

ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2004 A DICIEMBRE 2006)

	Dic-04	Mar-05		Jun-05		Sep-05		Dic-05	Dic-04 a Dic-05 4 trimestres	Mar-06	Mar-05 a Mar-06 4 trimestres	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
Activos																	
Efectivo	166,643,552	168,100,719	0.87%	123,346,951	-26.62%	127,416,890	3.30%	114,778,881	-31.12%	131,229,466	-21.93%	109,189,706	-11.48%	122,169,258	-4.12%	132,637,038	15.56%
Total de Préstamos	3,683,149,849	3,703,384,391	0.55%	3,783,283,747	2.16%	3,826,561,103	1.14%	3,874,631,243	5.20%	3,924,037,005	5.96%	3,987,240,778	5.39%	4,046,080,005	5.74%	4,086,772,581	5.48%
Provisión de Préstamos Incobrables	(76,122,121)	(79,394,543)	4.30%	(80,230,220)	1.05%	(82,069,574)	2.29%	(80,467,291)	5.71%	(86,240,321)	8.62%	(85,214,475)	6.21%	(87,504,910)	6.62%	(86,467,636)	7.46%
Cuentas y Certificados de Ahorro	1,714,884,161	1,721,687,941	0.40%	1,651,549,537	-4.07%	1,564,758,384	-5.26%	1,498,820,326	-12.60%	1,481,314,396	-13.96%	1,378,051,113	-16.56%	1,333,841,297	-14.76%	1,326,695,409	-11.48%
Total de Inversiones en Valores Negociables	400,573,612	410,535,909	2.49%	413,631,286	0.75%	410,007,097	-0.88%	413,192,983	3.15%	414,234,629	0.90%	411,307,774	-0.56%	405,777,926	-1.03%	399,156,856	-3.40%
Total de Inversiones en Capital de Cooperativas	130,819,301	135,674,917	3.71%	145,059,294	6.92%	147,810,885	1.90%	148,900,132	13.82%	150,084,079	10.62%	152,480,661	5.12%	154,803,047	4.73%	154,170,353	3.54%
Propiedad y Terreno	161,161,588	164,570,705	2.12%	169,368,516	2.92%	168,749,749	-0.37%	171,918,182	6.67%	176,391,991	7.18%	179,033,127	5.71%	177,835,679	5.38%	183,661,472	6.83%
Otros Activos	96,674,858	96,299,870	-0.39%	90,041,181	-6.50%	98,742,181	9.66%	97,138,366	0.48%	88,103,509	-8.51%	82,316,853	-8.58%	94,906,976	-3.88%	92,956,588	-4.30%
Total de Activos	\$6,277,784,800	\$6,320,859,909	0.69%	\$6,296,050,292	-0.39%	\$6,261,976,715	-0.54%	\$6,238,912,822	-0.62%	\$6,279,154,754	-0.66%	\$6,214,405,537	-1.30%	\$6,247,909,278	-0.22%	\$6,289,582,661	0.81%
Pasivos y Capital																	
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Total de Depósitos	4,459,624,961	4,465,578,207	0.13%	4,386,387,897	-1.77%	4,323,095,368	-1.44%	4,267,767,900	-4.30%	4,283,685,155	-4.07%	4,181,755,768	-4.67%	4,194,199,728	-2.98%	4,211,187,981	-1.33%
Cuentas por Pagar	83,056,155	79,019,505	-4.86%	81,251,751	2.82%	82,711,754	1.80%	87,373,370	5.20%	82,772,342	4.75%	93,329,280	14.86%	94,130,462	13.81%	93,006,838	6.45%
Obligaciones por pagar	323,811	28,858	-91.09%	8,056,628	27818.18%	10,212,839	26.76%	9,259,079	2759.41%	11,646,934	40259.46%	19,684,719	144.33%	20,044,260	96.27%	29,876,042	222.67%
Total de Pasivos	\$4,543,004,927	\$4,544,626,570	0.04%	\$4,475,696,276	-1.52%	\$4,416,019,961	-1.33%	\$4,364,400,349	-3.93%	\$4,378,104,431	-3.66%	\$4,294,769,767	-4.04%	\$4,308,374,450	-2.44%	\$4,334,069,861	-0.69%
Capital																	
Acciones	1,435,880,105	1,458,120,684	1.55%	1,511,929,835	3.69%	1,523,336,134	0.75%	1,546,961,050	7.74%	1,559,213,968	6.93%	1,596,200,077	5.57%	1,597,077,404	4.84%	1,609,693,218	4.06%
Reserva Capital Indivisible	218,323,404	225,703,031	3.38%	229,993,003	1.90%	234,760,484	2.07%	239,556,493	9.73%	243,110,884	7.71%	247,388,006	7.56%	251,369,326	7.07%	253,778,701	5.94%
Otras Reservas	27,494,153	27,981,598	1.77%	32,062,954	14.59%	31,993,174	-0.22%	34,081,112	23.96%	34,662,746	23.88%	36,344,123	13.35%	36,065,111	12.73%	38,784,627	13.80%
Reserva Valorización de Inversiones	(648,882)	(2,274,788)	250.57%	(239,804)	-89.46%	(1,892,369)	689.12%	(3,367,570)	418.98%	(4,891,683)	115.04%	(6,908,886)	2781.03%	(4,031,902)	113.06%	(3,960,239)	17.60%
Sobrantes	53,731,093	66,702,814	24.14%	46,608,030	-30.13%	57,759,331	23.93%	57,281,388	6.61%	68,954,408	3.38%	46,612,450	0.01%	59,054,889	2.24%	57,216,493	-0.11%
Total de Capital	1,734,779,873	1,776,233,339	2.39%	1,820,354,016	2.48%	1,845,956,754	1.41%	1,874,512,473	8.05%	1,901,050,323	7.03%	1,919,635,770	5.45%	1,939,534,828	5.07%	1,955,512,800	4.32%
Total de Pasivos y Capital	\$6,277,784,800	\$6,320,859,909	0.69%	\$6,296,050,292	-0.39%	\$6,261,976,715	-0.54%	\$6,238,912,822	-0.62%	\$6,279,154,754	-0.66%	\$6,214,405,537	-1.30%	\$6,247,909,278	-0.22%	\$6,289,582,661	0.81%
Préstamos Morosos Totales (Delincuencia)	150,579,348	153,707,738	2.08%	148,064,183	-3.67%	158,013,647	6.72%	154,241,647	2.43%	169,264,812	10.12%	167,728,549	13.28%	179,581,057	13.65%	163,067,688	5.72%
Morosidad Total ÷ Total de Préstamos	4.09%	4.15%		3.91%		4.13%		3.98%		4.31%		4.21%		4.44%		3.99%	
Prov. Préstamos Incobrables ÷ Total de Préstamos	2.07%	2.14%		2.12%		2.14%		2.08%		2.20%		2.14%		2.16%		2.12%	
Prov. Préstamos Incobrables ÷ Morosidad	50.55%	51.65%		54.19%		51.94%		52.17%		50.95%		50.80%		48.73%		53.03%	
Número de Cooperativas	138	138		138		134		134		133		133		133		132	