



**La Cámara de Comercio de Puerto Rico
y sus Comités de Asuntos Contributivos y de Socios presentan el**

FORO Económico y Contributivo

DUBLIN DESIGN . I N C

y Almuerzo-Ceremonia Iniciación de NUEVOS SOCIOS

Miércoles, 7 de junio de 2017
The Condado Plaza Hilton



Estadísticas: La Banca en Puerto Rico
Lcda. Zoimé Álvarez Rubio

FORO ECONÓMICO Y CONTRIBUTIVO

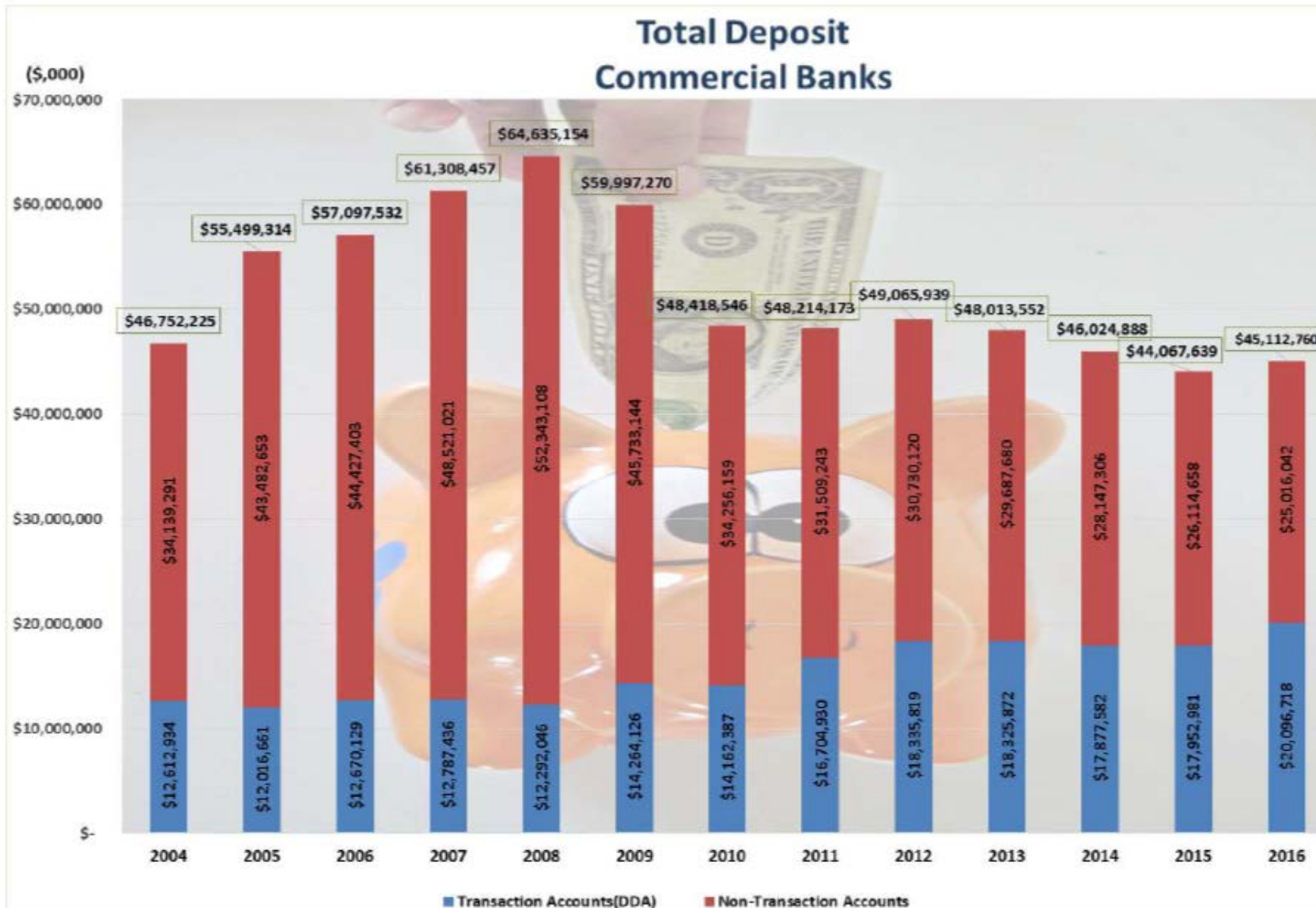


Commercial Banks Balance Sheet

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
Cash & Interest Bearing Placements	\$ 5,375,280	\$ 4,516,797	\$ 4,896,021	\$ 3,995,910	\$ 4,292,417	\$ 3,964,276	\$ 2,952,600	\$ 3,844,099	\$ 3,089,027	\$ 2,445,639	\$ 2,785,653	\$ 3,247,801	\$ 3,432,108
Securities	8,804,789	7,066,104	5,604,643	5,940,378	7,087,148	9,833,215	13,015,073	19,233,843	22,927,003	26,484,071	26,838,188	36,437,410	38,275,058
Loans & Leases:													
Real Estate	22,673,142	23,643,960	26,977,187	27,475,287	31,209,120	30,068,785	33,147,510	39,207,456	39,890,954	37,949,537	34,609,689	31,621,502	30,103,377
Commercial, industrial & Agricultural	4,708,253	5,429,223	7,340,813	9,279,520	8,887,560	11,464,405	10,173,074	11,669,448	12,653,556	13,426,507	15,805,109	13,663,002	13,536,051
Individuals	5,560,029	5,928,107	6,393,983	6,479,393	6,434,144	5,583,146	5,698,070	6,308,810	6,904,607	7,111,391	7,269,146	6,957,220	6,046,339
Leases	290,221	295,862	313,003	341,356	346,512	378,236	456,868	303,799	442,491	619,658	661,808	791,166	695,512
Other Loans	2,143,468	2,243,879	785,174	1,289,769	1,597,200	1,666,810	1,757,189	2,193,305	2,773,375	3,300,111	2,032,796	4,805,917	316,471
Total Loans & Leases	\$ 35,375,113	\$ 37,541,031	\$ 41,810,160	\$ 44,865,325	\$ 48,474,536	\$ 49,161,382	\$ 51,232,711	\$ 59,682,818	\$ 62,664,983	\$ 62,407,204	\$ 60,378,548	\$ 57,838,807	\$ 50,697,750
Less: Unearned Income on Loans	1,180	986	921	1,271	1,756	5,260	5,330	11,435	15,325	20,544	(2,010)	(1,834)	1,056
Loans & Leases, net of unearned income	\$ 35,373,933	\$ 37,540,045	\$ 41,809,239	\$ 44,864,054	\$ 48,472,780	\$ 49,156,122	\$ 51,227,381	\$ 59,671,383	\$ 62,649,658	\$ 62,386,660	\$ 60,380,558	\$ 57,840,641	\$ 50,696,694
Less: Allowances for loan and lease losses	1,081,718	1,215,603	1,336,491	1,109,044	1,326,693	1,401,986	1,322,489	1,811,767	1,374,046	992,955	769,918	650,919	619,520
Total Loans and Leases, net of unearned income, reserve and allowances	\$ 34,292,215	\$ 36,324,442	\$ 40,472,748	\$ 43,755,010	\$ 47,146,087	\$ 47,754,136	\$ 49,904,892	\$ 57,859,616	\$ 61,275,612	\$ 61,393,705	\$ 59,610,640	\$ 57,189,722	\$ 50,077,174
Other assets	8,426,328	8,612,076	9,409,698	9,907,498	9,603,085	9,237,012	9,601,187	8,693,326	8,606,718	8,257,487	6,715,938	4,603,938	3,702,813
Total Assets	\$ 56,898,612	\$ 56,519,419	\$ 60,383,110	\$ 63,598,796	\$ 68,128,737	\$ 70,788,639	\$ 75,473,752	\$ 89,630,884	\$ 95,898,360	\$ 98,580,902	\$ 95,950,419	\$ 101,478,871	\$ 95,487,153
Deposits	45,112,759	44,067,639	46,024,888	48,013,553	49,059,662	48,254,099	48,418,546	59,997,270	64,635,154	61,308,457	57,097,532	55,499,314	46,752,125
Short Term Debt	596,323	1,032,562	1,632,182	1,739,144	3,479,173	5,434,147	7,376,175	8,875,010	8,892,747	15,113,117	15,458,218	19,723,415	25,047,075
Long Term Debt	1,093,526	1,509,226	2,104,520	4,254,599	5,865,485	7,025,589	9,815,125	10,901,533	12,738,992	10,662,895	11,308,710	15,393,985	12,823,748
Other Liabilities	2,330,640	2,106,908	2,379,986	2,048,492	2,477,261	2,872,228	3,094,379	2,909,245	3,018,228	4,617,345	5,551,432	4,148,224	4,684,546
Total Liabilities	\$ 49,133,248	\$ 48,716,335	\$ 52,141,576	\$ 56,055,788	\$ 60,881,581	\$ 63,586,063	\$ 68,704,225	\$ 82,683,058	\$ 89,285,121	\$ 91,701,814	\$ 89,415,892	\$ 94,764,938	\$ 89,307,494
Preferred stock	311,323	386,323	386,323	386,323	386,323	386,323	396,240	441,240	448,240	441,240	441,240	421,240	421,240
Common stock	561,016	560,086	579,204	577,284	576,615	742,045	741,415	802,446	1,574,196	1,574,196	739,226	737,885	516,772
Surplus	3,922,029	3,904,084	5,014,506	5,224,027	4,898,438	5,005,001	4,567,923	4,158,417	3,250,665	3,057,049	2,672,160	2,600,476	2,179,871
Undivided profits	2,970,996	2,952,591	2,261,501	1,355,374	1,385,780	1,069,207	1,063,949	1,545,723	1,340,138	2,639,857	2,681,901	2,954,332	3,061,776
Total Capital	\$ 7,765,364	\$ 7,803,084	\$ 8,241,534	\$ 7,543,008	\$ 7,247,156	\$ 7,202,576	\$ 6,769,527	\$ 6,947,826	\$ 6,613,239	\$ 6,879,088	\$ 6,534,527	\$ 6,713,933	\$ 6,179,659
Total Liabilities and Capital	\$ 56,898,612	\$ 56,519,419	\$ 60,383,110	\$ 63,598,796	\$ 68,128,737	\$ 70,788,639	\$ 75,473,752	\$ 89,630,884	\$ 95,898,360	\$ 98,580,902	\$ 95,950,419	\$ 101,478,871	\$ 95,487,153



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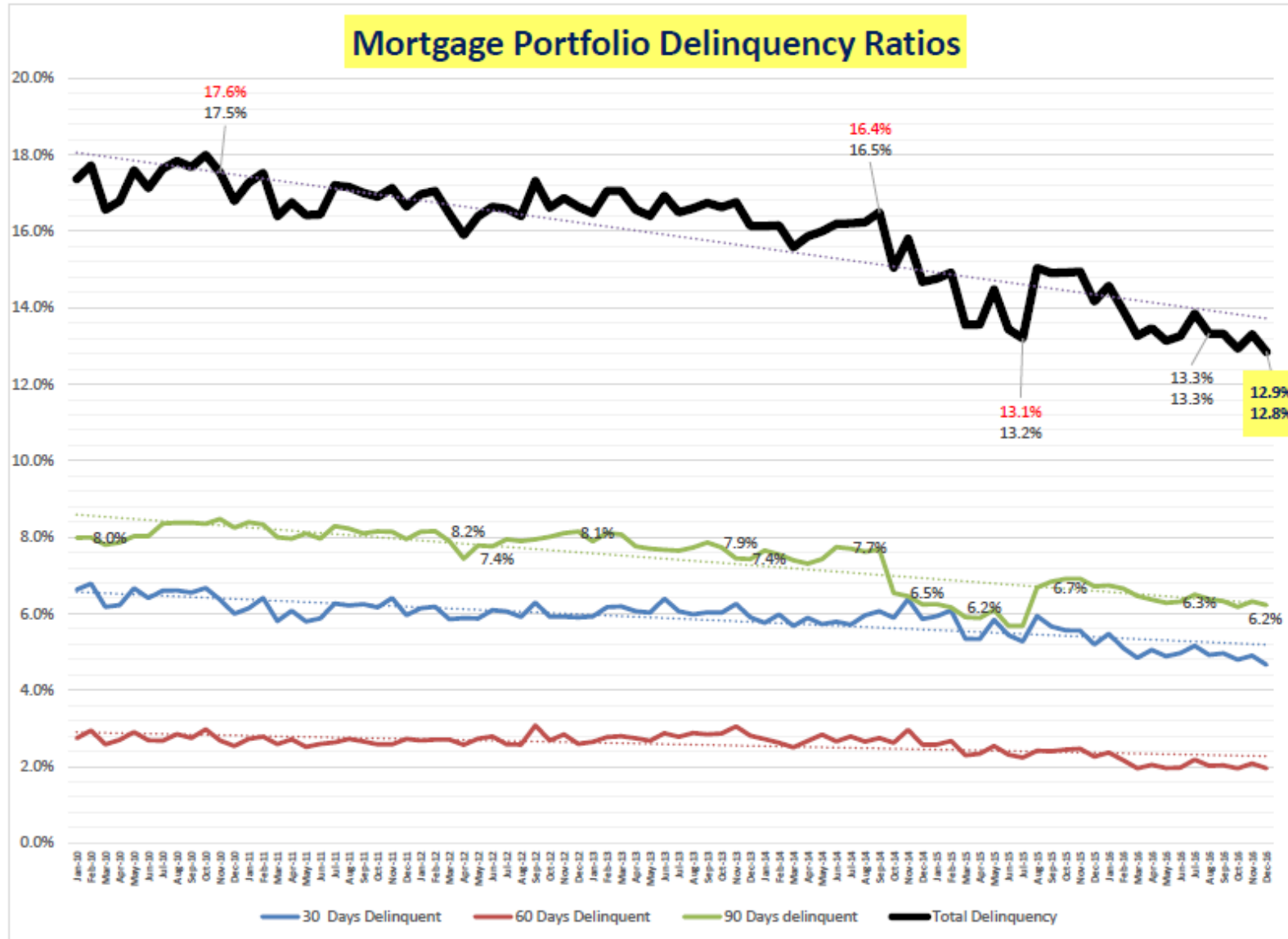
Statistics by Banks in Puerto Rico					
December 31, 2016	(\$,000)				Num.
Banks	Assets	Net Loans	Deposits	Capital	Branches
Bco. Popular PR	\$ 28,359,000	\$ 16,083,000	\$ 23,786,000	\$ 2,919,000	171
Scotiabank PR	4,231,596	3,023,436	3,155,565	910,481	21
Bco. Santander PR	5,357,416	3,663,564	4,327,782	898,863	28
Firstbank PR	9,227,488	6,558,617	6,478,854	1,946,212	48
Orientalbank PR	6,154,927	4,147,690	4,668,531	920,085	48
Bco. Cooperativo PR	543,949	139,311	452,475	89,218	1
Citibank N.A	2,083,138	415,394	2,067,081	11,574	1
Nova Scotia PR	820,313	141,214	124,757	1,055	1
Banesco	120,785	120,089	51,714	68,896	1
Total	\$ 56,898,612	\$ 34,292,315	\$ 45,112,759	\$ 7,765,384	320

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

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



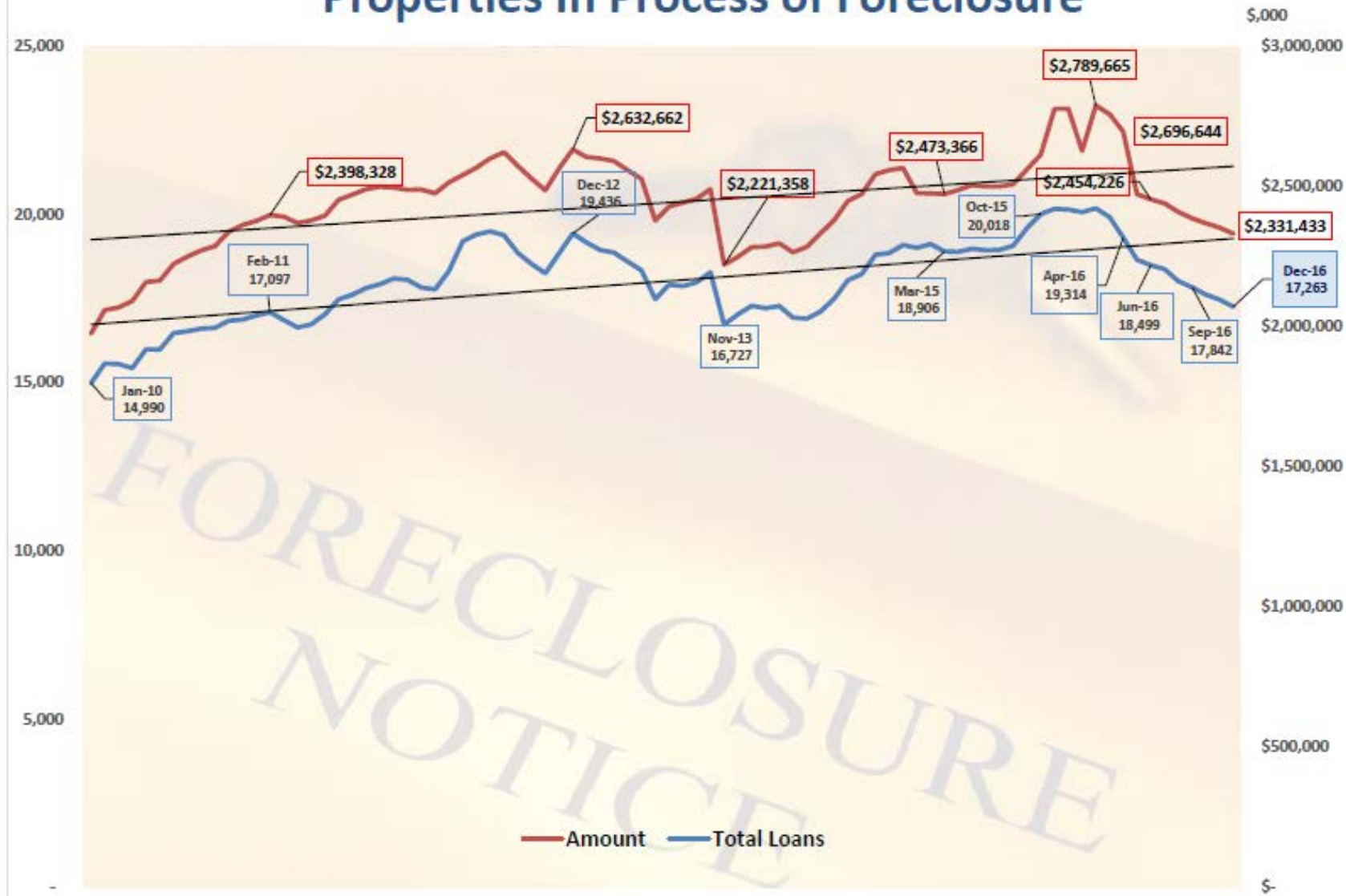
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Properties In Process of Foreclosure



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Loss Mitigation Activity Report as of December 31, 2016 \$,000

Loss Mitigation Activity																		
Dollar Amounts in thousands	2009		2010		2011		2012		2013		2014		2015		2016		Total	
Special Forbearance(Moratoria) Agreements and Payments (Acuerdo de pago y Planes)	735	\$ 35,320.0	4,257	\$ 502,518	4,832	\$ 544,020	4,927	\$ 538,985	4,678	\$ 496,442	3,954	\$ 448,798	3,707	\$ 396,701	3,943	\$ 425,839	31,033	\$ 3,388,623
Stipulation or Covenant(Estipulaciones) Modification/Restructuring (Modificaciones/Reestructuraciones)	2,002	112,109	16,875	1,559,386	8,495	752,829	9,246	794,221	6,667	567,973	6,507	502,662	1,187	101,919	728	59,421	51,707	4,450,520
Partial Claims (Reclamaciones Parciales)	63	6,452	952	87,815	135	14,295	14	1,530	257	23,269	695	79,853	112	9,463	46	3,552	2,274	226,229
Housing Saving Aids	173	28,199	4,690	573,551	7,532	960,505	7,478	926,468	6,733	840,006	5,490	674,305	4,347	520,017	3,912	465,419	40,355	4,988,470
Other Loss mitigation activity for loans under 90 Days delinquent	21	1,949	211	19,291	1,073	94,066	308	29,884	70	6,973	50	5,447	71	8,083	89	9,370	1,893	175,063
	0	0	8	896	238	19,701	428	37,149	106	7,773	21	0	54	0	0	0	834	65,519
	51	6,573	241	28,308	276	43,733	173	34,377	212	55,364	247	58,907	767	84,922	400	57,919	2,388	370,103
	3,045	\$ 190,602	27,234	\$ 2,771,765	22,581	\$ 2,429,149	22,574	\$ 2,362,614	18,723	\$ 1,997,800	16,964	\$ 1,769,972	10,245	\$ 1,121,105	9,118	\$ 1,021,520	130,484	\$ 13,664,527

Loss Mitigation Activity for Loans in Foreclosures Process

	2009		2010		2011		2012		2013		2014		2015		2016		Total	
Agreements and Payments (Acuerdo de pago y Planes)	3,989	427,929	4,414	557,154	4,561	579,337	3,568	383,788	2,704	296,268	2,067	275,042	348	36,942	303	26,602	21,954	2,583,062
Stipulation or Covenant(Estipulaciones) Modification/Restructuring (Modificaciones/Reestructuraciones)	1,125	115,700	1,688	192,056	1,102	270,815	996	104,588	557	56,972	273	33,790	97	9,411	92	10,950	5,930	794,282
Partial Claims (Reclamaciones Parciales)	1,398	201,780	1,826	228,500	1,684	214,335	2,110	296,593	1,626	215,086	1,552	192,428	2,248	258,236	2,165	244,213	14,609	1,851,171
Housing Saving Aids	177	15,623	140	16,558	180	39,796	70	6,727	13	1,110	59	7,769	175	19,556	140	18,549	954	125,688
Other/Refinancing	234	67,685	42	4,305	0	0	8	1,412	0	0	0	0	0	0	0	0	284	73,402
	6	1,178	269	20,327	46	12,124	37	9,059	17	5,599	17	7,320	60	18,179	89	160,398	541	234,184
	6,929	\$ 829,895	8,379	\$ 1,018,900	7,573	\$ 1,116,407	6,789	\$ 802,167	4,917	\$ 575,035	3,968	\$ 516,349	\$ 2,928	\$ 342,324	\$ 2,789	\$ 460,712	38,077	\$ 4,797,639

Total Loss Mitigation Activity

Special Forbearance(Moratoria) Agreements and Payments (Acuerdo de pago y Planes)	735	35,320	4,257	502,518	4,832	544,020	4,927	538,985	4,678	496,442	3,954	448,798	3,707	396,701	3,943	425,839	31,033	3,388,623
Stipulation or Covenant(Estipulaciones) Modification/Restructuring (Modificaciones/Reestructuraciones)	5,991	540,038	21,289	2,116,540	13,056	1,332,166	12,814	1,178,009	9,371	864,241	8,574	777,704	1,535	138,861	1,031	86,023	73,661	7,033,582
Partial Claims (Reclamaciones Parciales)	1,188	122,152	2,640	279,871	1,237	285,110	1,010	106,118	814	80,241	968	113,643	209	18,874	138	14,502	8,204	1,020,511
Housing Saving Aids	1,571	229,979	6,516	802,051	9,216	1,174,840	9,588	1,223,061	8,359	1,055,092	7,042	866,733	6,595	778,253	6,077	709,632	54,964	6,839,641
Other/Refinancing	198	17,572	351	35,849	1,253	133,862	378	36,611	83	8,083	109	13,216	246	27,639	229	27,919	2,847	300,751
	234	67,685	50	5,201	238	19,701	436	38,561	106	7,773	21	0	54	0	0	0	1,118	138,921
	57	7,751	510	48,635	322	55,857	210	43,436	229	60,963	264	66,227	827	103,101	489	218,317	2,929	604,287
	9,974	\$ 1,020,497	35,613	\$ 3,790,665	30,154	\$ 3,545,556	29,363	\$ 3,164,781	23,640	\$ 2,572,835	20,932	\$ 2,286,321	13,173	\$ 1,463,429	11,907	\$ 1,482,232	174,756	\$ 19,326,316
Reinstalled & Paid off	6,010	\$ 627,905	7,310	\$ 868,856	6,996	\$ 849,194	9,386	\$ 861,675	8,569	\$ 1,053,100	7,035	\$ 755,668	8,377	\$ 847,024	3,119	\$ 314,261	56,802	\$ 6,177,683
Bankruptcy	1,947	236,204	2,095	273,833	2,022	272,063	2,093	274,765	2,079	251,858	2,004	242,135	1,846	222,711	1,128	135,114	15,214	\$ 1,908,683
Units Foreclosed	2,454	\$ 376,078	3,162	\$ 521,690	3,188	\$ 536,452	3,814	\$ 612,442	4,207	\$ 610,116	3,344	\$ 448,082	4,123	\$ 586,508	2,552	\$ 340,591	26,844	\$ 4,031,959
In Process of foreclosure													20,515	\$ 2,651,874	18,769	\$ 2,606,351		

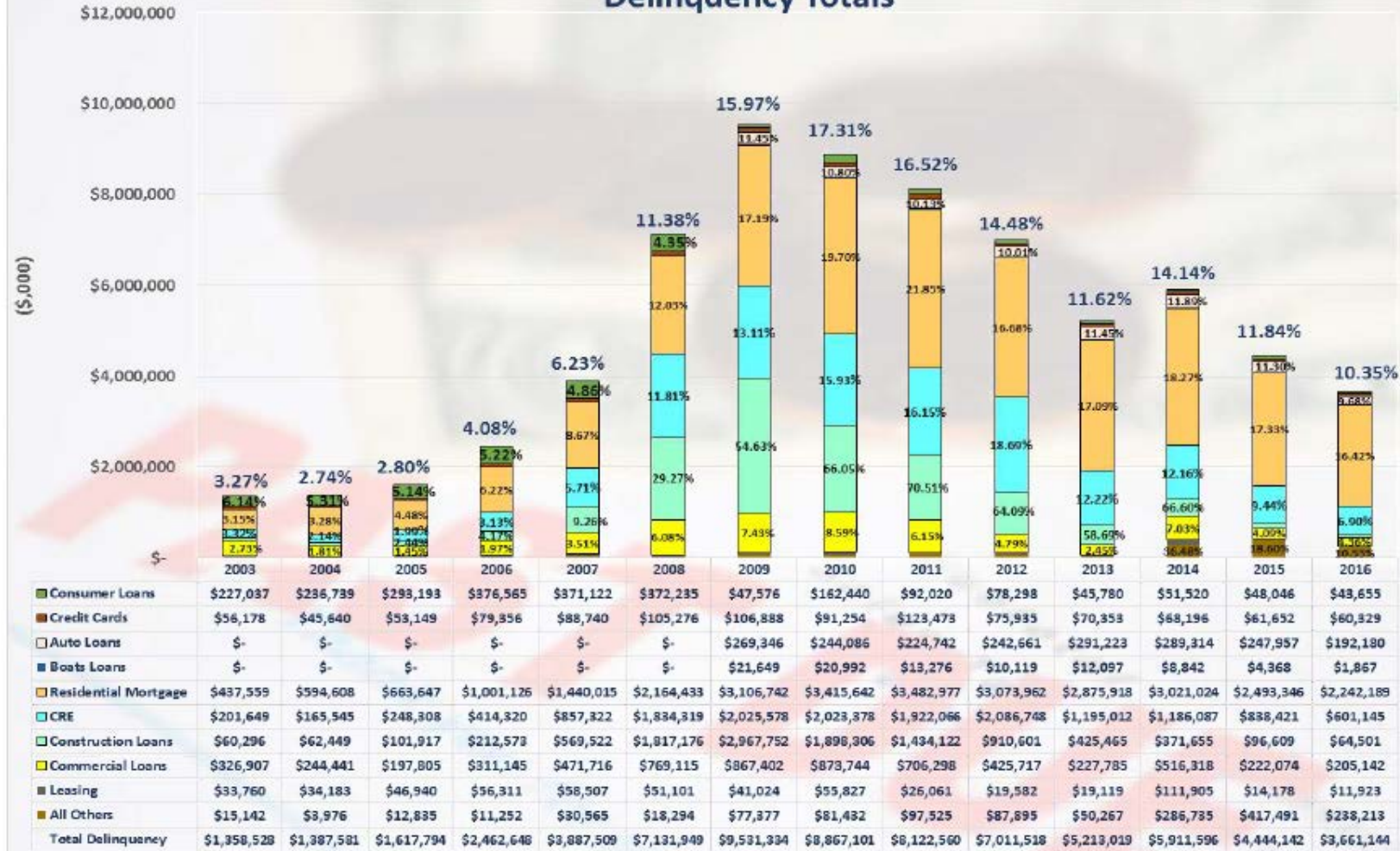


DATOS IMPORTANTES

- ❑ Población según el Censo de 2010: 3.725 millones
- ❑ Crédito activo en PR a:
 - ❖ Enero 2017 – 1,461,884 / Enero 2016 – 1,449,183
 - ❖ En PR hay 3.4 cuentas activas por persona (2.8 en Estados Unidos)
- ❑ Rango de las puntuaciones de crédito
 - ❖ Super Prime – 900 + (3.1% de la población)
 - ❖ Prime Plus – 800 – 899 (19.3% de la población)
 - ❖ Prime – 700 – 799 (31.5% de la población)
 - ❖ Near Prime – 600 – 699 (34.8% de la población)
 - ❖ Subprime – 599 o menos (10.8% de la población)
- ❑ Delincuencia ha bajado
 - ❖ 2012: 12% morosidad en hipotecas
 - ❖ 2017: 10% morosidad en hipotecas

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Commercial Banks Delinquency Totals





Gracias

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