

ENTIDADES	ACODEP	ADIM	AFODENIC	ASODERI	CEPRODEL	Coop. 20ABRIL	F4i-2000	F. José Nieborowski	F. LEÓN 2000	FDL
ESTRUCTURA DE ACTIVOS										
Disponibilidades / Activo Total	7.70%	12.71%	2.04%	5.39%	6.58%	3.10%	24.19%	14.55%	9.89%	7.77%
Inversiones Temporales / Activo Total	1.56%	0.00%	0.00%	0.00%	1.35%	0.12%	19.27%	0.04%	0.00%	1.66%
Inversiones Permanentes / Activo Total	0.29%	0.00%	0.00%	0.00%	0.10%	0.00%	0.17%	0.00%	0.08%	2.80%
Cartera Neta / Activo Total	82.73%	60.28%	46.07%	69.47%	82.53%	86.26%	50.63%	75.63%	85.74%	82.15%
Otras Cuentas por Cobrar / Activo Total	1.34%	15.93%	7.41%	8.24%	2.47%	7.35%	1.63%	4.10%	0.57%	2.47%
Bienes de Uso Netos / Activo Total	4.27%	5.26%	43.62%	2.96%	3.08%	2.63%	0.73%	3.10%	2.65%	1.63%
Otros Activos / Activo Total	2.11%	5.82%	0.86%	13.94%	3.89%	0.54%	3.39%	2.57%	1.06%	1.52%
ESTRUCTURA DE PASIVOS										
Pasivos Financieros / Activo Total	70.46%	71.55%	79.02%	61.38%	70.32%	59.94%	66.69%	70.52%	56.40%	78.96%
Otras Cuentas por Pagar / Activo Total	1.81%	15.77%	1.07%	14.05%	3.30%	0.11%	3.72%	1.59%	3.78%	2.44%
INDICADORES DE EFICIENCIA*										
Ingresos Financieros / Activo Promedio	36.92%	69.71%	9.61%	17.97%	28.53%	25.18%	18.62%	34.43%	37.39%	23.26%
Ingresos de Cartera / Cartera Bruta Promedio	44.73%	102.69%	17.74%	18.93%	35.02%	28.55%	35.63%	42.91%	43.86%	27.83%
Ingreso por Deslizamiento / Cartera Bruta Promedio	3.51%	5.99%	6.43%	2.75%	5.21%	5.86%	5.78%	5.57%	5.14%	5.37%
Gastos Financieros / Pasivos Financieros Promedio	9.96%	9.32%	0.57%	7.68%	8.14%	10.43%	0.69%	12.14%	20.91%	8.39%
Gastos Administrativos / Activo Promedio	17.96%	59.28%	6.72%	13.41%	16.37%	10.33%	14.88%	17.13%	25.38%	11.81%
Gastos Administrativos / Cartera Bruta Promedio	22.07%	88.54%	18.00%	19.82%	20.20%	11.98%	30.69%	21.53%	29.88%	14.53%
Gastos Administrativos / Gastos Totales	71.76%	92.37%	93.65%	74.10%	74.32%	61.04%	97.14%	66.62%	68.61%	63.91%
Gastos de Personal / Gastos Administrativos	23.48%	64.07%	52.62%	53.44%	44.19%	46.88%	21.29%	43.22%	50.99%	43.54%
Gastos Administrativos (C\$)/ Núm de Clientes promedio	804.77	790.67	1,096.58	742.07	1,131.66	1,092.07	666.43	1,272.81	996.46	905.60
INDICADORES DE CALIDAD DE LA CARTERA										
Cartera en Mora	3.40%	2.82%	4.00%	4.47%	4.47%	2.41%	10.00%	6.00%	3.30%	1.00%
Cartera Vencida ≥ 30 días	3.50%	1.64%	3.00%	4.00%	3.22%	1.90%	8.00%	4.10%	1.12%	0.54%
Cartera Afectada ≥ 30 días	5.50%	N/D	6.00%	11.00%	4.66%	3.17%	12.00%	7.20%	5.45%	2.77%
Cartera en Cobro Judicial	1.00%	0.00%	0.00%	0.00%	0.79%	0.01%	0.00%	2.00%	0.04%	0.09%
Cartera Reestructurada	1.10%	0.00%	2.00%	3.00%	0.99%	0.00%	0.00%	0.05%	0.16%	0.54%
INDICADORES DE RENTABILIDAD										
Excedente Social Neto / Activo Promedio	5.84%	5.23%	1.60%	1.02%	4.30%	11.08%	0.78%	6.84%	11.82%	4.91%
Excedente Social Neto / Patrimonio Promedio	26.38%	13.74%	11.31%	4.17%	17.46%	46.13%	2.64%	26.95%	29.11%	28.61%
INDICADORES DE LIQUIDEZ										
Disponibilidades / Pasivos Financieros	10.93%	28.40%	2.59%	8.78%	9.36%	5.17%	36.27%	20.63%	17.54%	9.85%
Disponible + Inver. Temporal / Pasivos Financ.	13.14%	28.40%	2.59%	8.78%	11.28%	5.37%	65.16%	20.69%	17.54%	11.95%
D+IT+ Cartera Neta / Pasivos Financieros	120.46%	134.64%	58.31%	113.18%	119.58%	144.10%	105.30%	107.30%	152.31%	113.23%
INDICADORES DE SOLVENCIA										
Provisión de Cartera / Cartera Bruta	5.84%	5.72%	5.24%	7.68%	6.74%	2.11%	31.87%	9.65%	5.41%	3.00%
Cartera en Mora / Patrimonio	12.75%	4.30%	13.62%	0.00%	15.92%	8.97%	17.82%	15.91%	6.75%	4.29%
Patrimonio Neto / Activo Total	20.85%	37.43%	12.86%	24.57%	21.71%	22.70%	21.54%	26.02%	39.78%	18.60%
Pasivo Financiero / Patrimonio	338.00%	119.62%	614.58%	249.79%	323.84%	264.09%	309.65%	271.07%	141.76%	424.41%
INDICADORES DE PRODUCTIVIDAD										
Clientes por Oficial de Crédito	1,843	296	362	289	276	452	329	303	281	335
Cartera por Oficial de Crédito US\$	821,383.56	33,407.59	371,854.25	163,083.33	174,855.91	491,176.23	91,959.00	271,511.90	159,218.38	243,173.66
Activos Productivos / Activo Total	92.28%	72.99%	48.11%	74.86%	90.56%	89.48%	94.25%	90.22%	95.72%	94.38%
INDICADORES DE COBERTURA										
Préstamo Promedio por Cliente (US\$)	445.59	112.81	1,026.96	564.95	632.71	1,086.82	279.34	895.38	566.55	725.80
Préstamo Promedio por Cliente / PIB per capita**	46.48%	11.77%	107.13%	58.94%	66.00%	113.38%	29.14%	93.41%	59.10%	75.72%
INDICADORES DE GÉNERO / ALCANCE										
Cartera Mujeres / Cartera Total	38.00%	85.00%	63.00%	60.00%	46.35%	27.00%	48.00%	39.50%	60.00%	36.74%
Cientas / Clientela Total	58.00%	85.00%	63.00%	56.00%	58.64%	32.00%	65.00%	54.80%	71.00%	57.25%
Préstamo Promedio por Cliente Mujer (US\$)	291.94	112.81	1,026.96	605.31	491.47	917.01	206.28	645.40	478.78	465.78
Préstamo Promedio por Cliente Varón (US\$)	657.78	112.81	1,026.96	513.59	832.96	1,166.74	415.02	1,198.47	781.45	1,074.02
Promotores Mujeres / Promotores Total	30.95%	33.33%	27.27%	0.00%	34.00%	18.75%	30.00%	25.00%	11.76%	38.50%
Personal Femenino / Personal Total	71.25%	58.18%	48.72%	45.45%	43.80%	38.67%	53.33%	56.65%	45.92%	48.27%
Promotores de Crédito / Personal Total	17.50%	27.27%	28.21%	27.27%	36.50%	21.33%	33.33%	39.31%	34.69%	40.73%
Número total de promotores	42	15	11	6	50	16	10	68	34	200
Número total de empleados	240	55	39	22	137	75	30	173	98	491
Clientela Rural	21.00%	N/D	25.00%	49.00%	N/D	N/D	N/D	20.00%	N/D	74.36%
Cartera Agropecuaria	9.53%	0.02%	1.24%	0.08%	4.42%	6.46%	0.46%	11.41%	0.09%	34.68%

*Los indicadores generados a partir de cuentas del Estado de Resultados fueron anualizados

**PIB Per capita US\$ (http://www.bcn.gov.ni/estadisticas/indicadores/principales/NIC_1.htm)

***Esta cifra corresponde a la sumatoria del personal de promotoría

****Esta cifra corresponde a la sumatoria del personal total

FINCA NICARAGUA	FODEM	FUEMI	FUNDENUSE	FUNDEPYME	FUNDESER	PRESTANIC	PRODESA	PROMUJER	Mínimo	Mediana	Máximo	Promedio
ESTRUCTURA DE ACTIVOS												
18.05%	4.76%	1.46%	8.28%	0.00%	26.93%	4.98%	11.07%	20.37%	0.00%	7.77%	26.93%	9.99%
12.10%	0.00%	0.00%	0.00%	0.00%	0.00%	1.40%	0.00%	6.60%	0.00%	0.00%	19.27%	2.32%
0.00%	0.38%	0.06%	0.05%	0.00%	0.01%	0.08%	0.03%	0.04%	0.00%	0.04%	2.80%	0.22%
60.39%	92.42%	91.91%	88.03%	72.09%	70.69%	86.23%	85.47%	63.98%	46.07%	82.15%	92.42%	75.41%
1.20%	0.04%	0.75%	0.29%	8.32%	0.88%	0.65%	0.21%	0.15%	0.04%	1.34%	15.93%	3.37%
6.39%	1.36%	2.60%	2.05%	6.05%	0.84%	2.04%	2.39%	3.28%	0.73%	2.65%	43.62%	5.10%
1.87%	1.04%	3.22%	1.30%	13.54%	0.64%	4.62%	0.84%	5.57%	0.54%	2.11%	13.94%	3.60%
ESTRUCTURA DE PASIVOS												
0.00%	69.47%	29.00%	54.66%	65.06%	71.76%	75.12%	53.94%	31.01%	0.00%	66.69%	79.02%	59.75%
10.98%	3.59%	7.97%	1.85%	11.94%	2.11%	1.16%	3.42%	3.28%	0.11%	3.30%	15.77%	4.95%
INDICADORES DE EFICIENCIA*												
32.27%	38.20%	53.21%	30.68%	23.04%	25.06%	25.95%	18.34%	37.58%	9.61%	28.53%	69.71%	30.84%
52.29%	41.46%	52.68%	34.06%	26.78%	33.68%	31.73%	13.22%	55.33%	13.22%	35.02%	102.69%	38.90%
16.11%	4.32%	5.79%	5.25%	5.38%	6.13%	0.32%	5.68%	10.15%	0.32%	5.57%	16.11%	5.83%
	10.62%	16.18%	9.37%	0.18%	8.37%	8.30%	8.38%	9.21%	0.8%	8.39%	20.91%	6.86%
40.91%	23.18%	47.52%	14.30%	23.69%	13.11%	11.28%	5.11%	27.20%	5.11%	16.37%	59.28%	21.03%
76.05%	25.61%	53.73%	16.00%	33.93%	18.05%	13.91%	6.01%	41.32%	6.01%	21.53%	88.54%	29.57%
	77.12%	85.46%	73.54%	99.52%	68.08%	64.76%	51.57%	90.70%	51.57%	74.10%	99.52%	78.20%
38.74%	39.58%	43.32%	47.51%	37.26%	54.85%	43.72%	52.87%	34.20%	21.29%	43.63%	54.85%	44.12%
802.43	1,384.60	1,671.87	787.37	1,402.46	913.03	1,539.31	461.82	657.67	461.82	913.03	1,671.87	1,006.30
INDICADORES DE CALIDAD DE LA CARTERA												
8.26%	2.33%	5.56%	3.48%	8.29%	3.24%	1.23%	1.20%	0.02%	0.02%	3.27%	10.00%	4.22%
1.26%	2.03%	4.50%	1.32%	8.10%	2.11%	1.10%	0.85%	0.02%	0.02%	1.90%	8.10%	2.90%
23.37%	4.14%	5.70%	4.88%	22.79%	3.84%	3.36%	3.27%	0.02%	0.02%	4.77%	23.37%	7.92%
1.00%	0.10%	0.75%	0.73%	7.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	7.83%	1.18%
0.00%	0.00%	0.05%	0.22%	4.30%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	4.30%	0.76%
INDICADORES DE RENTABILIDAD												
2.73%	5.83%	5.19%	13.95%	3.80%	7.32%	6.27%	9.17%	12.67%	0.78%	5.83%	13.95%	6.34%
5.90%	19.84%	22.28%	32.83%	17.69%	42.78%	25.37%	23.10%	19.59%	2.64%	22.28%	46.13%	21.89%
INDICADORES DE LIQUIDEZ												
0.00%	6.86%	5.04%	15.15%	0.00%	37.53%	6.63%	20.52%	65.70%	0.00%	9.85%	65.70%	15.43%
0.00%	6.86%	5.04%	15.15%	0.00%	37.53%	8.49%	20.52%	87.00%	2.59%	11.28%	87.00%	22.74%
0.00%	134.14%	317.32%	161.25%	110.81%	98.55%	116.85%	158.56%	227.92%	58.31%	116.85%	227.92%	133.16%
INDICADORES DE SOLVENCIA												
4.09%	2.69%	7.48%	2.95%	20.16%	3.09%	2.86%	3.01%	3.64%	2.11%	4.09%	31.87%	8.13%
15.99%	7.81%	19.33%	6.84%	23.50%	14.27%	4.35%	2.34%	0.02%	0.02%	7.81%	23.50%	10.36%
29.98%	26.85%	24.60%	43.48%	21.17%	15.57%	23.69%	42.64%	63.32%	12.86%	24.57%	63.32%	29.84%
0.00%	258.74%	117.89%	125.71%	307.36%	460.92%	317.14%	126.51%	48.97%	0.00%	258.74%	614.58%	243.22%
INDICADORES DE PRODUCTIVIDAD												
311	363	228	384	154	309	263	468	355	154	311	1843	400
45,935.51	208,470.22	94,982.87	263,803.26	118,733.72	202,478.83	316,228.82	408,385.42	57,078.75	33,407.59	174,855.91	821,383.56	238,827.43
90.54%	97.56%	93.43%	96.36%	72.09%	97.64%	92.68%	96.57%	91.00%	48.11%	91.00%	97.64%	87.93%
INDICADORES DE COBERTURA												
147.93	573.65	416.52	687.03	771.00	655.40	1,200.42	873.52	160.91	112.81	632.71	1,200.42	622.28
15.43%	59.84%	43.45%	71.67%	80.43%	68.37%	125.23%	91.13%	16.79%	11.77%	66.00%	125.23%	64.92%
INDICADORES DE GÉNERO / ALCANCE												
87.00%	87.00%	54.77%	51.87%	38.00%	35.32%	36.00%	58.54%	95.00%	27.00%	51.87%	95.00%	55.11%
87.00%	92.00%	64.29%	53.67%	62.00%	44.82%	46.00%	45.82%	95.00%	32.00%	58.64%	95.00%	62.70%
147.93	542.47	354.84	663.99	472.55	516.48	939.46	1121.74	160.91	112.81	491.47	1,121.74	534.85
147.93	932.18	527.56	713.72	1257.94	768.24	1422.72	663.61	160.91	112.81	768.24	1,422.72	756.56
67.47%	90.91%	32.00%	20.00%	11.11%	30.61%	27.27%	25.71%	96.30%	0.00%	30.00%	96.30%	34.26%
63.74%	87.30%	47.44%	50.51%	29.03%	38.17%	42.86%	39.06%	87.39%	29.03%	48.27%	87.39%	52.41%
45.60%	34.92%	32.05%	40.40%	29.03%	37.40%	36.97%	54.69%	45.38%	17.50%	34.92%	54.69%	34.87%
83	22	25	40	9	49	44	35	54	6	35	200	813***
182	63	78	99	31	131	119	64	119	22	98	491	2,246****
15.00%	6.00%	0.35%	55.80%	N/D	58.99%	53.00%	22.00%	41.00%	0.35%	25.00%	74.36%	33.96%
0.03%	0.92%	0.04%	2.45%	0.00%	7.72%	12.06%	8.29%	0.00%	0.00%	1.24%	34.68%	5.26%