OFICINA DEL COMISIONADO DE
INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

Commercial Banks
Balance Sheet
Amounts in Thousands ($,000)

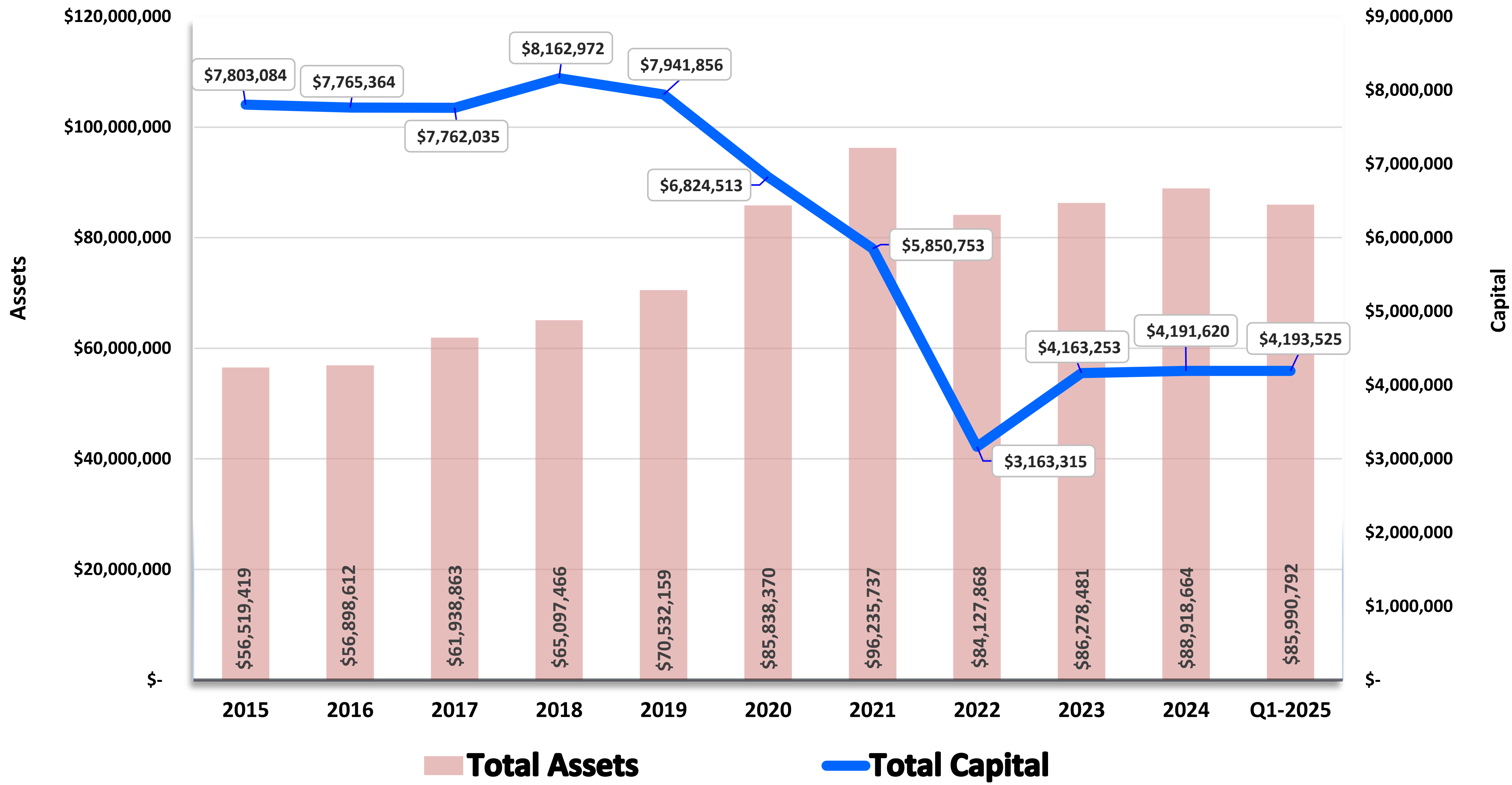
	Q1-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
ASSETS:											
Cash & Interest Bearing Placements	$ 7,670,167	$ 7,554,019	$ 7,982,028	$ 7,440,321	$ 23,112,216	$ 15,952,751	$ 5,194,400	$ 6,930,549	$ 8,545,400	$ 5,375,280	$ 4,516,797
Securities	31,965,229	33,483,468	32,531,415	33,809,735	33,833,567	28,231,185	24,400,301	16,376,690	11,693,367	8,804,789	7,066,104
Loans & Leases:											
Real Estate	19,085,602	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	4,901,542	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	8,589,134	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	931,142	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Other Loans	5,745,364	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	$ 39,252,784	$ 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	1,299	2,467	616	1,143	776	962	620	805	890	1,180	986
Loans & Leases, Net of Unearned Income	$ 39,251,485	$ 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	781,018	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	$ 38,470,467	$ 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	7,884,929	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	$ 85,990,792	$ 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
LIABILITIES:											
Deposits	$ 79,322,382	$ 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	26,000	102,000	25,000	100,133	46,001	40,000	188,366	249,558	252,531	596,323	1,032,562
Long Term Debt	585,029	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	1,863,856	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	$ 81,797,267	$ 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	237,098	237,098	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086
Surplus	3,697,835	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	158,592	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
Total Capital	$ 4,193,525	$ 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
TOTAL LIABILITIES AND CAPITAL	$ 85,990,792	$ 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

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

Commercial Banks

Assets and Capital

Amounts in Thousands ($,000)



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OFICINA DEL COMISIONADO DE
INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

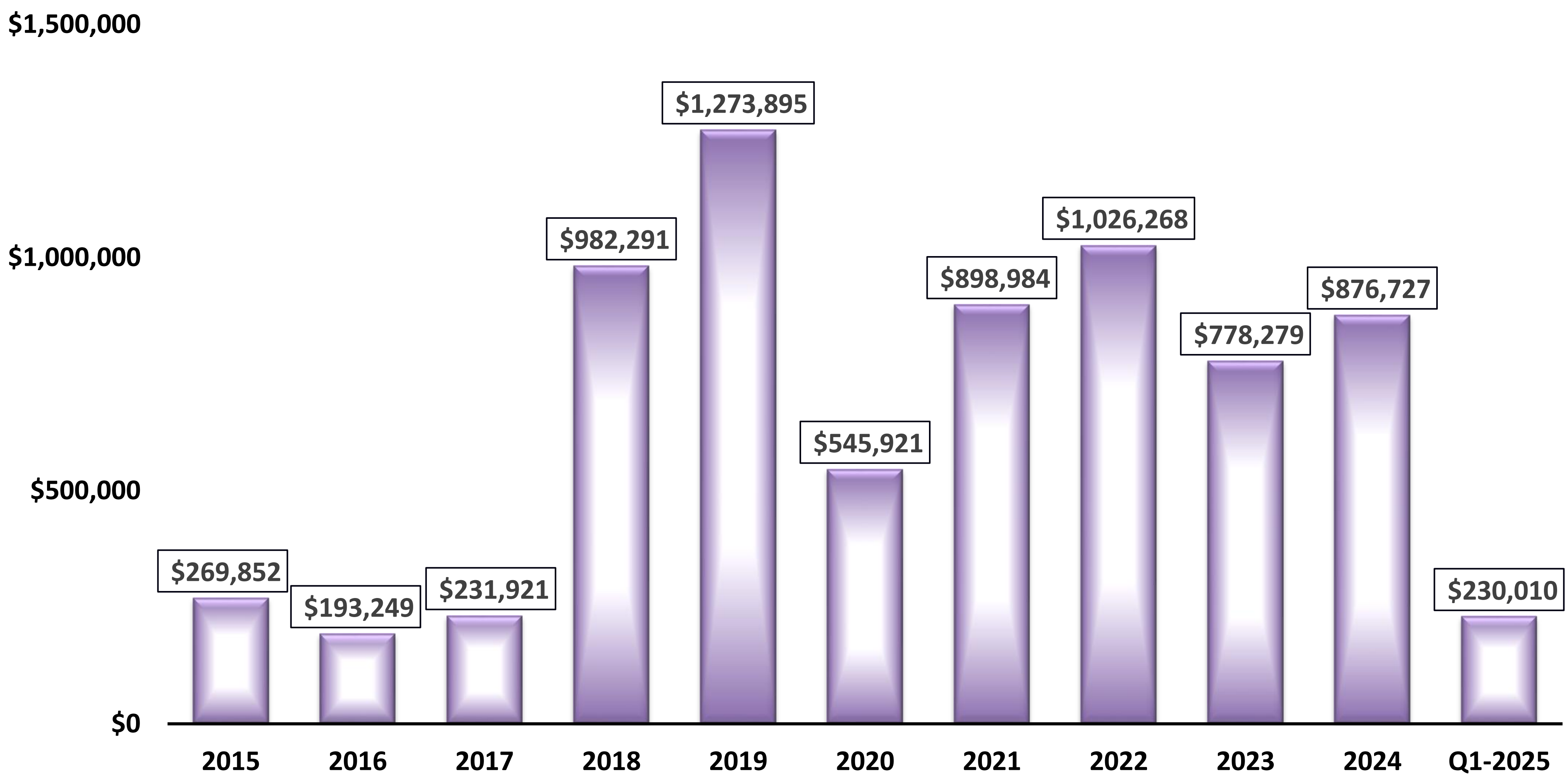
Commercial Banks
Income Statement
Amounts in Thousands ($,000)

	Q1-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
INTEREST INCOME:											
Interest and Fee Income on Loans											
In Domestic Offices:											
Loans Secured by Real Estate:											
Loans Secured by 1-4 Family Residential Properties	$ 152,434	$ 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	173,427	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	$ 325,861	$ 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	66	301	367	508	733	2,212	888	2,999	2,513	1,347	3,648
Commercial and Industrial Loans	61,284	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	63,459	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)	177,528	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	70,014	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	$ 698,212	$ 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
Income from Lease Financing Receivables	17,856	69,312	61,231	47,614	40,220	34,901	28,013	23,317	20,021	21,058	26,458
Interest Income on Balances Due from Depository Institutions	76,987	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	141,936	673,671	532,203	341,553	179,205	200,558	296,954	161,038	51,525	26,289	18,180
Mortgage-backed Securities	60,057	226,919	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962
All Other Securities	3,568	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	$ 205,561	$ 919,536	$ 753,575	$ 552,163	$ 378,488	$ 348,126	$ 451,055	$ 311,692	$ 205,532	$ 151,644	$ 129,913
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
Interest Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	12,014	59,315	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38
Other Interest Income	1,424	13,074	10,401	4,841	2,097	3,471	328,974	11,725	7,456	4,453	2,902
TOTAL INTEREST INCOME	$ 1,012,054	$ 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
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)	$ 214,300	$ 992,437	$ 776,138	$ 154,380	$ 35,414	$ 50,829	$ 159,853	$ 81,711	$ 38,175	$ 33,837	$ 30,338
Non-transaction Accounts	94,086	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	$ 308,386	$ 1,496,684	$ 1,193,296	$ 294,543	$ 143,909	$ 224,512	$ 398,705	$ 281,489	$ 220,016	$ 220,790	$ 219,521
Expense of Federal Funds Purchased and Securities Sold under Agreement to Repurchase	710	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	8,539	36,401	44,231	14,399	10,937	12,741	19,796	23,119	20,978	20,413	25,261
Interest Expense on Subordinated Notes and Debentures	-	-	-	-	-	-	-	-	-	1,551	2,301
TOTAL INTEREST EXPENSE	$ 317,635	$ 1,535,639	$ 1,244,589	$ 309,960	$ 154,847	$ 239,136	$ 423,662	$ 309,600	$ 248,111	$ 260,953	$ 278,154
NET INTEREST INCOME	$ 694,419	$ 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
Provision for Loans and Leases Losses	67,746	270,996	196,347	55,911	(209,455)	307,645	115,867	266,045	655,683	387,747	647,472
Non-Interest Income	208,898	849,321	846,622	938,185	797,932	603,152	807,237	819,558	553,108	402,546	673,229
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	174,610	687,846	651,828	587,676	533,267	508,728	487,169	519,028	491,991	500,013	503,747
Employee benefits	43,386	178,963	174,052	173,320	163,726	126,480	149,654	157,271	138,303	140,342	128,366
Total Salaries and Employee Benefits	$ 217,996	$ 866,809	$ 825,880	$ 760,996	$ 696,993	$ 635,208	$ 636,823	$ 676,299	$ 630,294	$ 640,355	$ 632,113
Expenses of Premises and Fixed Assets (net of rental income and excluding salaries, employee benefits and mortgage interest)	60,103	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	2,275	12,325	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173
Other Non-Interest Expenses	264,585	1,082,731	1,107,255	1,055,575	956,191	884,501	914,253	911,838	862,584	957,776	1,005,095
TOTAL NON-INTEREST EXPENSE	$ 544,959	$ 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
Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments	290,612	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
Applicable Income Taxes	60,602	229,028	277,747	323,560	482,114	131,333	270,117	178,544	69,737	57,338	111,365
Income (Loss) Before Extraordinary Items and Other Adjustments	$ 230,010	$ 876,727	$ 778,279	$ 1,026,268	$ 898,984	$ 545,921	$ 1,273,895	$ 982,291	$ 231,921	$ 193,249	$ 269,852
Extraordinary Items and Other Adjustments, Net of Income Taxes	-	-	-	-	-	-	-	-	-	-	-
Net Income (Loss) Attributable to Bank and Non-controlling (minority) Interests	$ 230,010	$ 876,727	$ 778,279	$ 1,026,268	$ 898,984	$ 545,921	$ 1,273,895	$ 982,291	$ 231,921	$ 193,249	$ 269,852
Less: Net income (Loss) Attributable to Non-controlling (minority) Interests	-	-	-	-	-	-	-	-	-	-	-
NET INCOME (LOSS)	$ 230,010	$ 876,727	$ 778,279	$ 1,026,268	$ 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).

OFICINA DEL COMISIONADO DE
INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

Commercial Banks
Net Income
Amounts in Thousands ($,000)



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OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

Commercial Banks
Deposits
Amounts in Thousands ($,000)

	Q1-2025	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	$ 28,932,617	$ 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	12,347	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.	22,723,524	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.	361,872	311,288	392,414	391,782	553,065	529,802	250,301	352,272	441,326	350,512	439,641
Banks in foreign countries	8,000	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	$ 52,038,360	$ 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	$ 25,269,599	$ 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	6,022	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.	1,175,392	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.	833,009	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	$ 27,284,022	$ 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	$ 79,322,382	$ 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:	$ 32,491,377	$ 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

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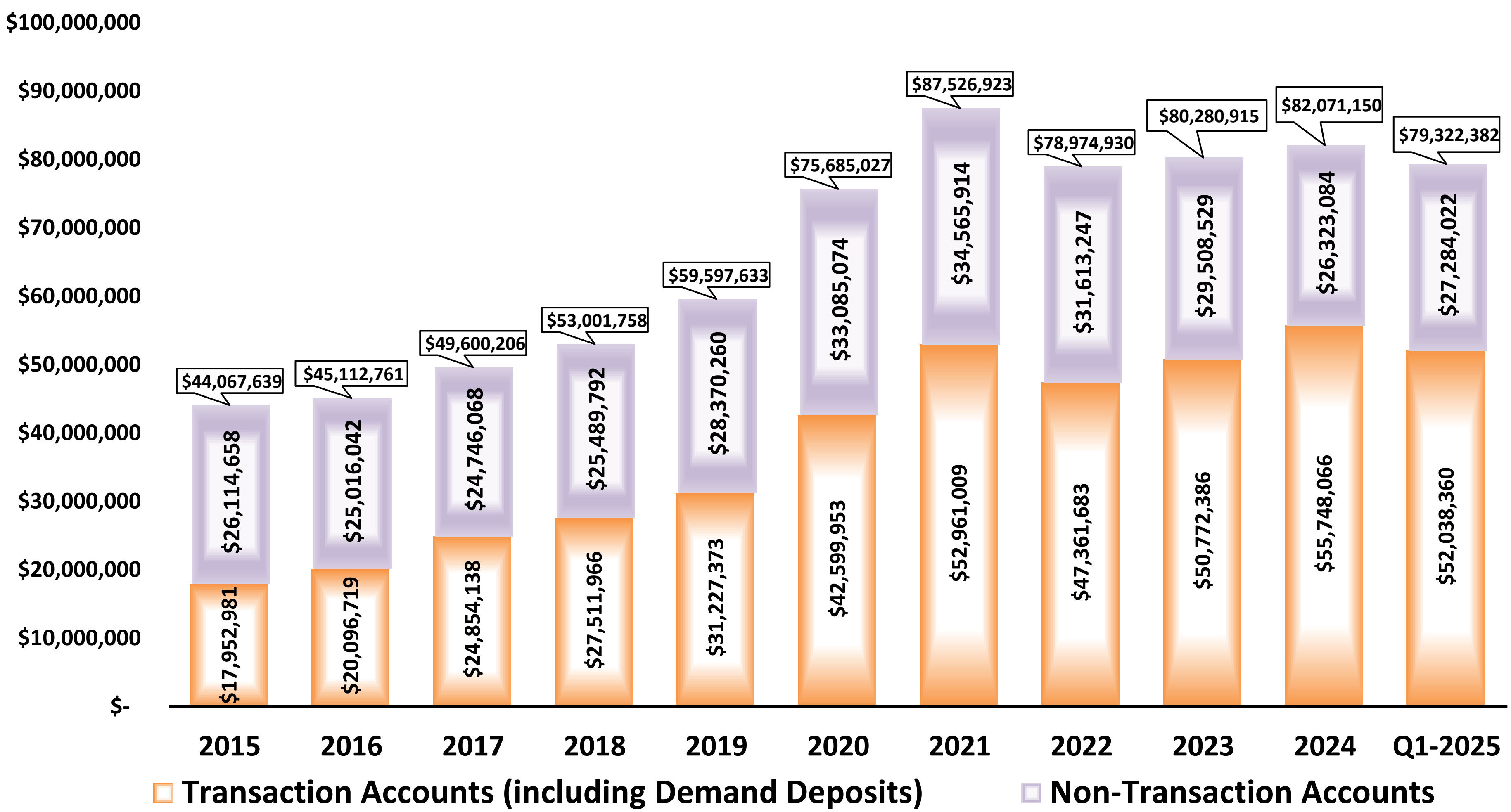
OFICINA DEL COMISIONADO DE
INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

Commercial Banks Deposits

Amounts in Thousands ($,000)



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OFICINA DEL COMISIONADO DE
INSTITUCIONES FINANCIERAS
GOBIERNO DE PUERTO RICO

Commercial Banks
Loans & Leases
Amounts in Thousands ($,000)

	Q1-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Loans Secured by Real Estate:											
Construction and land development	$ 363,630	$ 353,936	$ 370,490	$ 296,009	$ 208,445	$ 295,731	$ 235,274	$ 165,352	$ 213,359	$ 203,715	$ 246,911
Secured by farmland	23,375	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	2,607,641	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	347,187	330,337	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017
Conventional	7,179,253	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	602,827	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	$ 10,736,908	$ 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	7,961,689	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	$ 19,085,602	$ 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	515	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	$ 515	$ 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	$ 11,796	$ 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	350,707	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	4,538,524	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	$ 4,901,542	$ 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	$ 4,562,733	$ 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	1,515,178	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	2,511,223	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	$ 8,589,134	$ 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	$ 2,458	$ 3,876	$ 2,151	$ 959	$ 444	$ 43,416	$ 2,924	$ 3,629	$ 3,466	$ 2,279	$ 30,383
All Other	5,742,906	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	$ 5,745,364	$ 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)	931,142	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Total Loans & Leases	$ 39,252,784	$ 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	1,299	2,467	616	1,143	776	962	620	805	890	1,180	986
Total Loans & Leases (Net of unearned income)	$ 39,251,485	$ 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

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

OFICINA DEL COMISIONADO DE
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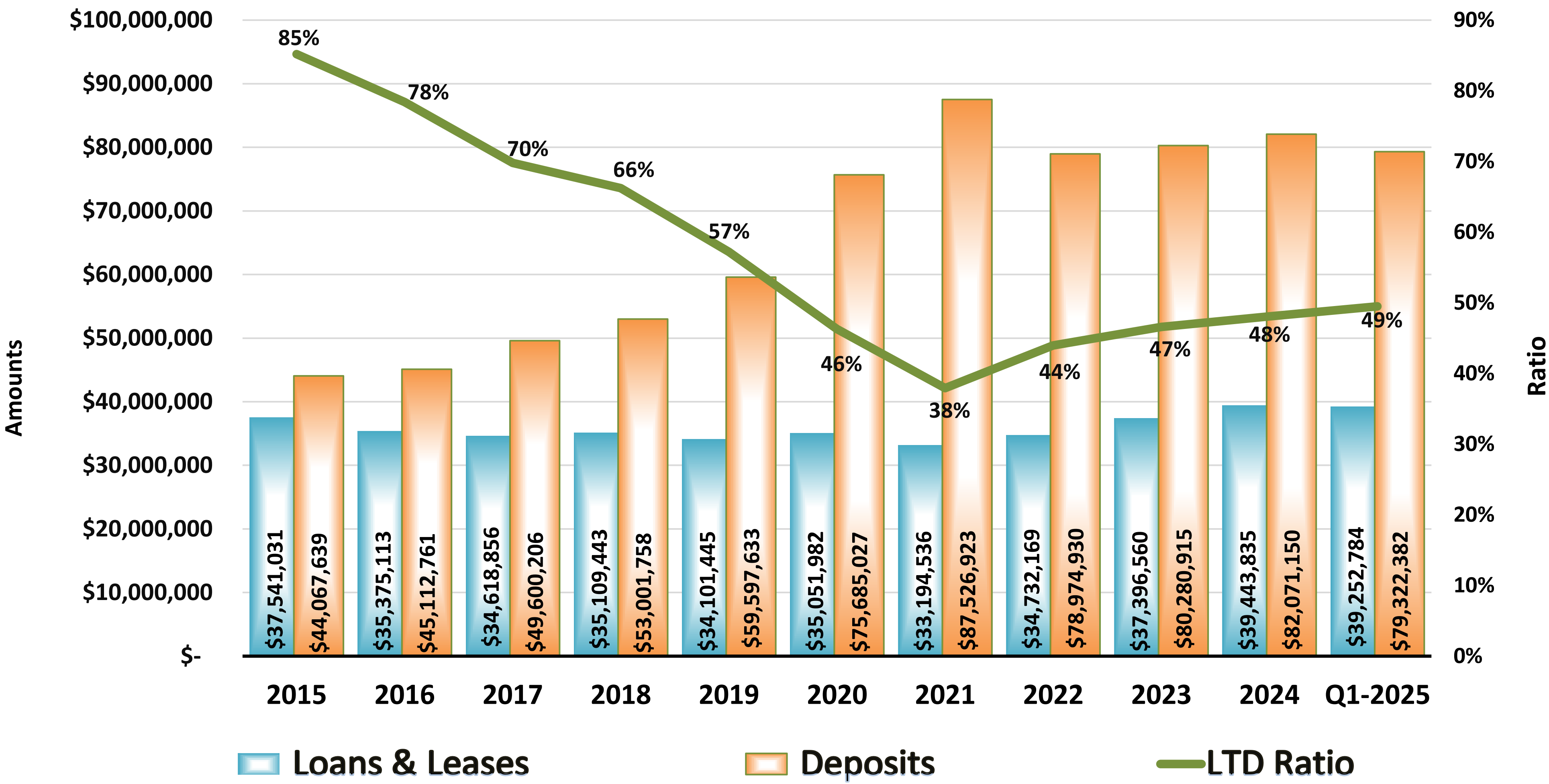
Commercial Banks
Loans to Deposits Ratio (%)
Amounts in Thousands ($,000)



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"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

Commercial Banks

Past Due and Non-Accrual Loans, Leases and Other Assets

Amounts in Thousands ($,000)

Q1-2025	Past Due 30 through 89 days and still accruing	Past Due 90 days or more and still accruing	Non-Accrual
Loans Secured by Real Estate:			
Construction, land development, and other land loans in domestic offices	$ 119	$ -	$ 731
Secured by farmland in domestic offices	$ 247	$ -	$ 701
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	$ 412	$ 18	$ 345
Closed-end loans secured by 1-4 family residential properties	$ 137,066	$ 259,916	$ 164,809
Secured by multifamily (5 or more) residential properties in domestic offices	$ 3,492	$ -	$ 640
Secured by non-farm non-residential properties in domestic offices	$ 9,855	$ 2,684	$ 66,652
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	$ -	$ -	$ 1,413
Commercial and Industrial Loans:			
To U.S. addressees (domicile)	$ 5,055	$ 2,146	$ 12,110
To non-U.S. addressees (domicile)	$ -	$ -	$ -
Loans to Individuals for Household, Family, and Other Personal Expenditures:			
Credit Cards	$ 35,013	$ 39,833	$ 348
Auto Loans	$ 185,477	$ 18	$ 28,974
Boat Loans	$ -	$ -	$ -
Personal Loans Only (single payment)	$ 41,304	$ -	$ 14,604
Personal Loans guaranteed by residential	$ -	$ -	$ 28
Lines of Credit	$ 656	$ 335	$ 149
Other	$ -	$ -	$ -
Loans to Foreign Governments and Official Institutions	$ -	$ -	$ -
All Other Loans	$ 129	$ 2	$ 43
Lease Financing Receivables:			
Of U.S. addressees (domicile)	$ 19,442	$ -	$ 4,509
Of non-U.S. addressees (domicile)	$ -	$ -	$ -
Debt Securities and Other Assets (Excludes Other Real Estate Owned and Other Repossessed Assets)	$ -	$ -	$ 1,599
TOTAL	**$ 438,267**	**$ 304,952**	**$ 297,655**

OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS

GOBIERNO DE PUERTO RICO

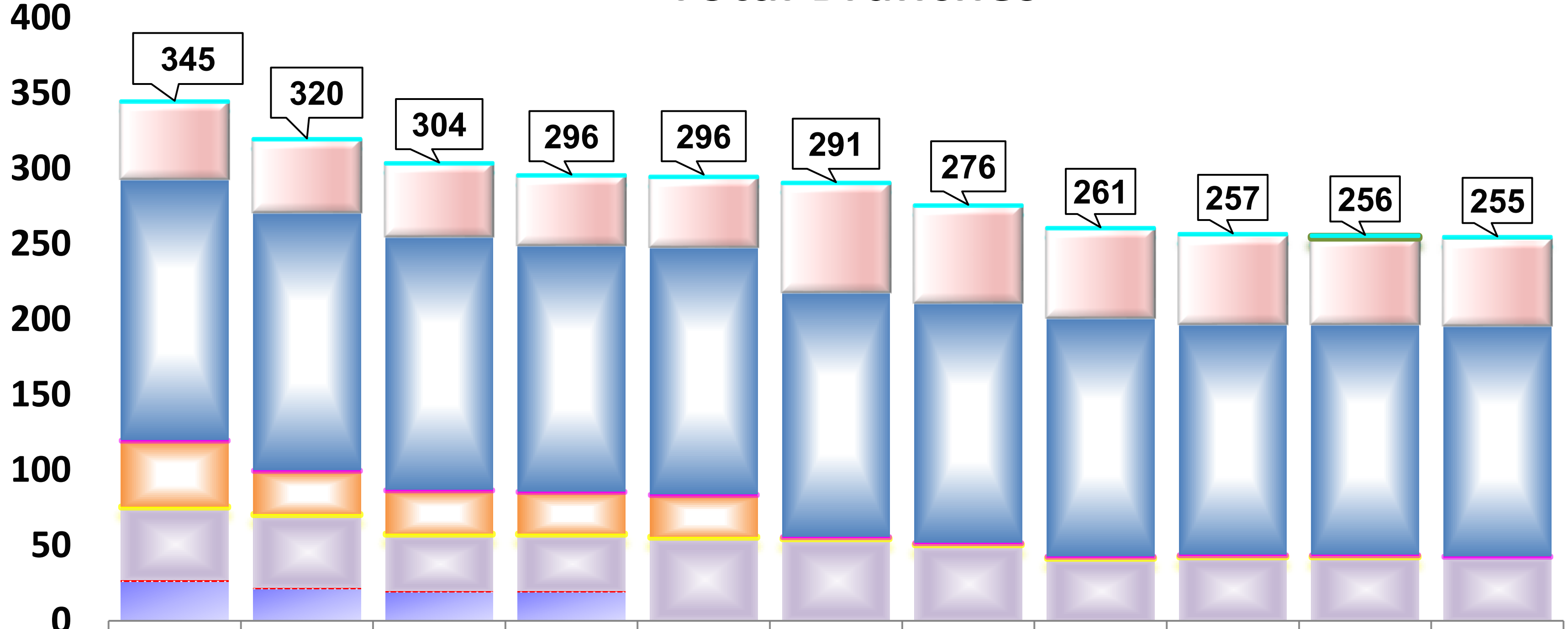
Commercial Banks

Mortgage Loans Originations

Amounts in Thousands ($,000)

Q1-2025	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
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	

Commercial Banks
Total Branches



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Q1-2025
Banco Cooperativo	1	1	1	1	1	1	1	1	1	1	1
Nave Bank									1	1	1
FirstBank	51	48	48	46	46	72	64	59	58	57	57
Banco Popular, PR	173	171	168	163	164	162	159	158	153	153	153
Banesco USA	1	1	1	1	1	1	1	1	1	1	1
Banco Santander	43	28	28	27	27						
Citibank, N.A.	1	1	1	1	1	1	1	1	1	1	
Oriental Bank	48	48	37	37	55	54	50	41	42	42	42
The Bank of Nova Scotia	1	1	1	1							
Scotiabank	26	21	19	19							
TOTAL	345	320	304	296	296	291	276	261	257	256	255