

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

	Mar-06	Jun-06		Sep-06		Dic-06		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	Mar-08	Mar-07 a Mar-08 4 trimestres
<b>Activos</b>																	
Efectivo	131,229,466	109,189,706	-16.79%	122,169,258	11.89%	132,637,038	8.57%	172,346,378	31.33%	126,114,212	15.50%	133,415,963	9.21%	148,975,610	12.32%	214,262,905	24.32%
Total de Préstamos	3,924,037,005	3,987,240,778	1.61%	4,046,080,005	1.48%	4,086,772,581	1.01%	4,111,341,713	4.77%	4,165,348,959	4.47%	4,180,351,648	3.32%	4,187,758,158	2.47%	4,190,256,105	1.92%
Provisión de Préstamos Incobrables	(86,240,321)	(85,214,475)	-1.19%	(87,504,910)	2.49%	(86,467,636)	-1.19%	(91,142,513)	5.68%	(90,813,957)	6.57%	(92,439,955)	5.64%	(91,409,025)	5.71%	(97,043,435)	6.47%
Cuentas y Certificados de Ahorro	1,481,314,396	1,378,051,113	-6.97%	1,333,841,297	-3.21%	1,326,695,409	-0.54%	1,383,778,470	-6.58%	1,381,302,626	0.24%	1,371,682,404	2.84%	1,408,946,873	6.20%	1,482,051,354	7.10%
Total de Inversiones en Valores Negociables	414,234,629	411,307,774	-0.71%	405,777,926	-1.34%	399,156,856	-1.63%	399,323,271	-3.60%	403,053,663	-2.01%	403,163,333	-0.64%	379,966,433	-4.81%	409,356,662	2.51%
Total de Inversiones en Capital de Cooperativas	150,084,079	152,480,661	1.60%	154,803,047	1.52%	154,170,353	-0.41%	155,125,095	3.36%	158,939,863	4.24%	162,589,979	5.03%	164,945,419	6.99%	165,574,493	6.74%
Propiedad y Terreno	176,391,991	179,033,127	1.50%	177,835,679	-0.67%	183,661,472	3.28%	185,819,059	5.34%	189,085,342	5.61%	193,626,363	8.88%	191,361,125	4.19%	198,035,393	6.57%
Otros Activos	88,103,509	82,316,853	-6.57%	94,906,976	15.29%	92,956,588	-2.06%	90,712,109	2.96%	85,802,696	4.23%	92,580,704	-2.45%	98,233,331	5.68%	88,223,448	-2.74%
<b>Total de Activos</b>	<b>\$6,279,154,754</b>	<b>\$6,214,405,537</b>	<b>-1.03%</b>	<b>\$6,247,909,278</b>	<b>0.54%</b>	<b>\$6,289,582,661</b>	<b>0.67%</b>	<b>\$6,407,303,582</b>	<b>2.04%</b>	<b>\$6,418,833,404</b>	<b>3.29%</b>	<b>\$6,444,970,439</b>	<b>3.15%</b>	<b>\$6,488,777,924</b>	<b>3.17%</b>	<b>\$6,650,716,925</b>	<b>3.80%</b>
<b>Pasivos y Capital</b>																	
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Total de Depósitos	4,283,685,155	4,181,755,768	-2.38%	4,194,199,728	0.30%	4,211,187,981	0.41%	4,334,856,922	1.19%	4,328,551,726	3.51%	4,336,135,031	3.38%	4,371,552,663	3.81%	4,515,859,293	4.18%
Cuentas por Pagar	82,772,342	93,329,280	12.75%	94,130,462	0.86%	93,005,838	-1.19%	82,082,047	-0.83%	90,297,814	-3.25%	85,034,457	-9.66%	78,541,204	-15.55%	81,842,207	-0.29%
Obligaciones por pagar	11,646,934	19,684,719	69.01%	20,044,260	1.83%	29,876,042	49.05%	15,053,236	29.25%	13,056,817	-33.67%	21,712,457	8.32%	17,010,338	-43.06%	8,729,959	-42.01%
<b>Total de Pasivos</b>	<b>\$4,378,104,431</b>	<b>\$4,294,769,767</b>	<b>-1.90%</b>	<b>\$4,308,374,450</b>	<b>0.32%</b>	<b>\$4,334,069,861</b>	<b>0.60%</b>	<b>\$4,431,992,205</b>	<b>1.23%</b>	<b>\$4,431,906,357</b>	<b>3.19%</b>	<b>\$4,442,881,945</b>	<b>3.12%</b>	<b>\$4,467,104,207</b>	<b>3.07%</b>	<b>\$4,606,431,459</b>	<b>3.94%</b>
<b>Capital</b>																	
Acciones	1,559,213,968	1,596,200,077	2.37%	1,597,077,404	0.05%	1,609,693,218	0.79%	1,610,983,539	3.32%	1,650,031,153	3.37%	1,644,588,487	2.97%	1,657,865,612	2.99%	1,663,497,926	3.26%
Reserva Capital Indivisible	243,110,884	247,388,006	1.76%	251,369,326	1.61%	253,778,701	0.96%	256,412,814	5.47%	260,325,993	5.23%	263,025,831	4.64%	266,753,873	5.11%	267,972,261	4.51%
Otras Reservas	34,662,746	36,344,123	4.85%	36,065,111	-0.77%	38,784,627	7.54%	40,637,204	17.24%	41,488,489	14.15%	44,160,655	22.45%	47,023,687	21.24%	49,031,571	20.66%
Reserva Valorización de Inversiones	(4,891,683)	(6,908,886)	41.24%	(4,031,902)	-41.64%	(3,960,239)	-1.78%	(3,450,853)	-29.45%	(5,372,741)	-22.23%	(2,623,795)	-34.92%	(600,290)	-84.84%	49,236	-101.43%
Sobrantes	68,954,408	46,612,450	-32.40%	59,054,889	26.69%	57,216,493	-3.11%	70,728,673	2.57%	40,454,153	-13.21%	52,937,316	-10.36%	50,630,835	-11.51%	63,734,472	-9.89%
<b>Total de Capital</b>	<b>1,901,050,323</b>	<b>1,919,635,770</b>	<b>0.98%</b>	<b>1,939,534,828</b>	<b>1.04%</b>	<b>1,955,512,800</b>	<b>0.82%</b>	<b>1,975,311,377</b>	<b>3.91%</b>	<b>1,986,927,047</b>	<b>3.51%</b>	<b>2,002,088,494</b>	<b>3.23%</b>	<b>2,021,673,717</b>	<b>3.38%</b>	<b>2,044,285,466</b>	<b>3.49%</b>
<b>Total de Pasivos y Capital</b>	<b>\$6,279,154,754</b>	<b>\$6,214,405,537</b>	<b>-1.03%</b>	<b>\$6,247,909,278</b>	<b>0.54%</b>	<b>\$6,289,582,661</b>	<b>0.67%</b>	<b>\$6,407,303,582</b>	<b>2.04%</b>	<b>\$6,418,833,404</b>	<b>3.29%</b>	<b>\$6,444,970,439</b>	<b>3.15%</b>	<b>\$6,488,777,924</b>	<b>3.17%</b>	<b>\$6,650,716,925</b>	<b>3.80%</b>
Préstamos Morosos Totales (Delincuencia)	169,264,812	167,728,549	-0.91%	179,581,057	7.07%	163,067,688	-9.20%	176,991,344	4.56%	179,470,606	7.00%	188,799,536	5.13%	176,025,400	7.95%	195,060,342	10.21%
Morosidad Total + Total de Préstamos	4.31%	4.21%		4.44%		3.99%		4.30%		4.31%		4.52%		4.20%		4.66%	
Prov. Préstamos Incobrables + Total de Préstamos	2.20%	2.14%		2.16%		2.12%		2.22%		2.18%		2.21%		2.18%		2.32%	
Prov. Préstamos Incobrables + Morosidad	50.95%	50.80%		48.73%		53.03%		51.50%		50.60%		48.96%		51.93%		49.75%	
Número de Cooperativas	133	133		133		132		130		130		129		129		127	