

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 2005 Y 2006)

	\$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-05	Dic-06	Dic-05	Dic-06	Dic-05	Dic-06	Dic-05	Dic-06	Dic-05	Dic-06	Dic-05	Dic-06	Dic-05	Dic-06
Activos														
Efectivo	\$ 311,052	\$ 7,227	\$ 1,445,942	\$ 1,638,589	\$ 5,015,620	\$ 6,531,490	\$ 4,968,705	\$ 7,686,664	\$ 29,544,984	\$ 28,497,910	\$ 73,492,578	\$ 88,275,158	\$ 114,778,881	\$ 132,637,038
Total de Préstamos	982,726	747,428	12,376,199	12,509,866	82,505,524	84,724,522	129,242,676	160,833,956	690,362,610	656,577,337	2,959,161,508	3,171,379,472	3,874,631,243	4,086,772,581
Provisión de Préstamos Incobrables	(16,513)	(6,164)	(243,529)	(247,759)	(1,884,950)	(2,574,148)	(2,744,971)	(3,685,446)	(14,891,392)	(13,841,281)	(60,685,936)	(66,112,838)	(80,467,291)	(86,467,636)
Cuentas y Certificados de Ahorro	361,519	320,552	4,970,339	5,434,990	31,732,738	27,637,776	57,804,031	59,460,284	237,645,477	196,075,186	1,166,306,222	1,037,766,621	1,498,820,326	1,326,695,409
Total de Inversiones en Valores Negociables	-	-	532,862	275,915	4,771,767	4,670,800	5,957,143	5,886,772	60,809,871	48,657,299	341,121,340	339,666,070	413,192,983	399,156,856
Total de Inversiones en Capital de Cooperativas	24,949	12,707	670,364	717,322	3,172,413	3,124,819	5,006,727	6,717,144	25,878,173	23,273,376	114,147,506	120,324,985	148,900,132	154,170,353
Propiedad y Terreno	-	-	-	-	596,501	547,374	3,293,098	5,050,704	23,666,116	26,845,664	110,549,808	118,150,216	138,105,523	150,593,958
Mobiliario y Equipo	6,046	5,184	246,440	229,612	794,766	982,165	1,405,642	1,740,460	7,111,997	6,131,396	24,247,768	23,978,697	33,812,659	33,067,514
Otros Activos	44,034	28,339	242,882	226,430	1,881,034	1,842,911	3,221,355	5,858,931	16,652,793	15,340,417	75,096,268	69,659,560	97,138,366	92,956,588
Total de Activos	\$ 1,713,813	\$ 1,115,273	\$ 20,241,499	\$ 20,784,965	\$ 128,585,413	\$ 127,487,709	\$ 208,154,406	\$ 249,549,469	\$ 1,076,780,629	\$ 987,557,304	\$ 4,803,437,062	\$ 4,903,087,941	\$ 6,238,912,822	\$ 6,289,582,661
Pasivos y Capital														
Pasivos														
Total de Depósitos	\$ 258,692	\$ 329,395	\$ 6,609,782	\$ 6,650,636	\$ 62,850,899	\$ 59,911,035	\$ 133,665,876	\$ 153,916,549	\$ 735,081,751	\$ 679,879,386	\$ 3,329,300,900	\$ 3,310,500,980	\$ 4,267,767,900	\$ 4,211,187,981
Cuentas por Pagar	111,117	6,233	423,224	586,345	2,524,447	3,180,165	4,062,273	5,140,373	21,827,251	16,148,010	58,425,058	67,944,712	87,373,370	93,005,838
Obligaciones por pagar	-	-	103,000	125,000	200,103	500,112	205,743	1,003,820	1,500,232	12,523,019	7,250,001	15,724,091	9,259,079	29,876,042
Total de Pasivos	\$ 369,809	\$ 335,628	\$ 7,136,006	\$ 7,361,981	\$ 65,575,449	\$ 63,591,312	\$ 137,933,892	\$ 160,060,742	\$ 758,409,234	\$ 708,550,415	\$ 3,394,975,959	\$ 3,394,169,783	\$ 4,364,400,349	\$ 4,334,069,861
Capital														
Acciones	\$ 1,216,106	\$ 693,903	\$ 12,087,558	\$ 12,192,620	\$ 55,036,156	\$ 55,852,094	\$ 61,756,929	\$ 78,214,756	\$ 265,732,370	\$ 228,354,938	\$ 1,151,131,931	\$ 1,234,384,907	\$ 1,546,961,050	\$ 1,609,693,218
Reserva de Capital Indivisible	80,616	47,946	974,180		5,678,434		6,581,584		40,703,056		185,538,623		239,556,493	47,946
Otras Reservas	26,607	22,866	102,165		625,152		853,527		4,380,523		28,093,138		34,081,112	22,866
Reserva Valorización de Inversiones	-	-	(10,451)	(2,736)	10,249	(24,898)	(36,796)	(46,159)	(686,824)	(743,765)	(2,643,748)	(3,142,681)	(3,367,570)	(3,960,239)
Sobrantes	20,675	14,930	(47,959)	75,198	1,659,973	1,450,098	1,065,270	813,408	8,242,270	6,597,530	46,341,159	48,265,329	57,281,388	57,216,493
Total de Capital	\$ 1,344,004	\$ 779,645	\$ 13,105,493	\$ 12,265,082	\$ 63,009,964	\$ 57,277,294	\$ 70,220,514	\$ 78,982,005	\$ 318,371,395	\$ 234,208,703	\$ 1,408,461,103	\$ 1,279,507,555	\$ 1,874,512,473	\$ 1,663,020,284
Total de Pasivos y Capital	\$ 1,713,813	\$ 1,115,273	\$ 20,241,499	\$ 19,627,063	\$ 128,585,413	\$ 120,868,606	\$ 208,154,406	\$ 239,042,747	\$ 1,076,780,629	\$ 942,759,118	\$ 4,803,437,062	\$ 4,673,677,338	\$ 6,238,912,822	\$ 5,997,090,145
Préstamos Morosos Totales (Delincuencia)	8,609	70,169	753,101	557,921	3,720,710	4,064,654	6,230,764	8,966,553	28,123,843	25,813,925	115,404,620	123,594,466	154,241,647	163,067,688
Morosidad Total ÷ Total de Préstamos	0.88%	9.39%	6.09%	4.46%	4.51%	4.80%	4.82%	5.58%	4.07%	3.93%	3.90%	3.90%	3.98%	3.99%
Prov. Préstamos Incobrables ÷ Total de Préstamos	1.68%	0.82%	1.97%	1.98%	2.28%	3.04%	2.12%	2.29%	2.16%	2.11%	2.05%	2.08%	2.08%	2.12%
Prov. Préstamos Incobrables ÷ Morosidad	191.81%	8.78%	32.34%	44.41%	50.66%	63.33%	44.06%	41.10%	52.95%	53.62%	52.59%	53.49%	52.17%	53.03%