

Asociación para Profesionales de Finanzas de Puerto Rico

Bienvenidos

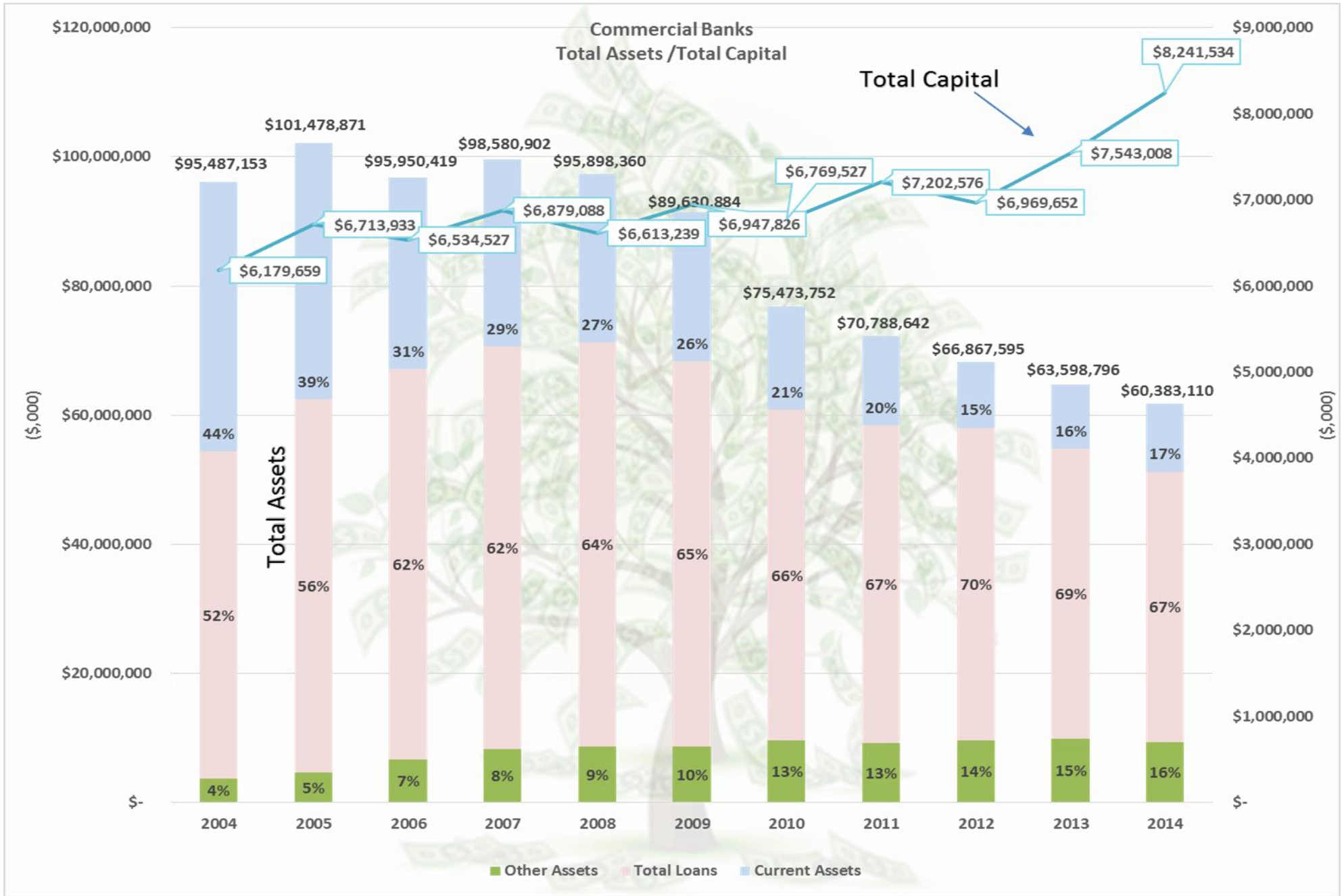
19 de marzo de 2015
Los Chavales



ESTADO LIBRE ASOCIADO DE
PUERTO RICO
Oficina del Comisionado de Instituciones
Financieras



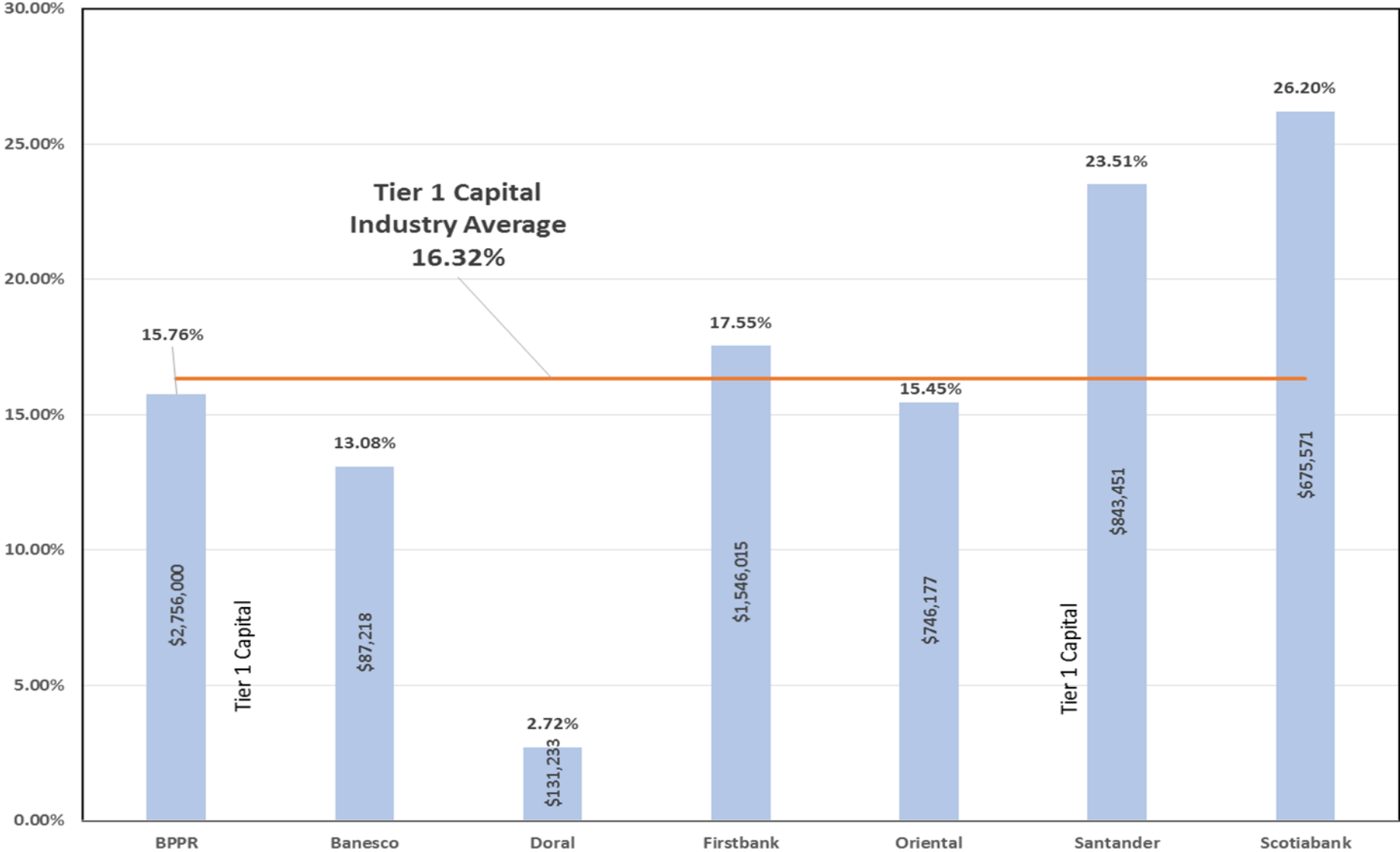
ESTADO LIBRE ASOCIADO DE PUERTO RICO
OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS



Tier 1 Ratio

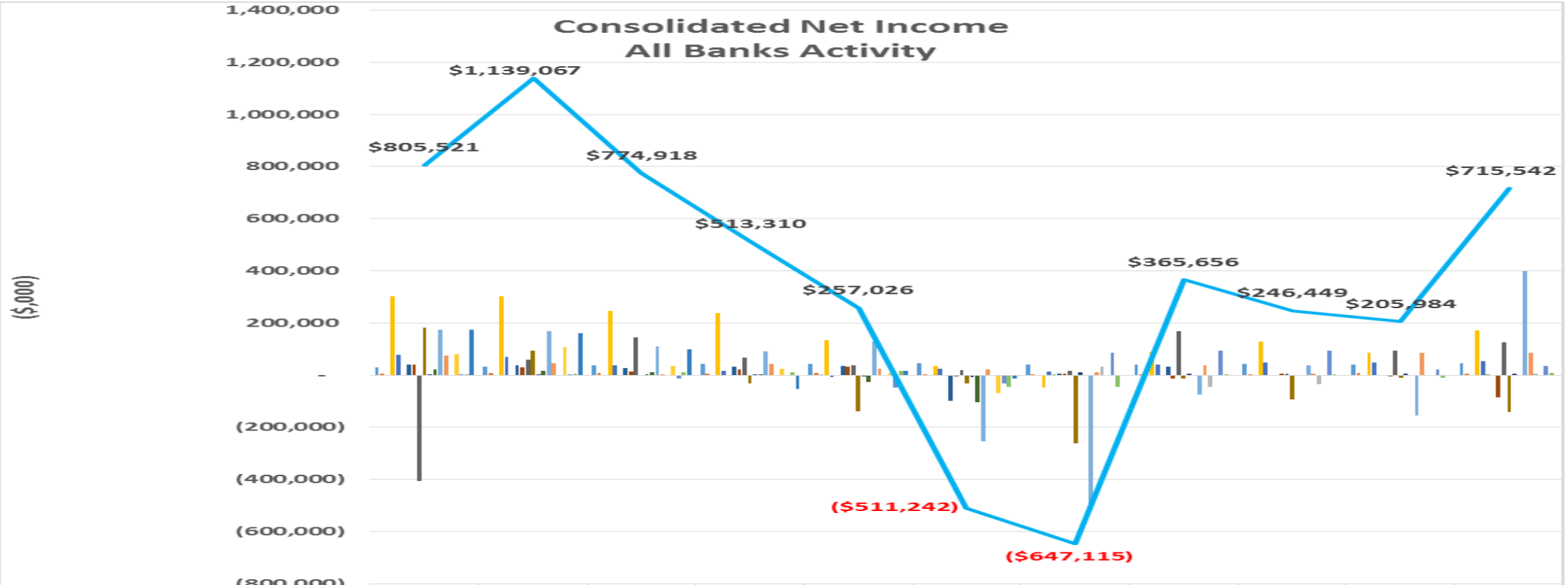
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
BPPR	9.64%	9.73%	9.22%	7.69%	7.80%	8.86%	10.89%	12.00%	12.93%	13.48%	15.76%
BanESCO			76.92%	36.86%	17.77%	14.21%	17.17%	14.73%	13.28%	13.68%	13.08%
BBVA	9.76%	8.59%	8.79%	8.54%	9.00%	8.80%	10.18%	11.33%			
Doral	19.57%	19.19%	19.85%	11.53%	14.17%	14.02%	14.29%	12.95%	11.50%	11.12%	2.72%
Eurobank	8.21%	8.55%	9.14%	9.50%	8.89%	7.13%					
Firstbank	9.44%	9.86%	11.02%	11.98%	10.98%	11.70%	10.28%	15.25%	16.04%	15.40%	17.55%
Oriental	23.86%	24.33%	17.15%	16.61%	8.89%	16.53%	29.82%	29.79%	11.74%	13.51%	15.45%
RG	9.46%	9.99%	10.37%	10.14%	8.51%	7.54%	5.08%				
Santander	10.21%	10.50%	9.95%	9.65%	10.44%	12.98%	16.08%	16.20%	16.94%	20.08%	23.51%
Scotiabank	15.51%	13.31%	10.80%	10.75%	13.24%	11.25%	15.57%	17.18%	20.22%	22.86%	26.20%
WesternBank	12.81%	11.05%	9.96%	7.61%	8.81%	5.54%	4.63%				
Average	12.85%	12.51%	17.56%	12.81%	10.77%	10.78%	13.40%	16.18%	14.66%	15.73%	16.32%

December 2014 Tier 1 Ratio Capital Indicator



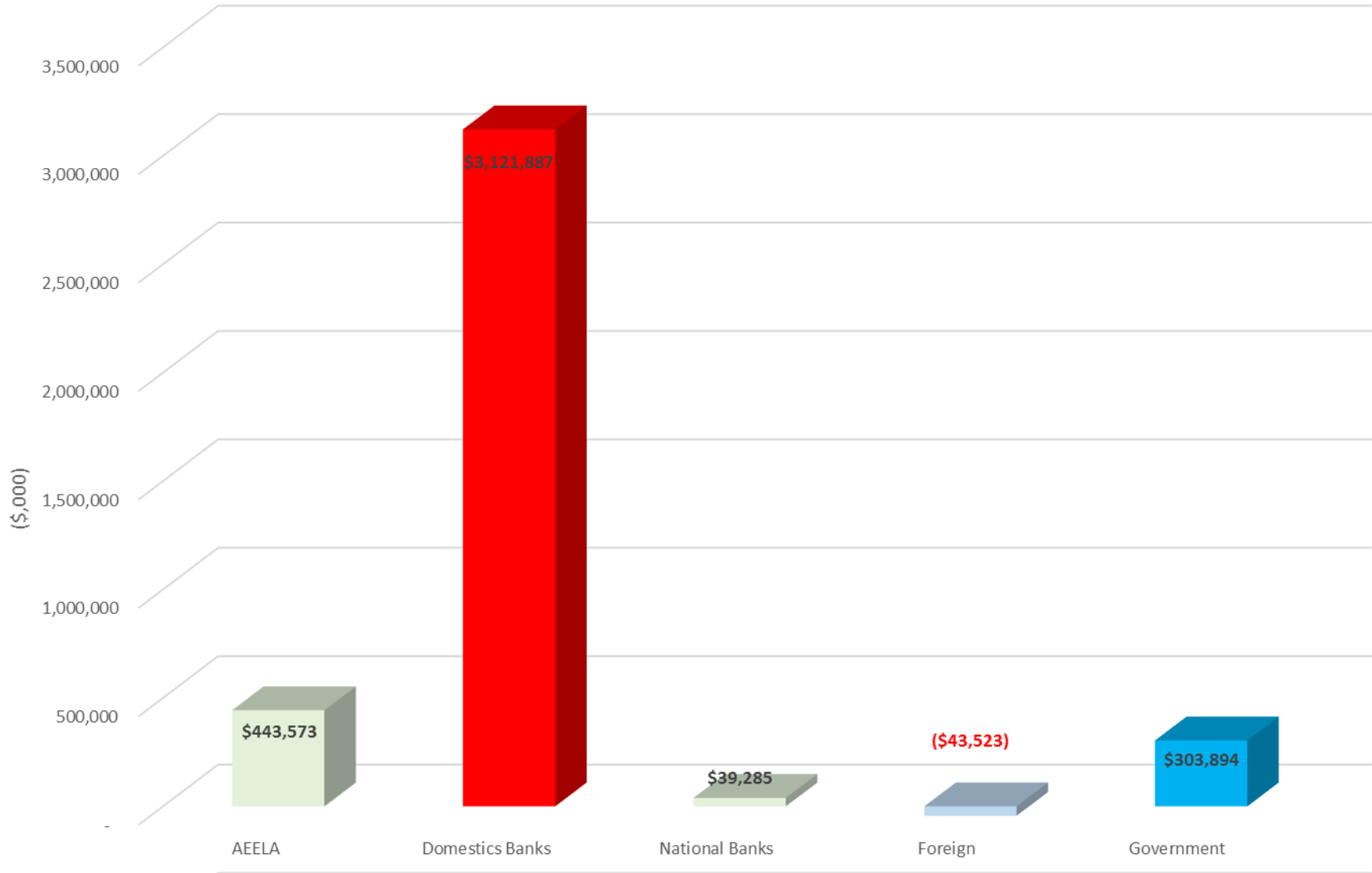
Commercial Banks Net Income



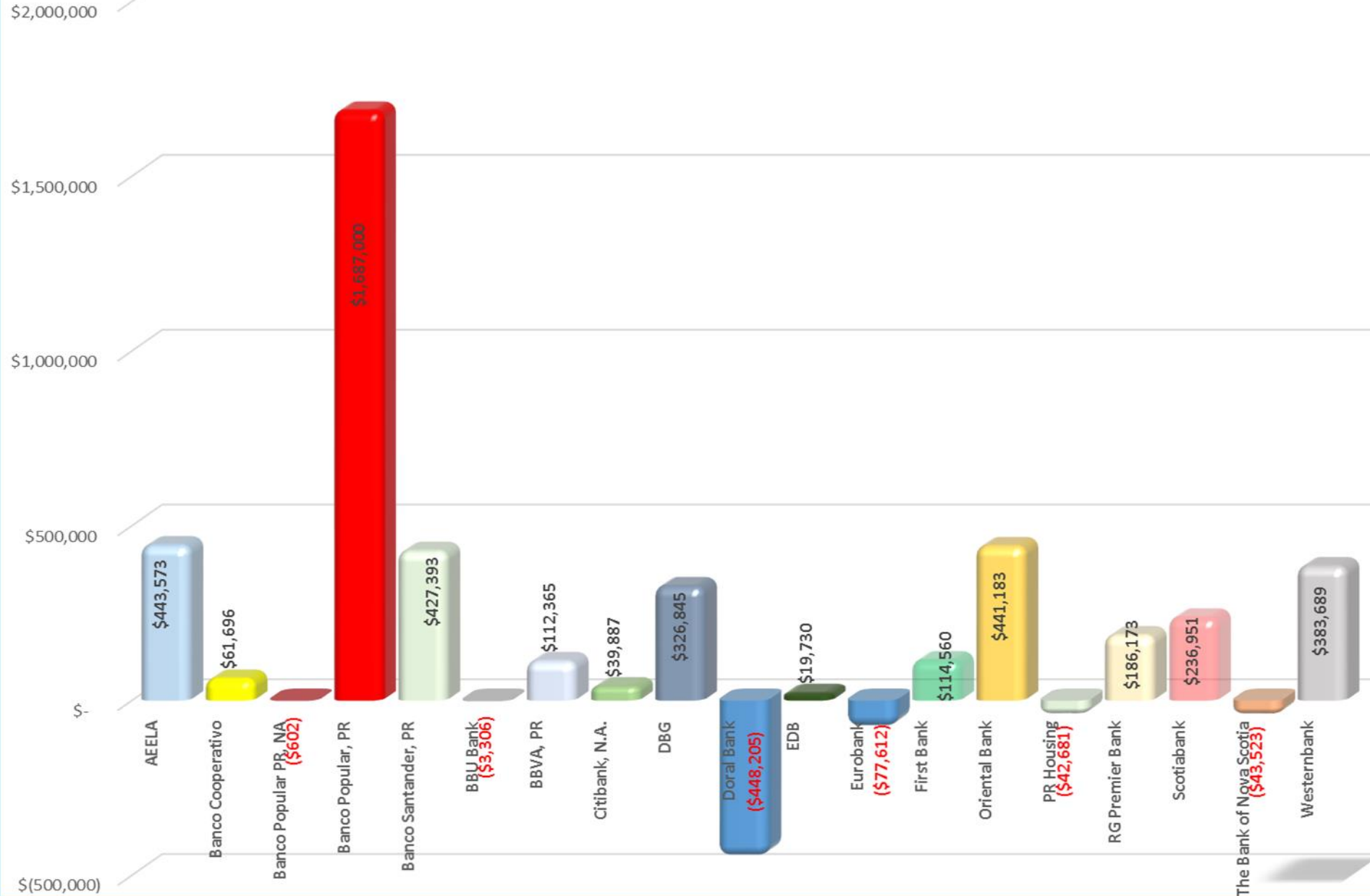


	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
AEELA	29,236	33,286	37,906	41,838	42,327	46,719	41,011	41,351	43,814	39,487	46,598
Banco Cooperativo	6,751	7,428	7,472	6,783	7,241	3,286	1,904	3,476	4,054	7,291	6,010
Banco Popular PR, NA	(142)	(216)	(134)	(191)	81						
Banco Popular, PR	301,000	303,000	247,000	239,000	133,000	36,000	(47,000)	88,000	128,000	87,000	172,000
Banco Santander, PR	79,008	69,384	37,521	17,387	(8,263)	24,202	14,182	41,122	49,480	48,477	54,893
BBU Bank							110	(1,138)	(1,705)	(1,163)	590
BBVA, PR	40,314	36,384	28,176	32,417	34,438	(98,002)	6,613	32,025			
Citibank, N.A.	40,228	29,763	13,592	20,691	33,587	(6,054)	4,364	(12,385)	6,846	(5,610)	(85,135)
DBG	(406,828)	58,555	144,770	67,032	37,263	18,329	15,930	167,563	5,405	93,868	124,958
Doral Bank	182,951	94,078	(1,526)	(30,606)	(138,824)	(32,652)	(262,255)	(13,615)	(93,915)	(9,671)	(142,170)
EDB	3,785	751	2,390	1,883	(3,952)	(7,842)	9,541	6,023	(2,722)	4,660	5,213
Eurobank	21,918	15,914	11,439	2,856	(25,386)	(104,353)					
First Bank	174,653	168,186	109,909	92,010	129,570	(253,484)	(515,444)	(74,809)	37,925	(153,790)	399,834
Oriental Bank	74,192	46,402	3,463	43,240	24,435	22,626	10,518	38,473	6,693	86,354	84,787
PR Housing							33,444	(45,158)	(34,924)	(1,222)	5,179
RG Premier Bank	80,721	107,569	34,091	23,341	9,069	(68,618)					
Scotiabank	2,101	65	(12,155)	(2,014)	(48,956)	(31,853)	85,529	93,904	94,510	21,420	34,400
The Bank of Nova Scotia	2,656	6,688	11,009	11,836	15,382	(46,612)	(45,562)	824	2,988	(11,117)	8,385
Westernbank	172,977	161,830	99,995	(54,193)	16,014	(12,934)					
Total	805,521	1,139,067	774,918	513,310	257,026	(511,242)	(647,115)	365,656	246,449	205,984	715,542

Ten Year Accumulated Net Income

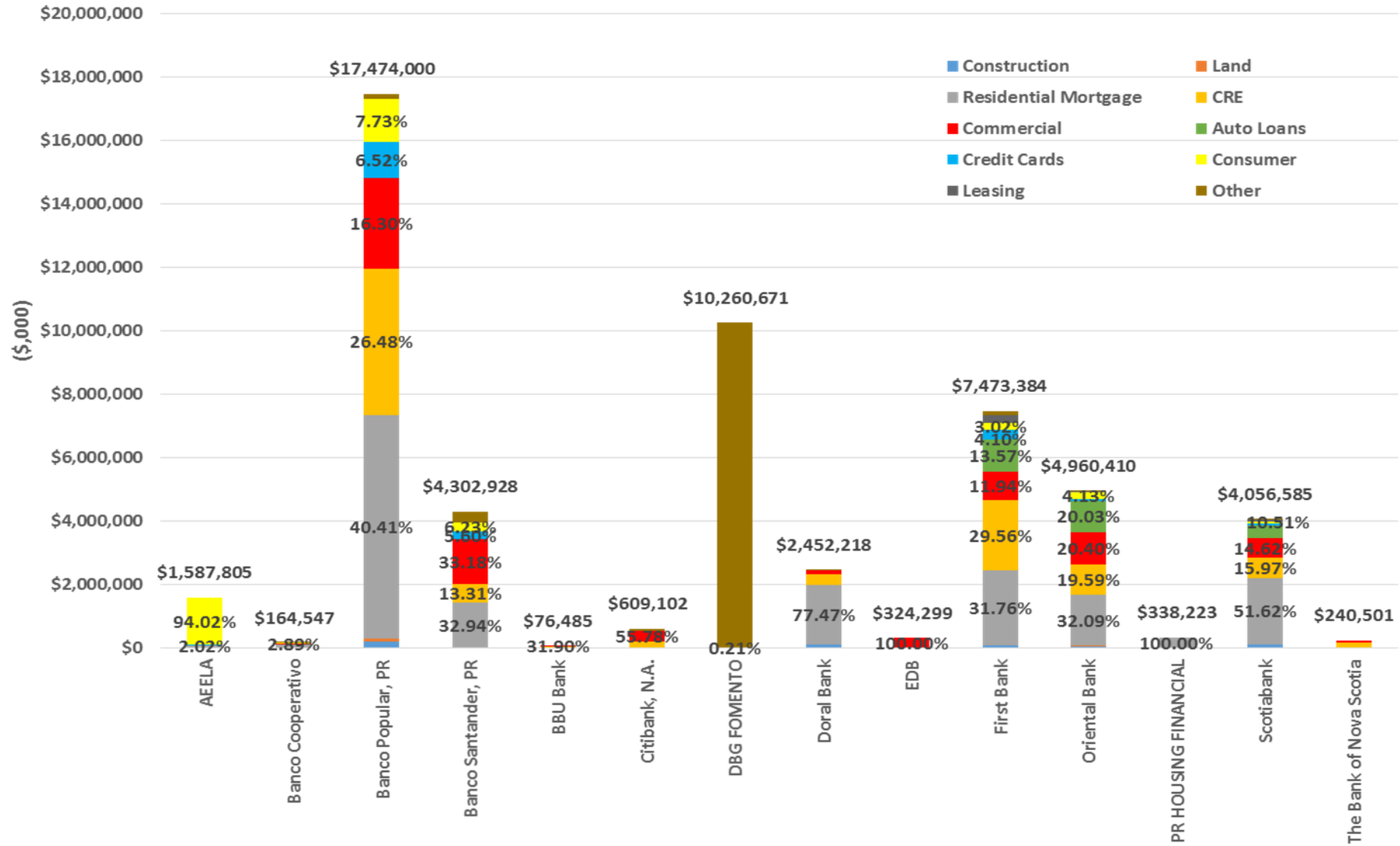


10 Years Accumulated Net Income

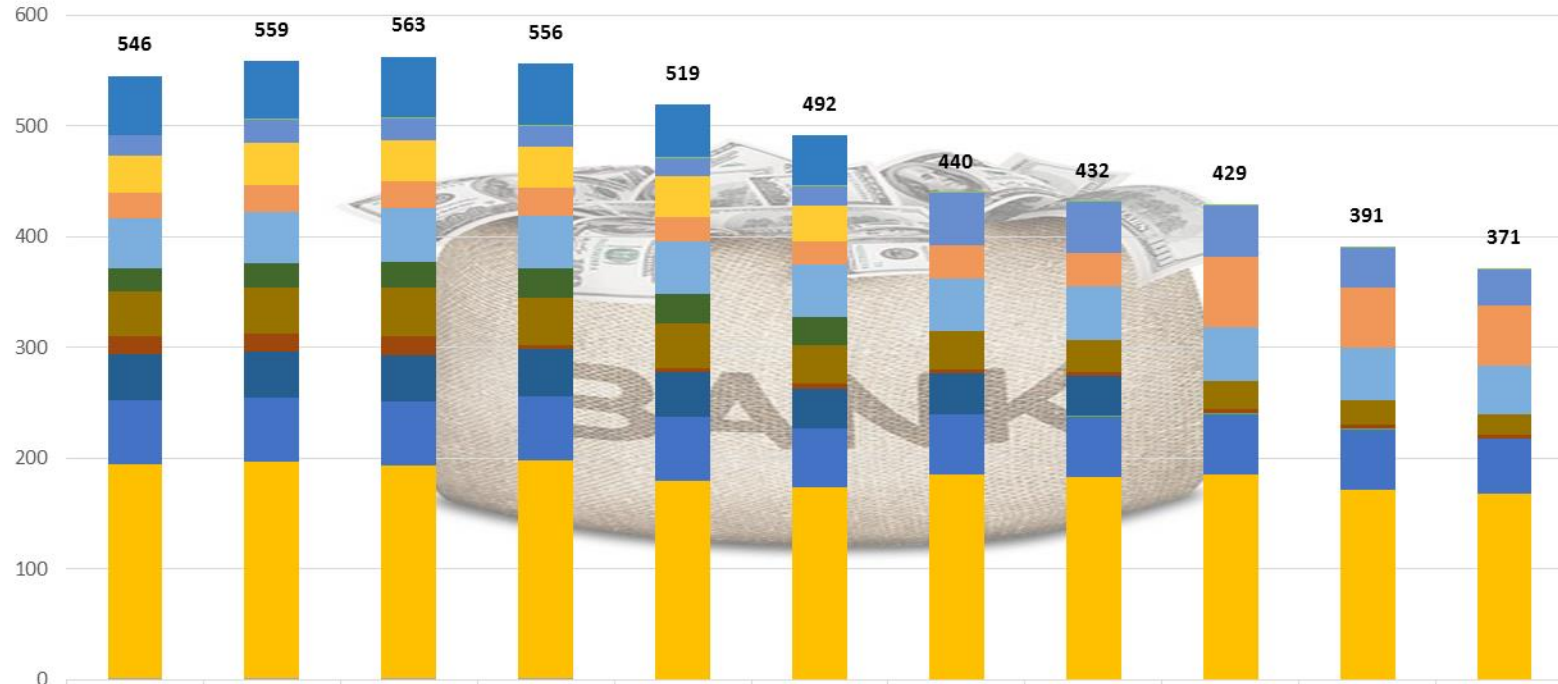


Market Share

By Bank
as of December 31, 2014

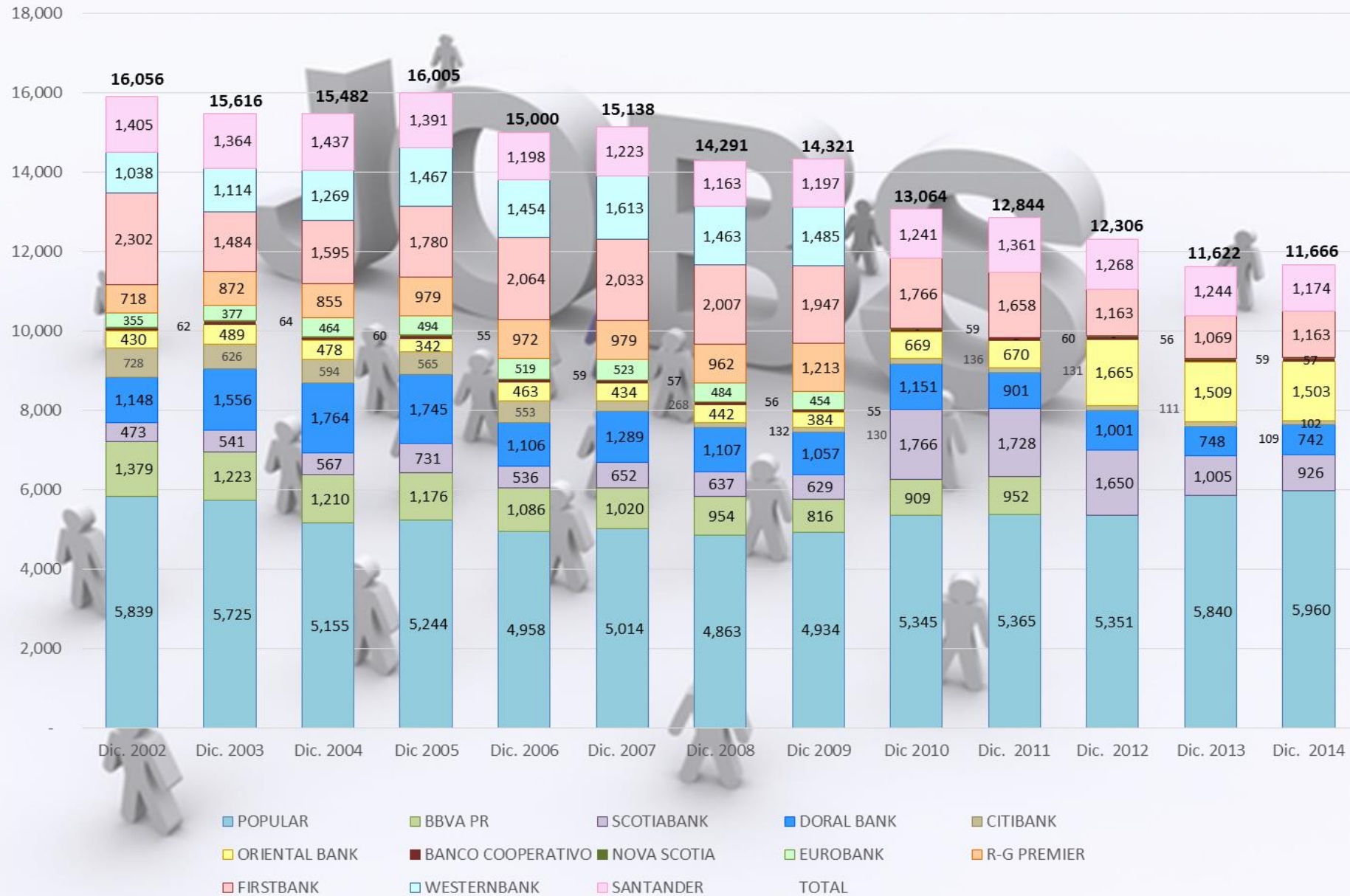


Total Branches

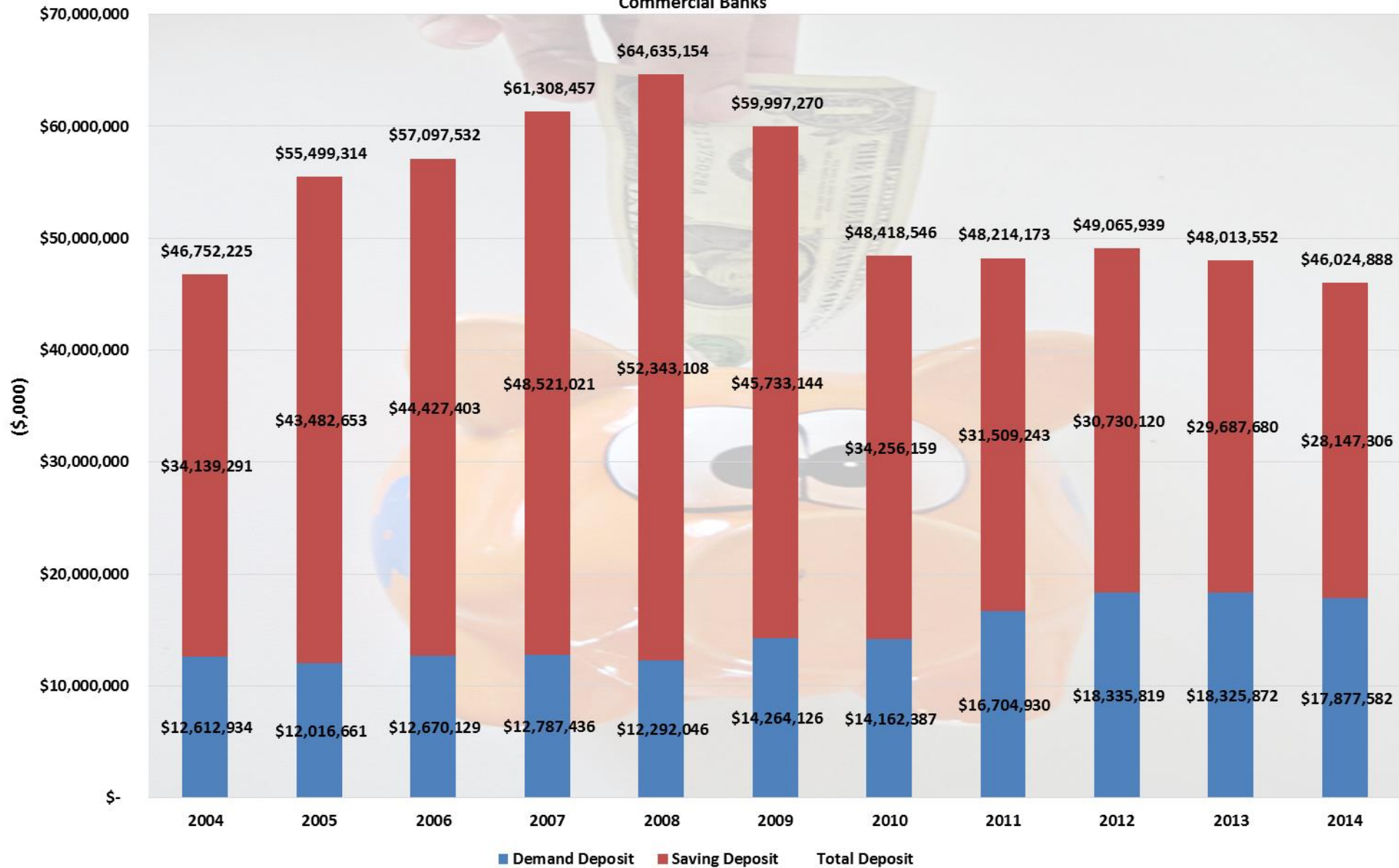


	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Westernbank	53	52	54	55	47	46					
The Bank of Nova Scotia	1	1	1	1	1	1	1	1	1	1	1
Scotiabank	18	21	20	19	17	17	47	46	46	36	32
RG Premier Bank	34	38	37	37	36	32					
Oriental Bank	23	24	25	25	23	21	30	30	64	55	55
First Bank	45	46	48	48	47	48	48	48	48	47	44
Eurobank	21	22	23	26	26	25					
Doral Bank	40	42	44	43	41	35	34	29	26	22	18
Citibank, N.A.	16	16	17	4	4	4	4	4	3	3	3
BBVA, PR	42	41	42	42	40	36	36	36			
BBU Bank							1	1	1	1	1
Banco Santander, PR	58	58	58	58	58	54	54	54	55	55	49
Banco Popular, PR	193	196	192	197	179	173	185	183	185	171	168
Banco Popular PR, NA	1	1	1	1							
Grand Total	546	559	563	556	519	492	440	432	429	391	371

Total Employees Commercial Banks

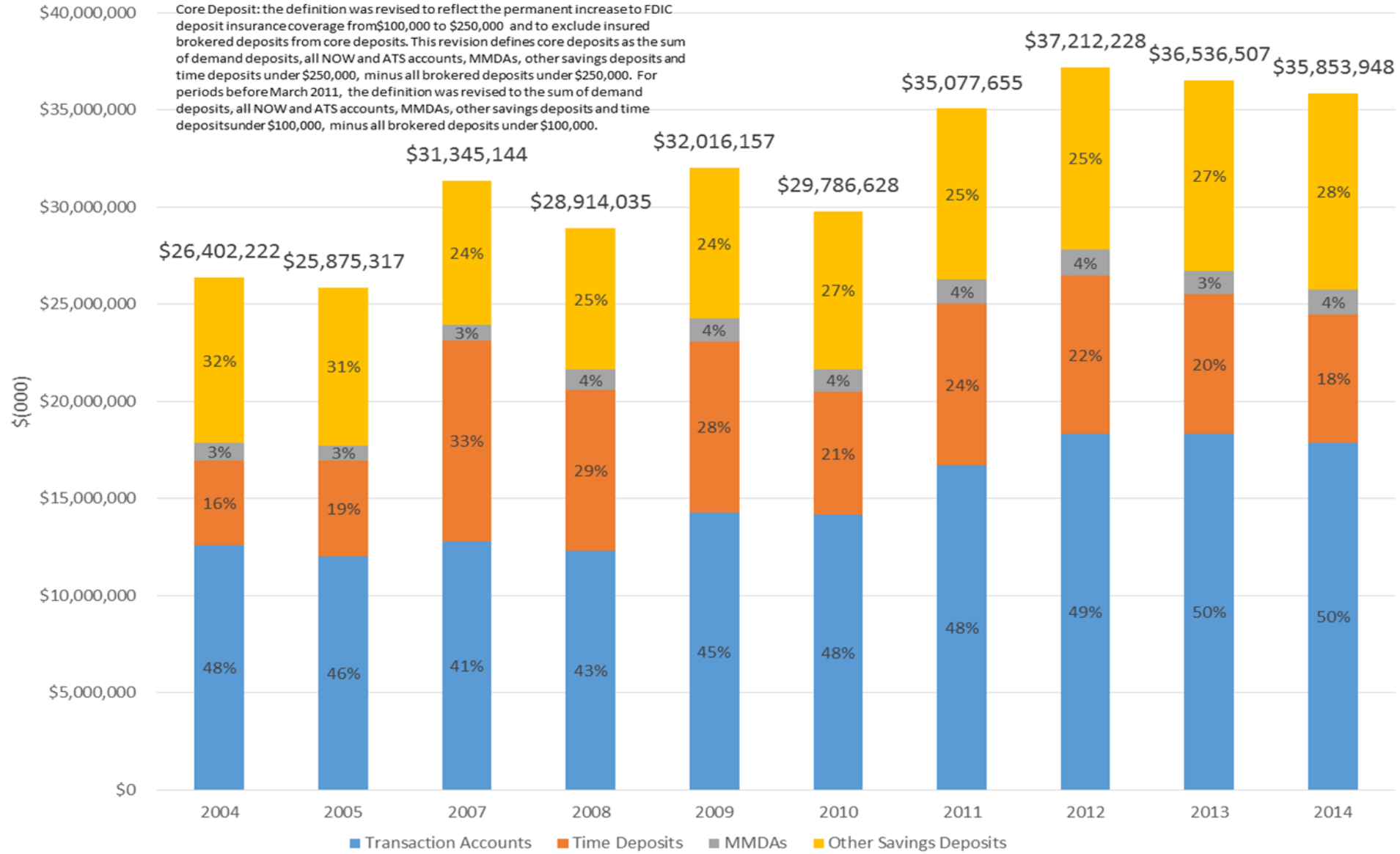


Total Deposit Commercial Banks



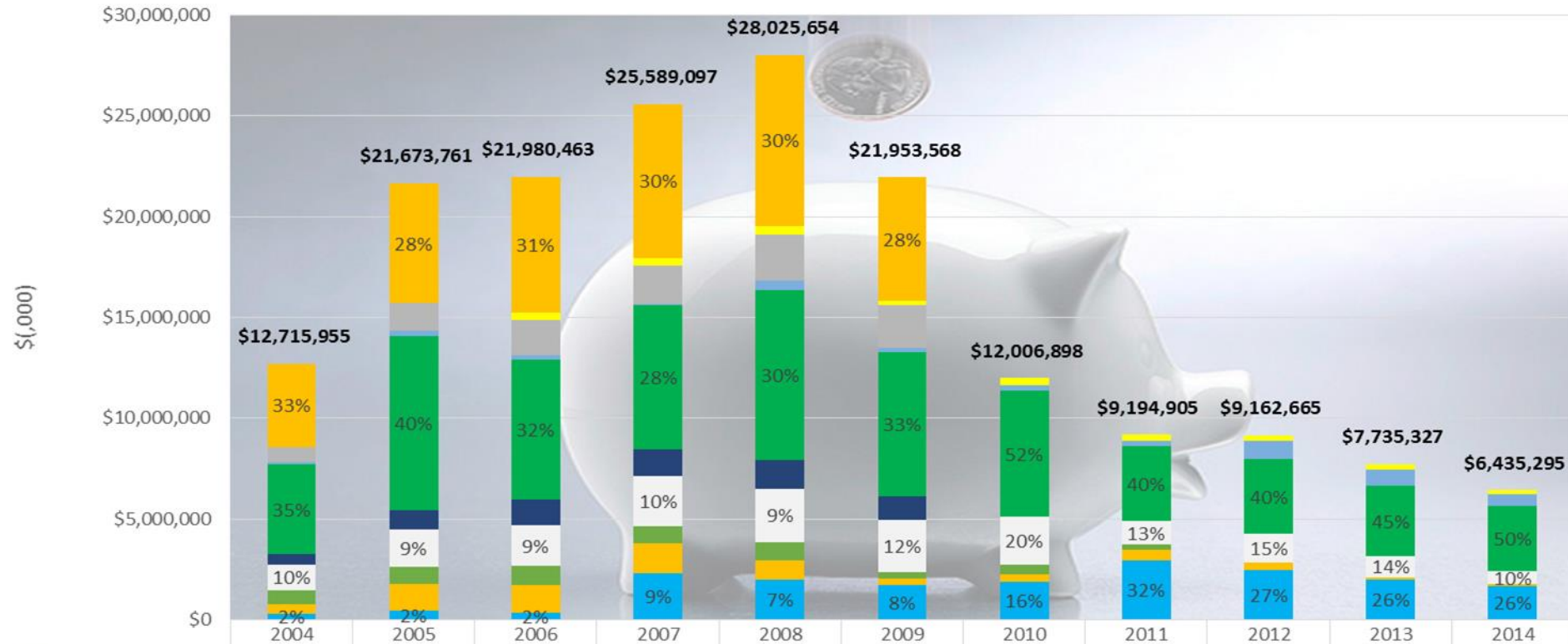
Core Deposits

Commercial Banks



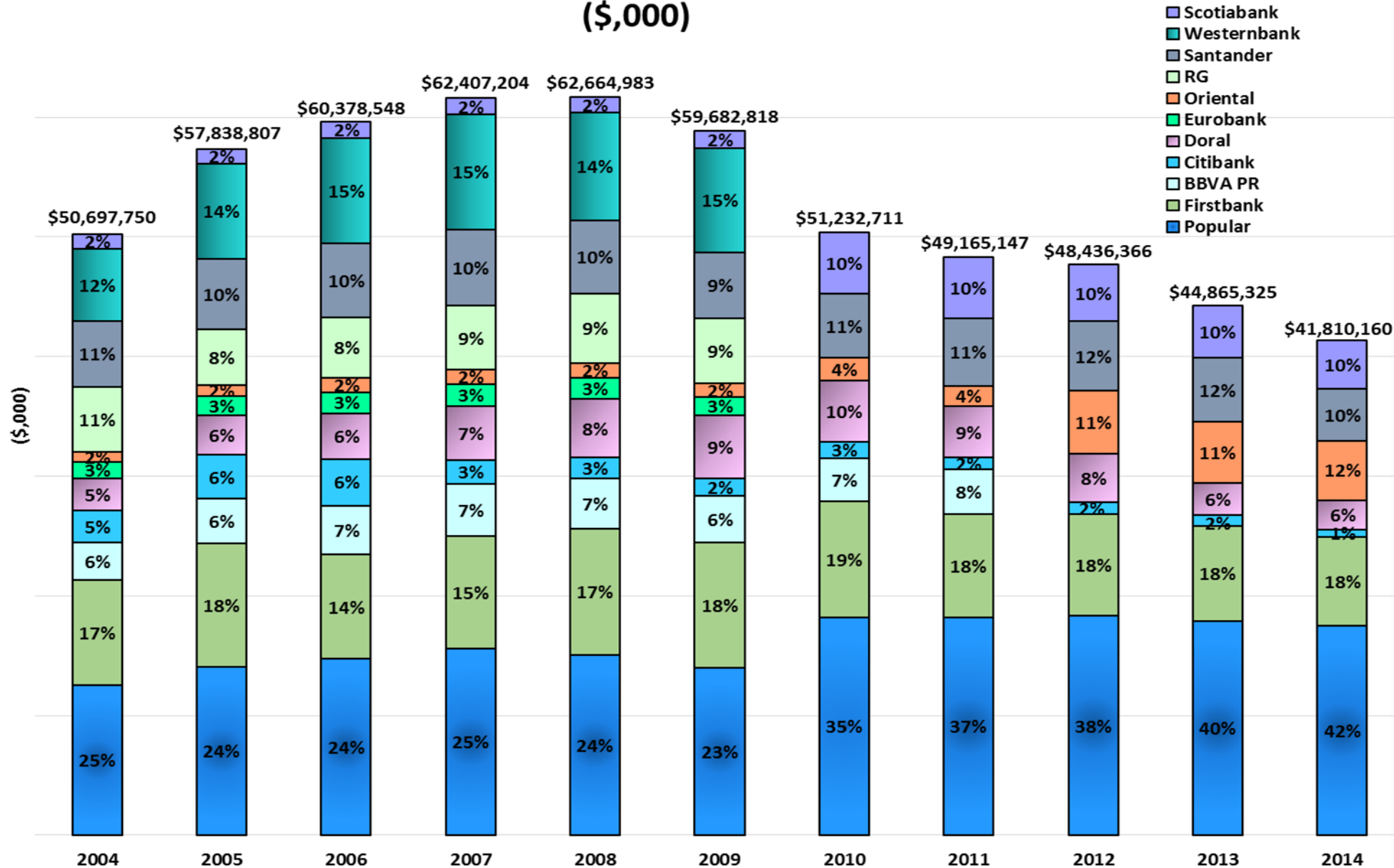
Brokered Deposit

December 31, 2015

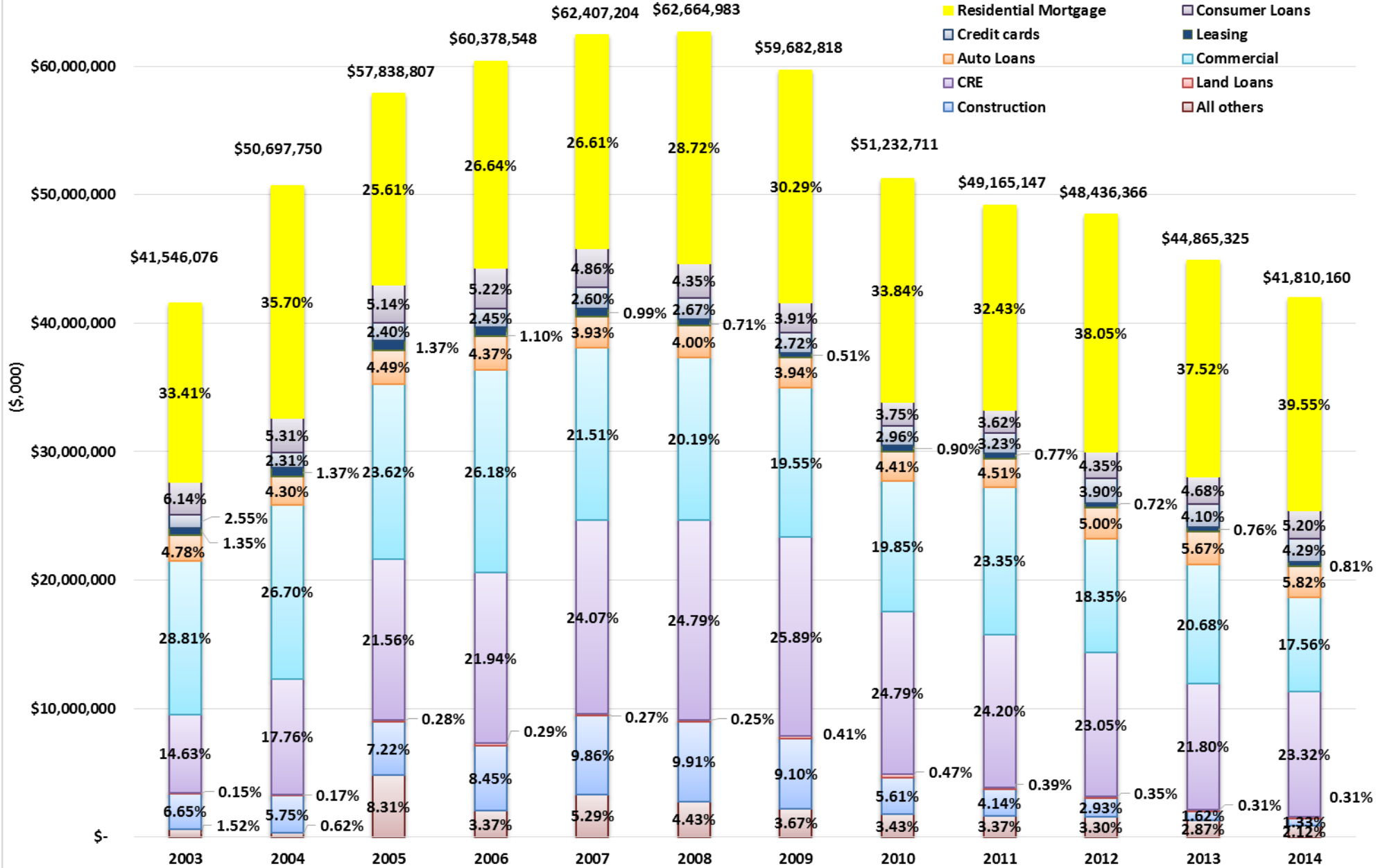


	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Westernbank	4,159,016	5,982,140	6,719,084	7,632,999	8,474,841	6,127,277					
Scotiabank			372,644	373,730	455,050	234,290	349,457	338,898	270,505	270,500	197,622
RG Premier Bank	714,794	1,330,610	1,788,807	1,937,143	2,246,372	2,107,059					
Oriental Bank	146,918	283,569	179,139	35,000	514,846	202,052	278,048	255,165	923,661	826,693	618,331
First Bank	4,454,924	8,625,383	6,965,645	7,155,771	8,412,520	7,177,009	6,281,828	3,702,159	3,705,912	3,470,526	3,216,369
Eurobank	511,158	967,206	1,266,156	1,336,560	1,423,814	1,141,634					
Doral Bank	1,259,900	1,886,923	2,020,662	2,473,628	2,632,305	2,632,318	2,349,163	1,174,162	1,412,200	1,062,130	624,327
BBVA, PR	687,034	845,104	960,746	847,137	916,891	287,658	503,873	267,622			
Banco Santander, PR	481,211	1,288,826	1,370,580	1,469,129	981,015	301,271	338,529	497,899	370,387	126,478	100,646
Banco Popular, PR	301,000	464,000	337,000	2,328,000	1,968,000	1,743,000	1,906,000	2,959,000	2,480,000	1,979,000	1,678,000
Grand Total	\$12,715,95	\$21,673,76	\$21,980,46	\$25,589,09	\$28,025,65	\$21,953,56	\$12,006,89	\$9,194,905	\$9,162,665	\$7,735,327	\$6,435,295

Total Loans Commercial Banks (\$,000)

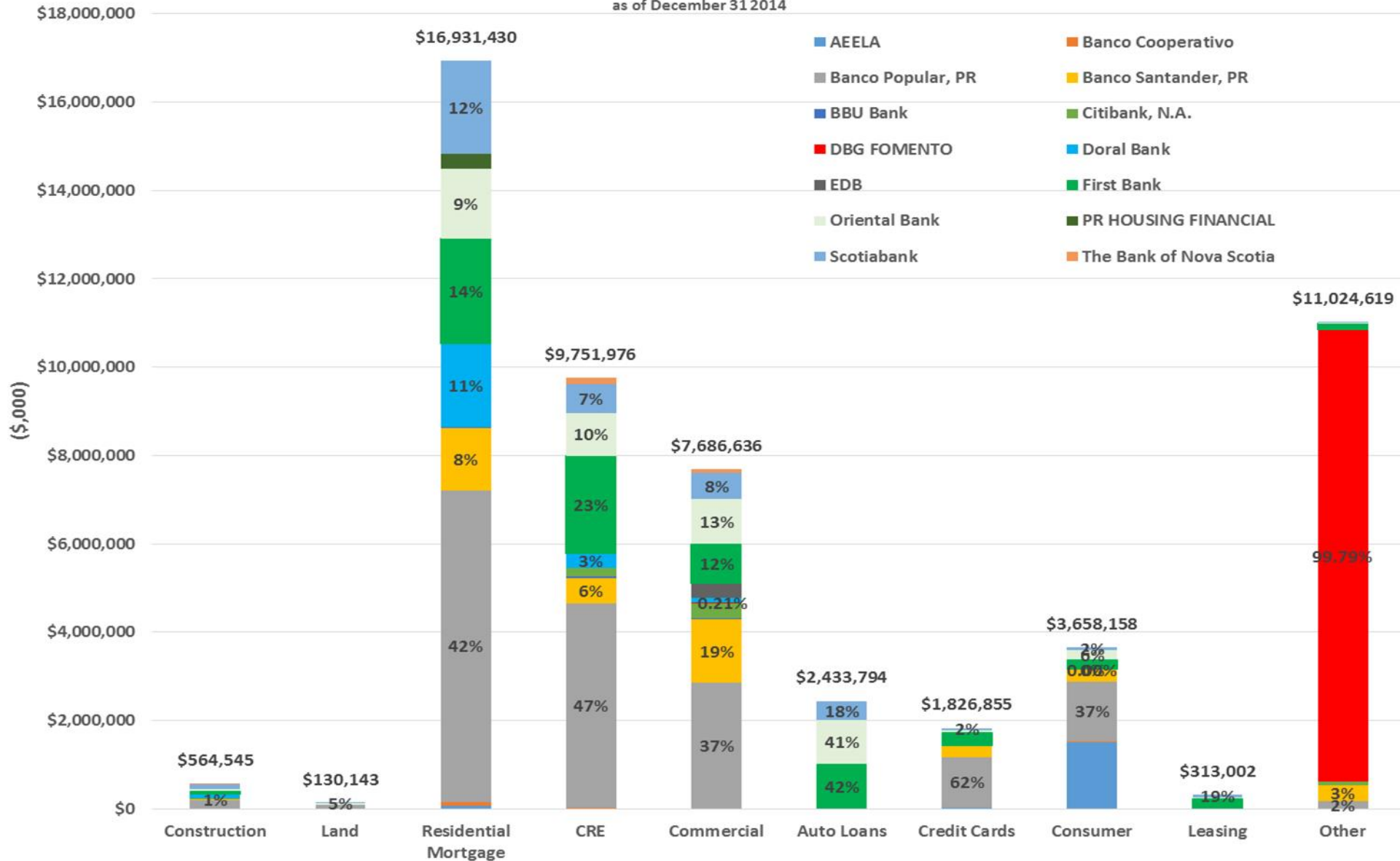


Total Loans Portfolios Commercial Banks



Market Participation

By Loan Type
as of December 31 2014



Asociacion para Profesionales de Finanzas

Gracias

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