

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 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	
		Mar-08	Mar-09	Mar-08	Mar-09	Mar-08	Mar-09	Mar-08	Mar-09	Mar-08	Mar-09	Mar-08	Mar-09	Mar-08	Mar-09
Activos	Efectivo	58,255	16,215	1,639,653	1,561,872	8,281,690	10,018,137	12,832,188	12,814,841	29,363,748	30,498,065	162,087,371	199,423,238	214,262,905	254,332,368
	Total de Préstamos	479,888	662,694	7,903,378	7,358,826	86,311,358	80,012,714	159,836,558	178,373,982	533,753,388	497,240,048	3,401,971,535	3,522,407,902	4,190,256,105	4,286,056,166
	Provisión de Préstamos Incobrables	(479)	(7,807)	(221,006)	(201,751)	(2,553,714)	(2,007,039)	(3,951,245)	(5,143,949)	(11,950,069)	(12,135,673)	(76,366,922)	(84,260,745)	(97,043,435)	(103,756,964)
	Cuentas y Certificados de Ahorro	151,019	186,779	2,992,618	2,711,395	37,712,644	36,584,777	64,680,046	66,858,409	171,887,927	160,472,885	1,204,627,100	1,264,093,294	1,482,051,354	1,530,907,539
	Total de Inversiones en Valores Negociables	0	0	281,609	280,139	4,165,580	3,668,636	3,097,282	3,725,446	29,693,092	26,639,647	372,119,099	351,843,803	409,356,662	386,157,671
	Total de Inversiones en Capital de Cooperativas	7,613	8,398	613,889	581,892	3,363,185	3,533,793	8,191,540	9,322,851	20,506,507	21,295,832	132,891,759	149,301,417	165,574,493	184,044,183
	Propiedad y Terreno	0	0	0	0	873,918	998,490	6,910,505	9,367,461	22,906,936	20,024,265	131,480,049	144,484,882	162,171,408	174,875,098
	Mobiliario y Equipo	567	512	153,311	104,495	1,000,592	834,413	2,323,541	2,493,380	5,278,190	4,498,361	27,107,784	24,017,114	35,863,985	31,948,275
	Otros Activos	27,861	31,630	182,906	110,009	3,132,076	2,819,458	3,418,629	3,931,727	12,298,215	11,635,106	69,163,761	75,881,891	88,223,448	94,409,821
	Total de Activos	\$724,724	\$898,421	\$13,546,358	\$12,506,877	\$142,287,329	\$136,463,379	\$257,339,044	\$281,744,148	\$813,737,934	\$760,168,536	\$5,423,081,536	\$5,647,192,796	\$6,650,716,925	\$6,838,974,157
Pasivos y Capital															
Pasivos	Total de Depósitos	209,734	383,757	4,449,502	4,176,362	67,614,201	65,739,755	169,707,299	187,723,944	580,883,527	545,509,075	3,692,995,030	3,787,534,760	4,515,859,293	4,591,067,653
	Cuentas por pagar	4,484	3,726	470,555	391,209	2,936,729	2,034,306	3,819,270	3,552,571	13,571,515	10,612,648	61,039,654	67,235,405	81,842,207	83,829,865
	Obligaciones por pagar	0	0	0	0	140,000	25,000	9,416	902,771	1,190,000	1,150,000	7,390,543	25,375,655	8,729,959	27,453,426
	Total de Pasivos	\$214,218	\$387,483	\$4,920,057	\$4,567,571	\$70,690,930	\$67,799,061	\$173,535,985	\$192,179,286	\$595,645,042	\$557,271,723	\$3,761,425,227	\$3,880,145,820	\$4,606,431,459	\$4,702,350,944
Capital	Acciones	441,077	510,126	7,689,651	7,186,135	62,251,389	59,668,448	74,255,023	80,457,443	176,721,567	161,753,483	1,342,139,219	1,445,555,516	1,663,497,926	1,755,131,151
	Reserva de Capital Indivisible	17,027	14,374	803,569	694,235	6,851,540	6,624,203	9,699,537	10,962,261	32,739,201	31,217,363	217,861,387	226,479,371	267,972,261	275,991,807
	Otras Reservas	71,473	23,221	174,980	168,754	913,309	970,037	1,371,001	1,651,239	4,175,054	4,822,384	42,325,754	44,585,900	49,031,571	52,221,535
	Reserva Valorización de Inversiones	0	0	3,023	1,376	(5,806)	(1,043)	(26,319)	(10,147)	(786)	(123,238)	79,124	(1,844,629)	49,236	(1,977,681)
	Sobrantes	(19,071)	(36,783)	(44,922)	(111,194)	1,585,967	1,402,673	(1,496,183)	(3,495,934)	4,457,856	5,226,821	59,250,825	52,270,818	63,734,472	55,256,401
	Total de Capital	510,506	510,938	8,626,301	7,939,306	71,596,399	68,664,318	83,803,059	89,564,862	218,092,892	202,896,813	1,661,656,309	1,767,046,976	2,044,285,466	2,136,623,213
Total de Pasivos y Capital		\$724,724	\$898,421	\$13,546,358	\$12,506,877	\$142,287,329	\$136,463,379	\$257,339,044	\$281,744,148	\$813,737,934	\$760,168,536	\$5,423,081,536	\$5,647,192,796	\$6,650,716,925	\$6,838,974,157
Préstamos Morosos Totales (Delincuencia)		60,609	46,510	522,780	394,949	5,084,162	3,938,201	8,427,156	9,875,724	22,416,597	24,282,178	158,549,038	188,690,116	195,060,342	227,227,678
Morosidad Total ÷ Total de Préstamos		12.63%	7.02%	6.61%	5.37%	5.89%	4.92%	5.27%	5.54%	4.20%	4.88%	4.66%	5.36%	4.66%	5.30%
Prov. Préstamos Incobrables ÷ Total de Préstamos		0.10%	1.18%	2.80%	2.74%	2.96%	2.51%	2.47%	2.88%	2.24%	2.44%	2.30%	2.39%	2.32%	2.42%
Prov. Préstamos Incobrables ÷ Morosidad		0.79%	16.79%	42.28%	51.08%	50.23%	50.96%	46.89%	52.09%	53.31%	49.98%	49.43%	44.66%	49.75%	45.66%