

COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS
ESTADOS FINANCIEROS POR ENTIDAD
AL 30 DE SEPTIEMBRE DE 2017
(en bolivianos)

| | CJN | CSM | CFA | CSP | CLY | CSA | CPX | CIH | CQC | CJP | CMG | CEC | CCR | CCM | CST | CTR | CJO | CMR | CJB | CCP | CAS | CCA | CSR | CMM | CME | CCB | CCF | CPG | CLS | CMD | TOTAL SISTEMA | | |
|--|--------------|--------------|--------------|-------------|-------------|--------------|--------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|--------------|-------------|--------------|---------------|-------------|-----------|
| ESTADO DE GANANCIAS Y PÉRDIDAS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (+) INGRESOS FINANCIEROS | 133,106,665 | 80,576,864 | 37,138,845 | 7,501,606 | 14,566,944 | 24,081,570 | 19,034,311 | 16,204,874 | 16,625,326 | 10,759,932 | 12,446,052 | 6,857,447 | 19,707,401 | 11,232,113 | 8,899,225 | 7,883,968 | 8,134,514 | 16,443,763 | 6,581,409 | 14,602,499 | 20,218,856 | 12,989,388 | 16,950,422 | 9,820,550 | 28,201,815 | 9,882,527 | 20,638,881 | 24,172,233 | 11,481,865 | 19,469,912 | 646,191,809 | | |
| (-) GASTOS FINANCIEROS | (33,315,840) | (24,473,590) | (11,548,131) | (1,660,827) | (4,976,614) | (5,817,114) | (5,821,388) | (4,505,013) | (4,313,184) | (6,717,296) | (1,804,338) | (1,424,498) | (5,404,441) | (4,057,241) | (2,151,540) | (1,676,209) | (2,429,808) | (4,346,355) | (1,112,703) | (3,491,708) | (4,027,153) | (2,841,315) | (6,220,877) | (2,540,835) | (9,672,549) | (3,399,007) | (7,160,891) | (6,688,906) | (2,162,349) | (4,836,784) | (175,688,455) | | |
| (=) RESULTADO FINANCIERO BRUTO | 99,790,826 | 56,103,274 | 25,590,713 | 5,840,779 | 9,590,330 | 18,264,456 | 13,212,923 | 11,699,861 | 12,312,142 | 8,772,896 | 10,641,714 | 5,432,948 | 14,302,960 | 7,174,872 | 6,717,685 | 6,207,758 | 5,704,706 | 12,097,408 | 5,468,706 | 11,110,791 | 16,191,703 | 10,148,073 | 10,729,545 | 7,279,715 | 18,529,266 | 6,483,520 | 13,477,990 | 17,882,328 | 9,319,546 | 14,633,128 | 470,322,354 | | |
| (+) OTROS INGRESOS OPERATIVOS | 9,069,730 | 4,347,807 | 3,973,346 | 177,280 | 1,196,762 | 825,851 | 809,339 | 206,627 | 224,823 | 102,287 | 42,411 | 137,654 | 44,536 | 435,898 | 80,393 | 88,190 | 285,957 | 12,590 | 725,023 | 98,427 | 185,836 | 410,850 | 105,849 | 269,826 | 1,596,757 | 243,738 | 544,289 | 964,930 | 230,845 | 280,914 | 27,718,769 | | |
| (-) OTROS GASTOS OPERATIVOS | (3,407,981) | (1,646,739) | (1,409,438) | (626,561) | (50,311) | (87,067) | (76,907) | (6,441) | (126,256) | (86,872) | (2,279) | (67,460) | (42,942) | (175,946) | (41,514) | (20,517) | (28,688) | 0 | (34,078) | (70,384) | (122,416) | (242,454) | (195,271) | (89,366) | (312,617) | (41,641) | (121,023) | (263,671) | (129,988) | (366,688) | (9,892,497) | | |
| (=) RESULTADO DE OPERACIÓN BRUTO | 105,452,575 | 58,804,342 | 28,154,623 | 5,391,498 | 10,736,781 | 19,033,241 | 13,945,346 | 11,900,047 | 12,410,709 | 8,788,111 | 10,681,846 | 5,303,143 | 14,304,554 | 7,434,825 | 6,756,564 | 6,275,431 | 5,961,996 | 12,109,998 | 6,159,650 | 11,138,833 | 16,255,123 | 10,316,469 | 10,640,124 | 7,460,176 | 19,813,406 | 6,685,616 | 13,901,255 | 18,183,587 | 9,420,403 | 14,548,354 | 488,148,626 | | |
| (+) RECUPERACION DE ACTIVOS FINANCIEROS | 29,929,748 | 14,481,231 | 1,527,345 | 4,468,838 | 2,110,791 | 1,571,055 | 1,197,418 | 497,286 | 738,087 | 1,700,323 | 473,202 | 2,769,751 | 2,694,972 | 2,394,300 | 1,043,516 | 130,873 | 589,023 | 919,733 | 40,827 | 772,516 | 1,806,754 | 1,260,746 | 2,067,200 | 1,008,936 | 9,428,444 | 1,921,109 | 2,084,838 | 1,446,758 | 478,739 | 364,272 | 91,908,432 | | |
| (-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS | (45,522,222) | (20,746,734) | (5,767,590) | (9,127,082) | (3,030,108) | (3,004,406) | (2,048,550) | (1,131,861) | (1,398,876) | (1,693,449) | (866,135) | (3,038,795) | (3,234,538) | (3,244,659) | (1,472,697) | (241,911) | (804,407) | (2,192,311) | (1,038,632) | (1,759,741) | (3,782,000) | (2,977,850) | (2,745,723) | (1,666,129) | (10,097,720) | (2,650,620) | (2,735,766) | (1,967,997) | (1,314,831) | (1,245,007) | (142,179,558) | | |
| (=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES | 89,860,101 | 52,538,839 | 23,914,378 | 733,244 | 9,817,464 | 17,569,890 | 13,094,214 | 11,265,472 | 11,749,920 | 8,794,984 | 10,298,913 | 4,663,099 | 13,764,989 | 6,574,266 | 6,327,383 | 6,164,394 | 5,746,611 | 10,837,420 | 6,091,645 | 10,151,608 | 14,279,878 | 8,589,365 | 9,961,601 | 6,802,983 | 18,144,129 | 5,966,106 | 13,250,327 | 17,662,349 | 8,594,312 | 13,667,619 | 437,877,503 | | |
| (-) GASTOS DE ADMINISTRACIÓN | (91,817,729) | (50,075,025) | (21,504,690) | (7,280,506) | (8,200,432) | (15,649,051) | (10,894,270) | (9,684,296) | (11,094,321) | (7,012,383) | (7,263,960) | (6,052,756) | (9,823,760) | (6,615,980) | (6,523,683) | (6,150,877) | (5,487,958) | (8,999,658) | (5,001,523) | (8,314,228) | (9,366,196) | (8,202,110) | (9,464,659) | (6,339,399) | (18,952,039) | (4,944,732) | (9,883,853) | (16,603,106) | (8,532,865) | (11,847,911) | (407,483,977) | | |
| (=) RESULTADO DE OPERACIÓN NETO | (1,957,628) | 2,463,814 | 2,409,688 | (6,547,262) | 1,617,031 | 1,920,839 | 2,199,943 | 1,581,176 | 655,599 | 1,792,601 | 3,034,953 | (1,389,657) | 3,941,229 | (41,714) | (196,500) | 13,517 | 258,653 | 1,837,762 | 1,090,122 | 1,837,380 | 4,915,367 | 397,255 | 496,941 | 463,584 | 192,091 | 1,121,374 | 3,396,475 | 1,059,243 | 51,626 | 1,819,708 | 30,393,525 | | |
| (+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | 40,434 | 0 | 9,599 | 1,372 | 0 | 0 | 0 | 0 | 0 | (3,453) | 0 | 1,292 | 0 | 37,229 | 31,808 | 417 | 5 | (43,158) | 0 | 0 | 7,281 | 0 | 16,638 | 0 | 0 | 0 | 0 | (5,272) | 660 | 0 | 0 | 94,652 | |
| Abonos por diferencia de cambio | 39,060 | 0 | 9,599 | 1,335 | 0 | 0 | 0 | 0 | 0 | (3,453) | 0 | 1,284 | 0 | 37,229 | 31,808 | 417 | 5 | (43,158) | 0 | 0 | 7,281 | 0 | 16,638 | 0 | 0 | 0 | 0 | (5,272) | 660 | 0 | 0 | 93,413 | |
| Abonos por mantenimiento de valor | 1,375 | 0 | 0 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,439 | |
| (-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR | (105,935) | 0 | (266,578) | 0 | 0 | 0 | 0 | (148) | 0 | 1 | (8) | (134) | 6 | (1,330) | 1 | 0 | (1,367) | 46 | 0 | 0 | (5,396) | 0 | (22,009) | 0 | 0 | 0 | 0 | 0 | 11 | (28) | (365) | 0 | (403,454) |
| Cargos por diferencia de cambio | (105,273) | 0 | (266,578) | 0 | 0 | 0 | 0 | (148) | 0 | 1 | (8) | 0 | 6 | (1,330) | 1 | 0 | (1,367) | 46 | 0 | 0 | (5,396) | 0 | (22,009) | 0 | 0 | 0 | 0 | 0 | 11 | (28) | (365) | 0 | (402,657) |
| Cargos por mantenimiento de valor | (662) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (134) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (797) |
| (=) RESULTADO DESPUÉS DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR | (2,023,128) | 2,463,814 | 2,152,709 | (6,545,890) | 1,617,031 | 1,920,839 | 2,199,943 | 1,581,028 | 655,599 | 1,779,149 | 3,034,944 | (1,388,500) | 3,941,234 | (5,814) | (164,691) | 13,934 | 267,291 | 1,794,650 | 1,090,122 | 1,837,380 | 4,915,367 | 397,255 | 491,570 | 463,584 | 192,091 | 1,121,374 | 3,361,213 | 1,059,875 | 51,241 | 1,819,708 | 30,094,923 | | |
| (+) INGRESOS EXTRAORDINARIOS | 0 | 0 | 0 | 0 | 0 | 0 | 2,554 | 0 | 0 | 0 | 13,996 | 6,930 | 4,707 | 4,998 | 0 | 0 | 0 | 35 | 0 | 0 | 0 | 0 | 5,554 | 1,177 | 519,762 | 0 | 14,386 | 0 | 45,000 | 12,812 | 631,911 | | |
| (-) GASTOS EXTRAORDINARIOS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (29,980) | 0 | 0 | 0 | 0 | (2,030) | 0 | 0 | 0 | 0 | 0 | (161,478) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (213,488) | |
| (=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORE | (2,023,128) | 2,463,814 | 2,152,709 | (6,545,890) | 1,617,031 | 1,920,839 | 2,202,497 | 1,581,028 | 655,599 | 1,779,149 | 3,048,940 | (1,411,550) | 3,945,942 | (816) | (164,691) | 13,934 | 255,261 | 1,794,684 | 1,090,122 | 1,837,380 | 4,915,367 | 397,255 | 315,646 | 464,760 | 711,653 | 1,121,374 | 3,375,600 | 1,059,875 | 96,241 | 1,822,520 | 30,503,346 | | |
| (+) INGRESOS DE GESTIONES ANTERIORES | 3,204,168 | 279,517 | 52,528 | 16,212 | 8,947 | 38,183 | 9,717 | 159,065 | 279,635 | 122,570 | 8,696 | 735,142 | 130 | 107,830 | 399,659 | 12,345 | 48,676 | 71,766 | 17,035 | 69,219 | 180,091 | 127,671 | 20,870 | 168,411 | 0 | 4,590 | 5,801 | 0 | 32,464 | 1,993 | 6,182,949 | | |
| (-) GASTOS DE GESTIONES ANTERIORES | 0 | (104,405) | (80,787) | (19,676) | (187,082) | (59,371) | (55,055) | (154,263) | (9,455) | (31,744) | (7,646) | (229,178) | (45,225) | (250,480) | (63,399) | (3,687) | (15,152) | (3,716) | (24,124) | (155,087) | (254,812) | (53,794) | (21,244) | (38,561) | 0 | (128,305) | (28,280) | 0 | (10,308) | (38,798) | (2,074,424) | | |
| (=) RESULTADO ANTES DE IMP.TOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN | 1,181,060 | 2,638,926 | 2,124,470 | (6,549,354) | 1,438,896 | 1,899,651 | 2,157,159 | 1,585,829 | 925,780 | 1,869,975 | 3,049,990 | (905,586) | 3,900,846 | (143,476) | 171,568 | 22,593 | 288,784 | 1,862,735 | 1,083,033 | 1,751,512 | 4,840,846 | 471,132 | 315,272 | 593,610 | 711,653 | 997,660 | 3,353,121 | 1,059,875 | 118,386 | 1,795,717 | 34,611,871 | | |
| (=) Ajuste contable por efecto de la inflación | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| (=) RESULTADO ANTES DE IMPUESTOS | 1,181,060 | 2,638,926 | 2,124,470 | (6,549,354) | 1,438,896 | 1,899,651 | 2,157,159 | 1,585,829 | 925,780 | 1,869,975 | 3,049,990 | (905,586) | 3,900,846 | (143,476) | 171,568 | 22,593 | 288,784 | 1,862,735 | 1,083,033 | 1,751,512 | 4,840,846 | 471,132 | 315,272 | 593,610 | 711,653 | 997,660 | 3,353,121 | 1,059,875 | 118,386 | 1,795,717 | 34,611,871 | | |
| (-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS | 0 | 0 | 0 | 0 | (160,724) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (806,102) | 0 | 0 | 0 | 0 | 0 | 0 | (354,534) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (1,321,361) | |
| (=) RESULTADO NETO DE LA GESTIÓN | 1,181,060 | 2,638,926 | 2,124,470 | (6,549,354) | 1,278,172 | 1,899,651 | 2,157,159 | 1,585,829 | 925,780 | 1,869,975 | 3,049,990 | (905,586) | 3,094,744 | (143,476) | 171,568 | 22,593 | 288,784 | 1,862,735 | 1,083,033 | 1,396,977 | 4,840,846 | 471,132 | 315,272 | 593,610 | 711,653 | 997,660 | 3,353,121 | 1,059,875 | 118,386 | 1,795,717 | 33,290,511 | | |