

Domestic Commercial Banks Balance Sheet

Amounts in Thousands (\$,000)

	Q3-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
ASSETS:											
Cash & Interest Bearing Placements	\$ 7,012,990	\$ 7,966,461	\$ 7,421,956	\$ 23,100,881	\$ 15,934,552	\$ 5,174,569	\$ 6,888,346	\$ 8,483,202	\$ 5,313,096	\$ 4,455,078	\$ 4,756,981
Securities	29,942,916	30,263,370	30,901,741	29,678,788	24,011,596	20,653,378	15,563,977	11,224,033	8,524,872	6,610,881	5,478,250
Loans & Leases:											
Real Estate	18,405,349	17,869,910	17,635,711	17,830,028	19,352,268	19,207,690	20,867,397	22,433,586	22,294,885	23,277,242	26,576,687
Commercial, Industrial & Agricultural	4,648,609	4,351,415	3,711,321	3,599,632	4,446,375	3,491,298	3,417,777	3,499,001	4,388,888	5,165,651	6,891,323
Individuals	8,416,426	7,969,691	7,036,189	6,064,828	5,605,198	5,936,911	5,634,305	5,488,346	5,560,029	5,928,107	6,393,983
Leases	918,826	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
Other Loans	5,814,297	5,656,167	4,952,463	4,539,999	4,545,077	4,463,177	4,109,818	2,094,133	2,137,694	2,141,232	709,076
Total Loans & Leases	\$ 38,203,507	\$ 36,727,215	\$ 34,077,188	\$ 32,637,551	\$ 34,465,132	\$ 33,571,189	\$ 34,422,278	\$ 33,827,457	\$ 34,671,717	\$ 36,808,094	\$ 40,884,072
Less: Unearned Income on Loans	-	-	-	-	-	-	-	-	-	-	-
Loans & Leases, net of unearned income	38,203,507	36,727,215	34,077,188	32,637,551	34,465,132	33,571,189	34,422,278	33,827,457	34,671,717	36,808,094	40,884,072
Less: Allowances for Loans and Leases Losses	764,791	744,985	735,815	722,265	1,012,308	612,788	1,093,907	1,189,018	1,056,199	1,194,336	1,232,782
Total Loans and Leases, net of unearned income, and Allowances	\$ 37,438,716	\$ 35,982,230	\$ 33,341,373	\$ 31,915,286	\$ 33,452,824	\$ 32,958,401	\$ 33,328,371	\$ 32,638,439	\$ 33,615,518	\$ 35,613,758	\$ 39,651,290
Other Assets	7,689,913	7,595,464	6,867,175	5,340,932	6,176,209	6,045,926	6,022,157	6,284,042	6,420,890	6,572,646	6,963,230
TOTAL ASSETS	\$ 82,084,535	\$ 81,807,525	\$ 78,532,245	\$ 90,035,887	\$ 79,575,181	\$ 64,832,274	\$ 61,802,851	\$ 58,629,716	\$ 53,874,376	\$ 53,252,363	\$ 56,849,751
LIABILITIES:											
Deposits	\$ 75,675,460	\$ 75,987,539	\$ 73,606,416	\$ 81,398,993	\$ 69,504,130	\$ 54,430,480	\$ 50,480,581	\$ 47,110,479	\$ 42,869,207	\$ 41,571,323	\$ 43,210,462
Short Term Debt	26,000	25,000	100,133	46,000	40,000	187,000	248,000	250,000	591,729	1,025,000	1,632,182
Long Term Debt	818,408	731,352	554,892	385,333	683,738	762,493	1,017,440	1,839,965	1,098,120	1,450,238	1,988,101
Other Liabilities	1,158,621	1,060,605	1,315,824	2,405,394	2,592,587	1,753,021	1,971,065	1,647,470	1,631,481	1,492,364	1,768,886
TOTAL LIABILITIES	\$ 77,678,489	\$ 77,804,496	\$ 75,577,265	\$ 84,235,720	\$ 72,820,455	\$ 57,132,994	\$ 53,717,086	\$ 50,847,914	\$ 46,190,537	\$ 45,538,925	\$ 48,599,631
CAPITAL:											
Preferred Stock	\$ 100,000	\$ 100,000	\$ 100,000	\$ 108,000	\$ 308,000	\$ 308,000	\$ 311,323	\$ 311,323	\$ 311,323	\$ 386,323	\$ 386,323
Common Stock	237,098	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086	579,204
Surplus	3,656,700	3,640,042	3,473,260	3,377,931	3,336,755	3,689,540	3,977,452	3,944,284	3,922,029	3,904,084	5,014,506
Undivided Profits	412,248	27,638	(852,608)	2,080,754	2,877,144	3,361,201	3,233,649	2,963,590	2,889,471	2,862,945	2,270,087
TOTAL CAPITAL	\$ 4,406,046	\$ 4,003,029	\$ 2,954,980	\$ 5,800,167	\$ 6,754,726	\$ 7,699,280	\$ 8,085,765	\$ 7,781,802	\$ 7,683,839	\$ 7,713,438	\$ 8,250,120
TOTAL LIABILITIES AND CAPITAL	\$ 82,084,535	\$ 81,807,525	\$ 78,532,245	\$ 90,035,887	\$ 79,575,181	\$ 64,832,274	\$ 61,802,851	\$ 58,629,716	\$ 53,874,376	\$ 53,252,363	\$ 56,849,751

Includes banks organized under the Puerto Rico's Banking Act (Act No. 55 of 1933) and the Cooperative Bank of Puerto Rico Act (Act No. 88 of 1966).

Includes International Bank Entities (IBE) organized under International Banking Center Regulatory Act (Act. No. 52 of 1989).

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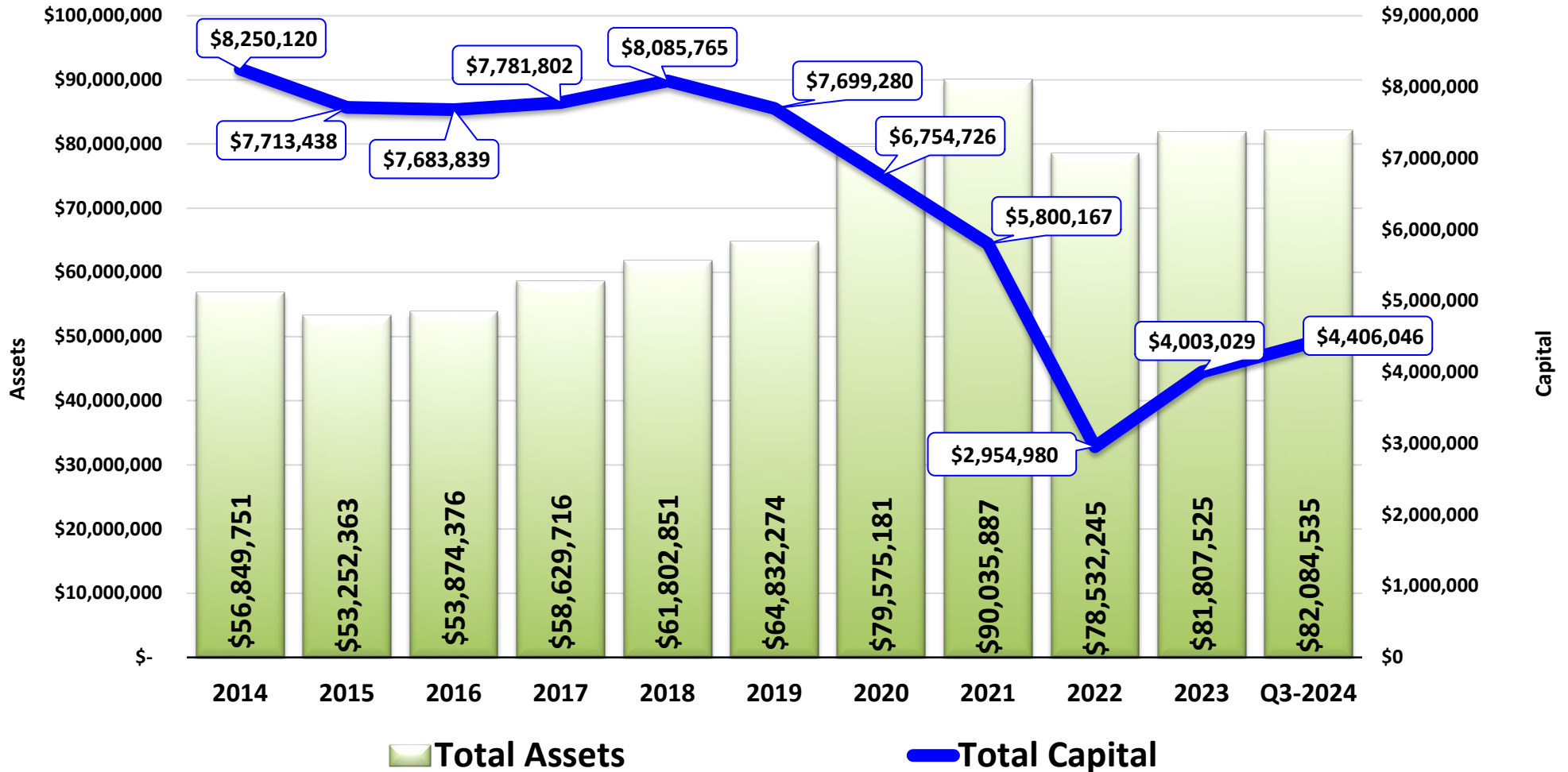
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Domestic Commercial Banks

Assets and Capital

Amounts in Thousands (\$,000)



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Domestic Commercial Banks
Income Statement
Amounts in Thousands (\$,000)

	Q3-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
INTEREST INCOME:											
Interest and fee income on loans											
In domestic offices:											
Loans secured by real estate:											
Loans secured by 1-4 family residential properties	\$ 431,427	\$ 555,664	\$ 552,496	\$ 582,106	\$ 574,653	\$ 569,454	\$ 681,049	\$ 719,990	\$ 769,567	\$ 811,601	\$ -
All other loans secured by real estate	419,719	528,043	438,249	421,941	404,299	481,195	517,067	506,605	525,590	547,019	-
Total loans secured by real estate	\$ 851,146	\$ 1,083,707	\$ 990,745	\$ 1,004,047	\$ 978,952	\$ 1,050,649	\$ 1,198,116	\$ 1,226,595	\$ 1,295,157	\$ 1,358,620	\$ -
Loans to finance agricultural production and other loans to farmers	228	367	508	733	2,212	888	2,999	2,513	1,347	3,648	-
Commercial and industrial loans	273,648	327,490	224,562	220,232	208,212	205,677	198,423	177,772	179,778	209,617	-
Loans to individuals for household, family, and other personal expenditures:											
Credit cards	192,270	223,294	167,291	147,658	168,373	204,549	217,322	225,712	231,545	239,328	-
Other consumer loans (includes other revolving credit plans other than credit cards, automobile loans and other consumer loans)	504,261	598,697	500,971	445,685	419,826	410,177	386,073	375,245	393,413	423,421	-
Loans to foreign governments and official institutions											
All other loans in domestic offices	199,705	196,572	108,479	116,596	109,754	124,088	96,404	81,745	81,023	109,876	-
Total interest and fee income on loans	\$ 2,021,258	\$ 2,430,127	\$ 1,992,556	\$ 1,934,951	\$ 1,887,329	\$ 1,996,028	\$ 2,099,337	\$ 2,089,582	\$ 2,182,263	\$ 2,344,510	\$ 2,682,829
Income from lease financing receivables	51,758	61,231	47,614	40,220	34,901	28,013	23,317	20,021	21,058	26,458	35,640
Interest income on balances due from depository institutions	275,273	416,665	152,744	28,563	26,207	130,896	159,043	75,250	27,103	11,531	-
Interest and dividend income on securities:											
U.S. Treasury securities and U.S. Government agency obligations	423,070	398,885	321,760	177,679	178,070	250,985	149,963	48,530	25,632	18,121	-
Mortgage-backed securities	168,016	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962	-
All other securities	14,206	17,139	16,652	15,581	15,846	19,111	19,997	20,014	10,463	13,762	-
Total interest and dividend income on securities	\$ 605,292	\$ 620,257	\$ 532,370	\$ 376,962	\$ 325,638	\$ 405,086	\$ 300,617	\$ 202,537	\$ 150,987	\$ 129,845	\$ 156,590
Interest income from trading assets	-	1,000	2,000	3,000	2,000	3,000	3,000	3,000	4,049	9,051	5,878
Interest income on federal funds sold and securities purchased under agreement to resell	45,296	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38	-
Other interest income	4,279	4,424	1,813	1,997	2,793	3,782	4,088	3,525	2,941	2,296	7,383
TOTAL INTEREST INCOME	\$ 3,003,156	\$ 3,582,986	\$ 2,744,684	\$ 2,386,866	\$ 2,283,343	\$ 2,572,125	\$ 2,591,069	\$ 2,393,915	\$ 2,389,401	\$ 2,523,729	\$ 2,888,320
INTEREST EXPENSE:											
Interest on deposits											
Interest on deposits in domestic offices:											
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	\$ 763,130	\$ 776,133	\$ 154,368	\$ 35,395	\$ 50,824	\$ 159,824	\$ 81,677	\$ 38,142	\$ 33,811	\$ 30,287	\$ -
Non-transaction accounts	270,757	278,764	109,541	100,291	148,269	179,808	175,244	168,829	179,063	182,875	-
Total interest on deposits	\$ 1,033,887	\$ 1,054,897	\$ 263,909	\$ 135,686	\$ 199,093	\$ 339,632	\$ 256,921	\$ 206,971	\$ 212,874	\$ 213,162	\$ 255,594
Expense of federal funds purchased and securities sold under agreement to repurchase											
	2,000	7,062	1,018	1	1,883	5,161	4,992	7,117	18,198	31,034	-
Interest on trading liabilities and other borrowed money	26,663	44,231	14,399	10,937	12,741	16,720	17,736	18,144	19,360	24,839	93,695
Interest on subordinated notes and debentures	-	-	-	-	-	-	-	-	1,551	2,301	-
TOTAL INTEREST EXPENSE	\$ 1,062,550	\$ 1,106,190	\$ 279,326	\$ 146,624	\$ 213,717	\$ 361,513	\$ 279,649	\$ 232,232	\$ 251,983	\$ 271,336	\$ 349,289
NET INTEREST INCOME	\$ 1,940,606	\$ 2,476,796	\$ 2,465,358	\$ 2,240,242	\$ 2,069,626	\$ 2,210,612	\$ 2,311,420	\$ 2,161,683	\$ 2,137,418	\$ 2,252,393	\$ 2,539,031
Provision for Loan and Lease Losses	195,027	191,689	53,955	(209,555)	301,417	126,147	299,493	601,080	380,122	650,601	659,395
Non-Interest Income	624,820	802,134	917,861	776,927	588,078	614,917	775,259	538,145	388,745	654,106	428,890
Realized Gains and Losses:											
Realized gains (losses) on held to maturity securities	-	-	-	-	-	-	-	-	-	(2,500)	-
Realized gains (losses) on available for sale securities	(7)	(1,155)	(247)	19	5,376	6,288	2,052	(16,163)	8,179	(27,807)	-
NON-INTEREST EXPENSE:											
Salaries and employee benefits											
Salaries	504,633	640,961	576,185	523,865	499,094	476,969	507,284	481,316	487,992	492,264	-
Employee benefits	129,090	170,186	168,979	150,300	113,713	139,268	143,747	129,712	130,101	123,416	-
Total Salaries and Employee Benefits	\$ 633,723	\$ 811,147	\$ 745,164	\$ 674,165	\$ 612,807	\$ 616,237	\$ 651,031	\$ 611,028	\$ 618,093	\$ 615,680	\$ -
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)											
	180,006	231,295	218,442	209,813	188,203	178,714	177,018	186,155	178,636	199,551	-
Goodwill impairments and amortizations of other intangible assets											
Goodwill impairment losses	-	-	-	-	-	-	-	82,774	145,285	33,893	-
Amortization expense and impairment losses for other intangible assets	9,803	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173	-
Other non-interest expenses	800,680	1,090,043	1,042,771	949,704	878,470	900,244	897,040	846,067	924,738	985,098	-
TOTAL NON-INTEREST EXPENSE	\$ 1,624,212	\$ 2,147,801	\$ 2,022,908	\$ 1,854,909	\$ 1,698,369	\$ 1,704,917	\$ 1,737,190	\$ 1,739,302	\$ 1,880,410	\$ 1,848,395	\$ 1,928,063
Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments	\$ 746,180	\$ 938,285	\$ 1,306,109	\$ 1,371,834	\$ 663,294	\$ 1,000,753	\$ 1,052,048	\$ 343,283	\$ 273,810	\$ 377,196	\$ 380,463
Applicable Income Taxes	173,291	272,604	341,057	447,634	129,889	244,517	162,393	26,167	57,344	81,905	(229,291)
Income (Loss) Before Extraordinary Items and Other Adjustments	\$ 572,889	\$ 665,681	\$ 965,052	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291	\$ 609,754
Extraordinary Items and Other Adjustments, Net of Income Taxes											
	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss) Attributable to Bank and Non-controlling (Minority) Interest	\$ 572,889	\$ 665,681	\$ 965,052	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291	\$ 609,754
Less: Net Income (Loss) Attributable to Non-controlling (Minority) Interests	-	-	-	-	-	-	-	-	-	-	-
NET INCOME (LOSS)	\$ 572,889	\$ 665,681	\$ 965,052	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291	\$ 609,754

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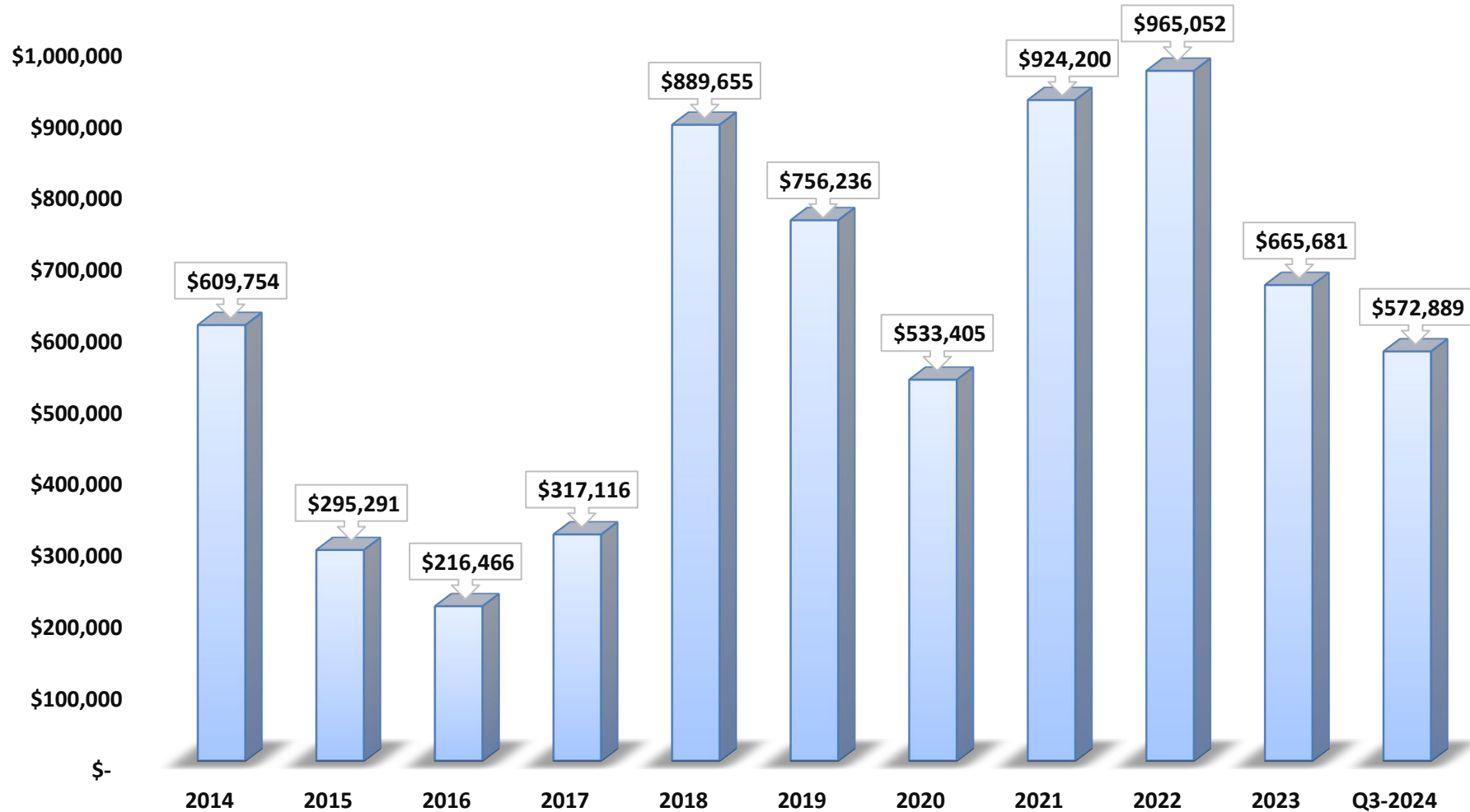
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Domestic Commercial Banks

Net Income

Amounts in Thousands (\$,000)



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Domestic Commercial Banks Loans & Leases

Amounts in Thousands (\$,000)

	Q3-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Loans Secured by Real Estate:											
Construction and land development	\$ 374,229	\$ 328,864	\$ 251,885	\$ 204,571	\$ 290,962	\$ 229,374	\$ 157,416	\$ 207,838	\$ 197,598	\$ 221,111	\$ 523,837
Secured by farmland	21,638	26,040	29,139	36,653	35,160	46,192	79,219	86,644	105,126	122,994	130,113
Secured by family residential property:											
Insured by FHA	2,391,949	2,166,673	1,971,545	1,994,042	2,221,480	1,516,787	1,542,373	2,071,167	1,290,175	1,151,914	1,415,698
Guaranteed by VA	305,799	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017	79,678
Conventional	7,181,832	7,205,893	7,257,777	7,748,989	8,794,549	9,304,436	10,259,090	10,906,292	11,444,947	11,658,729	13,014,316
Others	602,739	612,911	712,798	734,240	817,805	695,822	768,102	829,948	854,852	1,513,513	2,022,244
Total Secured by family residential property	\$ 10,482,319	\$ 10,246,184	\$ 10,167,736	\$ 10,692,374	\$ 12,092,719	\$ 11,703,866	\$ 12,745,709	\$ 13,877,745	\$ 13,655,568	\$ 14,385,173	\$ 16,531,936
Secured by non-farm non-residential properties	7,527,163	7,268,822	7,186,951	6,896,430	6,933,427	7,228,258	7,885,053	8,261,359	8,336,593	8,547,964	9,390,801
Total Loans Secured by Real Estate	\$ 18,405,349	\$ 17,869,910	\$ 17,635,711	\$ 17,830,028	\$ 19,352,268	\$ 19,207,690	\$ 20,867,397	\$ 22,433,586	\$ 22,294,885	\$ 23,277,242	\$ 26,576,687
Commercial, Industrial and Agricultural Loans:											
Loans to depository institutions:											
To commercial banks	-	-	-	-	-	-	-	-	-	-	\$ 14,610
To other depository institutions	518	7,171	3,515	15	-	2,348	861	5,155	3,694	3,738	2,773
Total Loans to depository institutions	\$ 518	\$ 7,171	\$ 3,515	\$ 15	\$ -	\$ 2,348	\$ 861	\$ 5,155	\$ 3,694	\$ 3,738	\$ 17,383
Loans to finance agricultural production and other loans to farmers	\$ 10,063	\$ 12,432	\$ 15,355	\$ 19,220	\$ 25,424	\$ 21,526	\$ 16,934	\$ 15,412	\$ 16,923	\$ 29,489	\$ 56,272
Loans to foreign government and official institutions	-	-	-	-	-	-	-	40,000	-	-	-
Obligations (others than securities and leases) of states and political subdivision in the US	272,755	233,395	187,686	198,279	227,067	549,963	528,939	563,163	1,206,742	1,541,197	2,279,984
Other commercial and industrial loans	4,365,273	4,098,417	3,504,765	3,382,118	4,193,884	2,917,461	2,871,043	2,875,271	3,161,529	3,591,227	4,537,684
Total Commercial, Agricultural and Industrial Loans	\$ 4,648,609	\$ 4,351,415	\$ 3,711,321	\$ 3,599,632	\$ 4,446,375	\$ 3,491,298	\$ 3,417,777	\$ 3,499,001	\$ 4,388,888	\$ 5,165,651	\$ 6,891,323
Loans to Individuals:											
Auto Loans	\$ 4,423,481	\$ 4,141,602	\$ 3,693,518	\$ 3,192,532	\$ 2,745,504	\$ 2,537,191	\$ 2,259,337	\$ 1,993,733	\$ 1,985,821	\$ 2,194,782	\$ 2,433,794
Credit cards and related plans	1,528,909	1,486,448	1,323,460	1,175,375	1,198,931	1,503,688	1,524,281	1,655,886	1,688,145	1,751,033	1,794,840
Other	2,464,036	2,341,641	2,019,211	1,696,921	1,660,763	1,896,032	1,850,687	1,838,727	1,886,063	1,982,292	2,165,349
Total Loans to Individuals	\$ 8,416,426	\$ 7,969,691	\$ 7,036,189	\$ 6,064,828	\$ 5,605,198	\$ 5,936,911	\$ 5,634,305	\$ 5,488,346	\$ 5,560,029	\$ 5,928,107	\$ 6,393,983
Other Loans:											
Overdrafts	1,722	1,135	1,240	432	1,275	1,969	1,902	3,332	2,154	2,911	3,664
All Other	5,812,575	5,655,032	4,951,223	4,539,567	4,543,802	4,461,208	4,107,916	2,090,801	2,135,540	2,138,321	705,412
Total Other Loans	\$ 5,814,297	\$ 5,656,167	\$ 4,952,463	\$ 4,539,999	\$ 4,545,077	\$ 4,463,177	\$ 4,109,818	\$ 2,094,133	\$ 2,137,694	\$ 2,141,232	\$ 709,076
Lease Financing Receivables (net of unearned income)	918,826	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
Total Loans & Leases	\$ 38,203,507	\$ 36,727,215	\$ 34,077,188	\$ 32,637,551	\$ 34,465,132	\$ 33,571,189	\$ 34,422,278	\$ 33,827,457	\$ 34,671,717	\$ 36,808,094	\$ 40,884,072
Less: Unearned Income	-	-	-	-	-	-	-	-	-	-	-
TOTAL LOANS & LEASES (NET OF UNEARNED INCOME)	\$ 38,203,507	\$ 36,727,215	\$ 34,077,188	\$ 32,637,551	\$ 34,465,132	\$ 33,571,189	\$ 34,422,278	\$ 33,827,457	\$ 34,671,717	\$ 36,808,094	\$ 40,884,072

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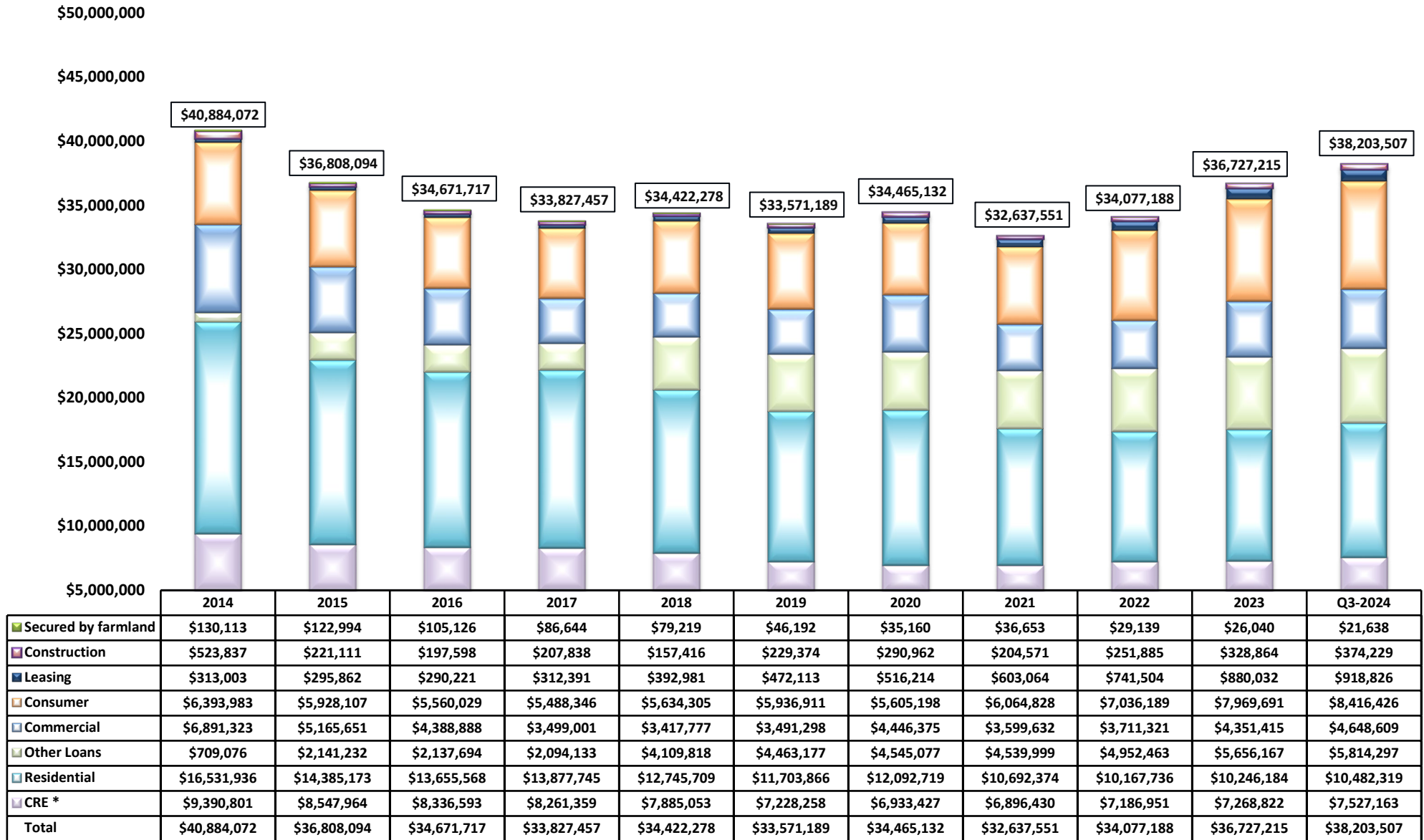
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Domestic Commercial Banks

Loans Portfolio

Amounts in Thousands (\$,000)



* Secured by non-farm non-residential properties.

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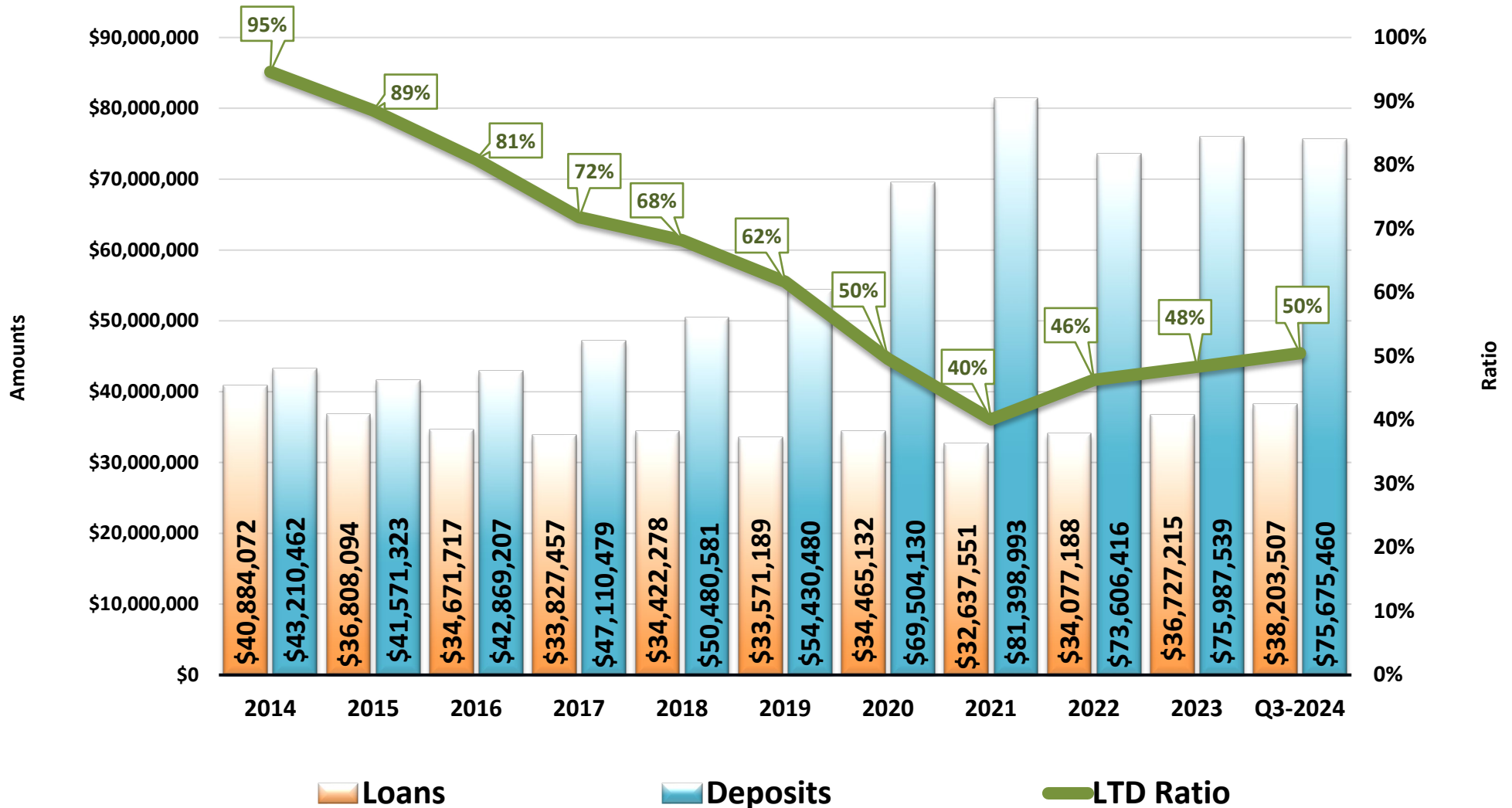


GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

Domestic Commercial Banks

Loans to Deposits Ratio (%)

Amounts in Thousands (\$,000)



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Domestic Commercial Banks Statistical Summary

Amounts in Millions (\$,000,000) and %

	Q3-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Assets	\$ 82,085	\$ 81,808	\$ 78,532	\$ 90,036	\$ 79,575	\$ 64,832	\$ 61,803	\$ 58,630	\$ 53,874	\$ 53,252	\$ 56,850
Loans & Leases	\$ 38,204	\$ 36,727	\$ 34,077	\$ 32,638	\$ 34,465	\$ 33,571	\$ 34,422	\$ 33,827	\$ 34,672	\$ 36,808	\$ 40,884
Net Loans	\$ 37,439	\$ 35,982	\$ 33,341	\$ 31,915	\$ 33,453	\$ 32,958	\$ 33,328	\$ 32,638	\$ 33,616	\$ 35,614	\$ 39,651
Investments	\$ 29,943	\$ 30,263	\$ 30,902	\$ 29,679	\$ 24,012	\$ 20,653	\$ 15,564	\$ 11,224	\$ 8,525	\$ 6,611	\$ 5,478
Deposits	\$ 75,675	\$ 75,988	\$ 73,606	\$ 81,399	\$ 69,504	\$ 54,430	\$ 50,481	\$ 47,110	\$ 42,869	\$ 41,571	\$ 43,210
Equity Capital	\$ 4,406	\$ 4,003	\$ 2,955	\$ 5,800	\$ 6,755	\$ 7,699	\$ 8,086	\$ 7,782	\$ 7,684	\$ 7,713	\$ 8,250
Net Income*	\$ 573	\$ 666	\$ 965	\$ 924	\$ 533	\$ 756	\$ 890	\$ 317	\$ 216	\$ 295	\$ 610
Allowances	\$ 765	\$ 745	\$ 736	\$ 722	\$ 1,012	\$ 613	\$ 1,094	\$ 1,189	\$ 1,056	\$ 1,194	\$ 1,233
Average Assets	\$ 82,424	\$ 80,773	\$ 82,168	\$ 87,538	\$ 75,840	\$ 64,834	\$ 61,580	\$ 56,585	\$ 54,036	\$ 54,243	\$ 58,502
Average Equity Capital	\$ 4,057	\$ 3,427	\$ 3,248	\$ 6,095	\$ 7,074	\$ 8,101	\$ 7,818	\$ 7,782	\$ 7,836	\$ 7,682	\$ 7,848
Average Loans & Leases	\$ 37,511	\$ 35,382	\$ 33,389	\$ 33,237	\$ 34,484	\$ 33,940	\$ 33,719	\$ 33,485	\$ 35,464	\$ 37,803	\$ 41,652

* Annualized

GROWTH RATES

Assets	0.34%	4.17%	-12.78%	13.15%	22.74%	4.90%	5.41%	8.83%	1.17%	-6.33%	-5.34%
Net Loans	4.05%	7.92%	4.47%	-4.60%	1.50%	-1.11%	2.11%	-2.91%	-5.61%	-10.18%	-6.61%
Investments	-1.06%	-2.07%	4.12%	23.60%	16.26%	32.70%	38.67%	31.66%	28.95%	20.68%	4.07%
Deposits	-0.41%	3.24%	-9.57%	17.11%	27.69%	7.82%	7.16%	9.89%	3.12%	-3.79%	-4.86%
Equity Capital	10.07%	35.47%	-49.05%	-14.14%	-12.26%	-4.79%	3.91%	1.28%	-0.38%	-6.51%	9.97%
Net Income	-13.96%	-30.98%	4.44%	73.36%	-29.50%	-15.06%	180.76%	46.76%	-26.78%	-51.64%	601.15%

RATIOS

Return on Assets (ROA)	0.70%	0.81%	1.23%	1.03%	0.67%	1.17%	1.44%	0.54%	0.40%	0.55%	1.07%
Return on Equity Capital (ROE)	13.00%	16.64%	32.66%	15.93%	7.89%	9.82%	11.01%	4.07%	2.81%	3.82%	7.39%
Equity Capital to Assets	5.37%	4.89%	3.76%	6.44%	8.49%	11.88%	13.08%	13.27%	14.26%	14.48%	14.51%
Return on Average Assets	0.70%	0.82%	1.17%	1.06%	0.70%	1.17%	1.45%	0.56%	0.40%	0.54%	1.04%
Return on Average Equity Capital	14.12%	19.44%	29.71%	15.16%	7.53%	9.33%	11.38%	4.07%	2.76%	3.84%	7.77%

LOANS & LEASES ANALYSIS

Net Loans to Assets	45.61%	43.98%	42.46%	35.45%	42.04%	50.84%	53.93%	55.67%	62.40%	66.88%	69.75%
Loans & Leases to Deposits	50.48%	48.33%	46.30%	40.10%	49.59%	61.68%	68.19%	71.80%	80.88%	88.54%	94.62%
Net Loans to Average Assets	45.42%	44.55%	40.58%	36.46%	44.11%	50.83%	54.12%	57.68%	62.21%	65.66%	67.78%
Allowances to Loans & Leases	2.00%	2.03%	2.16%	2.21%	2.94%	1.83%	3.18%	3.51%	3.05%	3.24%	3.02%
Net Loss to Average Loans & Leases	0.47%	0.40%	0.13%	0.27%	0.64%	0.86%	1.14%	1.36%	1.22%	1.47%	1.25%
Allowances to Net Losses	4.37	5.28	17.52	8.02	4.62	2.09	2.83	2.61	2.43	2.16	2.38
Net Losses to Allowances	22.88%	18.93%	5.57%	12.33%	21.64%	47.80%	35.28%	38.27%	41.00%	46.31%	42.09%

1. This report includes banks organized under the Puerto Rico's Banking Act (Act No. 55 of 1933) and the Cooperative Bank of Puerto Rico Act (Act No. 88 of 1966).

2. Average based on the balance at the close of each calendar quarter.

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