



**ESTADO DE SITUACIÓN CONSOLIDADO**  
**INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CRÉDITO EN PUERTO RICO**

**31 marzo 2019**

<b>Activos</b>	Mar-2017	Jun-2017	Jun-2017 vs Mar-2017	Sep-2017	Sep-2017 vs Jun-2017	Dec-2017	Dec-2017 vs Sep-2017	Mar-2018	Mar-2018 vs Dec-2017	Jun-2018	Jun-2018 vs Mar-2018	Sep-2018	Sep-2018 vs Jun-2018	Dec-2018	Dec-2018 vs Sep-2018	Mar-2019	Mar-2019 vs Dec-2018
Efectivo	350,703,930.11	335,976,278.87	-4.20%	367,494,170.10	9.38%	443,529,022.65	20.69%	469,247,760.86	5.80%	389,995,680.77	-16.89%	366,660,492.67	-5.98%	334,408,955.43	-8.80%	351,029,040.90	4.97%
Total de Préstamos	4,714,082,726.54	4,753,709,699.08	0.84%	4,771,956,231.89	0.38%	4,717,109,975.38	-1.15%	4,724,586,423.22	0.16%	4,768,715,193.10	0.93%	4,832,429,453.82	1.34%	4,915,957,096.66	1.73%	4,976,094,368.10	1.22%
Provisión de Préstamos Incobrables	-126,322,311.07	-121,866,951.23	-3.53%	-130,457,550.81	7.05%	-123,605,111.54	-5.25%	-125,865,870.25	1.83%	-123,817,684.38	-1.63%	-122,578,847.33	-1.00%	-123,735,069.74	0.94%	-126,873,455.54	2.54%
Cuentas y Certificados de Ahorro	1,358,100,704.49	1,284,591,364.00	-5.41%	1,223,257,906.55	-4.77%	1,356,291,358.99	10.88%	1,369,008,326.77	0.94%	1,215,623,605.89	-11.20%	1,141,467,051.47	-6.10%	1,046,993,647.96	-8.28%	1,042,925,752.35	-0.39%
Total de Inversiones en Valores Negociables	1,313,964,051.28	1,283,599,814.92	-2.31%	1,206,748,973.03	-5.99%	1,243,726,712.07	3.06%	1,294,350,782.26	4.07%	1,438,484,291.74	11.14%	1,404,492,218.63	-2.36%	1,408,020,554.18	0.25%	1,400,732,451.26	-0.52%
Total de Inversiones en Capital de Cooperativas	270,080,826.81	275,883,034.59	2.15%	275,044,626.50	-0.30%	275,702,590.76	0.24%	275,442,943.98	-0.09%	281,823,132.18	2.32%	287,388,802.53	1.97%	287,020,994.28	-0.13%	287,049,463.35	0.01%
Propiedad y Terreno	361,069,274.60	363,092,559.12	0.56%	361,651,759.43	-0.40%	364,798,107.92	0.87%	363,159,979.47	-0.45%	359,653,663.99	-0.97%	357,402,483.91	-0.63%	359,921,041.16	0.70%	357,281,047.39	-0.73%
Otros Activos	328,143,611.34	358,092,217.40	9.13%	415,590,719.68	16.06%	436,334,554.56	4.99%	483,343,674.78	10.77%	470,970,437.00	-2.56%	491,043,142.52	4.26%	487,293,199.99	-0.76%	483,297,847.40	-0.82%
Total de Activos	8,569,822,814.10	8,533,078,016.75	-0.43%	8,491,286,836.37	-0.49%	8,713,887,210.79	2.62%	8,853,274,021.09	1.60%	8,801,448,320.29	-0.59%	8,758,304,798.22	-0.49%	8,715,880,419.92	-0.48%	8,771,536,515.21	0.64%
<b>Pasivos y Capital</b>																	
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Total de Depósitos	5,677,337,628.85	5,639,904,092.37	-0.66%	5,621,210,961.62	-0.33%	5,843,259,819.50	3.95%	5,992,824,565.16	2.56%	5,975,888,234.01	-0.28%	5,934,483,793.14	-0.69%	5,882,672,370.65	-0.87%	5,945,562,034.05	1.07%
Cuentas por Pagar	92,003,583.31	97,593,355.76	6.08%	88,610,762.08	-9.20%	100,912,389.17	13.88%	95,821,477.99	-5.04%	101,189,577.47	5.60%	109,520,597.64	8.23%	108,499,612.46	-0.93%	111,849,857.14	3.09%
Obligaciones por Pagar	20,391.39	2,478,853.35	120.56	2,902,008.37	17.07%	4,014,856.59	38.35%	12,550.21	-99.69%	14,189.83	13.06%	1,314,822.07	91.66	570,897.10	-56.58%	769,280.76	34.75%
Total de Pasivos	5,769,361,603.55	5,739,976,301.48	-0.51%	5,712,723,732.07	-0.47%	5,948,187,065.26	4.12%	6,088,658,593.36	2.36%	6,077,092,001.31	-0.19%	6,045,319,212.85	-0.52%	5,991,742,880.21	-0.89%	6,058,181,171.95	1.11%
<b>Capital</b>																	
Acciones	2,310,040,528.35	2,299,665,704.09	-0.45%	2,283,858,452.18	-0.69%	2,279,595,136.96	-0.19%	2,278,603,992.05	-0.04%	2,280,682,080.11	0.09%	2,270,035,668.92	-0.47%	2,263,652,759.51	-0.28%	2,247,351,699.94	-0.72%
Obligaciones de Capital	0.00	0.00		0.00		0.00		0.00		0.00		0.00		1,590,000.00		1,890,000.00	18.87%
Reserva Capital Indivisible	340,781,369.33	343,823,206.42	0.89%	342,834,493.73	-0.29%	343,440,132.66	0.18%	344,235,908.61	0.23%	346,761,790.51	0.73%	347,707,557.84	0.27%	349,934,095.75	0.64%	349,440,577.64	-0.14%
Otras Reservas	172,176,448.15	179,426,218.75	4.21%	185,759,718.77	3.53%	188,248,798.93	1.34%	195,423,089.81	3.81%	200,640,294.62	2.67%	203,770,643.83	1.56%	207,787,350.64	1.97%	201,105,526.47	-3.22%
Reserva Valorización de Inversiones	-17,841,936.13	-13,551,514.16	-24.05%	-13,580,599.14	0.21%	-15,364,934.48	13.14%	-18,930,532.42	23.21%	-14,395,895.82	-23.95%	-18,142,474.88	26.03%	-12,377,662.93	-31.78%	-3,754,183.04	-69.67%
Sobrantes	-4,695,199.15	-16,261,899.83	246.35%	-20,308,961.24	24.89%	-30,218,988.54	48.80%	-34,717,030.32	14.88%	-89,331,950.44	157.31%	-90,385,810.34	1.18%	-86,449,003.26	-4.36%	-82,678,277.75	-4.36%
Total de Capital	2,800,461,210.55	2,793,101,715.27	-0.26%	2,778,563,104.30	-0.52%	2,765,700,145.53	-0.46%	2,764,615,427.73	-0.04%	2,724,356,318.98	-1.46%	2,712,985,585.37	-0.42%	2,724,137,539.71	0.41%	2,713,355,343.26	-0.40%
Total de Pasivos y Capital	8,569,822,814.10	8,533,078,016.75	-0.43%	8,491,286,836.37	-0.49%	8,713,887,210.79	2.62%	8,853,274,021.09	1.60%	8,801,448,320.29	-0.59%	8,758,304,798.22	-0.49%	8,715,880,419.92	-0.48%	8,771,536,515.21	0.64%
Préstamos Morosos Totales (Delincuencia)	200,489,725.96	196,512,000.82	-1.98%	269,349,607.63	37.07%	264,478,547.65	-1.81%	232,193,386.97	-12.21%	207,338,080.47	-10.70%	197,292,986.99	-4.84%	193,368,334.21	-1.99%	184,705,689.76	-4.48%
Morosidad Total + Total de Préstamos	4.25%	4.13%		5.64%		5.61%		4.91%		4.35%		4.08%		3.93%		3.71%	
Prov. Préstamos Incobrables + Total Préstamos	2.68%	2.56%		2.73%		2.62%		2.66%		2.60%		2.54%		2.52%		2.55%	
Prov. Préstamos Incobrables + Morosidad	63.01%	62.02%		48.43%		46.74%		54.21%		59.72%		62.13%		63.99%		68.69%	
Número de Cooperativas	116	116		116		116		115		114		114		114		113	

Los datos estadístico para producir este informe de las cooperativas de ahorro y crédito al 31 de marzo de 2019, se obtuvieron de los Informes Financieros y Estadísticos tipo Trimestral que radican las cooperativas a COSSEC. El informe Financiero y Estadístico Trimestral es requerido en virtud del Artículo 13 de la Ley Núm. 114 de 17 de agosto de 2001 y Capítulo VII, Sección 3 (c) (1) del Reglamento Núm. 6758. Esta información está disponible en o antes del 15 de junio de 2019. El próximo Informe correspondiente al trimestre de junio de 2019, se publicará en o antes del 15 de septiembre de 2019. Puede obtener el mismo accediendo a la página de internet [www.cossec.com](http://www.cossec.com).

Este informe es preparado de forma automática del sistema AITSA, para preguntas sobre este Informe puede contactar a:

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