



Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS ¹
ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DEL 2013
Cifras expresadas en Córdobas

| | ACODEP ² | ADIM ² | AFODENIC | ASODENIC ² | ASODERI ² | AMC Nicaragua S.A. ² | CAFINSA S.A. ² | CEPRODEL ² | CONFIANSA S.A. | CREDITODO S.A. ² | FINANCIA IFIM S.A. ² | FINDE ² | FUDEMI ² | FUNDACION AI 2000 ² | FUNDACION FDL | FUNDEMUJER ² | FUNDENUSE S.A. | FUNDESER | GENTE MAS GENTE S.A. ² | LEON 2000 IMF S.A. ² | MI CREDITO S.A. ² | PANA PANA | PRESTANIC | PRODESA CORP S.A. | PROMUJER LLC NIC | SERFIGSA S.A. | TOTAL | |
|--------------------------------------------------------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|---------------------------------|---------------------------|-----------------------|----------------------|-----------------------------|---------------------------------|----------------------|----------------------|--------------------------------|-----------------------|-------------------------|----------------------|-----------------------|-----------------------------------|---------------------------------|------------------------------|----------------------|------------------------|----------------------|-----------------------|----------------------|-------------------------|---------------|
| Ingresos financieros, por: | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Disponibilidades | 17,178.40 | 14,424.26 | 57,855.00 | 0.00 | 2,293.00 | 0.00 | 0.00 | 13,682.76 | 0.00 | 0.00 | 0.00 | 37,716.74 | 0.00 | 25,496.04 | 1,300,944.00 | 15,828.49 | 128,965.00 | 423,816.00 | 39,982.00 | 0.00 | 0.00 | 133,814.00 | 479.78 | 256,349.00 | 1,651,105.00 | 279,798.00 | 4,399,727.47 | |
| Valores negociables y a vencimiento | 8,752.82 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,835.23 | 0.00 | 0.00 | 0.00 | 249,711.97 | 6,589.80 | 0.00 | 1,776,903.00 | 1,238.40 | 0.00 | 227,670.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 107,674.93 | 878,091.00 | 3,251,666.02 | |
| Cartera de créditos | 24,806,518.27 | 10,606,522.28 | 20,682,188.00 | 65,575,576.81 | 2,458,833.00 | 2,042,926.92 | 5,015,028.83 | 46,433,836.80 | 4,554,818.00 | 3,492,333.46 | 378,721.85 | 11,947,376.35 | 24,849,415.47 | 18,779,971.51 | 457,377,002.00 | 7,571,892.00 | 55,244,644.00 | 169,545,032.00 | 4,601,676.00 | 8,175,427.00 | 8,175,427.00 | 6,334,974.77 | 65,080,211.00 | 241,422,480.00 | 74,157,817.00 | 1,397,786,163.68 | | |
| Otros ingresos | 7,229,886.92 | 912,135.38 | 8,265,553.00 | 4,240,478.87 | 979,780.00 | 124,063.72 | 3,429,420.60 | 11,706,490.00 | 937,622.07 | 117,132.54 | 1,126,882.05 | 2,872,286.48 | 1,254,554.51 | 82,201,950.00 | 2,015,194.99 | 8,375,560.00 | 937,431.00 | 0.00 | 200,939.00 | 0.00 | 392,201.00 | 900,428.02 | 12,036,214.00 | 16,925,557.00 | 13,702,472.00 | 180,884,233.15 | | |
| Total Ingresos financieros | 32,062,336.21 | 11,533,081.92 | 29,005,596.00 | 69,816,055.68 | 3,440,906.00 | 2,166,990.64 | 5,015,028.83 | 49,879,775.39 | 16,261,308.00 | 4,429,955.53 | 495,854.39 | 13,361,686.11 | 27,728,291.75 | 20,060,022.06 | 542,658,799.00 | 9,604,153.88 | 63,749,169.00 | 171,133,949.00 | 4,641,658.00 | 8,376,366.00 | 10,302,998.00 | 6,334,974.77 | 77,372,774.00 | 7,235,882.57 | 260,107,016.00 | 89,018,178.00 | 1,586,331,790.32 | |
| Gastos financieros, por: | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Obligaciones financieras | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 472,992.63 | 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 | 0.00 | 0.00 | 0.00 | 472,992.63 |
| Obligaciones con instituciones financieras y otros financiamientos | 1,292,258.00 | 1,139,261.78 | 4,169,691.00 | 5,706,824.74 | 394,810.00 | 228,661.21 | 419,921.67 | 17,300,006.49 | 1,786,142.00 | 0.00 | 56,052.89 | 4,963,948.98 | 2,677,744.47 | 1,755,540.24 | 99,130,133.00 | 1,518,836.23 | 3,709,390.00 | 32,378,492.00 | 1,924,124.00 | 1,443,113.00 | 5,944,211.45 | 225,544.00 | 4,806,356.94 | 25,295,686.00 | 44,121,875.00 | 20,347,621.00 | 282,736,246.09 | |
| Préstamos de inversionistas en valores | 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 | 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 subordinadas | 922,192.74 | 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 | 8,358,208.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13,470,203.74 |
| Otros gastos | 616,054.33 | 759,570.11 | 5,554,509.00 | 0.00 | 13,570.00 | 0.00 | 58,651.38 | 3,803,493.27 | 277,765.00 | 263,315.01 | 0.00 | 7,386.97 | 4,463,770.93 | 511.56 | 69,097,167.00 | 363,938.96 | 1,907,415.00 | 1,461,668.00 | 52,366.00 | 1,593,198.00 | 0.00 | 285,217.00 | 4,386.48 | 0.00 | 1,574,623.00 | 10,175,162.00 | 102,333,739.00 | |
| Total gastos financieros | 2,830,505.07 | 1,898,831.89 | 9,724,200.00 | 5,706,824.74 | 408,380.00 | 228,661.21 | 478,573.05 | 21,103,499.76 | 2,063,907.00 | 736,307.64 | 56,052.89 | 4,973,335.95 | 7,141,515.40 | 1,756,051.80 | 168,227,300.00 | 1,882,775.19 | 5,616,805.00 | 42,198,368.00 | 1,976,490.00 | 3,036,311.00 | 5,944,211.45 | 225,544.00 | 4,810,743.42 | 25,295,686.00 | 49,886,301.00 | 30,522,783.00 | 399,013,181.46 | |
| Margen financiero bruto | 29,231,831.14 | 9,634,250.03 | 19,281,396.00 | 64,109,230.94 | 3,032,526.00 | 1,938,329.43 | 4,536,455.78 | 28,776,275.63 | 14,197,401.00 | 3,693,647.89 | 439,801.50 | 8,390,350.16 | 20,586,776.35 | 18,303,970.26 | 374,431,499.00 | 7,721,378.69 | 58,132,364.00 | 128,935,581.00 | 2,665,168.00 | 5,340,055.00 | 5,929,746.91 | 9,792,237.00 | 2,425,139.15 | 52,077,088.00 | 210,220,715.00 | 58,495,395.00 | 1,187,318,608.86 | |
| Provisión por incobrabilidad de la cartera de créditos directos | 8,278,818.98 | 327,012.64 | 8,440,987.00 | 0.00 | 45,000.00 | 0.00 | 677,049.00 | 9,495,403.45 | 624,380.00 | 0.00 | 114,428.50 | 240,493.52 | 0.00 | 1,186,874.77 | 65,763,488.00 | 0.00 | 4,279,977.00 | 12,793,452.00 | 2,018,610.00 | 277,542.00 | 6,098,704.67 | 10,276,347.11 | 10,656,632.00 | 4,270,320.00 | 5,892,761.00 | 20,347,621.00 | 151,758,281.64 | |
| Ingresos por recuperación de activos saneados | 10,992,798.37 | 0.00 | 5,376,091.00 | 0.00 | 0.00 | 0.00 | 4,815,295.37 | 0.00 | 0.00 | 0.00 | 14,525.05 | 371,063.69 | 96,386.40 | 105,265.19 | 17,231,927.00 | 0.00 | 0.00 | 4,062,942.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 38,964,810.27 | |
| Margen financiero neto | 11,953,012.73 | 9,307,237.39 | 16,215,509.00 | 64,109,230.94 | 2,987,526.00 | 1,938,329.43 | 3,859,406.74 | 24,006,157.55 | 13,573,021.00 | 3,693,647.89 | 439,801.50 | 8,540,923.33 | 20,642,462.15 | 17,222,308.48 | 320,899,974.00 | 7,721,378.69 | 53,852,387.00 | 120,205,074.00 | 646,558.00 | 5,062,513.00 | 44,831,042.74 | 9,792,237.00 | 2,425,139.15 | 52,077,088.00 | 210,220,715.00 | 58,495,395.00 | 1,187,318,608.86 | |
| Ingresos operativos diversos | 9,450,897.90 | 6,662,839.01 | 5,909,846.00 | 338,192.00 | 26,685.53 | 3,789.31 | 16,749,619.51 | 943,574.00 | 1,265,754.94 | 1,562.23 | 501,941.23 | 1,199,367.23 | 1,469,441.40 | 50,880,899.00 | 14,095,347.00 | 16,355,247.00 | 287,293.00 | 2,630,491.00 | 2,034,448.96 | 1,586,819.00 | 8,408,173.36 | 13,145,206.00 | 3,806,903.00 | 11,942,422.00 | 169,696,759.61 | | | |
| Gastos operativos diversos | 6,085,656.71 | 37,515.00 | 3,536,139.94 | 383,147.00 | 887,779.89 | 4,155,851.08 | 1,387,248.72 | 216,210.18 | 320,194.97 | 43,510.84 | 26,705,121.00 | 1,384,529.81 | 841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | 3,314,333.00 | 1,841,032.00 | |
| Resultado operativo bruto | 35,311,051.92 | 15,970,076.40 | 22,087,831.00 | 60,573,091.00 | 2,942,571.00 | 1,077,235.07 | 3,863,196.09 | 36,689,935.98 | 14,516,595.00 | 3,572,154.11 | 125,250.10 | 8,722,666.59 | 21,881,829.98 | 18,648,311.24 | 345,075,712.00 | 6,336,848.88 | 67,106,702.00 | 133,245,985.00 | 10,748,000.00 | 7,693,004.00 | 46,535,408.41 | 11,379,056.00 | 464,657.96 | 53,915,127.00 | 197,712,626.00 | 64,192,441.00 | 1,168,891,361.73 | |
| Participación en resultados de subsidiarias y asociadas | 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 | 0.00 | 145,630.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 145,630.00 | |
| Utilidades en subsidiarias y asociadas | 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 | 0.00 | 145,630.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 145,630.00 |
| Pérdidas en subsidiarias y asociadas | 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 | 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 |
| Gastos de administración | 34,140,777.74 | 13,174,045.64 | 19,569,672.00 | 57,606,027.32 | 2,912,843.00 | 714,586.28 | 3,744,204.61 | 36,058,648.55 | 13,750,752.00 | 3,093,109.01 | 27,066.66 | 7,840,227.32 | 21,877,847.59 | 18,145,475.73 | 292,277,728.00 | 5,748,530.25 | 45,744,186.00 | 93,137,963.00 | 6,801,580.00 | 13,754,935.00 | 33,416,059.85 | 9,034,213.00 | 23,241,826.95 | 38,011,050.00 | 154,634,117.00 | 44,371,036.00 | 992,838,508.50 | |
| Gastos de administración y otros | 34,140,777.74 | 13,174,045.64 | 19,569,672.00 | 57,606,027.32 | 2,912,843.00 | 714,586.28 | 3,744,204.61 | 36,058,648.55 | 13,750,752.00 | 3,093,109.01 | 27,066.66 | 7,840,227.32 | 21,877,847.59 | 18,145,475.73 | 292,277,728.00 | 5,748,530.25 | 45,744,186.00 | 93,137,963.00 | 6,801,580.00 | 13,754,935.00 | 33,416,059.85 | 9,034,213.00 | 23,241,826.95 | 38,011,050.00 | 154,634,117.00 | 44,371,036.00 | 992,838,508.50 | |
| Gastos con personas vinculadas | 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 | 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 |
| Resultado antes del impuesto a la renta | 1,170,274.18 | 2,796,030.76 | 2,518,159.00 | 2,967,063.68 | 29,728.00 | 362,648.79 | 118,991.48 | 631,287.43 | 765,843.00 | 479,045.10 | 98,183.44 | 882,439.28 | 3,382.39 | 502,835.51 | 52,797,984.00 | 588,318.63 | 21,362,516.00 | 40,253,652.00 | (11,748,000.00) | (6,000,000.00) | 13,119,348.56 | 2,344,843.00 | (16,471,000.00) | 15,904,077.00 | 43,078,509.00 | 19,821,405.00 | 176,208,483 | |