

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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