

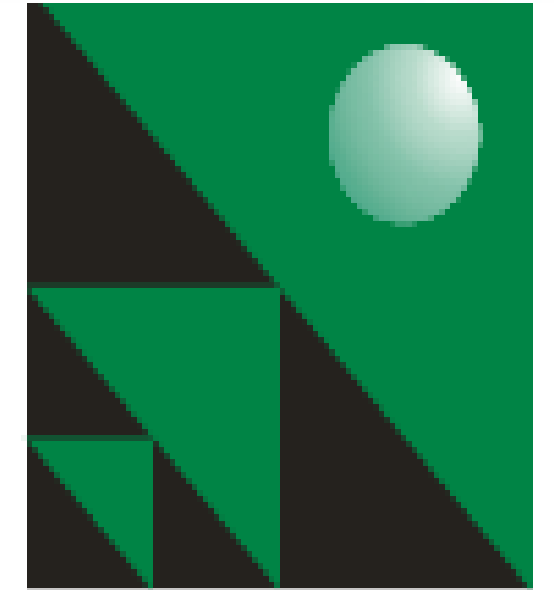
# **ASAMBLEA DE DELEGADOS**

## **26 DE MARZO DE 2022**

### **ESTADOS FINANCIEROS**

### **DICIEMBRE 31 DE 2021**

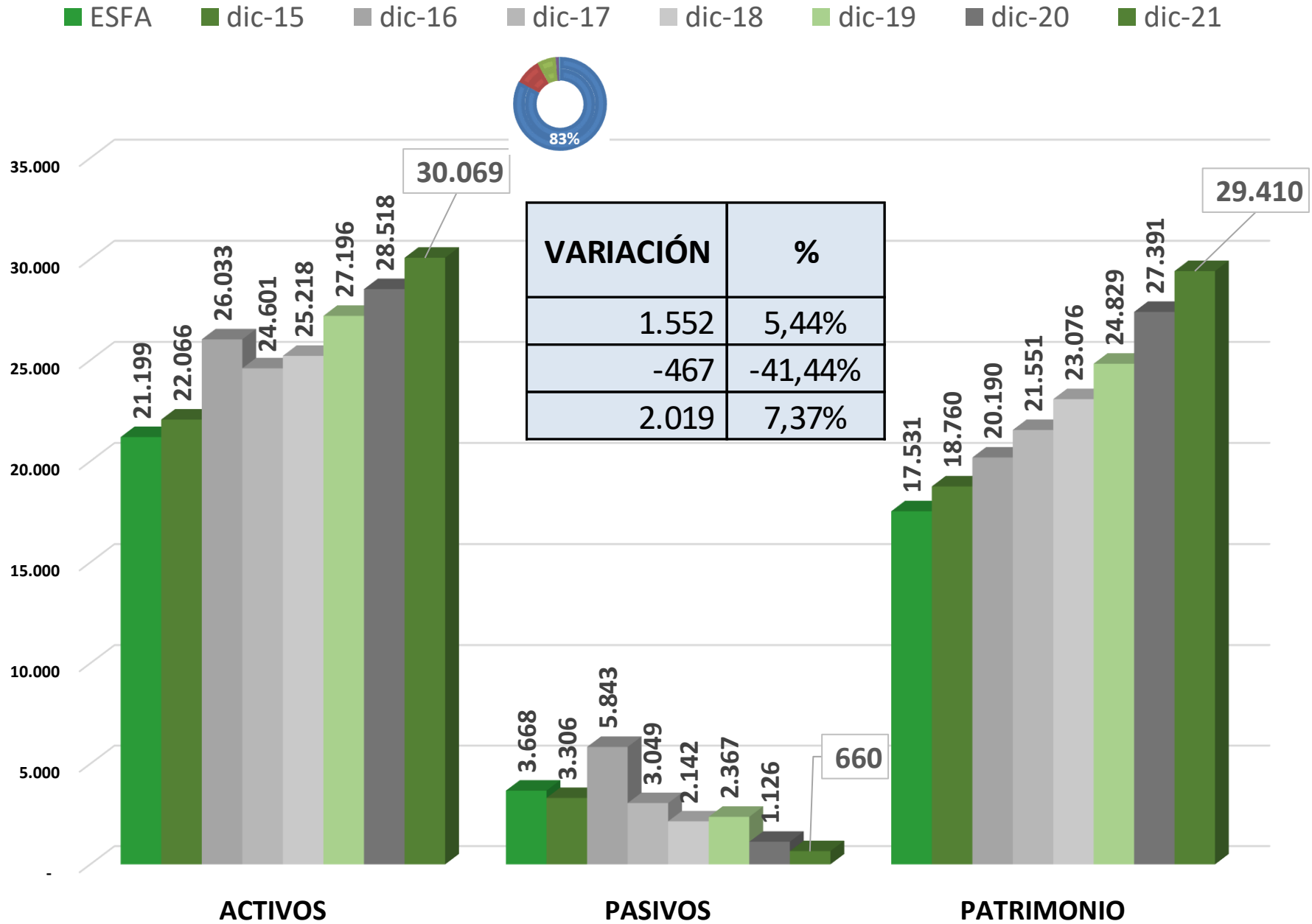
Presenta: DIANA MILENA ESCOBAR DEVIA  
CONTADORA PUBLICA



**Coopsena**



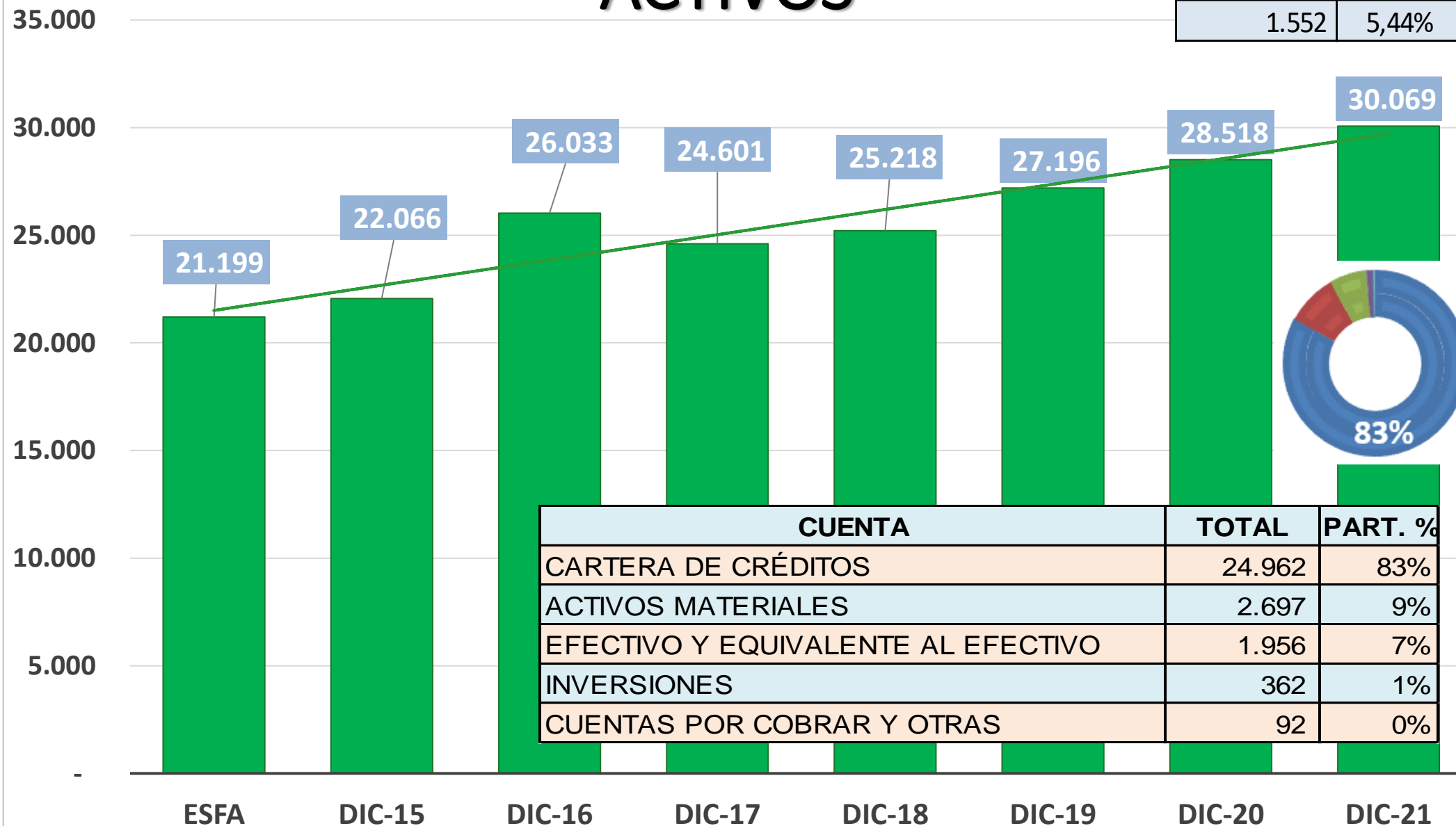
# Estado de la Situación Financiera





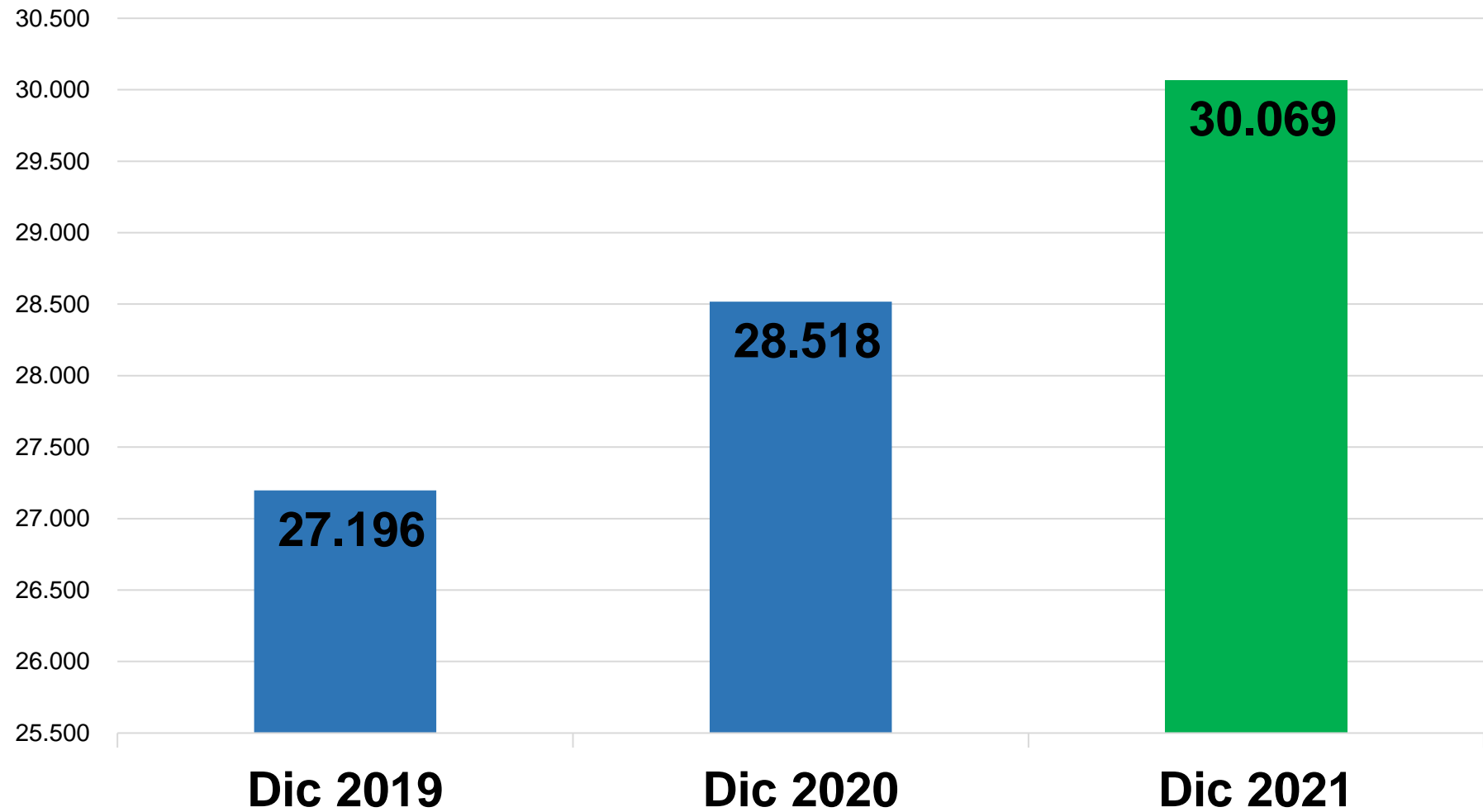
# ACTIVOS

VARIACIÓN	%
1.552	5,44%



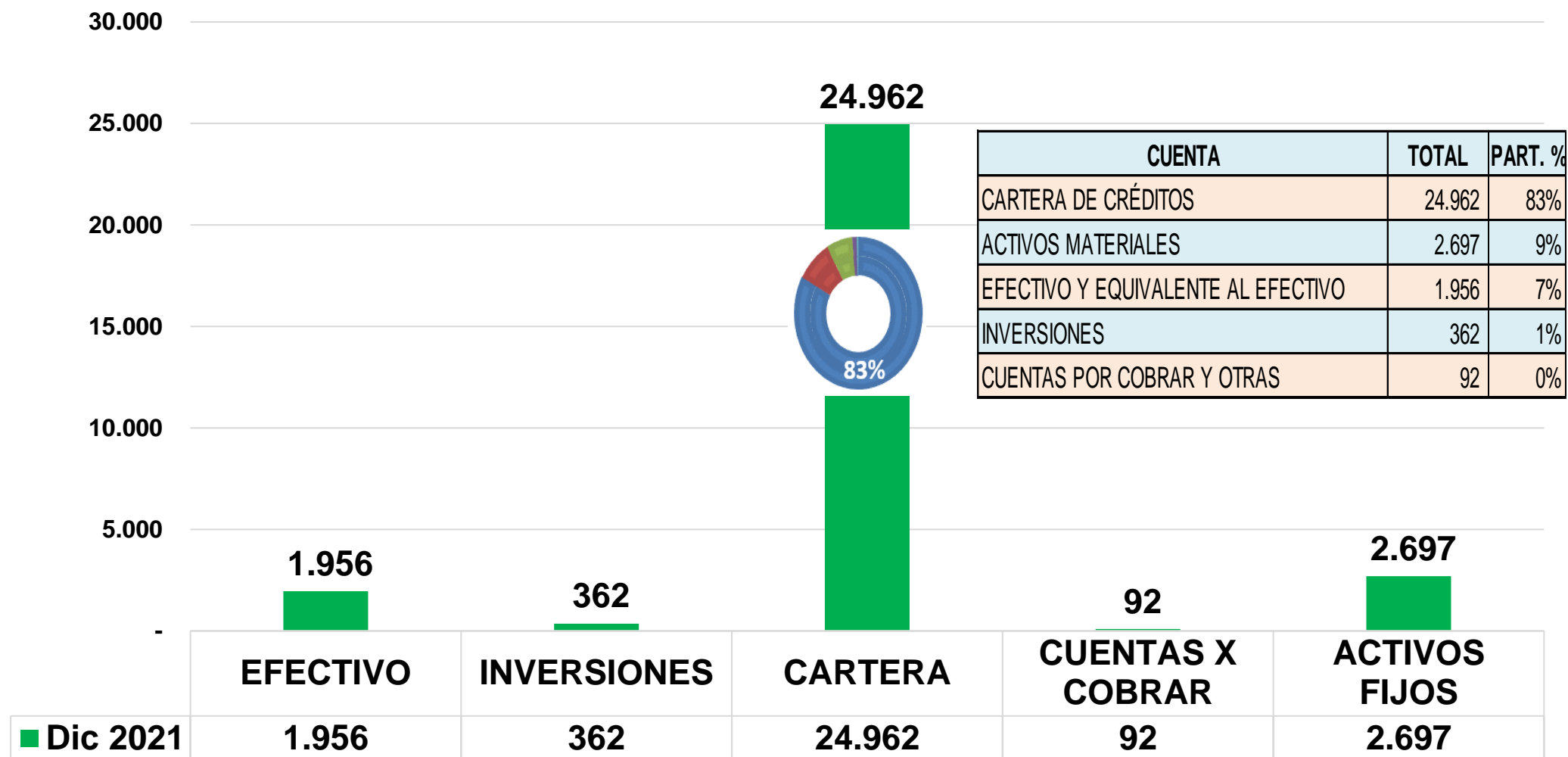


# ACTIVOS



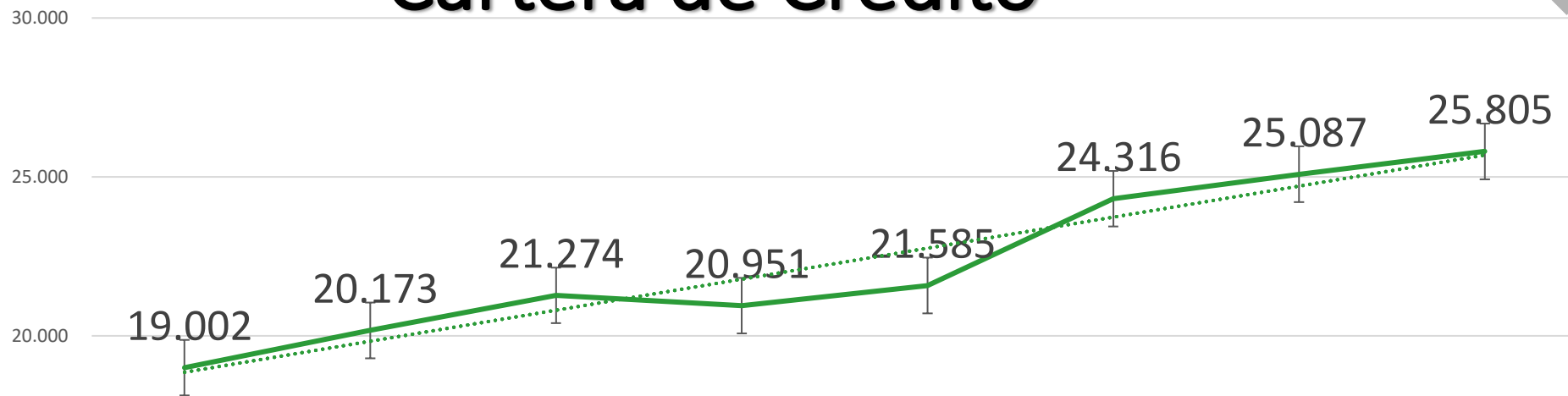


# COMPOSICION DE LOS ACTIVOS





# Cartera de Crédito



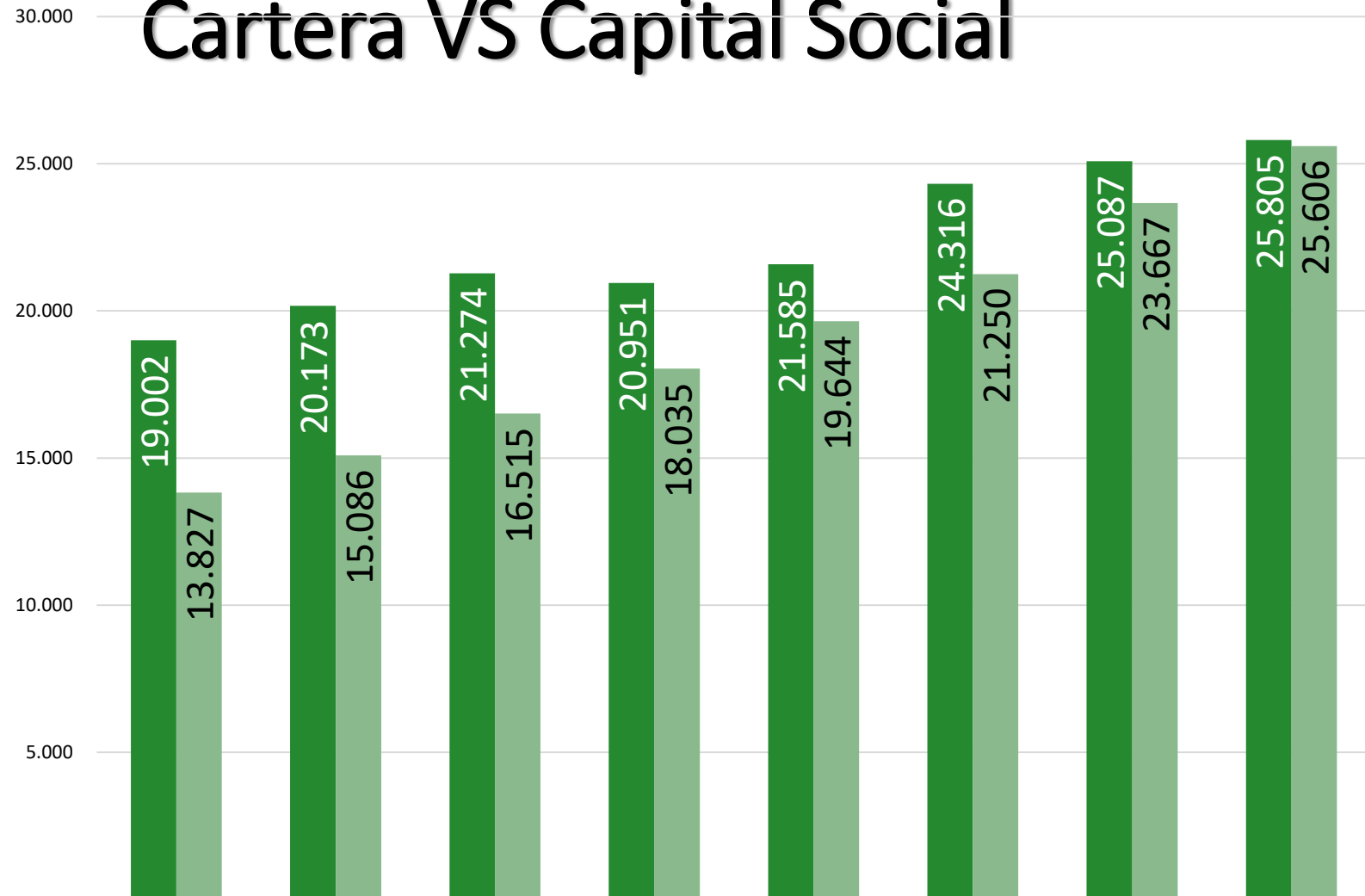
TOTAL CREDITOS VIGENTES AL 31 DE DICIEMBRE 2021	No	SALDO	%
CREDITOS VIGENTES 31/12/2021	2.751	25.804.544.485	100,00%
CREDITOS OTORGADOS POR ASOCIADOS	1.543	25.804.544.485	100,00%
CREDITOS MORA	347	210.683.944	0,82%
CREDITOS MORA POR TESORERIA -DEUDA	229	2.056.906.988	7,97%
CREDITOS EN MORA POR TESORERIA-CUOTAS	229	143.821.458	6,99%
CREDITOS EN MORA POR NOMINA DEUDA	118	1.337.116.715	5,18%
CREDITOS EN MORA POR NOMINA-CUOTAS	118	66.859.486	5,00%
CREDITOS X CATEGORIA A EN MORA	318	106.245.638	0,41%
CREDITOS EN MORA SIN RECALIFICACIÓN X CATEGORIA	29	201.443.114	0,78%
CREDITOS RECALIFICADOS ( LEY DE ARRASTRE)	48	416.661.928	1,61%
CREDITOS EN MORA CON RECALIFICACIÓN Y LEY DE	71	568.117.243	2,20%
CARTERA CASTIGADA	56	394.877.579	1,53%



	ESFA	dic-15	dic-16	dic-17	dic-18	dic-19	dic-20	dic-21
Series1	19.002	20.173	21.274	20.951	21.585	24.316	25.087	25.805



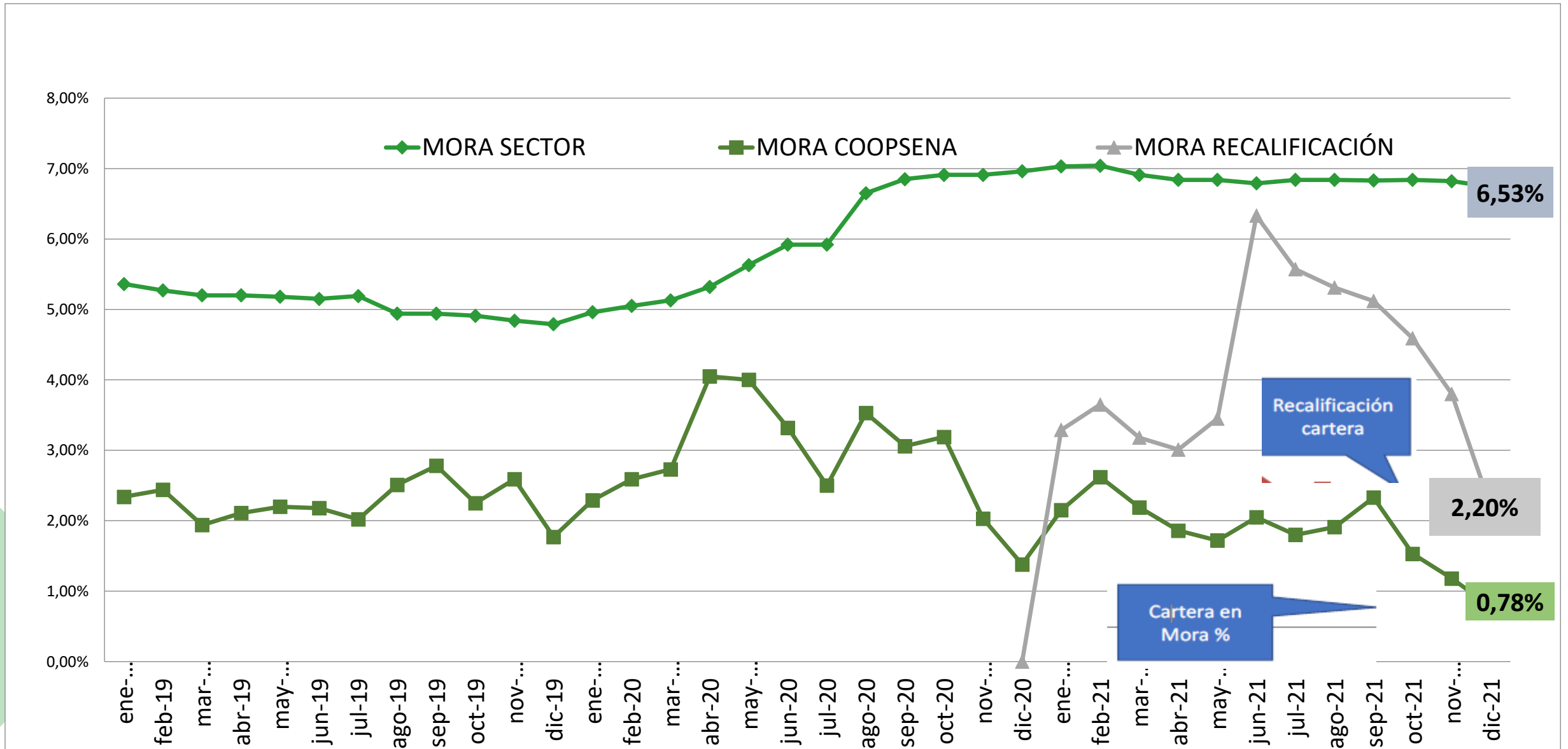
# Cartera VS Capital Social



	ESFA	dic-15	dic-16	dic-17	dic-18	dic-19	dic-20	dic-21
■ Cartera de crédito	19.002	20.173	21.274	20.951	21.585	24.316	25.087	25.805
■ Capital Social	13.827	15.086	16.515	18.035	19.644	21.250	23.667	25.606

■ Cartera de crédito ■ Capital Social

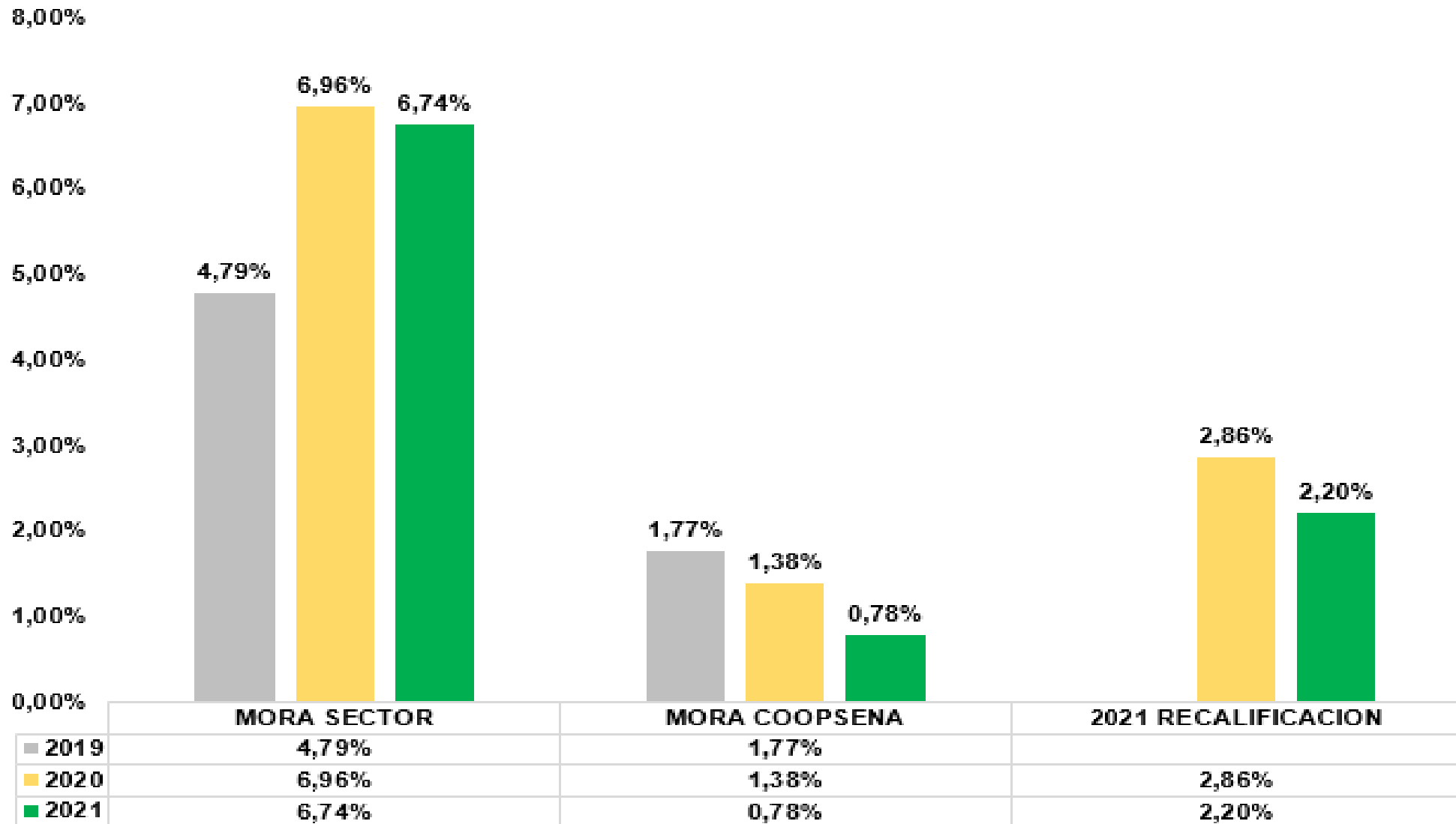
# COMPARACIÓN MORA SECTOR VS COOPSENA



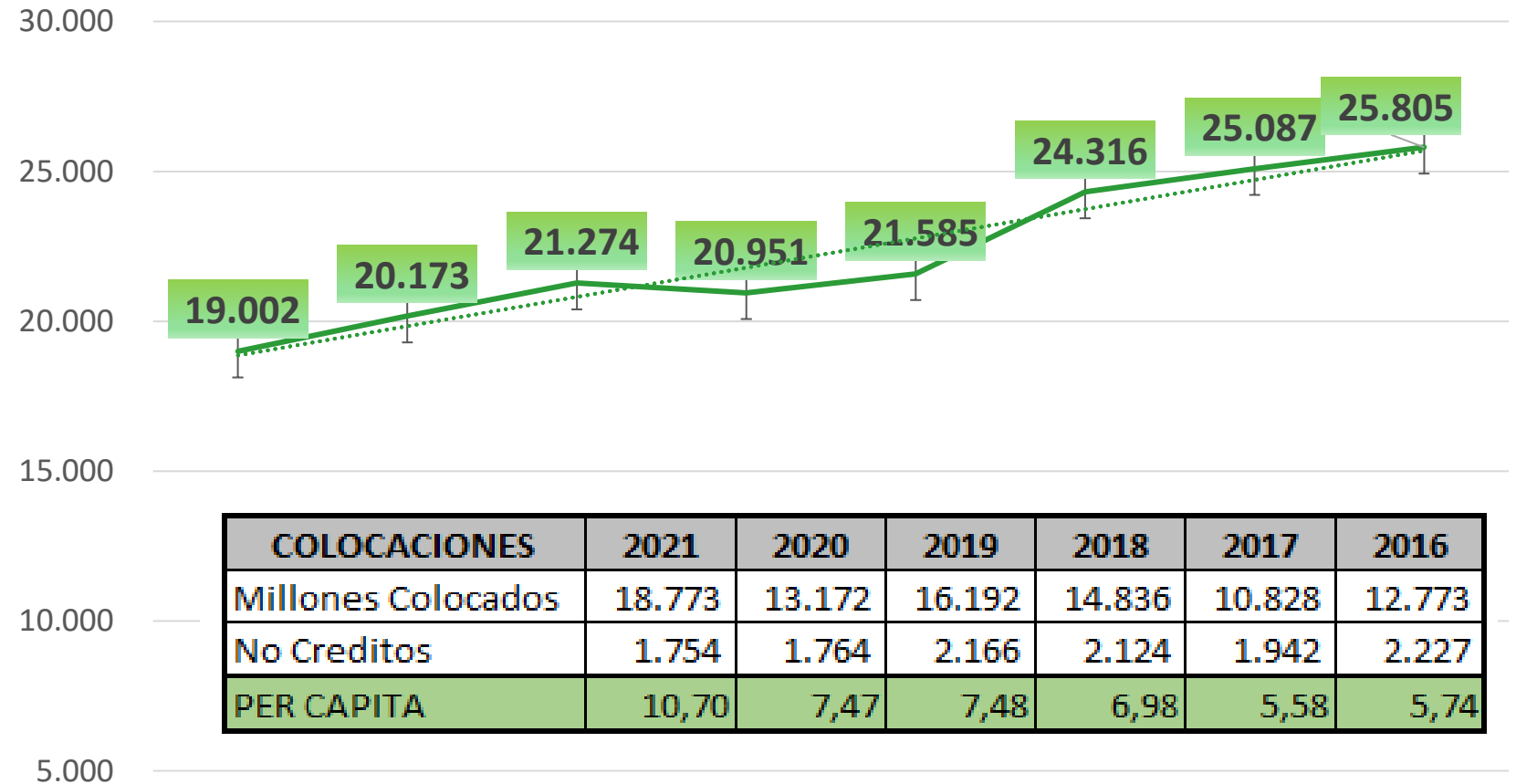


# COMPARACIÓN MORA SECTOR VS COOPSENA

## ANALISIS ICV - COOPSENA



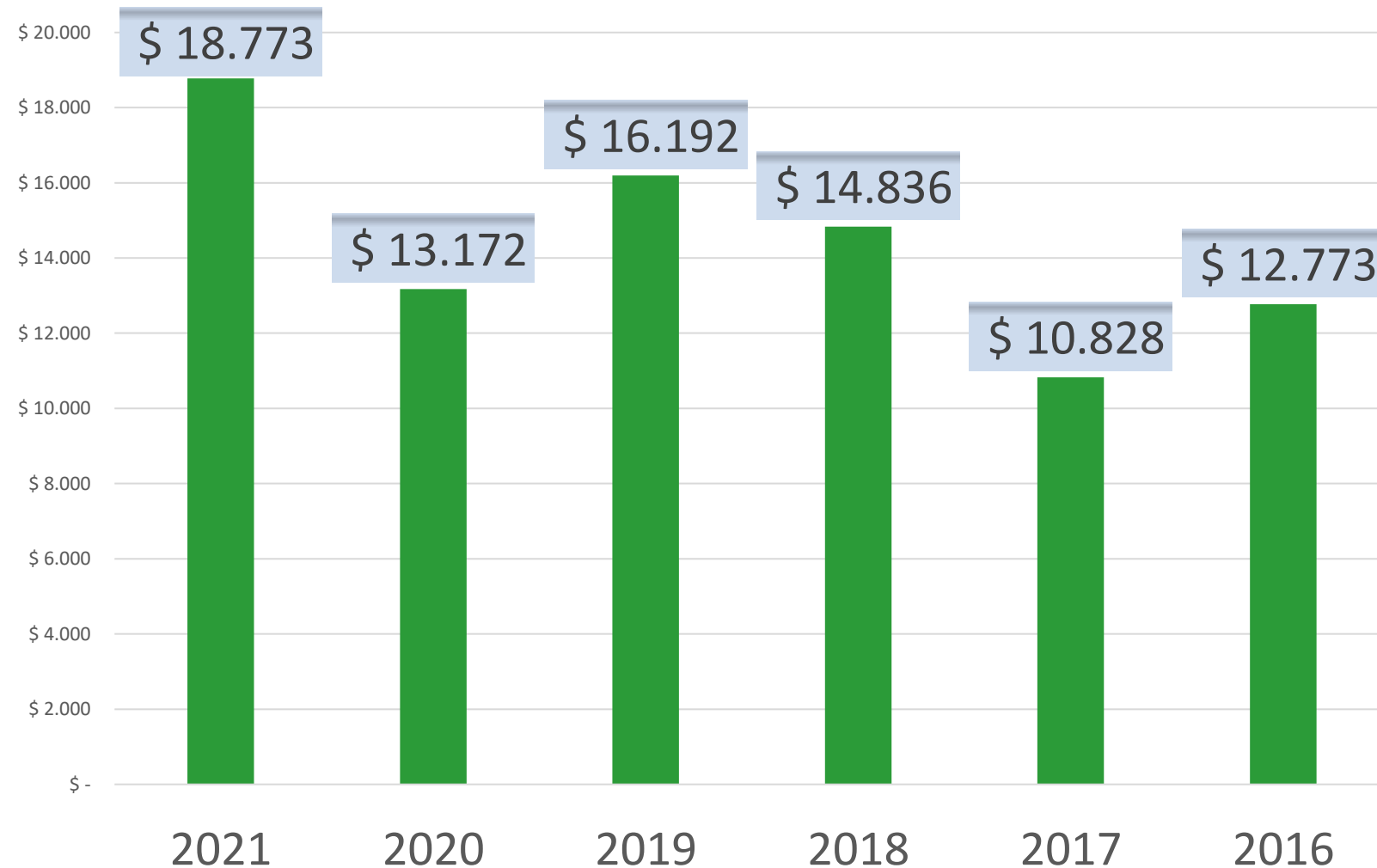
# Colocación Cartera de Crédito 2021



COLOCACIONES	2021	2020	2019	2018	2017	2016
Millones Colocados	18.773	13.172	16.192	14.836	10.828	12.773
No Creditos	1.754	1.764	2.166	2.124	1.942	2.227
PER CAPITA	10,70	7,47	7,48	6,98	5,58	5,74

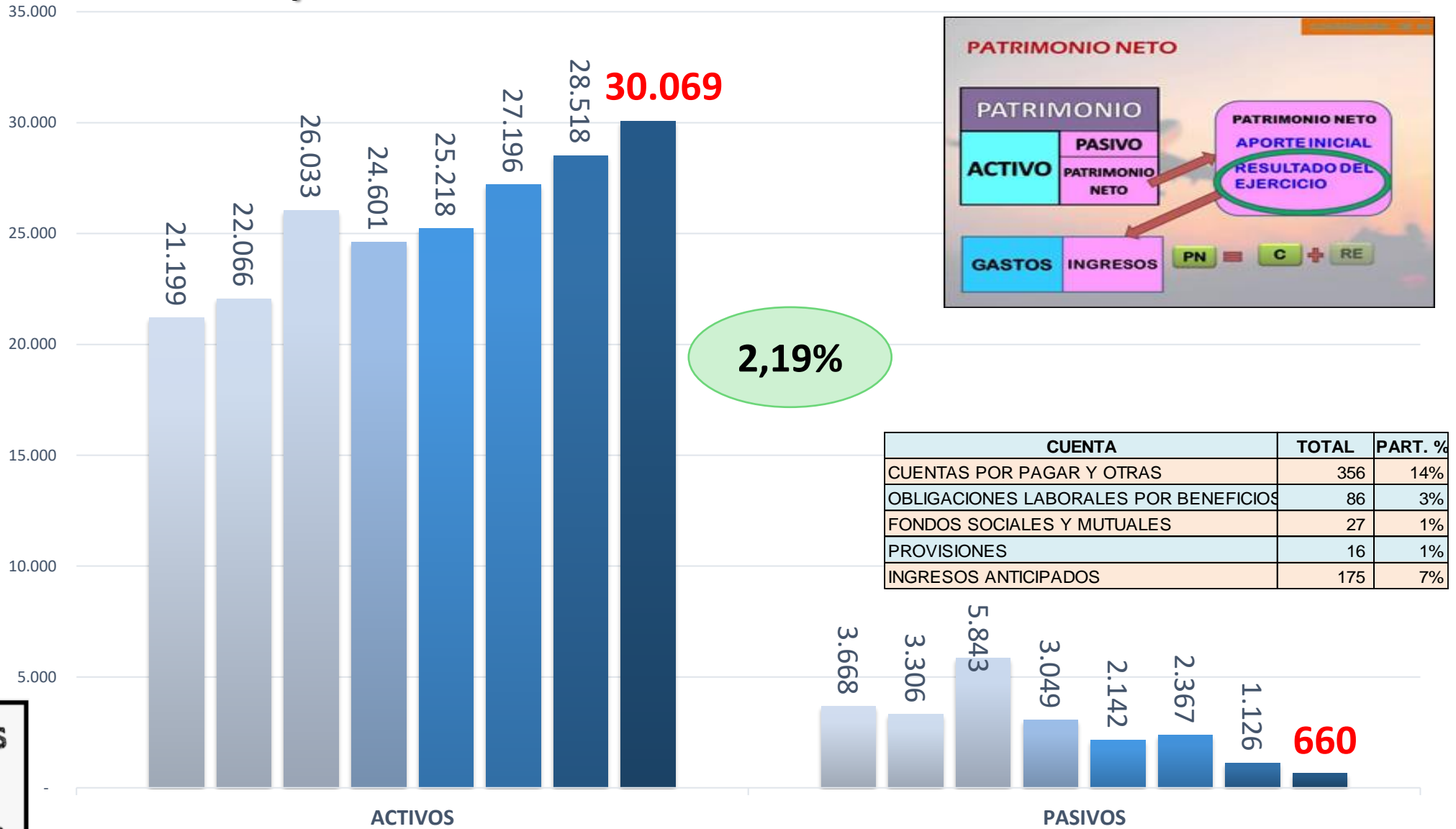
	ESFA	dic-15	dic-16	dic-17	dic-18	dic-19	dic-20	dic-21
— CARTERA DE CREDITO	19.002	20.173	21.274	20.951	21.585	24.316	25.087	25.805

# Histórico colocación Cartera de Crédito

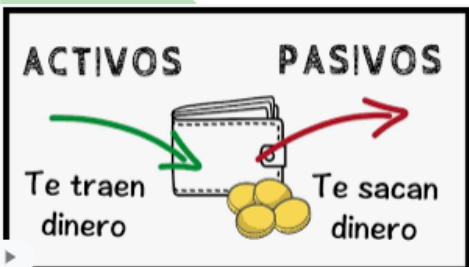




# Participación del Pasivo frente al Activo

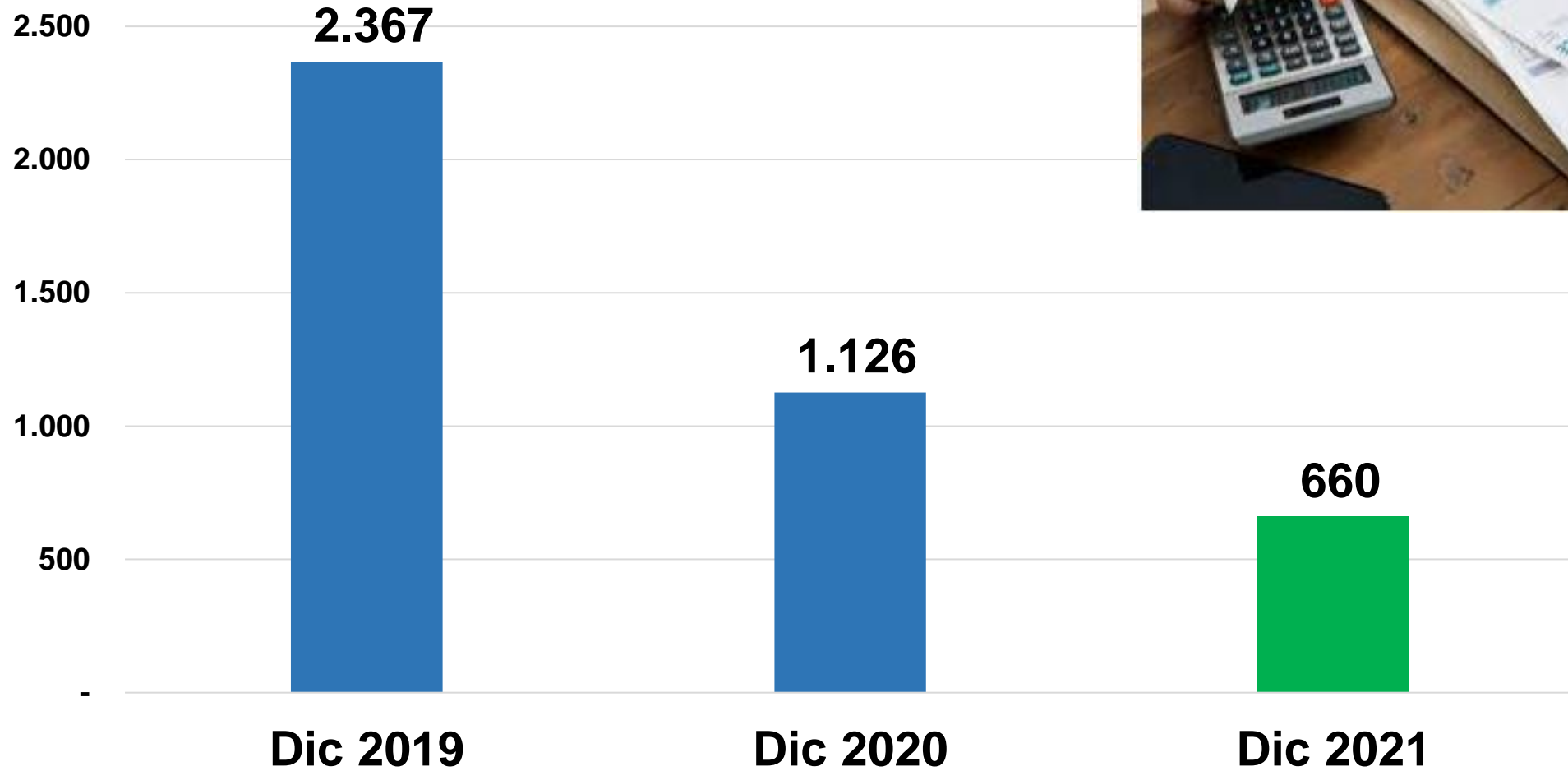


CUENTA	TOTAL	PART. %
CUENTAS POR PAGAR Y OTRAS	356	14%
OBLIGACIONES LABORALES POR BENEFICIOS	86	3%
FONDOS SOCIALES Y MUTUALES	27	1%
PROVISIONES	16	1%
INGRESOS ANTICIPADOS	175	7%



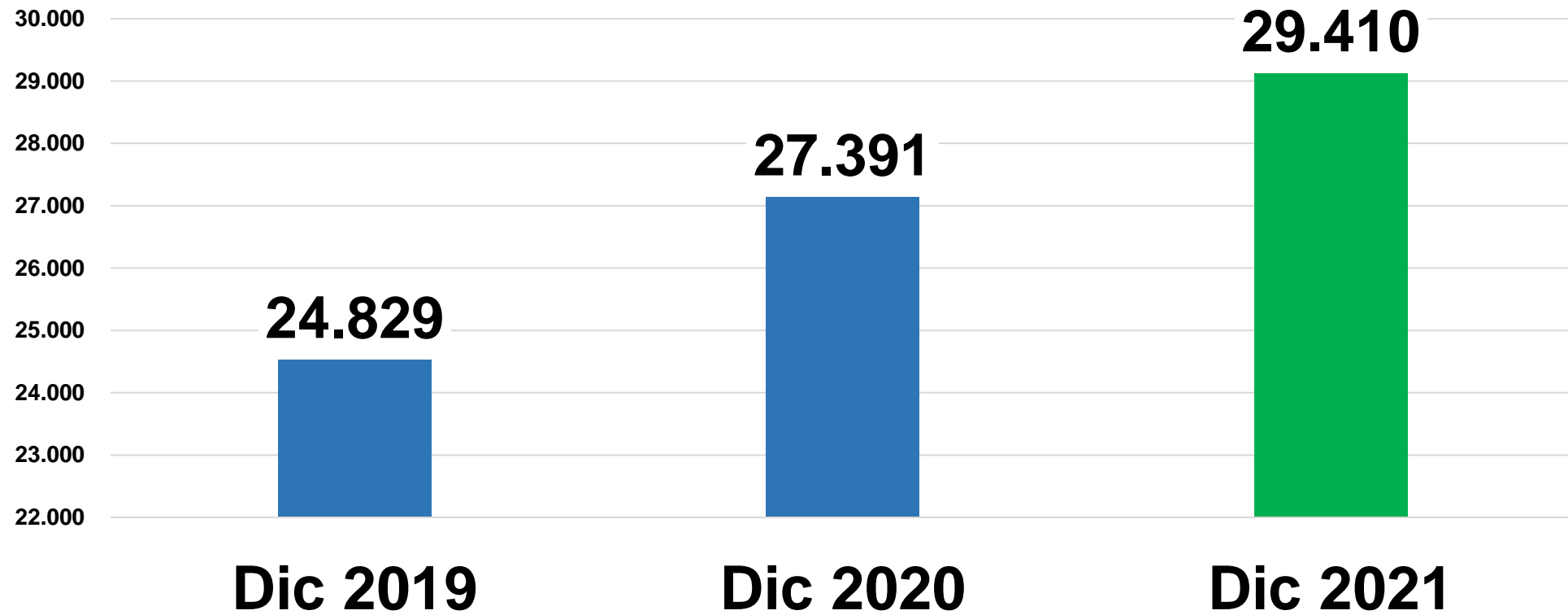


## PASIVOS



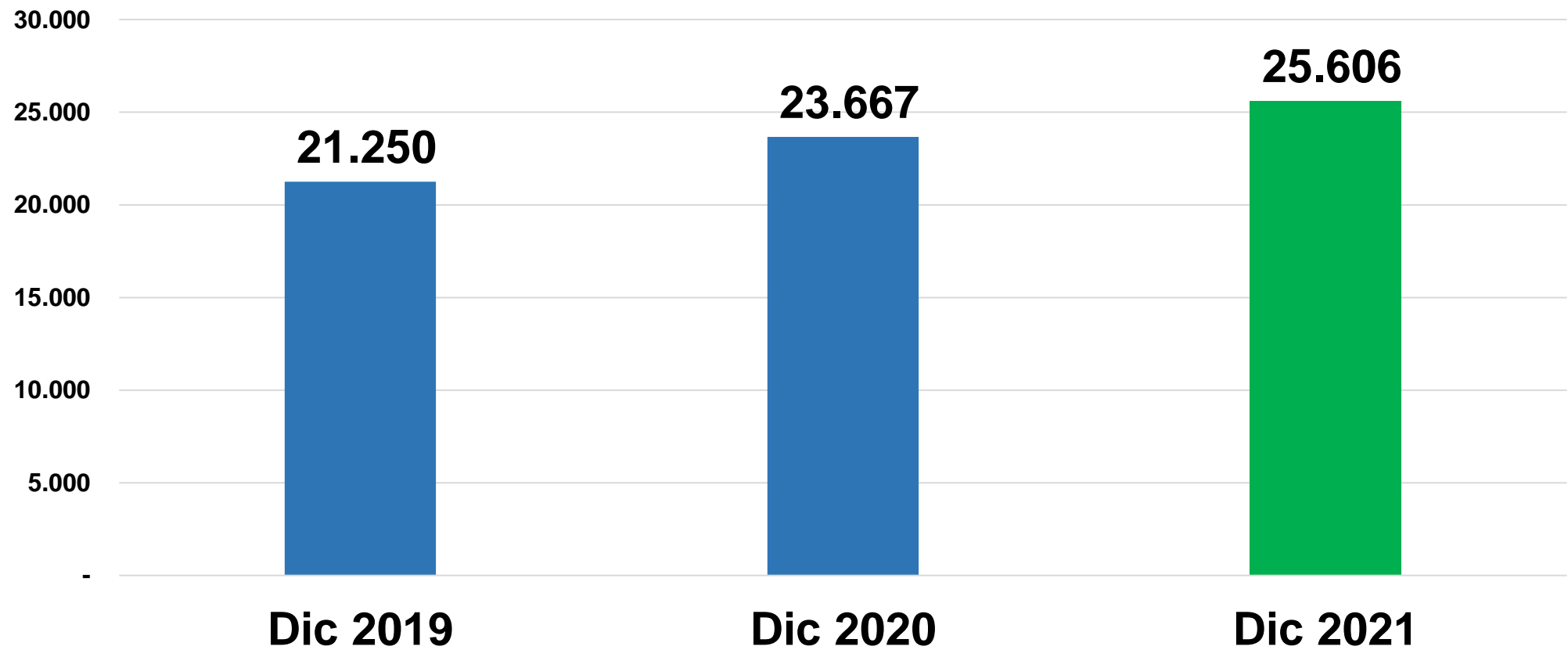


## PATRIMONIO



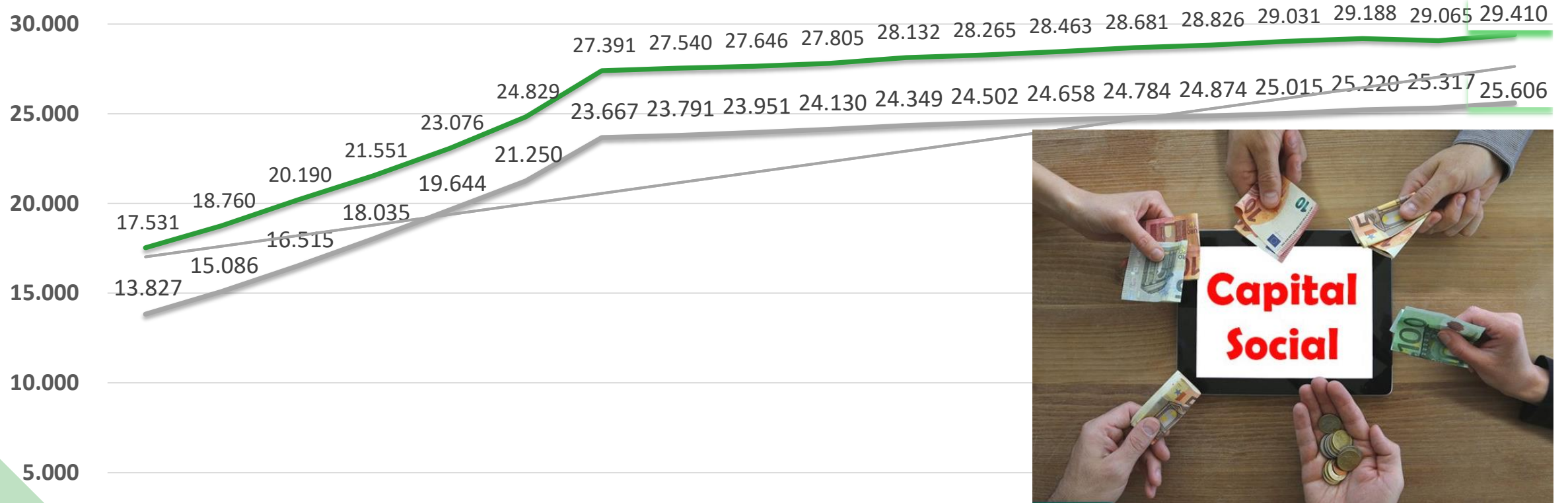


## APORTES





# Patrimonio VS Capital Social

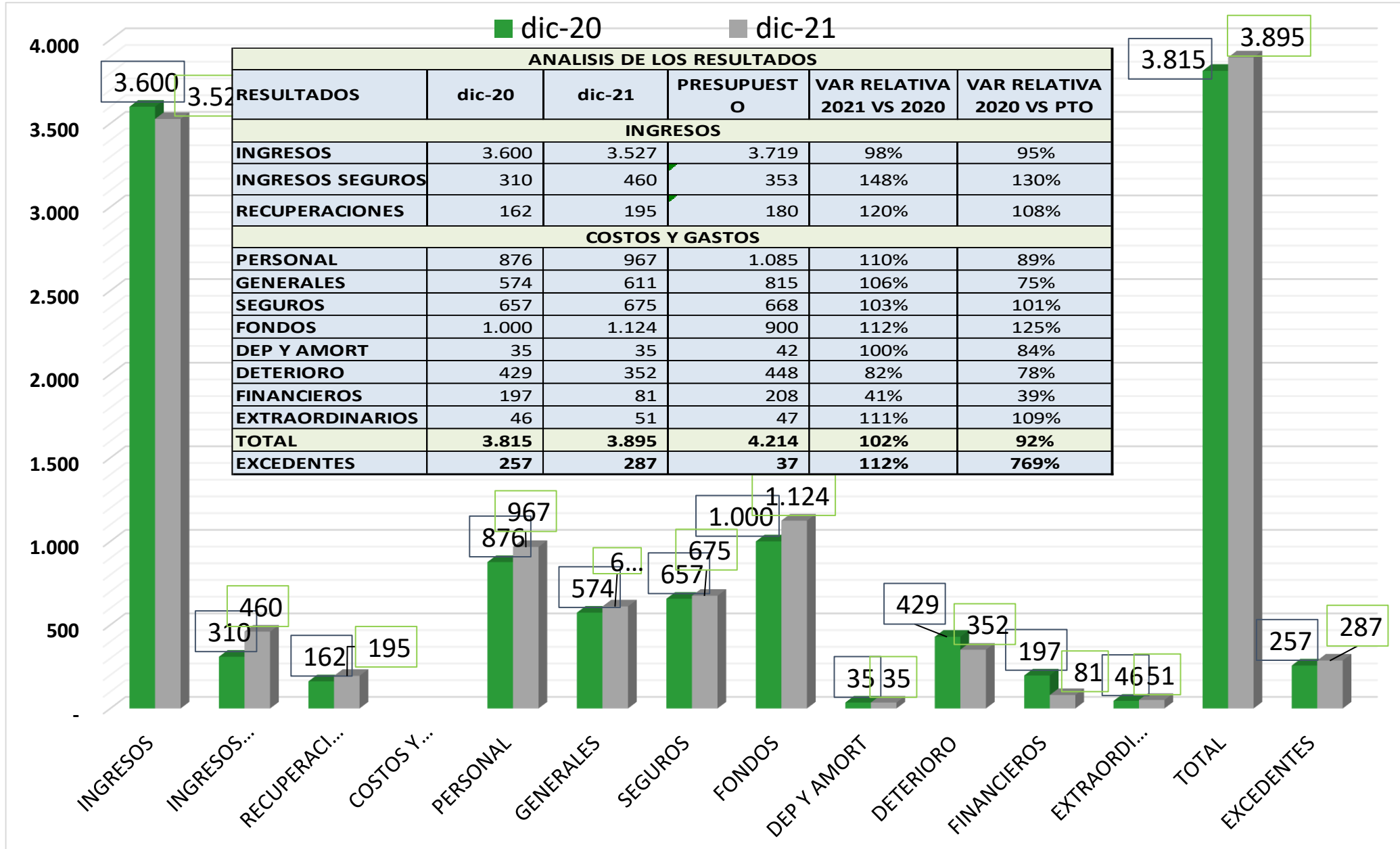


	ESFA	dic-15	dic-16	dic-17	dic-18	dic-19	dic-20	ene-21	feb-21	mar-21	abr-21	may-21	jun-21	jul-21	ago-21	sep-21	oct-21	nov-21	dic-21
<b>PATRIMONIO</b>	17.531	18.760	20.190	21.551	23.076	24.829	27.391	27.540	27.646	27.805	28.132	28.265	28.463	28.681	28.826	29.031	29.188	29.065	29.410
<b>CAPITAL SOCIAL</b>	13.827	15.086	16.515	18.035	19.644	21.250	23.667	23.791	23.951	24.130	24.349	24.502	24.658	24.784	24.874	25.015	25.220	25.317	25.606



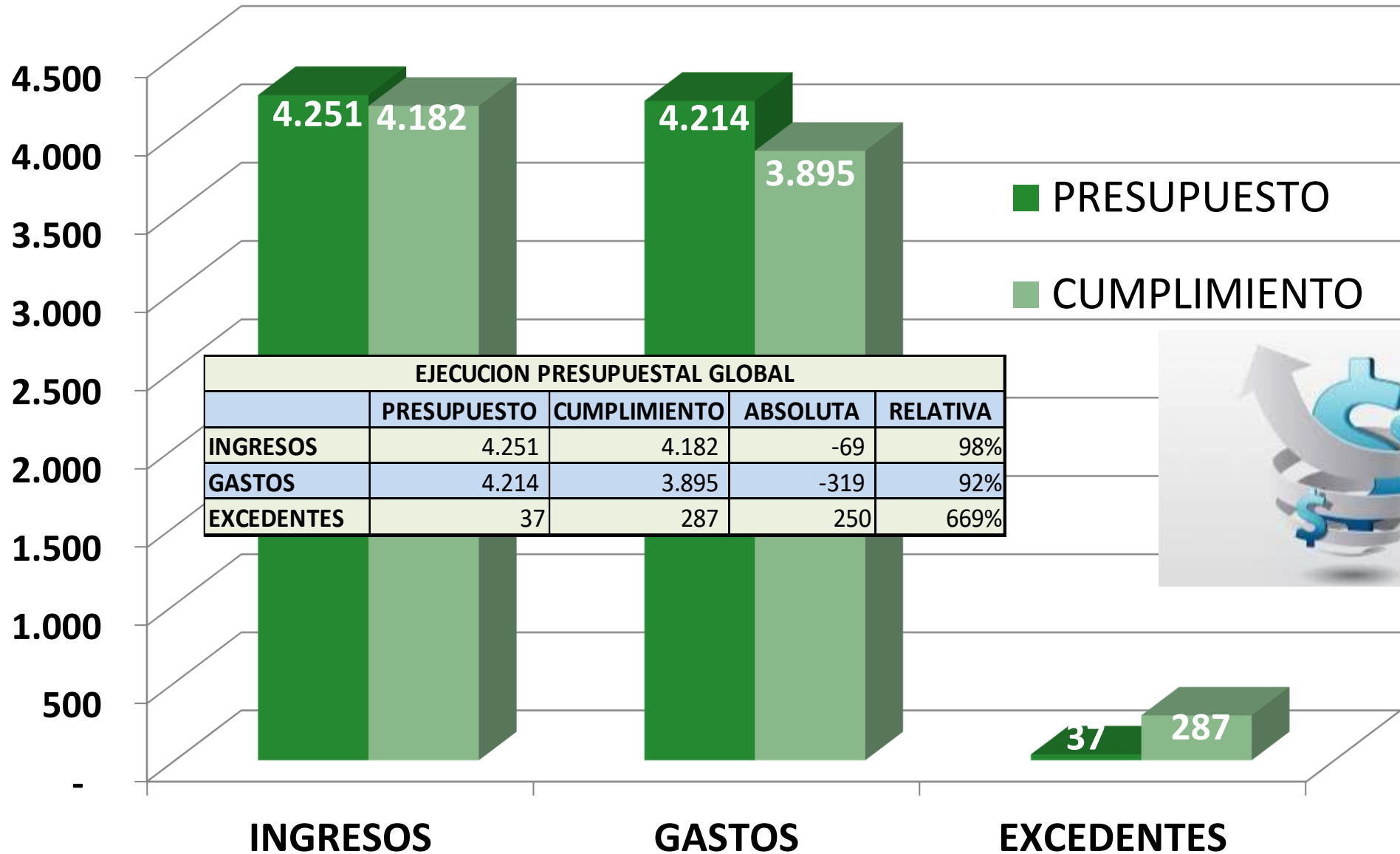


# ESTADO DE RESULTADOS





# Ejecución Presupuestal





## EXCEDENTES

