Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS [1]
ACUMULADO DEL 1RO DE ENERO AL 30 DE SEPTIEMBRE DE 2017
Cifras expresadas en Córdobas

	ACCIONA FINANCE S.A.	ACODEP	ADIM	AFODENIC	ALDEA GLOBAL	AMC Nicaragua S.A.	ASODENIC	CAFINSA	CEPRODEL	CONFIANSA
Ingresos financieros, por:										
Disponibilidades	0.00	1,420.14	13,080.77	19,769.62	131,315.89	6,548.58	31,761.58	2,828.35	8,517.36	27,629.61
Inversiones negociables y a vencimiento	0.00	7,146.36	0.00	0.00	0.00	0.00	0.00	0.00	294,893.02	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	0.00
Cartera de créditos	9,170,289.18	23,188,645.48	21,017,986.20	11,113,714.17	24,024,411.71	14,901,169.63	48,945,664.71	5,301,659.50	6,540,824.85	40,646,244.06
Diferencia Cambiaria	1,779,653.55	8,868,230.07	1,728,947.32	1,621,043.10	14,496,556.05	1,927,001.04	221,281.79	364,682.39	1,337,520.65	3,123,729.44
Otros ingresos	93,098.56	379,982.32	0.00	133,766.09	4,949,208.25	0.00	8,498,936.30	1,413,062.67	0.00	60,653.71
Total ingresos financieros	**11,043,041.29**	**32,445,424.37**	**22,760,014.29**	**12,888,292.98**	**43,601,491.90**	**16,834,719.25**	**57,697,644.38**	**7,082,232.91**	**8,181,755.88**	**43,858,256.82**
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	3,191,756.83	4,624,172.27	1,926,230.02	2,388,368.39	22,987,222.55	3,750,259.11	3,868,289.51	300,915.47	3,183,063.86	7,816,341.90
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	271,855.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	1,159,181.21	3,807,151.56	1,234,743.30	2,868,115.58	2,238,955.88	1,656,961.32	203,605.55	245,351.51	2,992,401.29	2,928,650.34
Otros gastos	70,496.43	882,296.70	84,208.43	0.00	1,853,076.94	184,781.15	231,988.78	0.00	416,796.64	68,258.23
Total gastos financieros	**4,421,434.47**	**9,313,620.53**	**3,517,037.14**	**5,256,483.97**	**27,079,255.37**	**5,592,001.58**	**4,303,883.84**	**546,266.98**	**6,592,261.79**	**10,813,250.47**
Margen financiero bruto	**6,621,606.82**	**23,131,803.84**	**19,242,977.15**	**7,631,809.01**	**16,522,236.53**	**11,242,717.67**	**53,393,760.54**	**6,535,965.93**	**1,589,494.09**	**33,045,006.35**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	0.00	-833,591.41	1,171,024.78	-653,872.37	-454,349.39	6,079,868.29	8,808,330.92	402,948.15	1,172,829.31	2,700,529.80
Ingresos por recuperación de la cartera de creditos directa saneada	0.00	3,200,423.22	93,180.22	660,842.64	0.00	281,034.34	973,689.60	0.00	1,563,391.05	1,118,411.45
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones sanead	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	**6,621,606.82**	**27,165,818.47**	**18,165,132.59**	**8,946,524.02**	**16,976,585.92**	**5,443,883.72**	**45,559,119.22**	**6,133,017.78**	**1,980,055.83**	**31,462,888.00**
Ingresos operativos diversos	0.00	38,859,096.72	3,444,281.50	2,774,865.31	403,341,292.54	1,260,547.22	2,497,508.30	0.00	25,188,489.41	54,163.19
Gastos operativos diversos	1,042,146.11	8,080,946.34	201,244.52	909,326.82	359,098,225.36	558,433.74	983,465.00	0.00	2,360,012.83	567,280.22
Resultado operativo bruto	**5,579,460.71**	**57,943,968.85**	**21,408,169.58**	**10,812,062.51**	**61,219,653.10**	**6,145,997.20**	**47,073,162.52**	**6,133,017.78**	**24,808,532.41**	**30,949,770.97**
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**
Utilidades en asociadas	0.00	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	0.00
Gastos de administración	**2,237,330.04**	**19,215,007.19**	**19,128,360.29**	**11,954,066.11**	**31,244,935.07**	**12,364,117.18**	**49,257,795.82**	**4,814,810.97**	**26,364,009.59**	**30,195,332.25**
Gastos de administración y otros	2,237,330.04	19,215,007.19	19,128,360.29	11,954,066.11	31,244,935.07	12,364,117.18	49,257,795.82	4,814,810.97	26,364,009.59	30,195,332.25
Gastos con personas vinculadas	0.00	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	**3,342,130.67**	**38,728,961.66**	**2,279,809.28**	**-1,142,003.60**	**29,974,718.03**	**-6,218,119.98**	**-2,184,633.30**	**1,318,206.81**	**-1,555,477.18**	**754,438.72**
Impuesto a la renta	0.00	0.00	0.00	0.00	0.00	60,297.72	0.00	0.00	27,165.69	420,805.18
Resultado del ejercicio	**3,342,130.67**	**38,728,961.66**	**2,279,809.28**	**-1,142,003.60**	**29,974,718.03**	**-6,278,417.70**	**-2,184,633.30**	**1,318,206.81**	**-1,582,642.87**	**333,633.54**

	CREDIEXPRESS, S.A.	CREDIFÁCIL	CREDIGLOBEX, S.A.	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.
Ingresos financieros, por:														
Disponibilidades	0.00	0.00	0.00	805.23	0.00	12,953.99	18,726.88	5,487.59	740,085.49	16,247.99	292,843.81	128,443.79	234,895.15	77,942.26
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	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	6,520,692.52	0.00	0.00	0.00	0.00	0.00
Cartera de créditos	292,352,707.95	148,239,801.60	39,099,395.04	3,195,382.60	7,643,489.10	20,199,165.74	25,438,117.53	3,819,413.53	128,722,589.34	4,838,493.92	170,179,103.49	336,461,828.17	799,464,511.23	444,379,021.41
Diferencia Cambiaria	602,378.87	289,437.82	118,062.51	613,392.30	1,858,617.51	3,807,368.86	3,285,284.05	490,235.19	41,961,414.14	559,117.06	26,191,237.80	22,083,933.93	0.00	880,805.60
Otros ingresos	0.00	0.00	357,270.50	876,753.03	0.00	0.00	5,878,142.79	5,825,236.53	11,239,181.94	0.00	0.00	0.00	0.00	0.00
Total ingresos financieros	**292,955,086.82**	**148,529,239.42**	**39,574,728.05**	**4,686,333.16**	**9,502,106.61**	**24,019,488.60**	**34,620,271.25**	**10,140,372.84**	**189,183,963.43**	**5,413,858.97**	**196,663,185.10**	**358,674,205.89**	**799,699,406.38**	**445,337,769.27**
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
Obligaciones con instituciones financieras y otros financiamientos	12,673,194.69	1,795,805.03	0.00	596,262.52	3,569,072.57	5,847,205.10	3,585,352.24	674,668.00	32,906,896.95	788,132.75	35,792,519.74	53,560,500.76	146,373,522.23	78,039,082.49
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	948,356.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	5,812,838.70	1,524,123.00	38,642.55	237,389.82	590.07	3,372,771.54	2,872,385.83	0.00	22,363,245.07	434,988.12	17,698,758.84	23,252,760.48	51,669,577.42	29,660,792.93
Otros gastos	282,717.43	0.00	9,905.17	3,741.90	0.00	121,932.71	3,528,386.66	10,369.28	3,599,630.56	0.00	1,316,590.03	0.00	323,306.31	0.00
Total gastos financieros	**18,768,750.82**	**3,319,928.03**	**48,547.72**	**837,394.24**	**3,569,662.64**	**10,290,266.20**	**9,986,124.73**	**685,037.28**	**58,869,772.58**	**1,223,120.87**	**54,807,868.61**	**76,813,261.24**	**198,366,405.96**	**107,699,875.42**
Margen financiero bruto	**274,186,336.00**	**145,209,311.39**	**39,526,180.33**	**3,848,938.92**	**5,932,443.97**	**13,729,222.40**	**24,634,146.52**	**9,455,335.56**	**130,314,190.85**	**4,190,738.10**	**141,855,316.49**	**281,860,944.65**	**601,333,000.42**	**337,637,893.85**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	12,917,092.73	731,158.74	18,426,187.18	-99,531.45	4,643,816.50	3,138,588.45	4,541,129.37	299,070.76	20,651,600.45	311,591.72	5,816,643.16	249,528,405.34	400,903,506.64	121,719,275.10
Ingresos por recuperación de la cartera de creditos directa saneada	332,547.49	84,244.85	0.00	136,740.93	0.00	0.00	301,205.79	0.00	13,036,991.32	0.00	929,863.47	64,952,147.38	124,072,733.46	9,660,615.32
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones sanead	1,720,457.99	0.00	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	**259,881,332.77**	**144,562,397.50**	**21,099,993.15**	**4,085,211.30**	**1,288,627.47**	**10,590,633.95**	**20,394,222.94**	**9,156,264.80**	**122,699,581.72**	**3,879,146.38**	**136,968,536.80**	**97,284,686.69**	**324,502,227.24**	**225,579,234.07**
Ingresos operativos diversos	3,133,916.94	601,786.98	18,091.60	249,004.50	3,113,527.92	1,617,734.52	4,957,521.35	0.00	20,942,316.10	2,390,097.25	8,724,359.89	29,630,416.09	10,633,804.80	22,322,139.64
Gastos operativos diversos	9,906,711.57	474,707.88	4,362,980.72	16,501.09	3,543,807.39	233,416.57	468,031.82	0.00	92,254,225.70	165,125.82	3,663,494.25	42,921,361.34	40,962,241.46	3,020,996.80
Resultado operativo bruto	**253,108,538.14**	**144,689,476.60**	**16,755,104.03**	**4,317,714.71**	**858,348.00**	**11,974,951.89**	**24,883,712.47**	**9,156,264.80**	**51,387,672.12**	**6,104,117.81**	**142,029,402.44**	**83,993,741.44**	**294,173,790.58**	**244,880,376.91**
Participación en resultados de asociadas	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**633,866.13**	**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	633,866.13	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	0.00	0.00	0.00	0.00	0.00
Gastos de administración	**245,187,342.51**	**102,949,708.33**	**16,439,703.48**	**3,530,224.08**	**4,650,269.83**	**12,599,420.41**	**25,393,582.44**	**9,084,633.04**	**31,298,749.86**	**6,100,533.79**	**96,923,913.24**	**92,984,785.30**	**287,462,491.76**	**185,476,168.34**
Gastos de administración y otros	245,187,342.51	102,949,708.33	16,439,703.48	3,530,224.08	4,650,269.83	12,599,420.41	25,346,778.06	9,084,633.04	31,298,749.86	6,100,533.79	96,923,913.24	92,984,785.30	287,462,491.76	185,476,168.34
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	46,804.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resultado antes del impuesto a la renta	**7,921,195.63**	**41,739,768.27**	**315,400.55**	**787,490.63**	**-3,791,921.83**	**-624,468.52**	**123,996.16**	**71,631.76**	**20,088,922.26**	**3,584.02**	**45,105,489.20**	**-8,991,043.86**	**6,711,298.82**	**59,404,208.57**
Impuesto a la renta	2,914,592.71	0.00	0.00	0.00	90,632.16	0.00	0.00	0.00	4,865,756.85	0.00	14,773,076.83	4,860,716.12	12,573,217.44	12,872,014.61
Resultado del ejercicio	**5,006,602.92**	**41,739,768.27**	**315,400.55**	**787,490.63**	**-3,882,553.99**	**-624,468.52**	**123,996.16**	**71,631.76**	**15,223,165.41**	**3,584.02**	**30,332,412.37**	**-13,851,759.98**	**-5,861,918.62**	**46,532,193.96**

	LEON 2000 IMF S.A.	MERCAPITAL, S.A.	MI CREDITO S.A.	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	0.00	392,111.88	0.00	107,429.42	0.00	260,797.55	802,736.46	7,554.18	245,374.27	9,322.66	0.00	3,596,630.50
Inversiones negociables y a vencimiento	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,078,376.50	0.00	0.00	1,380,415.88
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	6,520,692.52
Cartera de créditos	17,060,563.89	29,496,568.54	108,603,582.48	36,751,507.28	17,541,517.66	304,224.17	134,475,743.71	294,845,811.79	7,922,383.61	90,473,496.62	8,109,082.04	736,976,176.05	4,111,444,287.99
Diferencia Cambiaria	2,089,290.70	12,987,144.95	18,089,056.42	36,603.37	2,587,547.24	1,764.35	27,658,580.81	28,464,808.23	762,781.57	14,575,101.83	676,034.01	2,858,764.98	248,997,409.50
Otros ingresos	1,225,561.60	0.00	0.00	0.00	0.00	6,940,680.46	42,330.82	0.00	200.00	0.00	0.00	0.00	47,914,065.57
Total ingresos financieros	**20,375,416.19**	**42,483,713.49**	**127,084,750.78**	**36,788,110.65**	**20,236,494.32**	**7,246,668.98**	**162,437,452.89**	**324,113,356.48**	**8,692,919.36**	**106,372,349.22**	**8,794,438.71**	**739,834,941.03**	**4,419,853,501.96**
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
Obligaciones con instituciones financieras y otros financiamientos	4,262,257.84	5,710,777.83	18,466,720.24	2,844,191.84	2,172,323.94	474,155.86	38,589,378.21	50,099,252.83	1,656,982.13	21,243,719.52	954,813.37	68,615,858.25	645,329,266.84
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	6,963,462.61	3,142,352.51	0.00	0.00	0.00	0.00	11,326,027.36
Diferencia Cambiaria	1,941,088.43	16,272,743.79	12,216,252.28	267,802.98	1,240,616.53	61,796.99	22,815,921.91	2,836,764.87	626,106.29	10,945,871.04	0.00	46,997,696.49	294,496,643.51
Otros gastos	672,704.10	0.00	1,853,134.64	0.00	3,269.35	3,441.72	3,438,679.83	9,535,852.89	0.00	241,837.04	0.00	0.00	28,737,402.92
Total gastos financieros	**6,876,050.37**	**21,983,521.62**	**32,536,107.16**	**3,111,994.82**	**3,416,209.82**	**539,394.57**	**71,807,442.56**	**65,614,223.10**	**2,283,088.42**	**32,431,427.60**	**954,813.37**	**115,613,554.74**	**979,889,340.63**
Margen financiero bruto	**13,499,365.82**	**20,500,191.87**	**94,548,643.62**	**33,676,115.83**	**16,820,284.50**	**6,707,274.41**	**90,630,010.33**	**258,499,133.38**	**6,409,830.94**	**73,940,921.62**	**7,839,625.34**	**624,221,386.29**	**3,439,964,161.33**
Gasto por provisión por incobrabilidad de la cartera de créditos directos	2,270,753.42	16,924,806.58	14,697,338.05	2,222,371.87	3,332,314.85	0.00	2,987,220.91	19,338,239.94	177,940.08	7,558,852.44	72,217.56	198,506,895.47	1,130,011,203.94
Ingresos por recuperación de la cartera de creditos directa saneada	216,334.98	0.00	78,369.82	200,542.81	570,819.72	308,498.32	155,014.67	888,473.02	700.00	1,040,763.22	133,668.96	40,458,312.93	265,449,560.98
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones sanead	0.00	0.00	0.00	0.00	3,090.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,723,548.29
Margen financiero neto	**11,444,947.38**	**3,575,385.29**	**79,929,675.39**	**31,654,286.77**	**14,055,699.07**	**7,015,772.73**	**87,797,804.09**	**240,049,366.46**	**6,232,590.86**	**67,422,832.40**	**7,901,076.74**	**466,172,803.75**	**2,573,678,970.08**
Ingresos operativos diversos	9,022,760.69	11,436,204.21	11,123,933.72	3,562,996.78	1,906,708.07	0.00	28,423.35	37,874,515.57	3,028.87	3,263,629.24	915,215.55	29,667,042.87	694,559,420.69
Gastos operativos diversos	635,773.24	2,455,898.46	2,407,613.62	1,816,928.23	1,685,830.18	0.00	1,448,097.00	48,520,824.01	0.00	3,065,673.02	1,343,032.25	18,316,419.51	657,490,772.87
Resultado operativo bruto	**19,831,934.83**	**12,555,691.04**	**88,645,995.49**	**33,400,355.32**	**14,276,576.96**	**7,015,772.73**	**86,378,130.44**	**229,403,058.02**	**6,235,619.73**	**67,620,788.62**	**7,473,260.04**	**477,523,427.11**	**2,610,747,617.90**
Participación en resultados de asociadas	**0.00**	**0.00**	**633,866.13**	**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	633,866.13	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	0.00	0.00	0.00
Gastos de administración	**18,014,844.76**	**14,875,610.77**	**62,635,085.98**	**31,296,390.44**	**13,934,471.58**	**7,138,082.31**	**54,067,519.99**	**197,699,790.92**	**3,719,527.00**	**62,424,436.62**	**7,101,804.39**	**390,352,836.79**	**2,190,117,692.47**
Gastos de administración y otros	18,014,844.76	14,875,610.77	62,635,085.98	31,296,390.44	13,934,471.58	7,138,082.31	53,393,313.12	197,699,790.92	3,719,527.00	62,424,436.62	7,101,804.39	390,352,836.79	2,189,396,681.22
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	674,206.87	0.00	0.00	0.00	0.00	0.00	721,011.25
Resultado antes del impuesto a la renta	**1,817,090.07**	**-2,319,919.73**	**26,644,775.64**	**2,103,964.88**	**342,105.38**	**-122,309.58**	**32,310,610.45**	**31,884,371.71**	**2,516,092.73**	**5,196,352.00**	**371,455.65**	**87,170,590.32**	**422,078,762.30**
Impuesto a la renta	306,168.41	321,317.16	8,627,661.31	0.00	0.00	0.00	11,537,411.70	14,185,396.53	85,474.06	1,995,194.20	0.00	7,379,555.96	97,896,454.64
Resultado del ejercicio	**1,510,921.66**	**-2,641,236.89**	**18,017,114.33**	**2,103,964.88**	**342,105.38**	**-122,309.58**	**20,773,198.75**	**17,698,975.18**	**2,430,618.67**	**3,201,157.80**	**371,455.65**	**79,791,034.36**	**324,182,307.66**

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/09/2017 es de C$ 30.4146 por US$1 dólar