

All Financial Institutions Total Assets

Amounts in Millions (\$,000,000)

Financial Sector	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Commercial Banks*	\$ 83,939	\$ 84,501	\$ 81,678	\$ 75,971	\$ 86,111	\$ 74,994	\$ 64,988	\$ 60,299	\$ 56,572	\$ 52,027	\$ 52,710
International Banking Entities	\$ 68,466	\$ 75,953	\$ 75,306	\$ 44,485	\$ 48,952	\$ 59,357	\$ 56,366	\$ 49,042	\$ 50,428	\$ 60,202	\$ 53,604
International Financial Entities	\$ 1,330	\$ 1,253	\$ 1,609	\$ 1,554	\$ 2,215	\$ 1,278	\$ 1,002	\$ 910	\$ 3,855	\$ 543	\$ 402
Broker Dealers	\$ 107	\$ 125	\$ 105	\$ 108	\$ 122	\$ 547	\$ 756	\$ 877	\$ 799	\$ 1,060	\$ 1,084
Investment Companies	\$ 2,020	\$ 2,492	\$ 2,581	\$ 2,526	\$ 3,218	\$ 3,834	\$ 5,295	\$ 5,386	\$ 5,678	\$ 6,384	\$ 6,515
Mortgage Institutions	\$ 856	\$ 701	\$ 342	\$ 324	\$ 346	\$ 420	\$ 255	\$ 244	\$ 434	\$ 225	\$ 320
Leasing Institutions	\$ 1,104	\$ 8,007	\$ 7,529	\$ 6,448	\$ 5,923	\$ 5,480	\$ 5,349	\$ 4,944	\$ 2,502	\$ 2,308	\$ 2,237
Financing Institutions	\$ 4,498	\$ 4,034	\$ 3,780	\$ 3,379	\$ 2,896	\$ 2,400	\$ 2,249	\$ 2,334	\$ 3,823	\$ 3,902	\$ 3,894
Small Personal Loans Institutions	\$ 292	\$ 299	\$ 304	\$ 283	\$ 268	\$ 290	\$ 349	\$ 339	\$ 350	\$ 533	\$ 410
Venture Capital Funds	\$ 71	\$ 75	\$ 76	\$ 74	\$ 74	\$ 44	\$ 38	\$ 34	\$ 34	\$ 43	\$ 44
Government Banks	\$ 979	\$ 994	\$ 709	\$ 687	\$ 724	\$ 635	\$ 656	\$ 702	\$ 798	\$ 7,792	\$ 11,102
AEELA	\$ 3,170	\$ 3,034	\$ 2,933	\$ 2,777	\$ 2,864	\$ 2,774	\$ 2,650	\$ 2,611	\$ 2,565	\$ 2,453	\$ 2,347
Pawn Shops	\$ 120	\$ 124	\$ 117	\$ 112	\$ 97	\$ 95	\$ 85	\$ 95	\$ 95	\$ 75	
TOTAL	\$ 166,952	\$ 181,592	\$ 177,069	\$ 138,728	\$ 153,810	\$ 152,148	\$ 140,038	\$ 127,817	\$ 127,933	\$ 137,547	\$ 134,669

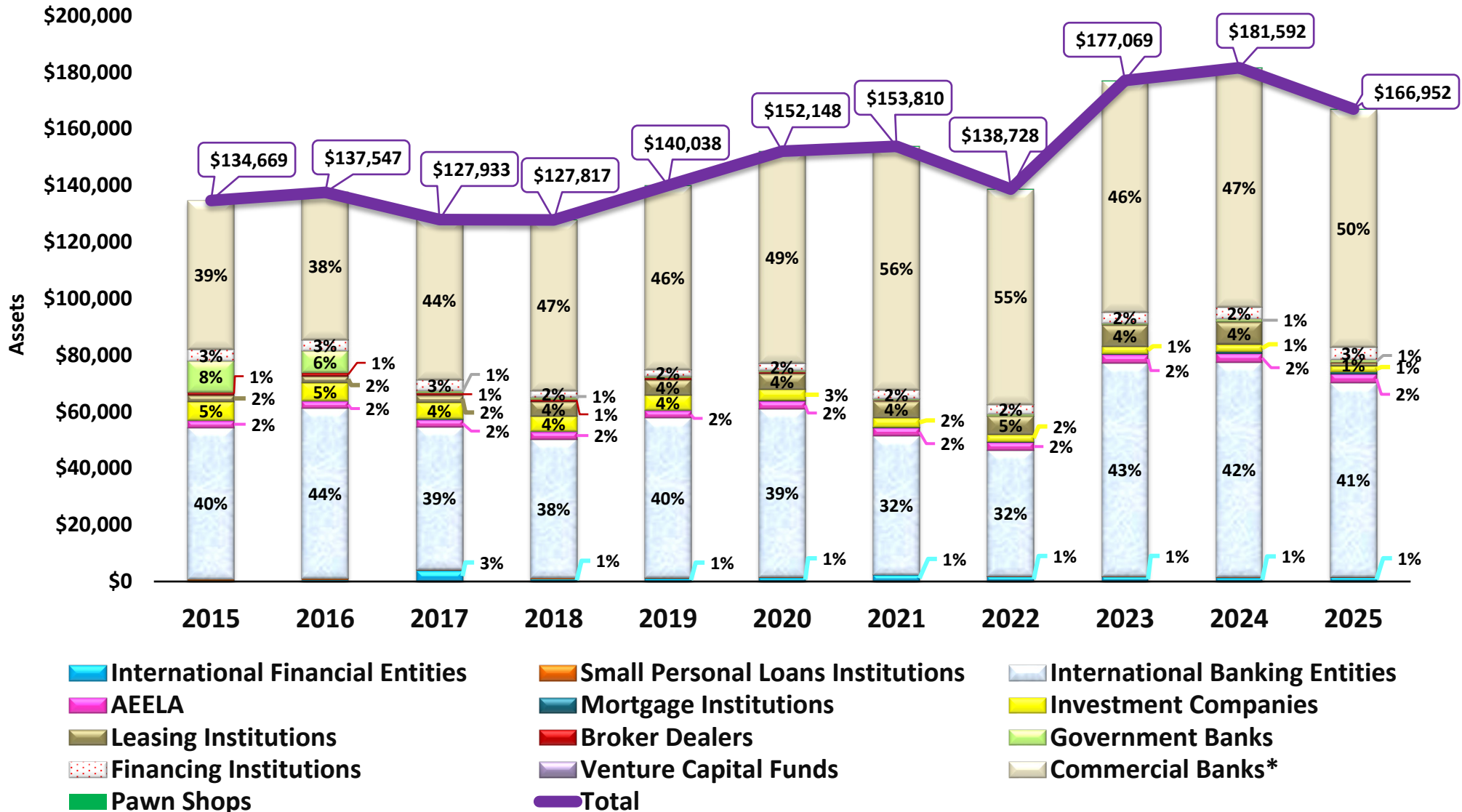
* International Banking Entities (IBE) Units Excluded

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All Financial Institutions

Total Assets

Amounts in Millions (\$,000,000) and %



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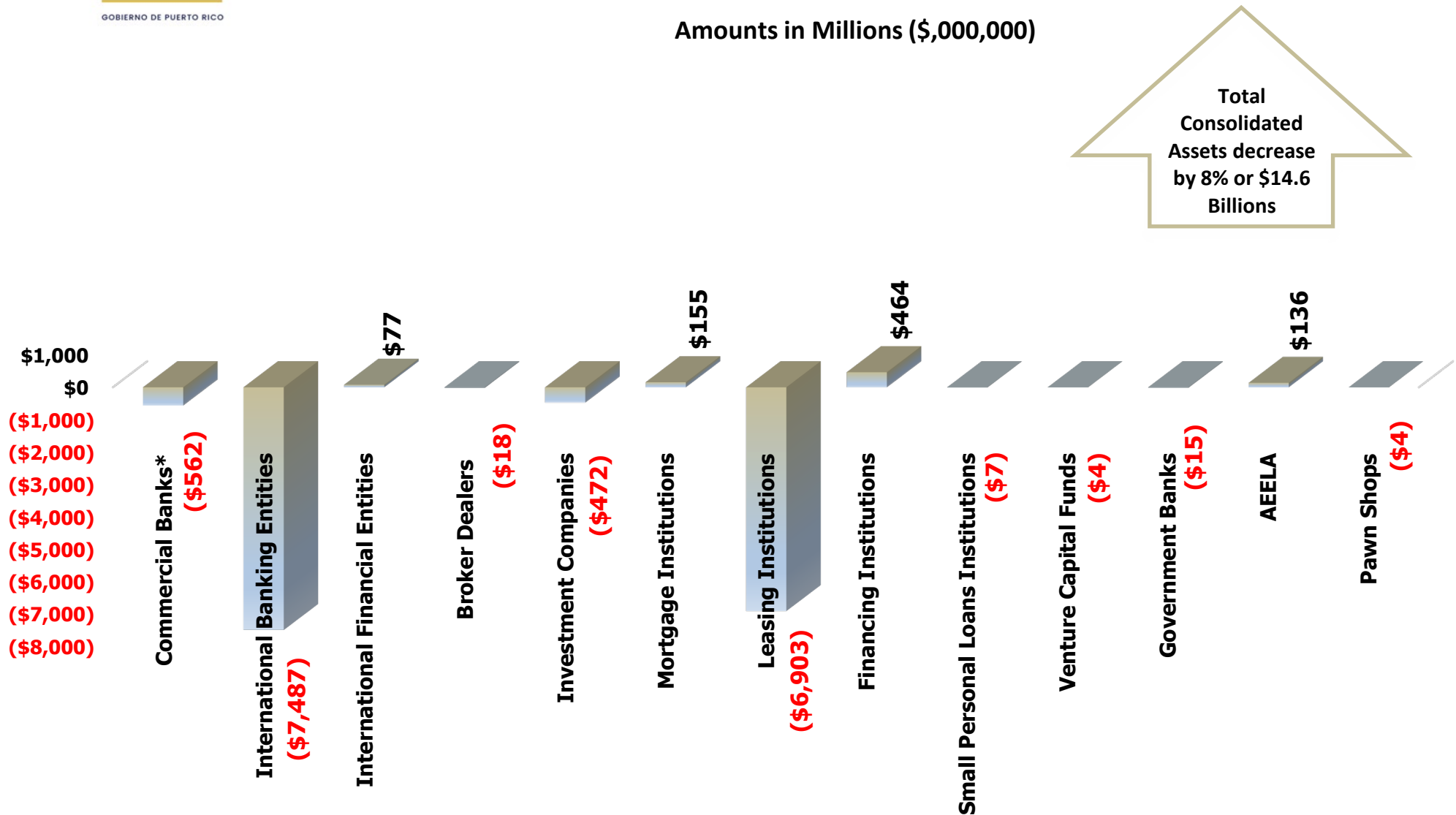
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FINANCIERAS

GOBIERNO DE PUERTO RICO

INDUSTRY SEGMENTS DEVELOPMENT 2024 & 2025 1 YEAR COMPARATIVE

Amounts in Millions (\$,000,000)

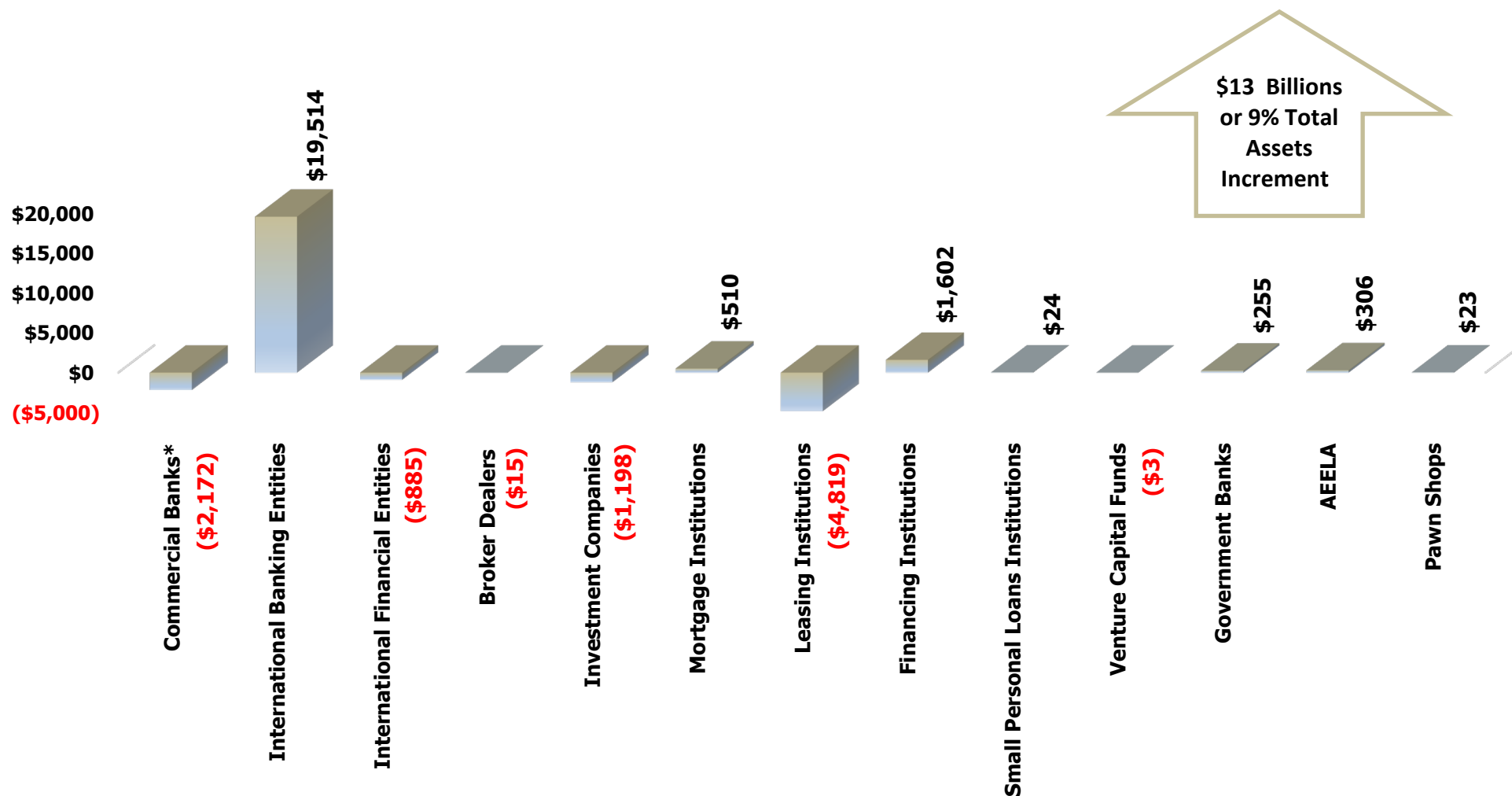


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INDUSTRY SEGMENTS DEVELOPMENT 2021 & 2025 5 YEARS COMPARATIVE

Amounts in Millions (\$,000,000)

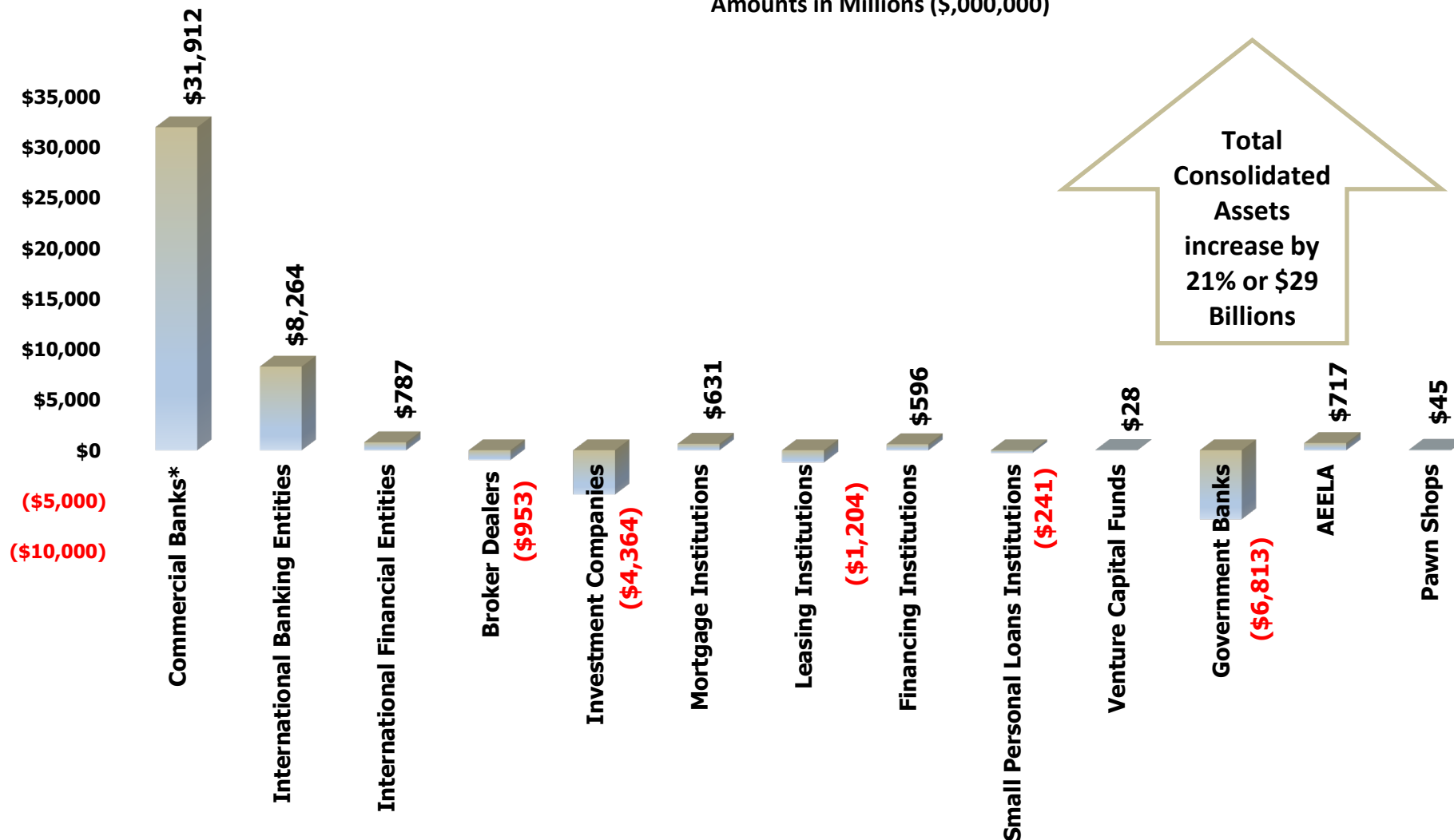


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INDUSTRY SEGMENTS DEVELOPMENT 2016 & 2025 10 YEARS COMPARATIVE

Amounts in Millions (\$,000,000)



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All Financial Institutions

Net Income

Amounts in Thousands (\$,000)

Financial Sector	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Commercial Banks*	\$ 1,046,730	\$ 734,608	\$ 325,264	\$ 835,711	\$ 718,170	\$ 416,035	\$ 1,138,993	\$ 866,388	\$ 153,863	\$ 108,636	\$ 196,567
International Banking Entities	\$ 310,105	\$ 414,920	\$ 326,611	\$ 1,337,248	\$ 2,689,630	\$ 439,471	\$ 324,513	\$ (305,315)	\$ 332,840	\$ 228,478	\$ 399,218
International Financial Entities	\$ (3,089)	\$ 449	\$ (12,151)	\$ (21,738)	\$ 70,874	\$ 57,823	\$ 21,103	\$ 24,770	\$ 119,090	\$ 67,306	\$ 32,927
Broker Dealers	\$ 28,451	\$ (92,582)	\$ (29,957)	\$ 7,816	\$ (14,969)	\$ (54,362)	\$ (176,322)	\$ (347,924)	\$ (254,655)	\$ (216,928)	\$ (489,011)
Investment Companies	\$ 94,759	\$ 62,830	\$ 187,875	\$ (379,876)	\$ 66,765	\$ 60,010	\$ 553,909	\$ 269,825	\$ (158,963)	\$ 348,644	\$ (557,295)
Mortgage Institutions	\$ 9,706	\$ 11,498	\$ 5,736	\$ 800	\$ 26,826	\$ 18,544	\$ 6,838	\$ (4,464)	\$ (8,272)	\$ (14,059)	\$ (70,427)
Leasing Institutions	\$ 39,867	\$ 246,556	\$ 223,155	\$ 273,751	\$ 269,539	\$ 162,124	\$ 177,885	\$ 160,986	\$ 41,513	\$ 89,698	\$ 77,245
Financing Institutions	\$ 40,576	\$ 39,553	\$ 41,673	\$ 87,247	\$ 94,824	\$ 80,767	\$ 47,578	\$ 256,713	\$ (262,563)	\$ 57,678	\$ 37,860
Small Personal Loans Institutions	\$ 14,555	\$ 11,013	\$ 7,706	\$ 8,356	\$ 20,180	\$ 16,830	\$ 8,278	\$ 12,430	\$ 43,351	\$ (7,325)	\$ (44,856)
Venture Capital Funds	\$ (1,919)	\$ 944	\$ 3,010	\$ 1,088	\$ 6,988	\$ 6,280	\$ 2,185	\$ 29	\$ (6,077)	\$ 1,889	\$ 1,373
Government Banks**	\$ 54,964	\$ 151,421	\$ 61,771	\$ 61,937	\$ 11,159	\$ 406	\$ (10,048)	\$ 705	\$ (95,274)	\$ (55,137)	\$ 240,748
AEELA**	\$ 136,446	\$ 130,252	\$ 107,502	\$ 46,541	\$ 163,319	\$ 91,703	\$ 100,518	\$ 92,313	\$ 88,631	\$ 94,124	\$ 92,092
Pawn Shops	\$ 10,433	\$ 6,636	\$ 10,993	\$ 7,399	\$ 3,280	\$ 2,468	\$ 6,371	\$ 2,810	\$ (1,479)	\$ 1,446	
TOTAL	\$ 1,781,584	\$1,718,098	\$1,259,188	\$2,266,280	\$4,126,585	\$1,298,099	\$2,201,801	\$1,029,266	\$ (7,995)	\$704,450	\$ (83,559)

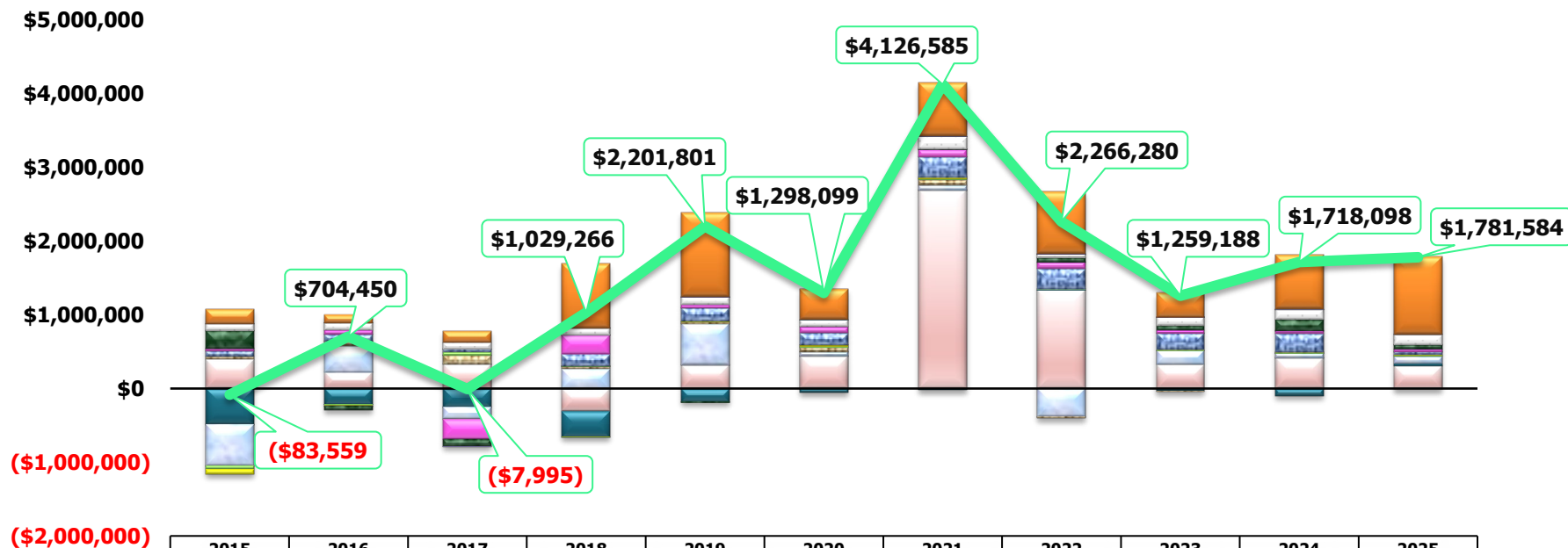
* International Banking Entities (IBE) Units Excluded

**Fiscal Year Closed in June

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All Financial Institutions Net Income

Amounts in Thousands (\$,000)



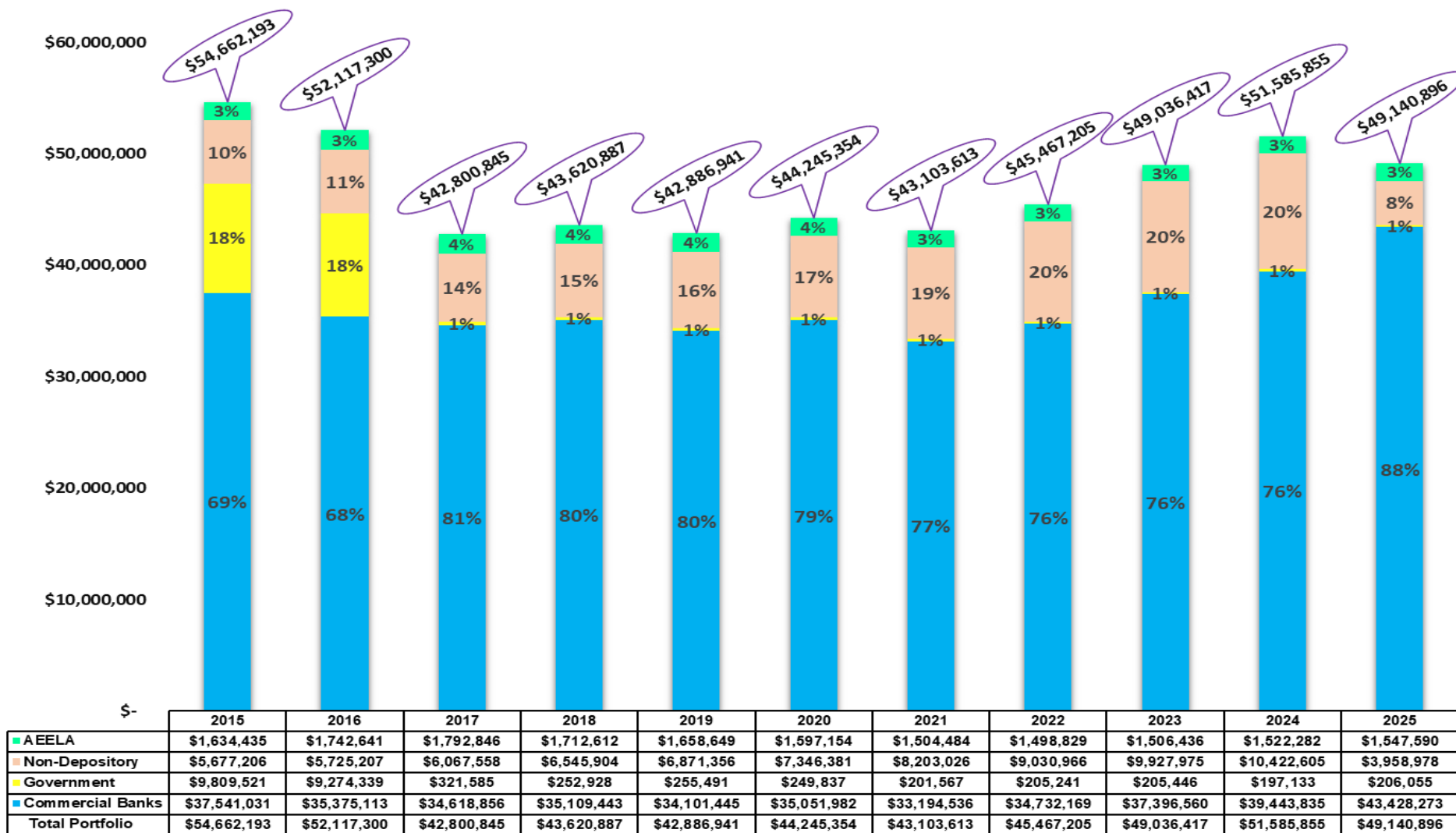
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Commercial Banks*	\$196,567	\$108,636	\$153,863	\$866,388	\$1,138,993	\$416,035	\$718,170	\$835,711	\$325,264	\$734,608	\$1,046,730
Pawn Shops		\$1,446	(\$1,479)	\$2,810	\$6,371	\$2,468	\$3,280	\$7,399	\$10,993	\$6,636	\$10,433
Venture Capital Funds	\$1,373	\$1,889	(\$6,077)	\$29	\$2,185	\$6,280	\$6,988	\$1,088	\$3,010	\$944	(\$1,919)
AEELA	\$92,092	\$94,124	\$88,631	\$92,313	\$100,518	\$91,703	\$163,319	\$46,541	\$107,502	\$130,252	\$136,446
Government Banks	\$240,748	(\$55,137)	(\$95,274)	\$705	(\$10,048)	\$406	\$11,159	\$61,937	\$61,771	\$151,421	\$54,964
Financing Institutions	\$37,860	\$57,678	(\$262,563)	\$256,713	\$47,578	\$80,767	\$94,824	\$87,247	\$41,673	\$39,553	\$40,576
Leasing Institutions	\$77,245	\$89,698	\$41,513	\$160,986	\$177,885	\$162,124	\$269,539	\$273,751	\$223,155	\$246,556	\$39,867
Mortgage Institutions	(\$70,427)	(\$14,059)	(\$8,272)	(\$4,464)	\$6,838	\$18,544	\$26,826	\$800	\$5,736	\$11,498	\$9,706
Small Personal Loans Institutions	(\$44,856)	(\$7,325)	\$43,351	\$12,430	\$8,278	\$16,830	\$20,180	\$8,356	\$7,706	\$11,013	\$14,555
International Financial Entities	\$32,927	\$67,306	\$119,090	\$24,770	\$21,103	\$57,823	\$70,874	(\$21,738)	(\$12,151)	\$449	(\$3,089)
Investment Companies	(\$557,295)	\$348,644	(\$158,963)	\$269,825	\$553,909	\$60,010	\$66,765	(\$379,876)	\$187,875	\$62,830	\$94,759
Broker Dealers	(\$489,011)	(\$216,928)	(\$254,655)	(\$347,924)	(\$176,322)	(\$54,362)	(\$14,969)	\$7,816	(\$29,957)	(\$92,582)	\$28,451
International Banking Entities	\$399,218	\$228,478	\$332,840	(\$305,315)	\$324,513	\$439,471	\$2,689,630	\$1,337,248	\$326,611	\$414,920	\$310,105
Total	(\$83,559)	\$704,450	(\$7,995)	\$1,029,266	\$2,201,801	\$1,298,099	\$4,126,585	\$2,266,280	\$1,259,188	\$1,718,098	\$1,781,584

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Loans & Leases Portfolio

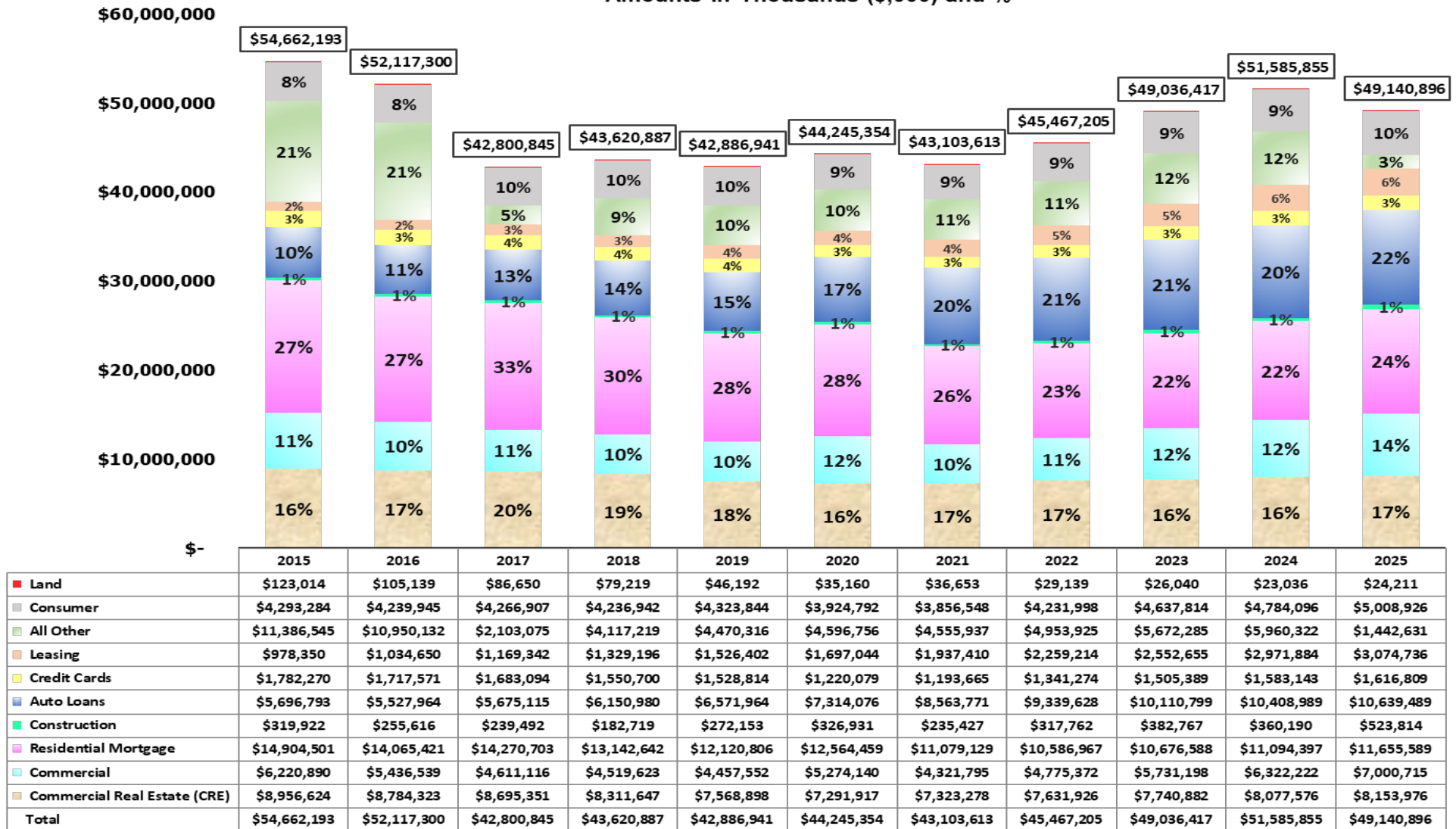
Amounts in Thousands (\$,000) and %



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Loans Portfolio by Category

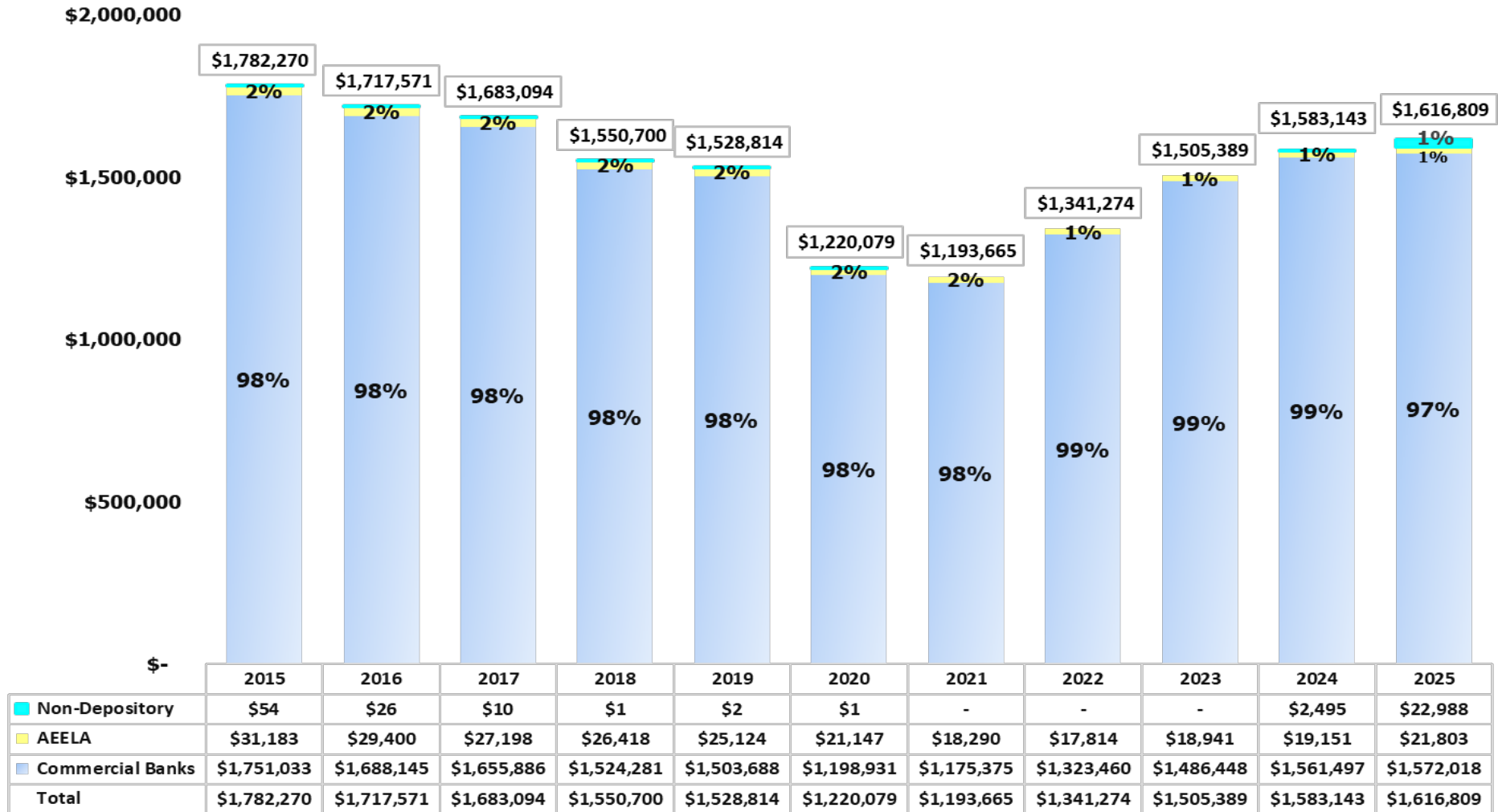
Amounts in Thousands (\$,000) and %



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Credit Cards Portfolio

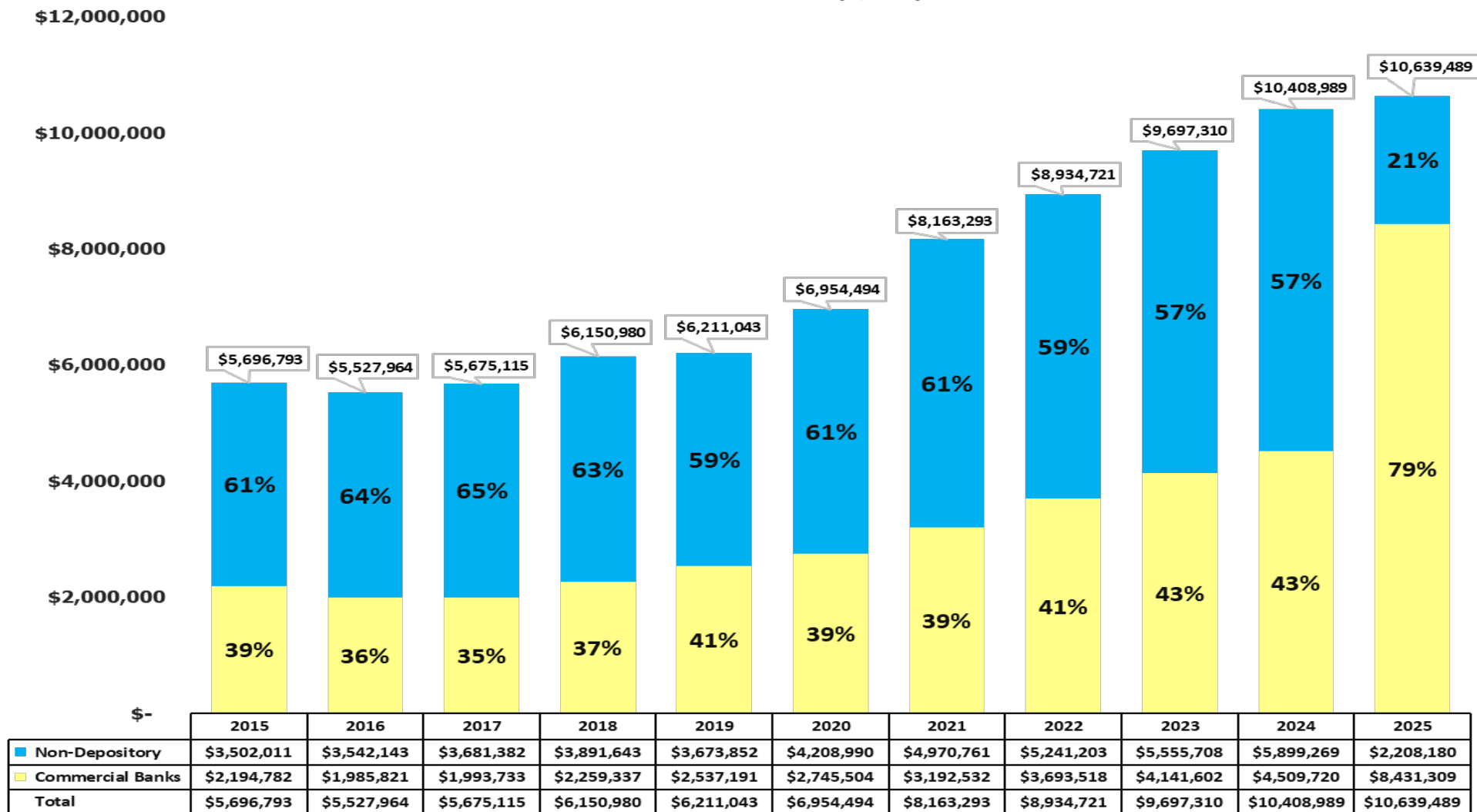
Amounts in Thousands (\$,000) and %



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Auto Loans Portfolio

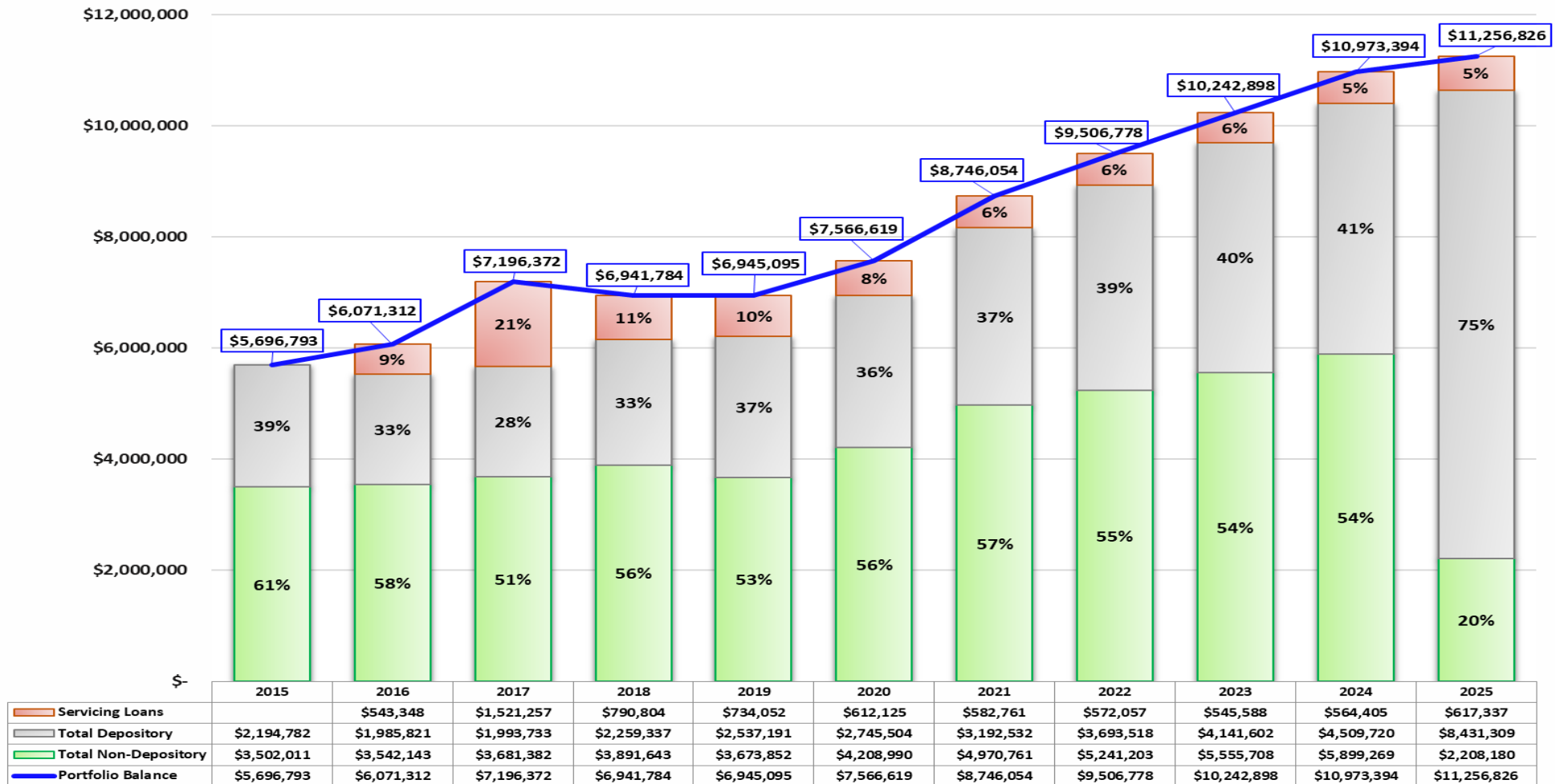
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Auto Loans Portfolio with Servicing Loans

Amounts in Thousands (\$,000) and %



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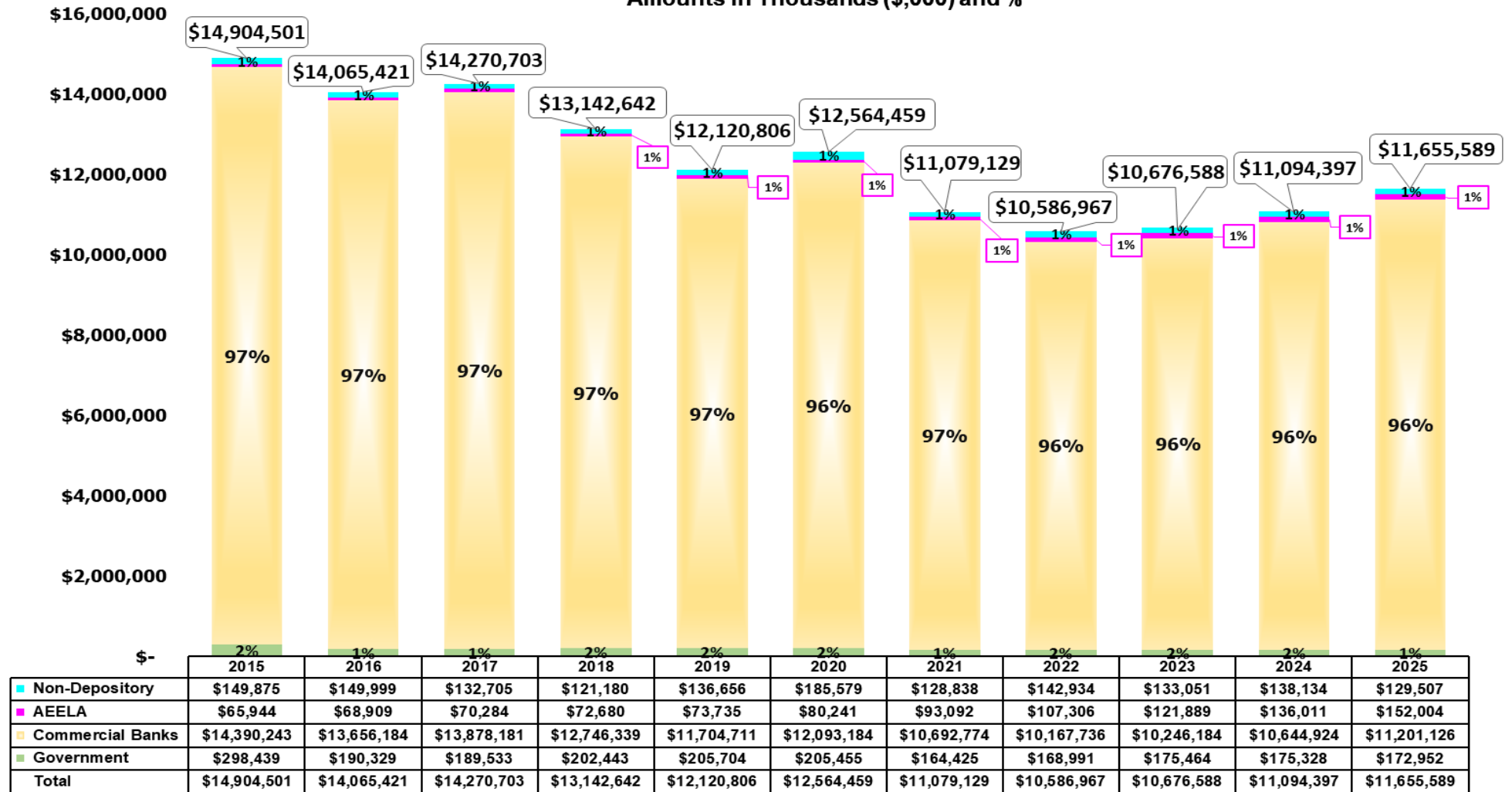
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GOBIERNO DE PUERTO RICO

Mortgage Loans Portfolio (Secured by Residential Properties)

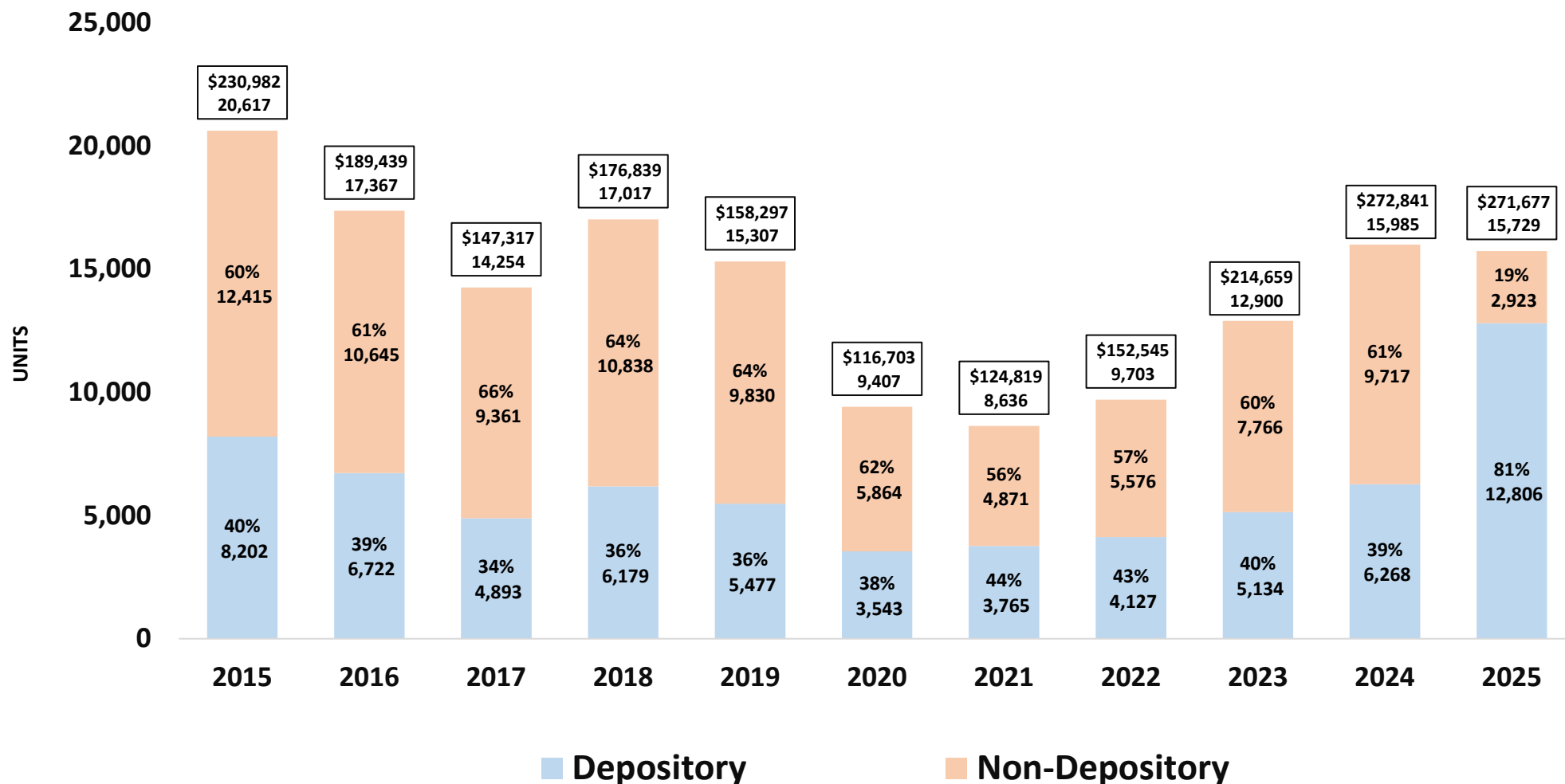
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Auto Loans by Industry Repossessed Units & Amount

Amounts in Thousands (\$,000) and %



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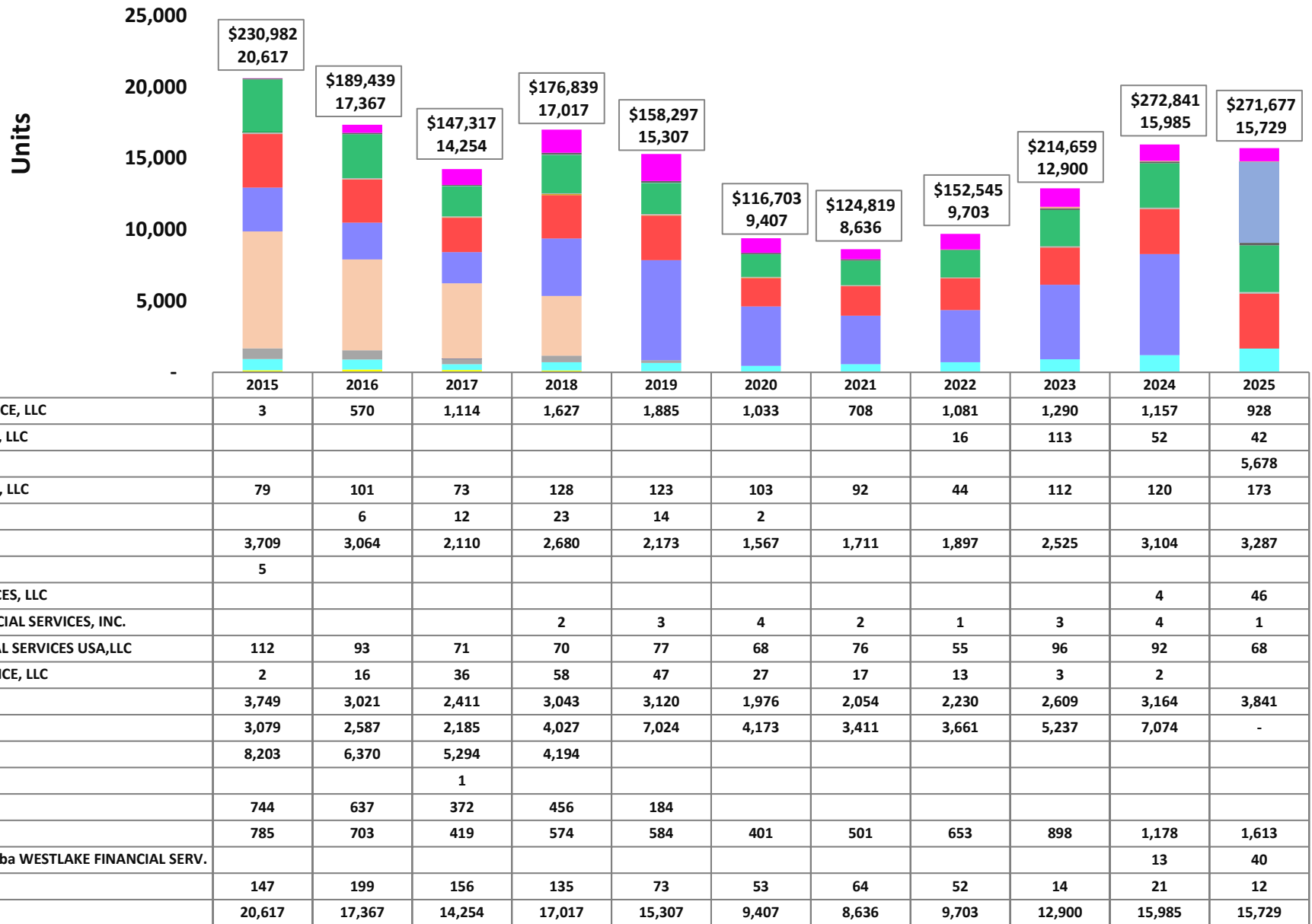
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Auto Loans by Institutions

Reposessed Units & Amount

Amounts in Thousands (\$,000)

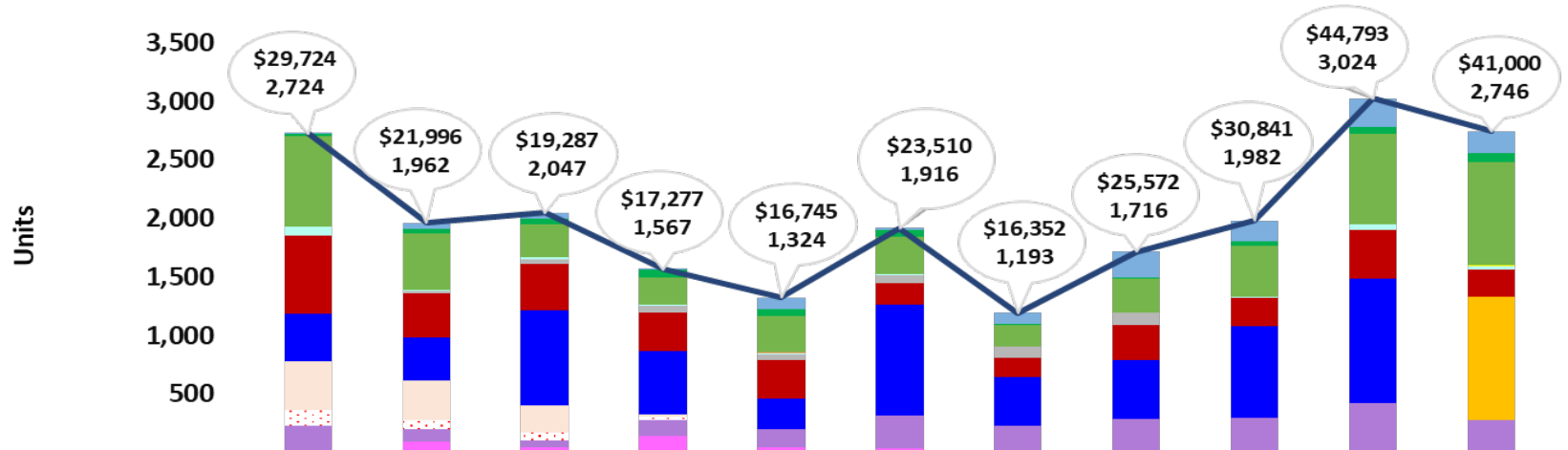


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Reposessed Auto Inventory

Units and Amounts

Amounts in Thousands (\$,000)



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
AMERICAS LEADING FINANCE, LLC	2	49	45	4	103	15	94	216	176	248	192
BMW FINANCIAL SERVICES NA, LLC	18	44	50	63	53	57	9	12	38	52	71
FIRSTBANK PUERTO RICO	777	479	284	233	314	319	188	296	436	778	880
GENESIS FINANCIAL SERVICES, LLC										1	8
HARLEY-DAVIDSON FINANCIAL SERVICES, INC.				1	2	2					
MERCEDES-BENZ FINANCIAL SERVICES USA, LLC	70	12	14	13	16	5			8	43	30
NISSAN MOTOR ACCEPTANCE COMPANY, LLC	2	14	46	58	47	74	91	104	3	5	
ORIENTAL BANK	669	382	394	330	330	179	164	299	239	408	235
POPULAR AUTO, LLC	410	368	810	540	260	946	417	498	786	1,069	
BANCO POPULAR DE P.R.											1,057
RELIABLE FINANCIAL	412	337	234	23							
SCOTIABANK	138	75	65	26							
TOYOTA CREDIT DE PR, CORP.	226	112	64	136	154	279	214	288	295	420	273
W.C. FINANCE, INC.		90	41	140	45	40	16	3	1		
Total	2,724	1,962	2,047	1,567	1,324	1,916	1,193	1,716	1,982	3,024	2,746

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Broker Dealers Balance Sheet

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash	\$ 10,424	\$ 40,119	\$ 39,322	\$ 10,962	\$ 13,420	\$ 22,842	\$ 16,670	\$ 17,253	\$ 34,155	\$ 23,223	\$ 26,869
Securities Purchased Under Resell Agreements	-	-	-	-	-	306,899	405,291	572,058	466,403	658,765	741,033
Receivables from Brokers and Non-Customers	7,225	3,511	3,648	42,322	78,083	47,940	29,422	156,764	72,080	72,328	51,484
Receivables from Customers	1,111	174	1,106	761	756	42,520	57,458	74,599	114,143	149,048	172,725
Securities Owned	81,326	72,332	55,195	48,552	24,352	113,126	214,175	36,469	30,854	50,682	55,693
Investments in Affiliates	321	234	358	121	44	5,115	12,987	5,532	101	241	344
Other Assets	6,851	8,323	5,552	5,538	5,721	8,247	20,488	13,976	81,655	105,607	35,789
TOTAL ASSETS	\$ 107,258	\$ 124,693	\$ 105,181	\$ 108,256	\$ 122,376	\$ 546,689	\$ 756,491	\$ 876,651	\$ 799,391	\$ 1,059,894	\$ 1,083,937
LIABILITIES:											
Bank Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Securities Sold Under Repurchase Agreements	-	-	-	-	-	-	-	-	-	10,375	15,233
Payables to Brokers, Customers and Others	26,873	22,852	12,705	26,586	32,681	90,446	171,117	134,707	55,689	66,492	93,836
Accounts Payable	15,170	31,846	21,571	14,109	23,343	192,695	287,915	353,900	404,398	499,431	440,393
Notes and Mortgage Payable	234	301	379	-	-	-	-	-	-	-	-
Subordinated Liabilities	-	-	3	-	-	150,000	150,000	150,000	150,000	280,000	380,000
Total Liabilities	\$ 42,277	\$ 54,999	\$ 34,658	\$ 40,695	\$ 56,024	\$ 433,141	\$ 609,032	\$ 638,607	\$ 610,087	\$ 856,298	\$ 929,462
CAPITAL:											
Contributed Capital	\$ 98,383	\$ 899,270	\$ 797,180	\$ 125,204	\$ 131,372	\$ 1,555,520	\$ 1,546,329	\$ 1,509,769	\$ 1,193,092	\$ 1,020,953	\$ 793,333
Retained Earnings	(33,402)	(829,576)	(726,657)	(57,643)	(65,020)	(1,441,972)	(1,398,870)	(1,271,725)	(1,003,788)	(817,357)	(638,858)
Total Capital	\$ 64,981	\$ 69,694	\$ 70,523	\$ 67,561	\$ 66,352	\$ 113,548	\$ 147,459	\$ 238,044	\$ 189,304	\$ 203,596	\$ 154,475
TOTAL LIABILITIES AND CAPITAL	\$ 107,258	\$ 124,693	\$ 105,181	\$ 108,256	\$ 122,376	\$ 546,689	\$ 756,491	\$ 876,651	\$ 799,391	\$ 1,059,894	\$ 1,083,937
Net Regulatory Capital	37,932	46,220	51,017	32,411	59,713	198,087	203,846	286,785	200,784	303,071	314,447
Net Regulatory Capital Requirement	861	5,874	5,865	1,541	1,488	3,319	4,187	4,660	5,022	4,999	5,548
Excess Net Capital	\$ 37,071	\$ 40,346	\$ 45,152	\$ 30,870	\$ 58,225	\$ 194,768	\$ 199,659	\$ 282,125	\$ 195,762	\$ 298,072	\$ 308,899

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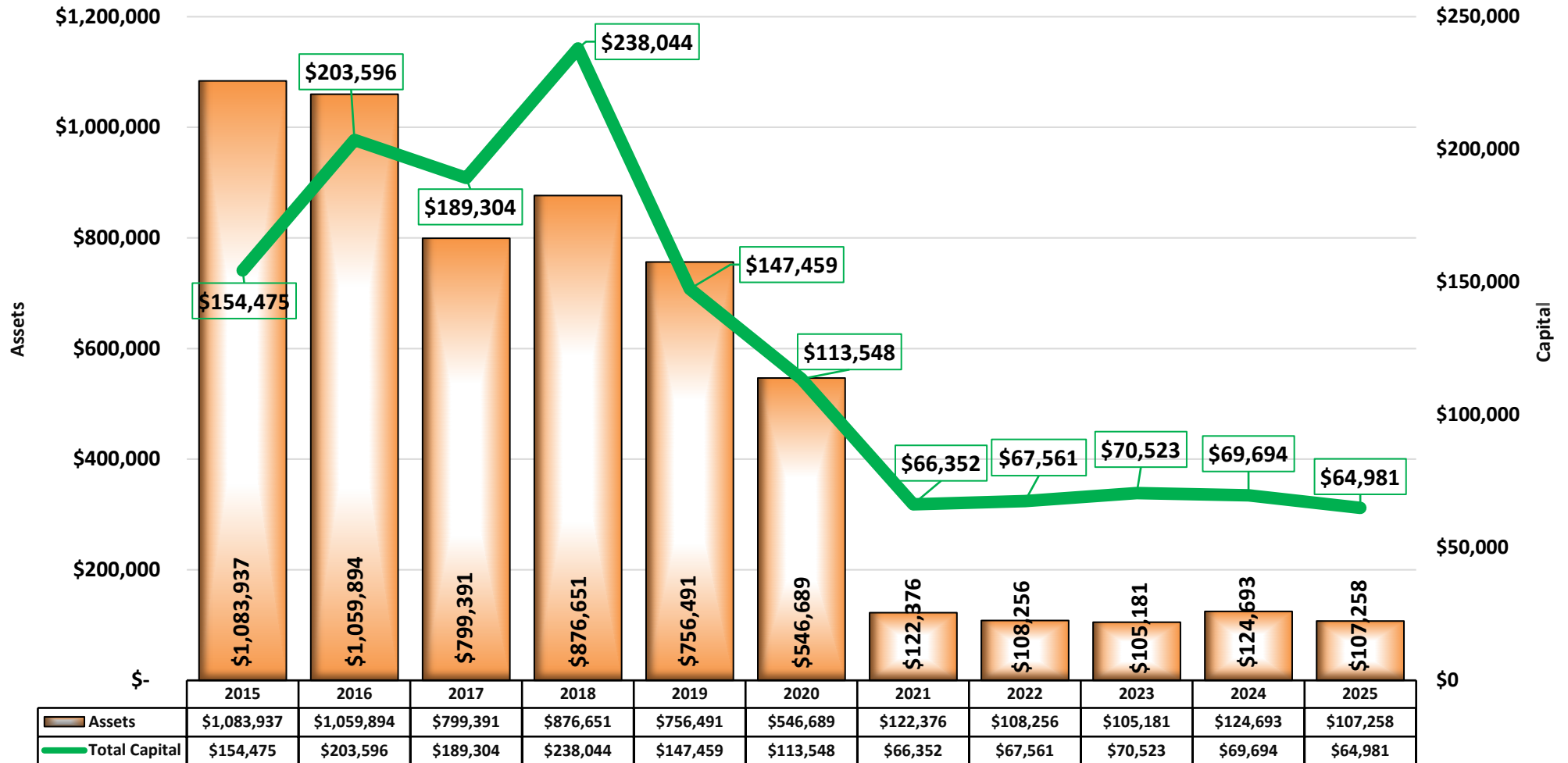


OFICINA DEL COMISIONADO DE

INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

Broker Dealers Assets and Capital Amounts in Thousands (\$,000)



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Broker Dealers Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INCOME:											
Commission Income	\$ 53,052	\$ 45,757	\$ 37,665	\$ 99,180	\$ 90,413	\$ 79,300	\$ 81,895	\$ 77,773	\$ 68,347	\$ 93,412	\$ 99,362
Gains on Securities	10,758	5,913	9,119	3,144	5,171	5,662	8,491	2,266	1,857	2,943	(715)
Underwriting and Selling	980	1,090	988	500	919	171	137	412	722	331	1,024
Margin Interest	565	656	707	635	473	410	665	681	742	854	3,985
Interest and Other Income	27,220	24,311	37,737	26,017	33,399	48,405	61,375	55,605	46,963	47,207	48,204
Total Income	\$ 92,575	\$ 77,727	\$ 86,216	\$ 129,476	\$ 130,375	\$ 133,948	\$ 152,563	\$ 136,737	\$ 118,631	\$ 144,747	\$ 151,860
EXPENSES:											
Employee Compensation	\$ 37,155	\$ 42,242	\$ 37,816	\$ 68,535	\$ 81,616	\$ 86,886	\$ 93,343	\$ 90,626	\$ 82,444	\$ 67,948	\$ 72,529
Communications	1,035	3,067	1,069	2,175	2,400	2,912	3,285	2,727	3,315	5,112	5,564
Occupancy	2,264	3,117	3,103	10,817	10,823	11,671	13,111	13,876	21,384	49,320	60,386
Promotional	848	749	657	640	446	440	564	649	551	741	1,243
Commissions and Clearance	2,618	4,461	6,899	17,901	14,509	13,588	13,095	9,445	6,038	9,707	6,278
Interest Expense	1,382	1,393	814	149	1,789	3,814	4,385	1,649	2,978	2,646	2,585
Other	18,538	115,018	65,473	20,682	33,688	64,418	202,479	366,567	256,556	225,795	493,161
Total Expenses	\$ 63,840	\$ 170,047	\$ 115,831	\$ 120,899	\$ 145,271	\$ 183,729	\$ 330,262	\$ 485,539	\$ 373,266	\$ 361,269	\$ 641,746
Income Before Tax	\$ 28,735	\$ (92,320)	\$ (29,615)	\$ 8,577	\$ (14,896)	\$ (49,781)	\$ (177,699)	\$ (348,802)	\$ (254,635)	\$ (216,522)	\$ (489,886)
Income Tax	284	262	342	761	73	4,581	(1,377)	(878)	20	406	(875)
NET INCOME	\$ 28,451	\$ (92,582)	\$ (29,957)	\$ 7,816	\$ (14,969)	\$ (54,362)	\$ (176,322)	\$ (347,924)	\$ (254,655)	\$ (216,928)	\$ (489,011)

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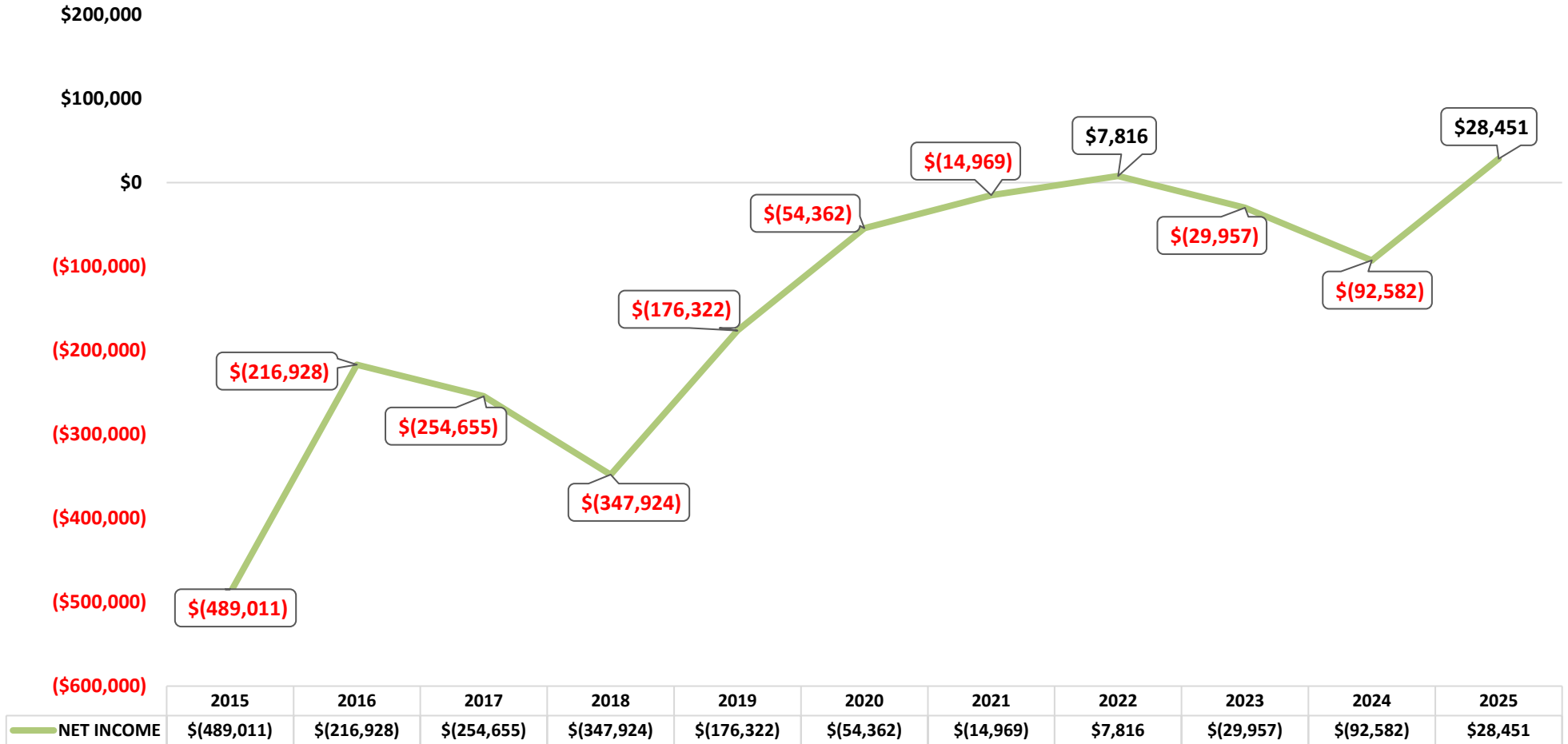
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Broker Dealers

Net Income

Amounts in Thousands (\$,000)



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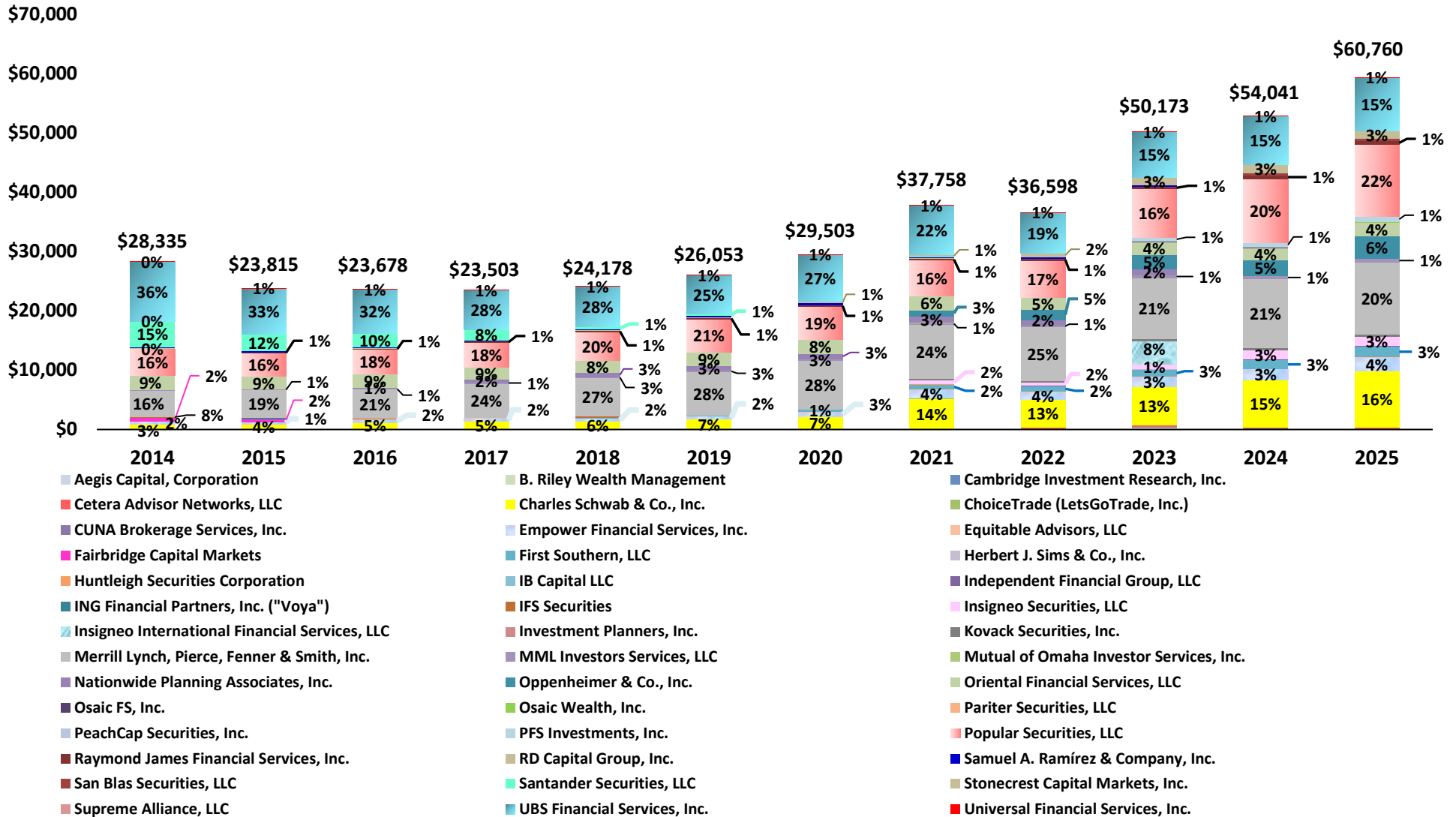
Broker Dealers
Customer Assets Under Control
Amounts in Thousands (\$,000)

Institutions	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Aegis Capital, Corporation									\$ 106,021	\$ 107,241	
B. Riley Wealth Management		\$ 7,701	\$ 372,349								
Cambridge Investment Research, Inc.		\$ 158,930	\$ 138,937	\$ 163,062	\$ 4,168						
Cetera Advisor Networks, LLC	\$ 360,829	\$ 251,250	\$ 198,798	\$ 152,827							
Charles Schwab & Co., Inc.	\$ 9,479,553	\$ 7,887,640	\$ 6,499,619	\$ 4,704,106	\$ 5,219,419	\$ 2,161,319	\$ 1,718,571	\$ 1,341,043	\$ 1,255,233	\$ 1,069,922	\$ 943,714
ChoiceTrade (LetsGoTrade, Inc.)	\$ 42,310	\$ 36,967	\$ 30,549	\$ 28,203	\$ 33,403						
CUNA Brokerage Services, Inc.					\$ 6,063						
Empower Financial Services, Inc.	\$ 2,218,241	\$ 1,824,038	\$ 1,529,824	\$ 1,285,417	\$ 1,421,286	\$ 771,130	\$ 491,441	\$ 537,438	\$ 576,675	\$ 492,764	\$ 353,503
Equitable Advisors, LLC	\$ 85,978	\$ 80,476	\$ 98,200	\$ 87,300	\$ 92,400	\$ 42,100	\$ 10,500	\$ 7,800	\$ 6,300	\$ 5,900	\$ 5,400
Fairbridge Capital Markets											\$ 528,715
First Southern, LLC	\$ 1,845,976	\$ 1,460,289	\$ 1,256,808	\$ 887,375	\$ 844,576	\$ 428,441	\$ 103,476	\$ 90,929			
Herbert J. Sims & Co., Inc.			\$ 84,145								
Huntleigh Securities Corporation	\$ 15,440	\$ 14,512	\$ 14,791	\$ 12,300	\$ 14,841						
IB Capital, LLC	\$ 9,151										
Independent Financial Group, LLC	\$ 78,859	\$ 66,769	\$ 64,167	\$ 51,145							
ING Financial Partners, Inc. ("Voya")										\$ 91,384	\$ 130,032
IFS Securities								\$ 226,826	\$ 114,382	\$ 69,958	\$ 58,232
Insigneo Securities, LLC	\$ 1,531,500	\$ 1,609,808	\$ 669,350	\$ 620,561	\$ 700,292						
Insigneo International Financial Services, LLC			\$ 3,949,000								
Investment Planners, Inc.	\$ 403	\$ 385	\$ 307	\$ 248	\$ 202						
Kovack Securities, Inc.	\$ 388,435	\$ 347,390	\$ 317,653	\$ 254,926	\$ 260,682						
Merrill Lynch, Pierce, Fenner & Smith, Inc.	\$ 12,095,240	\$ 11,610,043	\$ 10,362,205	\$ 9,020,348	\$ 9,091,756	\$ 8,214,783	\$ 7,403,290	\$ 6,495,994	\$ 5,717,383	\$ 4,919,428	\$ 4,643,362
MML Investors Services, LLC	\$ 685,789	\$ 551,628	\$ 424,109	\$ 298,744	\$ 299,422	\$ 216,561	\$ 174,890	\$ 132,661	\$ 128,932	\$ 103,078	\$ 68,900
Mutual of Omaha Investor Services, Inc.	\$ 23,652	\$ 22,985	\$ 20,816	\$ 17,057	\$ 23,594						
Nationwide Planning Associates, Inc.	\$ 1,360,542	\$ 1,158,845	\$ 1,033,851	\$ 880,444	\$ 1,057,555	\$ 965,477	\$ 850,406	\$ 737,975	\$ 474,433	\$ 240,859	
Oppenheimer & Co., Inc.	\$ 3,787,137	\$ 2,701,809	\$ 2,343,259	\$ 1,742,830	\$ 1,090,487						
Oriental Financial Services, LLC	\$ 2,285,263	\$ 1,966,506	\$ 2,190,471	\$ 1,974,649	\$ 2,283,067	\$ 2,330,015	\$ 2,247,930	\$ 1,987,928	\$ 2,116,767	\$ 2,204,212	\$ 2,231,871
Osaic FS, Inc.		\$ 155,373	\$ 119,604	\$ 97,832	\$ 98,212	\$ 74,866	\$ 58,491	\$ 45,468	\$ 21,387	\$ 17,241	\$ 17,234
Osaic Wealth, Inc.	\$ 150,477	\$ 34,537	\$ 28,429	\$ 22,358							
Pariter Securities, LLC	\$ 3,222	\$ 3,589	\$ 3,904	\$ 3,105	\$ 3,611	\$ 3,816	\$ 8,786	\$ 6,231	\$ 7,189	\$ 1,110	
PeachCap Securities, Inc.	\$ 823	\$ 502	\$ 709								
PFS Investments, Inc.	\$ 809,601	\$ 707,968	\$ 632,775								
Popular Securities, LLC	\$ 12,109,411	\$ 10,797,608	\$ 8,199,827	\$ 6,171,407	\$ 5,946,995	\$ 5,504,294	\$ 5,534,176	\$ 4,826,935	\$ 4,129,098	\$ 4,187,486	\$ 3,895,940
Raymond James Financial Services, Inc.	\$ 714,264	\$ 553,640	\$ 341,548	\$ 294,273	\$ 328,914	\$ 259,665	\$ 236,139	\$ 218,413	\$ 191,836	\$ 132,683	\$ 121,462
RD Capital Group, Inc.				\$ 76,697	\$ 69,816	\$ 55,777	\$ 67,595	\$ 58,707	\$ 64,441	\$ 71,236	\$ 74,625
Samuel A. Ramirez & Company, Inc.		\$ 48	\$ 289,788	\$ 261,604	\$ 220,880	\$ 271,412	\$ 241,348	\$ 230,782	\$ 168,911	\$ 148,068	\$ 163,841
San Blas Securities, LLC	\$ 429,205	\$ 462,846									
Santander Securities, LLC				\$ 1,137	\$ 1,139	\$ 11,958	\$ 286,507	\$ 327,755	\$ 1,805,338	\$ 2,332,902	\$ 2,806,474
Stonecrest Capital Markets, Inc.	\$ 1,168,714	\$ 1,393,021	\$ 1,323,666	\$ 554,627	\$ 353,778	\$ 258,758					
Supreme Alliance, LLC	\$ 3,790	\$ 2,486	\$ 1,055	\$ 1,029							
UBS Financial Services, Inc.	\$ 9,067,546	\$ 8,163,723	\$ 7,624,893	\$ 6,919,381	\$ 8,274,478	\$ 7,916,000	\$ 6,603,725	\$ 6,887,984	\$ 6,598,846	\$ 7,464,349	\$ 7,754,558
Universal Financial Services, Inc.	\$ 8,443	\$ 7,709	\$ 7,195	\$ 13,270	\$ 16,669	\$ 16,193	\$ 15,896	\$ 16,932	\$ 19,418	\$ 18,105	\$ 17,222
TOTAL	\$ 60,759,794	\$ 54,041,021	\$ 50,172,601	\$ 36,598,262	\$ 37,757,705	\$ 29,502,565	\$ 26,053,167	\$ 24,177,801	\$ 23,502,590	\$ 23,677,926	\$ 23,815,085
	\$60.8 billions	\$54 billions	\$50.2 billions	\$36.6 billions	\$37.8 billions	\$29.5 billions	\$26.1 billions	\$24.2 billions	\$23.5 billions	\$23.7 billions	\$23.8 billions

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Broker Dealers Customer Assets Under Control

Amounts in Millions (\$,000,000)



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Commercial Banks

Balance Sheet

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash & Interest Bearing Placements	\$ 5,948,087	\$ 7,554,019	\$ 7,982,028	\$ 7,440,321	\$ 23,112,216	\$ 15,952,751	\$ 5,194,400	\$ 6,930,549	\$ 8,545,400	\$ 5,375,280	\$ 4,516,797
Securities	32,089,740	33,483,468	32,531,415	33,816,056	33,833,567	28,231,185	24,400,301	16,376,690	11,693,367	8,804,789	7,066,104
Loans & Leases:											
Real Estate	19,818,111	19,028,010	18,327,561	18,052,883	18,159,671	19,636,698	19,482,949	21,238,883	22,798,419	22,673,142	23,643,960
Commercial, Industrial & Agricultural	6,488,352	4,971,865	4,548,035	3,947,924	3,821,032	4,700,662	3,742,400	3,728,894	3,919,594	4,708,253	5,429,223
Individuals	12,762,468	8,557,122	7,969,691	7,036,189	6,064,828	5,605,198	5,936,911	5,634,305	5,488,346	5,560,029	5,928,107
Leases	2,917,514	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Other Loans	1,441,828	5,959,363	5,671,241	4,953,669	4,545,941	4,593,210	4,467,072	4,114,380	2,100,106	2,143,468	2,243,879
Total Loans & Leases	\$ 43,428,273	\$ 39,443,835	\$ 37,396,560	\$ 34,732,169	\$ 33,194,536	\$ 35,051,982	\$ 34,101,445	\$ 35,109,443	\$ 34,618,856	\$ 35,375,113	\$ 37,541,031
Less: Unearned Income on Loans	1,585	2,467	616	1,143	776	962	620	805	890	1,180	986
Loans & Leases, Net of Unearned Income	\$ 43,426,688	\$ 39,441,368	\$ 37,395,944	\$ 34,731,026	\$ 33,193,760	\$ 35,051,020	\$ 34,100,825	\$ 35,108,638	\$ 34,617,966	\$ 35,373,933	\$ 37,540,045
Less: Allowance for Loans and Lease Losses	1,042,336	778,510	751,127	742,624	727,474	1,018,625	616,404	1,125,499	1,249,296	1,081,718	1,215,603
Total Loans and Leases, net of unearned income, reserve and allowance	\$ 42,384,352	\$ 38,662,858	\$ 36,644,817	\$ 33,988,402	\$ 32,466,286	\$ 34,032,395	\$ 33,484,421	\$ 33,983,139	\$ 33,368,670	\$ 34,292,215	\$ 36,324,442
Other Assets	8,255,581	9,218,319	9,120,221	8,889,410	6,823,668	7,622,039	7,453,037	7,807,088	8,331,426	8,426,328	8,612,076
TOTAL ASSETS	\$ 88,677,760	\$ 88,918,664	\$ 86,278,481	\$ 84,134,189	\$ 96,235,737	\$ 85,838,370	\$ 70,532,159	\$ 65,097,466	\$ 61,938,863	\$ 56,898,612	\$ 56,519,419
LIABILITIES:											
Deposits	\$ 79,218,981	\$ 82,071,150	\$ 80,280,915	\$ 78,974,930	\$ 87,526,923	\$ 75,685,027	\$ 59,597,633	\$ 53,001,759	\$ 49,600,205	\$ 45,112,759	\$ 44,067,639
Short Term Debt	119,000	102,000	25,000	100,133	46,001	40,000	188,366	249,558	252,531	596,323	1,032,562
Long Term Debt	822,245	877,330	731,352	554,892	385,333	683,738	761,127	1,035,882	1,962,434	1,093,526	1,509,226
Other Liabilities	2,040,420	1,676,564	1,077,961	1,334,598	2,426,727	2,605,092	2,043,177	2,647,295	2,361,658	2,330,640	2,106,908
Total Liabilities	\$ 82,200,646	\$ 84,727,044	\$ 82,115,228	\$ 80,964,553	\$ 90,384,984	\$ 79,013,857	\$ 62,590,303	\$ 56,934,494	\$ 54,176,828	\$ 49,133,248	\$ 48,716,335
CAPITAL:											
Preferred Stock	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 108,000	\$ 308,000	\$ 308,000	\$ 311,323	\$ 311,323	\$ 311,323	\$ 386,323
Common Stock	238,878	237,098	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086
Surplus	3,747,438	3,691,701	3,640,042	3,473,260	3,377,931	3,336,755	3,689,540	3,977,452	3,944,284	3,922,029	3,904,084
Undivided profits	2,390,798	162,821	187,862	(637,952)	2,131,340	2,946,931	3,603,777	3,310,856	2,943,823	2,970,996	2,952,591
Total Capital	\$ 6,477,114	\$ 4,191,620	\$ 4,163,253	\$ 3,169,636	\$ 5,850,753	\$ 6,824,513	\$ 7,941,856	\$ 8,162,972	\$ 7,762,035	\$ 7,765,364	\$ 7,803,084
TOTAL LIABILITIES AND CAPITAL	\$ 88,677,760	\$ 88,918,664	\$ 86,278,481	\$ 84,134,189	\$ 96,235,737	\$ 85,838,370	\$ 70,532,159	\$ 65,097,466	\$ 61,938,863	\$ 56,898,612	\$ 56,519,419

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

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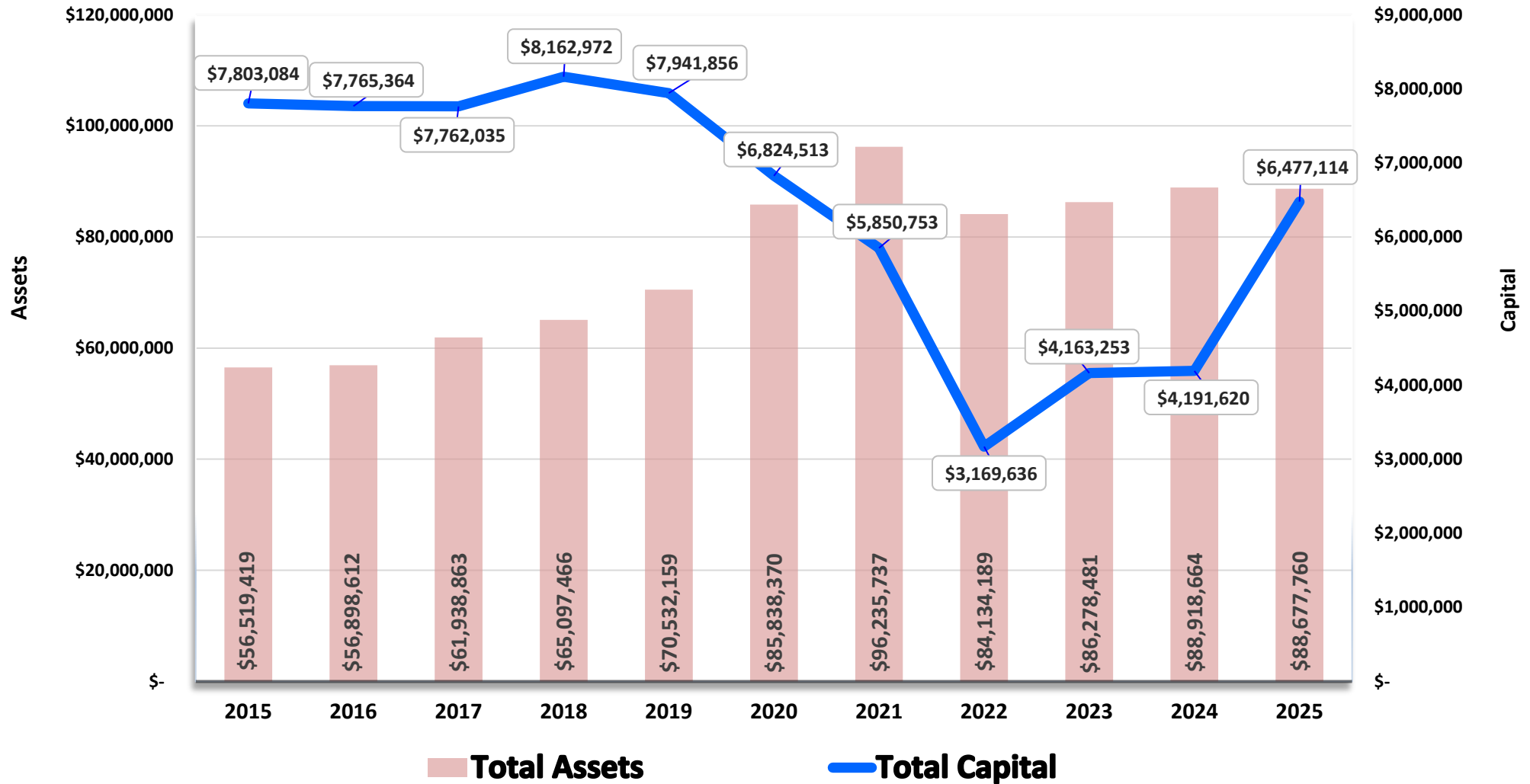
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Commercial Banks

Assets and Capital

Amounts in Thousands (\$,000)



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**Commercial Banks
Income Statement**
Amounts in Thousands (\$,000)

INTEREST INCOME:

Interest and Fee Income on Loans

In Domestic Offices:

Loans Secured by Real Estate:

Loans Secured by 1-4 Family Residential Properties

All Other Loans Secured by Real Estate

Total Loans Secured by Real Estate

Loans to Finance Agricultural Production and Other Loans to Farmers

Commercial and Industrial Loans

Loans to Individuals for Household, Family, and Other Personal Expenditures:

Credit Cards

Other Consumer Loans (includes other revolving credit plans, other than credit cards, automobile loans and other consumer loans)

Loans to Foreign Governments and Official Institutions

All Other Loans in Domestic Offices

Total Interest and Fee Income on Loans

Income from Lease Financing Receivables

Interest Income on Balances Due from Depository Institutions

Interest and Dividend Income on Securities:

U.S. Treasury Securities and U.S. Government Agency Obligations

Mortgage-backed Securities

All Other Securities

Total Interest and Dividend Income on Securities

Interest Income from Trading Assets

Interest Income on Federal Funds Sold and Securities Purchased under Agreement to Resell

Other Interest Income

TOTAL INTEREST INCOME

INTEREST EXPENSE:

Interest Expense on Deposits

Interest Expense on Deposits in Domestic Offices:

Transaction Accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)

Non-transaction Accounts

Total Interest Expense on Deposits

Expense of Federal Funds Purchased and Securities Sold under Agreement to Repurchase

Interest Expense on Trading Liabilities and Other Borrowed Money

Interest Expense on Subordinated Notes and Debentures

TOTAL INTEREST EXPENSE

NET INTEREST INCOME

Provision for Loans and Leases Losses

Non-Interest Income

Realized Gains (Losses):

Realized Gains (Losses) on Held to Maturity Securities

Realized Gains (Losses) on Available for Sale Securities

NON-INTEREST EXPENSE:

Salaries and Employee Benefits:

Salaries

Employee benefits

Total Salaries and Employee Benefits

Expenses of Premises and Fixed Assets (net of rental income and excluding salaries, employee benefits and mortgage interest)

Goodwill Impairments and Amortizations of Other Intangible Assets:

Goodwill Impairment Losses

Amortization Expense and Impairment Losses for Other Intangible Assets

Other Non-Interest Expenses

TOTAL NON-INTEREST EXPENSE

Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments

Applicable Income Taxes

Income (Loss) Before Extraordinary Items and Other Adjustments

Extraordinary Items and Other Adjustments, Net of Income Taxes

Net Income (Loss) Attributable to Bank and Non-controlling (minority) Interests

Less: Net income (Loss) Attributable to Non-controlling (minority) Interests

NET INCOME (LOSS)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	\$ 611,588	\$ 586,759	\$ 562,850	\$ 557,206	\$ 585,568	\$ 576,772	\$ 571,513	\$ 681,207	\$ 720,139	\$ 769,713	\$ 811,751
	568,454	577,887	545,553	452,526	434,240	417,374	498,133	541,264	523,774	540,565	560,104
	\$ 1,180,042	\$ 1,164,646	\$ 1,108,403	\$ 1,009,732	\$ 1,019,808	\$ 994,146	\$ 1,069,646	\$ 1,222,471	\$ 1,243,913	\$ 1,310,278	\$ 1,371,855
	230	301	367	508	733	2,212	888	2,999	2,513	1,347	3,648
	461,395	386,098	341,468	233,322	226,968	217,242	220,947	215,774	186,975	187,736	218,289
	250,648	256,130	223,294	167,291	147,658	168,373	204,549	217,322	225,713	231,545	239,328
	1,092,214	681,442	598,697	500,971	445,690	419,826	410,177	386,073	375,245	393,413	423,421
	-	-	-	-	-	-	-	-	-	-	-
	110,048	271,364	196,575	108,486	116,596	109,760	124,115	100,997	81,765	81,360	110,193
	\$ 3,094,577	\$ 2,759,981	\$ 2,468,804	\$ 2,020,310	\$ 1,957,453	\$ 1,911,559	\$ 2,030,322	\$ 2,145,636	\$ 2,116,124	\$ 2,205,679	\$ 2,366,734
	212,169	69,312	61,231	47,614	40,220	34,901	28,013	23,317	20,021	21,058	26,458
	283,635	440,697	488,345	188,283	32,009	39,790	166,099	195,694	95,784	39,739	17,817
	614,883	673,671	532,203	341,553	179,205	200,558	296,954	161,038	51,525	26,289	18,180
	237,331	226,919	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962
	15,178	18,946	17,139	16,652	15,581	15,846	19,111	19,997	20,014	10,463	13,771
	\$ 867,392	\$ 919,536	\$ 753,575	\$ 552,163	\$ 378,488	\$ 348,126	\$ 451,055	\$ 311,692	\$ 205,532	\$ 151,644	\$ 129,913
	-	1,000	1,000	2,000	3,000	2,000	3,000	3,000	3,000	4,049	9,051
	41,078	59,315	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38
	5,230	13,074	10,401	4,841	2,097	3,471	328,974	11,725	7,456	4,453	2,902
	\$ 4,504,081	\$ 4,262,915	\$ 3,832,638	\$ 2,830,798	\$ 2,414,440	\$ 2,344,322	\$ 3,012,783	\$ 2,692,731	\$ 2,447,917	\$ 2,427,622	\$ 2,552,913
	\$ 830,889	\$ 992,437	\$ 776,138	\$ 154,380	\$ 35,414	\$ 50,829	\$ 159,853	\$ 81,711	\$ 38,175	\$ 33,837	\$ 30,338
	411,074	504,247	417,158	140,163	108,495	173,683	238,852	199,778	181,841	186,953	189,183
	\$ 1,241,963	\$ 1,496,684	\$ 1,193,296	\$ 294,543	\$ 143,909	\$ 224,512	\$ 398,705	\$ 281,489	\$ 220,016	\$ 220,790	\$ 219,521
	3,774	2,554	7,062	1,018	1	1,883	5,161	4,992	7,117	18,199	31,071
	35,842	36,401	44,231	14,399	10,937	12,741	19,796	23,119	20,978	20,413	25,261
	-	-	-	-	-	-	-	-	-	1,551	2,301
	\$ 1,281,579	\$ 1,535,639	\$ 1,244,589	\$ 309,960	\$ 154,847	\$ 239,136	\$ 423,662	\$ 309,600	\$ 248,111	\$ 260,953	\$ 278,154
	\$ 3,222,502	\$ 2,727,276	\$ 2,588,049	\$ 2,520,838	\$ 2,259,593	\$ 2,105,186	\$ 2,589,121	\$ 2,383,131	\$ 2,199,806	\$ 2,166,669	\$ 2,274,759
	381,673	270,996	196,347	55,911	(209,455)	307,645	115,867	266,045	655,683	387,747	647,472
	882,061	849,321	848,182	937,927	797,932	603,152	807,237	819,558	553,108	402,546	673,229
	-	-	-	-	-	-	-	-	-	-	(2,500)
	-	(7)	(1,155)	(247)	19	5,376	6,288	2,052	(16,163)	8,179	(27,807)
	721,870	687,846	651,828	587,676	533,267	508,728	487,169	519,028	491,991	500,013	503,747
	214,714	178,963	174,052	173,320	163,726	126,480	149,654	157,271	138,303	140,342	128,366
	\$ 936,584	\$ 866,809	\$ 825,880	\$ 760,996	\$ 696,993	\$ 635,208	\$ 636,823	\$ 676,299	\$ 630,294	\$ 640,355	\$ 632,113
	251,802	237,974	232,692	219,935	211,490	190,217	181,969	177,623	190,480	181,986	203,718
	-	-	-	-	-	-	-	-	82,774	145,285	33,893
	8,600	12,325	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173
	1,145,282	1,082,731	1,107,255	1,055,575	956,191	884,501	914,253	911,838	862,584	957,776	1,005,095
	\$ 2,342,268	\$ 2,199,839	\$ 2,181,143	\$ 2,053,037	\$ 1,885,901	\$ 1,728,815	\$ 1,742,767	\$ 1,777,861	\$ 1,779,410	\$ 1,939,060	\$ 1,888,992
	1,380,622	1,105,755	1,057,586	1,349,570	1,381,098	677,254	1,544,012	1,160,835	301,658	250,587	381,217
	200,404	229,028	277,747	323,560	482,114	131,333	270,117	178,544	69,737	57,338	111,365
	\$ 1,180,218	\$ 876,727	\$ 779,839	\$ 1,026,010	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852
	-	-	-	-	-	-	-	-	-	-	-
	\$ 1,180,218	\$ 876,727	\$ 779,839	\$ 1,026,010	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852
	-	-	-	-	-	-	-	-	-	-	-
	\$ 1,180,218	\$ 876,727	\$ 779,839	\$ 1,026,010	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852

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

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OFICINA DEL COMISIONADO DE

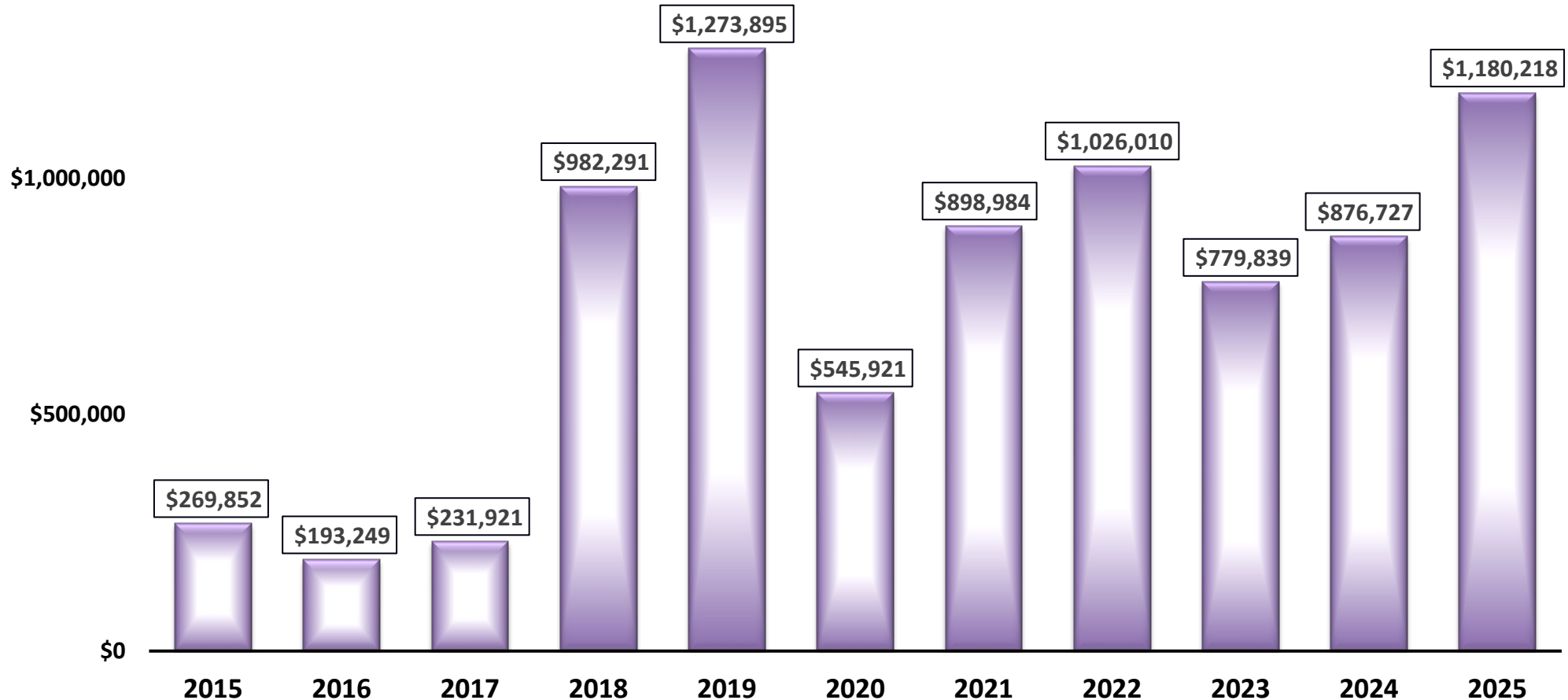
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Commercial Banks Net Income

Amounts in Thousands (\$,000)

\$1,500,000



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Commercial Banks Deposits

Amounts in Thousands (\$,000)

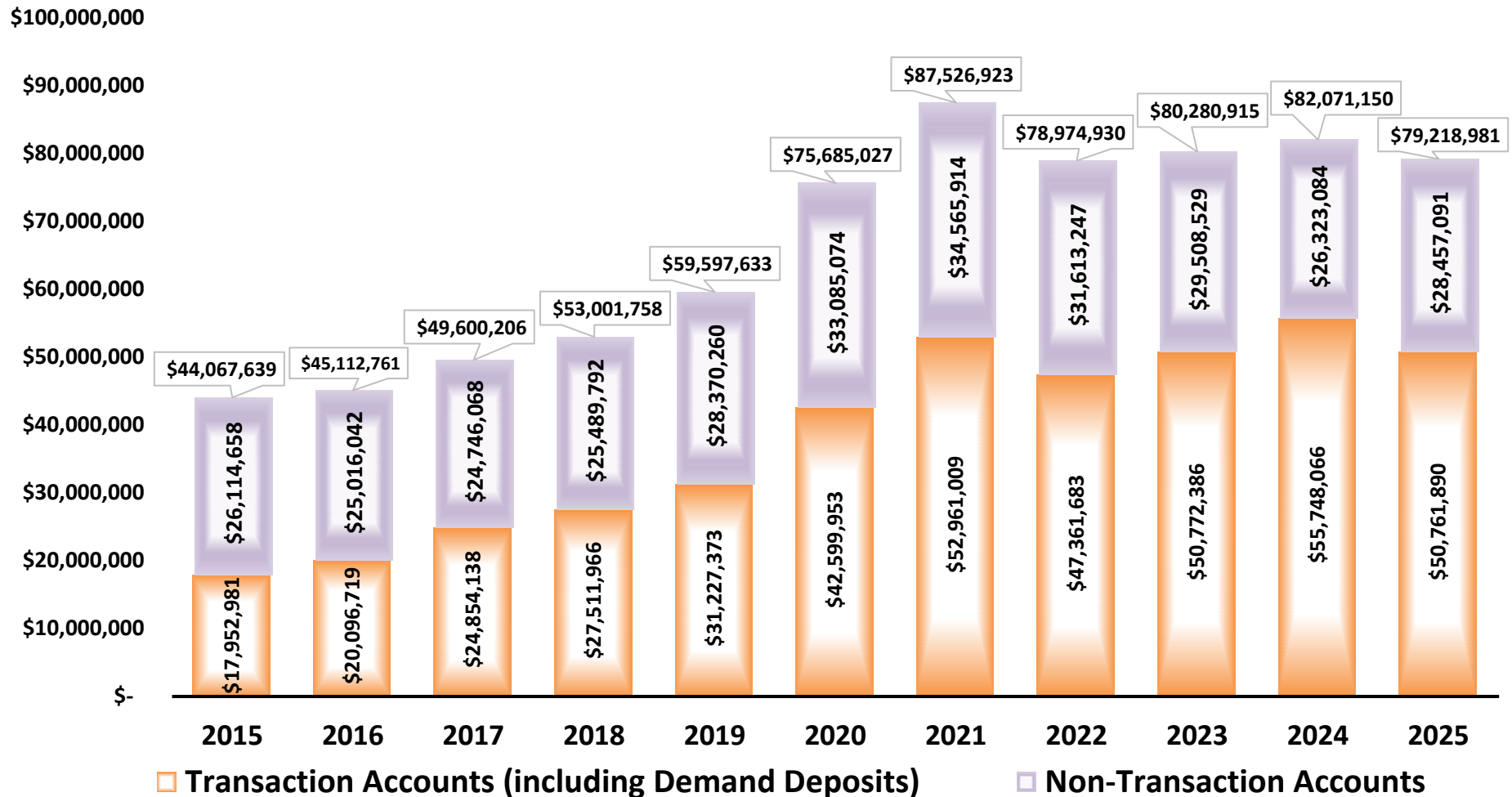
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Deposits in Domestic Offices											
Transaction Accounts (including Demand Deposits*):											
Deposits of:											
Individuals, partnerships and corporations	\$ 28,185,608	\$ 30,180,200	\$ 28,612,420	\$ 30,009,347	\$ 29,955,260	\$ 25,590,010	\$ 18,642,696	\$ 18,847,145	\$ 18,045,582	\$ 16,320,371	\$ 15,824,351
U.S. Government	10,441	16,964	11,575	12,778	13,379	12,674	21,253	27,960	35,662	41,401	45,561
States and political subdivisions in the U.S.	22,197,573	25,230,614	21,746,977	16,937,776	22,428,725	16,458,450	12,308,123	8,276,753	6,319,731	3,371,607	1,635,553
Commercial banks and other depository institutions in the U.S.	358,268	311,288	392,414	391,782	553,065	529,802	250,301	352,272	441,326	350,512	439,641
Banks in foreign countries	10,000	9,000	9,000	10,000	10,580	9,017	5,000	7,836	11,837	12,828	7,875
Foreign governments and official institutions	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 50,761,890	\$ 55,748,066	\$ 50,772,386	\$ 47,361,683	\$ 52,961,009	\$ 42,599,953	\$ 31,227,373	\$ 27,511,966	\$ 24,854,138	\$ 20,096,719	\$ 17,952,981
Non-Transaction Accounts (including MMDAs):											
Deposits of:											
Individuals, partnerships and corporations	\$ 26,459,690	\$ 24,658,061	\$ 25,691,112	\$ 26,082,115	\$ 26,392,500	\$ 25,510,694	\$ 22,520,924	\$ 22,234,983	\$ 22,268,410	\$ 22,339,511	\$ 23,123,604
U.S. Government	6,772	5,986	1,199	1,196	1,196	1,138	58,110	48,559	58,564	62,757	73,524
States and political subdivisions in the U.S.	1,233,382	995,098	2,711,105	4,244,185	5,455,196	5,542,494	5,026,171	2,553,624	1,368,839	1,394,966	1,454,925
Commercial banks and other depository institutions in the U.S.	757,247	663,939	1,105,113	1,285,751	2,717,022	2,030,748	765,055	652,626	1,050,255	1,218,808	1,462,605
Banks in foreign countries	-	-	-	-	-	-	-	-	-	-	-
Foreign governments and official institutions	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 28,457,091	\$ 26,323,084	\$ 29,508,529	\$ 31,613,247	\$ 34,565,914	\$ 33,085,074	\$ 28,370,260	\$ 25,489,792	\$ 24,746,068	\$ 25,016,042	\$ 26,114,658
TOTAL DEPOSITS	\$ 79,218,981	\$ 82,071,150	\$ 80,280,915	\$ 78,974,930	\$ 87,526,923	\$ 75,685,027	\$ 59,597,633	\$ 53,001,758	\$ 49,600,206	\$ 45,112,761	\$ 44,067,639
*Total Demand Deposits included in Transaction Accounts:	\$ 32,872,436	\$ 32,816,357	\$ 34,434,269	\$ 33,381,429	\$ 33,149,652	\$ 28,473,700	\$ 21,894,589	\$ 20,977,810	\$ 17,512,484	\$ 12,941,964	\$ 11,234,933

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

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Commercial Banks Deposits

Amounts in Thousands (\$,000)



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Commercial Banks Loans & Leases

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Loans Secured by Real Estate:											
Construction and land development	\$ 520,863	\$ 353,936	\$ 370,490	\$ 296,009	\$ 208,445	\$ 295,731	\$ 235,274	\$ 165,352	\$ 213,359	\$ 203,715	\$ 246,911
Secured by farmland	24,211	23,036	26,040	29,139	36,653	35,160	46,192	79,219	86,650	105,139	123,014
Secured by family residential property:											
Insured by FHA	2,988,440	2,502,606	2,166,673	1,971,545	1,994,042	2,221,480	1,516,787	1,542,373	2,071,167	1,290,175	1,151,914
Guaranteed by VA	413,640	330,337	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017
Conventional	7,204,401	7,162,319	7,205,893	7,257,777	7,748,989	8,794,549	9,304,436	10,259,090	10,906,292	11,444,947	11,658,729
Others	594,645	649,662	612,911	712,798	734,640	818,270	696,667	768,732	830,384	855,468	1,518,583
Total Secured by family residential property	\$ 11,201,126	\$ 10,644,924	\$ 10,246,184	\$ 10,167,736	\$ 10,692,774	\$ 12,093,184	\$ 11,704,711	\$ 12,746,339	\$ 13,878,181	\$ 13,656,184	\$ 14,390,243
Secured by non-farm non-residential properties	8,071,911	8,006,114	7,684,847	7,559,999	7,221,799	7,212,623	7,496,772	8,247,973	8,620,229	8,708,104	8,883,792
Total Loans Secured by Real Estate	\$ 19,818,111	\$ 19,028,010	\$ 18,327,561	\$ 18,052,883	\$ 18,159,671	\$ 19,636,698	\$ 19,482,949	\$ 21,238,883	\$ 22,798,419	\$ 22,673,142	\$ 23,643,960
Commercial, Industrial and Agricultural Loans:											
Loans to Depository Institutions:											
To commercial banks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
To other depository institutions	1,965	1,116	7,171	3,515	15	-	2,348	861	5,155	3,694	3,738
To banks in foreign countries	-	-	-	-	-	-	-	-	-	-	-
Total Loans to depository institutions	\$ 1,965	\$ 1,116	\$ 7,171	\$ 3,515	\$ 15	\$ -	\$ 2,348	\$ 861	\$ 5,155	\$ 3,694	\$ 3,738
Loans to finance agricultural production and other loans to farmers	\$ 9,349	\$ 11,918	\$ 12,432	\$ 15,355	\$ 19,220	\$ 25,424	\$ 21,526	\$ 16,934	\$ 15,412	\$ 16,923	\$ 29,489
Loans to foreign government and official institutions	-	-	-	-	-	-	-	-	40,000	-	-
Obligations (other than securities and leases) of states and political subdivisions in the US	363,080	296,154	233,395	187,686	198,279	227,067	549,963	544,032	703,342	1,225,816	1,541,197
Other commercial and industrial loans	6,113,958	4,662,677	4,295,037	3,741,368	3,603,518	4,448,171	3,168,563	3,167,067	3,155,685	3,461,820	3,854,799
Total Commercial, Agricultural and Industrial Loans	\$ 6,488,352	\$ 4,971,865	\$ 4,548,035	\$ 3,947,924	\$ 3,821,032	\$ 4,700,662	\$ 3,742,400	\$ 3,728,894	\$ 3,919,594	\$ 4,708,253	\$ 5,429,223
Loans to Individuals:											
Auto Loans	\$ 8,431,309	\$ 4,509,720	\$ 4,141,602	\$ 3,693,518	\$ 3,192,532	\$ 2,745,504	\$ 2,537,191	\$ 2,259,337	\$ 1,993,733	\$ 1,985,821	\$ 2,194,782
Credit cards and related plans	1,572,018	1,561,497	1,486,448	1,323,460	1,175,375	1,198,931	1,503,688	1,524,281	1,655,886	1,688,145	1,751,033
Other	2,759,141	2,485,905	2,341,641	2,019,211	1,696,921	1,660,763	1,896,032	1,850,687	1,838,727	1,886,063	1,982,292
Total Loans to Individuals	\$ 12,762,468	\$ 8,557,122	\$ 7,969,691	\$ 7,036,189	\$ 6,064,828	\$ 5,605,198	\$ 5,936,911	\$ 5,634,305	\$ 5,488,346	\$ 5,560,029	\$ 5,928,107
Other Loans:											
Overdrafts	\$ 2,840	\$ 3,876	\$ 2,151	\$ 959	\$ 444	\$ 43,416	\$ 2,924	\$ 3,629	\$ 3,466	\$ 2,279	\$ 30,383
All Other	1,438,988	5,955,487	5,669,090	4,952,710	4,545,497	4,549,794	4,464,148	4,110,751	2,096,640	2,141,189	2,213,496
Total Other Loans	\$ 1,441,828	\$ 5,959,363	\$ 5,671,241	\$ 4,953,669	\$ 4,545,941	\$ 4,593,210	\$ 4,467,072	\$ 4,114,380	\$ 2,100,106	\$ 2,143,468	\$ 2,243,879
Lease Financing Receivables (Net of unearned income)	2,917,514	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Total Loans & Leases	\$ 43,428,273	\$ 39,443,835	\$ 37,396,560	\$ 34,732,169	\$ 33,194,536	\$ 35,051,982	\$ 34,101,445	\$ 35,109,443	\$ 34,618,856	\$ 35,375,113	\$ 37,541,031
Less: Unearned Income	1,585	2,467	616	1,143	776	962	620	805	890	1,180	986
Total Loans & Leases (Net of unearned income)	\$ 43,426,688	\$ 39,441,368	\$ 37,395,944	\$ 34,731,026	\$ 33,193,760	\$ 35,051,020	\$ 34,100,825	\$ 35,108,638	\$ 34,617,966	\$ 35,373,933	\$ 37,540,045

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OFICINA DEL COMISIONADO DE

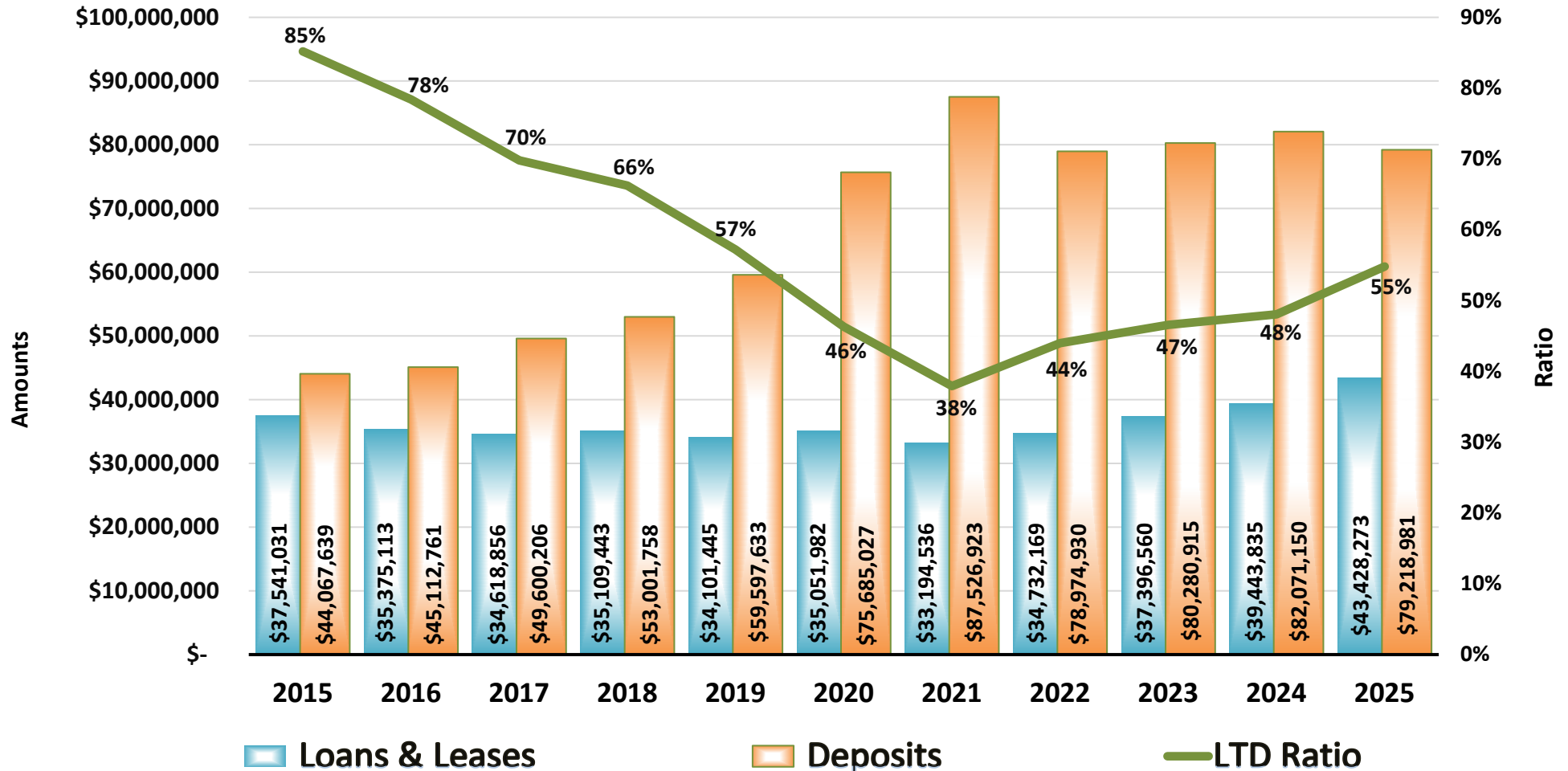
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Commercial Banks

Loans to Deposits Ratio (%)

Amounts in Thousands (\$,000)



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Commercial Banks
Past Due and Non-Accrual Loans, Leases and Other Assets
Amounts in Thousands (\$,000)

	Past Due	Past Due	Non-Accrual
Q4-2025	30 through 89 days and still accruing	90 days or more and still accruing	
Loans Secured by Real Estate:			
Construction, land development, and other land loans in domestic offices	\$ 6	\$ -	\$ 4,717
Secured by farmland in domestic offices	\$ 222	\$ -	\$ 2,472
Secured by 1-4 family residential properties in domestic offices:			
Revolving open-end loans secured by 1-4 family residential properties and extended under lines of credit	\$ -	\$ -	\$ 406
Closed-end loans secured by 1-4 family residential properties	\$ 168,767	\$ 281,654	\$ 150,580
Secured by multifamily (5 or more) residential properties in domestic offices	\$ 6,793	\$ -	\$ 381
Secured by non-farm non-residential properties in domestic offices	\$ 4,468	\$ 1,575	\$ 42,912
In foreign offices	\$ -	\$ -	\$ -
Loans to Depository Institutions and Acceptances of Other Banks:			
To U.S. banks and other U.S. depository institutions	\$ -	\$ -	\$ -
To foreign banks	\$ -	\$ -	\$ -
Loans to Finance Agricultural Production and Other Loans to Farmers	\$ 1,922	\$ -	\$ -
Commercial and Industrial Loans:			
To U.S. addressees (domicile)	\$ 8,023	\$ 2,467	\$ 227,879
To non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
Loans to Individuals for Household, Family, and Other Personal Expenditures:			
Credit Cards	\$ 37,121	\$ 35,382	\$ 579
Auto Loans	\$ 276,603	\$ -	\$ 86,760
Boat Loans	\$ -	\$ -	\$ -
Personal Loans Only (single payment)	\$ 45,577	\$ -	\$ 16,786
Personal Loans guaranteed by residential	\$ -	\$ -	\$ -
Lines of Credit	\$ 630	\$ 466	\$ 190
Other	\$ 2,574	\$ -	\$ 1,806
Loans to Foreign Governments and Official Institutions	\$ -	\$ -	\$ -
All Other Loans	\$ 185	\$ -	\$ 84
Lease Financing Receivables:			
Of U.S. addressees (domicile)	\$ 21,306	\$ -	\$ 12,468
Of non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
Debt Securities and Other Assets (Excludes Other Real Estate Owned and Other Repossessed Assets)	\$ -	\$ -	\$ 1,620
TOTAL	\$ 574,197	\$ 321,544	\$ 549,640

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Commercial Banks

Loans to Individuals Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Weighted Average Rate %
Q4-2025			
Originations			
Loans Non-Revolving to Individuals*:			
\$5,000 or Less:			
Consumer Loans	3,294	\$ 11,674	12.00%
Personal Loans Guaranteed with Deposits	1,014	\$ 2,732	6.00%
Personal Loans Guaranteed with Personal Property	-	\$ -	
Other Unsecured Personal Loans	-	\$ -	
Auto Loans:			
Lease	-	\$ -	
Finance:			
New	-	\$ -	
Used	22	\$ 97	16.05%
Total Auto Loans	22	\$ 97	16.00%
Subtotal	4,330	\$ 14,503	
Over \$5,000:			
Consumer Loans	14,854	\$ 297,529	13.00%
Personal Loans Guaranteed with Deposits	664	\$ 14,026	6.00%
Personal Loans Guaranteed with Personal Property	20	\$ 7,116	7.00%
Other Unsecured Personal Loans	18	\$ 818	7.00%
Auto Loans:			
Lease	3,128	\$ 209,043	7.00%
Finance:			
New	9,110	\$ 376,875	8.08%
Used	7,361	\$ 225,529	12.32%
Total Auto Loans	19,599	\$ 811,447	9.00%
Subtotal	35,155	\$ 1,130,936	
TOTAL	39,485	\$ 1,145,439	

Memorandum Information Only

I. Repossessed Vehicles

\$5,000 or Less:

Leased

Financed

Over \$5,000

Leased

Financed

	Total Loans	Amount
	16	\$ 40
	718	\$ 1,949
Total	734	1,989
	264	\$ 9,080
	2,692	\$ 46,279
Total	2,956	55,359

II. New Credit Card Maximum

\$5,000 or Less

Over \$5,000

	3,945	\$ 8,389
	7,206	\$ 102,519
Total	11,151	110,908

***Includes New and Refinancing Loans**

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Commercial Banks

Commercial & Industrial Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Weighted Average Rate %
Q4-2025			
Originations			
Commercial and Industrial Loans*:			
Less than \$25,000:			
Commercial Loans not Guaranteed with Mortgage	14	\$ 240	5.67%
Revolving and Simple Lines of Credit not Guaranteed with Mortgage	12	\$ 134	6.46%
Margin Loans	-	\$ -	
Commercial Loans Guaranteed with Personal Property	32	\$ 198	8.74%
Other Unsecured Commercial Loans	29	\$ 469	10.46%
Revolving Credit Lines Guaranteed with Mortgage	1	\$ 7	7.50%
Subtotal	88	\$ 1,048	
\$25,001 - \$100,000:			
Commercial Loans not Guaranteed with Mortgage	53	\$ 3,180	5.95%
Revolving and Simple Lines of Credit not Guaranteed with Mortgage	19	\$ 927	6.93%
Margin Loans	-	\$ -	
Commercial Loans Guaranteed with Personal Property	30	\$ 1,486	7.79%
Other Unsecured Commercial Loans	49	\$ 2,597	9.73%
Revolving Credit Lines Guaranteed with Mortgage	1	\$ 100	7.50%
Subtotal	152	\$ 8,290	
\$100,001 - \$1,000,000:			
Commercial Loans not Guaranteed with Mortgage	83	\$ 27,568	5.95%
Revolving and Simple Lines of Credit not Guaranteed with Mortgage	54	\$ 24,092	6.66%
Margin Loans	-	\$ -	
Commercial Loans Guaranteed with Personal Property	82	\$ 31,875	7.28%
Other Unsecured Commercial Loans	70	\$ 28,878	8.00%
Revolving Credit Lines Guaranteed with Mortgage	27	\$ 13,235	7.26%
Subtotal	316	\$ 125,648	
Over \$1,000,000:			
Commercial Loans not Guaranteed with Mortgage	28	\$ 291,617	6.29%
Revolving and Simple Lines of Credit not Guaranteed with Mortgage	27	\$ 125,316	7.16%
Margin Loans	1	\$ 2,325	6.75%
Commercial Loans Guaranteed with Personal Property	33	\$ 219,429	6.77%
Other Unsecured Commercial Loans	25	\$ 160,538	6.02%
Revolving Credit Lines Guaranteed with Mortgage	7	\$ 16,205	7.16%
Subtotal	121	\$ 815,430	
TOTAL	677	\$ 950,416	

***Includes New and Refinancing Loans**

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Commercial Banks

Mortgage Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q4-2025					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	22	\$ 2,586	\$ 64	\$ 21	5.72%
First Mortgage VA - 15 yrs	3	\$ 461	\$ 14	\$ -	5.77%
First Mortgage Conventional Conforming - 15 yrs	36	\$ 4,336	\$ 108	\$ 45	5.60%
First Mortgage Conventional Non-Conforming - 15 yrs	16	\$ 3,774	\$ 75	\$ 3	6.53%
Subtotal	77	\$ 11,157	\$ 261	\$ 69	
First Mortgage FHA - 30 yrs	556	\$ 111,479	\$ 2,070	\$ 750	5.62%
First Mortgage VA - 30 yrs	86	\$ 23,929	\$ 485	\$ 55	5.50%
First Mortgage Conventional Conforming - 30 yrs	135	\$ 20,988	\$ 350	\$ 210	6.43%
First Mortgage Conventional Non-Conforming - 30 yrs	470	\$ 128,154	\$ 2,070	\$ 188	6.53%
Subtotal	1,247	\$ 284,550	\$ 4,975	\$ 1,203	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	
Other Mortgages - Commercial Property	184	\$ 591,162	\$ -	\$ -	6.48%
Second Mortgages	3	\$ 210	\$ 6	\$ -	10.84%
Loans for Residential or Commercial Development	23	\$ 29,211	\$ 98	\$ 25	6.89%
Subtotal	210	\$ 620,583	\$ 104	\$ 25	
TOTAL	1,534	\$ 916,290	\$ 5,340	\$ 1,297	

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Commercial Banks

Mortgage Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q3-2025					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	14	\$ 1,783	\$ 48	\$ 13	5.80%
First Mortgage VA - 15 yrs	2	\$ 312	\$ 2	\$ 6	5.47%
First Mortgage Conventional Conforming - 15 yrs	37	\$ 6,304	\$ 94	\$ 118	5.39%
First Mortgage Conventional Non-Conforming - 15 yrs	22	\$ 5,524	\$ 47	\$ 7	6.28%
Subtotal	75	\$ 13,923	\$ 191	\$ 144	
First Mortgage FHA - 30 yrs	479	\$ 94,369	\$ 1,816	\$ 613	5.63%
First Mortgage VA - 30 yrs	83	\$ 22,703	\$ 294	\$ 56	5.69%
First Mortgage Conventional Conforming - 30 yrs	124	\$ 18,592	\$ 235	\$ 183	6.93%
First Mortgage Conventional Non-Conforming - 30 yrs	516	\$ 159,224	\$ 2,120	\$ 182	6.59%
Subtotal	1,202	\$ 294,888	\$ 4,465	\$ 1,034	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	-
Other Mortgages - Commercial Property	172	\$ 527,762	\$ -	\$ -	6.53%
Second Mortgages	8	\$ 1,561	\$ 8	\$ 6	7.66%
Loans for Residential or Commercial Development	26	\$ 31,232	\$ 25	\$ 95	6.88%
Subtotal	206	\$ 560,555	\$ 33	\$ 101	
TOTAL	1,483	\$ 869,366	\$ 4,689	\$ 1,279	

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Commercial Banks

Mortgage Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q2-2025					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	26	\$ 3,929	\$ 110	\$ 9	5.78%
First Mortgage VA - 15 yrs	5	\$ 725	\$ 22	\$ -	5.30%
First Mortgage Conventional Conforming - 15 yrs	30	\$ 3,425	\$ 51	\$ 51	6.26%
First Mortgage Conventional Non-Conforming - 15 yrs	25	\$ 9,437	\$ 91	\$ 27	6.07%
Subtotal	86	\$ 17,516	\$ 274	\$ 87	
First Mortgage FHA - 30 yrs	548	\$ 107,110	\$ 2,402	\$ 804	5.73%
First Mortgage VA - 30 yrs	67	\$ 17,796	\$ 367	\$ 132	5.58%
First Mortgage Conventional Conforming - 30 yrs	120	\$ 17,129	\$ 220	\$ 279	6.56%
First Mortgage Conventional Non-Conforming - 30 yrs	499	\$ 155,998	\$ 2,063	\$ 170	6.59%
Subtotal	1,234	\$ 298,033	\$ 5,052	\$ 1,385	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	0.00%
Other Mortgages - Commercial Property	177	\$ 631,319	\$ -	\$ -	6.56%
Second Mortgages	7	\$ 1,352	\$ 19	\$ -	8.62%
Loans for Residential or Commercial Development	27	\$ 45,040	\$ 51	\$ 98	6.93%
Subtotal	211	\$ 677,711	\$ 70	\$ 98	
TOTAL	1,531	\$ 993,260	\$ 5,396	\$ 1,570	

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Commercial Banks

Mortgage Loans Originations

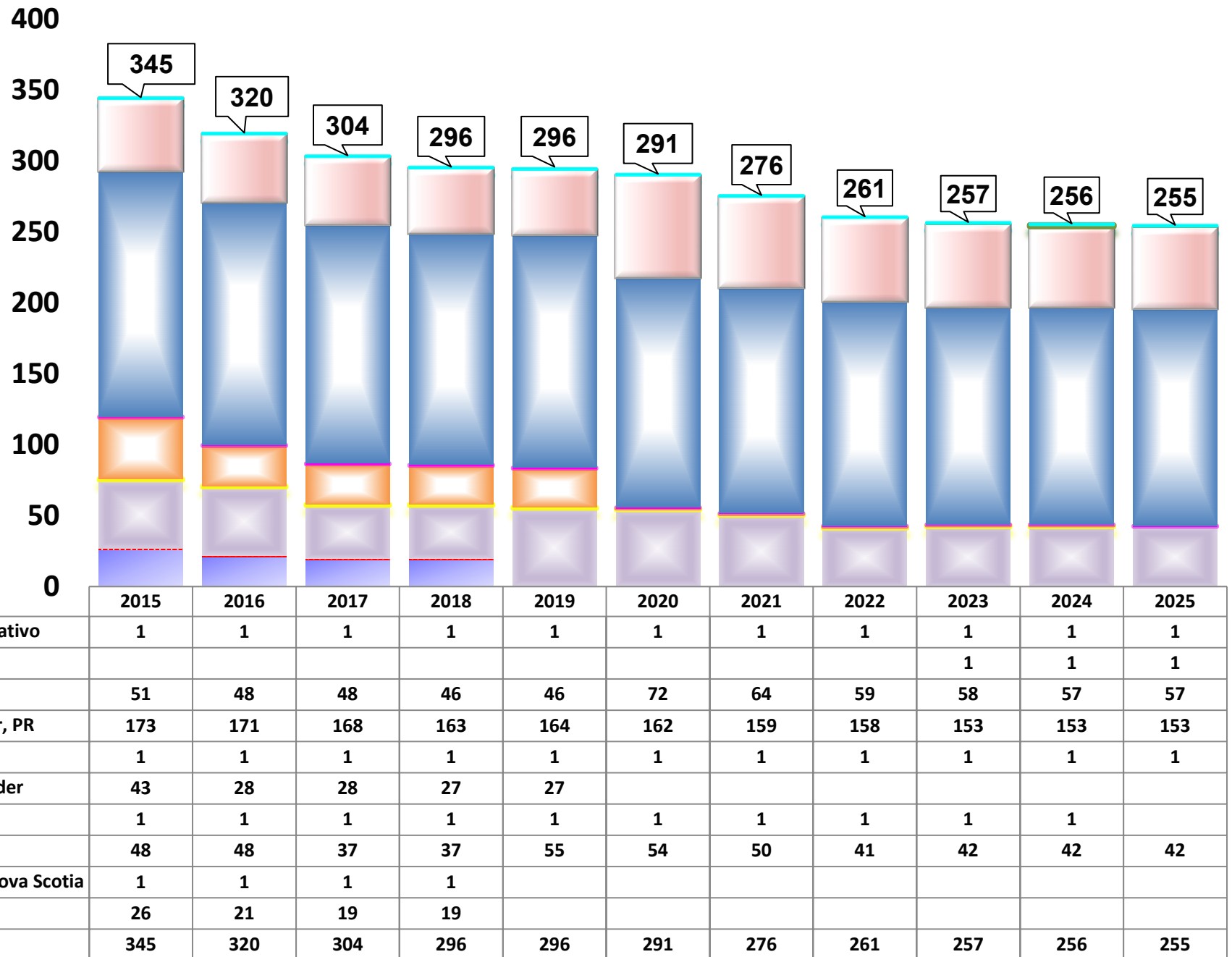
Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q1-2025					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	27	\$ 4,247	\$ 123	\$ 11	5.53%
First Mortgage VA - 15 yrs	3	\$ 722	\$ 7	\$ 17	4.49%
First Mortgage Conventional Conforming - 15 yrs	27	\$ 4,172	\$ 64	\$ 68	5.65%
First Mortgage Conventional Non-Conforming - 15 yrs	17	\$ 4,676	\$ 75	\$ 2	6.26%
Subtotal	74	\$ 13,817	\$ 269	\$ 98	
First Mortgage FHA - 30 yrs	558	\$ 106,816	\$ 2,519	\$ 523	5.58%
First Mortgage VA - 30 yrs	88	\$ 20,574	\$ 400	\$ 114	5.35%
First Mortgage Conventional Conforming - 30 yrs	126	\$ 19,460	\$ 249	\$ 234	6.83%
First Mortgage Conventional Non-Conforming - 30 yrs	442	\$ 129,340	\$ 1,791	\$ 174	6.55%
Subtotal	1,214	\$ 276,190	\$ 4,959	\$ 1,045	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	0.00%
Other Mortgages - Commercial Property	173	\$ 535,259	\$ -	\$ -	6.49%
Second Mortgages	4	\$ 562	\$ 12	\$ -	8.29%
Loans for Residential or Commercial Development	18	\$ 22,425	\$ 8	\$ -	7.11%
Subtotal	195	\$ 558,246	\$ 20	\$ -	
TOTAL	1,483	\$ 848,253	\$ 5,248	\$ 1,143	

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Commercial Banks

Total Branches



Domestic Commercial Banks Statistical Summary

Amounts in Millions (\$,000,000) and %

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Assets	\$ 87,685	\$ 84,230	\$ 81,808	\$ 78,539	\$ 90,036	\$ 79,575	\$ 64,832	\$ 61,803	\$ 58,630	\$ 53,874	\$ 53,252
Loans & Leases	\$ 42,634	\$ 38,682	\$ 36,727	\$ 34,077	\$ 32,638	\$ 34,465	\$ 33,571	\$ 34,422	\$ 33,827	\$ 34,672	\$ 36,808
Net Loans	\$ 41,598	\$ 37,909	\$ 35,982	\$ 33,341	\$ 31,915	\$ 33,453	\$ 32,958	\$ 33,328	\$ 32,638	\$ 33,616	\$ 35,614
Investments	\$ 32,090	\$ 31,005	\$ 30,263	\$ 30,908	\$ 29,679	\$ 24,012	\$ 20,653	\$ 15,564	\$ 11,224	\$ 8,525	\$ 6,611
Deposits	\$ 78,240	\$ 77,517	\$ 75,988	\$ 73,606	\$ 81,399	\$ 69,504	\$ 54,430	\$ 50,481	\$ 47,110	\$ 42,869	\$ 41,571
Equity Capital	\$ 6,467	\$ 4,090	\$ 4,003	\$ 2,961	\$ 5,800	\$ 6,755	\$ 7,699	\$ 8,086	\$ 7,782	\$ 7,684	\$ 7,713
Net Income*	\$ 1,169	\$ 784	\$ 666	\$ 965	\$ 924	\$ 533	\$ 756	\$ 890	\$ 317	\$ 216	\$ 295
Allowances	\$ 1,036	\$ 772	\$ 745	\$ 736	\$ 722	\$ 1,012	\$ 613	\$ 1,094	\$ 1,189	\$ 1,056	\$ 1,194
Average Assets	\$ 87,367	\$ 82,876	\$ 80,773	\$ 82,170	\$ 87,538	\$ 75,840	\$ 64,834	\$ 61,580	\$ 56,585	\$ 54,036	\$ 54,243
Average Equity Capital	\$ 5,770	\$ 4,066	\$ 3,427	\$ 3,250	\$ 6,095	\$ 7,074	\$ 8,101	\$ 7,818	\$ 7,782	\$ 7,836	\$ 7,682
Average Loans & Leases	\$ 41,164	\$ 37,804	\$ 35,382	\$ 33,389	\$ 33,237	\$ 34,484	\$ 33,940	\$ 33,719	\$ 33,485	\$ 35,464	\$ 37,803
* Annualized											
GROWTH RATES											
Assets	4.10%	2.96%	4.16%	-12.77%	13.15%	22.74%	4.90%	5.41%	8.83%	1.17%	-6.33%
Net Loans	9.73%	5.36%	7.92%	4.47%	-4.60%	1.50%	-1.11%	2.11%	-2.91%	-5.61%	-10.18%
Investments	3.50%	2.45%	-2.09%	4.14%	23.60%	16.26%	32.70%	38.67%	31.66%	28.95%	20.68%
Deposits	0.93%	2.01%	3.24%	-9.57%	17.11%	27.69%	7.82%	7.16%	9.89%	3.12%	-3.79%
Equity Capital	58.12%	2.17%	35.19%	-48.95%	-14.14%	-12.26%	-4.79%	3.91%	1.28%	-0.38%	-6.51%
Net Income	49.11%	17.72%	-30.98%	4.44%	73.36%	-29.50%	-15.06%	180.76%	46.76%	-26.78%	-51.64%
RATIOS											
Return on Assets (ROA)	1.33%	0.93%	0.81%	1.23%	1.03%	0.67%	1.17%	1.44%	0.54%	0.40%	0.55%
Return on Equity Capital (ROE)	18.08%	19.17%	16.64%	32.59%	15.93%	7.89%	9.82%	11.01%	4.07%	2.81%	3.82%
Equity Capital to Assets	7.38%	4.86%	4.89%	3.77%	6.44%	8.49%	11.88%	13.08%	13.27%	14.26%	14.48%
Return on Average Assets	1.34%	0.95%	0.82%	1.17%	1.06%	0.70%	1.17%	1.45%	0.56%	0.40%	0.54%
Return on Average Equity Capital	20.26%	19.28%	19.44%	29.70%	15.16%	7.53%	9.33%	11.38%	4.07%	2.76%	3.84%
LOANS & LEASES ANALYSIS											
Net Loans to Assets	47.44%	45.01%	43.98%	42.45%	35.45%	42.04%	50.84%	53.93%	55.67%	62.40%	66.88%
Loans & Leases to Deposits	54.49%	49.90%	48.33%	46.30%	40.10%	49.59%	61.68%	68.19%	71.80%	80.88%	88.54%
Net Loans to Average Assets	47.61%	45.74%	44.55%	40.58%	36.46%	44.11%	50.83%	54.12%	57.68%	62.21%	65.66%
Allowances to Loans & Leases	2.43%	2.00%	2.03%	2.16%	2.21%	2.94%	1.83%	3.18%	3.51%	3.05%	3.24%
Net Loss to Average Loans & Leases	0.75%	0.65%	0.40%	0.12%	0.27%	0.64%	0.86%	1.14%	1.36%	1.22%	1.47%
Allowances to Net Losses	3.34	3.15	5.28	17.95	8.02	4.62	2.09	2.83	2.61	2.43	2.16
Net Losses to Allowances	29.92%	31.74%	18.93%	5.57%	12.33%	21.64%	47.80%	35.28%	38.27%	41.00%	46.31%

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

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Financing Institutions

Balance Sheet

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash in hand and Banks	\$ 345,436	\$ 259,882	\$ 353,556	\$ 311,986	\$ 235,574	\$ 216,620	\$ 248,617	\$ 232,597	\$ 303,750	\$ 260,241	\$ 270,935
Loans and Leases Financing											
Receivables (net of unearned income)	3,800,222	3,440,169	3,096,343	2,805,981	2,412,884	1,954,827	1,749,388	1,835,347	3,638,397	3,483,603	3,403,967
Less Allowance for Loans and Leases Losses	102,877	90,152	84,415	76,331	66,038	52,476	36,408	33,509	415,107	58,658	71,623
Net Loans and Leases Receivables	\$ 3,697,345	\$ 3,350,017	\$ 3,011,928	\$ 2,729,650	\$ 2,346,846	\$ 1,902,351	\$ 1,712,980	\$ 1,801,838	\$ 3,223,290	\$ 3,424,945	\$ 3,332,344
Other Current Assets	215,363	159,917	258,741	193,362	166,603	156,262	110,954	134,913	117,622	77,313	88,880
Total Current Assets	\$ 4,258,144	\$ 3,769,816	\$ 3,624,225	\$ 3,234,998	\$ 2,749,023	\$ 2,275,233	\$ 2,072,551	\$ 2,169,348	\$ 3,644,662	\$ 3,762,499	\$ 3,692,159
Securities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 19,979	\$ 29,770	\$ 29,677	\$ -	\$ 63,866
Premises and Fixed Assets	66,586	55,492	48,064	47,994	52,524	40,833	39,894	36,757	39,679	112,751	106,484
Other Real Estate Owned	-	-	-	-	-	-	-	-	-	-	56
Personal Propoerty Held	2,413	2,893	2,703	2,460	2,217	1,541	1,530	1,254	1,203	826	1,358
Other Assets	170,726	206,032	104,724	93,991	92,244	82,044	115,419	97,305	107,519	26,320	29,960
TOTAL ASSETS	\$ 4,497,869	\$ 4,034,233	\$ 3,779,716	\$ 3,379,443	\$ 2,896,008	\$ 2,399,651	\$ 2,249,373	\$ 2,334,434	\$ 3,822,740	\$ 3,902,396	\$ 3,893,883
LIABILITIES:											
Accounts Payable and Accrued Liabilities	\$ 51,964	\$ 36,670	\$ 126,895	\$ 67,332	\$ 71,139	\$ 114,051	\$ 59,139	\$ 84,183	\$ 98,051	\$ 88,347	\$ 81,920
Loans Payable:											
Banks	206,509	465,805	371,103	329,666	291,475	264,977	327,995	260,204	280,014	204,115	181,586
Parent Company	461,774	402,478	349,129	327,329	345,679	306,998	311,166	249,777	2,163,728	2,418,817	2,366,958
Others	2,692,033	2,259,154	2,171,946	1,876,434	1,494,467	1,116,621	947,884	835,811	715,869	644,409	682,016
Other Accounts Payable	42,823	45,817	17,337	41,932	40,334	17,351	37,018	16,533	22,076	28,496	28,765
Total Current Liabilities	\$ 3,455,103	\$ 3,209,924	\$ 3,036,410	\$ 2,642,693	\$ 2,243,094	\$ 1,819,998	\$ 1,683,202	\$ 1,446,508	\$ 3,279,738	\$ 3,384,184	\$ 3,341,245
Long Term Liabilities	202,419	48,558	21,114	13,651	9,448	15,217	14,247	18,919	24,181	19,667	24,819
TOTAL LIABILITIES	\$ 3,657,522	\$ 3,258,482	\$ 3,057,524	\$ 2,656,344	\$ 2,252,542	\$ 1,835,215	\$ 1,697,449	\$ 1,465,427	\$ 3,303,919	\$ 3,403,851	\$ 3,366,064
CAPITAL:											
Owners' Equity (individuals and partnerships)	\$ 54,704	\$ 25,245	\$ 14,147	\$ 13,403	\$ 21,890	\$ (19,494)	\$ 19,527	\$ 22,734	\$ 20,684	\$ 20,418	\$ 15,745
Stockholders' Equity (corporations):											
Common Stock	29,675	29,580	32,444	32,243	32,408	32,389	32,378	36,374	38,392	47,507	47,934
Preferred Stock	600	601	784	784	783	781	783	939	1,081	1,081	1,235
Additional Paid in Capital	56,310	45,552	40,280	39,806	38,837	36,776	(112,612)	187,725	184,650	34,506	30,373
Retained Earnings	699,058	674,773	634,537	636,863	549,548	513,984	611,848	621,235	274,014	395,033	432,532
TOTAL CAPITAL	\$ 840,347	\$ 775,751	\$ 722,192	\$ 723,099	\$ 643,466	\$ 564,436	\$ 551,924	\$ 869,007	\$ 518,821	\$ 498,545	\$ 527,819
TOTAL LIABILITIES AND CAPITAL	\$ 4,497,869	\$ 4,034,233	\$ 3,779,716	\$ 3,379,443	\$ 2,896,008	\$ 2,399,651	\$ 2,249,373	\$ 2,334,434	\$ 3,822,740	\$ 3,902,396	\$ 3,893,883

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OFICINA DEL COMISIONADO DE

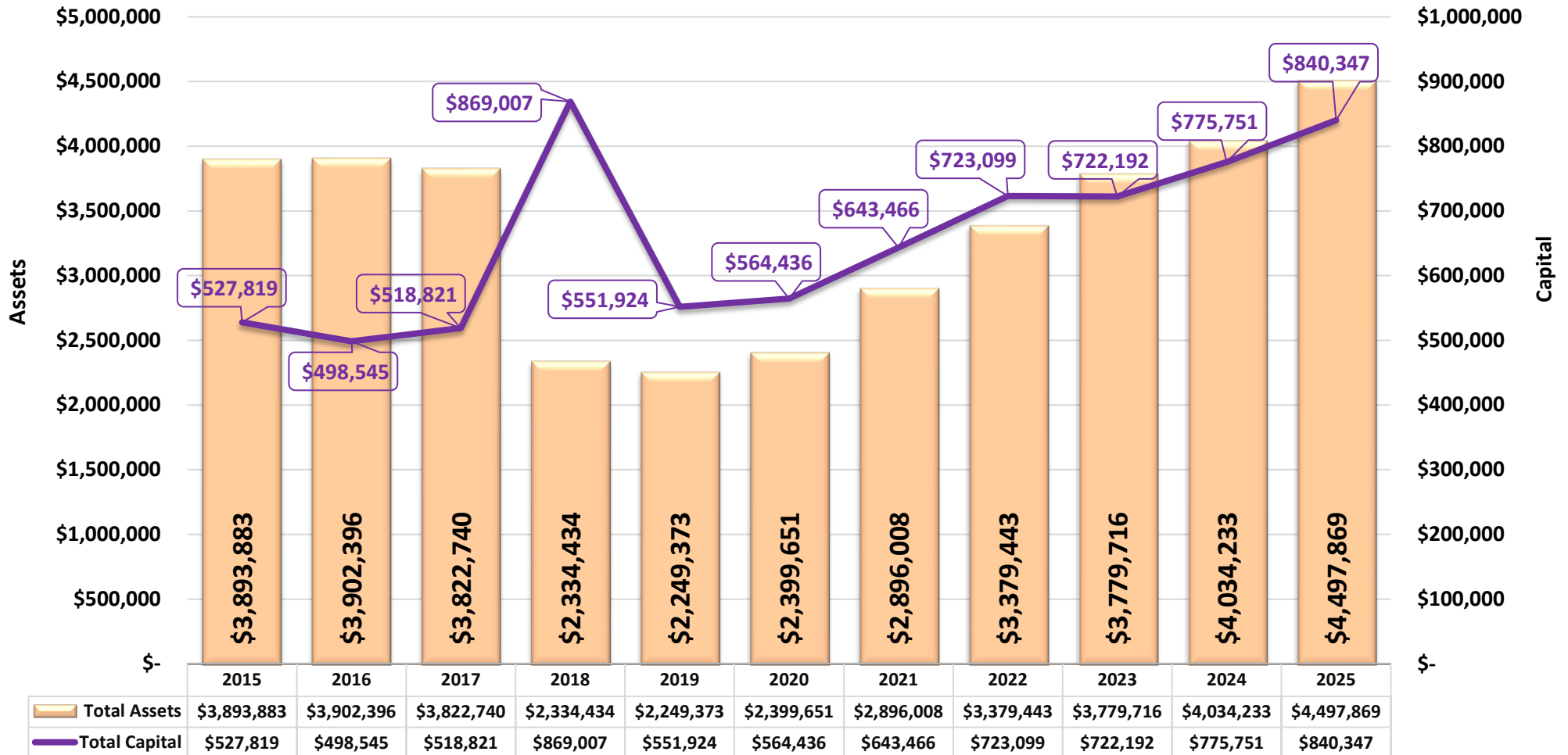
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Financing Institutions

Assets and Capital

Amounts in Thousands (\$,000)



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Financing Institutions

Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and Fee Income on Loans:											
Loans Secured by Real Estate	\$ -	\$ -	\$ -	\$ -	\$ 3	\$ 13	\$ 10	\$ 1,852	\$ 3,260	\$ 3,272	\$ 2,140
Commercial and Industrial Loans	21,077	22,134	13,880	7,098	5,846	6,831	8,310	13,179	14,244	9,899	8,994
Loans to Individuals for household, family and other personal expenditures	329,493	277,119	245,278	205,922	174,457	150,481	142,582	231,048	238,647	267,749	266,029
All Other Loans and Obligations	2,921	2,645	2,089	1,779	1,815	1,594	1,511	1,527	1,139	2,440	2,320
Income from Lease Financing Receivables	1	13	-	-	-	-	-	-	-	9	73
Interest and Dividend Income on Securities	14,847	18,013	17,649	4,332	622	1,744	5,003	3,660	2,480	1,103	478
Total Interest Income	\$ 368,339	\$ 319,924	\$ 278,896	\$ 219,131	\$ 182,743	\$ 160,663	\$ 157,416	\$ 251,266	\$ 259,770	\$ 284,472	\$ 280,034
NON-INTEREST INCOME:											
Other Fee Income	142,054	119,586	135,303	136,096	156,026	143,956	106,937	118,637	111,924	101,145	85,925
All Other Non-Interest Income	16	685	63	60	7,873	2,340	2,699	(68,343)	2,908	3,731	3,113
Total Non-Interest Income	\$ 142,070	\$ 120,271	\$ 135,366	\$ 136,156	\$ 163,899	\$ 146,296	\$ 109,636	\$ 50,294	\$ 114,832	\$ 104,876	\$ 89,038
TOTAL INCOME	\$ 510,409	\$ 440,195	\$ 414,262	\$ 355,287	\$ 346,642	\$ 306,959	\$ 267,052	\$ 301,560	\$ 374,602	\$ 389,348	\$ 369,072
EXPENSES:											
Salaries and Employee Benefits	\$ 58,480	\$ 50,119	\$ 51,016	\$ 47,560	\$ 47,235	\$ 42,664	\$ 42,933	\$ 53,746	\$ 61,752	\$ 58,417	\$ 53,284
Other Taxes	5,437	4,259	3,407	2,891	2,856	2,151	2,153	5,043	4,942	5,578	6,521
Provision for Loans Losses	64,144	48,455	38,610	32,358	26,185	28,675	19,800	(282,670)	388,836	48,989	46,015
Interest Paid	165,885	148,844	140,776	35,883	16,433	35,760	45,194	80,944	102,199	87,132	76,644
Other Expenses	166,593	137,125	133,388	125,770	126,224	109,933	104,010	137,506	108,474	107,524	113,699
Total Expenses	\$ 460,539	\$ 388,802	\$ 367,197	\$ 244,462	\$ 218,933	\$ 219,183	\$ 214,090	\$ (5,431)	\$ 666,203	\$ 307,640	\$ 296,163
Income Before Tax	49,870	51,393	47,065	110,825	127,709	87,776	52,962	306,991	(291,601)	81,708	72,909
Income Tax	9,294	11,840	5,392	23,578	32,885	7,009	5,384	50,278	(29,038)	24,030	35,049
NET INCOME	\$ 40,576	\$ 39,553	\$ 41,673	\$ 87,247	\$ 94,824	\$ 80,767	\$ 47,578	\$ 256,713	\$ (262,563)	\$ 57,678	\$ 37,860

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OFICINA DEL COMISIONADO DE

INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Financing Institutions Net Income

Amounts in Thousands (\$,000)



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Financing Institutions

Installment Sales

Amounts in Thousands (\$,000)

Q4- 2025

Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	24,477	\$ 34,787	4.52%	45.00%	25.67%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	499	\$ 3,887	4.89%	27.90%	11.65%
Insurance Policies:					
Commercial Insurance	2,438	\$ 31,965	6.51%	172.00%	8.69%
Personal Insurance	2,288	\$ 2,841	11.05%	80.97%	21.06%
Motor Vehicle Insurance	9,046	\$ 6,874	17.19%	80.97%	17.46%
Other Insurance	14,702	\$ 71,406	8.74%	155.00%	27.36%
Motor Vehicles:					
New:					
Passenger Vehicles	4,772	\$ 244,067	0.02%	18.75%	6.55%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	1,128	\$ 30,696	6.19%	29.99%	14.13%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	899,150	\$ 351,220	1.00%	1.00%	1.00%
Business/Corporate Cards	385,350	\$ 150,522	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,009	\$ 4,952	3.97%	137.18%	6.33%
Other	244	\$ 4,647	6.94%	20.00%	7.80%
Other	4	\$ 13	21.00%	21.00%	21.00%
Other	5	\$ 38	20.00%	20.00%	20.00%
Other	2	\$ 15	21.00%	21.00%	21.00%
TOTAL	1,345,114	\$ 937,930			
Vehicles Repossessed this Quarter	504	\$ 13,036	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	7,235	\$ 313,725	N/A	N/A	N/A

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Financing Institutions

Installment Sales

Amounts in Thousands (\$,000)

Q3- 2025

Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	18,051	\$ 24,247	5.06%	45.00%	25.49%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	402	\$ 4,053	4.53%	27.90%	11.10%
Insurance Policies:					
Commercial Insurance	2,774	\$ 36,121	6.55%	108.00%	11.68%
Personal Insurance	2,392	\$ 3,194	11.42%	192.00%	20.88%
Motor Vehicle Insurance	9,178	\$ 7,141	17.09%	80.97%	17.50%
Other Insurance	16,388	\$ 85,099	8.64%	155.00%	27.43%
Motor Vehicles:					
New:					
Passenger Vehicles	4,261	\$ 206,712	0.85%	35.00%	7.28%
Commercial Vehicles	4	\$ 63	15.00%	35.00%	25.00%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	1,110	\$ 30,636	4.86%	29.99%	14.13%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	347,958	\$ 116,146	1.00%	1.00%	1.00%
Business/Corporate Cards	19,869	\$ 101,849	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,118	\$ 4,884	3.76%	47.89%	6.61%
Other	27	\$ 392	10.42%	20.00%	10.42%
Other	9	\$ 30	21.00%	21.00%	21.00%
Other	1	\$ 5	20.00%	20.00%	20.00%
TOTAL	423,542	\$ 620,572			
Vehicles Repossessed this Quarter	549	\$ 13,523	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	6,988	\$ 283,047	N/A	N/A	N/A

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Financing Institutions

Installment Sales

Amounts in Thousands (\$,000)

Q2- 2025

Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	16,723	\$ 25,156	5.90%	45.00%	25.21%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	503	\$ 3,628	4.15%	27.90%	12.33%
Insurance Policies:					
Commercial Insurance	2,195	\$ 60,708	5.79%	83.00%	8.37%
Personal Insurance	2,648	\$ 4,955	11.33%	70.00%	23.17%
Motor Vehicle Insurance	9,540	\$ 7,312	17.33%	63.09%	17.46%
Other Insurance	14,228	\$ 65,032	9.01%	155.00%	27.49%
Motor Vehicles:					
New:					
Passenger Vehicles	4,793	\$ 228,075	0.97%	18.75%	7.24%
Commercial Vehicles	-	\$ -			
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	932	\$ 26,168	6.61%	31.99%	13.51%
Commercial Vehicles	1	\$ 105	8.79%	8.79%	8.79%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	81,302	\$ 33,502	1.00%	1.00%	1.00%
Business/Corporate Cards	111,312	\$ 37,402	1.00%	1.00%	1.00%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	1,442	\$ 10,464	3.20%	47.90%	5.87%
Other	2	\$ 9	19.99%	20.98%	20.50%
Other	4	\$ 12	19.99%	21.00%	20.75%
Other	160	\$ 579	19.99%	21.00%	20.98%
TOTAL	245,785	\$ 503,107			
Vehicles Repossessed this Quarter	462	\$ 11,188	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	7,281	\$ 297,641	N/A	N/A	N/A

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Financing Institutions Installment Sales

Amounts in Thousands (\$,000)

Q1- 2025

Contracts Financed During Reporting Period:

	Number of Contracts	Sales Amount	Low Interest Rate %	High Interest Rate %	Weighted Average Rate %
Furniture & Equipment for Households	14,874	\$ 20,765	4.43%	45.00%	25.64%
Equipment & Machinery for Industrial, Agriculture or Construction Purposes	-	\$ -			
Commercial Equipment	401	\$ 1,587	3.18%	27.90%	16.33%
Insurance Policies:					
Commercial Insurance	1,934	\$ 47,399	5.97%	74.00%	8.68%
Personal Insurance	2,595	\$ 4,976	10.89%	100.00%	23.01%
Motor Vehicle Insurance	8,818	\$ 6,602	17.14%	63.09%	17.50%
Other Insurance	14,275	\$ 62,876	8.96%	155.00%	28.32%
Motor Vehicles:					
New:					
Passenger Vehicles	4,962	\$ 236,959	0.00%	19.05%	7.19%
Commercial Vehicles	1	\$ 215	10.61%	10.61%	10.61%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Used:					
Passenger Vehicles	973	\$ 27,566	4.79%	31.99%	12.69%
Commercial Vehicles	1	\$ 95	9.47%	9.47%	9.47%
Heavy Vehicles	-	\$ -			
Motorcycles	-	\$ -			
Other	-	\$ -			
Credit Cards:					
Major Credit Cards Consumers	56,789	\$ 20,854	0.10%	0.10%	0.10%
Business/Corporate Cards	13,812	\$ 10,185	0.10%	0.10%	0.10%
Private Label Cards	-	\$ -			
Other	-	\$ -			
Computer and other IS Equipment	-	\$ -			
Other	814	\$ 2,842	1.09%	38.46%	2.40%
Other	12	\$ 66	19.99%	19.99%	19.99%
Other	9	\$ 62	19.99%	20.98%	19.99%
Other	9	\$ 28	19.99%	19.99%	19.99%
TOTAL	120,279	\$ 443,077			

Memo Accounts

Vehicles Repossessed this Quarter	437	\$ 10,000	N/A	N/A	N/A
Motor Vehicles Floor Plan Agreements (Formalized / Renewed this Quarter)	6,901	\$ 271,175	N/A	N/A	N/A

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New and Used Housing Demand

January 2021 - December 2025

Sold*	New Housing			Used Housing			TOTAL		
Month	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount
January 2021	53	\$ 14,088,353	\$ 12,256,350	874	\$ 146,618,445	\$ 132,917,823	927	\$ 160,706,798	\$ 145,174,173
February	96	\$ 22,794,164	\$ 19,322,142	1,062	\$ 179,204,624	\$ 160,508,032	1,158	\$ 201,998,788	\$ 179,830,174
March	113	\$ 30,673,763	\$ 26,107,565	1,127	\$ 207,170,169	\$ 179,412,717	1,240	\$ 237,843,932	\$ 205,520,282
April	86	\$ 18,706,706	\$ 16,232,371	995	\$ 169,309,131	\$ 152,050,816	1,081	\$ 188,015,837	\$ 168,283,187
May	83	\$ 17,261,138	\$ 15,619,257	1,124	\$ 208,980,164	\$ 179,660,517	1,207	\$ 226,241,302	\$ 195,279,774
June	70	\$ 15,615,740	\$ 13,328,037	1,019	\$ 189,508,870	\$ 164,115,828	1,089	\$ 205,124,610	\$ 177,443,865
July	88	\$ 16,450,264	\$ 14,680,147	1,153	\$ 197,569,648	\$ 175,552,435	1,241	\$ 214,019,912	\$ 190,232,582
August	99	\$ 25,041,910	\$ 21,211,498	1,139	\$ 207,830,104	\$ 183,441,227	1,238	\$ 232,872,014	\$ 204,652,725
September	96	\$ 19,477,549	\$ 17,230,911	1,010	\$ 172,277,430	\$ 151,316,813	1,106	\$ 191,754,979	\$ 168,547,724
October	77	\$ 25,550,956	\$ 20,648,907	1,033	\$ 186,458,775	\$ 160,468,855	1,110	\$ 212,009,731	\$ 181,117,762
November	102	\$ 29,583,777	\$ 24,128,943	947	\$ 176,933,772	\$ 154,707,488	1,049	\$ 206,517,549	\$ 178,836,431
December	56	\$ 15,801,315	\$ 13,623,835	1,059	\$ 197,524,989	\$ 171,961,985	1,115	\$ 213,326,304	\$ 185,585,820
Total 2021	1,019	\$ 251,045,635	\$ 214,389,963	12,542	\$ 2,239,386,121	\$ 1,966,114,536	13,561	\$ 2,490,431,756	\$ 2,180,504,499
January 2022	38	\$ 9,553,695	\$ 8,271,770	804	\$ 167,220,215	\$ 141,056,278	842	\$ 176,773,910	\$ 149,328,048
February	73	\$ 14,138,017	\$ 12,755,969	848	\$ 146,866,849	\$ 127,020,280	921	\$ 161,004,866	\$ 139,776,249
March	83	\$ 21,605,839	\$ 16,493,178	1,043	\$ 204,639,251	\$ 171,494,178	1,126	\$ 226,245,090	\$ 187,987,356
April	59	\$ 10,433,775	\$ 8,754,706	844	\$ 167,202,638	\$ 140,981,215	903	\$ 177,636,413	\$ 149,735,921
May	111	\$ 23,623,794	\$ 19,423,862	999	\$ 197,712,013	\$ 164,397,888	1,110	\$ 221,335,807	\$ 183,821,750
June	81	\$ 21,221,014	\$ 16,879,341	985	\$ 188,857,580	\$ 158,600,457	1,066	\$ 210,078,594	\$ 175,479,798
July	52	\$ 22,518,563	\$ 16,792,607	819	\$ 143,630,554	\$ 121,223,459	871	\$ 166,149,117	\$ 138,016,066
August	84	\$ 23,874,140	\$ 19,679,370	956	\$ 178,648,274	\$ 150,862,944	1,040	\$ 202,522,414	\$ 170,542,314
September	44	\$ 11,231,821	\$ 9,575,813	669	\$ 123,101,172	\$ 104,406,180	713	\$ 134,332,993	\$ 113,981,993
October	96	\$ 18,668,750	\$ 15,933,085	893	\$ 166,538,359	\$ 136,494,598	989	\$ 185,207,109	\$ 152,427,683
November	59	\$ 13,608,002	\$ 11,763,697	756	\$ 134,382,514	\$ 112,378,348	815	\$ 147,990,516	\$ 124,142,045
December	73	\$ 28,484,811	\$ 21,523,916	790	\$ 151,959,909	\$ 125,787,856	863	\$ 180,444,720	\$ 147,311,772
Total 2022	853	\$ 218,962,221	\$ 177,847,314	10,406	\$ 1,970,759,328	\$ 1,654,703,681	11,259	\$ 2,189,721,549	\$ 1,832,550,995

New and Used Housing Demand

January 2021 - December 2025

Sold*	New Housing			Used Housing			TOTAL		
Month	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount
January 2023	46	\$ 16,395,435	\$ 12,902,867	581	\$ 102,714,231	\$ 85,685,437	627	\$ 119,109,666	\$ 98,588,304
February	42	\$ 7,869,709	\$ 6,629,739	748	\$ 130,004,485	\$ 108,590,339	790	\$ 137,874,194	\$ 115,220,078
March	82	\$ 19,934,946	\$ 16,687,891	970	\$ 163,688,107	\$ 140,618,928	1,052	\$ 183,623,053	\$ 157,306,819
April	78	\$ 20,581,796	\$ 16,943,350	781	\$ 141,663,177	\$ 116,911,206	859	\$ 162,244,973	\$ 133,854,556
May	74	\$ 24,684,669	\$ 18,753,839	993	\$ 182,279,488	\$ 151,477,105	1,067	\$ 206,964,157	\$ 170,230,944
June	67	\$ 18,411,538	\$ 14,763,182	892	\$ 173,014,064	\$ 143,348,328	959	\$ 191,425,602	\$ 158,111,510
July	71	\$ 25,860,076	\$ 21,555,755	798	\$ 154,337,797	\$ 126,222,860	869	\$ 180,197,873	\$ 147,778,615
August	72	\$ 19,925,045	\$ 16,806,402	964	\$ 183,619,087	\$ 151,922,783	1,036	\$ 203,544,132	\$ 168,729,185
September	75	\$ 24,653,927	\$ 20,215,340	855	\$ 175,424,471	\$ 140,527,800	930	\$ 200,078,398	\$ 160,743,140
October	59	\$ 18,248,782	\$ 15,349,951	869	\$ 165,922,084	\$ 134,996,238	928	\$ 184,170,866	\$ 150,346,189
November	47	\$ 15,426,467	\$ 13,073,825	760	\$ 150,831,218	\$ 121,827,864	807	\$ 166,257,685	\$ 134,901,689
December	73	\$ 33,683,676	\$ 24,622,925	814	\$ 169,000,587	\$ 132,927,912	887	\$ 202,684,263	\$ 157,550,837
Total 2023	786	\$ 245,676,066	\$ 198,305,066	10,025	\$ 1,892,498,796	\$ 1,555,056,800	10,811	\$ 2,138,174,862	\$ 1,753,361,866
January 2024	44	\$ 18,832,403	\$ 14,578,737	657	\$ 129,490,695	\$ 107,866,624	701	\$ 148,323,098	\$ 122,445,361
February	52	\$ 17,745,943	\$ 14,721,847	716	\$ 153,147,399	\$ 123,916,114	768	\$ 170,893,342	\$ 138,637,961
March	52	\$ 15,766,440	\$ 13,376,191	710	\$ 167,082,731	\$ 133,310,058	762	\$ 182,849,171	\$ 146,686,249
April	56	\$ 23,664,625	\$ 18,190,068	822	\$ 172,173,867	\$ 142,065,667	878	\$ 195,838,492	\$ 160,255,735
May	74	\$ 33,596,310	\$ 22,804,303	847	\$ 179,675,239	\$ 145,436,519	921	\$ 213,271,549	\$ 168,240,822
June	70	\$ 22,872,558	\$ 19,639,530	747	\$ 153,361,622	\$ 125,616,169	817	\$ 176,234,180	\$ 145,255,699
July	56	\$ 17,305,260	\$ 14,416,490	783	\$ 164,174,183	\$ 135,188,979	839	\$ 181,479,443	\$ 149,605,469
August	61	\$ 17,410,799	\$ 14,264,337	803	\$ 167,059,264	\$ 138,486,462	864	\$ 184,470,063	\$ 152,750,799
September	65	\$ 25,122,614	\$ 20,647,337	778	\$ 168,309,014	\$ 138,574,104	843	\$ 193,431,628	\$ 159,221,441
October	82	\$ 37,272,473	\$ 30,375,787	844	\$ 185,467,305	\$ 147,895,616	926	\$ 222,739,778	\$ 178,271,403
November	71	\$ 38,831,383	\$ 27,541,808	703	\$ 163,589,071	\$ 135,660,085	774	\$ 202,420,454	\$ 163,201,893
December	61	\$ 28,207,353	\$ 20,079,916	841	\$ 183,316,853	\$ 150,702,729	902	\$ 211,524,206	\$ 170,782,645
Total 2024	744	\$ 296,628,161	\$ 230,636,351	9,251	\$ 1,986,847,243	\$ 1,624,719,126	9,995	\$ 2,283,475,404	\$ 1,855,355,477

New and Used Housing Demand

January 2021 - December 2025

Sold*	New Housing			Used Housing			TOTAL		
Month	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount	Loans	Sales Price	Loans Amount
January 2025	72	\$ 20,204,533	\$ 17,865,884	630	\$ 134,986,516	\$ 113,593,528	702	\$ 155,191,049	\$ 131,459,412
February	44	\$ 16,288,091	\$ 13,577,598	773	\$ 172,201,713	\$ 142,202,974	817	\$ 188,489,804	\$ 155,780,572
March	56	\$ 24,641,150	\$ 20,345,946	893	\$ 192,659,840	\$ 159,743,901	949	\$ 217,300,990	\$ 180,089,847
April	61	\$ 35,413,320	\$ 27,787,266	723	\$ 166,290,050	\$ 136,535,695	784	\$ 201,703,370	\$ 164,322,961
May	85	\$ 31,092,187	\$ 24,675,663	821	\$ 183,883,079	\$ 150,887,992	906	\$ 214,975,266	\$ 175,563,655
June	80	\$ 38,564,283	\$ 29,583,260	763	\$ 174,755,022	\$ 145,029,653	843	\$ 213,319,305	\$ 174,612,913
July	63	\$ 31,842,305	\$ 23,106,860	775	\$ 177,954,008	\$ 146,737,374	838	\$ 209,796,313	\$ 169,844,234
August	78	\$ 34,750,338	\$ 26,373,920	797	\$ 167,543,405	\$ 139,431,776	875	\$ 202,293,743	\$ 165,805,696
September	80	\$ 38,948,600	\$ 31,578,668	808	\$ 191,898,675	\$ 158,461,599	888	\$ 230,847,275	\$ 190,040,267
October	61	\$ 21,862,398	\$ 17,840,074	806	\$ 178,434,893	\$ 149,859,312	867	\$ 200,297,291	\$ 167,699,386
November	44	\$ 18,837,647	\$ 15,104,594	687	\$ 158,288,401	\$ 127,751,597	731	\$ 177,126,048	\$ 142,856,191
December	91	\$ 28,277,588	\$ 23,965,582	956	\$ 203,448,360	\$ 171,658,745	1,047	\$ 231,725,948	\$ 195,624,327
Total 2025	815	\$ 340,722,440	\$ 271,805,315	9,432	\$ 2,102,343,962	\$ 1,741,894,146	10,247	\$ 2,443,066,402	\$ 2,013,699,461

*Only Purchases and Sales, not Refinancing or Commercial

2021 to 2025	New Housing		Used Housing		TOTAL	
Total: Loans/Sales Price	4,217	\$ 1,353,034,523	51,656	\$ 10,191,835,450	Loans	Sales Price
Average: Loans/Price	7.55%	\$ 320,852	92.45%	\$ 197,302	55,873	\$ 11,544,869,973

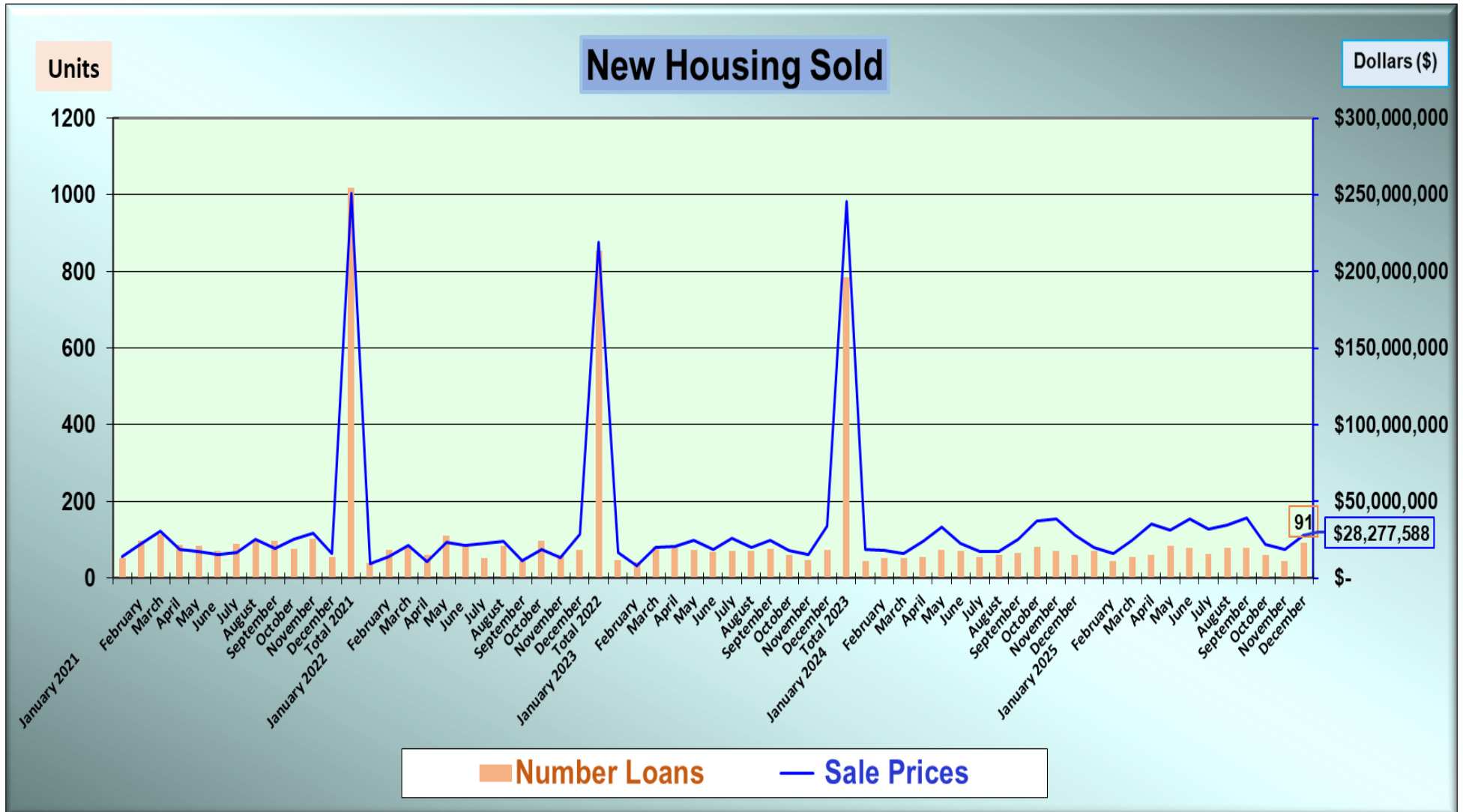
“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”



OFICINA DEL COMISIONADO DE

INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO



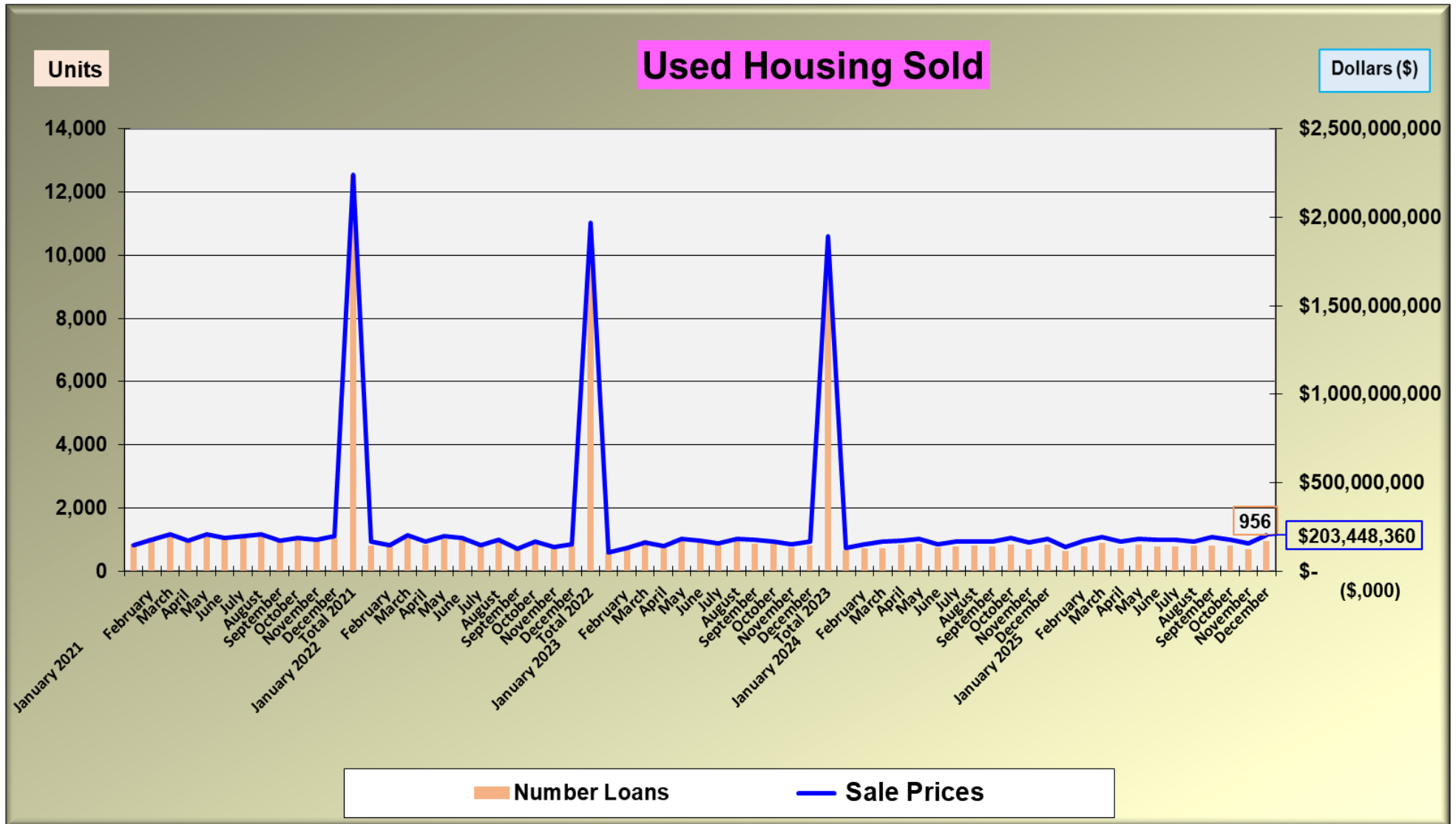
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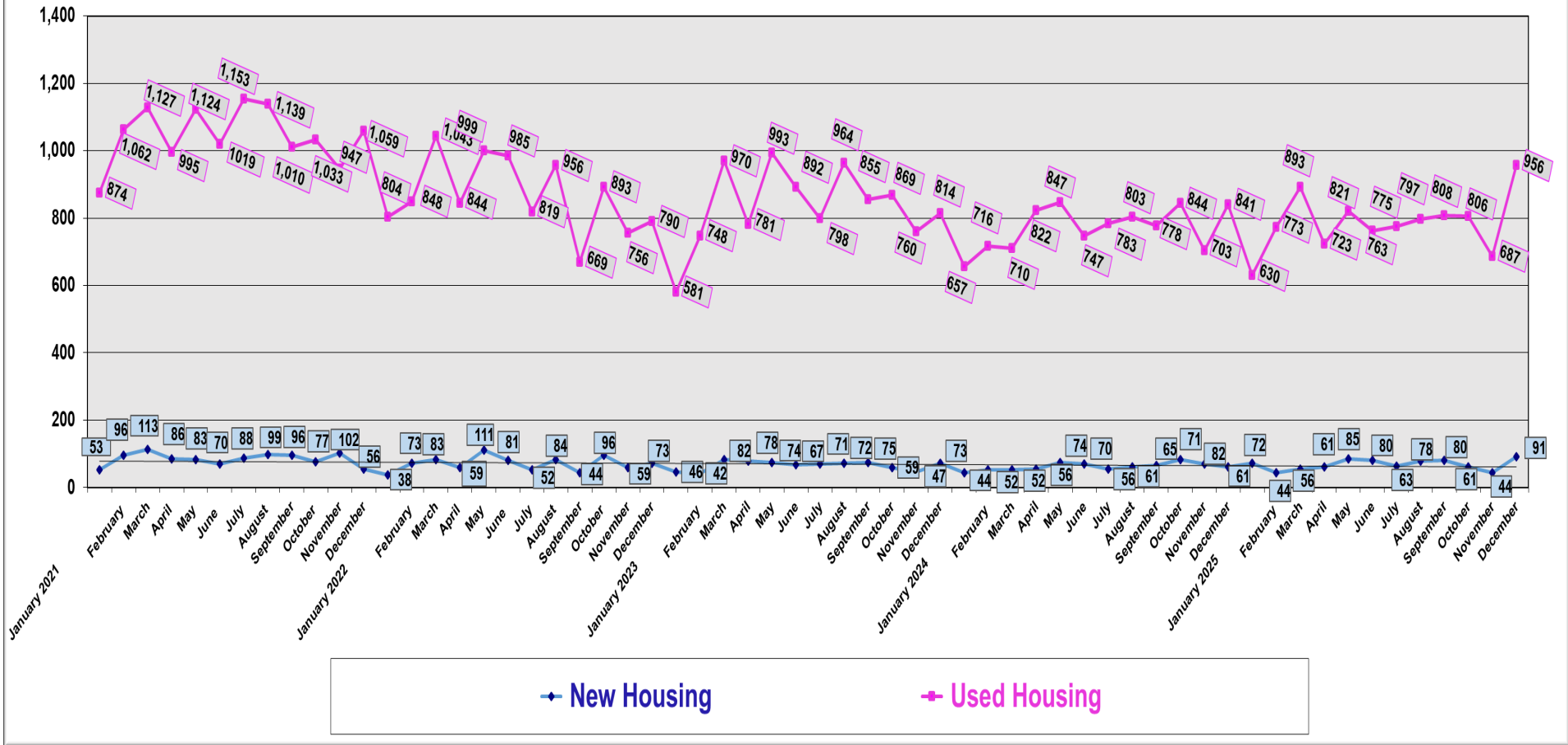


OFICINA DEL COMISIONADO DE

INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Number of Units Sold New and Used



“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2024

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	8	\$ 1,085,000	-	\$ -	8	\$ 1,085,000	-	\$ -	-		-	\$ -	-	\$ -	8	\$ 1,085,000
Aguada	3	\$ 645,000	32	\$ 7,085,888	5	\$ 1,650,000	40	\$ 9,380,888	1	\$ 267,000	3	\$ 875,900	-	\$ -	4	\$ 1,142,900	44	\$ 10,523,788
Aguadilla	7	\$ 1,348,295	102	\$ 26,407,500	3	\$ 2,540,000	112	\$ 30,295,795	-	\$ -	9	\$ 3,432,000	-	\$ -	9	\$ 3,432,000	121	\$ 33,727,795
Aguas Buenas	-	\$ -	32	\$ 5,485,900	1	\$ 430,000	33	\$ 5,915,900	-	\$ -	3	\$ 659,000	-	\$ -	3	\$ 659,000	36	\$ 6,574,900
Aibonito	2	\$ 417,000	27	\$ 4,057,907	1	\$ 187,995	30	\$ 4,662,902	-	\$ -	1	\$ 125,000	-	\$ -	1	\$ 125,000	31	\$ 4,787,902
Añasco	-	\$ -	22	\$ 3,436,000	2	\$ 540,000	24	\$ 3,976,000	-	\$ -	1	\$ 130,000	-	\$ -	1	\$ 130,000	25	\$ 4,106,000
Arecibo	9	\$ 1,263,000	172	\$ 25,834,100	2	\$ 273,000	183	\$ 27,370,100	-	\$ -	12	\$ 2,536,000	-	\$ -	12	\$ 2,536,000	195	\$ 29,906,100
Arroyo	3	\$ 282,000	33	\$ 3,446,000	-	\$ -	36	\$ 3,728,000	-	\$ -	8	\$ 1,088,000	-	\$ -	8	\$ 1,088,000	44	\$ 4,816,000
Barceloneta	1	\$ 90,000	70	\$ 9,581,485	1	\$ 134,000	72	\$ 9,805,485	-	\$ -	16	\$ 3,068,010	-	\$ -	16	\$ 3,068,010	88	\$ 12,873,495
Barranquitas	-	\$ -	21	\$ 2,596,067	1	\$ 148,000	22	\$ 2,744,067	-	\$ -	3	\$ 487,000	1	\$ 250,000	4	\$ 737,000	26	\$ 3,481,067
Bayamón	25	\$ 3,828,500	838	\$ 155,643,669	6	\$ 1,956,861	869	\$ 161,429,030	4	\$ 2,342,760	95	\$ 50,593,317	2	\$ 532,000	101	\$ 53,468,077	970	\$ 214,897,107
Cabo Rojo	17	\$ 4,897,775	117	\$ 28,075,201	23	\$ 5,460,000	157	\$ 38,432,976	5	\$ 962,000	22	\$ 5,356,559	14	\$ 2,719,000	41	\$ 9,037,559	198	\$ 47,470,535
Caguas	23	\$ 3,843,000	465	\$ 84,801,138	6	\$ 1,437,000	494	\$ 90,081,138	3	\$ 1,391,000	26	\$ 5,001,400	-	\$ -	29	\$ 6,392,400	523	\$ 96,473,538
Camuy	1	\$ 309,000	32	\$ 4,742,800	-	\$ -	33	\$ 5,051,800	-	\$ -	2	\$ 331,000	-	\$ -	2	\$ 331,000	35	\$ 5,382,800
Canóvanas	2	\$ 235,000	131	\$ 23,111,797	1	\$ 140,000	134	\$ 23,486,797	-	\$ -	23	\$ 4,881,400	1	\$ 171,000	24	\$ 5,052,400	158	\$ 28,539,197
Carolina	38	\$ 9,185,000	605	\$ 109,125,633	10	\$ 2,836,000	653	\$ 121,146,633	3	\$ 610,000	41	\$ 9,653,777	4	\$ 1,542,000	48	\$ 11,805,777	701	\$ 132,952,410
Cataño	1	\$ 140,000	45	\$ 9,684,637	-	\$ -	46	\$ 9,824,637	-	\$ -	3	\$ 718,000	-	\$ -	3	\$ 718,000	49	\$ 10,542,637
Cayey	4	\$ 520,000	108	\$ 18,760,488	1	\$ 440,000	113	\$ 19,720,488	-	\$ -	10	\$ 2,565,100	-	\$ -	10	\$ 2,565,100	123	\$ 22,285,588
Ceiba	2	\$ 420,000	52	\$ 7,461,415	6	\$ 1,160,000	60	\$ 9,041,415	1	\$ 180,000	4	\$ 690,000	-	\$ -	5	\$ 870,000	65	\$ 9,911,415
Ciales	-	\$ -	9	\$ 1,047,700	-	\$ -	9	\$ 1,047,700	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 1,047,700
Cidra	5	\$ 719,000	88	\$ 17,275,013	-	\$ -	93	\$ 17,994,013	-	\$ -	5	\$ 998,200	-	\$ -	5	\$ 998,200	98	\$ 18,992,213
Coamo	2	\$ 301,000	50	\$ 6,849,025	1	\$ 225,000	53	\$ 7,375,025	-	\$ -	2	\$ 330,000	-	\$ -	2	\$ 330,000	55	\$ 7,705,025
Comerio	-	\$ -	20	\$ 2,795,000	-	\$ -	20	\$ 2,795,000	-	\$ -	1	\$ 175,000	-	\$ -	1	\$ 175,000	21	\$ 2,970,000
Corozal	-	\$ -	31	\$ 4,522,000	-	\$ -	31	\$ 4,522,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	31	\$ 4,522,000
Culebra	-	\$ -	1	\$ 400,000	-	\$ -	1	\$ 400,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 400,000
Dorado	9	\$ 3,077,000	110	\$ 62,965,063	6	\$ 3,596,000	125	\$ 69,638,063	2	\$ 1,145,500	30	\$ 52,628,072	2	\$ 7,254,700	34	\$ 61,028,272	159	\$ 130,666,335
Fajardo	14	\$ 3,716,000	161	\$ 23,425,652	28	\$ 6,967,000	203	\$ 34,108,652	1	\$ 270,000	8	\$ 1,251,000	1	\$ 140,000	10	\$ 1,661,000	213	\$ 35,769,652
Florida	-	\$ -	21	\$ 2,317,450	-	\$ -	21	\$ 2,317,450	1	\$ 70,000	-	\$ -	-	\$ -	1	\$ 70,000	22	\$ 2,387,450
Guánica	-	\$ -	20	\$ 2,307,500	3	\$ 1,450,000	23	\$ 3,757,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 3,757,500
Guayama	2	\$ 241,000	72	\$ 8,749,316	1	\$ 100,000	75	\$ 9,090,316	-	\$ -	1	\$ 185,000	-	\$ -	1	\$ 185,000	76	\$ 9,275,316
Guayanilla	-	\$ -	15	\$ 1,719,000	-	\$ -	15	\$ 1,719,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	15	\$ 1,719,000
Guaynabo	14	\$ 4,086,500	353	\$ 138,270,379	4	\$ 1,113,000	371	\$ 143,469,879	2	\$ 456,500	71	\$ 35,693,010	1	\$ 240,000	74	\$ 36,389,510	445	\$ 179,859,389
Gurabo	4	\$ 539,000	138	\$ 30,213,997	1	\$ 314,000	143	\$ 31,066,997	-	\$ -	103	\$ 31,974,000	2	\$ 662,500	105	\$ 32,636,500	248	\$ 63,703,497
Hatillo	-	\$ -	57	\$ 10,140,600	-	\$ -	57	\$ 10,140,600	1	\$ 97,000	5	\$ 1,136,000	-	\$ -	6	\$ 1,233,000	63	\$ 11,373,600
Hormigueros	1	\$ 150,000	23	\$ 3,220,000	1	\$ 80,000	25	\$ 3,450,000	-	\$ -	1	\$ 330,200	-	\$ -	1	\$ 330,200	26	\$ 3,780,200
Humacao	14	\$ 5,517,000	175	\$ 50,775,047	27	\$ 17,505,000	216	\$ 73,797,047	1	\$ 1,708,000	17	\$ 14,183,000	2	\$ 790,000	20	\$ 16,681,000	236	\$ 90,478,047
Isabela	10	\$ 3,132,500	60	\$ 14,098,875	7	\$ 1,736,605	77	\$ 18,967,980	1	\$ 175,000	7	\$ 2,417,790	1	\$ 499,000	9	\$ 3,091,790	86	\$ 22,059,770
Jayuya	-	\$ -	6	\$ 827,800	-	\$ -	6	\$ 827,800	-	\$ -	-	\$ -	-	\$ -	-	\$ -	6	\$ 827,800
Juana Díaz	1	\$ 75,000	70	\$ 11,114,051	1	\$ 96,000	72	\$ 11,285,051	-	\$ -	7	\$ 1,453,050	-	\$ -	7	\$ 1,453,050	79	\$ 12,738,101
Juncos	2	\$ 295,000	122	\$ 18,007,870	-	\$ -	124	\$ 18,302,870	-	\$ -	53	\$ 18,020,235	1	\$ 423,700	54	\$ 18,443,935	178	\$ 36,746,805
Lajas	-	\$ -	31	\$ 5,594,000	2	\$ 630,000	33	\$ 6,224,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	33	\$ 6,224,000
Lares	1	\$ 102,000	23	\$ 3,667,400	1	\$ 180,000	25	\$ 3,949,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	25	\$ 3,949,400
Las Marías	-	\$ -	7	\$ 931,900	-	\$ -	7	\$ 931,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	7	\$ 931,900

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2024

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	2	\$ 233,000	94	\$ 15,854,799	-	\$ -	96	\$ 16,087,799	-	\$ -	36	\$ 8,586,500	1	\$ 235,800	37	\$ 8,822,300	133	\$ 24,910,099
Loíza	12	\$ 3,168,500	51	\$ 8,037,377	7	\$ 1,911,000	70	\$ 13,116,877	2	\$ 551,500	5	\$ 933,500	1	\$ 205,000	8	\$ 1,690,000	78	\$ 14,806,877
Luquillo	8	\$ 1,604,000	57	\$ 12,246,255	12	\$ 2,804,000	77	\$ 16,654,255	1	\$ 210,000	11	\$ 4,075,000	-	\$ -	12	\$ 4,285,000	89	\$ 20,939,255
Manatí	2	\$ 255,000	86	\$ 18,073,800	2	\$ 420,000	90	\$ 18,748,800	-	\$ -	5	\$ 758,000	1	\$ 829,000	6	\$ 1,587,000	96	\$ 20,335,800
Maricao	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Maunabo	1	\$ 160,000	12	\$ 1,259,200	4	\$ 701,000	17	\$ 2,120,200	-	\$ -	-	\$ -	2	\$ 490,000	2	\$ 490,000	19	\$ 2,610,200
Mayagüez	12	\$ 2,085,100	100	\$ 17,423,250	2	\$ 350,000	114	\$ 19,858,350	1	\$ 95,000	9	\$ 1,568,000	-	\$ -	10	\$ 1,663,000	124	\$ 21,521,350
Moca	6	\$ 1,099,000	33	\$ 7,795,650	1	\$ 140,000	40	\$ 9,034,650	-	\$ -	-	\$ -	-	\$ -	-	\$ -	40	\$ 9,034,650
Morovis	-	\$ -	34	\$ 4,256,100	-	\$ -	34	\$ 4,256,100	-	\$ -	1	\$ 550,000	-	\$ -	1	\$ 550,000	35	\$ 4,806,100
Naguabo	2	\$ 400,000	72	\$ 9,467,650	3	\$ 588,000	77	\$ 10,455,650	-	\$ -	1	\$ 96,000	-	\$ -	1	\$ 96,000	78	\$ 10,551,650
Naranjito	1	\$ 89,000	42	\$ 6,487,483	-	\$ -	43	\$ 6,576,483	-	\$ -	-	\$ -	-	\$ -	-	\$ -	43	\$ 6,576,483
Orocovis	1	\$ 313,000	20	\$ 2,963,300	-	\$ -	21	\$ 3,276,300	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 3,276,300
Patillas	1	\$ 90,000	23	\$ 2,660,738	1	\$ 144,000	25	\$ 2,894,738	-	\$ -	10	\$ 1,832,100	2	\$ 321,300	12	\$ 2,153,400	37	\$ 5,048,138
Peñuelas	3	\$ 322,000	22	\$ 3,679,200	1	\$ 450,000	26	\$ 4,451,200	-	\$ -	1	\$ 185,000	-	\$ -	1	\$ 185,000	27	\$ 4,636,200
Ponce	10	\$ 1,875,000	307	\$ 49,385,219	1	\$ 65,000	318	\$ 51,325,219	1	\$ 148,000	10	\$ 2,095,200	-	\$ -	11	\$ 2,243,200	329	\$ 53,568,419
Quebradillas	3	\$ 867,000	33	\$ 5,907,700	2	\$ 441,000	38	\$ 7,215,700	-	\$ -	3	\$ 1,055,695	-	\$ -	3	\$ 1,055,695	41	\$ 8,271,395
Rincón	4	\$ 1,735,000	20	\$ 6,524,500	12	\$ 4,255,000	36	\$ 12,514,500	1	\$ 380,000	1	\$ 124,000	9	\$ 2,860,200	11	\$ 3,364,200	47	\$ 15,878,700
Río Grande	17	\$ 4,028,750	185	\$ 44,180,369	5	\$ 1,665,000	207	\$ 49,874,119	-	\$ -	12	\$ 3,274,507	3	\$ 853,000	15	\$ 4,127,507	222	\$ 54,001,626
Sabana Grande	1	\$ 150,000	35	\$ 4,779,700	-	\$ -	36	\$ 4,929,700	1	\$ 140,000	15	\$ 2,627,295	-	\$ -	16	\$ 2,767,295	52	\$ 7,696,995
Salinas	2	\$ 318,000	40	\$ 4,871,785	3	\$ 329,000	45	\$ 5,518,785	-	\$ -	4	\$ 746,000	-	\$ -	4	\$ 746,000	49	\$ 6,264,785
San Germán	-	\$ -	40	\$ 6,869,300	2	\$ 550,000	42	\$ 7,419,300	-	\$ -	13	\$ 2,447,100	-	\$ -	13	\$ 2,447,100	55	\$ 9,866,400
San Juan	104	\$ 28,865,300	1,128	\$ 304,051,075	38	\$ 18,202,400	1,270	\$ 351,118,775	10	\$ 2,381,301	83	\$ 29,522,149	2	\$ 535,000	95	\$ 32,438,450	1,365	\$ 383,557,225
San Lorenzo	-	\$ -	79	\$ 12,533,900	1	\$ 60,000	80	\$ 12,593,900	-	\$ -	4	\$ 1,551,100	-	\$ -	4	\$ 1,551,100	84	\$ 14,145,000
San Sebastián	3	\$ 854,000	60	\$ 9,521,100	1	\$ 106,000	64	\$ 10,481,100	-	\$ -	3	\$ 428,000	-	\$ -	3	\$ 428,000	67	\$ 10,909,100
Santa Isabel	2	\$ 310,000	37	\$ 5,340,700	-	\$ -	39	\$ 5,650,700	-	\$ -	2	\$ 275,000	1	\$ 439,000	3	\$ 714,000	42	\$ 6,364,700
Toa Alta	4	\$ 532,000	219	\$ 46,125,376	4	\$ 1,052,000	227	\$ 47,709,376	-	\$ -	11	\$ 2,559,000	-	\$ -	11	\$ 2,559,000	238	\$ 50,268,376
Toa Baja	4	\$ 541,000	268	\$ 43,137,188	-	\$ -	272	\$ 43,678,188	-	\$ -	18	\$ 4,427,100	-	\$ -	18	\$ 4,427,100	290	\$ 48,105,288
Trujillo Alto	4	\$ 587,000	231	\$ 44,147,531	-	\$ -	235	\$ 44,734,531	-	\$ -	25	\$ 5,962,900	-	\$ -	25	\$ 5,962,900	260	\$ 50,697,431
Utuado	-	\$ -	25	\$ 2,881,000	-	\$ -	25	\$ 2,881,000	-	\$ -	2	\$ 332,000	-	\$ -	2	\$ 332,000	27	\$ 3,213,000
Vega Alta	3	\$ 670,000	72	\$ 19,593,583	4	\$ 1,200,000	79	\$ 21,463,583	-	\$ -	7	\$ 1,488,000	-	\$ -	7	\$ 1,488,000	86	\$ 22,951,583
Vega Baja	3	\$ 642,000	133	\$ 21,339,020	2	\$ 460,000	138	\$ 22,441,020	1	\$ 237,100	42	\$ 8,606,500	-	\$ -	43	\$ 8,843,600	181	\$ 31,284,620
Vieques	12	\$ 5,731,610	8	\$ 2,759,000	5	\$ 1,019,000	25	\$ 9,509,610	1	\$ 280,000	-	\$ -	-	\$ -	1	\$ 280,000	26	\$ 9,789,610
Villalba	-	\$ -	12	\$ 1,553,000	-	\$ -	12	\$ 1,553,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	12	\$ 1,553,000
Yabucoa	-	\$ -	57	\$ 6,244,100	2	\$ 287,000	59	\$ 6,531,100	-	\$ -	1	\$ 88,000	-	\$ -	1	\$ 88,000	60	\$ 6,619,100
Yauco	-	\$ -	46	\$ 6,843,975	-	\$ -	46	\$ 6,843,975	-	\$ -	1	\$ 350,000	-	\$ -	1	\$ 350,000	47	\$ 7,193,975
TOTAL	444	\$ 106,899,830	8,256	\$ 1,710,451,186	267	\$ 90,524,861	8,967	\$ 1,907,875,877	45	\$ 14,097,661	929	\$ 339,509,666	54	\$ 21,992,200	1,028	\$ 375,599,527	9,995	\$ 2,283,475,404

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2023

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	1	\$ 135,000	5	\$ 756,000	1	\$ 332,000	7	\$ 1,223,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	7	\$ 1,223,000
Aguada	2	\$ 365,000	25	\$ 5,753,830	-	\$ -	27	\$ 6,118,830	-	\$ -	-	\$ -	-	\$ -	-	\$ -	27	\$ 6,118,830
Aguadilla	6	\$ 1,277,000	73	\$ 15,554,049	2	\$ 585,000	81	\$ 17,416,049	-	\$ -	4	\$ 673,400	-	\$ -	4	\$ 673,400	85	\$ 18,089,449
Aguas Buenas	-	\$ -	33	\$ 5,172,771	-	\$ -	33	\$ 5,172,771	-	\$ -	1	\$ 159,000	-	\$ -	1	\$ 159,000	34	\$ 5,331,771
Aibonito	-	\$ -	35	\$ 5,185,020	-	\$ -	35	\$ 5,185,020	-	\$ -	-	\$ -	-	\$ -	-	\$ -	35	\$ 5,185,020
Añasco	2	\$ 237,000	20	\$ 2,859,700	2	\$ 488,000	24	\$ 3,584,700	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 3,584,700
Arecibo	13	\$ 1,822,000	203	\$ 29,681,905	3	\$ 308,000	219	\$ 31,811,905	-	\$ -	3	\$ 693,900	-	\$ -	3	\$ 693,900	222	\$ 32,505,805
Arroyo	3	\$ 405,500	70	\$ 7,324,206	5	\$ 685,000	78	\$ 8,414,706	-	\$ -	9	\$ 1,221,800	-	\$ -	9	\$ 1,221,800	87	\$ 9,636,506
Barceloneta	2	\$ 382,000	69	\$ 9,280,616	-	\$ -	71	\$ 9,662,616	-	\$ -	13	\$ 2,164,990	1	\$ 100,000	14	\$ 2,264,990	85	\$ 11,927,606
Barranquitas	1	\$ 90,000	26	\$ 3,175,400	1	\$ 293,000	28	\$ 3,558,400	-	\$ -	1	\$ 245,000	-	\$ -	1	\$ 245,000	29	\$ 3,803,400
Bayamón	27	\$ 3,807,500	914	\$ 145,700,541	7	\$ 1,411,500	948	\$ 150,919,541	1	\$ 130,000	54	\$ 26,377,746	1	\$ 180,000	56	\$ 26,687,746	1,004	\$ 177,607,287
Cabo Rojo	9	\$ 1,911,013	111	\$ 20,778,861	21	\$ 5,100,000	141	\$ 27,789,874	-	\$ -	5	\$ 938,285	3	\$ 483,000	8	\$ 1,421,285	149	\$ 29,211,159
Caguas	17	\$ 3,194,100	597	\$ 100,683,787	3	\$ 368,000	617	\$ 104,245,887	3	\$ 764,200	78	\$ 18,581,770	1	\$ 266,260	82	\$ 19,612,230	699	\$ 123,858,117
Camuy	1	\$ 60,840	42	\$ 6,115,500	1	\$ 170,000	44	\$ 6,346,340	-	\$ -	1	\$ 225,000	-	\$ -	1	\$ 225,000	45	\$ 6,571,340
Canóvanas	2	\$ 389,000	139	\$ 22,376,666	1	\$ 160,000	142	\$ 22,925,666	-	\$ -	47	\$ 9,123,599	-	\$ -	47	\$ 9,123,599	189	\$ 32,049,265
Carolina	50	\$ 10,227,000	672	\$ 111,475,170	20	\$ 4,460,285	742	\$ 126,162,455	3	\$ 668,000	28	\$ 5,214,290	4	\$ 1,311,000	35	\$ 7,193,290	777	\$ 133,355,745
Cataño	1	\$ 100,000	55	\$ 9,601,400	1	\$ 270,000	57	\$ 9,971,400	1	\$ 140,000	1	\$ 225,000	-	\$ -	2	\$ 365,000	59	\$ 10,336,400
Cayey	2	\$ 275,000	131	\$ 20,273,530	-	\$ -	133	\$ 20,548,530	-	\$ -	4	\$ 631,078	-	\$ -	4	\$ 631,078	137	\$ 21,179,608
Ceiba	3	\$ 440,000	58	\$ 8,233,100	5	\$ 798,000	66	\$ 9,471,100	-	\$ -	-	\$ -	-	\$ -	-	\$ -	66	\$ 9,471,100
Ciales	-	\$ -	14	\$ 2,026,800	-	\$ -	14	\$ 2,026,800	-	\$ -	-	\$ -	-	\$ -	-	\$ -	14	\$ 2,026,800
Cidra	2	\$ 340,000	97	\$ 18,059,031	4	\$ 845,000	103	\$ 19,244,031	-	\$ -	-	\$ -	-	\$ -	-	\$ -	103	\$ 19,244,031
Coamo	5	\$ 648,000	74	\$ 9,986,300	2	\$ 295,000	81	\$ 10,929,300	-	\$ -	3	\$ 372,000	-	\$ -	3	\$ 372,000	84	\$ 11,301,300
Comerio	-	\$ -	19	\$ 1,980,200	-	\$ -	19	\$ 1,980,200	-	\$ -	-	\$ -	-	\$ -	-	\$ -	19	\$ 1,980,200
Corozal	1	\$ 250,000	33	\$ 4,261,400	-	\$ -	34	\$ 4,511,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	34	\$ 4,511,400
Culebra	1	\$ 100,839	1	\$ 1,125,000	1	\$ 740,000	3	\$ 1,965,839	-	\$ -	-	\$ -	-	\$ -	-	\$ -	3	\$ 1,965,839
Dorado	3	\$ 831,000	108	\$ 69,414,749	3	\$ 905,000	114	\$ 71,150,749	2	\$ 1,390,625	18	\$ 29,929,700	2	\$ 4,221,732	22	\$ 35,542,057	136	\$ 106,692,806
Fajardo	9	\$ 2,394,500	162	\$ 22,577,226	22	\$ 5,900,200	193	\$ 30,871,926	-	\$ -	3	\$ 547,300	4	\$ 561,000	7	\$ 1,108,300	200	\$ 31,980,226
Florida	-	\$ -	29	\$ 3,070,500	-	\$ -	29	\$ 3,070,500	-	\$ -	1	\$ 106,000	-	\$ -	1	\$ 106,000	30	\$ 3,176,500
Guánica	4	\$ 657,500	24	\$ 2,796,500	2	\$ 299,900	30	\$ 3,753,900	-	\$ -	3	\$ 247,500	-	\$ -	3	\$ 247,500	33	\$ 4,001,400
Guayama	3	\$ 467,000	94	\$ 10,872,594	2	\$ 217,000	99	\$ 11,556,594	-	\$ -	3	\$ 1,120,300	-	\$ -	3	\$ 1,120,300	102	\$ 12,676,894
Guayanilla	-	\$ -	26	\$ 2,942,000	-	\$ -	26	\$ 2,942,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	26	\$ 2,942,000
Guaynabo	17	\$ 3,960,600	392	\$ 141,711,070	8	\$ 2,006,320	417	\$ 147,677,990	4	\$ 1,239,754	67	\$ 24,773,425	1	\$ 895,000	72	\$ 26,908,179	489	\$ 174,586,169
Gurabo	5	\$ 648,000	206	\$ 39,992,432	-	\$ -	211	\$ 40,640,432	1	\$ 292,100	70	\$ 20,972,200	2	\$ 641,800	73	\$ 21,906,100	284	\$ 62,546,532
Hatillo	4	\$ 528,000	57	\$ 9,696,550	5	\$ 1,032,000	66	\$ 11,256,550	-	\$ -	1	\$ 130,000	-	\$ -	1	\$ 130,000	67	\$ 11,386,550
Hormigueros	2	\$ 380,000	26	\$ 3,615,400	-	\$ -	28	\$ 3,995,400	-	\$ -	1	\$ 184,500	-	\$ -	1	\$ 184,500	29	\$ 4,179,900
Humacao	13	\$ 5,072,900	197	\$ 47,395,635	32	\$ 15,461,000	242	\$ 67,929,535	1	\$ 400,000	11	\$ 17,630,400	2	\$ 534,000	14	\$ 18,564,400	256	\$ 86,493,935
Isabela	3	\$ 710,000	77	\$ 16,866,180	11	\$ 3,516,000	91	\$ 21,092,180	-	\$ -	4	\$ 710,990	2	\$ 413,990	6	\$ 1,124,980	97	\$ 22,217,160
Jayuya	-	\$ -	9	\$ 1,015,000	-	\$ -	9	\$ 1,015,000	-	\$ -	1	\$ 115,000	-	\$ -	1	\$ 115,000	10	\$ 1,130,000
Juana Díaz	-	\$ -	93	\$ 12,624,258	-	\$ -	93	\$ 12,624,258	-	\$ -	10	\$ 1,613,469	-	\$ -	10	\$ 1,613,469	103	\$ 14,237,727
Juncos	2	\$ 295,000	146	\$ 20,322,571	1	\$ 62,000	149	\$ 20,679,571	-	\$ -	66	\$ 21,805,500	-	\$ -	66	\$ 21,805,500	215	\$ 42,485,071
Lajas	1	\$ 180,000	20	\$ 2,469,124	-	\$ -	21	\$ 2,649,124	-	\$ -	7	\$ 921,791	-	\$ -	7	\$ 921,791	28	\$ 3,570,915
Lares	-	\$ -	36	\$ 4,868,000	-	\$ -	36	\$ 4,868,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	36	\$ 4,868,000
Las Marías	-	\$ -	7	\$ 701,000	-	\$ -	7	\$ 701,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	7	\$ 701,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2023

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	2	\$ 190,500	113	\$ 17,404,102	-	\$ -	115	\$ 17,594,602	-	\$ -	42	\$ 9,417,477	-	\$ -	42	\$ 9,417,477	157	\$ 27,012,079
Loíza	4	\$ 710,000	68	\$ 9,775,331	13	\$ 2,917,000	85	\$ 13,402,331	-	\$ -	-	\$ -	3	\$ 600,000	3	\$ 600,000	88	\$ 14,002,331
Luquillo	10	\$ 2,246,500	58	\$ 11,201,218	9	\$ 2,197,000	77	\$ 15,644,718	-	\$ -	1	\$ 124,500	-	\$ -	1	\$ 124,500	78	\$ 15,769,218
Manatí	1	\$ 150,000	84	\$ 12,863,380	-	\$ -	85	\$ 13,013,380	-	\$ -	3	\$ 589,400	-	\$ -	3	\$ 589,400	88	\$ 13,602,780
Maricao	-	\$ -	1	\$ 225,000	-	\$ -	1	\$ 225,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 225,000
Maunabo	1	\$ 190,500	19	\$ 2,393,400	2	\$ 320,000	22	\$ 2,903,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	22	\$ 2,903,900
Mayagüez	9	\$ 1,185,500	100	\$ 16,256,100	8	\$ 1,062,100	117	\$ 18,503,700	-	\$ -	1	\$ 93,500	1	\$ 124,000	2	\$ 217,500	119	\$ 18,721,200
Moca	1	\$ 60,000	34	\$ 5,050,000	1	\$ 240,000	36	\$ 5,350,000	-	\$ -	1	\$ 125,500	-	\$ -	1	\$ 125,500	37	\$ 5,475,500
Morovis	-	\$ -	40	\$ 4,927,600	-	\$ -	40	\$ 4,927,600	-	\$ -	1	\$ 152,000	-	\$ -	1	\$ 152,000	41	\$ 5,079,600
Naguabo	2	\$ 262,000	97	\$ 10,931,657	1	\$ 160,000	100	\$ 11,353,657	-	\$ -	1	\$ 76,000	1	\$ 182,400	2	\$ 258,400	102	\$ 11,612,057
Naranjito	-	\$ -	34	\$ 4,704,900	-	\$ -	34	\$ 4,704,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	34	\$ 4,704,900
Orocovis	3	\$ 425,000	21	\$ 3,009,000	-	\$ -	24	\$ 3,434,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 3,434,000
Patillas	-	\$ -	22	\$ 2,205,804	1	\$ 140,000	23	\$ 2,345,804	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 2,345,804
Peñuelas	-	\$ -	28	\$ 3,403,050	-	\$ -	28	\$ 3,403,050	-	\$ -	-	\$ -	-	\$ -	-	\$ -	28	\$ 3,403,050
Ponce	13	\$ 1,226,000	353	\$ 49,237,400	2	\$ 279,000	368	\$ 50,742,400	1	\$ 200,000	11	\$ 2,211,000	1	\$ 120,000	13	\$ 2,531,000	381	\$ 53,273,400
Quebradillas	1	\$ 80,000	24	\$ 2,688,181	-	\$ -	25	\$ 2,768,181	-	\$ -	1	\$ 105,000	-	\$ -	1	\$ 105,000	26	\$ 2,873,181
Rincón	4	\$ 1,740,000	13	\$ 5,599,114	4	\$ 1,190,000	21	\$ 8,529,114	-	\$ -	1	\$ 175,000	2	\$ 350,000	3	\$ 525,000	24	\$ 9,054,114
Río Grande	5	\$ 910,000	191	\$ 31,962,539	11	\$ 3,397,500	207	\$ 36,270,039	-	\$ -	6	\$ 1,320,000	3	\$ 1,069,000	9	\$ 2,389,000	216	\$ 38,659,039
Sabana Grande	1	\$ 115,000	25	\$ 2,980,000	1	\$ 120,000	27	\$ 3,215,000	-	\$ -	8	\$ 1,418,555	-	\$ -	8	\$ 1,418,555	35	\$ 4,633,555
Salinas	3	\$ 266,000	63	\$ 7,493,105	3	\$ 259,000	69	\$ 8,018,105	-	\$ -	-	\$ -	-	\$ -	-	\$ -	69	\$ 8,018,105
San Germán	1	\$ 140,000	54	\$ 7,222,800	1	\$ 55,900	56	\$ 7,418,700	-	\$ -	26	\$ 4,463,100	-	\$ -	26	\$ 4,463,100	82	\$ 11,881,800
San Juan	74	\$ 15,643,061	1,244	\$ 316,269,365	44	\$ 11,474,470	1,362	\$ 343,386,896	1	\$ 343,000	57	\$ 8,775,400	6	\$ 1,357,000	64	\$ 10,475,400	1,426	\$ 353,862,296
San Lorenzo	1	\$ 100,000	73	\$ 9,834,014	1	\$ 222,000	75	\$ 10,156,014	-	\$ -	-	\$ -	1	\$ 230,000	1	\$ 230,000	76	\$ 10,386,014
San Sebastián	-	\$ -	71	\$ 9,931,608	-	\$ -	71	\$ 9,931,608	-	\$ -	1	\$ 175,000	-	\$ -	1	\$ 175,000	72	\$ 10,106,608
Santa Isabel	-	\$ -	45	\$ 6,053,835	1	\$ 148,000	46	\$ 6,201,835	-	\$ -	3	\$ 359,800	-	\$ -	3	\$ 359,800	49	\$ 6,561,635
Toa Alta	6	\$ 858,260	236	\$ 43,192,186	3	\$ 689,000	245	\$ 44,739,446	-	\$ -	11	\$ 2,502,019	-	\$ -	11	\$ 2,502,019	256	\$ 47,241,465
Toa Baja	10	\$ 1,440,500	300	\$ 44,562,715	1	\$ 93,000	311	\$ 46,096,215	-	\$ -	8	\$ 1,246,000	-	\$ -	8	\$ 1,246,000	319	\$ 47,342,215
Trujillo Alto	11	\$ 1,445,658	290	\$ 49,441,771	1	\$ 124,900	302	\$ 51,012,329	-	\$ -	13	\$ 2,337,021	-	\$ -	13	\$ 2,337,021	315	\$ 53,349,350
Utuado	1	\$ 229,000	29	\$ 3,455,000	1	\$ 245,000	31	\$ 3,929,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	31	\$ 3,929,000
Vega Alta	4	\$ 540,000	98	\$ 18,893,183	4	\$ 1,450,500	106	\$ 20,883,683	1	\$ 335,000	5	\$ 1,545,000	-	\$ -	6	\$ 1,880,000	112	\$ 22,763,683
Vega Baja	2	\$ 282,000	167	\$ 25,782,070	1	\$ 225,000	170	\$ 26,289,070	-	\$ -	3	\$ 685,000	-	\$ -	3	\$ 685,000	173	\$ 26,974,070
Vieques	2	\$ 1,875,000	17	\$ 5,201,750	2	\$ 5,625,000	21	\$ 12,701,750	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 12,701,750
Villalba	1	\$ 75,000	11	\$ 1,530,300	-	\$ -	12	\$ 1,605,300	-	\$ -	1	\$ 175,000	-	\$ -	1	\$ 175,000	13	\$ 1,780,300
Yabucoa	2	\$ 175,100	60	\$ 6,579,400	-	\$ -	62	\$ 6,754,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	62	\$ 6,754,500
Yauco	2	\$ 262,000	41	\$ 5,119,900	-	\$ -	43	\$ 5,381,900	-	\$ -	3	\$ 407,000	-	\$ -	3	\$ 407,000	46	\$ 5,788,900
TOTAL	394	\$ 75,403,871	9,349	\$ 1,737,752,350	282	\$ 79,342,575	10,025	\$ 1,892,498,796	19	\$ 5,902,679	726	\$ 226,133,205	41	\$ 13,640,182	786	\$ 245,676,066	10,811	\$ 2,138,174,862

Done Annually

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HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2022

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	16	\$ 2,120,000	-	\$ -	16	\$ 2,120,000	-	\$ -	4	\$ 480,000	-	\$ -	4	\$ 480,000	20	\$ 2,600,000
Aguada	3	\$ 1,065,000	35	\$ 6,609,000	1	\$ 300,000	39	\$ 7,974,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	39	\$ 7,974,000
Aguadilla	6	\$ 1,000,000	126	\$ 24,847,057	8	\$ 2,054,000	140	\$ 27,901,057	-	\$ -	11	\$ 1,208,000	-	\$ -	11	\$ 1,208,000	151	\$ 29,109,057
Aguas Buenas	-	\$ -	28	\$ 4,208,400	-	\$ -	28	\$ 4,208,400	-	\$ -	1	\$ 150,000	-	\$ -	1	\$ 150,000	29	\$ 4,358,400
Aibonito	-	\$ -	47	\$ 6,659,300	2	\$ 400,000	49	\$ 7,059,300	-	\$ -	1	\$ 150,000	-	\$ -	1	\$ 150,000	50	\$ 7,209,300
Añasco	3	\$ 413,000	31	\$ 4,310,400	3	\$ 645,000	37	\$ 5,368,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	37	\$ 5,368,400
Arecibo	3	\$ 598,500	173	\$ 23,814,200	2	\$ 355,000	178	\$ 24,767,700	-	\$ -	1	\$ 311,000	2	\$ 206,000	3	\$ 517,000	181	\$ 25,284,700
Arroyo	-	\$ -	36	\$ 3,393,662	2	\$ 295,000	38	\$ 3,688,662	-	\$ -	-	\$ -	-	\$ -	-	\$ -	38	\$ 3,688,662
Barceloneta	-	\$ -	64	\$ 8,113,249	-	\$ -	64	\$ 8,113,249	-	\$ -	4	\$ 564,707	-	\$ -	4	\$ 564,707	68	\$ 8,677,956
Barranquitas	1	\$ 75,000	28	\$ 3,038,500	-	\$ -	29	\$ 3,113,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	29	\$ 3,113,500
Bayamón	24	\$ 3,655,500	869	\$ 135,282,177	5	\$ 944,000	898	\$ 139,881,677	2	\$ 230,000	84	\$ 26,126,613	2	\$ 381,000	88	\$ 26,737,613	986	\$ 166,619,290
Cabo Rojo	2	\$ 495,000	123	\$ 21,628,781	27	\$ 4,410,911	152	\$ 26,534,692	1	\$ 280,000	30	\$ 4,601,389	9	\$ 1,495,925	40	\$ 6,377,314	192	\$ 32,912,006
Caguas	19	\$ 2,355,000	597	\$ 99,081,387	5	\$ 705,000	621	\$ 102,141,387	1	\$ 120,000	47	\$ 9,534,650	-	\$ -	48	\$ 9,654,650	669	\$ 111,796,037
Camuy	3	\$ 313,000	44	\$ 5,968,405	1	\$ 90,000	48	\$ 6,371,405	2	\$ 570,000	2	\$ 205,000	-	\$ -	4	\$ 775,000	52	\$ 7,146,405
Canóvanas	1	\$ 152,000	148	\$ 23,002,464	4	\$ 940,000	153	\$ 24,094,464	-	\$ -	4	\$ 852,800	3	\$ 881,400	7	\$ 1,734,200	160	\$ 25,828,664
Carolina	35	\$ 7,042,027	725	\$ 117,063,372	24	\$ 5,039,200	784	\$ 129,144,599	-	\$ -	42	\$ 7,702,500	6	\$ 1,137,250	48	\$ 8,839,750	832	\$ 137,984,349
Cataño	-	\$ -	58	\$ 9,145,061	2	\$ 321,000	60	\$ 9,466,061	-	\$ -	3	\$ 624,000	-	\$ -	3	\$ 624,000	63	\$ 10,090,061
Cayey	1	\$ 125,000	111	\$ 16,782,001	2	\$ 300,000	114	\$ 17,207,001	-	\$ -	-	\$ -	-	\$ -	-	\$ -	114	\$ 17,207,001
Ceiba	3	\$ 586,000	44	\$ 5,367,000	4	\$ 632,000	51	\$ 6,585,000	-	\$ -	1	\$ 138,000	1	\$ 155,000	2	\$ 293,000	53	\$ 6,878,000
Ciales	-	\$ -	19	\$ 2,283,050	1	\$ 105,000	20	\$ 2,388,050	-	\$ -	-	\$ -	-	\$ -	-	\$ -	20	\$ 2,388,050
Cidra	-	\$ -	111	\$ 18,411,207	1	\$ 115,000	112	\$ 18,526,207	-	\$ -	1	\$ 123,000	-	\$ -	1	\$ 123,000	113	\$ 18,649,207
Coamo	1	\$ 135,000	73	\$ 9,685,729	1	\$ 85,000	75	\$ 9,905,729	-	\$ -	1	\$ 135,000	-	\$ -	1	\$ 135,000	76	\$ 10,040,729
Comerio	-	\$ -	30	\$ 3,423,151	-	\$ -	30	\$ 3,423,151	-	\$ -	-	\$ -	-	\$ -	-	\$ -	30	\$ 3,423,151
Corozal	-	\$ -	42	\$ 5,144,101	-	\$ -	42	\$ 5,144,101	-	\$ -	1	\$ 104,000	-	\$ -	1	\$ 104,000	43	\$ 5,248,101
Culebra	2	\$ 705,000	6	\$ 1,698,000	1	\$ 235,000	9	\$ 2,638,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 2,638,000
Dorado	9	\$ 9,709,000	136	\$ 117,945,890	4	\$ 8,015,000	149	\$ 135,669,890	-	\$ -	16	\$ 30,357,355	2	\$ 1,298,000	18	\$ 31,655,355	167	\$ 167,325,245
Fajardo	13	\$ 2,680,800	166	\$ 21,653,430	24	\$ 7,337,126	203	\$ 31,671,356	-	\$ -	4	\$ 498,000	6	\$ 928,000	10	\$ 1,426,000	213	\$ 33,097,356
Florida	1	\$ 135,000	34	\$ 3,390,000	-	\$ -	35	\$ 3,525,000	-	\$ -	1	\$ 100,000	-	\$ -	1	\$ 100,000	36	\$ 3,625,000
Guánica	4	\$ 774,900	29	\$ 3,189,000	1	\$ 95,000	34	\$ 4,058,900	-	\$ -	-	\$ -	1	\$ 200,000	1	\$ 200,000	35	\$ 4,258,900
Guayama	3	\$ 389,000	114	\$ 12,466,174	3	\$ 333,100	120	\$ 13,188,274	1	\$ 140,000	9	\$ 1,256,200	1	\$ 140,000	11	\$ 1,536,200	131	\$ 14,724,474
Guayanilla	-	\$ -	24	\$ 2,512,900	-	\$ -	24	\$ 2,512,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 2,512,900
Guaynabo	28	\$ 7,573,463	429	\$ 133,207,403	7	\$ 1,916,500	464	\$ 142,697,366	5	\$ 1,094,300	47	\$ 22,975,459	1	\$ 240,000	53	\$ 24,309,759	517	\$ 167,007,125
Gurabo	5	\$ 1,061,000	214	\$ 42,474,032	1	\$ 540,000	220	\$ 44,075,032	-	\$ -	87	\$ 22,105,054	2	\$ 446,400	89	\$ 22,551,454	309	\$ 66,626,486
Hatillo	1	\$ 230,000	48	\$ 7,303,100	5	\$ 931,500	54	\$ 8,464,600	-	\$ -	1	\$ 175,000	-	\$ -	1	\$ 175,000	55	\$ 8,639,600
Hormigueros	-	\$ -	33	\$ 4,090,237	1	\$ 128,000	34	\$ 4,218,237	-	\$ -	-	\$ -	-	\$ -	-	\$ -	34	\$ 4,218,237
Humacao	5	\$ 1,093,000	224	\$ 50,310,503	17	\$ 6,050,500	246	\$ 57,454,003	1	\$ 128,000	66	\$ 9,113,000	12	\$ 2,751,000	79	\$ 11,992,000	325	\$ 69,446,003
Isabela	5	\$ 3,220,000	101	\$ 18,450,406	9	\$ 2,229,990	115	\$ 23,900,396	1	\$ 67,000	4	\$ 810,000	5	\$ 1,126,970	10	\$ 2,003,970	125	\$ 25,904,366
Jayuya	1	\$ 154,000	17	\$ 1,954,000	-	\$ -	18	\$ 2,108,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	18	\$ 2,108,000
Juana Díaz	-	\$ -	88	\$ 11,880,374	1	\$ 360,000	89	\$ 12,240,374	-	\$ -	6	\$ 892,000	-	\$ -	6	\$ 892,000	95	\$ 13,132,374
Juncos	3	\$ 530,000	174	\$ 24,690,436	2	\$ 335,000	179	\$ 25,555,436	-	\$ -	38	\$ 8,186,100	-	\$ -	38	\$ 8,186,100	217	\$ 33,741,536
Lajas	-	\$ -	27	\$ 4,337,900	7	\$ 1,286,500	34	\$ 5,624,400	-	\$ -	3	\$ 358,822	-	\$ -	3	\$ 358,822	37	\$ 5,983,222
Lares	-	\$ -	31	\$ 4,012,000	-	\$ -	31	\$ 4,012,000	-	\$ -	1	\$ 228,000	-	\$ -	1	\$ 228,000	32	\$ 4,240,000
Las Marías	-	\$ -	3	\$ 341,000	-	\$ -	3	\$ 341,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	3	\$ 341,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2022

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	2	\$ 425,000	128	\$ 18,577,628	2	\$ 385,000	132	\$ 19,387,628	-	\$ -	10	\$ 1,518,975	1	\$ 235,000	11	\$ 1,753,975	143	\$ 21,141,603
Loíza	8	\$ 1,699,000	46	\$ 5,885,425	12	\$ 2,029,000	66	\$ 9,613,425	2	\$ 380,000	2	\$ 411,000	12	\$ 2,030,000	16	\$ 2,821,000	82	\$ 12,434,425
Luquillo	5	\$ 793,000	52	\$ 9,893,985	12	\$ 2,046,600	69	\$ 12,733,585	-	\$ -	5	\$ 897,600	2	\$ 282,000	7	\$ 1,179,600	76	\$ 13,913,185
Manatí	4	\$ 507,000	104	\$ 14,821,258	2	\$ 273,500	110	\$ 15,601,758	-	\$ -	2	\$ 230,000	-	\$ -	2	\$ 230,000	112	\$ 15,831,758
Maricao	-	\$ -	3	\$ 285,000	-	\$ -	3	\$ 285,000	-	\$ -	5	\$ 655,000	-	\$ -	5	\$ 655,000	8	\$ 940,000
Maunabo	1	\$ 155,000	22	\$ 2,137,500	6	\$ 972,800	29	\$ 3,265,300	-	\$ -	-	\$ -	-	\$ -	-	\$ -	29	\$ 3,265,300
Mayagüez	7	\$ 726,000	131	\$ 20,370,243	8	\$ 1,294,900	146	\$ 22,391,143	-	\$ -	-	\$ -	-	\$ -	-	\$ -	146	\$ 22,391,143
Moca	3	\$ 400,000	33	\$ 5,021,900	1	\$ 165,000	37	\$ 5,586,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	37	\$ 5,586,900
Morovis	2	\$ 251,000	58	\$ 6,988,600	-	\$ -	60	\$ 7,239,600	-	\$ -	-	\$ -	-	\$ -	-	\$ -	60	\$ 7,239,600
Naguabo	1	\$ 75,000	77	\$ 9,049,743	4	\$ 916,000	82	\$ 10,040,743	-	\$ -	1	\$ 117,000	-	\$ -	1	\$ 117,000	83	\$ 10,157,743
Naranjito	-	\$ -	21	\$ 2,582,500	-	\$ -	21	\$ 2,582,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 2,582,500
Orocovis	1	\$ 95,000	23	\$ 2,856,000	-	\$ -	24	\$ 2,951,000	-	\$ -	1	\$ 95,000	-	\$ -	1	\$ 95,000	25	\$ 3,046,000
Patillas	2	\$ 450,000	24	\$ 2,836,500	2	\$ 222,000	28	\$ 3,508,500	-	\$ -	1	\$ 75,000	-	\$ -	1	\$ 75,000	29	\$ 3,583,500
Peñuelas	-	\$ -	24	\$ 2,477,000	-	\$ -	24	\$ 2,477,000	-	\$ -	1	\$ 110,000	-	\$ -	1	\$ 110,000	25	\$ 2,587,000
Ponce	7	\$ 1,015,500	326	\$ 45,558,100	4	\$ 590,000	337	\$ 47,163,600	-	\$ -	17	\$ 2,632,500	-	\$ -	17	\$ 2,632,500	354	\$ 49,796,100
Quebradillas	-	\$ -	37	\$ 6,273,300	-	\$ -	37	\$ 6,273,300	-	\$ -	-	\$ -	-	\$ -	-	\$ -	37	\$ 6,273,300
Rincón	6	\$ 2,488,750	21	\$ 7,859,000	7	\$ 1,756,000	34	\$ 12,103,750	-	\$ -	1	\$ 134,000	1	\$ 255,000	2	\$ 389,000	36	\$ 12,492,750
Río Grande	11	\$ 5,731,000	187	\$ 39,715,644	31	\$ 8,007,910	229	\$ 53,454,554	1	\$ 916,000	8	\$ 3,937,269	6	\$ 2,550,899	15	\$ 7,404,168	244	\$ 60,858,722
Sabana Grande	-	\$ -	30	\$ 3,326,900	-	\$ -	30	\$ 3,326,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	30	\$ 3,326,900
Salinas	-	\$ -	70	\$ 7,555,500	3	\$ 280,000	73	\$ 7,835,500	-	\$ -	1	\$ 105,000	-	\$ -	1	\$ 105,000	74	\$ 7,940,500
San Germán	2	\$ 356,000	61	\$ 9,420,200	1	\$ 107,000	64	\$ 9,883,200	-	\$ -	25	\$ 3,976,600	-	\$ -	25	\$ 3,976,600	89	\$ 13,859,800
San Juan	79	\$ 24,592,000	1,266	\$ 309,680,586	25	\$ 6,307,900	1,370	\$ 340,580,486	1	\$ 100,000	80	\$ 18,510,334	8	\$ 1,787,000	89	\$ 20,397,334	1,459	\$ 360,977,820
San Lorenzo	3	\$ 415,000	91	\$ 13,085,570	-	\$ -	94	\$ 13,500,570	-	\$ -	1	\$ 190,000	-	\$ -	1	\$ 190,000	95	\$ 13,690,570
San Sebastián	2	\$ 275,000	66	\$ 8,888,000	1	\$ 125,000	69	\$ 9,288,000	-	\$ -	3	\$ 678,000	-	\$ -	3	\$ 678,000	72	\$ 9,966,000
Santa Isabel	-	\$ -	78	\$ 9,962,300	-	\$ -	78	\$ 9,962,300	-	\$ -	6	\$ 820,600	-	\$ -	6	\$ 820,600	84	\$ 10,782,900
Toa Alta	4	\$ 572,000	259	\$ 45,822,049	-	\$ -	263	\$ 46,394,049	-	\$ -	12	\$ 2,552,500	3	\$ 630,900	15	\$ 3,183,400	278	\$ 49,577,449
Toa Baja	8	\$ 1,012,150	293	\$ 40,475,102	6	\$ 1,123,000	307	\$ 42,610,252	-	\$ -	4	\$ 790,000	-	\$ -	4	\$ 790,000	311	\$ 43,400,252
Trujillo Alto	3	\$ 688,500	286	\$ 54,564,497	4	\$ 770,000	293	\$ 56,022,997	-	\$ -	25	\$ 3,932,150	-	\$ -	25	\$ 3,932,150	318	\$ 59,955,147
Utua	-	\$ -	22	\$ 2,482,200	4	\$ 459,500	26	\$ 2,941,700	-	\$ -	-	\$ -	-	\$ -	-	\$ -	26	\$ 2,941,700
Vega Alta	2	\$ 452,000	99	\$ 21,779,999	4	\$ 1,375,000	105	\$ 23,606,999	-	\$ -	8	\$ 1,859,000	-	\$ -	8	\$ 1,859,000	113	\$ 25,465,999
Vega Baja	6	\$ 951,000	161	\$ 23,220,034	12	\$ 2,706,000	179	\$ 26,877,034	-	\$ -	4	\$ 768,000	1	\$ 195,000	5	\$ 963,000	184	\$ 27,840,034
Vieques	3	\$ 1,170,000	9	\$ 4,159,000	9	\$ 3,049,000	21	\$ 8,378,000	-	\$ -	1	\$ 126,000	-	\$ -	1	\$ 126,000	22	\$ 8,504,000
Villalba	1	\$ 145,000	21	\$ 2,431,000	-	\$ -	22	\$ 2,576,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	22	\$ 2,576,000
Yabucoa	-	\$ -	53	\$ 5,124,656	2	\$ 538,000	55	\$ 5,662,656	-	\$ -	-	\$ -	-	\$ -	-	\$ -	55	\$ 5,662,656
Yauco	1	\$ 112,000	49	\$ 5,458,443	-	\$ -	50	\$ 5,570,443	-	\$ -	3	\$ 397,000	-	\$ -	3	\$ 397,000	53	\$ 5,967,443
TOTAL	359	\$ 91,817,090	9,707	\$ 1,795,913,801	340	\$ 83,028,437	10,406	\$ 1,970,759,328	18	\$ 4,025,300	748	\$ 195,584,177	87	\$ 19,352,744	853	\$ 218,962,221	11,259	\$ 2,189,721,549

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2021

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	10	\$ 1,424,000	1	\$ 98,000	11	\$ 1,522,000	-		-	\$ -	-	\$ -	-	\$ -	11	\$ 1,522,000
Aguada	3	\$ 817,000	51	\$ 8,746,646	5	\$ 1,326,000	59	\$ 10,889,646	-		1	\$ 179,000	2	\$ 424,000	3	\$ 603,000	62	\$ 11,492,646
Aguadilla	6	\$ 573,500	154	\$ 26,450,703	16	\$ 2,882,900	176	\$ 29,907,103	-		4	\$ 779,000	-	\$ -	4	\$ 779,000	180	\$ 30,686,103
Aguas Buenas	2	\$ 1,154,000	47	\$ 7,178,751	1	\$ 165,000	50	\$ 8,497,751	-		2	\$ 296,000	-	\$ -	2	\$ 296,000	52	\$ 8,793,751
Aibonito	-	\$ -	40	\$ 5,051,000	3	\$ 675,000	43	\$ 5,726,000	-	\$ -			-	\$ -	-	\$ -	43	\$ 5,726,000
Añasco	1	\$ 105,000	36	\$ 5,203,100	4	\$ 1,083,000	41	\$ 6,391,100	-	\$ -	1	\$ 105,000	1	\$ 299,000	2	\$ 404,000	43	\$ 6,795,100
Arecibo	3	\$ 170,000	230	\$ 27,987,578	9	\$ 1,166,000	242	\$ 29,323,578	-	\$ -	2	\$ 635,900	-	\$ -	2	\$ 635,900	244	\$ 29,959,478
Arroyo	2	\$ 225,000	59	\$ 5,220,300	6	\$ 734,000	67	\$ 6,179,300	-	\$ -	3	\$ 304,000	1	\$ 125,000	4	\$ 429,000	71	\$ 6,608,300
Barceloneta	2	\$ 238,000	110	\$ 13,218,301	2	\$ 208,000	114	\$ 13,664,301	-	\$ -	4	\$ 504,400	-	\$ -	4	\$ 504,400	118	\$ 14,168,701
Barranquitas	-	\$ -	42	\$ 5,067,500	1	\$ 185,000	43	\$ 5,252,500	-	\$ -	2	\$ 179,500	-	\$ -	2	\$ 179,500	45	\$ 5,432,000
Bayamón	25	\$ 3,528,300	1,011	\$ 146,489,764	2	\$ 770,800	1,038	\$ 150,788,864	1	\$ 495,000	131	\$ 39,756,726	-	\$ -	132	\$ 40,251,726	1,170	\$ 191,040,590
Cabo Rojo	14	\$ 2,129,000	154	\$ 23,811,200	55	\$ 8,810,940	223	\$ 34,751,140	-	\$ -	14	\$ 2,062,500	10	\$ 1,450,400	24	\$ 3,512,900	247	\$ 38,264,040
Caguas	9	\$ 1,206,500	666	\$ 102,545,237	6	\$ 1,065,000	681	\$ 104,816,737	-	\$ -	33	\$ 5,978,860	-	\$ -	33	\$ 5,978,860	714	\$ 110,795,597
Camuy	-	\$ -	51	\$ 7,312,027	3	\$ 1,004,000	54	\$ 8,316,027	-	\$ -	3	\$ 379,600	-	\$ -	3	\$ 379,600	57	\$ 8,695,627
Canóvanas	3	\$ 495,600	181	\$ 24,715,530	1	\$ 205,000	185	\$ 25,416,130	-	\$ -	2	\$ 474,800	-	\$ -	2	\$ 474,800	187	\$ 25,890,930
Carolina	31	\$ 5,467,000	784	\$ 116,266,035	37	\$ 9,490,500	852	\$ 131,223,535	1	\$ 117,600	64	\$ 9,894,482	12	\$ 3,864,000	77	\$ 13,876,082	929	\$ 145,099,617
Cataño	-	\$ -	56	\$ 9,054,199	-	\$ -	56	\$ 9,054,199	-	\$ -	1	\$ 212,000	-	\$ -	1	\$ 212,000	57	\$ 9,266,199
Cayey	4	\$ 478,000	143	\$ 21,412,878	-	\$ -	147	\$ 21,890,878	-	\$ -	4	\$ 842,530	-	\$ -	4	\$ 842,530	151	\$ 22,733,408
Ceiba	2	\$ 160,000	89	\$ 9,881,099	11	\$ 1,140,031	102	\$ 11,181,130	-	\$ -	4	\$ 471,700	1	\$ 152,000	5	\$ 623,700	107	\$ 11,804,830
Ciales	-	\$ -	24	\$ 2,797,500	-	\$ -	24	\$ 2,797,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 2,797,500
Cidra	3	\$ 145,000	111	\$ 17,394,099	-	\$ -	114	\$ 17,539,099	-	\$ -	1	\$ 150,000	-	\$ -	1	\$ 150,000	115	\$ 17,689,099
Coamo	-	\$ -	89	\$ 11,088,500	3	\$ 320,000	92	\$ 11,408,500	-	\$ -	2	\$ 301,000	-	\$ -	2	\$ 301,000	94	\$ 11,709,500
Comerio	1	\$ 55,000	25	\$ 2,894,850	-	\$ -	26	\$ 2,949,850	-	\$ -	-	\$ -	-	\$ -	-	\$ -	26	\$ 2,949,850
Corozal	-	\$ -	54	\$ 6,461,100	-	\$ -	54	\$ 6,461,100	-	\$ -	-	\$ -	-	\$ -	-	\$ -	54	\$ 6,461,100
Culebra	2	\$ 738,000	2	\$ 375,000	-	\$ -	4	\$ 1,113,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	4	\$ 1,113,000
Dorado	11	\$ 7,285,200	193	\$ 137,996,183	8	\$ 2,148,000	212	\$ 147,429,383	-	\$ -	18	\$ 20,344,000	1	\$ 528,750	19	\$ 20,872,750	231	\$ 168,302,133
Fajardo	16	\$ 2,982,500	190	\$ 22,388,767	30	\$ 4,493,500	236	\$ 29,864,767	1	\$ 107,000	5	\$ 770,500	5	\$ 819,000	11	\$ 1,696,500	247	\$ 31,561,267
Florida	-	\$ -	23	\$ 2,170,500	1	\$ 90,000	24	\$ 2,260,500	-	\$ -			-	\$ -	-	\$ -	24	\$ 2,260,500
Guánica	-	\$ -	32	\$ 2,668,250	-	\$ -	32	\$ 2,668,250	-	\$ -	2	\$ 175,000	-	\$ -	2	\$ 175,000	34	\$ 2,843,250
Guayama	1	\$ 100,000	133	\$ 14,128,016	8	\$ 1,134,200	142	\$ 15,362,216	-	\$ -	4	\$ 513,800	-	\$ -	4	\$ 513,800	146	\$ 15,876,016
Guayanilla	-	\$ -	19	\$ 2,018,000	-	\$ -	19	\$ 2,018,000	-	\$ -	1	\$ 120,000	-	\$ -	1	\$ 120,000	20	\$ 2,138,000
Guaynabo	23	\$ 5,384,500	593	\$ 170,766,077	7	\$ 1,003,528	623	\$ 177,154,105	3	\$ 699,902	153	\$ 41,778,094	2	\$ 655,000	158	\$ 43,132,996	781	\$ 220,287,101
Gurabo	3	\$ 723,000	240	\$ 41,128,431	2	\$ 375,000	245	\$ 42,226,431	-	\$ -	39	\$ 6,964,909	1	\$ 225,000	40	\$ 7,189,909	285	\$ 49,416,340
Hatillo	1	\$ 120,000	73	\$ 10,881,701	4	\$ 746,000	78	\$ 11,747,701	-	\$ -	1	\$ 167,000	-	\$ -	1	\$ 167,000	79	\$ 11,914,701
Hormigueros	-	\$ -	36	\$ 4,024,060	3	\$ 404,000	39	\$ 4,428,060	-	\$ -	-	\$ -	-	\$ -	-	\$ -	39	\$ 4,428,060
Humacao	12	\$ 2,384,900	268	\$ 56,433,945	40	\$ 12,811,405	320	\$ 71,630,250	-	\$ -	91	\$ 13,491,900	14	\$ 5,397,000	105	\$ 18,888,900	425	\$ 90,519,150
Isabela	4	\$ 674,990	114	\$ 18,560,840	11	\$ 2,661,000	129	\$ 21,896,830	1	\$ 135,000	8	\$ 1,468,140	4	\$ 956,980	13	\$ 2,560,120	142	\$ 24,456,950
Jayuya	-	\$ -	13	\$ 1,673,500	-	\$ -	13	\$ 1,673,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	13	\$ 1,673,500
Juana Díaz	1	\$ 91,000	151	\$ 19,971,580	3	\$ 579,000	155	\$ 20,641,580	-	\$ -	15	\$ 2,083,062	-	\$ -	15	\$ 2,083,062	170	\$ 22,724,642
Juncos	1	\$ 110,000	149	\$ 17,545,010	1	\$ 163,000	151	\$ 17,818,010	-	\$ -	14	\$ 2,661,100	-	\$ -	14	\$ 2,661,100	165	\$ 20,479,110
Lajas	4	\$ 549,000	45	\$ 6,296,000	5	\$ 786,000	54	\$ 7,631,000	-	\$ -	3	\$ 360,000	3	\$ 829,000	6	\$ 1,189,000	60	\$ 8,820,000
Lares	1	\$ 56,000	27	\$ 3,626,000	1	\$ 72,000	29	\$ 3,754,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	29	\$ 3,754,000
Las Marías	-	\$ -	6	\$ 903,900	-	\$ -	6	\$ 903,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	6	\$ 903,900

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2021

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	2	\$ 141,000	156	\$ 19,658,141	2	\$ 295,500	160	\$ 20,094,641	-	\$ -	77	\$ 11,193,000	1	\$ 77,000	78	\$ 11,270,000	238	\$ 31,364,641
Loíza	7	\$ 1,200,675	69	\$ 8,399,000	21	\$ 3,280,500	97	\$ 12,880,175	-	\$ -	2	\$ 275,000	9	\$ 1,656,000	11	\$ 1,931,000	108	\$ 14,811,175
Luquillo	15	\$ 2,141,500	89	\$ 15,863,475	22	\$ 3,975,500	126	\$ 21,980,475	-	\$ -	-	\$ -	2	\$ 487,000	2	\$ 487,000	128	\$ 22,467,475
Manatí	4	\$ 436,000	109	\$ 14,747,950	2	\$ 248,000	115	\$ 15,431,950	-	\$ -	1	\$ 170,000	-	\$ -	1	\$ 170,000	116	\$ 15,601,950
Maricao	-	\$ -	2	\$ 134,400	-	\$ -	2	\$ 134,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	2	\$ 134,400
Maunabo	-	\$ -	15	\$ 1,484,000	3	\$ 403,000	18	\$ 1,887,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	18	\$ 1,887,000
Mayagüez	12	\$ 1,358,000	139	\$ 22,922,695	5	\$ 434,000	156	\$ 24,714,695	-	\$ -	6	\$ 1,180,000	1	\$ 115,000	7	\$ 1,295,000	163	\$ 26,009,695
Moca	1	\$ 180,000	52	\$ 6,704,300	2	\$ 548,100	55	\$ 7,432,400	-	\$ -	1	\$ 173,000	-	\$ -	1	\$ 173,000	56	\$ 7,605,400
Morovis	1	\$ 105,000	51	\$ 6,032,500	-	\$ -	52	\$ 6,137,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	52	\$ 6,137,500
Naguabo	2	\$ 625,000	77	\$ 7,845,668	5	\$ 782,000	84	\$ 9,252,668	-	\$ -	2	\$ 153,500	-	\$ -	2	\$ 153,500	86	\$ 9,406,168
Naranjito	1	\$ 95,000	20	\$ 2,609,100	-	\$ -	21	\$ 2,704,100	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 2,704,100
Orocovis	2	\$ 212,000	20	\$ 2,833,500	1	\$ 84,000	23	\$ 3,129,500	-	\$ -	2	\$ 273,000	-	\$ -	2	\$ 273,000	25	\$ 3,402,500
Patillas	-	\$ -	42	\$ 4,600,000	4	\$ 519,000	46	\$ 5,119,000	-	\$ -	3	\$ 347,000	1	\$ 55,000	4	\$ 402,000	50	\$ 5,521,000
Peñuelas	-	\$ -	30	\$ 3,248,668	-	\$ -	30	\$ 3,248,668	-	\$ -	3	\$ 332,500	-	\$ -	3	\$ 332,500	33	\$ 3,581,168
Ponce	13	\$ 1,360,799	409	\$ 57,378,460	9	\$ 1,241,000	431	\$ 59,980,259	-	\$ -	12	\$ 1,603,500	-	\$ -	12	\$ 1,603,500	443	\$ 61,583,759
Quebradillas	-	\$ -	33	\$ 4,067,000	1	\$ 100,000	34	\$ 4,167,000	-	\$ -	1	\$ 149,500	-	\$ -	1	\$ 149,500	35	\$ 4,316,500
Rincón	12	\$ 5,191,900	17	\$ 5,530,200	9	\$ 2,300,000	38	\$ 13,022,100	-	\$ -	2	\$ 537,500	2	\$ 675,000	4	\$ 1,212,500	42	\$ 14,234,600
Río Grande	11	\$ 2,268,760	256	\$ 54,786,635	32	\$ 8,788,500	299	\$ 65,843,895	1	\$ 55,000	18	\$ 25,242,366	5	\$ 2,265,000	24	\$ 27,562,366	323	\$ 93,406,261
Sabana Grande	-	\$ -	49	\$ 4,805,850	-	\$ -	49	\$ 4,805,850	-	\$ -	-	\$ -	-	\$ -	-	\$ -	49	\$ 4,805,850
Salinas	2	\$ 250,000	81	\$ 7,787,800	5	\$ 548,000	88	\$ 8,585,800	-	\$ -	4	\$ 460,500	-	\$ -	4	\$ 460,500	92	\$ 9,046,300
San Germán	-	\$ -	76	\$ 9,601,650	1	\$ 475,000	77	\$ 10,076,650	-	\$ -	24	\$ 3,642,089	-	\$ -	24	\$ 3,642,089	101	\$ 13,718,739
San Juan	100	\$ 26,126,300	1,660	\$ 404,998,707	49	\$ 12,180,300	1,809	\$ 443,305,307	4	\$ 1,395,000	79	\$ 17,625,870	12	\$ 2,449,500	95	\$ 21,470,370	1,904	\$ 464,775,677
San Lorenzo	2	\$ 215,000	102	\$ 12,818,686	1	\$ 98,000	105	\$ 13,131,686	1	\$ 80,000	-	\$ -	-	\$ -	1	\$ 80,000	106	\$ 13,211,686
San Sebastián			87	\$ 11,284,850	2	\$ 165,000	89	\$ 11,449,850	1	\$ 115,000	-	\$ -	-	\$ -	1	\$ 115,000	90	\$ 11,564,850
Santa Isabel			-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Toa Alta	6	\$ 729,000	308	\$ 49,295,210	-	\$ -	314	\$ 50,024,210	-	\$ -	13	\$ 2,092,000	-	\$ -	13	\$ 2,092,000	327	\$ 52,116,210
Toa Baja	8	\$ 1,130,000	308	\$ 42,125,786	2	\$ 252,000	318	\$ 43,507,786	-	\$ -	8	\$ 1,330,000	-	\$ -	8	\$ 1,330,000	326	\$ 44,837,786
Trujillo Alto	7	\$ 874,000	326	\$ 52,107,689	2	\$ 368,000	335	\$ 53,349,689	-	\$ -	13	\$ 1,511,875	-	\$ -	13	\$ 1,511,875	348	\$ 54,861,564
Utuado	-	\$ -	38	\$ 4,087,500	-	\$ -	38	\$ 4,087,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	38	\$ 4,087,500
Vega Alta	6	\$ 1,350,501	119	\$ 20,022,505	1	\$ 126,000	126	\$ 21,499,006	1	\$ 80,000	3	\$ 394,000	-	\$ -	4	\$ 474,000	130	\$ 21,973,006
Vega Baja	6	\$ 705,000	195	\$ 25,924,667	4	\$ 548,000	205	\$ 27,177,667	-	\$ -	3	\$ 483,000	-	\$ -	3	\$ 483,000	208	\$ 27,660,667
Vieques	2	\$ 1,115,000	14	\$ 2,526,000	11	\$ 10,010,500	27	\$ 13,651,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	27	\$ 13,651,500
Villalba	-	\$ -	28	\$ 3,328,000	1	\$ 525,000	29	\$ 3,853,000	-	\$ -	2	\$ 230,000	-	\$ -	2	\$ 230,000	31	\$ 4,083,000
Yabucoa	-	\$ -	72	\$ 6,843,400	1	\$ 340,000	73	\$ 7,183,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	73	\$ 7,183,400
Yauco	2	\$ 190,000	66	\$ 8,177,343	-	\$ -	68	\$ 8,367,343	-	\$ -	3	\$ 457,800	-	\$ -	3	\$ 457,800	71	\$ 8,825,143
TOTAL	415	\$ 86,146,425	11,639	\$ 2,045,808,992	488	\$ 107,430,704	12,542	\$ 2,239,386,121	15	\$ 3,279,502	914	\$ 224,261,503	90	\$ 23,504,630	1,019	\$ 251,045,635	13,561	\$ 2,490,431,756

Done Annually

“Los datos que se muestran en ese informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2020

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	5	\$ 550,000	-	\$ -	5	\$ 550,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	5	\$ 550,000
Aguada	-	\$ -	31	\$ 5,163,800	1	\$ 85,000	32	\$ 5,248,800	-	\$ -	1	\$ 100,100	2	\$ 240,000	3	\$ 340,100	35	\$ 5,588,900
Aguadilla	4	\$ 492,500	135	\$ 23,747,333	5	\$ 993,500	144	\$ 25,233,333	-	\$ -	4	\$ 714,900	-	\$ -	4	\$ 714,900	148	\$ 25,948,233
Aguas Buenas	-	\$ -	23	\$ 2,923,300	-	\$ -	23	\$ 2,923,300	-	\$ -	2	\$ 276,000	-	\$ -	2	\$ 276,000	25	\$ 3,199,300
Aibonito	-	\$ -	35	\$ 4,474,475	-	\$ -	35	\$ 4,474,475	-	\$ -	5	\$ 719,000	-	\$ -	5	\$ 719,000	40	\$ 5,193,475
Añasco	1	\$ 123,900	41	\$ 5,056,862	-	\$ -	42	\$ 5,180,762	-	\$ -	-	\$ -	-	\$ -	-	\$ -	42	\$ 5,180,762
Arecibo	4	\$ 666,000	168	\$ 19,780,588	4	\$ 460,000	176	\$ 20,906,588	-	\$ -	-	\$ -	-	\$ -	-	\$ -	176	\$ 20,906,588
Arroyo	-	\$ -	58	\$ 5,277,300	-	\$ -	58	\$ 5,277,300	-	\$ -	15	\$ 1,540,100	-	\$ -	15	\$ 1,540,100	73	\$ 6,817,400
Barceloneta	2	\$ 236,000	92	\$ 10,694,713	1	\$ 84,000	95	\$ 11,014,713	-	\$ -	11	\$ 1,367,000	1	\$ 138,600	12	\$ 1,505,600	107	\$ 12,520,313
Barranquitas	-	\$ -	33	\$ 3,634,066	-	\$ -	33	\$ 3,634,066	-	\$ -	4	\$ 271,000	-	\$ -	4	\$ 271,000	37	\$ 3,905,066
Bayamón	19	\$ 2,030,600	745	\$ 95,066,241	4	\$ 467,000	768	\$ 97,563,841	-	\$ -	78	\$ 21,596,710	1	\$ 270,800	79	\$ 21,867,510	847	\$ 119,431,351
Cabo Rojo	10	\$ 1,421,734	128	\$ 18,277,257	18	\$ 2,545,000	156	\$ 22,243,991	-	\$ -	24	\$ 3,364,400	4	\$ 636,700	28	\$ 4,001,100	184	\$ 26,245,091
Caguas	13	\$ 1,436,095	491	\$ 73,296,731	1	\$ 118,000	505	\$ 74,850,826	-	\$ -	47	\$ 10,382,570	-	\$ -	47	\$ 10,382,570	552	\$ 85,233,396
Camuy	-	\$ -	52	\$ 6,604,012	2	\$ 421,300	54	\$ 7,025,312	-	\$ -	3	\$ 421,769	-	\$ -	3	\$ 421,769	57	\$ 7,447,081
Canóvanas	1	\$ 126,000	161	\$ 21,357,302	-	\$ -	162	\$ 21,483,302	-	\$ -	3	\$ 448,901	-	\$ -	3	\$ 448,901	165	\$ 21,932,203
Carolina	17	\$ 2,390,000	595	\$ 79,631,815	17	\$ 2,958,000	629	\$ 84,979,815	-	\$ -	23	\$ 5,116,630	5	\$ 883,500	28	\$ 6,000,130	657	\$ 90,979,945
Cataño	-	\$ -	46	\$ 6,638,800	2	\$ 255,000	48	\$ 6,893,800	-	\$ -	1	\$ 165,000	-	\$ -	1	\$ 165,000	49	\$ 7,058,800
Cayey	4	\$ 625,000	86	\$ 12,305,838	1	\$ 260,000	91	\$ 13,190,838	-	\$ -	5	\$ 952,292	-	\$ -	5	\$ 952,292	96	\$ 14,143,130
Ceiba	1	\$ 72,000	49	\$ 4,559,000	6	\$ 656,000	56	\$ 5,287,000	-	\$ -	-	\$ -	2	\$ 210,000	2	\$ 210,000	58	\$ 5,497,000
Ciales	-	\$ -	10	\$ 1,147,000	1	\$ 265,000	11	\$ 1,412,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	11	\$ 1,412,000
Cidra	1	\$ 205,000	91	\$ 13,738,536	-	\$ -	92	\$ 13,943,536	-	\$ -	1	\$ 140,000	-	\$ -	1	\$ 140,000	93	\$ 14,083,536
Coamo	-	\$ -	85	\$ 9,920,173	-	\$ -	85	\$ 9,920,173	-	\$ -	2	\$ 353,000	-	\$ -	2	\$ 353,000	87	\$ 10,273,173
Comerio	-	\$ -	20	\$ 2,126,000	-	\$ -	20	\$ 2,126,000	-	\$ -	1	\$ 205,200	-	\$ -	1	\$ 205,200	21	\$ 2,331,200
Corozal	-	\$ -	40	\$ 4,599,124	-	\$ -	40	\$ 4,599,124	-	\$ -	-	\$ -	-	\$ -	-	\$ -	40	\$ 4,599,124
Culebra	-	\$ -	2	\$ 477,000	2	\$ 1,080,000	4	\$ 1,557,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	4	\$ 1,557,000
Dorado	8	\$ 2,385,000	166	\$ 111,812,950	5	\$ 985,638	179	\$ 115,183,588	-	\$ -	12	\$ 28,802,747	1	\$ 4,375,000	13	\$ 33,177,747	192	\$ 148,361,335
Fajardo	5	\$ 605,000	131	\$ 13,118,397	23	\$ 3,336,800	159	\$ 17,060,197	1	\$ 65,000	3	\$ 443,000	6	\$ 819,500	10	\$ 1,327,500	169	\$ 18,387,697
Florida	1	\$ 76,000	19	\$ 1,720,025	1	\$ 90,640	21	\$ 1,886,665	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 1,886,665
Guánica	-	\$ -	10	\$ 992,000	-	\$ -	10	\$ 992,000	-	\$ -	1	\$ 75,000	-	\$ -	1	\$ 75,000	11	\$ 1,067,000
Guayama	1	\$ 81,000	89	\$ 9,402,930	3	\$ 280,000	93	\$ 9,763,930	-	\$ -	1	\$ 78,000	-	\$ -	1	\$ 78,000	94	\$ 9,841,930
Guayanilla	-	\$ -	9	\$ 841,500	-	\$ -	9	\$ 841,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 841,500
Guaynabo	12	\$ 2,249,765	488	\$ 137,087,185	2	\$ 299,000	502	\$ 139,635,950	2	\$ 555,300	154	\$ 40,672,210	2	\$ 549,000	158	\$ 41,776,510	660	\$ 181,412,460
Gurabo	2	\$ 154,000	225	\$ 35,063,956	2	\$ 470,000	229	\$ 35,687,956	-	\$ -	74	\$ 8,931,481	1	\$ 95,800	75	\$ 9,027,281	304	\$ 44,715,237
Hatillo	-	\$ -	71	\$ 9,687,500	1	\$ 102,000	72	\$ 9,789,500	-	\$ -	2	\$ 340,500	-	\$ -	2	\$ 340,500	74	\$ 10,130,000
Hormigueros	-	\$ -	38	\$ 3,876,000	-	\$ -	38	\$ 3,876,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	38	\$ 3,876,000
Humacao	13	\$ 2,473,500	200	\$ 34,160,053	30	\$ 7,311,500	243	\$ 43,945,053	-	\$ -	30	\$ 4,831,900	9	\$ 1,978,900	39	\$ 6,810,800	282	\$ 50,755,853
Isabela	7	\$ 826,000	76	\$ 11,838,808	12	\$ 2,248,000	95	\$ 14,912,808	2	\$ 290,500	2	\$ 559,800	3	\$ 727,000	7	\$ 1,577,300	102	\$ 16,490,108
Jayuya	-	\$ -	9	\$ 962,400	-	\$ -	9	\$ 962,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 962,400
Juana Díaz	1	\$ 60,000	98	\$ 12,892,242	1	\$ 132,000	100	\$ 13,084,242	-	\$ -	4	\$ 518,000	-	\$ -	4	\$ 518,000	104	\$ 13,602,242
Juncos	1	\$ 119,000	162	\$ 17,537,799	-	\$ -	163	\$ 17,656,799	-	\$ -	9	\$ 1,087,900	-	\$ -	9	\$ 1,087,900	172	\$ 18,744,699
Lajas	1	\$ 128,000	24	\$ 3,113,260	3	\$ 777,000	28	\$ 4,018,260	-	\$ -	3	\$ 304,297	-	\$ -	3	\$ 304,297	31	\$ 4,322,557
Lares	-	\$ -	22	\$ 2,999,000	3	\$ 353,000	25	\$ 3,352,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	25	\$ 3,352,000
Las Marías	-	\$ -	1	\$ 300,000	-	\$ -	1	\$ 300,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 300,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2020

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	1	\$ 107,500	149	\$ 18,566,826	2	\$ 390,000	152	\$ 19,064,326	2	\$ 288,000	85	\$ 12,078,587	-	\$ -	87	\$ 12,366,587	239	\$ 31,430,913
Loíza	2	\$ 243,000	56	\$ 5,325,502	13	\$ 1,785,500	71	\$ 7,354,002	-	\$ -	-	\$ -	1	\$ 132,000	1	\$ 132,000	72	\$ 7,486,002
Luquillo	6	\$ 1,288,000	69	\$ 9,522,101	9	\$ 1,028,500	84	\$ 11,838,601	-	\$ -	-	\$ -	3	\$ 303,000	3	\$ 303,000	87	\$ 12,141,601
Manatí	-	\$ -	106	\$ 13,393,500	1	\$ 228,000	107	\$ 13,621,500	-	\$ -	1	\$ 83,500	1	\$ 100,000	2	\$ 183,500	109	\$ 13,805,000
Maricao	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Maunabo	-	\$ -	11	\$ 924,400	1	\$ 105,000	12	\$ 1,029,400	-	\$ -	-	\$ -	1	\$ 115,000	1	\$ 115,000	13	\$ 1,144,400
Mayagüez	3	\$ 245,000	98	\$ 12,096,640	4	\$ 374,900	105	\$ 12,716,540	-	\$ -	-	\$ -	-	\$ -	-	\$ -	105	\$ 12,716,540
Moca	1	\$ 100,000	42	\$ 5,613,125	-	\$ -	43	\$ 5,713,125	-	\$ -	1	\$ 119,000	-	\$ -	1	\$ 119,000	44	\$ 5,832,125
Morovis	-	\$ -	48	\$ 5,004,000	-	\$ -	48	\$ 5,004,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	48	\$ 5,004,000
Naguabo	-	\$ -	83	\$ 7,693,100	1	\$ 102,000	84	\$ 7,795,100	-	\$ -	1	\$ 131,900	-	\$ -	1	\$ 131,900	85	\$ 7,927,000
Naranjito	-	\$ -	22	\$ 2,452,000	-	\$ -	22	\$ 2,452,000	-	\$ -	1	\$ 158,000	-	\$ -	1	\$ 158,000	23	\$ 2,610,000
Orocovis	-	\$ -	26	\$ 3,230,000	-	\$ -	26	\$ 3,230,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	26	\$ 3,230,000
Patillas	-	\$ -	26	\$ 2,527,050	2	\$ 409,000	28	\$ 2,936,050	-	\$ -	1	\$ 105,000	-	\$ -	1	\$ 105,000	29	\$ 3,041,050
Peñuelas	-	\$ -	18	\$ 2,983,000	-	\$ -	18	\$ 2,983,000	-	\$ -	1	\$ 110,000	-	\$ -	1	\$ 110,000	19	\$ 3,093,000
Ponce	2	\$ 107,000	292	\$ 39,605,317	6	\$ 740,000	300	\$ 40,452,317	-	\$ -	13	\$ 2,205,999	-	\$ -	13	\$ 2,205,999	313	\$ 42,658,316
Quebradillas	-	\$ -	30	\$ 3,192,400	1	\$ 92,000	31	\$ 3,284,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	31	\$ 3,284,400
Rincón	3	\$ 1,618,000	25	\$ 6,097,900	9	\$ 2,386,525	37	\$ 10,102,425	-	\$ -	1	\$ 385,000	-	\$ -	1	\$ 385,000	38	\$ 10,487,425
Río Grande	7	\$ 1,329,000	218	\$ 34,314,051	25	\$ 8,165,000	250	\$ 43,808,051	1	\$ 451,400	6	\$ 4,967,775	6	\$ 988,030	13	\$ 6,407,205	263	\$ 50,215,256
Sabana Grande	-	\$ -	22	\$ 2,244,400	-	\$ -	22	\$ 2,244,400	-	\$ -	2	\$ 185,000	-	\$ -	2	\$ 185,000	24	\$ 2,429,400
Salinas	-	\$ -	51	\$ 4,672,769	-	\$ -	51	\$ 4,672,769	-	\$ -	3	\$ 297,000	-	\$ -	3	\$ 297,000	54	\$ 4,969,769
San Germán	-	\$ -	46	\$ 6,072,000	-	\$ -	46	\$ 6,072,000	-	\$ -	5	\$ 755,400	-	\$ -	5	\$ 755,400	51	\$ 6,827,400
San Juan	48	\$ 7,492,000	1,234	\$ 263,725,054	44	\$ 11,565,200	1,326	\$ 282,782,254	-	\$ -	64	\$ 18,012,150	5	\$ 1,939,500	69	\$ 19,951,650	1,395	\$ 302,733,904
San Lorenzo	1	\$ 72,000	96	\$ 11,156,810	1	\$ 70,000	98	\$ 11,298,810	-	\$ -	1	\$ 98,000	-	\$ -	1	\$ 98,000	99	\$ 11,396,810
San Sebastián	1	\$ 135,000	56	\$ 6,406,400	3	\$ 298,000	60	\$ 6,839,400	-	\$ -	1	\$ 118,000	-	\$ -	1	\$ 118,000	61	\$ 6,957,400
Santa Isabel	-	\$ -	92	\$ 11,045,295	1	\$ 117,000	93	\$ 11,162,295	-	\$ -	7	\$ 1,073,730	-	\$ -	7	\$ 1,073,730	100	\$ 12,236,025
Toa Alta	2	\$ 262,000	235	\$ 34,191,699	1	\$ 200,000	238	\$ 34,653,699	1	\$ 92,900	12	\$ 1,632,100	-	\$ -	13	\$ 1,725,000	251	\$ 36,378,699
Toa Baja	3	\$ 315,000	236	\$ 30,147,436	1	\$ 275,000	240	\$ 30,737,436	-	\$ -	7	\$ 1,030,000	-	\$ -	7	\$ 1,030,000	247	\$ 31,767,436
Trujillo Alto	1	\$ 155,000	242	\$ 34,592,079	3	\$ 305,000	246	\$ 35,052,079	-	\$ -	12	\$ 1,457,000	-	\$ -	12	\$ 1,457,000	258	\$ 36,509,079
Utuado	-	\$ -	26	\$ 2,544,111	-	\$ -	26	\$ 2,544,111	-	\$ -	1	\$ 115,000	-	\$ -	1	\$ 115,000	27	\$ 2,659,111
Vega Alta	1	\$ 106,000	96	\$ 14,820,940	1	\$ 188,000	98	\$ 15,114,940	-	\$ -	8	\$ 1,130,000	2	\$ 267,000	10	\$ 1,397,000	108	\$ 16,511,940
Vega Baja	2	\$ 248,000	151	\$ 17,344,839	5	\$ 766,300	158	\$ 18,359,139	-	\$ -	2	\$ 137,000	1	\$ 127,000	3	\$ 264,000	161	\$ 18,623,139
Vieques	-	\$ -	6	\$ 738,000	3	\$ 1,195,875	9	\$ 1,933,875	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 1,933,875
Villalba	-	\$ -	16	\$ 1,702,601	1	\$ 168,000	17	\$ 1,870,601	-	\$ -	3	\$ 345,000	-	\$ -	3	\$ 345,000	20	\$ 2,215,601
Yabucoa	-	\$ -	52	\$ 4,353,051	1	\$ 190,000	53	\$ 4,543,051	-	\$ -	1	\$ 120,000	-	\$ -	1	\$ 120,000	54	\$ 4,663,051
Yauco	-	\$ -	41	\$ 5,441,800	1	\$ 80,000	42	\$ 5,521,800	-	\$ -	4	\$ 579,200	-	\$ -	4	\$ 579,200	46	\$ 6,101,000
TOTAL	213	\$ 32,804,594	9,077	\$ 1,462,193,467	291	\$ 58,258,178	9,581	\$ 1,553,256,239	9	\$ 1,743,100	769	\$ 182,208,748	57	\$ 14,896,330	835	\$ 198,848,178	10,416	\$ 1,752,104,417

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2019

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	1	\$ 540,000	9	\$ 980,350	-	\$ -	10	\$ 1,520,350	-	-	-	-	-	-	-	-	10	\$ 1,520,350
Aguada	3	\$ 382,000	40	\$ 5,053,616	6	\$ 1,173,000	49	\$ 6,608,616	1	550,000	2	314,600	-	-	3	864,600	52	\$ 7,473,216
Agua dilla	4	\$ 440,000	152	\$ 23,772,536	10	\$ 1,772,000	166	\$ 25,984,536	-	-	9	1,329,900	-	-	9	1,329,900	175	\$ 27,314,436
Aguas Buenas	1	\$ 111,000	30	\$ 3,570,432	-	\$ -	31	\$ 3,681,432	-	-	2	287,000	-	-	2	287,000	33	\$ 3,968,432
Aibonito	-	\$ -	37	\$ 4,764,550	-	\$ -	37	\$ 4,764,550	-	-	3	525,000	-	-	3	525,000	40	\$ 5,289,550
Añasco	3	\$ 460,000	34	\$ 3,499,925	1	\$ 73,000	38	\$ 4,032,925	-	-	-	-	1	215,000	1	215,000	39	\$ 4,247,925
Arecibo	3	\$ 350,000	190	\$ 20,387,071	4	\$ 545,000	197	\$ 21,282,071	-	-	-	-	-	-	-	-	197	\$ 21,282,071
Arroyo	1	\$ 70,000	48	\$ 3,513,600	3	\$ 230,000	52	\$ 3,813,600	-	-	14	1,449,100	-	-	14	1,449,100	66	\$ 5,262,700
Barceloneta	1	\$ 80,000	76	\$ 8,100,586	-	\$ -	77	\$ 8,180,586	-	-	7	893,800	1	117,500	8	1,011,300	85	\$ 9,191,886
Barranquitas	-	\$ -	20	\$ 2,122,300	-	\$ -	20	\$ 2,122,300	-	-	-	-	-	-	-	-	20	\$ 2,122,300
Bayamón	21	\$ 2,214,600	810	\$ 95,975,850	1	\$ 90,000	832	\$ 98,280,450	1	107,500	26	3,548,867	1	130,000	28	3,786,367	860	\$ 102,066,817
Cabo Rojo	14	\$ 1,659,000	153	\$ 21,558,605	26	\$ 3,402,200	193	\$ 26,619,805	-	-	34	5,119,600	7	969,800	41	6,089,400	234	\$ 32,709,205
Caguas	15	\$ 1,289,880	557	\$ 78,859,308	5	\$ 792,000	577	\$ 80,941,188	-	-	36	7,233,550	-	-	36	7,233,550	613	\$ 88,174,738
Camuy	-	\$ -	58	\$ 6,458,911	-	\$ -	58	\$ 6,458,911	-	-	-	-	-	-	-	-	58	\$ 6,458,911
Canóvanas	1	\$ 72,000	159	\$ 20,607,455	2	\$ 200,000	162	\$ 20,879,455	-	-	6	980,000	-	-	6	980,000	168	\$ 21,859,455
Carolina	31	\$ 4,109,059	678	\$ 87,160,189	36	\$ 7,547,200	745	\$ 98,816,448	-	-	44	10,398,745	7	1,641,400	51	12,040,145	796	\$ 110,856,593
Cataño	3	\$ 307,825	55	\$ 8,130,143	1	\$ 230,000	59	\$ 8,667,968	-	-	-	-	-	-	-	-	59	\$ 8,667,968
Cayey	1	\$ 86,000	116	\$ 14,375,875	1	\$ 235,000	118	\$ 14,696,875	-	-	-	-	-	-	-	-	118	\$ 14,696,875
Ceiba	2	\$ 285,000	50	\$ 4,368,638	6	\$ 575,950	58	\$ 5,229,588	-	-	-	-	1	90,000	1	90,000	59	\$ 5,319,588
Ciales	-	\$ -	10	\$ 958,000	-	\$ -	10	\$ 958,000	-	-	-	-	-	-	-	-	10	\$ 958,000
Cidra	1	\$ 219,000	115	\$ 14,955,236	-	\$ -	116	\$ 15,174,236	-	-	-	-	-	-	-	-	116	\$ 15,174,236
Coamo	2	\$ 156,000	77	\$ 8,504,810	2	\$ 270,000	81	\$ 8,930,810	-	-	4	474,515	-	-	4	474,515	85	\$ 9,405,325
Comerio	-	\$ -	13	\$ 1,229,775	1	\$ 175,000	14	\$ 1,404,775	-	-	-	-	-	-	-	-	14	\$ 1,404,775
Corozal	-	\$ -	41	\$ 4,103,200	-	\$ -	41	\$ 4,103,200	-	-	-	-	-	-	-	-	41	\$ 4,103,200
Culebra	3	\$ 860,000	5	\$ 1,617,500	2	\$ 311,000	10	\$ 2,788,500	-	-	-	-	-	-	-	-	10	\$ 2,788,500
Dorado	13	\$ 6,820,000	207	\$ 105,549,439	8	\$ 3,186,750	228	\$ 115,556,189	1	505,000	11	12,688,055	-	-	12	13,193,055	240	\$ 128,749,244
Fajardo	10	\$ 1,263,000	151	\$ 15,058,696	32	\$ 4,254,000	193	\$ 20,575,696	-	-	4	449,000	7	831,000	11	1,280,000	204	\$ 21,855,696
Florida	1	\$ 90,000	25	\$ 2,180,000	-	\$ -	26	\$ 2,270,000	-	-	-	-	-	-	-	-	26	\$ 2,270,000
Guánica	1	\$ 155,000	9	\$ 790,500	1	\$ 160,000	11	\$ 1,105,500	-	-	1	114,000	-	-	1	114,000	12	\$ 1,219,500
Guayama	4	\$ 280,000	93	8,006,563	5	\$ 521,000	102	\$ 8,807,563	-	-	-	-	-	-	-	-	102	\$ 8,807,563
Guayanilla	2	\$ 187,500	19	\$ 1,624,500	-	\$ -	21	\$ 1,812,000	-	-	1	150,000	-	-	1	150,000	22	\$ 1,962,000
Guaynabo	5	\$ 869,000	526	\$ 120,211,095	4	\$ 548,500	535	\$ 121,628,595	-	-	86	22,776,595	2	317,000	88	23,093,595	623	\$ 144,722,190
Gurabo	4	\$ 285,000	251	\$ 37,498,712	3	\$ 652,000	258	\$ 38,435,712	-	-	87	12,084,173	-	-	87	12,084,173	345	\$ 50,519,885
Hatillo	2	\$ 229,000	68	\$ 8,548,850	1	\$ 245,000	71	\$ 9,022,850	-	-	-	-	-	-	-	-	71	\$ 9,022,850
Hormigueros	1	\$ 48,000	30	\$ 2,628,500	-	\$ -	31	\$ 2,676,500	-	-	-	-	-	-	-	-	31	\$ 2,676,500
Humacao	10	\$ 1,717,500	155	\$ 23,677,383	32	\$ 8,083,500	197	\$ 33,478,383	-	-	22	5,640,005	5	1,432,000	27	7,072,005	224	\$ 40,550,388
Isabela	5	\$ 837,000	96	\$ 13,725,439	7	\$ 1,030,000	108	\$ 15,592,439	1	235,000	4	882,625	-	-	5	1,117,625	113	\$ 16,710,064
Jayuya	1	\$ 80,000	5	\$ 383,000	-	\$ -	6	\$ 463,000	-	-	-	-	-	-	-	-	6	\$ 463,000
Juana Díaz	3	\$ 228,000	118	\$ 14,641,100	1	\$ 75,000	122	\$ 14,944,100	-	-	9	1,481,907	-	-	9	1,481,907	131	\$ 16,426,007
Juncos	1	\$ 104,000	122	\$ 12,984,002	1	\$ 53,000	124	\$ 13,141,002	-	-	14	1,737,780	-	-	14	1,737,780	138	\$ 14,878,782
Lajas	2	\$ 294,000	20	\$ 2,270,000	10	\$ 1,491,100	32	\$ 4,055,100	-	-	1	118,000	-	-	1	118,000	33	\$ 4,173,100
Lares	-	\$ -	31	\$ 3,319,000	1	\$ 60,000	32	\$ 3,379,000	-	-	-	-	-	-	-	-	32	\$ 3,379,000
Las Marías	-	\$ -	5	\$ 430,000	1	\$ 95,000	6	\$ 525,000	-	-	-	-	-	-	-	-	6	\$ 525,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2019

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	-	\$ -	105	\$ 11,669,230	-	\$ -	105	\$ 11,669,230	-	-	20	2,822,700	-	-	20	2,822,700	125	\$ 14,491,930
Loíza	7	\$ 682,000	57	\$ 5,130,361	14	\$ 1,498,000	78	\$ 7,310,361	-	-	12	960,000	-	-	12	960,000	90	\$ 8,270,361
Luquillo	10	\$ 1,796,000	71	\$ 9,470,410	17	\$ 2,464,800	98	\$ 13,731,210	1	110,000	-	-	-	-	1	110,000	99	\$ 13,841,210
Manatí	3	\$ 243,000	104	\$ 11,987,329	2	\$ 210,000	109	\$ 12,440,329	-	-	2	166,000	-	-	2	166,000	111	\$ 12,606,329
Maricao	-	\$ -	1	\$ 65,000	-	\$ -	1	\$ 65,000	-	-	-	-	-	-	-	-	1	\$ 65,000
Maunabo	-	\$ -	14	\$ 1,191,500	-	-	14	\$ 1,191,500	-	-	1	170,000	-	-	1	170,000	15	\$ 1,361,500
Mayagüez	7	\$ 749,900	91	\$ 12,845,655	5	\$ 490,500	103	\$ 14,086,055	-	-	3	462,000	-	-	3	462,000	106	\$ 14,548,055
Moca	1	\$ 115,000	39	\$ 4,491,900	1	\$ 150,000	41	\$ 4,756,900	-	-	-	-	-	-	-	-	41	\$ 4,756,900
Morovis	-	\$ -	51	\$ 5,158,055	-	\$ -	51	\$ 5,158,055	-	-	-	-	-	-	-	-	51	\$ 5,158,055
Naguabo	1	\$ 134,900	69	\$ 5,598,515	3	\$ 372,000	73	\$ 6,105,415	-	-	5	592,600	-	-	5	592,600	78	\$ 6,698,015
Naranjito	-	\$ -	12	\$ 1,112,750	1	\$ 220,000	13	\$ 1,332,750	-	-	-	-	-	-	-	-	13	\$ 1,332,750
Orocovis	-	\$ -	11	\$ 1,005,500	2	\$ 370,000	13	\$ 1,375,500	-	-	-	-	-	-	-	-	13	\$ 1,375,500
Patillas	-	\$ -	22	\$ 1,740,495	2	\$ 170,000	24	\$ 1,910,495	-	-	1	58,013	-	-	1	58,013	25	\$ 1,968,508
Peñuelas	-	\$ -	28	\$ 3,006,000	-	\$ -	28	\$ 3,006,000	-	-	2	194,000	-	-	2	194,000	30	\$ 3,200,000
Ponce	17	\$ 1,908,000	317	\$ 33,869,831	3	\$ 327,000	337	\$ 36,104,831	-	-	15	2,431,200	2	208,900	17	2,640,100	354	\$ 38,744,931
Quebradillas	-	\$ -	32	\$ 3,903,712	1	\$ 166,000	33	\$ 4,069,712	-	-	-	-	-	-	-	-	33	\$ 4,069,712
Rincón	8	\$ 1,345,000	22	\$ 4,857,977	12	\$ 2,555,445	42	\$ 8,758,422	-	-	2	372,000	2	386,095	4	758,095	46	\$ 9,516,517
Río Grande	9	\$ 1,397,735	194	\$ 26,740,061	24	\$ 5,216,500	227	\$ 33,354,296	-	-	6	8,648,658	5	1,362,500	11	10,011,158	238	\$ 43,365,454
Sabana Grande	-	\$ -	28	\$ 2,411,000	1	\$ 85,000	29	\$ 2,496,000	-	-	2	183,000	-	-	2	183,000	31	\$ 2,679,000
Salinas	-	\$ -	51	\$ 4,164,250	1	\$ 77,000	52	\$ 4,241,250	-	-	9	944,000	-	-	9	944,000	61	\$ 5,185,250
San Germán	-	\$ -	47	\$ 5,663,069	2	\$ 140,000	49	\$ 5,803,069	-	-	1	166,000	-	-	1	166,000	50	\$ 5,969,069
San Juan	90	\$ 17,775,309	1,398	\$ 290,170,424	55	\$ 14,580,000	1,543	\$ 322,525,733	5	835,000	60	20,133,500	8	1,910,000	73	22,878,500	1,616	\$ 345,404,233
San Lorenzo	2	\$ 151,000	70	\$ 7,717,085	2	\$ 180,000	74	\$ 8,048,085	-	-	1	152,000	-	-	1	152,000	75	\$ 8,200,085
San Sebastián	1	\$ 103,000	77	\$ 8,772,500	1	\$ 160,000	79	\$ 9,035,500	-	-	-	-	-	-	-	-	79	\$ 9,035,500
Santa Isabel	-	\$ -	59	\$ 6,871,967	1	\$ 79,000	60	\$ 6,950,967	-	-	12	1,735,405	-	-	12	1,735,405	72	\$ 8,686,372
Toa Alta	3	\$ 369,000	290	\$ 41,223,942	-	\$ -	293	\$ 41,592,942	-	-	3	500,500	-	-	3	500,500	296	\$ 42,093,442
Toa Baja	3	\$ 403,060	279	\$ 34,095,810	2	\$ 213,000	284	\$ 34,711,870	-	-	1	121,000	-	-	1	121,000	285	\$ 34,832,870
Trujillo Alto	4	\$ 459,000	238	\$ 32,802,757	2	\$ 280,000	244	\$ 33,541,757	-	-	20	2,856,700	-	-	20	2,856,700	264	\$ 36,398,457
Utua	-	\$ -	31	\$ 2,805,501	2	\$ 183,000	33	\$ 2,988,501	-	-	-	-	-	-	-	-	33	\$ 2,988,501
Vega Alta	8	\$ 967,077	126	\$ 17,298,594	5	\$ 1,011,600	139	\$ 19,277,271	-	-	2	313,000	2	275,000	4	588,000	143	\$ 19,865,271
Vega Baja	1	\$ 72,900	197	\$ 22,579,662	7	\$ 833,000	205	\$ 23,485,562	-	-	9	1,394,400	1	125,000	10	1,519,400	215	\$ 25,004,962
Vieques	1	\$ 107,500	6	\$ 1,493,000	16	\$ 3,844,000	23	\$ 5,444,500	-	-	-	-	-	-	-	-	23	\$ 5,444,500
Villalba	-	\$ -	13	\$ 1,544,500	-	\$ -	13	\$ 1,544,500	-	-	-	-	-	-	-	-	13	\$ 1,544,500
Yabucoa	-	\$ -	38	\$ 3,199,325	1	\$ 235,000	39	\$ 3,434,325	-	-	-	-	-	-	-	-	39	\$ 3,434,325
Yauco	2	\$ 147,670	64	\$ 7,059,700	3	\$ 294,000	69	\$ 7,501,370	-	-	20	2,566,150	-	-	20	2,566,150	89	\$ 10,067,520
TOTAL	354	\$ 56,105,415	9,716	\$ 1,451,872,607	402	\$ 74,481,045	10,472	\$ 1,582,459,067	10	\$ 2,342,500	636	\$ 138,619,643	52	\$ 10,011,195	698	\$ 150,973,338	11,170	\$ 1,733,432,405

Done Annually

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HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2018

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	10	\$ 987,880	-	\$ -	10	\$ 987,880	-	\$ -	-	\$ -	-	\$ -	-	\$ -	10	\$ 987,880
Aguada	1	\$ 53,000	36	\$ 4,304,500	2	\$ 229,000	39	\$ 4,586,500	-	\$ -	7	\$ 965,300	1	\$ 155,000	8	\$ 1,120,300	47	\$ 5,706,800
Aguadilla	6	\$ 909,500	101	\$ 15,143,400	7	\$ 1,380,100	114	\$ 17,433,000	1	\$ 154,000	24	\$ 4,204,000	-	\$ -	25	\$ 4,358,000	139	\$ 21,791,000
Aguas Buenas	-	\$ -	39	\$ 4,632,770	1	\$ 80,000	40	\$ 4,712,770	-	\$ -	2	\$ 278,000	-	\$ -	2	\$ 278,000	42	\$ 4,990,770
Aibonito	-	\$ -	34	\$ 3,880,711	-	\$ -	34	\$ 3,880,711	-	\$ -	4	\$ 628,500	-	\$ -	4	\$ 628,500	38	\$ 4,509,211
Añasco	-	\$ -	24	\$ 2,503,800	-	\$ -	24	\$ 2,503,800	-	\$ -	3	\$ 522,000	-	\$ -	3	\$ 522,000	27	\$ 3,025,800
Arecibo	3	\$ 247,000	195	\$ 19,916,065	3	\$ 320,000	201	\$ 20,483,065	1	\$ 50,000	24	\$ 2,403,450	-	\$ -	25	\$ 2,453,450	226	\$ 22,936,515
Arroyo	2	\$ 135,000	40	\$ 2,841,235	1	\$ 142,000	43	\$ 3,118,235	1	\$ 69,000	18	\$ 1,746,400	-	\$ -	19	\$ 1,815,400	62	\$ 4,933,635
Barceloneta	-	\$ -	64	\$ 6,793,499	1	\$ 85,000	65	\$ 6,878,499	-	\$ -	25	\$ 2,699,400	-	\$ -	25	\$ 2,699,400	90	\$ 9,577,899
Barranquitas	-	\$ -	35	\$ 3,439,925	1	\$ 175,000	36	\$ 3,614,925	-	\$ -	-	\$ -	-	\$ -	-	\$ -	36	\$ 3,614,925
Bayamón	19	\$ 1,996,500	721	\$ 80,055,787	4	\$ 416,500	744	\$ 82,468,787	-	\$ -	64	\$ 8,668,907	-	\$ -	64	\$ 8,668,907	808	\$ 91,137,694
Cabo Rojo	15	\$ 1,817,900	120	\$ 14,723,942	24	\$ 3,030,800	159	\$ 19,572,642	2	\$ 300,900	35	\$ 4,696,075	10	\$ 1,157,000	47	\$ 6,153,975	206	\$ 25,726,617
Caguas	12	\$ 1,257,000	450	\$ 61,213,091	8	\$ 1,252,000	470	\$ 63,722,091	2	\$ 108,000	50	\$ 8,305,957	-	\$ -	52	\$ 8,413,957	522	\$ 72,136,048
Camuy	1	\$ 153,900	54	\$ 5,893,750	-	\$ -	55	\$ 6,047,650	1	\$ 75,000	12	\$ 1,633,404	-	\$ -	13	\$ 1,708,404	68	\$ 7,756,054
Canóvanas	1	\$ 200,000	142	\$ 18,514,585	1	\$ 120,000	144	\$ 18,834,585	-	\$ -	38	\$ 6,454,259	-	\$ -	38	\$ 6,454,259	182	\$ 25,288,844
Carolina	46	\$ 6,351,042	622	\$ 75,701,524	41	\$ 7,779,000	709	\$ 89,831,566	4	\$ 555,995	74	\$ 11,517,090	9	\$ 2,079,000	87	\$ 14,152,085	796	\$ 103,983,651
Cataño	4	\$ 380,000	48	\$ 6,022,445	-	\$ -	52	\$ 6,402,445	-	\$ -	3	\$ 467,000	-	\$ -	3	\$ 467,000	55	\$ 6,869,445
Cayey	4	\$ 678,000	110	\$ 13,187,037	3	\$ 408,400	117	\$ 14,273,437	-	\$ -	12	\$ 1,612,300	-	\$ -	12	\$ 1,612,300	129	\$ 15,885,737
Ceiba	7	\$ 727,100	44	\$ 4,044,991	1	\$ 74,000	52	\$ 4,846,091	1	\$ 81,000	2	\$ 92,000	-	\$ -	3	\$ 173,000	55	\$ 5,019,091
Ciales	1	\$ 75,000	22	\$ 2,374,500	-	\$ -	23	\$ 2,449,500	-	\$ -	2	\$ 177,000	-	\$ -	2	\$ 177,000	25	\$ 2,626,500
Cidra	1	\$ 110,000	103	\$ 12,997,566	2	\$ 265,000	106	\$ 13,372,566	-	\$ -	7	\$ 1,001,000	-	\$ -	7	\$ 1,001,000	113	\$ 14,373,566
Coamo	-	\$ -	84	\$ 9,756,841	-	\$ -	84	\$ 9,756,841	-	\$ -	8	\$ 763,900	-	\$ -	8	\$ 763,900	92	\$ 10,520,741
Comerio	-	\$ -	9	\$ 810,000	-	\$ -	9	\$ 810,000	-	\$ -	1	\$ 156,000	-	\$ -	1	\$ 156,000	10	\$ 966,000
Corozal	-	\$ -	52	\$ 5,114,068	2	\$ 568,000	54	\$ 5,682,068	-	\$ -	1	\$ 60,000	-	\$ -	1	\$ 60,000	55	\$ 5,742,068
Culebra	3	\$ 484,000	1	\$ 135,000	-	\$ -	4	\$ 619,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	4	\$ 619,000
Dorado	10	\$ 3,405,000	177	\$ 70,298,798	9	\$ 3,216,900	196	\$ 76,920,698	2	\$ 475,000	22	\$ 20,374,725	2	\$ 822,000	26	\$ 21,671,725	222	\$ 98,592,423
Fajardo	19	\$ 2,298,000	130	\$ 11,193,582	18	\$ 2,787,500	167	\$ 16,279,082	2	\$ 320,000	6	\$ 691,000	2	\$ 191,000	10	\$ 1,202,000	177	\$ 17,481,082
Florida	-	\$ -	25	\$ 2,233,224	-	\$ -	25	\$ 2,233,224	-	\$ -	1	\$ 93,100	-	\$ -	1	\$ 93,100	26	\$ 2,326,324
Guánica	-	\$ -	19	\$ 1,851,100	2	\$ 208,000	21	\$ 2,059,100	-	\$ -	2	\$ 140,800	-	\$ -	2	\$ 140,800	23	\$ 2,199,900
Guayama	3	\$ 288,000	87	\$ 7,563,146	2	\$ 205,000	92	\$ 8,056,146	-	\$ -	5	\$ 484,400	-	\$ -	5	\$ 484,400	97	\$ 8,540,546
Guayanilla	-	\$ -	20	\$ 1,987,900	-	\$ -	20	\$ 1,987,900	-	\$ -	1	\$ 66,000	-	\$ -	1	\$ 66,000	21	\$ 2,053,900
Guaynabo	14	\$ 3,305,500	447	\$ 103,605,777	4	\$ 699,000	465	\$ 107,610,277	2	\$ 210,000	114	\$ 30,279,964	-	\$ -	116	\$ 30,489,964	581	\$ 138,100,241
Gurabo	2	\$ 185,000	241	\$ 33,303,649	1	\$ 85,000	244	\$ 33,573,649	-	\$ -	101	\$ 13,793,996	-	\$ -	101	\$ 13,793,996	345	\$ 47,367,645
Hatillo	3	\$ 470,000	64	\$ 8,791,177	1	\$ 70,000	68	\$ 9,331,177	2	\$ 239,000	11	\$ 1,679,100	-	\$ -	13	\$ 1,918,100	81	\$ 11,249,277
Hormigueros	1	\$ 90,000	20	\$ 1,992,100	-	\$ -	21	\$ 2,082,100	-	\$ -	2	\$ 236,000	-	\$ -	2	\$ 236,000	23	\$ 2,318,100
Humacao	11	\$ 2,832,500	132	\$ 18,349,757	18	\$ 3,409,800	161	\$ 24,592,057	1	\$ 231,000	21	\$ 2,570,700	1	\$ 176,000	23	\$ 2,977,700	184	\$ 27,569,757
Isabela	2	\$ 453,000	76	\$ 8,806,075	6	\$ 882,000	84	\$ 10,141,075	-	\$ -	10	\$ 1,168,200	2	\$ 421,000	12	\$ 1,589,200	96	\$ 11,730,275
Jayuya	-	\$ -	11	\$ 1,069,910	-	\$ -	11	\$ 1,069,910	-	\$ -	-	\$ -	-	\$ -	-	\$ -	11	\$ 1,069,910
Juana Díaz	5	\$ 691,400	103	\$ 11,718,222	1	\$ 95,000	109	\$ 12,504,622	-	\$ -	29	\$ 3,317,825	-	\$ -	29	\$ 3,317,825	138	\$ 15,822,447
Juncos	4	\$ 327,000	124	\$ 12,608,840	3	\$ 343,000	131	\$ 13,278,840	-	\$ -	27	\$ 3,513,200	-	\$ -	27	\$ 3,513,200	158	\$ 16,792,040
Lajas	1	\$ 105,000	23	\$ 2,133,000	5	\$ 547,000	29	\$ 2,785,000	-	\$ -	6	\$ 646,646	-	\$ -	6	\$ 646,646	35	\$ 3,431,646
Lares	-	\$ -	27	\$ 2,525,900	-	\$ -	27	\$ 2,525,900	1	\$ 75,000	1	\$ 63,000	-	\$ -	2	\$ 138,000	29	\$ 2,663,900
Las Marías	-	\$ -	4	\$ 328,000	-	\$ -	4	\$ 328,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	4	\$ 328,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2018

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	-	\$ -	117	\$ 13,471,730	-	\$ -	117	\$ 13,471,730	1	\$ 123,000	104	\$ 14,554,700	-	\$ -	105	\$ 14,677,700	222	\$ 28,149,430
Loíza	7	\$ 640,500	38	\$ 3,303,551	12	\$ 1,126,500	57	\$ 5,070,551	-	\$ -	3	\$ 309,000	-	\$ -	3	\$ 309,000	60	\$ 5,379,551
Luquillo	6	\$ 798,700	64	\$ 8,626,435	14	\$ 1,937,400	84	\$ 11,362,535	2	\$ 236,000	4	\$ 528,800	-	\$ -	6	\$ 764,800	90	\$ 12,127,335
Manatí	4	\$ 415,000	96	\$ 11,398,688	-	\$ -	100	\$ 11,813,688	2	\$ 255,000	8	\$ 1,043,500	-	\$ -	10	\$ 1,298,500	110	\$ 13,112,188
Maricao	-	\$ -	7	\$ 291,800	-	\$ -	7	\$ 291,800	-	\$ -	3	\$ 129,000	-	\$ -	3	\$ 129,000	10	\$ 420,800
Maunabo	-	\$ -	7	\$ 524,000	2	\$ 152,000	9	\$ 676,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 676,000
Mayagüez	6	\$ 438,000	86	\$ 11,132,790	3	\$ 320,000	95	\$ 11,890,790	1	\$ 56,000	7	\$ 959,000	-	\$ -	8	\$ 1,015,000	103	\$ 12,905,790
Moca	-	\$ -	33	\$ 3,947,300	-	\$ -	33	\$ 3,947,300	-	\$ -	8	\$ 958,300	-	\$ -	8	\$ 958,300	41	\$ 4,905,600
Morovis	1	\$ 115,000	45	\$ 4,728,743	-	\$ -	46	\$ 4,843,743	-	\$ -	4	\$ 431,412	-	\$ -	4	\$ 431,412	50	\$ 5,275,155
Naguabo	2	\$ 350,500	62	\$ 5,254,533	1	\$ 71,000	65	\$ 5,676,033	-	\$ -	14	\$ 1,295,600	-	\$ -	14	\$ 1,295,600	79	\$ 6,971,633
Naranjito	-	\$ -	31	\$ 3,056,100	-	\$ -	31	\$ 3,056,100	-	\$ -	-	\$ -	-	\$ -	-	\$ -	31	\$ 3,056,100
Orocovis	-	\$ -	16	\$ 1,524,500	-	\$ -	16	\$ 1,524,500	-	\$ -	2	\$ 220,000	-	\$ -	2	\$ 220,000	18	\$ 1,744,500
Patillas	4	\$ 307,500	15	\$ 1,115,705	-	\$ -	19	\$ 1,423,205	-	\$ -	-	\$ -	-	\$ -	-	\$ -	19	\$ 1,423,205
Peñuelas	-	\$ -	22	\$ 2,203,000	1	\$ 50,500	23	\$ 2,253,500	-	\$ -	8	\$ 778,000	-	\$ -	8	\$ 778,000	31	\$ 3,031,500
Ponce	14	\$ 1,070,005	329	\$ 37,085,245	8	\$ 1,155,000	351	\$ 39,310,250	2	\$ 190,000	42	\$ 6,421,900	1	\$ 110,000	45	\$ 6,721,900	396	\$ 46,032,150
Quebradillas	-	\$ -	34	\$ 3,164,500	-	\$ -	34	\$ 3,164,500	-	\$ -	3	\$ 269,900	-	\$ -	3	\$ 269,900	37	\$ 3,434,400
Rincón	6	\$ 1,771,300	19	\$ 3,699,000	4	\$ 744,800	29	\$ 6,215,100	3	\$ 836,000	3	\$ 425,000	2	\$ 455,000	8	\$ 1,716,000	37	\$ 7,931,100
Río Grande	11	\$ 2,726,000	129	\$ 16,328,308	16	\$ 3,168,500	156	\$ 22,222,808	1	\$ 736,000	4	\$ 630,500	2	\$ 675,000	7	\$ 2,041,500	163	\$ 24,264,308
Sabana Grande	-	\$ -	23	\$ 2,140,300	-	\$ -	23	\$ 2,140,300	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 2,140,300
Salinas	-	\$ -	56	\$ 4,557,510	2	\$ 135,000	58	\$ 4,692,510	-	\$ -	7	\$ 715,500	-	\$ -	7	\$ 715,500	65	\$ 5,408,010
San Germán	-	\$ -	41	\$ 4,573,000	-	\$ -	41	\$ 4,573,000	-	\$ -	3	\$ 385,000	-	\$ -	3	\$ 385,000	44	\$ 4,958,000
San Juan	76	\$ 15,128,900	1,102	\$ 211,098,030	48	\$ 8,244,300	1,226	\$ 234,471,230	24	\$ 5,141,000	135	\$ 32,275,053	10	\$ 3,118,500	169	\$ 40,534,553	1,395	\$ 275,005,783
San Lorenzo	1	\$ 138,000	87	\$ 9,616,779	-	\$ -	88	\$ 9,754,779	-	\$ -	14	\$ 1,988,500	-	\$ -	14	\$ 1,988,500	102	\$ 11,743,279
San Sebastián	1	\$ 80,000	45	\$ 5,088,500	1	\$ 192,000	47	\$ 5,360,500	-	\$ -	12	\$ 1,406,760	-	\$ -	12	\$ 1,406,760	59	\$ 6,767,260
Santa Isabel	-	\$ -	87	\$ 9,097,700	1	\$ 135,000	88	\$ 9,232,700	-	\$ -	23	\$ 2,824,039	-	\$ -	23	\$ 2,824,039	111	\$ 12,056,739
Toa Alta	2	\$ 156,000	304	\$ 41,153,952	1	\$ 60,000	307	\$ 41,369,952	3	\$ 368,000	27	\$ 4,109,950	-	\$ -	30	\$ 4,477,950	337	\$ 45,847,902
Toa Baja	6	\$ 634,000	245	\$ 27,292,462	-	\$ -	251	\$ 27,926,462	-	\$ -	8	\$ 1,218,000	-	\$ -	8	\$ 1,218,000	259	\$ 29,144,462
Trujillo Alto	4	\$ 599,500	220	\$ 27,778,302	3	\$ 165,000	227	\$ 28,542,802	1	\$ 291,000	35	\$ 5,055,973	-	\$ -	36	\$ 5,346,973	263	\$ 33,889,775
Utuado	1	\$ 45,000	19	\$ 1,660,600	-	\$ -	20	\$ 1,705,600	-	\$ -	-	\$ -	-	\$ -	-	\$ -	20	\$ 1,705,600
Vega Alta	3	\$ 288,800	103	\$ 13,102,810	2	\$ 620,000	108	\$ 14,011,610	-	\$ -	16	\$ 2,295,000	-	\$ -	16	\$ 2,295,000	124	\$ 16,306,610
Vega Baja	4	\$ 374,000	191	\$ 20,889,540	3	\$ 340,000	198	\$ 21,603,540	2	\$ 267,400	28	\$ 3,733,477	2	\$ 164,000	32	\$ 4,164,877	230	\$ 25,768,417
Vieques	1	\$ 200,000	7	\$ 1,114,600	5	\$ 1,566,000	13	\$ 2,880,600	-	\$ -	-	\$ -	1	\$ 155,000	1	\$ 155,000	14	\$ 3,035,600
Villalba	-	\$ -	21	\$ 1,868,931	-	\$ -	21	\$ 1,868,931	-	\$ -	1	\$ 127,000	-	\$ -	1	\$ 127,000	22	\$ 1,995,931
Yabucoa	1	\$ 81,200	44	\$ 3,373,887	-	\$ -	45	\$ 3,455,087	-	\$ -	1	\$ 71,900	-	\$ -	1	\$ 71,900	46	\$ 3,526,987
Yauco	2	\$ 215,300	65	\$ 6,564,550	1	\$ 80,000	68	\$ 6,859,850	-	\$ -	21	\$ 2,532,400	-	\$ -	21	\$ 2,532,400	89	\$ 9,392,250
TOTAL	364	\$ 56,598,547	8,700	\$ 1,197,176,450	300	\$ 49,136,000	9,364	\$ 1,302,910,997	65	\$ 11,443,295	1,323	\$ 225,863,762	45	\$ 9,678,500	1,433	\$ 246,985,557	10,797	\$ 1,549,896,554

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2017

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	1	\$ 48,000	14	\$ 1,479,333	-	\$ -	15	\$ 1,527,333	-	\$ -	1	\$ 155,000	-	\$ -	1	\$ 155,000	16	\$ 1,682,333
Aguada	3	\$ 401,000	35	\$ 4,261,110	4	\$ 810,000	42	\$ 5,472,110	-	\$ -	3	\$ 373,000	-	\$ -	3	\$ 373,000	45	\$ 5,845,110
Aguadilla	4	\$ 431,000	111	\$ 16,509,940	6	\$ 1,100,000	121	\$ 18,040,940	1	\$ 154,000	12	\$ 1,844,900	-	\$ -	13	\$ 1,998,900	134	\$ 20,039,840
Aguas Buenas	1	\$ 57,000	23	\$ 2,578,000	-	\$ -	24	\$ 2,635,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 2,635,000
Aibonito	-	\$ -	38	\$ 4,370,601	1	\$ 200,000	39	\$ 4,570,601	-	\$ -	-	\$ -	-	\$ -	-	\$ -	39	\$ 4,570,601
Añasco	1	\$ 50,000	32	\$ 3,516,610	1	\$ 510,000	34	\$ 4,076,610	-	\$ -	-	\$ -	1	\$ 321,000	1	\$ 321,000	35	\$ 4,397,610
Arecibo	5	\$ 637,000	153	\$ 14,814,761	2	\$ 465,000	160	\$ 15,916,761	-	\$ -	11	\$ 1,224,434	-	\$ -	11	\$ 1,224,434	171	\$ 17,141,195
Arroyo	-	\$ -	41	\$ 3,359,302	3	\$ 234,000	44	\$ 3,593,302	-	\$ -	10	\$ 1,024,000	-	\$ -	10	\$ 1,024,000	54	\$ 4,617,302
Barceloneta	2	\$ 205,000	67	\$ 6,986,081	1	\$ 89,900	70	\$ 7,280,981	-	\$ -	8	\$ 919,600	-	\$ -	8	\$ 919,600	78	\$ 8,200,581
Barranquitas	-	\$ -	24	\$ 2,685,000	-	\$ -	24	\$ 2,685,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 2,685,000
Bayamón	7	\$ 900,500	603	\$ 67,956,027	6	\$ 723,950	616	\$ 69,580,477	-	\$ -	40	\$ 6,087,456	-	\$ -	40	\$ 6,087,456	656	\$ 75,667,933
Cabo Rojo	8	\$ 802,200	114	\$ 14,312,375	27	\$ 3,922,524	149	\$ 19,037,099	-	\$ -	29	\$ 4,699,700	3	\$ 351,000	32	\$ 5,050,700	181	\$ 24,087,799
Caguas	3	\$ 222,750	436	\$ 60,786,166	4	\$ 548,600	443	\$ 61,557,516	1	\$ 158,000	15	\$ 1,951,100	-	\$ -	16	\$ 2,109,100	459	\$ 63,666,616
Camuy	1	\$ 65,000	47	\$ 5,009,811	-	\$ -	48	\$ 5,074,811	-	\$ -	4	\$ 538,699	1	\$ 157,000	5	\$ 695,699	53	\$ 5,770,510
Canóvanas	-	\$ -	106	\$ 13,664,722	1	\$ 120,000	107	\$ 13,784,722	-	\$ -	41	\$ 7,321,104	-	\$ -	41	\$ 7,321,104	148	\$ 21,105,826
Carolina	17	\$ 2,047,000	444	\$ 55,491,671	28	\$ 5,056,900	489	\$ 62,595,571	-	\$ -	61	\$ 7,328,435	4	\$ 1,000,000	65	\$ 8,328,435	554	\$ 70,924,006
Cataño	-	\$ -	54	\$ 6,835,375	-	\$ -	54	\$ 6,835,375	1	\$ 45,000	-	\$ -	-	\$ -	1	\$ 45,000	55	\$ 6,880,375
Cayey	-	\$ -	80	\$ 10,577,625	1	\$ 123,000	81	\$ 10,700,625	-	\$ -	-	\$ -	-	\$ -	-	\$ -	81	\$ 10,700,625
Ceiba	1	\$ 80,000	43	\$ 3,855,600	6	\$ 467,300	50	\$ 4,402,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	50	\$ 4,402,900
Ciales	-		19	\$ 1,842,291	-	\$ -	19	\$ 1,842,291	-	\$ -	2	\$ 250,000	-	\$ -	2	\$ 250,000	21	\$ 2,092,291
Cidra	2	\$ 211,100	93	\$ 11,410,090	-	\$ -	95	\$ 11,621,190	-	\$ -	-	\$ -	-	\$ -	-	\$ -	95	\$ 11,621,190
Coamo	-	\$ -	58	\$ 6,249,897	4	\$ 500,600	62	\$ 6,750,497	-	\$ -	1	\$ 168,000	-	\$ -	1	\$ 168,000	63	\$ 6,918,497
Comerio	-	\$ -	19	\$ 1,775,000	-	\$ -	19	\$ 1,775,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	19	\$ 1,775,000
Corozal	-	\$ -	36	\$ 3,597,351	1	\$ 79,500	37	\$ 3,676,851	-	\$ -	-	\$ -	-	\$ -	-	\$ -	37	\$ 3,676,851
Culebra	1	\$ 270,000	2	\$ 298,000	2	\$ 177,513	5	\$ 745,513	-	\$ -	-	\$ -	-	\$ -	-	\$ -	5	\$ 745,513
Dorado	2	\$ 1,250,000	144	\$ 53,002,790	6	\$ 2,038,000	152	\$ 56,290,790	1	\$ 270,000	10	\$ 13,830,900	3	\$ 2,562,000	14	\$ 16,662,900	166	\$ 72,953,690
Fajardo	9	\$ 1,305,000	99	\$ 8,533,060	19	\$ 3,067,825	127	\$ 12,905,885	-	\$ -	2	\$ 242,000	2	\$ 262,000	4	\$ 504,000	131	\$ 13,409,885
Florida	1	\$ 96,000	23	\$ 1,907,395	-	\$ -	24	\$ 2,003,395	-	\$ -	-	\$ -	-	\$ -	-	\$ -	24	\$ 2,003,395
Guánica	3	\$ 211,700	23	\$ 1,771,400	13	\$ 1,004,900	39	\$ 2,988,000	-	\$ -	5	\$ 459,040	-	\$ -	5	\$ 459,040	44	\$ 3,447,040
Guayama	1	\$ 75,000	62	\$ 5,750,702	2	\$ 256,000	65	\$ 6,081,702	-	\$ -	-	\$ -	-	\$ -	-	\$ -	65	\$ 6,081,702
Guayanilla	1	\$ 90,000	13	\$ 1,140,200	-	\$ -	14	\$ 1,230,200	-	\$ -	1	\$ 85,000	-	\$ -	1	\$ 85,000	15	\$ 1,315,200
Guaynabo	14	\$ 2,728,000	355	\$ 75,472,331	6	\$ 693,900	375	\$ 78,894,231	1	\$ 107,000	65	\$ 19,305,306	-	\$ -	66	\$ 19,412,306	441	\$ 98,306,537
Gurabo	-	\$ -	180	\$ 25,069,542	-	\$ -	180	\$ 25,069,542	-	\$ -	63	\$ 9,126,214	-	\$ -	63	\$ 9,126,214	243	\$ 34,195,756
Hatillo	3	\$ 344,000	48	\$ 5,730,495	-	\$ -	51	\$ 6,074,495	-	\$ -	-	\$ -	-	\$ -	-	\$ -	51	\$ 6,074,495
Hormigueros	1	\$ 140,000	29	\$ 2,644,900	-	\$ -	30	\$ 2,784,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	30	\$ 2,784,900
Humacao	6	\$ 972,500	124	\$ 16,060,288	15	\$ 3,773,400	145	\$ 20,806,188	2	\$ 346,000	19	\$ 2,874,200	4	\$ 1,102,000	25	\$ 4,322,200	170	\$ 25,128,388
Isabela	7	\$ 1,028,490	70	\$ 8,604,850	11	\$ 1,528,490	88	\$ 11,161,830	1	\$ 150,000	5	\$ 993,880	-	\$ -	6	\$ 1,143,880	94	\$ 12,305,710
Jayuya	-		14	\$ 1,459,400	-	\$ -	14	\$ 1,459,400	-	\$ -	2	\$ 224,000	-	\$ -	2	\$ 224,000	16	\$ 1,683,400
Juana Díaz	-	\$ -	95	\$ 10,480,818	-	\$ -	95	\$ 10,480,818	-	\$ -	20	\$ 2,793,847	-	\$ -	20	\$ 2,793,847	115	\$ 13,274,665
Juncos	4	\$ 310,000	108	\$ 10,751,694	1	\$ 93,000	113	\$ 11,154,694	-	\$ -	14	\$ 1,716,267	-	\$ -	14	\$ 1,716,267	127	\$ 12,870,961
Lajas	3	\$ 264,500	26	\$ 3,074,728	2	\$ 236,277	31	\$ 3,575,505	-	\$ -	3	\$ 343,691	-	\$ -	3	\$ 343,691	34	\$ 3,919,196
Lares	1	\$ 79,000	20	\$ 2,217,000	-	\$ -	21	\$ 2,296,000	-	\$ -	1	\$ 78,500	-	\$ -	1	\$ 78,500	22	\$ 2,374,500
Las Marías	-	\$ -	5	\$ 309,000	-	\$ -	5	\$ 309,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	5	\$ 309,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2017

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	1	\$ 130,000	107	\$ 11,850,920	-	\$ -	108	\$ 11,980,920	1	\$ 136,000	98	\$ 14,104,600	-	\$ -	99	\$ 14,240,600	207	\$ 26,221,520
Loíza	5	\$ 576,000	28	\$ 2,465,495	6	\$ 682,000	39	\$ 3,723,495	2	\$ 177,000	3	\$ 288,900	3	\$ 318,000	8	\$ 783,900	47	\$ 4,507,395
Luquillo	3	\$ 468,000	69	\$ 8,682,950	22	\$ 3,316,900	94	\$ 12,467,850	1	\$ 100,000	4	\$ 529,700	2	\$ 250,000	7	\$ 879,700	101	\$ 13,347,550
Manatí	1	\$ 220,000	89	\$ 9,879,776	1	\$ 155,000	91	\$ 10,254,776	1	\$ 150,000	1	\$ 100,000	-	\$ -	2	\$ 250,000	93	\$ 10,504,776
Maricao	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Maunabo	-	\$ -	11	\$ 842,000	1	\$ 66,500	12	\$ 908,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	12	\$ 908,500
Mayagüez	3	\$ 321,359	73	\$ 10,036,999	3	\$ 271,000	79	\$ 10,629,358	-	\$ -	1	\$ 157,500	-	\$ -	1	\$ 157,500	80	\$ 10,786,858
Moca	-	\$ -	37	\$ 4,348,700	1	\$ 200,000	38	\$ 4,548,700	-	\$ -	2	\$ 239,500	-	\$ -	2	\$ 239,500	40	\$ 4,788,200
Morovis	-	\$ -	43	\$ 4,475,950	-	\$ -	43	\$ 4,475,950	-	\$ -	-	\$ -	-	\$ -	-	\$ -	43	\$ 4,475,950
Naguabo	-	\$ -	53	\$ 4,443,650	1	\$ 180,000	54	\$ 4,623,650	-	\$ -	-	\$ -	-	\$ -	-	\$ -	54	\$ 4,623,650
Naranjito	2	\$ 164,000	16	\$ 1,316,766	-	\$ -	18	\$ 1,480,766	-	\$ -	-	\$ -	-	\$ -	-	\$ -	18	\$ 1,480,766
Orocovis	-	\$ -	14	\$ 1,484,850	2	\$ 280,000	16	\$ 1,764,850	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ 1,764,850
Patillas	-	\$ -	15	\$ 1,103,500	1	\$ 65,000	16	\$ 1,168,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ 1,168,500
Peñuelas	-	\$ -	16	\$ 1,787,000	-	\$ -	16	\$ 1,787,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ 1,787,000
Ponce	6	\$ 521,900	272	\$ 31,145,898	3	\$ 595,000	281	\$ 32,262,798	-	\$ -	24	\$ 2,798,300	-	\$ -	24	\$ 2,798,300	305	\$ 35,061,098
Quebradillas	1	\$ 43,000	31	\$ 3,416,700	1	\$ 405,000	33	\$ 3,864,700	-	\$ -	-	\$ -	-	\$ -	-	\$ -	33	\$ 3,864,700
Rincón	5	\$ 1,143,350	17	\$ 3,044,000	13	\$ 2,867,381	35	\$ 7,054,731	-	\$ -	-	\$ -	2	\$ 321,500	2	\$ 321,500	37	\$ 7,376,231
Río Grande	4	\$ 780,000	115	\$ 13,187,822	22	\$ 4,787,900	141	\$ 18,755,722	-	\$ -	2	\$ 1,514,000	5	\$ 1,264,000	7	\$ 2,778,000	148	\$ 21,533,722
Sabana Grande	-	\$ -	27	\$ 2,495,500	-	\$ -	27	\$ 2,495,500	-	\$ -	1	\$ 105,000	-	\$ -	1	\$ 105,000	28	\$ 2,600,500
Salinas	-	\$ -	49	\$ 4,090,600	1	\$ 48,000	50	\$ 4,138,600	-	\$ -	3	\$ 302,500	-	\$ -	3	\$ 302,500	53	\$ 4,441,100
San Germán	-	\$ -	28	\$ 2,870,290	-	\$ -	28	\$ 2,870,290	-	\$ -	2	\$ 314,000	1	\$ 152,000	3	\$ 466,000	31	\$ 3,336,290
San Juan	65	\$ 11,214,526	952	\$ 177,313,649	45	\$ 9,752,000	1,062	\$ 198,280,175	8	\$ 1,926,000	58	\$ 21,957,526	10	\$ 2,431,800	76	\$ 26,315,326	1,138	\$ 224,595,501
San Lorenzo	-	\$ -	83	\$ 9,562,922	2	\$ 226,000	85	\$ 9,788,922	1	\$ 129,000	12	\$ 1,651,550	-	\$ -	13	\$ 1,780,550	98	\$ 11,569,472
San Sebastián	3	\$ 348,000	40	\$ 4,226,000	1	\$ 75,000	44	\$ 4,649,000	-	\$ -	4	\$ 557,900	-	\$ -	4	\$ 557,900	48	\$ 5,206,900
Santa Isabel	1	\$ 71,000	55	\$ 5,468,931	1	\$ 105,000	57	\$ 5,644,931	-	\$ -	11	\$ 1,347,936	-	\$ -	11	\$ 1,347,936	68	\$ 6,992,867
Toa Alta	3	\$ 519,000	236	\$ 32,168,377	1	\$ 46,000	240	\$ 32,733,377	-	\$ -	7	\$ 1,288,925	-	\$ -	7	\$ 1,288,925	247	\$ 34,022,302
Toa Baja	5	\$ 367,000	225	\$ 26,022,034	-	\$ -	230	\$ 26,389,034	-	\$ -	3	\$ 274,000	-	\$ -	3	\$ 274,000	233	\$ 26,663,034
Trujillo Alto	9	\$ 1,019,900	183	\$ 25,201,490	3	\$ 478,500	195	\$ 26,699,890	1	\$ 119,500	14	\$ 1,793,500	1	\$ 208,000	16	\$ 2,121,000	211	\$ 28,820,890
Utuado	-	\$ -	21	\$ 1,958,400	-	\$ -	21	\$ 1,958,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	21	\$ 1,958,400
Vega Alta	6	\$ 576,500	113	\$ 14,839,577	4	\$ 680,000	123	\$ 16,096,077	-	\$ -	4	\$ 876,900	-	\$ -	4	\$ 876,900	127	\$ 16,972,977
Vega Baja	5	\$ 628,000	151	\$ 15,510,305	6	\$ 601,000	162	\$ 16,739,305	-	\$ -	23	\$ 3,287,700	-	\$ -	23	\$ 3,287,700	185	\$ 20,027,005
Vieques	5	\$ 1,653,000	5	\$ 448,000	2	\$ 426,900	12	\$ 2,527,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	12	\$ 2,527,900
Villalba	-	\$ -	14	\$ 1,224,500	1	\$ 89,000	15	\$ 1,313,500	-	\$ -	3	\$ 345,000	-	\$ -	3	\$ 345,000	18	\$ 1,658,500
Yabucoa	2	\$ 140,000	39	\$ 3,253,250	-	\$ -	41	\$ 3,393,250	-	\$ -	4	\$ 435,000	-	\$ -	4	\$ 435,000	45	\$ 3,828,250
Yauco	2	\$ 213,000	70	\$ 7,609,850	-	\$ -	72	\$ 7,822,850	-	\$ -	11	\$ 1,074,400	-	\$ -	11	\$ 1,074,400	83	\$ 8,897,250
TOTAL	250	\$ 36,439,275	7,427	\$ 1,005,979,983	317	\$ 54,219,660	7,994	\$ 1,096,638,918	23	\$ 3,967,500	743	\$ 141,302,610	42	\$ 10,700,300	808	\$ 155,970,410	8,802	\$ 1,252,609,328

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2016

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	8	\$ 798,000	1	\$ 150,000	9	\$ 948,000	-	\$ -	1	\$ 106,000	-	\$ -	1	\$ 106,000	10	\$ 1,054,000
Aguada	1	\$ 140,000	49	\$ 5,526,731	7	\$ 1,398,500	57	\$ 7,065,231	-	\$ -	1	\$ 45,000	-	\$ -	1	\$ 45,000	58	\$ 7,110,231
Aguadilla	2	\$ 294,000	132	\$ 18,264,192	7	\$ 1,243,000	141	\$ 19,801,192	-	\$ -	26	\$ 4,179,300	1	\$ 143,000	27	\$ 4,322,300	168	\$ 24,123,492
Aguas Buenas	1	\$ 81,000	32	\$ 3,120,895	-	\$ -	33	\$ 3,201,895	-	\$ -	-	\$ -	-	\$ -	-	\$ -	33	\$ 3,201,895
Aibonito	1	\$ 180,000	48	\$ 5,954,900	1	\$ 175,000	50	\$ 6,309,900	-	\$ -	4	\$ 624,000	-	\$ -	4	\$ 624,000	54	\$ 6,933,900
Añasco	-	\$ -	36	\$ 3,946,600	3	\$ 340,000	39	\$ 4,286,600	-	\$ -	8	\$ 1,163,300	-	\$ -	8	\$ 1,163,300	47	\$ 5,449,900
Arecibo	4	\$ 439,900	176	\$ 18,136,437	5	\$ 930,000	185	\$ 19,506,337	-	\$ -	24	\$ 2,964,865	-	\$ -	24	\$ 2,964,865	209	\$ 22,471,202
Arroyo	2	\$ 164,000	40	\$ 2,972,746	2	\$ 143,000	44	\$ 3,279,746	-	\$ -	5	\$ 482,600	-	\$ -	5	\$ 482,600	49	\$ 3,762,346
Barceloneta	2	\$ 255,500	87	\$ 8,566,995	-	\$ -	89	\$ 8,822,495	-	\$ -	10	\$ 1,291,500	-	\$ -	10	\$ 1,291,500	99	\$ 10,113,995
Barranquitas	-	\$ -	35	\$ 3,629,400	-	\$ -	35	\$ 3,629,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	35	\$ 3,629,400
Bayamón	14	\$ 1,094,940	641	\$ 75,288,744	6	\$ 624,777	661	\$ 77,008,461	1	\$ 82,000	83	\$ 11,652,140	-	\$ -	84	\$ 11,734,140	745	\$ 88,742,601
Cabo Rojo	2	\$ 225,500	112	\$ 13,482,497	27	\$ 3,287,400	141	\$ 16,995,397	1	\$ 144,900	28	\$ 4,714,600	4	\$ 532,400	33	\$ 5,391,900	174	\$ 22,387,297
Caguas	6	\$ 835,000	526	\$ 75,093,503	4	\$ 394,000	536	\$ 76,322,503	-	\$ -	27	\$ 5,109,800	-	\$ -	27	\$ 5,109,800	563	\$ 81,432,303
Camuy	-	\$ -	71	\$ 7,327,753	1	\$ 175,000	72	\$ 7,502,753	-	\$ -	2	\$ 264,974	-	\$ -	2	\$ 264,974	74	\$ 7,767,727
Canóvanas	-	\$ -	113	\$ 15,063,977	-	\$ -	113	\$ 15,063,977	-	\$ -	26	\$ 5,055,315	-	\$ -	26	\$ 5,055,315	139	\$ 20,119,292
Carolina	22	\$ 3,441,500	546	\$ 66,551,194	45	\$ 9,352,123	613	\$ 79,344,817	-	\$ -	95	\$ 13,439,493	6	\$ 1,081,900	101	\$ 14,521,393	714	\$ 93,866,210
Cataño	-	\$ -	49	\$ 6,531,442	1	\$ 120,000	50	\$ 6,651,442	-	\$ -	1	\$ 190,000	-	\$ -	1	\$ 190,000	51	\$ 6,841,442
Cayey	2	\$ 220,000	137	\$ 16,326,385	2	\$ 217,000	141	\$ 16,763,385	-	\$ -	4	\$ 692,000	-	\$ -	4	\$ 692,000	145	\$ 17,455,385
Ceiba	2	\$ 245,000	41	\$ 4,001,155	5	\$ 398,250	48	\$ 4,644,405	-	\$ -	-	\$ -	-	\$ -	-	\$ -	48	\$ 4,644,405
Ciales	-	\$ -	32	\$ 3,259,500	-	\$ -	32	\$ 3,259,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	32	\$ 3,259,500
Cidra	3	\$ 300,000	110	\$ 14,820,701	-	\$ -	113	\$ 15,120,701	-	\$ -	3	\$ 264,895	-	\$ -	3	\$ 264,895	116	\$ 15,385,596
Coamo	1	\$ 46,000	80	\$ 9,050,050	1	\$ 245,000	82	\$ 9,341,050	-	\$ -	-	\$ -	-	\$ -	-	\$ -	82	\$ 9,341,050
Comerio	-	\$ -	16	\$ 1,271,000	-	\$ -	16	\$ 1,271,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ 1,271,000
Corozal	1	\$ 55,000	50	\$ 4,944,276	1	\$ 58,500	52	\$ 5,057,776	-	\$ -	-	\$ -	-	\$ -	-	\$ -	52	\$ 5,057,776
Culebra	1	\$ 395,000	1	\$ 412,500	1	\$ 345,000	3	\$ 1,152,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	3	\$ 1,152,500
Dorado	3	\$ 729,000	159	\$ 61,526,005	5	\$ 1,531,000	167	\$ 63,786,005	1	\$ 3,275,000	12	\$ 11,700,000	3	\$ 2,298,500	16	\$ 17,273,500	183	\$ 81,059,505
Fajardo	7	\$ 629,000	126	\$ 11,299,095	19	\$ 2,589,500	152	\$ 14,517,595	-	\$ -	9	\$ 1,140,000	3	\$ 394,000	12	\$ 1,534,000	164	\$ 16,051,595
Florida	1	\$ 67,000	29	\$ 2,728,466	-	\$ -	30	\$ 2,795,466	-	\$ -	1	\$ 86,900	-	\$ -	1	\$ 86,900	31	\$ 2,882,366
Guánica	2	\$ 164,900	20	\$ 1,913,500	3	\$ 339,900	25	\$ 2,418,300	-	\$ -	5	\$ 495,040	-	\$ -	5	\$ 495,040	30	\$ 2,913,340
Guayama	-	\$ -	75	\$ 6,696,095	1	\$ 60,000	76	\$ 6,756,095	-	\$ -	2	\$ 190,000	-	\$ -	2	\$ 190,000	78	\$ 6,946,095
Guayanilla	1	\$ 60,000	15	\$ 1,410,700	-	\$ -	16	\$ 1,470,700	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ 1,470,700
Guaynabo	8	\$ 1,025,745	387	\$ 85,034,491	4	\$ 775,000	399	\$ 86,835,236	1	\$ 249,285	94	\$ 23,087,240	1	\$ 144,900	96	\$ 23,481,425	495	\$ 110,316,661
Gurabo	2	\$ 210,000	207	\$ 30,341,159	2	\$ 270,000	211	\$ 30,821,159	-	\$ -	40	\$ 5,981,500	-	\$ -	40	\$ 5,981,500	251	\$ 36,802,659
Hatillo	1	\$ 60,000	66	\$ 8,379,000	-	\$ -	67	\$ 8,439,000	-	\$ -	3	\$ 537,000	-	\$ -	3	\$ 537,000	70	\$ 8,976,000
Hormigueros	1	\$ 120,000	31	\$ 3,045,900	-	\$ -	32	\$ 3,165,900	-	\$ -	1	\$ 209,900	-	\$ -	1	\$ 209,900	33	\$ 3,375,800
Humacao	9	\$ 2,180,750	160	\$ 27,089,564	21	\$ 5,223,900	190	\$ 34,494,214	-	\$ -	42	\$ 6,246,480	8	\$ 2,041,100	50	\$ 8,287,580	240	\$ 42,781,794
Isabela	2	\$ 445,000	88	\$ 10,751,400	15	\$ 2,750,000	105	\$ 13,946,400	1	\$ 185,000	5	\$ 650,900	-	\$ -	6	\$ 835,900	111	\$ 14,782,300
Jayuya	1	\$ 90,817	11	\$ 1,148,900	-	\$ -	12	\$ 1,239,717	-	\$ -	-	\$ -	-	\$ -	-	\$ -	12	\$ 1,239,717
Juana Díaz	1	\$ 107,000	89	\$ 10,885,987	1	\$ 29,490	91	\$ 11,022,477	-	\$ -	26	\$ 3,651,990	-	\$ -	26	\$ 3,651,990	117	\$ 14,674,467
Juncos	1	\$ 135,000	138	\$ 14,468,247	-	\$ -	139	\$ 14,603,247	-	\$ -	18	\$ 2,400,311	-	\$ -	18	\$ 2,400,311	157	\$ 17,003,558
Lajas	1	\$ 100,000	24	\$ 2,499,419	9	\$ 1,287,000	34	\$ 3,886,419	-	\$ -	5	\$ 643,246	1	\$ 179,000	6	\$ 822,246	40	\$ 4,708,665
Lares	-	\$ -	26	\$ 2,901,936	-	\$ -	26	\$ 2,901,936	-	\$ -	-	\$ -	-	\$ -	-	\$ -	26	\$ 2,901,936
Las Marías	-	\$ -	6	\$ 552,000	-	\$ -	6	\$ 552,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	6	\$ 552,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2016

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	3	\$ 195,000	121	\$ 14,012,435	1	\$ 157,900	125	\$ 14,365,335	-	\$ -	112	\$ 15,461,371	-	\$ -	112	\$ 15,461,371	237	\$ 29,826,706
Loíza	2	\$ 173,000	34	\$ 3,058,200	12	\$ 1,213,500	48	\$ 4,444,700	-	\$ -	10	\$ 1,063,200	1	\$ 145,000	11	\$ 1,208,200	59	\$ 5,652,900
Luquillo	2	\$ 212,000	86	\$ 10,920,683	27	\$ 3,239,162	115	\$ 14,371,845	-	\$ -	12	\$ 1,573,000	1	\$ 137,000	13	\$ 1,710,000	128	\$ 16,081,845
Manatí	1	\$ 140,900	110	\$ 12,237,860	4	\$ 665,000	115	\$ 13,043,760	-	\$ -	2	\$ 254,500	1	\$ 85,500	3	\$ 340,000	118	\$ 13,383,760
Maricao	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Maunabo	-	\$ -	15	\$ 1,337,100	3	\$ 274,000	18	\$ 1,611,100	-	\$ -	-	\$ -	-	\$ -	-	\$ -	18	\$ 1,611,100
Mayagüez	4	\$ 500,000	90	\$ 10,933,900	5	\$ 723,500	99	\$ 12,157,400	-	\$ -	5	\$ 679,200	-	\$ -	5	\$ 679,200	104	\$ 12,836,600
Moca	1	\$ 70,000	39	\$ 5,089,698	-	\$ -	40	\$ 5,159,698	-	\$ -	5	\$ 693,000	-	\$ -	5	\$ 693,000	45	\$ 5,852,698
Morovis	-	\$ -	51	\$ 5,542,621	-	\$ -	51	\$ 5,542,621	-	\$ -	-	\$ -	-	\$ -	-	\$ -	51	\$ 5,542,621
Naguabo	-	\$ -	55	\$ 4,826,034	2	\$ 147,000	57	\$ 4,973,034	-	\$ -	6	\$ 791,400	-	\$ -	6	\$ 791,400	63	\$ 5,764,434
Naranjito	-	\$ -	20	\$ 1,606,900	-	\$ -	20	\$ 1,606,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	20	\$ 1,606,900
Orocovis	-	\$ -	16	\$ 1,733,966	-	\$ -	16	\$ 1,733,966	-	\$ -	1	\$ 110,000	-	\$ -	1	\$ 110,000	17	\$ 1,843,966
Patillas	-	\$ -	29	\$ 2,699,025	-	\$ -	29	\$ 2,699,025	-	\$ -	-	\$ -	-	\$ -	-	\$ -	29	\$ 2,699,025
Peñuelas	1	\$ 32,000	22	\$ 1,878,100	2	\$ 296,100	25	\$ 2,206,200	-	\$ -	3	\$ 459,700	-	\$ -	3	\$ 459,700	28	\$ 2,665,900
Ponce	4	\$ 440,000	287	\$ 33,834,780	8	\$ 825,000	299	\$ 35,099,780	-	\$ -	35	\$ 5,635,500	-	\$ -	35	\$ 5,635,500	334	\$ 40,735,280
Quebradillas	1	\$ 145,000	40	\$ 3,967,013	1	\$ 145,000	42	\$ 4,257,013	-	\$ -	-	\$ -	-	\$ -	-	\$ -	42	\$ 4,257,013
Rincón	4	\$ 1,130,000	24	\$ 4,847,000	15	\$ 3,194,934	43	\$ 9,171,934	1	\$ 149,900	2	\$ 301,300	8	\$ 1,292,829	11	\$ 1,744,029	54	\$ 10,915,963
Río Grande	2	\$ 142,500	169	\$ 22,091,569	27	\$ 6,395,905	198	\$ 28,629,974	-	\$ -	6	\$ 932,000	5	\$ 1,422,000	11	\$ 2,354,000	209	\$ 30,983,974
Sabana Grande	2	\$ 136,000	44	\$ 4,087,600	1	\$ 65,000	47	\$ 4,288,600	-	\$ -	1	\$ 109,900	-	\$ -	1	\$ 109,900	48	\$ 4,398,500
Salinas	2	\$ 160,000	56	\$ 4,374,001	-	\$ -	58	\$ 4,534,001	-	\$ -	10	\$ 993,000	-	\$ -	10	\$ 993,000	68	\$ 5,527,001
San Germán	2	\$ 156,000	31	\$ 3,444,000	-	\$ -	33	\$ 3,600,000	-	\$ -	2	\$ 241,000	1	\$ 34,255	3	\$ 275,255	36	\$ 3,875,255
San Juan	52	\$ 9,892,859	1,079	\$ 198,138,252	65	\$ 14,525,145	1,196	\$ 222,556,256	7	\$ 1,997,300	107	\$ 25,792,350	19	\$ 8,503,900	133	\$ 36,293,550	1,329	\$ 258,849,806
San Lorenzo	-	\$ -	87	\$ 10,313,235	1	\$ 120,000	88	\$ 10,433,235	-	\$ -	6	\$ 823,600	-	\$ -	6	\$ 823,600	94	\$ 11,256,835
San Sebastián	-	\$ -	41	\$ 4,159,100	1	\$ 62,000	42	\$ 4,221,100	-	\$ -	4	\$ 503,900	-	\$ -	4	\$ 503,900	46	\$ 4,725,000
Santa Isabel	-	\$ -	73	\$ 8,014,497	-	\$ -	73	\$ 8,014,497	1	\$ 100,000	34	\$ 3,733,426	-	\$ -	35	\$ 3,833,426	108	\$ 11,847,923
Toa Alta	5	\$ 747,750	270	\$ 36,718,850	3	\$ 479,500	278	\$ 37,946,100	-	\$ -	7	\$ 1,364,375	-	\$ -	7	\$ 1,364,375	285	\$ 39,310,475
Toa Baja	2	\$ 194,000	236	\$ 26,939,976	1	\$ 125,000	239	\$ 27,258,976	-	\$ -	2	\$ 324,891	-	\$ -	2	\$ 324,891	241	\$ 27,583,867
Trujillo Alto	3	\$ 313,000	173	\$ 25,296,130	1	\$ 150,000	177	\$ 25,759,130	-	\$ -	29	\$ 3,437,000	-	\$ -	29	\$ 3,437,000	206	\$ 29,196,130
Utuado	-	\$ -	35	\$ 3,272,780	1	\$ 98,000	36	\$ 3,370,780	-	\$ -	-	\$ -	-	\$ -	-	\$ -	36	\$ 3,370,780
Vega Alta	2	\$ 329,000	113	\$ 15,125,163	5	\$ 808,400	120	\$ 16,262,563	1	\$ 154,000	26	\$ 4,350,400	-	\$ -	27	\$ 4,504,400	147	\$ 20,766,963
Vega Baja	4	\$ 348,250	166	\$ 17,862,336	3	\$ 351,000	173	\$ 18,561,586	-	\$ -	17	\$ 2,519,900	-	\$ -	17	\$ 2,519,900	190	\$ 21,081,486
Vieques	-	\$ -	8	\$ 1,755,000	5	\$ 1,703,000	13	\$ 3,458,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	13	\$ 3,458,000
Villalba	2	\$ 250,000	30	\$ 3,274,072	-	\$ -	32	\$ 3,524,072	-	\$ -	2	\$ 230,000	-	\$ -	2	\$ 230,000	34	\$ 3,754,072
Yabucoa	1	\$ 313,000	57	\$ 4,908,939	1	\$ 148,000	59	\$ 5,369,939	-	\$ -	5	\$ 515,000	-	\$ -	5	\$ 515,000	64	\$ 5,884,939
Yauco	1	\$ 120,000	57	\$ 5,698,235	2	\$ 156,000	60	\$ 5,974,235	-	\$ -	2	\$ 170,000	-	\$ -	2	\$ 170,000	62	\$ 6,144,235
TOTAL	211	30,676,811	8,589	\$ 1,181,012,487	397	\$ 70,520,386	9,197	\$ 1,282,209,684	15	\$ 6,337,385	1,064	\$ 182,323,202	63	\$ 18,435,284	1,142	\$ 207,095,871	10,339	\$ 1,489,305,555

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2015

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Adjuntas	-	\$ -	13	\$ 1,938,000	-	\$ -	13	\$ 1,938,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	13	\$ 1,938,000
Aguada	2	\$ 235,000	51	\$ 5,114,000	3	\$ 342,000	56	\$ 5,691,000	-	\$ -	1	\$ 85,000	3	\$ 462,000	4	\$ 547,000	60	\$ 6,238,000
Aguadilla	8	\$ 1,015,845	154	\$ 20,803,351	11	\$ 1,961,500	173	\$ 23,780,696	-	\$ -	4	\$ 580,500	-	\$ -	4	\$ 580,500	177	\$ 24,361,196
Aguas Buenas	2	\$ 193,000	37	\$ 4,567,216	1	\$ 220,000	40	\$ 4,980,216	-	\$ -	1	\$ 145,000	-	\$ -	1	\$ 145,000	41	\$ 5,125,216
Aibonito	1	\$ 100,000	42	\$ 4,941,570	-	\$ -	43	\$ 5,041,570	-	\$ -	10	\$ 1,421,196	-	\$ -	10	\$ 1,421,196	53	\$ 6,462,766
Añasco	-	\$ -	30	\$ 2,952,950	-	\$ -	30	\$ 2,952,950	-	\$ -	17	\$ 2,294,563	-	\$ -	17	\$ 2,294,563	47	\$ 5,247,513
Arecibo	4	\$ 407,500	195	\$ 21,001,412	2	\$ 190,000	201	\$ 21,598,912	1	\$ 172,000	30	\$ 4,797,600	1	\$ 109,900	32	\$ 5,079,500	233	\$ 26,678,412
Arroyo	1	\$ 95,000	32	\$ 2,303,170	-	\$ -	33	\$ 2,398,170	-	\$ -	12	\$ 1,146,500	-	\$ -	12	\$ 1,146,500	45	\$ 3,544,670
Barceloneta	2	\$ 197,000	71	\$ 7,667,088	-	\$ -	73	\$ 7,864,088	-	\$ -	12	\$ 1,328,000	-	\$ -	12	\$ 1,328,000	85	\$ 9,192,088
Barranquitas	-	\$ -	17	\$ 1,929,500	-	\$ -	17	\$ 1,929,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	17	\$ 1,929,500
Bayamón	15	\$ 1,455,420	643	\$ 76,616,083	2	\$ 188,715	660	\$ 78,260,218	-	\$ -	183	\$ 27,360,663	1	\$ 118,000	184	\$ 27,478,663	844	\$ 105,738,881
Cabo Rojo	11	\$ 1,345,000	144	\$ 18,198,549	29	\$ 3,906,700	184	\$ 23,450,249	-	\$ -	22	\$ 3,574,300	4	\$ 521,700	26	\$ 4,096,000	210	\$ 27,546,249
Caguas	10	\$ 1,282,000	534	\$ 77,085,334	4	\$ 538,395	548	\$ 78,905,729	-	\$ -	43	\$ 7,318,900	-	\$ -	43	\$ 7,318,900	591	\$ 86,224,629
Camuy	-	\$ -	72	\$ 7,728,836	-	\$ -	72	\$ 7,728,836	-	\$ -	-	\$ -	-	\$ -	-	\$ -	72	\$ 7,728,836
Canóvanas	1	\$ 105,000	112	\$ 13,808,319	-	\$ -	113	\$ 13,913,319	-	\$ -	5	\$ 1,036,000	-	\$ -	5	\$ 1,036,000	118	\$ 14,949,319
Carolina	22	\$ 2,563,450	537	\$ 67,706,193	42	\$ 7,809,700	601	\$ 78,079,343	1	\$ 140,000	75	\$ 13,697,610	1	\$ 109,000	77	\$ 13,946,610	678	\$ 92,025,953
Cataño	-	\$ -	53	\$ 6,933,089	-	\$ -	53	\$ 6,933,089	-	\$ -	-	\$ -	-	\$ -	-	\$ -	53	\$ 6,933,089
Cayey	2	\$ 251,000	100	\$ 13,046,183	-	\$ -	102	\$ 13,297,183	-	\$ -	6	\$ 611,000	-	\$ -	6	\$ 611,000	108	\$ 13,908,183
Ceiba	1	\$ 130,000	49	\$ 5,061,978	-	\$ -	50	\$ 5,191,978	-	\$ -	1	\$ 98,000	-	\$ -	1	\$ 98,000	51	\$ 5,289,978
Ciales	-	\$ -	23	\$ 1,867,800	-	\$ -	23	\$ 1,867,800	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 1,867,800
Cidra	2	\$ 255,000	117	\$ 15,605,611	1	\$ 200,000	120	\$ 16,060,611	-	\$ -	2	\$ 455,000	-	\$ -	2	\$ 455,000	122	\$ 16,515,611
Coamo	2	\$ 312,000	77	\$ 8,093,488	3	\$ 302,000	82	\$ 8,707,488	-	\$ -	2	\$ 186,440	-	\$ -	2	\$ 186,440	84	\$ 8,893,928
Comerio	-	\$ -	14	\$ 1,491,330	-	\$ -	14	\$ 1,491,330	-	\$ -	1	\$ 65,000	-	\$ -	1	\$ 65,000	15	\$ 1,556,330
Corozal	1	\$ 75,000	35	\$ 3,611,683	-	\$ -	36	\$ 3,686,683	-	\$ -	-	\$ -	-	\$ -	-	\$ -	36	\$ 3,686,683
Culebra	-	\$ -	3	\$ 499,500	3	\$ 2,692,000	6	\$ 3,191,500	-	\$ -	-	\$ -	1	\$ 125,000	1	\$ 125,000	7	\$ 3,316,500
Dorado	6	\$ 2,887,000	140	\$ 52,694,401	10	\$ 4,392,500	156	\$ 59,973,901	2	\$ 2,122,000	27	\$ 22,518,835	-	\$ -	29	\$ 24,640,835	185	\$ 84,614,736
Fajardo	3	\$ 144,000	118	\$ 11,417,425	18	\$ 2,467,500	139	\$ 14,028,925	1	\$ 121,000	9	\$ 953,899	3	\$ 377,000	13	\$ 1,451,899	152	\$ 15,480,824
Florida	1	\$ 101,000	29	\$ 2,655,766	-	\$ -	30	\$ 2,756,766	-	\$ -	1	\$ 86,900	-	\$ -	1	\$ 86,900	31	\$ 2,843,666
Guánica	-	\$ -	17	\$ 1,514,500	1	\$ 105,000	18	\$ 1,619,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	18	\$ 1,619,500
Guayama	1	\$ 135,000	77	\$ 7,060,553	3	\$ 205,100	81	\$ 7,400,653	-	\$ -	3	\$ 383,000	1	\$ 138,000	4	\$ 521,000	85	\$ 7,921,653
Guayanilla	-	\$ -	14	\$ 1,296,500	-	\$ -	14	\$ 1,296,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	14	\$ 1,296,500
Guaynabo	11	\$ 1,593,400	361	\$ 82,217,555	6	\$ 664,090	378	\$ 84,475,045	-	\$ -	164	\$ 39,461,879	-	\$ -	164	\$ 39,461,879	542	\$ 123,936,924
Gurabo	3	\$ 234,000	174	\$ 26,637,785	-	\$ -	177	\$ 26,871,785	-	\$ -	50	\$ 7,942,100	-	\$ -	50	\$ 7,942,100	227	\$ 34,813,885
Hatillo	2	\$ 335,000	64	\$ 8,500,083	1	\$ 182,916	67	\$ 9,017,999	-	\$ -	-	\$ -	-	\$ -	-	\$ -	67	\$ 9,017,999
Hormigueros	-	\$ -	29	\$ 2,836,700	-	\$ -	29	\$ 2,836,700	-	\$ -	2	\$ 241,500	-	\$ -	2	\$ 241,500	31	\$ 3,078,200
Humacao	6	\$ 1,033,000	176	\$ 27,981,624	28	\$ 7,283,800	210	\$ 36,298,424	4	\$ 1,212,860	37	\$ 6,376,597	9	\$ 2,340,760	50	\$ 9,930,217	260	\$ 46,228,641
Isabela	9	\$ 1,419,500	75	\$ 10,330,525	12	\$ 2,537,000	96	\$ 14,287,025	-	\$ -	8	\$ 1,318,500	-	\$ -	8	\$ 1,318,500	104	\$ 15,605,525
Jayuya	-	\$ -	13	\$ 1,311,000	-	\$ -	13	\$ 1,311,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	13	\$ 1,311,000
Juana Díaz	1	\$ 155,000	126	\$ 15,996,450	1	\$ 155,000	128	\$ 16,306,450	-	\$ -	53	\$ 6,938,000	-	\$ -	53	\$ 6,938,000	181	\$ 23,244,450
Juncos	2	\$ 117,700	117	\$ 13,185,074	3	\$ 352,000	122	\$ 13,654,774	-	\$ -	26	\$ 3,349,505	-	\$ -	26	\$ 3,349,505	148	\$ 17,004,279
Lajas	-	\$ -	29	\$ 3,362,000	7	\$ 759,000	36	\$ 4,121,000	-	\$ -	6	\$ 629,830	1	\$ 179,000	7	\$ 808,830	43	\$ 4,929,830
Lares	2	\$ 160,000	30	\$ 2,932,213	1	\$ 92,000	33	\$ 3,184,213	-	\$ -	-	\$ -	-	\$ -	-	\$ -	33	\$ 3,184,213
Las Marías	-	\$ -	6	\$ 434,000	1	\$ 170,000	7	\$ 604,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	7	\$ 604,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2015

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
Las Piedras	1	\$ 100,000	89	\$ 9,688,146	1	\$ 125,000	91	\$ 9,913,146	1	\$ 135,000	37	\$ 5,076,300	-	\$ -	38	\$ 5,211,300	129	\$ 15,124,446
Loíza	2	\$ 217,500	46	\$ 4,358,423	10	\$ 1,113,000	58	\$ 5,688,923	-	\$ -	29	\$ 3,315,250	2	\$ 165,000	31	\$ 3,480,250	89	\$ 9,169,173
Luquillo	6	\$ 753,000	87	\$ 11,819,577	22	\$ 2,900,400	115	\$ 15,472,977	-	\$ -	14	\$ 2,176,600	2	\$ 385,000	16	\$ 2,561,600	131	\$ 18,034,577
Manatí	5	\$ 528,300	121	\$ 13,495,570	3	\$ 416,500	129	\$ 14,440,370	-	\$ -	1	\$ 137,900	-	\$ -	1	\$ 137,900	130	\$ 14,578,270
Maricao	-	\$ -	2	\$ 112,000	-	\$ -	2	\$ 112,000	-	\$ -	-	\$ -	-	\$ -	-	\$ -	2	\$ 112,000
Maunabo	-	\$ -	21	\$ 1,955,286	1	\$ 65,000	22	\$ 2,020,286	-	\$ -	-	\$ -	-	\$ -	-	\$ -	22	\$ 2,020,286
Mayagüez	5	\$ 379,000	65	\$ 7,412,750	2	\$ 147,000	72	\$ 7,938,750	2	\$ 199,800	26	\$ 2,809,550	11	\$ 1,258,900	39	\$ 4,268,250	111	\$ 12,207,000
Moca	-	\$ -	35	\$ 3,989,900	-	\$ -	35	\$ 3,989,900	-	\$ -	8	\$ 1,138,800	-	\$ -	8	\$ 1,138,800	43	\$ 5,128,700
Morovis	-	\$ -	54	\$ 6,034,863	-	\$ -	54	\$ 6,034,863	-	\$ -	1	\$ 79,200	-	\$ -	1	\$ 79,200	55	\$ 6,114,063
Naguabo	1	\$ 65,000	61	\$ 5,219,365	2	\$ 228,000	64	\$ 5,512,365	-	\$ -	6	\$ 719,400	-	\$ -	6	\$ 719,400	70	\$ 6,231,765
Naranjito	-	\$ -	23	\$ 2,358,172	-	\$ -	23	\$ 2,358,172	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 2,358,172
Orocovis	1	\$ 52,000	21	\$ 2,246,500	-	\$ -	22	\$ 2,298,500	-	\$ -	-	\$ -	-	\$ -	-	\$ -	22	\$ 2,298,500
Patillas	1	\$ 55,000	21	\$ 1,799,400	-	\$ -	22	\$ 1,854,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	22	\$ 1,854,400
Peñuelas	1	\$ 40,000	24	\$ 2,522,152	-	\$ -	25	\$ 2,562,152	-	\$ -	3	\$ 604,400	-	\$ -	3	\$ 604,400	28	\$ 3,166,552
Ponce	8	\$ 801,000	317	\$ 34,746,633	8	\$ 694,800	333	\$ 36,242,433	1	\$ 189,900	69	\$ 11,207,404	1	\$ 229,000	71	\$ 11,626,304	404	\$ 47,868,737
Quebradillas	2	\$ 140,000	41	\$ 3,920,435	3	\$ 333,100	46	\$ 4,393,535	-	\$ -	10	\$ 936,700	3	\$ 405,650	13	\$ 1,342,350	59	\$ 5,735,885
Rincón	1	\$ 80,000	19	\$ 2,302,800	15	\$ 2,479,000	35	\$ 4,861,800	-	\$ -	2	\$ 319,800	5	\$ 633,800	7	\$ 953,600	42	\$ 5,815,400
Río Grande	6	\$ 728,000	149	\$ 18,119,626	27	\$ 4,371,650	182	\$ 23,219,276	2	\$ 2,449,000	8	\$ 3,348,900	6	\$ 4,389,000	16	\$ 10,186,900	198	\$ 33,406,176
Sabana Grande	-	\$ -	25	\$ 2,436,850	-	\$ -	25	\$ 2,436,850	-	\$ -	2	\$ 250,000	-	\$ -	2	\$ 250,000	27	\$ 2,686,850
Salinas	2	\$ 117,800	50	\$ 4,183,450	-	\$ -	52	\$ 4,301,250	-	\$ -	15	\$ 1,592,000	-	\$ -	15	\$ 1,592,000	67	\$ 5,893,250
San Germán	2	\$ 255,000	39	\$ 4,807,810	2	\$ 167,000	43	\$ 5,229,810	-	\$ -	4	\$ 560,560	-	\$ -	4	\$ 560,560	47	\$ 5,790,370
San Juan	65	\$ 11,195,800	1,081	\$ 205,169,247	61	\$ 20,197,100	1,207	\$ 236,562,147	7	\$ 1,864,600	164	\$ 41,454,092	29	\$ 10,456,000	200	\$ 53,774,692	1,407	\$ 290,336,839
San Lorenzo	1	\$ 90,000	77	\$ 8,716,377	-	\$ -	78	\$ 8,806,377	-	\$ -	3	\$ 621,000	-	\$ -	3	\$ 621,000	81	\$ 9,427,377
San Sebastián	3	\$ 277,000	66	\$ 7,082,910	4	\$ 475,000	73	\$ 7,834,910	-	\$ -	1	\$ 135,000	1	\$ 139,900	2	\$ 274,900	75	\$ 8,109,810
Santa Isabel	2	\$ 158,000	61	\$ 6,371,029	-	\$ -	63	\$ 6,529,029	-	\$ -	33	\$ 3,905,926	-	\$ -	33	\$ 3,905,926	96	\$ 10,434,955
Toa Alta	9	\$ 1,319,000	248	\$ 36,106,850	2	\$ 270,000	259	\$ 37,695,850	-	\$ -	32	\$ 6,348,010	-	\$ -	32	\$ 6,348,010	291	\$ 44,043,860
Toa Baja	12	\$ 1,239,000	227	\$ 26,762,299	1	\$ 130,000	240	\$ 28,131,299	-	\$ -	6	\$ 804,800	-	\$ -	6	\$ 804,800	246	\$ 28,936,099
Trujillo Alto	4	\$ 465,000	205	\$ 29,089,110	2	\$ 242,000	211	\$ 29,796,110	-	\$ -	22	\$ 2,846,900	-	\$ -	22	\$ 2,846,900	233	\$ 32,643,010
Utuado	-	\$ -	21	\$ 1,988,900	2	\$ 290,000	23	\$ 2,278,900	-	\$ -	-	\$ -	-	\$ -	-	\$ -	23	\$ 2,278,900
Vega Alta	3	\$ 422,000	93	\$ 12,322,710	6	\$ 910,000	102	\$ 13,654,710	-	\$ -	14	\$ 3,546,740	3	\$ 937,900	17	\$ 4,484,640	119	\$ 18,139,350
Vega Baja	4	\$ 592,000	154	\$ 17,011,179	7	\$ 990,000	165	\$ 18,593,179	-	\$ -	28	\$ 3,854,800	2	\$ 489,900	30	\$ 4,344,700	195	\$ 22,937,879
Vieques	1	\$ 163,000	3	\$ 4,282,400	5	\$ 1,316,000	9	\$ 5,761,400	-	\$ -	-	\$ -	-	\$ -	-	\$ -	9	\$ 5,761,400
Villalba	1	\$ 120,000	16	\$ 1,327,338	-	\$ -	17	\$ 1,447,338	-	\$ -	-	\$ -	-	\$ -	-	\$ -	17	\$ 1,447,338
Yabucoa	1	\$ 38,000	49	\$ 4,237,551	-	\$ -	50	\$ 4,275,551	-	\$ -	2	\$ 154,000	-	\$ -	2	\$ 154,000	52	\$ 4,429,551
Yauco	3	\$ 5,700,194	55	\$ 6,018,000	-	\$ -	58	\$ 11,718,194	-	\$ -	1	\$ 99,900	-	\$ -	1	\$ 99,900	59	\$ 11,818,094
TOTAL	287	\$ 44,422,409	8,416	\$ 1,172,951,995	379	\$ 75,577,466	9,082	\$ 1,292,951,870	22	\$ 8,606,160	1,354	\$ 254,445,749	90	\$ 23,970,410	1,466	\$ 287,022,319	10,548	\$ 1,579,974,189

Done Annually

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2014

Municipality	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
ADJUNTAS			16	\$ 1,782,500	1	\$ 100,000	17	\$ 1,882,500									17	\$ 1,882,500
AGUADA	3	\$ 453,500	37	\$ 4,234,646	3	\$ 315,000	43	\$ 5,003,146			3	\$ 320,000	3	\$ 485,000	6	\$ 805,000	49	\$ 5,808,146
AGUADILLA	3	\$ 768,000	98	\$ 14,645,739	5	\$ 657,000	106	\$ 16,070,739	1	\$ 155,000	10	\$ 1,851,202	2	\$ 479,744	13	\$ 2,485,946	119	\$ 18,556,685
AGUAS BUENAS	1	\$ 225,000	34	\$ 4,012,600			35	\$ 4,237,600			1	\$ 150,000			1	\$ 150,000	36	\$ 4,387,600
AIBONITO	2	\$ 247,000	57	\$ 7,283,807			59	\$ 7,530,807			11	\$ 1,548,481			11	\$ 1,548,481	70	\$ 9,079,288
AÑASCO	2	\$ 415,000	30	\$ 3,216,600	3	\$ 463,493	35	\$ 4,095,093	1	\$ 135,622	15	\$ 2,096,590	1	\$ 138,033	17	\$ 2,370,245	52	\$ 6,465,338
ARECIBO	7	\$ 994,500	174	\$ 18,039,775	5	\$ 415,000	186	\$ 19,449,275	6	\$ 1,030,300	50	\$ 8,254,300	2	\$ 342,600	58	\$ 9,627,200	244	\$ 29,076,475
ARROYO	3	\$ 303,000	37	\$ 3,044,100	1	\$ 80,000	41	\$ 3,427,100	1	\$ 105,000	2	\$ 201,600			3	\$ 306,600	44	\$ 3,733,700
BARCELONETA	1	\$ 50,000	77	\$ 8,213,805			78	\$ 8,263,805			23	\$ 2,722,400			23	\$ 2,722,400	101	\$ 10,986,205
BARRANQUITAS	1	\$ 165,000	29	\$ 3,478,900	1	\$ 105,000	31	\$ 3,748,900									31	\$ 3,748,900
BAYAMÓN	22	\$ 3,684,000	567	\$ 70,871,737	3	\$ 270,000	592	\$ 74,825,737	1	\$ 110,000	131	\$ 20,610,880	1	\$ 118,000	133	\$ 20,838,880	725	\$ 95,664,617
CABO ROJO	6	\$ 691,600	89	\$ 11,642,978	35	\$ 4,537,566	130	\$ 16,872,144	4	\$ 543,000	30	\$ 5,204,949	12	\$ 1,643,134	46	\$ 7,391,083	176	\$ 24,263,227
CAGUAS	18	\$ 4,057,050	437	\$ 63,787,812	7	\$ 737,500	462	\$ 68,582,362	2	\$ 640,000	165	\$ 23,998,126	1	\$ 100,000	168	\$ 24,738,126	630	\$ 93,320,488
CAMUY			42	\$ 4,584,750			42	\$ 4,584,750			1	\$ 100,000			1	\$ 100,000	43	\$ 4,684,750
CANOVANAS	1	\$ 100,000	102	\$ 14,245,470	1	\$ 90,000	104	\$ 14,435,470	1	\$ 208,000	11	\$ 2,083,900			12	\$ 2,291,900	116	\$ 16,727,370
CAROLINA	30	\$ 4,636,250	547	\$ 72,832,227	30	\$ 7,058,300	607	\$ 84,526,777			51	\$ 9,875,610	1	\$ 297,000	52	\$ 10,172,610	659	\$ 94,699,387
CATAÑO	4	\$ 416,870	46	\$ 6,536,997			50	\$ 6,953,867									50	\$ 6,953,867
CAYEY	4	\$ 799,000	96	\$ 12,204,675	2	\$ 420,000	102	\$ 13,423,675			11	\$ 1,130,000			11	\$ 1,130,000	113	\$ 14,553,675
CEIBA	4	\$ 280,571	39	\$ 3,569,500	2	\$ 240,000	45	\$ 4,090,071			3	\$ 355,200			3	\$ 355,200	48	\$ 4,445,271
CIALES	1	\$ 2,500,000	18	\$ 1,263,900			19	\$ 3,763,900									19	\$ 3,763,900
CIDRA	2	\$ 215,000	116	\$ 15,626,426	2	\$ 525,000	120	\$ 16,366,426			6	\$ 575,985			6	\$ 575,985	126	\$ 16,942,411
COAMO	7	\$ 728,500	74	\$ 8,353,519	2	\$ 215,000	83	\$ 9,297,019	1	\$ 155,529	4	\$ 352,588			5	\$ 508,117	88	\$ 9,805,136
COMERÍO			16	\$ 1,607,000			16	\$ 1,607,000									16	\$ 1,607,000
COROZAL	2	\$ 817,000	32	\$ 3,483,890	1	\$ 120,000	35	\$ 4,420,890			1	\$ 95,000			1	\$ 95,000	36	\$ 4,515,890
CULEBRA	1	\$ 125,000					1	\$ 125,000									1	\$ 125,000
DORADO	7	\$ 1,392,500	150	\$ 50,739,024	17	\$ 9,906,500	174	\$ 62,038,024	1	\$ 129,000	56	\$ 22,264,395	2	\$ 2,015,000	59	\$ 24,408,395	233	\$ 86,446,419
FAJARDO	10	\$ 1,315,500	116	\$ 11,532,944	26	\$ 3,824,500	152	\$ 16,672,944	1	\$ 290,000	21	\$ 2,512,984	9	\$ 1,229,000	31	\$ 4,031,984	183	\$ 20,704,928
FLORIDA	1	\$ 72,250	29	\$ 2,699,900			30	\$ 2,772,150			8	\$ 758,000			8	\$ 758,000	38	\$ 3,530,150
GUÁNICA	1	\$ 60,000	16	\$ 1,564,300			17	\$ 1,624,300									17	\$ 1,624,300
GUAYAMA	5	\$ 864,000	89	\$ 8,997,088	1	\$ 80,000	95	\$ 9,941,088					2	\$ 297,000	2	\$ 297,000	97	\$ 10,238,088
GUAYANILLA	2	\$ 164,000	10	\$ 979,000			12	\$ 1,143,000									12	\$ 1,143,000
GUAYNABO	14	\$ 5,624,500	318	\$ 72,015,278	4	\$ 609,750	336	\$ 78,249,528	1	\$ 134,000	49	\$ 12,899,950	1	\$ 199,900	51	\$ 13,233,850	387	\$ 91,483,378
GURABO	4	\$ 588,000	163	\$ 25,161,632	1	\$ 156,800	168	\$ 25,906,432	2	\$ 369,400	70	\$ 12,671,550			72	\$ 13,040,950	240	\$ 38,947,382
HATILLO	4	\$ 970,000	61	\$ 7,977,110			65	\$ 8,947,110									65	\$ 8,947,110
HORMIGUEROS			22	\$ 2,128,500			22	\$ 2,128,500			4	\$ 491,700			4	\$ 491,700	26	\$ 2,620,200
HUMACAO	13	\$ 2,986,000	155	\$ 25,714,808	27	\$ 6,787,836	195	\$ 35,488,644	3	\$ 917,000	57	\$ 9,652,885	9	\$ 2,863,830	69	\$ 13,433,715	264	\$ 48,922,359
ISABELA	6	\$ 1,801,347	72	\$ 10,370,701	12	\$ 2,078,500	90	\$ 14,250,548	1	\$ 100,000	9	\$ 1,705,578	1	\$ 180,000	11	\$ 1,985,578	101	\$ 16,236,126
JAYUYA			42	\$ 3,910,500	1	\$ 210,000	43	\$ 4,120,500			1	\$ 125,000			1	\$ 125,000	44	\$ 4,245,500
JUANA DÍAZ	6	\$ 877,800	99	\$ 12,101,430	1	\$ 130,000	106	\$ 13,109,230	1	\$ 125,000	125	\$ 15,089,000			126	\$ 15,214,000	232	\$ 28,323,230
JUNCOS	3	\$ 426,000	128	\$ 14,998,259			131	\$ 15,424,259			30	\$ 4,046,733			30	\$ 4,046,733	161	\$ 19,470,992
LAJAS	2	\$ 628,000	24	\$ 2,796,400	5	\$ 1,063,000	31	\$ 4,487,400			1	\$ 165,000			1	\$ 165,000	32	\$ 4,652,400
LARES	3	\$ 923,000	23	\$ 2,691,528	1	\$ 88,000	27	\$ 3,702,528									27	\$ 3,702,528
LAS MARÍAS			2	\$ 168,000			2	\$ 168,000									2	\$ 168,000

HOUSING MARKET ACTIVITY JANUARY - DECEMBER 2014

	Existing Houses								New Construction								TOTAL	
	Existing Investment		Existing Principal		Existing Second Home		Total Units Sold (Existing)		New Construction Investment		New Construction Principal		New Construction Second Home		Total Units Sold (New Construction)			
Municipality	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale Price	Total Units Sold	Sale price	Total Units Sold	Sale Price
LAS PIEDRAS	1	\$ 190,000	126	\$ 15,910,279	2	\$ 257,000	129	\$ 16,357,279			23	\$ 3,617,612			23	\$ 3,617,612	152	\$ 19,974,891
LOÍZA			44	\$ 4,296,010	12	\$ 1,488,900	56	\$ 5,784,910			12	\$ 1,464,100	4	\$ 558,800	16	\$ 2,022,900	72	\$ 7,807,810
LUQUILLO	8	\$ 1,162,500	42	\$ 6,017,100	15	\$ 2,103,691	65	\$ 9,283,291	1	\$ 168,000	30	\$ 4,969,700	11	\$ 2,000,200	42	\$ 7,137,900	107	\$ 16,421,191
MANATÍ	4	\$ 328,000	104	\$ 11,771,048	3	\$ 357,900	111	\$ 12,456,948			2	\$ 290,900	1	\$ 55,000	3	\$ 345,900	114	\$ 12,802,848
MARICAO	1	\$ 23,000	2	\$ 184,100			3	\$ 207,100									3	\$ 207,100
MAUNABO			24	\$ 2,166,200	1	\$ 105,000	25	\$ 2,271,200									25	\$ 2,271,200
MAYAGÜEZ	5	\$ 918,000	83	\$ 9,841,744	11	\$ 1,253,500	99	\$ 12,013,244	2	\$ 284,800	16	\$ 2,131,400	3	\$ 400,300	21	\$ 2,816,500	120	\$ 14,829,744
MOCA	3	\$ 387,000	50	\$ 5,479,800			53	\$ 5,866,800			2	\$ 277,500			2	\$ 277,500	55	\$ 6,144,300
MOROVIS	2	\$ 139,000	53	\$ 5,814,606			55	\$ 5,953,606			1	\$ 75,000			1	\$ 75,000	56	\$ 6,028,606
NAGUABO	1	\$ 180,000	78	\$ 7,658,831	6	\$ 1,298,500	85	\$ 9,137,331			2	\$ 204,900			2	\$ 204,900	87	\$ 9,342,231
NARANJITO	1	\$ 27,000	20	\$ 2,518,500			21	\$ 2,545,500									21	\$ 2,545,500
OROCOVIS	2	\$ 235,000	8	\$ 800,000			10	\$ 1,035,000			1	\$ 135,000			1	\$ 135,000	11	\$ 1,170,000
PATILLAS	1	\$ 95,000	16	\$ 1,374,000	1	\$ 133,000	18	\$ 1,602,000			2	\$ 205,000			2	\$ 205,000	20	\$ 1,807,000
PEÑUELAS	1	\$ 170,000	21	\$ 2,431,975			22	\$ 2,601,975									22	\$ 2,601,975
PONCE	16	\$ 2,343,000	251	\$ 31,081,388	8	\$ 876,000	275	\$ 34,300,388			91	\$ 16,479,013	1	\$ 250,000	92	\$ 16,729,013	367	\$ 51,029,401
QUEBRADILLAS	2	\$ 275,000	31	\$ 3,274,400	1	\$ 58,400	34	\$ 3,607,800	1	\$ 155,825	15	\$ 1,633,550	3	\$ 482,315	19	\$ 2,271,690	53	\$ 5,879,490
RINCÓN	2	\$ 225,000	19	\$ 2,861,700	12	\$ 2,338,000	33	\$ 5,424,700			2	\$ 200,000	2	\$ 249,900	4	\$ 449,900	37	\$ 5,874,600
RÍO GRANDE	5	\$ 1,006,000	143	\$ 20,732,388	26	\$ 10,107,900	174	\$ 31,846,288	2	\$ 2,479,000	8	\$ 3,094,000	9	\$ 7,301,826	19	\$ 12,874,826	193	\$ 44,721,114
SABANA GRANDE	2	\$ 187,000	33	\$ 3,653,850			35	\$ 3,840,850			5	\$ 601,268			5	\$ 601,268	40	\$ 4,442,118
SALINAS			51	\$ 4,861,940	3	\$ 406,000	54	\$ 5,267,940			18	\$ 1,939,500	1	\$ 157,000	19	\$ 2,096,500	73	\$ 7,364,440
SAN GERMÁN	3	\$ 1,224,900	52	\$ 5,810,787	1	\$ 110,000	56	\$ 7,145,687			12	\$ 1,707,591			12	\$ 1,707,591	68	\$ 8,853,278
SAN JUAN	84	\$ 19,571,668	978	\$ 188,570,217	57	\$ 13,861,700	1119	\$ 222,003,585	10	\$ 2,963,400	213	\$ 49,388,293	16	\$ 6,076,025	239	\$ 58,427,718	1358	\$ 280,431,303
SAN LORENZO	5	\$ 824,000	98	\$ 12,364,428	3	\$ 405,000	106	\$ 13,593,428			6	\$ 929,500			6	\$ 929,500	112	\$ 14,522,928
SAN SEBASTIÁN	6	\$ 1,556,000	57	\$ 6,099,000			63	\$ 7,655,000	1	\$ 135,500	8	\$ 939,500			9	\$ 1,075,000	72	\$ 8,730,000
SANTA ISABEL			68	\$ 7,841,070			68	\$ 7,841,070			5	\$ 801,146			5	\$ 801,146	73	\$ 8,642,216
TOA ALTA	3	\$ 391,500	248	\$ 36,734,669			251	\$ 37,126,169			37	\$ 7,096,430			37	\$ 7,096,430	288	\$ 44,222,599
TOA BAJA	7	\$ 836,910	193	\$ 23,973,303			200	\$ 24,810,213			15	\$ 2,679,750			15	\$ 2,679,750	215	\$ 27,489,963
TRUJILLO ALTO	8	\$ 1,126,900	183	\$ 27,085,087	1	\$ 70,000	192	\$ 28,281,987			3	\$ 1,318,700			3	\$ 1,318,700	195	\$ 29,600,687
UTUADO	1	\$ 90,000	22	\$ 2,485,000			23	\$ 2,575,000									23	\$ 2,575,000
VEGA ALTA	2	\$ 330,000	66	\$ 9,123,055	4	\$ 713,000	72	\$ 10,166,055	3	\$ 642,000	25	\$ 5,915,900	4	\$ 1,099,750	32	\$ 7,657,650	104	\$ 17,823,705
VEGA BAJA	5	\$ 693,000	146	\$ 16,608,556	8	\$ 1,132,000	159	\$ 18,433,556			6	\$ 764,100			6	\$ 764,100	165	\$ 19,197,656
VIEQUES	2	\$ 364,000	6	\$ 1,045,000	2	\$ 380,000	10	\$ 1,789,000									10	\$ 1,789,000
VILLALBA			18	\$ 1,740,500			18	\$ 1,740,500									18	\$ 1,740,500
YABUCOA	3	\$ 253,000	55	\$ 4,499,936	1	\$ 175,000	59	\$ 4,927,936									59	\$ 4,927,936
YAUCO	2	\$ 178,000	61	\$ 6,958,500	1	\$ 145,000	64	\$ 7,281,500			3	\$ 345,000			3	\$ 345,000	67	\$ 7,626,500
TOTAL	394	\$ 76,695,116	7,779	\$ 1,108,778,722	379	\$ 79,059,236	8,552	\$ 1,264,533,074	48	\$ 11,975,376	1,523	\$ 273,113,939	102	\$ 29,019,357	1,673	\$ 314,108,672	10,225	\$ 1,578,641,746

Done Annually

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Individual Retirement Accounts (IRA)
Banks, Insurance Companies, Credit Unions and Others
Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Commercial Banks:											
Banco Popular P.R.	\$ 710,967	\$ 745,024	\$ 789,512	\$ 875,533	\$ 936,123	\$ 948,699	\$ 984,455	\$ 1,021,044	\$ 1,134,586	\$ 1,176,485	\$ 1,209,209
Oriental Bank	\$ 483,590	\$ 487,385	\$ 508,488	\$ 526,455	\$ 627,638	\$ 624,000	\$ 556,232	\$ 529,963	\$ 594,957	\$ 596,635	\$ 602,451
Banco Santander*							\$ 20,795	\$ 23,729	\$ 26,914	\$ 31,064	\$ 36,741
FirstBank	\$ 92,990	\$ 97,325	\$ 102,397	\$ 112,430	\$ 125,539	\$ 127,129	\$ 109,032	\$ 103,137	\$ 102,939	\$ 98,069	\$ 98,986
Scotiabank*							\$ 52,990	\$ 59,626	\$ 64,374	\$ 66,922	
SUB-TOTAL	\$ 1,287,547	\$ 1,329,734	\$ 1,400,397	\$ 1,514,418	\$ 1,689,300	\$ 1,699,828	\$ 1,670,514	\$ 1,730,863	\$ 1,919,022	\$ 1,966,627	\$ 2,014,309
Insurance Companies:											
Coop. de Seguros de Vida de PR (COSVI)	\$ 197,663	\$ 193,292	\$ 195,468	\$ 202,328	\$ 202,021	\$ 190,976	\$ 182,086	\$ 179,201	\$ 177,493	\$ 174,470	\$ 174,698
Triple-S (SSS)	\$ 31,734	\$ 30,597	\$ 31,120	\$ 26,133	\$ 27,858	\$ 28,612	\$ 28,174	\$ 30,052	\$ 31,869	\$ 32,776	\$ 30,688
TransOceanic Life Insurance Co. (TOLIC)	\$ 462,976	\$ 342,689	\$ 218,113	\$ 98,299	\$ 46,541	\$ 14,387					
Universal Life Insurance Co.	\$ 2,033,603	\$ 1,766,113	\$ 1,511,023	\$ 1,318,387	\$ 1,201,028	\$ 1,051,886	\$ 968,082	\$ 789,417	\$ 703,924	\$ 558,552	\$ 445,774
SUB-TOTAL	\$ 2,725,976	\$ 2,332,691	\$ 1,955,724	\$ 1,645,147	\$ 1,477,448	\$ 1,285,861	\$ 1,178,342	\$ 998,670	\$ 913,286	\$ 765,798	\$ 651,160
Credit Unions:											
Coop. Isabela (IsabelaCoop)	\$ 1,468	\$ 1,844	\$ 1,922	\$ 2,338	\$ 2,263	\$ 2,254	\$ 2,329	\$ 2,407	\$ 2,282	\$ 2,494	\$ 2,471
Coop. Camuy (CamuyCoop)	\$ 6,255	\$ 6,865	\$ 7,394	\$ 8,486	\$ 2,001	\$ 2,400	\$ 2,093	\$ 2,239	\$ 2,406	\$ 2,228	\$ 2,097
Coop. Aguada (ahora bajo Coop. Camuy)*					\$ 6,726	\$ 7,479	\$ 8,469	\$ 8,978	\$ 10,749	\$ 12,378	\$ 14,320
Coop. Dr. Manuel Zeno Gandía (Zeno Gandía)	\$ 3,478	\$ 3,660	\$ 3,518	\$ 3,683	\$ 4,058	\$ 3,689	\$ 3,487	\$ 3,737	\$ 4,101	\$ 4,160	\$ 4,950
Coop. de Veteranos (VAPR)	\$ 8,708	\$ 9,427	\$ 10,928	\$ 12,770	\$ 13,284	\$ 13,905	\$ 14,787	\$ 17,650	\$ 20,918	\$ 20,698	\$ 21,591
Coop. de Aguas Buenas (BuenaCoop)	\$ 142	\$ 136	\$ 140	\$ 249	\$ 262	\$ 328	\$ 402	\$ 453	\$ 478	\$ 518	\$ 557
Coop. de Arecibo (CooPACA)	\$ 7,975	\$ 9,794	\$ 9,758								
SUB-TOTAL	\$ 28,026	\$ 31,726	\$ 33,660	\$ 27,526	\$ 28,594	\$ 30,055	\$ 31,567	\$ 35,464	\$ 40,934	\$ 42,476	\$ 45,986
Others:											
AEELA	\$ 90,007	\$ 83,825	\$ 77,840	\$ 73,618	\$ 71,905	\$ 70,212	\$ 70,376	\$ 69,983	\$ 72,456	\$ 72,641	\$ 72,859
Huntleigh Securities Corporation	\$ 1,909	\$ 1,659	\$ 1,659	\$ 1,483	\$ 1,711						
UBS Financial	\$ 40,239	\$ 38,226	\$ 38,334	\$ 36,565	\$ 55,144	\$ 58,971	\$ 58,132	\$ 49,295	\$ 48,504	\$ 53,621	\$ 51,621
X-Square Capital, LLC	\$ 22,071	\$ 13,655	\$ 6,997	\$ 3,639	\$ 962						
SUB-TOTAL	\$ 154,226	\$ 137,365	\$ 124,830	\$ 115,305	\$ 129,722	\$ 129,183	\$ 128,508	\$ 119,278	\$ 120,960	\$ 126,262	\$ 124,480
Total IRA Accounts	\$ 4,195,775	\$ 3,831,516	\$ 3,514,611	\$ 3,302,396	\$ 3,325,064	\$ 3,144,927	\$ 3,008,931	\$ 2,884,275	\$ 2,994,202	\$ 2,901,163	\$ 2,835,935
Educational Contributions Accounts "ECA"	\$ 38,926	\$ 42,033	\$ 45,047	\$ 48,803	\$ 52,328	\$ 55,287	\$ 56,708	\$ 61,028	\$ 63,614	\$ 65,215	\$ 66,364
TOTAL	\$ 4,234,701	\$ 3,873,549	\$ 3,559,658	\$ 3,351,199	\$ 3,377,392	\$ 3,200,214	\$ 3,065,639	\$ 2,945,303	\$ 3,057,816	\$ 2,966,378	\$ 2,902,299

* Inactive Institutions

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OFICINA DEL COMISIONADO DE

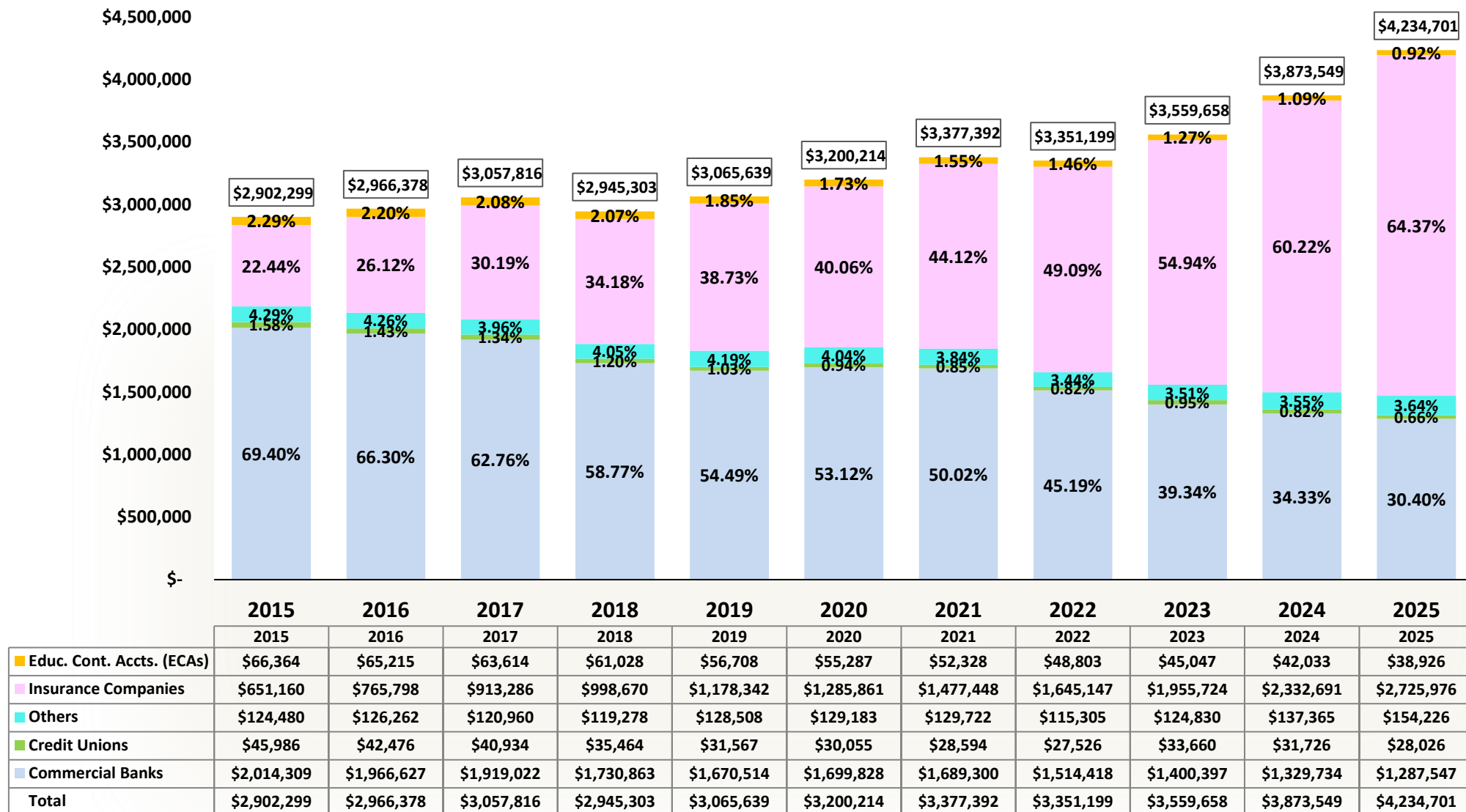
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Individual Retirement Accounts (IRA)

Banks, Insurance Companies, Credit Unions and Others

Amounts in Thousands (\$,000) and %



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**International Banking Entities
Balance Sheet**
Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018
ASSETS:								
Cash and Due from Depository Institutions:								
Cash and non-interest bearing balances	\$ 203,523	\$ 150,301	\$ 151,738	\$ 206,059	\$ 226,246	\$ 286,927	\$ 175,622	\$ 130,347
Deposits, money market investments and other interest-bearing balances	369,913	329,924	334,464	422,778	899,434	539,879	565,865	624,723
Total Cash and Due from Depository Institutions	\$ 573,436	\$ 480,225	\$ 486,202	\$ 628,837	\$ 1,125,680	\$ 826,806	\$ 741,487	\$ 755,070
Securities:								
Securities available for sale, at fair market	\$ 18,821,158	\$ 16,666,078	\$ 11,324,426	\$ 9,449,697	\$ 11,488,133	\$ 12,634,072	\$ 6,454,791	\$ 5,687,093
Securities held to maturity, at amortized cost	22,869,108	29,403,292	29,806,468	10,471,299	10,324,069	11,004,826	7,936,155	236,684
Total Securities	\$ 41,690,266	\$ 46,069,370	\$ 41,130,894	\$ 19,920,996	\$ 21,812,202	\$ 23,638,898	\$ 14,390,946	\$ 5,923,777
Securities purchased under agreements	-	-	-	-	-	-	-	-
Loans and Leases:								
Total loans and leases	\$ 6,169,064	\$ 6,266,215	\$ 4,772,041	\$ 3,712,122	\$ 3,942,811	\$ 6,071,116	\$ 6,240,030	\$ 2,183,647
Total loans held for sale	-	-	5,900	-	-	-	-	-
Less: Allowance for loan and lease losses	76,147	65,346	51,461	49,953	40,184	48,148	27,711	22,705
Subtotal of Loans and Leases, net of allowance for loans and lease losses	\$ 6,092,917	\$ 6,200,869	\$ 4,726,480	\$ 3,662,169	\$ 3,902,627	\$ 6,022,968	\$ 6,212,319	\$ 2,160,942
Unearned income on loans and leases	(362)	(117)	(389)	(1,061)	(559)	(727)	(1,108)	(942)
Net Loans and Leases	\$ 6,092,555	\$ 6,200,752	\$ 4,726,091	\$ 3,661,108	\$ 3,902,068	\$ 6,022,241	\$ 6,211,211	\$ 2,160,000
Accrued interest receivable	571,129	647,232	681,077	225,724	72,426	90,185	135,881	99,625
Due from Home office account, loans to parent and related parties	18,959,492	21,814,107	27,878,800	19,644,325	21,379,762	26,274,920	32,361,342	37,663,146
Other receivables	5,528	14,423	24,343	20,621	21,602	30,249	68,547	11,738
Trading assets and Derivative assets	203,902	57,798	56,982	43,888	84,834	98,126	71,721	59,169
Premises and fixed assets	6,376	7,926	10,044	12,821	8,941	14,800	19,952	19,966
Other real estate owned	7,365	8,748	10,122	9,167	6,205	6,263	1,132	1,915
Investments in subsidiaries and affiliates	4,760	9,299	10,147	11,263	272,369	2,136,914	2,136,455	2,143,754
Intangible assets	600	608	648	6,977	17,948	10,334	10,352	10,383
Other assets	350,814	642,990	290,605	298,893	247,875	207,178	217,179	193,607
TOTAL ASSETS	\$ 68,466,223	\$ 75,953,478	\$ 75,305,955	\$ 44,484,620	\$ 48,951,912	\$ 59,356,914	\$ 56,366,205	\$ 49,042,150
LIABILITIES:								
Deposits :								
Interest bearing	\$ 1,571,731	\$ 2,489,868	\$ 3,314,890	\$ 2,462,724	\$ 1,703,210	\$ 12,968,295	\$ 14,423,813	\$ 15,588,357
Non-interest bearing	340,478	324,187	363,599	561,809	873,995	708,320	608,964	720,574
Total Deposits	\$ 1,912,209	\$ 2,814,055	\$ 3,678,489	\$ 3,024,533	\$ 2,577,205	\$ 13,676,615	\$ 15,032,777	\$ 16,308,931
Securities sold under agreements to repurchase with parent or related companies	\$ 621,380	\$ 1,253,412	\$ 1,091,290	\$ 836,114	\$ 683,153	\$ 443,421	\$ 511,816	\$ 106,613
Securities sold under agreements to repurchase with others	-	-	-	-	300,000	300,000	280,622	576,014
Trading liabilities and derivative liabilities	-	-	-	-	30,894	91,189	2,242	-
Due to Home office, borrowings from parent, affiliates and related parties	60,125,409	64,615,980	64,902,939	36,515,941	37,629,221	38,467,689	35,112,475	26,545,516
Other borrowed money	153,629	214,634	190,752	336,663	3,738	109,340	239,342	645,327
Accrued interest payable	244,500	492,778	604,319	81,030	15,380	35,769	74,229	52,825
Accounts payable and accrued liabilities	10,341	12,837	245,223	487,747	282,387	741,746	14,305	11,069
Income taxes payable	2	5	5	-	6,170	1,806	746	1,141
Deferred tax liability, Net	649	649	649	649	724	649	649	649
Other liabilities	180,488	1,543,414	14,666	33,084	5,981	7,456	22,164	12,964
TOTAL LIABILITIES	\$ 63,248,607	\$ 70,947,764	\$ 70,728,332	\$ 41,315,761	\$ 41,534,853	\$ 53,875,680	\$ 51,291,367	\$ 44,261,049
STOCKHOLDERS' EQUITY:								
Perpetual preferred stock and related surplus	\$ -	\$ 10,749	\$ 10,750	\$ 14,749	\$ 13,489	\$ 215,949	\$ 222,330	\$ 222,330
Home office equity account	313,036	13,036	13,036	13,036	21,036	325	747	-
Unremitted earnings	54,209	184,943	82,011	53,685	127,118	230,770	141,981	103,280
Common Stock, at par value	311,106	331,936	366,466	366,626	374,120	373,887	331,975	331,849
Additional Paid in Capital	4,995,324	5,053,110	5,061,222	4,686,614	3,808,370	3,800,480	3,855,175	3,867,049
Retained Earnings (Deficit)	45,904	144,426	(122,516)	(377,181)	(523,859)	(793,767)	(969,491)	(1,054,719)
Accumulated other comprehensive income	(502,532)	(733,815)	(807,749)	(1,559,092)	(178,127)	138,630	(15,446)	(203,725)
Other equity capital components	569	1,329	(25,597)	(29,578)	3,774,912	1,514,960	1,507,567	1,515,037
Total Equity Capital	\$ 5,217,616	\$ 5,005,714	\$ 4,577,623	\$ 3,168,859	\$ 7,417,059	\$ 5,481,234	\$ 5,074,838	\$ 4,781,101
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 68,466,223	\$ 75,953,478	\$ 75,305,955	\$ 44,484,620	\$ 48,951,912	\$ 59,356,914	\$ 56,366,205	\$ 49,042,150

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International Banking Entities

Balance Sheet

Amounts in Thousands (\$,000)

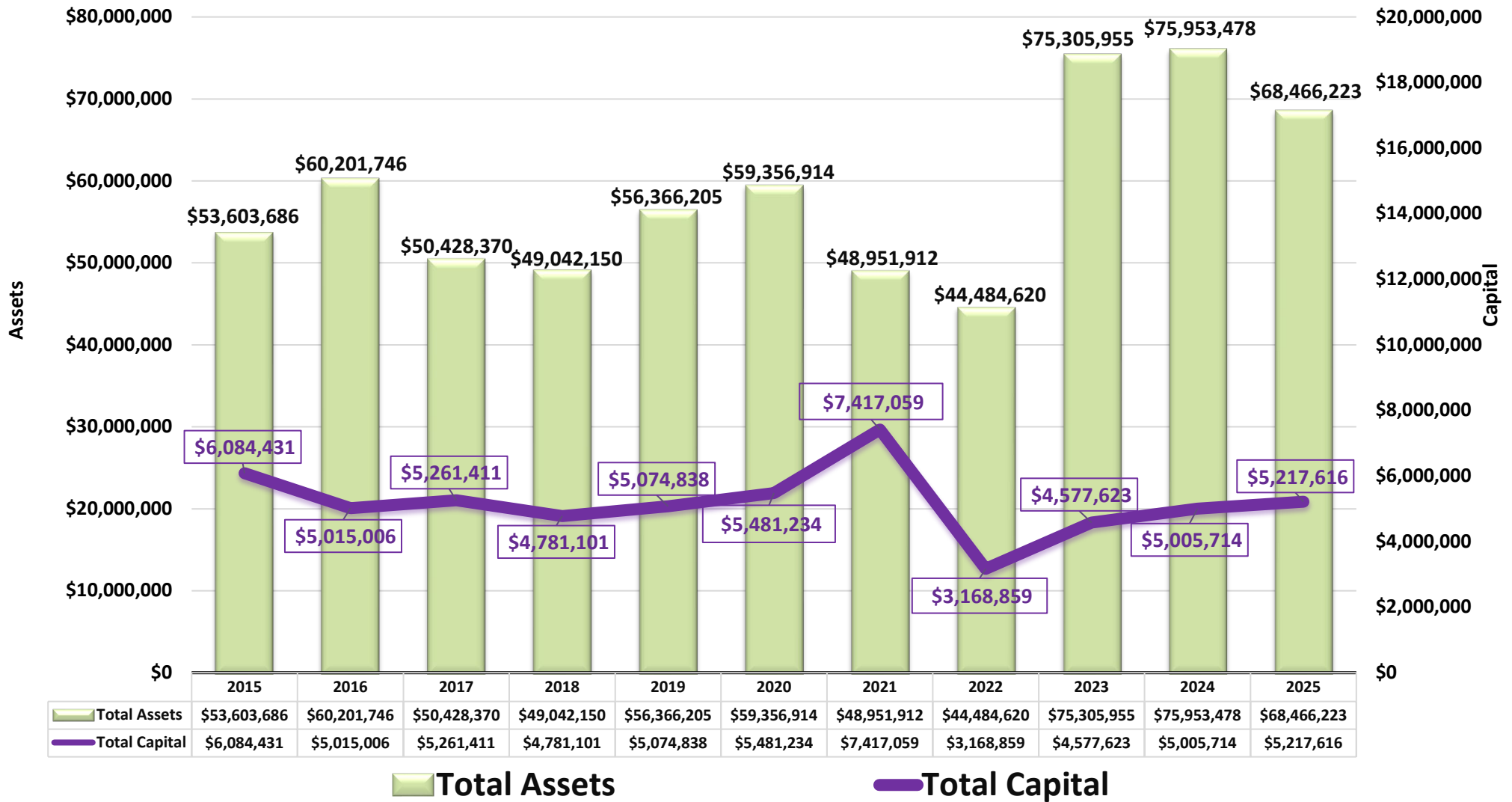
	2017	2016	2015
ASSETS:			
Current Assets			
Cash and cash equivalents	\$ 290,999	\$ 333,746	\$ 393,869
Deposits, money market investments and other interest-bearing balances	652,105	547,848	682,584
Restricted cash and equivalents	9,987	10,457	12,182
Securities:			
Securities available for sale, at fair market	5,986,391	5,853,541	4,975,613
Securities held to maturity, at amortized cost	251,754	245,727	252,735
Total Securities	\$ 6,238,145	\$ 6,099,268	\$ 5,228,348
Securities purchased under agreements	-	-	409
Loans and Leases:			
Total loans and leases	\$ 2,293,352	\$ 1,539,707	\$ 1,631,555
Total loans held for sale	-	-	-
Less: Allowance for Loan and Lease Losses	19,683	17,139	50,758
Subtotal of loans and leases, net of Allowance for loans and lease losses	\$ 2,273,669	\$ 1,522,568	\$ 1,580,797
Unearned income on loans and leases	(7,309)	(1,743)	(811)
Net Loans and leases	\$ 2,266,360	\$ 1,520,825	\$ 1,579,986
Accrued interest receivable	91,645	60,067	44,620
Due from Home office account, loans to parent and related parties	37,812,966	48,574,386	42,623,312
Other receivables	14,817	15,341	24,882
Trading assets and Derivative assets	42,563	50,427	58,662
Premises and fixed assets	17,393	15,789	13,338
Other real estate owned	1,411	6,597	7,785
Investments in subsidiaries and affiliates	2,810,483	2,811,641	2,808,051
Intangible assets	3,593	2,039	224
Other assets	175,903	153,315	125,434
TOTAL ASSETS	\$ 50,428,370	\$ 60,201,746	\$ 53,603,686
Deposits :			
Interest bearing	17,574,836	25,461,815	\$ 19,406,530
Non-interest bearing	838,394	668,812	489,481
Total Deposits	\$ 18,413,230	\$ 26,130,627	\$ 19,896,011
Securities sold under agreements to repurchase with parent or related companies	\$ -	\$ -	\$ -
Securities sold under agreements to repurchase with others	384,905	848,511	\$ 1,443,048
Trading liabilities and derivative liabilities	238	135	207
Due to Home office, borrowings from parent, affiliates and related parties	26,079,927	27,992,807	26,114,195
Other borrowed money	205,504	103,405	24,331
Accrued interest payable	37,944	29,549	24,885
Accounts payable and accrued liabilities	27,313	68,363	12,516
Income taxes payable	1,397	12	41
Deferred tax liability, Net	649	649	653
Other liabilities	15,852	12,682	3,368
Total liabilities	\$ 45,166,959	\$ 55,186,740	\$ 47,519,255
STOCKHOLDERS' EQUITY:			
Perpetual preferred stock and related surplus	\$ 228,129	\$ 221,172	\$ 580,617
Home office equity account	-	(1)	(1)
Unremitted earnings	71,148	58,097	16,834
Common Stock, at par value	304,445	312,936	427,951
Additional paid in capital	3,875,301	3,877,579	3,948,489
Retained earnings (deficit)	(1,320,001)	(1,522,032)	(1,678,659)
Accumulated other comprehensive income	(106,473)	(95,372)	(2,391)
Other equity capital components	2,208,862	2,162,627	2,791,591
Total equity capital	\$ 5,261,411	\$ 5,015,006	\$ 6,084,431
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 50,428,370	\$ 60,201,746	\$ 53,603,686

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International Banking Entities

Assets to Capital

Amounts in Thousands (\$,000)



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International Banking Entities

Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Interest Income:											
Interest and fee income on loans	\$ 509,053	\$ 405,291	\$ 271,796	\$ 166,176	\$ 148,791	\$ 244,760	\$ 329,945	\$ 159,740	\$ 116,386	\$ 73,913	\$ 63,578
Lease financing	-	-	-	-	-	-	-	-	-	-	-
Interest on balances with depository institutions	12,627	17,059	69,506	80,735	2,693	4,863	12,485	10,651	6,337	3,156	32,355
Interest and dividend income on securities and investments	2,194,624	2,409,136	1,265,332	1,537,680	2,634,948	349,033	161,279	147,917	141,817	151,344	238,417
Interest income from trading assets	666	476	34,644	5,705	(3,134)	41,668	1,671	2,471	3,563	5,378	4,561
Interest income on federal funds sold and securities purchased under agreements to resell	1,045	1,293	1,809	564	86	125	575	577	371	194	590
Other interest income	866,528	1,076,399	1,130,130	280,688	47,540	202,672	794,442	731,017	488,103	271,338	123,261
Total interest and fees income, dividends and other income	\$ 3,584,543	\$ 3,909,654	\$ 2,773,217	\$ 2,071,548	\$ 2,830,924	\$ 843,121	\$ 1,300,397	\$ 1,052,373	\$ 756,577	\$ 505,323	\$ 462,762
Interest Expense:											
Transaction accounts	\$ 386	\$ 145	\$ 902	\$ 93	\$ 80	\$ 341	\$ 470	\$ 484	\$ 348	\$ 276	\$ 247
Non-transaction accounts:											
Savings deposits	2,635	3,863	4,868	2,550	323	163	271	294	362	397	285
Time deposits	3,096,245	3,430,735	2,349,873	565,896	115,286	357,560	891,413	617,829	430,637	232,415	120,571
Interest expense of securities sold under agreements to repurchase	41,350	59,315	49,328	22,325	11,208	11,581	16,448	15,896	14,699	28,909	30,980
Interest on trading liabilities and other borrowed money	10,560	10,571	22,875	7,912	2,240	3,854	5,188	16,201	5,089	1,542	185
Interest on subordinated notes and debentures to parent company or affiliates	3,612	439	266	-	-	49	142	124	270	3,846	1,616
Total Interest Expense	\$ 3,154,788	\$ 3,505,068	\$ 2,428,112	\$ 598,776	\$ 129,137	\$ 373,548	\$ 913,932	\$ 650,828	\$ 451,405	\$ 267,385	\$ 153,884
Net Interest Income	\$ 429,755	\$ 404,586	\$ 345,105	\$ 1,472,772	\$ 2,701,787	\$ 469,573	\$ 386,465	\$ 401,545	\$ 305,172	\$ 237,938	\$ 308,878
Non-Interest Income (Loss):											
Fees and commissions	\$ 34,704	\$ 93,314	\$ 89,582	\$ 82,667	\$ 123,505	\$ 118,245	\$ 107,324	\$ 85,777	\$ 113,356	\$ 109,095	\$ 115,820
Net impairment losses on investment securities	141	(1,052)	(1,559)	(339)	(564)	(781)	(376)	(936)	(1,544)	(4,673)	(8,581)
Net Gain (loss) on:											
Early extinguishment of repurchase agreement	-	-	-	-	-	-	(7)	-	(80)	-	-
Sales of loans and leases	878	(85)	-	(1)	8	978	(4)	467	14	-	(372)
Sales of other real estate owned	-	-	430	80	-	(2)	70	(15)	226	69	-
Sales of other assets (excluding securities)	104	2	15	2,985	-	(39)	1,244	417	(668)	3	348
Realized gains (losses) on held to maturity securities	(3)	2,259	489	(1,485)	15	(177)	(128)	(536)	161	(457)	(13)
Realized gains (losses) on available for sale securities	(114)	4,196	(3,363)	(8,900)	8,231	15,722	4,109	(976)	4,903	2,076	(338)
Other non-interest income and net gains (loss) on:											
Gains on change in value of investments under the Fair Value Option	\$ 71	\$ (30)	\$ 503	\$ 3,145	\$ (3,506)	\$ 923	\$ 4,143	\$ (8,316)	\$ 3,760	\$ 2,752	\$ (1,290)
Trading and derivative revenues (expense)	(728)	3,768	21,355	(1,527)	5,769	7,959	4,825	11,244	5,530	(4,053)	1,015
Income from fiduciary activities	17	17	17	141	246	20	38	294	287	216	-
Other non-interest income (expense) and net gains (loss)	(9,895)	74,763	43,368	(45,530)	28,282	31,658	29,311	32,972	66,624	41,627	172,773
Total other non-interest income and net gains (loss)	\$ (10,535)	\$ 78,518	\$ 65,243	\$ (43,771)	\$ 30,791	\$ 40,560	\$ 38,317	\$ 36,194	\$ 76,201	\$ 40,542	\$ 172,498
Total Non-Interest Income (Loss)	\$ 25,175	\$ 177,152	\$ 150,837	\$ 31,236	\$ 161,986	\$ 174,506	\$ 150,549	\$ 120,392	\$ 192,569	\$ 146,655	\$ 279,362
Total Net Interest Income and Non-Interest Income (Loss)	\$ 454,930	\$ 581,738	\$ 495,942	\$ 1,504,008	\$ 2,863,773	\$ 644,079	\$ 537,014	\$ 521,937	\$ 497,741	\$ 384,593	\$ 588,240
Non-Interest Expense:											
Salaries and employee benefits	\$ 30,402	\$ 30,131	\$ 28,125	\$ 37,078	\$ 44,273	\$ 43,231	\$ 40,658	\$ 39,963	\$ 36,215	\$ 39,611	\$ 30,674
Professional services	18,692	22,187	20,028	21,518	13,865	15,753	26,165	9,812	8,979	14,469	5,860
Management and technical assistance	8,618	7,884	9,132	12,512	12,274	11,094	9,750	9,844	7,082	7,332	7,681
Fees paid to parent company	3,340	3,086	2,616	1,933	1,833	2,104	1,843	1,948	1,317	1,185	598
Occupancy costs	2,556	2,630	2,764	4,140	4,459	4,661	5,505	5,711	4,629	3,658	3,610
Depreciation and amortization expense	1,192	1,502	1,966	3,046	2,981	2,988	3,030	2,780	2,319	1,806	1,270
Other non-interest expense	71,332	80,814	68,359	93,522	90,085	108,306	102,376	750,775	96,894	79,823	107,168
Total Non-Interest Expense	\$ 136,132	\$ 148,234	\$ 132,990	\$ 173,749	\$ 169,770	\$ 188,137	\$ 189,327	\$ 820,833	\$ 157,435	\$ 147,884	\$ 156,861
Provision for loan and lease losses	(21,177)	(17,671)	(37,752)	87	(7,214)	(17,877)	(13,916)	(4,929)	(10,600)	(11,674)	(35,610)
Securities gains (losses)	2,335	(969)	90	(2,147)	3,298	(10)	(10,265)	-	(1)	49	24
Equity in gains (losses) of subsidiaries	138	(134)	(332)	(529)	1,538	(160)	(1,733)	(4,123)	(1,147)	351	838
Income (loss) before taxes, extraordinary items and other adjustments	\$ 300,094	\$ 414,730	\$ 324,958	\$ 1,327,670	\$ 2,691,625	\$ 437,895	\$ 321,773	\$ (307,948)	\$ 328,558	\$ 225,435	\$ 396,631
Provision (benefit) for income taxes:											
Current	38	11	22	285	9,718	2,799	1,499	1,958	1,478	(120)	407
Deferred	-	-	-	82	15	-	16	5	104	32	45
Provision (benefit) for income taxes, net	38	11	22	367	9,733	2,799	1,515	1,963	1,582	(88)	452
Income (loss) before extraordinary items and other adjustments	300,056	414,719	324,936	1,327,303	2,681,892	435,096	320,258	(309,911)	326,976	225,268	393,541
Extraordinary items and other adjustments, net of income taxes	10,049	201	1,675	9,945	7,738	4,375	4,255	4,596	5,864	3,210	5,677
NET INCOME (LOSS)	\$ 310,105	\$ 414,920	\$ 326,611	\$ 1,337,248	\$ 2,689,630	\$ 439,471	\$ 324,513	\$ (305,315)	\$ 332,840	\$ 228,478	\$ 399,218

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OFICINA DEL COMISIONADO DE

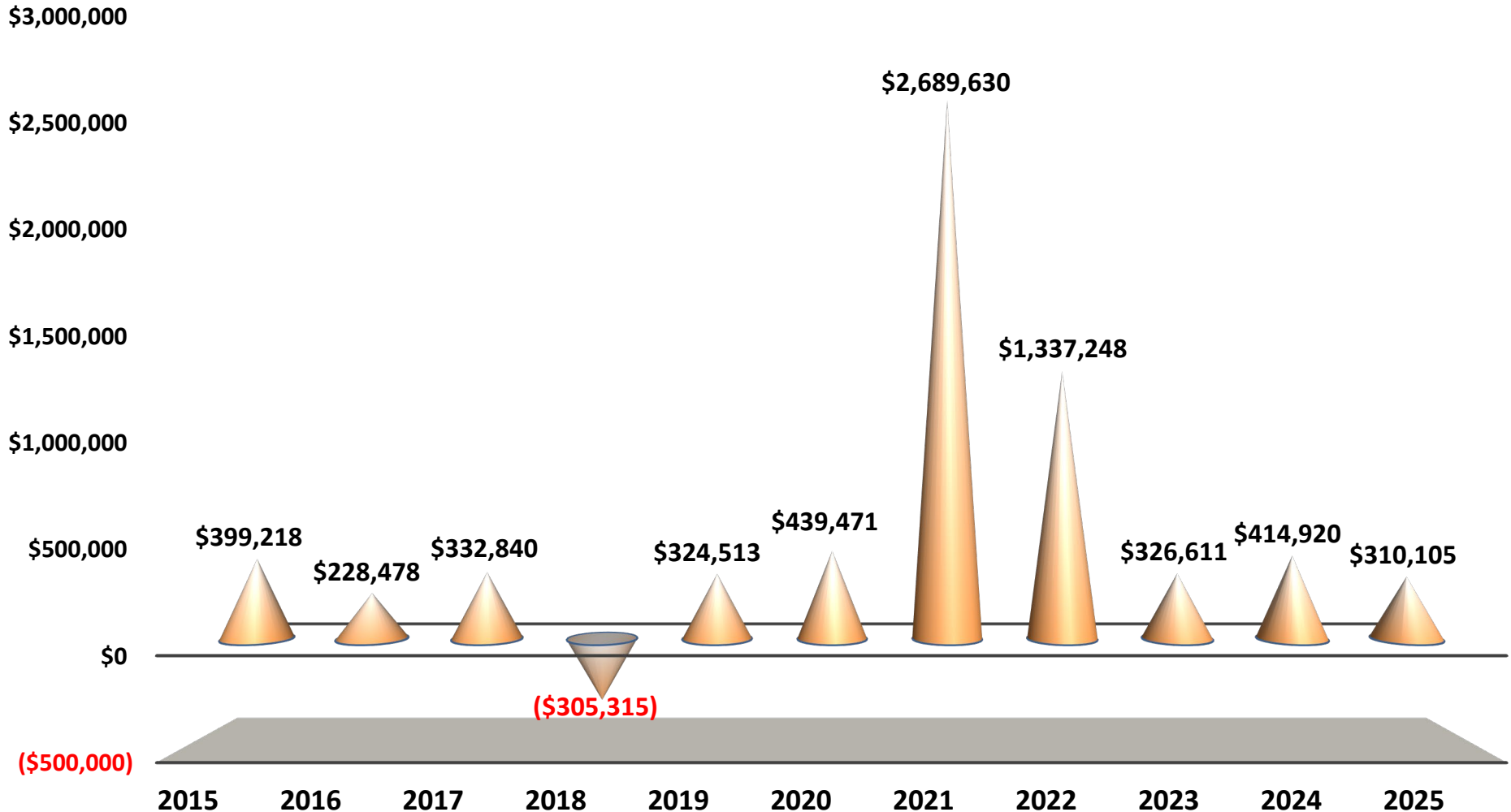
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

International Banking Entities

Net Income

Amounts in Thousands (\$,000)



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International Financial Entities Balance Sheet

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018
ASSETS:								
Cash and due from depository institutions:								
Cash and non-interest bearing balances	\$ 364,525	\$ 279,274	\$ 278,673	\$ 447,254	\$ 848,347	\$ 309,387	\$ 214,123	\$ 263,479
Deposits, money market investments and other interest-bearing balances	290,265	305,031	317,283	286,938	321,475	195,723	191,180	113,655
Total Cash and Due from Depository Institutions	\$ 654,790	\$ 584,305	\$ 595,956	\$ 734,192	\$ 1,169,822	\$ 505,110	\$ 405,303	\$ 377,134
Securities:								
Securities available for sale, at fair market	\$ 302,894	\$ 278,959	\$ 313,755	\$ 313,795	\$ 178,457	\$ 152,560	\$ 95,752	\$ 68,514
Securities held to maturity, at amortized cost	90,237	73,806	135,492	49,214	10,667	4,575	4,612	5,132
Total Securities	\$ 393,131	\$ 352,765	\$ 449,247	\$ 363,009	\$ 189,124	\$ 157,135	\$ 100,364	\$ 73,646
Securities purchased under agreements	2,715	4,751	-	-	-	-	301	-
Loans and Leases:								
Total loans and leases (excluding loans held for sale)	\$ 140,806	\$ 174,220	\$ 433,291	\$ 333,283	\$ 275,197	\$ 267,345	\$ 239,570	\$ 223,756
Total loans held for sale	4,538	7,358	2,456	39,623	50,314	23,011	19,765	18,438
Less: Allowance for Loan and Lease Losses	5,708	2,956	19,883	18,346	48,312	1,577	4,553	69,664
Subtotal of Loans and Leases, net of Allowance for loans and lease losses	\$ 139,636	\$ 178,622	\$ 415,864	\$ 354,560	\$ 277,199	\$ 288,779	\$ 254,782	\$ 172,530
Unearned income on loans and leases	(70)	(210)	(14)	(24)	-	124	-	-
Net Loans and Leases	\$ 139,566	\$ 178,412	\$ 415,850	\$ 354,536	\$ 277,199	\$ 288,903	\$ 254,782	\$ 172,530
Accrued interest receivable	\$ 5,139	\$ 3,982	\$ 5,620	\$ 2,603	\$ 6,200	\$ 2,837	\$ 1,611	\$ 1,189
Due from Home office account, loans to parent and related parties	26,263	25,889	21,927	16,512	39,787	16,267	13,978	20,681
Other receivables	37,383	41,779	42,144	14,913	13,176	10,440	7,346	4,064
Trading assets and Derivative assets	-	-	236	130	430,486	268,371	207,876	203,129
Premises and Fixed Assets	27,649	12,107	18,978	26,620	17,186	(37,694)	(40,950)	10,940
Other Real Estate Owned	105	1,426	2,269	7,628	13,636	11,105	12,471	15,112
Investments in subsidiaries and affiliates	21,745	22,503	25,934	16,146	10,692	4,626	5,918	5,128
Intangible Assets	2,821	2,659	1,268	1,537	2,818	1,770	1,713	2,127
Other Assets	18,200	22,007	29,295	15,762	45,105	49,576	31,557	24,556
TOTAL ASSETS	\$ 1,329,507	\$ 1,252,585	\$ 1,608,724	\$ 1,553,588	\$ 2,215,231	\$ 1,278,446	\$ 1,002,270	\$ 910,236
LIABILITIES:								
Deposits:								
Interest bearing	\$ 103,325	\$ 99,194	\$ 205,688	\$ 193,573	\$ 181,251	\$ 98,165	\$ 65,933	\$ 51,587
Fair value	-	-	-	-	-	-	-	-
Non-interest bearing	702,444	691,410	965,211	936,885	1,194,835	540,280	440,628	404,203
Total Deposits	\$ 805,769	\$ 790,604	\$ 1,170,899	\$ 1,130,458	\$ 1,376,086	\$ 638,445	\$ 506,561	\$ 455,790
Securities sold under agreements to repurchase with parent or related companies	-	-	-	-	-	-	-	-
Securities sold under agreements to repurchase with others	-	-	-	-	-	-	-	-
Trading liabilities and derivative liabilities	610	1,212	389	126	254,532	233,006	199,069	189,887
Due to home office, borrowings from parent, affiliates and related parties	96,666	63,581	41,940	24,896	91,106	13,397	5,214	6,371
Other borrowed money	21,212	9,632	5,726	5,172	22,497	34,826	30,960	44,989
Accrued interest payable	461	474	942	786	313	283	321	419
Accounts payable and accrued liabilities	11,366	7,620	9,705	15,504	42,153	22,522	21,117	15,581
Income taxes payable	420	377	757	496	829	213	227	233
Deferred tax liability, Net	30	40	27	28	49	606	1,096	363
Other liabilities	34,381	45,382	58,538	58,647	43,668	14,213	17,869	18,202
TOTAL LIABILITIES	\$ 970,915	\$ 918,922	\$ 1,288,923	\$ 1,236,113	\$ 1,831,233	\$ 957,511	\$ 782,434	\$ 731,835
STOCKHOLDERS' EQUITY:								
Perpetual preferred stock and related surplus	\$ -	\$ 1,049	\$ 1,049	\$ 1,049	\$ 1,049	\$ 10,216	\$ 1,050	\$ 3,549
Home office equity account	-	3,026	8,984	7,657	7,715	-	-	-
Unremitted earnings	-	-	-	242	11	10,422	7,906	7,429
Common Stock, at par value	125,540	102,357	223,866	93,936	103,357	92,461	67,839	51,103
Additional Paid in Capital	289,457	283,870	280,785	395,841	316,402	282,099	236,820	206,471
Retained Earnings (Deficit)	(47,099)	(49,779)	(57,460)	(45,534)	30,034	(8,274)	(33,006)	(45,206)
Accumulated other comprehensive income	(9,515)	(7,116)	(12,083)	(15,412)	(2,059)	(227)	3,686	6,062
Other equity capital components	209	256	(125,340)	(120,304)	(72,511)	(65,762)	(64,459)	(51,007)
Total Equity Capital	\$ 358,592	\$ 333,663	\$ 319,801	\$ 317,475	\$ 383,998	\$ 320,935	\$ 219,836	\$ 178,401
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 1,329,507	\$ 1,252,585	\$ 1,608,724	\$ 1,553,588	\$ 2,215,231	\$ 1,278,446	\$ 1,002,270	\$ 910,236

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**International Financial Entities
Balance Sheet**

Amounts in Thousands (\$,000)

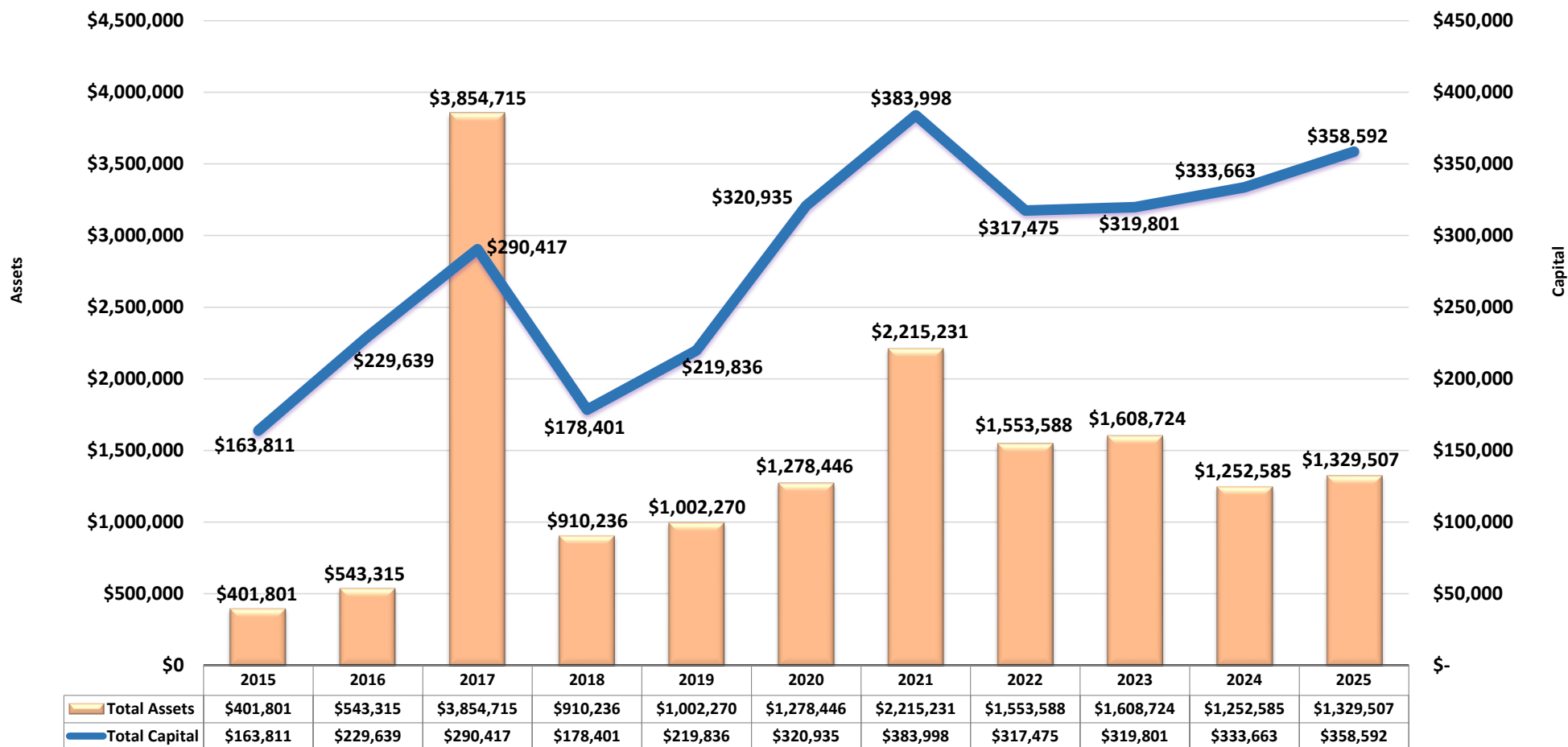
	2017	2016	2015
ASSETS:			
Cash and Cash Equivalents			
In banks	\$ 3,298,615	\$ 192,283	\$ 56,835
In other IFEs	3,377	7,834	-
In cash equivalents	33,229	11,372	11,090
Total Cash and Equivalents	\$ 3,335,221	\$ 211,489	\$ 67,925
Total investment in mortgages, loans, debts instruments and other	\$ 351,144	\$ 257,777	\$ 250,119
Investment in the IFE's own portfolio of marketable securities	19,104	3,938	14
Rents from tenants	8	-	-
Notes and other receivables	104,671	9,231	12,395
Accrued interest	1,465	111	78
Deferred charges, Net	1,571	1,295	228
Due from Home office account, loans to parent and related parties	14,463	895	3,924
Investment in Real Estate			
a. Real estate available for sale			
1. Land	-	-	-
2. Commercial properties	7,732	26,584	43,186
3. Residential properties	709	811	17,274
b. Real Estate Held for future development and improvements			
1. Land	2,958	2,711	-
2. Commercial properties held for development or improvements	-	1,364	-
3. Residential properties held for improvements	5,366	6,196	-
c. Real Estate under rental administration, net of depreciation			
1. Land	150	150	150
2. Commercial properties	1,247	150	150
3. Residential Properties	-	290	290
4. Less: accumulated depreciation	-	(14)	-
Total investment in real estate	18,162	38,242	61,050
Premises and fixed assets - Net of accumulated depreciation	6,005	5,711	1,230
Investments in subsidiaries and affiliates	-	44	-
Intangible assets	210	211	225
Other assets	2,691	14,371	4,613
Total Assets	\$ 3,854,715	\$ 543,315	\$ 401,801
LIABILITIES:			
Deposit	\$ 3,311,722	\$ 56,528	\$ 25,375
Mortgage notes payable	3,225	5,628	9,932
Notes payable	13	1,111	25,221
Lines of credit	162,644	159,808	155,697
Accounts payable and accrued liabilities	52,409	69,661	9,136
Accrued interest payable	912	23	125
Due to Home office account, loans to parent and related parties	17,130	7,332	9,103
Income taxes payable	224	2,283	882
Other liabilities	16,019	11,302	2,519
Total Liabilities	\$ 3,564,298	\$ 313,676	\$ 237,990
Preferred Stock and Related Surplus	2,550	1,968	297
Common Stock, at par value	16,343	9,840	6,712
Additional Paid in Capital	171,899	157,363	139,914
Retained Earnings	152,497	45,422	12,089
Treasury Common Stock, at cost	-	-	-
Other Equity Capital Components	(52,872)	15,046	4,799
Total Equity Capital	\$ 290,417	\$ 229,639	\$ 163,811
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 3,854,715	\$ 543,315	\$ 401,801

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International Financial Entities

Assets and Capital

Amounts in Thousands (\$,000)



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International Financial Entities

Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018
Interest Income:								
Interest and fee income on loans	\$ 15,947	\$ 20,276	\$ 28,752	\$ 35,393	\$ 30,618	\$ 19,900	\$ 12,994	\$ 7,287
Interest on balances with depository institutions	16,154	15,558	11,756	5,050	363	1,027	2,422	20,657
Interest and dividend income on securities and investments	15,033	15,126	20,023	8,041	1,219	1,456	2,505	967
Interest income from trading assets	385	375	130	30	8,129	15	-	-
Interest income on federal funds sold and securities purchased under agreements to resell	-	-	2	-	-	-	217	437
Other interest income	382	533	619	2,667	1,550	2,099	7,624	7,651
Total Interest and Fees Income, Dividends and Other Income	\$ 47,901	\$ 51,868	\$ 61,282	\$ 51,181	\$ 41,879	\$ 24,497	\$ 25,762	\$ 36,999
Interest Expense:								
Transaction accounts	\$ 2,367	\$ 3,177	\$ 1,423	\$ 2,361	\$ 1,660	\$ 635	\$ 88	\$ 8,355
Non-transaction accounts:								
Savings deposits	88	102	104	77	113	179	150	(118)
Time deposits	2,531	2,766	5,524	2,584	1,015	889	765	256
Interest expense of securities sold under agreements to repurchase	-	-	1	-	-	679	4,509	-
Interest on trading liabilities and other borrowed money	486	190	121	357	10,878	7,696	8,701	6,326
Interest on subordinated notes and debentures to parent company or affiliates	376	-	-	7	2,885	18	16	-
Total Interest Expense	\$ 5,848	\$ 6,235	\$ 7,173	\$ 5,386	\$ 16,551	\$ 10,096	\$ 14,229	\$ 14,819
Net Interest Income	\$ 42,053	\$ 45,633	\$ 54,109	\$ 45,795	\$ 25,328	\$ 14,401	\$ 11,533	\$ 22,180
Non-Interest Income (Loss):								
Fees and commissions	53,303	55,626	58,373	61,534	56,444	34,636	26,484	54,377
Net impairment losses on investment securities	-	(7)	-	(6,300)	-	(53)	-	(58)
Net Gain (Loss) on:								
Early extinguishment of repurchase agreement	-	-	-	-	-	-	-	-
Sales of loans and leases	5,314	4,815	1,582	10,664	13,745	8,254	2,145	2,415
Sales of other real estate owned	279	-	(2,284)	7,807	8,711	4,787	8,461	(261)
Sales of other assets (excluding securities)	23	-	-	4	-	(2)	-	-
Realized gains (losses) on held to maturity securities	79	23	(92)	(206)	-	-	(393)	2
Realized gains (losses) on available for sale securities	1,272	64	96	(183)	187	1,751	1,883	2,016
Other non-Interest income and net gains (loss) on:								
Gains on change in value of investments under the Fair Value Option	(834)	29	9,893	(7,515)	1,346	2,669	9,633	263
Trading and derivative revenues (expense)	178	1,357	1,204	(162)	82,028	83,805	37,786	25,920
Income from fiduciary activities	11,880	11,818	10,941	6,819	7,100	1,026	3	-
Other non-Interest income (expense) and gains (loss)	(1,210)	662	(2,593)	(2,863)	4,271	1,644	3,171	2,165
Total other non-Interest income and net gains (loss)	\$ 10,014	\$ 13,866	\$ 19,445	\$ (3,721)	\$ 94,745	\$ 89,144	\$ 50,593	\$ 28,348
Total non-Interest income (loss)	\$ 70,284	\$ 74,387	\$ 77,120	\$ 69,599	\$ 173,832	\$ 138,517	\$ 89,173	\$ 86,839
Total Net Interest Income and Non-Interest Income (Loss)	\$ 112,337	\$ 120,020	\$ 131,229	\$ 115,394	\$ 199,160	\$ 152,918	\$ 100,706	\$ 109,019
Non-Interest Expense:								
Salaries and employee benefits	\$ 27,988	\$ 27,048	\$ 31,288	\$ 31,880	\$ 26,640	\$ 21,686	\$ 17,290	\$ 23,822
Professional services	18,742	16,018	29,868	28,572	26,745	15,503	11,492	7,401
Management and technical assistance	12,917	19,385	17,574	10,300	11,132	8,802	7,205	16,585
Fees paid to parent company	-	3	220	2,676	14,265	12,246	9,516	10,184
Occupancy costs	3,059	2,830	3,616	3,497	3,368	3,364	2,585	3,114
Depreciation and amortization expense	3,878	3,250	3,826	3,941	3,879	2,432	2,411	2,463
Other non-Interest expense	47,756	49,374	49,909	50,656	37,713	26,663	26,390	30,089
Total Non-Interest Expense	\$ 114,340	\$ 117,908	\$ 136,301	\$ 131,522	\$ 123,742	\$ 90,696	\$ 76,889	\$ 93,658
Provision for loan and lease losses	(3,736)	(1,442)	(2,054)	(1,351)	(1,026)	(1,004)	(1,201)	(956)
Securities gains (losses)	(74)	115	58	(170)	(168)	(89)	53	-
Equity in gains (losses) of subsidiaries	-	(90)	-	24	-	(515)	(342)	-
Income (Loss) before Taxes, Extraordinary Items and Other Adjustments	\$ (5,813)	\$ 695	\$ (7,068)	\$ (17,625)	\$ 74,224	\$ 60,614	\$ 22,327	\$ 14,405
Provision (benefit) for income taxes:								
Current	\$ 1,031	\$ 1,170	\$ 368	\$ 524	\$ 2,951	\$ 2,699	\$ 1,179	\$ 1,040
Deferred	(49)	(57)	36	(170)	23	(155)	(116)	35
Provision (benefit) for income taxes, net	\$ 982	\$ 1,113	\$ 404	\$ 354	\$ 2,974	\$ 2,544	\$ 1,062	\$ 1,075
Income (Loss) before Extraordinary Items and Other Adjustments	\$ (6,795)	\$ (418)	\$ (7,472)	\$ (17,979)	\$ 71,250	\$ 58,070	\$ 21,265	\$ 13,330
Extraordinary Items and Other Adjustments, net of income taxes	3,706	867	(4,679)	(3,759)	(376)	(247)	(162)	11,440
NET INCOME (LOSS)	\$ (3,089)	\$ 449	\$ (12,151)	\$ (21,738)	\$ 70,874	\$ 57,823	\$ 21,103	\$ 24,770

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International Financial Entities
Income Statement
Amounts in Thousands (\$,000)

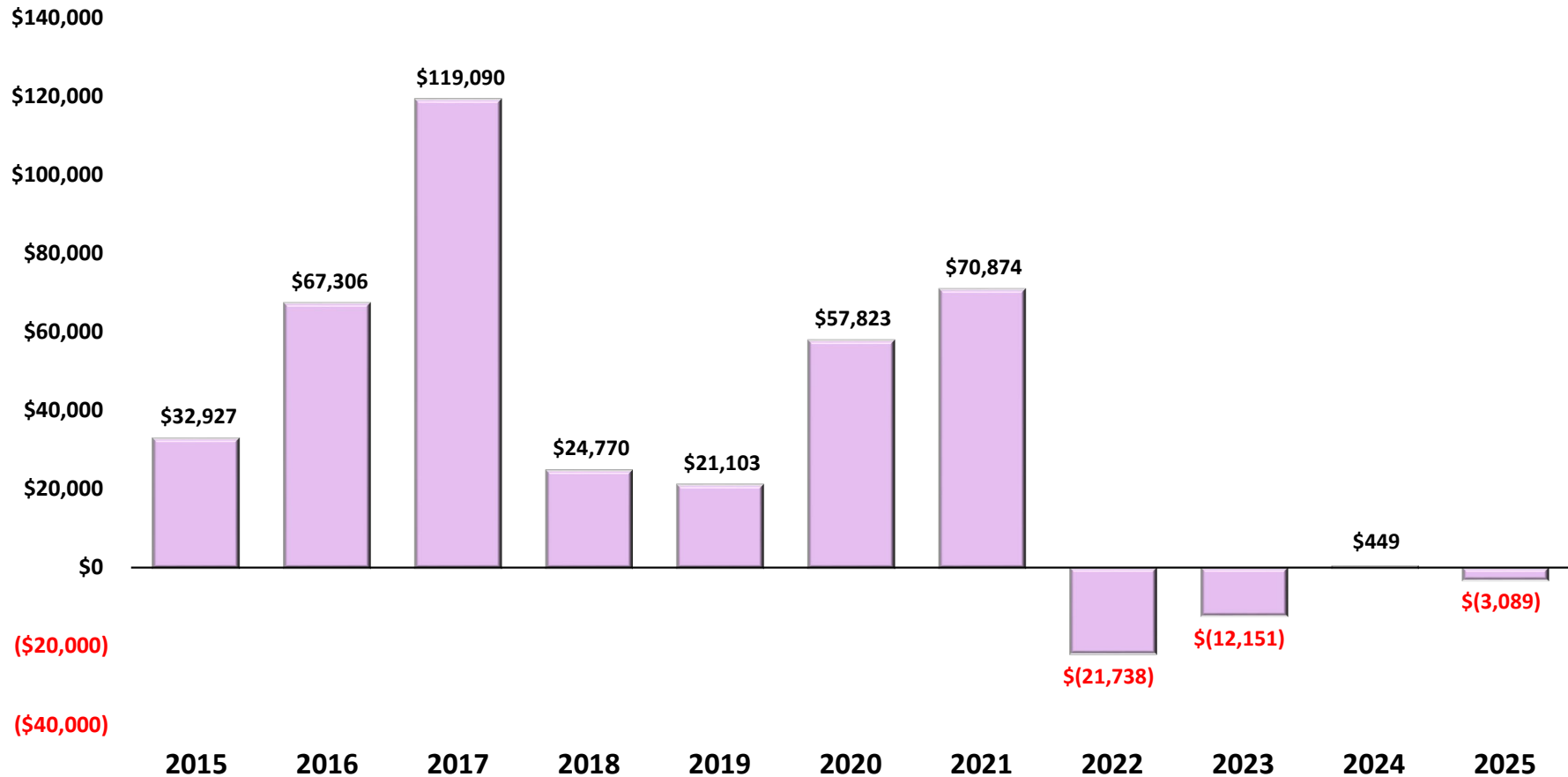
	2017	2016	2015
Revenues:			
Rental Revenues	\$ 7,511	\$ 2,057	\$ 560
Net-Interest income from banking activities	4,275	3,666	1,349
Service income	261,266	155,905	43,065
Other income	34,366	25,948	19,225
Total rental, interest, service and other income	\$ 307,418	\$ 187,576	\$ 64,199
Expenses:			
Expenses related to real estate management and services:			
Selling related expenses	\$ 69	\$ 41	\$ -
Service related expenses	119,676	80,150	9,151
Mortgages and other interest expenses	343	526	2,263
Real estate and other taxes	75	35	-
Other expenses	15,732	5,790	4,961
Total expenses related to real estate management and services	\$ 135,895	\$ 86,542	\$ 16,375
General and administrative:			
Salaries and employee benefits	\$ 22,041	\$ 12,226	\$ 6,626
Professional services	6,139	4,753	3,135
Management and technical assistance	4,488	3,138	2,685
Occupancy costs	1,836	1,587	773
Depreciation and amortization	1,812	627	269
Reserves for notes and loans receivables	226	108	9
Other general and administrative	16,308	9,935	7,714
Total general and administrative expenses	\$ 52,850	\$ 32,374	\$ 21,211
Total expenses	\$ 188,745	\$ 118,916	\$ 37,586
Operating income (loss)	\$ 118,673	\$ 68,660	\$ 26,613
Other income (expense):			
Interest, dividends income on deposits and securities portfolio	168	12	85
Gains (losses) on debt extinguishments	6,279	11,704	17,001
Less Interest Expense	(4,630)	(4,127)	(3,323)
Other income (expense)	4,060	924	1,041
Total other income (expense)	\$ 5,877	\$ 8,513	\$ 14,804
Income (loss) from operations	124,550	77,173	41,417
Net Gains (Losses) on:			
Gains (losses) on Sales of real estate	(5,723)	(9,867)	(8,490)
Gains (losses) on Sales of other assets	263	-	-
Total net gains (losses)	\$ (5,460)	\$ (9,867)	\$ (8,490)
Income (loss) before taxes and extraordinary items	119,090	67,306	32,927
Provision (benefit) for income taxes:			
Current	4,991	2,544	1,133
Deferred	(128)	366	-
Provision (benefit) for income taxes, net	4,863	2,910	1,133
Income (loss) before extraordinary items and other adjustments	\$ 114,227	\$ 64,396	\$ 31,794
Extraordinary items, net of income taxes	(18,951)	4,503	(60)
Net Income (Loss)	\$ 119,090	\$ 67,306	\$ 32,927

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International Financial Entities

Net Income

Amounts in Thousands (\$,000)



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Investment Companies

Balance Sheet

Amounts in Millions (\$,000,000)

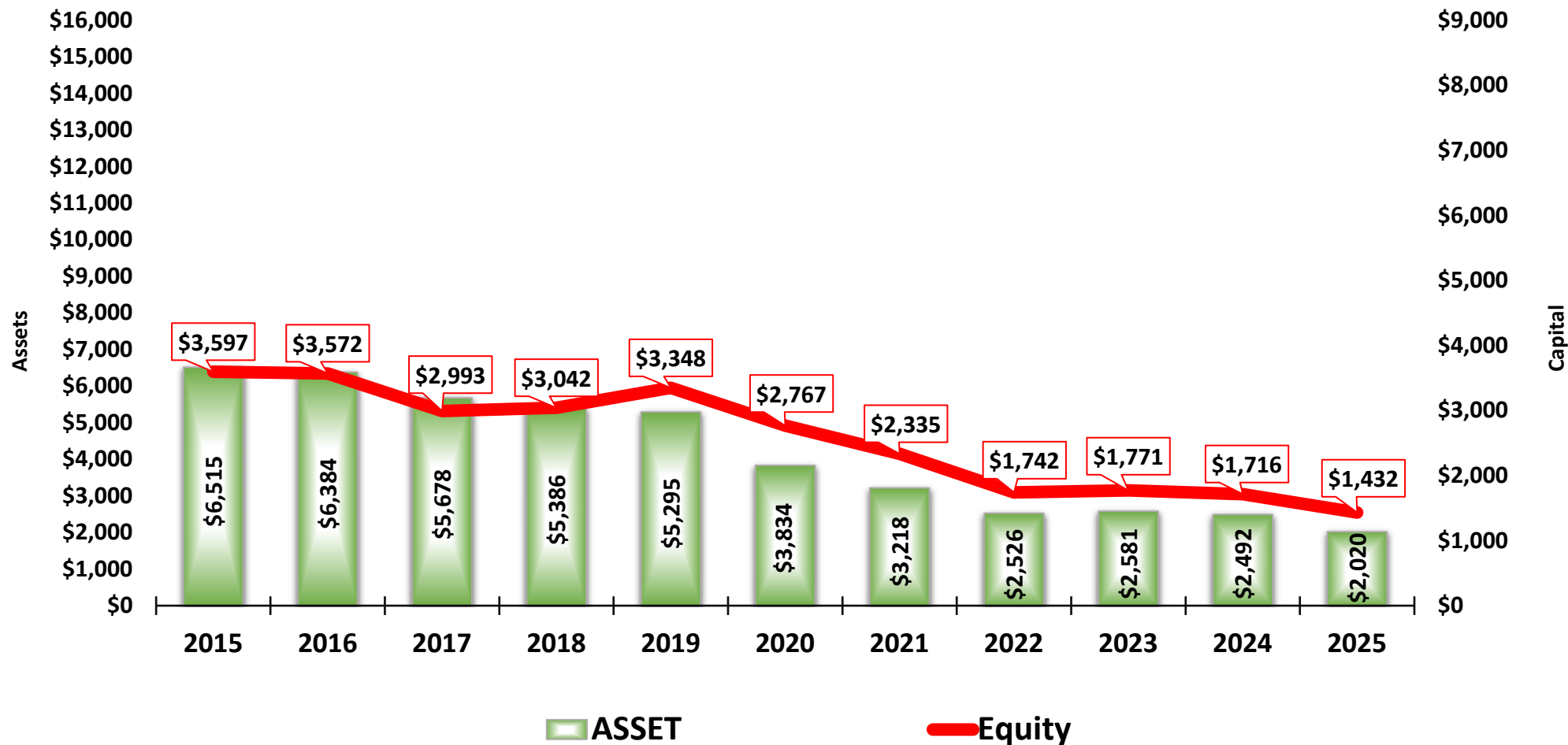
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash and Current Accounts	\$ 17	\$ 13	\$ 10	\$ 10	\$ 13	\$ 41	\$ 75	\$ 160	\$ 155	\$ 217	\$ 288
Interest, Dividends & Receivables from Investments Sold	19	26	28	27	23	31	44	47	50	75	61
Investments:											
US Investments	1,432	1,663	1,712	1,714	2,042	2,454	2,813	3,303	3,738	3,654	3,055
PR Investments	546	787	828	771	1,127	1,305	2,365	1,880	1,739	2,449	3,135
Foreign Assets	-	-	-	-	-	3	3	4	4	2	4
Other Assets	6	3	3	4	13	-	(5)	(8)	(8)	(13)	(28)
TOTAL ASSETS	\$ 2,020	\$ 2,492	\$ 2,581	\$ 2,526	\$ 3,218	\$ 3,834	\$ 5,295	\$ 5,386	\$ 5,678	\$ 6,384	\$ 6,515
LIABILITIES:											
Accounts Payable	\$ 2	\$ 8	\$ 7	\$ 8	\$ 8	\$ 12	\$ 15	\$ 17	\$ 14	\$ 22	\$ 24
Borrowed Funds	10	8	16	22	31	72	459	273	243	255	154
Securities Sold Under Agreements	240	413	404	346	320	455	923	1,527	1,787	1,935	2,159
Other Liabilities	336	347	383	408	524	528	550	527	641	600	581
Total Liabilities	\$ 588	\$ 776	\$ 810	\$ 784	\$ 883	\$ 1,067	\$ 1,947	\$ 2,344	\$ 2,685	\$ 2,812	\$ 2,918
Stockholders' Net Worth	1,432	1,716	1,771	1,742	2,335	2,767	3,348	3,042	2,993	3,572	3,597
TOTAL LIABILITIES AND STOCKHOLDERS' NET WORTH	\$ 2,020	\$ 2,492	\$ 2,581	\$ 2,526	\$ 3,218	\$ 3,834	\$ 5,295	\$ 5,386	\$ 5,678	\$ 6,384	\$ 6,515

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Investment Companies

Assets and Capital

Amounts in Millions (\$,000,000)



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Investment Companies Income Statement

Amounts in Millions (\$,000,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
OPERATING INCOME:											
Interest	\$ 73	\$ 84	\$ 87	\$ 83	\$ 77	\$ 120	\$ 162	\$ 163	\$ 218	\$ 259	\$ 312
Dividends	16	18	21	19	19	17	22	21	21	18	19
Other	62	58	64	(77)	42	75	92	14	102	98	133
TOTAL INCOME	\$ 151	\$ 160	\$ 172	\$ 25	\$ 138	\$ 212	\$ 276	\$ 198	\$ 341	\$ 375	\$ 464
OPERATING EXPENSE:											
Interest Paid	15	22	21	7	1	9	44	44	34	26	33
Management & Transactions Fees	31	34	32	30	35	47	57	61	67	69	73
Other Expenses	50	47	53	(56)	56	81	107	5	93	81	97
SUBTOTAL OPERATING EXPENSE	\$ 96	\$ 103	\$ 106	\$ (19)	\$ 92	\$ 137	\$ 208	\$ 110	\$ 194	\$ 176	\$ 203
Recurring Income (Loss)	55	56	66	44	45	75	70	88	146	199	261
Net Gain (Loss) on Investments	40	7	122	(424)	22	(15)	484	182	(305)	150	(818)
PRE-TAX INCOME	\$ 95	\$ 63	\$ 188	\$ (380)	\$ 67	\$ 60	\$ 554	\$ 270	\$ (159)	\$ 349	\$ (557)

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OFICINA DEL COMISIONADO DE

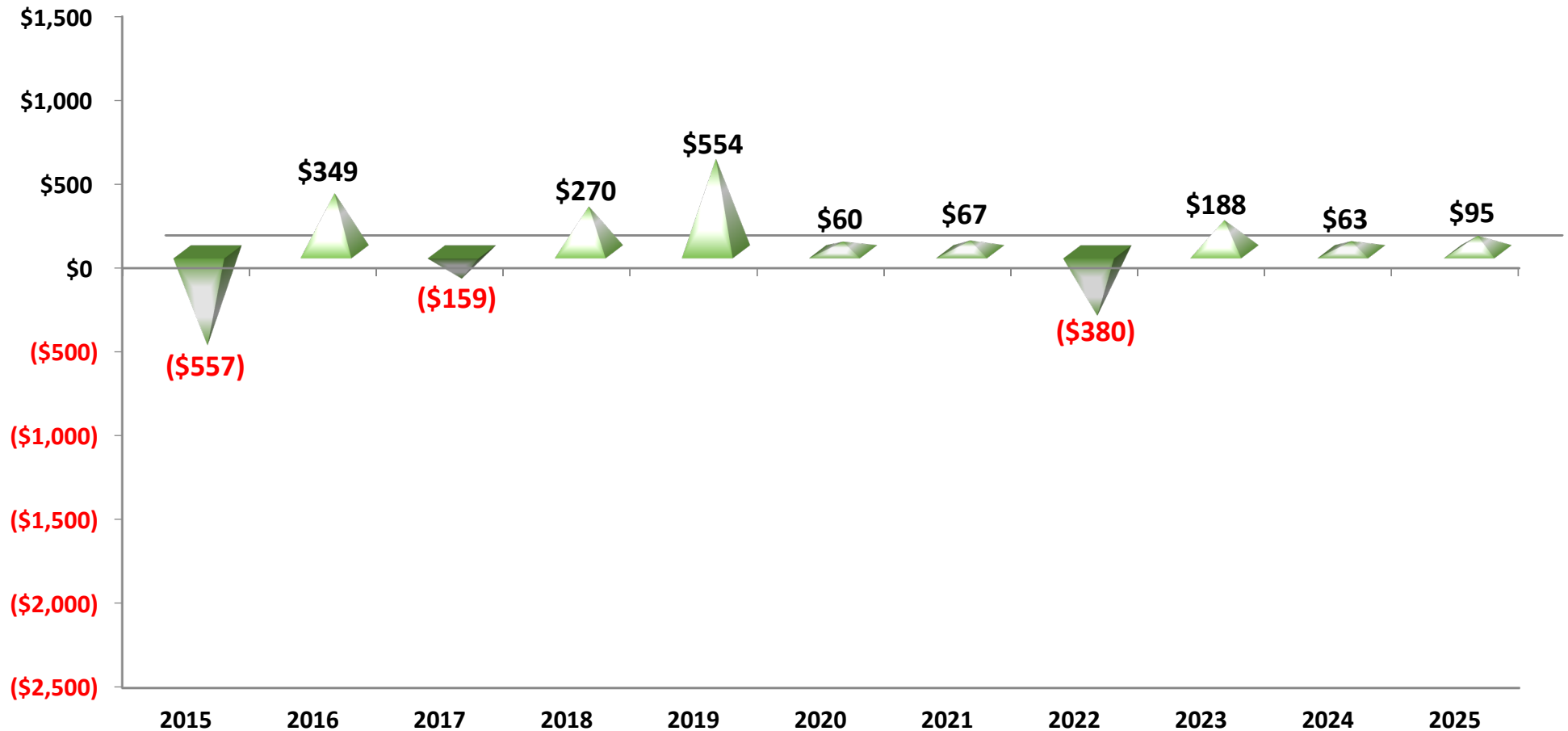
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Investment Companies

Net Income

Amounts in Millions (\$,000,000)



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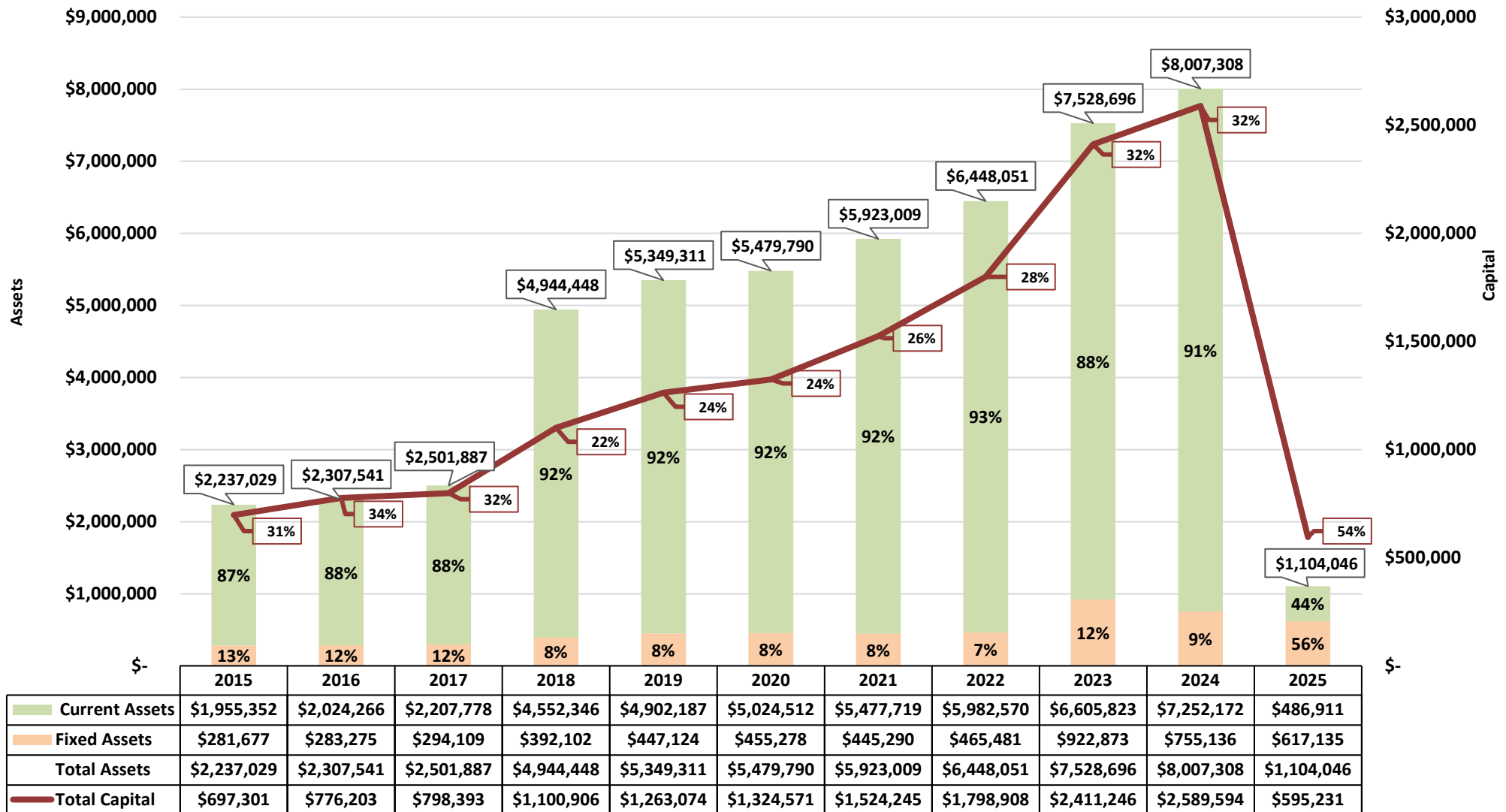
Leasing Institutions
Balance Sheet
Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash in hand and Banks	\$ 38,226	\$ 57,883	\$ 52,838	\$ 33,590	\$ 46,507	\$ 49,918	\$ 28,300	\$ 58,443	\$ 8,204	\$ 16,983	\$ 25,367
Loans and Leases financing receivables (net of unearned income)	373,967	7,037,256	6,402,797	5,810,635	5,265,038	4,828,785	4,623,612	4,249,041	1,973,063	1,762,964	1,726,655
Less Allowance for Loans and Leases Losses	6,300	197,608	180,931	159,276	179,926	179,459	66,834	44,867	65,081	32,873	40,224
Net Loans and Leases receivables	367,667	6,839,648	6,221,866	5,651,359	5,085,112	4,649,326	4,556,778	4,204,174	1,907,982	1,730,091	1,686,431
Other Current Assets	81,018	354,641	331,119	297,621	346,100	325,268	317,109	289,729	291,592	277,192	243,554
Total Current Assets	\$ 486,911	\$ 7,252,172	\$ 6,605,823	\$ 5,982,570	\$ 5,477,719	\$ 5,024,512	\$ 4,902,187	\$ 4,552,346	\$ 2,207,778	\$ 2,024,266	\$ 1,955,352
Securities	-	-	-	-	-	-	-	-	-	-	-
Premises and Fixed Assets	8,278	15,745	73,296	38,355	43,778	45,859	66,551	46,326	33,195	29,926	28,860
Other Real Estate Owned	-	-	-	-	-	-	-	-	-	-	-
Personal Property held for Lease	534,874	525,899	692,564	280,864	261,758	255,593	232,749	223,128	186,131	194,396	191,925
Other Assets	73,983	213,492	157,013	146,262	139,754	153,826	147,824	122,648	74,783	58,953	60,892
TOTAL ASSETS	\$ 1,104,046	\$ 8,007,308	\$ 7,528,696	\$ 6,448,051	\$ 5,923,009	\$ 5,479,790	\$ 5,349,311	\$ 4,944,448	\$ 2,501,887	\$ 2,307,541	\$ 2,237,029
LIABILITIES:											
Accounts Payable and Accrued Liabilities	\$ 77,351	\$ 195,793	\$ 173,268	\$ 120,286	\$ 153,250	\$ 77,369	\$ 96,714	\$ 90,010	\$ 67,981	\$ 42,772	\$ 48,364
Loans Payable:											
Banks	160,696	131,636	98,352	78,703	111,057	123,850	126,029	102,605	94,847	96,555	80,558
Parent Company	37,741	4,927,019	4,723,538	4,323,192	4,025,678	3,847,324	3,790,953	3,588,106	1,506,082	1,358,987	1,373,896
Others	9,949	531	301	313	-	-	230	451	497	719	2,044
Deposits (To Guarantee Leases)	15,614	14,478	13,130	11,418	43,050	34,228	8,846	6,318	4,746	3,884	3,365
Other Accounts Payable	100,080	22,133	14,785	6,278	8,788	9,727	8,648	14,497	7,782	8,358	10,250
Total Current Liabilities	\$ 401,431	\$ 5,291,590	\$ 5,023,374	\$ 4,540,190	\$ 4,341,823	\$ 4,092,498	\$ 4,031,420	\$ 3,801,987	\$ 1,681,935	\$ 1,511,275	\$ 1,518,477
Long Term Liabilities	107,384	126,124	94,076	108,953	56,941	62,721	54,817	41,555	21,559	20,063	21,251
TOTAL LIABILITIES	\$ 508,815	\$ 5,417,714	\$ 5,117,450	\$ 4,649,143	\$ 4,398,764	\$ 4,155,219	\$ 4,086,237	\$ 3,843,542	\$ 1,703,494	\$ 1,531,338	\$ 1,539,728
CAPITAL:											
Owners' Equity (individuals or partnerships)	\$ 380,951	\$ 396,297	\$ 419,513	\$ 13,284	\$ 13,285	\$ 13,285	\$ 13,285	\$ 13,427	\$ 13,285	\$ 13,272	\$ 13,272
Stockholders' Equity (corporations):											
Common Stock	4,936	12,330	12,836	12,836	12,322	12,220	12,213	12,213	45,213	45,213	45,212
Preferred Stock	(476)	(476)	(823)	(277)	406	5,613	573	423	423	506	306
Additional Paid in Capital	38,698	300,406	304,740	298,262	296,689	293,249	292,943	299,871	115,961	118,825	115,181
Retained Earnings	171,122	1,881,037	1,674,980	1,474,803	1,201,543	1,000,204	944,060	774,972	623,511	598,387	523,330
TOTAL CAPITAL	\$ 595,231	\$ 2,589,594	\$ 2,411,246	\$ 1,798,908	\$ 1,524,245	\$ 1,324,571	\$ 1,263,074	\$ 1,100,906	\$ 798,393	\$ 776,203	\$ 697,301
TOTAL LIABILITIES AND CAPITAL	\$ 1,104,046	\$ 8,007,308	\$ 7,528,696	\$ 6,448,051	\$ 5,923,009	\$ 5,479,790	\$ 5,349,311	\$ 4,944,448	\$ 2,501,887	\$ 2,307,541	\$ 2,237,029

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Leasing Institutions Assets and Capital to Assets

Amounts in Thousands (\$,000) and %



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Leasing Institutions

Income Statement

Amounts in Thousands (\$,000)

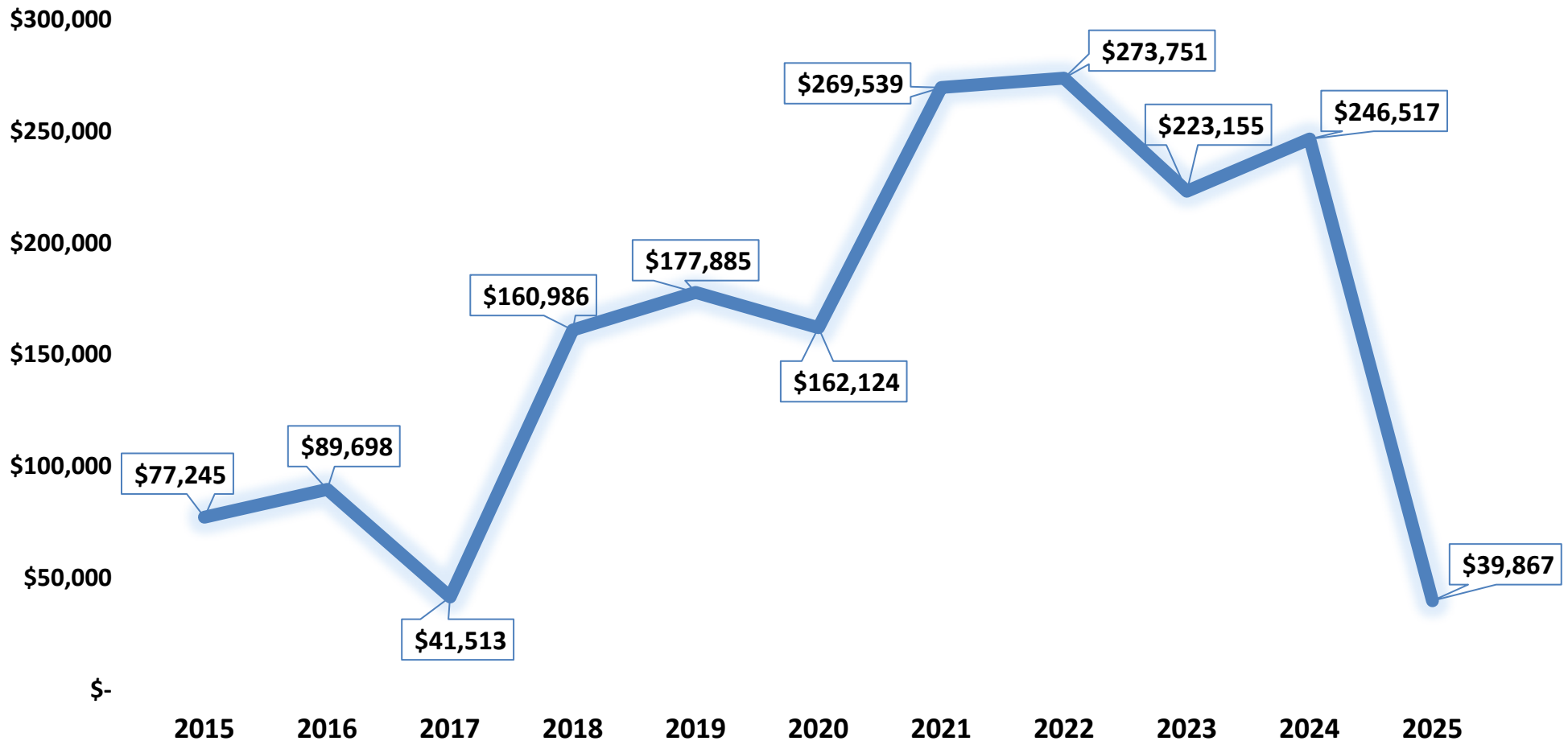
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and Fee Income on Loans	\$ 25,473	\$ 413,612	\$ 363,241	\$ 307,712	\$ 290,807	\$ 287,912	\$ 310,650	\$ 185,377	\$ 86,737	\$ 87,686	\$ 86,266
Income from Lease Financing Receivables	56,173	189,692	158,687	114,306	102,708	90,104	76,005	67,965	63,476	63,822	58,934
Interest and Dividend Income on Securities	-	-	-	-	-	-	96	139	-	-	-
Other Domestic Debt Securities	48	32	33	-	-	-	-	-	-	-	-
Total Interest Income	\$ 81,694	\$ 603,336	\$ 521,961	\$ 422,018	\$ 393,515	\$ 378,016	\$ 386,751	\$ 253,481	\$ 150,213	\$ 151,508	\$ 145,200
NON-INTEREST INCOME:											
Other Fee Income	\$ 123,127	\$ 186,333	\$ 139,370	\$ 130,664	\$ 151,367	\$ 123,218	\$ 129,604	\$ 119,174	\$ 94,972	\$ 97,220	\$ 96,944
All Other Non-Interest Income:											
Rent of Land, Building and Equipment	32,703	48,345	44,314	38,874	41,261	36,712	40,986	48,226	42,554	45,431	45,556
Net Gains on Sale of Loans	2,169	1,457	2,010	955	1,984	2,510	2,389	3,244	1,821	1,292	1,086
Net Gains on Sales of Premises and Fixed Assets	529	445	537	510	550	834	640	1,168	385	840	782
Total Non-Interest Income	\$ 158,528	\$ 236,580	\$ 186,231	\$ 171,003	\$ 195,162	\$ 163,274	\$ 173,619	\$ 171,812	\$ 139,732	\$ 144,783	\$ 144,368
TOTAL INCOME	\$ 240,222	\$ 839,916	\$ 708,192	\$ 593,021	\$ 588,677	\$ 541,290	\$ 560,370	\$ 425,293	\$ 289,945	\$ 296,291	\$ 289,568
EXPENSES:											
Salaries and Employee Benefits	\$ 29,834	\$ 58,528	\$ 60,327	\$ 59,622	\$ 59,819	\$ 55,595	\$ 62,826	\$ 59,433	\$ 44,887	\$ 47,388	\$ 45,588
Other Taxes	2,559	9,185	8,336	8,033	8,510	8,166	5,442	3,828	4,724	4,132	4,180
Provision for Loans Losses	2,742	91,093	64,978	7,139	(911)	101,393	81,791	13,248	57,905	11,414	20,946
Interest Paid	21,927	193,926	143,449	78,797	69,143	86,486	91,149	55,004	26,713	24,524	23,538
Other Expenses	135,738	235,815	200,789	157,146	176,058	125,442	134,833	125,711	106,840	117,702	109,467
Total Expenses	\$ 192,800	\$ 588,547	\$ 477,879	\$ 310,737	\$ 312,619	\$ 377,082	\$ 376,041	\$ 257,224	\$ 241,069	\$ 205,160	\$ 203,719
Income Before Tax	47,422	251,369	230,313	282,284	276,058	164,208	184,329	168,069	48,876	91,131	85,849
Income Tax	7,555	4,852	7,158	8,533	6,519	2,084	6,444	7,083	7,363	1,433	8,604
NET INCOME	\$ 39,867	\$ 246,517	\$ 223,155	\$ 273,751	\$ 269,539	\$ 162,124	\$ 177,885	\$ 160,986	\$ 41,513	\$ 89,698	\$ 77,245

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Leasing Institutions

Net Income

Amounts in Thousands (\$,000)



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Leasing Institutions Personal Property Leased

Amounts in Thousands (\$,000)

Q4-2025

		<u>Number of Units</u>	<u>Cost</u>	<u>Accumulated Depreciation</u>	<u>Book Value</u>
Motor Vehicles:					
	Automobiles	1,047	\$ 27,724	\$ 16,123	\$ 11,601
	Trucks	1,579	\$ 126,183	\$ 57,514	\$ 68,669
	Buses	-	\$ -	\$ -	\$ -
	Others	14	\$ 692	\$ 280	\$ 412
Equipment and Machinery:					
	Office	2,534	\$ 4,360	\$ 2,285	\$ 2,075
	Industrial	59	\$ 5,911	\$ 1,623	\$ 4,288
	Agricultural	-	\$ -	\$ -	\$ -
	Computers	8,256	\$ 2,405	\$ 928	\$ 1,477
	Recreational and Sports	267	\$ 1,409	\$ 648	\$ 761
	Others	3,520	\$ 98,356	\$ 13,982	\$ 84,374
Others		12,223	\$ 420,771	\$ 59,554	\$ 361,217
	TOTAL	29,499	\$ 687,811	\$ 152,937	\$ 534,874
Available Units:					
	Units available for lease at beginning of quarter	26,175	\$ 627,408	\$ 148,167	\$ 479,241
	Plus: Units purchased during reporting quarter	4,105	\$ 73,222	\$ 11,935	\$ 61,287
	Less: Units eliminated during reporting quarter	781	\$ 12,819	\$ 7,165	\$ 5,654
Total Units Available at End of Reporting Period		29,499	\$ 687,811	\$ 152,937	\$ 534,874

Quarterly	Number of	
Origination of Motor Vehicle Loans:	Contracts	Amount
Motor Vehicles	14	\$ 425

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Leasing Institutions Personal Property Leased

Amounts in Thousands (\$,000)

Q3-2025

	<u>Number of Units</u>	<u>Cost</u>	<u>Accumulated Depreciation</u>	<u>Book Value</u>
Motor Vehicles:				
Automobiles	704	\$ 25,180	\$ 15,530	\$ 9,650
Trucks	1,724	\$ 128,595	\$ 56,391	\$ 72,204
Others	10	\$ 541	\$ 154	\$ 387
Equipment and Machinery:				
Office	2,883	\$ 6,955	\$ 2,616	\$ 4,339
Industrial	41	\$ 4,396	\$ 1,083	\$ 3,313
Agricultural	-	\$ -	\$ -	\$ -
Computers	6,566	\$ 2,289	\$ 935	\$ 1,354
Recreational and Sports	267	\$ 2,326	\$ 920	\$ 1,406
Others	1,729	\$ 34,187	\$ 13,562	\$ 20,625
Others	12,227	\$ 422,008	\$ 56,465	\$ 365,543
TOTAL	26,151	\$ 626,477	\$ 147,656	\$ 478,821
Available Units:				
Units available for lease at beginning of quarter	23,653	\$ 605,309	\$ 144,596	\$ 460,713
Plus: Units purchased during reporting quarter	3,501	\$ 33,051	\$ 5,459	\$ 27,592
Less: Units eliminated during reporting quarter	1,003	\$ 11,883	\$ 2,399	\$ 9,484
Total Units Available at End of Reporting Period	26,151	\$ 626,477	\$ 147,656	\$ 478,821

Quarterly	Number of	
Origination of Motor Vehicle Loans:	<u>Contracts</u>	<u>Amount</u>
Motor Vehicles	22	\$ 867

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Leasing Institutions Personal Property Leased

Amounts in Thousands (\$,000)

Q2-2025

		Number of Units	Cost	Accumulated Depreciation	Book Value
Motor Vehicles:					
	Automobiles	719	\$ 25,610	\$ 15,246	\$ 10,364
	Trucks	1,805	\$ 132,306	\$ 58,267	\$ 74,039
	Buses	-	\$ -	\$ -	\$ -
	Others	10	\$ 541	\$ 144	\$ 397
Equipment and Machinery:					
	Office	2,165	\$ 5,391	\$ 2,246	\$ 3,145
	Industrial	44	\$ 2,371	\$ 1,066	\$ 1,305
	Agricultural	-	\$ -	\$ -	\$ -
	Computers	5,743	\$ 2,440	\$ 1,232	\$ 1,208
	Recreational and Sports	267	\$ 2,326	\$ 850	\$ 1,476
	Others	1,011	\$ 14,601	\$ 14,085	\$ 516
Others		12,219	\$ 422,333	\$ 51,850	\$ 370,483
	TOTAL	23,983	\$ 607,919	\$ 144,986	\$ 462,933
Available Units:					
	Units available for lease at beginning of quarter	26,448	\$ 617,652	\$ 142,000	\$ 475,652
	Plus: Units purchased during reporting quarter	2,144	\$ 59,266	\$ 38,322	\$ 20,944
	Less: Units eliminated during reporting quarter	4,609	\$ 68,999	\$ 35,336	\$ 33,663
	Total Units Available at End of Reporting Period	23,983	\$ 607,919	\$ 144,986	\$ 462,933

Quarterly	Number of	Amount
Origination of Motor Vehicle Loans:	Contracts	
Motor Vehicles	25	\$ 673

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Leasing Institutions

Personal Property Leased

Amounts in Thousands (\$,000)

Q1-2025

		Number of Units	Cost	Accumulated Depreciation	Book Value
Motor Vehicles:					
	Automobiles	729	\$ 26,676	\$ 15,089	\$ 11,587
	Trucks	1,923	\$ 136,101	\$ 60,745	\$ 75,356
	Buses	-	\$ -	\$ -	\$ -
	Others	10	\$ 541	\$ 134	\$ 407
Equipment and Machinery:					
	Office	2,177	\$ 5,198	\$ 1,980	\$ 3,218
	Industrial	47	\$ 2,421	\$ 1,000	\$ 1,421
	Agricultural	-	\$ -	\$ -	\$ -
	Computers	7,686	\$ 2,928	\$ 1,768	\$ 1,160
	Recreational and Sports	267	\$ 2,326	\$ 780	\$ 1,546
	Others	968	\$ 14,353	\$ 13,839	\$ 514
Others		12,680	\$ 429,046	\$ 47,321	\$ 381,725
	TOTAL	26,487	\$ 619,590	\$ 142,656	\$ 476,934
Available Units:					
	Units available for lease at beginning of quarter	26,197	\$ 615,109	\$ 139,158	\$ 475,951
	Plus: Units purchased during reporting quarter	805	\$ 12,379	\$ 8,866	\$ 3,513
	Less: Units eliminated during reporting quarter	515	\$ 7,898	\$ 5,368	\$ 2,530
	Total Units Available at End of Reporting Period	26,487	\$ 619,590	\$ 142,656	\$ 476,934

Quarterly Origination of Motor Vehicle Loans:	Number of Contracts	Amount
Motor Vehicles	2,668	\$ 171,896

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Mortgage Institutions

Balance Sheet

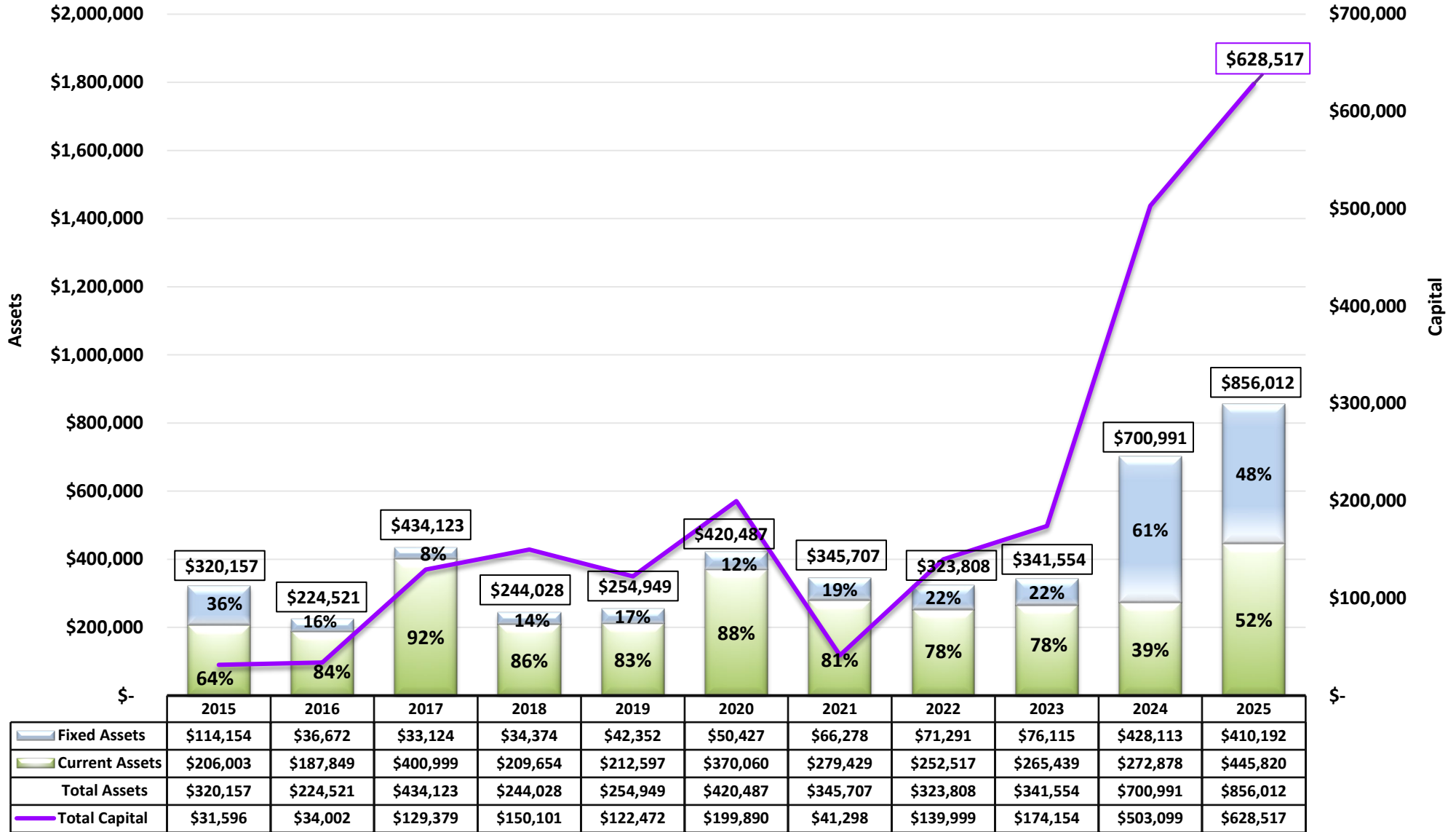
Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash in hand and banks	\$ 83,024	\$ 84,700	\$ 63,809	\$ 56,835	\$ 78,652	\$ 100,871	\$ 49,267	\$ 65,878	\$ 255,113	\$ 24,204	\$ 31,095
Loans and Lease financing receivables (net of unearned income)	129,507	140,228	134,073	142,992	131,179	185,772	136,652	121,079	132,619	149,923	149,651
Less Allowance for Loan and Lease Losses	874	668	732	598	602	489	3,676	4,329	5,550	5,106	3,955
Net Loans and Leases receivables	128,633	139,560	133,341	142,394	130,577	185,283	132,976	116,750	127,069	144,817	145,696
Other Current Assets	234,163	48,618	68,289	53,288	70,200	83,906	30,354	27,026	18,817	18,828	29,212
Total Current Assets	\$ 445,820	\$ 272,878	\$ 265,439	\$ 252,517	\$ 279,429	\$ 370,060	\$ 212,597	\$ 209,654	\$ 400,999	\$ 187,849	\$ 206,003
Securities	23,756	20,751	6,411	980	1,079	948	942	852	812	2,929	3,778
Premises and Fixed Assets	6,766	6,745	7,210	9,073	9,958	7,078	8,532	9,526	7,428	7,506	9,199
Other Real Estate Owned	76	130	365	536	756	4,536	7,031	10,731	15,052	14,982	15,638
Mortgage Servicing Rights	37,043	31,405	48,855	44,608	29,067	21,925	16,980	8,354	7,109	6,094	4,838
Other Assets	342,551	369,082	13,274	16,094	25,418	15,940	8,867	4,911	2,723	5,161	80,701
TOTAL ASSETS	\$ 856,012	\$ 700,991	\$ 341,554	\$ 323,808	\$ 345,707	\$ 420,487	\$ 254,949	\$ 244,028	\$ 434,123	\$ 224,521	\$ 320,157
LIABILITIES:											
Accounts Payable and Accrued Liabilities	\$ 48,605	\$ 45,004	\$ 39,851	\$ 41,684	\$ 140,560	\$ 56,694	\$ 39,005	\$ 20,743	\$ 17,168	\$ 15,676	\$ 22,733
Loans Payable:											
Banks	64,104	48,899	32,963	40,169	72,807	61,918	32,909	29,334	25,476	28,561	96,658
Parent Company	69,063	59,409	56,022	56,051	45,623	41,007	35,854	31,469	228,675	112,631	139,386
Others	2,000	7,653	7,367	3,408	3,775	3,625	628	168	845	1,453	983
Other Accounts Payable	27,179	21,147	19,657	31,991	34,962	52,014	19,168	8,519	6,473	7,300	9,548
Total Current Liabilities	\$ 210,951	\$ 182,112	\$ 155,860	\$ 173,303	\$ 297,727	\$ 215,258	\$ 127,564	\$ 90,233	\$ 278,637	\$ 165,621	\$ 269,308
Long Term Liabilities	16,544	15,780	11,540	10,506	6,682	5,339	4,913	3,694	26,107	24,898	19,253
TOTAL LIABILITIES	\$ 227,495	\$ 197,892	\$ 167,400	\$ 183,809	\$ 304,409	\$ 220,597	\$ 132,477	\$ 93,927	\$ 304,744	\$ 190,519	\$ 288,561
CAPITAL:											
Owners' Equity (individuals or partnerships)	571,364	429,406	112,932	84,957	(20,010)	62,239	5,059	687	687	247	-
Stockholders' Equity (corporations):											
Common Stock	8,177	9,295	9,293	7,791	7,662	7,662	7,801	7,307	7,114	9,527	10,008
Preferred Stock	1,396	1,646	2,504	4,415	2,518	1,277	3,572	3,022	4,699	4,369	4,884
Additional Paid in Capital	16,521	16,139	13,182	11,128	14,395	67,787	70,552	69,778	181,819	76,609	74,450
Retained Earnings	31,059	46,613	36,243	31,708	36,733	60,925	35,488	69,307	(64,940)	(56,750)	(57,746)
TOTAL CAPITAL	\$ 628,517	\$ 503,099	\$ 174,154	\$ 139,999	\$ 41,298	\$ 199,890	\$ 122,472	\$ 150,101	\$ 129,379	\$ 34,002	\$ 31,596
TOTAL LIABILITIES AND CAPITAL	\$ 856,012	\$ 700,991	\$ 341,554	\$ 323,808	\$ 345,707	\$ 420,487	\$ 254,949	\$ 244,028	\$ 434,123	\$ 224,521	\$ 320,157

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Mortgage Institutions Assets and Capital

Amounts in Thousands (\$,000) and %



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Mortgage Institutions

Income Statement

Amounts in Thousands (\$,000)

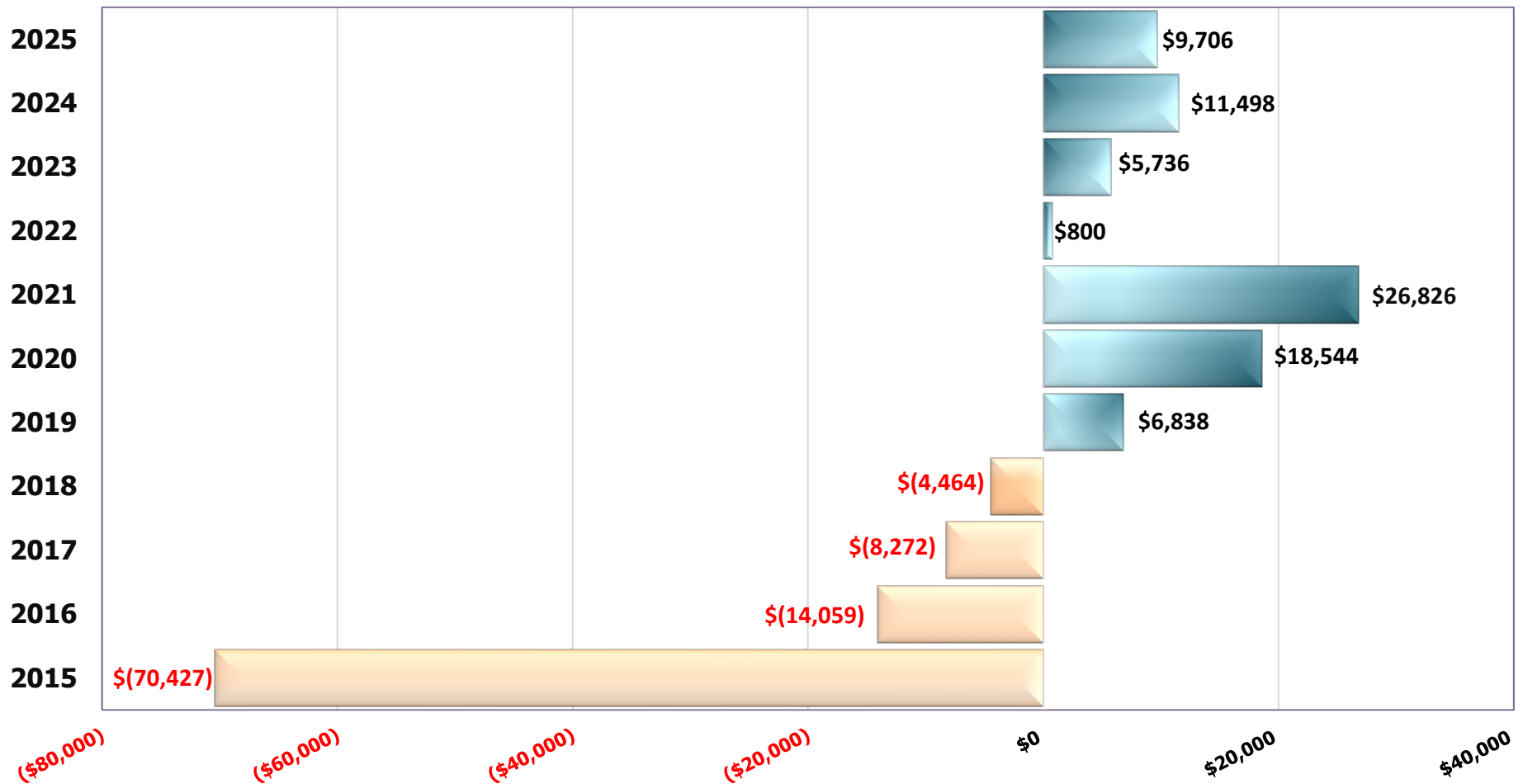
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and Fee Income on Loans:											
Loans Secured by Real Estate	\$ 21,569	\$ 20,109	\$ 40,520	\$ 48,346	\$ 69,873	\$ 67,648	\$ 43,915	\$ 33,921	\$ 35,128	\$ 40,496	\$ 46,634
Commercial and Industrial Loans	-	-	-	-	-	-	-	-	-	-	-
Loans to individuals for household, family and other personal expenditures	-	-	-	-	-	-	-	-	-	-	-
Interest and Dividend Income on Securities and Obligations	157	163	71	142	729	239	115	79	52	54	46
Other Domestic Debt Securities	46	-	-	-	-	-	-	-	-	-	-
Total Interest Income	\$ 21,772	\$ 20,272	\$ 40,591	\$ 48,488	\$ 70,602	\$ 67,887	\$ 44,030	\$ 34,000	\$ 35,180	\$ 40,550	\$ 46,680
NON-INTEREST INCOME:											
Other Fee Income	46,009	41,872	36,999	31,855	30,405	16,338	15,396	14,732	7,504	1,846	5,679
Rent of Land, Building and Equipment	143	99	88	52	37	26	36	-	-	-	-
Net Gains on Sale of Loans	43,089	41,621	18,915	30,227	49,082	15,723	17,137	13,813	16,250	20,042	16,714
Total Non-Interest Income	\$ 89,241	\$ 83,592	\$ 56,002	\$ 62,134	\$ 79,524	\$ 32,087	\$ 32,569	\$ 28,545	\$ 23,754	\$ 21,888	\$ 22,393
TOTAL INCOME	\$ 111,013	\$ 103,864	\$ 96,593	\$ 110,622	\$ 150,126	\$ 99,974	\$ 76,599	\$ 62,545	\$ 58,934	\$ 62,438	\$ 69,073
EXPENSES:											
Salaries and Employee Benefits	\$ 49,624	\$ 46,566	\$ 45,927	\$ 51,992	\$ 50,136	\$ 39,604	\$ 31,737	\$ 29,472	\$ 31,388	\$ 35,060	\$ 31,381
Other Taxes	1,258	1,241	1,583	1,679	1,501	871	786	998	992	1,603	1,886
Provision for Loans Losses	336	247	294	790	2,742	(2,618)	942	1,267	1,329	726	30,845
Interest Paid	3,462	2,993	2,653	2,380	2,988	1,978	2,278	5,190	5,106	6,200	6,725
Other Expenses	40,164	36,812	37,635	47,006	55,279	33,064	30,864	29,525	27,980	31,895	52,038
Total Expenses	\$ 94,844	\$ 87,859	\$ 88,092	\$ 103,847	\$ 112,646	\$ 72,899	\$ 66,607	\$ 66,452	\$ 66,795	\$ 75,484	\$ 122,875
Income Before Tax	16,169	16,005	8,501	6,775	37,480	27,075	9,998	(3,907)	(7,861)	(13,046)	(53,802)
Income Tax	6,463	4,507	2,765	5,975	10,654	8,531	3,160	557	411	1,013	16,625
NET INCOME	\$ 9,706	\$ 11,498	\$ 5,736	\$ 800	\$ 26,826	\$ 18,544	\$ 6,838	\$ (4,464)	\$ (8,272)	\$ (14,059)	\$ (70,427)

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Mortgage Institutions

Net Income

Amounts in Thousands (\$,000)



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Mortgage Institutions

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q4-2025					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	10	\$ 1,405	\$ 7	\$ 13	5.77%
First Mortgage VA - 15 yrs	1	\$ 270	\$ 10	\$ -	6.46%
First Mortgage Conventional Conforming - 15 yrs	8	\$ 1,258	\$ 35	\$ 4	5.88%
First Mortgage Conventional Non-Conforming - 15 yrs	7	\$ 990	\$ 6	\$ 50	6.76%
Subtotal	26	\$ 3,923	\$ 58	\$ 67	
First Mortgage FHA - 30 yrs	1,246	\$ 200,925	\$ 3,037	\$ 2,272	6.06%
First Mortgage VA - 30 yrs	126	\$ 34,594	\$ 442	\$ 112	6.07%
First Mortgage Conventional Conforming - 30 yrs	227	\$ 44,674	\$ 863	\$ 349	6.81%
First Mortgage Conventional Non-Conforming - 30 yrs	177	\$ 35,677	\$ 560	\$ 758	7.06%
Subtotal	1,776	\$ 315,870	\$ 4,902	\$ 3,491	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	13	\$ 5,265	\$ 32	\$ 113	9.88%
Other Mortgages - Commercial Property	9	\$ 2,230	\$ -	\$ 128	7.79%
Second Mortgages	2	\$ 90	\$ -	\$ -	0.01%
Loans for Residential or Commercial Development	-	\$ -	\$ -	\$ -	
Subtotal	24	\$ 7,585	\$ 32	\$ 241	
TOTAL	1,826	\$ 327,378	\$ 4,992	\$ 3,799	

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Mortgage Institutions

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q3-2025					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	6	\$ 1,071	\$ 8	\$ 15	6.59%
First Mortgage VA - 15 yrs	-	\$ -	\$ -	\$ -	
First Mortgage Conventional Conforming - 15 yrs	7	\$ 979	\$ 23	\$ 3	6.24%
First Mortgage Conventional Non-Conforming - 15 yrs	6	\$ 1,350	\$ 9	\$ 21	7.75%
Subtotal	19	\$ 3,400	\$ 40	\$ 39	
First Mortgage FHA - 30 yrs	1,277	\$ 203,970	\$ 3,293	\$ 2,287	6.15%
First Mortgage VA - 30 yrs	108	\$ 27,111	\$ 460	\$ 96	6.17%
First Mortgage Conventional Conforming - 30 yrs	198	\$ 42,859	\$ 833	\$ 269	7.02%
First Mortgage Conventional Non-Conforming - 30 yrs	154	\$ 31,117	\$ 481	\$ 671	7.47%
Subtotal	1,737	\$ 305,057	\$ 5,067	\$ 3,323	
Reverse Mortgage	1	\$ 64	\$ -	\$ 3	6.55%
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	2	\$ 183	\$ 2	\$ 3	11.69%
Other Mortgages - Commercial Property	10	\$ 1,920	\$ -	\$ 115	8.12%
Second Mortgages	-	\$ -	\$ -	\$ -	
Loans for Residential or Commercial Development	-	\$ -	\$ -	\$ -	
Subtotal	13	\$ 2,167	\$ 2	\$ 121	
TOTAL	1,769	\$ 310,624	\$ 5,109	\$ 3,483	

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Mortgage Institutions

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q2-2025					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	7	\$ 700	\$ 16	\$ 8	6.02%
First Mortgage VA - 15 yrs	-	\$ -	\$ -	\$ -	
First Mortgage Conventional Conforming - 15 yrs	2	\$ 632	\$ 16	\$ 1	7.15%
First Mortgage Conventional Non-Conforming - 15 yrs	5	\$ 5,534	\$ 14	\$ 96	8.88%
Subtotal	14	\$ 6,866	\$ 46	\$ 105	
First Mortgage FHA - 30 yrs	1,159	\$ 184,732	\$ 3,217	\$ 2,238	6.10%
First Mortgage VA - 30 yrs	102	\$ 27,596	\$ 472	\$ 144	6.09%
First Mortgage Conventional Conforming - 30 yrs	205	\$ 38,496	\$ 775	\$ 304	7.12%
First Mortgage Conventional Non-Conforming - 30 yrs	135	\$ 36,763	\$ 346	\$ 697	7.29%
Subtotal	1,601	\$ 287,587	\$ 4,810	\$ 3,383	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	2	\$ 1,628	\$ 1	\$ 9	11.30%
Other Mortgages - Commercial Property	11	\$ 1,637	\$ -	\$ 89	9.17%
Second Mortgages	-	\$ -	\$ -	\$ -	
Loans for Residential or Commercial Development	-	\$ -	\$ -	\$ -	
Subtotal	13	\$ 3,265	\$ 1	\$ 98	
TOTAL	1,628	\$ 297,718	\$ 4,857	\$ 3,586	

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Mortgage Institutions

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q1-2025					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	8	\$ 1,002	\$ 21	\$ 12	6.06%
First Mortgage VA - 15 yrs	-	\$ -	\$ -	\$ -	
First Mortgage Conventional Conforming - 15 yrs	5	\$ 528	\$ 10	\$ 12	6.72%
First Mortgage Conventional Non-Conforming - 15 yrs	4	\$ 646	\$ 3	\$ 8	7.62%
Subtotal	17	\$ 2,176	\$ 34	\$ 32	
First Mortgage FHA - 30 yrs	1,122	\$ 167,410	\$ 2,639	\$ 2,260	6.09%
First Mortgage VA - 30 yrs	97	\$ 20,906	\$ 346	\$ 108	6.09%
First Mortgage Conventional Conforming - 30 yrs	182	\$ 30,965	\$ 699	\$ 299	7.27%
First Mortgage Conventional Non-Conforming - 30 yrs	119	\$ 27,047	\$ 463	\$ 478	7.23%
Subtotal	1,520	\$ 246,328	\$ 4,147	\$ 3,145	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	1	\$ 162	\$ -	\$ -	5.90%
Other Mortgages - Commercial Property	5	\$ 546	\$ -	\$ 36	9.68%
Second Mortgages	1	\$ 45	\$ -	\$ -	0.01%
Loans for Residential or Commercial Development	-	\$ -	\$ -	\$ -	
Subtotal	7	\$ 753	\$ -	\$ 36	
TOTAL	1,544	\$ 249,257	\$ 4,181	\$ 3,213	

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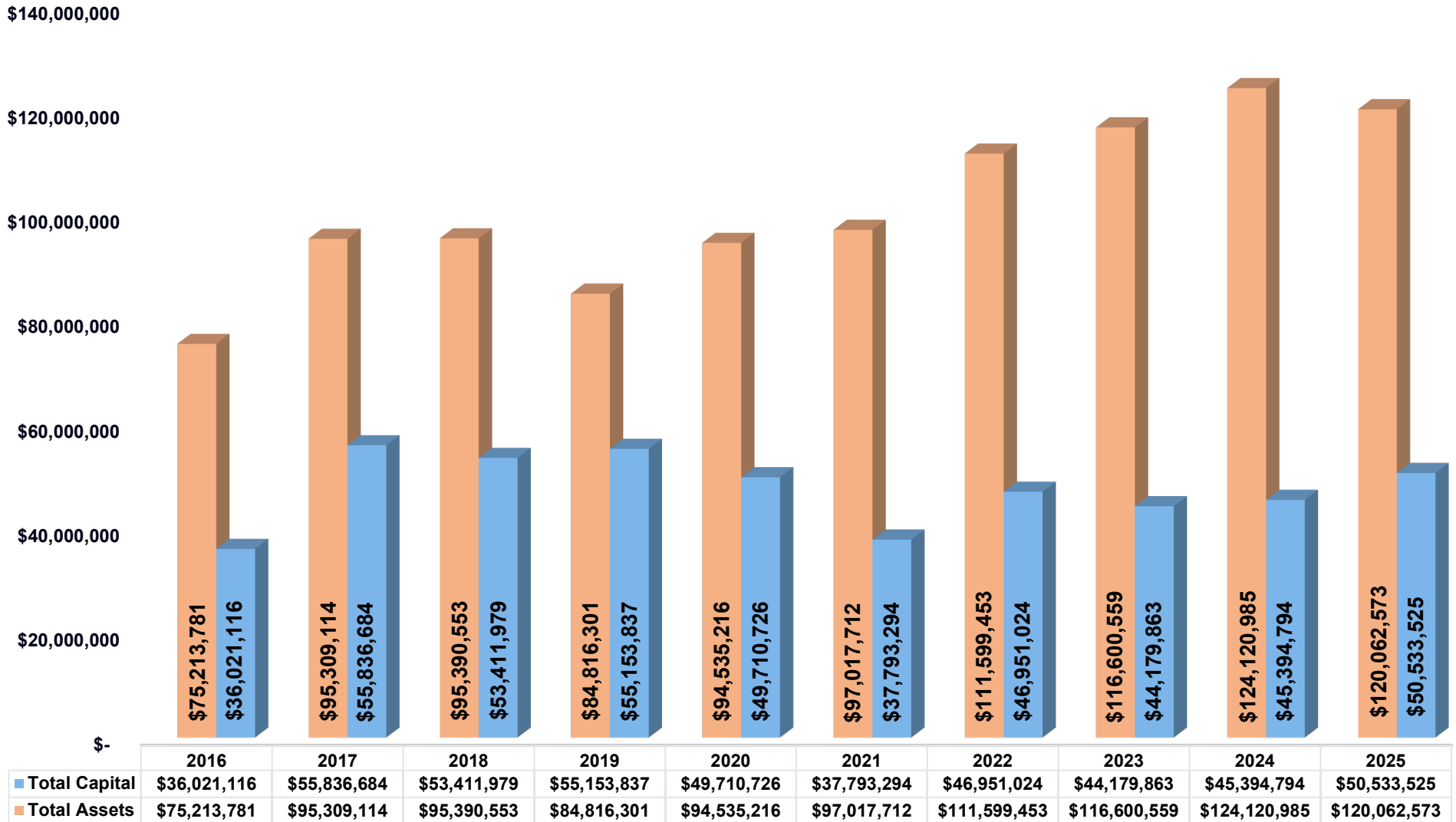
Pawn Shops Balance Sheet

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
ASSETS:										
Current Assets:										
Cash & Equivalents	\$ 11,215,571	\$ 10,379,819	\$ 9,218,895	\$ 8,976,170	\$ 8,228,970	\$ 9,716,582	\$ 9,070,573	\$ 8,193,355	\$ 8,900,682	\$ 7,696,433
Pledge Loans	35,986,480	31,841,233	28,953,479	24,520,585	22,384,135	17,721,651	28,190,205	28,770,395	26,681,302	44,222,711
Allowances for Losses	(2,792,145)	(2,546,252)	(2,209,210)	(1,314,922)	(234,712)	555,609	(1,236,905)	(2,936,567)	(3,959,444)	(5,899,693)
Inventory	7,624,613	6,595,920	7,018,921	6,365,482	5,716,257	4,434,458	5,072,034	4,480,883	4,092,487	4,488,526
Deposits on Merchandise	526,074	342,771	372,007	334,086	313,384	290,651	637,135	474,408	643,477	337,701
Total Current Assets	\$ 52,560,593	\$ 46,613,491	\$ 43,354,092	\$ 38,881,401	\$ 36,408,034	\$ 32,718,952	\$ 41,733,042	\$ 38,982,474	\$ 36,358,504	\$ 50,845,679
Property & Equipment at Cost:										
Motor Vehicles	\$ 1,248,922	\$ 827,554	\$ 776,610	\$ 884,214	\$ 808,549	\$ 753,666	\$ 717,264	\$ 561,592	\$ 1,703,526	\$ 905,295
Furniture and Equipment	3,582,100	6,565,478	6,301,002	6,577,769	6,584,481	6,263,875	6,271,549	5,408,078	4,579,811	5,835,832
Buildings	3,187,734	2,348,541	2,563,707	4,015,660	3,839,529	3,771,554	3,638,644	3,914,000	4,251,944	4,257,944
Leasehold Improvements	6,623,949	7,532,233	7,339,218	6,100,786	5,849,080	5,528,211	5,601,981	4,625,819	4,863,802	5,064,153
Total Property & Equipment	\$ 14,642,705	\$ 17,273,806	\$ 16,980,537	\$ 17,578,429	\$ 17,081,639	\$ 16,317,307	\$ 16,229,438	\$ 14,509,489	\$ 15,399,083	\$ 16,063,224
Less Accumulated Depreciation and Amortization	7,764,325	12,037,961	11,436,535	11,562,425	11,206,895	10,073,695	9,476,637	8,170,345	7,999,598	7,773,256
Net Property & Equipment at Cost	\$ 6,878,380	\$ 5,235,845	\$ 5,544,002	\$ 6,016,004	\$ 5,874,744	\$ 6,243,612	\$ 6,752,801	\$ 6,339,144	\$ 7,399,485	\$ 8,289,968
Land	962,310	962,310	962,310	962,310	962,310	962,310	887,310	978,815	750,980	1,175,000
Other Assets	59,661,290	71,309,339	66,740,155	65,739,738	53,772,624	54,610,343	35,443,148	49,090,120	50,800,145	14,903,134
TOTAL ASSETS	\$ 120,062,573	\$ 124,120,985	\$ 116,600,559	\$ 111,599,453	\$ 97,017,712	\$ 94,535,216	\$ 84,816,301	\$ 95,390,553	\$ 95,309,114	\$ 75,213,781
LIABILITIES:										
Current Liabilities:										
Note Payable-Current	\$ 2,059,296	\$ 1,878,909	\$ 1,796,301	\$ 733,388	\$ 15,886,016	\$ 624,532	\$ 7,511,631	\$ 655,372	\$ 950,364	\$ 9,183,792
Capital Lease Obligations	62,546	65,567	91,819	89,473	9,000	15,000	100,697	170,466	114,259	90,273
Accounts Payable & Accrued Liabilities	37,839,885	50,548,449	41,565,142	26,935,032	17,002,070	17,654,044	12,746,710	16,570,373	14,707,632	18,925,166
Corporation Income Tax Payable	1,259,812	969,982	1,798,682	457,638	3,568,335	302,693	283,060	3,717,203	2,937,857	343,983
Total Current Liabilities	\$ 41,221,539	\$ 53,462,907	\$ 45,251,944	\$ 28,215,531	\$ 36,465,421	\$ 18,596,269	\$ 20,642,098	\$ 21,113,414	\$ 18,710,112	\$ 28,543,214
Note Payable-Long Term	25,387,325	22,319,814	23,324,900	32,165,447	6,788,955	23,141,262	6,892,244	20,099,057	19,145,266	9,406,627
Capital Lease Obligations	45,322	130,263	28,592	3,100	12,460,482	13,100	10,000	58,000	-	14,800
Payable to Stockholders	2,874,862	2,813,207	3,815,260	4,264,351	3,509,560	3,073,859	2,118,122	708,103	1,617,052	1,228,024
Total Long Term Liabilities	\$ 28,307,509	\$ 25,263,284	\$ 27,168,752	\$ 36,432,898	\$ 22,758,997	\$ 26,228,221	\$ 9,020,366	\$ 20,865,160	\$ 20,762,318	\$ 10,649,451
TOTAL LIABILITIES	\$ 69,529,048	\$ 78,726,191	\$ 72,420,696	\$ 64,648,429	\$ 59,224,418	\$ 44,824,490	\$ 29,662,464	\$ 41,978,574	\$ 39,472,430	\$ 39,192,665
CAPITAL:										
Common Stock	\$ 1,699,421	\$ 1,395,309	\$ 1,664,548	\$ 1,794,259	\$ 2,411,132	\$ 2,965,307	\$ 100,931	\$ 525,915	\$ 1,002,998	\$ 4,228,552
Retained earnings	47,849,936	43,359,453	41,940,547	44,356,785	33,999,693	33,971,112	23,754,236	23,102,168	21,386,567	9,688,686
Capital	984,168	640,032	574,768	799,980	1,382,469	12,774,307	31,298,670	29,783,896	33,447,119	22,103,878
TOTAL CAPITAL	\$ 50,533,525	\$ 45,394,794	\$ 44,179,863	\$ 46,951,024	\$ 37,793,294	\$ 49,710,726	\$ 55,153,837	\$ 53,411,979	\$ 55,836,684	\$ 36,021,116
TOTAL LIABILITIES AND CAPITAL	\$ 120,062,573	\$ 124,120,985	\$ 116,600,559	\$ 111,599,453	\$ 97,017,712	\$ 94,535,216	\$ 84,816,301	\$ 95,390,553	\$ 95,309,114	\$ 75,213,781

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Pawn Shops

Assets and Capital



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Pawn Shops Income Statement

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Sales	\$ 55,351,264	\$ 41,183,556	\$ 34,715,155	\$ 27,752,717	\$ 26,821,205	\$ 24,026,674	\$ 24,244,730	\$ 13,547,242	\$ 12,688,651	\$ 12,778,560
Cost of Goods Sold - Net	42,290,555	30,929,594	24,698,622	20,074,199	18,514,545	16,475,039	17,262,942	8,259,721	7,015,511	8,591,536
Gross Profit	\$ 13,060,709	\$ 10,253,962	\$ 10,016,533	\$ 7,678,518	\$ 8,306,660	\$ 7,551,635	\$ 6,981,788	\$ 5,287,521	\$ 5,673,140	\$ 4,187,024
Interest Income from Pawn Shop Activities	45,312,077	43,086,620	37,226,479	31,953,861	24,406,906	28,209,488	21,384,692	31,710,758	37,790,373	40,519,593
Other Interest Income	284,330	123,416	179,938	455,389	1,597,818	(864,976)	40,271	(909,353)	691,231	269,426
Other Income	906,242	999,654	331,363	1,198,052	1,077,778	809,672	1,166,702	792,408	211,882	611,183
GROSS INCOME	\$ 59,563,358	\$ 54,463,652	\$ 47,754,313	\$ 41,285,820	\$ 35,389,162	\$ 35,705,819	\$ 29,573,453	\$ 36,881,334	\$ 44,366,626	\$ 45,587,226
General and Administrative Expenses:										
Provision For Losses	\$ 862,510	\$ 1,793,487	\$ 2,330,144	\$ 1,651,074	\$ 193,664	\$ 178,323	\$ 191,241	\$ 3,981,449	\$ 4,295,749	\$ 867,896
Recoveries (reported since 2017)	(439,000)	(432,000)	-	-	-	-	-	1,879	30,000	-
Salaries & Employees Benefits	17,903,464	25,468,572	14,623,457	13,141,738	12,863,546	13,737,505	10,479,781	10,342,519	9,566,673	9,113,644
Security	603,126	574,851	524,160	489,657	461,369	447,739	539,765	341,682	213,958	342,002
Utilities	1,358,839	1,240,762	1,263,502	1,266,674	1,083,778	1,053,792	1,123,193	629,697	495,469	526,730
Rent-Office	7,553,704	3,910,790	6,741,432	6,670,498	6,559,390	5,872,883	3,235,468	5,745,141	5,374,348	5,360,568
Rent Equipment	35,719	20,344	5,526	11,937	6,011	19,974	25,093	33,224	31,115	22,823
Repossession Costs	439,050	300,591	221,503	248,827	81,876	52,904	57,567	482,363	753,372	1,069,564
Title and Liens	169,660	154,039	165,793	141,974	126,183	58,853	70,182	168,227	184,649	232,436
Depreciation	1,019,687	697,479	731,905	789,504	812,324	838,946	670,702	857,478	511,164	784,148
Insurance	543,075	1,218,707	505,481	574,130	514,710	514,864	467,183	241,504	104,031	158,095
Office Materials and Supplies	1,197,311	1,671,424	1,571,734	1,332,588	1,031,470	1,122,143	1,176,590	756,650	1,311,425	350,420
Repairs and Maintenance	635,571	578,209	509,650	466,846	411,662	467,683	444,722	253,915	305,221	186,583
Taxes, Patents and License	2,095,322	1,679,639	1,388,304	1,225,425	1,081,008	1,748,832	1,573,859	638,035	487,216	479,229
Representation, Promotion and Advertisement	2,295,933	1,896,537	1,713,224	1,214,433	1,212,488	1,053,279	1,166,018	890,014	2,052,914	3,238,936
Legal, Accounting and Professional Services	10,105,326	1,255,840	1,253,997	2,091,764	2,229,729	4,300,628	1,165,976	6,773,791	14,799,452	12,121,423
Vehicles Expenses (reported since 2017)	190,571	236,704	193,726	136,491	89,867	146,489	98,429	67,526	52,000	-
Travel Expenses	491,452	476,435	266,303	205,858	225,881	97,029	212,639	181,415	61,572	101,409
General & Administrative Expenses	47,061,320	45,236,525	34,009,841	31,659,418	28,984,956	31,711,866	22,698,408	32,386,509	40,630,328	34,955,906
Operating Income	\$ 12,502,038	\$ 9,227,127	\$ 13,744,472	\$ 9,626,402	\$ 6,404,206	\$ 3,993,953	\$ 6,875,045	\$ 4,494,825	\$ 3,736,298	\$ 10,631,320
Interest Expense	1,155,847	1,114,596	628,648	1,327,804	2,626,138	1,243,477	469,511	784,930	2,045,075	2,139,173
Income Before Tax	11,346,191	8,112,531	13,115,824	8,298,598	3,778,068	2,750,476	6,405,534	3,709,895	1,691,223	8,492,147
Puerto Rico Income Tax	912,768	1,476,710	2,122,546	899,600	497,928	282,698	34,392	899,420	3,170,365	7,046,494
NET INCOME	\$ 10,433,423	\$ 6,635,821	\$ 10,993,278	\$ 7,398,998	\$ 3,280,140	\$ 2,467,778	\$ 6,371,142	\$ 2,810,475	(\$1,479,142)	\$ 1,445,653

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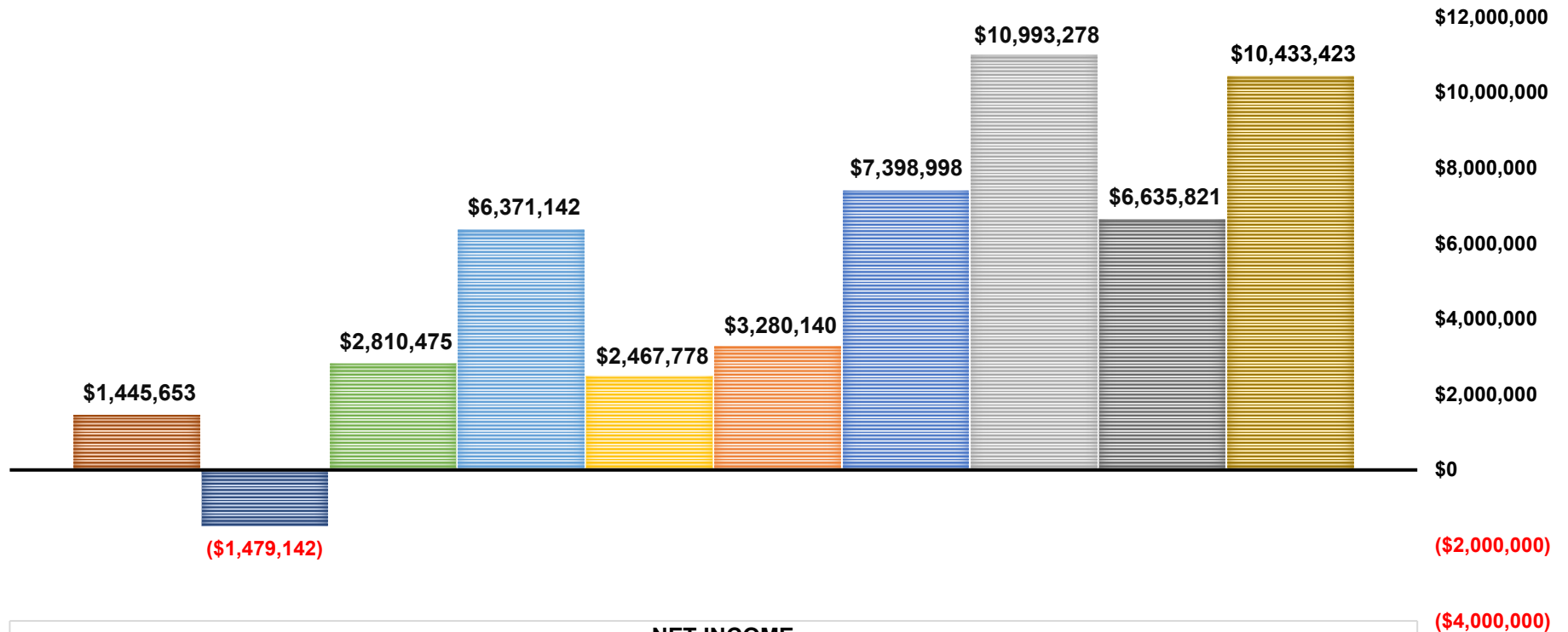


OFICINA DEL COMISIONADO DE

INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Pawn Shops Net Income



	NET INCOME
2016	\$1,445,653
2017	(\$1,479,142)
2018	\$2,810,475
2019	\$6,371,142
2020	\$2,467,778
2021	\$3,280,140
2022	\$7,398,998
2023	\$10,993,278
2024	\$6,635,821
2025	\$10,433,423

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Reposessed Real Estate Inventory (REO) by Municipalities

Consolidated by Institutions

Q4-2025

Zone	Municipality	Residential Properties		Construction Projects		Commercial Properties		Land		TOTAL	
		Units	Book Value	Units	Book Value	Units	Book Value	Units	Book Value	Units	Book Value
C	Adjuntas	1	\$ 58,900	-	\$ -	-	\$ -	-	\$ -	1	\$ 58,900
W	Aguada	3	\$ 572,504	-	\$ -	-	\$ -	1	\$ 28,500	4	\$ 601,004
W	Aguadilla	3	\$ 342,067	-	\$ -	1	\$ 51,300	1	\$ 23,750	5	\$ 417,117
C	Aguas Buenas	4	\$ 758,836	-	\$ -	-	\$ -	1	\$ 33,250	5	\$ 792,086
C	Aibonito	3	\$ 147,481	-	\$ -	-	\$ -	1	\$ 126,350	4	\$ 273,831
W	Añasco	1	\$ 85,500	-	\$ -	-	\$ -	1	\$ 560,500	2	\$ 646,000
N	Arecibo	14	\$ 1,376,148	-	\$ -	4	\$ 390,600	1	\$ 41,800	19	\$ 1,808,548
E	Arroyo	2	\$ 147,692	-	\$ -	-	\$ -	-	\$ -	2	\$ 147,692
N	Barceloneta	2	\$ 180,862	-	\$ -	-	\$ -	-	\$ -	2	\$ 180,862
C	Barranquitas	3	\$ 206,150	-	\$ -	-	\$ -	-	\$ -	3	\$ 206,150
M	Bayamón	13	\$ 1,379,064	-	\$ -	5	\$ 519,086	-	\$ -	18	\$ 1,898,150
W	Cabo Rojo	2	\$ 88,125	-	\$ -	-	\$ -	-	\$ -	2	\$ 88,125
M	Caguas	18	\$ 2,290,360	-	\$ -	-	\$ -	2	\$ 308,751	20	\$ 2,599,111
W	Camuy	2	\$ 486,400	-	\$ -	1	\$ 99,750	-	\$ -	3	\$ 586,150
E	Canóvanas	12	\$ 1,197,032	-	\$ -	1	\$ 75,000	1	\$ 97,850	14	\$ 1,369,882
M	Carolina	22	\$ 1,879,271	-	\$ -	1	\$ 17,738	1	\$ 57,000	24	\$ 1,954,009
M	Cataño	1	\$ 44,080	-	\$ -	-	\$ -	-	\$ -	1	\$ 44,080
C	Cayey	9	\$ 1,023,329	-	\$ -	-	\$ -	1	\$ 55,883	10	\$ 1,079,212
C	Ceiba	6	\$ 38,951	-	\$ -	1	\$ 53,200	-	\$ -	7	\$ 92,151
C	Ciales	3	\$ 289,750	-	\$ -	-	\$ -	-	\$ -	3	\$ 289,750
C	Cidra	17	\$ 609,971	-	\$ -	-	\$ -	-	\$ -	17	\$ 609,971
C	Coamo	4	\$ 151,636	-	\$ -	-	\$ -	-	\$ -	4	\$ 151,636
C	Comerio	1	\$ 49,400	-	\$ -	-	\$ -	2	\$ 103,930	3	\$ 153,330
C	Corozal	3	\$ 85,108	-	\$ -	-	\$ -	3	\$ 144,471	6	\$ 229,579
E	Culebra	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
M	Dorado	4	\$ 424,342	-	\$ -	-	\$ -	1	\$ 33,828	5	\$ 458,170
E	Fajardo	17	\$ 1,621,730	-	\$ -	3	\$ 34,200	2	\$ 150,100	22	\$ 1,806,030
N	Florida	1	\$ 73,150	-	\$ -	-	\$ -	-	\$ -	1	\$ 73,150
S	Guánica	2	\$ 44,074	-	\$ -	-	\$ -	-	\$ -	2	\$ 44,074
E	Guayama	5	\$ 307,650	-	\$ -	2	\$ 247,222	-	\$ -	7	\$ 554,872
S	Guayanilla	1	\$ 57,621	-	\$ -	-	\$ -	-	\$ -	1	\$ 57,621
M	Guaynabo	15	\$ 5,488,693	-	\$ -	1	\$ 301,625	-	\$ -	16	\$ 5,790,318
E	Gurabo	11	\$ 1,789,619	-	\$ -	-	\$ -	-	\$ -	11	\$ 1,789,619
N	Hatillo	5	\$ 753,767	-	\$ -	-	\$ -	-	\$ -	5	\$ 753,767
W	Hormigueros	1	\$ 20,900	-	\$ -	-	\$ -	-	\$ -	1	\$ 20,900
E	Humacao	14	\$ 2,425,517	-	\$ -	-	\$ -	-	\$ -	14	\$ 2,425,517
W	Isabela	4	\$ 648,260	-	\$ -	-	\$ -	1	\$ 47,500	5	\$ 695,760
C	Jayuya	2	\$ 152,169	-	\$ -	-	\$ -	-	\$ -	2	\$ 152,169
S	Juana Díaz	-	\$ -	-	\$ -	-	\$ -	1	\$ 446,500	1	\$ 446,500
E	Juncos	9	\$ 1,018,192	-	\$ -	1	\$ 47,500	1	\$ 30,970	11	\$ 1,096,662
W	Lajas	1	\$ 79,800	-	\$ -	-	\$ -	-	\$ -	1	\$ 79,800
C	Lares	-	\$ -	-	\$ -	-	\$ -	3	\$ 221,926	3	\$ 221,926
C	Las Marías	2	\$ 115,980	-	\$ -	1	\$ 62,700	1	\$ 24,368	4	\$ 203,048
E	Las Piedras	5	\$ 562,057	-	\$ -	1	\$ 8,313	-	\$ -	6	\$ 570,370
E	Loíza	6	\$ 698,014	-	\$ -	-	\$ -	-	\$ -	6	\$ 698,014
E	Luquillo	6	\$ 957,130	-	\$ -	-	\$ -	1	\$ 1	7	\$ 957,131
N	Manatí	1	\$ 88,350	-	\$ -	1	\$ 84,550	1	\$ 1	3	\$ 172,901
C	Maricao	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
C	Maunabo	1	\$ 19,315	-	\$ -	-	\$ -	-	\$ -	1	\$ 19,315
W	Mayagüez	12	\$ 963,721	-	\$ -	3	\$ 485,000	2	\$ 32,775	17	\$ 1,481,496
W	Moca	1	\$ 65,550	-	\$ -	1	\$ 264,000	2	\$ 163,400	4	\$ 492,950
C	Morovis	6	\$ 649,631	-	\$ -	-	\$ -	-	\$ -	6	\$ 649,631
E	Naguabo	10	\$ 981,587	-	\$ -	-	\$ -	-	\$ -	10	\$ 981,587
C	Naranjito	3	\$ 219,100	-	\$ -	-	\$ -	-	\$ -	3	\$ 219,100
C	Orocovis	1	\$ 105,450	-	\$ -	-	\$ -	-	\$ -	1	\$ 105,450
E	Patillas	-	\$ -	-	\$ -	-	\$ -	1	\$ 7,980	1	\$ 7,980
S	Peñuelas	1	\$ 237,406	-	\$ -	-	\$ -	1	\$ 115,886	2	\$ 353,292
S	Ponce	35	\$ 2,507,665	-	\$ -	3	\$ 140,601	5	\$ 35,620	43	\$ 2,683,886
N	Quebradillas	4	\$ 461,743	-	\$ -	-	\$ -	2	\$ 98,800	6	\$ 560,543
W	Rincón	6	\$ 1,680,315	-	\$ -	-	\$ -	-	\$ -	6	\$ 1,680,315
E	Río Grande	16	\$ 1,616,872	-	\$ -	-	\$ -	1	\$ 169,765	17	\$ 1,786,637
W	Sabana Grande	2	\$ 165,251	-	\$ -	-	\$ -	-	\$ -	2	\$ 165,251
E	Salinas	6	\$ 574,703	-	\$ -	-	\$ -	-	\$ -	6	\$ 574,703
W	San Germán	1	\$ 115,137	-	\$ -	-	\$ -	1	\$ 45,600	2	\$ 160,737
M	San Juan	57	\$ 6,529,814	-	\$ -	6	\$ 938,279	2	\$ 342,811	65	\$ 7,810,904
E	San Lorenzo	9	\$ 1,042,546	-	\$ -	-	\$ -	1	\$ 120,533	10	\$ 1,163,079
C	San Sebastián	3	\$ 22,002	-	\$ -	-	\$ -	3	\$ 100,225	6	\$ 122,227
S	Santa Isabel	-	\$ -	-	\$ -	1	\$ 104,500	-	\$ -	1	\$ 104,500
M	Toa Alta	9	\$ 1,253,663	-	\$ -	-	\$ -	1	\$ 26,750	10	\$ 1,280,413
M	Toa Baja	11	\$ 607,406	-	\$ -	1	\$ 149,625	1	\$ 9,500	13	\$ 766,531
M	Trujillo Alto	10	\$ 1,417,123	-	\$ -	-	\$ -	1	\$ 76,000	11	\$ 1,493,123
C	Utuado	5	\$ 178,851	-	\$ -	-	\$ -	3	\$ 47,615	8	\$ 226,466
N	Vega Alta	12	\$ 2,741,212	-	\$ -	1	\$ 109,182	1	\$ 38,950	14	\$ 2,889,344
N	Vega Baja	6	\$ 643,769	-	\$ -	-	\$ -	1	\$ 1	7	\$ 643,770
E	Vieques	1	\$ 108,124	-	\$ -	-	\$ -	-	\$ -	1	\$ 108,124
C	Villalba	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
E	Yabucoa	3	\$ 125,378	-	\$ -	1	\$ 89,300	1	\$ 27,214	5	\$ 241,892
W	Yauco	6	\$ 509,695	-	\$ -	-	\$ -	-	\$ -	6	\$ 509,695
	TOTAL	498	\$ 56,358,661	-	\$ -	41	\$ 4,273,271	58	\$ 3,996,654	597	\$ 64,628,586

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Reposessed Real Estate Inventory (REO)

Consolidated by Institutions

Q4-2025

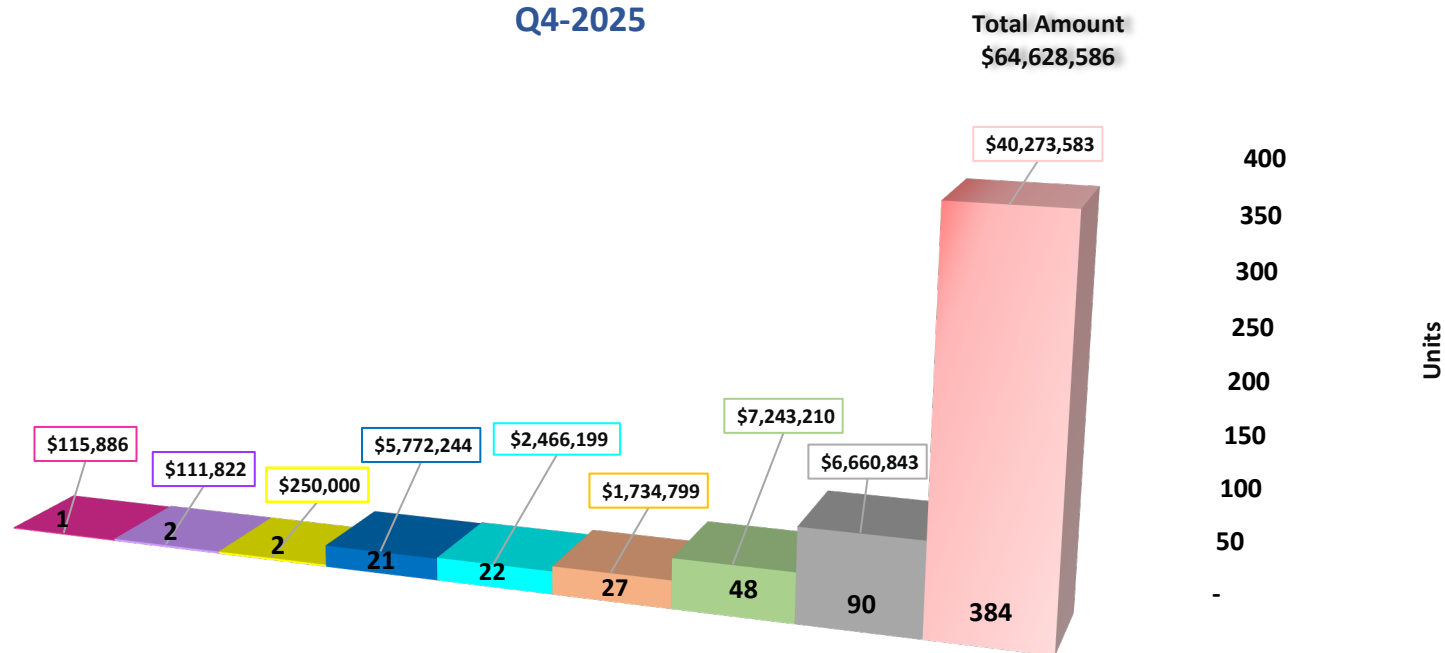
Institution	Residential		Construction		Commercial		Land		TOTAL	
	Units	Book Value	Units	Book Value	Units	Book Value	Units	Book Value	Units	Book Value
Autoridad Financiamiento Vivienda (AFV)	27	1,734,799	-	\$ -	-	\$ -	-	\$ -	27	\$ 1,734,799
Banco Cooperativo	-	-	-	\$ -	-	\$ -	1	\$ 115,886	1	\$ 115,886
Banco Popular de PR	313	34,423,385	-	\$ -	28	\$ 2,698,714	43	\$ 3,151,484	384	\$ 40,273,583
EMI Equity Mortgage, Inc.	2	250,000	-	\$ -	-	\$ -	-	\$ -	2	\$ 250,000
FirstBank	73	5,662,271	-	\$ -	5	\$ 612,099	12	\$ 386,473	90	\$ 6,660,843
Franklin Credit Management, Corp.	21	5,772,244	-	\$ -	-	\$ -	-	\$ -	21	\$ 5,772,244
Oriental Bank	18	1,955,930	-	\$ -	2	\$ 167,458	2	\$ 342,811	22	\$ 2,466,199
Planet Home Lending, LLC	42	6,448,210	-	\$ -	6	\$ 795,000	-	\$ -	48	\$ 7,243,210
Ponce Neighborhood Housing Services, Inc.	2	111,822	-	\$ -	-	\$ -	-	\$ -	2	\$ 111,822
TOTAL	498	\$ 56,358,661	-	\$ -	41	\$ 4,273,271	58	\$ 3,996,654	597	\$ 64,628,586

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Reposessed Real Estate Inventory (REO)

Units and Book Value Amounts

Q4-2025



	Total Units 597
■ Banco Popular de PR	384
■ FirstBank	90
■ Planet Home Lending, LLC	48
■ Autoridad Financiamiento Vivienda (AFV)	27
■ Oriental Bank	22
■ Franklin Credit Management, Corp.	21
■ EMI Equity Mortgage, Inc.	2
■ Ponce Neighborhood Housing Services, Inc.	2
■ Banco Cooperativo	1

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2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
Date	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-15	415,478	\$ 41,390,318	354,369	\$ 35,512,563	24,570	\$ 2,007,430	10,659	\$ 953,173	25,880	\$ 2,917,152	20,832	\$ 2,437,294	11,420	\$ 1,041,770	19,065	\$ 2,482,908	14.71%	14.20%	6%	3%	6%
Feb-15	414,459	\$ 41,191,183	352,817	\$ 35,228,676	25,149	\$ 2,089,329	11,032	\$ 975,182	25,461	\$ 2,897,996	19,926	\$ 2,320,454	11,985	\$ 1,104,372	18,981	\$ 2,482,068	14.87%	14.48%	6%	3%	6%
Mar-15	415,035	\$ 41,224,495	358,960	\$ 35,725,354	22,117	\$ 1,825,995	9,514	\$ 875,036	24,444	\$ 2,798,110	20,077	\$ 2,370,313	11,471	\$ 1,056,047	19,009	\$ 2,485,170	13.51%	13.34%	5%	2%	6%
Apr-15	414,514	\$ 41,152,967	358,459	\$ 35,416,043	22,061	\$ 1,824,841	9,661	\$ 869,310	24,333	\$ 3,042,773	20,121	\$ 2,628,263	11,680	\$ 1,078,788	18,896	\$ 2,487,852	13.52%	13.94%	5%	2%	6%
May-15	411,363	\$ 40,768,147	351,999	\$ 34,990,966	23,933	\$ 1,987,561	10,417	\$ 930,680	25,014	\$ 2,858,940	19,693	\$ 2,323,148	11,186	\$ 1,037,108	18,982	\$ 2,505,769	14.43%	14.17%	6%	3%	6%
Jun-15	410,257	\$ 40,603,591	355,135	\$ 35,354,714	22,315	\$ 1,826,646	9,493	\$ 843,158	23,314	\$ 2,579,073	20,181	\$ 2,278,116	11,444	\$ 1,107,141	18,945	\$ 2,500,603	13.44%	12.93%	5%	2%	6%
Jul-15	409,365	\$ 40,456,698	355,503	\$ 35,177,524	21,531	\$ 1,780,711	9,124	\$ 818,134	23,207	\$ 2,680,329	20,819	\$ 2,473,699	11,316	\$ 1,043,675	18,959	\$ 2,500,753	13.16%	13.05%	5%	2%	6%
Aug-15	408,386	\$ 40,298,788	347,152	\$ 34,366,476	24,179	\$ 1,990,041	9,839	\$ 865,069	27,216	\$ 3,077,202	19,930	\$ 2,266,402	10,953	\$ 1,003,206	19,079	\$ 2,508,881	14.99%	14.72%	6%	2%	7%
Sep-15	408,362	\$ 40,258,421	347,678	\$ 34,365,656	23,056	\$ 1,890,364	9,797	\$ 880,694	27,831	\$ 3,121,707	19,911	\$ 2,350,364	11,150	\$ 1,029,562	19,598	\$ 2,561,677	14.86%	14.64%	6%	2%	7%
Oct-15	407,575	\$ 40,132,859	346,939	\$ 34,244,745	22,614	\$ 1,852,618	9,943	\$ 881,154	28,079	\$ 3,154,342	19,833	\$ 2,333,065	11,194	\$ 1,036,701	20,024	\$ 2,613,852	14.88%	14.67%	6%	2%	7%
Nov-15	406,812	\$ 40,002,149	346,197	\$ 34,091,790	22,552	\$ 1,862,832	10,016	\$ 891,543	28,047	\$ 3,155,984	21,127	\$ 2,478,176	11,258	\$ 1,039,285	20,170	\$ 2,777,494	14.90%	14.78%	6%	2%	7%
Dec-15	403,848	\$ 39,667,152	346,670	\$ 34,081,533	20,960	\$ 1,727,909	9,136	\$ 814,601	27,082	\$ 3,043,109	20,066	\$ 2,365,082	10,899	\$ 1,000,560	20,150	\$ 2,778,021	14.16%	14.08%	5%	2%	7%
Jan-16	402,620	\$ 39,487,960	342,902	\$ 33,670,524	22,333	\$ 1,864,253	9,656	\$ 854,062	27,729	\$ 3,099,121	20,392	\$ 2,378,933	10,874	\$ 997,427	20,328	\$ 2,805,141	14.83%	14.73%	6%	2%	7%
Feb-16	402,784	\$ 39,446,810	346,701	\$ 33,930,794	20,539	\$ 1,703,698	8,748	\$ 783,931	26,796	\$ 3,028,387	19,124	\$ 2,229,855	10,732	\$ 986,592	20,188	\$ 2,789,664	13.92%	13.98%	5%	2%	7%
Mar-16	401,858	\$ 39,279,848	348,603	\$ 34,046,621	19,435	\$ 1,600,392	7,865	\$ 700,718	25,955	\$ 2,932,117	19,803	\$ 2,280,132	10,720	\$ 988,719	19,933	\$ 2,758,218	13.25%	13.32%	5%	2%	6%
Apr-16	399,435	\$ 39,090,654	345,651	\$ 33,805,224	20,185	\$ 1,661,346	8,168	\$ 738,015	25,431	\$ 2,886,069	19,268	\$ 2,254,455	10,566	\$ 985,652	19,314	\$ 2,696,644	13.47%	13.52%	5%	2%	6%
May-16	398,139	\$ 38,945,700	345,851	\$ 33,791,684	19,443	\$ 1,588,784	7,826	\$ 709,928	25,019	\$ 2,855,304	19,290	\$ 2,250,664	10,640	\$ 998,307	18,663	\$ 2,473,035	13.13%	13.23%	5%	2%	6%
Jun-16	397,151	\$ 38,796,751	344,497	\$ 33,611,200	19,735	\$ 1,622,618	7,835	\$ 701,793	25,084	\$ 2,861,140	19,195	\$ 2,234,929	10,586	\$ 988,378	18,499	\$ 2,453,888	13.26%	13.37%	5%	2%	6%
Jul-16	396,387	\$ 38,716,108	341,512	\$ 33,349,198	20,452	\$ 1,694,794	8,662	\$ 761,639	25,761	\$ 2,910,477	19,148	\$ 2,218,964	10,582	\$ 988,673	18,481	\$ 2,456,166	13.84%	13.86%	5%	2%	6%
Aug-16	395,402	\$ 38,566,307	342,718	\$ 33,420,310	19,449	\$ 1,612,722	8,005	\$ 715,380	25,230	\$ 2,817,895	19,261	\$ 2,234,825	9,623	\$ 897,452	18,021	\$ 2,408,670	13.32%	13.34%	5%	2%	6%
Sep-16	394,363	\$ 38,402,654	341,837	\$ 33,258,396	19,572	\$ 1,602,276	8,016	\$ 717,962	24,938	\$ 2,824,020	18,904	\$ 2,183,452	8,692	\$ 825,097	17,842	\$ 2,386,341	13.32%	13.40%	5%	2%	6%
Oct-16	393,513	\$ 38,280,106	342,638	\$ 33,270,606	18,880	\$ 1,548,710	7,694	\$ 685,375	24,301	\$ 2,775,415	20,718	\$ 2,075,782	8,503	\$ 811,486	17,621	\$ 2,368,872	12.93%	13.09%	5%	2%	6%
Nov-16	392,637	\$ 38,141,616	340,387	\$ 33,044,661	19,250	\$ 1,579,013	8,180	\$ 718,033	24,820	\$ 2,799,909	18,748	\$ 2,110,790	8,480	\$ 807,625	17,465	\$ 2,353,197	13.31%	13.36%	5%	2%	6%
Dec-16	391,450	\$ 37,996,791	341,542	\$ 33,103,012	18,260	\$ 1,489,727	7,664	\$ 680,175	23,984	\$ 2,723,877	18,693	\$ 2,116,765	8,498	\$ 797,459	15,871	\$ 2,121,022	12.75%	12.88%	5%	2%	6%

2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
Date	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-17	390,714	\$ 37,882,734	340,957	\$ 33,003,174	18,459	\$ 1,509,121	7,489	\$ 651,306	23,809	\$ 2,719,133	18,721	\$ 2,127,265	8,258	\$ 774,106	15,846	\$ 2,118,572	12.73%	12.88%	5%	2%	6%
Feb-17	389,638	\$ 37,710,527	339,325	\$ 32,785,933	19,018	\$ 1,551,320	7,817	\$ 700,021	23,478	\$ 2,673,253	18,313	\$ 2,076,703	8,290	\$ 775,756	15,395	\$ 2,062,486	12.91%	13.06%	5%	2%	6%
Mar-17	388,709	\$ 37,554,202	342,058	\$ 32,958,653	16,996	\$ 1,379,345	7,142	\$ 643,175	22,513	\$ 2,573,029	17,898	\$ 2,021,672	8,229	\$ 766,262	14,935	\$ 2,002,658	12.00%	12.24%	4%	2%	6%
Apr-17	388,572	\$ 37,443,768	338,689	\$ 32,567,080	19,295	\$ 1,581,644	7,900	\$ 699,407	22,688	\$ 2,595,637	17,225	\$ 1,966,418	8,222	\$ 765,775	14,607	\$ 1,959,419	12.84%	13.02%	5%	2%	6%
May-17	388,374	\$ 37,309,684	341,252	\$ 32,695,899	17,959	\$ 1,450,773	7,406	\$ 663,924	21,757	\$ 2,499,088	17,390	\$ 1,969,738	8,249	\$ 765,413	14,341	\$ 1,909,595	12.13%	12.37%	5%	2%	6%
Jun-17	387,477	\$ 37,219,129	340,796	\$ 32,681,549	17,550	\$ 1,416,822	7,385	\$ 654,068	21,746	\$ 2,466,690	17,451	\$ 1,855,845	8,054	\$ 744,961	14,012	\$ 1,871,737	12.05%	12.19%	5%	2%	6%
Jul-17	386,979	\$ 37,121,206	339,431	\$ 32,511,956	18,048	\$ 1,464,779	7,567	\$ 667,884	21,933	\$ 2,476,587	17,524	\$ 1,939,243	8,171	\$ 753,616	14,015	\$ 1,874,118	12.29%	12.42%	5%	2%	6%
Aug-17	385,888	\$ 36,974,932	339,374	\$ 32,465,784	17,555	\$ 1,414,397	7,573	\$ 663,849	21,386	\$ 2,430,902	17,378	\$ 1,920,913	8,091	\$ 743,475	13,672	\$ 1,828,902	12.05%	12.20%	5%	2%	6%
Sep-17	386,244	\$ 36,907,210	318,420	\$ 30,591,182	31,447	\$ 2,639,311	11,425	\$ 948,388	24,952	\$ 2,728,329	17,827	\$ 1,866,660	8,166	\$ 751,482	13,930	\$ 1,856,077	17.56%	17.11%	8%	3%	6%
Oct-17	385,858	\$ 36,826,871	270,363	\$ 25,341,222	69,897	\$ 6,933,366	17,448	\$ 1,541,371	28,150	\$ 3,010,912	18,961	\$ 1,971,809	8,156	\$ 751,437	13,747	\$ 1,832,604	29.93%	31.19%	18%	5%	7%
Nov-17	385,342	\$ 36,763,045	262,135	\$ 24,213,348	34,810	\$ 3,338,682	52,470	\$ 5,459,197	35,927	\$ 3,751,818	20,900	\$ 2,176,103	7,914	\$ 731,355	13,676	\$ 1,822,442	31.97%	34.14%	9%	14%	9%
Dec-17	385,042	\$ 36,712,724	270,142	\$ 25,077,224	22,287	\$ 1,930,243	22,431	\$ 2,165,286	70,182	\$ 7,539,971	31,702	\$ 3,579,782	7,823	\$ 722,912	13,597	\$ 1,808,346	29.84%	31.69%	6%	6%	18%
Jan-18	384,034	\$ 36,572,165	296,259	\$ 27,989,487	18,330	\$ 1,589,550	13,566	\$ 1,226,207	55,879	\$ 5,766,921	20,284	\$ 2,132,869	7,688	\$ 708,516	13,433	\$ 1,786,776	22.86%	23.47%	5%	4%	15%
Feb-18	383,560	\$ 36,494,621	295,220	\$ 27,842,323	20,178	\$ 1,781,978	13,094	\$ 1,187,005	55,068	\$ 5,683,315	20,693	\$ 2,171,445	7,641	\$ 705,113	13,077	\$ 1,744,634	23.03%	23.71%	5%	3%	14%
Mar-18	382,726	\$ 36,392,982	300,137	\$ 28,291,536	17,844	\$ 1,510,117	13,032	\$ 1,199,204	51,713	\$ 5,392,125	20,546	\$ 2,170,978	7,554	\$ 698,628	12,753	\$ 1,703,893	21.58%	22.26%	5%	3%	14%
Abr-18	381,777	\$ 36,276,144	303,726	\$ 28,594,656	17,322	\$ 1,447,356	11,231	\$ 997,642	49,498	\$ 5,236,490	20,607	\$ 2,214,028	7,459	\$ 690,233	12,475	\$ 1,667,818	20.44%	21.18%	5%	3%	13%
May-18	380,887	\$ 36,163,102	307,715	\$ 28,976,698	18,043	\$ 1,512,644	9,342	\$ 805,137	45,787	\$ 4,868,623	20,787	\$ 2,239,694	7,304	\$ 669,148	12,433	\$ 1,646,096	19.21%	19.87%	5%	2%	12%
Jun-18	380,065	\$ 36,044,415	309,614	\$ 29,130,301	20,116	\$ 1,684,682	8,208	\$ 695,994	42,127	\$ 4,533,438	20,784	\$ 233,637	7,237	\$ 661,534	12,942	\$ 1,696,210	18.54%	19.18%	5%	2%	11%
Jul-18	379,192	\$ 35,940,360	317,677	\$ 29,900,725	16,074	\$ 1,288,704	7,248	\$ 612,050	38,193	\$ 4,138,881	20,579	\$ 2,215,007	7,160	\$ 650,131	12,993	\$ 1,705,275	16.22%	16.80%	4%	2%	10%
Aug-18	377,583	\$ 35,770,774	322,651	\$ 30,304,988	14,497	\$ 1,189,104	6,681	\$ 557,738	33,754	\$ 3,718,944	20,495	\$ 2,202,561	6,990	\$ 628,580	12,579	\$ 1,656,650	14.55%	15.28%	4%	2%	9%
Sep-18	371,047	\$ 35,038,577	317,022	\$ 29,715,847	14,946	\$ 1,209,593	6,753	\$ 571,833	32,326	\$ 3,541,304	20,117	\$ 2,101,752	6,746	\$ 607,835	11,939	\$ 1,568,198	14.56%	15.19%	4%	2%	9%
Oct-18	375,517	\$ 35,500,198	325,609	\$ 30,602,672	13,565	\$ 1,091,813	6,095	\$ 523,604	30,248	\$ 3,282,109	19,972	\$ 2,078,509	7,107	\$ 637,530	11,912	\$ 1,559,084	13.29%	13.80%	4%	2%	8%
Nov-18	375,426	\$ 35,446,712	325,891	\$ 30,570,701	13,569	\$ 1,084,228	6,134	\$ 516,957	29,832	\$ 3,274,826	19,657	\$ 2,066,756	7,089	\$ 634,886	11,699	\$ 1,516,568	13.19%	13.76%	4%	2%	8%
Dec-18	373,912	\$ 35,252,285	326,148	\$ 30,626,623	13,667	\$ 1,088,021	5,956	\$ 485,782	28,141	\$ 3,051,859	19,531	\$ 2,015,308	7,045	\$ 629,183	11,655	\$ 1,515,432	12.77%	13.12%	4%	2%	8%

2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
Date	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-19	374,178	\$ 35,227,877	326,384	\$ 30,652,260	13,922	\$ 1,120,709	6,025	\$ 495,559	27,847	\$ 2,959,349	19,780	\$ 2,029,829	7,162	\$ 640,070	11,683	\$ 1,516,033	12.77%	12.99%	4%	2%	7%
Feb-19	371,049	\$ 35,105,156	322,874	\$ 30,511,813	14,827	\$ 1,191,220	6,193	\$ 519,329	27,155	\$ 2,882,794	19,659	\$ 1,897,784	7,070	\$ 632,326	12,192	\$ 1,550,863	12.98%	13.08%	4%	2%	7%
Mar-19	369,799	\$ 34,998,826	323,115	\$ 30,558,591	13,985	\$ 1,123,577	6,222	\$ 511,213	26,477	\$ 2,805,445	19,025	\$ 1,941,673	7,012	\$ 677,058	12,664	\$ 1,589,896	12.62%	12.69%	4%	2%	7%
Apr-19	369,473	\$ 34,861,054	324,733	\$ 30,613,829	13,405	\$ 1,066,304	5,781	\$ 475,518	25,554	\$ 2,705,403	19,175	\$ 1,944,675	6,967	\$ 622,174	13,492	\$ 1,670,915	12.11%	12.18%	4%	2%	7%
May-19	368,644	\$ 34,728,096	325,515	\$ 30,665,301	13,101	\$ 1,028,661	5,701	\$ 471,939	24,327	\$ 2,562,195	18,839	\$ 1,901,971	6,967	\$ 621,302	13,561	\$ 1,671,728	11.70%	11.70%	4%	2%	7%
Jun-19	367,791	\$ 34,602,786	322,619	\$ 30,365,892	14,959	\$ 1,187,216	6,253	\$ 510,849	23,960	\$ 2,538,829	18,469	\$ 1,879,819	6,841	\$ 610,207	13,918	\$ 1,704,514	12.28%	12.24%	4%	2%	7%
Jul-19	367,004	\$ 34,467,714	323,750	\$ 30,452,398	13,796	\$ 1,055,451	6,144	\$ 499,899	23,314	\$ 2,459,966	18,325	\$ 1,853,636	6,887	\$ 613,363	14,275	\$ 1,740,463	11.79%	11.65%	4%	2%	6%
Aug-19	366,003	\$ 34,323,985	321,816	\$ 30,244,647	14,563	\$ 1,137,387	6,574	\$ 528,637	23,050	\$ 2,413,314	18,084	\$ 1,818,550	6,838	\$ 604,498	14,201	\$ 1,723,362	12.07%	11.88%	4%	2%	6%
Sep-19	365,033	\$ 34,187,915	321,709	\$ 30,211,890	13,881	\$ 1,082,985	6,564	\$ 530,531	22,879	\$ 2,362,509	18,205	\$ 1,788,641	6,726	\$ 595,717	14,135	\$ 1,706,666	11.87%	11.63%	4%	2%	6%
Oct-19	364,043	\$ 34,052,163	321,931	\$ 30,164,241	13,730	\$ 1,079,830	6,322	\$ 518,728	22,060	\$ 2,289,364	17,642	\$ 1,745,065	6,692	\$ 596,092	13,879	\$ 1,666,496	11.57%	11.42%	4%	2%	6%
Nov-19	363,125	\$ 33,898,907	318,668	\$ 29,867,606	15,481	\$ 1,216,072	6,753	\$ 538,501	22,223	\$ 2,276,728	17,685	\$ 1,735,384	6,791	\$ 608,982	13,679	\$ 1,628,392	12.24%	11.89%	4%	2%	6%
Dec-19	365,127	\$ 34,102,691	319,208	\$ 29,931,068	15,977	\$ 1,254,222	7,033	\$ 562,576	22,909	\$ 2,354,825	17,812	\$ 1,717,460	6,736	\$ 598,300	13,449	\$ 1,590,797	12.58%	12.23%	4%	2%	6%
Jan-20	361,372	\$ 33,597,582	316,714	\$ 29,578,783	15,749	\$ 1,257,643	6,913	\$ 565,315	21,996	\$ 2,195,841	15,471	\$ 1,417,640	6,622	\$ 590,624	13,214	\$ 1,548,340	12.36%	11.96%	4%	2%	6%
Feb-20	359,210	\$ 33,320,672	312,754	\$ 29,178,227	17,076	\$ 1,366,400	7,504	\$ 610,933	21,876	\$ 2,165,112	15,955	\$ 1,461,400	6,625	\$ 587,692	13,088	\$ 1,548,098	12.93%	12.43%	5%	2%	6%
Mar-20	358,707	\$ 33,208,299	307,012	\$ 28,534,251	21,593	\$ 1,858,323	7,368	\$ 581,262	22,734	\$ 2,234,463	16,105	\$ 1,464,800	6,659	\$ 589,162	12,717	\$ 1,496,624	14.41%	14.07%	6%	2%	6%
Apr-20	356,311	\$ 32,911,217	280,702	\$ 25,488,404	37,903	\$ 3,884,919	13,568	\$ 1,212,776	24,138	\$ 2,325,118	16,701	\$ 1,506,582	6,478	\$ 574,294	12,557	\$ 1,481,112	21.22%	22.55%	11%	4%	7%
May-20	355,741	\$ 32,833,388	269,078	\$ 24,056,981	22,141	\$ 2,061,824	33,737	\$ 3,703,645	30,785	\$ 3,010,938	17,259	\$ 1,545,374	6,440	\$ 569,132	12,472	\$ 1,475,522	24.36%	26.73%	6%	9%	9%
Jun-20	355,101	\$ 32,767,945	276,343	\$ 24,675,250	11,511	\$ 932,313	13,666	\$ 1,379,736	53,581	\$ 5,780,646	25,673	\$ 2,701,635	6,426	\$ 565,576	12,350	\$ 1,464,066	22.18%	24.70%	3%	4%	15%
Jul-20	354,690	\$ 32,708,790	280,034	\$ 24,973,232	9,557	\$ 767,732	7,889	\$ 705,488	57,210	\$ 6,262,338	27,159	\$ 2,872,669	6,437	\$ 567,560	12,068	\$ 1,436,413	21.05%	23.65%	3%	2%	16%
Aug-20	354,728	\$ 32,622,416	283,297	\$ 25,161,321	8,595	\$ 666,713	6,648	\$ 605,393	56,188	\$ 6,188,989	27,370	\$ 2,908,708	6,452	\$ 571,134	11,945	\$ 1,426,333	20.14%	22.87%	2%	2%	16%
Sep-20	381,641	\$ 35,669,353	319,377	\$ 29,363,162	10,819	\$ 961,368	5,326	\$ 458,817	46,119	\$ 4,886,006	17,675	\$ 1,782,428	6,855	\$ 610,095	11,737	\$ 1,401,505	16.31%	17.68%	3%	1%	12%
Oct-20	381,281	\$ 35,584,650	321,260	\$ 29,646,121	11,588	\$ 876,177	5,667	\$ 502,270	42,766	\$ 4,560,082	16,401	\$ 1,398,472	6,779	\$ 609,426	11,523	\$ 1,382,701	15.74%	16.69%	3%	1%	11%
Nov-20	380,891	\$ 35,529,961	324,679	\$ 29,991,779	10,576	\$ 843,828	5,406	\$ 451,969	40,230	\$ 4,242,385	16,436	\$ 1,398,032	6,668	\$ 598,918	11,494	\$ 1,376,944	14.76%	15.59%	3%	1%	11%
Dec-20	381,725	\$ 35,526,887	328,963	\$ 30,353,561	9,275	\$ 727,644	5,208	\$ 430,291	38,279	\$ 4,015,391	15,444	\$ 1,295,548	6,639	\$ 593,211	11,353	\$ 1,357,774	13.82%	14.56%	2%	1%	10%

2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
Date	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-21	377,374	\$ 34,909,265	324,986	\$ 29,775,514	9,615	\$ 760,368	5,157	\$ 427,427	37,616	\$ 3,945,956	16,592	\$ 1,399,993	6,587	\$ 590,679	11,240	\$ 1,342,399	13.88%	14.71%	3%	1%	10%
Feb-21	377,345	\$ 35,026,289	328,843	\$ 30,299,963	9,303	\$ 740,144	4,755	\$ 403,909	34,444	\$ 3,582,273	16,783	\$ 1,416,771	6,492	\$ 581,172	11,213	\$ 1,334,362	12.85%	13.49%	2%	1%	9%
Mar-21	376,451	\$ 34,917,330	332,708	\$ 30,681,362	8,085	\$ 621,294	4,148	\$ 348,008	31,510	\$ 3,266,666	16,848	\$ 1,404,805	6,475	\$ 578,166	10,912	\$ 1,295,607	11.62%	12.13%	2%	1%	8%
Apr-21	375,624	\$ 34,808,459	335,204	\$ 30,880,339	6,770	\$ 519,387	4,388	\$ 378,244	29,262	\$ 3,030,489	16,682	\$ 1,385,036	6,372	\$ 567,304	10,647	\$ 1,272,184	10.76%	11.28%	2%	1%	8%
May-21	373,483	\$ 34,728,642	333,145	\$ 30,873,981	8,214	\$ 623,973	3,557	\$ 286,512	28,567	\$ 2,944,176	16,976	\$ 1,397,520	6,360	\$ 565,084	10,321	\$ 1,235,452	10.80%	11.10%	2%	1%	8%
Jun-21	371,565	\$ 34,536,040	334,771	\$ 31,059,852	7,075	\$ 524,307	3,416	\$ 271,267	26,303	\$ 2,680,614	16,971	\$ 1,374,050	6,074	\$ 536,769	9,812	\$ 1,178,304	9.90%	10.07%	2%	1%	7%
Jul-21	373,319	\$ 34,464,630	336,740	\$ 31,100,339	7,899	\$ 568,883	3,533	\$ 268,111	25,147	\$ 2,527,297	16,775	\$ 1,329,752	6,258	\$ 552,619	9,662	\$ 1,153,158	9.80%	9.76%	2%	1%	7%
Aug-21	373,730	\$ 34,550,691	338,517	\$ 31,063,069	7,889	\$ 797,824	3,424	\$ 258,278	23,900	\$ 2,431,520	14,194	\$ 1,220,233	6,102	\$ 544,542	9,247	\$ 1,099,636	9.42%	10.09%	2%	1%	6%
Sep-21	372,371	\$ 34,428,157	337,597	\$ 31,252,827	8,335	\$ 604,850	3,663	\$ 266,883	22,776	\$ 2,303,597	13,907	\$ 1,184,424	6,003	\$ 525,682	8,940	\$ 1,064,438	9.34%	9.22%	2%	1%	6%
Oct-21	371,369	\$ 34,316,069	336,607	\$ 31,229,265	9,598	\$ 710,849	3,886	\$ 281,197	21,278	\$ 2,094,758	15,703	\$ 1,192,708	5,928	\$ 516,998	8,700	\$ 1,347,465	9.36%	9.00%	3%	1%	6%
Nov-21	370,261	\$ 34,189,001	336,139	\$ 31,189,926	10,195	\$ 744,005	3,704	\$ 274,470	20,223	\$ 1,980,600	15,709	\$ 1,160,342	5,889	\$ 517,276	8,168	\$ 975,100	9.22%	8.77%	3%	1%	5%
Dec-21	368,006	\$ 33,917,243	337,030	\$ 31,185,923	8,484	\$ 626,764	3,511	\$ 264,158	18,981	\$ 1,840,398	15,452	\$ 1,114,784	5,606	\$ 491,448	7,929	\$ 952,133	8.42%	8.05%	2%	1%	5%
Jan-22	368,615	\$ 33,838,105	337,002	\$ 31,113,649	9,173	\$ 652,878	3,917	\$ 289,994	18,523	\$ 1,781,584	16,717	\$ 1,106,714	5,511	\$ 482,657	8,524	\$ 983,176	8.58%	8.05%	2%	1%	5%
Feb-22	369,351	\$ 33,890,890	338,521	\$ 31,232,034	9,016	\$ 654,873	3,641	\$ 267,717	18,173	\$ 1,736,266	16,369	\$ 1,071,791	5,466	\$ 478,690	8,355	\$ 957,342	8.35%	7.85%	2%	1%	5%
Mar-22	365,432	\$ 33,498,727	336,857	\$ 31,067,292	7,685	\$ 564,979	3,185	\$ 233,954	17,705	\$ 1,632,502	15,922	\$ 916,971	5,241	\$ 708,882	8,637	\$ 990,202	7.82%	7.26%	2%	1%	5%
Apr-22	366,065	\$ 33,563,474	336,822	\$ 31,132,198	8,580	\$ 623,277	3,758	\$ 281,597	16,905	\$ 1,526,402	15,587	\$ 868,125	5,216	\$ 452,366	8,525	\$ 960,703	7.99%	7.24%	2%	1%	5%
May-22	363,986	\$ 33,500,616	336,185	\$ 31,193,632	7,950	\$ 582,421	3,414	\$ 246,709	16,437	\$ 1,477,854	14,648	\$ 857,131	5,444	\$ 473,807	8,423	\$ 945,780	7.64%	6.89%	2%	1%	5%
Jun-22	363,371	\$ 34,331,958	336,076	\$ 31,062,384	8,440	\$ 1,613,907	3,631	\$ 263,183	15,224	\$ 1,392,484	16,853	\$ 832,267	5,284	\$ 459,661	8,238	\$ 921,860	7.51%	9.52%	2%	1%	4%
Jul-22	361,824	\$ 33,093,884	334,217	\$ 30,809,633	9,080	\$ 674,977	3,897	\$ 286,695	14,630	\$ 1,322,579	16,191	\$ 750,815	5,238	\$ 451,950	7,982	\$ 891,183	7.63%	6.90%	3%	1%	4%
Aug-22	356,800	\$ 33,062,288	331,331	\$ 30,954,885	7,992	\$ 586,808	3,517	\$ 262,155	13,960	\$ 1,258,440	16,091	\$ 726,516	5,188	\$ 444,115	8,073	\$ 899,041	7.14%	6.37%	2%	1%	4%
Sep-22	356,345	\$ 32,987,290	329,969	\$ 30,828,567	9,309	\$ 686,728	3,814	\$ 281,576	13,253	\$ 1,190,419	15,811	\$ 693,508	5,105	\$ 439,995	7,788	\$ 871,155	7.40%	6.54%	3%	1%	4%
Oct-22	355,586	\$ 32,921,051	330,048	\$ 30,790,531	8,921	\$ 689,751	3,793	\$ 284,302	12,824	\$ 1,156,467	15,763	\$ 687,051	5,036	\$ 429,227	7,513	\$ 845,946	7.18%	6.47%	3%	1%	4%
Nov-22	354,784	\$ 32,814,930	328,792	\$ 30,662,493	8,749	\$ 650,848	4,407	\$ 351,049	12,836	\$ 1,150,540	15,858	\$ 683,365	5,003	\$ 427,686	7,341	\$ 825,630	7.33%	6.56%	2%	1%	4%
Dec-22	359,082	\$ 32,792,127	331,651	\$ 30,641,901	10,455	\$ 695,417	3,955	\$ 290,334	13,021	\$ 1,164,475	15,815	\$ 678,641	4,956	\$ 421,352	7,248	\$ 810,074	7.64%	6.56%	3%	1%	4%

2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
Date	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-23	357,994	\$ 32,720,071	331,656	\$ 30,659,256	9,988	\$ 659,801	3,782	\$ 280,312	12,568	\$ 1,120,702	16,529	\$ 643,547	4,907	\$ 416,463	7,225	\$ 800,716	7.36%	6.30%	3%	1%	4%
Feb-23	352,268	\$ 32,498,487	327,745	\$ 30,470,551	8,773	\$ 668,869	3,671	\$ 281,711	12,079	\$ 1,077,356	15,302	\$ 626,933	4,873	\$ 412,269	7,001	\$ 776,565	6.96%	6.24%	2%	1%	3%
Mar-23	351,492	\$ 32,413,107	329,959	\$ 30,653,524	7,585	\$ 562,916	2,931	\$ 216,610	11,017	\$ 980,057	14,911	\$ 591,836	4,870	\$ 411,040	6,655	\$ 741,762	6.13%	5.43%	2%	1%	3%
Apr-23	350,440	\$ 32,300,765	327,745	\$ 30,442,829	8,804	\$ 669,279	3,436	\$ 264,599	10,455	\$ 924,058	14,428	\$ 541,589	4,800	\$ 405,546	6,195	\$ 692,036	6.48%	5.75%	3%	1%	3%
May-23	349,703	\$ 32,219,747	328,736	\$ 30,518,863	7,794	\$ 584,400	3,219	\$ 243,294	9,954	\$ 873,190	9,319	\$ 523,075	4,778	\$ 405,195	5,810	\$ 642,746	6.00%	5.28%	2%	1%	3%
Jun-23	248,971	\$ 32,133,104	227,561	\$ 30,399,711	8,303	\$ 623,823	3,371	\$ 259,558	9,736	\$ 850,012	9,170	\$ 505,435	4,711	\$ 401,208	5,551	\$ 616,596	8.60%	5.39%	3%	1%	4%
Jul-23	348,470	\$ 32,089,036	326,683	\$ 30,321,187	8,448	\$ 637,986	3,627	\$ 282,669	9,712	\$ 847,194	9,125	\$ 494,252	4,696	\$ 401,513	5,480	\$ 608,037	6.25%	5.51%	2%	1%	3%
Aug-23	347,795	\$ 32,035,835	326,511	\$ 30,315,162	8,217	\$ 623,753	3,664	\$ 276,647	9,403	\$ 820,273	8,952	\$ 475,923	4,613	\$ 389,277	5,264	\$ 579,837	6.12%	5.37%	2%	1%	3%
Sep-23	347,044	\$ 31,979,187	324,372	\$ 30,157,789	9,183	\$ 685,087	3,973	\$ 312,641	9,516	\$ 823,670	9,098	\$ 475,693	4,569	\$ 388,467	5,070	\$ 563,764	6.53%	5.70%	3%	1%	3%
Oct-23	346,278	\$ 31,912,464	324,627	\$ 30,170,200	8,554	\$ 641,093	3,805	\$ 289,932	9,292	\$ 811,239	8,896	\$ 461,783	4,567	\$ 390,482	5,012	\$ 552,430	6.25%	5.46%	2%	1%	3%
Nov-23	346,254	\$ 31,901,727	324,241	\$ 30,137,190	8,838	\$ 666,375	3,883	\$ 296,701	9,292	\$ 801,461	5,267	\$ 467,721	4,545	\$ 388,945	4,902	\$ 531,429	6.36%	5.53%	3%	1%	3%
Dec-23	345,074	\$ 31,791,293	321,671	\$ 29,924,453	9,905	\$ 747,538	4,158	\$ 324,535	9,340	\$ 794,767	8,766	\$ 443,412	4,502	\$ 389,988	4,827	\$ 521,867	6.78%	5.87%	3%	1%	3%
Jan-24	344,646	\$ 31,773,048	322,447	\$ 29,994,470	8,977	\$ 668,511	4,045	\$ 328,534	9,177	\$ 781,533	8,648	\$ 430,906	4,455	\$ 388,175	4,777	\$ 516,342	6.44%	5.60%	3%	1%	3%
Feb-24	343,945	\$ 31,657,363	322,143	\$ 29,896,246	8,957	\$ 685,227	3,941	\$ 306,533	8,904	\$ 769,357	8,541	\$ 422,331	4,454	\$ 383,752	4,570	\$ 497,862	6.34%	5.56%	3%	1%	3%
Mar-24	343,367	\$ 31,618,901	322,066	\$ 29,886,066	8,965	\$ 709,983	3,702	\$ 287,134	8,634	\$ 735,718	8,423	\$ 419,185	4,440	\$ 381,526	4,492	\$ 491,309	6.20%	5.48%	3%	1%	3%
Apr-24	322,946	\$ 31,554,832	303,217	\$ 29,980,876	8,280	\$ 619,395	3,338	\$ 262,961	8,111	\$ 691,600	8,267	\$ 406,407	4,387	\$ 377,383	4,262	\$ 468,527	6.11%	4.99%	3%	1%	3%
May-24	347,419	\$ 31,623,060	327,653	\$ 30,049,848	8,363	\$ 625,297	3,532	\$ 275,702	7,871	\$ 672,213	8,159	\$ 394,803	4,400	\$ 377,459	4,105	\$ 451,637	5.69%	4.97%	2%	1%	2%
Jun-24	346,918	\$ 31,576,219	324,520	\$ 29,803,758	10,185	\$ 765,454	4,076	\$ 317,177	8,137	\$ 689,830	8,099	\$ 382,230	4,359	\$ 372,373	3,991	\$ 437,662	6.46%	5.61%	3%	1%	2%
Jul-24	346,340	\$ 22,264,569	324,551	\$ 21,215,789	9,780	\$ 69,814	4,077	\$ 308,894	7,932	\$ 670,072	7,921	\$ 380,033	4,312	\$ 367,998	3,893	\$ 425,030	6.29%	4.71%	3%	1%	2%
Aug-24	346,037	\$ 31,489,781	324,307	\$ 29,771,086	9,704	\$ 727,720	4,024	\$ 320,819	8,002	\$ 670,156	7,886	\$ 373,107	4,353	\$ 369,731	3,750	\$ 413,789	6.28%	5.46%	3%	1%	2%
Sep-24	340,813	\$ 31,105,189	317,177	\$ 29,359,836	11,413	\$ 747,334	4,317	\$ 336,542	7,906	\$ 661,477	7,768	\$ 363,029	4,223	\$ 364,183	3,712	\$ 403,041	6.94%	5.61%	3%	1%	2%
Oct-24	344,534	\$ 31,410,975	323,467	\$ 29,744,158	9,043	\$ 681,314	4,145	\$ 323,962	7,879	\$ 661,541	7,635	\$ 358,463	4,222	\$ 364,470	3,687	\$ 392,614	6.11%	5.31%	3%	1%	2%
Nov-24	339,733	\$ 31,045,408	316,819	\$ 29,223,618	10,437	\$ 795,005	4,496	\$ 348,933	7,981	\$ 677,852	7,624	\$ 353,011	4,158	\$ 358,556	3,549	\$ 382,522	6.74%	5.87%	3%	1%	2%
Dec-24	285,465	\$ 31,354,701	263,389	\$ 29,607,899	9,743	\$ 728,422	4,288	\$ 340,213	8,045	\$ 678,167	7,645	\$ 351,818	4,203	\$ 355,075	3,589	\$ 386,957	7.73%	5.57%	3%	2%	3%

2015-2025 Residential Mortgage Delinquency

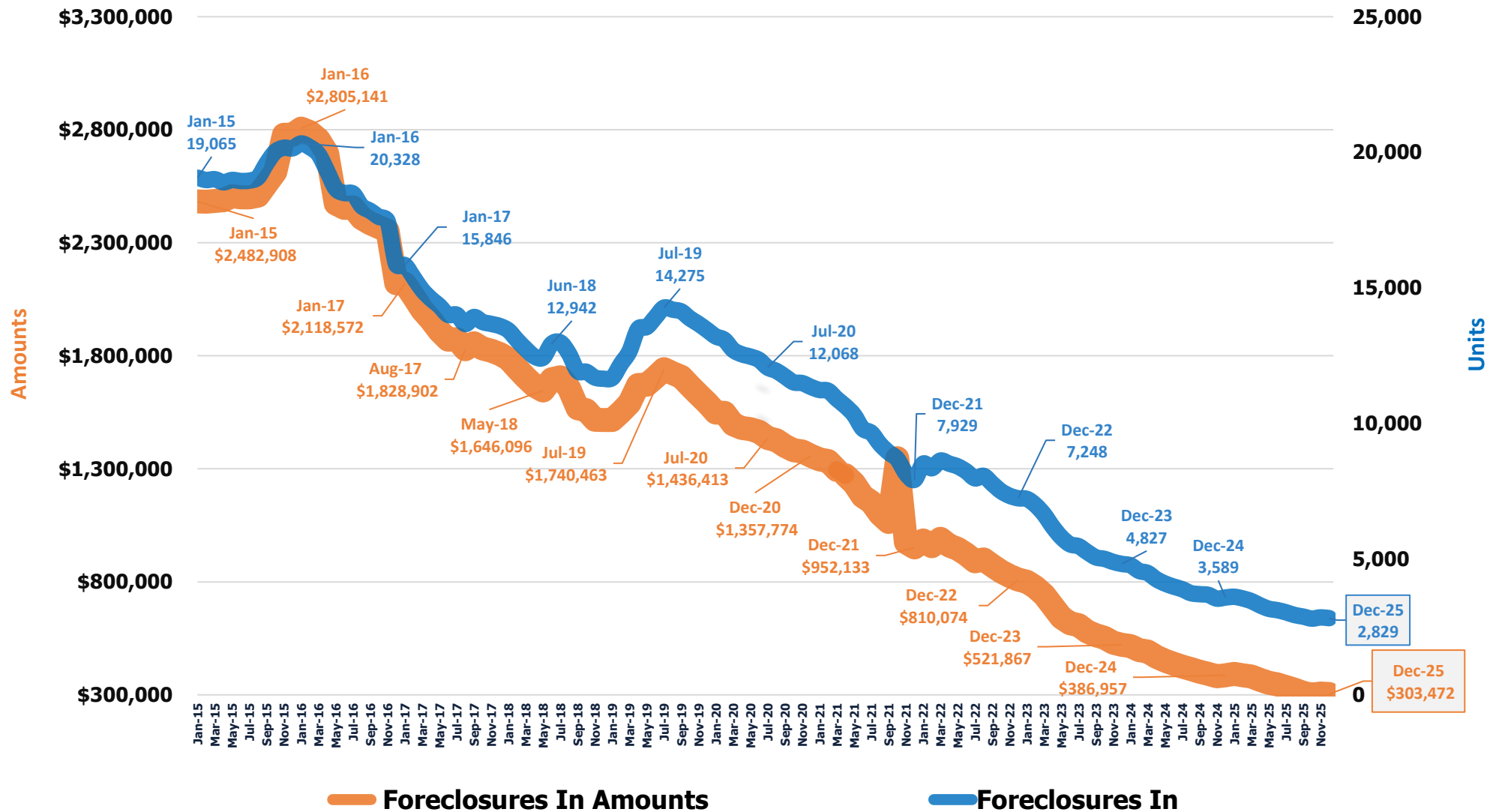
Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-25	343,013	\$ 31,296,804	321,521	\$ 29,585,367	9,261	\$ 695,676	4,183	\$ 327,811	8,048	\$ 687,950	7,658	\$ 353,821	4,126	\$ 347,698	3,616	\$ 393,269	6.27%	5.47%	3%	1%	2%
Feb-25	342,557	\$ 31,265,990	320,436	\$ 29,508,486	10,047	\$ 758,924	4,200	\$ 327,535	7,874	\$ 671,045	7,592	\$ 348,826	4,138	\$ 347,213	3,554	\$ 386,733	6.46%	5.62%	3%	1%	2%
Mar-25	220,998	\$ 31,241,859	200,262	\$ 29,620,984	10,806	\$ 708,818	2,544	\$ 285,308	7,386	\$ 626,749	7,529	\$ 337,980	4,069	\$ 346,232	3,457	\$ 381,742	9.38%	5.19%	5%	1%	3%
Apr-25	341,491	\$ 31,228,721	321,918	\$ 29,685,764	8,802	\$ 654,480	3,691	\$ 287,367	7,080	\$ 601,110	7,401	\$ 329,886	3,921	\$ 335,043	3,301	\$ 366,321	5.73%	4.94%	3%	1%	2%
May-25	336,763	\$ 30,881,650	316,741	\$ 29,304,445	9,244	\$ 696,257	3,762	\$ 291,151	7,016	\$ 589,797	7,027	\$ 297,570	3,999	\$ 339,637	3,175	\$ 353,550	5.95%	5.11%	3%	1%	2%
Jun-25	342,589	\$ 31,201,897	322,668	\$ 29,641,644	8,962	\$ 669,580	3,862	\$ 296,403	7,097	\$ 594,270	7,551	\$ 328,415	4,035	\$ 343,036	3,123	\$ 346,482	5.81%	5.00%	3%	1%	2%
Jul-25	340,177	\$ 31,193,840	320,522	\$ 29,654,928	8,658	\$ 648,434	3,909	\$ 300,806	7,088	\$ 589,672	7,506	\$ 322,132	3,995	\$ 340,948	3,044	\$ 334,975	5.78%	4.93%	3%	1%	2%
Aug-25	335,637	\$ 30,854,312	314,858	\$ 29,225,283	9,634	\$ 726,226	4,012	\$ 310,118	7,133	\$ 592,685	7,406	\$ 316,199	4,004	\$ 339,443	2,944	\$ 322,792	6.19%	5.28%	3%	1%	2%
Sep-25	335,002	\$ 30,826,798	314,436	\$ 29,250,591	9,488	\$ 688,383	4,076	\$ 310,197	7,002	\$ 577,627	7,358	\$ 306,191	3,975	\$ 339,174	2,885	\$ 309,435	6.14%	5.11%	3%	1%	2%
Oct-25	338,798	\$ 31,671,098	319,122	\$ 30,119,676	8,770	\$ 672,257	3,935	\$ 303,400	6,971	\$ 575,765	7,352	\$ 307,640	4,081	\$ 347,905	2,812	\$ 300,650	5.81%	4.90%	3%	1%	2%
Nov-25	338,721	\$ 31,161,647	316,110	\$ 29,364,175	10,533	\$ 817,159	4,593	\$ 362,175	7,485	\$ 618,138	7,441	\$ 308,285	4,104	\$ 350,360	2,856	\$ 306,338	6.68%	5.77%	3%	1%	2%
Dec-25	338,141	\$ 31,136,579	315,378	\$ 29,169,325	11,006	\$ 1,002,911	4,348	\$ 351,622	7,409	\$ 612,721	7,389	\$ 301,719	4,107	\$ 350,406	2,829	\$ 303,472	6.73%	6.32%	3%	1%	2%

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

Residential Mortgage Delinquency Properties in Process of Foreclosure

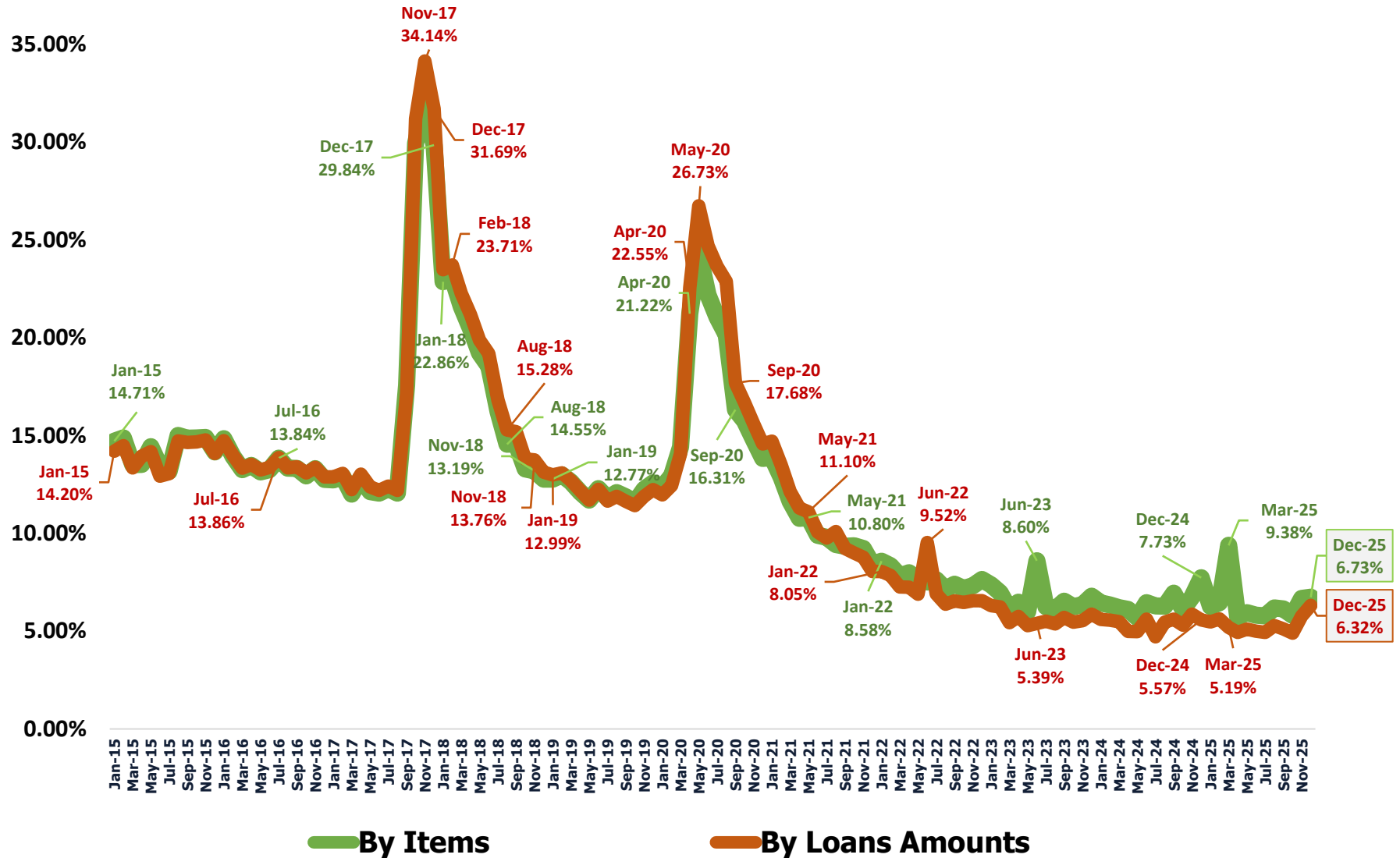
Amounts in Thousands (\$,000)



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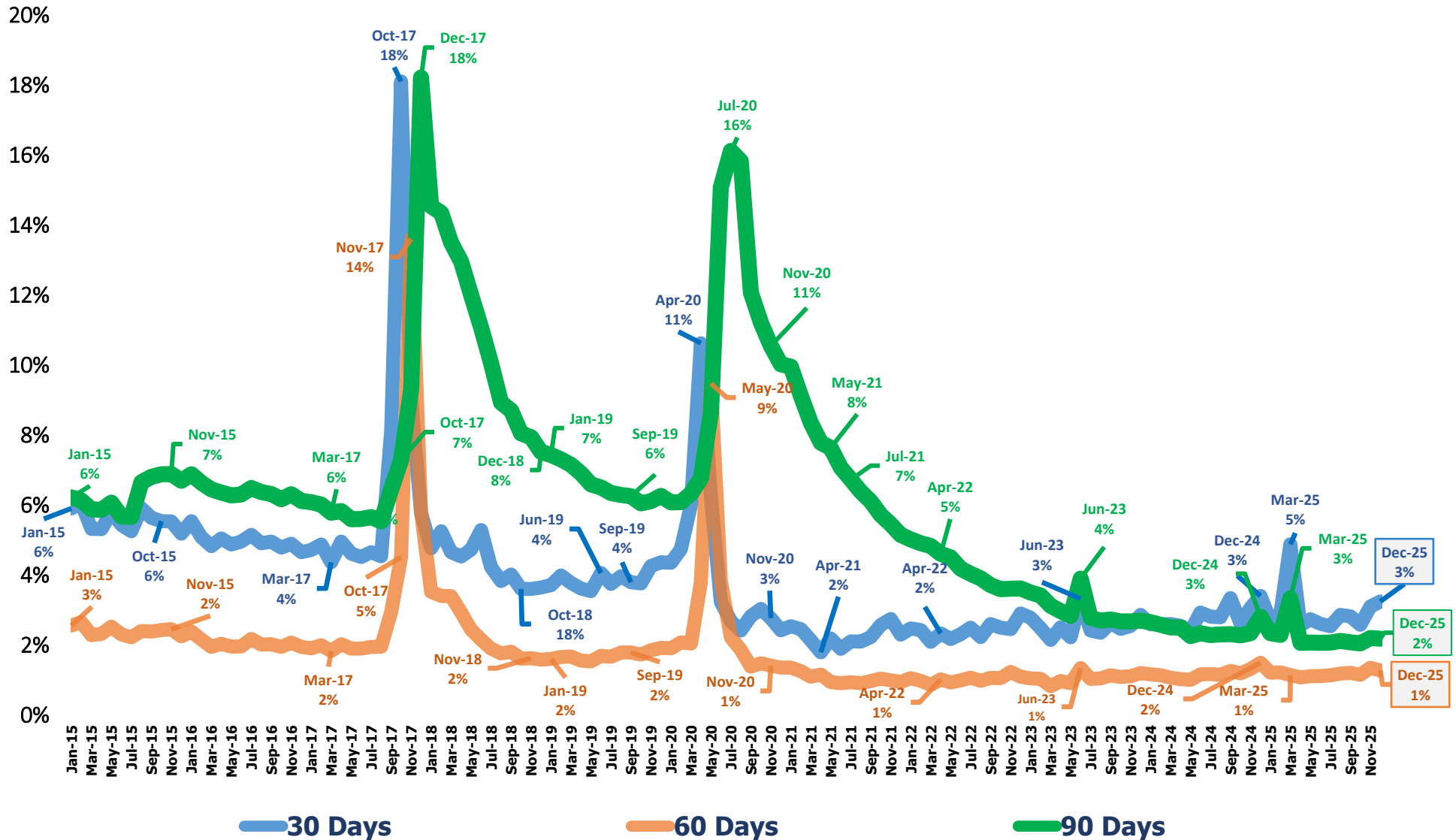
Residential Mortgage Delinquency

Percentage (%) Delinquency by Items & Amount



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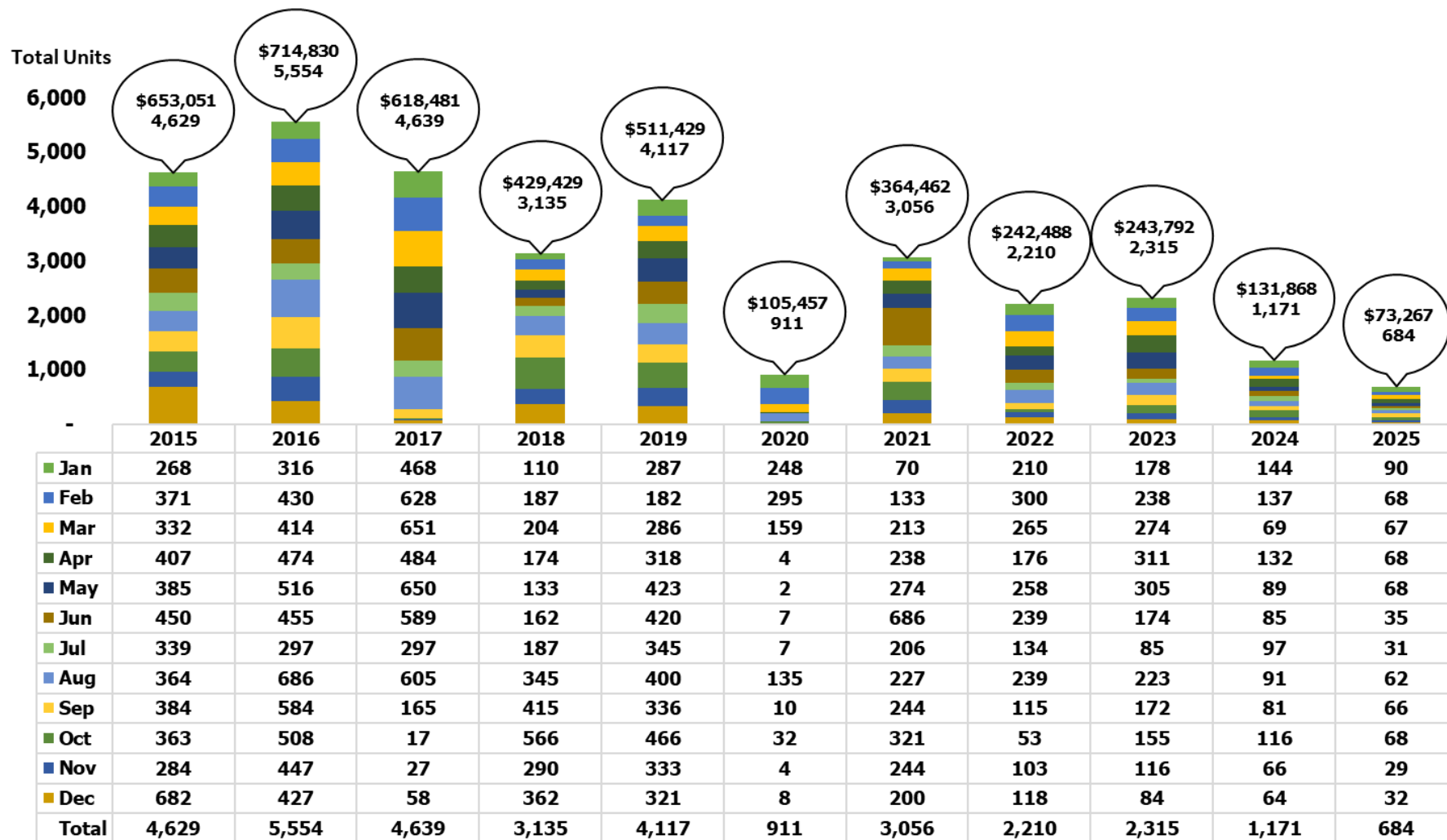
Residential Mortgage Delinquency Percentages (%) by Days



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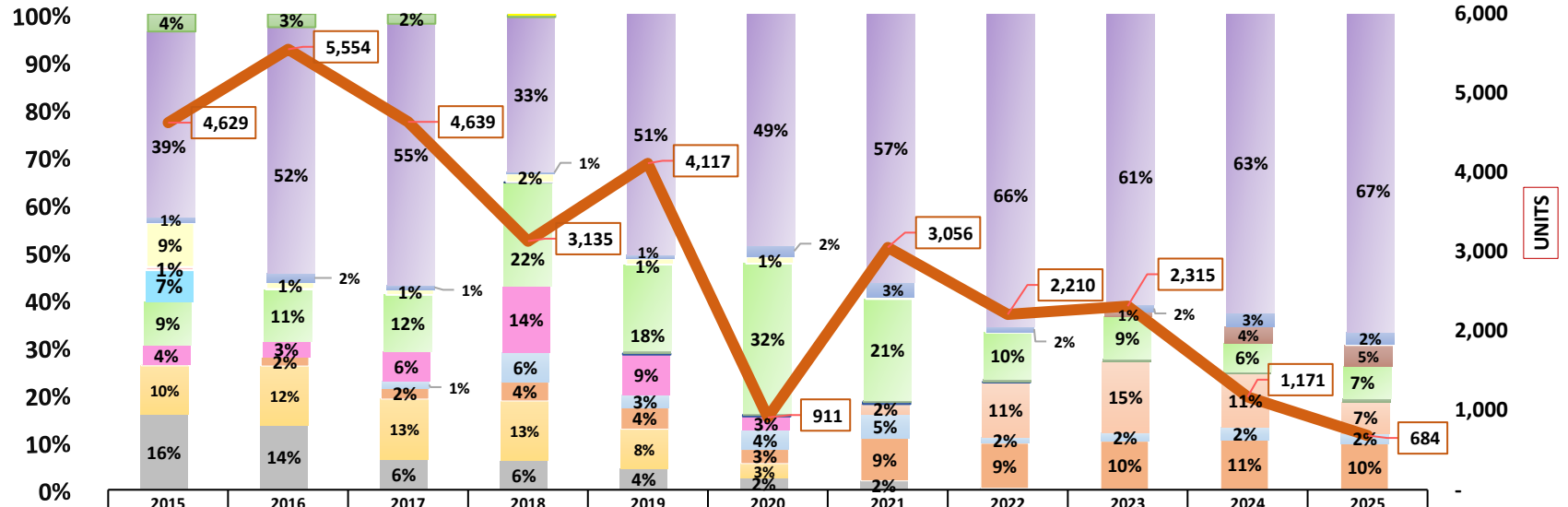
Residential Properties Foreclosed Units by Month

Amounts in Thousands (\$,000)



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Residential Properties Foreclosed by Institutions and %



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Autoridad Financiamiento Vivienda (AFV)				7							
TRM, LLC	171	155	96	14							
Banco Popular P.R.	1,808	2,876	2,548	1,019	2,088	442	1,728	1,451	1,415	735	458
Sun West Mortgage Company, Inc.	55	101	43	12	29	22	89	26	36	34	17
Citibank N.A.	428	77	52	57	52	13	14	3			1
Citi Financial	31	7									
Doral Bank	307										
EMI Equity Mortgage, Inc.									23	41	31
First Equity Mortgage, Inc.				2							
FirstBank	427	612	553	685	749	287	653	217	204	70	46
Midwest Servicing 3, Inc.					20	2	9	12	13	5	5
Midwest Servicing, Inc.					10	3	13	2			
Banco Santander	186	179	289	437	350	27					
Planet Home Lending, LLC							63	254	348	133	45
Franklin Credit Management, Corp.			67	193	111	36	157	29	40	30	15
Oriental Bank	11	103	107	124	184	27	273	209	235	123	66
Scotiabank	475	688	591	394	340	28					
Rushmore Loan Management Services, LLC	730	756	293	191	184	22	57	7	1		
Total	4,629	5,554	4,639	3,135	4,117	911	3,056	2,210	2,315	1,171	684

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Loss Mitigation Activity Report

2015-2025

Dollar Amounts in Thousands (\$,000)

Loss Mitigation Activity for Loans Under 90 Days Past Due																								
	2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,707	\$ 396,701	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$154,473	1,716	\$132,813	1,402	\$128,997	245,558	\$ 30,029,350
Agreements and Payment Plans	1,289	\$ 109,112	728	\$ 59,421	617	\$ 62,404	10,433	\$ 998,131	1,660	\$ 136,348	1,685	\$ 126,256	1,603	\$ 123,513	1,616	\$ 150,932	1,295	\$93,903	1,176	\$94,551	1,161	\$100,013	23,263	\$ 2,054,585
Stipulation or Covenant	113	\$ 9,510	46	\$ 3,552	17	\$ 2,745	130	\$ 15,568	38	\$ 2,286	33	\$ 2,590	136	\$ 134,960	193	\$ 13,281	51	\$4,130	27	\$2,120	29	\$2,694	813	\$ 193,436
Modification/Restructuring	4,347	\$ 520,017	3,912	\$ 465,419	2,657	\$ 314,253	15,392	\$ 1,594,322	4,312	\$ 523,430	2,057	\$ 234,391	2,515	\$ 301,575	1,684	\$ 213,531	1,558	\$177,219	952	\$107,498	801	\$85,248	40,187	\$ 4,536,903
Partial Claims	71	\$ 8,083	89	\$ 9,370	7	\$ 726	1,081	\$ 127,675	506	\$ 49,804	1,396	\$ 159,374	2,812	\$ 505,462	856	\$ 83,020	354	\$34,886	528	\$56,459	570	\$65,061	8,270	\$ 1,099,920
Housing Saving Aids	-	\$ -	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	48	\$ 3,995	52	\$4,677	1	\$136	1	\$165	103	\$ 9,218
Other	821	\$ 84,922	400	\$ 57,919	578	\$ 94,337	758	\$ 116,401	693	\$ 144,941	1,161	\$ 129,168	1,234	\$ 128,058	325	\$ 31,412	170	\$16,200	117	\$11,902	70	\$9,479	6,327	\$ 824,739
TOTAL	10,348	\$ 1,128,346	9,118	\$ 1,021,520	102,132	\$ 13,305,422	60,633	\$ 7,557,765	9,023	\$ 1,036,762	99,161	\$ 10,895,523	11,175	\$ 1,535,255	8,975	\$ 984,934	5,405	\$ 485,488	4,517	\$ 405,479	4,034	\$ 391,657	324,521	\$ 38,748,151

Loss Mitigation Activity for Loans in Foreclosure Process																								
	2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Agreements and Payment Plans	338	\$ 39,176	283	\$ 26,602	376	\$ 34,029	729	\$ 104,099	485	\$ 64,782	469	\$ 48,159	597	\$ 199,922	720	\$ 90,379	361	\$36,730	340	\$35,240	258	\$24,170	4,956	\$ 703,288
Loss Mitigation Aids-Stipulation or Covenant	96	\$ 9,355	68	\$ 10,950	43	\$ 3,829	39	\$ 6,516	62	\$ 12,644	27	\$ 4,078	148	\$ 20,218	221	\$ 19,090	6	\$687	2	\$171	2	\$197	714	\$ 87,735
Loss Mitigation Aids-Modifications Restructuring	2,699	\$ 336,594	2,156	\$ 244,213	1,608	\$ 196,621	695	\$ 72,984	834	\$ 96,979	639	\$ 73,064	476	\$ 56,707	683	\$ 88,960	508	\$57,741	521	\$53,282	564	\$60,979	11,383	\$ 1,338,124
Loss Mitigation Aids-Partial Claims	170	\$ 19,345	139	\$ 18,549	27	\$ 3,189	2	\$ 83	3	\$ 296	3	\$ 464	47	\$ 200,542	387	\$ 36,578	180	\$17,579	265	\$24,679	244	\$21,655	1,467	\$ 342,959
Loss Mitigation Aids-Housing Saving Aids	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 78	5	\$310	0	\$0	0	\$0	6	\$ 388
Loss Mitigation Aids-Refinancing	60	\$ 18,179	77	\$ 14,726	120	\$ 27,007	66	\$ 18,923	120	\$ 26,771	147	\$ 30,898	164	\$ 27,217	103	\$ 19,055	59	\$10,858	32	\$6,780	15	\$1,971	963	\$ 202,385
TOTAL	3,363	\$ 422,649	2,723	\$ 315,040	2,174	\$ 264,675	1,531	\$ 202,605	1,504	\$ 201,472	1,285	\$ 156,663	1,432	\$ 504,606	2,115	\$ 254,140	1,119	\$ 123,905	1,160	\$ 120,152	1,083	\$ 108,972	19,489	\$ 2,674,879

	Total Loss Mitigation Activity																							
	2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,707	\$ 396,701	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$ 154,473	1,716	\$ 132,813	1,402	\$ 128,997	245,558	\$ 30,029,350
Agreements and Payment Plans	1,627	\$ 148,288	1,011	\$ 86,023	993	\$ 96,433	11,162	\$ 1,102,230	2,145	\$ 201,130	2,154	\$ 174,415	2,200	\$ 323,435	2,336	\$ 241,311	1,656	\$ 130,633	1,516	\$ 129,791	1,419	\$ 124,183	28,219	\$ 2,757,873
Stipulation or Covenant	209	\$ 18,865	114	\$ 14,502	60	\$ 6,574	169	\$ 22,084	100	\$ 14,930	60	\$ 6,668	284	\$ 155,178	414	\$ 32,371	57	\$ 4,817	29	\$ 2,291	31	\$ 2,891	1,527	\$ 281,171
Modification/Restructuring	7,046	\$ 856,611	6,068	\$ 709,632	4,265	\$ 510,874	16,087	\$ 1,667,306	5,146	\$ 620,409	2,696	\$ 307,455	2,991	\$ 358,282	2,367	\$ 302,491	2,066	\$ 234,960	1,473	\$ 160,780	1,365	\$ 146,227	51,570	\$ 5,875,027
Partial Claims	241	\$ 27,428	228	\$ 27,919	34	\$ 3,915	1,083	\$ 127,758	509	\$ 50,100	1,399	\$ 159,838	2,859	\$ 706,004	1,243	\$ 119,598	534	\$ 52,465	793	\$ 81,138	814	\$ 86,716	9,737	\$ 1,442,879
Housing Saving Aids	-	\$ -	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	49	\$ 4,073	57	\$ 4,987	1	\$ 136	1	\$ 165	109	\$ 9,606
Other	881	\$ 103,101	477	\$ 72,645	698	\$ 121,344	824	\$ 135,324	813	\$ 171,712	1,308	\$ 160,066	1,398	\$ 155,275	428	\$ 50,467	229	\$ 27,058	149	\$ 18,682	85	\$ 11,450	7,290	\$ 1,027,124
GRAND TOTAL	13,711	\$ 1,550,995	11,841	\$ 1,336,560	104,306	\$ 13,570,097	62,164	\$ 7,760,370	10,527	\$ 1,238,234	100,446	\$ 11,052,186	12,607	\$ 2,039,861	11,090	\$ 1,239,074	6,524	\$ 609,393	5,677	\$ 525,631	5,117	\$ 500,629	344,010	\$ 41,423,030

Moratories from Sept. 2017 to August 2018 were added due to Maria hurricane.

COVID was added from March 2020 to Sept. 2021.

Moratories from Oct. to Dic. 2022 were added due to Fiona hurricane.

Done Annually

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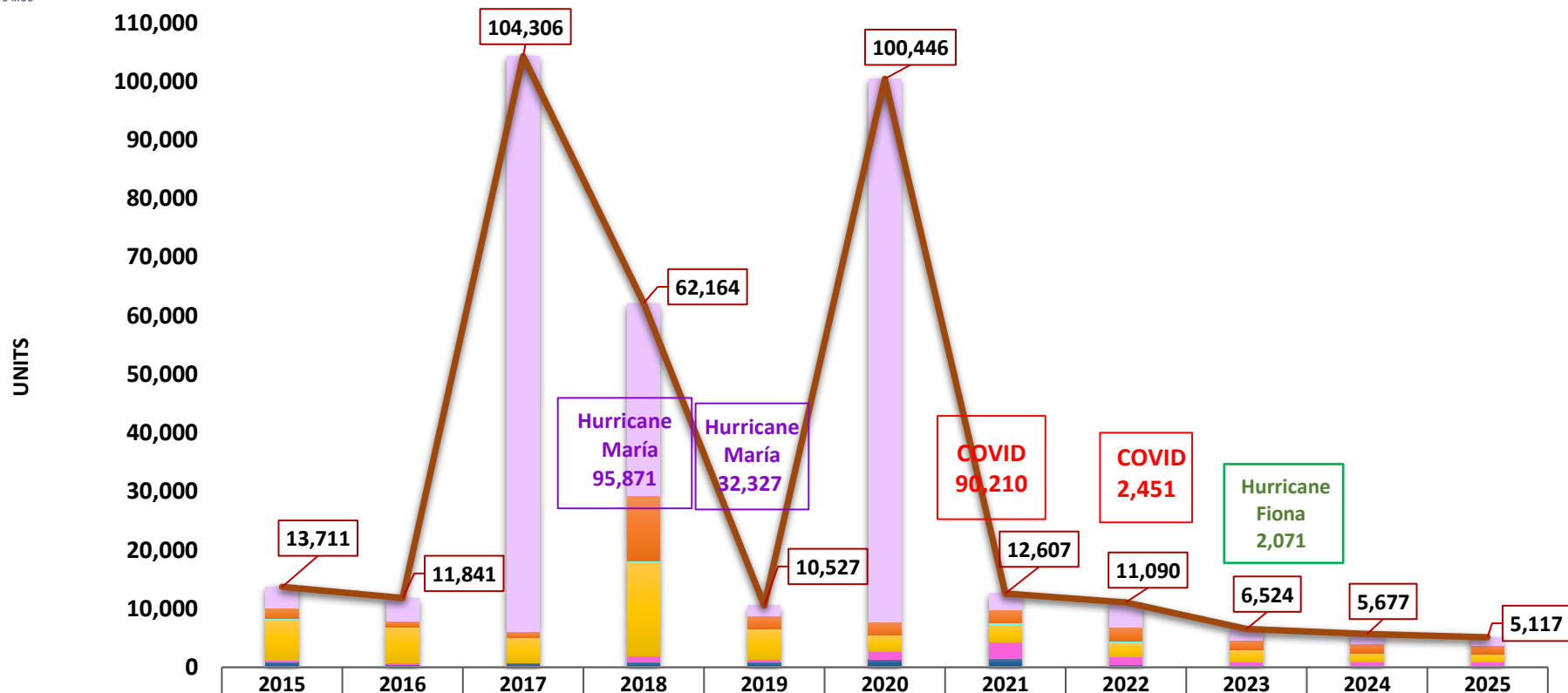


OFICINA DEL COMISIONADO DE

INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Loss Mitigation Activity Total Loans



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Special Forbearance	3,707	3,943	98,255	32,839	1,814	92,829	2,875	4,253	1,925	1,716	1,402
Agreements and Payment Plans	1,627	1,011	993	11,162	2,145	2,154	2,200	2,336	1,656	1,516	1,419
Stipulation or covenant	209	114	60	169	100	60	284	414	57	29	31
Modification/Restructuring	7,046	6,068	4,265	16,087	5,146	2,696	2,991	2,367	2,066	1,473	1,365
Partial Claims	241	228	34	1,083	509	1,399	2,859	1,243	534	793	814
Housing Saving Aids	0	0	1	0	0	0	0	49	57	1	1
Others	881	477	698	824	813	1,308	1,398	428	229	149	85
TOTAL	13,711	11,841	104,306	62,164	10,527	100,446	12,607	11,090	6,524	5,677	5,117

Done Annually

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OFICINA DEL COMISIONADO DE

INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Residential Mortgage Loans Disbursed

Excludes Loans for Commercial Properties and Developments

2014-2024

Others Loans includes Housing Loans for Personal Use, Reverse Mortgages and Second Mortgages

Done Annually

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Mortgage Loans Disbursed 2014

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	2,811	\$ 311,348	378	\$ 54,961	3,447	\$ 532,843	15	\$ 1,858	6,651	\$ 901,010
3	Scotiabank	547	\$ 63,832	118	\$ 18,437	1,434	\$ 172,844	-	\$ -	2,099	\$ 255,113
5	Oriental Bank	529	\$ 66,791	116	\$ 18,506	962	\$ 131,019	-	\$ -	1,607	\$ 216,316
7	Banco Santander, PR	54	\$ 6,617	22	\$ 4,131	657	\$ 116,602	19	\$ 1,572	752	\$ 128,922
36	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	5	\$ 364	5	\$ 364
Total Depository		3,941	\$ 448,588	634	\$ 96,035	6,500	\$ 953,308	39	\$ 3,794	11,114	\$ 1,501,725
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
2	Doral Mortgage Corporation	1,166	\$ 108,164	421	\$ 60,006	1,719	\$ 214,595	-	\$ -	3,306	\$ 382,765
4	First Mortgage Inc.	619	\$ 71,832	89	\$ 13,950	1,328	\$ 228,018	3	\$ 155	2,039	\$ 313,955
6	The Money House, Inc.	566	\$ 64,235	46	\$ 6,903	131	\$ 17,444	277	\$ 18,624	1,020	\$ 107,206
8	Preferred Mortgage Corp.	370	\$ 40,325	99	\$ 15,086	47	\$ 4,870	-	\$ -	516	\$ 60,281
9	Sun West Mortgage, Corp.	287	\$ 39,188	26	\$ 4,954	132	\$ 21,869	42	\$ 4,738	487	\$ 70,749
10	First Equity Mortgage	276	\$ 33,518	23	\$ 3,163	104	\$ 14,477	8	\$ 661	411	\$ 51,819
11	Home Mortgage Bankers	316	\$ 37,059	14	\$ 2,185	57	\$ 5,913	3	\$ 165	390	\$ 45,322
12	VIG Mortgage	257	\$ 30,151	10	\$ 1,339	55	\$ 7,828	53	\$ 4,091	375	\$ 43,409
13	HR Mortgage	256	\$ 30,381	7	\$ 983	48	\$ 4,607	3	\$ 200	314	\$ 36,171
14	RF Mortgage & Investment	111	\$ 15,386	15	\$ 2,810	140	\$ 34,911	5	\$ 289	271	\$ 53,396
15	Metro Island Mortgage Inc.	164	\$ 19,371	34	\$ 4,990	44	\$ 4,245	16	\$ 1,222	258	\$ 29,828
16	Trust Mortgage Corp.	211	\$ 23,175	14	\$ 2,188	30	\$ 3,607	-	\$ -	255	\$ 28,970
17	EMI Equity Mortgage, Inc.	169	\$ 19,287	47	\$ 7,994	36	\$ 5,561	1	\$ 155	253	\$ 32,997
18	Multi Mortgage Corporation	45	\$ 4,532	15	\$ 2,320	167	\$ 20,658	7	\$ 658	234	\$ 28,168
19	The Lending Center Mortg.	120	\$ 13,005	11	\$ 1,484	68	\$ 9,476	-	\$ -	199	\$ 23,965
20	First Security Mortgage	129	\$ 15,932	10	\$ 1,660	49	\$ 5,902	8	\$ 732	196	\$ 24,226
21	Santander Financial-Island Fin	-	\$ -	-	\$ -	-	\$ -	160	\$ 9,584	160	\$ 9,584
22	RM Actual Mortgage	97	\$ 10,736	5	\$ 597	44	\$ 4,158	2	\$ 150	148	\$ 15,641
23	Senior Mortgage Bankers, Inc.	1	\$ 119	5	\$ 715	6	\$ 524	133	\$ 7,507	145	\$ 8,865
24	Advance Mortgage Bankers	97	\$ 11,496	11	\$ 1,471	18	\$ 1,963	5	\$ 402	131	\$ 15,332
25	RBS Corporation	124	\$ 16,023	-	\$ -	7	\$ 1,186	-	\$ -	131	\$ 17,209
28	AAA Concordia Mortgage	80	\$ 8,805	17	\$ 2,383	7	\$ 934	-	\$ -	104	\$ 12,122
29	Rendón Mortgage Bankers	-	\$ -	78	\$ 11,728	16	\$ 1,529	-	\$ -	94	\$ 13,257
30	Express Solution Mortgage	65	\$ 6,630	1	\$ 417	18	\$ 2,139	-	\$ -	84	\$ 9,186
31	Latin American Finance	45	\$ 5,871	10	\$ 1,439	20	\$ 2,495	-	\$ -	75	\$ 9,805
32	The Mortgage House, Inc.	52	\$ 6,969	1	\$ 128	-	\$ -	-	\$ -	53	\$ 7,097
33	JR Mortgage	34	\$ 3,508	3	\$ 294	6	\$ 501	-	\$ -	43	\$ 4,303
34	Hispania Financial Services	18	\$ 1,938	1	\$ 185	10	\$ 1,029	11	\$ 1,115	40	\$ 4,267
35	Top Mortgage Bankers, Corp	16	\$ 1,734	10	\$ 1,501	4	\$ 390	-	\$ -	30	\$ 3,625
37	Platinum Mortgage Bankers	3	\$ 376	-	\$ -	1	\$ 137	-	\$ -	4	\$ 513
Total Non-Depository		5,694	\$ 639,746	1,023	\$ 152,873	4,312	\$ 620,966	737	\$ 50,448	11,766	\$ 1,464,033
26	PR Housing Financial	-	\$ -	-	\$ -	3	\$ 5,766	126	\$ 7,394	129	\$ 13,160
27	AEELA	38	\$ 4,529	1	\$ 93	64	\$ 6,897	11	\$ 1,230	114	\$ 12,749
TOTAL		9,673	\$ 1,092,863	1,658	\$ 249,001	10,879	\$ 1,586,937	913	\$ 62,866	23,123	\$ 2,991,667

Mortgage Loans Disbursed 2015

Amounts in Thousands (\$,000)

Rank	Depository Institutions:	FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
		Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	3,099	\$ 377,717	414	\$ 65,678	2,924	\$ 444,913	13	\$ 1,077	6,450	\$ 889,385
2	FirstBank	1,200	\$ 153,001	264	\$ 42,869	1,327	\$ 221,115	1	\$ 38	2,792	\$ 417,023
3	Scotiabank	848	\$ 103,544	136	\$ 20,581	1,204	\$ 145,203	-	\$ -	2,188	\$ 269,328
4	Oriental Bank	781	\$ 94,182	140	\$ 21,400	926	\$ 131,626	1	\$ 33	1,848	\$ 247,241
7	Banco Santander, PR	79	\$ 11,211	18	\$ 3,864	512	\$ 87,533	5	\$ 5,171	614	\$ 107,779
35	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	3	\$ 216	3	\$ 216
Total Depository		6,007	\$ 739,655	972	\$ 154,392	6,893	\$ 1,030,390	23	\$ 6,535	13,895	\$ 1,930,972

Rank	Non Depository Institutions:	FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
		Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
5	The Money House, Inc.	939	\$ 105,053	59	\$ 8,487	95	\$ 12,695	188	\$ 13,210	1,281	\$ 139,445
6	Preferred Mortgage Corp.	498	\$ 53,393	90	\$ 13,970	41	\$ 4,927	1	\$ 88	630	\$ 72,378
8	EMI Equity Mortgage, Inc.	445	\$ 54,398	24	\$ 3,815	47	\$ 5,540	8	\$ 599	524	\$ 64,352
9	Sun West Mortgage, Corp.	380	\$ 53,480	31	\$ 5,257	89	\$ 13,610	22	\$ 2,404	522	\$ 74,751
10	RF Mortgage & Investment	207	\$ 25,840	13	\$ 2,854	116	\$ 23,121	5	\$ 271	341	\$ 52,086
11	Home Mortgage Bankers	280	\$ 30,721	15	\$ 2,323	39	\$ 3,305	4	\$ 289	338	\$ 36,638
12	Metro Island Mortgage Inc.	262	\$ 32,093	21	\$ 2,804	21	\$ 2,274	23	\$ 1,909	327	\$ 39,080
13	First Equity Mortgage	219	\$ 29,527	20	\$ 3,308	78	\$ 10,536	6	\$ 559	323	\$ 43,930
14	VIG Mortgage	225	\$ 26,381	14	\$ 2,289	51	\$ 5,740	30	\$ 2,500	320	\$ 36,910
15	Trust Mortgage Corp.	233	\$ 24,706	20	\$ 3,385	18	\$ 1,409	-	\$ -	271	\$ 29,500
16	HR Mortgage	228	\$ 25,123	9	\$ 1,622	21	\$ 2,009	-	\$ -	258	\$ 28,754
17	RM Actual Mortgage	168	\$ 17,479	4	\$ 633	27	\$ 2,819	1	\$ 192	200	\$ 21,123
18	Multi Mortgage Corporation	64	\$ 7,641	15	\$ 2,305	109	\$ 14,999	6	\$ 1,221	194	\$ 26,166
19	The Lending Center Mortg.	158	\$ 16,681	6	\$ 734	29	\$ 3,526	-	\$ -	193	\$ 20,941
21	First Security Mortgage	144	\$ 17,194	6	\$ 1,552	38	\$ 4,423	4	\$ 399	192	\$ 23,568
22	Santander Financial-Island Fin	-	\$ -	-	\$ -	-	\$ -	170	\$ 9,861	170	\$ 9,861
23	Latin American Finance	101	\$ 10,633	8	\$ 1,009	29	\$ 3,126	1	\$ 56	139	\$ 14,824
24	Senior Mortgage Bankers, Inc.	36	\$ 5,540	2	\$ 247	4	\$ 323	84	\$ 6,250	126	\$ 12,360
25	AAA Concordia Mortgage	103	\$ 10,776	17	\$ 2,691	3	\$ 189	1	\$ 60	124	\$ 13,716
27	Express Solution Mortgage	62	\$ 6,407	6	\$ 1,169	6	\$ 643	2	\$ 138	76	\$ 8,357
28	Rendón Mortgage Bankers	1	\$ 71	73	\$ 12,453	2	\$ 154	-	\$ -	76	\$ 12,678
29	Advance Mortgage Bankers	59	\$ 6,519	8	\$ 1,171	5	\$ 633	1	\$ 91	73	\$ 8,414
30	RBS Corporation	73	\$ 8,963	-	\$ -	-	\$ -	-	\$ -	73	\$ 8,963
31	The Mortgage House, Inc.	34	\$ 3,917	1	\$ 240	4	\$ 346	-	\$ -	39	\$ 4,503
32	JR Mortgage	17	\$ 2,008	4	\$ 543	3	\$ 531	-	\$ -	24	\$ 3,082
33	Capital Mortgage Services, Corp.	-	\$ -	-	\$ -	22	\$ 4,956	-	\$ -	22	\$ 4,956
34	Platinum Mortgage Bankers	4	\$ 387	-	\$ -	4	\$ 360	-	\$ -	8	\$ 747
36	Top Mortgage Bankers, Corp	2	\$ 231	1	\$ 166	-	\$ -	-	\$ -	3	\$ 397
Total Non-Depository		4,942	\$ 575,162	467	\$ 75,027	901	\$ 122,194	557	\$ 40,097	6,867	\$ 812,480
20	AEELA	72	\$ 8,355	4	\$ 552	105	\$ 10,488	11	\$ 1,165	192	\$ 20,560
26	PR Housing Financial	-	\$ -	-	\$ -	5	\$ 9,547	112	\$ 7,415	117	\$ 16,962
TOTAL		11,021	\$ 1,323,172	1,443	\$ 229,971	7,904	\$ 1,172,619	703	\$ 55,212	21,071	\$ 2,780,974

Mortgage Loans Disbursed 2016

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	2,044	\$ 254,577	314	\$ 49,327	2,364	\$ 335,557	20	\$ 1,630	4,742	\$ 641,091
2	FirstBank	1,479	\$ 185,595	368	\$ 60,462	1,312	\$ 230,312	10	\$ 506	3,169	\$ 476,875
3	Scotiabank	719	\$ 87,008	148	\$ 23,528	810	\$ 95,668	-	\$ -	1,677	\$ 206,204
4	Oriental Bank	747	\$ 92,385	135	\$ 20,941	732	\$ 94,863	-	\$ -	1,614	\$ 208,189
6	Banco Santander, PR	159	\$ 23,774	25	\$ 4,212	406	\$ 65,969	6	\$ 695	596	\$ 94,650
30	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	5	\$ 374	5	\$ 374
Total Depository		5,148	\$ 643,339	990	\$ 158,470	5,624	\$ 822,369	41	\$ 3,205	11,803	\$ 1,627,383
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
5	The Money House, Inc.	800	\$ 91,225	51	\$ 8,040	101	\$ 10,618	178	\$ 10,687	1,130	\$ 120,570
7	EMI Equity Mortgage, Inc.	462	\$ 55,424	34	\$ 5,010	68	\$ 8,234	1	\$ 48	565	\$ 68,716
8	Preferred Mortgage Corp.	415	\$ 45,387	89	\$ 13,853	38	\$ 4,145	2	\$ 176	544	\$ 63,561
9	Sun West Mortgage, Corp.	280	\$ 37,044	44	\$ 7,822	64	\$ 8,331	27	\$ 3,104	415	\$ 56,301
10	Trust Mortgage Corp.	345	\$ 35,660	24	\$ 3,900	34	\$ 2,972	-	\$ -	403	\$ 42,532
11	RF Mortgage & Investment	245	\$ 32,369	34	\$ 6,188	113	\$ 24,657	5	\$ 419	397	\$ 63,633
12	First Equity Mortgage	258	\$ 33,297	22	\$ 3,165	73	\$ 9,432	5	\$ 599	358	\$ 46,493
13	Home Mortgage Bankers	304	\$ 32,961	14	\$ 2,099	28	\$ 2,997	8	\$ 399	354	\$ 38,456
14	Metro Island Mortgage Inc.	282	\$ 34,231	25	\$ 3,615	20	\$ 2,766	6	\$ 584	333	\$ 41,196
15	VIG Mortgage	217	\$ 25,882	18	\$ 2,391	46	\$ 5,600	15	\$ 1,249	296	\$ 35,122
16	HR Mortgage	237	\$ 27,116	7	\$ 938	30	\$ 2,737	1	\$ 133	275	\$ 30,924
17	RM Actual Mortgage	200	\$ 21,293	6	\$ 877	24	\$ 2,408	3	\$ 236	233	\$ 24,814
18	The Lending Center Mortg.	173	\$ 18,415	11	\$ 1,634	28	\$ 2,981	-	\$ -	212	\$ 23,030
19	First Security Mortgage	166	\$ 19,077	8	\$ 1,146	28	\$ 3,109	3	\$ 699	205	\$ 24,031
21	Senior Mortgage Bankers, Inc.	88	\$ 11,548	4	\$ 956	3	\$ 289	59	\$ 4,561	154	\$ 17,354
22	Multi Mortgage Corporation	72	\$ 9,248	5	\$ 879	70	\$ 6,613	4	\$ 421	151	\$ 17,161
23	Latin American Finance	129	\$ 14,171	3	\$ 667	14	\$ 1,264	-	\$ -	146	\$ 16,102
25	Express Solution Mortgage	74	\$ 8,286	6	\$ 751	10	\$ 988	-	\$ -	90	\$ 10,025
26	Santander Financial-Island Fin	-	\$ -	-	\$ -	-	\$ -	85	\$ 4,797	85	\$ 4,797
27	Rendón Mortgage Bankers	-	\$ -	79	\$ 12,002	4	\$ 406	-	\$ -	83	\$ 12,408
28	Capital Mortgage Services, Corp.	-	\$ -	-	\$ -	52	\$ 10,183	-	\$ -	52	\$ 10,183
29	AAA Concordia Mortgage	35	\$ 4,253	4	\$ 489	3	\$ 129	-	\$ -	42	\$ 4,871
31	MSM Holding, Inc	-	\$ -	-	\$ -	-	\$ -	3	\$ 107	3	\$ 107
32	Platinum Mortgage Bankers	2	\$ 204	1	\$ 186	-	\$ -	-	\$ -	3	\$ 390
Total Non-Depository		4,784	\$ 557,091	489	\$ 76,608	851	\$ 110,859	405	\$ 28,219	6,529	\$ 772,777
20	AEELA	77	\$ 8,013	4	\$ 749	67	\$ 6,464	10	\$ 1,325	158	\$ 16,551
24	PR Housing Financial	-	\$ -	-	\$ -	2	\$ 1,598	114	\$ 5,574	116	\$ 7,172
TOTAL		10,009	\$ 1,208,443	1,483	\$ 235,827	6,544	\$ 941,290	570	\$ 38,323	18,606	\$ 2,423,883

Mortgage Loans Disbursed 2017

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	1,178	\$ 153,727	148	\$ 20,232	1,539	\$ 249,061	5	\$ 499	2,870	\$ 423,519
2	FirstBank	1,168	\$ 139,721	190	\$ 29,679	923	\$ 146,831	2	\$ 75	2,283	\$ 316,306
3	Scotiabank	529	\$ 60,319	92	\$ 14,582	603	\$ 68,106	-	\$ -	1,224	\$ 143,007
4	Oriental Bank	522	\$ 62,109	84	\$ 12,394	480	\$ 63,297	-	\$ -	1,086	\$ 137,800
12	Banco Santander, PR	60	\$ 8,317	14	\$ 2,399	248	\$ 34,708	2	\$ 291	324	\$ 45,715
28	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	8	\$ 493	8	\$ 493
Total Depository		3,457	\$ 424,193	528	\$ 79,286	3,793	\$ 562,003	17	\$ 1,358	7,795	\$ 1,066,840

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
5	The Money House, Inc.	720	\$ 81,760	53	\$ 7,553	150	\$ 18,937	109	\$ 6,877	1,032	\$ 115,127
6	Preferred Mortgage Corp.	373	\$ 40,841	59	\$ 8,230	47	\$ 5,427	3	\$ 203	482	\$ 54,701
7	Home Mortgage Bankers	356	\$ 37,465	12	\$ 1,514	25	\$ 2,477	-	\$ -	393	\$ 41,456
8	EMI Equity Mortgage, Inc.	310	\$ 34,839	22	\$ 3,487	53	\$ 6,578	-	\$ -	385	\$ 44,904
9	Sun West Mortgage, Corp.	247	\$ 33,350	28	\$ 4,700	79	\$ 13,817	10	\$ 1,119	364	\$ 52,986
10	First Equity Mortgage	221	\$ 28,008	34	\$ 4,899	83	\$ 10,373	1	\$ 43	339	\$ 43,323
11	Trust Mortgage Corp.	294	\$ 29,814	24	\$ 3,915	20	\$ 2,176	-	\$ -	338	\$ 35,905
13	Metro Island Mortgage Inc.	273	\$ 31,729	23	\$ 3,154	21	\$ 2,474	-	\$ -	317	\$ 37,357
13	RF Mortgage & Investment	219	\$ 29,002	14	\$ 2,548	84	\$ 17,716	-	\$ -	317	\$ 49,266
14	VIG Mortgage	188	\$ 20,518	10	\$ 1,440	40	\$ 3,945	4	\$ 439	242	\$ 26,342
15	HR Mortgage	204	\$ 22,047	10	\$ 1,738	16	\$ 1,696	-	\$ -	230	\$ 25,481
16	RM Actual Mortgage	184	\$ 19,695	7	\$ 926	22	\$ 2,206	-	\$ -	213	\$ 22,827
17	First Security Mortgage	160	\$ 16,825	7	\$ 763	31	\$ 3,834	2	\$ 104	200	\$ 21,526
22	Multi Mortgage Corporation	54	\$ 6,427	8	\$ 1,194	37	\$ 3,107	-	\$ -	99	\$ 10,728
18	Latin American Finance	104	\$ 11,014	7	\$ 962	7	\$ 739	-	\$ -	118	\$ 12,715
19	Senior Mortgage Bankers, Inc.	80	\$ 9,752	1	\$ 169	-	\$ -	35	\$ 2,286	116	\$ 12,207
20	The Lending Center Mortg.	75	\$ 8,450	3	\$ 509	25	\$ 3,841	-	\$ -	103	\$ 12,800
23	Express Solution Mortgage	65	\$ 6,792	9	\$ 1,568	19	\$ 2,712	-	\$ -	93	\$ 11,072
24	Capital Mortgage Services, Corp.	-	\$ -	1	\$ 186	57	\$ 10,770	-	\$ -	58	\$ 10,956
26	Rendón Mortgage Bankers	-	\$ -	47	\$ 7,244	3	\$ 289	-	\$ -	50	\$ 7,533
27	Platinum Mortgage Bankers	7	\$ 732	-	\$ -	2	\$ 180	-	\$ -	9	\$ 912
29	MSM Holding, Inc	-	\$ -	-	\$ -	-	\$ -	4	\$ 252	4	\$ 252
Total Non-Depository		4,134	\$ 469,060	379	\$ 56,699	821	\$ 113,294	168	\$ 11,323	5,502	\$ 650,376
21	AEELA	64	\$ 7,170	1	\$ 255	40	\$ 3,714	15	\$ 1,552	120	\$ 12,691
25	PR Housing Financial	-	\$ -	-	\$ -	10	\$ 7,342	42	\$ 2,194	52	\$ 9,536
TOTAL		7,655	\$ 900,423	908	\$ 136,240	4,664	\$ 686,353	242	\$ 16,427	13,469	\$ 1,739,443



Mortgage Loans Disbursed 2018

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	1,018	\$ 137,339	164	\$ 25,984	1,486	\$ 228,475	6	\$ 383	2,674	\$ 392,181
2	FirstBank	1,347	\$ 162,307	169	\$ 28,600	1,028	\$ 183,679	-	\$ -	2,544	\$ 374,586
4	Scotiabank	386	\$ 42,397	40	\$ 6,027	462	\$ 54,447	1	\$ 26	889	\$ 102,897
5	Oriental Bank	524	\$ 62,464	68	\$ 10,496	284	\$ 46,735	-	\$ -	876	\$ 119,695
15	Banco Santander, PR	20	\$ 2,407	2	\$ 293	178	\$ 21,634	2	\$ 51	202	\$ 24,385
27	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	9	\$ 538	9	\$ 538
Total Depository		3,295	\$ 406,914	443	\$ 71,400	3,438	\$ 534,970	18	\$ 998	7,194	\$ 1,014,282

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
3	The Money House, Inc.	894	\$ 97,571	83	\$ 12,094	109	\$ 12,833	18	\$ 908	1,104	\$ 123,406
6	Preferred Mortgage Corp.	378	\$ 38,602	50	\$ 7,904	43	\$ 5,815	2	\$ 113	473	\$ 52,434
7	Home Mortgage Bankers	426	\$ 43,897	17	\$ 2,247	17	\$ 6,574	-	\$ -	460	\$ 52,718
8	Sun West Mortgage, Corp.	313	\$ 46,115	28	\$ 4,927	94	\$ 15,123	6	\$ 717	441	\$ 66,882
9	HR Mortgage	361	\$ 38,320	9	\$ 1,382	26	\$ 2,531	-	\$ -	396	\$ 42,233
10	First Equity Mortgage	259	\$ 31,820	20	\$ 3,107	91	\$ 13,963	-	\$ -	370	\$ 48,890
11	Trust Mortgage Corp.	323	\$ 34,549	24	\$ 4,351	22	\$ 2,193	1	\$ 27	370	\$ 41,120
12	Metro Island Mortgage Inc.	319	\$ 35,532	13	\$ 1,830	25	\$ 3,136	1	\$ 37	358	\$ 40,535
13	RF Mortgage & Investment	212	\$ 25,794	19	\$ 2,909	122	\$ 23,001	-	\$ -	353	\$ 51,704
14	EMI Equity Mortgage, Inc.	288	\$ 32,943	27	\$ 3,779	35	\$ 6,126	-	\$ -	350	\$ 42,848
16	VIG Mortgage	160	\$ 18,778	11	\$ 1,705	36	\$ 3,573	3	\$ 185	210	\$ 24,241
17	RM Actual Mortgage	160	\$ 16,426	9	\$ 1,491	32	\$ 3,322	-	\$ -	201	\$ 21,239
18	First Security Mortgage	147	\$ 15,542	10	\$ 1,317	24	\$ 2,933	-	\$ -	181	\$ 19,792
19	Senior Mortgage Bankers, Inc.	138	\$ 17,441	4	\$ 574	12	\$ 1,422	14	\$ 805	168	\$ 20,242
20	Capital Mortgage Services, Corp.	87	\$ 11,873	5	\$ 403	75	\$ 14,846	-	\$ -	167	\$ 27,122
21	Latin American Finance	131	\$ 12,796	8	\$ 1,258	8	\$ 745	-	\$ -	147	\$ 14,799
24	Multi Mortgage Corporation	32	\$ 2,928	7	\$ 654	50	\$ 4,866	1	\$ 87	90	\$ 8,535
25	The Lending Center Mortg.	60	\$ 5,935	5	\$ 639	13	\$ 2,008	-	\$ -	78	\$ 8,582
26	Rendón Mortgage Bankers	1	\$ 149	38	\$ 5,595	6	\$ 466	-	\$ -	45	\$ 6,210
28	Platinum Mortgage Bankers	6	\$ 610	1	\$ 179	-	\$ -	-	\$ -	7	\$ 789
29	MSM Holding, Inc	-	\$ -	-	\$ -	-	\$ -	2	\$ 150	2	\$ 150
Total Non-Depository		4,695	\$ 527,621	388	\$ 58,345	840	\$ 125,476	48	\$ 3,029	5,971	\$ 714,471
22	PR Housing Financial	-	\$ -	-	\$ -	8	\$ 13,214	129	\$ 9,075	137	\$ 22,289
23	AEELA	56	\$ 5,889	1	\$ 240	53	\$ 4,650	14	\$ 1,263	124	\$ 12,042
TOTAL		8,046	\$ 940,424	832	\$ 129,985	4,339	\$ 678,310	209	\$ 14,365	13,426	\$ 1,763,084

Mortgage Loans Disbursed 2019

Amounts in Thousands (\$,000)

Rank	Depository Institutions:	FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
		Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	1,022	\$ 139,379	161	\$ 27,045	1,763	\$ 288,911	2	\$ 95	2,948	\$ 455,430
2	FirstBank	1,349	\$ 177,422	186	\$ 33,734	1,048	\$ 171,437	-	\$ -	2,583	\$ 382,593
4	Scotiabank	273	\$ 32,470	27	\$ 3,705	432	\$ 56,334	10	\$ 268	742	\$ 92,777
5	Oriental Bank	427	\$ 52,520	57	\$ 8,861	215	\$ 31,399	-	\$ -	699	\$ 92,780
17	Banco Santander, PR	37	\$ 5,378	2	\$ 299	166	\$ 24,964	1	\$ 500	206	\$ 31,141
29	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	4	\$ 237	4	\$ 237
Total Depository		3,108	\$ 407,169	433	\$ 73,644	3,624	\$ 573,045	17	\$ 1,100	7,182	\$ 1,054,958

Rank	Non Depository Institutions:	FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
		Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
3	The Money House, Inc.	836	\$ 93,470	94	\$ 14,257	191	\$ 21,788	22	\$ 1,181	1,143	\$ 130,696
7	Sun West Mortgage, Corp.	341	\$ 47,078	47	\$ 7,832	133	\$ 24,802	8	\$ 793	529	\$ 80,505
9	First Equity Mortgage	357	\$ 44,668	28	\$ 4,272	129	\$ 21,061	-	\$ -	514	\$ 70,001
8	Preferred Mortgage Corp.	415	\$ 44,679	55	\$ 8,773	57	\$ 12,489	-	\$ -	527	\$ 65,941
6	Home Mortgage Bankers	490	\$ 52,242	19	\$ 2,997	44	\$ 4,952	-	\$ -	553	\$ 60,191
14	RF Mortgage & Investment	200	\$ 26,484	15	\$ 2,870	140	\$ 28,568	-	\$ -	355	\$ 57,922
15	Capital Mortgage Services, Corp.	134	\$ 17,857	16	\$ 3,313	126	\$ 23,642	-	\$ -	276	\$ 44,812
10	Metro Island Mortgage Inc.	329	\$ 38,097	17	\$ 2,156	26	\$ 2,935	-	\$ -	372	\$ 43,188
13	EMI Equity Mortgage, Inc.	292	\$ 33,230	23	\$ 3,332	43	\$ 5,295	-	\$ -	358	\$ 41,857
11	Trust Mortgage Corp.	292	\$ 32,188	24	\$ 3,892	46	\$ 5,630	-	\$ -	362	\$ 41,710
12	HR Mortgage	313	\$ 32,837	16	\$ 2,401	32	\$ 3,158	-	\$ -	361	\$ 38,396
16	RM Actual Mortgage	172	\$ 18,801	9	\$ 1,288	28	\$ 2,754	-	\$ -	209	\$ 22,843
18	Senior Mortgage Bankers, Inc.	130	\$ 17,009	2	\$ 264	32	\$ 3,961	2	\$ 88	166	\$ 21,322
19	VIG Mortgage	122	\$ 14,049	5	\$ 1,158	28	\$ 4,355	-	\$ -	155	\$ 19,562
20	Latin American Finance	128	\$ 12,931	6	\$ 863	4	\$ 468	-	\$ -	138	\$ 14,262
26	Calcom Mutual Mortg (One Trust)	13	\$ 1,644	2	\$ 330	24	\$ 7,570	-	\$ -	39	\$ 9,544
23	First Security Mortgage	49	\$ 5,128	2	\$ 245	18	\$ 1,908	-	\$ -	69	\$ 7,281
25	The Lending Center Mortg.	40	\$ 4,253	4	\$ 789	15	\$ 1,756	-	\$ -	59	\$ 6,798
24	Multi Mortgage Corporation	21	\$ 2,387	1	\$ 150	38	\$ 3,780	-	\$ -	60	\$ 6,317
27	Rendón Mortgage Bankers	2	\$ 173	31	\$ 4,094	5	\$ 387	-	\$ -	38	\$ 4,654
28	Platinum Mortgage Bankers	4	\$ 351	1	\$ 236	2	\$ 221	-	\$ -	7	\$ 808
Total Non-Depository		4,680	\$ 539,556	417	\$ 65,512	1,161	\$ 181,480	32	\$ 2,062	6,290	\$ 788,610
21	PR Housing Financial	-	\$ -	-	\$ -	18	\$ 22,296	106	\$ 8,806	124	\$ 31,102
22	AEELA	62	\$ 6,272	3	\$ 481	43	\$ 4,160	15	\$ 1,388	123	\$ 12,301
TOTAL		7,850	\$ 952,997	853	\$ 139,637	4,846	\$ 780,981	170	\$ 13,356	13,719	\$ 1,886,971

Mortgage Loans Disbursed 2020

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	871	\$ 124,290	149	\$ 28,081	1,932	\$ 451,303	-	\$ -	2,952	\$ 603,674
2	FirstBank	1,151	\$ 160,943	226	\$ 41,403	1,092	\$ 200,946	-	\$ -	2,469	\$ 403,292
4	Oriental Bank	529	\$ 69,263	78	\$ 13,793	851	\$ 143,072	-	\$ -	1,458	\$ 226,128
18	Banco Santander, PR	11	\$ 1,248	2	\$ 447	67	\$ 12,360	38	\$ 2,677	118	\$ 16,732
27	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	2	\$ 151	2	\$ 151
Total Depository		2,562	\$ 355,744	455	\$ 83,724	3,942	\$ 807,681	40	\$ 2,828	6,999	\$ 1,249,977

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
3	The Money House, Inc.	1,205	\$ 145,529	99	\$ 18,567	161	\$ 25,947	4	\$ 602	1,469	\$ 190,645
7	Preferred Mortgage Corp.	521	\$ 61,622	74	\$ 15,261	72	\$ 14,738	1	\$ 59	668	\$ 91,680
8	Home Mortgage Bankers	606	\$ 67,728	10	\$ 1,544	23	\$ 3,048	-	\$ -	639	\$ 72,320
6	Sun West Mortgage, Corp.	500	\$ 70,740	52	\$ 9,014	194	\$ 36,441	31	\$ 4,074	777	\$ 120,269
12	HR Mortgage	387	\$ 45,786	11	\$ 1,764	39	\$ 4,436	-	\$ -	437	\$ 51,986
5	First Equity Mortgage	601	\$ 88,582	50	\$ 8,773	178	\$ 33,781	-	\$ -	829	\$ 131,136
11	Trust Mortgage Corp.	401	\$ 46,336	29	\$ 5,090	51	\$ 6,991	-	\$ -	481	\$ 58,417
9	Metro Island Mortgage Inc.	504	\$ 64,240	18	\$ 2,883	25	\$ 3,576	-	\$ -	547	\$ 70,699
13	RF Mortgage & Investment	228	\$ 29,534	16	\$ 3,235	118	\$ 29,008	-	\$ -	362	\$ 61,777
10	EMI Equity Mortgage, Inc.	436	\$ 53,455	13	\$ 2,726	92	\$ 14,157	-	\$ -	541	\$ 70,338
15	VIG Mortgage	175	\$ 24,464	14	\$ 2,594	27	\$ 6,110	-	\$ -	216	\$ 33,168
16	RM Actual Mortgage	175	\$ 19,479	12	\$ 2,252	24	\$ 2,903	-	\$ -	211	\$ 24,634
17	Senior Mortgage Bankers, Inc.	165	\$ 21,152	7	\$ 1,268	19	\$ 3,245	2	\$ 169	193	\$ 25,834
14	Capital Mortgage Services, Corp.	181	\$ 25,650	13	\$ 2,463	113	\$ 22,708	-	\$ -	307	\$ 50,821
21	Latin American Finance	87	\$ 9,670	1	\$ 133	-	\$ -	-	\$ -	88	\$ 9,803
20	Multi Mortgage Corporation	55	\$ 5,796	3	\$ 487	32	\$ 3,686	-	\$ -	90	\$ 9,969
25	The Lending Center Mortgage	28	\$ 2,834	4	\$ 466	15	\$ 2,112	-	\$ -	47	\$ 5,412
24	Rendón Mortgage Bankers	6	\$ 556	34	\$ 6,028	8	\$ 1,057	-	\$ -	48	\$ 7,641
26	Platinum Mortgage Bankers	4	\$ 489	-	\$ -	-	\$ -	-	\$ -	4	\$ 489
19	CalCon Mutual Mortgage (One Trust)	71	\$ 8,701	8	\$ 1,272	38	\$ 9,008	-	\$ -	117	\$ 18,981
Total Non-Depository		6,336	\$ 792,343	468	\$ 85,820	1,229	\$ 222,952	38	\$ 4,904	8,071	\$ 1,106,019
22	PR Housing Financial	-	\$ -	-	\$ -	50	\$ 18,437	29	\$ 2,149	79	\$ 20,586
23	AEELA	35	\$ 3,648	-	\$ -	19	\$ 1,680	12	\$ 1,227	66	\$ 6,555
TOTAL		8,933	\$ 1,151,735	923	\$ 169,544	5,240	\$ 1,050,750	119	\$ 11,108	15,215	\$ 2,383,137

Mortgage Loans Disbursed 2021

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	917	\$ 129,390	165	\$ 31,432	2,879	\$ 646,950	-	\$ -	3,961	\$ 807,772
2	FirstBank	915	\$ 129,444	156	\$ 30,225	1,831	\$ 340,170	-	\$ -	2,902	\$ 499,839
3	Oriental Bank	760	\$ 103,749	112	\$ 20,737	1,287	\$ 212,643	-	\$ -	2,159	\$ 337,129
28	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Total Depository		2,592	\$ 362,583	433	\$ 82,394	5,997	\$ 1,199,763	-	\$ -	9,022	\$ 1,644,740
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
4	The Money House, Inc.	1,235	\$ 149,893	96	\$ 16,433	283	\$ 45,583	4	\$ 144	1,618	\$ 212,053
7	Preferred Mortgage Corp.	705	\$ 88,480	88	\$ 16,741	87	\$ 24,599	-	\$ -	880	\$ 129,820
9	Home Mortgage Bankers	652	\$ 82,064	23	\$ 3,943	67	\$ 8,891	-	\$ -	742	\$ 94,898
6	Sun West Mortgage, Corp.	603	\$ 87,999	64	\$ 14,809	412	\$ 73,898	37	\$ 5,483	1,116	\$ 182,189
10	HR Mortgage	583	\$ 70,122	10	\$ 1,993	70	\$ 9,034	-	\$ -	663	\$ 81,149
5	First Equity Mortgage	849	\$ 120,727	63	\$ 11,445	415	\$ 78,208	-	\$ -	1,327	\$ 210,380
11	Trust Mortgage Corp.	474	\$ 59,837	28	\$ 5,469	94	\$ 13,388	-	\$ -	596	\$ 78,694
8	Metro Island Mortgage Inc.	658	\$ 88,675	31	\$ 5,366	68	\$ 10,599	-	\$ -	757	\$ 104,640
14	RF Mortgage & Investment	226	\$ 32,427	11	\$ 1,708	186	\$ 35,424	-	\$ -	423	\$ 69,559
12	EMI Equity Mortgage, Inc.	371	\$ 51,504	17	\$ 2,924	132	\$ 22,631	-	\$ -	520	\$ 77,059
15	VIG Mortgage	304	\$ 42,108	10	\$ 1,509	39	\$ 7,090	-	\$ -	353	\$ 50,707
16	RM Actual Mortgage	254	\$ 30,756	8	\$ 1,102	30	\$ 4,003	-	\$ -	292	\$ 35,861
17	Senior Mortgage Bankers, Inc.	152	\$ 20,813	11	\$ 1,892	47	\$ 6,323	-	\$ -	210	\$ 29,028
13	Capital Mortgage Services, Corp.	195	\$ 30,832	14	\$ 4,153	228	\$ 53,188	-	\$ -	437	\$ 88,173
21	Latin American Finance	108	\$ 14,210	9	\$ 1,496	-	\$ -	-	\$ -	117	\$ 15,706
18	Multi Mortgage Corporation	103	\$ 13,385	2	\$ 370	60	\$ 8,125	9	\$ 828	174	\$ 22,708
23	The Lending Center Mortgage	54	\$ 6,361	5	\$ 909	43	\$ 6,543	-	\$ -	102	\$ 13,813
25	Rendón Mortgage Bankers	2	\$ 183	27	\$ 4,528	7	\$ 595	-	\$ -	36	\$ 5,306
26	Platinum Mortgage Bankers	4	\$ 682	-	\$ -	-	\$ -	-	\$ -	4	\$ 682
20	CalCon Mutual Mortgage (One Trust)	65	\$ 8,576	5	\$ 1,014	61	\$ 23,492	-	\$ -	131	\$ 33,082
29	Fidus Finance Mortgage	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
24	Lendus, LLC	4	\$ 831	3	\$ 1,188	86	\$ 33,698	-	\$ -	93	\$ 35,717
27	PMI Financial Mortgage (Easy Money)	-	\$ -	-	\$ -	2	\$ 277	1	\$ 66	3	\$ 343
Total Non-Depository		7,601	\$ 1,000,465	525	\$ 98,992	2,417	\$ 465,589	51	\$ 6,521	10,594	\$ 1,571,567
19	PR Housing Financial	-	\$ -	-	\$ -	26	\$ 6,181	110	\$ 7,691	136	\$ 13,872
22	AEELA	69	\$ 8,284	1	\$ 135	23	\$ 2,583	10	\$ 1,100	103	\$ 12,102
TOTAL		10,262	\$ 1,371,332	959	\$ 181,521	8,463	\$ 1,674,116	171	\$ 15,312	19,855	\$ 3,242,281

Mortgage Loans Disbursed 2022

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	537	\$ 81,676	104	\$ 20,456	1,628	\$ 383,455	5	\$ 2,435	2,274	\$ 488,022
2	FirstBank	664	\$ 101,072	110	\$ 20,910	1,244	\$ 240,995	-	\$ -	2,018	\$ 362,977
3	Oriental Bank	628	\$ 83,116	62	\$ 12,912	561	\$ 93,331	-	\$ -	1,251	\$ 189,359
Total Depository		1,829	\$ 265,864	276	\$ 54,278	3,433	\$ 717,781	5	\$ 2,435	5,543	\$ 1,040,358
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
4	The Money House, Inc.	883	\$ 114,995	66	\$ 11,711	125	\$ 21,319	7	\$ 623	1,081	\$ 148,648
7	Preferred Mortgage Corp.	478	\$ 54,582	48	\$ 10,112	80	\$ 15,139	-	\$ -	606	\$ 79,833
9	Home Mortgage Bankers	488	\$ 62,825	17	\$ 3,184	25	\$ 3,339	-	\$ -	530	\$ 69,348
6	Sun West Mortgage, Corp.	423	\$ 55,212	35	\$ 8,252	344	\$ 57,231	11	\$ 2,046	813	\$ 122,741
8	HR Mortgage	502	\$ 57,782	13	\$ 2,368	57	\$ 7,554	-	\$ -	572	\$ 67,704
5	First Equity Mortgage	577	\$ 81,429	38	\$ 7,767	464	\$ 77,564	-	\$ -	1,079	\$ 166,760
11	Trust Mortgage Corp.	344	\$ 43,315	17	\$ 3,691	54	\$ 7,112	-	\$ -	415	\$ 54,118
10	Metro Island Mortgage Inc.	418	\$ 55,004	25	\$ 4,344	51	\$ 6,861	-	\$ -	494	\$ 66,209
12	RF Mortgage & Investment	181	\$ 23,958	17	\$ 3,023	150	\$ 31,553	-	\$ -	348	\$ 58,534
14	EMI Equity Mortgage, Inc.	188	\$ 25,361	8	\$ 1,727	85	\$ 14,160	-	\$ -	281	\$ 41,248
15	VIG Mortgage	228	\$ 30,579	7	\$ 1,075	40	\$ 4,317	-	\$ -	275	\$ 35,971
16	RM Actual Mortgage	201	\$ 23,146	8	\$ 1,363	27	\$ 3,095	-	\$ -	236	\$ 27,604
20	Senior Mortgage Bankers, Inc.	108	\$ 14,789	16	\$ 3,866	39	\$ 6,746	-	\$ -	163	\$ 25,401
13	Capital Mortgage Services, Corp.	79	\$ 13,393	7	\$ 2,938	218	\$ 48,351	-	\$ -	304	\$ 64,682
24	Latin American Finance	60	\$ 8,060	4	\$ 1,014	1	\$ 112	-	\$ -	65	\$ 9,186
17	Multi Mortgage Corporation	64	\$ 8,292	5	\$ 1,001	139	\$ 17,517	-	\$ -	208	\$ 26,810
25	The Lending Center Mortgage	18	\$ 1,740	6	\$ 549	23	\$ 2,729	-	\$ -	47	\$ 5,018
26	Rendón Mortgage Bankers	1	\$ 62	27	\$ 4,956	18	\$ 2,356	-	\$ -	46	\$ 7,374
29	Platinum Mortgage Bankers	1	\$ 88	-	\$ -	2	\$ 1,000	-	\$ -	3	\$ 1,088
21	CalCon Mutual Mortgage (One Trust)	50	\$ 8,803	7	\$ 1,633	66	\$ 66,859	-	\$ -	123	\$ 77,295
22	Lendus, LLC	8	\$ 2,271	4	\$ 1,613	106	\$ 38,677	-	\$ -	118	\$ 42,561
27	PMI Financial Mortgage (Easy Money)	-	\$ -	-	\$ -	16	\$ 1,626	2	\$ 287	18	\$ 1,913
28	Planet Home Lending, LLC	-	\$ -	2	\$ 450	7	\$ 1,067	-	\$ -	9	\$ 1,517
23	CrossCountry Mortgage, LLC	11	\$ 2,351	2	\$ 3,170	56	\$ 21,411	-	\$ -	69	\$ 26,932
Total Non-Depository		5,311	\$ 688,037	379	\$ 79,807	2,193	\$ 457,695	20	\$ 2,956	7,903	\$ 1,228,495
18	PR Housing Financial	-	\$ -	-	\$ -	83	\$ 11,169	117	\$ 10,820	200	\$ 21,989
19	AEELA	100	\$ 12,334	2	\$ 263	72	\$ 6,530	14	\$ 1,365	188	\$ 20,492
TOTAL		7,240	\$ 966,235	657	\$ 134,348	5,781	\$ 1,193,175	156	\$ 17,576	13,834	\$ 2,311,334

Mortgage Loans Disbursed 2023

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
30	Banco Cooperativo	-	\$ -	-	\$ -	-	\$ -	2	\$ 138	2	\$ 138
1	Banco Popular, PR	614	\$ 121,173	121	\$ 28,138	1,469	\$ 352,646	14	\$ 3,605	2,218	\$ 505,562
2	FirstBank	635	\$ 99,255	93	\$ 20,148	1,180	\$ 204,946	-	\$ -	1,908	\$ 324,349
4	Oriental Bank	509	\$ 66,347	48	\$ 10,041	334	\$ 54,335	-	\$ -	891	\$ 130,723
Total Depository		1,758	\$ 286,775	262	\$ 58,327	2,983	\$ 611,927	16	\$ 3,743	5,019	\$ 960,772
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
24	CalCon Mutual Mortgage (One Trust)	7	\$ 1,430	3	\$ 515	35	\$ 26,347	-	\$ -	45	\$ 28,292
17	Capital Mortgage Services, Corp.	59	\$ 7,983	10	\$ 2,214	124	\$ 21,870	-	\$ -	193	\$ 32,067
27	City Lending, Inc.	17	\$ 3,895	1	\$ 160	6	\$ 1,133	-	\$ -	24	\$ 5,188
20	CrossCountry Mortgage, Inc.	36	\$ 8,924	3	\$ 664	90	\$ 28,416	-	\$ -	129	\$ 38,004
13	EMI Equity Mortgage, Inc.	186	\$ 24,209	9	\$ 1,757	63	\$ 8,468	-	\$ -	258	\$ 34,434
25	Everett Financial, Inc. dba Supreme Lending	23	\$ 4,390	-	\$ -	16	\$ 3,688	-	\$ -	39	\$ 8,078
5	First Equity Mortgage	467	\$ 66,648	40	\$ 9,556	295	\$ 52,564	-	\$ -	802	\$ 128,768
9	Home Mortgage Bankers	455	\$ 55,269	27	\$ 4,938	7	\$ 712	-	\$ -	489	\$ 60,919
7	HR Mortgage	441	\$ 47,619	10	\$ 2,074	78	\$ 7,737	-	\$ -	529	\$ 57,430
22	Latin American Finance	76	\$ 11,925	10	\$ 1,834	1	\$ 99	-	\$ -	87	\$ 13,858
6	Metro Island Mortgage Inc.	445	\$ 60,841	21	\$ 3,737	67	\$ 8,834	-	\$ -	533	\$ 73,412
16	Multi Mortgage Corporation	55	\$ 7,737	-	\$ -	162	\$ 18,636	-	\$ -	217	\$ 26,373
28	Planet Home Lending, LLC	2	\$ 310	-	\$ -	2	\$ 240	-	\$ -	4	\$ 550
29	Platinum Mortgage Bankers	-	\$ -	-	\$ -	2	\$ 999	-	\$ -	2	\$ 999
10	Preferred Mortgage Corp.	408	\$ 47,874	39	\$ 8,255	41	\$ 8,653	-	\$ -	488	\$ 64,782
26	Rendón Mortgage Bankers	-	\$ -	16	\$ 3,264	21	\$ 2,762	-	\$ -	37	\$ 6,026
12	RF Mortgage & Investment	157	\$ 21,555	10	\$ 2,337	118	\$ 24,448	-	\$ -	285	\$ 48,340
14	RM Actual Mortgage	212	\$ 23,567	7	\$ 1,144	19	\$ 2,095	-	\$ -	238	\$ 26,806
21	Senior Mortgage Bankers, Inc.	78	\$ 11,586	3	\$ 534	42	\$ 8,494	-	\$ -	123	\$ 20,614
8	Sun West Mortgage, Corp.	367	\$ 43,100	27	\$ 4,782	125	\$ 17,597	4	\$ 817	523	\$ 66,296
23	The Lending Center Mortgage	22	\$ 2,016	9	\$ 1,176	16	\$ 2,153	-	\$ -	47	\$ 5,345
3	The Money House, Inc.	913	\$ 114,461	39	\$ 7,859	117	\$ 15,416	3	\$ 137	1,072	\$ 137,873
11	Trust Mortgage Corp.	312	\$ 38,186	24	\$ 4,000	42	\$ 4,951	-	\$ -	378	\$ 47,137
15	VIG Mortgage	211	\$ 28,328	6	\$ 1,329	14	\$ 1,315	-	\$ -	231	\$ 30,972
Total Non-Depository		4,949	\$ 631,853	314	\$ 62,129	1,503	\$ 267,627	7	\$ 954	6,773	\$ 962,563
18	AEELA	61	\$ 7,594	-	\$ -	110	\$ 12,995	3	\$ 357	174	\$ 20,946
19	PR Housing Financial	-	\$ -	-	\$ -	24	\$ 4,315	142	\$ 12,025	166	\$ 16,340
TOTAL		6,768	\$ 926,222	576	\$ 120,456	4,620	\$ 896,864	168	\$ 17,079	12,132	\$ 1,960,621

Mortgage Loans Disbursed 2024

Amounts in Thousands (\$,000)

		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
Rank	Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
1	Banco Popular, PR	1,017	\$ 212,461	180	\$ 44,099	1,191	\$ 361,911	24	\$ 2,910	2,412	\$ 621,381
2	FirstBank	653	\$ 114,916	95	\$ 23,984	1,162	\$ 223,314	-	\$ -	1,910	\$ 362,214
4	Oriental Bank	455	\$ 68,933	46	\$ 9,644	315	\$ 69,409	-	\$ -	816	\$ 147,986
Total Depository		2,125	\$ 396,310	321	\$ 77,727	2,668	\$ 654,634	24	\$ 2,910	5,138	\$ 1,131,581
		FHA		VA		CONVENTIONAL		OTHERS		TOTAL	
	Non Depository Institutions:	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount
25	CalCon Mutual Mortgage (One Trust)	16	\$ 2,522	4	\$ 892	29	\$ 21,937	-	\$ -	49	\$ 25,351
18	Capital Mortgage Services, Corp.	40	\$ 6,537	7	\$ 1,836	89	\$ 17,718	-	\$ -	136	\$ 26,091
28	City Lending, Inc.	4	\$ 869	-	\$ -	2	\$ 284	-	\$ -	6	\$ 1,153
21	CrossCountry Mortgage, Inc.	35	\$ 6,704	8	\$ 3,750	63	\$ 20,902	-	\$ -	106	\$ 31,356
12	EMI Equity Mortgage, Inc.	200	\$ 28,357	19	\$ 3,984	47	\$ 6,274	-	\$ -	266	\$ 38,615
22	Everett Financial, Inc. dba Supreme Lending	51	\$ 8,533	5	\$ 1,320	19	\$ 6,643	-	\$ -	75	\$ 16,496
5	First Equity Mortgage	411	\$ 63,555	45	\$ 12,237	300	\$ 74,297	-	\$ -	756	\$ 150,089
7	Home Mortgage Bankers	449	\$ 59,482	11	\$ 2,078	5	\$ 407	-	\$ -	465	\$ 61,967
6	HR Mortgage	349	\$ 40,011	10	\$ 1,793	116	\$ 13,459	-	\$ -	475	\$ 55,263
23	Latin American Finance	60	\$ 8,890	-	\$ -	3	\$ 332	-	\$ -	63	\$ 9,222
9	Metro Island Mortgage Inc.	391	\$ 60,987	24	\$ 5,720	24	\$ 3,322	-	\$ -	439	\$ 70,029
16	Multi Mortgage Corporation	35	\$ 5,007	-	\$ -	140	\$ 21,285	1	\$ 125	176	\$ 26,417
27	Planet Home Lending, LLC	5	\$ 1,223	-	\$ -	2	\$ 188	1	\$ 55	8	\$ 1,466
29	PMI Financial, LLC (Easy Mortgage)	5	\$ 575	1	\$ 174	-	\$ -	-	\$ -	6	\$ 749
8	Preferred Mortgage Corp.	361	\$ 44,013	52	\$ 11,298	38	\$ 10,672	-	\$ -	451	\$ 65,983
26	Rendón Mortgage Bankers	1	\$ 255	21	\$ 4,981	10	\$ 1,503	-	\$ -	32	\$ 6,739
13	RF Mortgage & Investment	131	\$ 20,325	7	\$ 1,578	126	\$ 27,345	-	\$ -	264	\$ 49,248
14	RM Actual Mortgage	218	\$ 26,876	9	\$ 2,030	24	\$ 3,008	-	\$ -	251	\$ 31,914
19	Senior Mortgage Bankers, Inc.	83	\$ 13,053	6	\$ 1,337	35	\$ 5,668	-	\$ -	124	\$ 20,058
11	Sun West Mortgage, Corp.	177	\$ 24,906	20	\$ 3,982	80	\$ 12,140	4	\$ 429	281	\$ 41,457
24	The Lending Center Mortgage	22	\$ 2,511	7	\$ 1,012	26	\$ 2,887	-	\$ -	55	\$ 6,410
3	The Money House, Inc.	867	\$ 123,915	53	\$ 12,014	214	\$ 31,075	2	\$ 219	1,136	\$ 167,223
10	Trust Mortgage Corp.	308	\$ 42,043	11	\$ 2,566	36	\$ 5,225	-	\$ -	355	\$ 49,834
15	VIG Mortgage	209	\$ 30,468	9	\$ 1,882	5	\$ 531	-	\$ -	223	\$ 32,881
Total Non-Depository		4,428	\$ 621,617	329	\$ 76,464	1,433	\$ 287,102	8	\$ 828	6,198	\$ 986,011
20	AEELA	43	\$ 5,677	1	\$ 189	119	\$ 14,285	2	\$ 273	165	\$ 20,424
17	PR Housing Financial	-	\$ -	-	\$ -	54	\$ 5,265	89	\$ 6,621	143	\$ 11,886
TOTAL		6,596	\$ 1,023,604	651	\$ 154,380	4,274	\$ 961,286	123	\$ 10,632	11,644	\$ 2,149,902

Small Personal Loans Institutions

Balance Sheet Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash in hand and Banks	\$ 58,860	\$ 32,118	\$ 19,225	\$ 15,990	\$ 20,652	\$ 20,305	\$ 17,113	\$ 15,237	\$ 11,977	\$ 205,677	\$ 46,325
Loans and Leases Financing Receivables (net of unearned income)	205,279	250,472	266,894	249,587	242,332	275,041	347,999	328,131	320,775	322,118	390,833
Less Allowance for Loans and Leases Losses	24,774	31,596	33,670	28,582	28,792	36,563	38,484	29,876	15,015	11,090	36,867
Net Loans and Leases Receivables	180,505	218,876	233,224	221,005	213,540	238,478	309,515	298,255	305,760	311,028	353,966
Other Current Assets	36,492	27,802	32,804	28,139	17,004	6,162	5,471	4,531	1,524	1,461	2,291
Total Current Assets	\$ 275,857	\$ 278,796	\$ 285,253	\$ 265,134	\$ 251,196	\$ 264,945	\$ 332,099	\$ 318,023	\$ 319,261	\$ 518,166	\$ 402,582
Securities	-	-	-	-	-	-	-	-	-	-	-
Premises and Fixed Assets	2,720	2,993	2,734	3,223	2,405	3,165	4,397	3,434	1,993	2,019	1,805
Other Assets	13,126	17,228	16,399	14,824	14,758	21,816	12,032	18,041	29,064	13,112	6,033
TOTAL ASSETS	\$ 291,703	\$ 299,017	\$ 304,386	\$ 283,181	\$ 268,359	\$ 289,926	\$ 348,528	\$ 339,498	\$ 350,318	\$ 533,297	\$ 410,420
LIABILITIES:											
Accounts Payable and Accrued Liabilities	\$ 15,923	\$ 9,304	\$ 7,118	\$ 5,468	\$ 5,414	\$ 7,025	\$ 6,057	\$ 6,993	\$ 6,866	\$ 10,501	\$ 5,836
Loans Payable:											
Banks	7,963	121,424	129,768	127,545	129,906	142,456	187,614	155,754	148,168	218	227
Parent Company	442	-	-	-	-	3,490	21,641	46,754	55,539	349,442	261,715
Others	104,641	2,832	2,527	2,830	343	60	60	60	113	218	113
Other Accounts Payable	3,068	4,804	12,548	9,597	10,693	10,640	7,254	2,406	1,326	2,706	2,576
Total Current Liabilities	\$ 132,037	\$ 138,364	\$ 151,961	\$ 145,440	\$ 146,356	\$ 163,671	\$ 222,626	\$ 211,967	\$ 212,012	\$ 363,085	\$ 270,467
Long Term Liabilities	9,215	20,115	11,796	12,508	5,068	5,978	13,888	14,226	28,763	26,671	23,258
TOTAL LIABILITIES	\$ 141,252	\$ 158,479	\$ 163,757	\$ 157,948	\$ 151,424	\$ 169,649	\$ 236,514	\$ 226,193	\$ 240,775	\$ 389,756	\$ 293,725
CAPITAL:											
Owners' Equity (individuals or partnership)	\$ 2,389	\$ 689	\$ 584	\$ 72	\$ 330	\$ -	\$ -	\$ -	\$ 406	(\$316)	(\$17)
Stockholders' Equity (corporations):											
Common Stock	9,843	10,075	10,082	10,064	10,441	9,368	9,331	9,338	9,127	9,126	9,126
Preferred Stock	28	-	-	1,909	-	-	-	212	-	-	-
Additional Paid in Capital	39,686	31,017	24,919	20,439	20,957	22,730	24,011	24,811	26,278	110,741	87,222
Retained Earnings	98,505	98,757	105,044	92,749	85,207	88,179	78,672	78,944	73,732	23,990	20,364
TOTAL CAPITAL	\$ 150,451	\$ 140,538	\$ 140,629	\$ 125,233	\$ 116,935	\$ 120,277	\$ 112,014	\$ 113,305	\$ 109,543	\$ 143,541	\$ 116,695
TOTAL LIABILITIES AND CAPITAL	\$ 291,703	\$ 299,017	\$ 304,386	\$ 283,181	\$ 268,359	\$ 289,926	\$ 348,528	\$ 339,498	\$ 350,318	\$ 533,297	\$ 410,420

"Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado."



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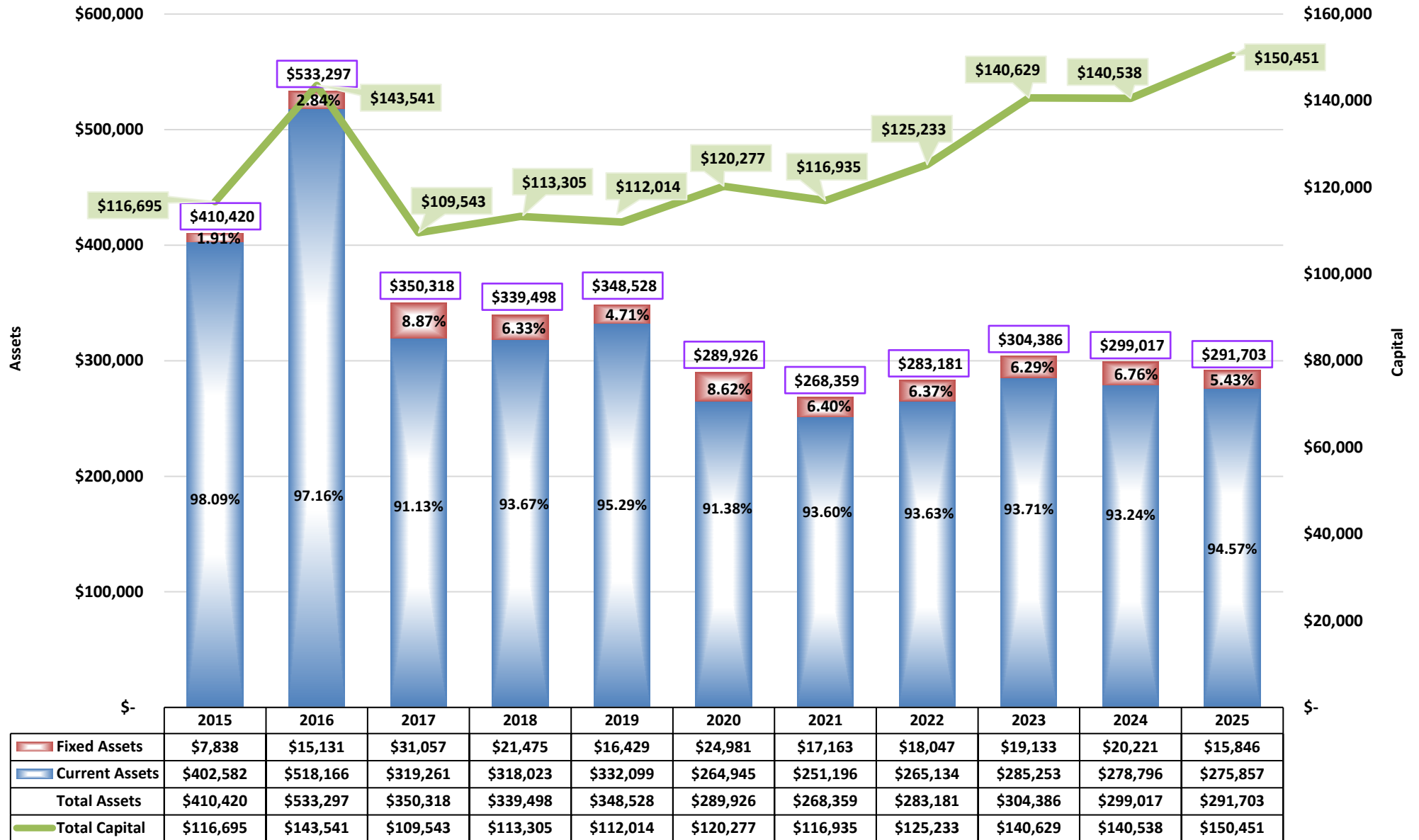
INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Small Personal Loans Institutions

Assets and Capital

Amounts in Thousands (\$,000) and %



“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

Small Personal Loans Institutions Income Statement

Amounts in Thousands (\$,000)

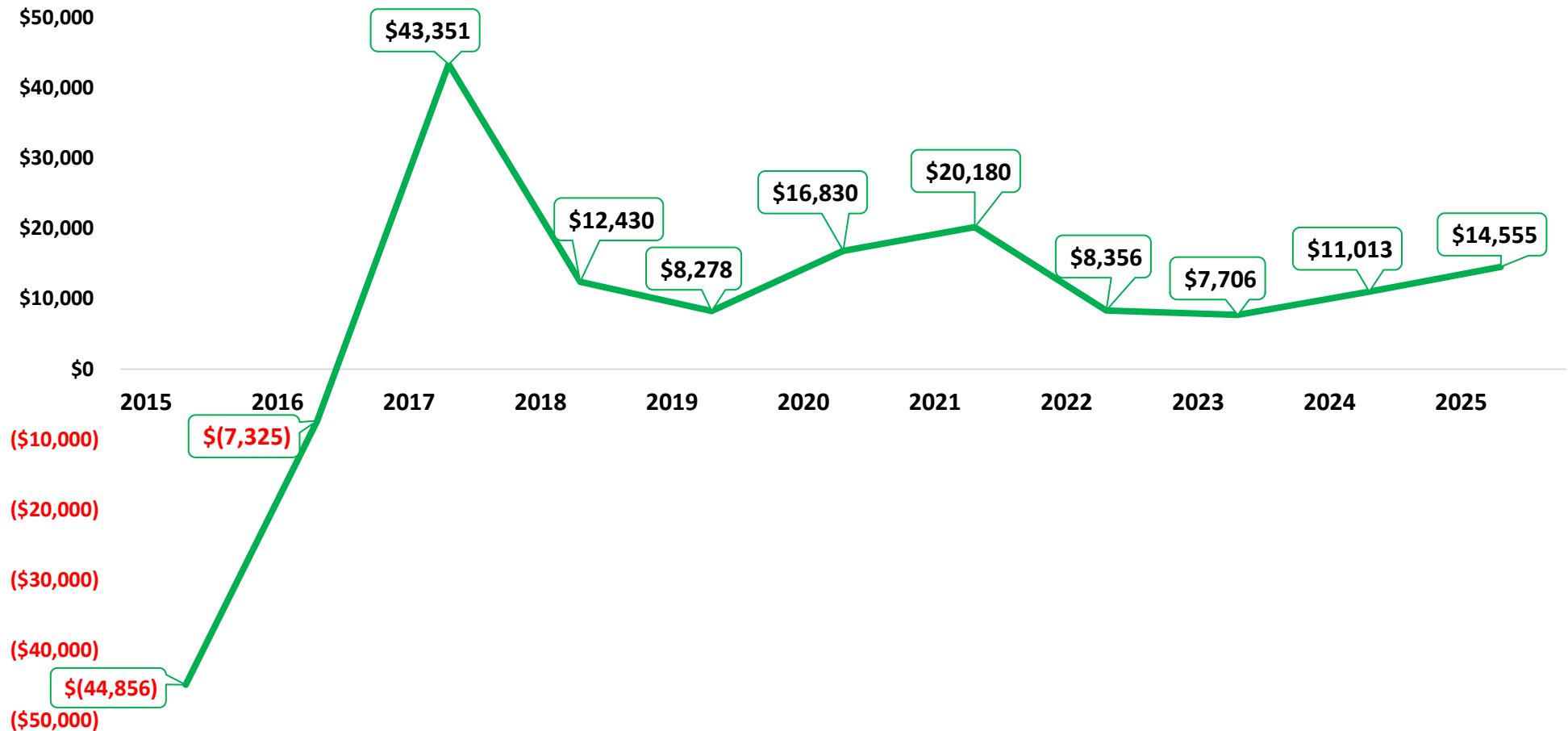
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and Fee Income on Loans:											
Loans Secured by Real Estate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Commercial and Industrial Loans	-	-	-	-	-	-	-	-	-	-	-
Loans to Individuals and Others:											
Credit Cards	-	-	-	-	-	-	2	2	4	7	13
Consumer Loans	90,665	102,462	92,943	79,837	80,732	98,005	109,707	103,261	106,113	113,495	120,525
All Other Loans	1	2	6	-	8	-	-	-	4,955	4,500	4,096
Interest and Dividend Income on Securities	73	165	-	-	-	-	-	-	-	-	-
Total Interest Income	\$ 90,739	\$ 102,629	\$ 92,949	\$ 79,837	\$ 80,740	\$ 98,005	\$ 109,709	\$ 103,263	\$ 111,072	\$ 118,002	\$ 124,634
NON-INTEREST INCOME:											
Other Fee Income	\$ 5,500	\$ 1,987	\$ 3,468	\$ 2,909	\$ 1,233	\$ 1,309	\$ 1,581	\$ 1,741	\$ 30,009	\$ 802	\$ 616
Rent of Land and Building	-	8	-	-	-	-	-	-	-	-	-
Gains on Sale of Loans, Premises and Fixed Assets	-	867	-	-	-	-	-	-	-	1,613	1,586
Other Operating Income	-	-	-	-	-	-	-	-	-	-	-
Total Non-Interest Income	\$ 5,500	\$ 2,862	\$ 3,468	\$ 2,909	\$ 1,233	\$ 1,309	\$ 1,581	\$ 1,741	\$ 30,009	\$ 2,415	\$ 2,202
TOTAL INCOME	\$ 96,239	\$ 105,491	\$ 96,417	\$ 82,746	\$ 81,973	\$ 99,314	\$ 111,290	\$ 105,004	\$ 141,081	\$ 120,417	\$ 126,836
EXPENSES:											
Salaries and Employees Benefits	\$ 19,108	\$ 16,646	\$ 16,648	\$ 17,971	\$ 19,198	\$ 21,151	\$ 23,587	\$ 23,570	\$ 24,141	\$ 24,386	\$ 23,797
Other Taxes	698	710	545	546	613	637	1,062	1,456	1,688	1,809	1,998
Provision for Loans Losses	22,995	32,086	32,607	24,439	14,702	23,984	36,469	27,547	26,654	59,687	33,179
Interest Paid	11,312	15,040	14,959	9,685	8,000	12,375	17,796	16,818	15,222	12,546	13,535
Other Expenses	24,464	27,346	21,306	19,438	19,280	24,359	24,093	23,172	27,102	24,365	77,503
TOTAL EXPENSES	\$ 78,577	\$ 91,828	\$ 86,065	\$ 72,079	\$ 61,793	\$ 82,506	\$ 103,007	\$ 92,563	\$ 94,807	\$ 122,793	\$ 150,012
Income Before Tax	\$ 17,662	\$ 13,663	\$ 10,352	\$ 10,667	\$ 20,180	\$ 16,808	\$ 8,283	\$ 12,441	\$ 46,274	\$ (2,376)	\$ (23,176)
Income Tax	3,107	2,650	2,646	2,311	-	(22)	5	11	2,923	4,949	21,680
NET INCOME	\$ 14,555	\$ 11,013	\$ 7,706	\$ 8,356	\$ 20,180	\$ 16,830	\$ 8,278	\$ 12,430	\$ 43,351	\$ (7,325)	\$ (44,856)

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Small Personal Loans Institutions

Net Income

Amounts in Thousands (\$,000)



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Small Personal Loans Originations

Q4-2025

Amounts in Thousands (\$,000) and %

	\$ Amount	% of Total Amount	Number of Loans	% of Total Loans	Weighted Rate %	Min Rate %	Max Rate %
0-10%	\$ 24	0%	6	0%	10.00%	9.99%	10.00%
10-12%	\$ 71	0%	18	0%	10.01%	10.01%	10.01%
12-13%	\$ 77	0%	22	0%	12.92%	12.91%	12.93%
13-14%	\$ -	0%	0	0%	0.00%	0.00%	0.00%
14-15%	\$ 134	0%	36	0%	14.98%	14.92%	14.99%
15-16%	\$ 28	0%	6	0%	15.98%	15.97%	15.99%
16-17%	\$ 58	0%	17	0%	16.94%	16.86%	16.97%
17-18%	\$ 18	0%	4	0%	17.98%	17.96%	17.99%
18-19%	\$ 39	0%	12	0%	18.87%	18.84%	18.90%
19-20%	\$ 23	0%	7	0%	19.83%	19.82%	19.83%
20-21%	\$ 71	0%	18	0%	20.94%	20.01%	21.00%
21-22%	\$ 27	0%	7	0%	21.91%	21.91%	21.91%
22-23%	\$ 46	0%	11	0%	22.98%	22.97%	22.99%
23-24%	\$ 280	1%	86	0%	23.93%	23.73%	23.96%
24-25%	\$ 230	0%	61	0%	24.97%	24.90%	24.99%
25-26%	\$ 163	0%	42	0%	25.97%	25.93%	25.99%
26-27%	\$ 34	0%	11	0%	26.68%	26.01%	26.85%
27-28%	\$ 160	0%	40	0%	27.98%	27.91%	28.00%
28-29%	\$ 440	1%	126	0%	28.86%	28.58%	28.99%
29-30%	\$ 661	1%	197	1%	29.89%	29.24%	29.96%
30+%	\$ 44,069	94%	25,596	97%	56.35%	34.40%	82.17%
TOTAL	\$ 46,653	100%	26,323	100%	54.61%	33.87%	79.01%

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Small Personal Loans Originations

Q3-2025

Amounts in Thousands (\$,000) and %

	\$ Amount	% of Total Amount	Number of Loans	% of Total Loans	Weighted Rate %	Min Rate %	Max Rate %
0-10%	\$ 69	0%	18	0%	9.60%	8.74%	9.96%
10-12%	\$ 92	0%	22	0%	10.01%	10.01%	10.05%
12-13%	\$ 60	0%	20	0%	12.91%	12.89%	12.93%
13-14%	\$ 1	0%	1	0%	13.02%	13.02%	13.02%
14-15%	\$ 108	0%	28	0%	14.96%	14.94%	14.97%
15-16%	\$ 63	0%	15	0%	15.42%	15.01%	15.99%
16-17%	\$ 71	0%	21	0%	16.84%	16.69%	16.95%
17-18%	\$ 22	0%	6	0%	17.47%	17.06%	17.84%
18-19%	\$ 49	0%	14	0%	18.74%	18.03%	18.89%
19-20%	\$ 33	0%	8	0%	19.45%	19.15%	19.99%
20-21%	\$ 91	0%	21	0%	20.87%	20.12%	20.98%
21-22%	\$ 36	0%	12	0%	21.23%	21.05%	21.89%
22-23%	\$ 14	0%	3	0%	22.68%	22.01%	23.00%
23-24%	\$ 223	0%	70	0%	23.95%	23.95%	23.95%
24-25%	\$ 87	0%	24	0%	24.87%	24.01%	25.00%
25-26%	\$ 200	0%	52	0%	25.63%	25.03%	26.00%
26-27%	\$ 91	0%	24	0%	26.39%	26.01%	26.96%
27-28%	\$ 83	0%	20	0%	27.73%	27.10%	27.99%
28-29%	\$ 287	1%	79	0%	28.71%	28.22%	28.99%
29-30%	\$ 308	1%	87	0%	29.67%	29.28%	29.98%
30+%	\$ 44,404	96%	25,186	98%	56.90%	31.94%	81.18%
TOTAL	\$ 46,392	100%	25,731	100%	55.45%	31.54%	78.70%

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Small Personal Loans Originations

Q2-2025

Amounts in Thousands (\$,000) and %

	\$ Amount	% of Total Amount	Number of Loans	% of Total Loans	Weighted Rate %	Min Rate %	Max Rate %
0-10%	\$ 15	0%	4	0%	9.91%	9.90%	9.91%
10-12%	\$ 530	1%	127	1%	10.02%	10.02%	10.06%
12-13%	\$ 88	0%	25	0%	12.90%	12.90%	12.90%
13-14%	\$ 7	0%	4	0%	13.19%	13.01%	13.57%
14-15%	\$ 80	0%	18	0%	14.97%	14.75%	15.00%
15-16%	\$ 150	0%	42	0%	15.06%	15.03%	15.98%
16-17%	\$ 112	0%	32	0%	16.63%	16.55%	16.97%
17-18%	\$ 47	0%	11	0%	17.30%	17.06%	17.94%
18-19%	\$ 69	0%	23	0%	18.40%	18.07%	18.96%
19-20%	\$ 68	0%	16	0%	19.13%	19.09%	19.57%
20-21%	\$ 76	0%	19	0%	20.29%	20.07%	20.96%
21-22%	\$ 135	0%	37	0%	21.05%	21.03%	21.55%
22-23%	\$ 11	0%	3	0%	22.34%	22.34%	22.34%
23-24%	\$ 241	1%	72	0%	23.82%	23.81%	23.95%
24-25%	\$ 50	0%	13	0%	24.16%	24.05%	24.95%
25-26%	\$ 153	0%	45	0%	25.04%	25.03%	25.13%
26-27%	\$ 166	0%	46	0%	26.05%	26.03%	26.51%
27-28%	\$ 91	0%	20	0%	27.16%	27.03%	27.95%
28-29%	\$ 338	1%	94	0%	28.30%	28.17%	28.46%
29-30%	\$ 396	1%	104	0%	29.37%	29.33%	29.98%
30+%	\$ 42,863	94%	22,823	97%	55.10%	32.62%	77.58%
TOTAL	\$ 45,686	100%	23,578	100%	52.99%	31.89%	74.10%

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Small Personal Loans Originations

Q1-2025

Amounts in Thousands (\$,000) and %

	\$ Amount	% of Total Amount	Number of Loans	% of Total Loans	Weighted Rate %	Min Rate %	Max Rate %
0-10%	\$ 10	0%	3	0%	9.12%	9.12%	9.13%
10-12%	\$ 107	0%	26	0%	10.21%	10.06%	11.98%
12-13%	\$ 116	0%	31	0%	12.91%	12.81%	12.95%
13-14%	\$ 9	0%	2	0%	13.13%	13.08%	13.18%
14-15%	\$ 107	0%	28	0%	14.89%	14.47%	14.94%
15-16%	\$ 152	1%	38	0%	15.61%	15.01%	15.98%
16-17%	\$ 120	0%	31	0%	16.74%	16.28%	16.98%
17-18%	\$ 81	0%	19	0%	17.78%	17.01%	17.98%
18-19%	\$ 118	0%	32	0%	18.81%	18.03%	18.93%
19-20%	\$ 89	0%	22	0%	19.76%	19.06%	19.97%
20-21%	\$ 156	1%	41	0%	20.92%	20.04%	20.98%
21-22%	\$ 105	0%	27	0%	21.46%	21.04%	21.96%
22-23%	\$ 79	0%	22	0%	22.76%	22.02%	22.97%
23-24%	\$ 265	1%	77	1%	23.88%	23.52%	23.96%
24-25%	\$ 190	1%	56	0%	24.89%	24.04%	24.97%
25-26%	\$ 265	1%	70	1%	25.86%	25.03%	25.97%
26-27%	\$ 142	0%	37	0%	26.63%	26.04%	26.97%
27-28%	\$ 233	1%	61	1%	27.85%	27.04%	27.96%
28-29%	\$ 435	1%	107	1%	28.78%	28.08%	28.98%
29-30%	\$ 463	1%	131	1%	29.76%	29.11%	29.98%
30+%	\$ 35,551	92%	18,151	95%	51.05%	32.08%	67.18%
TOTAL	\$ 38,793	100%	19,012	100%	48.74%	31.30%	63.54%

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Venture Capital Funds Balance Sheet

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash	\$ 49,048	\$ 52,851	\$ 5,111	\$ 5,794	\$ 4,958	\$ 6,918	\$ 3,782	\$ 3,343	\$ 4,466	\$ 6,629	\$ 9,270
Securities	-	-	-	-	-	-	-	-	-	-	-
Portfolio Investment	21,856	22,364	70,438	68,110	68,936	36,839	33,460	30,460	29,258	36,150	34,578
Property and Equipment			-	-	-	-	-	-	-	-	-
Other Assets	62	102	89	71	153	151	287	166	124	70	134
TOTAL ASSETS	\$ 70,966	\$ 75,317	\$ 75,638	\$ 73,975	\$ 74,047	\$ 43,908	\$ 37,529	\$ 33,969	\$ 33,848	\$ 42,849	\$ 43,982
LIABILITIES:											
Current Liabilities	2,948	3,667	3,219	2,853	2,483	2,449	2,301	1,961	1,812	1,660	1,185
Long Term Liabilities	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES	\$ 2,948	\$ 3,667	\$ 3,219	\$ 2,853	\$ 2,483	\$ 2,449	\$ 2,301	\$ 1,961	\$ 1,812	\$ 1,660	\$ 1,185
EQUITY CAPITAL:											
Eligible Contributed Capital	\$ 51,103	\$ 51,103	\$ 51,103	\$ 51,103	\$ 51,103	\$ 57,346	\$ 57,346	\$ 57,346	\$ 57,346	\$ 57,346	\$ 57,346
Non-Eligible Contributed Capital	-	-	-	-	-	-	-	-	-	-	-
Retained Earnings	16,915	20,547	18,678	20,019	20,461	(15,887)	(22,118)	(25,338)	(25,310)	(16,157)	(14,549)
TOTAL EQUITY CAPITAL	\$ 68,018	\$ 71,650	\$ 72,419	\$ 71,122	\$ 71,564	\$ 41,459	\$ 35,228	\$ 32,008	\$ 32,036	\$ 41,189	\$ 42,797
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 70,966	\$ 75,317	\$ 75,638	\$ 73,975	\$ 74,047	\$ 43,908	\$ 37,529	\$ 33,969	\$ 33,848	\$ 42,849	\$ 43,982

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OFICINA DEL COMISIONADO DE

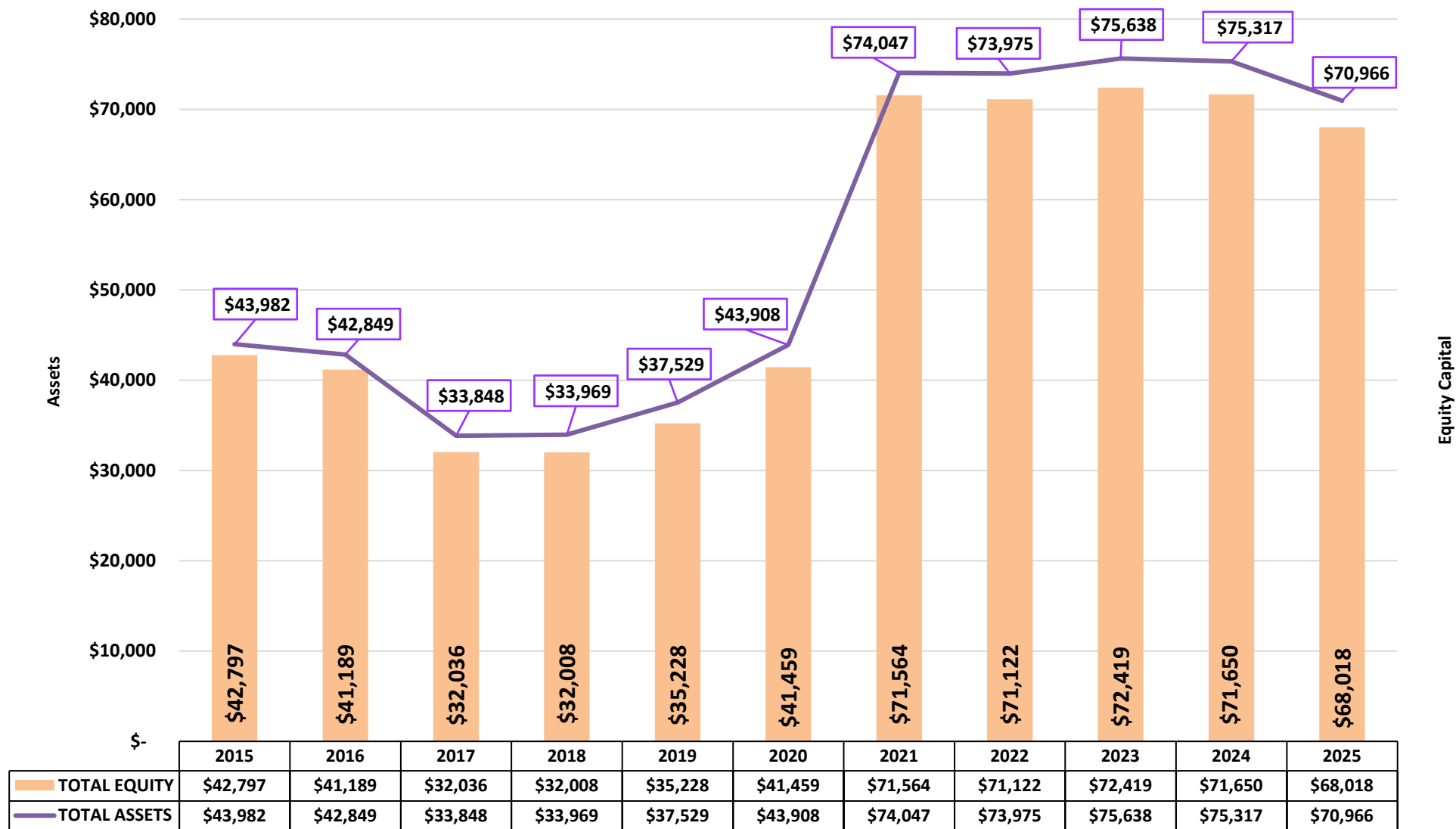
INSTITUCIONES
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GOBIERNO DE PUERTO RICO

Venture Capital Funds

Assets and Equity Capital

Amounts in Thousands (\$,000)



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Venture Capital Funds Income Statement

Amounts in Thousands (\$,000)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INVESTMENT INCOME:											
Dividend Income from Investments	\$ 1,310	\$ 521	\$ 356	\$ 320	\$ 7,603	\$ 1,101	\$ 209	\$ 203	\$ 1,036	\$ 885	\$ 2,356
Interest Income from Cash and Cash Equivalents	852	382	184	11	4	20	19	23	17	11	5
Other Income	401	1,022	108	19	33	130	506	134	134	127	127
TOTAL INCOME	\$ 2,563	\$ 1,925	\$ 648	\$ 350	\$ 7,640	\$ 1,251	\$ 734	\$ 360	\$ 1,187	\$ 1,023	\$ 2,488
OPERATING EXPENSES:											
Management Fee	564	558	490	490	708	612	603	639	681	695	744
Waived Management Fee	-	-	-	-	(218)	-	-	-	-	-	-
Loss of uncollectible interest & dividends	-	-	-	-	-	-	-	-	-	-	-
General and Administrative	3,876	1,212	218	368	316	100	110	107	111	124	161
Total Operating Expenses	\$ 4,440	\$ 1,770	\$ 708	\$ 858	\$ 806	\$ 712	\$ 713	\$ 746	\$ 792	\$ 819	\$ 905
OPERATING INCOME (LOSS)	(1,877)	155	(60)	(508)	6,834	539	21	(386)	395	204	1,583
Interest Income from Convertible Loans Participations	-	-	-	-	-	-	-	-	-	-	-
Amortization of Issuance Costs	-	-	-	-	-	-	-	-	-	-	-
Provision for Contingency	-	-	-	-	-	-	-	-	-	-	-
NET INVESTMENT INCOME (LOSS)	\$ (1,877)	\$ 155	\$ (60)	\$ (508)	\$ 6,834	\$ 539	\$ 21	\$ (386)	\$ 395	\$ 204	\$ 1,583
Net Realized Gain (Loss) from Sales or Write-Offs of Investments	(42)	966	525	2,110	61,199	2,621	137	-	(389)	(720)	181
Net Unrealized Appreciation (Depreciation) of Investments	-	(177)	2,545	(514)	(61,045)	3,120	2,027	415	(6,083)	2,405	(391)
Tax Related Payments (Benefits)	-	-	-	-	-	-	-	-	-	-	-
NET INCREASE IN ASSETS RESULTING FROM OPERATIONS	\$ (1,919)	\$ 944	\$ 3,010	\$ 1,088	\$ 6,988	\$ 6,280	\$ 2,185	\$ 29	\$ (6,077)	\$ 1,889	\$ 1,373

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OFICINA DEL COMISIONADO DE

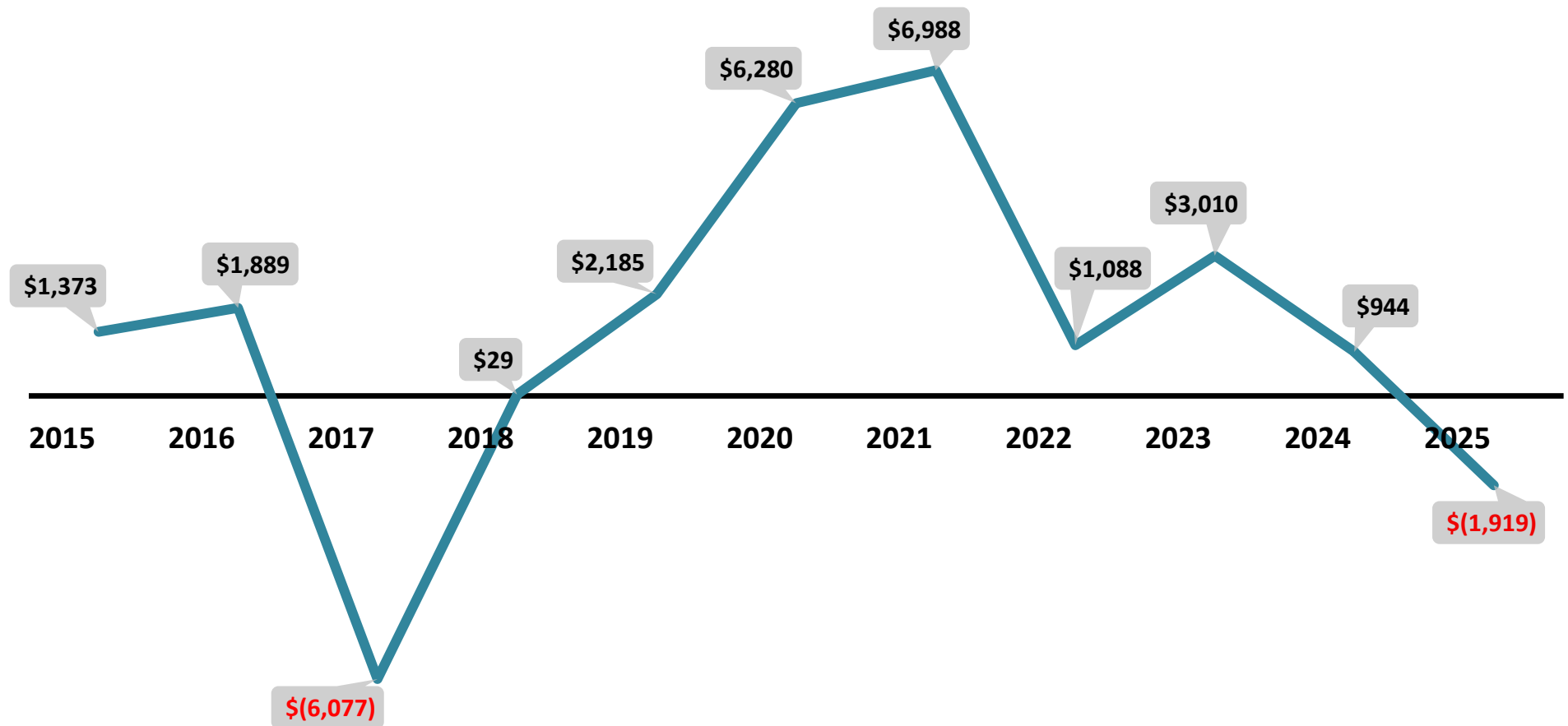
INSTITUCIONES
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GOBIERNO DE PUERTO RICO

Venture Capital Funds

Net Income

Amounts in Thousands (\$,000)



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