

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

	Mar-04	Jun-04		Sep-04		Dic-04		Mar-05	Mar-04 a Mar-05 4 trimestres	Jun-05	Jun-04 a Jun-05 4 trimestres	Sep-05	Sep-04 a Sep-05 4 trimestres	Dic-05	Dic-04 a Dic-05 4 trimestres	Mar-06	Mar-05 a Mar-06 4 trimestres
Activos																	
Efectivo	230,840,573	191,887,606	-16.87%	191,830,941	-0.03%	166,643,552	-13.13%	168,100,719	-27.18%	123,346,951	-35.72%	127,416,890	-33.58%	114,778,881	-31.12%	131,229,466	-21.93%
Total de Préstamos	3,551,583,498	3,616,490,153	1.83%	3,656,206,127	1.10%	3,683,149,849	0.74%	3,703,384,391	4.27%	3,783,283,747	4.61%	3,826,561,103	4.66%	3,874,631,243	5.20%	3,924,037,005	5.96%
Provisión de Préstamos Incobrables	(76,696,314)	(77,341,377)	0.84%	(77,006,435)	-0.43%	(76,122,121)	-1.15%	(79,394,543)	3.52%	(80,230,220)	3.74%	(82,069,574)	6.57%	(80,467,291)	5.71%	(86,240,321)	8.62%
Cuentas y Certificados de Ahorro	1,780,412,043	1,770,556,586	-0.55%	1,713,998,642	-3.19%	1,714,884,161	0.05%	1,721,687,941	-3.30%	1,651,549,537	-6.72%	1,564,758,384	-8.71%	1,498,820,326	-12.60%	1,481,314,396	-13.96%
Total de Inversiones en Valores Negociables	306,384,286	354,591,241	15.73%	377,833,417	6.55%	400,573,612	6.02%	410,535,909	33.99%	413,631,286	16.65%	410,007,097	8.52%	413,192,983	3.15%	414,234,629	0.90%
Total de Inversiones en Capital de Cooperativas	111,286,310	112,190,895	0.81%	118,928,602	6.01%	130,819,301	10.00%	135,674,917	21.92%	145,059,294	29.30%	147,810,885	24.29%	148,900,132	13.82%	150,084,079	10.62%
Propiedad y Terreno	147,933,785	148,603,740	0.45%	156,952,856	5.62%	161,161,588	2.68%	164,570,705	11.25%	169,368,516	13.97%	168,749,749	7.52%	171,918,182	6.67%	176,391,991	7.18%
Otros Activos	86,806,773	87,021,704	0.25%	93,748,033	7.73%	96,674,858	3.12%	96,299,870	10.94%	90,041,181	3.47%	98,742,181	5.33%	97,138,366	0.48%	88,103,509	-8.51%
Total de Activos	\$6,138,550,954	\$6,204,000,548	1.07%	\$6,232,492,183	0.46%	\$6,277,784,800	0.73%	\$6,320,859,909	2.97%	\$6,296,050,292	1.48%	\$6,261,976,715	0.47%	\$6,238,912,822	-0.62%	\$6,279,154,754	-0.66%
Pasivos y Capital																	
Pasivos																	
Total de Depósitos	4,442,071,227	4,467,172,949	0.57%	4,448,615,996	-0.42%	4,459,624,961	0.25%	4,465,578,207	0.53%	4,386,387,897	-1.81%	4,323,095,368	-2.82%	4,267,767,900	-4.30%	4,283,685,155	-4.07%
Cuentas por Pagar	81,115,624	81,240,916	0.15%	85,134,605	4.79%	83,056,155	-2.44%	79,018,505	-2.58%	81,251,751	0.01%	82,711,754	-2.85%	87,373,370	5.20%	82,772,342	4.75%
Obligaciones por pagar	125,000	300,404	140.32%	294,047	-2.12%	323,811	10.12%	28,858	-76.91%	8,056,628	2581.93%	10,212,839	3373.20%	9,259,079	2759.41%	11,646,934	40259.46%
Total de Pasivos	\$4,523,311,851	\$4,548,714,269	0.56%	\$4,534,044,648	-0.32%	\$4,543,004,927	0.20%	\$4,544,626,570	0.47%	\$4,475,696,276	-1.61%	\$4,416,019,961	-2.60%	\$4,364,400,349	-3.93%	\$4,378,104,431	-3.66%
Capital																	
Acciones	1,328,390,397	1,381,236,479	3.98%	1,405,667,100	1.77%	1,435,880,105	2.15%	1,458,120,684	9.77%	1,511,929,835	9.46%	1,523,336,134	8.37%	1,546,961,050	7.74%	1,559,213,968	6.93%
Reserva Capital Indivisible	200,090,815	206,521,522	3.21%	211,347,234	2.34%	218,323,404	3.30%	225,703,031	12.80%	229,993,003	11.37%	234,760,484	11.08%	239,556,493	9.73%	243,110,884	7.71%
Otras Reservas	21,626,269	24,736,869	14.38%	26,335,768	6.46%	27,494,153	4.40%	27,981,598	29.39%	32,062,954	29.62%	31,993,174	21.48%	34,081,112	23.96%	34,662,746	23.88%
Reserva Valorización de Inversiones	1,002,924	(2,759,515)	-375.15%	59,449	-102.15%	(648,882)	-1191.49%	(2,274,788)	-326.82%	(239,806)	-91.31%	(1,892,369)	-3283.18%	(3,367,570)	418.98%	(4,891,683)	115.04%
Sobrantes	64,128,698	45,550,924	-28.97%	55,037,984	20.83%	53,731,093	-2.37%	66,702,814	4.01%	46,608,030	2.32%	57,759,331	4.94%	57,281,388	6.61%	68,954,408	3.38%
Total de Capital	1,615,239,103	1,655,286,279	2.48%	1,698,447,535	2.61%	1,734,779,873	2.14%	1,776,233,339	9.97%	1,820,354,016	9.97%	1,845,956,754	8.68%	1,874,512,473	8.05%	1,901,050,323	7.03%
Total de Pasivos y Capital	\$6,138,550,954	\$6,204,000,548	1.07%	\$6,232,492,183	0.46%	\$6,277,784,800	0.73%	\$6,320,859,909	2.97%	\$6,296,050,292	1.48%	\$6,261,976,715	0.47%	\$6,238,912,822	-0.62%	\$6,279,154,754	-0.66%
Préstamos Morosos Totales (Delincuencia)	154,481,953	154,117,280	-0.24%	163,978,313	6.40%	150,579,348	-8.17%	153,707,738	-0.50%	148,064,183	-3.93%	158,013,647	-3.64%	154,241,647	2.43%	169,264,812	10.12%
Morosidad Total ÷ Total de Préstamos	4.35%	4.26%		4.48%		4.09%		4.15%		3.91%		4.13%		3.98%		4.31%	
Prov. Préstamos Incobrables ÷ Total de Préstamos	2.16%	2.14%		2.11%		2.07%		2.14%		2.12%		2.14%		2.08%		2.20%	
Prov. Préstamos Incobrables ÷ Morosidad	49.65%	50.18%		46.96%		50.55%		51.65%		54.19%		51.94%		52.17%		50.95%	
Número de Cooperativas	140	140		140		138		138		138		134		134		133	