Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES

ESTADO DE RESULTADOS [1]

ACUMULADO DEL 1RO DE ENERO AL 31 DE AGOSTO DE 2017

Cifras expresadas en Córdobas

	ACCIONA FINANCE S.A.	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL
Ingresos financieros, por:									
Disponibilidades	0.00	1,326.62	12,517.99	17,883.32	123,457.48	6,548.58	30,699.11	2,446.40	7,665.06
Inversiones negociables y a vencimiento	0.00	6,342.89	0.00	0.00	0.00	0.00	0.00	0.00	294,893.02
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
Cartera de créditos	8,155,323.79	20,637,741.00	18,516,438.45	9,889,686.82	19,704,213.14	13,420,112.99	43,972,824.76	4,733,693.29	5,943,450.64
Diferencia Cambiaria	1,709,235.40	7,900,674.31	1,522,851.96	1,364,334.66	13,135,117.97	1,725,037.66	214,522.02	336,367.24	1,221,040.85
Otros ingresos	71,771.59	361,094.12	0.00	124,837.70	4,412,007.29	0.00	7,570,939.02	0.00	0.00
Total ingresos financieros	9,936,330.78	28,907,178.94	20,051,808.40	11,396,742.50	37,374,795.88	15,151,699.23	51,788,984.91	5,072,506.93	7,467,049.57
Gastos financieros, por:									
Obligaciones financieras	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	2,828,748.46	4,095,167.74	1,699,574.58	2,199,227.13	21,286,474.29	3,353,215.67	3,528,888.88	273,959.49	2,716,097.91
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	241,494.42	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	1,158,520.70	3,530,356.56	1,086,744.76	2,415,382.49	2,237,944.72	1,478,243.44	166,787.63	176,264.82	2,687,186.04
Otros gastos	66,561.92	750,567.35	66,743.30	0.00	1,409,185.25	141,104.46	231,988.78	0.00	365,601.08
Total gastos financieros	4.053.831.08	8.376.091.65	3.094.557.06	4.614.609.62	24.933.604.26	4.972.563.57	3.927.665.29	450.224.31	5.768.885.03
Margen financiero bruto	5,882,499.70	20,531,087.29	16,957,251.34	6,782,132.88	12,441,191.62	10,179,135.66	47,861,319.62	4,622,282.62	1,698,164.54
Gasto por provisión por incobrabilidad de la cartera de créditos directos	0.00	-821,055.15	988,505.69	-866,732.19	-597,755.05	6,047,466.19	7,071,561.54	358,215.44	1,027,480.09
Ingresos por recuperación de la cartera de creditos directa saneada	0.00	2,703,056.90	89,580.22	618,845.08	0.00	219,176.68	878,822.88	0.00	1,392,752.65
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inv	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	5,882,499.70	24,055,199.34	16,058,325.87	8,267,710.15	13,038,946.67	4,350,846.15	41,668,580.96	4,264,067.18	2,063,437.10
Ingresos operativos diversos	0.00	38,609,817.66	3,108,000.07	2,346,557.01	398,128,523.43	1,105,629.53	2,331,620.03	1,381,302.19	23,182,120.43
Gastos operativos diversos	997,452.91	7,167,287.65	176,059.05	867,968.86	359,262,326.44	522,135.53	2,525.00	0.00	2,057,788.72
Resultado operativo bruto	4,885,046.79	55,497,729.35	18,990,266.89	9,746,298.30	51,905,143.66	4,934,340.15	43,997,675.99	5,645,369.37	23,187,768.81
Participación en resultados de asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidades en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	1,980,498.43	17,474,903.59	16,998,277.47	10,757,691.82	27,334,259.05	11,070,740.18	44,887,493.46	4,267,660.92	23,575,658.78
Gastos de administración y otros	1,980,498.43	17,474,903.59	16,998,277.47	10,757,691.82	27,334,259.05	11,070,740.18	44,887,493.46	4,267,660.92	23,575,658.78
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	2,904,548.36	38,022,825.76	1,991,989.42	-1,011,393.52	24,570,884.61	-6,136,400.03	-889,817.47	1,377,708.45	-387,889.97
Impuesto a la renta	0.00	0.00	0.00	0.00	0.00	60,297.72	0.00	0.00	27,165.69
Resultado del ejercicio	2,904,548.36	38,022,825.76	1,991,989.42	-1,011,393.52	24,570,884.61	-6,196,697.75	-889,817.47	1,377,708.45	-415,055.66

	CONFIANSA	CREDIEXPRESS, S.A.	CREDIFÁCIL	CREDIGLOBEX, S.A	CREDITODO S.A.	FINANCIA IFIM, S.A.	FINDE	FUDEMI	FUMDEC
Ingresos financieros, por:									
Disponibilidades	23,852.71	0.00	0.00	0.00	714.95	0.00	11,712.46	16,176.14	4,759.97
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
Cartera de créditos	36,332,402.90	257,197,907.95	130,617,380.33	34,072,697.28	2,850,375.42	6,900,676.46	18,369,145.56	22,444,118.84	3,434,595.65
Diferencia Cambiaria	2,811,000.01	499,215.47	231,166.08	107,483.84	569,783.39	1,676,576.54	3,428,711.21	2,902,387.66	444,045.99
Otros ingresos	26,130.36	0.00	0.00	295,714.12	826,109.02	0.00	0.00	5,336,296.18	5,008,536.99
Total ingresos financieros	39,193,385.98	257,697,123.42	130,848,546.41	34,475,895.24	4,246,982.78	8,577,253.00	21,809,569.23	30,698,978.82	8,891,938.60
Gastos financieros, por:									
Obligaciones financieras	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	6,990,275.67	10,838,378.56	1,700,716.76	0.00	528,936.14	3,193,092.15	5,327,816.74	3,378,439.63	592,400.50
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	788,680.20	0.00	0.00
Diferencia Cambiaria	2,602,863.63	4,980,007.43	1,364,941.42	34,103.99	211,106.39	590.07	3,041,365.76	2,559,895.86	0.00
Otros gastos	68,258.23	288,059.98	0.00	9,905.17	3,194.44	0.00	121,932.71	2,923,406.24	8,676.64
Total gastos financieros	9.661.397.53	16.106.445.97	3.065.658.18	44.009.16	743.236.97	3.193.682.22	9.279.795.41	8.861.741.73	601.077.14
Margen financiero bruto	29,531,988.45	241,590,677.45	127,782,888.23	34,431,886.08	3,503,745.81	5,383,570.78	12,529,773.82	21,837,237.09	8,290,861.46
Gasto por provisión por incobrabilidad de la cartera de créditos directos	2,525,053.57	10,918,712.99	619,955.94	16,186,224.15	-99,895.63	3,244,123.84	3,468,569.23	3,968,544.78	251,261.50
Ingresos por recuperación de la cartera de creditos directa saneada	978,467.97	290,670.55	82,244.85	0.00	91,598.36	0.00	0.00	438,435.84	0.00
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inv	0.00	1,684,078.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	27,985,402.85	229,278,556.22	127,245,177.14	18,245,661.93	3,695,239.80	2,139,446.94	9,061,204.59	18,307,128.15	8,039,599.96
Ingresos operativos diversos	47,242.21	2,571,576.83	506,626.48	14,215.60	220,584.72	2,672,612.26	1,413,164.63	4,359,624.22	0.00
Gastos operativos diversos	531,306.40	9,202,697.00	398,861.06	3,524,293.23	15,181.29	3,095,275.75	202,237.54	498,884.25	0.00
Resultado operativo bruto	27,501,338.66	222,647,436.05	127,352,942.56	14,735,584.30	3,900,643.23	1,716,783.45	10,272,131.68	22,167,868.12	8,039,599.96
Participación en resultados de asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633,866.13	0.00
Utilidades en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633,866.13	0.00
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	26,844,256.32	216,294,192.11	87,062,036.06	14,620,894.71	3,138,362.02	4,143,283.45	11,161,430.25	22,405,623.85	7,877,279.53
Gastos de administración y otros	26,844,256.32	216,294,192.11	87,062,036.06	14,620,894.71	3,138,362.02	4,143,283.45	11,161,430.25	22,405,623.85	7,877,279.53
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	657,082.34	6,353,243.94	40,290,906.50	114,689.59	762,281.21	-2,426,500.00	-889,298.57	396,110.40	162,320.43
Impuesto a la renta	372,945.69	2,591,758.18	0.00	0.00	0.00	81,459.78	0.00	0.00	0.00
Resultado del ejercicio	284,136.65	3,761,485.76	40,290,906.50	114,689.59	762,281.21	-2,507,959.78	-889,298.57	396,110.40	162,320.43

	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.
Ingresos financieros, por:									
Disponibilidades	707,419.50	14,161.34	258,685.24	114,130.72	223,904.81	67,711.80	0.00	0.00	334,782.17
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad en venta de inversiones en valores	6,070,688.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cartera de créditos	121,312,453.81	4,187,612.45	149,059,602.26	302,611,816.22	713,654,202.44	388,040,800.18	15,189,912.41	22,048,382.07	95,395,998.36
Diferencia Cambiaria	39,033,057.12	464,815.19	22,893,948.25	19,575,273.97	0.00	763,819.01	1,830,298.19	9,994,534.55	16,254,426.45
Otros ingresos	9,594,310.96	0.00	0.00	0.00	0.00	0.00	1,068,290.56	0.00	0.00
Total ingresos financieros	176,717,929.65	4,666,588.98	172,212,235.75	322,301,220.91	713,878,107.25	388,872,330.99	18,088,501.16	32,042,916.62	111,985,206.98
Gastos financieros, por:									
Obligaciones financieras	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	31,871,714.12	642,931.55	31,300,262.15	48,532,693.98	129,679,180.80	68,558,337.50	3,782,834.36	3,484,192.17	16,193,055.58
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	21,591,389.57	374,013.36	15,386,319.06	21,097,304.51	45,649,748.93	26,052,797.57	1,709,321.76	12,138,332.87	10,835,573.08
Otros gastos	3,266,354.70	0.00	1,149,436.60	0.00	308,915.34	0.00	555,564.01	0.00	1,532,454.18
Total gastos financieros	56.729.458.39	1.016.944.91	47.836.017.81	69.629.998.49	175.637.845.07	94.611.135.07	6.047.720.13	15.622.525.04	28.561.082.84
Margen financiero bruto	119,988,471.26	3,649,644.07	124,376,217.94	252,671,222.42	538,240,262.18	294,261,195.92	12,040,781.03	16,420,391.58	83,424,124.14
Gasto por provisión por incobrabilidad de la cartera de créditos directos	20,515,847.31	278,338.36	4,723,947.65	228,449,222.05	358,879,238.98	105,516,832.71	1,867,923.34	16,350,004.00	12,104,183.10
Ingresos por recuperación de la cartera de creditos directa saneada	12,621,434.77	0.00	888,677.45	63,208,302.35	114,323,663.23	8,537,856.20	182,387.15	0.00	63,081.83
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inv	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	112,094,058.72	3,371,305.71	120,540,947.74	87,430,302.72	293,684,686.43	197,282,219.41	10,355,244.84	70,387.58	71,383,022.87
Ingresos operativos diversos	19,187,377.75	2,163,486.47	7,779,395.62	26,564,980.41	9,939,683.00	20,223,578.61	8,160,081.24	10,428,308.09	10,232,608.30
Gastos operativos diversos	83,559,832.35	153,631.72	3,203,500.81	38,289,339.17	40,920,872.25	2,751,445.93	559,287.93	2,162,813.17	2,039,075.15
Resultado operativo bruto	47,721,604.12	5,381,160.46	125,116,842.55	75,705,943.96	262,703,497.18	214,754,352.09	17,956,038.15	8,335,882.50	79,576,556.02
Participación en resultados de asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633,866.13
Utilidades en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	633,866.13
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	31,739,721.23	5,378,782.03	84,578,467.20	82,330,885.29	257,290,963.18	164,200,042.24	16,251,405.71	11,918,886.83	54,991,813.92
Gastos de administración y otros	31,739,721.23	5,378,782.03	84,578,467.20	82,330,885.29	257,290,963.18	164,200,042.24	16,251,405.71	11,918,886.83	54,991,813.92
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	15,981,882.89	2,378.43	40,538,375.35	-6,624,941.33	5,412,534.00	50,554,309.85	1,704,632.44	-3,583,004.33	25,218,608.23
Impuesto a la renta	4,325,117.20	0.00	13,174,359.08	4,424,018.20	11,089,022.84	10,217,044.99	272,124.24	245,171.02	8,100,675.37
Resultado del ejercicio	11,656,765.69	2,378.43	27,364,016.27	-11,048,959.53	-5,676,488.84	40,337,264.86	1,432,508.20	-3,828,175.35	17,117,932.86

	OPORTUCREDIT S.A.	PANA PANA	PRESTANIC	PRODESA CORP S.A.	PROMUJER LLC Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	UNICOSERVI, S.A.	TOTAL
Ingresos financieros, por:										
Disponibilidades	0.00	99,832.99	0.00	214,017.23	691,185.00	6,045.59	219,089.85	8,394.68	0.00	3,219,121.71
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	966,652.31	0.00	0.00	1,267,888.22
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	6,070,688.26
Cartera de créditos	32,877,981.35	15,760,699.66	270,680.69	118,877,928.02	259,953,655.38	7,126,794.13	80,254,462.92	7,172,731.73	656,200,608.07	3,647,189,107.42
Diferencia Cambiaria	32,538.63	2,336,547.71	1,587.95	24,530,811.37	25,042,560.37	673,781.95	12,968,877.52	598,875.82	2,604,187.66	221,399,493.97
Otros ingresos	0.00	0.01	6,028,029.00	21,232.29	0.00	4,147.39	0.00	0.00	0.00	40,749,446.60
Total ingresos financieros	32,910,519.98	18,197,080.37	6,300,297.64	143,643,988.91	285,687,400.75	7,810,769.06	94,409,082.60	7,780,002.23	658,804,795.73	3,919,895,746.18
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
Obligaciones con instituciones financieras y otros financiamientos	2,591,083.34	1,937,092.89	456,547.18	34,161,155.99	44,003,041.12	1,464,748.90	19,136,711.35	845,240.91	60,700,416.53	573,872,650.72
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	5,914,249.25	2,797,039.04	0.00	0.00	0.00	0.00	9,741,462.91
Diferencia Cambiaria	258,555.81	1,107,530.45	50,433.44	20,130,872.16	2,479,406.93	73,288.36	9,735,739.99	0.00	41,894,787.46	260,297,721.02
Otros gastos	0.00	3,269.35	3,198.02	3,052,359.97	8,608,359.50	476,942.50	241,837.04	0.00	0.00	25,653,876.76
Total gastos financieros	2.849.639.15	3.047.892.69	510.178.64	63.258.637.37	57.887.846.59	2.014.979.76	29.114.288.38	845.240.91	102.595.203.99	869.565.711.41
Margen financiero bruto	30,060,880.83	15,149,187.68	5,790,119.00	80,385,351.54	227,799,554.16	5,795,789.30	65,294,794.22	6,934,761.32	556,209,591.74	3,050,330,034.77
Gasto por provisión por incobrabilidad de la cartera de créditos directos	1,688,253.07	2,626,636.13	0.00	1,091,657.83	16,527,537.15	111,992.01	6,220,847.02	-4,150.96	177,026,864.72	1,008,265,411.40
Ingresos por recuperación de la cartera de creditos directa saneada	182,876.68	526,682.70	272,944.48	94,077.70	784,941.69	0.00	1,016,937.57	130,235.22	35,576,093.54	246,193,844.54
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inv	0.00	3,090.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,687,169.09
Margen financiero neto	28,555,504.44	13,046,143.95	6,063,063.48	79,387,771.41	212,056,958.70	5,683,797.29	60,090,884.77	7,069,147.50	414,758,820.56	2,286,571,298.82
Ingresos operativos diversos	2,909,715.00	1,755,821.40	0.00	25,380.12	33,376,538.77	0.00	2,768,739.22	848,199.41	27,635,560.92	665,998,671.63
Gastos operativos diversos	1,373,396.17	1,566,120.26	0.00	1,327,906.21	40,783,062.44	0.00	2,599,765.23	1,056,483.50	10,166,288.59	621,035,101.56
Resultado operativo bruto	30,091,823.27	13,235,845.09	6,063,063.48	78,085,245.32	204,650,435.03	5,683,797.29	60,259,858.76	6,860,863.41	432,228,092.89	2,331,534,868.89
Participación en resultados de asociadas	0.00	0.00	0.00	0.00	181,104.61	0.00	0.00	0.00	0.00	1,448,836.87
Utilidades en asociadas	0.00	0.00	0.00	0.00	181,104.61	0.00	0.00	0.00	0.00	1,448,836.87
Pérdidas en asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	28,009,710.65	12,354,867.24	6,375,016.43	49,015,991.90	175,190,246.37	3,219,135.42	55,430,602.66	6,326,531.41	343,176,899.28	1,939,674,510.99
Gastos de administración y otros	28,009,710.65	12,354,867.24	6,375,016.43	48,445,478.47	175,190,246.37	3,219,135.42	55,430,602.66	6,326,531.41	343,176,899.28	1,939,103,997.56
Gastos con personas vinculadas	0.00	0.00	0.00	570,513.43	0.00	0.00	0.00	0.00	0.00	570,513.43
Resultado antes del impuesto a la renta	2,082,112.62	880,977.85	-311,952.95	29,069,253.42	29,641,293.27	2,464,661.87	4,829,256.10	534,332.00	89,051,193.61	393,309,194.77
Impuesto a la renta	0.00	0.00	0.00	10,548,197.95	12,952,382.66	76,603.58	1,825,780.09	0.00	6,571,484.00	86,955,608.28
Resultado del ejercicio	2,082,112.62	880,977.85	-311,952.95	18,521,055.47	16,688,910.61	2,388,058.29	3,003,476.01	534,332.00	82,479,709.61	306,353,586.49

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)

Tipo de Cambio Oficial al 31/08/2017 es de C$ 30.2929 por US$1 dólar