

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

|                                                  | Mar-08          |                 | Jun-08    |                 | Sep-08 |                 | Dic-08  |                 | Mar-09    |                 | Mar-08 a Mar-09<br>4 trimestres |                 | Jun-09  |                 | Jun-08 a Jun-09<br>4 trimestres |                 | Sep-09  |         | Sep-08 a Sep-09<br>4 trimestres |  | Dic-09 |  | Dic-08 a Dic-09<br>4 trimestres |  | Mar-10 |  | Mar-09 a Mar-10<br>4 trimestres |  | Dic-09<br>vs<br>Mar-10 |  |
|--------------------------------------------------|-----------------|-----------------|-----------|-----------------|--------|-----------------|---------|-----------------|-----------|-----------------|---------------------------------|-----------------|---------|-----------------|---------------------------------|-----------------|---------|---------|---------------------------------|--|--------|--|---------------------------------|--|--------|--|---------------------------------|--|------------------------|--|
| Activos                                          |                 |                 |           |                 |        |                 |         |                 |           |                 |                                 |                 |         |                 |                                 |                 |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Efectivo                                         | 214,262,905     | 172,217,343     | -19.62%   | 155,718,240     | -9.58% | 207,836,175     | 33.47%  | 254,332,368     | 18.70%    | 238,314,809     | 38.38%                          | 242,347,976     | 55.63%  | 220,244,052     | 5.97%                           | 272,918,034     | 7.31%   | 23.92%  |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Préstamos                               | 4,190,256,105   | 4,223,937,559   | 0.80%     | 4,271,070,589   | 1.12%  | 4,286,458,628   | 0.36%   | 4,286,056,166   | 2.29%     | 4,294,087,720   | 1.66%                           | 4,321,520,422   | 1.18%   | 4,333,364,558   | 1.09%                           | 4,340,614,522   | 1.27%   | 0.17%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Provisión de Préstamos Incobrables               | (97,043,435)    | (96,540,146)    | -0.52%    | (94,644,354)    | -1.96% | (95,189,802)    | 0.58%   | (103,756,964)   | 6.92%     | (106,935,486)   | 10.77%                          | (131,673,741)   | 39.12%  | (131,091,177)   | 37.72%                          | (137,310,895)   | 32.34%  | 4.74%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Cuentas y Certificados de Ahorro                 | 1,482,051,354   | 1,496,410,651   | 0.97%     | 1,444,649,904   | -3.46% | 1,415,389,163   | -2.03%  | 1,530,907,539   | 3.30%     | 1,598,890,911   | 6.85%                           | 1,610,346,344   | 11.47%  | 1,659,976,978   | 17.28%                          | 1,706,204,978   | 11.45%  | 2.78%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Inversiones en Valores Negociables      | 409,356,662     | 435,267,289     | 6.33%     | 418,468,759     | -3.86% | 401,819,380     | -3.98%  | 386,157,671     | -5.67%    | 471,174,990     | 8.25%                           | 482,993,817     | 15.42%  | 562,845,730     | 40.07%                          | 590,867,994     | 53.01%  | 4.98%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Inversiones en Capital de Cooperativos  | 165,574,493     | 171,142,770     | 3.36%     | 174,277,038     | 1.83%  | 182,075,345     | 4.47%   | 184,044,183     | 11.15%    | 184,746,932     | 7.95%                           | 186,707,946     | 7.13%   | 190,035,514     | 4.37%                           | 190,881,895     | 3.72%   | 0.45%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Propiedad y Terreno                              | 198,035,393     | 201,711,271     | 1.86%     | 201,482,691     | -0.11% | 204,720,435     | 1.61%   | 206,823,373     | 4.44%     | 212,658,046     | 5.43%                           | 219,291,688     | 8.84%   | 221,810,027     | 8.35%                           | 227,543,589     | 10.02%  | 2.58%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Otros Activos                                    | 88,223,448      | 84,922,031      | -3.74%    | 95,023,765      | 11.90% | 95,969,226      | 0.99%   | 94,420,671      | 7.02%     | 95,060,744      | 11.94%                          | 104,529,324     | 10.00%  | 108,929,120     | 13.50%                          | 110,102,349     | 16.61%  | 1.08%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Activos                                 | \$6,650,716,925 | \$6,689,068,768 | 0.58%     | \$6,666,046,632 | -0.34% | \$6,699,078,550 | 0.50%   | \$6,838,985,007 | 2.83%     | \$6,987,998,666 | 4.47%                           | \$7,036,063,776 | 5.55%   | \$7,166,114,802 | 6.97%                           | \$7,301,822,466 | 6.77%   | 1.89%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Pasivos y Capital                                |                 |                 |           |                 |        |                 |         |                 |           |                 |                                 |                 |         |                 |                                 |                 |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Pasivos                                          |                 |                 |           |                 |        |                 |         |                 |           |                 |                                 |                 |         |                 |                                 |                 |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Depósitos                               | 4,515,859,293   | 4,521,936,625   | 0.13%     | 4,478,861,251   | -0.95% | 4,461,071,498   | -0.40%  | 4,591,067,653   | 1.67%     | 4,721,864,701   | 4.42%                           | 4,758,703,431   | 6.25%   | 4,861,040,649   | 8.97%                           | 4,962,809,345   | 8.10%   | 2.09%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Cuentas por Pagar                                | 81,842,207      | 83,301,148      | 1.78%     | 77,404,609      | -7.08% | 82,237,094      | 6.24%   | 83,765,966      | 2.35%     | 102,916,166     | 23.55%                          | 83,143,764      | 7.41%   | 75,516,524      | -8.17%                          | 80,414,904      | -4.00%  | 6.49%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Obligaciones por pagar                           | 8,729,959       | 6,420,585       | -26.45%   | 7,988,453       | 24.42% | 36,169,999      | 352.78% | 27,453,426      | 214.47%   | 4,825,714       | -24.84%                         | 28,645,961      | 258.59% | 28,591,813      | -20.95%                         | 23,021,008      | -16.15% | -19.48% |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Pasivos                                 | \$4,606,431,459 | \$4,611,658,358 | 0.11%     | \$4,564,254,313 | -1.03% | \$4,579,478,591 | 0.33%   | \$4,702,287,045 | 2.08%     | \$4,829,606,581 | 4.73%                           | \$4,870,493,156 | 6.71%   | \$4,965,148,986 | 8.42%                           | \$5,066,245,257 | 7.74%   | 2.04%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Capital                                          |                 |                 |           |                 |        |                 |         |                 |           |                 |                                 |                 |         |                 |                                 |                 |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Acciones                                         | 1,663,497,926   | 1,720,122,729   | 3.40%     | 1,730,754,978   | 0.62%  | 1,745,003,313   | 0.82%   | 1,755,131,151   | 5.51%     | 1,800,081,325   | 4.65%                           | 1,814,318,078   | 4.83%   | 1,852,207,385   | 6.14%                           | 1,873,298,057   | 6.73%   | 1.14%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Reserva Capital Indivisible                      | 267,972,261     | 271,815,202     | 1.43%     | 273,127,470     | 0.48%  | 275,191,741     | 0.76%   | 276,010,494     | 3.00%     | 278,254,464     | 2.37%                           | 278,955,216     | 1.97%   | 282,287,611     | 2.27%                           | 282,287,611     | 2.27%   | 0.60%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Otras Reservas                                   | 49,031,571      | 50,921,793      | 3.86%     | 52,048,164      | 2.21%  | 52,060,482      | 0.02%   | 52,221,535      | 6.51%     | 54,639,332      | 7.30%                           | 57,659,025      | 10.78%  | 57,465,099      | 10.38%                          | 57,304,982      | 9.73%   | -0.28%  |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Reserva Valorización de Inversiones              | 49,236          | (1,577,297)     | -3303.54% | (3,037,390)     | 92.57% | (1,028,693)     | -66.13% | (1,977,681)     | -4116.74% | (3,694,495)     | 134.23%                         | (376,193)       | -87.61% | (377,279)       | -63.32%                         | (416,969)       | -78.92% | 10.52%  |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Sobrantes                                        | 63,734,472      | 36,127,983      | -43.31%   | 48,899,097      | 35.35% | 48,373,116      | -1.08%  | 55,312,463      | -13.21%   | 29,111,459      | -19.42%                         | 15,014,494      | -69.29% | 11,055,462      | -77.15%                         | 23,103,528      | -58.23% | 108.98% |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Capital                                 | 2,044,285,466   | 2,077,410,410   | 1.62%     | 2,101,792,319   | 1.17%  | 2,119,599,959   | 0.85%   | 2,136,697,962   | 4.52%     | 2,158,392,085   | 3.90%                           | 2,165,570,620   | 3.03%   | 2,200,965,816   | 3.84%                           | 2,235,577,209   | 4.63%   | 1.57%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Total de Pasivos y Capital                       | \$6,650,716,925 | \$6,689,068,768 | 0.58%     | \$6,666,046,632 | -0.34% | \$6,699,078,550 | 0.50%   | \$6,838,985,007 | 2.83%     | \$6,987,998,666 | 4.47%                           | \$7,036,063,776 | 5.55%   | \$7,166,114,802 | 6.97%                           | \$7,301,822,466 | 6.77%   | 1.89%   |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Préstamos Morosos Totales (Delincuencia)         | 195,060,342     | 190,250,754     | -2.47%    | 213,084,507     | 12.00% | 209,642,344     | -1.62%  | 227,227,678     | 16.49%    | 233,129,080     | 22.54%                          | 254,009,390     | 19.21%  | 258,566,447     | 23.34%                          | 286,104,515     | 25.91%  | 10.65%  |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Morosidad Total ÷ Total de Préstamos             | 4.66%           | 4.50%           |           | 4.99%           |        | 4.89%           |         | 5.30%           |           | 5.43%           |                                 | 5.88%           |         | 5.97%           |                                 | 6.59%           |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Prov. Préstamos Incobrables ÷ Total de Préstamos | 2.32%           | 2.29%           |           | 2.22%           |        | 2.22%           |         | 2.42%           |           | 2.49%           |                                 | 3.05%           |         | 3.03%           |                                 | 3.16%           |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Prov. Préstamos Incobrables ÷ Morosidad          | 49.75%          | 50.74%          |           | 44.42%          |        | 45.41%          |         | 45.66%          |           | 45.87%          |                                 | 51.84%          |         | 50.70%          |                                 | 47.99%          |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |
| Número de Cooperativas                           | 127             | 125             |           | 124             |        | 123             |         | 123             |           | 122             |                                 | 122             |         | 122             |                                 | 120             |         |         |                                 |  |        |  |                                 |  |        |  |                                 |  |                        |  |