



Comisión Nacional de Microfinanzas

CONAMI

INSTITUCIONES INSCRITAS VOLUNTARIAMENTE

ESTADO DE RESULTADOS ¹

ACUMULADO DEL 1RO DE ENERO AL 30 DE JUNIO DEL 2016

Cifras expresadas en Córdobas

	AFODENIC	BANCAHORA S.A.	CA CAPITAL, S.A.	CEPRODEL	CREDIGLOBEX	CREDITODO S.A.	FINANCIA IFIM, S.A.	FINDE	FUMDEC	INSTACREDIT S.A.	OPORTUCREDIT S.A.	TOTAL
Ingresos financieros, por:												
Disponibilidades	26,590.99	26,021.50	0.00	2,925.33	0.00	0.00	0.00	13,087.79	4,538.33	69,556.83	0.00	142,720.77
Inversiones negociables y a vencimiento	0.00	0.00	0.00	226,519.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	226,519.88
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
Cartera de créditos	7,965,591.45	4,543,219.75	0.00	7,474,876.38	1,364,298.90	2,120,937.19	6,680,888.46	8,925,419.89	2,453,559.72	172,618,942.79	23,575,037.33	237,722,771.86
Diferencia Cambiaria	2,056,014.96	162,505.52	0.00	2,362,190.83	6,611.30	365,973.53	1,744,109.34	2,374,143.81	496,356.38	557,640.83	5,299.27	10,130,845.77
Otros ingresos	27,786.78	535,835.71	0.00	197,475.24	1,672.59	427,734.02	0.00	239,262.53	2,955,693.28	0.00	0.00	4,385,460.15
Total ingresos financieros	10,075,984.18	5,267,582.48	0.00	10,263,987.66	1,372,582.79	2,914,644.74	8,424,997.80	11,551,914.03	5,910,147.71	173,246,140.45	23,580,336.60	252,608,318.44
Gastos financieros, por:												
Obligaciones financieras	1,378,855.87	595,751.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,974,607.37
Obligaciones con instituciones financieras y otros financiamientos	0.00	0.00	0.00	4,277,838.63	0.00	378,566.85	2,553,375.17	3,628,221.25	581,274.94	36,641,716.84	4,197,160.69	52,258,154.37
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
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	0.00
Diferencia Cambiaria	2,188,172.76	298,077.65	0.00	3,177,229.23	4,958.67	150,160.94	746.98	1,780,610.11	0.00	14,487,367.68	96,751.18	22,184,075.20
Otros gastos	0.00	436,764.97	0.00	379,451.07	5,246.04	0.00	0.00	113,988.70	8,550.30	92,221.13	0.00	1,036,222.21
Total gastos financieros	3,567,028.63	1,330,594.12	0.00	7,834,518.93	10,204.71	528,727.79	2,554,122.15	5,522,820.06	589,825.24	51,221,305.65	4,293,911.87	77,453,059.15
Margen financiero bruto	6,508,955.55	3,936,988.36	0.00	2,429,468.73	1,362,378.08	2,385,916.95	5,870,875.65	6,029,093.97	5,320,322.47	122,024,834.80	19,286,424.73	175,155,259.29
Gasto por provisión por incobrabilidad de la cartera de créditos directos	896,868.42	0.00	0.00	2,999,605.88	0.00	0.00	387,814.02	303,991.46	-76,956.62	25,047,101.68	0.00	29,558,424.84
Ingresos por recuperación de la cartera de créditos directa saneada	1,299,716.69	592,100.96	0.00	222,484.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,114,301.92
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de inversiones saneadas	0.00	403,917.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,685,420.78	-1,281,503.51
Margen financiero neto	6,911,803.82	4,125,172.05	0.00	-347,652.88	1,362,378.08	2,385,916.95	5,483,061.63	5,725,102.51	5,397,279.09	96,977,733.12	20,971,845.51	148,992,639.88
Ingresos operativos diversos	1,939,221.77	325,514.07	0.00	16,176,397.75	652.47	117,516.51	1,559,247.15	832,103.11	0.00	12,100,456.96	79,684.96	33,130,794.75
Gastos operativos diversos	0.00	755,365.28	0.00	738,355.18	0.17	0.00	1,751,938.09	149,633.85	0.00	12,873,670.64	18,644.47	16,287,607.68
Resultado operativo bruto	8,851,025.59	3,695,320.84	0.00	15,090,389.69	1,363,030.38	2,503,433.46	5,290,370.69	6,407,571.77	5,397,279.09	96,204,519.44	21,032,886.00	165,835,826.95
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	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	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
Gastos de administración	9,330,258.75	3,035,009.09	2,151,228.87	17,267,017.09	2,817,306.76	2,023,603.41	1,217,195.54	6,905,154.11	4,746,191.34	113,285,403.88	18,798,517.40	181,576,886.24
Gastos de administración y otros	9,330,258.75	2,652,607.82	2,151,228.87	17,267,017.09	2,817,306.76	2,023,603.41	1,217,195.54	6,905,154.11	4,746,191.34	113,285,403.88	18,798,517.40	181,194,484.97
Gastos con personas vinculadas	0.00	382,401.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382,401.27
Resultado antes del impuesto a la renta	-479,233.16	660,311.75	-2,151,228.87	-2,176,627.40	-1,454,276.38	479,830.05	4,073,175.15	-497,582.34	651,087.75	-17,080,884.44	2,234,368.60	-15,741,059.29
Impuesto a la renta	0.00	0.00	0.00	20,794.37	0.00	0.00	1,223,726.62	0.00	0.00	0.00	0.00	1,244,520.99
Resultado del ejercicio	-479,233.16	660,311.75	-2,151,228.87	-2,197,421.77	-1,454,276.38	479,830.05	2,849,448.53	-497,582.34	651,087.75	-17,080,884.44	2,234,368.60	-16,985,580.28

¹ Cifras No Auditadas (Saldo reportados por las Instituciones)

Tipo de Cambio Oficial al 30/06/2016 es de C\$28.6142 por US\$1 dólar