

Principal Page

In the next subsequent pages we have included financial statistical data organized by the different sectors that compose the economy of Puerto Rico.

This report has been updated to include the most recent quarter of 2011. The contact persons for the Financial Analysis Division are; Mr. Wally A. Sierra-Supervisor, Mrs. Frances Lebrón-Financial Analyzer Depository Sector and Mrs. Nayda Ivonne Marrero-Analyzer, Non Depository Sector.

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Source: Call Report quarterly submitted by the different sectors to the Office of the Commissioner of Financial Institutions.

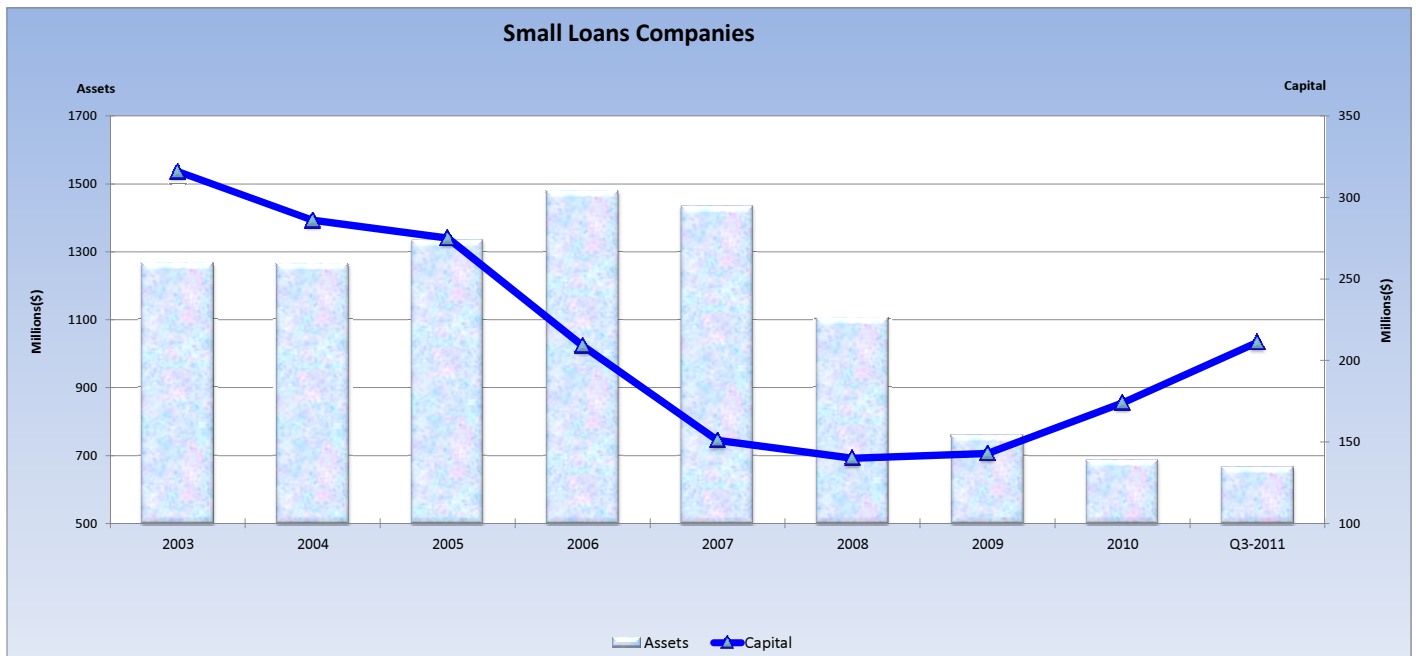
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Balance Sheet Small Loans Companies

Amounts in thousands of \$	As of December 31								
	Q3-2011	2010	2009	2008	2007	2006	2005	2004	2003
Assets									
Cash in hand and Banks	\$ 38,260	\$ 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)	565,341	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	63,202	76,593	84,353	111,528	101,312	72,889	67,867	65,603	79,110
Net Loans and Leases receivables	502,139	503,809	561,813	739,659	998,250	1,135,747	1,100,866	1,044,380	1,031,002
Other Current Assets	14,754	35,437	39,580	129,505	205,878	142,742	10,900	18,967	18,500
Total Current Assets	555,153	602,871	638,628	917,316	1,245,641	1,344,810	1,127,919	1,069,683	1,058,175
Securities	-	423	23,844	456	387	312	304	423	324
Premises and Fixed Assets	2,014	5,627	6,853	8,990	9,515	10,039	8,308	8,086	7,276
Other Assets	108,733	77,799	91,259	177,525	178,114	123,698	197,479	185,648	200,786
Total Assets	\$ 665,900	\$ 686,720	\$ 760,584	\$ 1,104,287	\$ 1,433,657	\$ 1,478,859	\$ 1,334,010	\$ 1,263,840	\$ 1,266,561
Liabilities									
Accounts Payable and Accrued Liabilities	\$ 20,912	\$ 18,415	\$ 10,435	\$ 48,713	\$ 52,961	\$ 58,806	\$ 55,262	\$ 48,009	\$ 39,828
Loans Payable									
Banks	207	92,264	150,501	367,690	899,397	923,365	526,645	490,894	399,469
Parent Company	321,340	355,678	393,816	417,575	177,833	202,726	94,359	84,251	81,597
Others	37,763	41,429	58,784	123,207	148,002	79,466	76,610	77,065	140,224
Other Accounts Payable	74,361	4,450	3,903	6,736	4,194	5,549	2,421	4,194	6,942
Total Current Liabilities	\$ 454,583	\$ 512,236	\$ 617,439	\$ 963,921	\$ 1,282,387	\$ 1,269,912	\$ 755,297	\$ 704,413	\$ 668,060
Long Term Liabilities	-	-	-	-	-	-	303,379	273,190	282,154
Total Liabilities	\$ 454,583	\$ 512,236	\$ 617,439	\$ 963,921	\$ 1,282,387	\$ 1,269,912	\$ 1,058,676	\$ 977,603	\$ 950,214
Capital									
Stockholders Equity									
Common Stock	9,226	10,032	10,030	17,198	17,288	17,391	17,332	17,409	17,569
Preferred Stock	-	-	-	-	-	-	-	-	-
Additional Paid in Capital	132,113	109,456	97,000	421,474	421,856	420,438	535,425	536,781	579,613
Retained Earnings	69,978	54,996	36,115	(298,306)	(287,874)	(228,882)	(277,423)	(267,953)	(280,835)
Total Capital	\$ 211,317	\$ 174,484	\$ 143,145	\$ 140,366	\$ 151,270	\$ 208,947	\$ 275,334	\$ 286,237	\$ 316,347
Total Liabilities and Capital	\$ 665,900	\$ 686,720	\$ 760,584	\$ 1,104,287	\$ 1,433,657	\$ 1,478,859	\$ 1,334,010	\$ 1,263,840	\$ 1,266,561

Year 2002 are amendment for Island Finance

1. Includes companies organized under the Small Personal Loan Act (Act No. 106 of 1965). This segment includes affiliates and subsidiaries of Domestic Commercial and Foreign Banks. The assets of the affiliates and subsidiaries assets of the Domestic Commercial Banks reached \$493.4 million, representing a 74.1% of the total at Sept. 30, 2011.



Income Statement Small Loan Companies

Amounts in Thousands (\$)	As of December 31								
	Q3-2011	2010	2009	2008	2007	2006	2005	2004	2003
Interest Income									
Interest and fee Income on Loans:									
Loans secured by Real Estate									
Commercial and Industrial Loans									
Loas to individual and other									
Consumer Loans	\$ 129,442	\$ 181,246	\$ 196,316	\$ 260,053	\$ 304,435	\$ 310,518	\$ 285,725	\$ 273,586	\$ 280,754
Interest and Dividend Income on Securities	-	932	994	9	7	7	8	9	6
Total Interest Income	129,442	182,178	197,310	260,062	304,442	310,525	285,733	273,595	280,760
Non Interest Income									
Other Fee Income	7,400	5,334	8,121	6,876	8,315	7,078	8,711	9,932	10,297
Gain on sale of Loans			0	0	4	98,279	0	0	6,133
Other operating income	-	3	3	3	0	3	0	3	0
Total Operating Income	7,400	5,337	8,124	6,879	8,319	105,360	8,711	9,935	16,430
Total Income	136,842	187,515	205,434	266,941	312,761	415,885	294,444	283,530	297,190
Expenses									
Salaries and Employees Benefits	21,391	33,942	36,544	55,917	57,459	57,478	67,328	56,743	58,688
Other Tax	1,871	2,647	2,717	3,050	3,588	4,477	5,026	5,166	5,290
Provisison for Loans and Losses	23,486	68,846	80,226	126,744	140,400	85,592	96,239	68,897	80,560
Interest paid	10,029	13,435	24,138	38,630	66,146	63,871	56,302	45,537	43,052
Other Expenses	23,238	24,852	52,029	35,039	72,857	56,619	65,084	66,081	73,722
Total Expenses	80,015	143,722	195,654	259,380	340,450	268,037	289,979	242,424	261,312
Income Before Tax	56,827	43,793	9,780	7,561	(27,689)	147,848	4,465	41,106	35,878
Income Tax	9,568	943	4,201	(4,440)	(3,155)	61,667	16,911	28,412	13,835
Net Income	\$ 47,259	\$ 42,850	\$ 5,579	\$ 12,001	\$ (24,534)	\$ 86,181	\$ (12,446)	\$ 12,694	\$ 22,043

Small Loans Company Net Income

