

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 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	
		Sep-07	Sep-08	Sep-07	Sep-08	Sep-07	Sep-08	Sep-07	Sep-08	Sep-07	Sep-08	Sep-07	Sep-08	Sep-07	Sep-08
Activos	Efectivo	\$ 261,333	\$ 15,004	\$ 1,342,786	\$ 1,533,888	\$ 7,519,993	\$ 9,991,705	\$ 10,644,106	\$ 9,748,216	\$ 23,511,962	\$ 28,586,344	\$ 90,135,783	\$ 105,843,083	\$ 133,415,963	\$ 155,718,240
	Total de Préstamos	608,878	546,197	11,633,271	7,464,761	83,984,821	81,916,648	178,334,502	178,352,516	591,443,232	566,694,075	3,314,346,944	3,436,096,392	4,180,351,648	4,271,070,589
	Provisión de Préstamos Incobrables	(10,189)	(3,207)	(352,179)	(228,956)	(2,217,688)	(1,934,884)	(4,717,827)	(3,836,978)	(13,341,504)	(12,086,571)	(71,800,568)	(76,553,758)	(92,439,955)	(94,644,354)
	Cuentas y Certificados de Ahorro	158,928	153,880	4,729,079	2,473,861	34,578,902	40,527,403	64,870,695	70,061,116	177,833,900	170,123,434	1,089,510,900	1,161,310,210	1,371,682,404	1,444,649,904
	Total de Inversiones en Valores Negociables	-	-	275,827	281,570	6,017,311	3,364,815	8,993,390	2,937,079	39,611,835	29,422,386	348,264,970	382,462,909	403,163,333	418,468,759
	Total de Inversiones en Capital de Cooperativas	16,528	8,247	700,643	577,937	3,272,548	3,488,682	8,968,392	8,836,468	21,857,977	21,715,045	127,773,891	139,650,659	162,589,979	174,277,038
	Propiedad y Terreno	2,191	733	252,228	123,198	1,479,845	1,857,429	9,676,157	11,767,331	32,047,138	30,066,156	150,168,804	157,667,844	193,626,363	201,482,691
	Otros Activos	34,393	30,972	273,752	123,812	2,010,276	2,209,018	3,906,422	4,503,306	14,050,338	12,837,401	72,305,523	75,319,256	92,580,704	95,023,765
	Total de Activos	\$ 1,072,062	\$ 751,826	\$ 18,855,407	\$ 12,350,071	\$ 136,646,008	\$ 141,420,816	\$ 280,675,837	\$ 282,369,054	\$ 887,014,878	\$ 847,358,270	\$ 5,120,706,247	\$ 5,381,796,595	\$ 6,444,970,439	\$ 6,666,046,632
	Pasivos y Capital														
Pasivos	Total de Depósitos	\$ 316,699	\$ 231,981	\$ 5,838,536	\$ 4,176,886	\$ 64,785,982	\$ 69,262,063	\$ 188,705,446	\$ 187,196,043	\$ 627,755,411	\$ 601,070,684	\$ 3,448,732,957	\$ 3,616,923,594	\$ 4,336,135,031	\$ 4,478,861,251
	Cuentas por Pagar	2,579	11,031	552,974	356,457	2,923,223	2,068,948	4,391,931	4,959,635	15,585,543	11,740,420	61,578,207	58,268,118	85,034,457	77,404,609
	Obligaciones por pagar	-	-	-	-	-	140,000	11,275	8,429	2,250,000	1,170,000	19,451,182	6,670,024	21,712,457	7,988,453
	Total de Pasivos	\$ 319,278	\$ 243,012	\$ 6,391,510	\$ 4,533,343	\$ 67,709,205	\$ 71,471,011	\$ 193,108,652	\$ 192,164,107	\$ 645,590,954	\$ 613,981,104	\$ 3,529,762,346	\$ 3,681,861,736	\$ 4,442,881,945	\$ 4,564,254,313
Capital	Acciones	\$ 658,647	\$ 489,616	\$ 11,241,984	\$ 7,096,543	\$ 59,727,430	\$ 60,781,118	\$ 77,725,034	\$ 80,146,675	\$ 196,248,976	\$ 188,115,222	\$ 1,298,986,416	\$ 1,394,125,804	\$ 1,644,588,487	\$ 1,730,754,978
	Reserva de Capital Indivisible	56,408	15,055	962,205	681,291	6,508,247	6,753,959	10,544,535	10,538,557	35,901,014	35,565,559	209,053,422	219,573,049	263,025,831	273,127,470
	Otras Reservas	9,581	14,521	229,599	158,655	962,976	982,899	1,239,259	1,937,748	4,876,761	4,600,349	36,842,479	44,353,992	44,160,655	52,048,164
	Reserva Valorización de Inversiones	-	-	(2,787)	2,808	(14,212)	2	(245,786)	(11,829)	(287,052)	(327,779)	(2,073,958)	(2,700,592)	(2,623,795)	(3,037,390)
	Sobrantes	28,148	(10,378)	32,896	(122,569)	1,752,362	1,431,827	(1,695,857)	(2,406,204)	4,684,225	5,423,815	48,135,542	44,582,606	52,937,316	48,899,097
	Total de Capital	\$ 752,784	\$ 508,814	\$ 12,463,897	\$ 7,816,728	\$ 68,936,803	\$ 69,949,805	\$ 87,567,185	\$ 90,204,947	\$ 241,423,924	\$ 233,377,166	\$ 1,590,943,901	\$ 1,699,934,859	\$ 2,002,088,494	\$ 2,101,792,319
Total de Pasivos y Capital		\$ 1,072,062	\$ 751,826	\$ 18,855,407	\$ 12,350,071	\$ 136,646,008	\$ 141,420,816	\$ 280,675,837	\$ 282,369,054	\$ 887,014,878	\$ 847,358,270	\$ 5,120,706,247	\$ 5,381,796,595	\$ 6,444,970,439	\$ 6,666,046,632
Préstamos Morosos Totales (Delincuencia)		13,015	46,747	718,977	366,805	4,525,257	3,964,825	10,490,568	9,389,851	25,176,529	25,542,461	147,875,190	173,773,818	188,799,536	213,084,507
Morosidad Total ÷ Total de Préstamos		2.14%	8.56%	6.18%	4.91%	5.39%	4.84%	5.88%	5.26%	4.26%	4.51%	4.46%	5.06%	4.52%	4.99%
Prov. Préstamos Incobrables ÷ Total de Préstamos		1.67%	0.59%	3.03%	3.07%	2.64%	2.36%	2.65%	2.15%	2.26%	2.13%	2.17%	2.23%	2.21%	2.22%
Prov. Préstamos Incobrables ÷ Morosidad		78.29%	6.86%	48.98%	62.42%	49.01%	48.80%	44.97%	40.86%	52.99%	47.32%	48.55%	44.05%	48.96%	44.42%