

**COOPERATIVAS DE AHORRO Y CRÉDITO ABIERTAS**  
**ESTADOS FINANCIEROS POR ENTIDAD**  
**AL 31 DE MARZO DE 2019**  
(en bolívianos)

	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 SITUACIÓN PATRIMONIAL</b>																															
<b>ACTIVO</b>	1.744.332.639	1.006.562.410	532.534.854	137.882.142	270.228.135	378.313.659	231.150.624	232.758.823	199.185.941	144.168.503	127.887.241	72.520.184	262.809.972	142.633.642	108.783.881	65.627.232	118.327.780	200.971.983	85.450.907	266.636.446	310.173.794	149.421.239	239.871.999	124.753.988	315.863.083	125.240.992	306.444.399	277.694.318	59.260.506	276.334.368	8.513.825.683
<b>DISPONIBILIDADES</b>	319.060.686	142.899.209	43.800.884	22.495.654	37.783.557	33.591.698	15.369.133	26.392.594	8.271.027	7.798.552	10.346.585	6.704.594	28.657.709	20.389.911	19.168.288	4.074.235	7.149.222	15.455.455	6.494.704	33.943.919	23.363.888	11.286.865	27.761.387	9.508.528	29.911.104	5.949.844	31.555.345	28.522.519	5.322.385	21.001.351	1.004.074.819
<b>INVERSIONES TEMPORARIAS</b>	118.464.775	68.220.111	71.503.003	23.218.281	34.812.917	29.645.405	27.786.318	27.107.677	33.774.996	16.898.012	15.033.352	4.634.718	23.513.954	4.457.475	8.999.403	4.030.442	13.508.699	28.110.240	5.799.786	21.159.492	36.918.022	29.792.599	35.498.127	19.405.484	24.024.773	13.692.595	27.921.751	9.430.957	790.074	45.103.493	823.245.851
<b>CARTERA</b>	1.207.503.715	738.563.418	342.138.776	75.809.931	178.955.503	305.710.878	181.712.930	173.484.428	144.726.662	115.268.016	96.236.876	57.581.317	197.843.926	110.663.854	73.611.916	55.068.006	89.911.448	152.161.563	66.515.028	207.027.195	239.591.527	103.274.709	167.336.582	92.498.376	240.491.532	103.344.755	236.342.577	220.205.976	51.171.046	202.226.715	6.215.999.178
<b>CARTERA VIGENTE</b>	1.165.080.317	659.876.219	310.430.960	81.037.999	172.862.296	308.875.739	176.436.693	176.497.626	145.403.695	120.676.429	98.186.306	56.139.847	201.818.325	110.666.208	72.187.237	55.660.832	91.693.806	157.165.562	69.366.837	214.279.239	245.832.682	107.681.720	167.440.466	97.161.831	214.881.524	102.122.835	241.780.969	222.773.727	49.237.173	211.265.094	6.104.582.191
<b>CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE</b>	73.701.666	76.429.537	29.031.175	134.112	6.331.120	1.099.307	8.017.281	0	3.897.597	95.600	456.385	2.469.205	3.964.678	690.981	2.163.917	736.510	211.402	1.267.030	0	931.650	326.507	1.914.200	3.373.289	28.415	19.476.773	3.153.732	542.475	6.629.071	2.495.848	27.114	249.686.626
<b>CARTERA VENCIDA</b>	7.499.035	12.367.260	4.822.322	940.231	2.502.771	3.296.500	2.200.823	2.594.033	470.264	289.894	968.910	523.191	1.552.993	1.849.696	987.825	997.241	699.500	1.253.257	923.594	965.635	895.683	1.081.679	2.156.080	307.696	2.387.447	1.185.466	624.257	1.784.898	498.247	65.475	58.411.894
<b>CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA</b>	3.500.527	10.342.038	6.071.355	0	1.371.344	121.817	1.446.162	0	9.998	0	73.909	230.282	0	15.100	55.982	0	48.066	0	36.984	79.395	234.217	0	2.860.804	68.113	160.419	982.732	134.480	0	27.843.723		
<b>CARTERA EN EJECUCIÓN</b>	13.971.519	5.379.059	10.291.600	3.841.925	3.657.277	13.571.310	4.199.981	2.457.777	6.030.097	1.433.556	679.580	1.274.762	1.656.779	599.499	2.407.182	392.374	1.890.989	915.279	465.299	1.888.467	2.163.561	1.481.766	2.488.056	940.719	5.478.472	3.197.259	2.545.419	1.451.601	387.796	130.237	97.248.224
<b>CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN</b>	11.953.089	6.261.242	6.684.709	38.703	3.456.081	0	583.801	0	194.999	0	144.253	407.377	0	60.962	90.282	0	138.271	63.883	0	4.754.308	184.837	0	41.053	132.798	0	0	0	0	0	35.301.823	
<b>PRODUCTOS DEVENGADOS POR COBRAR CARTERA</b>	12.638.117	7.438.630	2.328.460	540.791	1.327.651	2.183.799	1.719.917	1.183.674	1.326.132	910.743	939.430	465.373	1.318.473	3.142.342	1.292.475	620.558	596.889	1.307.045	573.528	1.398.632	1.492.604	845.341	1.431.815	731.928	3.582.446	981.520	3.944.375	5.151.795	617.951	1.821.041	63.831.631
<b>(PREVISIÓN PARA INCORPORABILIDAD DE CARTERA)</b>	-80.800.555	-38.562.567	-27.321.854	-10.723.830	-12.553.037	-23.487.553	-12.891.728	-9.248.681	-12.806.119	-8.108.045	-4.983.735	-3.509.222	-13.104.982	-6.314.072	-5.502.783	-3.495.713	-5.171.116	-10.015.869	-4.814.229	-12.434.428	-21.156.494	-9.927.664	-8.851.223	-6.672.212	-12.910.241	-7.540.007	-14.255.336	-18.608.901	-2.313.248	-11.102.245	-420.946.732
<b>OTRAS CUENTAS POR COBRAR</b>	10.176.996	5.710.160	1.708.563	3.198.440	1.646.466	601.582	1.389.257	911.251	783.185	984.878	1.046.767	1.053.032	934.786	1.226.547	2.002.414	469.039	734.655	794.111	316.108	461.138	976.909	704.121	1.017.124	256.960	2.363.050	321.641	1.363.860	1.208.545	370.110	724.484	45.454.868
<b>BIENES REALIZABLES</b>	1.899.220	172.775	240.202	2.666.022	570.654	53	47	0	43	0	0	13.047	83	144.492	1	5.763	0	132	1	40	0	404.812	31.375	0	214.228	345	1	1	38.643	0	6.402.180
<b>INVERSIONES PERMANENTES</b>	20.297.894	25.580.515	56.188.410	6.681.445	10.792.233	4.074.195	1.429.453	2.595.593	9.019.158	666.490	586.911	108.686	5.397.539	3.598.331	1.802.535	45.337	4.270.895	1.187.240	619.864	1.158.566	13.961.716	2.264.692	4.050.618	1.351.686	6.477.334	360.940	5.426.242	4.734.086	13.720	2.339.910	197.070.682
<b>BIENES DE USO</b>	60.192.931	22.977.347	16.594.670	3.295.418	5.267.354	3.628.211	3.247.824	1.859.977	2.398.837	2.446.194	2.963.801	2.011.023	5.489.867	1.913.370	2.425.938	1.936.223	2.820.846	2.762.260	5.628.603	2.589.739	4.541.997	1.460.237	4.010.550	1.387.902	11.773.729	1.390.827	4.571.117	12.513.719	1.458.773	4.499.249	199.766.523
<b>OTROS ACTIVOS</b>	6.746.421	2.438.874	370.346	516.952	399.452	1.061.636	215.682	407.304	212.033	106.670	1.672.949	413.778	972.109	290.663	773.386	9.189	131.967	530.984	86.814	317.468	819.736	233.235	176.236	270.053	607.334	210.705	263.515	1.078.514	97.555	440.165	21.831.602
<b>FIDEICOMISOS CONSTITUIDOS</b>	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>PASIVO</b>	1.552.892.000	908.208.895	464.252.372	107.239.976	222.834.476	305.894.299	193.647.395	185.500.158	160.277.511	115.510.742	91.519.299	59.794.545	227.452.470	125.192.754	96.940.279	55.783.801	106.479.767	177.515.446	69.573.718	239.100.247	277.904.661	125.640.145	218.210.855	111.042.059	289.978.875	112.324.488	273.204.994	239.529.180	48.715.771	243.430.804	7.403.281.545
<b>OBLIGACIONES CON EL PÚBLICO</b>	1.112.264.862	759.927.461	410.363.646	102.738.933	199.014.446	280.070.834	172.431.715	173.805.447	150.125.134	109.277.348	76.930.596	56.335.166	208.881.526	119.508.664	92.803.149	47.839.604	97.528.548	156.491.421	65.708.476	228.886.506	263.364.018	117.139.748	189.073.305	101.826.921	281.614.175	104.616.283	224.918.213	222.242.995	32.940.921	224.791.296	6.383.490.578
<b>OBLIGACIONES CON EL PÚBLICO A LA VISTA</b>	3.746.368	1.891.886	144.886	44.462	300.737	50.911	0	0	12.993	2.162	0	279.325	205.998	32.280	0	0	0	0	0	0	90.247	0	15.275	246	58.586	0	0	0	49.074	0	6.965.458
<b>OBLIGACIONES CON EL PÚBLICO POR CUENTAS DE AHORROS</b>	445.081.405	193.215.543	120.566.263	53.051.623	57.760.000	124.418.741	37.700.791	49.718.527	42.224.481	49.144.257	27.990.575	16.313.890	78.608.686	37.920.369	36.837.047	19.930.869	31.697.410	53.054.933	27.398.714	101.410.364	170.261.263	41.588.045	25.385.354	37.008.170	44.855.309	26.735.648	52.866.562	86.177.432	10.499.245	100.765.611	2.200.128.288
<b>OBLIGACIONES CON EL PÚBLICO A PLAZO</b>	11.948.883	508.829.677	268.238.082	48.456.134	135.393.300	145.827.308	128.663.164	116.139.166	103.620.283	57.259.033	45.514.576	34.083.341	113.963.015	74.283.763	51.883.889	26.793.984	61.851.661	100.690.735	35.421.166	122.651.139	89.518.655	70.450.745	158.548.347	60.130.920	217.715.880	75.606.321	157.042.127	111.619.373	21.052.224	118.117.862	3.271.314.755
<b>OBLIGACIONES CON EL PÚBLICO RESTRINGIDAS</b>	61.954.891	42.962.397	16.170.370	841.507	3.380.636	6.448.619	4.189.587	4.992.518	2.209.539	1.398.065	1.666.712	5.236.871	10.448.993	5.288.791	2.375.182	980.495	2.883.738	704.840	1.988.563	2.205.725	934.825	3.963.793	2.968.491	3.273.077	14.847.643	1.014.181	11.768.662	21.167.563	943.302	3.517.412	242.906.998
<b>OBLIGACIONES CON EL PÚBLICO A PLAZO FLUJO CON ANOTACIÓN EN CUENTA</b>	500.115.781	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	500.115.781
<b>CARGOS DEVENGADOS POR PAGAR OBLIGACIONES CON EL PÚBLICO</b>	29.417.534	12.987.967	5.223.935	345.207	1.979.774	3.325.254	1.878.162	2.955.236	2.070.832	1.493.000	1.756.570	701.065	5.581.506	1.809.943	1.674.751	161.257	1.095.740	2.040.912	912.034	2.618.279	2.549.028										

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**AL 31 DE MARZO DE 2019**  
(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>CUENTAS DE ORDEN DEUDORAS</b>	2,928,330,466	1,804,333,545	1,020,566,826	174,304,985	333,519,927	1,155,160,617	487,726,536	576,122,789	387,753,757	133,719,266	146,310,147	152,666,377	282,995,678	292,800,676	140,589,995	96,550,400	215,359,672	212,815,155	200,020,152	508,063,551	182,391,797	75,648,179	250,843,118	33,646,209	584,758,229	177,305,477	374,093,405	444,900,837	291,382,588	203,884,041	13,848,573,406
<b>(+) INGRESOS FINANCIEROS</b>	48,270,762	29,169,160	12,683,370	2,740,817	5,588,895	10,436,796	6,817,376	5,986,411	5,321,334	3,903,129	5,200,865	2,802,456	7,606,128	4,312,681	3,046,815	2,974,648	3,885,366	6,550,836	2,716,964	6,302,268	8,647,065	4,686,626	6,838,025	3,801,075	9,360,806	3,734,025	7,657,220	8,820,584	3,642,246	7,811,222	241,224,589
<b>(-) GASTOS FINANCIEROS</b>	-11,195,984	-8,530,782	-3,451,391	-484,257	-2,231,114	-2,807,626	-2,217,363	-1,644,608	-1,529,595	-734,800	-769,391	-629,961	-2,347,097	-1,246,973	-886,555	-687,251	-947,303	-2,051,827	-492,433	-1,940,598	-1,721,477	-1,094,703	-2,656,163	-1,063,046	-3,119,071	-1,373,522	-2,943,719	-2,277,455	-540,148	-1,964,548	-65,372,790
<b>(=) RESULTADO FINANCIERO BRUTO</b>	37,074,778	20,638,378	9,231,979	2,256,560	3,337,780	7,629,170	4,600,013	4,341,803	3,792,339	3,168,320	4,431,474	1,972,475	5,258,031	3,065,707	2,149,259	2,287,397	2,448,063	4,298,009	2,224,531	4,361,670	6,925,588	3,601,923	4,178,862	2,738,029	6,241,735	2,360,503	4,913,501	6,543,128	3,102,088	5,846,673	175,851,779
<b>(+) OTROS INGRESOS OPERATIVOS</b>	2,743,547	1,726,640	352,151	81,741	257,750	282,599	177,879	64,346	69,843	47,212	13,770	24,811	178,311	108,757	29,382	73,077	95,109	54,480	1,471	19,547	111,393	137,771	33,741	10,177	573,429	76,788	79,947	350,849	76,669	93,011	7,946,196
<b>(-) OTROS GASTOS OPERATIVOS</b>	-861,220	-662,193	-194,129	-861	-5,718	-24,939	-5,047	-425	-43,814	-28,480	-9	-14,881	-16,414	-11,073	-10,919	-16,485	-20,577	0	-10,649	-31,347	-13,545	-58,935	-65,027	-20,766	-125,987	-20,242	-42,570	-129,227	-93,023	-64,870	-2,673,443
<b>(=) RESULTADO DE OPERACIÓN BRUTO</b>	38,867,105	21,702,825	9,410,001	2,337,350	3,589,812	8,086,830	4,772,845	4,415,724	3,818,369	3,187,041	4,445,235	1,982,405	5,420,929	3,163,391	2,166,722	2,343,989	2,532,596	4,363,498	2,215,353	4,949,870	7,023,437	3,680,789	4,148,576	2,727,439	6,688,177	2,417,049	4,950,877	6,784,751	3,095,744	5,874,815	181,124,532
<b>(+) RECUPERACION DE ACTIVOS FINANCIEROS</b>	3,544,476	3,082,360	144,772	386,984	287,700	1,138,530	743,433	113,904	123,784	513,119	180,383	888,064	591,336	2,121,942	469,814	108,330	108,408	96,812	153,935	300,655	286,289	486,659	868,458	207,252	2,413,551	489,394	605,952	708,874	356,326	186,192	21,778,086
<b>(-) CARGOS POR INCOBRABILIDAD Y DESVALORIZACIÓN DE ACTIVOS FINANCIEROS</b>	-11,449,224	-5,582,572	-2,228,980	-901,512	-977,422	-2,761,439	-988,238	-557,462	-159,640	-400,899	-248,287	-1,003,193	-973,553	-2,954,768	-578,137	0	-410,340	-900,300	-325,224	-674,644	-614,394	-418,689	-1,380,254	-331,285	-4,310,149	-966,044	-831,812	-1,224,575	-290,495	-312,845	-44,874,379
<b>(=) RESULTADO DE OPERACIÓN DESPUÉS DE INCOBRABLES</b>	30,962,357	19,202,613	7,327,792	1,832,822	2,910,089	6,464,921	4,528,040	3,972,166	3,782,513	3,299,261	4,387,330	1,877,275	5,038,711	2,330,565	2,058,399	2,452,319	2,220,663	3,550,001	2,044,065	4,576,080	6,705,331	3,758,958	3,626,780	2,603,406	4,792,579	1,940,399	4,625,016	6,249,050	3,161,575	5,748,162	158,029,239
<b>(-) GASTOS DE ADMINISTRACIÓN</b>	-28,077,050	-18,322,008	-7,079,183	-2,515,151	-3,456,364	-5,415,530	-3,662,903	-3,230,300	-3,132,902	-2,448,151	-2,496,807	-1,956,896	-3,687,615	-2,228,755	-2,322,827	-2,257,310	-2,184,914	-3,154,371	-1,656,861	-3,064,952	-3,663,892	-2,969,130	-3,138,411	-2,227,343	-5,961,643	-1,763,603	-3,448,105	-6,206,227	-3,138,672	-4,281,341	-139,179,247
<b>(=) RESULTADO DE OPERACIÓN NETO</b>	2,885,307	880,605	249,609	-682,329	-546,275	1,049,391	865,136	741,867	649,381	851,110	1,880,523	-79,621	1,351,096	101,810	-264,428	195,009	35,750	385,630	387,203	1,511,128	3,041,833	789,828	488,370	376,063	-1,199,064	176,905	1,176,913	42,823	22,903	1,466,821	18,849,992
<b>(+) ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	16,325	0	1,439	1,351	0	2	0	0	6	58	-0	370	-0	-38	10,448	438	0	-4,735	0	0	632	0	17,016	0	0	111	9	1	0	0	43,435
Abonos por diferencia de cambio	16,149	0	1,439	1,351	0	2	0	0	6	58	-0	368	-0	-38	10,448	438	0	-4,735	0	0	632	0	17,016	0	0	111	9	1	0	0	43,257
Abonos por mantenimiento de valor	176	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	178
<b>(-) CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	-4,505	0	-337	0	0	0	0	-1	0	0	1	-10	1	-1,645	0	0	0	0	0	0	-237	0	-5	0	0	-2	5	-0	0	0	-6,736
Cargos por diferencia de cambio	-4,438	0	-337	0	0	0	0	-1	0	0	1	0	1	-1,645	0	0	0	0	0	0	-237	0	-5	0	0	-2	5	-0	0	0	-6,658
Cargos por mantenimiento de valor	-67	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	-77
<b>(=) RESULTADO DESPUES DE AJUSTE POR DIF. DE CAMBIO Y MANTENIM. DE VALOR</b>	2,897,128	880,605	249,711	-680,978	-546,275	1,049,393	865,136	741,866	649,387	851,168	1,880,524	-79,261	1,351,097	100,127	-253,980	195,447	35,750	380,896	387,203	1,511,128	3,041,833	789,828	505,380	376,063	-1,199,064	176,905	1,176,927	42,823	22,903	1,466,821	18,886,892
<b>(+) INGRESOS EXTRAORDINARIOS</b>	0	0	0	0	0	10,829	181	286	0	0	2,819	84	2,101	1,751	0	0	0	1,479	0	0	0	0	7,094	133	0	0	0	0	0	0	26,756
<b>(-) GASTOS EXTRAORDINARIOS</b>	0	0	0	0	0	0	0	0	0	0	0	-17,855	0	0	0	0	0	0	0	0	0	-179,645	0	0	0	0	0	0	0	0	-197,399
<b>(=) RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORE</b>	2,897,128	880,605	249,711	-680,978	-546,275	1,060,222	865,317	742,152	649,387	851,168	1,883,342	-97,131	1,353,198	101,879	-253,980	195,447	35,750	382,375	387,203	1,511,128	3,041,833	789,828	332,829	376,196	-1,199,064	176,905	1,176,927	42,823	22,903	1,466,821	18,715,849
<b>(+) INGRESOS DE GESTIONES ANTERIORES</b>	0	0	21,601	1,103,201	0	31,268	77,371	196,612	122,818	25,352	12,720	8,954	123	16,790	27,949	0	53,365	6,000	14,454	40,947	136,117	0	25,487	127,044	0	60,103	479	0	21	258	2,109,054
<b>(-) GASTOS DE GESTIONES ANTERIORES</b>	0	0	-20,480	-293,885	-30,072	-12,517	-17,261	-173,173	0	-6,439	-8,775	-22,808	-7,225	-16,770	-65,462	-36,683	-18,268	-74,259	-33,552	-21,862	-146,594	0	-528,328	-56,098	0	-23,276	-8,762	0	-17,819	-7,128	-1,648,495
<b>(=) RESULTADO ANTES DE IMPTOS. Y AJUSTE CONTABLE POR EFECTO DE INFLACIÓN</b>	2,897,128	880,605	250,832	128,339	-576,347	1,078,974	925,428	765,591	772,405	870,081	1,897,287	-110,986	1,346,096	101,899	-291,494	158,754	70,867	324,116	368,105	1,530,213	3,031,365	789,828	-171,012	447,142	-1,199,064	213,708	1,168,645	42,823	5,105	1,459,950	19,176,385
<b>(+/-) Ajuste contable por efecto de la inflación</b>	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	-24	0	0	0	-24	
<b>(=) RESULTADO ANTES DE IMPUESTOS</b>	2,897,128	880,605	250,832	128,339	-576,347	1,078,974	925,428	765,591	772,405	870,081	1,897,287	-110,986	1,346,096	101,899	-291,494	158,754	70,867	324,116	368,105	1,530,213	3,031,365	789,828	-171,012	447,142	-1,199,064	213,708	1,168,645	42,823	5,105	1,459,950	19,176,385
<b>(-) IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS</b>	-1,489,588	0	0	0	0	0	0	0	0	0	0	0	-288,142	0	0	0	0	0	0	-311,235	0	0	0	0	0	0	0	0	0	0	-2,088,965
<b>(=) RESULTADO NETO DE LA GESTIÓN</b>	1,407,540	880,605	250,832	128,339	-576,347	1,078,974	925,428	765,591	772,405	870,081	1,897,287	-110,986	1,057,954	101,899	-291,494	158,754	70,867	324,116	368,105	1,218,978	3,031,365	789,828	-171,012	447,142	-1,199,064	213,708	1,168,645	42,823	5,105	1,459,950	17,087,420