

ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN JUNIO DE 2008 A JUNIO DE 2010)

	Jun-08	Sep-08		Dic-08		Mar-09		Jun-09	Jun-08 a Jun-09 4 trimestres	Sep-09	Sep-08 a Sep-09 4 trimestres	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	Mar-10 vs Jun-10
Activos																		
Efectivo	172,217,343	155,718,240	-9.58%	207,836,175	33.47%	254,332,368	22.37%	238,314,809	38.38%	242,347,976	55.63%	220,244,052	5.97%	272,918,034	7.31%	233,372,891	-2.07%	-14.49%
Total de Préstamos	4,223,937,559	4,271,070,589	1.12%	4,286,458,628	0.36%	4,286,056,166	-0.01%	4,294,087,720	1.66%	4,321,520,422	1.18%	4,333,364,558	1.09%	4,340,614,522	1.27%	4,365,141,979	1.65%	0.57%
Provisión de Préstamos Incobrables	(96,540,146)	(94,644,354)	-1.96%	(95,189,802)	0.58%	(103,756,964)	9.00%	(106,935,486)	10.77%	(131,673,741)	39.12%	(131,091,177)	37.72%	(137,310,895)	32.34%	(138,094,803)	29.14%	0.57%
Cuentas y Certificados de Ahorro	1,496,410,651	1,444,649,904	-3.46%	1,415,389,163	-2.03%	1,530,907,539	8.16%	1,598,890,911	6.85%	1,610,346,344	11.47%	1,659,976,978	17.28%	1,706,204,978	11.45%	1,741,482,195	8.92%	2.07%
Total de Inversiones en Valores Negociables	435,267,289	418,468,759	-3.86%	401,819,380	-3.98%	386,157,671	-3.90%	471,174,990	8.25%	482,993,817	15.42%	562,845,730	40.07%	590,867,994	53.01%	678,784,252	44.06%	14.88%
Total de Inversiones en Capital de Cooperativas	171,142,770	174,277,038	1.83%	182,075,345	4.47%	184,044,183	1.08%	184,746,932	7.95%	186,707,946	7.13%	190,035,514	4.37%	190,881,895	3.72%	195,563,260	5.85%	2.45%
Propiedad y Terreno	201,711,271	201,482,691	-0.11%	204,720,435	1.61%	206,823,373	1.03%	212,658,046	5.43%	219,291,688	8.84%	221,810,027	8.35%	227,543,589	10.02%	232,434,731	9.30%	2.15%
Otros Activos	84,922,031	95,023,765	11.90%	95,969,226	0.99%	94,420,671	-1.61%	95,060,744	11.94%	104,529,324	10.00%	108,929,120	13.50%	110,102,349	16.61%	107,183,858	12.75%	-2.65%
Total de Activos	\$6,689,068,768	\$6,666,046,632	-0.34%	\$6,699,078,550	0.50%	\$6,838,985,007	2.09%	\$6,987,998,666	4.47%	\$7,036,063,776	5.55%	\$7,166,114,802	6.97%	\$7,301,822,466	6.77%	\$7,415,868,363	6.12%	1.56%
Pasivos y Capital																		
Pasivos																		
Total de Depósitos	4,521,936,625	4,478,861,251	-0.95%	4,461,071,498	-0.40%	4,591,067,653	2.91%	4,721,864,701	4.42%	4,758,703,431	6.25%	4,861,040,649	8.97%	4,962,809,345	8.10%	5,030,338,432	6.53%	1.36%
Cuentas por Pagar	83,301,148	77,404,609	-7.08%	82,237,094	6.24%	83,765,966	1.86%	102,916,166	23.55%	83,143,764	7.41%	75,516,524	-8.17%	80,414,904	-4.00%	91,763,153	-10.84%	14.11%
Obligaciones por pagar	6,420,585	7,988,453	24.42%	36,169,999	352.78%	27,453,426	-24.10%	4,825,714	-24.84%	28,645,961	258.59%	28,591,813	-20.95%	23,021,008	-16.15%	23,569,574	388.42%	2.38%
Total de Pasivos	\$4,611,658,358	\$4,564,254,313	-1.03%	\$4,579,478,591	0.33%	\$4,702,287,045	2.68%	\$4,829,606,581	4.73%	\$4,870,493,156	6.71%	\$4,965,148,986	8.42%	\$5,066,245,257	7.74%	\$5,145,671,159	6.54%	1.57%
Capital																		
Acciones	1,720,122,729	1,730,754,978	0.62%	1,745,003,313	0.82%	1,755,131,151	0.58%	1,800,081,325	4.65%	1,814,318,078	4.83%	1,852,207,385	6.14%	1,873,298,057	6.73%	1,907,352,402	5.96%	1.82%
Reserva Capital Indivisible	271,815,202	273,127,470	0.48%	275,191,741	0.76%	276,010,494	0.30%	278,254,464	2.37%	278,955,216	2.13%	280,615,149	1.97%	282,287,611	2.27%	285,255,199	2.52%	1.05%
Otras Reservas	50,921,793	52,048,164	2.21%	52,060,482	0.02%	52,221,535	0.31%	54,639,332	7.30%	57,659,025	10.78%	57,465,099	10.38%	57,304,982	9.73%	59,961,758	9.74%	4.64%
Reserva Valorización de Inversiones	(1,577,297)	(3,037,390)	92.57%	(1,028,693)	-66.13%	(1,977,681)	92.25%	(3,694,495)	134.23%	(376,193)	-87.61%	(377,279)	-63.32%	(416,969)	-78.92%	2,457,350	-166.51%	-689.34%
Sobrantes	36,127,983	48,899,097	35.35%	48,373,116	-1.08%	55,312,463	14.35%	29,111,459	-19.42%	15,014,494	-69.29%	11,055,462	-77.15%	23,103,528	-58.23%	15,170,495	-47.89%	-34.34%
Total de Capital	2,077,410,410	2,101,792,319	1.17%	2,119,599,959	0.85%	2,136,697,962	0.81%	2,158,392,085	3.90%	2,165,570,620	3.03%	2,200,965,816	3.84%	2,235,577,209	4.63%	2,270,197,204	5.18%	1.55%
Total de Pasivos y Capital	\$6,689,068,768	\$6,666,046,632	-0.34%	\$6,699,078,550	0.50%	\$6,838,985,007	2.09%	\$6,987,998,666	4.47%	\$7,036,063,776	5.55%	\$7,166,114,802	6.97%	\$7,301,822,466	6.77%	\$7,415,868,363	6.12%	1.56%
Préstamos Morosos Totales (Delincuencia)	190,250,754	213,084,507	12.00%	209,642,344	-1.62%	227,227,678	8.39%	233,129,080	22.54%	254,009,390	19.21%	258,566,447	23.34%	286,104,515	25.91%	304,799,676	30.74%	6.53%
Morosidad Total + Total de Préstamos	4.50%	4.99%		4.89%		5.30%		5.43%		5.88%		5.97%		6.59%		6.98%		
Prov. Préstamos Incobrables + Total de Préstamos	2.29%	2.22%		2.22%		2.42%		2.49%		3.05%		3.03%		3.16%		3.16%		
Prov. Préstamos Incobrables + Morosidad	50.74%	44.42%		45.41%		45.66%		45.87%		51.84%		50.70%		47.99%		45.31%		
Número de Cooperativas	125	124		123		123		122		122		122		120		119		