

Statistical Summary 2001-2009

Domestic Commercial Banks

| Amounts in millions of \$ | 31-Dec | | | | | | | | |
|---------------------------------------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|
| | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 |
| Total Assets | \$ 87,146 | \$ 93,004 | \$93,867 | \$89,230 | \$96,775 | \$91,900 | \$75,765 | \$65,810 | \$58,175 |
| Total Loans | 57,579 | 60,241 | 59,766 | 55,884 | 53,847 | 47,719 | 38,698 | 34,214 | 31,173 |
| Net Loans | 55,756 | 58,840 | 58,755 | 55,091 | 53,173 | 47,075 | 38,095 | 33,672 | 30,649 |
| Investments | 19,209 | 22,797 | 26,325 | 26,729 | 36,315 | 38,083 | 32,613 | 27,164 | 22,769 |
| Deposits | 58,220 | 62,689 | 59,256 | 54,110 | 53,100 | 44,102 | 40,083 | 37,162 | 32,849 |
| Equity Capital | 6,872 | 6,470 | 6,755 | 6,416 | 6,578 | 6,125 | 5,630 | 4,647 | 3,927 |
| Net Income* | (515) | 132 | 370 | 565 | 1,010 | 1,134 | 832 | 694 | 594 |
| Average Assets | 89,928 | 93,746 | 92,240 | 91,595 | 94,783 | 84,896 | 71,821 | 62,843 | 53,630 |
| Average Capital | 7,306 | 6,555 | 6,619 | 6,389 | 6,479 | 6,036 | 5,207 | 4,287 | 3,865 |
| Average Total Loans | \$ 58,900 | \$ 60,562 | \$58,125 | \$54,791 | \$51,417 | \$43,399 | \$36,809 | \$32,654 | \$29,442 |
| * Annualize | | | | | | | | | |
| Growth Rates | | | | | | | | | |
| Assets | -6.30% | -0.92% | 5.20% | -7.80% | 5.30% | 21.30% | 15.13% | 13.12% | 14.78% |
| Loans, Net | -5.24% | 0.14% | 6.65% | 3.61% | 12.95% | 23.57% | 13.14% | 9.86% | 17.32% |
| Investments | -15.74% | -13.40% | -1.51% | -26.40% | -4.64% | 16.77% | 20.06% | 19.30% | 7.34% |
| Deposits | -7.13% | 5.79% | 9.51% | 1.90% | 20.40% | 10.03% | 7.86% | 13.13% | 12.77% |
| Capital | 6.21% | -4.22% | 5.28% | -2.46% | 7.40% | 8.79% | 21.15% | 18.33% | 15.87% |
| Net Income | -490.15% | -64.32% | -34.51% | -44.06% | -10.93% | 36.30% | 19.88% | 16.84% | 20.24% |
| Ratios | | | | | | | | | |
| Return on Assets (ROA) | -0.59% | 0.14% | 0.39% | 0.63% | 1.04% | 1.23% | 1.10% | 1.05% | 1.02% |
| Return on Equity (ROE) | -7.49% | 2.04% | 5.48% | 8.81% | 15.35% | 18.51% | 14.78% | 14.93% | 15.13% |
| Equity to Total Assets | 7.89% | 6.96% | 7.20% | 7.19% | 6.80% | 6.66% | 7.43% | 7.06% | 6.75% |
| Return on Average Assets | -0.57% | 0.14% | 0.40% | 0.62% | 1.07% | 1.34% | 1.16% | 1.10% | 1.11% |
| Return on Average Capital | -7.05% | 2.01% | 5.59% | 8.84% | 15.59% | 18.79% | 15.98% | 16.19% | 15.37% |
| Loans & Leases Analysis | | | | | | | | | |
| Net Loans to Total Assets | 63.98% | 63.27% | 62.59% | 61.74% | 54.94% | 51.22% | 50.28% | 51.17% | 52.68% |
| Loans to Deposits | 98.90% | 96.10% | 100.86% | 103.28% | 101.41% | 108.20% | 96.54% | 92.07% | 94.90% |
| Net Loans to Avg. Assets | 62.00% | 62.77% | 63.70% | 60.15% | 56.10% | 55.45% | 53.04% | 53.58% | 57.15% |
| Allowances to Total Loans | 3.15% | 2.30% | 1.66% | 1.38% | 1.21% | 1.30% | 1.47% | 1.50% | 1.47% |
| Net Loss to Avg. Total Loans & Leases | 1.92% | 1.33% | 0.88% | 0.47% | 0.39% | 0.45% | 0.60% | 0.80% | 0.82% |
| Allowances to Net Losses (x) | 1.48% | 1.72% | 1.94% | 3.00% | 3.24% | 3.17% | 2.58 | 1.97 | 1.91 |

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.