

## Commercial Banks Balance Sheet

Amounts in Thousands (\$,000)

	Q3-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>ASSETS:</b>											
Cash & Interest Bearing Placements	\$ 5,940,385	\$ 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	32,553,782	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
<b>Loans &amp; Leases:</b>											
Real Estate	19,534,727	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	6,097,149	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	12,764,818	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	2,923,598	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
Other Loans	1,363,957	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
<b>Total Loans &amp; Leases</b>	<b>\$ 42,684,249</b>	<b>\$ 39,443,835</b>	<b>\$ 37,396,560</b>	<b>\$ 34,732,169</b>	<b>\$ 33,194,536</b>	<b>\$ 35,051,982</b>	<b>\$ 34,101,445</b>	<b>\$ 35,109,443</b>	<b>\$ 34,618,856</b>	<b>\$ 35,375,113</b>	<b>\$ 37,541,031</b>
Less: Unearned Income on Loans	1,603	2,467	616	1,143	776	962	620	805	890	1,180	986
<b>Loans &amp; Leases, Net of Unearned Income</b>	<b>\$ 42,682,646</b>	<b>\$ 39,441,368</b>	<b>\$ 37,395,944</b>	<b>\$ 34,731,026</b>	<b>\$ 33,193,760</b>	<b>\$ 35,051,020</b>	<b>\$ 34,100,825</b>	<b>\$ 35,108,638</b>	<b>\$ 34,617,966</b>	<b>\$ 35,373,933</b>	<b>\$ 37,540,045</b>
Less: Allowance for Loans and Lease Losses	1,022,627	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
<b>Total Loans and Leases, net of unearned income, reserve and allowance</b>	<b>\$ 41,660,019</b>	<b>\$ 38,662,858</b>	<b>\$ 36,644,817</b>	<b>\$ 33,988,402</b>	<b>\$ 32,466,286</b>	<b>\$ 34,032,395</b>	<b>\$ 33,484,421</b>	<b>\$ 33,983,139</b>	<b>\$ 33,368,670</b>	<b>\$ 34,292,215</b>	<b>\$ 36,324,442</b>
Other Assets	8,564,862	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
<b>TOTAL ASSETS</b>	<b>\$ 88,719,048</b>	<b>\$ 88,918,664</b>	<b>\$ 86,278,481</b>	<b>\$ 84,127,868</b>	<b>\$ 96,235,737</b>	<b>\$ 85,838,370</b>	<b>\$ 70,532,159</b>	<b>\$ 65,097,466</b>	<b>\$ 61,938,863</b>	<b>\$ 56,898,612</b>	<b>\$ 56,519,419</b>
<b>LIABILITIES:</b>											
Deposits	\$ 79,686,650	\$ 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	128,000	102,000	25,000	100,133	46,001	40,000	188,366	249,558	252,531	596,323	1,032,562
Long Term Debt	770,615	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	1,779,446	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
<b>Total Liabilities</b>	<b>\$ 82,364,711</b>	<b>\$ 84,727,044</b>	<b>\$ 82,115,228</b>	<b>\$ 80,964,553</b>	<b>\$ 90,384,984</b>	<b>\$ 79,013,857</b>	<b>\$ 62,590,303</b>	<b>\$ 56,934,494</b>	<b>\$ 54,176,828</b>	<b>\$ 49,133,248</b>	<b>\$ 48,716,335</b>
<b>CAPITAL:</b>											
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	3,711,235	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	2,304,224	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
<b>Total Capital</b>	<b>\$ 6,354,337</b>	<b>\$ 4,191,620</b>	<b>\$ 4,163,253</b>	<b>\$ 3,163,315</b>	<b>\$ 5,850,753</b>	<b>\$ 6,824,513</b>	<b>\$ 7,941,856</b>	<b>\$ 8,162,972</b>	<b>\$ 7,762,035</b>	<b>\$ 7,765,364</b>	<b>\$ 7,803,084</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 88,719,048</b>	<b>\$ 88,918,664</b>	<b>\$ 86,278,481</b>	<b>\$ 84,127,868</b>	<b>\$ 96,235,737</b>	<b>\$ 85,838,370</b>	<b>\$ 70,532,159</b>	<b>\$ 65,097,466</b>	<b>\$ 61,938,863</b>	<b>\$ 56,898,612</b>	<b>\$ 56,519,419</b>

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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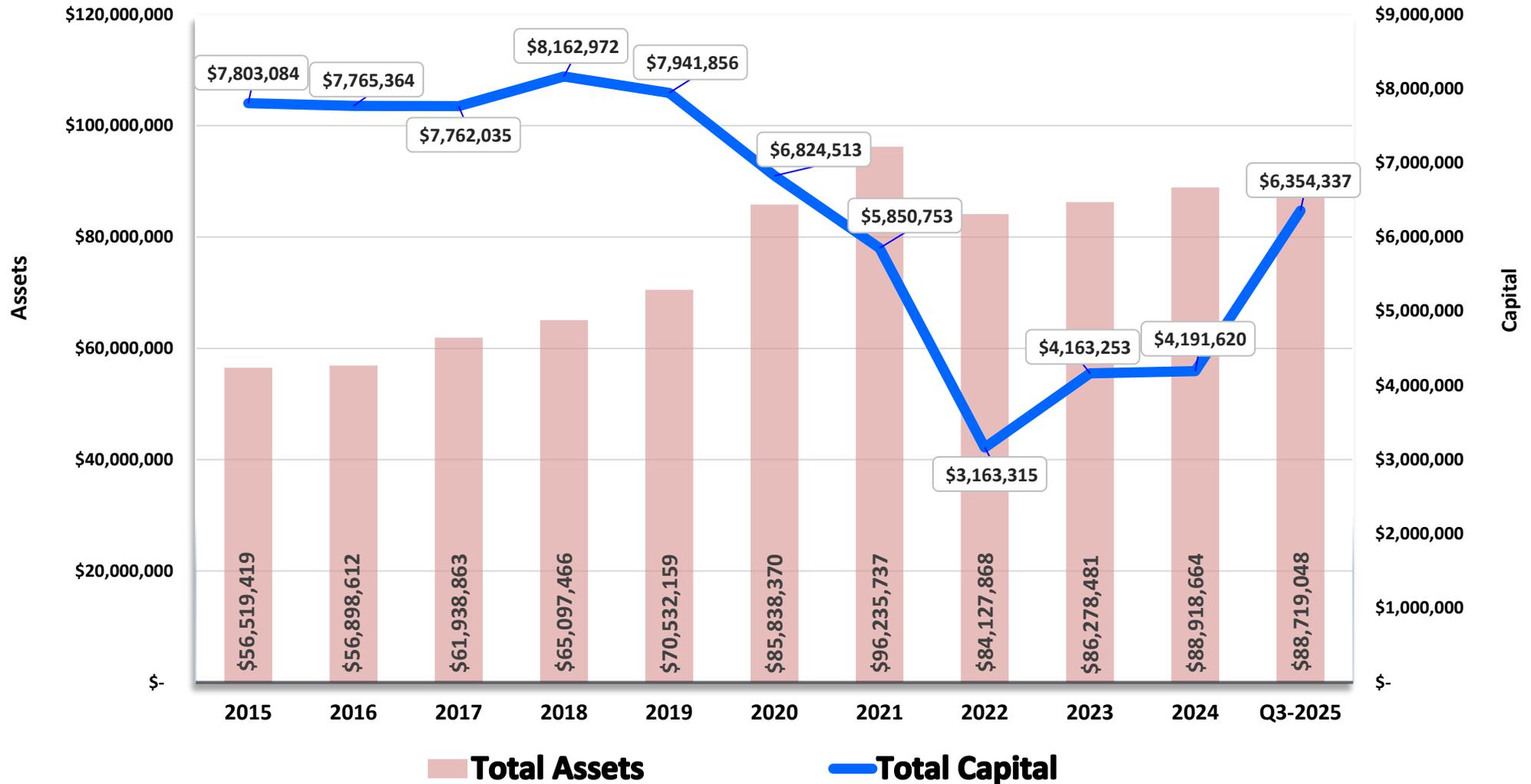
# INSTITUCIONES FINANCIERAS

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)

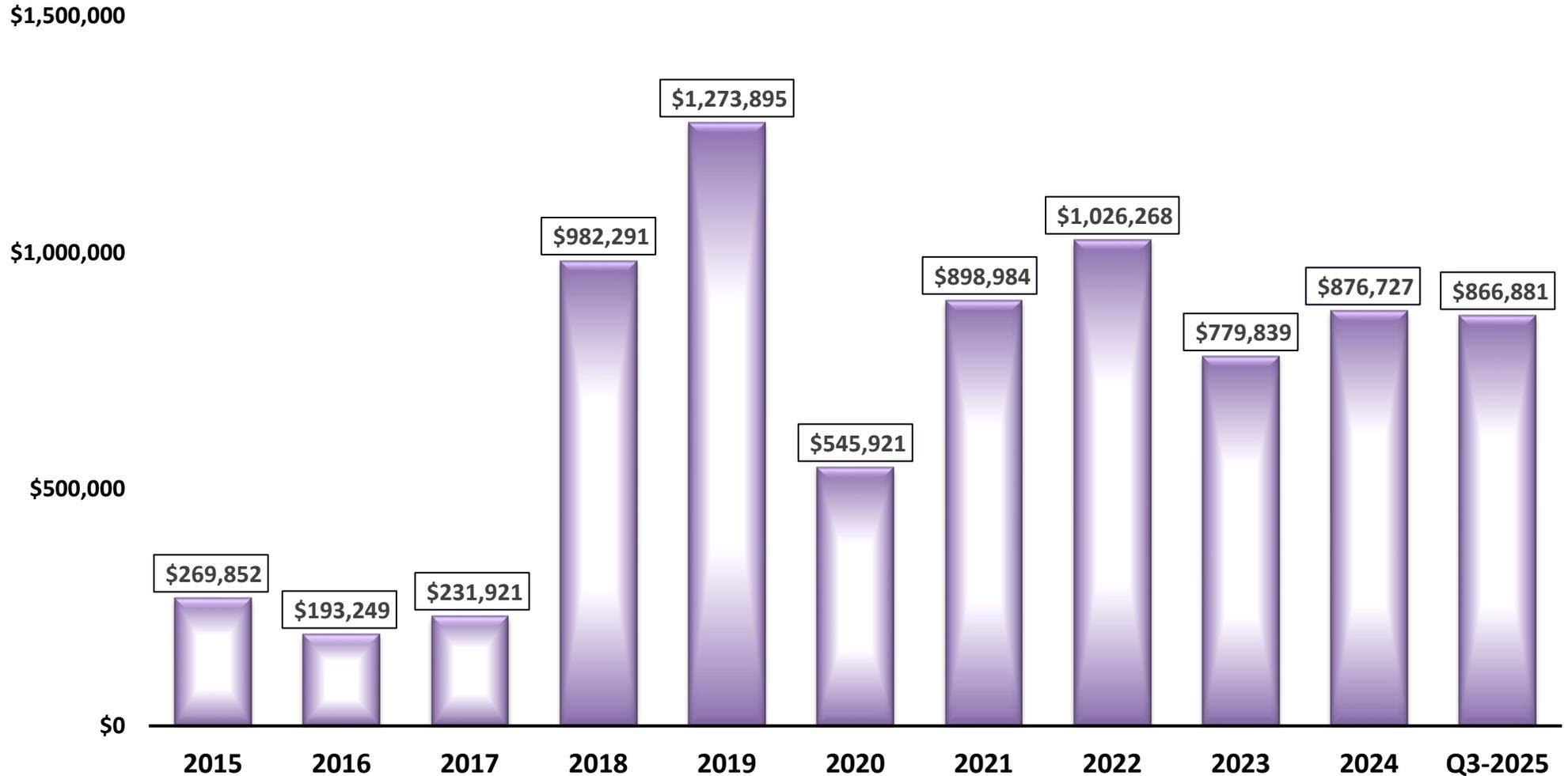
	Q3-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>INTEREST INCOME:</b>											
<b>Interest and Fee Income on Loans</b>											
<b>In Domestic Offices:</b>											
<b>Loans Secured by Real Estate:</b>											
Loans Secured by 1-4 Family Residential Properties	\$ 459,477	\$ 586,759	\$ 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	439,609	577,887	545,553	452,526	434,240	417,374	498,133	541,264	523,774	540,565	560,104
<b>Total Loans Secured by Real Estate</b>	<b>\$ 899,086</b>	<b>\$ 1,164,646</b>	<b>\$ 1,108,403</b>	<b>\$ 1,009,732</b>	<b>\$ 1,019,808</b>	<b>\$ 994,146</b>	<b>\$ 1,069,646</b>	<b>\$ 1,222,471</b>	<b>\$ 1,243,913</b>	<b>\$ 1,310,278</b>	<b>\$ 1,371,855</b>
Loans to Finance Agricultural Production and Other Loans to Farmers	197	301	367	508	733	2,212	888	2,999	2,513	1,347	3,648
<b>Commercial and Industrial Loans</b>	<b>323,909</b>	<b>386,098</b>	<b>341,468</b>	<b>233,322</b>	<b>226,968</b>	<b>217,242</b>	<b>220,947</b>	<b>215,774</b>	<b>186,975</b>	<b>187,736</b>	<b>218,289</b>
<b>Loans to Individuals for Household, Family, and Other Personal Expenditures:</b>											
Credit Cards	189,306	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)	814,044	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	79,703	271,364	196,575	108,486	116,596	109,760	124,115	100,997	81,765	81,360	110,193
<b>Total Interest and Fee Income on Loans</b>	<b>\$ 2,306,245</b>	<b>\$ 2,759,981</b>	<b>\$ 2,468,804</b>	<b>\$ 2,020,310</b>	<b>\$ 1,957,453</b>	<b>\$ 1,911,559</b>	<b>\$ 2,030,322</b>	<b>\$ 2,145,636</b>	<b>\$ 2,116,124</b>	<b>\$ 2,205,679</b>	<b>\$ 2,366,734</b>
Income from Lease Financing Receivables	158,952	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	228,090	440,697	488,345	188,283	32,009	39,790	166,099	195,694	95,784	39,739	17,817
<b>Interest and Dividend Income on Securities:</b>											
U.S. Treasury Securities and U.S. Government Agency Obligations	455,503	673,671	532,203	341,553	179,205	200,558	296,954	161,038	51,525	26,289	18,180
Mortgage-backed Securities	177,409	226,919	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962
All Other Securities	11,751	18,946	17,139	16,652	15,581	15,846	19,111	19,997	20,014	10,463	13,771
<b>Total Interest and Dividend Income on Securities</b>	<b>\$ 644,663</b>	<b>\$ 919,536</b>	<b>\$ 753,575</b>	<b>\$ 552,163</b>	<b>\$ 378,488</b>	<b>\$ 348,126</b>	<b>\$ 451,055</b>	<b>\$ 311,692</b>	<b>\$ 205,532</b>	<b>\$ 151,644</b>	<b>\$ 129,913</b>
Interest Income from Trading Assets	-	1,000	1,000	2,000	3,000	3,000	3,000	3,000	3,000	4,049	9,051
Interest Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	34,396	59,315	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38
Other Interest Income	4,091	13,074	10,401	4,841	2,097	3,471	328,974	11,725	7,456	4,453	2,902
<b>TOTAL INTEREST INCOME</b>	<b>\$ 3,376,437</b>	<b>\$ 4,262,915</b>	<b>\$ 3,832,638</b>	<b>\$ 2,830,798</b>	<b>\$ 2,414,440</b>	<b>\$ 2,344,322</b>	<b>\$ 3,012,783</b>	<b>\$ 2,692,731</b>	<b>\$ 2,447,917</b>	<b>\$ 2,427,622</b>	<b>\$ 2,552,913</b>
<b>INTEREST EXPENSE:</b>											
<b>Interest Expense on Deposits</b>											
<b>Interest Expense on Deposits in Domestic Offices:</b>											
Transaction Accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	\$ 644,042	\$ 992,437	\$ 776,138	\$ 154,380	\$ 35,414	\$ 50,829	\$ 159,853	\$ 81,711	\$ 38,175	\$ 33,837	\$ 30,338
Non-transaction Accounts	302,231	504,247	417,158	140,163	108,495	173,683	238,852	199,778	181,841	186,953	189,183
<b>Total Interest Expense on Deposits</b>	<b>\$ 946,273</b>	<b>\$ 1,496,684</b>	<b>\$ 1,193,296</b>	<b>\$ 294,543</b>	<b>\$ 143,909</b>	<b>\$ 224,512</b>	<b>\$ 398,705</b>	<b>\$ 281,489</b>	<b>\$ 220,016</b>	<b>\$ 220,790</b>	<b>\$ 219,521</b>
Expense of Federal Funds Purchased and Securities Sold under Agreement to Repurchase	3,823	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	26,486	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
<b>TOTAL INTEREST EXPENSE</b>	<b>\$ 976,582</b>	<b>\$ 1,535,639</b>	<b>\$ 1,244,589</b>	<b>\$ 309,960</b>	<b>\$ 154,847</b>	<b>\$ 239,136</b>	<b>\$ 423,662</b>	<b>\$ 309,600</b>	<b>\$ 248,111</b>	<b>\$ 260,953</b>	<b>\$ 278,154</b>
<b>NET INTEREST INCOME</b>	<b>\$ 2,399,855</b>	<b>\$ 2,727,276</b>	<b>\$ 2,588,049</b>	<b>\$ 2,520,838</b>	<b>\$ 2,259,593</b>	<b>\$ 2,105,186</b>	<b>\$ 2,589,121</b>	<b>\$ 2,383,131</b>	<b>\$ 2,199,806</b>	<b>\$ 2,166,669</b>	<b>\$ 2,274,759</b>
Provision for Loans and Leases Losses	271,308	270,996	196,347	55,911	(209,455)	307,645	115,867	266,045	655,683	387,747	647,472
Non-Interest Income	653,467	849,321	848,182	938,185	797,932	603,152	807,237	819,558	553,108	402,546	673,229
<b>Realized Gains (Losses):</b>											
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)
<b>NON-INTEREST EXPENSE:</b>											
<b>Salaries and Employee Benefits:</b>											
Salaries	538,789	687,846	651,828	587,676	533,267	508,728	487,169	519,028	491,991	500,013	503,747
Employee benefits	156,981	178,963	174,052	173,320	163,726	126,480	149,654	157,271	138,303	140,342	128,366
<b>Total Salaries and Employee Benefits</b>	<b>\$ 695,770</b>	<b>\$ 866,809</b>	<b>\$ 825,880</b>	<b>\$ 760,996</b>	<b>\$ 696,993</b>	<b>\$ 635,208</b>	<b>\$ 636,823</b>	<b>\$ 676,299</b>	<b>\$ 630,294</b>	<b>\$ 640,355</b>	<b>\$ 632,113</b>
Expenses of Premises and Fixed Assets (net of rental income and excluding salaries, employee benefits and mortgage interest)	184,968	237,974	232,692	219,935	211,490	190,217	181,969	177,623	190,480	181,986	203,718
<b>Goodwill Impairments and Amortizations of Other Intangible Assets:</b>											
Goodwill Impairment Losses	-	-	-	-	-	-	-	-	82,774	145,285	33,893
Amortization Expense and Impairment Losses for Other Intangible Assets	7,359	12,325	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173
Other Non-Interest Expenses	863,045	1,082,731	1,107,255	1,055,575	956,191	884,501	914,253	911,838	862,584	957,776	1,005,095
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>\$ 1,751,142</b>	<b>\$ 2,199,839</b>	<b>\$ 2,181,143</b>	<b>\$ 2,053,037</b>	<b>\$ 1,885,901</b>	<b>\$ 1,728,815</b>	<b>\$ 1,742,767</b>	<b>\$ 1,777,861</b>	<b>\$ 1,779,410</b>	<b>\$ 1,939,060</b>	<b>\$ 1,888,992</b>
<b>Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments</b>	<b>1,030,872</b>	<b>1,105,755</b>	<b>1,057,586</b>	<b>1,349,828</b>	<b>1,381,098</b>	<b>677,254</b>	<b>1,544,012</b>	<b>1,160,835</b>	<b>301,658</b>	<b>250,587</b>	<b>381,217</b>
Applicable Income Taxes	163,991	229,028	277,747	323,560	482,114	131,333	270,117	178,544	69,737	57,338	111,365
<b>Income (Loss) Before Extraordinary Items and Other Adjustments</b>	<b>\$ 866,881</b>	<b>\$ 876,727</b>	<b>\$ 779,839</b>	<b>\$ 1,026,268</b>	<b>\$ 898,984</b>	<b>\$ 545,921</b>	<b>\$ 1,273,895</b>	<b>\$ 982,291</b>	<b>\$ 231,921</b>	<b>\$ 193,249</b>	<b>\$ 269,852</b>
Extraordinary Items and Other Adjustments, Net of Income Taxes	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income (Loss) Attributable to Bank and Non-controlling (minority) Interests</b>	<b>\$ 866,881</b>	<b>\$ 876,727</b>	<b>\$ 779,839</b>	<b>\$ 1,026,268</b>	<b>\$ 898,984</b>	<b>\$ 545,921</b>	<b>\$ 1,273,895</b>	<b>\$ 982,291</b>	<b>\$ 231,921</b>	<b>\$ 193,249</b>	<b>\$ 269,852</b>
Less: Net income (Loss) Attributable to Non-controlling (minority) Interests	-	-	-	-	-	-	-	-	-	-	-
<b>NET INCOME (LOSS)</b>	<b>\$ 866,881</b>	<b>\$ 876,727</b>	<b>\$ 779,839</b>	<b>\$ 1,026,268</b>	<b>\$ 898,984</b>	<b>\$ 545,921</b>	<b>\$ 1,273,895</b>	<b>\$ 982,291</b>	<b>\$ 231,921</b>	<b>\$ 193,249</b>	<b>\$ 269,852</b>

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## Commercial Banks Net Income

Amounts in Thousands (\$,000)



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## Commercial Banks Deposits

Amounts in Thousands (\$,000)

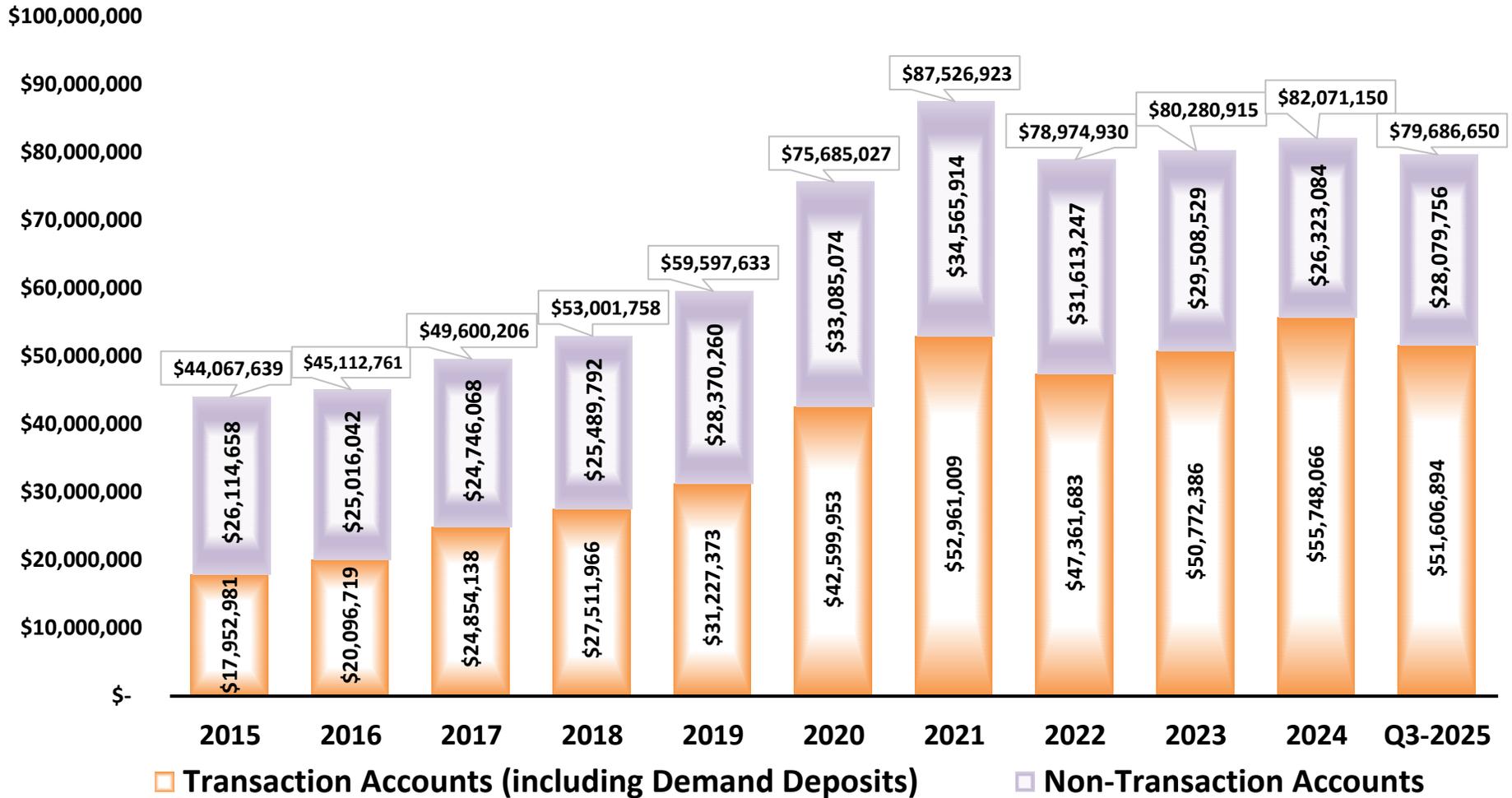
	Q3-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>Deposits in Domestic Offices</b>											
<b>Transaction Accounts (including Demand Deposits*):</b>											
Deposits of:											
Individuals, partnerships and corporations	\$ 27,972,077	\$ 30,180,200	\$ 28,612,420	\$ 30,009,347	\$ 29,955,260	\$ 25,590,010	\$ 18,642,696	\$ 18,847,145	\$ 18,045,582	\$ 16,320,371	\$ 15,824,351
U.S. Government	10,727	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.	23,288,355	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.	324,735	311,288	392,414	391,782	553,065	529,802	250,301	352,272	441,326	350,512	439,641
Banks in foreign countries	11,000	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 51,606,894</b>	<b>\$ 55,748,066</b>	<b>\$ 50,772,386</b>	<b>\$ 47,361,683</b>	<b>\$ 52,961,009</b>	<b>\$ 42,599,953</b>	<b>\$ 31,227,373</b>	<b>\$ 27,511,966</b>	<b>\$ 24,854,138</b>	<b>\$ 20,096,719</b>	<b>\$ 17,952,981</b>
<b>Non-Transaction Accounts (including MMDAs):</b>											
Deposits of:											
Individuals, partnerships and corporations	\$ 26,156,958	\$ 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	6,771	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.	1,131,953	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.	784,074	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 28,079,756</b>	<b>\$ 26,323,084</b>	<b>\$ 29,508,529</b>	<b>\$ 31,613,247</b>	<b>\$ 34,565,914</b>	<b>\$ 33,085,074</b>	<b>\$ 28,370,260</b>	<b>\$ 25,489,792</b>	<b>\$ 24,746,068</b>	<b>\$ 25,016,042</b>	<b>\$ 26,114,658</b>
<b>TOTAL DEPOSITS</b>	<b>\$ 79,686,650</b>	<b>\$ 82,071,150</b>	<b>\$ 80,280,915</b>	<b>\$ 78,974,930</b>	<b>\$ 87,526,923</b>	<b>\$ 75,685,027</b>	<b>\$ 59,597,633</b>	<b>\$ 53,001,758</b>	<b>\$ 49,600,206</b>	<b>\$ 45,112,761</b>	<b>\$ 44,067,639</b>
*Total Demand Deposits included in Transaction Accounts:	\$ 33,217,356	\$ 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)

	Q3-2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>Loans Secured by Real Estate:</b>											
Construction and land development	\$ 473,485	\$ 353,936	\$ 370,490	\$ 296,009	\$ 208,445	\$ 295,731	\$ 235,274	\$ 165,352	\$ 213,359	\$ 203,715	\$ 246,911
Secured by farmland	23,854	23,036	26,040	29,139	36,653	35,160	46,192	79,219	86,650	105,139	123,014
<b>Secured by family residential property:</b>											
Insured by FHA	2,833,353	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	387,996	330,337	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017
Conventional	7,248,058	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	588,289	649,662	612,911	712,798	734,640	818,270	696,667	768,732	830,384	855,468	1,518,583
<b>Total Secured by family residential property</b>	<b>\$ 11,057,696</b>	<b>\$ 10,644,924</b>	<b>\$ 10,246,184</b>	<b>\$ 10,167,736</b>	<b>\$ 10,692,774</b>	<b>\$ 12,093,184</b>	<b>\$ 11,704,711</b>	<b>\$ 12,746,339</b>	<b>\$ 13,878,181</b>	<b>\$ 13,656,184</b>	<b>\$ 14,390,243</b>
Secured by non-farm non-residential properties	7,979,692	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
<b>Total Loans Secured by Real Estate</b>	<b>\$ 19,534,727</b>	<b>\$ 19,028,010</b>	<b>\$ 18,327,561</b>	<b>\$ 18,052,883</b>	<b>\$ 18,159,671</b>	<b>\$ 19,636,698</b>	<b>\$ 19,482,949</b>	<b>\$ 21,238,883</b>	<b>\$ 22,798,419</b>	<b>\$ 22,673,142</b>	<b>\$ 23,643,960</b>
<b>Commercial, Industrial and Agricultural Loans:</b>											
<b>Loans to Depository Institutions:</b>											
To commercial banks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
To other depository institutions	2,015	1,116	7,171	3,515	15	-	2,348	861	5,155	3,694	3,738
To banks in foreign countries	-	-	-	-	-	-	-	-	-	-	-
<b>Total Loans to depository institutions</b>	<b>\$ 2,015</b>	<b>\$ 1,116</b>	<b>\$ 7,171</b>	<b>\$ 3,515</b>	<b>\$ 15</b>	<b>\$ -</b>	<b>\$ 2,348</b>	<b>\$ 861</b>	<b>\$ 5,155</b>	<b>\$ 3,694</b>	<b>\$ 3,738</b>
Loans to finance agricultural production and other loans to farmers	\$ 8,609	\$ 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	353,106	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	5,733,419	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
<b>Total Commercial, Agricultural and Industrial Loans</b>	<b>\$ 6,097,149</b>	<b>\$ 4,971,865</b>	<b>\$ 4,548,035</b>	<b>\$ 3,947,924</b>	<b>\$ 3,821,032</b>	<b>\$ 4,700,662</b>	<b>\$ 3,742,400</b>	<b>\$ 3,728,894</b>	<b>\$ 3,919,594</b>	<b>\$ 4,708,253</b>	<b>\$ 5,429,223</b>
<b>Loans to Individuals:</b>											
Auto Loans	\$ 8,485,811	\$ 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	1,543,170	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	2,735,837	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
<b>Total Loans to Individuals</b>	<b>\$ 12,764,818</b>	<b>\$ 8,557,122</b>	<b>\$ 7,969,691</b>	<b>\$ 7,036,189</b>	<b>\$ 6,064,828</b>	<b>\$ 5,605,198</b>	<b>\$ 5,936,911</b>	<b>\$ 5,634,305</b>	<b>\$ 5,488,346</b>	<b>\$ 5,560,029</b>	<b>\$ 5,928,107</b>
<b>Other Loans:</b>											
Overdrafts	\$ 2,058	\$ 3,876	\$ 2,151	\$ 959	\$ 444	\$ 43,416	\$ 2,924	\$ 3,629	\$ 3,466	\$ 2,279	\$ 30,383
All Other	1,361,899	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
<b>Total Other Loans</b>	<b>\$ 1,363,957</b>	<b>\$ 5,959,363</b>	<b>\$ 5,671,241</b>	<b>\$ 4,953,669</b>	<b>\$ 4,545,941</b>	<b>\$ 4,593,210</b>	<b>\$ 4,467,072</b>	<b>\$ 4,114,380</b>	<b>\$ 2,100,106</b>	<b>\$ 2,143,468</b>	<b>\$ 2,243,879</b>
Lease Financing Receivables (Net of unearned income)	2,923,598	927,475	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862
<b>Total Loans &amp; Leases</b>	<b>\$ 42,684,249</b>	<b>\$ 39,443,835</b>	<b>\$ 37,396,560</b>	<b>\$ 34,732,169</b>	<b>\$ 33,194,536</b>	<b>\$ 35,051,982</b>	<b>\$ 34,101,445</b>	<b>\$ 35,109,443</b>	<b>\$ 34,618,856</b>	<b>\$ 35,375,113</b>	<b>\$ 37,541,031</b>
Less: Unearned Income	1,603	2,467	616	1,143	776	962	620	805	890	1,180	986
<b>Total Loans &amp; Leases (Net of unearned income)</b>	<b>\$ 42,682,646</b>	<b>\$ 39,441,368</b>	<b>\$ 37,395,944</b>	<b>\$ 34,731,026</b>	<b>\$ 33,193,760</b>	<b>\$ 35,051,020</b>	<b>\$ 34,100,825</b>	<b>\$ 35,108,638</b>	<b>\$ 34,617,966</b>	<b>\$ 35,373,933</b>	<b>\$ 37,540,045</b>

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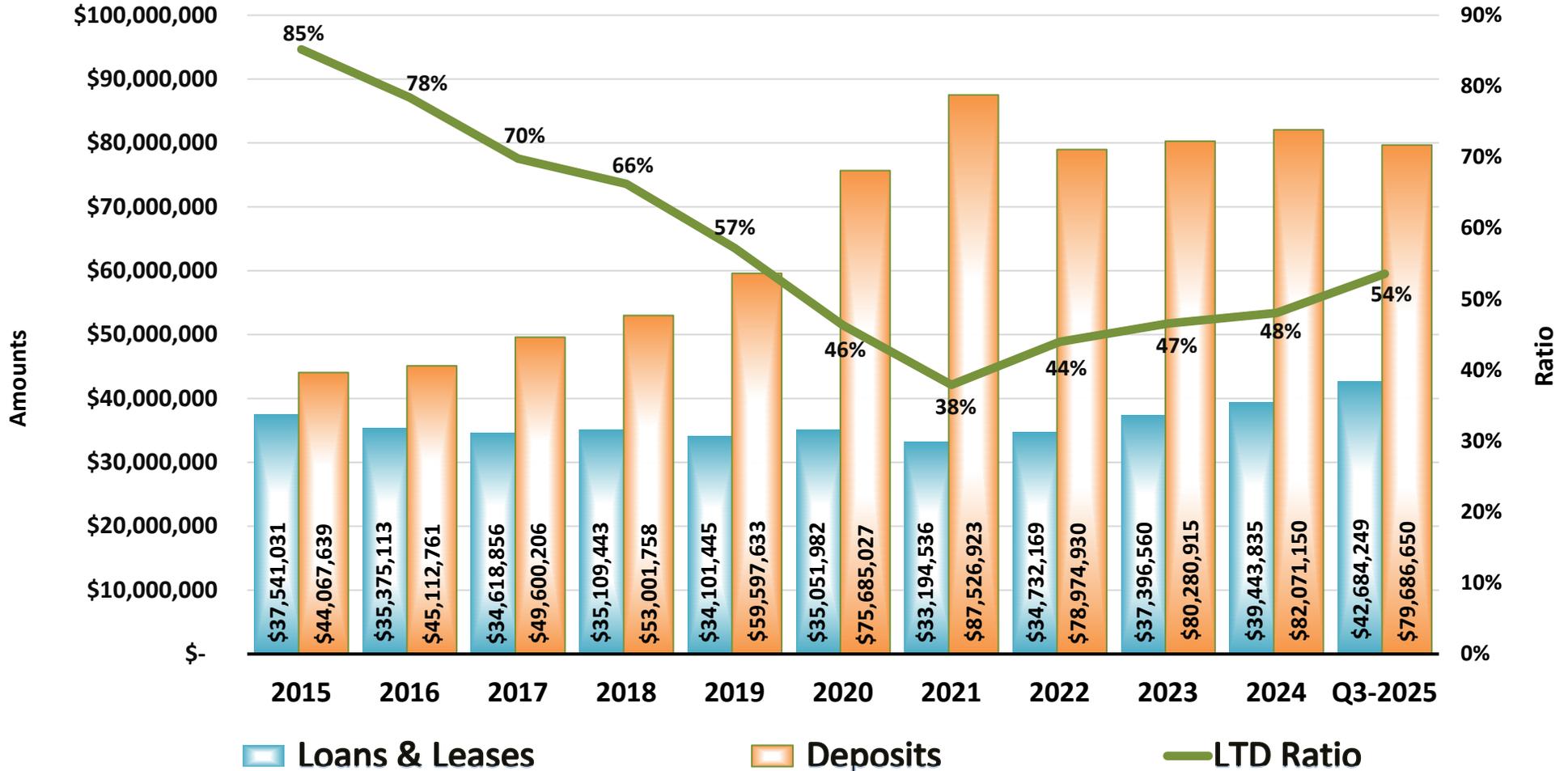
OFICINA DEL COMISIONADO DE

# 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)

Q3-2025	Past Due	Past Due	Non-Accrual
	30 through 89 days and still accruing	90 days or more and still accruing	
<b>Loans Secured by Real Estate:</b>			
Construction, land development, and other land loans in domestic offices	\$ 5,185	\$ -	\$ 4,969
Secured by farmland in domestic offices	\$ -	\$ -	\$ 663
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	\$ -	\$ -	\$ 533
Closed-end loans secured by 1-4 family residential properties	\$ 152,149	\$ 243,878	\$ 155,791
Secured by multifamily (5 or more) residential properties in domestic offices	\$ 1,487	\$ -	\$ 407
Secured by non-farm non-residential properties in domestic offices	\$ 22,242	\$ 1,759	\$ 64,002
In foreign offices	\$ -	\$ -	\$ -
<b>Loans to Depository Institutions and Acceptances of Other Banks:</b>			
To U.S. banks and other U.S. depository institutions	\$ -	\$ -	\$ -
To foreign banks	\$ -	\$ -	\$ -
<b>Loans to Finance Agricultural Production and Other Loans to Farmers</b>	\$ -	\$ -	\$ 585
<b>Commercial and Industrial Loans:</b>			
To U.S. addressees (domicile)	\$ 7,050	\$ 3,141	\$ 178,470
To non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
<b>Loans to Individuals for Household, Family, and Other Personal Expenditures:</b>			
Credit Cards	\$ 33,136	\$ 34,004	\$ 518
Auto Loans	\$ 258,345	\$ -	\$ 78,643
Boat Loans	\$ -	\$ -	\$ -
Personal Loans Only (single payment)	\$ 44,565	\$ -	\$ 16,032
Personal Loans guaranteed by residential	\$ -	\$ -	\$ -
Lines of Credit	\$ 938	\$ 381	\$ 143
Other	\$ 35	\$ -	\$ 1,773
<b>Loans to Foreign Governments and Official Institutions</b>	\$ -	\$ -	\$ -
<b>All Other Loans</b>	\$ 95	\$ -	\$ 36
<b>Lease Financing Receivables:</b>			
Of U.S. addressees (domicile)	\$ 21,419	\$ -	\$ 10,679
Of non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
<b>Debt Securities and Other Assets (Excludes Other Real Estate Owned and Other Repossessed Assets)</b>	\$ -	\$ -	\$ 1,579
<b>TOTAL</b>	<b>\$ 546,646</b>	<b>\$ 283,163</b>	<b>\$ 514,823</b>

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## Commercial Banks

### Mortgage Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
<b>Q3-2025</b>					
<b>Originations</b>					
<b>Loans Secured by Real Estate:</b>					
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%
<b>Subtotal</b>	<b>75</b>	<b>\$ 13,923</b>	<b>\$ 191</b>	<b>\$ 144</b>	
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%
<b>Subtotal</b>	<b>1,202</b>	<b>\$ 294,888</b>	<b>\$ 4,465</b>	<b>\$ 1,034</b>	
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%
<b>Subtotal</b>	<b>206</b>	<b>\$ 560,555</b>	<b>\$ 33</b>	<b>\$ 101</b>	
<b>TOTAL</b>	<b>1,483</b>	<b>\$ 869,366</b>	<b>\$ 4,689</b>	<b>\$ 1,279</b>	

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## Commercial Banks Mortgage Loans Originations

Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
<b>Q2-2025</b>					
<b>Originations</b>					
<b>Loans Secured by Real Estate:</b>					
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%
<b>Subtotal</b>	<b>86</b>	<b>\$ 17,516</b>	<b>\$ 274</b>	<b>\$ 87</b>	
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%
<b>Subtotal</b>	<b>1,234</b>	<b>\$ 298,033</b>	<b>\$ 5,052</b>	<b>\$ 1,385</b>	
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%
<b>Subtotal</b>	<b>211</b>	<b>\$ 677,711</b>	<b>\$ 70</b>	<b>\$ 98</b>	
<b>TOTAL</b>	<b>1,531</b>	<b>\$ 993,260</b>	<b>\$ 5,396</b>	<b>\$ 1,570</b>	

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## Commercial Banks

### Mortgage Loans Originations

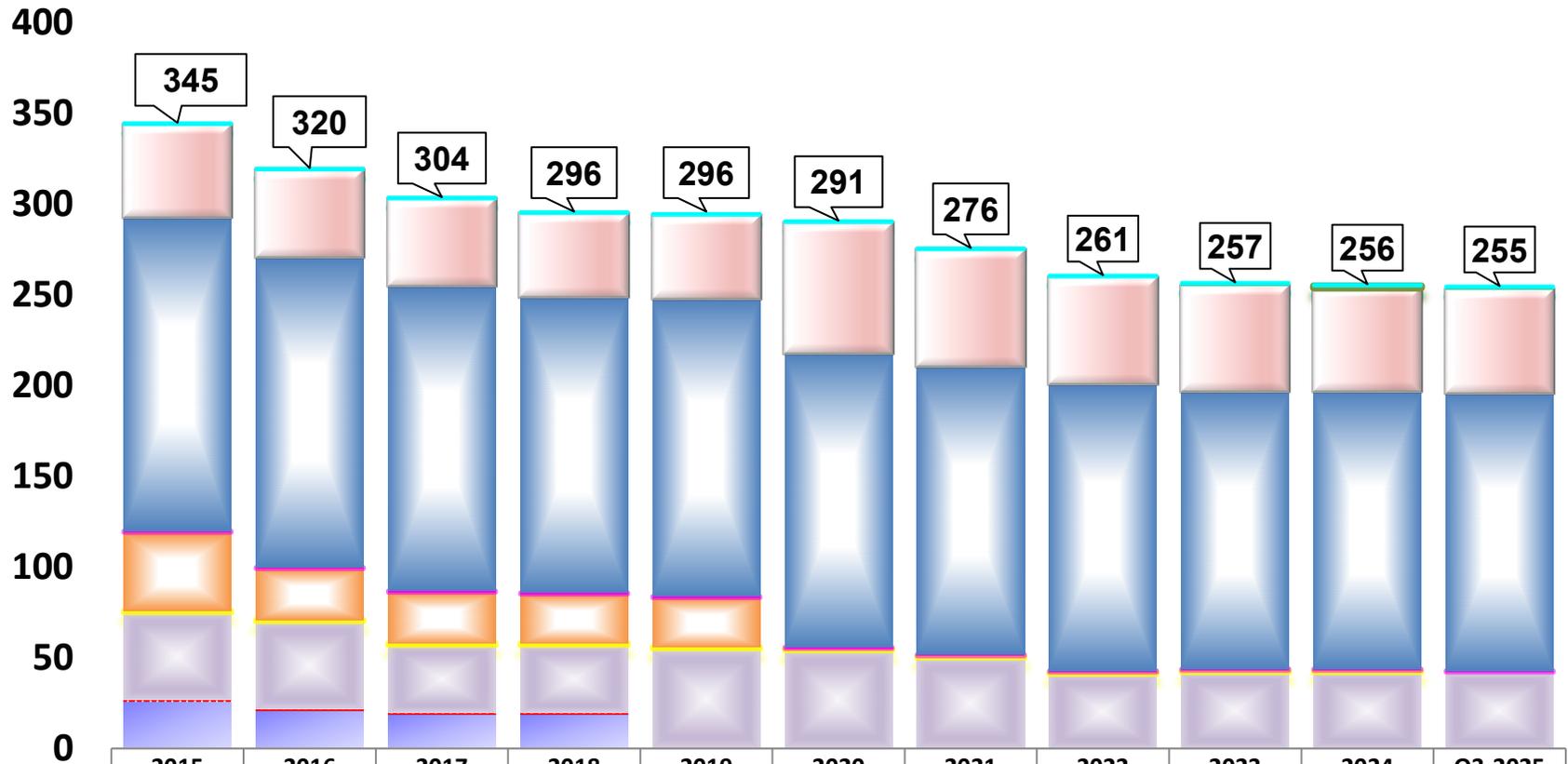
Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
<b>Q1-2025</b>					
<b>Originations</b>					
<b>Loans Secured by Real Estate:</b>					
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%
<b>Subtotal</b>	<b>74</b>	<b>\$ 13,817</b>	<b>\$ 269</b>	<b>\$ 98</b>	
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%
<b>Subtotal</b>	<b>1,214</b>	<b>\$ 276,190</b>	<b>\$ 4,959</b>	<b>\$ 1,045</b>	
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%
<b>Subtotal</b>	<b>195</b>	<b>\$ 558,246</b>	<b>\$ 20</b>	<b>\$ -</b>	
<b>TOTAL</b>	<b>1,483</b>	<b>\$ 848,253</b>	<b>\$ 5,248</b>	<b>\$ 1,143</b>	

“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.”

# Commercial Banks

## Total Branches



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Q3-2025
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							
<b>TOTAL</b>	<b>345</b>	<b>320</b>	<b>304</b>	<b>296</b>	<b>296</b>	<b>291</b>	<b>276</b>	<b>261</b>	<b>257</b>	<b>256</b>	<b>255</b>