

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

																			Mar-09
	Jun-07	Sep-07		Dic-07	Mar-08		Jun-08	Jun-07 a Jun-08 4 trimestres	Sep-08	Sep-07 a Sep-08 4 trimestres	Dic-08	Dic-07 a Dic-08 4 trimestres	Mar-09	Mar-08 a Mar-09 4 trimestres	Jun-09	Jun-08 a Jun-09 4 trimestres		vs Jun-09	
Activos																			
Efectivo	126,114,212	133,415,963	5.79%	148,975,610	11.66%	214,262,905	43.82%	172,217,343	36.56%	155,718,240	16.72%	207,836,175	39.51%	254,332,368	18.70%	238,314,809	38.38%	-6.30%	
Total de Préstamos	4,165,348,959	4,180,351,648	0.36%	4,187,758,158	0.18%	4,190,256,105	0.06%	4,223,937,559	1.41%	4,271,070,589	2.17%	4,286,458,628	2.36%	4,286,056,166	2.29%	4,294,087,720	1.66%	0.19%	
Provisión de Préstamos Incobrables	(90,813,957)	(92,439,955)	1.79%	(91,409,025)	-1.12%	(97,043,435)	6.16%	(96,540,146)	6.31%	(94,644,354)	2.38%	(95,189,802)	4.14%	(103,756,964)	6.92%	(106,935,486)	10.77%	3.06%	
Cuentas y Certificados de Ahorro	1,381,302,626	1,371,682,404	-0.70%	1,408,946,873	2.72%	1,482,051,354	5.19%	1,496,410,651	8.33%	1,444,649,904	5.32%	1,415,389,163	0.46%	1,530,907,539	3.30%	1,598,890,911	6.85%	4.44%	
Total de Inversiones en Valores Negociables	403,053,663	403,163,333	0.03%	379,966,433	-5.75%	409,356,662	7.73%	435,267,289	7.99%	418,468,759	3.80%	401,819,380	5.75%	386,157,671	-5.67%	471,174,990	8.25%	22.02%	
Total de Inversiones en Capital de Cooperativas	158,939,863	162,589,979	2.30%	164,945,419	1.45%	165,574,493	0.38%	171,142,770	7.68%	174,277,038	7.19%	182,075,345	10.39%	184,044,183	11.15%	184,746,932	7.95%	0.38%	
Propiedad y Terreno	189,085,342	193,626,363	2.40%	191,361,125	-1.17%	198,035,393	3.49%	201,711,271	6.68%	201,482,691	4.06%	204,720,435	6.98%	206,823,373	4.44%	212,658,046	5.43%	2.82%	
Otros Activos	85,802,696	92,580,704	7.90%	98,233,331	6.11%	88,223,448	-10.19%	84,922,031	-1.03%	95,023,765	2.64%	95,969,226	-2.30%	94,420,671	7.02%	95,060,744	11.94%	0.68%	
Total de Activos	\$6,418,833,404	\$6,444,970,439	0.41%	\$6,488,777,924	0.68%	\$6,650,716,925	2.50%	\$6,689,068,768	4.21%	\$6,666,046,632	3.43%	\$6,699,078,550	3.24%	\$6,838,985,007	2.83%	\$6,987,998,666	4.47%	2.18%	
Pasivos y Capital																			
Pasivos																			
Total de Depósitos	4,328,551,726	4,336,135,031	0.18%	4,371,552,663	0.82%	4,515,859,293	3.30%	4,521,936,625	4.47%	4,478,861,251	3.29%	4,461,071,498	2.05%	4,591,067,653	1.67%	4,721,864,701	4.42%	2.85%	
Cuentas por Pagar	90,297,814	85,034,457	-5.83%	78,541,206	-7.64%	81,842,207	4.20%	83,301,148	-7.75%	77,404,609	-8.97%	82,237,094	4.71%	83,765,966	2.35%	102,916,166	23.55%	22.86%	
Obligaciones por pagar	13,056,817	21,712,457	66.29%	17,010,338	-21.66%	8,729,959	-48.68%	6,420,585	-50.83%	7,988,453	-63.21%	36,169,999	112.64%	27,453,426	214.47%	4,825,714	-24.84%	-82.42%	
Total de Pasivos	\$4,431,906,357	\$4,442,881,945	0.25%	\$4,467,104,207	0.55%	\$4,606,431,459	3.12%	\$4,611,658,358	4.06%	\$4,564,254,313	2.73%	\$4,579,478,591	2.52%	\$4,702,287,045	2.08%	\$4,829,606,581	4.73%	2.71%	
Capital																			
Acciones	1,650,031,153	1,644,588,487	-0.33%	1,657,865,612	0.81%	1,663,497,926	0.34%	1,720,122,729	4.25%	1,730,754,978	5.24%	1,745,003,313	5.26%	1,755,131,151	5.51%	1,800,081,325	4.65%	2.56%	
Reserva Capital Indivisible	260,325,993	263,025,831	1.04%	266,753,873	1.42%	267,972,261	0.46%	271,815,202	4.41%	273,127,470	3.84%	275,191,741	3.16%	276,010,494	3.00%	278,254,464	2.37%	0.81%	
Otras Reservas	41,488,489	44,160,655	6.44%	47,023,687	6.48%	49,031,571	4.27%	50,921,793	22.74%	52,048,164	17.86%	52,060,482	10.71%	52,221,535	6.51%	54,639,332	7.30%	4.63%	
Reserva Valorización de Inversiones	(5,372,741)	(2,623,795)	-51.16%	(600,290)	-77.12%	49,236	-108.20%	(1,577,297)	-70.64%	(3,037,390)	15.76%	(1,977,681)	71.37%	(1,977,681)	-4116.74%	(3,694,495)	134.23%	86.81%	
Sobrantes	40,454,153	52,937,316	30.86%	50,630,835	-4.36%	63,734,472	25.88%	36,127,983	-10.69%	48,899,097	-7.63%	48,373,116	-4.46%	55,312,463	-13.21%	29,111,459	-19.42%	-47.37%	
Total de Capital	1,986,927,047	2,002,088,494	0.76%	2,021,673,717	0.98%	2,044,285,466	1.12%	2,077,410,410	4.55%	2,101,792,319	4.98%	2,119,599,959	4.84%	2,136,697,962	4.52%	2,158,392,085	3.90%	1.02%	
Total de Pasivos y Capital	\$6,418,833,404	\$6,444,970,439	0.41%	\$6,488,777,924	0.68%	\$6,650,716,925	2.50%	\$6,689,068,768	4.21%	\$6,666,046,632	3.43%	\$6,699,078,550	3.24%	\$6,838,985,007	2.83%	\$6,987,998,666	4.47%	2.18%	
Préstamos Morosos Totales (Delincuencia)	179,470,606	188,799,536	5.20%	176,025,400	-6.77%	195,060,342	10.81%	190,250,754	6.01%	213,084,507	12.86%	209,642,344	19.10%	227,227,678	16.49%	233,129,080	22.54%	2.60%	
Morosidad Total + Total de Préstamos	4.31%	4.52%		4.20%		4.66%		4.50%		4.99%		4.89%		5.30%		5.43%			
Prov. Préstamos Incobrables + Total de Préstamos	2.18%	2.21%		2.18%		2.32%		2.29%		2.22%		2.22%		2.42%		2.49%			
Prov. Préstamos Incobrables + Morosidad	50.60%	48.96%		51.93%		49.75%		50.74%		44.42%		45.41%		45.66%		45.87%			
Número de Cooperativas	130	129		129		127		125		124		123		123		122			