

COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS
ESTADOS FINANCIEROS POR ENTIDAD
AL 31 DE DICIEMBRE DE 2018
(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	193.176,035	115.927,819	48.977,418	10.451,181	22.202,128	41.462,210	27.385,011	23.392,775	21.130,921	14.742,364	19.300,681	10.045,914	28.879,897	17.050,240	12.638,430	11.337,901	12.707,138	24.050,862	10.170,175	24.658,913	32.553,671	18.571,936	26.187,316	14.465,394	37.691,873	14.557,418	29.646,613	35.321,109	15.142,428	29.393,062	943.219,829	
(-) GASTOS FINANCIEROS	-44.212,934	-34.134,233	-14.647,061	-2.020,668	-8.527,545	-10.294,400	-8.599,046	-6.671,715	-5.853,587	-2.834,352	-2.822,533	-2.171,176	-8.739,489	-5.028,260	-3.358,355	-3.574,882	-7.809,484	-1.800,593	-6.063,998	-6.294,720	-4.242,931	-10.020,267	-4.123,403	-12.954,324	-5.093,402	-10.904,147	-9.345,768	-2.622,465	-7.640,769	-255.042,872		
(=) RESULTADO FINANCIERO BRUTO	148.963,101	81.793,586	34.330,356	8.430,514	13.674,582	31.167,810	18.785,965	16.721,060	15.277,333	11.308,012	16.478,148	7.874,738	20.140,408	12.021,980	9.281,076	8.691,536	9.132,256	16.241,378	8.369,582	18.594,915	26.259,951	14.329,004	16.167,048	10.341,991	24.737,548	9.464,016	18.742,466	25.675,341	12.519,962	21.752,293	688.176,957	
(+) OTROS INGRESOS OPERATIVOS	10.046,194	8.107,350	2.816,192	252,732	1.844,279	1.549,085	1.103,647	279,266	280,839	220,875	67,076	202,891	71,046	496,024	342,963	885,305	459,884	28,527	17,845	211,105	307,350	616,340	162,469	144,174	2.116,423	313,972	355,302	1.310,519	431,706	382,676	35.413,657	
(-) OTROS GASTOS OPERATIVOS	-7.226,066	-3.918,751	-1.580,720	-819,577	-762,711	-173,307	-493,101	-136,199	-223,229	-82,817	-28	-119,303	-79,077	-87,168	-50,085	-550,058	-81,785	0	-51,018	-95,962	-48,824	-331,306	-326,679	-110,810	-637,656	-76,570	-196,281	-480,708	-201,445	-391,630	-19.333,269	
(=) RESULTADO DE OPERACIÓN BRUTO	151.783,229	85,882,185	35,565,829	7,863,669	14,756,151	32,543,587	19,406,511	16,864,127	15,334,943	12,046,071	16,545,196	7,958,327	20,132,376	12,420,636	9,573,954	9,026,783	9,509,355	16,269,905	8,336,410	18,710,058	26,517,477	14,614,038	16,002,838	10,375,354	26,216,116	9,701,419	18,902,087	26,805,151	12,750,224	21,743,140	704,257,346	
(+) RECUPERACION DE ACTIVOS FINANCIEROS	18,046,368	22,326,649	3,841,046	8,337,442	4,902,755	2,480,948	3,205,141	793,065	498,387	2,948,871	491,651	4,382,120	4,186,008	5,927,403	1,931,795	149,521	688,778	3,053,979	346,535	872,611	1,523,842	2,980,768	4,248,457	1,256,860	9,010,607	1,596,550	3,170,480	3,883,903	1,239,655	1,494,821	119,807,026	
(-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS	-30,394,023	-32,155,316	-8,887,425	-8,984,855	-4,025,494	-6,208,115	-4,362,751	-1,928,891	-1,629,425	-3,383,584	-1,365,276	-4,466,805	-7,425,845	-7,025,496	-3,708,514	-692,421	-1,518,698	-4,364,410	-554,035	-4,482,942	-5,786,467	-3,266,212	-7,006,498	-2,170,728	-11,917,022	-3,163,747	-4,616,641	-5,500,417	-1,480,821	-2,855,106	-185,349,980	
(=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES	139,435,574	76,153,518	30,519,449	7,216,246	15,633,411	28,815,400	18,248,900	15,728,302	14,203,906	11,611,368	15,651,571	7,873,642	16,892,539	11,322,754	7,786,235	8,483,883	8,679,435	14,959,474	8,128,910	15,089,727	22,254,852	14,328,594	13,244,798	9,461,487	23,309,701	8,134,222	17,455,925	25,188,638	12,509,058	20,372,854	638,714,392	
(-) GASTOS DE ADMINISTRACIÓN	-132,272,693	-70,554,499	-28,950,226	-9,762,527	-13,801,908	-24,851,264	-16,033,428	-13,344,655	-12,878,048	-10,289,139	-12,051,328	-7,672,552	-14,869,879	-9,734,091	-9,794,568	-8,717,420	-8,145,309	-13,289,968	-7,373,922	-13,635,146	-20,303,596	-12,602,100	-12,810,612	-8,959,965	-25,448,530	-7,675,077	-15,863,929	-24,076,939	-12,338,031	-18,399,662	-596,260,390	
(=) RESULTADO DE OPERACIÓN NETO	7,162,881	5,599,019	1,569,223	-2,546,281	1,831,503	3,964,156	2,215,472	2,383,647	1,325,858	1,342,229	3,600,243	201,090	2,022,660	1,588,663	-1,998,334	-233,537	534,127	1,690,506	754,988	1,464,581	1,951,266	1,726,494	434,185	502,122	-2,138,829	459,145	1,791,997	1,111,699	170,027	1,973,192	42,454,002	
(+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	49,365	0	209,170	1,033	0	0	0	0	13	-3,185	1	1,855	370	9,780	48,539	19,217	0	-8,374	0	0	4,919	0	51,557	0	0	451	3,005	5	0	0	388,722	
Abonos por diferencia de cambio	47,798	0	209,170	1,033	0	0	0	0	13	-3,185	1	1,842	370	9,780	48,539	19,217	0	-8,374	0	0	4,919	0	51,557	0	0	451	3,005	5	0	0	387,142	
Abonos por mantenimiento de valor	1,567	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,581	
(-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-17,567	0	-3,549	0	0	0	0	-5	0	1	6	-115	8	0	0	0	0	0	0	0	-26,234	0	-219	0	0	-200	34	2	0	0	-47,838	
Cargos por diferencia de cambio	-17,165	0	-3,549	0	0	0	0	-5	0	1	6	0	8	0	0	0	0	0	0	0	0	-26,234	0	-219	0	0	-200	34	2	0	0	-47,321
Cargos por mantenimiento de valor	-402	0	0	0	0	0	0	0	0	0	0	-115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-517	
(=) RESULTADO DESPUES DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR	7,194,689	5,599,019	1,774,844	-2,545,248	1,831,503	3,964,156	2,215,472	2,383,641	1,325,870	1,339,044	3,600,251	202,831	2,023,038	1,588,443	-1,948,794	-214,320	534,127	1,682,133	754,988	1,464,581	1,929,951	1,726,494	485,523	502,122	-2,138,829	459,396	1,795,036	1,111,706	170,027	1,973,192	42,794,886	
(+) INGRESOS EXTRAORDINARIOS	0	0	0	0	2,459	0	25,526	1,210	0	0	14,399	8,177	42,234	7,055	0	0	0	22,689	0	0	0	0	69,145	16,076	159,276	0	34,619	0	0	4,889	407,753	
(-) GASTOS EXTRAORDINARIOS	0	0	0	0	0	0	0	0	0	0	0	-18	-98	0	0	0	-3,375	0	0	0	-112	-380,191	-4,395	0	0	0	0	0	-66,592	-518	-435,298	
(=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORE	7,194,689	5,599,019	1,774,844	-2,545,248	1,833,562	3,964,156	2,240,999	2,384,851	1,325,870	1,339,044	3,614,650	210,989	2,065,175	1,605,498	-1,948,794	-214,320	530,751	1,704,822	754,988	1,464,581	1,929,839	1,726,494	194,478	513,803	-1,979,553	459,396	1,829,654	1,111,706	103,455	1,977,562	42,767,340	
(+) INGRESOS DE GESTIONES ANTERIORES	0	209,915	228,367	1,447,779	102,588	143,408	78,432	394,652	280,862	193,496	273,068	22,434	357	8,832	47,800	23,538	265,573	0	36,289	188,111	281,135	180,097	9,252	240,045	0	5,651	94,289	0	71,908	5,501	4,814,379	
(-) GASTOS DE GESTIONES ANTERIORES	0	-16,494	-184,588	-330,706	-100,959	-90,065	-160,849	-219,974	-58,547	-34,717	-28,207	-15,872	-23,573	-109,394	6,561	-8,726	-24,452	-92,718	-40,422	-43,123	-445,033	-43,471	-158,620	-30,599	0	-292,109	-48,250	0	-38,355	-200,962	-2,836,223	
(=) RESULTADO ANTES DE IMP.TOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN	7,194,689	5,792,440	1,818,623	-1,428,174	1,835,592	4,017,498	2,158,592	2,559,529	1,547,186	1,497,824	3,889,510	217,550	2,041,958	1,504,936	-1,894,433	-199,509	771,872	1,612,104	750,855	1,610,569	1,745,942	1,863,121	44,110	723,248	-1,979,553	172,939	1,875,693	1,111,706	136,988	1,782,101	44,745,496	
(+/-) 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	
(=) RESULTADO ANTES DE IMPUESTOS	7,194,689	5,792,440	1,818,623	-1,428,174	1,835,592	4,017,498	2,158,592	2,559,529	1,547,186	1,497,824	3,889,510	217,550	2,041,958	1,504,936	-1,894,433	-199,509	771,872	1,612,104	750,855	1,610,569	1,745,942	1,863,121	44,110	723,248	-1,979,553	172,939	1,875,693	1,111,706	136,988	1,782,101	44,745,496	
(-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-2,686,035	-839,958	-341,814	0	-132,051	0	0	0	0	-421,576	-903,662	-54,388	-1,123,821	-306,210	0	0	0	-403,026	0	-351,939	0	-394,371	0	-144,650	0	0	0	0	0	0	-8,313,501	
(=) RESULTADO NETO DE LA GESTIÓN	4,298,654	4,952,482	1,476,809	-1,428,174	1,703,541	4,017,498	2,158,592	2,559,529	1,547,186	1,076,248	2,985,848	163,163	918,137	1,198,727	-1,894,433	-199,509	771,872	1,209,078	750,855	1,258,630	1,745,942	1,468,750	44,110	578,599	-1,979,553	172,939	1,875,693	1,111,706	136,988	1,782,101	36,431,995	