Comisión Nacional de Microfinanzas
CONAMI

TODAS LAS INSTITUCIONES
ESTADO DE RESULTADOS [1]
ACUMULADO DEL 1RO DE ENERO AL 30 DE NOVIEMBRE 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	1,552.43	14,612.96	22,456.62	172,544.38	6,548.58	33,673.08	4,021.21	10,976.11
Inversiones negociables y a vencimiento	0.00	8,794.34	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	11,228,676.89	28,539,486.11	26,580,277.79	13,377,099.42	32,610,520.51	18,431,509.89	58,260,775.42	6,438,574.62	7,622,093.34
Diferencia Cambiaria	1,932,987.36	10,695,274.84	2,187,247.40	4,015,634.03	18,317,209.59	2,388,927.43	7,064,290.32	433,415.76	1,561,470.08
Otros ingresos	0.00	476,353.47	0.00	164,558.17	5,944,640.04	0.00	3,610,721.86	0.00	0.00
Total ingresos financieros	13,161,664.25	39,721,461.19	28,782,138.15	17,579,748.24	57,044,914.52	20,826,985.90	68,969,460.68	6,876,011.59	9,489,432.55
Gastos financieros, por:		0.00					0.00		0.00
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	1,403,730.84	5,688,886.17	2,461,759.52	2,741,755.83	27,952,192.62	4,583,993.02	4,306,636.22	355,260.65	4,095,850.64
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	333,968.21	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	1,160,581.82	4,746,972.61	1,580,039.87	3,426,794.17	2,389,344.74	2,027,925.65	252,462.09	0.00	3,600,977.79
Otros gastos	0.00	1,298,564.52	148,121.29	0.00	2,653,846.37	230,972.19	231,988.78	0.00	519,187.76
Total gastos financieros	2,564,312.66	11,734,423.30	4,523,888.89	6,168,550.00	32,995,383.73	6,842,890.86	4,791,087.09	355,260.65	8,216,016.19
Margen financiero bruto	10,597,351.59	27,987,037.89	24,258,249.26	11,411,198.24	24,049,530.79	13,984,095.04	64,178,373.59	6,520,750.94	1,273,416.36
Gasto por provisión por incobrabilidad de la cartera de créditos directos	0.00	-404,590.91	1,590,935.83	-286,139.43	-28,933.86	6,775,295.44	11,203,427.18	612,887.57	1,361,720.73
Ingresos por recuperación de la cartera de creditos directa saneada	0.00	4,435,396.46	107,461.63	883,460.63	0.00	336,715.45	1,209,609.93	0.00	1,980,900.88
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Margen financiero neto	10,597,351.59	32,827,025.26	22,774,775.06	12,580,798.30	24,078,464.65	7,545,515.05	54,184,556.34	5,907,863.37	1,892,596.51
Ingresos operativos diversos	150,725.50	39,856,053.88	4,205,112.59	3,461,763.77	406,790,434.60	1,534,368.89	2,833,063.71	1,466,692.61	29,630,142.91
Gastos operativos diversos	3,037,852.33	10,049,786.05	239,563.60	1,087,941.70	362,547,105.39	639,177.32	983,575.00	367,389.14	2,702,955.59
Resultado operativo bruto	7,710,224.76	62,633,293.09	26,740,324.05	14,954,620.37	68,321,793.86	8,440,706.62	56,034,045.05	7,007,166.84	28,819,783.83
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	3,451,034.60	23,044,651.29	24,095,158.70	14,657,001.19	38,304,389.15	15,274,089.20	60,166,245.31	5,884,995.76	31,583,153.06
Gastos de administración y otros	3,451,034.60	23,044,651.29	24,095,158.70	14,657,001.19	38,304,389.15	15,274,089.20	60,166,245.31	5,884,995.76	31,583,153.06
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	4,259,190.16	39,588,641.80	2,645,165.36	297,619.18	30,017,404.71	-6,833,382.58	-4,132,200.26	1,122,171.08	-2,763,369.23
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	4,259,190.16	39,588,641.80	2,645,165.36	297,619.18	30,017,404.71	-6,893,680.30	-4,132,200.26	1,122,171.08	-2,790,534.92

	CONFIANSA	CREDIEXPRESS, S.A.	CREDIFÁCIL	CREDIGLOBEX, S.A.	CREDITODO S.A.	EZA CAPITAL, 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.
Ingresos financieros, por:															
Disponibilidades	37,515.22	0.00	0.00	0.00	967.53	0.00	489.92	14,636.84	21,389.77	7,730.15	788,677.00	18,185.48	359,175.52	150,254.29	253,171.49
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	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	7,377,690.64	0.00	0.00	0.00	0.00
Cartera de créditos	48,760,461.64	365,071,645.60	188,129,373.45	50,826,239.11	3,914,222.04	1,937,943.88	9,530,144.36	24,224,254.15	31,372,057.37	4,628,984.44	141,137,726.94	6,295,389.89	215,517,344.57	403,780,098.47	982,458,944.27
Diferencia Cambiaria	4,057,192.37	851,008.05	401,862.05	136,749.43	772,733.84	250,756.72	2,278,492.68	4,546,987.83	4,037,678.35	594,524.39	48,006,804.28	744,542.60	33,275,116.89	26,914,300.35	0.00
Otros ingresos	60,661.22	0.00	0.00	546,071.76	1,014,607.43	0.00	0.00	0.00	7,154,551.78	7,735,887.92	15,085,915.74	0.00	0.00	0.00	0.00
Total ingresos financieros	52,915,830.44	365,922,653.65	188,531,235.50	51,509,060.30	5,702,530.84	2,188,700.60	11,809,126.96	28,785,878.82	42,585,677.27	12,967,126.90	212,396,814.60	7,058,117.97	249,151,636.98	430,844,653.11	982,712,115.76
Gastos financieros, por:								0.00			0.00		0.00		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
Obligaciones con instituciones financieras y otros financiamientos	9,488,455.64	16,876,854.94	2,123,865.39	0.00	731,759.61	0.00	4,419,415.72	6,858,413.59	4,377,220.97	854,327.50	34,547,278.40	1,249,896.88	45,179,381.39	63,561,115.05	179,696,572.85
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
Deuda subordinada y obligaciones convertibles en acciones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,269,680.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Diferencia Cambiaria	3,513,168.77	7,523,670.43	1,852,264.01	43,570.15	290,598.22	17,439.04	590.07	4,024,495.81	3,577,237.07	0.00	23,679,933.46	576,868.83	22,605,822.63	27,275,909.93	63,503,553.44
Otros gastos	68,258.23	330,514.89	0.00	23,341.79	4,293.62	0.29	0.00	122,889.66	4,263,809.41	49,394.56	4,281,450.04	0.00	1,676,756.83	0.00	359,402.84
Total gastos financieros	13,069,882.64	24,731,040.26	3,976,129.40	66,911.94	1,026,651.45	17,439.33	4,420,005.79	12,275,479.53	12,218,267.45	903,722.06	62,508,661.90	1,826,765.71	69,461,960.85	90,837,024.98	243,559,529.13
Margen financiero bruto	39,845,947.80	341,191,613.39	184,555,106.10	51,442,148.36	4,675,879.39	2,171,261.27	7,389,121.17	16,510,399.29	30,367,409.82	12,063,404.84	149,888,152.70	5,231,352.26	179,689,676.13	340,007,628.13	739,152,586.63
Gasto por provisión por incobrabilidad de la cartera de créditos directos	3,167,466.80	18,248,418.29	984,240.15	23,492,578.16	306,381.77	219,970.63	4,319,235.44	3,494,917.60	6,003,303.90	315,353.90	20,937,049.87	349,363.42	7,146,229.23	285,079,990.43	471,149,012.92
Ingresos por recuperación de la cartera de creditos directa saneada	1,334,016.79	567,801.85	89,744.85	0.00	186,657.84	0.00	0.00	0.00	335,066.50	0.00	15,010,108.76	0.00	1,186,300.66	70,383,722.47	146,169,152.40
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	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	38,012,497.79	321,790,538.96	183,660,610.80	27,949,570.20	4,556,155.46	1,951,290.64	3,069,885.73	13,015,481.69	24,699,172.42	11,748,050.94	143,961,211.59	4,881,988.84	173,729,747.56	125,311,360.17	414,172,726.11
Ingresos operativos diversos	69,237.12	4,217,333.46	798,809.58	18,676.07	308,686.94	1,636.86	4,268,169.18	1,768,696.71	6,420,417.22	0.00	24,092,932.06	2,869,293.76	10,775,301.71	35,223,960.38	11,984,650.48
Gastos operativos diversos	750,388.41	11,761,475.92	654,788.09	6,076,244.18	21,465.87	42,280.02	4,552,092.54	299,137.68	573,388.64	0.00	102,874,012.73	199,907.47	4,475,670.67	57,748,439.96	41,261,447.14
Resultado operativo bruto	37,331,346.50	314,246,396.50	183,804,632.29	21,892,002.09	4,843,376.53	1,910,647.48	2,785,962.37	14,485,040.72	30,546,201.00	11,748,050.94	65,180,130.92	7,551,375.13	180,029,378.60	102,786,880.59	384,895,929.45
Participación en resultados de asociadas	0.00	0.00	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
Utilidades en asociadas	0.00	0.00	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
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
Gastos de administración	37,421,902.88	302,557,193.78	133,143,373.74	20,917,075.97	4,407,221.12	4,410,080.63	5,673,882.37	15,797,582.07	31,234,138.90	11,589,533.87	37,657,697.93	7,551,090.28	122,075,201.49	107,669,730.11	354,322,160.71
Gastos de administración y otros	37,421,902.88	302,557,193.78	133,143,373.74	20,917,075.97	4,407,221.12	4,410,080.63	5,673,882.37	15,797,582.07	31,187,334.52	11,589,533.87	37,657,697.93	7,551,090.28	122,075,201.49	99,948,175.55	354,322,160.71
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,804.38	0.00	0.00	0.00	0.00	7,721,554.56	0.00
Resultado antes del impuesto a la renta	-90,556.38	11,689,202.72	50,661,258.55	974,926.12	436,155.41	-2,499,433.15	-2,887,920.00	-1,312,541.35	-54,071.77	158,517.07	27,522,432.99	284.85	57,954,177.11	-4,882,849.52	30,573,768.74
Impuesto a la renta	507,833.86	3,876,028.46	0.00	0.00	0.00	0.00	115,650.42	0.00	0.00	0.00	5,947,036.15	0.00	19,115,715.76	5,759,212.62	15,658,067.20
Resultado del ejercicio	-598,390.24	7,813,174.26	50,661,258.55	974,926.12	436,155.41	-2,499,433.15	-3,003,570.42	-1,312,541.35	-54,071.77	158,517.07	21,575,396.84	284.85	38,838,461.35	-10,642,062.14	14,915,701.54

	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 Sucursal Nicaragua	SERFIDE S.A.	SERFIGSA	SOYAHORA, S.A.	UNICOSERVI, S.A.	TOTAL
Ingresos financieros, por:														
Disponibilidades	99,172.30	0.00	0.00	479,099.82	0.00	123,309.89	0.00	648,385.77	1,016,673.49	10,361.14	279,889.69	11,806.40	0.00	4,587,277.08
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	1,320,194.09	0.00	0.00	1,623,881.45
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	7,377,690.64
Cartera de créditos	563,466,507.94	21,269,060.70	46,208,938.76	136,986,701.56	44,862,665.90	19,927,606.99	372,679.57	167,265,046.59	372,024,460.54	9,798,117.95	111,643,708.29	9,927,064.76	907,336,677.93	5,091,763,081.65
Diferencia Cambiaria	1,110,560.05	2,657,617.06	20,321,543.52	21,730,221.88	65,598.19	3,096,807.51	9,097.89	34,228,184.95	35,536,125.95	950,771.80	17,807,855.12	830,457.81	3,384,248.65	317,194,297.02
Otros ingresos	0.00	1,736,840.92	0.00	0.00	0.00	0.00	8,750,936.39	43,222.15	0.00	4,294.88	0.00	0.00	0.00	52,329,263.73
Total ingresos financieros	564,676,240.29	25,663,518.68	66,530,482.28	159,196,023.26	44,928,264.09	23,147,724.39	9,132,713.85	202,184,839.46	408,577,259.98	10,763,545.77	131,051,647.19	10,769,328.97	910,720,926.58	5,474,875,491.56
Gastos financieros, por:	0.00							0.00	0.00	0.00			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
Obligaciones con instituciones financieras y otros financiamientos	97,654,380.54	5,223,091.72	11,014,660.89	22,942,990.26	3,346,477.65	2,494,855.34	664,403.34	48,160,586.40	63,023,360.84	2,054,567.56	25,799,590.07	1,172,685.09	85,610,834.43	792,717,107.57
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	0.00	0.00	9,110,098.59	3,844,489.90	0.00	0.00	0.00	0.00	14,558,237.17
Diferencia Cambiaria	37,297,116.83	2,436,439.37	25,311,120.54	14,950,405.16	279,162.49	1,492,605.26	198,401.16	28,612,867.70	3,495,933.03	776,629.37	13,335,953.60	0.00	58,150,154.29	364,007,009.40
Otros gastos	0.00	804,241.30	0.00	2,134,015.30	0.00	21,031.81	3,947.94	4,258,868.50	11,509,959.88	0.00	241,837.04	0.00	0.00	35,236,694.84
Total gastos financieros	134,951,497.37	8,463,772.39	36,325,781.43	40,027,410.72	3,625,640.14	4,008,492.41	866,752.44	90,142,421.19	81,873,743.65	2,831,196.93	39,377,380.71	1,172,685.09	143,760,988.72	1,206,519,048.98
Margen financiero bruto	429,724,742.92	17,199,746.29	30,204,700.85	119,168,612.54	41,302,623.95	19,139,231.98	8,265,961.41	112,042,418.27	326,703,516.33	7,932,348.84	91,674,266.48	9,596,643.88	766,959,937.86	4,268,356,442.58
Gasto por provisión por incobrabilidad de la cartera de créditos directos	161,322,215.16	2,847,290.67	17,526,174.18	19,749,373.86	2,803,241.25	4,392,407.26	0.00	3,074,454.84	26,898,987.25	354,189.76	10,565,453.30	91,757.15	245,831,727.83	1,361,495,387.57
Ingresos por recuperación de la cartera de creditos directa saneada	11,977,399.61	455,246.23	0.00	116,595.42	273,962.50	789,189.61	356,063.58	176,396.24	1,128,266.13	82,200.00	1,168,536.17	155,486.06	49,915,815.68	310,811,274.33
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	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	280,379,927.37	14,807,701.85	12,678,526.67	99,535,834.10	38,773,345.20	15,532,924.03	8,622,024.99	109,144,359.67	300,932,795.21	7,660,359.08	82,277,349.35	9,660,372.79	571,044,025.71	3,215,948,781.05
Ingresos operativos diversos	27,780,406.01	9,953,998.91	16,165,794.13	12,604,133.23	3,574,017.38	6,376,209.21	0.00	33,570.56	50,777,702.50	6,546.84	3,962,698.28	985,547.88	34,506,643.93	759,473,428.84
Gastos operativos diversos	3,934,094.67	831,416.08	5,312,200.00	3,351,081.07	2,083,881.22	2,457,968.93	0.00	1,923,394.26	67,567,572.89	0.00	3,730,395.04	1,877,369.36	23,493,446.23	729,508,905.19
Resultado operativo bruto	304,226,238.71	23,930,284.68	23,532,120.80	108,788,886.26	40,263,481.36	19,451,164.31	8,622,024.99	107,254,535.97	284,142,924.82	7,666,905.92	82,509,652.59	8,768,551.31	582,057,223.41	3,245,913,304.71
Participación en resultados de asociadas	0.00	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	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	0.00
Gastos de administración	233,754,644.13	21,750,133.84	19,964,394.22	78,064,854.90	38,779,713.02	16,985,261.45	8,811,754.48	65,476,687.14	245,428,064.75	4,707,542.44	76,614,250.39	8,679,115.93	489,146,811.81	2,721,051,812.60
Gastos de administración y otros	233,754,644.13	21,750,133.84	19,964,394.22	78,064,854.90	38,779,713.02	16,985,261.45	8,811,754.48	64,636,833.54	245,428,064.75	4,707,542.44	76,614,250.39	8,679,115.93	489,146,811.81	2,712,443,600.06
Gastos con personas vinculadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	839,853.60	0.00	0.00	0.00	0.00	0.00	8,608,212.54
Resultado antes del impuesto a la renta	70,471,594.58	2,180,150.84	3,567,726.58	31,357,897.49	1,483,768.34	2,465,902.86	-189,729.49	41,777,848.83	38,895,964.68	2,959,363.48	5,895,402.20	89,435.38	92,910,411.60	526,310,328.98
Impuesto a la renta	15,992,002.23	406,921.27	514,767.45	10,136,364.41	0.00	0.00	0.00	14,656,892.25	17,473,930.60	106,910.51	2,350,633.47	0.00	9,084,676.01	121,790,106.08
Resultado del ejercicio	54,479,592.35	1,773,229.57	3,052,959.13	21,221,533.08	1,483,768.34	2,465,902.86	-189,729.49	27,120,956.58	21,422,034.08	2,852,452.97	3,544,768.73	89,435.38	83,825,735.59	404,520,222.90

[1] Cifras No Auditadas (Saldos reportados por las Instituciones)
Tipo de Cambio Oficial al 30/11/2017 es de C$ 30.6636 por US$1 dólar