

ESTADO DE SITUACION CONSOLIDADO  
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO  
( PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2007 A DICIEMBRE DE 2009)

|                                                  | Dic-07 a Dic-08 vs Sep-09 |                 |          |                 |           |                 |        |                 |              |                 |                                 |                 |                                 |                 |                                 |                 |                                 |                     |
|--------------------------------------------------|---------------------------|-----------------|----------|-----------------|-----------|-----------------|--------|-----------------|--------------|-----------------|---------------------------------|-----------------|---------------------------------|-----------------|---------------------------------|-----------------|---------------------------------|---------------------|
|                                                  | Dic-07                    | Mar-08          |          | Jun-08          |           | Sep-08          |        | Dic-08          | 4 trimestres | 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 | Dic-09 vs<br>Sep-09 |
| Activos                                          |                           |                 |          |                 |           |                 |        |                 |              |                 |                                 |                 |                                 |                 |                                 |                 |                                 |                     |
| Efectivo                                         | 148,975,610               | 214,262,905     | 43.82%   | 172,217,343     | -19.62%   | 155,718,240     | -9.58% | 207,836,175     | 39.51%       | 254,332,368     | 18.70%                          | 238,314,809     | 38.38%                          | 242,347,976     | 55.63%                          | 220,244,052     | 5.97%                           | -9.12%              |
| Total de Préstamos                               | 4,187,758,158             | 4,190,256,105   | 0.06%    | 4,223,937,559   | 0.80%     | 4,271,070,589   | 1.12%  | 4,286,458,628   | 2.36%        | 4,286,056,166   | 2.29%                           | 4,294,087,720   | 1.66%                           | 4,321,520,422   | 1.18%                           | 4,333,364,558   | 1.09%                           | 0.27%               |
| Provisión de Préstamos Incobrables               | (91,409,025)              | (97,043,435)    | 6.16%    | (96,540,146)    | -0.52%    | (94,644,354)    | -1.96% | (95,189,802)    | 4.14%        | (103,756,964)   | 6.92%                           | (106,935,486)   | 10.77%                          | (131,673,741)   | 39.12%                          | (131,091,177)   | 37.72%                          | -0.44%              |
| Cuentas y Certificados de Ahorro                 | 1,408,946,873             | 1,482,051,354   | 5.19%    | 1,496,410,651   | 0.97%     | 1,444,649,904   | -3.46% | 1,415,389,163   | 0.46%        | 1,530,907,539   | 3.30%                           | 1,598,890,911   | 6.85%                           | 1,610,346,344   | 11.47%                          | 1,659,976,978   | 17.28%                          | 3.08%               |
| Total de Inversiones en Valores Negociables      | 379,966,433               | 409,356,662     | 7.73%    | 435,267,289     | 6.33%     | 418,468,759     | -3.86% | 401,819,380     | 5.75%        | 386,157,671     | -5.67%                          | 471,174,990     | 8.25%                           | 482,993,817     | 15.42%                          | 562,845,730     | 40.07%                          | 16.53%              |
| Total de Inversiones en Capital de Cooperativas  | 164,945,419               | 165,574,493     | 0.38%    | 171,142,770     | 3.36%     | 174,277,038     | 1.83%  | 182,075,345     | 10.39%       | 184,044,183     | 11.15%                          | 184,746,932     | 7.95%                           | 186,707,946     | 7.13%                           | 190,035,514     | 4.37%                           | 1.78%               |
| Propiedad y Terreno                              | 191,361,125               | 198,035,393     | 3.49%    | 201,711,271     | 1.86%     | 201,482,691     | -0.11% | 204,720,435     | 6.98%        | 206,823,373     | 4.44%                           | 212,658,046     | 5.43%                           | 219,291,688     | 8.84%                           | 221,810,027     | 8.35%                           | 1.15%               |
| Otros Activos                                    | 98,233,331                | 88,223,448      | -10.19%  | 84,922,031      | -3.74%    | 95,023,765      | 11.90% | 95,969,226      | -2.30%       | 94,420,671      | 7.02%                           | 95,060,744      | 11.94%                          | 104,529,324     | 10.00%                          | 108,929,120     | 13.50%                          | 4.21%               |
| Total de Activos                                 | \$6,488,777,924           | \$6,650,716,925 | 2.50%    | \$6,689,068,768 | 0.58%     | \$6,666,046,632 | -0.34% | \$6,699,078,550 | 3.24%        | \$6,838,985,007 | 2.83%                           | \$6,987,998,666 | 4.47%                           | \$7,036,063,776 | 5.55%                           | \$7,166,114,802 | 6.97%                           | 1.85%               |
| Pasivos y Capital                                |                           |                 |          |                 |           |                 |        |                 |              |                 |                                 |                 |                                 |                 |                                 |                 |                                 |                     |
| Pasivos                                          |                           |                 |          |                 |           |                 |        |                 |              |                 |                                 |                 |                                 |                 |                                 |                 |                                 |                     |
| Total de Depósitos                               | 4,371,552,663             | 4,515,859,293   | 3.30%    | 4,521,936,625   | 0.13%     | 4,478,861,251   | -0.95% | 4,461,071,498   | 2.05%        | 4,591,067,653   | 1.67%                           | 4,721,864,701   | 4.42%                           | 4,758,703,431   | 6.25%                           | 4,861,040,649   | 8.97%                           | 2.15%               |
| Cuentas por Pagar                                | 78,541,206                | 81,842,207      | 4.20%    | 83,301,148      | 1.78%     | 77,404,609      | -7.08% | 82,237,094      | 4.71%        | 83,765,966      | 2.35%                           | 102,916,166     | 23.55%                          | 83,143,764      | 7.41%                           | 75,516,524      | -8.17%                          | -9.17%              |
| Obligaciones por pagar                           | 17,010,338                | 8,729,959       | -48.68%  | 6,420,585       | -26.45%   | 7,988,453       | 24.42% | 36,169,999      | 112.64%      | 27,453,426      | 214.47%                         | 4,825,714       | -24.84%                         | 28,645,961      | 258.59%                         | 28,591,813      | -20.95%                         | -0.19%              |
| Total de Pasivos                                 | \$4,467,104,207           | \$4,606,431,459 | 3.12%    | \$4,611,658,358 | 0.11%     | \$4,564,254,313 | -1.03% | \$4,579,478,591 | 2.52%        | \$4,702,287,045 | 2.08%                           | \$4,829,606,581 | 4.73%                           | \$4,870,493,156 | 6.71%                           | \$4,965,148,986 | 8.42%                           | 1.94%               |
| Capital                                          |                           |                 |          |                 |           |                 |        |                 |              |                 |                                 |                 |                                 |                 |                                 |                 |                                 |                     |
| Acciones                                         | 1,657,865,612             | 1,663,497,926   | 0.34%    | 1,720,122,729   | 3.40%     | 1,730,754,978   | 0.62%  | 1,745,003,313   | 5.26%        | 1,755,131,151   | 5.51%                           | 1,800,081,325   | 4.65%                           | 1,814,318,078   | 4.83%                           | 1,852,207,385   | 6.14%                           | 2.09%               |
| Reserva Capital Indivisible                      | 266,753,873               | 267,972,261     | 0.46%    | 271,815,202     | 1.43%     | 273,127,470     | 0.48%  | 275,191,741     | 3.16%        | 276,010,494     | 3.00%                           | 278,254,464     | 2.37%                           | 278,955,216     | 2.13%                           | 280,615,149     | 1.97%                           | 0.60%               |
| Otras Reservas                                   | 47,023,687                | 49,031,571      | 4.27%    | 50,921,793      | 3.86%     | 52,048,164      | 2.21%  | 52,060,482      | 10.71%       | 52,221,535      | 6.51%                           | 54,639,332      | 7.30%                           | 57,659,025      | 10.78%                          | 57,465,099      | 10.38%                          | -0.34%              |
| Reserva Valorización de Inversiones              | (600,290)                 | 49,236          | -108.20% | (1,577,297)     | -3303.54% | (3,037,390)     | 92.57% | (1,028,693)     | 71.37%       | (1,977,681)     | -4116.74%                       | (3,694,495)     | 134.23%                         | (376,193)       | -87.61%                         | (377,279)       | -63.32%                         | 0.29%               |
| Sobrantes                                        | 50,630,835                | 63,734,472      | 25.88%   | 36,127,983      | -43.31%   | 48,899,097      | 35.35% | 48,373,116      | -4.46%       | 55,312,463      | -13.21%                         | 29,111,459      | -19.42%                         | 15,014,494      | -69.29%                         | 11,055,462      | -77.15%                         | -26.37%             |
| Total de Capital                                 | 2,021,673,717             | 2,044,285,466   | 1.12%    | 2,077,410,410   | 1.62%     | 2,101,792,319   | 1.17%  | 2,119,599,959   | 4.84%        | 2,136,697,962   | 4.52%                           | 2,158,392,085   | 3.90%                           | 2,165,570,620   | 3.03%                           | 2,200,965,816   | 3.84%                           | 1.63%               |
| Total de Pasivos y Capital                       | \$6,488,777,924           | \$6,650,716,925 | 2.50%    | \$6,689,068,768 | 0.58%     | \$6,666,046,632 | -0.34% | \$6,699,078,550 | 3.24%        | \$6,838,985,007 | 2.83%                           | \$6,987,998,666 | 4.47%                           | \$7,036,063,776 | 5.55%                           | \$7,166,114,802 | 6.97%                           | 1.85%               |
| Préstamos Morosos Totales (Delincuencia)         | 176,025,400               | 195,060,342     | 10.81%   | 190,250,754     | -2.47%    | 213,084,507     | 12.00% | 209,642,344     | 19.10%       | 227,227,678     | 16.49%                          | 233,129,080     | 22.54%                          | 254,009,390     | 19.21%                          | 258,566,447     | 23.34%                          | 1.79%               |
| Morosidad Total + Total de Préstamos             | 4.20%                     | 4.66%           |          | 4.50%           |           | 4.99%           |        | 4.89%           |              | 5.30%           |                                 | 5.43%           |                                 | 5.88%           |                                 | 5.97%           |                                 |                     |
| Prov. Préstamos Incobrables + Total de Préstamos | 2.18%                     | 2.32%           |          | 2.29%           |           | 2.22%           |        | 2.22%           |              | 2.42%           |                                 | 2.49%           |                                 | 3.05%           |                                 | 3.03%           |                                 |                     |
| Prov. Préstamos Incobrables ÷ Morosidad          | 51.93%                    | 49.75%          |          | 50.74%          |           | 44.42%          |        | 45.41%          |              | 45.66%          |                                 | 45.87%          |                                 | 51.84%          |                                 | 50.70%          |                                 |                     |
| Número de Cooperativas                           | 129                       | 127             |          | 125             |           | 124             |        | 123             |              | 123             |                                 | 122             |                                 | 122             |                                 | 122             |                                 |                     |