

Domestic Commercial Banks Statistical Summary

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

| | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total Assets | \$ 81,810 | \$ 78,532 | \$ 90,036 | \$ 79,575 | \$ 64,832 | \$ 61,803 | \$ 58,630 | \$ 53,874 | \$ 53,252 | \$ 56,849 | \$ 60,055 | \$ 63,441 |
| Total Loans & Leases | \$ 36,727 | \$ 34,077 | \$ 32,638 | \$ 34,465 | \$ 33,571 | \$ 34,422 | \$ 33,827 | \$ 34,672 | \$ 36,808 | \$ 40,884 | \$ 43,549 | \$ 46,919 |
| Net Loans | \$ 35,982 | \$ 33,341 | \$ 31,915 | \$ 33,453 | \$ 32,958 | \$ 33,328 | \$ 32,638 | \$ 33,616 | \$ 35,614 | \$ 39,651 | \$ 42,458 | \$ 45,627 |
| Investments | \$ 30,263 | \$ 30,901 | \$ 29,678 | \$ 24,011 | \$ 20,654 | \$ 15,563 | \$ 11,224 | \$ 8,525 | \$ 6,511 | \$ 5,478 | \$ 5,264 | \$ 6,939 |
| Deposits | \$ 75,988 | \$ 73,606 | \$ 81,399 | \$ 69,504 | \$ 54,430 | \$ 50,481 | \$ 47,110 | \$ 42,869 | \$ 41,571 | \$ 43,210 | \$ 45,416 | \$ 46,667 |
| Equity Capital | \$ 4,003 | \$ 2,955 | \$ 5,800 | \$ 6,755 | \$ 7,699 | \$ 8,086 | \$ 7,782 | \$ 7,684 | \$ 7,713 | \$ 8,250 | \$ 7,502 | \$ 7,236 |
| Net Income* | \$ 666 | \$ 965 | \$ 924 | \$ 533 | \$ 756 | \$ 890 | \$ 317 | \$ 216 | \$ 295 | \$ 610 | \$ 87 | \$ 237 |
| Allowances | \$ 745 | \$ 736 | \$ 722 | \$ 1,012 | \$ 613 | \$ 1,094 | \$ 1,189 | \$ 1,056 | \$ 1,194 | \$ 1,233 | \$ 1,091 | \$ 1,292 |
| Average Assets | \$ 80,773 | \$ 82,168 | \$ 87,538 | \$ 75,840 | \$ 64,834 | \$ 61,580 | \$ 56,585 | \$ 54,036 | \$ 54,243 | \$ 58,502 | \$ 61,269 | \$ 64,221 |
| Average Capital | \$ 3,427 | \$ 3,248 | \$ 6,095 | \$ 7,074 | \$ 8,101 | \$ 7,818 | \$ 7,782 | \$ 7,836 | \$ 7,682 | \$ 7,848 | \$ 6,956 | \$ 7,053 |
| Average Total Loans & Leases | \$ 35,382 | \$ 33,389 | \$ 33,237 | \$ 34,484 | \$ 33,940 | \$ 33,719 | \$ 33,485 | \$ 35,464 | \$ 37,803 | \$ 41,652 | \$ 44,499 | \$ 46,629 |
| * Annualized | | | | | | | | | | | | |
| GROWTH RATES | | | | | | | | | | | | |
| Assets | 4.17% | -12.78% | 13.15% | 22.74% | 4.90% | 5.41% | 8.83% | 1.17% | -6.33% | -5.34% | -5.34% | -6.30% |
| Net Loans | 7.92% | 4.47% | -4.60% | 1.50% | -1.11% | 2.11% | -2.91% | -5.61% | -10.18% | -6.61% | -6.95% | -1.00% |
| Investments | -2.06% | 4.12% | 23.60% | 16.25% | 32.71% | 38.66% | 31.66% | 30.93% | 18.86% | 4.07% | -24.14% | -28.46% |
| Deposits | 3.24% | -9.57% | 17.11% | 27.69% | 7.82% | 7.16% | 9.89% | 3.12% | -3.79% | -4.86% | -2.68% | 0.85% |
| Capital | 35.47% | -49.05% | -14.14% | -12.26% | -4.79% | 3.91% | 1.28% | -0.38% | -6.51% | 9.97% | 3.68% | 0.64% |
| Net Income | -30.98% | 4.44% | 73.36% | -29.50% | -15.06% | 180.76% | 46.76% | -26.78% | -51.64% | 601.15% | -63.3% | 13.40% |
| RATIOS | | | | | | | | | | | | |
| Return on Assets (ROA) | 0.81% | 1.23% | 1.03% | 0.67% | 1.17% | 1.44% | 0.54% | 0.40% | 0.55% | 1.07% | 0.14% | 0.37% |
| Return on Equity (ROE) | 16.64% | 32.66% | 15.93% | 7.89% | 9.82% | 11.01% | 4.07% | 2.81% | 3.82% | 7.39% | 1.16% | 3.28% |
| Equity to Total Assets | 4.89% | 3.76% | 6.44% | 8.49% | 11.88% | 13.08% | 13.27% | 14.26% | 14.48% | 14.51% | 12.49% | 11.41% |
| Return on Average Assets | 0.82% | 1.17% | 1.06% | 0.70% | 1.17% | 1.45% | 0.56% | 0.40% | 0.54% | 1.04% | 0.14% | 0.37% |
| Return on Average Capital | 19.44% | 29.71% | 15.16% | 7.53% | 9.33% | 11.38% | 4.07% | 2.76% | 3.84% | 7.77% | 1.25% | 3.36% |
| LOANS & LEASES ANALYSIS | | | | | | | | | | | | |
| Net Loans to Total Assets | 43.98% | 42.46% | 35.45% | 42.04% | 50.84% | 53.93% | 55.67% | 62.40% | 66.88% | 69.75% | 70.70% | 71.92% |
| Total Loans & Leases to Deposits | 48.33% | 46.30% | 40.10% | 49.59% | 61.68% | 68.19% | 71.80% | 80.88% | 88.54% | 94.62% | 95.89% | 100.54% |
| Net Loans to Average Assets | 44.55% | 40.58% | 36.46% | 44.11% | 50.83% | 54.12% | 57.68% | 62.21% | 65.66% | 67.78% | 69.30% | 71.05% |
| Allowances to Total Loans & Leases | 2.03% | 2.16% | 2.21% | 2.94% | 1.83% | 3.18% | 3.51% | 3.05% | 3.24% | 3.02% | 2.51% | 2.75% |
| Net Loss to Average Total Loans & Leases | 0.40% | 0.13% | 0.27% | 0.64% | 0.86% | 1.14% | 1.36% | 1.22% | 1.47% | 1.25% | 2.57% | 1.51% |
| Allowances to Net Losses | 5.28 | 17.52 | 8.02 | 4.62 | 2.09 | 2.83 | 2.61 | 2.43 | 2.16 | 2.38 | 0.96 | 1.84 |
| Net Losses to Allowances | 18.93% | 5.57% | 12.33% | 21.64% | 47.80% | 35.28% | 38.27% | 41.00% | 46.31% | 42.09% | 104.58% | 54.49% |

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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