



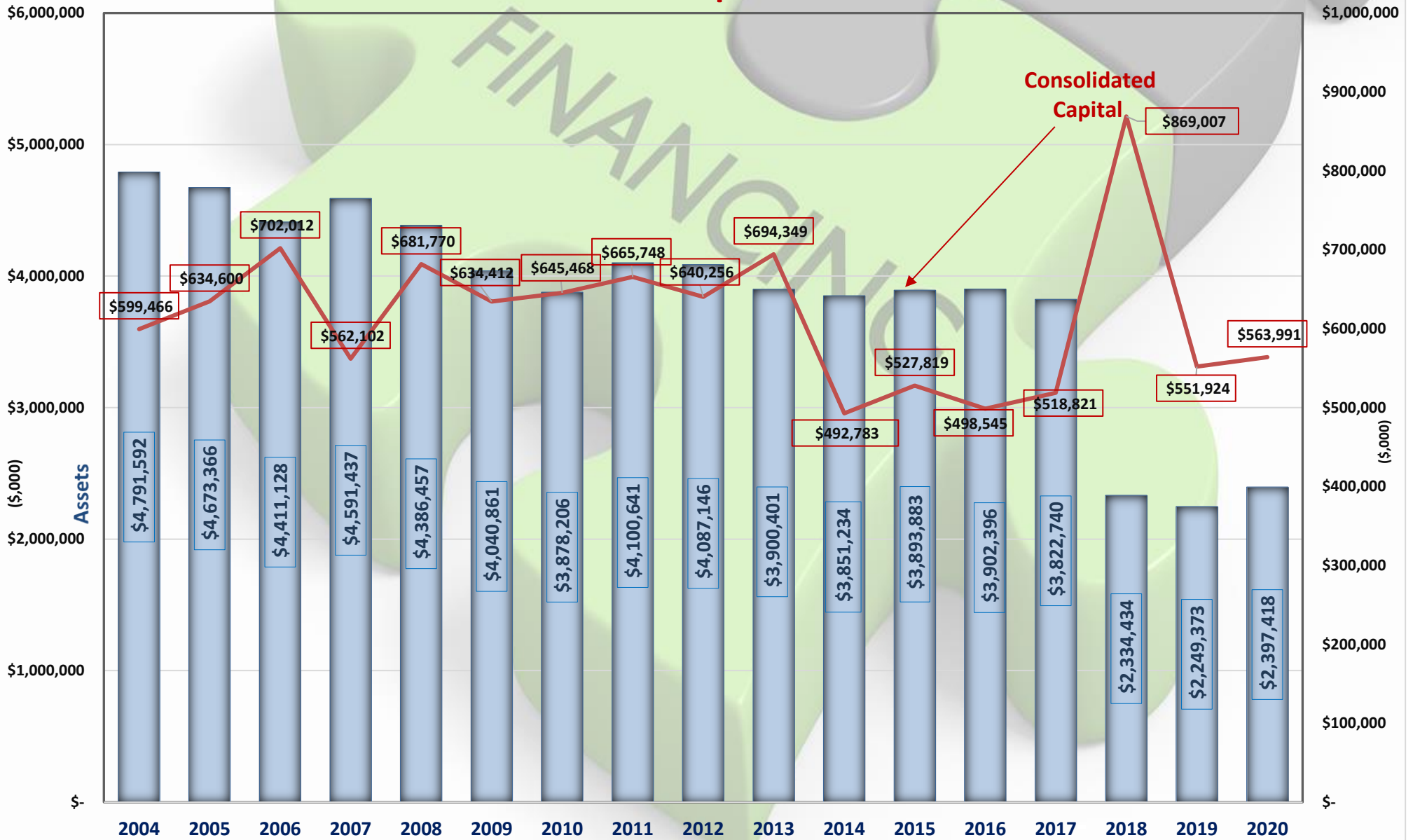
Finance Companies  
Balance Sheet  
December 31

Amounts in thousands of \$

	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
<b>Assets</b>																	
Cash in hand and Banks	\$ 216,620	\$ 248,617	\$ 232,597	\$ 303,750	\$ 260,241	\$ 270,935	\$ 244,117	\$ 122,067	\$ 331,709	\$ 373,644	\$ 96,000	\$ 319,369	\$ 71,139	\$ 206,131	\$ 84,652	\$ 87,954	\$ 113,628
Loans and Lease financing receivables (net of unearned income)	1,954,827	1,749,388	1,835,347	3,638,397	3,483,603	3,403,967	3,379,368	3,510,245	3,395,027	3,406,502	3,472,785	3,443,525	3,815,566	3,926,725	4,025,907	4,316,196	4,426,876
Less Allowance for Loan and Lease Losses	52,436	36,408	33,509	415,107	58,658	71,623	75,957	70,339	56,910	108,244	100,618	110,203	100,807	99,056	99,401	104,356	127,060
Net Loans and Leases receivables	1,902,391	1,712,980	1,801,838	3,223,290	3,424,945	3,332,344	3,303,411	3,439,906	3,338,117	3,298,258	3,372,167	3,333,322	3,714,759	3,827,669	3,926,506	4,211,840	4,299,816
Other Current Assets	156,262	110,954	134,913	117,622	77,313	88,880	96,412	109,282	117,289	108,433	151,610	133,378	247,599	222,777	164,878	145,751	114,036
<b>Total Current Assets</b>	<b>\$ 2,275,273</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>	<b>\$ 3,643,940</b>	<b>\$ 3,671,255</b>	<b>\$ 3,787,115</b>	<b>\$ 3,780,335</b>	<b>\$ 3,619,777</b>	<b>\$ 3,786,069</b>	<b>\$ 4,033,497</b>	<b>\$ 4,256,577</b>	<b>\$ 4,176,036</b>	<b>\$ 4,445,545</b>	<b>\$ 4,527,480</b>
Securities	0	19,979	29,770	29,677	0	63,866	60,517	69,741	55,756	52,752	48,392	47,839	42,132	39,227	34,765	33,517	35,392
Premises and Fixed Assets	40,833	39,894	36,757	39,679	112,751	106,484	102,714	108,012	133,060	138,414	111,286	114,606	80,118	83,030	66,671	71,554	95,693
Other Real Estate Owned	0	0	0	0	0	56	0	0	2	2	2	2	2	2	2	2	445
Other Assets	81,312	116,949	98,559	108,722	27,146	31,318	44,063	51,393	111,213	129,138	98,749	92,345	230,708	212,601	133,654	122,748	132,582
<b>Total Assets</b>	<b>\$ 2,397,418</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>\$ 3,851,234</b>	<b>\$ 3,900,401</b>	<b>\$ 4,087,146</b>	<b>\$ 4,100,641</b>	<b>\$ 3,878,206</b>	<b>\$ 4,040,861</b>	<b>\$ 4,386,457</b>	<b>\$ 4,591,437</b>	<b>\$ 4,411,128</b>	<b>\$ 4,673,366</b>	<b>\$ 4,791,592</b>
<b>Liabilities</b>																	
Accounts Payable and Accrued Liabilities	\$ 111,572	\$ 59,139	\$ 84,183	\$ 98,051	\$ 88,347	\$ 81,920	\$ 79,284	\$ 89,210	\$ 117,210	\$ 104,440	\$ 88,841	\$ 95,251	\$ 133,208	\$ 92,875	\$ 124,111	\$ 172,709	\$ 374,336
Loans Payable																	
Banks	264,977	327,995	260,204	280,014	204,115	181,586	192,607	277,908	323,271	461,140	552,874	687,282	782,759	796,791	1,474,054	1,311,392	445,766
Parent Company	306,998	311,166	249,777	2,163,728	2,418,817	2,366,958	2,353,587	2,330,487	2,171,531	2,013,582	1,834,051	1,591,941	1,906,922	1,715,002	1,125,521	1,133,613	1,612,667
Others	1,116,621	947,884	835,811	715,869	644,409	682,016	664,651	411,827	562,111	648,938	513,052	891,720	742,301	1,262,145	837,019	1,162,827	1,568,375
Other Accounts Payable	18,058	37,018	16,533	22,076	28,496	28,765	20,208	25,181	158,480	37,923	46,787	47,214	30,627	38,935	27,050	19,006	12,678
<b>Total Current Liabilities</b>	<b>\$ 1,818,226</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>	<b>\$ 3,310,337</b>	<b>\$ 3,134,613</b>	<b>\$ 3,332,603</b>	<b>\$ 3,266,023</b>	<b>\$ 3,035,605</b>	<b>\$ 3,313,408</b>	<b>\$ 3,595,817</b>	<b>\$ 3,905,748</b>	<b>\$ 3,587,755</b>	<b>\$ 3,799,547</b>	<b>\$ 4,013,822</b>
Long Term Liabilities	15,201	14,247	18,919	24,181	19,667	24,819	48,114	71,439	114,287	168,870	197,133	93,041	108,870	123,587	121,361	239,219	178,304
<b>Total Liabilities</b>	<b>\$ 1,833,427</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>\$ 3,358,451</b>	<b>\$ 3,206,052</b>	<b>\$ 3,446,890</b>	<b>\$ 3,434,893</b>	<b>\$ 3,232,738</b>	<b>\$ 3,406,449</b>	<b>\$ 3,704,687</b>	<b>\$ 4,029,335</b>	<b>\$ 3,709,116</b>	<b>\$ 4,038,766</b>	<b>\$ 4,192,126</b>
<b>Capital</b>																	
Owner's Capital	\$ (16,608)	\$ 19,527	\$ 22,734	\$ 20,684	\$ 20,418	\$ 15,745	\$ 10,335	\$ 21,152	\$ (1,989)	\$ (12,715)	\$ 5,201	\$ 7,221	\$ 601	\$ 5,340	\$ 22,214	\$ 18,709	\$ 5,396
Stockholders Equity																	
Common Stock	32,389	32,378	36,374	38,392	47,507	47,934	52,285	52,862	56,193	52,637	49,117	49,165	49,149	49,050	51,976	42,953	42,871
Preferred Stock	782	783	939	1,081	1,081	1,235	6,885	10,977	11,102	11,052	11,052	11,099	11,099	1,326	1,008	1,008	3,357
Additional Paid in Capital	36,776	(112,612)	187,725	184,650	34,506	30,373	31,023	43,915	85,027	63,714	52,306	54,591	87,243	104,279	90,017	68,981	63,942
Retained Earnings	510,652	611,848	621,235	274,014	395,033	432,532	392,255	565,443	489,923	551,060	527,792	512,336	533,678	402,107	536,797	502,949	483,900
<b>Total Capital</b>	<b>\$ 563,991</b>	<b>\$ 551,924</b>	<b>\$ 869,007</b>	<b>\$ 518,821</b>	<b>\$ 498,545</b>	<b>\$ 527,819</b>	<b>\$ 492,783</b>	<b>\$ 694,349</b>	<b>\$ 640,256</b>	<b>\$ 665,748</b>	<b>\$ 645,468</b>	<b>\$ 634,412</b>	<b>\$ 681,770</b>	<b>\$ 562,102</b>	<b>\$ 702,012</b>	<b>\$ 634,600</b>	<b>\$ 599,466</b>
<b>Total Liabilities and Capital</b>	<b>\$ 2,397,418</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>\$ 3,851,234</b>	<b>\$ 3,900,401</b>	<b>\$ 4,087,146</b>	<b>\$ 4,100,641</b>	<b>\$ 3,878,206</b>	<b>\$ 4,040,861</b>	<b>\$ 4,386,457</b>	<b>\$ 4,591,437</b>	<b>\$ 4,411,128</b>	<b>\$ 4,673,366</b>	<b>\$ 4,791,592</b>

# Finance Companies

## Assets & Capital Levels





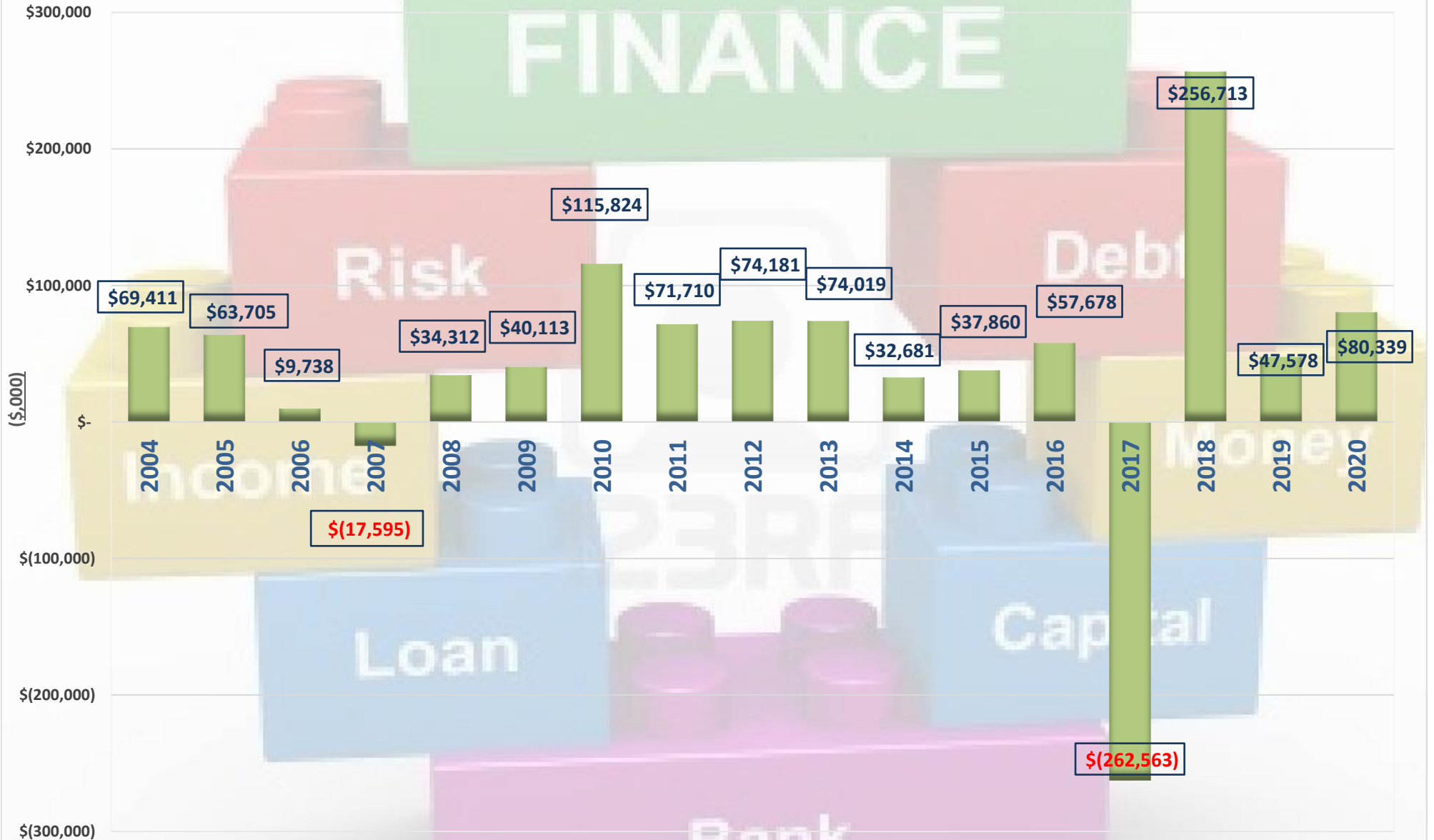
## Finance Companies Income Statement

December 31

Amounts in thousands of \$

	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
<b>Interest Income</b>																	
Interest and fee income on Loans:																	
Loans Secured by Real Estate	\$ 13	\$ 10	\$ 1,852	\$ 3,260	\$ 3,272	\$ 2,140	\$ 1,986	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 64
Commercial and Industrial Loans	6,831	8,310	13,179	14,244	9,899	8,994	9,425	11,811	14,100	11,254	14,938	18,776	17,511	32,020	38,671	46,625	45,600
Loans to Individuals for household, family and other personal expenditures	150,519	142,582	231,048	238,647	267,749	266,029	275,582	290,966	360,485	368,975	396,653	426,035	439,096	409,989	408,454	407,917	411,102
All Other Loans and Obligations	1,594	1,511	1,527	1,139	2,440	2,320	2,416	2,502	2,205	1,129	389	678	1,487	3,275	4,580	4,660	4,399
Income from Lease Financing Receivables	0	0	0	0	9	73	29	4	3	11	846	685	441	362	702	971	2,785
Interest and Dividend Income on Securities	1,744	5,003	3,660	2,480	1,103	478	873	217	666	6	26,053	(25,513)	2,548	7,462	4,117	2,737	173
<b>Total Interest Income</b>	<b>\$ 160,701</b>	<b>\$ 157,416</b>	<b>\$ 251,266</b>	<b>\$ 259,770</b>	<b>\$ 284,472</b>	<b>\$ 280,034</b>	<b>\$ 290,311</b>	<b>\$ 305,500</b>	<b>\$ 377,459</b>	<b>\$ 381,375</b>	<b>\$ 438,879</b>	<b>\$ 420,661</b>	<b>\$ 461,083</b>	<b>\$ 453,108</b>	<b>\$ 456,524</b>	<b>\$ 462,910</b>	<b>\$ 464,123</b>
<b>Non Interest Income</b>																	
Other Fee Income	143,400	106,937	118,637	111,924	101,145	85,925	69,785	110,054	87,719	81,199	79,942	91,616	80,869	83,532	106,727	85,538	91,540
All Other Non Interest Income	2,340	2,699	(68,343)	2,908	3,731	3,113	2,432	3,864	4,147	(8,634)	5,639	15,199	12,598	18,748	23,675	27,642	14,599
<b>Total Non Interest Income</b>	<b>\$ 145,740</b>	<b>\$ 109,636</b>	<b>\$ 50,294</b>	<b>\$ 114,832</b>	<b>\$ 104,876</b>	<b>\$ 89,038</b>	<b>\$ 72,217</b>	<b>\$ 113,918</b>	<b>\$ 91,866</b>	<b>\$ 72,565</b>	<b>\$ 85,581</b>	<b>\$ 106,815</b>	<b>\$ 93,467</b>	<b>\$ 102,280</b>	<b>\$ 130,402</b>	<b>\$ 113,180</b>	<b>\$ 106,139</b>
<b>Total Income</b>	<b>\$ 306,441</b>	<b>\$ 267,052</b>	<b>\$ 301,560</b>	<b>\$ 374,602</b>	<b>\$ 389,348</b>	<b>\$ 369,072</b>	<b>\$ 362,528</b>	<b>\$ 419,418</b>	<b>\$ 469,325</b>	<b>\$ 453,940</b>	<b>\$ 524,460</b>	<b>\$ 527,476</b>	<b>\$ 554,550</b>	<b>\$ 555,388</b>	<b>\$ 586,926</b>	<b>\$ 576,090</b>	<b>\$ 570,262</b>
<b>Expenses</b>																	
Salaries and Employee Benefits	42,759	42,933	53,746	61,752	58,417	53,284	48,811	56,451	62,684	73,492	75,799	67,976	69,588	73,871	74,825	75,489	71,033
Taxes other than Income	2,150	2,153	5,043	4,942	5,578	6,521	5,117	5,045	4,837	4,974	5,181	5,138	5,402	5,511	8,555	7,164	7,976
Provision for Loan Losses	28,657	19,800	(282,670)	388,836	48,989	46,015	87,578	54,650	30,857	65,301	113,774	132,864	101,342	96,552	83,767	47,151	53,495
Interest Paid	35,760	45,194	80,944	102,199	87,132	76,644	73,569	73,321	81,349	65,365	70,821	80,503	150,100	204,726	210,379	190,873	134,025
Other Expenses	109,814	104,010	137,506	108,474	107,524	113,699	95,926	118,960	150,901	135,540	107,742	156,987	160,211	183,194	178,060	174,833	190,086
<b>Total Expenses</b>	<b>\$ 219,140</b>	<b>\$ 214,090</b>	<b>\$ (5,431)</b>	<b>\$ 666,203</b>	<b>\$ 307,640</b>	<b>\$ 296,163</b>	<b>\$ 311,001</b>	<b>\$ 308,427</b>	<b>\$ 330,628</b>	<b>\$ 344,672</b>	<b>\$ 373,317</b>	<b>\$ 443,468</b>	<b>\$ 486,643</b>	<b>\$ 563,854</b>	<b>\$ 555,586</b>	<b>\$ 495,510</b>	<b>\$ 456,615</b>
Income Before Tax	87,301	52,962	306,991	(291,601)	81,708	72,909	51,527	110,991	138,697	109,268	151,143	84,008	67,907	(8,466)	31,340	80,580	113,647
<b>Capital</b>																	
Income Tax	6,962	5,384	50,278	(29,038)	24,030	35,049	18,846	36,972	64,516	37,558	35,319	43,895	33,595	9,129	21,602	16,875	44,236
<b>Net Income</b>	<b>\$ 80,339</b>	<b>\$ 47,578</b>	<b>\$ 256,713</b>	<b>\$ (262,563)</b>	<b>\$ 57,678</b>	<b>\$ 37,860</b>	<b>\$ 32,681</b>	<b>\$ 74,019</b>	<b>\$ 74,181</b>	<b>\$ 71,710</b>	<b>\$ 115,824</b>	<b>\$ 40,113</b>	<b>\$ 34,312</b>	<b>\$ (17,595)</b>	<b>\$ 9,738</b>	<b>\$ 63,705</b>	<b>\$ 69,411</b>

# Finance Companies Consolidated Net Income



**Government of Puerto Rico  
Commissioner of Financial Institutions  
Nondepository / Financing Institutions**

Consolidated by Financing

**Schedule I - Installment Sales  
Originated during the Quarter**

**Q1- 2017**

**Contracts Financed During Reporting Period:**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	13,691	\$11,090	5.31	45.00	25.73
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	377	1,001	1.00	27.90	20.01
4. Insurance Policies:					
a. Commercial Insurance	2,734	24,616	3.68	191.60	9.93
b. Personal Insurance	1,406	4,395	7.96	151.88	25.81
c. Motor Vehicle Insurance	5,041	3,251	15.40	42.27	17.15
d. Other Insurance	8,837	23,109	9.70	45.00	26.51
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	6,672	208,054	2.81	23.46	6.64
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	5,309	87,129	6.30	40.00	13.07
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	27,586	293,231	1.93	7.00	3.08
9. TOTALS	<u>71,653</u>	<u>\$ 655,876</u>			

**Memo Accounts**

1. Vehicles Reposeesed this Quarter	1,727	\$ 16,789	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	4,049	\$ 152,359	N/A	N/A	N/A

**Government of Puerto Rico  
Commissioner of Financial Institutions  
Nondepository / Financing Institutions**

**Consolidated by Financing**

**Schedule I - Installment Sales  
Originated during the Quarter**

**Q2- 2017**

**Contracts Financed During Reporting Period:**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
<b>1. Furniture &amp; Households</b>	<b>13,044</b>	<b>\$9,497</b>	<b>5.20</b>	<b>45.00</b>	<b>25.68</b>
<b>2. Industrial, Agriculture, Construction Equipment or Machinery</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3. Commercial Equipment</b>	<b>322</b>	<b>969</b>	<b>1.09</b>	<b>27.90</b>	<b>20.40</b>
<b>4. Insurance Policies:</b>					
<b>a. Commercial Insurance</b>	<b>2,800</b>	<b>24,242</b>	<b>3.73</b>	<b>147.38</b>	<b>12.84</b>
<b>b. Personal Insurance</b>	<b>1,563</b>	<b>4,509</b>	<b>8.69</b>	<b>158.89</b>	<b>24.94</b>
<b>c. Motor Vehicle Insurance</b>	<b>4,970</b>	<b>3,069</b>	<b>15.77</b>	<b>80.20</b>	<b>17.23</b>
<b>d. Other Insurance</b>	<b>9,259</b>	<b>25,683</b>	<b>9.64</b>	<b>45.00</b>	<b>26.43</b>
<b>5. Motor Vehicles:</b>					
<b>a. New</b>					
<b>1) Passenger Vehicles</b>	<b>5,930</b>	<b>185,023</b>	<b>2.53</b>	<b>23.92</b>	<b>6.87</b>
<b>2) Commercial Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3) Heavy Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>4) Motorcycles</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5) Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>b. Used</b>					
<b>1) Passenger Vehicles</b>	<b>5,058</b>	<b>89,300</b>	<b>7.68</b>	<b>35.00</b>	<b>14.26</b>
<b>2) Commercial Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3) Heavy Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>4) Motorcycles</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5) Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>6. Credit Cards:</b>					
<b>a. Major Credit Cards Consumers</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>b. Business / Corporate Card</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>c. Private Label Cards</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>d. Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>7. Computer Equipment</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>8. Other</b>	<b>30,049</b>	<b>295,067</b>	<b>2.21</b>	<b>7.25</b>	<b>3.35</b>
<b>9. TOTALS</b>	<b>72,995</b>	<b>\$ 637,359</b>			

**Memo Accounts**

<b>1. Vehicles Reposeesed this Quarter</b>	<b>1,677</b>	<b>\$ 17,033</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter</b>	<b>4,358</b>	<b>\$ 182,896</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

**Government of Puerto Rico  
Commissioner of Financial Institutions  
Nondepository / Financing Institutions**

Consolidated by Financing

**Schedule I - Installment Sales  
Originated during the Quarter**

**Q3- 2017**

**Contracts Financed During Reporting Period:**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
<b>1. Furniture &amp; Households</b>	<b>7,688</b>	<b>\$8,138</b>	<b>5.28</b>	<b>45.00</b>	<b>25.59</b>
<b>2. Industrial, Agriculture, Construction Equipment or Machinery</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3. Commercial Equipment</b>	<b>279</b>	<b>908</b>	<b>2.28</b>	<b>27.90</b>	<b>18.25</b>
<b>4. Insurance Policies:</b>					
<b>a. Commercial Insurance</b>	<b>2,422</b>	<b>17,587</b>	<b>4.82</b>	<b>170.54</b>	<b>12.05</b>
<b>b. Personal Insurance</b>	<b>1,276</b>	<b>3,360</b>	<b>9.33</b>	<b>133.55</b>	<b>24.66</b>
<b>c. Motor Vehicle Insurance</b>	<b>4,527</b>	<b>3,210</b>	<b>15.79</b>	<b>133.55</b>	<b>17.18</b>
<b>d. Other Insurance</b>	<b>9,017</b>	<b>22,953</b>	<b>9.93</b>	<b>45.00</b>	<b>26.57</b>
<b>5. Motor Vehicles:</b>					
<b>a. New</b>					
<b>1) Passenger Vehicles</b>	<b>5,602</b>	<b>172,766</b>	<b>2.83</b>	<b>22.35</b>	<b>6.47</b>
<b>2) Commercial Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3) Heavy Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>4) Motorcycles</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5) Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>b. Used</b>					
<b>1) Passenger Vehicles</b>	<b>3,713</b>	<b>64,549</b>	<b>7.71</b>	<b>40.00</b>	<b>14.07</b>
<b>2) Commercial Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>3) Heavy Vehicle</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>4) Motorcycles</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>5) Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>6. Credit Cards:</b>					
<b>a. Major Credit Cards Consumers</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>b. Business / Corporate Card</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>c. Private Label Cards</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>d. Other</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>7. Computer Equipment</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>8. Other</b>	<b>29,548</b>	<b>207,601</b>	<b>2.46</b>	<b>6.75</b>	<b>3.69</b>
<b>9. TOTALS</b>	<b>64,072</b>	<b>\$ 501,072</b>			

**Memo Accounts**

<b>1. Vehicles Reposeesed this Quarter</b>	<b>1,326</b>	<b>\$ 13,286</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter</b>	<b>2,313</b>	<b>\$ 145,875</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q4- 2017

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	9,471	\$9,355	4.94	45.00	25.71
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	290	1,012	1.00	27.90	18.17
4. Insurance Policies:					
a. Commercial Insurance	2,468	28,483	3.04	137.89	7.40
b. Personal Insurance	1,178	6,577	7.06	105.85	23.61
c. Motor Vehicle Insurance	4,718	3,344	14.15	71.01	17.58
d. Other Insurance	8,727	24,424	9.49	45.00	26.27
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	7,273	235,844	2.95	23.44	6.00
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	3,573	63,967	7.46	40.00	13.69
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	5	280	1.00	1.00	1.00
8. Other	28,300	233,899	2.47	7.00	3.61
9. TOTALS	<u>66,003</u>	<u>\$ 607,185</u>			

Memo Accounts

1. Vehicles Reposeesed this Quarter	1,268	\$ 12,564	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	3,145	\$ 132,422	N/A	N/A	N/A



Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

(Column A) (Column B) (Column C) (Column D) (Column E)

Q1- 2018

Number of Contracts Amount (\$,000) Low Interest Rate % High Interest Rate % Weighted Avg. Rate %

Contracts Financed During Reporting Period:

1. Furniture & Households	10,003	\$10,910	5.41	45.00	24.79
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	368	1,285	1.59	27.90	19.55
4. Insurance Policies:					
a. Commercial Insurance	2,144	34,233	3.64	121.59	7.93
b. Personal Insurance	2,009	7,012	11.92	149.00	24.31
c. Motor Vehicle Insurance	4,720	3,163	14.55	42.66	17.07
d. Other Insurance	10,668	32,338	8.99	217.00	27.05
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	7,480	252,723	2.05	23.14	5.97
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	4,887	91,994	6.93	40.00	12.90
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	26,091	288,629	2.79	7.25	3.81
9. TOTALS	<u>68,370</u>	<u>\$ 722,287</u>			

Memo Accounts

1. Vehicles Reposeesed this Quarter	2,259	\$ 21,777	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	3,710	\$ 123,744	N/A	N/A	N/A

Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q2- 2018

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	10,266	\$10,615	5.26	45.00	24.44
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	293	1,238	3.50	27.90	17.32
4. Insurance Policies:					
a. Commercial Insurance	2,406	37,185	3.69	148.92	8.10
b. Personal Insurance	2,003	7,494	12.01	115.89	23.98
c. Motor Vehicle Insurance	4,830	3,047	15.77	80.97	17.65
d. Other Insurance	12,391	34,220	8.65	253.00	26.91
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	7,151	243,216	0.16	24.11	6.03
2) Commercial Vehicle	3	443	10.96	11.41	11.22
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	4,873	92,268	7.29	36.00	13.41
2) Commercial Vehicle	1	57	8.00	8.00	8.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	28,216	361,130	3.11	9.00	4.06
9. TOTALS	<u>72,433</u>	<u>\$ 790,913</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	1,840	\$ 18,546	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	5,536	\$ 218,951	N/A	N/A	N/A

Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

(Column A) (Column B) (Column C) (Column D) (Column E)

Q3- 2018

Number of Contracts Amount (\$,000) Low Interest Rate % High Interest Rate % Weighted Avg. Rate %

Contracts Financed During Reporting Period:

1. Furniture & Households	11,344	\$11,202	4.38	45.00	25.49
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	299	1,058	1.36	27.90	19.13
4. Insurance Policies:					
a. Commercial Insurance	1,716	33,862	4.40	84.10	8.85
b. Personal Insurance	2,184	7,465	12.41	127.80	21.47
c. Motor Vehicle Insurance	4,847	3,319	15.76	77.97	16.71
d. Other Insurance	12,455	49,406	8.03	306.95	25.96
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	4,607	158,992	0.62	25.95	4.98
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	2,616	48,229	9.63	36.00	15.08
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	11,580	113,602	3.28	7.50	4.25
9. TOTALS	<u>51,648</u>	<u>\$ 427,135</u>			

Memo Accounts

1. Vehicles Reposeesed this Quarter	731	\$ 7,725	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	4,838	\$ 299,520	N/A	N/A	N/A

Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

(Column A) (Column B) (Column C) (Column D) (Column E)

Q4- 2018

Number of Contracts Amount (\$,000) Low Interest Rate % High Interest Rate % Weighted Avg. Rate %

Contracts Financed During Reporting Period:

1. Furniture & Households	12,949	\$13,316	4.51	45.00	25.70
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	323	1,338	1.55	27.90	18.77
4. Insurance Policies:					
a. Commercial Insurance	1,091	8,768	5.14	155.80	9.69
b. Personal Insurance	1,952	10,782	11.22	84.33	22.87
c. Motor Vehicle Insurance	4,455	2,991	15.68	80.97	17.49
d. Other Insurance	11,074	38,717	8.68	172.00	26.93
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	2,416	92,748	0.31	25.67	4.82
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,493	25,557	14.09	36.00	18.17
2) Commercial Vehicle	1	45	8.94	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	855	2,203	0.01	4.90	2.09
9. TOTALS	<u>36,609</u>	<u>\$ 196,465</u>			

Memo Accounts

1. Vehicles Reposeesed this Quarter	294	\$ 4,115	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	5,991	\$ 190,678	N/A	N/A	N/A

Government of Puerto Rico  
 Commissioner of Financial Institutions  
 Nondepository / Financing Institutions

Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

(Column A) (Column B) (Column C) (Column D) (Column E)

Q1- 2019

Number of Contracts Amount (\$,000) Low Interest Rate % High Interest Rate % Weighted Avg. Rate %

Contracts Financed During Reporting Period:

1. Furniture & Households	11,001	\$12,171	4.77	45.00	25.55
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	381	1,379	1.81	27.90	20.08
4. Insurance Policies:					
a. Commercial Insurance	1,230	25,433	4.01	94.39	6.24
b. Personal Insurance	2,187	10,356	11.41	121.59	19.15
c. Motor Vehicle Insurance	6,008	3,932	16.29	80.97	17.51
d. Other Insurance	13,124	44,563	8.64	208.00	26.66
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	2,953	110,487	0.24	30.00	5.49
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,393	24,261	12.69	30.00	17.25
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	951	2,374	0.01	6.90	1.67
9. TOTALS	<u>39,228</u>	<u>\$ 234,956</u>			

Memo Accounts

1. Vehicles Reposeesed this Quarter	200	\$ 3,763	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	5,418	\$ 167,222	N/A	N/A	N/A

**Government of Puerto Rico  
Commissioner of Financial Institutions  
Nondepository / Financing Institutions**

**Schedule I - Installment Sales  
Originated during the Quarter**

**Q2- 2019**

**Contracts Financed During Reporting Period:**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
<b>1. Furniture &amp; Households</b>	13,940	\$16,298	4.36	45.00	25.76
<b>2. Industrial, Agriculture, Construction Equipment or Machinery</b>	0	0	0.00	0.00	0.00
<b>3. Commercial Equipment</b>	303	1,035	1.29	27.90	19.85
<b>4. Insurance Policies:</b>					
a. Commercial Insurance	1,618	33,003	3.88	92.27	6.14
b. Personal Insurance	2,019	7,961	12.49	80.97	19.36
c. Motor Vehicle Insurance	5,616	3,687	16.09	80.97	16.78
d. Other Insurance	13,224	44,738	8.33	232.36	26.98
<b>5. Motor Vehicles:</b>					
a. New					
1) Passenger Vehicles	2,927	114,771	0.18	22.79	5.07
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,349	24,296	12.84	36.00	16.82
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
<b>6. Credit Cards:</b>					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
<b>7. Computer Equipment</b>	0	0	0.00	0.00	0.00
<b>8. Other</b>	1,473	2,956	0.01	6.90	3.18
<b>9. TOTALS</b>	<b>42,469</b>	<b>\$ 248,745</b>			

**Memo Accounts**

<b>1. Vehicles Reposeesed this Quarter</b>	208	\$ 3,753	N/A	N/A	N/A
<b>2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter</b>	4,726	\$ 152,413	N/A	N/A	N/A

**Government of Puerto Rico  
Commissioner of Financial Institutions  
Nondepository / Financing Institutions**

**Consolidated by Financing**

**Schedule I - Installment Sales**

**Originated during the Quarter**

**Q3- 2019**

**Contracts Financed During Reporting Period:**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
<b>1. Furniture &amp; Households</b>	13,699	\$14,965	4.26	45.00	25.80
<b>2. Industrial, Agriculture, Construction Equipment or Machinery</b>	0	0	0.00	0.00	0.00
<b>3. Commercial Equipment</b>	325	1,462	2.27	27.90	17.10
<b>4. Insurance Policies:</b>					
a. Commercial Insurance	1,600	35,166	4.22	90.50	7.10
b. Personal Insurance	2,098	8,588	13.55	70.01	22.13
c. Motor Vehicle Insurance	6,143	3,854	16.81	70.01	17.30
d. Other Insurance	13,915	58,668	7.90	298.00	26.11
<b>5. Motor Vehicles:</b>					
a. New					
1) Passenger Vehicles	2,821	112,205	0.14	23.91	5.16
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,393	26,012	11.64	36.00	14.41
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
<b>6. Credit Cards:</b>					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
<b>7. Computer Equipment</b>	0	0	0.00	0.00	0.00
<b>8. Other</b>	1,546	2,847	0.01	6.90	2.45
<b>9. TOTALS</b>	<b>43,540</b>	<b>\$ 263,767</b>			
<b>Memo Accounts</b>					
<b>1. Vehicles Reposeesed this Quarter</b>	<b>222</b>	<b>\$ 4,250</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter</b>	<b>3,838</b>	<b>\$ 124,080</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

Government of Puerto Rico  
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Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q4- 2019

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	16,824	\$19,977	4.15	45.00	25.82
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	316	1,349	1.79	27.90	17.88
4. Insurance Policies:					
a. Commercial Insurance	1,457	18,931	4.21	89.97	9.72
b. Personal Insurance	1,873	7,316	12.79	80.97	22.98
c. Motor Vehicle Insurance	5,364	3,620	15.67	80.97	17.43
d. Other Insurance	12,546	48,084	8.97	245.00	26.91
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	3,312	131,899	0.11	23.99	4.55
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,418	25,845	14.04	39.00	15.69
2) Commercial Vehicle	1	130	9.91	9.94	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	1,233	2,649	0.01	6.90	2.24
9. TOTALS	<u>44,344</u>	<u>\$ 259,800</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	241	\$ 4,720	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	6,043	\$ 190,851	N/A	N/A	N/A



Government of Puerto Rico  
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Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q1- 2020

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	8,681	\$9,747	4.14	45.00	25.70
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	345	954	1.00	27.90	19.08
4. Insurance Policies:					
a. Commercial Insurance	1,468	28,013	3.74	80.97	6.85
b. Personal Insurance	1,873	7,734	12.27	137.99	22.61
c. Motor Vehicle Insurance	5,831	3,839	16.11	80.97	17.83
d. Other Insurance	10,493	36,688	9.22	196.00	27.89
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	2,901	114,993	0.08	22.13	5.02
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	1,124	20,906	11.14	35.00	15.35
2) Commercial Vehicle	1	142	7.76	7.76	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	1,237	2,458	0.01	6.90	1.42
9. TOTALS	<u>33,954</u>	<u>\$ 225,474</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	189	\$ 3,274	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	4,473	\$ 148,477	N/A	N/A	N/A

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Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter  
 Q2- 2020

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	7,982	\$7,943	5.55	45.00	25.61
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	349	1,384	1.00	27.90	16.06
4. Insurance Policies:					
a. Commercial Insurance	1,337	22,921	3.67	137.89	6.44
b. Personal Insurance	1,955	8,591	11.10	121.59	19.62
c. Motor Vehicle Insurance	5,043	3,445	15.94	80.97	17.62
d. Other Insurance	9,398	36,139	8.69	191.00	26.28
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	1,466	55,152	0.01	21.76	5.61
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	298	6,056	6.27	35.00	11.74
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	1,649	3,318	0.01	6.90	0.52
9. TOTALS	<u>29,477</u>	<u>\$ 144,949</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	79	\$ 1,696	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	1,928	\$ 57,772	N/A	N/A	N/A

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Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q3- 2020

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	13,226	\$7,949	4.56	45.00	25.78
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	404	1,284	1.14	27.90	19.88
4. Insurance Policies:					
a. Commercial Insurance	1,603	42,855	3.39	111.00	6.32
b. Personal Insurance	2,252	7,986	12.69	80.97	20.68
c. Motor Vehicle Insurance	5,627	3,703	16.81	80.97	17.10
d. Other Insurance	11,501	55,801	7.88	137.00	26.06
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	4,676	176,697	0.11	35.00	5.71
2) Commercial Vehicle	1	119	6.90	6.90	6.90
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	750	21,240	2.33	23.99	8.10
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	1,275	3,336	0.01	6.90	0.85
9. TOTALS	<u>41,315</u>	<u>\$ 320,970</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	187	\$ 3,478	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	5,089	\$ 153,269	N/A	N/A	N/A

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Consolidated by Financing

Schedule I - Installment Sales  
 Originated during the Quarter

Q4- 2020

Contracts Financed During Reporting Period:

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)
	Number of Contracts	Amount (\$,000)	Low Interest Rate %	High Interest Rate %	Weighted Avg. Rate %
1. Furniture & Households	15,439	\$20,874	4.88	45.00	25.63
2. Industrial, Agriculture, Construction Equipment or Machinery	0	0	0.00	0.00	0.00
3. Commercial Equipment	423	1,342	1.29	27.90	19.65
4. Insurance Policies:					
a. Commercial Insurance	1,338	19,904	3.83	80.97	7.82
b. Personal Insurance	2,238	11,905	11.00	80.97	21.28
c. Motor Vehicle Insurance	5,353	3,832	15.68	80.97	17.36
d. Other Insurance	11,481	44,510	9.48	162.00	21.28
5. Motor Vehicles:					
a. New					
1) Passenger Vehicles	4,675	227,321	0.00	19.19	4.61
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
b. Used					
1) Passenger Vehicles	741	29,630	2.53	35.00	5.51
2) Commercial Vehicle	0	0	0.00	0.00	0.00
3) Heavy Vehicle	0	0	0.00	0.00	0.00
4) Motorcycles	0	0	0.00	0.00	0.00
5) Other	0	0	0.00	0.00	0.00
6. Credit Cards:					
a. Major Credit Cards Consumers	0	0	0.00	0.00	0.00
b. Business / Corporate Card	0	0	0.00	0.00	0.00
c. Private Label Cards	0	0	0.00	0.00	0.00
d. Other	0	0	0.00	0.00	0.00
7. Computer Equipment	0	0	0.00	0.00	0.00
8. Other	1,096	3,100	0.74	15.00	1.35
9. TOTALS	<u>42,784</u>	<u>\$ 362,418</u>			
Memo Accounts					
1. Vehicles Reposeesed this Quarter	172	\$ 3,507	N/A	N/A	N/A
2. Motor Vehicles Floor Plan Agreements formalized / renewed this quarter	7,878	\$ 262,981	N/A	N/A	N/A