



Comisión Nacional de Microfinanzas

CONAMI

INSTITUCIONES FINANCIERAS INTERMEDIARIAS DE MICROFINANZAS de REGISTRO VOLUNTARIO (IFIM)

ESTADO DE RESULTADOS ¹

ACUMULADO DEL 1RO DE ENERO AL 31 DE DICIEMBRE DEL 2015

Cifras expresadas en Córdobas

	AFODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CEPRODEL	CREDITODO S.A.	FINANCIA IFIM	FINDE	FUMDEC	INSTACREDIT S.A.	OPORTUCREDIT S.A.	TOTAL
Ingresos financieros, por:											
Disponibilidades	64,546.33	31,940.94	0.00	13,347.43	0.00	0.00	13,565.33	34,228.62	85,975.97	248.52	243,853.14
Inversiones negociables y a vencimiento	0.00	0.00	0.00	214,988.30	0.00	0.00	0.00	0.00	0.00	0.00	214,988.30
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
Cartera de créditos	13,820,641.56	10,201,905.81	0.00	39,782,143.10	4,474,771.48	10,881,380.07	17,909,988.55	5,112,119.30	253,710,575.19	42,305,774.66	398,199,299.72
Diferencia Cambiaria	4,427,255.42	193,576.95	0.00	5,578,427.51	909,078.28	2,709,519.11	4,438,707.88	233,454.88	914,912.54	21,704.09	19,426,636.66
Otros ingresos	235,015.59	291,929.11	0.00	24,438.79	1,614,317.50	0.00	0.00	219,580.00	0.00	0.00	2,385,280.99
Total ingresos financieros	18,547,458.90	10,719,352.81	0.00	45,613,345.13	6,998,167.26	13,590,899.18	22,362,261.76	5,599,382.80	254,711,463.70	42,327,727.27	420,470,058.81
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
Obligaciones con instituciones financieras y otros financiamientos	2,344,991.60	1,162,986.85	0.00	15,333,381.92	725,577.08	3,719,624.05	6,996,590.39	810,359.38	51,324,473.58	5,494,978.16	87,912,963.01
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
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	0.00	0.00
Diferencia Cambiaria	4,325,687.21	837,680.43	0.00	9,614,611.18	303,785.93	18,592.61	3,491,503.81	0.00	20,256,481.44	543,926.34	39,392,268.95
Otros gastos	0.00	855,914.12	0.00	516,802.66	5,419.50	0.00	0.00	75,672.24	118,247.68	0.00	1,572,056.20
Total gastos financieros	6,670,678.81	2,856,581.40	0.00	25,464,795.76	1,034,782.51	3,738,216.66	10,488,094.20	886,031.62	71,699,202.70	6,038,904.50	128,877,288.16
Margen financiero bruto	11,876,780.09	7,862,771.41	0.00	20,148,549.37	5,963,384.75	9,852,682.52	11,874,167.56	4,713,351.18	183,012,261.00	36,288,822.77	291,592,770.65
Gasto por provisión por incobrabilidad de la cartera de créditos directos	2,626,147.28	1,219,881.01	0.00	7,014,556.10	264,294.15	505,750.86	590,386.98	192,825.71	10,899,968.65	1,526,087.21	24,839,897.95
Ingresos por recuperación de la cartera de créditos saneada	4,125,197.16	688,597.04	0.00	456,983.99	0.00	0.00	0.00	0.00	0.00	31,748.02	5,302,526.21
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	642,471.68	0.00	0.00	441,097.28	22,319.30	0.00	0.00	0.00	0.00	1,105,888.26
Margen financiero neto	13,375,829.97	6,689,015.76	0.00	13,590,977.26	5,257,993.32	9,324,612.36	11,283,780.58	4,520,525.47	172,112,292.35	34,794,483.58	270,949,510.65
Ingresos operativos diversos	6,832,000.57	811,986.78	0.00	18,969,966.50	82,113.44	2,318,977.13	829,354.59	9,790,482.85	15,758,645.74	306,224.90	55,699,752.50
Gastos operativos diversos	0.00	1,449,294.95	0.00	3,037,116.96	5,020.28	2,418,779.40	1,151,418.90	2,780.00	17,142,476.42	44,271.77	25,251,158.68
Resultado operativo bruto	20,207,830.54	6,051,707.59	0.00	29,523,826.80	5,335,086.48	9,224,810.09	10,961,716.27	14,308,228.32	170,728,461.67	35,056,436.71	301,398,104.47
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	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	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
Gastos de administración	19,668,945.75	4,925,976.17	0.00	34,420,824.51	5,194,329.10	1,106,292.66	13,089,946.36	13,959,673.34	159,673,185.55	36,501,648.07	288,540,821.51
Gastos de administración y otros	19,668,945.75	4,298,303.88	0.00	34,420,824.51	5,194,329.10	1,106,292.66	13,089,946.36	13,959,673.34	159,673,185.55	36,501,648.07	287,913,149.22
Gastos con personas vinculadas	0.00	627,672.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	627,672.29
Resultado antes del impuesto a la renta	538,884.79	1,125,731.42	0.00	-4,896,997.71	140,757.38	8,118,517.43	-2,128,230.09	348,554.98	11,055,276.12	-1,445,211.36	12,857,282.96
Impuesto a la renta	0.00	0.00	0.00	0.00	70,802.81	2,459,898.58	0.00	0.00	4,807,967.54	0.00	7,338,668.93
Resultado del ejercicio	538,884.79	1,125,731.42	0.00	-4,896,997.71	69,954.57	5,658,618.85	-2,128,230.09	348,554.98	6,247,308.58	-1,445,211.36	5,518,614.04

¹ Cifras No Auditadas (Saldo reportados por las Instituciones)

Tipo de Cambio Oficial al 31/12/2015 es de C\$27.9283 por US\$1 dólar