



INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN MARZO DE 2009 A MARZO DE 2011)

	Mar-09		Jun-09		Sep-09		Dic-09		Mar-10		Mar-09 a Mar-10 4 trimestres		Jun-10		Jun-09 a Jun-10 4 trimestres		Sep-10		Sep-09 a Sep-10 4 trimestres		Dic-10		Dic-09 a Dic-10 4 trimestres		Mar-11		Mar-10 a Mar-11 4 trimestres		Dic-10 vs Mar-11	
Activos																														
Efectivo	254,332,368	238,314,809	-6.30%	242,347,976	1.69%	220,244,052	-9.12%	272,918,034	7.31%	233,372,891	-2.07%	253,487,706	4.60%	239,603,914	8.79%	261,379,049	-4.23%	9.09%												
Total de Préstamos	4,286,056,166	4,294,087,720	0.19%	4,321,520,422	0.64%	4,333,364,558	0.27%	4,340,614,522	1.27%	4,365,141,979	1.65%	4,367,434,039	1.06%	4,371,226,494	0.87%	4,357,484,090	0.39%	-0.31%												
Provisión de Préstamos Incobrables	(103,756,964)	(106,935,486)	3.06%	(131,673,741)	23.13%	(131,091,177)	-0.44%	(137,310,895)	32.34%	(138,094,803)	29.14%	(139,386,092)	5.86%	(139,009,839)	6.04%	(150,207,622)	9.39%	8.06%												
Cuentas y Certificados de Ahorro	1,530,907,539	1,598,890,911	4.44%	1,610,346,344	0.72%	1,659,976,978	3.08%	1,706,204,978	11.45%	1,741,482,195	8.92%	1,686,957,325	4.76%	1,677,798,949	1.07%	1,691,237,337	-0.88%	0.80%												
Total de Inversiones en Valores Negociables	386,157,671	471,174,990	22.02%	482,993,817	2.51%	562,845,730	16.53%	590,867,994	53.01%	678,784,252	44.06%	759,415,913	57.23%	820,238,773	45.73%	882,003,970	49.27%	7.53%												
Total de Inversiones en Capital de Cooperativas	184,044,183	184,746,932	0.38%	186,707,946	1.06%	190,035,514	1.78%	190,881,895	3.72%	195,563,260	5.85%	198,931,017	6.55%	198,611,112	4.51%	199,704,304	4.62%	0.55%												
Propiedad y Terreno	206,823,373	212,658,046	2.82%	219,291,688	3.12%	221,810,027	1.15%	227,543,589	10.02%	232,434,731	9.30%	238,696,762	8.85%	240,123,048	8.26%	248,174,206	9.07%	3.35%												
Otros Activos	94,420,671	95,060,744	0.68%	104,529,324	9.96%	108,929,120	4.21%	110,102,349	16.61%	107,183,858	12.75%	118,146,478	13.03%	115,594,645	6.12%	109,049,073	-0.96%	-5.66%												
Total de Activos	\$6,838,985,007	\$6,987,998,666	2.18%	\$7,036,063,776	0.69%	\$7,166,114,802	1.85%	\$7,301,822,466	6.77%	\$7,415,868,363	6.12%	\$7,483,683,148	6.36%	\$7,524,187,096	5.00%	\$7,598,824,407	4.07%	0.99%												
Pasivos y Capital																														
Pasivos																														
Total de Depósitos	4,591,067,653	4,721,864,701	2.85%	4,758,703,431	0.78%	4,861,040,649	2.15%	4,962,809,345	8.10%	5,030,338,432	6.53%	5,073,354,433	6.61%	5,093,242,395	4.78%	5,132,477,266	3.42%	0.77%												
Cuentas por Pagar	83,765,966	102,916,166	22.86%	83,143,764	-19.21%	75,516,524	-9.17%	80,414,904	-4.00%	91,763,153	-10.84%	92,898,203	11.73%	85,651,760	13.42%	89,789,621	11.66%	4.83%												
Obligaciones por pagar	27,453,426	4,825,714	-82.42%	28,645,961	493.61%	28,591,813	-0.19%	23,021,008	-16.15%	23,569,574	388.42%	25,665,034	-10.41%	25,483,773	-10.87%	25,104,426	9.05%	-1.49%												
Total de Pasivos	\$4,702,287,045	\$4,829,606,581	2.71%	\$4,870,493,156	0.85%	\$4,965,148,986	1.94%	\$5,066,245,257	7.74%	\$5,145,671,159	6.54%	\$5,191,917,670	6.60%	\$5,204,377,928	4.82%	\$5,247,371,313	3.58%	0.83%												
Capital																														
Acciones	1,755,131,151	1,800,081,325	2.56%	1,814,318,078	0.79%	1,852,207,385	2.09%	1,873,298,057	6.73%	1,907,352,402	5.96%	1,923,149,726	6.00%	1,960,340,639	5.84%	1,984,669,600	5.95%	1.24%												
Reserva Capital Indivisible	276,010,494	278,254,464	0.81%	278,955,216	0.25%	280,615,149	0.60%	282,287,611	2.27%	285,255,199	2.52%	284,708,104	2.06%	286,374,678	2.05%	286,023,434	1.32%	-0.12%												
Otras Reservas	52,221,535	54,639,332	4.63%	57,659,025	5.53%	57,465,099	-0.34%	57,304,982	9.73%	59,961,758	9.74%	61,105,181	5.98%	61,972,777	7.84%	63,524,654	10.85%	2.50%												
Reserva Valorización de Inversiones	(1,977,681)	(3,694,495)	86.81%	(376,193)	-89.82%	(377,279)	0.29%	(416,969)	-78.92%	2,457,350	-166.51%	3,395,616	-1002.63%	(1,005,803)	166.59%	(2,341,547)	461.56%	132.80%												
Sobrantes	55,312,463	29,111,459	-47.37%	15,014,494	-48.42%	11,055,462	-26.37%	23,103,528	-58.23%	15,170,495	-47.89%	19,406,851	29.25%	12,126,877	9.69%	19,576,953	-15.26%	61.43%												
Total de Capital	2,136,697,962	2,158,392,085	1.02%	2,165,570,620	0.33%	2,200,965,816	1.63%	2,235,577,209	4.63%	2,270,197,204	5.18%	2,291,765,478	5.83%	2,319,809,168	5.40%	2,351,453,094	5.18%	1.36%												
Total de Pasivos y Capital	\$6,838,985,007	\$6,987,998,666	2.18%	\$7,036,063,776	0.69%	\$7,166,114,802	1.85%	\$7,301,822,466	6.77%	\$7,415,868,363	6.12%	\$7,483,683,148	6.36%	\$7,524,187,096	5.00%	\$7,598,824,407	4.07%	0.99%												
Préstamos Morosos Totales (Delincuencia)	227,227,678	233,129,080	2.60%	254,009,390	8.96%	258,566,447	1.79%	286,104,515	25.91%	304,799,676	30.74%	311,731,514	22.72%	299,731,180	15.92%	315,183,598	10.16%	5.16%												
Morosidad Total ÷ Total de Préstamos	5.30%	5.43%		5.88%		5.97%		6.59%		6.98%		7.14%		6.86%		7.23%														
Prov. Préstamos Incobrables ÷ Total de Préstamos	2.42%	2.49%		3.05%		3.03%		3.16%		3.16%		3.19%		3.18%		3.45%														
Prov. Préstamos Incobrables ÷ Morosidad	45.66%	45.87%		51.84%		50.70%		47.99%		45.31%		44.71%		46.38%		47.66%														
Número de Cooperativas	123	122		122		122		120		119		119		119		119														

Los datos estadísticos para producir el estado de situación consolidado de la Industria de las cooperativas de ahorro y crédito para los trimestres terminados en marzo de 2009 a marzo de 2011, 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 2011. El próximo Informe correspondiente al trimestre de junio de 2011, se publicará en o antes del 15 de septiembre de 2011. Puede obtener el mismo accediendo a la página de Internet www.cossec.com.pr.

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