



Credits Unions Balance Sheet

December 31

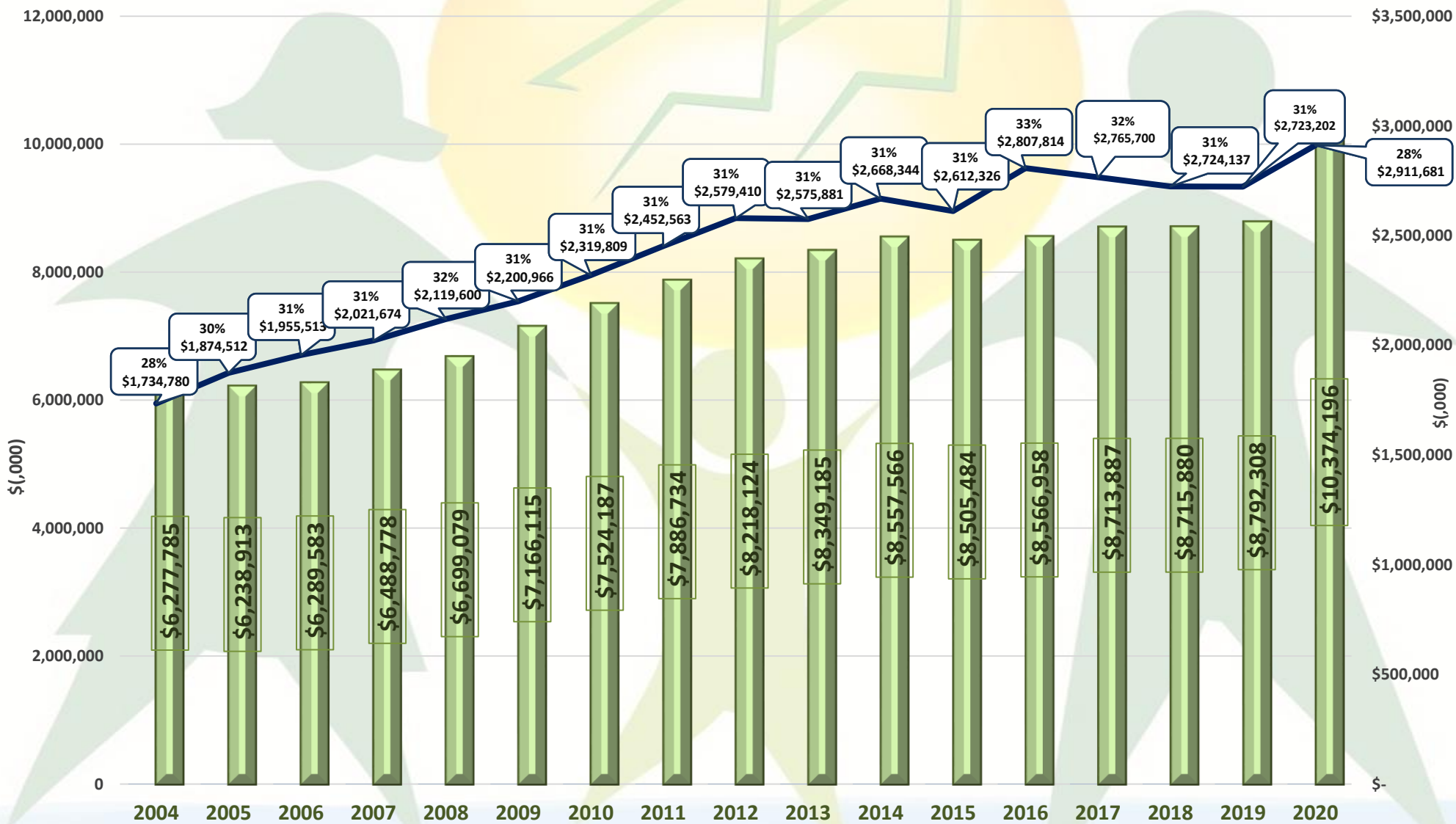
Amounts in thousands of \$	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
Assets:																	
Cash	\$ 2,668,411	\$ 1,330,332	\$ 1,381,403	\$ 1,799,820	\$ 1,708,972	\$ 1,743,559	\$ 1,803,741	\$ 1,829,959	\$ 1,895,697	\$ 1,861,250	\$ 1,917,403	\$ 1,880,221	\$ 1,623,225	\$ 1,557,923	\$ 1,459,332	\$ 1,613,599	\$ 1,881,528
Investment in Securities	1,565,090	1,283,502	1,408,020	1,243,727	1,389,299	1,493,320	1,620,649	1,565,238	1,475,024	1,223,784	820,239	562,846	401,819	379,966	399,157	413,193	400,574
Loans:																	
Personal	2,182,926	2,298,582	2,202,542	2,186,533	2,231,287	2,188,149	2,162,515	2,142,246	2,110,005	2,159,641	2,219,168	2,268,342	2,283,811	2,288,179	2,260,717	2,165,833	2,061,090
Credit Cards	102,252	118,289	109,633	107,820	111,657	106,692	105,879	107,000	109,648	113,304	117,377	120,274	121,967	120,570	117,293	113,862	110,199
Auto Financing	1,089,530	998,086	853,773	704,356	689,216	635,558	560,906	455,033	409,398	363,375	330,418	315,958	318,625	339,205	384,321	403,607	377,761
Mortgage	1,334,089	1,321,790	1,286,788	1,277,451	1,269,867	1,304,084	1,334,766	1,210,077	1,214,329	1,278,017	1,301,778	1,278,527	1,256,457	1,165,606	1,065,469	949,432	887,693
Other	516,439	477,802	463,234	440,950	409,603	433,176	409,607	515,451	501,797	413,625	402,485	350,264	305,599	274,198	258,973	241,897	246,407
Total Loans	\$ 5,225,236	\$ 5,214,549	\$ 4,915,970	\$ 4,717,110	\$ 4,711,630	\$ 4,667,659	\$ 4,573,673	\$ 4,294,641	\$ 4,345,177	\$ 4,327,962	\$ 4,371,226	\$ 4,333,365	\$ 4,286,459	\$ 4,187,758	\$ 4,086,773	\$ 3,874,631	\$ 3,683,150
Other Assets	915,459	963,925	1,010,487	953,230	757,057	600,946	559,503	659,347	502,226	473,738	415,319	389,683	387,576	363,131	344,321	337,490	312,533
Total Assets	\$ 10,374,196	\$ 8,792,308	\$ 8,715,880	\$ 8,713,887	\$ 8,566,958	\$ 8,505,484	\$ 8,557,566	\$ 8,349,185	\$ 8,218,124	\$ 7,886,734	\$ 7,524,187	\$ 7,166,115	\$ 6,699,079	\$ 6,488,778	\$ 6,289,583	\$ 6,238,913	\$ 6,277,785
Liabilities:																	
Deposits	\$ 7,331,354	\$ 5,950,709	\$ 5,882,672	\$ 5,843,260	\$ 5,657,587	\$ 5,781,737	\$ 5,784,964	\$ 5,670,752	\$ 5,517,926	\$ 5,320,030	\$ 5,093,242	\$ 4,861,041	\$ 4,461,072	\$ 4,371,553	\$ 4,211,188	\$ 4,267,768	\$ 4,459,625
Other Liabilities	131,161	118,397	109,071	104,927	101,557	111,421	104,258	102,552	120,788	114,141	111,136	104,108	118,407	95,551	122,882	96,633	83,380
Total Liabilities	\$ 7,462,515	\$ 6,069,106	\$ 5,991,743	\$ 5,948,187	\$ 5,759,144	\$ 5,893,158	\$ 5,889,222	\$ 5,773,304	\$ 5,638,714	\$ 5,434,171	\$ 5,204,378	\$ 4,965,149	\$ 4,579,479	\$ 4,467,104	\$ 4,334,070	\$ 4,364,401	\$ 4,543,005
Capital:																	
Shares	\$ 2,381,261	\$ 2,251,341	\$ 2,263,653	\$ 2,279,595	\$ 2,309,456	\$ 2,348,858	\$ 2,342,307	\$ 2,303,829	\$ 2,189,113	\$ 2,072,069	\$ 1,960,341	\$ 1,852,207	\$ 1,745,003	\$ 1,657,865	\$ 1,609,693	\$ 1,546,961	\$ 1,435,880
Capital Obligations	0	0	1,590														
Regular Reserve	360,203	355,183	349,934	343,440	341,396	343,319	334,321	322,007	305,474	292,841	286,374	280,615	275,192	266,754	253,779	239,556	218,324
Investment Valuation Reserve	7,942	1,407	(12,378)	(15,365)	(19,093)	(236,454)	(133,632)	(151,234)	(6,070)	6,994	(1,006)	(377)	(1,028)	(600)	(3,960)	(3,367)	(649)
Other Reserves	228,734	213,151	207,787	188,249	163,194	134,857	106,033	77,161	70,759	64,208	61,973	57,465	52,060	47,024	38,785	34,081	27,494
Undivided Earnings	(66,459)	(97,880)	(86,449)	(30,219)	12,861	21,746	19,315	24,118	20,134	16,451	12,127	11,056	48,373	50,631	57,216	57,281	53,731
Total Capital	\$ 2,911,681	\$ 2,723,202	\$ 2,724,137	\$ 2,765,700	\$ 2,807,814	\$ 2,612,326	\$ 2,668,344	\$ 2,575,881	\$ 2,579,410	\$ 2,452,563	\$ 2,319,809	\$ 2,200,966	\$ 2,119,600	\$ 2,021,674	\$ 1,955,513	\$ 1,874,512	\$ 1,734,780
Total Liabilities & Capital	\$ 10,374,196	\$ 8,792,308	\$ 8,715,880	\$ 8,713,887	\$ 8,566,958	\$ 8,505,484	\$ 8,557,566	\$ 8,349,185	\$ 8,218,124	\$ 7,886,734	\$ 7,524,187	\$ 7,166,115	\$ 6,699,079	\$ 6,488,778	\$ 6,289,583	\$ 6,238,913	\$ 6,277,785

1. The supervision of Credit Unions is the responsibility of the Public Corporation for the Supervision and Insurance of the Puerto Rico's Credit Unions ("COSSEC" for its Spanish acronym).

Puerto Rico Credits Unions

Total Assets / Total Capital

Assets Capital



Puerto Rico Credits Unions

Deposit / Loans / LTD Ratio

