

ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS AÑOS TERMINADOS EN JUNIO 1995 al 2009)

	Jun-95	Jun-96		Jun-97		Jun-98		Jun-99		Jun-00		Jun-01		Jun-02	
Activos															
Efectivo	65,653,505	74,261,793	13.11%	73,035,202	-1.65%	103,225,652	41.34%	97,126,511	-5.91%	76,155,258	-21.59%	160,408,980	110.63%	182,409,889	13.72%
Total de Préstamos	2,087,057,247	2,303,719,226	10.38%	2,603,790,340	13.03%	2,805,277,985	7.74%	2,918,181,167	4.02%	3,105,419,541	6.42%	3,224,032,188	3.82%	3,352,760,815	3.99%
Provisión de Préstamos Incobrables	(43,748,375)	(39,392,365)	-9.96%	(41,462,328)	5.25%	(46,175,751)	11.37%	(57,052,171)	23.55%	(63,754,707)	11.75%	(63,879,432)	0.20%	(66,685,636)	4.39%
Cuentas y Certificados de Ahorro	420,098,094	495,952,566	18.06%	507,863,998	2.40%	663,794,876	30.70%	933,980,345	40.70%	764,004,745	-18.20%	950,502,060	24.41%	1,206,747,130	26.96%
Total de Inversiones en Valores Negociables	361,406,970	331,219,159	-8.35%	334,104,415	0.87%	262,805,354	-21.34%	269,355,013	2.49%	263,320,069	-2.24%	217,339,474	-17.46%	226,603,549	4.26%
Total de Inversiones en Capital de Cooperativas	63,880,735	63,030,894	-1.33%	67,368,727	6.88%	67,246,245	-0.18%	70,919,246	5.46%	74,167,990	4.58%	78,053,145	5.24%	91,318,277	17.00%
Propiedad y Terreno	102,608,527	107,755,893	5.02%	116,561,319	8.17%	120,324,958	3.23%	132,660,221	10.25%	133,638,089	0.74%	127,094,622	-4.90%	131,973,852	3.84%
Otros Activos	47,718,945	48,505,829	1.65%	52,154,949	7.52%	67,793,634	29.99%	64,675,589	-4.60%	72,174,697	11.59%	87,284,670	20.94%	83,611,009	-4.21%
Total de Activos	\$3,104,675,648	\$3,385,052,995	9.03%	\$3,713,416,622	9.70%	\$4,044,292,953	8.91%	\$4,429,845,921	9.53%	\$4,425,125,682	-0.11%	\$4,780,835,707	8.04%	\$5,208,738,885	8.95%
Pasivos y Capital															
Pasivos															
Total de Depósitos	2,074,972,387	2,307,752,495	11.22%	2,552,549,026	10.61%	2,808,647,758	10.03%	3,166,145,392	12.73%	3,115,338,891	-1.60%	3,415,466,871	9.63%	3,754,106,165	9.91%
Cuentas por Pagar	64,830,039	52,574,495	-18.90%	60,513,114	15.10%	66,051,102	9.15%	70,931,856	7.39%	77,937,661	9.88%	76,473,796	-1.88%	75,489,021	-1.29%
Obligaciones por pagar	22,796,542	20,602,142	-9.63%	17,958,706	-12.83%	10,915,011	-39.22%	5,549,062	-49.16%	14,077,243	153.69%	3,737,211	-73.45%	3,810,366	1.96%
Total de Pasivos	\$2,162,598,968	\$2,380,929,132	10.10%	\$2,631,020,846	10.50%	\$2,885,613,871	9.68%	\$3,242,626,310	12.37%	\$3,207,353,795	-1.09%	\$3,495,677,878	8.99%	\$3,833,405,552	9.66%
Capital															
Acciones	888,555,460	925,429,835	4.15%	979,632,046	5.86%	1,028,983,089	5.04%	1,059,608,901	2.98%	1,077,984,498	1.73%	1,107,590,401	2.75%	1,169,837,244	5.62%
Reserva de Capital Indivisible	41,403,600	52,828,336	27.59%	64,812,013	22.68%	79,877,380	23.24%	95,067,524	19.02%	113,215,163	19.09%	131,843,618	16.45%	155,873,954	18.23%
Otras Reservas	3,850,414	8,275,557	114.93%	11,000,810	32.93%	11,842,726	7.65%	13,366,836	12.87%	16,194,689	21.16%	15,795,854	-2.46%	15,763,956	-0.20%
Reserva Valorización de Inversiones	(9,639,282)	(14,230,049)	47.63%	(9,697,840)	-31.85%	(1,200,869)	-87.62%	(5,936,335)	394.34%	(9,792,116)	64.95%	(1,864,494)	-80.96%	256,856	-113.78%
Sobrantes	17,906,488	31,820,184	77.70%	36,648,747	15.17%	39,176,756	6.90%	25,112,685	-35.90%	20,169,653	-19.68%	31,792,450	57.63%	33,601,323	5.69%
Total de Capital	942,076,680	1,004,123,863	6.59%	1,082,395,776	7.80%	1,158,679,082	7.05%	1,187,219,611	2.46%	1,217,771,887	2.57%	1,285,157,829	5.53%	1,375,333,333	7.02%
Total de Pasivos y Capital	\$3,104,675,648	\$3,385,052,995	9.03%	\$3,713,416,622	9.70%	\$4,044,292,953	8.91%	\$4,429,845,921	9.53%	\$4,425,125,682	-0.11%	\$4,780,835,707	8.04%	\$5,208,738,885	8.95%
Préstamos Morosos Totales (Delincuencia)	93,224,000	82,667,000	-11.32%	110,751,000	33.97%	133,929,000	20.93%	141,915,000	5.96%	148,591,000	4.70%	143,826,000	-3.21%	142,263,645	-1.09%
Morosidad Total ÷ Total de Préstamos	4.47%	3.59%		4.25%		4.77%		4.86%		4.78%		4.46%		4.24%	

	Jun-03		Jun-04		Jun-05		Jun-06		Jun-07		Jun-08		Jun-09	
Activos														
Efectivo	221,635,516	21.50%	191,887,606	-13.42%	123,346,951	-35.72%	109,189,706	-11.48%	126,114,212	15.50%	172,217,343	36.56%	238,314,809	38.38%
Total de Préstamos	3,462,469,320	3.27%	3,616,490,153	4.45%	3,783,283,747	4.61%	3,987,240,778	5.39%	4,165,348,959	4.47%	4,223,937,559	1.41%	4,294,087,720	1.66%
Provisión de Préstamos Incobrables	(72,779,114)	9.14%	(77,341,377)	6.27%	(80,230,220)	3.74%	(85,214,475)	6.21%	(90,813,957)	6.57%	(96,540,146)	6.31%	(106,935,486)	10.77%
Cuentas y Certificados de Ahorro	1,545,335,619	28.06%	1,770,556,586	14.57%	1,651,549,537	-6.72%	1,378,051,113	-16.56%	1,381,302,626	0.24%	1,496,410,651	8.33%	1,598,890,911	6.85%
Total de Inversiones en Valores Negociables	246,090,215	8.60%	354,591,241	44.09%	413,631,286	16.65%	411,307,774	-0.56%	403,053,663	-2.01%	435,267,289	7.99%	471,174,990	8.25%
Total de Inversiones en Capital de Cooperativas	100,310,044	9.85%	112,190,895	11.84%	145,059,294	29.30%	152,480,661	5.12%	158,939,863	4.24%	171,142,770	7.68%	184,746,932	7.95%
Propiedad y Terreno	135,945,783	3.01%	148,603,740	9.31%	169,368,516	13.97%	179,033,127	5.71%	189,085,342	5.61%	201,711,271	6.68%	212,658,046	5.43%
Otros Activos	89,291,190	6.79%	87,021,704	-2.54%	90,041,181	3.47%	82,316,853	-8.58%	85,802,696	4.23%	84,922,031	-1.03%	95,060,744	11.94%
Total de Activos	\$5,728,298,573	9.97%	\$6,204,000,548	8.30%	\$6,296,050,292	1.48%	\$6,214,405,537	-1.30%	\$6,418,833,404	3.29%	\$6,689,068,768	4.21%	\$6,987,998,666	4.47%
Pasivos y Capital														
Pasivos														
Total de Depósitos	4,153,783,951	10.65%	4,467,172,949	7.54%	4,386,387,897	-1.81%	4,181,755,768	-4.67%	4,328,551,726	3.51%	4,521,936,625	4.47%	4,721,864,701	4.42%
Cuentas por Pagar	77,790,577	3.05%	81,240,916	4.44%	81,251,751	0.01%	93,329,280	14.86%	90,297,814	-3.25%	83,301,148	-7.75%	102,916,166	23.55%
Obligaciones por pagar	1,200,000	-68.51%	300,404	-74.97%	8,056,628	2581.93%	19,684,719	144.33%	13,056,817	-33.67%	6,420,585	-50.83%	4,825,714	-24.84%
Total de Pasivos	\$4,232,774,528	10.42%	\$4,548,714,269	7.46%	\$4,475,696,276	-1.61%	\$4,294,769,767	-4.04%	\$4,431,906,357	3.19%	\$4,611,658,358	4.06%	\$4,829,606,581	4.73%
Capital														
Acciones	1,256,388,604	7.40%	1,381,236,479	9.94%	1,511,929,835	9.46%	1,596,200,077	5.57%	1,650,031,153	3.37%	1,720,122,729	4.25%	1,800,081,325	4.65%
Reserva de Capital Indivisible	179,689,163	15.28%	206,521,522	14.93%	229,993,003	11.37%	247,388,006	7.56%	260,325,993	5.23%	271,815,202	4.41%	278,254,464	2.37%
Otras Reservas	18,312,151	16.16%	24,736,869	35.08%	32,062,954	29.62%	36,344,123	13.35%	41,488,489	14.15%	50,921,793	22.74%	54,639,332	7.30%
Reserva Valorización de Inversiones	1,972,170	667.81%	(2,759,515)	-239.92%	(239,806)	-91.31%	(6,908,886)	2781.03%	(5,372,741)	-22.23%	(1,577,297)	-70.64%	(3,694,495)	134.23%
Sobrantes	39,161,957	16.55%	45,550,924	16.31%	46,608,030	2.32%	46,612,450	0.01%	40,454,153	-13.21%	36,127,983	-10.69%	29,111,459	-19.42%
Total de Capital	1,495,524,045	8.74%	1,655,286,279	10.68%	1,820,354,016	9.97%	1,919,635,770	5.45%	1,986,927,047	3.51%	2,077,410,410	4.55%	2,158,392,085	3.90%
Total de Pasivos y Capital	\$5,728,298,573	9.97%	\$6,204,000,548	8.30%	\$6,296,050,292	1.48%	\$6,214,405,537	-1.30%	\$6,418,833,404	3.29%	\$6,689,068,768	4.21%	\$6,987,998,666	4.47%
Préstamos Morosos Totales (Delincuencia)	138,666,283	-2.53%	154,117,280	11.14%	148,064,183	-3.93%	167,728,549	13.28%	179,470,606	7.00%	190,250,754	6.01%	233,129,080	22.54%
Morosidad Total ÷ Total de Préstamos	4.00%		4.26%		3.91%		4.21%		4.31%		4.50%		5.43%	