

ESTADO DE SITUACION CONSOLIDADO POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN SEPTIEMBRE 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	
		Sep-08	Sep-09	Sep-08	Sep-09	Sep-08	Sep-09	Sep-08	Sep-09	Sep-08	Sep-09	Sep-08	Sep-09	Sep-08	Sep-09
Activos	Efectivo	\$ 15,004	\$ 4,236	\$ 1,533,888	\$ 1,311,305	\$ 9,991,705	\$ 9,450,524	\$ 9,748,216	\$ 13,626,281	\$ 28,586,344	\$ 30,486,539	\$ 105,843,083	\$ 187,469,091	\$ 155,718,240	\$ 242,347,976
	Total de Préstamos	546,197	285,790	7,464,761	7,878,479	81,916,648	81,612,742	178,352,516	180,686,666	566,694,075	548,020,336	3,436,096,392	3,503,036,409	4,271,070,589	4,321,520,422
	Provisión de Préstamos Incobrables	(3,207)	(1,207)	(228,956)	(233,459)	(1,934,884)	(1,715,016)	(3,836,978)	(5,033,121)	(12,086,571)	(38,622,166)	(76,553,758)	(86,068,772)	(94,644,354)	(131,673,741)
	Cuentas y Certificados de Ahorro	153,880	106,262	2,473,861	2,844,432	40,527,403	38,502,546	70,061,116	68,881,019	170,123,434	169,216,039	1,161,310,210	1,330,796,046	1,444,649,904	1,610,346,344
	Total de Inversiones en Valores Negociables	-	-	281,570	392,943	3,364,815	3,613,695	2,937,079	5,217,196	29,422,386	42,252,795	382,462,909	431,517,188	418,468,759	482,993,817
	Total de Inversiones en Capital de Cooperativas	8,247	6,501	577,937	255,898	3,488,682	3,596,298	8,836,468	9,449,673	21,715,045	24,853,958	139,650,659	148,545,618	174,277,038	186,707,946
	Propiedad y Terreno	733	512	123,198	100,570	1,857,429	1,775,560	11,767,331	11,916,126	30,066,156	32,551,529	157,667,844	172,947,391	201,482,691	219,291,688
	Otros Activos	30,972	27,381	123,812	98,945	2,209,018	3,649,357	4,503,306	4,579,570	12,837,401	16,140,633	75,319,256	80,033,438	95,023,765	104,529,324
	Total de Activos	\$ 751,826	\$ 429,475	\$ 12,350,071	\$ 12,649,113	\$ 141,420,816	\$ 140,485,706	\$ 282,369,054	\$ 289,323,410	\$ 847,358,270	\$ 824,899,663	\$ 5,381,796,595	\$ 5,768,276,409	\$ 6,666,046,632	\$ 7,036,063,776
Pasivos y Capital															
Pasivos	Total de Depósitos	\$ 231,981	\$ 184,794	\$ 4,176,886	\$ 4,135,589	\$ 69,262,063	\$ 69,694,898	\$ 187,196,043	\$ 194,937,679	\$ 601,070,684	\$ 611,372,574	\$ 3,616,923,594	\$ 3,878,377,897	\$ 4,478,861,251	\$ 4,758,703,431
	Cuentas por Pagar	11,031	2,401	356,457	363,912	2,068,948	2,031,287	4,959,635	3,972,106	11,740,420	11,869,296	58,268,118	64,904,762	77,404,609	83,143,764
	Obligaciones por pagar	-	-	-	-	140,000	-	8,429	895,917	1,170,000	1,730,000	6,670,024	26,020,044	7,988,453	28,645,961
	Total de Pasivos	\$ 243,012	\$ 187,195	\$ 4,533,343	\$ 4,499,501	\$ 71,471,011	\$ 71,726,185	\$ 192,164,107	\$ 199,805,702	\$ 613,981,104	\$ 624,971,870	\$ 3,681,861,736	\$ 3,969,302,703	\$ 4,564,254,313	\$ 4,870,493,156
Capital	Acciones	\$ 489,616	\$ 214,486	\$ 7,096,543	\$ 7,393,098	\$ 60,781,118	\$ 59,628,658	\$ 80,146,675	\$ 81,010,156	\$ 188,115,222	\$ 181,994,840	\$ 1,394,125,804	\$ 1,484,076,840	\$ 1,730,754,978	\$ 1,814,318,078
	Reserva de Capital Indivisible	15,055	15,918	681,291	582,708	6,753,959	6,715,120	10,538,557	11,364,121	35,565,559	35,147,593	219,573,049	225,129,756	273,127,470	278,955,216
	Otras Reservas	14,521	4,349	158,655	184,627	982,899	1,173,985	1,937,748	1,967,058	4,600,349	5,302,037	44,353,992	49,026,969	52,048,164	57,659,025
	Reserva Valorización de Inversiones	-	-	2,808	(1,340)	2	7,622	(11,829)	5,379	(327,779)	176,062	(2,700,592)	(563,916)	(3,037,390)	(376,193)
	Sobrantes	(10,378)	7,527	(122,569)	(9,481)	1,431,827	1,234,136	(2,406,204)	(4,829,006)	5,423,815	(22,692,739)	44,582,606	41,304,057	48,899,097	15,014,494
	Total de Capital	\$ 508,814	\$ 242,280	\$ 7,816,728	\$ 8,149,612	\$ 69,949,805	\$ 68,759,521	\$ 90,204,947	\$ 89,517,708	\$ 233,377,166	\$ 199,927,793	\$ 1,699,934,859	\$ 1,798,973,706	\$ 2,101,792,319	\$ 2,165,570,620
Total de Pasivos y Capital		\$ 751,826	\$ 429,475	\$ 12,350,071	\$ 12,649,113	\$ 141,420,816	\$ 140,485,706	\$ 282,369,054	\$ 289,323,410	\$ 847,358,270	\$ 824,899,663	\$ 5,381,796,595	\$ 5,768,276,409	\$ 6,666,046,632	\$ 7,036,063,776
Préstamos Morosos Totales (Delincuencia)		46,747	-	366,805	474,606	3,964,825	4,095,060	9,389,851	9,829,791	25,542,461	50,945,048	173,773,818	188,664,885	213,084,507	254,009,390
Morosidad Total ÷ Total de Préstamos		8.56%	0.00%	4.91%	6.02%	4.84%	5.02%	5.26%	5.44%	4.26%	9.30%	5.06%	5.39%	4.99%	5.88%
Prov. Préstamos Incobrables ÷ Total de Préstamos		0.59%	0.42%	3.07%	2.96%	2.36%	2.10%	2.15%	2.79%	2.26%	7.05%	2.23%	2.46%	2.22%	3.05%
Prov. Préstamos Incobrables ÷ Morosidad		6.86%	#DIV/0!	62.42%	49.19%	48.80%	41.88%	40.86%	51.20%	47.32%	75.81%	44.05%	45.62%	44.42%	51.84%