



**INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO  
( PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2008 A DICIEMBRE DE 2010)**

	Dic-08	Mar-09	Jun-09	Sep-09	Dic-09	Dic-08 a Dic-09 4 trimestres	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	Jun-10 vs Sep-10	Dic-10	Dic-09 a Dic-10 4 trimestres	Sep-10 vs Dic-10			
<b>Activos</b>																			
Efectivo	207,836,175	254,332,368	22.37%	238,314,809	-6.30%	242,347,976	1.69%	220,244,052	5.97%	272,918,034	7.31%	233,372,891	-2.07%	253,487,706	4.60%	8.62%	239,603,914	8.79%	-5.48%
Total de Préstamos	4,286,458,628	4,286,056,166	-0.01%	4,294,087,720	0.19%	4,321,520,422	0.64%	4,333,364,558	1.09%	4,340,614,522	1.27%	4,365,141,979	1.65%	4,367,434,039	1.06%	0.05%	4,371,226,494	0.87%	0.09%
Provisión de Préstamos Incobrables	(95,189,802)	(103,756,964)	9.00%	(106,935,486)	3.06%	(131,673,741)	23.13%	(131,091,177)	37.72%	(137,310,895)	32.34%	(138,094,803)	29.14%	(139,386,092)	5.86%	0.94%	(139,009,839)	6.04%	-0.27%
Cuentas y Certificados de Ahorro	1,415,389,163	1,530,907,539	8.16%	1,598,890,911	4.44%	1,610,346,344	0.72%	1,659,976,978	17.28%	1,706,204,978	11.45%	1,741,482,195	8.92%	1,686,957,325	4.76%	-3.13%	1,677,798,949	1.07%	-0.54%
Total de Inversiones en Valores Negociables	401,819,380	386,157,671	-3.90%	471,174,990	22.02%	482,993,817	2.51%	562,845,730	40.07%	590,867,994	53.01%	678,784,252	44.06%	759,415,913	57.23%	11.88%	820,238,773	45.73%	8.01%
Total de Inversiones en Capital de Cooperativas	182,075,345	184,044,183	1.08%	184,746,932	0.38%	186,707,946	1.06%	190,035,514	4.37%	190,881,895	3.72%	195,563,260	5.85%	198,931,017	6.55%	1.72%	198,611,112	4.51%	-0.16%
Propiedad y Terreno	204,720,435	206,823,373	1.03%	212,658,046	2.82%	219,291,488	3.12%	221,810,027	8.35%	227,543,589	10.02%	232,434,731	9.30%	238,696,762	8.85%	2.69%	240,123,048	8.26%	0.60%
Otros Activos	95,969,226	94,420,671	-1.61%	95,060,744	0.68%	104,529,324	9.96%	108,929,120	13.50%	110,102,349	16.61%	107,183,858	12.75%	118,146,478	13.03%	10.23%	115,594,645	6.12%	-2.16%
<b>Total de Activos</b>	<b>\$6,699,078,550</b>	<b>\$6,838,985,007</b>	<b>2.09%</b>	<b>\$6,987,998,666</b>	<b>2.18%</b>	<b>\$7,036,063,776</b>	<b>0.69%</b>	<b>\$7,166,114,802</b>	<b>6.97%</b>	<b>\$7,301,822,466</b>	<b>6.77%</b>	<b>\$7,415,868,363</b>	<b>6.12%</b>	<b>\$7,483,683,148</b>	<b>6.36%</b>	<b>0.91%</b>	<b>\$7,524,187,096</b>	<b>5.00%</b>	<b>0.54%</b>
<b>Pasivos y Capital</b>																			
<b>Pasivos</b>																			
Total de Depósitos	4,461,071,498	4,591,067,653	2.91%	4,721,864,701	2.85%	4,758,703,431	0.78%	4,861,040,649	8.97%	4,962,809,345	8.10%	5,030,338,432	6.53%	5,073,354,433	6.61%	0.86%	5,093,242,395	4.78%	0.39%
Cuentas por Pagar	82,237,094	83,765,966	1.86%	102,916,166	22.86%	83,143,764	-19.21%	75,516,524	-8.17%	80,414,904	-4.00%	91,763,153	-10.84%	92,898,203	11.73%	1.24%	85,651,760	13.42%	-7.80%
Obligaciones por pagar	36,169,999	27,453,426	-24.10%	4,825,714	-82.42%	28,645,961	493.61%	28,591,813	-20.95%	23,021,008	-16.15%	23,569,574	388.42%	25,665,034	-10.41%	8.89%	25,483,773	-10.87%	-0.71%
<b>Total de Pasivos</b>	<b>\$4,579,478,591</b>	<b>\$4,702,287,045</b>	<b>2.68%</b>	<b>\$4,829,606,581</b>	<b>2.71%</b>	<b>\$4,870,493,156</b>	<b>0.85%</b>	<b>\$4,965,148,986</b>	<b>8.42%</b>	<b>\$5,066,245,257</b>	<b>7.74%</b>	<b>\$5,145,671,159</b>	<b>6.54%</b>	<b>\$5,191,917,670</b>	<b>6.60%</b>	<b>0.90%</b>	<b>\$5,204,377,928</b>	<b>4.82%</b>	<b>0.24%</b>
<b>Capital</b>																			
Acciones	1,745,003,313	1,755,131,151	0.58%	1,800,081,325	2.56%	1,814,318,078	0.79%	1,852,207,385	6.14%	1,873,298,057	6.73%	1,907,352,402	5.96%	1,923,149,726	6.00%	0.83%	1,960,340,639	5.84%	1.93%
Reserva Capital Indivisible	275,191,741	276,010,494	0.30%	278,254,464	0.81%	278,955,216	0.25%	280,615,149	1.97%	282,287,611	2.27%	285,255,199	2.52%	284,708,104	2.06%	-0.19%	286,374,678	2.05%	0.59%
Otras Reservas	52,060,482	52,221,535	0.31%	54,639,332	4.63%	57,659,025	5.53%	57,465,099	10.38%	57,304,982	9.73%	59,961,758	9.74%	61,105,181	5.98%	1.91%	61,972,777	7.84%	1.42%
Reserva Valorización de Inversiones	(1,028,693)	(1,977,681)	92.25%	(3,694,495)	86.81%	(376,193)	-89.82%	(377,279)	-63.32%	(416,969)	-78.92%	2,457,350	-166.51%	3,395,616	-1002.63%	38.18%	(1,005,803)	166.59%	-129.62%
Sobrantes	48,373,116	55,312,463	14.35%	29,111,459	-47.37%	15,014,494	-48.42%	11,055,462	-77.15%	23,103,528	-58.23%	15,170,495	-47.89%	19,406,851	29.25%	27.92%	12,126,877	9.69%	-37.51%
<b>Total de Capital</b>	<b>2,119,599,959</b>	<b>2,136,697,962</b>	<b>0.81%</b>	<b>2,158,392,085</b>	<b>1.02%</b>	<b>2,165,570,620</b>	<b>0.33%</b>	<b>2,200,965,816</b>	<b>3.84%</b>	<b>2,235,577,209</b>	<b>4.63%</b>	<b>2,270,197,204</b>	<b>5.18%</b>	<b>2,291,765,478</b>	<b>5.83%</b>	<b>0.95%</b>	<b>2,319,809,168</b>	<b>5.40%</b>	<b>1.22%</b>
<b>Total de Pasivos y Capital</b>	<b>\$6,699,078,550</b>	<b>\$6,838,985,007</b>	<b>2.09%</b>	<b>\$6,987,998,666</b>	<b>2.18%</b>	<b>\$7,036,063,776</b>	<b>0.69%</b>	<b>\$7,166,114,802</b>	<b>6.97%</b>	<b>\$7,301,822,466</b>	<b>6.77%</b>	<b>\$7,415,868,363</b>	<b>6.12%</b>	<b>\$7,483,683,148</b>	<b>6.36%</b>	<b>0.91%</b>	<b>\$7,524,187,096</b>	<b>5.00%</b>	<b>0.54%</b>
Préstamos Morosos Totales (Delincuencia)	209,642,344	227,227,678	8.39%	233,129,080	2.60%	254,009,390	8.96%	258,566,447	23.34%	286,104,515	25.91%	304,799,676	30.74%	311,731,514	22.72%	2.27%	299,731,180	15.92%	-3.85%
Morosidad Total ÷ Total de Préstamos	4.89%	5.30%		5.43%		5.88%		5.97%		6.59%		6.98%		7.14%		6.86%			
Prov. Préstamos Incobrables ÷ Total de Préstamos	2.22%	2.42%		2.49%		3.05%		3.03%		3.16%		3.19%		3.18%		3.18%			
Prov. Préstamos Incobrables ÷ Morosidad	45.41%	45.66%		45.87%		51.84%		50.70%		47.99%		44.71%		46.38%					
Número de Cooperativas	123	123		122		122		120		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 diciembre de 2008 a diciembre de 2010, 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 marzo de 2011. El próximo Informe correspondiente al trimestre de marzo de 2011, se publicará en o antes del 15 de junio de 2011. Puede obtener el mismo accediendo a la página de Internet [www.cossec.com](http://www.cossec.com).

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