

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.

Financial Analysis Responsible Manager: Mr. Wally A. Sierra, Financial Analysis Division.

analisisfinanciero@ocif.gobierno.pr

Phone.(787)723-3131, Ext-2314, Fax.(787)723-4225. Address. P.O.Box 11855, San Juan PR. 00910-3855,

Ponce de Leon Ave. 1492, Centro Europa Building, suite 600, San Juan PR, 00907 or Ponce de Leon Ave. 1492, Centro Europa Building, suite 600, San Juan PR, 00907

Publication date: November 22, 2011

Next Publication Report: February 23, 2012 and May 23, 2012

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

Legal Mark: Article 10 of Law #4 dated October 11, 1985, as amended, provides faculty to the Commissioner to carry out all sorts of studies and research on issues affecting any branch of the banking, financial and securities industries for which they may require information that could be necessary, relevant and essential for such purposes.

Statistical Summary 2002–2011

Domestic Commercial Banks

Amounts in millions of \$	Q3-2011	31-Dec								
		2010	2009	2008	2007	2006	2005	2004	2003	2002
Total Assets	\$ 70,179	\$ 72,738	\$ 87,145	\$ 93,004	\$93,867	\$89,230	\$96,775	\$91,900	\$75,765	\$65,810
Total Loans	48,475	49,082	57,577	60,241	59,766	55,884	53,847	47,719	38,698	34,214
Net Loans	47,127	47,789	55,755	58,840	58,755	55,091	53,173	47,075	38,095	33,672
Investments	10,655	13,004	19,209	22,797	26,325	26,729	36,315	38,083	32,613	27,164
Deposits	48,406	47,085	58,220	62,689	59,256	54,110	53,100	44,102	40,083	37,162
Equity Capital	6,809	6,729	6,871	6,470	6,755	6,416	6,578	6,125	5,630	4,647
Net Income*	239	(706)	(516)	132	370	565	1,010	1,134	832	694
Average Assets	71,077	78,201	89,928	93,746	92,240	91,595	94,783	84,896	71,821	62,843
Average Capital	6,792	6,824	7,306	6,555	6,619	6,389	6,479	6,036	5,207	4,287
Average Total Loans	48,307	\$ 50,789	\$ 58,900	\$ 60,562	\$58,125	\$54,791	\$51,417	\$43,399	\$36,809	\$32,654
* Annualize										
Growth Rates										
Assets	-3.52%	-16.53%	-6.30%	-0.92%	5.20%	-7.80%	5.30%	21.30%	15.13%	13.12%
Loans, Net	-1.39%	-14.29%	-5.24%	0.14%	6.65%	3.61%	12.95%	23.57%	13.14%	9.76%
Investments	-18.06%	-32.30%	-15.74%	-13.40%	-1.51%	-26.40%	-4.64%	16.77%	20.06%	13.62%
Deposits	2.81%	-19.13%	-7.13%	5.79%	9.51%	1.90%	20.40%	10.03%	7.86%	13.13%
Capital	1.19%	-2.07%	6.20%	-4.22%	5.28%	-2.46%	7.40%	8.79%	21.15%	18.33%
Net Income	-133.85%	36.82%	-490.91%	-64.32%	-34.51%	-44.06%	-10.93%	36.30%	19.88%	16.84%
Ratios										
Return on Assets (ROA)	0.34%	-0.97%	-0.59%	0.14%	0.39%	0.63%	1.04%	1.23%	1.10%	1.05%
Return on Equity (ROE)	3.51%	-10.49%	-7.51%	2.04%	5.48%	8.81%	15.35%	18.51%	14.78%	14.93%
Equity to Total Assets	9.70%	9.25%	7.88%	6.96%	7.20%	7.19%	6.80%	6.66%	7.43%	7.06%
Return on Average Assets	0.34%	-0.90%	-0.57%	0.14%	0.40%	0.62%	1.07%	1.34%	1.16%	1.10%
Return on Average Capital	3.52%	-10.35%	-7.06%	2.01%	5.59%	8.84%	15.59%	18.79%	15.98%	16.19%
Loans & Leases Analysis										
Net Loans to Total Assets	67.15%	65.70%	63.98%	63.27%	62.59%	61.74%	54.94%	51.22%	50.28%	51.17%
Loans to Deposits	100.14%	104.24%	98.90%	96.10%	100.86%	103.28%	101.41%	108.20%	96.54%	92.07%
Net Loans to Avg. Assets	66.30%	61.11%	62.00%	62.77%	63.70%	60.15%	56.10%	55.45%	53.04%	53.58%
Allowances to Total Loans	2.77%	2.60%	3.15%	2.30%	1.66%	1.38%	1.21%	1.30%	1.47%	1.50%
Net Loss to Avg. Total Loans & Leases	1.30%	3.05%	1.92%	1.33%	0.88%	0.47%	0.39%	0.45%	0.60%	0.80%
Allowances to Net Losses (x)	2.14%	0.82%	1.48%	1.72%	1.94%	3.00%	3.24%	3.17%	2.58	1.97

1. This report includes banks organized under the Puerto Rico's Banking Act (Act No. 55 of 1933) and the Cooperative Bank of Puerto Rico Act (Act No. 88 of 1966).

2. These figures include International Banking Entities (IBE's) organized as Units under the International Banking Center Act (Act No. 52 of 1989).

3. Average based on the balance at the close of each calendar quarter.