

ESTADO DE SITUACION CONSOLIDADO POR TAMAÑO DE ACTIVOS
INDUSTRIA DE LAS COOPERATIVAS DE AHORRO Y CREDITO EN PUERTO RICO
(PARA LOS TRIMESTRES TERMINADOS EN JUNIO 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	
		Jun-08	Jun-09	Jun-08	Jun-09	Jun-08	Jun-09	Jun-08	Jun-09	Jun-08	Jun-09	Jun-08	Jun-09	Jun-08	Jun-09
Activos	Efectivo	25,599	3,362	1,533,878	1,191,545	8,163,928	8,571,892	10,813,547	13,319,226	24,520,000	27,773,730	127,160,391	187,455,054	172,217,343	238,314,809
	Total de Préstamos	535,275	792,070	8,098,802	6,567,604	85,589,560	80,906,538	177,682,825	179,373,630	521,496,616	459,976,707	3,430,534,481	3,566,471,171	4,223,937,559	4,294,087,720
	Provisión de Préstamos Incobrables	(3,207)	(37,007)	(219,639)	(166,230)	(2,571,106)	(1,955,803)	(4,195,615)	(4,817,802)	(11,488,037)	(10,999,952)	(78,062,542)	(88,958,692)	(96,540,146)	(106,935,486)
	Cuentas y Certificados de Ahorro	121,399	109,103	3,289,725	2,441,682	40,076,484	42,275,808	69,580,632	68,052,920	172,550,276	159,000,917	1,210,792,135	1,327,010,481	1,496,410,651	1,598,890,911
	Total de Inversiones en Valores Negociables	0	0	280,168	399,392	4,003,525	3,602,080	2,936,743	3,632,162	29,760,356	30,540,457	398,286,497	433,000,899	435,267,289	471,174,990
	Total de Inversiones en Capital de Cooperativas	8,145	9,409	582,629	176,582	3,382,206	3,545,171	8,713,627	9,287,053	20,797,178	20,911,889	137,658,985	150,816,828	171,142,770	184,746,932
	Propiedad y Terreno	0	0	0	0	855,118	949,577	9,385,142	9,153,625	20,661,570	20,955,795	137,339,566	149,337,193	168,241,396	180,396,190
	Mobiliario y Equipo	2,428	1,138	125,294	67,344	1,015,335	835,711	2,464,978	2,736,675	4,970,297	4,259,768	24,891,543	24,361,220	33,469,875	32,261,856
	Otros Activos	29,205	29,153	84,770	71,993	3,093,550	3,551,474	3,382,403	4,467,958	10,579,842	10,295,926	67,752,261	76,644,240	84,922,031	95,060,744
Total de Activos		\$718,844	\$907,228	\$13,775,627	\$10,749,912	\$143,608,600	\$142,282,448	\$280,764,282	\$285,205,447	\$793,848,098	\$722,715,237	\$5,456,353,317	\$5,826,138,394	\$6,689,068,768	\$6,987,998,666
Pasivos y Capital															
Pasivos	Total de Depósitos	196,447	336,386	4,020,802	3,460,204	70,129,795	71,576,285	185,573,673	191,235,515	566,871,692	523,122,396	3,695,144,216	3,932,133,915	4,521,936,625	4,721,864,701
	Cuentas por Pagar	30,859	4,105	410,973	279,646	2,884,879	1,983,975	5,508,001	3,677,577	11,772,402	9,808,627	62,694,034	87,162,236	83,301,148	102,916,166
	Obligaciones por pagar	0	0	0	0	80,000	115,000	8,834	898,603	1,180,000	1,140,000	5,151,751	2,672,111	6,420,585	4,825,714
	Total de Pasivos	\$227,306	\$340,491	\$4,431,775	\$3,739,850	\$73,094,674	\$73,675,260	\$191,090,508	\$195,811,695	\$579,824,094	\$534,071,023	\$3,762,990,001	\$4,021,968,262	\$4,611,658,358	\$4,829,606,581
Capital	Acciones	469,394	562,911	8,551,063	6,232,022	61,729,004	60,012,727	80,169,932	80,722,879	173,292,970	152,329,639	1,395,910,366	1,500,221,147	1,720,122,729	1,800,081,325
	Reserva de Capital Indivisible	16,605	15,515	770,724	519,723	6,863,656	6,685,824	10,269,901	11,138,552	33,066,539	29,460,037	220,827,777	230,434,813	271,815,202	278,254,464
	Otras Reservas	14,521	15,902	168,936	140,954	899,493	1,024,338	1,759,492	1,853,632	4,561,156	5,287,670	43,518,195	46,316,836	50,921,793	54,639,332
	Reserva Valorización de Inversiones	0	0	1,361	(1,371)	(5,324)	(5,031)	(10,634)	(8,417)	(252,258)	(159,130)	(1,310,442)	(3,520,546)	(1,577,297)	(3,694,495)
	Sobrantes	(8,982)	(27,591)	(148,232)	118,734	1,027,097	889,330	(2,514,917)	(4,312,894)	3,355,597	1,725,998	34,417,420	30,717,882	36,127,983	29,111,459
	Total de Capital	491,538	566,737	9,343,852	7,010,062	70,513,926	68,607,188	89,673,774	89,393,752	214,024,004	188,644,214	1,693,363,316	1,804,170,132	2,077,410,410	2,158,392,085
Total de Pasivos y Capital		\$718,844	\$907,228	\$13,775,627	\$10,749,912	\$143,608,600	\$142,282,448	\$280,764,282	\$285,205,447	\$793,848,098	\$722,715,237	\$5,456,353,317	\$5,826,138,394	\$6,689,068,768	\$6,987,998,666
Préstamos Morosos Totales (Delincuencia)		47,710	111,891	378,764	339,618	4,849,994	4,289,078	9,453,734	9,756,954	21,355,719	23,344,561	154,164,833	195,286,978	190,250,754	233,129,080
Morosidad Total ÷ Total de Préstamos		8.91%	14.13%	4.68%	5.17%	5.67%	5.30%	5.32%	5.44%	4.10%	5.08%	4.49%	5.48%	4.50%	5.43%
Prov. Préstamos Incobrables ÷ Total de Préstamos		0.60%	4.67%	2.71%	2.53%	3.00%	2.42%	2.36%	2.69%	2.20%	2.39%	2.28%	2.49%	2.29%	2.49%
Prov. Préstamos Incobrables ÷ Morosidad		6.72%	33.07%	57.99%	48.95%	53.01%	45.60%	44.38%	49.38%	53.79%	47.12%	50.64%	45.55%	50.74%	45.87%