



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES DE MICROFINANZAS
ESTADO DE RESULTADOS ¹
ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DEL 2016
Cifras expresadas en Córdobas

	ACODEP	ADIM	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CONFIANSA	CREDIEXPRESS	FUDEMÍ	FUNDACION FDL	FUNDEMUJER	FUNDENUSE S.A.	GENTE MAS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	LEON 2000 IMF S.A.	MERCAPITAL, S.A.	MI CREDITO S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Nic	SERFIDE	SERFIGSA S.A.	UNICOSERVI	TOTAL			
Ingresos financieros, por:																												
Disponibilidades	21,422.30	19,970.60	109,277.29	7,496.80	27,128.78	2,522.08	19,857.59	0.00	4,357.15	1,720,211.72	5,524.14	257,944.66	283,981.40	189,815.72	0.00	2,854.42	350,451.21	191,521.06	0.00	329,089.34	618,367.46	5,460.00	326,108.70	0.00	4,493,362.48			
Inversiones negociables y a vencimiento	9,017.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,277,408.49	0.00	1,286,425.74	
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	4,759,824.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,759,824.19	0.00	4,759,824.19
Cartera de créditos	30,077,232.28	23,496,660.60	17,677,170.81	20,214,879.81	68,412,425.47	6,576,514.52	50,496,524.58	322,656,129.16	32,767,053.16	625,977,028.15	6,085,053.93	174,485,613.23	501,731,230.79	953,467,343.25	19,204,934.95	1,917,839.76	118,474,924.28	18,204,346.51	906,914.59	153,548,796.60	308,213,932.25	8,443,246.24	104,187,011.59	873,867,802.84	4,441,090,609.35	0.00	4,441,090,609.35	
Diferencia Cambiaria	10,760,177.00	2,010,056.17	10,531,571.46	2,434,311.26	132,268.19	497,309.75	3,848,554.53	1,198,932.52	4,550,436.08	115,107,805.79	557,688.22	26,879,872.96	22,080,066.14	0.00	2,983,927.65	1,436,471.14	18,358,250.66	2,681,995.41	28,342.03	32,876,485.93	30,768,430.74	801,656.35	16,998,645.46	0.00	307,523,255.44	0.00	307,523,255.44	
Otros ingresos	457,108.11	0.00	4,384,048.73	0.00	11,286,355.70	403,428.26	10,348.13	0.00	9,347,525.42	2,499,696.69	0.00	0.00	0.00	0.00	1,589,007.92	0.00	26,357.15	8,351,573.68	14,980.99	0.00	0.00	0.00	0.00	0.00	38,370,430.79	0.00	38,370,430.79	
Total Ingresos financieros	41,324,956.94	25,526,687.37	32,702,068.29	22,656,687.87	79,858,178.14	7,479,774.61	54,375,284.83	323,855,061.68	46,669,371.81	750,064,566.54	6,648,266.29	201,623,430.85	524,095,278.33	953,657,158.97	23,777,870.52	3,357,165.32	137,183,626.15	21,104,220.13	9,286,830.30	186,769,352.86	339,600,730.45	9,250,362.65	122,789,174.24	873,867,802.84	4,797,523,907.99	0.00	4,797,523,907.99	
Gastos financieros, por:																												
Obligaciones financieras	4,727,491.00	1,933,807.27	26,690,796.39	4,763,861.12	6,129,864.85	398,362.68	7,678,603.74	11,057,928.46	4,513,593.75	146,344,148.99	666,562.67	31,400,787.39	87,962,270.23	215,754,233.11	4,645,945.45	9,270,576.03	20,811,139.57	1,587,264.31	938,508.12	26,616,146.24	46,650,750.92	1,749,346.29	23,832,242.74	82,512,001.98	768,636,233.36	0.00	768,636,233.36	
Obligaciones con instituciones financieras y otros financiamientos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pérdida en venta de inversiones en valores	0.00	349,267.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	345,892.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,417,441.83	4,212,824.27	0.00	0.00	0.00	0.00	11,325,425.74	0.00	11,325,425.74
Deuda subordinada y obligaciones convertibles en acciones	6,480,065.59	1,401,668.15	1,698,170.14	2,080,429.72	198,506.35	320,919.19	2,922,661.42	6,671,593.19	3,644,914.95	98,989,895.83	342,219.71	16,675,426.08	34,878,324.04	54,910,109.54	2,301,405.35	674,152.93	12,205,867.42	113,089.28	205,035.37	25,141,001.79	5,012,377.99	670,418.36	12,333,686.76	48,823,791.08	338,695,730.23	0.00	338,695,730.23	
Diferencia Cambiaria	650,668.95	213,744.91	3,559,341.48	154,510.14	618,584.16	0.00	174,633.84	330,871.75	4,638,758.55	9,310,906.63	0.00	1,479,827.57	0.00	0.00	649,662.15	0.00	1,473,520.84	978,118.71	5,961.71	3,806,416.59	7,161,403.51	0.00	0.00	0.00	35,582,288.82	0.00	35,582,288.82	
Otros gastos	11,358,225.60	3,899,897.83	31,943,308.01	6,998,800.38	6,946,955.36	719,281.87	10,715,899.00	18,060,893.40	12,797,287.25	254,930,843.59	1,008,733.38	49,556,641.04	122,840,594.27	270,664,342.65	7,337,012.95	9,944,723.96	34,490,527.83	2,678,472.30	1,149,805.20	61,981,000.45	63,937,335.69	2,419,764.65	36,544,203.83	131,335,743.06	1,154,239,878.15	0.00	1,154,239,878.15	
Total gastos financieros	29,465,731.34	21,628,149.54	753,760.28	15,657,886.89	72,911,222.78	6,760,482.74	43,599,385.83	305,794,668.28	33,872,104.56	495,023,722.95	5,639,483.91	152,067,389.81	401,254,684.06	682,992,816.32	16,180,957.57	-6,587,563.64	102,693,098.32	10,425,747.63	8,137,325.10	124,788,346.41	276,563,373.76	6,830,598.00	86,247,887.41	742,532,095.78	3,643,284,229.84	0.00	3,643,284,229.84	
Resultado operativo bruto	1,950,273.80	2,610,035.19	9,344,876.12	2,699,311.65	-3,506,585.47	-409,895.64	205,755.88	3,869,398.58	1,566,537.05	93,961,438.66	-700,173.49	46,191,002.46	6,245,704.64	5,487,022.41	2,454,965.89	-12,544,686.88	32,941,310.82	-799,609.93	-744,291.80	35,378,813.47	35,585,147.29	1,520,088.46	13,441,247.26	-68,335,317.96	208,112,368.46	0.00	208,112,368.46	
Impuesto a la renta	0.00	0.00	0.00	869,793.57	0.00	0.00	132,036.74	3,269,240.57	0.00	9,048,706.80	0.00	14,713,580.36	6,803,550.17	17,266,287.73	370,490.16	0.00	70,671.11	10,881,840.70	0.00	12,115,448.03	14,416,559.84	0.00	4,486,095.72	7,970,760.91	102,415,062.41	0.00	102,415,062.41	
Resultado del ejercicio	1,950,273.80	2,610,035.19	9,344,876.12	2,029,518.08	-3,506,585.47	-409,895.64	73,719.14	100,158.01	1,566,537.05	84,912,731.86	-700,173.49	31,477,422.10	-57,845.53	-11,779,265.32	2,084,475.73	-12,615,357.99	22,059,470.12	-799,609.93	-744,291.80	23,263,365.44	21,168,587.45	1,520,088.46	8,955,151.54	-76,306,078.87	105,637,306.05	0.00	105,637,306.05	

¹ Cifras No Auditadas (Saldo reportados por las Instituciones)
Tipo de Cambio Oficial al 31/12/2016 es de C\$29.3247 por US\$1 dólar