

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 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	
		Sep-05	Sep-06	Sep-05	Sep-06	Sep-05	Sep-06	Sep-05	Sep-06	Sep-05	Sep-06	Sep-05	Sep-06	Sep-05	Sep-06
Activos	Efectivo	\$ 310,183	\$ 19,024	\$ 1,640,209	\$ 1,648,508	\$ 6,665,917	\$ 6,263,880	\$ 6,404,632	\$ 8,214,178	\$ 25,690,725	\$ 24,592,923	\$ 86,705,224	\$ 81,430,745	\$ 127,416,890	\$ 122,169,258
	Total de Préstamos	1,007,914	713,667	12,445,618	10,914,159	81,503,280	80,241,114	124,193,215	168,864,356	652,998,942	655,847,132	2,954,412,134	3,129,499,577	3,826,561,103	4,046,080,005
	Provisión de Préstamos Incobrables	(16,404)	(4,573)	(233,732)	(275,939)	(1,746,230)	(2,215,034)	(3,006,423)	(4,256,446)	(14,936,167)	(15,303,113)	(62,130,618)	(65,449,805)	(82,069,574)	(87,504,910)
	Cuentas y Certificados de Ahorro	494,077	140,936	5,373,591	3,826,336	36,236,293	31,833,141	65,383,537	68,767,039	235,632,204	189,017,628	1,221,638,682	1,040,256,217	1,564,758,384	1,333,841,297
	Total de Inversiones en Valores Negociables	-	-	681,252	270,675	4,792,288	4,736,306	5,976,047	6,148,345	60,111,258	53,347,628	338,446,252	341,274,972	410,007,097	405,777,926
	Total de Inversiones en Capital de Cooperativas	24,769	13,353	669,665	657,145	3,155,390	2,785,910	4,605,805	7,972,563	24,128,619	22,964,486	115,226,637	120,409,590	147,810,885	154,803,047
	Propiedad y Terreno	6,459	4,645	244,687	192,829	1,324,083	1,415,686	4,729,796	6,399,616	29,391,084	29,099,439	133,053,640	140,723,464	168,749,749	177,835,679
	Otros Activos	30,043	23,966	211,477	346,266	2,205,641	2,197,040	3,902,635	4,751,890	16,837,527	15,573,506	75,554,858	72,014,308	98,742,181	94,906,976
	Total de Activos	\$ 1,857,041	\$ 911,018	\$ 21,032,767	\$ 17,579,979	\$ 134,136,662	\$ 127,258,043	\$ 212,189,244	\$ 266,861,541	\$ 1,029,854,192	\$ 975,139,629	\$ 4,862,906,809	\$ 4,860,159,068	\$ 6,261,976,715	\$ 6,247,909,278
Pasivos y Capital															
Pasivos	Total de Depósitos	\$ 376,019	\$ 176,300	\$ 7,636,820	\$ 6,059,147	\$ 68,940,218	\$ 61,257,679	\$ 139,477,647	\$ 168,582,883	\$ 710,010,884	\$ 673,906,980	\$ 3,396,653,780	\$ 3,284,216,739	\$ 4,323,095,368	\$ 4,194,199,728
	Cuentas por Pagar	77,271	16,200	474,517	486,136	2,675,217	3,009,190	3,682,351	4,276,790	18,639,911	18,096,474	57,162,487	68,245,672	82,711,754	94,130,462
	Obligaciones por pagar	-	-	-	-	250,109	100,000	6,192	504,319	1,000,000	4,875,665	8,956,538	14,564,276	10,212,839	20,044,260
	Total de Pasivos	\$ 453,290	\$ 192,500	\$ 8,111,337	\$ 6,545,283	\$ 71,865,544	\$ 64,366,869	\$ 143,166,190	\$ 173,363,992	\$ 729,650,795	\$ 696,879,119	\$ 3,462,772,805	\$ 3,367,026,687	\$ 4,416,019,961	\$ 4,308,374,450
Capital	Acciones	\$ 1,278,575	\$ 649,395	\$ 11,896,125	\$ 10,135,660	\$ 54,203,068	\$ 55,022,824	\$ 60,607,212	\$ 80,964,809	\$ 251,389,677	\$ 228,293,570	\$ 1,143,961,477	\$ 1,222,011,146	\$ 1,523,336,134	\$ 1,597,077,404
	Reserva de Capital Indivisible	79,288	33,721	972,812	861,024	5,631,894	5,689,625	6,482,087	9,609,073	38,290,019	39,827,701	183,304,384	195,348,182	234,760,484	251,369,326
	Otras Reservas	24,442	25,333	109,557	105,852	606,076	778,467	487,994	1,152,972	3,670,361	4,436,448	27,094,744	29,566,039	31,993,174	36,065,111
	Reserva Valorización de Inversiones	-	-	(3,247)	(7,995)	31,870	(23,690)	3,287	(68,625)	(437,293)	(776,270)	(1,486,986)	(3,155,322)	(1,892,369)	(4,031,902)
	Sobrantes	21,446	10,069	(53,817)	(59,845)	1,798,210	1,423,948	1,442,474	1,839,320	7,290,633	6,479,061	47,260,385	49,362,336	57,759,331	59,054,889
	Total de Capital	\$ 1,403,751	\$ 718,518	\$ 12,921,430	\$ 11,034,696	\$ 62,271,118	\$ 62,891,174	\$ 69,023,054	\$ 93,497,549	\$ 300,203,397	\$ 278,260,510	\$ 1,400,134,004	\$ 1,493,132,381	\$ 1,845,956,754	\$ 1,939,534,828
Total de Pasivos y Capital		\$ 1,857,041	\$ 911,018	\$ 21,032,767	\$ 17,579,979	\$ 134,136,662	\$ 127,258,043	\$ 212,189,244	\$ 266,861,541	\$ 1,029,854,192	\$ 975,139,629	\$ 4,862,906,809	\$ 4,860,159,068	\$ 6,261,976,715	\$ 6,247,909,278
Préstamos Morosos Totales (Delincuencia)		12,043	-	591,657	690,082	3,509,957	3,958,975	6,117,669	9,409,941	28,279,562	28,782,396	119,502,759	136,739,663	158,013,647	179,581,057
Morosidad Total ÷ Total de Préstamos		1.19%	0.00%	4.75%	6.32%	4.31%	4.93%	4.93%	5.57%	4.33%	4.39%	4.04%	4.37%	4.13%	4.44%
Prov. Préstamos Incobrables ÷ Total de Préstamos		1.63%	0.64%	1.88%	2.53%	2.14%	2.76%	2.42%	2.52%	2.29%	2.33%	2.10%	2.09%	2.14%	2.16%
Prov. Préstamos Incobrables ÷ Morosidad		136.21%	-	39.50%	39.99%	49.75%	55.95%	49.14%	45.23%	52.82%	53.17%	51.99%	47.86%	51.94%	48.73%