



## Small Loans Companies Balance Sheet

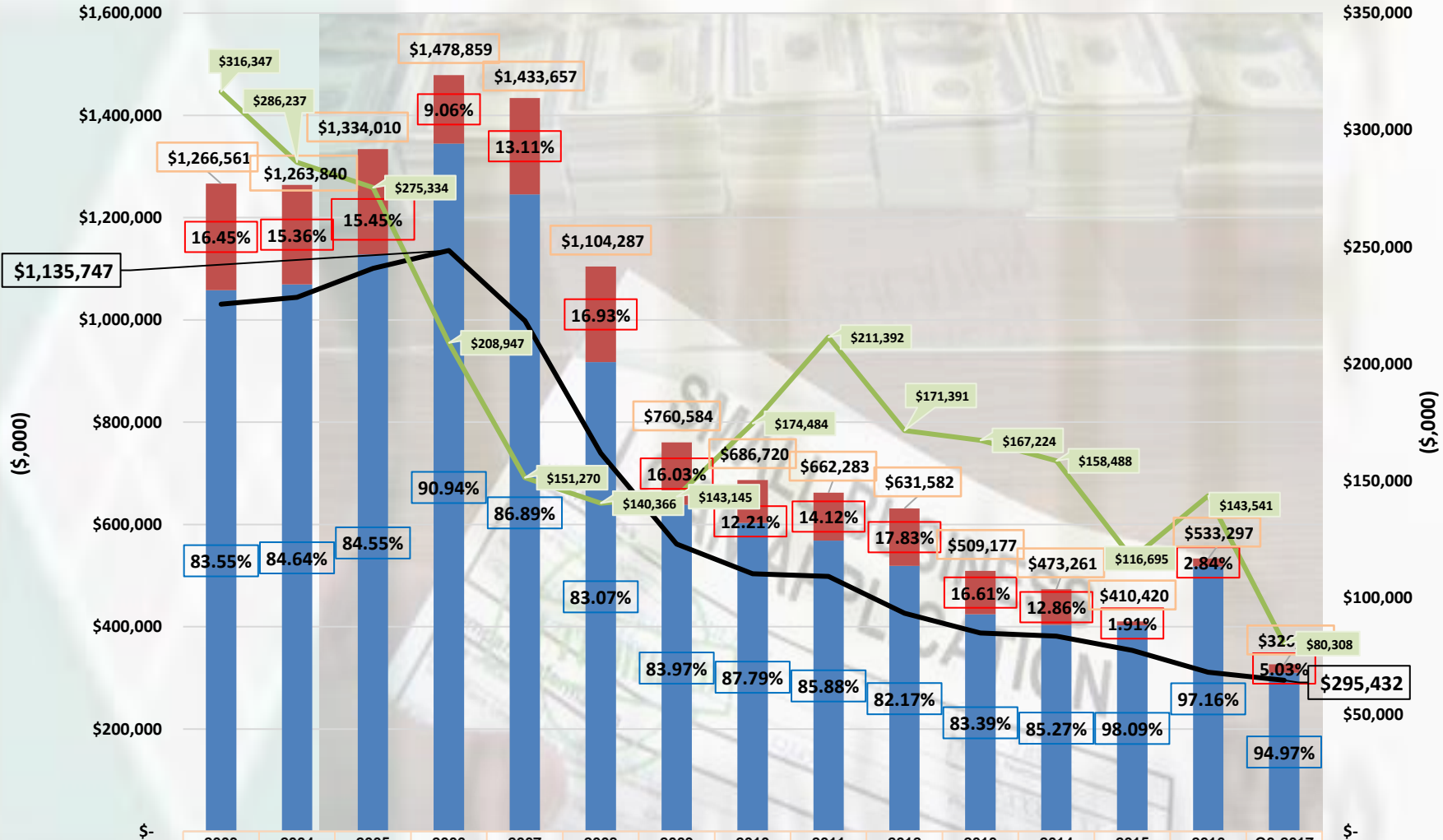
As of December 31

Amounts in thousands of \$

	Q3-2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
<b>Assets</b>															
Cash in hand and Banks	\$ 13,706	\$ 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 (net of unearned income)	338,143	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	42,711	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	295,432	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	1,125	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>\$ 310,263</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	423	23,844	456	387	312	304	423	324
Premises and Fixed Assets	1,950	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	14,488	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>\$ 326,701</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	\$ 7,073	\$ 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	177,276	218	227	241	0	297	280	92,264	150,501	367,690	899,397	923,365	526,645	490,894	399,469
Parent Company	29,942	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	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	2,943	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>\$ 217,347</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	29,046	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>\$ 246,393</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	270	(316)	(17)	(697)	0	0	0	0	0	0	0	0	0	0	0
Common Stock	9,126	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Additional Paid in Capital	26,277	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	44,635	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>\$ 80,308</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>\$ 326,701</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>

# Small Loans Companies

## Total Assets / Total Capital Trend



	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Q3-2017
Fixed Assets	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	16,438
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	\$310,263
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	\$326,701
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	\$295,432
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	\$80,308

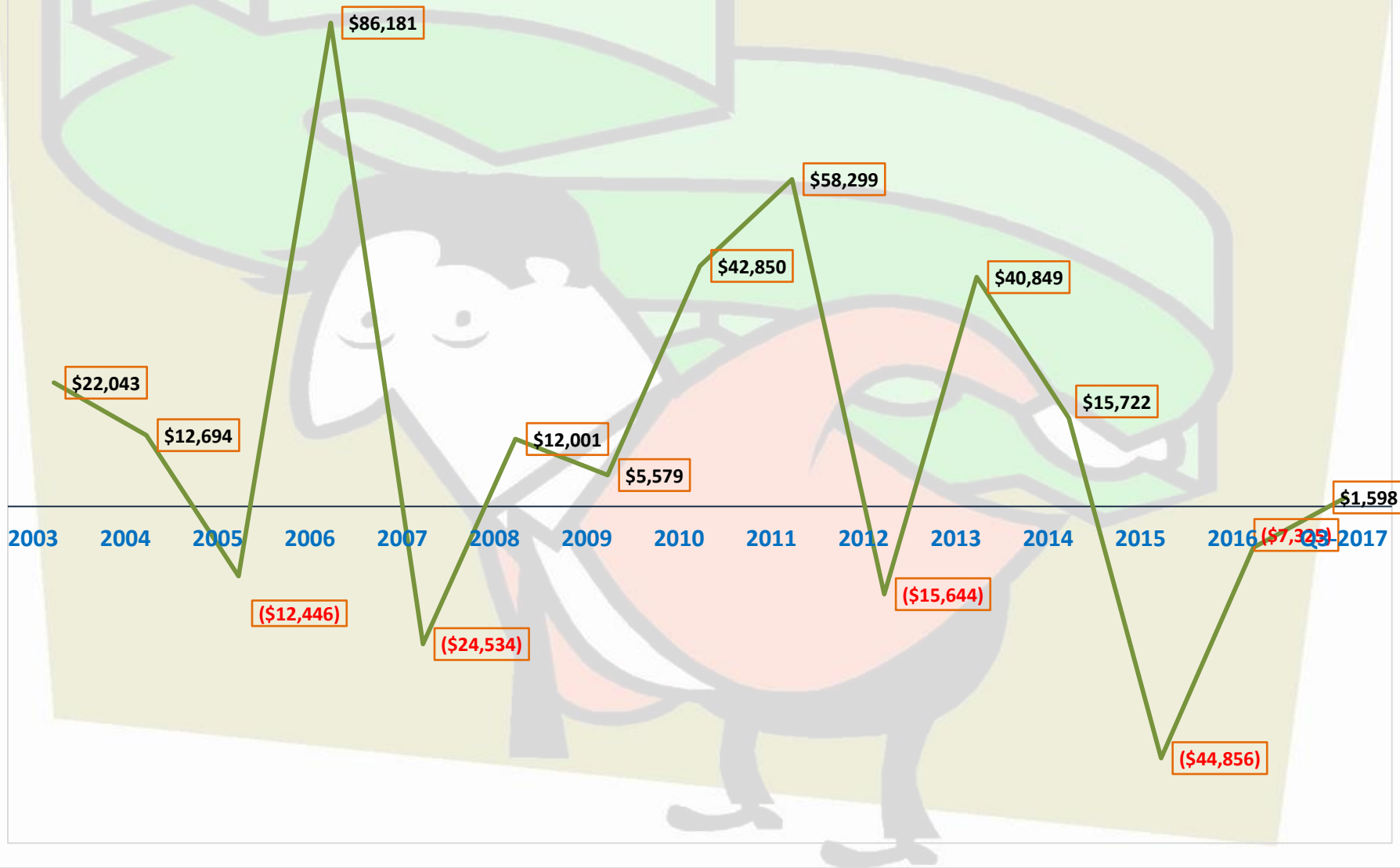


## Small Loan Companies Income Statement

Amounts in Thousands (\$)	Q3-2017	As of December 31													
		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
Commercial and Industrial Loans	0	0	338,143	0	0	0	0	0	0	0	0	0	0	0	0
Loas to individual and other	0	0	42,711	0	0	0	0	0	0	0	0	0	0	0	0
Consumer Loans	\$ 82,743	\$ 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 on Securities</b>															
	0	0	0	0	72	0	0	932	994	9	7	7	8	9	6
<b>Total Interest Income</b>	<b>\$ 82,743</b>	<b>\$ 118,002</b>	<b>\$ 124,634</b>	<b>\$ 134,040</b>	<b>\$ 141,817</b>	<b>\$ 163,530</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>															
			1950												
Other Fee Income	1,059	802	14,488	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	1,613	1,586	1,743		0	0	0	0	0	0	3	0	0	6,133
Other operating income	0	0	0	0	0	0	0	3	3	3	4	98,279	0	3	0
<b>Total Operating Income</b>	<b>1,059</b>	<b>2,415</b>	<b>16,074</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>\$ 83,802</b>	<b>\$ 120,417</b>	<b>\$ 140,708</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	18,692	24,386	177,276	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	1,302	1,809	29,942	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	26,513	59,687	113	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	10,349	12,546	2,943	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	22,243	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>\$ 79,099</b>	<b>\$ 122,793</b>	<b>\$ 287,777</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>4,703</b>	<b>(2,376)</b>	<b>29,046</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>
<b>Income Tax</b>	<b>3,105</b>	<b>4,949</b>	<b>21,680</b>	<b>8,047</b>	<b>1,200</b>	<b>32,925</b>	<b>13,968</b>	<b>943</b>	<b>4,201</b>	<b>(4,440)</b>	<b>(3,155)</b>	<b>61,667</b>	<b>16,911</b>	<b>28,412</b>	<b>13,835</b>
<b>Net Income</b>	<b>\$ 1,598</b>	<b>\$ (7,325)</b>	<b>\$ 7,366</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 Q3- 2017

Non-Depository

Personal Small Loans Originated during Q3-2017

	Amount	Percent of Total %	Number of 13706	Percent of Weighted Total %	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	2687.00	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 Q3-2017

	Amount	Percent of Total %	Number of 13706	Percent of Total %	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	327	1	42,711	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	1,125	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	1,950	1	16.98	16.61	16.98
8. 17-18%	244	0	14,488	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	7,073	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	177,276	0	24.98	24.96	24.99
16. 25-26%	589	1	29,942	1	25.98	25.87	25.99
17. 26-27%	835	1	113	1	26.99	26.52	26.99
18. 27-28%	1,329	2	2,943	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>295,548</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	Number of Loans	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	\$ 283	105	9.97	8.98	10.00
2. 10-11%	92	27	11.74	10.40	12.00
3. 12-13%	140	50	12.93	12.76	12.95
4. 13-14%	135	40	13.96	13.83	13.99
5. 14-15%	339	88	14.97	14.48	14.99
6. 15-16%	607	161	15.96	15.49	15.99
7. 16-17%	990	261	16.97	16.88	16.98
8. 17-18%	213	63	17.93	17.45	17.99
9. 18-19%	210	58	18.93	18.21	18.99
10. 19-20%	2,442	598	19.97	19.45	19.99
11. 20-21%	102	29	20.92	20.60	20.98
12. 21-22%	916	221	21.96	21.50	21.99
13. 22-23%	338	102	22.95	22.04	22.99
14. 23-24%	907	273	23.95	23.45	23.98
15. 24-25%	173	46	24.98	24.93	24.99
16. 25-26%	614	170	25.95	25.53	25.99
17. 26-27%	832	259	26.95	26.52	26.99
18. 27-28%	1,159	330	25.95	27.12	27.99
19. 28-29%	353	99	27.94	28.77	28.98
20. 29-30%	2,455	722	28.94	29.57	29.97
21. 30+%	46,689	14,048	38.13	30.75	42.68
<b>22. TOTAL</b>	<b>\$ 59,989</b>	<b>17,750</b>	<b>34.55</b>	<b>28.94</b>	<b>38.02</b>

Government of Puerto Rico

Commissioner of Financial Institutions

**Consolidated Personal Small Loans for All 2016**

Non-Depository

Personal Small Loans Originated during the quarter

	Amount	Number of Loans
1. 0-10%	\$ 992	339
2. 10-11%	513	142
3. 12-13%	602	190
4. 13-14%	255	77
5. 14-15%	2,228	676
6. 15-16%	2,224	591
7. 16-17%	3,620	975
8. 17-18%	819	245
9. 18-19%	1,141	294
10. 19-20%	5,846	1,462
11. 20-21%	635	187
12. 21-22%	2,932	728
13. 22-23%	2,371	700
14. 23-24%	3,647	1,111
15. 24-25%	1,308	378
16. 25-26%	3,039	877
17. 26-27%	3,376	1,044
18. 27-28%	4,967	1,338
19. 28-29%	1,014	290
20. 29-30%	9,840	2,958
21. 30+%	191,847	58,077
<b>22. TOTAL</b>	<b>\$ 243,216</b>	<b>72,679</b>



Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q4- 2016

Non-Depository

Personal Small Loans Originated during the quarter

	Amount	Number of Loans	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	\$ 249	82	9.98	9.95	10.00
2. 10-11%	111	35	11.83	10.47	12.00
3. 12-13%	198	64	12.92	12.78	12.95
4. 13-14%	78	26	13.96	13.88	13.98
5. 14-15%	354	104	14.99	14.85	15.00
6. 15-16%	565	150	15.97	15.01	15.99
7. 16-17%	722	199	16.97	16.39	16.98
8. 17-18%	210	61	17.94	17.21	17.99
9. 18-19%	279	75	18.98	18.88	18.99
10. 19-20%	738	188	19.98	19.94	19.99
11. 20-21%	91	28	20.97	20.82	20.98
12. 21-22%	541	142	21.95	21.50	21.98
13. 22-23%	488	141	22.98	22.48	22.98
14. 23-24%	926	284	23.96	23.56	23.98
15. 24-25%	232	68	24.98	24.95	24.99
16. 25-26%	635	184	25.96	25.54	25.99
17. 26-27%	867	272	26.97	29.84	26.99
18. 27-28%	1,050	280	27.98	27.81	27.99
19. 28-29%	313	94	28.97	28.89	28.98
20. 29-30%	2,691	813	29.97	29.76	29.97
21. 30+%	44,436	13,450	37.93	31.06	42.56
<b>22. TOTAL</b>	<b>\$ 55,774</b>	<b>16,740</b>	<b>35.05</b>	<b>29.50</b>	<b>38.75</b>

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q3- 2016

Non-Depository

Personal Small Loans Originated during the quarter

	Amount	Number of Loans	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	\$ 244	83	9.97	8.99	10.00
2. 10-11%	120	30	12.00	11.98	12.00
3. 12-13%	161	51	12.96	12.96	12.96
4. 13-14%	60	20	13.95	13.93	13.95
5. 14-15%	580	187	14.99	14.96	14.99
6. 15-16%	633	169	15.97	15.23	16.00
7. 16-17%	1,101	291	16.97	16.37	16.98
8. 17-18%	203	69	17.97	17.84	17.99
9. 18-19%	333	90	18.99	18.49	18.99
10. 19-20%	1,725	434	19.98	19.94	19.99
11. 20-21%	164	48	20.98	20.76	20.98
12. 21-22%	751	182	21.99	21.92	21.99
13. 22-23%	620	183	22.98	22.44	22.99
14. 23-24%	837	264	23.96	23.94	23.97
15. 24-25%	353	103	24.98	24.92	24.99
16. 25-26%	702	203	25.93	25.53	25.99
17. 26-27%	816	260	26.98	26.90	26.99
18. 27-28%	1,186	327	27.98	27.89	27.99
19. 28-29%	178	57	28.97	28.58	28.99
20. 29-30%	2,307	696	29.96	29.75	29.97
21. 30+%	48,405	14,707	38.25	31.13	42.95
<b>22. TOTAL</b>	<b>\$ 61,479</b>	<b>18,454</b>	<b>34.99</b>	<b>29.30</b>	<b>38.67</b>

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q2- 2016

Non-Depository

Personal Small Loans Originated during the quarter

	Amount	Number of Loans	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	\$ 240	86	9.97	8.99	10.00
2. 10-11%	136	37	12.00	11.99	12.00
3. 12-13%	125	37	12.96	12.96	12.96
4. 13-14%	58	16	13.99	13.99	13.99
5. 14-15%	561	169	14.99	14.98	14.99
6. 15-16%	567	149	15.97	15.50	15.99
7. 16-17%	859	239	16.98	16.95	16.98
8. 17-18%	206	55	17.98	17.45	18.00
9. 18-19%	164	43	18.99	18.98	19.00
10. 19-20%	1,452	365	19.99	19.45	19.22
11. 20-21%	129	37	20.95	20.54	20.99
12. 21-22%	655	162	21.97	21.26	21.99
13. 22-23%	588	175	22.98	22.11	22.99
14. 23-24%	935	284	23.96	23.38	23.98
15. 24-25%	355	102	24.98	24.88	24.99
16. 25-26%	817	234	25.95	25.56	25.99
17. 26-27%	897	274	26.99	26.52	26.99
18. 27-28%	1,362	374	27.99	27.47	27.99
19. 28-29%	321	82	28.98	28.90	28.99
20. 29-30%	2,524	763	29.97	29.77	29.97
21. 30+%	52,243	15,732	37.99	30.92	42.73
<b>22. TOTAL</b>	<b>\$ 65,194</b>	<b>19,415</b>	<b>35.13</b>	<b>29.31</b>	<b>38.92</b>

Government of Puerto Rico

Commissioner of Financial Institutions

Consolidated Personal Small Loans for Q1- 2016

Non-Depository

Personal Small Loans Originated during the quarter

	Amount	Number of Loans	Weighted Rate %	Min Rate %	Max Rate %
1. 0-10%	\$ 259	88	9.99	9.97	10.00
2. 10-11%	146	40	12.00	11.98	12.00
3. 12-13%	118	38	13.93	12.91	12.95
4. 13-14%	59	15	13.99	13.99	13.99
5. 14-15%	733	216	14.98	14.90	14.99
6. 15-16%	459	123	15.98	15.85	15.99
7. 16-17%	938	246	16.98	16.94	16.99
8. 17-18%	200	60	17.98	17.91	17.98
9. 18-19%	365	86	18.98	18.87	18.99
10. 19-20%	1,931	475	19.99	19.76	19.99
11. 20-21%	251	74	20.97	20.86	20.99
12. 21-22%	985	242	21.99	21.92	21.99
13. 22-23%	675	201	22.96	22.07	22.98
14. 23-24%	949	279	23.97	23.34	23.98
15. 24-25%	368	105	24.98	24.92	24.99
16. 25-26%	885	256	25.93	25.53	25.99
17. 26-27%	796	238	26.98	26.91	26.99
18. 27-28%	1,369	357	27.99	27.75	27.99
19. 28-29%	202	57	28.92	28.21	28.99
20. 29-30%	2,318	686	29.96	29.56	29.97
21. 30+%	46,763	14,188	38.12	30.87	42.90
<b>22. TOTAL</b>	<b>\$ 60,769</b>	<b>18,070</b>	<b>34.64</b>	<b>29.00</b>	<b>38.32</b>