Comisión Nacional de Microfinanzas
CONAMI

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

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua 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 Nicaragua S.A.	INSTACREDIT S.A.	LEON 2000 IMF S.A.	MERCAPITAL, 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	16,674.77	15,219.17	56,426.15	130,263.64	7,496.80	20,552.17	35,309.94	0.00	2,286.45	4,265.02	10,546.26	0.00	0.00	1,632.28	0.00	16,143.37	2,379.02	7,781.02	1,386,320.62	4,276.10	207,720.68	205,071.24	131,962.58	109,660.84	0.00	2,129.59	206,350.36	0.00	453,261.51	0.00	250,969.42	432,193.19	243,214.21	0.00	3,960,106.40
Inversiones negociables y a vencimiento	6,691.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	227,697.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	954,807.85	0.00	1,189,196.35
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	3,068,834.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,068,834.26
Cartera de créditos	22,977,790.45	16,866,941.12	24,273,198.08	17,603,798.17	15,036,799.25	51,345,184.15	6,715,652.00	3,294.18	4,416,666.09	10,799,093.10	37,602,843.03	236,813,232.53	5,935,613.47	3,156,964.68	10,306,589.26	13,935,283.38	23,915,695.37	3,874,413.45	522,180,482.11	4,681,012.84	122,607,130.63	375,436,554.28	699,440,415.10	273,206,257.33	13,529,011.72	1,358,224.57	85,388,656.84	34,352,514.97	14,501,812.43	627,253.87	112,205,790.27	221,702,729.07	75,700,268.01	625,332,005.60	3,687,829,171.40
Diferencia Cambiaria	7,548,356.41	1,467,593.29	4,460,095.83	6,772,947.10	1,798,866.92	92,767.09	708,716.70	0.00	395,811.23	3,538,628.12	2,849,160.10	845,641.06	9,593.63	560,255.59	2,678,421.07	3,282,603.97	3,602,670.34	718,597.80	92,953,995.32	427,364.54	19,075,032.28	15,999,286.44	0.00	0.00	2,276,623.68	963,371.94	12,748,940.09	11,918.70	1,592,825.25	24,519.00	24,045,362.34	22,069,397.97	12,526,727.85	0.00	246,046,091.65
Otros ingresos	330,359.80	0.00	49,530.41	3,491,982.95	0.00	8,297,018.92	0.00	0.00	580,351.24	197,475.24	10,099.40	0.00	17,941.16	671,796.05	0.00	0.00	7,277,420.48	4,619,010.21	1,926,941.62	0.00	0.00	0.00	0.00	0.00	1,161,709.38	0.00	0.00	0.00	7,759.52	6,534,597.96	13,676.45	0.00	0.00	0.00	35,187,670.79
Total ingresos financieros	**30,879,872.72**	**18,349,753.58**	**28,839,250.47**	**27,998,991.86**	**16,843,162.97**	**59,755,522.33**	**7,459,678.64**	**3,294.18**	**5,395,115.01**	**14,767,158.69**	**40,472,648.79**	**237,658,873.59**	**5,963,148.26**	**4,390,648.60**	**12,985,010.33**	**17,234,030.72**	**34,798,165.21**	**9,219,802.48**	**621,516,573.93**	**5,112,653.48**	**141,889,883.59**	**391,640,911.96**	**699,572,377.68**	**273,315,918.17**	**16,967,344.78**	**2,323,726.10**	**98,343,947.29**	**34,364,433.67**	**16,555,658.71**	**7,186,370.83**	**136,515,798.48**	**244,204,320.23**	**89,425,017.92**	**625,332,005.60**	**3,977,281,070.85**
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	708,736.43	0.00	0.00	0.00	708,736.43
Obligaciones con instituciones financieras y otros financiamientos	3,370,196.68	1,382,678.45	1,998,895.54	11,519,451.53	3,532,587.92	4,391,364.82	905,299.09	0.00	318,408.75	4,942,153.01	5,669,093.57	8,035,363.42	0.00	567,949.34	4,013,195.15	5,544,549.61	3,467,089.27	866,367.82	119,087,458.31	395,598.16	22,872,818.81	65,276,039.42	120,438,537.22	60,207,122.21	3,271,673.74	375,756.35	14,240,473.55	2,271,468.92	1,120,779.97	1,881.18	19,336,255.26	32,892,637.45	17,755,246.29	59,583,974.87	599,652,365.68
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	0.00
Deuda subordinada y obligaciones convertibles en acciones	0.00	259,862.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,305,002.93	3,153,862.94	0.00	7,718,728.53
Diferencia Cambiaria	4,799,967.50	1,019,831.22	3,380,401.79	0.00	1,544,087.81	145,854.58	143.96	0.00	66,328.43	4,800,522.99	2,210,811.02	4,879,586.53	99,419.98	234,982.36	1,088.91	2,693,665.84	2,763,687.55	0.00	79,572,703.34	251,891.44	11,611,340.33	0.00	38,947,343.52	0.00	1,652,868.86	220,312.03	11,208,432.65	16,686.69	92,596.41	60,737.56	18,558,323.20	3,771,922.75	9,072,178.19	36,497,586.63	240,175,304.07
Otros gastos	442,424.18	146,235.47	2,000.00	0.00	108,076.44	338,214.85	0.00	0.00	0.00	525,510.21	174,633.84	239,774.31	23,044.49	3,285.80	0.00	157,339.30	3,389,934.73	11,871.41	7,486,505.04	0.00	1,066,949.76	0.00	0.00	0.00	435,552.61	0.00	743,425.84	0.00	685,251.56	3,002.16	2,421,499.37	5,383,644.88	0.00	0.00	23,786,176.25
Total gastos financieros	**8,612,588.36**	**2,808,607.80**	**5,379,297.33**	**11,519,451.53**	**5,184,752.17**	**4,875,434.25**	**905,443.05**	**0.00**	**384,737.18**	**10,268,186.21**	**8,054,538.43**	**13,154,724.26**	**122,464.47**	**806,217.50**	**4,014,284.06**	**8,395,554.74**	**9,620,711.55**	**878,239.23**	**206,146,666.69**	**647,489.60**	**35,551,108.90**	**65,276,039.42**	**159,385,880.74**	**60,207,122.21**	**5,360,095.21**	**596,068.38**	**26,192,332.04**	**2,288,155.61**	**1,898,627.94**	**774,357.33**	**44,621,080.76**	**45,202,068.02**	**26,827,424.48**	**96,081,561.50**	**872,041,310.95**
Margen financiero bruto	**22,267,284.36**	**15,541,145.78**	**23,459,953.14**	**16,479,540.33**	**11,658,410.80**	**54,880,088.08**	**6,554,235.59**	**3,294.18**	**5,010,377.83**	**4,498,972.48**	**32,418,110.36**	**224,504,149.33**	**5,840,683.79**	**3,584,431.10**	**8,970,726.27**	**8,838,475.98**	**25,177,453.66**	**8,341,563.25**	**415,369,907.24**	**4,465,163.88**	**106,338,774.69**	**326,364,872.54**	**540,186,496.94**	**213,108,795.96**	**11,607,249.57**	**1,727,657.72**	**72,151,615.25**	**32,076,278.06**	**14,657,030.77**	**6,412,013.50**	**91,894,717.72**	**199,002,252.21**	**62,597,593.44**	**529,250,444.10**	**3,105,239,759.89**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	1,578,382.10	1,128,483.14	1,872,456.76	0.00	973,090.29	5,451,387.87	87,520.64	0.00	288,061.31	13,869,711.98	6,242,123.04	5,381,409.13	0.00	0.00	124,317.99	620,869.89	3,265,175.92	125,746.89	36,202,203.20	143,529.25	7,153,377.31	159,332,656.02	288,485,353.61	107,408,149.16	2,111,180.65	-18,291.18	9,871,227.93	1,878,895.27	1,992,362.02	0.00	-1,685,539.06	6,571,234.67	5,950,237.67	34,082,660.58	700,487,974.06
Ingresos por recuperación de la cartera de creditos directa saneada	2,070,695.54	175,484.43	1,693,672.17	0.00	187,877.67	1,133,848.58	135,274.86	0.00	0.00	316,844.80	1,699,069.88	0.00	0.00	4,061.20	0.00	6,864.07	628,768.21	0.00	17,632,537.59	0.00	499,929.24	48,723,179.03	70,044,729.70	0.00	19,044.86	0.00	14,172.17	1,400.00	331,028.36	591,020.39	199,995.77	303,150.60	1,574,624.03	0.00	147,987,273.15
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inver	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133,831,273.51	133,831,273.51
Margen financiero neto	**22,759,597.80**	**14,588,147.07**	**23,281,168.55**	**16,479,540.33**	**10,873,198.18**	**50,562,548.79**	**6,601,989.31**	**3,294.18**	**4,722,315.52**	**-9,053,894.70**	**27,875,057.20**	**219,122,740.20**	**5,840,683.79**	**3,588,492.30**	**8,846,408.28**	**8,224,470.15**	**22,541,045.95**	**8,215,816.36**	**396,800,241.63**	**4,321,634.63**	**99,685,326.02**	**215,735,395.55**	**321,745,373.03**	**105,700,646.80**	**9,515,113.78**	**1,745,948.90**	**62,294,559.49**	**30,198,782.79**	**12,995,697.11**	**7,003,033.89**	**93,780,252.55**	**192,734,168.14**	**58,221,579.80**	**361,336,510.01**	**2,418,907,785.48**
Ingresos operativos diversos	5,669,743.33	4,586,537.63	1,990,488.59	283,915,249.18	1,143,507.68	2,698,008.36	807,333.32	0.00	225,876.10	47,396,456.52	438,812.34	712,350.87	2,837.56	204,619.28	2,222,435.40	1,600,841.23	2,985,878.88	0.00	43,872,237.94	1,892,430.37	7,331,687.04	36,749,755.92	4,688,251.90	18,997,993.76	10,612,481.20	3,465,422.72	9,723,355.32	114,681.60	177,381.88	0.00	53,655.51	23,896,798.03	6,722,193.31	34,876,818.37	559,776,121.24
Gastos operativos diversos	6,795,916.29	647,723.47	120,058.05	260,153,113.95	212,607.09	4,177.96	846,045.09	0.00	207,672.56	1,188,138.33	332,191.51	9,469,980.64	2,538.38	0.00	2,783,281.91	212,370.45	1,238,379.44	0.00	169,111,576.74	109,199.54	5,380,605.14	108,895,235.63	3,384,294.95	27,968,389.54	542,547.94	171,368.59	276,951.88	479,987.55	2,444,594.69	0.00	662,853.23	31,040,408.92	1,799,711.66	10,345,267.93	646,827,189.04
Resultado operativo bruto	**21,633,424.84**	**18,526,961.23**	**25,151,599.09**	**40,241,675.56**	**11,804,098.77**	**53,256,379.19**	**6,563,278.04**	**3,294.18**	**4,740,520.06**	**37,154,423.49**	**27,981,678.03**	**210,365,110.43**	**5,840,982.97**	**3,793,111.68**	**8,285,561.77**	**9,612,940.94**	**24,288,545.39**	**8,215,816.36**	**271,560,902.83**	**6,104,865.46**	**101,636,408.52**	**143,609,915.84**	**323,049,829.98**	**96,730,251.02**	**19,585,047.04**	**5,040,003.03**	**71,740,962.93**	**29,833,476.84**	**10,728,484.30**	**7,003,033.89**	**93,171,054.83**	**185,590,557.25**	**63,144,461.45**	**385,868,060.45**	**2,331,856,717.67**
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	**20,069,291.30**	**16,533,887.10**	**14,102,812.17**	**27,348,498.32**	**9,311,247.11**	**51,682,732.59**	**6,629,255.47**	**2,974,945.14**	**5,103,644.08**	**25,860,348.72**	**29,096,654.98**	**209,637,271.91**	**6,059,068.59**	**3,063,048.71**	**2,404,921.43**	**10,270,762.80**	**22,780,020.32**	**7,245,275.36**	**176,061,591.18**	**6,586,305.89**	**72,495,048.77**	**148,659,861.07**	**243,423,470.09**	**150,810,522.02**	**17,396,824.62**	**6,464,233.68**	**45,235,010.31**	**28,255,887.99**	**10,593,235.77**	**7,605,343.67**	**63,924,728.25**	**157,042,726.82**	**53,578,631.20**	**413,564,871.35**	**2,071,871,978.78**
Gastos de administración y otros	20,069,291.30	16,533,887.10	14,102,812.17	27,348,498.32	9,311,247.11	51,682,732.59	6,629,255.47	2,974,945.14	5,103,644.08	25,860,348.72	29,096,654.98	209,637,271.91	6,059,068.59	3,063,048.71	2,404,921.43	10,270,762.80	22,780,020.32	7,245,275.36	176,061,591.18	6,586,305.89	72,495,048.77	148,659,861.07	243,423,470.09	150,810,522.02	17,396,824.62	6,464,233.68	45,235,010.31	28,255,887.99	10,593,235.77	7,605,343.67	63,924,728.25	157,042,726.82	52,821,584.35	413,564,871.35	2,071,114,931.93
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	0.00	0.00	0.00	0.00	756,987.00	756,987.00	1,513,974.00
Resultado antes del impuesto a la renta	**1,564,133.54**	**1,993,074.13**	**11,048,786.92**	**12,893,177.24**	**2,492,851.66**	**1,573,646.60**	**-65,977.43**	**-2,971,650.96**	**-363,124.02**	**11,294,074.77**	**-1,114,976.95**	**727,838.52**	**-218,085.62**	**730,062.97**	**5,880,640.34**	**-657,821.86**	**1,508,525.07**	**970,541.00**	**87,433,371.15**	**-481,440.43**	**29,141,359.75**	**-5,049,945.23**	**79,626,359.89**	**-54,080,271.00**	**2,188,222.42**	**-1,424,230.65**	**26,991,154.73**	**1,577,588.85**	**135,248.53**	**-602,309.78**	**29,246,326.58**	**28,686,459.61**	**9,565,830.25**	**-27,696,810.90**	**252,542,629.69**
Impuesto a la renta	0.00	0.00	0.00	0.00	747,855.57	0.00	0.00	0.00	0.00	20,794.37	132,036.74	1,440,986.03	0.00	0.00	0.00	0.00	0.00	0.00	6,786,530.10	0.00	9,152,930.55	5,127,136.25	32,672,161.68	0.00	269,427.22	55,067.73	8,404,001.83	0.00	0.00	0.00	9,896,667.83	11,047,351.16	2,869,749.11	-20,251,501.56	70,140,591.14
Resultado del ejercicio	**1,564,133.54**	**1,993,074.13**	**11,048,786.92**	**12,893,177.24**	**1,744,996.09**	**1,573,646.60**	**-65,977.43**	**-2,971,650.96**	**-363,124.02**	**11,273,280.40**	**-1,247,013.69**	**-713,147.51**	**-218,085.62**	**730,062.97**	**4,114,243.81**	**-657,821.86**	**1,508,525.07**	**970,541.00**	**80,646,841.05**	**-481,440.43**	**19,988,429.20**	**-10,177,081.48**	**46,954,198.21**	**-54,080,271.00**	**1,918,795.20**	**-1,479,298.38**	**18,587,152.90**	**1,577,588.85**	**135,248.53**	**-602,309.78**	**19,346,658.75**	**17,639,108.45**	**6,696,081.14**	**-7,445,309.34**	**182,402,038.55**

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/09/2016 es de C$28.9672 por US$1 dólar