



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

30 September 2019

Activos	Sep-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	Jun-2019	Jun-2019 vs Mar-2019	Sep-2019	Sep-2019 vs Jun-2019
Efectivo	367,494,170.10	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%	329,533,885.69	-6.12%	345,738,503.18	4.92%
Total de Préstamos	4,771,956,231.89	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%	5,062,761,919.38	1.74%	5,117,067,453.11	1.07%
Provisión de Préstamos Incobrables	-130,457,550.81	-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%	-126,783,171.36	-0.07%	-125,043,696.25	-1.37%
Cuentas y Certificados de Ahorro	1,223,257,906.55	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%	975,687,693.67	-6.45%	1,027,464,266.09	5.31%
Total de Inversiones en Valores Negociables	1,206,748,973.03	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%	1,419,732,545.70	1.36%	1,284,833,092.30	-9.50%
Total de Inversiones en Capital de Cooperativas	275,044,626.50	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%	287,409,463.35	0.01%	291,820,444.00	1.66%	292,882,041.13	0.36%
Propiedad y Terreno	361,651,759.43	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%	352,428,887.37	-1.36%	351,681,877.29	-0.21%
Otros Activos	415,590,719.68	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%	457,982,059.21	-5.24%	470,067,677.59	2.64%
Total de Activos	8,491,286,836.37	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%	8,763,164,263.66	-0.10%	8,764,691,214.44	0.02%
Pasivos y Capital																	
Pasivos																	
Total de Depósitos	5,621,210,961.62	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%	5,919,082,328.25	-0.45%	5,915,625,682.92	-0.06%
Cuentas por Pagar	88,610,762.08	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%	112,698,495.27	0.76%	108,696,793.77	-3.55%
Obligaciones por Pagar	2,902,008.37	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%	3,774,483.06	390.65%	4,381,185.28	16.07%
Total de Pasivos	5,712,723,732.07	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%	6,035,555,306.58	-0.37%	6,028,703,661.97	-0.11%
Capital																	
Acciones	2,283,858,452.18	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%	2,246,507,963.41	-0.04%	2,236,340,340.36	-0.45%
Obligaciones de Capital	0.00	0.00		0.00		0.00		0.00		1,590,000.00		1,890,000.00	18.87%	1,890,000.00	0.00%	1,890,000.00	0.00%
Reserva Capital indivisible	342,834,493.73	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%	352,111,292.49	0.76%	353,282,717.14	0.33%
Otras Reservas	185,759,718.77	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%	206,749,180.53	2.81%	213,266,333.92	3.15%
Reserva Valorización de Inversiones	-13,580,599.14	-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%	3,748,558.82	-199.85%	5,386,228.22	43.69%
Sobrantes	-20,308,961.24	-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%	-83,398,038.17	0.87%	-74,178,067.17	-11.06%
Total de Capital	2,778,563,104.30	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%	2,727,608,957.08	0.53%	2,735,987,552.47	0.31%
Total de Pasivos y Capital	8,491,286,836.37	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%	8,763,164,263.66	-0.10%	8,764,691,214.44	0.02%
Préstamos Morosos Totales (Delincuencia)	269,349,607.63	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%	176,255,666.06	-4.57%	174,351,667.95	-1.08%
Morosidad Total ÷ Total de Préstamos	5.64%	5.61%		4.91%		4.35%		4.08%		3.93%		3.71%		3.48%		3.41%	
Prov. Préstamos Incobrables ÷ Total Préstamos	2.73%	2.62%		2.66%		2.60%		2.54%		2.52%		2.55%		2.50%		2.44%	
Prov. Préstamos Incobrables ÷ Morosidad	48.43%	46.74%		54.21%		59.72%		62.13%		63.99%		68.69%		71.93%		71.72%	
Número de Cooperativas	116.00	116.00		115.00		114.00		114.00		114.00		113.00		113.00		113.00	

Los datos estadísticos para producir este informe de las cooperativas de ahorro y crédito al 30 de septiembre 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 diciembre de 2019. El próximo Informe correspondiente al trimestre de diciembre de 2019, se publicará en o antes del 15 de marzo de 2020. Puede obtener el mismo accediendo a la página de internet 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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