



**COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS**  
**ESTADOS FINANCIEROS POR ENTIDAD**  
**AL 31 DE DICIEMBRE DE 2017**  
(en bolivianos)

	CJN	CSM	CFA	CSP	CLY	CSA	CPX	CH	CQC	CJP	CMG	CEC	CCR	CCM	CST	CTR	CJO	CMR	CJB	CCP	CAS	CCA	CSR	CMM	CME	CCB	CCF	CPG	CLS	CMD	TOTAL SISTEMA		
<b>ESTADO DE GANANCIAS Y PÉRDIDAS</b>																																	
<b>(+) INGRESOS FINANCIEROS</b>	180,462,720	109,259,015	48,892,934	10,163,970	19,934,472	32,998,680	25,703,620	21,946,153	22,033,210	14,474,215	16,930,948	9,344,183	26,605,634	15,357,079	12,167,164	10,590,652	10,951,664	22,165,667	8,919,951	20,055,593	27,606,011	17,477,613	23,116,014	13,257,911	37,664,650	13,358,741	27,886,709	32,449,810	15,427,609	26,352,920	873,574,761		
<b>(-) GASTOS FINANCIEROS</b>	-44,354,188	-32,922,632	-15,439,569	-2,203,553	-6,883,887	-7,910,388	-7,846,817	-6,110,719	-5,686,869	-2,684,681	-2,442,535	-1,321,972	-7,426,328	-5,358,241	-2,918,810	-2,226,300	-3,261,601	-6,228,051	-1,517,872	-4,766,652	-5,488,254	-3,852,445	-8,567,866	-3,498,399	-12,926,445	-4,594,469	-9,631,351	-8,955,630	-2,833,380	-6,643,700	-237,103,994		
<b>(=) RESULTADO FINANCIERO BRUTO</b>	136,108,532	76,336,384	33,453,365	7,960,418	13,050,585	25,088,292	17,856,802	15,835,435	16,346,341	11,789,334	14,488,043	7,422,211	19,179,306	9,998,837	9,288,353	8,364,352	7,689,964	15,937,616	7,402,079	15,288,911	22,117,757	13,625,167	14,548,149	9,759,513	24,738,205	8,764,251	18,255,357	23,494,180	14,594,229	19,709,220	636,470,787		
<b>(+) OTROS INGRESOS OPERATIVOS</b>	11,538,687	6,393,392	4,337,984	6,221,201	1,479,659	1,125,268	1,077,269	289,690	322,790	140,364	59,146	198,945	75,607	571,448	204,097	165,027	404,049	19,453	730,760	184,376	269,750	536,829	135,207	357,530	2,127,301	329,153	633,115	1,237,664	323,592	379,988	41,870,564		
<b>(-) OTROS GASTOS OPERATIVOS</b>	-4,458,300	-2,453,539	-1,737,168	-579,339	-66,435	-115,665	-118,319	-74,160	-170,967	-109,556	-2,618	-98,595	-145,224	-200,440	-78,334	-115,627	-41,426	0	-45,706	-94,983	-143,639	-283,694	-259,721	-147,707	-421,506	-53,501	-412,908	-355,996	-232,640	-439,976	-13,465,736		
<b>(=) RESULTADO DE OPERACIÓN BRUTO</b>	143,189,919	80,276,237	36,054,181	13,632,280	14,463,709	26,087,895	18,815,773	16,050,965	16,498,164	11,620,142	14,544,571	7,322,571	19,109,689	10,661,845	9,394,116	8,413,732	8,082,486	15,937,069	8,087,052	15,378,304	22,243,899	13,878,302	14,423,635	9,999,336	26,444,001	9,039,903	18,475,565	24,375,948	12,865,173	19,649,233	664,875,615		
<b>(+) RECUPERACION DE ACTIVOS FINANCIEROS</b>	34,029,251	19,217,223	1,793,761	8,650,146	2,690,036	3,600,498	9,465,843	975,705	912,251	2,341,099	752,797	4,070,239	3,815,229	3,745,636	1,458,219	136,468	662,638	1,532,021	67,134	1,347,890	2,227,012	1,657,991	3,365,030	1,291,395	11,508,222	2,129,141	2,556,679	2,736,028	624,179	546,592	129,898,542		
<b>(-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS</b>	-60,285,629	-27,868,229	-7,595,420	-10,943,879	-3,406,029	-4,698,028	-10,732,593	-1,863,980	-2,107,542	-2,464,203	-2,421,750	-4,730,634	-7,510,166	-4,668,689	-1,729,372	-429,951	-1,190,493	-3,201,472	-209,557	-2,610,544	-5,699,222	-3,528,594	-3,912,050	-2,917,286	-12,478,353	-3,501,564	-5,366,552	-3,731,061	-1,748,605	-2,079,815	-205,652,274		
<b>(=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES</b>	116,933,541	71,625,230	30,242,522	11,308,547	13,747,716	24,999,355	17,489,033	15,162,880	15,302,872	11,697,098	12,875,617	6,862,176	15,414,752	9,438,782	9,123,963	8,120,269	7,524,631	14,267,619	7,944,829	14,115,660	18,811,688	12,007,700	13,876,615	8,943,444	25,474,869	7,667,461	15,665,891	23,380,815	11,560,746	18,116,010	589,721,883		
<b>(-) GASTOS DE ADMINISTRACIÓN</b>	-118,355,771	-66,596,442	-27,911,729	-10,101,176	-11,873,010	-20,935,291	-15,358,280	-12,803,716	-14,007,466	-10,091,961	-11,310,244	-7,731,551	-13,376,378	-9,013,823	-9,081,138	-8,065,311	-7,177,103	-11,786,543	-7,050,211	-12,540,655	-17,529,039	-10,980,451	-12,287,630	-8,351,756	-24,413,163	-6,660,832	-14,047,360	-22,320,858	-11,456,980	-16,448,273	-549,642,140		
<b>(=) RESULTADO DE OPERACIÓN NETO</b>	-1,422,230	5,038,789	2,300,793	1,207,371	1,874,706	4,064,065	2,130,753	2,358,964	1,295,406	1,605,077	1,565,373	-869,375	2,038,374	424,959	42,825	54,968	347,528	2,501,076	894,418	1,574,995	1,282,660	1,018,249	1,598,995	591,688	1,061,706	1,006,649	1,618,531	1,059,957	124,766	1,667,737	40,079,742		
<b>(+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	52,069	0	11,974	1,346	0	0	0	0	0	-3,947	0	1,750	0	38,217	61,079	709	6	-62,299	0	0	9,333	0	35,161	0	0	0	0	0	-5,494	866	0	0	140,772
Abonos por diferencia de cambio	50,193	0	11,974	1,309	0	0	0	0	0	-3,947	0	1,714	0	38,217	61,079	709	6	-62,299	0	0	9,333	0	35,161	0	0	0	0	0	-5,494	866	0	0	138,822
Abonos por mantenimiento de valor	1,876	0	0	37	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,950	
<b>(-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	-120,452	0	-287,200	0	0	0	0	-150	0	1	-7	-182	6	-1,337	1	0	-1,567	46	0	0	-11,752	0	-22,014	0	0	0	0	0	17	-24	-385	0	-444,998
Cargos por diferencia de cambio	-119,563	0	-287,200	0	0	0	0	-150	0	1	-7	0	6	-1,337	1	0	-1,567	46	0	0	-11,752	0	-22,014	0	0	0	0	0	17	-24	-385	0	-443,927
Cargos por mantenimiento de valor	-889	0	0	0	0	0	0	0	0	0	0	-182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1,071
<b>(=) RESULTADO DESPUÉS DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR</b>	-1,490,612	5,038,789	2,055,567	1,208,717	1,874,706	4,064,065	2,130,753	2,358,814	1,295,406	1,601,130	1,565,366	-867,807	2,038,381	461,840	103,905	55,667	345,967	2,438,823	894,418	1,574,995	1,280,230	1,018,249	1,602,133	591,688	1,061,706	1,006,649	1,618,055	1,060,799	124,381	1,667,737	39,775,516		
<b>(+) INGRESOS EXTRAORDINARIOS</b>	0	0	0	0	0	0	8,338	10,800	0	0	18,667	11,578	5,203	6,423	0	0	0	0	35	0	0	0	0	0	0	0	0	21,390	0	45,000	16,210	764,877	
<b>(-) GASTOS EXTRAORDINARIOS</b>	0	0	0	0	0	0	-9	-8,904	0	0	0	-29,982	0	0	0	0	-2,030	0	0	0	0	0	0	0	0	0	0	0	-1,632	0	0	-363,913	
<b>(=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORE</b>	-1,490,612	5,038,789	2,055,567	1,208,717	1,874,706	4,064,065	2,139,090	2,360,710	1,295,406	1,601,130	1,584,033	-886,210	2,043,584	468,263	103,905	55,667	343,937	2,438,858	894,418	1,574,995	1,280,230	1,018,249	1,295,564	594,306	1,665,526	1,006,649	1,632,812	1,060,799	169,381	1,683,947	40,176,480		
<b>(+) INGRESOS DE GESTIONES ANTERIORES</b>	3,204,188	309,358	52,528	25,673	8,947	38,183	12,517	195,799	320,735	122,660	47,015	735,142	10,325	113,341	342,397	12,345	48,676	71,766	17,382	71,796	479,576	128,611	71,718	169,161	0	9,575	74,768	0	32,464	1,994	6,729,040		
<b>(-) GASTOS DE GESTIONES ANTERIORES</b>	0	-153,797	-79,166	-19,676	-187,082	-59,711	-55,055	-154,263	-11,001	-37,496	-7,646	-368,614	-45,225	-272,394	-43,369	-7,652	-15,152	-3,716	-26,129	-156,012	-255,216	-63,794	-31,135	-39,591	0	-128,305	-26,280	0	-12,759	-39,219	-2,232,446		
<b>(=) RESULTADO ANTES DE IMPOTOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN</b>	1,713,576	5,194,350	2,028,929	1,214,913	1,686,571	4,042,537	2,096,552	2,402,245	1,605,141	1,686,304	1,623,402	-520,682	2,008,683	309,210	402,904	60,360	377,460	2,506,908	865,671	1,490,780	1,504,590	1,093,265	1,336,147	723,906	1,665,526	887,918	1,679,300	1,060,799	189,085	1,646,722	44,613,073		
(+) 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	
<b>(=) RESULTADO ANTES DE IMPUESTOS</b>	1,713,576	5,194,350	2,028,929	1,214,913	1,686,571	4,042,537	2,096,552	2,402,245	1,605,141	1,686,304	1,623,402	-520,682	2,008,683	309,210	402,904	60,360	377,460	2,506,908	865,671	1,490,780	1,504,590	1,093,265	1,336,147	723,906	1,665,526	887,918	1,679,300	1,060,799	189,085	1,646,722	44,613,073		
<b>(-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS</b>	0	-702,318	-394,447	0	-63,080	-808,507	0	0	0	0	0	0	-1,070,635	0	0	0	-85,475	-626,727	0	-239,367	0	-232,168	0	-144,781	0	0	0	0	0	0	0	-4,367,506	
<b>(=) RESULTADO NETO DE LA GESTIÓN</b>	1,713,576	4,492,032	1,634,482	1,214,913	1,633,491	3,234,029	2,096,552	2,402,245	1,605,141	1,686,304	1,623,402	-520,682	938,048	309,210	402,904	60,360	291,986	1,880,181	865,671	1,251,413	1,504,590	861,097	1,336,147	579,124	1,665,526	887,918	1,679,300	1,060,799	189,085	1,646,722	40,245,567		