

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 2006 Y 2007)

	\$500,000		\$500,001		\$2,000,001		\$10,000,001		\$25,000,001		\$50,000,001			
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	menos		\$2,000,000		\$10,000,000		\$25,000,000		\$50,000,000		más		Consolidado	
	Dic-06	Dic-07	Dic-06	Dic-07	Dic-06	Dic-07	Dic-06	Dic-07	Dic-06	Dic-07	Dic-06	Dic-07	Dic-06	Dic-07
Activos														
Efectivo	\$ 7,227	\$ 255,650	\$ 1,638,589	\$ 979,257	\$ 6,531,490	\$ 6,897,131	\$ 7,686,664	\$ 10,188,530	\$ 28,497,910	\$ 25,651,044	\$ 88,275,158	\$ 105,003,998	\$ 132,637,038	\$ 148,975,610
Total de Préstamos	747,428	555,295	12,509,866	10,836,285	84,724,522	83,530,937	160,833,956	177,413,702	656,577,337	548,941,076	3,171,379,472	3,366,480,863	4,086,772,581	4,187,758,158
Provisión de Préstamos Incobrables	(6,164)	(9,125)	(247,759)	(243,583)	(2,574,148)	(2,460,694)	(3,685,446)	(3,849,980)	(13,841,281)	(11,600,143)	(66,112,838)	(73,245,500)	(86,467,636)	(91,409,025)
Cuentas y Certificados de Ahorro	320,552	138,614	5,434,990	4,848,240	27,637,776	31,709,714	59,460,284	65,349,258	196,075,186	160,426,283	1,037,766,621	1,146,474,764	1,326,695,409	1,408,946,873
Total de Inversiones en Valores Negociables	-	-	275,915	280,438	4,670,800	5,018,000	5,886,772	4,546,794	48,657,299	34,128,271	339,666,070	335,992,930	399,156,856	379,966,433
Total de Inversiones en Capital de Cooperativas	12,707		717,322		3,124,819		6,717,144		23,273,376		120,324,985		154,170,353	-
Propiedad y Terreno	-	-	-	7,670	547,374	1,235,707	5,050,704	9,205,393	26,845,664	22,286,778	118,150,216	126,339,103	150,593,958	159,074,651
Mobiliario y Equipo	5,184	768	229,612	144,148	982,165	602,221	1,740,460	2,382,796	6,131,396	5,286,579	23,978,697	23,869,962	33,067,514	32,286,474
Otros Activos	28,339	28,721	226,430	182,835	1,842,911	3,159,236	5,858,931	4,534,767	15,340,417	13,060,875	69,659,560	77,266,897	92,956,588	98,233,331
Total de Activos	\$ 1,115,273	\$ 969,923	\$ 20,784,965	\$ 17,035,290	\$ 127,487,709	\$ 129,692,252	\$ 249,549,469	\$ 269,771,260	\$ 987,557,304	\$ 798,180,763	\$ 4,903,087,941	\$ 5,108,183,017	\$ 6,289,582,661	\$ 6,323,832,505
Pasivos y Capital														
Pasivos														
Total de Depósitos	\$ 329,395	\$ 252,021	\$ 6,650,636	\$ 4,561,830	\$ 59,911,035	\$ 61,445,001	\$ 153,916,549	\$ 182,225,092	\$ 679,879,386	\$ 579,344,336	\$ 3,310,500,980	\$ 3,543,724,383	\$ 4,211,187,981	\$ 4,371,552,663
Cuentas por Pagar	6,233	16,536	586,345	495,119	3,180,165	2,792,877	5,140,373	4,891,925	16,148,010	13,966,067	67,944,712	56,378,682	93,005,838	78,541,206
Obligaciones por pagar	-	-	125,000	-	500,112	760,000	1,003,820	343,359	12,523,019	2,618,788	15,724,091	13,288,191	29,876,042	17,010,338
Total de Pasivos	\$ 335,628	\$ 268,557	\$ 7,361,981	\$ 5,056,949	\$ 63,591,312	\$ 64,997,878	\$ 160,060,742	\$ 187,460,376	\$ 708,550,415	\$ 595,929,191	\$ 3,394,169,783	\$ 3,613,391,256	\$ 4,334,069,861	\$ 4,467,104,207
Capital														
Acciones	\$ 693,903	\$ 615,898	\$ 12,192,620	\$ 11,452,834	\$ 55,852,094	\$ 59,213,482	\$ 78,214,756	\$ 80,506,184	\$ 228,354,938	\$ 181,045,812	\$ 1,234,384,907	\$ 1,325,031,402	\$ 1,609,693,218	\$ 1,657,865,612
Reserva de Capital Indivisible	47,946	58,160	1,024,948	998,898	5,898,826	6,612,446	9,206,008	10,220,482	40,154,621	33,129,139	197,446,352	215,734,748	253,778,701	266,753,873
Otras Reservas	22,866	10,761	132,954	176,076	720,277	880,186	1,300,714	1,355,014	4,643,565	5,059,589	31,964,251	39,542,061	38,784,627	47,023,687
Reserva Valorización de Inversiones	-	-	(2,736)	1,838	(24,898)	(13,527)	(46,159)	(6,800)	(743,765)	(101,835)	(3,142,681)	(479,966)	(3,960,239)	(600,290)
Sobrantes	14,930	33,074	75,198	40,141	1,450,098	1,283,287	813,408	(1,999,261)	6,597,530	3,979,699	48,265,329	47,293,895	57,216,493	50,630,835
Total de Capital	\$ 779,645	\$ 717,893	\$ 13,422,984	\$ 12,669,787	\$ 63,896,397	\$ 67,975,874	\$ 89,488,727	\$ 90,075,619	\$ 279,006,889	\$ 223,112,404	\$ 1,508,918,158	\$ 1,627,122,140	\$ 1,955,512,800	\$ 2,021,673,717
Total de Pasivos y Capital	\$ 1,115,273	\$ 986,450	\$ 20,784,965	\$ 17,726,736	\$ 127,487,709	\$ 132,973,752	\$ 249,549,469	\$ 277,535,995	\$ 987,557,304	\$ 819,041,595	\$ 4,903,087,941	\$ 5,240,513,396	\$ 6,289,582,661	\$ 6,488,777,924
Préstamos Morosos Totales (Delincuencia)	70,169	25,940	557,921	592,584	4,064,654	5,017,842	8,966,553	9,260,621	25,813,925	22,818,628	123,594,466	138,309,785	163,067,688	176,025,400
Morosidad Total ÷ Total de Préstamos	9.39%	4.67%	4.46%	5.47%	4.80%	6.01%	5.58%	5.22%	3.93%	4.16%	3.90%	4.11%	3.99%	4.20%
Prov. Préstamos Incobrables ÷ Total de Préstamos	0.82%	1.64%	1.98%	2.25%	3.04%	2.95%	2.29%	2.17%	2.11%	2.11%	2.08%	2.18%	2.12%	2.18%
Prov. Préstamos Incobrables ÷ Morosidad	8.78%	35.18%	44.41%	41.11%	63.33%	49.04%	41.10%	41.57%	53.62%	50.84%	53.49%	52.96%	53.03%	51.93%