



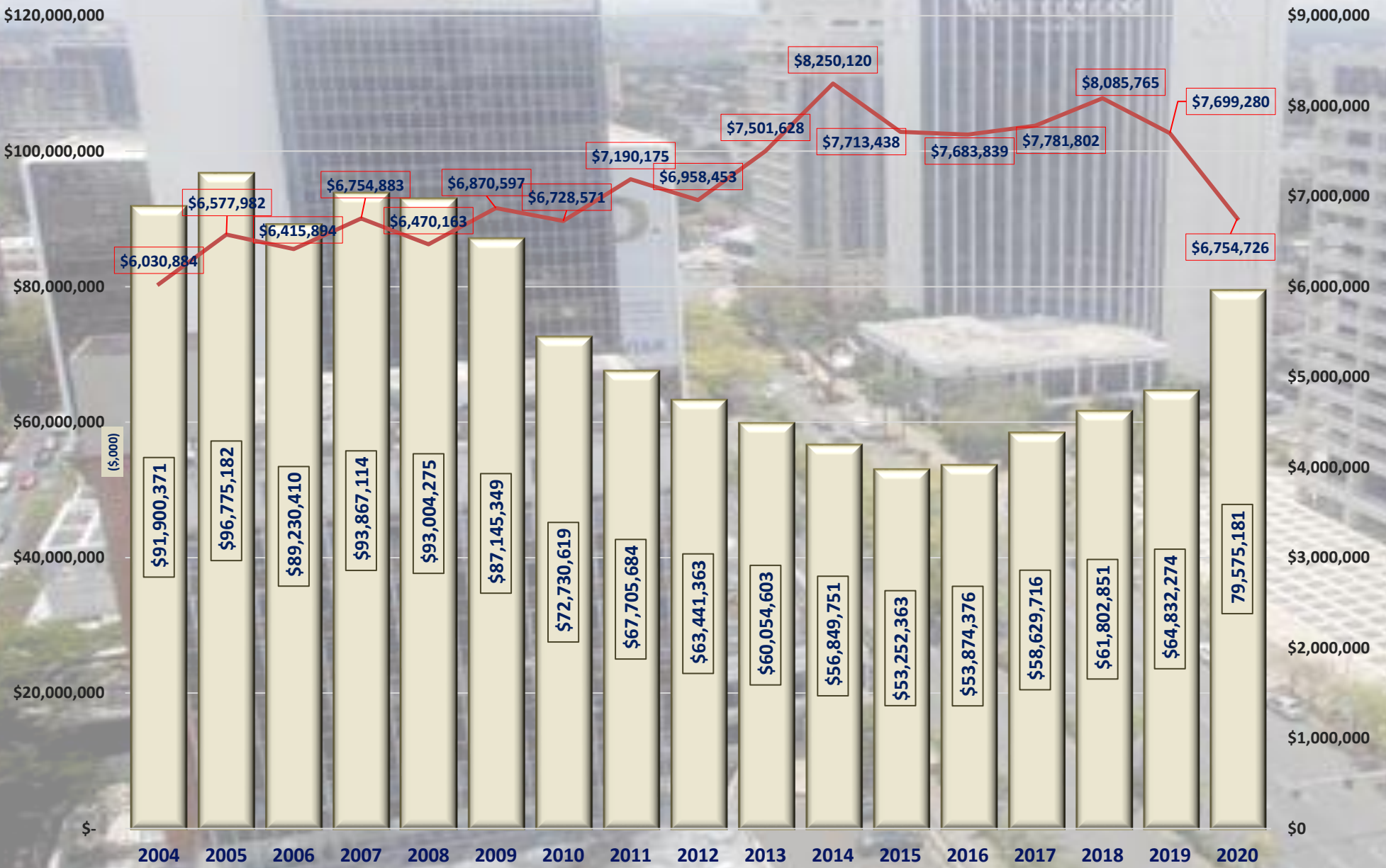
## Domestic Commercial Banks Balance Sheet

Amounts in thousands of \$	December																
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
<b>Assets:</b>																	
Cash & Interest Bearing Placements	\$ 15,934,552	\$ 5,174,569	\$ 6,888,346	\$ 8,483,202	\$ 5,313,096	\$ 4,455,078	\$ 4,756,981	\$ 3,795,956	\$ 3,920,327	\$ 3,736,757	\$ 2,778,680	\$ 3,632,015	\$ 2,918,384	\$ 2,003,262	\$ 2,386,564	\$ 2,854,819	\$ 3,329,663
Securities	24,011,596	20,653,378	15,563,977	11,224,033	8,524,872	6,610,881	5,478,250	5,263,992	5,779,555	9,699,005	13,004,210	19,209,049	22,796,981	26,324,531	26,729,414	36,314,794	38,082,595
<b>Loans &amp; Leases:</b>																	
Real Estate	19,352,268	19,207,690	20,867,397	22,433,586	22,294,885	23,277,242	26,576,687	26,981,999	30,622,134	29,512,511	32,569,963	38,614,090	39,324,123	37,455,043	33,322,964	30,312,808	28,882,656
Commercial, Industrial & Agricultural	4,446,375	3,491,298	3,417,777	3,499,001	4,388,888	5,165,651	6,891,323	8,640,470	8,186,048	10,741,924	9,419,460	11,043,722	11,968,315	12,646,411	12,794,915	11,155,641	11,973,337
Individuals	5,605,198	5,936,911	5,634,305	5,488,346	5,560,029	5,928,107	6,393,983	6,479,393	6,419,053	5,583,897	5,698,070	6,308,810	6,904,607	7,110,401	7,101,627	6,803,014	5,899,845
Leases	516,214	472,113	392,981	312,391	290,221	295,862	313,003	341,356	348,481	378,236	456,868	303,799	442,491	619,658	661,808	791,166	695,512
Other Loans	4,545,077	4,463,177	4,109,818	2,094,133	2,137,694	2,141,232	709,076	1,105,707	1,305,207	1,249,349	1,109,712	1,306,326	1,589,168	1,934,763	2,002,838	4,784,449	267,195
<b>Total Loans &amp; Leases</b>	<b>\$ 34,465,132</b>	<b>\$ 33,571,189</b>	<b>\$ 34,422,278</b>	<b>\$ 33,827,457</b>	<b>\$ 34,671,717</b>	<b>\$ 36,808,094</b>	<b>\$ 40,884,072</b>	<b>\$ 43,548,925</b>	<b>\$ 46,880,923</b>	<b>\$ 47,465,917</b>	<b>\$ 49,254,073</b>	<b>\$ 57,576,747</b>	<b>\$ 60,228,704</b>	<b>\$ 59,766,276</b>	<b>\$ 55,884,152</b>	<b>\$ 53,847,078</b>	<b>\$ 47,718,545</b>
Less: Unearned Income on Loans	0	0	0	0	0	0	0	0	0	3,948	3,389	10,317	14,279	19,020	23,213	23,687	24,228
Loans & Leases, net of unearned income	34,465,132	33,571,189	34,422,278	33,827,457	34,671,717	36,808,094	40,884,072	43,548,925	46,880,923	47,461,969	49,250,684	57,566,430	60,214,425	59,747,256	55,860,939	53,823,391	47,694,317
Less: Allowances for loan and lease losses	1,012,308	612,788	1,093,907	1,189,018	1,056,199	1,194,336	1,232,782	1,090,626	1,291,871	1,372,729	1,288,813	1,811,767	1,374,047	992,577	769,604	650,591	619,242
<b>Loans and Leases, net of unearned income, and allowances</b>	<b>33,452,824</b>	<b>32,958,401</b>	<b>33,328,371</b>	<b>32,638,439</b>	<b>33,615,518</b>	<b>35,613,758</b>	<b>39,651,290</b>	<b>42,458,299</b>	<b>45,589,052</b>	<b>46,089,240</b>	<b>47,961,871</b>	<b>55,754,663</b>	<b>58,840,378</b>	<b>58,754,679</b>	<b>55,091,335</b>	<b>53,172,800</b>	<b>47,075,075</b>
Other assets	6,176,209	6,045,926	6,022,157	6,284,042	6,420,890	6,572,646	6,963,230	8,536,356	8,152,429	8,180,682	8,985,858	8,549,622	8,448,532	6,784,642	5,023,097	4,432,769	3,413,038
<b>Total Assets</b>	<b>\$ 79,575,181</b>	<b>\$ 64,832,274</b>	<b>\$ 61,802,851</b>	<b>\$ 58,629,716</b>	<b>\$ 53,874,376</b>	<b>\$ 53,252,363</b>	<b>\$ 56,849,751</b>	<b>\$ 60,054,603</b>	<b>\$ 63,441,363</b>	<b>\$ 67,705,684</b>	<b>\$ 72,730,619</b>	<b>\$ 87,145,349</b>	<b>\$ 93,004,275</b>	<b>\$ 93,867,114</b>	<b>\$ 89,230,410</b>	<b>\$ 96,775,182</b>	<b>\$ 91,900,371</b>
<b>Liabilities:</b>																	
Deposits	\$ 69,504,130	\$ 54,430,480	\$ 50,480,581	\$ 47,110,479	\$ 42,869,207	\$ 41,571,323	\$ 43,210,462	\$ 45,415,928	\$ 46,673,375	\$ 46,275,331	\$ 47,084,978	\$ 58,220,332	\$ 62,688,918	\$ 59,256,461	\$ 54,110,316	\$ 53,099,995	\$ 44,102,417
Short Term Debt	40,000	187,000	248,000	250,000	591,729	1,025,000	1,632,182	1,739,144	2,492,932	5,434,147	7,376,175	8,875,010	8,892,747	15,113,117	15,359,218	19,697,415	25,047,075
Long Term Debt	683,738	762,493	1,017,440	1,839,965	1,098,120	1,450,238	1,988,101	3,892,188	5,407,969	6,486,802	9,506,894	10,901,533	12,738,992	10,662,895	11,308,710	15,393,985	12,823,748
Other Liabilities	2,592,587	1,753,021	1,971,065	1,647,470	1,631,481	1,492,364	1,768,886	1,505,715	1,908,634	2,319,229	2,034,001	2,277,877	2,213,455	2,079,758	2,036,272	2,005,805	3,896,247
<b>Total Liabilities</b>	<b>\$ 72,820,455</b>	<b>\$ 57,132,994</b>	<b>\$ 53,717,086</b>	<b>\$ 50,847,914</b>	<b>\$ 46,190,537</b>	<b>\$ 45,538,925</b>	<b>\$ 48,599,631</b>	<b>\$ 52,552,975</b>	<b>\$ 56,482,910</b>	<b>\$ 60,515,509</b>	<b>\$ 66,002,048</b>	<b>\$ 80,274,752</b>	<b>\$ 86,534,112</b>	<b>\$ 87,112,231</b>	<b>\$ 82,814,516</b>	<b>\$ 90,197,200</b>	<b>\$ 85,869,487</b>
<b>Capital:</b>																	
Preferred stock	\$ 308,000	\$ 308,000	\$ 311,323	\$ 311,323	\$ 311,323	\$ 386,323	\$ 386,323	\$ 386,323	\$ 386,323	\$ 386,323	\$ 396,240	\$ 441,240	\$ 448,240	\$ 441,240	\$ 441,240	\$ 421,240	\$ 421,240
Common stock	232,827	340,539	563,341	562,605	561,016	560,086	579,204	577,284	576,162	742,045	741,415	802,446	1,574,196	740,941	739,225	737,884	516,771
Surplus	3,336,755	3,689,540	3,977,452	3,944,284	3,922,029	3,904,084	5,014,506	5,224,027	4,786,743	5,005,001	4,567,923	4,157,406	3,250,570	3,046,377	2,661,490	2,589,745	2,169,523
Undivided profits	2,877,144	3,361,201	3,233,649	2,963,590	2,889,471	2,862,945	2,270,087	1,313,994	1,209,225	1,056,806	1,022,993	1,469,505	1,197,157	2,526,325	2,573,939	2,829,113	2,923,350
<b>Total Capital</b>	<b>\$ 6,754,726</b>	<b>\$ 7,699,280</b>	<b>\$ 8,085,765</b>	<b>\$ 7,781,802</b>	<b>\$ 7,683,839</b>	<b>\$ 7,713,438</b>	<b>\$ 8,250,120</b>	<b>\$ 7,501,628</b>	<b>\$ 6,958,453</b>	<b>\$ 7,190,175</b>	<b>\$ 6,728,571</b>	<b>\$ 6,870,597</b>	<b>\$ 6,470,163</b>	<b>\$ 6,754,883</b>	<b>\$ 6,415,894</b>	<b>\$ 6,577,982</b>	<b>\$ 6,030,884</b>
<b>Total Liabilities and Capital</b>	<b>\$ 79,575,181</b>	<b>\$ 64,832,274</b>	<b>\$ 61,802,851</b>	<b>\$ 58,629,716</b>	<b>\$ 53,874,376</b>	<b>\$ 53,252,363</b>	<b>\$ 56,849,751</b>	<b>\$ 60,054,603</b>	<b>\$ 63,441,363</b>	<b>\$ 67,705,684</b>	<b>\$ 72,730,619</b>	<b>\$ 87,145,349</b>	<b>\$ 93,004,275</b>	<b>\$ 93,867,114</b>	<b>\$ 89,230,410</b>	<b>\$ 96,775,182</b>	<b>\$ 91,900,371</b>

1. 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).

# Commercial Domestic Banks

 Total Assets     Total Capital



## Domestic Commercial Banks Income Statement

	Amounts in thousands of \$	Amounts in thousands of \$	Amounts in thousands of \$	Amounts in thousands of \$	Amounts in thousands of \$	Amounts in thousands of \$
	2020	2019	2018	2017	2016	2015
<b>1. Interest Income:</b>						
<b>a. Interest and fee income on loans</b>						
<b>1. In domestic offices:</b>						
<b>(a). Loans secured by real estate:</b>						
(1) Loans secured by 1-4 family residential properties	\$ 574,653	\$ 569,454	\$ 681,049	\$ 719,990	\$ 769,567	\$ 811,601
(2) All other loans secured by real estate	404,299	481,195	517,067	506,605	525,590	547,019
(3) Total loans secured by real estate	\$ 978,952	\$ 1,050,649	\$ 1,198,116	\$ 1,226,595	\$ 1,295,157	\$ 1,358,620
(b). Loans to finance agricultural production and other loans to farmers	2,212	888	2,999	2,513	1,347	3,648
(c). Commercial and industrial loans	208,212	205,677	198,423	177,772	179,778	209,617
<b>(d). Loans to individuals for household, family, and other personal expenditures:</b>						
(1) Credit cards	168,373	204,549	217,322	225,712	231,545	239,328
(2) Other consumer loans (Includes other revolving credit plans other than credit cards, automobile loans and other consumer loans)	419,826	410,177	386,073	375,245	393,413	423,421
(e). Loans to foreign governments and official institutions	0	0	0	0	0	0
(f). All other loans in domestic offices	109,754	124,088	96,404	81,745	84,104	109,876
<b>2. Total interest and fee income on loans</b>	\$ 1,887,329	\$ 1,996,028	\$ 2,099,337	\$ 2,089,582	\$ 2,185,344	\$ 2,344,510
<b>b. Income from lease financing receivables</b>	34,901	28,013	23,317	20,021	21,058	26,458
<b>c. Interest income on balances due from depository institutions</b>	26,207	130,896	159,043	75,250	27,103	11,531
<b>d. Interest and dividend income on securities</b>						
1. U.S. Treasury securities and U.S. Government agency obligations	178,070	250,985	149,963	48,530	25,632	18,121
2. Mortgage-backed securities	131,722	134,990	130,657	133,993	114,892	97,962
3. All other securities	15,846	19,111	19,997	20,014	10,463	13,762
<b>4. Total interest and dividend income on securities</b>	\$ 325,638	\$ 405,086	\$ 300,617	\$ 202,537	\$ 150,987	\$ 129,845
<b>e. Interest income from trading assets</b>	2,000	3,000	3,000	3,000	4,049	9,051
<b>f. Interest income on federal funds sold and securities purchased under agreement to resell</b>	4,475	5,320	1,667	0	1,000	38
<b>g. Other interest income</b>	2,793	3,782	4,088	3,525	2,941	2,296
<b>h. Total interest income</b>	\$ 2,283,343	\$ 2,572,125	\$ 2,591,069	\$ 2,393,915	\$ 2,392,482	\$ 2,523,729
<b>2. Interest Expense:</b>						
<b>a. Interest on deposits</b>						
<b>1. Interest on deposits in domestic offices:</b>						
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	50,824	159,824	81,677	38,142	33,811	30,287
(b) Nontransaction accounts	148,269	179,808	175,244	168,829	179,063	182,875
<b>(c) Total interest on deposits</b>	\$ 199,093	\$ 339,632	\$ 256,921	\$ 206,971	\$ 212,874	\$ 213,162
<b>b. Expense of federal funds purchased and securities sold under agreement to repurchase</b>	1,883	5,161	4,992	7,117	18,198	31,034
<b>c. Interest on trading liabilities and other borrowed money</b>	12,741	16,720	17,736	18,144	19,360	24,839
<b>d. Interest on subordinated notes and debentures</b>	0	0	0	0	1,551	2,301
<b>e. Total interest expense</b>	\$ 213,717	\$ 361,513	\$ 279,649	\$ 232,232	\$ 251,983	\$ 271,336
<b>3. Net interest income</b>	\$ 2,069,626	\$ 2,210,612	\$ 2,311,420	\$ 2,161,683	\$ 2,140,499	\$ 2,252,393
<b>4. Provision for loan and lease losses</b>	301,417	126,147	299,493	601,080	380,122	650,601
<b>5. Non-interest income</b>	588,078	614,917	775,259	538,145	388,745	654,106
<b>6. Realized gains and (losses)</b>						
a. Realized gains (losses) on held to maturity securities	0	0	0	0	0	(2,500)
b. Realized gains (losses) on available for sale securities	5,376	6,288	2,052	(16,163)	8,179	(27,807)
<b>7. Non-interest expense</b>						
<b>a. Salaries and employee benefits</b>						
1. Salaries	499,094	476,969	507,284	481,316	487,992	492,264
2. Employee benefits	113,713	139,268	143,747	129,712	130,101	123,416
<b>3. Total Salaries and employee benefits</b>	\$ 612,807	\$ 616,237	\$ 651,031	\$ 611,028	\$ 618,093	\$ 615,680
<b>b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)</b>	188,203	178,714	177,018	186,155	178,636	199,551
<b>c. Goodwill impairments and amortizations of other intangible assets</b>						
(1) Goodwill impairment losses	0	0	0	82,774	145,285	33,893
(2) Amortization expense and impairment losses for other intangible assets	18,889	9,722	12,101	13,278	13,658	14,173
<b>d. Other non-interest expenses</b>	878,470	900,244	897,040	846,067	924,737	985,098
<b>e. Total non-interest expense</b>	\$ 1,698,369	\$ 1,704,917	\$ 1,737,190	\$ 1,739,302	\$ 1,880,409	\$ 1,848,395
<b>8. Income (loss) before income taxes and extraordinary items and other adjustments</b>	\$ 663,294	\$ 1,000,753	\$ 1,052,048	\$ 343,283	\$ 276,892	\$ 377,196
<b>9. Applicable income taxes</b>	129,889	244,517	162,393	26,167	57,344	81,905
<b>10. Income (loss) before extraordinary items and other adjustments</b>	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 219,548	\$ 295,291
<b>11. Extraordinary items and other adjustments, Net of income taxes</b>	0	0	0	0	0	0
<b>12. Net income (Loss) attributable to bank and noncontrolling (minority) interest</b>	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 219,548	\$ 295,291
<b>13. Less: Net income (loss) attributable to noncontrolling (minority) interests (If NET INCOME report as positive value; if NET LOSS, report as negative value)</b>	0	0	0	0	0	0
<b>14. NET INCOME (LOSS) ATTRIBUTABLE TO BANK (Item 12 minus item 13)</b>	\$ 533,405	\$ 756,236	\$ 889,655	\$ 317,116	\$ 219,548	\$ 295,291

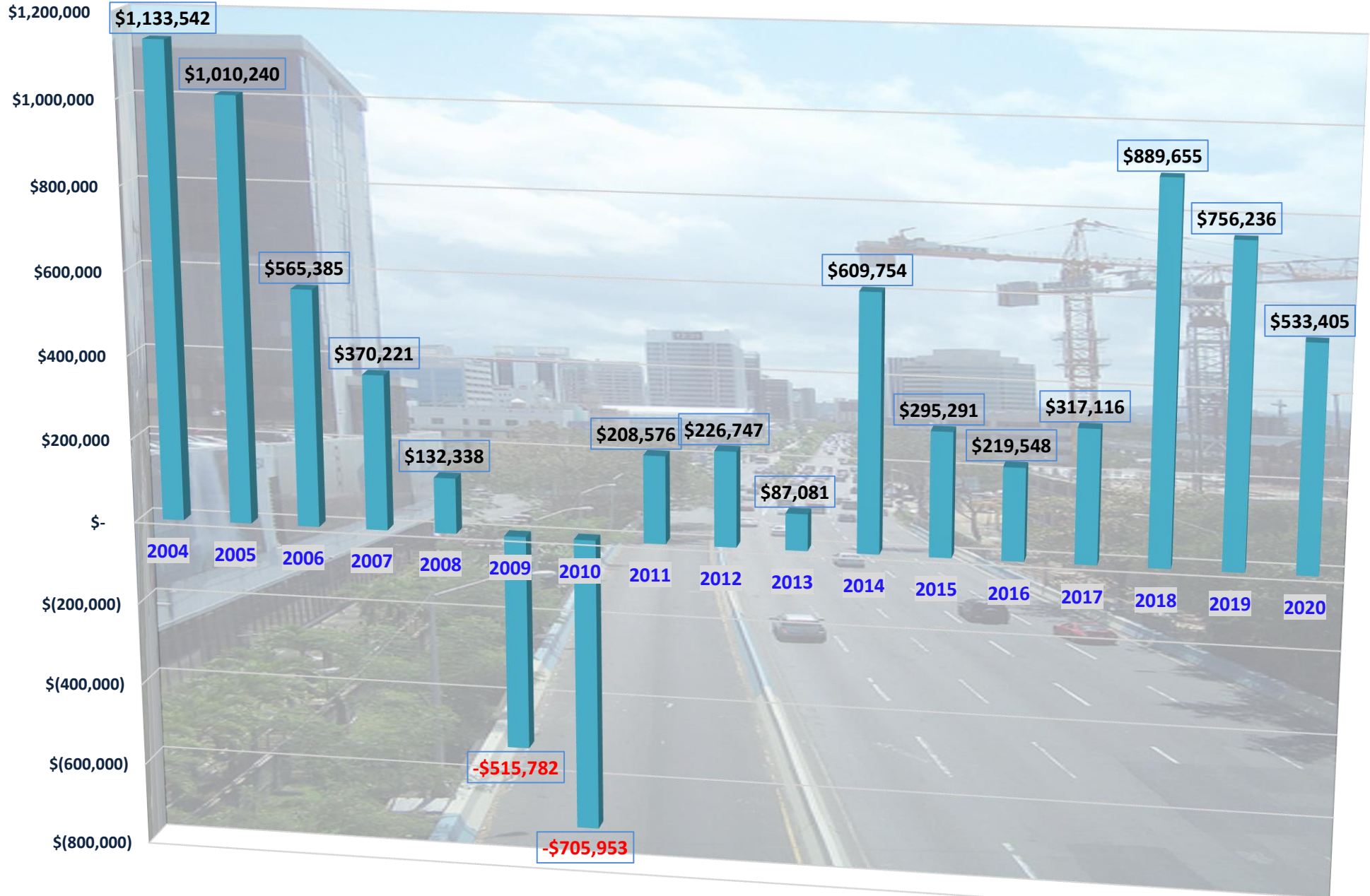
## Domestic Commercial Banks Income Statement

Amounts in thousands of \$	December 31										
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
<b>Interest Income:</b>											
Interest and fees on loans	\$ 2,682,829	\$ 2,784,048	\$ 2,446,833	\$ 2,834,785	\$ 2,758,670	\$ 3,264,798	\$ 3,864,405	\$ 4,307,729	\$ 3,994,443	\$ 3,029,886	\$ 2,498,595
Interest on money market investments	5,878	4,590	3,834	5,026	5,103	6,347	16,062	41,296	48,504	63,165	23,049
Investments	156,590	163,441	187,257	385,598	526,220	841,533	1,052,773	1,225,586	1,347,944	1,505,928	1,313,134
Income from lease financing receivables	35,640	41,317	38,468	38,967	28,049	29,307	40,171	52,300	57,315	55,215	53,597
Other interest income	7,383	7,467	8,067	9,578	14,205	25,933	38,303	26,089	20,992	214,648	8,016
<b>Total Interest Income</b>	<b>\$ 2,888,320</b>	<b>\$ 3,000,863</b>	<b>\$ 2,684,459</b>	<b>\$ 3,273,954</b>	<b>\$ 3,332,247</b>	<b>\$ 4,167,918</b>	<b>\$ 5,011,714</b>	<b>\$ 5,653,000</b>	<b>\$ 5,469,198</b>	<b>\$ 4,868,842</b>	<b>\$ 3,896,391</b>
<b>Interest Expense:</b>											
on Deposits	255,594	315,418	384,838	595,037	709,613	1,485,731	1,993,430	2,165,444	1,951,011	1,279,202	825,107
on Borrowings	93,695	134,116	168,564	339,757	469,815	626,546	942,068	1,322,663	1,400,525	1,269,042	822,385
<b>Total Interest Expense</b>	<b>\$ 349,289</b>	<b>\$ 449,534</b>	<b>\$ 553,402</b>	<b>\$ 934,794</b>	<b>\$ 1,179,428</b>	<b>\$ 2,112,277</b>	<b>\$ 2,935,498</b>	<b>\$ 3,488,107</b>	<b>\$ 3,351,536</b>	<b>\$ 2,548,244</b>	<b>\$ 1,647,492</b>
<b>Net Interest Income</b>	<b>2,539,031</b>	<b>2,551,329</b>	<b>2,131,057</b>	<b>2,339,160</b>	<b>2,152,819</b>	<b>2,055,641</b>	<b>2,076,216</b>	<b>2,164,893</b>	<b>2,117,662</b>	<b>2,320,598</b>	<b>2,248,899</b>
Provision for Loans Losses	659,395	1,004,430	651,028	874,742	1,398,733	1,610,905	1,010,991	723,675	363,669	228,363	248,832
<b>Net Interest Income after Provision for Loan Losses</b>	<b>\$ 1,879,636</b>	<b>\$ 1,546,899</b>	<b>\$ 1,480,029</b>	<b>\$ 1,464,418</b>	<b>\$ 754,086</b>	<b>\$ 444,736</b>	<b>\$ 1,065,225</b>	<b>\$ 1,441,218</b>	<b>\$ 1,753,993</b>	<b>\$ 2,092,235</b>	<b>\$ 2,000,067</b>
Other Income	428,890	278,063	433,468	690,099	452,891	1,015,024	931,273	737,542	581,103	627,817	696,096
Operating Expenses	1,928,063	2,000,348	1,808,591	1,808,433	1,813,985	2,034,991	1,872,062	1,729,778	1,596,403	1,515,619	1,406,862
<b>Net Income before Income Taxes</b>	<b>\$ 380,463</b>	<b>\$ (175,386)</b>	<b>\$ 104,906</b>	<b>\$ 346,084</b>	<b>\$ (607,008)</b>	<b>\$ (575,231)</b>	<b>\$ 124,436</b>	<b>\$ 448,982</b>	<b>\$ 738,693</b>	<b>\$ 1,204,433</b>	<b>\$ 1,289,301</b>
Income Taxes	(229,291)	(262,467)	(121,841)	137,508	98,945	(59,449)	(7,902)	78,761	173,308	194,193	160,178
<b>Net Income before extraordinary items and other adjustments</b>	<b>609,754</b>	<b>87,081</b>	<b>226,747</b>	<b>208,576</b>	<b>(705,953)</b>	<b>(515,782)</b>	<b>132,338</b>	<b>370,221</b>	<b>565,385</b>	<b>1,010,240</b>	<b>1,129,123</b>
Extraordinary items and other adjustments	0	0	0	0	0	0	0	0	0	0	4,419
<b>Net Income</b>	<b>\$ 609,754</b>	<b>\$ 87,081</b>	<b>\$ 226,747</b>	<b>\$ 208,576</b>	<b>\$ (705,953)</b>	<b>\$ (515,782)</b>	<b>\$ 132,338</b>	<b>\$ 370,221</b>	<b>\$ 565,385</b>	<b>\$ 1,010,240</b>	<b>\$ 1,133,542</b>

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

# Consolidated Net Income Domestic Banks



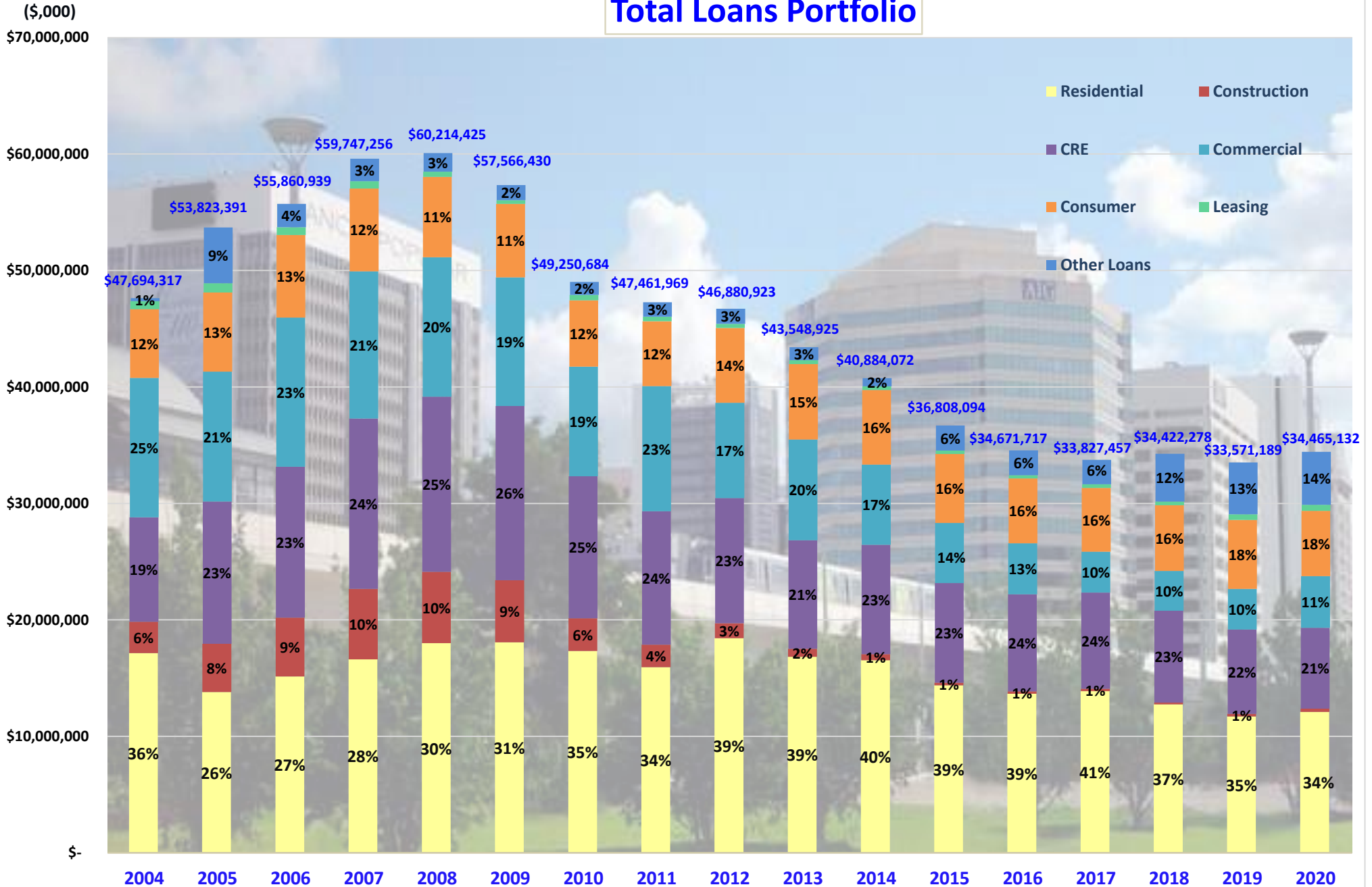


**Domestic Banks  
Schedule of Loan & Leases**

Amounts in thousands of \$	December																
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
<b>Loans Secured by Real Estate</b>																	
Construction and land development	\$ 290,962	\$ 229,374	\$ 157,416	\$ 207,838	\$ 197,598	\$ 221,111	\$ 523,837	\$ 684,018	\$ 1,278,380	\$ 1,931,394	\$ 2,792,572	\$ 5,330,937	\$ 6,139,222	\$ 6,067,828	\$ 5,042,170	\$ 4,140,835	\$ 2,694,639
Secured by farmland	35,160	46,192	79,219	86,644	105,126	122,994	130,113	138,476	167,258	193,415	238,270	245,964	155,280	170,438	172,333	159,535	85,235
<b>Secured by family residential property:</b>																	
Insured by FHA	2,221,480	1,516,787	1,542,373	2,071,167	1,290,175	1,151,914	1,415,698	1,395,073	1,364,458	1,126,902	1,179,984	932,180	825,739	455,444	182,809	177,906	219,479
Guaranteed by VA	258,885	186,821	176,144	70,338	65,594	61,017	79,678	69,459	48,694	37,545	40,276	36,024	30,857	18,379	13,132	12,723	12,788
Conventional	8,794,549	9,304,436	10,259,090	10,906,292	11,444,947	11,658,729	13,014,316	13,387,626	15,168,566	13,431,749	14,117,742	15,240,053	15,067,436	14,177,891	12,933,248	10,938,309	14,269,018
Others	817,805	695,822	768,102	829,948	854,852	1,513,513	2,022,244	1,980,258	1,849,060	1,347,404	1,997,962	1,867,879	2,070,425	1,948,030	2,017,055	2,683,155	2,647,756
<b>Total Secured by family residential property</b>	<b>\$ 12,092,719</b>	<b>\$ 11,703,866</b>	<b>\$ 12,745,709</b>	<b>\$ 13,877,745</b>	<b>\$ 13,655,568</b>	<b>\$ 14,385,173</b>	<b>\$ 16,531,936</b>	<b>\$ 16,832,416</b>	<b>\$ 18,430,778</b>	<b>\$ 15,943,600</b>	<b>\$ 17,335,964</b>	<b>\$ 18,076,136</b>	<b>\$ 17,994,457</b>	<b>\$ 16,599,744</b>	<b>\$ 15,146,244</b>	<b>\$ 13,812,093</b>	<b>\$ 17,149,041</b>
Secured by nonfarm nonresidential properties	6,933,427	7,228,258	7,885,053	8,261,359	8,336,593	8,547,964	9,390,801	9,327,089	10,745,718	11,444,102	12,203,157	14,961,053	15,035,164	14,617,033	12,962,217	12,200,345	8,953,741
<b>Total Loans Secured by Real Estate</b>	<b>\$ 19,352,268</b>	<b>\$ 19,207,690</b>	<b>\$ 20,867,397</b>	<b>\$ 22,433,586</b>	<b>\$ 22,294,885</b>	<b>\$ 23,277,242</b>	<b>\$ 26,576,687</b>	<b>\$ 26,981,999</b>	<b>\$ 30,622,134</b>	<b>\$ 29,512,511</b>	<b>\$ 32,569,963</b>	<b>\$ 38,614,090</b>	<b>\$ 39,324,123</b>	<b>\$ 37,455,043</b>	<b>\$ 33,322,964</b>	<b>\$ 30,312,808</b>	<b>\$ 28,882,656</b>
<b>Commercial, Industrial and Agricultural Loans:</b>																	
<b>Loans to depository institutions:</b>																	
To commercial banks	0	0	0	0	0	0	14,610	9,484	11,262	13,699	16,406	32,146	36,007	145,738	146,250	170,108	472,111
To other depository institutions	0	2348	861	5,155	3,694	3,738	2,773	1,509	4,000	1,156	3,273	2,505	3,927	6,326	5,539	11,243	5,309
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Loans to depository institutions</b>	<b>\$ -</b>	<b>\$ 2,348</b>	<b>\$ 861</b>	<b>\$ 5,155</b>	<b>\$ 3,694</b>	<b>\$ 3,738</b>	<b>\$ 17,383</b>	<b>\$ 10,993</b>	<b>\$ 15,262</b>	<b>\$ 14,855</b>	<b>\$ 19,679</b>	<b>\$ 34,651</b>	<b>\$ 39,934</b>	<b>\$ 152,064</b>	<b>\$ 151,789</b>	<b>\$ 181,351</b>	<b>\$ 477,420</b>
<b>Loans to finance agricultural production and other loans to farmers</b>																	
	25,424	21,526	16,934	15,412	16,923	29,489	56,272	48,504	61,282	65,027	73,875	133,197	278,244	347,232	331,673	319,330	305,505
Loans to foreign government and official institutions	0	0	0	40,000	0	0	0	0	0	0	0	0	0	0	0	17	32
<b>Obligations (other than securities and leases) of states and political subdivisions in the US</b>																	
	227,067	549,963	528,939	563,163	1,206,742	1,541,197	2,279,984	2,985,396	2,478,124	2,438,764	1,746,410	1,698,058	1,463,448	1,448,838	1,312,043	485,988	308,929
Other commercial and industrial loans	4,193,884	2,917,461	2,871,043	2,875,271	3,161,529	3,591,227	4,537,684	5,595,577	5,631,380	8,223,278	7,577,496	9,177,816	10,186,689	10,698,277	10,999,410	10,168,955	10,881,451
<b>Total Commercial, Agricultural and Industrial Loans</b>	<b>\$ 4,446,375</b>	<b>\$ 3,491,298</b>	<b>\$ 3,417,777</b>	<b>\$ 3,499,001</b>	<b>\$ 4,388,888</b>	<b>\$ 5,165,651</b>	<b>\$ 6,891,323</b>	<b>\$ 8,640,470</b>	<b>\$ 8,186,048</b>	<b>\$ 10,741,924</b>	<b>\$ 9,417,460</b>	<b>\$ 11,043,722</b>	<b>\$ 11,968,315</b>	<b>\$ 12,646,411</b>	<b>\$ 12,794,915</b>	<b>\$ 11,155,641</b>	<b>\$ 11,973,337</b>
<b>Loans to Individuals:</b>																	
To purchase private passenger cars	2,745,504	2,537,191	2,259,337	1,993,733	1,985,821	2,194,782	2,433,794	2,542,665	2,423,500	2,217,724	2,259,018	2,351,381	2,506,523	2,455,528	2,636,613	2,597,790	2,179,158
Credit cards and related plans	1,198,931	1,503,688	1,524,281	1,655,886	1,688,145	1,751,033	1,794,840	1,838,057	1,887,104	1,587,222	1,518,541	1,623,645	1,672,031	1,623,280	1,478,042	1,671,590	1,414,963
Other	1,660,763	1,896,032	1,850,687	1,838,727	1,886,063	1,982,292	2,165,349	2,098,671	2,108,449	1,778,951	1,920,511	2,333,784	2,726,053	3,031,593	2,986,972	2,533,634	2,305,724
<b>Total Loans to Individuals</b>	<b>\$ 5,605,198</b>	<b>\$ 5,936,911</b>	<b>\$ 5,634,305</b>	<b>\$ 5,488,346</b>	<b>\$ 5,560,029</b>	<b>\$ 5,928,107</b>	<b>\$ 6,393,983</b>	<b>\$ 6,479,393</b>	<b>\$ 6,419,053</b>	<b>\$ 5,583,897</b>	<b>\$ 5,698,070</b>	<b>\$ 6,308,810</b>	<b>\$ 6,904,607</b>	<b>\$ 7,110,401</b>	<b>\$ 7,101,627</b>	<b>\$ 6,803,014</b>	<b>\$ 5,899,845</b>
<b>Other Loans:</b>																	
Overdrafts	1,275	1,969	1,902	3,332	2,154	2,911	3,664	6,234	36,404	49,394	73,916	24,215	48,450	98,079	67,660	44,947	38,844
All Other	4,543,802	4,461,208	4,107,916	2,090,801	2,135,540	2,138,321	705,412	1,099,473	1,268,803	1,199,955	1,035,796	1,282,111	1,540,718	1,836,684	1,935,178	4,739,502	228,351
<b>Total Other Loans</b>	<b>\$ 4,545,077</b>	<b>\$ 4,463,177</b>	<b>\$ 4,109,818</b>	<b>\$ 2,094,133</b>	<b>\$ 2,137,694</b>	<b>\$ 2,141,232</b>	<b>\$ 709,076</b>	<b>\$ 1,105,707</b>	<b>\$ 1,305,207</b>	<b>\$ 1,249,349</b>	<b>\$ 1,109,712</b>	<b>\$ 1,306,326</b>	<b>\$ 1,589,168</b>	<b>\$ 1,934,763</b>	<b>\$ 2,002,838</b>	<b>\$ 4,784,449</b>	<b>\$ 267,195</b>
Lease Financing Receivables, Net	516,214	472,113	392,981	312,391	290,221	295,862	313,003	341,356	348,481	378,236	458,868	303,799	442,491	619,658	661,808	791,166	695,512
<b>Total Loans &amp; Leases</b>	<b>\$ 34,465,132</b>	<b>\$ 33,571,189</b>	<b>\$ 34,422,278</b>	<b>\$ 33,827,457</b>	<b>\$ 34,671,717</b>	<b>\$ 36,808,094</b>	<b>\$ 40,884,072</b>	<b>\$ 43,548,925</b>	<b>\$ 46,880,923</b>	<b>\$ 47,465,917</b>	<b>\$ 49,254,073</b>	<b>\$ 57,576,747</b>	<b>\$ 60,228,704</b>	<b>\$ 59,766,276</b>	<b>\$ 55,884,152</b>	<b>\$ 53,847,078</b>	<b>\$ 47,718,545</b>
Less: Unearned Income	0	0	0	0	0	0	0	0	0	3,948	3,389	10,317	14,279	19,020	23,213	23,687	24,228
<b>Total Loans &amp; Leases</b>	<b>\$ 34,465,132</b>	<b>\$ 33,571,189</b>	<b>\$ 34,422,278</b>	<b>\$ 33,827,457</b>	<b>\$ 34,671,717</b>	<b>\$ 36,808,094</b>	<b>\$ 40,884,072</b>	<b>\$ 43,548,925</b>	<b>\$ 46,880,923</b>	<b>\$ 47,461,969</b>	<b>\$ 49,250,684</b>	<b>\$ 57,566,430</b>	<b>\$ 60,214,425</b>	<b>\$ 59,747,256</b>	<b>\$ 55,860,939</b>	<b>\$ 53,823,391</b>	<b>\$ 47,694,317</b>

1. 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).

# Domestic Banks Total Loans Portfolio



# Domestics Banks

## LTD Ratio

