

Commercial Banks

Balance Sheet

Amounts in Thousands (\$,000)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
ASSETS:											
Cash & Interest Bearing Placements	\$ 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	\$ 4,896,021
Securities	33,483,468	32,531,415	33,809,735	33,833,567	28,231,185	24,400,301	16,376,690	11,693,367	8,804,789	7,066,104	5,604,643
Loans & Leases:											
Real Estate	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	26,977,187
Commercial, Industrial & Agricultural	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	7,340,813
Individuals	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	6,393,983
Leases	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
Other Loans	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	785,174
Total Loans & Leases	\$ 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	\$ 41,810,160
Less: Unearned Income on Loans	2,467	616	1,143	776	962	620	805	890	1,180	986	921
Loans & Leases, Net of Unearned Income	\$ 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	\$ 41,809,239
Less: Allowance for Loans and Lease Losses	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	1,336,491
Total Loans and Leases, net of unearned income, reserve and allowance	\$ 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	\$ 40,472,748
Other Assets	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	9,409,698
TOTAL ASSETS	\$ 88,918,664	\$ 86,278,481	\$ 84,127,868	\$ 96,235,737	\$ 85,838,370	\$ 70,532,159	\$ 65,097,466	\$ 61,938,863	\$ 56,898,612	\$ 56,519,419	\$ 60,383,110
LIABILITIES:											
Deposits	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	\$ 46,024,888
Short Term Debt	102,000	25,000	100,133	46,001	40,000	188,366	249,558	252,531	596,323	1,032,562	1,632,182
Long Term Debt	877,330	731,352	554,892	385,333	683,738	761,127	1,035,882	1,962,434	1,093,526	1,509,226	2,104,520
Other Liabilities	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	2,379,986
Total Liabilities	\$ 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	\$ 52,141,576
CAPITAL:											
Preferred Stock	100,000	100,000	100,000	108,000	308,000	308,000	311,323	311,323	311,323	386,323	386,323
Common Stock	237,098	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086	579,204
Surplus	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	5,014,506
Undivided profits	162,821	187,862	(644,273)	2,131,340	2,946,931	3,603,777	3,310,856	2,943,823	2,970,996	2,952,591	2,261,501
Total Capital	\$ 4,191,620	\$ 4,163,253	\$ 3,163,315	\$ 5,850,753	\$ 6,824,513	\$ 7,941,856	\$ 8,162,972	\$ 7,762,035	\$ 7,765,364	\$ 7,803,084	\$ 8,241,534
TOTAL LIABILITIES AND CAPITAL	\$ 88,918,664	\$ 86,278,481	\$ 84,127,868	\$ 96,235,737	\$ 85,838,370	\$ 70,532,159	\$ 65,097,466	\$ 61,938,863	\$ 56,898,612	\$ 56,519,419	\$ 60,383,110

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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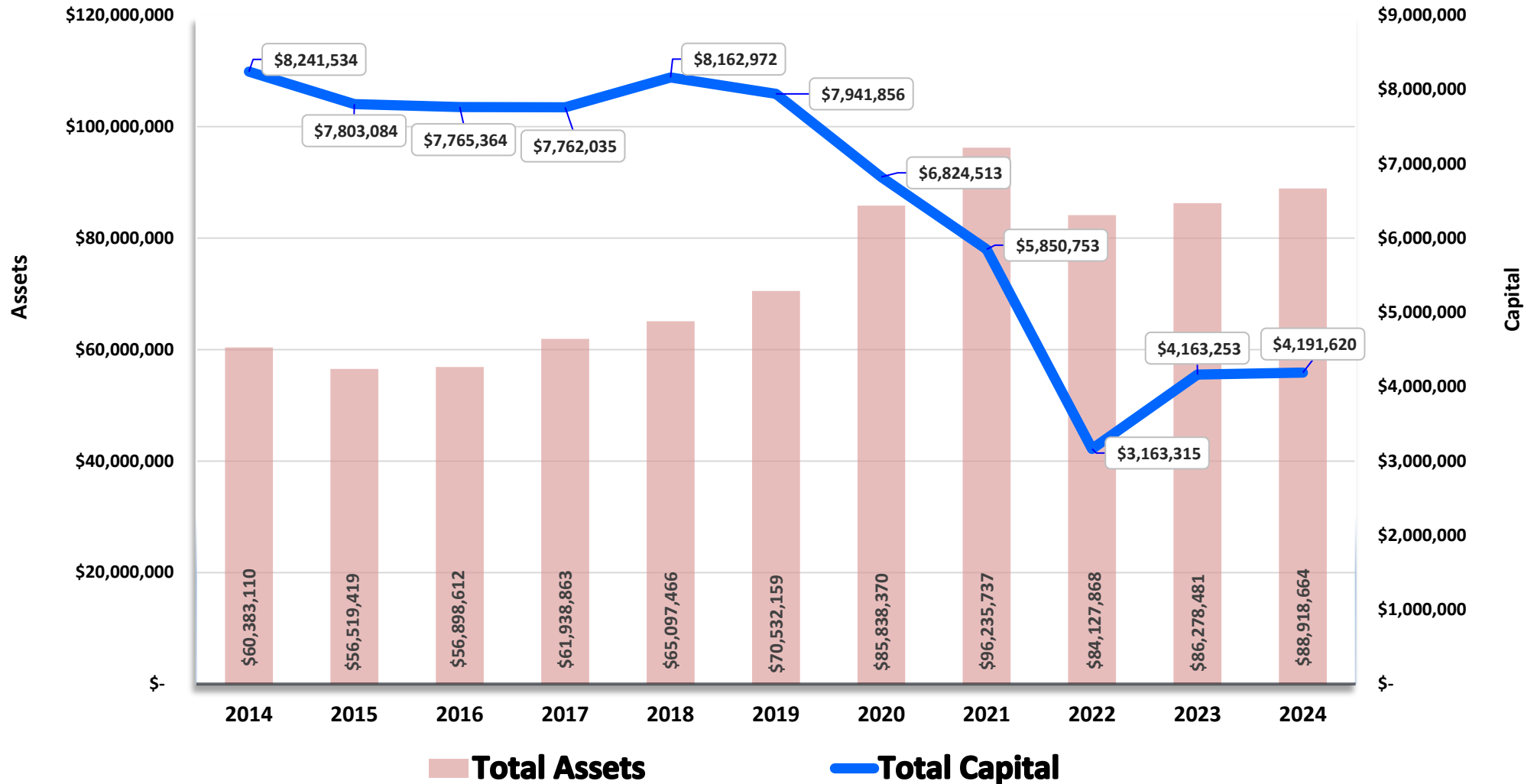
INSTITUCIONES
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GOBIERNO DE PUERTO RICO

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)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Interest and Fee Income on Loans											
In Domestic Offices:											
Loans Secured by Real Estate:											
Loans Secured by 1-4 Family Residential Properties	\$ 586,759	\$ 562,850	\$ 557,206	\$ 585,568	\$ 576,772	\$ 571,513	\$ 681,207	\$ 720,139	\$ 769,713	\$ 811,751	
All Other Loans Secured by Real Estate	577,887	545,553	452,526	434,240	417,374	498,133	541,264	523,774	540,565	560,104	
Total Loans Secured by Real Estate	\$ 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	
Loans to Finance Agricultural Production and Other Loans to Farmers	301	367	508	733	2,212	888	2,999	2,513	1,347	3,648	
Commercial and Industrial Loans	386,098	341,468	233,322	226,968	217,242	220,947	215,774	186,975	187,736	218,289	
Loans to Individuals for Household, Family, and Other Personal Expenditures:											
Credit Cards	256,130	223,294	167,291	147,658	168,373	204,549	217,322	225,713	231,545	239,328	
Other Consumer Loans (includes other revolving credit plans, other than credit cards, automobile loans and other consumer loans)	681,442	598,697	500,971	445,690	419,826	410,177	386,073	375,245	393,413	423,421	
Loans to Foreign Governments and Official Institutions	-	-	-	-	-	-	-	-	-	-	
All Other Loans in Domestic Offices	271,364	196,575	108,486	116,596	109,760	124,115	100,997	81,765	81,360	110,193	
Total Interest and Fee Income on Loans	\$ 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	\$ 2,712,603
Income from Lease Financing Receivables	69,312	61,231	47,614	40,220	34,901	28,013	23,317	20,021	21,058	26,458	35,640
Interest Income on Balances Due from Depository Institutions	440,697	488,345	188,283	32,009	39,790	166,099	195,694	95,784	39,739	17,817	
Interest and Dividend Income on Securities:											
U.S. Treasury Securities and U.S. Government Agency Obligations	673,671	532,203	341,553	179,205	200,558	296,954	161,038	51,525	26,289	18,180	
Mortgage-backed Securities	226,919	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962	
All Other Securities	18,946	17,139	16,652	15,581	15,846	19,111	19,997	20,014	10,463	13,771	
Total Interest and Dividend Income on Securities	\$ 919,536	\$ 753,575	\$ 552,163	\$ 378,488	\$ 348,126	\$ 451,055	\$ 311,692	\$ 205,532	\$ 151,644	\$ 129,913	\$ 154,469
Interest Income from Trading Assets	1,000	1,000	2,000	3,000	2,000	3,000	3,000	3,000	4,049	9,051	9,803
Interest Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	59,315	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38	2,201
Other Interest Income	13,074	10,401	4,841	2,097	3,471	328,974	11,725	7,456	4,453	2,902	7,869
TOTAL INTEREST INCOME	\$ 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	\$ 2,922,585
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)	\$ 992,437	\$ 776,138	\$ 154,380	\$ 35,414	\$ 50,829	\$ 159,853	\$ 81,711	\$ 38,175	\$ 33,837	\$ 30,338	
Non-transaction Accounts	504,247	417,158	140,163	108,495	173,683	238,852	199,778	181,841	186,953	189,183	
Total Interest Expense on Deposits	\$ 1,496,684	\$ 1,193,296	\$ 294,543	\$ 143,909	\$ 224,512	\$ 398,705	\$ 281,489	\$ 220,016	\$ 220,790	\$ 219,521	\$ 262,149
Expense of Federal Funds Purchased and Securities Sold under Agreement to Repurchase	2,554	7,062	1,018	1	1,883	5,161	4,992	7,117	18,199	31,071	
Interest Expense on Trading Liabilities and Other Borrowed Money	36,401	44,231	14,399	10,937	12,741	19,796	23,119	20,978	20,413	25,261	94,199
Interest Expense on Subordinated Notes and Debentures	-	-	-	-	-	-	-	-	1,551	2,301	
TOTAL INTEREST EXPENSE	\$ 1,535,639	\$ 1,244,589	\$ 309,960	\$ 154,847	\$ 239,136	\$ 423,662	\$ 309,600	\$ 248,111	\$ 260,953	\$ 278,154	\$ 356,348
NET INTEREST INCOME	\$ 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	\$ 2,566,237
Provision for Loans and Leases Losses	270,996	196,347	55,911	(209,455)	307,645	115,867	266,045	655,683	387,747	647,472	751,685
Non-Interest Income	849,321	846,622	938,185	797,932	603,152	807,237	819,558	553,108	402,546	673,229	446,324
Realized Gains (Losses):											
Realized Gains (Losses) on Held to Maturity Securities	-	-	-	-	-	-	-	-	-	(2,500)	
Realized Gains (Losses) on Available for Sale Securities	(7)	(1,155)	(247)	19	5,376	6,288	2,052	(16,163)	8,179	(27,807)	
NON-INTEREST EXPENSE:											
Salaries and Employee Benefits:											
Salaries	687,846	651,828	587,676	533,267	508,728	487,169	519,028	491,991	500,013	503,747	479,521
Employee benefits	178,963	174,052	173,320	163,726	126,480	149,654	157,271	138,303	140,342	128,366	128,955
Total Salaries and Employee Benefits	\$ 866,809	\$ 825,880	\$ 760,996	\$ 696,993	\$ 635,208	\$ 636,823	\$ 676,299	\$ 630,294	\$ 640,355	\$ 632,113	\$ 608,476
Expenses of Premises and Fixed Assets (net of rental income and excluding salaries, employee benefits and mortgage interest)	237,974	232,692	219,935	211,490	190,217	181,969	177,623	190,480	181,986	203,718	
Goodwill Impairments and Amortizations of Other Intangible Assets:											
Goodwill Impairment Losses	-	-	-	-	-	-	-	82,774	145,285	33,893	
Amortization Expense and Impairment Losses for Other Intangible Assets	12,325	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173	
Other Non-Interest Expenses	1,082,731	1,107,255	1,055,575	956,191	884,501	914,253	911,838	862,584	957,776	1,005,095	1,363,239
TOTAL NON-INTEREST EXPENSE	\$ 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	\$ 1,971,715
Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments	1,105,755	1,056,026	1,349,828	1,381,098	677,254	1,544,012	1,160,835	301,658	250,587	381,217	289,161
Applicable Income Taxes	229,028	277,747	323,560	482,114	131,333	270,117	178,544	69,737	57,338	111,365	(244,433)
Income (Loss) Before Extraordinary Items and Other Adjustments	\$ 876,727	\$ 778,279	\$ 1,026,268	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852	\$ 533,594
Extraordinary Items and Other Adjustments, Net of Income Taxes	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss) Attributable to Bank and Non-controlling (minority) Interests	\$ 876,727	\$ 778,279	\$ 1,026,268	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852	\$ 533,594
Less: Net income (Loss) Attributable to Non-controlling (minority) Interests	-	-	-	-	-	-	-	-	-	-	-
NET INCOME (LOSS)	\$ 876,727	\$ 778,279	\$ 1,026,268	\$ 898,984	\$ 545,921	\$ 1,273,895	\$ 982,291	\$ 231,921	\$ 193,249	\$ 269,852	\$ 533,594

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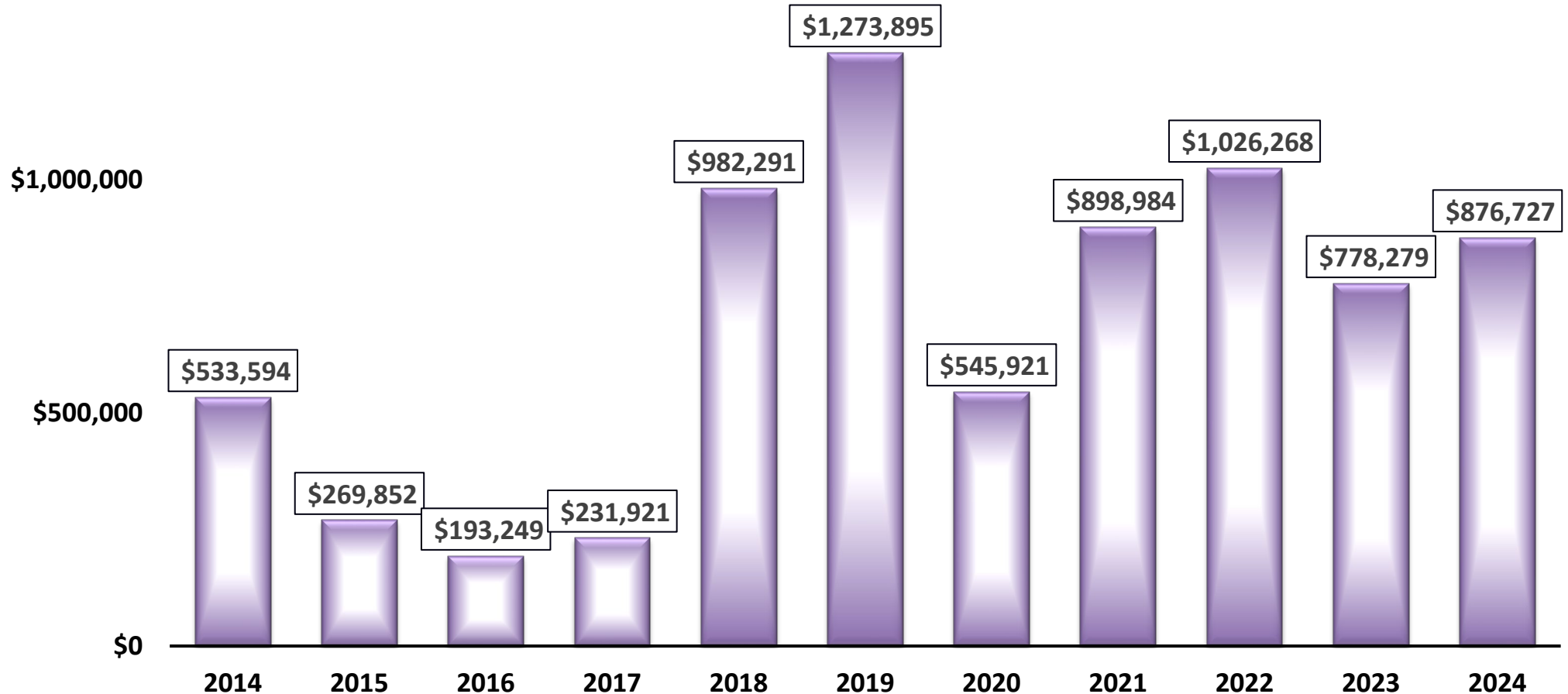
GOBIERNO DE PUERTO RICO

Commercial Banks

Net Income

Amounts in Thousands (\$,000)

\$1,500,000



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Commercial Banks Deposits

Amounts in Thousands (\$,000)

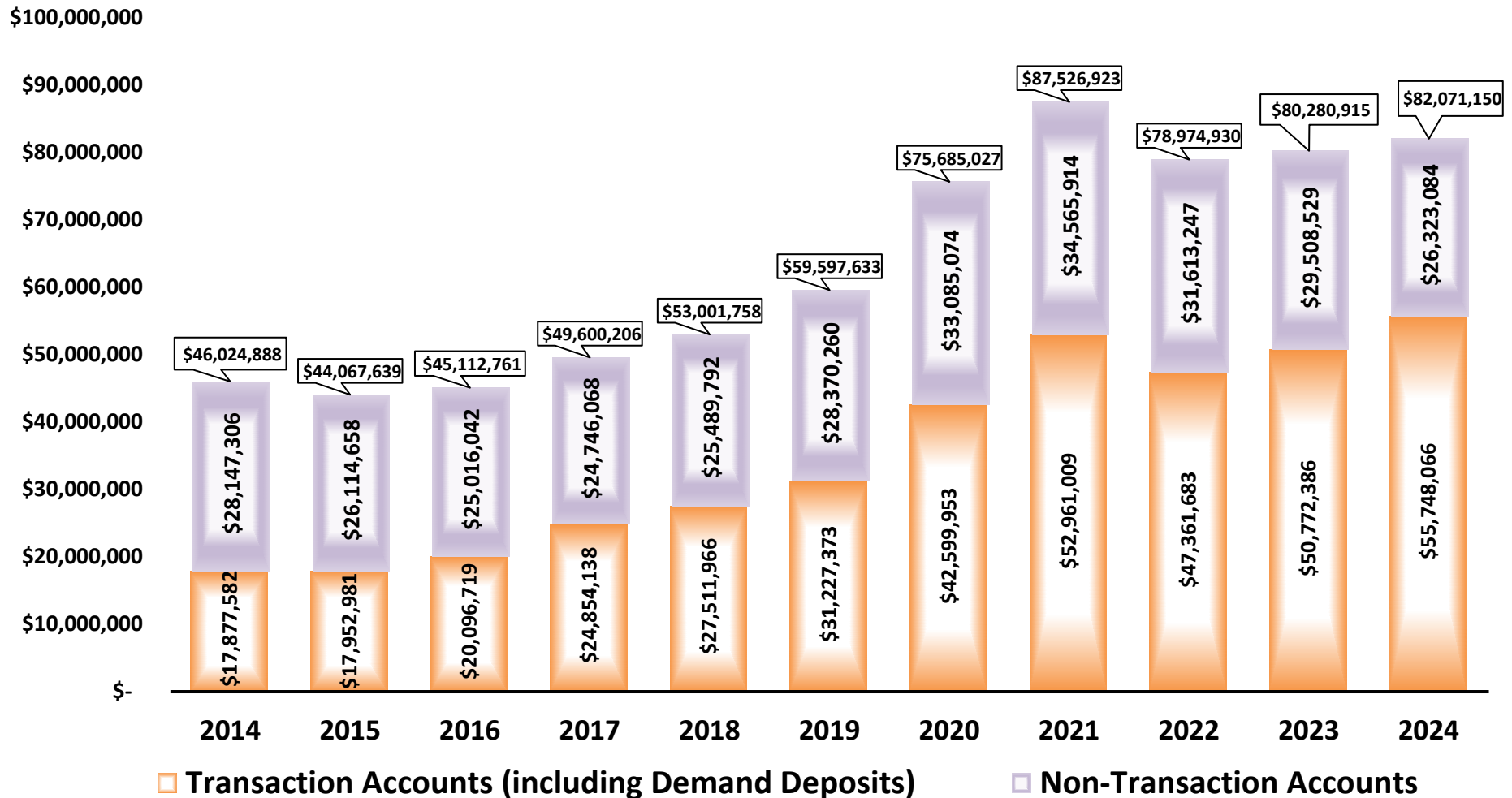
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Deposits in Domestic Offices											
Transaction Accounts (including Demand Deposits*):											
Deposits of:											
Individuals, partnerships and corporations	\$ 30,180,200	\$ 28,612,420	\$ 30,009,347	\$ 29,955,260	\$ 25,590,010	\$ 18,642,696	\$ 18,847,145	\$ 18,045,582	\$ 16,320,371	\$ 15,824,351	\$ 15,627,471
U.S. Government	16,964	11,575	12,778	13,379	12,674	21,253	27,960	35,662	41,401	45,561	55,818
States and political subdivisions in the U.S.	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	1,774,879
Commercial banks and other depository institutions in the U.S.	311,288	392,414	391,782	553,065	529,802	250,301	352,272	441,326	350,512	439,641	411,556
Banks in foreign countries	9,000	9,000	10,000	10,580	9,017	5,000	7,836	11,837	12,828	7,875	7,858
Foreign governments and official institutions	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 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	\$ 17,877,582
Non-Transaction Accounts (including MMDAs):											
Deposits of:											
Individuals, partnerships and corporations	\$ 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	\$ 25,996,742
U.S. Government	5,986	1,199	1,196	1,196	1,138	58,110	48,559	58,564	62,757	73,524	73,927
States and political subdivisions in the U.S.	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	1,006,910
Commercial banks and other depository institutions in the U.S.	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	1,069,727
Banks in foreign countries	-	-	-	-	-	-	-	-	-	-	-
Foreign governments and official institutions	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 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	\$ 28,147,306
TOTAL DEPOSITS	\$ 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	\$ 46,024,888
*Total Demand Deposits included in Transaction Accounts:	\$ 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	\$ 9,842,574

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Commercial Banks Deposits

Amounts in Thousands (\$,000)



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Commercial Banks Loans & Leases

Amounts in Thousands (\$,000)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Loans Secured by Real Estate:											
Construction and land development	\$ 353,936	\$ 370,490	\$ 296,009	\$ 208,445	\$ 295,731	\$ 235,274	\$ 165,352	\$ 213,359	\$ 203,715	\$ 246,911	\$ 558,033
Secured by farmland	23,036	26,040	29,139	36,653	35,160	46,192	79,219	86,650	105,139	123,014	130,143
Secured by family residential property:											
Insured by FHA	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	1,415,698
Guaranteed by VA	330,337	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017	79,678
Conventional	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	13,014,316
Others	649,662	612,911	712,798	734,640	818,270	696,667	768,732	830,384	855,468	1,518,583	2,027,050
Total Secured by family residential property	\$ 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	\$ 16,536,742
Secured by non-farm non-residential properties	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	9,752,269
Total Loans Secured by Real Estate	\$ 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	\$ 26,977,187
Commercial, Industrial and Agricultural Loans:											
Loans to Depository Institutions:											
To commercial banks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,610
To other depository institutions	1,116	7,171	3,515	15	-	2,348	861	5,155	3,694	3,738	2,773
To banks in foreign countries	-	-	-	-	-	-	-	-	-	-	-
Total Loans to depository institutions	\$ 1,116	\$ 7,171	\$ 3,515	\$ 15	\$ -	\$ 2,348	\$ 861	\$ 5,155	\$ 3,694	\$ 3,738	\$ 17,383
Loans to finance agricultural production and other loans to farmers	\$ 11,918	\$ 12,432	\$ 15,355	\$ 19,220	\$ 25,424	\$ 21,526	\$ 16,934	\$ 15,412	\$ 16,923	\$ 29,489	\$ 56,272
Loans to foreign government and official institutions	-	-	-	-	-	-	-	40,000	-	-	-
Obligations (other than securities and leases) of states and political subdivisions in the US	296,154	233,395	187,686	198,279	227,067	549,963	544,032	703,342	1,225,816	1,541,197	2,279,984
Other commercial and industrial loans	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	4,987,174
Total Commercial, Agricultural and Industrial Loans	\$ 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	\$ 7,340,813
Loans to Individuals:											
Auto Loans	\$ 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	\$ 2,433,794
Credit cards and related plans	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	1,794,840
Other	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	2,165,349
Total Loans to Individuals	\$ 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	\$ 6,393,983
Other Loans:											
Overdrafts	\$ 3,876	\$ 2,151	\$ 959	\$ 444	\$ 43,416	\$ 2,924	\$ 3,629	\$ 3,466	\$ 2,279	\$ 30,383	\$ 3,727
All Other	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	781,447
Total Other Loans	\$ 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	\$ 785,174
Lease Financing Receivables (Net of unearned income)	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
Total Loans & Leases	\$ 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	\$ 41,810,160
Less: Unearned Income	2,467	616	1,143	776	962	620	805	890	1,180	986	921
Total Loans & Leases (Net of unearned income)	\$ 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	\$ 41,809,239

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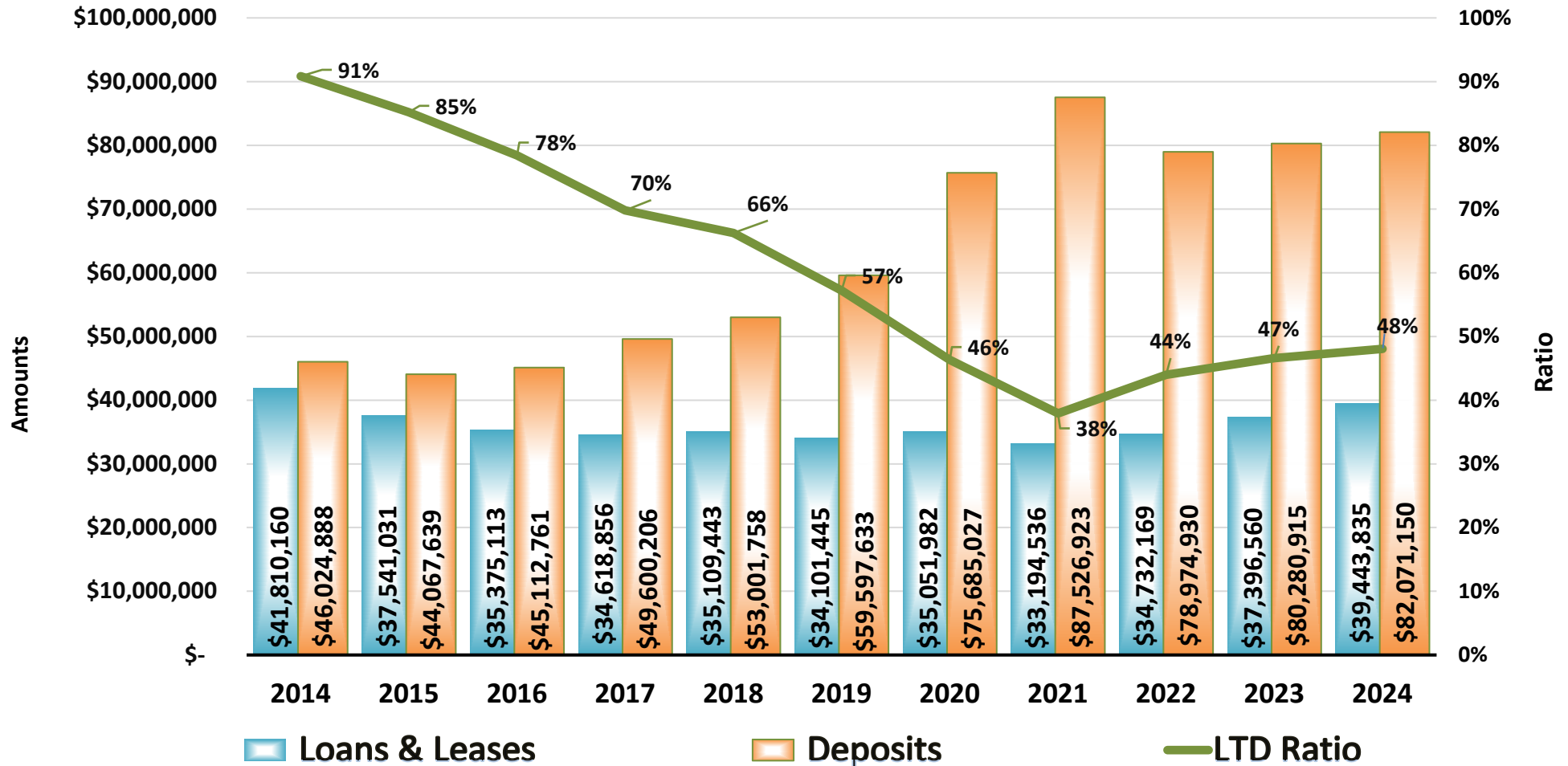
INSTITUCIONES
FINANCIERAS

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)

2024	Past Due	Past Due	
	30 through 89 days and still accruing	90 days or more and still accruing	Non-Accrual
Loans Secured by Real Estate:			
Construction, land development, and other land loans in domestic offices	\$ 55	\$ -	\$ 540
Secured by farmland in domestic offices	\$ -	\$ 1,560	\$ 702
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	\$ 268	\$ -	\$ 365
Closed-end loans secured by 1-4 family residential properties	\$ 160,517	\$ 289,401	\$ 171,705
Secured by multifamily (5 or more) residential properties in domestic offices	\$ 1,628	\$ -	\$ 665
Secured by non-farm non-residential properties in domestic offices	\$ 14,661	\$ 2,725	\$ 59,819
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	\$ -	\$ -	\$ 695
Commercial and Industrial Loans:			
To U.S. addressees (domicile)	\$ 4,946	\$ 1,582	\$ 21,699
To non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
Loans to Individuals for Household, Family, and Other Personal Expenditures:			
Credit Cards	\$ 41,698	\$ 41,019	\$ 429
Auto Loans	\$ 242,308	\$ 3	\$ 35,215
Boat Loans	\$ 266	\$ -	\$ -
Personal Loans (only single payment)	\$ 46,648	\$ -	\$ 16,830
Personal Loans guaranteed by residential	\$ -	\$ -	\$ 28
Lines of Credit	\$ 572	\$ 373	\$ 230
Other	\$ -	\$ -	\$ -
Loans to Foreign Governments and Official Institutions	\$ -	\$ -	\$ -
All Other Loans	\$ 141	\$ 2	\$ 45
Lease Financing Receivables:			
Of U.S. addressees (domicile)	\$ 19,981	\$ -	\$ 3,812
Of non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
Debt Securities and Other Assets (Excludes Other Real Estate Owned and Other Repossessed Assets)	\$ -	\$ -	\$ 1,620
TOTAL	\$ 533,689	\$ 336,665	\$ 314,399

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Commercial Banks

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q4-2024					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	29	\$ 3,326	\$ 86	\$ 18	5.72%
First Mortgage VA - 15 yrs	1	\$ 132	\$ 3	\$ -	6.25%
First Mortgage Conventional Conforming - 15 yrs	28	\$ 4,483	\$ 89	\$ 45	6.36%
First Mortgage Conventional Non-Conforming - 15 yrs	22	\$ 6,662	\$ 58	\$ 38	6.22%
Subtotal	80	\$ 14,603	\$ 236	\$ 101	
First Mortgage FHA - 30 yrs	581	\$ 113,646	\$ 2,478	\$ 683	5.53%
First Mortgage VA - 30 yrs	80	\$ 20,324	\$ 399	\$ 78	5.53%
First Mortgage Conventional Conforming - 30 yrs	146	\$ 26,745	\$ 477	\$ 323	6.06%
First Mortgage Conventional Non-Conforming - 30 yrs	430	\$ 137,254	\$ 1,797	\$ 61	6.09%
Subtotal	1,237	\$ 297,969	\$ 5,151	\$ 1,145	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	
Other Mortgages - Commercial Property	167	\$ 653,156	\$ -	\$ 13	6.54%
Second Mortgages	2	\$ 908	\$ 4	\$ -	7.29%
Loans for Residential or Commercial Development	25	\$ 23,423	\$ 15	\$ 21	7.47%
Subtotal	194	\$ 677,487	\$ 19	\$ 34	
TOTAL	1,511	\$ 990,059	\$ 5,406	\$ 1,280	

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Commercial Banks

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q3-2024					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	21	\$ 4,536	\$ 84	\$ -	5.14%
First Mortgage VA - 15 yrs	2	\$ 370	\$ 9	\$ -	4.86%
First Mortgage Conventional Conforming - 15 yrs	24	\$ 4,046	\$ 89	\$ 25	5.79%
First Mortgage Conventional Non-Conforming - 15 yrs	26	\$ 6,370	\$ 132	\$ 3	6.65%
Subtotal	73	\$ 15,322	\$ 314	\$ 28	
First Mortgage FHA - 30 yrs	519	\$ 95,384	\$ 1,994	\$ 506	5.33%
First Mortgage VA - 30 yrs	86	\$ 20,456	\$ 392	\$ 46	5.43%
First Mortgage Conventional Conforming - 30 yrs	150	\$ 24,423	\$ 444	\$ 248	6.47%
First Mortgage Conventional Non-Conforming - 30 yrs	484	\$ 126,505	\$ 1,548	\$ 72	6.71%
Subtotal	1,239	\$ 266,768	\$ 4,378	\$ 872	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	
Other Mortgages - Commercial Property	180	\$ 498,705	\$ -	\$ 11	6.56%
Second Mortgages	5	\$ 513	\$ 14	\$ -	10.52%
Loans for Residential or Commercial Development	22	\$ 29,472	\$ 14	\$ -	7.62%
Subtotal	207	\$ 528,690	\$ 28	\$ 11	
TOTAL	1,519	\$ 810,780	\$ 4,720	\$ 911	

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Commercial Banks

Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q2-2024					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	19	\$ 2,237	\$ 71	\$ 9	5.51%
First Mortgage VA - 15 yrs	3	\$ 508	\$ 15	\$ -	5.58%
First Mortgage Conventional Conforming - 15 yrs	29	\$ 4,700	\$ 74	\$ 75	5.63%
First Mortgage Conventional Non-Conforming - 15 yrs	22	\$ 4,643	\$ 73	\$ 25	6.94%
Subtotal	73	\$ 12,088	\$ 233	\$ 109	
First Mortgage FHA - 30 yrs	523	\$ 95,622	\$ 2,085	\$ 546	5.67%
First Mortgage VA - 30 yrs	79	\$ 19,242	\$ 381	\$ 95	5.57%
First Mortgage Conventional Conforming - 30 yrs	159	\$ 26,559	\$ 499	\$ 266	6.81%
First Mortgage Conventional Non-Conforming - 30 yrs	516	\$ 136,337	\$ 1,975	\$ 65	6.71%
Subtotal	1,277	\$ 277,760	\$ 4,940	\$ 972	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	
Other Mortgages - Commercial Property	162	\$ 493,427	\$ -	\$ -	6.46%
Second Mortgages	12	\$ 1,202	\$ 21	\$ -	9.40%
Loans for Residential or Commercial Development	21	\$ 37,692	\$ -	\$ -	7.45%
Subtotal	195	\$ 532,321	\$ 21	\$ -	
TOTAL	1,545	\$ 822,169	\$ 5,194	\$ 1,081	

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Commercial Banks Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
Q1-2024					
Originations					
Loans Secured by Real Estate:					
First Mortgage FHA - 15 yrs	17	\$ 2,202	\$ 42	\$ 9	5.78%
First Mortgage VA - 15 yrs	2	\$ 275	\$ 11	\$ -	4.66%
First Mortgage Conventional Conforming - 15 yrs	34	\$ 5,838	\$ 142	\$ 71	5.48%
First Mortgage Conventional Non-Conforming - 15 yrs	19	\$ 3,444	\$ 43	\$ 14	6.90%
Subtotal	72	\$ 11,759	\$ 238	\$ 94	
First Mortgage FHA - 30 yrs	416	\$ 79,357	\$ 1,829	\$ 445	5.47%
First Mortgage VA - 30 yrs	68	\$ 16,420	\$ 343	\$ 60	5.45%
First Mortgage Conventional Conforming - 30 yrs	158	\$ 23,736	\$ 404	\$ 235	6.66%
First Mortgage Conventional Non-Conforming - 30 yrs	421	\$ 112,889	\$ 1,441	\$ 28	6.61%
Subtotal	1,063	\$ 232,402	\$ 4,017	\$ 768	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	
Other Mortgages - Commercial Property	138	\$ 432,862	\$ -	\$ -	7.01%
Second Mortgages	5	\$ 287	\$ 7	\$ -	7.76%
Loans for Residential or Commercial Development	21	\$ 36,073	\$ 2	\$ -	7.35%
Subtotal	164	\$ 469,222	\$ 9	\$ -	
TOTAL	1,299	\$ 713,383	\$ 4,264	\$ 862	

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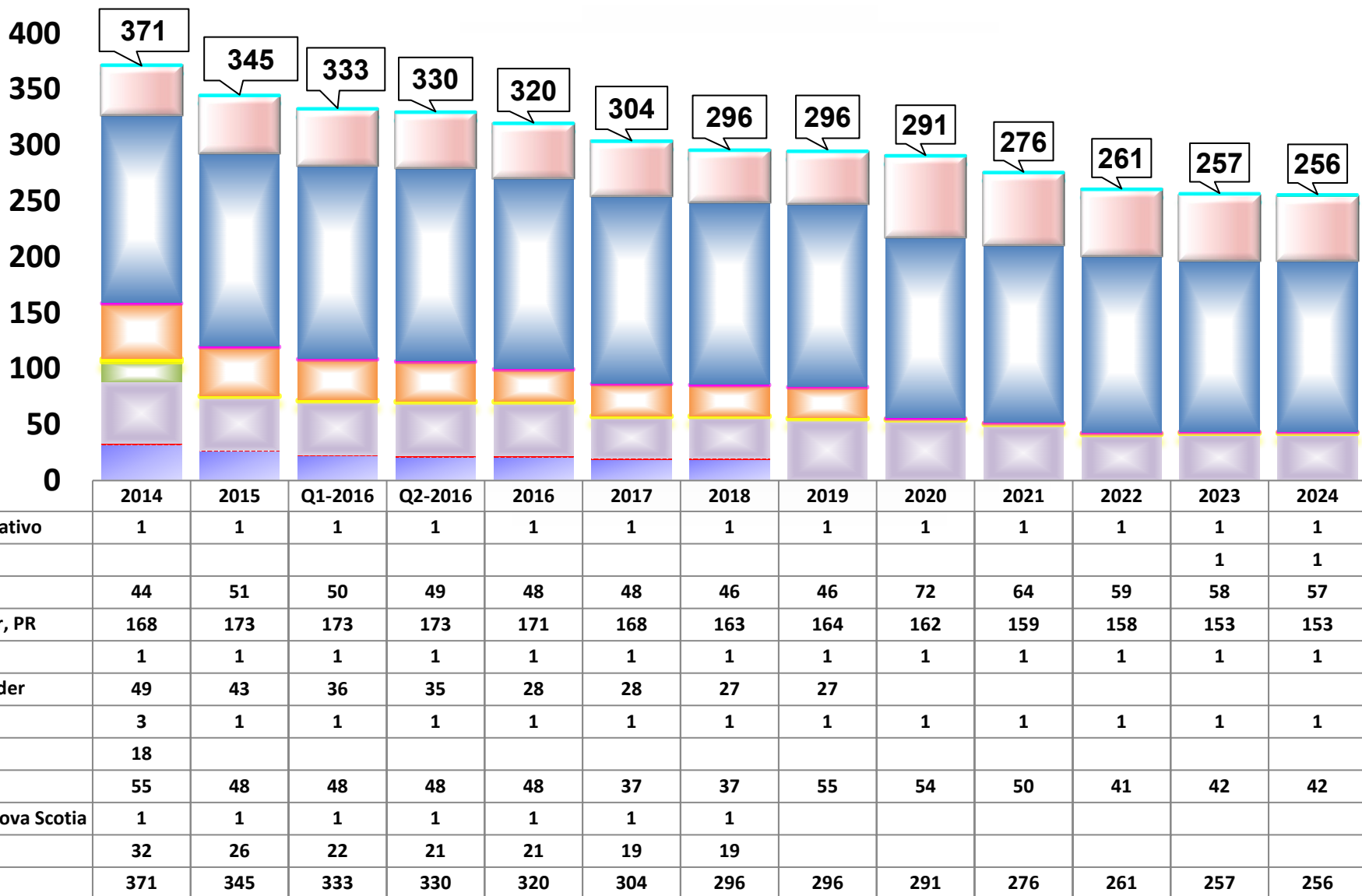
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INSTITUCIONES
FINANCIERAS

GOBIERNO DE PUERTO RICO

Commercial Banks

Total Branches



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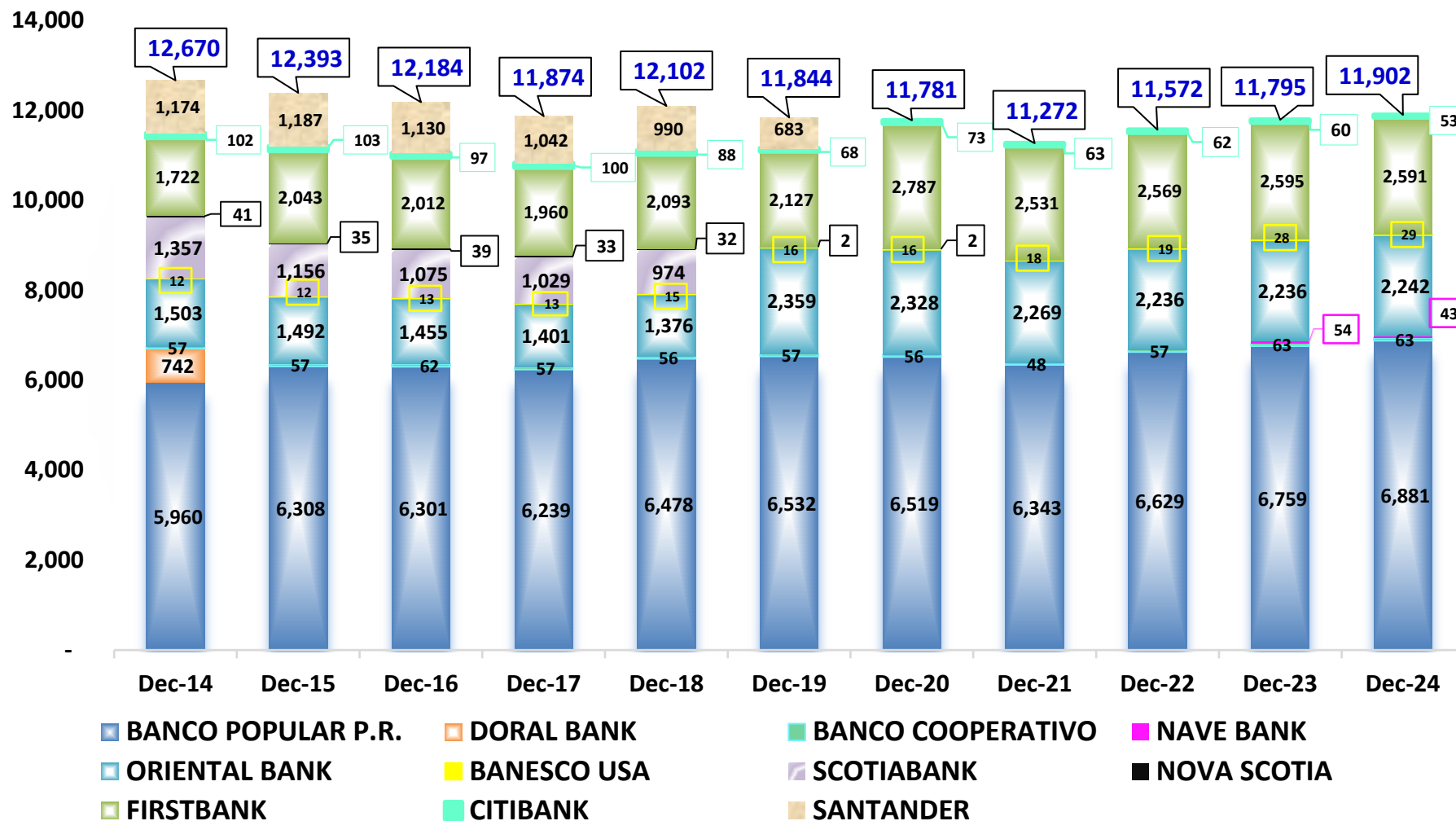
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GOBIERNO DE PUERTO RICO

Commercial Banks

Number of Employees



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