

ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2005 A DICIEMBRE 2007)

	Dic-05	Mar-06		Jun-06		Sep-06		Dic-06	Dic-05 a Dic-06 4 trimestres	Mar-07	Mar-06 a Mar-07 4 trimestres	Jun-07	Jun-06 a Jun-07 4 trimestres	Sep-07	Sep-06 a Sep-07 4 trimestres	Dic-07	Dic-06 a Dic-07 4 trimestres
Activos																	
Efectivo	114,778,881	131,229,466	14.33%	109,189,706	-16.79%	122,169,258	11.89%	132,637,038	15.56%	172,346,378	31.33%	126,114,212	15.50%	133,415,963	9.21%	148,975,610	12.32%
Total de Préstamos	3,874,631,243	3,924,037,005	1.28%	3,987,240,778	1.61%	4,046,080,005	1.48%	4,086,772,581	5.48%	4,111,341,713	4.77%	4,165,348,959	4.47%	4,180,351,648	3.32%	4,187,758,158	2.47%
Provisión de Préstamos Incobrables	(80,467,291)	(86,240,321)	7.17%	(85,214,475)	-1.19%	(87,504,910)	2.69%	(86,467,636)	7.46%	(91,142,513)	5.68%	(90,813,957)	6.57%	(92,439,955)	5.64%	(91,409,025)	5.71%
Cuentas y Certificados de Ahorro	1,498,820,326	1,481,314,396	-1.17%	1,378,051,113	-6.97%	1,333,841,297	-3.21%	1,326,695,409	-11.48%	1,383,778,470	-6.58%	1,381,302,626	0.24%	1,371,682,404	2.84%	1,408,946,873	6.20%
Total de Inversiones en Valores Negociables	413,192,983	414,234,629	0.25%	411,307,774	-0.71%	405,777,926	-1.34%	399,156,856	-3.40%	399,323,271	-3.60%	403,053,663	-2.01%	403,163,333	-0.64%	379,966,433	-4.81%
Total de Inversiones en Capital de Cooperativas	148,900,132	150,084,079	0.80%	152,480,661	1.60%	154,803,047	1.52%	154,170,353	3.54%	155,125,095	3.36%	158,939,863	4.24%	162,589,979	5.03%	164,945,419	6.99%
Propiedad y Terreno	171,918,182	176,391,991	2.60%	179,033,127	1.50%	177,835,679	-0.67%	183,661,472	6.83%	185,819,059	5.34%	189,085,342	5.61%	193,626,363	8.88%	191,361,125	4.19%
Otros Activos	97,138,366	88,103,509	-9.30%	82,316,853	-6.57%	94,906,976	15.29%	92,956,588	-4.30%	90,712,109	2.96%	85,802,696	4.23%	92,580,704	-2.45%	98,233,331	5.68%
Total de Activos	\$6,238,912,822	\$6,279,154,754	0.65%	\$6,214,405,537	-1.03%	\$6,247,909,278	0.54%	\$6,289,582,661	0.81%	\$6,407,303,582	2.04%	\$6,418,833,404	3.29%	\$6,444,970,439	3.15%	\$6,488,777,924	3.17%
Pasivos y Capital																	
Pasivos																	
Total de Depósitos	4,267,767,900	4,283,685,155	0.37%	4,181,755,768	-2.38%	4,194,199,728	0.30%	4,211,187,981	-1.33%	4,334,856,922	1.19%	4,328,551,726	3.51%	4,336,135,031	3.38%	4,371,552,663	3.81%
Cuentas por Pagar	87,373,370	82,772,342	-5.27%	93,329,280	12.75%	94,130,462	0.86%	93,005,838	6.45%	82,082,047	-0.83%	90,297,814	-3.25%	85,034,457	-9.66%	78,541,206	-15.55%
Obligaciones por pagar	9,259,079	11,646,934	25.79%	19,684,719	69.01%	20,044,260	1.83%	29,876,042	222.67%	15,053,236	29.25%	13,056,817	-33.67%	21,712,457	8.32%	17,010,338	-43.06%
Total de Pasivos	\$4,364,400,349	\$4,378,104,431	0.31%	\$4,294,769,767	-1.90%	\$4,308,374,450	0.32%	\$4,334,069,861	-0.69%	\$4,431,992,205	1.23%	\$4,431,906,357	3.19%	\$4,442,881,945	3.12%	\$4,467,104,207	3.07%
Capital																	
Acciones	1,546,961,050	1,559,213,968	0.79%	1,596,200,077	2.37%	1,597,077,404	0.05%	1,609,693,218	4.06%	1,610,983,539	3.32%	1,650,031,153	3.37%	1,644,588,487	2.97%	1,657,865,612	2.99%
Reserva Capital Indivisible	239,556,493	243,110,884	1.48%	247,388,006	1.76%	251,369,326	1.61%	253,778,701	5.94%	256,412,814	5.47%	260,325,993	5.23%	263,025,831	4.64%	266,753,873	5.11%
Otras Reservas	34,081,112	34,662,746	1.71%	36,344,123	4.85%	36,065,111	-0.77%	38,784,627	13.80%	40,637,204	17.24%	41,488,489	14.15%	44,160,655	22.45%	47,023,687	21.24%
Reserva Valorización de Inversiones	(3,367,570)	(4,891,683)	45.26%	(6,908,884)	41.24%	(4,031,902)	-41.64%	(3,960,239)	17.60%	(3,450,853)	-29.45%	(5,372,741)	-22.23%	(2,623,795)	-34.92%	(600,290)	-84.84%
Sobrantes	57,281,388	68,954,408	20.38%	46,612,450	-32.40%	59,054,889	26.69%	57,216,493	-0.11%	70,728,673	2.57%	40,454,153	-13.21%	52,937,316	-10.36%	50,630,835	-11.51%
Total de Capital	1,874,512,473	1,901,050,323	1.42%	1,919,635,770	0.98%	1,939,534,828	1.04%	1,955,512,800	4.32%	1,975,311,377	3.91%	1,986,927,047	3.51%	2,002,088,494	3.23%	2,021,673,717	3.38%
Total de Pasivos y Capital	\$6,238,912,822	\$6,279,154,754	0.65%	\$6,214,405,537	-1.03%	\$6,247,909,278	0.54%	\$6,289,582,661	0.81%	\$6,407,303,582	2.04%	\$6,418,833,404	3.29%	\$6,444,970,439	3.15%	\$6,488,777,924	3.17%
Préstamos Morosos Totales (Delincuencia)	154,241,647	169,264,812	9.74%	167,728,549	-0.91%	179,581,057	7.07%	163,067,688	5.72%	176,991,344	4.56%	179,470,606	7.00%	188,799,536	5.13%	176,025,400	7.95%
Morosidad Total + Total de Préstamos	3.98%	4.31%		4.21%		4.44%		3.99%		4.30%		4.31%		4.52%		4.20%	
Prov. Préstamos Incobrables + Total de Préstamos	2.08%	2.20%		2.14%		2.16%		2.12%		2.22%		2.18%		2.21%		2.18%	
Prov. Préstamos Incobrables + Morosidad	52.17%	50.95%		50.80%		48.73%		53.03%		51.50%		50.60%		48.96%		51.93%	
Número de Cooperativas	134	133		133		133		132		130		130		129		129	