

**Financing Institutions**  
**Balance Sheet**  
Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>ASSETS:</b>											
Cash in hand and Banks	\$ 345,436	\$ 259,882	\$ 353,556	\$ 311,986	\$ 235,574	\$ 216,620	\$ 248,617	\$ 232,597	\$ 303,750	\$ 260,241	\$ 270,935
Loans and Leases Financing Receivables (net of unearned income)	3,800,222	3,440,169	3,096,343	2,805,981	2,412,884	1,954,827	1,749,388	1,835,347	3,638,397	3,483,603	3,403,967
Less Allowance for Loans and Leases Losses	102,877	90,152	84,415	76,331	66,038	52,476	36,408	33,509	415,107	58,658	71,623
Net Loans and Leases Receivables	\$ 3,697,345	\$ 3,350,017	\$ 3,011,928	\$ 2,729,650	\$ 2,346,846	\$ 1,902,351	\$ 1,712,980	\$ 1,801,838	\$ 3,223,290	\$ 3,424,945	\$ 3,332,344
Other Current Assets	215,363	159,917	258,741	193,362	166,603	156,262	110,954	134,913	117,622	77,313	88,880
<b>Total Current Assets</b>	<b>\$ 4,258,144</b>	<b>\$ 3,769,816</b>	<b>\$ 3,624,225</b>	<b>\$ 3,234,998</b>	<b>\$ 2,749,023</b>	<b>\$ 2,275,233</b>	<b>\$ 2,072,551</b>	<b>\$ 2,169,348</b>	<b>\$ 3,644,662</b>	<b>\$ 3,762,499</b>	<b>\$ 3,692,159</b>
Securities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 19,979	\$ 29,770	\$ 29,677	\$ -	\$ 63,866
Premises and Fixed Assets	66,586	55,492	48,064	47,994	52,524	40,833	39,894	36,757	39,679	112,751	106,484
Other Real Estate Owned	-	-	-	-	-	-	-	-	-	-	56
Personal Property Held	2,413	2,893	2,703	2,460	2,217	1,541	1,530	1,254	1,203	826	1,358
Other Assets	170,726	206,032	104,724	93,991	92,244	82,044	115,419	97,305	107,519	26,320	29,960
<b>TOTAL ASSETS</b>	<b>\$ 4,497,869</b>	<b>\$ 4,034,233</b>	<b>\$ 3,779,716</b>	<b>\$ 3,379,443</b>	<b>\$ 2,896,008</b>	<b>\$ 2,399,651</b>	<b>\$ 2,249,373</b>	<b>\$ 2,334,434</b>	<b>\$ 3,822,740</b>	<b>\$ 3,902,396</b>	<b>\$ 3,893,883</b>
<b>LIABILITIES:</b>											
Accounts Payable and Accrued Liabilities	\$ 51,964	\$ 36,670	\$ 126,895	\$ 67,332	\$ 71,139	\$ 114,051	\$ 59,139	\$ 84,183	\$ 98,051	\$ 88,347	\$ 81,920
Loans Payable:											
Banks	206,509	465,805	371,103	329,666	291,475	264,977	327,995	260,204	280,014	204,115	181,586
Parent Company	461,774	402,478	349,129	327,329	345,679	306,998	311,166	249,777	2,163,728	2,418,817	2,366,958
Others	2,692,033	2,259,154	2,171,946	1,876,434	1,494,467	1,116,621	947,884	835,811	715,869	644,409	682,016
Other Accounts Payable	42,823	45,817	17,337	41,932	40,334	17,351	37,018	16,533	22,076	28,496	28,765
<b>Total Current Liabilities</b>	<b>\$ 3,455,103</b>	<b>\$ 3,209,924</b>	<b>\$ 3,036,410</b>	<b>\$ 2,642,693</b>	<b>\$ 2,243,094</b>	<b>\$ 1,819,998</b>	<b>\$ 1,683,202</b>	<b>\$ 1,446,508</b>	<b>\$ 3,279,738</b>	<b>\$ 3,384,184</b>	<b>\$ 3,341,245</b>
Long Term Liabilities	202,419	48,558	21,114	13,651	9,448	15,217	14,247	18,919	24,181	19,667	24,819
<b>TOTAL LIABILITIES</b>	<b>\$ 3,657,522</b>	<b>\$ 3,258,482</b>	<b>\$ 3,057,524</b>	<b>\$ 2,656,344</b>	<b>\$ 2,252,542</b>	<b>\$ 1,835,215</b>	<b>\$ 1,697,449</b>	<b>\$ 1,465,427</b>	<b>\$ 3,303,919</b>	<b>\$ 3,403,851</b>	<b>\$ 3,366,064</b>
<b>CAPITAL:</b>											
Owners' Equity (individuals and partnerships)	\$ 54,704	\$ 25,245	\$ 14,147	\$ 13,403	\$ 21,890	\$ (19,494)	\$ 19,527	\$ 22,734	\$ 20,684	\$ 20,418	\$ 15,745
Stockholders' Equity (corporations):											
Common Stock	29,675	29,580	32,444	32,243	32,408	32,389	32,378	36,374	38,392	47,507	47,934
Preferred Stock	600	601	784	784	783	781	783	939	1,081	1,081	1,235
Additional Paid in Capital	56,310	45,552	40,280	39,806	38,837	36,776	(112,612)	187,725	184,650	34,506	30,373
Retained Earnings	699,058	674,773	634,537	636,863	549,548	513,984	611,848	621,235	274,014	395,033	432,532
<b>TOTAL CAPITAL</b>	<b>\$ 840,347</b>	<b>\$ 775,751</b>	<b>\$ 722,192</b>	<b>\$ 723,099</b>	<b>\$ 643,466</b>	<b>\$ 564,436</b>	<b>\$ 551,924</b>	<b>\$ 869,007</b>	<b>\$ 518,821</b>	<b>\$ 498,545</b>	<b>\$ 527,819</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 4,497,869</b>	<b>\$ 4,034,233</b>	<b>\$ 3,779,716</b>	<b>\$ 3,379,443</b>	<b>\$ 2,896,008</b>	<b>\$ 2,399,651</b>	<b>\$ 2,249,373</b>	<b>\$ 2,334,434</b>	<b>\$ 3,822,740</b>	<b>\$ 3,902,396</b>	<b>\$ 3,893,883</b>

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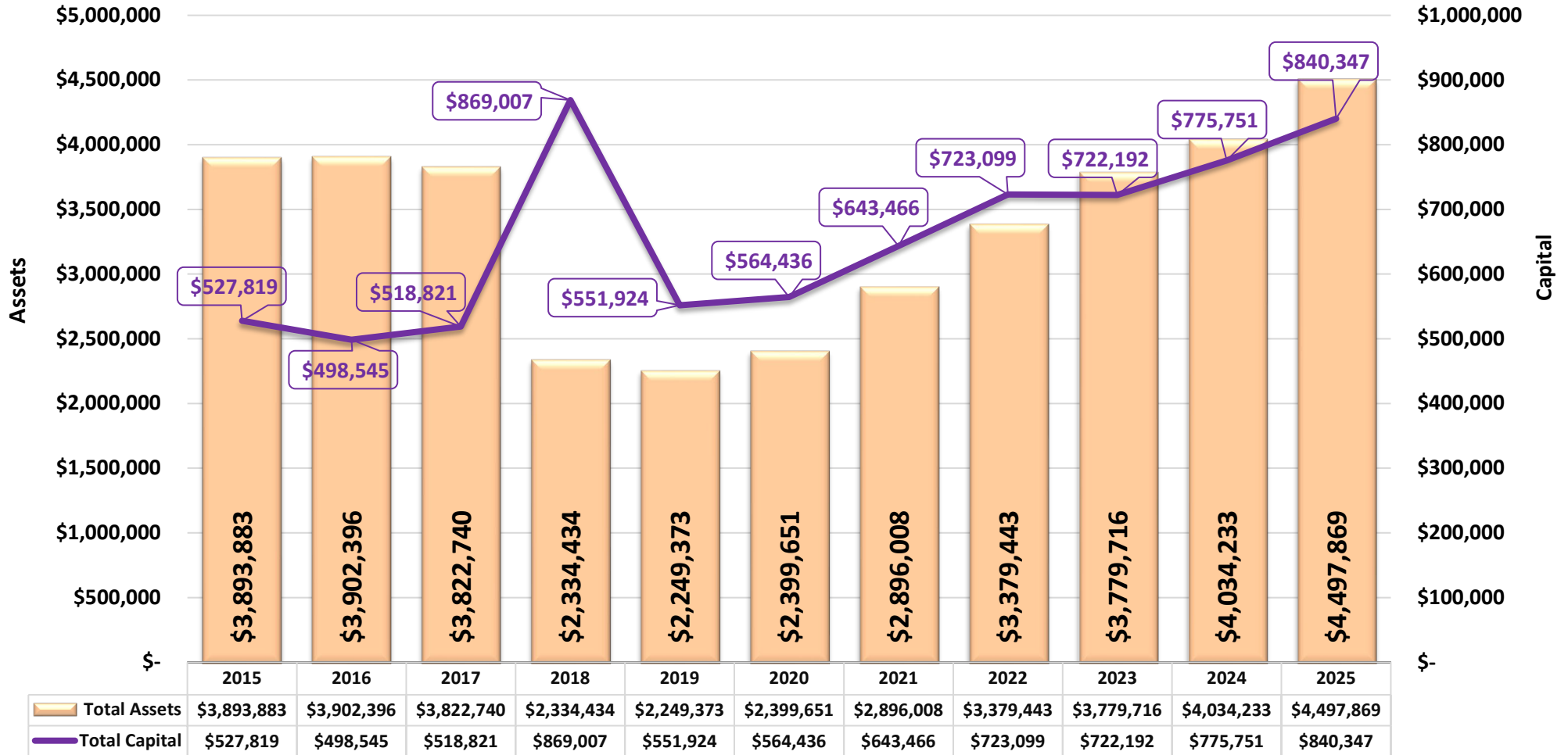


OFICINA DEL COMISIONADO DE

# INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

## Financing Institutions Assets and Capital Amounts in Thousands (\$ ,000)



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## Financing Institutions

### Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>INTEREST INCOME:</b>											
<b>Interest and Fee Income on Loans:</b>											
Loans Secured by Real Estate	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ 13	\$ 10	\$ 1,852	\$ 3,260	\$ 3,272	\$ 2,140
Commercial and Industrial Loans	21,077	22,134	13,880	7,098	5,846	6,831	8,310	13,179	14,244	9,899	8,994
Loans to Individuals for household, family and other personal expenditures	329,493	277,119	245,278	205,922	174,457	150,481	142,582	231,048	238,647	267,749	266,029
All Other Loans and Obligations	2,921	2,645	2,089	1,779	1,815	1,594	1,511	1,527	1,139	2,440	2,320
Income from Lease Financing Receivables	1	13	-	-	-	-	-	-	-	9	73
Interest and Dividend Income on Securities	14,847	18,013	17,649	4,332	622	1,744	5,003	3,660	2,480	1,103	478
<b>Total Interest Income</b>	<b>\$ 368,339</b>	<b>\$ 319,924</b>	<b>\$ 278,896</b>	<b>\$ 219,131</b>	<b>\$ 182,743</b>	<b>\$ 160,663</b>	<b>\$ 157,416</b>	<b>\$ 251,266</b>	<b>\$ 259,770</b>	<b>\$ 284,472</b>	<b>\$ 280,034</b>
<b>NON-INTEREST INCOME:</b>											
Other Fee Income	142,054	119,586	135,303	136,096	156,026	143,956	106,937	118,637	111,924	101,145	85,925
All Other Non-Interest Income	16	685	63	60	7,873	2,340	2,699	(68,343)	2,908	3,731	3,113
<b>Total Non-Interest Income</b>	<b>\$ 142,070</b>	<b>\$ 120,271</b>	<b>\$ 135,366</b>	<b>\$ 136,156</b>	<b>\$ 163,899</b>	<b>\$ 146,296</b>	<b>\$ 109,636</b>	<b>\$ 50,294</b>	<b>\$ 114,832</b>	<b>\$ 104,876</b>	<b>\$ 89,038</b>
<b>TOTAL INCOME</b>	<b>\$ 510,409</b>	<b>\$ 440,195</b>	<b>\$ 414,262</b>	<b>\$ 355,287</b>	<b>\$ 346,642</b>	<b>\$ 306,959</b>	<b>\$ 267,052</b>	<b>\$ 301,560</b>	<b>\$ 374,602</b>	<b>\$ 389,348</b>	<b>\$ 369,072</b>
<b>EXPENSES:</b>											
Salaries and Employee Benefits	\$ 58,480	\$ 50,119	\$ 51,016	\$ 47,560	\$ 47,235	\$ 42,664	\$ 42,933	\$ 53,746	\$ 61,752	\$ 58,417	\$ 53,284
Other Taxes	5,437	4,259	3,407	2,891	2,856	2,151	2,153	5,043	4,942	5,578	6,521
Provision for Loans Losses	64,144	48,455	38,610	32,358	26,185	28,675	19,800	(282,670)	388,836	48,989	46,015
Interest Paid	165,885	148,844	140,776	35,883	16,433	35,760	45,194	80,944	102,199	87,132	76,644
Other Expenses	166,593	137,125	133,388	125,770	126,224	109,933	104,010	137,506	108,474	107,524	113,699
<b>Total Expenses</b>	<b>\$ 460,539</b>	<b>\$ 388,802</b>	<b>\$ 367,197</b>	<b>\$ 244,462</b>	<b>\$ 218,933</b>	<b>\$ 219,183</b>	<b>\$ 214,090</b>	<b>\$ (5,431)</b>	<b>\$ 666,203</b>	<b>\$ 307,640</b>	<b>\$ 296,163</b>
Income Before Tax	49,870	51,393	47,065	110,825	127,709	87,776	52,962	306,991	(291,601)	81,708	72,909
Income Tax	9,294	11,840	5,392	23,578	32,885	7,009	5,384	50,278	(29,038)	24,030	35,049
<b>NET INCOME</b>	<b>\$ 40,576</b>	<b>\$ 39,553</b>	<b>\$ 41,673</b>	<b>\$ 87,247</b>	<b>\$ 94,824</b>	<b>\$ 80,767</b>	<b>\$ 47,578</b>	<b>\$ 256,713</b>	<b>\$ (262,563)</b>	<b>\$ 57,678</b>	<b>\$ 37,860</b>

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OFICINA DEL COMISIONADO DE

# INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

## Financing Institutions Net Income

Amounts in Thousands (\$,000)



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## Financing Institutions

### Installment Sales

Amounts in Thousands (\$,000)

**Q4- 2025**

#### Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	24,477	\$ 34,787	4.52%	45.00%	25.67%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	499	\$ 3,887	4.89%	27.90%	11.65%
Insurance Policies:					
Commercial Insurance	2,438	\$ 31,965	6.51%	172.00%	8.69%
Personal Insurance	2,288	\$ 2,841	11.05%	80.97%	21.06%
Motor Vehicle Insurance	9,046	\$ 6,874	17.19%	80.97%	17.46%
Other Insurance	14,702	\$ 71,406	8.74%	155.00%	27.36%
Motor Vehicles:					
New:					
Passenger Vehicles	4,772	\$ 244,067	0.02%	18.75%	6.55%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	1,128	\$ 30,696	6.19%	29.99%	14.13%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	899,150	\$ 351,220	1.00%	1.00%	1.00%
Business/Corporate Cards	385,350	\$ 150,522	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,009	\$ 4,952	3.97%	137.18%	6.33%
Other	244	\$ 4,647	6.94%	20.00%	7.80%
Other	4	\$ 13	21.00%	21.00%	21.00%
Other	5	\$ 38	20.00%	20.00%	20.00%
Other	2	\$ 15	21.00%	21.00%	21.00%
<b>TOTAL</b>	<b>1,345,114</b>	<b>\$ 937,930</b>			
Vehicles Repossessed this Quarter	504	\$ 13,036	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	7,235	\$ 313,725	N/A	N/A	N/A

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## Financing Institutions Installment Sales

Amounts in Thousands (\$,000)

**Q3- 2025**

### Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	18,051	\$ 24,247	5.06%	45.00%	25.49%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	402	\$ 4,053	4.53%	27.90%	11.10%
Insurance Policies:					
Commercial Insurance	2,774	\$ 36,121	6.55%	108.00%	11.68%
Personal Insurance	2,392	\$ 3,194	11.42%	192.00%	20.88%
Motor Vehicle Insurance	9,178	\$ 7,141	17.09%	80.97%	17.50%
Other Insurance	16,388	\$ 85,099	8.64%	155.00%	27.43%
Motor Vehicles:					
New:					
Passenger Vehicles	4,261	\$ 206,712	0.85%	35.00%	7.28%
Commercial Vehicles	4	\$ 63	15.00%	35.00%	25.00%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	1,110	\$ 30,636	4.86%	29.99%	14.13%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	347,958	\$ 116,146	1.00%	1.00%	1.00%
Business/Corporate Cards	19,869	\$ 101,849	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,118	\$ 4,884	3.76%	47.89%	6.61%
Other	27	\$ 392	10.42%	20.00%	10.42%
Other	9	\$ 30	21.00%	21.00%	21.00%
Other	1	\$ 5	20.00%	20.00%	20.00%
<b>TOTAL</b>	<b>423,542</b>	<b>\$ 620,572</b>			
Vehicles Repossessed this Quarter	549	\$ 13,523	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	6,988	\$ 283,047	N/A	N/A	N/A

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**Financing Institutions  
 Installment Sales**  
 Amounts in Thousands (\$,000)

**Q2- 2025**

**Contracts Financed During Reporting Period:**

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	16,723	\$ 25,156	5.90%	45.00%	25.21%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	503	\$ 3,628	4.15%	27.90%	12.33%
Insurance Policies:					
Commercial Insurance	2,195	\$ 60,708	5.79%	83.00%	8.37%
Personal Insurance	2,648	\$ 4,955	11.33%	70.00%	23.17%
Motor Vehicle Insurance	9,540	\$ 7,312	17.33%	63.09%	17.46%
Other Insurance	14,228	\$ 65,032	9.01%	155.00%	27.49%
Motor Vehicles:					
New:					
Passenger Vehicles	4,793	\$ 228,075	0.97%	18.75%	7.24%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	932	\$ 26,168	6.61%	31.99%	13.51%
Commercial Vehicles	1	\$ 105	8.79%	8.79%	8.79%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	81,302	\$ 33,502	1.00%	1.00%	1.00%
Business/Corporate Cards	111,312	\$ 37,402	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,442	\$ 10,464	3.20%	47.90%	5.87%
Other	2	\$ 9	19.99%	20.98%	20.50%
Other	4	\$ 12	19.99%	21.00%	20.75%
Other	160	\$ 579	19.99%	21.00%	20.98%
<b>TOTAL</b>	<b>245,785</b>	<b>\$ 503,107</b>			
Vehicles Repossessed this Quarter	462	\$ 11,188	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	7,281	\$ 297,641	N/A	N/A	N/A

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## Financing Institutions Installment Sales

Amounts in Thousands (\$,000)

**Q1- 2025**

### Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	14,874	\$ 20,765	4.43%	45.00%	25.64%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	401	\$ 1,587	3.18%	27.90%	16.33%
Insurance Policies:					
Commercial Insurance	1,934	\$ 47,399	5.97%	74.00%	8.68%
Personal Insurance	2,595	\$ 4,976	10.89%	100.00%	23.01%
Motor Vehicle Insurance	8,818	\$ 6,602	17.14%	63.09%	17.50%
Other Insurance	14,275	\$ 62,876	8.96%	155.00%	28.32%
Motor Vehicles:					
New:					
Passenger Vehicles	4,962	\$ 236,959	0.00%	19.05%	7.19%
Commercial Vehicles	1	\$ 215	10.61%	10.61%	10.61%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	973	\$ 27,566	4.79%	31.99%	12.69%
Commercial Vehicles	1	\$ 95	9.47%	9.47%	9.47%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	56,789	\$ 20,854	0.10%	0.10%	0.10%
Business/Corporate Cards	13,812	\$ 10,185	0.10%	0.10%	0.10%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	814	\$ 2,842	1.09%	38.46%	2.40%
Other	12	\$ 66	19.99%	19.99%	19.99%
Other	9	\$ 62	19.99%	20.98%	19.99%
Other	9	\$ 28	19.99%	19.99%	19.99%
<b>TOTAL</b>	<b>120,279</b>	<b>\$ 443,077</b>			

### Memo Accounts

Vehicles Repossessed this Quarter	437	\$ 10,000	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	6,901	\$ 271,175	N/A	N/A	N/A

"Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario.

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