

## Commercial Banks Balance Sheet

Amounts in Thousands (\$,000)

	Q1-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<b>ASSETS:</b>											
Cash & Interest Bearing Placements	\$ 6,933,637	\$ 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	33,619,570	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
<b>Loans &amp; Leases:</b>											
Real Estate	18,478,261	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	4,477,295	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	8,074,208	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	898,510	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
Other Loans	5,631,162	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
<b>Total Loans &amp; Leases</b>	<b>\$ 37,559,436</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>	<b>\$ 41,810,160</b>
Less: Unearned Income on Loans	519	616	1,143	776	962	620	805	890	1,180	986	921
<b>Loans &amp; Leases, Net of Unearned Income</b>	<b>\$ 37,558,917</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>	<b>\$ 41,809,239</b>
Less: Allowance for Loans and Lease Losses	769,295	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
<b>Total Loans and Leases, net of unearned income, reserve and allowance</b>	<b>\$ 36,789,622</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>	<b>\$ 40,472,748</b>
Other Assets	9,589,921	9,123,141	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
<b>TOTAL ASSETS</b>	<b>\$ 86,932,750</b>	<b>\$ 86,281,401</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>\$ 60,383,110</b>
<b>LIABILITIES:</b>											
Deposits	80,907,150	\$ 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	30,000	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	728,310	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	1,229,041	1,080,844	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
<b>Total Liabilities</b>	<b>\$ 82,894,501</b>	<b>\$ 82,118,111</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>\$ 52,141,576</b>
<b>CAPITAL:</b>											
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	235,348	235,349	234,328	233,482	232,827	340,539	563,341	562,605	561,016	560,086	579,204
Surplus	3,642,882	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	60,019	187,899	(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
<b>Total Capital</b>	<b>\$ 4,038,249</b>	<b>\$ 4,163,290</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>\$ 8,241,534</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 86,932,750</b>	<b>\$ 86,281,401</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>\$ 60,383,110</b>

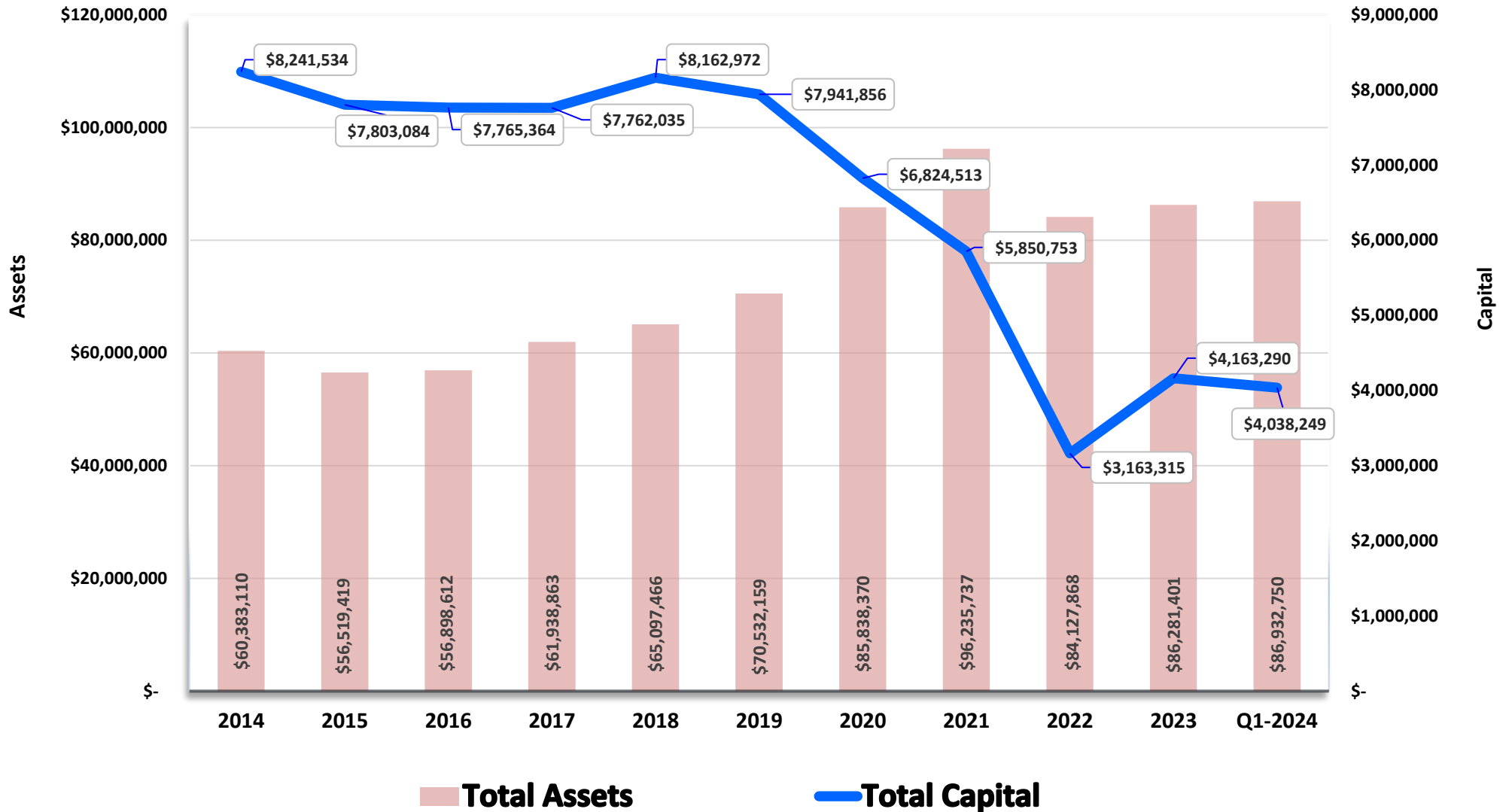
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# Commercial Banks

## Assets and Capital

Amounts in Thousands (\$,000)



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

	Q1-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<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	\$ 144,758	\$ 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	141,098	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>\$ 285,856</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	85	367	508	733	2,212	888	2,999	2,513	1,347	3,648	
Commercial and Industrial Loans	95,853	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	63,664	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)	164,201	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	62,365	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>\$ 672,024</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>	<b>\$ 2,712,603</b>
Income from Lease Financing Receivables	17,169	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	111,764	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	163,483	532,203	341,553	179,205	200,558	296,954	161,038	51,525	26,289	18,180	
Mortgage-backed Securities	55,885	204,233	193,958	183,702	131,722	134,990	130,657	133,993	114,892	97,962	
All Other Securities	4,742	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>\$ 224,110</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>	<b>\$ 154,469</b>
Interest Income from Trading Assets	-	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	14,860	49,282	15,587	1,173	4,475	5,320	1,667	-	1,000	38	2,201
Other Interest Income	3,330	10,438	4,841	2,097	3,471	328,974	11,725	7,456	4,453	2,902	7,869
<b>TOTAL INTEREST INCOME</b>	<b>\$ 1,043,257</b>	<b>\$ 3,832,675</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>\$ 2,922,585</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)	\$ 249,174	\$ 776,138	\$ 154,380	\$ 35,414	\$ 50,829	\$ 159,853	\$ 81,711	\$ 38,175	\$ 33,837	\$ 30,338	
Non-transaction Accounts	118,970	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>\$ 368,144</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>	<b>\$ 262,149</b>
Expense of Federal Funds Purchased and Securities Sold under Agreement to Repurchase	-	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	9,166	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	
<b>TOTAL INTEREST EXPENSE</b>	<b>\$ 377,310</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>\$ 356,348</b>
<b>NET INTEREST INCOME</b>	<b>\$ 665,947</b>	<b>\$ 2,588,086</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>	<b>\$ 2,566,237</b>
Provision for Loans and Leases Losses	67,463	196,347	55,911	(209,455)	307,645	115,867	266,045	655,683	387,747	647,472	751,685
Non-Interest Income	210,369	846,622	938,185	797,932	603,152	807,237	819,558	553,108	402,546	673,229	446,324
<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	172,721	651,828	587,676	533,267	508,728	487,169	519,028	491,991	500,013	503,747	479,521
Employee benefits	47,748	174,052	173,320	163,726	126,480	149,654	157,271	138,303	140,342	128,366	128,955
<b>Total Salaries and Employee Benefits</b>	<b>\$ 220,469</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>	<b>\$ 608,476</b>
Expenses of Premises and Fixed Assets (net of rental income and excluding salaries, employee benefits and mortgage interest)	58,266	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	3,068	15,316	16,531	21,227	18,889	9,722	12,101	13,278	13,658	14,173	
Other Non-Interest Expenses	272,554	1,107,255	1,055,575	956,191	884,501	914,253	911,838	862,584	957,776	1,005,095	1,363,239
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>\$ 554,357</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>\$ 1,971,715</b>
Income (Loss) Before Income Taxes and Extraordinary Items and Other Adjustments	254,489	1,056,063	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	65,709	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	\$ 188,780	\$ 778,316	\$ 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	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income (Loss) Attributable to Bank and Non-controlling (minority) Interests</b>	<b>\$ 188,780</b>	<b>\$ 778,316</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>	<b>\$ 533,594</b>
Less: Net income (Loss) Attributable to Non-controlling (minority) Interests	-	-	-	-	-	-	-	-	-	-	-
<b>NET INCOME (LOSS)</b>	<b>\$ 188,780</b>	<b>\$ 778,316</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>	<b>\$ 533,594</b>

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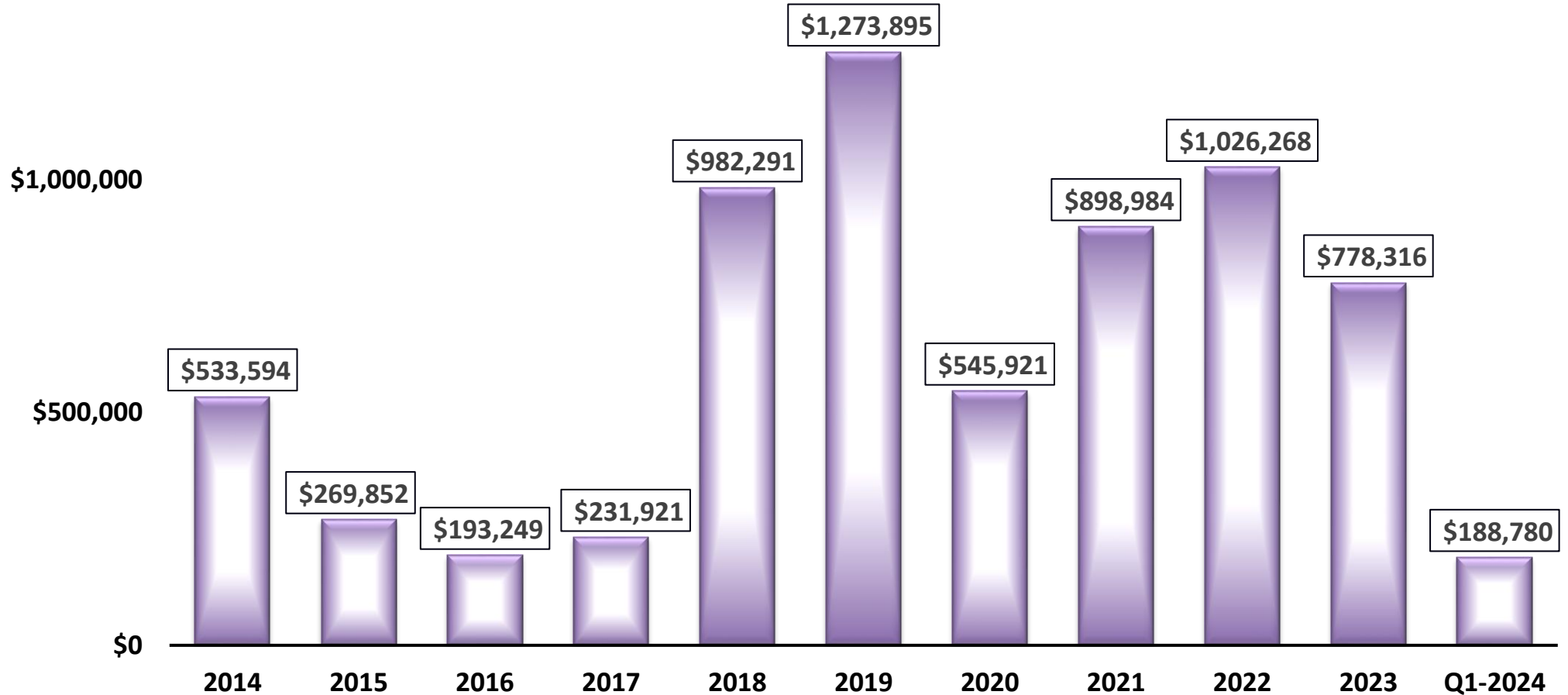


## Commercial Banks

### Net Income

Amounts in Thousands (\$,000)

\$1,500,000



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# Commercial Banks Deposits

Amounts in Thousands (\$,000)

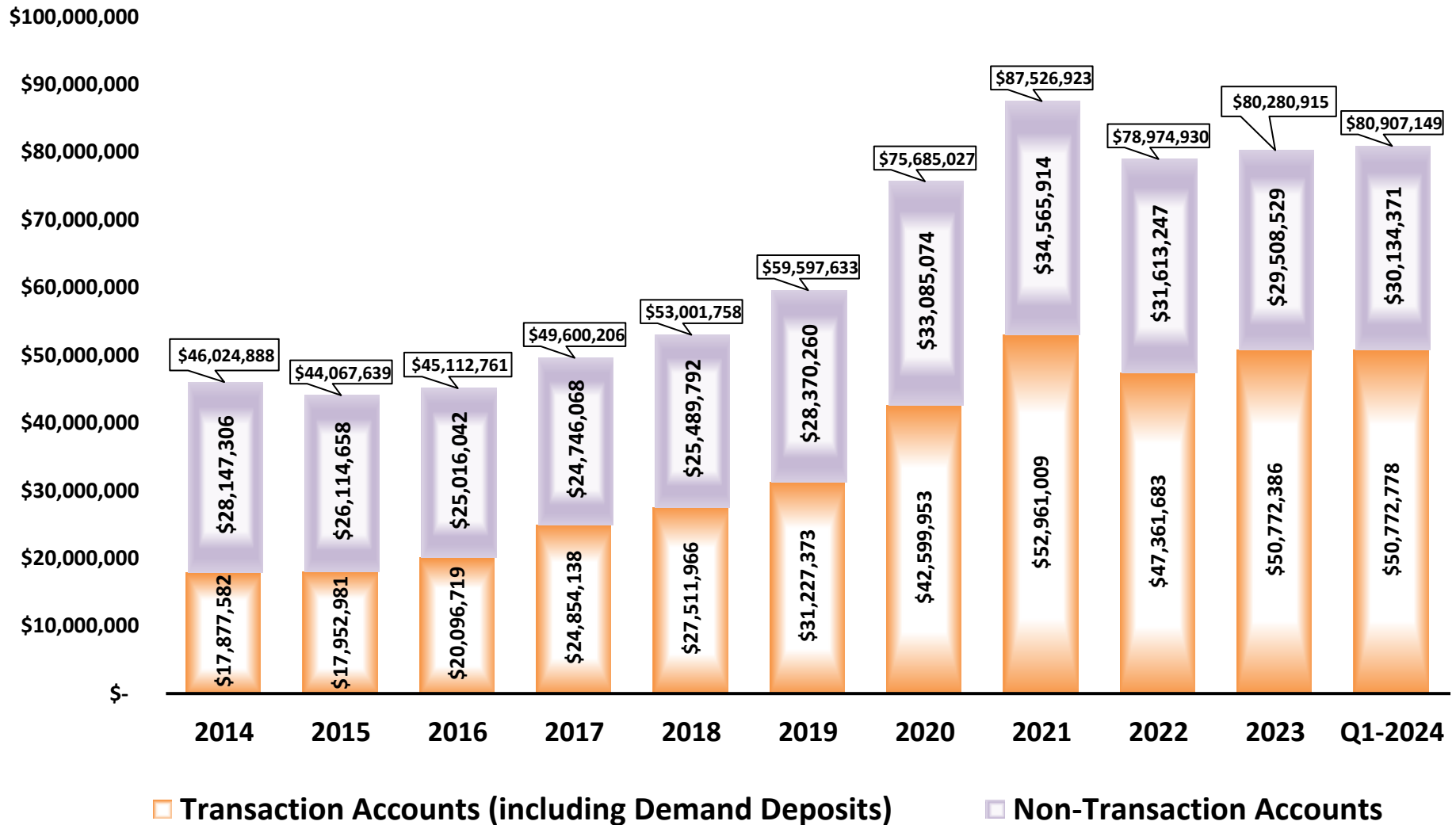
	Q1-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<b>Deposits in Domestic Offices</b>											
<b>Transaction Accounts (including Demand Deposits*):</b>											
Deposits of:											
Individuals, partnerships and corporations	\$ 28,835,931	\$ 28,612,420	\$ 30,009,347	\$ 29,955,260	\$ 25,590,010	\$ 18,642,696	\$ 18,847,145	\$ 18,045,582	\$ 16,320,371	\$ 15,824,351	\$ 15,627,471
U.S. Government	13,096	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.	21,519,746	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.	395,005	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 50,772,778</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>\$ 17,877,582</b>
<b>Non-Transaction Accounts (including MMDAs):</b>											
Deposits of:											
Individuals, partnerships and corporations	\$ 25,881,291	\$ 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.	3,107,502	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.	1,139,592	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	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 30,134,371</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>\$ 28,147,306</b>
<b>TOTAL DEPOSITS</b>	<b>\$ 80,907,149</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>	<b>\$ 46,024,888</b>
*Total Demand Deposits included in Transaction Accounts:	\$ 33,510,148	\$ 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)

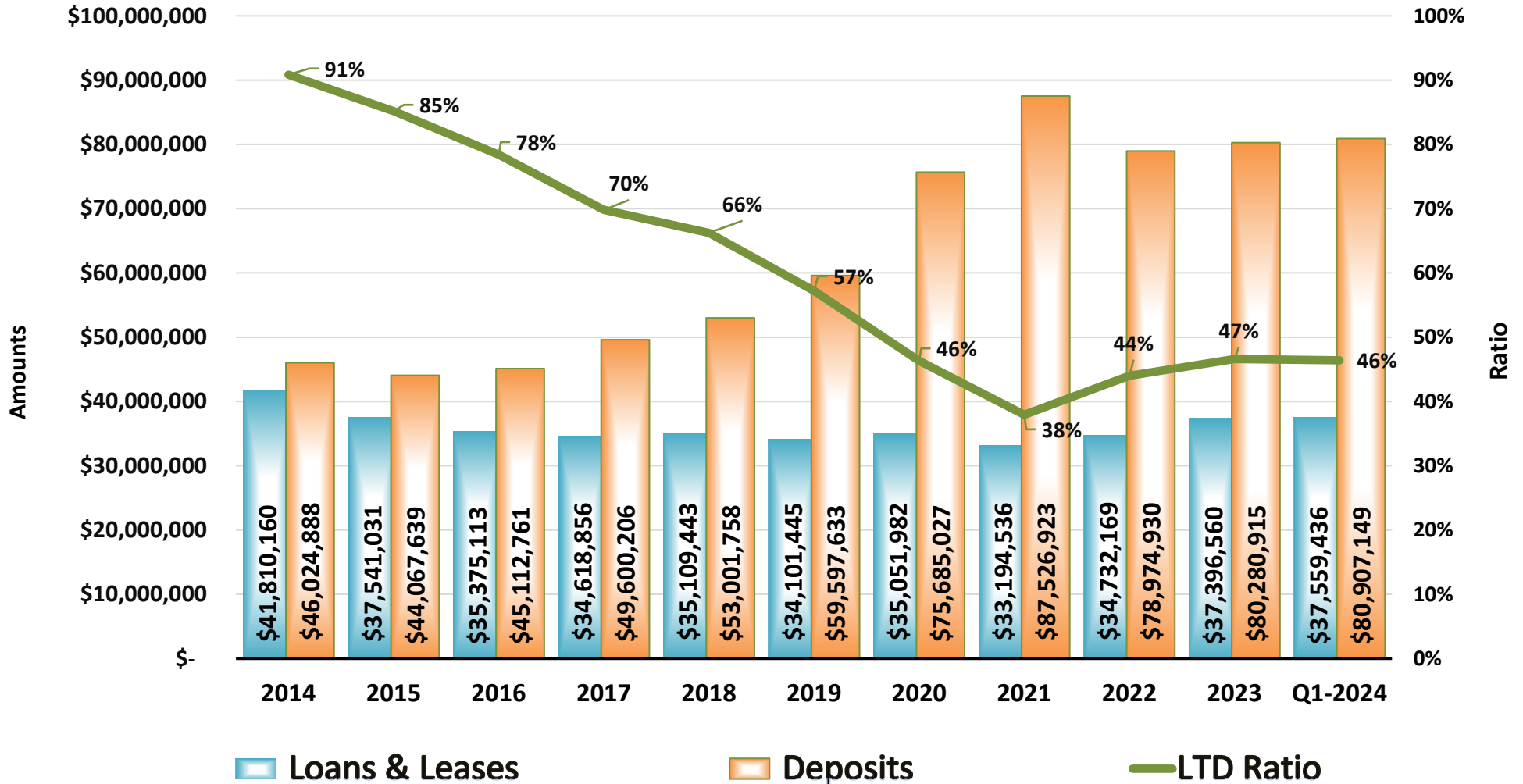
	Q1-2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<b>Loans Secured by Real Estate:</b>											
Construction and land development	\$ 384,238	\$ 370,490	\$ 296,009	\$ 208,445	\$ 295,731	\$ 235,274	\$ 165,352	\$ 213,359	\$ 203,715	\$ 246,911	\$ 558,033
Secured by farmland	24,906	26,040	29,139	36,653	35,160	46,192	79,219	86,650	105,139	123,014	130,143
Secured by family residential property:											
Insured by FHA	2,232,898	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	267,794	260,707	225,616	215,103	258,885	186,821	176,144	70,338	65,594	61,017	79,678
Conventional	7,180,075	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	668,362	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	\$ 10,349,129	\$ 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	7,719,988	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
<b>Total Loans Secured by Real Estate</b>	<b>\$ 18,478,261</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>\$ 26,977,187</b>
<b>Commercial, Industrial and Agricultural Loans:</b>											
Loans to Depository Institutions:											
To commercial banks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,610
To other depository institutions	4,520	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	\$ 4,520	\$ 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	\$ 11,287	\$ 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	277,234	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	4,184,254	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
<b>Total Commercial, Agricultural and Industrial Loans</b>	<b>\$ 4,477,295</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>\$ 7,340,813</b>
Loans to Individuals:											
Auto Loans	\$ 4,228,486	\$ 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	1,487,122	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	2,358,600	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	\$ 8,074,208	\$ 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	\$ 1,493	\$ 2,151	\$ 959	\$ 444	\$ 43,416	\$ 2,924	\$ 3,629	\$ 3,466	\$ 2,279	\$ 30,383	\$ 3,727
All Other	5,629,669	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	\$ 5,631,162	\$ 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)	898,510	880,032	741,504	603,064	516,214	472,113	392,981	312,391	290,221	295,862	313,003
<b>Total Loans &amp; Leases</b>	<b>\$ 37,559,436</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>	<b>\$ 41,810,160</b>
Less: Unearned Income	519	616	1,143	776	962	620	805	890	1,180	986	921
<b>Total Loans &amp; Leases (Net of unearned income)</b>	<b>\$ 37,558,917</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>	<b>\$ 41,809,239</b>

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# 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)

Q1-2024	Past Due 30 through 89 days and still accruing	Past Due 90 days or more and still accruing	Non-Accrual
<b>Loans Secured by Real Estate:</b>			
Construction, land development, and other land loans in domestic offices	\$ 141	\$ -	\$ 1,403
Secured by farmland in domestic offices	\$ 130	\$ 1,735	\$ 1,343
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	\$ 535	\$ 7	\$ 155
Closed-end loans secured by 1-4 family residential properties	\$ 145,235	\$ 285,357	\$ 185,130
Secured by multifamily (5 or more) residential properties in domestic offices	\$ 21,953	\$ -	\$ 732
Secured by non-farm non-residential properties in domestic offices	\$ 11,356	\$ 9,505	\$ 103,837
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	\$ -	\$ -	\$ -
Loans to Finance Agricultural Production and Other Loans to Farmers	\$ -	\$ -	\$ -
<b>Commercial and Industrial Loans:</b>			
To U.S. addressees (domicile)	\$ 11,241	\$ 1,556	\$ 25,020
To non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
<b>Loans to Individuals for Household, Family, and Other Personal Expenditures:</b>			
Credit Cards	\$ 33,296	\$ 34,378	\$ 403
Auto Loans	\$ 183,993	\$ 5	\$ 29,497
Boat Loans	\$ -	\$ -	\$ -
Personal Loans (only single payment)	\$ 37,975	\$ -	\$ 13,192
Personal Loans guaranteed by residential	\$ -	\$ -	\$ 28
Lines of Credit	\$ 513	\$ 307	\$ 150
Other	\$ -	\$ -	\$ -
Loans to Foreign Governments and Official Institutions	\$ -	\$ -	\$ -
All Other Loans	\$ 106	\$ -	\$ 54
<b>Lease Financing Receivables:</b>			
Of U.S. addressees (domicile)	\$ 16,879	\$ -	\$ 2,744
Of non-U.S. addressees (domicile)	\$ -	\$ -	\$ -
<b>Debt Securities and Other Assets (Excludes Other Real Estate Owned and Other Repossessed Assets)</b>	\$ -	\$ -	\$ 1,551
<b>TOTAL</b>	<b>\$ 463,353</b>	<b>\$ 332,850</b>	<b>\$ 365,239</b>

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## Commercial Banks Loans Originations

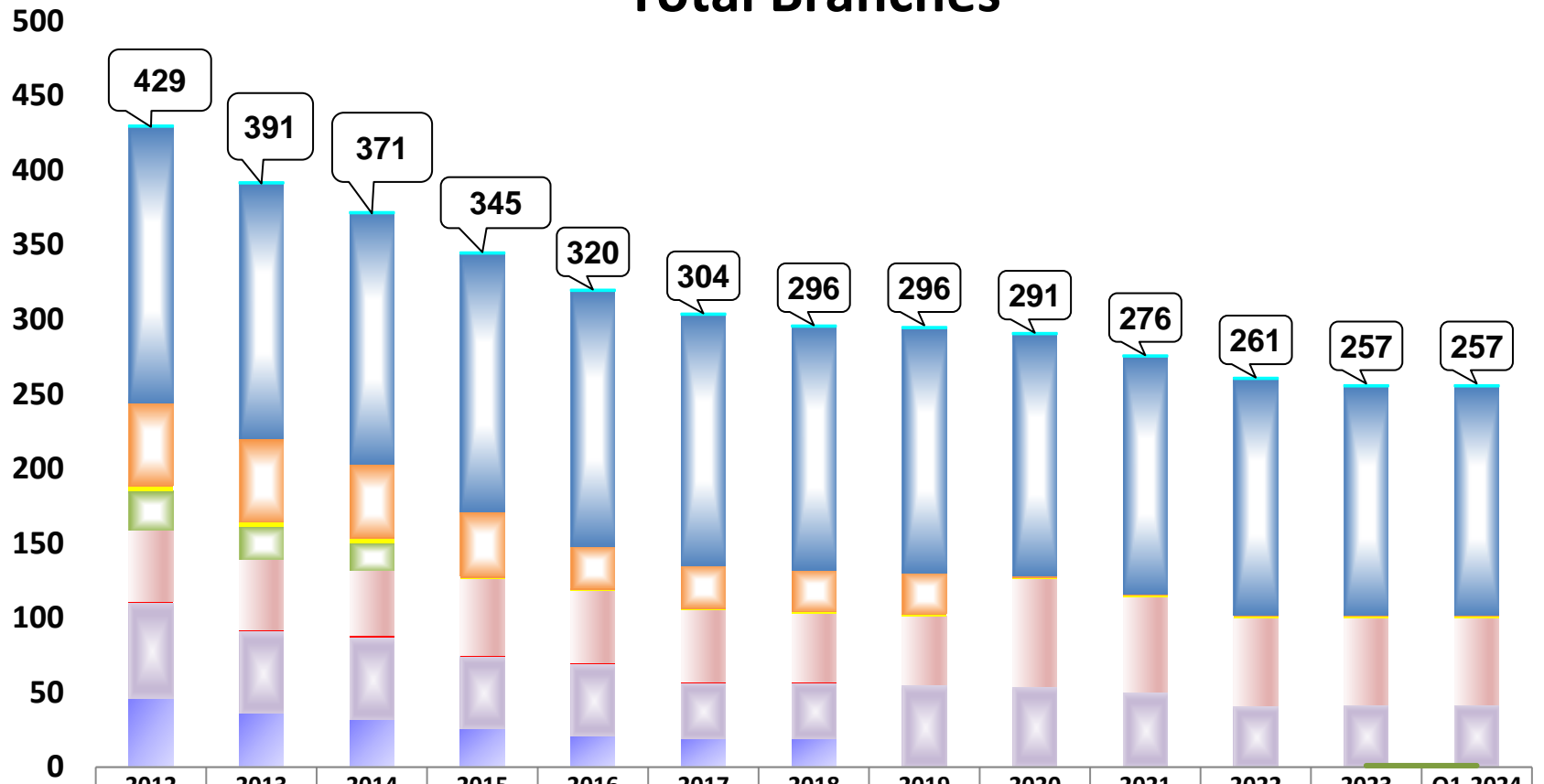
Amounts in Thousands (\$,000)

	Total Loans	Amount	Discount Fee	Origination Fee	Weighted Average Rate %
<b>Q1-2024</b>					
<b>Originations</b>					
<b>Loans Secured by Real Estate:</b>					
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%
<b>Subtotal</b>	<b>72</b>	<b>\$ 11,759</b>	<b>\$ 238</b>	<b>\$ 94</b>	
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%
<b>Subtotal</b>	<b>1,063</b>	<b>\$ 232,402</b>	<b>\$ 4,017</b>	<b>\$ 768</b>	
Reverse Mortgage	-	\$ -	\$ -	\$ -	
Other Mortgages - Residential Properties (includes mortgage loans for personal use)	-	\$ -	\$ -	\$ -	0.00%
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%
<b>Subtotal</b>	<b>164</b>	<b>\$ 469,222</b>	<b>\$ 9</b>	<b>\$ -</b>	
<b>TOTAL</b>	<b>1,299</b>	<b>\$ 713,383</b>	<b>\$ 4,264</b>	<b>\$ 862</b>	

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# Commercial Banks

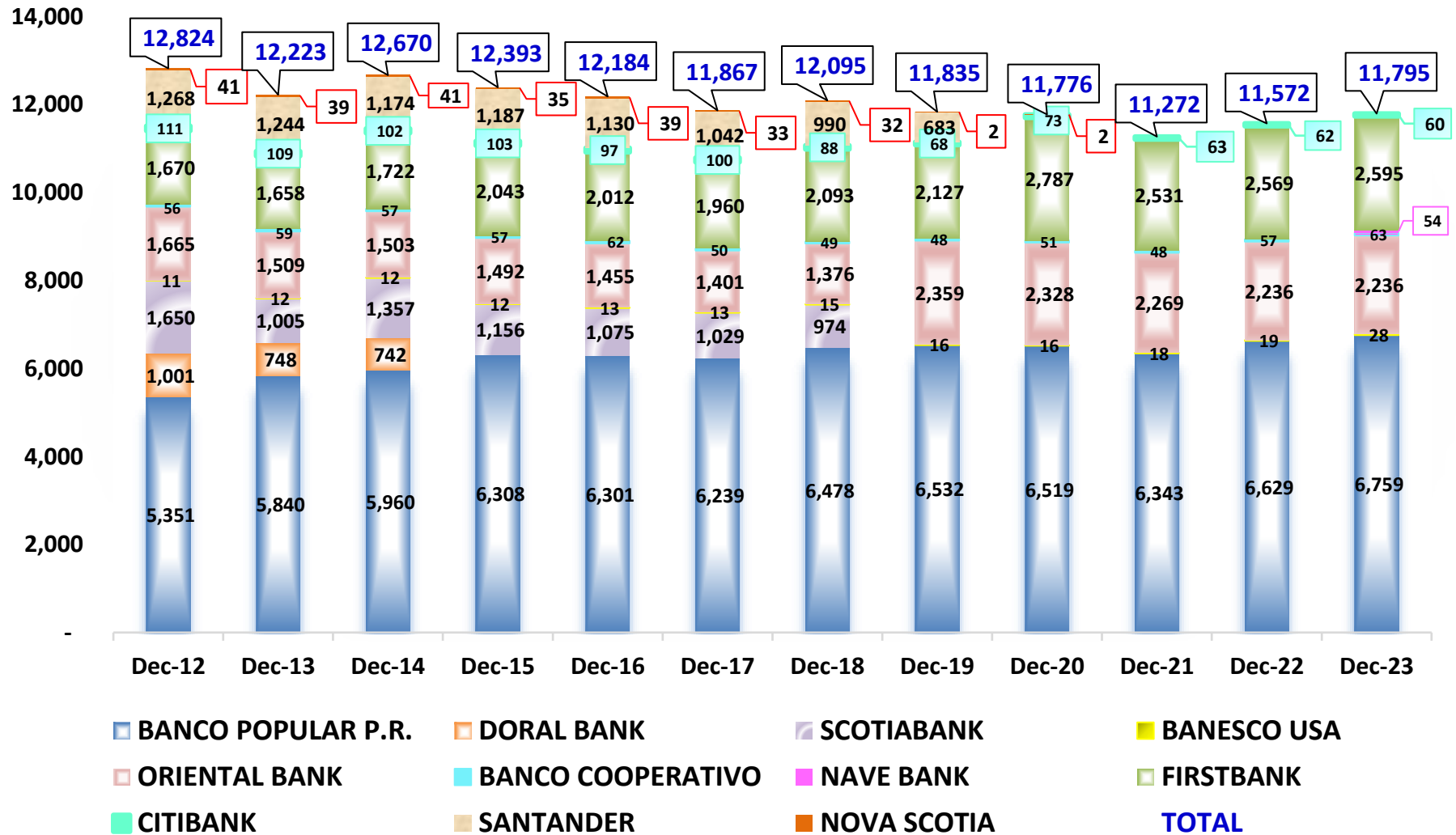
## Total Branches



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Q1-2024
Banco Cooperativo	1	1	1	1	1	1	1	1	1	1	1	1	1
Banco Popular, PR	185	171	168	173	171	168	163	164	162	159	158	153	153
Banco Santander	55	55	49	43	28	28	27	27					
Banesco USA	1	1	1	1	1	1	1	1	1	1	1	1	1
Citibank, N.A.	3	3	3	1	1	1	1	1	1	1	1	1	1
Doral Bank	26	22	18										
FirstBank	48	47	44	51	48	48	46	46	72	64	59	58	58
The Bank of Nova Scotia	1	1	1	1	1	1	1						
Oriental Bank	64	55	55	48	48	37	37	55	54	50	41	42	42
Scotiabank	46	36	32	26	21	19	19						
Nave Bank												1	1
<b>Grand Total</b>	<b>429</b>	<b>391</b>	<b>371</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>257</b>

# Commercial Banks

## Number of Employees



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