

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 2007 Y 2008)

		\$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-07	Dic-08	Dic-07	Dic-08	Dic-07	Dic-08	Dic-07	Dic-08	Dic-07	Dic-08	Dic-07	Dic-08	Dic-07	Dic-08
Activos	Efectivo	\$ 255,650	\$ 2,899	\$ 979,257	\$ 1,351,270	\$ 6,897,131	\$ 8,418,941	\$ 10,188,530	\$ 10,465,996	\$ 25,651,044	\$ 26,612,237	\$ 105,003,998	\$ 160,984,832	\$ 148,975,610	\$ 207,836,175
	Total de Préstamos	555,295	283,880	10,836,285	8,103,370	83,530,937	78,918,420	177,413,702	178,509,434	548,941,076	535,244,352	3,366,480,863	3,485,399,172	4,187,758,158	4,286,458,628
	Provisión de Préstamos Incobrables	(9,125)	(1,207)	(243,583)	(184,384)	(2,460,694)	(1,912,721)	(3,849,980)	(3,809,767)	(11,600,143)	(11,041,201)	(73,245,500)	(78,240,522)	(91,409,025)	(95,189,802)
	Cuentas y Certificados de Ahorro	138,614	133,829	4,848,240	3,380,592	31,709,714	36,569,009	65,349,258	65,069,796	160,426,283	157,683,800	1,146,474,764	1,152,552,137	1,408,946,873	1,415,389,163
	Total de Inversiones en Valores Negociables	-	-	280,438	281,980	5,018,000	2,658,102	4,546,794	2,959,827	34,128,271	30,163,231	335,992,930	365,756,240	379,966,433	401,819,380
	Total de Inversiones en Capital de Cooperativas	16,527	6,470	691,446	614,448	3,281,500	3,418,719	7,764,735	9,259,951	20,860,832	22,054,248	132,330,379	146,721,509	164,945,419	182,075,345
	Propiedad y Terreno	-	-	7,670	-	1,235,707	791,983	9,205,393	9,236,504	22,286,778	21,666,295	126,339,103	139,036,248	159,074,651	170,731,030
	Mobiliario y Equipo	768	733	144,148	112,758	602,221	904,161	2,382,796	2,558,120	5,286,579	4,717,442	23,869,962	25,696,191	32,286,474	33,989,405
	Otros Activos	28,721	30,857	182,835	149,123	3,159,236	2,600,833	4,534,767	3,878,251	13,060,875	12,141,362	77,266,897	77,168,800	98,233,331	95,969,226
	Total de Activos	\$ 986,450	\$ 457,461	\$ 17,035,290	\$ 13,809,157	\$ 129,692,252	\$ 132,367,447	\$ 269,771,260	\$ 278,128,112	\$ 798,180,763	\$ 799,241,766	\$ 5,108,183,017	\$ 5,475,074,607	\$ 6,488,777,924	\$ 6,699,078,550
Pasivos y Capital															
Pasivos	Total de Depósitos	\$ 252,021	\$ 216,934	\$ 4,561,830	\$ 3,877,972	\$ 61,445,001	\$ 63,335,497	\$ 182,225,092	\$ 183,036,079	\$ 579,344,336	\$ 568,831,072	\$ 3,543,724,383	\$ 3,641,773,944	\$ 4,371,552,663	\$ 4,461,071,498
	Cuentas por Pagar	16,536	2,061	495,119	354,548	2,792,877	2,089,163	4,891,925	4,790,159	13,966,067	12,099,983	56,378,682	62,901,180	78,541,206	82,237,094
	Obligaciones por pagar	-	-	-	-	760,000	40,000	343,359	7,068	2,618,788	1,160,000	13,288,191	34,962,931	17,010,338	36,169,999
	Total de Pasivos	\$ 268,557	\$ 218,995	\$ 5,056,949	\$ 4,232,520	\$ 64,997,878	\$ 65,464,660	\$ 187,460,376	\$ 187,833,306	\$ 595,929,191	\$ 582,091,055	\$ 3,613,391,256	\$ 3,739,638,055	\$ 4,467,104,207	\$ 4,579,478,591
Capital	Acciones	\$ 615,898	\$ 210,885	\$ 11,452,834	\$ 8,711,761	\$ 59,213,482	\$ 57,854,016	\$ 80,506,184	\$ 80,405,884	\$ 181,045,812	\$ 174,078,908	\$ 1,325,031,402	\$ 1,423,741,859	\$ 1,657,865,612	\$ 1,745,003,313
	Reserva de Capital Indivisible	58,160	13,407	998,898	781,312	6,612,446	6,480,417	10,220,482	10,737,273	33,129,139	33,548,031	215,734,748	223,631,301	266,753,873	275,191,741
	Otras Reservas	10,761	8,668	176,076	175,597	880,186	856,701	1,355,014	2,034,604	5,059,589	4,874,545	39,542,061	44,110,367	47,023,687	52,060,482
	Reserva Valorización de Inversiones	-	-	1,838	3,249	(13,527)	1,167	(6,800)	(15,725)	(101,835)	(112,900)	(479,966)	(904,484)	(600,290)	(1,028,693)
	Sobrantes	33,074	5,506	40,141	(95,282)	1,283,287	1,710,486	(1,999,261)	(2,867,230)	3,979,699	4,762,127	47,293,895	44,857,509	50,630,835	48,373,116
	Total de Capital	\$ 717,893		\$ 12,669,787	\$ 9,576,637	\$ 67,975,874	\$ 66,902,787	\$ 90,075,619	\$ 90,294,806	\$ 223,112,404	\$ 217,150,711	\$ 1,627,122,140	\$ 1,735,436,552	\$ 2,021,673,717	\$ 2,119,599,959
Total de Pasivos y Capital		\$ 986,450	\$ 218,995	\$ 17,726,736	\$ 13,809,157	\$ 132,973,752	\$ 132,367,447	\$ 277,535,995	\$ 278,128,112	\$ 819,041,595	\$ 799,241,766	\$ 5,240,513,396	\$ 5,475,074,607	\$ 6,488,777,924	\$ 6,699,078,550
Préstamos Morosos Totales (Delincuencia)		25,940	-	592,584	413,327	5,017,842	3,545,560	9,260,621	9,462,221	22,818,628	23,685,758	138,309,785	172,535,478	176,025,400	209,642,344
Morosidad Total ÷ Total de Préstamos		4.67%	0.00%	5.47%	5.10%	6.01%	4.49%	5.22%	5.30%	4.16%	4.43%	4.11%	4.95%	4.20%	4.89%
Prov. Préstamos Incobrables ÷ Total de Préstamos		1.64%	0.43%	2.25%	2.28%	2.95%	2.42%	2.17%	2.13%	2.11%	2.06%	2.18%	2.24%	2.18%	2.22%
Prov. Préstamos Incobrables ÷ Morosidad		35.18%	-	41.11%	44.61%	49.04%	53.95%	41.57%	40.26%	50.84%	46.62%	52.96%	45.35%	51.93%	45.41%