

Statistical Summary 2002 - 2020  
Domestic Commercial Banks

Amounts in millions of \$	December																		
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002
<b>Total Assets</b>	\$ 79,575	\$ 64,832	\$ 61,803	\$ 58,630	\$ 53,874	\$ 53,252	\$ 56,849	\$ 60,055	\$ 63,441	\$ 67,706	\$ 72,731	\$ 87,145	\$ 93,004	\$ 93,867	\$ 89,230	\$ 96,775	\$ 91,900	\$ 75,765	\$ 66,206
<b>Total Loans</b>	34,465	33,571	34,422	33,827	34,672	36,808	40,884	43,549	46,881	47,466	49,254	57,577	60,229	59,766	55,884	53,847	47,719	38,698	34,599
<b>Net Loans</b>	33,465	32,958	33,328	32,638	33,616	35,614	39,651	42,458	45,589	46,089	47,962	55,755	58,840	58,755	55,091	53,173	47,075	38,095	34,059
<b>Investments</b>	24,011	20,654	15,563	11,223	8,501	6,515	5,478	5,264	5,780	9,699	13,004	19,209	22,797	26,325	26,729	36,315	38,083	32,613	27,159
<b>Deposits</b>	69,504	54,430	50,481	47,110	42,869	41,571	43,210	45,416	46,673	46,275	47,085	58,220	62,689	59,256	54,110	53,100	44,102	40,083	37,159
<b>Equity Capital</b>	6,755	7,699	8,086	7,782	7,684	7,713	8,250	7,502	6,958	7,190	6,729	6,871	6,470	6,755	6,416	6,578	6,031	5,596	4,639
<b>Net Income*</b>	533	756	890	317	216	295	610	87	227	209	(706)	(516)	132	370	565	1,010	1,134	832	652
<b>Average Assets</b>	75,840	64,834	61,580	56,585	54,036	54,244	58,426	61,269	63,906	70,235	78,199	89,927	93,746	92,240	91,595	94,783	84,896	71,821	62,942
<b>Average Capital</b>	7,074	8,101	7,818	7,782	7,836	7,683	7,848	6,956	6,983	6,892	6,825	7,306	6,555	6,619	6,389	6,479	6,036	5,207	4,285
<b>Average Total Loans</b>	\$ 34,484	\$ 33,940	\$ 33,719	\$ 33,485	\$ 35,477	\$ 37,803	\$ 41,652	\$ 44,499	\$ 46,619	\$ 48,194	\$ 50,832	\$ 58,900	\$ 60,556	\$ 58,125	\$ 54,791	\$ 51,417	\$ 43,399	\$ 36,885	\$ 32,750
<b>* Annualize</b>																			
<b>Growth Rates</b>																			
<b>Assets</b>	22.74%	4.90%	5.41%	8.83%	1.17%	-6.33%	-5.34%	-5.34%	-6.30%	-6.91%	-16.54%	-6.30%	-0.92%	5.20%	-7.80%	5.30%	21.30%	14.44%	13.12%
<b>Loans, Net</b>	1.54%	-1.11%	2.11%	-2.91%	-5.61%	-10.18%	-6.61%	-6.87%	-1.08%	-3.91%	-13.98%	-5.24%	0.14%	6.65%	3.61%	12.95%	23.57%	11.85%	9.76%
<b>Investments</b>	16.25%	32.71%	38.67%	32.02%	30.48%	18.93%	4.07%	-8.93%	-40.41%	-25.42%	-32.30%	-15.74%	-13.40%	-1.51%	-26.40%	-4.64%	16.77%	20.08%	13.62%
<b>Deposits</b>	27.69%	7.82%	7.16%	9.89%	3.12%	-3.79%	-4.86%	-2.69%	0.86%	-1.72%	-19.13%	-7.13%	5.79%	9.51%	1.90%	20.40%	10.03%	7.87%	13.13%
<b>Capital</b>	-12.26%	-4.79%	3.91%	1.28%	-0.38%	-6.51%	9.97%	7.82%	-3.23%	6.85%	-2.07%	6.20%	-4.22%	5.28%	-2.46%	9.07%	7.77%	20.63%	18.33%
<b>Net Income</b>	-29.50%	-15.06%	180.76%	46.76%	-26.78%	-51.64%	601.1%	-61.7%	8.61%	-129.60%	36.82%	-490.91%	-64.32%	-34.51%	-44.06%	-10.93%	36.30%	27.61%	16.84%
<b>Ratios</b>																			
<b>Return on Assets (ROA)</b>	0.67%	1.17%	1.44%	0.54%	0.40%	0.55%	1.07%	0.14%	0.36%	0.31%	-0.97%	-0.59%	0.14%	0.39%	0.63%	1.04%	1.23%	1.10%	0.98%
<b>Return on Equity (ROE)</b>	7.89%	9.82%	11.01%	4.07%	2.81%	3.82%	7.39%	1.16%	3.26%	2.91%	-10.49%	-7.51%	2.04%	5.48%	8.81%	15.35%	18.80%	14.87%	14.05%
<b>Equity to Total Assets</b>	8.49%	11.88%	13.08%	13.27%	14.26%	14.48%	14.51%	12.49%	10.97%	10.62%	9.25%	7.88%	6.96%	7.20%	7.19%	6.80%	6.56%	7.39%	7.01%
<b>Return on Average Assets</b>	0.70%	1.17%	1.45%	0.56%	0.40%	0.54%	1.04%	0.14%	0.36%	0.30%	-0.90%	-0.57%	0.14%	0.40%	0.62%	1.07%	1.34%	1.16%	1.04%
<b>Return on Average Capital</b>	7.53%	9.33%	11.38%	4.07%	2.76%	3.84%	7.77%	1.25%	3.25%	3.03%	-10.35%	-7.06%	2.01%	5.59%	8.84%	15.59%	18.79%	15.98%	15.22%
<b>Loans &amp; Leases Analysis</b>																			
<b>Net Loans to Total Assets</b>	42.05%	50.84%	53.93%	55.67%	62.40%	66.88%	69.75%	70.70%	71.86%	68.07%	65.94%	63.98%	63.27%	62.59%	61.74%	54.94%	51.22%	50.28%	50.86%
<b>Loans to Deposits</b>	49.59%	61.68%	68.19%	71.80%	80.88%	88.54%	94.62%	95.89%	100.45%	102.57%	104.61%	98.90%	96.08%	100.86%	103.28%	101.41%	108.20%	96.54%	93.10%
<b>Net Loans to Avg. Assets</b>	44.13%	50.83%	54.12%	57.68%	62.21%	65.66%	67.87%	69.30%	71.34%	65.62%	61.33%	62.00%	62.77%	63.70%	60.15%	56.10%	55.45%	53.04%	53.50%
<b>Allowances to Total Loans</b>	2.94%	1.82%	3.18%	3.51%	3.05%	3.24%	3.02%	2.51%	2.76%	2.83%	2.59%	3.15%	2.30%	1.66%	1.38%	1.21%	1.30%	1.47%	1.48%
<b>Net Loss to Avg. Total Loans &amp; Leases</b>	6.37%	1.37%	1.14%	1.35%	1.22%	1.46%	1.25%	2.31%	1.51%	1.70%	3.05%	2.09%	1.33%	0.88%	0.47%	0.39%	0.45%	0.60%	0.79%
<b>Allowances to Net Losses (x)</b>	4.61%	1.32%	2.83%	2.50%	2.44%	3.27%	2.37%	1.04%	1.84%	1.64%	0.82%	1.48%	1.72%	1.94%	3.00%	3.24%	3.17%	2.58	1.97

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. These figures include International Banking Entities (IBE's) organized as Units under the International Banking Center Act (Act No. 52 of 1989).  
3. Average based on the balance at the close of each calendar quarter.