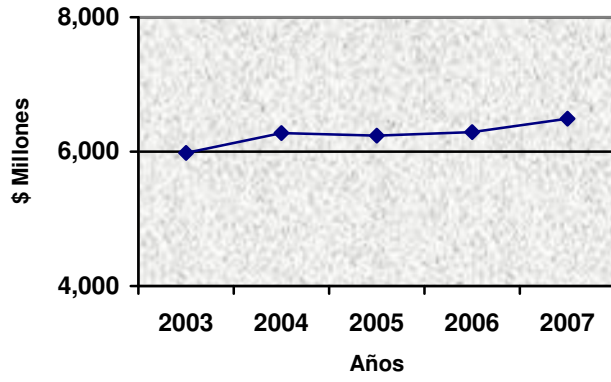
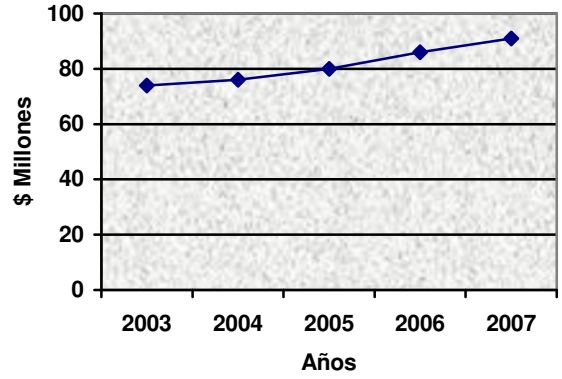


TENDENCIAS FINANCIERAS INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO AL 31 DE DICIEMBRE DE LOS ULTIMOS CINCO AÑOS

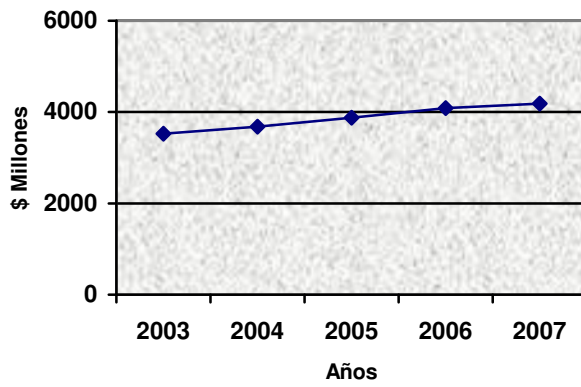
TOTAL DE ACTIVOS



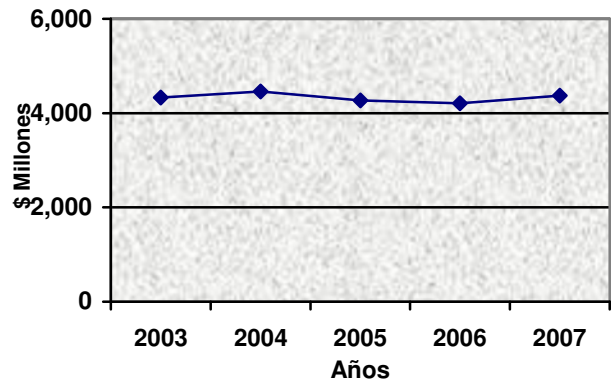
**RESERVA
PRESTAMOS INCOBRABLES**



TOTAL DE PRESTAMOS



DEPOSITOS



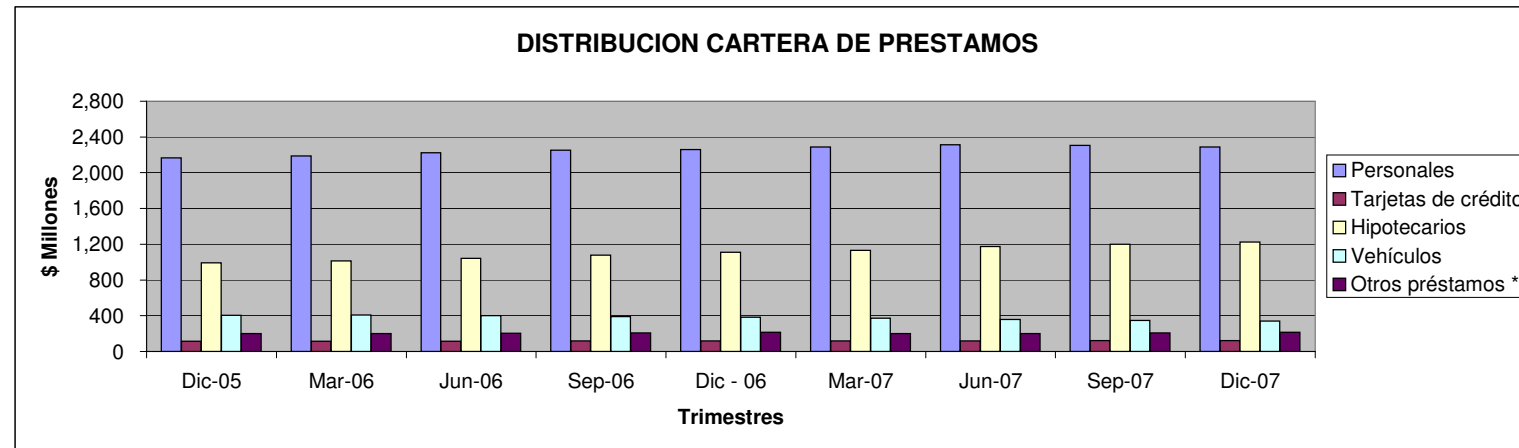
ESTADO DE SITUACION CONSOLIDADO
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2005 A DICIEMBRE 2007)

| | 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 | |

**DISTRIBUCION CARTERA DE PRESTAMOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2005 A DICIEMBRE 2007)**

| Tipo de préstamo | Dic-05 | % | Mar-06 | % | Jun-06 | % | Sep-06 | % | Dic-06 | % | Mar-07 | % | Jun-07 | % | Sep-07 | % | Dic-07 | % |
|---------------------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|
| Personales | \$ 2,165,832,637 | 55.90% | \$ 2,189,001,979 | 55.78% | \$ 2,222,866,442 | 55.75% | \$ 2,251,432,543 | 55.64% | \$ 2,260,717,390 | 55.32% | \$ 2,288,191,132 | 55.66% | \$ 2,312,194,119 | 55.51% | \$ 2,306,475,597 | 55.17% | \$ 2,288,178,518 | 54.64% |
| Tarjetas de crédito | 113,861,879 | 2.94% | 113,820,247 | 2.90% | 116,070,334 | 2.91% | 117,850,381 | 2.91% | 117,294,882 | 2.87% | 116,504,069 | 2.83% | 118,837,170 | 2.85% | 120,351,920 | 2.88% | 120,570,054 | 2.88% |
| Hipotecarios | 992,334,505 | 25.61% | 1,014,403,682 | 25.85% | 1,043,253,615 | 26.16% | 1,078,703,496 | 26.66% | 1,110,804,271 | 27.18% | 1,132,087,217 | 27.54% | 1,176,400,522 | 28.24% | 1,198,457,465 | 28.67% | 1,225,990,535 | 29.28% |
| Vehículos | 403,606,975 | 10.42% | 407,025,452 | 10.37% | 401,975,612 | 10.08% | 392,527,770 | 9.70% | 384,321,740 | 9.40% | 372,064,694 | 9.05% | 359,258,188 | 8.62% | 348,455,504 | 8.34% | 339,205,007 | 8.10% |
| Otros préstamos * | 198,995,247 | 5.14% | 199,785,645 | 5.09% | 203,074,775 | 5.09% | 205,565,815 | 5.08% | 213,634,298 | 5.23% | 202,494,601 | 4.93% | 198,658,960 | 4.77% | 206,611,162 | 4.94% | 213,814,044 | 5.11% |
| Total de préstamos | \$ 3,874,631,243 | 100.00% | \$ 3,924,037,005 | 100.00% | \$ 3,987,240,778 | 100.00% | \$ 4,046,080,005 | 100.00% | \$ 4,086,772,581 | 100.00% | \$ 4,111,341,713 | 100.00% | \$ 4,165,348,959 | 100.00% | \$ 4,180,351,648 | 100.00% | \$ 4,187,758,158 | 100.00% |

* En otros préstamos se incluyen los siguientes tipos de préstamos: estudiantiles garantizados, entidades sin fines de lucro, y comerciales a socios. También se incluye cualquier otro préstamo que no pueda ser ubicado en los tipos de préstamos ya previstos, cuentas a cobrar en préstamos y los REPOS.



**DISTRIBUCION CARTERA DE PRESTAMOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
AL 31 DE DICIEMBRE DE 2007**

| Tipo de préstamo | | % |
|---|-------------------------|----------------|
| Personales y de Consumo | \$ 2,288,962,274 | 54.66% |
| Personales a no socios según Ley Núm. 106 | 1,222,383 | 0.03% |
| Tarjetas de Crédito | 120,570,054 | 2.88% |
| Vehículos | 339,205,007 | 8.10% |
| Hipotecarios | 1,225,990,535 | 29.28% |
| Comerciales * | 80,371,498 | 1.92% |
| Entidades sin fines de lucro | 13,336,324 | 0.32% |
| Otros préstamos y Ctas. a cobrar | 118,100,083 | 2.82% |
| | <hr/> | |
| Total de préstamos | \$ 4,187,758,158 | 100.00% |
| | <hr/> <hr/> | |

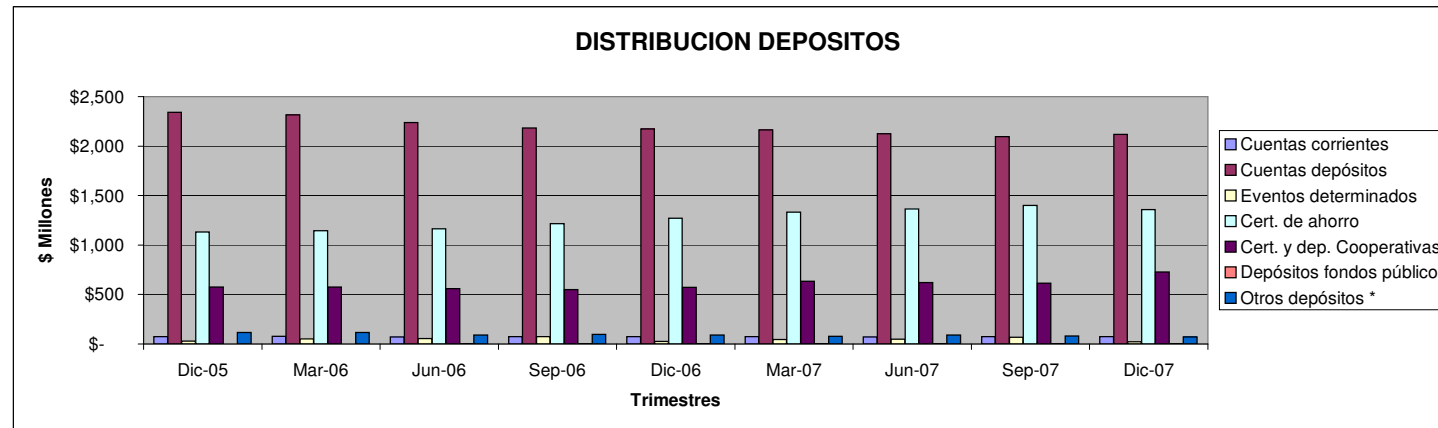
*** Detalle de los Préstamos Comerciales:**

| | |
|---|----------------------|
| Préstamos comerciales a socios | \$ 73,199,269 |
| Préstamos comerciales a no socios con colateral líquida | - |
| Préstamos comerciales a no socios con colateral no líquida bajo Artículo 9.02 | - |
| Préstamos comerciales a pequeños y medianos negocios bajo Artículo 9.02 | 5,654,505 |
| Préstamos de desarrollo de viviendas y comercios | 1,517,724 |
| | <hr/> |
| | \$ 80,371,498 |
| | <hr/> <hr/> |

DISTRIBUCION DEPOSITOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2005 A DICIEMBRE 2007)

| Tipo de depósitos | Dic-05 | % | Mar-06 | % | Jun-06 | % | Sep-06 | % | Dic-06 | % | Mar-07 | % | Jun-07 | % | Sep-07 | % | Dic-07 | % |
|---------------------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|-------------------------|----------------|
| Cuentas corrientes | \$ 75,622,574 | 1.77% | \$ 76,855,711 | 1.79% | \$ 72,405,872 | 1.73% | \$ 73,368,785 | 1.75% | \$ 75,019,552 | 1.78% | \$ 75,389,728 | 1.74% | \$ 72,351,990 | 1.67% | \$ 73,311,819 | 1.69% | \$ 72,619,267 | 1.66% |
| Cuentas depósitos | 2,341,483,401 | 54.86% | 2,317,235,257 | 54.09% | 2,238,886,597 | 53.54% | 2,184,194,318 | 52.08% | 2,172,878,787 | 51.60% | 2,164,692,160 | 49.94% | 2,125,125,535 | 49.10% | 2,096,053,046 | 48.34% | 2,116,611,023 | 48.42% |
| Eventos determinados | 28,132,599 | 0.66% | 50,672,651 | 1.18% | 53,657,454 | 1.28% | 72,693,172 | 1.73% | 25,403,406 | 0.60% | 46,383,837 | 1.07% | 50,235,466 | 1.16% | 68,690,313 | 1.58% | 24,412,309 | 0.56% |
| Cert. de ahorro | 1,130,731,460 | 26.49% | 1,145,579,757 | 26.74% | 1,162,790,346 | 27.81% | 1,216,097,532 | 28.99% | 1,270,526,141 | 30.17% | 1,331,950,338 | 30.73% | 1,364,731,880 | 31.53% | 1,398,788,550 | 32.26% | 1,356,988,819 | 31.04% |
| Cert. y dep. Cooperativas | 574,667,693 | 13.47% | 576,485,641 | 13.46% | 559,763,840 | 13.39% | 549,570,726 | 13.10% | 570,719,581 | 13.55% | 634,586,022 | 14.64% | 621,823,507 | 14.37% | 614,669,351 | 14.18% | 727,070,874 | 16.63% |
| Depósitos fondos públicos | 534,154 | 0.01% | 612,066 | 0.01% | 1,743,784 | 0.04% | 2,362,139 | 0.06% | 4,357,763 | 0.10% | 2,566,133 | 0.06% | 2,464,700 | 0.06% | 3,676,087 | 0.08% | 4,120,382 | 0.09% |
| Otros depósitos * | 116,596,019 | 2.73% | 116,244,072 | 2.71% | 92,507,875 | 2.21% | 95,913,056 | 2.29% | 92,282,751 | 2.19% | 79,288,704 | 1.83% | 91,818,648 | 2.12% | 80,945,865 | 1.87% | 69,729,989 | 1.60% |
| Total de depósitos | \$ 4,267,767,900 | 100.00% | \$ 4,283,685,155 | 100.00% | \$ 4,181,755,768 | 100.00% | \$ 4,194,199,728 | 100.00% | \$ 4,211,187,981 | 100.00% | \$ 4,334,856,922 | 100.00% | \$ 4,328,551,726 | 100.00% | \$ 4,336,135,031 | 100.00% | \$ 4,371,552,663 | 100.00% |

* En otros depósitos se incluye cualquier depósito que no pueda ser clasificado en uno de los tipos de depósitos antes descritos.



**TASAS DE INTERESES EN CARTERA DE PRESTAMOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE 2005 A DICIEMBRE 2007)**

| Tipo de préstamo | Dic-05 | Interés Promedio | Mar-06 | Interés Promedio | Jun-06 | Interés Promedio | Sep-06 | Interés Promedio | Dic-06 | Interés Promedio | Mar-07 | Interés Promedio | Jun-07 | Interés Promedio | Sep-07 | Interés Promedio | Dic-07 | Interés Promedio |
|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|
| Préstamos Personales* | 2,165,832,637 | 11.38% | 2,189,001,979 | 11.61% | 2,222,866,442 | 11.03% | 2,251,432,543 | 11.47% | 2,260,717,390 | 11.71% | 2,288,191,132 | 11.70% | 2,312,194,119 | 11.01% | 2,306,475,597 | 11.74% | 2,288,178,518 | 10.93% |
| Tarjetas de Crédito | 113,861,879 | 12.39% | 113,820,247 | 12.27% | 116,070,334 | 12.40% | 117,850,381 | 12.48% | 117,294,882 | 12.42% | 116,504,069 | 12.45% | 118,837,170 | 12.39% | 120,351,920 | 12.54% | 120,570,054 | 12.49% |
| Vehículos Nuevos | 395,339,890 | 7.79% | 398,434,164 | 7.42% | 393,765,234 | 7.52% | 384,704,526 | 7.47% | 376,043,484 | 7.42% | 363,621,590 | 7.46% | 350,873,440 | 7.30% | 340,222,817 | 7.33% | 330,900,065 | 7.22% |
| Vehículo Usados | 8,267,085 | 10.90% | 8,591,288 | 10.83% | 8,210,378 | 10.58% | 7,823,244 | 10.81% | 8,278,256 | 10.69% | 8,443,104 | 10.53% | 8,384,748 | 10.51% | 8,232,687 | 10.18% | 8,304,942 | 10.27% |
| Primeras Hipotecas | 949,431,589 | 7.15% | 971,706,160 | 6.92% | 1,001,068,115 | 7.05% | 1,035,763,000 | 6.96% | 1,065,468,927 | 7.09% | 1,082,047,305 | 7.10% | 1,121,715,757 | 7.03% | 1,125,861,257 | 7.12% | 1,165,606,112 | 6.91% |

* En préstamos personales se incluyen los siguientes tipos de préstamos: personales a socios, personales a no socios y personales con garantía hipotecaria.

**TASAS DE INTERESES EN CARTERA DE PRESTAMOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA EL TRIMESTRE TERMINADO EN DICIEMBRE DE 2007)**

| Tipo de Préstamo | Cantidad | Interés Promedio % |
|---|----------------------|--------------------------|
| Personales a socios | 2,194,693,877 | 10.36 |
| Personales a no socios | 26,842,180 | 8.38 |
| Personales a no socios según Ley Núm. 106 | 1,222,383 | 16.09 |
| Personales con garantía hipotecaria | 65,420,078 | 8.91 |
| Tarjetas de crédito | 120,570,054 | 12.49 |
| Préstamos primera hipoteca | 1,158,155,091 | 7.21 |
| Otros préstamos hipotecarios | 37,012,424 | 8.17 |
| Préstamos hipotecarios FHA y VA | 7,451,021 | 6.61 |
| Préstamos de construcción a individuos | 13,544,167 | 7.18 |
| Préstamos hipotecarios de propiedades comerciales | 4,804,334 | 7.71 |
| Préstamos hipotecarios a entidades sin fines de lucro | 5,023,498 | 8.12 |
| Préstamos de desarrollo de viviendas y comercios | 1,517,724 | 8.75 |
| Vehículos nuevos | 330,900,065 | 7.22 |
| Vehículos usados | 8,304,942 | 10.27 |
| Arrendamiento propiedad mueble | 1,931,139 | 12.33 |
| Estudiantiles garantizados | 75,000 | 8.75 |
| Entidades sin fines de lucro | 13,336,324 | 8.88 |
| Préstamos comerciales a socios | 73,199,269 | 9.22 |
| Préstamos comerciales a no socios con colateral liquida | - | - |
| Préstamos comerciales a no socios con colateral no liquida bajo Artículo 9.02 | - | - |
| Préstamos comerciales a pequeños y medianos negocios bajo Artículo 9.02 | 5,654,505 | 7.75 |
| Préstamos a cooperativas | - | - |
| Otros préstamos | 116,785,857 | 10.94 |
| Cuentas a cobrar en préstamos | 1,314,226 | 5.46 |
| Total de préstamos | 4,187,758,158 | |

**ESTADO DE SITUACION CONSOLIDADO POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2006 Y 2007)**

| | \$500,000 ó menos | | \$500,001 a \$2,000,000 | | \$2,000,001 a \$10,000,000 | | \$10,000,001 a \$25,000,000 | | \$25,000,001 a \$50,000,000 | | \$50,000,001 ó más | | Consolidado | |
|--|-------------------------|-------------------|-------------------------------|----------------------|----------------------------------|-----------------------|-----------------------------------|-----------------------|-----------------------------------|-----------------------|--------------------------|-------------------------|-------------------------|-------------------------|
| | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 |
| | Activos | | | | | | | | | | | | | |
| Efectivo | \$ 7,227 | \$ 255,650 | \$ 1,638,589 | \$ 979,257 | \$ 6,531,490 | \$ 6,897,131 | \$ 7,686,664 | \$ 10,188,530 | \$ 28,497,910 | \$ 25,651,044 | \$ 88,275,158 | \$ 105,003,998 | \$ 132,637,038 | \$ 148,975,610 |
| Total de Préstamos | 747,428 | 555,295 | 12,509,866 | 10,836,285 | 84,724,522 | 83,530,937 | 160,833,956 | 177,413,702 | 656,577,337 | 548,941,076 | 3,171,379,472 | 3,366,480,863 | 4,086,772,581 | 4,187,758,158 |
| Provisión de Préstamos Incobrables | (6,164) | (9,125) | (247,759) | (243,583) | (2,574,148) | (2,460,694) | (3,685,446) | (3,849,980) | (13,841,281) | (11,600,143) | (66,112,838) | (73,245,500) | (86,467,636) | (91,409,025) |
| Cuentas y Certificados de Ahorro | 320,552 | 138,614 | 5,434,990 | 4,848,240 | 27,637,776 | 31,709,714 | 59,460,284 | 65,349,258 | 196,075,186 | 160,426,283 | 1,037,766,621 | 1,146,474,764 | 1,326,695,409 | 1,408,946,873 |
| Total de Inversiones en Valores Negociables | - | - | 275,915 | 280,438 | 4,670,800 | 5,018,000 | 5,886,772 | 4,546,794 | 48,657,299 | 34,128,271 | 339,666,070 | 335,992,930 | 399,156,856 | 379,966,433 |
| Total de Inversiones en Capital de Cooperativas | 12,707 | - | 717,322 | - | 3,124,819 | - | 6,717,144 | - | 23,273,376 | - | 120,324,985 | - | 154,170,353 | - |
| Propiedad y Terreno | - | - | - | 7,670 | 547,374 | 1,235,707 | 5,050,704 | 9,205,393 | 26,845,664 | 22,286,778 | 118,150,216 | 126,339,103 | 150,593,958 | 159,074,651 |
| Mobiliario y Equipo | 5,184 | 768 | 229,612 | 144,148 | 982,165 | 602,221 | 1,740,460 | 2,382,796 | 6,131,396 | 5,286,579 | 23,978,697 | 23,869,962 | 33,067,514 | 32,286,474 |
| Otros Activos | 28,339 | 28,721 | 226,430 | 182,835 | 1,842,911 | 3,159,236 | 5,858,931 | 4,534,767 | 15,340,417 | 13,060,875 | 69,659,560 | 77,266,897 | 92,956,588 | 98,233,331 |
| Total de Activos | \$ 1,115,273 | \$ 969,923 | \$ 20,784,965 | \$ 17,035,290 | \$ 127,487,709 | \$ 129,692,252 | \$ 249,549,469 | \$ 269,771,260 | \$ 987,557,304 | \$ 798,180,763 | \$ 4,903,087,941 | \$ 5,108,183,017 | \$ 6,289,582,661 | \$ 6,323,832,505 |
| Pasivos y Capital | | | | | | | | | | | | | | |
| Pasivos | | | | | | | | | | | | | | |
| Total de Depósitos | \$ 329,395 | \$ 252,021 | \$ 6,650,636 | \$ 4,561,830 | \$ 59,911,035 | \$ 61,445,001 | \$ 153,916,549 | \$ 182,225,092 | \$ 679,879,386 | \$ 579,344,336 | \$ 3,310,500,980 | \$ 3,543,724,383 | \$ 4,211,187,981 | \$ 4,371,552,663 |
| Cuentas por Pagar | 6,233 | 16,536 | 586,345 | 495,119 | 3,180,165 | 2,792,877 | 5,140,373 | 4,891,925 | 16,148,010 | 13,966,067 | 67,944,712 | 56,378,682 | 93,005,838 | 78,541,206 |
| Obligaciones por pagar | - | - | 125,000 | - | 500,112 | 760,000 | 1,003,820 | 343,359 | 12,523,019 | 2,618,788 | 15,724,091 | 13,288,191 | 29,876,042 | 17,010,338 |
| Total de Pasivos | \$ 335,628 | \$ 268,557 | \$ 7,361,981 | \$ 5,056,949 | \$ 63,591,312 | \$ 64,997,878 | \$ 160,060,742 | \$ 187,460,376 | \$ 708,550,415 | \$ 595,929,191 | \$ 3,394,169,783 | \$ 3,613,391,256 | \$ 4,334,069,861 | \$ 4,467,104,207 |
| Capital | | | | | | | | | | | | | | |
| Acciones | \$ 693,903 | \$ 615,898 | \$ 12,192,620 | \$ 11,452,834 | \$ 55,852,094 | \$ 59,213,482 | \$ 78,214,756 | \$ 80,506,184 | \$ 228,354,938 | \$ 181,045,812 | \$ 1,234,384,907 | \$ 1,325,031,402 | \$ 1,609,693,218 | \$ 1,657,865,612 |
| Reserva de Capital Indivisible | 47,946 | 58,160 | 1,024,948 | 998,898 | 5,898,826 | 6,612,446 | 9,206,008 | 10,220,482 | 40,154,621 | 33,129,139 | 197,446,352 | 215,734,748 | 253,778,701 | 266,753,873 |
| Otras Reservas | 22,866 | 10,761 | 132,954 | 176,076 | 720,277 | 880,186 | 1,300,714 | 1,355,014 | 4,643,565 | 5,059,589 | 31,964,251 | 39,542,061 | 38,784,627 | 47,023,687 |
| Reserva Valorización de Inversiones | - | - | (2,736) | 1,838 | (24,898) | (13,527) | (46,159) | (6,800) | (743,765) | (101,835) | (3,142,681) | (479,966) | (3,960,239) | (600,290) |
| Sobrantes | 14,930 | 33,074 | 75,198 | 40,141 | 1,450,098 | 1,283,287 | 813,408 | (1,999,261) | 6,597,530 | 3,979,699 | 48,265,329 | 47,293,895 | 57,216,493 | 50,630,835 |
| Total de Capital | \$ 779,645 | \$ 717,893 | \$ 13,422,984 | \$ 12,669,787 | \$ 63,896,397 | \$ 67,975,874 | \$ 89,488,727 | \$ 90,075,619 | \$ 279,006,889 | \$ 223,112,404 | \$ 1,508,918,158 | \$ 1,627,122,140 | \$ 1,955,512,800 | \$ 2,021,673,717 |
| Total de Pasivos y Capital | \$ 1,115,273 | \$ 986,450 | \$ 20,784,965 | \$ 17,726,736 | \$ 127,487,709 | \$ 132,973,752 | \$ 249,549,469 | \$ 277,535,995 | \$ 987,557,304 | \$ 819,041,595 | \$ 4,903,087,941 | \$ 5,240,513,396 | \$ 6,289,582,661 | \$ 6,488,777,924 |
| Préstamos Morosos Totales (Delincuencia) | 70,169 | 25,940 | 557,921 | 592,584 | 4,064,654 | 5,017,842 | 8,966,553 | 9,260,621 | 25,813,925 | 22,818,628 | 123,594,466 | 138,309,785 | 163,067,688 | 176,025,400 |
| Morosidad Total ÷ Total de Préstamos | 9.39% | 4.67% | 4.46% | 5.47% | 4.80% | 6.01% | 5.58% | 5.22% | 3.93% | 4.16% | 3.90% | 4.11% | 3.99% | 4.20% |
| Prov. Préstamos Incobrables ÷ Total de Préstamos | 0.82% | 1.64% | 1.98% | 2.25% | 3.04% | 2.95% | 2.29% | 2.17% | 2.11% | 2.11% | 2.08% | 2.18% | 2.12% | 2.18% |
| Prov. Préstamos Incobrables ÷ Morosidad | 8.78% | 35.18% | 44.41% | 41.11% | 63.33% | 49.04% | 41.10% | 41.57% | 53.62% | 50.84% | 53.49% | 52.96% | 53.03% | 51.93% |

**DISTRIBUCION DEPOSITOS POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2006 Y DICIEMBRE DE 2007**

| Tipo de depósitos | \$500,000 o menos | | \$500,001 a \$2,000,000 | | | | \$2,000,001 a \$10,000,000 | | | |
|---------------------------|-------------------|----------------|-------------------------|----------------|---------------------|----------------|----------------------------|----------------|----------------------|----------------|
| | Dec-06 | Dec-07 | Dec-06 | % | Dec-07 | % | Dec-06 | % | Dec-07 | % |
| Cuentas corrientes | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ - | 0.00% | \$ 119,061 | 0.19% |
| Cuentas depósitos | 262,507 | 79.69% | 228,623 | 90.72% | 4,744,731 | 71.34% | 3,013,865 | 66.07% | 24,634,337 | 41.12% |
| Eventos determinados | 66,888 | 20.31% | 23,398 | 9.28% | 696,667 | 10.48% | 781,643 | 17.13% | 2,486,653 | 4.15% |
| Cert. de ahorro | - | 0.00% | - | 0.00% | 568,620 | 8.55% | 504,575 | 11.06% | 18,778,865 | 31.34% |
| Cert. y dep. Cooperativas | - | 0.00% | - | 0.00% | 605,000 | 9.10% | 230,000 | 5.04% | 13,715,284 | 22.89% |
| Depósitos fondos públicos | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 500,000 | 0.81% |
| Otros depósitos * | 0 | 0.00% | 0 | 0.00% | 35,618 | 0.54% | 31,747 | 0.70% | 295,896 | 0.49% |
| Total de depósitos | \$ 329,395 | 100.00% | \$ 252,021 | 100.00% | \$ 6,650,636 | 100.00% | \$ 4,561,830 | 100.00% | \$ 59,911,035 | 100.00% |

| Tipo de depósitos | \$10,000,001 a \$25,000,000 | | \$25,000,001 a \$50,000,000 | | | | \$50,000,001 o más | | | | | |
|---------------------------|-----------------------------|----------------|-----------------------------|----------------|-----------------------|----------------|-----------------------|----------------|-------------------------|----------------|-------------------------|----------------|
| | Dec-06 | % | Dec-07 | % | Dec-06 | % | Dec-07 | % | Dec-06 | % | Dec-07 | % |
| Cuentas corrientes | \$ 1,179,327 | 0.77% | \$ 2,061,884 | 1.13% | \$ 13,071,175 | 1.92% | \$ 11,592,561 | 2.00% | \$ 60,769,050 | 1.84% | \$ 58,845,761 | 1.66% |
| Cuentas depósitos | 83,855,728 | 54.48% | 83,306,318 | 45.72% | 401,116,677 | 59.00% | 330,040,901 | 56.97% | 1,658,264,807 | 50.09% | 1,675,087,778 | 47.27% |
| Eventos determinados | 3,562,049 | 2.31% | 3,304,634 | 1.81% | 5,809,741 | 0.85% | 4,366,405 | 0.75% | 12,781,408 | 0.39% | 13,411,347 | 0.38% |
| Cert. de ahorro | 50,414,881 | 32.75% | 62,933,529 | 34.54% | 175,006,827 | 25.74% | 147,015,431 | 25.38% | 1,025,756,948 | 30.98% | 1,125,467,243 | 31.76% |
| Cert. y dep. Cooperativas | 14,794,251 | 9.61% | 30,332,225 | 16.65% | 81,090,198 | 11.93% | 82,786,050 | 14.29% | 460,514,848 | 13.91% | 601,682,315 | 16.98% |
| Depósitos fondos públicos | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 4,357,763 | 0.13% | 3,620,382 | 0.10% |
| Otros depósitos * | 110,313 | 0.07% | 286,502 | 0.16% | 3,784,768 | 0.56% | 3,542,988 | 0.61% | 88,056,156 | 2.66% | 65,609,557 | 1.85% |
| Total de depósitos | \$ 153,916,549 | 100.00% | \$ 182,225,092 | 100.00% | \$ 679,879,386 | 100.00% | \$ 579,344,336 | 100.00% | \$ 3,310,500,980 | 100.00% | \$ 3,543,724,383 | 100.00% |

| Tipo de depósitos | Consolidado | | | |
|---------------------------|-------------------------|----------------|-------------------------|----------------|
| | Dec-06 | % | Dec-07 | % |
| Cuentas corrientes | \$ 75,019,552 | 0.00% | \$ 72,619,267 | 1.66% |
| Cuentas depósitos | 2,172,878,787 | 72.87% | 2,116,611,023 | 48.42% |
| Eventos determinados | 25,403,406 | 10.82% | 24,412,309 | 0.56% |
| Cert. de ahorro | 1,270,526,141 | 0.00% | 1,356,988,819 | 31.04% |
| Cert. y dep. Cooperativas | 570,719,581 | 0.00% | 727,070,874 | 16.63% |
| Depósitos fondos públicos | 4,357,763 | 16.30% | 4,120,382 | 0.09% |
| Otros depósitos * | \$ 92,282,751 | 0.00% | \$ 69,729,989 | 1.60% |
| Total de depósitos | \$ 4,211,187,981 | 100.00% | \$ 4,371,552,663 | 100.00% |

* En otros depósitos se incluye cualquier depósito que no pueda ser clasificado en uno de los tipos de depósitos antes descritos. También se incluye Cuentas "IRA" en otros depósitos.

**DISTRIBUCION CARTERA DE PRESTAMOS POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA LOS TRIMESTRES DE DICIEMBRE 2006 Y DICIEMBRE 2007)**

| Tipo de préstamo | \$500,000 o menos | | | | \$500,001 a \$2,000,000 | | | | \$2,000,001 a \$10,000,000 | | | |
|---------------------------|-------------------------|----------------|-------------------|----------------|-------------------------------|----------------|----------------------|----------------|----------------------------------|----------------|----------------------|----------------|
| | Dec-06 | | Dec-07 | | Dec-06 | | Dec-07 | | Dec-06 | | Dec-07 | |
| | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % |
| Personales | \$ 747,428 | 100.00% | \$ 555,295 | 100.00% | \$ 12,474,515 | 99.72% | \$ 10,800,837 | 99.67% | \$ 75,950,979 | 89.64% | \$ 76,197,066 | 91.22% |
| Tarjetas de crédito | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 1,913,282 | 2.26% | 1,846,472 | 2.21% |
| Hipotecarios | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 238,254 | 0.28% | 824,781 | 0.99% |
| Vehículos | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 1,249,174 | 1.47% | 1,597,301 | 1.91% |
| Otros préstamos * | 0 | 0.00% | 0 | 0.00% | 35,351 | 0.28% | 35,448 | 0.33% | 5,372,833 | 6.34% | 3,065,317 | 3.67% |
| Total de préstamos | \$ 747,428 | 100.00% | \$ 555,295 | 100.00% | \$ 12,509,866 | 100.00% | \$ 10,836,285 | 100.00% | \$ 84,724,522 | 100.00% | \$ 83,530,937 | 100.00% |

| Tipo de préstamo | \$10,000,001 a \$25,000,000 | | | | \$25,000,001 a \$50,000,000 | | | | \$50,000,001 o más | | | |
|---------------------------|-----------------------------------|----------------|-----------------------|----------------|-----------------------------------|----------------|-----------------------|----------------|--------------------------|----------------|-------------------------|----------------|
| | Dec-06 | | Dec-07 | | Dec-06 | | Dec-07 | | Dec-06 | | Dec-07 | |
| | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % |
| Personales | \$ 127,959,720 | 79.56% | \$ 133,029,370 | 74.98% | \$ 355,961,447 | 54.21% | \$ 323,150,346 | 58.87% | \$ 1,687,623,301 | 53.21% | \$ 1,744,445,604 | 51.82% |
| Tarjetas de crédito | 3,945,571 | 2.45% | 5,788,020 | 3.26% | 22,512,552 | 3.43% | 15,680,470 | 2.86% | 88,923,477 | 2.80% | 97,255,092 | 2.89% |
| Hipotecarios | 15,746,642 | 9.79% | 21,846,509 | 12.31% | 163,479,386 | 24.90% | 134,533,515 | 24.51% | 931,339,989 | 29.37% | 1,068,785,730 | 31.75% |
| Vehículos | 10,084,126 | 6.27% | 10,866,541 | 6.12% | 61,288,072 | 9.33% | 38,179,527 | 6.96% | 311,700,368 | 9.83% | 288,561,638 | 8.57% |
| Otros préstamos * | 3,097,897 | 1.93% | 5,883,262 | 3.32% | 53,335,880 | 8.12% | 37,397,218 | 6.81% | 151,792,337 | 4.79% | 167,432,799 | 4.97% |
| Total de préstamos | \$ 160,833,956 | 100.00% | \$ 177,413,702 | 100.00% | \$ 656,577,337 | 100.00% | \$ 548,941,076 | 100.00% | \$ 3,171,379,472 | 100.00% | \$ 3,366,480,863 | 100.00% |

| Tipo de préstamo | Consolidado | | | |
|---------------------------|-------------------------|----------------|-------------------------|----------------|
| | Dec-06 | | Dec-07 | |
| | \$ | % | \$ | % |
| Personales | \$ 1,966,083,039 | 55.73% | \$ 2,288,178,518 | 54.64% |
| Tarjetas de crédito | 109,337,284 | 3.10% | 120,570,054 | 2.88% |
| Hipotecarios | 898,125,853 | 25.46% | 1,225,990,535 | 29.28% |
| Vehículos | 386,138,956 | 10.95% | 339,205,007 | 8.10% |
| Otros préstamos * | 167,776,599 | 4.76% | 213,814,044 | 5.11% |
| Total de préstamos | \$ 3,527,461,731 | 100.00% | \$ 4,187,758,158 | 100.00% |

* En otros préstamos se incluyen los siguientes tipos de préstamos: estudiantiles garantizados, entidades sin fines de lucro, y comerciales a socios. También se incluye cualquier otro préstamo que no pueda ser ubicado en los tipos de préstamos ya previstos, cuentas a cobrar en préstamos y los REPO'S.

ESTADO LIBRE ASOCIADO DE PUERTO RICO
CORPORACION PARA LA SUPERVISION Y SEGURO DE COOPERATIVAS DE PUERTO RICO
(COSSEC)

**TOTAL DE ACTIVOS, NUMERO DE SOCIOS Y DE EMPLEADOS, POR COOPERATIVA
AL 31 DE DICIEMBRE DE 2007
(por orden de total de activos)**

| Coop Id | Nombre | Total de Activos | Núm. de Socios | Núm. de Empleados 1/ |
|---------|--------------------------------|------------------|----------------|----------------------|
| 7 | RINCON | 375,882,181 | 17,424 | 46 |
| 283 | ARECIBO (COOPACA) | 364,711,006 | 70,708 | 197 |
| 99 | AGUADA | 299,094,053 | 25,436 | 40 |
| 2 | ISABELA | 264,925,462 | 29,550 | 66 |
| 15 | VEGA ALTA | 238,001,582 | 31,528 | 105 |
| 98 | DR. MANUEL ZENO GANDIA | 206,043,969 | 35,523 | 68 |
| 144 | BARRANQUITAS (CREDICENTRO) | 180,255,710 | 19,865 | 72 |
| 12 | MEDI - COOP | 155,154,931 | 6,382 | 24 |
| 16 | CAMUY | 137,998,733 | 12,569 | 60 |
| 21 | SAN RAFAEL DE QUEBRADILLAS | 136,238,247 | 17,407 | 70 |
| 176 | ROOSEVELT ROADS | 127,356,027 | 18,466 | 57 |
| 58 | MAUNABO (MAUNA - COOP) | 124,006,311 | 13,347 | 64 |
| 148 | LAS PIEDRAS | 123,652,422 | 25,507 | 50 |
| 100 | MANATI | 122,134,578 | 21,647 | 88 |
| 193 | LARES Y REGION CENTRAL | 119,809,747 | 14,572 | 56 |
| 175 | HATILLO | 102,933,949 | 13,813 | 46 |
| 19 | SAN JOSE | 101,926,255 | 16,880 | 52 |
| 45 | CARIBE-COOP | 101,505,196 | 7,083 | 32 |
| 23 | CABO ROJO | 98,625,970 | 11,316 | 41 |
| 172 | ABRAHAM ROSA | 96,468,143 | 11,691 | 36 |
| 35 | LA SAGRADA FAMILIA | 94,826,281 | 14,695 | 68 |
| 260 | AGUADILLA | 91,297,691 | 15,208 | 38 |
| 38 | ORIENTAL | 84,809,408 | 10,170 | 45 |
| 40 | JUANA DIAZ | 82,501,883 | 12,618 | 32 |
| 174 | ASOC. DE MAESTRO P.R. | 81,914,203 | 13,979 | 52 |
| 111 | MOCA | 80,750,856 | 14,049 | 35 |
| 104 | ADJUNTAS | 77,839,044 | 7,277 | 28 |
| 92 | CAGUAS (CAGUAS COOP) | 77,443,000 | 10,966 | 36 |
| 183 | MOROVENA | 75,024,872 | 11,878 | 34 |
| 20 | QUEBRADILLAS | 70,389,705 | 5,088 | 24 |
| 5 | CRISTOBAL RODRIGUEZ HIDALGO | 68,848,952 | 5,708 | 26 |
| 249 | YAUCO | 68,229,953 | 7,199 | 35 |
| 91 | PEPINIANA | 66,969,499 | 7,211 | 32 |
| 197 | AÑASCO | 64,807,365 | 6,145 | 27 |
| 198 | SABANEÑA | 64,309,331 | 4,954 | 40 |
| 17 | AIBONITEÑA | 63,786,218 | 11,227 | 37 |
| 46 | CIALES | 59,055,825 | 9,742 | 32 |
| 206 | MAYAGUEZ | 58,364,992 | 8,066 | 31 |
| 229 | AGUAS BUENAS | 58,207,192 | 4,887 | 39 |
| 11 | SAN BLAS DE ILLESCAS | 57,886,217 | 3,943 | 24 |
| 169 | NAGUABENA | 57,709,941 | 6,659 | 29 |
| 31 | CIDREÑA | 53,613,221 | 7,816 | 29 |
| 132 | ENERGIA ELECTRICA DE P.R. (GER | 51,980,834 | 2,823 | 17 |
| 160 | EMP. ELI LILLY | 51,692,388 | 2,976 | 23 |
| 78 | HERMANOS UNIDOS | 51,424,900 | 4,100 | 32 |
| 4 | PADRE MAC DONALD | 50,105,153 | 5,778 | 18 |
| 65 | GUAYNABO | 49,146,815 | 7,180 | 32 |
| 241 | CREDITO LA PUERTORRIQUEÑA | 47,182,144 | 9,748 | 31 |
| 152 | SANTA ISABEL (CACSI) | 47,018,885 | 11,106 | 29 |
| 225 | VILLALBA | 46,626,953 | 5,326 | 23 |
| 170 | RAFAEL CARRION JR. | 44,664,001 | 5,849 | 0 |
| 1 | JAYUYA (JAYUCOOP) | 44,288,260 | 6,257 | 19 |
| 107 | BO. QUEBRADA DE CAMUY | 44,018,009 | 4,625 | 24 |
| 245 | JESUS OBRERO | 40,891,309 | 4,171 | 22 |
| 6 | ASOC. PARROQUIALES VILLALBA | 40,628,234 | 6,102 | 17 |
| 184 | VEGABAJEÑA | 39,377,924 | 6,951 | 26 |
| 36 | YABUCOENA | 38,709,797 | 7,294 | 24 |
| 189 | LOMAS VERDES | 37,230,206 | 4,358 | 19 |
| 60 | SAULO D. RODRIGUEZ | 36,691,115 | 4,706 | 33 |
| 112 | NUUESTRA SRA. CANDELARIA | 36,201,423 | 3,953 | 18 |
| 43 | CUPEY ALTO | 35,268,326 | 4,572 | 24 |
| 156 | VALENCIANO | 34,902,864 | 6,960 | 25 |
| 191 | EMP. AUTORIDAD ENERGIA ELECTRI | 33,762,518 | 4,595 | 20 |
| 185 | LA COMERIEÑA | 33,175,381 | 3,097 | 19 |
| 269 | FLORIDA | 30,250,136 | 4,325 | 20 |
| 258 | COMUNAL SAN MIGUEL | 29,905,540 | 4,831 | 15 |

| Coop Id | Nombre | Total de Activos | Núm. de Socios | Núm. de Empleados <u>1/</u> |
|------------|--------------------------------|----------------------|----------------|-----------------------------|
| 34 | LAJAS | 29,101,755 | 3,653 | 18 |
| 227 | EMP. POSTALES | 24,499,099 | 2,845 | 11 |
| 10 | EMP. AGENCIAS AGRICOLAS UNIVER | 23,380,977 | 2,636 | 9 |
| 151 | LA REGLA DE ORO | 21,145,270 | 4,032 | 13 |
| 37 | A.A.A. | 19,460,118 | 2,395 | 14 |
| 47 | OFICIALES DE CUSTODIA | 17,647,206 | 1,643 | 12 |
| 62 | HORMIGUEROS | 17,638,348 | 3,561 | 9 |
| 246 | FAMILIAR PROGRESISTA | 17,601,494 | 2,545 | 9 |
| 252 | UNIVERSI - COOP | 16,789,100 | 3,357 | 8 |
| 140 | COMUNAL DE DORADO | 15,609,444 | 2,055 | 13 |
| 250 | LOS HERMANOS | 15,165,074 | 1,922 | 6 |
| 224 | SALINAS | 15,023,470 | 2,053 | 12 |
| 244 | FEDERACION MAESTRO | 14,808,913 | 5,162 | 9 |
| 41 | CAPARRA | 13,665,120 | 2,456 | 6 |
| 68 | EMP. CENTRO MEDICO P.R. | 11,772,232 | 1,925 | 11 |
| 108 | CREDITO EMP. FONDO SEGURO DEL | 11,644,117 | 2,114 | 8 |
| 116 | JUDI - COOP | 11,098,476 | 1,807 | 8 |
| 164 | LA CASA DEL TRABAJADOR | 10,587,537 | 1,012 | 8 |
| 265 | UITICE INC. | 9,155,364 | 1,217 | 6 |
| 231 | INTER METRO | 8,591,517 | 919 | 4 |
| 279 | TRIPLE S | 8,096,156 | 1,108 | 5 |
| 14 | EMP. PUEBLO INTERNATIONAL | 8,038,364 | 1,244 | 9 |
| 82 | HOLSUM DE P.R. | 7,840,466 | 594 | 4 |
| 204 | EMP. MUNICIPALES GUAYNABO | 6,815,904 | 1,591 | 6 |
| 18 | EMP. DEPARTAMENTO EDUCACION | 6,659,423 | 1,609 | 5 |
| 30 | AGENTES LOTERIA P.R. | 5,911,747 | 1,189 | 12 |
| 182 | CREDITO JOSE CORTES CORDERO | 5,600,144 | 658 | 3 |
| 161 | EMP. CERVECERIA INDIA | 5,551,149 | 420 | 2 |
| 286 | COLEGIO DE INGENIEROS | 5,084,369 | 538 | 2 |
| 77 | EMP. EMPRESAS DIAZ | 4,881,679 | 523 | 2 |
| 143 | DEPARTAMENTO AGRICULTURA | 4,758,929 | 696 | 4 |
| 63 | COOPAC | 4,737,029 | 787 | 3 |
| 236 | CENTRO GURNAMENTAL MINILLAS | 4,413,733 | 1,082 | 4 |
| 129 | FUNDACION ANA G. MENDEZ | 4,379,510 | 397 | 4 |
| 149 | EMP. PEPSI - COLA | 4,290,027 | 316 | 3 |
| 131 | METODISTAS UNIDOS | 4,145,821 | 732 | 4 |
| 86 | EMP. UNIVERSIDAD INTERAMERICAN | 3,827,305 | 452 | 3 |
| 220 | JOHNSON & JOHNSON | 2,954,605 | 581 | 3 |
| 122 | PUERTO NUEVO | 2,889,558 | 800 | 3 |
| 54 | CREDITO BACARDI | 2,668,837 | 333 | 2 |
| 90 | GOYA DE P.R. | 2,587,190 | 277 | 2 |
| 211 | CREDITO EMP. DEPARTAMENTO HACI | 2,508,191 | 768 | 3 |
| 165 | RICO DAYRY INC | 2,461,373 | 623 | 2 |
| 154 | CREDITO EMP. MUNICIPALES ARECI | 2,098,639 | 596 | 3 |
| 153 | CREDITO MIEMBROS UNION DE TRON | 2,026,723 | 504 | 3 |
| 142 | EMPLEADOS FIRST BANK | 1,968,070 | 873 | 1 |
| 69 | CREDITO TRES MONJITAS | 1,674,133 | 339 | 2 |
| 8 | AVON | 1,586,488 | 236 | 2 |
| 282 | EDUCADORES PUERTORRIQUEÑO | 1,508,271 | 927 | 2 |
| 264 | EMP. GOBIERNO MUNICIPAL BAYAMO | 1,335,341 | 704 | 2 |
| 284 | TRABAJADORES INDUSTRIALES | 1,293,460 | 1,069 | 3 |
| 24 | OFICINA CONTRALOR DE P.R. | 1,161,604 | 361 | 1 |
| 168 | EMP. CRUZ AZUL P.R. | 1,122,722 | 167 | 0 |
| 179 | EMP. DEPARTAMENTO VIVIENDA | 1,063,504 | 408 | 2 |
| 79 | RIM COOP | 1,018,966 | 159 | 0 |
| 64 | EMP. PLAZA PROVISION CO. | 1,009,400 | 269 | 0 |
| 28 | FmHa SAVINGS & CREDIT UNION | 915,862 | 245 | 0 |
| 110 | EMP. WHEATON | 883,369 | 172 | 0 |
| 181 | CREDITO FINACIBA | 640,549 | 317 | 0 |
| 75 | PERSONAL BALLESTER HNOS. | 544,997 | 134 | 0 |
| 238 | CREDITO EMP. A.E.E.L.A. | 411,868 | 208 | 0 |
| 55 | EMPRESAS LORD | 293,438 | 73 | 0 |
| 287 | FEDERACION DE POLICIAS | 281,144 | 865 | 0 |
| 129 | Total Cooperativas | 6,488,777,924 | 827,135 | 2,878 |

Información estadística según suministrada por las cooperativas en el informe financiero trimestral.

1/ Empleados a tiempo completo.

**MOROSIDAD POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
PARA EL TRIMESTRE TERMINADO EN DICIEMBRE 2007**

| Tipo de préstamo y términos | \$500,000 o menos | \$500,001 a \$2,000,000 | \$2,000,001 a \$10,000,000 | \$10,000,001 a \$25,000,000 | \$25,000,001 a \$50,000,000 | \$50,000,001 o más | Consolidado |
|---|-------------------------|-------------------------------|----------------------------------|-----------------------------------|-----------------------------------|--------------------------|----------------------|
| Morosidad en Tarjetas de Crédito | | | | | | | |
| De 2 a menos de 6 meses | 0 | 0 | 0 | 215,428 | 389,488 | 2,401,203 | 3,006,119 |
| De 6 a menos de 12 meses | 0 | 0 | 0 | 159,677 | 341,236 | 2,058,288 | 2,559,201 |
| De 12 ó más meses | 0 | 0 | 0 | 129,313 | 283,144 | 1,892,721 | 2,305,178 |
| Total | 0 | 0 | 0 | 504,418 | 1,013,868 | 6,352,212 | 7,870,498 |
| Morosidad en Préstamos de Autos | | | | | | | |
| De 2 a menos de 6 meses | 0 | 0 | 13,677 | 233,711 | 374,521 | 2,947,478 | 3,569,387 |
| De 6 a menos de 12 meses | 0 | 0 | 0 | 77,511 | 67,951 | 669,299 | 814,761 |
| De 12 ó más meses | 0 | 0 | 3,314 | 0 | 88,037 | 803,661 | 895,012 |
| Total | 0 | 0 | 16,991 | 311,222 | 530,509 | 4,420,438 | 5,279,160 |
| Morosidad en Préstamos Hipotecarios | | | | | | | |
| De 2 a menos de 6 meses | 0 | 0 | 0 | 85,427 | 1,047,540 | 9,050,446 | 10,183,413 |
| De 6 a menos de 12 meses | 0 | 0 | 0 | 513,562 | 480,046 | 7,856,841 | 8,850,449 |
| De 12 ó más meses | 0 | 0 | 0 | 114,289 | 417,735 | 5,296,857 | 5,828,881 |
| Total | 0 | 0 | 0 | 713,278 | 1,945,321 | 22,204,144 | 24,862,743 |
| Préstamos Morosos Totales | | | | | | | |
| De 2 a menos de 6 meses | 0 | 325,778 | 1,899,991 | 3,640,883 | 8,711,003 | 47,677,249 | 62,254,904 |
| De 6 a menos de 12 meses | 0 | 157,646 | 1,208,921 | 2,919,900 | 6,122,692 | 41,355,808 | 51,764,967 |
| De 12 ó más meses | 25,940 | 109,160 | 1,874,376 | 2,696,196 | 7,644,810 | 48,340,821 | 60,691,303 |
| Cuentas a cobrar en préstamos | 0 | 0 | 34,554 | 3,642 | 340,123 | 935,907 | 1,314,226 |
| Total | 25,940 | 592,584 | 5,017,842 | 9,260,621 | 22,818,628 | 138,309,785 | 176,025,400 |
| Total de Préstamos | 555,295 | 10,836,285 | 83,530,937 | 177,413,702 | 548,941,076 | 3,366,480,863 | 4,187,758,158 |
| Morosidad Total ÷ Total de Préstamos | 4.67% | 5.47% | 6.01% | 5.22% | 4.16% | 4.11% | 4.20% |
| De 2 a menos de 6 meses | 0.00% | 3.01% | 2.27% | 2.05% | 1.59% | 1.42% | 1.49% |
| De 6 a menos de 12 meses | 0.00% | 1.45% | 1.45% | 1.65% | 1.12% | 1.23% | 1.24% |
| De 12 ó más meses | 4.67% | 1.01% | 2.24% | 1.52% | 1.39% | 1.44% | 1.45% |
| Cuentas a cobrar en préstamos | 0.00% | 0.00% | 0.04% | 0.00% | 0.06% | 0.03% | 0.03% |
| Total | 4.67% | 5.47% | 6.01% | 5.22% | 4.16% | 4.11% | 4.20% |

**TASAS DE INTERES EN DEPOSITOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2006 Y 2007)**

| Tipo de depósito | Dic-06 | Interés Promedio | Dic-07 | Interés Promedio |
|---------------------------|----------------------|---------------------|----------------------|---------------------|
| Cuentas corrientes | 75,019,552 | 0.98% | 72,619,267 | 0.96% |
| Cuentas depósitos | 2,172,878,787 | 2.11% | 2,116,611,023 | 2.04% |
| Eventos determinados | 25,403,406 | 2.92% | 24,412,309 | 2.83% |
| Cert. de ahorro | 1,270,526,141 | 4.31% | 1,356,988,819 | 4.53% |
| Cert. y dep. Cooperativas | 570,719,581 | 4.73% | 727,070,874 | 5.14% |
| Depósitos fondos públicos | 4,357,763 | 3.37% | 4,120,382 | 2.72% |
| Cuentas IRA | 4,951,575 | 4.70% | 5,066,116 | 4.88% |
| Otros depósitos | 87,331,176 | 2.13% | 64,663,873 | 2.25% |
| Total de depósitos | 4,211,187,981 | | 4,371,552,663 | |

**CLASIFICACION CAEL POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN DICIEMBRE DE 2006 Y 2007)**

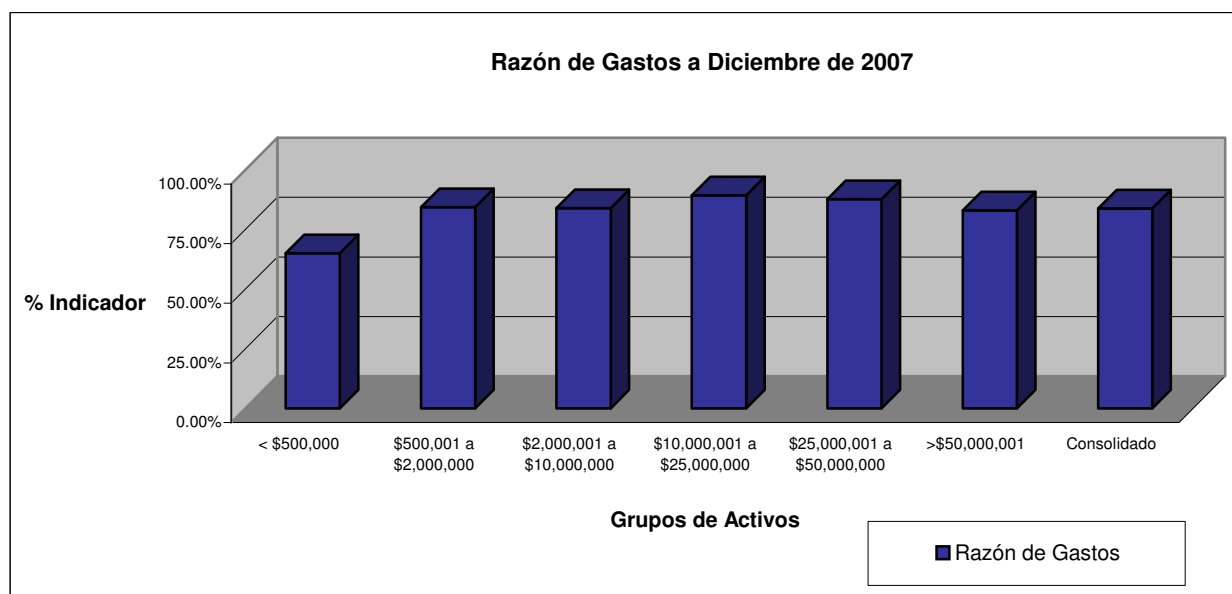
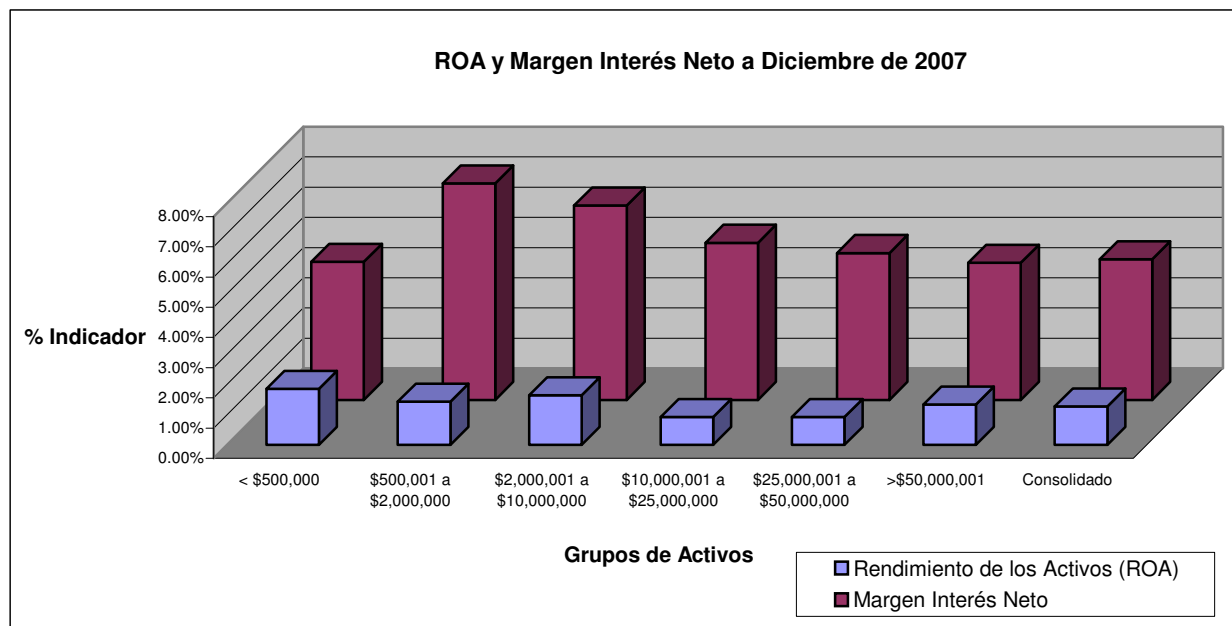
| Clasificación CAEL | \$500,000 ó menos | | \$500,001 a \$2,000,000 | | \$2,000,001 a \$10,000,000 | | \$10,000,001 a \$25,000,000 | | \$25,000,001 a \$50,000,000 | | \$50,000,001 ó más | | Consolidado | |
|---------------------------|-------------------------|----------|-------------------------------|-----------|----------------------------------|-----------|-----------------------------------|-----------|-----------------------------------|-----------|--------------------------|-----------|-------------|------------|
| | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 | Dic-06 | Dic-07 |
| | 1 | 0 | 0 | 1 | 1 | 4 | 4 | 0 | 0 | 2 | 1 | 6 | 5 | 13 |
| 2 | 2 | 1 | 9 | 8 | 15 | 13 | 9 | 10 | 14 | 7 | 17 | 20 | 66 | 59 |
| 3 | 3 | 2 | 4 | 4 | 6 | 8 | 6 | 4 | 6 | 12 | 18 | 20 | 43 | 50 |
| 4 | 0 | 0 | 2 | 2 | 1 | 2 | 1 | 3 | 4 | 1 | 2 | 1 | 10 | 9 |
| 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total cooperativas | 5 | 3 | 16 | 15 | 26 | 27 | 16 | 17 | 26 | 21 | 43 | 46 | 132 | 129 |

INDICADORES FINANCIEROS
(por grupo de activos y por regiones)

AÑO: 2007

MES: DICIEMBRE

| Grupo de Activos | Rendimiento de los Activos (ROA) | Margen Interés Neto | Razón de Gastos |
|-----------------------------|---|----------------------------|------------------------|
| < \$500,000 | 1.85% | 4.57% | 65.13% |
| \$500,001 a \$2,000,000 | 1.43% | 7.16% | 84.52% |
| \$2,000,001 a \$10,000,000 | 1.64% | 6.43% | 84.08% |
| \$10,000,001 a \$25,000,000 | 0.92% | 5.20% | 89.44% |
| \$25,000,001 a \$50,000,000 | 0.92% | 4.86% | 87.89% |
| >\$50,000,001 | 1.33% | 4.54% | 83.11% |
| Consolidado | 1.27% | 4.65% | 83.92% |



INDICADORES FINANCIEROS
(por grupo de activos y por regiones)

AÑO: 2007

MES: DICIEMBRE

| POR REGIONES | Rendimiento de los Activos (ROA) | Margen Interés Neto | Razón de Gastos | Total de Activos por Región |
|----------------------|---|----------------------------|------------------------|------------------------------------|
| ARECIBO | 0.97% | 4.57% | 87.03% | 1,546,286,762 |
| CAGUAS | 1.14% | 5.07% | 84.99% | 858,843,463 |
| MAYAGÜEZ | 1.55% | 3.86% | 78.53% | 1,525,608,833 |
| PONCE | 0.79% | 4.49% | 90.96% | 706,102,344 |
| SAN JUAN ÁREA | 1.58% | 5.16% | 81.07% | 801,319,568 |
| SAN JUAN ISLA | 1.48% | 5.29% | 82.16% | 1,050,616,954 |
| Consolidado | 1.27% | 4.65% | 83.92% | 6,488,777,924 |

