

Small Loans Companies  
Balance Sheet

As of December 31

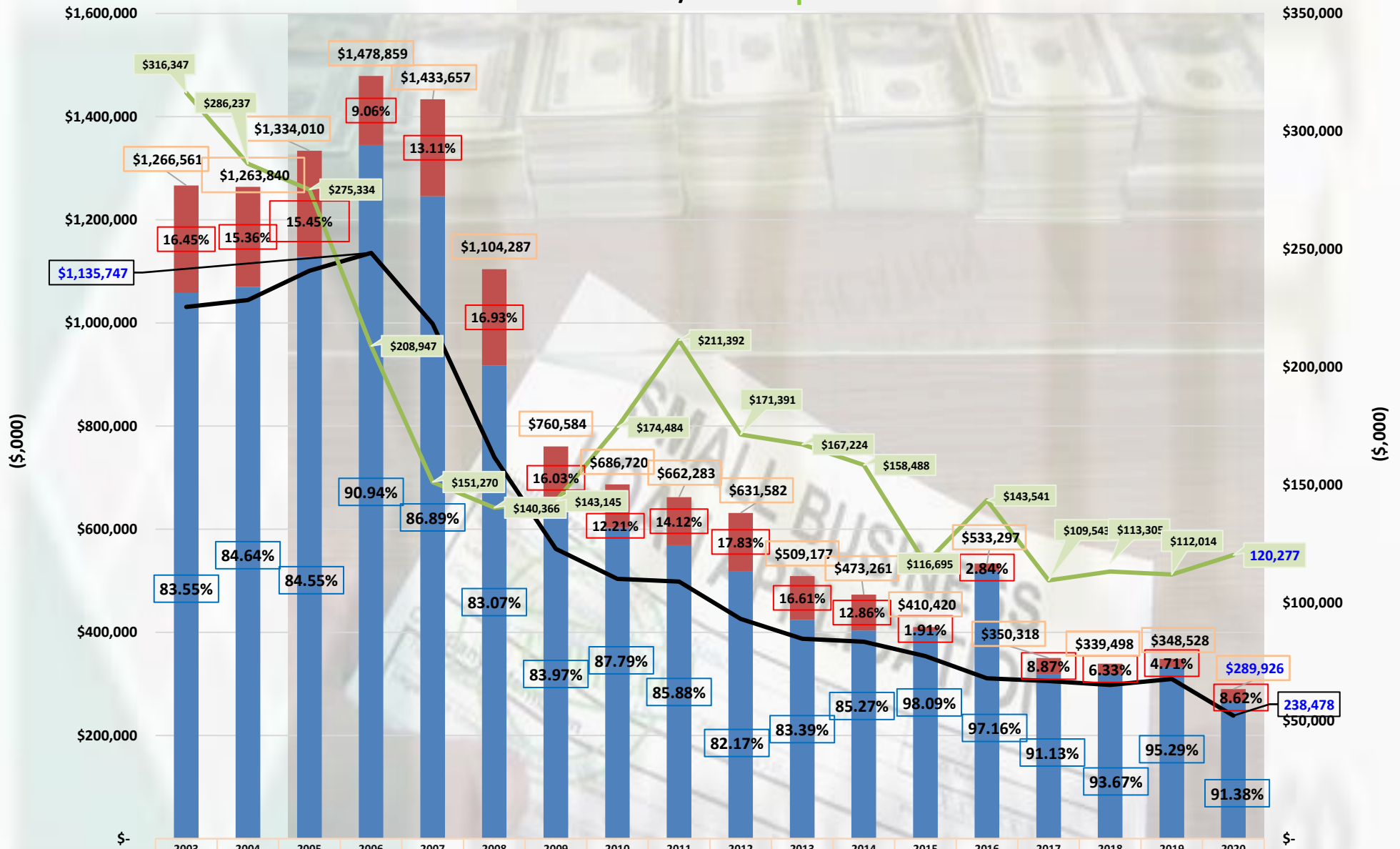
Amounts in thousands of \$

|   | 2020              | 2019              | 2018              | 2017              | 2016              | 2015              | 2014              | 2013              | 2012              | 2011              | 2010              | 2009              | 2008                | 2007                | 2006                | 2005                | 2004                | 2003                |  |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--|
| <b>Assets</b>   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                     |                     |                     |                     |                     |                     |  |
| Cash in hand and Banks  | \$ 20,305         | \$ 17,113         | \$ 15,237         | \$ 11,977         | \$ 205,677        | \$ 46,325         | \$ 13,237         | \$ 29,610         | \$ 80,604         | \$ 55,887         | \$ 63,625         | \$ 37,235         | \$ 48,152           | \$ 41,513           | \$ 66,321           | \$ 16,153           | \$ 6,336            | \$ 8,673            |  |
| Loans and Lease financing receivables<br>(net of unearned income) | 275,041           | 347,999           | 328,131           | 320,775           | 322,118           | 390,833           | 421,787           | 431,112           | 473,610           | 557,700           | 580,402           | 646,166           | 851,187             | 1,099,562           | 1,208,636           | 1,168,733           | 1,109,983           | 1,110,112           |  |
| Less Allowance for Loan and Lease Losses                          | 36,563            | 38,484            | 29,876            | 15,015            | 11,090            | 36,867            | 40,095            | 43,475            | 47,291            | 59,112            | 76,593            | 84,353            | 111,528             | 101,312             | 72,889              | 67,867              | 65,603              | 79,110              |  |
| Net Loans and Leases receivables                                  | \$ 238,478        | \$ 309,515        | \$ 298,255        | \$ 305,760        | \$ 311,028        | \$ 353,966        | \$ 381,692        | \$ 387,637        | \$ 426,319        | \$ 498,588        | \$ 503,809        | \$ 561,813        | \$ 739,659          | \$ 998,250          | \$ 1,135,747        | \$ 1,100,866        | \$ 1,044,380        | \$ 1,031,002        |  |
| Other Current Assets  | 6,162             | 5,471             | 4,531             | 1,524             | 1,461             | 2,291             | 8,625             | 7,379             | 12,051            | 14,298            | 35,437            | 39,580            | 129,505             | 205,878             | 142,742             | 10,900              | 18,967              | 18,500              |  |
| <b>Total Current Assets</b>                                       | <b>\$ 264,945</b> | <b>\$ 332,099</b> | <b>\$ 318,023</b> | <b>\$ 319,261</b> | <b>\$ 518,166</b> | <b>\$ 402,582</b> | <b>\$ 403,554</b> | <b>\$ 424,626</b> | <b>\$ 518,974</b> | <b>\$ 568,773</b> | <b>\$ 602,871</b> | <b>\$ 638,628</b> | <b>\$ 917,316</b>   | <b>\$ 1,245,641</b> | <b>\$ 1,344,810</b> | <b>\$ 1,127,919</b> | <b>\$ 1,069,683</b> | <b>\$ 1,058,175</b> |  |
| Securities  | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 423               | 23,844            | 456                 | 387                 | 312                 | 304                 | 423                 | 324                 |  |
| Premises and Fixed Assets   | 3,165             | 4,397             | 3,434             | 1,993             | 2,019             | 1,805             | 2,178             | 1,767             | 1,961             | 2,043             | 5,627             | 6,853             | 8,990               | 9,515               | 10,039              | 8,308               | 8,086               | 7,276               |  |
| Other Assets  | 21,816            | 12,032            | 18,041            | 29,064            | 13,112            | 6,033             | 67,529            | 82,784            | 110,647           | 91,467            | 77,799            | 91,259            | 177,525             | 178,114             | 123,698             | 197,479             | 185,648             | 200,786             |  |
| <b>Total Assets</b>   | <b>\$ 289,926</b> | <b>\$ 348,528</b> | <b>\$ 339,498</b> | <b>\$ 350,318</b> | <b>\$ 533,297</b> | <b>\$ 410,420</b> | <b>\$ 473,261</b> | <b>\$ 509,177</b> | <b>\$ 631,582</b> | <b>\$ 662,283</b> | <b>\$ 686,720</b> | <b>\$ 760,584</b> | <b>\$ 1,104,287</b> | <b>\$ 1,433,657</b> | <b>\$ 1,478,859</b> | <b>\$ 1,334,010</b> | <b>\$ 1,263,840</b> | <b>\$ 1,266,561</b> |  |
| <b>Liabilities</b>  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                     |                     |                     |                     |                     |                     |  |
| Accounts Payable and Accrued Liabilities                          | \$ 7,025          | \$ 6,057          | \$ 6,993          | \$ 6,866          | \$ 10,501         | \$ 5,836          | \$ 10,157         | \$ 11,226         | \$ 31,596         | \$ 23,042         | \$ 18,415         | \$ 10,435         | \$ 48,713           | \$ 52,961           | \$ 58,806           | \$ 55,262           | \$ 48,009           | \$ 39,828           |  |
| Loans Payable   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                     |                     |                     |                     |                     |                     |  |
| Banks   | 142,456           | 187,614           | 155,754           | 148,168           | 218               | 227               | 241               | 0                 | 297               | 280               | 92,264            | 150,501           | 367,690             | 899,397             | 923,365             | 526,645             | 490,894             | 399,469             |  |
| Parent Company  | 3,490             | 21,641            | 46,754            | 55,539            | 349,442           | 261,715           | 283,862           | 326,852           | 325,433           | 328,044           | 355,678           | 393,816           | 417,575             | 177,833             | 202,726             | 94,359              | 84,251              | 81,597              |  |
| Others  | 60                | 60                | 60                | 113               | 218               | 113               | 128               | 380               | 15,963            | 26,361            | 41,429            | 58,784            | 123,207             | 148,002             | 79,466              | 76,610              | 77,065              | 140,224             |  |
| Other Accounts Payable  | 10,640            | 7,254             | 2,406             | 1,326             | 2,706             | 2,576             | 2,207             | 1,941             | 86,880            | 73,164            | 4,450             | 3,903             | 6,736               | 4,194               | 5,549               | 2,421               | 4,194               | 6,942               |  |
| <b>Total Current Liabilities</b>                                  | <b>\$ 163,671</b> | <b>\$ 222,626</b> | <b>\$ 211,967</b> | <b>\$ 212,012</b> | <b>\$ 363,085</b> | <b>\$ 270,467</b> | <b>\$ 296,595</b> | <b>\$ 340,399</b> | <b>\$ 460,169</b> | <b>\$ 450,891</b> | <b>\$ 512,236</b> | <b>\$ 617,439</b> | <b>\$ 963,921</b>   | <b>\$ 1,282,387</b> | <b>\$ 1,269,912</b> | <b>\$ 755,297</b>   | <b>\$ 704,413</b>   | <b>\$ 668,060</b>   |  |
| Long Term Liabilities   | 5,978             | 13,888            | 14,226            | 28,763            | 26,671            | 23,258            | 18,178            | 1,554             | 22                | 0                 | 0                 | 0                 | 0                   | 0                   | 0                   | 303,379             | 273,190             | 282,154             |  |
| <b>Total Liabilities</b>  | <b>\$ 169,649</b> | <b>\$ 236,514</b> | <b>\$ 226,193</b> | <b>\$ 240,775</b> | <b>\$ 389,756</b> | <b>\$ 293,725</b> | <b>\$ 314,773</b> | <b>\$ 341,953</b> | <b>\$ 460,191</b> | <b>\$ 450,891</b> | <b>\$ 512,236</b> | <b>\$ 617,439</b> | <b>\$ 963,921</b>   | <b>\$ 1,282,387</b> | <b>\$ 1,269,912</b> | <b>\$ 1,058,676</b> | <b>\$ 977,603</b>   | <b>\$ 950,214</b>   |  |
| <b>Capital</b>  |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                     |                     |                     |                     |                     |                     |  |
| Stockholders Equity   | 0                 | 0                 | 0                 | 406               | (316)             | (17)              | (697)             | 0                 | 0                 | 0                 | 0                 | 0                 | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   |  |
| Common Stock  | 9,368             | 9,331             | 9,338             | 9,127             | 9,126             | 9,126             | 9,126             | 9,127             | 9,226             | 9,226             | 10,032            | 10,030            | 17,198              | 17,288              | 17,391              | 17,332              | 17,409              | 17,569              |  |
| Preferred Stock   | 0                 | 0                 | 212               | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   |  |
| Additional Paid in Capital  | 22,730            | 24,011            | 24,811            | 26,278            | 110,741           | 87,222            | 84,755            | 98,709            | 112,280           | 130,663           | 109,456           | 97,000            | 421,474             | 421,856             | 420,438             | 535,425             | 536,781             | 579,613             |  |
| Retained Earnings   | 88,179            | 78,672            | 78,944            | 73,732            | 23,990            | 20,364            | 65,304            | 59,388            | 49,885            | 71,503            | 54,996            | 36,115            | (298,306)           | (287,874)           | (228,882)           | (277,423)           | (267,953)           | (280,835)           |  |
| <b>Total Capital</b>  | <b>\$ 120,277</b> | <b>\$ 112,014</b> | <b>\$ 113,305</b> | <b>\$ 109,543</b> | <b>\$ 143,541</b> | <b>\$ 116,695</b> | <b>\$ 158,488</b> | <b>\$ 167,224</b> | <b>\$ 171,391</b> | <b>\$ 211,392</b> | <b>\$ 174,484</b> | <b>\$ 143,145</b> | <b>\$ 140,366</b>   | <b>\$ 151,270</b>   | <b>\$ 208,947</b>   | <b>\$ 275,334</b>   | <b>\$ 286,237</b>   | <b>\$ 316,347</b>   |  |
| <b>Total Liabilities and Capital</b>                              | <b>\$ 289,926</b> | <b>\$ 348,528</b> | <b>\$ 339,498</b> | <b>\$ 350,318</b> | <b>\$ 533,297</b> | <b>\$ 410,420</b> | <b>\$ 473,261</b> | <b>\$ 509,177</b> | <b>\$ 631,582</b> | <b>\$ 662,283</b> | <b>\$ 686,720</b> | <b>\$ 760,584</b> | <b>\$ 1,104,287</b> | <b>\$ 1,433,657</b> | <b>\$ 1,478,859</b> | <b>\$ 1,334,010</b> | <b>\$ 1,263,840</b> | <b>\$ 1,266,561</b> |  |

The Year 2019 was amended

# Small Loans Companies

## Total Assets / Total Capital Trend



|                      | 2003      | 2004      | 2005      | 2006      | 2007      | 2008      | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      | 2015      | 2016      | 2017      | 2018      | 2019      | 2020      |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Fixed Assests        | \$208,386 | \$194,157 | \$206,091 | \$134,049 | \$188,016 | \$186,971 | \$121,956 | \$83,849  | \$93,510  | \$112,608 | \$84,551  | \$69,707  | \$7,838   | \$15,131  | \$31,057  | \$21,475  | \$16,429  | \$24,981  |
| Total Current Assets | \$1,058,1 | \$1,069,6 | \$1,127,9 | \$1,344,8 | \$1,245,6 | \$917,316 | \$638,628 | \$602,871 | \$568,773 | \$518,974 | \$424,626 | \$403,554 | \$402,582 | \$518,166 | \$319,261 | \$318,023 | \$332,099 | 264,945   |
| Total Assets         | \$1,266,5 | \$1,263,8 | \$1,334,0 | \$1,478,8 | \$1,433,6 | \$1,104,2 | \$760,584 | \$686,720 | \$662,283 | \$631,582 | \$509,177 | \$473,261 | \$410,420 | \$533,297 | \$350,318 | \$339,498 | \$348,528 | \$289,926 |
| Loans                | \$1,031,0 | \$1,044,3 | \$1,100,8 | \$1,135,7 | \$998,250 | \$739,659 | \$561,813 | \$503,809 | \$498,588 | \$426,319 | \$387,637 | \$381,692 | \$353,966 | \$311,028 | \$305,760 | \$298,255 | \$309,515 | 238,478   |
| Total Capital        | \$316,347 | \$286,237 | \$275,334 | \$208,947 | \$151,270 | \$140,366 | \$143,145 | \$174,484 | \$211,392 | \$171,391 | \$167,224 | \$158,488 | \$116,695 | \$143,541 | \$109,543 | \$113,305 | \$112,014 | 120,277   |

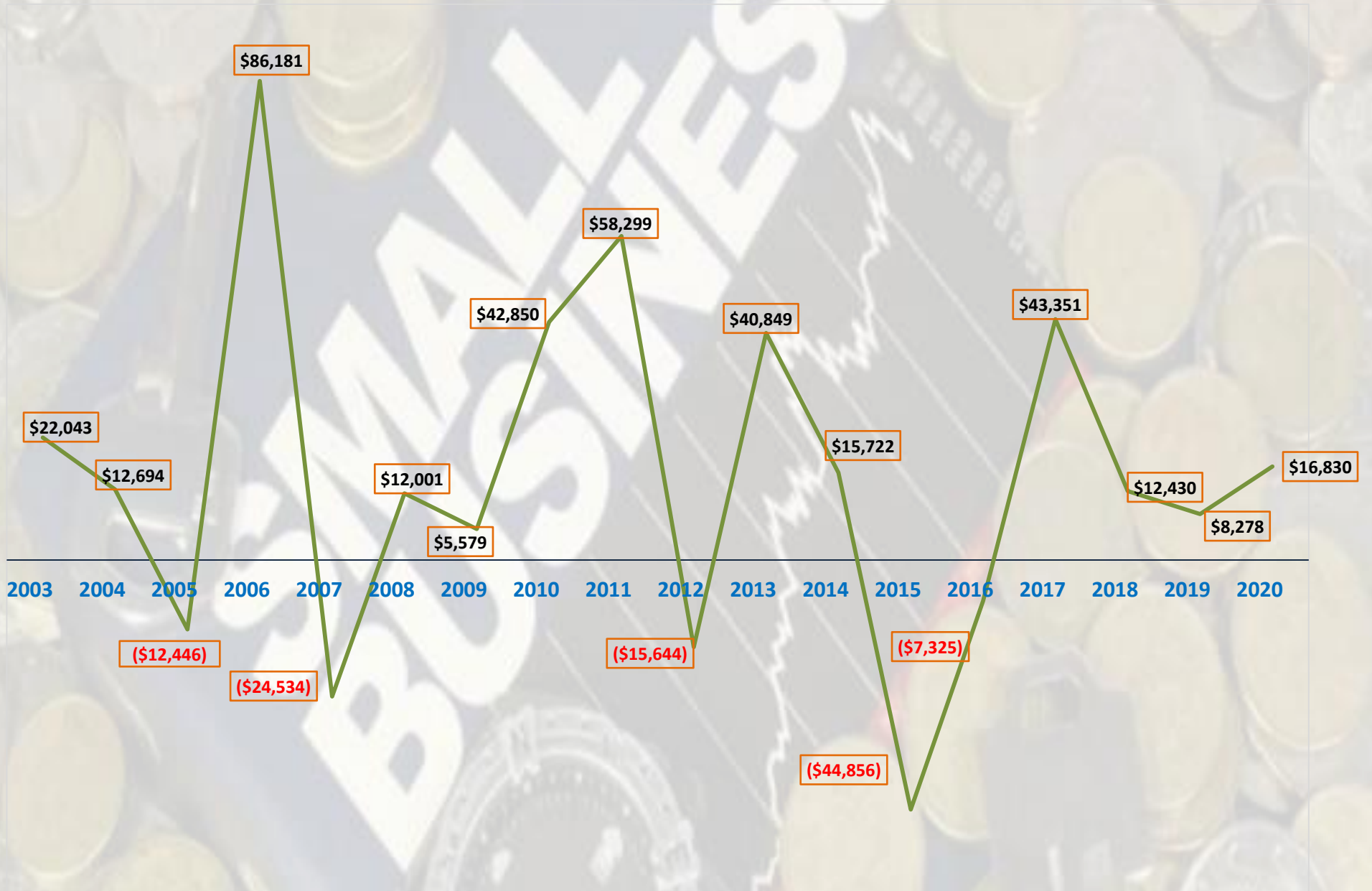


## Small Loan Companies Income Statement

| Amounts in Thousands (\$)                | As of December 31 |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|-------------------|--------------------|-------------------|-------------------|
|  | 2020              | 2019              | 2018              | 2017              | 2016              | 2015               | 2014              | 2013              | 2012               | 2011              | 2010              | 2009              | 2008              | 2007               | 2006              | 2005               | 2004              | 2003              |
| <b>Interest Income</b>                   |                   |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
| <b>Interest and fee Income on Loans:</b> |                   |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
| Loans Secured by Real Estate             | 0                 | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                 | 0                  | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                  | 0                 | 0                 |
| Commercial and Industrial Loans          | 0                 | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                 | 0                  | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                  | 0                 | 0                 |
| Loans to individual and other            | 0                 | 2                 | 2                 | 0                 | 0                 | 0                  | 0                 | 0                 | 0                  | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                  | 0                 | 0                 |
| Credit Cards                             | 0                 | 2                 | 2                 | 0                 | 0                 | 0                  | 0                 | 0                 | 0                  | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                  | 0                 | 0                 |
| Consumer Loans                           | \$ 98,005         | \$ 109,707        | \$ 103,261        | \$ 111,072        | \$ 118,002        | \$ 124,634         | \$ 134,040        | \$ 141,745        | \$ 163,530         | \$ 171,354        | \$ 181,246        | \$ 196,316        | \$ 260,053        | \$ 304,435         | \$ 310,518        | \$ 285,725         | \$ 273,586        | \$ 280,754        |
| <b>Interest and Dividend Income</b>      |                   |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
| on Securities                            | 0                 | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 72                | 0                  | 0                 | 932               | 994               | 9                 | 7                  | 7                 | 8                  | 9                 | 6                 |
| <b>Total Interest Income</b>             | <b>\$ 98,005</b>  | <b>\$ 109,709</b> | <b>\$ 103,263</b> | <b>\$ 111,072</b> | <b>\$ 118,002</b> | <b>\$ 124,634</b>  | <b>\$ 134,040</b> | <b>\$ 141,817</b> | <b>\$ 82,464</b>   | <b>\$ 171,354</b> | <b>\$ 182,178</b> | <b>\$ 197,310</b> | <b>\$ 260,062</b> | <b>\$ 304,442</b>  | <b>\$ 310,525</b> | <b>\$ 285,733</b>  | <b>\$ 273,595</b> | <b>\$ 280,760</b> |
| <b>Non Interest Income</b>               |                   |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
| Other Fee Income                         | 1,309             | 1,581             | 1,741             | 30,009            | 802               | 616                | 443               | 14,487            | 3,185              | 9,610             | 5,334             | 8,121             | 6,876             | 8,315              | 7,078             | 8,711              | 9,932             | 10,297            |
| Gain on sale of Loans                    | 0                 | 0                 | 0                 | 0                 | 1,613             | 1,586              | 1,743             | 0                 | 0                  | 0                 | 0                 | 0                 | 0                 | 0                  | 3                 | 0                  | 0                 | 6,133             |
| Other operating income                   | 0                 | 0                 | 0                 | 0                 | 0                 | 0                  | 0                 | 0                 | 0                  | 0                 | 3                 | 3                 | 3                 | 4                  | 98,279            | 0                  | 3                 | 0                 |
| <b>Total Operating Income</b>            | <b>\$ 1,309</b>   | <b>\$ 1,581</b>   | <b>\$ 1,741</b>   | <b>\$ 30,009</b>  | <b>\$ 2,415</b>   | <b>\$ 2,202</b>    | <b>\$ 2,186</b>   | <b>\$ 14,487</b>  | <b>\$ 3,185</b>    | <b>\$ 9,610</b>   | <b>\$ 5,337</b>   | <b>\$ 8,124</b>   | <b>\$ 6,879</b>   | <b>\$ 8,319</b>    | <b>\$ 105,360</b> | <b>\$ 8,711</b>    | <b>\$ 9,935</b>   | <b>\$ 16,430</b>  |
| <b>Total Income</b>                      | <b>\$ 99,314</b>  | <b>\$ 111,290</b> | <b>\$ 105,004</b> | <b>\$ 141,081</b> | <b>\$ 120,417</b> | <b>\$ 126,836</b>  | <b>\$ 136,226</b> | <b>\$ 156,304</b> | <b>\$ 166,715</b>  | <b>\$ 180,964</b> | <b>\$ 187,515</b> | <b>\$ 205,434</b> | <b>\$ 266,941</b> | <b>\$ 312,761</b>  | <b>\$ 415,885</b> | <b>\$ 294,444</b>  | <b>\$ 283,530</b> | <b>\$ 297,190</b> |
| <b>Expenses</b>                          |                   |                   |                   |                   |                   |                    |                   |                   |                    |                   |                   |                   |                   |                    |                   |                    |                   |                   |
| Salaries and Employees Benefits          | 21,151            | 23,587            | 23,570            | 24,141            | 24,386            | 23,797             | 22,440            | 24,541            | 28,684             | 27,721            | 33,942            | 36,544            | 55,917            | 57,459             | 57,478            | 67,328             | 56,743            | 58,688            |
| Other Tax                                | 637               | 1,062             | 1,456             | 1,688             | 1,809             | 1,998              | 2,490             | 2,314             | 2,676              | 2,499             | 2,647             | 2,717             | 3,050             | 3,588              | 4,477             | 5,026              | 5,166             | 5,290             |
| Provisison for Loans and Losses          | 23,984            | 36,469            | 27,547            | 26,654            | 59,687            | 33,179             | 45,194            | 46,480            | 41,803             | 33,929            | 68,846            | 80,226            | 126,744           | 140,400            | 85,592            | 96,239             | 68,897            | 80,560            |
| Interest paid                            | 12,375            | 17,796            | 16,818            | 15,222            | 12,546            | 13,535             | 16,928            | 14,954            | 25,421             | 14,201            | 13,435            | 24,138            | 38,630            | 66,146             | 63,871            | 56,302             | 45,537            | 43,052            |
| Other Expenses                           | 24,359            | 24,093            | 23,172            | 27,102            | 24,365            | 77,503             | 25,405            | 25,966            | 50,850             | 30,347            | 24,852            | 52,029            | 35,039            | 72,857             | 56,619            | 65,084             | 66,081            | 73,722            |
| <b>Total Expenses</b>                    | <b>\$ 82,506</b>  | <b>\$ 103,007</b> | <b>\$ 92,563</b>  | <b>\$ 94,807</b>  | <b>\$ 122,793</b> | <b>\$ 150,012</b>  | <b>\$ 112,457</b> | <b>\$ 114,255</b> | <b>\$ 149,434</b>  | <b>\$ 108,697</b> | <b>\$ 143,722</b> | <b>\$ 195,654</b> | <b>\$ 259,380</b> | <b>\$ 340,450</b>  | <b>\$ 268,037</b> | <b>\$ 289,979</b>  | <b>\$ 242,424</b> | <b>\$ 261,312</b> |
| <b>Income Before Tax</b>                 | <b>16,808</b>     | <b>8,283</b>      | <b>12,441</b>     | <b>46,274</b>     | <b>(2,376)</b>    | <b>(23,176)</b>    | <b>23,769</b>     | <b>42,049</b>     | <b>17,281</b>      | <b>72,267</b>     | <b>43,793</b>     | <b>9,780</b>      | <b>7,561</b>      | <b>(27,689)</b>    | <b>147,848</b>    | <b>4,465</b>       | <b>41,106</b>     | <b>35,878</b>     |
| Income Tax                               | (22)              | 5                 | 11                | 2,923             | 4,949             | 21,680             | 8,047             | 1,200             | 32,925             | 13,968            | 943               | 4,201             | (4,440)           | (3,155)            | 61,667            | 16,911             | 28,412            | 13,835            |
| <b>Net Income</b>                        | <b>\$ 16,830</b>  | <b>\$ 8,278</b>   | <b>\$ 12,430</b>  | <b>\$ 43,351</b>  | <b>\$ (7,325)</b> | <b>\$ (44,856)</b> | <b>\$ 15,722</b>  | <b>\$ 40,849</b>  | <b>\$ (15,644)</b> | <b>\$ 58,299</b>  | <b>\$ 42,850</b>  | <b>\$ 5,579</b>   | <b>\$ 12,001</b>  | <b>\$ (24,534)</b> | <b>\$ 86,181</b>  | <b>\$ (12,446)</b> | <b>\$ 12,694</b>  | <b>\$ 22,043</b>  |

# Small Loans Companies

## NET INCOME



Government of Puerto Rico  
Commissioner of Financial Institutions

**Consolidated Personal Small Loans for All 2020**

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount            | Number of<br>Loans |
|------------------|-------------------|--------------------|
| 1. 0-10%         | \$ 319            | 91                 |
| 2. 10-11%        | \$ 202            | 54                 |
| 3. 12-13%        | \$ 420            | 122                |
| 4. 13-14%        | \$ 110            | 28                 |
| 5. 14-15%        | \$ 204            | 50                 |
| 6. 15-16%        | \$ 554            | 136                |
| 7. 16-17%        | \$ 654            | 178                |
| 8. 17-18%        | \$ 386            | 95                 |
| 9. 18-19%        | \$ 577            | 146                |
| 10. 19-20%       | \$ 1,399          | 362                |
| 11. 20-21%       | \$ 610            | 163                |
| 12. 21-22%       | \$ 467            | 108                |
| 13. 22-23%       | \$ 1,585          | 416                |
| 14. 23-24%       | \$ 2,082          | 566                |
| 15. 24-25%       | \$ 696            | 166                |
| 16. 25-26%       | \$ 1,381          | 358                |
| 17. 26-27%       | \$ 2,146          | 583                |
| 18. 27-28%       | \$ 2,632          | 643                |
| 19. 28-29%       | \$ 959            | 242                |
| 20. 29-30%       | \$ 4,931          | 1,359              |
| 21. 30+%         | \$ 78,708         | 22,772             |
| <b>22. TOTAL</b> | <b>\$ 101,022</b> | <b>28,638</b>      |

Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q4-2020**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 17            | 0                  | 6               | 0                  | 9.99            | 9.94         | 10.00        |
| 2. 10-11%        | \$ 53            | 0                  | 13              | 0                  | 11.35           | 10.01        | 12.00        |
| 3. 12-13%        | \$ 85            | 0                  | 24              | 0                  | 12.94           | 12.73        | 12.97        |
| 4. 13-14%        | \$ 12            | 0                  | 3               | 0                  | 13.97           | 13.94        | 13.99        |
| 5. 14-15%        | \$ 18            | 0                  | 5               | 0                  | 14.98           | 14.96        | 14.99        |
| 6. 15-16%        | \$ 75            | 0                  | 17              | 0                  | 15.99           | 15.98        | 15.99        |
| 7. 16-17%        | \$ 128           | 0                  | 39              | 0                  | 16.93           | 16.90        | 16.95        |
| 8. 17-18%        | \$ 54            | 0                  | 13              | 0                  | 17.98           | 17.89        | 17.99        |
| 9. 18-19%        | \$ 148           | 0                  | 39              | 0                  | 18.98           | 18.90        | 18.99        |
| 10. 19-20%       | \$ 333           | 0                  | 83              | 0                  | 19.99           | 19.49        | 20.00        |
| 11. 20-21%       | \$ 191           | 0                  | 51              | 0                  | 20.96           | 20.03        | 20.99        |
| 12. 21-22%       | \$ 95            | 0                  | 24              | 0                  | 21.90           | 21.49        | 21.99        |
| 13. 22-23%       | \$ 305           | 0                  | 86              | 0                  | 22.98           | 22.92        | 22.99        |
| 14. 23-24%       | \$ 589           | 0                  | 169             | 0                  | 23.97           | 23.93        | 23.98        |
| 15. 24-25%       | \$ 97            | 0                  | 24              | 0                  | 24.98           | 24.01        | 25.00        |
| 16. 25-26%       | \$ 385           | 0                  | 103             | 0                  | 25.98           | 25.90        | 25.99        |
| 17. 26-27%       | \$ 675           | 0                  | 182             | 0                  | 26.98           | 26.89        | 26.99        |
| 18. 27-28%       | \$ 718           | 0                  | 176             | 0                  | 27.98           | 27.88        | 27.99        |
| 19. 28-29%       | \$ 146           | 0                  | 40              | 0                  | 28.98           | 28.89        | 28.99        |
| 20. 29-30%       | \$ 1,657         | 0                  | 452             | 0                  | 29.97           | 29.68        | 29.98        |
| 21. 30+%         | \$ 22,236        | 1                  | 6,508           | 1                  | 38.11           | 30.99        | 42.87        |
| <b>22. TOTAL</b> | <b>\$ 28,017</b> | <b>100%</b>        | <b>8,057</b>    | <b>100%</b>        | <b>35.53</b>    | <b>29.82</b> | <b>39.31</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q3-2020**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 57            | 0                  | 16              | 0                  | 9.99            | 9.96         | 10.00        |
| 2. 10-11%        | \$ 61            | 0                  | 18              | 0                  | 10.85           | 10.01        | 12.00        |
| 3. 12-13%        | \$ 68            | 0                  | 23              | 0                  | 12.97           | 12.96        | 12.97        |
| 4. 13-14%        | \$ 16            | 0                  | 4               | 0                  | 13.99           | 13.96        | 14.00        |
| 5. 14-15%        | \$ 22            | 0                  | 5               | 0                  | 14.88           | 14.49        | 15.00        |
| 6. 15-16%        | \$ 108           | 1                  | 26              | 0                  | 15.95           | 15.01        | 15.99        |
| 7. 16-17%        | \$ 116           | 1                  | 33              | 1                  | 16.97           | 16.94        | 16.98        |
| 8. 17-18%        | \$ 66            | 0                  | 15              | 0                  | 17.78           | 17.01        | 18.00        |
| 9. 18-19%        | \$ 189           | 1                  | 47              | 1                  | 18.85           | 18.01        | 19.00        |
| 10. 19-20%       | \$ 315           | 2                  | 80              | 1                  | 19.92           | 19.01        | 20.00        |
| 11. 20-21%       | \$ 153           | 1                  | 40              | 1                  | 20.71           | 20.04        | 20.99        |
| 12. 21-22%       | \$ 87            | 0                  | 19              | 0                  | 21.80           | 21.17        | 21.98        |
| 13. 22-23%       | \$ 332           | 2                  | 83              | 1                  | 22.99           | 22.01        | 22.99        |
| 14. 23-24%       | \$ 546           | 3                  | 142             | 2                  | 23.80           | 23.19        | 23.99        |
| 15. 24-25%       | \$ 206           | 1                  | 48              | 1                  | 24.75           | 24.03        | 24.99        |
| 16. 25-26%       | \$ 292           | 1                  | 78              | 1                  | 28.87           | 25.01        | 25.99        |
| 17. 26-27%       | \$ 410           | 2                  | 109             | 2                  | 26.94           | 26.01        | 26.99        |
| 18. 27-28%       | \$ 517           | 2                  | 125             | 2                  | 27.86           | 27.03        | 27.99        |
| 19. 28-29%       | \$ 207           | 1                  | 54              | 1                  | 28.62           | 28.01        | 28.99        |
| 20. 29-30%       | \$ 997           | 5                  | 283             | 5                  | 29.95           | 29.47        | 29.98        |
| 21. 30+%         | \$ 16,147        | 77                 | 4,565           | 79                 | 37.68           | 30.93        | 42.48        |
| <b>22. TOTAL</b> | <b>\$ 20,912</b> | <b>100%</b>        | <b>5,813</b>    | <b>100%</b>        | <b>34.68</b>    | <b>29.32</b> | <b>38.42</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q2-2020**

|                  | Amount          | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 19           | 0                  | 6               | 0                  | 9.99            | 9.99         | 9.99         |
| 2. 10-11%        | \$ 16           | 0                  | 4               | 0                  | 11.07           | 10.01        | 11.99        |
| 3. 12-13%        | \$ 32           | 0                  | 9               | 0                  | 12.97           | 12.97        | 12.97        |
| 4. 13-14%        | \$ 14           | 0                  | 3               | 0                  | 13.98           | 13.96        | 14.00        |
| 5. 14-15%        | \$ 9            | 0                  | 2               | 0                  | 14.99           | 14.99        | 14.99        |
| 6. 15-16%        | \$ 32           | 0                  | 7               | 0                  | 15.91           | 15.49        | 15.99        |
| 7. 16-17%        | \$ 46           | 1                  | 11              | 0                  | 16.97           | 16.97        | 16.97        |
| 8. 17-18%        | \$ 37           | 0                  | 9               | 0                  | 17.86           | 17.49        | 17.99        |
| 9. 18-19%        | \$ 61           | 1                  | 17              | 1                  | 18.98           | 18.02        | 18.99        |
| 10. 19-20%       | \$ 125          | 1                  | 29              | 1                  | 20.00           | 19.98        | 20.00        |
| 11. 20-21%       | \$ 42           | 0                  | 12              | 1                  | 20.78           | 20.01        | 20.99        |
| 12. 21-22%       | \$ 42           | 0                  | 9               | 0                  | 21.92           | 21.55        | 21.99        |
| 13. 22-23%       | \$ 220          | 3                  | 55              | 2                  | 22.99           | 22.98        | 22.99        |
| 14. 23-24%       | \$ 210          | 2                  | 54              | 2                  | 23.87           | 23.21        | 23.98        |
| 15. 24-25%       | \$ 40           | 0                  | 9               | 0                  | 24.93           | 24.01        | 24.99        |
| 16. 25-26%       | \$ 55           | 1                  | 16              | 1                  | 25.99           | 25.98        | 25.99        |
| 17. 26-27%       | \$ 154          | 2                  | 45              | 2                  | 26.95           | 26.01        | 27.99        |
| 18. 27-28%       | \$ 231          | 3                  | 57              | 2                  | 27.97           | 27.04        | 29.00        |
| 19. 28-29%       | \$ 76           | 1                  | 20              | 1                  | 28.93           | 28.01        | 29.98        |
| 20. 29-30%       | \$ 436          | 5                  | 122             | 5                  | 29.97           | 29.96        | 42.99        |
| 21. 30+%         | \$ 6,505        | 77                 | 1,802           | 78                 | 37.99           | 31.94        | 42.88        |
| <b>22. TOTAL</b> | <b>\$ 8,402</b> | <b>100%</b>        | <b>2,298</b>    | <b>100%</b>        | <b>34.99</b>    | <b>30.22</b> | <b>38.88</b> |



Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q1-2020

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 226           | 1                  | 63              | 1                  | 9.97            | 6.50         | 10.00        |
| 2. 10-11%        | \$ 72            | 0                  | 19              | 0                  | 11.38           | 10.49        | 11.99        |
| 3. 12-13%        | \$ 235           | 1                  | 66              | 1                  | 12.80           | 12.60        | 12.98        |
| 4. 13-14%        | \$ 68            | 0                  | 18              | 0                  | 13.88           | 13.49        | 14.00        |
| 5. 14-15%        | \$ 155           | 0                  | 38              | 0                  | 14.82           | 14.48        | 15.00        |
| 6. 15-16%        | \$ 339           | 1                  | 86              | 1                  | 15.90           | 15.47        | 15.99        |
| 7. 16-17%        | \$ 364           | 1                  | 95              | 1                  | 16.91           | 16.64        | 16.98        |
| 8. 17-18%        | \$ 229           | 1                  | 58              | 0                  | 17.76           | 17.45        | 17.99        |
| 9. 18-19%        | \$ 179           | 0                  | 43              | 0                  | 18.95           | 18.47        | 19.00        |
| 10. 19-20%       | \$ 626           | 1                  | 170             | 1                  | 19.98           | 19.47        | 20.00        |
| 11. 20-21%       | \$ 224           | 1                  | 60              | 0                  | 20.96           | 20.50        | 21.00        |
| 12. 21-22%       | \$ 243           | 1                  | 56              | 0                  | 21.90           | 21.51        | 22.00        |
| 13. 22-23%       | \$ 728           | 2                  | 192             | 2                  | 22.98           | 22.47        | 23.00        |
| 14. 23-24%       | \$ 737           | 2                  | 201             | 2                  | 23.96           | 23.64        | 23.98        |
| 15. 24-25%       | \$ 353           | 1                  | 85              | 1                  | 24.98           | 24.47        | 25.00        |
| 16. 25-26%       | \$ 649           | 1                  | 161             | 1                  | 25.97           | 25.48        | 26.00        |
| 17. 26-27%       | \$ 907           | 2                  | 247             | 2                  | 26.98           | 26.48        | 27.00        |
| 18. 27-28%       | \$ 1,166         | 3                  | 285             | 2                  | 27.97           | 27.07        | 28.00        |
| 19. 28-29%       | \$ 530           | 1                  | 128             | 1                  | 28.98           | 28.81        | 29.00        |
| 20. 29-30%       | \$ 1,841         | 4                  | 502             | 4                  | 29.96           | 29.66        | 29.98        |
| 21. 30+%         | \$ 33,820        | 77                 | 9,897           | 79                 | 38.43           | 30.84        | 42.88        |
| <b>22. TOTAL</b> | <b>\$ 43,691</b> | <b>100%</b>        | <b>12,470</b>   | <b>100%</b>        | <b>35.20</b>    | <b>29.21</b> | <b>38.66</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for All 2019

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount            | Number of<br>Loans |
|------------------|-------------------|--------------------|
| 1. 0-10%         | \$ 1,744          | 506                |
| 2. 10-11%        | \$ 601            | 161                |
| 3. 12-13%        | \$ 1,070          | 301                |
| 4. 13-14%        | \$ 405            | 109                |
| 5. 14-15%        | \$ 851            | 226                |
| 6. 15-16%        | \$ 2,793          | 689                |
| 7. 16-17%        | \$ 2,777          | 717                |
| 8. 17-18%        | \$ 1,677          | 422                |
| 9. 18-19%        | \$ 1,413          | 362                |
| 10. 19-20%       | \$ 3,463          | 874                |
| 11. 20-21%       | \$ 2,178          | 596                |
| 12. 21-22%       | \$ 1,051          | 257                |
| 13. 22-23%       | \$ 5,842          | 1,492              |
| 14. 23-24%       | \$ 3,899          | 1,072              |
| 15. 24-25%       | \$ 2,349          | 563                |
| 16. 25-26%       | \$ 2,649          | 666                |
| 17. 26-27%       | \$ 3,276          | 956                |
| 18. 27-28%       | \$ 4,959          | 1,268              |
| 19. 28-29%       | \$ 1,187          | 302                |
| 20. 29-30%       | \$ 8,139          | 2,282              |
| 21. 30+%         | \$ 196,132        | 57,385             |
| <b>22. TOTAL</b> | <b>\$ 248,455</b> | <b>71,206</b>      |

Government of Puerto Rico  
 Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q4-2019**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 457           | 1                  | 125             | 1                  | 9.95            | 6.50         | 10.00        |
| 2. 10-11%        | \$ 125           | 0                  | 33              | 0                  | 11.48           | 10.01        | 12.00        |
| 3. 12-13%        | \$ 371           | 1                  | 102             | 1                  | 12.91           | 12.58        | 12.99        |
| 4. 13-14%        | \$ 109           | 0                  | 29              | 0                  | 13.96           | 13.49        | 13.99        |
| 5. 14-15%        | \$ 202           | 0                  | 59              | 0                  | 14.88           | 14.49        | 15.00        |
| 6. 15-16%        | \$ 677           | 1                  | 168             | 1                  | 15.97           | 15.49        | 16.00        |
| 7. 16-17%        | \$ 675           | 1                  | 178             | 1                  | 16.93           | 16.63        | 16.98        |
| 8. 17-18%        | \$ 366           | 1                  | 92              | 1                  | 17.80           | 17.49        | 18.00        |
| 9. 18-19%        | \$ 373           | 1                  | 96              | 1                  | 18.96           | 18.49        | 19.00        |
| 10. 19-20%       | \$ 1,254         | 2                  | 318             | 2                  | 19.99           | 19.02        | 20.00        |
| 11. 20-21%       | \$ 359           | 1                  | 102             | 1                  | 20.94           | 20.08        | 20.99        |
| 12. 21-22%       | \$ 288           | 0                  | 70              | 0                  | 21.94           | 21.51        | 21.99        |
| 13. 22-23%       | \$ 1,404         | 2                  | 367             | 2                  | 22.98           | 22.49        | 22.99        |
| 14. 23-24%       | \$ 980           | 2                  | 275             | 2                  | 23.96           | 23.62        | 23.98        |
| 15. 24-25%       | \$ 601           | 1                  | 143             | 1                  | 24.96           | 24.01        | 24.99        |
| 16. 25-26%       | \$ 892           | 1                  | 220             | 1                  | 25.97           | 25.50        | 25.99        |
| 17. 26-27%       | \$ 864           | 1                  | 245             | 1                  | 26.97           | 26.49        | 26.99        |
| 18. 27-28%       | \$ 1,258         | 2                  | 326             | 2                  | 27.99           | 27.90        | 27.99        |
| 19. 28-29%       | \$ 307           | 0                  | 82              | 0                  | 28.98           | 28.95        | 28.99        |
| 20. 29-30%       | \$ 2,252         | 4                  | 639             | 4                  | 29.96           | 29.69        | 29.98        |
| 21. 30+%         | \$ 47,774        | 78                 | 14,043          | 79                 | 38.56           | 31.18        | 42.65        |
| <b>22. TOTAL</b> | <b>\$ 61,588</b> | <b>100%</b>        | <b>17,712</b>   | <b>100%</b>        | <b>35.09</b>    | <b>24.24</b> | <b>38.27</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q3-2019**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 514           | 1                  | 145             | 1                  | 9.99            | 9.90         | 10.00        |
| 2. 10-11%        | \$ 160           | 0                  | 43              | 0                  | 11.42           | 10.49        | 12.00        |
| 3. 12-13%        | \$ 262           | 0                  | 70              | 0                  | 12.89           | 12.49        | 12.99        |
| 4. 13-14%        | \$ 127           | 0                  | 35              | 0                  | 13.91           | 13.49        | 13.99        |
| 5. 14-15%        | \$ 225           | 0                  | 57              | 0                  | 14.94           | 14.49        | 15.00        |
| 6. 15-16%        | \$ 757           | 1                  | 189             | 1                  | 15.97           | 15.01        | 15.99        |
| 7. 16-17%        | \$ 681           | 1                  | 178             | 1                  | 16.95           | 16.62        | 16.98        |
| 8. 17-18%        | \$ 548           | 1                  | 136             | 1                  | 17.81           | 17.45        | 17.99        |
| 9. 18-19%        | \$ 277           | 0                  | 74              | 0                  | 18.93           | 18.20        | 18.99        |
| 10. 19-20%       | \$ 860           | 1                  | 207             | 1                  | 19.98           | 19.45        | 20.00        |
| 11. 20-21%       | \$ 643           | 1                  | 180             | 1                  | 20.96           | 20.46        | 20.99        |
| 12. 21-22%       | \$ 230           | 0                  | 56              | 0                  | 21.97           | 21.52        | 21.99        |
| 13. 22-23%       | \$ 1,565         | 3                  | 385             | 2                  | 22.98           | 22.49        | 23.00        |
| 14. 23-24%       | \$ 1,075         | 2                  | 296             | 2                  | 23.97           | 26.66        | 23.98        |
| 15. 24-25%       | \$ 667           | 1                  | 161             | 1                  | 24.99           | 24.51        | 24.99        |
| 16. 25-26%       | \$ 642           | 1                  | 163             | 1                  | 25.97           | 25.48        | 25.99        |
| 17. 26-27%       | \$ 837           | 1                  | 247             | 1                  | 26.98           | 26.49        | 27.00        |
| 18. 27-28%       | \$ 1,329         | 2                  | 335             | 2                  | 27.99           | 27.47        | 27.99        |
| 19. 28-29%       | \$ 344           | 1                  | 84              | 0                  | 28.98           | 28.55        | 28.99        |
| 20. 29-30%       | \$ 2,065         | 3                  | 589             | 3                  | 29.97           | 29.75        | 29.97        |
| 21. 30+%         | \$ 47,350        | 77                 | 14,001          | 79                 | 38.75           | 30.82        | 42.92        |
| <b>22. TOTAL</b> | <b>\$ 61,158</b> | <b>100%</b>        | <b>17,631</b>   | <b>100%</b>        | <b>35.18</b>    | <b>28.94</b> | <b>38.42</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q2-2019**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 387           | 1                  | 120             | 1                  | 9.99            | 9.98         | 10.00        |
| 2. 10-11%        | \$ 162           | 0                  | 45              | 0                  | 11.65           | 10.49        | 11.99        |
| 3. 12-13%        | \$ 201           | 0                  | 58              | 0                  | 12.95           | 12.67        | 12.97        |
| 4. 13-14%        | \$ 91            | 0                  | 22              | 0                  | 13.98           | 13.86        | 13.99        |
| 5. 14-15%        | \$ 189           | 0                  | 50              | 0                  | 14.95           | 14.48        | 15.00        |
| 6. 15-16%        | \$ 629           | 1                  | 150             | 1                  | 15.98           | 15.49        | 16.00        |
| 7. 16-17%        | \$ 709           | 1                  | 179             | 1                  | 16.96           | 16.29        | 16.98        |
| 8. 17-18%        | \$ 364           | 1                  | 96              | 1                  | 17.95           | 17.45        | 17.99        |
| 9. 18-19%        | \$ 358           | 1                  | 91              | 0                  | 18.96           | 18.50        | 18.99        |
| 10. 19-20%       | \$ 624           | 1                  | 162             | 1                  | 19.99           | 19.47        | 20.00        |
| 11. 20-21%       | \$ 555           | 1                  | 147             | 1                  | 20.97           | 20.26        | 20.99        |
| 12. 21-22%       | \$ 222           | 0                  | 54              | 0                  | 21.94           | 21.44        | 21.99        |
| 13. 22-23%       | \$ 1,184         | 2                  | 309             | 2                  | 22.99           | 22.50        | 22.99        |
| 14. 23-24%       | \$ 954           | 1                  | 257             | 1                  | 23.96           | 23.54        | 23.98        |
| 15. 24-25%       | \$ 479           | 1                  | 113             | 1                  | 24.99           | 24.91        | 25.00        |
| 16. 25-26%       | \$ 529           | 1                  | 134             | 1                  | 25.98           | 25.49        | 25.99        |
| 17. 26-27%       | \$ 861           | 1                  | 262             | 1                  | 26.98           | 26.49        | 26.99        |
| 18. 27-28%       | \$ 1,189         | 2                  | 305             | 2                  | 27.99           | 27.50        | 27.99        |
| 19. 28-29%       | \$ 232           | 0                  | 63              | 0                  | 28.98           | 28.91        | 28.99        |
| 20. 29-30%       | \$ 2,076         | 3                  | 574             | 3                  | 29.97           | 29.72        | 29.98        |
| 21. 30+%         | \$ 51,903        | 81                 | 15,133          | 83                 | 38.59           | 31.22        | 42.59        |
| <b>22. TOTAL</b> | <b>\$ 63,898</b> | <b>100%</b>        | <b>18,324</b>   | <b>100%</b>        | <b>35.70</b>    | <b>29.63</b> | <b>38.95</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q1-2019**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 386           | 1                  | 116             | 1                  | 9.99            | 6.43         | 10.00        |
| 2. 10-11%        | \$ 154           | 0                  | 40              | 0                  | 11.51           | 10.02        | 11.99        |
| 3. 12-13%        | \$ 236           | 0                  | 71              | 0                  | 12.93           | 12.66        | 12.98        |
| 4. 13-14%        | \$ 78            | 0                  | 23              | 0                  | 13.98           | 13.92        | 13.99        |
| 5. 14-15%        | \$ 235           | 0                  | 60              | 0                  | 14.98           | 14.93        | 15.00        |
| 6. 15-16%        | \$ 730           | 1                  | 182             | 1                  | 15.98           | 15.49        | 15.99        |
| 7. 16-17%        | \$ 712           | 1                  | 182             | 1                  | 16.97           | 16.94        | 16.98        |
| 8. 17-18%        | \$ 399           | 1                  | 98              | 1                  | 17.97           | 17.45        | 18.00        |
| 9. 18-19%        | \$ 405           | 1                  | 101             | 1                  | 18.96           | 18.23        | 18.99        |
| 10. 19-20%       | \$ 725           | 1                  | 187             | 1                  | 19.98           | 19.47        | 20.00        |
| 11. 20-21%       | \$ 621           | 1                  | 167             | 1                  | 20.97           | 20.49        | 20.99        |
| 12. 21-22%       | \$ 311           | 1                  | 77              | 0                  | 21.91           | 21.44        | 21.99        |
| 13. 22-23%       | \$ 1,689         | 3                  | 431             | 2                  | 22.98           | 22.82        | 22.99        |
| 14. 23-24%       | \$ 890           | 1                  | 244             | 1                  | 23.96           | 23.63        | 23.98        |
| 15. 24-25%       | \$ 602           | 1                  | 146             | 1                  | 24.97           | 24.46        | 24.99        |
| 16. 25-26%       | \$ 586           | 1                  | 149             | 1                  | 25.95           | 25.38        | 25.99        |
| 17. 26-27%       | \$ 714           | 1                  | 202             | 1                  | 26.96           | 26.47        | 26.99        |
| 18. 27-28%       | \$ 1,183         | 2                  | 302             | 2                  | 27.97           | 27.51        | 27.99        |
| 19. 28-29%       | \$ 304           | 0                  | 73              | 0                  | 28.97           | 28.09        | 28.99        |
| 20. 29-30%       | \$ 1,746         | 3                  | 480             | 3                  | 29.96           | 29.71        | 29.98        |
| 21. 30+%         | \$ 49,105        | 79                 | 14,208          | 81                 | 38.74           | 30.89        | 42.90        |
| <b>22. TOTAL</b> | <b>\$ 61,811</b> | <b>100%</b>        | <b>17,539</b>   | <b>100%</b>        | <b>35.46</b>    | <b>29.14</b> | <b>38.78</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

**Consolidated Personal Small Loans for All 2018**

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount            | Number of<br>Loans |
|------------------|-------------------|--------------------|
| 1. 0-10%         | \$ 1,184          | 356                |
| 2. 10-11%        | \$ 563            | 151                |
| 3. 12-13%        | \$ 841            | 245                |
| 4. 13-14%        | \$ 335            | 98                 |
| 5. 14-15%        | \$ 650            | 171                |
| 6. 15-16%        | \$ 1,951          | 498                |
| 7. 16-17%        | \$ 1,866          | 492                |
| 8. 17-18%        | \$ 1,110          | 289                |
| 9. 18-19%        | \$ 844            | 239                |
| 10. 19-20%       | \$ 2,022          | 512                |
| 11. 20-21%       | \$ 1,698          | 446                |
| 12. 21-22%       | \$ 1,347          | 330                |
| 13. 22-23%       | \$ 5,618          | 1,440              |
| 14. 23-24%       | \$ 3,361          | 946                |
| 15. 24-25%       | \$ 2,778          | 647                |
| 16. 25-26%       | \$ 2,240          | 595                |
| 17. 26-27%       | \$ 2,945          | 887                |
| 18. 27-28%       | \$ 4,662          | 1,203              |
| 19. 28-29%       | \$ 1,155          | 302                |
| 20. 29-30%       | \$ 7,749          | 2,166              |
| 21. 30+%         | \$ 181,890        | 53,171             |
| <b>22. TOTAL</b> | <b>\$ 226,809</b> | <b>65,184</b>      |

Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q4-2018**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 248           | 0                  | 74              | 0                  | 9.99            | 9.96         | 10.00        |
| 2. 10-11%        | \$ 115           | 0                  | 32              | 0                  | 11.55           | 10.49        | 12.00        |
| 3. 12-13%        | \$ 206           | 0                  | 58              | 0                  | 12.97           | 12.67        | 12.98        |
| 4. 13-14%        | \$ 52            | 0                  | 17              | 0                  | 13.98           | 13.90        | 13.99        |
| 5. 14-15%        | \$ 165           | 0                  | 39              | 0                  | 14.99           | 14.96        | 15.00        |
| 6. 15-16%        | \$ 628           | 1                  | 158             | 1                  | 15.99           | 15.90        | 16.00        |
| 7. 16-17%        | \$ 619           | 1                  | 161             | 1                  | 16.97           | 16.64        | 16.98        |
| 8. 17-18%        | \$ 238           | 0                  | 62              | 0                  | 17.97           | 17.98        | 17.99        |
| 9. 18-19%        | \$ 271           | 0                  | 75              | 0                  | 18.99           | 18.91        | 19.00        |
| 10. 19-20%       | \$ 623           | 1                  | 158             | 1                  | 19.99           | 19.20        | 20.00        |
| 11. 20-21%       | \$ 578           | 1                  | 149             | 1                  | 20.98           | 20.50        | 20.99        |
| 12. 21-22%       | \$ 226           | 0                  | 53              | 0                  | 21.91           | 21.51        | 21.99        |
| 13. 22-23%       | \$ 1,348         | 2                  | 347             | 2                  | 22.99           | 22.50        | 23.00        |
| 14. 23-24%       | \$ 846           | 1                  | 237             | 1                  | 23.98           | 23.89        | 23.99        |
| 15. 24-25%       | \$ 585           | 1                  | 136             | 1                  | 24.98           | 24.49        | 25.00        |
| 16. 25-26%       | \$ 670           | 1                  | 170             | 1                  | 25.96           | 25.50        | 25.99        |
| 17. 26-27%       | \$ 736           | 1                  | 222             | 1                  | 26.99           | 26.88        | 26.99        |
| 18. 27-28%       | \$ 1,137         | 2                  | 292             | 2                  | 27.99           | 27.90        | 28.00        |
| 19. 28-29%       | \$ 290           | 0                  | 77              | 0                  | 28.97           | 28.90        | 28.99        |
| 20. 29-30%       | \$ 1,842         | 3                  | 535             | 3                  | 29.96           | 29.74        | 29.97        |
| 21. 30+%         | \$ 48,535        | 81                 | 14,324          | 82                 | 38.97           | 30.62        | 43.05        |
| <b>22. TOTAL</b> | <b>\$ 59,958</b> | <b>100%</b>        | <b>17,376</b>   | <b>100%</b>        | <b>36.01</b>    | <b>29.20</b> | <b>39.32</b> |



Government of Puerto Rico  
 Commissioner of Financial Institutions  
**Consolidated Personal Small Loans for Q3-2018**

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 375           | 1                  | 110             | 1                  | 9.97            | 6.49         | 10.00        |
| 2. 10-11%        | \$ 191           | 0                  | 47              | 0                  | 11.70           | 10.99        | 11.99        |
| 3. 12-13%        | \$ 291           | 0                  | 80              | 0                  | 12.97           | 12.92        | 12.98        |
| 4. 13-14%        | \$ 101           | 0                  | 26              | 0                  | 13.99           | 13.98        | 13.99        |
| 5. 14-15%        | \$ 163           | 0                  | 43              | 0                  | 14.99           | 14.74        | 15.00        |
| 6. 15-16%        | \$ 588           | 1                  | 148             | 1                  | 15.99           | 15.90        | 16.00        |
| 7. 16-17%        | \$ 514           | 1                  | 128             | 1                  | 16.97           | 16.78        | 16.98        |
| 8. 17-18%        | \$ 298           | 0                  | 77              | 0                  | 17.98           | 17.49        | 17.99        |
| 9. 18-19%        | \$ 206           | 0                  | 56              | 0                  | 18.99           | 18.93        | 19.00        |
| 10. 19-20%       | \$ 407           | 1                  | 99              | 1                  | 19.99           | 19.94        | 20.00        |
| 11. 20-21%       | \$ 533           | 1                  | 141             | 1                  | 20.98           | 20.27        | 20.99        |
| 12. 21-22%       | \$ 349           | 1                  | 83              | 0                  | 21.96           | 21.51        | 21.99        |
| 13. 22-23%       | \$ 1,626         | 3                  | 408             | 2                  | 22.99           | 22.60        | 22.99        |
| 14. 23-24%       | \$ 873           | 1                  | 233             | 1                  | 23.97           | 23.55        | 23.98        |
| 15. 24-25%       | \$ 753           | 1                  | 175             | 1                  | 24.99           | 24.94        | 25.00        |
| 16. 25-26%       | \$ 623           | 1                  | 161             | 1                  | 25.98           | 25.49        | 25.99        |
| 17. 26-27%       | \$ 762           | 1                  | 233             | 1                  | 26.98           | 26.49        | 26.99        |
| 18. 27-28%       | \$ 1,234         | 2                  | 317             | 2                  | 27.99           | 27.81        | 27.99        |
| 19. 28-29%       | \$ 351           | 1                  | 87              | 1                  | 28.99           | 28.92        | 28.99        |
| 20. 29-30%       | \$ 1,894         | 3                  | 510             | 3                  | 29.97           | 29.75        | 29.97        |
| 21. 30+%         | \$ 47,483        | 80                 | 13,863          | 81                 | 38.89           | 30.94        | 43.09        |
| <b>22. TOTAL</b> | <b>\$ 59,615</b> | <b>100%</b>        | <b>17,025</b>   | <b>100%</b>        | <b>35.72</b>    | <b>29.32</b> | <b>39.07</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q2-2018**

Non-Depository

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 367           | 1                  | 106             | 1                  | 9.99            | 9.98         | 10.00        |
| 2. 10-11%        | \$ 169           | 0                  | 45              | 0                  | 11.52           | 10.49        | 11.99        |
| 3. 12-13%        | \$ 244           | 0                  | 75              | 0                  | 12.96           | 12.73        | 12.97        |
| 4. 13-14%        | \$ 90            | 0                  | 25              | 0                  | 13.98           | 13.90        | 13.99        |
| 5. 14-15%        | \$ 203           | 0                  | 54              | 0                  | 14.99           | 14.98        | 15.00        |
| 6. 15-16%        | \$ 444           | 1                  | 113             | 1                  | 15.98           | 15.49        | 16.00        |
| 7. 16-17%        | \$ 473           | 1                  | 121             | 1                  | 16.97           | 16.52        | 16.98        |
| 8. 17-18%        | \$ 316           | 1                  | 79              | 0                  | 17.99           | 17.89        | 17.99        |
| 9. 18-19%        | \$ 222           | 0                  | 63              | 0                  | 18.99           | 18.90        | 19.00        |
| 10. 19-20%       | \$ 498           | 1                  | 121             | 1                  | 19.98           | 19.87        | 19.99        |
| 11. 20-21%       | \$ 462           | 1                  | 119             | 1                  | 20.97           | 20.27        | 20.99        |
| 12. 21-22%       | \$ 417           | 1                  | 100             | 1                  | 21.97           | 21.52        | 21.99        |
| 13. 22-23%       | \$ 1,242         | 2                  | 325             | 2                  | 22.98           | 22.49        | 22.99        |
| 14. 23-24%       | \$ 865           | 1                  | 252             | 1                  | 23.96           | 23.37        | 23.98        |
| 15. 24-25%       | \$ 731           | 1                  | 170             | 1                  | 24.97           | 24.04        | 24.99        |
| 16. 25-26%       | \$ 582           | 1                  | 152             | 1                  | 25.97           | 25.08        | 25.99        |
| 17. 26-27%       | \$ 818           | 1                  | 240             | 1                  | 26.98           | 26.02        | 26.99        |
| 18. 27-28%       | \$ 1,340         | 2                  | 344             | 2                  | 27.98           | 27.51        | 27.99        |
| 19. 28-29%       | \$ 358           | 1                  | 94              | 1                  | 28.97           | 28.47        | 28.99        |
| 20. 29-30%       | \$ 2,265         | 4                  | 629             | 4                  | 29.97           | 29.69        | 29.97        |
| 21. 30+%         | \$ 47,215        | 80                 | 13,704          | 81                 | 38.34           | 30.97        | 42.83        |
| <b>22. TOTAL</b> | <b>\$ 59,321</b> | <b>100%</b>        | <b>16,931</b>   | <b>100%</b>        | <b>35.36</b>    | <b>29.40</b> | <b>38.94</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q1-2018

Non-Depository

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 194           | 0                  | 66              | 0                  | 9.89            | 6.48         | 10.00        |
| 2. 10-11%        | \$ 88            | 0                  | 27              | 0                  | 11.60           | 10.99        | 11.99        |
| 3. 12-13%        | \$ 100           | 0                  | 32              | 0                  | 12.95           | 12.95        | 12.95        |
| 4. 13-14%        | \$ 92            | 0                  | 30              | 0                  | 13.99           | 13.99        | 13.99        |
| 5. 14-15%        | \$ 119           | 0                  | 35              | 0                  | 14.97           | 14.75        | 14.99        |
| 6. 15-16%        | \$ 291           | 1                  | 79              | 0                  | 15.99           | 15.96        | 15.99        |
| 7. 16-17%        | \$ 260           | 1                  | 82              | 1                  | 16.96           | 16.95        | 16.96        |
| 8. 17-18%        | \$ 258           | 1                  | 71              | 0                  | 17.98           | 17.93        | 17.99        |
| 9. 18-19%        | \$ 145           | 0                  | 45              | 0                  | 18.98           | 18.95        | 18.99        |
| 10. 19-20%       | \$ 494           | 1                  | 134             | 1                  | 19.98           | 19.92        | 19.99        |
| 11. 20-21%       | \$ 125           | 0                  | 37              | 0                  | 20.95           | 20.92        | 20.97        |
| 12. 21-22%       | \$ 355           | 1                  | 94              | 0                  | 21.91           | 21.50        | 21.99        |
| 13. 22-23%       | \$ 1,402         | 3                  | 360             | 2                  | 22.98           | 22.91        | 22.99        |
| 14. 23-24%       | \$ 777           | 2                  | 224             | 1                  | 23.96           | 23.94        | 23.97        |
| 15. 24-25%       | \$ 709           | 1                  | 166             | 1                  | 24.98           | 24.95        | 24.99        |
| 16. 25-26%       | \$ 365           | 1                  | 112             | 1                  | 25.96           | 25.82        | 25.99        |
| 17. 26-27%       | \$ 629           | 1                  | 192             | 2                  | 26.98           | 26.90        | 26.99        |
| 18. 27-28%       | \$ 951           | 2                  | 250             | 2                  | 27.98           | 27.85        | 27.99        |
| 19. 28-29%       | \$ 156           | 0                  | 44              | 0                  | 28.94           | 28.87        | 28.99        |
| 20. 29-30%       | \$ 1,748         | 4                  | 492             | 4                  | 29.96           | 29.94        | 29.97        |
| 21. 30+%         | \$ 38,657        | 81                 | 11,280          | 84                 | 38.58           | 31.17        | 42.84        |
| <b>22. TOTAL</b> | <b>\$ 47,915</b> | <b>100%</b>        | <b>13,852</b>   | <b>100%</b>        | <b>36.33</b>    | <b>30.17</b> | <b>39.90</b> |

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for All 2017

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount            | Number of<br>Loans |
|------------------|-------------------|--------------------|
| 1. 0-10%         | \$ 944            | 316                |
| 2. 10-11%        | \$ 364            | 120                |
| 3. 12-13%        | \$ 541            | 179                |
| 4. 13-14%        | \$ 335            | 102                |
| 5. 14-15%        | \$ 929            | 248                |
| 6. 15-16%        | \$ 1,720          | 452                |
| 7. 16-17%        | \$ 2,959          | 794                |
| 8. 17-18%        | \$ 680            | 206                |
| 9. 18-19%        | \$ 824            | 220                |
| 10. 19-20%       | \$ 5,353          | 1,321              |
| 11. 20-21%       | \$ 361            | 108                |
| 12. 21-22%       | \$ 2,395          | 590                |
| 13. 22-23%       | \$ 2,221          | 622                |
| 14. 23-24%       | \$ 3,088          | 938                |
| 15. 24-25%       | \$ 767            | 199                |
| 16. 25-26%       | \$ 1,828          | 522                |
| 17. 26-27%       | \$ 2,591          | 814                |
| 18. 27-28%       | \$ 4,037          | 1,145              |
| 19. 28-29%       | \$ 998            | 289                |
| 20. 29-30%       | \$ 8,023          | 2,406              |
| 21. 30+%         | \$ 162,190        | 48,728             |
| <b>22. TOTAL</b> | <b>\$ 203,148</b> | <b>60,319</b>      |

Government of Puerto Rico

**Consolidated Personal Small Loans for Q4- 2017**

Non-Depository

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 70            | 0                  | 23              | 0                  | 9.89            | 6.48         | 10.00        |
| 2. 10-11%        | \$ 26            | 0                  | 9               | 0                  | 11.60           | 10.99        | 11.99        |
| 3. 12-13%        | \$ 69            | 0                  | 22              | 0                  | 12.95           | 12.95        | 12.95        |
| 4. 13-14%        | \$ 12            | 0                  | 3               | 0                  | 13.99           | 13.99        | 13.99        |
| 5. 14-15%        | \$ 28            | 0                  | 8               | 0                  | 14.97           | 14.75        | 14.99        |
| 6. 15-16%        | \$ 78            | 0                  | 21              | 0                  | 15.99           | 15.96        | 15.99        |
| 7. 16-17%        | \$ 181           | 1                  | 55              | 1                  | 16.96           | 16.95        | 16.96        |
| 8. 17-18%        | \$ 50            | 0                  | 16              | 0                  | 17.98           | 17.93        | 17.99        |
| 9. 18-19%        | \$ 61            | 0                  | 14              | 0                  | 18.98           | 18.95        | 18.99        |
| 10. 19-20%       | \$ 158           | 1                  | 41              | 1                  | 19.98           | 19.92        | 19.99        |
| 11. 20-21%       | \$ 21            | 0                  | 7               | 0                  | 20.95           | 20.92        | 20.97        |
| 12. 21-22%       | \$ 97            | 0                  | 26              | 0                  | 21.91           | 21.50        | 21.99        |
| 13. 22-23%       | \$ 600           | 2                  | 160             | 2                  | 22.98           | 22.91        | 22.99        |
| 14. 23-24%       | \$ 303           | 1                  | 96              | 1                  | 23.96           | 23.94        | 23.97        |
| 15. 24-25%       | \$ 197           | 1                  | 48              | 1                  | 24.98           | 24.95        | 24.99        |
| 16. 25-26%       | \$ 144           | 1                  | 44              | 1                  | 25.96           | 25.82        | 25.99        |
| 17. 26-27%       | \$ 343           | 1                  | 110             | 2                  | 26.98           | 26.90        | 26.99        |
| 18. 27-28%       | \$ 432           | 2                  | 125             | 2                  | 27.98           | 27.85        | 27.99        |
| 19. 28-29%       | \$ 68            | 0                  | 21              | 0                  | 28.94           | 28.87        | 28.99        |
| 20. 29-30%       | \$ 1,005         | 4                  | 310             | 4                  | 29.96           | 29.94        | 29.97        |
| 21. 30+%         | \$ 20,219        | 84                 | 6,040           | 84                 | 38.58           | 31.17        | 42.84        |
| <b>22. TOTAL</b> | <b>\$ 24,162</b> | <b>100%</b>        | <b>7,199</b>    | <b>100%</b>        | <b>36.33</b>    | <b>30.17</b> | <b>39.90</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q3- 2017**

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount           | Percent of Total % | Number of Loans | Percent of Total % | Weighted Rate % | Min Rate %   | Max Rate %   |
|------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------|--------------|
| 1. 0-10%         | \$ 264           | 0                  | 87              | 1                  | 9.99            | 9.96         | 10.00        |
| 2. 10-11%        | \$ 114           | 0                  | 36              | 0                  | 11.71           | 10.97        | 11.99        |
| 3. 12-13%        | \$ 164           | 0                  | 49              | 0                  | 12.96           | 12.92        | 12.96        |
| 4. 13-14%        | \$ 73            | 0                  | 23              | 0                  | 13.98           | 13.92        | 13.99        |
| 5. 14-15%        | \$ 256           | 0                  | 70              | 0                  | 14.98           | 14.49        | 14.99        |
| 6. 15-16%        | \$ 439           | 1                  | 113             | 1                  | 15.98           | 15.90        | 15.99        |
| 7. 16-17%        | \$ 784           | 1                  | 208             | 1                  | 16.97           | 16.26        | 16.98        |
| 8. 17-18%        | \$ 173           | 0                  | 54              | 0                  | 17.97           | 17.49        | 17.99        |
| 9. 18-19%        | \$ 270           | 1                  | 71              | 0                  | 18.96           | 18.25        | 18.99        |
| 10. 19-20%       | \$ 1,313         | 2                  | 322             | 2                  | 19.99           | 19.49        | 20.00        |
| 11. 20-21%       | \$ 126           | 0                  | 42              | 0                  | 20.98           | 20.83        | 20.98        |
| 12. 21-22%       | \$ 606           | 1                  | 152             | 1                  | 21.98           | 21.51        | 21.99        |
| 13. 22-23%       | \$ 862           | 2                  | 233             | 1                  | 22.99           | 22.86        | 22.99        |
| 14. 23-24%       | \$ 869           | 2                  | 266             | 2                  | 23.97           | 23.67        | 23.97        |
| 15. 24-25%       | \$ 254           | 0                  | 65              | 0                  | 24.98           | 24.96        | 24.99        |
| 16. 25-26%       | \$ 481           | 1                  | 135             | 1                  | 24.98           | 25.90        | 25.99        |
| 17. 26-27%       | \$ 581           | 1                  | 188             | 1                  | 25.98           | 26.87        | 26.99        |
| 18. 27-28%       | \$ 1,117         | 2                  | 309             | 2                  | 26.98           | 27.85        | 27.99        |
| 19. 28-29%       | \$ 270           | 1                  | 81              | 1                  | 27.98           | 28.85        | 28.99        |
| 20. 29-30%       | \$ 2,064         | 4                  | 602             | 4                  | 29.96           | 26.61        | 29.98        |
| 21. 30+%         | \$ 42,712        | 79                 | 12,857          | 81                 | 38.24           | 30.94        | 42.79        |
| <b>22. TOTAL</b> | <b>\$ 53,792</b> | <b>100%</b>        | <b>15,963</b>   | <b>100%</b>        | <b>35.16</b>    | <b>29.30</b> | <b>38.77</b> |

Government of Puerto Rico  
 Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q2- 2017**

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount           | Percent of<br>Total % | Number of<br>Loans | Percent of<br>Total % | Weighted<br>Rate % | Min<br>Rate % | Max<br>Rate % |
|------------------|------------------|-----------------------|--------------------|-----------------------|--------------------|---------------|---------------|
| 1. 0-10%         | \$ 327           | 1                     | 101                | 1                     | 9.92               | 6.50          | 10.00         |
| 2. 10-11%        | \$ 132           | 0                     | 48                 | 0                     | 11.75              | 10.96         | 11.99         |
| 3. 12-13%        | \$ 168           | 0                     | 58                 | 0                     | 12.93              | 12.64         | 12.97         |
| 4. 13-14%        | \$ 115           | 0                     | 36                 | 0                     | 13.98              | 13.90         | 13.99         |
| 5. 14-15%        | \$ 306           | 0                     | 82                 | 0                     | 14.98              | 14.25         | 14.99         |
| 6. 15-16%        | \$ 596           | 1                     | 157                | 1                     | 15.98              | 15.79         | 16.00         |
| 7. 16-17%        | \$ 1,004         | 2                     | 270                | 1                     | 16.98              | 16.61         | 16.98         |
| 8. 17-18%        | \$ 244           | 0                     | 73                 | 0                     | 17.96              | 17.24         | 17.99         |
| 9. 18-19%        | \$ 283           | 0                     | 77                 | 0                     | 18.97              | 18.51         | 18.99         |
| 10. 19-20%       | \$ 1,440         | 2                     | 360                | 2                     | 19.99              | 19.90         | 20.00         |
| 11. 20-21%       | \$ 112           | 0                     | 30                 | 0                     | 20.95              | 20.59         | 20.98         |
| 12. 21-22%       | \$ 776           | 1                     | 191                | 1                     | 21.95              | 21.24         | 21.99         |
| 13. 22-23%       | \$ 421           | 1                     | 127                | 1                     | 22.99              | 22.95         | 22.99         |
| 14. 23-24%       | \$ 1,009         | 2                     | 303                | 2                     | 23.97              | 23.95         | 23.97         |
| 15. 24-25%       | \$ 143           | 0                     | 40                 | 0                     | 24.98              | 24.96         | 24.99         |
| 16. 25-26%       | \$ 589           | 1                     | 173                | 1                     | 25.98              | 25.87         | 25.99         |
| 17. 26-27%       | \$ 835           | 1                     | 257                | 1                     | 26.99              | 26.52         | 26.99         |
| 18. 27-28%       | \$ 1,329         | 2                     | 381                | 2                     | 27.98              | 27.90         | 27.98         |
| 19. 28-29%       | \$ 307           | 0                     | 88                 | 0                     | 28.98              | 28.94         | 28.99         |
| 20. 29-30%       | \$ 2,499         | 4                     | 772                | 4                     | 29.96              | 29.55         | 29.97         |
| 21. 30+%         | \$ 52,570        | 81                    | 15,783             | 81                    | 38.18              | 30.90         | 42.64         |
| <b>22. TOTAL</b> | <b>\$ 65,205</b> | <b>100%</b>           | <b>19,407</b>      | <b>100%</b>           | <b>35.29</b>       | <b>29.35</b>  | <b>38.87</b>  |

Government of Puerto Rico

Commissioner of Financial Institutions

**Consolidated Personal Small Loans for Q1- 2017**

Non-Depository

Personal Small Loans Originated during the quarter

|                  | Amount           | Percent of<br>Total % | Number of<br>Loans | Percent of<br>Total % | Weighted<br>Rate % | Min<br>Rate % | Max<br>Rate % |
|------------------|------------------|-----------------------|--------------------|-----------------------|--------------------|---------------|---------------|
| 1. 0-10%         | \$ 283           | 0                     | 105                | 1                     | 9.97               | 8.98          | 10.00         |
| 2. 10-11%        | \$ 92            | 0                     | 27                 | 0                     | 11.74              | 10.40         | 12.00         |
| 3. 12-13%        | \$ 140           | 0                     | 50                 | 0                     | 12.93              | 12.76         | 12.95         |
| 4. 13-14%        | \$ 135           | 0                     | 40                 | 0                     | 13.96              | 13.83         | 13.99         |
| 5. 14-15%        | \$ 339           | 1                     | 88                 | 0                     | 14.97              | 14.48         | 14.99         |
| 6. 15-16%        | \$ 607           | 1                     | 161                | 1                     | 15.96              | 15.49         | 15.99         |
| 7. 16-17%        | \$ 990           | 2                     | 261                | 1                     | 16.97              | 16.88         | 16.98         |
| 8. 17-18%        | \$ 213           | 0                     | 63                 | 0                     | 17.93              | 17.45         | 17.99         |
| 9. 18-19%        | \$ 210           | 0                     | 58                 | 0                     | 18.93              | 18.21         | 18.99         |
| 10. 19-20%       | \$ 2,442         | 4                     | 598                | 3                     | 19.97              | 19.45         | 19.99         |
| 11. 20-21%       | \$ 102           | 0                     | 29                 | 0                     | 20.92              | 20.60         | 20.98         |
| 12. 21-22%       | \$ 916           | 2                     | 221                | 1                     | 21.96              | 21.50         | 21.99         |
| 13. 22-23%       | \$ 338           | 1                     | 102                | 1                     | 22.95              | 22.04         | 22.99         |
| 14. 23-24%       | \$ 907           | 2                     | 273                | 2                     | 23.95              | 23.45         | 23.98         |
| 15. 24-25%       | \$ 173           | 0                     | 46                 | 0                     | 24.98              | 24.93         | 24.99         |
| 16. 25-26%       | \$ 614           | 1                     | 170                | 1                     | 25.95              | 25.53         | 25.99         |
| 17. 26-27%       | \$ 832           | 1                     | 259                | 1                     | 26.95              | 26.52         | 26.99         |
| 18. 27-28%       | \$ 1,159         | 2                     | 330                | 2                     | 25.95              | 27.12         | 27.99         |
| 19. 28-29%       | \$ 353           | 1                     | 99                 | 1                     | 27.94              | 28.77         | 28.98         |
| 20. 29-30%       | \$ 2,455         | 4                     | 722                | 4                     | 28.94              | 29.57         | 29.97         |
| 21. 30+%         | \$ 46,689        | 78                    | 14,048             | 79                    | 38.13              | 30.75         | 42.68         |
| <b>22. TOTAL</b> | <b>\$ 59,989</b> | <b>100%</b>           | <b>17,750</b>      | <b>100%</b>           | <b>34.55</b>       | <b>28.94</b>  | <b>38.02</b>  |