

ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2006 A DICIEMBRE DE 2008)

	Dic-06	Mar-07		Jun-07		Sep-07		Dic-07	Dic-06 a Dic-07 4 trimestres	Mar-08	Mar-07 a Mar-08 4 trimestres	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	Sep-08 vs Dic-08
Activos																		
Efectivo	132,637,038	172,346,378	29.94%	126,114,212	-26.83%	133,415,963	5.79%	148,975,610	12.32%	214,262,905	24.32%	172,217,343	36.56%	155,718,240	16.72%	207,836,175	39.51%	33.47%
Total de Préstamos	4,086,772,581	4,111,341,713	0.60%	4,165,348,959	1.31%	4,180,351,648	0.36%	4,187,758,158	2.47%	4,190,256,105	1.92%	4,223,937,559	1.41%	4,271,070,589	2.17%	4,286,458,628	2.36%	0.36%
Provisión de Préstamos Incobrables	(86,467,636)	(91,142,513)	5.41%	(90,813,957)	-0.36%	(92,439,955)	1.79%	(91,409,025)	5.71%	(97,043,435)	6.47%	(96,540,146)	6.31%	(94,644,354)	2.38%	(95,189,802)	4.14%	0.58%
Cuentas y Certificados de Ahorro	1,326,695,409	1,383,778,470	4.30%	1,381,302,626	-0.18%	1,371,682,404	-0.70%	1,408,946,873	6.20%	1,482,051,354	7.10%	1,496,410,651	8.33%	1,444,649,904	5.32%	1,415,389,163	0.46%	-2.03%
Total de Inversiones en Valores Negociables	399,156,856	399,323,271	0.04%	403,053,663	0.93%	403,163,333	0.03%	379,966,433	-4.81%	409,356,662	2.51%	435,267,289	7.99%	418,468,759	3.80%	401,819,380	5.75%	-3.98%
Total de Inversiones en Capital de Cooperativas	154,170,353	155,125,095	0.62%	158,939,863	2.46%	162,589,979	2.30%	164,945,419	6.99%	165,574,493	6.74%	171,142,770	7.68%	174,277,038	7.19%	182,075,345	10.39%	4.47%
Propiedad y Terreno	183,661,472	185,819,059	1.17%	189,085,342	1.76%	193,626,363	2.40%	191,361,125	4.19%	198,035,393	6.57%	201,711,271	6.68%	201,482,691	4.06%	204,720,435	6.98%	1.61%
Otros Activos	92,956,588	90,712,109	-2.41%	85,802,696	-5.41%	92,580,704	7.90%	98,233,331	5.68%	88,223,448	-2.74%	84,922,031	-1.03%	95,023,765	2.64%	95,969,226	-2.30%	0.99%
Total de Activos	\$6,289,582,661	\$6,407,303,582	1.87%	\$6,418,833,404	0.18%	\$6,444,970,439	0.41%	\$6,488,777,924	3.17%	\$6,650,716,925	3.80%	\$6,689,068,768	4.21%	\$6,666,046,632	3.43%	\$6,699,078,550	3.24%	0.50%
Pasivos y Capital																		
Pasivos																		
Total de Depósitos	4,211,187,981	4,334,856,922	2.94%	4,328,551,726	-0.15%	4,336,135,031	0.18%	4,371,552,663	3.81%	4,515,859,293	4.18%	4,521,936,625	4.47%	4,478,861,251	3.29%	4,461,071,498	2.05%	-0.40%
Cuentas por Pagar	93,005,838	82,082,047	-11.75%	90,297,814	10.01%	85,034,457	-5.83%	78,541,204	-15.55%	81,842,207	-0.29%	83,301,148	-7.75%	77,404,609	-8.97%	82,237,094	4.71%	6.24%
Obligaciones por pagar	29,876,042	15,053,236	-49.61%	13,056,817	-13.26%	21,712,457	66.29%	17,010,338	-43.06%	8,729,959	-42.01%	6,420,585	-50.83%	7,988,453	-63.21%	36,169,999	112.64%	352.78%
Total de Pasivos	\$4,334,069,861	\$4,431,992,205	2.26%	\$4,431,906,357	0.00%	\$4,442,881,945	0.25%	\$4,467,104,207	3.07%	\$4,606,431,459	3.94%	\$4,611,658,358	4.06%	\$4,564,254,313	2.73%	\$4,579,478,591	2.52%	0.33%
Capital																		
Acciones	1,609,693,218	1,610,983,539	0.08%	1,650,031,153	2.42%	1,644,588,487	-0.33%	1,657,865,612	2.99%	1,663,497,926	3.26%	1,720,122,729	4.25%	1,730,754,978	5.24%	1,745,003,313	5.26%	0.82%
Reserva Capital Indivisible	253,778,701	256,412,814	1.04%	260,325,993	1.53%	263,025,831	1.04%	266,753,873	5.11%	267,972,261	4.51%	271,815,202	4.41%	273,127,470	3.84%	275,191,741	3.16%	0.76%
Otras Reservas	38,784,627	40,637,204	4.78%	41,488,489	2.09%	44,160,655	6.44%	47,023,687	21.24%	49,031,571	20.66%	50,921,793	22.74%	52,048,164	17.86%	52,060,482	10.71%	0.02%
Reserva Valorización de Inversiones	(3,960,239)	(3,450,853)	-12.86%	(5,372,741)	55.69%	(2,623,795)	-51.16%	(600,290)	-84.84%	49,236	-101.43%	(1,577,297)	-70.64%	(3,037,390)	15.76%	(1,028,693)	71.37%	-66.13%
Sobrantes	57,216,493	70,728,673	23.62%	40,454,153	-42.80%	52,937,316	30.86%	50,630,835	-11.51%	63,734,472	-9.89%	36,127,983	-10.69%	48,899,097	-7.63%	48,373,116	-4.46%	-1.08%
Total de Capital	1,955,512,800	1,975,311,377	1.01%	1,986,927,047	0.59%	2,002,088,494	0.76%	2,021,673,717	3.38%	2,044,285,466	3.49%	2,077,410,410	4.55%	2,101,792,319	4.98%	2,119,599,959	4.84%	0.85%
Total de Pasivos y Capital	\$6,289,582,661	\$6,407,303,582	1.87%	\$6,418,833,404	0.18%	\$6,444,970,439	0.41%	\$6,488,777,924	3.17%	\$6,650,716,925	3.80%	\$6,689,068,768	4.21%	\$6,666,046,632	3.43%	\$6,699,078,550	3.24%	0.50%
Préstamos Morosos Totales (Delincuencia)	163,067,688	176,991,344	8.54%	179,470,606	1.40%	188,799,536	5.20%	176,025,400	7.95%	195,060,342	10.21%	190,250,754	6.01%	213,084,507	12.86%	209,642,344	19.10%	-1.62%
Morosidad Total ÷ Total de Préstamos	3.99%	4.30%		4.31%		4.52%		4.20%		4.66%		4.50%		4.99%		4.89%		
Prov. Préstamos Incobrables ÷ Total de Préstamos	2.12%	2.22%		2.18%		2.21%		2.18%		2.32%		2.29%		2.22%		2.22%		
Prov. Préstamos Incobrables ÷ Morosidad	53.03%	51.50%		50.60%		48.96%		51.93%		49.75%		50.74%		44.42%		45.41%		
Número de Cooperativas	132	130		130		129		129		127		125		124		123		