Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS [1]
ACUMULADO DEL 1RO DE ENERO AL 30 DE JUNIO DEL 2016
Cifras expresadas en Córdobas

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaraxus S.A.	ASODENIC	BANCAHORA S.A.	CA CAPITAL S.A.	CAFINSA	CEPRODEL	CONFIANSA	CREDIEXPRESS	CREDIGLOBEX	CREDITODO S.A.	FINANCIA IFIM. S.A.	FINDE	FUDEMI	FUMDEC	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MAS GENTE S.A.	GMG SERVICIOS Nicaraxus S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MERCAPTAL. S.A.	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	8,982.02	9,537.25	26,590.99	81,111.23	3,344.21	17,826.48	26,021.50	0.00	1,371.05	2,925.33	8,326.82	0.00	0.00	0.00	0.00	13,087.79	2,300.03	4,538.33	680,430.06	2,384.01	163,108.10	136,688.54	78,261.10	69,556.83	0.00	1,412.01	149,149.48	0.00	318,561.85	0.00	160,549.35	281,287.58	158,303.32	0.00	2,405,655.26
Inversiones negociables y a vencimiento	4,407.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226,519.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	615,860.03	0.00	846,787.49
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	866,416.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	866,416.87
Cartera de créditos	##########	##########	7,965,591.45	9,675,600.46	9,999,656.17	##########	4,543,219.75	0.00	3,464,562.44	7,474,876.38	##########	##########	1,364,298.90	2,120,937.19	6,680,888.46	8,925,419.89	##########	2,453,559.72	379,634,416.34	3,194,690.04	75,265,283.30	264,070,024.28	460,948,685.16	172,618,942.79	8,243,832.87	883,863.40	55,988,303.95	23,575,037.33	9,579,870.96	471,901.67	72,943,196.13	142,269,935.59	49,499,201.54	##########	2,410,343,783.61
Diferencia Cambiaria	4,987,791.75	883,313.73	1,026,014.96	4,196,465.50	1,160,723.85	80,522.33	162,505.52	0.00	284,241.70	2,362,190.83	1,867,937.08	592,689.17	6,611.30	365,973.53	1,744,109.34	2,374,143.81	2,519,311.20	496,356.38	64,734,556.60	281,739.93	12,132,776.93	9,744,213.68	0.00	557,640.83	1,546,402.12	567,304.17	8,075,520.80	5,299.27	1,057,446.43	1,629.58	15,645,168.04	14,193,376.86	8,175,960.35	0.00	162,859,937.57
Otros ingresos	212,113.82	0.00	27,786.78	2,384,846.87	0.00	5,525,722.67	535,835.71	0.00	0.00	197,475.24	9,569.99	0.00	1,672.59	427,734.02	0.00	239,262.53	4,781,645.60	2,955,693.28	1,338,401.09	328,256.80	0.00	5,711.44	0.00	0.00	743,683.98	0.00	0.00	0.00	5,616.57	4,584,539.65	11,272.31	0.00	0.00	668,413.00	24,985,253.94
Total ingresos financieros	##########	##########	##########	**16,338,024.06**	**11,163,724.23**	##########	**5,267,582.48**	**0.00**	##########	##########	##########	##########	**1,372,582.79**	**2,914,644.74**	**8,424,997.80**	##########	##########	##########	**447,254,220.96**	**3,807,070.78**	**87,561,168.33**	**273,956,637.94**	**461,026,946.26**	**173,246,140.45**	**10,533,918.97**	**1,452,579.58**	**64,212,974.23**	**23,580,336.60**	##########	##########	**88,760,185.83**	**156,744,600.03**	**58,449,325.24**	##########	##########
Gastos financieros, por:																																		0.00
Obligaciones financieras	0.00	0.00	1,378,855.87	0.00	0.00	0.00	595,751.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,475,871.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348,194.74	0.00	0.00	0.00	0.00	44,798,673.19
Obligaciones con instituciones financieras y otros financiamientos	2,132,357.76	888,579.63	0.00	8,189,285.03	2,413,797.79	2,997,090.46	0.00	0.00	250,957.61	4,277,838.63	3,456,798.75	5,036,438.42	0.00	378,566.85	2,553,375.17	3,628,221.25	2,411,008.29	581,274.94	84,623,136.53	308,679.46	14,432,062.75	0.00	76,592,541.80	36,641,716.84	2,335,596.81	248,082.98	9,429,948.12	4,197,160.69	734,523.88	0.00	13,540,739.55	20,882,239.96	11,620,829.64	38,121,554.00	352,904,403.59
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	5,179,361.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,179,361.77
Deuda subordinada y obligaciones convertibles en acciones	0.00	171,547.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,186,181.78	2,094,901.61	0.00	0.00	4,452,631.17
Diferencia Cambiaria	3,142,312.16	658,924.08	2,188,172.76	5,433,617.32	991,949.08	84,070.62	298,077.65	0.00	0.00	3,177,229.23	1,366,054.89	3,026,823.43	4,958.67	150,160.94	746.98	1,780,610.11	1,847,645.61	0.00	55,514,932.83	156,987.48	7,279,947.92	16,310,958.81	23,406,728.57	14,487,367.68	1,052,397.45	241,895.16	6,951,133.38	96,751.18	55,112.73	38,210.83	11,952,621.82	2,503,890.86	5,999,092.22	24,163,919.00	194,363,301.45
Otros gastos	238,401.59	47,391.33	0.00	0.00	5,091.66	237,151.05	436,764.97	0.00	0.00	379,451.07	119,758.59	146,224.72	5,246.04	0.00	0.00	113,988.70	2,228,193.88	8,550.30	0.00	0.00	685,799.59	0.00	0.00	92,221.13	269,942.31	0.00	369,762.84	0.00	488,826.95	2,526.92	1,420,917.48	3,235,772.75	0.00	72,846,404.00	83,378,387.37
Total gastos financieros	**5,513,071.51**	**1,766,442.82**	**3,567,028.63**	**13,622,902.35**	**3,410,838.53**	**3,318,312.13**	**1,330,594.12**	**0.00**	**250,957.61**	**7,834,518.93**	**4,942,612.23**	**8,209,486.57**	**10,204.71**	**528,727.79**	**2,554,122.15**	**5,522,820.06**	**6,486,847.78**	**589,825.24**	**145,317,431.13**	**465,666.94**	**22,397,810.26**	**58,786,829.89**	**99,999,270.37**	**51,221,305.65**	**3,657,936.57**	**489,978.14**	**16,750,843.84**	**4,293,911.87**	**1,279,463.56**	**388,932.49**	**29,100,460.63**	**28,716,805.18**	**17,619,921.86**	##########	**685,276,758.54**
Margen financiero bruto	##########	##########	**6,508,955.55**	**2,715,121.71**	**7,752,885.70**	##########	**3,936,988.36**	**0.00**	##########	**2,429,468.73**	##########	##########	**1,362,378.08**	**2,385,916.95**	**5,870,875.65**	**6,029,093.97**	##########	##########	**301,936,789.83**	**3,341,403.84**	**65,163,358.07**	**215,169,808.05**	**361,027,675.89**	**122,024,834.80**	**6,875,982.40**	**962,601.44**	**47,462,130.39**	**19,286,424.73**	**9,683,032.25**	##########	**59,659,725.20**	**128,027,794.85**	**40,829,403.38**	##########	##########
Gasto por provisión por incobrabilidad de la cartera de créditos directos	1,461,568.19	805,130.89	896,868.42	0.00	965,493.31	3,994,714.58	0.00	0.00	233,757.58	2,999,605.88	2,547,378.49	3,358,432.08	0.00	0.00	387,814.02	303,991.46	2,473,093.42	-76,956.62	25,953,356.44	295,250.62	4,380,363.29	31,566,836.40	195,792,204.71	25,047,101.68	786,660.45	133,336.58	6,876,471.80	0.00	1,270,475.72	0.00	-1,071,609.16	3,646,021.64	3,943,529.11	0.00	318,968,890.98
Ingresos por recuperación de la cartera de creditos directa saneada	1,271,930.90	48,851.68	1,299,716.69	0.00	144,077.58	719,280.68	592,100.96	0.00	0.00	222,484.27	1,279,875.95	0.00	0.00	0.00	0.00	0.00	555,034.39	0.00	10,587,021.30	30,101.09	256,939.43	8,846,179.53	46,080,300.66	0.00	16,044.86	0.00	10,313.67	0.00	162,144.24	472,546.63	135,074.37	184,328.73	1,008,222.93	0.00	73,922,570.54
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	0.00	0.00	0.00	0.00	403,917.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,685,420.78	0.00	0.00	0.00	0.00	0.00	-1,281,503.51
Margen financiero neto	##########	**9,275,362.27**	**6,911,801.82**	**2,715,121.71**	**6,931,469.97**	##########	**4,125,172.05**	**0.00**	##########	**-347,652.88**	##########	##########	**1,362,378.08**	**2,385,916.95**	**5,483,061.63**	**5,725,102.51**	##########	##########	**286,570,454.69**	**3,076,254.31**	**61,039,934.21**	**192,451,151.18**	**211,315,771.84**	**96,977,733.12**	**6,105,366.81**	**829,264.86**	**40,595,972.26**	**20,971,845.51**	**8,574,700.77**	##########	**60,866,408.73**	**124,566,101.94**	**37,894,097.20**	##########	##########
Ingresos operativos diversos	4,537,020.79	3,146,404.17	1,939,221.77	267,616,082.84	837,049.50	1,791,358.92	325,514.07	0.00	165,834.83	##########	61,275.08	121,172.13	652.47	117,516.51	1,559,247.15	832,103.11	1,812,918.71	0.00	35,926,979.63	1,031,966.86	4,326,229.18	0.00	3,022,878.91	12,100,456.96	7,003,678.43	2,204,110.03	6,374,290.09	79,684.96	152,526.01	0.00	45,792.77	14,408,530.25	4,677,673.85	0.00	392,394,587.73
Gastos operativos diversos	4,573,008.40	304,123.64	0.00	244,474,563.14	115,303.98	4,147.96	755,365.28	0.00	3,524.94	738,355.18	204,520.29	4,697,803.44	0.17	0.00	1,751,938.09	149,633.85	391,355.99	0.00	80,308,690.78	62,741.29	3,376,911.73	128,810,864.92	2,234,233.98	12,873,670.64	373,882.37	13,268.04	183,908.24	18,644.47	145,077.15	0.00	432,568.82	20,340,803.95	1,017,547.32	0.00	508,356,458.05
Resultado operativo bruto	##########	##########	**8,851,025.59**	**25,856,641.41**	**7,653,215.49**	##########	**3,695,320.84**	**0.00**	##########	##########	##########	##########	**1,363,030.38**	**2,503,433.46**	**5,290,370.69**	**6,407,571.77**	##########	##########	**242,188,743.54**	**4,045,479.88**	**61,989,251.66**	**63,640,286.26**	**212,104,416.77**	**96,204,519.44**	**12,735,162.87**	**3,020,106.85**	**46,786,354.11**	**21,032,886.00**	**8,582,149.63**	##########	**60,479,632.68**	**118,633,828.24**	**41,554,223.73**	##########	##########
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	-8,065,940.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485,202.11	0.00	0.00	0.00	0.00	138,629.18	0.00	0.00	-7,442,109.21
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	485,202.11	0.00	0.00	0.00	0.00	138,629.18	0.00	0.00	623,831.29
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	8,065,940.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,065,940.50
Gastos de administración	##########	##########	**9,310,258.75**	**19,978,861.65**	**5,923,825.28**	##########	**3,035,009.09**	**2,151,228.87**	##########	##########	##########	##########	**2,817,306.76**	**2,023,603.41**	**1,217,195.54**	**6,905,154.11**	##########	##########	**163,053,706.27**	**4,289,926.68**	**46,066,208.56**	**81,467,880.96**	**161,670,114.88**	**113,285,401.88**	**11,301,700.63**	**4,000,908.97**	**28,747,732.46**	**18,798,517.40**	**6,709,244.95**	##########	**40,109,310.37**	**103,731,051.98**	**31,007,514.99**	##########	##########
Gastos de administración y otros	##########	##########	9,310,258.75	19,978,863.65	5,923,825.28	##########	2,652,607.82	2,151,228.87	3,821,831.07	##########	##########	##########	2,817,306.76	2,023,603.41	1,217,195.54	6,905,154.11	##########	4,746,191.34	163,053,706.27	4,289,926.68	46,066,208.56	81,467,880.96	161,670,114.88	113,285,401.88	11,301,700.63	4,000,908.97	28,747,732.46	18,798,517.40	6,709,244.95	5,191,517.81	40,109,310.37	103,731,051.98	34,493,081.04	##########	1,402,217,595.36
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	382,401.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	516,433.95	0.00	898,835.22
Resultado antes del impuesto a la renta	**1,292,407.93**	**1,322,254.40**	**-479,233.16**	**5,877,777.76**	**1,729,390.21**	**1,365,903.72**	**660,311.75**	**-2,151,228.87**	**-394,061.18**	**-2,176,627.40**	**903,625.27**	**949,035.30**	**-1,454,276.38**	**479,830.05**	**4,073,175.15**	**-497,582.34**	**1,406,587.50**	**651,087.75**	**71,069,096.77**	**-244,446.80**	**15,923,043.10**	**-17,827,594.70**	**50,434,301.89**	**-17,080,884.44**	**1,433,462.24**	**-980,822.12**	**18,523,823.76**	**2,234,368.60**	**1,872,904.68**	**-49,832.77**	**20,370,122.31**	**15,041,405.44**	**6,540,703.74**	**-33,884,405.00**	**140,949,349.16**
Impuesto a la renta	0.00	0.00	0.00	0.00	518,817.14	0.00	0.00	0.00	0.00	20,794.37	132,036.74	953,449.20	0.00	0.00	1,223,726.62	0.00	0.00	0.00	4,524,353.40	0.00	5,189,864.64	2,841,415.10	20,868,682.39	0.00	176,364.90	55,466.63	5,760,016.96	0.00	0.00	0.00	6,735,885.41	5,989,486.96	3,964,012.62	-16,077,655.00	40,876,918.10
Resultado del ejercicio	**1,292,407.93**	**1,322,254.40**	**-479,233.16**	**5,877,777.76**	**1,210,573.07**	**1,365,903.72**	**660,311.75**	**-2,151,228.87**	**-394,061.18**	**-2,197,421.77**	**777,588.53**	**-4,413.90**	**-1,454,276.38**	**479,830.05**	**2,849,448.53**	**-497,582.34**	**1,406,587.50**	**651,087.75**	**66,544,743.37**	**-244,446.80**	**10,733,178.46**	**-20,669,009.80**	**29,565,419.50**	**-17,080,884.44**	**1,257,097.34**	**-1,036,288.77**	**12,763,806.80**	**2,234,368.60**	**1,872,904.68**	**-49,832.77**	**13,634,436.90**	**9,051,918.48**	**4,582,696.12**	**-17,806,750.00**	**106,068,931.06**

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/06/2016 es de C$28.6142 por US$1 dólar