



Comisión Nacional de Microfinanzas
CONAMI

ESTADOS FINANCIEROS

ESTADO DE RESULTADOS
ACUMULADO DEL PERÍODO DE ENERO AL 31 DE DICIEMBRE DEL 2015
Cifras expresadas en Córdoba

| | ACODEP | ADIM | ALDEA GLOBAL | AMC Nicaragua S.A. | ASODENIC | CAFINSA | CONFIANSA | FUEMI | FUNDACION 4I 2000 | FUNDACION FDL | FUNDEMUJER | FUNDENUSE S.A. | GENTE MAS GENTE S.A. | GMG SERVICIOS Nicaragua S.A. | LEON 2000 IMF S.A. | MERCAPITAL | MI CREDITO S.A. | PANA PANA | PRESTANIC S.A. | PRODESA CORP S.A. | PROMUJER LLC NIC | SERFIGSA S.A. | UNICOSERVI | TOTAL | |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|---------------------|----------------------|----------------------|-----------------------|-----------------------|---------------------|-----------------------|-----------------------|------------------------------|----------------------|---------------------|----------------------|----------------------|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|---------------|
| Ingresos financieros, por: | | | | | | | | | | | | | | | | | | | | | | | | | |
| Disponibilidades | 29,287.09 | 24,579.84 | 155,612.60 | 12,567.08 | 29,690.93 | 4,920.09 | 33,134.15 | 11,516.48 | 14,251,070.54 | 1,661,698.13 | 5,928.13 | 272,728.96 | 220,568.81 | 195,720.85 | 0.00 | 640.86 | 267,165.99 | 589,263.00 | 0.00 | 333,178.15 | 3,084,323.65 | 325,055.00 | 0.00 | 21,508,650.33 | |
| 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 | 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 | 1,133,863.44 | 0.00 | 1,157,057.58 | |
| 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 | 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 | 15,907,665.12 | 18,434,057.75 | 62,483,605.10 | 6,422,494.35 | 44,220,679.19 | 29,034,489.27 | 0.00 | 659,120,324.07 | 6,225,794.08 | 122,463,148.47 | 427,177,284.81 | 801,703,815.72 | 13,377,539.82 | 872,907.24 | 84,166,479.98 | 16,120,738.00 | 1,284,607.68 | 125,236,134.18 | 245,402,156.59 | 94,237,957.50 | 817,942,435.00 | 3,644,428,434.64 | |
| Diferencia Cambiaria | 9,938,469.55 | 1,639,166.56 | 7,245,898.49 | 2,063,796.53 | 92,806.60 | 184,250.64 | 3,135,760.16 | 3,838,401.12 | 1,955,391.06 | 119,514,835.30 | 32,901.53 | 18,476,274.35 | 3,562,470.56 | 0.00 | 2,090,263.58 | 222,921.61 | 12,500,831.77 | 2,398,735.00 | 82,708.03 | 27,170,140.71 | 23,963,547.97 | 16,515,675.34 | 0.00 | 256,625,204.46 | |
| Otros ingresos | 488,684.19 | 0.00 | 2,405,119.22 | 0.00 | 8,680,942.34 | 279,557.92 | 170,489.15 | 8,117,603.35 | 633,718.03 | 2,459,696.60 | 502,852.11 | 0.00 | 122,040.74 | 0.00 | 1,206,375.90 | 0.00 | 9,961.00 | 7,104,489.49 | 47,034.72 | 0.00 | 0.00 | 0.00 | 0.00 | 3,198,022.00 | 35,426,586.76 |
| Total Ingresos financieros | 42,923,338.99 | 21,812,467.03 | 25,714,295.43 | 20,510,381.36 | 71,285,044.97 | 6,891,223.00 | 47,560,062.65 | 41,002,012.22 | 16,840,179.63 | 786,014,834.84 | 6,770,171.92 | 141,212,151.78 | 431,082,364.92 | 801,899,536.57 | 16,674,179.30 | 1,096,469.71 | 96,934,477.74 | 19,118,697.00 | 8,471,803.20 | 152,786,487.76 | 272,540,028.21 | 112,212,551.28 | 821,140,457.00 | 3,962,404,214.51 | |
| Gastos financieros, por: | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 |
| Obligaciones con instituciones financieras y otros financiamentos | 3,399,111.48 | 1,661,477.32 | 11,221,690.44 | 4,041,588.84 | 3,013,096.14 | 451,667.68 | 6,457,496.71 | 8,345,424.56 | 1,993,873.92 | 145,040,625.74 | 1,035,471.61 | 19,712,664.37 | 65,722,832.94 | 146,038,315.26 | 2,871,037.20 | 0.00 | 15,299,978.33 | 1,175,506.00 | 608,656.27 | 19,983,613.95 | 51,997,140.10 | 22,961,885.30 | 109,017,683.00 | 642,050,837.16 | |
| 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 |
| 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 | 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 | 7,701,073.68 | 1,839,812.11 | 996,249.23 | 0.00 | 2,706,101.96 | 3,431,844.63 | 1,369,143.54 | 90,648,483.72 | 1,584.40 | 10,310,390.70 | 24,490,651.75 | 42,711,512.43 | 1,793,167.30 | 192,584.71 | 10,223,819.15 | 754,512.00 | 130,837.66 | 18,296,266.95 | 1,486,472.45 | 12,003,327.13 | 43,835,903.00 | 282,291,316.12 | |
| Otros gastos | 535,673.42 | 0.00 | 0.00 | 273,024.68 | 577,896.27 | 0.00 | 81,379.67 | 0.00 | 0.00 | 9,125,961.21 | 0.00 | 920,123.58 | 0.00 | 0.00 | 0.00 | 0.00 | 547,229.58 | 0.00 | 45,616.41 | 2,631,649.75 | 19,468.96 | 0.00 | 0.00 | 15,483,137.14 | |
| Total gastos financieros | 10,405,613.84 | 3,229,897.62 | 18,922,764.12 | 6,154,425.63 | 4,587,241.64 | 451,667.68 | 9,244,978.34 | 11,777,265.19 | 3,363,017.46 | 244,815,070.67 | 1,037,056.01 | 30,943,178.65 | 90,213,484.69 | 188,749,827.69 | 5,389,318.11 | 192,584.71 | 26,071,027.06 | 1,930,018.00 | 785,110.34 | 45,135,528.07 | 58,230,422.92 | 34,965,212.43 | 152,853,586.00 | 949,448,300.87 | |
| Margen financiero bruto | 32,517,725.15 | 18,582,569.41 | 6,791,531.31 | 14,355,955.73 | 66,698,803.33 | 6,439,555.32 | 38,315,084.31 | 29,224,741.04 | 13,477,152.17 | 541,199,764.17 | 5,733,115.91 | 110,268,973.13 | 340,868,882.23 | 613,149,708.88 | 11,284,361.19 | 903,883.00 | 70,883,450.68 | 17,189,674.00 | 7,686,692.36 | 107,650,953.69 | 214,219,608.29 | 77,247,338.85 | 668,286,871.00 | 3,012,959,518.65 | |
| Gasto por provisión por incobrabilidad de la cartera de créditos directos | 4,444,056.33 | 1,318,523.19 | 0.00 | 2,161,106.40 | 3,270,583.24 | 179,173.30 | 3,318,139.01 | 4,480,909.97 | 657,623.06 | 51,081,953.30 | 357,005.12 | 3,757,677.48 | 6,433,169.20 | 340,891,925.56 | 1,572,575.52 | 370,675.83 | 5,348,622.89 | 2,308,341.00 | 0.00 | 1,060,322.46 | 10,095,058.58 | 11,021,244.04 | 0.00 | 439,141,702.16 | |
| Ingresos por recuperación de la cartera de créditos directa saneada | 3,199,824.14 | 63,915.87 | 0.00 | 186,567.13 | 1,459,448.36 | 0.00 | 464,293.91 | 996,973.76 | 1,379,636.41 | 27,392,530.83 | 25,928.81 | 398,181.23 | 6,305,094.02 | 85,945,399.95 | 7,008.62 | 0.00 | 0.00 | 0.00 | 0.00 | 298,034.94 | 433,171.24 | 1,726,195.70 | 0.00 | 131,212,548.92 | |
| 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 | 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 | 500.00 | |
| Margen financiero neto | 31,273,502.96 | 17,327,962.09 | 6,791,531.31 | 12,381,416.46 | 64,887,668.45 | 6,260,382.02 | 35,461,239.21 | 25,740,804.83 | 14,199,175.52 | 517,810,841.70 | 5,402,039.60 | 106,909,476.88 | 353,607,143.46 | 358,203,183.27 | 9,719,294.29 | 564,709.17 | 65,629,836.03 | 14,909,201.00 | 8,442,155.61 | 109,009,317.09 | 204,557,717.95 | 67,952,290.61 | 668,286,871.00 | 2,705,027,260.41 | |
| Ingresos operativos diversos | 19,499,605.93 | 5,623,255.89 | 244,398,488.61 | 1,398,267.59 | 2,728,145.66 | 0.00 | 259,196.69 | 3,473,657.75 | 3,290,411.04 | 68,365,945.26 | 2,410,061.19 | 6,462,173.69 | 0.00 | 12,156,440.42 | 11,283,524.52 | 0.00 | 11,605,847.06 | 1,175,743.00 | 17,234.55 | 49,942.03 | 4,747,271.85 | 7,183,280.90 | 0.00 | 406,129,013.64 | |
| Gastos operativos diversos | 7,850,318.27 | 226,903.25 | 228,841,086.71 | 82,160.57 | 1,132,173.36 | 0.00 | 388,535.53 | 995,490.67 | 13,231,338.05 | 25,351,473.64 | 697,623.45 | 2,619,102.93 | 239,267,438.41 | 6,775,158.14 | 700,148.07 | 9,853.71 | 762,583.37 | 589,409.00 | 0.00 | 3,202,377.04 | 16,114,386.53 | 10,182,238.44 | 104,615,526.00 | 663,635,325.14 | |
| Resultado operativo bruto | 42,922,790.62 | 22,724,314.74 | 22,348,933.21 | 13,697,523.48 | 66,483,640.75 | 6,260,382.02 | 35,331,900.37 | 28,218,971.91 | 4,258,248.51 | 560,524,813.32 | 7,114,477.34 | 110,752,547.64 | 114,339,705.05 | 363,584,465.55 | 20,302,670.74 | 554,855.46 | 76,473,099.72 | 15,495,535.00 | 8,459,390.16 | 105,856,882.08 | 193,190,603.27 | 64,953,852.97 | 563,671,345.00 | 2,447,520,948.91 | |
| 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 | 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 | 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 | |
| Gastos de administración | 32,526,598.17 | 19,296,582.90 | 26,116,474.22 | 11,030,354.05 | 65,040,938.72 | 6,523,186.40 | 33,746,507.54 | 25,753,469.10 | 19,833,212.17 | 420,264,930.33 | 7,556,039.96 | 74,261,882.76 | 95,793,794.34 | 341,983,754.06 | 18,927,808.74 | 1,309,761.60 | 52,656,659.33 | 11,030,732.00 | 11,475,392.69 | 77,259,885.44 | 194,427,746.38 | 61,326,936.71 | 530,625,217.00 | 2,138,767,864.61 | |
| Gastos de administración y otros | 32,526,598.17 | 19,296,582.90 | 26,116,474.22 | 11,030,354.05 | 65,040,938.72 | 6,523,186.40 | 33,746,507.54 | 25,753,469.10 | 19,833,212.17 | 420,264,930.33 | 7,556,039.96 | 74,261,882.76 | 95,793,794.34 | 341,983,754.06 | 18,927,808.74 | 1,309,761.60 | 52,656,659.33 | 11,030,732.00 | 11,475,392.69 | 77,259,885.44 | 194,427,746.38 | 61,326,936.71 | 530,625,217.00 | 2,138,767,864.61 | |
| 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 | 21,856,549.39 | |
| Resultado antes del Impuesto a la Renta | 10,396,192.45 | 3,427,731.84 | -3,767,541.01 | 2,667,169.43 | 1,442,702.03 | -262,804.38 | 1,885,392.83 | 2,465,502.81 | -15,574,963.66 | 140,259,882.99 | -441,562.62 | 36,490,664.88 | 18,545,910.71 | 21,600,711.49 | 1,374,862.00 | -754,906.34 | 23,816,440.39 | -3,016,004.53 | 28,556,964.64 | -1,096,683.28 | 3,626,916.26 | 33,046,126.00 | 308,833,544.13 | 84,025,559.25 | |
| Impuesto a la renta | 0.00 | 0.00 | 0.00 | 800,150.83 | 0.00 | 0.00 | 443,468.33 | 0.00 | 0.00 | 0.00 | 0.00 | 11,489,789.53 | 7,036,666.75 | 21,152,797.75 | 51,499.87 | 10,561.75 | 6,853,121.96 | 0.00 | 0.00 | 9,116,000.55 | 3,136,696.41 | 1,230,180.52 | 22,704,625.00 | 84,025,559.25 | |
| Resultado del ejercicio | 10,396,192.45 | 3,427,731.84 | -3,767,541.01 | 1,867,018.60 | 1,442,702.03 | -262,804.38 | 1,441,924.50 | 2,465,502.81 | -15,574,963.66 | 140,259,882.99 | -441,562.62 | 25,000,875.35 | | | | | | | | | | | | | |