

Products and Services

Distribution of Loans Inside and Outside of the Assessment Area - FirstBank, PR

Loan Category or Type	Number of Loans					Dollars in Loans (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	\$	%		#	%	\$	%	
Consumer										
2022	57,891	100%	\$0	0.00%	57,891	\$989,630,000.000	100%	\$0	0.00%	\$989,630,000
2023	48,732	100%	\$0	0.00%	48,732	\$796,223,000.000	100%	\$0	0.00%	\$796,223,000
TOTAL	106,623	100%	\$0	0.00%	106,623	\$ 1,785,853,000.000	100%	\$0	0.00%	\$1,785,853,000.00

Distribution of Consumer Loans by Income Category of the Census Tract- FirstBank, PR

Census Tract Income Level	% of Total Households	Aggregate Lending (Peer Inst.)	2022		as of 3Q 2023		Total	
			2022	#	%	#	%	#
Low	4.93%	4.14%	2,385	4.12%	2,115	4.34%	4,500	4.22%
Moderate	22.15%	22.23%	12,759	22.04%	10,629	21.81%	23,388	21.94%
Middle	43.76%	43.74%	25,250	43.62%	21,411	43.94%	46,661	43.76%
Upper	29.16%	28.84%	16,886	29.17%	14,049	28.83%	30,935	29.01%
&0 / NA Income	0.00%	1.05%	611	1.06%	528	1.08%	1,139	1.07%
Total *	100.00%	100.00%	57,891	100.01%	48,732	100.00%	106,623	100.00%

Distribution of Consumer Loans by Borrower Income- FirstBank, PR

Borrower Household Income level	% of Total Households	Aggregate Lending (Peer Inst.)	2022		as of 3Q 2023		Total	
			2023	#	%	#	%	#
Low	6.12%	10.69%	8,116	14.02%	7,283	14.95%	15,399	14.44%
Moderate	38.87%	29.18%	18,696	32.30%	16,609	34.08%	35,305	33.11%
Middle	32.82%	24.68%	14,124	24.40%	11,288	23.16%	25,412	23.83%
Upper	22.19%	35.45%	16,955	29.29%	12,001	24.63%	28,956	27.16%
&0 / NA Income	0.00%	0.00%	0	0.00%	1551	3.18%	1,551	1.45%
Total *	100.00%	100.00%	57,891	100.01%	48,732	100.00%	106,623	100.00%