



Comisión Nacional de Microfinanzas

CONAMI

INSTITUCIONES VOLUNTARIAS

ESTADO DE RESULTADOS ¹

ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DEL 2013

Cifras expresadas en Córdobas

	ACODEP ²	AFODENIC	AMC Nicaragua S.A. ²	CAFINSA S.A. ²	CEPRODEL ²	CREDITODO S.A. ²	FINANCIA IFIM S.A. ²	FINDE ²	GENTE MAS GENTE S.A. ²	TOTAL
Ingresos financieros, por:										
Disponibilidades	17,178.40	57,855.00	0.00	0.00	13,682.76	0.00	0.00	37,716.74	39,982.00	166,414.90
Valores negociables y a vencimiento	8,752.62	0.00	0.00	0.00	2,835.23	0.00	0.00	249,711.97	0.00	261,299.82
Cartera de créditos	24,806,518.27	20,682,188.00	2,042,926.92	5,015,028.83	46,433,836.80	3,492,333.46	378,721.85	11,947,375.35	4,601,676.00	119,400,605.48
Otros ingresos	7,229,886.92	8,265,553.00	124,063.72		3,429,420.60	937,622.07	117,132.54	1,126,882.05		21,230,560.90
Total ingresos financieros	32,062,336.21	29,005,596.00	2,166,990.64	5,015,028.83	49,879,775.39	4,429,955.53	495,854.39	13,361,686.11	4,641,658.00	141,058,881.10
Gastos financieros, por:										0.00
Obligaciones financieras	0.00	0.00	0.00	0.00	0.00	472,992.63	0.00	0.00	0.00	472,992.63
Obligaciones con instituciones financieras y otros financiamientos	1,292,258.00	4,169,691.00	228,661.21	419,921.67	17,300,006.49		56,052.89	4,963,948.98	1,924,124.00	30,354,664.24
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
Obligaciones subordinadas	922,192.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	922,192.74
Otros gastos	616,054.33	5,554,509.00	0.00	58,651.38	3,803,493.27	263,315.01		7,386.97	52,366.00	10,355,775.96
Total gastos financieros	2,830,505.07	9,724,200.00	228,661.21	478,573.05	21,103,499.76	736,307.64	56,052.89	4,971,335.95	1,976,490.00	42,105,625.57
Margen financiero bruto	29,231,831.14	19,281,396.00	1,938,329.43	4,536,455.78	28,776,275.63	3,693,647.89	439,801.50	8,390,350.16	2,665,168.00	98,953,255.53
Provisión por incobrabilidad de la cartera de créditos directos	8,278,818.98	8,440,987.00	0.00	677,049.00	9,495,403.45	0.00	114,428.50	240,493.52	2,018,610.00	29,265,790.45
Ingresos por recuperación de activos saneados	10,992,798.57	5,375,091.00	0.00	0.00	4,815,295.37	0.00	14,525.05	391,063.69	0.00	21,588,773.68
Margen financiero neto	31,945,810.73	16,215,500.00	1,938,329.43	3,859,406.78	24,096,167.55	3,693,647.89	339,898.05	8,540,920.33	646,558.00	91,276,238.76
Ingresos operativos diversos	9,450,897.90	5,909,846.00	26,685.53	3,789.31	16,749,619.51	1,265,754.94	1,562.23	501,941.23	287,293.00	34,197,389.65
Gastos operativos diversos	6,085,656.71	37,515.00	887,779.89		4,155,851.08	1,387,248.72	216,210.18	320,194.97	11,681,853.00	24,772,309.55
Resultado operativo bruto	35,311,051.92	22,087,831.00	1,077,235.07	3,863,196.09	36,689,935.98	3,572,154.11	125,250.10	8,722,666.59	(10,748,003.00)	100,701,318.86
Participación en resultados de subsidiarias y asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidades en subsidiarias y asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pérdidas en subsidiarias y asociadas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gastos de administración	34,140,777.74	19,569,672.00	714,586.27	3,744,204.61	36,058,648.55	3,093,109.01	27,066.66	7,840,227.32	6,801,580.00	111,989,872.16
Gastos de administración y otros	34,140,777.74	19,569,672.00	714,586.27	3,744,204.61	36,058,648.55	3,093,109.01	27,066.66	7,840,227.32	6,801,580.00	111,989,872.16
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	1,170,274.18	2,518,159.00	362,648.80	118,991.48	631,287.43	479,045.10	98,183.44	882,439.28	(17,549,582.00)	(11,288,553.30)
Impuesto a la renta			108,794.64				29,455.03		56,501.00	194,750.67
Contribuciones Especiales	275,196.82	0.00	0.00	0.00	788,841.12	0.00	0.00	213,884.74	0.00	1,277,922.68
Resultado del ejercicio	895,077.36	2,518,159.00	253,854.16	118,991.48	(157,553.69)	479,045.10	68,728.41	668,554.54	(17,506,083.00)	(12,761,226.65)

¹ Las cifras presentadas fueron proporcionadas por la cada una de las Instituciones

² Cifras No Auditadas

Tipo de Cambio Oficial al 31/12/13 es de C\$25.3318 por US\$1 dólar