

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

	Jun-05	Sep-05		Dic-05		Mar-06		Jun-06	Jun-05 a Jun-06 4 trimestres	Sep-06	Sep-05 a Sep-06 4 trimestres	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
Activos																	
Efectivo	123,346,951	127,416,890	3.30%	114,778,881	-9.92%	131,229,466	14.33%	109,189,706	-11.48%	122,169,258	-4.12%	132,637,038	15.56%	172,346,378	31.33%	126,114,212	15.50%
Total de Préstamos	3,783,283,747	3,826,561,103	1.14%	3,874,631,243	1.26%	3,924,037,005	1.28%	3,987,240,778	5.39%	4,046,080,005	5.74%	4,086,772,581	5.48%	4,111,341,713	4.77%	4,165,348,959	4.47%
Provisión de Préstamos Incobrables	(80,230,220)	(82,069,574)	2.29%	(80,467,291)	-1.95%	(86,240,321)	7.17%	(85,214,475)	6.21%	(87,504,910)	6.62%	(86,467,636)	7.46%	(91,142,513)	5.68%	(90,813,957)	6.57%
Cuentas y Certificados de Ahorro	1,651,549,537	1,564,758,384	-5.26%	1,498,820,326	-4.21%	1,481,314,396	-1.17%	1,378,051,113	-16.56%	1,333,841,297	-14.76%	1,326,695,409	-11.48%	1,383,778,470	-6.58%	1,381,302,626	0.24%
Total de Inversiones en Valores Negociables	413,631,286	410,007,097	-0.88%	413,192,983	0.78%	414,234,629	0.25%	411,307,774	-0.56%	405,777,926	-1.03%	399,156,856	-3.40%	399,323,271	-3.60%	403,053,663	-2.01%
Total de Inversiones en Capital de Cooperativas	145,059,294	147,810,885	1.90%	148,900,132	0.74%	150,084,079	0.80%	152,480,661	5.12%	154,803,047	4.73%	154,170,353	3.54%	155,125,095	3.36%	158,939,863	4.24%
Propiedad y Terreno	169,368,516	168,749,749	-0.37%	171,918,182	1.88%	176,391,991	2.60%	179,033,127	5.71%	177,835,679	5.38%	183,661,472	6.83%	185,819,059	5.34%	189,085,342	5.61%
Otros Activos	90,041,181	98,742,181	9.66%	97,138,366	-1.62%	88,103,509	-9.30%	82,316,853	-8.58%	94,906,976	-3.88%	92,956,588	-4.30%	90,712,109	2.96%	85,802,696	4.23%
Total de Activos	\$6,296,050,292	\$6,261,976,715	-0.54%	\$6,238,912,822	-0.37%	\$6,279,154,754	0.65%	\$6,214,405,537	-1.30%	\$6,247,909,278	-0.22%	\$6,289,582,661	0.81%	\$6,407,303,582	2.04%	\$6,418,833,404	3.29%
Pasivos y Capital																	
Pasivos																	
Total de Depósitos	4,386,387,897	4,323,095,368	-1.44%	4,267,767,900	-1.28%	4,283,685,155	0.37%	4,181,755,768	-4.67%	4,194,199,728	-2.98%	4,211,187,981	-1.33%	4,334,856,922	1.19%	4,328,551,726	3.51%
Cuentas por Pagar	81,251,751	82,711,754	1.80%	87,373,370	5.64%	82,772,342	-5.27%	93,329,280	14.86%	94,130,462	13.81%	93,005,838	6.45%	82,082,047	-0.83%	90,297,814	-3.25%
Obligaciones por pagar	8,056,628	10,212,839	26.76%	9,259,079	-9.34%	11,646,934	25.79%	19,684,719	144.33%	20,044,260	96.27%	29,876,042	222.67%	15,053,236	29.25%	13,056,817	-33.67%
Total de Pasivos	\$4,475,696,276	\$4,416,019,961	-1.33%	\$4,364,400,349	-1.17%	\$4,378,104,431	0.31%	\$4,294,769,767	-4.04%	\$4,308,374,450	-2.44%	\$4,334,069,861	-0.69%	\$4,431,992,205	1.23%	\$4,431,906,357	3.19%
Capital																	
Acciones	1,511,929,835	1,523,336,134	0.75%	1,546,961,050	1.55%	1,559,213,968	0.79%	1,596,200,077	5.57%	1,597,077,404	4.84%	1,609,693,218	4.06%	1,610,983,539	3.32%	1,650,031,153	3.37%
Reserva Capital Indivisible	229,993,003	234,760,484	2.07%	239,556,493	2.04%	243,110,884	1.48%	247,388,006	7.56%	251,369,326	7.07%	253,778,701	5.94%	256,412,814	5.47%	260,325,993	5.23%
Otras Reservas	32,062,954	31,993,174	-0.22%	34,081,112	6.53%	34,662,746	1.71%	36,344,123	13.35%	36,065,111	12.73%	38,784,627	13.80%	40,637,204	17.24%	41,488,489	14.15%
Reserva Valorización de Inversiones	(239,806)	(1,892,369)	689.12%	(3,367,570)	77.96%	(4,891,683)	45.26%	(6,908,886)	2781.03%	(4,031,902)	113.06%	(3,940,239)	17.60%	(3,450,853)	-29.45%	(5,372,741)	-22.23%
Sobrantes	46,608,030	57,759,331	23.93%	57,281,388	-0.83%	68,954,408	20.38%	46,612,450	0.01%	59,054,889	2.24%	57,216,493	-0.11%	70,728,673	2.57%	40,454,153	-13.21%
Total de Capital	1,820,354,016	1,845,956,754	1.41%	1,874,512,473	1.55%	1,901,050,323	1.42%	1,919,635,770	5.45%	1,939,534,828	5.07%	1,955,512,800	4.32%	1,975,311,377	3.91%	1,986,927,047	3.51%
Total de Pasivos y Capital	\$6,296,050,292	\$6,261,976,715	-0.54%	\$6,238,912,822	-0.37%	\$6,279,154,754	0.65%	\$6,214,405,537	-1.30%	\$6,247,909,278	-0.22%	\$6,289,582,661	0.81%	\$6,407,303,582	2.04%	\$6,418,833,404	3.29%
Préstamos Morosos Totales (Delincuencia)	148,064,183	158,013,647	6.72%	154,241,647	-2.39%	169,264,812	9.74%	167,728,549	13.28%	179,581,057	13.65%	163,067,688	5.72%	176,991,344	4.56%	179,470,606	7.00%
Morosidad Total + Total de Préstamos	3.91%	4.13%		3.98%		4.31%		4.21%		4.44%		3.99%		4.30%		4.31%	
Prov. Préstamos Incobrables + Total de Préstamos	2.12%	2.14%		2.08%		2.20%		2.14%		2.16%		2.12%		2.22%		2.18%	
Prov. Préstamos Incobrables + Morosidad	54.19%	51.94%		52.17%		50.95%		50.80%		48.73%		53.03%		51.50%		50.60%	
Número de Cooperativas	138	134		134		133		133		133		132		130		130	