



Comisión Nacional de Microfinanzas CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS
ACUMULADO DEL 1RO DE ENERO AL 31 DE MARZO DEL 2017
Cifras expresadas en Córdobas

	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CARINSA	CEPRODEL	CONFIANSA	REDIEXPRESS, S.J	CREDIGLOBEX, S.A.	CREDITODO S.A.	FINANZIA IRM, S.A.	FINDE	FUEMI	FUMDEC	FUNDACIÓN FDL	FUNDEMUIER	FUNDENUSE S.A.	GENTE MÁS GENTE S.A.	GMG SERVICIOS Nicaragua S.A.	INSTACREDIT S.A.	LEÓN 2000 IMF S.A.	MERCAPITAL S.A.	MI CREDITO S.A.	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUIER LLC Sucursal Nicaragua	SERIDE S.A.	SERFIGSA	SOYAHORA S.A.	UNICOSERV, S.A.	TOTAL		
Ingresos financieros, por:																																					
Disponibilidades	944.09	4.487.58	9.191.58	40.976.19	6.548.58	20.420.66	655.60	2.300.06	7.696.21	0.00	0.00	520.58	0.00	2.888.81	10.121.02	1.761.80	354.890.11	2.195.35	121.591.37	42.418.15	57.307.44	23.476.81	0.00	573.55	98.859.64	0.00	45.526.87	0.00	92.307.61	289.215.39	1.131.70	87.159.78	4.385.66	0.00	1.329.550.19		
Inversiones recuperables y a vencimiento	2.315.36	0.00	0.00	0.00	0.00	0.00	0.00	589.66	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	350.470.81	0.00	0.00	353.375.73		
Liquidación 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	3.544.106.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.544.106.11		
Cartas de créditos	7.591.205.09	6.807.266.75	4.258.924.19	3.929.675.82	5.385.040.38	16.864.276.62	1.725.113.23	1.899.589.68	13.944.123.18	93.153.531.09	11.793.026.48	1.064.209.29	2.828.770.14	6.629.592.67	8.415.633.76	1.181.860.38	65.945.426.32	1.317.075.54	51.358.680.33	118.927.643.20	263.608.877.80	125.689.423.91	5.636.157.40	730.666.26	34.532.753.41	12.337.918.58	6.551.054.17	136.054.55	42.707.435.18	89.436.762.36	2.554.592.44	29.483.582.84	2.724.112.83	236.392.340.67	1.277.542.988.94		
Diferencia Cambiaria	2.783.020.97	151.972.98	359.657.83	6.936.843.23	612.520.39	167.468.94	118.983.48	1.050.277.99	197.299.07	46.733.10	202.667.69	744.594.16	1.270.381.09	1.129.313.33	131.528.22	17.444.559.32	117.190.36	7.992.452.13	7.348.410.17	0.00	168.261.48	667.375.00	475.369.88	6.241.155.54	4.50	837.265.81	173.92	9.050.776.27	233.485.68	4.798.651.73	236.155.18	1.661.232.66	82.837.632.55				
Otros ingresos	152.700.75	0.00	84.333.28	1.507.025.04	0.00	2.795.196.50	203.427.57	0.00	74.737.43	360.039.09	0.00	0.00	0.00	0.00	2.233.516.76	1.208.622.60	527.992.46	0.00	0.00	0.00	0.00	0.00	442.908.15	0.00	0.00	0.00	945.03	2.824.591.21	2.920.00	0.00	0.00	0.00	0.00	12.428.948.20			
Total Ingresos financieros	10.540.196.16	7.363.727.31	4.712.106.88	12.414.920.28	6.004.109.35	19.817.827.72	2.048.104.88	2.420.821.82	15.002.108.71	93.350.836.36	11.914.497.01	1.827.496.65	3.573.366.30	7.802.864.57	117.88.584.87	2.523.777.00	87.816.974.82	1.436.413.25	59.472.723.83	126.318.471.52	263.666.165.24	125.881.160.30	3.742.440.55	1.206.611.69	40.872.768.59	12.337.923.68	7.484.731.88	2.960.611.68	51.652.437.06	98.469.477.71	2.789.209.32	34.719.865.18	3.964.653.67	238.053.573.33	1.178.038.018.22		
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	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	1.433.411.82	632.887.90	785.989.30	9.020.569.56	1.235.153.81	1.504.620.11	118.064.43	732.398.77	2.587.565.94	3.350.971.69	0.00	197.435.13	1.121.119.41	2.302.020.53	1.207.640.42	248.098.00	18.481.060.07	158.027.46	10.472.943.56	19.617.867.90	56.084.064.79	23.863.561.19	1.416.979.24	347.810.26	5.835.940.71	433.067.61	997.285.37	61.782.38	12.499.747.41	14.728.654.03	511.366.91	7.102.591.67	307.562.20	23.058.330.62	222.456.590.20		
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	0.00	0.00	
Deuda subordinada y obligaciones convertibles en acciones	0.00	88.537.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Diferencia Cambiaria	1.538.928.78	386.485.97	965.064.39	1.348.657.22	544.900.57	23.831.19	73.082.08	1.099.071.07	958.134.20	1.750.740.06	14.137.40	70.821.21	156.06	1.138.784.98	973.259.08	3.627.70	14.146.152.85	99.851.83	5.263.218.45	9.088.789.98	15.827.886.75	9.044.756.48	640.935.31	258.306.64	3.832.681.24	132.782.83	47.116.93	18.811.82	7.263.646.80	959.520.95	184.640.95	3.588.349.23	0.00	16.304.320.77	97.951.450.77		
Otros gastos	267.896.64	42.580.22	0.00	135.769.64	60.459.96	186.567.73	0.00	128.231.05	68.258.23	143.816.76	9.905.17	0.00	0.00	76.556.18	1.340.809.08	0.00	1.582.974.62	0.00	404.763.48	0.00	0.00	0.00	232.155.20	0.00	478.777.42	0.00	347.889.80	719.43	914.083.61	2.126.030.10	0.00	92.493.65	0.00	0.00	8.776.355.52		
Total gastos financieros	3.260.237.24	1.150.481.12	1.751.053.69	10.504.496.42	1.840.514.34	1.715.019.08	191.146.51	1.959.790.89	3.613.956.37	5.245.528.51	24.442.57	268.256.34	1.121.276.47	3.517.361.49	3.521.708.58	251.725.70	34.210.187.54	257.479.29	16.140.925.49	28.706.637.88	72.144.106.74	32.406.316.67	2.194.032.10	606.116.90	10.147.399.37	565.850.44	1.392.292.10	81.313.63	22.768.791.10	18.850.145.51	696.007.86	10.783.434.55	397.562.20	39.362.651.39	332.041.177.23		
Margen financiero bruto	7.299.944.92	6.213.246.19	2.961.053.19	1.910.423.86	4.163.595.01	18.102.808.69	1.857.018.37	401.188.69	11.389.146.34	8.105.201.65	11.890.454.44	1.359.180.31	2.452.089.82	4.385.528.88	8.266.876.93	2.272.047.30	53.606.786.78	1.178.951.96	49.312.798.34	97.611.813.64	191.222.078.59	92.972.843.53	4.552.406.45	600.494.79	30.725.369.22	13.722.023.64	6.042.499.78	2.078.506.95	20.083.645.96	70.619.322.27	2.692.201.86	23.836.400.61	2.657.991.47	198.690.921.94	1.045.994.934.49		
Gastos por provisión por incobrabilidad de la cartera de créditos directos	820.718.36	25.112.78	690.891.12	35.431.06	2.221.496.12	2.049.954.13	38.464.76	136.159.54	1.016.434.52	3.158.866.36	4.470.379.66	0.00	977.879.82	1.143.310.65	1.479.218.91	-79.833.11	13.073.312.59	-24.303.66	773.796.08	91.751.097.00	123.541.222.92	31.844.899.59	382.871.30	276.955.05	4.444.716.58	428.671.15	934.280.93	0.00	880.938.75	5.167.488.65	39.871.75	2.049.885.64	47.282.29	39.749.531.29	333.476.140.46		
Ingresos por recuperación de la cartera de créditos directa saneada	1.045.623.44	27.285.03	269.603.33	0.00	97.492.13	390.726.42	0.00	533.431.69	293.387.87	50.455.58	0.00	0.00	0.00	112.887.86	0.00	4.916.823.54	0.00	235.386.46	14.318.923.25	27.625.048.54	3.205.637.58	80.818.30	0.00	12.741.14	71.049.72	139.214.59	87.935.91	26.686.77	288.299.34	0.00	521.382.82	39.894.20	9.686.309.62	64.077.045.13			
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversión	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Margen financiero neto	7.214.624.00	6.213.113.44	2.931.916.76	1.910.423.86	4.163.595.01	18.102.808.69	1.814.519.61	401.188.69	11.389.146.34	8.105.201.65	11.890.454.44	1.359.180.31	2.452.089.82	4.385.528.88	8.266.876.93	2.272.047.30	53.606.786.78	1.178.951.96	49.312.798.34	97.611.813.64	191.222.078.59	92.972.843.53	4.552.406.45	600.494.79	30.725.369.22	13.722.023.64	6.042.499.78	2.078.506.95	20.083.645.96	70.619.322.27	2.692.201.86	23.836.400.61	2.657.991.47	198.690.921.94	1.045.994.934.49		
Ingresos operativos diversos	36.812.395.48	1.063.450.20	603.955.07	181.399.611.46	435.779.79	693.474.33	0.00	7.037.939.14	10.142.55	818.535.21	8.973.15	76.768.80	742.381.17	355.608.84	1.065.276.46	0.00	14.300.655.27	906.850.11	3.137.956.79	12.581.941.30	1.464.106.99	6.753.616.70	3.293.364.84	2.232.737.23	4.074.537.47	1.405.593.57	499.264.38	0.00	11.596.03	11.810.240.78	2.138.00	332.256.65	116.974.64	11.212.122.80	305.812.395.46		
Gastos operativos diversos	2.329.370.99	79.247.21	465.642.06	149.442.224.34	243.816.49	2.080.00	614.93	815.507.51	156.577.86	4.038.457.77	4.365.97	4.827.78	1.061.341.42	83.705.85	132.783.11	0.00	44.988.425.87	69.481.47	1.244.507.62	13.510.624.08	988.587.13	855.234.91	188.368.28	145.219.64	137.677.03	145.738.58	391.158.76	0.00	472.525.43	13.577.700.03	0.00	587.197.12	222.525.25	1.238.437.51	237.623.772.00		
Resultado operativo bruto	42.007.878.49	7.199.621.43	2.678.078.41	33.898.842.04	2.231.554.32	17.124.510.31	1.817.938.68	7.																													