

Consumer Loans

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										
2023	48,170	100%	\$0	0.00%	48,170	\$804,604,000.00	100%	\$0	0.00%	\$804,604,000.00
2024	48,961	100%	\$0	0.00%	48,961	\$830,724,000.00	100%	\$0	0.00%	\$830,724,000.00
TOTAL	97,131	100%	\$0	0.00%	97,131	\$1,634,328,000.00	100%	\$0	0.00%	\$1,634,328,000.00

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

Census Tract Income Level	% of Total Households	Aggregate Lending (Peer Inst.)	2023		2024		Total	
		2023	#	%	#	%	#	%
Low	4.72%	0.00%	2,072	4.30%	1,835	3.75%	3,907	4.02%
Moderate	21.55%	0.00%	10,549	21.90%	10,919	22.30%	21,468	22.10%
Middle	43.58%	0.00%	21,156	43.92%	22,115	45.17%	43,271	44.55%
Upper	28.99%	0.00%	13,873	28.80%	13,583	27.74%	27,456	28.27%
&0 / NA Income	1.16%	0.00%	520	1.08%	509	1.04%	1,029	1.06%
Total *	100.00%	0.00%	48,170	100.00%	48,961	100.00%	97,131	100.00%

Distribution of Consumer Loans by Borrower Income- FirstBank, PR

Borrower Household Income level	% of Total Households	Aggregate Lending (Peer Inst.)	2023		2024		Total	
		2023	#	%	#	%	#	%
Low	6.12%	0.00%	6,971	14.47%	7,478	15.27%	14,449	14.88%
Moderate	38.87%	0.00%	16,395	34.04%	15,496	31.65%	31,891	32.83%
Middle	32.82%	0.00%	11,213	23.29%	12,733	26.01%	23,946	24.65%
Upper	22.19%	0.00%	12,083	25.08%	13,253	27.07%	25,336	26.08%
&0 / NA Income	0.00%	0.00%	1,508	3.13%	1	0.00%	1,509	1.55%
Total *	100.00%	0.00%	48,170	100.01%	48,961	100.00%	97,131	100.00%