



Comisión Nacional de Microfinanzas
CONAMI

INSTITUCIONES INSCRITAS VOLUNTARIAMENTE

ESTADO DE RESULTADOS ¹

ACUMULADO DEL 1RO DE ENERO AL 30 DE SEPTIEMBRE 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	56,426.15	35,309.94	0.00	4,265.02	0.00	1,632.28	0.00	16,143.37	7,781.02	109,660.84	0.00	231,218.62
Inversiones negociables y a vencimiento	0.00	0.00	0.00	227,697.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	227,697.21
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	24,273,198.08	6,715,652.00	3,294.18	10,799,093.10	5,935,613.47	3,156,964.68	10,306,589.26	13,935,283.38	3,874,413.45	273,206,257.33	34,352,514.97	386,558,873.90
Diferencia Cambiaria	4,460,095.83	708,716.70	0.00	3,538,628.12	9,593.63	560,255.59	2,678,421.07	3,282,603.97	718,597.80	0.00	11,918.70	15,968,831.41
Otros ingresos	49,530.41	0.00	0.00	197,475.24	17,941.16	671,796.05	0.00	0.00	4,619,010.21	0.00	0.00	5,555,753.07
Total ingresos financieros	28,839,250.47	7,459,678.64	3,294.18	14,767,158.69	5,963,148.26	4,390,648.60	12,985,010.33	17,234,030.72	9,219,802.48	273,315,918.17	34,364,433.67	408,542,374.21
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
Obligaciones con instituciones financieras y otros financiamientos	1,998,895.54	905,299.09	0.00	4,942,153.01	0.00	567,949.34	4,013,195.15	5,544,549.61	866,367.82	60,207,122.21	2,271,468.92	81,317,000.69
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	3,380,401.79	143.96	0.00	4,800,522.99	99,419.98	234,982.36	1,088.91	2,693,665.84	0.00	0.00	16,686.69	11,226,912.52
Otros gastos	0.00	0.00	0.00	525,510.21	23,044.49	3,285.80	0.00	157,339.30	11,871.41	0.00	0.00	721,051.21
Total gastos financieros	5,379,297.33	905,443.05	0.00	10,268,186.21	122,464.47	806,217.50	4,014,284.06	8,395,554.74	878,239.23	60,207,122.21	2,288,155.61	93,264,964.41
Margen financiero bruto	23,459,953.14	6,554,235.59	3,294.18	4,498,972.48	5,840,683.79	3,584,431.10	8,970,726.27	8,838,475.98	8,341,563.25	213,108,795.96	32,076,278.06	315,277,409.80
Gasto por provisión por incobrabilidad de la cartera de créditos directos	1,872,456.76	87,520.64	0.00	13,869,711.98	0.00	0.00	124,317.99	620,869.89	125,746.89	107,408,149.16	1,878,895.27	125,987,668.58
Ingresos por recuperación de la cartera de créditos directa saneada	1,693,672.17	135,274.86	0.00	316,844.80	0.00	4,061.20	0.00	6,864.07	0.00	0.00	1,400.00	2,158,117.10
Gastos por deterioro de inversiones neto de ingresos por recuperaciones de invers	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	23,281,168.55	6,601,989.81	3,294.18	-9,053,894.70	5,840,683.79	3,588,492.30	8,846,408.28	8,224,470.15	8,215,816.36	105,700,646.80	30,198,782.79	191,447,858.31
Ingresos operativos diversos	1,990,488.59	807,333.32	0.00	47,396,456.52	2,837.56	204,619.38	2,222,435.40	1,600,841.23	0.00	18,997,993.76	114,681.60	73,337,687.36
Gastos operativos diversos	120,058.05	846,045.09	0.00	1,188,138.33	2,538.38	0.00	2,783,281.91	212,370.45	0.00	27,968,389.54	479,987.55	33,600,809.30
Resultado operativo bruto	25,151,599.09	6,563,278.04	3,294.18	37,154,423.49	5,840,982.97	3,793,111.68	8,285,561.77	9,612,940.94	8,215,816.36	96,730,251.02	29,833,476.84	231,184,736.38
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	14,102,812.17	6,629,255.47	2,974,945.14	25,860,348.72	6,059,068.59	3,063,048.71	2,404,921.43	10,270,762.80	7,245,275.36	150,810,522.02	28,255,887.99	257,676,848.40
Gastos de administración y otros	14,102,812.17	6,629,255.47	2,974,945.14	25,860,348.72	6,059,068.59	3,063,048.71	2,404,921.43	10,270,762.80	7,245,275.36	150,810,522.02	28,255,887.99	257,676,848.40
Gastos con personas vinculadas	0.00	0.00	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	11,048,786.92	-65,977.43	-2,971,650.96	11,294,074.77	-218,085.62	730,062.97	5,880,640.34	-657,821.86	970,541.00	-54,080,271.00	1,577,588.85	-26,492,112.02
Impuesto a la renta	0.00	0.00	0.00	20,794.37	0.00	0.00	1,766,396.53	0.00	0.00	0.00	0.00	1,787,190.90
Resultado del ejercicio	11,048,786.92	-65,977.43	-2,971,650.96	11,273,280.40	-218,085.62	730,062.97	4,114,243.81	-657,821.86	970,541.00	-54,080,271.00	1,577,588.85	-28,279,302.92

¹ Cifras No Auditadas (Saldo reportados por las Instituciones)

Tipo de Cambio Oficial al 30/09/2016 es de C\$28.9672 por US\$1 dólar