

ESTADO DE SITUACION CONSOLIDADO POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN MARZO DE 2009 Y 2010)

		\$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	
		Mar-09	Mar-10	Mar-09	Mar-10	Mar-09	Mar-10	Mar-09	Mar-10	Mar-09	Mar-10	Mar-09	Mar-10	Mar-09	Mar-10
Activos	Efectivo	16,215	9,196	1,561,872	1,931,438	10,018,137	8,498,996	12,814,841	10,152,258	30,498,065	37,325,776	199,423,238	215,000,370	254,332,368	272,918,034
	Total de Préstamos	662,694	285,911	7,358,826	8,362,235	80,012,714	74,130,075	178,373,982	123,949,943	497,240,048	553,498,240	3,522,407,902	3,580,388,118	4,286,056,166	4,340,614,522
	Provisión de Préstamos Incobrables	(7,807)	(1,207)	(201,751)	(278,598)	(2,007,039)	(1,762,893)	(5,143,949)	(3,521,082)	(12,135,673)	(41,242,117)	(84,260,745)	(90,504,998)	(103,756,964)	(137,310,895)
	Cuentas y Certificados de Ahorro	186,779	111,402	2,711,395	2,802,698	36,584,777	33,568,333	66,858,409	46,447,170	160,472,885	182,429,156	1,264,093,294	1,440,846,219	1,530,907,539	1,706,204,978
	Total de Inversiones en Valores Negociables	0	0	280,139	420,765	3,668,636	4,418,840	3,725,446	6,752,740	26,639,647	49,597,932	351,843,803	529,677,717	386,157,671	590,867,994
	Total de Inversiones en Capital de Cooperativas	8,398	6,501	581,892	280,058	3,533,793	3,398,873	9,322,851	6,210,294	21,295,832	26,542,329	149,301,417	154,443,840	184,044,183	190,881,895
	Propiedad y Terreno	0	0	0	0	998,490	973,898	9,367,461	4,971,209	20,024,265	30,659,044	144,484,882	161,566,149	174,875,098	198,170,300
	Mobiliario y Equipo	512	381	104,495	108,446	834,413	830,751	2,493,380	1,638,122	4,498,361	5,505,899	24,017,114	21,289,690	31,948,275	29,373,289
	Otros Activos	31,630	22,143	110,009	179,689	2,819,458	4,229,314	3,931,727	3,172,342	11,635,106	14,994,318	75,881,891	87,504,543	94,409,821	110,102,349
	Total de Activos	\$898,421	\$434,327	\$12,506,877	\$13,806,731	\$136,463,379	\$128,286,187	\$281,744,148	\$199,772,996	\$760,168,536	\$859,310,577	\$5,647,192,796	\$6,100,211,648	\$6,838,974,157	\$7,301,822,466
Pasivos y Capital															
Pasivos	Total de Depósitos	383,757	181,581	4,176,362	4,966,206	65,739,755	62,773,140	187,723,944	136,835,858	545,509,075	632,452,585	3,787,534,760	4,125,599,975	4,591,067,653	4,962,809,345
	Cuentas por pagar	3,726	2,401	391,209	350,491	2,034,306	2,033,004	3,552,571	3,114,674	10,612,648	11,142,455	67,235,405	63,771,879	83,829,865	80,414,904
	Obligaciones por pagar	0	0	0	0	25,000	0	902,771	638,323	1,150,000	545,982	25,375,655	21,836,703	27,453,426	23,021,008
	Total de Pasivos	\$387,483	\$183,982	\$4,567,571	\$5,316,697	\$67,799,061	\$64,806,144	\$192,179,286	\$140,588,855	\$557,271,723	\$644,141,022	\$3,880,145,820	\$4,211,208,557	\$4,702,350,944	\$5,066,245,257
Capital	Acciones	510,126	221,680	7,186,135	7,624,406	59,668,448	55,138,469	80,457,443	53,200,984	161,753,483	196,473,102	1,445,555,516	1,560,639,416	1,755,131,151	1,873,298,057
	Reserva de Capital Indivisible	14,374	17,911	694,235	643,319	6,624,203	6,407,508	10,962,261	7,169,483	31,217,363	37,086,124	226,479,371	230,963,266	275,991,807	282,287,611
	Otras Reservas	23,221	9,200	168,754	169,910	970,037	1,097,870	1,651,239	1,502,485	4,822,384	6,337,956	44,585,900	48,187,561	52,221,535	57,304,982
	Reserva Valorización de Inversiones	0	0	1,376	(166)	(1,043)	11,006	(10,147)	6,132	(123,238)	210,565	(1,844,629)	(644,506)	(1,977,681)	(416,969)
	Sobrantes	(36,783)	1,554	(111,194)	52,565	1,402,673	825,190	(3,495,934)	(2,694,943)	5,226,821	(24,938,192)	52,270,818	49,857,354	55,256,401	23,103,528
	Total de Capital	510,938	250,345	7,939,306	8,490,034	68,664,318	63,480,043	89,564,862	59,184,141	202,896,813	215,169,555	1,767,046,976	1,889,003,091	2,136,623,213	2,235,577,209
Total de Pasivos y Capital		\$898,421	\$434,327	\$12,506,877	\$13,806,731	\$136,463,379	\$128,286,187	\$281,744,148	\$199,772,996	\$760,168,536	\$859,310,577	\$5,647,192,796	\$6,100,211,648	\$6,838,974,157	\$7,301,822,466
Préstamos Morosos Totales (Delincuencia)		46,510	-	394,949	430,365	3,938,201	4,068,680	9,875,724	7,184,884	24,282,178	54,046,780	188,690,116	220,373,806	227,227,678	286,104,515
Morosidad Total ÷ Total de Préstamos		7.02%	0.00%	5.37%	5.15%	4.92%	5.49%	5.54%	5.80%	4.88%	9.76%	5.36%	6.16%	5.30%	6.59%
Prov. Préstamos Incobrables ÷ Total de Préstamos		1.18%	0.42%	2.74%	3.33%	2.51%	2.38%	2.88%	2.84%	2.44%	7.45%	2.39%	2.53%	2.42%	3.16%
Prov. Préstamos Incobrables ÷ Morosidad		16.79%	-	51.08%	64.74%	50.96%	43.33%	52.09%	49.01%	49.98%	76.31%	44.66%	41.07%	45.66%	47.99%