

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 2008 Y 2009)

		\$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-08	Dic-09	Dic-08	Dic-09	Dic-08	Dic-09	Dic-08	Dic-09	Dic-08	Dic-09	Dic-08	Dic-09	Dic-08	Dic-09
Activos	Efectivo	\$ 2,899	\$ 18,283	\$ 1,351,270	\$ 1,091,881	\$ 8,418,941	\$ 7,882,647	\$ 10,465,996	\$ 14,031,784	\$ 26,612,237	\$ 30,406,779	\$ 160,984,832	\$ 166,812,678	\$ 207,836,175	\$ 220,244,052
	Total de Préstamos	283,880	288,453	8,103,370	7,458,259	78,918,420	75,118,493	178,509,434	184,978,475	535,244,352	511,234,914	3,485,399,172	3,554,285,964	4,286,458,628	4,333,364,558
	Provisión de Préstamos Incobrables	(1,207)	(1,207)	(184,384)	(245,097)	(1,912,721)	(1,699,786)	(3,809,767)	(5,526,066)	(11,041,201)	(37,264,024)	(78,240,522)	(86,354,997)	(95,189,802)	(131,091,177)
	Cuentas y Certificados de Ahorro	133,829	88,156	3,380,592	2,367,891	36,569,009	32,932,839	65,069,796	70,164,465	157,683,800	163,048,570	1,152,552,137	1,391,375,057	1,415,389,163	1,659,976,978
	Total de Inversiones en Valores Negociables	-	-	281,980	436,547	2,658,102	4,115,808	2,959,827	6,949,254	30,163,231	42,515,897	365,756,240	508,828,224	401,819,380	562,845,730
	Total de Inversiones en Capital de Cooperativas	6,470	6,501	614,448	251,375	3,418,719	3,422,501	9,259,951	9,680,978	22,054,248	23,492,366	146,721,509	153,181,793	182,075,345	190,035,514
	Propiedad y Terreno	-	-	-	-	791,983	971,811	9,236,504	9,728,793	21,666,295	26,254,037	139,036,248	153,872,057	170,731,030	190,826,698
	Mobiliario y Equipo	733	512	112,758	93,899	904,161	837,636	2,558,120	2,278,064	4,717,442	5,058,496	25,696,191	22,714,722	33,989,405	30,983,329
	Otros Activos	30,857	27,884	149,123	79,492	2,600,833	3,981,047	3,878,251	4,360,380	12,141,362	14,246,513	77,168,800	86,233,804	95,969,226	108,929,120
Total de Activos		\$ 457,461	\$ 428,582	\$ 13,809,157	\$ 11,534,247	\$ 132,367,447	\$ 127,562,996	\$ 278,128,112	\$ 296,646,127	\$ 799,241,766	\$ 778,993,548	\$ 5,475,074,607	\$ 5,950,949,302	\$ 6,699,078,550	\$ 7,166,114,802
Pasivos y Capital															
Pasivos	Total de Depósitos	\$ 216,934	\$ 174,608	\$ 3,877,972	\$ 3,391,333	\$ 63,335,497	\$ 61,305,771	\$ 183,036,079	\$ 199,080,058	\$ 568,831,072	\$ 581,497,121	\$ 3,641,773,944	\$ 4,015,591,758	\$ 4,461,071,498	\$ 4,861,040,649
	Cuentas por Pagar	2,061	2,401	354,548	355,093	2,089,163	1,743,049	4,790,159	3,430,187	12,099,983	11,287,325	62,901,180	58,698,469	82,237,094	75,516,524
	Obligaciones por pagar	-	-	-	-	40,000	-	7,068	799,836	1,160,000	280,483	34,962,931	27,511,494	36,169,999	28,591,813
	Total de Pasivos	\$ 218,995	\$ 177,009	\$ 4,232,520	\$ 3,746,426	\$ 65,464,660	\$ 63,048,820	\$ 187,833,306	\$ 203,310,081	\$ 582,091,055	\$ 593,064,929	\$ 3,739,638,055	\$ 4,101,801,721	\$ 4,579,478,591	\$ 4,965,148,986
Capital	Acciones	\$ 210,885	\$ 219,344	\$ 8,711,761	\$ 7,038,391	\$ 57,854,016	\$ 55,966,971	\$ 80,405,884	\$ 85,063,488	\$ 174,078,908	\$ 169,888,146	\$ 1,423,741,859	\$ 1,534,031,045	\$ 1,745,003,313	\$ 1,852,207,385
	Reserva de Capital Indivisible	13,407	17,027	781,312	585,232	6,480,417	6,424,100	10,737,273	11,760,186	33,548,031	32,669,367	223,631,301	229,159,237	275,191,741	280,615,149
	Otras Reservas	8,668	4,349	175,597	171,406	856,701	1,127,826	2,034,604	2,077,986	4,874,545	5,460,078	44,110,367	48,623,454	52,060,482	57,465,099
	Reserva Valorización de Inversiones	-	-	3,249	2,771	1,167	14,021	(15,725)	1,463	(112,900)	(19,563)	(904,484)	(375,971)	(1,028,693)	(377,279)
	Sobrantes	5,506	10,853	(95,282)	(9,979)	1,710,486	981,258	(2,867,230)	(5,567,077)	4,762,127	(22,069,409)	44,857,509	37,709,816	48,373,116	11,055,462
	Total de Capital			\$ 9,576,637	\$ 7,787,821	\$ 66,902,787	\$ 64,514,176	\$ 90,294,806	\$ 93,336,046	\$ 217,150,711	\$ 185,928,619	\$ 1,735,436,552	\$ 1,849,147,581	\$ 2,119,599,959	\$ 2,200,965,816
Total de Pasivos y Capital		\$ 218,995	\$ 177,009	\$ 13,809,157	\$ 11,534,247	\$ 132,367,447	\$ 127,562,996	\$ 278,128,112	\$ 296,646,127	\$ 799,241,766	\$ 778,993,548	\$ 5,475,074,607	\$ 5,950,949,302	\$ 6,699,078,550	\$ 7,166,114,802
Préstamos Morosos Totales (Delincuencia)		-	-	413,327	467,651	3,545,560	3,713,574	9,462,221	10,809,705	23,685,758	47,780,855	172,535,478	195,794,662	209,642,344	258,566,447
Morosidad Total ÷ Total de Préstamos		0.00%	0.00%	5.10%	6.27%	4.49%	4.94%	5.30%	5.84%	4.43%	9.35%	4.95%	5.51%	4.89%	5.97%
Prov. Préstamos Incobrables ÷ Total de Préstamos		0.43%	0.42%	2.28%	3.29%	2.42%	2.26%	2.13%	2.99%	2.06%	7.29%	2.24%	2.43%	2.22%	3.03%
Prov. Préstamos Incobrables ÷ Morosidad		-	-	44.61%	52.41%	53.95%	45.77%	40.26%	51.12%	46.62%	77.99%	45.35%	44.10%	45.41%	50.70%