

COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS
ESTADOS FINANCIEROS POR ENTIDAD
AL 30 DE SEPTIEMBRE 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	1.826.316.272	982.706.251	546.473.442	136.432.440	282.252.975	371.097.506	230.236.967	229.081.374	193.471.178	138.227.057	123.115.539	67.394.685	250.785.610	141.609.009	103.837.686	65.548.106	115.927.491	191.590.290	84.991.760	246.421.849	297.423.133	145.215.563	231.736.089	122.691.191	323.664.979	123.802.383	290.663.070	286.845.973	64.074.466	264.938.312	8.458.572.666	
DISPONIBILIDADES	362.331.009	137.290.064	58.993.436	24.593.123	40.071.823	25.468.063	13.277.682	26.523.883	11.941.031	8.163.964	10.442.804	5.759.169	27.020.485	20.870.378	15.938.276	5.535.778	8.032.456	13.517.128	7.951.410	26.273.786	21.279.614	10.599.430	20.234.840	9.453.256	31.383.691	6.836.743	32.192.202	30.808.249	4.753.027	13.801.121	1.021.327.659	
INVERSIONES TEMPORARIAS	127.063.312	66.341.717	78.598.698	21.843.653	29.740.995	29.201.877	30.289.742	30.458.437	29.934.022	12.867.085	15.013.326	3.736.600	21.663.830	7.676.355	7.571.074	3.177.530	14.687.744	26.808.007	6.445.067	21.152.944	29.586.531	27.512.171	36.877.119	20.675.816	25.141.651	13.725.184	28.158.346	15.985.207	1.055.820	47.624.001	830.803.460	
CARTERA	1.229.201.602	724.869.070	334.196.602	70.880.646	174.269.319	306.981.548	181.043.910	166.717.169	141.230.391	112.360.394	92.606.190	53.245.594	186.905.921	109.054.478	74.304.352	53.888.664	85.454.765	145.644.415	63.925.063	194.853.093	223.870.896	102.087.155	165.157.945	98.355.917	236.602.367	100.865.991	220.088.114	222.775.740	56.335.662	195.681.236	6.114.704.288	
CARTERA VIGENTE	1.191.456.015	666.029.304	305.454.382	76.238.173	171.740.802	312.720.121	178.238.795	170.265.359	144.871.459	118.017.715	94.308.654	52.870.159	192.574.765	108.754.870	73.101.862	54.790.578	86.958.025	151.203.746	67.363.159	199.965.167	237.369.804	106.452.783	164.706.873	94.199.366	211.417.142	100.359.166	226.703.577	229.747.839	54.465.243	204.450.654	6.036.785.759	
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	67.374.023	67.808.468	30.597.428	42.451	5.277.164	1.217.589	6.672.611	0	924.720	108.996	89.101	1.707.762	3.207.544	534.674	1.217.349	703.061	308.870	931.104	0	812.104	392.907	1.742.728	33.207	23.998.383	2.211.787	688.521	1.716.824	2.445.777	32.379	225.915.161		
CARTERA VENCIDA	6.717.044	10.426.482	3.108.030	1.974.730	1.777.759	2.983.417	1.840.524	1.632.096	725.123	206.319	1.324.660	356.604	1.129.244	1.473.272	1.932.570	744.828	1.295.424	455.562	110.217	737.130	1.146.581	1.582.666	1.427.763	144.464	2.350.702	1.456.392	1.390.389	2.456.637	676.660	386.914	53.990.206	
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	3.226.045	8.379.910	1.041.961	0	322.430	0	274.196	0	94.979	62.125	0	94.979	62.125	0	44.067	162.588	0	2.980	0	0	0	0	92.685	90.226	0	586.621	13.226	0	92.738	169.487	14.656.172	
CARTERA EN EJECUCIÓN	15.195.485	5.128.483	8.021.306	4.250.703	4.826.929	12.182.807	4.628.123	2.251.667	6.328.359	1.347.186	691.325	1.748.993	1.336.973	403.745	2.303.221	350.683	1.100.406	1.810.402	387.215	1.788.505	1.631.447	2.105.481	2.167.092	1.162.027	2.523.666	3.087.069	2.070.291	2.326.792	509.195	465.447	94.130.664	
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	11.377.156	5.347.835	6.855.566	38.703	3.579.387	39.990	697.807	0	194.999	0	0	150.310	396.432	0	61.626	0	0	169.282	0	0	0	223.824	55.976	0	2.911.067	111.201	0	41.053	170.208	0	32.412.622	
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	12.797.344	7.666.606	2.149.337	482.382	1.229.638	2.178.840	1.752.994	1.114.972	1.245.173	851.492	797.922	435.985	1.209.655	3.193.510	1.305.462	586.977	588.295	1.147.840	587.382	1.195.924	1.379.464	804.621	1.422.084	717.499	3.705.629	928.044	3.437.037	5.135.184	866.655	1.598.283	62.302.242	
(PREVISIÓN PARA INCORPORABILIDAD DE CARTERA)	-78.941.449	-35.917.918	-23.031.410	-12.147.497	-14.484.789	-24.341.216	-13.051.139	-8.546.925	-13.059.443	-8.171.315	-4.575.472	-4.119.106	-13.010.818	-5.305.593	-5.662.005	-3.450.051	-4.786.255	-10.076.141	-4.522.911	-9.645.738	-18.039.307	-10.917.634	-7.848.700	-6.900.646	-10.890.943	-7.280.796	-14.171.700	-18.741.328	-2.787.573	-11.051.840	-405.458.559	
OTRAS CUENTAS POR COBRAR	11.370.931	4.716.927	1.194.198	3.262.300	1.068.675	552.577	735.870	692.139	640.191	690.624	489.059	1.100.797	1.104.856	924.612	1.694.544	762.171	325.807	1.007.449	244.949	115.367	912.760	484.361	1.120.739	170.277	2.434.158	393.092	654.749	1.136.546	325.909	516.326	40.843.588	
BIENES REALIZABLES	546.468	290.324	602.056	3.404.613	521.016	53	22.161	317	0	0	0	42.887	386	144.492	1	125.363	1	132	1	40	0	404.418	15.776	0	20.224	345	1	1.149.368	0	6.290.245		
INVERSIONES PERMANENTES	37.865.821	25.477.066	55.946.701	8.692.390	10.710.618	4.074.195	1.429.453	2.595.593	7.188.449	1.680.160	586.911	1.228.863	8.411.312	865.140	1.002.535	45.337	4.701.931	1.187.240	619.894	1.158.456	15.916.274	2.284.692	4.016.318	1.347.509	15.529.788	360.875	4.722.515	2.557.536	13.720	2.339.270	224.526.519	
BIENES DE USO	60.935.700	21.479.020	16.528.613	3.382.822	5.465.276	3.742.430	3.260.584	1.965.739	2.337.675	2.335.327	2.245.640	1.947.700	5.050.340	1.649.390	2.532.627	2.002.471	2.634.119	2.823.911	5.701.489	2.407.030	4.625.411	1.562.912	4.104.019	1.405.294	12.003.918	1.377.906	4.492.035	12.588.608	1.329.299	4.347.991	198.265.298	
OTROS ACTIVOS	7.001.368	2.242.043	433.139	372.893	405.253	1.076.764	177.565	128.097	199.420	129.474	1.701.308	333.285	628.481	234.164	794.277	10.791	90.669	602.009	103.929	461.103	1.232.648	300.424	209.334	283.123	548.161	222.246	355.108	994.085	111.681	427.786	21.811.630	
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	1.637.340.150	889.600.975	476.039.343	107.642.865	217.711.820	302.334.999	194.279.303	183.267.708	156.715.671	111.072.776	88.374.905	55.405.430	214.972.797	124.476.860	91.737.226	55.957.043	104.576.695	188.425.154	69.501.596	217.324.148	265.133.752	122.664.331	209.782.788	109.486.921	235.688.741	110.928.349	258.680.954	250.078.650	53.786.204	233.950.838	7.376.639.204	
OBLIGACIONES CON EL PÚBLICO	1.160.122.479	748.427.874	421.524.227	101.231.701	192.612.810	270.094.767	170.799.752	173.882.399	145.731.631	104.333.517	75.639.972	52.260.871	198.937.676	117.388.186	87.507.094	47.040.433	97.813.681	146.283.106	64.841.527	209.112.708	250.398.049	114.507.663	179.431.817	100.692.920	287.340.093	103.546.202	212.681.245	230.162.233	31.126.412	214.062.040	6.309.584.853	
OBLIGACIONES CON EL PÚBLICO A LA VISTA	40.798.236	1.218.664	171.298	53.382	63.415	35.351	0	2.562	0	7.394	47.888	0	153.037	17.466	16.528	0	0	0	0	0	91.191	0	23.652	2.813	57.901	0	0	0	0	46.856	0	42.807.855
OBLIGACIONES CON EL PÚBLICO POR CUENTAS DE AHORROS	400.722.582	163.071.328	126.181.729	53.817.292	56.179.796	120.753.469	40.361.009	51.221.178	42.453.591	45.709.772	28.096.159	17.069.058	77.233.644	38.974.512	34.431.161	19.434.348	32.407.134	49.678.635	30.515.023	108.335.524	166.281.242	42.543.138	24.669.917	37.158.903	48.930.630	26.391.265	53.164.424	93.371.576	8.567.115	95.377.906	2.132.563.811	
OBLIGACIONES CON EL PÚBLICO A PLAZO	15.877.864	523.384.871	275.929.363	46.067.202	131.225.575	140.484.998	124.812.974	114.593.431	98.680.848	55.503.617	44.234.492	29.910.284	105.815.327	70.861.331	31.401.231	95.715.879	80.999.017	67.925.804	90.999.017	149.534.945	59.049.634	220.429.146	75.215.646	145.037.179	108.631.816	20.033.577	111.888.567	3.173.755.461				
OBLIGACIONES CON EL PÚBLICO RESTRINGIDAS	62.848.890	46.161.149	14.484.772	1.052.456	3.552.225	5.740.835	3.783.483	5.367.057	2.468.119	1.896.788	1.810.582	4.656.674	10.135.083	5.694.044	2.453.976	611.375	3.808.878	563.490	2.210.336	1.897.679	782.285	2.881.722	2.644.565	3.103.656	14.923.413	761.815	11.084.239	24.705.737	2.041.193	3.979.969	248.127.676	
OBLIGACIONES CON EL PÚBLICO A PLAZO FUO CON ANOTACIÓN EN CUENTA	608.632.416	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	608.632.416	
CARGOS DEVENGADOS POR PAGAR OBLIGACIONES CON EL PÚBLICO	31.242.501	14.581.860	4.827.064	240.685	1.591.799	3.080.114	1.842.286	2.688.142	2.108.073	1.215.746	1.450.850	624.854	5.600.585	1.840.812	1.386.128	185.771	1.183.271	1.844.465	774.936	3.163.626	2.244.314	1.156.799	2.559.337	1.377.714	3.676.640	1.177.476	3.375.403					

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AL 30 DE SEPTIEMBRE DE 2018
(en bolivianos)

	CJN	CSM	CFA	CSP	CLY	CSA	CPX	CIH	QCC	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	143,158,420	85,916,198	36,239,169	7,665,622	16,179,710	30,691,099	20,431,256	17,368,085	15,740,639	10,840,141	14,129,459	7,340,262	21,225,224	12,704,841	9,521,134	8,340,525	9,349,752	17,669,351	7,442,701	17,911,500	23,846,581	13,811,115	19,225,121	10,638,956	28,113,257	10,734,369	21,849,218	26,114,692	11,171,867	21,660,520	697,021,594
(-) GASTOS FINANCIEROS	-32,984,257	-25,324,399	-11,073,570	-1,528,568	-6,274,749	-7,593,365	-6,343,614	-4,982,220	-4,311,909	-2,100,974	-2,066,195	-1,597,541	-6,428,942	-3,744,578	-2,463,412	-1,935,179	-2,754,612	-5,683,482	-1,318,760	-4,311,673	-4,607,899	-3,127,065	-7,450,412	-3,041,175	-9,728,877	-3,709,398	-8,033,525	-6,978,597	-2,008,516	-5,694,287	-189,192,750
(=) RESULTADO FINANCIERO BRUTO	110,174,163	60,591,799	25,165,600	6,137,054	9,904,961	23,097,733	14,087,642	12,386,665	11,428,730	8,739,167	12,063,264	5,742,721	14,796,282	8,960,263	7,057,722	6,405,346	6,595,140	11,985,869	6,123,941	13,598,828	19,238,681	10,694,050	11,774,708	7,597,780	18,384,381	7,024,971	13,815,693	19,136,095	9,162,361	15,966,233	507,828,834
(+) OTROS INGRESOS OPERATIVOS	6,989,080	6,206,397	2,436,629	197,982	827,298	1,258,673	851,270	206,245	210,655	134,249	46,811	140,578	50,446	363,075	184,836	236,986	291,490	19,942	11,450	105,901	156,079	392,898	122,724	127,515	1,615,373	242,751	270,553	977,494	287,835	282,933	25,216,135
(-) OTROS GASTOS OPERATIVOS	-4,894,832	-2,923,211	-1,309,284	-1,118,941	-26,797	-147,064	-433,394	-1	-167,895	-62,076	-18	-71,642	-59,107	-62,373	-41,476	-347,573	-57,715	0	-39,447	-72,596	-35,412	-290,130	-246,833	-90,370	-524,590	-56,680	-141,740	-293,112	-134,272	-324,088	-13,972,659
(=) RESULTADO DE OPERACIÓN BRUTO	112,248,411	63,874,984	26,292,945	5,216,096	10,705,462	24,209,342	14,505,518	12,949,910	11,471,430	8,811,339	12,110,056	5,811,657	14,787,620	9,250,965	7,201,082	6,294,759	6,828,915	12,005,811	6,085,944	13,633,142	19,359,348	10,786,816	11,650,599	7,634,925	19,475,164	7,211,042	13,944,506	19,820,467	9,315,914	15,325,078	519,072,309
(+) RECUPERACION DE ACTIVOS FINANCIEROS	12,118,589	16,893,073	3,765,857	7,045,762	923,010	1,170,468	2,358,837	511,662	276,878	2,171,425	399,752	2,712,793	3,144,765	3,511,370	1,306,525	139,247	539,668	1,747,422	279,490	550,843	855,390	1,744,021	2,616,978	937,349	6,470,642	1,068,681	2,094,664	2,289,026	801,840	449,327	80,532,345
(-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS	-21,691,790	-24,311,768	-5,399,815	-7,803,665	-1,732,407	-4,743,160	-3,745,559	-1,078,875	-1,544,107	-2,536,777	-985,010	-3,420,718	-3,511,533	-4,255,552	-3,365,315	-269,005	-1,160,646	-2,656,103	-347,386	-1,503,832	-2,300,146	-2,270,863	-3,856,924	-1,579,125	-8,340,125	-1,991,516	-3,021,949	-4,131,184	-1,150,157	-1,373,055	-125,958,054
(=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES	102,675,210	56,156,289	24,659,987	4,458,193	9,896,055	20,636,651	13,118,796	12,025,698	10,204,261	8,445,987	11,611,799	5,103,732	14,420,653	8,506,794	5,142,282	6,165,000	6,207,927	11,097,130	6,028,048	12,880,153	17,914,592	10,259,976	10,410,653	6,993,149	17,605,681	6,288,207	12,987,221	17,978,310	8,967,597	15,001,349	473,646,590
(-) GASTOS DE ADMINISTRACIÓN	-97,923,559	-62,511,379	-21,285,075	-7,419,271	-9,773,497	-18,464,349	-11,456,122	-10,058,008	-9,895,401	-7,212,392	-8,197,693	-5,661,712	-11,032,562	-7,200,813	-7,400,651	-6,419,966	-5,848,334	-9,714,511	-5,179,671	-8,430,141	-11,532,902	-9,234,047	-9,877,581	-6,652,324	-19,369,504	-5,629,465	-10,216,266	-17,710,816	-9,145,978	-12,794,527	-433,229,537
(=) RESULTADO DE OPERACIÓN NETO	4,751,651	3,644,910	3,933,112	-2,961,079	122,568	2,172,302	1,662,674	1,967,690	308,859	1,233,396	3,414,106	-567,980	3,388,290	1,305,970	-2,258,359	-254,966	359,593	1,382,619	848,377	4,250,012	6,380,721	1,025,929	533,072	340,825	-1,763,823	668,722	2,770,955	267,494	-178,379	2,206,822	40,417,054
(+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	32,498	0	161,096	1,108	0	0	1,358	0	13	-2,617	1	1,190	370	1,347	41,731	787	0	19,213	0	0	4,300	0	35,307	0	0	312	2,728	5	0	0	300,738
Abonos por diferencia de cambio	31,133	0	161,096	1,108	0	0	1,358	0	13	-2,617	1	1,180	370	1,347	41,731	787	0	19,213	0	0	4,300	0	35,307	0	0	312	2,728	5	0	0	299,373
Abonos por mantenimiento de valor	1,365	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,365
(-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-13,864	0	-3,187	0	0	0	-4,916	-6	0	6	-103	8	0	0	0	0	-0	0	0	0	-5,270	0	-207	0	0	-161	13	1	0	0	-27,687
Cargos por diferencia de cambio	-13,500	0	-3,187	0	0	0	-4,916	-6	0	6	0	8	0	0	0	0	-0	0	0	0	-5,270	0	-207	0	0	-161	13	1	0	0	-27,220
Cargos por mantenimiento de valor	-364	0	0	0	0	0	0	0	0	0	-103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-467
(=) RESULTADO DESPUES DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR	4,770,274	3,644,910	3,551,021	-2,959,971	122,568	2,172,302	1,669,116	1,967,694	308,872	1,230,779	3,414,113	-566,892	3,388,669	1,307,318	-2,216,629	-254,178	359,592	1,401,832	848,377	4,250,012	6,380,721	1,025,929	533,072	340,825	-1,763,823	668,873	2,773,696	267,500	-178,379	2,206,822	40,690,105
(+) INGRESOS EXTRAORDINARIOS	0	0	0	0	0	0	14,868	0	0	6,167	5,099	41,271	5,434	0	0	0	0	20,297	0	0	0	0	43,154	16,058	159,276	0	301	0	0	3,954	315,887
(-) GASTOS EXTRAORDINARIOS	0	0	0	0	0	0	0	0	0	0	-17	-98	0	0	0	0	-3,265	0	0	0	0	-219,159	-4,395	0	0	0	0	0	-66,592	-518	-294,044
(=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORE	4,770,274	3,644,910	3,551,021	-2,959,971	122,568	2,172,302	1,673,984	1,967,694	308,872	1,230,779	3,420,280	-651,811	3,429,941	1,312,752	-2,216,629	-254,178	356,327	1,422,128	848,377	4,250,012	6,380,721	1,025,929	392,167	352,488	-1,604,547	668,873	2,773,997	267,500	-244,971	2,210,268	40,711,949
(+) INGRESOS DE GESTIONES ANTERIORES	0	186,042	121,417	90,373	102,588	36,133	78,432	157,092	96,862	78,791	9,756	21,079	199	8,180	42,498	0	143,318	0	36,188	181,996	169,579	180,097	9,252	237,965	0	1,631	92,387	0	71,728	5,501	2,159,084
(-) GASTOS DE GESTIONES ANTERIORES	0	-11,541	-39,982	-330,706	-100,958	-61,281	-160,849	-146,949	-59,547	-32,181	-19,104	-13,920	-23,573	-67,170	-9,723	-4,610	-22,573	-92,718	-40,280	-35,880	-236,027	-43,471	-134,628	-30,599	0	-220,297	-36,835	0	-30,207	-111,118	-2,116,727
(=) RESULTADO ANTES DE IMPTOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN	4,770,274	3,819,411	3,632,456	-3,200,303	124,198	2,147,154	1,591,568	1,977,827	346,188	1,277,389	3,410,932	-544,652	3,406,467	1,253,762	-2,183,854	-258,788	477,072	1,329,411	844,294	4,396,129	6,314,273	1,162,556	266,790	559,653	-1,604,547	440,207	2,829,549	267,500	-203,450	2,104,651	40,754,306
(+) 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	4,770,274	3,819,411	3,632,456	-3,200,303	124,198	2,147,154	1,591,568	1,977,827	346,188	1,277,389	3,410,932	-544,652	3,406,467	1,253,762	-2,183,854	-258,788	477,072	1,329,411	844,294	4,396,129	6,314,273	1,162,556	266,790	559,653	-1,604,547	440,207	2,829,549	267,500	-203,450	2,104,651	40,754,306
(-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-1,979,912	0	0	0	0	0	0	0	0	-421,576	0	0	-703,444	-258,093	0	0	0	0	0	0	-923,921	0	0	0	0	0	0	0	0	0	-4,286,946
(=) RESULTADO NETO DE LA GESTIÓN	2,790,362	3,819,411	3,632,456	-3,200,303	124,198	2,147,154	1,591,568	1,977,827	346,188	855,813	3,410,932	-544,652	2,703,023	995,669	-2,183,854	-258,788	477,072	1,329,411	844,294	3,472,208	6,314,273	1,162,556	266,790	559,653	-1,604,547	440,207	2,829,549	267,500	-203,450	2,104,651	36,467,360