63,824,244.95**	**98,923,346.77**	**51,448,640.03**	**73,659,831.68**	**455,743,802.36**	**45,647,889.14**	**31,615,595.07**	**4,382,442.19**	**80,602,145.03**	**81,764,149.62**	**258,683,245.83**
PATRIMONIO											
Capital social / Aportes	5,700,000.00	23,880,249.00	4,415,839.68	26,566,484.89	16,821,346.49	10,003,482.00	6,300,000.00	4,813,042.00	10,000.00	10,000,000.00	5,211,000.00
Capital adicional / Aporte adicional	0.00	1,761,456.76	0.00	0.00	22,982,458.66	0.00	4,778,406.20	0.00	15,078,033.54	5,000,000.00	863,511.00
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	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	0.00
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	61,669,925.94	-1,785,462.57	-27,895,586.37	-4,339,666.57	0.00
Resultados del Ejercicio	1,685,361.85	1,910,134.84	3,175,880.10	110,565.35	21,511,227.82	-6,868,785.96	-5,667,845.04	879,409.74	-4,250,803.10	-1,147,384.84	9,386,273.23
Total Patrimonio	**7,214,235.46**	**76,924,227.04**	**20,237,357.57**	**76,895,326.40**	**85,041,353.95**	**7,429,930.18**	**67,080,487.10**	**3,906,989.17**	**9,278,538.21**	**9,745,330.84**	**15,460,784.23**
Total Pasivo y Patrimonio	**71,038,480.41**	**175,847,573.81**	**71,685,997.60**	**150,555,158.08**	**540,785,156.31**	**53,077,819.32**	**98,696,082.17**	**8,289,431.36**	**89,880,683.24**	**91,509,480.47**	**274,144,030.06**
Cuentas contingentes	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	0.00	308,610,412.65	27,498,423.04	16,430,919.51	0.00	9,123,730.38	102,642,931.78	0.00	204,859,843.89	11,306,642.31	17,888,926.90

Cuentas	CREDIFÁCIL	CREDIGLOBEX, S.A.	CREDITODO S.A.	EZA CAPITAL, S.A.	FINANCIA IFIM, S.A.	FINDE	FUDEMI	FUMDEC	FUNDACIÓN FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MÁS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEÓN 2000 IMF S.A.
ACTIVO															
Fondos disponibles	13,749,728.66	730,666.09	239,035.27	5,786,492.48	11,746,506.00	7,330,998.91	7,528,502.09	5,327,649.27	72,591,212.31	3,341,684.96	101,800,094.50	24,157,333.58	21,797,697.37	21,897,916.75	3,258,977.72
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170,396,165.82	0.00	767,684.78	0.00	0.00	0.00	400,281.70
Cartera de créditos, neto de provisiones por incobrabilidad	77,762,063.61	149,652,408.55	20,016,174.36	25,824,885.82	49,117,838.27	84,264,421.76	85,168,029.31	11,084,310.20	210,686,698.90	17,117,266.93	829,214,694.56	624,961,715.02	1,744,199,922.19	1,092,155,145.58	63,981,451.31
Cartera de créditos bruta	80,041,001.05	173,252,565.46	13,996,443.30	25,948,508.54	49,041,677.29	84,168,749.82	89,693,115.50	11,019,356.92	224,364,462.98	16,788,313.63	796,313,945.53	636,308,572.66	1,806,337,482.35	1,162,872,230.84	66,253,842.61
Intereses	0.00	5,596,281.78	6,434,118.16	137,234.70	703,578.84	1,675,940.68	2,615,129.02	297,667.14	16,346,251.08	732,800.52	50,799,070.29	31,982,586.83	145,632,422.08	17,775,922.45	1,309,595.82
Provisiones para incobrabilidad de la cartera de crédito	-2,278,937.44	-29,196,438.69	-414,387.10	-260,857.42	-627,417.86	-1,580,268.74	-7,140,215.21	-232,713.86	-30,024,015.16	-403,847.22	-17,898,321.26	-43,329,444.47	-207,769,982.24	-88,493,007.71	-3,581,987.12
Bienes recibidos en pago y adjudicados, neto	1,231,346.19	0.00	0.00	0.00	0.00	5,055,200.05	573,137.62	0.00	4,865,855.86	0.00	344,536.04	0.00	0.00	0.00	273,364.03
Otras cuentas por cobrar, neto	10,766,981.95	65,299,062.00	1,248,580.93	6,489.74	91,146,750.42	4,412,817.39	2,272,943.50	816,140.02	223,960,098.04	257,457.09	984,556.46	46,610,967.72	484,858,234.18	5,450,606.89	1,364,145.88
Inversiones permanentes	0.00	0.00	0.00	0.00	0.00	0.00	2,071,949.40	0.00	336,706,749.86	92,372.70	0.00	0.00	0.00	0.00	0.00
Inmuebles, mobiliario y equipo, neto	20,932,643.32	1,707,830.62	47,453.16	28,518,905.90	76,441.51	4,385,476.15	2,399,770.58	2,594,002.47	64,041,058.74	1,685,506.49	17,561,933.02	3,530,412.57	2,593,147.35	24,117,217.91	20,529,838.09
Otros activos, neto	6,623,652.85	1,581,227.48	527,733.00	2,283,694.10	115,481.35	3,156,058.94	5,451,083.21	264,216.85	1,838,916.34	1,568,963.25	21,131,686.82	10,722,049.47	35,676,850.84	31,462,114.87	165,197.82
Total Activos	**131,066,416.58**	**218,971,194.74**	**22,078,976.72**	**62,420,468.04**	**152,203,017.55**	**108,604,973.20**	**105,465,415.71**	**20,086,318.81**	**1,085,086,755.87**	**24,063,251.42**	**971,805,186.18**	**709,982,478.36**	**2,289,125,851.93**	**1,175,083,002.00**	**89,973,256.55**
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	0.00	0.00	0.00
Obligaciones con instituciones financieras y por otros financiamie	8,307,691.91	0.00	6,158,180.00	0.00	0.00	62,851,257.16	83,277,535.64	11,608,930.64	118,720,896.19	17,936,170.79	652,738,293.90	502,636,763.28	1,671,265,145.03	3,141,396.93	63,329,600.80
Otras cuentas por pagar	41,602,065.60	93,733,635.72	82,227.06	4,773,981.26	133,931,182.90	417,997.57	980,267.71	1,715,258.85	15,744,939.69	46,078.84	26,794,746.27	15,194,845.64	410,807,761.68	1,029,282,618.71	3,536,281.13
Provisiones	23,570,609.10	1,214,778.93	1,918,396.38	540,193.86	849,467.22	1,025,880.68	1,857,484.00	233,132.67	648,199.50	895,728.51	17,014,258.64	9,575,631.97	26,597,503.88	14,703,364.93	454,758.30
Otros pasivos	32,736.39	0.00	5,855,743.71	200,436.54	0.00	554,092.93	4,581,155.10	0.00	0.00	0.00	14,173,204.03	77,545,308.01	13,629.97	7,603,303.09	355,701.65
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	18,474,540.00	0.00	0.00	0.00	0.00	0.00	0.00	494,095.11	0.00	0.00
Total Pasivo	**73,513,103.00**	**94,948,414.65**	**14,014,547.15**	**5,514,611.66**	**134,780,650.12**	**83,323,768.33**	**90,696,442.45**	**13,557,322.16**	**135,114,035.38**	**18,877,978.14**	**710,720,502.84**	**604,952,548.90**	**2,109,178,135.67**	**1,054,730,683.66**	**67,676,341.88**
PATRIMONIO															
Capital social / Aportes	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	268,764,865.87	0.05	148,925,000.00	122,674,349.13	179,505,400.00	135,227,500.00	18,096,000.24
Capital adicional / Aporte adicional	0.00	60,843,186.00	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	-494,095.11	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	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	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	501,392.82
Resultados acumulados	3,892,055.03	-1,690,526.85	1,903,886.66	0.00	9,492,915.10	1,351,070.14	9,987,678.44	169,554.37	573,038,102.47	1,683,560.79	44,282,378.74	-77,749,824.69	-23,469,124.02	-74,867,394.48	-15,076,855.40
Resultados del Ejercicio	50,661,258.55	1,858,120.94	450,466.90	-3,094,143.62	254,231.53	-1,369,039.09	-1,342,634.20	-78,529.71	64,195,324.22	5,304.60	44,437,682.45	487,697.87	24,405,535.39	59,902,962.82	1,859,176.05
Total Patrimonio	**57,553,313.58**	**124,022,780.09**	**8,064,429.57**	**56,905,856.38**	**17,422,367.43**	**25,281,204.87**	**14,768,973.26**	**6,528,996.65**	**949,972,720.49**	**5,185,273.28**	**261,084,683.34**	**105,029,929.46**	**179,947,716.26**	**120,352,318.34**	**22,296,914.67**
Total Pasivo y Patrimonio	**131,066,416.58**	**218,971,194.74**	**22,078,976.72**	**62,420,468.04**	**152,203,017.55**	**108,604,973.20**	**105,465,415.71**	**20,086,318.81**	**1,085,086,755.87**	**24,063,251.42**	**971,805,186.18**	**709,982,478.36**	**2,289,125,851.93**	**1,175,083,002.00**	**89,973,256.55**
Cuentas contingentes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204,492,733.61	0.00	0.00	0.00
Cuentas de orden	131,066,416.58	10,241,315.60	0.00	5,866,435.49	180,789,081.87	137,116,279.10	63,520,396.46	0.00	1,077,048,653.89	8,953,760.83	4,420,736,527.68	287,000,089.00	6,990,406,712.96	271,829,219.52	66,631,744.82

Cuentas	MERCAPITAL, S.A.	MI CRÉDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	TU CRÉDITO	UNICOSERVI, S.A.	TOTAL
ACTIVO													
Fondos disponibles	106,988,374.27	55,782,531.17	773,674.28	12,511,213.23	878,354.15	51,381,209.12	49,894,528.85	1,506,109.10	36,933,090.19	878,867.03	4,214,004.72	46,865,825.87	753,252,562.23
Inversiones negociables y a vencimiento, neto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,703,118.67	0.00	103,866.60	0.00	205,493,609.06
Cartera de créditos, neto de provisiones por incobrabilidad	701,513,143.20	433,809,627.24	24,815,145.58	46,200,738.04	162,769,760.09	860,457,514.22	880,302,331.29	20,973,846.23	337,106,484.21	18,032,212.62	119,316,493.71	1,384,471,234.05	11,051,107,477.76
Cartera de créditos bruta	681,490,940.01	433,029,943.88	21,227,036.67	51,195,718.51	195,052,347.72	839,918,328.17	867,091,078.90	22,274,255.48	340,436,448.48	19,131,451.61	125,509,913.50	1,400,689,492.70	11,198,039,443.00
Intereses	36,219,693.06	20,680,984.37	5,419,712.49	1,206,916.30	0.00	39,403,692.64	37,924,443.45	594,500.32	9,457,283.97	485,205.76	7,300,572.56	58,916,446.76	572,946,117.74
Provisiones para incobrabilidad de la cartera de crédito	-16,197,489.87	-19,901,301.01	-1,831,603.58	-6,201,896.77	-32,282,587.63	-18,864,506.59	-24,713,191.06	-1,894,909.57	-12,787,248.24	-1,584,444.75	-13,493,992.35	-75,134,705.41	-719,878,082.98
Bienes recibidos en pago y adjudicados, neto	0.00	7,723,069.63	821,866.98	170,278.80	43,101,192.04	235,318.12	0.00	0.00	1,928,738.11	112,585.15	0.00	0.00	97,907,999.63
Otras cuentas por cobrar, neto	5,601,693.57	15,648,004.70	351,792.49	1,511,971.58	6,463,109.05	47,490.90	15,444,750.19	0.00	6,514,449.84	1,831,650.99	1,551,353.55	2,004,724.73	1,091,967,352.31
Inversiones permanentes	0.00	1,340,450.00	0.00	820,887.00	2,674,795.94	0.00	61,581.80	0.00	0.00	0.00	0.00	0.00	368,978,308.13
Inmuebles, mobiliario y equipo, neto	1,925,943.29	4,346,583.19	1,999,612.20	855,953.27	1,852,679.52	1,689,246.84	7,231,260.19	42,979.20	5,710,684.22	2,778,176.42	2,022,520.70	11,189,745.42	337,898,968.58
Otros activos, neto	325,989,253.67	3,118,195.32	795,964.75	426,457.73	90,805.75	3,024,708.41	2,888,718.33	1,158,127.50	2,831,383.90	18,356.49	449,858.14	59,893,922.09	834,396,368.22
Total Activos	**1,142,018,408.00**	**521,768,461.25**	**29,558,056.28**	**62,497,499.65**	**217,830,696.54**	**916,835,487.61**	**955,823,170.65**	**23,681,062.03**	**423,727,949.14**	**23,651,848.70**	**127,658,097.42**	**1,504,425,452.16**	**14,741,002,645.91**
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	24,285.99
Obligaciones con instituciones financieras y por otros financiamie	926,630,318.33	358,640,382.08	17,545,423.57	21,135,632.14	200,297,296.72	667,213,705.61	597,672,436.90	18,882,855.05	312,951,220.78	10,550,668.05	79,626,613.74	1,233,377,297.09	8,632,288,056.89
Otras cuentas por pagar	114,718,005.18	13,555,559.04	262,743.56	573,686.15	10,928,588.27	20,574,531.68	45,837,321.70	771,987.31	4,393,060.43	1,100,490.62	13,051,094.56	90,435,160.90	2,275,951,019.37
Provisiones	3,344,450.94	8,103,699.07	3,853,891.56	3,892,601.37	294,032.16	12,821,016.20	39,607,556.95	563,025.85	11,599,945.37	1,554,891.53	0.00	8,197,346.04	262,955,599.21
Otros pasivos	14,888,804.00	805,484.34	5,425,055.03	5,711,981.17	0.00	0.00	213.69	0.00	2,338,408.98	1,478.16	15,253,447.78	0.00	157,435,577.28
Deuda Subordinada y Obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	93,917,852.76	28,004,922.23	0.00	0.00	8,701,871.03	3,692,795.45	0.00	162,540,731.04
Total Pasivo	**1,059,581,578.45**	**381,105,124.53**	**27,087,113.72**	**31,313,900.83**	**211,519,917.15**	**794,527,106.25**	**711,122,451.47**	**20,217,868.21**	**331,282,635.56**	**21,909,399.39**	**111,623,951.53**	**1,332,009,804.03**	**11,491,195,269.78**
PATRIMONIO													
Capital social / Aportes	2,400,000.00	47,774,892.75	100,000.00	12,867,853.34	78,614,557.68	83,200,000.00	150,902,387.11	448,000.00	58,240,000.00	1,600,000.00	5,517,000.00	72,880,000.00	1,639,152,960.67
Capital adicional / Aporte adicional	21,946,202.00	428,748.00	0.00	0.00	0.00	0.00	1,754,860.13	0.00	14,765.00	0.00	0.00	4,422,582.69	261,261,812.14
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	0.00	19,072,699.25	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	0.00	8,457,558.12	105,149,497.09
Resultados acumulados	53,917,600.15	48,516,679.92	2,157,426.40	16,543,514.28	-72,117,234.70	0.00	56,423,701.78	0.00	7,130,940.02	-70,695.77	1,356,484.82	67,870,724.35	796,184,845.77
Resultados del Ejercicio	4,173,027.40	24,870,316.80	213,516.16	1,271,247.84	-186,543.59	28,257,099.04	24,915,579.29	1,857,749.54	4,664,915.34	213,145.08	9,160,661.07	18,784,782.97	381,552,945.63
Total Patrimonio	**82,436,829.55**	**140,663,336.72**	**2,470,942.56**	**31,183,598.82**	**6,310,779.39**	**122,308,381.36**	**244,700,719.18**	**3,463,193.82**	**92,445,313.58**	**1,742,449.31**	**16,034,145.89**	**172,415,648.13**	**3,249,807,376.13**
Total Pasivo y Patrimonio	**1,142,018,408.00**	**521,768,461.25**	**29,558,056.28**	**62,497,499.65**	**217,830,696.54**	**916,835,487.61**	**955,823,170.65**	**23,681,062.03**	**423,727,949.14**	**23,651,848.70**	**127,658,097.42**	**1,504,425,452.16**	**14,741,002,645.91**
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	204,492,733.61
Cuentas de orden	3,946,942,952.27	29,157,461.44	5,320,738.60	25,299,451.07	51,313,589.91	415,725,472.27	97,018,312.25	1,475,540.94	1,595,397,065.22	3,301,494.70	83,176,391.44	1,767,519,931.29	22,371,216,865.66

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/2017 es de C$ 30.7909 por US$1 dólar