

FIRSTBANK PUERTO RICO

	Disbursement Date 01/16/2009	RSSD (Holding Company) 2744894	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2015	2016	%chg from prev	
	\$ millions	\$ millions		
Assets	\$11,907	\$12,557	5.5%	
Loans	\$8,927	\$9,299	4.2%	
Construction & development	\$118	\$90	-24.0%	
Closed-end 1-4 family residential	\$3,225	\$3,229	0.1%	
Home equity	\$17	\$21	27.5%	
Credit card	\$281	\$295	5.1%	
Other consumer	\$317	\$327	3.4%	
Commercial & Industrial	\$724	\$981	35.5%	
Commercial real estate	\$2,374	\$2,416	1.8%	
Unused commitments	\$1,125	\$1,109	-1.4%	
Securitization outstanding principal	\$1,477	\$1,295	-12.3%	
Mortgage-backed securities (GSE and private issue)	\$1,351	\$1,399	3.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$687	\$487	-29.1%	
Cash & balances due	\$293	\$746	154.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$127	\$105	-17.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$133	\$103	-22.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$9,961	\$10,669	7.1%	
Deposits	\$8,872	\$9,382	5.7%	
Total other borrowings	\$974	\$1,163	19.4%	
FHLB advances	\$670	\$455	-32.1%	
Equity				
Equity capital at quarter end	\$1,946	\$1,888	-3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	15.1%	13.3%	--	
Tier 1 risk based capital ratio	19.5%	18.5%	--	
Total risk based capital ratio	20.8%	19.7%	--	
Return on equity ¹	5.3%	3.6%	--	
Return on assets ¹	0.9%	0.5%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.3%	38.1%	--	
Loss provision to net charge-offs (qtr)	73.0%	160.5%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016
Construction & development	19.3%	29.3%	1.1%	0.2%
Closed-end 1-4 family residential	8.6%	9.2%	0.2%	0.2%
Home equity	12.9%	12.5%	0.3%	0.2%
Credit card	1.4%	1.4%	1.2%	1.1%
Other consumer	1.0%	1.7%	1.3%	1.6%
Commercial & Industrial	11.6%	9.4%	0.2%	0.0%
Commercial real estate	9.9%	4.2%	0.6%	0.2%
Total loans	7.8%	6.5%	0.4%	0.3%