Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS [1]
ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DEL 2015
Cifras expresadas en Córdobas

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CAFINSA	CEPRODEL	CONFIANSA	CREDITODO S.A.	FINANCIA IFIM	FINDE	FUDEMI	FUMDEC	FUNDACION 4i 2000	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MAS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MERCAPITAL	MI CREDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIGSA S.A.	UNICOSERVI	TOTAL
Ingresos financieros, por:																																	
Disponibilidades	29,287.09	24,579.84	64,546.33	155,612.60	12,567.08	29,690.93	31,940.94	0.00	4,920.09	13,347.43	33,134.15	0.00	0.00	13,565.33	11,516.48	34,228.62	14,251,070.54	1,661,698.13	5,928.13	272,728.96	220,568.81	195,720.85	85,975.97	0.00	640.86	267,165.99	248.52	589,263.00	0.00	333,178.15	3,084,323.65	325,055.00	0.00	21,752,503.47
Inversiones negociables y a vencimiento	8,438.87	12,059.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214,988.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,696.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,133,863.44	0.00	1,372,045.88
Utilidad en venta de inversiones 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	3,258,280.74	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	3,258,280.74
Cartera de créditos	32,458,459.29	20,136,661.43	13,820,641.56	15,907,665.12	18,434,057.75	62,482,605.10	10,201,905.81	0.00	6,422,494.35	39,782,143.10	44,220,679.19	4,474,771.48	10,881,380.07	17,909,988.55	29,034,489.27	5,112,119.30	0.00	659,120,324.07	6,225,794.08	122,463,148.47	427,177,284.81	801,703,815.72	253,710,575.19	13,377,539.82	872,907.24	84,166,479.98	42,305,774.66	16,120,738.00	1,284,607.68	125,236,134.18	245,402,156.59	94,237,957.50	817,942,435.00	4,042,627,734.36
Diferencia Cambiaria	9,938,469.55	1,639,166.56	4,427,255.42	7,245,898.49	2,063,756.53	92,806.60	193,576.95	0.00	184,250.64	5,578,427.51	3,135,760.16	909,078.28	2,709,519.11	4,438,707.88	3,838,401.12	233,454.88	1,955,391.06	119,514,835.30	32,901.53	18,476,274.35	3,562,470.56	0.00	914,912.54	2,090,263.58	222,921.61	12,500,831.77	21,704.09	2,398,735.00	82,706.03	27,170,140.71	23,963,547.97	16,515,675.34	0.00	276,051,841.12
Otros ingresos	488,684.19	0.00	235,015.59	2,405,119.22	0.00	8,680,942.34	291,929.11	0.00	279,557.92	24,438.79	170,489.15	1,614,317.50	0.00	0.00	8,117,603.35	219,580.00	633,718.03	2,459,696.60	502,852.11	0.00	122,040.74	0.00	0.00	1,206,375.90	0.00	0.00	0.00	9,961.00	7,104,489.49	47,034.72	0.00	0.00	3,198,022.00	37,811,867.75
Total ingresos financieros	**42,923,338.99**	**21,812,467.03**	**18,547,458.90**	**25,714,295.43**	**20,510,381.36**	**71,286,044.97**	**10,719,352.81**	**0.00**	**6,891,223.00**	**45,613,345.13**	**47,560,062.65**	**6,998,167.26**	**13,590,899.18**	**22,362,261.76**	**41,002,010.22**	**5,599,382.80**	**16,840,179.63**	**786,014,834.84**	**6,770,171.92**	**141,212,151.78**	**431,082,364.92**	**801,899,536.57**	**254,711,463.70**	**16,674,179.30**	**1,096,469.71**	**96,934,477.74**	**42,327,727.27**	**19,118,697.00**	**8,471,803.20**	**152,786,487.76**	**272,450,028.21**	**112,212,551.28**	**821,140,457.00**	**4,382,874,273.33**
Gastos financieros, por:																																	0.00
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	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 con instituciones financieras y otros financiamientos	3,399,111.48	1,661,477.32	2,344,991.60	11,221,690.44	4,041,588.84	3,013,096.14	1,162,986.85	0.00	451,667.68	15,333,381.92	6,457,496.71	725,577.08	3,719,624.05	6,996,590.39	8,345,424.56	810,359.38	1,993,873.92	145,040,625.74	1,035,471.61	19,712,664.37	65,722,832.94	146,038,315.26	51,324,473.58	2,871,037.20	0.00	15,299,978.33	5,494,978.16	1,175,506.00	608,656.27	19,983,613.95	51,997,140.10	22,961,885.30	109,017,683.00	729,963,800.17
Pérdida en venta de inversiones 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	0.00	0.00	0.00	0.00	0.00
Deuda subordinada y obligaciones convertibles en acciones	324,829.69	346,841.93	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	4,223,997.42	4,727,341.41	0.00	0.00	9,623,010.45
Diferencia Cambiaria	6,145,999.25	1,221,578.37	4,325,687.21	7,701,073.68	1,839,812.11	996,249.23	837,680.43	0.00	0.00	9,614,611.18	2,706,101.96	303,785.93	18,592.61	3,491,503.81	3,431,844.63	0.00	1,369,143.54	90,648,483.72	1,584.40	10,310,390.70	24,490,651.75	42,711,512.43	20,256,481.44	1,793,167.30	192,584.71	10,223,819.15	543,926.34	754,512.00	130,837.66	18,296,266.95	1,486,472.45	12,003,327.13	43,835,903.00	321,683,585.07
Otros gastos	535,673.42	0.00	0.00	0.00	273,024.68	577,896.27	855,914.12	0.00	0.00	516,802.66	81,379.67	5,419.50	0.00	0.00	0.00	75,672.24	0.00	9,125,961.21	0.00	920,123.58	0.00	0.00	118,247.68	725,113.61	0.00	547,229.58	0.00	0.00	45,616.41	2,631,649.75	19,468.96	0.00	0.00	17,055,193.34
Total gastos financieros	**10,405,613.84**	**3,229,897.62**	**6,670,678.81**	**18,922,764.12**	**6,154,425.63**	**4,587,241.64**	**2,856,581.40**	**0.00**	**451,667.68**	**25,464,795.76**	**9,244,978.34**	**1,034,782.51**	**3,738,216.66**	**10,488,094.20**	**11,777,269.19**	**886,031.62**	**3,363,017.46**	**244,815,070.67**	**1,037,056.01**	**30,943,178.65**	**90,213,484.69**	**188,749,827.69**	**71,699,202.70**	**5,389,318.11**	**192,584.71**	**26,071,027.06**	**6,038,904.50**	**1,930,018.00**	**785,110.34**	**45,135,528.07**	**58,230,422.92**	**34,965,212.43**	**152,853,586.00**	**1,078,325,589.03**
Margen financiero bruto	**32,517,725.15**	**18,582,569.41**	**11,876,780.09**	**6,791,531.31**	**14,355,955.73**	**66,698,803.33**	**7,862,771.41**	**0.00**	**6,439,555.32**	**20,148,549.37**	**38,315,084.31**	**5,963,384.75**	**9,852,682.52**	**11,874,167.56**	**29,224,741.04**	**4,713,351.18**	**13,477,162.17**	**541,199,764.17**	**5,733,115.91**	**110,268,973.13**	**340,868,880.23**	**613,149,708.88**	**183,012,261.00**	**11,284,861.19**	**903,885.00**	**70,963,450.68**	**36,288,822.77**	**17,188,679.00**	**7,686,692.86**	**107,650,959.69**	**214,219,605.29**	**77,247,338.85**	**668,286,871.00**	**3,304,548,684.30**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	4,444,056.33	1,318,523.19	2,626,147.28	0.00	2,161,106.40	3,270,583.24	1,219,881.01	0.00	179,173.30	7,014,556.10	3,318,139.01	264,294.15	505,750.86	590,386.98	4,480,909.97	192,825.71	657,623.06	51,081,953.30	357,005.12	3,757,677.48	-6,433,169.20	340,891,925.56	10,899,968.65	1,572,575.52	370,675.83	5,348,622.89	1,526,087.21	2,308,341.00	0.00	-1,060,322.46	10,095,058.58	11,021,244.04	0.00	463,981,600.11
Ingresos por recuperación de la cartera de creditos directa saneada	3,199,834.14	63,915.87	4,125,197.16	0.00	186,567.13	1,459,448.36	688,597.04	0.00	0.00	456,983.99	464,293.91	0.00	0.00	0.00	996,973.76	0.00	1,379,636.41	27,392,530.83	25,928.81	398,181.23	6,305,094.03	85,945,399.95	0.00	7,008.62	31,500.00	115,008.24	31,748.02	28,363.00	755,462.75	298,034.94	433,171.24	1,726,195.70	0.00	136,515,075.13
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	0.00	0.00	0.00	0.00	0.00	642,471.68	0.00	0.00	0.00	0.00	441,097.28	22,319.30	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	500.00	0.00	0.00	0.00	0.00	0.00	1,105,388.26
Margen financiero neto	**31,273,502.96**	**17,327,962.09**	**13,375,829.97**	**6,791,531.31**	**12,381,416.46**	**64,887,668.45**	**6,689,015.76**	**0.00**	**6,260,382.02**	**13,590,977.26**	**35,461,239.21**	**5,257,993.32**	**9,324,612.36**	**11,283,780.58**	**25,740,804.83**	**4,520,525.47**	**14,199,175.52**	**517,510,341.76**	**5,402,039.60**	**106,909,476.88**	**353,607,143.46**	**358,203,183.27**	**172,112,292.35**	**9,719,294.29**	**564,709.17**	**65,629,836.03**	**34,794,483.58**	**14,909,201.00**	**8,442,155.61**	**109,009,317.09**	**204,557,717.95**	**67,952,290.51**	**668,286,871.00**	**2,975,976,721.06**
Ingresos operativos diversos	19,499,605.93	5,623,255.89	6,832,000.57	244,398,488.61	1,398,267.59	2,728,145.66	811,986.78	0.00	0.00	18,969,966.50	259,196.69	82,113.44	2,318,977.13	829,354.59	3,473,657.75	9,790,482.85	3,290,411.04	68,365,945.26	2,410,061.19	6,462,173.69	0.00	12,156,440.42	15,758,645.74	11,283,524.52	0.00	11,605,847.06	306,224.90	1,175,743.00	17,234.55	49,942.03	4,747,271.85	7,183,800.90	0.00	461,828,766.14
Gastos operativos diversos	7,850,318.27	226,903.25	0.00	228,841,086.71	82,160.57	1,132,173.36	1,449,294.95	0.00	0.00	3,037,116.96	388,535.53	5,020.28	2,418,779.40	1,151,418.90	995,490.67	2,780.00	13,231,338.05	25,351,473.64	697,623.45	2,619,102.93	239,267,438.41	6,775,158.14	17,142,476.42	700,148.07	9,853.71	762,583.37	44,271.77	589,409.00	0.00	3,202,377.04	16,114,386.53	10,182,238.44	104,615,526.00	688,886,483.82
Resultado operativo bruto	**42,922,790.62**	**22,724,314.74**	**20,207,830.54**	**22,348,933.21**	**13,697,523.48**	**66,483,640.75**	**6,051,707.59**	**0.00**	**6,260,382.02**	**29,523,826.80**	**35,331,900.37**	**5,335,086.48**	**9,224,810.09**	**10,961,716.27**	**28,218,971.91**	**14,308,228.32**	**4,258,248.51**	**560,524,813.32**	**7,114,477.34**	**110,752,547.64**	**114,339,705.05**	**363,584,465.55**	**170,728,461.67**	**20,302,670.74**	**554,855.46**	**76,473,099.72**	**35,056,436.71**	**15,495,535.00**	**8,459,390.16**	**105,856,882.08**	**193,190,603.27**	**64,953,852.97**	**563,671,345.00**	**2,748,919,053.38**
Participación en resultados de 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	0.00	0.00	140,459.83	0.00	0.00	140,459.83
Utilidades en 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	0.00	0.00	140,459.83	0.00	0.00	140,459.83
Pérdidas en 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	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	**32,526,598.17**	**19,296,582.90**	**19,668,945.75**	**26,116,474.22**	**11,030,354.05**	**65,040,938.72**	**4,925,976.17**	**0.00**	**6,523,186.40**	**34,420,824.51**	**33,746,507.54**	**5,194,329.10**	**1,106,292.66**	**13,089,946.36**	**25,753,469.10**	**13,959,673.34**	**19,833,212.17**	**420,264,930.33**	**7,556,039.96**	**74,261,882.76**	**95,793,794.34**	**341,983,754.06**	**159,673,185.55**	**18,927,808.74**	**1,309,761.60**	**52,656,659.33**	**36,501,648.07**	**11,030,732.00**	**11,475,392.69**	**77,259,881.44**	**194,427,746.38**	**61,326,936.71**	**530,625,217.00**	**2,427,308,680.12**
Gastos de administración y otros	32,526,598.17	19,296,582.90	19,668,945.75	26,116,474.22	11,030,354.05	65,040,938.72	4,298,303.88	0.00	6,523,186.40	34,420,824.51	33,746,507.54	5,194,329.10	1,106,292.66	13,089,946.36	25,753,469.10	13,959,673.34	19,833,212.17	420,264,930.33	7,556,039.96	74,261,882.76	95,793,794.34	341,983,754.06	159,673,185.55	18,927,808.74	1,309,761.60	52,656,659.33	36,501,648.07	11,030,732.00	11,475,392.69	55,303,336.05	194,427,746.38	61,326,936.71	530,625,217.00	2,404,724,464.44
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	627,672.29	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	21,956,549.39	0.00	0.00	0.00	22,584,221.68
Resultado antes del impuesto a la renta	**10,396,192.45**	**3,427,731.84**	**538,884.79**	**-3,767,541.01**	**2,667,169.43**	**1,442,702.03**	**1,125,731.42**	**0.00**	**-262,804.38**	**-4,896,997.71**	**1,585,392.83**	**140,257.38**	**8,118,517.43**	**-2,128,230.09**	**2,465,502.81**	**348,554.98**	**-15,574,963.66**	**140,259,882.99**	**-441,562.62**	**36,490,564.88**	**18,545,910.71**	**21,600,711.49**	**11,055,275.12**	**1,374,862.00**	**-754,905.14**	**23,816,440.39**	**-1,445,211.36**	**4,464,303.00**	**-3,016,002.53**	**28,596,996.64**	**-1,026,683.28**	**3,626,916.26**	**33,046,128.00**	**321,750,872.09**
Impuesto a la renta	0.00	0.00	0.00	0.00	800,150.83	0.00	0.00	0.00	0.00	0.00	443,468.33	70,802.81	2,459,898.58	0.00	0.00	0.00	0.00	0.00	0.00	11,489,789.53	7,036,666.75	21,152,797.75	4,807,967.54	51,499.87	10,563.75	6,853,121.96	0.00	0.00	0.00	9,116,000.55	3,136,696.41	1,230,180.52	22,704,625.00	91,364,228.18
Resultado del ejercicio	**10,396,192.45**	**3,427,731.84**	**538,884.79**	**-3,767,541.01**	**1,867,018.60**	**1,442,702.03**	**1,125,731.42**	**0.00**	**-262,804.38**	**-4,896,997.71**	**1,141,924.50**	**69,954.57**	**5,658,618.85**	**-2,128,230.09**	**2,465,502.81**	**348,554.98**	**-15,574,963.66**	**140,259,882.99**	**-441,562.62**	**25,000,875.35**	**11,509,243.96**	**447,913.74**	**6,247,308.58**	**1,323,362.13**	**-765,467.89**	**16,963,318.43**	**-1,445,211.36**	**4,464,303.00**	**-3,016,002.53**	**19,480,996.09**	**-4,233,379.69**	**2,396,735.74**	**10,341,503.00**	**230,386,598.92**

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/2015 es de C$27.9283 por US$1 dólar