

**Domestic Commercial Banks
Balance Sheet**

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash & Interest Bearing Placements	\$ 5,947,775	\$ 7,544,851	\$ 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
Securities	32,089,740	31,005,202	30,263,370	30,908,062	29,678,788	24,011,596	20,653,378	15,563,977	11,224,033	8,524,872	6,610,881
Loans & Leases:											
Real Estate	19,333,770	18,535,886	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
Commercial, Industrial & Agricultural	6,178,614	4,703,245	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
Individuals	12,762,468	8,557,122	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
Leases	2,917,514	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Other Loans	1,441,828	5,957,795	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
Total Loans & Leases	\$ 42,634,194	\$ 38,681,523	\$ 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
Less: Unearned Income on Loans	-	-	-	-	-	-	-	-	-	-	-
Loans & Leases, net of unearned income	42,634,194	38,681,523	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
Less: Allowances for Loans and Leases Losses	1,036,397	772,267	744,985	735,815	722,265	1,012,308	612,788	1,093,907	1,189,018	1,056,199	1,194,336
Total Loans and Leases, net of unearned income, and Allowances	\$ 41,597,797	\$ 37,909,256	\$ 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
Other Assets	8,049,796	7,770,945	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
TOTAL ASSETS	\$ 87,685,108	\$ 84,230,254	\$ 81,807,525	\$ 78,538,566	\$ 90,035,887	\$ 79,575,181	\$ 64,832,274	\$ 61,802,851	\$ 58,629,716	\$ 53,874,376	\$ 53,252,363
LIABILITIES:											
Deposits	\$ 78,239,979	\$ 77,516,551	\$ 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
Short Term Debt	119,000	102,000	25,000	100,133	46,000	40,000	187,000	248,000	250,000	591,729	1,025,000
Long Term Debt	822,245	877,330	731,352	554,892	385,333	683,738	762,493	1,017,440	1,839,965	1,098,120	1,450,238
Other Liabilities	2,036,736	1,644,140	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
TOTAL LIABILITIES	\$ 81,217,960	\$ 80,140,021	\$ 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
CAPITAL:											
Preferred Stock	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 108,000	\$ 308,000	\$ 308,000	\$ 311,323	\$ 311,323	\$ 311,323	\$ 386,323
Common Stock	238,878	237,098	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086
Surplus	3,747,438	3,691,701	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
Undivided Profits	2,380,832	61,434	27,638	(846,287)	2,080,754	2,877,144	3,361,201	3,233,649	2,963,590	2,889,471	2,862,945
TOTAL CAPITAL	\$ 6,467,148	\$ 4,090,233	\$ 4,003,029	\$ 2,961,301	\$ 5,800,167	\$ 6,754,726	\$ 7,699,280	\$ 8,085,765	\$ 7,781,802	\$ 7,683,839	\$ 7,713,438
TOTAL LIABILITIES AND CAPITAL	\$ 87,685,108	\$ 84,230,254	\$ 81,807,525	\$ 78,538,566	\$ 90,035,887	\$ 79,575,181	\$ 64,832,274	\$ 61,802,851	\$ 58,629,716	\$ 53,874,376	\$ 53,252,363

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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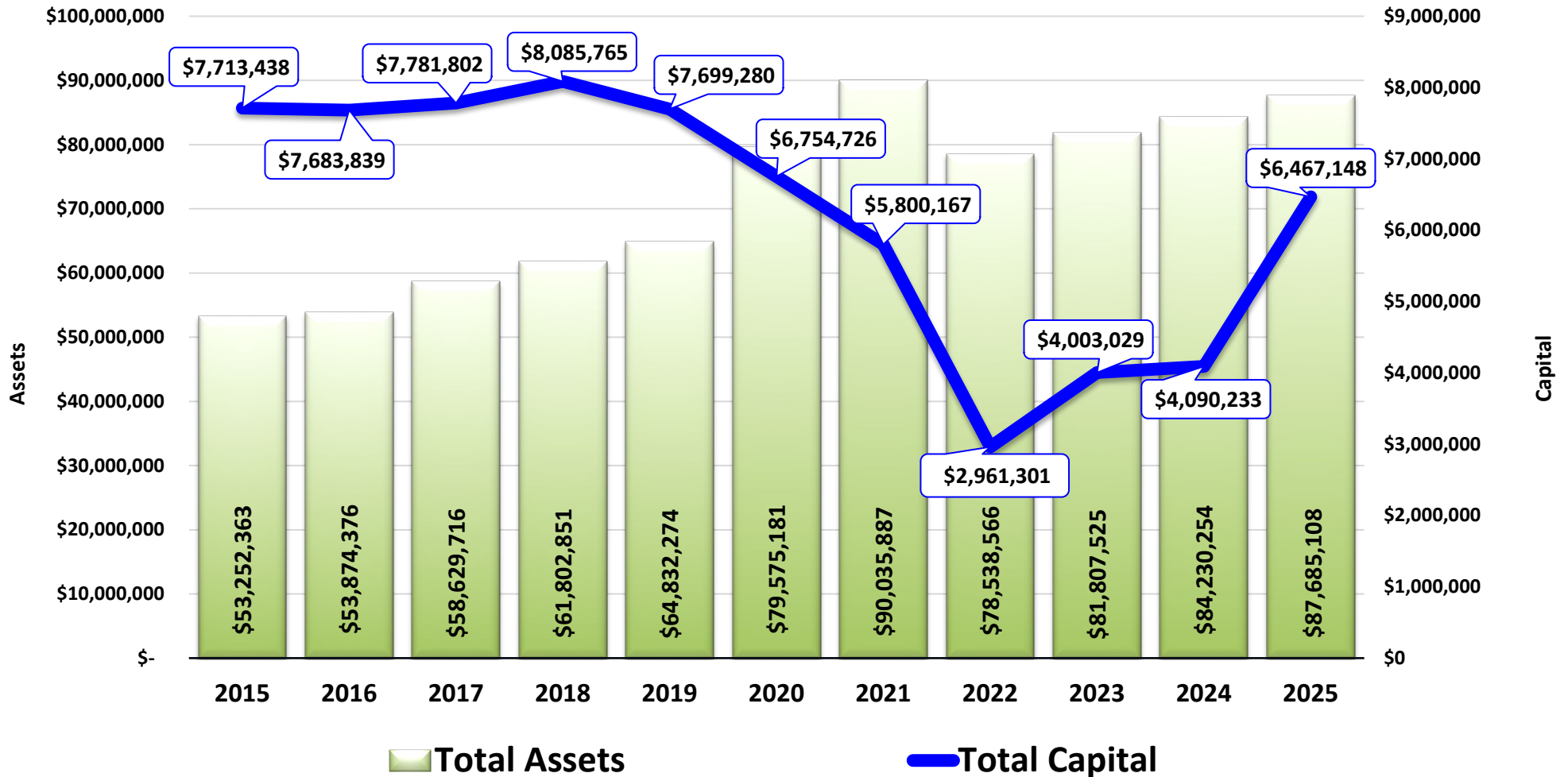


OFICINA DEL COMISIONADO DE

INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

Domestic Commercial Banks Assets and Capital Amounts in Thousands (\$,000)



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

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and fee income on loans											
In domestic offices:											
Loans secured by real estate:											
Loans secured by 1-4 family residential properties	\$ 600,953	\$ 577,825	\$ 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	548,314	559,825	528,043	438,249	421,941	404,299	481,195	517,067	506,605	525,590	547,019
Total loans secured by real estate	\$ 1,149,267	\$ 1,137,650	\$ 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	230	301	367	508	733	2,212	888	2,999	2,513	1,347	3,648
Commercial and industrial loans	444,761	368,212	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	250,648	256,130	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)	1,092,214	681,442	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	110,042	271,364	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	\$ 3,047,162	\$ 2,715,099	\$ 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
Income from lease financing receivables	212,169	69,312	61,231	47,614	40,220	34,901	28,013	23,317	20,021	21,058	26,458
Interest income on balances due from depository institutions	283,635	359,731	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	614,883	549,955	398,885	321,760	177,679	178,070	250,985	149,963	48,530	25,632	18,121
Mortgage-backed securities	237,331	226,919	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962
All other securities	15,178	18,946	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	\$ 867,392	\$ 795,820	\$ 620,257	\$ 532,370	\$ 376,962	\$ 325,638	\$ 405,086	\$ 300,617	\$ 202,537	\$ 150,987	\$ 129,845
Interest income from trading assets	-	1,000	1,000	2,000	3,000	2,000	3,000	3,000	3,000	4,049	9,051
Interest income on federal funds sold and securities purchased under agreement to resell	41,078	59,315	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38
Other interest income	5,230	5,833	4,424	1,813	1,997	2,793	3,782	4,088	3,525	2,941	2,296
TOTAL INTEREST INCOME	\$ 4,456,666	\$ 4,006,110	\$ 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
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)	\$ 830,849	\$ 992,393	\$ 776,133	\$ 154,368	\$ 35,395	\$ 50,824	\$ 159,824	\$ 81,677	\$ 38,142	\$ 33,811	\$ 30,287
Non-transaction accounts	385,046	362,533	278,764	109,541	100,291	148,269	179,808	175,244	168,829	179,063	182,875
Total interest on deposits	\$ 1,215,895	\$ 1,354,926	\$ 1,054,897	\$ 263,909	\$ 135,686	\$ 199,093	\$ 339,632	\$ 256,921	\$ 206,971	\$ 212,874	\$ 213,162
Expense of federal funds purchased and securities sold under agreement to repurchase	3,774	2,554	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	35,842	36,401	44,231	14,399	10,937	12,741	16,720	17,736	18,144	19,360	24,839
Interest on subordinated notes and debentures	-	-	-	-	-	-	-	-	-	1,551	2,301
TOTAL INTEREST EXPENSE	\$ 1,255,511	\$ 1,393,881	\$ 1,106,190	\$ 279,326	\$ 146,624	\$ 213,717	\$ 361,513	\$ 279,649	\$ 232,232	\$ 251,983	\$ 271,336
NET INTEREST INCOME	\$ 3,201,155	\$ 2,612,229	\$ 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
Provision for Loan and Lease Losses	380,608	272,276	191,689	53,955	(209,555)	301,417	126,147	299,493	601,080	380,122	650,601
Non-Interest Income	880,808	832,161	803,694	917,603	776,927	588,078	614,917	775,259	538,145	388,745	654,106
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	718,876	677,453	640,961	576,185	523,865	499,094	476,969	507,284	481,316	487,992	492,264
Employee benefits	212,938	174,045	170,186	168,979	150,300	113,713	139,268	143,747	129,712	130,101	123,416
Total Salaries and Employee Benefits	\$ 931,814	\$ 851,498	\$ 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)	250,975	236,340	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	8,600	12,325	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173
Other non-interest expenses	1,143,323	1,068,287	1,090,043	1,042,771	949,704	878,470	900,244	897,040	846,067	924,738	985,098
TOTAL NON-INTEREST EXPENSE	\$ 2,334,712	\$ 2,168,450	\$ 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
Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments	\$ 1,366,643	\$ 1,003,657	\$ 939,845	\$ 1,305,851	\$ 1,371,834	\$ 663,294	\$ 1,000,753	\$ 1,052,048	\$ 343,283	\$ 273,810	\$ 377,196
Applicable Income Taxes	197,557	219,906	272,604	341,057	447,634	129,889	244,517	162,393	26,167	57,344	81,905
Income (Loss) Before Extraordinary Items and Other Adjustments	\$ 1,169,086	\$ 783,751	\$ 667,241	\$ 964,794	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291
Extraordinary Items and Other Adjustments, Net of Income Taxes	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss) Attributable to Bank and Non-controlling (Minority) Interest	\$ 1,169,086	\$ 783,751	\$ 667,241	\$ 964,794	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291
Less: Net Income (Loss) Attributable to Non-controlling (Minority) Interests	-	-	-	-	-	-	-	-	-	-	-
NET INCOME (LOSS)	\$ 1,169,086	\$ 783,751	\$ 667,241	\$ 964,794	\$ 924,200	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 216,466	\$ 295,291

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OFICINA DEL COMISIONADO DE

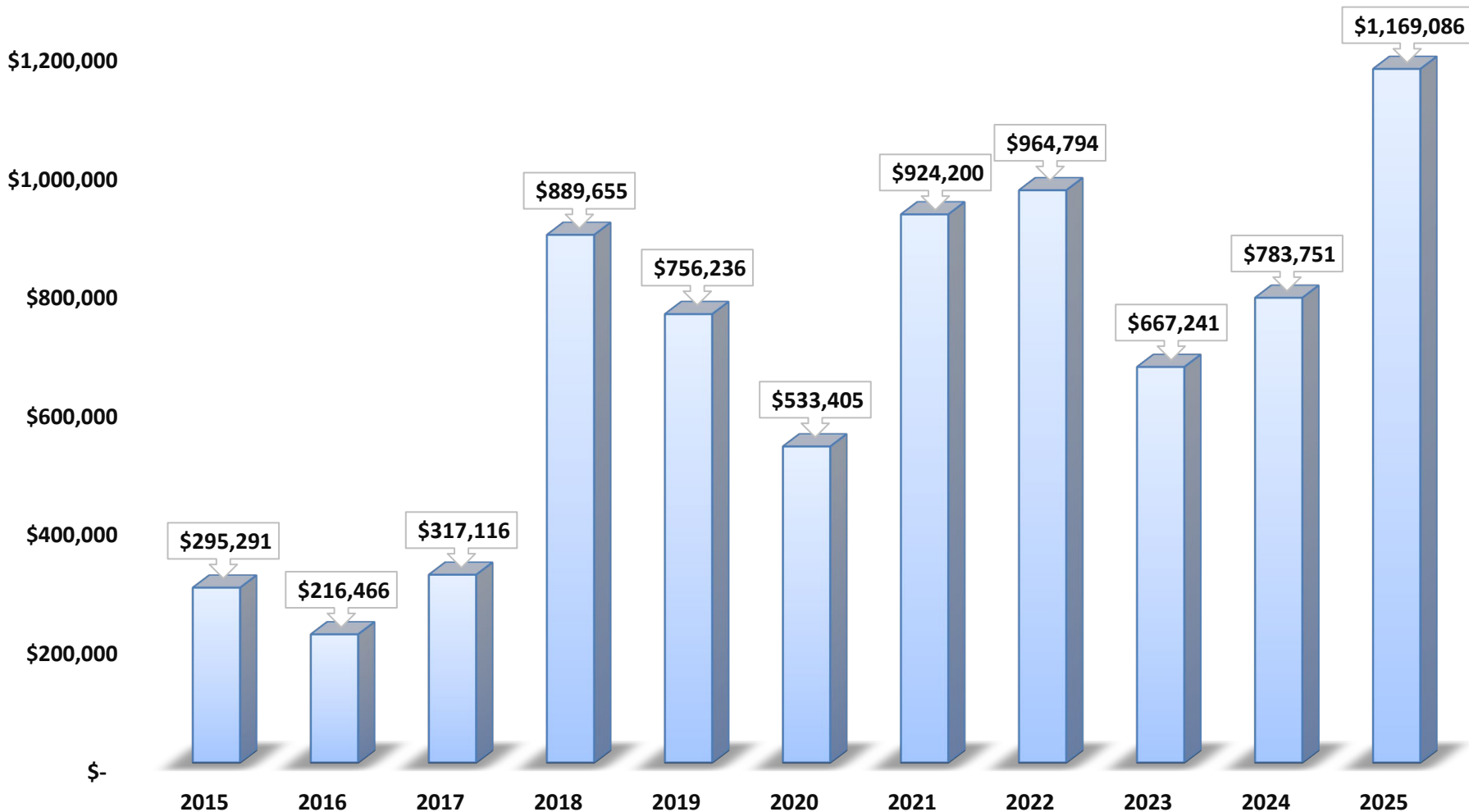
INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

Domestic Commercial Banks

Net Income

Amounts in Thousands (\$,000)



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Domestic Commercial Banks Loans & Leases

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Loans Secured by Real Estate:											
Construction and land development	\$ 494,762	\$ 347,857	\$ 328,864	\$ 251,885	\$ 204,571	\$ 290,962	\$ 229,374	\$ 157,416	\$ 207,838	\$ 197,598	\$ 221,111
Secured by farmland	21,417	21,277	26,040	29,139	36,653	35,160	46,192	79,219	86,644	105,126	122,994
Secured by family residential property:											
Insured by FHA	2,988,440	2,502,606	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
Guaranteed by VA	413,640	330,337	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017
Conventional	7,181,906	7,162,319	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
Others	594,645	603,956	612,911	712,798	734,240	817,805	695,822	768,102	829,948	854,852	1,513,513
Total Secured by family residential property	\$ 11,178,631	\$ 10,599,218	\$ 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
Secured by non-farm non-residential properties	7,638,960	7,567,534	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
Total Loans Secured by Real Estate	\$ 19,333,770	\$ 18,535,886	\$ 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
Commercial, Industrial and Agricultural Loans:											
Loans to depository institutions:											
To commercial banks	-	-	-	-	-	-	-	-	-	-	-
To other depository institutions	1,965	1,116	7,171	3,515	15	-	2,348	861	5,155	3,694	3,738
Total Loans to depository institutions	\$ 1,965	\$ 1,116	\$ 7,171	\$ 3,515	\$ 15	\$ -	\$ 2,348	\$ 861	\$ 5,155	\$ 3,694	\$ 3,738
Loans to finance agricultural production and other loans to farmers	\$ 9,349	\$ 11,918	\$ 12,432	\$ 15,355	\$ 19,220	\$ 25,424	\$ 21,526	\$ 16,934	\$ 15,412	\$ 16,923	\$ 29,489
Loans to foreign government and official institutions	-	-	-	-	-	-	-	-	40,000	-	-
Obligations (others than securities and leases) of states and political subdivision in the US	363,080	296,154	233,395	187,686	198,279	227,067	549,963	528,939	563,163	1,206,742	1,541,197
Other commercial and industrial loans	5,804,220	4,394,057	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
Total Commercial, Agricultural and Industrial Loans	\$ 6,178,614	\$ 4,703,245	\$ 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
Loans to Individuals:											
Auto Loans	\$ 8,431,309	\$ 4,509,720	\$ 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
Credit cards and related plans	1,572,018	1,561,497	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
Other	2,759,141	2,485,905	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
Total Loans to Individuals	\$ 12,762,468	\$ 8,557,122	\$ 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
Other Loans:											
Overdrafts	2,840	3,717	1,135	1,240	432	1,275	1,969	1,902	3,332	2,154	2,911
All Other	1,438,988	5,954,078	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
Total Other Loans	\$ 1,441,828	\$ 5,957,795	\$ 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
Lease Financing Receivables (net of unearned income)	2,917,514	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Total Loans & Leases	\$ 42,634,194	\$ 38,681,523	\$ 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
Less: Unearned Income	-	-	-	-	-	-	-	-	-	-	-
TOTAL LOANS & LEASES (NET OF UNEARNED INCOME)	\$ 42,634,194	\$ 38,681,523	\$ 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

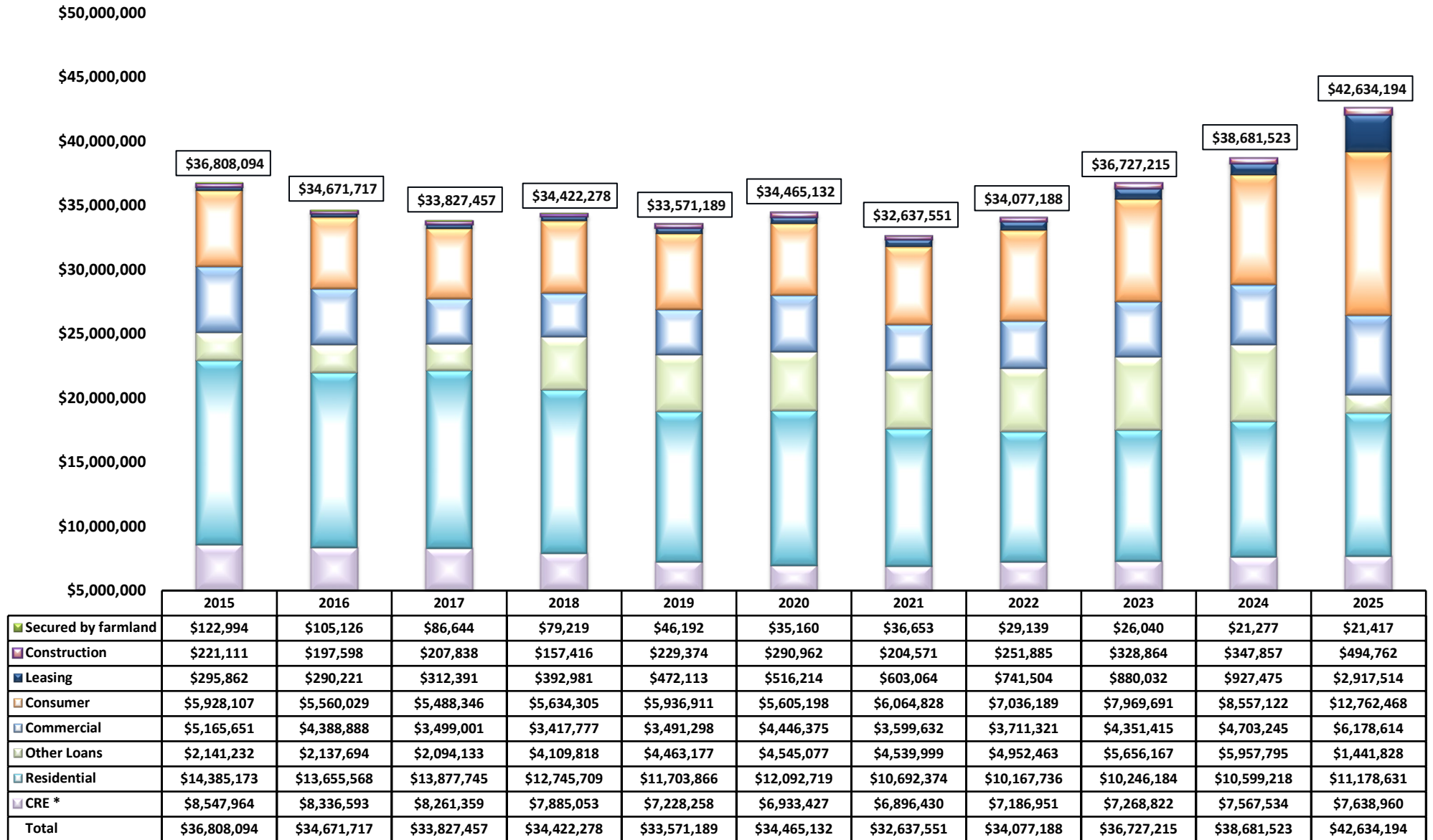
Includes banks organized under the Puerto Rico's Banking Act (Act No. 55 of 1933) and the Cooperative Bank of Puerto Rico Act (Act No. 88 of 1966).

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Domestic Commercial Banks

Loans Portfolio

Amounts in Thousands (\$,000)



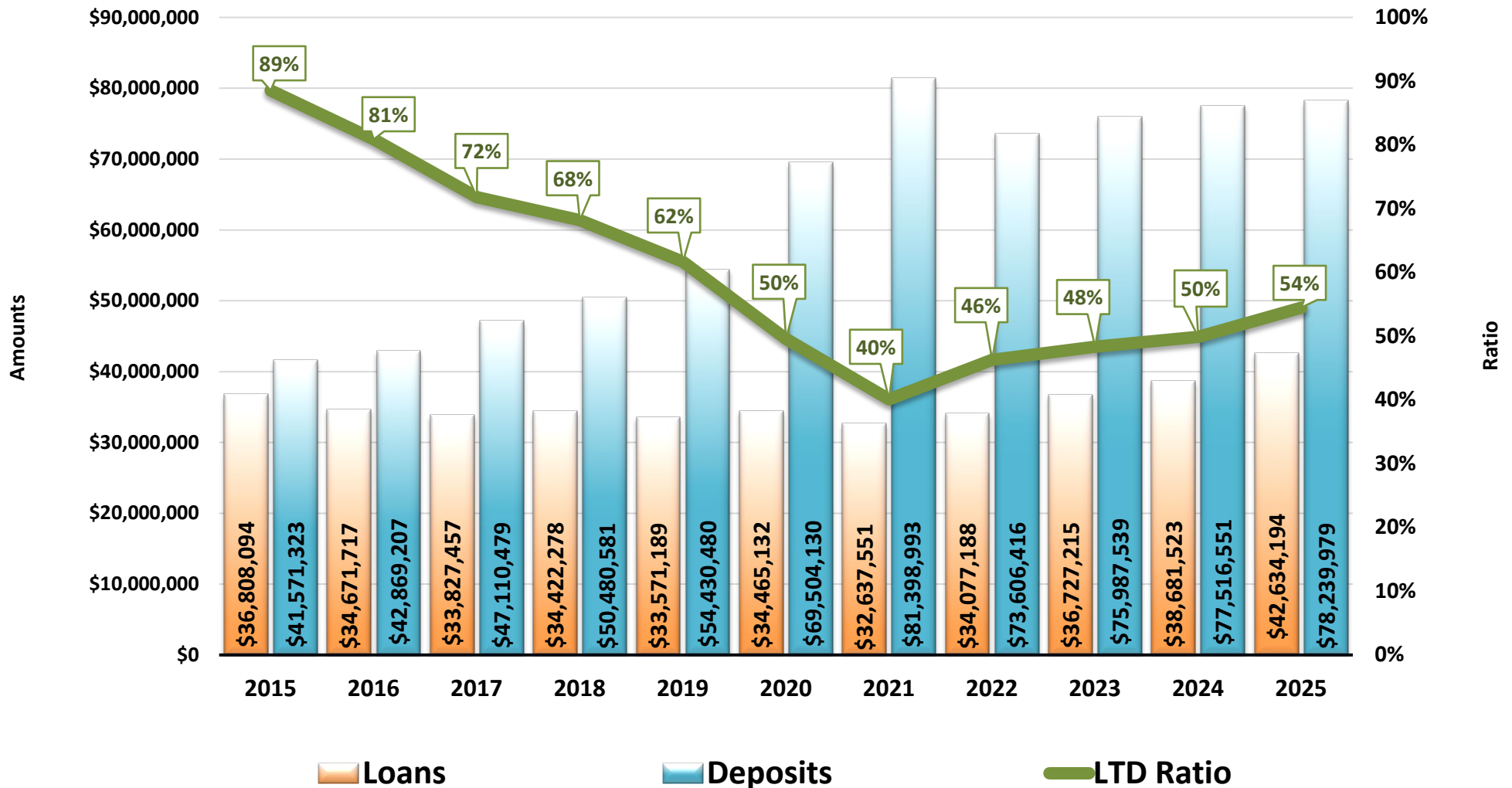
* Secured by non-farm non-residential properties.

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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 %

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Assets	\$ 87,685	\$ 84,230	\$ 81,808	\$ 78,539	\$ 90,036	\$ 79,575	\$ 64,832	\$ 61,803	\$ 58,630	\$ 53,874	\$ 53,252
Loans & Leases	\$ 42,634	\$ 38,682	\$ 36,727	\$ 34,077	\$ 32,638	\$ 34,465	\$ 33,571	\$ 34,422	\$ 33,827	\$ 34,672	\$ 36,808
Net Loans	\$ 41,598	\$ 37,909	\$ 35,982	\$ 33,341	\$ 31,915	\$ 33,453	\$ 32,958	\$ 33,328	\$ 32,638	\$ 33,616	\$ 35,614
Investments	\$ 32,090	\$ 31,005	\$ 30,263	\$ 30,908	\$ 29,679	\$ 24,012	\$ 20,653	\$ 15,564	\$ 11,224	\$ 8,525	\$ 6,611
Deposits	\$ 78,240	\$ 77,517	\$ 75,988	\$ 73,606	\$ 81,399	\$ 69,504	\$ 54,430	\$ 50,481	\$ 47,110	\$ 42,869	\$ 41,571
Equity Capital	\$ 6,467	\$ 4,090	\$ 4,003	\$ 2,961	\$ 5,800	\$ 6,755	\$ 7,699	\$ 8,086	\$ 7,782	\$ 7,684	\$ 7,713
Net Income*	\$ 1,169	\$ 784	\$ 666	\$ 965	\$ 924	\$ 533	\$ 756	\$ 890	\$ 317	\$ 216	\$ 295
Allowances	\$ 1,036	\$ 772	\$ 745	\$ 736	\$ 722	\$ 1,012	\$ 613	\$ 1,094	\$ 1,189	\$ 1,056	\$ 1,194
Average Assets	\$ 87,367	\$ 82,876	\$ 80,773	\$ 82,170	\$ 87,538	\$ 75,840	\$ 64,834	\$ 61,580	\$ 56,585	\$ 54,036	\$ 54,243
Average Equity Capital	\$ 5,770	\$ 4,066	\$ 3,427	\$ 3,250	\$ 6,095	\$ 7,074	\$ 8,101	\$ 7,818	\$ 7,782	\$ 7,836	\$ 7,682
Average Loans & Leases	\$ 41,164	\$ 37,804	\$ 35,382	\$ 33,389	\$ 33,237	\$ 34,484	\$ 33,940	\$ 33,719	\$ 33,485	\$ 35,464	\$ 37,803
* Annualized											
GROWTH RATES											
Assets	4.10%	2.96%	4.16%	-12.77%	13.15%	22.74%	4.90%	5.41%	8.83%	1.17%	-6.33%
Net Loans	9.73%	5.36%	7.92%	4.47%	-4.60%	1.50%	-1.11%	2.11%	-2.91%	-5.61%	-10.18%
Investments	3.50%	2.45%	-2.09%	4.14%	23.60%	16.26%	32.70%	38.67%	31.66%	28.95%	20.68%
Deposits	0.93%	2.01%	3.24%	-9.57%	17.11%	27.69%	7.82%	7.16%	9.89%	3.12%	-3.79%
Equity Capital	58.12%	2.17%	35.19%	-48.95%	-14.14%	-12.26%	-4.79%	3.91%	1.28%	-0.38%	-6.51%
Net Income	49.11%	17.72%	-30.98%	4.44%	73.36%	-29.50%	-15.06%	180.76%	46.76%	-26.78%	-51.64%
RATIOS											
Return on Assets (ROA)	1.33%	0.93%	0.81%	1.23%	1.03%	0.67%	1.17%	1.44%	0.54%	0.40%	0.55%
Return on Equity Capital (ROE)	18.08%	19.17%	16.64%	32.59%	15.93%	7.89%	9.82%	11.01%	4.07%	2.81%	3.82%
Equity Capital to Assets	7.38%	4.86%	4.89%	3.77%	6.44%	8.49%	11.88%	13.08%	13.27%	14.26%	14.48%
Return on Average Assets	1.34%	0.95%	0.82%	1.17%	1.06%	0.70%	1.17%	1.45%	0.56%	0.40%	0.54%
Return on Average Equity Capital	20.26%	19.28%	19.44%	29.70%	15.16%	7.53%	9.33%	11.38%	4.07%	2.76%	3.84%
LOANS & LEASES ANALYSIS											
Net Loans to Assets	47.44%	45.01%	43.98%	42.45%	35.45%	42.04%	50.84%	53.93%	55.67%	62.40%	66.88%
Loans & Leases to Deposits	54.49%	49.90%	48.33%	46.30%	40.10%	49.59%	61.68%	68.19%	71.80%	80.88%	88.54%
Net Loans to Average Assets	47.61%	45.74%	44.55%	40.58%	36.46%	44.11%	50.83%	54.12%	57.68%	62.21%	65.66%
Allowances to Loans & Leases	2.43%	2.00%	2.03%	2.16%	2.21%	2.94%	1.83%	3.18%	3.51%	3.05%	3.24%
Net Loss to Average Loans & Leases	0.75%	0.65%	0.40%	0.12%	0.27%	0.64%	0.86%	1.14%	1.36%	1.22%	1.47%
Allowances to Net Losses	3.34	3.15	5.28	17.95	8.02	4.62	2.09	2.83	2.61	2.43	2.16
Net Losses to Allowances	29.92%	31.74%	18.93%	5.57%	12.33%	21.64%	47.80%	35.28%	38.27%	41.00%	46.31%

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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