

COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS
ESTADOS FINANCIEROS POR ENTIDAD
AL 30 DE JUNIO 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 SITUACIÓN PATRIMONIAL																															
ACTIVO	1,777,328,984	947,187,235	543,696,895	136,407,645	258,701,627	363,932,731	223,091,534	227,800,419	192,381,097	137,616,757	119,289,145	65,878,924	242,349,223	141,828,583	102,219,811	65,030,517	113,624,518	181,802,941	82,811,929	232,665,312	286,251,263	142,273,492	225,121,412	119,576,907	323,144,545	114,902,168	284,063,259	276,821,729	62,063,099	262,616,310	8,252,100,009
DISPONIBILIDADES	310,783,600	119,490,028	73,992,338	29,823,503	33,610,760	26,249,399	13,436,388	27,312,561	9,721,626	7,092,903	9,768,510	6,127,121	31,082,384	22,329,660	12,725,281	7,771,465	8,180,825	12,566,017	8,477,981	22,578,996	21,978,283	11,537,627	15,808,356	8,676,103	34,065,123	5,564,068	33,722,685	29,537,344	4,684,476	16,048,501	974,684,101
INVERSIONES TEMPORARIAS	131,733,803	66,912,979	75,381,318	21,922,419	28,824,711	27,413,020	20,429,544	28,603,183	30,797,668	19,358,796	14,339,407	4,735,246	19,208,163	8,259,128	7,324,489	2,955,532	14,431,979	26,301,581	7,154,521	20,728,698	30,015,569	25,227,851	39,050,335	21,105,839	26,175,816	9,564,981	28,710,072	9,726,642	1,100,401	47,381,673	814,874,830
CARTERA	1,215,793,364	707,232,432	326,879,628	70,252,755	177,531,664	300,327,825	183,300,915	165,972,086	140,561,852	106,060,348	90,948,743	50,489,313	176,639,156	107,241,478	76,886,544	51,414,265	82,338,479	137,057,685	60,513,204	185,213,956	211,443,509	101,011,156	160,688,386	86,725,407	234,038,503	97,283,134	211,621,327	220,320,273	54,420,482	191,280,110	5,980,658,280
CARTERA VIGENTE	1,183,809,394	643,346,772	289,583,345	76,072,087	174,722,626	306,886,274	182,588,929	169,885,148	144,234,164	111,992,921	92,821,384	50,121,074	183,063,676	107,590,788	76,132,521	52,307,504	84,161,103	143,479,162	63,775,958	190,137,529	225,234,898	105,775,871	160,939,947	91,597,487	209,015,031	97,381,213	216,755,681	227,755,988	52,296,308	200,209,603	5,925,464,394
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	62,559,317	63,886,343	30,525,529	44,225	6,352,815	1,302,622	5,306,800	0	1,155,244	115,669	104,851	1,584,119	2,548,883	568,390	1,269,303	580,967	225,017	747,585	0	1,471,278	290,092	1,594,088	3,032,890	53,975	23,357,172	2,284,327	703,875	1,508,787	2,580,587	34,778	215,570,068
CARTERA VENCIDA	6,335,729	9,803,517	2,628,448	1,107,171	1,366,584	3,019,404	838,339	1,532,812	441,856	510,604	938,053	577,005	762,217	477,773	788,935	985,755	926,247	667,267	288,316	225,694	606,956	839,606	691,074	285,900	1,320,515	631,914	590,917	2,431,071	788,467	3,441	42,402,586
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	2,937,112	8,270,548	1,303,133	39,366	52,500	0	588,730	0	11,998	0	0	46,891	361,209	0	27,251	142,451	99,255	65,387	0	0	0	68,926	14,484	0	2,060,263	26,068	0	0	260,352	0	16,374,924
CARTERA EN EJECUCIÓN	15,463,089	5,217,287	9,379,049	7,651,372	3,994,257	9,953,847	4,101,669	2,140,882	6,198,680	952,090	280,619	1,525,981	2,129,008	482,265	2,441,500	402,947	772,264	1,866,221	509,200	1,780,810	1,522,423	2,689,632	2,178,893	1,073,570	2,272,638	2,879,617	1,923,318	1,860,143	405,222	406,151	94,454,671
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	11,341,453	5,424,940	4,003,873	0	3,168,181	0	582,215	0	0	0	0	176,495	135,263	0	61,826	0	0	219,164	0	0	0	223,824	49,965	0	2,692,503	85,133	0	41,063	64,566	0	28,270,445
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	11,845,005	7,092,343	2,001,519	467,496	1,242,889	2,036,093	1,782,844	1,120,863	1,155,963	800,081	758,141	406,864	1,107,268	3,096,630	1,283,159	560,010	531,834	1,055,045	510,279	1,100,666	1,277,864	796,670	1,292,242	647,838	3,565,588	822,557	3,315,661	4,807,957	632,544	1,480,752	98,574,646
(PREVISIÓN PARA INCOBRABILIDAD DE CARTERA)	-78,497,734	-35,609,317	-22,554,969	-15,128,951	-13,269,187	-22,870,414	-12,468,411	-8,517,619	-12,638,053	-8,311,017	-4,364,306	-3,948,128	-13,468,367	-4,974,929	-5,388,952	-3,565,369	-4,377,240	-11,042,145	-4,570,549	-8,502,011	-17,488,724	-10,977,862	-7,530,108	-6,933,382	-10,244,207	-6,797,695	-13,688,124	-18,084,724	-2,807,553	-10,834,616	-400,253,454
OTRAS CUENTAS POR COBRAR	11,107,298	4,895,304	1,011,512	2,883,051	1,506,127	989,496	1,041,008	929,347	842,033	978,237	237,375	994,078	850,162	1,040,205	1,044,516	843,684	379,549	1,026,013	232,529	80,804	1,160,591	514,789	1,155,933	152,357	2,376,675	572,900	855,624	1,239,019	354,877	826,916	42,122,020
BIENES REALIZABLES	306,073	552,913	834,118	4	578,906	44,432	22,161	317	0	0	0	39,940	386	192,656	1	125,363	1	132	1	40	0	122	15,776	0	228,347	345	1	1	38,843	0	2,980,879
INVERSIONES PERMANENTES	37,865,821	23,919,682	48,743,867	7,682,279	10,660,000	4,074,195	14,249,453	2,595,593	7,869,853	1,672,494	586,950	1,210,964	9,372,294	867,694	1,002,535	45,337	5,530,127	1,187,240	819,864	1,174,083	15,781,045	2,264,692	4,050,652	1,343,726	13,515,440	360,875	4,406,133	2,542,536	13,720	2,339,270	214,748,413
BIENES DE USO	61,441,343	21,854,608	16,711,356	3,429,141	5,566,426	3,734,669	3,295,639	2,039,774	2,371,390	2,311,829	2,207,039	1,987,230	4,918,723	1,636,369	2,528,401	1,865,394	2,661,715	2,788,643	5,775,233	2,228,028	4,611,264	1,436,109	4,135,494	1,330,880	12,166,010	1,377,996	4,372,117	12,567,976	1,353,793	4,326,671	189,029,861
OTROS ACTIVOS	8,297,880	2,369,289	141,868	414,493	403,572	1,099,695	136,427	147,558	216,675	142,149	1,601,120	315,031	277,955	261,203	889,044	9,467	101,843	685,631	38,596	682,707	1,261,001	281,147	236,480	242,594	587,631	177,869	375,300	887,936	96,507	413,169	22,801,626
FIDEICOMISOS CONSTITUIDOS	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
PASIVO	1,590,502,829	855,900,708	474,676,408	108,660,592	213,713,573	296,261,827	187,699,687	182,756,288	155,728,495	112,296,556	85,998,771	53,881,132	207,912,160	124,938,939	89,363,052	55,542,361	102,226,304	159,880,816	67,782,660	205,380,201	256,270,368	120,216,338	203,413,326	106,720,935	295,208,667	101,859,542	253,380,912	240,150,229	51,847,884	232,346,676	7,192,930,981
OBLIGACIONES CON EL PÚBLICO	1,152,347,610	735,844,991	420,895,154	103,691,949	189,562,101	263,327,919	167,671,292	173,292,669	145,586,914	104,551,432	73,805,412	51,155,143	192,491,087	117,932,984	85,630,375	47,010,078	95,602,638	138,448,437	64,300,186	198,362,605	241,886,598	112,465,653	179,399,366	98,247,302	287,375,702	104,641,314	209,903,572	224,574,106	30,671,420	31,972,000	6,213,434,112
OBLIGACIONES CON EL PÚBLICO A LA VISTA	1,726,041	1,130,824	153,687	58,594	77,329	38,516	0	2,500	0	5,124	2,162	0	152,753	32,282	71,001	0	0	0	89,466	0	89,466	0	2,258	2,813	57,708	0	0	0	0	0	3,680,479
OBLIGACIONES CON EL PÚBLICO POR CUENTAS DE AHORROS	447,546,044	154,288,636	126,057,382	56,090,654	55,200,653	119,755,852	40,845,265	51,343,102	43,595,679	46,202,103	28,056,619	15,723,729	73,861,353	38,979,455	34,194,990	19,029,709	31,393,837	48,207,491	31,561,257	109,063,987	161,782,027	41,619,887	24,758,832	37,675,933	48,122,555	27,474,314	49,326,069	86,366,793	7,863,500	99,601,550	2,155,589,916
OBLIGACIONES CON EL PÚBLICO A PLAZO	19,470,704	523,893,369	275,870,460	46,728,910	127,957,582	134,648,925	121,066,329	114,659,329	97,667,789	55,247,975	42,432,438	29,889,344	102,637,475	71,568,083	47,224,608	27,179,862	59,537,840	87,391,297	29,627,011	85,056,342	77,517,255	65,816,738	150,932,164	56,008,940	221,451,182	65,188,153	145,699,831	106,840,492	19,703,232	107,291,814	3,115,674,282
OBLIGACIONES CON EL PÚBLICO RESTRINGIDAS	61,157,444	43,216,240	13,754,955	513,484	4,820,638	6,024,532	4,068,274	4,491,402	2,241,225	2,043,603	1,630,303	4,745,249	10,560,198	5,681,149	2,884,498	614,379	3,618,622	1,114,847	2,116,773	1,700,035	507,264	3,922,609	1,984,661	3,156,794	13,851,107	923,260	11,824,779	28,206,210	2,069,377	3,990,224	247,394,127
OBLIGACIONES CON EL PÚBLICO A PLAZO FIJO CON ANOTACIÓN EN CUENTA	593,663,165	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	593,663,165
CARGOS DEVENGADOS POR PAGAR OBLIGACIONES CON EL PÚBLICO	28,784,212	13,545,723	5,058,069	300,107	1,505,989	2,860,904	1,701,424	2,796,315	2,082,221	1,052,628	1,483,831	817,821	5,279,308	1,672,016	1,275,278	188,128	1,052,340	1,734,802	725,145	2,542,640	1,990,585	1,106,818	2,322,021	1,402,933	3,893,150	1,055,407	3,092,882	3,160,703	328,463	2,458,370	97,257,142

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AL 30 DE JUNIO 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
(+) INGRESOS FINANCIEROS	94.085.082	56.953.822	23.758.057	5.038.627	10.676.896	20.058.913	13.557.923	11.437.601	10.415.859	7.065.991	9.202.803	4.791.449	13.878.556	8.398.213	6.397.901	5.452.067	6.076.084	11.535.004	4.810.680	11.491.394	15.443.964	9.036.670	12.526.473	6.910.898	18.933.741	7.020.555	14.380.496	17.234.974	7.336.589	14.101.065	457.660.336
(-) GASTOS FINANCIEROS	-21.660.229	-16.681.620	-7.450.979	-1.013.047	-4.065.077	-4.897.664	-4.146.138	-3.293.630	-2.822.781	-1.381.594	-1.329.443	-1.032.644	-4.164.743	-2.486.272	-1.613.667	-1.233.773	-1.717.748	-3.710.606	-958.724	-2.785.269	-2.979.849	-2.061.981	-4.895.980	-1.972.702	-6.455.438	-2.375.340	-5.195.482	-4.629.258	-1.335.769	-3.747.665	-123.985.111
(=) RESULTADO FINANCIERO BRUTO	72.424.853	40.272.202	16.307.078	4.026.580	6.611.820	15.162.249	9.411.784	8.143.971	7.593.078	5.684.397	7.873.360	3.758.805	9.713.813	5.911.941	4.774.214	4.218.283	4.358.336	7.824.398	3.951.957	8.706.125	12.464.115	6.974.689	7.640.513	4.938.196	12.138.302	4.645.214	9.185.014	12.605.716	6.000.820	10.353.400	333.675.225
(+) OTROS INGRESOS OPERATIVOS	5.135.292	3.874.795	2.055.330	104.077	547.152	584.803	614.662	141.009	145.698	86.300	28.621	76.945	30.381	238.640	87.759	181.594	171.433	13.123	7.321	52.038	98.624	254.289	67.050	97.544	857.168	155.963	187.472	662.897	178.008	191.259	16.927.316
(-) OTROS GASTOS OPERATIVOS	-3.128.628	-2.001.057	-1.029.981	-4.158	-16.671	-69.695	-387.651	-0	-92.214	-41.601	-14	-40.041	-55.741	-41.643	-34.884	-340.333	-29.822	0	-26.196	-43.107	-26.192	-123.691	-136.496	-60.366	-299.584	-27.700	-76.539	-199.978	-66.955	-237.452	-8.647.545
(=) RESULTADO DE OPERACIÓN BRUTO	74.431.517	42.145.940	17.332.426	4.126.499	7.142.301	15.677.357	9.638.796	8.284.980	7.646.722	5.726.095	7.901.967	3.786.710	9.688.452	6.108.938	4.827.089	4.059.455	4.499.947	7.807.521	3.933.082	8.715.057	12.536.546	7.105.067	7.571.078	4.975.373	12.695.906	4.773.474	9.236.346	13.068.635	6.111.893	10.307.207	341.954.985
(+) RECUPERACION DE ACTIVOS FINANCIEROS	6.913.781	12.460.053	2.566.714	3.336.045	937.092	697.537	1.633.102	403.079	196.571	1.275.061	267.686	1.856.600	1.575.463	1.926.356	839.859	43.370	507.423	542.949	68.721	357.649	609.617	1.024.669	1.944.127	441.866	4.704.882	616.926	1.626.861	1.341.412	394.522	400.435	51.510.487
(-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS	-13.037.465	-18.288.107	-3.006.541	-6.651.211	-704.363	-2.694.341	-2.558.699	-916.448	-1.042.254	-1.688.821	-503.438	-2.380.511	-3.320.913	-2.168.774	-2.380.244	-241.981	-673.837	-2.083.751	-144.176	-1.097.927	-1.462.008	-1.587.189	-2.747.353	-989.809	-5.916.780	-1.014.884	-2.020.370	-2.504.786	-644.983	-826.701	-94.487.666
(=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES	68.307.633	36.317.887	16.892.599	811.333	7.375.041	13.680.553	8.712.199	7.771.609	6.801.039	5.305.356	7.666.215	3.282.799	8.943.002	5.688.519	3.086.744	3.860.834	4.333.532	6.296.718	3.857.627	7.974.778	11.684.155	6.542.567	6.787.851	4.427.431	11.494.007	4.375.517	8.902.438	11.905.262	5.861.432	9.880.941	308.977.816
(-) GASTOS DE ADMINISTRACIÓN	-65.589.334	-34.190.102	-14.303.860	-4.986.673	-6.557.369	-12.310.889	-7.565.289	-6.620.239	-6.575.525	-4.742.011	-5.299.315	-3.809.191	-7.219.766	-4.804.039	-4.743.677	-4.198.614	-3.911.012	-6.317.541	-3.478.292	-5.388.894	-7.575.349	-6.088.904	-6.587.424	-4.313.186	-12.936.230	-3.631.370	-6.585.296	-11.625.494	-6.025.103	-8.409.814	-286.401.793
(=) RESULTADO DE OPERACIÓN NETO	2.718.499	2.127.785	2.588.739	-4.175.341	817.682	1.369.665	1.146.910	1.151.371	225.514	563.345	2.366.900	-526.393	1.723.236	1.064.480	-1.656.933	-337.780	422.520	-20.824	379.335	2.584.884	4.108.806	453.663	180.427	114.245	-1.452.223	744.147	2.307.142	279.767	-164.671	1.471.127	22.578.024
(+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	18.668	0	16.589	1.162	0	0	866	0	12	-2.694	1	830	370	937	32.831	450	0	19.212	0	0	2.686	0	20.210	0	0	0	778	-1	0	0	112.928
Abonos por diferencia de cambio	17.741	0	16.589	1.162	0	0	866	0	12	-2.694	1	827	370	937	32.831	450	0	19.212	0	0	2.686	0	20.210	0	0	0	778	-1	0	0	111.998
Abonos por mantenimiento de valor	928	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	930
(-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-9.125	0	-2.379	0	0	0	-3.914	-4	0	-0	1	-76	8	0	0	0	0	0	0	0	-5.205	0	-198	0	0	0	8	1	0	0	-20.883
Cargos por diferencia de cambio	-8.865	0	-2.379	0	0	0	-3.914	-4	0	-0	1	0	8	0	0	0	0	0	0	0	-5.205	0	-198	0	0	0	8	1	0	0	-20.547
Cargos por mantenimiento de valor	-260	0	0	0	0	0	0	0	0	0	0	-76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-336
(=) RESULTADO DESPUÉS DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR	2.728.043	2.127.785	2.602.949	-4.174.179	817.682	1.369.665	1.143.882	1.151.367	225.527	560.650	2.366.902	-526.638	1.723.614	1.065.417	-1.624.102	-337.331	422.520	-1.611	379.335	2.584.884	4.106.287	453.663	200.440	114.245	-1.452.223	744.147	2.307.328	279.767	-164.671	1.471.127	22.669.069
(+) INGRESOS EXTRAORDINARIOS	0	0	0	0	0	0	5.107	0	0	0	5.023	5.095	38.239	3.334	0	0	0	20.297	0	0	0	0	13.632	15.197	159.276	0	301	0	0	3.964	270.465
(-) GASTOS EXTRAORDINARIOS	0	0	0	0	0	0	0	0	0	0	0	-13	0	0	0	0	-3.265	0	0	0	0	0	-112.382	-4.395	0	0	0	0	0	-61.592	-518
(=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES	2.728.043	2.127.785	2.602.949	-4.174.179	817.682	1.369.665	1.148.989	1.151.367	225.527	560.650	2.371.925	-520.566	1.762.853	1.068.750	-1.624.102	-337.331	419.255	18.685	379.335	2.584.884	4.106.287	453.663	101.680	125.047	-1.292.948	744.147	2.308.228	279.767	-226.263	1.474.574	22.756.370
(+) INGRESOS DE GESTIONES ANTERIORES	0	112.728	115.130	611	47.602	4.799	78.259	14.930	96.862	50.046	8.756	20.745	199	7.516	42.498	0	138.585	0	25.924	153.498	135.272	170.920	9.252	138.756	0	1.631	92.387	0	48.533	3.714	1.518.133
(-) GASTOS DE GESTIONES ANTERIORES	0	-11.254	-12.903	-330.706	-100.958	-8.673	-137.457	-145.815	-59.547	-31.980	-18.394	-13.920	-23.573	-54.625	-9.723	-4.610	-1.111	-92.718	-40.118	-26.879	-74.696	-43.420	-55.116	-30.399	0	-112.580	-36.835	0	-30.207	-10.277	-1.518.483
(=) RESULTADO ANTES DE IMPTOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN	2.728.043	2.229.258	2.705.175	-4.504.274	764.327	1.365.791	1.089.791	1.020.482	262.842	578.717	2.362.287	-513.731	1.739.479	1.021.641	-1.591.327	-341.940	556.709	-74.032	365.141	2.711.504	4.166.663	581.163	55.826	233.414	-1.292.948	633.198	2.363.780	279.767	-207.996	1.468.011	22.757.020
(+/-) 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	2.728.043	2.229.258	2.705.175	-4.504.274	764.327	1.365.791	1.089.791	1.020.482	262.842	578.717	2.362.287	-513.731	1.739.479	1.021.641	-1.591.327	-341.940	556.709	-74.032	365.141	2.711.504	4.166.663	581.163	55.826	233.414	-1.292.948	633.198	2.363.780	279.767	-207.996	1.468.011	22.757.020
(-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-1.042.437	0	0	0	-159.290	0	0	0	0	-421.576	0	0	-356.286	-212.777	0	0	0	0	0	-542.301	0	0	0	0	0	0	0	0	0	0	-2.734.667
(=) RESULTADO NETO DE LA GESTIÓN	1.685.606	2.229.258	2.705.175	-4.504.274	605.036	1.365.791	1.089.791	1.020.482	262.842	157.141	2.362.287	-513.731	1.383.193	808.864	-1.591.327	-341.940	556.709	-74.032	365.141	2.169.203	4.166.663	581.163	55.826	233.414	-1.292.948	633.198	2.363.780	279.767	-207.996	1.468.011	20.022.952